

About Us

Alinma was established in 2006 as a full-fledged Islamic banking services provider by Royal Decree by the Public Investment Fund (10%), the Public Pension Agency (10%) and the General Organization for Social Insurance (10%) and in 2007, began providing Shariah compliant banking services, asset management and brokerage services. alinma has steadily grown to be one of the largest banks in Saudi Arabia, a leading Shariah-compliant financial institution in the region and the recipient of several awards from leading financial publications.

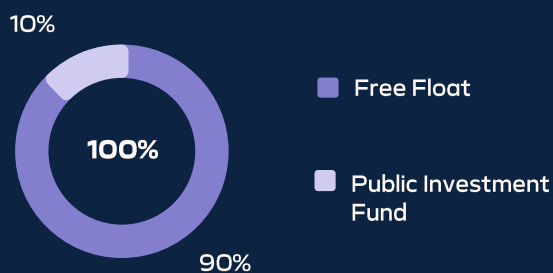
Financial Position

ﷲ(mn)	March 31 st , 2026	March 31 st , 2025	Δ%
Balance Sheet			
Financing, net	238,325	209,435	+14%
Total assets	324,291	287,222	+13%
Customers' deposits	239,604	218,839	+9%
Total liabilities	274,688	244,271	+12%
Total equity	49,603	42,952	+15%
Income Statement			
Total operating income	3,010	2,814	+7%
Net Income for the period	1,679	1,508	+11%
Key Ratios			
Cost to income ratio	32.6%	32.2%	+4 bps
ROAE	18.4%	18.0%	+40 bps
ROAA	2.1%	2.1%	0 bps
NPL ratio	0.93%	1.27%	-34 bps
NPL coverage ratio	166.5%	156.4%	+10 ppts

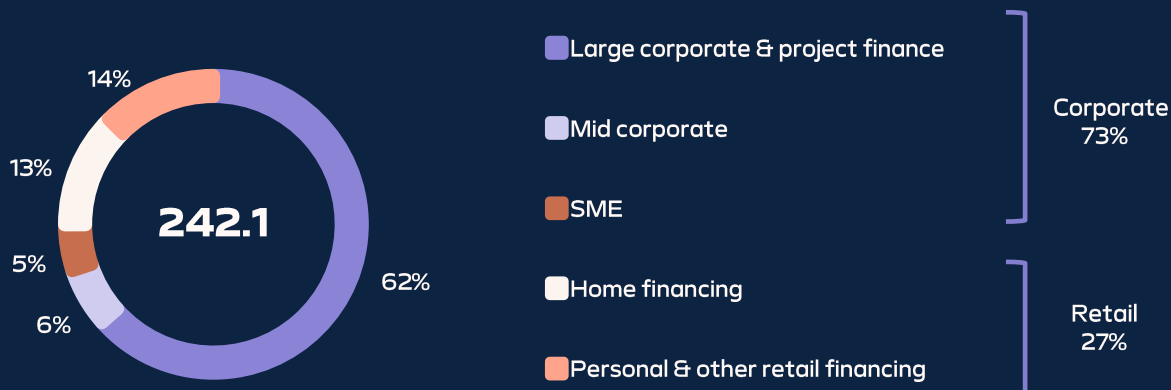
2026 Guidance

Financing Growth	Low teens
Net Profit Margin	-10bps to -5bps
Cost to Income Ratio	Below 30.5%
Return on Equity	Above 19%
Cost of Risk	35-45bps
CAR Pillar 1(T I + T II)	Around 19%

Major Shareholders



Financing, Gross Composition (ﷲ bn)



Financial Performance Highlights



Balance Sheet



Income Statement

<p>1Q 26 Financing</p> <p>₪238.3 Bn</p> <p>↗ +4% YTD</p>	<p>1Q 26 Total Assets</p> <p>₪324.3 Bn</p> <p>↗ +4% YTD</p>	<p>1Q 26 Operating Income</p> <p>₪3,010 Mn</p> <p>↗ +7% YoY</p>	<p>1Q 26 Net Income</p> <p>₪1,679 Mn</p> <p>↗ +11% YoY</p>
<p>1Q 26 Customers' Deposits</p> <p>₪239.6 Bn</p> <p>↗ +5% YTD</p>	<p>1Q 26 CASA Deposits</p> <p>₪118.7 Bn</p> <p>↗ +8% YTD</p>	<p>1Q 26 CASA % of Total Deposits</p> <p>49.5%</p> <p>↗ +1.3 PPTS YTD</p>	<p>1Q 26 Cost to Income Ratio</p> <p>32.6%</p> <p>↗ +0.5 PPTS YoY</p>



Credit Quality, Capital and Liquidity

<p>1Q 26 NPL Ratio</p> <p>0.93%</p> <p>↗ +1BP YTD</p>	<p>1Q 26 NPL Coverage Ratio</p> <p>166.5%</p> <p>↗ +16.2 PPTS YTD</p>	<p>1Q 26 Net Profit Margin</p> <p>3.47%</p> <p>↘ -16 BPS YoY</p>	<p>1Q 26 ROE</p> <p>18.4%</p> <p>↗ +40 BPS YoY</p>
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Stock Highlights

#4

Traded Stock in KSA
By Value
(1Q 2026)

₪10.4Bn

Value Traded
(1Q 2026)

₪72.2Bn

Market Capitalization
(31 March 2026)

Retail Digital Snapshot

43.9Mn

Monthly Average
Users
(Smart Phone Users Logins)

1.5Mn

Daily Average Users
(Smart Phone Users Logins)

98.0%

Digital Transactions

Rating Strength

A-
Stable

Fitch

A2
Stable

Moody's

A-
Stable

S&P Global

Financial Position

#2 in KSA
Net Profit Margin
3.47%
(4Q 2025)

#2 in KSA
ROE
18.70%
(4Q 2025)

#2 in KSA
ROA
2.18%
(4Q 2025)

Additional Information

IR Contact

Investor Relations

Email: IR@alinma.com

Visit our IR website: ir.alinma.com for more investor disclosures:



Financial statements



Annual reports



Sustainability reports



Earnings presentations



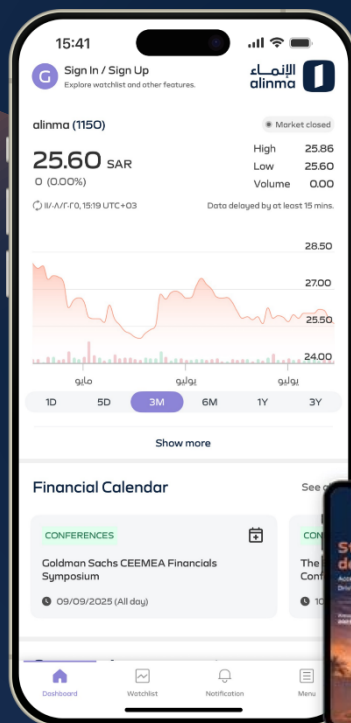
Earnings call transcripts



Investor presentation

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