

## Financial Performance

## Stock Performance

## Economic Impact

Total Assets

277M

Net income after zakat

5.83M

Customers' Deposits

210.54M

Shareholders' Equity

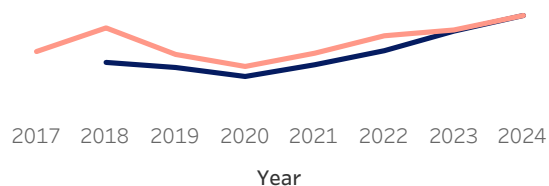
41.44M

EPS

2.22

Equity Ratio 14.97%  
Debt to Equity Ratio 5.680

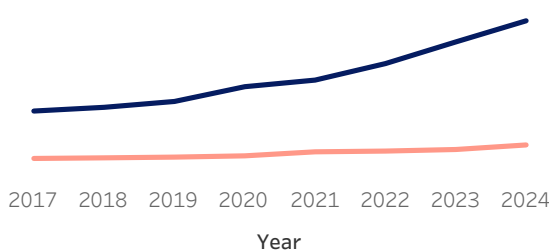
Net Income After Zakat & EPS Trend



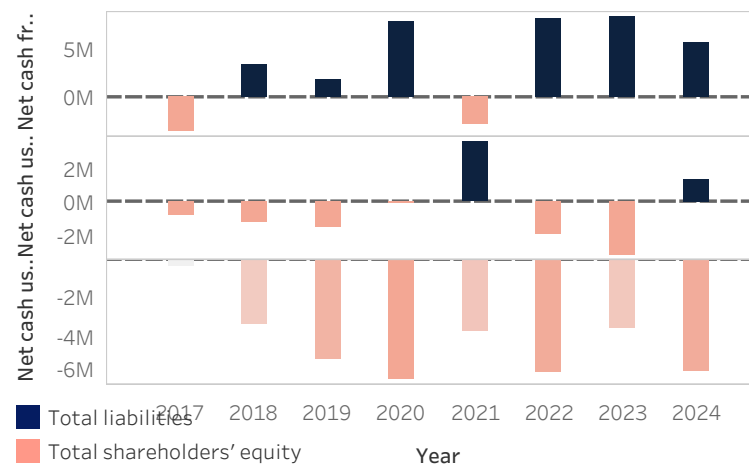
Income from Investments & Financing (Net)



Liabilities and Shareholders' Equity

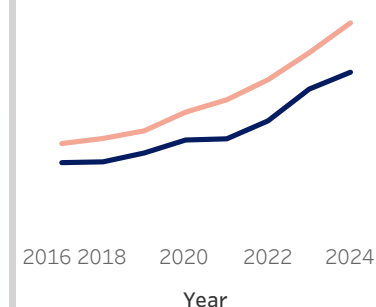


Cash Flow

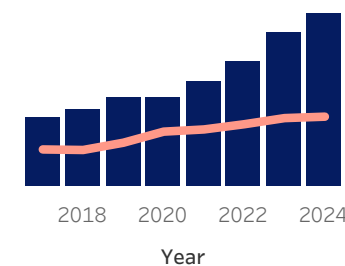


Cash and cash equivalents at end of the year	6.4M
Net increase / (decrease) in cash and cash equivalents	1.2M

Growth Trends



Operating Income vs Operating Expenses



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Year  
All

Filter Mode  
By Year

Select Period  
Last 1Y

TADAWUL:1150

Latest Price 12/31/2024

28.95 +0.17%

High

36.00

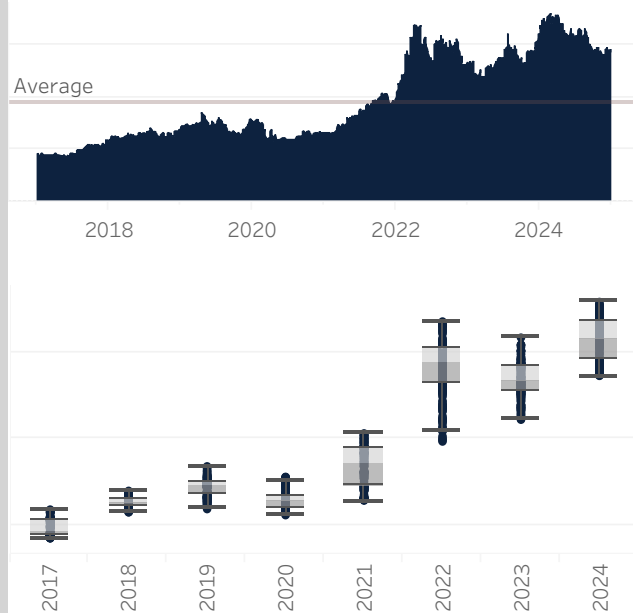
Low

8.37

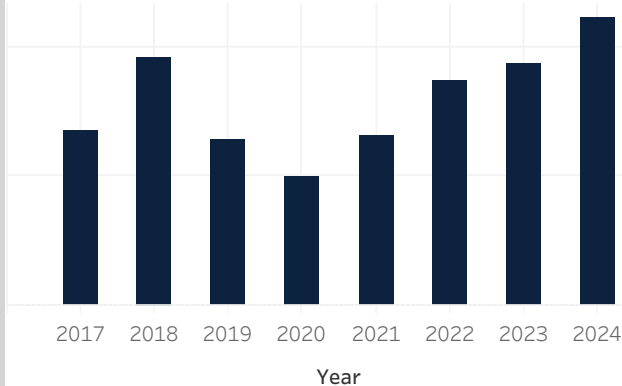
Volume

1.38B

### Historical Closing Prices



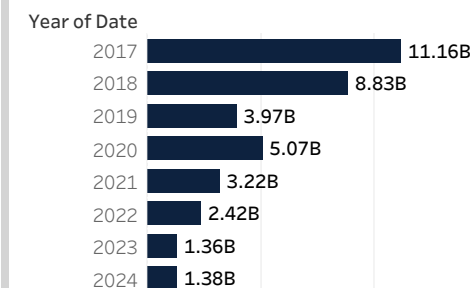
### Earnings per share (EPS)



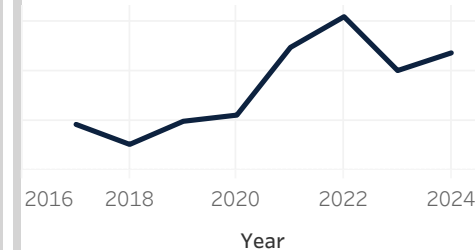
### EPS (YoY growth)

2018	2019	2020	2021	2022	2023	2024
42.22%	-33.33%	-22.66%	32.32%	32.06%	8.09%	18.72%

### Volume



### volatility

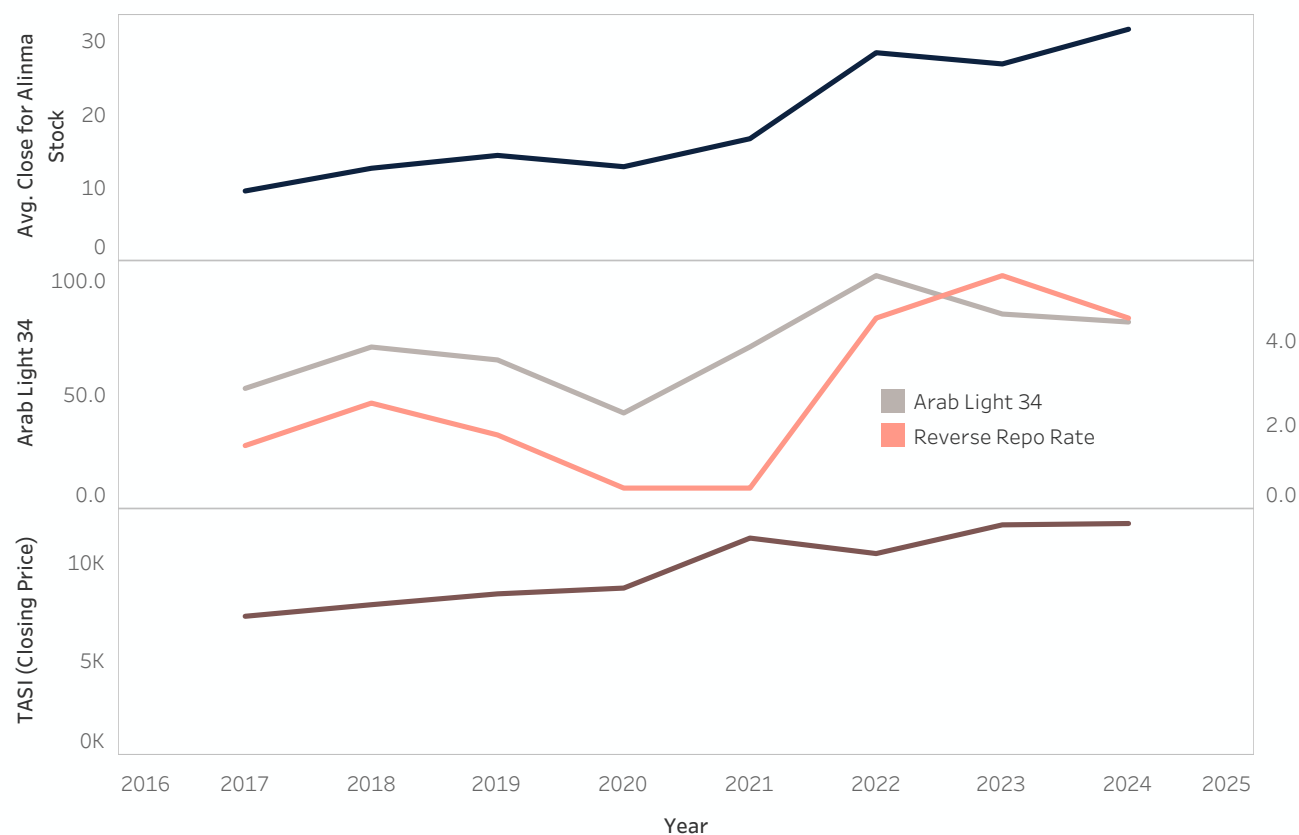


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Economic Impact

Economic Drivers of Alinma Bank Stock: Oil Price, Reverse Repo Rate & TASI



Key Insights:

**Alinma Stock vs. Oil Price:** Positive relationship – higher oil prices generally boost Alinma's stock performance, reflecting the strong link between the Saudi economy and oil revenues.

**Alinma Stock vs. Reverse Repo Rate:** Partially inverse relationship – as interest rates increased (2022–2023), stock growth slowed slightly due to higher financing costs.

**Alinma Stock vs. TASI:** Strong correlation – Alinma's stock tends to move in line with the overall market index (TASI), showing sensitivity to broader market sentiment.

**Overall Impact:** Oil prices act as the main positive driver, while higher interest rates create pressure. Market dynamics (TASI) reinforce these trends.