

Strategy Progress Update

1Q 2026

Accelerating innovation. Driving sustainable growth.



The most innovative and customer centric bank in KSA with a focus on profitability and building distinctive differentiation leveraging AI



Most customer-centric

Engage clients with seamless & memorable AI-powered journeys across digital and physical channels, tailored value propositions, and exclusive investment opportunities



Most innovative

Lead with cutting-edge technology and AI to deliver segment-specific offerings, intelligent platforms, and beyond-banking digital services that set new market benchmark

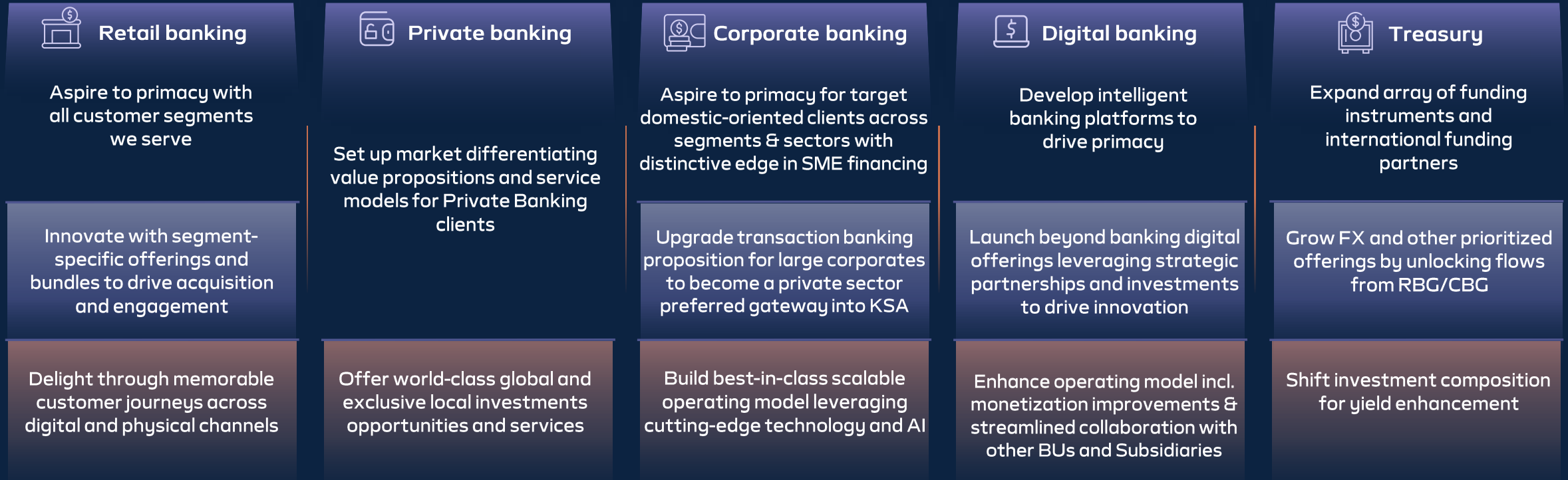


Underpinned by a laser focus on profitability

Drive profitability through a scalable operating model, improved monetization, and streamlined cross-functional collaboration

Strategy 2030 vision and strategic objectives for the bank

**Become the most innovative and customer centric bank
in KSA with a focus on profitability and building distinctive differentiation leveraging AI**



Human Capital
AI, Technology, & Data
Credit, Risk and Compliance
Marketing
Operations

Strategy 2030 vision and strategic objectives for the bank

**Become the most innovative and customer centric bank
in KSA with a focus on profitability and building distinctive differentiation leveraging AI**



Retail banking



Private banking



Corporate banking



Digital banking



Treasury



Human Capital

Become #1 leading employer of choice across KSA banking sector



**AI, Technology,
& Data**

Establish the bank as a digital leader by driving innovative technology and data that set new local benchmarks



**Credit, Risk and
Compliance**

Leading risk-adjusted decisioning & pricing practices unlocking profitable exponential growth



Marketing

Kingdom's Top-5 brand – One Step Ahead with data-driven marketing



Operations

Market Leader in Operational Excellence driven by digitalization, with a client-first mindset

Strategy Progress Update

Driving changes across the businesses and group-wide

Most customer-centric

Most innovative

Underpinned by a laser focus on profitability

Total

2030 Strategy Focus Areas

Engage clients with seamless & memorable AI-powered journeys across digital and physical channels, tailored value propositions, and exclusive investment opportunities

Lead with cutting-edge technology and AI to deliver segment-specific offerings, intelligent platforms, and beyond-banking digital services that set new market benchmark

Drive profitability through a scalable operating model, improved monetization, and streamlined cross-functional collaboration

87
Initiatives

1Q 2026 Achievements

- Launched 2 open banking products (Show balance & Beneficiaries sweeping)
- Launched microfinance for iz youth

- Launched a guardian-controlled kids' e-wallet
- Enabled inbound visitors to open alinmapay wallets

- Launched of 4 new Private Funds with AUM of **ﷲ 22bn**
- Completion of 2 DCM transactions with a size of more than **ﷲ 9.1bn**



Retail

Lead with primacy and GenAI-enabled capabilities

Strategy 2030 Focus Areas

01

Aspire to primacy with all segments served

- Roll out a client-centric primacy model across key segments
- Revamp engagement with primacy-led campaigns & KPIs

02

Innovate with segment-specific offerings and bundles

- Deliver tailored value propositions for high-value segments
- Launch digitally enabled products to drive acquisition

03

Delight through memorable customer journeys

- Deploy GenAI app companion & personalized journeys
- Enhance omnichannel experience via partnerships & data driven marketing



alinma Retail Vision

Be the most innovative and customer-centric retail bank in KSA

Initiatives Started to Date

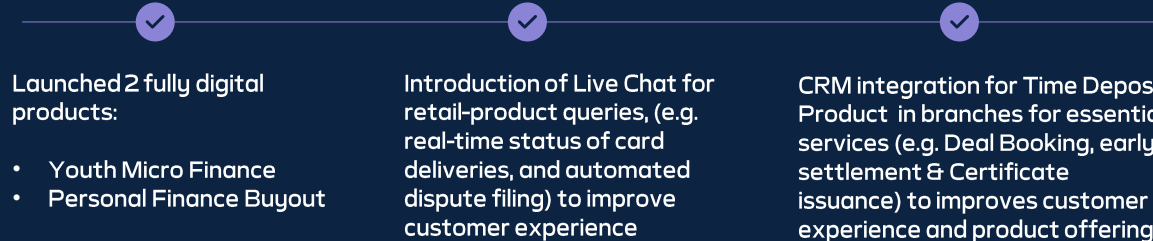
3/6 Initiatives Started



Key Achievements

1Q
2026

New Products and Services



Distribution & Expansion

3

Opened 3 new branches. 2 are in prime locations (Makkah near Haram & Riyadh Metro)



Corporate

Scale primacy with leading corporate and transaction banking

Strategy 2030 Focus Areas

01

Aspire to primacy for target domestic-oriented clients

- Deliver sector-focused bundled solutions
- Build leading digital platform with personalized journeys

02

Upgrade transaction banking proposition for large corporates

- Strengthen trade finance via global partnerships
- Develop structured investment opportunities in KSA corporate credit

03

Build best-in-class scalable operating model

- Drive E2E digitalization of corporate journeys
- Leverage AI to optimize internal processes & drive operational efficiency



alinma
Corporate Vision

'Bank of choice' for corporates satisfying evolving beyond-lending needs with a focus on transaction banking

Initiatives Started to Date

3/7 Initiatives Started



Key Achievements

1Q
2026

Growth in All Corporate Segments

+10%
YoY

Growth in Corporate financing including SMEs

+31%
YoY

Growth in booked assets under Mid-Corporate banking segment

+29%
YoY

Growth in SMEs financing



Treasury

Diversify funding, expand FX, and optimize portfolio

Strategy 2030 Focus Areas

01

Expand array of funding instruments

- Strengthen funding planning across channels & products
- Drive product innovation to attract funding

02

Grow FX and other prioritized offerings

- Accelerate direct FX & derivatives business in collaboration with BUs
- Partner with FIs in the prioritized corridors

03

Shift investment composition for yield enhancement

- Optimize investment portfolios & HQLA composition
- Increase allocation to funds & high-yield corporate sukuk

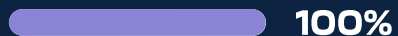


alinma Treasury Vision

Optimize the bank's client offering through best-in-class treasury products and drive cost-efficient funding strategy

Initiatives Started to Date

5/5 Initiatives Started



Key Achievements

1Q
2026

Expansion of Products and Volumes

\$475mn

CDs issued

\$300mn

Alinma's first private placement – Tier 2 sukuk

₪ 2.7bn

YoY

Growth in PRS volume

+266%

YoY

Growth in FX forwards volume



Digital

Accelerate digital value creation

Strategy 2030 Focus Areas

01

Develop intelligent banking platforms

- Build AI-powered platforms with personalized journeys for retail, corporate and private customers

02

Launch beyond banking digital offerings

- Launch digital marketplaces & BaaS offerings
- Drive strategic partnerships & investments with fintech players

03

Enhance operating model incl. monetization improvements

- Drive E2E customer journey digitization & streamline cross-BU collaboration
- Accelerate value creation through enhanced go-to-market levers



alinma Digital Vision

Become the Leader in Intelligent Digital Banking in KSA, leaping local competitors

Initiatives Started to Date

7/10 Initiatives Started



Key Achievements

1Q
2026

Expansion of Products, Services, Partnerships, and Innovation

- Supplementary credit card
- Personal finance buyout
- Cross selling CC after personal finance execution
- Cardless cash withdrawal
- Dynamic help center support
- International transfer, onboarding, and SADAD bill management on corporate mobile
- Microfinance for iz youth
- Musharaka, zakat & custom LG, charges automation, LG enhancement in digital trade
- Open banking:
 - Show balance
 - Beneficiaries sweeping
- Successfully activated two major esports sponsorships:
 - World finals (Stockholm)
 - ESL saudi challenge (Riyadh)

Business Growth

98%

Digital Penetration (Onboarding)

15%

Onboarding YoY Growth

41%

Active Customers YoY Growth

32%

CC Sales YoY Growth

98%

Digital Penetration (BNW Transactions)

120%

CC Execution YoY Growth



Human Capital

Build a future-ready, high-performing workforce

Strategy 2030 Focus Areas

01

Drive workforce planning and talent optimization

- Implement strategic workforce planning across the group
- Design AI-enabled, tailored learning journeys aligned to future skills

02

Elevate internal culture & talent experience

- Embed Strategy 2030 & core values across the organization
- Enhance employee experience through engagement & well-being initiatives

03

Revamp HC operating model leveraging tech. & analytics

- Optimize employee lifecycle by leveraging advanced analytics and Gen-AI



alinma
Human Capital Vision

Become #1 leading employer of choice across KSA banking sector

Initiatives Started to Date

3/4 Initiatives Started
 **75%**

Key Achievements

1Q
2026

Strengthening Talent, Culture & Employee Wellbeing

- ✓ Delivered AI-driven proactive burnout support sessions, improving Mental Health Index
- ✓ Built and completed strategy workforce planning "SWP" scenarios and assumptions
- ✓ Launched the fourth Alinma values campaign, "Towards Passion"

Training & Development

+2,898 Training Hours delivered across multiple learning areas

+730 Of employees received core, technical, and leadership training

Workforce

23% Female percentage

96.3% Saudization rate



AI, Technology, and Data

Unlock value through AI, innovation and partnerships

Strategy 2030 Focus Areas

01

Deliver high-impact AI use cases

- Deliver customer-centric & operational use cases
- Unlock revenue through data, AI & open APIs

02

Build scalable data foundation

- Build a robust data architecture & single source of truth
- Establish future proof tech stack & infrastructure

03

Accelerate next-gen tech architecture

- Scale agile & DevSecOps practices
- Enable cloud-ready, scalable infrastructure

04

Expand tech partnerships ecosystem

- Conduct strategic diligence on bank-wide technology needs
- Identify strategic opportunities for tech partnerships



alinma AI, Technology, & Data Vision

Establish the bank as a digital leader by driving innovative technology and data that set new local benchmarks

Initiatives Started to Date

8/11 Initiatives Started



Key Achievements

1Q 2026

AI Use Cases



Launched sprint 1 of "proactive corporate customer engagement" use case



Finalized definition of 6 business use cases families

Agile Delivery Scale & Operational Resilience

26

Squads launched & operational

22

Applications running active-active architecture

Data and AI Capability Building

10

Future bankers being onboarded within data and AI delivery squads

62

Identified and mapped technical and soft skills using data and intelligence



Strategy 2030 Focus Areas

01

Lead asset management with wealth advisory services and innovation

- Forge partnerships with global AMs to co-develop funds
- Set up a top-tier wealth advisory team
- Set up local and global distribution in key markets

02

Build distinctive brokerage-related engagement models

- Explore M&A opportunities to accelerate growth
- Launch cutting-edge app with engagement features and modules
- Establish institutional trading and market-making capabilities

03

Establish a leading CM&IB platform

- Develop partnerships with leading investment banks
- Launch a capital markets digital platform for DCM
- Set up specialized ECM, DCM, and M&A coverage teams

04

Build a scalable, tech-enabled operating model

- Digitize processes and decision-making with analytics
- Enhance CX with AI-powered wealth companion and personalization
- Retain talent through revamped careers and perf. management



alinma capital Vision

Scale delivery of innovative investment solutions to individual & institutional segments

Initiatives Started to Date

9/13 Initiatives Started



Key Achievements

1Q
2026

New Products & Services



Launched of 4 new Private Funds with AUM of ﷲ22 Bn

Transactions & Business Growth



Completion of 2 DCM transactions with a size of more than ﷲ9.1 Bn

ﷲ 126.6 Bn

Assets Under Management



Strategy 2030 Focus Areas

01

Lead in digital payments through personalized and innovative solutions

- Unlock new revenue streams through partnerships and open banking
- Enhance infrastructure and build leading marketplace with offerings

02

Revamp operating model to enable data-driven decisions and execution

- Streamline and digitize internal processes and decision-making
- Attract, develop, and retain top talent by revamping career trajectories and performance mgmt.

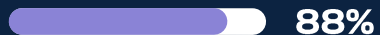


alinma pay Vision

Disrupting the KSA payments space through seamless intelligent customer journeys and a clear path to profitability

Initiatives Started to Date

7/8 Initiatives Started



Key Achievements

**1Q
2026**

New Products and Services

- ✓ Launched a guardian-controlled kids' e-wallet for ages 6–17, targeting the next generation of digital banking users
- ✓ Enabled inbound Visitors to open alinmapay wallets, capturing transactional activity from tourists and temporary residents
- ✓ Introduced a Merchant App E-wallet, expanding our B2B offering and entering the merchant aggregation space



Enablers

Marketing, Operations, Credit, Risk, and Compliance enable the businesses to drive scalable growth with discipline

Strategy 2030 Focus Areas

01

Promote Marketing ROI-driven mindset with use of advanced technologies

- Embed an ROI-driven mindset
- Leverage advanced MarTech capabilities
- Optimize marketing effectiveness through data-driven insights and analytics

02

Optimize the internal processes leveraging best designs & capability

- Streamline and digitalize internal processes using next-gen technologies
- Improve productivity through advanced technologies
- Embed innovation to continuously optimize operations

03

Build best-in-class scalable operating model for Credit, Risk, and Compliance to drive efficiency and speed

- Digitize and streamline credit processes
- Embed Gen-AI into enterprise risk processes to enhance decision-making
- Deploy AI-powered fraud prevention capabilities
- Leverage AI for compliance automation and AML enhancement

Initiatives Started to Date

16/23 Initiatives Started
 70%

Key Achievements

1Q
2026

Key Achievements & Business Growth

31%
Operations productivity
YoY Growth

+1.5mn
loyalty customer acquisitions delivered through enhanced customer experience and engagement


Obtained ISO 27001 cybersecurity certification

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