



Alinma Strategy 2030

14 January 2026

Today's agenda

01 Five Years of Exceptional Growth and Transformational Progress

02 Alinma Vision for 2030

03 Overview of Strategy 2030

04 Financial and Non-Financial Ambition for 2030



01

Five Years of
Exceptional Growth
and Transformational
Progress

Financial achievements

Strategy 2025 led to significant financial improvements since 2020 across core success metrics – not exhaustive

Revenue

2020 9M 2025 9M
₦ 4.1 Bn → ₦ 8.7 Bn

↑ +2x

Profit

2020 9M 2025 9M
₦ 1.6 Bn → ₦ 4.7 Bn

↑ ~3x

Cost to income

2020 FY 2025 9M
36.4% → 31.6%

↓ -4.8 p.p

ROE

2020 FY 2025 9M
8.4% → 18.4%

↑ +2x

Assets

2020 FY 2025 9M
₦ 156.9 Bn → ₦ 307.2 Bn

↑ ~2x

Customer deposits

2020 FY 2025 9M
₦ 119.5 Bn → ₦ 234.6 Bn

↑ ~2x

CASA

2020 FY 2025 9M
₦ 70.1 Bn → ₦ 124.0 Bn

↑ ~1.8x

ROA

2020 FY 2025 9M
1.4% → 2.1%

↑ +1.5x

Non - Financial achievements

Strategy 2025 led to significant improvements since 2020 across core success metrics – not exhaustive

 Digital NPS 2022 → 2025 9M 54pts → 74pts  +20pts	 Digitaly Active Customers¹ 2021 → 2025 64% → 76%  +12p.p	 Credit cards and personal finance sold digitally 2020 → 2025 0% → +30%  +30p.p	 Financial transactions using mobile app 2020 → 2025 74% → 86%  +12p.p
 STP-enabled product journeys Expansion of STP² across multiple product journeys by 2025, from zero baseline	 Mobile App Highest Ranked mobile app ³ in 2024 & 2025 across all banks in KSA	 OHI 78 score achieved in 2025, reflecting a 14 pts increase since 2021	 AI Use Cases 10 live use cases are focused on both enhancing the customer experience and improving internal operational efficiency

1. Active customers who have done minimum one transaction in the last 30 days

2. Straight Through Processing

3. In both the App store and Google play

Key Environmental, Social, and Governance achievements¹

Strategy 2025 led to significant Environmental, Social and Governance achievements – not exhaustive

+100%

Increase in sustainable financing²



+6K

Solar panels installed



~18X

Increase in employee volunteer hours



+65%

Increase in female workforce



Established a board committee for governance and sustainability



+2

Ranks in ESG MSCI rating to A



1. With 2021 set as baseline

2. 2023-2024



02

Alinma Vision for 2030

Expand our aim from...

Being recognized and
celebrated as the fastest
and most convenient
bank in the Kingdom of Saudi
Arabia with a focus on growth
and customer acquisition

...to becoming:

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



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



Most customer-centric



Most innovative



Underpinned by a sharp focus on profitability

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



Most customer-centric

Aspire to primacy with every customer that we serve through seamless **AI-powered journeys**, strengthening a trusted and aspirational brand.

Most innovative

Disrupt with innovative offerings that take our value proposition to the next level and develop the best & most scalable **AI-based operating model**.

Underpinned by a sharp focus on profitability

Foster a monetization-driven mindset to support in becoming the choice for capital deployment in KSA banking

Data & AI at the core of Strategy 2030

Holistic Data & AI transformation with a clear vision and ambition to drive 2030 priorities



100+ prioritized use cases
built through a future-ready
tech stack and data
architecture with robust
governance and ethics
standards



Data & AI for customers

Enabling customer primacy
through proactive needs
anticipation and hyper-
personalized journeys



Data & AI for innovation

Unlocking the banking
ecosystem to drive new
revenue through data
products and open APIs



Data & AI for scalable operations

Boosting productivity by
leveraging AI to streamline
and automate operations

⌘ ~0.6–1 Bn
impact is
expected by
2030 from AI
strategy, with
approximately
~65% driven by
revenue uplift
and ~35% by
cost efficiency



03

Overview of Strategy 2030

Strategy 2030 Key Pillars

We will continue strengthening our core businesses while exploring new business builds



Retail and private banking



Corporate banking



Treasury



Digital banking



Alinma Capital

Alinma 2030

Today's Core

New Business Builds



adjacencies beyond the core

Today's core: Retail and private banking

Retail and private banking key achievements by 2025 and focus areas for 2030

2025 Key Achievements¹



+2X increase
in customer base



+2.5X growth
in assets



~80% increase
in liabilities



Strategy 2030 Focus Areas

- I Reimagined, **primacy-driven engagement model** and scalable infrastructure
- I **Gen AI-enabled daily companions** and intelligent wealth-advisory
- I **Smart tech-powered offerings** elevating customer experience
- I Tailored **segment-level value propositions** and **service models** including 'Next-Gen Wealth'

1. Growth across 5 years (2020-2025)

Today's core: Corporate banking

Corporate banking key achievements by 2025 and focus areas for 2030

2025 Key Achievements¹



+2x growth
in total assets



+8x growth
in total liabilities



+18x growth in Mid-
Corporate Financing²



+3x growth in SME
Financing

1. Growth across 5 years (2020-2025)

2. Mid-Corporate Financing Growth (2021 – 2025)

Strategy 2030 Focus Areas

- | Aspire to primacy for clients across segments & sectors with **distinctive edge in SME financing**
- | Leading **AI-enabled digital platforms** with personalized journeys
- | Enhanced **transaction banking proposition** across key corridors
- | **Develop structured investment opportunities** in KSA corporate credit

Today's core: Treasury

Treasury key achievements by 2025 and focus areas for 2030

2025 Key Achievements¹



+70% increase in total assets



+80% increase in yield on investment book



USD 4.4 Bn Sukuk issuances part of broader funding diversification

1. Growth across 5 years (2020-2025)

Strategy 2030 Focus Areas

- ▶ Expanded array of innovative funding instruments targeting both customer base and international funding partners
- ▶ Accelerated FX and derivatives growth, through deeper cross-functional collaboration and broader partnerships
- ▶ Optimized investment portfolio structure with refined liquidity and focus on higher yield opportunities

Today's core: Digital banking

Digital banking key achievements by 2025 and focus areas for 2030

2025 Key Achievements¹



~95% of new customers onboarded digitally



74 and 76 NPS² for digital and mobile respectively



3 M+ customers onboarded digitally

1. Growth across 5 years (2020-2025)

2. Net Promoter Score

Strategy 2030 Focus Areas

- | AI-power intelligent platforms enabling hyper-personalized customer journeys
- | Expanded beyond-banking digital offerings leveraging strategic partnerships and investments to drive innovation
- | Enhanced operating model including monetization levers driving accelerated value realization

Today's core: Alinma Capital

Alinma Capital key achievements by 2025 and focus areas for 2030

2025 Key Achievements¹



#4 in overall AUMs



+40% growth in asset management revenue



+8x growth in principal investment revenue

1. Growth across 5 years (2020-2025)

Strategy 2030 Focus Areas

- | **Leading wealth advisory services and disruptive offerings including new asset classes**
- | **Distinctive brokerage-related engagement models and capabilities to win in specific sub-segments**
- | **Elevated Investment Banking brand through deeper global expertise and capabilities**
- | **Revamped AI-powered operating model to instill intelligent decision-making**

Strategy 2030 Key Pillars

We will continue strengthening our core businesses while exploring new bold moves



Retail and private banking



Corporate banking



Treasury



Digital banking



Alinma Capital

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Today's Core

New Business Builds



Adjacencies beyond the core



New business builds

Expanding into adjacencies beyond the core



We will expand beyond typical core banking to deliver **premium multi-asset financing**, inclusive short-term credit solutions for **underserved segments**, and a **comprehensive bancassurance suite**—all supported by streamlined operations and an **omnichannel delivery model**.



KSA vision 2030 goals

Broaden investment horizons, foster innovation, empower SME entrepreneurship and privatization in emerging industries, and deepen private-sector partnerships to enhance financial and insurance services while driving economic diversification.





04

Financial and Non-Financial Ambition for 2030

Our 2030 high-level ambition

We have defined clear financial and non-financial aspirations for 2030

Overall Ambition

Top 1

Employer of
choice in KSA banking sector

#1

NPS ranking
amongst KSA banks



ROE

9M2025

18.4%



Cost
to income



Asset
growth
(CAGR)



CAR Pillar 1
(T1 + T2)

2030 Guidance

Exceed 22%

Decrease by >3 p.p.

Achieve low double-digit CAGR

Above 18%



Q&A session