



# Alinma Strategy 2030

14 January 2026



# Today's agenda

**01** Five Years of Exceptional Growth  
and Transformational Progress

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**02** Alinma Vision for 2030

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**03** Overview of Strategy 2030

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**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

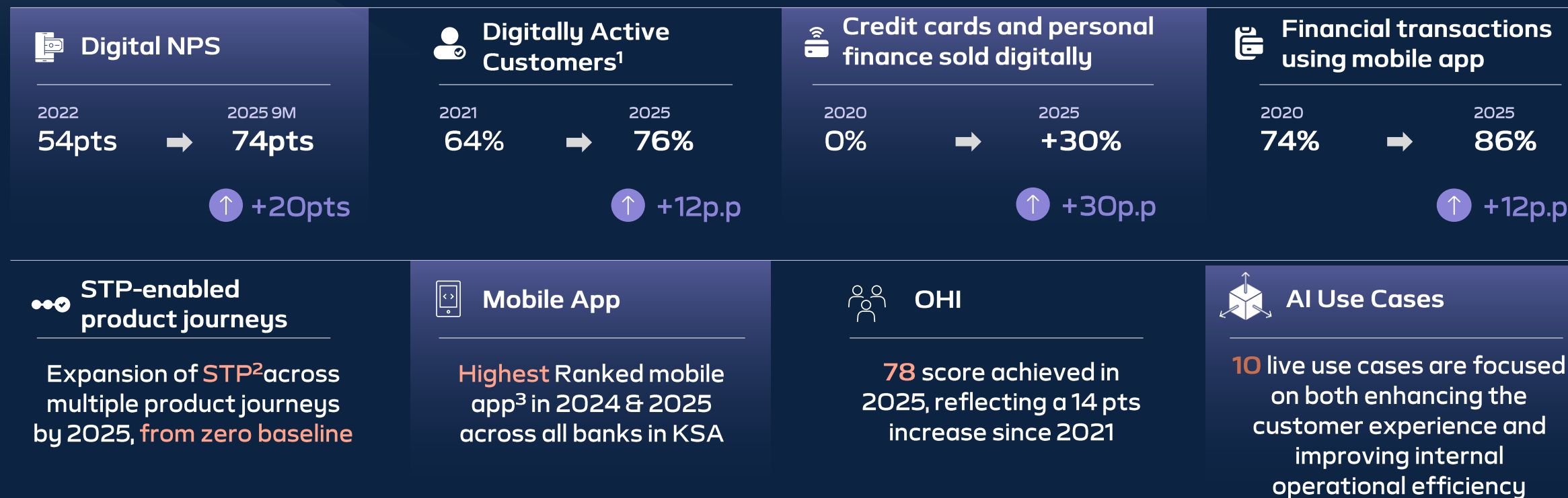
2020 FY → 2025 9M  
1.4% → 2.1%

↑ +1.5x



# Non - Financial achievements

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



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 achievements<sup>1</sup>

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

**+100%**

Increase in sustainable financing<sup>2</sup>



**~18X**

Increase in employee volunteer hours



**+6K**

Solar panels installed



**+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



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 Achievements<sup>1</sup>



**+2X** increase  
in customer base



**+2.5X** growth  
in assets



**~80%** increase  
in liabilities



## Strategy 2030 Focus Areas

- Reimagined, **primacy-driven engagement model** and **scalable** infrastructure
- Gen AI-enabled daily companions** and intelligent wealth-advisory
- Smart tech-powered offerings** elevating customer experience
- 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 Achievements<sup>1</sup>



**+2X** growth  
in total assets



**+8X** growth  
in total liabilities



**+18X** growth in Mid-  
Corporate Financing<sup>2</sup>



**+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 Achievements<sup>1</sup>



**+70% increase in total assets**



**+80% increase in yield on investment book**



**USD 4.4 Bn** Sukuk issuances part of broader funding diversification



## 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

1. Growth across 5 years (2020-2025)



# Today's core: Digital banking

Digital banking key achievements by 2025 and focus areas for 2030

## 2025 Key Achievements<sup>1</sup>



~95% of new customers onboarded digitally



74 and 76 NPS<sup>2</sup> for digital and mobile respectively



3 M+ customers onboarded digitally



## 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

1. Growth across 5 years (2020-2025)  
2. Net Promoter Score

# Today's core: Alinma Capital

Alinma Capital key achievements by 2025 and focus areas for 2030

## 2025 Key Achievements<sup>1</sup>



**#4** in overall AUMs



**+40%** growth in  
asset management  
revenue



**+8X** growth in  
principal investment  
revenue








## Strategy 2030 Focus Areas

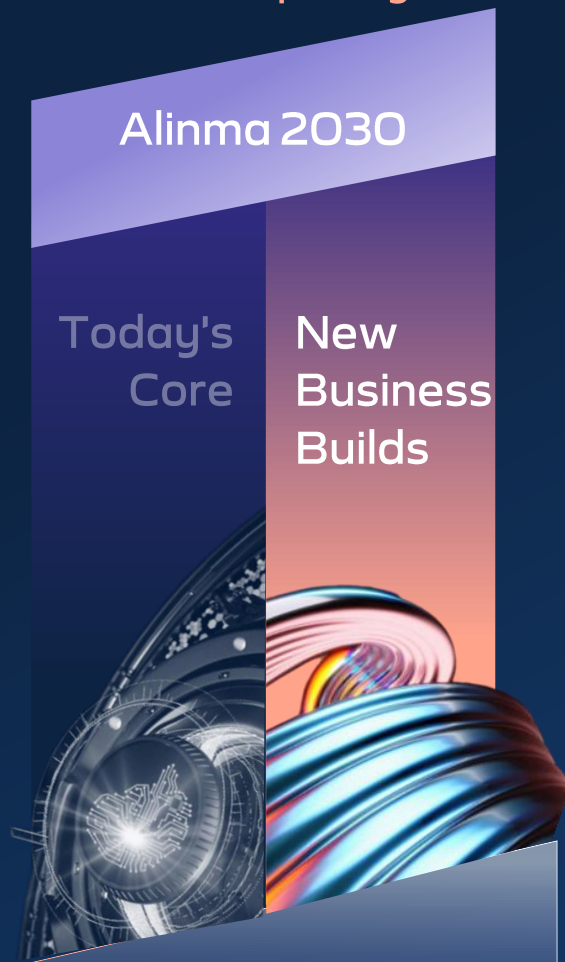
- Leading **wealth advisory services and disruptive offerings** including new asset classes
- Distinctive **brokerage-related engagement models and capabilities** to win in specific sub-segments
- Elevated **Investment Banking brand** through deeper global expertise and capabilities
- Revamped **AI-powered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

1. Growth across 5 years (2020-2025)

# 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



 Adjacencies beyond the core

# New business builds

Expanding into adjacencies beyond the core

## Alinma 2030 strategy



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**



VISION رؤية  
2030  
المملكة العربية السعودية  
KINGDOM OF SAUDI ARABIA

## 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
	9M2025	2030 Guidance
 ROE	18.4%	Exceed 22%
 Cost to income	31.6%	Decrease by >3 p.p.
 Asset growth (CAGR)	15.2% (2020-9M2025)	Achieve low double-digit CAGR
 CAR Pillar 1 (T1 + T2)	19.2%	Above 18%



# Q&A session