Strategy Progress Update

2Q 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

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

Retail banking

- Aspire to primacy with all customer segments we serve
- Innovate with segment-specific offerings and bundles to drive acquisition and engagement
- Delight through memorable customer journeys across digital and physical channels

Private banking

- Set up market differentiating value propositions and service models for Private Banking clients
- Offer world-class global and exclusive local investments opportunities and services

Corporate banking

- Aspire to primacy for target domestic-oriented clients across segments & sectors with distinctive edge in SME financing
- Upgrade transaction banking proposition for large corporates to become a private sector preferred gateway into KSA
- Build best-in-class scalable operating model leveraging cutting-edge technology and AI

Digital banking

- Develop intelligent banking platforms to drive primacy
- Launch beyond banking digital offerings leveraging strategic partnerships and investments to drive innovation
- Enhance operating model incl. monetization improvements & streamlined collaboration with other BUs and Subsidiaries

Treasury

- Expand array of funding instruments and international funding partners
- Grow FX and other prioritized offerings by unlocking flows from RBG/CBG
- Shift investment composition for yield enhancement

Human Capital

AI, Technology, & Data

Credit, Risk and Compliance

Marketing

Operations

Strategy 2030 vision and strategic objectives for the bank

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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
2Q 2026 Achievements	• Launched alinma Fantasy, a gamified digital experience built around the FIFA World Cup, resulting in +100K NTB customers onboarded • Financing guarantee program agreement with the Environment Fund	• Completed development of two AI use case families: proactive corporate customer engagement and credit underwriting for retail • Introduced tailored lending and mortgage programs for affluent expats, with a client base of 30K	• 3rd largest asset manager in KSA by AUM as of Q1 2026, with a growth of +39% YoY as of Q2 2026 • launched a callable Profit Rate Swap (PRS) solution to expand Treasury hedging solutions for clients	

Retail

Lead with primacy and GenAI-enabled capabilities

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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

50%

Key Achievements

2Q 2026

New Products and Services

- Introduced tailored lending and mortgage programs for affluent expats, with a client base of 30K
- Launched the Visa Direct product, a new international transfer service that enables customers to instantly send funds to Visa cards worldwide

Distribution & Transformation

4

Branches were converted to branch new identity offering full banking services

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

43%

Key Achievements

2Q 2026

Growth in All Corporate Segments

+7% YoY
Growth in Corporate financing including SMEs

+23% YoY
Growth in booked assets under Mid-Corporate banking segment

+28% YoY
Growth in SMEs financing

Distribution & Transformation

- Financing guarantee program agreement with the Environment Fund
- Cooperation agreement with Saudi EXIM Bank

Treasury

Diversify funding, expand FX, and optimize portfolio

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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

100%

Key Achievements

2Q 2026

Expansion of Products and Volumes

$100mn
Bilateral Borrowing

+24% YoY
Growth in PRS volume

+106% YoY
Growth in FX forwards volume

- Issued ⃁ 3bn and $500mn of AT1 sukuk to refinance the ⃁ 5bn AT1 sukuk issued in 2021 as part of enhancing the capital position and diversifying funding sources
- launched a callable Profit Rate Swap (PRS) solution to expand Treasury hedging solutions for clients

Digital

Accelerate digital value creation

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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

70%

Key Achievements

2Q 2026

Expansion of Products, Services, Partnerships, and Innovation

- Launched alinma Fantasy, a gamified digital experience built around the FIFA World Cup, resulting in +100K NTB customers onboarded.
- Marketplace:
  - Introduced Daleel Store
  - Enabled payments with Akthar Points
  - Pay using CC with installment options
- Established a strategic partnership with a key university in Riyadh to build an innovation ecosystem, offer financing solutions for students, and develop future banking talent
- Multi-owner business onboarding for iz business
- Open new sub and saving accounts for alinma business
- Subscription service to business bills for alinma business

Business Growth

98% Digital Penetration (Onboarding)	**103%** Personal Finance Sales YoY Growth	**34%** Active Customers YoY Growth
98% Digital Penetration (Transactions)	**126%** Credit Card Sales YoY Growth	**20%** Engaged Customers YoY Growth

Human Capital

Build a future-ready, high-performing workforce

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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

2Q 2026

Strengthening Talent, Culture & Employee Wellbeing

- Achieved Global Islamic Finance Innovation Awards in Outstanding Learning & Development program
- Initiated employee participation in the Data & AI Training General Calendar

Training & Development

+12,240 Training Hours delivered across multiple learning areas

+1,135 Of employees received core, technical, and leadership training

Workforce

23% Female percentage

97% Saudization rate

AI, Technology, and Data

Unlock value through AI, innovation and partnerships

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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

73%

Key Achievements

2Q 2026

AI Use Cases

Completed development of two AI use case families: proactive corporate customer engagement and credit underwriting for retail

Agile Delivery Scale & Operational Resilience

32 Squads launched & operational

66 Applications running active-active architecture

Data and AI Capability Building

12 AI Awareness initiatives developed and planned to be launched

4 Squads launched to support agile AI use case development

Alinma Capital

Establish a scaled, tech-enabled investment and capital markets platform

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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

69%

Key Achievements

2Q 2026

New Products & Services

Launched a new Private Fund with AUM of ⃁ 447mn

Transactions & Business Growth

⃁ 129.7bn

+39% YoY

Assets Under Management

3rd Largest

asset manager in KSA by AUM as of Q1 2026

Alinma Pay

Build a scalable, client-centric digital payments platform

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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

88%

Key Achievements

2Q 2026

Strategic Growth & Engagement

Onboarded +13,000 kids, in addition to +7,000 kids via a strategic government partnership

Achieved significant market entry into the merchant business segment through targeted new products

+10%

Growth in customer engagement by leveraging the excitement of the World Cup event to launch interactive financial tools, driving a massive surge in e-wallet engagement

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

2Q 2026

Key Achievements & Business Growth

+39% YoY

Operations productivity growth

+316K

Registered customers in Alinma Fantasy, a gamified digital experience built around the FIFA World Cup

Obtained ISO 37301:2021 Compliance Management Systems certification

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