CORPORATE GOVERNANCE FRAMEWORK

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INTERNAL CONTROL MECHANISM

- Risk Management Framework
- Quality Control
- Internal Audit Monitoring
- Anti-Money Laundering (AML)
- Compliance Monitoring / Inspection
- Internal Sharia Auditing
- ShariahCompliance

STRATEGIC GOALS

- To outperform competitors in the provision of customer service
- To assure partners that Alinma Bank provides only the most rigorously vetted, Shariah-compliant, financial solutions.
- To achieve consistent growth

ACHIEVEMENTS RECOGNITIONS AND CERTIFICATIONS

- Best Customer Loyalty Program – aktn – Banking – Saudi Arabia 2023 — International Finance
- Best Working Place - Banking - Saudi Arabia 2023 — International Finance
- Best Islamic Bank 2023 — GIFA
- Best Social Media Campaigns in Banking – Saudi Arabia 2023 — The Global Economics Awards
- The Fastest Growing Corporate Bank – Saudi Arabia 2024 — International Finance Awards

BUSINESS ENVIRONMENT

SHAREHOLDERS

- Annual Report
- Constitutional Rights
- Annual General Assembly
- Dividend Entitlement
- Statutory Auditors
- Complaints Handling Mechanism
- Voting Rights

CUSTOMERS

- Individuals
- Corporation
- Governments

STAFF

- Code of Conduct
- Alinma Bank Work Regulation
- HC Policy
- Employees Engagement Survey
- Performance Reviews Semi-Annual and Annual

STAKEHOLDERS

BOARD OF DIRECTORS

SUSTAINABILITY AND CSR

- Accelerate sustainable finance
- Foster environmental stewardship and enable a circular carbon economy
- Empower our customers
- Build a thriving workplace
- Strengthen our communities and contribute to greater financial inclusion
- Robust governance and responsible operations

REGULATORY AUTHORITY

LOCAL

- Capital Market Authority
- Ministry of Commerce
- Saudi Central Bank

INTERNATIONAL

- Financial Action Task Force (FATF/MENA FATF)
- United Nations / Security Council
- U.S. Treasury Office of Foreign Asset Control (OFAC)
- Financial Stability Board (FSB)

VENDORS AND SERVICE PROVIDERS

- Code of Conduct
- Complaint Relationship Policy
- Procurement Policy
- Outsourcing Policy

SUBSIDIARIES AND AFFILIATES

- Alinma Investment Company
- Saudi Fintech Company
- Esnad Company
- Tanweer Real Estate Company
- Ersal Money Transfer Company
- Alinma Tokio Marine Company
- Bayan Credit Bureau Company
- Saudi Financial Support Services Company (SANID)
- Saudi Company for The Registration of Financing Lease Contracts

CORPORATE GOVERNANCE PILLARS

SIX KEY PILLARS

- POLICIES
- PROCEDURES
- INTERNAL CONTROL MECHANISMS
- SERVICE LEVEL AGREEMENTS
- SYSTEMS
- KEY PERFORMANCE INDICATORS (KPIs)

GOVERNANCE PILLARS – REGULATING AGENCIES

Basel III

Principle 1: Board's Overall Responsibilities
Principle 2: Board Qualifications and Composition
Principle 3: Board's Own Structure and Practices
Principle 4: Senior Management
Principle 5: Governance of Group Structures
Principle 6: Risk Management
Principle 7: Risk Identification, Monitoring, and Controlling
Principle 8: Risk Communication
Principle 9: Compliance
Principle 10: Internal Audit
Principle 11: Compensation
Principle 12: Disclosure and Transparency
Principle 13: The Role of Supervisors

Saudi Central Bank (SAMA)

Principle 1: Board Members Qualifications
Principle 2: Board Composition and Appointment
Principle 3: Board Responsibilities
Principle 4: Board Committees
Principle 5: Rights of Shareholders
Principle 6: Disclosure and Transparency

Capital Market Authority (CMA)

Part 1: Preliminary Provisions
Part 2: Rights of Shareholders
Chapter 1: General Rights
Chapter 2: Rights Related to the Meeting of the General Assembly

Part 3: The Board of Director
Chapter 1: Formation of the Board
Chapter 2: Responsibilities and Competencies of the Board
Chapter 3: Competencies of the Chairman and the Board Members
Chapter 4: Procedures of the Board Activities
Chapter 5: Training, Support and Assessment
Chapter 6: Conflicts of Interest

Part 4: Company Committees
Chapter 1: General Provisions
Chapter 2: The Audit Committee
Chapter 3: Remuneration Committee
Chapter 4: Nomination Committee
Chapter 5: Risk Management Committee

Part 5: Internal Control
Part 6: The Company's External Auditor
Part 7: Shareholders
Part 8: Professional and Ethical Standards
Part 9: Disclosure and Transparency
Part 10: Implementation of Corporate Governance
Part 11: Retaining of Documents
Part 12: Closing Provisions

STANDARD OPERATING AND ACCOUNTING PROCEDURES

Manaul Title	Manaul Title	Manaul Title
1 Procedures of Inspecting Musharaka Credit Goods Received by Land Shipment	81. RBG ATM Installation Procedures	161. Foreign Exchange Revaluation Rate Procedures
2. Managing & Implementing AML & CTF Rules Procedures	82. Issuing Clearance Letter Procedures	162. Sukuk Transaction Procedures for TROPS
3. Procedures of Handling and Implementation of the Resolutions of the UN Security Council	83. Employee Enrollment Exception Procedures	163. Clearing and Settlement Services for Brokerage Houses Procedures
4. Procedures of Handling SAMA Requests – Banking Security Procedures	84. Procedures of Handling Reports Sent to SAMA About ATMs Performance	164. Nostro Monthly Fees Settlement Procedures
5. FATCA / CRS Reporting Procedures	85. Procedures of Canceling an ATM Location	165. Account to Account Transfer Procedures
6. Anti-Money Laundering Procedures	86. Procedures of Financing Small, Medium, and Micro Enterprises Based on Cash Flows Through POS (MADA)	166. Cash Management Procedures
7. Anti-Fraud Management Procedures	87. Procedures of Matching Names Within Branches	167. Call Investment Account Operational Procedure
8. Anti-Concealing Management Procedures	88. ATM Cash Deposit Machine Procedures	168. SADAD Alinma Biller Procedures
9. Procedures of Receiving and Handling Fraud Reports	89. Cash Withdraw and Deposit Through Interactive ATM	169. SARIE Incoming Payment Procedures
10. Export Letter of Credit Procedures	90. Procedures of Issuing Corporate Prepaid Cards (Petty-Cash)	170. SARIE Outgoing Payment Procedures
11. Letter of Guarantee Procedures	91. Procedures of Issuing Corporate Prepaid Cards Monitoring Methodology Procedure	171. SWIFT Incoming Payment Procedures
12. Import Letter of Credit Procedures	92. SAMA Manual Update Procedure	172. Urgent Incoming Payment Procedures
13. IFRS9 Impairment Procedures	93. Property Evaluation Performance Assessment Procedure	174. Direct Debit Procedures
14. Account Payable Procedures	94. Cap Analysis Aos for Home & Personal Finance	175. Foreign Currency Cheque Collection Procedure for Global Payment
15. Fixed Assets Procedures	95. Waiting Period Control	176. Mutual Funds Operational Procedures
16. Investment File Procedures	96. Quality Assurance for Documentation Procedure	177. Parameter Table Procedure
17. Dividend Distribution Procedures	97. Quality Assurance Procedures	178. Profit Rate Procedures
18. Investment Impairment Procedures	98. Cards Reconciliation Procedures	179. Profit Rate Swap Procedures
19. FTP Reports Procedures	99. Cards Business Management Procedures	180. TANFEETH Program Procedures – Transfer of Withheld Funds
20. Individual Development Plan Procedures	100. Card Portfolio Management Procedures	181. TANFEETH Program Procedures – Deduction Service
21. Internal Procedures of Litigation	101. Visa Infinite Privilege Charge Card Procedures	182. Procedures of Issuing Letters to Retail Customers
22. Document Destruction Procedures – Archive Center	102. Musawama Finance Product – Service Request	183. Procedures of Tax Reports Department
23. Procedures of Organizing, Transferring and Archiving the Documents of the Head Office/Regional Offices/Branches	103. Username Activation Procedures for Phone Banking Service	184. Work Procedures of The Retail Credit Support Department
24. Procedures of Handling Cash Surplus	104. Cash Management Procedures for Vending Procedures	185. Tax Procedures
25. Nostro Reconciliation / Daily Process	105. Revolving Credit Card Procedures	186. Procedures of Operations Control and Reports Management
26. Cash Transportation (On-Site Branch)	106. Charitable Relation Management Procedures	187. TANFEETH Program Procedures – Account Statement Service
27 Reconciliation Control Procedures	107. Procedures of Executing Personal and Credit Card Finance (Murabaha) Over the Phone	188. TANFEETH Program Procedures – Death Inquiry Service
28. Monthly Cash Centers Review	108. Block and Link Other Partner Account Procedure	189. Retail Credit Approval Procedures
29. Balance Certificates Issuance Procedures	109. Credit Documentation Procedure for Partners	190. Rate Reasonability Procedure & Methodology
30. SAMA Circulars Procedure	110. Credit Administration Procedure for CBG Partners	191. Loyalty Program Procedures
31. Procedures of Adding the Saving Correspondents' Signatures Booklets	111. Credit Administration Procedure for Branch Procedure	192. Procedures of Tax Maintenance of Real Estate Finance Customers
32. Procedures of Adding the Bank's Authorized Signatures	112. Liquidity Management Procedures	193. Quality Assurance Management Procedures
33. Audit Unit Procedures (Tellers' Operations)	113. Credit Risk Management Procedures	194. Transfer Limit Amendment Procedures for Customers in High-Risk Countries
34. MADA & GCC Settlement Procedures	114. Pillar 2 Calculation Procedure	195. Outsourcing and Vendor Management Procedures
35. DRAFT Cheques Inventory Procedures	115. Security Incident Management Procedures	196. Profit Sharing Investment PSIA Procedures
36. Handle MADA & GCC Claims Procedures	116. Computer Security Emergency Response Team Procedures	197. Operations Procedures in Private Banking Management
37. SAMA Net Limit Procedures	117. VIP Customer Follow-Up Procedure	198. Phone Banking Procedures in Merchant Business Service
38. Procedures of Quality Control Review and Maintenance Procedures	118. Credit Card Fraud Management Procedures	199. Phone Banking Procedures in Retail Business
39. Payroll File Cancellation Procedures	119. Overdrawn Accounts Collection Follow-Up Procedures	200. Phone Banking Requests Following-Up Department Procedures
40. Card Production Procedures	120. Risk and Control Self-Assessment Management Procedure	201. Branch ATMs Handling Procedures
41. Cash Handling Procedures – Operations Sector	121. Key Risk Indicators Procedures	202. Procedures of Managing the Risks of Non-Compliance with Sharia'h Committee Resolutions
42. Cash Centers Procedures – ATMs Replenishment	122. Risk Issues & Action Management Pc & PR	203. Monitoring and Assessment of Direct Phone Calls of Collection Officers
43. Authorization Limit Management and Approval Procedures	123. Alinma Risk Management Procedures	204. Alinma Bank Charge Processing Payment Procedures
44. Autos Finance (Murabaha)	124. Alinma Risk Management Procedures	205. Local Currency Outgoing Payment Procedures
45. Card Settlement Procedures	125. Corporate Remedial and Collection Procedures	206. Overdrawn Accounts Collection Follow-Up Procedures
46. Cards Chargeback Procedures	126. Board Secretary Work Procedures	207. Operational Incidents and Loss Data Management Procedure
47. Stock Murabaha Finance Procedures	127. Customer Indemnification Procedures	208. Procedures of Appointment or Delegation for Leadership Positions and Nomination of the Bank's Representatives
48. TANFEETH Program Procedures	128. Strategy Planning & Execution Procedures	209. Employee Due Diligence Procedure
49. Bankruptcy Law Implementation Procedures – Banking Transactions	129. Translation Procedures	210. Operational Risk Management and Quality Procedures
50. Bankruptcy Law Implementation Procedures – Banking and Lifting	130. Alinma Bank Internal Mail Procedures	211. Collection Legal Procedures
51. TANFEETH Program Procedures – Inquiry Service Implementation	131. Fl Establishing RMA & CIF Procedures	212. Ijara Drawdown and Rate Review Procedures
52. Audit Procedures of Banking Product Document	132. Fl Establishing Nostro and Vostro Accounts	213. Non-Housing Accounts and Transactions Procedures
53. Personal Finance Documents Review and Archiving Procedures	133. Sug AL Sila Procedure	214. Internal Sharia'h Audit Procedures
54. Alinma Returned Cheques Procedures	134. SAMA Murabaha Procedure	215. Collection Management Procedures for Auto Lease Financing
55. Branch Cashier Procedure	135. Equity Investment Procedure	216. Diamond Banking Management Procedures
56. Foreign Currency Drafts	136. Foreign Exchange Procedure for TFO	217. Operational Risk Management Procedures Limits (Off-Plan Sale – Goods)
57. Vendor Enrollment Evaluation Procedures	137. Foreign Exchange Procedure for TFO Money Market Desk	218. Procedures of Real Estate Murabaha Purchase (Individuals)
58. Vendor Enrollment Procedure	138. Sukuk Investment Procedure for FFO	219. Procedures of Transferring Real Estate Financing Debt (Individual Murabaha)
59. Employees Registration and Approval Procedures	139. Investment Wakalah Procedure Asset and Liability	220. Procedures of Real Estate Sale/Purchase Product (Owned by/Mortgaged to Alinma Bank)
60. Employee Performance Tracking Procedure	140. Nama Product Procedure	221. Disposal Account Procedures
61. Retail Assets Exception Approval	141. Treasury Sales Desk (TSD) Procedure	222. General Ledger Procedures in Branches
62. Evaluation Process for Outsource Agency Procedure	142. Interbank Investment Through (IAC) Product Procedure	223. PSIA Procedure
63. Final Settlement Procedure	143. Standard Murabaha Financing Procedure (Deferred Sales Between Banks)	224. Procedures of Issuing and Canceling Power of Attorney
64. Cancelling Customer Data/Information Codes Procedure	144. Standard Murabaha Financing Procedure for TFO (Extension of Commodity Murabaha)	225. SABOR & SAIBIBID Procedures
65. Changing Customer Data/Information Procedure	145. Call Investment Account Procedure	226. Procedures of Customer Approval to Finalize the Service Through an OTP
66. Waiver of Dues Procedures	146. FX Wa'ad Procedures	227. Collection Management Procedures (for Lawsuit Account)
67. GL Balance Procedure	147. Funds Investment Procedure for TFO	228. Business Performance Guidelines & Procedure
68. Finance Products Recalculation Procedures	148. Treasury Excellence & Support Procedures	229. Codes and PIN Amendment Procedures
69. Supplementary Credit Card (Non-Revolving) Procedures	149. FI & PS Risk Participation Procedure	230. High-Risk Customer Account Opening and Classification Procedures
70. Issue Debit Card Primary	150. Primary Dealer Desk Procedures	231. Mortgage Finance Product Procedures
71. Issue Debit Card Supplementary	151. Repo/Reverse Repo Procedure	232. Mortgage Finance Product Procedures
72. Lost and Stolen Card Procedures	152. Repo/Reverse Repo with SAMA Procedure	233. Edit Package of Procedures
73. Pin and Pin Mailer Re-Issuance	153. Product Development Procedures	
74. Credit Card (Non-Revolving) Limit Increase/Decrease Procedures	154. Inward and Outward Investigation for TROPS	
75. Card Manual Authorization	155. Repo/Reverse Repo Procedure	
76. Card Direct Authorization	156. Nostro Reconciliation Procedure	
77. Cash Control Monitoring and Reporting Procedures	157. Nostro Reconciliation Procedure	
78. Credit Card Purchase	158. Deal/Transaction Amendment & Reversal Procedure for TROPS	
79. Fraud Reporting and Request Change Card	159. Equity Investment Operational Procedures for TROPS	
80. Card Activation Procedure	160. Confirmation Matching Procedures	

SHAREHOLDERS ANNUAL MEETING

Appoint/Remove | Represent and Report to

BOARD OF DIRECTORS

BOARD COMMITTEES

- Sharia Committee
- Risk Committee
- Audit Committee
- Executive Committee
- Nomination & Remuneration Committee
- Governance & Sustainability Committee

CHIEF EXECUTIVE OFFICER

MANAGEMENT COMMITTEES

- Executive Management Committee
- EDM Steering Committee
- Remedial credit Committee
- Credit Committee
- Anti-Fraud Committee
- Information Technology Steering Committee
- Business Continuity Management Committee
- Human Capital Committee
- Strategy Committee
- Impairment Committee
- Assets & Liabilities Committee (ALCO)
- New HQ Project Steering Committee
- Investment Committee
- Counter Fraud Governance Committee
- Cyber Security steering Committee
- Cross Sell Steering Committee
- SME Committee
- Procurement Committee
- Sustainability Committee
- Compliance Committee
- OBM Committee

Rights of Shareholders and General Assembly

- General shareholders' rights
- Exercise of shareholders' rights
- Shareholders' rights related to the General Assembly
- Shareholders' voting rights
- Shareholders' dividend rights

Responsibilities and Authorities

- Directing the Bank's business
- Developing the Bank's framework and delegation of authority
- Preparing the policies and charters that govern work within the Bank
- Establishing governance and control frameworks for the Bank
- Formation of the Board committees
- Setting the Bank's objectives and developing strategies

Functions

- Developing major plans,policies, strategies and objectives
- Forming Executive Management
- Setting explicit lines for accountability, responsibility and compliance at all levels across the Bank
- Developing a clear and written policy for dealing with actual and potential cases of conflict with interest
- Ensuring the independence of the Internal Auditor and External Auditor
- Verifying the accuracy and integrity of annual and quarterly financial statements

Disclosure and Transparency

- Capital Market Authority Corporate Governance Regulation.
- SAMA principles of corporate governance
- General Assembly Minutes of Meetings
- Annual Report
- Audit Committee Report

BOARD APPROVAL POLICIES

Board Approved Polices	Board Approved Polices	Board Approved Polices	Board Approved Polices	Board Approved Polices
1 Related Party Transaction Policy	13 Profit Distribution Policy	25 Remuneration Policy	37 Treasury and Investment Risk Policy	49 Treasury Policy for SAIBOR and SAIBID Calculation
2 Evaluation Mechanisms of the Board of Directors,Members and its Committees	14 Transparency and Disclosure	26 Derivatives and Hedging Accounting Policy	38 Alinma Operational Risk Management Policy	50 CBG and SME Credit Risk Policy
3 Outsourcing Policy	15 Human Capital Policy Manual	27 Retail Banking Incentive Policy	39 Contingency Funding Plan Policy	51 Credit Risk Classification and Provisioning Policy under IFRS 9 Ver.2
4 Customer Protection Policy and Awareness and Financial Education	16 Internal Audit Policy	28 CBG Incentive Policy	40 AD. Profit Rate Risk Management Policy	52 Branch Networking Policy
5 Policy for Approval of New Products and Services	17 Alinma Incentive Design Policy	29 Collection Incentive Policy	41 Liquidity Management Policy and Framework	53 Policy for Profit Sharing Investment Accounts (PSIAs)
6 Insider Trading Policy	18 Business Continuity Management Policy	30 Financial Institutions Credit Risk Policy	42 Purification Account Policy	54 Market Risk Policy
7 Enterprise Risk Management (ERM) Policy	19 Security and Safety Policy	31 Cyber Security Policy	43 SAIBOR & SAIBIBID Procedures	55 Data Privacy Policy
8 Remuneration Policy for Board Members, Committees and Executive Management	20 Sustainability Policy	32 Accounting & Disclosure Policy	44 Retail Assets Policy	56 Early Warning Signals Policy and Framework
9 Risk Appetite Framework & Policy	21 CSR Policy	33 Anti-Money Laundering and Terrorist Financing Policy	45 Retail Assets Self-Finance Policy	57 Internal Risk rating policy
10 Conflicts of Interest Policy	22 Senior Executive Recruitment Policy	34 Compliance Policy	46 Non-Performing Exposure Strategy	58 Communication Policies and Immobile Banking Policy
11 Stress Testing Policy	23 Succession Planning Policy	35 Counter-Fraud Policy	47 Special Assets Management Policy	
12 Delegation of Authority Policy Framework	24 Conduct and Work Ethics Policy	36 Whistleblowing Policy	48 Basel Process and Reporting Policy	

SERVICE LEVEL AGREEMENTS (SLA'S)

Owner	Subsidiary	SLA Title	Owner	Subsidiary	SLA Title
1. Retail Group / Private Banking	Alinma Investment Company	Fees Split Agreement	12. Corporate banking group	FAlinma investment Co	Business referrals and fee sharing
2. Retail Group / Marketing	Saudi Fintech Company	Alinma Bank and Saudi Fintech Company SLA	13. Alinma Bank	Alinma Investment Co	Master services agreement
3. Retail Group / Marketing	Alinma Investment Company	Marketing Services Agreement Form	14. Procurement	Alinma Ionad	Providing the Bank with Manpower. Agreement number 1- HC/2020
4. Retail Group / Retail Assets	Alinma Investment Company	Equity Financing in exchange for Portfolio Mortgage SLA.3.0	15. Alinma Bank	Fintech	BIN Sponsorship and card services Agreement
5. Retail Banking Group	Alinma Investment Company	SLA Products & Services fees sharing			SLA SFYC (ID:01 IT services)
6. Retail Banking Group	Alinma Investment Company	Stock Finance turnaround time T+2 to T+0			Internal Audit SLA (ended 31/2022)
7. Branch Network Division	Alinma Investment Company	Banking Services	16. Alinma Information Technology Division	Fintech	Shariah
8. Different Departments in Alinma bank	Alinma Investment Company	Outsourced Services	17. Internal Audit Division	Saudi Financial Technology Co	Shariah
9. Shariah Committee	Alinma Investment Company	Shariah Consultation	18. Shariah	Saudi Financial Technology Co	Shariah
10. AIB Support Operations	Alinma Investment Company	Provide Documentation Archiving & Review Services	19. Shariah	Alinma Tokio Marine	Shariah
11. Branch Network Division	Alinma Investment Company	Due Diligence Processes	20.Shariah	Emal Remittance Business	Shariah

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- Saudi Company for The Registration of Financing Lease Contracts

CORPORATE GOVERNANCE PILLARS

SIX KEY PILLARS

- POLICIES
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- SERVICE LEVEL AGREEMENTS
- SYSTEMS
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GOVERNANCE PILLARS – REGULATING AGENCIES

Basel III

Principle 1: Board's Overall Responsibilities
Principle 2: Board Qualifications and Composition
Principle 3: Board's Own Structure and Practices
Principle 4: Senior Management
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Principle 6: Risk Management
Principle 7: Risk Identification, Monitoring, and Controlling
Principle 8: Risk Communication
Principle 9: Compliance
Principle 10: Internal Audit
Principle 11: Compensation
Principle 12: Disclosure and Transparency
Principle 13: The Role of Supervisors

Saudi Central Bank (SAMA)

Principle 1: Board Members Qualifications
Principle 2: Board Composition and Appointment
Principle 3: Board Responsibilities
Principle 4: Board Committees
Principle 5: Rights of Shareholders
Principle 6: Disclosure and Transparency

Capital Market Authority (CMA)

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Part 6: The Company's External Auditor
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Part 8: Professional and Ethical Standards
Part 9: Disclosure and Transparency
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4 Customer Protection Policy and Awareness and Financial Education	16 Internal Audit Policy	28 CBG Incentive Policy	40 40. Profit Rate Risk Management Policy	52 Branch Networking Policy
5 Policy for Approval of New Products and Services	17 Alinma Incentive Design Policy	29 Collection Incentive Policy	41 Liquidity Management Policy and Framework	53 Policy for Profit Sharing Investment Accounts (PSIAs)
6 Insider Trading Policy	18 Business Continuity Management Policy	30 Financial Institutions Credit Risk Policy	42 Purification Account Policy	54 Market Risk Policy
7 Enterprise Risk Management (ERM) Policy	19 Security and Safety Policy	31 Cyber Security Policy	43 SAIBOR & SABIBID Procedures	55 Data Privacy Policy
8 Remuneration Policy for Board Members, Committees and Executive Management	20 Sustainability Policy	32 Accounting & Disclosure Policy	44 Retail Assets Policy	56 Early Warning Signals Policy and Framework
9 Risk Appetite Framework & Policy	21 CSR Policy	33 Anti-Money Laundering and Terrorist Financing Policy	45 Retail Assets Self-Finance Policy	57 Internal Risk rating policy
10 Conflicts of Interest Policy	22 Senior Executive Recruitment Policy	34 Compliance Policy	46 Non-Performing Exposure Strategy	58 Communication Policies and Immobile Banking Policy
11 Stress Testing Policy	23 Succession Planning Policy	35 Counter-Fraud Policy	47 Special Assets Management Policy	
12 Delegation of Authority Policy Framework	24 Conduct and Work Ethics Policy	36 Whistleblowing Policy	48 Basel Process and Reporting Policy	

CORPORATE GOVERNANCE FRAMEWORK

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STRATEGIC GOALS

- To outperform competitors in the provision of customer service
- To assure partners that Alinma Bank provides only the most rigorously vetted, Shariah-compliant, financial solutions.
- To achieve consistent growth

ACHIEVEMENTS RECOGNITIONS AND CERTIFICATIONS

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- Best Working Place - Banking - Saudi Arabia 2023 — International Finance
- Best Islamic Bank 2023 — GIFA
- Best Social Media Campaigns in Banking – Saudi Arabia 2023 — The Global Economics Awards
- The Fastest Growing Corporate Bank – Saudi Arabia 2024 — International Finance Awards

STANDARD OPERATING AND ACCOUNTING PROCEDURES

Manaul Title

1. Procedures of Inspecting Musharaka Credit Goods Received by Land Shipment
2. Managing & Implementing AML & CTF Rules Procedures
3. Procedures of Handling and Implementation of the Resolutions of the UN Security Council
4. Procedures of Handling SAMA Requests – Banking Security Procedures
5. FATCA / CRS Reporting Procedures
6. Whistleblowing Procedure
7. Anti-Fraud Management Procedures
8. Anti-Concealing Management Procedures
9. Procedures of Receiving and Handling Fraud Reports
10. Export Letter of Credit Procedures
11. Letter of Guarantee Procedure
12. Documentary Collection Procedures
13. IFRS9 Impairment Procedures
14. Account Payable Procedures
15. Fixed Assets Procedures
16. Investment File Procedures
17. Dividend Distribution Procedures
18. Shareholders' Relations Procedures
19. FTP Reports Procedures
20. Individual Development Plan Procedures
21. Internal Procedures of Litigation
22. Document Destruction Procedures – Archive Center
23. Procedures of Organizing, Transferring and Archiving the Documents of the Head Office/Regional Offices/Branches
24. Document Retrieving Procedures
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26. Cash Transportation (On-Site Branch)
27. Reconciliation Control Procedures
28. Monthly Cash Centers Review
29. Balance Certificates Issuance Procedures
30. SAMA Circulars Procedure
31. Procedures of Receiving and Saving Correspondents' Signatures Booklets
32. Procedures of Adding the Bank's Authorized Signatories
33. Audit Unit Procedures (Tellers' Operations)
34. MADA & GCC Settlement Procedures
35. DRAFT Cheques Inventory Procedures
36. Handle MADA & GCC Claims Procedures
37. SAMA Net Unit Procedures
38. Accounts Documentation, Review and Maintenance Procedures
39. Payroll File Cancellation Procedures
40. Card Production Procedures
41. Cash Handling Procedures – Operations Sector
42. Cash Centers Procedures – ATMs Replenishment
43. Actual Global Limit Initiation and Approval Procedures
44. Auto Finance (Murabaha)
45. Card Settlement Procedures
46. Cards Chargeback Procedures
47. Stock Murabaha Finance Procedures
48. TANFEETH Program Procedures
49. Bankruptcy Law Implementation Procedures – Banking Transactions
50. TANFEETH Program Procedures – Dealing Prevention, Banning and Lifting
51. TANFEETH Program Procedures – Inquiry Service Implementation
52. Audit Procedures of Banking Product Documents
53. Personal Finance Documents Review and Archiving Procedures
54. Alinma Returned Cheques Procedures
55. Branch Greeter Procedure
56. Foreign Currency Drafts
57. Actual Global Limit Re-evaluation Procedures
58. Vendor Enrollment Procedure
59. Employees Registration and Approval Procedures
60. Employer Performance Tracking Procedure
61. Retail Assets Exception Approval
62. Evaluation Process for Outsource Agency Procedure
63. Customer Complaints Procedure
64. Changing Account Status Codes Procedure
65. Changing Customer Data/Information Procedure
66. Waiver of Dues Procedures
67. GL Balance Procedure
68. Finance Products Recalculation Procedures
69. Supplementary Credit Card (Non-Revolving) Procedures
70. Issue Debit Card Primary
71. Issue Debit Card Supplementary
72. Lost and Stolen Card Procedures
73. Pin and Pin Mailer Re-Issuance
74. Credit Card (Non-Revolving) Limit Increase/Decrease Procedures
75. Card Manual Authorization
76. Card Online Authorization
77. Cards Fraud Monitoring and Reporting Procedures
78. Plastic Card Purchase
79. Fraud Reporting and Request Change Card
80. Card Activation Procedure

Manaul Title

81. RBG ATM Installation Procedures
82. Issuing Clearance Letter Procedures
83. Employee Enrollment Exception Procedures
84. Procedures of Handling Reports Sent to SAMA About ATMs Performance
85. Procedures of Canceling an ATM Location
86. Procedures of Financing Small, Medium, and Micro Enterprises Based on Cash Flows Through POS (MADA)
87. Procedures of Matching Names Within Branches
88. ATM Cash Deposit Machine Procedures
89. Cash Withdraw and Deposit Through Interactive ATM
90. Procedures of Issuing Corporate Prepaid Cards (Petty-Cash)
91. Property Evaluators' Licenses Monitoring Methodology Procedure
92. SAMAH Manual Update Procedure
93. Property Evaluators' Performance Assessment Procedure
94. Fraud Reporting Form – Retail Income & Personal Finance
95. Washing Period Control
96. Quality Assurance for Documentation Procedure
97. E-Channels Procedure
98. Cards Reconciliation Procedures
99. Cards Business Management Procedures
100. Card Portfolio Management Procedures
101. Visa Infinite Privilege Charge Card Procedures
102. Musawama Finance Product – Service Request
103. Username Activation Procedures for Phone Banking Service
104. New Branch Establishment and Opening Procedures
105. Revolving Credit Card Procedures
106. Charitable Relation Management Procedures
107. Procedures of Executing Personal and Credit Card Finance (Murabaha) Over the Phone
108. Block and Link Other Partner Account Procedure
109. Credit Documentation Procedure for Partners
110. Credit Administration Procedure for CBG Partners
111. Operational Loss Data Management Procedure
112. Liquidity Management Procedures
113. Credit Risk Management Procedures
114. Pillar 2 Calculation Procedure
115. Security Incident Management Procedures
116. Computer Security Emergency Response Team Procedures
117. VIP Customer Follow-Up Procedure
118. Partner Follow-Up Procedure
119. Overdrawn Accounts Collection Follow-Up Procedures
120. Risk and Control Self-Assessment Management Procedure
121. Key Risk Indicators Procedures
122. Risk Issues & Action Management PL & PR
123. Market Risk Management Procedures
124. Alinma Insurance Procedures
125. Corporate Remedial and Collection Procedures
126. Board Secretary Work Procedures
127. Customer Indemnification Procedures
128. Strategy Planning & Execution Procedures
129. Translation Procedures
130. FI Establishing Credit Limit Procedures
131. FI Establishing RMA & CIF Procedures
132. FI Establishing Nostro and Vostro Accounts
133. Sug Al-Sila Procedure
134. SAMA Murabaha Procedure
135. Equity Investment Procedure
136. Foreign Exchange Procedure for TFO
137. Direct Investment Procedure for TFO Money Market Desk
138. Sukuk Investment Procedure for TFO
139. Investment Wakalah Procedure Asset and Liability
140. Nama Product Procedure
141. Treasury Sales Desk (TSD) Procedure
142. Interbank Investment Through (IAC) Product Procedure
143. Forward Sales Transaction Pricing Procedure (Deferred Sales Between Banks)
144. Performance Guarantee Pricing Procedure for TFO (Extension of Commodity Murabaha)
145. Call Investment Account Procedure
146. FX Wa'ad Procedures
147. Funds Investment Procedure for TFO
148. Treasury Excellence & Support Procedures
149. FI & PS Risk Participation Procedure
150. Primary Dealer Desk Procedures
151. Profit Rate Swap Procedures
152. Repo/Reverse Repo with SAMA Procedure
153. Product Development Procedures
154. Inward and Outward Investigation for TROPS
155. Repo/Reverse Repo Procedure
156. Foreign Exchange Procedures
157. Nostro Replenishment Procedure
158. Deal/Transaction Amendment & Reversal Procedure for TROPS
159. Equity Investment Operational Procedures for TROPS
160. Confirmation Matching Procedures

Manaul Title

161. Foreign Exchange Revaluation Rate Procedures
162. Sukuk Transaction Procedures for TROPS
163. Clearing and Settlement Services for Brokerage Houses Procedures
164. Nostro Monthly Fees Settlement Procedures
165. Account to Account Transfer Procedures
166. Issuance of Draft Cheques Procedures
167. Call Investment Account Operational Procedure
168. SADAD Alinma Biller Procedures
169. SARIE Incoming Payment Procedures
170. SARIE Outgoing Payment Procedures
171. SWIFT Incoming Payment Procedures
172. SWIFT Outgoing Payment Procedures
173. Enquiries and Investigation Procedures
174. Direct Debit Procedures
175. Incoming Documentary Collection Procedure for Global Payment
176. Mutual Funds Operational Procedures
177. Parameter Table Procedure
178. Nostro Funding Procedure
179. Profit Rate Swap Procedures
180. TANFEETH Program Procedures – Transfer of Withheld Funds
181. TANFEETH Program Procedures – Deduction Service
182. Procedures of Issuing Letters to Retail Customers
183. Procedures of Tax Reports Department
184. Work Procedures of the Retail Credit Support Department
185. Stress Testing Procedure
186. Procedures of Operations Control and Reports Management
187. TANFEETH Program Procedures – Account Statement Service
188. TANFEETH Program Procedures – Death Inquiry Service
189. Retail Credit Approval Procedures
190. Rate Reasonability Procedure & Methodology
191. Loyalty Program Procedures
192. Procedures of Property Maintenance of Real Estate Finance Customers
193. Quality Assurance Management Procedures
194. Transfer Limit Amendment Procedures for Customers in High-Risk Countries
195. Outsourcing and Vendor Management Procedures
196. Profit Sharing Investment PSIA Procedures
197. Operations Procedures in Private Banking Management
198. Phone Banking Procedures in Merchant Business Service
199. Social Communication Department Procedures
200. Phone Banking Requests Follow-Up Department Procedures
201. Branch ATMs Handling Procedures
202. Procedures of Managing the Risks of Non-Compliance with Sharia'h Committee Resolutions
203. Monitoring and Assessment of Direct Phone Calls of Collection Officers
204. Customer Follow-Up Procedures
205. Local Currency Outgoing/Incoming Payment Procedures
206. Overdrawn Accounts Collection Follow-Up Procedures
207. Operational Incidents and Loss Data Management Procedure
208. Procedures of Appointment or Delegation for Leadership Positions and Nomination of the Bank's Representatives
209. Employee Due Diligence Procedure
210. Customer Relationship Management and Quality Procedures
211. Collection Legal Procedures
212. Ijara Drawdown and Rate Review Procedures
213. Non-Moving Accounts and Transactions Procedures
214. Internal Sharia'h Audit Procedures
215. Collection Management Procedures for Auto Lease Financing
216. Diamond Banking Management Procedures
217. Procedures of Purchasing Under-Construction Units (Off-Plan Sale – Goods)
218. Procedures of Real Estate Murabaha Purchase (Individuals)
219. Procedures of Transferring Real Estate Financing Debt (Individual Murabaha)
220. Procedures of Real Estate Sale/Purchase Product (Owned by/Mortgaged to Alinma Bank)
221. Disposal Account Procedures
222. General Ledger Procedures in Branches
223. Cash Procedures
224. Procedures of Issuing and Canceling Power of Attorney
225. SAIBOR & SAIBIBO Procedures
226. Procedures of Customer Approval to Finalize the Service Through an OTP
227. Collection Management Procedures (for Lawsuit Account)
228. Business Performance Guidelines & Procedure
229. Codes and PINs Amendment Procedures
230. High-Risk Customer Account Opening and Classification Procedures
231. Liquidity Management Procedures
232. Mortgage Finance Product Procedures
233. Edit Package of Procedures

SHAREHOLDERS ANNUAL MEETING

Appoint/Remove | Represent and Report to

BOARD OF DIRECTORS

BOARD COMMITTEES

- Sharia Committee
- Risk Committee
- Audit Committee
- Executive Committee
- Nomination & Remuneration Committee
- Governance & Sustainability Committee

CHIEF EXECUTIVE OFFICER

MANAGEMENT COMMITTEES

- Executive Management Committee
- EDM Steering Committee
- Remedial credit Committee
- Credit Committee
- Anti-Fraud Committee
- Information Technology Steering Committee
- Business Continuity Management Committee
- Human Capital Committee
- Strategy Committee
- Impairment Committee
- Assets & Liabilities Committee (ALCO)
- New HQ Project Steering Committee
- Investment Committee
- Counter Fraud Governance Committee
- Cyber Security steering Committee
- Cross Sell Steering Committee
- SME Committee
- Procurement Committee
- Sustainability Committee
- Compliance Committee
- ORM Committee

Rights of Shareholders and General Assembly
- General shareholders' rights
- Exercise of shareholders' rights
- Shareholders' rights related to the General Assembly
- Shareholders' voting rights
- Shareholders' dividend rights

Responsibilities and Authorities
- Directing the Bank's business
- Developing the Bank's framework and delegation of authority
- Preparing the policies and charters that govern work within the Bank
- Establishing governance and control frameworks for the Bank
- Formation of the Board committees
- Setting the Bank's objectives and developing strategies

Functions
- Developing major plans,policies, strategies and objectives
- Forming Executive Management
- Setting explicit lines for accountability, responsibility and compliance at all levels across the Bank
- Developing a clear and written policy for dealing with actual and potential cases of conflict with interest
- Ensuring the independence of the Internal Auditor and External Auditor
- Verifying the accuracy and integrity of annual and quarterly financial statements

Disclosure and Transparency
- Capital Market Authority Corporate Governance Regulation.
- SAMA principles of corporate governance
- General Assembly Minutes of Meetings
- Annual Report
- Audit Committee Report

SERVICE LEVEL AGREEMENTS (SLA'S)

Owner	Subsidiary	SLA Title
1. Retail Group / Private Banking	Alinma Investment Company	Fees Split Agreement
2. Retail Group / Marketing	Saudi Fintech Company	Alinma Bank and Saudi Fintech Company SLA
3. Retail Group / Marketing	Alinma Investment Company	Marketing Services Agreement Form
4. Retail Group / Retail Assets	Alinma Investment Company	Equity Financing in exchange for Portfolio Mortgage SLA.3.0
5. Retail Banking Group	Alinma Investment Company	SLA-Products & Services fees sharing
6. Retail Banking Group	Alinma Investment Company	Stock finance turnaround time T+2 to T+0
7. Branch Network Division	Alinma Investment Company	Banking Services
8. Different Departments in Alinma bank	Alinma Investment Company	Outsourced Services
9. Shariah Committee	Alinma Investment Company	Shariah Consultation
10. AIB Support Operations	Alinma Investment Company	Provide Documentation Archiving & Review Services
11. Branch Network Division	Alinma Investment Company	Due Diligence Processes

Owner	Subsidiary	SLA Title
12. Corporate banking group	FAlinma investment Co	Bussiness referrals and fee sharing
13. Alinma Bank	Alinma Investment Co	Master services agreement
14. Procurment	Alinma Isnad	Providing the Bank with Manpower. Agreement number 1- HC/2020
15. Alinma Bank	Fintech	BIN Sponsorship and card services Agreement
16. Alinma Information Technology Division	Fintech	SLA-SFTC-21-01(IT services)
17. Internal Audit Division	Saudi Financial Technology Co	Internal Audit SLA (ended 11/2022)
18. Shariah	Saudi Financial Technology Co	Shariah
19. Shariah	Alinma Tokio Marine	Shariah
20. Shariah	Ersal Remittance Business	Shariah