alinma Principles for Responsible Banking (PRB) Report

Jul 2026

alinma |A Saudi Joint Stock Company |Regulated by the Saudi Central Bank | C.R. 1010250808|

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About this Report

alinma became a signatory to the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking (PRB) on 24 August 2024. This report has been prepared in accordance with the UNEP FI PRB Reporting and Self-Assessment Template and outlines alinma's progress in implementing the six Principles for Responsible Banking.

This report should be read alongside alinma's 2025 Sustainability Report, 2025 Annual Report, and 2025 Sustainable Finance Allocation and Impact Report. The PRB report complements these disclosures by presenting the Bank's approach to responsible banking, impact analysis, target setting, governance, stakeholder engagement, and sustainability integration across financing and investment activities.

The report covers alinma's operations in the Kingdom of Saudi Arabia for the period from 1 January to 31 December 2025.

Principle 1: Alignment

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

Business model

Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.

alinma operates as a Shariah-compliant financial institution in the Kingdom of Saudi Arabia. The bank provides a comprehensive range of banking products and services across retail, corporate, SME, treasury, and investment banking activities.

Main customer segments:

- *Retail customers: Individuals seeking personal banking services such as savings, current accounts, personal finance, and credit cards.*
- *Corporate clients: Large businesses and institutions requiring financing, trade services, and treasury solutions.*
- *SMEs: Small and medium-sized enterprises supported through tailored financing and advisory services.*
- *Government and quasi-government entities through strategic partnerships and financing solutions.*

As of 2025:

Operating Income Composition – 11,905 million SAR

Types of products and services:

- *Shariah-compliant financing (Murabaha, Ijara, etc.)*
- *Investment savings accounts*
- *Digital banking (mobile and online platforms)*
- *Treasury and capital markets services*

alinma operates exclusively within Saudi Arabia through an integrated distribution network comprising:

- *127 physical branches*
- *1,408 ATMs*
- *Multiple mobile and online banking platforms*
- *Self-service banking channels*

The Bank's financing portfolio is diversified across multiple sectors aligned with the Saudi economy. Major sector exposures include retail

Annual Report 2025:

About alinma (pages 14 to 17)

Our Strategy

(pages 46 to 51)

finance, real estate, services, government and quasi-government financing, manufacturing, utilities, transportation, and construction.	

Strategy alignment

Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?

☒ Yes

☐ No

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

In 2023, the bank launched a Sustainability Strategy built on 6 pillars:

- *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*
- *Drive robust governance and responsible operations.*

These pillars are directly linked to the United Nations Sustainable Development Goals (SDGs) and aligned with Saudi Vision 2030, reflecting the bank's commitment to aligning with both national and international sustainability frameworks. alinma further supports and aligns with key standards and initiatives such as the Saudi Green Initiative and the Task Force on Climate-Related Financial Disclosures (TCFD), reinforcing its dedication to climate action and responsible business practices.

Refer to our Sustainability Report 2025 for more information:

- *Sustainability Strategy Framework* (pages 31 to 31)
- *Aligning with National and International Standards* (page 38)

In the future, alinma remains focused on embedding ESG principles deeply across its operations, expanding its impact reporting, and driving climate-related initiatives to support sustainable growth.

Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?

☒ UN Guiding Principles on Business and Human Rights

☒ International Labour Organization fundamental conventions

☒ UN Global Compact

☐ UN Declaration on the Rights of Indigenous Peoples

☒ Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk - please specify which ones:

alinma has proactively incorporated ESG risk considerations into our internal capital adequacy assessment process (ICAAP) and stress testing frameworks.

alinma aligns its environmental risk management practices with key regulatory and international frameworks, including compliance with Saudi Central Bank (SAMA) regulations. The Bank integrates ESG-related risks into its risk management framework and incorporates ESG factors into Credit Risk

Management. The Bank also adheres to the SAMA Business Continuity Management (BCM) Framework to ensure operational resilience.

The Bank aligns climate-related monitoring and disclosure with the Task Force on Climate-Related Financial Disclosures (TCFD) by integrating climate risks into its Net Zero Strategy and enhancing transparency.

alinma supports the Saudi Green Initiative (SGI) through renewable energy adoption, energy efficiency measures, and tree planting to offset carbon emissions, demonstrating its commitment to robust environmental risk management and alignment with national and international sustainability standards.

Refer to our Sustainability Report 2025 for more information:

- *Systemic Risk Management: ESG Risk Management* (page 182)
- *Sustainability Strategy Framework* (pages 31 to 31)
- *Climate Change and Circular Carbon Economy: The Path to Net Zero by 2050* (pages 74 to 76)

☒ Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery - please specify which ones:

alinma aligns social risk management activities with Saudi labor laws, relevant SAMA requirements, and broader ESG governance practices.

Additionally, alinma's ESG due diligence process is aligned with the Equator Principles (EP), a globally recognized risk management framework for determining, assessing, and managing environmental and social risk in projects. As part of this alignment, the Bank requests relevant clients to complete EP questionnaires to ensure that financed projects meet applicable environmental and social standards, including human rights requirements.

The Bank's Sustainable Finance Framework aligns with international sustainable finance principles and guidance, including ICMA principles and relevant sustainability-linked financing considerations.

Refer to our Sustainability Report 2025 for more information:

- *Sustainable Finance Across Our Departments: Corporate Banking Group* (pages 58 to 62)
- *Upholding Ethical Standards: Human Rights* (page 177)

☐ None of the above

Principle 2: Impact and Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly[1] and fulfil the following requirements/elements (a-d)[2]:

a) Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

alinma's impact analysis covers its full portfolio of products and services across its primary market in Saudi Arabia, encompassing both retail and corporate banking activities. The analysis includes the bank's core business areas—financing, investment, and corporate advisory—across key sectors that significantly contribute to the national economy.

The assessment incorporated:

- *Portfolio composition and sector exposure*
- *Materiality assessment outcomes*
- *Stakeholder engagement results*
- *ESG ratings agency feedback*
- *Sustainability strategy priorities*
- *National sustainability priorities under Saudi Vision 2030*

The review identified three priority impact areas for target setting, based on their relevance to the bank's strategy, stakeholder expectations, and the national context:

1. ***Climate Change and Circular Carbon Economy** – Assessment includes operational emission and financing across high-emission sectors (e.g., oil & gas, construction, manufacturing, real estate and utilities).*
2. ***Financial Inclusion and Community Investment** –This area covers SME financing, inclusive financial products, CSR programs, and community initiatives aimed at underserved groups, including women, entrepreneurs, and unbanked populations.*
3. ***Sustainable Financing and Investment** – alinma classifies its products and services in green and social categories, including renewable energy, energy efficiency, sustainable infrastructure, Educational Support, Health services, and other projects contributing to the UN Sustainable Development Goals.*

Sustainability Report 2025: Sustainable Finance Across Our Departments: Corporate Banking Group, ESG Due Diligence (page 60)

[1] That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

[2] Further guidance can be found in the Interactive Guidance on impact analysis and target setting.

b) *Portfolio composition:* Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope i) by sectors & industries[3] for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or ii) by products & services and by types of customers for consumer and retail banking portfolios. If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.	
alinma has considered the composition of its portfolio in its impact analysis. Please refer to alinma's Sustainability Report 2025 (page 46) for information on alinma's total credit exposure by industry sector across all business segments — retail, corporate, SME, and government — classified in line with SAMA sector guidelines. *Additionally, alinma's Sustainable Finance Framework defines sustainable finance eligibility, which encompasses defined categories, screening criteria and documentation requirements.*	*Sustainability Report 2025: About alinma: Our Customers (page 13)* *Sustainability Report 2025: Accelerating Sustainable Finance: Finance by Sector (Page 46)* *Sustainability Report 2025: alinma Sustainable Finance: alinma Sustainable Finance Framework (pages 48 to 51)*
c) *Context:* What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate?[4] Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis. *This step aims to put your bank's portfolio impacts into the context of society's needs.*	

[3] 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.

[4] Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

As alinma operates exclusively within Saudi Arabia, the Bank's impact analysis considered key national sustainability priorities and challenges associated with the Kingdom's economic transformation and sustainability ambitions. In addition, the Bank looked into the UNEP FI Portfolio Impact Analysis Tool (PIAT) — Context Module, drawing on international statistical datasets, Saudi national policy documents, and trends and scenarios research.
 	
alinma's Sustainable Finance Framework addresses the main sustainable development challenges and priorities through its eligible categories:
• *Climate change and environmental degradation, addressed by financing:*
  • *Renewable energy*
  • *Energy efficiency*
  • *Sustainable water and waste management*
  • *Pollution prevention and control*
  • *Clean transportation*
  • *Green buildings*
  • *Climate change adaptation*
• *Ensuring that Saudi citizens benefit from rapid economic growth by financing:*
  • *Affordable basic infrastructure*
  • *Access to education*
  • *Access to healthcare*
  • *Employment generation*
  • *Socioeconomic advancement and empowerment*
 	
To further support this assessment, alinma draws on its ongoing stakeholder engagement, which includes:
• *Engagement with internal stakeholders and external stakeholders (regulators, clients, and ESG consultants) to inform the Bank's impact analysis and sustainability strategy.*
• *Participation in national sustainability forums where available.*
• *Conducting a materiality assessment that identified several sustainability topics considered highly significant to both alinma and its stakeholders*
	alinma Sustainable Finance Framework
	
	Sustainability Report 2025: alinma Sustainable Finance: alinma Sustainable Finance Framework (pages 48 to 51)
	
	Sustainability Report 2025: Stakeholder Engagement (pages 40 to 41)

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target-setting strategy (see 2.2)[5]? Please disclose.	
*Based on the scope, portfolio composition, and national context, alinma has identified both **positive** and **negative** impact areas across its financing activities.*	*Sustainability Report 2025: alinma Sustainable Finance:*

[5] To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualization.

Identified impact areas: ***Positive impact areas:*** • *Financial inclusion: Through MSME financing, community development projects focused on women, and digital banking expansion.* • *Green finance: Including financing renewable energy, electric vehicle financing for Retail, and green buildings.* • *Social development: Financing healthcare, education, and affordable housing for Retail.* **Negative impact areas:** • *Carbon emissions: From financed activities in sectors with high operational emissions.* • *Social risk: Potential community impact issues in large infrastructure projects.* **Prioritized impact areas for target setting:** *alinma has prioritized the following significant impact areas for its target-setting strategy:* 1. *Climate change and circular carbon economy (SDG 13)* • ***Target:***	*alinma Sustainable Finance Framework (pages 48 to 51)* *alinma Sustainable Finance Framework* *Sustainability Report 2025: Systemic Risk Management: ESG Risk Management (page 182)* *Sustainability Report 2025: ESG Targets and Goals (page 32)* *Sustainability Report 2025: Climate Change and Circular Carbon Economy: The Path to Net Zero by 2050 (pages 74 to 76)*

2030	*Targets* *We aim to achieve:* ***42%** reduction in Scope 1 and 2 emissions* ***42%** reduction in Scope 3 emissions* *alinma has also set financed emissions targets aligned with sectoral pathways:* ***37%** reduction in Scope 1 and 2 physical emissions intensity for power utilities* ***15%** reduction in Scope 1 and 2 physical emissions intensity for oil and gas upstream*
2050	*Targets* *We aim to achieve:* ***90%** reduction in Scope 1 and 2 emissions* ***90%** reduction in Scope 3 emissions*

• ***Action:***

- *alinma has established interim emission-reduction milestones. Interim targets are set for 2030 to track progress against the 2050 goal. Performance is monitored through defined KPIs, with ownership assigned to relevant departments. Where performance deviates from the interim pathway, corrective actions are identified and implemented, and progress is reported through alinma's ESG governance structure.*
- *In 2025, alinma calculated financed emissions for 100% of its 2024 corporate Financing portfolio in accordance with the leading PCAF methodology*

2. *Sustainable Financing and Investment (SDG 9, 11, 13)*
   - ***Target:*** *By 2025, alinma aims to launch three sustainable financial products and increase the corporate sustainable financing share by 20% from its baseline.*
   - ***Action:*** *The bank introduced electric car financing, a Sustainable Savings Account, and a Sustainable Sukuk. It also*

conducts regular ESG assessments, delivers internal workshops on its Sustainable Finance Framework, and aligns its offerings with international standards such as the ICMA and EU Taxonomy *3. Financial inclusion and community investment (SDG 8 & 9)* • ***Target:*** *alinma aims to reach over one million people through its financial literacy and awareness initiatives by 2030* • ***Action:*** *Strengthen financial inclusion by providing dedicated financing and allocating 1% of alinma's annual revenue to CSR initiatives. Through the CSR strategy, programs such as Amad will empower entrepreneurs and underserved communities, enabling them to grow their businesses, enhance financial resilience, and contribute to national economic development.*	
d) *For these (min. two prioritized impact areas)*: ***Performance measurement:*** Has your bank identified which sectors & industries, as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context. In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health & inclusion as your most significant impact areas, please also refer to the applicable indicators in the Annex. If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this. *The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.*	
alinma has identified and prioritized three key impact areas: climate change and circular carbon economy, financial inclusion and community investment, and sustainable financing and investment, in alignment with Vision 2030 and international frameworks. ***1. Climate change and circular carbon economy*** • *alinma has developed a* ***net-zero Strategy*** *aligned with the Science Based Targets initiative (SBTi), UNEP FI Guidelines, and the Saudi Green Initiative.* • *The Bank's 2024 absolute financed emissions of 8.4 million tCO_2e serve as a baseline for future performance.* ***2. Sustainable financing and investment*** • *Tracking of KPIs under the Accelerated Sustainable Finance strategy.* • *Measured product launches and growth in sustainable corporate financing.* • *A total sustainable finance portfolio of SAR39 Billion* • *Monitored ESG integration and asset expansion across Treasury and Retail.* • *Used ESG assessments and internal workshops to support performance tracking.*	*Sustainability Report 2025: alinma Sustainable Finance: alinma Sustainable Finance Framework (pages 48 to 51)* *alinma Sustainable Finance Framework* *Sustainability Report 2025: Climate Change and*

3. Financial inclusion and community investment
• *alinma has launched several initiatives to improve access to finance for underserved populations:*
  ◦ *Previously unbanked customers onboarded in 2025*
  ◦ *SAR 32 million in social and community spend in 2025*
  ◦ *39 branches in low-populated and economically disadvantaged areas*
  ◦ *1,000 youth and 500 women trained through alinma's financial literacy programs in 2025*
 	
Approach to Assessing Impact Intensity:
• *alinma uses an **ESG Due Diligence Toolkit** aligned with IFC and Equator Principles to assess environmental and social risks of financed projects.*
• *The bank also developed a **Sustainable Finance Framework** and an ESG Risk Framework to guide impact measurement and target setting.*
• *ESG performance is tracked quarterly, and a **baseline** was established in 2023 for sustainable corporate assets.*
	Circular Carbon Economy: The Path to Net Zero by 2050 (pages 74 to 76)
	
	Sustainability Report 2025: Financial Inclusion and Sustainability (pages 142 to 146)

Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?[6]

Scope:	☒ Yes	☐ In progress	☐ No
Portfolio composition:	☒ Yes	☐ In progress	☐ No
Context:	☒ Yes	☐ In progress	☐ No
Performance measurement:	☒ Yes	☐ In progress	☐ No

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

Climate change mitigation, climate change adaptation, resource efficiency & circular economy, biodiversity, financial health and inclusion, human rights, gender equality, decent employment, water, pollution, other: please specify

- *Climate change mitigation*
- *Climate change adaptation*
- *Resource efficiency & circular economy*
- *Financial health and inclusion*

[6] You can respond "Yes" to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been conducted.

How recent is the data used for and disclosed in the impact analysis?

☐ Up to 6 months prior to publication

☒ Up to 12 months prior to publication

☐ Up to 18 months prior to publication

☐ Longer than 18 months prior to publication

Open text field to describe potential challenges, aspects not covered by the above etc.: *(optional)*

2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets[7] have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

a) ***Alignment:*** which international, regional or national policy frameworks to align your bank's portfolio with[8] have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

You can build upon the context items under 2.1.

Target 1: Climate Action – Net Zero by 2050
• ***Impact Area:*** *Climate change and circular carbon economy*
• ***Target:*** *Achieve net zero GHG Scope 3 emissions, which include financed emissions, by 2050, with interim targets of 42% reduction by 2030 and sector-specific intensity targets for power utilities (-37%) and oil and gas upstream (-15% Scope 1&2; -8% Scope 3).*
• ***Alignment:***
  ◦ ***Paris Agreement****: via SBTi.*
  ◦ ***Saudi Vision 2030****: A Thriving Economy*
  ◦ ***SDGs****: SDG 13 (Climate Action), SDG 7 (Affordable and Clean Energy).*
Target 2*:* ***Sustainable financing and investment***
• ***Impact Area****: Sustainable financing and investment*
• ***Target:*** *Launch three sustainable financial products*
• ***Target:*** *Increase the corporate sustainable financing share by 20% by 2025.*
• ***Alignment:***
	Sustainability Report 2025: ESG Targets and Goals (page 32)
	
	Sustainability Report: *Sustainability Strategy Framework (pages 31 to 31)*
	
	Sustainability Report 2025: Climate Change and Circular

[7] Operational targets (relating to for example water consumption in office buildings, gender equality on the bank's management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

[8] Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank's targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

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- *Saudi Vision 2030: A Thriving Economy*
- *SDGs: SDG 9 (Industry, Innovation and Infrastructure), SDG 11 (Sustainable cities and communities), SDG 13 (Climate Action)*

Target 3: Financial Inclusion

- ***Impact Area:*** *Financial inclusion and community investment*
- ***Target:*** *reach over one million people through our financial literacy and awareness initiatives by 2030 .*
- ***Target:*** *established quantitative targets to expand access to finance for underserved and low-income segments cover +3 strategic programs, including +500 beneficiaries by 2025*
- ***Alignment:***
  - ***Saudi Vision 2030****: A Thriving Economy*
  - ***SDGs****: SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities).*

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Carbon Economy: The Path to Net Zero by 2050 (pages 74 to 76)

Sustainable Finance Across Our Departments: Corporate Banking Group (pages 58 to 62)

Sustainability Report: Financial Inclusion and Sustainability: Financial knowledge, skill, and confidence (pages 144 to 145)

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b) **Baseline:** Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline.

You can build upon the performance measurement undertaken in 2.1 to determine the baseline for your target.

A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the Annex of this template.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex, using an overview table like below including the impact area, all relevant indicators and the corresponding indicator codes:

Impact area	*Indicator code*	*Response*
Climate change mitigation	…	
	…	
	…	

Impact area	*Indicator code*	*Response*
Financial health & inclusion	…	
	…	
	…	

In case you have identified other and/or additional indicators as relevant to determine the baseline and assess the level of alignment towards impact-driven targets, please disclose these.

Impact Area	Indicator Code	Response
Climate change mitigation	A.1.1	Yes. alinma's Net Zero Strategy aligned with SBTi, UNEP FI Guidelines, Saudi Green Initiative, and TCFD.
	A.1.2	Yes. alinma aims to achieve net zero GHG emissions by 2050.
	A1.3	Yes. Baseline year 2022 for operational emissions (Scope 1&2). Baseline year 2024 for financed emissions (Scope 3 Category 15, PCAF).
	A.1.4	Yes. 100% of the 2024 corporate Financing portfolio was analyzed using PCAF. Six priority sectors: power generation, oil and gas upstream, shipping, commercial real estate, iron and steel, and cement. Excluded: retail financing (immaterial emissions, data limitations); cash, interbank, and SAMA balances. Exclusions to be reviewed as data quality improves.
	A.1.5	Yes. Green financial products include EV financing, sustainable savings accounts, and Sustainable Sukuk (USD 1Bn)
	A2.1	In progress. Climate risk sessions were conducted in 2025. Formal client engagement on transition plans commencing in 2026
	A.2.2	8.4 million tCO2e Absolute Financed Emissions
	A.2.3	Sector-specific emission intensity baselines established for Power Utilities (tCO_2e/MWh) and Oil & Gas upstream (tCO_2e/TJ) for both Scope 1&2 and Scope 3, using IEA APS and IEA NZE pathways respectively. Detailed figures disclosed in alinma's Net Zero Strategy.
	A.2.4	In progress. Client engagement on transition plans commencing in 2026. To be disclosed in the upcoming reports.
	A.3.1	13.01% of the corporate financing portfolio is classified as sustainable finance (2025). Green categories per alinma Sustainable Finance Framework (ICMA-aligned): renewable energy, energy efficiency, sustainable water management, pollution prevention, clean transportation, green buildings, climate change adaptation

	A.3.2	Carbon-intensive sector exposures (2025, SAR thousands): Real estate SAR 44,716,230; Manufacturing SAR 10,822,288; Building and construction SAR 10,264,787; Electricity, water, and gas SAR 9,643,882; Transportation SAR 9,595,537. Combined: ~SAR 85Bn (36% of total portfolio). Transition finance: USD 497M allocated to renewable energy projects (3,800 MW + 250 MW) via Sustainable Sukuk 1 and 2.
	A.4.1	Estimated emissions avoided through renewable energy financing: 219,185 tCO_2e/year (171,426 from Sukuk 1 + 47,759 from Sukuk 2). Operational Scope 1 reduced 33.9% year-on-year in 2025. Financed emissions reduction vs. 2024 baseline to be disclosed in the upcoming report.
	A.4.2	In progress. Paris alignment analysis planned using IEA sector pathways.

c) ***SMART targets*** (incl. key performance indicators (KPIs)[9]): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

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Target 1: Climate Action – Net Zero by 2050

- ***Impact Area:*** *Climate Change and circular carbon economy*
- ***Target:*** *Achieve net zero GHG Scope 3 emissions, including financed emissions, by 2050, with interim targets of a 42% reduction by 2030.*
- *KPIs:*
  - *Scope 3 financed emissions (tCO_2e)*
  - *Power utilities emissions intensity (tCO_2e/MWh) — baseline 0.482 (2024)*
  - *Oil and gas upstream Scope 1&2 intensity (tCO_2e/TJ) — baseline 2.1 (2024)*

Target 2: Sustainable Financing and Investment

- ***Impact area:*** *Sustainable financing and investment*
- ***Target:*** *Launch three sustainable financial products – Achieved*
- ***Target:*** *Increase the corporate sustainable financing share by 20% by 2025 – Achieved*
- ***KPIs:***
  - *Number of sustainable products launched*
  - *% increase in sustainable corporate financing*
  - *Number of ESG workshops conducted*
  - *Sustainable asset growth in Treasury and Retail portfolios*

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Sustainability Report 2025: ESG Targets and Goals *(page 32)*

Sustainability Report: *Sustainability Strategy Framework (pages 31 to 31)*

Sustainability Report 2025: Climate Change and Circular Carbon Economy: The Path to Net Zero by 2050

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[9] Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.

Target 3: Financial Inclusion
• ***Impact Area:*** *Financial inclusion and community investment*
• ***Target:*** *We aim to reach over one million people through financial literacy and awareness initiatives by 2030*
• ***Target:*** *established quantitative targets to expand access to finance for underserved and low-income segments cover +3 strategic programs, including +500 beneficiaries by 2025*
• *KPIs:*
    • *Number of unbanked beneficiaries*
    • *Number of financial literacy participants*
    • *CSR spend (2025: SAR 32 million);*
	(pages 74 to 76)
	
	Sustainable Finance Across Our Departments: Corporate Banking Group (pages 58 to 62)
	
	Sustainability Report: Financial Inclusion and Sustainability: Financial knowledge, skill, and confidence (pages 144 to 145)

d) ***Action plan:*** which actions including milestones have you defined to meet the set targets? Please describe. Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.	
Impact Area 1: Climate change and circular carbon economy ***Action Plan:*** • ***2030 Milestone:*** *Achieve 42% reduction in Scope 3 emissions.* • ***2025 Progress (completed):*** *Calculated financed emissions for 100% of 2024 corporate Financing portfolio (PCAF). Established an 8.4 million tCO2e absolute baseline. Issued USD 1 billion Sustainable Sukuk. Achieved 33.9% reduction in Scope 1 emissions year-on-year.* • ***2026 Actions:*** *Expand PCAF coverage to 2025 holdings and additional sectors. Implement climate sensitivity assessments for corporate financing in high-emission sectors along with credit approval. Initiate client engagement with top corporate Clints in power and oil and gas on transition plans.* ***Impact Area 2: Sustainable financing and investment*** ***Action Plan:*** • ***2025 Milestone:*** *Launch three sustainable financial products and increase the corporate sustainable financing share by 20%.* • ***2025 Status: ACHIEVED.*** *All three products launched: EV Financing (SAR 16.27M), Retails Subsidized home financing (SAR 15Bn), and Issuing Sustainable sukuk. Corporate sustainable financing share: 13.01%, exceeding the 10.06% adjusted target. Total sustainable finance and investment portfolio: SAR 38 billion.*	*Sustainability Report 2025: ESG Targets and Goals (page 32)* *Sustainability Report 2025: Climate Change and Circular Carbon Economy: The Path to Net Zero by 2050 (pages 74 to 76)* *Sustainability Report: Financial Inclusion and Sustainability: Financial knowledge,*

with Sustainable Savings Account (SAR 2.09Bn, 521 customers), Sustainable Sukuk (USD 3.75Bn). • ***2026-2030 Forward Target:*** *Issue additional Sustainable Sukuk in 2026 and 2027. Extend ESG due diligence to 100% of CBG sustainable transactions by 2026. Publish the annual Impact and Allocation Report from 2026.* ***Impact Area 3: Financial inclusion and community investment*** ***Action Plan:*** • ***2030 Milestone:*** *Reach over 1 million people through financial literacy and awareness initiatives by 2030.* • ***2025 Progress:*** *250,000+ individuals reached through financial literacy programs (on track for 1 million by 2030). SAR 32 million allocated to CSR. AMAD FinTech Ecosystem created 53 jobs and empowered 14 startups. 39 branches in low-income areas.* • ***2026 Actions:*** *Reach 400,000 cumulative financial literacy participants. Expand AMAD FinTech Ecosystem to the second cohort. Allocate a minimum 1% of annual net revenue to CSR.*	*skill, and confidence (pages 144 to 145)*

Self-assessment summary

Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your…

	… first area of most significant impact: … *(please name it)* **Climate change and circular carbon economy**	… second area of most significant impact: … *(please name it)* **Sustainable financing and investment**	*(If you are setting targets in more impact areas)* …your third (and subsequent) area(s) of impact: … *(please name it)* **Financial inclusion and community investment**
Alignment	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No
Baseline	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No
SMART targets	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No	☒ Yes ☐ In progress ☐ No
Action plan	☒ Yes	☒ Yes	☒ Yes

	☐ In progress ☐ No	☐ In progress ☐ No	☐ In progress ☐ No

2.3 Target implementation and monitoring (Key Step 2)

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only): describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

<table>
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As this is alinma's first PRB self-assessment submission, the Bank is concluding its 2025 strategy cycle and continuing the implementation of its sustainability targets. While formal SMART targets are still being developed, the bank has made measurable progress in both of its priority impact areas: Climate Change and Circular Carbon Economy, and Financial Inclusion and Community Investment.
Impact Area 1: Climate Change and Circular Carbon Economy

Actions Implemented:

Calculated the baseline inventory for Scope 3 Category 15 (Financed Emissions) for 100% of its 2024 corporate Financing portfolio
Adopted a hybrid approach to climate risk assessment

Early Results:

In 2025, Scope 1 emissions were reduced by 33.9% year-on-year. Scope 3 operational emissions totaled 84,747 tCO_2e.

Impact Area 2: Sustainable financing and investment

Actions Implemented:

Launched Electric Car Financing, Sustainable Savings Account, and Sustainable Sukuk.
Developed ESG Risk Framework
Delivered internal workshops on ESG due diligence and sustainable finance.

Early Results:

alinma's total sustainable finance portfolio reached SAR 26.32 billion, with clear tracking of green and social segments.
Strengthened ESG ratings and investor confidence.
Expanded sustainable assets in Treasury and Retail portfolios.

Impact Area 3: Financial Inclusion and Community Investment

Actions Implemented:

</td>
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Sustainability Report 2025: Climate Change and Circular Carbon Economy: The Path to Net Zero by 2050 (pages 78 to 81)
Sustainability Report 2025: ESG Ratings and Certifications (page 33)
Sustainability Report 2025: Sustainable Finance Across Our Departments: Corporate Banking Group, Climate Sensitivity Assessments for Corporate Financing (page 62)
Sustainability Report 2025:
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• *Formalized a CSR strategy with a strong focus on financial inclusion .* • *Reached 250,000+ individuals through financial literacy and awareness programs in 2025, surpassing the interim target and on track for 1 million by 2030.* • ***Early Results:*** • *SAR 33 million allocated to CSR in 2025*	*Strengthening our Communities and Contributing to Greater Financial Inclusion (pages 137 to 158)*

Principle 3: Clients and Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers[10] in place to encourage sustainable practices?

☒ Yes ☐ In progress ☐ No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

☒ Yes ☐ In progress ☐ No

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities[11]). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

alinma actively works with its clients and customers to encourage sustainable practices and enable sustainable economic activities through various policies, actions, and initiatives. Below is a summary of the relevant efforts: ***Policies and Frameworks*** *Sustainable Finance Framework:* • *Developed in 2024 to formalize alinma's approach to financing and evaluating social and environmental impacts.* • *Aligns with international guidelines such as the International Capital Market Association (ICMA) and the Financing Market Association (LMA).* • *Focuses on financing projects with clear environmental and social benefits, including renewable energy, affordable housing, healthcare infrastructure, and education.* *Position Statement on Integrating ESG Factors:* • *Integrates ESG considerations into financing and investment activities.*	*Sustainability Report 2025: alinma Sustainable Finance: alinma Sustainable Finance Framework (pages 48 to 51)* *Sustainable Finance Framework* *Sustainability Report 2025: Retail Banking Group, Case Study: Sustainable Saving Account (page 65)*

[10] A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

[11] Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.

- *Prohibits financing activities harmful to people, such as gambling, tobacco, alcohol, and military projects.*

Actions Planned/Implemented

Sustainable Products:

- *Launched Sustainable Savings Accounts*
- *Issued sustainable sukuk to support financing of environmentally and socially beneficial projects.*

Client Engagement and Capacity Building:

- *Organized workshops for internal and external stakeholders on GHG emissions and sustainability practices.*
- *Hosted sustainability training with the Financial Academy*

Community Engagement:

- *Supported financial literacy initiatives, including the AMAD podcast and Financial Awareness Program, to educate customers on responsible financial practices.*
- *Hosted sustainability training with the Financial Academy*

Segments	Products / instruments	2023	2024	2025
Sustainable Funding Instruments	Sustainable Savings Account	-	0.9Bn	2.09 Bn
	Issuing Sustainable Sukuk (SAR)	-	-	3.75 Bn
Retiles Banking Sustainable Asset	Auto Lease – Electrical Car (SAR)	-	13 Mn	16.27Mn
	Real Estate financing – Subsidized (SAR)	-	-	15,775,879,311
Treasury	Investing in Sustainable Assets (SAR)	362,625,000	595,125,000	857,600,000

Sustainability Report 2025: Corporate Banking Group, Green and Social Project Portfolio (page 60)

Sustainability Report 2025: Climate Change and Circular Carbon Economy: The Path to Net Zero by 2050 (pages 78 to 81)

Sustainability Report 2025: Financial Knowledge, Skill and Confidence: Case Study: Partnering with The Financial Academy (page 146)

Sustainability Report 2025: Community Impact and Development: Community Development (pages 150 to 153)

Corporate Banking Sustainable Assets	Total sustainable finance (SAR)	11,176,899,373	22,652,367,141	22,135,360,432
	Green portfolio	3.47%	7.79%	7.65%
	Social portfolio	4.91%	7.05%	5.35%

Customer Satisfaction:

- *Achieved a Net Promoter Score (NPS) of 51 in 2025, reflecting improved customer satisfaction.*

Digital on Boarding:

- *95% of new customer acquisitions were onboarded digitally, reducing environmental impact.*

Environmental Impact:

- *Through Sustainability Sukuk 1, alinma allocated USD 282 million to support a renewable energy project with a combined installed capacity of 3,800 MW, contributing meaningfully to the Kingdom's clean energy ambitions. Based on alinma's financing share, the project is estimated to generate approximately 227,356 MWh of clean electricity annually, avoid an estimated 171,426 tCO_2e of emissions each year, and supply approximately 3,671 households with clean, sustainable electricity.*
- *Under Sustainability Sukuk 2, through a USD 215 million allocation supporting an additional renewable energy project with 250 MW of installed capacity. This expansion reflects the Bank's continued support for clean energy infrastructure in the Kingdom. Based on alinma's financing share, the project is estimated to generate approximately 63,341 MWh of clean electricity annually, avoid an estimated 47,759 tCO_2e of emissions each year, and supply approximately 1,023 households with clean electricity, further extending the reach of Saudi Arabia's renewable energy infrastructure.*

Social Impact:

- *Reached 35k to 50k viewers through financial knowledge short videos in partnership with the Education Awareness Company*
- *Provided financial literacy training to 1,000 youth and 1,500 women in partnership with The Financial Academy*
- *Provided financial consulting for 300 women in partnership with Qimah Educational Awareness Company*

  RBG launched a new home finance product in 2025, offering subsidized, Shariah-compliant housing finance in line with Real Estate Development Fund (REDF) eligibility criteria. As part of the offering, subsidized customers are charged a maximum rate determined by the Saudi Refinancing Company

2025 subsidized home finance performance	
Number of subsidized home finance customers 26,313	Total financing provided: SAR 15,775,879,311

3.2 Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).

alinma has identified strategic business opportunities to increase positive impacts and reduce negative impacts through its sustainable finance approach, guided by the Sustainable Finance Framework. This framework prioritizes financing in specific green and social project categories, enabling the Bank to direct capital toward high-impact areas that align with national priorities and global sustainability goals.

Green project categories include:

- *Renewable energy (e.g., solar, wind)*
- *Energy efficiency (e.g., green building upgrades)*
- *Sustainable water and wastewater management*
- *Clean transportation*
- *Pollution prevention and control*
- *Green buildings (certified under LEED, BREEAM, etc.)*
- *Climate change adaptation projects*

Social project categories include:

- *Affordable basic infrastructure (e.g., transport, water, energy)*
- *Access to essential services (e.g., education, healthcare)*
- *Affordable housing*
- *Employment generation and SME financing*
- *Socioeconomic advancement and financial inclusion*

Sustainable Finance Growth

- *Launched the Sustainable Finance Framework*
- *alinma's total sustainable finance portfolio reached SAR 26.32 billion, with clear tracking of green and social segments.*

Financial Inclusion Products

- *Expanded **digital onboarding** and **microfinance** offerings to underserved populations.*
- *Onboarded **unbanked individuals** in 2025.*

Page 42-51 (Accelerating Sustainable Finance)

Strategic Alignment with SDGs *alinma's sustainable products and services contribute to the following SDGs:* • ***SDG 1 – No Poverty*** • *SDG 3 – Good Health and Well-being* • *SDG 4 – Quality Education* • *SDG 6 – Clean Water and Sanitation* • ***SDG 7** – Affordable and Clean Energy* • ***SDG 8** – Decent Work and Economic Growth* • ***SDG 9** – Industry, Innovation and Infrastructure* • ***SDG 10** – Reduced Inequalities* • ***SDG 11** – Sustainable Cities and Communities* • ***SDG 12** – Responsible Consumption and Production* • ***SDG 13** – Climate Action*	

Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups[12]) you have identified as relevant in relation to the impact analysis and target setting process?

☒ Yes ☐ In progress ☐ No

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

alinma has established a structured stakeholder engagement process that supports its sustainability strategy, impact analysis, and target setting. The bank identifies and engages with stakeholders through both formal and informal channels to ensure alignment with national priorities and global sustainability frameworks.

Identified Stakeholders:

- ***Internal stakeholders**: Board of Directors, Employees.*
- ***External stakeholders**:*
  - ***Government and regulatory authorities**: Primarily the Saudi Central Bank (SAMA), aligning with ESG and risk management guidelines.*
  - ***Clients and customers**: Especially in high-impact sectors such as construction, real estate, and manufacturing.*
  - ***Investors and shareholders***
  - ***ESG consultants and rating agencies:** Provide expertise and independent assessments to strengthen ESG integration, align with best practices, and inform sustainability action planning**.***
  - ***Community and civil society organizations***
  - ***Suppliers and service providers***
  - ***Business partners,** especially strategic partners that expand alinma's positive environmental and social impact*

Engagement Process and Outcomes:

Sustainability Report 2025: Stakeholder Engagement (pages 40 to 41)

[12] Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations

• *Stakeholder engagement is conducted through multiple channels, including consultations, meetings, surveys, workshops, annual reports, investor engagements, digital platforms and partnerships.* • *Stakeholder feedback supports the Bank's sustainability priorities, ESG integration, sustainable finance activities, and broader action planning processes.* • *In 2025, alinma expanded supplier ESG assessments to 139 suppliers, up from 28 in 2024, strengthening ESG oversight across the value chain.* • *The Bank maintained active investor engagement through 350 investor meetings and continued enhancing ESG disclosures through its Investor Relations channels.* • *alinma advanced sustainable finance and customer engagement initiatives, including the launch of the Sustainable Savings Account and financial literacy programs.* • *Through partnerships with government entities, non-profit organizations, and strategic partners, alinma contributed to national initiatives and sustainable development priorities.* • *To strengthen the credibility and alignment of its Sustainable Finance Framework with international standards, alinma obtained an independent second-party opinion confirming the framework's credibility and alignment with recognized global principles.*	

Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.

5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

☒ Yes ☐ In progress ☐ No

Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

alinma has established a governance structure to oversee and implement its sustainability strategy, policies, and commitments, including the Principles for Responsible Banking (PRB). *The Board of Directors (BOD) holds the ultimate responsibility for ensuring alinma's sustainability activities and commitments are consistent with its mission and strategy.* *Supporting the Board, the Corporate Governance and Sustainability Committee is the highest sustainability authority within the Bank. Chaired by the Board Vice Chairman, the Committee oversees implementation and monitoring of alinma's commitments under the Principles for Responsible Banking.* *At the executive level, the Chief Executive Officer communicates sustainability-related policies and initiatives to secure Board approvals and feedback.* *This governance structure supports ongoing monitoring of sustainability performance, implementation progress, and alignment with the Bank's broader ESG and sustainable finance objectives, including PRB-related commitments and targets.*	***Governance Manual*** *Sustainability Report 2025: Sustainability Governance and Oversight (pages 26 to 27)*

5.2 Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability training for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

alinma has implemented several initiatives and measures to foster a culture of responsible banking among its employees. *Sustainability training provided in 2025:* • *ESG Rating*	*Sustainability Report 2025: Sustainability capacity-building, training, and events (page 28)*

• *GHG Workshop* • *Introduction to corporate sustainability (with the Financial Academy)* • *Principles of carbon footprint calculations (with the Financial Academy)* • *Principles of sustainability reporting (with the Financial Academy)* *Sustainability Awareness Programs:* • *Conducted sustainability webinars for employees and suppliers.* • *Two internal surveys measured employee awareness of sustainability, garnering positive responses.* *Specialized ESG Training:* • *Provided ESG due diligence and sustainable finance training for client-facing roles, including relationship managers, credit teams, and risk management staff.* • *Focused on identifying ESG opportunities, assessing risks, and advising clients on sustainable finance.*	
5.3 Policies and due diligence processes Does your bank have policies in place that address environmental and social risks within your portfolio?[13] Please describe. Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.	
ESG Due Diligence Toolkit: • *Developed to assess environmental and social risks for corporate customers.* • *Evaluates projects for risks related to human rights, climate change, biodiversity, and opportunities to promote environmental and social well-being.* • *Automated to enable monitoring of ESG dimensions by sector and facilitate quarterly updates to assessments.* ***Related policies and frameworks at alinma include:*** • *sustainable procurement guidelines* • *net zero strategy* • *Sustainability Policy* • *CSR policy* • *Environmental Management System Policy* • *Sustainable finance framework* • *Sustainable Finance Framework – V2*	*Sustainability Report 2025: Corporate Banking Group, ESG Due Diligence (page 60)* *alinma policies and frameworks*

[13] Applicable examples of types of policies are: exclusion policies for certain sectors/activities; zero-deforestation policies; zero-tolerance policies; gender-related policies; social due diligence policies; stakeholder engagement policies; whistle-blower policies etc., or any applicable national guidelines related to social risks.

• *Second-party opinion on the Sustainable Finance Framework* • *ISO 14001* • *alinma Bank Health and Safety Documents* • *Supplier Code of Conduct* • *ESG Risk Framework* • *alinma Human Rights Commitment letter* • *alinma ESG position Statement* • *Employee Code of Conduct*	

Self-assessment summary

Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system?

☒ Yes ☐ In progress ☐ No

Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)?

☒ Yes ☐ In progress ☐ No

Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)?

☒ Yes ☐ In progress ☐ No

Principle 6: Transparency & Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

☐ Yes ☒ Partially ☐ No

If applicable, please include the link or description of the assurance statement.

alinma has received reasonable assurance on the following metrics:

- *Scope 1 emissions*
- *Scope 2 emissions*
- *Water consumption*
- *Percentage of female employment*
- *Number of employee mental health awareness sessions*
- *Net Promoter Score (NPS)*
- *Corporate social responsibility (CSR) spend*
- *Number of Saudi Central Bank regulatory violations*
- *Number of suppliers that responded to the ESG assessment*

The Bank also received limited assurance for the allocation of the 1st 2025 Sustainability Sukuk issued.

Sustainability Report 2025: Reasonable Assurance Report (page 224)

Sustainable Finance Allocation and Impact Report 2025

6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

☒ GRI

☒ SASB

☒ CDP

☒ IFRS Sustainability Disclosure Standards

☒ TCFD

☐ Other: ….

- *ESG Tadawul Guidelines*
- *Saudi Green Initiative*
- *Vision 2030*
- *ICMA Green Bond Principles (GBP) 2025, Social Bond Principles (SBP) 2025, and Sustainability Bond Guidelines (SBG) 2021*
- *Harmonised Framework for Impact Reporting (ICMA, June 2024)*

• *Guidance on Green, Social, and Sustainability Sukuk (ICMA, LSEG, and IsDB, April 2024)* • *Saudi Capital Market Authority (CMA) Guidelines for Issuing Green, Social, Sustainability, and Sustainability-Linked Debt Instruments*

6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis[14], target setting[15] and governance structure for implementing the PRB)? Please describe briefly.

alinma launched a new Sustainability Strategy 2030 as the current strategy ended in 2025. The Bank will enhance impact analysis, with measurable sustainability targets aligned to the SDGs and relevant frameworks. *The Bank plans to issue additional sustainable Sukuk in 2026 and 2027 to expand impact and support the Kingdom's sustainability ambitions.*	*Sustainability Report 2025: Sustainability Strategy Framework (pages 31 to 31)* *Accelerating Sustainable Finance, Looking Ahead (page 67)*

6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualize the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months (optional question).

If desired, you can elaborate on challenges and how you are tackling these:

☐ Embedding PRB oversight into governance

☐ Gaining or maintaining momentum in the bank

☐ Getting started: where to start and what to focus on in the beginning

☐ Conducting an impact analysis

☐ Assessing negative environmental and social impacts

☒ Choosing the right performance measurement methodology/ies

☐ Customer engagement

☐ Stakeholder engagement

☒ Data availability

☒ Data quality

☐ Access to resources

☐ Reporting

☐ Assurance

[14] For example, outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement

[15] For example, outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc.

☐ Setting targets	☐ Prioritizing actions internally
☐ Other: …	
If desired, you can elaborate on challenges and how you are tackling these:	