CORPORATE GOVERNANCE FRAMEWORK



INTERNAL CONTROL MECHANISM



STRATEGIC GOALS



ACHIEVEMENTS RECOGNITIONS AND CERTIFICATIONS





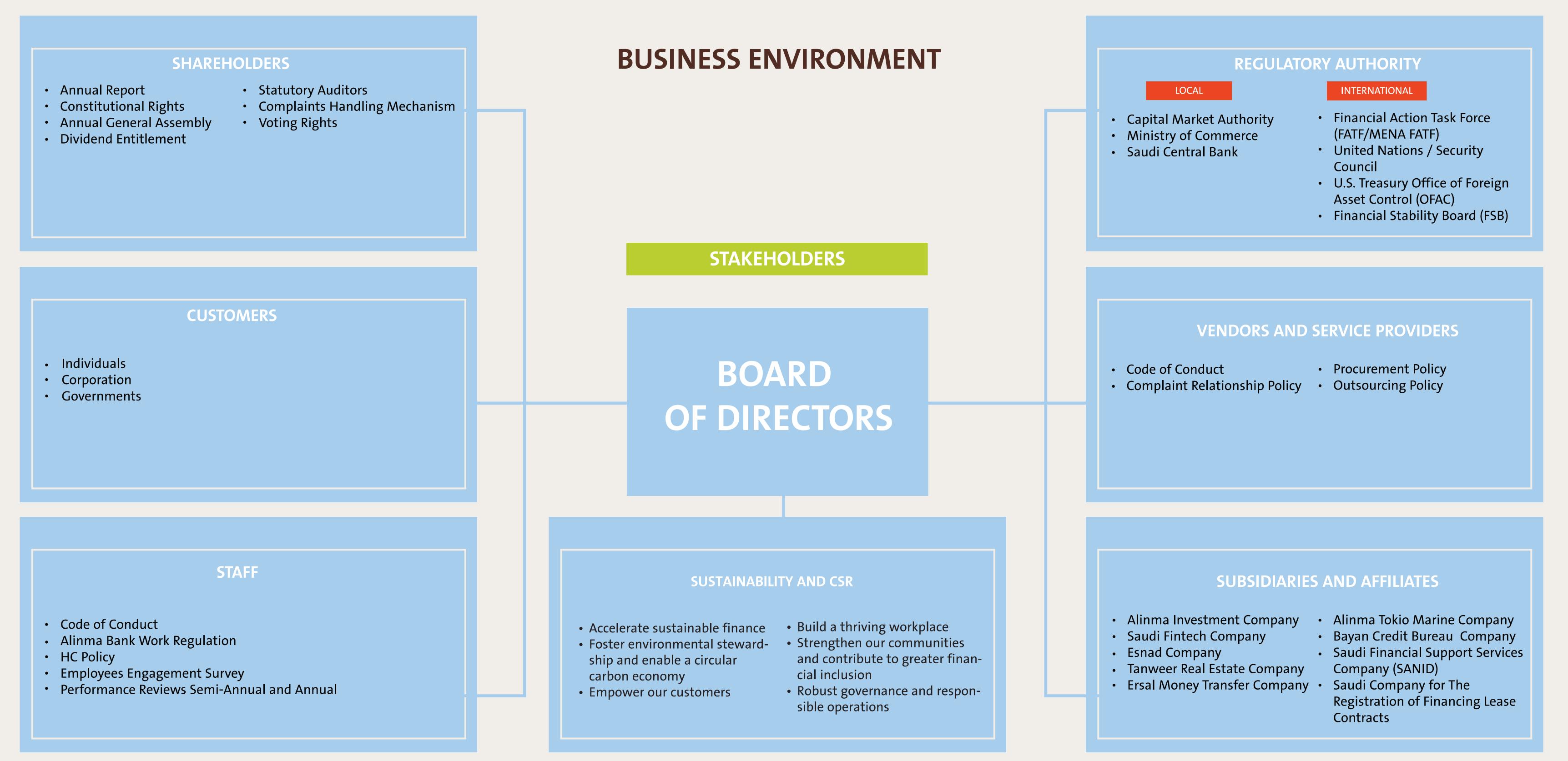


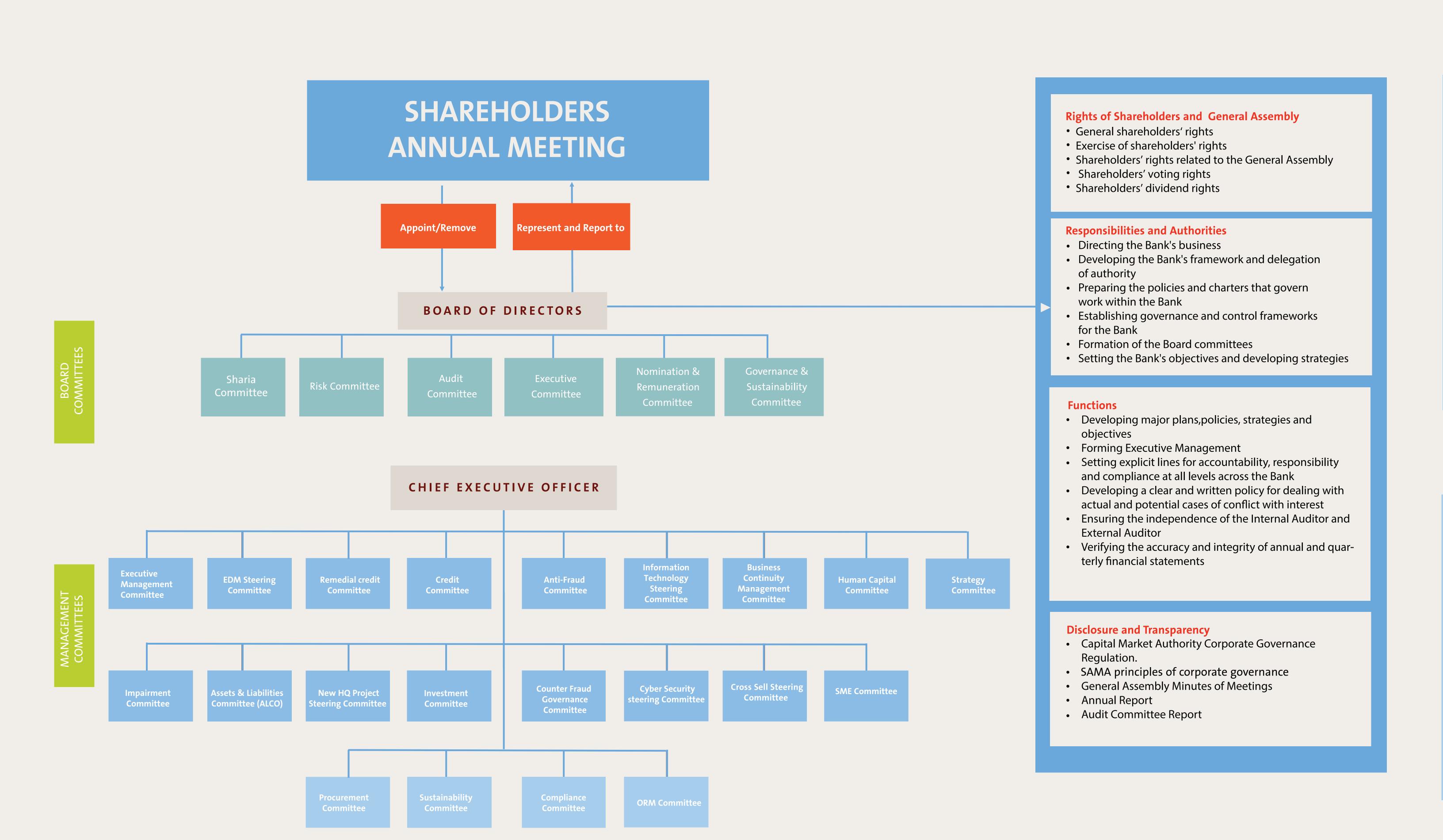




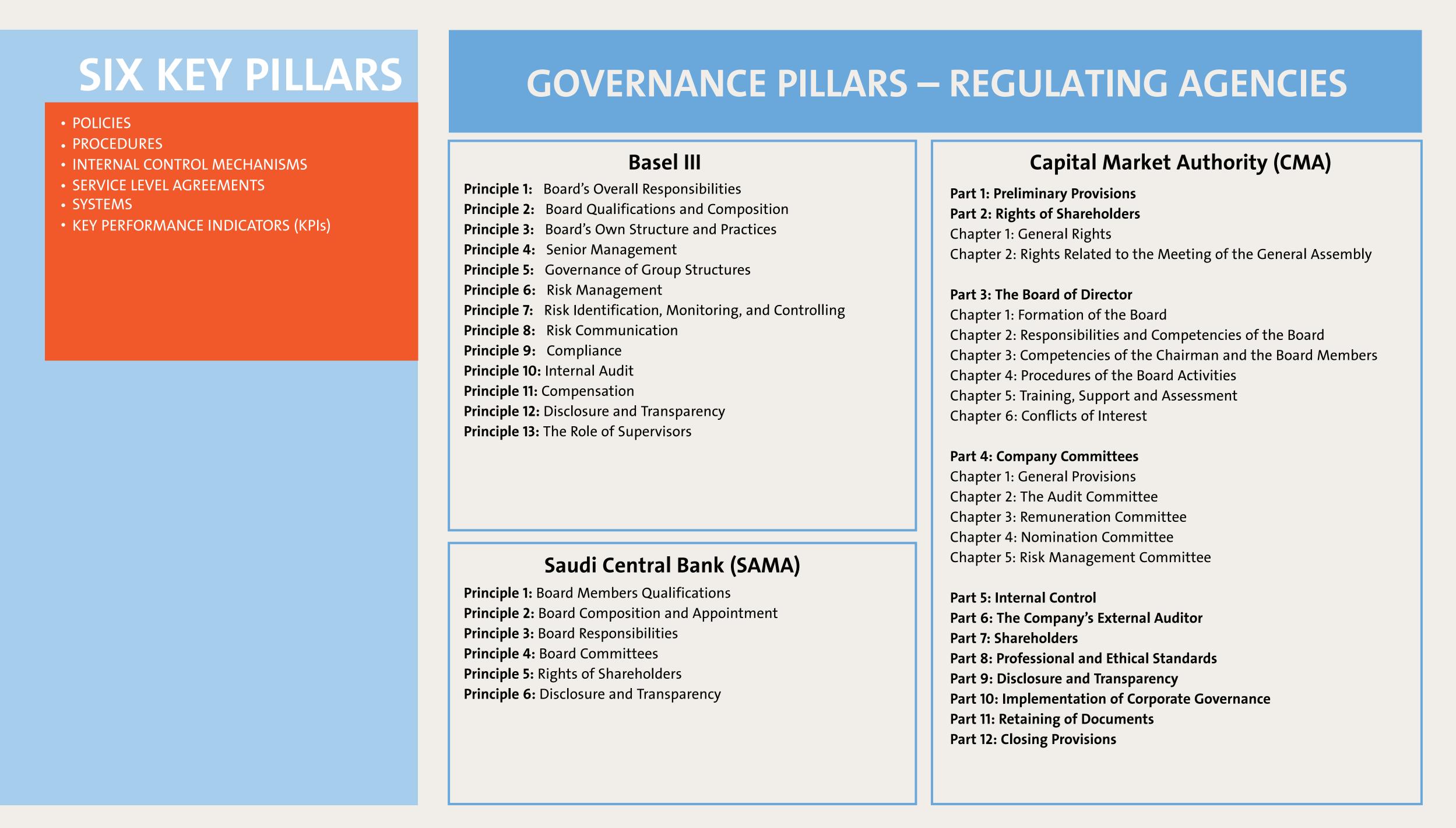
STANDARD OPERATING AND ACCOUNTING PROCEDURES







CORPORATE GOVERNANCE PILLARS



BOARD APPROVAL POLICIES



SERVICE LEVEL AGREEMENTS (SLA'S)

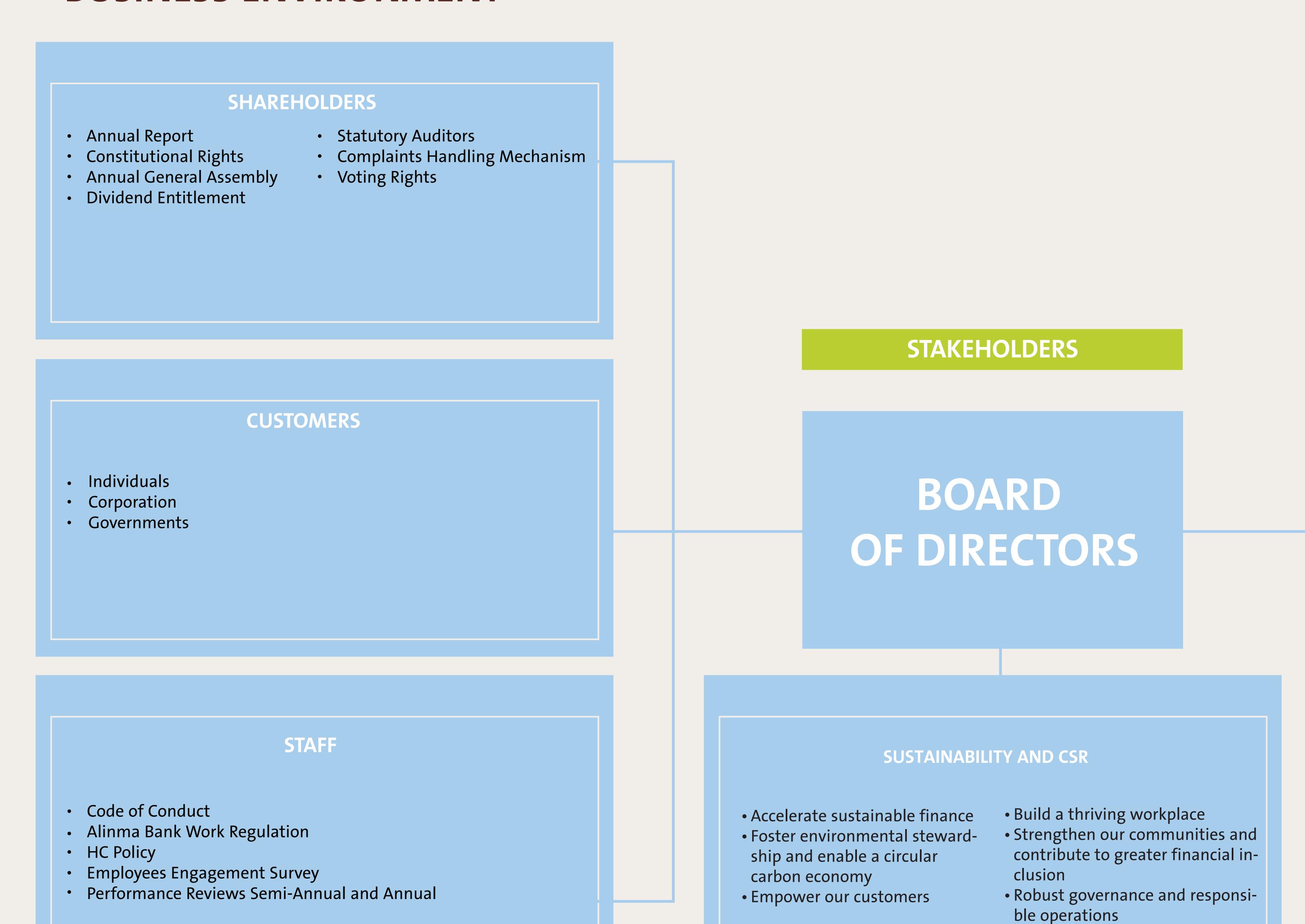
Owner	Subsidiary	SLA Title	Owner	Subsidiary	SLA Title
1. Retail Group / Private Banking	Alinma Investment Company	Fees Split Agreement	12. Corporate banking group	FAlinma investment Co	Bussiness referrals and fee sharing
2. Retail Group / Marketing	Saudi Fintech Company	Alinma Bank and Saudi Fintech Company SLA	13. Alinma Bank	Alinma Investment Co	Master services agreement
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7. Branch Network Division	Alinma Investment Company	Banking Services	16. Alinma Information Technology Division	Fintech	SLA-SFTC-21-01(IT services)
8. Different Departments in Alinma bank	Alinma Investment Company	Outsourced Services	17. Internal Audit Division	Saudi Financial Technology Co	Internal Audit SLA (ended 11/2022)
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	Ersal Remittance Business	Shariah

CORPORATE GOVERNANCE FRAMEWORK



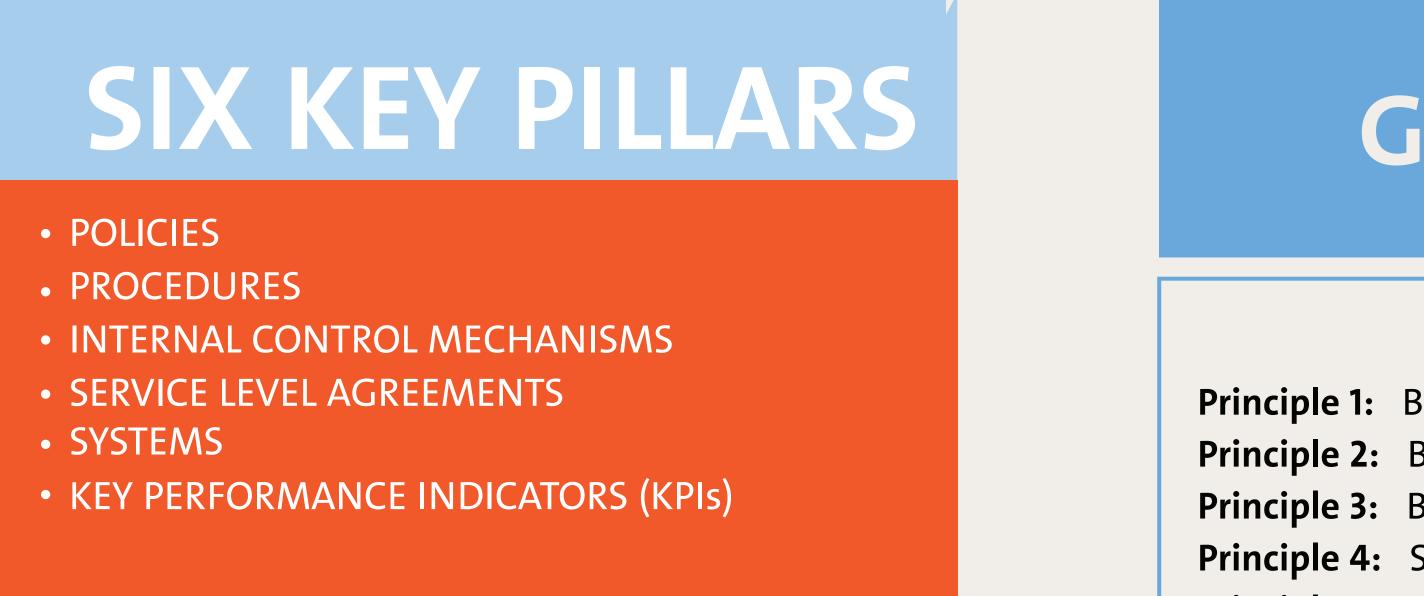
INTERNAL CONTROL MECHANISM

BUSINESS ENVIRONMENT



REGULATORY AUTHORITY INTERNATIONAL Financial Action Task Force Capital Market Authority (FATF/MENA FATF) Ministry of Commerce United Nations / Security Saudi Central Bank U.S. Treasury Office of Foreign Asset Control (OFAC)Financial Stability Board (FSB) VENDORS AND SERVICE PROVIDERS Procurement Policy Code of Conduct Complaint Relationship Policy Outsourcing Policy SUBSIDIARIES AND AFFILIATES Alinma Tokio Marine Company Alinma Investment Company Bayan Credit Bureau Company Saudi Fintech Company Saudi Financial Support Services Esnad Company Tanweer Real Estate Company Company (SANID) Ersal Money Transfer Company Saudi Company for The Registration of Financing Lease

CORPORATE GOVERNANCE PILLARS



GOVERNANCE PILLARS – REGULATING AGENCIES

Basel III	Capital Market Authority (CMA)
Principle 1: Board's Overall Responsibilities	Part 1: Preliminary Provisions
Principle 2: Board Qualifications and Composition	Part 2: Rights of Shareholders
Principle 3: Board's Own Structure and Practices	Chapter 1: General Rights
Principle 4: Senior ManagementPrinciple 5: Governance of Group Structures	Chapter 2: Rights Related to the Meeting of the General Assembly
Principle 6: Risk Management	Part 3: The Board of Director
Principle 7: Risk Identification, Monitoring, and Controlling	Chapter 1: Formation of the Board
Principle 8: Risk Communication	Chapter 2: Responsibilities and Competencies of the Board
Principle 9: Compliance	Chapter 3: Competencies of the Chairman and the Board Member
Principle 10: Internal Audit	Chapter 4: Procedures of the Board Activities
Principle 11: Compensation	Chapter 5: Training, Support and Assessment
Principle 12: Disclosure and Transparency Principle 13: The Role of Supervisors	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
Saudi Central Bank (SAMA)	Chapter 5: Risk Management Committee
Principle 1: Board Members Qualifications	Part 5: Internal Control
Principle 2: Board Composition and Appointment	Part 6: The Company's External Auditor
Principle 3: Board Responsibilities	Part 7: Shareholders

Part 8: Professional and Ethical Standards

Part 10: Implementation of Corporate Governance

Part 9: Disclosure and Transparency

Part 11: Retaining of Documents

Part 12: Closing Provisions

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 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 (P
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
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	

Principle 4: Board Committees

Principle 5: Rights of Shareholders

Principle 6: Disclosure and Transparency

CORPORATE GOVERNANCE FRAMEWORK

STRATEGIC GOALS

To outperform competitors in the provision of customer service

that Alinma Bank provides only the most rigorously vetted, Shariah-compliant, financial solutions.

To achieve consistengrowth

ACHIEVEMENTS RECOGNITIONS AND CERTIFICATIONS











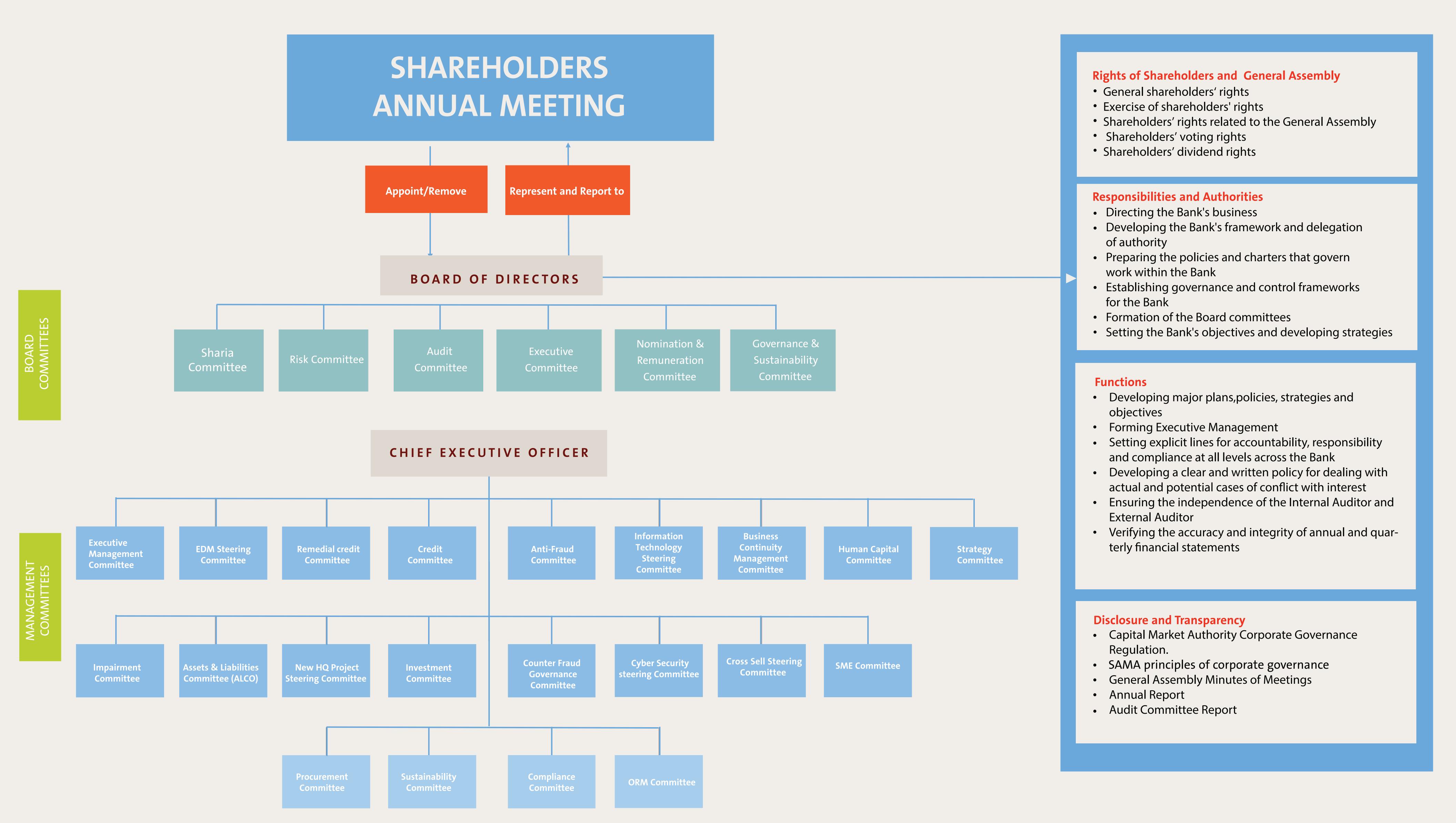
STANDARD OPERATING AND ACCOUNTING PROCEDURES



81. RBG ATM Installation Procedures 82. Issuing Clearance Letter Procedures 83. Employer 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 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. SIMAH Manual Update Procedure 93. Property Evaluators' Performance Assessment Procedure 94. Gap Analysis Ass for Home & Personal Finance 95. Waiting 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 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 (AIC) Product Procedure 143. Standard Murabaha Financing Procedure (Deferred Sales Between Banks) 144. Performance Guarantee 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







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