

Corporate Banking Group

Our priority is to meet the evolving needs of our corporate clients with solutions that strengthen their ability to grow, invest, and compete. In 2025, we deepened our role as a trusted financial partner for businesses across every sector by delivering tailored financing, expanding digital capabilities, and maintaining a disciplined approach to risk.

We also strengthened our commitment to responsible growth by scaling our sustainable finance portfolio. Through client-focused innovation, relationship-led engagement, and execution anchored in prudence, we continue to reinforce the financial infrastructure that enables businesses to operate with trust and confidence.

~94%

Growth in financing portfolios over five years



ﷲ 18 Bn

Increase in funded assets in 2025



40%

YoY growth in Mid-Corporate assets



+12%

Growth in booked assets YoY



A stronger Corporate Banking built for scale and stability

The past five years marked a period of significant expansion and structural progress for our Corporate Banking Group. We strengthened our position as a core banking partner for project and structured finance, large corporates, mid-corporates, and SMEs by reshaping our portfolio, enhancing our digital capabilities, and deepening client relationships across a wider economic base. Our financing portfolio grew by 94% over five years, surpassing the aspiration set in 2021 for 60% growth by 2025. This momentum reflected disciplined execution and rising market confidence in our ability to structure, deliver, and service complex financing.

We accelerated the development of the Mid-Corporate banking segment following its launch in 2022. By year-end 2025, this segment expanded to a financing portfolio of ﷲ 15 billion and became a key contributor to our broader growth strategy. At the same time, we enhanced access to credit for less mature SMEs by increasing the share of program-based lending, supporting national objectives for financial inclusion and entrepreneurial development.

Across the portfolio, our relationship-driven model strengthened client engagement while our disciplined risk-management framework ensured high asset quality during a period of rapid growth. Each of these milestones positioned Corporate Banking as a resilient engine for alinma's balance-sheet strength and long-term value creation.

A year of broad-based progress and stronger client impact

In 2025, Corporate Banking delivered a year of notable progress across financial, operational, and customer-focused dimensions. Funded assets increased by ﷲ 18 billion, representing 12% growth and reinforcing our position as a leading provider of corporate financing in Saudi Arabia. Income from financing portfolio reached ﷲ 11.7 billion, contributing meaningfully to the Bank's full-year performance.

Client reach expanded as we enabled automated invitations for employees of corporate clients to open accounts with alinma, simplifying onboarding at scale. We also enhanced payment capabilities by expanding our Payment Technology Service Provider (PTSP) network through agreements with Total Pay, Payone, InterPay, and Dinero Pay. Our support for national sustainability priorities continued with the signing of a guaranteed financing agreement with the Environment Fund.

These achievements reflected the strength of our model: deepening relationships, strengthening execution, and expanding value-added services while maintaining a prudent approach to risk and capital allocation.

Driving strategic contribution to the Bank's performance

Corporate Banking played a central role in supporting alinma's strategic and financial progress during 2025. Booked assets grew 12% year on year, deposits increased 9%, and trade finance reached ﷲ 168 million.

Our broader financial metrics also reflected sustained growth. The gross financing portfolio increased to ﷲ 173.7 billion by year-end 2025, an increase of 12% year on year. Income from financing portfolio to ﷲ 11.7 billion, liabilities reached ﷲ 43 billion, and our active customer base expanded from 4,165 to 5,032 over the year. These results underscore the growing strength of our corporate franchise and its contribution to the Bank's resilient performance despite dynamic market conditions.

Innovation that elevates experience and accelerates growth

In 2025, we advanced our digital and analytical capabilities to deliver more intuitive, efficient, and insight-driven experiences for corporate clients. We also rolled out iTrade to enhance digital trade finance interactions and extend online self-service across more product sets.

Corporate Banking Group continued

AI became a key enabler of our origination efforts through the launch of the Next Product to Buy (NPtB) engine, which identifies tailored product opportunities to better serve client financing and non-financing needs. To strengthen relationship management, we introduced Dashboard 360, giving our teams a unified view of every client's engagement across the Bank.

We initiated a broad enhancement of the data-analytics capabilities and tools available to Relationship Managers, enabling them to manage client relationships more effectively and maximize results.

These developments enhanced service quality, increased speed to fulfillment, and offered clients a more seamless corporate banking experience.

Progress in sustainable finance and transactional banking

Our sustainable finance agenda continued to progress throughout the year. As of the end of the 2024, 14.82% of the corporate portfolio comprised sustainable assets, including 7.79% green and 7.03% social assets. This reflects growing demand for financing solutions aligned with environmental and social impact, and our commitment to responsible banking.

Our Project Structured Finance and Real Estate Segment continued its momentum in 2025, delivering 85% portfolio growth since 2020. The success was driven by actively participating in project finance transactions on bilateral or syndicate basis. In addition, the real estate unit continued to structure transactions in line with the Bank's risk appetite.

Our large corporate segment expanded significantly. Between 2020 and 2025, the financing portfolio grew by approximately 52% while the customer base nearly doubled, increasing 103% from 278 to 565 clients. Lending customers rose by 56% over the period, demonstrating strong momentum and rising institutional trust.

The Mid-Corporate segment continued to gain scale, serving more than 174 borrowing clients and reaching a balance sheet of approximately ₪ 15 billion as of year-end.

In Global Transaction Banking, 2025 marked a year of important milestones. We expanded our PTSP ecosystem, executed the first e-commerce transaction through the Saudi Payment Gateway, and introduced the SwiftNet channel for secure cross-border messaging. We also enabled automated account-opening invitations for corporate employees and completed Phase 1 of Liquidity Management (LQM).

Additionally, this year we launched a new corporate internet banking platform to enhance our corporate products and services. The new solutions suite offers innovative tools that simplify financial management, streamline payments, and help grow wealth.

Recognition that reflects commitment to excellence

Our progress earned notable recognition during the year. alinma was named Fastest Growing Islamic Corporate Bank in Saudi Arabia 2025 by International Finance.



Corporate Banking in 2026

In 2026, we will accelerate our contribution to alinma's 2030 Strategy by expanding our role as the core banking partner for large corporates, mid-corporates, and project finance clients while strengthening our presence across priority sectors. We will further develop a profitable, high-quality SME business anchored in digital origination, risk-aware growth, and a relationship-led coverage model.

A major focus will be strengthening our trade finance proposition through partnerships with leading global corporate banks to support Saudi corporates' cross-border expansion. We will also enhance international payments across priority trade corridors, providing businesses with greater speed, certainty, and reach.

In parallel, we will develop structured investment opportunities in Saudi corporate credit, in collaboration with alinma capital, enabling domestic and international institutional investors to participate in high-quality corporate lending exposures. These initiatives will broaden our revenue base, deepen client relationships, and position Corporate Banking to play a pivotal role in aligning commercial growth with the Kingdom's economic transformation.



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