

# Our Performance

## 01 Accelerate Sustainable Finance

Sustainable finance is a core element of our commitment to environmental stewardship and community prosperity. By integrating sustainability considerations into financial decision-making, we aim to support economic progress while generating enduring benefits for society and the environment.

alinma's sustainable financing activities are guided by the Bank's Sustainable Finance Framework. It directs our proactive financing of customers and initiatives that deliver measurable environmental and social value, including through the issuance of green, social, or sustainability Sukuk. The framework is informed by the International Capital Market Association (ICMA), Loan Syndications and Trading Association (LSTA), Loan Market Association (LMA) and Asia Pacific Loan Market Association sustainability financing guidelines, as well as the Local Saudi Capital Market Guidelines for sustainable Sukuk. alinma's working group for sustainable products and ESG risk management ensures the effective implementation of the framework, which was expanded to include new categories in 2025.

[View our Sustainable Finance Framework here](#)

Demand is growing for financial solutions that balance strong returns with positive social and environmental outcomes. In response, we continue to expand our range of sustainable products and services across both commercial and retail portfolios, meeting customer expectations while strengthening the Bank's long-term resilience. We also signed a new guaranteed financing agreement with the Environmental Fund, broadening access to credit for small and medium enterprises (SME) operating in sustainability-linked and environmentally focused activities. Additionally, our new Sustainable Finance Working Group oversees the Bank's sustainable finance initiatives and launched a sustainable finance and investment program. Through these actions, we extended access to underserved groups and contributed to the sustainability goals set out in

### Corporate Banking Group (CBG)

alinma's CBG provides corporates, government, and semi-government entities and SMEs with market-leading, Shariah-compliant banking services. Our sustainable finance focus advances renewable energy, green real estate, and decarbonizing technologies on the environmental front, while social initiatives include supporting the development of affordable basic infrastructure for transport, water, energy, and telecommunication, as well as access to essential services such as healthcare, education, and financial inclusion, alongside employment generation and women empowerment. In 2025, sustainable finance grew substantially in their contribution to our total portfolio.

In addition, alinma's ESG Due Diligence toolkit has been formulated, tested, and implemented as part of credit assessments, with the scope expanded to encompass our large and middle corporate segments on a case-by-case basis. The implementation of the ESG Due Diligence toolkit is an important step in our sustainability journey.

### Treasury

Our Treasury function is responsible for managing the Bank's liquidity, financial holdings, and market risks in strict compliance with Shariah principles. Treasury also integrates ESG considerations into investment and risk management decisions to direct capital toward sustainable instruments, maximizing returns, managing risk, and strengthening the Bank's long-term resilience.

### Total value of investment in sustainable Sukuk

USD 228.7 Mn

### Total value of investment in green Sukuk

USD 50 Mn

## Retail Banking Group (RBG)

The RBG services individual customers with a full suite of Shariah-compliant financial products and services. In 2025, RBG launched the Sustainable Savings Account as a Shariah-compliant savings product for non-individual customers, where corporate savings are allocated to eligible sustainable and responsible financing activities. The product was well received, demonstrated by the growth in stable, long-term bank deposits and increased customer engagement with ESG solutions.

### Sustainable Savings Account customers

521



### Total deposits held

₹ 1,600 Mn



### Subsidized home financing customers

4,444



### Total value of financing provided

₹ 2,490 Mn



We continued to provide specialized lease financing for green transportation, including electric vehicles, helping customers to reduce greenhouse gas (GHG) emissions. Uptake increased steadily in 2025.

### Electric vehicles



### Number of customers

145

### Financing provided

₹ 16.3 Mn

### Hybrid vehicles



### Number of customers

401

### Financing provided

₹ 50.1 Mn

In 2025, we launched a paperless personal finance application service, reducing paper use and enhancing customer experience.