Our Performance continued

02 Foster Environmental Stewardship and Enable a Circular Carbon Economy

Protecting the environment remains a core priority, supported by a proactive approach to reducing our operational footprint. We manage energy, water, and waste responsibly while continuously upgrading our buildings and infrastructure and integrating renewable energy across our assets. By doing so, we bolster environmental performance and encourage efficient use of natural resources. This commitment is reinforced by a culture that engages employees and suppliers as active contributors to our sustainability journey.

Our head office is ISO 14001 (Environmental Management System) certified, demonstrating our commitment to environmental resilience. In addition, our approach to environmental sustainability is guided by our Environmental Management System Policy.

View the alinma Environmental System Management Policy here:

In 2025, alinma completed the implementation of the Bank's Building Management System (BMS) across all its branches and selected admin buildings. This smart system supports environmental priorities by digitizing business processes and improving energy efficiency to reduce GHG emissions.

Climate change and circular carbon economy

alinma has set a clear ambition to reach net zero carbon emissions by 2050, aligning with the Kingdom's 2060 net zero target and broader carbon priorities. Our Net Zero Strategy addresses both direct and indirect emissions and outlines practical actions to deliver this commitment. As part of this strategy, we track our portfolio climate impact, engage with Stakeholders, and decarbonize our operations to achieve carbon neutrality by 2050. We aligned the NICS mapping for Scope 3 Categories 1 and 2 with alinma's internal systems, strengthening data consistency and improving the quality and reliability of Scope 3 emissions data and started establishing a Net Zero Framework that encompasses financed emissions.

In the year under review, alinma implemented renewable energy solutions in 12 additional facilities, increasing the planned solar panel capacity in five of these facilities through the installation of an additional 279 panels.

Total alinma facilities benefiting from renewable energy

78

Total generating capacity of renewable energy projects

2.69 MWh

alinma also seeks to offset carbon emission impacts by planting trees across our footprint, where feasible. These plants provide shade, enhance air quality, and add aesthetic value to our facilities.

alinma supported the planting of 25,000 mangrove trees in Rabigh as part of the Green Saudi Initiative. All of these trees are documented on the Smart Tree Map, ensuring traceability and measurable environmental impact.

Trees planted across our facilities

3,386

Water management

As part of our commitment to safeguarding water as a precious resource, we closely monitor our water consumption to ensure effective management and reporting.

Waste management

alinma pursues a paperless environment through comprehensive digitalization initiatives across our facilities. In 2025, we also expanded our recycling initiative in Riyadh, Dammam and Jeddah, adding cans and plastic recycling to our existing recycled paper and cardboard efforts. During the year, alinma also enhanced its waste management reporting tools to improve data capture, monitoring and supporting more consistent tracking of waste streams and performance across key locations.

Waste recycled

26,355 kg