

Our Performance continued

04 Create a Thriving Workplace

Our people strategy reflects our belief that sustainable performance is built by empowered individuals working within a culture of trust, growth, and care. We continue to strengthen alinma as a workplace where values shape behavior, talent is actively developed, and well-being is treated as a strategic priority.

By aligning culture, capability-building, engagement, and leadership, we create an environment that enables our people to contribute their best, supporting the Bank's long-term ambitions and institutional resilience.

Living our values, shaping our culture

In 2025, and in line with the Bank's refreshed corporate identity, alinma updated its values to make them clearer, more focused, and easier to embed across the organization. The values were streamlined into four core principles: Innovation, Collaboration, Transparency, and Passion. We brought the new values to life in a practical and sustainable way through a structured program of workshops, internal communication campaigns, and engagement initiatives to ensure employees clearly understood the meaning of each value and how it translates into everyday decisions and actions.

alinma also collaborated with the Human Rights Commission to present a session on human rights and distributed a human rights survey to all Staff members.

Attracting, developing and retaining future-ready talent

We continued to strengthen recruitment through structured partnerships with universities and national development programs, offering students and graduates practical exposure to real-world banking environments. Various

initiatives targeted university engagements enabled us to attract high-potential Saudi talent while supporting Saudization objectives. We delivered 12 recruitment and early-career initiatives, including exhibitions, workshops, bootcamps, job shadowing, and campus visits, with additional programs planned to further deepen this pipeline.

Employee engagement and retention were further supported through the launch of the new Z Program. This initiative reflects our commitment to recognizing employee contribution while supporting financial security beyond immediate compensation.

Leadership development and retention remain a priority. We conducted structured Reach Assessments to identify leadership strengths and development needs, supported by individualized development plans, coaching sessions, feedback discussions, and targeted leadership training. These programs are designed to support internal progression, strengthen succession readiness and ensure continuity in critical roles. In total, six leadership and retention initiatives were delivered during the year, reinforcing a culture of continuous development and performance growth.

19.83

Average days between job posting and candidate signed offer

90%

Retention rate

78

OHI score

7

Job fairs

26

Special needs training

54.9%

Internal hiring

Building future-ready capabilities through continuous learning

Throughout 2025, learning and development continued to play a central role in equipping our people with the skills, mindset, and capabilities required to support alinma's transformation and long-term strategy. Our approach focused on combining digital learning platforms with structured development pathways, ensuring learning was accessible, relevant, and closely aligned with business priorities.

A key area of progress was investment in advanced digital learning tools. We continued to expand our partnership with Udacity, scaled in 2025 to support the development of technical, cyber, and risk-related capabilities. By the end of the year, 180 employees were enrolled on the platform, representing 65% growth, with tangible outcomes in cyber readiness, fraud awareness, and the strengthening of technical tracks within the Future Bankers Program. Complementing this, Immersive Labs was introduced in 2025 to provide hands-on cyber and risk simulations. With 70 users in its launch year, the platform enhanced incident-response capabilities and reinforced the Bank's digital risk resilience.

Graduate and early-career development remained a priority. LeanTech standardized technical learning for the Future Bankers Program, supporting 53 users and delivering a 30% improvement in completion rates. This contributed to faster graduate readiness and reduced onboarding time across IT and Operations roles. Kaplan was also introduced in 2025 as the corporate learning platform for Future Bankers, supporting the same cohort and strengthening business acumen, customer focus, and job readiness across graduate rotations.

Alongside formal platforms, internal awareness and knowledge-sharing were expanded through the "We Simplified It for You" initiative. This internal channel delivered simplified and practical content on banking fundamentals, risk, fraud, and values. Employee participation increased by 40%, contributing to reduced operational errors, stronger process awareness, and closer alignment with our values.

These digital tools were reinforced by a broad portfolio of structured development programs delivered throughout the year. The Future Bankers Program recorded more than 4,000 training days, strengthening the graduate talent pipeline. The Athar Program enabled 20 people with disabilities to participate in more than 300 training days, supporting inclusion and skills development. University-

focused initiatives, including the MADARIK Bootcamp and Journey, reached more than 200 participants through 16 workshops and roadshows, bolstering early talent attraction. Additional programs included GOSI GDP rotations, finance for non-finance training, banking excellence programs, and risk development initiatives.

Leadership development formed a dedicated learning pathway, encompassing executive coaching, leadership talks, agile transformation initiatives, branch managers programs, and the Passion to Lead series. These programs were designed to strengthen leadership capability, support succession planning, and embed consistent leadership behaviors across the organization. Language capability was also addressed through an enhanced English Language Program, which supported clearer communication and improved service delivery.

Performance management and learning effectiveness were closely linked to business objectives. Learning KPIs tracked participation levels, completion rates, training days, leadership engagement, certification progress, and digital platform usage. These metrics were directly aligned with strategic outcomes such as graduate readiness, leadership capability enhancement, technical and risk skill development, and employer-of-choice ambitions.

Culture of care, balance and sustained engagement

Our approach to employee engagement and well-being is grounded in the belief that high performance is inseparable from a healthy, supported, and engaged workforce.

We strengthened work-life balance through flexible work arrangements and a hybrid model for eligible roles, enabling employees to manage professional and personal commitments more effectively. To further support well-being, we introduced a Mental Health Rest Day, providing short-term well-being leave without impacting annual balances. Our maternity and paternity policies were refined to better support families, including additional remote workdays during pregnancy, fully paid maternity leave, a post-maternity financial allowance, gradual return-to-work support, paid paternity leave, and family-focused financial gifts to celebrate the birth of a child.

Throughout the year, we activated employee recognition programs, department-level team-building initiatives, and an annual calendar of global health days and seasonal well-being events to foster connection, boost collaboration, and reinforce a sense of belonging across teams.

Our Performance continued

Mental and physical health support was expanded through a comprehensive well-being ecosystem. We established an internal Mental Health Unit and provided confidential psychological consultations through the Nasmaak platform. Monthly sessions with mental health experts were complemented by fitness, nutrition, mindfulness, and stress-management programs. Our strategy was further reinforced through partnerships with leading healthcare and well-being providers. Oversight and professional rigor were ensured through ISO 45001-certified expertise in occupational health and safety.

In 2025, we adopted a more data-driven and proactive approach to engagement. An integrated Employee Engagement System strengthened participation and enabled early intervention. The Employee Voice Platform was enhanced with weekly follow-ups led by a dedicated internal committee that reviews insights, engages directly with employees, and escalates recurring themes to the CHRO with clear recommendations. Monthly mood analytics identified pressure points early, while quarterly burnout

studies tracked stress and fatigue trends. We also introduced an AI-powered burnout prediction model that analyzed mood patterns, absenteeism, and workload indicators.

Leadership effectiveness was strengthened through the rollout of an institutional Leadership Framework built around eight core behaviors: clarity, empowerment, accountability, effective communication, care, recognition, problem solving and role modeling. This framework delivered more than an 85% improvement in leadership behavior scores across departments.

To measure success, we applied a multi-layered assessment approach that included the Organizational Health Index, the Annual Mental Health Index, quarterly burnout measurements, monthly mood analytics, and AI-driven risk indicators. Insight from focus groups and participation levels across well-being initiatives confirmed improved workplace climate, stronger engagement, and higher employee involvement throughout the year.

These efforts positioned employee engagement and well-being as a strategic capability rather than a support function. By combining progressive policies, strong leadership, digital intelligence, and continuous listening, we reinforced a culture where people feel supported, valued, and empowered to perform at their best, today and over the long term.

2,823

Total number of employees

23%

Female representation on the workforce

96%

Saudization rate

3%

People with special needs rate

7%

Women in leadership roles



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