

## Our Performance continued

### 05 Strengthen Our Communities and Advance Financial Inclusion

Our approach to corporate social responsibility (CSR) reflects a clear conviction: that long-term value is created when financial strength is matched by social responsibility. In 2025, we continued to embed this belief into how we operate, invest, and engage with society. Our CSR agenda is integrated into our strategy, aligned with national priorities and designed to deliver measurable outcomes that strengthen communities, expand opportunity, and emphasize trust. Through a disciplined framework, focused partnerships, and a commitment to accountability, we translate purpose into action and ensure that our growth contributes meaningfully to the Kingdom's social and economic progress.

### Our CSR strategy

Our CSR strategy outlines a clear and disciplined roadmap to 2030, designed to strengthen governance and accountability, and deliver meaningful, measurable social impact. Grounded in our purpose, values, and long-term vision, the strategy reflects our belief that responsible banking must actively contribute to inclusive growth, social resilience, and sustainable development.

We have structured the strategy around three core pillars, each supported by defined objectives and measurable performance indicators. This ensures that our social impact initiatives are not only well intentioned, but also tracked, evaluated, and continuously improved as we progress toward our 2030 commitments.

#### Our CSR vision



To build an empowered society where responsible banking creates lasting positive change for individuals and communities

#### Our CSR mission



To catalyze positive change by providing inclusive financial services, SDG-related programs, and responsible banking practices that empower individuals and strengthen communities

<b>Our CSR strategic pillars</b>	<b>Financial sustainability and financial inclusion</b>		
<b>Objective</b>	Drive financial inclusion and sustainability through collaboration with governments and NGOs		
<b>Themes</b>	Financial inclusion	Knowledge, skills, and confidence	SMEs empowerment fund
<b>Topics</b>	<ul style="list-style-type: none"> <li>Financial inclusion and sustainability</li> <li>Financial knowledge, skills, and confidence</li> <li>Entrepreneurs, SMEs, and startups</li> </ul>		
<b>Values</b>	<ul style="list-style-type: none"> <li>Inclusion</li> <li>Responsibility</li> <li>Innovation</li> <li>Impact</li> </ul>		

<b>Impact</b>	<b>Responsible practices</b>		<b>Key enablers</b>	
Increase the Bank's social impact by contributing to solving national ecosystem challenges	Strengthen the Bank's responsible practices		<ul style="list-style-type: none"> <li>Leadership support</li> <li>Culture and awareness</li> <li>Stakeholder engagement</li> <li>AMAD (internal and external communication)</li> </ul>	
<table border="1"> <tr> <td>SDG-related programs</td> <td>Community development</td> </tr> </table> <ul style="list-style-type: none"> <li>Social investment</li> <li>Philanthropic initiatives</li> <li>Charters empowerment</li> <li>SDG programs and initiatives</li> <li>Community awareness</li> </ul>	SDG-related programs	Community development		Responsible programs and initiatives that affect internal communities <ul style="list-style-type: none"> <li>Waste reduction</li> <li>Water conservation</li> <li>Diversity and inclusion</li> <li>Data privacy and security</li> <li>Employee well-being and internal community support</li> <li>Ethical business practices</li> </ul>
SDG-related programs	Community development			

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### Social investment and community commitment in 2025

Our commitment to social impact is backed by clear financial discipline. We allocate 1% of our annual revenue to CSR initiatives, ensuring that our contribution to society grows alongside the Bank. In 2025, we approved more than ﷲ 30 million for targeted CSR programs designed to generate lasting social and economic benefits.

#### Pillar one: Financial sustainability and financial inclusion

Financial sustainability and financial inclusion are central to our CSR agenda. We view access to financial services, knowledge, and opportunity as a foundational enabler of economic resilience and social mobility. In 2025, we continued to expand initiatives that empower individuals, women, youth, and entrepreneurs with the tools needed to participate confidently in the financial system.

Our financial knowledge and confidence programs delivered measurable outcomes. Over the past two years, more than 7,000 individuals benefited from structured financial education initiatives, while the AMAD podcast reached close to 700,000 viewers. During 2025, online financial management training reached 1,000 youth through six structured sessions, complemented by volunteering initiatives that strengthened peer learning and engagement. Programs focused on women's financial confidence supported 500 Saudi women through targeted sessions designed to improve money management and long-term financial decision-making.

Financial sustainability and financial inclusion efforts also extended to entrepreneurs and early-stage businesses. Through the pre-seed small business fund and our broader SME empowerment agenda, we supported access to financing and capability-building for emerging enterprises, reinforcing our role as a catalyst for sustainable economic participation.

#### Pillar three: Responsible business practices and internal stewardship

Responsible practices underpin everything we do. In 2025, we continued to strengthen transparency, governance, and ethical standards across our operations. We advanced responsible disclosure through enhanced reporting, strengthened internal community development programs, and reinforced our commitment to ethical business conduct.

#### Pillar Two: Impact through national and community development

Our second pillar focuses on increasing alinma's social impact by contributing to solutions for national and community-level challenges aligned with the Sustainable Development Goals.

We supported the Martyrs Fund with ﷲ 5 million in educational scholarships, enabling long-term educational access for beneficiaries, with educational grants supporting 140 students. We also committed ﷲ 6 million to support genome research, contributing to national healthcare and scientific advancement. Through our partnership with the King Salman Center for Disability Research, we supported the Baby Genome initiative, benefiting 1,000 infants and contributing to the development of a national genome map.

Through the "Jood @ Work" initiative, in partnership with Jood Eskan, 10 homes were completed during the year, while sustainability knowledge transfer initiatives and internal community programs extended impact to employees' families, including children with disabilities.

The AMAD innovation and entrepreneurial ecosystem remained a cornerstone of our impact agenda. In 2025, 14 innovators, 20 talents, and 14 entrepreneurs participated across ecosystem programs, with 14 fintech-related patent opportunities under analysis and three strategic products under development. These initiatives reflect our belief that innovation-led impact can simultaneously create durable economic value and societal benefit.

### Governance, partnerships and enabling impact at scale

Strong governance and collaboration act as enablers across all CSR pillars. Leadership sponsorship, organizational culture, and Stakeholder engagement remain central to how we design and deliver social impact. AMAD continues to serve as a key platform for both internal and external communication, ensuring transparency, alignment, and accountability.

Our partnerships with entities such as Misk, Mawhiba, Tuwaiq Academy, and sector-specific organizations strengthened execution and expanded reach. Notably, the launch of the AMAD Fintech Hackathon in partnership with Tuwaiq Academy reinforced our role in developing future-ready talent and innovation capacity.

Project and partner	Expected outcomes	Objective
Jood Eskan Platform in partnership with Sakan Foundation	Improve living conditions for alinma Bank security guards eligible for social welfare by providing appropriate housing support.	<ul style="list-style-type: none"> <li>• 10 homes delivered</li> <li>• 10 homes under construction</li> <li>• 3 volunteer opportunities</li> </ul>
Baby Genome in partnership with King Salman Humanitarian Aid and Relief Centre	Promote public health through early detection of diseases and disabilities using genetic technology.	<ul style="list-style-type: none"> <li>• 1,000 children benefited</li> <li>• Genome mapping conducted</li> <li>• 3 volunteer opportunities</li> </ul>
Educational grants in partnership with the Martyrs, Injured, Prisoners, and Missing Persons Fund (FFM)	Contribute to empowering children of martyrs through education and enhancing the quality of education to advance Sustainable Development Goals.	<ul style="list-style-type: none"> <li>• 140 students benefited</li> <li>• 5 volunteer opportunities</li> </ul>
Youth Financial Training Program in partnership with The Financial Academy	Empower youth by enhancing financial inclusion and literacy through specialized training in money management, savings, and investment.	<ul style="list-style-type: none"> <li>• 1,000 youth benefited</li> <li>• 6 training sessions</li> <li>• 3 volunteer opportunities</li> </ul>
Financial Awareness and Trust Program for Women in partnership with The Financial Academy	Enhance women's financial awareness and trust, promote short- and long-term financial planning, and contribute to overall financial literacy.	<ul style="list-style-type: none"> <li>• 1,500 women benefited</li> <li>• 6 training sessions</li> <li>• 3 volunteer opportunities</li> </ul>
AMAD Innovation & Entrepreneurship Accelerator in partnership with Falak Investment Hub	Promote innovation and entrepreneurship in the financial sector through the AMADTech program to support innovators and entrepreneurs in financial technologies, aligned with national innovation and financial inclusion initiatives.	<ul style="list-style-type: none"> <li>• 14 innovators</li> <li>• 20 talents</li> <li>• 10 entrepreneurs</li> <li>• 3 strategic products</li> <li>• 5 volunteer opportunities</li> </ul>
Knowledge Transfer Program in Sustainability in partnership with The Financial Academy	Raise community awareness of sustainability concepts through educational programs focusing on sustainable practices across various fields.	<ul style="list-style-type: none"> <li>• 3 training materials developed</li> <li>• 3 volunteer opportunities</li> </ul>
Financial Fraud Awareness Campaign in partnership with a suitable production studio	Produce an official awareness film aimed at raising public awareness of financial fraud risks and prevention methods, while enhancing community and customer understanding of its various techniques.	<ul style="list-style-type: none"> <li>• Reach more than 10 million viewers</li> <li>• Produce a main short film and three short videos supported by a strategic campaign</li> <li>• 5 volunteer opportunities</li> </ul>

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Project and partner	Expected outcomes	Objective
Financial Inclusion and Sustainability Initiative in partnership with Associations Support Fund	Support NGOs working on developmental issues by establishing the alinma Developmental Portfolio and providing financial support through donations in compliance with approved regulations.	<ul style="list-style-type: none"> <li>• 1 developmental field</li> <li>• 6 charitable organizations</li> <li>• 6,500 beneficiaries</li> <li>• 4 main products</li> <li>• 6 volunteer opportunities</li> </ul>
AMAD Al-Hiraf – Phase 2, in partnership with Impact Valley Capital and Al-Ahsa Chamber of Commerce	Empower artisans through specialized training programs, improve product quality, and enhance the sustainability of the handicrafts sector in a formal and sustainable manner.	<ul style="list-style-type: none"> <li>• Establishing a retail store in Riyadh</li> <li>• 65 handicraft pieces</li> <li>• 5 volunteer opportunities</li> </ul>
Saudi Green Initiative – Phase 2, in partnership with Net Zero	Plant 25,000 mangrove trees annually in Rabigh as part of the Saudi Green Initiative, and document them on the Smart Tree Map.	<ul style="list-style-type: none"> <li>• 25,000 trees</li> <li>• Monitoring and follow-up system</li> <li>• 3 volunteer opportunities</li> </ul>
Misk – Phase 2, in partnership with the Mohammed Bin Salman Foundation	Enhance the efficiency and sustainability of non-profit organizations by developing financial and accounting practices and ensuring compliance with applicable financial regulations.	<ul style="list-style-type: none"> <li>• 35 youth associations</li> <li>• 3 training sessions</li> <li>• 3 volunteer opportunities</li> </ul>
Shariah specialists and scholars, in partnership with the Saudi Judicial Scientific Society (Qadha)	Qualify Shariah specialists in financial and banking transactions, meeting the growing demand for professionals who combine Shariah knowledge with practical skills in the banking sector.	<ul style="list-style-type: none"> <li>• 10 specialists</li> <li>• 5 scholars</li> <li>• 5 volunteer opportunities</li> </ul>
Children with disabilities, in partnership with specialized educational and rehabilitation centers	Support and improve the quality of life for children with special needs by providing medical and therapeutic sessions tailored to their physical and psychological needs.	<ul style="list-style-type: none"> <li>• 5 children</li> <li>• 5 volunteer opportunities</li> </ul>
Transparency Enhancement – AMAD Report in partnership with Impact Valley Capital	Measure the social impact of the Bank's social responsibility programs to formally and systematically evaluate their influence on society.	<ul style="list-style-type: none"> <li>• Measure the social impact of the AMAD initiative</li> <li>• Impact Report</li> <li>• Knowledge transfer</li> </ul>

### Responsible procurement and localization

alinma expanded the number of suppliers covered by the Bank's ESG assessment from 28 in 2024 to 139 in 2025, complemented by an annual sustainability workshop, delivered in the form of a supplier sustainability webinar attended by 44 participants, supporting effective ESG implementation beyond the Bank's operations.

We strengthened our relationships with suppliers in 2025 by launching a supplier satisfaction survey, achieving a score of 9.3 out of 10.

### Supplier satisfaction survey score

# 9.3 out of 10

### Recognition for our CSR impact

CSR Awards (Gold and Silver) extended by the Ministry of Human Resources and Social Development

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