

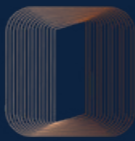
# Private Banking

Our ambition is to lead the future of private banking in Saudi Arabia by redefining what excellence looks like. We aim to set a new benchmark built on trust, insight, innovation, and global sophistication.

We aim to become the first and only choice for discerning clients seeking a private banking partner that understands their expectations, anticipates their needs, and elevates their financial journey with uncompromising quality.



الخاصة  
PRIVATE



+32%

Private Banking deposits YoY



+26%

Client base growth in 2025



3

Dedicated Private Banking centers nationwide



## Elevating private banking across the Kingdom

alinma's Private Banking Group reached an important inflection point in 2025. What began as a fast-growing business matured into a national leader in private banking, underpinned by a sharper client strategy, a stronger value proposition, and a clear foundation for our 2030 ambition. Our progress reflected the depth of our client relationships, the quality of our growth, and our ability to meet the evolving needs of high-net-worth clients across Saudi Arabia.

The Private Banking Group delivered robust growth, with total deposits rising by 32% compared to year-end 2024, demonstrating strong momentum. This performance was anchored by a 26% growth in our client base, driven by a focused acquisition strategy and stronger referral momentum that reinforced confidence in our offering.

This growth was supported by deeper wallet share from existing clients and the acquisition of more sophisticated relationships seeking a comprehensive private banking experience, positioning alinma as a leading private banking partner for clients across the Kingdom and set a strong platform for long-term, value-accretive growth.

## Five years of accelerated strategic progress

Over the past five years, alinma's Private Banking Group has moved from vision to full execution, evolving into a mature, multi-center private banking franchise that reflects our long-term ambition and our commitment to leadership in Shariah-compliant wealth management. This period marked a decisive shift from planning to delivery, supported by stronger capabilities, deeper client relationships, and measurable growth across every key performance area.

We successfully established our physical presence by opening three dedicated Private Banking centers in Riyadh, Jeddah, and Al Khobar, creating a high-touch environment tailored to the needs of sophisticated clients and clearly differentiated from the standard branch network. These centers now serve as the core of our relationship-led model and provide the foundation for scalable growth.

Our deposit and lending performance reflects increasing client confidence and the strength of our model. Since the end of 2022, deposits across current, saving, call, and term accounts grew by 47%, while self-finance facilities rose by 135% over the same period. This growth demonstrates rising demand for Shariah-compliant financing solutions and improved lending efficiency.

Client acquisition and retention also gained strong momentum. Since year-end 2022, our Private Banking client base increased by 90%, driven by targeted acquisition strategies and enhancements to the onboarding experience that helped us attract and retain high-value relationships.

Customer experience improvements remained a central priority. Clients now benefit from a dedicated Relationship Manager model built on trust, advisory excellence and fast execution. Our offering is supported by competitive banking and investment products, enhanced digital channels, and a service approach that consistently ranks in the top tier for client satisfaction and Net Promoter Score among peer banks.

Strengthening our governance capabilities was another core achievement. We enhanced data and reporting quality, advanced MIS systems, and implemented performance tracking tools that give our teams clearer insight and tighter control. These improvements ensure discipline, accountability, and alignment with the strategic priorities that will carry Private Banking into the next phase of the 2030 Strategy.

## Strategic focus for future growth

In 2025, our Private Banking Group began the transition toward alinma's 2030 Strategy, marking a decisive shift in how we position ourselves for the future. Our ambition is clear. We aim to establish alinma Private Banking as the Islamic private bank of choice in Saudi Arabia, operating as a profitable, high-performing franchise built on trust, insight, and personalized service.

## Private Banking continued

Our strategic direction places a sharper focus on creating meaningful, measurable value for both clients and Shareholders. We are elevating long-term relationship growth and financial performance as core priorities and embedding value creation into every product, service, and engagement. Every initiative introduced to our clients is shaped to enhance their experience, strengthen their financial outcomes, and support our broader strategic objectives.

To achieve this, we are redefining our value proposition and service models. We are combining expertise-driven advisory with a Relationship Manager-led coverage approach to deliver differentiated offerings tailored to distinct customer personas. We are also targeting the fast-growing next-generation wealth segment by introducing the market's leading proposition for emerging wealth holders.

Across our platform, we are enhancing the digital experience with hyper-personalized journeys and an AI-powered wealth-advisory companion designed to elevate convenience, insight, and engagement. At the same time, we are preparing a suite of disruptive red carpet services – developed in collaboration with strategic partners – to set a new benchmark for premium service in the Kingdom.

A major pillar of our progression is the expansion of world-class investment opportunities. We plan to build an open-architecture wealth ecosystem in partnership with global asset managers, giving Private Banking clients early or exclusive access to high-quality onshore and offshore investment products designed to meet their evolving needs.

### Expanding opportunities and deepening client value

Throughout 2025, we introduced a series of initiatives designed to broaden investment access, enhance advisory depth, and respond to evolving market dynamics. Each launch reflected our commitment to delivering more sophisticated solutions to our Private Banking clients while strengthening our position in the Kingdom's wealth-management landscape.

We expanded our reach across public and private equity opportunities as both markets experienced notable shifts during the year. We focused on identifying selective opportunities in public equity supported by enhanced market research and advisory insight. At the same time, we collaborated with alinma capital to access private equity opportunities aligned with the long-term wealth objectives of our clients, ensuring they could participate in attractive developments across both asset classes.

We also strengthened our real estate investment solutions in response to sustained demand for diversified property exposure. Through a closer partnership with our investment division, we created new access points for clients to participate in developing projects at an early stage. We complemented this with opportunities in raw land investments tailored for clients seeking long-term capital appreciation.

A key milestone in 2025 was the launch of our Investor Financing program. We developed a structured financing solution that allows qualified clients to obtain tailored facilities for investment in the Saudi equity market. The program enables clients to expand and leverage their existing equity portfolios through controlled and well-monitored financing. This initiative deepens our support for sophisticated investors, enhances market participation, and reinforces our role in helping clients pursue growth opportunities with confidence.

### Elevating the Private Banking experience

In 2025, we advanced the quality, responsiveness and personalization of our Private Banking service model. Our focus remained on delivering a seamless, high-touch experience that reflects the sophistication of our clients and strengthens the trust they place in us.

To reinforce operational excellence, we implemented client-prioritization protocols across all core systems, including CRM and the call center, ensuring fast handling of every interaction. We also introduced periodic analytical reports for Relationship Managers to help them anticipate client needs, monitor their portfolios with precision, and maintain a structured agenda for ongoing engagement across all banking products and services.

### Private Banking in 2026

2026 marks a defining milestone for Private Banking as the official kick-off year of the 2030 Strategy, shifting the focus from strategy design to disciplined execution. The year will witness the launch of high-impact initiatives aimed at accelerating client acquisition, deepening existing relationships, and unlocking new revenue-generating opportunities.

With clear strategic priorities in place, Private Banking will begin rolling out enhanced value propositions, expanded investment and financing solutions, strengthened partnerships, and more targeted client engagement models. The emphasis in 2026 is on building momentum through tangible actions, measurable outcomes, and scalable platforms that position Private Banking on a clear trajectory toward achieving its 2030 ambition of sustainable growth, increased market share, and long-term value creation for both clients and Shareholders.



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