

Retail Banking Group

As we close the books on 2025, the Retail Banking Group stands proud of a year in which digital innovation, Shariah-compliant product depth, and customer centric execution converged to deliver record setting growth and heightened trust. Our profit rate transparent solutions have reached more Saudi families than ever before, while our AI driven processes have cut onboarding time significantly.

We will build on this momentum, deepening sustainable financing, expanding green Islamic offerings, and continuing to turn every interaction into a reliable source of value for our customers, Shareholders, and the Kingdom's Vision 2030.

+17%

Financing portfolio YoY



Over

1 Mn

New customers acquired



127

Number of operating branches



Stronger presence. Deeper engagement. Record performance.

In 2025, our Retail Banking Group advanced on every front, reinforcing our position as a customer-centric market leader and delivering another year of strong commercial and brand momentum. We continued to advance our mandate to serve customers with clarity, convenience, and trust, by elevating our presence across digital and physical touchpoints, expanding our engagement with key communities, and delivering record-setting performance in strategic growth channels.

We introduced our new brand identity across all digital platforms, ATMs, and branches, marking a major step in unifying how customers experience alinma. We also strengthened our national footprint by securing the naming rights for alinma Stadium, a milestone that deepened our connection with youth, sports, and the broader community while significantly increasing brand visibility. In line with our strategic moves in the branch network expansion, we opened a number of landmark branch locations, for example KAFD.

Our participation in Cityscape Global 2025 in Riyadh was another standout achievement. As the world's largest real estate exhibition, the event provided a strategic platform to engage customers, build partnerships, and drive financing growth. We achieved our strongest performance to date, more than doubling the number of real estate financing applications compared to the 2024 event and recording the highest application volumes in our history.

Strategic focus and progress

Since alinma launched our 2025 Strategy, we have advanced our leadership in retail banking by using best-in-class and emerging technologies to meet the evolving needs of customers across the Kingdom. We strengthened our market position by enhancing our digital platforms, elevating customer journeys, and introducing products designed to drive acquisition, engagement, and long-term value. Throughout the year, we remained focused on delivering seamless, intuitive, and reliable experiences that reflect the standards of a modern, customer-centered bank.

Looking ahead, as part of our Strategy 2030, Retail Banking priorities for the coming years will be centered on three strategic objectives that guide our execution and shape our impact.

Aspire to primacy across all customer segments

We will persist in advancing toward a primacy-based model anchored in deeper engagement and long-term relationships. Our focus will be on further embedding a customer-centric primacy framework across priority segments, supported by an evolving coverage model and frontline performance measures aligned with relationship depth and lifetime value. We will keep strengthening the underlying infrastructure that enables primacy, including adaptive pricing capabilities, expanded smart loyalty programs, and more sophisticated, insight-led campaign management across all channels.

Innovate with segment-focused offerings and bundles

We will sharpen our value propositions for priority and high-value segments by designing offerings that are more relevant, modular, and differentiated. Building on smart technologies, we will continue to introduce targeted hook products that redefine acquisition journeys and create more compelling onboarding experiences. These initiatives are intended to drive higher engagement, increase product adoption, and reinforce our competitiveness in segments that matter most to our long-term growth.

Deliver memorable customer journeys across digital and physical channels

We will further invest in customer journeys that seamlessly blend technology, personalization, and convenience. This includes expanding Gen AI-powered in-app companionship and hyper-personalized experiences that deepen digital engagement. Across physical and digital touchpoints, we will continue enhancing service quality through strategic partnerships, data-driven marketing, and technology-enabled formats that improve consistency, accessibility, and ease of use.

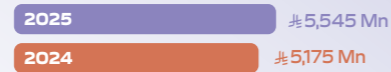
Through these priorities, Retail Banking will continue to play a central role in advancing alinma's 2030 Strategy. We will focus on growing and deepening customer relationships, strengthening digital capabilities, supporting responsible balance sheet growth, elevating the omni-channel experience, investing in our people and culture, and advancing financial inclusion and sustainability through purposeful, customer-led solutions.

Retail Banking Group continued

Income from investments and financing, net



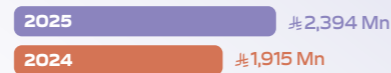
Total operating income



Fees from services and other income



Total operating expenses



Shaping the next chapter of customer innovation

Retail Banking continued to advance alinma's strategic ambitions in 2025 by expanding its product universe, elevating service quality, and deepening customer engagement across every segment. Our progress reflects a clear commitment to meaningful innovation, operational excellence, and market-leading customer experiences that reinforce our position as a trusted financial partner for individuals and families across the Kingdom.

New products

We introduced a wide range of new products that strengthened our proposition across cards, insurance, personal finance, and home finance. We launched three new cards, including the Social Development Bank Cards, iz Cashback and iz Business, alongside four new card services such as Cards through Open Banking, Easy Payment Plan, Google Pay, and Samsung Pay.

Our insurance portfolio expanded with three new app-enabled products covering motor, travel and medical malpractice. We introduced two new personal finance solutions, Payment Deferment and Finance Plus, to provide greater flexibility for customers. Home finance saw significant progress with four new products and two fully digital options, including Etzaz, REDF Real Estate Development Fund Down Payment, self-construction, off-plan cash to finance, and expats finance. We also launched Musanad, a dedicated service for house workers.

Business excellence

We strengthened our operational foundation through enhancements designed to streamline processes and improve service delivery. The rollout of a new Card Management System improved efficiency and performance across the cards portfolio; the adoption of cheque forgery detection devices in all branches was designed to ensure accurate and compliant transactions.

We advanced systems integration, merging 35 services into CRM to unify customer data and service workflows. Additional improvements included the launch of the Callback Service, the expansion of IVR services from 27 to 53, and the introduction of Watheq, an employee achievements tracking app that supports continuous improvement and recognition across the team.

Real Estate Finance Risk

The Bank's total outstanding residential real estate finance portfolio as of 31 December, 2025 was ₹ 29.3 billion. The Bank has developed adequate policies and procedures to ensure that the appropriate insurance coverage is in place to hedge against potential financial losses associated with residential real estate portfolio. However, risk elements which are not part of the insurance coverage are dealt with according to the Bank's internal risk management framework.

Following are the different types of insurance covers that the Bank has utilized to hedge various risks associated with its residential real estate finance portfolio.

Life insurance: The life insurance provides financial protection in the event of death resulting from natural or accidental events or specified cause as per the insurance policy in order to recover the outstanding finance amount from insurance company.

Disability insurance: The disability insurance provides financial protection to recover the outstanding financing amount in the event that the policyholder becomes fully and permanently disabled and is unable to work or engage in an income earning activity.

Property insurance: Property insurance provides coverage for physical damage or loss to the property caused by events such as fire, flood, or natural disasters, etc. This is intended to mitigate the financial impact of property damage, allowing the Bank to recover the costs due to unexpected/unforeseen events.

Deposits and segments

We recorded notable growth across deposits and customer segments, reinforcing our ability to attract, serve, and retain diverse customer groups. We launched the Expats Affluent Banking package and the Sustainable Saving Non-individual product, supporting segment expansion and strengthening long-term savings behavior. Customer deposits grew by 11.42%, supported by strong acquisition momentum that brought in more than one million new retail customers, which includes over 600,000 new youth customers. We introduced new segmentation criteria and personas to refine our targeting approach and launched four new accounts: Zood Alajjal, Dependent, Visitor, and Saving Goal.

Strengthening leadership in Shariah-compliant innovation

In 2025, we continued to advance our position as a leading provider of Shariah-compliant retail banking by elevating product integrity, enhancing digital delivery, and expanding access for underserved customer groups. Our focus remained centered on aligning every offering with the

highest standards of Shariah governance while modernizing our platforms to deliver a fast, intuitive, and fully compliant experience. This combination of rigorous oversight, innovation, and customer-driven development has reinforced our leadership in Islamic retail banking and strengthened our contribution to national financial inclusion and sustainability goals.

Our commitment to Shariah-compliant excellence guided every stage of product development throughout the year. We maintained continuous alignment with the rulings of our Shariah Committee. This ensured that every retail solution, from savings accounts to financing, met the strictest compliance standards and cultivated long-term customer trust.

A digital-first approach shaped our delivery model as we expanded AI-driven, end-to-end Islamic banking journeys. Enhancements such as electronic KYC, automated contract generation, and real-time profit rate calculation allowed customers to open, manage, and close Islamic accounts within minutes. These upgrades matched the speed and convenience of conventional channels while fully preserving Shariah integrity.

We advanced customer-centric product innovation by introducing modular, build-your-own Islamic financing structures. Hybrid Murabaha Musharakah designs and flexible Ijara-based auto finance options gave customers the ability to tailor repayment structures to their cash flow patterns and risk appetite, all without compromising compliance.

Financial inclusion and ESG remained central to our mandate. We expanded targeted micro finance and introduced green Islamic financing solutions for SMEs and households. These efforts broadened our reach to underserved segments and supported the sustainability ambitions of Saudi Vision 2030.

Operational resilience and risk management continued to underpin our Islamic banking portfolio. We strengthened credit risk models for Islamic products, enhanced liquidity risk monitoring for profit rate swaps, and maintained robust audit trails for every Shariah-related contract. These improvements protected our balance sheet, improved transparency for regulators, and lay the foundation for further innovation and growth ahead.

Retail Banking Group continued

Elevating access, speed, and service quality

Throughout the year, we elevated retail customer experience and accessibility by strengthening our physical and digital touchpoints and improving the speed, accessibility, and consistency of every interaction. Our focus remained on making banking simpler and more intuitive, while ensuring growing our footprint to ensure that customers across the Kingdom benefit from modern, reliable, and fully integrated service delivery.

We upgraded 337 legacy ATMs to next gen models, enhancing reliability, functionality, and convenience for customers nationwide and significantly off loaded transaction volumes from physical branches, freeing teller staff to focus on higher value advisory and relationship building services. The opening of 12 new alinma branches strategically expands our physical footprint into prime locations and priority regions, delivering faster access for millions of customers. We also accelerated our paperless agenda with over 90% of services now completed through a secure one-time password process, reducing friction and improving turnaround times.

To deepen our understanding of customer needs, we implemented the NPS survey in the alinma app, giving us real time insights that inform continuous service improvement. We further supported frontline engagement by equipping 50 branch supervisors with tablets, enabling faster processing and more personalized support within branches.



Our commitment to Shariah-compliant excellence guided every stage of product development throughout the year.

Awards and recognition in 2025

Best Bank in Retail – Saudi Arabia 2025

The Global Economics

Best Digital Banking Platform for Youth (iZ) – Saudi Arabia 2025

The Global Economics

Most Innovative Rebranding Initiative – Banking – Saudi Arabia 2025

Global Business Outlook

The Best Performing Bank in KSA

The Banker

Excellence in Shariah-compliant Digital Banking Saudi Arabia 2025

World Economic Magazine

Best Use of Data & Analytics in Wealth Management – MENA

(MEED)

Best Islamic Retail Bank for Shari'a Compliance and Assurance in Saudi Arabia 2025

IRBA

Outstanding Customer Experience Award

International Center for Strategic Alliances – ICSA

Excellence in Open Banking Implementation

International Center for Strategic Alliances – ICSA

Multi-channel Integrated Campaign

MENA DIGITAL AWARDS 2024-2025



Retail Banking in 2026

We are preparing a strong pipeline of offerings for 2026 as we continue to expand our reach, elevate customer experience, and strengthen our contribution to alinma's long-term strategy. Our focus remains on broadening access to Shariah-compliant solutions, accelerating digital transformation, and deepening customer relationships through products that reflect real needs across every segment we serve.

In auto finance, we plan to introduce auto multi-debt burden ratio solutions for pre- and post-retirement customers, expand auto financing to self-employed clients, and roll out a revamped Auto Murabaha structure. Our real estate portfolio will grow with new products, including finance against property income, auction finance, and a real estate top-up option designed to support customers seeking flexible and responsible home financing pathways. In personal finance, we aim to launch portfolio-based financing, deposit-based financing, BNPL services, and a new expats HUB proposition to strengthen financial access and engagement.

Payments and bancassurance will advance through Remit Now Pay Later, Visa Direct, and Mastercard Send with new

MTO partnerships, along with additional insurance products covering home, digital protection, and savings. Our cards offering will expand with a cashback revolving card, commercial corporate cards, a new co-branded card, and a full prepaid revamp. Across current accounts and segments, we will introduce a digital joint account, new solutions tailored for retired segments, and a mothers' sub-account to support more diverse customer profiles.





Self-service and ATM enhancements will drive greater convenience with digital account authentication on kiosks, fingerprint ATM cash withdrawals, and the installation of new generation ATMs across the network. Time deposit offerings will be strengthened with NAMA mini amount wallet, NAMA upfront profit, and new profit distribution frequency options. Our savings portfolio will grow with the alinma saving Draw Account, a loyalty saving account, a long-term saving plan, and an employee saving scheme to support healthier financial habits for individuals and families.





These initiatives position Retail Banking for another year of strong progress as we continue to innovate with purpose, scale responsibly, and deliver solutions that keep alinma ahead of customer expectations in 2026 and beyond.



Retail Banking Group's strategic partnerships

Retail Banking

Partner	Objective	Expected outcome
Visa International 	Personal payment solutions, secure transactions, travel support, cards, and rewards designed to bring more value to our customers everyday experiences	Solidify alinma's commitment to delivering a modern, payment experience. By expanding its card portfolio, leveraging Visa's cutting edge digital payment technologies, and strengthening transaction security
The Real Estate General Authority (REGA) 	Seamless integration between alinma and the REGA portal for fully automated escrow account opening, enabling same day issuance of real estate developer licenses through instant, digital escrow provisioning	Turns a traditionally manual, paper heavy escrow opening process into a secure, real time digital service, cutting processing time from days to minutes through a fully auditable, regulator ready workflow that reduces risk exposure and operational cost
Ministry of Education 	Unified scholarship program that routes student allowances from the Ministry of Education to the education directorates and ultimately to the beneficiaries, while keeping every transaction and account under alinma custodianship	Create a payment pipeline that delivers scholarship funds quickly, transparently, and at lower cost, while giving both the Ministry of Education and alinma full visibility and control over every transaction
Aldrees Petroleum & Transport Services Co 	In-app Pay with Points, offering seamless redemption experiences for fuel services	Strengthen alinma's loyalty ecosystem by integrating real-time points redemption, boosting card usage, increasing customer interaction with akthr, and reinforcing alinma's relationship with a strategic merchant

Partner	Objective	Expected outcome
Almanea Household Appliances 	Pay with Points at Almanea stores, enabling customers to redeem akthr points for electronics and appliances	Empower customers with flexible, instant point redemption on essential and high-value purchases, driving higher engagement and positioning akthr as a practical part of customers' daily spending
TLC Worldwide 	Gamification-based loyalty enhancement solution to boost customer engagement through interactive challenges, reward mechanisms, and instant digital voucher prizes	Deliver interactive customer journeys, achievement-based rewards, and the ability to earn instant digital vouchers to add excitement to both the loyalty and app experience
National Housing Company Innovation (NHCI) 	Seamless integration between alinma and the NHCI portal to fully automate the customer journey and provide advanced services	Provide NHCI services, such as Sakani and Ejar as a single, seamless workflow to cut turnaround time, boost client satisfaction, and expand market share in real estate financing, with a fully auditable, regulator ready process that lowers risk and operating costs
The National Real Estate Registration Services Company (Real Estate Registry – RER) 	Automate real estate title registration operations	Faster title processing, reduced paperwork, transparent tracking, and compliance with Saudi real estate regulations in one place