CORPORATE GOVERNANCE FRAMEWORK

مصرف الإنماء
alinma bank

INTERNAL CONTROL MECHANISM

- Risk Management Framework
- Quality Control
- Internal Audit Monitoring
- Anti-Money Laundering (AML)
- Compliance Monitoring / Inspection
- Internal Sharia Auditing
- ShariahCompliance

STRATEGIC GOALS

- To outperform competitors in the provision of customer service
- To assure partners that Alinma Bank provides only the most rigorously vetted, Shariah-compliant, financial solutions.
- To achieve consistent growth

ACHIEVEMENTS RECOGNITIONS AND CERTIFICATIONS

- TOP CEO named Abdullah Ali AlKhalifa as one of the top CEOs in the GCC region - 2021 — the Global Islamic Finance Awards (GIFA)
- Strongest Islamic Retail Bank - 2021 — Islamic Retail Banking Awards (IRBA)
- Best Islamic Bank – 2021 — the Global Islamic Finance Awards (GIFA)
- Alinma Tops Forbes List of Best Saudi Banks – 2021 & 2022 — Forbes Middle East
- Best Digital Innovation Bank in Saudi Arabia – 2021 — Union of Arab Banks

BUSINESS ENVIRONMENT

STAKEHOLDERS

BOARD OF DIRECTORS

SHAREHOLDERS

- Annual Report
- Constitutional Rights
- Annual General Assembly
- Dividend Entitlement
- Statutory Auditors
- Complaints Handling Mechanism
- Voting Rights

CUSTOMERS

- Individuals
- Corporation
- Governments

STAFF

- Code of Conduct
- Alinma Bank Work Regulation
- HC Policy
- Employees Engagement Survey
- Performance Reviews Semi-Annual and Annual

SUSTAINABILITY AND CSR

- Accelerate sustainable finance
- Foster environmental stewardship and enable a circular carbon economy
- Empower our customers
- Build a thriving workplace
- Strengthen our communities and contribute to greater financial inclusion
- Robust governance and responsible operations

REGULATORY AUTHORITY

LOCAL

- Capital Market Authority
- Ministry of Commerce
- Saudi Central Bank

INTERNATIONAL

- Financial Action Task Force (FATF/MENA FATF)
- United Nations / Security Council
- U.S. Treasury Office of Foreign Asset Control (OFAC)
- Financial Stability Board (FSB)

VENDORS AND SERVICE PROVIDERS

- Code of Conduct
- Complaint Relationship Policy
- Procurement Policy
- Outsourcing Policy

SUBSIDIARIES AND AFFILIATES

- Alinma Investment Company
- Saudi Fintech Company
- Esnad Company
- Tanweer Real Estate Company
- Ersal Money Transfer Company
- Alinma Tokio Marine Company
- Bayan Credit Bureau Company
- Saudi Financial Support Services Company (SANID)
- Saudi Company for The Registration of Financing Lease Contracts

CORPORATE GOVERNANCE PILLARS

SIX KEY PILLARS

- POLICIES
- PROCEDURES
- INTERNAL CONTROL MECHANISMS
- SERVICE LEVEL AGREEMENTS
- SYSTEMS
- KEY PERFORMANCE INDICATORS (KPIs)

GOVERNANCE PILLARS – REGULATING AGENCIES

Basel III

Principle 1: Board's Overall Responsibilities
Principle 2: Board Qualifications and Composition
Principle 3: Board's Own Structure and Practices
Principle 4: Senior Management
Principle 5: Governance of Group Structures
Principle 6: Risk Management
Principle 7: Risk Identification, Monitoring, and Controlling
Principle 8: Risk Communication
Principle 9: Compliance
Principle 10: Internal Audit
Principle 11: Compensation
Principle 12: Disclosure and Transparency
Principle 13: The Role of Supervisors

Saudi Central Bank (SAMA)

Principle 1: Board Members Qualifications
Principle 2: Board Composition and Appointment
Principle 3: Board Responsibilities
Principle 4: Board Committees
Principle 5: Rights of Shareholders
Principle 6: Disclosure and Transparency

Capital Market Authority (CMA)

Part 1: Preliminary Provisions
Part 2: Rights of Shareholders
Chapter 1: General Rights
Chapter 2: Rights Related to the Meeting of the General Assembly

Part 3: The Board of Director
Chapter 1: Formation of the Board
Chapter 2: Responsibilities and Competencies of the Board
Chapter 3: Competencies of the Chairman and the Board Members
Chapter 4: Procedures of the Board Activities
Chapter 5: Training, Support and Assessment
Chapter 6: Conflicts of Interest

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Chapter 1: General Provisions
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Chapter 3: Remuneration Committee
Chapter 4: Nomination Committee
Chapter 5: Risk Management Committee

Part 5: Internal Control
Part 6: The Company's External Auditor
Part 7: Shareholders
Part 8: Professional and Ethical Standards
Part 9: Disclosure and Transparency
Part 10: Implementation of Corporate Governance
Part 11: Retaining of Documents
Part 12: Closing Provisions

STANDARD OPERATING AND ACCOUNTING PROCEDURES

Manaul Title

1. Account Opening for Corporate Partners
2. Account Payable Procedures
3. Account Statements-Branch
4. Account to Account Transfer.
5. Actual Global Limit Initiation and Approval Procedures
6. Actual Global Limit Re-evaluation Procedures
7. Alinma and REDF Real Estate Murabaha Finance Procedures
8. Alinma Insurance Procedures
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16. Call Investment Account Procedure
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18. Cards Chargeback Procedures
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20. Cash Verifications Procedures
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22. Computer Security Emergency Response Team Procedures
23. Control & Business Support Procedures
24. Corporate Remedial and collection Procedures
25. Credit Administration Procedure for CBG Partners
26. Credit Documentation Procedure for Partners
27. Credit Rick Management Procedures
28. Deal Reversal Procedure for TROPS
29. Deferred Sale Between Banks (Standard Murabaha) Procedures
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31. Direct Investment for Alinma Partners
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33. Direct Investment Procedure with Treasury Customer
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36. DRAFT Cheques Inventory Procedures
37. E-Channels Procedure
38. Enquiries and Investigation Procedures
39. Equity Investment Operational Procedures for Trops
40. Equity Investment Procedure
41. FATCA Reporting Procedures
42. FI & PS Risk Participation Procedure
43. FI Estabishing Credit Limit Procedures
44. FI Estabishing RMA & CIF Procedures
45. FI Establishing Nostro and Vostro Accounts
46. Finance MIS Procedures
47. Financial Control Procedures
48. Financing Repayment of Finance with Local Banks Procedure
49. Fixed Assets Procedures
50. Foreign Currency Cheque Collection Procedure for Global Payment

Manaul Title

51. Foreign Currency Drafts
52. Foreign Exchange Procedure for TFO
53. Foreign Exchange Procedures
54. Foreign Exchange Revaluation Rate Procedure
55. Forward Ijerah Procedure
56. FTP Reports Procedures
57. Funds InvestmentProcedure for TFO
58. FX Confirmation Matching Procedures
59. FX Wa'ad Procedures
60. Gap Analysis Ass for Home & Personal Finance
61. Handle MADA & GCC Claims Procedures
62. Handling of Chequebook requests procedures
63. IFRS9 Impairment Procedures
64. Ijerah Procedure
65. Individual Development Plan Procedures
66. Interbank Investment through (AIC) Product Procedure
67. Interbank Investment Wakalah Product Procedure Asset and liability
68. Interbank Wakalah Product (Asset and Liability) Procedures
69. Internal Account Control Procedures
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87. Nama Product Procedure
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91. Nostro Reconciliation / Daily process
92. Nostro Replenishment Procedure
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96. Partner Follow-up Procedure
97. Performance Guarantee Procedure for TFO (Extension of Commodity Murabaha)

Manaul Title

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101. Product Development Procedures
102. Profit Rate Swap Procedures
103. Property Evaluators' Licenses Monitoring Methodology Procedrue
104. Property Evaluators' Performance Assessment Procedrue
105. Rate Reasonability Procedure & methodolgy
106. Reconciliation Control procedures
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109. Risk and Control Self Assessment Management Procedure
110. Risk Issues & Action Management PL & PR
111. SADAD Alinma Biller Procedures
112. SAIBOR & SABIBID Procedures
113. SAMA Circulars Procedure
114. SAMA Murabaha Procedure
115. SAMA Murabaha Procedures
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117. SARIE Outgoing Payment Procedures
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122. Standing Settlement Instructions SSI Update
123. Stock Murabaha Finance Procedures
124. Stop Payments
125. Strategy Planning & Excecution Procedure
126. Sug AL- Sila Procedure
127. Sukuk Investment Procedure for TFO
128. Sukuk Transaction Procedures for TROPS
129. SWIFT Incoming Payment Procedures
130. SWIFT Sanctions Screening Procedures
131. Treasury Sales Desk (TSD) Procedure
132. TROPS Deal Amendment Procedure
133. TROPS Inward Investigations Procedure
134. TROPS Parameter Table Procedure
135. VIP Customer Follow-Up Procedure
136. Waiting Period Control

SHAREHOLDERS ANNUAL MEETING

Appointe/Remove — Represent and Report to

BOARD OF DIRECTORS

BOARD COMMITTEES

- Sharia Committee
- Risk Committee
- Audit Committee
- Executive Committee
- Nomination & Remuneration Committee
- Governance & Sustainability Committee

CHIEF EXECUTIVE OFFICER

MANAGEMENT COMMITTEES

- Human Capital
- IT Steering
- Procurement
- Assets and Liabilities
- Compliance
- Investment
- Credit
- Insurance Management
- Polices & Procedures
- Fraud Corrupt & Control
- Access Management
- SME
- Information Security Steering
- Business Continuity
- Locations Select

Rights of Shareholders and General Assembly

- General shareholders' rights
- Exercise of shareholders' rights
- Shareholders' rights related to the General Assembly
- Shareholders' voting rights
- Shareholders' dividend rights

Responsibilities and Authorities

- Directing the Bank's business
- Developing the Bank's framework and delegation of authority
- Preparing the policies and charters that govern work within the Bank
- Establishing governance and control frameworks for the Bank
- Formation of the Board committees
- Setting the Bank's objectives and developing strategies

Functions

- Developing major plans,policies, strategies and objectives
- Forming Executive Management
- Setting explicit lines for accountability, responsibility and compliance at all levels across the Bank
- Developing a clear and written policy for dealing with actual and potential cases of conflict with interest
- Ensuring the independence of the Internal Auditor and External Auditor
- Verifying the accuracy and integrity of annual and quarterly financial statements

Disclosure and Transparency

- Capital Market Authority Corporate Governance Regulation.
- SAMA principles of corporate governance
- General Assembly Minutes of Meetings
- Annual Report
- Audit Committee Report

BOARD APPROVAL POLICIES

Board Approved Polices

1. Accounting Framework and Significant Policy
2. Alinma Authorized Signatures Policy
3. Alinma Operational Risk Management Policy
4. Anti- Financial Fraud Policy
5. Anti-Money-laundering and Terrorist Financing Policy
6. Banking Customer Protection Policy
7. Basel Process and Reporting Policy
8. Branch Networking Policy
9. Business Continuity Management Policy
10. CBG and SME Credit Risk Policy
11. Collection Incentive Policy
12. Compliance Policy

Board Approved Polices

13. Conflicts of Interest Policy
14. Corporate Remedial and Collection Policy
15. Credit Risk Classification and Provisioning Policy under IFRS 9 Ver.2
16. Cyber Security Policy
17. Delegation of Authority Policy and Framework
18. Enterprise Rick Management (ERM) Policy
19. Evaluation Mechanisms of the Board of Directors, Members and its Committees Policy
20. Financial Institutions (FI'S) Credit Risk Policy
21. Incentive Policy for Third Party Sales Employees
22. Information Technology Governance Committee Policy

Board Approved Polices

23. Insider Trading Policy
24. Liquidity Management Policy and Framework
25. Outsourcing Policy
26. Partner Relationship Management Policy
27. Policy for Approval of New Products and Services
28. Profit distribution policy
29. Purification Account Policy
30. Real Estate Finance Policy
31. Profit Rate Risk Management Policy
32. Related Party Policy
33. Remuneration and Allowances Policy for Board Members, Committees and Secretaries

Board Approved Polices

34. Retail Assets Policy
35. Retail Assets Self-Finance Policy
36. Risk Appetite Framework & Policy
37. The Board Succession Policy
38. Transparency and Disclosure Policy
39. Treasury and Investment Risk Policy
40. Treasury Policy for SAIBOR and SAIBID Calculation
41. Whistleblowing Policy
42. **Stress Testing Policy**
43. **Internal Audit Policy and Procedures**
44. **Know your Customer Policy**
45. **Alinma Incentive design Policy & Procedures**
46. **Contingency Funding Policy**
57. **IFRS 9 Policy and Framework**

SERVICE LEVEL AGREEMENTS (SLA'S)

Owner	Subsidiary	SLA Title
1. Retail Group / Private Banking	Alinma Investment Company	Fees Split Agreement
2. Retail Group / Marketing	Saudi Fintech Company	Alinma Bank and Saudi Fintech Company SLA
3. Retail Group / Marketing	Alinma Investment Company	Marketing Services Agreement Form
4. Retail Group / Retail Assets	Alinma Investment Company	Equity Financing in exchange for Portfolio Mortgage SLA.3.0
5. Retail Banking Group	Alinma Investment Company	SLA-Products & Services fees sharing
6. Retail Banking Group	Alinma Investment Company	Stock finance turnaround time T+2 to T+0
7. Branch Network Division	Alinma Investment Company	Banking Services
8. Different Departments in Alinma bank	Alinma Investment Company	Outsourced Services
9. Shariah Committee	Alinma Investment Company	Shariah Consultation
10. AIB Support Operations	Alinma Investment Company	Provide Documentation Archiving & Review Services
11. Branch Network Division	Alinma Investment Company	Due Diligence Processes

Owner	Subsidiary	SLA Title
12. Corporate banking group	FAlinma investment Co	Bussiness referrals and fee sharing
13. Alinma Bank	Alinma Investment Co	Master services agreement
14. Procurment	Alinma Isnad	Providing the Bank with Manpower. Agreement number 1- HC/2020
15. Alinma Bank	Fintech	BIN Sponsorship and card services Agreement
16. Alinma Information Technology Division	Fintech	SLA-SFTC-21-01(IT services)
17. Internal Audit Division	Saudi Financial Technology Co	Internal Audit SLA (ended 11/2022)
18. Shariah	Saudi Financial Technology Co	Shariah
19. Shariah	Alinma Tokio Marine	Shariah
20. Shariah	Ersal Remittance Business	Shariah

CORPORATE GOVERNANCE FRAMEWORK

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INTERNAL CONTROL MECHANISM

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BUSINESS ENVIRONMENT

SHAREHOLDERS

- Annual Report
- Constitutional Rights
- Annual General Assembly
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- Statutory Auditors
- Complaints Handling Mechanism
- Voting Rights

CUSTOMERS

- Individuals
- Corporation
- Governments

STAFF

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CORPORATE GOVERNANCE PILLARS

SIX KEY PILLARS

- POLICIES
- PROCEDURES
- INTERNAL CONTROL MECHANISMS
- SERVICE LEVEL AGREEMENTS
- SYSTEMS
- KEY PERFORMANCE INDICATORS (KPIs)

GOVERNANCE PILLARS – REGULATING AGENCIES

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Saudi Central Bank (SAMA)

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Part 12: Closing Provisions

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	Board Approved Polices		Board Approved Polices		Board Approved Polices		Board Approved Polices
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3	Alinma Operational Risk Management Policy	15	Credit Risk Classification and Provisioning Policy under IFRS 9 Ver.2	25	Outsourcing Policy	36	Risk Appetite Framework & Policy
4	Anti- Financial Fraud Policy	16	Cyber Security Policy	26	Partner Relationship Management Policy	37	The Board Succession Policy
5	Anti-Money-laundering and Terrorist Financing Policy	17	Delegation of Authority Policy and Framework	27	Policy for Approval of New Products and Services	38	Transparency and Disclosure Policy
6	Banking Customer Protection Policy	18	Enterprise Rick Management (ERM) Policy	28	Profit distribution policy	39	Treasury and Investment Risk Policy
7	Basel Process and Reporting Policy	19	Evaluation Mechanisms of the Board of Directors, Members and its Committees Policy	29	Purification Account Policy	40	Treasury Policy for SAIBOR and SAIBID Calculation
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11	Collection Incentive Policy			33	Remuneration and Allowances Policy for Board Members, Committees and Secretaries	44	**Know your Customer Policy**
12	Compliance Policy					45	**Alinma Incentive design Policy & Procedures**
						46	**Contingency Funding Policy**
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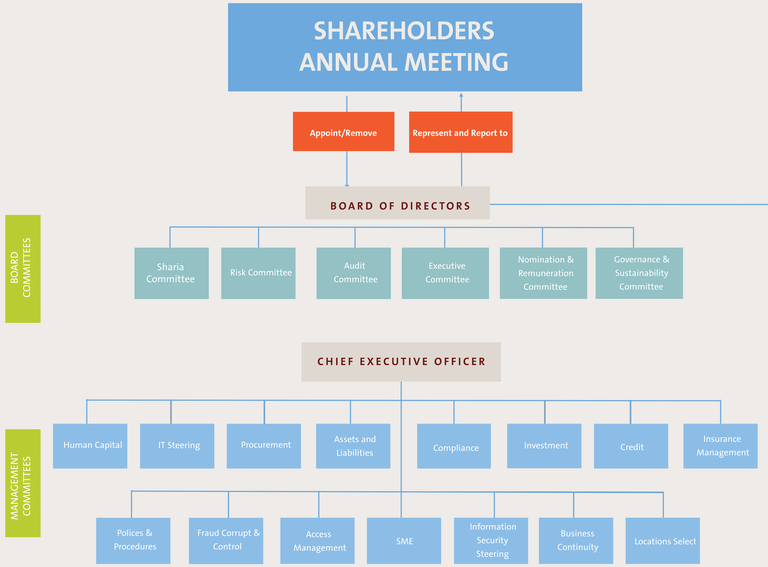

Rights of Shareholders and General Assembly
- General shareholders' rights
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Disclosure and Transparency
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- Audit Committee Report

SERVICE LEVEL AGREEMENTS (SLA'S)

Owner	Subsidiary	SLA Title
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6. Retail Banking Group	Alinma Investment Company	Stock finance turnaround time T+2 to T+0
7. Branch Network Division	Alinma Investment Company	Banking Services
8. Different Departments in Alinma bank	Alinma Investment Company	Outsourced Services
9. Shariah Committee	Alinma Investment Company	Shariah Consultation
10. AIB Support Operations	Alinma Investment Company	Provide Documentation Archiving & Review Services
11. Branch Network Division	Alinma Investment Company	Due Diligence Processes

Owner	Subsidiary	SLA Title
12. Corporate banking group	FAlinma investment Co	Bussiness referrals and fee sharing
13. Alinma Bank	Alinma Investment Co	Master services agreement
14. Procurment	Alinma Isnad	Providing the Bank with Manpower.
15. Alinma Bank	Fintech	Agreement number 1- HC/2020 BIN Sponsorship and card services Agreement
16. Alinma Information Technology Division	Fintech	SLA-SFTC-21-01(IT services)
17. Internal Audit Division	Saudi Financial Technology Co	Internal Audit SLA (ended 11/2022)
18. Shariah	Saudi Financial Technology Co	Shariah
19. Shariah	Alinma Tokio Marine	Shariah
20. Shariah	Ersal Remittance Business	Shariah