ESG Summary Report 2025

King Khalid Sustainability Award 2025

alinma.com

Contents

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Year in Review

2025 sustainability highlights

Sustainable finance

- Issued **USD 1 Bn** in sustainable AT1 Sukuk
- Launched the Sustainable Savings Account, securing **⃁ 2.09 Bn** in deposits to support sustainable financing
- Total subsidized home financing provided **⃁ 2,490 Mn**

Environmental

- **19.2%** reduction in water consumption year-on-year
- **100%** footprint coverage by our Building Management System (BMS)
- **8.4 Mn tCO_2e** Absolute Financed Emissions across 6 disclosed sectors[1]

Social

- Female representation in the workforce **23%**
- Suppliers covered by our ESG assessment **139**
- NPS score **51**

Governance

- MSCI score **AA[2]**
- ESG Invest score **75**
- Number of personal data breaches **Zero**

1. The disclosed sectors are Power, Oil & Gas, Shipping, Real Estate, Iron & Steel and Cement
2. alinma received an AA rating in March 2026 and was among the top five performing banks and top six listed companies in Saudi Arabia, as per the MSCI Index

2025 awards and certificates

King Khalid Award for Sustainability

In 2025, alinma was honored with the King Khalid Award for Sustainability, in recognition of alinma's leadership in sustainability in the financial sector, as well as the Bank's ongoing commitment to upholding the highest ESG standards.

- Best Bank in Retail – Saudi Arabia 2025 **The Global Economics**
- Best Digital Banking Platform for Youth – 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 International's Top 1000 Global Banks**
- Excellence in Shariah-compliant Digital Banking Saudi Arabia 2025 **World Economic Magazine**
- Best Use of Data and Analytics in Wealth Management **MEED MENA Banking Excellence Awards**
- Best SME Bank – Saudi Arabia **MENA Banking Excellence Awards**
- Excellence in Shariah Compliant Banking – Saudi Arabia 2025 **Global Brands Magazine (GBM)**
- Best Debut Financial Institution **Bond Deal of the Year GBM**
- Best Islamic Retail Bank for Shariah Compliance and Assurance in Saudi Arabia 2025 **IRBA**
- Outstanding Customer Experience Award **International Center for Strategic Alliances (ICSA)**
- Excellence in Open Banking Implementation **ICSA**
- Multi-channel Integrated Campaign **MENA Digital Awards 2024-2025**
- Fastest Growing Islamic Bank in the Corporate Sector in Saudi Arabia 2025 **International Finance Magazine**
- National Award for Volunteer Work **International Non-Profit Sector Forum**
- Kafala Distinguished Performance Award 2025 **Arab and Regional Guarantee Programs Forum 2025**
- Corporate Social Responsibility Award 2025 (Gold and Silver) **Ministry of Human Resources and Social Development**
- Social Responsibility Award Housing Sector Companies **Ministry of Human Resources and Social Development**
- Most Innovative Islamic Bank – Saudi Arabia 2025 **Global Brand Frontier Awards by Boston Brand Research & Media**
- Best Printed 2024 Annual Report in the Middle East – Large Companies **Middle East Investor Relations Association**
- Ranked in the top 10 Saudi companies **Forbes International**
- Renewable Energy Financing Program Award **ESG Business Award**

Sustainability Roadmap

alinma has progressed steadily on its sustainability journey and remains committed to advancing this path in the years ahead.

2023

- Established Sustainability Strategy Framework
- Established Sustainability Committee
- Developed Sustainability Policy
- Published ESG Position Statement
- Adopted ESG Due Diligence Toolkit
- Developed Supplier's Code Of Conduct and supplier ESG assessment tool
- Assessed alinma's sustainable finance portfolio
- Developed GHG calculation methodology and calculated scope 1, 2, and 3 emissions baseline
- Conducted Environmental Impact Assessment
- Established Sustainability Department
- Issued alinma's first Sustainability Report

2024

- Launched AMAD
- Became a signatory to the PRB and CDP
- Obtained ISO 14001 certification
- Developed GHG footprint calculation management system
- Developed Net Zero roadmap
- Established sustainability training matrix for employees
- Launched sustainability survey for employees
- Developed Human Rights Statement
- Developed Occupational Health and Safety Statement
- Conducted sustainability awareness programs
- Published Sustainable Finance Framework
- Developed sustainable procurement guidelines in line with our procurement policy
- Created Sustainability Champions team
- Conducted Sustainable Supply Chain Forum

2025

Q1

- Achieved Top ESG Ranking according to ESG Invest based on 2024 performance
- Published Net Zero strategy
- Initiated a third-party assessment of alinma's data privacy
- Launched the Corporate Portal

- Signed MOU with the Financial Academy to strengthen sustainability awareness in the financial sector
- Published ESG Risk Framework
- Published Environment Week posts

Q2

- Conducted an employee workshop about human rights in the workplace
- Updated the Procurement Policy to include sustainability elements
- Achieved an MSCI "A" score
- Supported Hajj and Umrah through partnerships with over 10 governmental and semi-governmental entities

- Published alinma's 2024 Sustainability Report
- Issued the first 2025 batch of Sustainable Sukuk
- Launched Sustainable Savings Account

- Elected a female member to the Board

Q3

- Presented the alinma sustainability journey at the Supply Chain and Procurement Conference
- Issued the second batch of Sustainable Sukuk
- Conducted a health and safety workshop for employees

- Launched the alinma Sustainable Finance and Investment program
- Conducted corporate sustainability training with the Financial Academy

- Won at the ESG Business Awards 2025
- Signed a Financing Guarantee Product Agreement with the Environmental Fund to support environmental financing
- Provided sustainability lectures at the Central Monetary Authority

Q4

- Conducted carbon footprint accounting training with the Financial Academy
- Achieved an S&P ESG score of 39/100, the second highest of all Saudi banks
- Launched iz Business for MSMEs

- Conducted a third-party assessment for data privacy
- Conducted sustainability awareness sessions for C-level staff

- Conducted a supplier sustainability awareness session
- Launched a paperless personal finance service, reducing paper use and enhancing customer experience
- Implemented NPS surveys for three products to improve customer experience
- Achieved a 75/100 ESG score by ESG Invest, the highest of all Saudi banks
- Provided the third training course on "Principles of sustainability reporting" through the financial academy

2030

- Keep launching sustainability-oriented initiatives and products
- Continue integrating sustainability activities through the Bank's day-to-day operations

2050

- Achieve net zero carbon emissions

Sustainability Strategy Framework

alinma's Sustainability Strategy accelerated the Bank's sustainability agenda, comprehensively stepping up sustainability initiatives across financial, environmental, social, and governance aspects. It guides alinma's focus areas, as well as goals and KPIs. The strategy incorporated Saudi Vision 2030 priorities, as well as international frameworks and standards.

Pillar	Goals	Vision 2030	UNSDG	UNGC principles	Stakeholders
Accelerate sustainable finance	• Improve ESG integration into financing and investment decision-making • Integrate ESG into commercial and retail product offerings	• A Vibrant Society • A Thriving Economy • An Ambitious Nation • Have three Saudi cities recognized in the top-ranked 100 cities in the world • Be ranked in the top 10 countries on the Global Competitiveness Index • Increase the private sector's contribution to 65% of GDP	1, 3, 4, 6, 7, 8, 11, 12, 13	1, 8, 9	• Customers • Regulators • Government authorities • Shareholders
Foster environmental stewardship and enable a circular carbon economy	• Align with the national Vision commitment on net-zero carbon emissions by 2050, and enable a circular carbon economy • Reduce other environmental impacts	• A Vibrant Society • Increase non-oil government revenue to ⃁ 1 trillion	7, 11, 12, 13	7, 8, 9	• Government authorities
Empower our customers	• Maximize customer happiness with attentive service • Harness digital transformation to enhance customer experience • Support SMEs	• A Vibrant Society • A Thriving Economy • Increase SME contribution to GDP from 20% to 35% • Increase private sector contribu-tion to GDP from 40% to 65%	8, 9	1, 9	• Customers • Investors • Business partners
Build a thriving workplace	• Develop employees' careers and capabilities • Create a great work environment • Support social environment • Ensure prosperity	• A Thriving Economy • Increase women's participation in the workforce from 22% to 30% • Lower rate of unemployment from 11.6% to 7%	3, 4, 5	4, 5, 6	• Internal Stakeholders • Government authorities
Strengthen our communities and contribute to greater financial inclusion	• Improve financial inclusion and access to financial services, primarily through the CSR strategy and programs • Support local suppliers	• An Ambitious Nation • Increase household savings from 6% to 10% of total household income • Promote home ownership from 47 to 70%	1, 8, 10	1, 8	• Society • Vendors and service providers • Government authorities
Drive robust governance and responsible operations	• Encourage good governance practices and integrity • Protect users' personal data and regulate alinma's data life cycle, such as collection, storage, use, processing, retention, and disposal	• An Ambitious Nation • Raise our global ranking in the Logistics Performance Index to 25 and ensure the Kingdom is a regional leader	16	1, 2, 10	• Board of Directors • Employees • Regulators • Government authorities

This three-year strategy served alinma well between 2023 and 2025. In 2025, we launched our new five-year Sustainability Strategy for 2026 to 2030, the details of which will be further elaborated on in next year's report

ESG Targets and Goals

alinma implements its Sustainability Strategy through defined key performance indicators that measure how effectively we integrate sustainability across the Bank. The table below outlines our targets across all six pillars of the strategy and presents performance against established baselines.

Pillar	Commitment	2022 baseline	2023 value	2024 value	2025 progress	2025 target
Environment	Launch sustainable finance products	0	0	1	3 products launched (Target achieved)	Launch three products
Environment	Increase percentage of sustainable corporate financing[1]	N/A	8.38%	14.84%	13.01% (55% increase vs the baseline) (Target achieved)	20% increase from baseline[2]
Environment	Reduce total Scope 1 and 2 greenhouse gases (GHG)	33,635	26,089	24,147	26,703.22 (20.6% reduction vs the baseline) (Target achieved)	20% reduction from baseline
Social	Improve NPS across KSA banks	4th	2nd	2nd	2nd	1st
Social	Increase the percentage of female employees	19.27%	22%	22.4%	23% (Target achieved)	23%[3]
Social	Be the employer of choice among KSA banks	N/A	3rd	2nd	2nd	1st
Governance	Create and update key policies, frameworks, and position statements to incorporate ESG	0	3	5	5 policies[4] (Target achieved)	5 policies
Governance	Promote gender diversity within the Board of Directors	0	0	0	1 (Target achieved)	Add one female member to the Board of Directors
Governance	Increase ESG ratings scores (MSCI)	BB	BBB	A	AA[5] (Target achieved)	A
Governance	Increase ESG ratings score (ESG Invest)	25	46	70	75 (Target achieved)	73[6]

1. Baseline was developed by 2023
2. The 2025 target refers to a relative increase from the 2023 baseline value, equivalent to a target level of 10.06% which was exceeded in 2025, reaching 13.01%.
3. The female employees target has been adjusted from 25% to 23% to reflect organizational priorities and alignment with near-term workforce planning
4. Cumulative figure for 2023, 2024 and 2025
5. alinma received AA rating in March 2026 based on 2025 performance
6. Was increased from 64 after alinma achieved its target early

ESG Ratings and Certifications

In 2025, we developed several policies, commitment statements, and guidelines that secured improved ESG ratings for the Bank, reflecting alinma's commitment to sustainability.

In addition, alinma pays special attention to the recommendations and comments from international ratings agencies to ensure best practice is implemented across the Bank. Upon receiving the ratings report, alinma immediately identifies and assesses areas for improvement, engages in action planning with key Stakeholders, implements improvements, and finally discloses relevant information through our sustainability report or other channels.

This strategy resulted in alinma's ESG score improving across key ratings agencies, with our ESG Invest Index score being the highest of all Saudi banks and our S&P Global score the second highest.

Ratings agencies	2022 baseline	2023 review[1]	2024 review	2025 actual	2025 target
MSCI	BB	BBB	A[2]	AA[3]	A
ESG invest	25	46	70	75	73[4]
Sustainalytics	30.9	27.9	27.5	24.1	20
S&P Global	17	20	30	39	58

1. Represents 2022 performance
2. This target was achieved in April 2025 based on 2024 performance
3. alinma received an AA rating in March 2026 and was among the top five performing banks and top six listed companies in Saudi Arabia, as per the MSCI Index
4. This target was extended from an initial 64, since alinma already achieved and exceeded it

In 2025, rating agencies recommended that alinma improve its material ESG issues management, given the crucial financial services the Bank provides, as well as the resultant data privacy and cybersecurity risks from alinma's large customer base and the business ethics risks in the region. Feedback received in 2025 will inform alinma's updated Sustainability Strategy.

ESG Dashboard

Environment

Scope 1 emissions - CO_2e (metric tonnes)	2023	2024	2025
Stationary Combustion	19.43	3.64	1.59
Mobile Combustion	27.98	29.72	34.15
Refrigerant Gases (Kyoto products)	1,774.30	1,168.13	1648.48
Total scope 1 emissions	**1,821.71**	**1,201.49**	**1,684.22**
Refrigerant Gases (Non-Kyoto products)	212.33	1,467.43	1,423.46
Scope 2 emissions - CO_2e (metric tonnes)			
Purchased and Consumed Electricity[1]	24,267.24	22,945.61	25,019.00
Total scope 2 emissions	**24,267.24**	**22,945.61**	**25,019.00**
Scope 3 emissions - CO_2e (metric tonnes)			
Purchased Goods and Services	42,710.51	31,640.30	37,861.31
Capital Goods	36,111.71	25,988.71	34,434.43
Fuel & Energy Related Activities	8,130.30	7,856.49	9,302.35
Waste Generated in Operations	357.86	116.34	63.53
Business Travel	1104.90	818.89	506.05
Employee Commuting	2,768.51	2,706.99	2,579.43
Total Scope 3 emissions[2]	**91,183.79**	**69,127.71**	**84,747.10**

1. The emission factor used for scope 2 emissions calculations is market based following the Saudi Electricity Company 2024 grid emission factor
2. Scope 3 Categories 1 and 2 have been restated for 2023 and 2024 following a revision in the currency conversion methodology, transitioning from purchasing power parity (PPP) to actual exchange rates to enhance accuracy and alignment with reporting standards.

Total Scope 1, 2, and 3[1]	2023	2024	2025	Unit
Total Scope 1, 2, and 3 emissions	117,272.73	93,274.81	111,450.32	CO_2e (metric tons)
GHG intensity (Scope 1, 2 and 3) per FTE	40.20	32.10	39.48	tCO_2e/FTE
GHG intensity per ⃁ million revenue	12.06	8.53	9.37	tCO_2e/ ⃁ million

1. GHG emissions are calculated using the operational control approach.

Energy consumption	Unit	2023	2024	2025
Electricity consumption	kWh	42,724,006	41,298,805	45,489,878.10
Petrol consumption from operations and vehicles	Liters	11,931	12,626	14,593.49
Diesel consumption from operations and vehicles	Liters	7,423	2,367	597.34

Total energy	Unit	2023	2024	2025
Energy from stationary combustion	GJ	277.6	51.94	22.71
Energy from mobile combustion	GJ	416.74	440.99	508.82
Energy from electricity	GJ	153,806.42	148,675.70	163,763.56
Total energy consumption (direct and indirect)	**GJ**	**154,500.76**	**149,168.63**	**164,295.09**
Energy intensity per FTE	GJ/FTEs	52.97	51.33	58.20

Water consumption	Unit	2022	2023	2024	2025
Total third-party water withdrawn and consumed	m^3	76,221	70,338	81,440.22	65,790
Water consumption intensity per FTE	m^3/FTEs	26.60	24.11	28.02	23.30

Waste metrics	Unit	2022	2023	2024	2025
Total non-hazardous waste generated	kg	702,432	699,565	223,093	253,070
Waste recycled (paper)	kg	9,960	12,310	15,760	26,355[1]

1. The 2025 waste recycled figure includes paper, plastics, cardboard, and cans

Economic

Sustainable finance	2023	2024	2025
Total sustainable finance (⃁)	11,176,899,373	22,652,367,141	22,135,360,432
Total sustainable assets in the portfolio (%)	8.38%	14.84%	13.01%
Green portfolio	3.47%	7.79%	7.65%
Social portfolio	4.91%	7.05%	5.35%

Sustainable investments	2022	2023	2024	2025
Sustainable assets (⃁)	362,625,000	362,625,000	595,125,000	857,600,000

Subsidized home finance performance	2025
Number of subsidized home finance customers	26,313
Total financing provided (⃁)	15,775,879,311

	Electric vehicles		Hybrid vehicles	
Green transportation	2024	2025	2024	2025
Customers using the product	29	145	191	401
Total financing provided (⃁ Mn)	13	16.27	30	50.1

ESG Dashboard continued

Social

Women employed at alinma	2021	2022	2023	2024	2025
Full-time employees	2,671	2,862	2,917	2,906	2,823
Female full-time employees	396	550	639	652	640
Percentage of women in the workforce	14%	19%	22%	22%	23%
Percentage of women in leadership	5%	8%	8%	9%	7%
Female employees in senior management	0	0	1	3	3
Female employees in middle management	7	14	14	21	267
Female employees in lower management	32	51	66	17	129
Female employees (other Staff)	357	485	557	611	585

People with disabilities employed at alinma	2024	2025
Number of people with disabilities at alinma	54	79
New hires who are people with disabilities	39	26
Percentage of new hires who are people with disabilities	1%	11%
People with special needs rate	2%	3%

Employee turnover by demographic	New employees	Employees who left	Turnover rate
	234	**384**	**13%**
Gender			
Male	166	266	12%
Female	68	118	18%
Age			
18-30	99	113	17%
31-50	135	251	12%
51+	0	20	17%

	2023		2024		2025	
Parental leave	Male	Female	Male	Female	Male	Female
Number of employees entitled to parental leave	174	62	186	61	196	73
Number of employees who took parental leave	174	62	186	61	196	73
Number of employees who returned to work after parental leave ended	174	62	186	61	196	71
Return-to-work rate[1]	100%	100%	100%	100%	100%	97.26%
Number of employees who were still employed 12 months after returning to work (retention)	174	62	173	48	189	64
Retention rate[2]	100%	100%	93.01%	78.69%	96.43%	87.67%

1. Calculation: #3 / #2 * 100
2. Calculation: #5 / #2 * 100

Training program	Format	Board level	C-level	Governance and Sustainability Committee	Customers	Employees	Suppliers	Society
MSCI ESG rating	Physical			X				
GHG workshop	Physical				X	X		
Sustainability training	Virtual	X						
Sustainability training	Physical		X					
The role of human rights in the workplace	Virtual					X		
Workshop on health and safety	Virtual					X		
Sustainability webinar	Virtual						X	
Introduction to corporate sustainability (with the Financial Academy)	Physical					X	X	X
Principles of carbon footprint calculations (with the Financial Academy)	Physical					X	X	X
Principles of sustainability reporting (with the Financial Academy)	Physical					X	X	X
ESG due diligence toolkit	Virtual					X		

ESG Dashboard continued

Employee volunteering	2021	2022	2023	2024	2025
Number of volunteers	24	48	492	350	309
Employee volunteer hours	192	384	2,412	3,410	3,061
Number of volunteering days	2	11	145	240	250

Local supplier procurement	2023	2024	2025
Total number of suppliers	305	334	365
Total number of local suppliers	236	272	289
Percentage of local suppliers	77.4%	81.44%	80%
Percentage of spending on local suppliers	95.49%	95.45%	92%

Employee mental health awareness sessions
Nasmaak Innovation Workshop
Psychological Resilience Podcasts
Emotional Intelligence in the Workplace Podcasts
Work–Life Balance Podcasts
Burnout Campaign
Mental Health Awarness Messages
Psychological and Family Counseling Awareness in Collaboration with Ta'arafu Center
Wellness Awareness Sessions on Healthy Choices in Collaboration with Oasis Nutrition Center
Proactive Rest Awareness Campaign
Psychological Resilience Workshop
The Importance of Mental Health in the Workplace
Work–Life Balance Workshop
Mood Monitoring Emotional support
Inspiring Leadership Initiative: Awareness Messages for Leaders
Occupational Health Session 1

Governance

Board composition	Number of members	Ratio (%)
Independence		
Executive members	1	11%
Non-Executive members	3	33%
Independent members	5	56%
Tenure		
1 to 3 years	3	44%
>3 years	6	56%

Compliance metrics	2023	2024	2025
Total incidents of non-compliance with SAMA laws and regulations	14	18	23
Total number of non-monetary sanctions	4	1	3
Total confirmed reports	33	4	2
Total closed cases	33	4	21
Percentage of legal and regulatory fines and settlements that resulted from whistleblowing actions[1]	13%	0.7%	9.52%
Total amount of monetary losses (⃁) because of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations[2]	10,609,300	9,216,300	43,548,900

1. Percentage is calculated by dividing the total confirmed reports by the total received reports during a year and multiplying by 100.
2. The data reflects the total amount of SAMA violations.

Anti-corruption communication to the Board	2023	2024	2025
Total number of Board members that alinma's anti-corruption policies and procedures have been communicated to	9	9	9
Percentage of Board members that alinma's anti-corruption policies and procedures have been communicated to	100%	100%	100%

Anti-corruption communication to the employees and partners	2025
Number of employees (including both staff members and outsourced workers)	3,536
Percentage of employees	94%
Number of partners, including clients and social media users	1,465,051

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