



Environmental Management System (EMS) Policy

FMD PL- 002

Version 2.0

27 January 2026

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Page No.	1 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

Contents

1. OVERVIEW.....	2
2. PURPOSE	2
3. SCOPE	2
4. DESCRIPTION	3
4.1 COMMITMENTS	3
4.2 OBJECTIVES	5
4.3 OBJECTIVES	ERROR! BOOKMARK NOT DEFINED.
5. AUDIENCE.....	6
6. IMPLEMENTATION.....	6
7. REVIEW AND UPDATES	6
8. ABBREVIATIONS	7
9. APPROVAL MATRIX.....	8

Page No.	2 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

1. Overview

The Environment Management System (EMS) policy outlines Alinma's commitment to environmental sustainability and sets the overall goals for environmental management within Alinma.

2. Purpose

Alinma is committed to embedding a culture of environmental stewardship across business. The Bank aims to monitor, evaluate, and mitigate any negative environmental impacts that may arise from its operations. To support these efforts, Alinma has established an EMS in line with ISO 14001. Alinma's EMS is designed to provide a structured and transparent approach to managing its collective environmental impact.

The EMS policy provides a framework in line with Alinma's business, sets the strategic objectives and assesses environmental and business risks. This policy is intended to complement the commitments outlined in Alinma's Sustainability Policy, in accordance with the Bank's policies.

3. Scope

The scope of the EMS includes business operations at the Head Office located in Riyadh, administrative buildings, and the branches within the Kingdom of Saudi Arabia.

Page No.	3 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

4. Description

Alinma Bank endeavors to surpass customers' expectations and satisfaction by delivering excellence through its services and by adhering to international standards and best practices in environmental management.

4.1 Commitments

4.1.1 **Develop a culture of environmental stewardship:** Alinma aims to provide training, awareness, communication, and engagement programs for its staff and key stakeholders regarding appropriate environmental management and best practices, as well as an understanding of the key environmental aspects and impacts of Alinma's operations.

4.1.2 **Ensure compliance:** Alinma is strongly committed to ensuring compliance with all applicable requirements, including those related to Alinma's EMS, as well as environmental and social rules and regulations relevant to Alinma's business.

4.1.3 **Support Continual Improvement:** Through processes such as management reviews, audits and inspections, Alinma aims to monitor, evaluate, and identify methods or actions for continuously improving environmental performance. Additionally, Alinma is committed to the continuous improvement and effective

Page No.	4 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

implementation of the EMS by identifying opportunities that support its environmental management and environmental performance targets.

4.1.4 **Water stewardship:** Alinma is committed to efficient water use across all operations. It will assess water consumption, set reduction targets, and promote the installation of water-saving technologies in branches and administrative buildings. We aim to monitor water intensity per facility and identify opportunities to reduce consumption and increase reuse/recycling, where feasible.

4.1.5 **Waste management and circularity:** Alinma will implement a structured waste management program focusing on reducing total waste generated, improving segregation at source, increasing recycling rates, and diverting waste from landfills. Periodic audits of waste streams will be conducted to identify and mitigate major sources of waste. Alinma aims to increase internal awareness and promote the use of sustainable materials.

4.1.6 **Transportation impact reduction:** Alinma will evaluate and minimize the environmental impact of personnel transport activities. Measures may include encouraging carpooling, use of public or low-emission transportation, flexible work policies that allow for remote work, and

Page No.	5 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

tracking the GHG emissions associated with business travel.

4.2 Objectives

4.2.1 Digitalizing business processes to boost efficiency and effectiveness.

4.2.2 Establishing a green/sustainable procurement guidelines to promote and prioritize environmental stewardship throughout Alinma's supply chain.

4.2.3 Developing targets for energy efficiency, GHG emissions reduction, and other relevant environmental aspects pertaining to Alinma's operations.

4.2.4 Developing initiatives/programs to achieve Alinma's environmental targets, including:

4.2.4.1 Integrating solar energy systems across all Alinma-owned branches.

4.2.4.2 Implementing energy smart control systems across all Alinma's branches.

4.2.4.3 Implementing HVAC retrofit measures across all Alinma's branches.

4.2.4.4 Increasing the number of trees planted across all facilities assets to provide shade and enhance air quality.

4.2.4.5 Using LED lighting across all facilities assets for energy efficiency and sustainability.

Page No.	6 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

4.2.5 Monitoring and evaluating the progress of

Alinma's environmental initiatives and programs to work toward achieving its sustainability goals.

5. Audience

This policy has been developed for distribution among staff. Alinma's internal website will enable access to this policy, and its external website will offer a summary of its contents.

6. Implementation

This policy shall come into full force and effect as of the date of its approval by the Chief Executive Officer.

7. Review and Updates

This Policy shall be amended and updated by the (Facilities Management). The Policy shall be approved by the Chief Executive Officer every (3) years, or as needed.

Page No.	7 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

8. Abbreviations

Abbreviation	Description
Bank	Alinma bank
EMS	Environmental Management System
HVAC	Heating, Ventilation and Air Conditioning
ISO	International Standards Organization
GHG	Greenhouse Gases

Page No.	8 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

9. Approval Matrix

Function	Group/Division	Name	Date	Signature
Owner	Facilities Management	Meshary AlJubair	08-12-2025	Via Email
Stakeholder	Procurement Department	Meshary AlJubair	10-12-2025	Via iGrafx
Reviewers	Chief Operating Officer	Meshary AlJubair	10-12-2025	Via iGrafx
	Chief Financial Officer	Adel Abalkhail	21-12-2025	Via iGrafx
	Chief Risk Officer	Meshal Alrabiah	21-12-2025	Via iGrafx
	Chief Compliance Officer	Saud AlMufaddaly	06-01-2026	Via iGrafx
	Chief Sharia Officer	Yasser AlMarshde	14-12-2025	Via iGrafx
Approver	Chief Executive Officer (CEO)	Abdullah Alkhalifa	27-01-2026	Via Email

Page No.	9 of 9	View Level		Internal		
Status	Approved	Issue Date	27 January 2026	Version No.	2.0	
Document No.	FMD PL -002	Name of Document		Environmental Management System (EMS) Policy		

10. Document Amendments Record

Change No.	Date	Brief Explanation
Version 1.0	21/04/2024	The EMS policy outlines Alinma bank's commitment to environmental sustainability and sets the overall goals for environmental management within Alinma in alignment with ISO 14001 international standard.
Version 2.0	27 January 2026	The updated policy outlines Alinma Bank's commitment to environmental sustainability by adding Water and Waste management as key focus areas, aligning with best practices and regulatory standards.