

Digital Transformation and Innovation

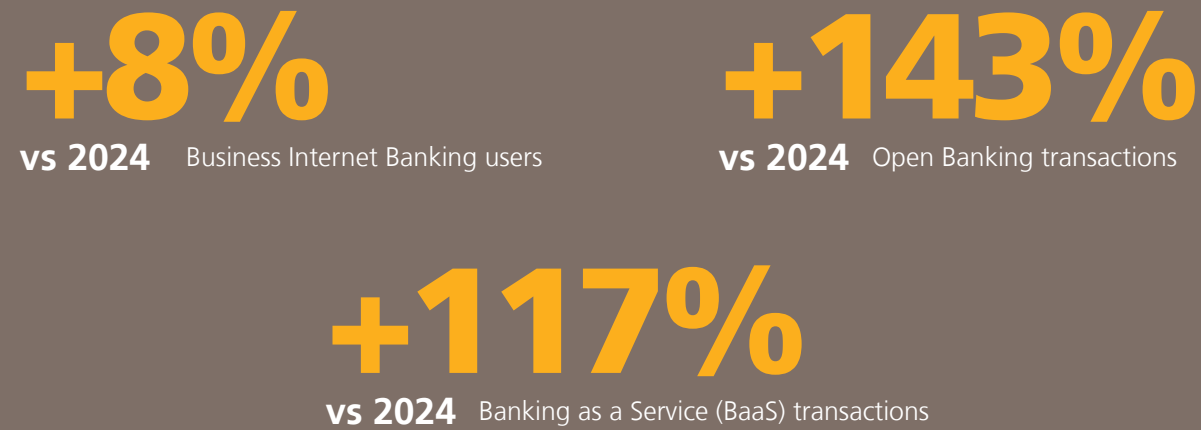
Digital transformation is central to our mission of delivering banking that is faster, simpler, and more accessible.

In 2025, the Bank continued to embed innovation across its operations, combining cutting-edge technology with a human-centered approach to create secure, seamless, and Shariah-compliant solutions for customers, business, and communities.

Through the launch and enhancement of our Albilad App and Albilad Verse App,

we strengthened operational efficiency, enhanced customer experience, and reinforced our position as a pioneer in digital Islamic banking. These initiatives exemplify our commitment to disciplined growth, while supporting the Kingdom’s Vision 2030.

2025 Operational Achievements



New Albilad App The front door to a faster, simpler Albilad

In 2025, the New Albilad App became the primary gateway to our customer experience, bringing onboarding, everyday banking, and card controls into one seamless flow. It’s a measurable step-change in how our customers bank: more self-service, more speed, less friction. Designed to meet modern financial needs, the app enables the customer to open accounts and issue digital mada debit card, while also offering access to credit card, all within minutes, entirely online.

What Customers Can Do

	Instant account opening & digital card issuance	Customers can register anytime and begin using their mada card immediately.
	Money transfer & payments	Local and international transfers, including real-time payments via Western Union and Enjaz, alongside bill and government payment through SADAD and MOI services.
	Card management and security	Manage mada and credit cards with biometric login options, including fingerprint and facial recognition.
	Branch and ATM locator	Easily find nearby service points for on-ground support.

2025 App Engagement Milestones

+11%

vs 2024 Mobile App users

+63%

vs 2024 Digital Personal Finance sales

These results reflect Bank Albilad's success in accelerating digital adoption, enhancing convenience, and delivering a superior customer experience while maintaining the highest standards of security and compliance.



Albilad Verse App

Innovating Financial Literacy

Bank Albilad launched the Albilad Verse app, a pioneering digital platform designed to advance financial literacy among children and youth. This initiative reflects the Bank's commitment to corporate social responsibility, human capital development, and the Kingdom's Vision 2030 objectives of promoting financial education and preparing a future-ready generation.

The app offers a safe and interactive environment where children explore financial concepts, practice money management, and build confidence in making informed decisions through gamified learning, banking simulations, and parental engagement tools.



Core features:

Interactive Financial Literacy Modules

Age-appropriate lessons that introduce essential concepts of personal finance.

Gamified Learning

Engaging challenges and rewards to reinforce knowledge and encourage consistent learning.

Digital Banking Simulations

Hands-on virtual experiences of managing accounts, making transfers, and budgeting.

Parental Engagement Tools

Options for parents to monitor progress and support their children's learning journey.

Empowering young minds

Since its launch, the Albilad Verse app has helped youth & children acquire foundational financial skills while reinforcing the Bank's broader commitment to community development.

By leveraging technology and innovation, the app extends the Bank's impact beyond traditional banking, fostering a generation that is confident, financially literate, and prepared to thrive in a rapidly evolving digital economy.