Year in Review

Capital

Increased share capital to ⃁15 billion; issued USD 650 million AT1 Sukuk under the USD 2 billion program to diversify funding and strengthen liquidity.

Retail & Customer Experience

Outperformed market:
deposits grew faster than market; Personal Finance outpaced sector; Real Estate Finance +9% vs. market.

Cards & Payments:
Launched Samsung Pay, Supplementary Cards, Installment Program, and Travel Pass — awarded VISA "Best Innovative Product 2025."

Propositions strengthened:
Tiered pricing for Business Return deposits; Wakalah upgrades (tiered base pricing, monthly profit option); SADAD enabled for Auto Lease.

Premium focus:
Personal Finance for self-employed, Quick Financing Program and deferring product for Personal Finance.

Service quality:
93% CSAT (complaints); 97% resolved within SAMA SLA; social-media complaints –15% YoY after new CRM and proactive monitoring; 100% CE&Q staff certified.

Digital & Technology

New Albilad App momentum

+11%
Mobile users

+13%
Business Internet Banking

+102%
BaaS

+73%
Digital Personal Finance

+59%
Open Banking

- Tier 4 data center fully operationalized; successful DR switch; annual DRT completed for 47 systems and BCT for 34 departments.
- Scaled automation with +30 fully automated RPA processes, saving ~10,000 hours annually.

Corporate & Treasury

Corporate transformation:
Launch of paperless transactions; Syndicated Loans enhancements; stronger Corporate Credit analytics.

Embedded ESG in credit:
Environmental Risk Assessment.

Treasury resilience:
Diversified funding (incl. AT1 Sukuk); Sukuk-led investment growth, Return from Assets, FX; tighter governance via Trading Desk Framework, portfolio setup, and risk limits; new hedging solutions for clients.

Information Security & Governance

- Security posture shifted to proactive, risk-driven, intelligence-led with 100% incident resolution within SLA.
- PCI DSS v4.0 certified; full alignment with SAMA CSF and NCA; Open Banking APIs achieved 100% compliance with zero critical findings.
- 100% reduction in high-risk issues via secure-architecture governance; 100% completion of security-awareness programs for employees and customers.

People & Culture

- +5,480 training opportunities delivered with 94% coverage; 60%+ of key-role successors are ALP/AAP alumni; retention +87%.
- Engagement uplift: "Your Voice Matters" drove +17% satisfaction (participation >80%); launched BAB HR Mobile App.
- Workplace & well-being: opened Ladies' Gym at Albilad Tower and a new on-site medical clinic at Al Malaz.

Sustainability & Social Impact

Circular operations:
+8,265 kg plastic and +17,640 kg paper recycled; environmental benefits included +72 trees saved, +29,715 gallons water preserved, and ~4.25 tons CO_2 avoided.

Community at scale:
Ramadan Basket reached 29,000+ people; ⃁1,000,000 donated via Ehsan (27 charities, ~6,000 beneficiaries); 250+ liters blood donated.

Environment:
Planted 5,000 mangroves (Umluj) and 1,500 native seedlings (Huraymila); "Let's Care to Grow" added 5,000 smart seedlings; Shuttle Bus pilot served 1,000+ riders.

Financial literacy & youth:
Albilad Verse Center programs reached 5,000+ children (46 schools, 5 charities); launched the Albilad Verse App; FinTech Hackathon drew 1,600+ applicants across 12 universities (prizes up to ⃁ 50k; teams moved to incubation).

Inclusion through tech:
Fathkrony enhanced (Audio Qur'an; Urdu/Bangla/Indonesian; Azan reminders; adjustable adhkar; prayer-time refinements; new widgets).