

## Leaders in Middle East Banking and Finance

For further information, please contact:  
Adil Jilla, Publishing Director – MENA & Turkey  
Kaersi Jilla, Associate Publisher – MENA & Turkey  
MEIAC, Shatha Tower, Office No 2514, Media City, PO Box 502118, Dubai, UAE  
+971 4 454 8690 | [k.jilla@meiac-uk.com](mailto:k.jilla@meiac-uk.com) | [www.meiac-uk.com](http://www.meiac-uk.com)

In association with





# ARAB BANK: BLENDING RICH HISTORY WITH A DIGITAL FUTURE

For more than nine decades, Arab Bank has been a pillar of Middle Eastern finance. Across operations spanning four continents, the bank combines deep regional roots with a global reach, serving its customers across retail, corporate and institutional segments. “Our strength lies in being able to serve clients across geographies with the same focus on trust, innovation and impact,” says Randa Sadik, CEO of Arab Bank. “We are building on our heritage, while making bold investments in the future of banking.”

In the first half of 2025, Arab Bank reported net income of \$535.3m, up 6% year-on-year, while assets rose 9% to \$75.2bn — an impressive performance that reflects a forward-looking growth strategy. Two elements at the heart of this strategy are network banking and digital transformation. The bank has been investing significantly in upgrading its technology and security platforms, from mobile-first services to advanced data analytics. API banking and AI-powered tools are being deployed across business lines, offering faster, more personalized experiences. The bank’s digital banking platform “Reflect” is gaining momentum, while its Banking-as-a-Service proposition “Omnify” has been building good traction to embed Arab Bank financial API services with Fintechs and large corporate clients.

“Digital is no longer a channel — it is core to how we interact with customers,” says Sadik. The bank’s fully integrated mobile apps and digital portals are being extended to SMEs and Corporate clients with a robust cross-border value proposition, supporting trade finance and treasury services.



“AI will be a core component of the design of our new products and digital journeys”

Randa Sadik, CEO of Arab Bank

## NEXT GENERATION BANKING

For Arab Bank, the future lies beyond banking, while continuously raising the bar in refining its customer-centric design and approach to better serve its customers. To maintain its digital relevance in the years to come, the bank focuses on cementing solid and seamless integrations between its digital touchpoints and the wide range of ecosystem parties that will contribute in integrating new value-add services into its consumer and corporate offering.

“AI will be a core component of the design of our new products and digital journeys. We’ll be leveraging agentic AI to make our processes near-instant, around the clock, with the necessary guardrails and human in the loop,” says Sadik. “Our next generation digital

engagement platform will embed conversational AI to provide consistent and personalized voice-based interaction with our customers that goes beyond general product and service enquiries.”

In the world of payment, near-real time execution is the new norm, domestically and cross-border. Payment has been core to banking services and will be subject to major modernization to meet the needs of the bank’s individual customers and corporate clients.

## MAKING THE FUTURE HAPPEN

The bank’s continuous transformation and simplification of customer journeys is widening financial access, particularly for younger and underbanked segments. “Inclusion is a priority for us,” Sadik says. “By leveraging digital tools, we are making banking more accessible, secure and relevant to the next generation.”

This focus on people extends across both customers and employees. A defining feature of Arab Bank’s longevity is its focus on talent that the bank is developing through structured graduate programmes, career mobility schemes and digital learning tools, designed to equip Arab Bank personnel with the skills needed for a fast-changing financial ecosystem.

“Banking is ultimately a people business,” Sadik explains. “Technology is an essential enabler, but it is our people who build trust in the

way we design our digital solutions and engage with our customers, solving problems and operating as one organization to deliver true value to customers every day.”

Arab Bank has also placed sustainability at the center of its operations. The bank has developed frameworks for financing renewable energy, green buildings and social projects, while embedding environmental and social considerations into its risk management processes.

“Our role goes beyond financial intermediation,” says Sadik. “We are committed to supporting the region’s transition to a more sustainable and resilient economy.” The bank has entered into agreements with international development institutions to co-finance green projects and continues to align its policies with global ESG standards. At the same time, Arab Bank is working to reduce its own footprint through energy-efficient branches and digital-first operations. It promotes governance best practice and social responsibility, from financial literacy initiatives to community development programmes.

## LOOKING AHEAD

Ultimately, what distinguishes Arab Bank is the combination of longstanding presence, broad connectivity, customer focus, continuous innovation and a resilient business model. “Over the decades, we have built deep local knowledge in every country where we operate,” says Sadik. “That history has translated into strong relationships and a high level of trust with our customers, many of whom have been with us for generations.”

At the same time, few institutions can match Arab Bank’s geographic spread, from North Africa and the Levant to Europe and Asia. That network provides customers with a partner that is both global and local, equally capable of structuring complex cross-border deals and delivering retail banking at scale.

Together with a diversified, forward-looking business model these qualities underpin Arab Bank’s ambition to grow and evolve as a trusted banking partner for both individuals and corporations. “We are not just reacting to change — we are helping to shape it,” says Sadik. “Whether through digital innovation, sustainable finance or investing in our people, we are determined to build a bank that is fit for the future and true to its values.” ●

## KEY DATA First half of 2025

- Total assets: \$75.2bn
- Post-tax net income: \$535.3m
- Capital adequacy ratio: 17.1%
- Loan-to-deposit ratio: 72%



# QNB GROUP: DELIVERING GROWTH AND STRATEGIC LEADERSHIP

**Q**NB's vision is to build on a market-leading position in the Middle East and become one of the strongest banks across Africa and Southeast Asia as well. Such ambition requires sound strategy and financial firepower — QNB has both.

In the domestic market, the bank has long been a lynchpin of Qatar's economic development. A prime example is its ongoing role in the North Field expansion project, which aims to raise domestic liquefied natural gas production by 85% by 2030. The project is intended to reinforce Qatar's position as a global leader in energy, petrochemicals and fertilisers.

Beyond energy, QNB has participated in a landmark syndication for Ooredoo, enabling the telecommunications group to expand its capacity and infrastructure through state-of-the-art data centres. This economy-spanning activity helped the bank post an 8% rise in net profit to an impressive \$4.6bn in 2024.

But QNB is not simply focussed on its own results. "At home and abroad, the bank defines its purpose as promoting prosperity and growth in the societies where it operates," says Abdulla Mubarak Al-Khalifa, Chief Executive Officer of QNB. "This role is closely aligned with Qatar National Vision 2030, which aims to transform the state into a knowledge-based economy."

Within this framework, QNB has financed national strategic projects in infrastructure and investment, while facilitating access to credit for small and medium-sized enterprises, local businesses and entrepreneurs. This same approach extends beyond Qatar. Through its subsidiaries, QNB is supporting major corporates, SMEs and financial institutions, including in Turkey and Egypt.

The bank has a network spanning 28 countries across the Middle East, Asia, Africa and Europe and wants to help drive economic growth across markets. The balance sheet reflects the scale of the franchise. At the end of 2024, total assets stood at \$356.5bn, with net profit of \$4.6bn.

## STRATEGY AND SUSTAINABILITY

The bank's long-term direction is built on three interlinked pillars: a focus on its core role as an international wholesale bank, leveraging innovation as a strategic enabler and embedding sustainability across its business and operating model.

The innovation agenda centres on capturing



“At home and abroad, the bank defines its purpose as promoting prosperity and growth in the societies where it operates”

**Abdulla Mubarak Al-Khalifa, Chief Executive Officer of QNB Group**

the potential of open banking, platforms, data and analytics, artificial intelligence, digitisation, robotics and automation. Alongside these priorities, the bank has embedded sustainability into its operating framework, with the aim of delivering positive outcomes across environmental, social and governance themes.

This commitment has been formalised through the QNB Group Sustainable Finance and Product Framework, which allows the bank to structure products such as green loans, bonds, deposits, sustainability-linked loans and transition finance. The Framework is designed to expand the range of ESG-themed opportunities available to clients, while supporting positive impact for society and the environment.

Sustainability considerations have also been incorporated into the bank's group-wide risk appetite and enterprise risk management framework, cascading through all activities and operations.

"The most impactful way to address the topic of sustainability is through our financing activities," says Al-Khalifa. "The bank is today recognised as a leader and pioneer in ESG financing, both in Qatar and the wider region."

## INNOVATION, DIFFERENTIATION AND SCALE

Alongside sustainability, digital transformation is another area of emphasis. The bank has invested in digitisation, automation, data and

analytics, artificial intelligence and open banking as strategic themes to enhance customer experience and value proposition. By identifying emerging long-term trends that are strategically relevant, QNB has sought to generate meaningful contributions to the bottom line, whether through new revenue opportunities or cost savings.

Differentiation within the competitive MEA market is built on several foundations. QNB highlights its strong credit ratings, brand value, relationships and international network. It is among the highest-rated banks in the region by S&P (A+), Moody's (Aa2) and Fitch (A+). These ratings are supported by close relationships with both government and private sector clients across its footprint.

"At QNB, we innovate by embracing new technologies and strategic partnerships to deliver meaningful impact on the bottom line, reinforcing our position as a leading bank in the region and further afield," says Al-Khalifa. ●

## KEY DATA End 2024

- Total assets: \$356.5bn
- Net profit: \$4.6bn
- Capital adequacy ratio: 19.2%
- Loan-to-deposit ratio: 96.8%

# NBK: DRIVING GROWTH, SUSTAINABILITY AND INNOVATION ACROSS BORDERS



National Bank of Kuwait has been a pillar of Kuwait's financial system for more than seven decades. Founded in 1952 as the first local bank and shareholding company in the Gulf Cooperation Council region, NBK is now Kuwait's largest financial institution and a leading regional player, with operations across the MENA region, Europe, Asia and the United States.

Combining conventional and Islamic Banking (through subsidiary Boubyan Bank) under one roof, NBK has built a reputation for financial strength, prudent governance and innovation.

"NBK's ability to deliver consistent growth while advancing Kuwait's sustainable economic transformation reflects the strength of our diversified business model and the dedication of our people," says Isam Al-Sager, Vice-Chairman and Group Chief Executive Officer of NBK.

The group delivered another record year in 2024, posting net profit of KD 600.1m — a 7% increase year-on-year — supported by robust loan growth and strong asset quality.

Momentum continued into the first half of 2025, with net profit rising 7.8% year-on-year to KD 315.3m. Total assets climbed 15.9% to KD 43.6bn as of June 2025, while customer deposits reached KD 23.9bn, up 9.5%, and a capital adequacy ratio of 16.4% — well above regulatory requirements — underscore NBK's financial resilience.

"Our performance reflects a balanced approach — pursuing growth while maintaining strong liquidity, solvency and asset quality," says Al-Sager. "This ensures NBK is well positioned to support clients and the economy through changing market cycles."

## LEADERSHIP IN SUSTAINABLE FINANCE

NBK is at the forefront of Kuwait's shift towards sustainable finance. The Bank's sustainable assets portfolio reached nearly \$5bn at the end of 2024, approaching half of the 2030 target.

The successful issuance of Kuwait's first \$500m green bond marked a milestone for the country's capital markets and demonstrated strong investor appetite for climate-aligned finance. The bank has also grown its ICMA-aligned green loan portfolio to \$625m, financing renewable energy, green buildings, water efficiency and climate-resilient infrastructure.

"The integration of environmental, social and governance principles into our strategy is a core priority," says Al-Sager. "We aim to be the leading bank in supporting Kuwait's low-carbon transition strategy while delivering long-term value to stakeholders."

As part of its ongoing commitment to environmental sustainability, NBK has successfully reduced its greenhouse gas emissions by 28.3%, exceeding its original target of 25%. This achievement was driven by the implementation of energy efficiency measures and the installation of clean solar energy solutions across 18 branches.

In line with its dedication to transparency and accountability, NBK also published its inaugural Taskforce on Climate-related Financial Disclosures (TCFD) Climate Report, alongside its Green Bond Allocation and Impact Report.

Digital transformation remains central to NBK's growth. More than 90 digital enhancements were introduced in 2024, from new NBK Mobile App features to strategic fintech partnerships. The launch and expansion of Weyay — Kuwait's first digital-only bank — has strengthened NBK's appeal among younger, tech-savvy customers and serves as a model for next generation banking.

"These innovations deliver a seamless, secure and engaging customer experience, while driving efficiency and expanding our reach," says Al-Sager. "Digital leadership is not just about technology; it is about creating new value propositions for clients."

## INVESTING IN PEOPLE, COMMUNITIES AND KUWAIT'S FUTURE

NBK's investment in human capital is matched by its commitment to social impact. The workforce is 78% Kuwaiti, supported by programmes such as NBK Academy, NBK Tech Academy and NBK RISE, which foster leadership development



“ We are committed to driving progress, fostering innovation and creating opportunities that will benefit generations to come ”

**Isam Al-Sager, Vice-Chairman and Group CEO, NBK**

and promote gender diversity. By the end of 2024, women accounted for 43.2% of the workforce and 27.4% of leadership roles.

"Inclusion and talent development are at the heart of NBK's growth story," says Al-Sager. "By empowering our people, we create the capabilities needed to serve clients and communities for decades to come."

In 2024, NBK contributed KD 30m to community initiatives in health, education and social welfare. Financial literacy campaigns such as the Bankee programme and the "Let's Be Aware" initiative with the Central Bank of Kuwait are equipping the next generation with essential money management skills.

NBK's priorities — sustainability, regional expansion, digital innovation and value creation — align with Kuwait's Vision 2035. The bank is a key financier of mega infrastructure projects in energy, transport, housing and industry, and continues to support public-private partnerships that drive diversification. Wealth management remains a core growth engine, offering high net worth clients bespoke investment solutions and cross-border strategies, supported by NBK's regional scale and international presence. High credit ratings from Moody's, S&P and Fitch reinforce its standing as one of the most trusted financial institutions in the region.

"NBK's role in Kuwait's economic transformation extends beyond banking," says Al-Sager. "We are committed to driving progress, fostering innovation and creating opportunities that will benefit generations to come." ●

## KEY DATA First half of 2025

- Total assets: KD 43.6bn (\$143bn)
- Net profit: KD 315.3m (\$1.03bn)
- Capital adequacy ratio: 16.4%



# CIB: PIONEERING EGYPT'S BANKING TRANSFORMATION

Over the last five decades, Commercial International Bank has earned a well-deserved reputation as the partner of choice for clients, shareholders and the wider economy. Throughout this long journey, the bank has not only helped drive a national economic transformation, it has become a regional benchmark for digital transformation and sustainable finance.

Recent milestones include the launch of a redesigned mobile banking app, becoming the first private bank in Egypt to offer Apple Pay and deploying AI-driven tools such as virtual assistants to enhance customer engagement.

In 2024, CIB exceeded the Central Bank of Egypt's small and medium-sized enterprises inclusion mandate and advanced its sustainability agenda with a decarbonisation initiative, in partnership with the International Finance Corp. The bank's net profit for that year was an impressive \$1bn-equivalent, alongside a net interest margin of 9.5%.

"CIB stands out as Egypt's leading private sector bank, not merely by scale, but by the depth of its strategic foresight, customer-centric innovation and resilience in navigating a dynamic economic landscape," says Islam Zekry, Group Chief Finance & Operation Officer and Executive Board Member.

## THE BANK OF THE FUTURE

CIB's strategic vision is guided in part by an ambition to "build tomorrow's bank today." Five pillars — core business growth, diversification, customer experience, operational excellence and agility — provide the foundation for the group's sustainable expansion.

"Our strategy is adaptive, resilient and forward-thinking," says Zekry. "We are building a bank founded on strength but shaped by agility and creativity, ensuring we remain a leader in a fast-changing financial ecosystem."

A major step forward will be the launch of a standalone digital bank, aimed at serving the next generation of retail clients. By reducing reliance on the branch network and lowering the cost of funds, this initiative will strengthen CIB's competitive edge. At the same time, data analytics, behavioural segmentation and digital channels are enabling more tailored, cost-efficient solutions across customer segments.

CIB's diversified businesses are already



“ We are building a bank founded on strength but shaped by agility and creativity, ensuring we remain a leader in a fast-changing financial ecosystem ”

**Islam Zekry, Group Chief Finance & Operation Officer and Executive Board Member, CIB**

generating strong momentum. Within the bank's Global Markets segment, 2024 loan and corporate bond profits grew 63% year-on-year. Institutional Banking profits were up 64%. Retail banking deposits increased 11%, supported by strong consumer and premium segment activity. "From retail to institutional clients, we are deepening relationships, expanding access and creating solutions that meet the evolving needs of every customer we serve," says Zekry.

The group's strategy incorporates both cutting edge technology and top tier personnel. In 2024, over 5,000 employees benefited from CIB training programmes, while 4,500 staff participated in

innovation and agility workshops. A further 330 employees completed certifications or postgraduate studies. "Our people are the cornerstone of our success," Zekry explains. "CIB has introduced initiatives to support talent development and promote a diverse and inclusive workplace."

## SUSTAINABILITY AT THE CORE

Sustainability runs through every part of CIB's business. Since 2013, the bank has pursued a Sustainable Finance Strategy grounded in risk management, revenue generation, reputation and ecological footprint. A robust governance framework, including a Board Sustainability Committee and Sustainable Finance Steering Committee, ensures ESG principles are applied across all business lines.

"ESG is fully embedded in CIB's core strategy, products and governance," says Zekry. "Our Sustainable Finance Strategy is anchored in two goals: leading Egypt's sustainability transition and becoming a leader in sustainable finance."

The bank has developed innovative financing instruments including green bond and climate finance loans, while integrating a comprehensive Environmental and Social Management System into its risk framework. These efforts have reinforced CIB's role as a path-breaker in sustainable finance, while future-proofing its growth model.

As CIB looks ahead, the focus is on harnessing digital transformation to expand access and strengthen long term growth. Through continued investment in talent and technology, the group is positioning itself as both a national champion and a regional leader. "We see this not just as a market gap, but as a national imperative," says Zekry. "Our five year strategy is designed to lead this evolution, centered on digital evolution, fee-based growth, targeted expansion and valuation unlock." ●



## KEY DATA First half of 2025

- Total assets: E£1.3tr (\$27bn)
- Net profit: E£33.3 bn (\$691m)
- Capital adequacy ratio: 28.4%
- Loan-to-deposit ratio: 47.7%



# BOUBYAN BANK: SHAPING THE FUTURE OF MODERN ISLAMIC BANKING

**B**oasting the country's dominant retail franchise, coupled with the largest share of the youth market, Boubyan Bank has firmly established itself as one of Kuwait's leading financial institutions. Combining deep roots in Sharia-compliant finance and a commitment to digital transformation, the bank has also earned a reputation as the world's leading Islamic digital bank.

"In an increasingly competitive banking environment, Boubyan continues to stand out by building trust, embracing technology, and aligning its growth trajectory with Kuwait's Vision 2035 and broader global sustainability goals," says Adel Al Majed, Vice-Chairman & Group Chief Executive Officer.

## DIGITAL EDGE AND MARKET LEADERSHIP

At Boubyan Bank, over 95% of consumer banking transactions are digital. The bank has launched multiple first-to-Kuwait innovations including Msa3ed, the AI assistant, instant digital card issuance, multi-currency travel cards, and gamified savings for young customers. This unwavering dedication to digital excellence spans the bank's corporate business too, where the majority of customer transactions are processed through advanced online platforms. This has made the bank synonymous with convenience and modern banking solutions.

"Our strategic partnerships with leading global fintech and IT players enable us to deliver personalized experiences and services to all our clients," says Al Majed. "What makes us stand out is not just technology, but customer experience and culture."

The bank leads the market with a Customer Satisfaction Index (CSI) of 94% and a Net Promoter Score of 73%, enabled by seamless omnichannel journeys and alignment with



Sharia principles. In many ways, Boubyan operates with the mindset of a tech company more than a mere traditional bank. Staff work in agile squads and partner with start-ups to innovate and scale new products and solutions. Most recently, the bank helped to launch Kuwait's first BNPL platform with Deema to expand responsible credit and support the retail and merchant ecosystem.

This focus on customer needs and cutting-edge technology has allowed the bank to redefine the landscape of Islamic banking in Kuwait. For 15 consecutive years, Boubyan has been recognized as Kuwait's "Best Islamic Bank in Customer Service." "This accolade underscores our dedication to providing exceptional service across all channels," says Al Majed.

At the core of Boubyan Bank's success lies its unwavering commitment to human resources. "While technology, customer experience, and innovation often take center stage, our strategic investment in our staff is a vital driver of our growth and ongoing success," says Al Majed.

Nowhere is this success more visible than in the bank's ability to anticipate the needs of a fast-changing market. Kuwait's youthful demographics — more than half the population is under 35 — give the bank a unique opportunity.

## EXPANDING HORIZONS

Affluent clients and private banking customers remain central to profitability, with Boubyan offering bespoke wealth management and lifestyle services. Meanwhile, the bank's SME platforms, including ePay and business

“What makes us stand out is not just technology, but customer experience and culture”

**Adel Al Majed, Vice-Chairman and Group Chief Executive Officer**

banking solutions, are making life much easier for entrepreneurs by simplifying payments, liquidity, and collections.

On the corporate side, Boubyan has aligned itself with Kuwait's evolving economy. Real estate, construction, and trade have all seen renewed momentum as the country invests heavily in infrastructure and diversification beyond oil. Boubyan has responded well with tailored financing solutions, with particular focus on public-private partnerships that support long-term growth. "Over the past year, we have strengthened our position as the country's third largest bank by assets and loans, and set benchmarks in innovation, customer service, and transparency," says Al Majed.

Looking forward, the bank aims to adapt and evolve to meet new challenges and ambitions. Boubyan is continuously exploring growth opportunities and is now focused on its current five-year strategy, Boubyan 2028, which began in 2024. "Through Boubyan 2028, our goal is to cement our position as the leading Islamic bank for high-value individuals and companies, expanding locally and internationally, innovating across business lines, and creating lasting value for customers, shareholders, and Kuwait's wider economy," says Al Majed. ●

## KEY DATA First half 2025

- Total assets: \$32.6bn
- Net profit: \$171.3m
- Capital adequacy ratio: 16.8%
- Loan to deposit ratio: 88%



# NBE: DRIVING EGYPT'S DEVELOPMENT THROUGH SCALABILITY AND INNOVATION

The National Bank of Egypt has cemented its position in recent years as the country's largest financial institution and a central pillar of national development.

By combining strong financial results with advances in digital transformation and sustainability, the Bank continues to reinforce its iconic positioning, significant imprint and leadership across the sector, represented by both its financial and non-financial market share.

NBE's financial results demonstrate market leadership. By August 2025, NBE's

- total assets exceeded E£8.8tr, representing 38.3% of the sector
- gross loans portfolio reached E£4.4tr, giving it a market share of 47.1%
- corporate loans stood at E£3.837tr and retail loans at E£422bn and
- in terms of liability, it maintained the largest deposit base in the country, standing at E£5.6tr, equal to 37.1% of sector deposits

"This liquidity strength equips the Bank with unmatched capacity to finance growth while maintaining resilience across economic cycles," says Mohamed El Etreby, National Bank of Egypt's CEO. "Equally important is its systemic significance: NBE's scale enables it to fund infrastructure and national projects at a level competitors cannot match, reinforcing its strategic significance to Egypt's economy."

Beyond financial performance, NBE's geographical footprint continues to be the widest in Egypt, a key differentiator in accessibility and customer service. As of August 2025, NBE operated:

- 690 branches
- 7,369 ATMs
- over 731,000 PoS terminals

This expansive presence allows the Bank to serve all customer segments — from urban corporates to rural households — advancing Egypt's financial inclusion agenda and strengthening NBE's position as the most renowned and accessible banking brand.

"At the same time, NBE has accelerated its digital transformation to build a more agile, customer-centric, and digitally empowered financial model that complements its unmatched scale," says El Etreby. The Bank has introduced enhancements to internet and mobile banking, including user-friendly user interface/user experience upgrades, biometric



“ Liquidity strength equips the Bank with unmatched capacity to finance growth while maintaining resilience across economic cycles ”

**Mohamed El Etreby, CEO**

authentication for retail and corporate clients, and an advanced interactive voice response revamp that positions the call center as a branch-like service channel.

On the payments side, Orange Cash alliance — including virtual card numbers and wallet card loading — has extended secure, cashless transaction options for banked and unbanked customers. Furthermore, the rollout of robotics process automation for services like NBE PhoneCash and Al Ahly Net registration has streamlined back office processes, improved accuracy and reduced service time.

## SUPPORTING NATIONAL GROWTH

As Egypt's largest financial institution, NBE contributes directly to national priorities while advocating sustainable growth. The Bank provides financing that fuels businesses of every size, from major corporates to micro, small and medium enterprises, driving entrepreneurship, job creation and industrial expansion.

It also funds key infrastructure projects, including energy, transport and housing, while

advancing financial inclusion by expanding its branch, ATM and digital networks.

NBE has also embedded ESG practices into its operations. The Bank finances solar-powered irrigation and recycling initiatives, expands socially responsible lending and publishes transparent sustainability reports. "By combining financial capacity with a commitment to inclusive growth, NBE is a true and viable engine of Egypt's long term prosperity," says El Etreby.

While scale, digital innovation and sustainability define NBE's external performance, its investment in people ensures service excellence. The Bank develops leadership to navigate digital disruption and sustainability challenges while reinforcing inclusion across its workforce.

By upskilling staff in AI, data analytics and cybersecurity, NBE ensures its people are as competitive as its financial and technological assets.

"To build on these achievements, NBE is developing a new strategic plan in continuation of its 2024 successes," El Etreby says. "This strategy emphasises maximising revenue streams, diversifying income and embedding customer-centricity into every aspect of operations."

Central to this effort is a multi-dimensional customer segmentation model, tailoring services and products to client needs. This approach enhances satisfaction, strengthens loyalty and broadens the customer base. It also reflects a strong commitment to innovation, with significant investments in digital technologies to enhance engagement and efficiency.

At the same time, the strategy reinforces NBE's role in promoting financial inclusion, supporting national priorities and expanding access to banking services. Sustainability is equally integral, as the Bank works to embed sustainable finance principles and expand its portfolio of green and socially responsible products. ●

## KEY DATA December 2024

- Total assets: E£8.1tr (\$168bn)
- Net profit: E£133.2bn (\$2.8bn)
- Capital adequacy ratio: 16.5%
- Loan-to-deposit ratio: 77%

# Dukhan Bank Wins “Best Digital Transformation Initiative” in the MENA region

