

How NBB is Turning Responsible Banking into a Platform for Long-Term Growth

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Few words appear as frequently in banking as “responsible.” It turns up in annual reports, on websites and in conference speeches, often without anyone pausing to explain what it asks of the institution using it. Zaina Alzayani, Group Chief Strategy and Sustainability Officer at the National Bank of Bahrain (NBB), prefers to be specific. She describes governance less as a compliance exercise and more as the system that holds the Bank’s decisions together.

“Governance helps us make the right decisions, manage risks more effectively, and build trust with our stakeholders, whether they are customers, shareholders, or employees,” she says. For an institution founded in 1957, one that is the Kingdom’s first locally owned bank, that trust is the asset everything else rests on.

The structure underneath the strategy

Alzayani’s case for what sets NBB apart in the regional financial sector comes down to the pairing of a long institutional legacy matched to a clear view of where the Bank intends to go. Responsible banking, according to her, has moved from the periphery of NBB’s thinking to its centre.

“NBB has built a model that combines deep-rooted experience with a clear vision for the



future,” she says. “Today, responsible banking and governance are part of NBB’s strategy.”

Anchoring this strategy is a structure ensuring its disciplined execution. Oversight begins with the Board of Directors. Beneath it sit executive-level sustainability committees that supervise initiatives and follow their progress across the Bank’s departments.

A further committee governs sustainable finance itself, checking that the way deals are classified holds up against the Sustainable Finance Framework that NBB introduced in 2024. Sustainability, in other words, has been institutionalised into the Bank’s operational framework rather than a component bolted on beside it.

Putting the framework to work

Ask Alzayani which of NBB’s recent sustainability efforts has worked best and she returns first to that framework with proof. “Since last year and up until the end of 2025, we achieved nearly 33% growth in sustainable financing,” she points out. For a programme

barely two years old, a one-third rise gives the strategy something firmer than ambition to stand on.

The harder work comes next, however. NBB is moving towards emissions-reduction targets for 2026 and 2027 as part of a decarbonisation plan that reaches into every part of the organisation. Departments are setting their own priorities along with their performance indicators, and those numbers are watched as the plan is carried out.

This is collective work, Alzayani stresses, rather than the project of a single team. It requires institution-wide involvement, because sustainability touches all the areas from financing, operations and risk management, to strategy, product development, and customer engagement.

Why sustainability earns its place on the balance sheet

The question that trails many sustainability programmes is whether they are treated as a cost of doing business or as



Zaina Alzayani, Group Chief Strategy and Sustainability Officer

a source of long-term value. Alzayani’s answer is that NBB has chosen the latter.

“We do not view sustainability as merely an additional cost to the Bank, or something placed on the sidelines,” she affirms. “It is a core part of our strategy.” That view is reflected in the way NBB is developing its products. The Bank sees growing demand in the market for financial solutions that support responsible outcomes, from sustainable finance to sustainable deposits and treasury products built around the same principles.

Read this way, sustainability becomes a platform for innovation, a way to further strengthen customer relationships and a practical route for the Bank to support Bahrain’s wider economic and environmental priorities. For NBB, the

value lies not only in reducing impact, but in successfully serving customer needs in a market that is increasingly asking for financial solutions underpinned by responsible practices.

Serving the Bahrain, Saudi Arabia and UAE corridor

NBB’s growth ambitions do not stop at the causeway. The Bank’s presence in the UAE and Saudi markets forms part of a wider effort to support customers across key Gulf economies and strengthen its regional position.

“The presence of NBB as a national institution plays a very important role in Gulf expansion, especially in key markets and economies such as the UAE and Saudi Arabia,” Alzayani says. “This expansion reflects our ambition and determination to strengthen our regional position.”

The logic is closely tied to trade. Commercial relationships between Bahrain, Saudi Arabia and the UAE are strong, and many customers operate across more than one market. A Bahraini bank with a presence across this corridor can serve clients as their business activity moves across borders.

For NBB, the opportunity is twofold. It allows the Bank to tap into segments with cross-border business requirements, while also diversifying its income geographically across the Gulf region. Alzayani

describes the expansion as more than a matter of reach. It is a window towards the creation of a more integrated regional growth platform, shaped around the commercial activity taking place between the three states.

The promise behind the relationship

When the conversation turns specifically to NBB’s customers, Alzayani’s tone settles into something closer to a promise. She wants them to know that the Bank’s position remains steady, whatever the conditions.

Perhaps the line that best captures how she sees the relationship is this: “We have grown alongside the growth of our customers.” This is the kind of claim an institution with nearly seven decades of history behind it can make with conviction, and one that has become central to its identity.

As NBB continues to strengthen its governance framework, deepen its sustainability agenda and expand its regional reach, Alzayani’s message is ultimately one of confidence. The Bank is building on the trust it has earned over generations, while preparing itself for the next phase of its growth. And as NBB pursues its long-term transformation ambitions, its promise remains rooted in the same principle: to stand beside customers, support them through change and grow with them over the long term.

Strategic Thinking Group reactivated to guide economic policy work

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The Bahrain Chamber of Commerce and Industry has moved to strengthen its research and analytical capabilities by reactivating its Strategic Thinking Group, a step aimed at improving evidence-based decision-making and anticipating economic shifts affecting the private sector.

Mr. Mohammed Adel Fakhro, a board member of the Bahrain Chamber of Commerce and Industry, said enhancing studies, research and strategic analysis has become essential to keep pace with rapid economic and legislative developments. He stressed that stronger analytical foundations would enable the chamber to develop more informed positions and recommendations supporting Bahrain’s business community.

Fakhro noted that the chamber’s board, chaired by H.E. Nabeel Khalid Kanoo, has decided to reactivate the Strategic Thinking Group and assign coordination of its work to support the preparation of strategic studies and initiatives. These efforts, he said, will align with the board’s priorities and the evolving needs of the private sector.



He added that the real value of research lies not only in producing studies, but in translating their findings into practical initiatives and policy recommendations. This, he said, would help improve the business environment, address challenges, and better capture emerging economic opportunities.

According to Fakhro, the reactivated group will focus on analysing key economic and legislative issues, assessing the impact of economic, technological and trade developments, and contributing to consultations on draft laws, regulations and economic policies

affecting the private sector. It will also work to identify emerging trends, promising sectors, and the implications of digital transformation and global trade shifts on Bahrain’s economy.

He further explained that the group will operate in coordination with the executive office, the board, and the chamber’s research and studies department. It will also draw on expertise from chamber members, specialists and external experts depending on the subject matter, ensuring that outputs are grounded in both technical knowledge and practical experience.



Strong research is the foundation of informed decisions and sustainable growth. Strategic thinking enables us to anticipate change and create opportunity.

MR. MOHAMMED ADEL FAKHRO

Fakhro said the initiative reflects the chamber’s broader direction towards strengthening institutional work based on analysis, research and forward-looking assessment. He said this approach would enhance the board’s ability to respond effectively to economic challenges and reinforce the chamber’s role in supporting the private sector and contributing to Bahrain’s economic development.

Blockchain Finance Insights



The Bahrain Chapter of the Institute of Chartered Accountants of India (ICAI) held the second edition of its CA Masterclass series on Friday, focusing on the emerging field of real-world asset (RWA) tokenisation.

The event brought together finance professionals and ICAI members for an in-depth session on blockchain-enabled finance and digital assets.

The masterclass was led by CA Narayanan Ganapathy, who outlined how tokenisation is reshaping global financial systems by bridging traditional finance with decentralised technologies.

Participants discussed the evolving regulatory and investment landscape, emphasizing the potential of digital assets to transform the ownership, trading, and liquidity of real-world assets.

VKL Holdings Chairman meets CM V. D. Satheesan



Bahrain-based prominent businessman Dr. Varghese Kurian, Chairman and Managing Director of VKL Holdings and Al Namal Group of Companies, met Kerala Chief Minister V. D. Satheesan. His son, Vishakh Varghese Kurian, Executive Director, also attended the meeting. The discussions focused on engagement between business and leadership circles, reflecting ongoing ties between the Gulf-based Indian business community and Kerala.