

NBB Named Best Retail Bank in Bahrain by Euromoney Awards for Excellence

The National Bank of Bahrain (NBB) has been named Best Retail Bank in Bahrain by Euromoney Awards for Excellence, acknowledging its progress in delivering customer-centric and secure retail banking solutions in the Kingdom.

The award reflects NBB's continued efforts to improve how customers access a wide range of banking services and manage their financial needs. Over the past year, the Bank advanced several innovative initiatives across housing finance, savings, digital lending, family banking, investments, and rewards, each designed to simplify customer journeys while supporting broader national priorities.

Commenting on the occasion, Usman Ahmed, Group Chief Executive Officer of NBB, said, "This recognition from Euromoney reflects the strength of NBB's retail banking solutions. Our approach to digital banking is rooted in deepening and broadening our value proposition across customer segments, with an uncompromising focus on safeguarding trust in our services at every touchpoint. The award further reinforces our position as a national bank with the strategic mandate to serve individuals, families and the wider economy with solutions that are practical and innovative."

Subah Abdullatif Al Zayani, Chief Executive - Retail Banking at NBB, added, "Our focus is on delivering a seamless and exceptional banking experience across every channel, ensuring customers enjoy the

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BEST RETAIL BANK



"Being recognised by Euromoney as Bahrain's Best Retail Bank reflects our unwavering commitment to delivering innovative, secure and customer-focused banking solutions. We will continue to invest in digital transformation, strengthen trust through technology, and develop products that empower individuals and families while supporting Bahrain's long-term economic growth and financial inclusion."

USMAN AHMED, GROUP CHIEF EXECUTIVE OFFICER OF NBB



"This award reflects our commitment to putting customers at the heart of everything we do. By continuously enhancing our digital capabilities, expanding innovative products, and delivering secure, seamless banking experiences across every channel, we are making everyday banking simpler, more accessible, and more rewarding for individuals and families across Bahrain."

SUBAH ABDULLATIF AL ZAYANI,
CHIEF EXECUTIVE - RETAIL BANKING AT NBB



strengthened customer engagement through rewards-led features, including targeted challenges and leaderboards that encourage customers to track their progress, increase activity, and redeem rewards instantly.

Building on its established role in Bahrain's social housing ecosystem, NBB expanded its proposition in 2025 through Tas'heel+ financing. The programme was developed in partnership with the Ministry of Housing and Urban Planning to provide citizens with an accessible pathway to homeownership. Key processes were also streamlined across the existing social housing portfolio to further improve operational efficiency and streamline property purchasing for customers.

In other product enhancements, the Bank upgraded its Time Deposit offering with

competitive rates and flexible payout options in different currencies. Customers can choose to receive returns monthly, quarterly, semi-annually or annually, in line with their financial goals. Additionally, US Dollar was added as a supported currency for Thara'a Prize Accounts, while documentation requirements for account opening and loan applications were reduced to ensure better convenience for customers.

The Euromoney award underscores NBB's continued commitment to delivering a comprehensive retail banking experience that is informed by client feedback, strengthened by secure technology, and driven by practical product development. The Bank remains dedicated to advancing solutions that deliver long-term value to customers across Bahrain.

same high standards of service whether they engage through our digital platforms or visit a branch, or connect with our dedicated bank representative. Guided by customer feedback and enriched by data-driven insights, we continuously refine our products, services, and interactions to make banking simpler, more intuitive, and more responsive to evolving customer needs. This recognition is a testament to our commitment to delivering secure, customer-centric experiences that build trust, strengthen relationships, and create lasting value for our customers."

NBB has continued to prioritise digital enablement as part of its broader transformation agenda. Customers can

now apply for personal finance through end-to-end digital journeys supported by real-time eligibility checks, automated underwriting, instant decisioning, loan top-ups and electronic signatures. The Bank has also digitised access to eligible government securities for retail customers, expanding investment accessibility through secure online channels.

In another defining achievement leading to the award, the Bank successfully integrated the national eKey identity platform across key digital journeys – a market-first implementation within the local banking sector. Allowing users to be digitally authenticated using their government-issued credentials, the capability delivers

faster onboarding, KYC updates and personalised servicing, thereby enhancing fraud prevention and reducing impersonation risk.

NBB has also continued to develop its segment-focused products, including the expansion of Yalla Family Banking with the new 'Pockets' feature, which allows users to create designated savings accounts for minors within the NBB app. Parents can set spending controls and monitor account activity in real time, ultimately helping them instil savings discipline among younger users. To support wider awareness, the Bank also conducted school roadshows on financial literacy and the importance of saving.

The Bank further