

# “Closer to You”: Subah Al Zayani on what retail banking means at NBB

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Retail banking is where a bank and its customers meet most often. It represents the most personal arc of the financial services lifecycle, and it is the dimension with which most people form perception of the institution they have chosen.

Subah Abdullatif Al Zayani is the person responsible for that dimension at the National Bank of Bahrain (NBB). As Chief Executive for Retail Banking, his remit covers everything from the digital platforms NBB's individual customers use daily to the physical branches that serve all five of the Kingdom's governorates.

Before banking, Al Zayani built his career across a range of sectors, including technology and infrastructure – experience that informs how he talks about digital development today. The guiding principle he keeps returning to is this: every update, every new feature, every change to how the Bank operates at the retail level starts and ends with what the customer actually needs.

Digital reach, human presence

NBB's retail banking story is built on two strengths that reinforce each other. The Bank operates the largest branch

network in Bahrain, and more than 90% of its customers now open their accounts digitally. Al Zayani sees these two sides as a representation of the same commitment.

“Paying attention to and developing digital channels does not mean we lose contact with our valued customers,” he says. The Bank's investment in its digital app and the depth of its branch presence are, in his account, two sides of the same commitment: NBB should be reachable by every customer, however they choose to bank.

That choice varies more than people assume. Many customers manage everything on a phone and have no reason to visit a branch. Others, even for services that are available digitally, will come in for the conversation. The chance to ask questions, sit across from someone who knows the product, and leave with a clear answer. “Some societies prefer human interaction while providing services,” Al Zayani notes. The Bahraini market is one of them, and NBB's model is built with that in mind. The branch network exists because customers want it.

## The inputs informing every decision

Behind every update to NBB's



digital offering sits a structured process. Al Zayani describes three inputs: the customer's voice gathered through surveys, focus groups, and direct feedback; data analytics used to identify behavioural patterns and anticipate what customers will need next, and then benchmarking against international standards, shaped to fit the local market.

That last step is the one he returns to with most emphasis. “Our society is different from Western societies,” he says. “We have characteristics that distinguish us and set us apart.” A product designed around assumptions drawn from European or American markets may work better in those contexts. The Bank's job here is to use global benchmarks as a reference, and optimise every solu-

tion based on the realities of its own local customer base.

The account opening figure is the most visible expression of that approach paying off. More than 90% of NBB customers now open accounts digitally, a process that takes roughly three minutes. For a product that once required a branch visit, documentation, and waiting, that number marks a genuine shift. The Bank's “Closer to You” brand promise is, hence, the embodiment of its ethos to be there wherever a customer needs it, whether on a device or across a counter.

## The stress test

The payment deferment periods arising from recent crises were, in Al Zayani's description, “a bit challenging.” With regulators, customers, and condi-

tions nobody had anticipated all pressing simultaneously, NBB moved to offer payment deferments through a digital channel.

“We were among the pioneers in offering the payment deferment option digitally,” he says, “and the first bank to announce and provide the digital solution where customers could easily log in and apply for payment deferment.” More than 30% of customers applied across two separate periods. The customer feedback was strongly positive, a reflection of the considerable efforts of the retail banking team.

“We worked day and night,” Al Zayani says, “and the employees did not fall short.” The Bank identified a need, built a solution quickly, and the team delivered. That, in his telling, is what a national bank is there to do: stay close to the customer and make essential services as seamless as possible.

## A family account for a cashless generation

Innovation from Al Zayani's perspective comes from one of two sources: a need the customer already has, or an opportunity the Bank has spotted to offer something they had not thought to ask for. The Yalla Family Banking proposition belongs to the second kind.

The product was designed for

children and teenagers, built for a Bahrain moving steadily toward a cashless society. NBB built, what Al Zayani calls, an “ecosystem” around this shift: parents can monitor transactions, transfer money, and access saving features designed to establish financial habits early. The aim was for the youth to feel the Bank is there to make their life easier. That relationship, which began with a pocket money transfer, is one the Bank intends to grow as the young customers grow older.

## The transformation continues

NBB's recent transformation has been visible. “Many bear witness to the transformation they have recently seen at NBB, and this transformation is ongoing as we continue to invest heavily in our digital services and innovative products,” Al Zayani emphasises.

Whether a customer visits a branch or opens the app, the intention remains the same: be with the customers “for the long haul” with every interaction. For the National Bank of Bahrain, that is both a description of what it has already delivered for decades, and a commitment to continue fulfilling its responsibility through whatever it builds next.

## Gulf Air Celebrates the Launch of Inaugural Flight to El Alamein



Gulf Air, the national carrier of the Kingdom of Bahrain, celebrated its seasonal flights to El Alamein, Egypt, further strengthening air connectivity

between the Kingdom of Bahrain and the Arab Republic of Egypt.

To commemorate the occasion, Gulf Air CEO Mr. Martin Gauss received H.E. Riham

Khalil, Ambassador of the Arab Republic of Egypt to the Kingdom of Bahrain and senior industry leaders at Bahrain International Airport prior to the departure of the inaugural flight.

Upon arrival at El Alamein International Airport, the inaugural flight was welcomed with a water cannon salute. A reception was subsequently held, attended by a senior delegation

from Gulf Air, airport officials, and invited guests.

Gulf Air's seasonal service to El Alamein reinforces its role as a key regional connector, enhancing travel options while

supporting ties between Bahrain and Egypt. El Alamein is one of Gulf Air's summer 2026 seasonal destinations which also include Geneva, Malaga, and Nice.

## Palavra Resort Hosts Ceremony Celebrating Renewed Loyalty and Support to His Majesty King Hamad

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Palavra Resort proudly hosted a distinguished gathering to mark the signing ceremony of the Document of Renewed Loyalty and Support presented to His Majesty King Hamad bin Isa Al Khalifa, King of the Kingdom of Bahrain. The event brought together prominent dignitaries, business leaders, community representatives, and esteemed guests in a celebration of national unity, loyalty, and pride.

The ceremony reflected the deep commitment of Bahrain's people and institutions to the Kingdom's continued progress and prosperity under the wise leadership of His Majesty the King.

The event was attended by several distinguished personalities, including Mr. Mohammed Shahid, Chairman of KHK Group, whose vision and



leadership continue to support excellence across the hospitality and business sectors. Also present was Mr. Hisham Saleh, General Manager of Palavra Resort, who welcomed guests and highlighted the resort's commitment to hosting meaningful national and community events.

Among the notable attendees were Mr. Mohammed M. Al Arayedh, Ms. Mariyam Al Fahad, Mr. Ibrahim Al Fahad, Mrs. Al Fahad, along with respected community members,

business leaders, and the dedicated Heads of Departments of Palavra Resort.

Speaking on the occasion, representatives expressed their appreciation for the opportunity to participate in this important national event, reaffirming their loyalty and support for the Kingdom of Bahrain and its leadership.

Palavra Resort extends its gratitude to all guests, partners, and attendees who contributed to the success of this memorable occasion.

## Bahrain FDI rises 81pc in decade

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Mohammed Darwish

Foreign direct investment in Bahrain rose by 81 pc over the past decade, from BD9.797 billion at the end of 2016 to BD17.733bn by the end of 2025, the latest figures show.

The increase was worth BD7.936bn and took the foreign direct investment balance to its highest point in the 2016–25 period.

Bahrain moved from less than BD10bn in foreign direct investment in 2016 to nearly BD17.8bn by the end of 2025. The increase was spread across several phases: gains before the pandemic, further growth during the Covid years, a large rise in 2023 and smaller increases in 2024 and 2025.

The compound annual growth rate for the full period was about 6.8 pc.

Foreign direct investment stood at BD9.797bn at the end of



2016, before rising to BD10.333bn in 2017, BD10.972bn in 2018 and BD11.537bn in 2019.

That added BD1.740bn over three years, a rise of about 17.8 pc. The balance continued to rise during the pandemic years. It reached BD11.921bn at the end of 2020, BD12.590bn in 2021 and BD13.628bn in 2022.

That meant an increase of BD1.707bn between 2020 and 2022, or about 14.3 pc.

The sharpest annual rise came in 2023. Foreign direct investment grew from BD13.628bn at the end of 2022 to BD16.345bn at the end of 2023. The gain, worth BD2.717bn, amounted to about 19.9 pc in one year.

The total then rose to BD17.424bn at the end of 2024 and

BD17.733bn by the end of 2025.

From the end of 2023 to the end of 2025, Bahrain added a further BD1.388bn to its foreign direct investment balance.

The later years accounted for much of the decade's increase. From the end of 2019 to the end of 2025, foreign direct investment rose by BD6.195bn, or about 53.7 pc. Foreign direct investment is often seen as a gauge of longer-term foreign investor confidence, as it usually involves stakes in companies, projects or assets rather than short-term capital flows.

The figures show Bahrain ending 2025 with a foreign direct investment balance close to BD18bn, after starting the ten-year period at just under BD9.8bn.