

Business



NBK receives the Silver Award for Excellence in Diversity, Equity & Inclusion (DEI) in recognition of its NBK RISE Program from the Society for Human Resource Management (SHRM).



KUWAIT: Isam Al-Sager, Shaikha Al-Bahar, Salah Al-Fulaij, Suleiman Al-Marzouq and Emad Al-Ablani celebrate the 15th anniversary of NBK Academy.



The launch of the 'NBK Ebtakir Program,' for entrepreneurship in collaboration with 'Plug and Play'.

# NBK closes exceptional 2025 marked by unprecedented achievements

Bank transforms strategies into tangible achievements that embody innovation and leadership

KUWAIT: An exceptional year, defined by unprecedented achievements: this is how the Human Resources Group at National Bank of Kuwait (NBK) brought 2025 to a close. A year in which vision was translated into reality, reinforcing the bank's position as the leading workplace in the banking sector, while sustaining its successful commitment to investing in human capital and empowering national talent.

### Pulse of leadership development

At the heart of the group's success, Human Resources led a new chapter of excellence this year, as professional development strategies and employee well-being evolved into an integrated workplace experience that brings together innovation and leadership. These efforts were crowned by the Bank's receipt of prestigious international awards, reflecting its success in applying global best practices and creating a work environment on par with the world's leading institutions.

Emad Al-Ablani, Group Chief Human Resources Officer at NBK, remarked: "2025 was an exceptional year by every measure. We successfully achieved our strategic objectives in alignment with the Bank's ambitious vision, and our accomplishments went beyond numbers to embedding a culture of continuous learning, fostering innovation, and developing workforce capabilities, while placing employee health and well-being at the forefront of our priorities."

"Our employees are the fundamental pillar of the Bank's success and the sustainability of its leadership in the banking sector. They represent our true wealth, one in which we invest through development programs and innovative initiatives to ensure their readiness to meet future challenges and to achieve excellence within a work environment built on creativity and innovation. Al-Ablani added.

"The awards we received throughout the year reflected the impact we have made on the journey of national talent that has found its home at NBK, on the development of employees' career paths and on the future of the Bank, which is now equipped with a stronger human capital base, better positioned to meet the challenges of tomorrow," he affirmed.

### Your Voice Matters 2025

As part of reinforcing a culture of engagement and transparency, Al-Ablani commented: "We firmly believe that achievements and success begin with attentive listening to our employees. For this reason, we launched the 'Your Voice Matters 2025' survey for the fourth consecutive year, not merely to measure engagement indicators, but to genuinely capture the pulse of our employees across all local and international Group divisions. Their feedback has served as the cornerstone for our initiatives aimed at building a more engaging, agile and supportive workplace aligned with their future aspirations."

"Our people's voice has become the compass guiding Human Resources strategies toward greater development and innovation. This year's survey saw the participation of 5,099 employees, achieving a response rate of 81 percent, while sustained engagement reached an outstanding level of 87 percent, well above international benchmarks," he added.

Al-Ablani emphasized that NBK offers more than a conventional workplace: it is a space for creativity, personal growth, and professional excellence, where employee well-being lies at the core of the bank's priorities through initiatives that support both mental and physical health.

He further noted that learning and training initiatives represent a cornerstone of the Human Resources strategy at NBK Group, having established a comprehensive framework focused on career development and professional guidance, alongside providing diverse opportunities for continuous learning within the bank. He added that this integrated approach is designed to empower employees to confidently chart their career paths, while fostering a work environment that supports innovation and enables them to achieve the



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highest levels of success.

Furthermore, Al-Ablani explained that NBK's talent acquisition strategy goes beyond recruiting employees, seeking instead to build a generation of leaders and future makers capable of leading transformation and innovation in the banking sector. He noted that the workplace at NBK represents the ideal environment for individuals driven by passion and ambition, particularly young talent aspiring to chart a successful professional career.

### Talent acquisition

In 2025, the Talent Acquisition Department strengthened the workforce with top national talent through participation in six major career fairs, resulting in a notable increase in new hires, particularly across technical and digital disciplines such as cybersecurity, artificial intelligence, and data analytics, aligned with the bank's drive toward innovation and digital transformation.

In line with its commitment to supporting Kuwait's strategic agenda and increasing the participation of national workforce in the private sector, the bank raised its nationalization (Kuwaitization) rate to 76.8 percent of the total workforce. The bank received more than 8,000 applications, resulting in the hiring of 249 new employees, 90 percent of whom are national talent, including 68 hires across science, technology, engineering, and mathematics (STEM) fields.

### Academic partnerships

As part of its efforts to enhance recruitment and professional development, NBK entered into a number of strategic partnerships with leading academic and professional institutions, aimed at aligning educational outcomes with labor market needs and delivering specialized training programs. These partnerships included collaboration with the American International University to deliver joint workshops and training courses; with Kuwait Law Society to launch development initiatives and create employment opportunities for Kuwaiti lawyers; and with the American University of Kuwait (AUK) to offer training programs and summer internship opportunities. In addition, the bank signed a memorandum of understanding with Kuwait Oil Company (KOC) to enhance knowledge exchange and support the development of national talent.

Furthermore, the bank provided specialized practical training opportunities for Kuwaiti youth, welcoming 125 students from leading universities and educational institutions, in collaboration with prominent entities such as the Public Authority of Manpower, the American University of the Middle East, the American International University, Kuwait University, the Australian University in Kuwait, and LOYAC. The bank invested more than 11,766 training hours in these young participants to refine their skills and further develop their capabilities.

### NBK: A pipeline for future leaders

In 2025, the bank launched the 30th cohort of NBK Academy, welcoming 20 outstanding Kuwaiti graduates into an intensive learning journey that integrates technical, behavioral and practical dimensions. The year also marked the launch of the second cohort of NBK Tech Academy, a pioneering initiative

and the first of its kind in Kuwait, which attracted nine high-caliber technology talents across cybersecurity, artificial intelligence, software development and data analytics.

The programs of NBK Academy and NBK Tech Academy were designed to equip participants with advanced skills spanning fintech, digital innovation, and the fundamentals of digital payments, alongside the development of leadership and personal capabilities such as teamwork, project management and achieving measurable outcomes. These programs extended beyond technical training to include hands-on mentoring and rotational assignments across various bank departments, providing participants with practical experience and strategic insights into the nature of the banking business.

The bank also celebrated the 15th anniversary of NBK Academy, which over the years has graduated 30 cohorts of national talent, contributing to strengthening the bank's capabilities and enhancing its performance across various areas.

These efforts reflect the bank's ongoing commitment to building leadership capable of keeping pace with the rapid transformations shaping the banking industry, reaffirming that NBK does not merely adapt to change, but leads it through sustained investment in human capital, continuing to set the benchmark for innovation and empowerment.

Moreover, NBK continued to roll out advanced development programs aimed at accelerating the growth of emerging leaders and strengthening their readiness for leadership roles. The bank celebrated the graduation of new cohorts from its two flagship intensive development programs, NBK PRIME and NBK Pioneers. The NBK PRIME program graduated 56 leaders following a comprehensive, two-phase development journey that addressed advanced themes such as emotional intelligence – driven leadership, change management, innovation in banking services, and building high-performance teams, delivered in collaboration with a select group of leading global training institutions. Meanwhile, the NBK Pioneers program focused on preparing a new generation of leaders through an intensive six-month program covering personal branding, artificial intelligence in banking, fraud prevention and advanced sales capabilities.

The bank also launched the ninth cohort of the NBK High Fliers program, in collaboration with the globally renowned IE Business School. The program comprises six integrated training modules covering leadership capabilities, emerging marketing trends, change management and innovation, and the cultivation of a culture of excellence. It also features an innovation lab that enables participants to develop practical solutions to current banking challenges. The program is designed to empower national talent to transition from technical proficiency to strategic leadership thinking, enhancing their readiness to assume future leadership roles.

### Diversity, inclusion and women's empowerment

As part of its commitment to advancing diversity and inclusion, empowering women, and increasing their representation in leadership roles, NBK achieved notable milestones



NBK inks partnership with Kuwait Law Society to launch development initiatives and create employment opportunities for Kuwaiti lawyers.

in 2025. Female employees accounted for 42.5 percent of the total workforce, while women represented 27.4 percent of managerial positions. Meanwhile, new female hires comprised 34.5 percent of total appointments during the year.

NBK also celebrated the graduation of the second cohort of NBK RISE program, a pioneering initiative and the first of its kind in Kuwait, specifically designed to support and empower female leaders and enable their progression to senior leadership roles.

The nine-month program, delivered in collaboration with IE Business School in Spain, focused on developing leadership and strategic capabilities, building confidence and enhancing effective decision-making. It also included executive coaching sessions and practical projects addressing real-world business challenges. The cohort comprised 25 participants from diverse professional backgrounds, including employees from NBK and its international branches, as well as representatives from leading regional companies.

In addition, NBK launched the Diversity, Equity, and Inclusion (DE&I) Council as an institutional framework aimed at embedding these values across all human resources practices. Serving as a guiding compass for policies and decisions related to recruitment, development and recognition, the Council ensures equal opportunity for all within a fair workplace, transforming diversity into a source of strength and creativity.

### Employee well-being

Throughout 2025, NBK placed employee well-being at the core of its priorities by launching an integrated suite of initiatives designed to promote work-life balance and support financial stability. The bank introduced a three-day well-being leave, implemented reduced working hours on Thursdays, and excluded Saturdays from annual leave deductions. In addition, NBK expanded employee financial benefits by revising the terms of the 0% interest employee loan to include a second loan, introducing Al-Jawhara account for employees with exclusive prize-draw privileges, and establishing an employee fund to provide financial support in emergency and extraordinary circumstances.

### Investing in minds

As part of its strategy to empower its employees, the bank invested in learning across all levels, designing curricula that keep pace with transformation requirements and align with the evolving needs of the banking sector. In this context, the bank launched a comprehensive training program titled "AI Mindset Curriculum", aimed at raising awareness of artificial intelligence concepts and ethics, and developing employees' digital mindset in line with future requirements. The program combines e-learning with interactive workshops, equipping participants with the knowledge needed to leverage AI technologies to enhance productivity, support innovation and improve customer experience.

In parallel, the Learning and Development Department continued to invest in capability building throughout the year through advanced training programs that combined in-person and digital learning. These included initiatives such as NBK High Fliers, the Moody's Credit Certificate, Middle Management, Transcendence Leader Coach (TLC), Trade Finance, as well as the NBK Ebtakir intrapreneurship program in collaboration

with Plug and Play. Over the year, the bank delivered more than 147,000 training hours to Group employees, with 5,320 participants, achieving an overall employee satisfaction rate of 91% across all training and development programs.

### A clear career path

NBK seeks to adopt global best practices in human resources management by establishing a unified organizational and job architecture across all business segments, both locally and internationally. This approach aligns with international standards in the design and development of operating models, while keeping pace with leading global banking institutions.

This structure is underpinned by a unified and clearly defined performance evaluation and career progression framework, which promotes fairness and transparency in promotions, compensation and rewards. It ensures alignment of roles and job titles with banking sector standards, while enabling accurate benchmarking against industry peers.

The introduction of standardized job families and a unified grading system represents a core enabler for defining and evaluating roles in line with internationally recognized job classification and evaluation methodologies. This, in turn, supports the development of competitive and equitable policies for compensation, career progression and talent development. Through these globally aligned standards and the consistency of its job architecture and evaluation framework, NBK strengthens its competitiveness on an international scale, enhancing its ability to attract, retain and develop top talent, while reinforcing its leadership position within the banking sector.

### Prestigious awards stand as testament to HR leadership

The efforts of the Human Resources Group in 2025 were crowned with a series of prestigious awards from local, regional, and international institutions, reaffirming NBK's leadership across recruitment, learning and development and diversity and inclusion. The bank received three awards from AUM Corporate: Trainee Empowerment Award, Excellence in Recruitment Award, and Gold Sponsor Award, in addition to being named Best Bank for Diversity and Inclusion by the renowned Euromoney magazine.

NBK also secured two accolades under the GCC Government Human Resources and Youth Awards: Most Distinctive Learning and Development of the Year in Private Sector for the NBK Academy and NBK Tech Academy programs, and Excellence in Digital Learning Innovation for the bank's learning platform, NBK Learning Hub. The bank also received the Silver Award for Excellence in Employee Recognition for the Most Valuable Player (MVP); Bronze Award in the Best High-Potential Development Program category for NBK High Fliers program; and Award for Excellence in Diversity, Equity & Inclusion (DEI) in recognition of NBK RISE Program.

Going forward, the Human Resources Group at NBK will continue to play its vital role in supporting and enhancing the Group's performance by focusing on the development of human capital, integrating advanced technologies into employee development, expanding well-being programs, and strengthening a culture of diversity and inclusion, ensuring the bank's continued position as the employer of choice for Kuwaiti youth.



The ninth cohort of the NBK High Fliers program for developing young banking leaders.



NBK participates in the Watheefti job fair.