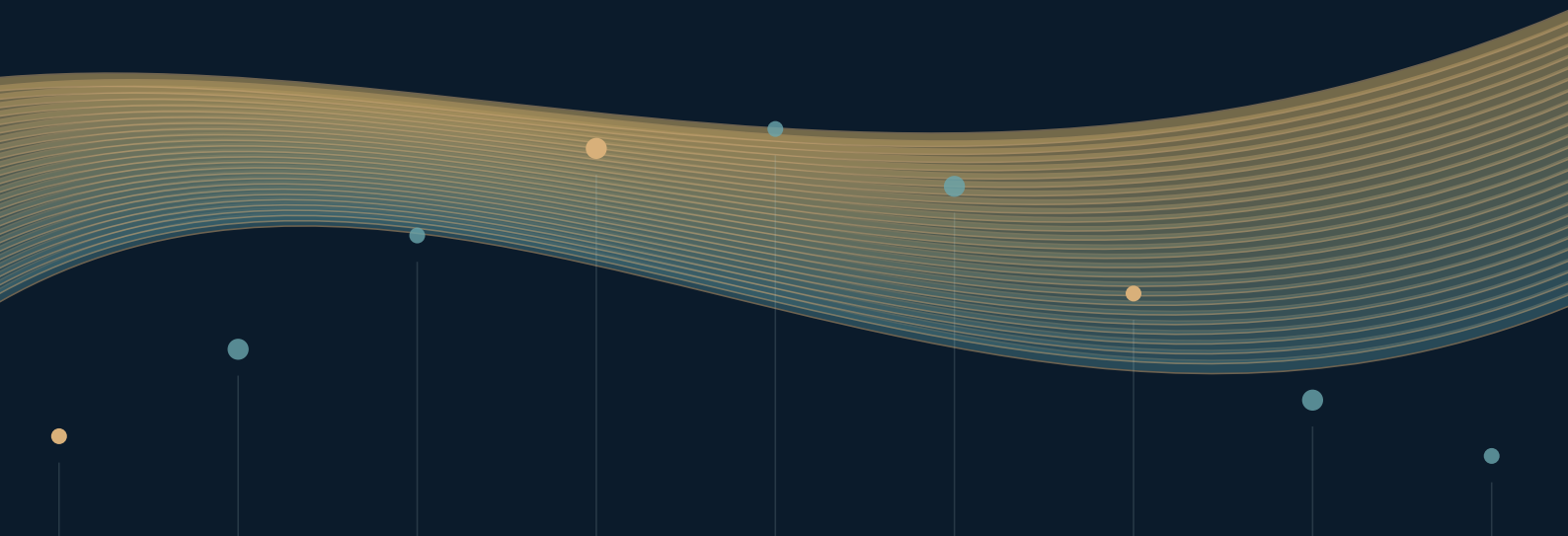




BANKING

Banking on operating evidence

A purposeful review of ten banking entities across five headquarters markets.



ORIGINAL MAYDEN GRAPHIC / EVIDENCE IN MOTION

01 / THE EXECUTIVE VIEW

Start with the operating evidence.

A purposeful review of ten banking entities across five headquarters markets.

10

selected entity records

63

recorded claims

52

eligible claims

1

unranked records

01 / WHAT THE RECORD SHOWS

Trace the decision behind the answer. KFH reports employee guidance linked to supervisory-board fatwas. Test whether answers preserve source accuracy and currency through actual use.

Claims: [bank-kfh-01](#) / [bank-kfh-03](#)

02 / WHAT THE RECORD SHOWS

Inspect shared controls in operation. Emirates NBD describes agent logging, evaluation and accountable owners. Request a completed case showing how these controls affected deployment or intervention.

Claims: [bank-emirates-nbd-03](#) / [bank-emirates-nbd-04](#) / [bank-emirates-nbd-07](#)

03 / WHAT THE RECORD SHOWS

Separate availability from adoption. NBK reports broad Copilot availability alongside a narrower consistent-user population. Establish who uses the tool, for which work, and how accepted outputs are measured.

Claims: [bank-nbk-01](#) / [bank-nbk-08](#) / [bank-nbk-09](#)

Public-evidence review. Selected entity scopes. No company participation, population inference or independent assurance implied.

Read the argument, inspect the exhibits, then use the leadership questions to identify the next evidence your organisation should produce. All report bodies are in English; Arabic executive summaries are available online.

EXHIBIT 01 / SCOPED CASE COMPARISON

Three banking evidence trails, three different tests

Operating object information used decision evidence requested. These are separate cases, not a linked system.

Customer conversation / Service-improvement issue	
Source account. Emirates NBD says PCA turns calls into recurring themes, intent and operational issues shared across teams. Boundary. Named platform; decision-use quality not demonstrated.	Mayden question. Which issue was acted on, and did the service outcome change?
Evidence: bank-emirates-nbd-01 / bank-emirates-nbd-02	
Policy answer / Employee guidance	
Source account. KFH says ShariaBot references specific supervisory-board fatwas when answering staff questions. Boundary. KFH Kuwait; source links do not reconstruct the full decision.	Mayden question. Can a reviewer recover the source version and check a disputed answer?
Evidence: bank-kfh-01 / bank-kfh-03	
Permitted data / Employee workspace	
Source account. NBK says Copilot Web excludes confidential data and disables document upload and download. Boundary. Specified access controls; broader framework remains on the roadmap.	Mayden question. Can an attempted prohibited action demonstrate that the boundary is enforced?
Evidence: bank-nbk-07	

Source: selected claims in PE-2026.10-v4. Company and supplier reports are attributed accounts. The questions are Mayden editorial interpretations, not measured sector results or independent assurance.

EXHIBIT 02 / PUBLIC EVIDENCE

Inspect the operating profile, not only the total

Highest eligible anchor per theme; U = no qualifying evidence located

	Core	People	Partners	Interface	Lineage	Testing	Authority	Knowledge	Control	Points
Emirates NBD	3	3	3	2	3	3	2	3	3	93
First Abu Dhabi Bank	2	2	U	2	U	2	U	3	2	48
Kuwait Finance House	3	U	U	2	2	U	U	3	3	48
Commercial Bank of Qatar	3	2	U	3	U	U	2	2	U	44
National Bank of Kuwait	2	3	U	3	U	U	U	U	3	41
Al Rajhi Bank	3	3	3	U	U	U	U	U	1	37
QNB	U	3	1	2	U	1	U	U	3	37
Bank of Bahrain and Kuwait	U	2	1	2	U	U	U	U	3	30
Saudi National Bank	3	1	U	U	U	U	U	U	U	15
National Bank of Bahrain	U	U	U	U	U	U	U	U	U	U

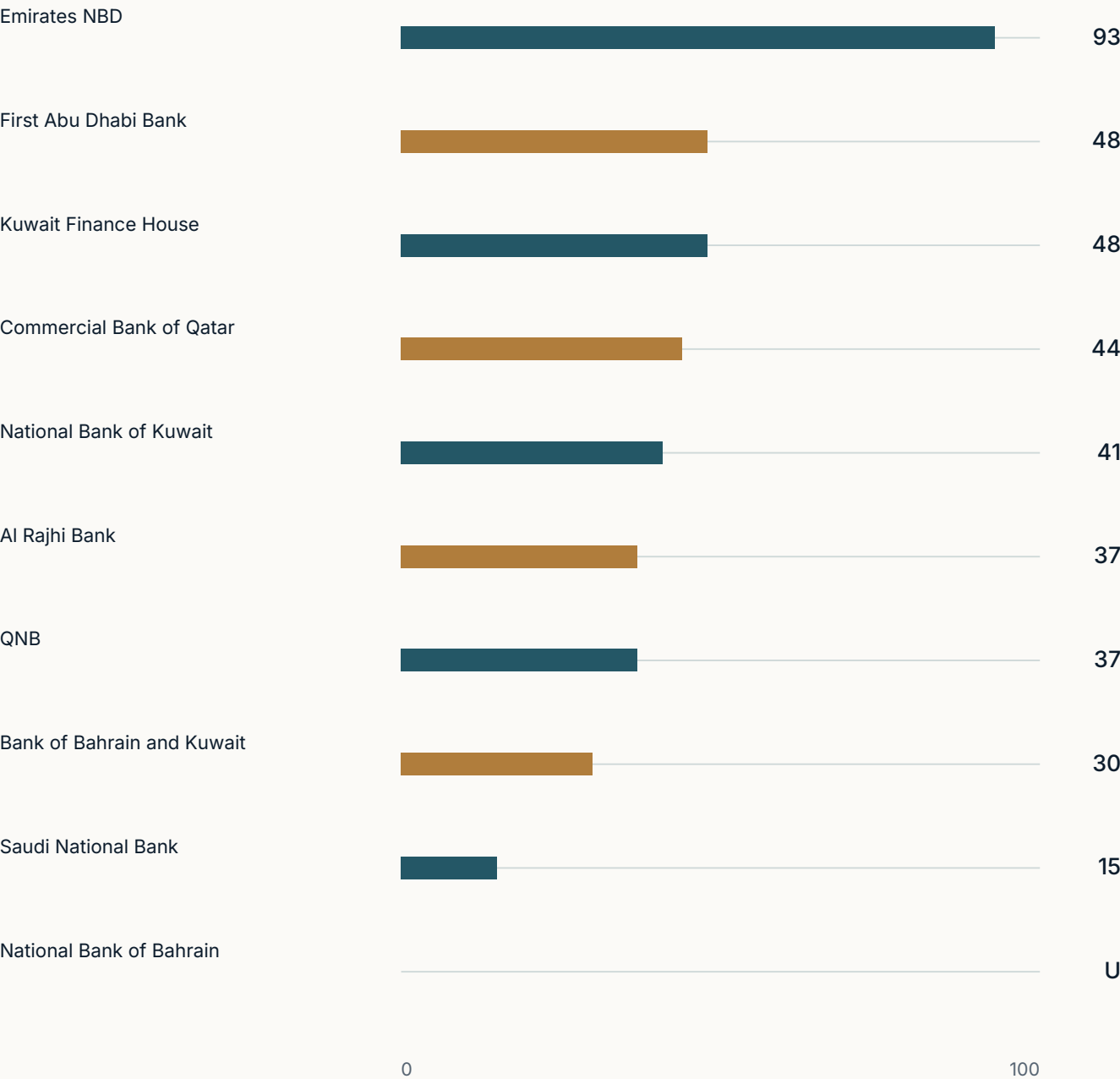
Unknown
Commitment / pilot
Implemented
Operating detail

Source: Mayden PE-2026.10-v4. Each row is a named entity scope. U does not mean absent capability. Anchors are ordinal evidence-specificity judgements; scopes and disclosure access differ.

EXHIBIT 03 / PUBLIC EVIDENCE

Documented evidence points in the selected cohort

Fixed denominator of 27; normalized to 0-100; ties use unrounded totals



Source: frozen release calculation. These are public-evidence points, not a maturity percentage, operational audit or population ranking. No-evidence records stay unranked.

02 / ANALYSIS

Mayden AI Native Index - banking evidence briefing

Research cut-off: 10 October 2026. Public-evidence research edition, not a verified maturity assessment.

A bank becomes more AI-native when its operating system changes

The most useful question for a bank's board is no longer whether the institution uses artificial intelligence. It is whether AI is changing how the bank gathers knowledge, reaches decisions, delivers work and corrects mistakes. A collection of disconnected assistants can coexist with unchanged approval chains, inaccessible knowledge and weak measurement. Conversely, a tightly governed application in a critical workflow may reveal more organisational change than a large collection of announced experiments.

This briefing examines a deliberately selected cohort of ten banks: Saudi National Bank and Al Rajhi Bank in Saudi Arabia; Emirates NBD and First Abu Dhabi Bank in the UAE; QNB and Commercial Bank in Qatar; National Bank of Kuwait and Kuwait Finance House in Kuwait; and National Bank of Bahrain and BBK in Bahrain. Two organisations per market provide a starting comparison, not a representative sample. Oman is outside this edition. Group-level disclosures describe international operations as well as home markets and cannot be interpreted as country-level adoption rates.

The research separates reported implementation, future plans and unknowns. The associated register contains sources and bounded claims against nine Mayden themes. It measures what public evidence supports. It does not establish which bank is objectively the most AI-native.

The clearest operating signals come from specific workflows

Commercial Bank of Qatar's 2025 report names deployed document recognition in onboarding, trade finance and lending, together with a retrieval-supported email assistant. It also describes its own AI computing environment. These disclosures connect technical capability to work rather than simply announcing a partner. The same report presents agentic capabilities as a future direction; those must remain separate from live tools. [Commercial Bank Annual Report 2025, p.37](#).

Saudi National Bank describes AI-assisted segmentation and retail cross-selling. Its subsidiary SNB Capital also reports AI deployment, but that evidence belongs to the subsidiary's asset-management functions and must not silently become a bank-wide claim. [SNB Annual Report 2025, printed pp.36-39; company-authored report on Argaam mirror](#).

Al Rajhi's report describes predictive models inside credit, fraud and customer-lifecycle decisions. It also explains the assembly of consented information from banking and external channels. The methodological distinction matters: the relevant signal is the named decision mechanism, not the accompanying digital-banking awards. [Al Rajhi 2025 innovation review](#).

For an executive, the follow-up is straightforward: select one material workflow and identify precisely which decisions AI supports, what evidence it uses, who can override it, and how success is measured.

Reusable infrastructure may be the organisational turning point

Emirates NBD describes Leap as a shared agent engineering framework supplying controls such as authentication, audit records and evaluation. This is a potentially important organisational pattern: common infrastructure can reduce repeated work

and make rules portable across teams. The disclosure is an architectural claim by the bank, not an independent control audit. [Emirates NBD's Leap account](#).

FAB describes an AI Innovation Hub, a common data platform and a group responsible-AI framework. Its February 2026 announcement distinguishes agents already embedded in operations from a larger portfolio of cases still progressing. That difference must survive any chart, headline or ranking. [FAB enterprise AI announcement](#).

These cases suggest a proposition for field research: reusable organisational capabilities may explain sustainable deployment better than the number of pilots. This proposition remains a question for field research. Relevant evidence would include time to release a second use case, reuse of controls, duplicated engineering effort, incident patterns and the cost of changing an underlying model.

Knowledge must become usable without losing its authority

Kuwait Finance House describes employee assistants including ShariaBot, which refers to specific fatwas issued by its supervisory board, and ComplianceBot. This provides a concrete example of institutional knowledge entering daily work. It raises a deeper assessment question: can the institution demonstrate that an answer uses the current authorised source and that later changes propagate correctly? A source reference is useful, but it does not establish a complete audit trail. [KFH's internal AI initiatives](#).

Customer conversations are another knowledge source. Emirates NBD's PCA account describes turning calls into structured signals for service improvement. Its disclosed language boundary is especially useful for regional research: English is supported, while Arabic is described as a future extension. The Index should retain language coverage and avoid translating an English deployment into an implied bilingual capability. [Emirates NBD PCA case](#).

KFH separately describes automated call analysis and quality assessment. Mayden's diagnostic should ask how such evaluation affects employees, how incorrect assessments are challenged, and how quality scores are validated across language and customer groups. [KFH contact-centre case](#).

Workforce access is an input; changed work is the outcome to investigate

NBK's sustainability report makes a useful distinction between tool availability and actual use: about one-third of staff were consistent Copilot Web users in 2025. The bank also discloses restrictions on confidential information and disables document transfer. Its broader AI risk and accountability framework remains a roadmap item. These specifics are more informative than an access announcement, while still leaving productivity and behavioural change untested. The report's default scope is Kuwait operations. [NBK Sustainability Report 2025, printed p.192; company-authored report on Argaam mirror](#).

Indexed passages from NBB's annual report and results release point to completed academy cohorts and a service chatbot. Full direct retrieval could not be completed under this edition's verification protocol, so these remain unresolved research leads and are excluded from release scoring. They should be revisited before drawing conclusions about NBB's operating practices. [NBB Annual Report 2025, pp.68-69, NBB 2025 results](#).

BBK offers a different combination: an innovation centre with a stated engineering team and annual-report disclosures about AI in board documentation and management oversight. A narrow board tool may be operationally meaningful even when enterprise coverage is unknown. [BBK innovation centre, BBK Annual Report 2025](#).

Governance should be visible in decisions

QNB's published AI and Data Governance Statement names an executive AI committee and a

cross-functional review forum for material use cases. This gives researchers a concrete place to examine responsibility. The next evidential step is to inspect what those bodies approve, reject, monitor and stop. Their existence should not be equated with their effectiveness. [QNB governance statement, printed p.3](#).

Al Rajhi explicitly says that its formal AI governance framework is still being developed. That candour should remain visible alongside evidence of deployed predictive models. QNB, meanwhile, reports beginning to use Copilot within internal audit and including AI ethics in mandatory risk training. A useful profile preserves these different stages rather than forcing every institution into a single transformation story. [Al Rajhi data privacy review, QNB Annual Report 2025, PDF pp.83 and 120](#).

Across the cohort, the useful diagnostic is a decision reconstruction. Choose a consequential AI-supported decision and trace its information, model, approval, challenge and correction. The exercise can reveal whether governance is part of operations or remains an overlay. Greater autonomy should earn credit only where delegated authority, limits, escalation and recovery are demonstrable. More autonomy is not automatically better banking.

The evidence edition must be honest about what its ranking means

A normalized public-evidence score can help readers compare documented practices against the same rubric. It cannot remove disclosure bias. A bank that publishes a detailed technology account may receive more evidence credit than an equally capable bank that publishes little. Missing material should be labelled unknown, not operational failure. Multiple announcements about the same programme should not accumulate extra points.

This review is predominantly English, uses company-authored disclosures and was conducted within a bounded search. FAB's annual PDF could not be retrieved; NBB's indexed-only annual and results leads are excluded from scoring. SNB and

NBK sustainability text required company-authored reports on third-party mirrors; those copies were not hash-matched to issuer files. These unequal access conditions limit comparison. The database records those limits. No respondent interviews, system tests or independent operating audits were performed. Reported business improvements also need their own ledger: baseline, scope, period, denominator and attribution. They should remain outside capability scoring so that Mayden can later investigate the relationship between capability and results.

A benchmark worth returning to

Bank AI benchmarking already has established competitors. Emirates NBD's June 2026 announcement links to the Evident Middle East and Africa bank index. Regional bank AI measurement already exists; this edition neither claims priority nor imports another provider's rank into its own score.

[Emirates NBD announcement, Evident regional index](#).

Mayden's opportunity is to connect public evidence to a repeatable company diagnostic and longitudinal research. Executives should leave with a sharper picture of where their operating model works, where responsibility is unclear, and which intervention to test next. The benchmark becomes durable when the same organisations return, their evidence improves, and the study can distinguish enduring organisational change from an attractive announcement.

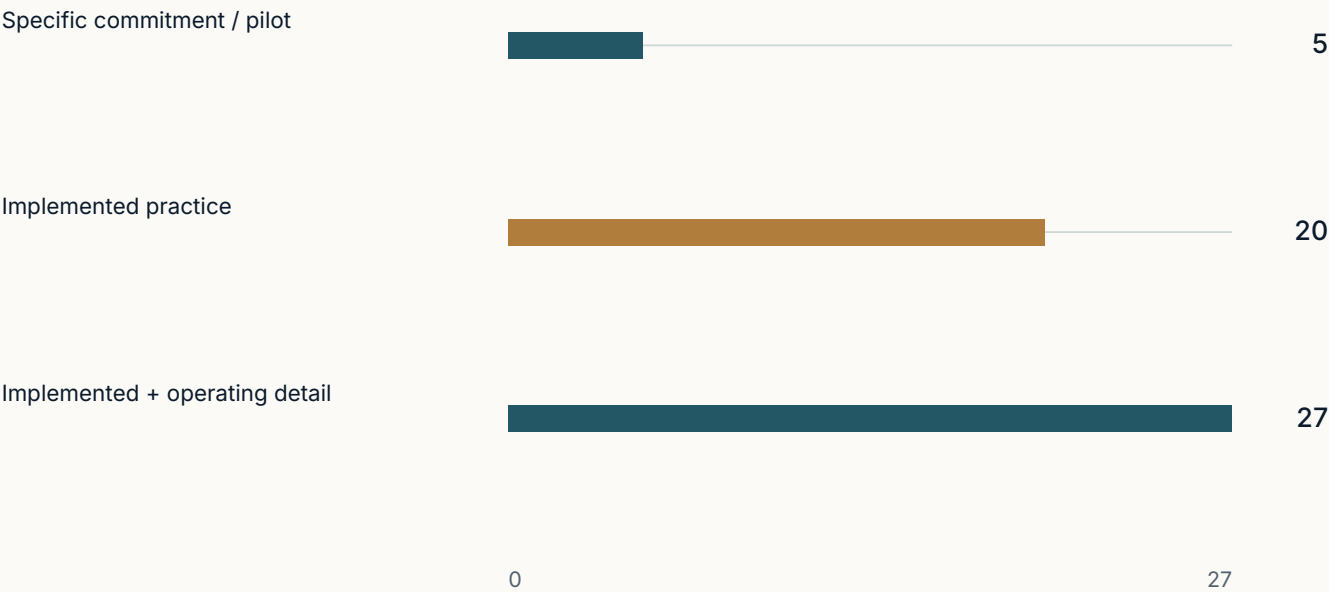
Executive reflection: Could your bank reconstruct one important AI-supported decision, show who remains accountable, and demonstrate an improvement after the cost of checking and correcting the output?

Review transparency. Extraction and source challenge in this edition were AI-assisted. Separate AI readers do not constitute human expert sign-off or independent assurance. Company claims, research findings and Mayden interpretations retain their distinct scope.

EXHIBIT 04 / INSPECT THE ASSUMPTION

Separate a commitment from a deployed practice

Eligible claim records, n = 52; one practice may support multiple distinct themes

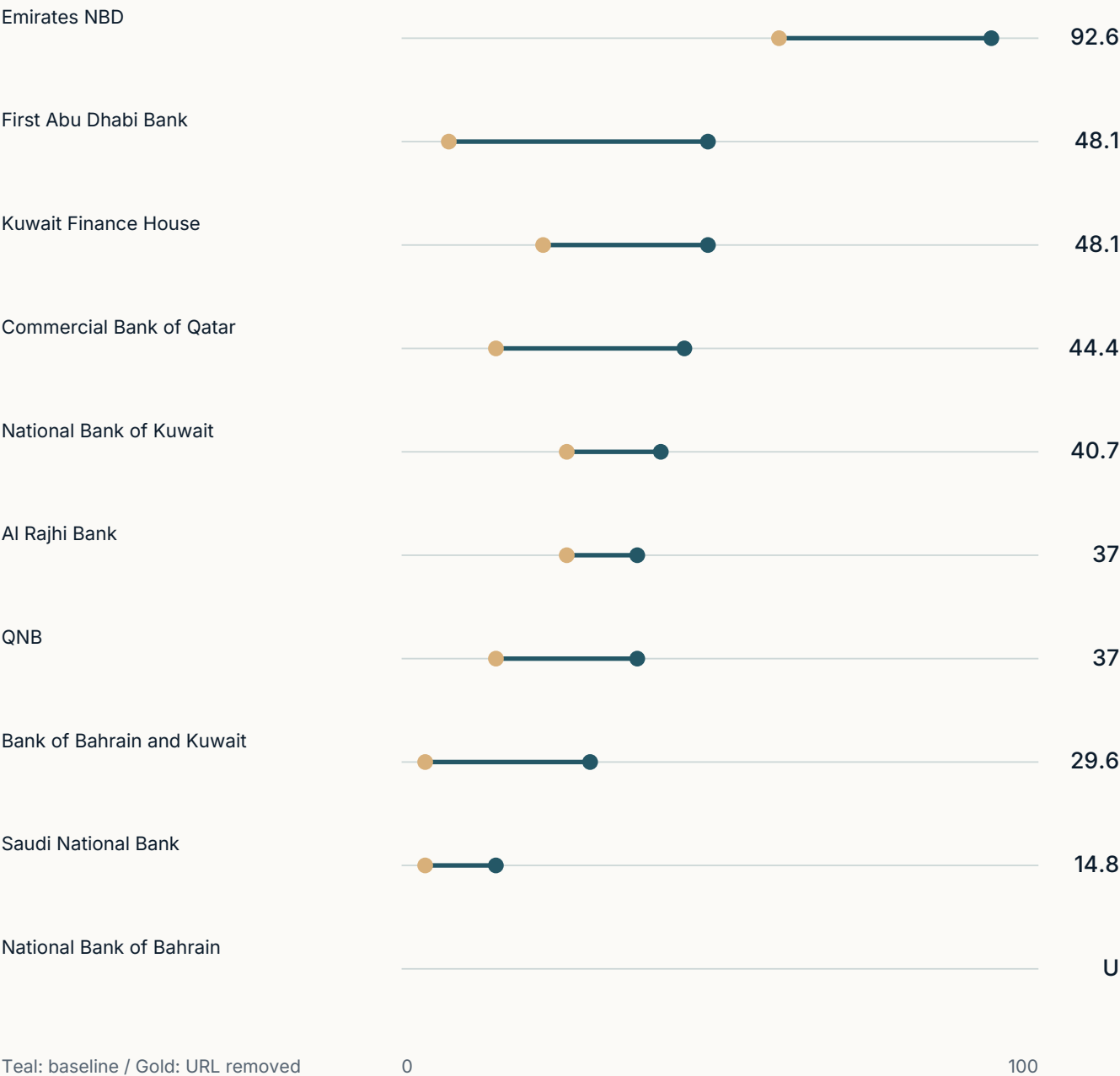


Source: claim ledger. 11 excluded records are outside these bars. Counts are claims, not independent systems, companies or estimates of adoption.

EXHIBIT 05 / INSPECT THE ASSUMPTION

How much of the profile rests on one retained source URL?

Baseline points versus points after removing the most influential primary source URL



Source: deterministic URL-removal check. Remaining URLs can repeat the same disclosure; required corroborating-source dependencies are not removed. This is not a confidence interval or a test of source truth.

03 / A CLOSER LOOK

Emirates NBD

Emirates NBD Group; named platform/process scope

ELIGIBLE ANCHOR 3 / bank-emirates-nbd-01

Emirates NBD describes PCA analysing customer calls into structured service-improvement intelligence.

Boundary. Claim scope: Emirates NBD Group; named platform/process scope. English support currently described; Arabic is future. Six million annual calls is addressable volume, not verified processed count. Application: internal-operating-practice.

Locator. PCA operating description; English language scope

[Inspect the source](#)

ELIGIBLE ANCHOR 3 / bank-emirates-nbd-02

PCA turns unstructured conversations into recurring themes, customer intent and operational issues shared across teams.

Boundary. Claim scope: Emirates NBD Group; named platform/process scope. No retrieval quality or decision trace sample supplied. Application: internal-operating-practice.

Locator. PCA operating description; English language scope

[Inspect the source](#)

The question for leadership

Reconstruct one consequential decision.

Company/group scope follows each cited claim. Headquarters is not the geography of all operations. Public disclosures and search completeness differ; no national or population inference.

03 / A CLOSER LOOK

First Abu Dhabi Bank

FAB Group; individual use-case scope not presumed universal

ELIGIBLE ANCHOR 3 / bank-fab-03

FAB reports integrating over 90% of structured data into an enterprise platform with an agentic layer.

Boundary. Claim scope: FAB Group; individual use-case scope not presumed universal. Denominator definition and data quality not disclosed; integration does not prove provenance. Application: internal-operating-practice.

Locator. AI Innovation Hub; structured data; responsible AI framework

[Inspect the source](#)

ELIGIBLE ANCHOR 2 / bank-fab-01

FAB reports AI agents embedded in departmental routines and over 30 agentic cases progressing in several business functions.

Boundary. Claim scope: FAB Group; individual use-case scope not presumed universal. Thirty cases are progressing, not thirty verified live cases. Application: internal-operating-practice.

Locator. AI Innovation Hub; structured data; responsible AI framework

[Inspect the source](#)

The question for leadership

Reconstruct one consequential decision.

Company/group scope follows each cited claim. Headquarters is not the geography of all operations. Public disclosures and search completeness differ; no national or population inference.

03 / A CLOSER LOOK

National Bank of Bahrain

NBB; NBB Group including BisB where source explicitly says group

EXCLUDED OR UNRESOLVED / bank-nbb-01

NBB's ARRAY agreement specifies assessment of its technology footprint and planned NLP/GenAI integration.

Boundary. Claim scope: NBB; NBB Group including BisB where source explicitly says group. No live AI workflow established by agreement announcement. Application: internal-operating-practice. Exclusion: No qualifying AI-specific operating anchor retained. Excluded by separate AI-assisted source-review pass. Complete readable source support not established; indexed-only evidence cannot score.

Locator. Planned assessment and NLP/GenAI collaboration

[Inspect the source](#)

EXCLUDED OR UNRESOLVED / bank-nbb-02

NBB Group launched a seven-day AI and digital academy with four phases and a planned banking-project hackathon.

Boundary. Claim scope: NBB Group including Bahrain Islamic Bank. Training delivery and final hackathon outcomes not independently evidenced. Application: internal-operating-practice. Exclusion: No qualifying AI-specific operating anchor retained. Excluded by separate AI-assisted source-review pass. Complete readable source support not established; indexed-only evidence cannot score.

Locator. Seven-day, four-phase academy description

[Inspect the source](#)

The question for leadership

Reconstruct one consequential decision.

Company/group scope follows each cited claim. Headquarters is not the geography of all operations. Public disclosures and search completeness differ; no national or population inference.

04 / THE LEADERSHIP AGENDA

Ask for evidence that changes the decision.

01 / Reconstruct one consequential decision.

Evidence to request: Input provenance, model version, accountable decision owner, override and customer recourse.

02 / Separate service speed from decision quality.

Evidence to request: Task-specific baseline, exception rates and downstream customer outcomes.

03 / Map the boundary of delegated authority.

Evidence to request: Approved actions, access limits, escalation triggers and incident records.

Method and boundaries

This is an AI-assisted, bounded public-source review using a purposeful corpus. Nine themes retain their highest eligible anchor: 1 for a specific commitment or pilot, 2 for an implemented practice, 3 for implemented practice with operating detail. U means unknown. Points equal 100 times the sum of anchors divided by 27. Ordinal steps and equal weights are design assumptions, not validated importance estimates.

Reported outcomes, actual company capability and disclosure depth are different objects. Source-linked corporate or vendor statements are not independently assured operations. Deterministic sensitivity tests are not confidence intervals. Sector scopes, reporting periods and access differ; no national rankings, population prevalence or causal inference are made. The confidential company instrument remains a separate development track.

Dated sources run from 2025 to 2026-07-22. 5 of 52 eligible claim records have undated sources. Publication dates do not confirm continuing operation or a common observation period; undated does not mean stale.

[Inspect the full method](#) / [Reproduce the evidence](#)

05 / SOURCES & PROVENANCE

Follow the argument back to its source.

Sources below include eligible and excluded research leads. Inclusion in this list does not make a source eligible or independently verified. Exact claim decisions, source locators and limitations are retained in the online evidence ledger. Research cutoff: 10 October 2026.

S01 / Turning millions of customer conversations into better banking experiences with AI

Emirates NBD / 2026-07 / company-operating-case

Locator: PCA operating description; English language scope

[Open source](#)

S02 / Why banks should build their own Agentic AI Framework

Emirates NBD / 2026-07 / company-operating-case

Locator: Leap platform controls; enterprise abstraction

[Open source](#)

S03 / People & Capability

Emirates NBD / Undated / company-program-page

Locator: Learning built into everyday work; learning pathways

[Open source](#)

S04 / Innovation in Action

Emirates NBD / Undated / company-policy-and-program-page

Locator: Our AI principles; Our AI journey

[Open source](#)

S05 / Annual Report 2025

Emirates NBD / 2026 / company-annual-report

Locator: PDF spread p.32 (zero-based31), printed pp.58-59, Project Trinity

[Open source](#)

S06 / FAB accelerates enterprise AI adoption through group-wide innovation and talent enablement

First Abu Dhabi Bank / 2026-02-17 / company-announcement

Locator: AI Innovation Hub; structured data; responsible AI framework

[Open source](#)

S07 / AI in Banking: Driving Innovation & Growth

First Abu Dhabi Bank / Undated / company-program-page

Locator: Practical applications; 6 October 2026 DANA case summary

[Open source](#)

S08 / KFH Reinforces Banking Leadership with Forward-Looking AI Initiatives

Kuwait Finance House / 2025-08-30 / company-announcement

Locator: Specialized virtual assistant; integrating human expertise

[Open source](#)

S09 / KFH Adopts Advanced AI Technologies to Enhance Customer Experience

Kuwait Finance House / 2025-07-27 / company-operating-case

Locator: Speech Analytics; Automated Quality Management

[Open source](#)

S10 / KFH Sustainability Report 2025

Kuwait Finance House / 2026 / company-sustainability-report

Locator: Printed p.95; PDF p.94 (zero-based93)

[Open source](#)

S11 / Commercial Bank Annual Report 2025

Commercial Bank of Qatar / 2026 / company-annual-report

Locator: PDF p.37, Data & Artificial Intelligence

[Open source](#)

S12 / Investor Presentation FY 2025

Commercial Bank of Qatar / 2026 /
company-investor-presentation

Locator: Strategy slide 9, Accelerating our AI Journey

[Open source](#)

The inspected location differs from the registered original.
[Original publisher location](#)

S13 / Commercial Bank Awarded Most Innovative Use of AI Technology by International Finance

Commercial Bank of Qatar / 2025-07-03 /
company-announcement

Locator: Data Strategy and internal teams paragraphs

[Open source](#)

S14 / NBK Launches Microsoft Copilot Across All Divisions

National Bank of Kuwait / 2025-07-27 /
company-announcement

Locator: Rollout and employee workspace paragraphs

[Open source](#)

S15 / NBK Organizes a Series of AI Mindset and Awareness Masterclasses

National Bank of Kuwait / 2025-09-14 /
company-announcement

Locator: Named article under September 2025 archive

[Open source](#)

S16 / NBK Closes Exceptional 2025 Marked by Unprecedented Achievements

National Bank of Kuwait / 2025-12-25 /
company-announcement

Locator: AI Mindset Curriculum paragraph

[Open source](#)

S17 / NBK Annual Report 2025

National Bank of Kuwait / 2026-02-22 /
company-annual-report

Locator: Printed p.37; PDF p.38 (zero-based37)

[Open source](#)

S18 / NBK Sustainability Report 2025

National Bank of Kuwait / 2026-04-30 /
company-sustainability-report

Locator: Printed p.192, Responsible AI & Data Governance;
mirror PDF zero-based96

[Open source](#)

The inspected location differs from the registered original.
[Original publisher location](#)

S19 / Integrated Annual Report 2025: Innovation and product development

AI Rajhi Bank / 2026 / company-annual-report-html

Locator: Group-wide insights and real-time marketing

[Open source](#)

S20 / Integrated Annual Report 2024: Learning and development at alrajhi group

AI Rajhi Bank / 2025 / company-annual-report-html

Locator: METAKKED paragraph

[Open source](#)

S21 / Integrated Annual Report 2025: Risk management

AI Rajhi Bank / 2026 / company-annual-report-html

Locator: Cybersecurity risk; Information Technology Risk

[Open source](#)

S22 / AI Rajhi Integrated Annual Report 2025 - Learning and Development

AI Rajhi Bank / 2026 / company-annual-report

Locator: Digital learning platforms, METAKKED

[Open source](#)

S23 / AI Rajhi Integrated Annual Report 2025 - Data privacy and information management

AI Rajhi Bank / 2026 / company-annual-report

Locator: Opening section, paragraph beginning Both internal and external privacy policies

[Open source](#)

S24 / AI Rajhi Integrated Annual Report 2025 - Shared services group

AI Rajhi Bank / 2026 / company-annual-report

Locator: Strategic initiative 04: Building a world-class data platform

[Open source](#)**S25 / QNB Group AI & Data Governance Statement**

QNB / 2026 / company-policy

Locator: PDF p.4 (printed p.3), Governance Approach

[Open source](#)**S26 / QNB Annual Report 2025**

QNB / 2026 / company-annual-report

Locator: PDF p.31 (zero-based30), Falcon

[Open source](#)**S27 / QNB Group Maintains Disciplined Execution Across Key Strategic Priorities in Q2**

QNB / 2026-07-22 / company-announcement

Locator: QNB Center for Business Innovation

[Open source](#)

The inspected location differs from the registered original.
[Original publisher location](#)

S28 / BBK partners with ARRAY to launch Innovation Center

Bank of Bahrain and Kuwait / 2025-11-05 / company-announcement

Locator: Center launch; 30 engineers; planned AI solutions

[Open source](#)**S29 / BBK Annual Report 2025**

Bank of Bahrain and Kuwait / 2026-04 / company-annual-report

Locator: Printed p.29; PDF spread p.16 (zero-based15)

[Open source](#)**S30 / BBK launches its Digital Management Trainee Program in FinTech**

Bank of Bahrain and Kuwait / 2022-07 / company-program-page

Locator: Two-phase programme and AI curriculum

[Open source](#)**S31 / Saudi National Bank Annual Report 2025**

Saudi National Bank / 2026 / company-annual-report

Locator: PDF spread p.19 (zero-based18), printed pp.36-37; Retail Banking

[Open source](#)**S32 / SNB Technology Program**

Saudi National Bank / Undated / company-program-page

Locator: About the Program; Program Duration

[Open source](#)**S33 / NBB Partners with ARRAY Innovation to Drive AI-Driven Efficiency and Customer Service Excellence**

National Bank of Bahrain / 2024-11-03 / company-announcement

Locator: Planned assessment and NLP/GenAI collaboration

[Open source](#)**S34 / With Support from Tamkeen NBB Group Unveils New AI and Digital Banking Academy**

National Bank of Bahrain / 2025-10-25 / company-announcement

Locator: Seven-day, four-phase academy description

[Open source](#)**S35 / NBB Group Hosts Gartner Training Session on AI for Group Board of Directors and Executive Management**

National Bank of Bahrain / 2024-07-06 / company-announcement

Locator: Board/executive training paragraph

[Open source](#)

S36 / NBB Annual Financial and Sustainability Report 2025

National Bank of Bahrain / 2026-03-03 /
company-annual-report

Locator: Printed pp.68-69, NBB Group AI & Digital Banking
Academy

[Open source](#)

**S37 / NBB records a 4% growth in net profit attributable to
shareholders for year ended 31 December 2025**

National Bank of Bahrain / 2026-02-17 /
company-results-announcement

Locator: Group CEO commentary

[Open source](#)

S38 / Emirates NBD announcement

Primary source as linked / See original / Research or official
publication

Locator: Linked publication; see cited passage in report

[Open source](#)

S39 / Evident regional index

Primary source as linked / See original / Research or official
publication

Locator: Linked publication; see cited passage in report

[Open source](#)

About Mayden

Mayden connects senior judgement, research and engineering to help organisations move from strategic choices to working capabilities. This research programme examines how AI changes recurring work, decisions and accountability.

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