learning and development

alrajhi bank continued to invest significantly in its Learning and Development (L&D) initiatives in 2025. These efforts are focused on proactively building the future skills required by employees to drive the bank's transformation under the 'harmonize the group' strategy.

The bank aims to cultivate a high-performing workforce and a learning ecosystem aligned with national ambitions. In 2025, alrajhi bank maintained a blended learning approach encompassing classroom programmes, virtual training, eLearning modules, hands on job learning, professional certifications, and AI enabled learning tools, reinforcing a culture of continuous learning and upskilling.

Alrajhi Bank (ARB) Academy: The bank's learning hub

The ARB Academy continued to serve as the bank's central development learning platform, providing learning opportunities through its two specialised schools:

1. **School of Leadership**
   Focuses on developing the next generation of leaders, by offering building programmes across early career, mid management, and senior leadership levels.
2. **School of Banking**
   Delivers technical and functional learning across banking fields, regulatory requirements, risk, digital baking, cybersecurity and customer experience.

Digital learning platforms

alrajhi bank provides e-learning courses and digital learning platforms to enable accessible, flexible learning for employees. The bank expanded its digital learning ecosystem with:

1. **TALEEM Learning Platform**
   This learning platform provides easy access to exclusive digital modules, and specialist courses. It enables data driven monitoring of the participation of the employees and their completion progress.
   - TALEEM Users in 2025: **9,487**
   - E-learning hours completed in TALEEM: **116,392.62**
2. **METAKKED Gamified Learning**
   This is an AI powered gamification application offering interactive knowledge challenges linked to behavioural and functional skills.
   - Employees engaged in METAKKED: **4,102**
3. **Knowledge Hub Portal**
   A platform for the bank's frontline sales employees to gain the necessary knowledge and understanding on all retail products, better equipping them to accommodate queries raised by customers, while also achieving strategic cross-sell targets.

The Academy also continued to partner with best in-class vendors to conduct tailored development initiatives in line with the L&D agenda for the year. As part of the strategic goal to 'Build Successful Careers Across Al Rajhi Group,' the HR Group introduced new learning tools, platforms, and blended learning experiences to support future-ready talent development at every career stage, while meeting important training KPIs that track progress on workforce development goals.

To guide training priorities, the bank carried out its annual Learning Needs Analysis (LNA) in 2025 to identify capability gaps and development needs throughout the organisation. With quarterly updates for rapidly evolving areas such as digital, technology and risk, the LNA shaped a multi-phase development plan:

Short-term

- Ensure that 80% of the employees identified in the LNA get training focused on their development needs.

Medium-term

- Offer ongoing learning opportunities that cover current and upcoming business skills like cross-selling, digital skills, and technology use.

Long-term

- Create sustainable career pathways by providing personalised learning journeys that foster long-term capability development.

Each year, the ARB Academy formulates the general framework for the bank's developmental needs in line with the LNA, and provides a set of strategic training initiatives in line with the business strategy of the bank. Throughout 2025, the Academy

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strengthened its training initiatives, prioritising the achievement of key strategic goals and addressing identified skull and capacity gaps across the bank's various business divisions. Training primarily covers four focus areas:

1. **Regulatory**

   As one of the largest retail banks in the Kingdom, alrajhi bank focuses on regulatory training, ensuring employees are certified, accredited, and ready to give compliant financial advice. The bank reinforced mandatory training on regulatory updates, customer protection, AML, cybersecurity, and data privacy. Compliance is measured by successful completion, not hours. Completion rates and assessment outcomes are stored in the Learning Management System (LMS) and reviewed monthly by senior HR. This approach supports Saudi Central Bank's (SAMA) requirements for workforce compliance and risk reduction.

   - Number of employees completing regulatory certifications: **9,587**
   - Completion rate of mandatory regulatory modules: **95.56%**

2. **Strategy aligned training**

   To support the bank's targeted growth plans, the ARB Academy worked on building skills in cross-selling, customer experience, digital operations, and integrated product knowledge. Training pathways matched the priorities of the business units to ensure that talent development directly supports revenue and transformation goals.

3. **Competency development**

   In 2025, new competency-based programmes were introduced to fill skill gaps found in the Learning Needs Analysis (LNA). These programmes helped with career growth, role changes, and building skills in leadership, managing uncertainty, communication, problem-solving, and decision-making.

4. **Domain specific training**

   Specialised development programmes were curated to meet the technical and functional needs of specialised business areas. These included banking certifications, digital and data skills, cybersecurity, risk and compliance, fintech, and role-specific regulatory requirements. New domain-specific tracks were introduced based on emerging business demands identified in the 2025 LNA.

In 2025, alrajhi bank made notable strides in enhancing its compliance training programme. The bank introduced five compulsory training courses that addressed key areas such as cybersecurity awareness, counter-fraud education, anti-corruption and anti-bribery measures, and data protection. All of these initiatives were carefully designed to meet the regulatory standards set by SAMA.

Throughout the year, the average training hours per employee rose to **65.26**, up from 45.5 hours in the previous year, a significant **43%** increase over twelve months. This improvement underscores alrajhi bank's ongoing dedication to providing staff with personalised development opportunities, guided by insights gathered from the annual Learning Needs Analysis (LNA).

Employee training by category

Type	2025						2024					
	Number of employees			Number of person-hours of training			Number of employees			Number of person-hours of training		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Senior Management	15	0	15	676	0	676	48	1	49	880	2	882
Middle Management	755	76	831	36,782	4,059	40,841	511	33	544	6,004	203	6,207
Non-Management	7,371	1,746	9,117	526,457	82,239	608,696	9,337	2,112	11,449	392,240	149,215	541,455
Total training hours	8,141	1,822	9,963	563,915	86,298	650,213	9,896	2,146	12,042	399,124	149,420	548,544

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Average training hours

Type	Average training hours per employee category 2025			Average training hours per employee category 2024		
	Male	Female	Total	Male	Female	Total
Senior Management	45.0	0.0	45.0	18.3	2.0	18.0
Middle Management	48.7	53.4	49.2	11.8	6.2	11.4
Non Management	71.4	47.1	66.8	42.0	70.7	47.3

SAMA certification statistics of alrajhi employees for 2025

Certification	Number of Employees eligible for Certification	Certified	Percentage (%)
Retail Banking Foundations Professional Exam	5,359	5,119	95.46
Credit Advisor Professional Exam	2,912	2,705	92.89
Tahweel Professional Exam	779	756	97.05
Insurance Foundation Certification Exam	2,488	1,007	40.47

The bank focuses on creating a sustainable talent supply chain to ensure succession readiness and organisational resilience in the long-term. By creating personalised, experiential learning paths, L&D initiatives prioritise building leadership capacity across all levels of the organisation, and fostering future-focused competencies. Through these initiatives, the bank proactively transfers institutional knowledge, effectively future-proofing the organisation.

1 **Strengthening leadership capabilities across all levels**

alrajhi bank continued taking meaningful steps to accelerate its leadership development efforts. The bank rolled out carefully designed programmes for emerging managers, experienced mid-level leaders, and those being prepared for executive roles. Beyond skill development, these programmes also fostered a shared leadership mindset and focused on real, observable changes in behaviour. Leaders at every level benefited from hands on coaching, supportive mentorship, and personalised leadership assessments, all aimed at preparing them for the next stage in their careers. Through these targeted initiatives, the bank made sure its leadership pipeline remained strong, adaptable, and ready for the future.

2 **Elevating graduate and early careers programmes to build future talent**

alrajhi bank continued to prioritise its Graduate Development Programmes (GDPs), internships, and early-career pathways, enhancing their effectiveness in preparing young professionals for the workplace. The bank refined these programmes to better match business needs, introducing technical rotations, hands-on mentoring, behavioural skills workshops, and job-specific training.

By strengthening these early-career initiatives, alrajhi bank is ensuring a strong pipeline of future talent and supporting thoughtful succession planning for its most vital roles.

Highlights

- In 2025, alrajhi bank launched four new Graduate Programmes, aiming to welcome **156** fresh graduates into the organisation.

- The flagship GDP got underway right at the start of the year, kicking off on 1 January.
- Three additional programmes the IT Development Programme (ITDP), Information Security Development Programme (ISDP), and Business Excellence Programme (BE) were launched during the first quarter of 2025.
- In 2025, the bank expanded its efforts by launching graduate and trainee programmes for university students and recent graduates across core functions (e.g., retail, corporate, operations and IT) including the 2025 all-female Cybersecurity Graduate Development Programme.
- In 2025, alrajhi bank held focus groups with its newest graduates to understand their future hopes and expectations. The insights gained from these discussions **were instrumental** in shaping a new and enhanced 42-month graduate journey, which now features a **clear career growth trajectory, performance-based rewards,** and a **stronger sense of belonging** for young professionals.
- The total number of professionals recruited through the GDP since 2015 surpassed **890**.

3 **Enhancing workforce productivity through role-based learning paths**

alrajhi bank adopted a role-based training approach for key functions including Branches, Operations, Corporate Banking, Risk, Compliance, Treasury, and Technology. These targeted pathways provide employees with relevant, role-specific learning that accelerates competency, enhances productivity, and ensures workforce capabilities remain closely aligned with the bank's strategic business priorities.

4 **Strengthening succession pipelines through high-potential development**

alrajhi bank strengthened its leadership pipeline by expanding high-potential (HiPo) development programmes designed to accelerate the growth of future leaders. Employees showing greater promise are selected to participate in tailored assessments, unique leadership tracks, sponsorships for further development, and one-on-one mentorship. Progress and leadership readiness are actively monitored through detailed dashboards, with regular updates provided to the Nominations and Remuneration Committee to ensure sustained oversight and alignment with succession objectives.

Every year, alrajhi bank allocates a dedicated budget for learning and development to support employees growth and capability building. This budget is carefully managed by HR and governed through established approval processes to ensure transparency, accountability, and alignment with identified learning needs. Expenditure is prioritised based on the LNA, while budget utilisation and training deliver is closely monitored through monthly HR dashboards, and regularly shared with senior management.

At alrajhi bank, environmental and social values are built into the culture, mandatory training is provided, and it is also embedded through the Code of Conduct. Employees learn about responsible banking, supporting the community, protecting the environment, working with ethical suppliers, and always acting with integrity.

All mandatory learning is tracked in the LMS, and these records are reviewed during both mid-year and annual performance appraisals. This information feeds directly into each employee's Individual Development Plan and helps guide conversations about career growth and promotions. While the bank takes a well-rounded approach to appraisals, showing real competence and keeping up with required training are key factors when it comes to making decisions about advancement and rewards.

alrajhi bank supports professional growth and advanced studies by offering paid exam leave and flexible study options following probation, supported by a structured approval process in place to keep things fair and organised. Participation and outcomes are monitored through HR dashboards, with regular updates shared with senior management. Consequently, this strategy supports equal development opportunities for all and ensures the benefits are disseminated throughout the organisation.