During the year, the HR division focused on its budget efficiency, both in terms of achieving optimum staffing levels and recruitment as well as remuneration.

The ambassadors council plays a vital role in raising the efficiency of staff, improving morale and strengthening productivity as well as helping staff across all businesses to bring the Bank's values into their everyday work. Through training and mentoring their impact was further enhanced during the year. A total of 3,598 staff attended a total of 285 specialized training programs (representing 9,496 training hours) organized in association with number of leading training organizations.

The headquarters building incorporates an auditorium, which provides a valuable and versatile new facility for employees. It has, for instance, allowed the Bank to initiate a series of monthly briefings and staff-focused events with visiting experts to present on topics of value to the organization and its people. These include work/life balance: an area that the Bank has committed to improve for its staff. We monitor the amount of overtime worked and is seeking ways to ensure that staff have the means and opportunity to achieve their personal objectives within reasonable working hours.

Accreditation programs have been introduced for the most important functions in the branch network, namely regional directors, branch managers, branch operations





managers and customer relationship managers. These programs provide advanced training materials to develop the leadership abilities of those working in the branch network, as well as refining their knowledge of procedural aspects and controls related to their jobs. These programs aim to contribute effectively to improving the level of services provided to customers and provide succession opportunities for Albilad ambassadors. Significant investment was made in staff training, an effort was also made to promote Bank Albilad through social media; highlighting the Bank's attractiveness as an employer and resulting in increased numbers of job applications.

During 2019 the Bank launched several initiatives and improvements to the way it compensates and incentivizes staff such as the market review benchmark to guarantee Bank Albilad competitiveness as an employer of choice.