

Technological Advancements

Reinforcing Institutional Strength Through Digital Capability

In its fiftieth year, The Arab Energy Fund accelerated its digital transformation agenda, reinforcing the systems, infrastructure, and governance frameworks that underpin institutional resilience.

Technology at the Fund is not viewed as a support function. It is a strategic enabler of disciplined growth, operational precision, and data-driven decision-making across all business lines.

In 2025, the Fund delivered one of its most significant modernization programs to date, transitioning to a cloud-first operating environment, launching an internal AI ecosystem, and achieving international information security certification.



Digital Strategy: Continuity with Greater Depth

The Fund’s digital strategy remains anchored in three priorities:

- Infrastructure modernization
- Intelligent automation
- Cybersecurity and resilience

What distinguishes 2025 is scale. The transformation moved from incremental upgrades to foundational modernization, positioning the Fund for long-term operational agility.

Cloud Transformation & Infrastructure Modernization

In 2025, the Fund advanced a comprehensive technology transformation, moving to a cloud-based operating environment, embedding artificial intelligence into core workflows, and expanding automation across our operations. Collectively, these developments reflect a deliberate shift toward a more agile, data-driven, and digitally enabled institution.

The Fund's infrastructure, enterprise systems, and analytics platforms now operate on modern, cloud-native foundations, enhancing scalability and operational efficiency across all functions.

AI tools have been deployed across the Fund's core processes, improving both execution and the quality of decision-making. Automation further reduces manual effort, strengthening the precision with which the Fund manages its growing mandate.

A Vision for Continued Digitization

Looking ahead, we remain committed to deepening our digitization agenda. The focus will be on expanding AI capabilities, optimizing cloud environments, and continuing to integrate technology as a strategic enabler of disciplined, long-term institutional growth.



Artificial Intelligence & Intelligent Automation

2025 marked the institutional launch of IntelliFlow, the Fund's internal AI and Machine Learning program.

IntelliFlow introduces structured AI deployment across operational and business processes, moving beyond experimentation into production-grade use cases.

AI Solutions in Operations & Corporate Banking

Dedicated AI agents were deployed to improve:

- Workflow efficiency
- Document handling
- Transaction processing support
- Corporate Banking process optimization

Workforce AI Enablement

Secure AI interaction was expanded through Microsoft Copilot, with licenses increased to cover the majority of employees.

This ensures that AI adoption occurs within a controlled, secure, and governance-aligned environment.

IntelliFlow represents the transition from digital tools to intelligent systems, reinforcing precision, speed, and institutional insight.

Strengthening Core Systems and Enabling Growth

In 2025, the Fund advanced its technology transformation to strengthen core systems, enhance operational precision, and support scalable growth across its business lines. These initiatives were designed to improve financial visibility, reinforce transaction governance, and enable more effective client relationship engagement.

Enhancing Lending Capabilities

Enhancements to the Fund’s lending architecture strengthened its ability to structure and manage increasingly complex transactions, including

- Bilateral financing structures
- Syndicated lending
- Multi-party arrangements

These improvements have reinforced transaction governance and operational accuracy.

Advancing Client Engagement

The introduction of a dedicated client management platform enhanced the Fund’s ability to originate and manage opportunities across Corporate Banking, improving:

- Pipeline visibility
- Cross-functional coordination
- Opportunity tracking and conversion

This has strengthened business development precision and supported more proactive client engagement.



Core System Enhancements

Area	Enhancement	Institutional Impact
Enterprise Systems	Integrated financial systems upgrade	Enhanced financial visibility & control
Infrastructure	Scalable cloud-based environment	Improved resilience & scalability
Data & Analytics	Advanced data and reporting capabilities	Stronger analytics insights
Lending	Enhanced structuring capabilities	Improved transaction governance
Client Management	Dedicated client platform	Greater business development precision

Cybersecurity & Institutional Resilience

In 2025, the Fund further strengthened its cybersecurity posture as part of its broader institutional maturity agenda, ensuring that modernization is matched by resilient controls and trusted operating environments. A key milestone was achieving ISO/IEC 27001 certification, validating the Fund’s Information Security Management System against internationally recognized requirements and reinforcing a structured, risk-based approach to safeguarding information assets.

The Fund also enhanced monitoring and response capabilities through the launch of a next-generation Security Operations Center (SOC) supported by an advanced SIEM platform, enabling stronger visibility across endpoints, servers, and cloud environments. In parallel, access controls were tightened through Privileged Access Management (PAM) and stricter segregation of duties, while vulnerability management and penetration testing strengthened proactive defense. Recognizing the human dimension of cyber risk, awareness training and phishing simulations continued to reinforce a culture of shared responsibility.

Key enhancements in 2025 included:

- **ISO/IEC 27001 certification for information security management**
- **Launch of a next-generation SOC with SIEM-enabled monitoring**
- **Stronger privileged access controls and segregation of administrative duties**
- **Structured vulnerability management and periodic penetration testing**
- **Targeted awareness training and phishing simulation exercises**

Governance, Risk & Policy Transformation

Technology governance was strengthened through:

- Consolidation of more than 20 IT and cybersecurity policies
- Clear segregation between IT and Cybersecurity frameworks
- Establishment of a formal cyber risk register
- Defined risk ownership structures

Cyber risks are now integrated into the Fund’s broader enterprise risk management framework, reinforcing alignment between digital resilience and institutional oversight.

Future Priorities

The 2026 roadmap focuses on four pillars:

1. Business Intelligence maturity
2. Expansion of IntelliFlow AI use cases
3. Continued cybersecurity hardening
4. Cloud environment optimization

Technology will continue to reinforce institutional discipline, ensuring that growth, expansion, and innovation are supported by secure, scalable, and governance-aligned systems.