

# **BBK Financial Performance**

## **for the First Half of 2020**

**26 August 2020**

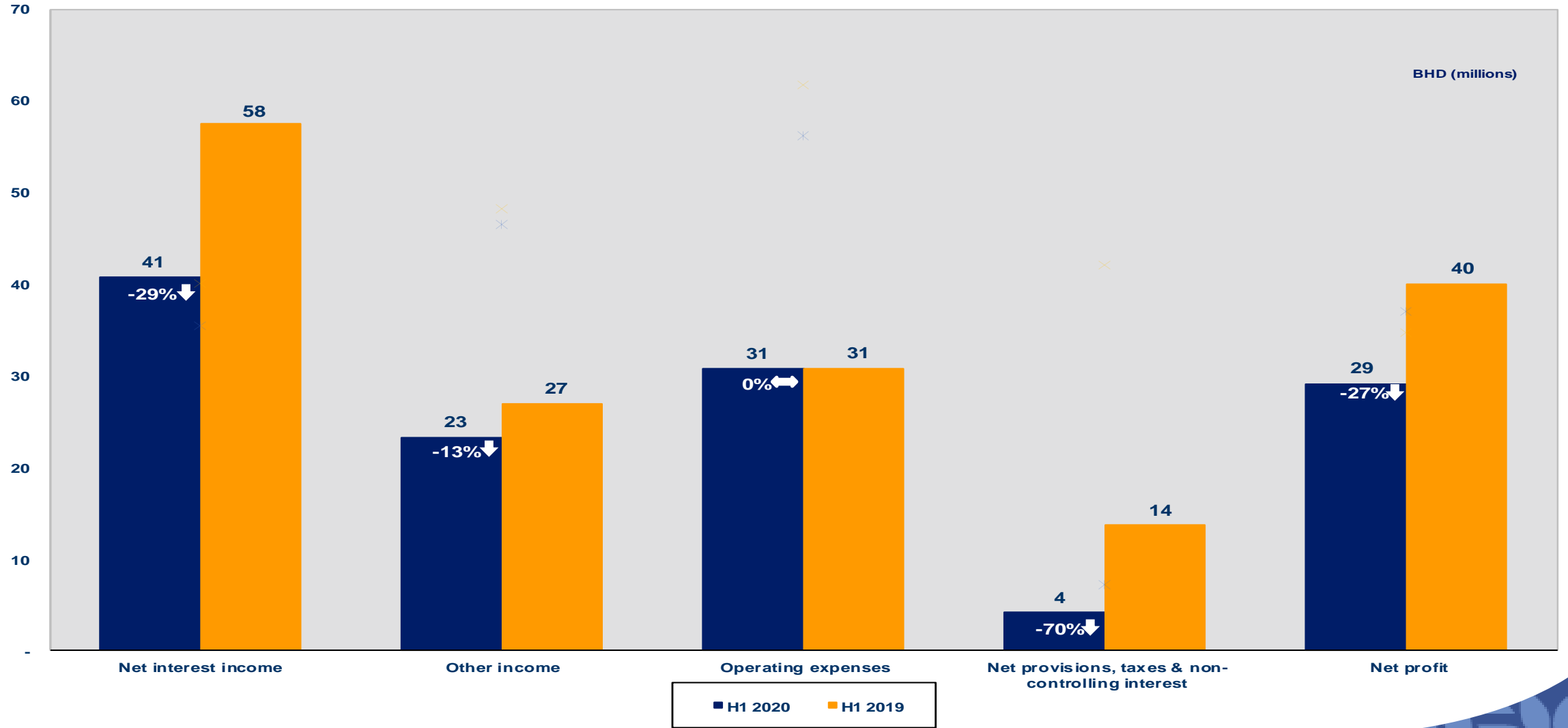
# Major Corporate Events

- New CE was appointed for the Group. Also restructuring of some critical executive management roles, divisions and reporting hierarchy.
- Women empowerment - Appointment of 5 women members to the Bank's and its subsidiaries' boards of directors reflects the keenness of BBK Group to enhance women's representation on their boards of directors.
- BBK announced the repayment of its USD 400 million bond, highlighting its robust financial position and high levels of liquidity.
- The financial impact of complying with the CBB's directions to support businesses and individuals by granting 6 months deferral. Net Impact of BD 17.8 million (net of government support) was passed to equity as Day-One modification loss.
- The Bank was able to successfully launch a number of initiatives, including:
  - The "BBK PLUS" application allowing customers to open instantly a number of savings accounts.
  - Is new Digital Cash Management Platform "BBK BanKey"
  - BBK introduces Bulk Deposit Machines for Corporate Clients at their own premises
  - The launch of 2 training programs for Bahraini students as part of BBK Corporate Social Responsibility strategy BBKcares, focusing on Learning and Training.
- As part of its social responsibilities, BBK continued its contribution to the community through various grants and donations.

# Financial Highlights

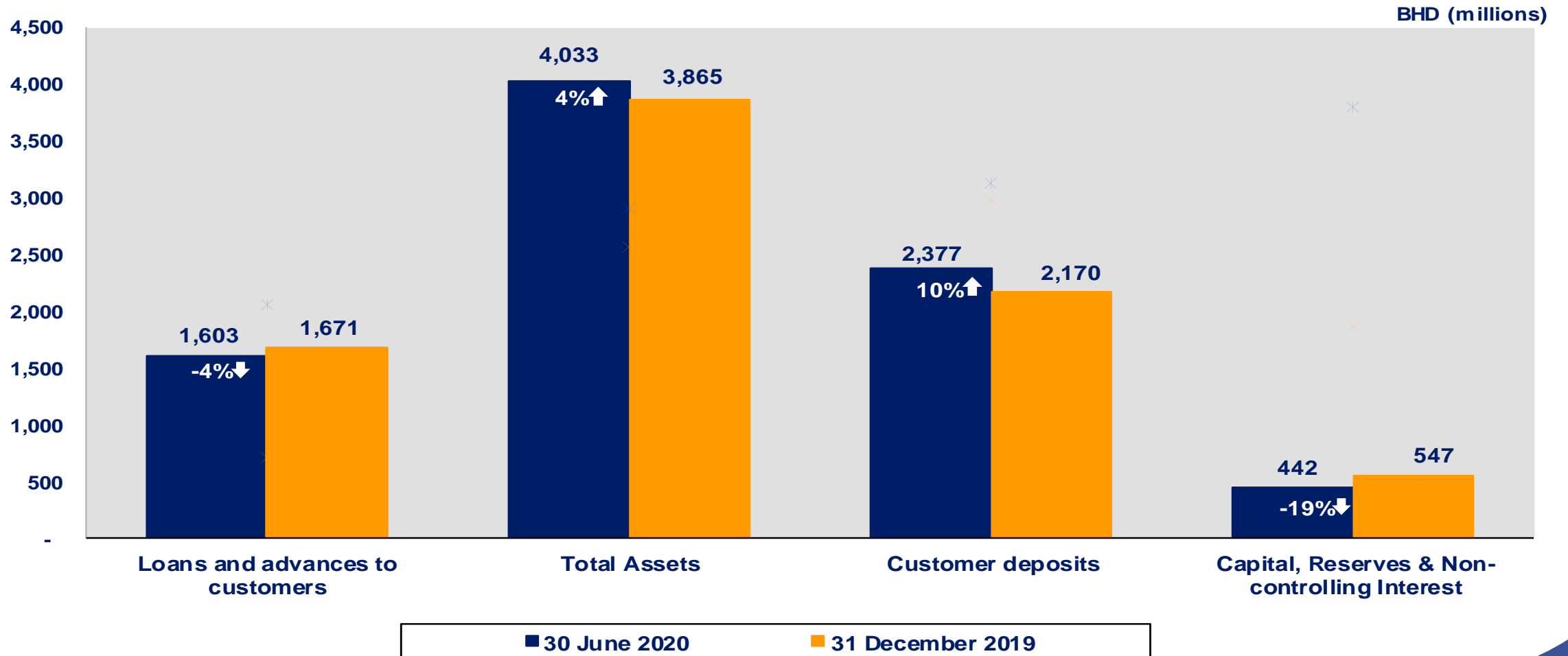
## Statement of Profit or Loss

H1 30-June-2020



## Balance Sheet

H1 30-Jun-2020



## Key Performance Indicators

### Income of Profit or Loss

Return on Average Equity*	%
Return on Average Assets*	%
Earning Per share*	BHD
Cost/ Income	%

H1 2020	Full year 2019
13.26	14.86
1.43	1.95
0.043	0.059
48.01	40.02

### Financial Position

Specific Coverage Ratio	%
ECL Coverage Ratio (ECL/ PL)	%
Gross NPL/ Gross Loans	%

74.05	73.98
1.80	1.57
6.27	5.88

### Liquidity Ratios

NSFR	%
LCR	%

131%	129%
396%	361%

\* Annualized

# Q&A Session

# Thank You