



Investors' Conference Call

Q3-2022

23 November 2022



Major Developments

Corporate Highlights – Major Initiatives



- Launched the first Sustainability Report for 2021.
- Offered sustainability financing solutions to retail and corporate customers.
- Continued supporting various housing initiatives in the Kingdom by expanding retail mortgage financing and collaborating with multiple development projects to offer various financing options.

Corporate Highlights – Awards Won



Best Bank in Terms of Digital Services from the World Union of Arab Banks.



Outstanding Digital Customer Experience Strategy Award from The Digital Banker.



Compliance and Banking Management Ethics award from International Excellence Foundation.

CSR Initiatives



Continuation of BBK's support of the education sector:

- Announcement of the BBK University Scholarship – 50 students from University of Bahrain and Bahrain Polytechnic
- Platinum Sponsor of the Crown Prince International Scholarship Program
- Continuation of the BBK Digital Literacy Program at BIBF

Continuation of BBK's support of the sports and health sector:

- Sponsorship of H.M. The King's Cup for Football
- Sponsorship of the Nasser Bin Hamad Premium League
- Financial support to the Bahrain Cancer Society
- Sponsorship of the Bahrain Paralympic Committee – Bahrain Boccia World Cup

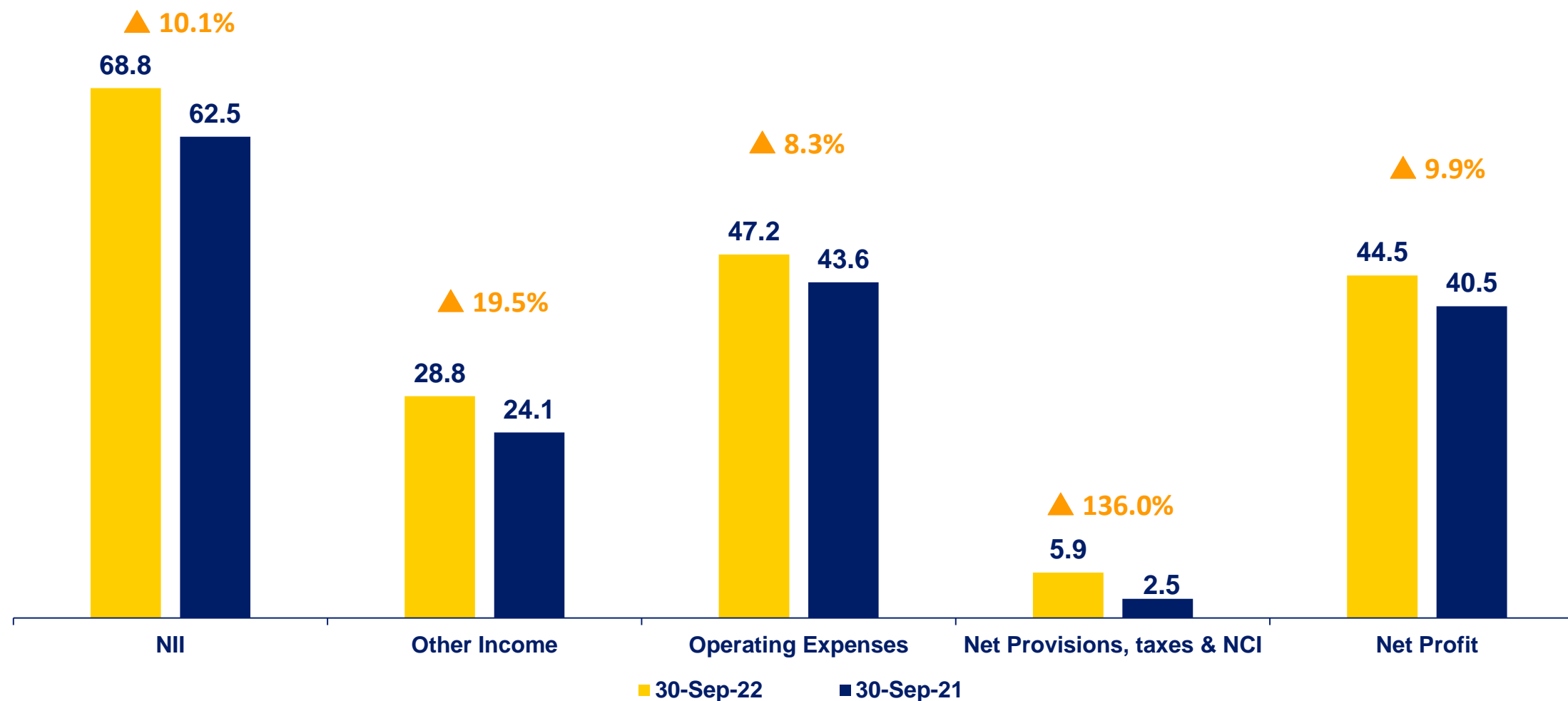
Key Governance & Investors Relations Developments



- The Bank held its Q2 Investors conference on 31 August 2022 and enhanced meeting results' disclosures were published.
- The Nomination, Remuneration and Governance Committee reviewed the sustainability report, which was issued independently from the Bank's annual report, and it is one of the Bank's main initiatives during 2022.
- Two phases of compliance with the regulatory requirements regarding corporate governance were performed to ensure full compliance, by the Compliance team and the Group Secretariat.
- The Board's directives regarding the strategy for the years 2022 to 2024 were reviewed and ensured that they were implemented.

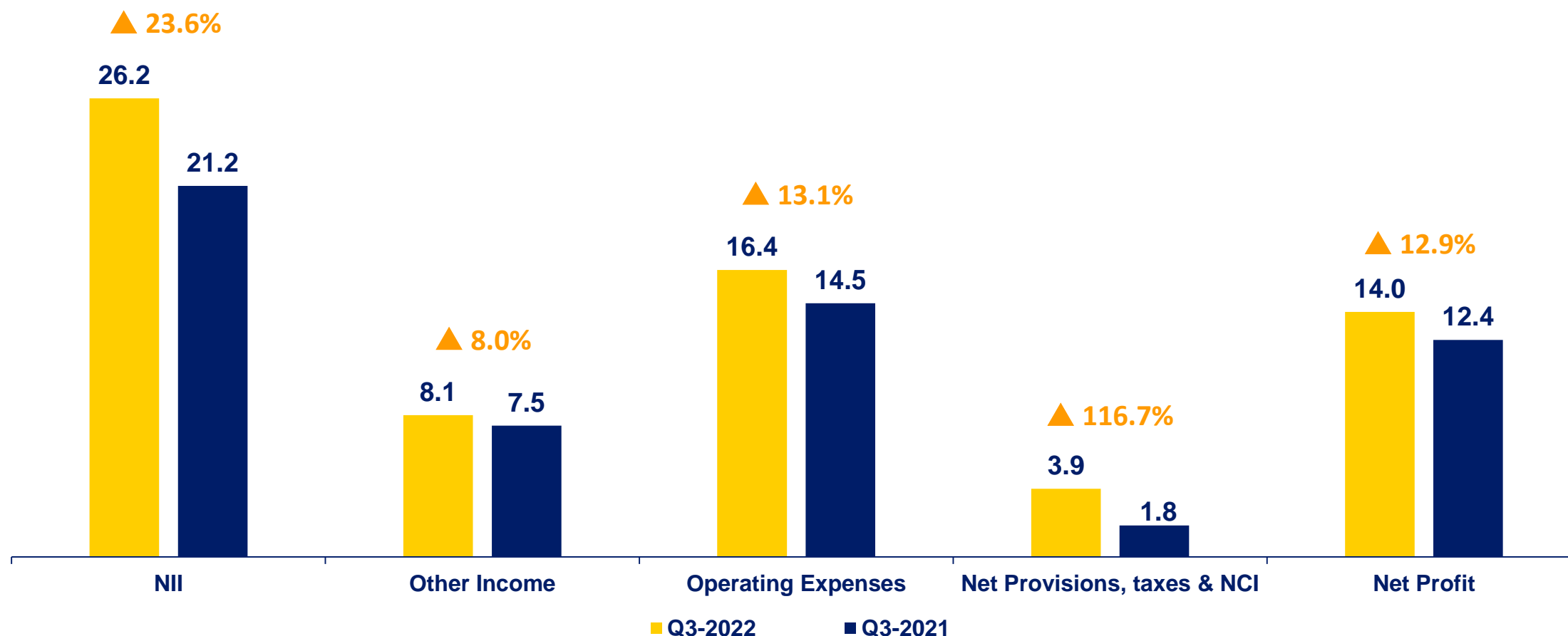
Financial Highlights

Financial Performance – YTD 30 Sep 2022



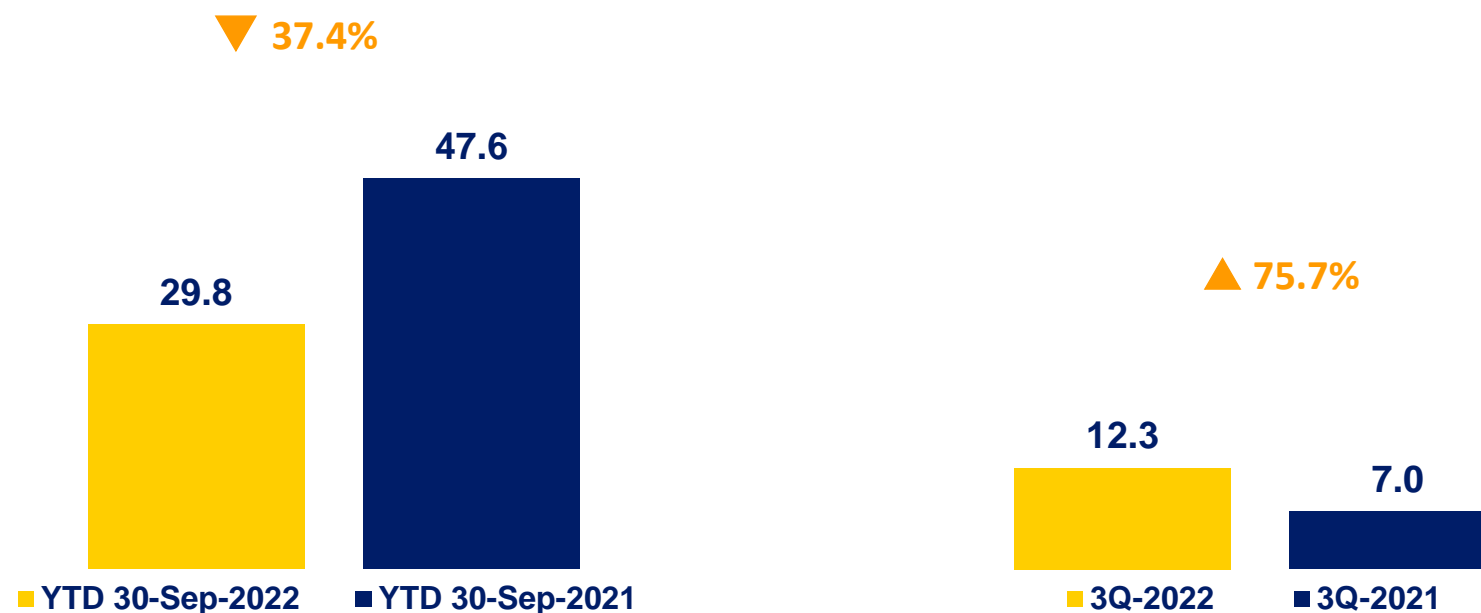
In BD Millions

Financial Performance – (Q3-2022)



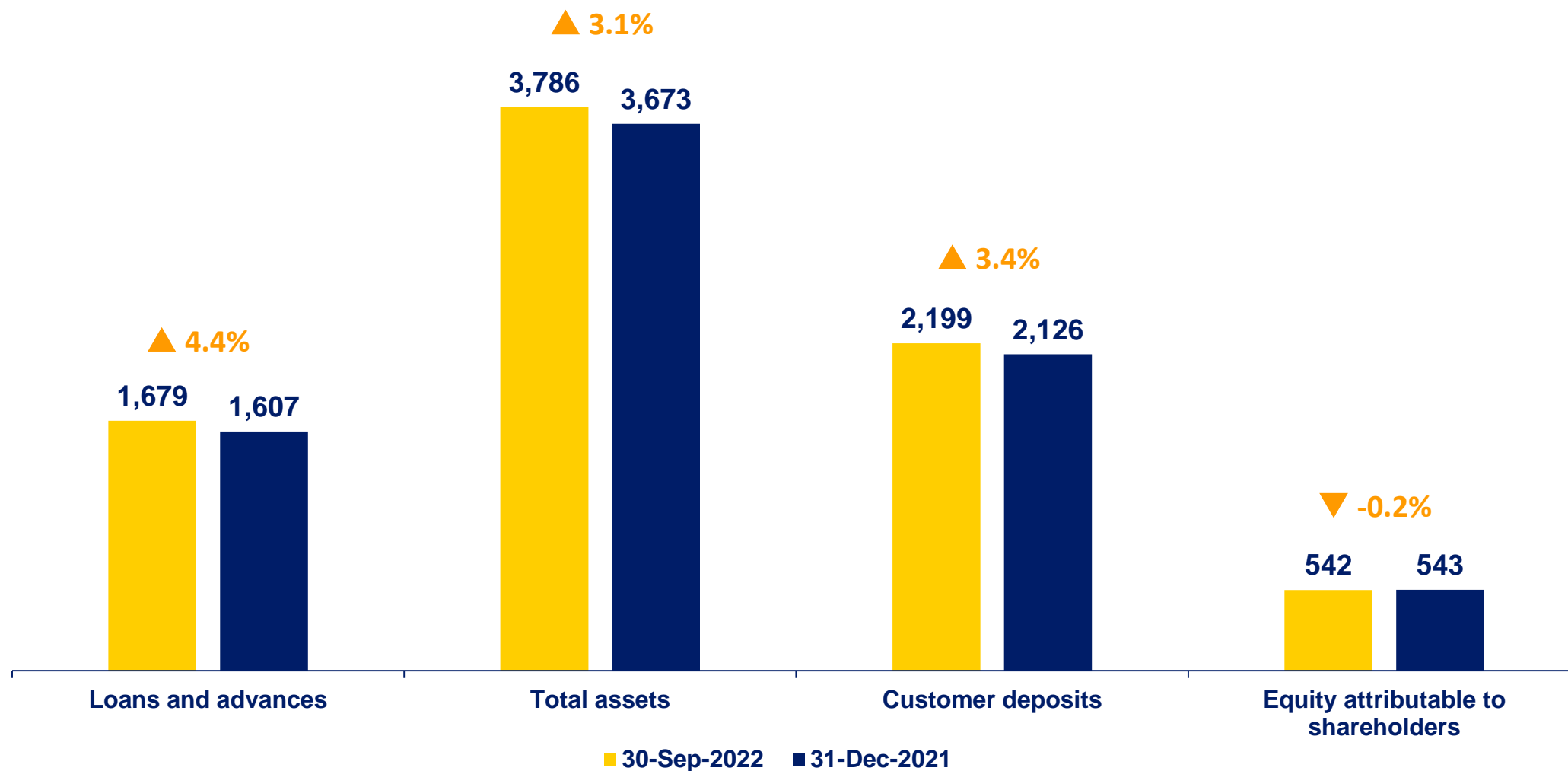
In BD Millions

Comprehensive income attributable to owners of the Bank



In BD Millions

Financial Position – 30 Sep 2022



Key Performance Indicators

Profitability

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

Sep-22	Dec-21
10.96	10.11
1.57	1.43
0.036	0.032
48.35	51.83

Assets Quality

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

66.90	68.01
2.05	1.93
3.56	5.21

Regulatory Ratios

CAR	%
NSFR	%
LCR	%

24.19%	23.56%
131.19%	136.89%
249.32%	323.72%

Q&A

Thank You