

# Investors' Conference Call

**Q3 2023**

October 31, 2023



# Major Developments



## Corporate Highlights

- The introduction of the innovative 'BBK Business' platform and its solutions towards serving Corporate and Small & Medium Enterprises (SMEs) in Bahrain underscores our forward-looking approach and commitment to a variety of customers.
- Launched an investment solution on the digital platforms.
- Enhanced and upgraded our existing channels, and expanded our products and services to provide our customers with a brighter banking experience.



# Corporate Social Responsibility Initiatives

BBK supports the community across different sectors:

- 1. Women Empowerment:** Second group of Women on Board Program participants selected and program to commence in November.
- 2. Training & Education:**
  - The participants of BBK Grow, a six-month program designed to help enhance the skills Bahraini graduates to enter the job market, complete training and join the workforce.
  - Continuation of studies for the BBK Scholarship students into their second year of study
- 3. Youth:**
  - Continued support for the Child's Wish Society, Future Society for Youth and Child Care Home
- 4. Community:**
  - Partnership with Nasmaakum app to be the first bank to introduce specialized support for hearing and speech impaired customers
  - Continued support of the Bahrain Down Syndrome Society
  - Continued support of the Bahrain Paralympic Committee
- 4. Nation-Wide Call for Gaza Support:**
  - The Bank donated to the cause with a total of BD100,000



# Key Governance & Investors Relations Developments



1. The Bank held an analyst conference for the second quarter of 2023 via video conference, within the framework of the group's commitment to enhancing transparency and communication channels with shareholders and investors and providing accurate information about the performance of the Bank and its current developments.
2. During the conference, representatives of the Bank and the attendees discussed the group's performance and the initiatives that were implemented during the same time period including the initiatives in the field of renewable energy, environment, and sustainability, represented by "Sustainability Finance."

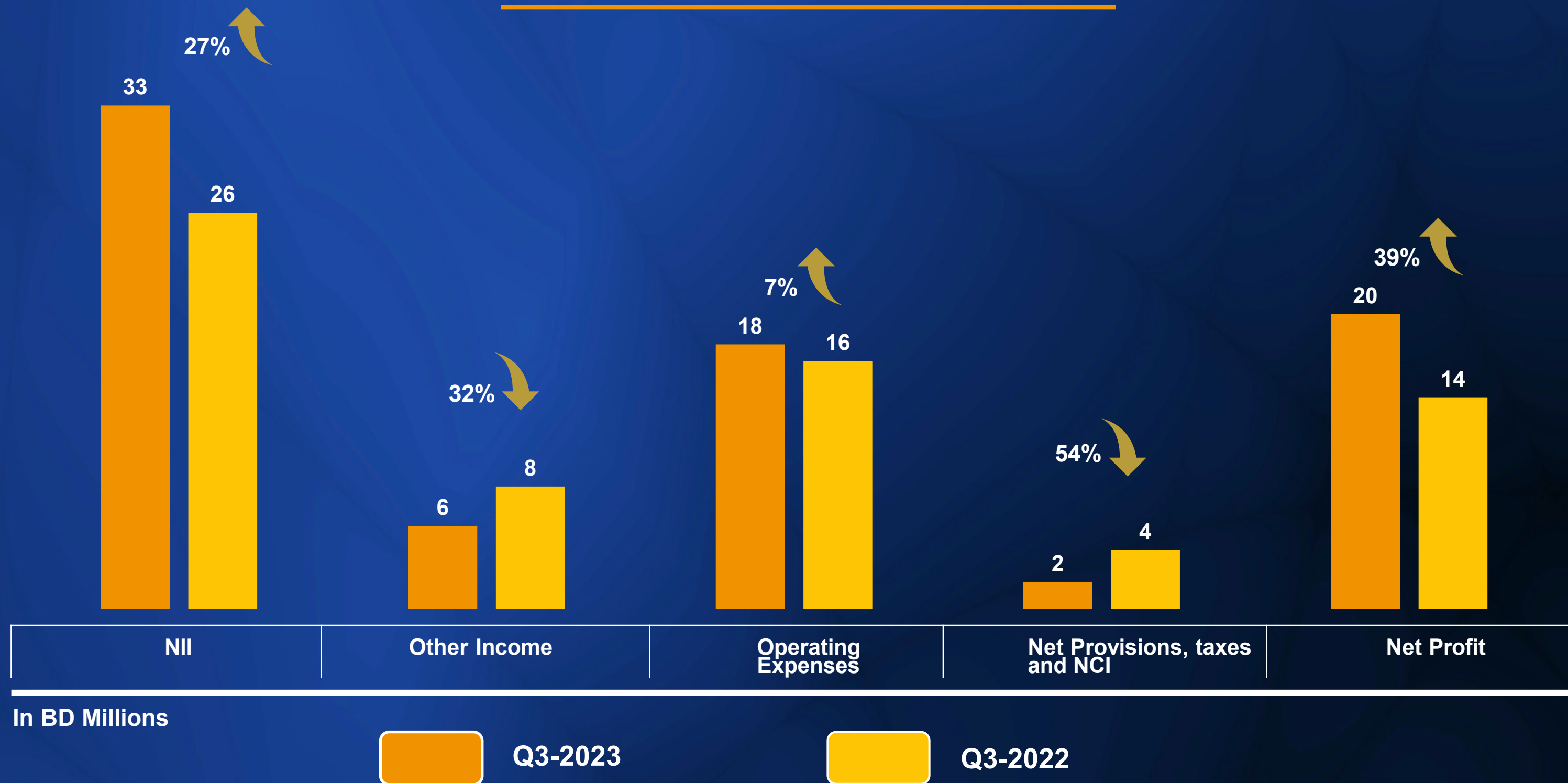


# Financial Highlights





# Financial Performance – Q3 2023

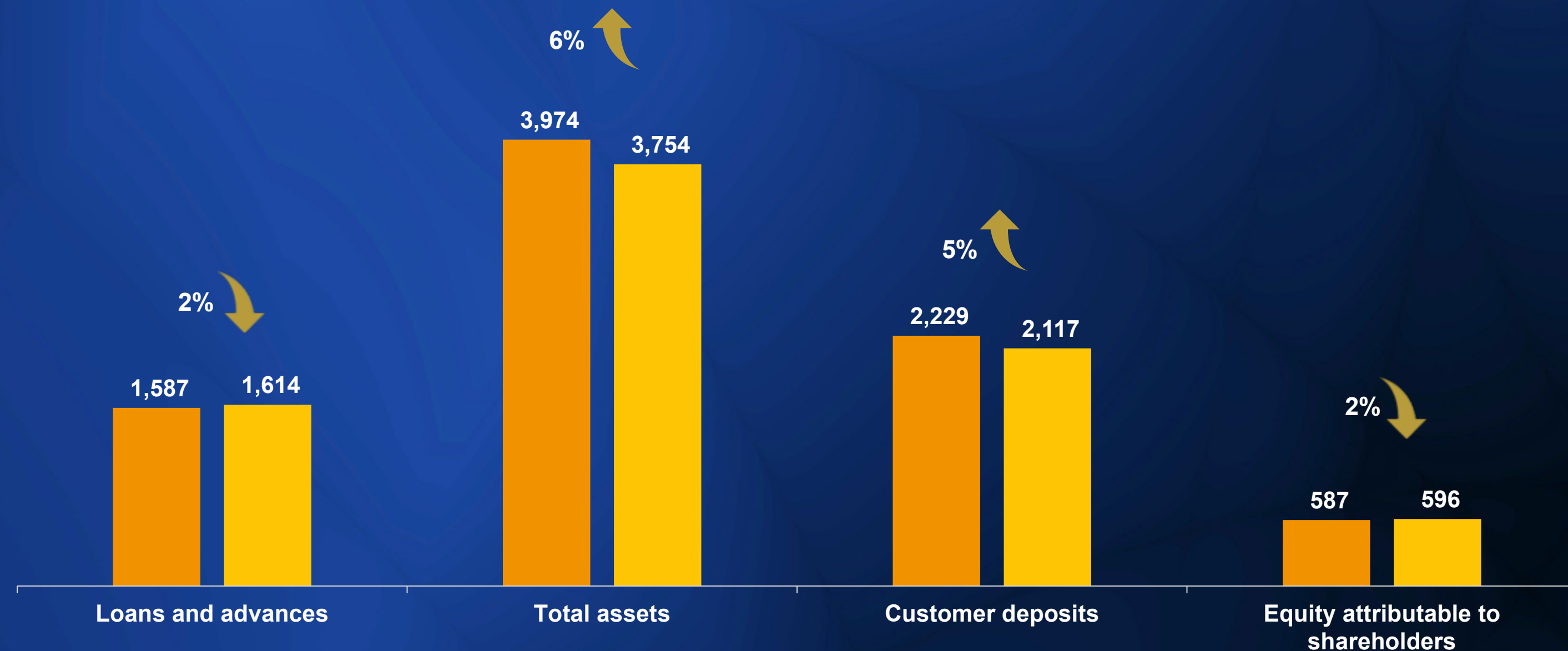


# Financial Performance – YTD 30 September 2023





# Financial Position – 30 September 2023



In BD Millions





30 Sep 2023



31 Dec 2022



# Key Performance Indicators

			Sep 2023	Dec 2022
 <b>Profitability</b>	Return on Average Equity*	%	12.7	11.7
	Return on Average Assets*	%	1.9	1.7
	Earnings per share*	BHD	0.043	0.039
	Cost/Income	%	43.8	46.7
 <b>Assets Quality</b>	Specific Coverage Ratio	%	71.7	71.6
	ECL (Stage 1&2) Coverage Ratio	%	2.3	2.3
	Gross NPL/ Gross Loans	%	4.1	3.4
 <b>Regulatory Ratios</b>	CAR	%	26.8	27.3
	NSFR	%	137.4	138.3
	LCR	%	422.5	301.4

\* Annualized.



# Q & A



# Thank you!