



Connecting Potentials

Annual General Meeting

28 March 2023

Agenda

- ▶ Regional and Global Operating Environment
- ▶ Financial Performance
- ▶ Corporate and Strategic Achievements
- ▶ Awards and Certifications
- ▶ Our People
- ▶ Corporate Social Responsibility



Regional and Global Operating Environment



Regional Operating Environment (GCC including Bahrain)

- Strong recoveries and economic growth supported by the reopening of economies and robust energy prices during 2022.
- Improved fiscal balances and reduced sovereign borrowing needs in the region primarily driven by higher oil income.
- Reduced borrowing requirements of corporates in the region led by higher interest rates.
- Governments are adopting wide-ranging structural reforms.
- Interest rates are expected to continue to rise in line with the global markets to combat inflation.

Global Operating Environment

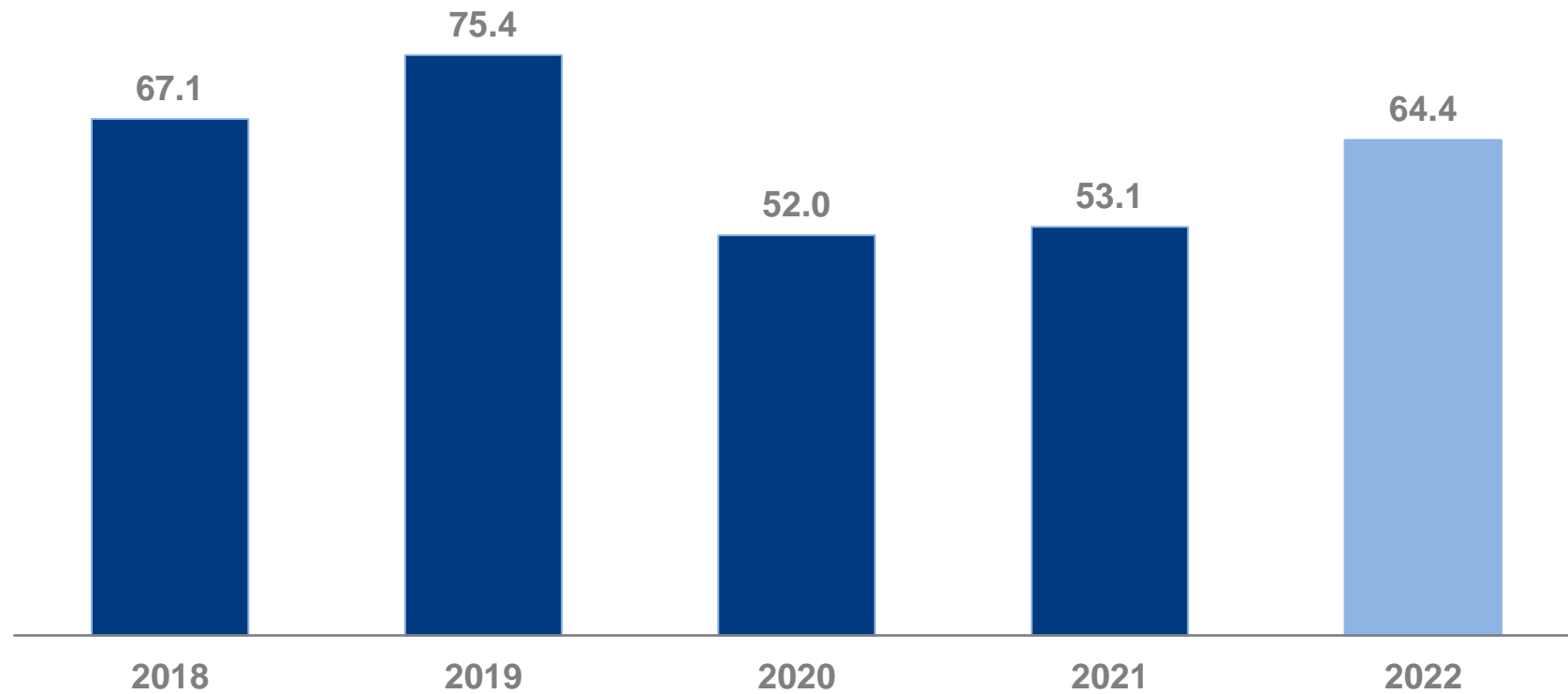
- Global economic activity is experiencing a broad-based slowdown, with inflation higher than seen in decades.
- Monetary policy is expected to continue to tighten until price stability is restored.
- Policymakers face a challenging task of alleviating the cost of living pressure through the fiscal policy while maintaining a sufficiently tight stance aligned with the monetary policy.
- Easing supply constraints and improving geopolitical situation can further support the fight against inflation.

Financial Performance



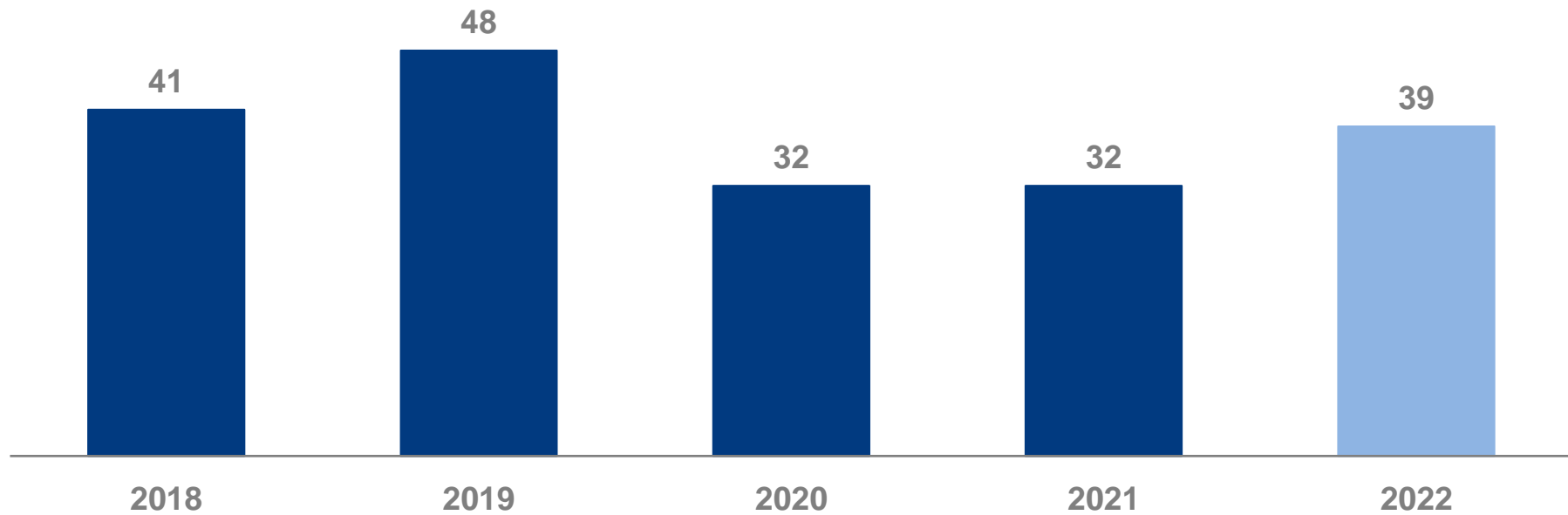
Financial Performance

Net Profit (BD Millions)



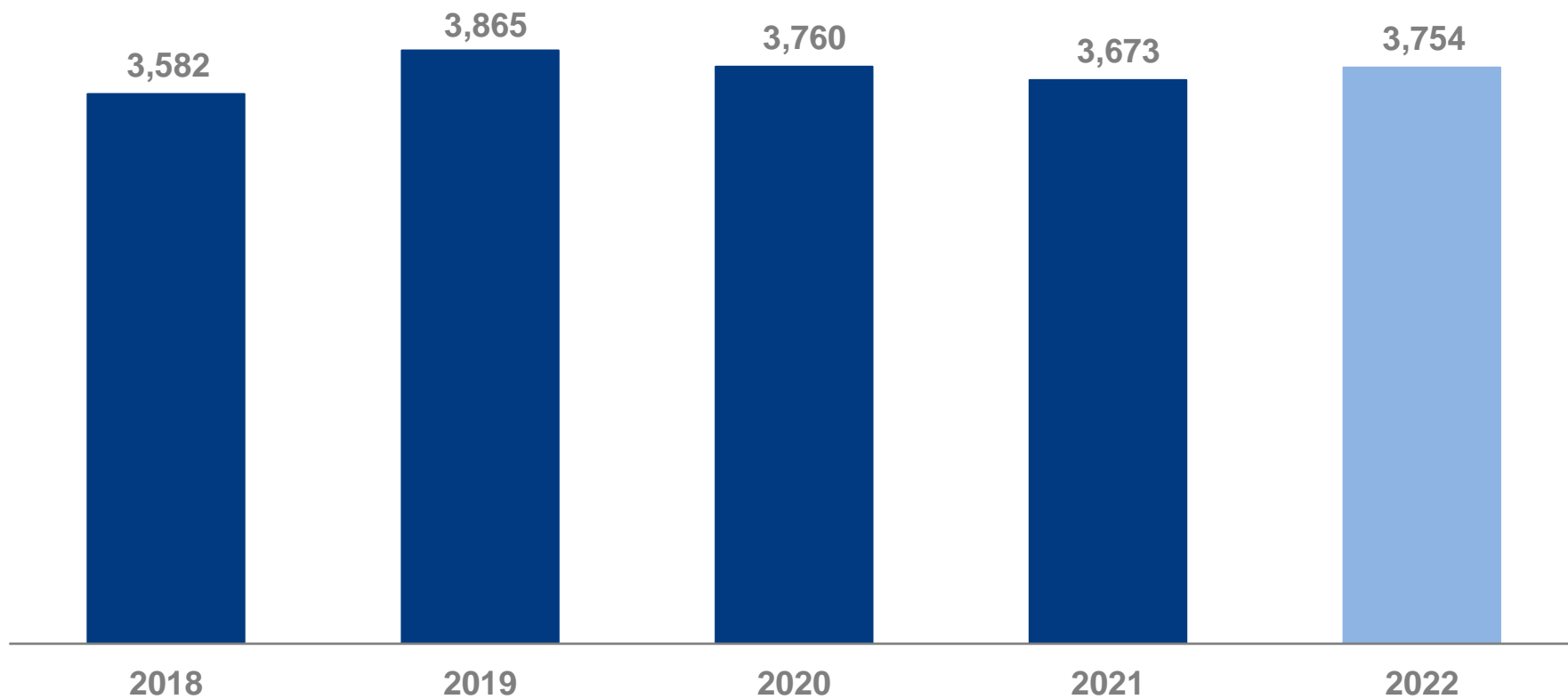
Financial Performance

Basic and Diluted Earnings Per Share (Bahraini Fils)



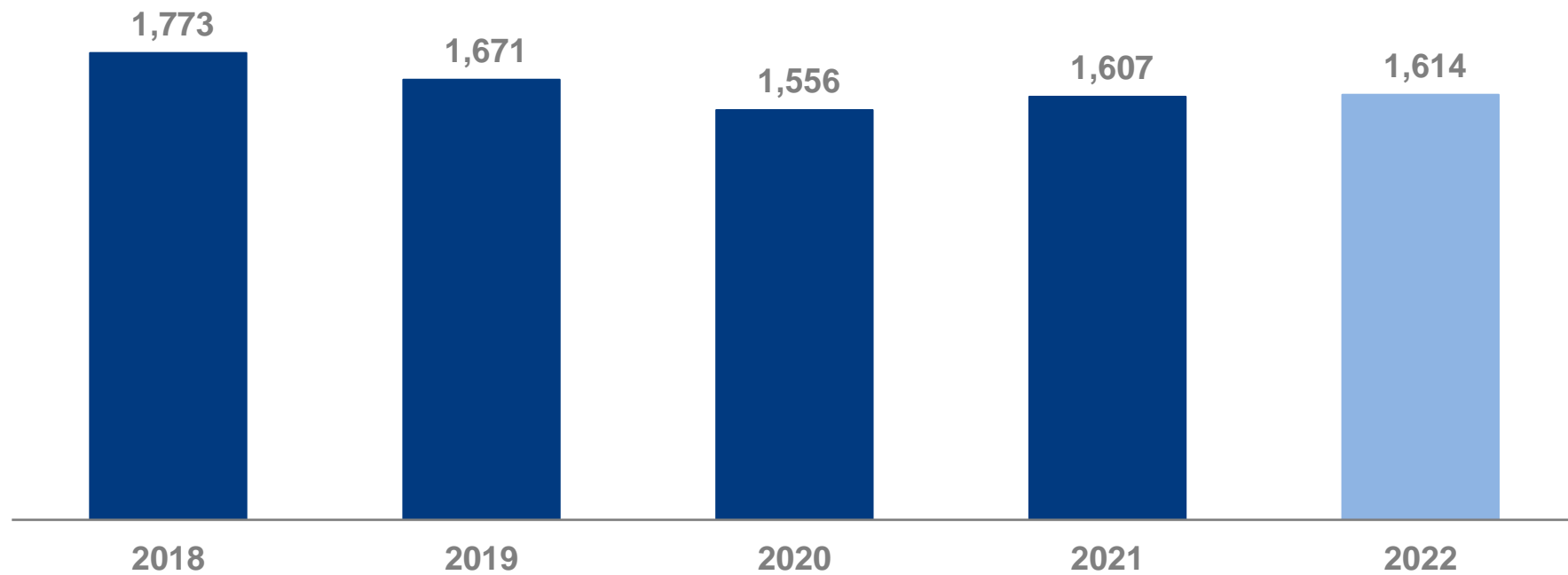
Financial Performance

Total Assets (BD Millions)



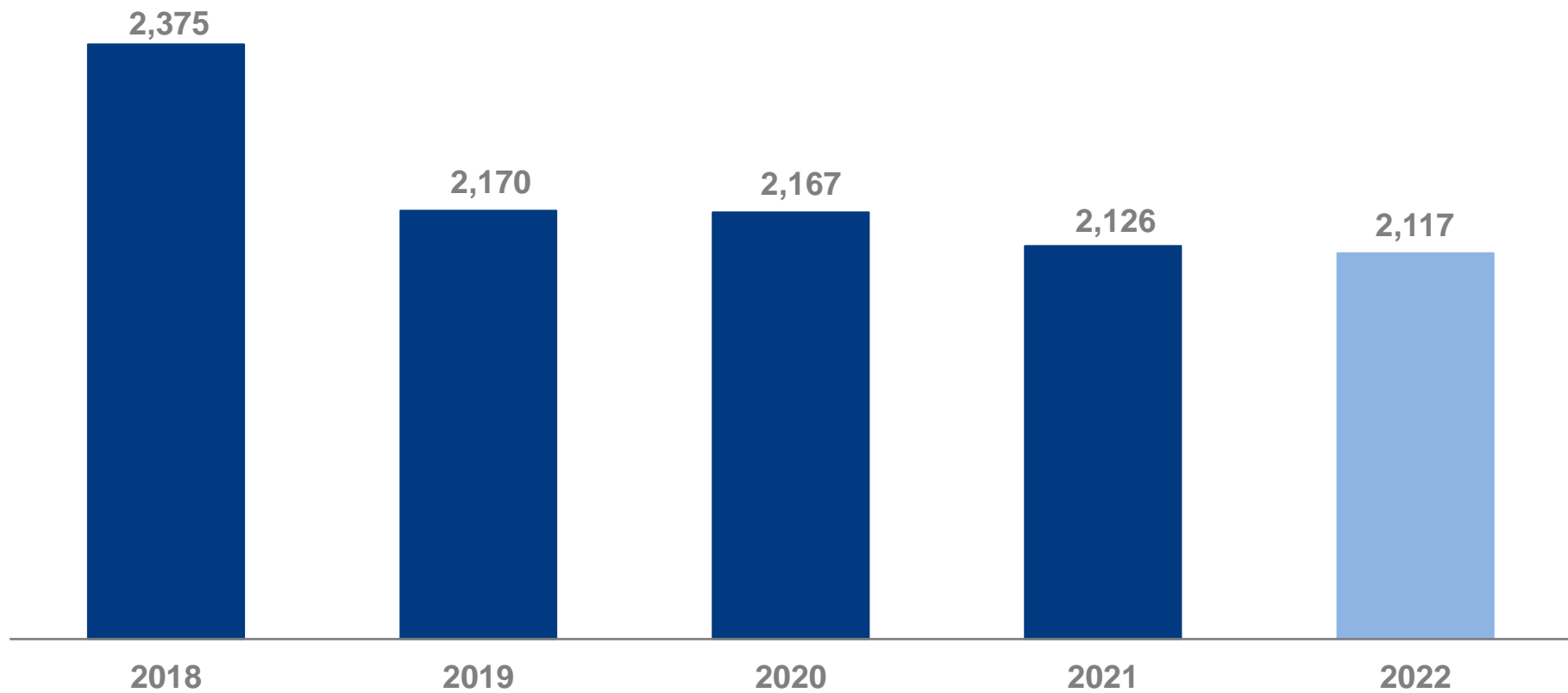
Financial Performance

Loans and Advances (BD Millions)



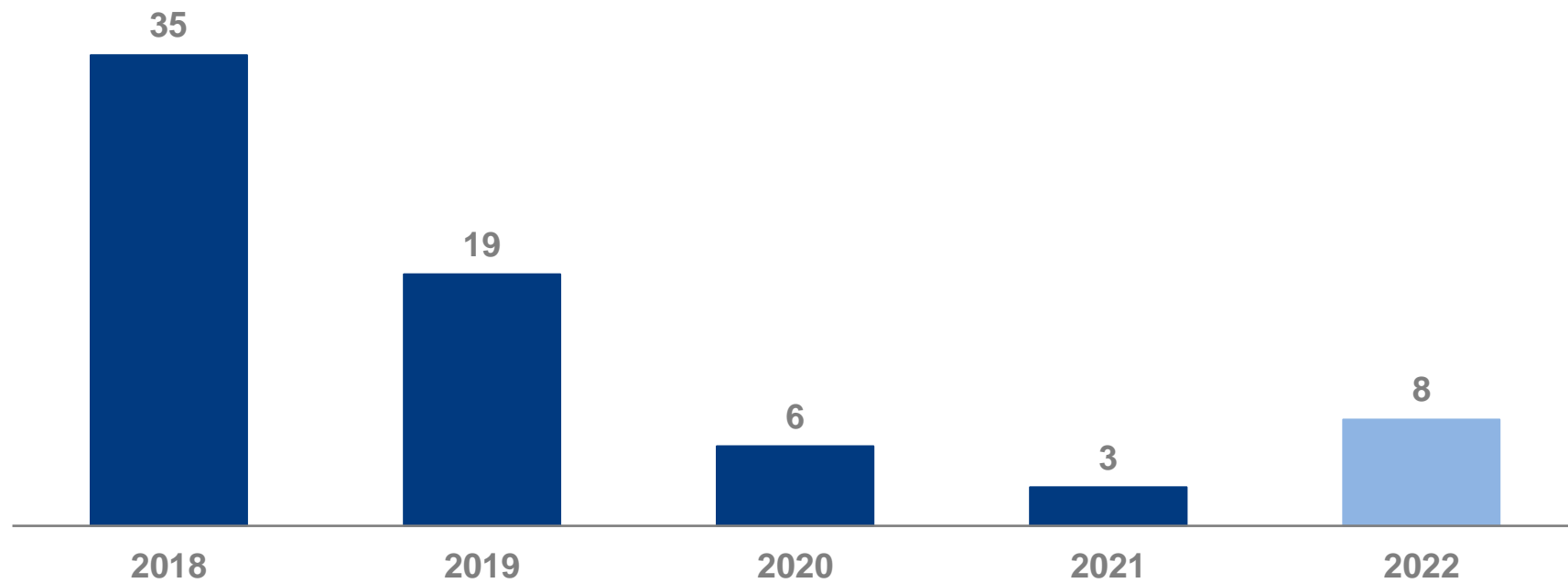
Financial Performance

Customer Deposits (BD Millions)

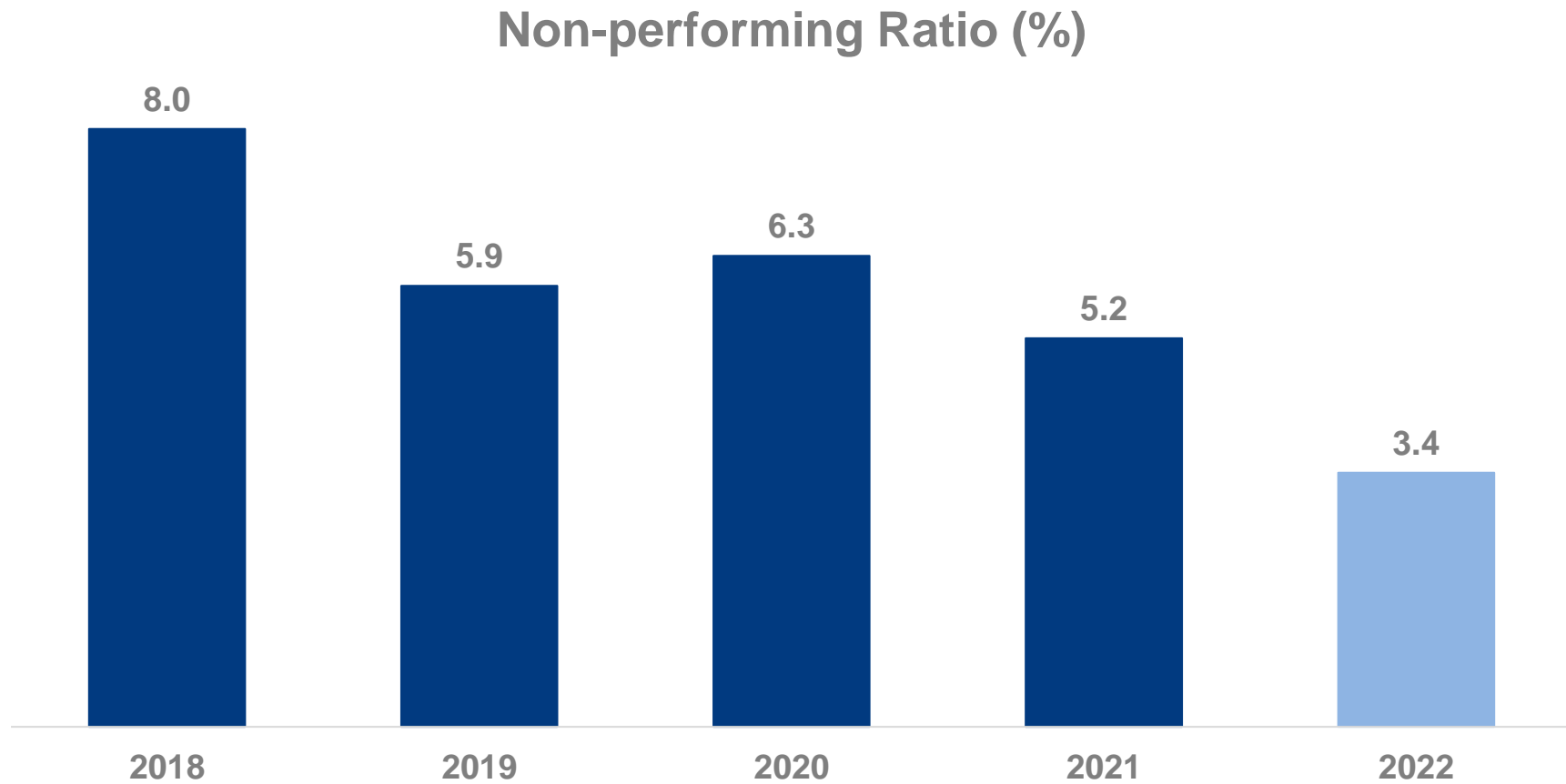


Financial Performance

Net Provisions (BD Millions)

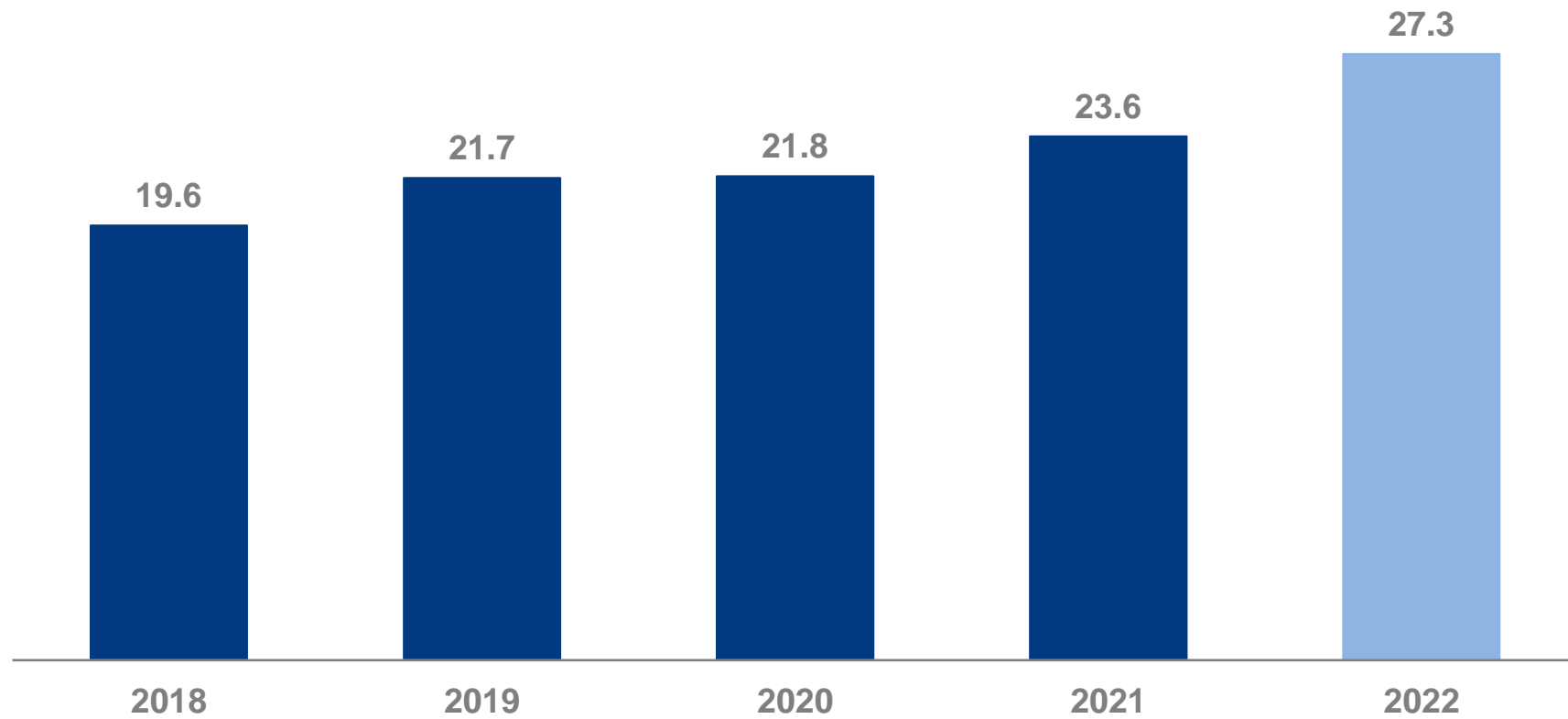


Financial Performance



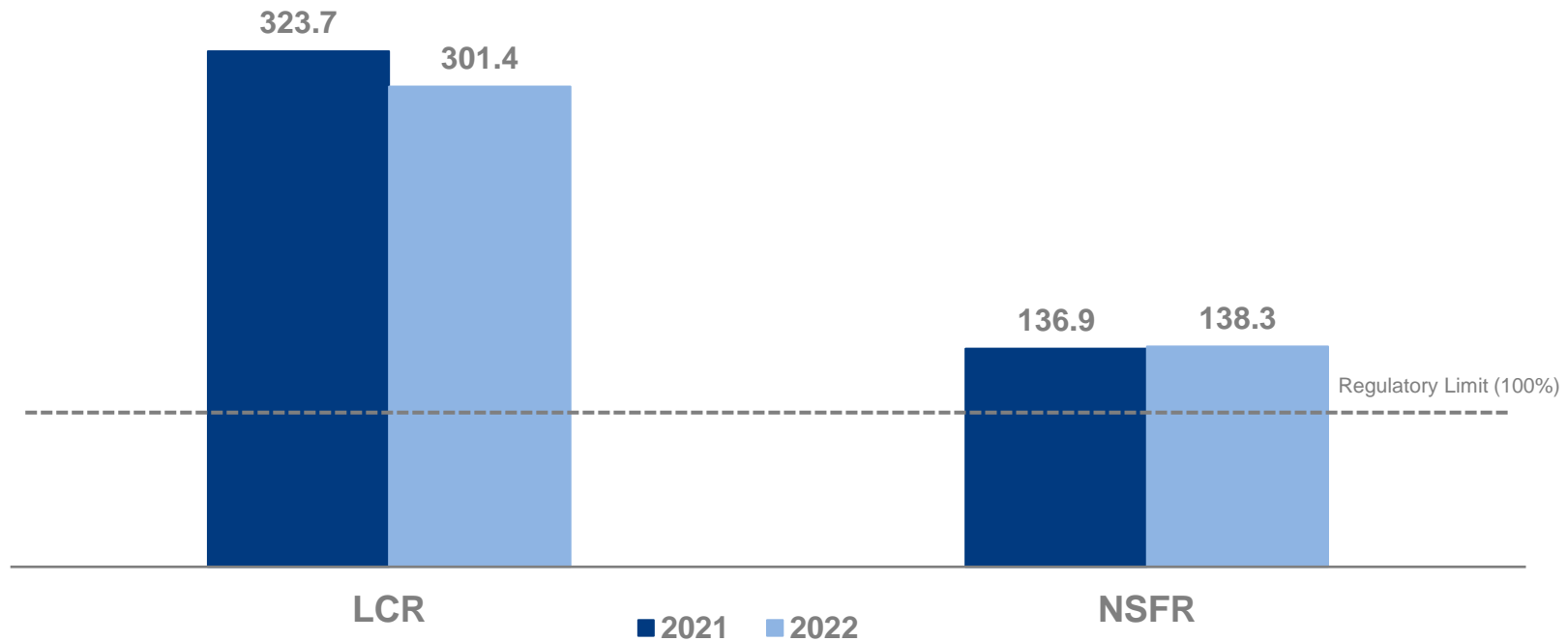
Financial Performance

Capital Adequacy Ratio (%)



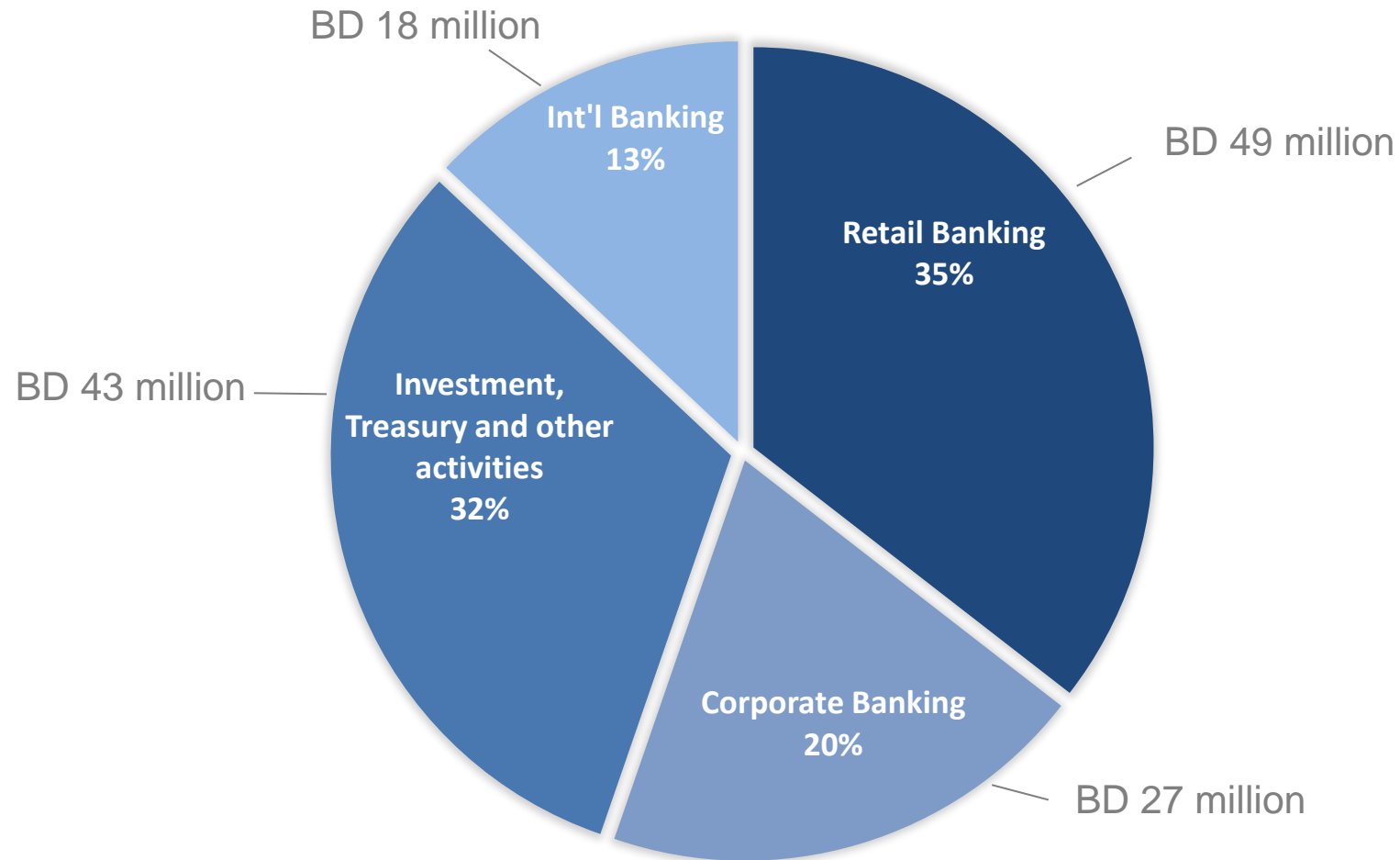
Financial Performance

Consolidated Liquidity Coverage Ratio (LCR %) and Consolidated Net Stable Funding Ratio (NSFR %)



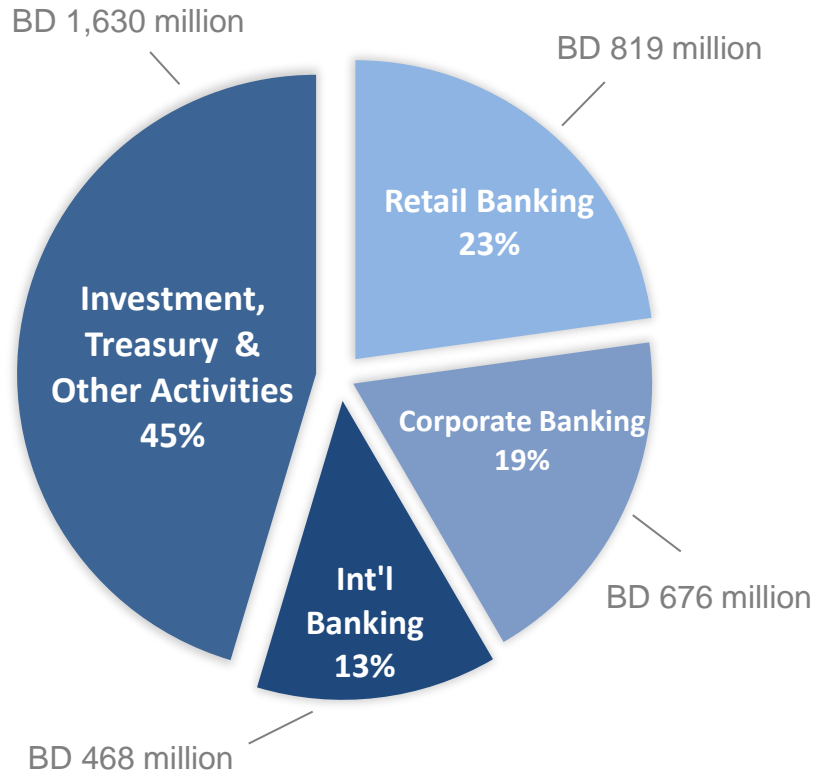
Operational Segments

Total Operating Income BD 137 million

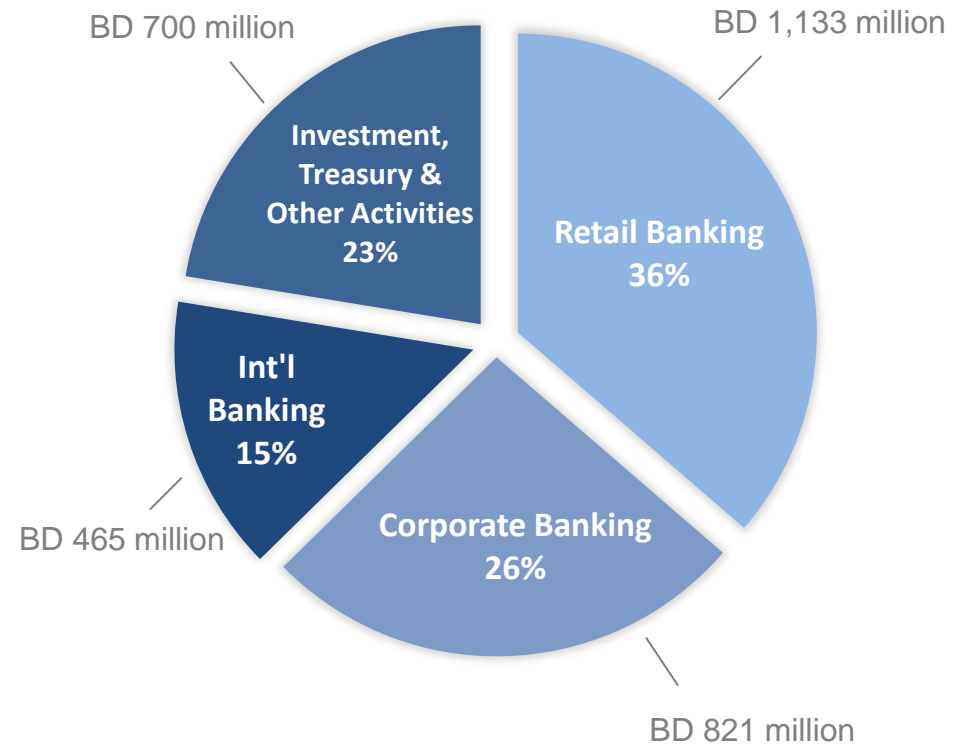


Operational Segments

Assets BD 3,593 million



Liabilities BD 3,119 million



Corporate Strategic Achievements



Corporate Strategic Achievements

The Bank was able to successfully launch a number of initiatives, including:

- At the start of the year, we launched our improved digital banking channels which include existing and newly-added services that empower customers to conduct banking transactions seamlessly.
- Opened our 5th “BBKPlus” digital branch at Souq Al Baraha in Diyar Al Muharraq.
- Were the first bank in Bahrain to offer Samsung Wallet service to its customers.
- Signed an agreement with end-to-end cybersecurity solutions provider, Beyon Cyber, that will further strengthen our digital defenses.
- As part of our customer satisfaction measurement and engagement tool, the Net Promoter Score (NPS) for 2022 is 66.9 compared to the targeted NPS of 50, which reflects the efficacy of our efforts to further improve our performance.

Corporate Strategic Achievements

- Signed a new strategic partnership agreement with Tamkeen to provide financing that supports the development of the Kingdom's private sector.
- Signed a partnership agreement with Eskan Bank to provide mortgage loans to Bahrainis eligible for the Mazaya social housing program, offered in coordination with the Ministry of Housing and Urban Planning.
- Launched a special loan facility for business owners who aim to switch partially or entirely to renewable energy sources.

Awards and Certifications



Awards and Certifications

- Outstanding Digital CX Strategy by Digital Banker



- Compliance and Banking Management Award by International Excellence Foundation



- Best Bank - Digital Services in Bahrain – 2022 by the World Union of Arab Bankers



Our People



Our People – The core of our success

Continued focus on developing our number one asset, “our people”:

- Investment in training continued, with programs such as:
 - Launched Digital Management Trainee Program in FinTech.
 - BBK e-learning Specialized studies to master’s degrees.
- Led by 96% Bahrainis; one of the highest Bahrainization percentages in private sector.
- Women empowerment initiatives remain a top priority - with 40.4% women ratio.
- Wellness Wednesday that was designed for our people health awareness.
- Awards for Completion of Academic Degree & Professional Certification

Sustainability and CSR



Sustainability and CSR

- Launched our inaugural sustainability report.
- Adoption of the ESG framework which consists of four main pillars:
 - Good Corporate Governance.
 - Responsible and Responsive Employer.
 - Long-term positive customer relationships and experiences.
 - Social Responsibility Mindset.
- Aligning the Bank's ESG goals with Bahrain National Vision 2030 and the United Nations Sustainable Development Goals (SDGs).
- Ongoing community support with an appropriation of BHD 2.2 million in 2022 dedicated to environmental and societal investments.
- Special focus on 'Renewable Energy and Environment' with initiatives such as:
 - Solar Panel prepackaged loans for customers.
 - Sustainable Financing Offers.
 - Adoption of energy saving solutions within the Bank's premises.

Sustainability and CSR

- 50th year Initiatives related to CSR:
 - 50 Scholarships to University of Bahrain and Bahrain Polytechnic.
 - 50 insolvents debtors' debts were paid.
- Launching BBK Women on Board Training Program.
- BBK 2nd Edition of Digital Literacy Program.
- Supporting the establishment of Sh. Lulwa Bint Mohamed Al Khalifa Kindergarten.
- Ongoing support to the Crown Prince Scholarship Program and Sh. Isa Bin Salman educational Fund.
- Ongoing support to major philanthropic, educational, health, sports entities

Thank you

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