



National Bank of Bahrain

Group Investor Presentation

1HY 2023

Closer to you

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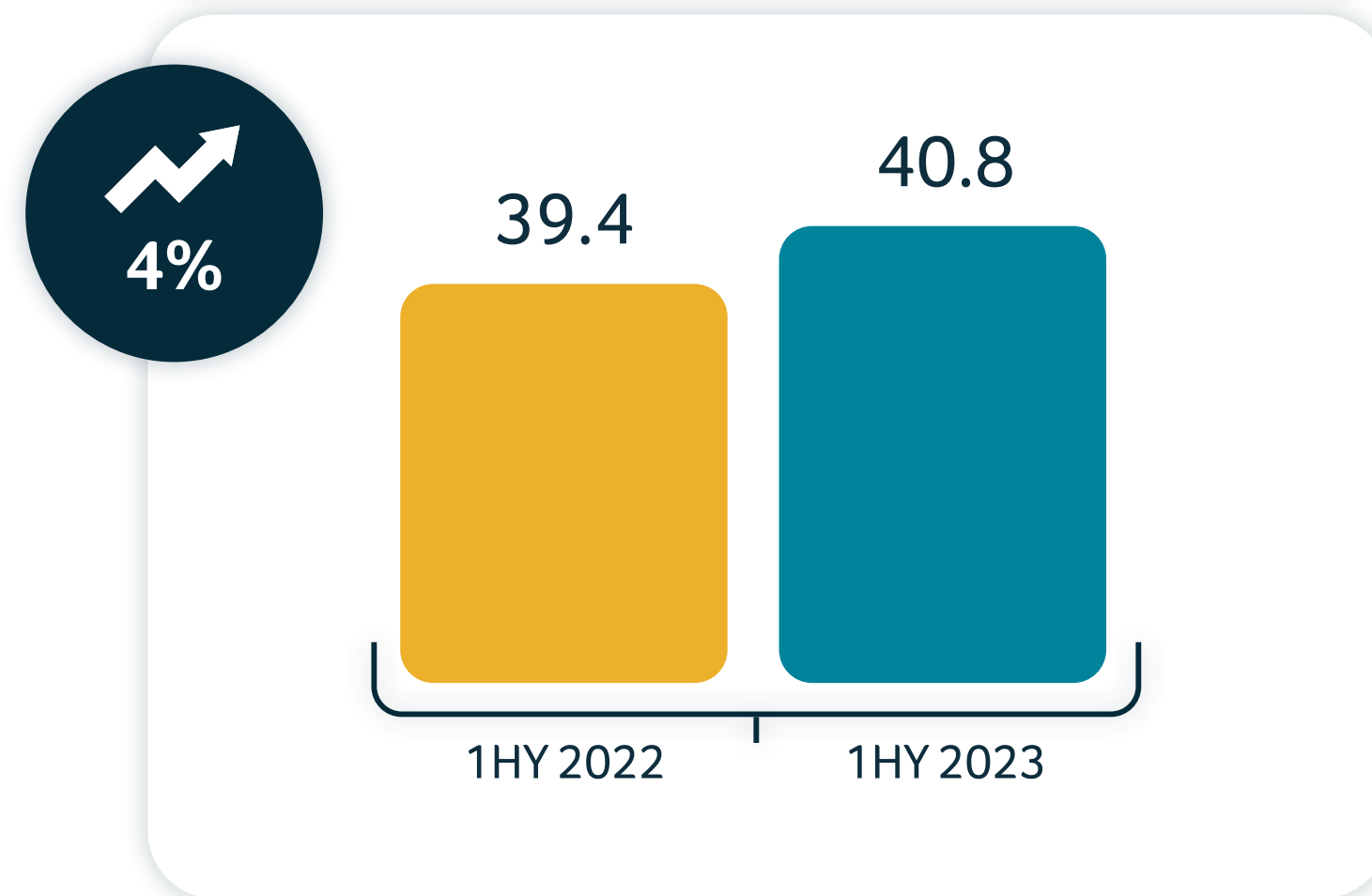
Financial Performance



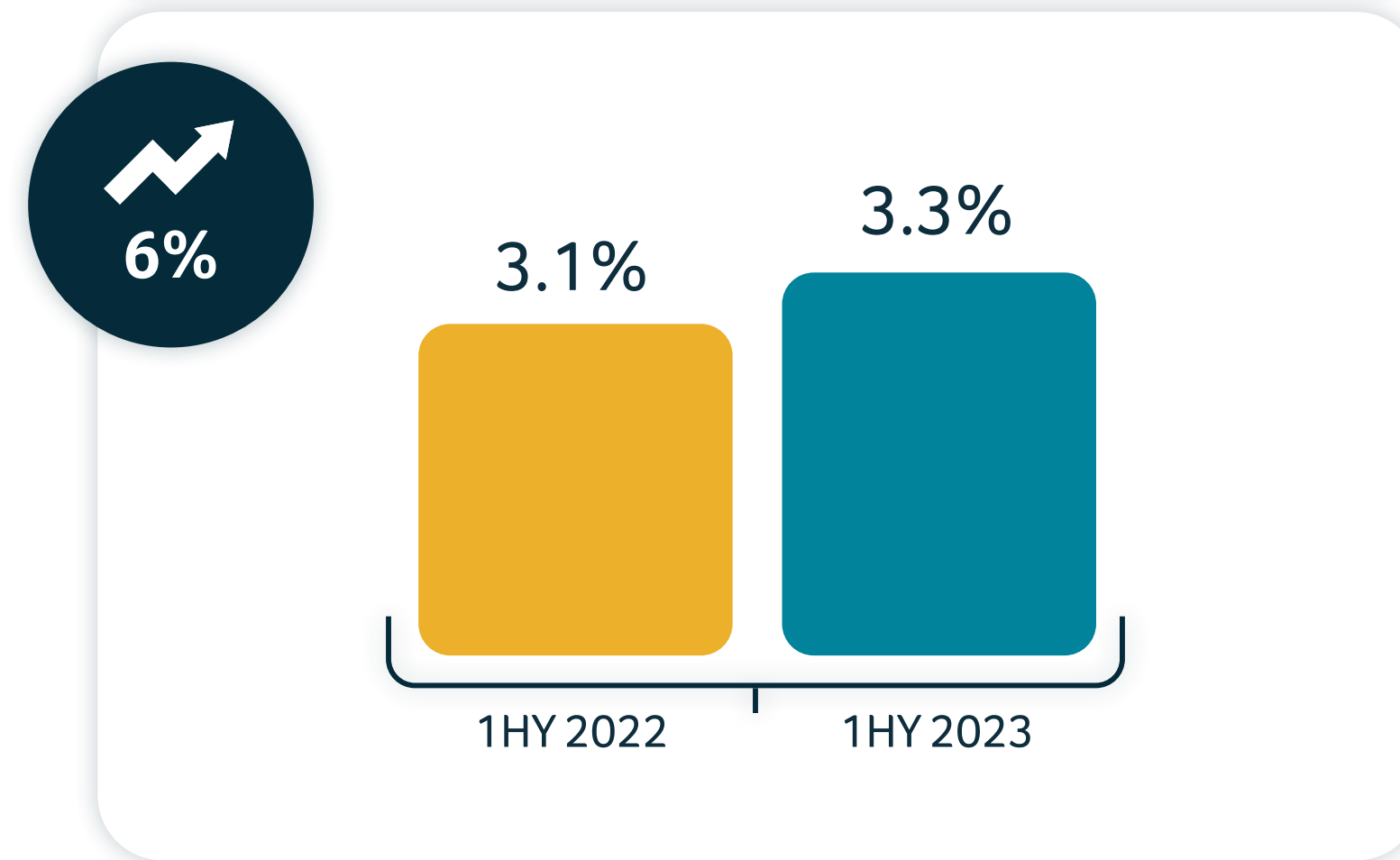
Financial highlights

Strong fundamentals

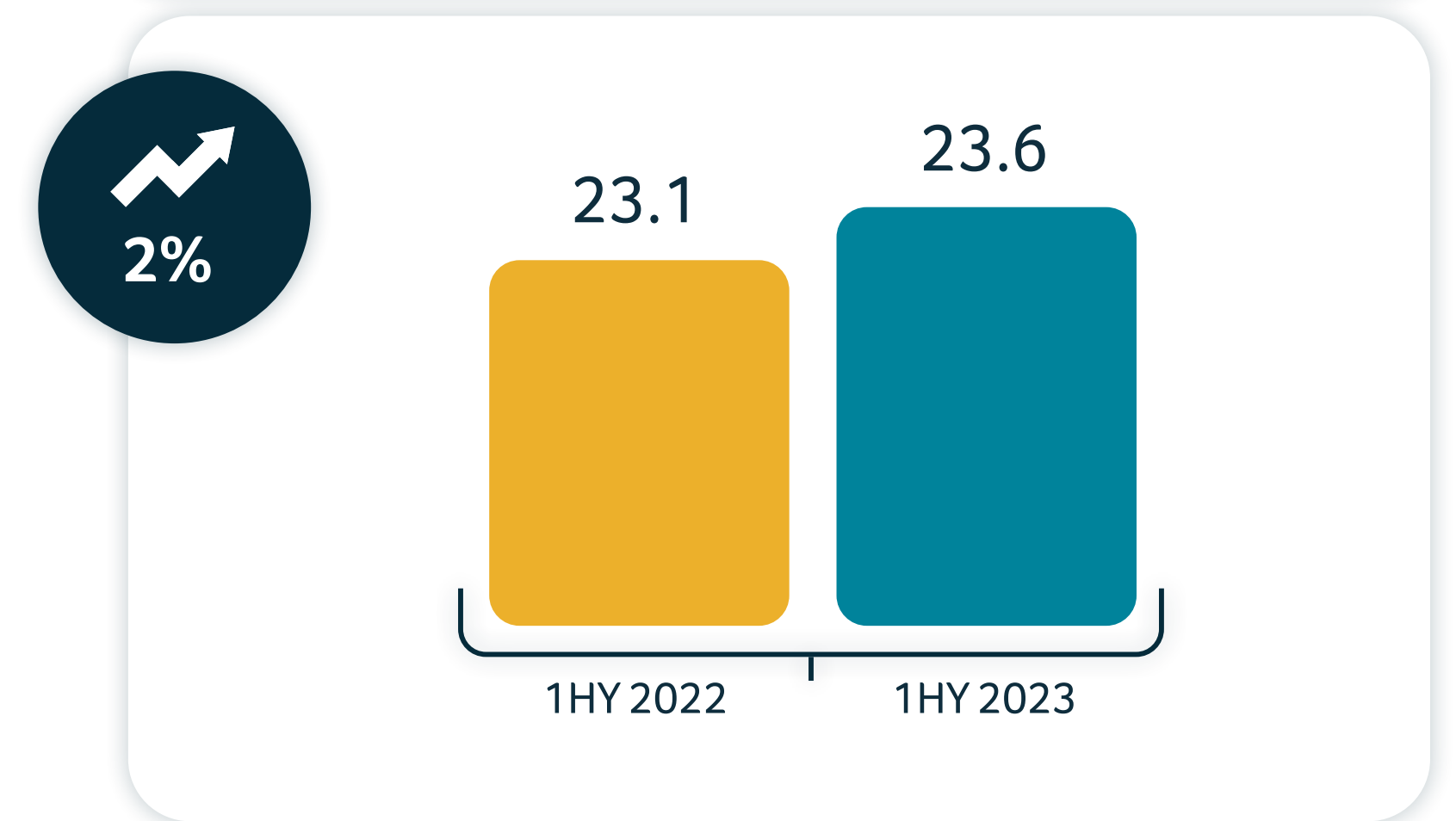
Attributable Net Profit (BHD millions)



Net Interest Margin (NIM)



Other Income (BHD millions)

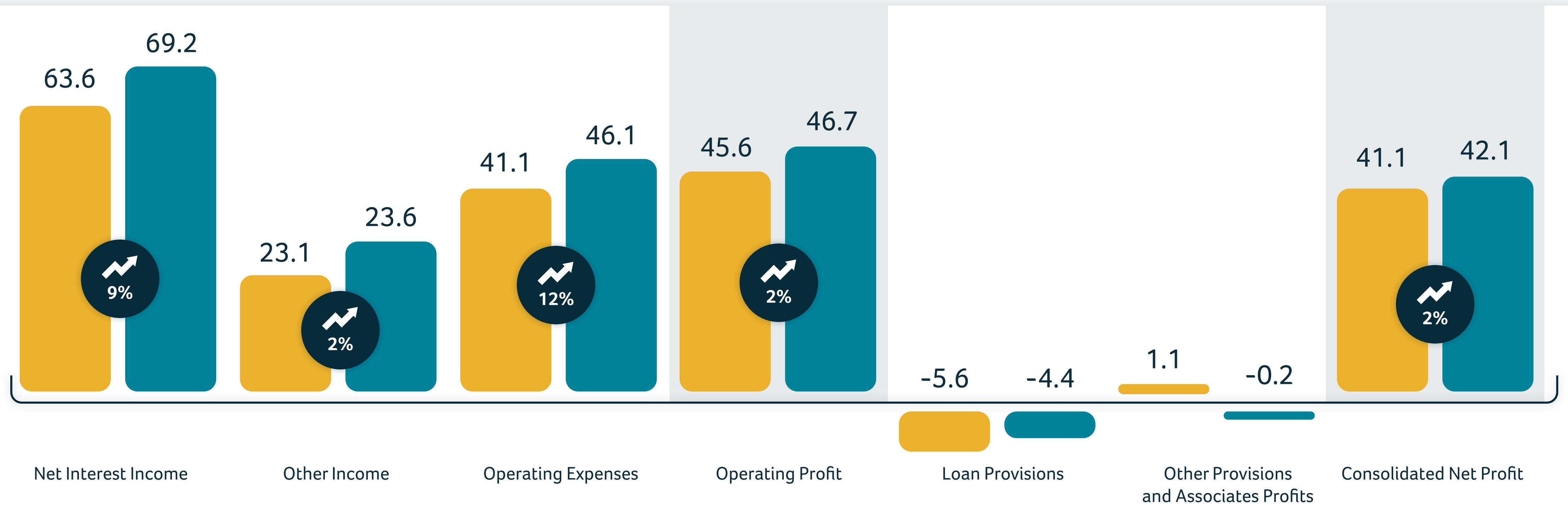


Income statement

Positive operating and consolidated profit growth

BHD millions

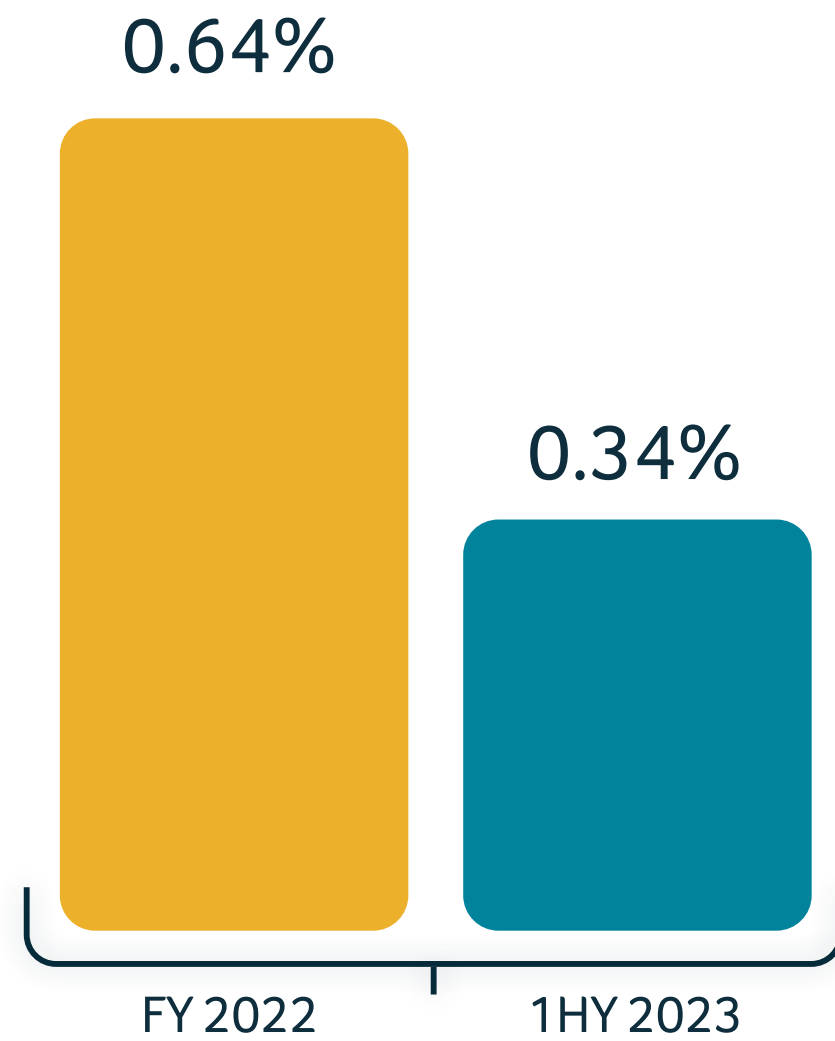
● 1HY 2022 ● 1HY 2023



ECL coverage

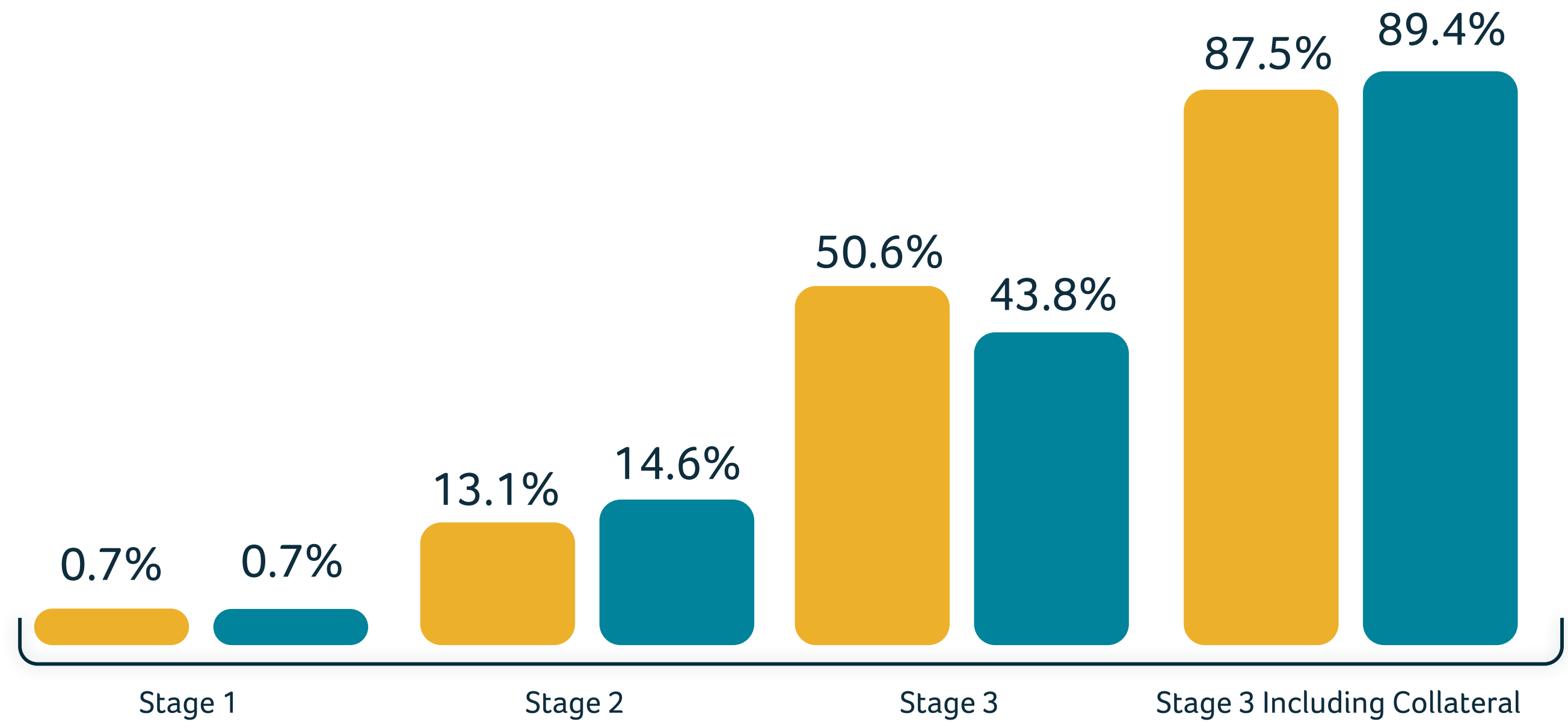
Strong precautionary provision buffers built in 2022 have been maintained in 2023

Cost of Risk



Coverage Ratios

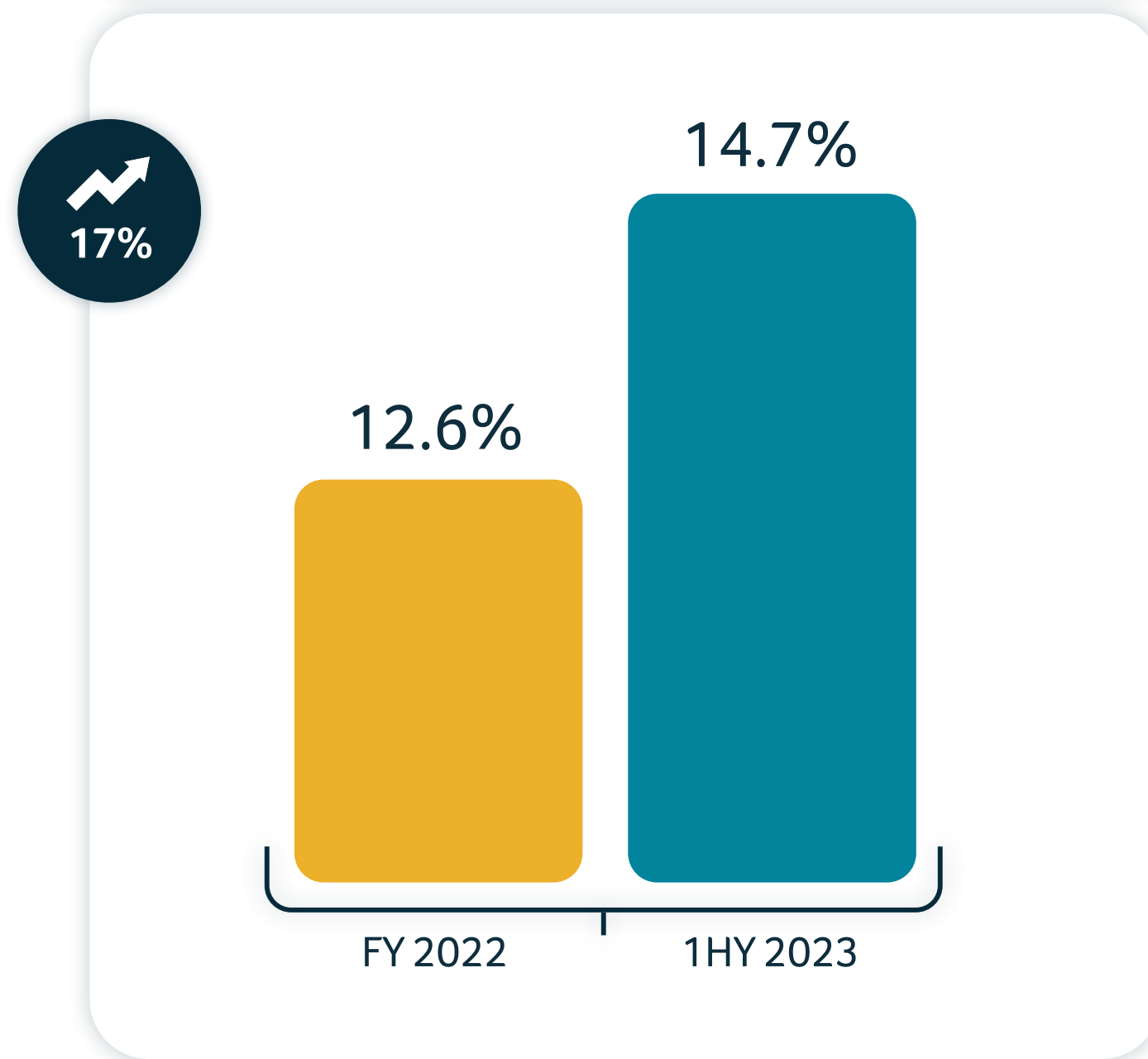
● Dec 2022 ● Jun 2023



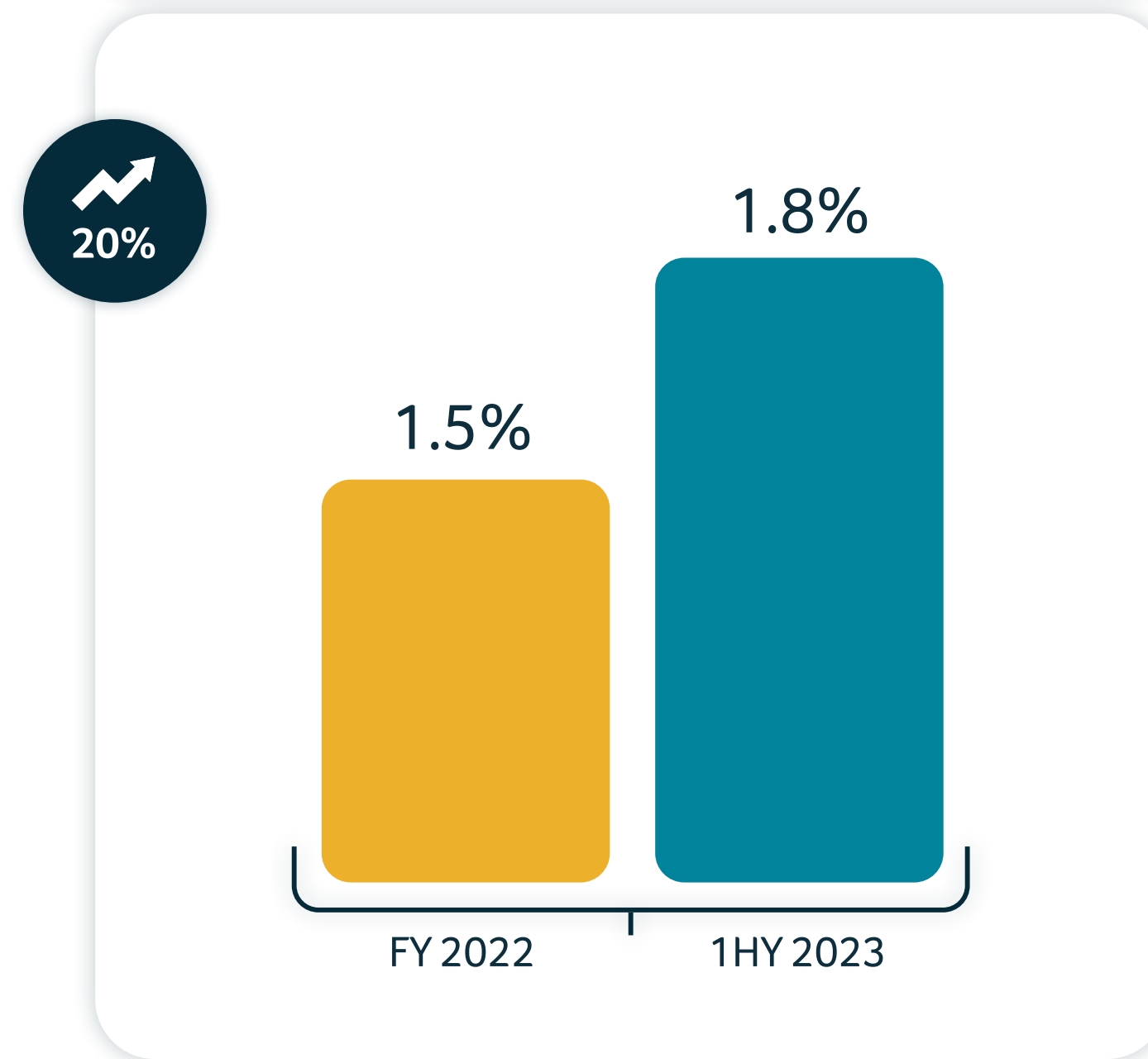
KPI ratios

Improvements in metrics across the board

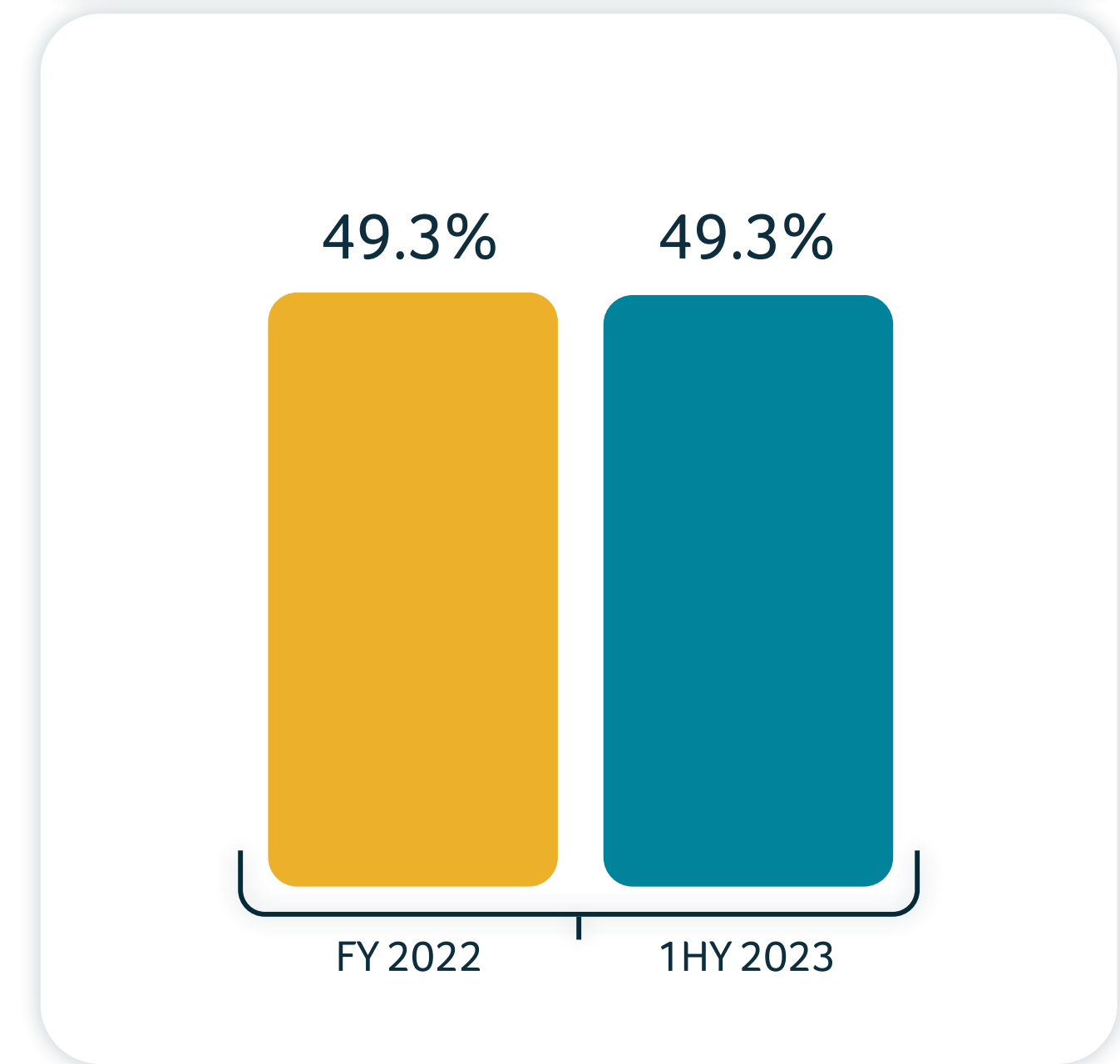
ROE



ROA



Cost-to-income

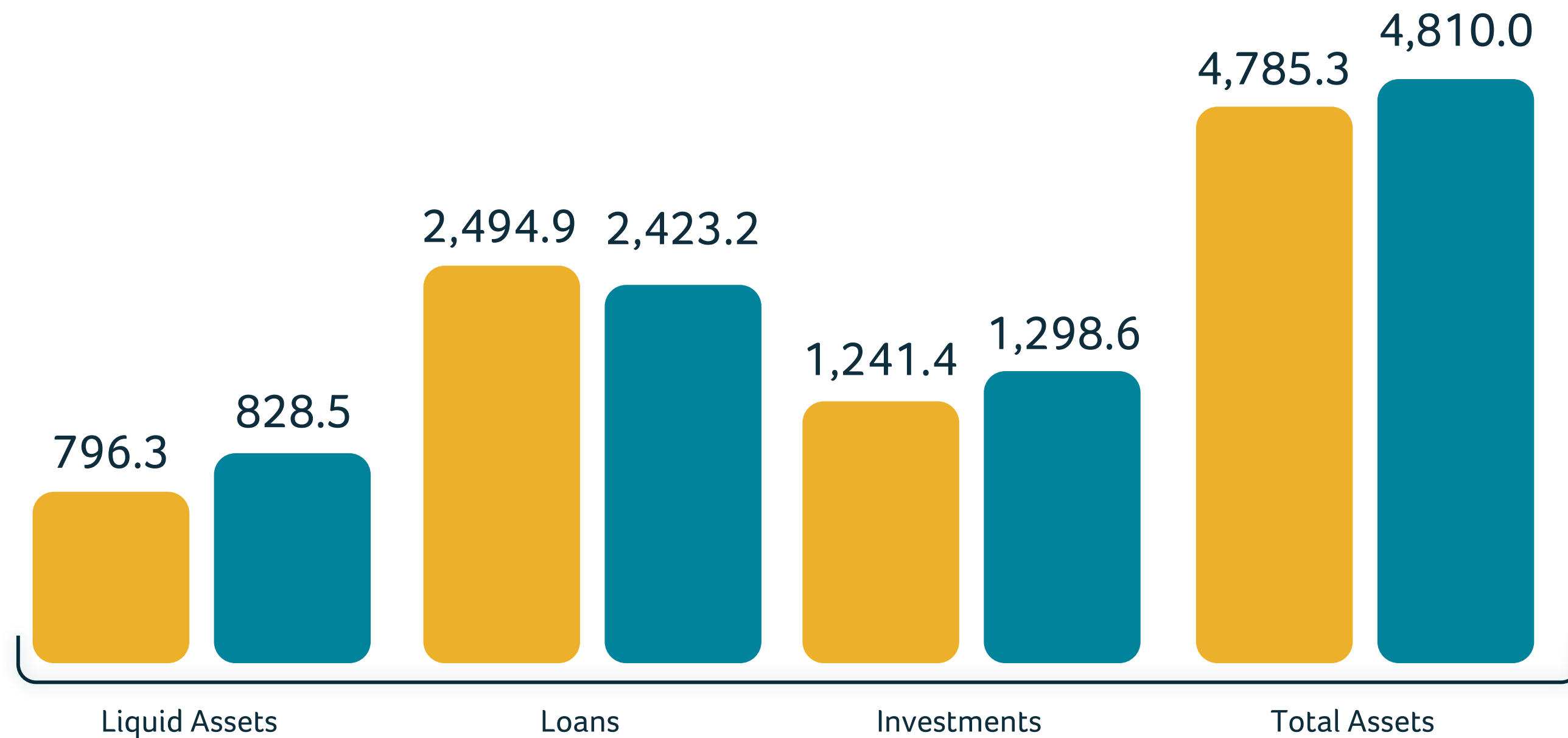


Balance sheet highlights

Strong liquid balance sheet

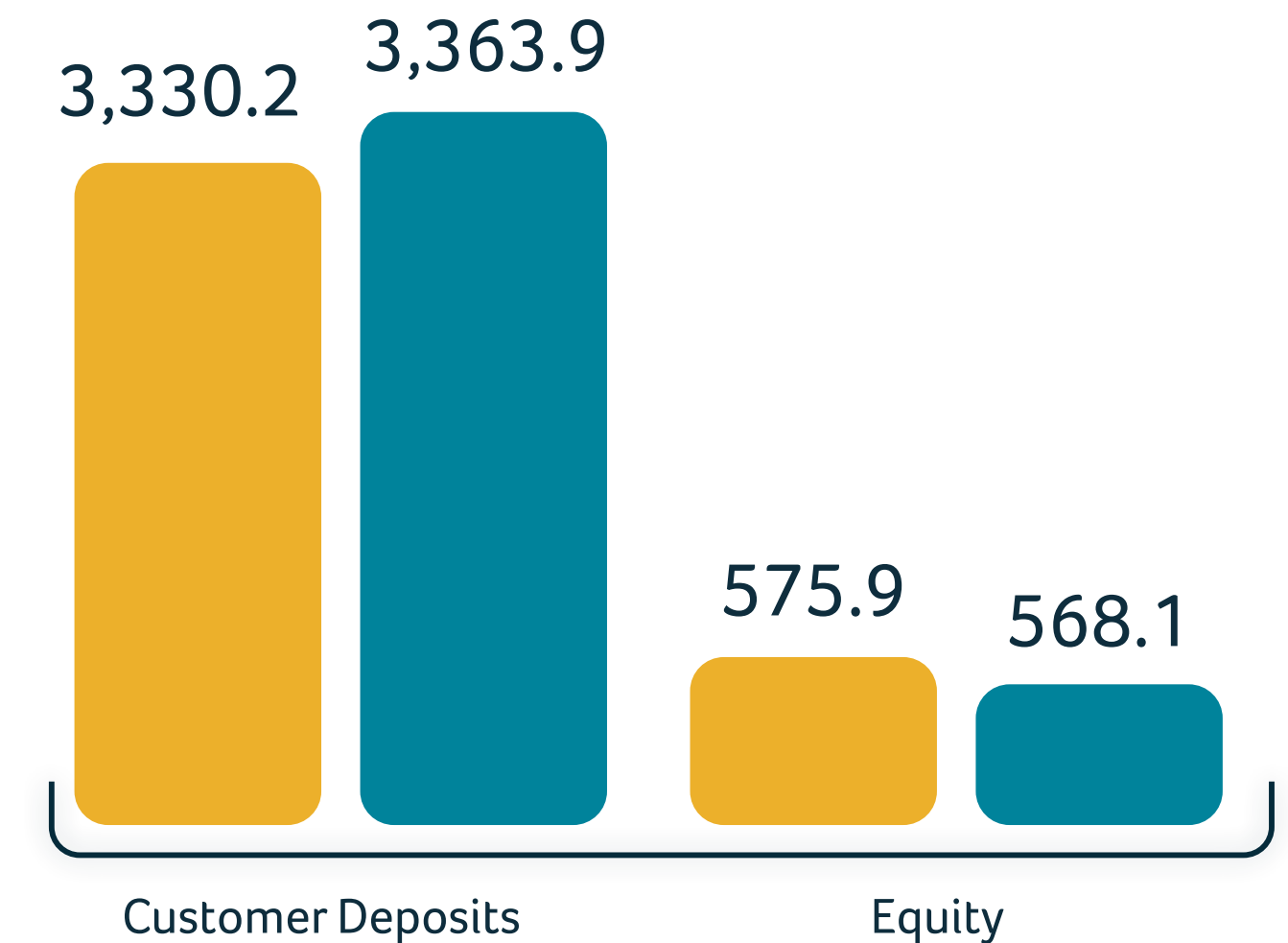
Assets (BHD millions)

● Dec 2022 ● Jun 2023



Liabilities and Equity (BHD millions)

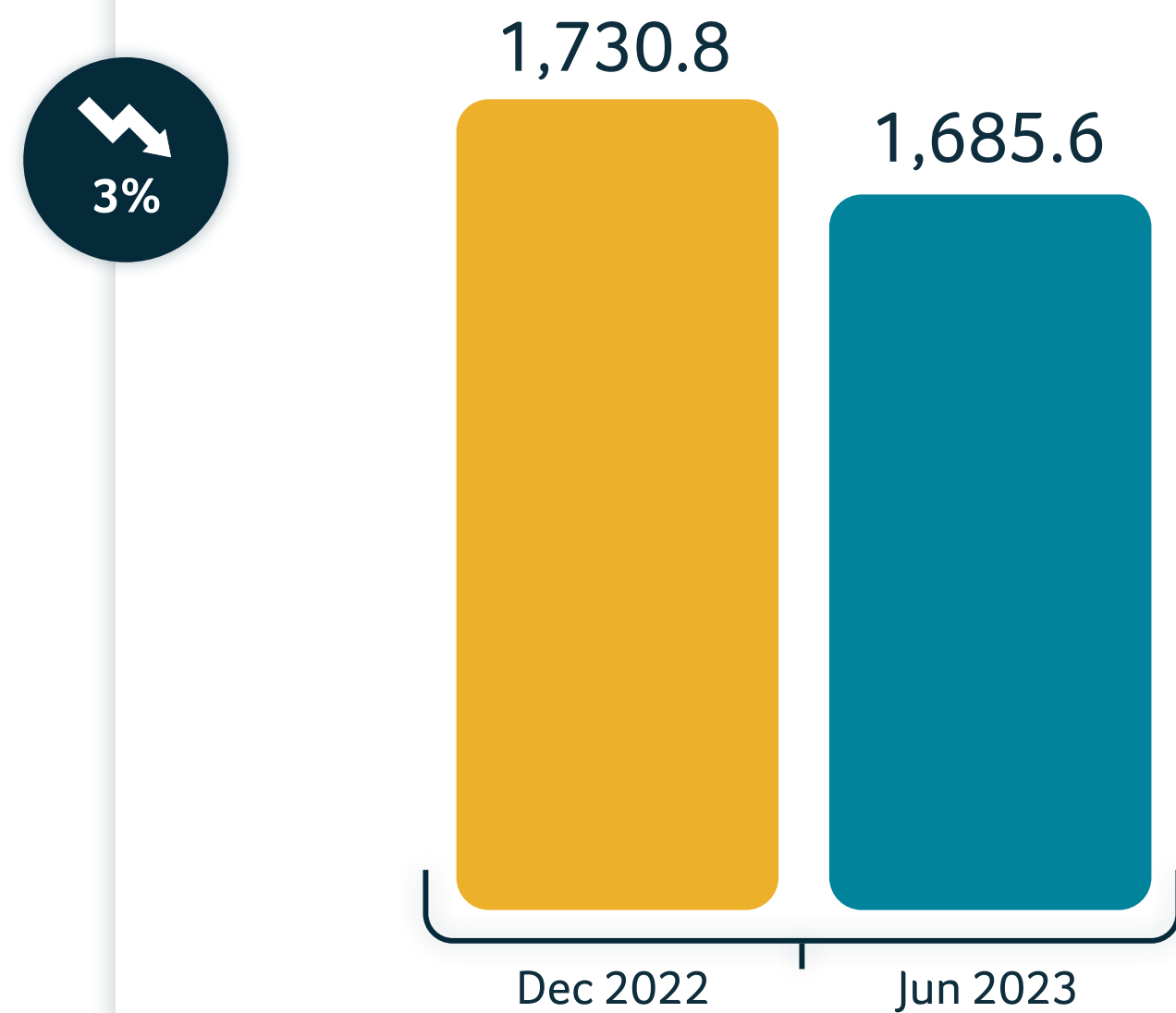
● Dec 2022 ● Jun 2023



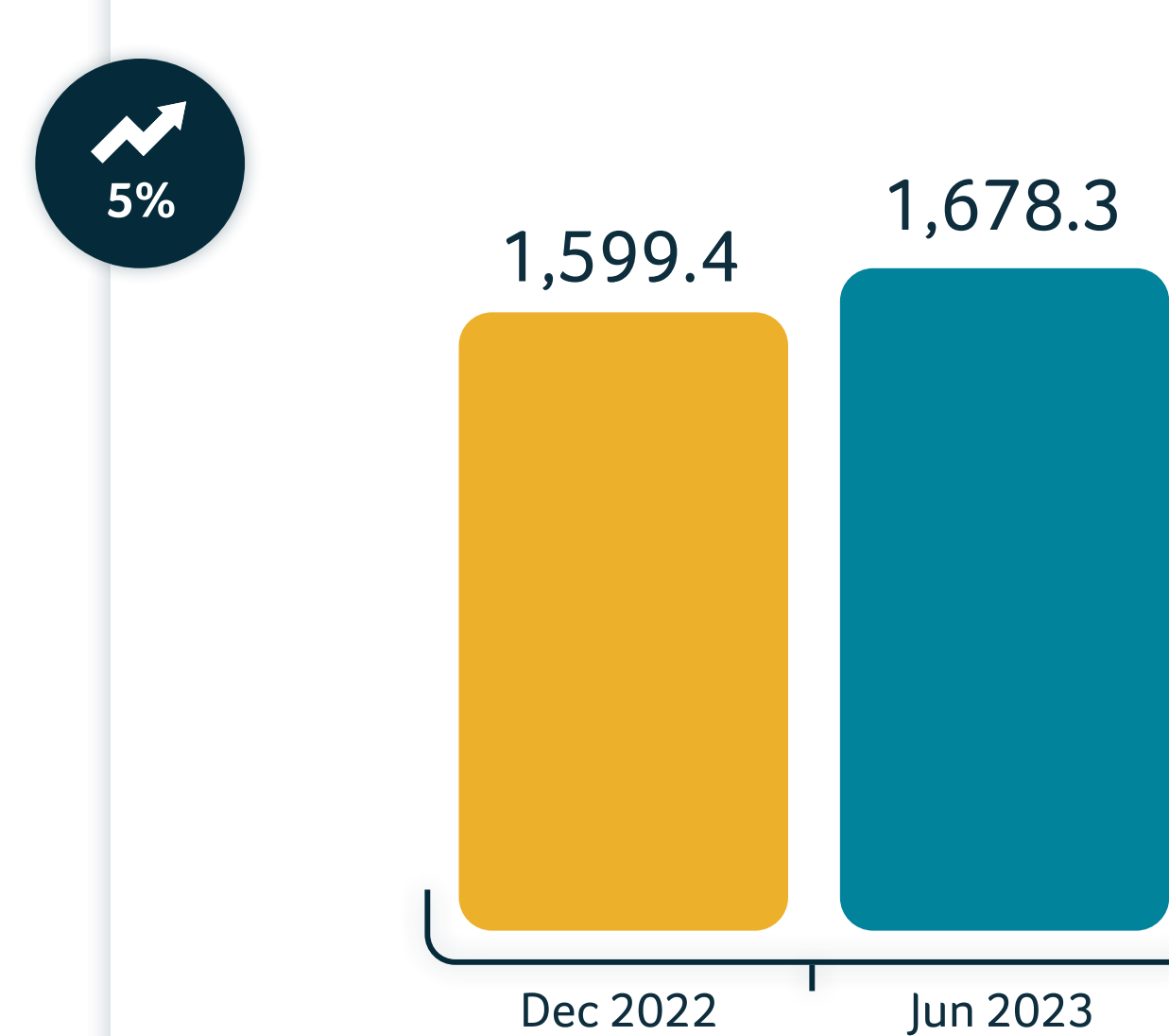
Funding

Diversified funding in line with the change in market rate environment
Strong attraction for depositors

Demand Deposits (BHD millions)



Time and Call Deposits (BHD millions)

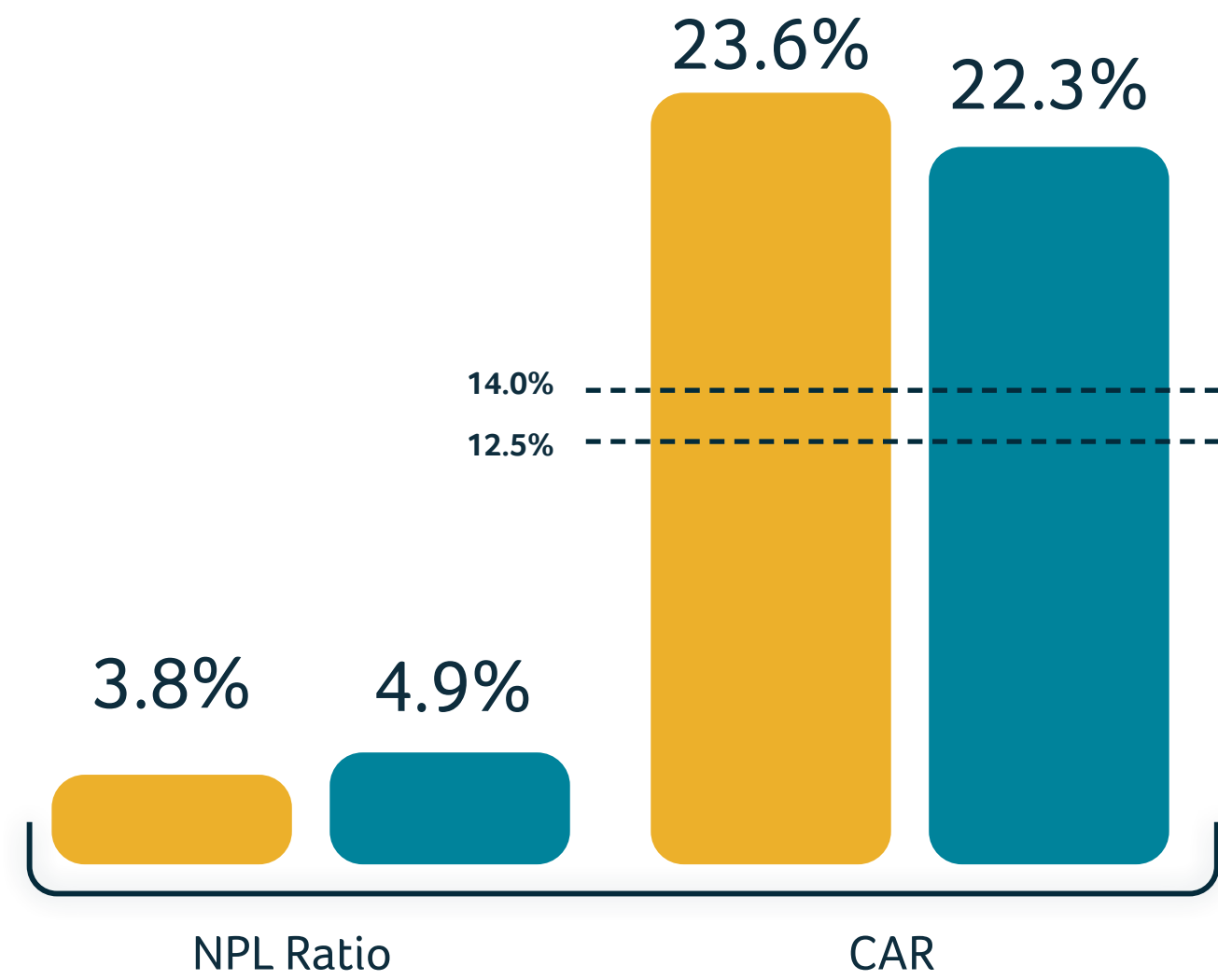


Balance sheet metrics

Capital and liquidity positioned for growth
Dominant industry metrics

NPL and Capital

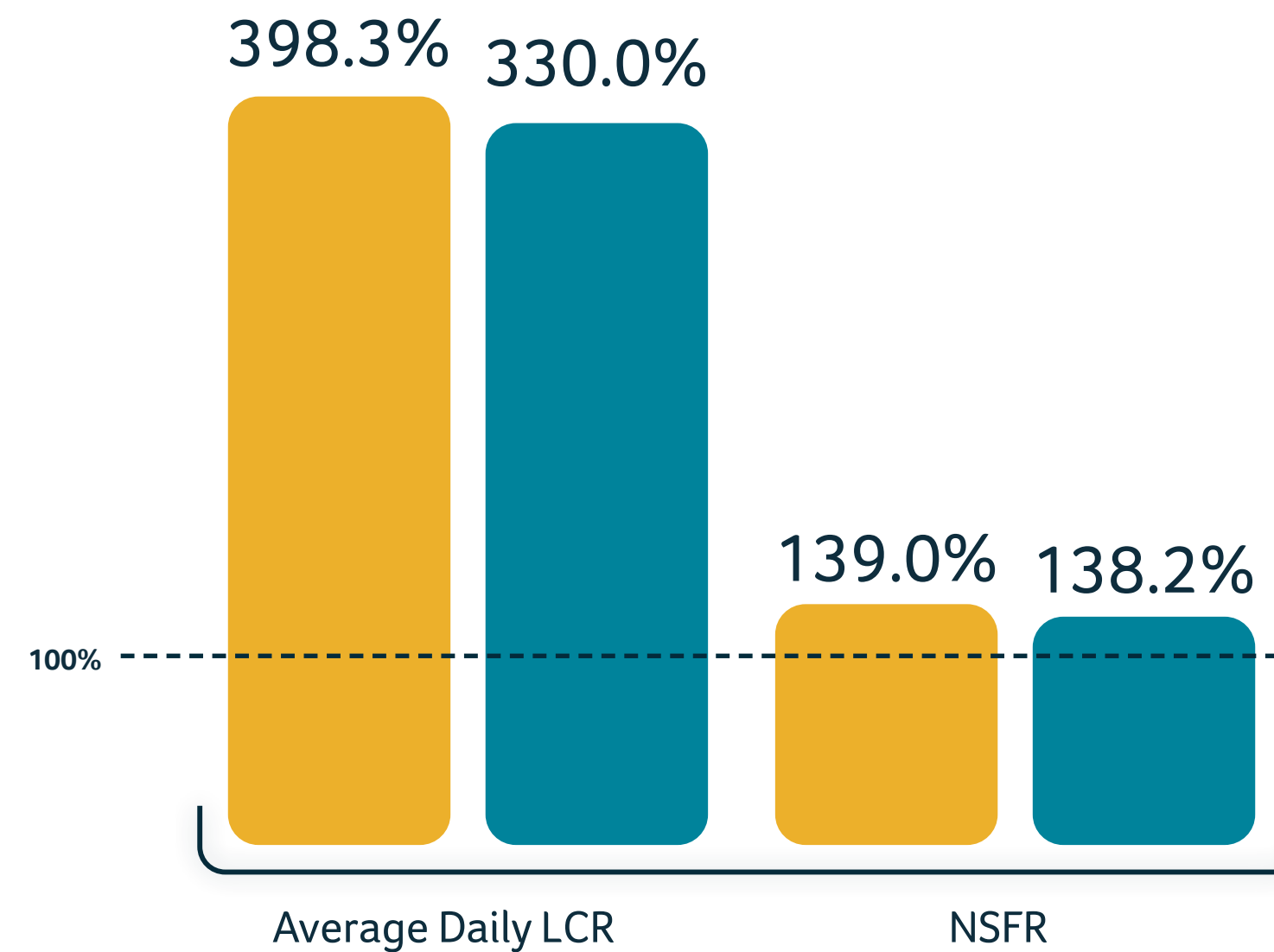
● Dec 2022 ● Jun 2023



12.5% represents the minimum CBB CAR requirement
14.0% represents the minimum CBB CAR requirement for banks designated as DSIBs

Liquidity

● Dec 2022 ● Jun 2023



100% represents the minimum CBB LCR and NSFR requirement

Sustainability Highlights



Strong ranking across prominent ESG rating agencies



2020 Rating Cycle

- 1st** Ranked in the banking sector in Bahrain
- 2** Consecutive years holding the 1st position in the banking sector in Bahrain
- 3rd** Ranked on banks in GCC (1st is FAB and 2nd is QNB)



As of June 2023

- 1st** Ranked across all sectors in MENA
- Top 2%** Ranked 19th out of 1,101 institutions in the banking services sector



As of June 2023

- 1st** Ranked on banks in Bahrain
- 2nd** Ranked on banks in GCC (1st is Saudi Investment Bank)



International recognition from a leading awarding body



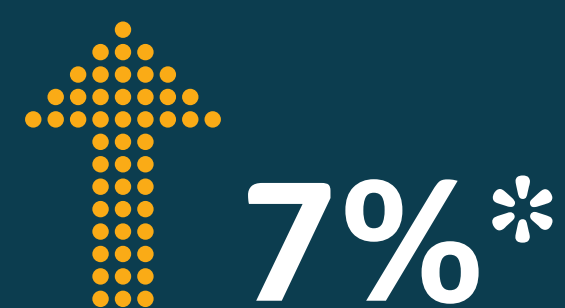
Best Bank in Bahrain at Euromoney Middle East Awards for Excellence 2023



Key highlights of NBB's sustainability journey

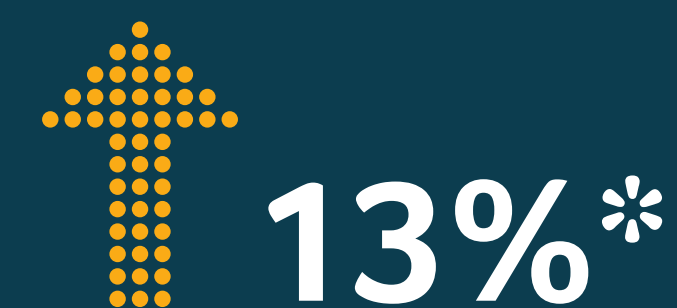
Serving Our Customers

Retail Digital Banking



Digitally Registered Retail Customers

Business Online Banking



Digitally Registered Corporate Clients



Compared to December 2022



NBB Continues to maintain its offerings in low populated and economically disadvantaged areas with

5 ATMs & 1 Branch



Key highlights of NBB's sustainability journey

Nurturing our Workforce

Training and Development

18,915

Total Training Hours

23

Average Training Hours per Employee

Talent Attraction, Engagement and Retention

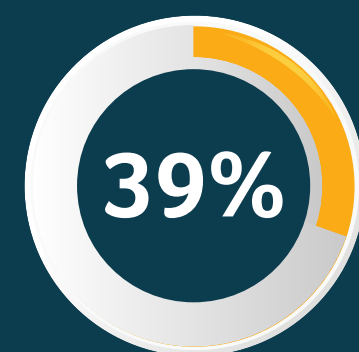
147

Employees were promoted in 2023. This reflects both the resilient caliber NBB's workforce presents, and the set framework for growth the Bank laid down for its employees

Key highlights of NBB's sustainability journey

Nurturing our Workforce

Diversity, Inclusion and Equal Opportunity



Of promotion are attributed to women, reflecting NBB's focus on women empowerment and promotion of diversity



Career Progression Opportunities were filled, allowing employees to pursue their career path of choice



Key highlights of NBB's sustainability journey

Community Investment

Community Investment

BHD 1.75M

Donations and Contributions



Responsible Sourcing

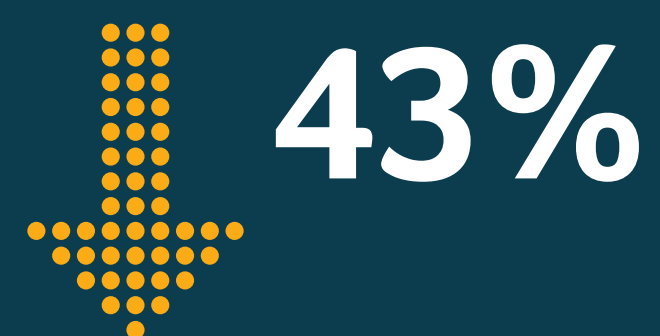
82%

Procurement Spent on Local Suppliers

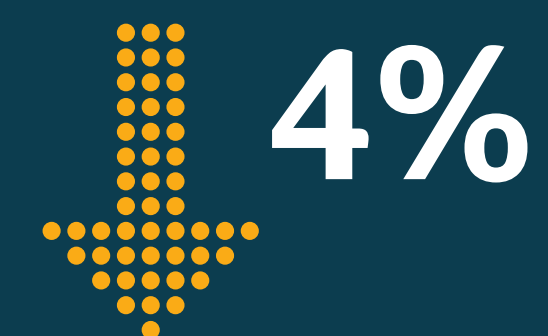


Key highlights of NBB's sustainability journey

Preserving Natural Resources



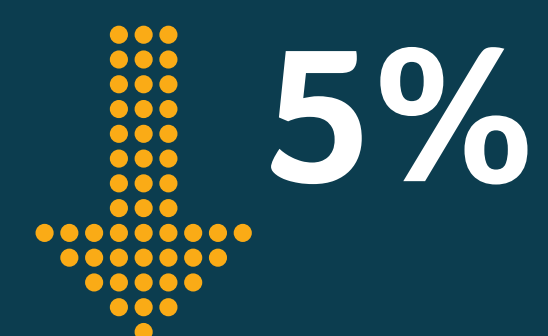
Water Consumption



Energy Consumption



Scope 1 and Scope 2 GHG Emissions

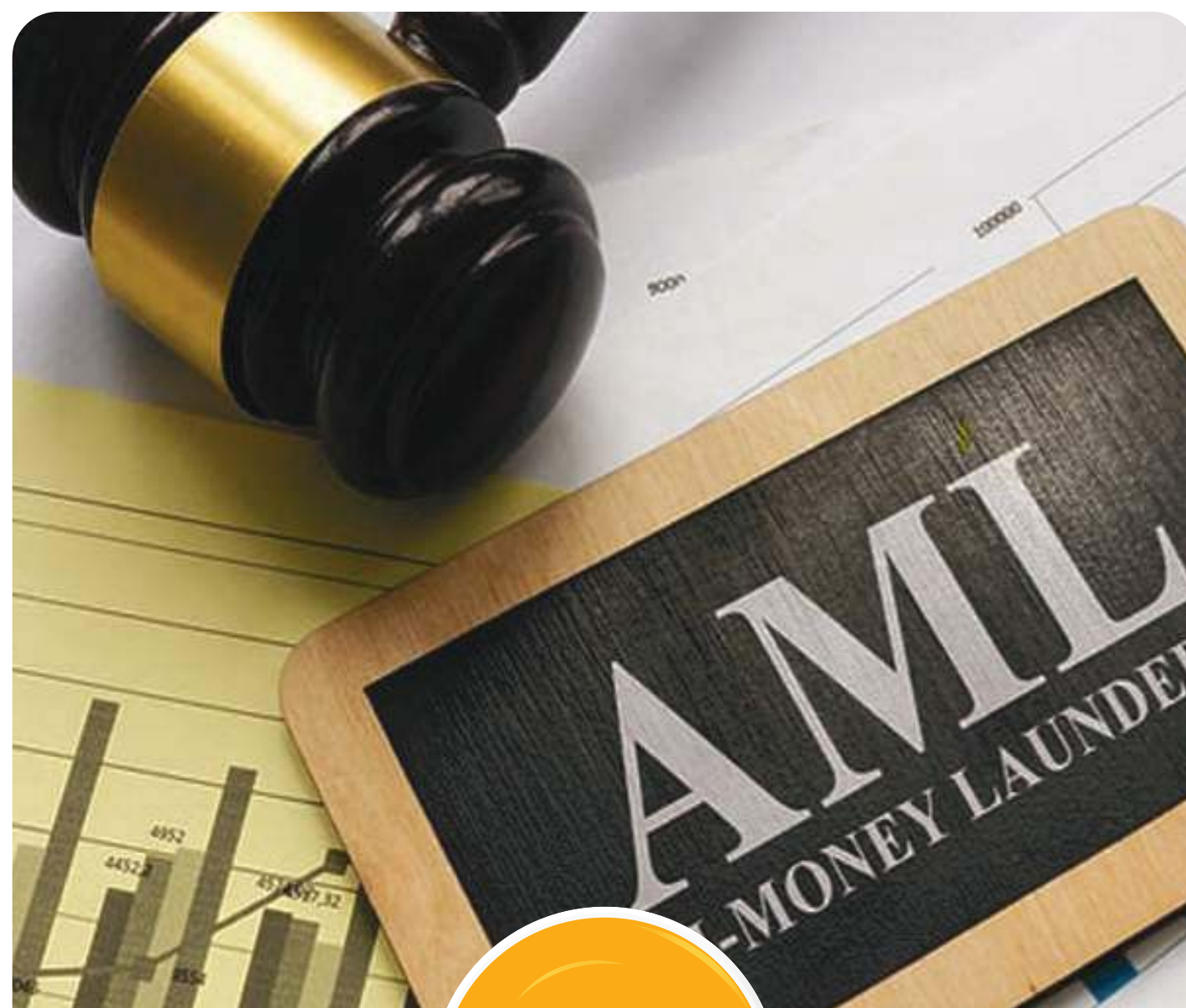


Paper Consumption

Compared to the first half of 2022

Key highlights of NBB's sustainability journey

Governance and Ethical Behavior



93%

Of employees completed anti-money laundering training



85%

Of employees completed privacy and security awareness training





Q&A

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