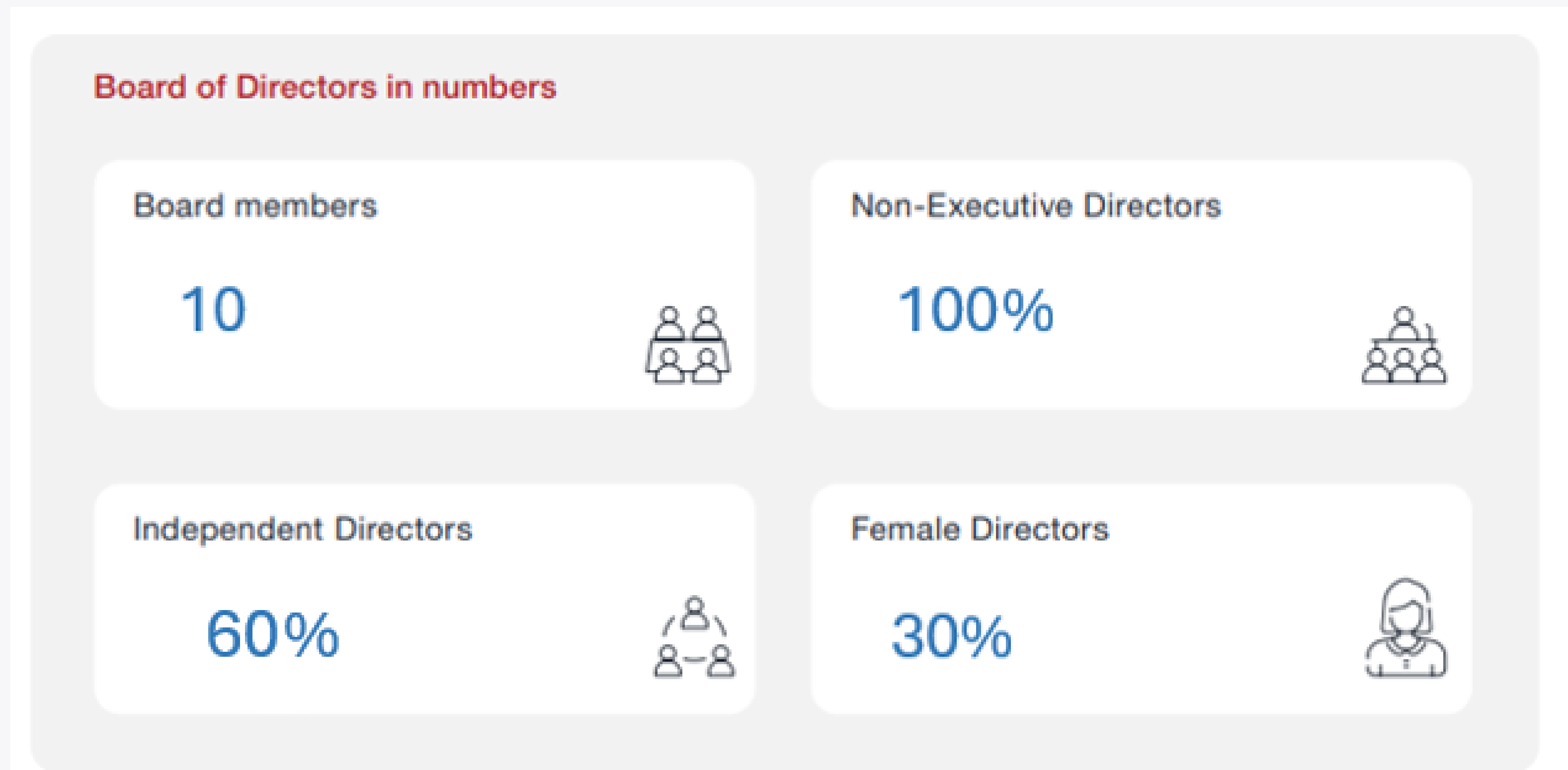


Investors' Conference Call

17 November 2025, Kingdom of Bahrain

Corporate Governance updates



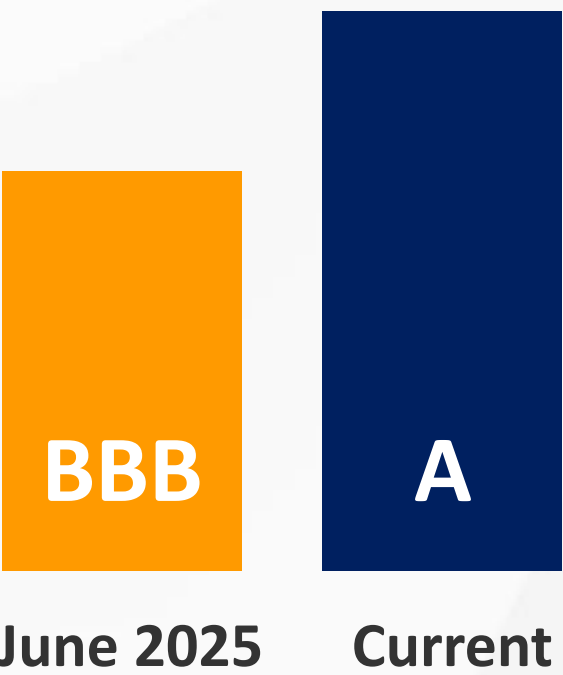
- The Board approved an enhanced performance evaluation process and an enhanced Directors' development program.
- We have surpassed our own internal targets for independent directors achieving 60% (6/10 Board members) and 100% non-executive Directors.

Sustainability

BBK's ESG Leadership Recognized Regionally and Globally

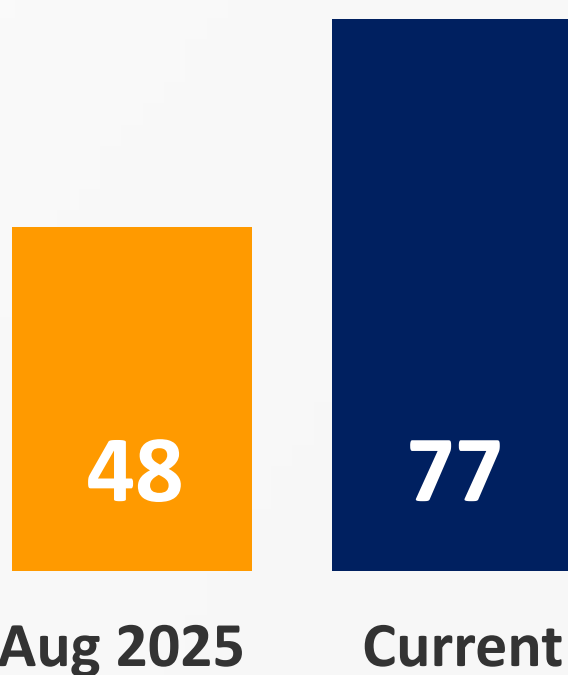
ESG Ratings Improvement

MSCI Rating



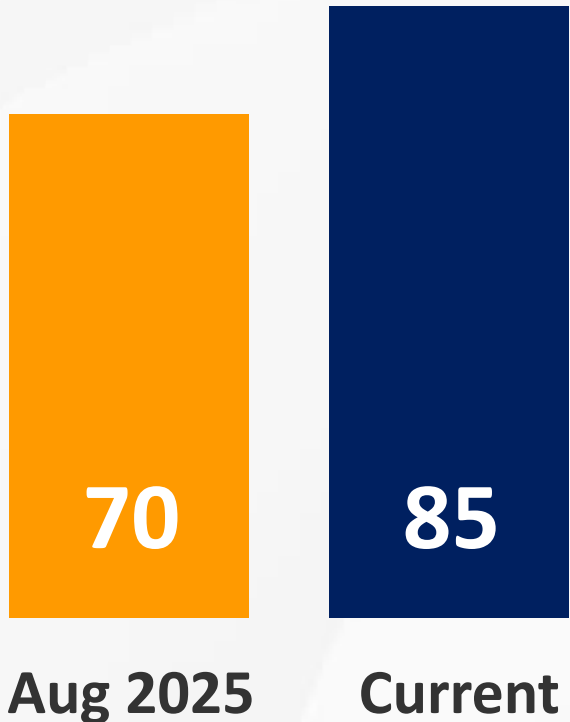
 **Upgraded**

Refinitiv Score/LSEG



 **+29**

CSR Hub Rating



 **+15**

Awards & Recognition



Most Improved ESG Report 2025

MEIRA



CX Award 2025

Customer Experience Excellence

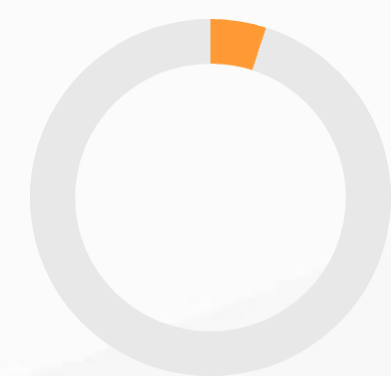


Top 50 Bahraini Companies in CSR Activities

Al Bilad

Environmental Progress, Workforce Excellence & Community Impact

Environmental Impact (Q3 2025 vs Q3 2024)



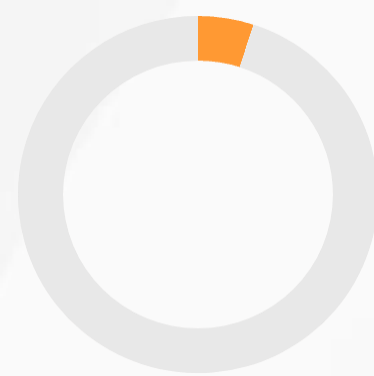
↓ **2%**

Total Energy Consumption



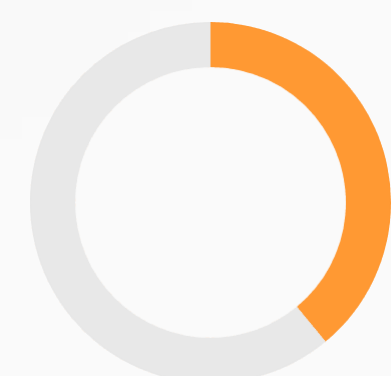
↓ **31.5%**

Scope 1 Emissions



↓ **3%**

Scope 2 Emissions



↑ **BD 163 MM - 40%**

Sustainable Finance Portfolio

Workforce Diversity & Development



97%

Nationalization Rate



41.2%

Women Representation



35

Avg. Training Hours per Employee

Community Impact Metrics



100

Volunteering Hours



2.81%

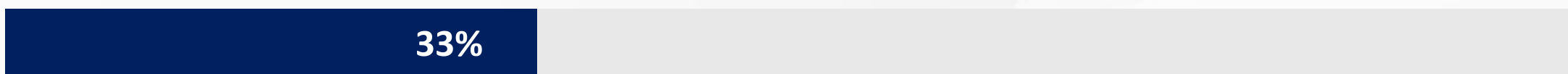
Community Investment (% of Revenue)

Women Representation by Level

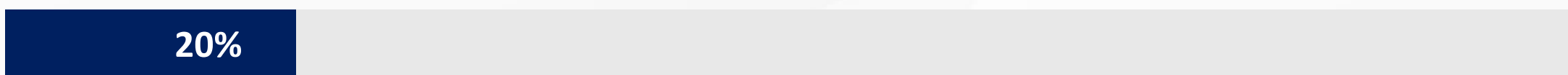
Entry-Level



Mid-Level



Senior-Level








Key Initiatives & Achievements – Q3 2025



📌 Strategic & Sustainability Initiatives

-  **Innovation Summit on Social Housing**
Participated in the Innovation Summit promoting sustainable housing finance solutions
-  **Sustainable Finance Framework**
Announcing the Sustainable Finance Framework aligned with ICMA and LMA standards
-  **Fintech Forward 2025**
Participated as Diamond Sponsor supporting Bahrain's fintech ecosystem
-  **Employee Wellbeing Conference**
Participated in the 10th Employee Wellbeing Conference
-  **Inclusive Development Forum**
Sponsored Inclusive & Sustainable Economic Development Forum

👥 Employee Engagement & Development

-  **Empowering Innovation: AI Workshops**
Support teams leverage AI for smarter decisions and innovation
-  **BBK Upskill Program**
BBK Upskill Program for future-ready skills and continuous learning
-  **Women in Leadership Program**
Online Program for Emerging Leaders (Harvard University)
-  **Sustainability Academy**
Sustainability Academy with 4 comprehensive ESG modules
-  **Wellness Wednesday**
Continued Wellness Wednesday sessions for employee health and wellbeing

❤️ Community & Social Responsibility

-  **Ministry of Youth – Youth City**
Supported development of spaces for young citizens
-  **Supreme Council for Women**
Aligning with our gender-equality and empowerment objectives
-  **EV Charging Stations**
Sponsored 12 EV charging stations in partnership with BKIC
-  **Ministry of Interior – Traffic Directorate**
Supported traffic-safety initiatives, illustrating how the bank integrates public safety and wellbeing into its CSR investments
-  **Bahrain Football Association**
Sponsored Nasser bin Hamad Football League
-  **Bahrain Sports Federation for Disabilities**
Contributed to empowering athletes with disabilities

Continuing Our Journey Towards Sustainable Banking

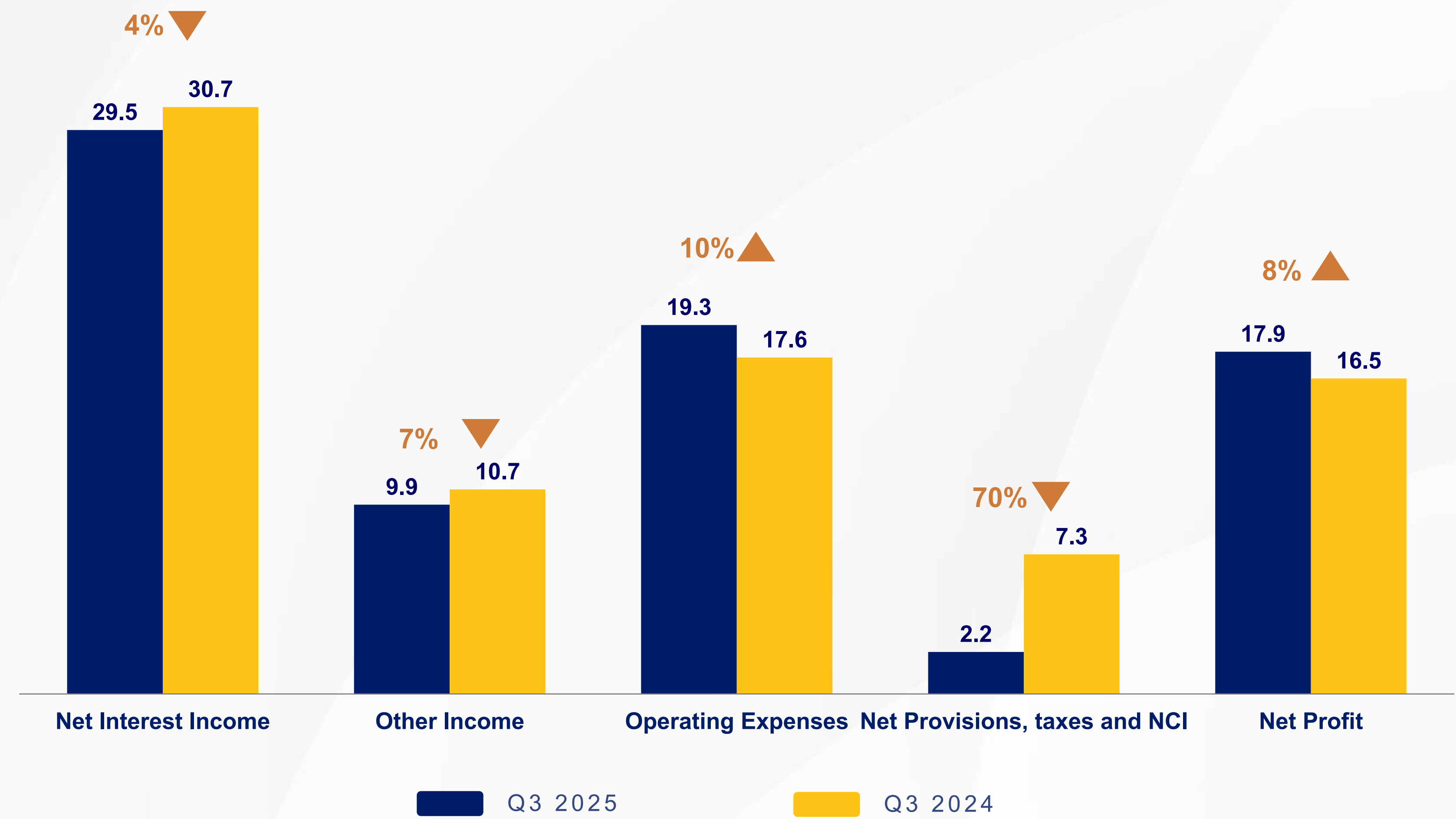
- Expand green infrastructure and sustainable finance portfolio
- Strengthen gender diversity and employee wellbeing
- Maintain strong ESG ratings and transparent reporting
- Achieve 30% carbon emissions reduction by 2030

Financial Performance

Financial Performance - Q3 2025

(BD Millions)

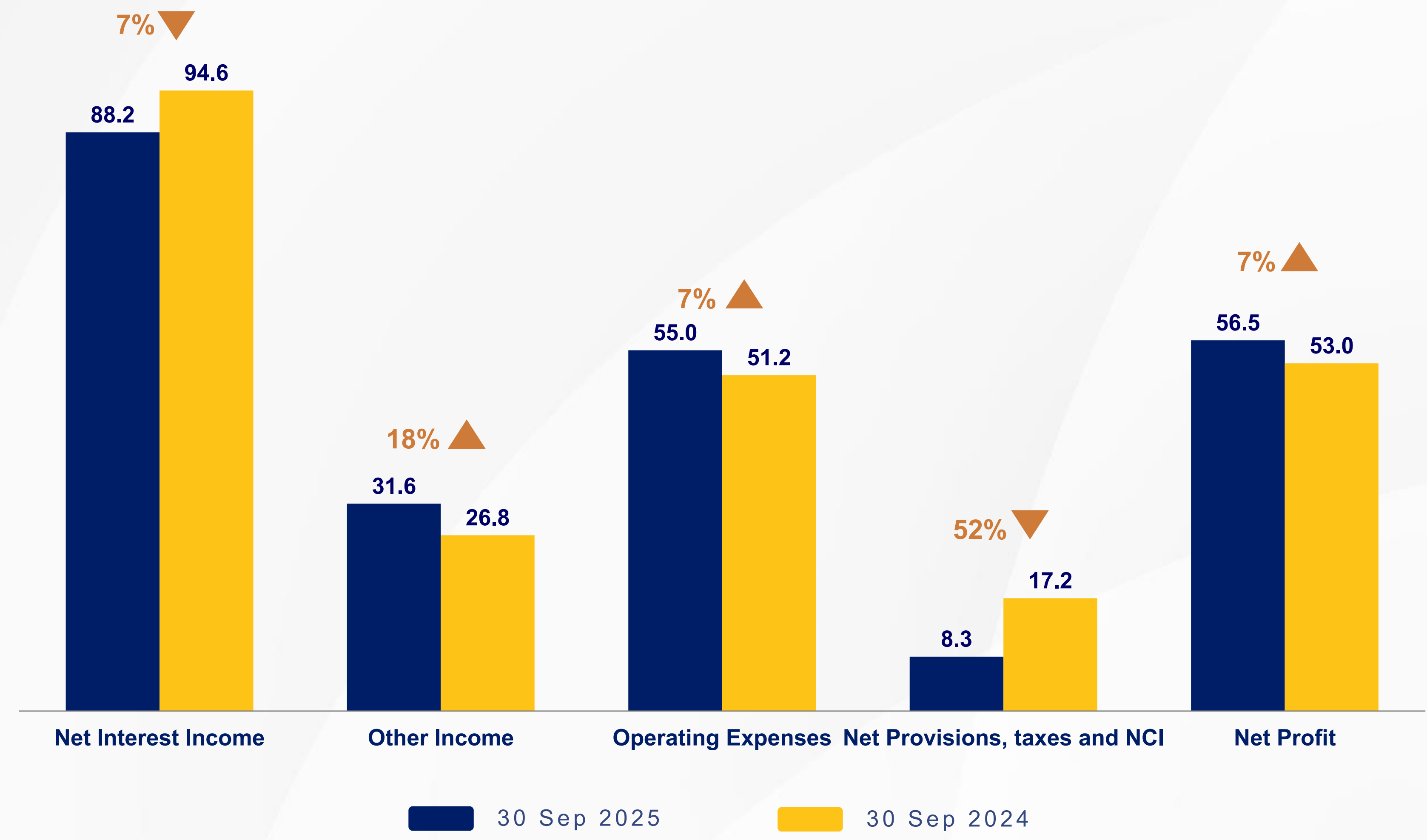
Net Profit
BD 18m
Increase by 8%



Financial Performance – YTD 30 September 2025

(BD Millions)

Net Profit
BD 57m
Increase by 7%

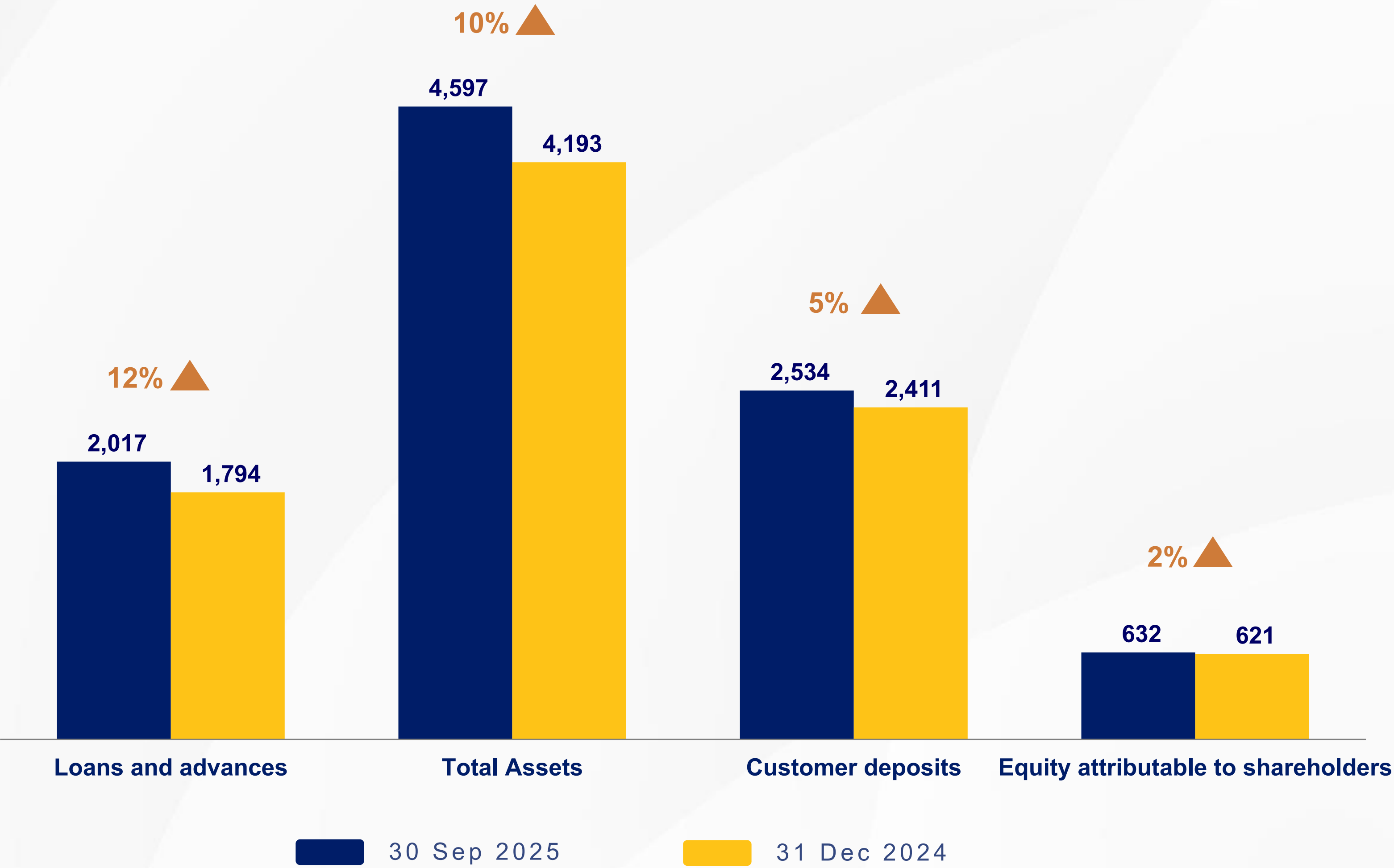


Financial Position – 30 September 2025

(BD Millions)

Total Assets
BD 4,597m

Increase by 10%



Indicators

			Sep 2025	Dec 2024
Profitability	Return on Average Equity*	%	12.9	11.7
	Return on Average Assets*	%	1.8	1.8
	Earnings per share	BHD	0.031	0.040
	Cost/Income	%	46.0	44.3
Assets Quality	Specific Coverage Ratio	%	68.9	65.1
	ECL (Stage 1&2) Coverage Ratio	%	1.2	1.4
	Gross NPL/ Gross Loans	%	4.1	4.2
Regulatory Ratios	CAR	%	22.7	26.5
	NSFR	%	134.7	142.0
	LCR	%	360.3	268.5

* Annualized

Thank you
