

# Investors' Conference Call

## Q1 2023

May 22, 2023



## Major Developments

# Corporate Highlights – Major Initiatives



- First bank in Bahrain to offer Samsung Wallet
- Signed an agreement with end-to-end cybersecurity solutions provider, Beyon Cyber, that will further strengthen our digital defenses.
- The launch of “BBK Virtual” on the metaverse – the first bank in Bahrain to provide this new and creative channel to interact with customers.
- Investment in training and “our people” continued with the launch of “DigiPro” digital academy
- Special focus on ‘Renewable Energy and Environment’ with initiatives such as:
  - Solar Panel prepackaged loans for customers
  - Financing deal for ALBA’s Solar Farm Project
  - Adoption of energy saving solutions within the Bank’s premises.

# CSR Initiatives



## BBK supports the community across different sectors:

- Women Empowerment:
  - Completion of first group of Women on Board Program
- Training & Education:
  - Successful completion of first semester for BBK Scholarship students
  - Graduation of second group of the BBK Digital Literacy Program
- Youth & Community:
  - Development of a new youth training program with InJaz
  - Support for national road safety with Ministry of Interior
- Sports:
  - Continuation of support for BBK Junior Tennis Championship
  - Support for the H.M. The King's Cup for Endurance Ride Championship
  - Support for the Bahrain Turf Race

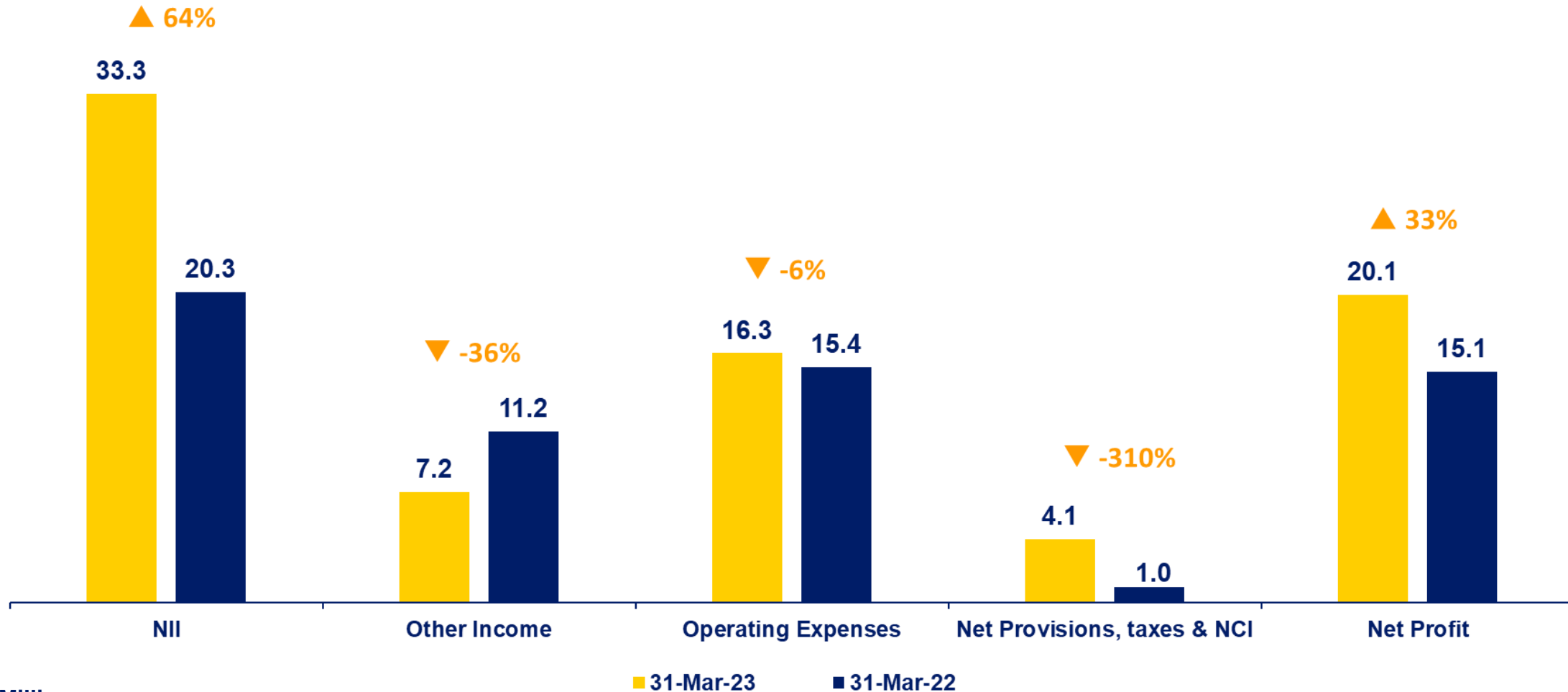
# Key Governance & Investors Relations Developments



- A Special EGM in Feb. 2023 was held for the primary purpose of revising the Board size from 12 members to 10 members.
- The articles of association of the Bank was fully revised and amended to be in line with current legal and regulatory requirements and the amendments over the years were combined into a single document for ease of reference.
- A new Board was formed after the appointments by major shareholders and conclusion of new term 2023-2026 elections on 28.3.2023.
- Board Committees were recomposed with new members and in line with the regulatory requirements.
- The Bank surpassed the KPIs concerning some of Governance aspects of ESG framework as follows:
  - No. of Independent Directors increased from 41.67% to 50% in 2023 (regulatory requirement 33.33%)
  - Percentage of Women Directors for the Group increased to 31.8% (KPI 25%)
- The new revamped website was launched encompassing a revamped Investor Relations platform.

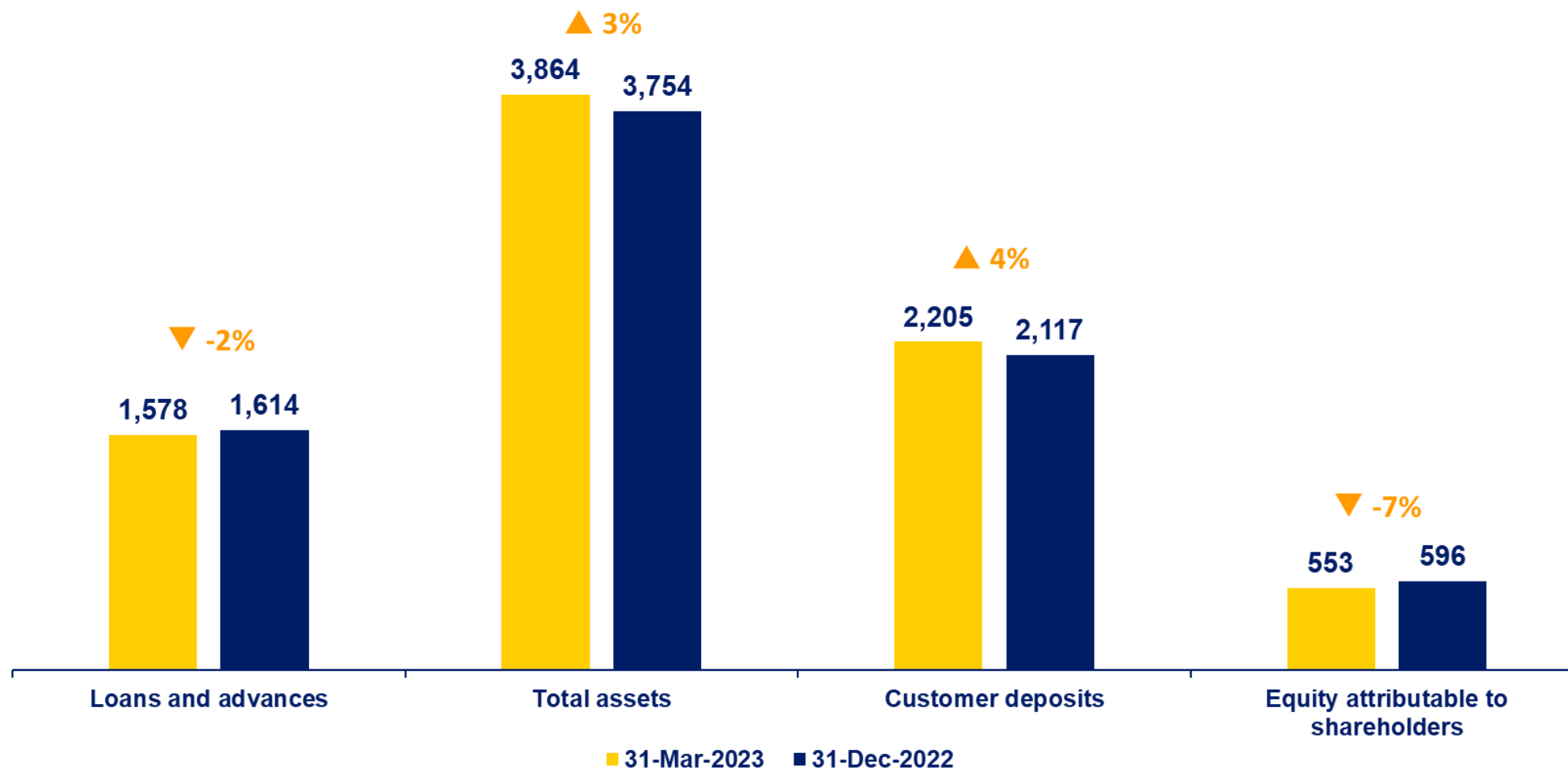
## Financial Highlights

# Financial Performance – (Q1-2023)



In BD Millions

# Financial Position – 31 Mar 2023



In BD Millions



# Key Performance Indicators

## Profitability

Return on Average Equity*	%
Return on Average Assets*	%
Earning Per share*	<b>BHD</b>
Cost/ Income	%

Mar-23	Dec-22
<b>12.86</b>	11.69
<b>1.97</b>	1.70
<b>0.044</b>	0.039
<b>40.23</b>	46.68

## Assets Quality

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

<b>70.23</b>	71.58
<b>2.31</b>	2.31
<b>3.95</b>	3.41

## Regulatory Ratios

CAR	%
NSFR	%
LCR	%

<b>26.11%</b>	27.25%
<b>140.67%</b>	138.30%
<b>310.93%</b>	301.43%

\*Annualized



## Q&A

**Thank You**