



# Investors' Conference Call

**Q2 2023**

August 29, 2023

# Major Developments

# Corporate Highlights

1. Financing the Beyon Cable Extension with US\$ 200 million.
2. Closing of a US\$ 250 million 2-year Club Loan Facility.
3. Launch of BBK Business allowing corporates in Bahrain to open business accounts digitally.
4. Focus on customer centricity with launch of Customer Appreciation initiative offering monthly rewards and surprises
5. The Bank Business Continuity maintain ISO 22301:2019 certification for 10 years
6. Ongoing initiatives for 'Renewable Energy and Environment' related offers such as:
  - Solar Panel prepackaged loans for customers
  - Adoption of energy saving solutions within the Bank's premises.

# Corporate Social Responsibility Initiatives

BBK supports the community across different sectors:

- 1. Women Empowerment:** Launch of the 2nd edition of the Women on Board Program
- 2. Training & Education:**
  - Successful enrolment of the 50 BBK Scholarship students into their second year of study
  - Launch of BBK Grow, a six-month program designed to help enhance the skills of Bahraini graduates to enter the job market
  - Ongoing development of a new youth training program with InJaz, related to coding
  - Successful launch of “DigiPro”, the digital academy for all BBK employees, with the completion of the program by the first batch
- 3. Youth & Community:**
  - Support of the Ministry of Youth summer Initiative – Youth City
  - Support for national road safety program with Ministry of Interior with focus back to school children safety
- 4. Sports:**
  - Support for the Equestrian Turf Race 2023-2024
  - Renewed support for Bahrain Victorious Cycling Team

# Key Governance & Investors Relations Developments



1. The High Level Control Module of the Central Bank of Bahrain was fully revised. The implementation is effective 1st October 2023. However, the Board decided early adoption of all Governance related issues. The HC module covers areas related to Governance, Audit, Compliance, Risk and remuneration.
2. The Bank has run a gap assessment against the revised module and the level of compliance is already very high. The Board considers Compliance with various regulatory requirements as one of the Bank priorities.
3. The Governance manual was reviewed by the Board, encompassing most related policies to be in line with the revised HC Module and international best practice.
4. Increased number of investor queries were received during the last quarter, and all were attended to by the Investor Relations' team.

# Financial Highlights



# Financial Performance – YTD 30 June 2023

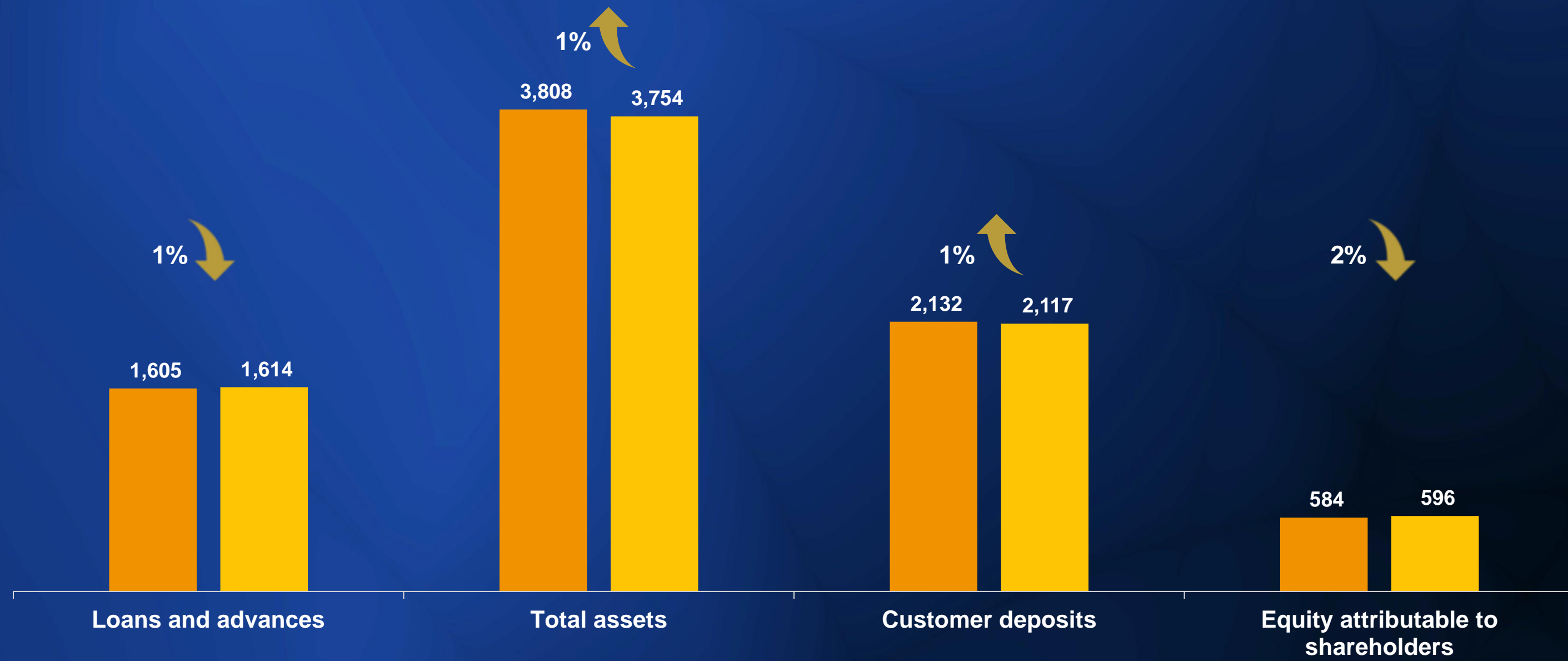


# Financial Performance – Q2 2023





# Financial Position – 30 June 2023



In BD Millions






30 Jun 2023



31 Dec 2022

# Key Performance Indicators

			Jun 2023	Dec 2022
 <b>Profitability</b>	Return on Average Equity*	%	12.3	11.7
	Return on Average Assets*	%	1.8	1.7
	Earning Per share*	BHD	0.041	0.039
	Cost/Income	%	43.2	46.7
 <b>Assets Quality</b>	Specific Coverage Ratio	%	68.1	71.6
	ECL (Stage 1&2) Coverage Ratio	%	2.3	2.3
	Gross NPL/ Gross Loans	%	4.0	3.4
 <b>Regulatory Ratios</b>	CAR	%	27.1	27.3
	NSFR	%	135.8	138.3
	LCR	%	274.7	301.4

\* Annualized.



# Q & A

**Thank you!**