# Investors’ Conference Call

05 August 2026, Kingdom of Bahrain

# Strategic and Corporate Updates

# Strategic and Corporate Updates

Moody's and Fitch Ratings have affirmed BBK's rating at B2 and B respectively, capped by the sovereign rating

Launched marketing campaigns and offers, and signed key sponsorships and partnerships

7.5% Interim cash dividend, amounting to BD 13.6 million

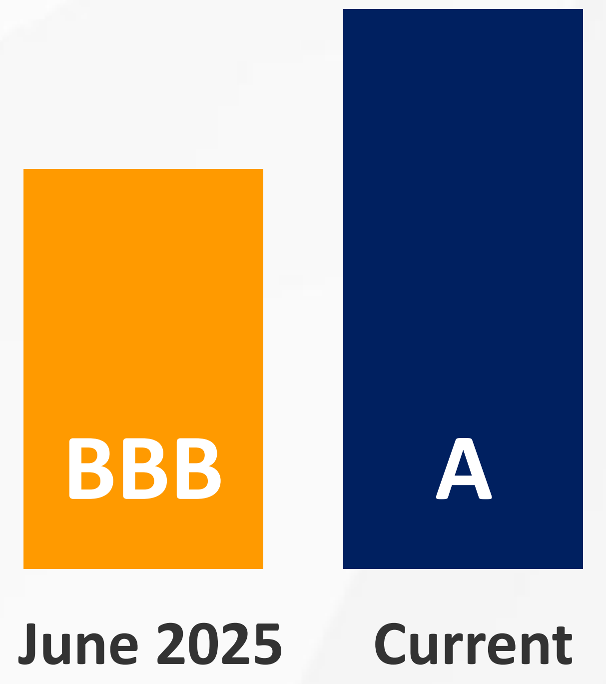
Potential merger: Following the completion of DD by both parties, discussions have commenced on certain follow-up matters relating to the proposed transaction

# Sustainability

# BBK's ESG Leadership Recognized Regionally and Globally

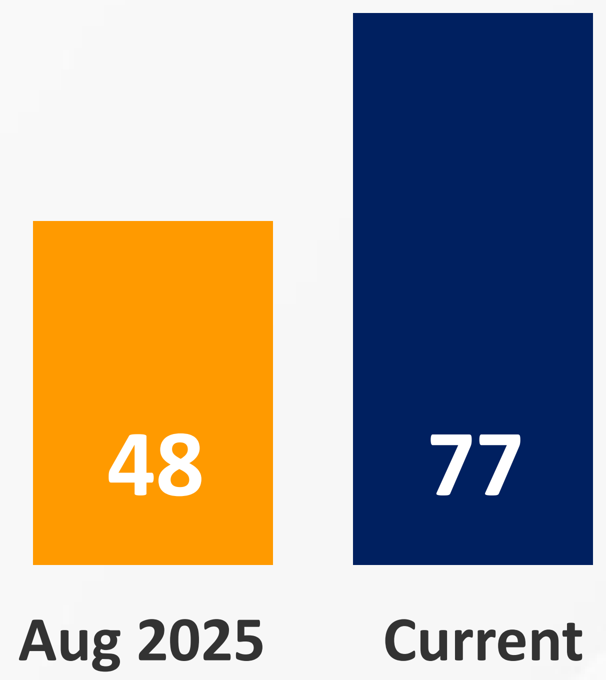
## ESG Ratings Improvement

### MSCI Rating




Upgraded

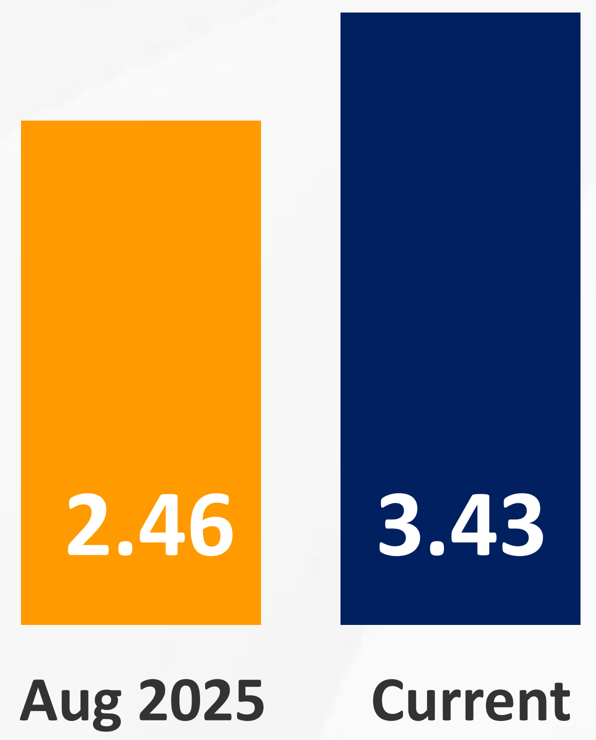
### Refinitiv /LSEG




+29

Ranked #1 Among All Bahraini Organizations

### Bloomberg




+0.97

Ranked #1 among all Bahraini Banks

## Awards & Recognition

- Best Banking & Acquisition Integration
- Excellence in Financial Performance

**World Business Outlook 2026**

Most Strategic Banking Partnerships in Digital Finance 2026

**The Global Economics**

Top 50 Bahraini Companies 2026

**Al Bilad**

# Environmental Progress, Workforce Excellence & Community Impact

## Environmental Impact ( Q2 2026 vs Q2 2025)

3057
vs
4108

↓ 25.2%

Water Consumption (m3)

988
vs
1054

↓ 6.2%

Scope 2 Emissions

## Sustainable Finance

( Q2 2026 vs 2025)

234 Mil
vs
201 Mil

↑ 16 %

Sustainable Finance Portfolio (BHD)

## Community Investment

( Q2 2026 vs Q2 2025)

2.1 Mil
Vs
0.6 Mil

↑ 3.1x

## Workforce Diversity & Development

**95%**
Nationalization Rate

**42%**
Women Representation

**30%**
Women Board Representation

## Community Impact Metrics

**213**
Volunteering Hours

**82.9%**
Local Procurement Spend)

## Women Representation by Level

Entry-Level
48%

Mid-Level
33%

Senior-Level
19%

# Key Initiatives & Achievements – Q2 2026

## Customer Experience

**BBK Way Project**
Redesigning key customer journeys to enhance service quality

**CrediMax–BBK Call Center Integration**
Integrating contact centers to provide seamless customer support

**Al-Amthal Workflow**
Streamlining customer inquiry through automated workflows

**Qualtrics Implementation**
Enabling real-time customer feedback measurement

**ATM, Kiosk & CMD Enhancement**
Improving self-service channel reliability and customer experience.

## Employee Engagement & Development

**Launch of BBK Group's First HR Podcast**
Connecting HR with employees across the Group

**Audit X – Cross-Functional Development Programme**
Bank's first cross-functional development programme

**Hajj Reception**
Celebrated employees returning from Hajj

**Team Spirit Thursdays**
Strengthened engagement through a football-themed initiative

**HR Open House**
Enabled direct employee engagement with HR

## Community Impact

**Bahrain Football Association**
Sponsored Nasser bin Hamad Football League

**Bahrain Sports Federation for Disabilities**
Contributed to empowering athletes with disabilities

## Environmental Impact

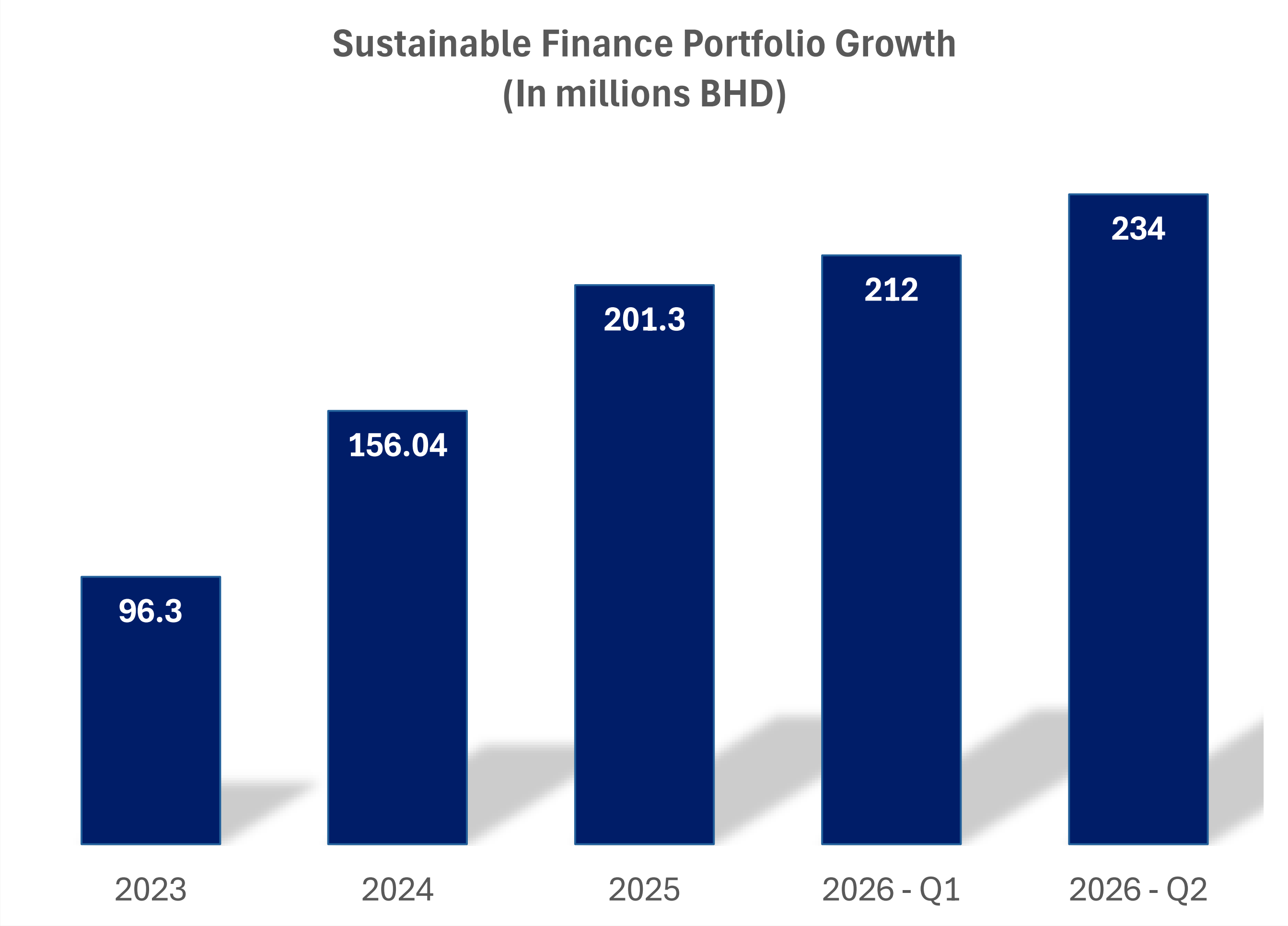
**Energy Efficiency Leadership**
First in Bahrain to participate in EWA's Kafaa Program

**Decarbonization Plan**
Roadmap developed to support Bahrain Net Zero 2060

**Digital Lending Automation**
Automated Auto Loan and Consumer Loan applications

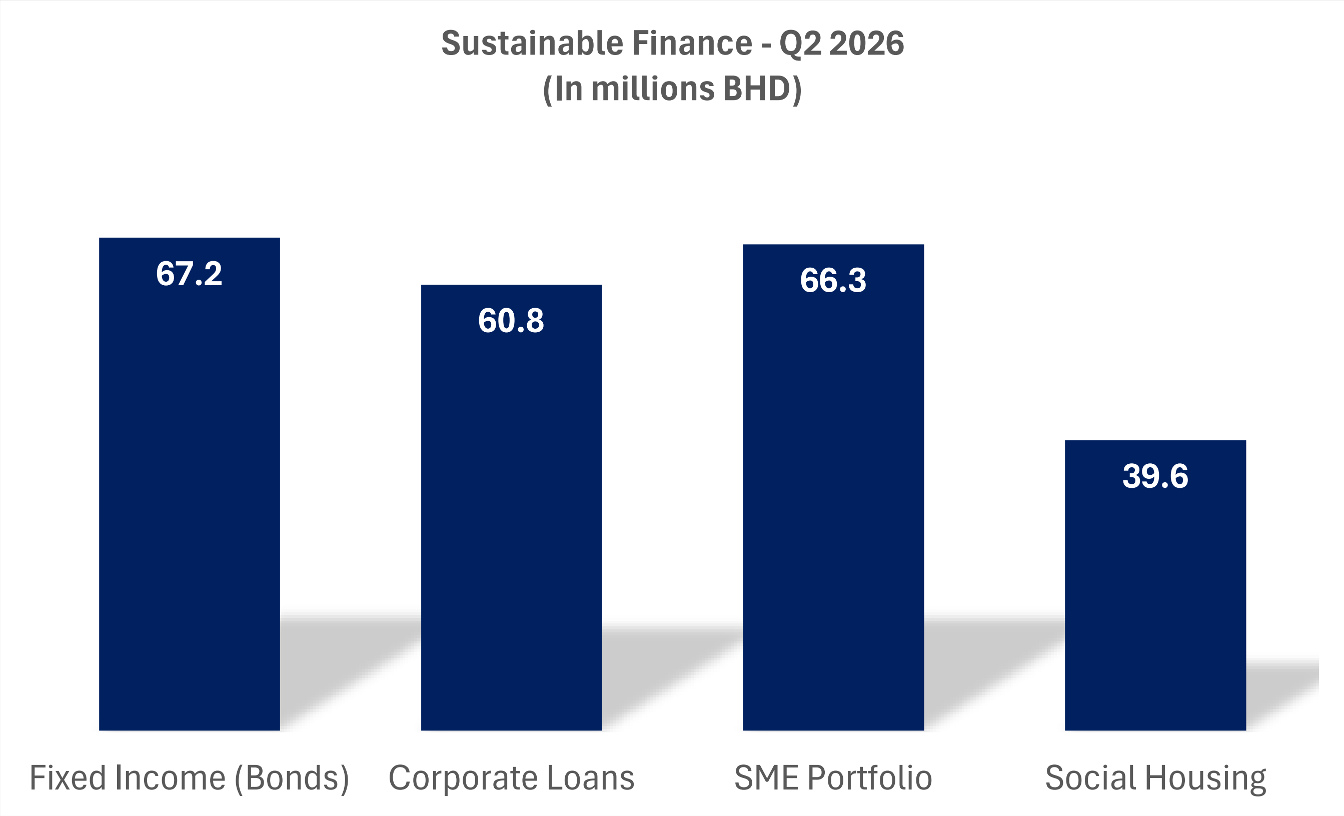
**Process Automation & Operational Excellence**
Mortgage Loan and Branch journey automation underway

# Sustainable Finance




## 2026 Highlights

- Sustainable Finance Portfolio increased to BHD 234M in Q2 2026, up 50% from BHD 156M in 2024
- Fixed income portfolio reached BHD 66.8M, including BHD 13.6M in Green Bonds and BHD 53.2M in Sustainable Finance Framework-aligned investments
- Added BHD 11M in renewable energy financing through BBK Türkiye, with an additional BHD 15M pipeline identified
- Progressing the conversion of a USD 500M Club Facility into a Sustainability-Linked Loan (SLL)
- Social Housing portfolio grew 56%, increasing from BHD 25M in 2025 to BHD 39M in Q2 2026
- Integrated Sustainable Finance Framework categories into the core banking system, strengthening monitoring, reporting, and portfolio management




## Future Pipelines

- Expanding Sustainability-Linked Loan (SLL) offerings and transition finance solutions.
- Growing renewable energy and climate-related financing opportunities across BBK Group.
- Embedding climate considerations into financing and investment decisions

# Decarbonization Plan

BBK established its first Net-Zero Plan establishing climate baselines, targets, and a roadmap for Net Zero 2060

| Scope and Category | CO2e (Metric tonnes) | % of Total Emissions |
|---|---|---|
| **Scope 1 emissions** | | |
| Stationary Combustion | 0.1 | 0.000% |
| Mobile Combustion | 12 | 0.001% |
| **Total scope 1 emissions** | **12** | **0.001%** |
| **Scope 2 emissions** | | |
| Purchased and Consumed Electricity | 4,703 | 0.264% |
| **Total scope 2 emissions** | **4,703** | **0.264%** |
| **Scope 3 emissions** | | |
| Purchased Goods and Services (Cat. 1) | 6,171 | 0.347% |
| Capital Goods (Cat. 2) | 2,291 | 0.129% |
| Fuel & Energy Related Activities (Cat. 3) | 735 | 0.041% |
| Waste Generated in Operations (Cat. 5) | 135 | 0.008% |
| Business Travel (Cat. 6) | 156 | 0.009% |
| Employee Commuting (Cat. 7) | 525 | 0.030% |
| Downstream Leased Assets (Cat.13) | 300 | 0.017% |
| **Total scope 3 emissions (excluding cat 15)** | **10,314** | **0.575%** |
| **Total Scope 1, 2, and 3 emissions (excluding cat 15)** | **15,029** | **0.838%** |
| Financed Emissions | 1,764,359 | 99.155% |
| **Total Scope 1, 2, and 3 emissions** | **1,779,388** | **100.000%** |

## Climate Commitments

- 30% emissions reduction target by 2035
- Net Zero ambition by 2060
- Climate targets aligned with Bahrain's national decarbonization pathway
- Established BBK's first emissions baseline covering both operational and financed emissions

## 1. Operational Decarbonization

- BBK is set to become the first organization in Bahrain to adopt EWA's Kafaa Program, advancing energy efficiency, reducing operational emissions
- Implement renewable energy projects, including the Riffa Financial Mall solar initiative
- Accelerate digitalization and resource-efficiency measures
- Strengthen emissions measurement, monitoring, and reporting capabilities

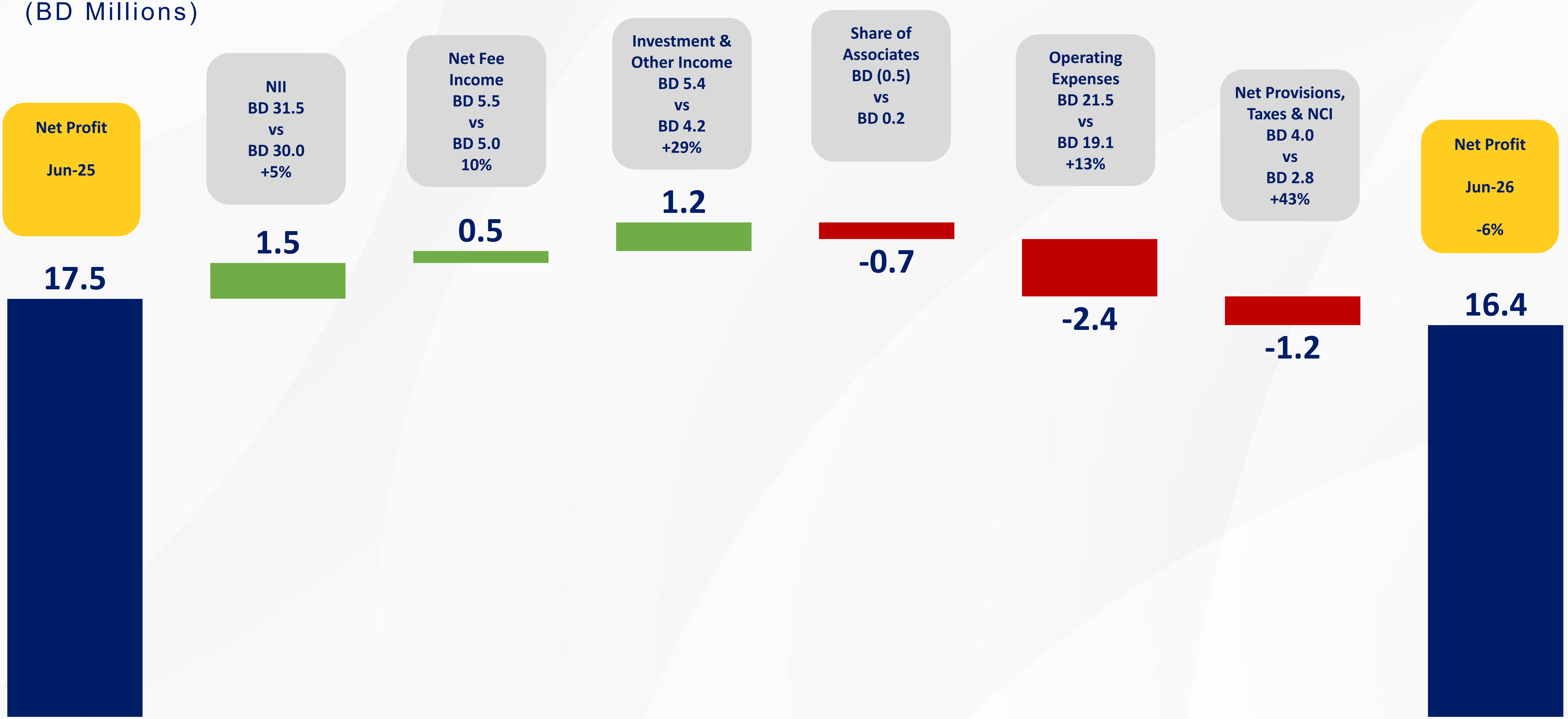
## 2. Portfolio Decarbonization

- Expand sustainable finance as a key decarbonization lever
- Improve financed emissions data quality across priority portfolios
- Support clients through transition-focused financing and engagement
- Drive portfolio decarbonization through sustainable finance, sector targets, and client transition support

# Financial Performance

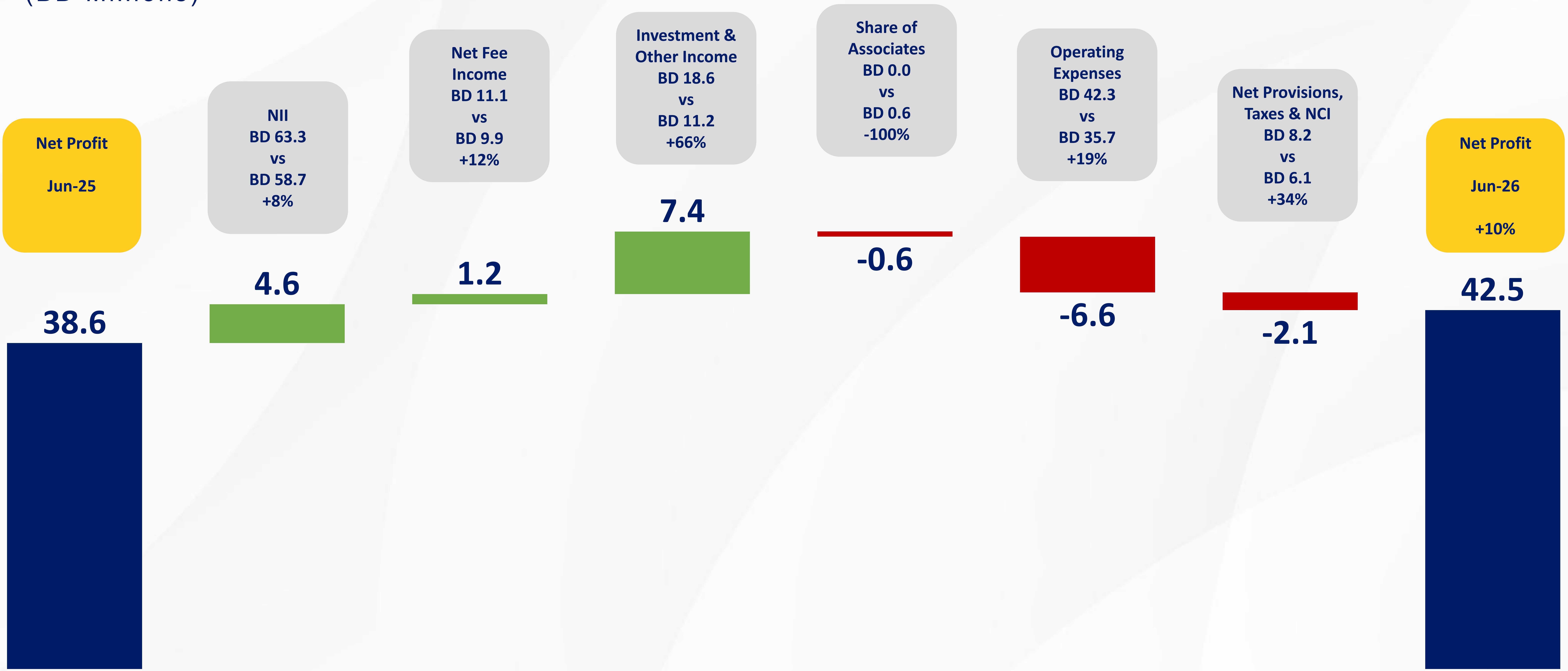
# Financial Performance – Q2 2026

(BD Millions)



# Financial Performance – YTD 30 June 2026

(BD Millions)



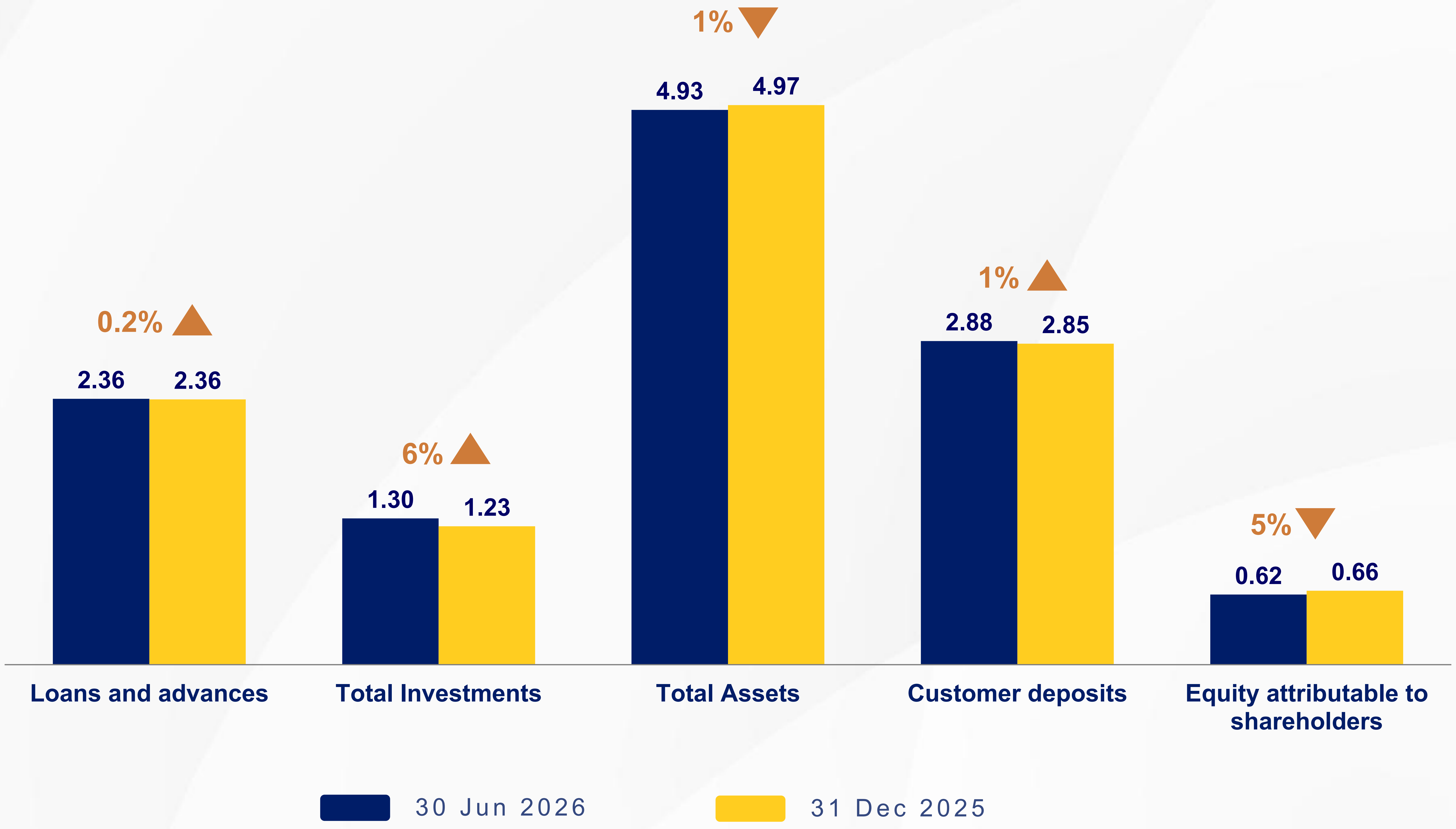
# Financial Position – 30 June 2026

(BD Billions)

Net Loans and Advances

**BD 2.4 Billions**

Increase by 0.2%



# Indicators

| | | | Jun 2026 | Dec 2025 |
|---|---|---|---|---|
| Profitability & Efficiency | Return on Average Equity* | % | **13.9** | 12.8 |
| | Return on Average Assets* | % | **1.8** | 1.8 |
| | Earnings per share | BHD | **0.024** | 0.044 |
| | Cost/Income | % | **45.4** | 45.8 |
| Assets Quality | Specific Coverage Ratio | % | **54.8** | 66.7 |
| | ECL (Stage 1&2) Coverage Ratio | % | **1.1** | 1.0 |
| | Gross NPL/ Gross Loans | % | **2.9** | 2.9 |
| Regulatory Ratios | CAR | % | **18.9** | 19.8 |
| | NSFR | % | **134.0** | 131.7 |
| | LCR | % | **415.4** | 320.1 |

* Annualized

# Thank you