



National Bank of Bahrain Group

Investor Presentation

Q3 2025



NBB Group has been a leader in adapting to change – with the pace only expected to accelerate

NBB has been successfully growing and modernising

- In the last 7 years we have made major investments of over BHD 100 million in initiatives including modernising our channels with a major focus on customer experience and digital transformation across the bank
- Strengthened customer value proposition and market share gains across retail and corporate segments
- New customer propositions in Private Banking & Wealth Management, and refocussed SME business banking
- Continued growth of franchises in the UAE and KSA
- Our majority owned subsidiary BisB is the first and leading Islamic banking player in Bahrain

+50%

growth in EPS since 2020

+8% CAGR

Customer Loans since 2020

+5% CAGR

Customer Deposits since 2020

Regional and global forces are accelerating the pace of change

Rapidly Evolving Operating Environment

- Global economic environment is continually evolving
- Scaled GCC national champion banks play a pivotal role in local and regional growth
- Competitive Bahrain banking market
- Acceleration of digital and AI adoption
- Ambitious economic vision building momentum

The time is right to further accelerate our growth by creating an enhanced Bahrain national champion bank

NBB and BBK have signed an MoU to progress discussions on a potential merger

The potential merger would create an enhanced Bahraini national champion bank...

- Platform for accelerated growth over time
- Greater regional relevance
- Strengthened customer value proposition for all segments
- Further support digital transformation

...through leveraging the best-of-both bank's impressive capabilities

- Increased scale and balance sheet strength
- Deeper investment capacity
- Complementary business and product mix
- Broader pool of skilled and experienced talent

Delivering enhanced outcomes for all stakeholders



Economy

Further supports Bahrain's economic vision



Shareholders

Stronger returns over time



Colleagues

Greater career and development opportunities



Customers

Full product suite and expanded digital offering

Key Business Updates



Retail Banking

- **NBB's growth is outpacing the market**
 - Retail Loans +6% in 2025 (market +3%)
 - Mortgages +12% CAGR since 2021 (market +9%)
 - Retail Deposits +4% in 2025 (market +3%)
- **Growth underpinned by strategic initiatives**
 - Attracting low-cost deposits with Tharaa Prize and Salary Accounts
 - New product launches and a focus on new customer segments
 - Significant growth in digital adoption: +43% YoY growth in transaction volume and 88% of new accounts opened digitally



Corporate & Business Banking

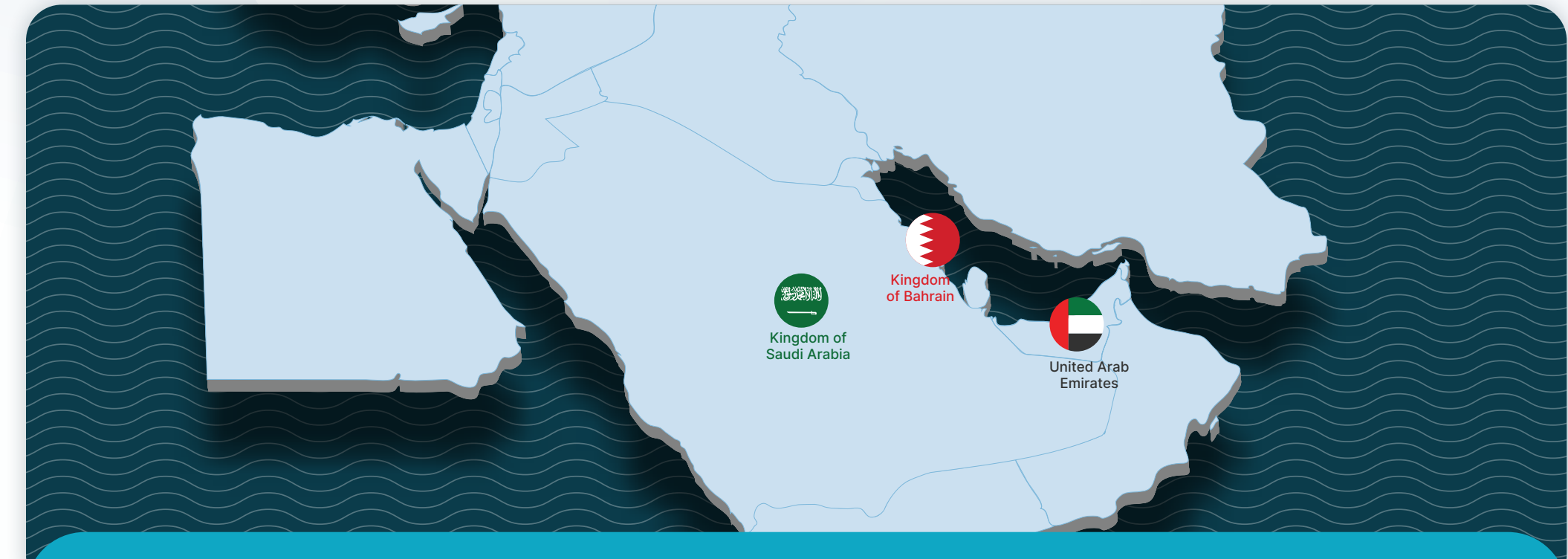
- **Market growth in lending and above market deposit growth**
 - Corporate & Business Loans +4% CAGR since 2021 (market +4%)
 - Corporate & Business Deposits +9% CAGR since 2021 (market -1%)
- **Growth underpinned by strategic initiatives**
 - Adopted prudent loan growth strategy in Q2/Q3 to optimise NIM
 - New product launches include supply chain finance solution, same-day 24/7 USD clearing and Open Banking solution for Corporates
 - Significant growth in digital adoption: +12% YoY growth in transaction volume and +20% YoY growth in transaction value
 - Digital adoption at 50% through enhanced platform and features

Key Business Updates



Wealth Management

- Preferred partner in the Kingdom for HNW and UHNW relationships, leveraging strong public sector ties and new wealth management offerings
- Strong uptake for structured deposits from clients supporting diversification and growth
- Wealth solutions growth contributing to increased fee income and positioning NBB as trusted partner for affluent customers



Regional Businesses & Subsidiaries

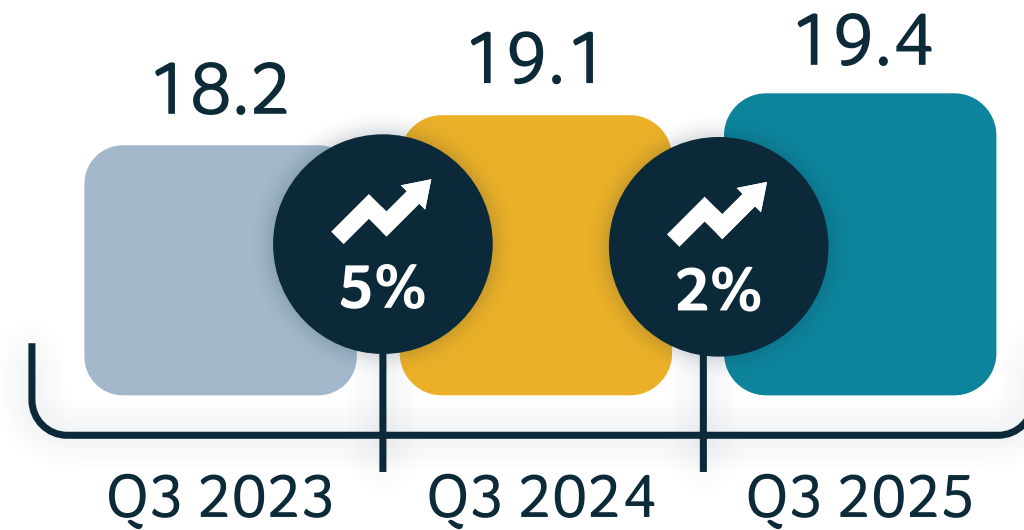
- **KSA:** clear roadmap to deliver sustainable growth and profitability by prudently expanding our balance sheet in select sectors. Extending Eastern Province coverage to capture high-potential trade flows and deepen relationships with corporates / mid-market clients
- **UAE:** twofold profitability growth driven by launch of new products and business segments and high digital adoption rates. Strategic focus on new economy deals and Fintech partnerships
- **BisB:** delivering customer-centric growth by enhancing the customer experience and delivering high customers satisfaction

Financial Performance

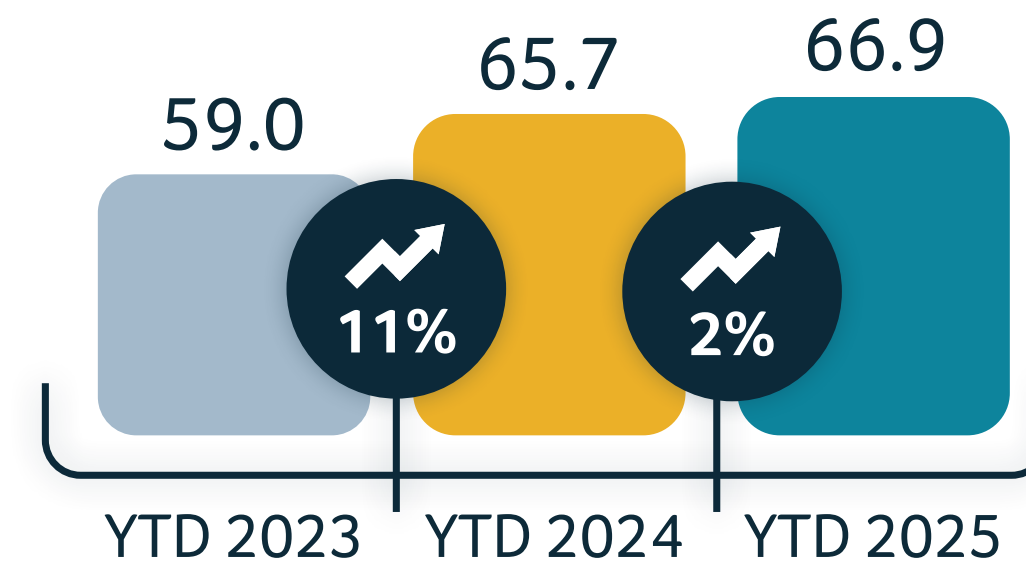
Financial Highlights

Growth in YTD Attributable Net Profit and Operating Income

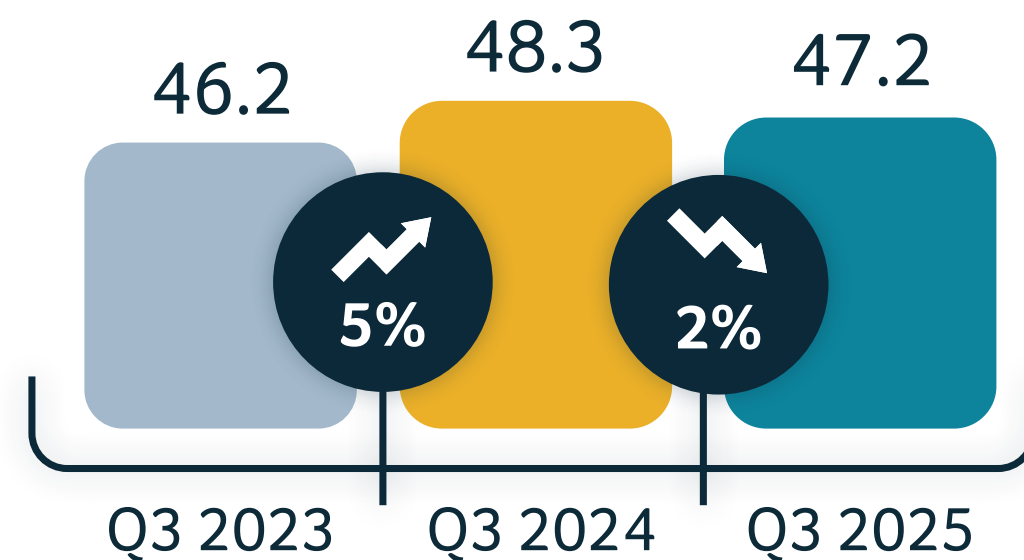
Q3 Attributable Net Profit
(BHD millions)



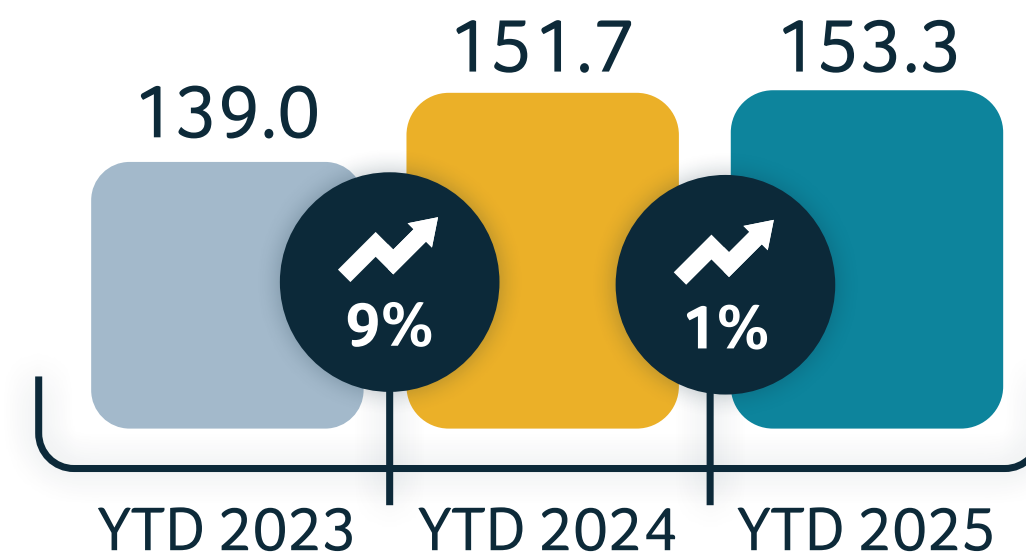
YTD Attributable Net Profit
(BHD millions)



Q3 Operating Income
(BHD millions)



YTD Operating Income
(BHD millions)

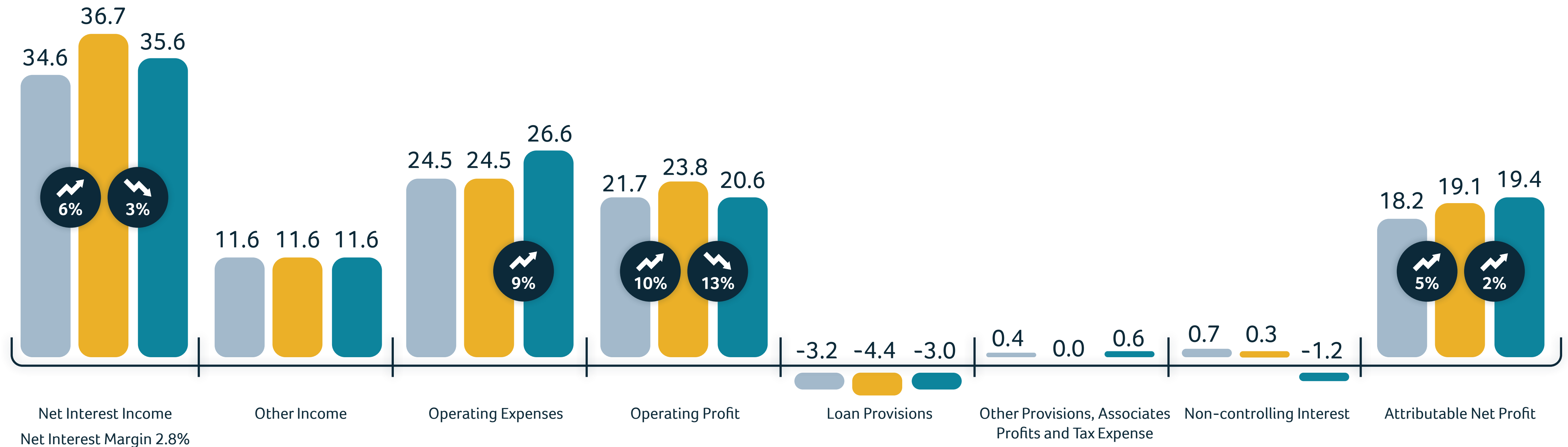


Q3 Income Statement

Continued growth in Attributable Net Profit

BHD millions

Q3 2023 Q3 2024 Q3 2025

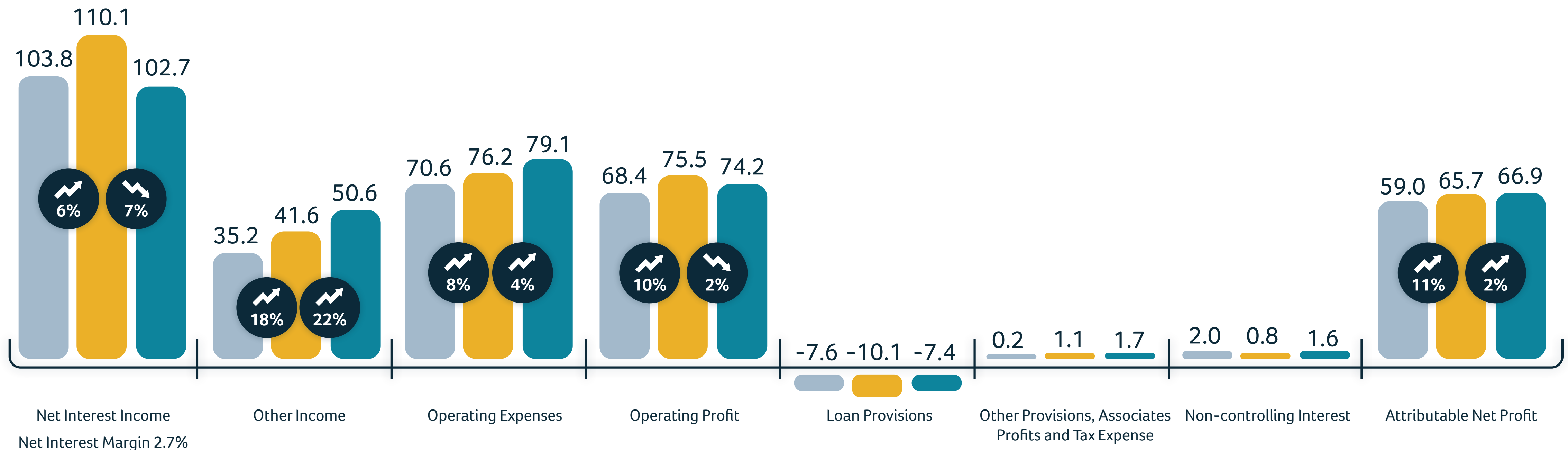


YTD Income Statement

Continued year-over-year growth in Attributable Net Profit

BHD millions

YTD 2023 YTD 2024 YTD 2025

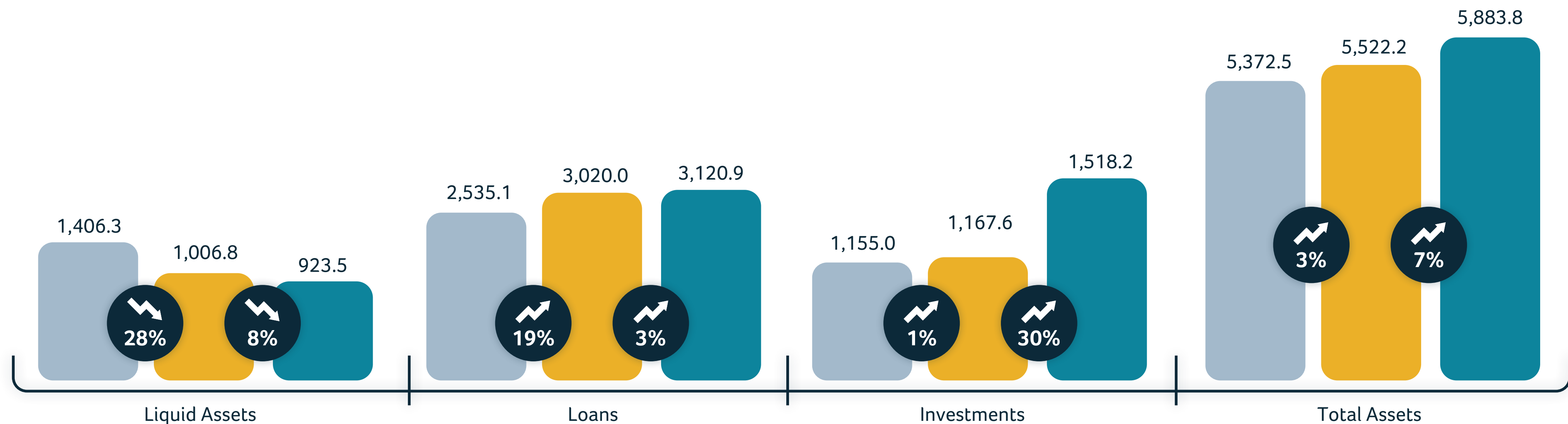


Balance Sheet Highlights

Diversified Balance Sheet & Total Assets reaching BHD 5.9 billion

Assets (BHD millions)

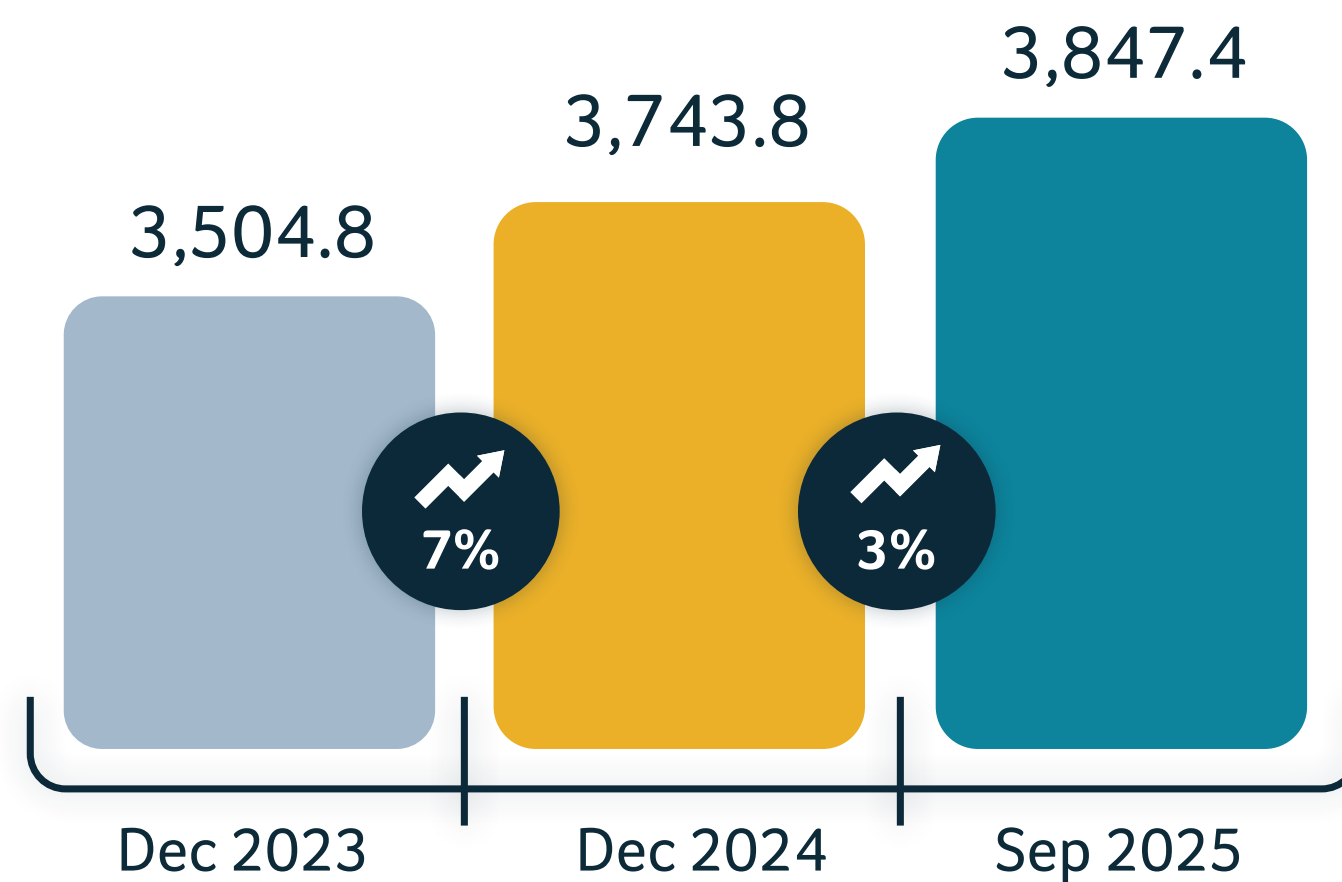
Dec 2023 Dec 2024 Sep 2025



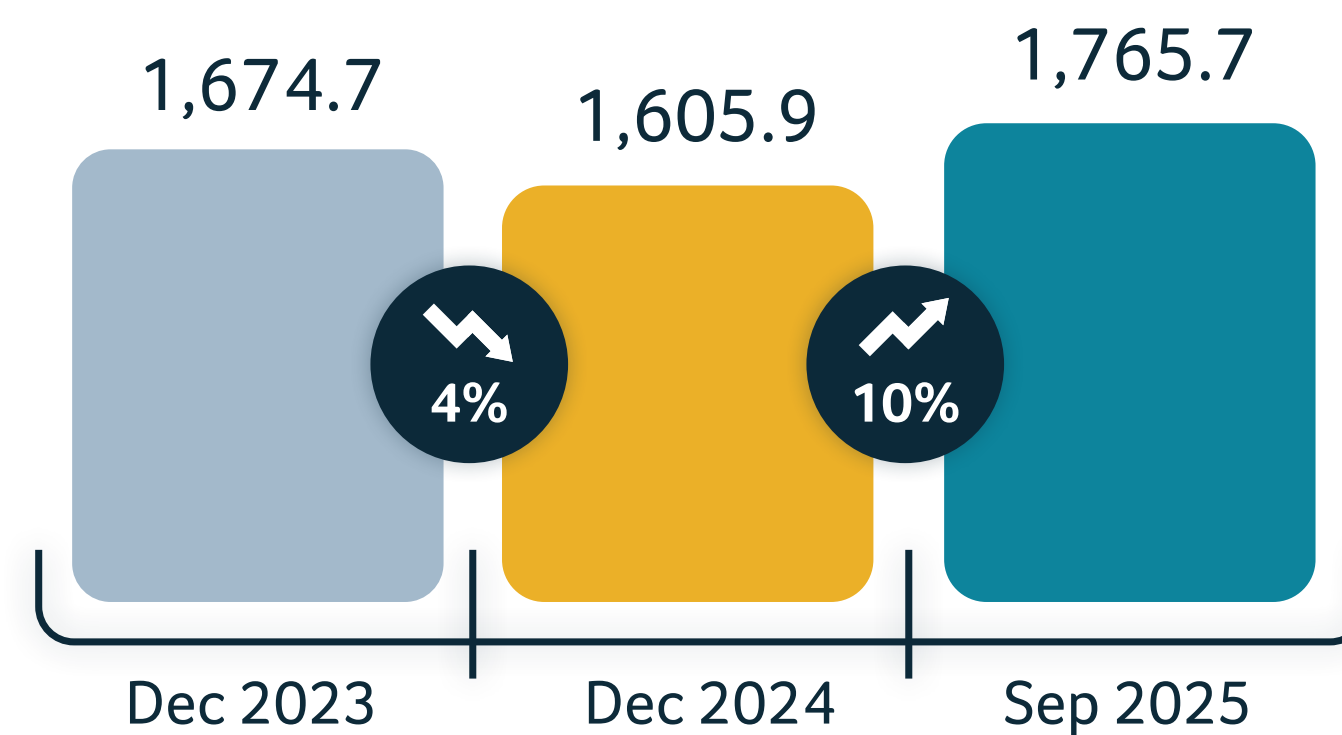
Funding

Growth in Total Customer Deposits from year-end levels

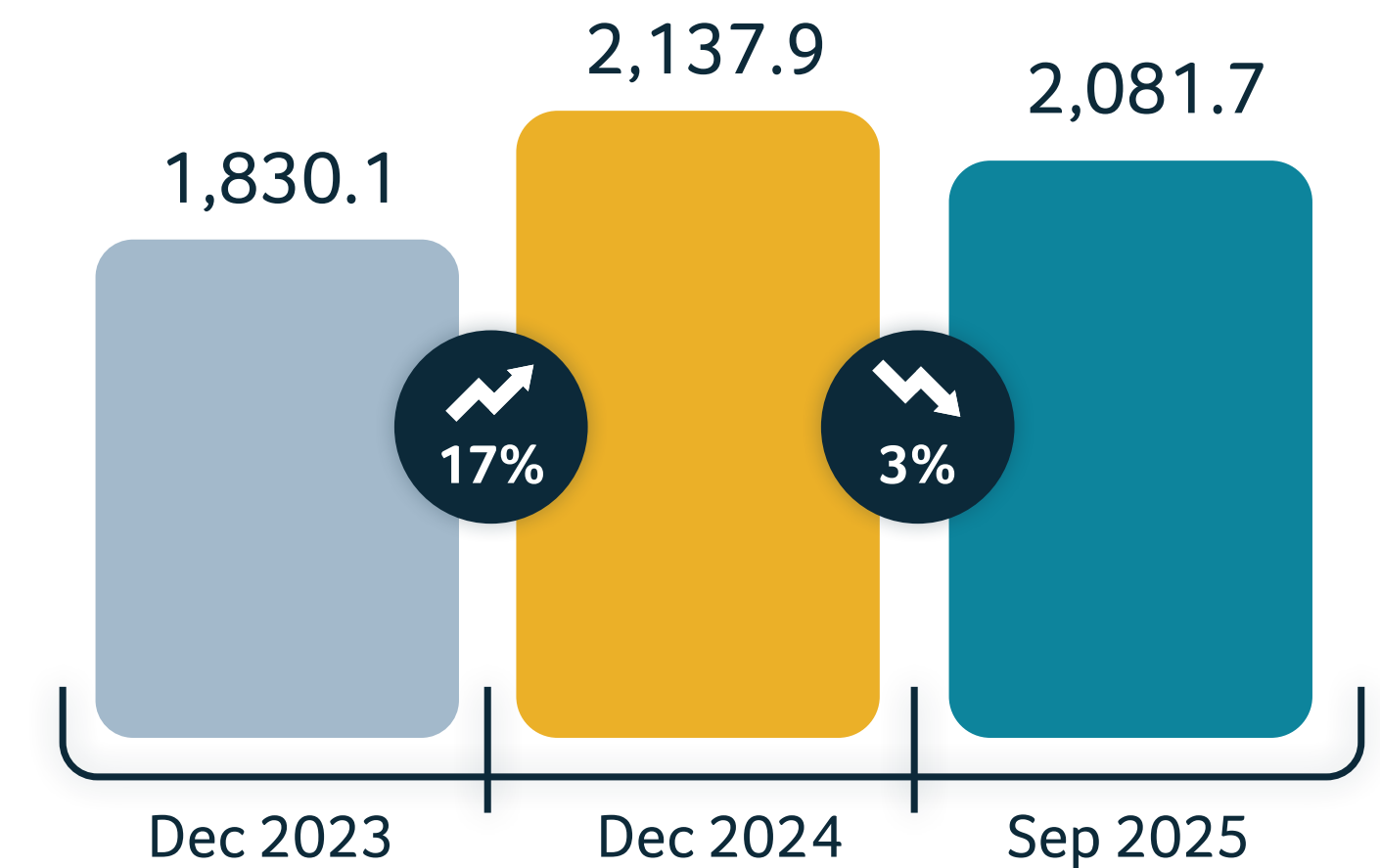
Total Customer Deposits
(BHD millions)



CASA
(BHD millions)



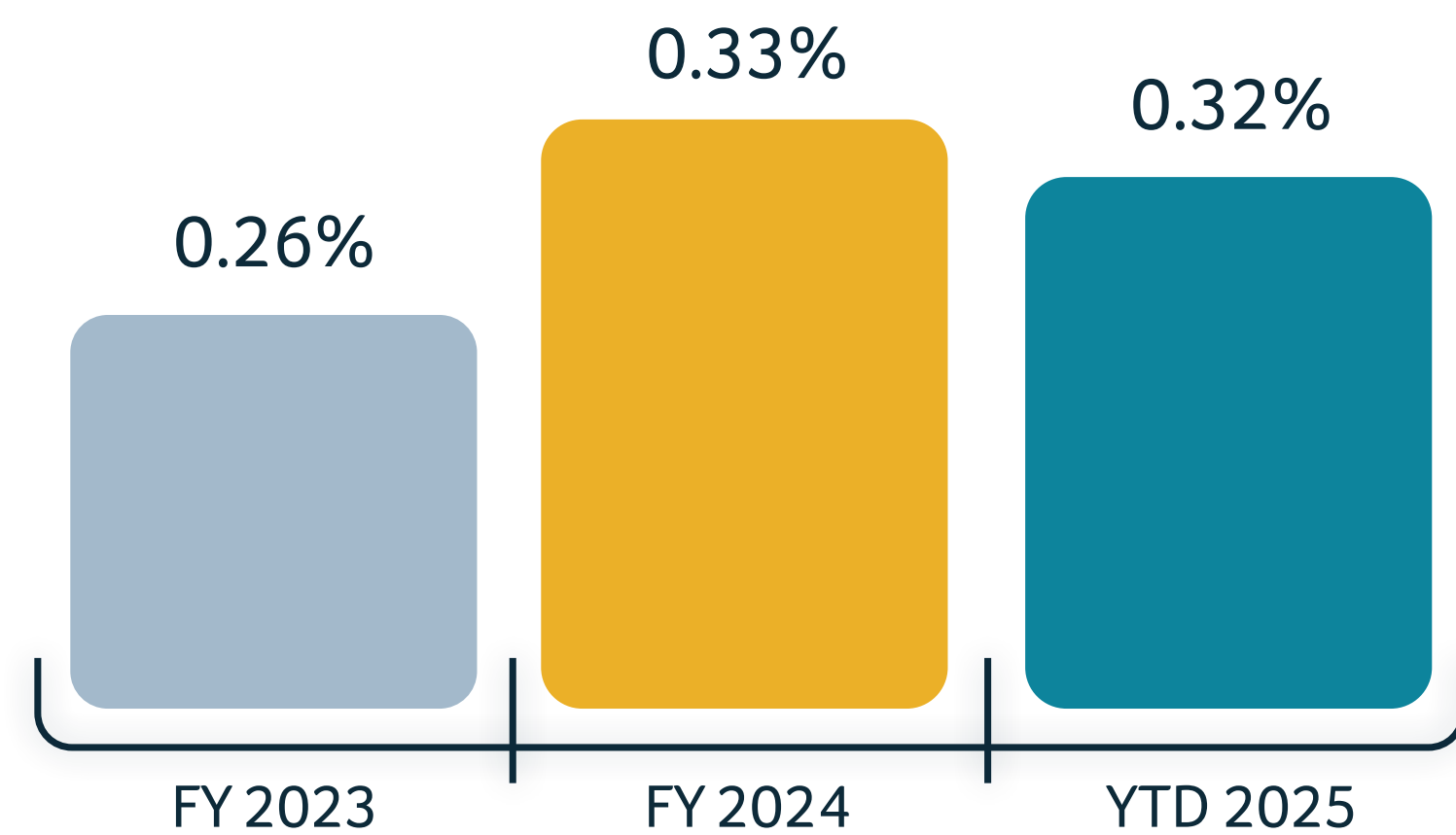
Time and Call Deposits
(BHD millions)



ECL Coverage

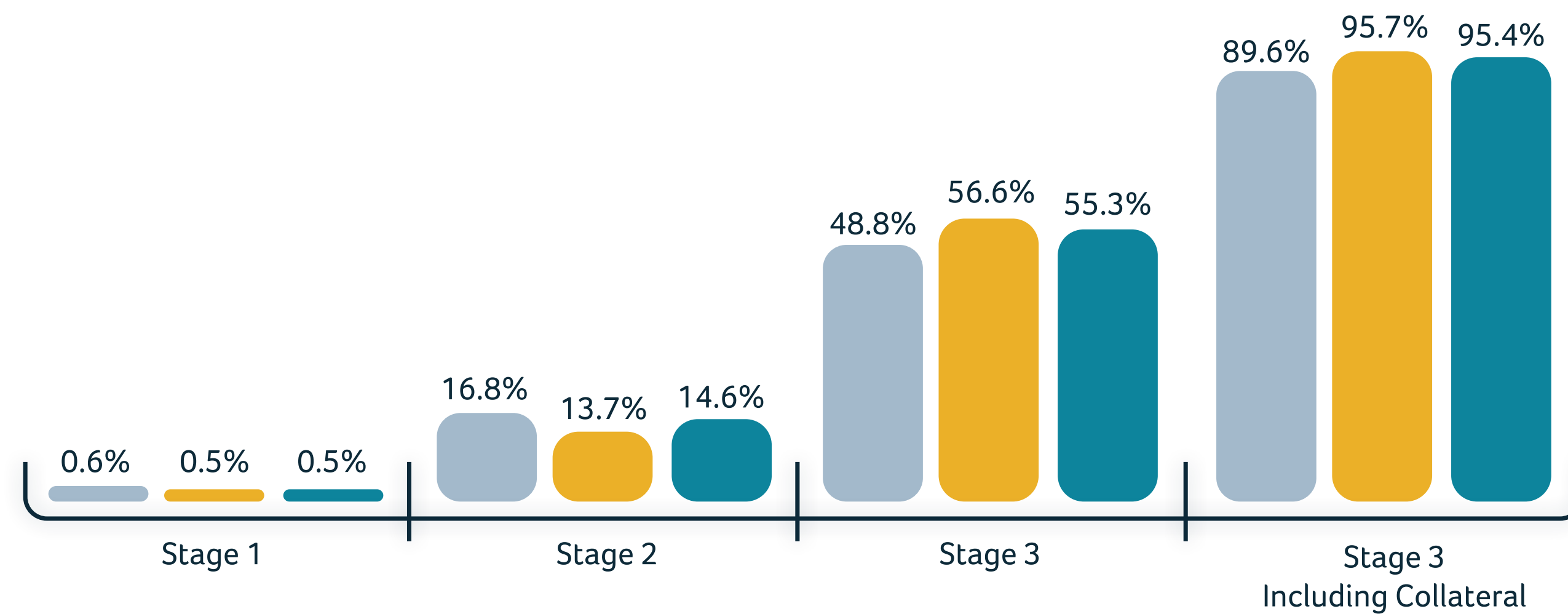
Coverage ratios continue to remain adequate

Cost of Risk



Coverage Ratio

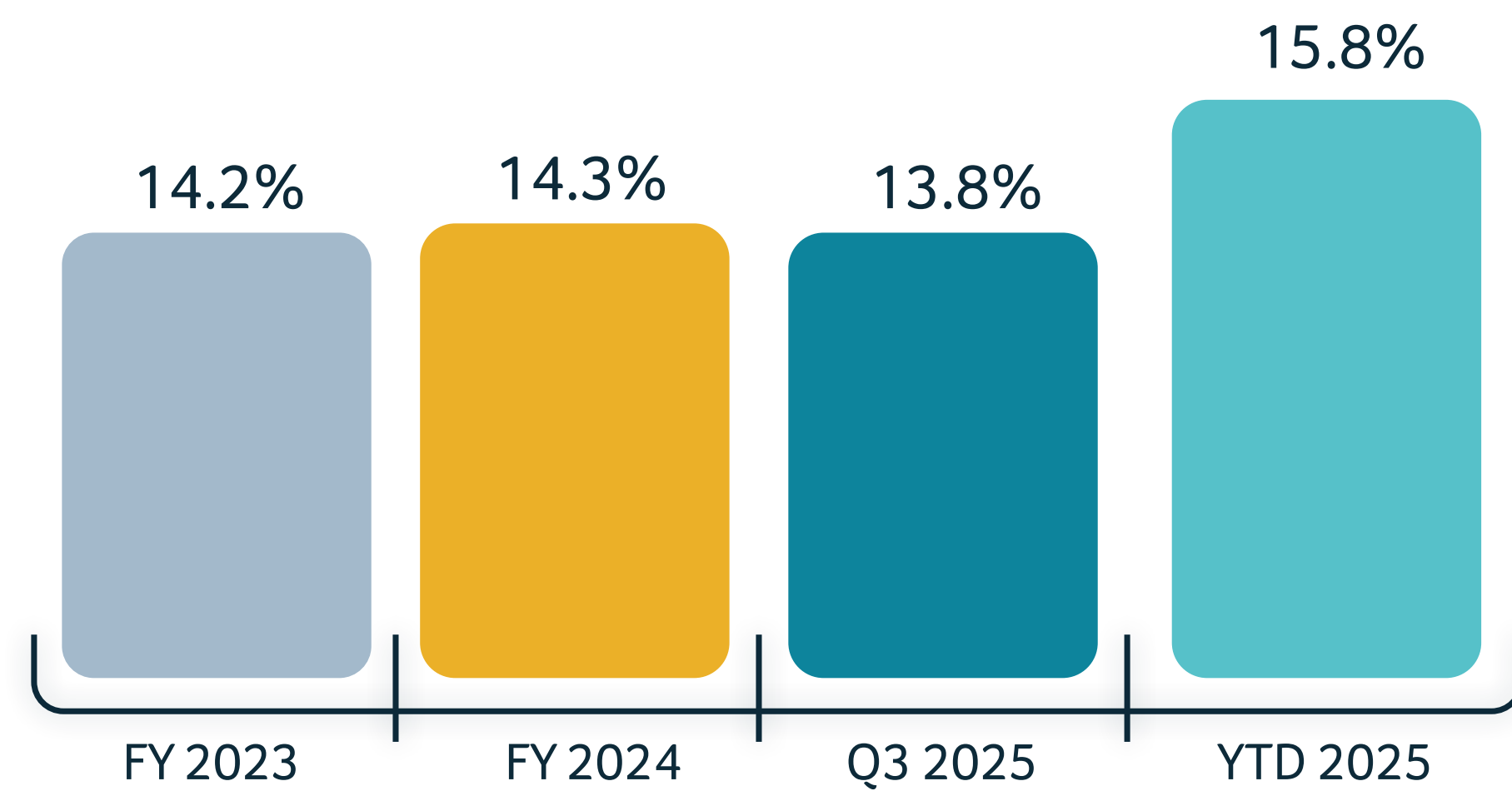
● Dec 2023 ● Dec 2024 ● Sep 2025



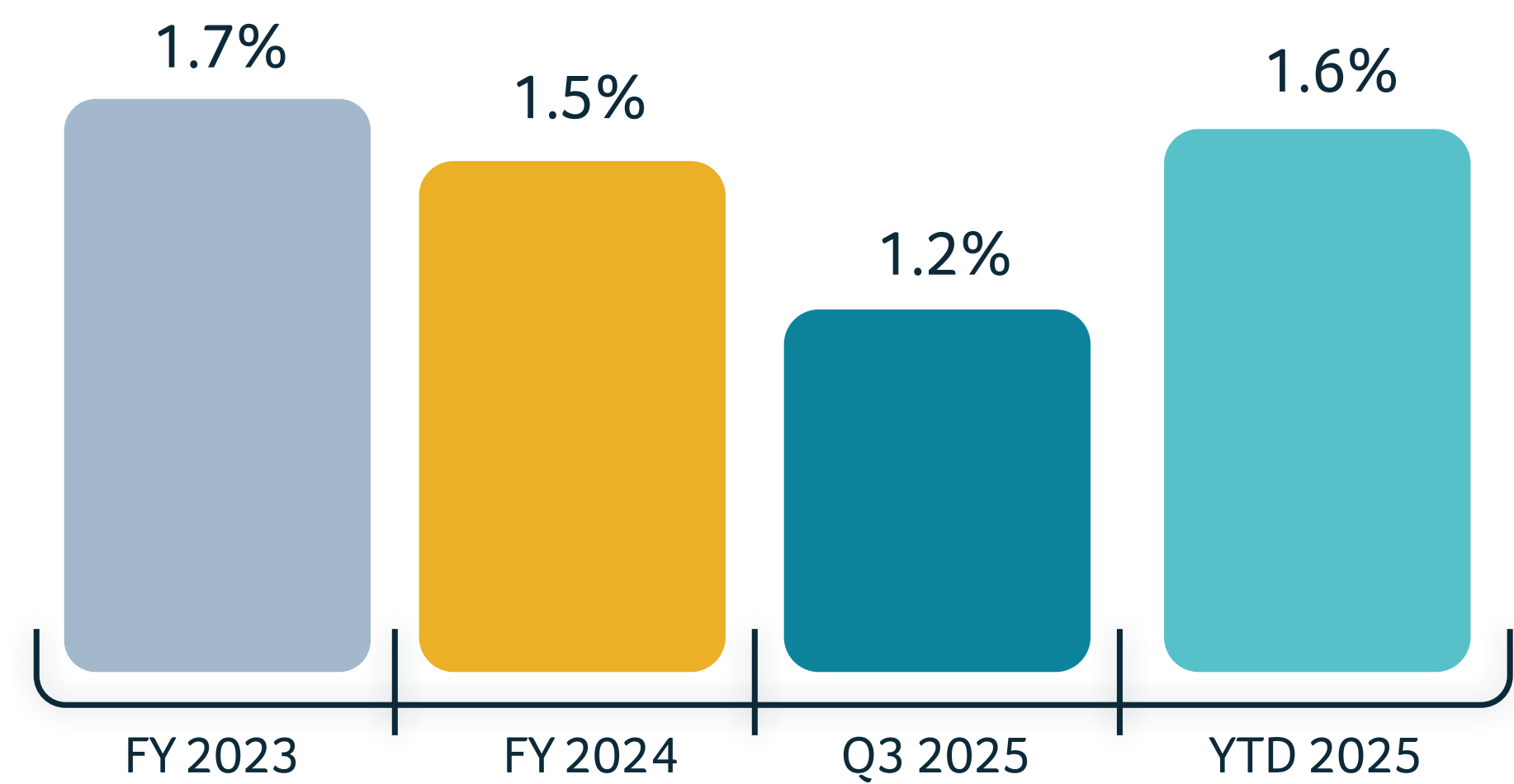
Key Ratios

Strong & healthy return metrics

ROE



ROA

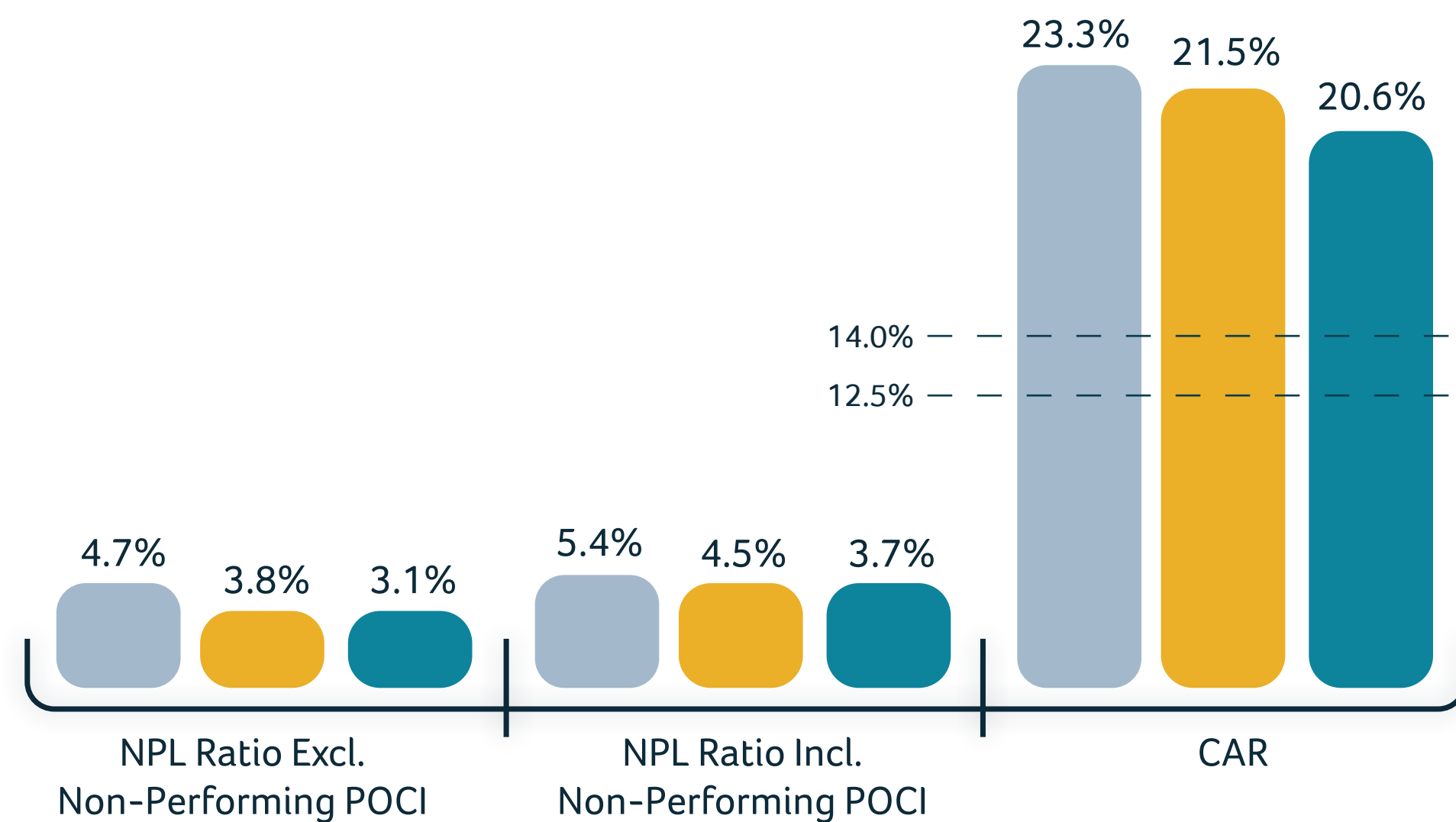


Balance Sheet Metrics

Capital & Liquidity positioned for growth

NPL and Capital

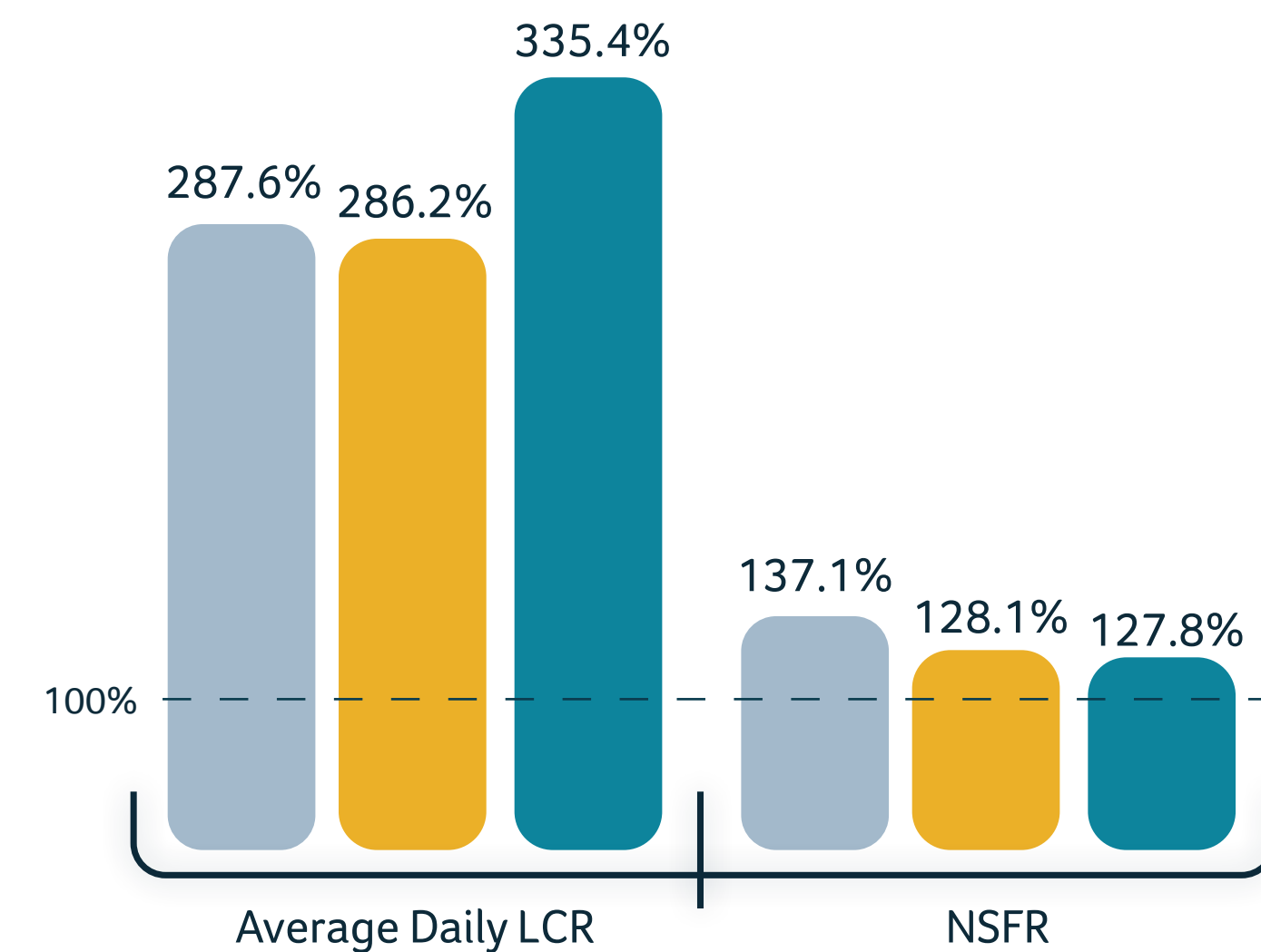
● Dec 2023 ● Dec 2024 ● Sep 2025



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

Liquidity

● Dec 2023 ● Dec 2024 ● Sep 2025



100% represents the minimum CBB LCR and NSFR requirement

Sustainability Highlights

Recognition and Awards

As of 30th September 2025



Bahrain's Best Bank
Euromoney



Bahrain's Best Bank for ESG
Euromoney



Bahrain's Best Bank for Corporate Responsibility
Euromoney



Best Payment Ecosystem Integration
MENA Banking Excellence



Best Retail Bank in Bahrain
MENA Banking Excellence



Best SME Bank in Bahrain
MENA Banking Excellence

REFINITIV

1st

Across All Sectors in Bahrain

1st

Amongst The Banking Services Sector in MENA

Top 3%

Globally on Financial Services Sector (out of 1,146)

Bloomberg
ESG Score *

2nd

Amongst The Banking Services Sector in Bahrain

3rd

Across All Sectors in Bahrain

17th

Amongst The Banking Services Sector in MENA

* The ranking is based on percentile

Key Highlights of NBB's Sustainability Journey

Sustainability Pillar: Customer Centricity

Retail Digital Banking Services

 **43%** Digital Banking Transactions Volume

88% of All New Accounts Were Opened Digitally

 **24%** "New To Bank" Customers Onboarded Digitally

 **41%** Digital Banking Transaction Value

 **5%*** Digitally Registered Retail Customers

Business Digital Banking Services

 **12%** Digital Banking Transactions Volume

 **35%** Digitally Registered Business Clients

 **20%** Digital Banking Transactions Value

Growth figures are compared to September 2024

Compared to Q2 2025



Key Highlights of NBB's Sustainability Journey

Sustainability Pillar: Governance and Ethical Behavior & Nurturing our Workforce

Compliance and Ethical Behavior



94%

of Employees Completed
Anti-Money Laundering Training



92%

of Employees Completed Privacy
And Security Awareness Training

Equal and Fair Opportunities



10%

Representation of Women in Senior Management



27%

Representation of Women in Middle Management



8

Number of Employees of Determination



37%

Representation of Women in The Working Force

Empowering Workforce: Growth and Learning



34,439

Total Training Hours



39

Average Training Hours per Employee



82%

Employees Have Attended Sustainability
Awareness Learning Programme

Key Highlights of NBB's Sustainability Journey

Sustainability Pillar: Responsible Banking & Community Investment

Sustainable Finance



 **40%**
Social Housing Programme Value

Growth figures are compared to September 2024

Community Investment



Donations & Contributions



BHD 1.8 Million



Hours Spent In Volunteering Activities
To Engage With The Community



1,148

Key Highlights of NBB's Sustainability Journey

Sustainability Pillar: Preserving Natural Resources

Direct Environmental Footprint



7%

Total Energy Consumption per Employee



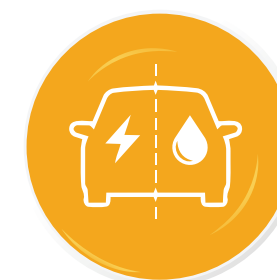
8%

Total Energy Consumption



12%

Waste Recycling Ratio



Replacement of petrol powered cars with 5
Plug-in Hybrid Electric Vehicles

Growth figures are compared to September 2024

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Q&A

