Contents

Bank News 2
Products 12
Mabrook - Congratulations 16
Ya Hala - Welcome 18
Tasali - Entertainment 20
Nashatat: Activities 21

Al Hayrat 2009 - The biggest ever cash prize draw

Cash Management Centre - Dedicated services for our corporate customers

Back to Sakheer

Sharing the culture of knowledge with "Al Dewaniya"

ترعيز ثقافة المعرفة مع "الديوانية"
On the 1st of Feb Murad Ali Murad, Chairman of our Board of Directors, announced that we posted a profit of BD 27.1 million compared to BD 30.0 million in 2007.

Commenting on the Bank’s results he said “Notwithstanding the exceptional provisions we had to make during 2008, we are proud that the Bank has achieved good core performance, in one of the most difficult years for the global financial markets”.

Besides the provisions of BD 44.9 million which have been taken against certain investments, all other core activities reported a positive trend compared to the previous year, resulting in profits from core business performance of BD 69.2 million, a growth of 46.8%, if compared to 2007.

We reported a net profit of BD 7.0 million for the 4th quarter of 2008 operations, compared to BD 4.3 million for the same period in 2007, mainly on account of interest and investment income.

Although operating costs grew by 14.5% to accommodate the expense growth on account of the recent staff incentive initiatives, further expansion of core business activities and development of IT & premises infrastructure of the Bank, operating costs to income ratio of the core business activities improved from 37.8% in December 2007 to 31.5% in December 2008, which reflects the strong underlying growth of core business.

Our CE, A.Karim Bucheery, added “2008 was arguably the most traumatic year in global banking history, but we can look back on the period with quiet satisfaction. The Bank made substantial provision for impairments arising from the global financial crisis, which would have made 2008 results even better” He further added “The professionalism of employees at all levels and across every area of operations has shone through at all times, when their skills and resources were examined as never before”.

He continued by saying, “Despite the uncertainties that still lie ahead, we are looking forward for the coming period with proactive strategies and business plans, where we will continue offering our valuable customers the best world-class services in the financial industry”.

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We recently hosted our AGM at our headquarters on the 1st March 2009, in the presence of our esteemed Board members, members of the press, our external auditors Ernst and Young, our CE Abdulkarim Bucheery, the Board Secretary, our Legal Advisor, shareholders and representatives of CBB and Ministry of Industry and Commerce.

Speaking at the AGM, our Chairman, Murad Ali Murad said, “The past 12 months have been dominated by the greatest crisis to beset the global economy for many decades. Some commentators have gone so far as to define it as the worst in history. The Middle East & Gulf region have not been immune to the crisis. Against this international and regional background, BBK’s 2008 results are highly credible.”

A.Karim Bucheery added, “2008 was arguably the most traumatic year in global banking history, but we can look back on the period with quiet satisfaction. BBK is in the enviable position of having achieved a good performance on behalf of shareholders.”
The Cash Management Centre launched

To provide dedicated cash management services for our corporate customers the ‘BBK Cash Management Centre’ located in the GOSI Complex at Exhibition Road was officially launched by our CE Abdulkarim Bucheery and the Bank’s senior management. With an objective to provide business entities with distinguished service, the centre offers complete over-the-counter cash management services such as funds transfers, deposits and encashment.

Business Technology Platform - A leap towards competitive advantage

With the aim of successfully delivering Cash Management services in the market, the Cash Management department has launched the Business Technology Platform project under the supervision of our Transactional Banking Division.

The purpose of the project is to implement the core technology infrastructure required for enabling businesses to manage their payments, collections and account information electronically and efficiently.

تدشين مركز إدارة النقد

في إطار جهود البنك لتقديم المزيد من الخدمات المتميزة لزبائنه، افتتح رسمياً مركز إدارة النقد لخدمة زبائن البنك من الشركات والمؤسسات. وقد حضر الافتتاح عبد الكريم بوجيري الرئيس التنفيذي، وكبار المسؤولين الإداريين في البنك.

هدف المركز الواقع في مجمع التأمينات الاجتماعية على شارع المعارض إلى تقديم خدمات كاملة لإدارة النقد للشركات حيث يقدم مجموعة كاملة من خدمات إدارة النقد الفورية مثل تحويل الأموال، والودائع، وعمليات الصرف النقدي.

قفزة هائلة في تعزيز القوة التنافسية للبنك - تقنية تكنولوجيا الأعمال

في خطوة تهدف إلى توفير خدمات ناجحة لإدارة النقد، طرح قسم إدارة النقد مشروع تكنولوجيا الأعمال بإشراف قسم المعاملات المصرفية.

أهداف المشروع لتطبيق التكنولوجيا الأساسية اللازمة لتمكين المشاريع من إدارة مدفوعاتهم، وتوفير عمليات التحصيل، ومعلومات الحسابات إلكترونياً وفق أعلى مستويات الكفاءة.
Rewarding Excellency

With an objective to infuse the corporate brand values within our customer service employees, we recently launched our Service Excellence Award scheme. Through this recognition process, we hope to reinforce superior service qualities in our employees. The key criterion to win in any of the categories would be customer commitment, building relationships, and developing business along with impact & influence.

Annually, around forty-one employees will be awarded and recognised for their brilliance based on the above criterion. 1 Gold and 2 Silver Service Excellence Awards will be announced each month, followed by 1 quarterly Platinum Excellence Award and 1 yearly Diamond Excellence Award.

Making the announcement, A. Karim Bucheery said, “Our front office employees are the face of the Bank. Their tonality, behaviours, and level of customer oriented service is the deciding factor of the perception our clients form in their minds of the Bank. They are the ambassadors of our brand. Our goal is to recognise and reward those who diligently work towards creating a brighter environment for their colleagues while keeping the customer satisfied with excellent service.
Management Trainee Development Programme

As a final presentation for the Management Trainee Development Programme, all of the 18 trainees worked hard on delivering their end term presentations to the Senior Management.

The trainees covered various projects that they were assigned with.

The 18th of January 2009 marked the end of three and a half month training programme, and the trainees have been delegated to different divisions of the Bank.
Our Associate Retail Banking program in its second year

For the second year in a row, we initiated our Associate Retail Banking Division program with Tamkeen. Our aim is to attract the most promising local talent who will go through a carefully-structured 8-week course that will be managed by local training provider Capital Knowledge (CK).

We recently announced the final selected candidates who will be absorbed into the Retail Banking operation upon successful completion of the course.
Systems security – always a priority at BBK

As per our organisational guidelines and in compliance with the CBB regulations, our Training and Development department organised a series of five brief sessions on IT Security Awareness. The sessions were attended by approximately 250 employees and were facilitated by Mahran Bader & Ali Al Sayegh from the IT Systems Security administration.
Sharing the culture of learning with "Al Dewaniya"

To enhance the employee’s awareness on topics of interest, relevance and contemporary importance, our Training and Development department conducted a series of short duration internal seminars.

On the 4th of February 2009 a new learning initiative named ‘Al Dewaniya’ was launched to assist in creating a culture of learning within the organization.

A. Karim Bucheery, inaugurated the first session which was attended by around 85 staff members from across the Bank followed by a presentation on ‘Current Financial Crisis’ by Dr. A Rahman Saif. Regular updates of the next Al Dewaniya session will be posted on the bulletin board to enable interested candidates to participate or attend the seminars.
Snapshots of some donations..

 Winners all the way

Under the patronage of Abdulkarim Bucheery, The Awali Snooker Club hosted a prize presentation ceremony for the Snooker winning team at the Bapco Club in Awali on the 14th February 2009.
A brighter look with BBK

Aiming to reinforce superior customer service and reflect our brand identity, we recently integrated our corporate colours in a smart business suit that is now the uniform of all customer service employees at the Bank.

Complemented by an orange tie and scarf, the dark grey pin stripe uniform reflects the brighter side of the Bank and its employees.

Abdulkarim Bucheery shared his thoughts by saying, “We want to inspire our employees to feel one with our brand values. On feeling closer to our values of being reliable, passionate, pioneering and creative with everything we do, the level of customer oriented service will automatically get highlighted. We want to reemphasize the brighter side of banking with BBK and this is thought to be one of the best ways to share that sentiment with you and our customers.”

The quality, expertise and time efficiency of the local manufacturer, who supplied the uniforms, was much appreciated as the job was handled in a very professional manner. The employees received positive praise on the formal, smart and brighter look internally from customers and other stakeholders.
We recently announced the launch of our 2009 Al Hayrat program, the biggest ever since it's beginning in 2001. With triple the number of cash prizes on offer: 143 lucky winners will walk away throughout this year with cash prizes starting from US$ 5,000 to US$ 500,000 for a total prize amount of US$ 1,500,000.

Each month starting February 2009, 15 cash prizes of US$ 5,000 will be awarded to the winners while one lucky winner each quarter will receive one prize of US$ 75,000. During the holy month of Ramadan in August 2009, we will hold weekly draws instead of the usual monthly draws culminating in an Eid special draw with prizes totaling US$ 125,000.

Our Al Hayrat campaign will draw to a close on a high note with the 2009 grand draw, where Bahrain's biggest lump sum cash prize will be handed over. One very lucky winner will walk away with US$ 500,000 as the titled winner for this year. To add more excitement to this year's Al Hayrat, we will also hold a special loyalty draw. Those who maintain their deposits right from 28th February 2009 until 28th February 2010 will be eligible to win a prize of US$ 50,000 that will be awarded at a special ceremony in February 2010 as a loyalty bonus.

Al Hayrat 2009 - The biggest ever cash prize draw

Behind the scenes of Al Hayrat 2009

الهيرات 2009 – الجائزة النقدية الأكبر

أعلن البنك مؤخرًا عن طرح جوائز الهيرات 2009 ليكون أكبر برنامج إيدخاري منذ بداية طرح جوائز الهيرات عام 2001 حيث سيرتفع عدد الجوائز النقدية لهذا العام بعدة أمثلة حيث يصل عدد الفائزين 143 فائزة طوال العام جوائز نقدية تبدأ من 500 دولار إلى 5,000,000 دولار أمريكي تقريبًا إجماليًا تصل إلى 1,500,000 دولار أمريكي.

كل شهر اعتبارًا من فبراير 2009 سينسجم بنك البحرين والكويت 15 جائزة نقدية بقيمة 5,000 دولار أمريكي إلى الفائزين، بينما سيمضي الفائز واحد على جائزة بقيمة 75,000 دولار أمريكي كل ثلاثة أشهر. وخلال شهر رمضان في أغسطس 2009 سيجري البنك سحبًا أسبوعيًا بدلاً من السحبات الشهرية المعتادة لتصل قيمة الجوائز إلى 125,000 دولار أمريكي مع سحب العيد.

أما الجائزة الكبرى للهيرات في عام 2009 فتتطلب الخروج الطويل للفوز بأكبر مبلغ نقدى دفعة واحدة، حيث يحصل فائز واحد على مبلغ 500,000 دولار أمريكي ليكون فائز العام، والإضافة إلى الميزانية الإضافية على جوائز الهيرات لهذا العام سيطلق البنك جائزة خاصة للوالي، تتيح للمحتفزين دفعات من 18 فبراير حتى 28 فبراير 2010 التأهل للفوز بجائزة خاصة بقيمتها 50,000 دولار أمريكي متميزة للوالي، تتيح للمحتفزين دفعات من 18 فبراير حتى 28 فبراير 2010. 2010 كمكافأة على ولائه.
We recently hosted the handover ceremony for our Al Hayrat grand draw prize winner for the year 2008, Majeed Ghuloom Ghuloom. Mr. Ghuloom was escorted from his home in a stretch limousine and received at a red carpet welcome towards a grand reception, at the Bank's head office in Manama. Our CE, Abdulkarim Bucheery, awarded the prize winning cheque of US$ 500,000 to Mr. Ghuloom in the presence of senior officials from the Bank.

On accepting the cheque, Mr. Ghuloom expressed his wish to reinvest the entire amount into his Al Hayrat account and thanked BBK for giving him such an amazing opportunity to win and save at the same time.
The draw was conducted on the 8th of February at our Main branch.

10 lucky winners were rewarded with a Dell Laptop for conducting online transactions during the promotion period.

Expressing their happiness, the winners mutually agreed that they were impressed with the convenience and reliability of the eBanking service by BBK and conducted most of their daily banking transactions on the website.

**Winners names:**
- Lulwa Mohd Al Fadhel
- Asarpota Bharat Ladhamar
- Ehsan Saeed Sudaif
- Hamad Jassim Sanad
- Khudher Abdulla Hassan
- Roderic Neil Canty
- Mahesh Ramchandra Modak
- Anny Antoine Chaqra
- Osama Ahmed Taha
- Baptist Dsolvza

**Names of the winners:**
- Lulwa Mohammed Al Fadhel
- Asarpota Bharat Ladhamar
- Ehsan Saeed Sudaif
- Hamad Jassim Sanad
- Khudher Abdulla Hassan
- Roderic Neil Canty
- Mahesh Ramchandra Modak
- Anny Antoine Chaqra
- Osama Ahmed Taha
- Baptist Dsolvza

** announcing eBanking Winners**

In compliance with CBB regulations and to keep up to our promise of secure banking, we recently sent the first batch of our ATM Visa Electron Smart Chip cards to our customers. The new cards are designed to provide our customers with the latest available in security technology.
Becoming the first Bank ever to launch such a promotion in Bahrain, we recently announced the launch of our cash back campaign. Throughout the month of March 2009, every time you use your BBK Visa Electron card on a CrediMax POS machine, you get 1% of your purchase value back immediately!
December

Questions:

Q1: Year of joining the Bank?
Q2: In general what are your future plans - expansion plans?
Q3: In your opinion what was your achievement for being elected?
Q4: What are/ is your preferred hobbies/ hobby?

And they said...

December

Answers of Ebrahim Al Ansari
A2: My aim is to join FCD department; I enjoy working in the accounting field.
A3: Meeting deadlines.
A4: I enjoy playing football and reading historic books.

January

Answers of Ali Abul
A2: My main aim is to stay with BBK until retirement.
A3: I have always achieved results above the set target.
A4: Reading and watching T.V.
**SERVICE EXCELLENCE AWARD**

**Gold Award winners**

January

Hamad Ali Mohammed
Souq Waqif Branch

"Hard work and giving priority to complete customer satisfaction."

December

Hussain Al Balooshi
Manama Branch

"I believe hard work, dedication and patience is all that one needs to shine."

**Silver Award winners**

January

Eman Jaffar
Adliya Financial Mall

"My commitment and my willingness to continuously learn."

December

Eman Khalid
Budaiya Financial Mall

"Giving priority to complete customer satisfaction, following the guidance of my leaders and adhering to procedures were the key reasons for this win."

**Gold Award winners**

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**Silver Award winners**

January

Maryam Janahi
Main Branch

"I constantly drive to do better than I did the day before."

December

Mohammed Al Muttawa
Manama Branch

"From experience I have learned that hard work and good service always get recognised."

Makki Eid
Exhibition Road Branch

"My hardwork and helpful nature are the qualities that got me selected."

Eman Jaffar
Adliya Financial Mall

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Exhibition Road Branch

"My hardwork and helpful nature are the qualities that got me selected."
Ya Hala Welcome

Transaction Banking
Salman Mohammed Saffy
Nada Hameed Rajab

Financial & Planning
Zainab Isma Buhassan
Ahmed Mahmood Al Alawi
Nayla Hasan Khalil

Operations
Hawazin Ibrahim Al Sindi
Neil Sharp

Treasury & Investment
Ahmed A. Bani A. Gharar

Transaction Banking
Adnan Jameel Al Ameer
Nada A. Majeed Al Qassab

Corporate Banking
Ahmed Majeed Askar
Shayma Ahmed Ashoor

International Banking
Nadia A. Majeed Al Qassab

Risk, Compliance & Legal Affairs
Ahmed Majeed Askar
**Game**

**Sudoku - How to play:**
Fill the grid so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

**Culture**

**Financial books - Best Seller List**

1. **OUTLIERS** Malcolm Gladwell
2. **THE SNOWBALL** Alice Schroeder
3. **HOT, FLAT, AND CROWDED** Thomas L. Friedman
4. **STRENGTHSFINDER 2.0** Tom Rath
5. **PANIC!** Michael Lewis
6. **THE RETURN OF DEPRESSION ECONOMICS** Paul Krugman
7. **THE ASCENT OF MONEY** Niall Ferguson
8. **THE BLACK SWAN** Nassim Nicholas Taleb
9. **TALENT IS OVERRATED** Geoff Colvin
10. **THE 4-HOUR WORKWEEK** Timothy Ferriss

* BusinessWeek ranking

**Events**

**March:**
Spring of Culture
1 March - 15 April

**April:**
Gulf Air Bahrain Grand Prix - Formula 1
24 - 25 - 26 April

**May:**
Property Arabia 2009
05 - 08 May

**Health**

**Support your back**
1. Adjust the tilt of the back of the chair so that the back of the chair is upright or tilted back for comfort.

2. Adjust the seat pan height so that
   a. Your feet rest comfortably flat on the floor, or on a footrest.
   b. Your knees are slightly lower than your hips.
Nashatat Activities

Back to Sakheer
Nashatat Activities

Back to Sakheer
Nashatat Activities

Back to Sakheer

نشاطات
عودة موسم الصخير