

A NEW ERA OF OPPORTUNITIES

Annual General Meeting

27 March 2024



Agenda

Regional and
Global Operating
Environment

Financial
Performance &
Operational
Segments

Corporate and
Strategic
Achievements

Awards and
Certifications

Our People

Corporate Social
Responsibility

Regional and Global Operating Environment



Regional Operating Environment

GCC including Bahrain

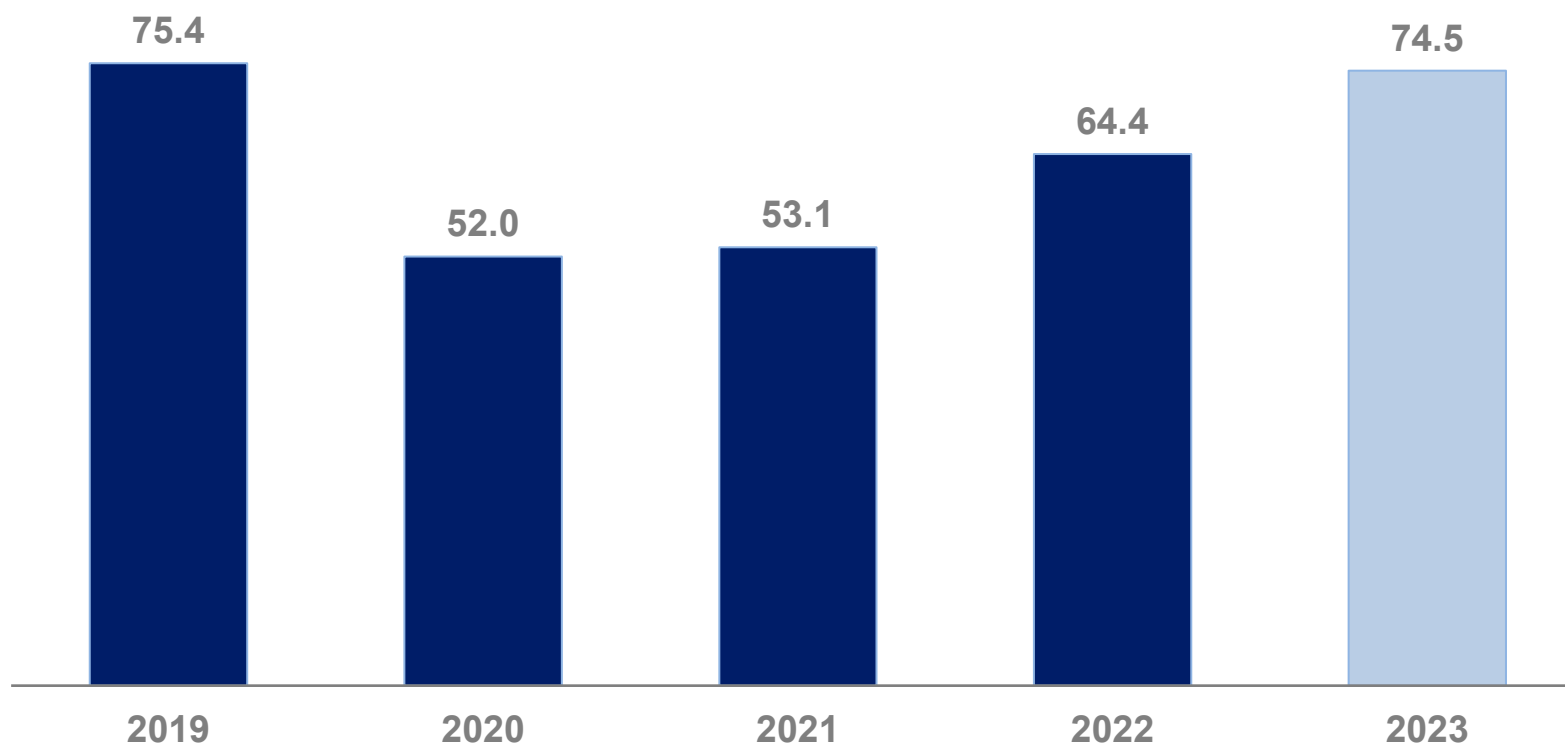
- Economic growth outlook is positive as GCC economies are committed to economic diversification.
- Fiscal balances are expected to be broadly stable.
- Debt capital markets are expected to see positive developments and increase in corporate issuances and refinances.
- Interest rates are expected to decline in H2 2024 in line with the global markets as inflation is cooling off.
- The global economy is expected to grow by 2.7 – 2.8%.

Financial Performance



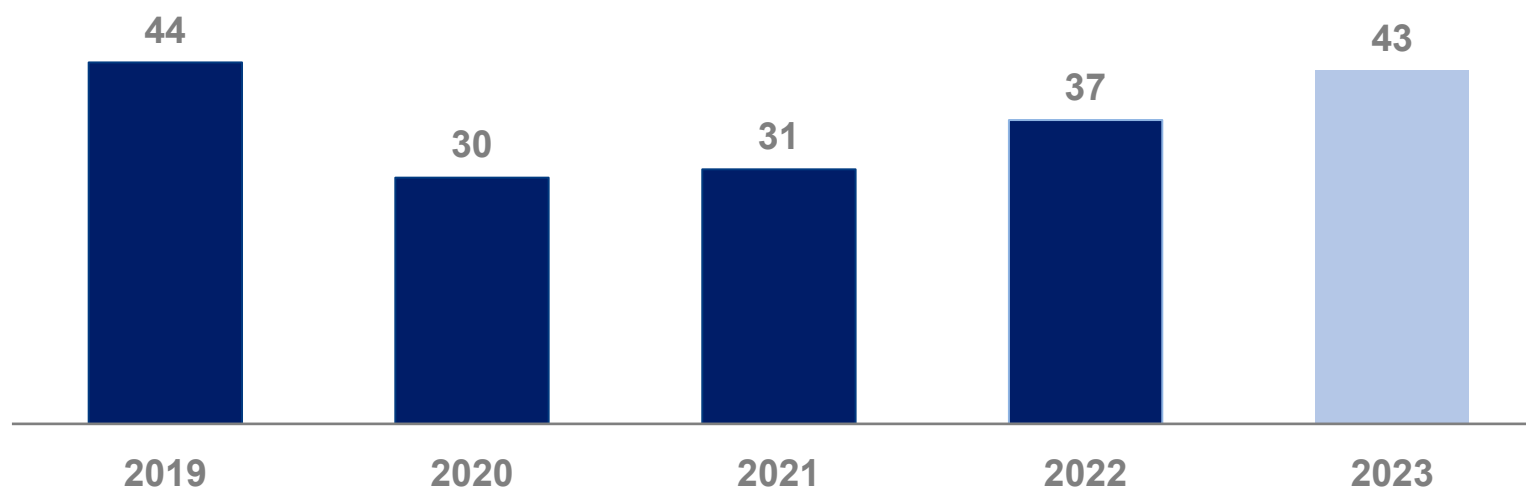
Financial Performance

Net Profit (BD Millions)



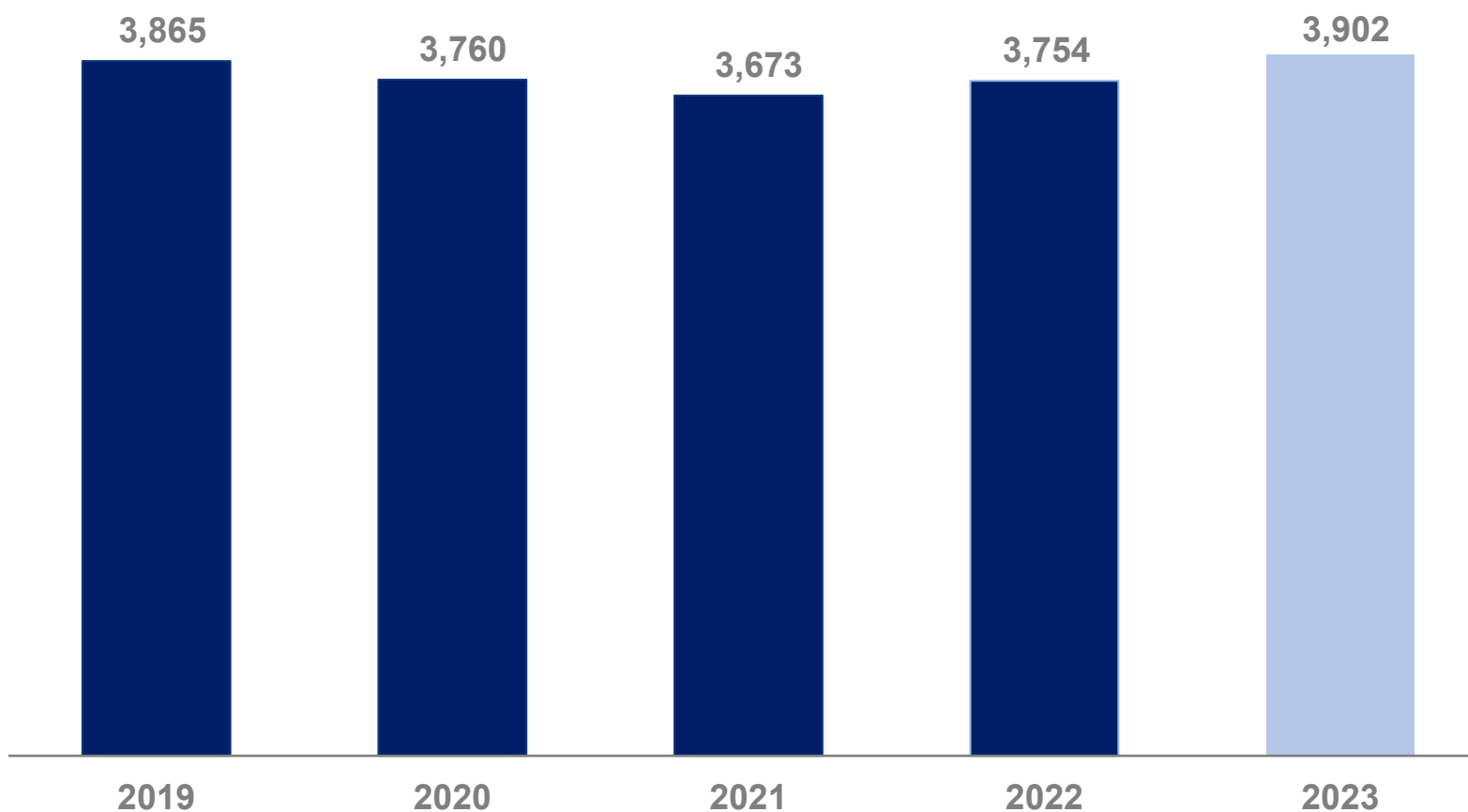
Financial Performance

Basic and Diluted Earnings Per Share (Bahraini Fils)



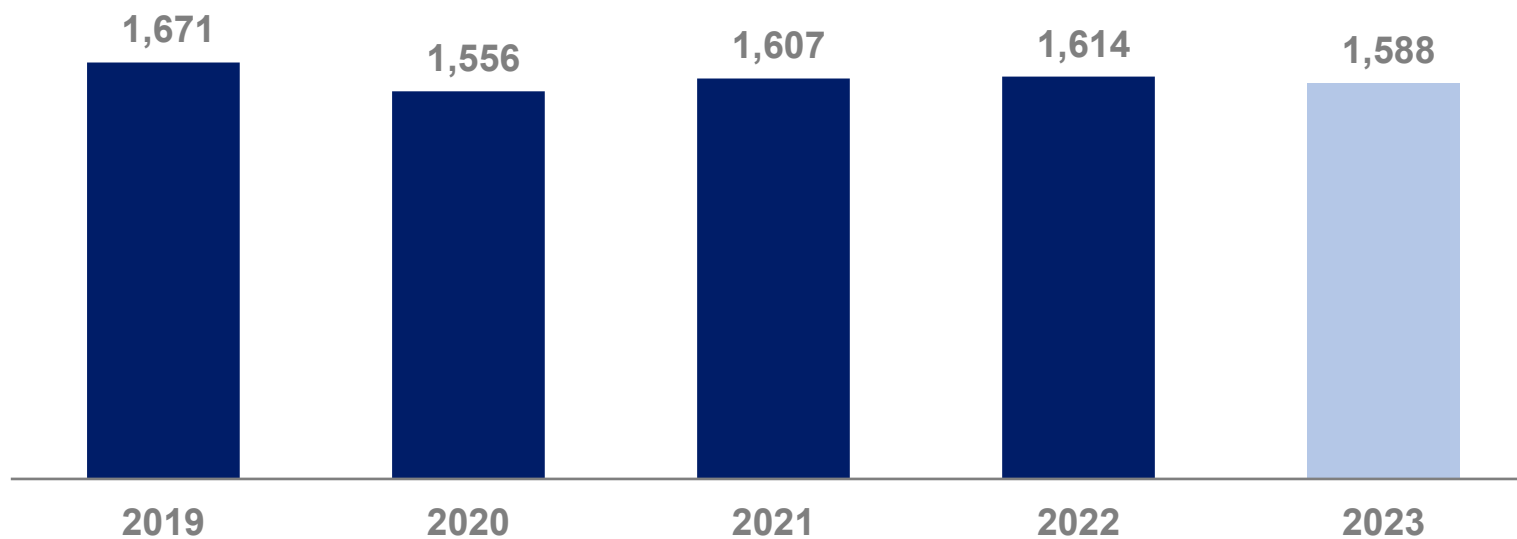
Financial Performance

Total Assets (BD Millions)



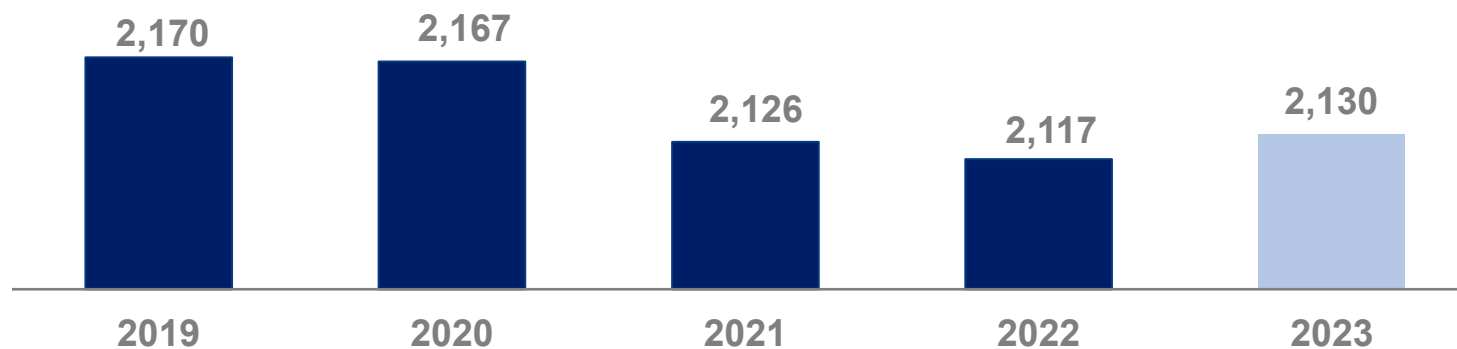
Financial Performance

Loans and Advances (BD Millions)



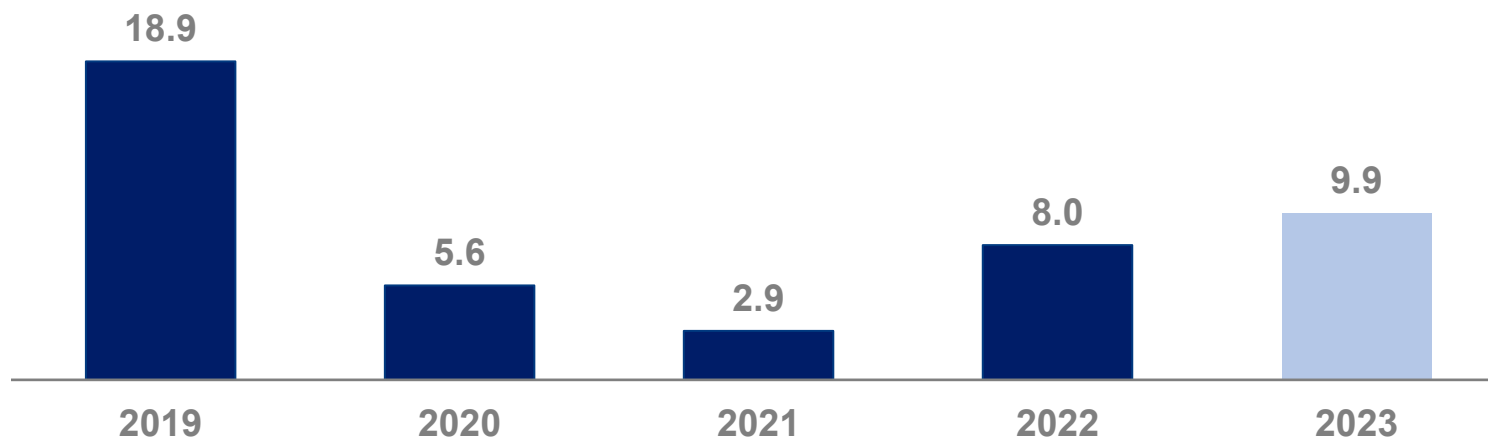
Financial Performance

Consumer Deposits (BD Millions)

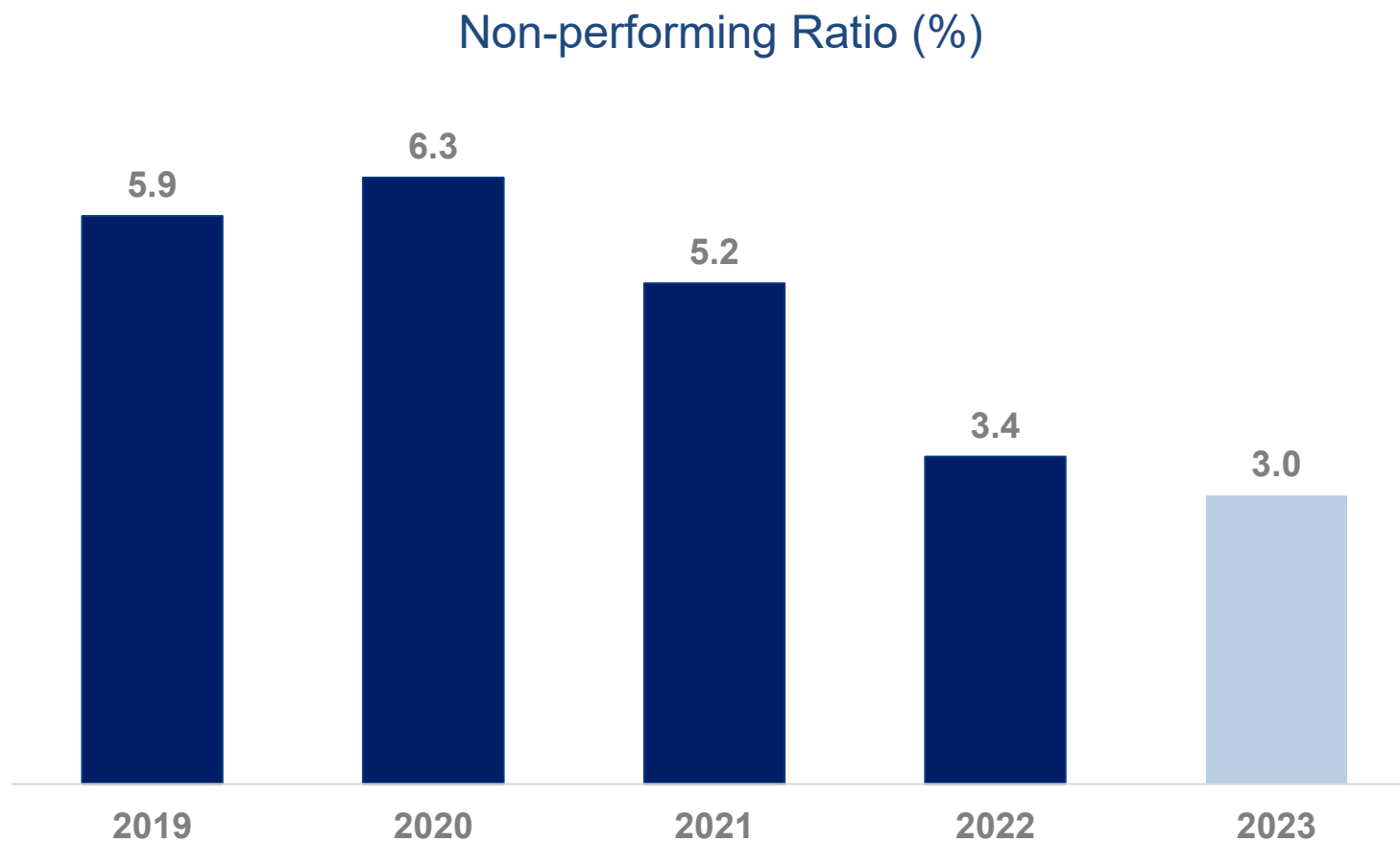


Financial Performance

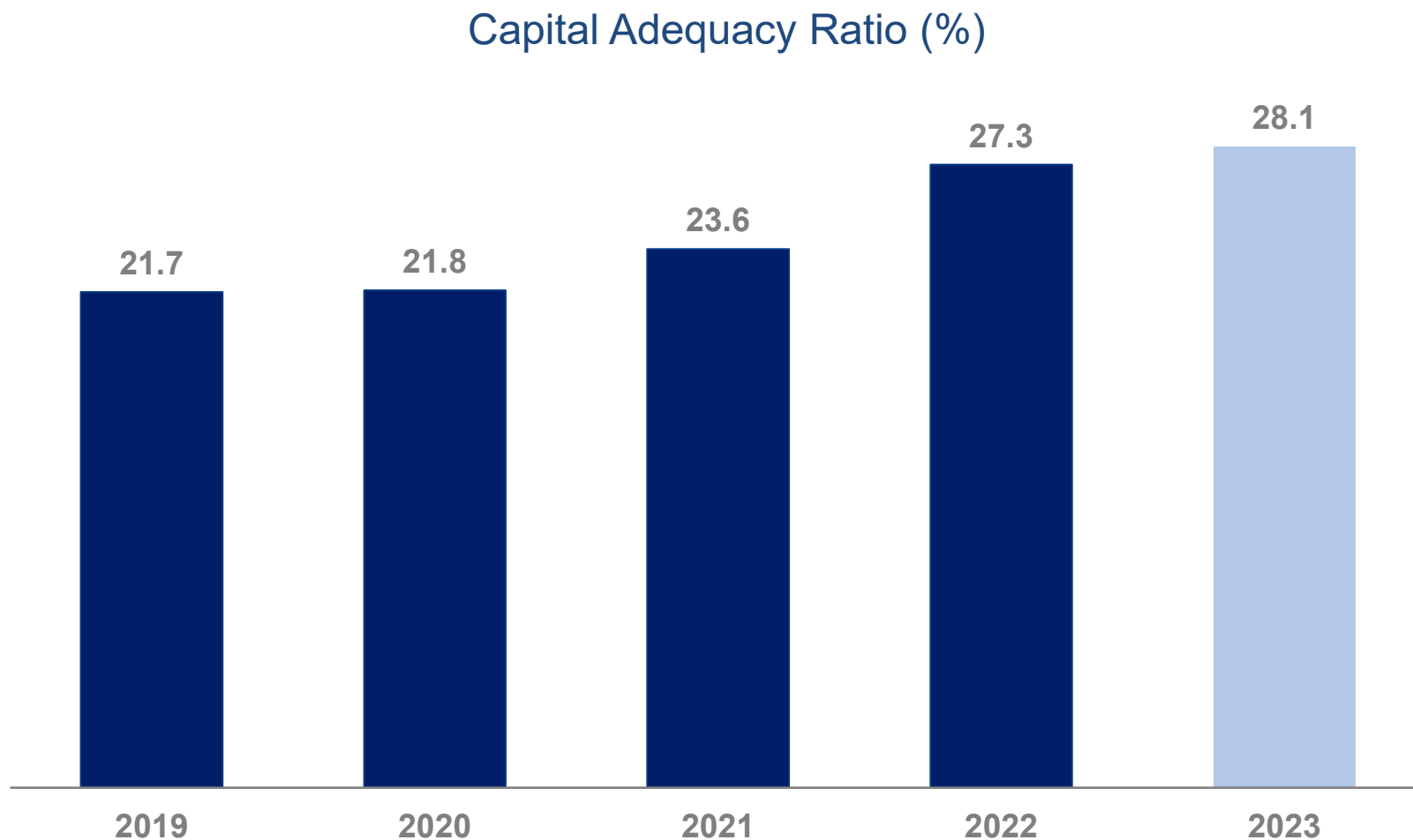
Net Provisions (BD Millions)



Financial Performance

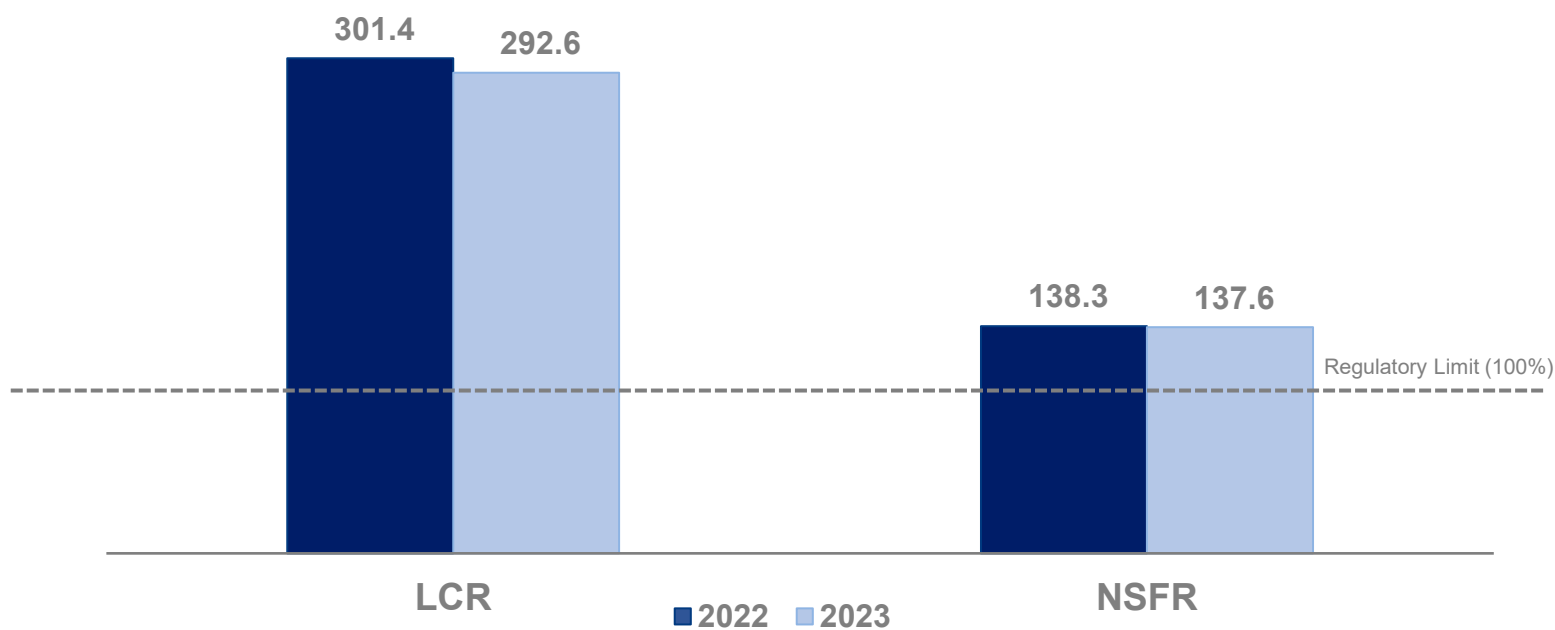


Financial Performance



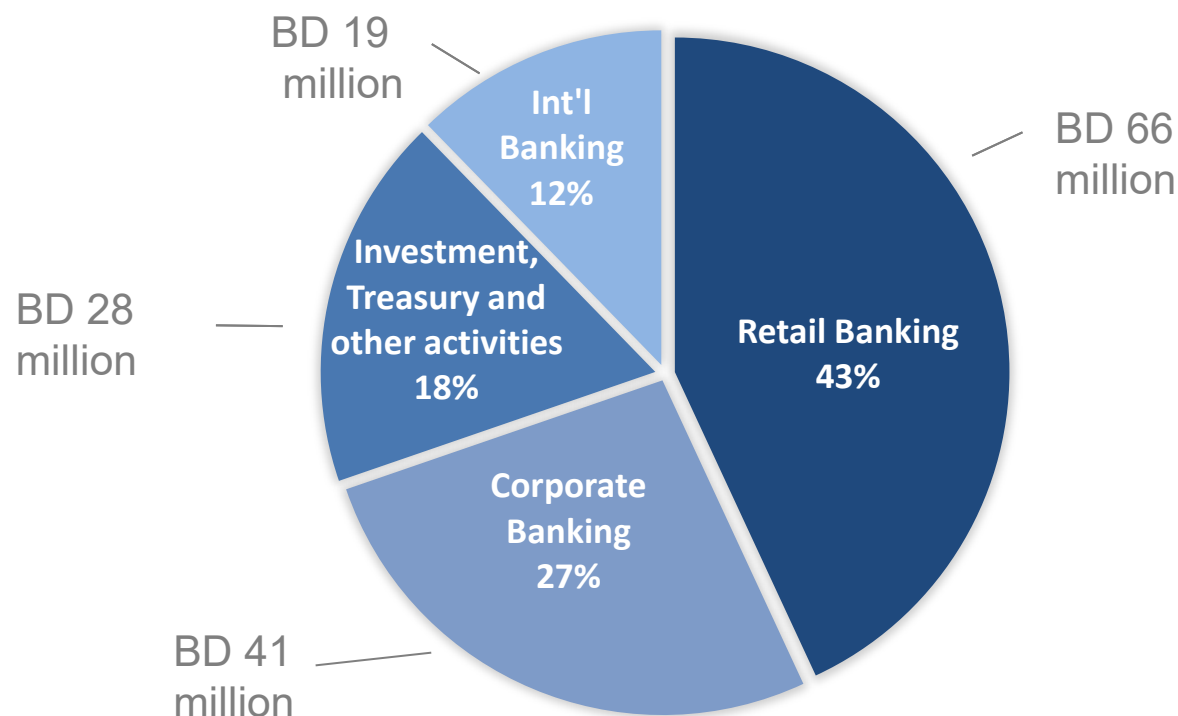
Financial Performance

Consolidated Liquidity Coverage Ratio (LCR %) and Consolidated Net Stable Funding Ratio (NSFR %)



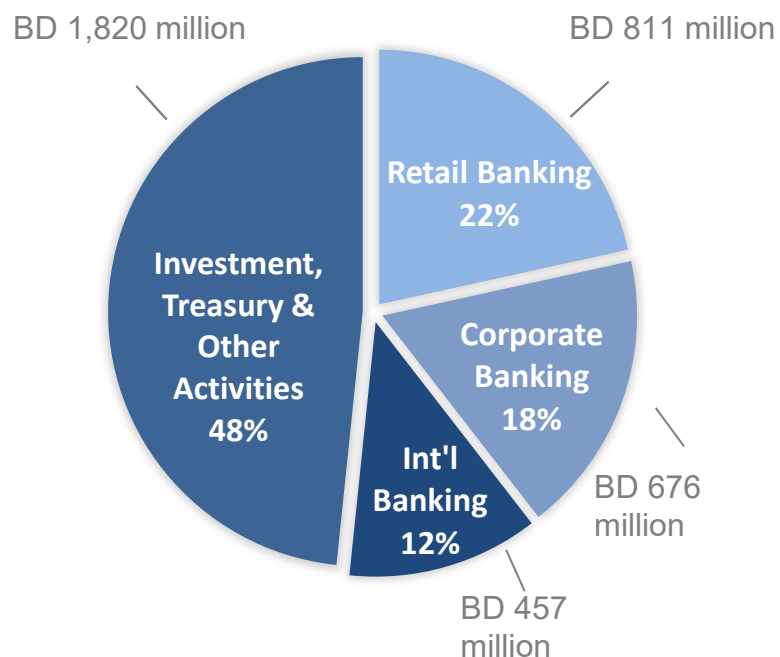
Operational Segments

Total Operating Income BD 154 million

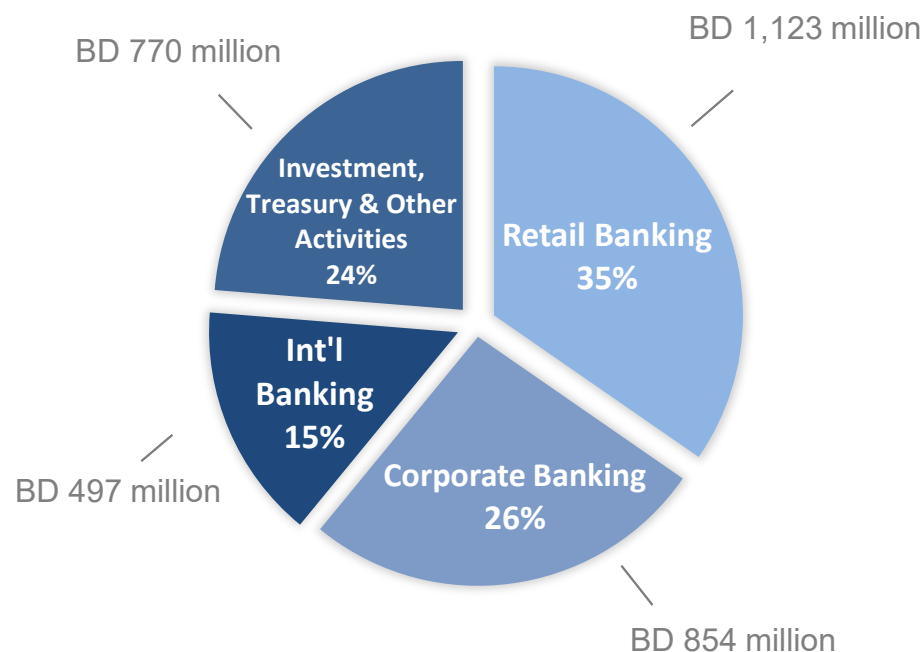


Operational Segments

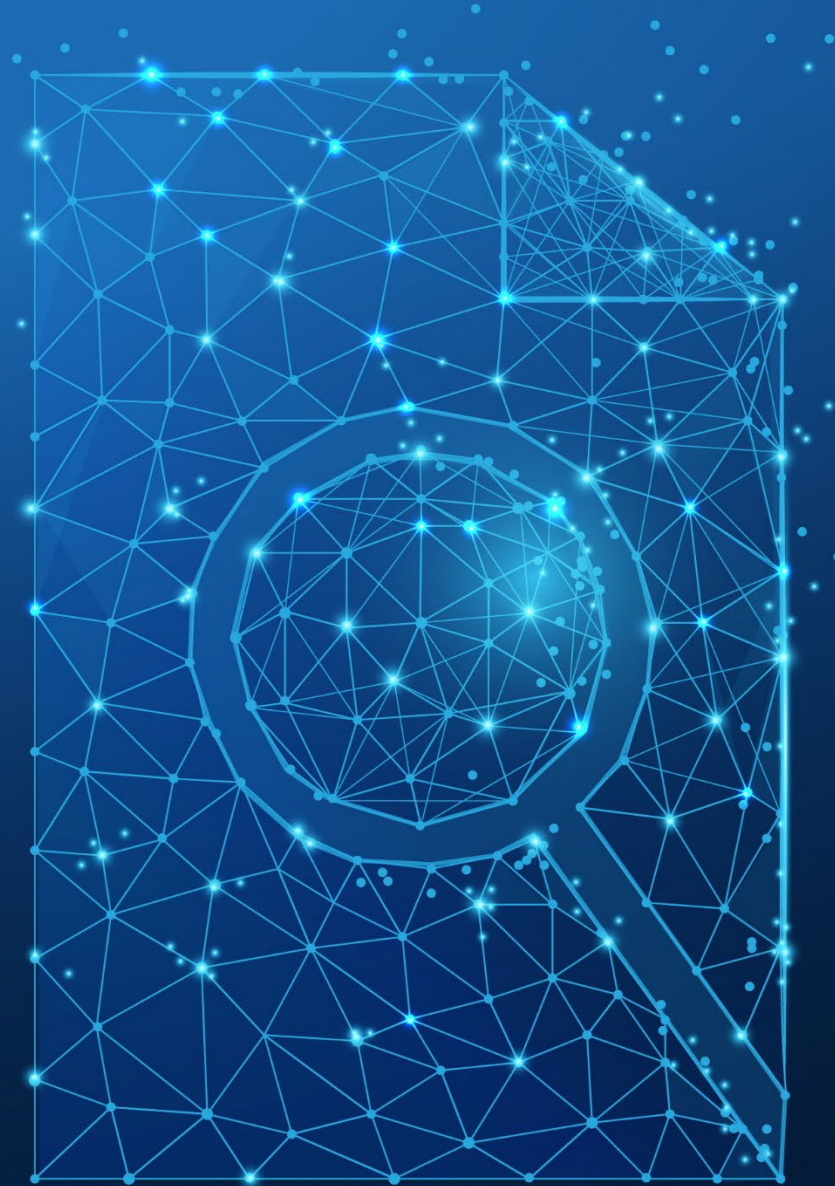
Assets BD 3,764 million



Liabilities BD 3,244 million



Corporate and Strategic Achievements



Corporate and Strategic Achievements

The Bank was able to successfully launch a number of initiatives, including:

- Digitization:
 - Improved digital banking channels.
 - Samsung Wallet service.
 - 'BBK Business' platform.
 - New “BBKPlus” digital zone at Sitra Area.
 - The launch of “BBK virtual” metaverse.
 - Launched a digital investment solution.
- Signed an agreement with end-to-end cybersecurity solutions provider, Beyon Cyber.
- Financing the Beyon Cable Extension with US\$ 200 million.
- Closing of a US\$ 250 million 2-year Club Loan Facility.
- Focus on customer centricity with launch of Customer Appreciation initiative offering monthly rewards and surprises.

Awards, People and CSR



Awards and Certifications

- "Elite Quality Recognition" award by J.P. Morgan Bank, in recognition of its exceptional performance in the Straight Through Processing (STP) for customers and financial institutions' transfers during the year 2022.
- "Best Retail Bank Bahrain 2023" Award from World Economic Magazine
- 'Best Corporate Governance - Banking - Bahrain 2023' award from Global Business Outlook
- ISO 22301:2019 Certification for Business Continuity Management for 10 consecutive years

Our People

Continued focus on developing our number one asset, “our people”:

- Investment in training continued, with programs such as:
 - Launched DigiPro, the Digital Management Training Program in FinTech for employees.
 - BBK e-learning specialized studies to master’s degrees.
- Led by 96% Bahrainis; one of the highest Bahrainization percentages in private sector.
- Women empowerment initiatives remain a top priority - with 42% women ratio.
- Awards for Completion of Academic Degree & Professional Certification

Corporate Social Responsibility

Launching many initiatives such as:

- “Grow”, a 6 months internship program for Bahraini university graduates
- The 2nd cohort of the BBK Women on Board Training Program.
- The 2nd Edition of BBK Digital Literacy Program with 70 participants

And ongoing support to:

- The construction of The Galali Health Center
- BBK 50th anniversary scholarships, The Crown Prince Scholarship Program and Sh. Isa Bin Salman educational Fund
- Various philanthropic, educational, health, sports initiatives such:
 - Al Gharimeen Fund
 - Royal fund for fallen servicemen
 - National call participation for Gaza
 - Greener Bahrain National initiative