

Investors' Conference Call

31 July 2025, Kingdom of Bahrain

Agenda

1. **Corporate and Strategic Developments**
2. **CG and IR Highlights**
3. **Sustainability**
4. **Financial Performance**



Corporate and Strategic Developments

Corporate and Strategic Developments

- ▶ BBK continues to progress its discussions and negotiations on the potential merger with NBB.
- ▶ The CBB has approved the transfer of HSBC Bank Middle East, Bahrain Branch's retail (consumer) banking operation to BBK .
- ▶ BBK successfully closed a USD 500 million 3-year club loan facility.
- ▶ BBK unveiled its largest-ever Al Hayrat prize draw, awarding BD 5 million to thousands of winners, reinforcing its commitment to reward customer loyalty.
- ▶ Moody's Ratings has affirmed BBK's rating at "B2" with a stable outlook, at the same level as the Government of Bahrain's rating.
- ▶ Fitch Ratings has affirmed BBK's Rating at "B+" with a negative outlook, capped by Bahrain's rating and outlook.
- ▶ Entered into a BD 58 million Islamic Murabaha financing agreement with Solidarity Group Holding to facilitate its acquisition of Bahrain National Insurance (BNI), a subsidiary of Bahrain National Holding (BNH).

CG and IR Highlights

A nighttime photograph of a city skyline, likely Dubai, featuring several prominent skyscrapers illuminated with lights. The image is overlaid with a semi-transparent blue gradient that covers the right side and bottom. A thin horizontal orange line is positioned across the middle of the image, just below the main text.

Corporate Governance and IR Highlights

- ▶ The Board performed a 360° Performance evaluation for the Board, the Board Committees and Directors with the objective of further enhancing Board practices.
- ▶ The Board meeting and documentation system was enhanced to include AI features to assist Board members in making more informed decisions.
- ▶ The Board approved an enhanced terms of reference for the merger and acquisitions Board Committee.
- ▶ BBK's Investor relations platform was enhanced with additional and updated information.



Sustainability

Sustainability



Responsible & Responsive Employer

- Finalized Bahrainisation of 3 senior executive roles
- Established structured townhall and listening sessions for two-way dialogue between management and employees.
- Launched a Bank-wide well-being awareness program covering mental health, physical health, financial, and social connection.
- Launched the GROW internship program



Long-Term Positive Customer Relationships & Experiences

- In the process of conducting a country-wide research of customer brand perception and need analysis
- Launched the BBK Way project to define our service principles and redesign all customer journeys to drive better experience.
- Launched UI/UX change for our digital channels, starting with Retail Banking channel



Social Responsibility Mindset

- Commitment to the ICU expansion project of the Royal Medical Services-BDF with BD 2M
- Commencement work of the BBK Health Center in Galali
- Blood Donation campaign by the employees contributing to a sufficient blood supply
- Sponsorship of the National Forum “Towards Inclusive and Sustainable Economic Development”
- Continued to support Crown Prince International Scholarship Programme
- Continued to support Isa Bin Salman Charitable Fund
- Launch of the 3rd edition of the 6 months internship program aimed at developing young Bahrainis, ensuring they are “work ready”



Climate Action & Responsibility

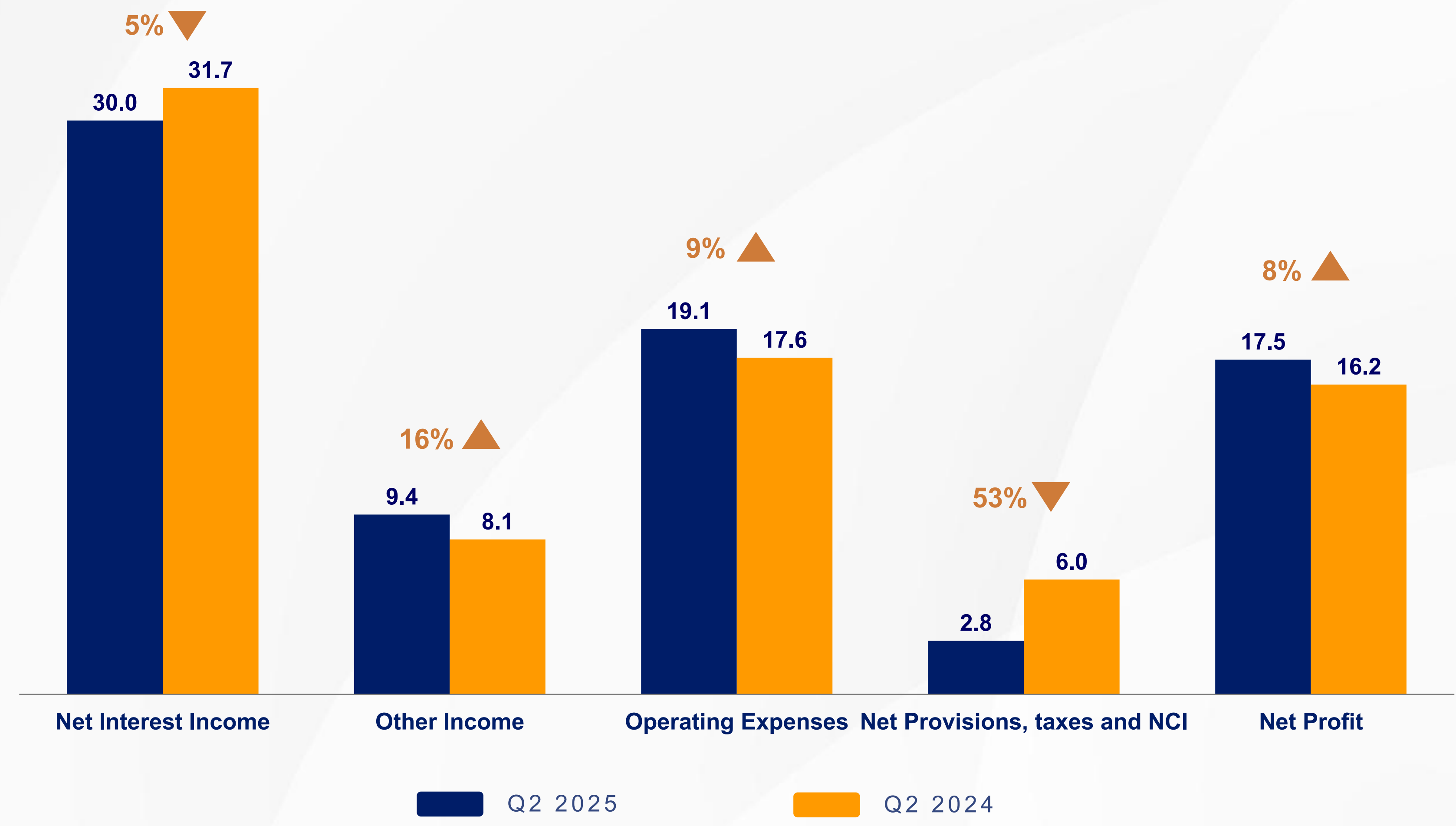
- BBK engaged Standard Chartered Bank as a consultant to formulate the bank’s Sustainable Finance Framework. By establishing clear criteria for sustainable financing, including green, social, and sustainability-linked instruments, the Framework enables BBK to support projects that contribute to climate action, social inclusion, and economic growth.
- BBK successfully wrapped up a USD 500 million Club Facility, with a sustainability-linked provision. The sustainability coordinators are in the process of studying the possible sustainability performance indicators.
- BBK is engaging with suppliers to replace energy inefficient ACs and study installation of Solar panels in branches, which is part of our Decarbonization Plan that aims at reducing carbon emissions by 30% in 2030.
- Commitment presented to NIAD - “Tree planting initiative”
- Internal plants distribution initiative marking World Environment Day

Financial Performance

Financial Performance - Q2 2025

(BD Millions)

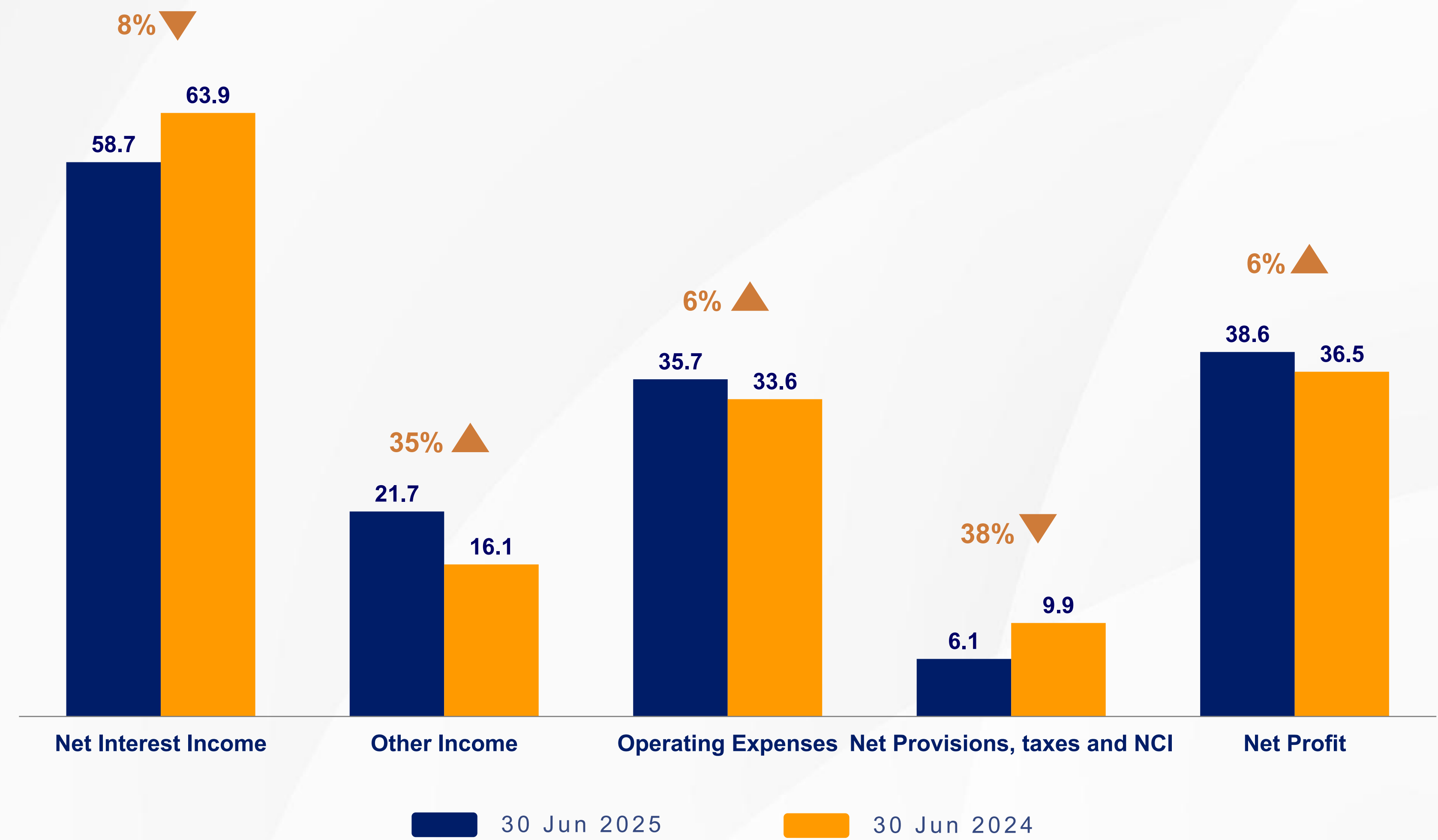
Net Profit
BD 18m
Increase by 8%



Financial Performance – YTD 30 June 2025

(BD Millions)

Net Profit
BD 39m
Increase by 6%

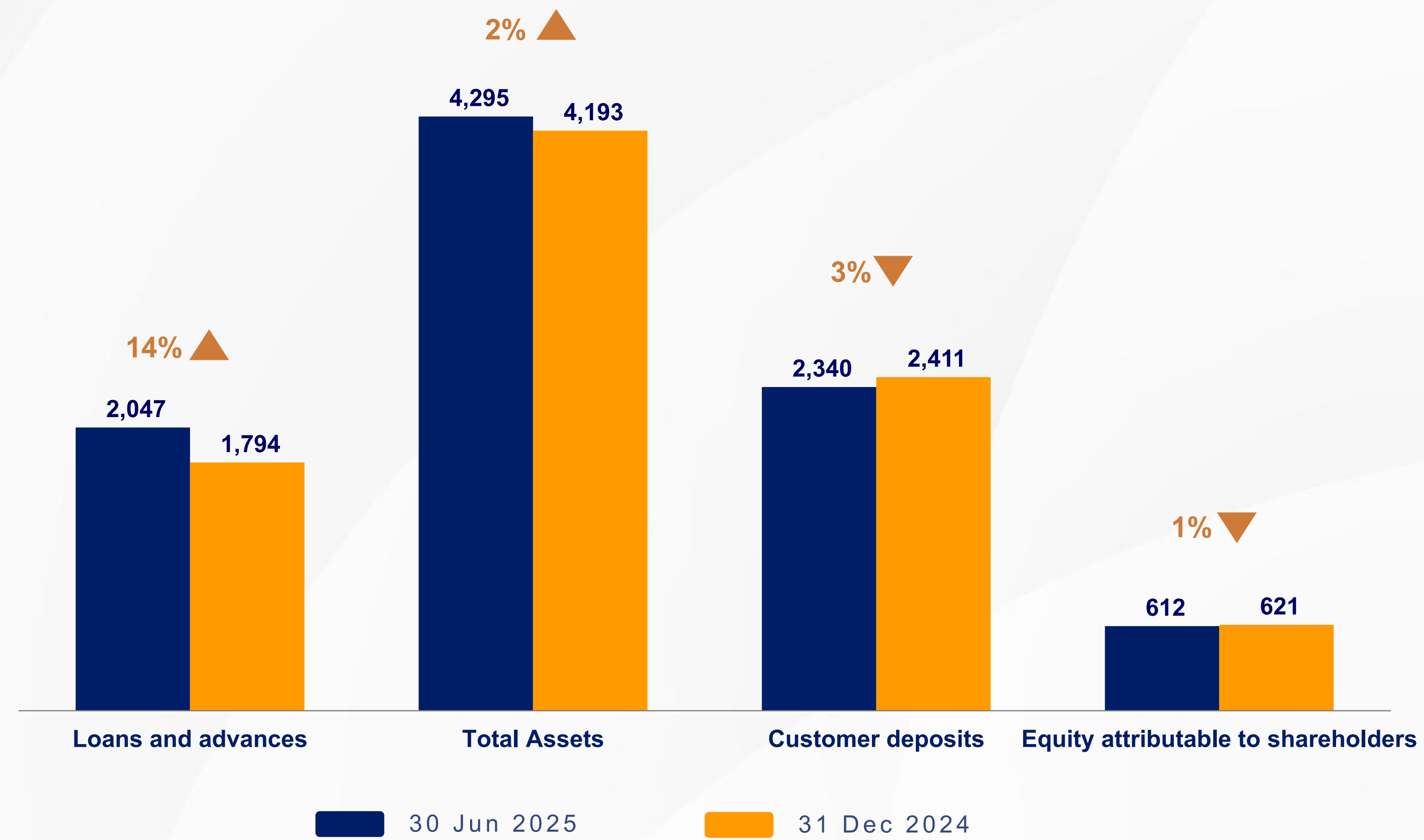


Financial Position – 30 June 2025

(BD Millions)

Total Assets
BD 4,295m

Increase by 2%



Indicators

			Jun 2025	Dec 2024
Profitability	Return on Average Equity*	%	12.6	11.7
	Return on Average Assets*	%	1.8	1.8
	Earnings per share	BHD	0.021	0.020
	Cost/Income	%	44.4	44.3
Assets Quality	Specific Coverage Ratio	%	69.0	65.1
	ECL (Stage 1&2) Coverage Ratio	%	1.2	1.4
	Gross NPL/ Gross Loans	%	3.9	4.2
Regulatory Ratios	CAR	%	22.6	26.5
	NSFR	%	130.6	142.0
	LCR	%	236.1	268.5

* Annualized

Interim Dividend

Based on the interim results achieved, the Board of Directors has resolved in its recent meeting to distribute an interim cash dividend of 12.5% (12.5 fils per share) amounting to BD 22.6 million, subject to regulatory approvals.

**12.5%
Interim Cash
Dividend.**

**Amounting
to BD 22.6
million.**

Thank you
