

Annual General Meeting

31 March 2026, Kingdom of Bahrain

AI

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Achievements

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Awards and Recognitions

Strategic and Corporate Achievements

A blue-tinted photograph of a modern city skyline at dusk or dawn. The image features several prominent skyscrapers, including two tall, curved towers on the left and a more rectangular tower on the right. The buildings are illuminated from within, and their lights reflect on the water in the foreground. The sky is a deep blue with scattered clouds. The text "Strategic and Corporate Achievements" is overlaid in white, bold, sans-serif font across the upper portion of the image.

Strategic and Corporate Achievements



New strategy developed (2025-2027)



Record net profit and robust performance



Successful acquisition of HSBC retail business



Potential merger is being advanced and due diligence has commenced

Strategic and Corporate Achievements



Commenced the negotiations with silah for a potential acquisition of Invita



Launched its Sustainable Finance Framework

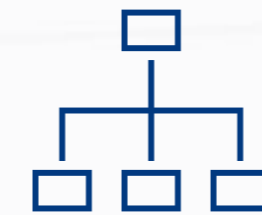


Launched “The BBK Way” project



Successfully closed a USD 500 million 3-year club loan facility

Strategic People & Innovation Highlights



Operating Model & Leadership

- Aligned the operating model and structure with the new strategy, led by high-caliber leadership.
- Updated pay, benefits, and the employee value proposition to market benchmarks.



Talent & Culture

- Launched a comprehensive Talent Management Program
- Launched the Great Manager Program
- Promoted 115 employees



Innovation & Future Voices

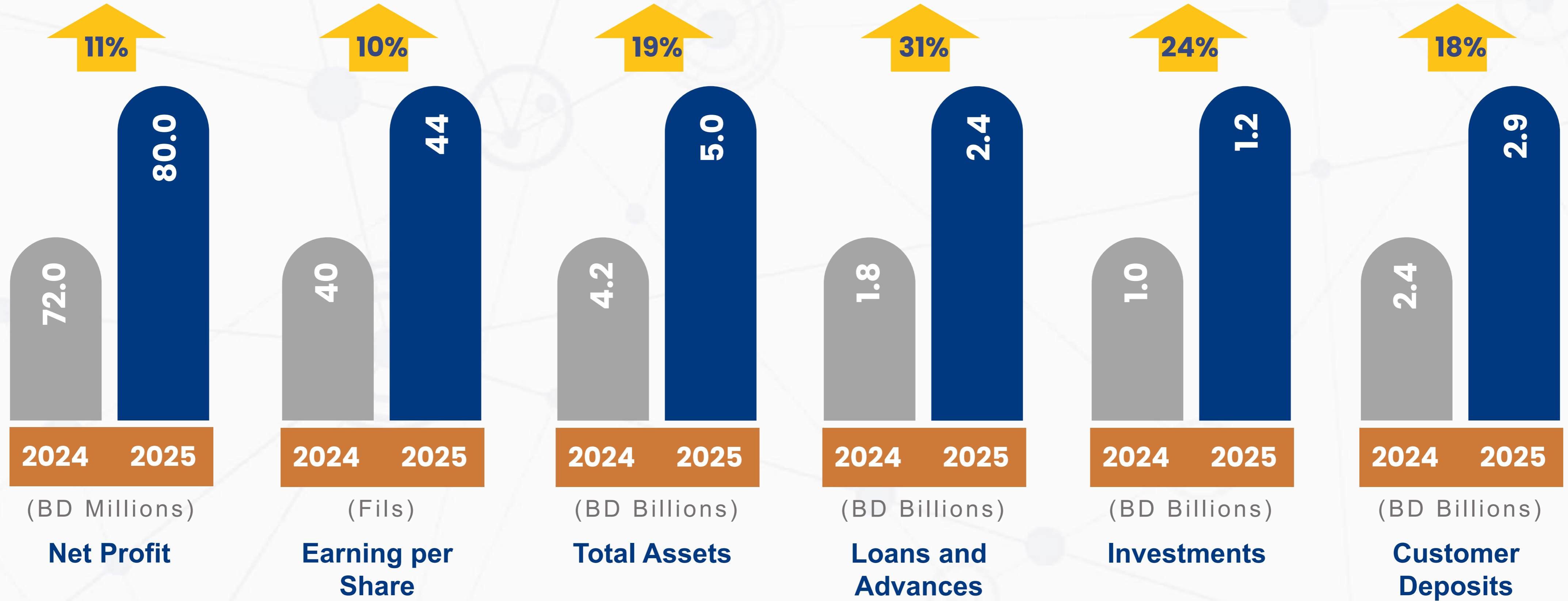
- Launched the SPARK innovation program
- Established the Youth Advisory Council



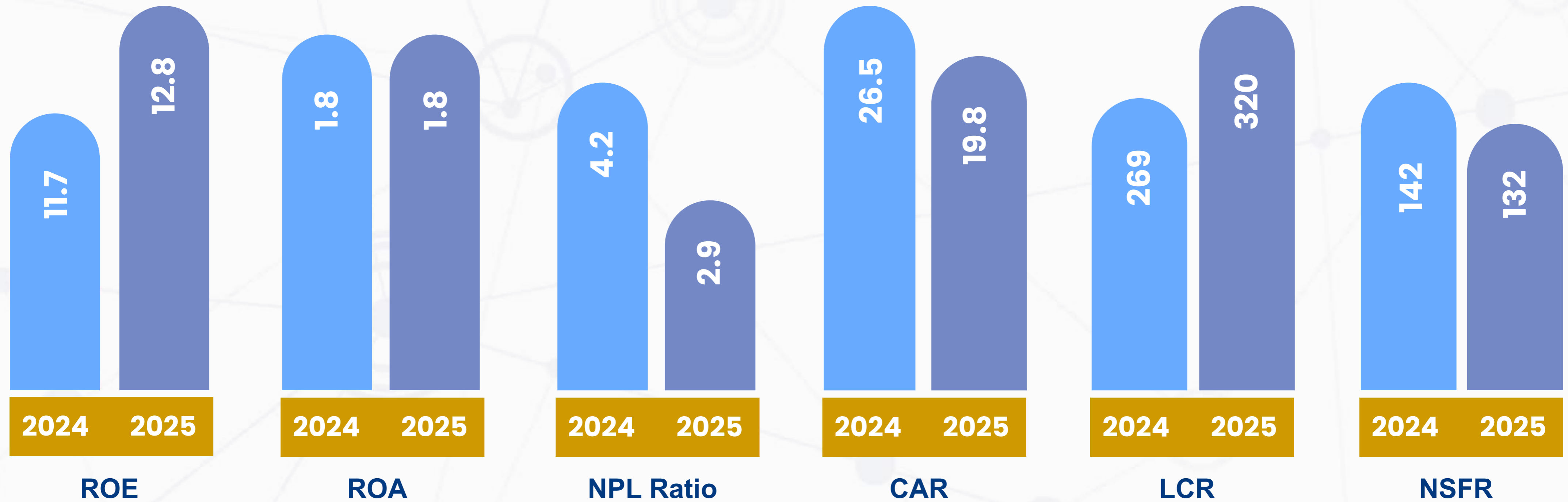
Financial Performance



Financial Performance



Financial Performance (%)



Environmental, Social and Governance (ESG)

The background of the slide is a deep blue gradient. It features several wavy, horizontal bands of light blue and white particles, resembling a digital or scientific visualization. These particles are arranged in lines that curve and flow across the frame, creating a sense of movement and depth. The overall aesthetic is clean, modern, and high-tech.

Environmental, Social and Governance (ESG)

Governance and Oversight

- Strong oversight by Board-level committees, quarterly reporting, and cross-functional sustainability working groups.
- ESG ratings significantly improved:
 - London Stock Exchange Group (LSEG) ESG Rating: 77(up from 48)
 - Morgan Stanley Capital International (MSCI) ESG Rating: A (up from BBB)
- Zero corruption or compliance penalties



Environmental, Social and Governance (ESG)

Customer-Centric & Digital Leadership

- Launched the Center of Excellence to advance the development of AI-driven digital capabilities.
- 98.2% of all transactions through digital channels
- Bank recognized through multiple service excellence awards.

Environmental Responsibility

- BBK targets a 30% reduction in total GHG emissions by 2030, through energy/ water efficiency, and emissions management.
- 2025 is BBK's baseline year for Scope 1, 2, and key Scope 3 emissions. Completed our first PCAF (Partnership Carbon Accounting Financial) aligned financed emissions calculation.
- E-Waste" annual campaign: 755 kg of e-waste collected in 2025 through certified recycling partners.

Sustainable Finance Framework

- Morningstar Sustainalytics assessed BBK's Sustainable Finance Framework overall sustainability contribution as "Significant".
- Climate considerations embedded into lending, risk assessment, and portfolio monitoring.
- Launch of five Sustainable Finance products
- Sustainable finance portfolio reached **BHD 188 million**.

Community and CSR

- BHD 2.4 million invested in community initiatives: BBK Health Center in Galali, Royal Concourse, Rashid Equestrian – Turf Series, Crown Prince Scholarship International Program and Isa bin Salman Education Fund
- 213 hours of employee volunteering.
- 81% of procurement spend directed to local suppliers..

Awards and Recognitions

The background features a dark blue gradient with a series of wavy, horizontal lines. These lines are composed of small, light blue dots that create a sense of motion and depth. The lines curve and flow from the left side towards the right, with some lines appearing more solid and others more dotted, giving the overall effect of a dynamic, digital or data-driven environment.

Awards and Recognitions



**Most Trusted Digital
Banking Services
Provider**

World Business Outlook



Best Retail Bank

Global Banking
and Finance Review



**Best Employee Engagement &
Workplace Culture**

International Business Magazine

Awards and Recognitions



Best CSR
Al Bilad



**Top 50 Bahraini
Companies**
Al Bilad



CX Award
10TH Annual Customer
Experience Conference



**Most Improved ESG
Report Middle East**
MEIRA

Thank you

The background features a dark blue gradient with a series of wavy, horizontal lines. These lines are composed of small, light blue dots that become more densely packed and brighter as they move from left to right, creating a sense of depth and motion. The overall effect is a modern, digital aesthetic.