



Investors' Conference Call

H1-2022

31 August 2022



Major Developments

Corporate Highlights



- BBK launches the second edition of its Digital Literacy Program.
- BBK launches all-new Credit Cards with a variety of benefits.
- BBK offers an all new Educational Loan and solar energy loans to a variety of segments.
- Moody's affirmed the ratings of BBK at B2 and changed the outlook on long-term ratings to stable from negative.

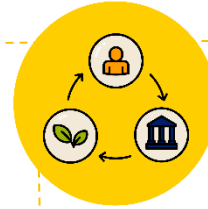
ESG Timeline



ESG Framework was approved by the Board in 2021 & committee formed



In 2022, Sustainability Statements were developed and approved by the Board



Framework and statements published to the public



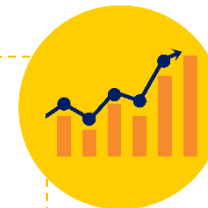
KPIs were set to achieve ESG goals



BBK's first Sustainability Report to be issued by Q3



Reported 2021 goals and KPIs in the 2021 Annual Report



Achieving approved KPIs and targets in progress

ESG Indicators



41.6%

Percentage of independent BBK Board Members



95%

Percentage of Nationalization



100%

Percentage of employees that have received training in anti-money laundering



40.4%

Percentage of females among total workforce



100%

Percentage of employees who received a performance review



1.4 days

Customer complaints resolution time



78%

Percentage of online and mobile transactions from total transactions



86%

Percentage of spending on local suppliers



BD2.2million

In community investments

Key Governance & Investors Relations Developments

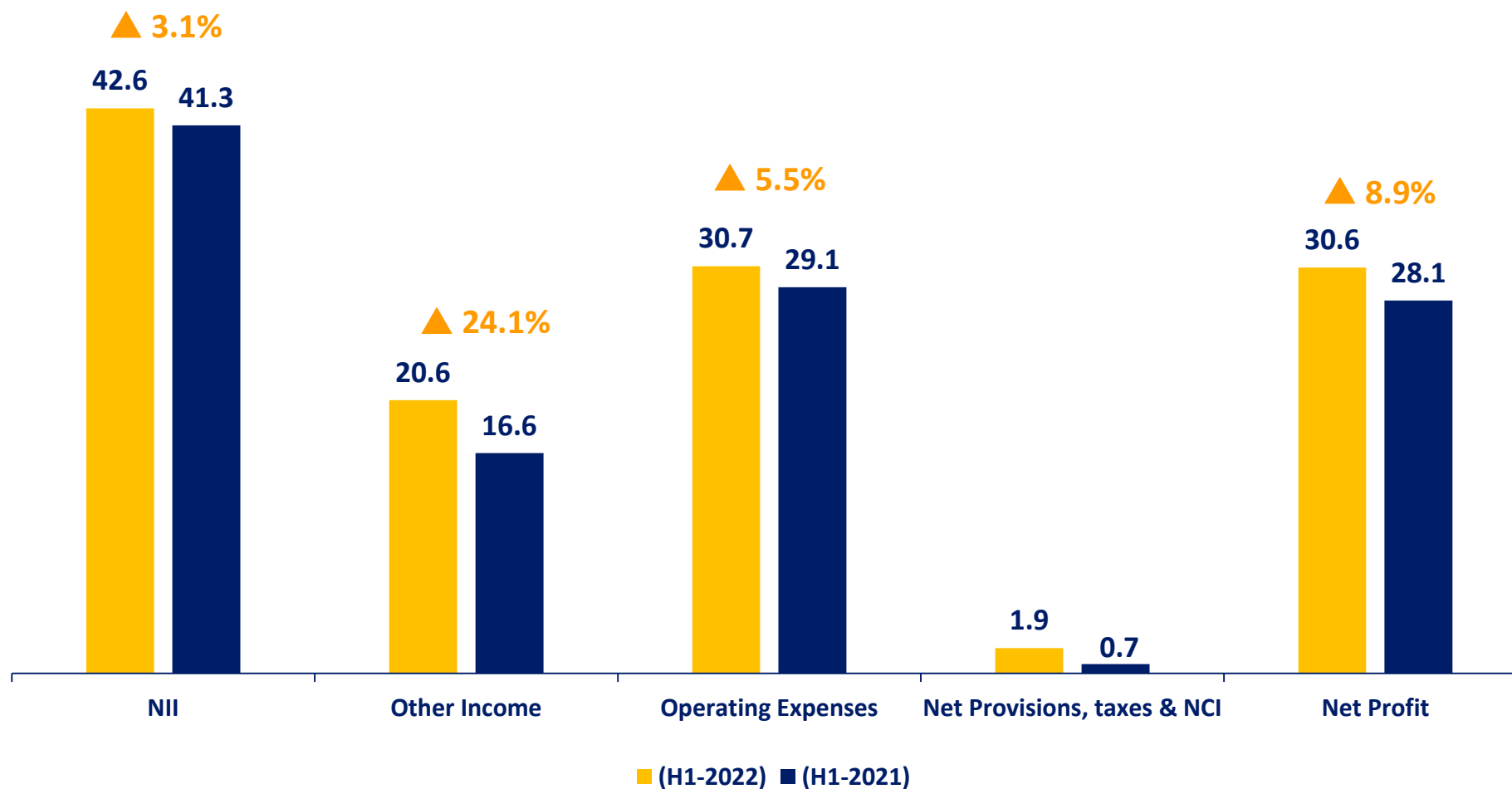


- The Investor Relations Platform was completed in both Arabic and English languages and features such as electronic registration of dividend transfer to Bank accounts were added to the platform.
- The Bank held its Q1 Investors conference on 23 May 2022 and enhanced meeting results' disclosures were published.
- All functions relating to Board of Directors and Board Committees including performance evaluations are now performed using digital paperless means.
- Most KPIs established by the Bank relating to ESG with regards to good governance are achieved or in progress of achievement such as increasing number of independent Directors and % of women on BBK Group Boards of Directors.
- As a result of change in ownership of one of the major shareholders from Ithmaar Holding to Al Salam International WLL a new Director was inducted.

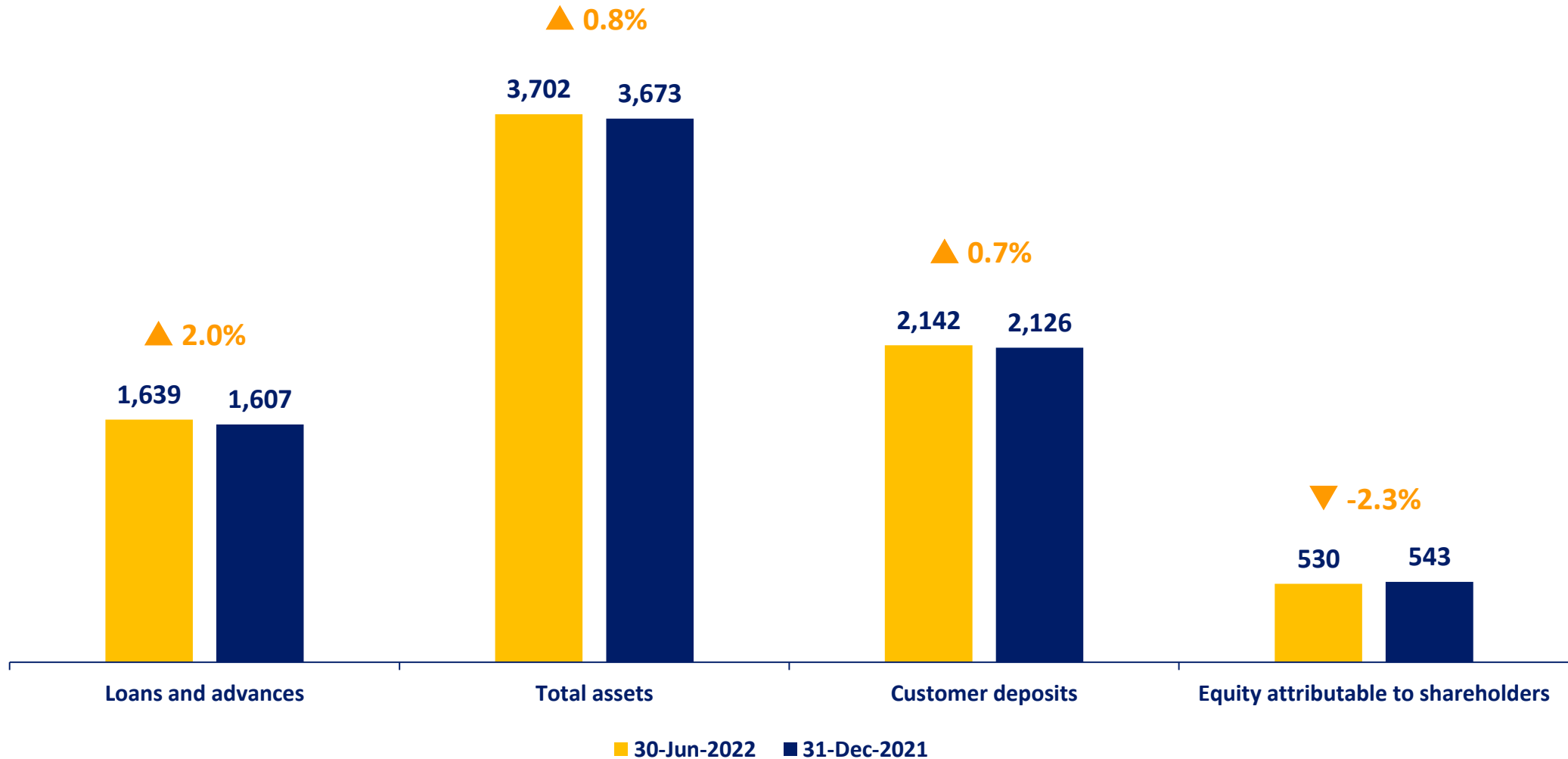


Financial Highlights

Financial Performance - H1 2022



Financial Position – 30 Jun 2022



Key Performance Indicators



Profitability

Return on Average Equity	%
Return on Average Assets	%
Earning Per share	BHD
Cost/ Income	%

Jun-22	Dec-21
11.25	10.11
1.60	1.43
0.037	0.032
48.57	51.83

Assets Quality

Specific Coverage Ratio	%
ECL Coverage Ratio (ECL/ PL)	%
Gross NPL/ Gross Loans	%

69.13	68.01
2.05	1.93
4.97	5.21

Regulatory Ratios

CAR	%
NSFR	%
LCR	%

23.40%	23.56%
131.69%	136.89%
258.37%	323.72%



Q&A



Thank You