

BBK (1H-2021) Financial Results Conference Call

11 August 2021

Major Corporate Events

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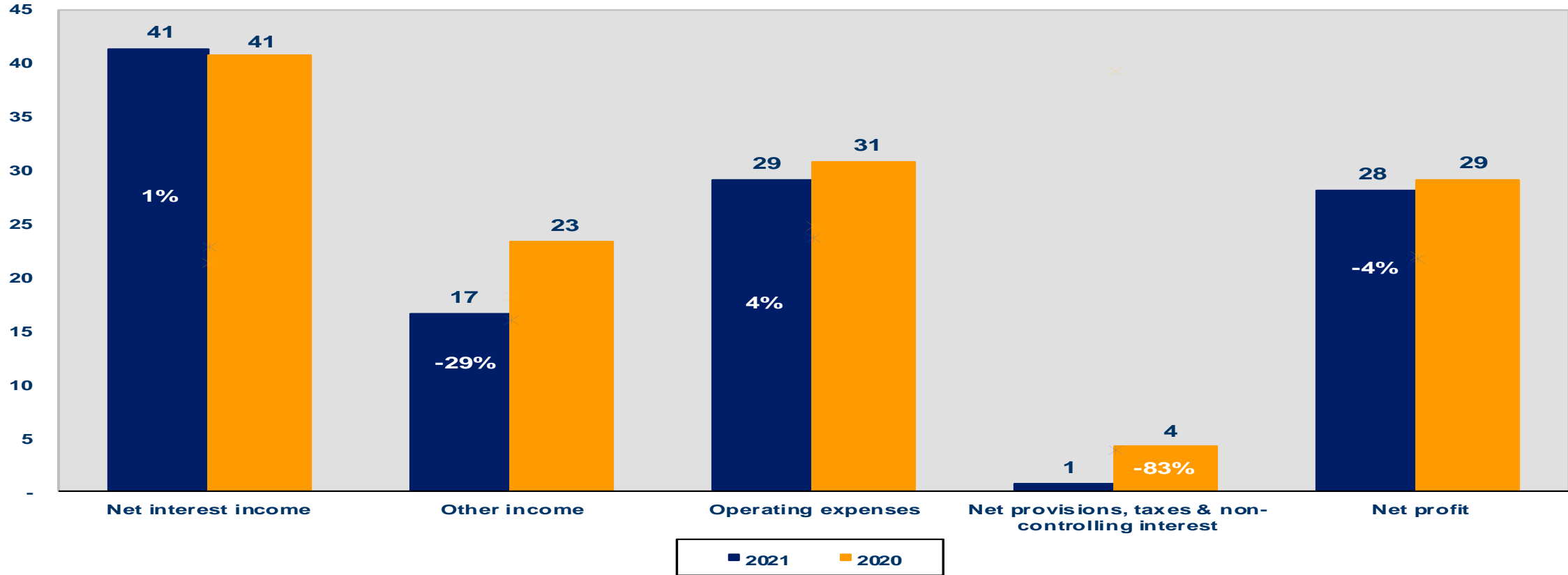
- The Bank was able to successfully launch a number of initiatives, including:
 - The “BBK PLUS” application is now allowing customers for assets on boarding in addition to the previous services of opening instantly a number of savings accounts.
 - The opening of the third digital branch in Al Liwan.
 - The new Digital Cash Management Platform “BBK BanKey”
 - The launch of the Bank’s sustainability framework (ESG) whereby focusing on increasing the measures aimed at providing support to all stakeholder and the environment.
 - After considerate thought, BBK and Ithmaar Holding decided to halt further negotiations to acquire certain assets of Ithmaar Holding. Although both parties were interested in finalizing this promising transaction, they could not agree on term favorable to both institutions to continue with negotiations.
 - Fitch Ratings has affirmed the Bank’s long-term issuer default rating at B+ with stable outlook and viability rating at b+
 - Moody’s has affirmed the Bank’s long-term rating at b2 with negative outlook. The outlook has been changed following Moody’s decision to change the outlook for Bahrain Government to negative from stable.
 - As part of its social responsibilities, BBK continued its contribution to the community through various grants and donations.

Financial Highlights

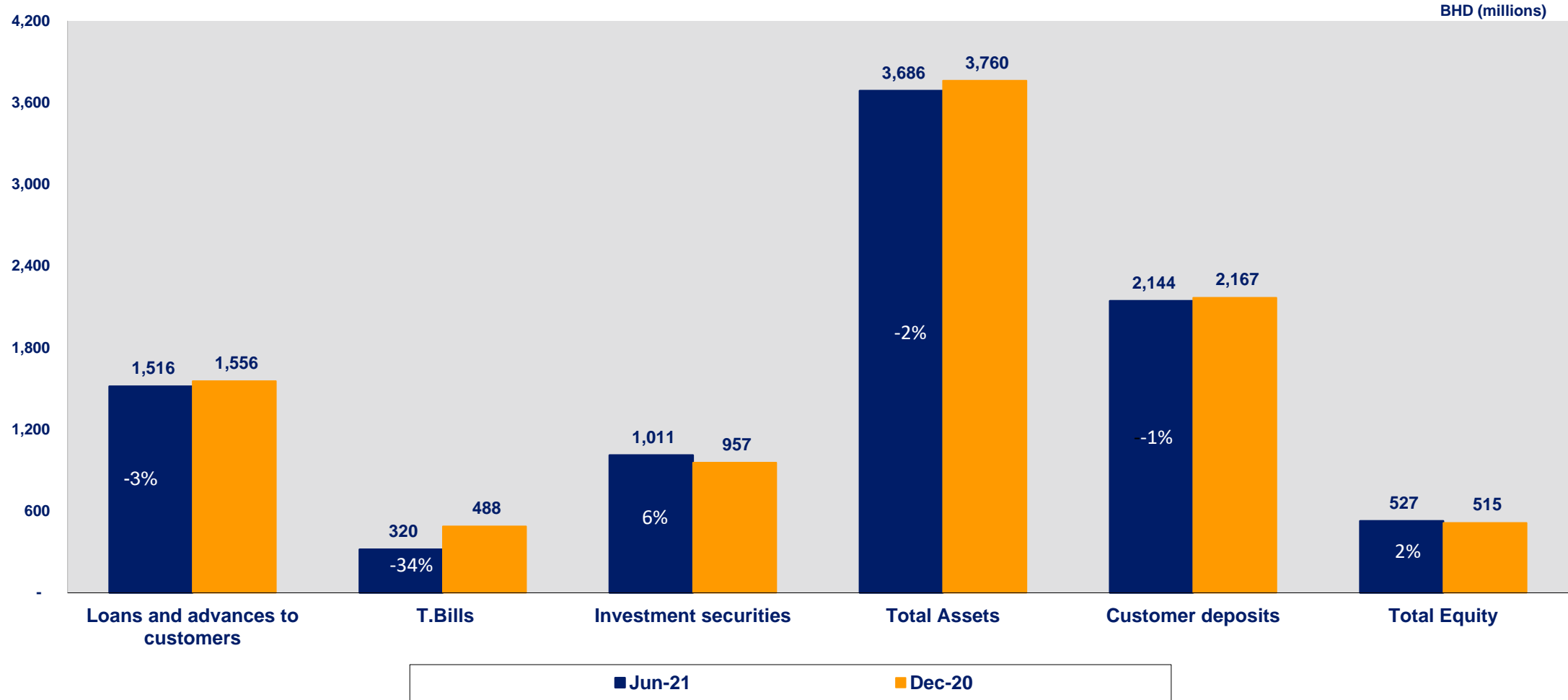
Financial Performance

Six months period ended 30 June 2021

BHD (millions)



Financial Position At 30 June 2021



Key Performance Indicators

Profitability

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

Jun-21	Dec-20
10.86	11.36
1.50	1.32
0.038	0.039
50.21	51.17

Assets Quality

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

66.40	61.22
1.88	1.89
6.26	6.27

Regulatory Ratios

NSFR	%
LCR*	%

133.72	134.19
297.80	338.50

* As per CBB LM Module, the consolidated LCR is the simple average of daily LCR during Q2 2021

Q&A Session

Thank You