
BBK

Investors'

Conference Call - (Q1-2022)

23 May 2022

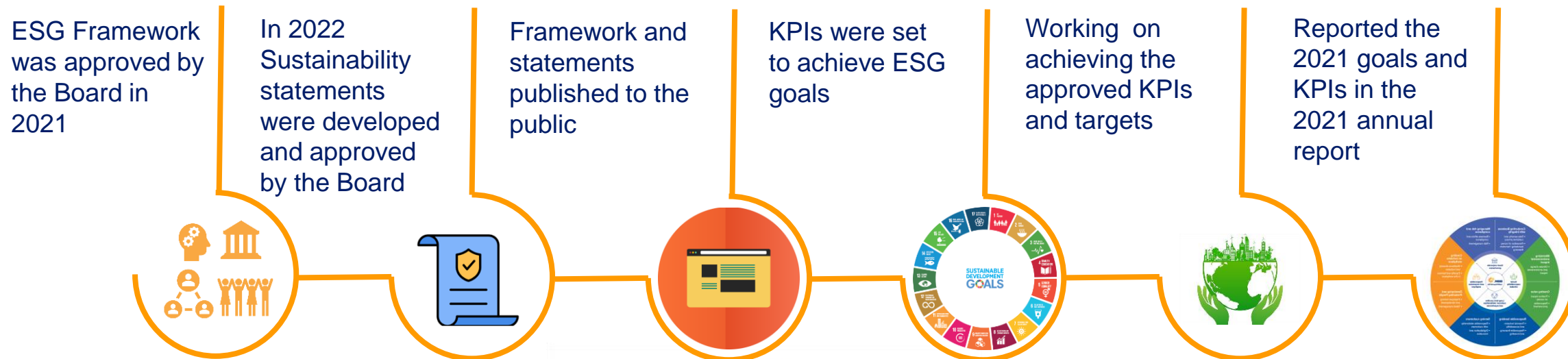
Major Developments

Major Corporate Events



- The year 2022 marks the first year of the new strategy cycle (2022-2024).
- BBK celebrates the golden jubilee – 50 years of leadership and innovation.
- Closed a US\$ 50 million 2-year bilateral loan facility.
- Moody's affirmed the ratings of BBK at B2 and changed the outlook on long-term ratings to stable from negative.
- Launched the fifth BBKPLUS digital branch concept at Souq Al Baraha in Diyar Al Muharraq.
- Signed a strategic partnership agreement with Tamkeen to provide financing solutions to support growth and development of the enterprises.

ESG Developments Timeline



BBK's first Sustainability Report to be issued by Q2

Key Governance and Investors Relations Developments

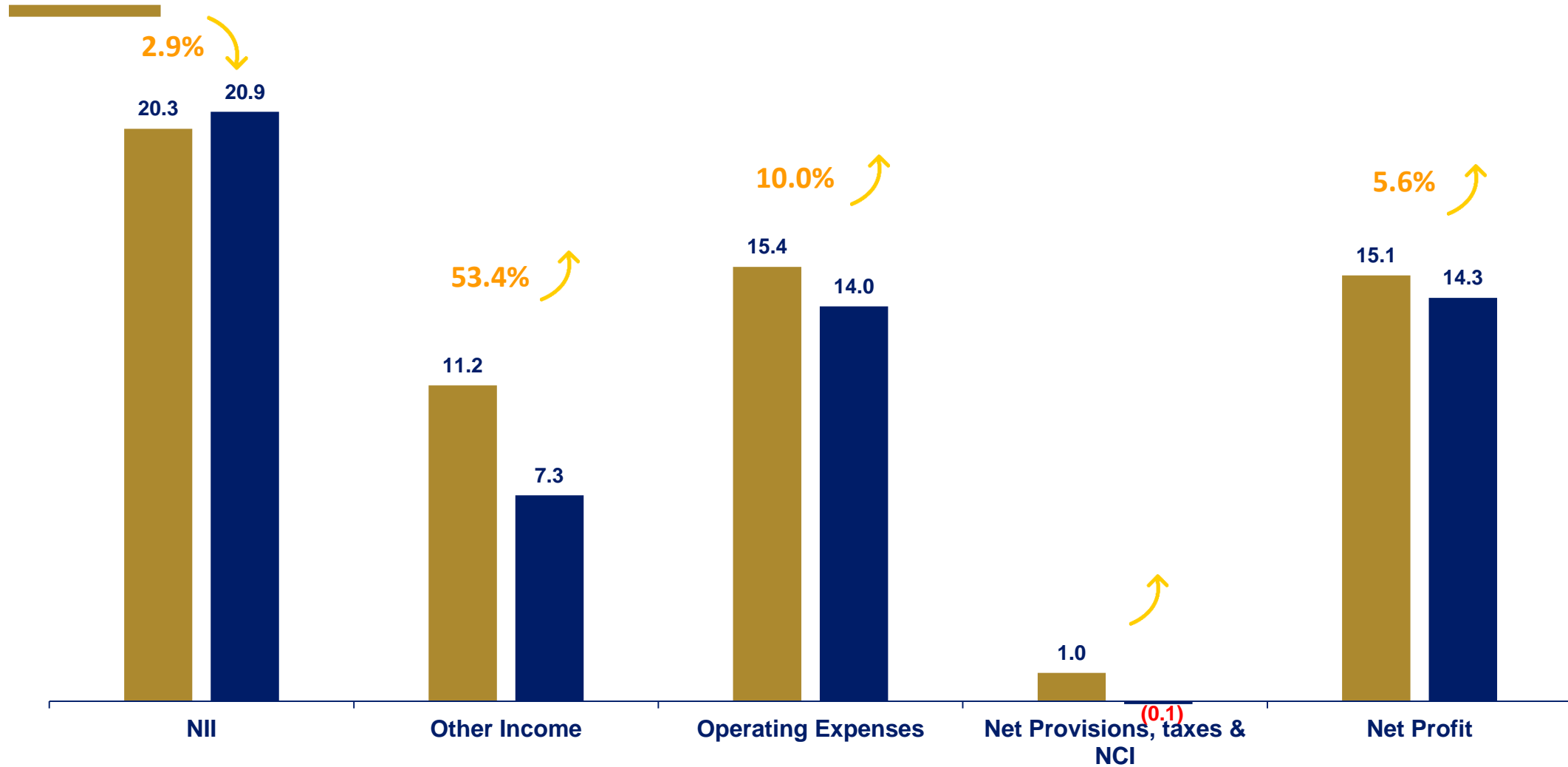


- The Board adopted the new Sustainability framework and a Management Committee and sub-committees were formed to develop/review the relevant statements and KPIs. The NRG Committee was delegated to follow up on the issues.
- Three layers of compliance with the regulatory corporate governance requirements, were done to ensure full compliance with regulatory requirements.
- Enhanced the use of technology by having fully paperless functions for the Board and Board Committees.
- An Investor Relations (IR) Unit within the Corporate Secretariat was developed and the Bank launched a revamped platform taking into consideration international best practice to keep all Investors abreast of all relevant disclosures.



Financial Highlights

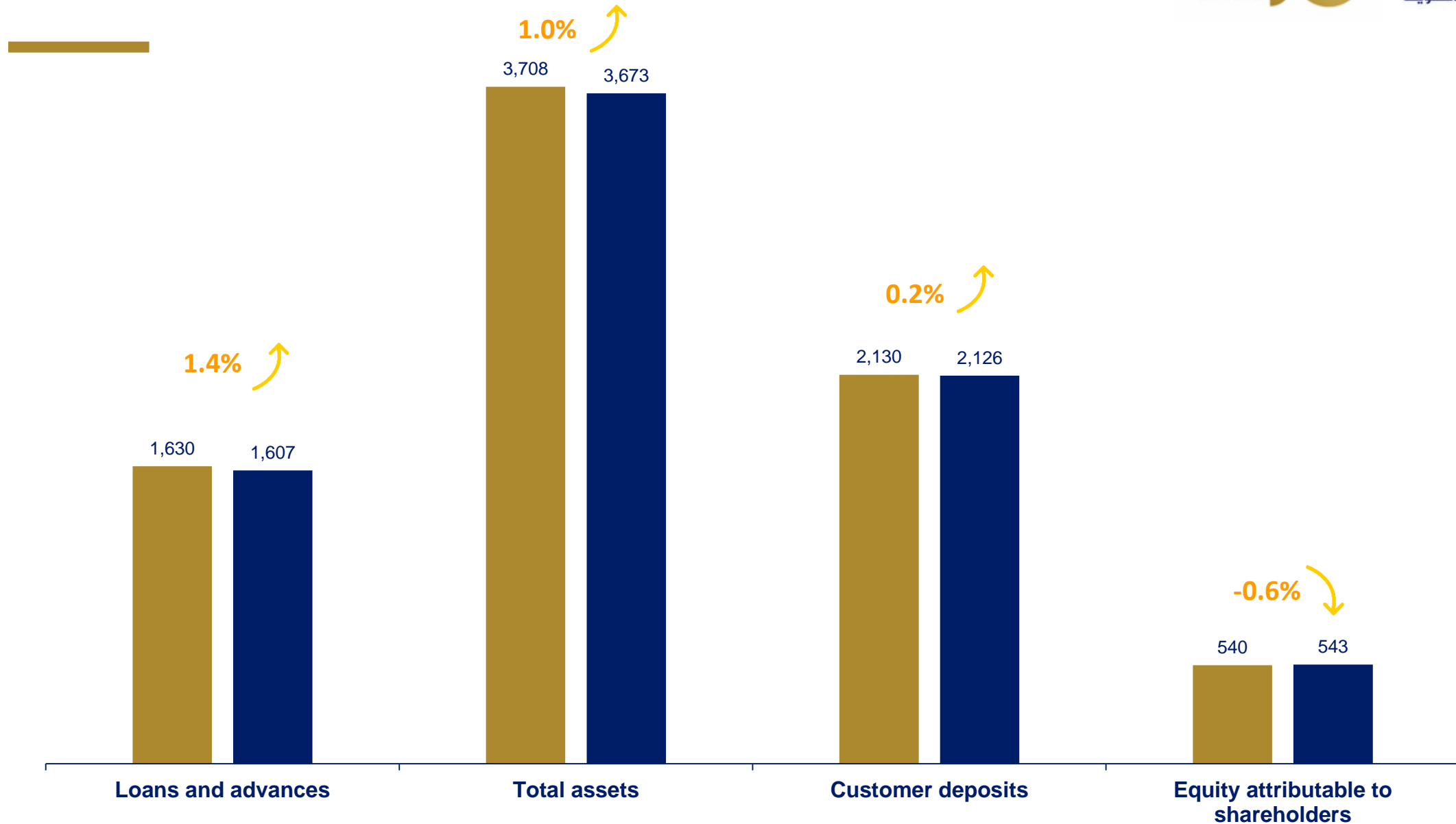
Financial Performance – (Q1-2022)



Financial Performance (Q1-2022)

BHD (millions)	(Q1-2022)	(Q1-2021)	Var % Mar-21
Net interest income	20.3	20.9	(2.9)
Investment income	4.5	1.8	153.2
FX & Trading income	1.7	1.5	13.6
Fees and sundry income	5.0	4.0	25.8
Total Revenue	31.5	28.2	12.0
Operating expenses	15.4	14.0	(10.0)
Net operating income	16.1	14.2	14.0
Net provisions, taxes & NCI	(1.0)	0.1	N/A
Net profit	15.1	14.3	5.6

Financial Position – 31 Mar 2022



Financial Position – 31 Mar 2022



BHD (mm)	Mar-22 Actual	Dec-21 Actual	Var (%)
Deposits and due from banks	616	622	(1.0)
Loans and advances to customers	1,630	1,607	1.4
T.Bills	298	279	6.7
Investment securities	966	986	(2.0)
Other assets	198	178	11.3
Total Assets	3,708	3,673	1.0
Deposits and due to banks	278	255	9.2
Borrowings under repurchase agreement	383	383	(0.0)
Term Borrowings	245	245	0.0
Customer deposits	2,130	2,126	0.2
Other liabilities	129	119	8.8
Capital, Reserves & NCI	542	545	(0.6)
Total Liabilities & Equity	3,708	3,673	1.0
Net Money Market Position	338	367	(8.1)

Key Performance Indicators

Profitability

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

Mar-22	Dec-21
11.04	10.11
1.59	1.43
0.037	0.032
49.28	51.83

Assets Quality

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

68.98	68.01
2.00	1.93
5.04	5.21

Regulatory Ratios

CAR	%
NSFR	%
LCR	%

24.17%	23.56%
135.64%	136.89%
229.16%	323.72%



Q&A Session



Thank You