



Corporate Social Responsibility (CSR) has continued to take centre stage at BBK, reaffirming our commitment to the communities in which we operate.



Online training has benefited 400 Bahraini students, creating opportunities designed to help them at university or in the workplace.



Our Digital Literacy programme targeting stay-at-home women aims to strengthen their digital capabilities, particularly given the need for more use of digital channels during social distancing due to COVID-19.



The new BBK-funded healthcare centre being built in Galali will provide full medical services to local residents.



Our pioneering approach to strong corporate governance continues, with acute focus on maintaining the highest international standards.





**In 2020, along with the emergency response to COVID-19, BBK maintained its support for a diverse range of community investment initiatives and started to develop its sustainability framework, which will be implemented in 2021. This reinforces the Bank's commitment to society, consistent with its long heritage of giving back to the citizens of Bahrain.**

#### Promoting health and wellbeing in the time of COVID-19

The COVID-19 pandemic imposed an unprecedented health burden on BBK, the citizens and residents of the Kingdom of Bahrain, and people everywhere.

In a crisis, good leadership comes to the forefront and BBK demonstrated this throughout the pandemic emergency, following the directives of the great leadership of the Kingdom of Bahrain and the swift and decisive actions taken by the government.

First priority for the Bank was protecting our employees, our customers, and everyone who has contact with our branches and offices. While implementing these measures, we quickly extended our efforts to take in the community as a whole. The Bank's various initiatives – as detailed elsewhere in this annual report – helped to contain the spread of the virus.

BBK donated BD 3.0 million to the nationwide Feena Khair campaign, just one of the government's COVID-19 measures designed to help people afflicted by the crisis. In addition to backing national initiatives, BBK supported local NGOs in assisting in-need families and migrant workers with the provision of food and basic essentials.

The Bank's pandemic response was not merely a replacement for its many other wide-ranging commitments to health and wellbeing. Indeed, the COVID crisis made continued support for these beneficiaries even more vital.

BBK began the planning and design of its second health centre in coordination with the Ministry of Health and the Ministry of Works, Municipalities Affairs and Urban Planning. The new centre will serve a large segment of the population of the northern part of the Kingdom. The project reflects the Bank's belief that every Bahraini is entitled to quality healthcare.

#### Investing in a healthy lifestyle

In 2020, BBK maintained its record of donations and sponsorships, benefitting a range of national sports. As in previous years, we supported the HM King Hamad Bin Isa Al Khalifa and Nasser Bin Hamad Al Khalifa Premium League for Football, as well as Bahrain's Tour De France Cycling Team. The Bank also supported the national football team through the Bahrain Olympic committee. Encouraging health and sports, BBK held an action packed sports day for its employees to coincide with the Kingdom's annual Bahrain Sports Day.



#### Investing in education

A substantial part of the donation budget was allocated to educational initiatives in 2020, in addition to continuing programmes that bridge the gap between education and the workforce.

Four educational initiatives formed a key element of BBK's new CSR strategy, especially in the ever more vital context of distance learning. Hundred of Bahrainis benefited from those programmes.

##### TJ Walker training programme

TJ Walker is a world expert in not only empowering young people but in training presidents, government ministers, and senior officials around the world.

##### American Udemy Academy

This professional online educational platform provides abundant educational, creative, and training content.

##### Women's digital literacy

BBK launched a women's digital literacy course to provide Bahraini women with skills to deal with the digital age, and to support digital transformation in Bahraini society.

##### Financial literacy for journalists

In partnership with the Bahrain Journalists Association (BJA), a training programme was conducted to hone the financial knowledge and skills of Bahraini journalists.

As well as the new education projects, BBK made further pledges toward the Crown Prince International Scholarships and the Isa Bin Salman Educational Trust.

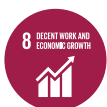




### Investing in the community, partners in sustainability

BBK's total community investments in 2020 amounted to BD 2 million, with a significant amount distributed as donations to support charity, culture, research, education, philanthropy, and sport.

The Bank's community investment activities are designed to address the needs of different sectors of society, support sustainable economic growth, and encourage the advancement of the United Nations Global Goals for Sustainable Development – a series of 17 ambitious goals designed to end poverty, fight inequality and injustice, and tackle climate change by 2030.



### Investing in economic sustainability

BBK is a key player in driving the sustainable growth of Bahrain's banking sector while cementing the Kingdom's position as a regional financial centre and FinTech hub. BBK's pioneering FinTech-focused Management Trainee Development Programme was the first of its kind and equips young Bahrainis with the skills they will need to succeed in the digital economy.

In January 2020, BBK staged the second BBK Digital Economy Forum & Expo, under the patronage of the Central Bank of Bahrain, in collaboration with the Bahrain Institute for Banking and Finance as Knowledge Partner.

BBK believes in Bahraini talent. We attract and nurture the country's brightest and best, providing a challenging and supportive work environment.

We have one of the highest Bahrainisation levels in the Kingdom and are committed to empowering our people to succeed. Youth employment now constitutes 31 percent of the Bank's cadre of professionals, and close to 100 employees received awards for commitment and long service.

At BBK, we reward and recognise our staff achievements and honour their loyalty through various incentives. This commitment to gratitude, as well as our BBK Alumni Programme, nurtures the BBK family culture and is key to our future success and positioning as an employer of choice.



### Investing in gender equality

The appointment of two females to the BBK Board of Directors, and three to subsidiary Boards, further underlines BBK's commitment to women's empowerment, supported by the latest staffing statistics showing the Bank has now reached 38 percent female employment.

With an active Women's Empowerment Committee, BBK women are encouraged to achieve their career goals, reach their full potential and maintain a healthy work/life balance.



### Investing in independence

BBK is a pioneer in providing innovative services that support the financial independence of customers with special needs. The Bank continues to invest in better accessibility to bank facilities and provides special exemptions from fees and charges, and minimum account balances.

The Bank renews its commitment to society each year by making numerous charitable donations. These include supporting various funds and initiatives such as the Ministry of Social Development NGO Fund and schemes to elevate the care of elderly citizens, orphans, and other philanthropic societies.



### Investing in our rich heritage and making our cities safe and sustainable

BBK is proud of Bahrain's rich culture and encourages the promotion and continuation of our heritage by supporting arts, culture, and literature. The Bank contributes to various initiatives for cultural preservation and the restoration of historical facilities through the Bahrain Authority for Culture and Antiquities, and the Sheikh Ibrahim Bin Mohammed Al Khalifa Centre for Culture and Research.



### Investing in a greener future

The Bank's vision for sustainability encompasses the preservation of our natural environment. BBK is committed to reducing its environmental footprint, in 2020 achieving a 15 percent cut in electricity consumption, 11 percent in water consumption, and a high percentage of wastepaper recycling. BBK is taking further action to reduce its carbon footprint and ensure a greener environment for generations to come.