

أخبـارنا AKHBARNA

الإصدار ٤٣، أكتوبر ٢٠١٨
Issue 43, October 2018



٤ خطوات لضمان
نجاح طفلك في
المدرسة

4 Keys to helping
your child succeed
at school

page 8

BBK EmTech Summit & Expo

مؤتمر
نوعه في

BBK has boarded onto the journey of technological innovations decades ago; and enjoyed many Firsts, from the introduction of the first ATM, to the state-of-the-art online banking including the platform of cash management, to Cardless withdrawal and the queue app services.

Sustained investment in technology is an integral part of BBK strategy. The digital era we are witnessing requires every industry, not only banking, looking inwards at all the processes and services that it provides. Every aspect needs to be scrutinized and updated according to today's innovative mind-sets.

- BBK CE, Reyadh Sater



Under the theme "Technology that Changes the Paradigm", BBK Emtech Summit & Expo focused on the importance of Emerging Technology (EmTech) and how it reshapes Bahrain's economy.

Under the patronage of the Central Bank of Bahrain (CBB), BBK in partnership with the Bahrain Institute of Banking and Finance (BIBF) held Bahrain's first Emtech Summit & Expo for emerging technologies on the 3rd and 4th of October at the Four Seasons Hotel Bahrain Bay.

Part of the Bahrain Tech Week, the two-day summit provided a knowledge-sharing platform for all the attendees, and shared real-world examples highlighting the challenges and opportunities of emerging technologies to the banking sector. The programme agenda covered topics relevant to emerging technologies such as Cloud Computing, Blockchain for Fintech, The Effect of Artificial Intelligence (AI), The Innovation Behind Digital Transformation, Cybersecurity in the EmTech Age, Internet of Things (IoT), amongst other topics.

ستقبل"، يركز مؤتمر
تأثيرها على الاقتصاد

والكويت، مؤتمر
معهد البحرين
ر بفندق فور سيزونز

جميع الأفراد والجهات
فرص التي تتيحها
مؤتمر ومعرض
تكنولوجيا الحديثة مثل:
شين «Blockchain»،
راني «Cybersecurity»،
ة إلى مواضيع أخرى



BBK and CrediMax launch Joint Digital Services on MaxWallet

مكس
محفظة



In line with its strategic direction to provide the latest electronic services and secure payment solutions, new digital services have been launched on "MaxWallet" with its new logo in collaboration between BBK and CrediMax. The initiative comes within the vision of BBK Group to deliver the best payment experiences exceeding their clients' expectations. Mr. Yousif Ali Mirza, Chief Executive of CrediMax, and Dr. Adel Salem, Assistant General Manager of Retail Banking, BBK, inaugurated this service in the presence of some officials from the two companies at CrediMax Headquarters.

الإلكترونية "MaxWe
ويت وكريدي مكس
من تماشياً مع التطور
من ضمن رؤية
التي تتجاوز توقعات
يس التنفيذ لكريدي
مصرفية للأفراد في
س المسؤولين من



BBK launches new strategic partnerships for mortgage financing

شراكات
مقاري

Catamaran Tower



مع شركة اليال العقارية
معدات سكنية في
تفاهق السيد عادل
بحرين والكويت والسيد

BBK has entered into a strategic partnership with Yal Real Estate in order to provide mortgage financing to customers who are interested in the "Catamaran Tower" located in Seeb. This partnership was executed by Mr. Mohammed Malik, Deputy CE, Retail Banking and Dr. Maher Al Shahr, Group Managing Director of Eagle Hills Diyar.

Marassi Al Bahrain

BBK signed a memorandum of understanding (MoU) with Eagle Hills Diyar, commencing a strategic partnership agreement through which BBK will provide mortgage financing to the customers of Marassi Al Bahrain.

Eagle Hills, an Abu Dhabi-based private real estate investment company, is considered one of the largest foreign direct investors in the Kingdom of Bahrain. Alongside its partnership with Diyar Al Muharraq, the development of Marassi Al Bahrain is set to be one of the most iconic city destinations in the country. Under the terms of the agreement, Marassi Al Bahrain customers who require funding in the form of mortgage loans will be encouraged to consider BBK as the end user funding partner.



بنك البحرين والكويت
لذ دييار في مقر البنك.

Mr Mohammed Malik - BBK Deputy CE, Retail Banking and Dr Maher Al Shahr - Group Managing Director of Eagle Hills Diyar signed the MOU.

Honouring BBK employees' children academic achievements

أكاديمية

Aligned with the Bank's one family spirit, the Staff Social Activities Committee (SSAC) held a ceremony on August 6th, 2018 at BBK's Head Office to honour employees' children who achieved a 90% average and above in their high school exams.

ماعية للموظفين
بن والكويت،
٪ فما فوق في

Dr. AbdulRahman Saif, Deputy Chief Executive Wholesale Banking Group praised the honoured students for their achievement and highlighted the important role of the parents in encouraging and supporting them. Dr. Saif wished the students a successful academic journey during their forthcoming university years and presented to them trophies and recognition gifts.

بيدي لمجموعة
وق أكاديمي،
أبنائهم.
ديمية
يه تذكارية



BBK welcomes the new Staff Social Committee members

أعضاء لجنة



The Bank held a luncheon to thank the previous members of BBK Staff Social Committee and to welcome the new members on board for the term 2018 – 2020.

Present at the function were Mr. Reyadh Sater, BBK Chief Executive along with other members of the Executive Management and both departing and new Committee members.

شبكة الاجتماعية
للبنك السيد
بمدة عضويتهم

ويت من عشرة
حالية وتستمر

القصص مع طفلك وتحدث معه عن الألوان والأشكال التي يراها. كما يمكنك استخدام الأحاجي والألعاب التي تتطلب مهارات الحساب وحل المشكلات، بحيث تحفز قدراته العقلية شيئاً فشيئاً.

بالإضافة إلى ذلك، تعتبر الجهوزية الاجتماعية من العوامل المهمة في نجاح أطفالك بالمدرسة، لذلك احرص على حثهم وتشجيعهم على التصرف بلطف ومحبة عبر تقبيلهم واحتضانهم عدة مرات في اليوم. كما يمكنك تشجيعهم على التفاعل مع زملائهم ومحاسبتهم على تصرفاتهم السلبية. أما الجهوزية الفردية، وهي تُعنى بمدى استقلالية الطفل، أيضاً ليست بأقل أهمية مما سبقها. فحينما يقوم الطفل ببعض المهارات الفردية البسيطة مثل الاعتماد على نفسه في لبس قميصه وحذائه المدرسيين، فإن ذلك يشعره بفخر كبير. وبإمكانك دعم هذه العملية عبر شراء أحذية وملابس سهلة اللبس وتسليم طفلك مسؤوليات صغيرة مثل تحضير طاولة الطعام والمساعدة في غسل الصحون مما يساهم بشكل كبير في تنمية شعورهم بالثقة والقيمة الذاتية.

"كن شغوفاً بالعلم والتعلّم، لأنك بعدها لن تتوقف عن النمو والتطور". أنثوني جي. دي أنجيلو

ابق على تواصل دائم مع المدرسة.

احرص على حضور اللقاءات التربوية وتعرّف على معلم أو معلمة طفلك حتى تطلع على أدائه عن كثب، ولا تنس أن تسأل طفلك عن يومه في المدرسة، سواءً عن أفضل جزء من هذا اليوم، أصعب شيء تعلّمه أو عن الأصدقاء الذين لعب معهم في وقت الفسحة.

"التواصل الفعال يُبنى على أساس من الصدق والنزاهة واحترام الطرف الآخر". بنيامين إي. مايز

الإيجابية هي الطريق للسعادة.

بإمكانك استخدام العديد من الأساليب الإبداعية من أجل ترسيخ الأفكار الإيجابية والسعيدة في عقل طفلك، إحداها هو ترك رسالة ملؤها المحبة والود لطفلك داخل علبة الأكل الخاصة به، وإذا أردت أن تبعد أكثر فبإمكانك حفر ذات الرسالة على قشر الموز لتفاجئ طفلك بها في وقت الفسحة. ومن

ة المدرسية، فإنه
نزلي الصحيح. لذا
ن عن المعرفة
م وأدائهم الدراسي
ات بشكل أكبر.



من ذكائهم وحبهم
ما لم يمتلكوا
طور صحي وغني
ة استعداداً لليوم
بذين يتناولون
عابهم إلى قسم
البيض، الزبادي
من أفضل الأطعمة
التركيز والفهم.

4 KEYS TO HELPING YOUR CHILD SUCCEED AT SCHOOL

Your children's success, if you think about it, actually begins at home. As they grow, your children will look to you as a source of knowledge and guidance. Your attitude about education can motivate them to do their best and be their best.



A healthy student is an attentive one.

The number one thing you should look after is your children's health. They might be smart and excited about school, but if they lack energy to learn, they are likely to underperform. So, start with a nutritious breakfast. It's ideal for fueling up your kids and getting them ready for the day. Studies have proven that kids who eat breakfast are less likely to be absent, and make fewer trips to the school nurse with stomach complaints. Some of the best brain foods to increase attention span, concentration and comprehension include eggs, Greek yoghurt, greens, fruits and nuts.

Also, don't forget that your kids need the right

your child puzzle and problem solv

Social readiness child's success a kind and caring l times a day. Enc kids and never to essential part of When children c as buttoning up shoes, they feel for them through easy to buckle, z take on micro-re table for mealtim a fantastic way t

"Develop a pass never cease to g



Positivity matte

Here is where yo instilling positiv mind. One hack affection to your you want to be n message on a ba

Interest Rate Risk in Banking Books Course



The Bank in coordination with Bahrain Institute of Banking & Finance have conducted a training programme about Interest Rate Risk in Banking that covers the challenges imposed by the new IRRBB and the international best practices on applying risk measures dedicated to banking and investment books management. The training was delivered in-house to 19 employees from different departments on 14th and 21st July 2018.

برفية والمالية بتنفيذ
مصرفي، والذي تناول
الممارسات الدولية
صرفية والاستثمارية.
قاً من مختلف الأقسام

Managing Bank Central Operations Simulation Workshop

ات

The Human Resources Department in collaboration with the Bahrain Institute of Banking & Finance have conducted a highly

للدراسات المصرفية
البنك هالت. تكنا على

Early Leadership Programme

أطلق البنك برنامج القيادة المبكرة بالتعاون مع مركز إيميك للتدريب لـ ٢٠ موظفًا يتولون أدوارًا قيادية. وتم اعتماد المناهج الدراسية من قبل معهد القيادة والإدارة (ILM) الذي يعد واحدًا من أكبر هيئات الإدارة المهنية، حيث ستركز على توجيه الموظفين لتحسين إمكاناتهم القيادية وتنميتها بشكل أسرع للارتقاء بالأداء. ويستمر البرنامج من سبتمبر ٢٠١٨ حتى أبريل ٢٠١٩.

The Bank has launched the Early Leadership Programme in collaboration with Emic Training Centre for 20 employees who are handling leadership roles. The programme's curriculum is accredited by the Institute of Leadership and Management (ILM) which is one of the largest professional management bodies which will focus on directing employees to better understand their leadership potential in growing faster and being more effective. The programme started in September 2018 and will continue until April 2019.



Senior Management Leadership Programme

BBK launched a high level Leadership Programme in cooperation with Ashridge Business School for 20 delegates who are handling managerial and leadership responsibilities from different departments across the Bank. Such programmes come as part of the Bank's strategy for continued developmental of its human capital and to ensure effective progress of the Bank's succession developmental plan. The programme is customized according to the Bank's Leadership Competencies Framework and is delivered using high standard learning techniques.

ي بالتعاون مع
قؤوليات إدارية
كجزء من استراتيجية
مواهب، وضمان
تخصيص البرنامج
استخدام أساليب تعلم

Donations التبرعات



Child Care Home

دار رعاية الطفولة



Batelco Care Centre for Family Violence Cases

مركز بتلكو لرعاية حالات العنف الأسري

كما دعم بنك البحرين والكويت...

- جمعية الحكمة للمتقاعدين
- جمعية الصداقة للمكفوفين

BBK also supported...

- Dar Alhekma Society for the retired
- The Friendship Society for the blind



Muharraq Social Welfare Centre

مركز المحرق للرعاية الاجتماعية

BBK participates in "Kids R Golden 5" to raise awareness on childhood cancer

" لنشر

BBK participated in "Kids R Golden 5", an event to raise awareness on children with cancer in Bahrain. As part of the event, BBK's main branch was decorated with a gold ribbon while employees received mini



BBK Summer Activities for employees

BBK employees enjoyed summer activities which were held in an atmosphere of joy and delight and were attended by employees from different departments and divisions of the bank. Participants were delighted with the Bank's dedicated efforts in fostering the one family spirit among all employees.

See pictures on page 22 and 23



Turkey News



أخبار تركيا

Aksa Akrilik Syndication Award

The BBK Turkey Representative Office was visited by the European Bank for Reconstruction and Development's (EBRD) London based Syndications Team (Michael Delia, Director and Anna Thompson, Principle Banker) and the Turkey Corporate Coverage Team (Melisa Unver, Banker) in our premises on September 4th, 2018 as a courtesy to BBK's participation in the Aksa Akrilik syndication and to hand over the plaque award of the transaction. The meeting was fruitful as potential businesses in and out of Turkey were discussed in depth and the exploration of new opportunities in the coming days was agreed upon.



الفريق
-
يس
نفر،
بجهوده
يم الدرع
تشة

India News



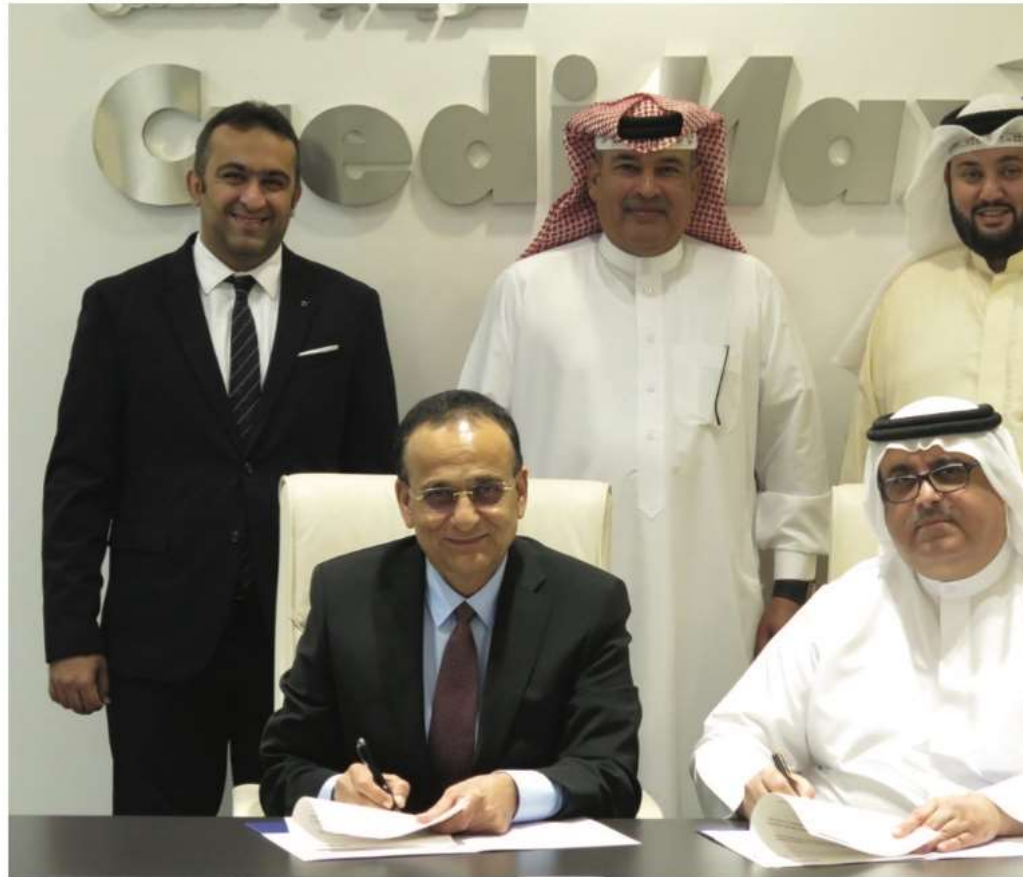
أخبار الهند

CrediMax increases MaxWallet Partners

Al Muntazah Markets

CrediMax is pleased to announce its partnership with Al Muntazah Markets providing MaxWallet payment solution to its loyal customers. The signing ceremony took place at CrediMax HQ in the presence of Mr. Yousif Ali Mirza, CrediMax CE and Mr. A.Moneem Al Ameer, Al Meer Group Partner – Board Member and Mr. Jalal Al Ameer, General Manager and CrediMax officials.

تزه التي ستوفر خدمة
املي بطاقتها. وأقيمت
يس التنفيذي للشركة،
ك - عضو مجلس إدارة
لي كريدي مكس.



Apparel Group

CrediMax is pleased to announce its partnership with Apparel Group providing MaxWallet payment solution to its loyal customers. The signing ceremony took place at CrediMax HQ in the presence of Mr. Yousif Ali Mirza, CrediMax CE and Mr. Sunil Kambrath,

ريل التي ستوفر خدمة
املي بطاقتها. وأقيمت
يس التنفيذي للشركة،
السيد سمينا ، كامبات

CrediMax Launches New Reward Programme 'Thameen'

مكافآت

CrediMax proudly launched its new reward programme called 'Thameen' providing much awaited exciting benefits & offers to its loyal customers. "Thameen" is a new reward programme that rewards CrediMax customers' with points every time they use their cards locally or abroad which can be redeemed to benefit from a vast array of quality exciting rewards. Such rewards will include flights, hotel stays, unique shopping experiences & much more.

Enrollment to "Thameen" is automatic and absolutely free to CrediMax Cardholders. Cardholders will be able to engage & immediately redeem their reward points by simply logging on to CrediMax Mobile App or visiting the CrediMax website on www.credimax.com.bh

"Thameen" reward programme is available for Infinite, World Elite, Signature, World, Platinum, Gold and Classic cardholders.

To view details or redeem the "Thameen" points, customers must log into the CrediMax Mobile App or visit the CrediMax website on www.credimax.com.bh. Some of the exciting rewards included in the "Thameen" reward programme are Cash Backs, Gulf Air Miles, British Airways Miles, Turkish Airlines Miles, Etihad Airline Miles, Rotana Hotels Points, Accor Hotels Points, Shukran Points, Radisson Hotel Points, Gift Cards, Mobile Top-Up and many more.

ثمين» الذي يقدم هو برنامج المكافآت ل في كل مرة: لها لاحقًا مع مجموعة دقية، تجربة تسوق

مجاني حيث سيتمكن طهم بمجرد الدخول على ع الإلكتروني

الإنفنت،



We reward the Max with CrediMax Thameen Program



17 117117
credimax.com.bh

THAMEEN PROGRAM

CrediMax B.S.C.(closed) - A Financing Company Licensed by Ce



Invita inks deal with Royal Bahrain Hospital

Bahrain based Invita, an ISO 9001:2008 and PCI DSS v3.2 certified BPO, has announced the launch of Invita's first artificial intelligence powered Chabot 'IVA' – Invita Virtual Assistant. Invita has taken an innovative approach to customer service with this launch.

Speaking at the launch Invita CE, Mr. Rahul Bhalla commented: IVA is an AI-powered chatbot, that leverages Microsoft Bot Framework and Microsoft Cognitive Services, a set of tools that organizations can use to add intelligent and conversational features to their applications. IVA can be deployed on both digital and voice channels to deliver seamless conversational experience, regardless of the channel. As customers are increasingly demanding quicker access to services, information and a greater level of control, the present day IVR based self-service solutions are becoming seemingly counterintuitive, with their complex structures. These are being replaced by AI-powered virtual assistants which have proven to be very effective in delivering a better end-customer experience, providing valuable intel on customer and market behavior to businesses.

IVA enables intuitive customer experience in a relatable human-like way, answering product related queries and guiding the customer to the right information in real time. Customers will no longer need to traverse through a company's website, tackle frustrating IVRs or wait over the phone to be attended to for the information that they need. Instead, they can now interact directly with IVA and resolve their query quickly.

“Our business is all about developing and expanding the realm of customer experience, by introducing new touchpoints and communication channels. We are committed to exploring emerging technologies that can deliver information in an easy, efficient and speedy manner.

Telling customers what they need to know, at the right time, can immensely enrich the customer experience. IVA will get smarter with every customer interaction, learning from previous interactions, to become more effective and valuable.

With IVA, our clients can engage their customers better, across today's most popular messaging platforms.

٩٠٠١ وشهادة معايير
الـ الخارجي،
لـ خاصة للذكاء
في مجال خدمة العملاء

بهالـ، الرئيس التنفيذي
باعد الافتراضي لإنفيتها
ر الآلية والخدمات
جموعة من الأدوات
ذكية لتطبيقاتها.
من القنوات الرقمية
لب العملاء على
ل مستوى أعلى من
ة الصوتية التفاعلية
بياكلها المعقدة. حيث
ية التي أثبتت فعاليتها
مة عن العملاء ووضع

بطريقة أقرب إلى
ات المتعلقة بمزود
وقت قياسي.
وقع الشركة، أو التعامل
لار عبر الهاتف للحصول
مباشرةً عن طريق
ة في الوصول إلى

اق خدمة العملاء، من
شاف التقنيات الحديثة
وفعالة وسريعة.

مناسب، يمكن أن يثري
اضي لإنفيتها أكثر ذكاءً
لستفادة والتعلم من

لتفاعل مع زبائنهم

Invita to launch region's first Dedicated Motor TPA

Invita BPO, an ISO 9001:2008 and PCI DSS v3.2 certified company, has announced the formation of the region's first Motor Third Party Administrator (TPA) Company in Bahrain.

Invita Claims Management Company B.S.C. (C) has been licensed by the CBB to function as TPA and is now running trials.

Invita Claims will be headquartered in Bahrain and will look to develop its footprint/branches in the GCC in due course.

Invita Claims will be an InsureTech company leveraging on digital channels to improve claim filing experiences by rolling out the mobile app, web filing and an AI based Chatbot.

Speaking at the launch, Invita Claims Chairman, Mr. Rahul Bhalla commented "The new entity will not only process claims, it would also provide network empanelment, road side assistance and vehicle replacement services to the insurance companies. We are in the process of establishing a provider network under tripartite agreements between Insurers, Service Providers and TPA."

"Our solution will improve policyholder experiences, while reducing the time to file a claim and lowering the administration costs for insurance companies".

مطالبات

ز الاتصالات المتخصصة
علة على الآيزو
شركة لإدارة مطالبات
ة ومقرها البحرين.

علي ترخيص من
التأمين وتقوم
الرئيسي في البحرين
لها في دول مجلس

ث أنها تعتمد على
اتف الذكية واستمارات
طريق خدمة المساعد

لس إدارة شركة إنفيتا
بة لن تقدم خدمات
التواصل الشبكي
ت التأمين. نحن بصد
شركات التأمين

ل الوقت لتقديم
إدارية لشركات التأمين".

EWA Minister's visit to Invita

The Minister of Electricity and Water, H.E. Dr. Abdulhussain Mirza, was welcomed by Mr Rashad Akbari, Chairman of Invita at Invita's headquarters along with officials from both sides.

The minister thanked Invita and EWA officials for their unlimited efforts to develop all the services provided to speed up the progress of work in all facilities. The officials expressed their sincere appreciation to the minister for this visit, in which they listened to his directives and appreciation of his support and continuous follow-up to improve the quality of services.

شركة إنفيتا

كبري إلى جانب
عادة الدكتور عبد

ن جهودهم الجبارة
سير العمل في
م للوزير لهذه الزيارة،
المستمرة لتحسين

The Bank opens new Manama Branch at the Lulu Shopping Centre



مع اللولو
لبنك
ن أكبر
بول على

BBK of
Shopp
capital
networ
largest
all ban

BBK launches the last phase of Al Hayrat prizes for 2018



BBK launches new mortgage promotion campaign

مبادرة

BBK launched a new mortgage promotion campaign to finance the purchase of houses, apartments and commercial properties from private development projects in addition to purchasing land plots. The loans are intended to help Bahrainis and Gulf Cooperation Council (GCC) nationals living in Bahrain to obtain an opportunity to own property for a down payment of up to 10% and a financing period of up to 25 years.

تتميز المبادرة بالتمويل
لمشاريع خاصة إضافة
لواطنين البحرينيين ومن
الحصول على
10% وفترة تمويل تصل



BBK launches its “EXTEND your warranty” campaign

حملة

BBK launched its “EXTEND your warranty” campaign under the Secura product offering a complete range of warranties for cars and household appliances in the Kingdom.

من منتج سكيورا والتي
المنزلية في المملكة.

EXTEND



Mabrook مبروك

Silver

May



S.Mohamed Al Sharaf
Operations

Silver

June



Hend Ahmed Al Doseri
Information Technology

Promotions

Senior Manager

Srinivas Ganti
Risk, Credit & Compliance

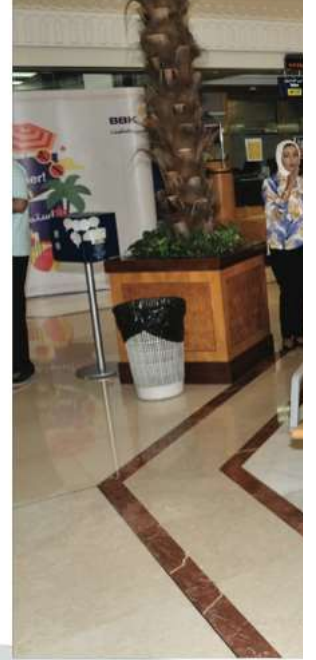
Manager

Mahmood Ali Marhoon
Corporate Banking

환영합니다 welcome Xush kelibsiz
 Selamat datang Bine ați venit Hoş geldiniz សូមស្វាគមន៍
 Добро пожаловать! E ku abo أهلاً و سهلاً
 བེགས་པར་དགའ་བསྟུན། Sannu da zuwa ようこそ HOAN NGHÊNH



Nashatat نشاطات



Summer Events



BBK EmTech Summit & Expo

BB



