

Investors' Conference Call

21 May 2026, Kingdom of Bahrain



Strategic and Corporate Updates

Strategic and Corporate Updates



**Record 1st
quarter net profit
and robust
performance**



**Launched
marketing
campaigns and
offers, and signed
key sponsorships
and partnerships**



**Appointment of
BBK as
underwriter and
receiving bank
for Silah Gulf IPO**



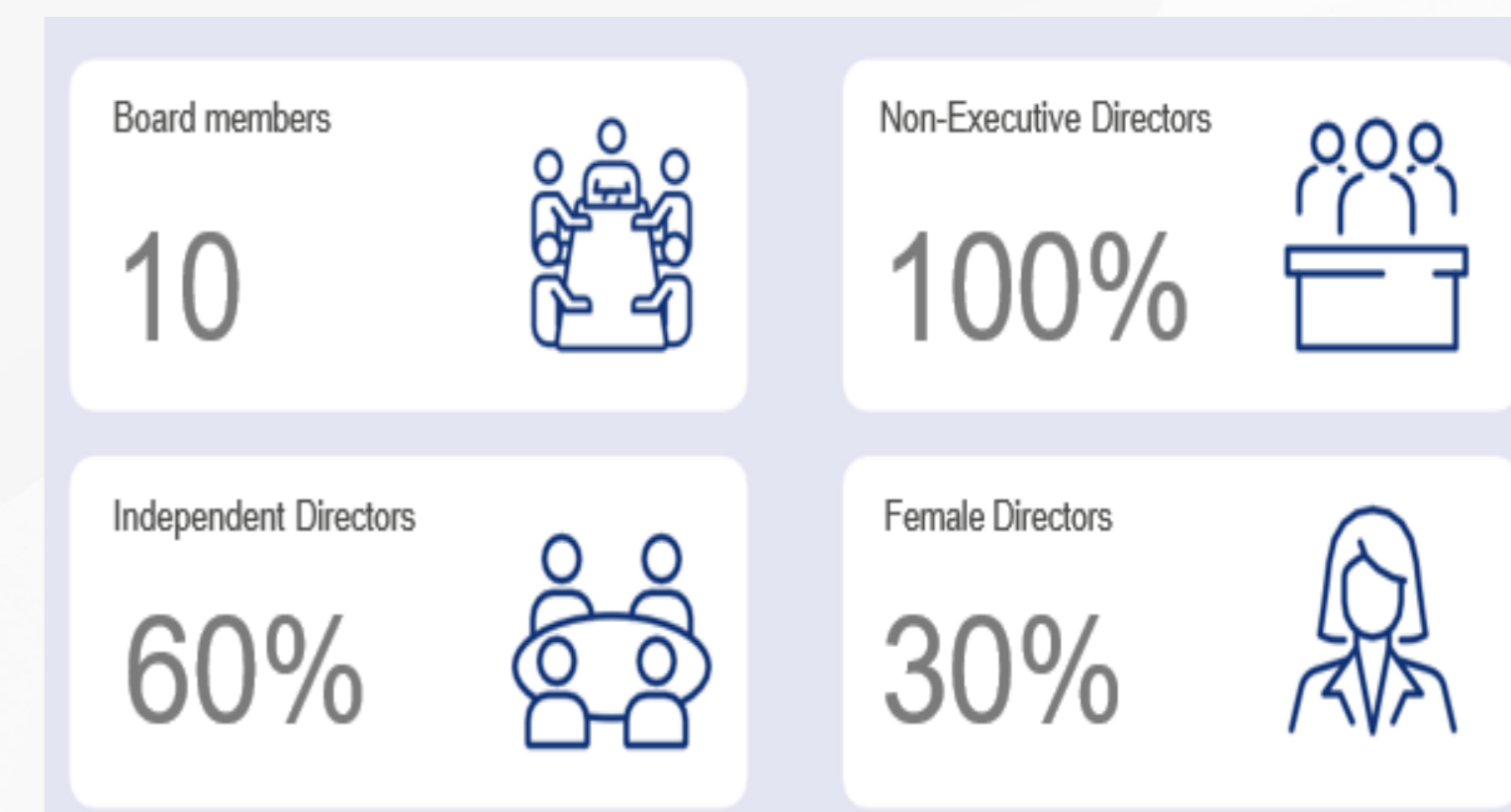
**Potential merger
remains a
national priority
and on track for
potential 2026
completion**

Governance and Investor Relations

The background is a deep blue gradient with several layers of glowing, wavy lines and scattered white dots of varying sizes, creating a sense of motion and digital connectivity.

Governance and Investor Relations

- The AGM was held on 31/3 virtually due to the prevailing geopolitical tension using electronic voting for all agenda items with a record attendance %.
- New Board members were appointed or elected by the shareholders; Board Committees were formed in strict compliance with regulatory requirements and Ban Charters.
- A Comprehensive induction program covering all aspects of the Bank business, and governance practices.
- As a result of a 3 years campaign to solve the issue of unclaimed dividends in coordination with Bahrain Clear it was reported by the letter that now over 94% of the Bank shareholders now use electronic means for transfer of dividends.
- The Governance KPIs set out by the Bank's ESG framework were maintained.
- Bahrain Bourse issued an Investor Relations Guidelines paper, and it was determined that the Bank already has all the measures outlined in the paper in place and more.



Sustainability

The background is a deep blue gradient with several layers of wavy, dotted lines that create a sense of motion and depth. The lines are composed of small, light blue dots, and some larger, semi-transparent dots are scattered throughout the scene, giving it a futuristic or digital feel.

Environmental Progress, Workforce Excellence, Community Impact & ESG Rating

Sustainability Report 2025



[Click Here to Download](#)

ESG Rating

MSCI Rating



Current

Refinitiv /LSEG



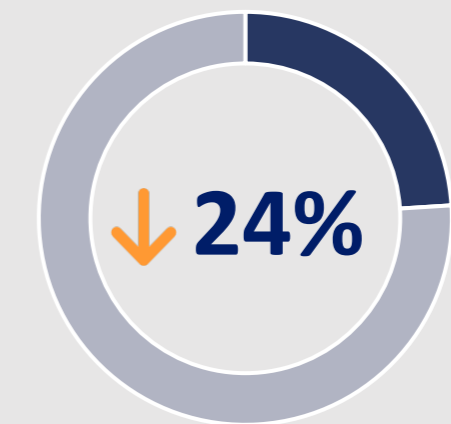
Current

#1 across Bahrain

33%

Environmental Impact

Paper Consumption



8 Tonnes

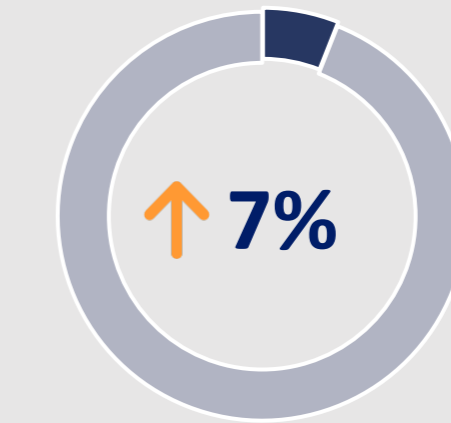
Scope 1 & 2 Intensity



0.15 Tonnes/FTE

Same Period Comparison: Q1 2025–2026

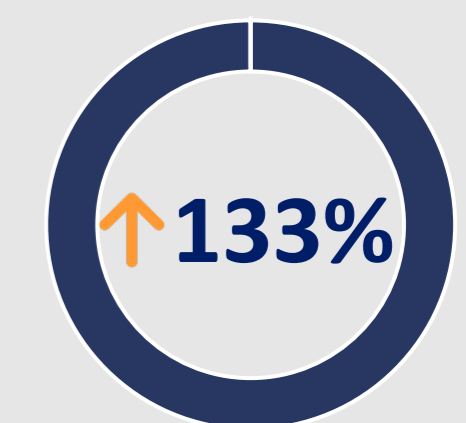
Sustainable Finance Portfolio



BD 201 MM

Change since Q4 2025

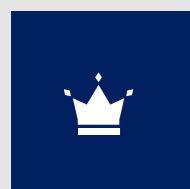
Sustainable Bonds Booked



BD 20 MM

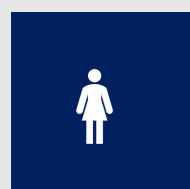
Change since Q1 2025

Workforce Diversity & Development



18%

Woman in Executive Management



33%

Woman in Middle Management

Community Impact Metrics



15

Volunteering Hours



BD 225,614

Community Investment

Governance



60%

Board Independency








0






Data Breaches

Key Initiatives & Achievements – Q1 2026






Strategic & Sustainability Initiatives

-  **Driving Regional Sustainability Dialogue**
Participated in Sustainability Forum Middle East
-  **Advancing Sustainable Finance Frameworks**
Signed MoU with Safa and Advanced Systems
-  **Enhancing ESG Transparency & Digital Presence**
Upgraded sustainability webpage
-  **Expanding Regional Strategic Engagements**
Participated in regional forums – Saudi Arabia and Turkey Invest Forums
-  **Championing Environmental Awareness & Inclusion**
Earth Day – National Environmental Day – World Energy Day

Employee Engagement & Development

-  **AI-Enabled Talent Development Transformation**
Implemented Lumofy platform
-  **Driving Social Impact Through Volunteerism**
Supported Injaz initiatives
-  **Employee Wellbeing**
Conducted bank-wide survey
-  **Employee Wellbeing**
Delivered targeted training programs
-  **Empowering Youth Voice in Decision-Making**
Established Youth Advisory Council

Community & Social Responsibility

-  **Financial Support to National Heroes**
Funded Royal Fund for Fallen Servicemen
-  **Investing in Future Leaders**
Supported Crown Prince Scholarship Program
-  **Strengthening Strategic Media Relationships**
Hosted media partners Ghabga
-  **Inspiring Community Engagement Through Sports**
Supported traffic-safety initiatives, illustrating how the bank integrates public safety and wellbeing into its CSR investments
-  **Bahrain Football Association**
Sponsored Nasser bin Hamad Football League
-  **Bahrain Sports Federation for Disabilities**
Contributed to empowering athletes with disabilities

Continuing Our Journey Towards Sustainable Banking

- Expand green infrastructure and sustainable finance portfolio
- Progress towards the 30% carbon emissions reduction target by 2030
- Integrate Climate Risk into operations
- Deliver the BBK Way CX Transformation
- Develop and Empower Talent

Financial Performance

The background features a dark blue gradient with dynamic, wavy patterns. On the left, there are several parallel lines of small, light blue dots that curve across the frame. On the right, there are more fluid, overlapping wavy lines in various shades of blue, creating a sense of motion and depth.

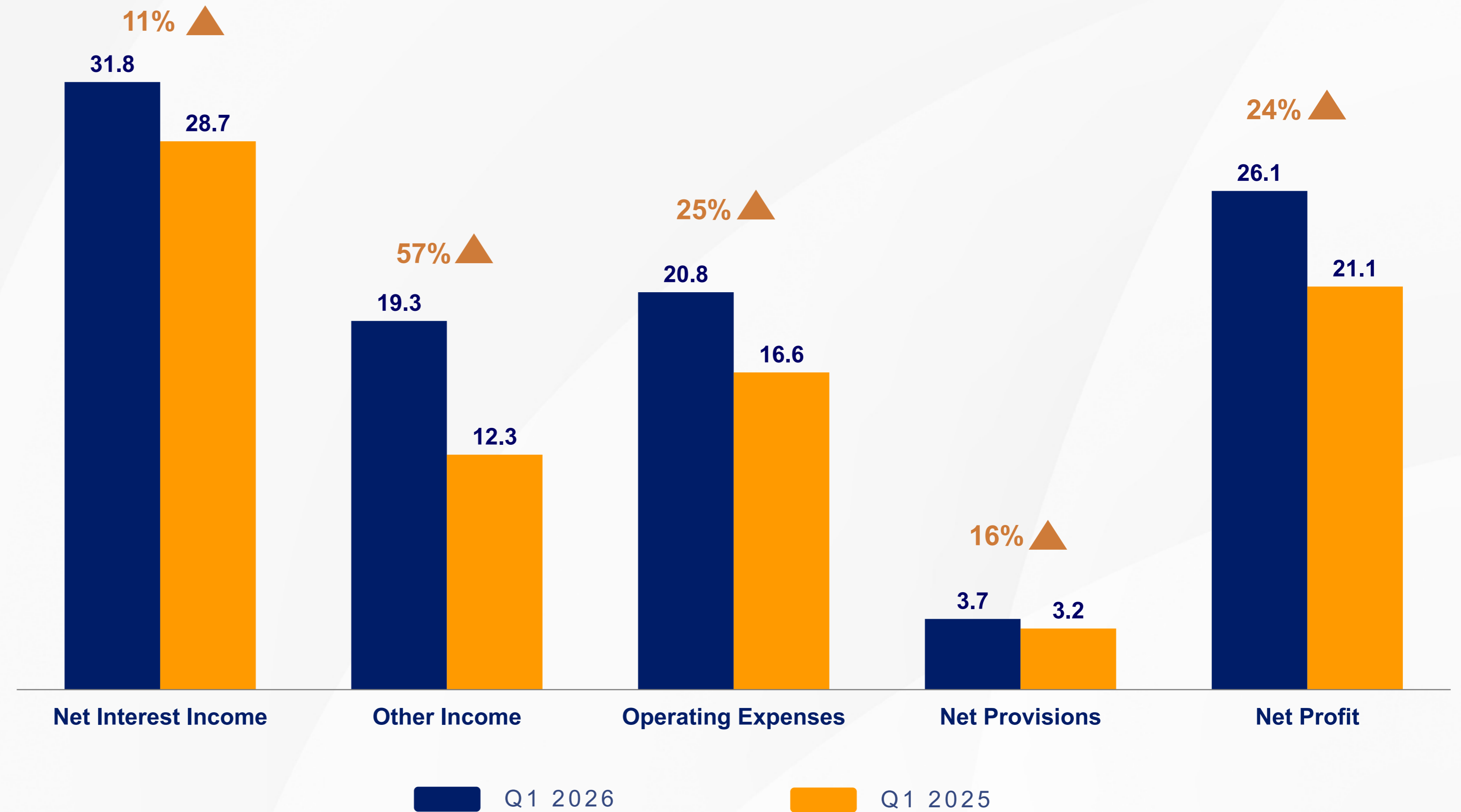
Financial Performance – Q1 2026

(BD Millions)

Net Profit

BD 26.1m

Increase by 24%



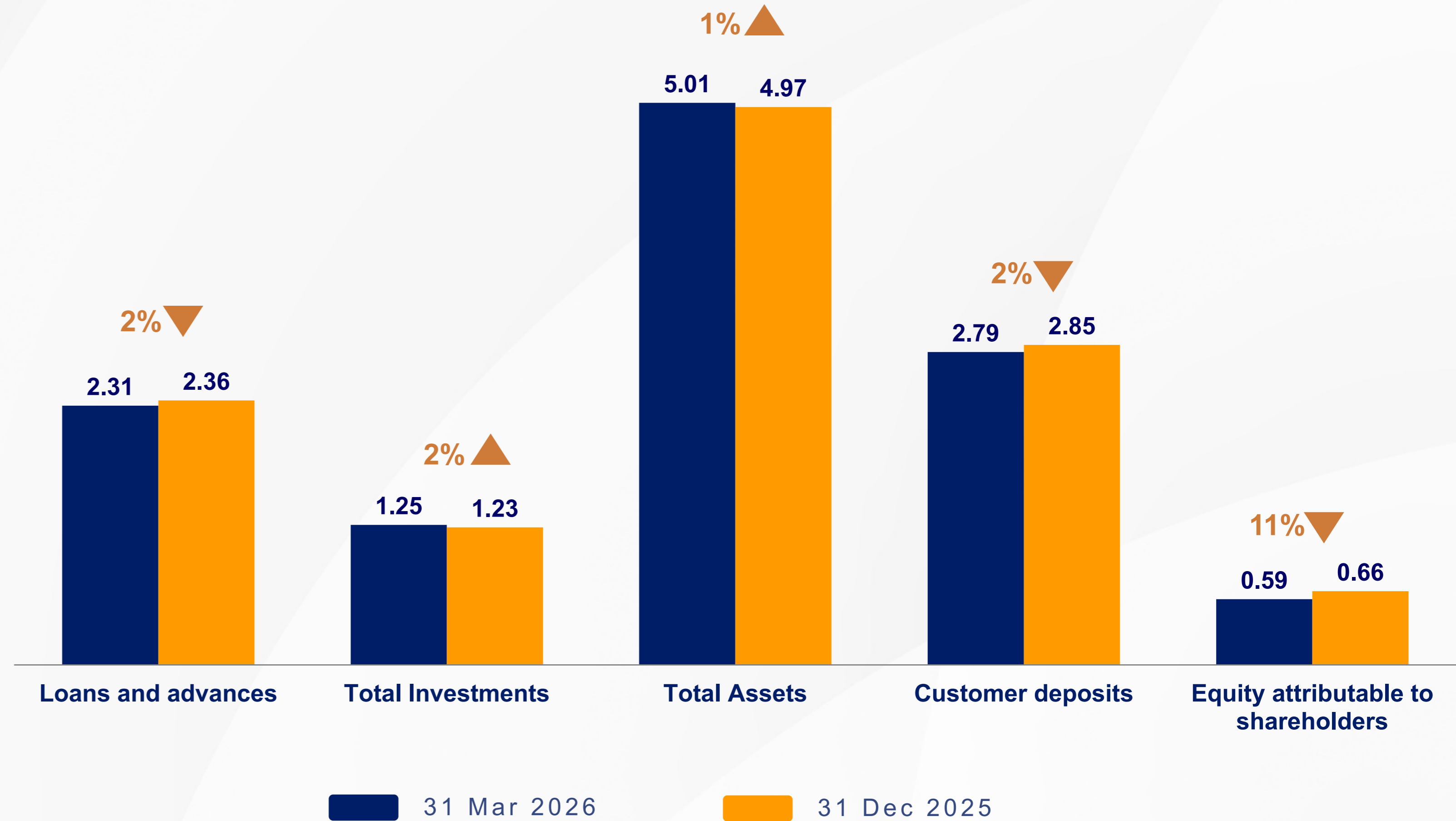
Financial Position – 31 March 2026

(BD Billions)

Total Assets

BD 5.0b

Increase by 1%



Indicators

		Mar 2026	Dec 2025	
Profitability	Return on Average Equity*	%	14.5	12.8
	Return on Average Assets*	%	1.9	1.8
	Earnings per share	BHD	0.014	0.044
	Cost/Income	%	40.7	45.8
Assets Quality	Specific Coverage Ratio	%	65.5	66.7
	ECL (Stage 1&2) Coverage Ratio	%	1.0	1.0
	Gross NPL/ Gross Loans	%	3.1	2.9
Regulatory Ratios	CAR	%	17.6	19.8
	NSFR	%	129.1	131.7
	LCR	%	257.8	320.1

* Annualized

Thank you