

Corporate Governance report

BBK Group is committed to upholding robust Corporate Governance standards, aligning with global best practices. The Group remains cognizant that effective Corporate Governance is essential to achieve its goals and maintain a leading position in the local and regional banking sectors.

Group's Corporate Governance vision

BBK and its wholly-owned subsidiaries shall continue to enhance shareholders' value, protect their interests, and defend their rights by practising the pursuit of excellence in corporate life. The Bank shall not only comply with all statutory requirements – including the High-Level Controls module of the Central Bank of Bahrain (CBB) Rulebook – but also formulate and adhere to strong Corporate Governance practices. BBK and its wholly-owned subsidiaries shall also continuously strive to best serve the interests of all other stakeholders, including clients, employees, regulators, and the public.

The adoption and implementation of Corporate Governance is the direct responsibility of the Board of Directors, and this endeavour is in line with the policies of regulatory authorities and statutory requirements in the Kingdom of Bahrain and other countries where BBK operates.

Compliance with Corporate Governance regulatory requirements:

Compliance with the regulator's requirements is always ensured by the Bank. A gap assessment was done in early 2024 and no exceptions related to CBB Corporate Governance regulations were noted.

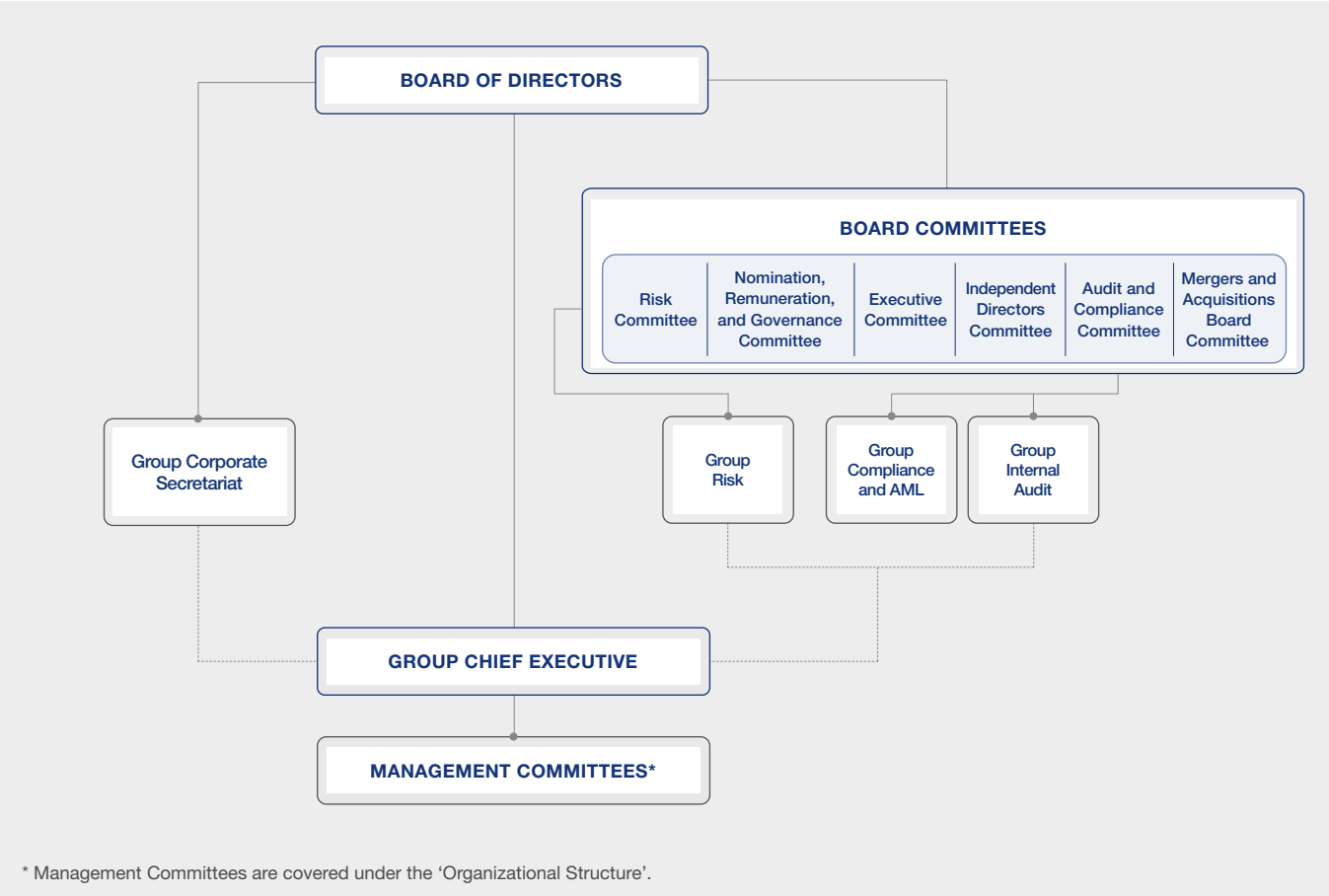
There were no material changes in Corporate Governance or legal requirements.

Updates in 2025

- The Board approved an enhanced terms of reference for the mergers and acquisitions Board Committee. Board Committees were recomposed with new members and in line with regulatory requirements and some of the members were rotated for value addition.
- The Board meeting and documentation system was enhanced to include AI features to assist Board members in making more informed decisions.
- The Bank surpassed its internal KPIs concerning governance aspects of ESG framework.
- The Board performed a 360° Performance evaluation for the Board, the Board Committees and Directors with the objective of further enhancing Board practices. This includes interviews with all Directors.
- The Board attended a strategy review session for reviewing the achievements of the first year with the Management of the strategic cycle 2025–2027.
- The Board discussed the customer survey report and the AI road map for the Bank.

Corporate Governance structure

The Board forms the necessary Board and Management Committees to assist the Board in providing effective oversight of the Bank’s operations. The Board reviews the structure periodically and modifies it as necessary. Additional committees may be formed from time to time and/ or the existing committees could be assigned additional responsibilities. The Executive Management is an important part of the Corporate Governance structure, shown below:



BBK Corporate Governance model

The standard Corporate Governance model establishes a dynamic relationship between the three main key stakeholders: Shareholders, the Board, and Management. Although these stakeholders have distinct roles, they work together to achieve the institution’s core goals. BBK’s Corporate Governance model follows an Anglo-American model but has been expanded to include various stakeholders with a vested interest in the Bank’s success.

BBK’s Corporate Governance practices ensure healthy relationships with all the stakeholders while achieving the institution’s core objectives.

The role of the Head of the Group Corporate Secretariat is to assist in maintaining communication between the Executive Management, the Board, the Board Committees and the Shareholders. The Internal Audit and Compliance are independent and report to the Audit & Compliance Committee of the Board. The Risk Management is independent and reports to the Risk Committee of the Board. The financial control function is independent of the business lines.

Risk Appetite Statement

One of the core governance matters which the Board is responsible for is approving the Risk Framework and Risk Appetite Statement.

The Risk Appetite Statement serves a dual purpose: to clearly define the general principles guiding the Bank's approach to risk-taking and to enhance risk awareness throughout the organization. It plays a crucial role in guiding the staff and is implemented through the Bank's risk policies and procedures, monitoring metrics, limit system, Key Performance / Risk Indicators (KPIs / KRIs) and internal controls. The Risk Appetite Statement is thus embedded in the Bank's core processes and impacts operations in a holistic way.

BBK operates under banking supervision and prudential regulations. The Bank continually reviews and refines its risk management systems, policies, and procedures to comply with regulations in all jurisdictions where it operates. This commitment extends to aligning with relevant market standards, recommendations and best practices. It also applies to the Bank's risk framework.

The basic objectives of the Risk Appetite Statement are:

- To provide a clear articulation of the Bank's risk-taking, risk mitigation and risk avoidance, and to define the risk-taking at the aggregate level. The Risk Appetite Statement creates a foundation for effective communication of risk among internal and external stakeholders.
- To increase understanding of BBK's material risk exposures and raise risk awareness across the organization; and
- To positively impact the defined risk culture of the Bank.

The Bank's primary area of risk-taking lies in its core activity of lending. BBK primarily finances its activities through a mix of retail and corporate deposits, issuing bonds on the international capital markets, market borrowings, and equity. The funding base is diversified across currencies, maturities, and geographic areas. BBK's operating model is supported by the ability to obtain funding at a favorable cost, which enables lending, on attractive terms, to its clients. BBK's funding advantage builds on its sound financial profile and strong shareholder support.

To support its lending and funding operations, the Bank maintains a portfolio of liquid assets. This ensures that the Bank is able to operate and continue its core activities, even during stressed market conditions. The composition and maturity profile of the liquidity portfolio are aligned with this objective, in addition to a liquidity buffer through holding High-Quality Liquid Assets (HQLA).

The Risk Appetite Statement sets the tolerance for risk-taking in BBK's operations within its Risk capacity. It also involves establishing risk limits and assessing risk profiles, forming essential components of the Bank's risk appetite framework.

Risk capacity is limited by the financial and non-financial resources at the Bank's disposal. The risk appetite is set to a level within the risk capacity to ensure that the Bank's risk exposure remains sustainable.

The Bank's financial resources encompass its paid-in capital and retained earnings, customers deposits, funds raised through bonds, and funds from other financial institutions. Non-financial resources include the skills and competences of the employees, IT systems, internal procedures, and control systems. The Bank's risk-bearing capacity builds on a careful customer selection process, individual credit mandate reviews, and a thorough credit-granting process. Therefore, financial resources and robust governance contribute both to maintaining the Bank's competitive position and its strong capital and liquidity position.

Risk limits are used to allocate the aggregate risk-taking mandate to business lines and portfolios. The main risk limits are established in the Bank's risk management policies and approved by the Board of Directors. The limit system sets boundaries for the accepted level of credit, market, liquidity, earnings, capital, and operational risk within the established risk appetite.

The actual position within the risk limits is reviewed at various levels, including the Board Risk Committee, Risk Management Committee (RMC), Asset and Liability Management Committee (ALMC), Operational Risk, Compliance and Audit Management Committee (ORCAMC), Information Security Management Committee (ISMC) and Senior Management. The specific levels for review depend on the nature of the limits as specified in the relevant Risk Policies. The ultimate responsibility for defining the Bank's Risk Appetite lies with the Board. The measurement and monitoring of this appetite in operational activities are carried out by the Senior Management.

The Risk profile assessment aims to ensure that the Bank's risk profile remains within established Risk limits, aligning with its Risk Appetite and Risk Capacity. This assessment involves evaluating the Bank's current risk exposures, covering key areas such as credit, market, liquidity, earnings, capital, information security and operational risk. It offers an overview of the Bank's risk situation at a given point in time.

Credit Risk

BBK is exposed to risk primarily in its core activity of lending to individuals, corporations, small/medium enterprises, governments, public sector entities, and financial institutions. Lending exposes the Bank to credit and concentration risks and to variations in the business cycle. Each lending is thoroughly analyzed from several perspectives to ensure that financing decisions have sound foundations. The overall aim of credit risk management is to maintain high portfolio quality with appropriate risk diversification to avoid excessive risk concentrations.

Corporate Governance report (continued)

Market Risk and Treasury

Funding, asset and liability management, and management of the portfolio of liquid assets are an integral part of the Bank's business operations.

BBK's funding base is diversified across currencies, maturities, and geographic areas. The Bank effectively manages risk exposures arising mainly through maturity mismatches between assets such as loans and treasury investments and liabilities (deposits, borrowings, and equity). The Bank maintains a robust liquidity portfolio to ensure that it can continue to operate and discharge its core activities, even during stressed market conditions.

BBK manages its interest rate risk by financing/investing in a combination of fixed and floating-rate assets, which allows the Bank to generate stable earnings and preserve its capital base in the long-term. BBK's liquidity portfolio is mostly invested in high quality assets and in doing so, BBK takes limited credit risks on this portfolio (credit default and spread risk).

BBK mitigates its currency risk and interest rate risk arising from lending and investment operations by hedging with derivatives. The use of derivatives exposes BBK to counterparty credit risk, liquidity risk, currency basis risk, and operational risks. BBK uses netting and collateral agreements to manage its risk towards derivatives counterparties.

Triggers/policy limits are set as per the Bank's internal risk policies and procedures. This includes Foreign Exchange (FX) Net Open Position and Value at Risk (VAR), Interest Rate Risk (Gap, Stop Loss & VAR), Earnings at Risk (EaR), and Economic Value of Equity (EVE), amongst others.

Operational Risk

To manage operational risk, BBK has established a framework that consists of tools such as Risk Events reporting, Risk and Control Self-Assessment and Key Risk Indicators. This framework ensures that operational risk is managed within the established risk appetite of the Bank. The framework is appropriately documented in a range of suitable policies and procedures. The framework was established to help the business and support areas of the Bank in maintaining a strong process of validating and addressing control deficiencies and having in place enhanced and/or corrective measures to avoid occurrence / recurrence of key issues, as the related tools help in identifying the risks and reviewing the effectiveness of the controls in all areas of the Bank's operations. The implementation of the framework is carried out by an independent Operational Risk Management department reporting to the Group Chief Risk Officer and is separately governed by the Operational Risk, Compliance and Audit Management Committee (ORCAMC).

Information & Cyber Security

BBK is committed to defend against cyberattacks, safeguard the integrity of financial transactions, protect the confidentiality of customer data, and maintain resilience to uphold the trust of

its customers and the broader banking community. The Bank also upholds data privacy practices to ensure the protection of customer information in accordance with applicable regulatory requirements. The Information Security function operates under the Risk Management division and ensures that information and cyber security risks remain within the risk appetite and tolerance set by the Board of Directors, with oversight from the Information Security Management Committee and the Board's Risk Committee. The function is led by the Group Chief Information Security Officer who reports to the Group Chief Risk Officer and operates independently from the Information Technology division. Information Security establishes and maintains a comprehensive risk management framework that includes the cyber security strategy, policies, guidelines, and awareness programs. It independently oversees the effectiveness of administrative and technical security controls.

Information Security continuously monitors the evolving cyber threat landscape, ensuring risks are identified, assessed and reported to relevant stakeholders to ensure these threats and risks are adequately managed. Regular activities are conducted to assess the robustness of the Bank's defenses and ensure continuous improvements. These activities include frequent penetration testing, periodic cyber resilience exercises and simulations to test incident response effectiveness and ensure operational continuity. In addition, the Bank ensures compliance with internationally recognized standards and regulatory mandates, including ISO 27001, PCI DSS, PCI PIN, and the SWIFT Customer Security Program (CSP) Customer Security Controls Framework (CSCF).

Earnings

Banking involves well-judged risk-taking, where all transactions should provide a reasonable margin to compensate for the risk taken. BBK offers financing on competitive market terms and aims for stable earnings, enabling the formation of capital reserves, organic growth, and reasonable return on capital in the long term. Lending operations, the primary source of credit risk, should provide an appropriate return for the level of risk assumed.

Treasury operations, through cost-effective funding and prudent asset and liability management, contribute to the Bank's overall returns in line with defined business objectives and the core goal of safeguarding the Bank's liquidity.

Earning targets are set and monitored at consolidated, entity division and business unit level.

Capital

An adequate capital management framework, with an Internal Capital Adequacy Assessment Process (ICAAP), is an essential part of BBK's operations. BBK is committed to maintaining a strong risk-based capital position in relation to the aggregate risk exposure.

The Bank complements risk-based capital adequacy measures with a volume-based leverage ratio measure.

Liquidity

The Bank maintains a robust liquidity portfolio, primarily designed to ensure uninterrupted core operations, even in the face of adverse market conditions. This portfolio primarily consists of high-quality assets, reinforcing the Bank's operations and overall liquidity. This strategic approach ensures the Bank's ability to sustain essential activities even during severe market stress without access to new funding.

BBK diversifies funding across various parameters, which prevents excessive reliance on individual markets and funding sources. Liquidity parameters are also set to maintain minimum levels as per regulatory guidelines.

Implementation and Review

The Risk Appetite Statement is reviewed annually, approved by the Board of Directors, and applicable to all divisions within the Bank.

The Internal Audit function

The Internal Audit Department (IAD) is an essential part of the overall Corporate Governance at the Bank, established by the Board of Directors to independently examine and evaluate the activities of the BBK Group. BBK Group Internal Audit function provides stakeholders with a mix of assurance and advisory services, reviewing systems and processes, offering insight to support ongoing improvement initiatives. The internal audit function has full and unrestricted access to all the Group's records, documentation, systems, properties and personnel, including Senior Management and the Board's Audit & Compliance Committee.

IAD follows a risk-based methodology in developing its annual audit plan and executing its assignments. The plan is prepared using a top-down approach that aligns audit coverage with the Group's strategic objectives and key risk areas. The process incorporates regulatory requirements, considers internal and external risk factors, and leverages input from stakeholders and other assurance providers. The plan is maintained on a rolling basis to ensure continued relevance, while regulatory audits remain a priority.

The Internal Audit function is headed by the Group Chief Internal Auditor, who reports directly to the Board Audit & Compliance Committee on functional matters, and to the Group Chief Executive with day-to-day administrative reporting. Guided by the approved IA Procedural Manual, IA Charter and applicable regulatory directives, IA assignments are conducted across all functions in the Group towards the accomplishment of its objectives - reviewing the reliability, adequacy and effectiveness of the respective governance, risk management, and internal control systems. Final Audit Reports are issued to the Audit & Compliance Committee and relevant Senior Management members. On a quarterly basis, the internal audit activity report is compiled along with follow up status updates of previously reported audit observations and is submitted as a regular agenda item at the quarterly Audit & Compliance Committee meeting, so that corrective action can be taken on a timely basis.

IAD is subject to periodic internal and external quality assurance reviews in its pursuit of continuous enhancement. Most IAD employees hold at least one professional qualification from well-known professional associations such as CIA, CRMA, SCR, CPA, ACCA, CISA, regularly enhancing their knowledge and skills through Continued Professional Education. Internal audit staff periodically acknowledge adherence with the Bank's Code of Conduct & IIA Code of Ethics.

Compliance, anti-money laundering and fraud

BBK remains steadfast in its commitment to adhering to all regulatory and statutory requirements, recognizing their pivotal role in our operations. We fulfill our regulatory obligations by complying with all relevant regulatory provisions and international best practices in every jurisdiction where we operate.

In accordance with regulatory directives and global standards, BBK has established an autonomous group compliance function. This department is divided into four primary functional areas: Financial Crime Management, Fraud Management, Regulatory Compliance and Advisory, and Compliance Assurance. These functions are carried out based on an Annual Risk-Based Plan, which is approved by the Audit and Compliance Committee of the Board. The Compliance and AML Function operates independently from other departments within the Bank, possessing sufficient seniority and authority, and reports directly to the Board of Directors through the Board's Audit and Compliance Committee. This division serves as the central hub for all regulatory compliance activities and the implementation of best practice compliance principles.

BBK is unwavering in its efforts to enhance compliance across all activities. Our strong commitment to combating money laundering ensures strict adherence to AML legal and regulatory provisions, which are fully aligned with the FATF recommendations and international best practices. We maintain a comprehensive group anti-money laundering program that includes regular employee awareness training, meticulous record-keeping, proactive detection, investigation and reporting procedures and the appointment of a designated Money Laundering Reporting Officer (MLRO). The AML policy and procedures are reviewed and updated annually, with the most recent approval by the Board of Directors in October 2025. The Bank's anti-money laundering measures undergo thorough annual reviews by independent external auditors. The respective Group external review reports, encompassing BBK, its subsidiary, and overseas branches, were issued and submitted to the CBB in June 2025.

BBK adopts proactive measures and strategies in managing fraud as it plays a significant role in our overall anti-financial crime framework and our commitment to ensuring customer safety and excellence.

Corporate Governance report (continued)

In 2021, BBK implemented fraud monitoring systems for scrutiny of customers' payments and card transactions to proactively and effectively protect customers against fraud. A 24/7 fraud monitoring team is in place to monitor and promptly handle any fraud suspicions.

BBK's overseas branches in India and Kuwait and its subsidiary, CrediMax, have designated compliance and MLRO functions to ensure implementation of applicable regulatory requirements, in line with the risk-based Group Compliance and Financial Crime Framework. Regulatory requirements in the Bank's representative offices in the Republic of Türkiye and UAE are referred to the main office.

Shareholder information

BBK's shares are listed on the Bahrain Bourse. The Bank has issued 1,816,590,310 equity shares, each with a face value of 100 fils. All shares are fully paid.

In 2025, BBK distributed Cash dividends 35% of the nominal share value at 35 Bahraini fils per share equivalent to BD 63,163,144 for the year 2024.

BBK distributed interim cash dividends for the year 2025, 12.5% of share nominal value, equivalent to 12.5 fils per share amounting to BD 22,551,997

External Auditor

The Audit and Compliance Committee of the Board oversees the work carried out by external auditor. Annually, the management conducts an assessment of the work and services provided by external auditors, taking into consideration:

1. Quality of audit services;
2. Required skills, experience and adequacy of resources;
3. Communication and interaction with Audit and Compliance Committee, Management and internal audit;
4. Independence, objectivity, and professional skepticism; and
5. Audit firm's reputation.

Hence, the management will share the results of the assessment and make recommendations regarding the appointment or re-appointment of external auditor to the Audit and Compliance Committee of the Board. The Committee discusses the findings, taking note of management concerns and matters, together with feedback from the external audit firm, and also conducts its own review of the external audit scope, process and outcomes.

This committee will then submit its recommendations to the Board of Directors. Subsequently, the matter will be presented at the Annual General Meeting (AGM) for the appointment or re-appointment of external auditors, subject to regulatory approvals.

In 2025, annual audit and quarterly review services amounted to BD 273 thousand and other services amounted to BD 388 thousand.

Annual Ordinary General Meeting 2025

The Annual Ordinary General Meeting (AGM) was held at the Four Seasons Hotel, Kingdom of Bahrain on 25 March 2025.

Apart from normal AGM resolutions and matters, the AGM discussed and took decisions regarding the below mentioned items:

1. Disclosing any transactions during the year ended 31 December 2024 with related parties as per note 26 of the consolidated financial statements.
2. Discussing the Bank's Corporate Governance report for the year 2024 and the compliance with the requirements in this regard.
3. Approving the Board's recommendation of allocating BD 660,000 as Board membership remunerations for 2024.
4. Appointing External Auditors for the Bank for the financial year 2025 upon receiving the approval of the CBB and delegating the Board to determine their fees.
5. Absolving the Board Members of liability for any of their actions during the year ended 31 December 2024.

The AGM minutes and the decisions made at the meeting is published in this annual report.

Annual disclosures at the AGM:

The Bank submits a Corporate Governance Report to the AGM annually, covering the status of compliance with the related regulatory requirements and international best practice.

At the AGM, the Bank discloses and reports to shareholders the details under the Public Disclosure module of the CBB's rulebook. These disclosures include the total remuneration paid to the Directors, Executive Management, and the External Auditor and other important disclosures as elaborated hereunder. The individual remuneration amount paid to each Director and the top 6 Executive Management is also included in the annual report.

Shareholder composition

Name	Country of origin	Number of shares
Fincorp W.L.L	Kingdom of Bahrain	475,784,748
Social Insurance Organisation (SIO) (GOSI, Civil Pension Fund and Military Pension Fund)	Kingdom of Bahrain	598,936,017
Kuwait Investment Authority	State of Kuwait	348,740,444
Public		393,129,101

Shareholder composition % Holding



Distribution schedule of each class of equity

Category	Number of shareholders	Number of shares	% Holding
Less than 1%	2,798	393,129,101	21.64
1% to less than 5%	-	-	-
5% to less than 10%	-	-	-
10% to less than 20%	1	348,740,444	19.20
20% to less than 50%	2	1,074,720,765	59.16
50% and above	-	-	-

Board of Directors in numbers

Board members

10



Non-Executive Directors

100%



Independent Directors

60%



Female Directors

30%



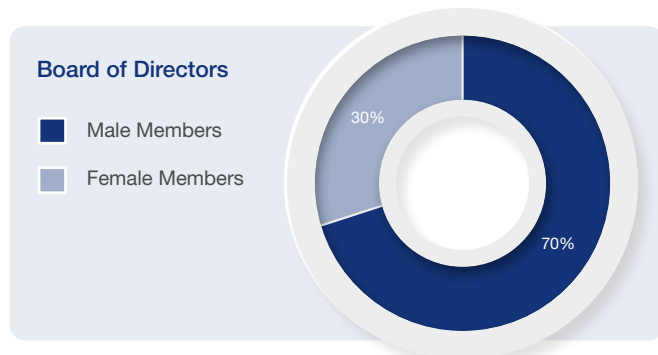
Corporate Governance report (continued)

Board of Directors' information

Board composition during 2025

The Board's composition is based on the Bank's Memorandum of Association and Articles of Association, and comprises of 10 members. The Board represents a mix of high-level professional skills and expertise.

The representation of women on the Board is taken into consideration. There are currently three women directors as shown below:



Furthermore, in compliance with Corporate Governance requirements, the Board Committees consist of members with the appropriate professional experience. The independence requirements are reviewed annually, taking into consideration the CBB criteria and Board of Directors' determination of the same. The Board periodically assesses the contribution of Directors and Committees.

The appointment of Directors is subject to CBB approval. The classification of Executive Directors, Non-executive Directors, and Independent Non-executive Directors follows the definitions stipulated by the CBB. The current term of the Board began in March 2023 and ends in March 2026.

Directors are elected/ appointed by the shareholders at the AGM. The election or re-election of a Director at the AGM is accompanied by a recommendation from the Board based on a recommendation from the Nomination, Remuneration and Governance Committee, with specific information such as biographical and professional qualifications and other directorships.

Board Member Mr. Khalid Taqi was determined to be an Independent Director by the Board of Directors during 2025. The Board has 6 out of 10 Independent Directors i.e. 60%.

Termination of Membership of Directors

A director's membership of the Board of Directors terminates the following events:

1. If she/he was appointed or elected contrary to the provisions of Law of Article of Association.
2. If she/he loses any of the qualifying conditions in Article 23 in Articles 173 and 174 of the Law.
3. If she/he misuses his position as director in carrying on business that is competitive to that of the Company or if he causes actual damage to it.
4. If she/he fails to attend three consecutive meetings of the Board without lawful excuse notified in writing to the Board, and the Board shall resolve on this matter as it may deem fit.
5. If she/he resigns or withdraws from his office, provided the foregoing shall be done in an opportune time, otherwise she/ he shall be liable to pay damages to the Company.

6. If she/he accepts appointment in any other office in the Company for which she/he would receive remuneration other than that, which the Board of Directors may decide from time to time to remunerate its occupier because of the executive nature of her/ his duties

Head of Group Corporate Secretariat

The Board is supported by the Head of Group Corporate Secretariat, who provides professional and administrative support to the General Assembly, the Board, its Committees. The Head of Group Corporate Secretariat also assumes the responsibilities of the Group Corporate Governance Officer and, in this capacity, supports Board Committees, and individual Directors as well as the process of access to independent advice and other relevant issues on a Group level. The appointment of the Group Corporate Secretary is subject to the approval of the Board.

BBK's Head of Group Corporate Secretariat is Ahmed A. Qudoos Ahmed, who joined the Bank in 2009. He holds a Bachelor of Science from the University of Bahrain in 1996. He is qualified in Board Secretarial practices from George Washington University. He has attended many advanced training programs in Corporate Governance both in Bahrain and abroad, accumulating over 30 years of experience in the financial sector.

Directors' roles and responsibilities

The Board of Directors approves and oversees the implementation of the Bank's strategic initiatives and its functioning within the agreed framework, in accordance with relevant statutory and regulatory structures. The Board ensures the adequacy of financial and operational systems and internal controls, as well as the implementation of corporate ethics and the Code of Conduct.

The Board exercises its judgment in establishing and revising the delegation of authority for Board Committees and the Executive Management. This delegation may be for authorisation of expenditure, approval of credit facilities, or for other corporate actions. Such delegation may be approved and expressed under various policies of the Bank. The thresholds for the identified authorities depend upon the operating requirements of the Bank.

The issues of major capital expenditure, divestitures, mergers and acquisitions, and certain strategic investments excluding matters requiring shareholders' approval are reserved within the Board's authority.

Directors hold their position for three years, after which they present themselves to the AGM for re-appointment. The majority of BBK Directors (including the Chairperson and/ or Deputy Chairperson) are required to attend Board meetings to ensure a quorum. The Board Charter is published on the Bank's website.

Material transactions that need Board approval

Lending transactions to Directors, at a certain level of exposure, require Board approval. Credit and investment applications exceeding certain pre-defined exposure levels also require Board approval.

Similarly, related party transactions including those involving members of the Board require Board approval.

Independent professional assistance

The Bank has procedures, approved by the NRG Committee, for allowing Board members to obtain independent professional advice related to the affairs of the Bank or to their individual responsibilities as members.

Directors' induction

The Board is required to be up to date with current business, industry, regulatory, and legislative developments, and trends that affect the Bank's business operations. Immediately after appointment, the Bank provides formal induction for a full day. Meetings are also arranged with the Executive Management.

Directors' professional development

A continuing awareness program is essential and may take many forms, through the distribution of publications, workshops, presentations at Board meetings, and attendance at conferences encompassing topics on governance, business, industry, and regulatory developments. The full list of programs prepared for the Board of Directors of the Bank and its wholly owned subsidiaries during 2025 is disclosed in this report.

Board and Committee evaluation

The Board performs a self-evaluation process annually. The Board annually reviews its Charter and its own effectiveness, initiating suitable steps for any amendments. The Board will also review self-evaluations of individual Board members and the Board Committees and consider any recommendations arising out of such evaluation. The Board Evaluation Process is published on the Bank's website.

The Board performs an external evaluation every three years.

The main recommendations emanating from the evaluation process for the year 2025 were as follows:

- Opportunity to refine and strengthen the Corporate Governance framework to be more aligned with industry best practices.
- For the enhancement of expertise in the future, additional expertise in technology, the banking industry and international business to be added either by having Board members specialized in these areas or using advisors if required.
- Rationalizing the number of meetings.
- Approval authority levels may be reviewed to reduce the number of circulations.
- To have clear strategy for stressed sectors.

Summary of results: The overall results from the internal Board Evaluation showed that the Board and its Committees performed very well and that the processes implemented were deemed generally effective.

Evaluation Scope:

- The Board performed a 360° Performance evaluation for the Board, the Board Committees and Directors with the objective of further enhancing Board practices. This includes interviews with all the Directors.
- Strategy and Governance
- Performance Measurement System and Reporting to Shareholders
- Business Decisions and Financial Performance
- Policies, Risk, Compliance and Internal Control
- Communications, Delegation of Authority
- External Auditors, Appropriation of Profit and Listing Requirements

Remuneration of Directors

The Bank has adopted a policy approved by the Board of Directors to apply to the Directors' remunerations and compensation for their involvement in the activities of the Board of Directors and its ad hoc, temporary, and permanent committees. For details, please refer to the remuneration report.

Insurance coverage

The Bank provides personal accident insurance coverage for Board members during travel on Bank assignments. The Bank also has a Directors and Officers liability insurance policy for Directors.

Whistle-blowing policy

The Bank has a whistle-blowing policy with designated officials that employees can approach. The policy provides protection to employees for any reports made in good faith. The Board's Audit and Compliance Committee oversees this policy. The policy applies to all employees of BBK Group.

Key Persons (KP) policy

The Bank has established a KP policy to ensure that KPs are aware of the legal and administrative requirements regarding the holding and trading of BBK shares, with the objective of preventing abuse of inside information. KPs are defined to include the Directors, Executive Management, designated employees, and persons under guardianship or control of KPs. The KP policy is entrusted to the Board's Audit and Compliance Committee and posted on the Bank's website.

Code of Conduct

The Board has approved a Code of Conduct for BBK Directors and a Code of Ethics for the Executive Management and employees. These codes outline among other things areas of prohibition of breach of confidentiality and avoidance of conflict of interest and the responsibilities of signatories to adhere to best practices. The high-level responsibility for monitoring the codes lies with the Board of Directors. The Directors' Code of Conduct is published on the Bank's website.

Relative recruitment/appointment policy

BBK has in place policies that govern the recruitment and appointment of relatives to the Bank and across its wholly-owned subsidiaries. The policies are:

1. Employment of relatives of first and second degrees are prohibited, whereas employment of relatives of third and fourth degree may be approved by the Executive Management provided it does not lead to a conflict of interest.
2. Employment of relatives at the Bank's wholly-owned subsidiaries of first and second degree are prohibited for senior managers and above. Any exception must be approved by the Group Chief Executive.
3. As part of annual reporting, the Group Chief Executive must disclose to the Board individuals occupying controlled functions and who are relatives of any other approved persons within the Bank and its wholly-owned subsidiaries.

Conflict of interest

The Bank has clear policies based on domestic laws and regulations and international best practices to deal with issues related to conflict of interest. This is also stipulated in the Directors Appointment Letters signed between the Board members and the Bank. These policies are posted on the Bank's website and reviewed periodically or whenever needed. Conflict of interest is declared at the start of each meeting.

During Board meetings or Board committees and during discussions on topics related to credit applications, investment or other transactions where there may be conflict of interest, the concerned Board member is required to leave the meeting room and any correspondence or documents related to the application will not be sent to him/her. Decisions are made by the Board of Directors or its Committees

Corporate Governance report (continued)

without the presence of the member concerned and such transactions are recorded in the minutes of the Board meeting or its committees.

In addition, it is the responsibility of the member of the Board and he/ she must immediately disclose to the Board that there is a conflict of interest related to his / her activities and obligations with other parties and not participate in discussions and voting, and these disclosures include documents relating to contracts or transactions related to the member concerned.

During 2025 the Board discussed Mergers and Acquisitions opportunities which appeared to have conflict of interest with one of the Board members and said Board members left the meeting room during discussions.

Development programs arranged for board members during 2025

1. "New Business Models in Banking Embedded Finance and BaaS in Action" dated 30/07/2025
2. "Digital Assets 2025" dated 29/10/2025
3. "Board Legal awareness session" dated 11/12/2025
4. "AI Training" dated 12/12/2025
5. "Brand and Customer Experience" dated 12/12/2025

Environmental, Social and Governance (ESG)

BBK remains committed to integrating sustainability into its core business strategy, aligning with Bahrain's Vision 2030, the Sustainable Development Goals (SDGs), and global best practices. The Bank's sustainability framework is structured around four key pillars: Good Corporate Governance, Responsible and Responsive Employer, Long-Term Positive Customer Relationships, and Social Responsibility Mindset. These pillars are reinforced

through robust governance mechanisms, including oversight by the Sustainability Management Committee and the Board's Nomination, Remuneration, and Governance (NRG) Committee. BBK's governance framework ensures transparency, ethical conduct, and regulatory compliance, supported by policies on anti-corruption, risk management, business continuity, and cybersecurity.

As a responsible employer, BBK prioritizes employee development, diversity, and well-being, fostering an inclusive and engaging work environment. Investments in continuous learning, leadership programs, and compliance training equip employees with the skills necessary for a dynamic banking landscape. The Bank promotes gender diversity and workplace equity while implementing stringent health and safety measures. Furthermore, BBK enhances customer relationships through digital transformation and customer-centric initiatives, ensuring accessibility, security, and efficiency in banking services. With a strong Net Promoter Score and a high percentage of digital transactions, BBK continues to elevate customer experiences through innovative solutions and a commitment to service excellence.

BBK also advances social and environmental responsibility by embedding sustainability into its operations, from energy efficiency and emissions reduction to responsible procurement and community investment. The Bank's proactive approach to climate action includes measuring greenhouse gas emissions and integrating sustainability into lending and investment decisions. Through partnerships, volunteering efforts, and financial contributions, BBK supports education, health, and cultural heritage, reinforcing its role as a catalyst for positive societal impact. With a strategic focus on governance, workforce engagement, customer experience, and environmental stewardship, BBK remains steadfast in fostering sustainable growth and long-term value for all stakeholders. For further details, please refer to the sustainability review in part 1.

Disclosures relating to the Board of Directors

Directors' external appointments

Tariq Jaleel AlSaffar		
Board member/ Executive Director	Mohamed Ebrahim Al Saffar Company (MES)	Kingdom of Bahrain
Executive Director	AbuDawood AlSaffar Company (ASCO)	Kingdom of Bahrain
Board member / Non- Executive Director	Bahrain Economic Development Board (EDB)	Kingdom of Bahrain
Chairman & CEO / Executive Director	Harbour Investment Holding Company (HIH)	Kingdom of Bahrain
Board member	Bahrain International Circuit (BIC)	Kingdom of Bahrain
Chairman / Executive Director	Payment International Enterprise B.S.C (PIE) (Licensed by CBB)	Kingdom of Bahrain
Chairman / Executive Director	KKT MENA and KKT Bahrain	Kingdom of Bahrain
Chairman / Non-Executive Director	Arabian Taxi	Kingdom of Bahrain
Board member / Executive Director	Al Dana Amphitheatre	Kingdom of Bahrain
Member	Shura Council	Kingdom of Bahrain
Chairman	Flooss Bahrain BSC (Licensed by CBB)	Kingdom of Bahrain
Executive Director	TAS Holding Co W.L.L.	Kingdom of Bahrain
Executive Director	Tasola Securities Co W.L.L.	Kingdom of Bahrain
Chairman	Reboot 01	Kingdom of Bahrain
Khalid Hussain Taqi		
Chairman	Gulf Air Group – Bahrain Airport Company – Gulf Air	Kingdom of Bahrain
Chairman	Array Innovation W.L.L.	Kingdom of Bahrain
Director	Amana Bahrain W.L.L.	Kingdom of Bahrain
Managing Director	Mumtalakat	Kingdom of Bahrain

Aref Haider Rahimi		
Chairman	Bahrain International Circuit Company W.L.L	Kingdom of Bahrain
Chairman	BIC Holding Company B.S.C. (Closed)	Kingdom of Bahrain
Chairman	Gulf Aluminium Rolling Mill Co. B.S.C. Closed (GARMCO)	Kingdom of Bahrain
Committee Member	Supreme Judicial Council – Ministry of Justice, Islamic Affairs and Waqf The Committee for Stalled Real Estate	Kingdom of Bahrain
Managing Partner	Masar Professional Services W.L.L	Kingdom of Bahrain
Khalid Nasser Al Shamsi		
Board Member - Non-Executive Director	Oasis Capital	Kingdom of Bahrain
Board Member - Non-Executive Director	Bank Muscat	Oman
Munther Abdulaziz Al-Kooheji		
Proprietor and Managing Director	Delta Industrial Supplies Co. W.L.L.	Kingdom of Bahrain
Nour Nael Al Jassim		
Manager Fixed Income and Portfolios Division	Kuwait Investment Authority (KIA)	State of Kuwait
Acting Director Treasury Department	Kuwait Investment Authority (KIA)	State of Kuwait
Acting Director Fixed Income Department	Kuwait Investment Authority (KIA)	State of Kuwait
Chairperson of the Board and Investment Committee	Al-Ajjal Holding Company	Morocco
Dana Aqeel Raees		
Non-Executive Director	SICO B.S.C (CLOSED)	Kingdom of Bahrain
Chief Legal Officer	Osool Asset Management B.S.C. (C)	Kingdom of Bahrain
Naser Khalid Al Raee		
Deputy Chief Risk Officer	Osool Asset Management B.S.C. (C)	Kingdom of Bahrain
Board Member	Bahrain Car Parks Company (Amakin) B.S.C.	Kingdom of Bahrain
Khaled Mohamed Alasfour		
Division Manager – Private Equity Funds- State of Kuwait	Kuwait Investment Authority (KIA)	State of Kuwait
Dr. Ghaneya Mohsen Al-Derazi		
Managing Director	GMD Consultancy	Kingdom of Bahrain
Board Member	Bahrain Germany Society	Kingdom of Bahrain

Disclosures and related parties' interests

The number of securities held by Directors as of 31 December 2025 was as follows:

Name of Director	Type of shares	31 December 2025	31 December 2024	Bonds*
Dana Aqeel Raees	Ordinary	37,369	37,369	–

* No bonds held by any Directors.

Corporate Governance report (continued)

Nature and extent of transactions with related parties

None.

Approval process for related parties' transactions

The Bank has a due process for dealing with transactions involving Directors and related parties. Any such transaction will require the approval of the Board of Directors.

Material contracts and loans involving Directors

No loans above BD 100,000 as of 31 December 2025.

- Notes:
- 1) The materiality amount for such disclosures is considered above BD 100,000.
 - 2) 2 Board Members hold BBK Credit Cards with a total limit of BD 20,000 and outstanding amounts at 31 December 2025 of BD 8,190.739
 - 3) 6 Board Members hold CrediMax Credit cards with a total limit of BD 79,000 and outstanding amounts at 31 December 2025 of BD 24,939.

Directors' trading of BBK shares during 2025

There was no Director trading of BBK shares during 2025.

Board meetings

The Board of Directors meets at the summons of the Chairperson (or Deputy Chairperson in the event of his absence or disability) or, if requested to do so, by at least two Directors. The Board meets at least four times a year. A meeting of the Board of Directors is deemed valid if attended by more than half of the members.

Board meetings attendance

During 2025, 10 Board meetings were held in the Kingdom of Bahrain and one meeting was held in Paris - France in the following manner:

Key: ● Attended ▲ Virtual Attended x Absent □ was not a member during this period ⊖ did not attend due to conflict of interest.

Quarterly meetings

Members	Feb 24	Apr 30	Jul 28	Oct 30
Tariq Jaleel AlSaffar	●	●	●	●
Khalid Hussain Taqi	●	●	●	●
Aref Haider Rahimi	●	●	●	●
Khalid Nasser Al Shamsi	●	●	●	●
Munther Abdulaziz Al- Kooheji	●	●	●	●
Nour Nael Al Jassim	●	●	●	●
Dana Aqeel Raees	●	●	●	●
Naser Khalid Al Raee	●	●	●	●
Khaled Mohamed Alasfour	●	●	●	●
Dr. Ghaneya Mohsen Al-Derazi	●	●	●	●

Other meetings

Members	28 Jan*	20 Feb*	9 Mar*	25 Mar	9 May*	20 Oct*	11 Dec**	% Attendance
Tariq Jaleel AlSaffar	●	●	●	●	●	●	●	100
Khalid Hussain Taqi	⊖	⊖	⊖	●	⊖	⊖	▲	100
Aref Haider Rahimi	●	●	●	●	●	●	●	100
Khalid Nasser Al Shamsi	●	●	●	●	●	●	●	100
Munther Abdulaziz Al- Kooheji	●	●	●	●	●	●	●	100
Nour Nael Al Jassim	●	●	●	●	●	x	●	90.9
Dana Aqeel Raees	●	●	●	●	●	●	▲	100
Naser Khalid Al Raee	●	●	●	●	●	●	▲	100
Khaled Mohamed Alasfour	●	●	●	●	●	●	●	100
Dr. Ghaneya Mohsen Al-Derazi	●	●	●	●	●	●	●	100

* Unscheduled meeting.

** Strategy meeting in Paris - State of France

Major issues discussed by the Board during 2025

(Subjects that fall under the Board Committees' scope are recommended by the respective Committee for the Board's approval.)

The Board reviewed the Bank's strategy achievements, the operating budget for the year 2025, issues related to mergers and acquisition opportunities, the Bank's financial performance. It also reviewed some of the risk, human resources policies, and other related matters.

Board committees

Board Committees are formed and their members appointed by the Board of Directors each year, after the AGM. They are considered the high-level link between the Board and the Executive Management. The objective of these Committees is to assist the Board in supervising the operations of the Bank by reviewing any issues that are submitted by the Executive Management and making recommendations to the Board for their final review.

The Board reserves the right to form temporary committees and discontinue them from time to time, as necessary.

Members of the Board are provided with copies of the meeting minutes of the committees, as required by the regulators. The terms of reference for the Board committees (Executive; Audit and Compliance; Nomination, Remuneration and Governance; Risk; and Independent Members) were combined into a single document which is available on the Bank's website. There were no significant issues pertaining to the work of the Board Committees during 2025.

Board Committees' composition, roles and responsibilities

Tenure: The term of the Committee members shall be of one year. The tenure of the Director who joins during the term of any Committee would be for the remaining period of the year.

Membership: Each Committee shall be appointed by the Board and shall consist of not less than 3 members having sufficient technical expertise.

Quorum: The quorum shall be of more than half of the members and must include the Chairperson or the Deputy Chairperson.

The Chairperson: Election of the Chairperson is subject to fulfilling regulatory requirements regarding independence for the Audit & Compliance, the Risk and Nomination, Remuneration and Governance Committees.

For more details, please refer to the Bank's website:
<https://www.bbkonline.com/board-committees-terms-of-reference>

Corporate Governance report (continued)

Executive Committee

Members	Summary of responsibilities
Aref Haider Rahimi Chairperson (Independent) Naser Khalid Al Raee Deputy Chairperson (Since 25/03/2025) Nour Nael Al Jassim Member Dr. Ghaneya Mohsen Al-Derazi Member (Independent)	Reviews, approves and directs the executive management on matters raised to the Board of Directors such as business plans, donations, credit/investment applications, and such other proposals within its authority, and the periodic review of the Bank's achievements.

Note: The following was a member of the above committee until the date mentioned

Khalid Hussain Taqi (until 25/03/2025)

Material issues discussed by the Committee during 2025:

The Committee paid a visit to the Bank's representative office in the State of Kuwait and discussed the potential of growth in business and support given to the representative office.

Audit and Compliance Committee

Members	Summary of responsibilities
Khalid Nasser Al Shamsi Chairperson (Independent) Khaled Mohamed Alasfour Deputy Chairperson (Since 25/03/2025) Khalid Hussain Taqi Member (Independent) (Since 25/03/2025)	- Reviews the internal audit programme and internal control system; considers major findings of internal audit reviews, investigations, and management's response. - Ensures coordination among internal and external auditors. Monitors trading activities of key persons and ensures prohibition of the abuse of inside information and disclosure requirements. Approves and periodically reviews the Internal Audit Charter, which defines the purpose, authority, responsibilities and other aspects of internal audit activity. The Internal Audit Charter is available to internal and external stakeholders on request addressed to the Corporate Secretariat. Reviewing compliance reports and whistleblowing reports.

Note: The following were members of the above committee until the date mentioned

Naser Khalid Al Raee (until 25/03/2025), Munther Abdulaziz Al-Kooheji (until 25/03/2025)

Material issues discussed by the Committee during 2025:

The Committee monitored the project of Compliance and Financial Crime Transformation.

Nomination, Remuneration and Governance Committee

Members	Summary of responsibilities
Tariq Jaleel AlSaffar Chairperson (Independent) Dana Aqeel Raees Deputy Chairperson Khalid Nasser Al Shamsi Member (Independent) Khalid Hussain Taqi Member (Independent) (Since 25/03/2025)	Assess, evaluate and advise the Board on all matters associated with nominations and remunerations of Directors and Executive Management. Ensure that the Bank adopts and enhances sound Corporate Governance practices, which are consistent with the Corporate Governance Code of the Kingdom of Bahrain and the regulatory requirements and which also reflect best market practices in Corporate Governance, and makes recommendations to the Board as appropriate.

Material issues discussed by the Committee during 2025:

The Committee looked at filling the key vacancies in Management positions and reviewed succession planning and changes to structure to align with strategy.

Risk Committee

Members	Summary of responsibilities
Munther Abdulaziz Al-Kooheji Chairperson (Independent) Khalid Nasser Al Shamsi Deputy Chairperson (Independent) Khaled Mohamed Alasfour Member	Reviews risk policies and recommends to the Board for approval. Examines and monitors risk issues related to the Bank's business and operations and directs management appropriately and considers and recommends the Risk Appetite Statement to the Board, review risk strategies and material mitigation.

Material issues discussed by the Committee during 2025:

The Committee monitored the progress of improving and simplifying the credit risk policies and enhancing the information security framework.

Independent Directors Committee

Members	Summary of responsibilities
Tariq Jaleel AlSaffar Member (Independent) Khalid Hussain Taqi Member (Independent) (Since 25/03/2025) Aref Haider Rahimi Member (Independent) Khalid Nasser AlShamsi Member (Independent) Munther Abdulaziz Al-Kooheji Member (Independent) Dr. Ghaneya Mohsen Al-Derazi Member (Independent)	Provides independent views on certain issues, especially pertaining to minority shareholders.

Material issues discussed by the Committee during 2025:

The Committee discussed issues of concern to minority shareholders.

Mergers and Acquisitions Board Committee

Members	Summary of responsibilities
Aref Haider Rahimi Chairperson (Independent) Khalid Nasser Al Shamsi Deputy Chairperson (Independent) Khaled Mohamed Alasfour Member Naser Khalid Al Raee Member	- Manage the process of transactions under review or consideration in accordance with the Board-approved process - Monitor the progress of all relevant tasks assigned to it in relation to transactions under review or consideration - Plan all steps and tasks appropriately to smoothen ordinary matters relating to transactions under review or consideration

Material issues discussed by the Committee during 2025:

The Committee discussed issues relating to the potential merger.

Board Committee meetings and record of attendance

Key: • Attended x Absent □ was not a member during this period ○ did not attend due to conflict of interest.

Meetings of all Board Committees shall be held not less than four times a year, except for the Independent Directors Committee and the Nomination, Remuneration and Governance Committee, where the number of meetings can be less. Actual number of meetings are listed below.

Executive Committee meetings in 2025

Members	23 Jan	9 Feb	9 Mar	8 Apr*	27 Apr	18 May	18 Jun	21 Jul	3 Sep	24 Sep*	26 Oct	13 Nov*	24 Nov*	1 Dec**
Aref Haider Rahimi	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Naser Khalid Al Raee	□	□	□	•	•	•	•	•	•	•	•	•	•	•
Nour Nael Al Jassim	•	•	•	•	•	•	•	x	•	•	•	•	•	•
Dr. Ghaneya Mohsen Al-Derazi	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Khalid Hussain Taqi	•	•	•	□	□	□	□	□	□	□	□	□	□	□

* Unscheduled meeting.

** Meeting in the State of Kuwait

Corporate Governance report (continued)

Audit and Compliance Committee meetings in 2025

Members	15 Feb	17 Mar	25 Mar*	28 Apr	17 Jun	20 Jul	21 Oct
Khalid Nasser Al Shamsi	•	•	•	•	•	•	•
Khaled Mohamed Alasfour	□	□	□	•	•	•	•
Khalid Hussain Taqi	□	□	□	•	•	•	•
Naser Khalid Al Raei	•	•	•	□	□	□	□
Munther Abdulaziz Al-Kooheji	•	•	•	□	□	□	□

* Unscheduled meeting

Nomination, Remuneration and Governance Committee meetings in 2025

Members	26 Jan*	4 Feb*	9 Feb	23 Feb*	27 Feb	6 Apr*	22 Apr	2 Jul*	12 Aug*	18 Sep*	21 Oct*	26 Oct
Tariq Jaleel AlSaffar	•	•	•	•	•	•	•	•	•	•	•	•
Dana Aqeel Raees	•	•	•	•	•	•	•	•	•	•	•	•
Khalid Nasser Al Shamsi	•	•	•	•	•	•	•	•	•	•	•	•
Khalid Hussain Taqi	□	□	□	□	□	•	•	•	•	•	•	•

* Unscheduled meeting

Risk Committee meetings in 2025

Members	11 Feb	28 Apr	21 Jul	28 Oct
Munther Abdulaziz Al-Kooheji	•	•	•	•
Khalid Nasser Al Shamsi	•	•	•	•
Khaled Mohamed Alasfour	•	•	•	•

* Unscheduled meeting

Independent Directors' Committee meetings in 2025

Members	24 Feb	30 Oct*
Tariq Jaleel AlSaffar	•	•
Khalid Hussain Taqi	□	•
Arif Haider Rahimi	•	•
Khalid Nasser Al Shamsi	•	•
Munther Abdulaziz Al-Kooheji	•	•
Dr. Ghaneya Mohsen Al-Derazi	•	•

* Unscheduled meeting

Mergers and Acquisitions Board Committee meetings in 2025

Members	21 Jan	21 May	1 Jun	16 Jun	27 Jul	6 Aug	27 Aug	9 Oct	23 Dec
Aref Haider Rahimi	•	•	•	•	•	•	•	•	•
Khalid Nasser Al Shamsi	•	•	•	•	•	•	•	•	•
Naser Khalid Al Raei	•	•	•	•	•	•	•	•	•
Khaled Mohamed Alasfour	•	•	•	•	•	•	•	•	•
Other Board members attending:									
Tariq Jaleel AlSaffar	-	•	•	•	•	•	•	•	•

Other meetings

Khalid Nasser Al Shamsi, Chairperson of Audit & Compliance Committee attended the periodical CBB prudential meeting on 17 September 2025.

Shariah Supervisory Board disclosures

In 2016, the Bank established a Shariah Supervisory Board as the Bank conducts some of its transactions according to the Islamic Shariah and must ensure that these transactions are within Shariah standards and norms as required by the regulatory authority in the Kingdom of Bahrain. The Shariah Supervisory Board members and the meetings held during 2025 were as follows:

Shariah Supervisory Board attendance in 2025

Members	4 Feb	15 May
Dr. Osama Bahar (Chairperson)	•	•
Sh. Abdalnasser Al Mahmood (Member)	•	•
Dr. Adel Al Marzooqi (Member)	•	•

Communication strategy

The Bank has an open policy on communication with its stakeholders, and has adopted a communication disclosure policy consistent with Basel II requirements. Shareholders are invited by the Chairperson to attend the AGM. The Chairperson and other Directors attend the AGM and are available to answer any questions. The Bank is at all times mindful and conscious of its regulatory and statutory obligations regarding dissemination of information to its stakeholders.

The Bank provides information on all events that merit announcement, either on its website – www.bbkonline.com – or through other forms of publication. The Bank's annual report and three years' financial statements are also published on the website, as well as the Bank's Corporate Governance Report, Corporate Governance Framework, Whistle-Blowing Policy, Board Charter, Code of Conduct, and Key Persons' Dealing Policy, and the Terms of Reference of all Board Committees. Shareholders can complete an online form, which can be found on the website, to forward any queries they may have.

The Bank uses a bulletin board for communicating with its employees on general matters, and sharing information of common interest and concern.