


Investors' Conference Call

Q1 2024

May 19, 2024

Key Governance & Investors Relations Developments

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1. Two new Board members were inducted and Board Committees were reconstituted after the AGM.
 2. The Bank surpassed its target for % of independent directors standing at 50% and for the Group at 41%.
 3. The Bank surpassed its target for % women on the Board which stands at 30% of Board members and over 30% for the Group.

Corporate Social Responsibility Initiatives

1. Training & Education:

- Launch of Phase 2 of **BBK Grow**, a six-month training program.
- Support **Crown Prince's International Scholarship Program**
- Support **Isa bin Salman Educational Fund**

2. Youth:

- Support **Youth development** with Injaz
- Support **Social welfare Societies** e.g. Child's Wish Society, Al Sanabel Orphan's Care Society, Al Kawther Society, Child Welfare Home and Smile Initiative

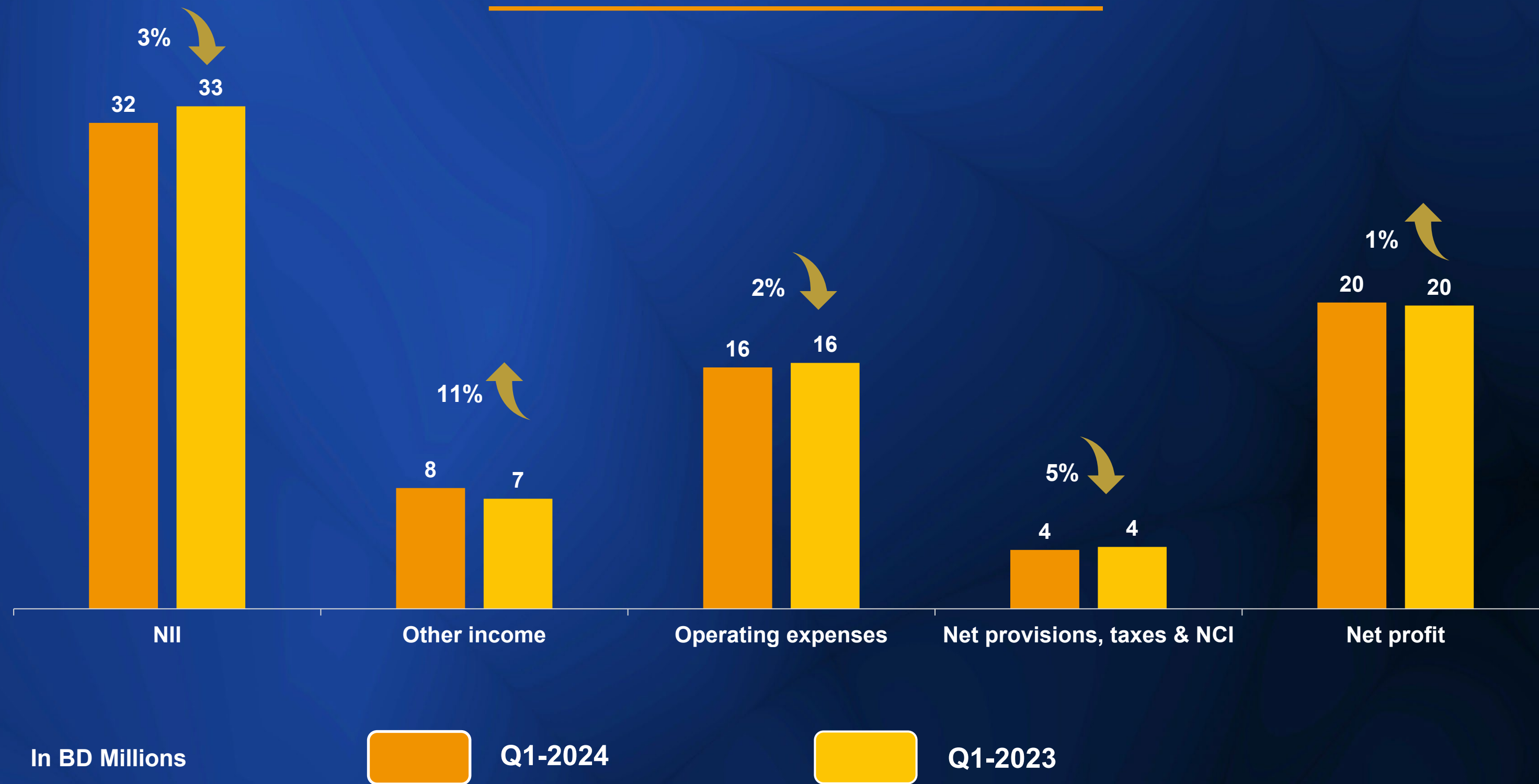
3. Culture:

- Support cultural initiatives by Sh. Ebrahim bin Mohamed Al Khalifa Centre for Culture & Research as well as the Bahrain Historical and Archaeological Society.

Financial Highlights






Financial Performance – Q1 2024



Financial Position – 31 March 2024



Key Performance Indicators

			Mar 2024	Dec 2023
 Profitability	Return on Average Equity*	%	12.9	12.7
	Return on Average Assets*	%	2.0	1.9
	Earnings per share*	BHD	0.044	0.043
	Cost/Income	%	39.9	44.6
 Assets Quality	Specific Coverage Ratio	%	63.0	68.7
	ECL (Stage 1&2) Coverage Ratio	%	1.9	2.3
	Gross NPL/ Gross Loans	%	4.1	3.0
 Regulatory Ratios	CAR	%	26.9	28.1
	NSFR	%	136.0	137.6
	LCR	%	304.6	292.6

* Annualized.

Q & A

Thank you!