BBK GROUP

Q3 2026 QUARTERLY INVESTORS' CALL

Financial performance, position and key investor indicators

PRESENTATION POINT OF VIEW

01 Strategic & corporate updates

02 Governance & investor relations

3-7 Sustainability

08 Profit & loss statement — Q3

09 Profit & loss statement — YTD

10 Net profit trend

11 Financial position

12 Asset quality trends

13 Funding & liquidity profile

14 Key investor indicators

15 Share price performance

STRATEGIC & CORPORATE UPDATES

Q3 2026 | Portfolio discipline, digital execution and focused growth

Strategic actions supporting earnings quality, operating capability and sustainable stakeholder value

01 SALE OF INVITA

Invita divested as part of the Bank's strategic portfolio review and comprehensive plan. Other sources could generate non-recurring gains.

02 DIGITAL TRANSFORMATION

BBK BanKey upgraded, Quick Services launched on BBK Business, Google Cloud Universal Ledger integration explored.

03 NATIONAL CONTRIBUTION

Continued support for the national economy and Bahraini SMEs through the SME Fund.

04 BRAND & PARTNERSHIPS

Marketing campaigns and offers launched, alongside key sponsorships and partnerships.

05 POTENTIAL MERGER

Potential merger discussions between the parties are continuing.

06 2026 PRIORITIES

Focus on financing growth and reconstruction projects, stronger collections and asset settlements, and support for retail financing needs.

GOVERNANCE & INVESTOR RELATIONS UPDATE

Q3 2026 | Strengthening transparency, governance and investor confidence

Four governance priorities supporting stronger disclosure, oversight and digital board effectiveness

01 MARKET RULES & IR GUIDELINES

Early adoption of Bahrain Bourse's Investor Relations Guidelines, with requirements addressed under the new Bahrain Bourse Market Rules.

02 EXTERNAL RECOGNITION

Silver Standard Certificate for Investor Relations Practices awarded by the Middle East Investor Relations Association.

03 GOVERNANCE FRAMEWORK

Full review of the Corporate Governance Manual and charters completed with a specialized regional firm.

04 DIGITAL BOARD ENABLEMENT

AI functionality introduced for Board and Board-meeting packs.

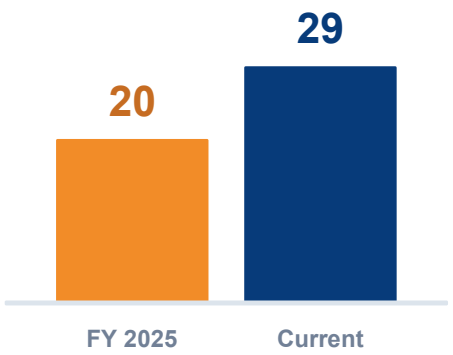
BBK'S ESG LEADERSHIP RECOGNIZED REGIONALLY AND GLOBALLY

Q3 2026 | ESG RATINGS & AWARDS

ESG RATINGS IMPROVEMENT

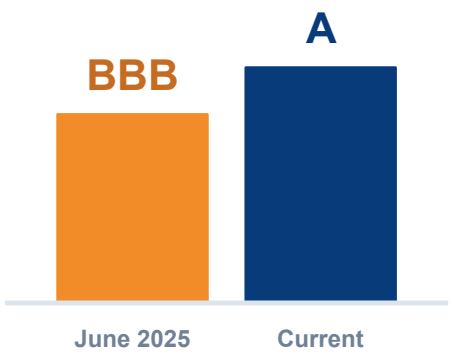
▲ UPGRADED ACROSS ALL FOUR AGENCIES

S&P CSA Score



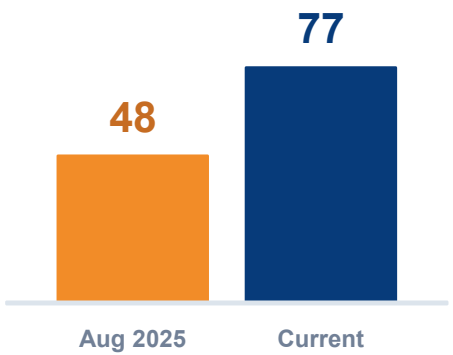
▲ +9 pts

MSCI Rating



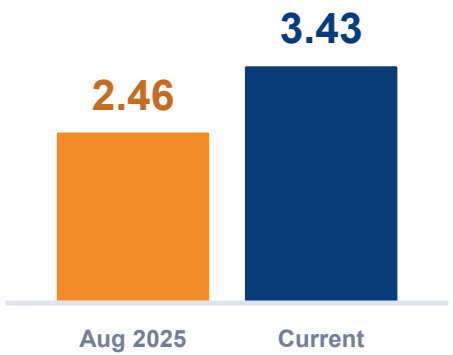
▲ Upgraded

Refinitiv / LSEG



▲ +29 pts

Bloomberg



▲ +0.97

AWARDS & RECOGNITION

Best ESG Bank

World Business Outlook 2026

Grand Prize – CSR Awards
Top 50 Bahraini Companies 2026

Al Bilad

ENVIRONMENTAL PROGRESS, WORKFORCE EXCELLENCE & COMMUNITY IMPACT

Q3 2026 | ENVIRONMENT, WORKFORCE & COMMUNITY

ENVIRONMENTAL IMPACT

Q3 2026 vs Q3 2025



▼ 27%

Water Consumption (m³)



▼ 6%

Electricity Consumption (Kwh)

WORKFORCE DIVERSITY & DEVELOPMENT

95%
Nationalization Rate

42%
Women Representation

30%
Women Board Representation

COMMUNITY IMPACT METRICS

239
Volunteering Hours

81.7%
Local Procurement Spend

SUSTAINABLE FINANCE

Q3 2026 vs 2025



▲ 101.5%

COMMUNITY INVESTMENT

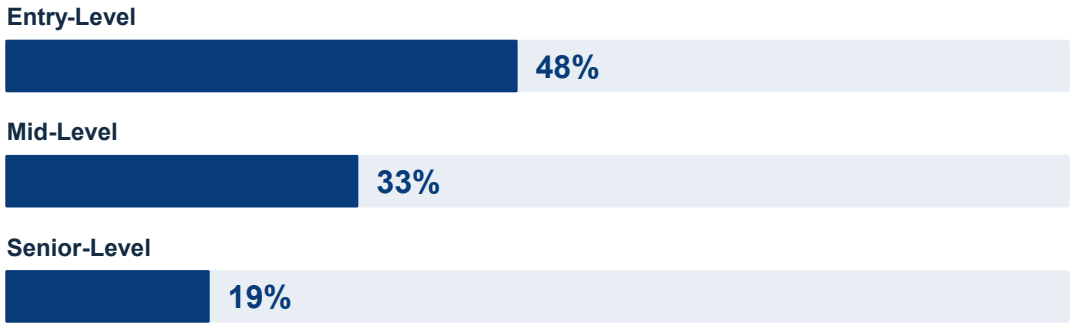
Upto Q3 2026 vs Q3 2025



▲ 2.8x

Figures in (BHD)

WOMEN REPRESENTATION BY LEVEL

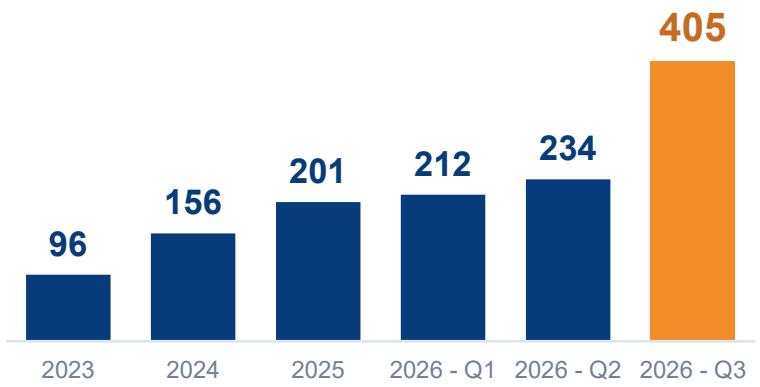


SUSTAINABLE FINANCE

Q3 2026 | PORTFOLIO GROWTH, HIGHLIGHTS & PIPELINE

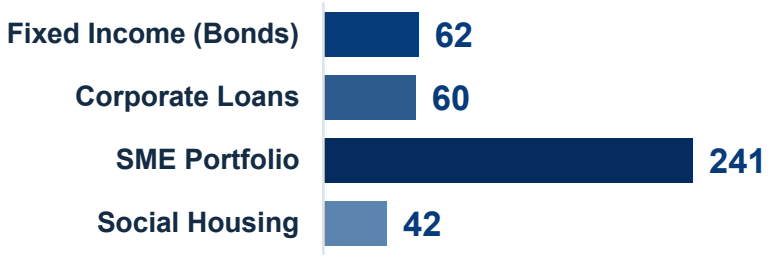
SUSTAINABLE FINANCE PORTFOLIO GROWTH

In millions BHD



SUSTAINABLE FINANCE – Q3 2026

In millions BHD



Q3 2026 HIGHLIGHTS

1. Sustainable Finance Portfolio increased to **BHD 405.3 million**. This includes approximately **BHD 174 million** from the reclassification of accounts following MOIC Bahrain's revised SME definition. Excluding this reclassification impact, portfolio growth remains in line with historic trends
2. Obtained ALMC approval for the conversion of BBK's **USD 500M** Club Facility Loan into a Sustainability Linked Loan (SLL)
3. Convened the first Sustainable Finance Working Group meeting to strengthen portfolio alignment with the Sustainable Finance Framework and review eligibility of existing exposures.
4. Advanced preparations for BBK's Sustainable Finance Roundtable, scheduled for **November 2026**.
5. Enhanced sustainable finance monitoring and reporting capabilities through further automation of portfolio tracking and management.

FUTURE PIPELINES

- Finalize and launch BBK's Sustainability-Linked Loan (SLL) offering.
- Expand the pipeline of sustainable financing and funding opportunities across BBK Group.
- Enhance sustainable finance data, monitoring, and reporting capabilities.
- Assess additional eligible assets for alignment with BBK's Sustainable Finance Framework.

Key Initiatives & Achievements until Q3 2026

Social Responsibility Mindset *

Bahrain Football Association
Sponsored Nasser bin Hamad Football League

Bahrain Sports Federation for Disabilities
Contributed to empowering athletes with disabilities

Bahrain Catalysts Disability Association
Gift cards for Outstanding students
Social, Educational and Awareness Initiatives

Heritage Village
CrediMax Market at Bahrain Celebration month

Bahrain Mobility Center
Purchase of Medical Equipment

Guardians of Dreams
Non-profit focused on building India's largest network of high quality children's homes

The Akshaya Patra Foundation
lCombat classroom hunger and malnutrition

Kinship for Humanitarian Social and Holistic Intervention
Support in remedial and educational assistance to children

Climate Risk

Process Automation & Operational Excellence
Mortgage Loan and Branch journey automation

Sustainable Finance
Hosted a Sustainable Finance Roundtable

SME Engagement
Launched the SME Sustainability Toolkit for Businesses

Environmental Monitoring
Monitoring of electricity, water, and paper consumption initiated as part of the Branch's ESG reporting

Resource Efficiency
Replaced plastic water bottles with glass bottles.
E- sign and email approvals to reduce paper use.

- BBK Head Office
- CrediMax
- BBK India
- BBK Kuwait
- BBK Turkiye

Key Initiatives & Achievements until Q3 2026

Long-term Positive Customer Relationships & Experiences

BBK Way Project
Redesigning key customer journeys to enhance service quality

CrediMax–BBK Call Center Integration
Integrating contact centers to provide seamless support

AI-Amthal Workflow
Streamlining customer inquiry through automated workflows

Qualtrics Implementation
Enabling real-time customer feedback measurement

ATM, Kiosk & CMD Enhancement
Improving self-service channel reliability and customer experience.

Staff Appreciation Reporting
Data is now reported directly to HR as part of BAU operations

Merchant Portal – Data Analytics Dashboard
Enhanced data transparency, improved access to business insights, reduced reliance on manual reporting

AI- Assistant on the website
Improved customer support and digital self-service

Expansion of Multi-Currency Digital Wallets on CardyEX
Enhanced accessibility to international payment services

Spending Control & Behavior on the app
Promotes financial literacy, responsible spending, financial well-being

Responsible & Responsive Employer

Launch of BBK Group's First HR Podcast
Connecting HR with employees across the Group

Audit X – Cross-Functional Development Programme
Bank's first cross-functional development programme

Hajj Reception
Celebrated employees returning from Hajj

Team Spirit Thursdays
Strengthened engagement through a football-themed initiative

HR Open House
Enabled direct employee engagement with HR

Internal AI-Powered Staff Assistant
Supports employee productivity, knowledge accessibility, and access to internal information.

Reconciliation System
Strengthens financial controls, improves data accuracy, enhances auditability

Blood Donation Initiative
Supporting community health and encouraging employee participation

Breast Cancer Awareness
Raising awareness and engaging employees

STATEMENT OF PROFIT & LOSS – THREE-MONTHS ENDED – 30 SEP 2026

BD MILLIONS

TOTAL OPERATING INCOME

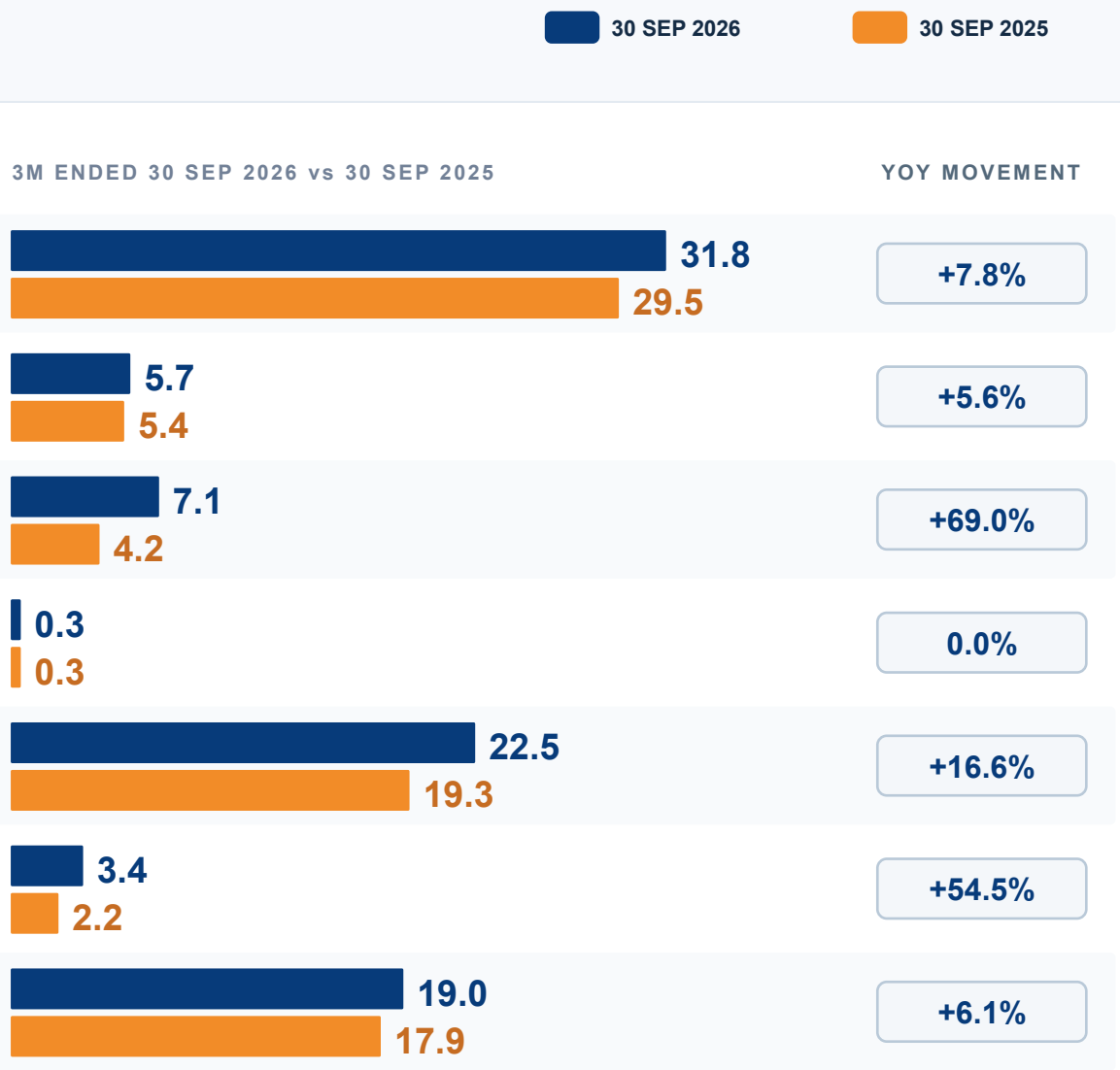
BD 45
MILLION

+14% vs Q3 2025

NET PROFIT

BD 19
MILLION

+6% vs Q3 2025



STATEMENT OF PROFIT & LOSS – YTD 30 SEP 2026

BD MILLIONS

TOTAL OPERATING INCOME

BD 138

MILLION

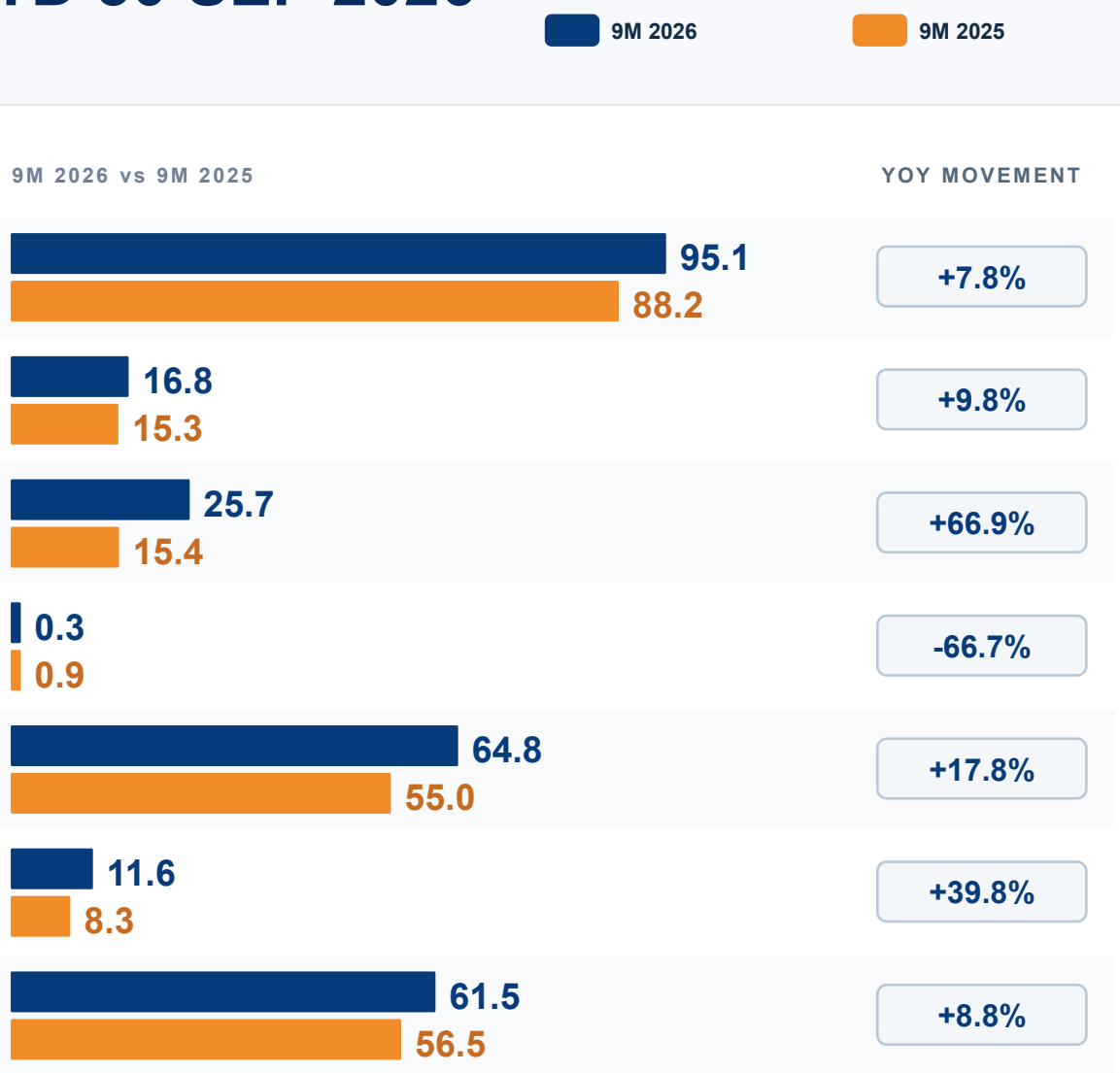
+16% vs 9M 2025

NET PROFIT

BD 62

MILLION

+9% vs 9M 2025

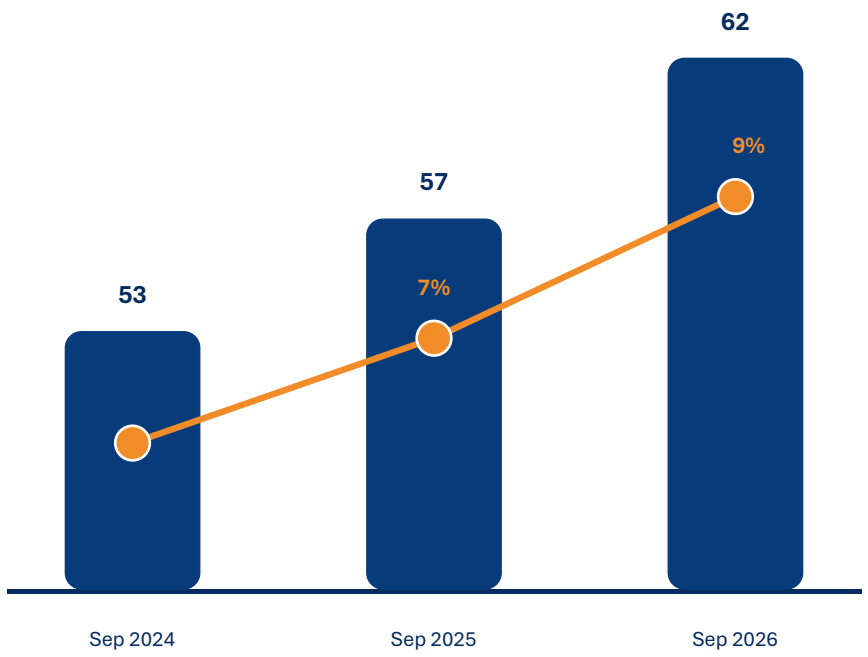


NET PROFIT TREND

YTD and quarterly profit progression | BHD million and growth %

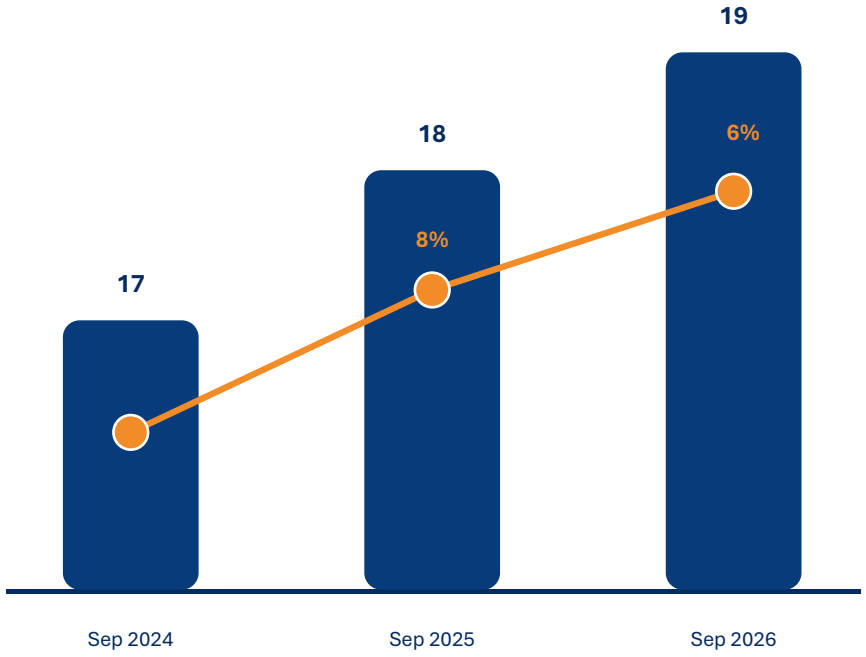
YTD NET PROFIT

BHD mn



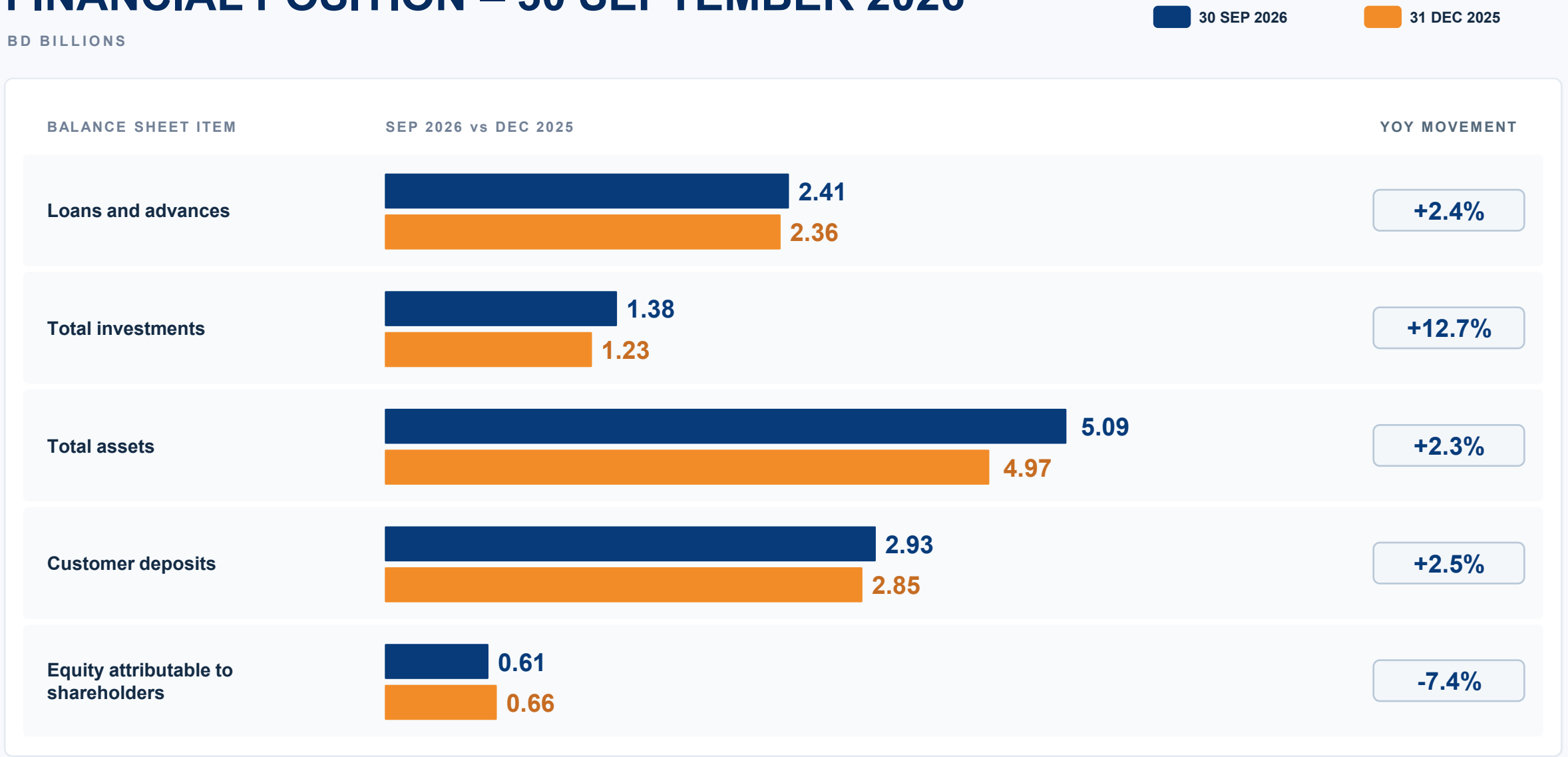
QUARTERLY NET PROFIT

BHD mn



FINANCIAL POSITION – 30 SEPTEMBER 2026

BD BILLIONS

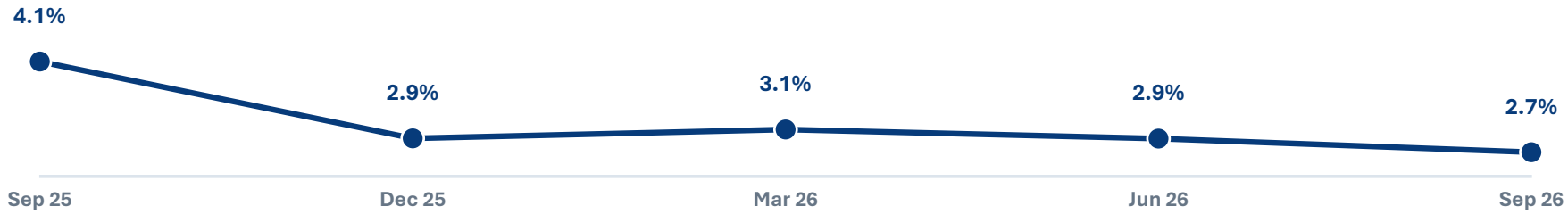


ASSET QUALITY TRENDS

Five-period movement across each reported asset-quality measure

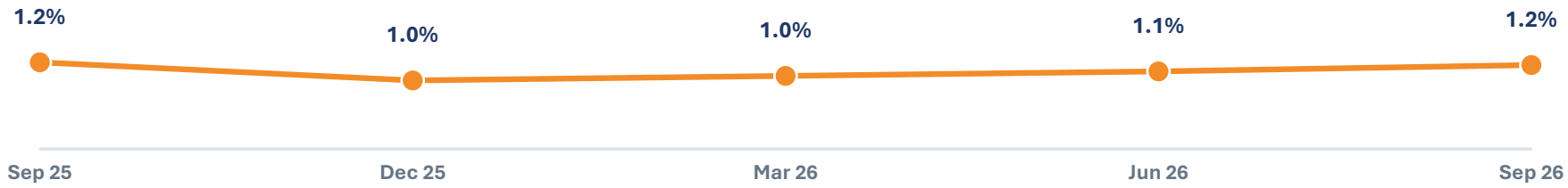
NON-PERFORMING LOANS RATIO

2.7% SEP 2026



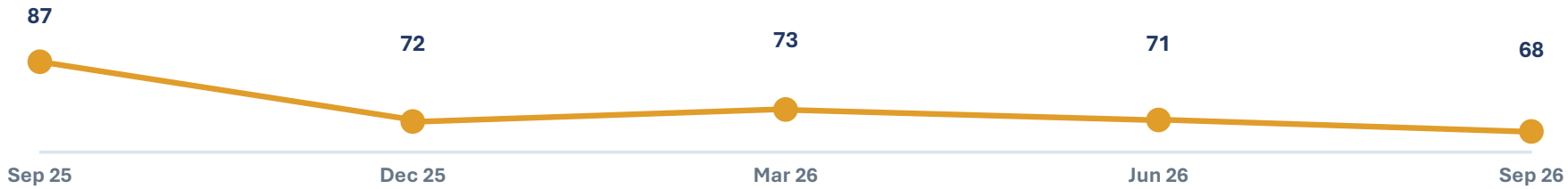
ECL (Stg 1&2) COVERAGE RATIO

1.2% SEP 2026



GROSS NON-PERFORMING LOANS

68 BHD Million | SEP 2026

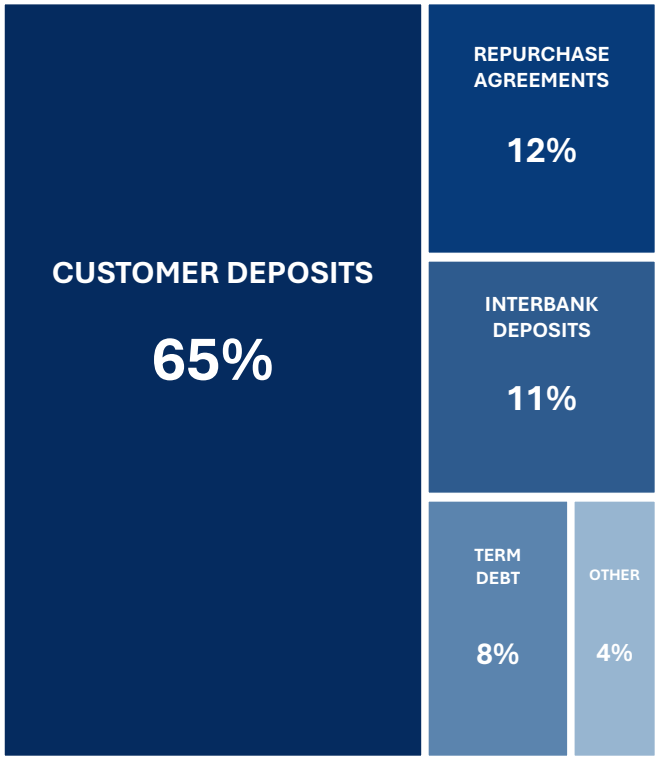


FUNDING & LIQUIDITY PROFILE

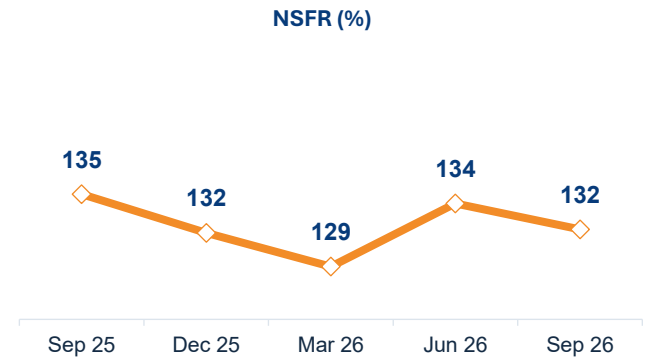
Funding composition, liquidity ratios and net money market position

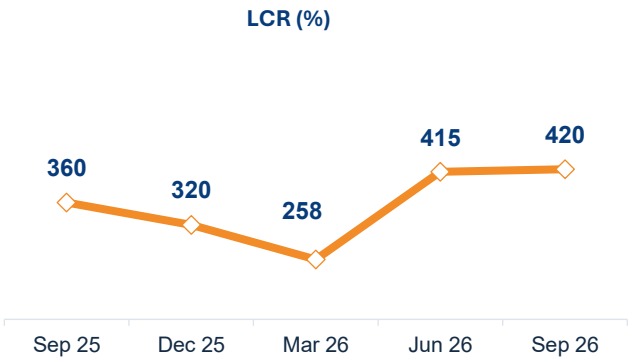
FUNDING MIX

30 SEP 2026



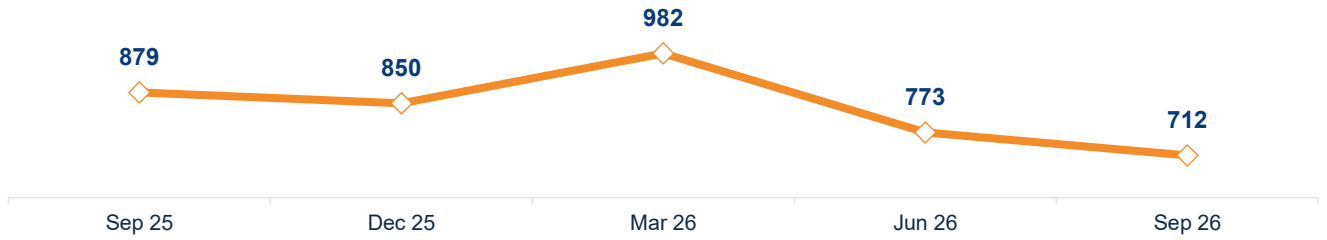
LIQUIDITY RATIOS





NET SHORT-TERM MONEY MARKET POSITION

BHD million



Q3 2026 INDICATORS

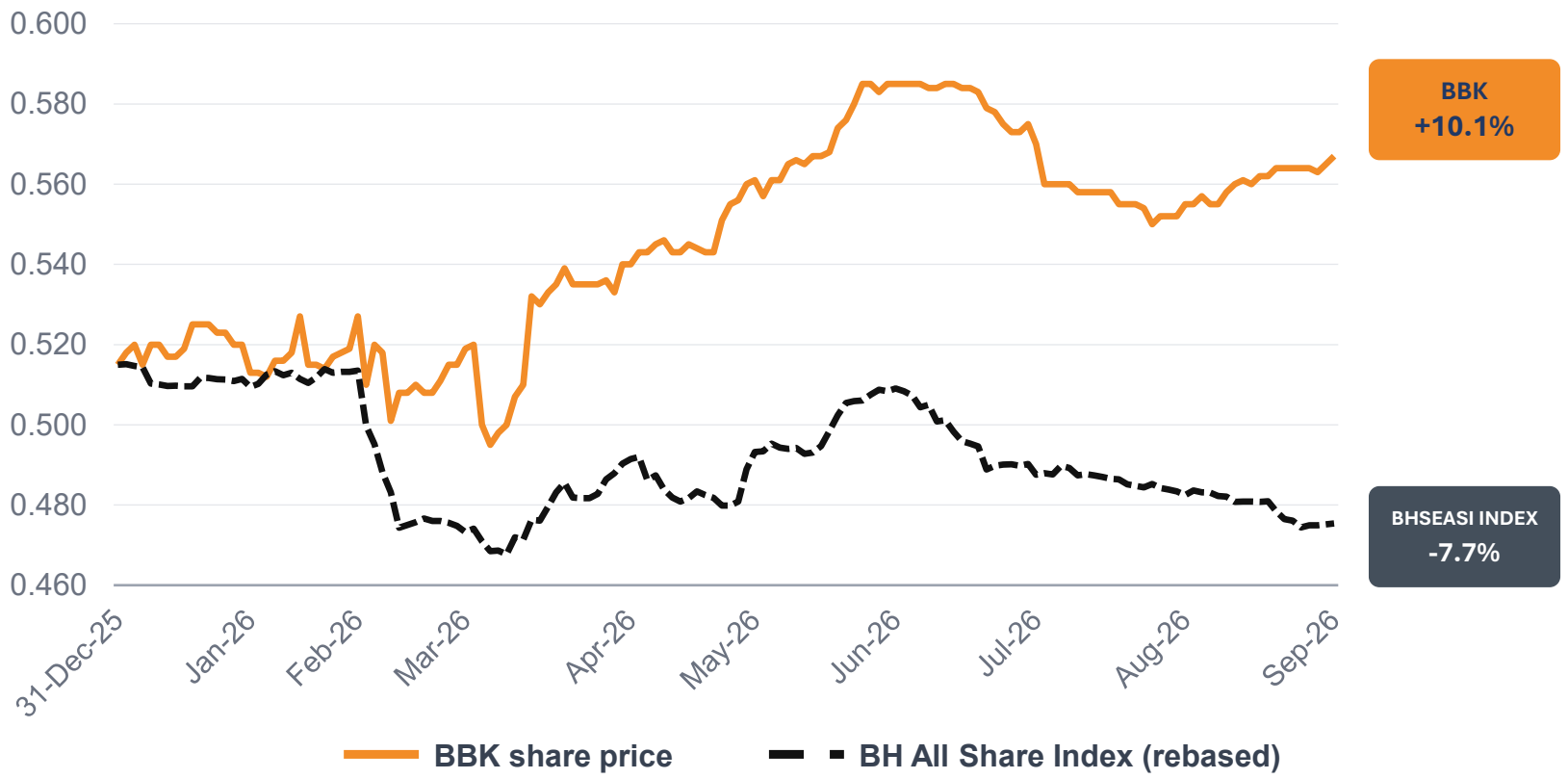
INDICATOR	SEP 2026	DEC 2025
PROFITABILITY & EFFICIENCY		
Return on Average Equity*	13.6%	12.8%
Return on Average Assets*	1.7%	1.8%
Earnings per share	BHD 0.034	BHD 0.044
Cost / Income	47.0%	45.8%
ASSET QUALITY		
Specific Coverage Ratio	58.8%	66.7%
ECL Stage 1 & 2 Coverage	1.2%	1.0%
Gross NPL / Gross Loans	2.7%	2.9%
CAPITAL & LIQUIDITY		
Capital Adequacy Ratio	17.5%	19.8%
Net Stable Funding Ratio	132.0%	131.7%
Liquidity Coverage Ratio	420.2%	320.1%

* Annualized

SHARE PRICE PERFORMANCE

BBK vs BAHRAIN ALL SHARE INDEX

Share price (BHD) – Bahrain All Share Index rebased to BBK price



RELATIVE PERFORMANCE

31 DEC 2025 – 30 SEP 2026

BBK **+10.1%**

0.515 → 0.567 BHD

BHSEASI INDEX **-7.7%**

2,066.54 → 1,907.79

PERFORMANCE MARGIN

+17.8 pp

BBK ahead of index

Source: Bloomberg. Bahrain All Share Index rebased to BBK's share price on 31 December 2025 (start of period) for comparative performance purposes.

BBK GROUP

Thank You



Q3 2026 | INVESTORS' CALL