



National Bank of Bahrain Group Investor Presentation

YTD & Q3 2021

Closer to you

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Financial Performance



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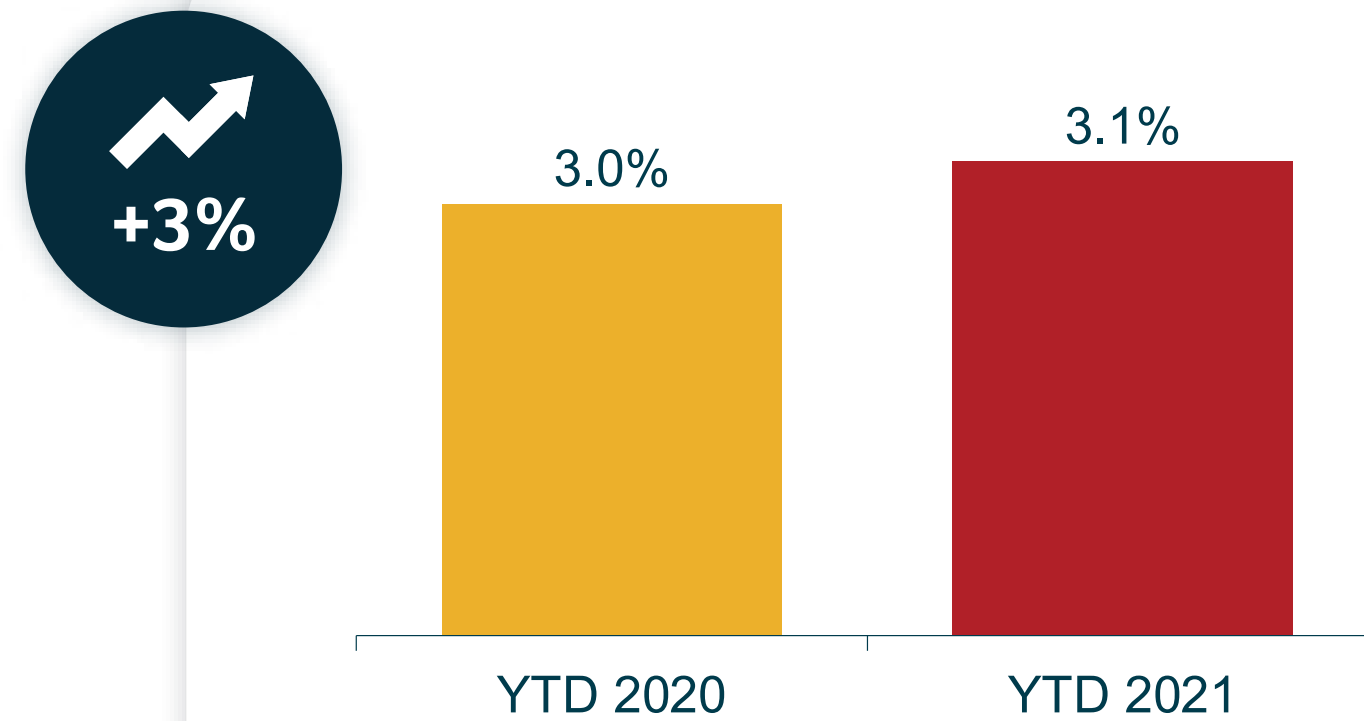
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Financial highlights

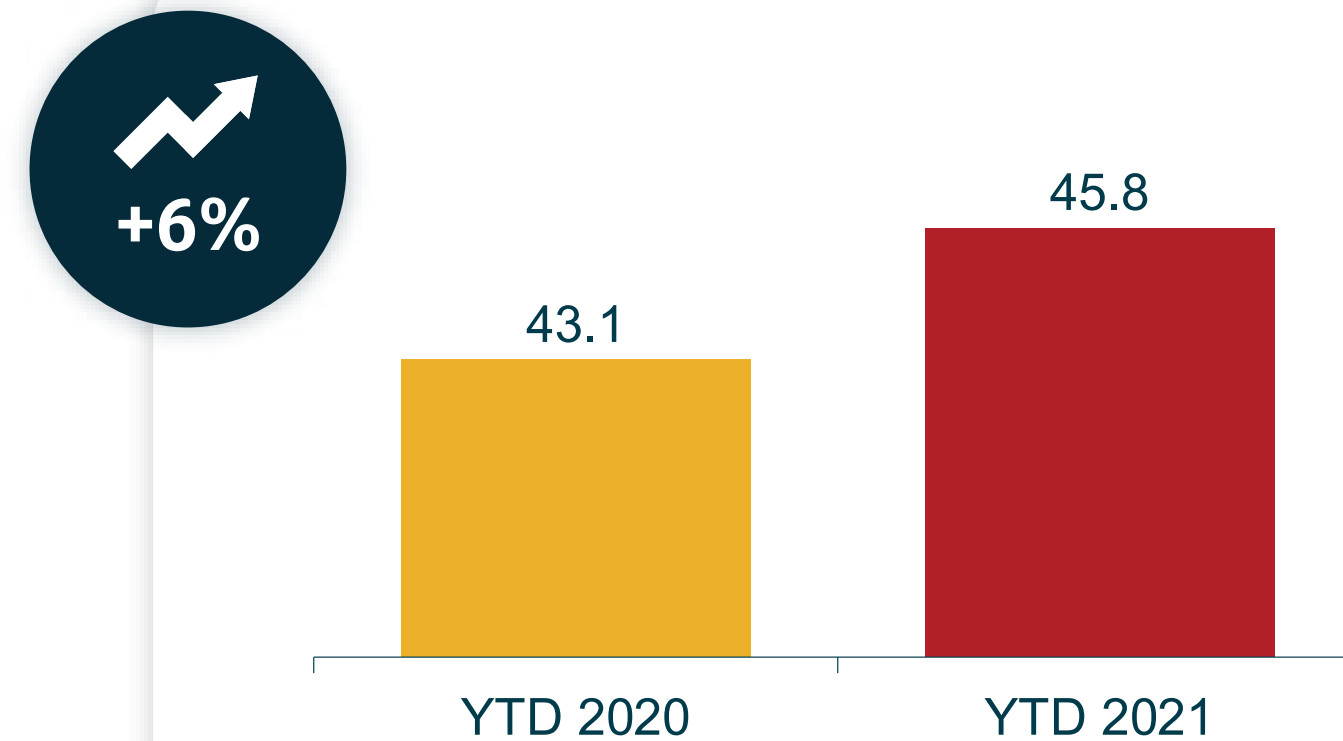
YTD 2020 vs YTD 2021

Strong fundamentals with robust industry-beating NIM

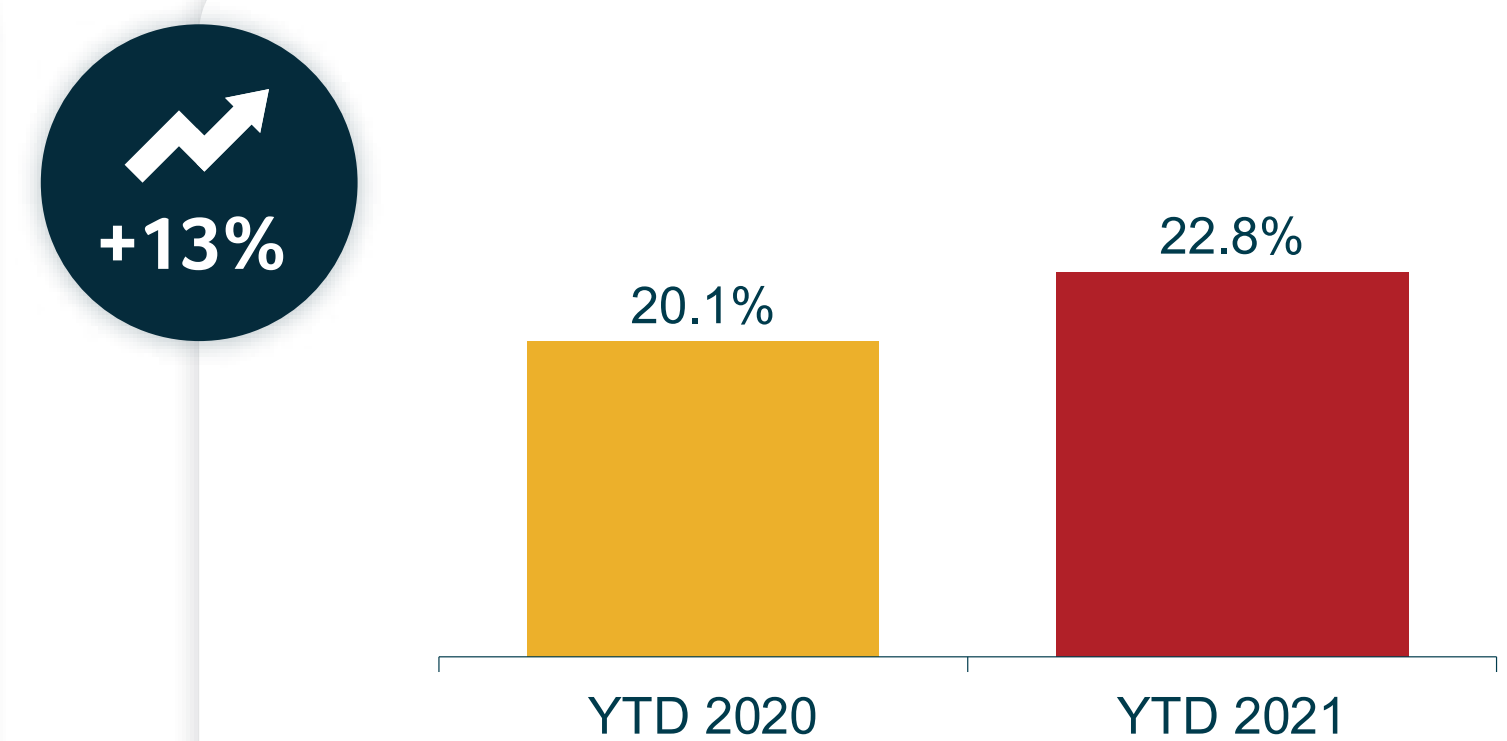
Net Interest Margin (NIM)



Net Profit (BHD millions)



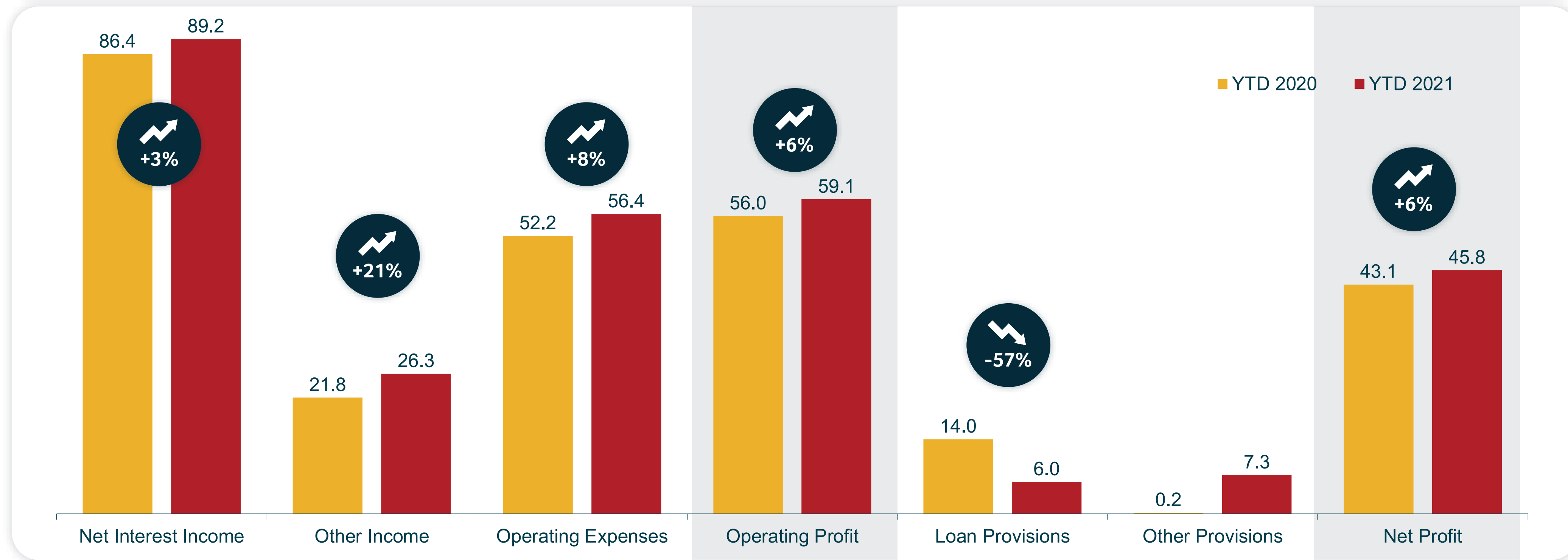
Other Income % to Total Income



Income statement

Pipeline continuing to serve positive results
2020 comparative was pre-covid in Q1

Key Elements (BHD million)



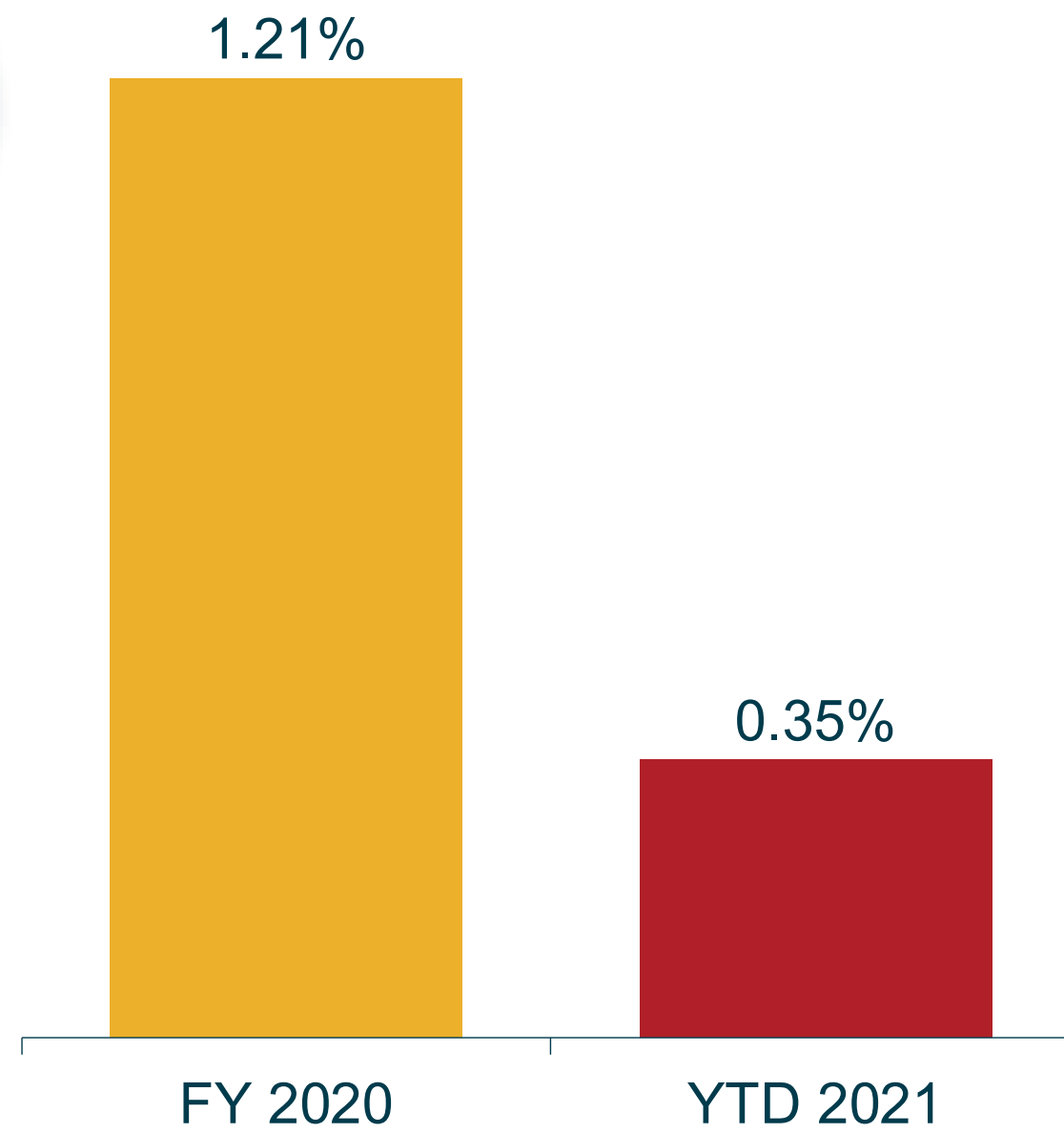
ECL coverage

Cost of risk returns to normalised levels

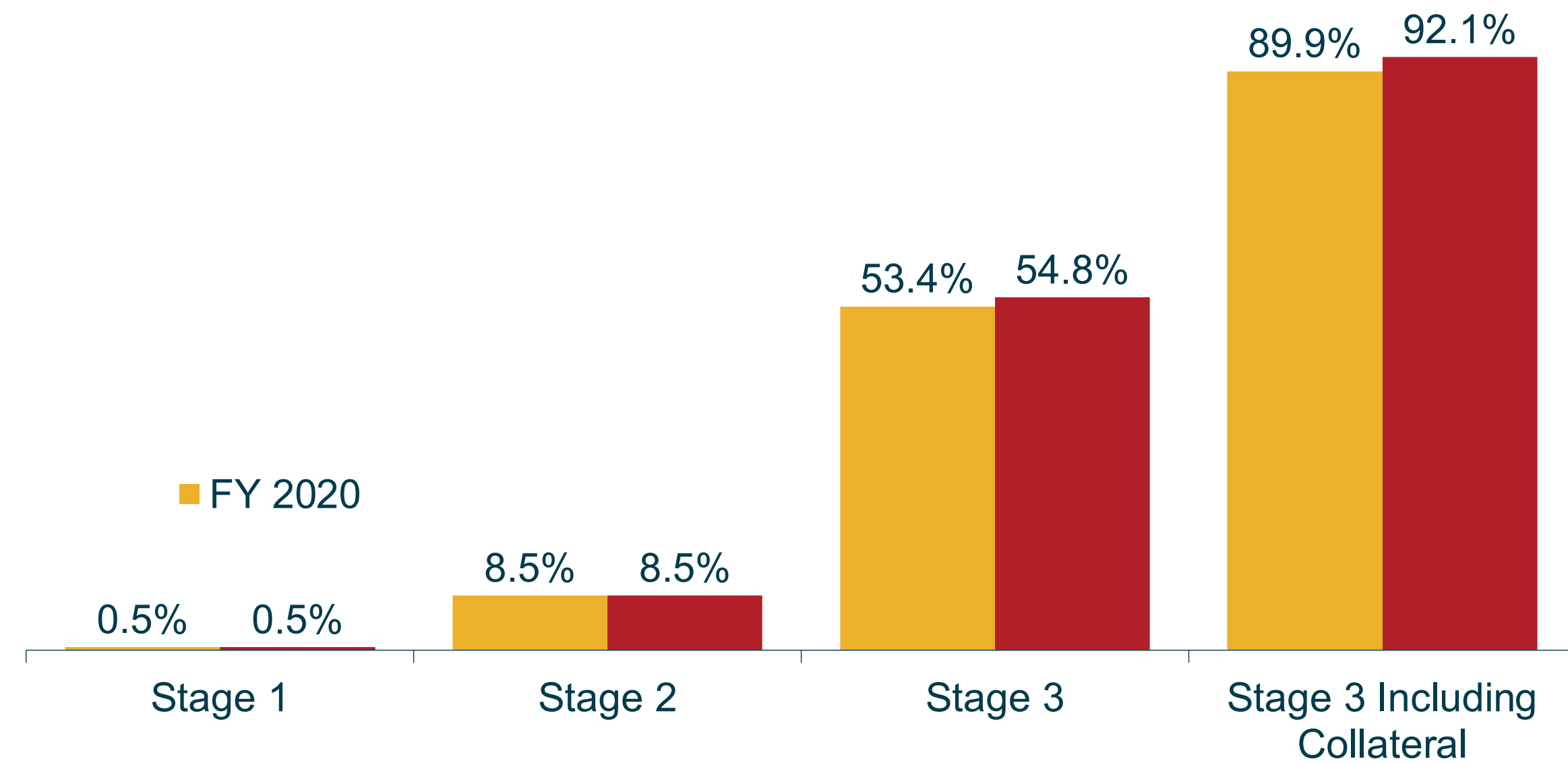
Strong coverage and provision buffers in preparation for the loan deferral period ending

Cost of Risk

 -71%

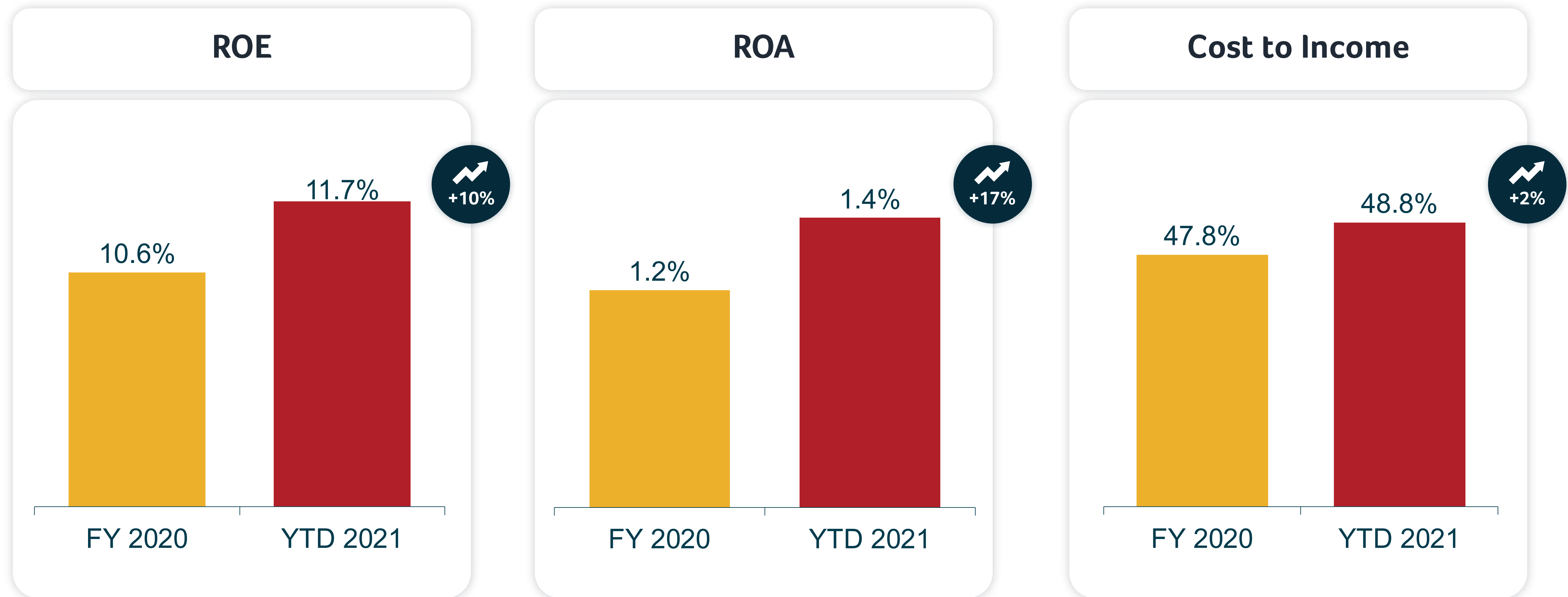


Coverage Ratios



KPI ratios

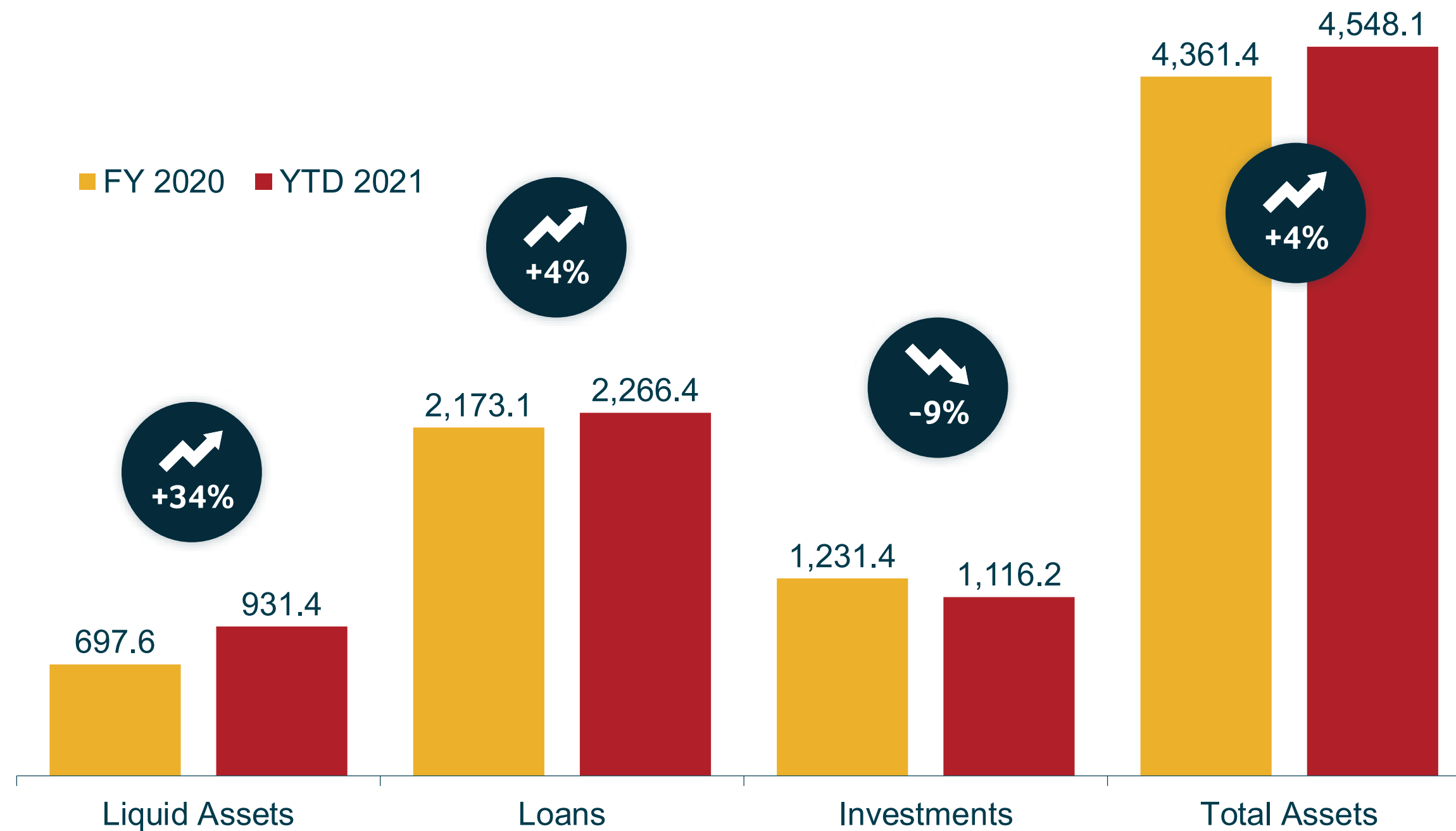
Industry leading metrics
Cost and revenue synergies remain available to drive c-to-I ratio lower



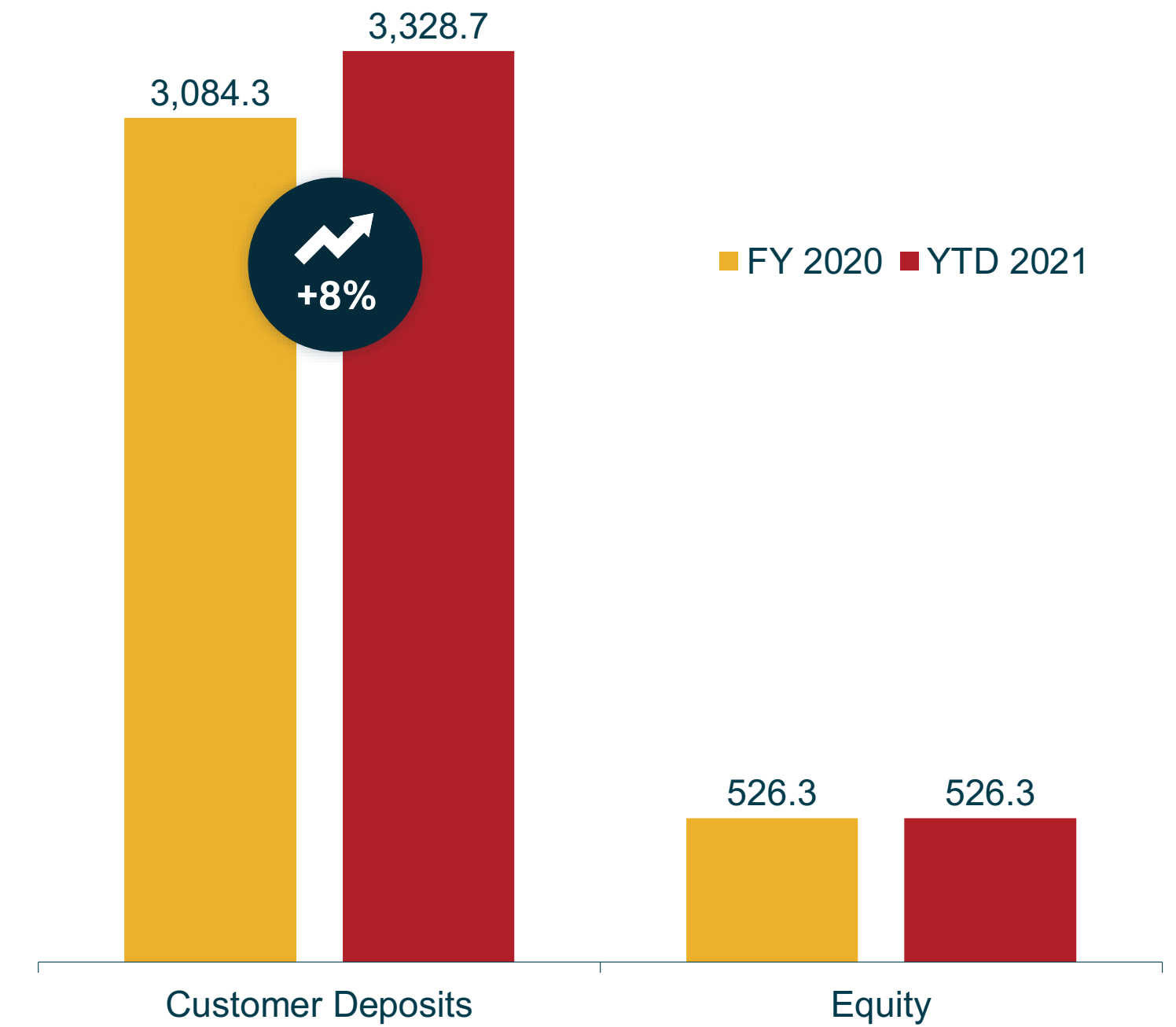
Balance sheet highlights

Strong liquid balance sheet
Positive demand for asset and liability products on award winning platform

Assets (BHD millions)



Liabilities and Equity (BHD millions)

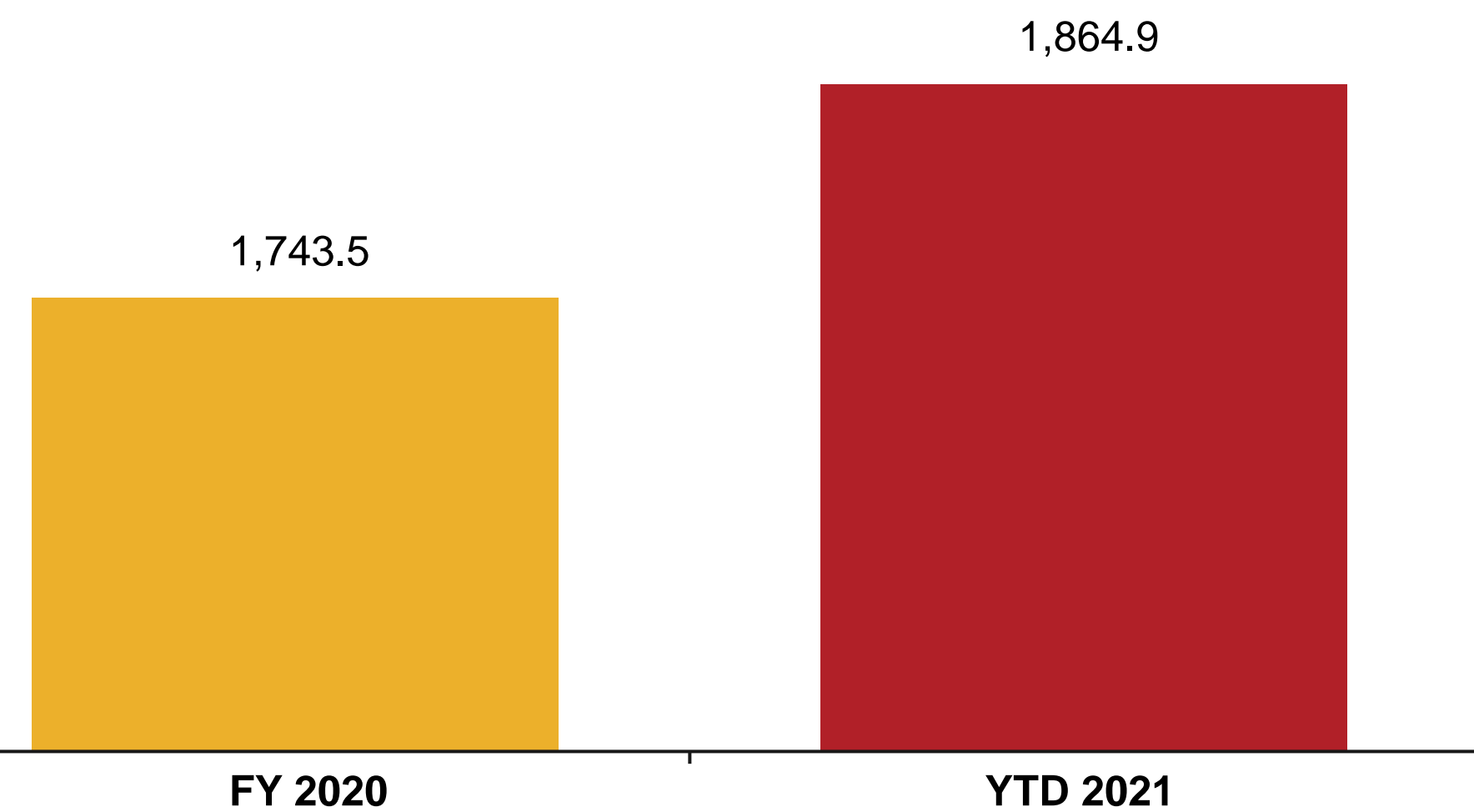


Funding

Diversified funding
Strong attraction for depositors

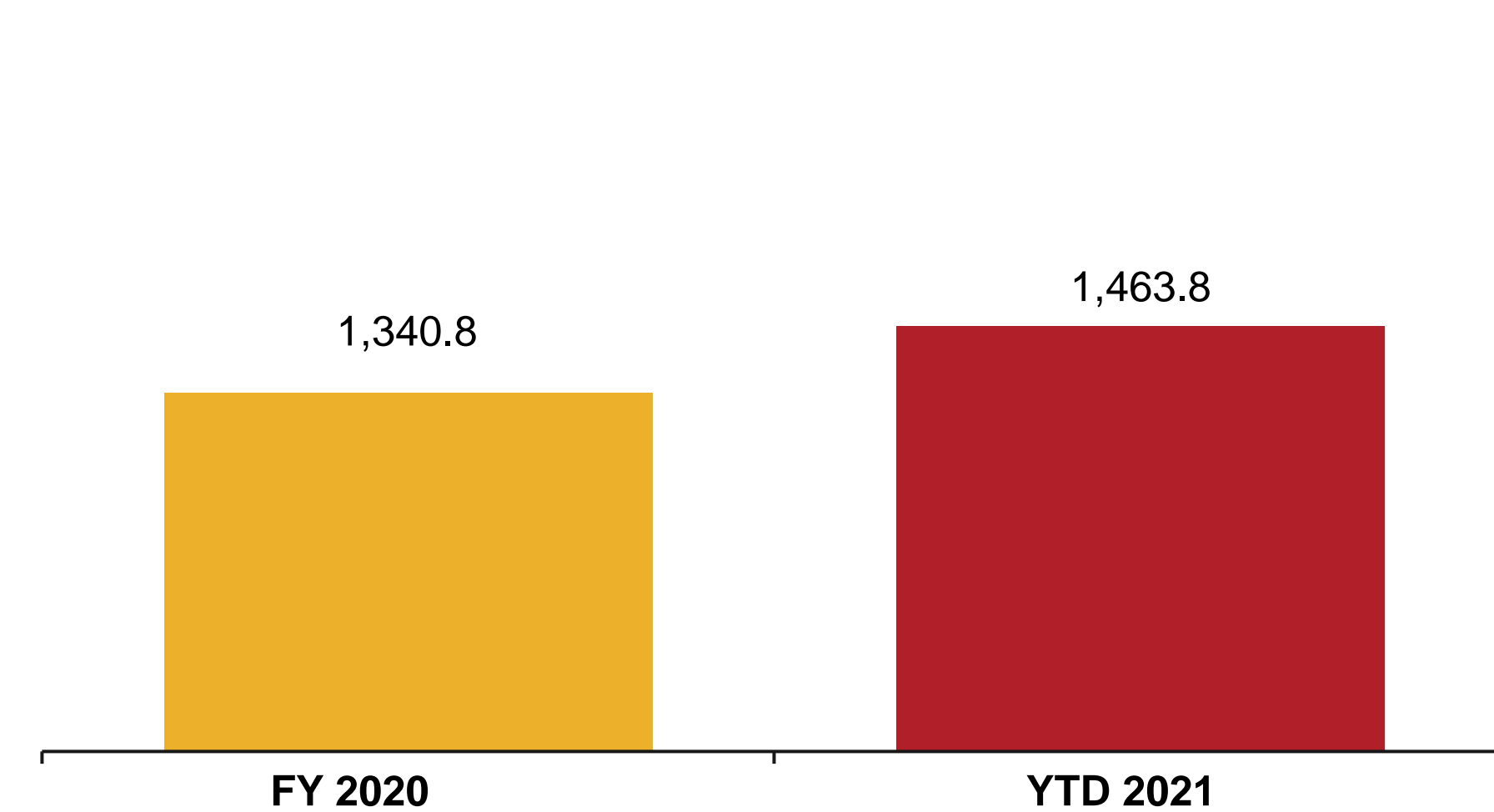
Demand Deposits (BHD millions)

+7%



Time and Call Deposits (BHD millions)

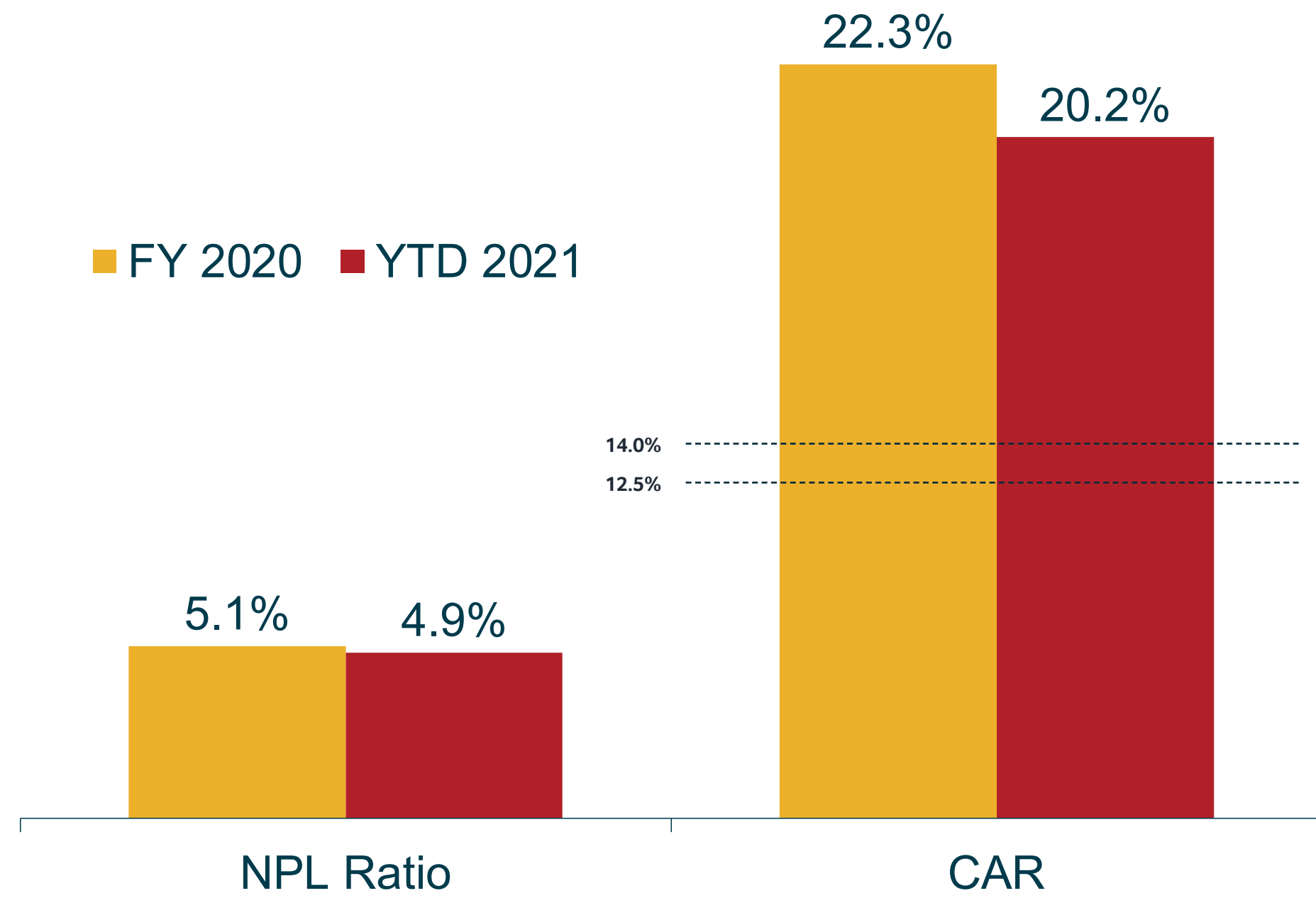
+9%



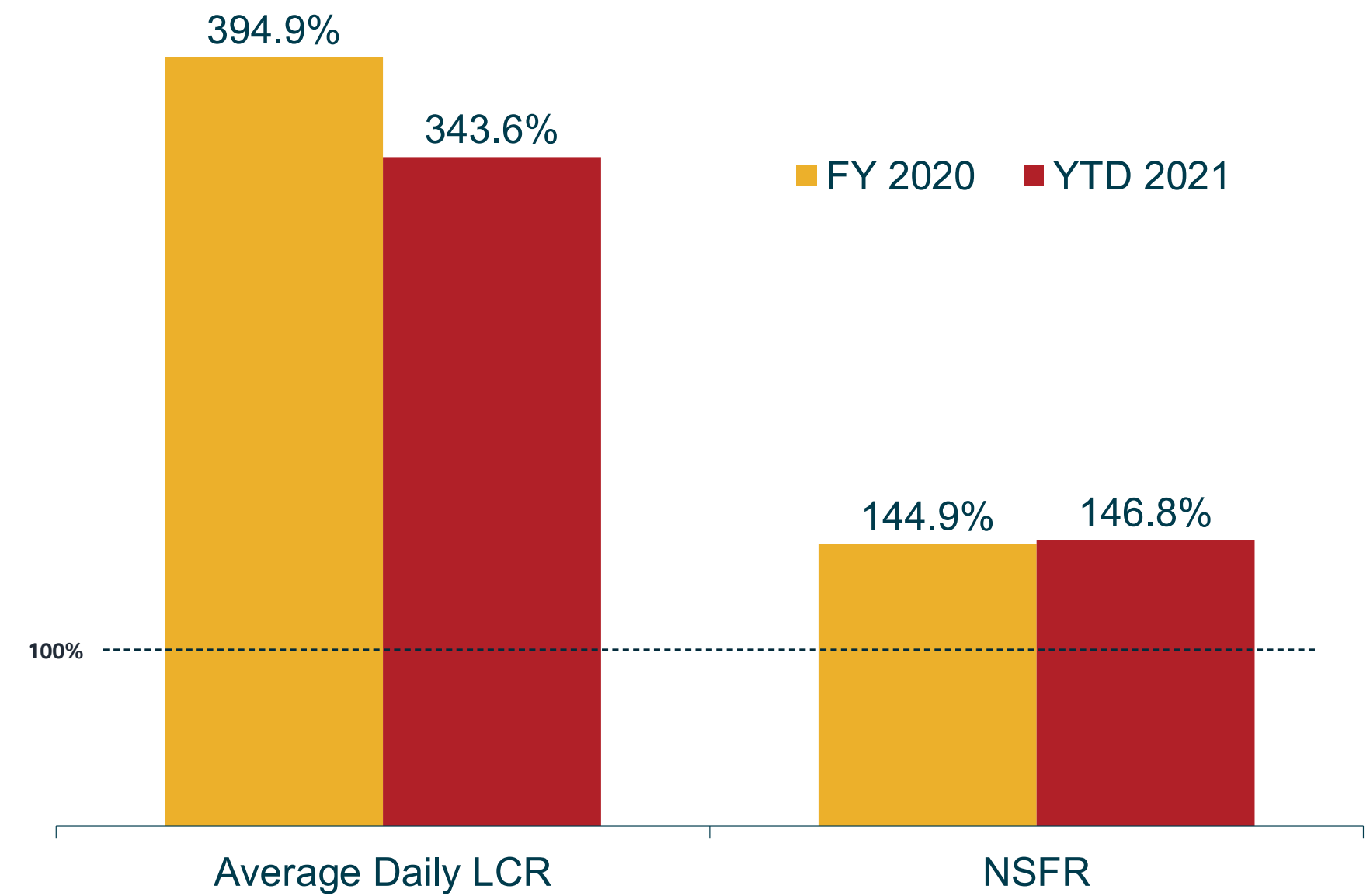
Balance sheet metrics

Capital and liquidity positioned for growth
Dominant industry metrics, and historically low NPL

NPL and Capital



Liquidity



Sustainability

Key achievements of the third quarter



Key Achievements of the Third Quarter 2021

Middle East's Best Bank for Corporate Responsibility

- NBB has been awarded with Middle East's Best Bank for Corporate Responsibility by Euromoney
- This accomplishment was achieved on the back of numerous factors, including:
 - Establishment of the Sustainability Strategy
 - Contribution to the community and individuals during COVID-19
 - Enhancing the Entrepreneurship Ecosystem,
 - Talent and Training



Key Achievements of the Third Quarter 2021

Financial Literacy Programme for SMEs

- NBB announced a series of financial awareness and educational sessions catered towards SMEs
- This initiative falls within the Bank's focus on spreading financial literacy and is aligned with its overall sustainability strategy
- The first session was in collaboration with the Ministry of Industry, Commerce and Tourism ("MOICT")
- These sessions have been put in place in order to cover a wide range financial topics including:
 - Transaction Banking
 - Structured finance
 - Wages Protection System ("WPS")
 - Taxation



Key Achievements of the Third Quarter 2021

Overall Training

- Enhancing the workforce's knowledge, skills and mindset is one of the fundamental focus areas for NBB
- Key accomplishments achieved include:
 - Training provided to 97% of total employees
 - Average Training per employee has reached 38 hours per employee
 - Sustainability related training has been provided to 65% of the total workforce, marking a 64% increase from the full year of 2020



Key Achievements of the Third Quarter 2021

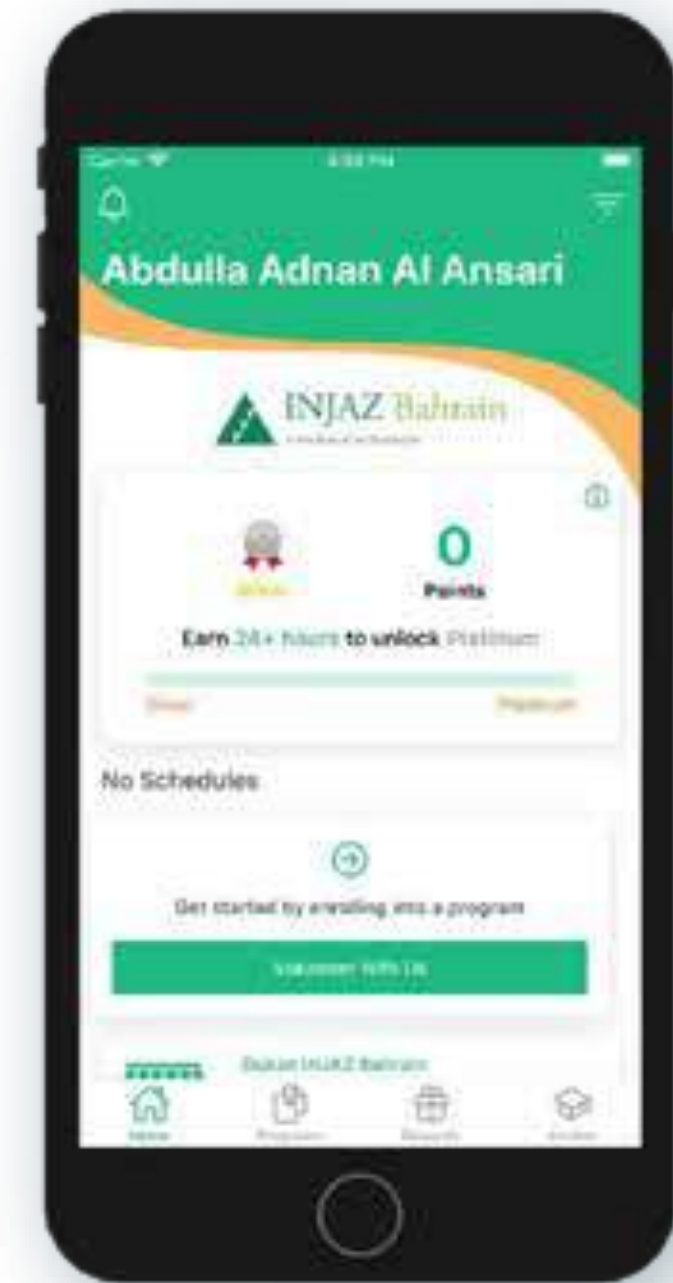
Key Sponsorships

Injaz's Mobile Application:

- NBB continues to extend its robust support to the community and its various pillars
- Supporting a culture of volunteerism, NBB sponsored Injaz in the creation of an application that rewards volunteers for hours spent in the development of the community

Digital Marketing Award:

- NBB's support towards digitalization reflect its belief in the creation of a better ecosystem for future generations
- NBB sponsored the Excellence in Digital Marketing Award Edition of the Annual Young Entrepreneurs Competition



Key Achievements of the Third Quarter 2021

Responsible Sourcing

- A thriving economy is built upon solid partnerships
- NBB's contribution towards building reliable partnerships is solidified through the selection of local vendors as partners of choice
- Key figures of NBB's ongoing Responsible Sourcing are:
 - 77% of active suppliers are local
 - 24% of these suppliers are SMEs
 - 8% of these SME categorized suppliers are women-owned
 - 72% of procurement spending have gone on local suppliers





Q&A

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