



# National Bank of Bahrain Group Investor Presentation

Q1 2023



*Closer to you*

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**INVESTORS IN PEOPLE®**  
We invest in people Gold

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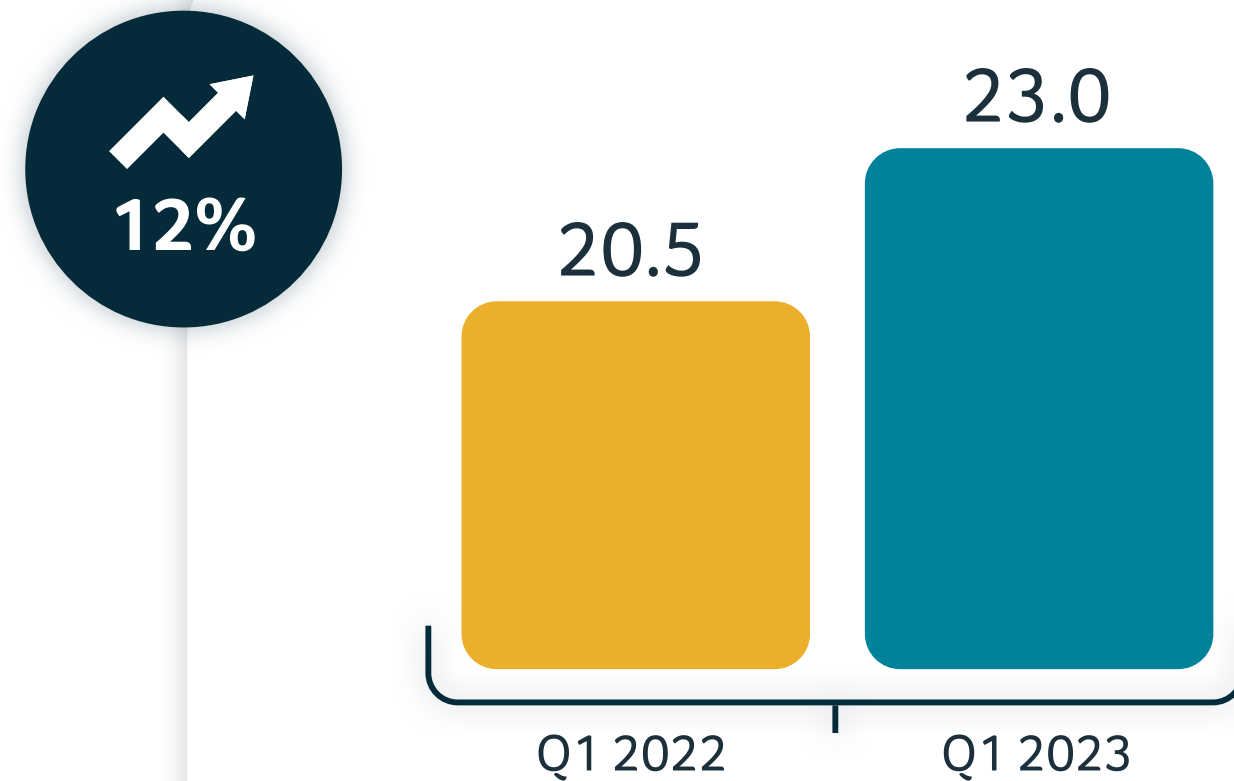
# Financial Performance



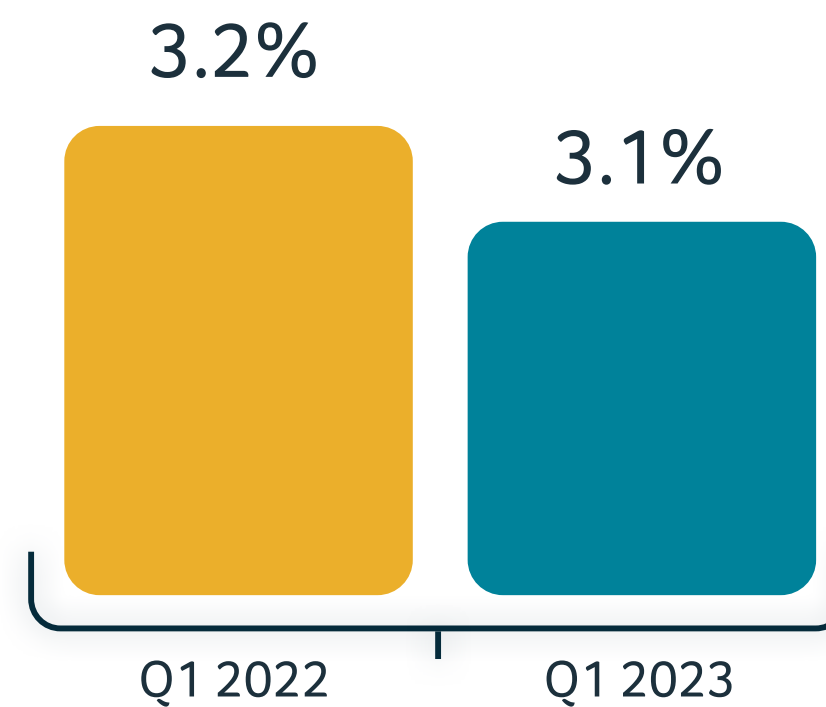
# Financial highlights

## Strong fundamentals

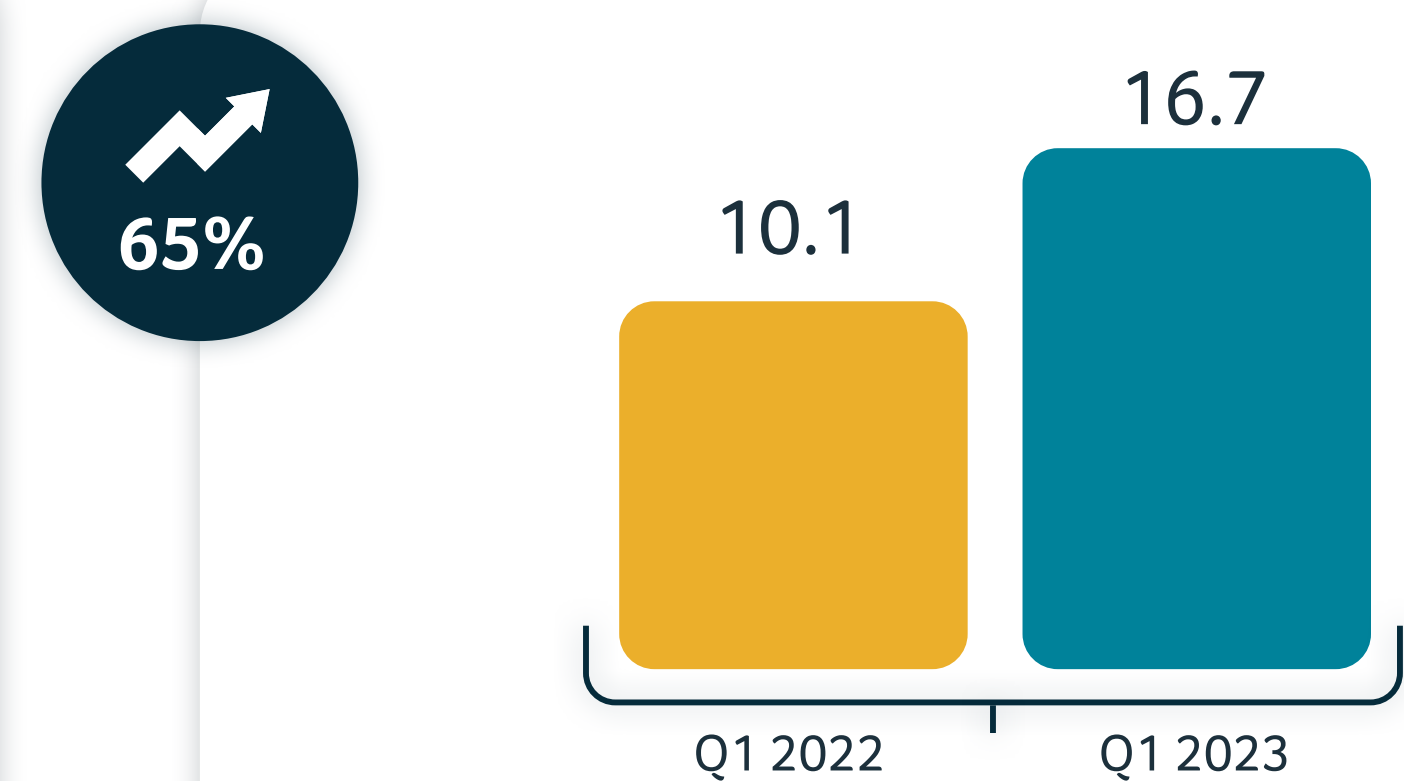
### Consolidated Net Profit (BHD millions)



### Net Interest Margin (NIM)



### Other Income (BHD millions)

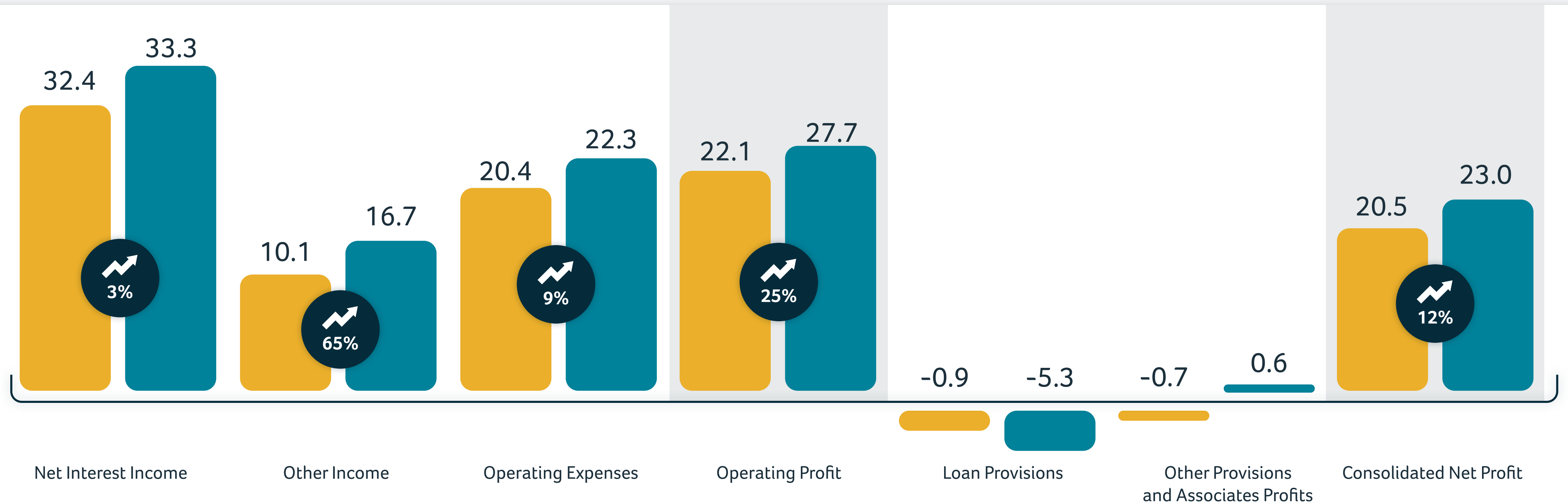


# Income statement

Operating profit at historic high

BHD millions

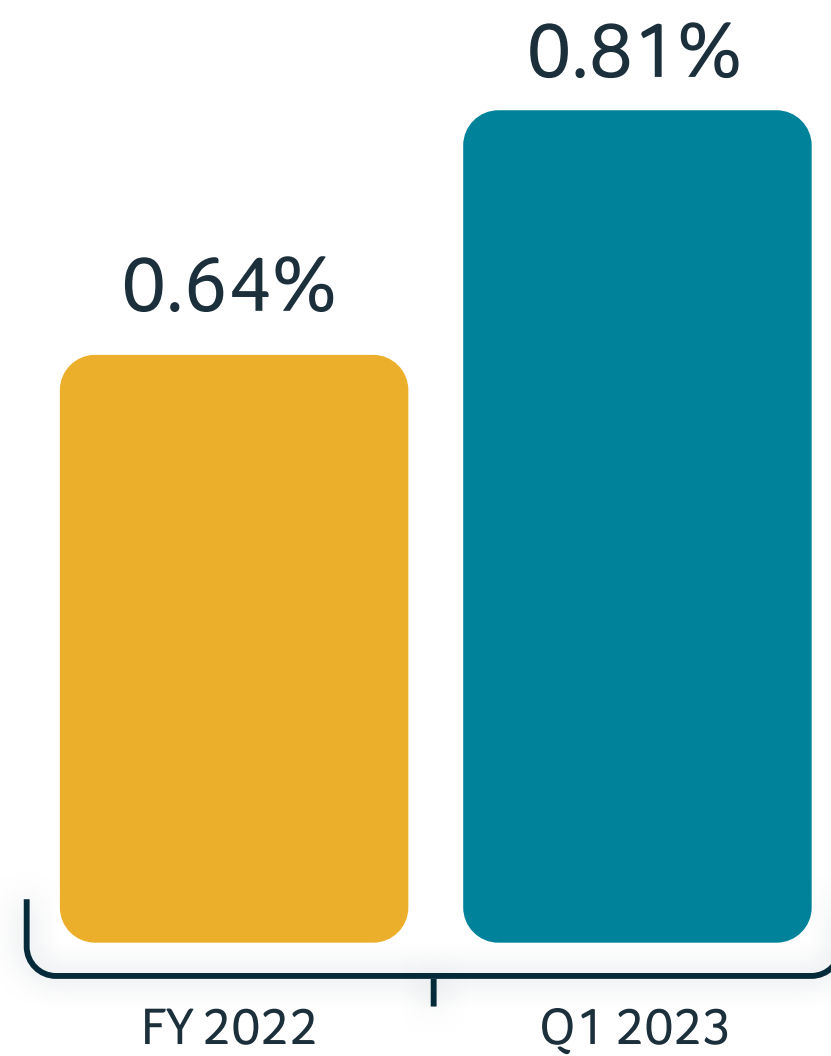
● Q1 2022 ● Q1 2023



# ECL coverage

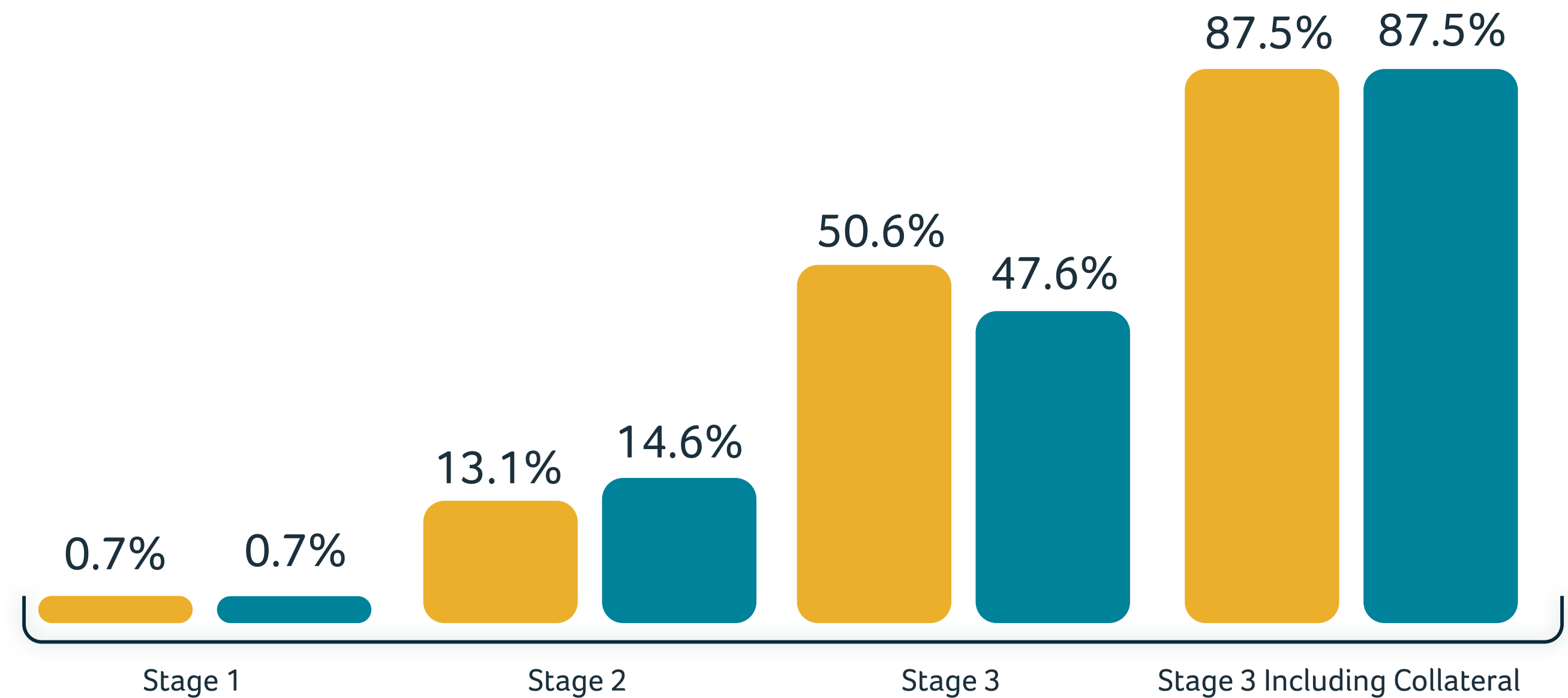
Increase in cost of risk following the maintenance of precautionary provision buffers into 2023

## Cost of Risk



## Coverage Ratios

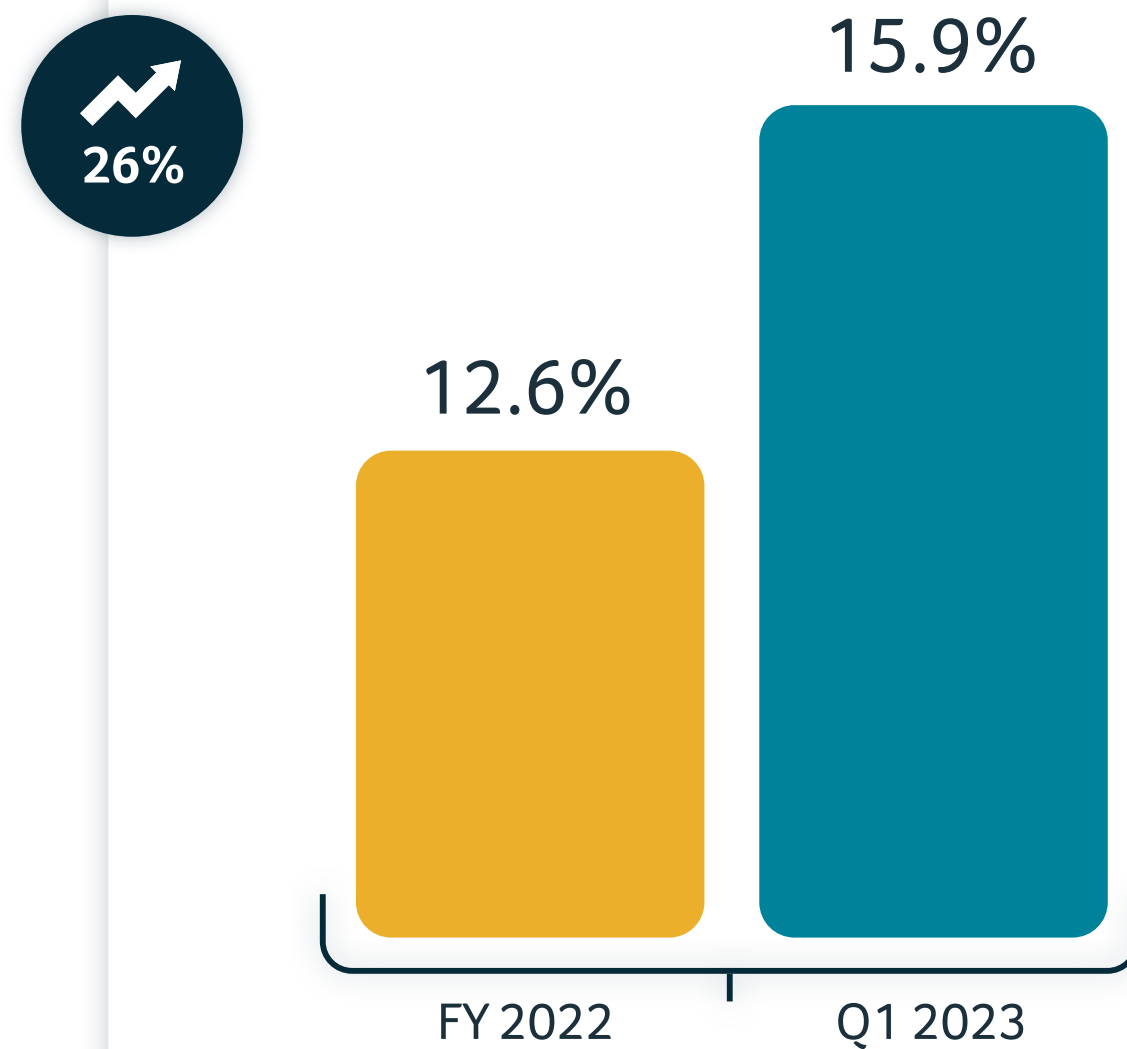
FY 2022 Q1 2023



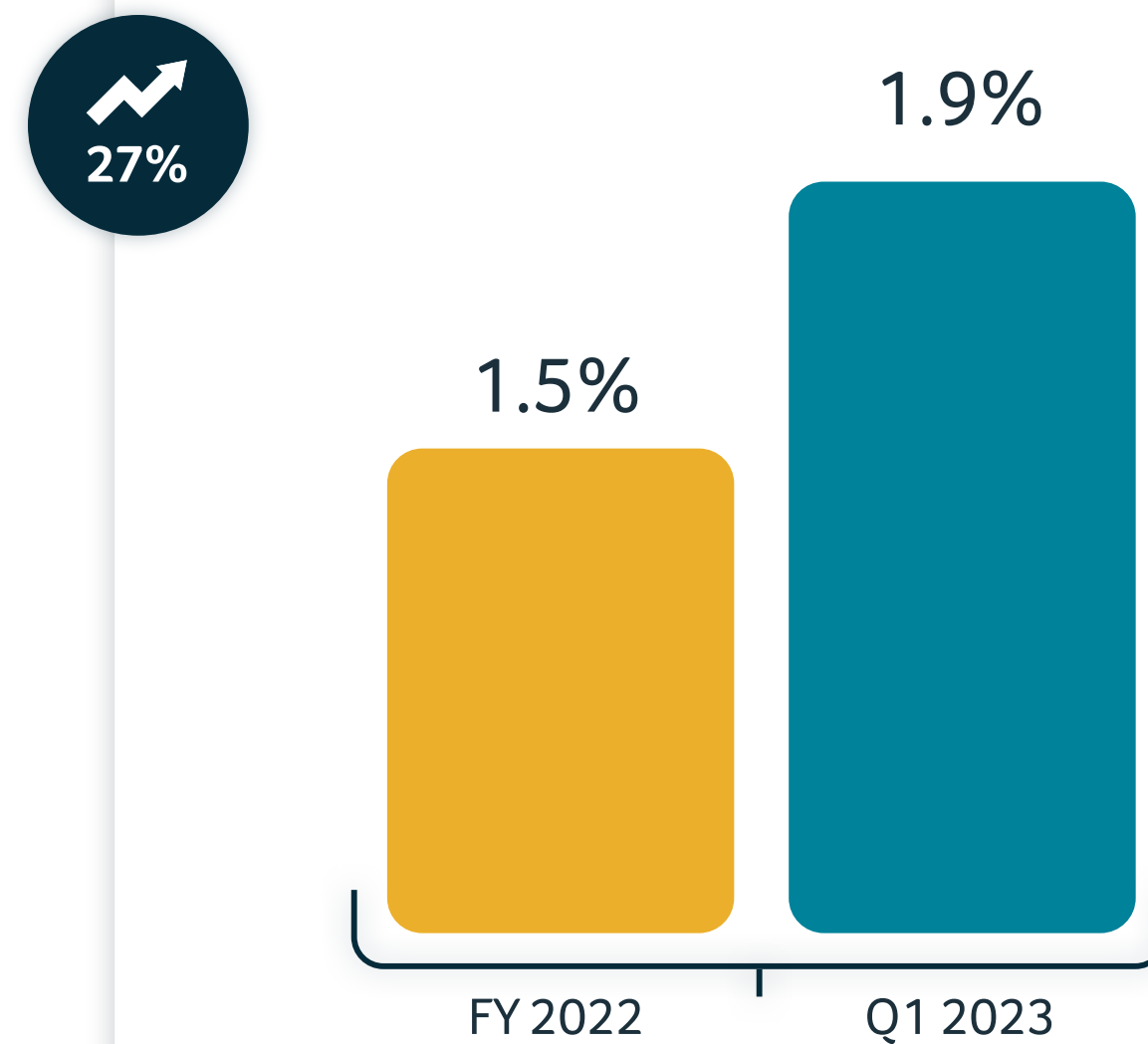
# KPI ratios

Industry leading metrics with improvements across the board  
Cost and revenue synergies remain available to drive c-to-i ratio even lower

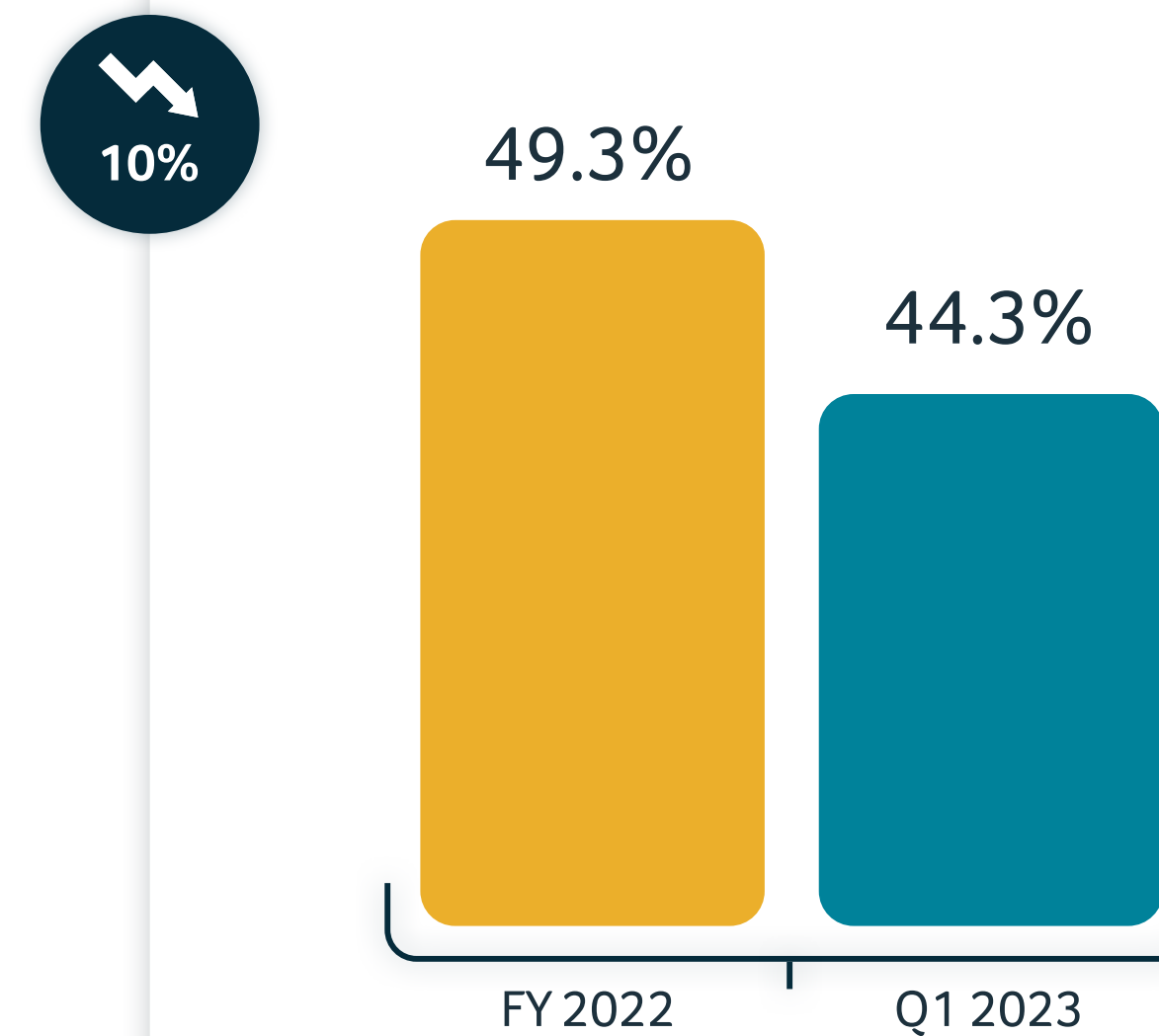
## ROE



## ROA



## Cost-to-income

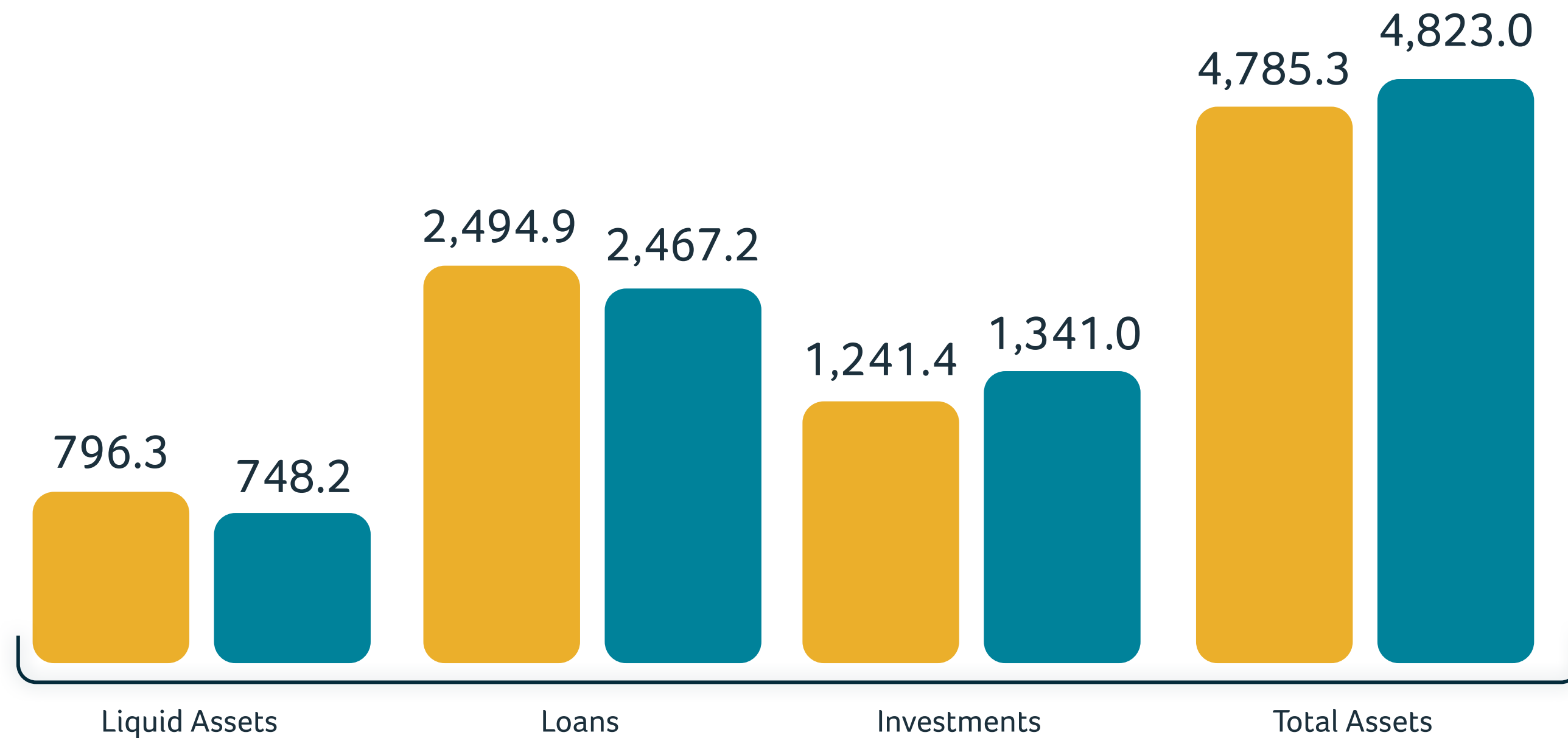


# Balance sheet highlights

**Strong liquid balance sheet**  
**Positive demand for asset and liability products across the retail and corporate segments**

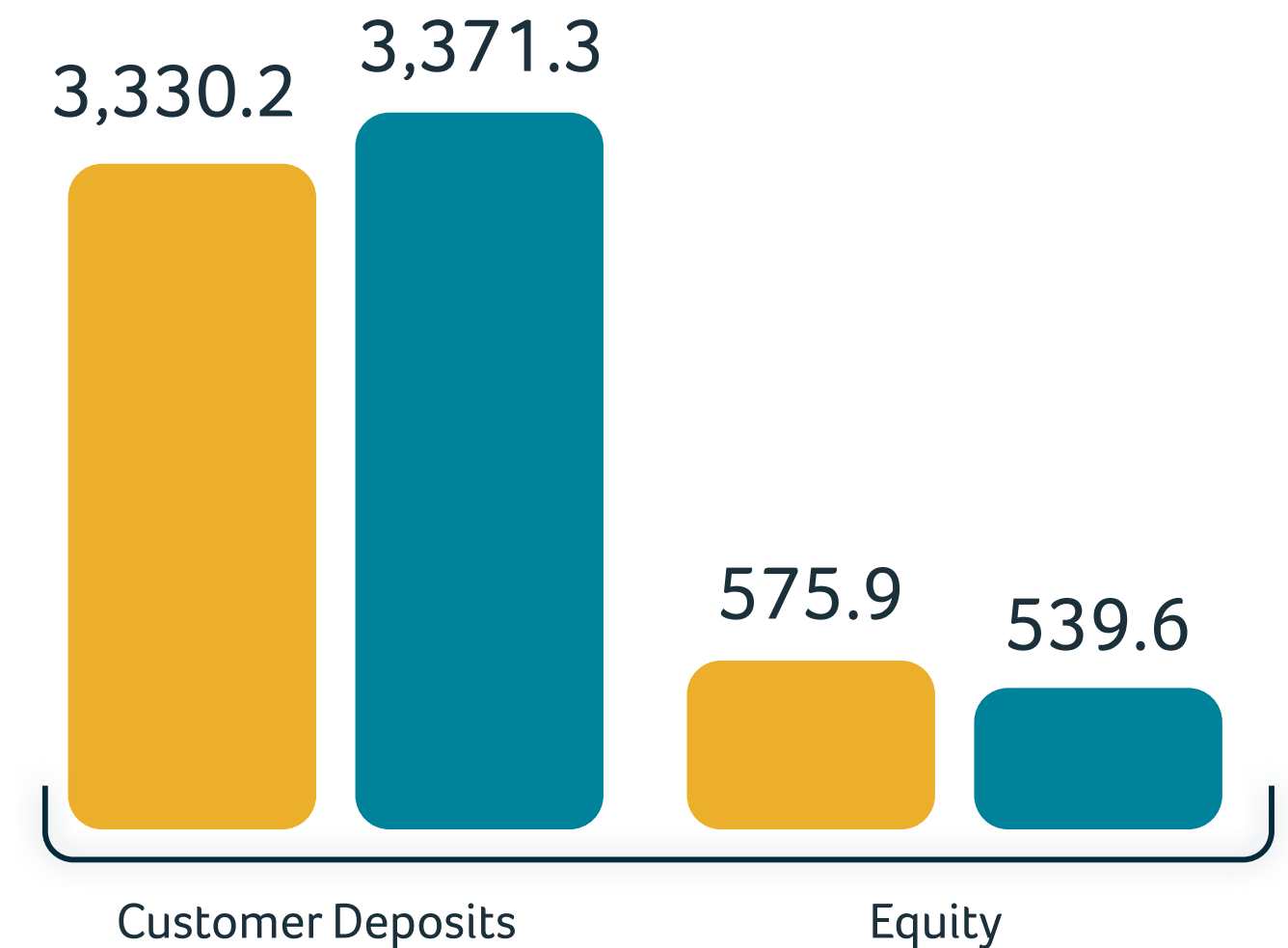
## Assets (BHD millions)

● Dec 2022 ● Mar 2023



## Liabilities and Equity (BHD millions)

● Dec 2022 ● Mar 2023

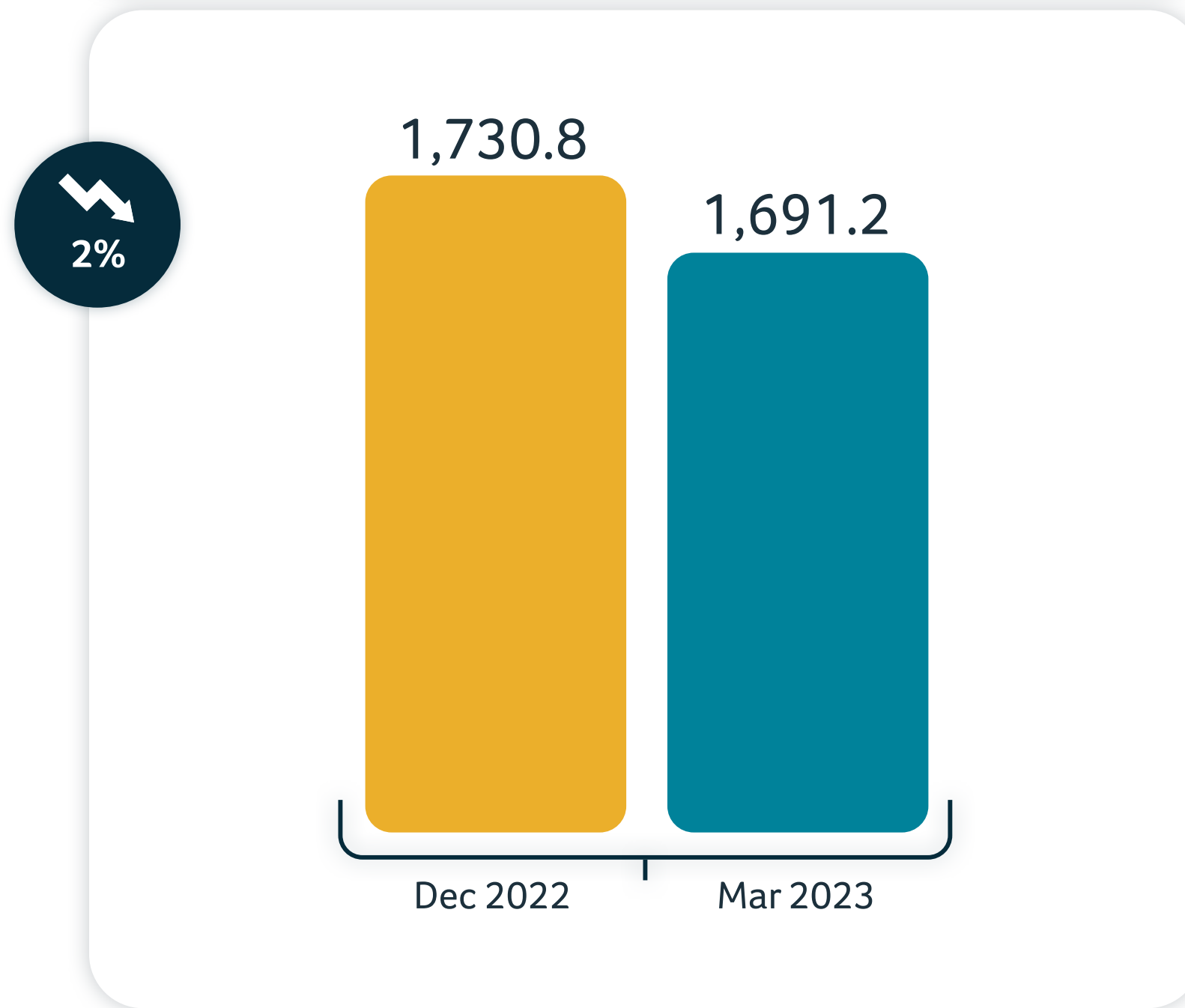




# Funding

Diversified funding in line with the change in market rate environment

## Demand Deposits (BHD millions)



## Time and Call Deposits (BHD millions)

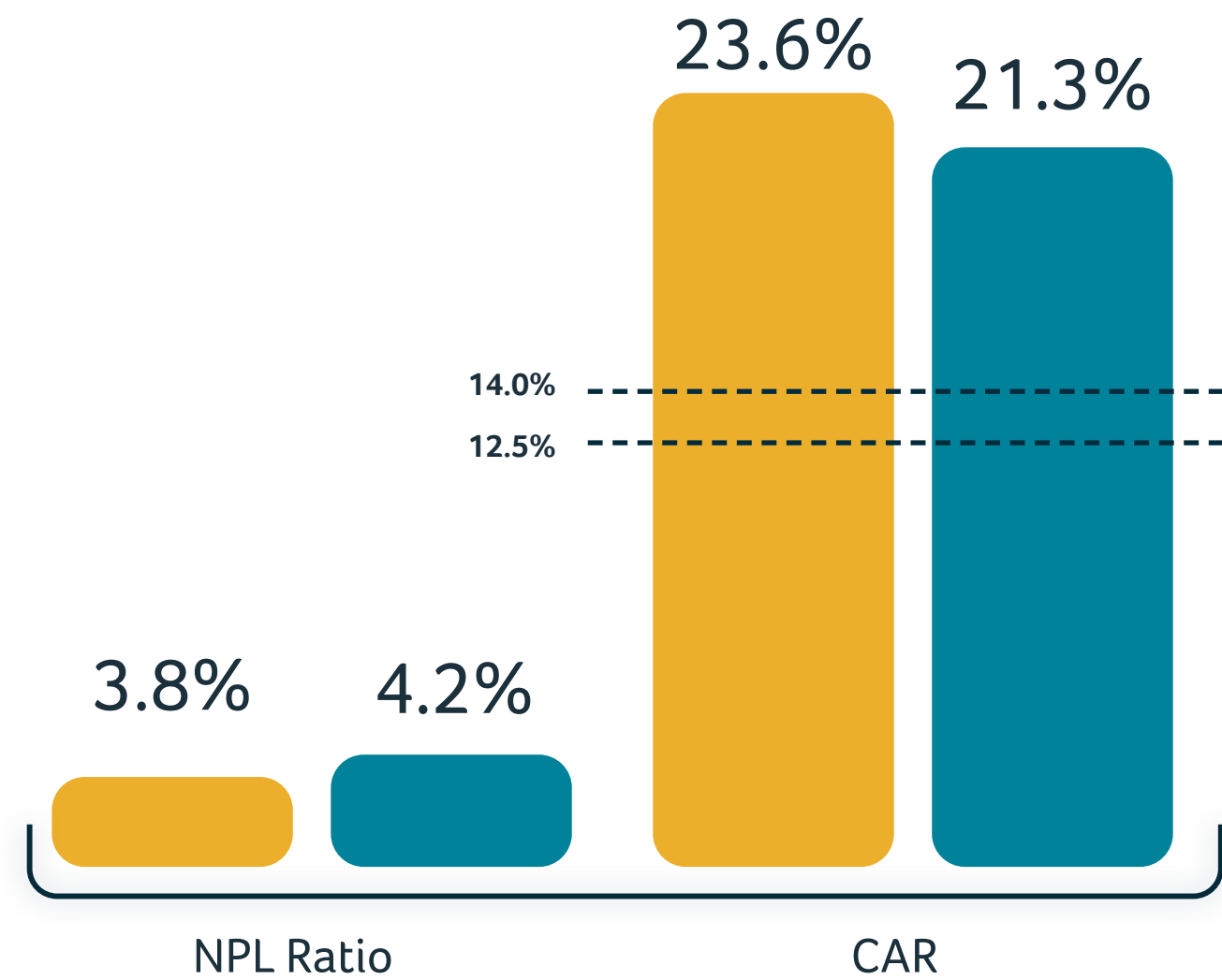


# Balance sheet metrics

Capital and liquidity positioned for growth  
Dominant industry metrics

## NPL and Capital

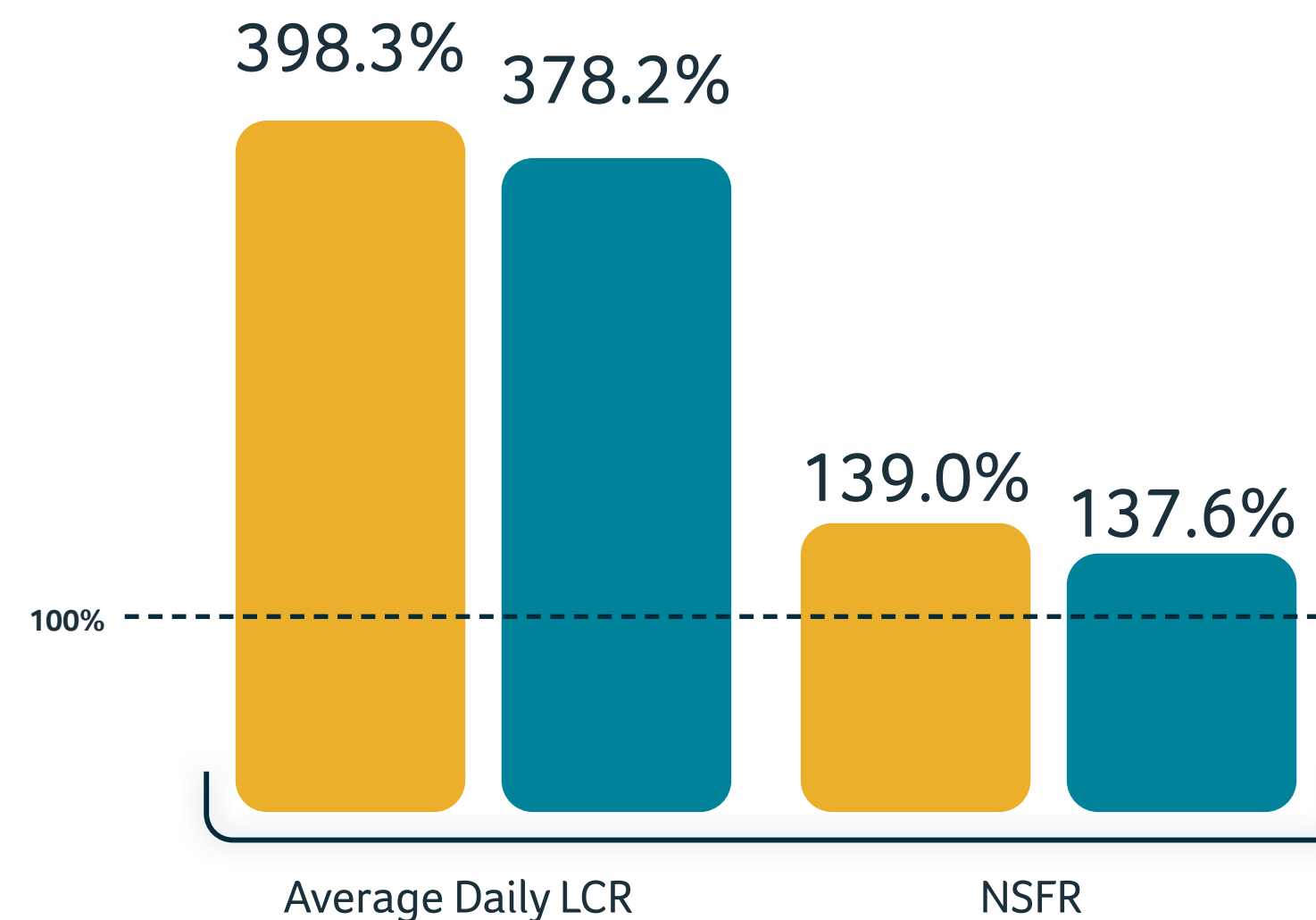
● Dec 2022 ● Mar 2023



12.5% represents the minimum CBB CAR requirement  
14.0% represents the minimum CBB CAR requirement for banks designated as DSIBs

## Liquidity

● Dec 2022 ● Mar 2023



100% represents the minimum CBB LCR and NSFR requirement

# Sustainability



# Serving our customers

## Retail Digital Banking



Digital Banking Transactions



Total Products and Services Available on NBB Digital Banking App increased from 23

## Business Online Banking



Digital Banking Transactions



Newly registered corporate clients

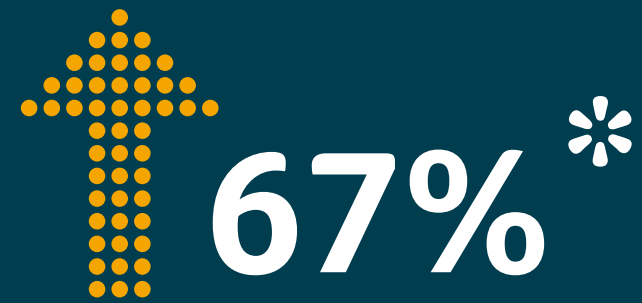
الربع الأول 2023 مقارنةً بالربع الأول 2022  
Q1 2023 vs Q1 2022



الربع الأول 2023 مقارنةً بالسنة المنتهية 31 ديسمبر 2022  
as of 31st Mar 2023 vs 31st Dec 2022



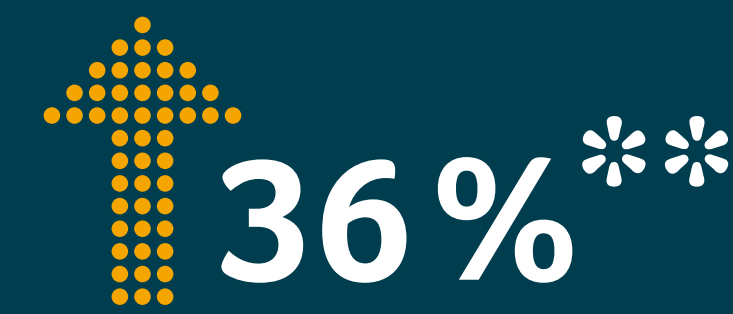
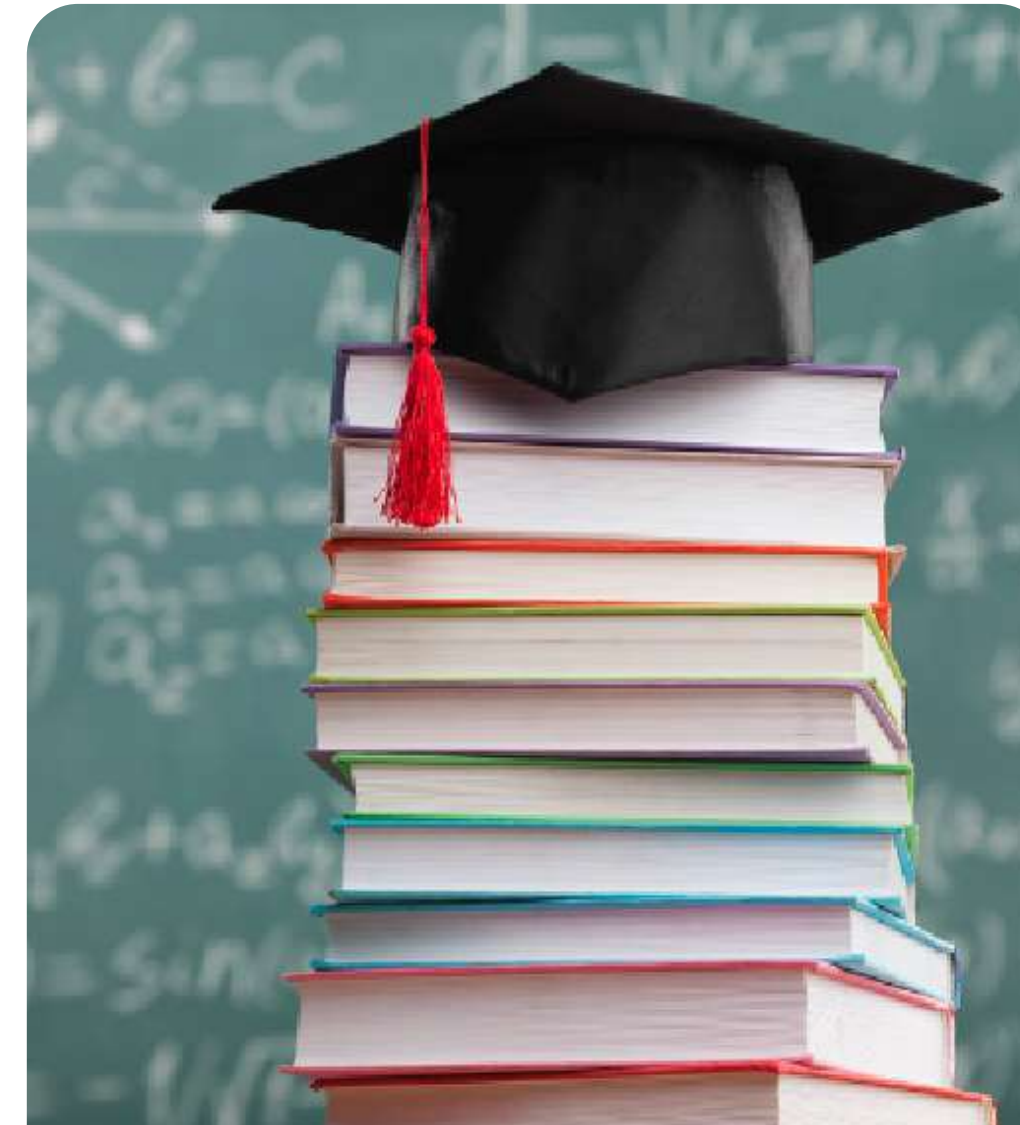
# Responsible banking



Joint Housing Finance



**5** ATMs and **1** branch  
in low populated and economically  
disadvantaged areas



Educational loans exposure

الربع الأول 2023 مقارنةً بالربع الأول 2022  
Q1 2023 vs Q1 2022



الربع الأول 2023 مقارنةً بالسنة المنتهية 31 ديسمبر 2022  
as of 31st Mar 2023 vs 31st Dec 2022



# Nurturing our workforce



9,585

Total Training Hours



10.5

Average Training Hours per Employee



# Community investment



**BHD 510k**

Total Amount Spent  
Supporting Initiatives



Zinj Park Renovation

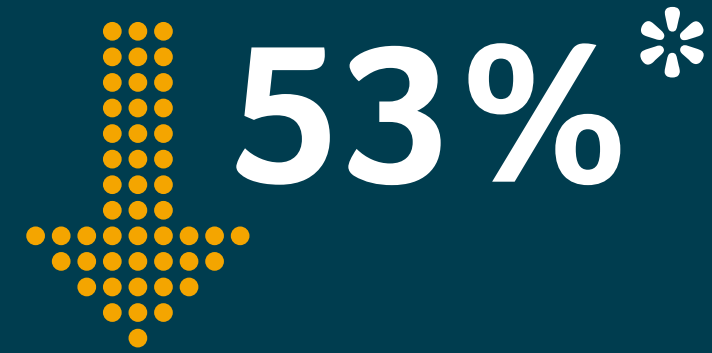


7,000 + Families Ramadan Support

# Preserving natural resources



Waste Recycling Ratio



Water Consumption



Scope 1 and Scope 2  
GHG Emissions



Energy Consumption



Total Recycled E-waste

الربع الأول 2023 مقارنة بالربع الأول 2022  
Q1 2023 vs Q1 2022





# Governance and ethical behavior



Published the 3<sup>rd</sup> edition of the  
“Annual Financial and Sustainability Report”

Enhanced Disclosures Aligned With





# Q&A



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