



National Bank of Bahrain

# Group Investor Presentation

Q3 2023

*Closer to you*

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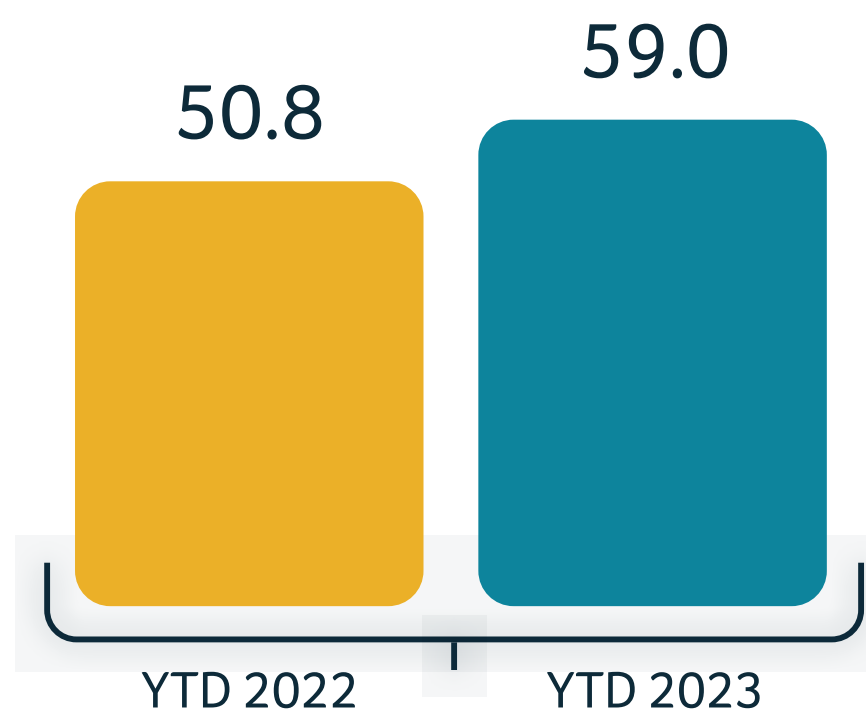
# Financial Performance



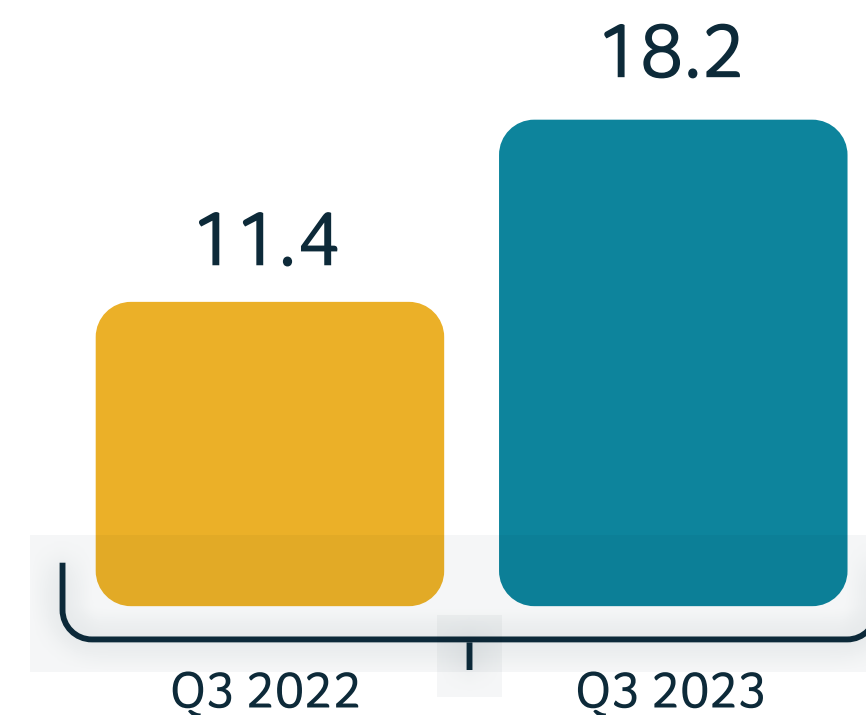
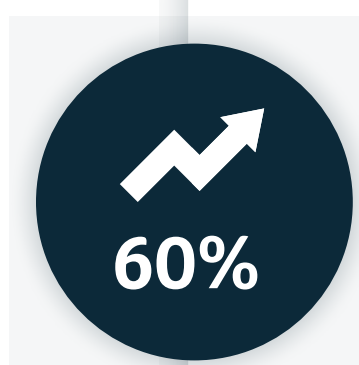
# Attributable net profit

Double-digit growth

YTD Attributable Net Profit  
(BHD millions)

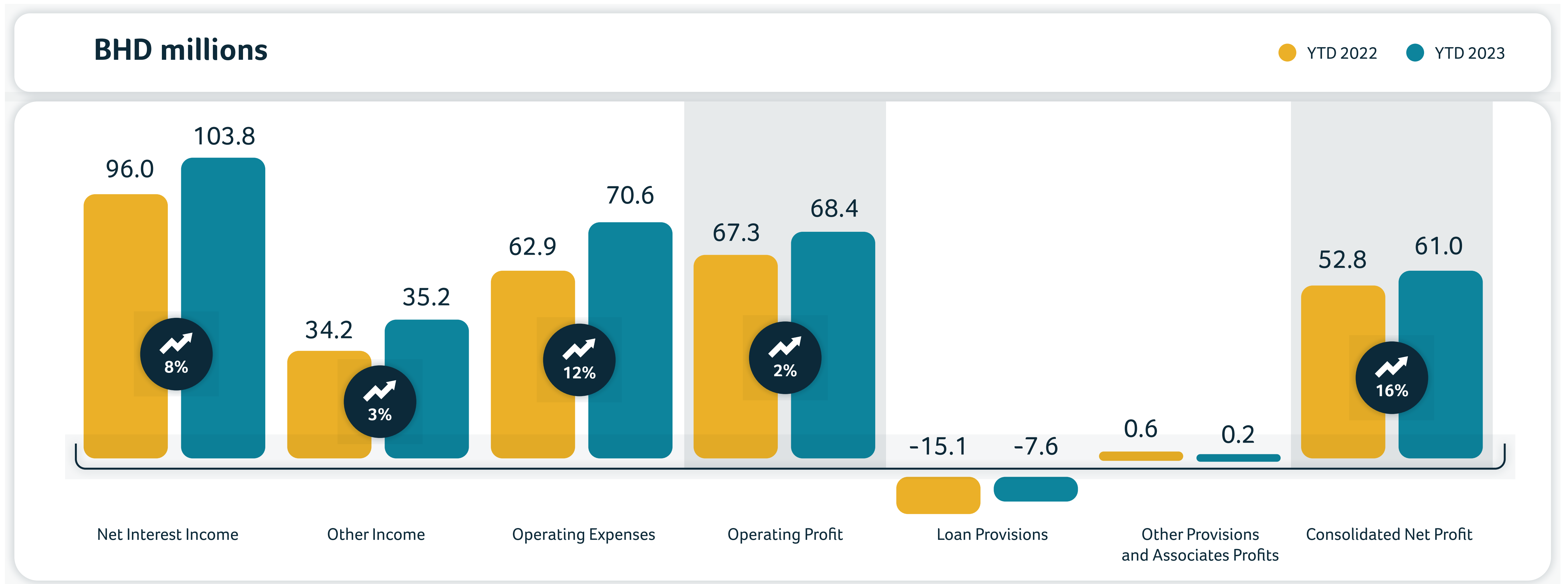


Q3 Attributable Net Profit  
(BHD millions)



# Income statement

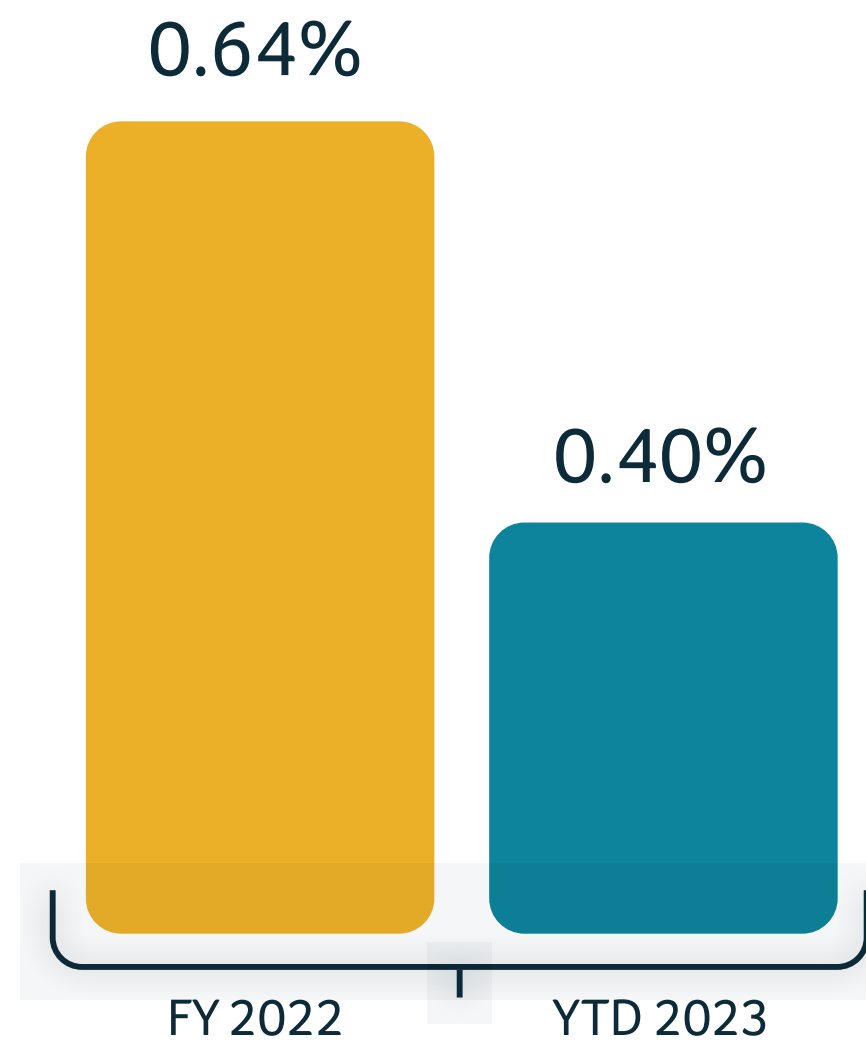
Positive operating and consolidated profit growth



# ECL coverage

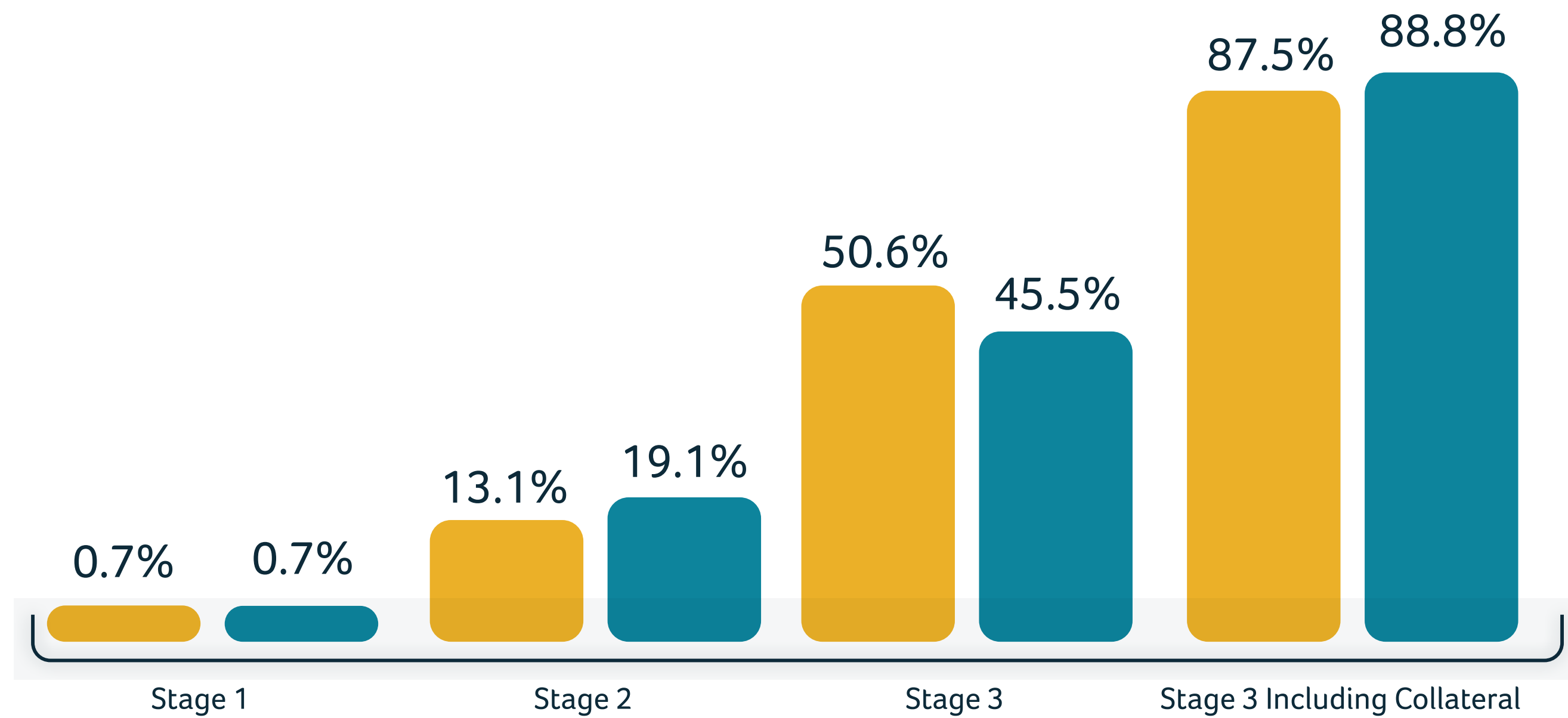
Strong precautionary provision buffers built in 2022 have been maintained in 2023

## Cost of Risk



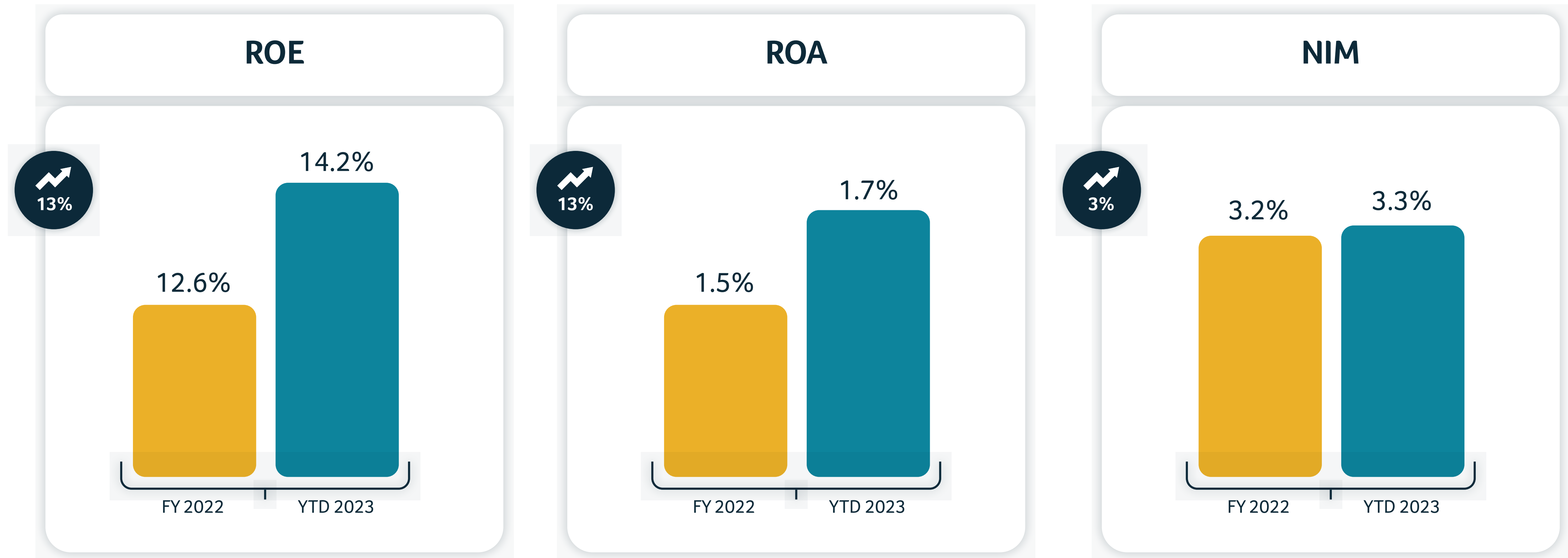
## Coverage Ratios

FY 2022 YTD 2023



# Key ratios

## Improvements in profit metrics

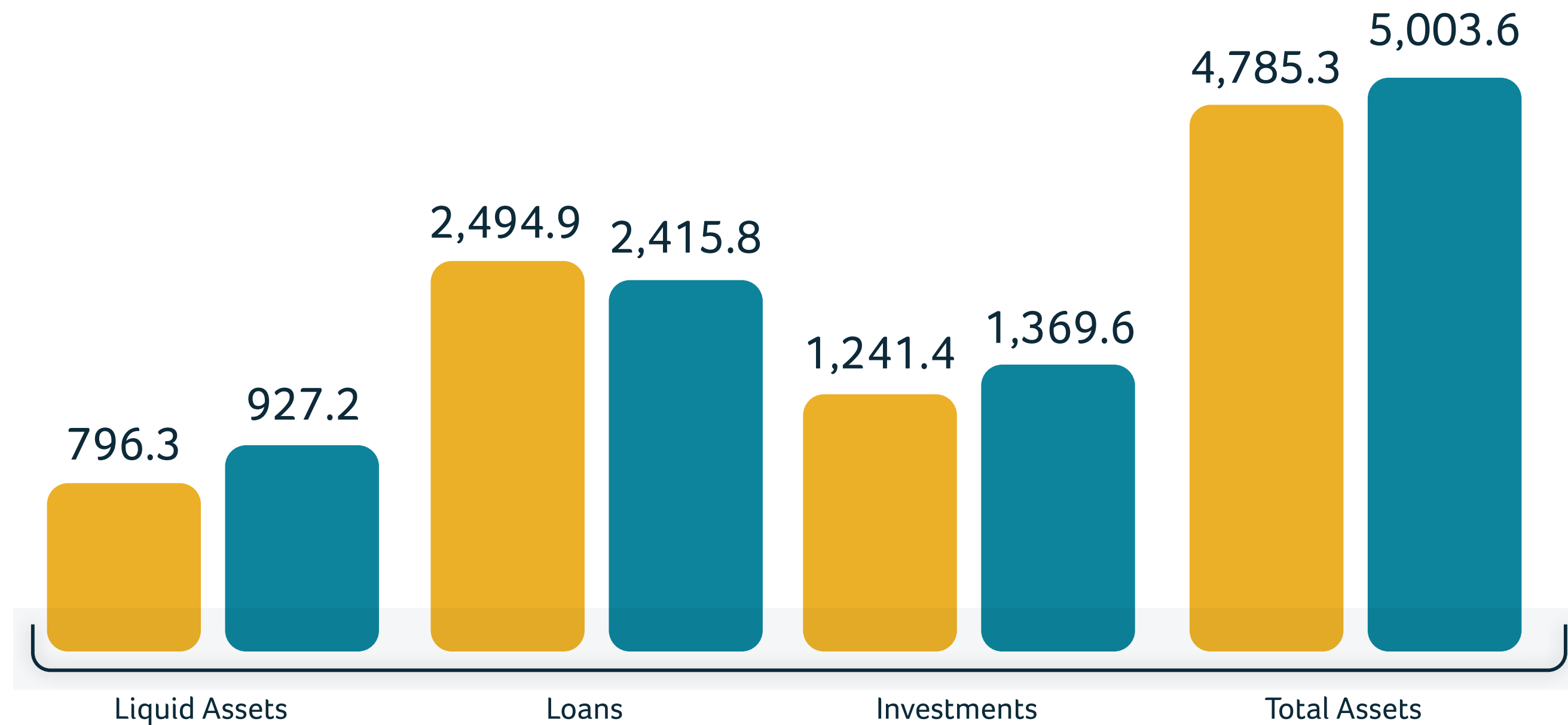


# Balance sheet highlights

Strong liquid balance sheet and total assets exceeding BHD 5.0 billion

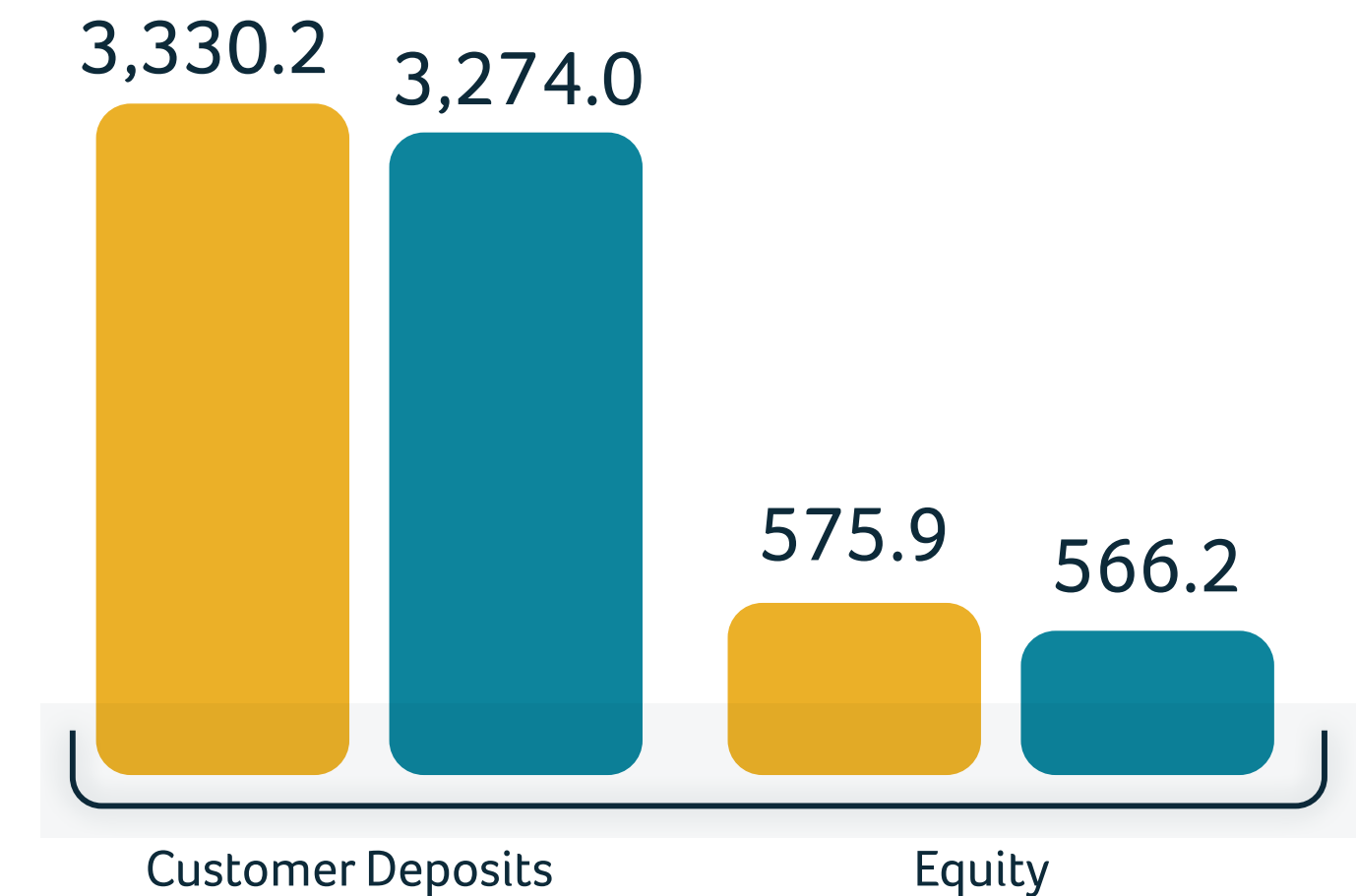
## Assets (BHD millions)

● Dec 2022 ● Sep 2023



## Liabilities and Equity (BHD millions)

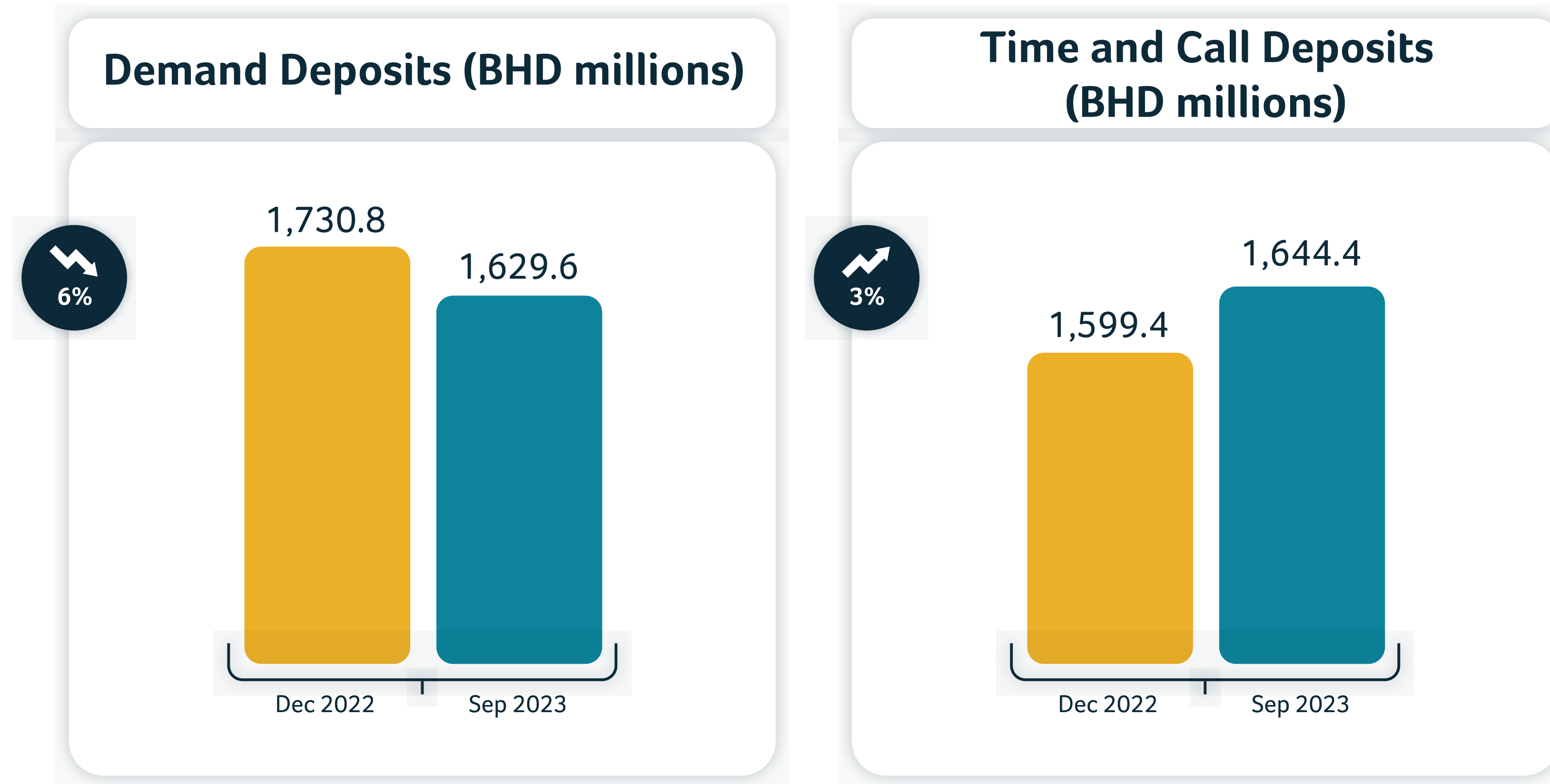
● Dec 2022 ● Sep 2023





# Funding

Funding migration in line with the change in market rate environment

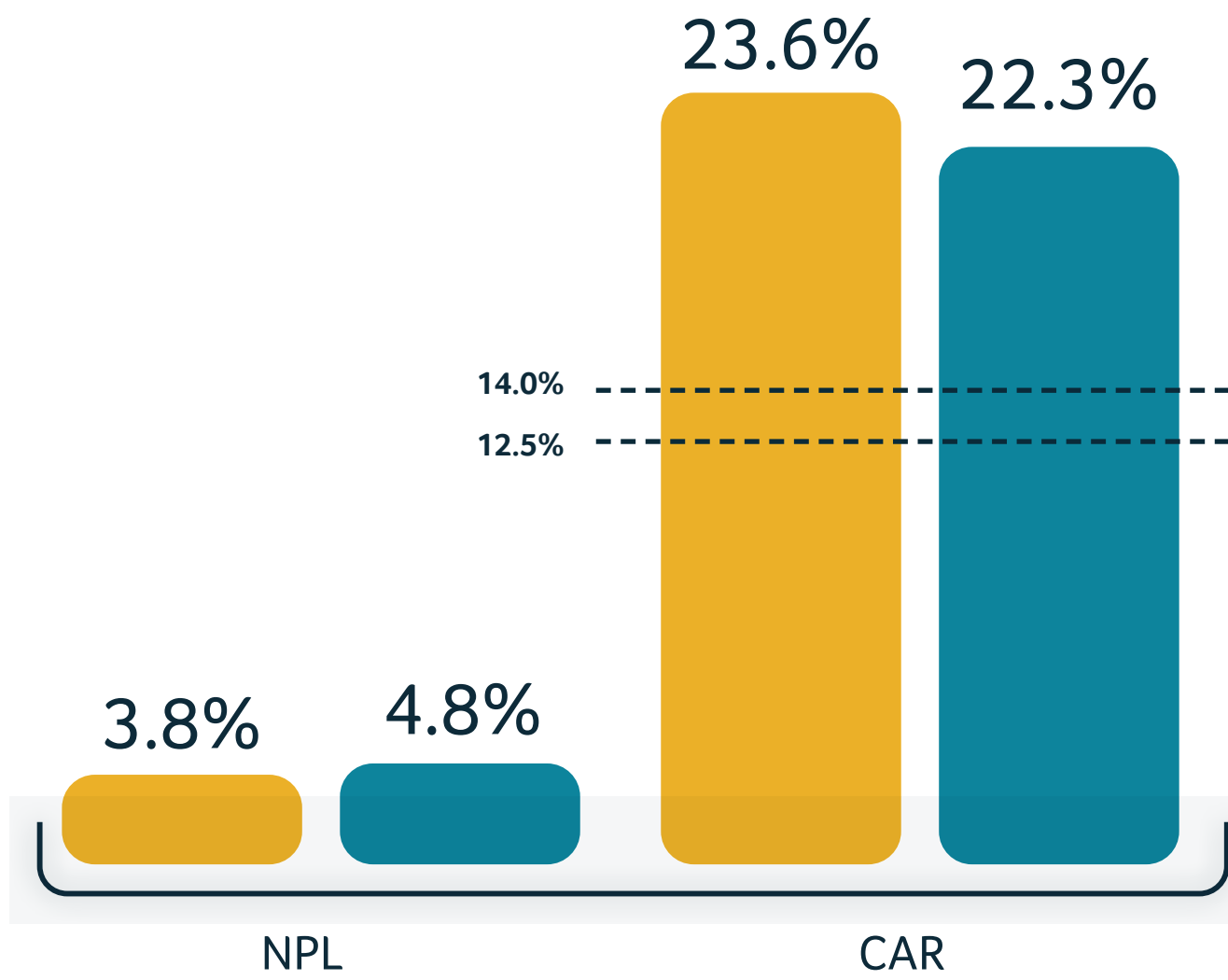


# Balance sheet metrics

## Capital and liquidity positioned for growth

### NPL and Capital

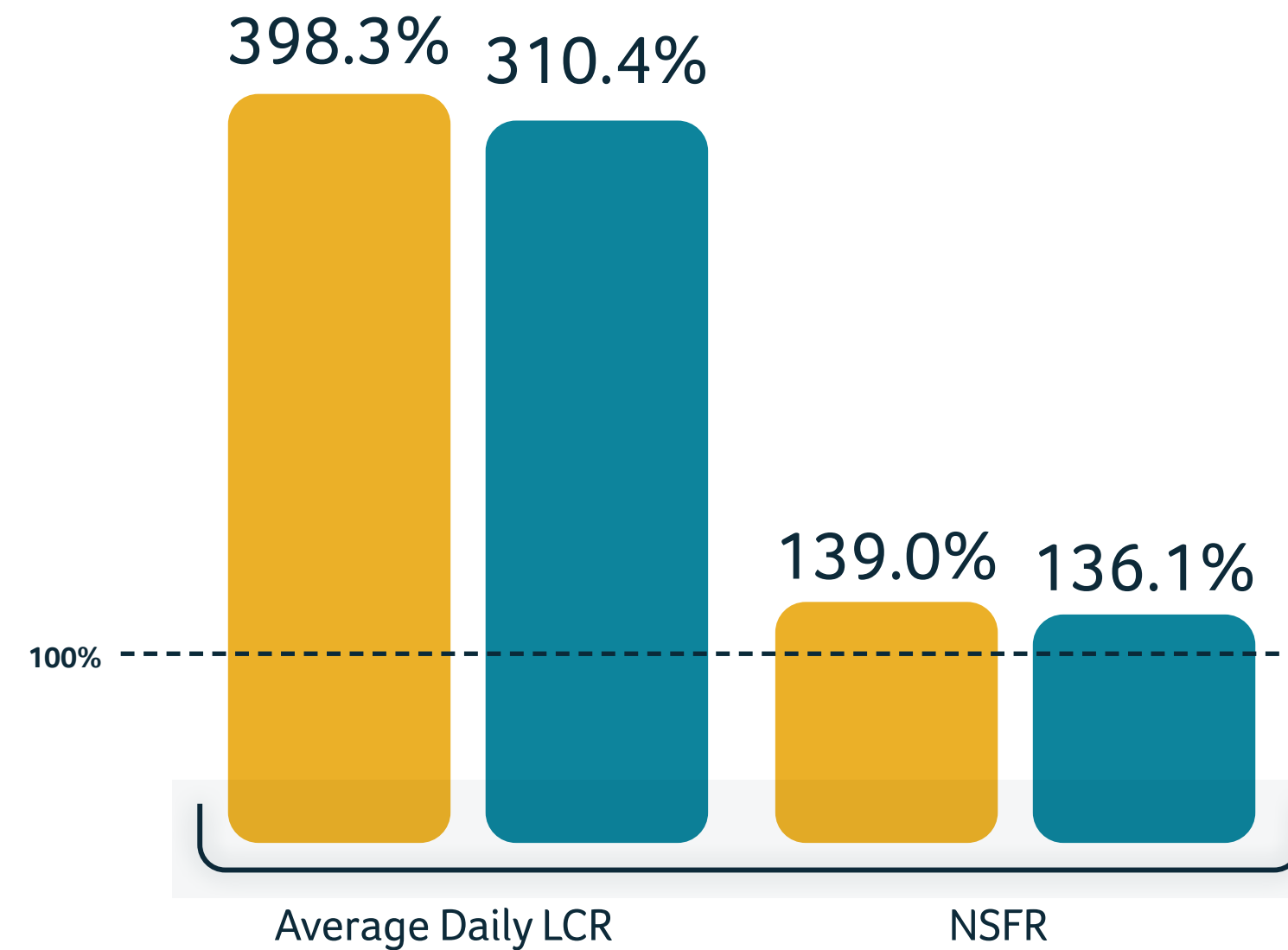
● Dec 2022 ● Sep 2023



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

### Liquidity

● Dec 2022 ● Sep 2023



100% represents the minimum CBB LCR and NSFR requirement

# Sustainability Highlights



# Team NBB's remarkable progress has earned the recognition of regional and global ESG rating agencies



# Select sustainability-related awards



**Best Bank for ESG in Bahrain' at Euromoney Awards for Excellence 2023**



**Albilad's Corporate Social Responsibility Award of the Year 2023**

# Key highlights of NBB's sustainability journey

Sustainability Pillar: Serving Our Customers

## Retail Digital Banking

61%

Of all new accounts were opened digitally in 2023



10%\*

Digitally Registered Retail Customers



65%\*\*

"New to Bank" customers onboarded digitally

## Business Online Banking



15.3%\*

Digitally registered corporate clients



3%\*\*

Digital banking transactions



Compared to December 2022

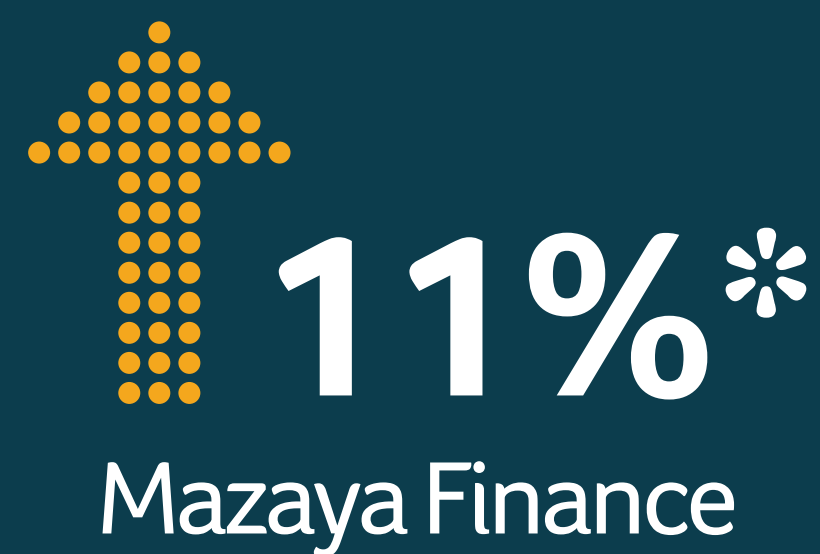


Compared to nine months ending September 2022

# Key highlights of NBB's sustainability journey

Sustainability Pillar: Responsible Banking

## Sustainable Finance



Compared to December 2022

# Key highlights of NBB's sustainability journey

Sustainability Pillar: Nurturing our Workforce

## Training and Development

 **32,112**

Total training hours

 **35.4**

Average training hours per employee

 **93%**

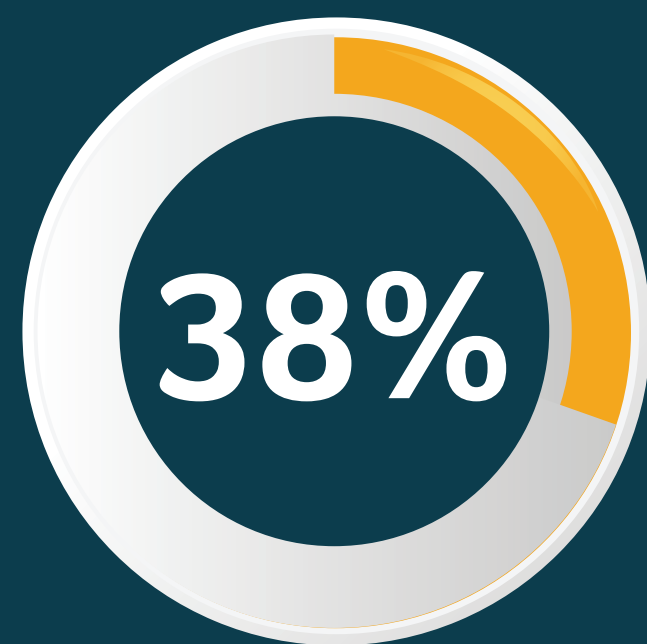
Of employees have attended sustainability awareness e-learning programme



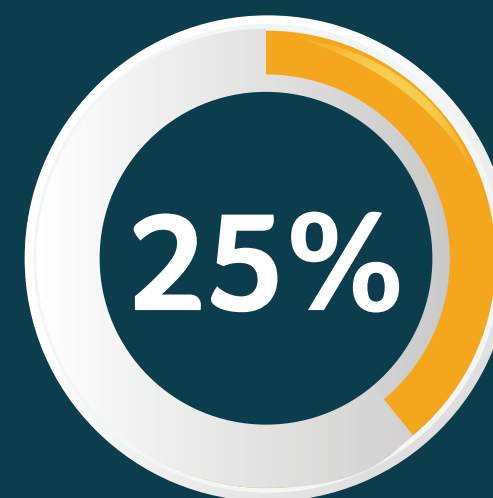
# Key highlights of NBB's sustainability journey

Sustainability Pillar: Nurturing our Workforce

## Diversity, Inclusion and Equal Opportunities



Percentage of women in the workforce



Percentage of women in middle and executive management



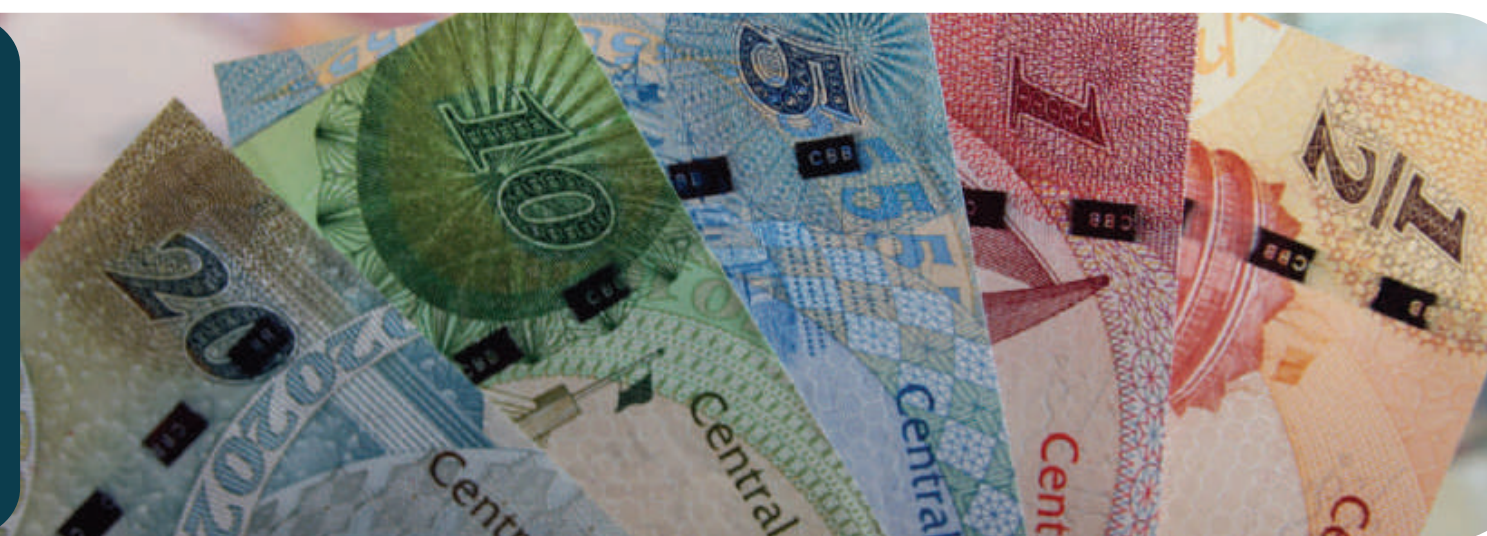
# Key highlights of NBB's sustainability journey

Sustainability Pillar: Community Investment

## Community Investment


**BHD 2.2M**

Donations and Contributions



 **30**

non-profit organisations have been supported across different sectors (Healthcare, Education & Social welfare)

 **24%\***

Contributions towards Social welfare activities

 **10%\***

Contributions towards Education & youth activities

 **459**

Hours spent in volunteering activities to engage with the community



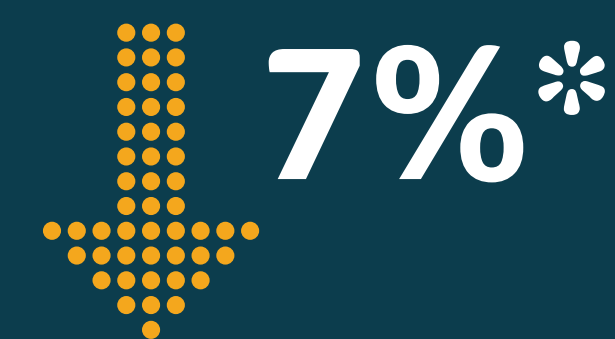
Compared to December 2022

# Key highlights of NBB's sustainability journey

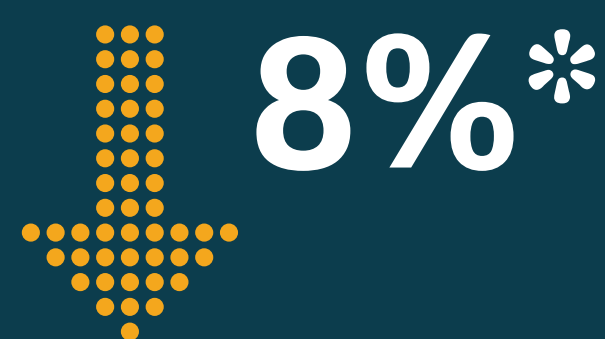
Sustainability Pillar: Preserving Natural Resources



Water consumption



Energy consumption



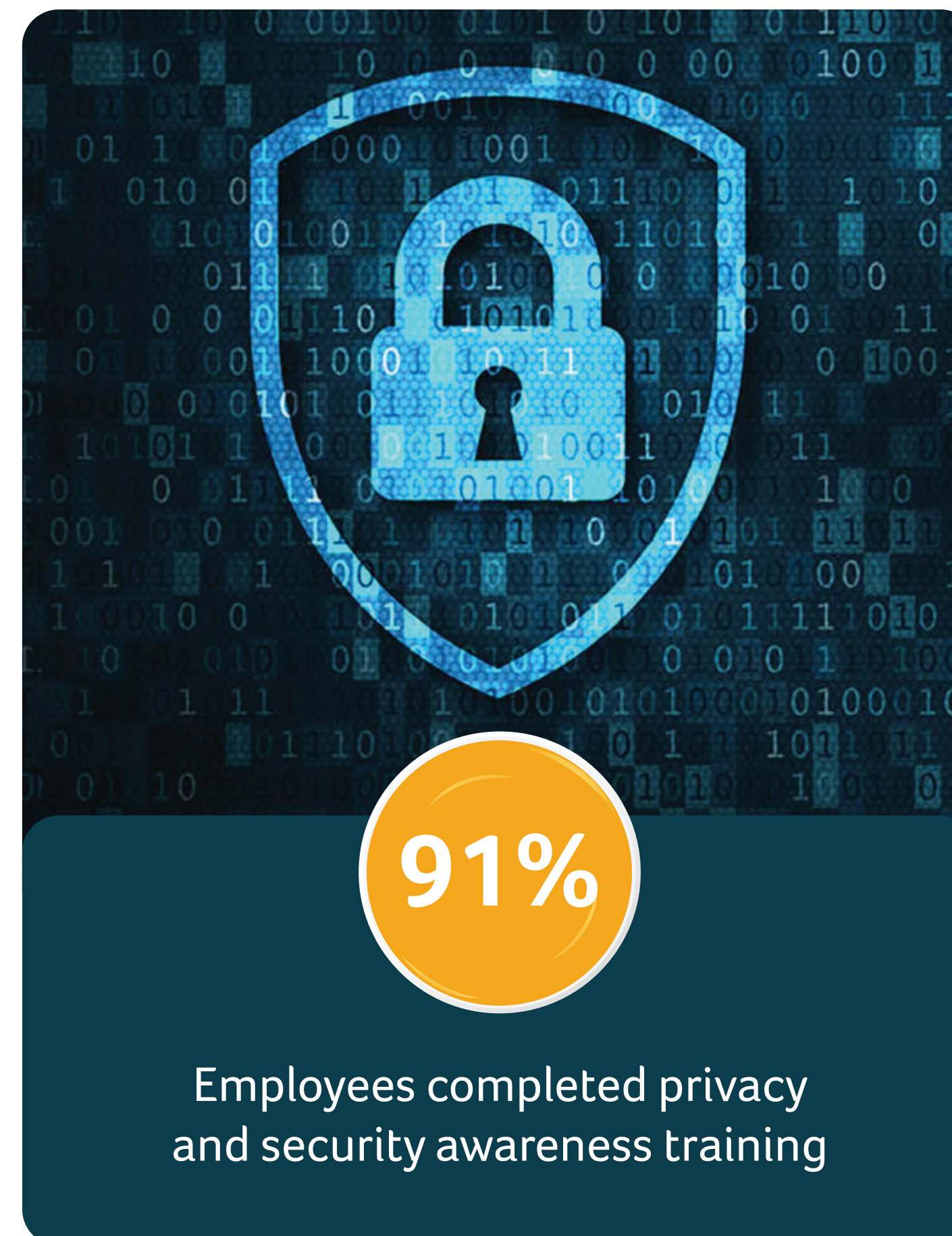
Scope 1 and Scope 2 GHG emissions



Compared nine months ending September 2022

# Key highlights of NBB's sustainability journey

Sustainability Pillar: Governance and Ethical Behavior





# Q&A

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