National Bank of Bahrain Group

Investor Presentation

1H 2026

Executing Our Three-Year Strategy

One vision, five growth engines and measurable targets

Vision

Enriching lives by contributing to economic development through seamless financial solutions and sustainable outcomes

Strategic Objectives

Dominant Locally, Relevant Regionally	Exceptional in Customer Experience	Digitally Driven	Efficient Operating Model	ESG Focused

KPIs

Retail, Strategic & Private	Corporate Banking	NBB KSA	NBB UAE	BisB
Mortgage Market Share 18% Q2 2026	Business Loans Market Share 12% Q2 2026	Commission Income +84%	Deposits Growth +39%	Net Income +88% Excluding Q2 2025 one-off sale
CASA Growth +78% Thara'a prize account growth	Loans Growth +28%	Loans Growth +60%	Loans Growth +13%	Corporate Deposit Growth +24%
Structured Deposits Revenue +65%	Deposits Growth +7%	Operating Income +9%	Net Income +40% After Provisions and Tax	Net Financing Income +10%

Enablers

- Strengthened risk, compliance, controls & governance
- Best in class talent with innovation mindset

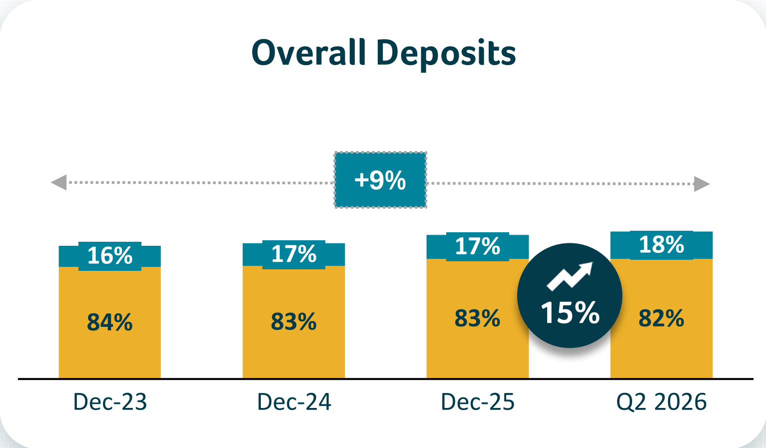
We will continue delivering our execution roadmap in 2026, building on the key priorities below:

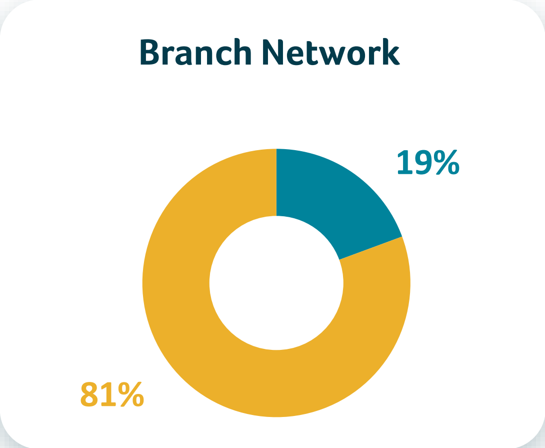
- Accelerating Share-of-Wallet Growth
- Improving Client Experience End-to-End
- Reinforcing Profitability and NIM Resilience
- Sharpening Commercial Intensity

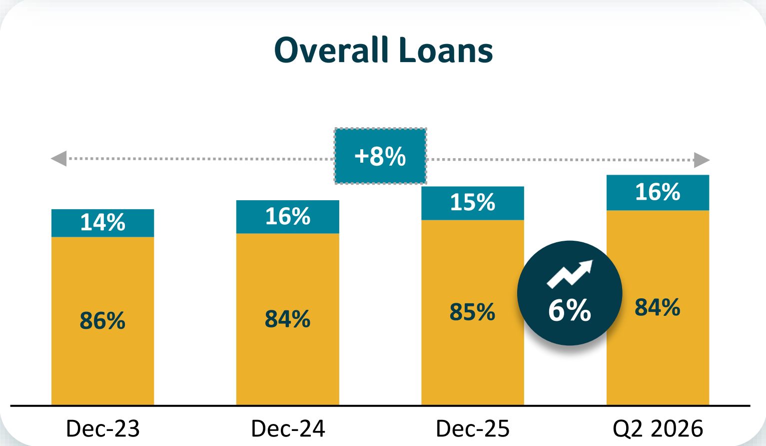
All figures are YoY, unless specified

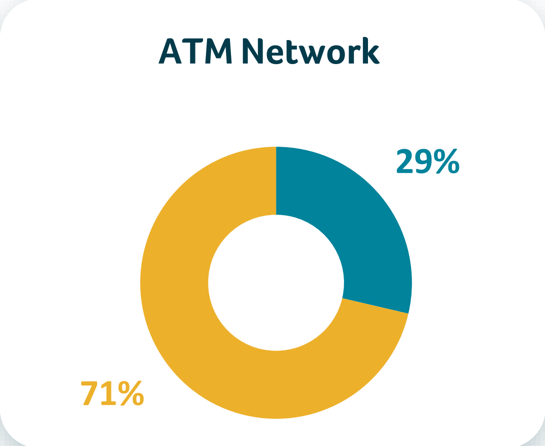
A National Champion

NBB Group continues to grow its leading market share across loans and deposits and has the widest distribution network in Bahrain









NBB Group Market

Based on the CBB Statistical Bulletin and NBB Analytics

Retail, Strategic, Private & Wealth Growth Momentum

Growth driven by a strong core engine and deeper primary banking relationships

Thara'a Balance	Mortgage Accounts	WM Revenue Growth	Active Cards	Digital Loans
+78%	+17%	+58%	+19%	+185%

Accounts	Mortgage Finance	Wealth Management	Cards	Digital Banking
Thara'a Balance Growth	Mortgage Account Growth	WM Revenue Growth	Active Card Growth	Digital Loan Portfolio Growth
+78%	+17%	+58%	+19%	+185%
Thara'a Account Growth	Mortgage Portfolio Growth	Digital T-Bills Accounts	Card Spend Growth	Digital Loan Account Growth
+64%	+12%	70%	+18%	+122%
Saving Account Growth	Lending Portfolio Mix	Active Investors	Spend per Card Growth	App Transacting Customers
+9%	+3%	+37%	+12%	+21%

All figures are YoY, unless specified

Corporate and Transaction Banking Growth Momentum

Continued positive momentum in core Bahraini corporate banking market, with disciplined balance sheet expansion despite competitive environment

Payment Gateway Value	Funded Assets	Letter of Credit Growth	Active Corporate Cards	DigiConnect Onboarding
+24%	+29%	+39%	+35%	+400%

Merchant Acquiring	Corporate Loans	Trade Finance	Corporate Cards	Digital Banking
Payment Gateway Transactions Value	Funded Assets	Letter of Credit Growth	Active Cards Growth	DigiConnect Onboarding
+24%	+29%	+39%	+35%	+400%
Acquiring Transactions Value	Corporate Loans Growth	Trade Finance	Number of Cards Transactions Growth	DigiCorp Onboarding
+16%	+28%	+28%	+15%	+147%
POS Transactions Value	Syndicated Loans	Letter of Guarantees Growth	Cards Spent Growth	Value of Digital Transactions
+8%	+20%	+6%	+10%	+3%

All figures are YoY, unless specified

Regional and Subsidiary Growth Momentum

Strong traction in cash management solutions, supporting higher wallet share from business clients

بنك البحرين الإسلامي BisB

UAE

NBB UAE SMEs

CASA Growth
+200%

Deposits Growth
+84%

Relationships Onboarded
+29%

KSA

NBB KSA

Trade Loans
+108%

Letters of Credit Growth
+78%

Letter of Guarantees Growth
+13%

BISB

Retail Digital Banking

Digital Customers Deposit Growth
+57%

Value of Digital Transactions
+48%

Active Digital Customers
+12%

Business Digital Banking

Digital Customers Deposit Growth
+88%

Active Digital Customers
+50%

Value of Digital Transactions
+38%

Transaction Banking

Deposits Growth
+20%

Net Income
+4%

All figures are YoY, unless specified

Recognitions & Awards 2026

Best Retail Bank in Bahrain
Euromoney Awards for Excellence

Best Retail Bank in Bahrain
MEED MENA Banking Excellence Awards

Best Bank for Sustainable Finance, Bahrain 2026
Global Finance

Debut Financial Institutions Syndicated Loan Deal of the Year
Global Banking & Markets Award

Financial Performance

1H 2026 Results Summary

Strong momentum during first half of 2026 with solid fundamentals

2% YTD Balance Sheet Growth

6% YTD Growth in Loans & Advances Portfolio	2% Increase in Total Liabilities	Total Assets Reaching BHD 6.4 Billion
3,186.2mn (FY 25) → +6% → 3,384.7mn (1H 26)	5,676.4mn (FY 25) → +2% → 5,807.0mn (1H26)	6,276.6mn (FY 25) → +2% → 6,372.1mn (1H26)

10% Higher Normalised Attributable Net Profit

13% Growth in Net Interest Income	Normalised Other Income	7% Growth in Normalised Operating Income
67.1mn (1H 25) → +13% → 75.6mn (1H 26)	29.3mn (1H 25) → -7% → 27.2mn (1H 26)	96.4mn (1H 25) → +7% → 102.8mn (1H 26)

Stable Credit Quality

Adequate Cost of Risk Levels	Healthy NPL Ratio	Healthy Stage 3 Coverage
0.28% (FY 25) → 0.31% (1H 26)	3.9% (FY 25) → 3.5% (1H 26)	85.7% (FY 25) → 88.5% (1H 26)

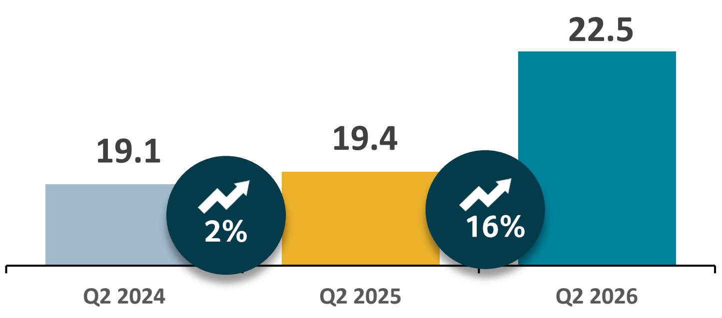
Key Ratios

Cost to Income Ratio	Strong Capital Position	Strong Net Interest Margin
52.6% (FY 25) → 54.6% (1H 26)	20.5% (FY 25) → 19.8% (1H 26)	2.7% (FY 25) → 2.6% (1H 26)

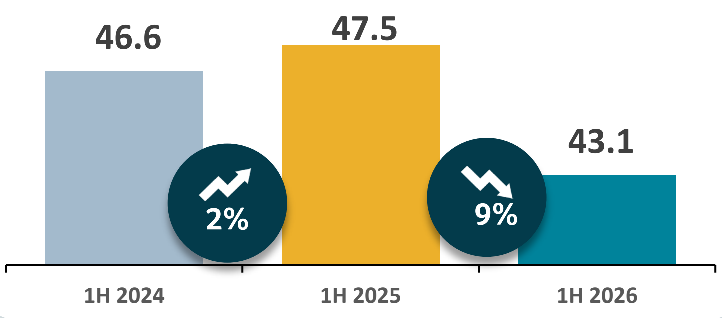
Financial Snapshot

Q2 acceleration in earnings with 1H resilience

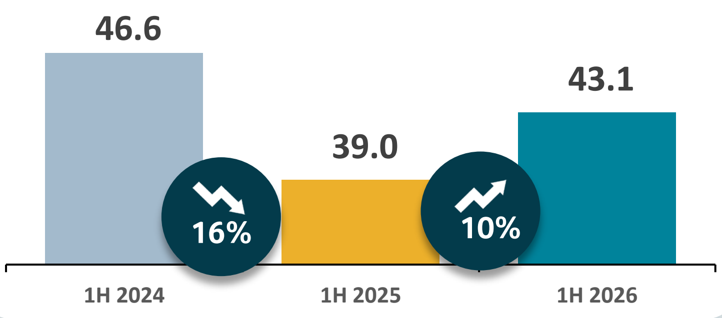
Q2 Attributable Net Profit
(BHD mn)



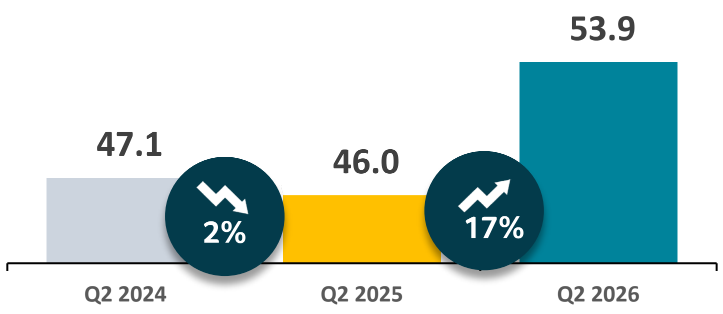
1H Attributable Net Profit as Reported
(BHD mn)



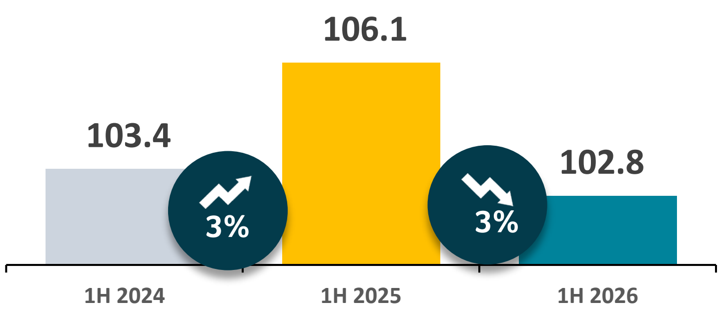
1H Normalised Attributable Net Profit*
(BHD mn)



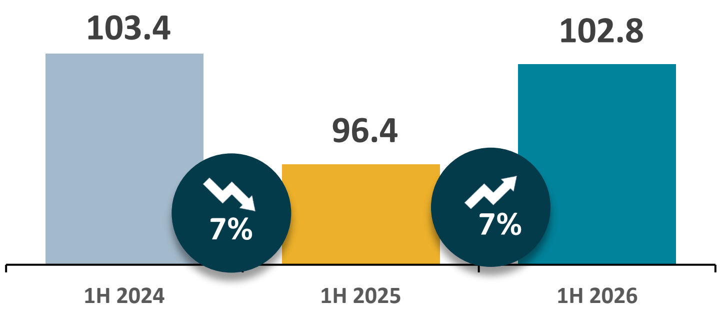
Q2 Operating Income
(BHD mn)



1H Operating Income as Reported
(BHD mn)



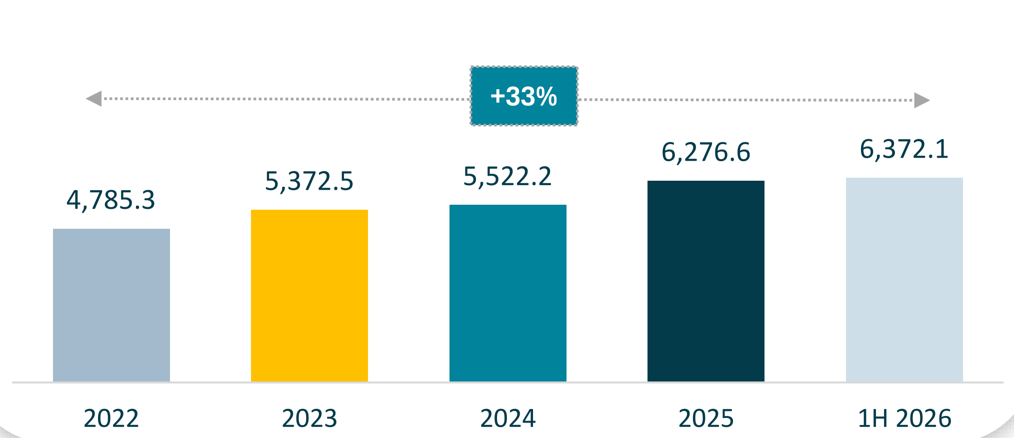
1H Normalised Operating Income*
(BHD mn)

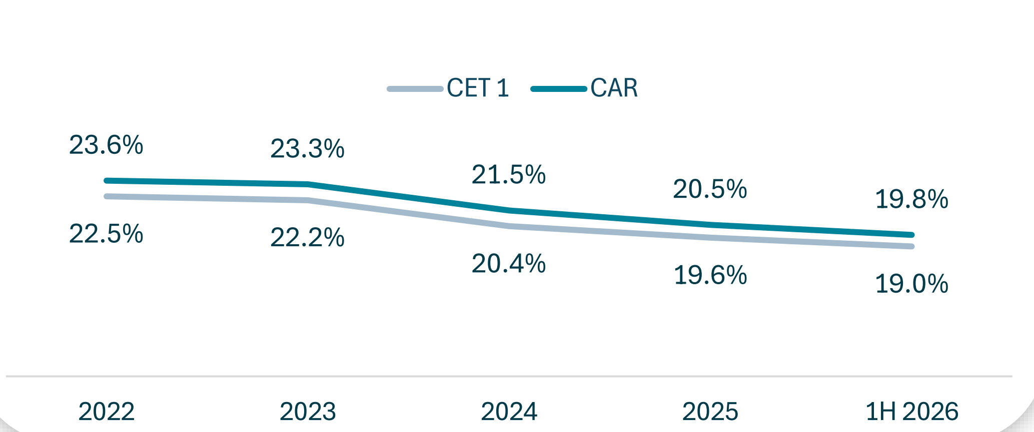


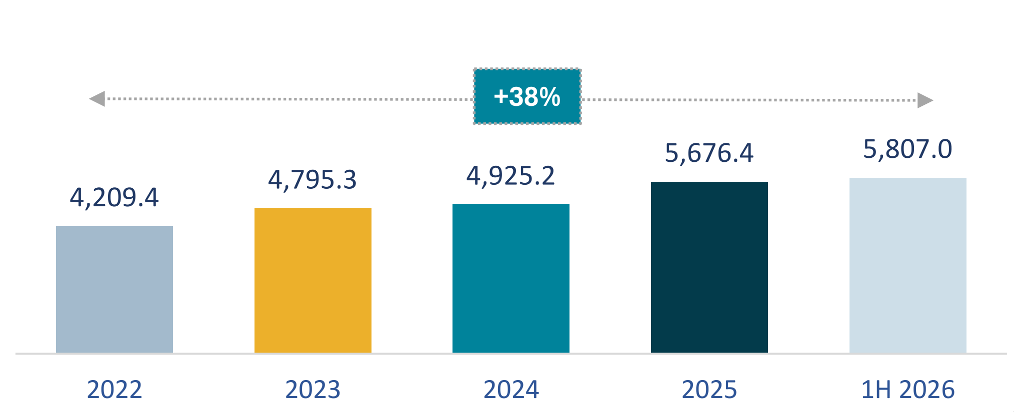
** Normalised for a one-off gain in 2025 from the sale of a property in BISB as consistently disclosed in Bahrain Bourse and merger related expenses*

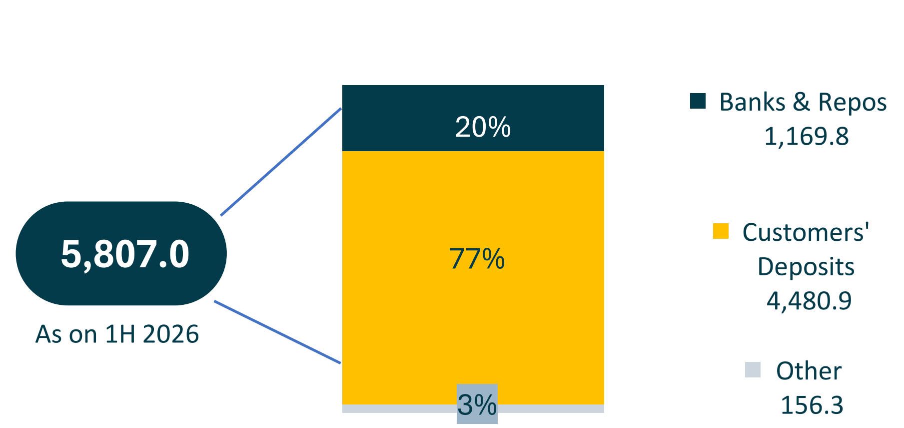
Bahrain's National Champion

Bigger balance sheet at record levels with strong capital base



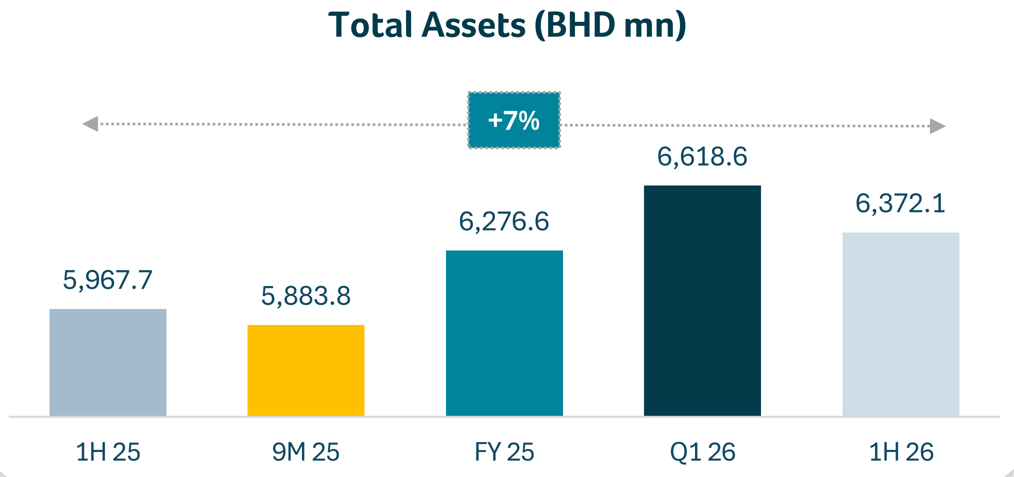




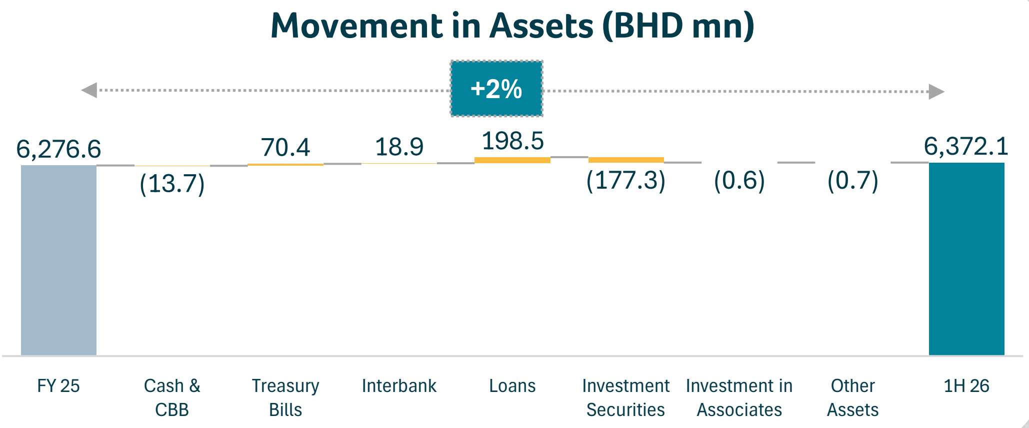


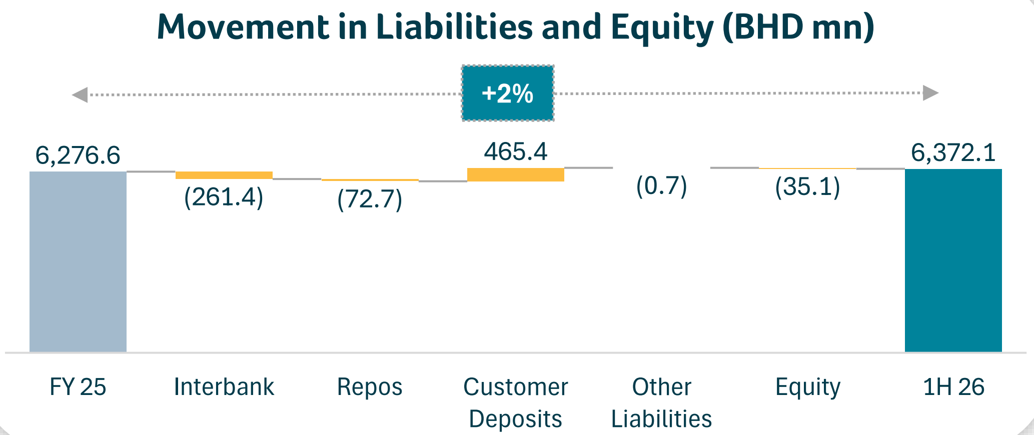
Balance Sheet Trends

Total Assets growth of 7% YOY driven by loans and advances growth



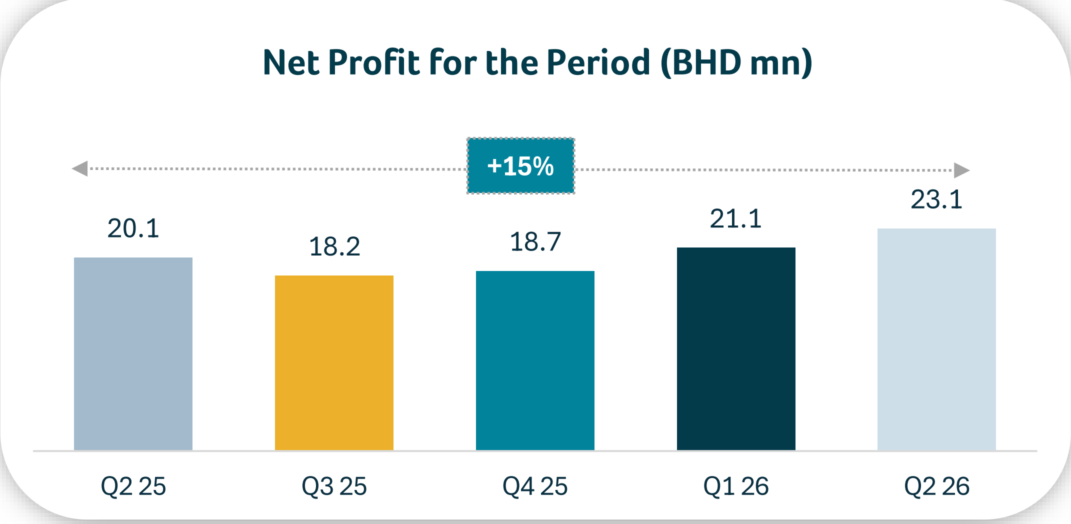
BHD (mn)	1H 26	Q1 26	QoQ	FY 25	YTD
Cash and balances at central banks	184.8	181.5	+2%	198.5	-7%
Treasury bills	80.4	25.5	+215%	10.0	+704%
Placement with banks and other FIs	819.6	947.1	-13%	800.7	+2%
Loans and advances to customers	3,384.7	3,347.0	+1%	3,186.2	+6%
Investment securities	1,573.8	1,752.8	-10%	1,751.1	-10%
Investment in associates	39.0	38.7	+1%	39.6	-2%
Other assets, net	289.8	326.0	-11%	290.5	0%
Total Assets	**6,372.1**	**6,618.6**	**-4%**	**6,276.6**	**+2%**
Due to banks and other Fis	633.3	898.6	-30%	894.7	-29%
Borrowings under repurchase agreements	536.5	695.6	-23%	609.2	-12%
Customer Deposits	4,480.9	4,277.2	+5%	4,015.5	+12%
Other Liabilities	156.3	219.6	-29%	157.0	0%
Total Liabilities	**5,807.0**	**6,091.0**	**-5%**	**5,676.4**	**+2%**
Total Equity	**565.1**	**527.6**	**+7%**	**600.2**	**-6%**



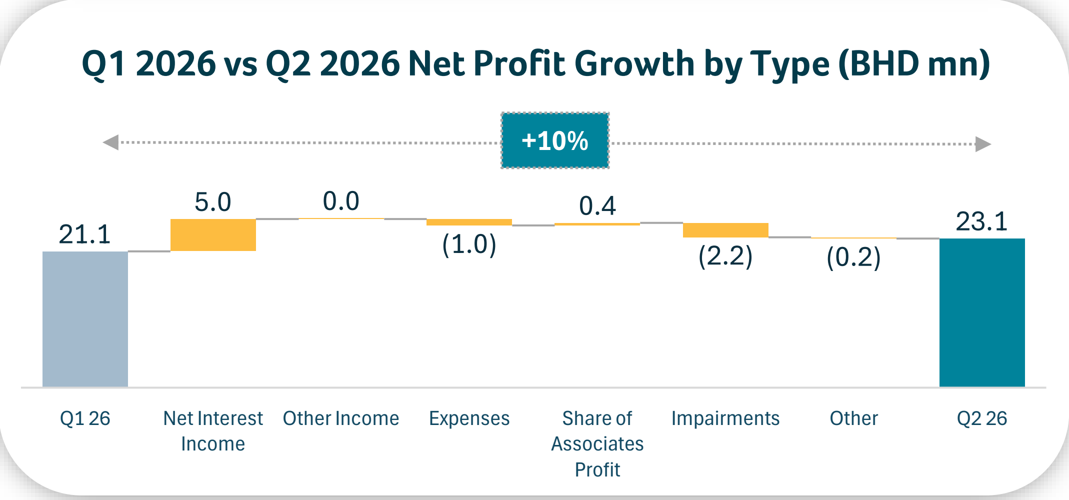


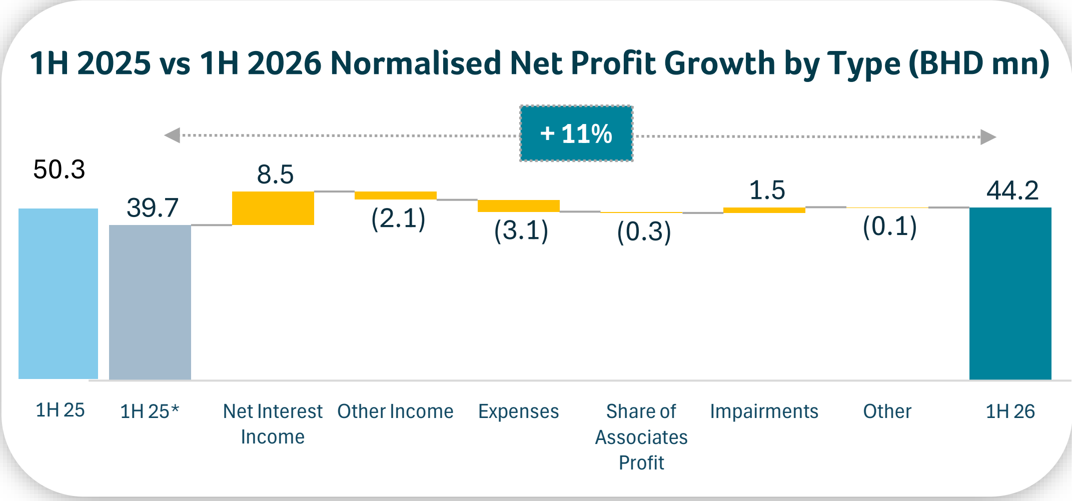
Net Profit Trends

Strong Q2 performance with 15% growth in net profit



BHD (mn)	1H 26	1H 25	YoY	Q2 26	Q2 25	YoY
Net Interest income	75.6	67.1	+13%	40.3	33.7	+20%
Net fee and commission income	5.8	7.0	-17%	3.0	4.0	-25%
Other income	21.4	32.0	-33%	10.6	8.3	+28%
Total operating income	**102.8**	**106.1**	**-3%**	**53.9**	**46.0**	**+17%**
Operating expenses	56.4	52.5	+7%	28.7	26.7	+7%
Profit before results of associates, impairment and tax	**46.4**	**53.6**	**-13%**	**25.2**	**19.3**	**+31%**
Share of profits of associates, net	0.4	0.7	-43%	0.4	0.4	+0%
Net impairment losses on financial instruments	(2.4)	(3.9)	-38%	(2.3)	0.5	-560%
Profit before tax	**44.4**	**50.4**	**-12%**	**23.3**	**20.2**	**+15%**
Tax expense	(0.2)	(0.1)	100%	(0.2)	(0.1)	+100%
Profit for the period	**44.2**	**50.3**	**-12%**	**23.1**	**20.1**	**+15%**

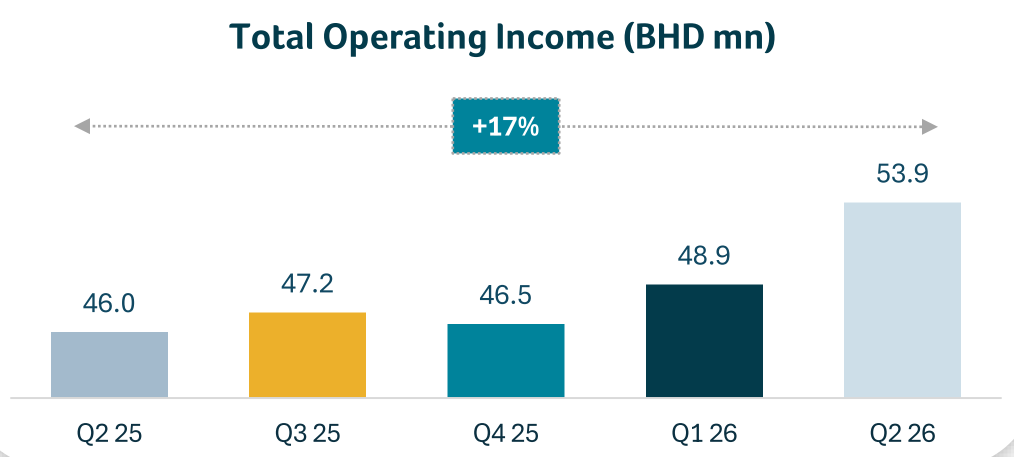


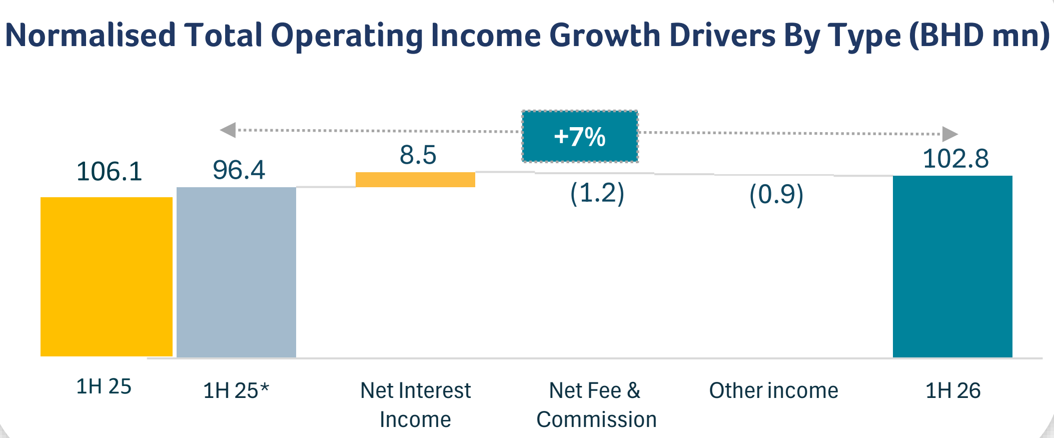


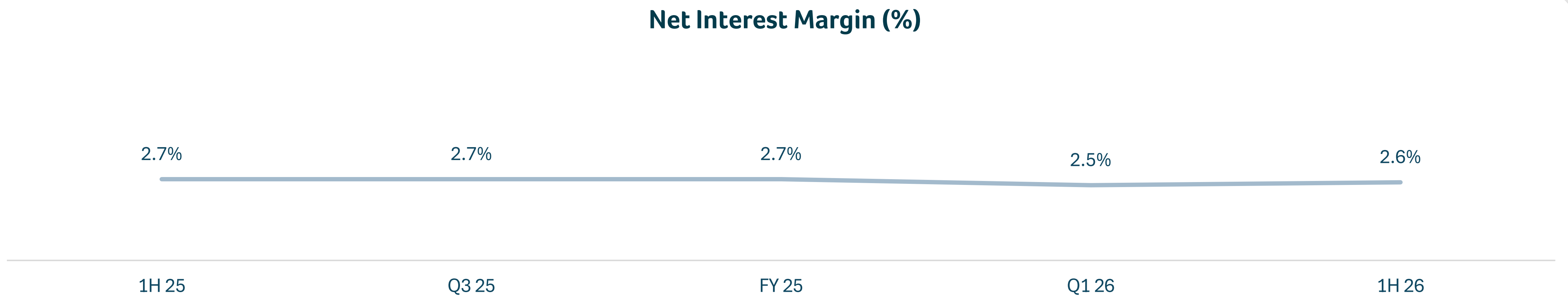
** Normalised for a one-off gain in 2025 from the sale of a property in BISB as consistently disclosed in Bahrain Bourse and merger related expenses*

Operating Income Trends

Higher Q2 operating income lifted by NII strength





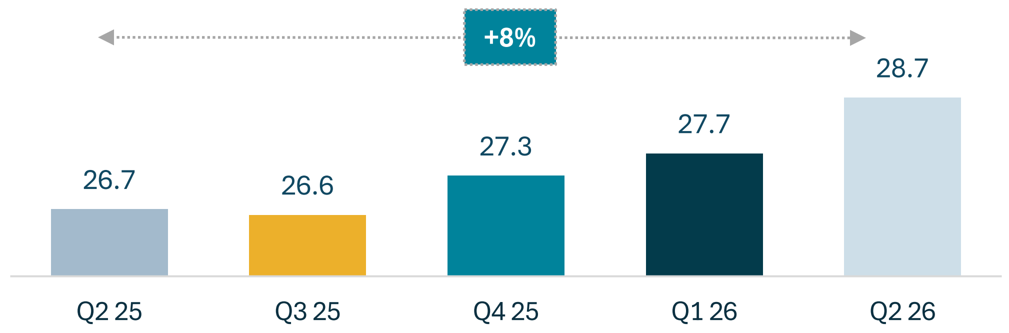


Normalised for a one-off gain in 2025 from the sale of a property in BISB as consistently disclosed in Bahrain Bourse and merger related expenses

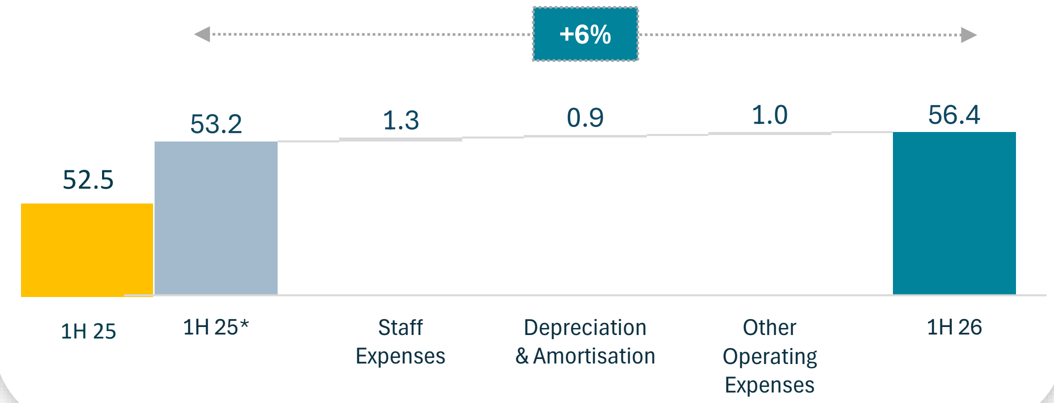
Expenses Trends

Continued investment in technology and talent development

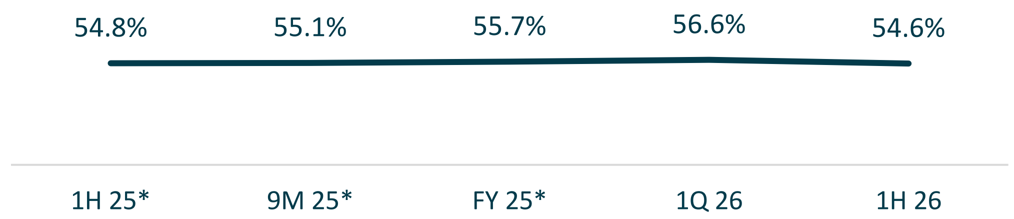
Operating Expenses (BHD mn)



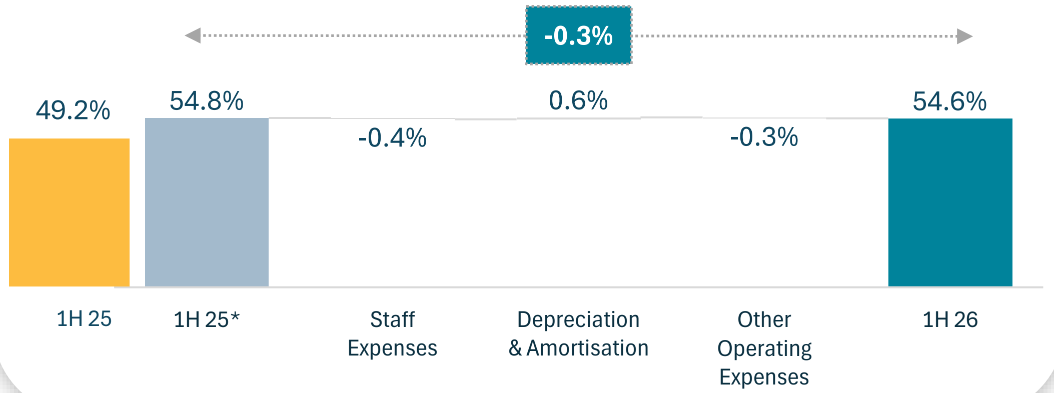
Normalised Operating Expenses Growth Drivers by Type (BHD mn)



Normalised Cost to Income Ratio (%)



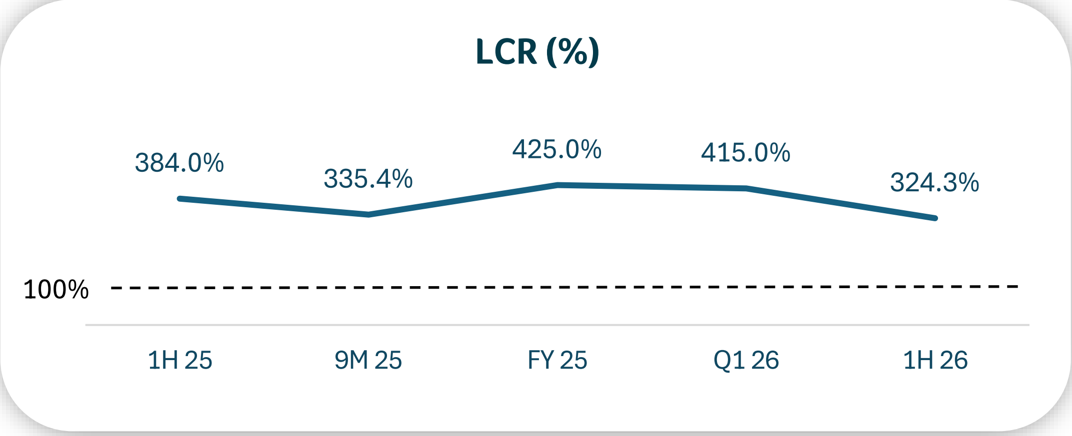
Normalised Cost to Income Ratio Drivers (%)

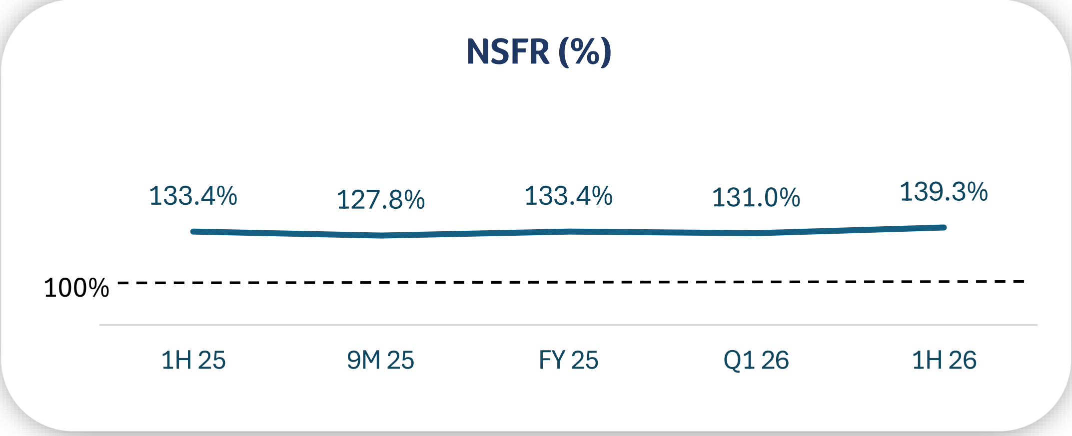


Normalised for a one-off gain in 2025 from the sale of a property in BISB as consistently disclosed in Bahrain Bourse and merger related expenses

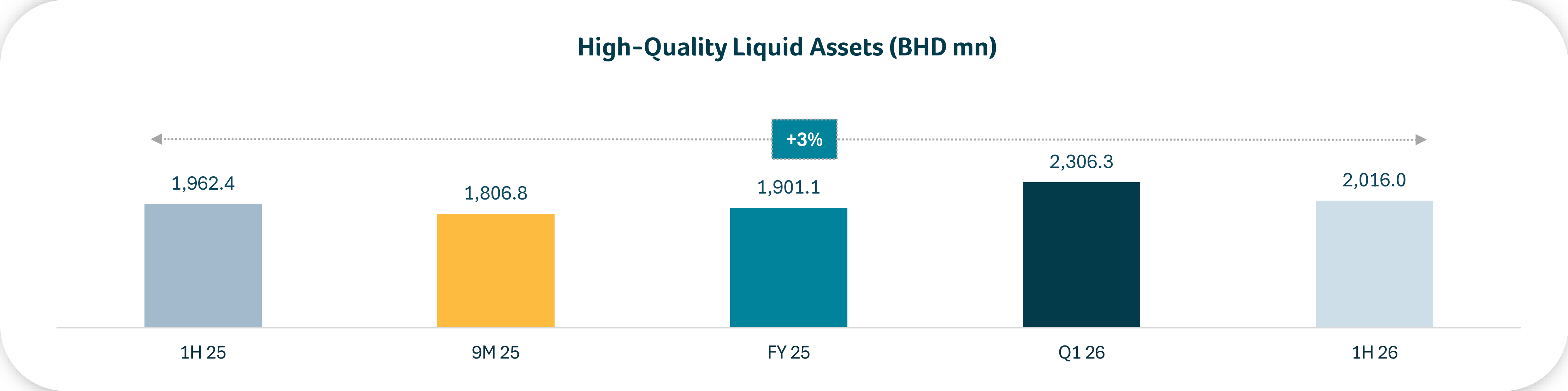
Liquidity Trends

Strong liquidity levels despite challenging operating environment



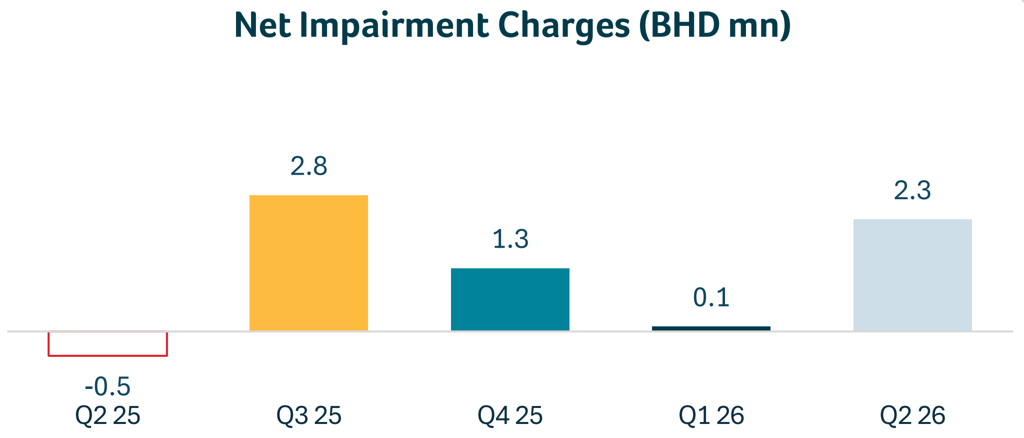


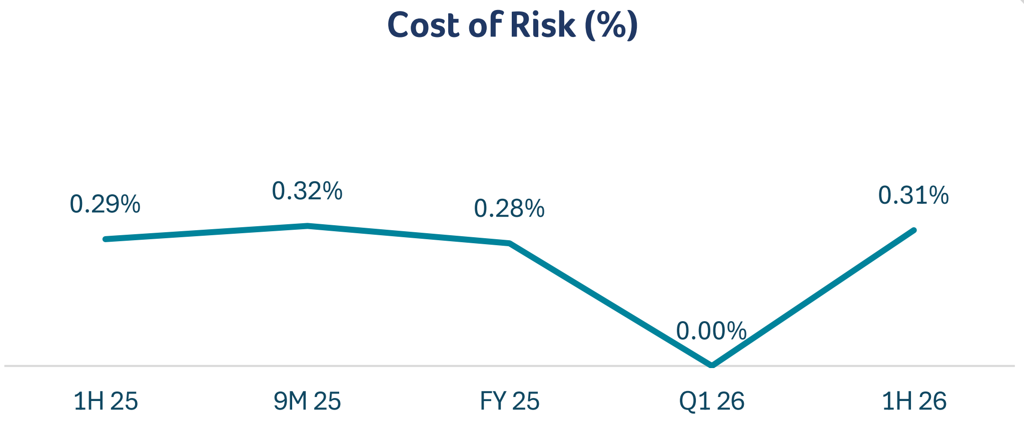
100% represents the minimum CBB LCR & NSFR requirement

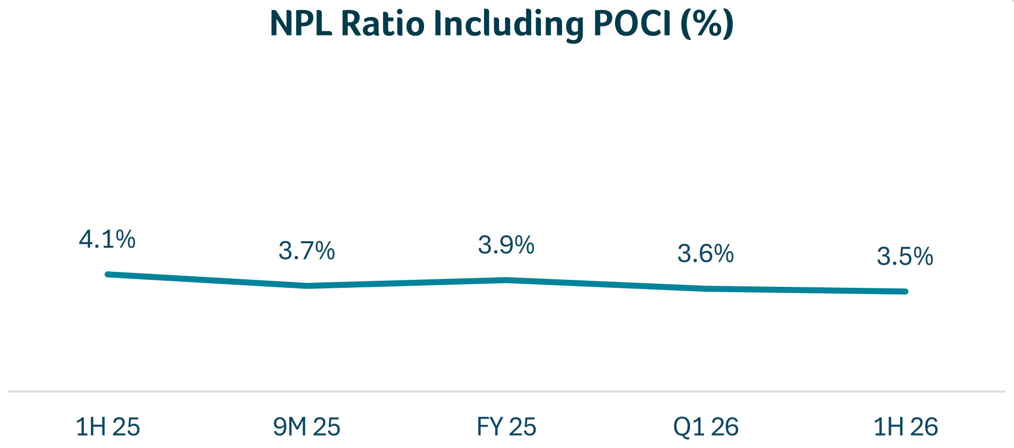


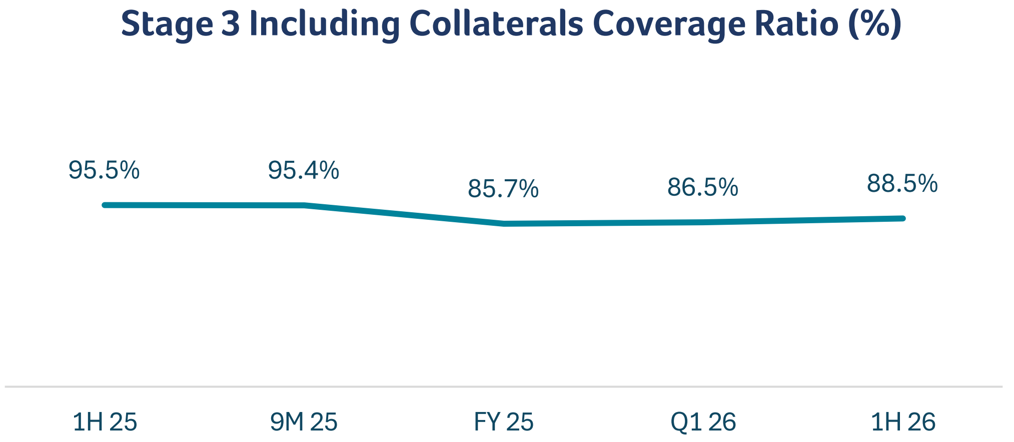
Net Impairment & Assets Quality

Healthy asset quality with adequate coverage ratios



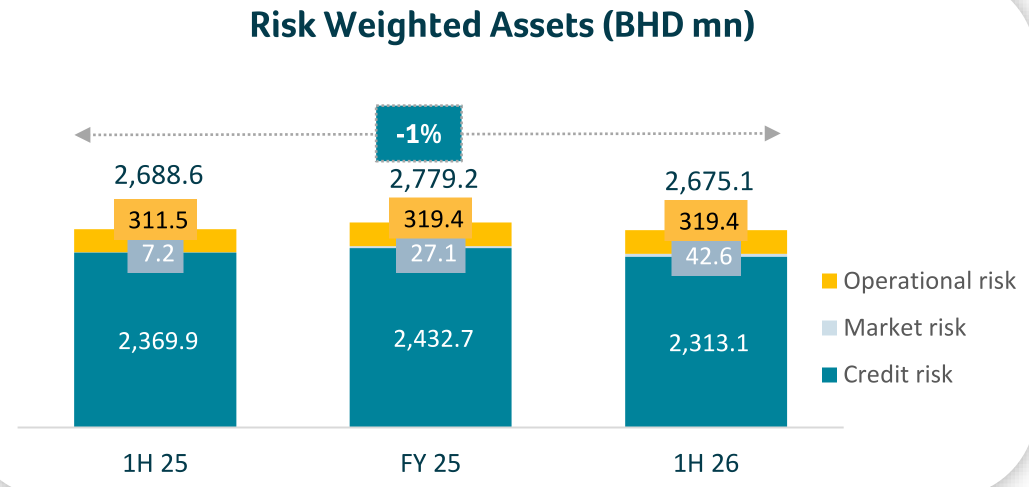


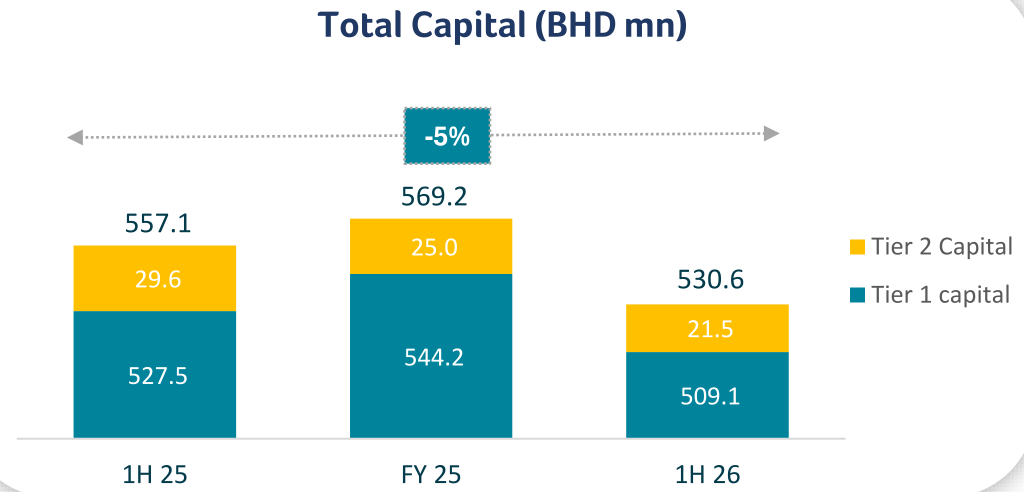


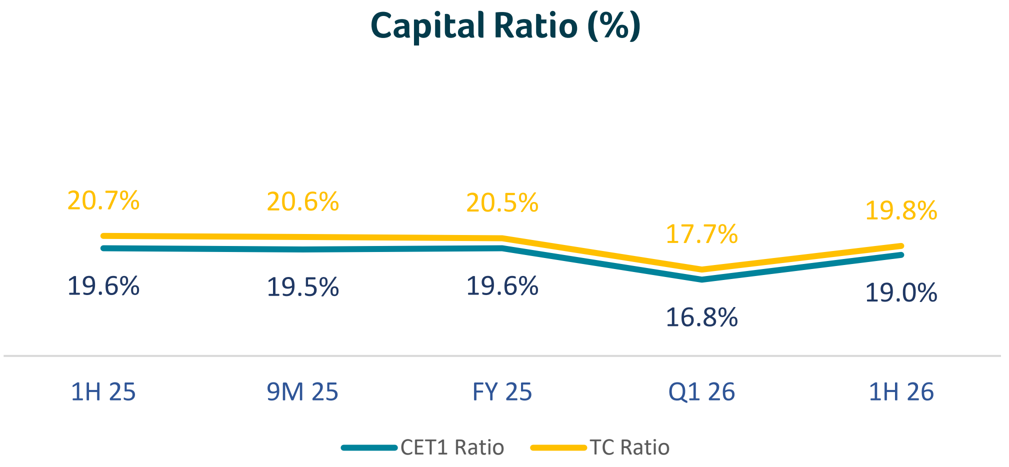


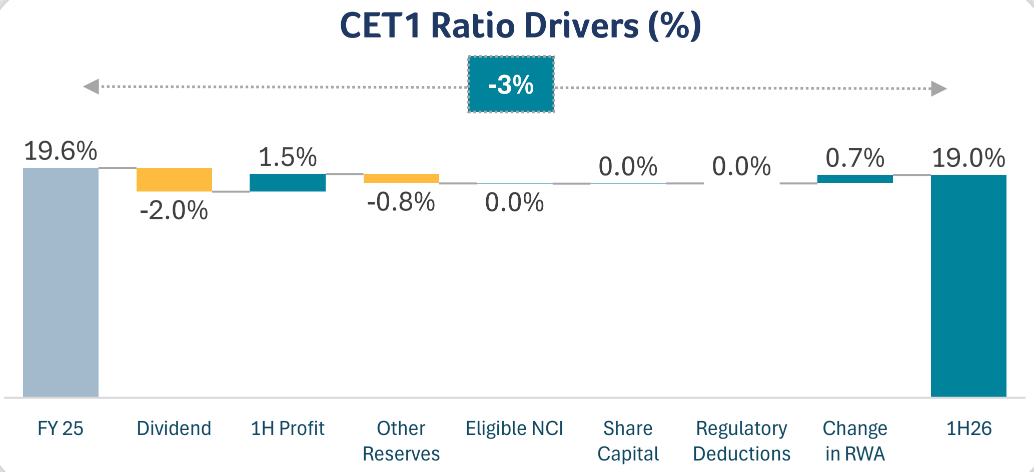
Capitalisation Trends

Strong capital position and healthy ratios



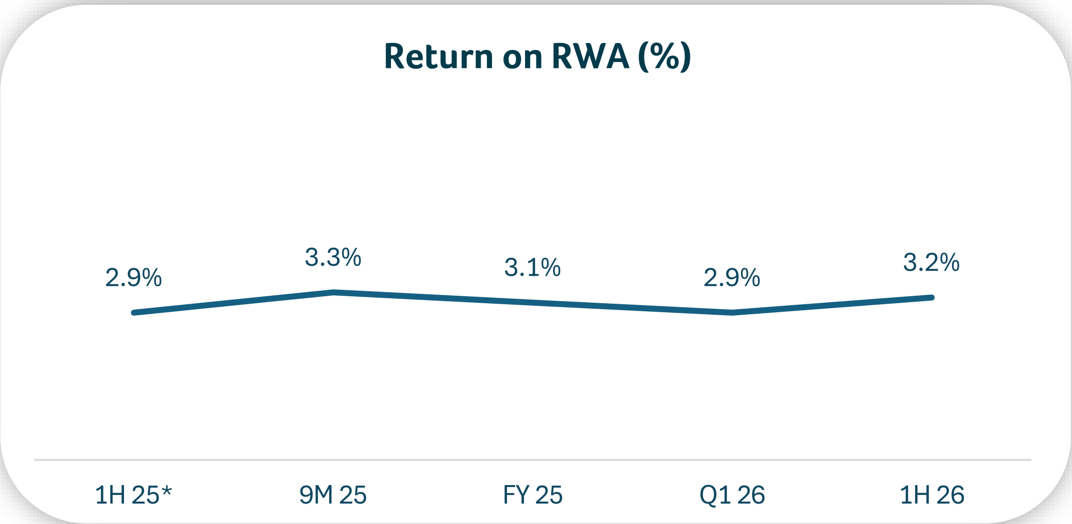


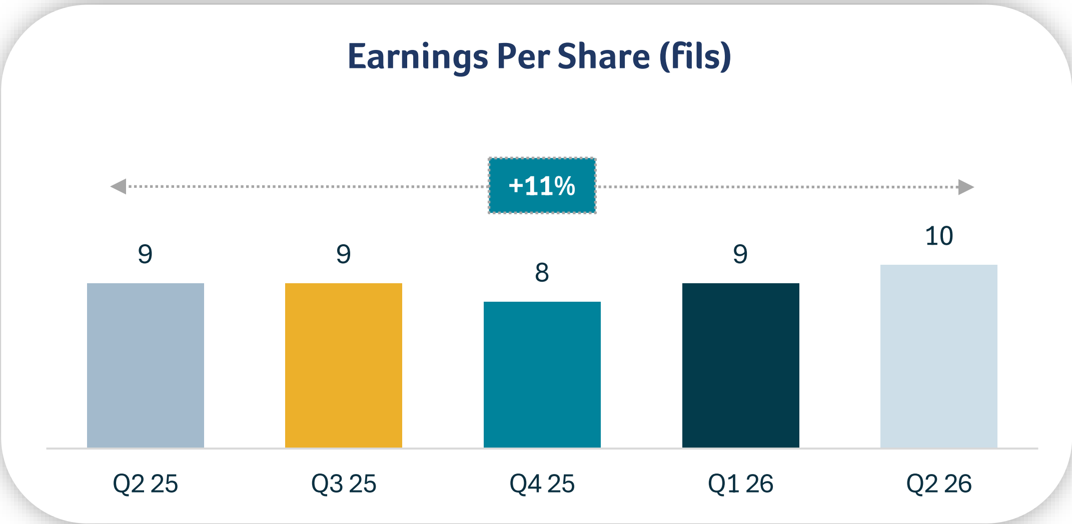


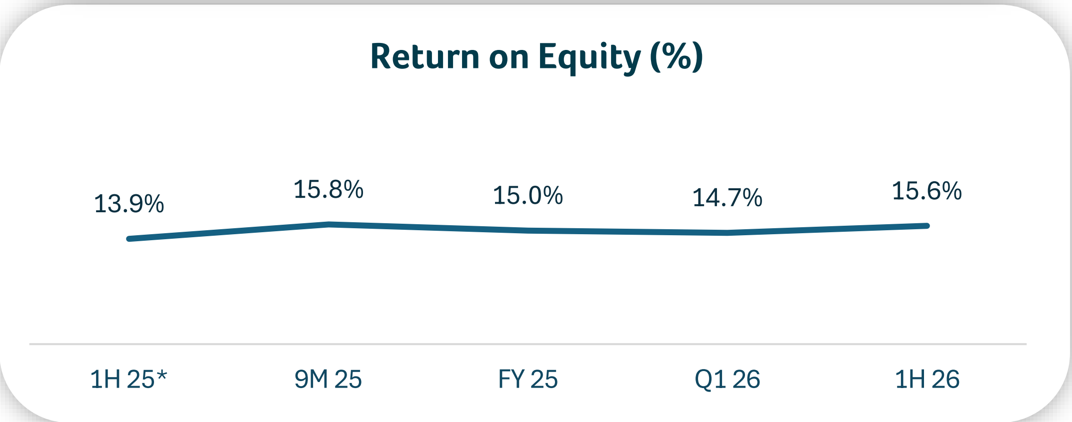


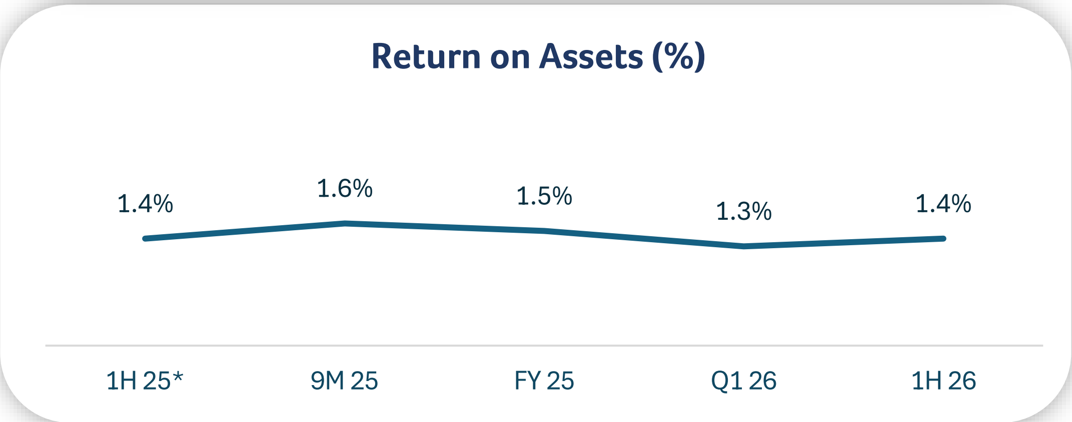
Return Metrics

Attractive, strong and stable earnings power demonstrated





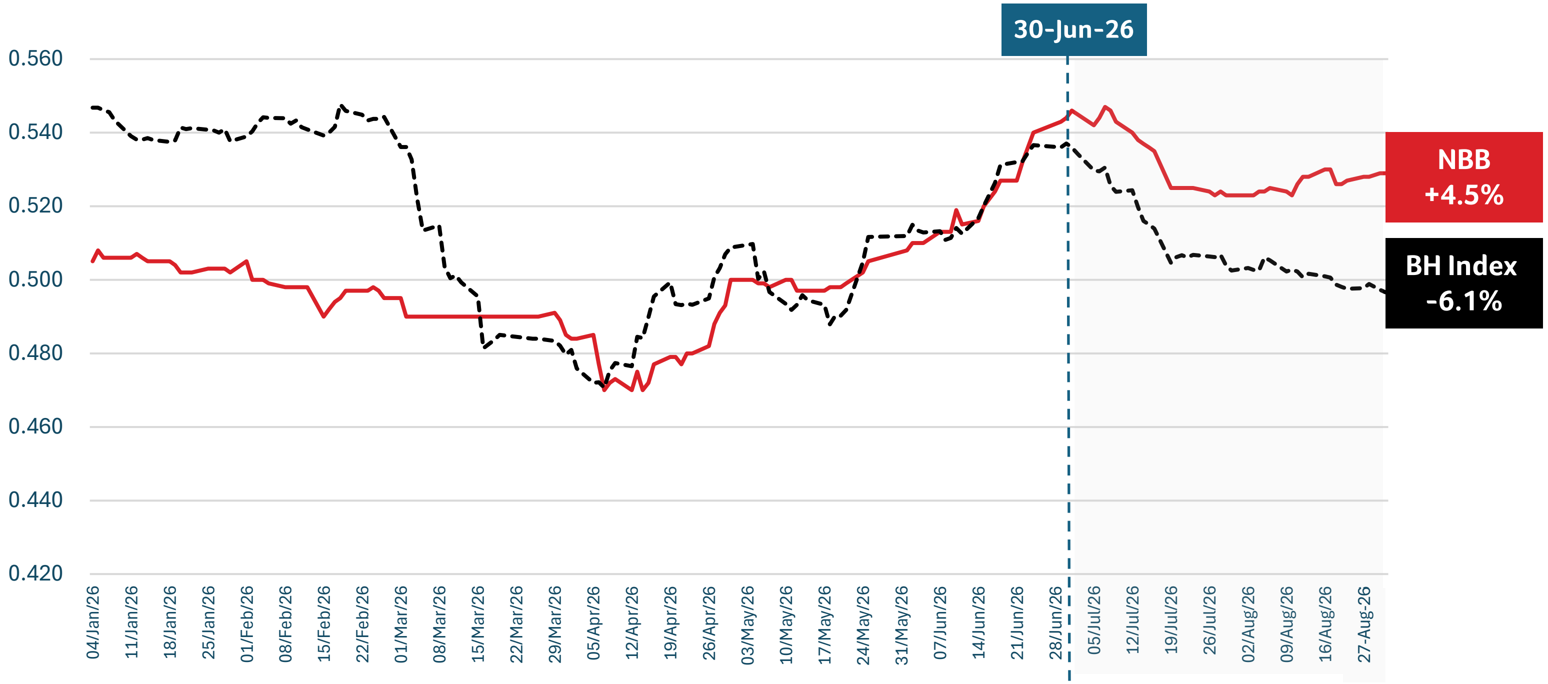




**Normalised for a one-off gain in 2025 from the sale of a property in BISB as consistently disclosed in Bahrain Bourse and merger related expenses.*
On a reported basis, 1H 2025 ROE, ROA and RORWA are 16.9%, 1.7% and 3.5% respectively

2026 YTD NBB Market Performance

Overperforming the Bahrain Bourse index, consistent dividend payouts thus delivering value to shareholders

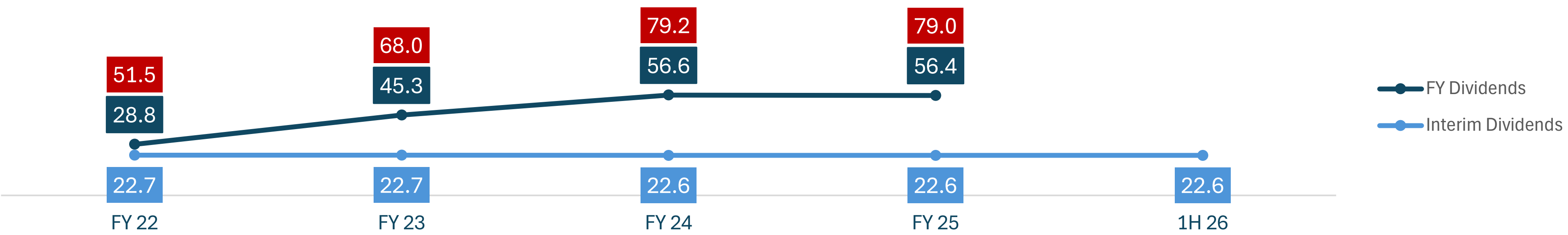


	30-Jun-26
Key Metrics	
Closing Price	BHD 0.545
Market Cap	BHD 1.24 bn
Market Cap / % Industry	23.7%
Market Cap/ % Bahrain Index	15.6%
Shares outstanding	2.27 bn
P/E Ratio	14.3x
Dividend Yield (%)	6.4%
P/B Ratio	2.1x

Source: Bahrain Bourse

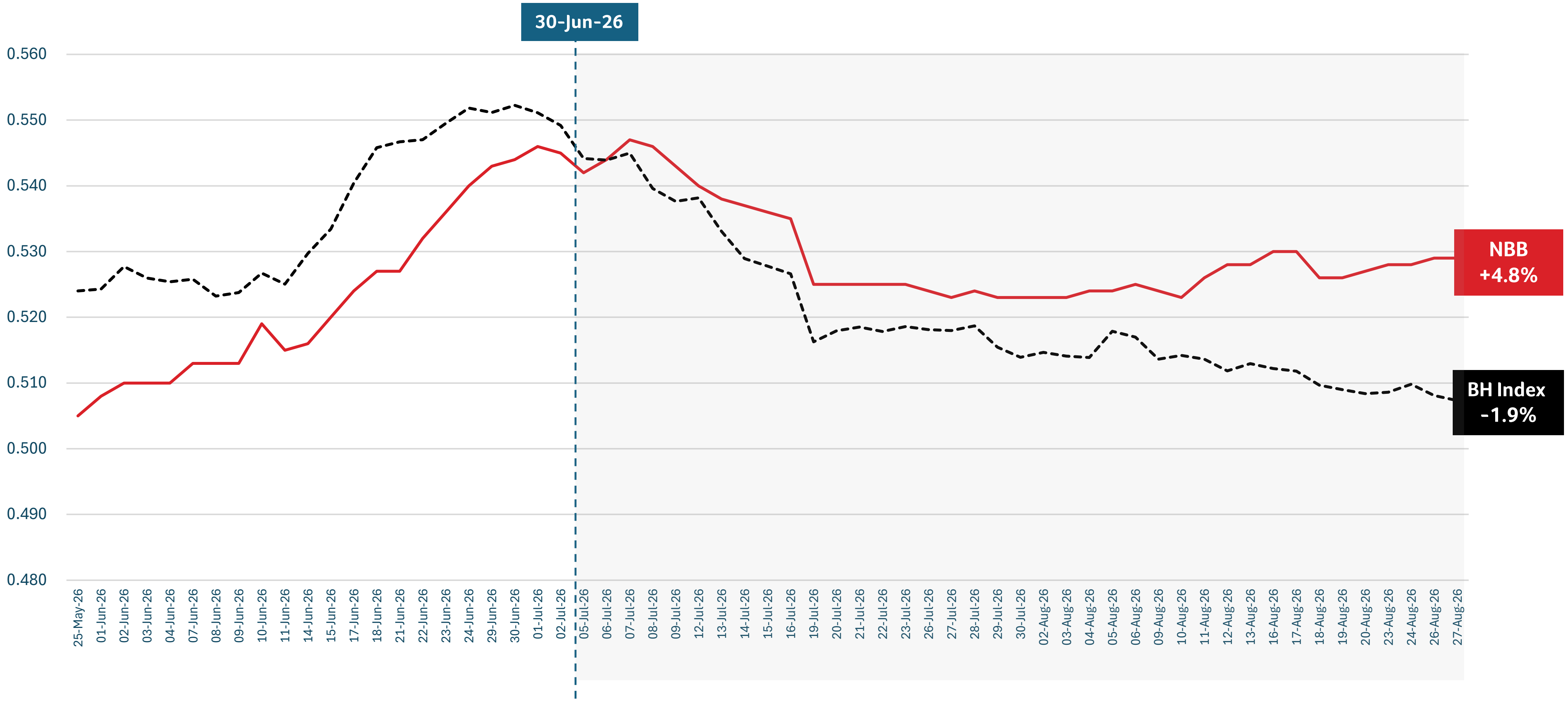
Ratings	
Moody's	B2
Fitch	B
Capital Intelligence - FCY LT	B

Cash Dividends Payments (BHD mn)



Last 90 days NBB Market Performance

Strong outperformance compared to Bahrain Bourse index over last 90 days



ESG Highlights

ESG Highlights

Q2 2026

17% Social Housing Programme Value

20% Sustainable Finance Portfolio

11% Waste Recycling Ratio

16% Total Scope 2 per employee

10% Total Scope 2 GHG Emissions

45% Total Scope 1 per employee

41% Total Scope 1 GHG Emissions

8% Total Energy Consumption

22% Total Waste Produced

27% Total waste produced per employee

65% Eligible employees attended Sustainability Awareness Session

18 Average Training Hours per Employee

Total Training Hours **14,522 Hours**

Volunteering Hours **1193 Hours**

Donations & Contributions **BHD 1.7 million**

Bloomberg ESG Score

- 1st Amongst the Banking Services Sector in Bahrain
- 4th Across All Sectors in Bahrain
- Top 33% Amongst the Banking Services Sector in MENA

LSEG

- 2nd Across All Sectors in Bahrain
- Top 8% Amongst the Banking Services Sector in MENA
- \- Top 10% Globally on Financial Services Sector
- (out of 1,599)

75% of Employees Completed Privacy And Security Awareness Training

9 Total Number of Employees of Determination

38% Representation of Women in the Workforce

29% Representation of Women in Middle Management

12% Representation of Women in Senior Management

Sustainable Finance | **Environmental** | **Social** | **Governance** | **Diversity & Inclusion**

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