

BBK releases 2025 Sustainability Report

Reinforcing its leadership in governance, sustainable finance and community impact

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BBK, a leader in retail and corporate banking in the Kingdom of Bahrain, has announced the release of its 2025 Sustainability Report, marking continued progress in embedding environmental, social and governance (ESG) principles across its operations. The report reflects BBK's long-term approach to building a more resilient, responsible and sustainable banking model.

The report outlines BBK's performance across its core sustainability pillars: Good Corporate Governance, Responsible and Responsive Employer, Long-Term Positive Customer Relationships and Experiences, and Social Responsibility Mindset, alongside its continued focus on environmental responsibility and climate-related initiatives. It also highlights the Bank's efforts to evolve its operations in line with the changing expectations of customers and society, while supporting Bahrain's national development priorities. The report further reinforces BBK's position as a leading institution in sustainable banking in the Kingdom.

Commenting on the report, BBK Group Chief Strategy and Transformation Officer, Mohamed Alaali, said: "This year's Sustainability Report reflects the progress BBK has made in embedding sustainability into its core



Mohamed Alaali, BBK Group Chief Strategy and Transformation Officer

operations. Over the past year, we strengthened governance practices, enhanced information security, invested in our people, expanded digital capabilities and introduced our Sustainable Finance Framework. These efforts reinforce our commitment to building trust, delivering long-term value and supporting the communities we serve."

Key highlights from the report include BD188 million in sustainable finance assets, a 39% reduction in paper consumption, and BD2.4 million in community investments.

In Good Corporate Governance, BBK continued to strengthen its oversight framework and institutional practices. Independent directors represented around 60% of the Board, which also included three female directors. The Bank achieved 100% employee acknowledgement of its Code of

Conduct in 2025 and continued to respond to data subject rights requests, reinforcing its commitment to information security and data privacy as key pillars of trust. BBK also maintains an advanced Information Security Management System certified to ISO/IEC 27001, supported by robust governance practices and oversight by relevant committees to ensure effective management of cyber and data-related risks.

Under the Responsible and Responsive Employer pillar, the report highlights BBK's commitment to fostering an inclusive workplace that enables employee growth and development. During 2025, the Bank completed the integration of employees supporting retail banking operations previously managed by HSBC Bank Middle East, Bahrain Branch, ensuring service continuity while strengthening operational capabilities and institutional expertise. Women represented 42% of the workforce, while the Bank's nationalization rate reached approximately 95%, demonstrating BBK's strong focus on developing Bahraini talent and supporting national workforce priorities.

As part of its efforts to support female leadership and career progression, BBK celebrated the graduation of 20 employees from its Women in Leadership program, delivered in collaboration with Harvard University and Cornell University. The Bank also contin-

ued to enhance its learning and development programs, including the third edition of GROW, delivered in partnership with Lumofy, an AI-powered talent management platform. The program provides advanced tools to assess employee capabilities and design personalized development pathways, supporting workforce readiness for the future.

In addition, BBK strengthened its work-life balance framework through a range of employee-focused benefits, including maternity and paternity leave, nursing hours, parent-child leave and phased return-to-work arrangements, fostering a more inclusive and flexible working environment.

Within the Long-Term Positive Customer Relationships and Experiences pillar, BBK recorded several achievements in 2025. The Bank received the "Most Trusted Digital Banking Services Provider in Bahrain 2025" award from World Business Outlook, the "Customer Experience 2025" award for excellence in customer experience and was named "Best Retail Bank in Bahrain 2025" by Global Banking & Finance Review for the third consecutive year. These achievements reflect BBK's continued focus on enhancing customer experience through more accessible, efficient and innovative banking solutions.

BBK also advanced its digital transformation agenda through

streamlined lending processes, automation of customer services, enhanced mobile banking capabilities and the establishment of a dedicated innovation center to expand AI-driven solutions.

Under its Social Responsibility Mindset, BBK continued to support the local economy and wider community. The Bank engaged 640 local suppliers during 2025, while its community investments reached BD2.4 million. BBK also maintained its Platinum sponsorship of the Crown Prince's International Scholarship Program through a BD1 million contribution and upgraded its sponsorship in Isa Bin Salman Education Fund while continuing its support to 50 scholarships at the University of Bahrain and Bahrain Polytechnic.

BBK also commenced construction of its new health center in Galali, marking the second healthcare facility funded by the Bank following the BBK Health Centre in Hidd. The facility will enhance access to healthcare services and support broader community development objectives in the Kingdom.

In line with its environmental and climate commitments, BBK achieved a 39% reduction in paper consumption and expanded its greenhouse gas emissions measurement to include additional Scope 3 categories, including financed emissions. This marks an important step in aligning with global best practices and provides

a more comprehensive view of BBK's indirect environmental impact across its value chain. It also enhances the Bank's ability to assess climate-related risks and opportunities, supporting more informed decision-making and future target setting. The Bank also launched its Sustainable Finance Framework during the year, marking a significant milestone in aligning its financing activities with international ESG standards. By the end of 2025, BBK's sustainable finance portfolio reached BD188 million, supporting projects across key sectors such as renewable energy, energy efficiency and sustainable infrastructure. This progress reinforces BBK's growing role in mobilizing capital towards environmentally and socially responsible investments and strengthens its contribution to Bahrain's sustainable economic transition. In addition, BBK issued its first Climate Risk Position Statement aligned with regulatory guidance and collected 755 kilograms of electronic waste through an internal campaign.

Alaali added: "We believe banks play a vital role in enabling inclusive and sustainable economic growth. At BBK, we continue to translate this responsibility into tangible action across sustainable finance, climate initiatives, social investment and talent development, supporting Bahrain's Vision 2030 and contributing to a more resilient future."

Electricity Privatisation Bill Delayed Over Tariffs

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Mohammed Darwish

A government bill to privatise Electricity and Water Authority has been put off to the next session after MPs and the government failed to agree on tariff controls and the treatment of multi-family households.

Public Utilities and Environment Committee chairman Mohammed Mousa said the committee and the ministry had agreed on 10 articles in the bill, all of which he said were in citizens' favour.

The dispute, he said, was now confined to two files: tariffs and households made up of more than one family.

'We in the committee insisted that the tariff be included within the articles of the law,' he said. 'If the government wishes in the future to lower or raise the tariff, this must be done with the approval of



Mohammed Mousa, Chairman of Parliament's Public Utilities and Environment Committee

Parliament.'

Mr Mousa said the committee's stance came from MPs' views, which he said were treated as matters that should be written into the law.

'The committee takes MPs' views into account and deals with them as important matters that must be included in the law,' he said.

The second unresolved file concerns multi-family households. Mr Mousa said the government had not yet submitted a clear study on the matter. The issue had been referred to the Social Development Ministry, but no final reply had been given.

He said the committee had asked, at its last meeting, for the Electricity and Water Affairs Minister, the Social Development Minister and eGovernment representatives to attend.

The aim, he said, was to reach wording that protects the rights of multi-family households within the law.

Mr Mousa said no agreement had yet been reached with the government on either tariffs or multi-family households.

For that reason, he said, the committee decided to put off discussion of the electricity and water law until the next session.

BisB hosts national event reaffirming loyalty



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Bahrain Islamic Bank (BisB) organised a national event at its headquarters where employees signed a "Declaration of Loyalty and Support" to His Majesty King Hamad bin Isa Al Khalifa.

The event was attended by members of the bank's board, executive management and staff from across different departments. It highlighted what organisers described as strong national unity and the close relationship between the leadership and the people of Bahrain.



Through this initiative, BisB employees reaffirmed their commitment to supporting the Kingdom's development efforts and national progress. The bank also expressed its continued backing of government plans led by His Royal Highness Prince Salman bin Hamad Al Khalifa, Crown Prince and Prime Minister.

BisB said the event reflects its ongoing focus on national responsibility as part of its wider corporate strategy. The bank added that it aims to align its operations with Bahrain's development goals, while supporting innovation, talent development and the growth of Islamic banking in the Kingdom.

Bahrain, Comoros Ink Tech Agreement

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The Kingdom of Bahrain and the Union of the Comoros signed a memorandum of understanding to strengthen cooperation in eGovernment and digital transformation as part of Bahrain's Global Digital Twinning Initiative.

The agreement was signed between Bahrain's Information & eGovernment Authority (iGA) and the National Digital Development

Agency (ANADEN) of the Comoros during a virtual meeting.

The initiative, launched by Bahrain in December 2024, aims to expand digital cooperation with friendly countries and support the development of government digital services in line with United Nations standards.

Under the agreement, Bahrain will support the Comoros in improving its performance in the United Nations eGovern-

ment Development Index (EGDI) and enhancing digital government services through the exchange of technical expertise and training programmes.

The partnership will also include workshops, official visits, and the sharing of studies, statistics, and best practices to strengthen digital development and government efficiency in both countries.



The MoU was signed by Mohammed Ali Al Qaed, Chief Executive of the iGA, and Said Moinou Ahmed, Director General of ANADEN