

Global Sustainability Standards

Enduring legacy and strategic client partnerships.

Sustainable Economic Growth

- NBB, established in 1957, has been a key driver of economic development in Bahrain, mirroring the country's growth.
- Our banking services support individuals, businesses, and strategic clients in sectors like energy, infrastructure, real estate, manufacturing, and healthcare.
- Group Institutional Remedial Management (GIRM) services includes supporting large businesses, preserving jobs, and supporting economic growth.
- We priorities local suppliers, contributing to the local economy.

Innovation, digital transformation, and entrepreneurship support.

Diversify, Innovate, & Upgrade for Economic Productivity

- Diversification and innovation, including the acquisition of a majority stake in BisB, drive Group and Bahrain's growth.
- Ongoing digital transformation, especially for retail and business accounts, is crucial for business evolution.

Promote Policies to Support Job Creation & Growing Enterprises

- Constant business growth at home and overseas creates opportunities for individuals and other businesses.
- Extensive support for businesses of all sizes stimulates economic growth and job creation.
- Support for start-ups and SMEs shields them during difficult times, with upgraded financing schemes.
- Participation in designing the Liquidity Support Fund promotes entrepreneurship and cross-sector growth.

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Minimizing impact and supporting goals.

Improve Resource Efficiency in Production & Consumption

- Addressing our direct environmental footprint, we reduce energy and water consumption and waste production.
- Deepening ESG integration supports clients with sustainability transformations, addressing Scope 3 emissions.

Empowering employees and nurturing future leaders through comprehensive development initiatives.

Full Employment & Decent Work With Equal Pay

- Providing high-quality, well-paid jobs for 866 employees supports their families.
- Prioritising Bahraini nationals for work and achieving high rates of female employment.
- Initiatives and support for working mothers and people of determination.

Promote Youth Employment, Education, & Training

- Emphasis on Bahraini youth development through the Evolve internship scheme.
- Extensive internal training programmes nurture the next generation of leaders.
- Support for youth development and education through community initiatives and partnerships.

Enhancing rights protection and financial inclusion through dedicated initiatives and policies.

End Modern Slavery, Trafficking, & Child Labour

- Human Rights Policy and Global Credit Policy prohibit discrimination, human trafficking, forced or child labour.

Protect Labour Rights & Promote Safe Working Environment

- NBB's Code of Conduct ensures fair treatment for all workers.
- Pursuit of alignment with Kingdom of Bahrain commitments and ISO 45001 certification for safe workplaces.

Universal Access to Banking, Insurance, & Financial Services

- NBB initiatives promote financial inclusion for all individuals and businesses.

Closer to you

National Sustainability Standards

Sustainable Practices & Impactful Initiatives

INPUT

Social Capital

Integral part of Team Bahrain and Supporter of the Bahrain Vision 2030

- Community focused through initiatives, contributions and employee volunteering
- Regular donation of 5% of net profits to local communities
- Key partner in launching and administering the Liquidity Support Fund

OUTPUT

Social Capital

BHD 2.2 million donated in 2023 to a range of worthy causes in Bahrain

- Partnership with esteemed local organisations such as Ministry of Interior - 'Fael Khair, Royal Humanitarian Foundation, Royal Fund for Fallen Servicemen, and more
- Key 2023 community events include sponsorship of the Super Talent Bahrain 2023 Charitable Championship in September, a first of its kind soccer skills event in the Arab region that includes the participation of orphaned children, the children of servicemen who died in duty, and young cancer patients from the Smile Initiative

Sustainable Natural Capital

INPUT

Natural Capital

- Robust sustainability governance with a well-defined roadmap and key environmental and climate-related goals.
- Increased monitoring of energy and water use in our facilities and implementation of efficient initiatives including renewable energy solutions.
- Company-wide climate-related training.
- Enhanced management of climate-related risks & opportunities and increased engagement with clients to manage the Bank's financed emissions.
- Developed an ESG Risk Identification and Assessment toolkit to measure clients' ESG risk mitigation factors, including climate action.

OUTPUT

Natural Capital

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- NBB and Bapco Energies Announce First ESG- Linked Interest Rate Swap in Bahrain
- Total energy consumption has reduced by 6.68% compared with 2022 and a reduction of around 7% in our GHG emissions (Scope 1 and 2) from 2022.
- Decreased in water usage from 19.61 m3/ employee in 2022 to 17.01 m3/employee in 2023, a reduction of 13%
- Waste recycling ratio was over 22% for 2023 - Developed an ESG Risk Identification and Assessment toolkit to measure clients' ESG risk mitigation factors, including climate action.
- Sponsored the first ever Global Water, Energy and Climate Change Congress (GWECCC) which was held in Bahrain in September 2023

Employee Development & Well-Being

INPUT

Human Capital

A highly skilled workforce of 866 employees (791 in Bahrain, 31 in Riyadh and 44 in Abu Dhabi)

- A workplace environment that prioritises respect for individuals, diversity and inclusivity, and equal opportunities for all
- Largest employers of Bahraini nationals in the country
- A learning culture based on progression, people development and nurturing of young talent
- Diversity and Inclusion is a pillar within NBB's Human Resources and Talent Management Policy.
- Sustainability embedded as part of the Human Resources Strategy

Output

Human Capital

Female employee rate of 38% with 25% of assistant to executive management levels filled by female employees

- 81% Employee Satisfaction Score - 10% Voluntary Turnover
- Zero reported lost-time injuries or fatalities - Nationalisation rate in Bahrain of 95%
- A total of 74 Bahraini interns in 2023 in addition to 80 participants in the Evolve program
- Total of 41,240 of training hours, or 48 hours per employee, an increase of 23% from 2022
- 90% of employees completed sustainability awareness e-learning programme

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Customer Relationships & Community Engagement

INPUT

Relationship Capital

- 65+ years of being "Closer to You" and delivering the highest standards of customer service.
- Strategic expansion and diversification with key local institutions. Strong partnerships with Governments and key large clients.
- Diversified and comprehensive portfolio of products and services that support our goals.
- Digitalisations and innovation at the core of our mission with a robust infrastructure.
- Raising financial awareness and knowledge of our customer base.

OUTPUT

Relationship Capital

- Retail banking witnessed a +23% increase in the number of digitally registered customer and +44% increase in the number of new to bank customers that were onboarded digitally.
- 60% of our retail loan portfolio towards the Mazaya programme and 20% towards personal loans catered for retirees.
- 5 ATMS and 1 branch are in low populated and financially deprived areas.
- 38% increase in number of credit and pre-paid cards sold digitally.
- 2023 Customer Satisfaction Index at 78.8% and Mystery Shopping overall score at 92% across all branches.
- Zero number of identified leaks, thefts, or losses of customer data.
- 83% of total procurement spent on local suppliers.

Robust Capital Base

INPUT

Financial Capital

- Total Deposits: BHD 3,504.8 million
- Loans and Advances: BHD 2,535.1 million
- Equity: BHD 577.2 million

OUTPUT

Financial Capital

- Consolidated Profit for the Year: BHD 81.4 million
- Dividend per Share: 30 fils
- Return on Average Equity: 14.2%

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