

**British Arab Commercial Bank plc is an international wholesale bank with over 50 years' experience providing global trade solutions to clients trading in and out of specialist markets. Based in the City of London, the Bank leverages its position at the heart of global finance to forge close ties with the international banking community.**

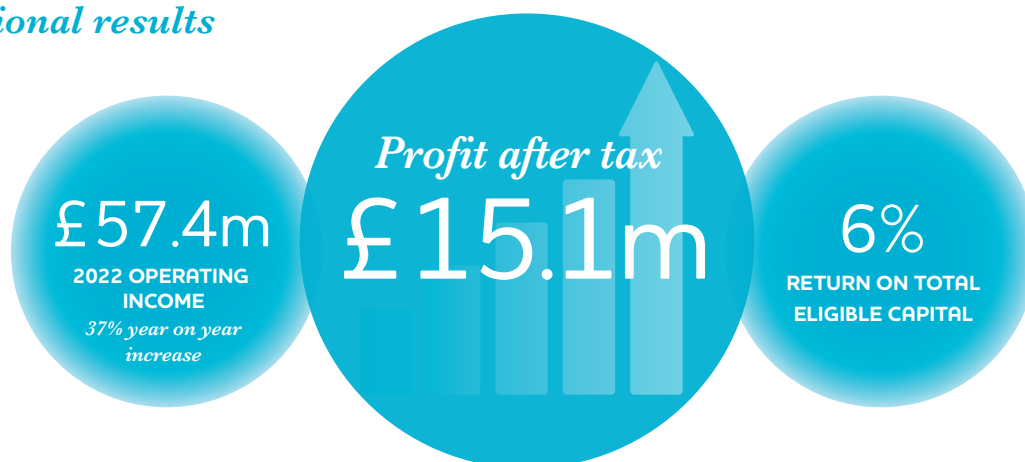
We are a trusted partner, active across Africa, the Middle East and Asia, supporting trade flows and connecting those markets with the rest of the world. Our objective is to originate prime assets in our core markets which deliver long-term sustainable revenues. Our strategy therefore is one of measured expansion, based on our heritage in Africa, and expertise across chosen geographies.

The Board approved the 2022 financial statements that demonstrate the Bank's successful navigation of challenging market conditions and delivery of exceptional overall results for the financial year.

Throughout 2023 geopolitical tensions and macroeconomic uncertainty are expected to remain; as a niche provider, with both geographic and product expertise, BACB remains focused on its core markets and continues to carefully monitor economic and political developments which have the potential to impact upon the Bank's strategy. It is the opinion of the management that opportunities will continue to be created for those corporates and financial institutions that have a long-term commitment to specialist markets.

## 2022 YEAR END

### *Exceptional results*



## FINANCIAL HIGHLIGHTS

	2022	2021	2020
<b>FINANCIAL POSITION £m</b>			
Operating Income before Loan impairments	57.4	41.7	44.8
Profit/(Loss) before income tax	13.9	14.7	15.9
Profit/(Loss) for the year	15.1	13.0	14.4
Total Assets	3,195	2,782	2,543
Total Loans	1,435	1,289	1,199
Total Equity	207	210	197
Tier 1 & 2 Capital (Eligible Capital)	268	270	264
<b>RATIOS %</b>			
Capital Adequacy <sup>1</sup>	21.7%	24.9%	24%
LCR <sup>2</sup>	254%	276%	215%
Cost Income Ratio <sup>3</sup>	73%	93%	83%
Return on Tier 1 Capital	8%	7%	8%
Return on Tier 1 & 2 (Total Eligible Capital)	6%	5%	5%
Non Performing Loans %	3%	1%	6%
Net Stable Funding Ratio <sup>4</sup>	130%	-	-

<sup>1</sup> Tier 1 and 2 capital divided by Risk Weighted Assets

<sup>2</sup> LCR is the average of the preceding 12 months

<sup>3</sup> Based on Administrative Expenses divided by Operating Income

<sup>4</sup> Net Stable Funding Ratio is the average of the preceding 4 quarters. This was not a reporting requirement before 1 Jan 2022.



*winners*

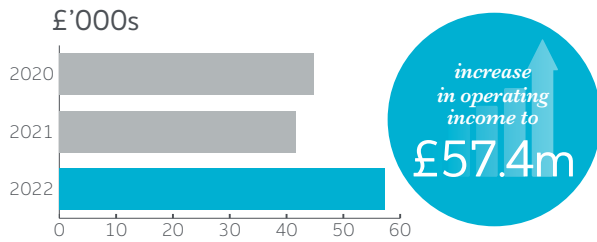
TREASURY MANAGEMENT INTERNATIONAL  
TREASURY4GOOD AWARD 2022  
**BEST COMMUNITY ENGAGEMENT**  
*for work with charities in and around London*

GLOBAL FINANCE MAGAZINE  
TRADE FINANCE & SUPPLY CHAIN AWARDS  
**BEST TRADE FINANCE PROVIDER**  
FRONTIER MARKETS

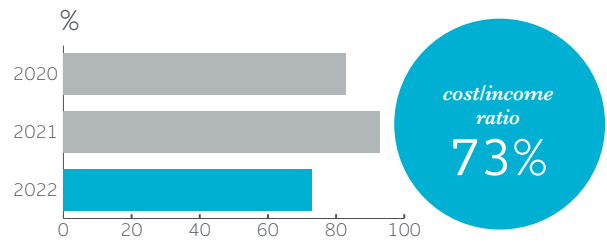
GTR LEADERS IN TRADE 2023  
**BEST TRADE FINANCE BANK,**  
NORTH AFRICA

**GTR  
Leaders  
in Trade**

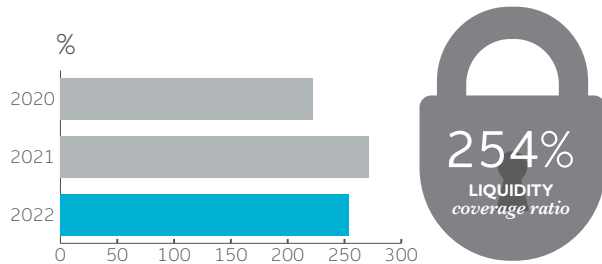
OPERATING INCOME



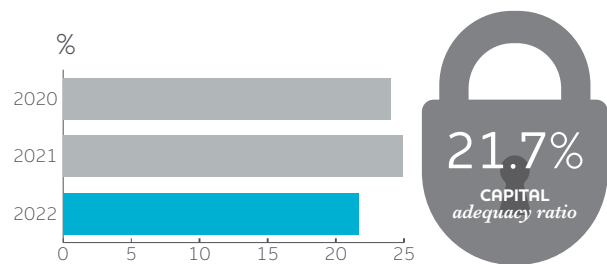
COST/INCOME RATIO



LCR



CAPITAL STRENGTH



2022 REVENUE BY BUSINESS



**BACB plc**

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**GTR Leaders in Trade**

*shortlisted*

GTR LEADERS IN TRADE 2023  
BEST TRADE FINANCE BANK, WEST AFRICA

ICE INTERNAL COMMUNICATIONS AND ENGAGEMENT AWARDS

BEST INTERNAL COMMUNICATIONS FINANCIAL SERVICES SECTOR

