



**INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
**Nine-month period ended 30 September 2025 (Reviewed)**

	Three months ended 30 September		Nine months ended 30 September	
	2025 BD '000	2024 BD '000	2025 BD '000	2024 BD '000
<b>Income</b>				
Islamic financing and interest income	2,449	2,429	7,342	7,526
Islamic financing and interest expense	(540)	(654)	(1,479)	(1,729)
<b>Net Islamic financing and interest income</b>	<b>1,909</b>	<b>1,775</b>	<b>5,863</b>	<b>5,797</b>
Fee and commission income	104	89	325	250
Rental income	175	165	559	488
Other income	452	133	1,575	596
<b>Total operating income</b>	<b>2,640</b>	<b>2,162</b>	<b>8,322</b>	<b>7,131</b>
<b>Expenses</b>				
Staff costs	(1,027)	(1,013)	(3,324)	(3,290)
Other operating expenses	(1,258)	(970)	(3,309)	(2,687)
<b>Total operating expenses before allowance for expected credit losses</b>	<b>(2,285)</b>	<b>(1,983)</b>	<b>(6,633)</b>	<b>(5,977)</b>
Allowance for expected credit losses	(201)	(116)	(495)	(369)
<b>Net operating profit for the period</b>	<b>154</b>	<b>63</b>	<b>1,194</b>	<b>785</b>
Share of profit from associates	-	-	7	20
Investment income	151	204	46	219
<b>Net profit for the period</b>	<b>305</b>	<b>267</b>	<b>1,247</b>	<b>1,024</b>
<b>Net profit for the period attributable to:</b>				
Owners of the Bank	315	286	1,280	1,078
Non-controlling interest	(10)	(19)	(33)	(54)
	<b>305</b>	<b>267</b>	<b>1,247</b>	<b>1,024</b>

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
As at 30 September 2025 (Reviewed)

	(Reviewed) 30 September	(Audited) 31 December
	2025 BD '000	2024 BD '000
<b>ASSETS</b>		
Cash and balances with Central Bank of Bahrain	2,608	3,123
Placements with banks and other financial institutions	10,206	24,769
Islamic financing and loans to customers	94,420	99,223
Investment securities	84,670	72,848
Investment in associates	788	809
Investment properties	9,602	9,611
Property and equipment	2,713	3,338
Other assets	2,955	3,472
<b>TOTAL ASSETS</b>	<b>207,962</b>	<b>217,193</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Term loans	21,860	23,644
Deposits	110,120	120,962
Other liabilities	7,105	8,472
<b>Total liabilities</b>	<b>139,085</b>	<b>153,078</b>
<b>Equity</b>		
Share capital	63,669	63,669
Statutory reserve	1,186	1,186
Other reserves	3,273	(242)
Retained earnings / (Accumulated losses)	595	(685)
Equity attributable to owners of the Bank	68,723	63,928
Non-controlling interest	154	187
<b>Total equity</b>	<b>68,877</b>	<b>64,115</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>207,962</b>	<b>217,193</b>

INTERIM CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME  
Nine-month period ended 30 September 2025 (Reviewed)

	Three months ended 30 September		Nine months ended 30 September	
	2025 BD '000	2024 BD '000	2025 BD '000	2024 BD '000
Net profit for the period	305	267	1,247	1,024
Other comprehensive income (loss):				
Items that will be reclassified to profit or loss in subsequent periods:				
Net unrealized loss in cash flow hedges	16	(7)	(1)	(52)
Changes in fair value of investments classified as fair value through other comprehensive income - debt instruments	3,337	1,988	3,659	1,743
Net amount transferred to consolidated statement of profit or loss on sale of debt instruments	(143)	-	(143)	-
Total comprehensive income for the period	3,515	2,248	4,762	2,715
Total comprehensive income for the period attributable to:				
Owners of the Bank	3,525	2,281	4,795	2,769
Non-controlling interests	(10)	(33)	(33)	(54)
	3,515	2,248	4,762	2,715

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS  
Nine-month period ended 30 September 2025 (Reviewed)

	Nine months ended 30 September	
	2025	2024
	BD '000	BD '000
<b>OPERATING ACTIVITIES</b>		
Net profit for the period	1,247	1,024
Adjustments for non cash items:		
Depreciation	956	795
Allowance for expected credit losses	495	369
Changes in fair value of investments classified as FVTPL	154	(115)
Gain on the disposal of the securities sold	(200)	(104)
Premium/discount on purchase of bonds	(256)	(110)
Lease expense	11	-
Changes in revaluation of interest free loans and deposit - net	1	(2,652)
Share of profit from associates	(7)	(20)
Gain on foreign currency translation	(39)	(106)
Operating profit (loss) before changes in operating assets and liabilities	2,362	(919)
Changes in operating assets and liabilities:		
Mandatory reserve deposits with central banks	404	751
Islamic financing and loans to customers	6,313	10,063
Other assets	493	1,339
Deposits	(12,512)	(28,679)
Other liabilities	(1,381)	1,009
<b>Net cash flows used in operating activities</b>	<b>(4,321)</b>	<b>(16,436)</b>
<b>INVESTING ACTIVITIES</b>		
Net additions to property and equipment	(49)	(595)
Purchase of investment securities	(17,504)	(30,348)
Proceeds from sale and maturity of investment securities	9,310	17,387
Dividend income received	27	-
Additions to investment properties	(280)	(1,903)
<b>Net cash flows used in investing activities</b>	<b>(8,496)</b>	<b>(15,459)</b>
<b>FINANCING ACTIVITIES</b>		
Repayment of term loans	(4,046)	(3,751)
Addition of term loans	2,262	4,524
Lease payments	(72)	-
<b>Net cash flow from (used in) / from financing activities</b>	<b>(1,856)</b>	<b>773</b>
<b>NET CHANGE IN CASH AND CASH EQUIVALENTS</b>	<b>(14,673)</b>	<b>(31,122)</b>
Cash and cash equivalents at 1 January	25,156	49,480
<b>CASH AND CASH EQUIVALENTS AT 30 SEPTEMBER</b>	<b>10,483</b>	<b>18,358</b>
<b>Additional information:</b>		
Islamic financing and interest received	7,507	7,187
Islamic financing and interest paid	(1,536)	(1,798)
Discount relating to Islamic financing and loan carried at zero interest rate	(6,535)	(8,598)
Discount relating to deposit carried		

These statements have been extracted from the interim condensed consolidated financial statements for the nine months period

<b>Ghassan Gheleb Abdulaal</b> Chairman	<b>Yousif AlNefaiei</b> Board Member	<b>Dalal Al Qais</b> Chief Executive
--	---	---

Officer

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
Nine-month period ended 30 September 2025 (Reviewed)

	Equity attributable to owners of the bank						
	Share capital	Statutory reserve	Other reserve	Retained earning/ (Accumulated losses)	Total	Non - controlling interest	Total equity
	BD '000	BD '000	BD '000	BD '000	BD '000	BD '000	BD '000
As at 1 January 2025	63,669	1,186	(242)	(685)	63,928	187	64,115
Net profit / (loss) for the period	-	-	-	1,280	1,280	(33)	1,247
Other comprehensive income for the period	-	-	3,515	-	3,515	-	3,515
Total comprehensive income / (loss) for the period	-	-	3,515	1,280	4,795	(33)	4,762
As at 30 September 2025 (Revised)	63,669	1,186	3,273	595	68,723	154	68,877

5. *With a little talk to success of the land*

	Share capital	Statutory reserve	Other reserves	Accumulated losses	Total	Non - controlling interest	Total equity
	BD '000	BD '000	BD '000	BD '000	BD '000	BD '000	BD '000
As at 1 January 2024	63,669	1,186	274	(1,404)	63,725	256	63,981
Net profit / (loss) for the period	-	-	-	1,078	1,078	(54)	1,024
Other comprehensive income for the period	-	-	1,691	-	1,691	-	1,691
Total comprehensive income / (loss) for the period	-	-	1,691	1,078	2,769	(54)	2,715