Financial Results For The Six months ended 30 June 2026 All amounts are in BD 000's

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
ASSETS		
Cash and bank balances	37,295	51,484
Placements with financial institutions	66,439	153,038
Investment in sukuk and other yielding investments	722,415	568,599
Financing contracts	847,211	830,206
Investment securities	17,202	17,453
Investment in real estate	37,946	45,933
Equity accounted investees	6,953	6,948
Other assets	24,128	23,243
Property and equipment	27,547	28,220
TOTAL ASSETS	1,787,136	1,725,124
LIABILITIES		
Placements from financial institutions	183,897	196,899
Placements from non-financial institutions and individuals	337,951	343,983
Term financing from financial institutions	276,671	222,005
Customers' current accounts	103,607	95,842
Other liabilities	20,560	28,674
TOTAL LIABILITIES	922,686	887,403
QUASI-EQUITY		
From financial institutions	151,604	142,458
From non-financial institutions and individuals	584,963	553,393
TOTAL QUASI-EQUITY	736,567	695,851
OWNERS' EQUITY		
Share capital	113,044	113,044
Statutory reserve	14,618	14,618
Treasury shares	(4,802)	(5,907)
Investment fair value reserve	(13,596)	(5,195)
Retained earnings	11,005	17,710
Equity attributable to Bank's shareholders	120,269	134,270
Non-controlling interest	7,614	7,600
TOTAL OWNERS' EQUITY	127,883	141,870
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY	1,787,136	1,725,124

CONDENSED CONSOLIDATED STATEMENT OF INCOME
For the six months period ended 30 June 2026

	Six months ended 30 June 2026 (Reviewed)	Six months ended 30 June 2025 (Reviewed)	Three months ended 30 June 2026 (Reviewed)	Three months ended 30 June 2025 (Reviewed)
Income from financing contracts	25,212	25,426	12,552	13,277
Income from placements with financial institutions	1,879	2,544	869	1,279
Income from sukuk and other yielding investments	17,296	11,497	9,507	6,284
Finance expense on placements from financial institutions, non-financial institutions and individuals	(10,993)	(10,715)	(5,702)	(4,955)
Finance expense on term financing from financial institutions	(6,895)	(6,803)	(3,612)	(3,767)
Net finance income	26,499	21,949	13,614	12,118
Income from investment securities, net	1,211	24	1,225	24
Income from investment in real estate, net	1,970	4,434	1,745	(21)
Fees and other income, net	2,267	1,562	1,315	779
TOTAL INCOME	31,947	27,969	17,899	12,900
Staff cost	4,454	4,427	2,572	1,921
Other operating expenses	5,692	5,191	3,083	2,423
TOTAL EXPENSES	10,146	9,618	5,655	4,344
Profit before impairment allowances and attribution to quasi-equity	21,801	18,351	12,244	8,556
Allowances for impairment and expected credit losses, net	(6,736)	(1,224)	(1,736)	271
Profit before attribution to quasi-equity	15,065	17,127	10,508	8,827
Less: Net profit attributable to quasi-equity	(14,647)	(11,513)	(7,658)	(6,456)
PROFIT FOR THE PERIOD	418	5,614	2,850	2,371
Attributable to:				
Bank's shareholders	404	5,614	2,848	2,371
Non-controlling interest	14	-	2	-
	418	5,614	2,850	2,371
Earnings per share				
Basic and diluted earnings per share (fils)	0.37	5.18	2.61	2.19

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
For the six months period ended 30 June 2026

	Six months ended 30 June 2026 (Reviewed)	Six months ended 30 June 2025 (Reviewed)
OPERATING ACTIVITIES		
Profit for the period	418	5,614
Adjustments:		
Depreciation	1,219	695
Finance expenses on term financing	6,895	6,803
Allowances for impairment and expected credit losses, net	6,736	1,224
Amortization of premium / discount on sukuk and other yielding investments, net	91	1,066
Foreign exchange revaluation, net	(1,089)	(675)
Amortization of right-of-use assets	271	207
Gain on sale of investment in sukuk and other yielding investments	-	382
Gain on sale of investment in real estate	(1,523)	(4,336)
Gain on sale of investment securities	(1,218)	-
Operating profit before changes in operating assets and liabilities	11,800	10,980
Manadatory reserve with Central Bank of Bahrain	9,590	(335)
Financing contracts	(17,005)	(97,100)
Other assets	(1,156)	621
Customers` current accounts	7,765	(28,026)
Other liabilities	(5,039)	1,298
Placements from financial institutions	(13,002)	(72,546)
Placements from non-financial institutions and individuals	(6,032)	(41,965)
Quasi-equity	40,716	135,016
Net cash generated from / (used in) operating activites	27,637	(92,057)
INVESTING ACTIVITIES		
Purchase of sukuk and other yielding investments	(163,937)	(154,585)
Proceeds from sale / redemption of sukuk and other yielding investments	1,885	84,675
Proceeds from sale of investment in real estate	8,679	-
Proceeds from disposal / redemption of investment securities	1,440	-
Purchase of property and equipment, net	(106)	(121)
Net movement in margin call accounts	(1,359)	(821)
Net cash used in investing activites	(153,398)	(70,852)
FINANCING ACTIVITIES		
Drawdown / (repayment) of term financing, net	47,771	141,716
Finance expenses paid on term financing	(6,895)	(6,803)
Payment of lease liabilities	(97)	-
Dividends paid	(6,512)	(5,414)
Net cash generated from financing activities	34,267	129,499
Net decrease in cash and cash equivalents	(91,494)	(33,410)
Cash and cash equivalents at beginning of the period	159,516	138,904
Cash and cash equivalents at end of the period	68,022	105,494
Cash and cash equivalents comprises:		
Cash and bank balances (excluding CBB reserve)	11,719	85,316
Placement with financial institutions with original maturities of 90 days or less (excluding margin call account)	56,303	20,178
	68,022	105,494

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY
For the six months period ended 30 June 2026

	Equity attributable to Bank's shareholders							
30 June 2026 (Reviewed)	**Share capital**	**Statutory reserve**	**Treasury shares**	**Investment fair value reserve**	**Retained earnings**	**Total**	**Non-controlling interest**	**Total Owners' Equity**
Balance at 1 January 2026	113,044	14,618	(5,907)	(5,195)	17,710	134,270	7,600	141,870
Profit for the period	–	–	–	–	404	404	14	418
Other comprehensive income	–	–	–	(8,401)	–	(8,401)	–	(8,401)
Total comprehensive income for the period	–	–	–	(8,401)	404	(7,997)	14	(7,983)
Transfer to Zakah fund	–	–	–	–	(30)	(30)	–	(30)
Dividend declared for 2025	–	–	–	–	(6,512)	(6,512)	–	(6,512)
Issue of shares under staff incentive scheme	–	–	1,151	–	(653)	498	–	498
Parent's contrubution towards staff incentive scheme	–	–	–	–	86	86	–	86
Purchases of treasury shares	–	–	(46)	–	–	(46)	–	(46)
Balance at 30 June 2026	113,044	14,618	(4,802)	(13,596)	11,005	120,269	7,614	127,883

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY
For the six months period ended 30 June 2025

	Equity attributable to Bank's shareholders							
30 June 2025 (Reviewed)	Share capital	Statutory reserve	Treasury shares	Investment fair value reserve	Retained earnings	Total	Non-controlling interest	Total Owners' Equity
Balance at 1 January 2025	113,044	13,460	(6,254)	(5,816)	13,626	128,060	587	128,647
Profit for the period	–	–	–	–	5,614	5,614	–	5,614
Other comprehensive income	–	–	–	767	–	767	–	767
Total comprehensive income for the period	–	–	–	767	5,614	6,381	–	6,381
Transfer to Zakah fund	–	–	–	–	(828)	(828)	–	(828)
Dividend declared for 2024	–	–	–	–	(5,414)	(5,414)	–	(5,414)
Issue of shares under staff incentive scheme	–	–	347	–	(165)	182	–	182
Parent's contribution towards staff inventive scheme	–	–	–	–	65	65	–	65
Balance at 30 June 2025	113,044	13,460	(5,907)	(5,049)	12,898	128,446	587	129,033

Yusuf Abdullah Taqi
Chairman

Sh. Ahmed Bin Isa Al Khalifa
Vice Chairman

Abdulkarim Mohamed Alzakari
Acting Chief Executive Officer

KHALEEJI

This information has been extracted from the condensed consolidated interim financial statements for the six months period ended 30 June 2026 which were approved by the Board of Directors on 9th August 2026 and reviewed by KPMG Fakhro.

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