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

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

	30 September 2026 (Reviewed)	31 December 2025 (Audited)
ASSETS		
Cash and bank balances	**33,989**	51,484
Placements with financial institutions	**152,650**	153,038
Investment in sukuk and other yielding investments	**782,227**	568,599
Financing contracts	**838,823**	830,206
Investment securities	**17,196**	17,453
Investment in real estate	**37,787**	45,933
Equity accounted investees	**6,952**	6,948
Other assets	**43,826**	23,243
Property and equipment	**27,216**	28,220
TOTAL ASSETS	**1,940,666**	1,725,124
LIABILITIES		
Placements from financial institutions	**372,420**	196,899
Placements from non-financial institutions and individuals	**248,279**	343,983
Term financing from financial institutions	**320,686**	222,005
Customers' current accounts	**85,959**	95,842
Other liabilities	**34,549**	28,674
TOTAL LIABILITIES	**1,061,893**	887,403
QUASI-EQUITY		
From financial institutions	**133,800**	142,458
From non-financial institutions and individuals	**621,049**	553,393
TOTAL QUASI-EQUITY	**754,849**	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	**(18,742)**	(5,195)
Retained earnings	**12,178**	17,710
Equity attributable to Bank's shareholders	**116,296**	134,270
Non-controlling interest	**7,628**	7,600
TOTAL OWNERS' EQUITY	**123,924**	141,870
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY	**1,940,666**	1,725,124

CONDENSED CONSOLIDATED STATEMENT OF INCOME
For the nine months period ended 30 September 2026

	Nine months ended 30 September 2026 (Reviewed)	Nine months ended 30 September 2025 (Reviewed)	Three months ended 30 September 2026 (Reviewed)	Three months ended 30 September 2025 (Reviewed)
Income from financing contracts	**38,225**	39,452	**13,013**	14,026
Income from placements with financial institutions	**2,681**	3,545	**802**	1,001
Income from sukuk and other yielding investments	**28,270**	19,021	**10,974**	7,524
Finance expense on placements from financial institutions, non-financial institutions and individuals	**(18,673)**	(14,597)	**(7,680)**	(3,882)
Finance expense on term financing from financial institutions	**(10,874)**	(11,400)	**(3,979)**	(4,597)
Net finance income	**39,629**	36,021	**13,130**	14,072
Income from investment securities, net	**1,339**	967	**128**	943
Income from investment in real estate, net	**2,337**	4,744	**367**	310
Share of result from equity accounted investees, net	**4**	(193)	**4**	(193)
Fees and other income, net	**4,923**	2,142	**2,656**	580
TOTAL INCOME	**48,232**	43,681	**16,285**	15,712
Staff cost	**6,341**	6,701	**1,887**	2,274
Other operating expenses	**9,575**	7,603	**3,883**	2,412
TOTAL EXPENSES	**15,916**	14,304	**5,770**	4,686
Profit before impairment allowances and attribution to quasi-equity	**32,316**	29,377	**10,515**	11,026
Allowances for impairment and expected credit losses, net	**(8,832)**	(2,868)	**(2,096)**	(1,644)
Profit before attribution to quasi-equity	**23,484**	26,509	**8,419**	9,382
Less: Net profit attributable to quasi-equity	**(21,879)**	(18,502)	**(7,232)**	(6,989)
PROFIT FOR THE PERIOD	**1,605**	8,007	**1,187**	2,393
Attributable to:				
Bank's shareholders	**1,577**	8,008	**1,173**	2,394
Non-controlling interest	**28**	(1)	**14**	(1)
	1,605	8,007	**1,187**	2,393
Earnings per share				
Basic and diluted earnings per share (fils)	**1.45**	7.38	**1.07**	2.21

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
For the nine months period ended 30 September 2026

	Nine months ended 30 September 2026 (Reviewed)	Nine months ended 30 September 2025 (Reviewed)
OPERATING ACTIVITIES		
Profit for the period	**1,605**	8,007
Adjustments:		
Depreciation	**1,846**	1,047
Finance expenses on term financing	**10,874**	11,400
Allowances for impairment and expected credit losses, net	**8,832**	2,868
Amortization of premium / discount on sukuk and other yielding investments, net	**104**	525
Fair value gains	**-**	(940)
Foreign exchange revaluation, net	**(1,691)**	(900)
Amortization of right-of-use assets	**408**	310
Loss on sale of investment in sukuk and other yielding investments	**-**	624
Gain on sale of investment in real estate	**(1,691)**	(5,577)
Share of results from equity-accounted investees, net	**(4)**	193
Gain on sale of investment securities	**(1,222)**	-
Operating profit before changes in operating assets and liabilities	**19,061**	17,557
Mandatory reserve with Central Bank of Bahrain	**8,961**	(343)
Financing contracts	**(16,427)**	(88,361)
Other assets	**(20,991)**	3,143
Customers` current accounts	**(9,883)**	19,271
Other liabilities	**12,330**	1,421
Placements from financial institutions	**175,521**	(89,992)
Placements from non-financial institutions and individuals	**(95,704)**	(105,922)
Quasi-equity	**58,998**	165,246
Net cash generated from / (used in) operating activities	**131,866**	(77,980)
INVESTING ACTIVITIES		
Purchase of sukuk and other yielding investments	**(233,833)**	(228,369)
Proceeds from sale / redemption of sukuk and other yielding investments	**1,885**	183,874
Proceeds from sale of investment in real estate	**9,213**	-
Proceeds from disposal / redemption of investment securities	**1,440**	-
Purchase of property and equipment, net	**(484)**	(190)
Net movement in margin call accounts	**(24,720)**	4,266
Net cash used in investing activities	**(246,499)**	(40,419)
FINANCING ACTIVITIES		
Drawdown of term financing, net	**98,681**	81,836
Finance expenses paid on term financing	**(10,874)**	(11,400)
Payment of lease liabilities	**(305)**	-
Dividends paid	**(6,512)**	(5,414)
Net cash generated from financing activities	**80,990**	65,022
Net decrease in cash and cash equivalents	**(33,643)**	(53,377)
Cash and cash equivalents at beginning of the period	**159,516**	138,904
Cash and cash equivalents at end of the period	**125,873**	85,527
Cash and cash equivalents comprises:		
Cash and bank balances (excluding CBB reserve)	**7,784**	37,266
Placement with financial institutions with original maturities of 90 days or less (excluding margin call account accounts)	**118,089**	48,261
	125,873	85,527

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

	Equity attributable to Bank's shareholders							
30 September 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	**–**	**–**	**–**	**–**	**1,577**	**1,577**	**28**	**1,605**
Other comprehensive income	**–**	**–**	**–**	**(13,547)**	**–**	**(13,547)**	**–**	**(13,547)**
Total comprehensive income for the period	**–**	**–**	**–**	**(13,547)**	**1,577**	**(11,970)**	**28**	**(11,942)**
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 September 2026	**113,044**	**14,618**	**(4,802)**	**(18,742)**	**12,178**	**116,296**	**7,628**	**123,924**

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

	Equity attributable to Bank's shareholders							
30 September 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	–	–	–	–	8,008	8,008	(1)	8,007
Other comprehensive income	–	–	–	2,087	–	2,087	–	2,087
Total comprehensive income for the period	–	–	–	2,087	8,008	10,095	(1)	10,094
Transfer to Zakah fund	–	–	–	–	(827)	(827)	–	(827)
Dividend declared for 2024	–	–	–	–	(5,414)	(5,414)	–	(5,414)
Issue of shares under staff incentive scheme	–	–	347	–	(164)	183	–	183
Parent's contribution towards staff incentive scheme	–	–	–	–	65	65	–	65
Balance at 30 September 2025	113,044	13,460	(5,907)	(3,729)	15,294	132,162	586	132,748

KHALEEJI

Yusuf Abdullah Taqi
Chairman

Sh. Ahmed Bin Isa Al Khalifa
Vice Chairman

Razi Al Merbati
Chief Executive Officer and Board Member

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

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