CONDENSED CONSOLIDATED STATEMENT OF INCOMEFor the six months ended 30 June 2025

	Six mo	Six months ended		Three months ended	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	
	BD'000 (reviewed)	BD'000 (reviewed)	BD'000 (reviewed)	BD'000 (reviewed)	
INCOME					
Income from financing contracts	26,797	25,282	13,514	12,897	
Income from placements with financial institutions	4,735	1,789	2,811	844	
Income from investment in Sukuk	7,296	7,773	3,764	3,936	
Expense on placements from financial institutions	(1,890)	(3,066)	(749)	(1,311)	
Expense on placements from non-financial institutions and individuals	(9,243)	(10,104)	(3,794)	(5,350)	
Expense on financing from financial institutions	(4,597)	(4,078)	(2,418)	(1,829)	
Net finance income	23,098	17,596	13,128	9,187	
Fee and commission income, net	3,795	3,319	2,055	1,350	
Income from investment securities	66	36	66	36	
Income from investment in real estate, net	9,963	125	409	54	
Share of results of associates, net	72	42	37	35	
Other income, net	2,177	1,356	1,424	1,171	
Total income	39,171	22,474	17,119	11,833	
EXPENSES					
Staff costs	7,791	6,916	3,499	3,373	
Depreciation and amortization	882	935	479	472	
Other expenses	6,333	7,111	3,495	3,593	
Total expenses	15,006	14,962	7,473	7,438	
Profit before impairment allowances and attribution to quasi-equity	24,165	7,512	9,646	4,395	
Impairment allowance, net	(5,084)	(3,358)	(2,396)	(2,021)	
Profit before attribution to quasi-equity	19,081	4,154	7,250	2,374	
Profit attributable to quasi-equity	(5,893)	(1,841)	(4,064)	(1,092)	
PROFIT FOR THE PERIOD	13,188	2,313	3,186	1,282	
BASIC AND DILUTED EARNINGS PER SHARE (fils	10.70	0.39	1.22	(0.59)	

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

	30 June 2025	30 June 2024
	BD'000 (reviewed)	BD'000 (reviewed)
Balance at 1 January	147,420	144,632
Profit for the period	13,188	2,313
Other comprehensive income	(143)	(3)
Total comprehensive income for the period	13,045	2,310
Zakah approved	(356)	(289)
Donations approved	(50)	(250)
Profit distribution on AT1 Capital	(1,901)	(1,906)
Shares allocated to staff during the period	67	148
Balance at 30 June	158,225	144,645

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION As at 30 June 2025

BD'000 (reviewed) ASSETS	BD'000 (audited) 65,084 156,586 1,000,663
	156,586
	156,586
Cash and balances with banks and Central Bank 71,517	
Placements with financial institutions 190,352	1000 663
Financing contracts 1,000,017	1,000,000
Investment securities 297,307	272,126
Investment in associates 11,512	11,441
Investment in real estate 9,583	14,583
Property and equipment 15,083	14,793
Other assets 10,519	6,658
TOTAL ASSETS 1,605,890	1,541,934
LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY	
Liabilities	
Placements from financial institutions 36,142	77,377
Placements from non-financial institutions and individuals 203,458	470,891
Financing from financial institutions 204,159	175,197
Customers' current accounts 247,204	216,442
Other liabilities 46,689	38,221
Total Liabilities 737,652	978,128
Quasi-equity	
Financial institutions 51,662	64,892
Non-financial institutions and individuals 658,351	351,494
Total Quasi-equity 710,013	416,386
Owners' Equity	
Share capital 106,406	106,406
Treasury shares (677)	(892)
Shares under employee share incentive scheme (175)	(101)
Share premium 132	206
Reserves 27,539	16,801
Equity attributable to Bank's shareholders 133,225	122,420
Subordinated Mudaraba (AT1) 25,000	25,000
Total Owners' Equity 158,225	147,420
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY 1,605,890	1,541,934

The condensed consolidated interim financial information was approved by the Board of Directors on 5 August 2025 and has been reviewed by KPMG.

Zaid Khalid Abdulrahman Usman Ahmed Fatema AlAlawi Chairman Vice Chairman Chief Executive Officer

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS For the six months ended 30 June 2025

OPERATING ACTIVITIES BD'000 (reviewed) RD'000 (reviewed) Profit for the period 13,188 2,313 Adjustments for non-cash items: Depreciation 708 744 Impairment allowance, net 5,084 3,558 Amortization of right-of-use asset 1174 191 Gain on sale of investment in Sukuk (8) (5) Gain on sale of investment in real estate (9,742) - Share of results of associates, net (72) (42) Operating profit before changes in operating assets and liabilities 9,332 6,559 Working capital adjustments: Mandatory reserve with Central Bank of Bahrain (3,345) (3,620) Financing contracts (5,267) (41,755) (1,635) Other assets (7,710) (1,231) (1,635) Other assets (7,710) (1,231) (16,552) Other inabilities 8,121 16,153 Placements from financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating ac		30 June 2025	30June 2024
Profit for the period			
Depreciation 708 744 Impairment allowance, net 5,084 3,358 Amortization of right-of-use asset 174 191 Gain on sale of investment in Sukuk (8) (5) Gain on sale of investment in Sukuk (8) (5) Gain on sale of investment in real estate (9,742) - Share of results of associates, net (72) (42) Operating profit before changes in operating assets and liabilities 9,332 (6,559) Working capital adjustments: Mandatory reserve with Central Bank of Bahrain (3,345) (3,620) Financing contracts (5,267) (41,755) Other assets (7,710) (1,231) Customers' current accounts 30,762 (2,821) Other liabilities 8,121 (16,153) Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) (104,040) Guasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) Net cash governancial institutions received / (paid) 28,962 (33,701) Net Cash from / (used in) financing activities 27,061 (35,607) Net Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH AND CASH EQUIVALENTS 33,465 (2,279 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with CBB, excluding mandatory reserve deposits 1,012 236	OPERATING ACTIVITIES		
Depreciation 708 744	Profit for the period	13,188	2,313
Impairment allowance, net	Adjustments for non-cash items:		
Amortization of right-of-use asset Gain on sale of investment in Sukuk Gain on sale of investment in real estate Gain on sale of investment in real estate Share of results of associates, net Operating profit before changes in operating assets and liabilities By 332 G,559 Working capital adjustments: Mandatory reserve with Central Bank of Bahrain G,5467 Given assets G,7710 Gl,231 Customers' current accounts Other liabilities Placements from financial institutions and individuals Quasi-equity Purchase of property and equipment Purchase of investment securities Disposal of investment securities Disposal of investment securities Profit distribution on ATI Capital Disposal of investment securities Profit distribution on ATI Capital Net ash from financial institutions ecived / (paid) Pinancing from financial institutions Ref investment in real estate Purchase of property and equipment Purchase of investment securities Ref (80,987) Ret cash from financial institutions Alous investment securities Ref (80,987) Ret cash (1,901) Ret cash (1,901) Ret cash (1,901) Ret cash from financial institutions profit distribution on ATI Capital Ret cash from financial institutions received / (paid) Ret ash and cash equivalents at 1 January Ret in (Ree See In CASH AND CASH EQUIVALENTS Ash and cash equivalents comprise: Cash and cash equivalents comprise: Cash and cash equivalents comprise: Cash on hand Balances with Danks and other financial institutions excluding restricted balances excluding restricted balances Ret (80,982) 19,382 190,352 119,626	Depreciation	708	744
Gain on sale of investment in Sukuk (8) (5) Gain on sale of investment in real estate (9,742) - Share of results of associates, net (72) (42) Operating profit before changes in operating assets and liabilities 9,332 6,559 Working capital adjustments: (3,45) (3,620) Mandatory reserve with Central Bank of Bahrain (3,345) (3,620) Financing contracts (5,267) (41,755) Other assets (7,710) (1,231) Customers' current accounts 30,762 2,821 Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361)	Impairment allowance, net	5,084	3,358
Gain on sale of investment in real estate (9,742) - Share of results of associates, net (72) (42) Operating profit before changes in operating assets and liabilities 9,332 6,559 Working capital adjustments: (3,345) (3,620) Mandatory reserve with Central Bank of Bahrain (3,345) (3,620) Financing contracts (5,267) (41,755) Other assets (7,710) (1,231) Customers' current accounts 30,762 2,821 Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES INVESTING ACTIVITIES Disposal of investment in real estate 14,684 - Purchase of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES	Amortization of right-of-use asset	174	191
Share of results of associates, net (72) (42) Operating profit before changes in operating assets and liabilities 9,332 6,559 Working capital adjustments: Mandatory reserve with Central Bank of Bahrain (3,345) (3,620) Financing contracts (5,267) (41,755) Other assets (7,710) (1,231) Customers' current accounts 30,762 2,821 Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with Danks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626	Gain on sale of investment in Sukuk	(8)	(5)
Operating profit before changes in operating assets and liabilities Working capital adjustments: Mandatory reserve with Central Bank of Bahrain Financing contracts Other assets Customers' current accounts Other liabilities Placements from financial institutions and individuals Quasi-equity Parchase of property and equipment Purchase of property and equipment Purchase of investment securities Financing ACTIVITIES Profit distribution on ATI Capital Financing from financial institutions received / (paid) Financing from financial institutions received / (paid) Possible from financial institutions received plaid Finance ASH AND CASH EQUIVALENTS Cash and cash equivalents and other financial institutions Balances with CBB, excluding mandatory reserve deposits Placements with financial institutions received placements with financial institutions received placements received balances Pagasa 19,332 6,559 (36,620) (41,755) (41,755) (41,755) (44,625) (267,433) 104,040 (267,433) 104,040 (267,433) 104,040 (267,433) 104,040 Quasi-equity 293,627 9,238 Ret cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Profit distribution on ATI Capital (14,684 - 14,684 - 2988) (967) (44,361) Disposal of investment securities (60,987) (44,361) Disposal of investment securities (60,987) (44,361) Disposal of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) Pagasa Financing from financial institutions received / (paid) Ret cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Pagasa Pag	Gain on sale of investment in real estate	(9,742)	-
working capital adjustments: Mandatory reserve with Central Bank of Bahrain Financing contracts Other assets Customers' current accounts Other liabilities Placements from financial institutions and individuals Quasi-equity Purchase of property and equipment Purchase of property and equipment Purchase of investment securities Disposal of investment securities Disposal of investment securities Disposal of investment securities Pinancing from financial institutions and individuals Other liabilities Placements from non-financial institutions and individuals Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate 14,684 -Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital Financing from financial institutions received / (paid) Net cash from / (used in) financing activities 27,061 Net cash from / (used in) financing activities Cash and cash equivalents at 1 January CASH AND CASH EQUIVALENTS Cash and cash equivalents comprise: Cash on hand 9,381 11,85 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Placements with financial institutions excluding restricted balances R,349 5,631	Share of results of associates, net	(72)	(42)
Mandatory reserve with Central Bank of Bahrain(3,345)(3,620)Financing contracts(5,267)(41,755)Other assets(7,710)(1,231)Customers' current accounts30,7622,821Other liabilities8,12116,153Placements from financial institutions(44,625)(7,658)Placements from non-financial institutions and individuals(267,433)104,040Quasi-equity293,6279,238Net cash from operating activities13,46284,547INVESTING ACTIVITIESDisposal of investment in real estate14,684-Purchase of property and equipment(998)(967)Purchase of investment securities(60,987)(44,361)Disposal of investment securities40,24358,667Net cash (used in) / from investing activities(7,058)13,339FINANCING ACTIVITIESProfit distribution on ATI Capital(1,901)(1,906)Financing from financial institutions received / (paid)28,962(33,701)Net cash from / (used in) financing activities27,061(35,607)NET INCREASE IN CASH AND CASH EQUIVALENTS33,46562,279Cash and cash equivalents at 1 January175,62974,399CASH AND CASH EQUIVALENTS AT 30 JUNE209,094136,678Cash on hand9,38111,185Balances with CBB, excluding mandatory reserve deposits1,012236Balances with banks and other financial institutions excluding restricted balances8,3495,631 </td <td></td> <td>9,332</td> <td>6,559</td>		9,332	6,559
Financing contracts (5,267) (41,755) Other assets (7,710) (1,231) Customers' current accounts 30,762 2,821 Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES 31,462 84,547 Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES (7,058) 13,339 Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalent	Working capital adjustments:		
Other assets (7,710) (1,231) Customers' current accounts 30,762 2,821 Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES 34,547 Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES (7,058) 13,339 FINANCING ACTIVITIES (1,901) (1,906) Periat distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS <td< td=""><td>Mandatory reserve with Central Bank of Bahrain</td><td>(3,345)</td><td>(3,620)</td></td<>	Mandatory reserve with Central Bank of Bahrain	(3,345)	(3,620)
Customers' current accounts 30,762 2,821 Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES 30,562 84,547 Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES (7,058) 13,339 FINANCING ACTIVITIES (1,901) (1,906) Periat distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Ca	Financing contracts	(5,267)	(41,755)
Other liabilities 8,121 16,153 Placements from financial institutions (44,625) (7,658) Placements from non-financial institutions and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626	Other assets	(7,710)	(1,231)
Placements from financial institutions Placements from non-financial institutions and individuals Placements from non-financial institutions and individuals Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) Quasi-equity Purchase of investment securities (60,987) Purchase of investment securities (60,987) Purchase of investment securities (7,058) Ret cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital Financing from financial institutions received / (paid) Pet cash from / (used in) financing activities 27,061 Quasi-equity Quasi	Customers' current accounts	30,762	2,821
Placements from non-financial institutions and individuals Quasi-equity Quasi-equity Placements from operating activities Net cash from operating activities Investing Activities Disposal of investment in real estate Purchase of property and equipment Quasi-equity Quasi-equity Verthase of property and equipment Quasi-equipment Quasi-		8,121	16,153
and individuals (267,433) 104,040 Quasi-equity 293,627 9,238 Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES 34,547 Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES (1,901) (1,906) Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reser	Placements from financial institutions	(44,625)	(7,658)
Net cash from operating activities 13,462 84,547 INVESTING ACTIVITIES Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 190,352 119,626		(267,433)	104,040
Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities (60,987) (44,361) Disposal of investment securities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with Danks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626	Quasi-equity	293,627	9,238
Disposal of investment in real estate 14,684 - Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Topic distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 190,352 119,626	Net cash from operating activities	13,462	84,547
Purchase of property and equipment (998) (967) Purchase of investment securities (60,987) (44,361) Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on AT1 Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with Danks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626	INVESTING ACTIVITIES		
Purchase of investment securities (60,987) (44,361) Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with Danks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626	Disposal of investment in real estate	14,684	-
Disposal of investment securities 40,243 58,667 Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 190,352 119,626	Purchase of property and equipment	(998)	(967)
Net cash (used in) / from investing activities (7,058) 13,339 FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: 209,094 11,85 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 190,352 119,626	Purchase of investment securities	(60,987)	(44,361)
FINANCING ACTIVITIES Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626			
Profit distribution on ATI Capital (1,901) (1,906) Financing from financial institutions received / (paid) 28,962 (33,701) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS 33,465 62,279 Cash and cash equivalents at 1 January 175,629 74,399 CASH AND CASH EQUIVALENTS AT 30 JUNE 209,094 136,678 Cash and cash equivalents comprise: Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits 1,012 236 Balances with banks and other financial institutions excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 119,626	·	(7,058)	13,339
Financing from financial institutions received / (paid) Net cash from / (used in) financing activities 27,061 (35,607) NET INCREASE IN CASH AND CASH EQUIVALENTS Cash and cash equivalents at 1 January CASH AND CASH EQUIVALENTS AT 30 JUNE Cash and cash equivalents comprise: Cash and cash equivalents comprise: Cash on hand 9,381 11,185 Balances with CBB, excluding mandatory reserve deposits Balances with banks and other financial institutions excluding restricted balances Placements with financial institutions with original maturities less than 90 days 190,352 119,626			
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excluding restricted balances 8,349 5,631 Placements with financial institutions with original maturities less than 90 days 190,352 119,626		1,012	250
maturities less than 90 days 190,352 119,626		8,349	5,631
209,094 136,678		190,352	119,626
		209,094	136,678

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