بنك البحرين الإسلامي BisB

CONDENSED CONSOLIDATED STATEMENT OF INCOME
For the nine months ended 30 September 2025

	Nine months ended		Three months ended	
	30 September		30 September	
	2025	2024	2025	2024
	BD'000 (reviewed)	BD'000 (reviewed)	BD'000 (reviewed)	BD'000 (reviewed)
INCOME				
Income from financing contracts	**40,334**	39,413	**13,537**	14,131
Income from placements with financial institutions	**7,434**	3,251	**2,699**	1,462
Income from investment in Sukuk	**11,733**	11,471	**4,437**	3,698
Expense on placements from financial institutions	**(2,533)**	(4,208)	**(643)**	(1,142)
Expense on placements from non-financial institutions and individuals	**(11,986)**	(16,384)	**(2,743)**	(6,280)
Expense on financing from financial institutions	**(7,468)**	(6,392)	**(2,871)**	(2,314)
Net finance income	**37,514**	27,151	**14,416**	9,555
Fee and commission income, net	**5,839**	4,728	**2,044**	1,409
Income from investment securities	**66**	36	**-**	-
Income from investment in real estate, net	**9,836**	155	**(127)**	30
Share of results of associates, net	**98**	81	**26**	39
Other income, net	**2,924**	1,666	**747**	310
Total income	**56,277**	33,817	**17,106**	11,343
EXPENSES				
Staff costs	**11,226**	10,170	**3,435**	3,254
Depreciation and amortization	**1,344**	1,393	**462**	458
Other expenses	**9,896**	9,626	**3,563**	2,515
Total expenses	**22,466**	21,189	**7,460**	6,227
Profit before impairment allowances and attribution to quasi-equity	**33,811**	12,628	**9,646**	5,116
Impairment allowance, net	**(7,210)**	(5,713)	**(2,126)**	(2,355)
Profit before attribution to quasi-equity	**26,601**	6,915	**7,520**	2,761
Profit attributable to quasi-equity	**(10,942)**	(3,052)	**(5,049)**	(1,211)
PROFIT FOR THE PERIOD	**15,659**	3,863	**2,471**	1,550
BASIC AND DILUTED EARNINGS PER SHARE (fils)	**13.04**	1.86	**2.34**	1.47

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

	30 September 2025	30 September 2024
	BD'000 (reviewed)	BD'000 (reviewed)
Balance at 1 January	**147,420**	144,632
Profit for the period	**15,659**	3,863
Other comprehensive income	**(117)**	(16)
Total comprehensive income for the period	**15,542**	3,847
Zakah approved	**(356)**	(289)
Donations approved	**(50)**	(250)
Profit distribution on AT1 Capital	**(1,901)**	(1,906)
Shares allocated to staff during the period	**75**	148
Purchase of treasury shares	**(80)**	(54)
Balance at 30 September	**160,650**	146,128

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2025

	30 September 2025	31 December 2024
	BD'000 (reviewed)	BD'000 (audited)
ASSETS		
Cash and balances with banks and Central Bank	**67,810**	65,084
Placements with financial institutions	**191,612**	156,586
Financing contracts	**965,796**	1,000,663
Investment securities	**342,636**	272,126
Investment in associates	**7,661**	11,441
Investment in real estate	**13,372**	14,583
Property and equipment	**15,325**	14,793
Other assets	**9,898**	6,658
TOTAL ASSETS	**1,614,110**	1,541,934
LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY		
Liabilities		
Placements from financial institutions	**45,636**	77,377
Placements from non-financial institutions and individuals	**167,027**	470,891
Financing from financial institutions	**224,890**	175,197
Customers' current accounts	**235,767**	216,442
Other liabilities	**50,568**	38,221
Total Liabilities	**723,888**	978,128
Quasi-equity		
Financial institutions	**39,806**	64,892
Non-financial institutions and individuals	**689,766**	351,494
Total Quasi-equity	**729,572**	416,386
Owners' Equity		
Share capital	**106,406**	106,406
Treasury shares	**(677)**	(892)
Shares under employee share incentive scheme	**(247)**	(101)
Share premium	**132**	206
Reserves	**30,036**	16,801
Equity attributable to Bank's shareholders	**135,650**	122,420
Subordinated Mudaraba (AT1)	**25,000**	25,000
Total Owners' Equity	**160,650**	147,420
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY	**1,614,110**	1,541,934

The condensed consolidated interim financial information was approved by the Board of Directors on 4 November 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 nine months ended 30 September 2025

	30 September 2025	30 September 2024
	BD'000 (reviewed)	BD'000 (reviewed)
OPERATING ACTIVITIES		
Profit for the period	**15,659**	3,863
Adjustments for non-cash items:		
Depreciation	**1,090**	1,109
Fair value movement on investment in real estate	**157**	-
Impairment allowance, net	**7,210**	5,713
Amortization of right-of-use asset	**254**	284
Gain on sale of investment in sukuk	**(13)**	(6)
Gain on sale of investment in real estate	**(9,742)**	-
Share of results of associates, net	**(98)**	(81)
Operating profit before changes in operating assets and liabilities	**14,517**	10,882
Working capital adjustments:		
Mandatory reserve with Central Bank of Bahrain	**(425)**	(4,445)
Financing contracts	**27,059**	(70,918)
Other assets	**(8,310)**	(2,233)
Customers' current accounts	**19,325**	(10,046)
Other liabilities	**12,049**	22,504
Placements from financial institutions	**(35,202)**	(37,301)
Placements from non-financial institutions and individuals	**(303,864)**	145,033
Quasi-equity	**313,186**	3,920
Net cash from operating activities	**38,335**	57,396
INVESTING ACTIVITIES		
Disposal of investment in real estate	**14,684**	-
Purchase of property and equipment	**(1,622)**	(1,692)
Purchase of investment securities	**(106,423)**	(45,482)
Disposal of investment securities	**41,180**	59,473
Net cash (used in) / from investing activities	**(52,181)**	12,299
FINANCING ACTIVITIES		
Profit distribution on AT1 Capital	**(1,901)**	(1,906)
Financing from financial institutions received / (paid)	**49,693**	(32,856)
Purchase of treasury shares	**(80)**	(54)
Net cash from / (used in) financing activities	**47,712**	(34,816)
NET INCREASE IN CASH AND CASH EQUIVALENTS	**33,866**	34,879
Cash and cash equivalents at 1 January	**175,629**	74,399
CASH AND CASH EQUIVALENTS AT 30 SEPTEMBER	**209,495**	109,278
Cash and cash equivalents comprise:		
Cash on hand	**10,823**	9,713
Balances with CBB, excluding mandatory reserve deposits	**233**	55
Balances with banks and other financial institutions excluding restricted balances	**6,827**	4,680
Placements with financial institutions with original maturities less than 90 days	**191,612**	94,830
	209,495	109,278