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

	Nine months ended		Three months ended	
	30 September 2026	30 September 2025	**30 September 2026**	30 September 2025
	BD'000 (reviewed)	BD'000 (reviewed)	**BD'000 (reviewed)**	BD'000 (reviewed)
INCOME				
Income from financing contracts	**39,243**	40,334	**13,346**	13,537
Income from placements with financial institutions	**8,055**	7,434	**2,418**	2,699
Income from investment in Sukuk	**15,948**	11,733	**5,314**	4,437
Expense on placements from financial institutions	**(1,854)**	(2,533)	**(545)**	(643)
Expense on placements from non-financial institutions and individuals	**(5,343)**	(11,986)	**(1,419)**	(2,743)
Expense on financing from financial institutions	**(9,977)**	(7,468)	**(3,347)**	(2,871)
Net finance income	**46,072**	37,514	**15,767**	14,416
Fee and commission income, net	**5,375**	5,839	**2,029**	2,044
Income from investment securities	**23**	66	**11**	-
Income from investment in real estate, net	**20**	9,836	**6**	(127)
Share of results of associates, net	**163**	98	**32**	26
Other income, net	**3,698**	2,924	**1,261**	747
Total income	**55,351**	56,277	**19,106**	17,106
EXPENSES				
Staff costs	**10,768**	11,226	**3,457**	3,435
Depreciation and amortization	**1,525**	1,344	**516**	462
Other operating expenses	**9,656**	9,896	**3,377**	3,563
Total expenses	**21,949**	22,466	**7,350**	7,460
Profit before impairment allowances and attribution to quasi-equity	**33,402**	33,811	**11,756**	9,646
Impairment allowance on financial instruments, net	**(6,142)**	(7,210)	**(2,403)**	(2,126)
Profit before attribution to quasi-equity	**27,260**	26,601	**9,353**	7,520
Profit attributable to quasi-equity	**(17,688)**	(10,942)	**(6,270)**	(5,049)
PROFIT FOR THE PERIOD	**9,572**	15,659	**3,083**	2,471
BASIC AND DILUTED EARNINGS PER SHARE (fils)	**7.27**	13.04	**2.92**	2.34

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

	30 September 2026	30 September 2025
	BD'000 (reviewed)	BD'000 (reviewed)
Balance at 1 January	**163,283**	147,420
Profit for the period	**9,572**	15,659
Other comprehensive income	**14**	(117)
Total comprehensive income for the period	**9,586**	15,542
Cash dividends	**(5,298)**	-
Zakah approved	**(638)**	(356)
Donations approved	**(70)**	(50)
Profit distribution on AT1 Capital	**(1,901)**	(1,901)
Shares allocated to staff during the period	**260**	75
Purchase of treasury shares	**(101)**	(80)
Balance at 30 September	**165,121**	160,650

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

	30 September 2026	31 December 2025
	BD'000 (reviewed)	BD'000 (audited)
ASSETS		
Cash and balances with banks and Central Bank	**49,277**	73,664
Placements with financial institutions	**154,609**	293,129
Financing contracts	**997,643**	998,523
Investment securities	**372,286**	390,347
Investment in associates	**7,854**	7,691
Investment in real estate	**13,721**	13,721
Property and equipment	**16,871**	15,948
Other assets	**24,156**	11,253
TOTAL ASSETS	**1,636,417**	1,804,276
LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY		
Liabilities		
Placements from financial institutions	**32,030**	90,595
Placements from non-financial institutions and individuals	**85,136**	167,054
Financing from financial institutions	**240,541**	260,125
Customers' current accounts	**243,152**	254,596
Other liabilities	**54,227**	43,296
Total Liabilities	**655,086**	815,666
Quasi-equity		
Financial institutions	**26,740**	73,261
Non-financial institutions and individuals	**789,470**	752,066
Total Quasi-equity	**816,210**	825,327
Owners' Equity		
Share capital	**106,406**	106,406
Treasury shares	**(677)**	(677)
Shares under employee share incentive scheme	**(151)**	(245)
Share premium	**197**	132
Reserves	**34,346**	32,667
Equity attributable to Bank's shareholders	**140,121**	138,283
Subordinated Mudaraba (AT1)	**25,000**	25,000
Total Owners' Equity	**165,121**	163,283
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY	**1,636,417**	1,804,276

The condensed consolidated interim financial information was approved by the Board of Directors on 3 November 2026 and has been reviewed by KPMG.

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

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

	30 September 2026	30 September 2025
	BD'000 (reviewed)	BD'000 (reviewed)
OPERATING ACTIVITIES		
Profit for the period	**9,572**	15,659
Adjustments for non-cash items:		
Depreciation and amortization	**1,301**	1,090
Fair value movement on investment in real estate	**-**	157
Impairment allowance on financial instruments, net	**6,142**	7,210
Amortization of right-of-use asset	**224**	254
Gain on sale of investment in Sukuk	**(6)**	(13)
Gain on sale of investment in real estate	**-**	(9,742)
Share of results of associates, net	**(163)**	(98)
Operating profit before changes in operating assets and liabilities	**17,070**	14,517
Working capital adjustments:		
Mandatory reserve with Central Bank of Bahrain	**12,730**	(425)
Financing contracts	**(3,345)**	27,059
Other assets	**1,899**	(8,310)
Customers' current accounts	**(11,444)**	19,325
Other liabilities	**9,481**	12,049
Placements from financial institutions	**(51,494)**	(35,202)
Placements from non-financial institutions and individuals	**(81,918)**	(303,864)
Quasi-equity	**(9,117)**	313,186
Net cash (used in) / from operating activities	**(116,138)**	38,335
INVESTING ACTIVITIES		
Disposal of investment in real estate	**-**	14,684
Purchase of property and equipment	**(2,224)**	(1,622)
Purchase of investment securities	**(30,978)**	(106,423)
Disposal of investment securities	**33,119**	41,180
Net cash used in investing activities	**(83)**	(52,181)
FINANCING ACTIVITIES		
Profit distribution on AT1 Capital	**(1,901)**	(1,901)
Financing from financial institutions (repaid) / availed	**(19,584)**	49,693
Purchase of treasury shares	**(101)**	(80)
Dividends paid	**(5,298)**	-
Net cash (used in) / from financing activities	**(26,884)**	47,712
NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS	**(143,105)**	33,866
Cash and cash equivalents at 1 January	**314,201**	175,629
CASH AND CASH EQUIVALENTS AT 30 SEPTEMBER	**171,096**	209,495
Cash and cash equivalents comprise:		
Cash on hand	**7,546**	10,823
Balances with CBB, excluding mandatory reserve deposits	**953**	233
Balances with banks and other financial institutions excluding restricted balances	**7,988**	6,827
Placements with financial institutions with original maturities less than 90 days	**154,609**	191,612
	171,096	209,495