BBK B.S.C. - Interim Condensed Consolidated Financial Statements 30 September 2025 (Reviewed)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2025 (Reviewed)
BD millions

	Reviewed 30 Sep 2025	Audited 31 Dec 2024
ASSETS		
Cash and balances with central banks	**601.1**	687.7
Treasury bills	**335.9**	399.2
Deposits and amounts due from banks and other financial institutions	**263.7**	167.9
Loans and advances to customers	**2,017.2**	1,794.1
Investment securities	**1,176.6**	939.4
Interest receivable, derivative and other assets	**121.0**	121.0
Investments in associates and joint ventures	**44.7**	45.2
Premises and equipment	**36.7**	38.1
TOTAL ASSETS	**4,596.9**	4,192.6
LIABILITIES AND EQUITY		
Liabilities		
Deposits and amounts due to banks and other financial institutions	**503.9**	375.5
Borrowings under repurchase agreement	**386.3**	351.6
Term borrowings	**405.4**	306.5
Customers' deposits	**2,534.1**	2,411.3
Interest payable, derivative and other liabilities	**132.6**	124.0
Total liabilities	**3,962.3**	3,568.9
Equity		
Share capital	**181.7**	181.7
Treasury stock	**(5.2)**	(5.0)
Share premium	**105.6**	105.6
Statutory reserve	**90.8**	90.8
General reserve	**64.2**	64.2
Cumulative changes in fair values	**45.0**	25.0
Foreign currency translation reserve	**(16.7)**	(16.6)
Retained earnings	**166.5**	132.3
Proposed appropriations	**-**	42.8
Attributable to the owners of the Bank	**631.9**	620.8
Non-controlling interests	**2.7**	2.9
Total equity	**634.6**	623.7
TOTAL LIABILITIES AND EQUITY	**4,596.9**	4,192.6

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS
Nine-month period ended 30 September 2025 (Reviewed)
BD millions

	Three-months ended		*Nine-months ended*	
	30 Sep 2025	30 Sep 2024	**30 Sep 2025**	30 Sep 2024
Interest and similar income	**63.9**	63.1	**186.5**	188.4
Interest and similar expense	**(34.4)**	(32.4)	**(98.3)**	(93.8)
Net interest and similar income	**29.5**	30.7	**88.2**	94.6
Fee and commission income - net	**5.2**	4.9	**14.6**	13.5
Investment and other income	**4.4**	5.9	**16.1**	15.5
TOTAL OPERATING INCOME	**39.1**	41.5	**118.9**	123.6
Staff costs	**(10.7)**	(9.9)	**(31.3)**	(29.7)
Other operating expenses	**(8.6)**	(7.7)	**(23.7)**	(21.5)
TOTAL OPERATING EXPENSES	**(19.3)**	(17.6)	**(55.0)**	(51.2)
Net provisions and credit losses	**(2.0)**	(7.3)	**(7.7)**	(16.9)
NET OPERATING INCOME	**17.8**	16.6	**56.2**	55.5
Share of profit / (loss) from associates and joint ventures	**0.3**	(0.1)	**0.9**	(2.2)
PROFIT FOR THE PERIOD BEFORE TAX	**18.1**	16.5	**57.1**	53.3
Income tax (expense) / credit	**(0.1)**	0.2	**(0.2)**	0.2
PROFIT FOR THE PERIOD AFTER TAX	**18.0**	16.7	**56.9**	53.5
Attributable to:				
Owners of the Bank	**17.9**	16.5	**56.5**	53.0
Non-controlling interests	**0.1**	0.2	**0.4**	0.5
	18.0	16.7	**56.9**	53.5
Basic and diluted earnings per share (BD)	**0.010**	0.009	**0.031**	0.029

The above Interim Condensed Consolidated Financial Statements, have been extracted from the Interim Condensed Consolidated Financial Statements of BBK B.S.C. for the nine-months period ended 30 September 2025 which were reviewed by Ernst & Young.

Above information available on www.bbkonline.com

Reviewed by Ernst & Young

INTERIM CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME
Nine-month period ended 30 September 2025 (Reviewed)
BD millions

	Three-months ended		*Nine-months ended*	
	30 Sep 2025	30 Sep 2024	**30 Sep 2025**	30 Sep 2024
Profit for the period	**18.0**	16.7	**56.9**	53.5
Other Comprehensive Income (OCI):				
Items that will not be reclassified (or recycled) subsequently to profit or loss				
Net change in fair value of equity investments measured at fair value through other comprehensive income	**2.9**	0.9	**6.0**	0.2
Items that are or may be reclassified (or recycled) subsequently to profit or loss				
Movement in translation reserve:				
Unrealised (loss) / gain on exchange currency	**(0.7)**	0.4	**(0.1)**	0.2
Movement in hedging reserve:				
Effective portion of changes in fair value cash flow hedges	**-**	-	**(0.1)**	(0.2)
Movement in fair value reserve:				
Net change in fair value of debt instruments measured at fair value through other comprehensive income	**25.6**	7.0	**19.0**	10.8
Net amount transferred to profit or loss	**(1.2)**	(4.1)	**(4.6)**	(6.3)
Other comprehensive income for the period	**26.6**	4.2	**20.2**	4.7
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**44.6**	20.9	**77.1**	58.2
Attributable to:				
Owners of the Bank	**44.5**	20.7	**76.7**	57.7
Non-controlling interests	**0.1**	0.2	**0.4**	0.5
	44.6	20.9	**77.1**	58.2

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
Nine-month period ended 30 September 2025 (Reviewed)
BD millions

	Attributable to the owners of the Bank						
	Share capital	*Others*	*Retained earnings*	*Proposed Appropriations*	*Total*	*Non-controlling interests*	*Total equity*
Balance at 1 January 2025	**181.7**	**264.0**	**132.3**	**42.8**	**620.8**	**2.9**	**623.7**
Profit for the period	**-**	**-**	**56.5**	**-**	**56.5**	**0.4**	**56.9**
Other comprehensive income / (loss) for the period	**-**	**20.2**	**-**	**-**	**20.2**	**-**	**20.2**
Total comprehensive income / (loss) for the period	**-**	**20.2**	**56.5**	**-**	**76.7**	**0.4**	**77.1**
Sale of equity securities held at fair value through OCI	**-**	**(0.3)**	**0.3**	**-**	**-**	**-**	**-**
Dividends paid	**-**	**-**	**(22.6)**	**(40.6)**	**(63.2)**	**(0.6)**	**(63.8)**
Donations	**-**	**-**	**-**	**(2.2)**	**(2.2)**	**-**	**(2.2)**
Movement in treasury stock	**-**	**(0.2)**	**-**	**-**	**(0.2)**	**-**	**(0.2)**
Balance at 30 September 2025	**181.7**	**283.7**	**166.5**	**-**	**631.9**	**2.7**	**634.6**
Balance at 1 January 2024	173.0	260.9	131.9	45.3	611.1	2.8	613.9
Profit for the period	-	-	53.0	-	53.0	0.5	53.5
Other comprehensive income for the period	-	4.7	-	-	4.7	-	4.7
Total comprehensive income for the period	-	4.7	53.0	-	57.7	0.5	58.2
Share-based payments	-	-	0.1	-	0.1	-	0.1
Sale of equity securities held at fair value through OCI	-	1.9	(1.9)	-	-	-	-
Dividends paid	-	-	(22.6)	(34.4)	(57.0)	(0.6)	(57.6)
Issuance of share capital relating to stock dividends	8.7	-	-	(8.7)	-	-	-
Donations	-	-	-	(2.2)	(2.2)	-	(2.2)
Movement in treasury stock	-	0.3	-	-	0.3	-	0.3
Balance at 30 September 2024	181.7	267.8	160.5	-	610.0	2.7	612.7

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
Nine-month period ended 30 September 2025 (Reviewed)
BD millions

	Nine-months ended	
	30 Sep 2025	30 Sep 2024
Net cash from operating activities	**225.8**	338.0
Net cash used in investing activities	**(213.5)**	(35.1)
Net cash from / (used in) financing activities	**28.0**	(51.8)
NET CHANGE IN CASH AND CASH EQUIVALENTS	**40.3**	251.1
Foreign currency translation adjustments - net	**(0.9)**	(0.1)
Cash and cash equivalents at beginning of the period	**722.2**	699.6
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	**761.6**	950.6

Tariq Jaleel AlSaffar
Chairperson

Khalid Hussain Taqi
Deputy Chairperson

Yaser Alsharifi
Group Chief Executive