

BBK B.S.C.- Consolidated Financial Statements

31 December 2025



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2025

BD millions

	2025	2024
ASSETS		
Cash and balances with central banks	586.6	687.7
Treasury bills	304.4	399.2
Deposits and amounts due from banks and other financial institutions	290.6	167.9
Loans and advances to customers	2,358.5	1,794.1
Investment securities	1,190.9	939.4
Interest receivable, derivative and other assets	134.5	121.0
Investments in associates and joint ventures	35.1	45.2
Premises and equipment	39.8	38.1
Goodwill and other intangible assets	33.9	-
TOTAL ASSETS	4,974.3	4,192.6
LIABILITIES AND EQUITY		
Liabilities		
Deposits and amounts due to banks and other financial institutions	512.8	375.5
Borrowings under repurchase agreement	405.9	351.6
Term borrowings	405.3	306.5
Customers' deposits	2,853.5	2,411.3
Interest payable, derivative and other liabilities	136.4	124.0
Total liabilities	4,313.9	3,568.9
Equity		
Share capital	181.7	181.7
Treasury stock	(5.5)	(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	47.6	25.0
Foreign currency translation reserve	(17.0)	(16.6)
Retained earnings	137.4	132.3
Proposed appropriations	52.7	42.8
Attributable to the owners of the Bank	657.5	620.8
Non-controlling interests	2.9	2.9
Total equity	660.4	623.7
TOTAL LIABILITIES AND EQUITY	4,974.3	4,192.6
CONSOLIDATED STATEMENT OF PROFIT OR LOSS		
For the year ended 31 December 2025		
BD millions		
	2025	2024
Interest and similar income	249.3	251.9
Interest and similar expense	(132.1)	(127.3)
Net interest and similar income	117.2	124.6
Fee and commission income - net	22.1	19.5
Investment and other income	21.0	19.8
TOTAL OPERATING INCOME	160.3	163.9
Staff costs	(40.9)	(39.6)
Other operating expenses	(33.2)	(31.7)
TOTAL OPERATING EXPENSES	(74.1)	(71.3)
Net impairments, provisions and credit losses	(6.8)	(17.3)
NET OPERATING INCOME	79.4	75.3
Share of profit / (loss) from associates and joint ventures	1.5	(2.7)
PROFIT FOR THE YEAR BEFORE TAX	80.9	72.6
Income tax (expense) / credit	(0.2)	0.1
NET PROFIT FOR THE YEAR	80.7	72.7
Attributable to:		
Owners of the Bank	80.0	72.0
Non-controlling interests	0.7	0.7
	80.7	72.7
Basic and diluted earnings per share (BD)	0.044	0.040

CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME

For the year ended 31 December 2025

BD millions

	2025	2024
Net profit for the year	80.7	72.7
Other Comprehensive Income (OCI):		
<i>Items that will not be reclassified (or recycled) subsequently to profit or loss</i>		
Net change in fair value of equity investments measured at fair value through other comprehensive income	7.9	(0.6)
<i>Items that are or may be reclassified (or recycled) subsequently to profit or loss</i>		
<i>Movement in foreign currency translation reserve:</i>		
Exchange differences on translation of foreign operations	(0.4)	(1.1)
<i>Movement in hedging reserve:</i>		
Effective portion of changes in fair value cash flow hedges	(0.1)	(0.4)
<i>Movement in fair value reserve:</i>		
Net change in fair value of debt instruments measured at fair value through other comprehensive income	21.2	6.5
Net amount transferred to profit or loss	(6.4)	(6.9)
Other comprehensive income / (loss) for the year	22.2	(2.5)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	102.9	70.2
Attributable to:		
Owners of the Bank	102.2	69.5
Non-controlling interests	0.7	0.7
	102.9	70.2

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2025

BD millions

	Attributable to the owners of the Bank					Non-controlling interests	Total equity
	Share capital	Others	Retained earnings	Proposed Appropriations	Total		
Balance at 1 January 2024	173.0	260.9	131.9	45.3	611.1	2.8	613.9
Profit for the year	-	-	72.0	-	72.0	0.7	72.7
Other comprehensive loss	-	(2.5)	-	-	(2.5)	-	(2.5)
Total comprehensive (loss) / income	-	(2.5)	72.0	-	69.5	0.7	70.2
Share-based payments	-	-	0.3	-	0.3	-	0.3
Sale of equity securities held at fair value through OCI	-	1.7	(1.7)	-	-	-	-
Dividends paid	-	-	(22.6)	(34.4)	(57.0)	(0.6)	(57.6)
Stock dividend	8.7	-	-	(8.7)	-	-	-
Donations	-	-	-	(2.2)	(2.2)	-	(2.2)
Movement in treasury stock	-	(0.9)	-	-	(0.9)	-	(0.9)
Transfer to statutory reserve	-	4.8	(4.8)	-	-	-	-
Proposed appropriations	-	-	(42.8)	42.8	-	-	-
Balance at 31 December 2024	181.7	264.0	132.3	42.8	620.8	2.9	623.7
Profit for the year	-	-	80.0	-	80.0	0.7	80.7
Other comprehensive income / (loss)	-	22.2	-	-	22.2	-	22.2
Total comprehensive income / (loss)	-	22.2	80.0	-	102.2	0.7	102.9
Share-based payments	-	-	0.3	-	0.3	-	0.3
Dividends paid	-	-	(22.5)	(40.6)	(63.1)	(0.7)	(63.8)
Donations	-	-	-	(2.2)	(2.2)	-	(2.2)
Movement in treasury stock	-	(0.5)	-	-	(0.5)	-	(0.5)
Proposed appropriations	-	-	(52.7)	52.7	-	-	-
Balance at 31 December 2025	181.7	285.7	137.4	52.7	657.5	2.9	660.4

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 31 December 2025

BD millions

	2025	2024
Net cash flows from operating activities	65.7	106.3
Net cash flows used in investing activities	(52.0)	(30.1)
Net cash flows from / (used in) financing activities	28.1	(52.8)
NET CHANGE IN CASH AND CASH EQUIVALENTS	41.8	23.4
Foreign currency translation adjustments - net	(1.3)	(0.8)
Cash and cash equivalents at beginning of the year	722.2	699.6
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	762.7	722.2

The above Consolidated Financial Statements, have been extracted from the Consolidated Financial Statements of BBK B.S.C. for the year ended 31 December 2025 which were audited by Ernst & Young, who have expressed an unqualified opinion on 24 February 2026.