BBK B.S.C.- Interim Condensed Consolidated Financial Statements 30 September 2026 (Reviewed)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026 (Reviewed)
BD millions

	Reviewed 30 September 2026	Audited 31 December 2025
ASSETS		
Cash and balances with central banks	**362.6**	586.6
Treasury bills	**275.4**	304.4
Deposits and amounts due from banks and other financial institutions	**418.2**	290.6
Loans and advances to customers	**2,414.9**	2,358.5
Investment securities	**1,345.3**	1,190.9
Interest receivable, derivative and other assets	**163.1**	134.5
Investments in associates and joint ventures	**36.6**	35.1
Premises and equipment	**40.5**	39.8
Goodwill and other intangible assets	**33.4**	33.9
TOTAL ASSETS	**5,090.0**	4,974.3
LIABILITIES AND EQUITY		
Liabilities		
Deposits and amounts due to banks and other financial institutions	**501.9**	512.8
Borrowings under repurchase agreement	**545.8**	405.9
Term borrowings	**371.7**	405.3
Customers' deposits	**2,926.1**	2,853.5
Interest payable, derivative and other liabilities	**132.9**	136.4
Total liabilities	**4,478.4**	4,313.9
Equity		
Share capital	**181.7**	181.7
Treasury stock	**(4.8)**	(5.5)
Share premium	**105.6**	105.6
Statutory reserve	**90.8**	90.8
General reserve	**64.2**	64.2
Cumulative changes in fair values	**5.4**	47.6
Foreign currency translation reserve	**(18.7)**	(17.0)
Retained earnings	**184.6**	137.4
Proposed appropriations	**-**	52.7
Attributable to the owners of the Bank	**608.8**	657.5
Non-controlling interests	**2.8**	2.9
Total equity	**611.6**	660.4
TOTAL LIABILITIES AND EQUITY	**5,090.0**	4,974.3

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

Nine-month period ended 30 September 2026 (Reviewed)
BD millions

	Three-months ended		*Nine-months ended*	
	30-Sep-26	30-Sep-25	**30-Sep-26**	30-Sep-25
Interest and similar income	**67.2**	63.9	**196.9**	186.5
Interest and similar expense	**(35.4)**	(34.4)	**(101.8)**	(98.3)
Net interest and similar income	**31.8**	29.5	**95.1**	88.2
Fee and commission income - net	**5.7**	5.4	**16.8**	15.3
Investment and other income	**7.1**	4.2	**25.7**	15.4
TOTAL OPERATING INCOME	**44.6**	39.1	**137.6**	118.9
Staff costs	**(13.0)**	(10.7)	**(36.3)**	(31.3)
Other operating expenses	**(9.5)**	(8.6)	**(28.5)**	(23.7)
TOTAL OPERATING EXPENSES	**(22.5)**	(19.3)	**(64.8)**	(55.0)
Net impairments, provisions and credit losses	**(3.1)**	(2.0)	**(10.6)**	(7.7)
NET OPERATING INCOME	**19.0**	17.8	**62.2**	56.2
Share of profit from associates and joint ventures	**0.3**	0.3	**0.3**	0.9
PROFIT FOR THE PERIOD BEFORE TAX	**19.3**	18.1	**62.5**	57.1
Income tax expense	**(0.1)**	(0.1)	**(0.4)**	(0.2)
PROFIT FOR THE PERIOD AFTER TAX	**19.2**	18.0	**62.1**	56.9
Attributable to:				
Owners of the Bank	**19.0**	17.9	**61.5**	56.5
Non-controlling interests	**0.2**	0.1	**0.6**	0.4
	19.2	18.0	**62.1**	56.9
Basic and diluted earnings per share (BD)	**0.011**	0.010	**0.034**	0.031

INTERIM CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME

Nine-month period ended 30 September 2026 (Reviewed)
BD millions

	Three-months ended		*Nine-months ended*	
	30-Sep-26	30-Sep-25	**30-Sep-26**	30-Sep-25
Profit for the period	**19.2**	18.0	**62.1**	56.9
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	**2.0**	2.9	**4.0**	6.0
Items that are or may be reclassified (or recycled) subsequently to profit or loss				
Movement in foreign currency translation reserve:				
Exchange differences on translation	**(0.1)**	(0.7)	**(1.7)**	(0.1)
Movement in hedging reserve:				
Effective portion of changes in fair value cash flow hedges	**-**	-	**-**	(0.1)
Movement in fair value reserve:				
Net change in fair value of debt instruments measured at fair value through other comprehensive income	**(19.8)**	25.6	**(41.0)**	19.0
Net amount transferred to profit or loss	**(1.0)**	(1.2)	**(5.9)**	(4.6)
Other comprehensive (loss) / income for the period	**(18.9)**	26.6	**(44.6)**	20.2
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**0.3**	44.6	**17.5**	77.1
Attributable to:				
Owners of the Bank	**0.1**	44.5	**16.9**	76.7
Non-controlling interests	**0.2**	0.1	**0.6**	0.4
	0.3	44.6	**17.5**	77.1

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

Nine-month period ended 30 September 2026 (Reviewed)
BD millions

	Attributable to the owners of the Bank	*Non-controlling interests*	*Total equity*
Balance at 1 January 2026	**657.5**	**2.9**	**660.4**
Profit for the period	**61.5**	**0.6**	**62.1**
Other comprehensive loss for the period	**(44.6)**	**-**	**(44.6)**
Total comprehensive income for the period	**16.9**	**0.6**	**17.5**
Dividends paid	**(63.2)**	**(0.7)**	**(63.9)**
Donations	**(3.1)**	**-**	**(3.1)**
Movement in treasury stock	**0.7**	**-**	**0.7**
Balance at 30 September 2026	**608.8**	**2.8**	**611.6**
Balance at 1 January 2025	620.8	2.9	623.7
Profit for the period	56.5	0.4	56.9
Other comprehensive income for the period	20.2	-	20.2
Total comprehensive income for the period	76.7	0.4	77.1
Dividends paid	(63.2)	(0.6)	(63.8)
Donations	(2.2)	-	(2.2)
Movement in treasury stock	(0.2)	-	(0.2)
Balance at 30 September 2025	631.9	2.7	634.6

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

Nine-month period ended 30 September 2026 (Reviewed)
BD millions

	Nine-months ended	
	30-Sep-26	30-Sep-25
Net cash from operating activities	**191.2**	225.8
Net cash used in investing activities	**(195.0)**	(213.5)
Net cash (used in) / from financing activities	**(92.7)**	28.0
NET CHANGE IN CASH AND CASH EQUIVALENTS	**(96.5)**	40.3
Foreign currency translation adjustments - net	**(1.7)**	(0.9)
Cash and cash equivalents at beginning of the period	**762.7**	722.2
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	**664.5**	761.6

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 2026 which were reviewed by Ernst & Young.

Above information available on www.bbkonline.com | Reviewed by Ernst & Young

Tariq Jaleel AlSaffar — Chairperson
Abdulla Jehad AlZain — Deputy Chairperson
Yaser Alsharifi — Group Chief Executive