Third Quarter Financial Results
30 September 2025 (Reviewed)

Interim Consolidated Statement of Financial Position
30 September 2025 (Reviewed) — All figures in US$ Million

	Reviewed 30 September 2025	Audited 31 December 2024
ASSETS		
Liquid funds	2,521	3,636
Trading securities	1,204	838
Placements with banks and other financial institutions	2,411	2,071
Securities bought under repurchase agreements	919	1,288
Non-trading investments	16,039	16,117
Loans and advances	21,064	18,649
Other assets	4,146	3,442
Premises and equipment	235	224
TOTAL ASSETS	48,539	46,265
LIABILITIES		
Deposits from customers	25,321	22,431
Deposits from banks	4,310	4,628
Certificates of deposit	320	244
Securities sold under repurchase agreements	8,470	10,086
Taxation	81	69
Other liabilities	3,550	2,783
Borrowings	1,468	1,381
Total liabilities	43,520	41,622
EQUITY		
Share capital	3,110	3,110
Treasury shares	(6)	(6)
Statutory reserve	598	598
Retained earnings	1,562	1,458
Other reserves	(1,162)	(1,343)
EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT	4,102	3,817
Additional / perpetual tier-1 capital	390	390
Equity attributable to the shareholders of the parent and perpetual instrument holders	4,492	4,207
Non-controlling interests	527	436
Total equity	5,019	4,643
TOTAL LIABILITIES AND EQUITY	48,539	46,265

Interim Condensed Consolidated Statement of Cash Flows
Nine-month period ended 30 September 2025 (Reviewed) — All figures in US$ Million

	Reviewed — Nine months ended 30 September 2025	2024
OPERATING ACTIVITIES		
Net cash (used in) from operating activities	(1,438)	1,493
INVESTING ACTIVITIES		
Net cash from (used in) investing activities	338	(4,063)
FINANCING ACTIVITIES		
Net cash (used in) from financing activities	(82)	99
Net change in cash and cash equivalents	(1,182)	(2,471)
Effect of exchange rate changes on cash and cash equivalents	67	(3)
Cash and cash equivalents at beginning of the period	3,636	4,466
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	2,521	1,992

Interim Consolidated Statement of Profit or Loss
Nine-month period ended 30 September 2025 (Reviewed) — All figures in US$ Million

	Reviewed — Three months ended 30 September		Reviewed — Nine months ended 30 September	
	2025	2024	2025	2024
OPERATING INCOME				
Interest and similar income	769	787	2,249	2,411
Interest and similar expense	(520)	(561)	(1,530)	(1,719)
Net interest income	249	226	719	692
Other operating income	112	102	314	310
Total operating income	361	328	1,033	1,002
OPERATING EXPENSES				
Staff	121	118	362	355
Premises and equipment	16	15	44	43
Other	71	57	189	170
Total operating expenses	208	190	595	568
NET OPERATING PROFIT BEFORE CREDIT LOSS EXPENSE AND TAXATION	153	138	438	434
Credit loss expense	(53)	(31)	(103)	(105)
PROFIT BEFORE TAXATION	100	107	335	329
Taxation charge	(30)	(25)	(81)	(62)
PROFIT FOR THE PERIOD	70	82	254	267
Profit attributable to non-controlling interests	(18)	(17)	(50)	(52)
PROFIT ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT	52	65	204	215
BASIC AND DILUTED EARNINGS PER SHARE (EXPRESSED IN US$)	0.014	0.018	0.060	0.064

Interim Consolidated Statement of Comprehensive Income
Nine-month period ended 30 September 2025 (Reviewed) — All figures in US$ Million

	Reviewed — Three months ended 30 September		Reviewed — Nine months ended 30 September	
	2025	2024	2025	2024
PROFIT FOR THE PERIOD	70	82	254	267
Other comprehensive income (loss):				
Other comprehensive income (loss) that will be reclassified (or recycled) to profit or loss in subsequent periods:				
Foreign currency translation:				
Unrealised gain (loss) on exchange translation in foreign subsidiaries	44	34	196	(248)
Debt instruments at FVOCI:				
Net change in fair value during the period	51	(2)	51	12
	95	32	247	(236)
Other comprehensive income (loss) that will not be reclassified (or recycled) to profit or loss in subsequent periods:				
Net change in pension fund reserve	(4)	-	(4)	-
Net change in fair value of FVOCI equity securities during the period	-	5	3	4
	(4)	5	(1)	4
Other comprehensive income (loss) for the period	91	37	246	(232)
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	161	119	500	35
Attributable to:				
Shareholders of the parent	132	92	385	36
Non-controlling interests	29	27	115	(1)
	161	119	500	35

Interim Consolidated Statement of Changes In Equity
Nine-month period ended 30 September 2025 (Reviewed) — All figures in US$ Million

	Equity attributable to the shareholders of the parent									Additional / perpetual tier-1 capital	Non-controlling interests	Total equity
					Other reserves							
	Share capital	Treasury shares	Statutory reserve	Retained earnings*	General reserve	Foreign exchange translation adjustments	Cumulative changes in fair value	Pension fund reserve	Total			
At 31 December 2024	3,110	(6)	598	1,458	100	(1,437)	28	(34)	3,817	390	436	4,643
Profit for the period	-	-	-	204	-	-	-	-	204	-	50	254
Other comprehensive income (loss) for the period	-	-	-	-	-	131	54	(4)	181	-	65	246
Total comprehensive income (loss) for the period	-	-	-	204	-	131	54	(4)	385	-	115	500
Dividend**	-	-	-	(85)	-	-	-	-	(85)	-	(29)	(114)
Interest paid on additional / perpetual tier-1 capital	-	-	-	(19)	-	-	-	-	(19)	-	-	(19)
Other equity movements in subsidiaries	-	-	-	4	-	-	-	-	4	-	5	9
At 30 September 2025 (reviewed)	**3,110**	**(6)**	**598**	**1,562**	**100**	**(1,306)**	**82**	**(38)**	**4,102**	**390**	**527**	**5,019**
At 31 December 2023	3,110	(6)	569	1,283	100	(1,126)	13	(33)	3,910	390	504	4,804
Profit for the period	-	-	-	215	-	-	-	-	215	-	52	267
Other comprehensive (loss) income for the period	-	-	-	-	-	(195)	16	-	(179)	-	(53)	(232)
Total comprehensive income (loss) for the period	-	-	-	215	-	(195)	16	-	36	-	(1)	35
Dividend**	-	-	-	(70)	-	-	-	-	(70)	-	(21)	(91)
Interest paid on additional / perpetual tier-1 capital	-	-	-	(19)	-	-	-	-	(19)	-	-	(19)
Other equity movements in subsidiaries	-	-	-	3	-	-	-	-	3	-	7	10
At 30 September 2024 (reviewed)	3,110	(6)	569	1,412	100	(1,321)	29	(33)	3,860	390	489	4,739

* Retained earnings include non-distributable reserves arising from consolidation of subsidiaries amounting to US$ 565 million (31 December 2024: US$ 560 million).
** A dividend of US$ 0.0275 per share (2023: US$ 0.0225 per share) for the year 2024 was approved for payment at the Annual General Meeting held on 16 March 2025 and paid during the period.

The above interim consolidated statement of financial position, interim consolidated statement of profit or loss, interim consolidated statement of comprehensive income, interim condensed consolidated statement of cash flows, and the interim consolidated statement of changes in equity have been extracted from the Interim Condensed Consolidated Financial Statements of Arab Banking Corporation (B.S.C.) for the period ended 30 September 2025, which were approved by the Board of Directors and on which an unqualified review conclusion was issued by Ernst & Young, Kingdom of Bahrain, on 11th November 2025.

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Bank ABC (Arab Banking Corporation B.S.C.) is licensed as
a conventional wholesale bank by the Central Bank of Bahrain