

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

31 December 2025

All figures in US\$ Million

	2025	2024
ASSETS		
Liquid funds	3,127	3,636
Trading securities	1,205	838
Placements with banks and other financial institutions	2,240	2,071
Securities bought under repurchase agreements	1,310	1,288
Non-trading investments	17,445	16,117
Loans and advances	20,661	18,649
Other assets	3,687	3,442
Premises and equipment	237	224
TOTAL ASSETS	49,912	46,265
LIABILITIES		
Deposits from customers	26,491	22,431
Deposits from banks	4,065	4,628
Certificates of deposit	383	244
Securities sold under repurchase agreements	9,074	10,086
Other liabilities	3,239	2,852
Borrowings	1,426	1,381
Total liabilities	44,678	41,622
EQUITY		
Share capital	3,110	3,110
Treasury shares	(6)	(6)
Statutory reserve	624	598
Retained earnings	1,585	1,458
Other reserves	(1,185)	(1,343)
EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT	4,128	3,817
Additional / perpetual tier-1 capital	590	390
EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT AND PERPETUAL INSTRUMENT HOLDERS	4,718	4,207
Non-controlling interests	516	436
Total equity	5,234	4,643
TOTAL LIABILITIES AND EQUITY	49,912	46,265

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

Year ended 31 December 2025

All figures in US\$ Million

	2025	2024
OPERATING ACTIVITIES		
Net cash from operating activities	248	3,955
INVESTING ACTIVITIES		
Net cash used in investing activities	(1,009)	(4,808)
FINANCING ACTIVITIES		
Net cash from financing activities	196	97
Net change in cash and cash equivalents	(565)	(756)
Effect of exchange rate changes on cash and cash equivalents	56	(74)
Cash and cash equivalents at beginning of the year	3,636	4,466
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	3,127	3,636

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

Year ended 31 December 2025

All figures in US\$ Million

	2025	2024
OPERATING INCOME		
Interest and similar income	3,131	3,258
Interest and similar expense	(2,161)	(2,356)
Net interest income	970	902
Other operating income	440	437
Total operating income	1,410	1,339
OPERATING EXPENSES		
Staff	494	470
Premises and equipment	60	58
Other	260	245
Total operating expenses	814	773
NET OPERATING PROFIT BEFORE CREDIT LOSS EXPENSE AND TAXATION	596	566
Credit loss expense	(164)	(143)
PROFIT BEFORE TAXATION	432	423
Taxation expense	(105)	(72)
PROFIT FOR THE YEAR	327	351
Attributable to:		
Shareholders of the parent	257	285
Non-controlling interests	70	66
	327	351
BASIC AND DILUTED EARNINGS PER SHARE (EXPRESSED IN US\$)	0.077	0.086

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Year ended 31 December 2025

All figures in US\$ Million

	2025	2024
PROFIT FOR THE YEAR	327	351
Other comprehensive income (loss):		
<i>Other comprehensive income (loss) that will be reclassified (or recycled) to profit or loss in subsequent periods:</i>		
Foreign currency translation:		
Unrealised gain (loss) on exchange translation of foreign subsidiaries	160	(414)
Debt instruments at FVOCI:		
Net change in fair value during the year	46	11
	206	(403)
<i>Other comprehensive income (loss) that will not be reclassified (or recycled) to profit or loss in subsequent periods:</i>		
Net change in fair value of FVOCI equity securities during the year	5	4
Net change in pension fund reserve	(4)	(1)
	1	3
Other comprehensive income (loss) for the year	207	(400)
TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR	534	(49)
Attributable to:		
Shareholders of the parent	415	(12)
Non-controlling interests	119	(37)
	534	(49)

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

Year ended 31 December 2025

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 2023	3,110	(6)	569	1,283	100	(1,126)	13	(33)	3,910	390	504
Profit for the year	-	-	-	285	-	-	-	-	285	-	66
Other comprehensive (loss) income for the year	-	-	-	-	-	(311)	15	(1)	(297)	-	(103)
Total comprehensive income (loss) for the year	-	-	-	285	-	(311)	15	(1)	(12)	-	(37)
Transfers during the year	-	-	29	(29)	-	-	-	-	-	-	-
Dividend	-	-	-	(70)	-	-	-	-	(70)	-	(24)
Interest paid on additional / perpetual tier-1 capital	-	-	-	(19)	-	-	-	-	(19)	-	-
Other equity movements in subsidiaries	-	-	-	8	-	-	-	-	8	-	(7)
At 31 December 2024	3,110	(6)	598	1,458	100	(1,437)	28	(34)	3,817	390	436
Profit for the year	-	-	-	257	-	-	-	-	257	-	70
Other comprehensive income (loss) for the year	-	-	-	-	-	111	51	(4)	158	-	49
Total comprehensive income (loss) for the year	-	-	-	257	-	111	51	(4)	415	-	119
Transfers during the year	-	-	26	(26)	-	-	-	-	-	-	-
Dividend	-	-	-	(85)	-	-	-	-	(85)	-	(43)
Issue of additional / perpetual tier-1 capital	-	-	-	-	-	-	-	-	-	200	-
Interest paid on additional / perpetual tier-1 capital	-	-	-	(19)	-	-	-	-	(19)	-	-
Other equity movements in subsidiaries	-	-	-	-	-	-	-	-	-	-	4
At 31 December 2025	3,110	(6)	624	1,585	100	(1,326)	79	(38)	4,128	590	516

* Retained earnings include non-distributable reserves arising from consolidation of subsidiaries amounting to US\$565 million (2024: US\$560 million).

The above consolidated statement of financial position, consolidated statement of profit or loss, consolidated statement of comprehensive income, condensed consolidated statement of cash flows, and the consolidated statement of changes in equity have been extracted from the Consolidated Financial Statements of Arab Banking Corporation (B.S.C) for the year ended 31st December 2025, which were approved by the Board of Directors and on which an unqualified audit opinion was issued by Ernst & Young, Kingdom of Bahrain, on 8th February 2026.