

CONSOLIDATED STATEMENT OF FINANCIAL POSITION		All figures in US\$ Million	
31 December 2025	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	

CONSOLIDATED STATEMENT OF PROFIT OR LOSS		All figures in US\$ Million	
Year ended 31 December 2025	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	

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS		All figures in US\$ Million	
Year ended 31 December 2025	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 COMPREHENSIVE INCOME		All figures in US\$ Million	
Year ended 31 December 2025	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		All figures in US\$ Million										
Year ended 31 December 2025												
		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	4,804
Profit for the year	-	-	-	285	-	-	-	-	285	-	66	351
Other comprehensive (loss) income for the year	-	-	-	-	-	(311)	15	(1)	(297)	-	(103)	(400)
Total comprehensive income (loss) for the year	-	-	-	285	-	(311)	15	(1)	(12)	-	(37)	(49)
Transfers during the year	-	-	29	(29)	-	-	-	-	-	-	-	-
Dividend	-	-	-	(70)	-	-	-	-	(70)	-	(24)	(94)
Interest paid on additional / perpetual tier-1 capital	-	-	-	(19)	-	-	-	-	(19)	-	-	(19)
Other equity movements in subsidiaries	-	-	-	8	-	-	-	-	8	-	(7)	1
At 31 December 2024	3,110	(6)	598	1,458	100	(1,437)	28	(34)	3,817	390	436	4,643
Profit for the year	-	-	-	257	-	-	-	-	257	-	70	327
Other comprehensive income (loss) for the year	-	-	-	-	-	111	51	(4)	158	-	49	207
Total comprehensive income (loss) for the year	-	-	-	257	-	111	51	(4)	415	-	119	534
Transfers during the year	-	-	26	(26)	-	-	-	-	-	-	-	-
Dividend	-	-	-	(85)	-	-	-	-	(85)	-	(43)	(128)
Issue of additional / perpetual tier-1 capital	-	-	-	-	-	-	-	-	-	200	-	200
Interest paid on additional / perpetual tier-1 capital	-	-	-	(19)	-	-	-	-	(19)	-	-	(19)
Other equity movements in subsidiaries	-	-	-	-	-	-	-	-	-	-	4	4
At 31 December 2025	3,110	(6)	624	1,585	100	(1,326)	79	(38)	4,128	590	516	5,234

* 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.