بنك البحرين الإسلامي BisB

CONDENSED CONSOLIDATED STATEMENT OF INCOME
For the six months ended 30 June 2026

	Six months ended 30 June 2026 BD'000 (reviewed)	Six months ended 30 June 2025 BD'000 (reviewed)	Three months ended 30 June 2026 BD'000 (reviewed)	Three months ended 30 June 2025 BD'000 (reviewed)
INCOME				
Income from financing contracts	**25,897**	26,797	**13,052**	13,514
Income from placements with financial institutions	**5,637**	4,735	**2,577**	2,811
Income from investment in Sukuk	**10,634**	7,296	**5,341**	3,764
Expense on placements from financial institutions	**(1,309)**	(1,890)	**(539)**	(749)
Expense on placements from non-financial institutions and individuals	**(3,924)**	(9,243)	**(1,621)**	(3,794)
Expense on financing from financial institutions	**(6,630)**	(4,597)	**(3,484)**	(2,418)
Net finance income	**30,305**	23,098	**15,326**	13,128
Fee and commission income, net	**3,346**	3,795	**1,731**	2,055
Income from investment securities	**12**	66	**12**	66
Income from investment in real estate, net	**14**	9,963	**7**	409
Share of results of associates, net	**131**	72	**131**	37
Other income, net	**2,437**	2,177	**1,326**	1,424
Total income	**36,245**	39,171	**18,533**	17,119
EXPENSES				
Staff costs	**7,311**	7,791	**3,746**	3,499
Depreciation and amortization	**1,009**	882	**506**	479
Other operating expenses	**6,279**	6,333	**3,001**	3,495
Total expenses	**14,599**	15,006	**7,253**	7,473
Profit before impairment allowances and attribution to quasi-equity	**21,646**	24,165	**11,280**	9,646
Impairment allowance on financial instruments, net	**(3,739)**	(5,084)	**(2,275)**	(2,396)
Profit before attribution to quasi-equity	**17,907**	19,081	**9,005**	7,250
Profit attributable to quasi-equity	**(11,418)**	(5,893)	**(5,696)**	(4,064)
PROFIT FOR THE PERIOD	**6,489**	13,188	**3,309**	3,186
BASIC AND DILUTED EARNINGS PER SHARE (fils)	**4.33**	10.70	**1.33**	1.22

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY
For the six months ended 30 June 2026

	30 June 2026 BD'000 (reviewed)	30 June 2025 BD'000 (reviewed)
Balance at 1 January	**163,283**	147,420
Profit for the period	**6,489**	13,188
Other comprehensive income	**(1)**	(143)
Total comprehensive income for the period	**6,488**	13,045
Cash dividends	**(5,298)**	-
Zakah approved	**(638)**	(356)
Donations approved	**(70)**	(50)
Profit distribution on AT1 Capital	**(1,901)**	(1,901)
Shares allocated to staff during the period	**260**	67
Balance at 30 June	**162,124**	158,225

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

	30 June 2026 BD'000 (reviewed)	31 December 2025 BD'000 (audited)
ASSETS		
Cash and balances with banks and Central Bank	**70,435**	73,664
Placements with financial institutions	**238,308**	293,129
Financing contracts	**1,007,054**	998,523
Investment securities	**413,305**	390,347
Investment in associates	**7,822**	7,691
Investment in real estate	**13,721**	13,721
Property and equipment	**16,197**	15,948
Other assets	**12,593**	11,253
TOTAL ASSETS	**1,779,435**	1,804,276
LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY		
Liabilities		
Placements from financial institutions	**47,200**	90,595
Placements from non-financial institutions and individuals	**82,132**	167,054
Financing from financial institutions	**305,764**	260,125
Customers' current accounts	**268,333**	254,596
Other liabilities	**53,909**	43,296
Total Liabilities	**757,338**	815,666
Quasi-equity		
Financial institutions	**25,967**	73,261
Non-financial institutions and individuals	**834,006**	752,066
Total Quasi-equity	**859,973**	825,327
Owners' Equity		
Share capital	**106,406**	106,406
Treasury shares	**(677)**	(677)
Shares under employee share incentive scheme	**(50)**	(245)
Share premium	**197**	132
Reserves	**31,248**	32,667
Equity attributable to Bank's shareholders	**137,124**	138,283
Subordinated Mudaraba (AT1)	**25,000**	25,000
Total Owners' Equity	**162,124**	163,283
TOTAL LIABILITIES, QUASI-EQUITY AND OWNERS' EQUITY	**1,779,435**	1,804,276

The condensed consolidated interim financial information was approved by the Board of Directors on 4 August 2026 and has been reviewed by KPMG.

Zaid Khalid Abdulrahman
Chairman

Usman Ahmed
Vice Chairman

Fatema AlAlawi
Chief Executive Officer

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
For the six months ended 30 June 2026

	30 June 2026 BD'000 (reviewed)	30June 2025 BD'000 (reviewed)
OPERATING ACTIVITIES		
Profit for the period	**6,489**	13,188
Adjustments for non-cash items:		
Depreciation and amortization	**852**	708
Impairment allowance on financial instruments, net	**3,739**	5,084
Amortization of right-of-use asset	**157**	174
Gain on sale of investment in sukuk	**(4)**	(8)
Gain on sale of investment in real estate	**-**	(9,742)
Share of results of associates, net	**(131)**	(72)
Operating profit before changes in operating assets and liabilities	**11,102**	9,332
Working capital adjustments:		
Mandatory reserve with Central Bank of Bahrain	**14,149**	(3,345)
Financing contracts	**(11,384)**	(5,267)
Other assets	**2,672**	(7,710)
Customers' current accounts	**13,737**	30,762
Other liabilities	**7,842**	8,121
Placements from financial institutions	**(44,821)**	(44,625)
Placements from non-financial institutions and individuals	**(84,922)**	(267,433)
Quasi-equity	**34,646**	293,627
Net cash (used in) / from operating activities	**(56,979)**	13,462
INVESTING ACTIVITIES		
Disposal of investment in real estate	**-**	14,684
Purchase of property and equipment	**(1,101)**	(998)
Purchase of investment securities	**(27,934)**	(60,987)
Disposal of investment securities	**348**	40,243
Net cash used in investing activities	**(28,687)**	(7,058)
FINANCING ACTIVITIES		
Profit distribution on AT1 Capital	**-**	(1,901)
Financing from financial institutions availed	**45,639**	28,962
Dividends paid	**(5,298)**	-
Net cash from financing activities	**40,341**	27,061
NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS	**(45,325)**	33,465
Cash and cash equivalents at 1 January	**314,201**	175,629
CASH AND CASH EQUIVALENTS AT 30 JUNE	**268,876**	209,094
Cash and cash equivalents comprise:		
Cash on hand	**7,212**	9,381
Balances with CBB, excluding mandatory reserve deposits	**17,706**	1,012
Balances with banks and other financial institutions excluding restricted balances	**5,650**	8,349
Placements with financial institutions with original maturities less than 90 days	**238,308**	190,352
	268,876	209,094