

Interim Consolidated Statement of Financial Position

31 March 2026 (Reviewed)

All figures in US\$ Million

	Reviewed	
	31 March 2026	31 December 2025
ASSETS		
Liquid funds	3,205	3,127
Trading securities	1,711	1,205
Placements with banks and other financial institutions	2,346	2,240
Securities bought under repurchase agreements	1,077	1,310
Non-trading investments	13,694	17,445
Loans and advances	21,157	20,661
Other assets	3,738	3,687
Premises and equipment	237	237
TOTAL ASSETS	47,165	49,912
LIABILITIES		
Deposits from customers	26,142	26,491
Deposits from banks	4,466	4,065
Certificates of deposit	497	383
Securities sold under repurchase agreements	6,579	9,074
Other liabilities	2,931	3,239
Borrowings	1,434	1,426
Total liabilities	42,049	44,678
EQUITY		
Share capital	3,110	3,110
Treasury shares	(6)	(6)
Statutory reserve	624	624
Retained earnings	1,538	1,585
Other reserves	(1,310)	(1,185)
EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE PARENT	3,956	4,128
Additional / perpetual tier-1 capital	590	590
Equity attributable to the shareholders of the parent and perpetual instrument holders	4,546	4,718
Non-controlling interests	570	516
Total equity	5,116	5,234
TOTAL LIABILITIES AND EQUITY	47,165	49,912

Interim Condensed Consolidated Statement of Cash Flows

Three-month period ended 31 March 2026 (Reviewed)

All figures in US\$ Million

	Reviewed	
	Three months ended 31 March 2026	Three months ended 31 March 2025
OPERATING ACTIVITIES		
Net cash used in operating activities	(3,501)	(1,790)
INVESTING ACTIVITIES		
Net cash from investing activities	3,498	142
FINANCING ACTIVITIES		
Net cash from financing activities	96	23
Net change in cash and cash equivalents	93	(1,625)
Effect of exchange rate changes on cash and cash equivalents	(15)	21
Cash and cash equivalents at beginning of the period	3,127	3,636
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	3,205	2,032

Interim Consolidated Statement of Changes in Equity

Three-month period ended 31 March 2026 (Reviewed)

All figures in US\$ Million

	Equity attributable to the shareholders of the parent									Additional / perpetual tier-1 capital	Non-controlling interests	Total equity
	Share capital	Treasury shares	Statutory reserve	Retained earnings*	General reserve	Other reserves			Total			
						Foreign exchange translation adjustments	Cumulative changes in fair value	Pension fund reserve				
At 31 December 2025	3,110	(6)	624	1,585	100	(1,326)	79	(38)	4,128	590	516	5,234
Profit for the period	-	-	-	52	-	-	-	-	52	-	17	69
Other comprehensive income (loss) for the period	-	-	-	-	-	(6)	(119)	-	(125)	-	23	(102)
Total comprehensive income (loss) for the period	-	-	-	52	-	(6)	(119)	-	(73)	-	40	(33)
Dividend**	-	-	-	(85)	-	-	-	-	(85)	-	(10)	(95)
Interest paid on additional / perpetual tier-1 capital	-	-	-	(9)	-	-	-	-	(9)	-	-	(9)
Other equity movements in subsidiaries	-	-	-	(5)	-	-	-	-	(5)	-	24	19
At 31 March 2026 (reviewed)	3,110	(6)	624	1,538	100	(1,332)	(40)	(38)	3,956	590	570	5,116
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	-	-	-	76	-	-	-	-	76	-	15	91
Other comprehensive income for the period	-	-	-	-	-	49	29	-	78	-	33	111
Total comprehensive income for the period	-	-	-	76	-	49	29	-	154	-	48	202
Dividend	-	-	-	(85)	-	-	-	-	(85)	-	(8)	(93)
Interest paid on additional / perpetual tier-1 capital	-	-	-	(9)	-	-	-	-	(9)	-	-	(9)
Other equity movements in subsidiaries	-	-	-	(1)	-	-	-	-	(1)	-	(1)	(2)
At 31 March 2025 (reviewed)	3,110	(6)	598	1,439	100	(1,388)	57	(34)	3,876	390	475	4,741

* Retained earnings include non-distributable reserves arising from consolidation of subsidiaries amounting to US\$ 570 million (31 December 2025: US\$ 565 million).

** A dividend of US\$ 0.0275 per share (2024: US\$ 0.0275 per share) for the year 2025 was approved for payment at the Annual General Meeting held on 26 March 2026 and paid on 6 April 2026.

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 31st March 2026, which were approved by the Board of Directors and on which an unqualified review conclusion was issued by Ernst & Young, Kingdom of Bahrain, on 12th May 2026.