

Results Presentation

for period ended 31 March 2026



Navigating crisis with resilience and continued strategy execution to deliver our vision of **MENA's International Bank of the Future**



Strong operational resilience ensuring continued services to clients

Immediate and effective Crisis Management response without disruption to customer services while prioritizing staff safety and well being

Robust core revenue momentum from a diversified franchise. TOI \$344m, +5% YoY

Revenues growth +5% compared to US\$328m last year reflecting growth in core business and origination across the franchise

Net profit US\$52m, reduction of 32% YoY, with prudent provisioning reflecting macro economic environment

Resilient underlying growth across core markets with disciplined cost management, impacted by higher provision charges driven by prevailing macroeconomic and geopolitical environment combined with one-off recoveries that benefited last year

Healthy Balance Sheet T1 Ratio 15.0%, NSFR 127%, LCR 311%

Capital, Funding and Liquidity metrics remain strong with healthy buffers to maintain growth momentum

Managing through prolonged uncertainty from a position of strength

OUR FOCUS

OUR PEOPLE

Ensure Staff safety and wellbeing

OUR OPERATIONS

The Bank is fully operational and continues to serve clients without disruption

OUR FINANCIAL STRENGTH

The Bank remains financially strong and is managing risks proactively

OUR PRIORITIES

1. Facilitate flexible & resilient staff working approaches
2. Deliver Business continuity plan and operational resilience
3. Maintain uninterrupted client service
4. Mitigate financial impact on the Bank
5. Deepen scenario & contingency planning
6. Develop plans to reprioritise strategy execution and delivery of Transformation

Management and Board continue to monitor development and are prepared to take decisions as the crisis evolves

Bank ABC

Bank ABC Islamic



Best Trade Finance Provider in the Middle East – Global Finance World’s Best Trade Finance Awards

Best Trade Finance Provider in Bahrain – Global Finance World’s Best Trade Finance Awards

World’s Best Financial Innovation Labs Award for ABC Labs – Global Finance Innovators Awards



IFN Perpetual Sukuk Deal of the Year 2025 - IFN Deals of the Year 2025

Best Corporate Bank in UK - IFN Best Banks Poll 2025

Best Corporate Bank in Jordan - IFN Best Banks Poll 2025

Best Digital Offering by a Bank in Jordan - IFN Best Banks Poll 2025



Best Digital Offering by a Bank in Bahrain - IFN Best Banks Poll 2025

Best Investment Bank in Bahrain - IFN Best Banks Poll 2025

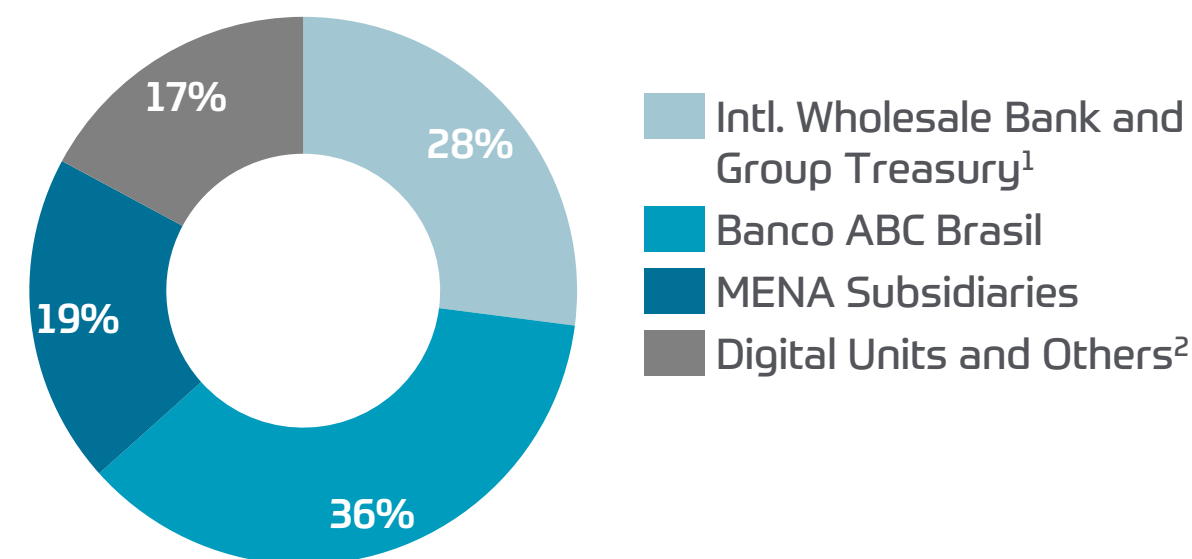
Best Islamic Bank in Bahrain - IFN Best Banks Poll 2025

Most Innovative Bank in Bahrain - IFN Best Banks Poll 2025

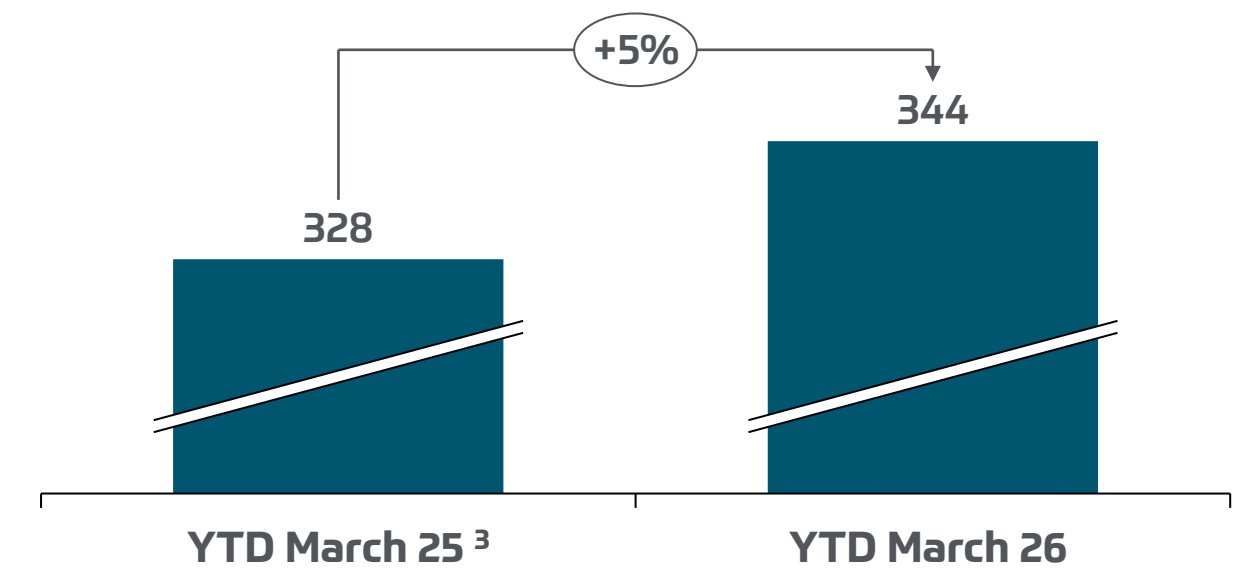
Robust underlying performance, driven by resilient core business growth

- / TOI reached US\$344m, +5% higher on a YoY basis, compared to US\$328m last year
- / TOI was well diversified across our markets and business lines with International Wholesale and Group Treasury contributing the 28%, Brasil at 36%, MENA subsidiaries at 19% and Digital units and others at 17%

YTD March 2026 TOI by business



YTD March 2026 TOI, US\$m



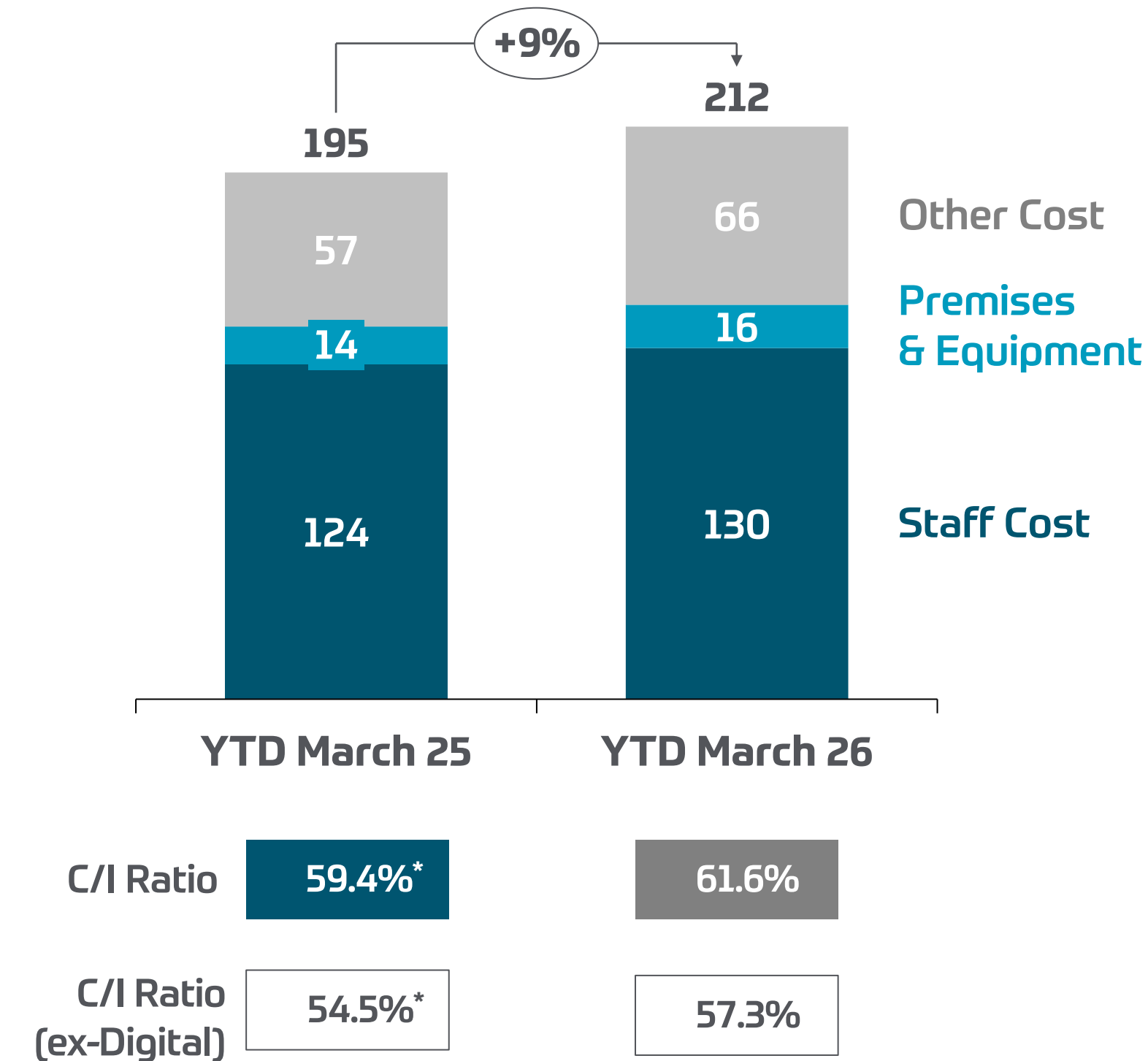
1. International wholesale bank 20% and Group Treasury 8%
 2. Includes activities of Digital units (Arab Financial Services, ila) and Equity income.
 3. Reclassification of recoveries from written off debts of US\$4m in YTD Mar 25 from income to provisions (previously \$332m)

Innovating while maintaining robust cost disciplines



- / The Group continues to enforce appropriate cost discipline without compromising on investments into the Group’s digital transformation and strategic initiatives to build its “Bank of the Future”
- / Cost base includes initiatives to strengthen the Group’s resilience
- / Cost to income ratio at 61.6%:
 - 57.3% when adjusted for ongoing investment in digital initiatives

Operating Expenses and Cost to Income Ratio

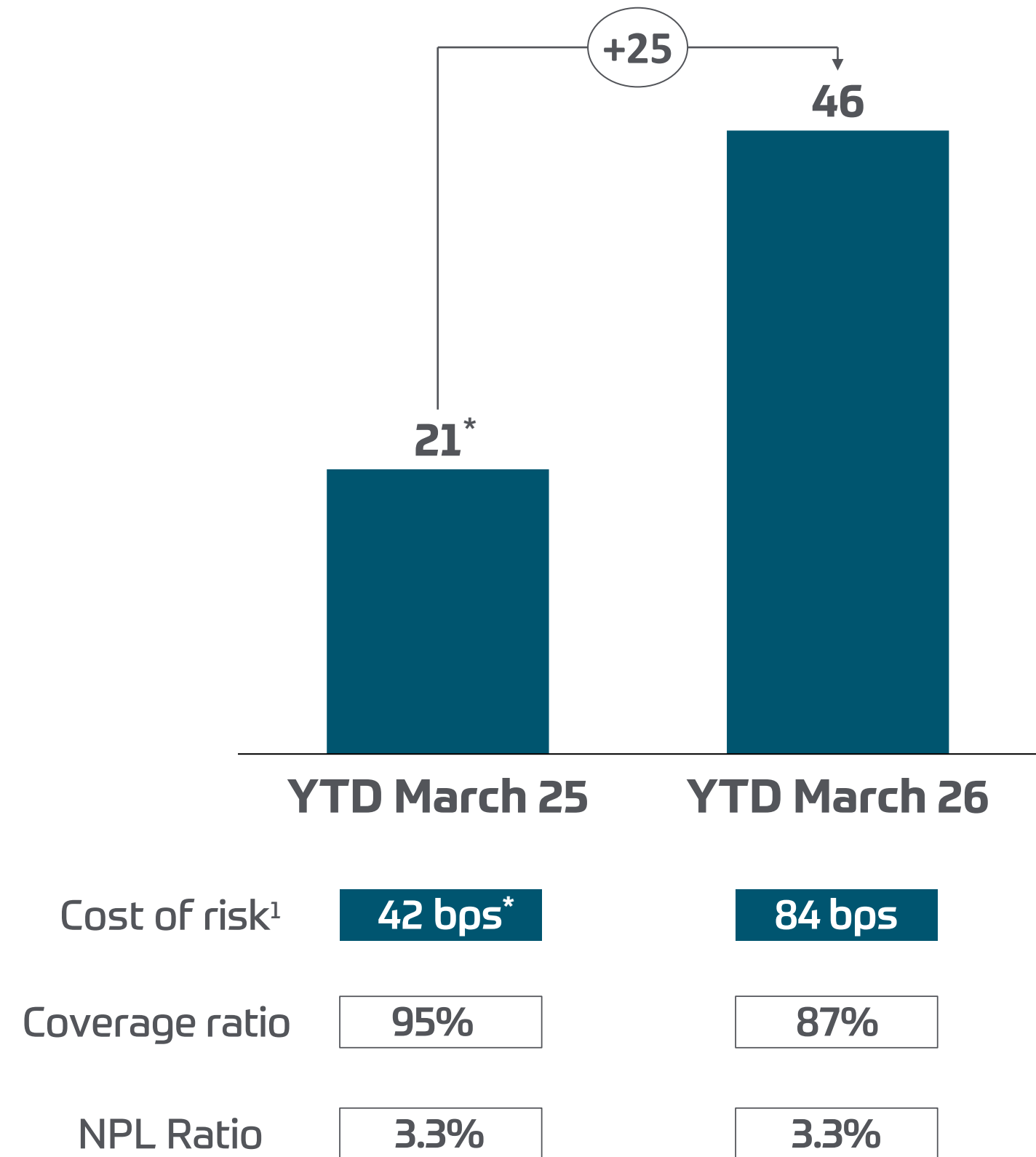


* Reclassification of recoveries from written off debts of US\$4m in YTD Mar 25 from income to provisions (previously C/I ratio 58.7% and C/I ratio ex-digital at 53.2%)

Business growth being prudently managed, with healthy level of risk appetite and risk frameworks

- / ECL charge US\$46m, +\$25m YoY reflecting the increased macroeconomic and geopolitical risks and one-off factors which benefitted Q1 2025
- / Cost of Risk at 84bps, compared to 42bps last year.
- / NPL Ratio and Coverage ratio remain at healthy levels

ECL charge and cost of risk, US\$m, bps



1. Credit Loss expense / Gross Loans

* Reclassification of recoveries from written off debts of US\$4m in YTD Mar 25 from income to provisions (previously ECL at US\$25m and Cost of Risk at 50bps)

Stable Asset levels reflecting financial resilience amid evolving macroeconomic environment conditions



/ Loans increased 2% compared with 2025 year-end, reflecting strong underlying growth in core business.

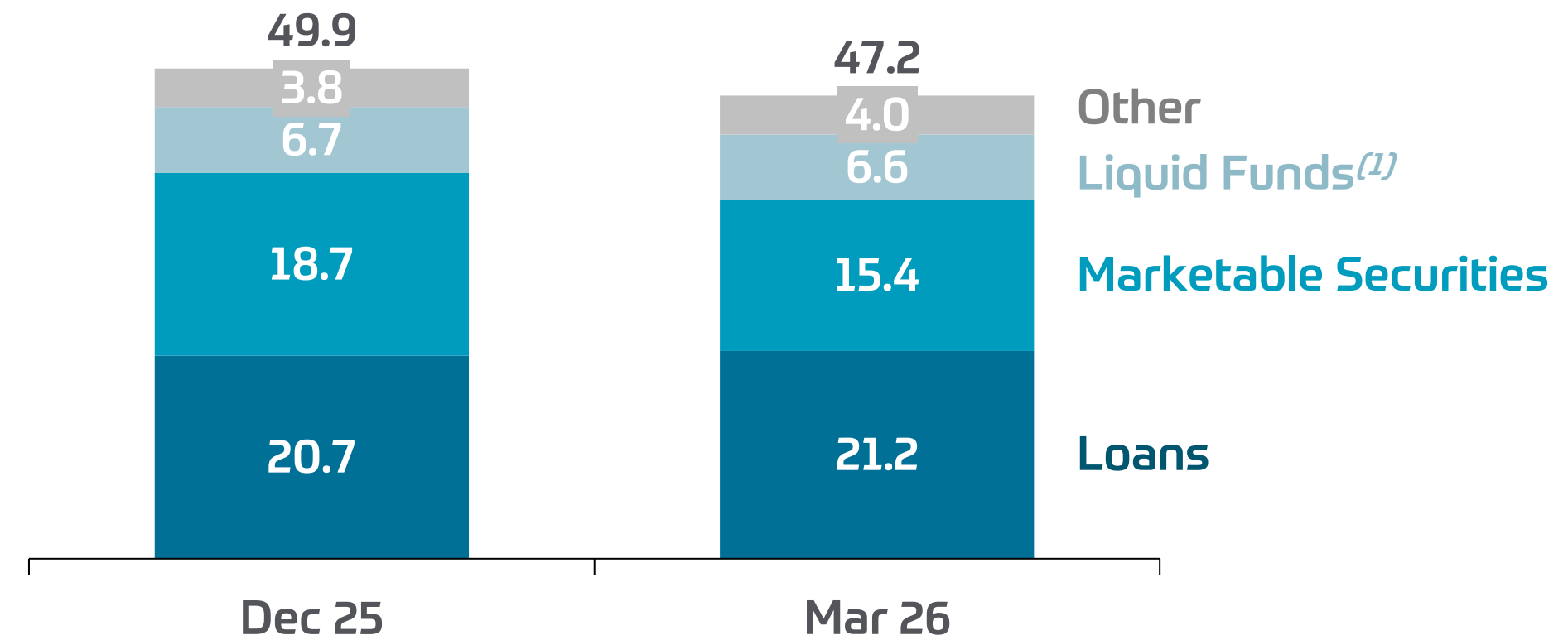
/ Total Assets at US\$47.2bn, compared to US\$49.9bn at the 2025 year-end, -6%, reflecting short-term asset and liability management

/ 60% of Total Assets maturing within 1-year

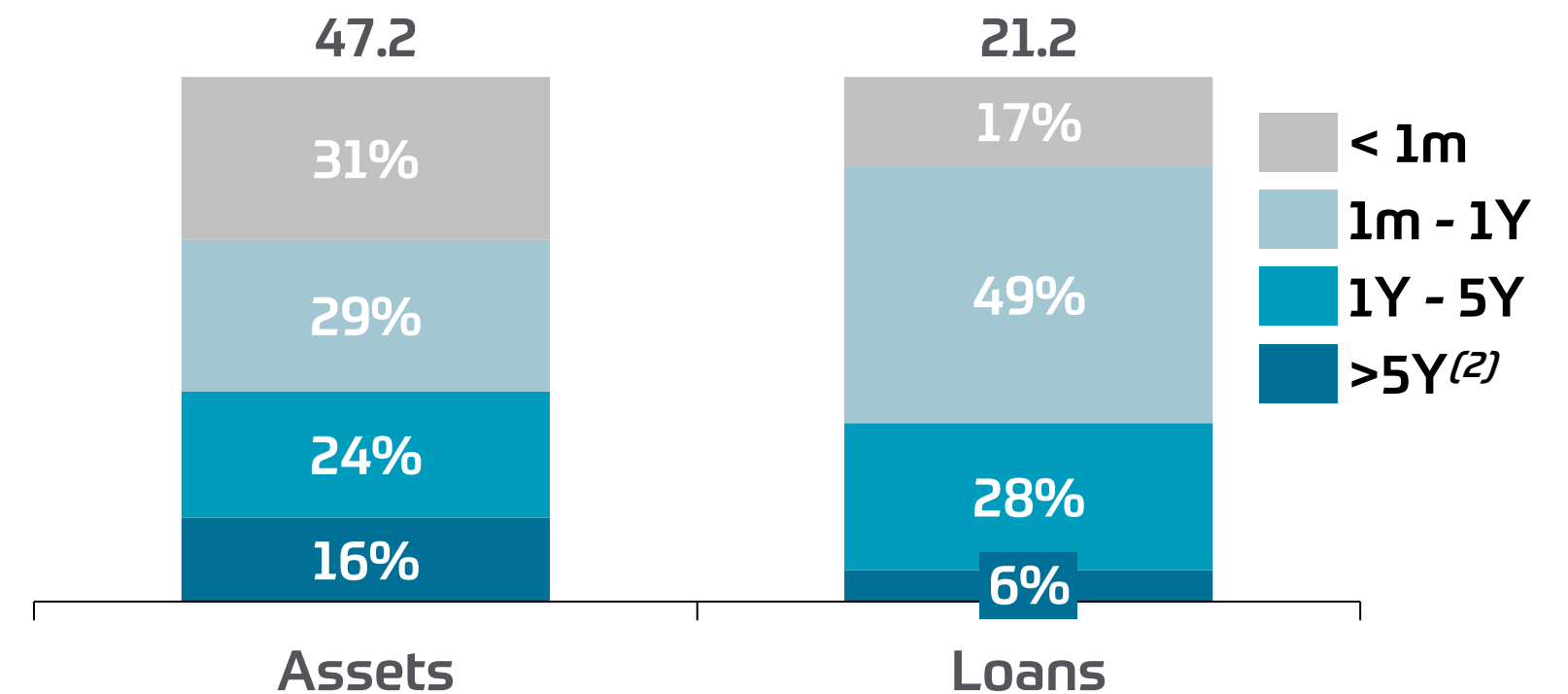
/ Net loans to customer deposits ratio at 79%

1) Liquid funds includes placements with banks & other financial institutions and securities bought under repurchase agreements. 2) Undated included in >5 years.

Assets by Instrument, US\$bn



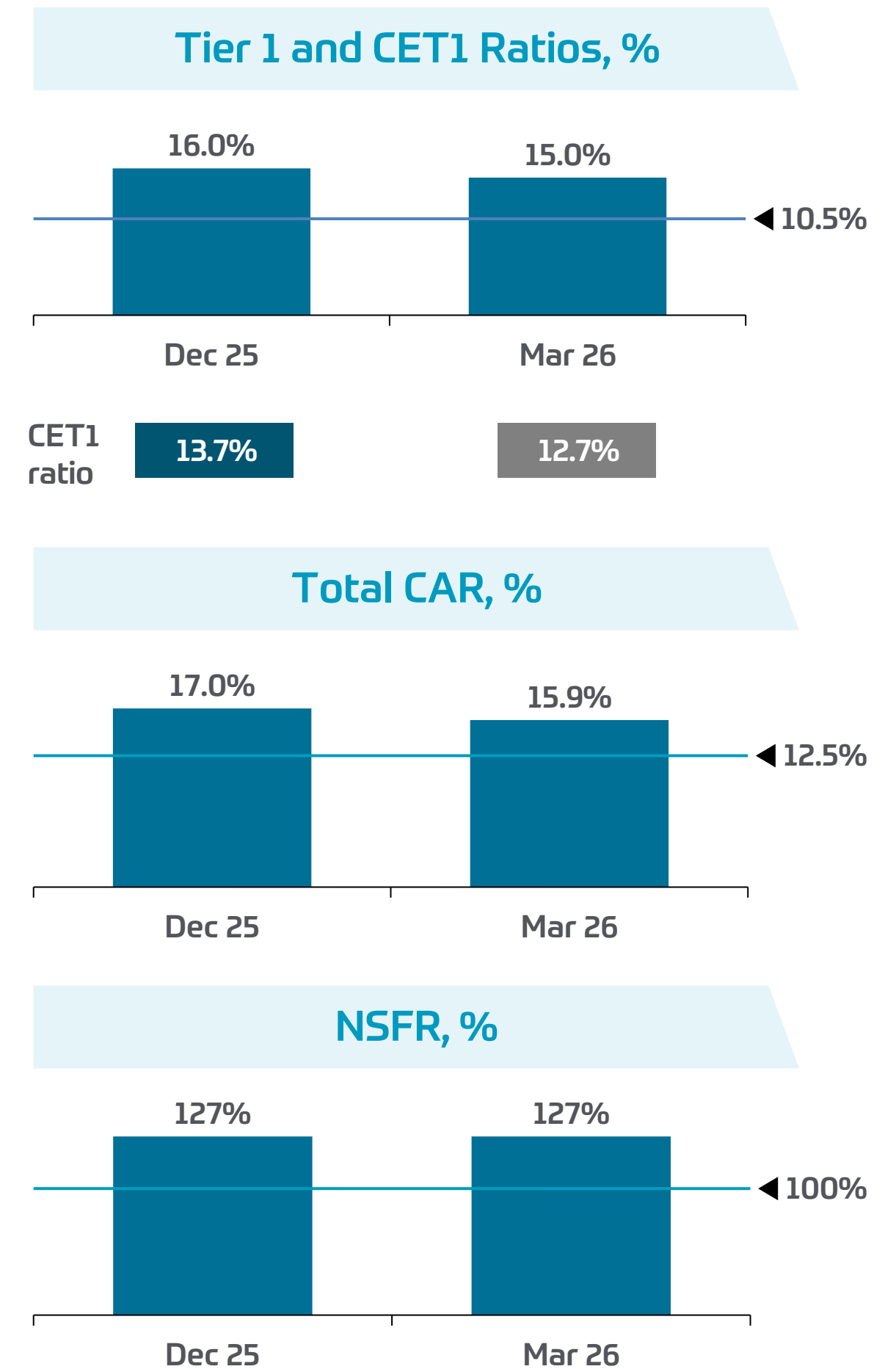
Assets by Maturity, US\$bn



Balance sheet strength was maintained, with robust capital ratio levels



- / Strong T1 Ratio at 15.0%, supporting RWA growth
- / CET 1 Ratio 12.7% comprises the majority of Tier 1 Ratio
- / Total CAR of 15.9% as of March 2026
- / RWA stood at US\$31.9bn as of March 26, increasing by 4% over YE 2025
- / Healthy liquid position with LCR of 311%¹ and NSFR of 127%



1) LCR calculated net of trapped liquidity.

Bank ABC's resilience in navigating the heightened macro and geopolitical crisis was key to continued accelerated growth in core business reflected in the resilient YTD March results

Strong operational resilience, and effective crisis management ensured continuous services to the clients while prioritizing staff safety and well being

Robust core revenue momentum from a diversified franchise, TOI at US\$344mn, +5%, reflecting diversified revenue composition and improvements in core business and origination across the core markets

Higher provisions reflecting macro economic and one-off factors, +US\$25m compared to last year with Cost of Risk at 84bps. NPL Ratio and Coverage ratio remain at healthy levels

Net profit at US\$52m, reduced by 32% YoY. Resilient underlying growth across core markets with disciplined cost management, impacted by higher provision charges

Well diversified Balance Sheet with Strong capital and liquidity position, Tier 1 Ratio at 15.0%, LCR at 311% and NSFR at 127% positioning the Bank well for future growth and sustained resilience

Appendix: Normalized Financials

Profit or Loss

US\$ millions	2019	2020	2021	2022	2023	2024	2025	YTD Mar 25	YTD Mar 26	▲ YoY %
Net Interest Income	564	516	592	786	935	902	970	231	241	4%
Non-Interest Income*	311	233	277	315	344	437	440	97	103	6%
Total Operating Income (TOI)*	875	749	869	1,101	1,279	1,339	1,410	328	344	5%
Total Operating Expenses	-524	-486	-569	-690	-764	-773	-814	-195	-212	9%
Net Operating Profit	351	263	300	411	515	566	596	133	132	-1%
Provisions	-82	-329	-106	-119	-145	-143	-164	-21	-46	119%
Profit before Taxes & M.I.	269	-66	194	292	370	423	432	112	86	-23%
Taxes*	-33	-9	-66	-83	-74	-72	-105	-21	-17	-19%
M.I.	-42	-14	-28	-55	-61	-66	-70	-15	-17	13%
Net Profit	194	-89	100	154	235	285	257	76	52	-32%

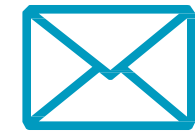
Balance Sheet

US\$ millions	2019	2020	2021	2022	2023	2024	2025	Mar 25	Mar 26	▲ YE 25 vs. Mar 26 %
Liquid Funds**	5,323	5,378	6,355	6,498	8,888	6,995	6,677	5,764	6,628	-1%
Marketable Securities	6,343	6,867	9,292	8,670	12,438	16,955	18,650	17,067	15,405	-17%
Loans & Advances	16,452	15,656	16,716	18,190	19,096	18,649	20,661	19,353	21,157	2%
Other	1,950	2,506	2,538	3,281	3,470	3,666	3,924	3,546	3,975	1%
Total Assets	30,068	30,407	34,901	36,639	43,892	46,265	49,912	45,730	47,165	-6%
Customer Deposits	17,065	17,667	21,459	21,831	23,847	22,675	26,874	23,630	26,639	-1%
Bank Deposits	4,905	4,747	6,399	6,642	11,068	14,714	13,139	13,086	11,045	-16%
Borrowing	2,080	1,795	1,211	1,297	1,303	1,381	1,426	1,504	1,434	1%
Other	1,529	2,054	1,597	2,348	2,870	2,852	3,239	2,769	2,931	-10%
Total Liabilities	25,579	26,263	30,666	32,118	39,088	41,622	44,678	40,989	42,049	-6%
Shareholders' Equity	4,031	3,767	3,872	3,705	3,910	3,817	4,128	3,876	3,956	-4%
Non-Controlling Interest	458	377	363	426	504	436	516	475	570	10%
Additional / Perpetual Tier-1 Capital	-	-	-	390	390	390	590	390	590	0%
Total Equity	4,489	4,144	4,235	4,521	4,804	4,643	5,234	4,741	5,116	-2%
Total Liabilities & Equity	30,068	30,407	34,901	36,639	43,892	46,265	49,912	45,730	47,165	-6%

Key Metrics

Cost to Income, %	60%	65%	65%	63%	60%	58%	58%	59%	62%	2.3% ***
Tier 1 Ratio, %	16.9%	16.6%	15.9%	15.7%	15.0%	15.5%	16.0%	15.0%	15.0%	-1.0%
CET 1, %	16.6%	16.2%	15.5%	14.0%	13.5%	13.6%	13.7%	13.2%	12.7%	-1.0%
RoAE, %	4.9%	-	2.6%	3.7%	5.8%	7.0%	6.0%	7.4%	4.3%	-3.1% ***

* TOI and taxes includes normalization of BRL currency over hedge. Headline TOI 2019 \$865m, 2020 \$646m, 2021 \$854m, 2022 \$1,101m. Note that underlying adjustment for BAB Cayman branch hedging is no longer material due to tax changes in Brazil and hence not considered for FY 23 onwards and YOY comparison above ** Liquid funds includes placements with banks & other financial institutions and securities bought under repurchase agreements. ***Change Year on Year



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