Condensed Consolidated Interim Financial Information
30 June 2026

NATIONAL BANK OF BAHRAIN GROUP
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NBB

Condensed Consolidated Statement of Financial Position
As at 30 June 2026 (Bahraini Dinar Millions)

	30 June 2026 (reviewed)	31 December 2025 (audited)
Assets		
Cash and balances at central banks	**184.8**	198.5
Treasury bills	**80.4**	10.0
Placements with banks and other financial institutions	**819.6**	800.7
Loans and advances to customers	**3,384.7**	3,186.2
Investment securities	**1,573.8**	1,751.1
Investment in associates	**39.0**	39.6
Interest receivable and other assets	**171.2**	168.7
Property and equipment	**68.8**	71.5
Goodwill and other intangible assets	**49.8**	50.3
Total assets	**6,372.1**	6,276.6
Liabilities		
Due to banks and other financial institutions	**633.3**	894.7
Borrowings under repurchase agreements	**536.5**	609.2
Customer deposits	**4,480.9**	4,015.5
Interest payable and other liabilities	**156.3**	157.0
Total liabilities	**5,807.0**	5,676.4
Equity		
Share capital	**226.6**	226.6
Treasury shares	**(3.7)**	(4.2)
Shares unallocated under share incentive scheme	**(0.6)**	(0.6)
Share premium	**16.9**	16.9
Statutory reserve	**113.3**	113.3
General reserve	**32.4**	32.4
Other reserves and retained earnings	**165.7**	200.6
Equity attributable to the shareholders of the Bank	**550.6**	585.0
Non-controlling interest	**14.5**	15.2
Total equity	**565.1**	600.2
Total liabilities and equity	**6,372.1**	6,276.6

Condensed Consolidated Statement of Profit or Loss
For the six months ended 30 June 2026 (Bahraini Dinar Millions)

	Six months ended		Three months ended	
	30 June 2026 (reviewed)	30 June 2025 (reviewed)	30 June 2026 (reviewed)	30 June 2025 (reviewed)
Interest income	**160.8**	150.1	**82.3**	75.9
Interest expense	**(85.2)**	(83.0)	**(42.0)**	(42.2)
Net interest income	**75.6**	67.1	**40.3**	33.7
Net fee and commission income	**5.8**	7.0	**3.0**	4.0
Other income	**21.4**	32.0	**10.6**	8.3
Total operating income	**102.8**	106.1	**53.9**	46.0
Staff expenses	**28.9**	27.6	**14.9**	13.4
Depreciation and amortisation expenses	**5.9**	5.0	**2.9**	2.9
Other operating expenses	**21.6**	19.9	**10.9**	10.4
Total operating expenses	**56.4**	52.5	**28.7**	26.7
Profit before results of associates, impairment and tax	**46.4**	53.6	**25.2**	19.3
Share of profits of associates, net	**0.4**	0.7	**0.4**	0.4
Net impairment losses on financial instruments	**(2.4)**	(3.9)	**(2.3)**	0.5
Profit before tax	**44.4**	50.4	**23.3**	20.2
Tax expense	**(0.2)**	(0.1)	**(0.2)**	(0.1)
Profit for the period	**44.2**	50.3	**23.1**	20.1
Attributable to:				
Shareholders of the Bank	**43.1**	47.5	**22.5**	19.4
Non-controlling interest	**1.1**	2.8	**0.6**	0.7
	44.2	50.3	**23.1**	20.1
Basic and diluted earnings per share attributable to the shareholders of the Bank	**19 fils**	21 fils	**10 fils**	9 fils

Condensed Consolidated Statement of Comprehensive Income
For the six months ended 30 June 2026 (Bahraini Dinar Millions)

	Six months ended		Three months ended	
	30 June 2026 (reviewed)	30 June 2025 (reviewed)	30 June 2026 (reviewed)	30 June 2025 (reviewed)
Profit for the period	**44.2**	50.3	**23.1**	20.1
Other comprehensive income:				
Items that are or may be reclassified subsequently to profit or loss:				
Cash flow hedges:				
Net change in fair value	**0.3**	-	**-**	-
Fair value through other comprehensive income (debt instruments)				
Net change in fair value	**(12.0)**	(5.2)	**17.8**	(3.6)
Net amount transferred to profit or loss	**(4.6)**	(2.8)	**(4.3)**	(0.1)
Share of comprehensive income of associate	**(0.1)**	-	**(0.1)**	-
Items that will not be reclassified to profit or loss:				
Share of comprehensive income of associate	**(0.1)**	-	**-**	-
Net change in fair value of equity instruments at FVOCI	**(2.3)**	(5.2)	**1.4**	(1.8)
Total other comprehensive income for the period	**(18.8)**	(13.2)	**14.8**	(5.5)
Total comprehensive income for the period	**25.4**	37.1	**37.9**	14.6
Attributable to:				
Shareholders of the Bank	**24.3**	34.3	**37.3**	13.9
Non-controlling interest	**1.1**	2.8	**0.6**	0.7
	25.4	37.1	**37.9**	14.6

Condensed Consolidated Statement of Changes in Equity
For the six months ended 30 June 2026 (Bahraini Dinar Millions)

2026 (reviewed)	Share capital	Treasury shares	Un-allocated shares	Share premium	Statutory reserve	General reserve	Other reserves and retained earnings: Fair value reserve	Cash flow hedge reserve	Donation charity reserve	Retained earnings	Total owners' equity	Non-controlling interest	Total equity
Balance at 1 January 2026	**226.6**	**(4.2)**	**(0.6)**	**16.9**	**113.3**	**32.4**	**33.6**	**(0.7)**	**13.8**	**153.9**	**585.0**	**15.2**	**600.2**
2025 appropriations:													
Cash dividend at 25%	-	-	-	-	-	-	-	-	-	**(56.4)**	**(56.4)**	-	**(56.4)**
Transfer to donations and charity reserve	-	-	-	-	-	-	-	-	**0.5**	**(0.5)**	-	-	-
Balance after 2025 appropriations	**226.6**	**(4.2)**	**(0.6)**	**16.9**	**113.3**	**32.4**	**33.6**	**(0.7)**	**14.3**	**97.0**	**528.6**	**15.2**	**543.8**
Employee shares assigned	-	-	-	-	-	-	-	-	-	-	-	-	-
Movement in treasury shares	-	**0.5**	-	-	-	-	-	-	-	-	**0.5**	-	**0.5**
Comprehensive income for the period:													
Profit for the period	-	-	-	-	-	-	-	-	-	**43.1**	**43.1**	**1.1**	**44.2**
Other comprehensive income	-	-	-	-	-	-	**(19.1)**	**0.3**	-	-	**(18.8)**	-	**(18.8)**
Total comprehensive income for the period	-	-	-	-	-	-	**(19.1)**	**0.3**	-	**43.1**	**24.3**	**1.1**	**25.4**
Utilisation of donation and charity reserve	-	-	-	-	-	-	-	-	**(1.8)**	-	**(1.8)**	-	**(1.8)**
Other movements	-	-	-	-	-	-	-	-	-	**(1.0)**	**(1.0)**	**(1.8)**	**(2.8)**
Balance at 30 June 2026	**226.6**	**(3.7)**	**(0.6)**	**16.9**	**113.3**	**32.4**	**14.5**	**(0.4)**	**12.5**	**139.1**	**550.6**	**14.5**	**565.1**

Condensed Consolidated Statement of Changes in Equity
For the six months ended 30 June 2025 (Bahraini Dinar Millions)

2025 (reviewed)	Share capital	Treasury shares	Un-allocated shares	Share premium	Statutory reserve	General reserve	Other reserves and retained earnings: Fair value reserve	Donation charity reserve	Retained earnings	Total owners' equity	Non-controlling interest	Total equity
Balance at 1 January 2025	226.6	(2.5)	(0.5)	15.1	113.3	32.4	35.3	14.2	149.9	583.8	13.2	597.0
2024 appropriations:												
Cash dividend at 25%	-	-	-	-	-	-	-	-	(56.4)	(56.4)	-	(56.4)
Transfer to donations and charity reserve	-	-	-	-	-	-	-	2.0	(2.0)	-	-	-
Balance after 2024 appropriations	226.6	(2.5)	(0.5)	15.1	113.3	32.4	35.3	16.2	91.5	527.4	13.2	540.6
Employee shares assigned	-	-	0.3	1.9	-	-	-	-	-	2.2	-	2.2
Movement in treasury shares	-	(1.7)	-	-	-	-	-	-	-	(1.7)	-	(1.7)
Comprehensive income for the period:												
Profit for the period	-	-	-	-	-	-	-	-	47.5	47.5	2.8	50.3
Other comprehensive income	-	-	-	-	-	-	(13.2)	-	-	(13.2)	-	(13.2)
Total comprehensive income for the period	-	-	-	-	-	-	(13.2)	-	47.5	34.3	2.8	37.1
Utilisation of donation and charity reserve	-	-	-	-	-	-	-	(1.4)	-	(1.4)	-	(1.4)
Other movements	-	-	-	-	-	-	-	-	(0.4)	(0.4)	-	(0.4)
Balance at 30 June 2025	226.6	(4.2)	(0.2)	17.0	113.3	32.4	22.1	14.8	138.6	560.4	16.0	576.4

Condensed Consolidated Statement of Cash Flows
For the six months ended 30 June 2026 (Bahraini Dinar Millions)

	Six months ended 30 June 2026 (reviewed)	30 June 2025 (reviewed)
Cash flow from operating activities		
Profit for the period	**44.2**	50.3
Adjustments to reconcile profit for the period to net cash from operating activities:		
Depreciation and amortisation	**5.9**	5.0
Amortisation of right-of-use leased property	**0.9**	0.9
Fair value loss of investment properties	**-**	0.1
Net impairment losses on financial instruments	**2.4**	3.9
Share of profits from associates, net	**(0.4)**	(0.7)
Profit for the period after adjustments	**53.0**	59.5
Change in operating assets and liabilities:		
Balances with central banks (mandatory cash reserve)	**18.3**	(11.4)
Treasury bills	**(10.2)**	(16.3)
Placements with banks and other financial institutions	**(4.2)**	(17.8)
Loans and advances to customers	**(200.3)**	88.0
Investment securities	**149.2**	(154.0)
Interest receivable and other assets	**6.6**	(53.7)
Due to banks and other financial institutions	**(261.5)**	186.3
Borrowings under repurchase agreements	**(72.7)**	103.9
Customer deposits	**465.9**	202.3
Interest payable and other liabilities	**(2.9)**	(1.2)
Net cash from operating activities	**141.2**	385.6
Cash flow from investing activities		
Dividend received from associates	**0.8**	0.8
Capital reduction of associates	**-**	1.0
Purchase of property and equipment, net	**(3.4)**	(4.6)
Net cash used in investing activities	**(2.6)**	(2.8)
Cash flow from financing activities		
Dividends paid	**(56.4)**	(56.4)
Net investment in treasury shares	**0.5**	(0.6)
Donations and charities paid	**(2.5)**	(1.8)
Payment of lease liabilities	**(0.7)**	(0.8)
Net cash used in financing activities	**(59.1)**	(59.6)
Net increase in cash and cash equivalents during the period	**79.5**	323.2
Cash and cash equivalents at 1 January	**840.5**	664.8
Cash and cash equivalents at 30 June	**920.0**	988.0

The comparatives for the condensed consolidated statement of financial position have been extracted from the Group's audited financial statements for the year ended 31 December 2025. The comparatives for the condensed consolidated statements of profit or loss, comprehensive income, changes in equity and cash flows have been extracted from the reviewed condensed consolidated interim financial information for the six months period ended 30 June 2025.

Reviewed by KPMG - 10 August 2026

Mrs. Hala Ali Husain Yateem
Chairperson

Mr. Yusuf Abdulla Yusuf Alireza
Vice Chairperson

Mr. Usman Ahmed
Group Chief Executive Officer

Licensed by the CBB as a conventional retail bank