

BCFC reports BD 5.1 million Net Profit for Year Ended 31 December 2025

Manama

Bahrain Commercial Facilities Company announced its financial results for the three months period ended 31 December 2025 and for the year ended 31 December 2025.

Three months period ended 31 December 2025

The Group reported a net profit of BD 1.3 million, 117% higher than BD 0.6 million during the same period last year. Mainly due to enhanced recoveries from written off balance during the period of BD 1.9 million, 46%

Mr. Abdulla Bukhowa, Chief Executive Officer of Bahrain Commercial Facilities Company

higher than BD 1.3 million for the same period last year. The basic and diluted earnings per share amounted to a profit of 6 Fils, 100% higher than 3 Fils for the same period last year.

The Group registered a total comprehensive income of BD 1.3 million, 86% higher than BD 0.7 million for the same period last year.

year.

Year ended 31 December 2025 During the year ended 31 December 2025, the Group achieved a net profit of BD 5.1 million, 2% higher than BD 5 million last year. This resulted in a basic and diluted earnings per share amounting to 25 Fils, unchanged from 25 Fils last year.

The Group registered a total comprehensive income of BD 4.6 million, 5% higher than BD 4.4 million for the same period last year.

Total equity stands at BD 107.3 million as of 31 December 2025, 1% higher than 31 December 2024 of BD 105.9 million. The Group's total assets as of 31 December 2025 stand at BD 216.4 million, 2% lower than 31 December 2024 of BD 220.8 million. The Group's total liabilities reached BD 109.1 million as of 31 December 2025, 5%

lower than 31 December 2024 of BD 114.9 million. The Board has recommended a cash dividend of 17 fils per share (17% of paid-up capital) subject to AGM approval (2024: 15 fils per share).

Mr. Abdulrahman Fakhro, the Chairman of Bahrain

Commercial Facilities Company (BCFC), expressed his pride in the Group's achievements and stated, "Having completed a

comprehensive three-year strategic transformation, the Group enters a new chapter from a position of strength. The Board is confident that the foundations laid during this period will support continued growth and enhanced shareholder value in the years ahead."

Mr. Abdulla Bukhowa, Chief Executive Officer of Bahrain Commercial Facilities Company (BCFC), commented: "I am encouraged by the Group's solid performance in 2025, underpinned

Mr. Abdulrahman Fakhro, the Chairman of Bahrain Commercial Facilities Company

by healthy growth in lending volumes, an expanded market presence through new partnerships and branch openings, and continued recognition of our digital capabilities and further supported by the automotive companies' diversified brand portfolio catering to various customer demands. These achievements reflect our team's dedication to operational excellence, and we remain committed to delivering innovative solutions that enhance customer value and support sustainable profitability. I would like to extend my sincere thanks to the Board of Directors for their continued trust, support, and strategic guidance."

The full set financial statement and the press release are available on the Bahrain Bourse's website.



BAHRAIN COMMERCIAL FACILITIES COMPANY B.S.C.

Consolidated Financial Statements 31 December 2025

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the year ended 31 December 2025

Bahraini dinars in thousands	2025	2024
Interest income	15,882	17,187
Interest expense	(6,619)	(7,115)
Net interest income	9,263	10,072
Automotive revenue	45,853	45,615
Cost of sales	(37,940)	(37,764)
Gross profit on automotive revenue	7,913	7,851
Net fee and commission income	2,151	2,631
Rental and real estate income	1,396	768
Other income	1,236	1,486
Total operating income	21,959	22,808
Salaries and related costs	(8,395)	(8,519)
Other operating expenses	(11,577)	(10,302)
Total operating expenses	(19,972)	(18,821)
Profit before provisions, credit losses and recoveries	1,987	3,987
Provisions and credit losses	(2,478)	(2,226)
Recoveries from written off balances	5,568	3,273
Profit for the year	5,077	5,034
Basic and diluted earnings per 100 fils share	25 fils	25 fils
Proposed cash dividend per 100 fils share	17 fils	15 fils

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2025

Bahraini dinars in thousands	2025	2024
Profit for the year	5,077	5,034
Other comprehensive loss:		
Items that are or may be reclassified to profit or loss		
Net change in cash flow hedge reserve	(509)	(685)
Total comprehensive income for the year	4,568	4,349

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

At 31 December 2025

Bahraini dinars in thousands	31 December 2025	31 December 2024
ASSETS		
Cash and balances with banks	6,792	15,232
Loans and advances to customers	140,054	137,320
Trade receivables	4,718	3,927
Inventories	21,924	18,900
Investment properties	4,755	9,849
Property and equipment	30,296	28,613
Other assets	7,861	6,963
TOTAL ASSETS	216,400	220,804
LIABILITIES AND EQUITY		
Liabilities		
Trade and other payables	18,082	21,197
Bank term loans and other borrowings	91,053	93,731
TOTAL LIABILITIES	109,135	114,928
Equity		
Share capital	20,419	20,419
Treasury shares	(599)	(599)
Statutory reserve	10,210	10,210
Share premium	25,292	25,292
Other reserves	27,557	28,074
Retained earnings	24,386	22,480
TOTAL EQUITY	107,265	105,876
TOTAL LIABILITIES AND EQUITY	216,400	220,804

OPERATING SEGMENT INFORMATION

For the year ended 31 December 2025

Bahraini dinars in thousands	Operating Income		Profit / (loss)	
	2025	2024	2025	2024
Lending	10,845	12,102	2,265	2,778
Automotive	8,769	8,734	2,475	2,824
Insurance	930	904	125	110
Real estate	1,415	1,068	212	(678)
	21,959	22,808	5,077	5,034

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 31 December 2025

Bahraini dinars in thousands	2025	2024
OPERATING ACTIVITIES		
Loan repayments, interest received and other credit related receipts	224,982	206,100
Cash receipts from automotive sales	45,888	45,478
Insurance commission received	697	674
Proceeds from sale of real estate inventory	681	1,051
Rental and valuation income received	695	1,380
Loans and advances to customers	(206,628)	(178,243)
Payments to suppliers	(40,405)	(38,434)
Payments for operating expenses	(17,218)	(15,406)
Payment for real estate inventory	(18)	(22)
Directors' fees paid	(300)	-
Interest paid	(6,627)	(7,337)
Net cash generated from operating activities	1,747	15,241
INVESTING ACTIVITIES		
Capital expenditure on property and equipment	(11,308)	(10,281)
Addition to investment properties	(31)	(61)
Proceeds from sale of property and equipment	5,846	3,761
Sale of investment properties	1,301	-
Fixed deposit held with banks with maturities of more than three months	4,000	2,000
Net cash used in investing activities	(192)	(4,581)
FINANCING ACTIVITIES		
Bank term loans and other borrowings availed	28,276	27,617
Bank term loans and other borrowings paid	(31,102)	(33,716)
Dividends paid	(3,021)	-
Donations paid	(158)	(118)
Net cash used in financing activities	(6,005)	(6,217)
NET CHANGE IN CASH AND CASH EQUIVALENTS	(4,450)	4,443
Cash and cash equivalents at 1 January	10,658	6,215
CASH AND CASH EQUIVALENTS AT 31 DECEMBER	6,208	10,658
Cash and cash equivalents comprise:		
Cash and balances with banks	6,792	15,232
Less:		
Restricted cash	(124)	(179)
Bank overdrafts	(460)	(395)
Fixed deposit held with banks with maturities of more than three months	-	(4,000)
	6,208	10,658

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2025

Bahraini dinars in thousands	Share capital				Reserves and retained earnings				Total equity
	Share capital	Treasury shares	Statutory reserve	Share Premium	Other reserves			Retained earnings	
					Cash flow hedge reserve	Donation reserve	General reserve		
As at 1 January 2025	20,419	(599)	10,210	25,292	559	15	27,500	22,480	105,876
2024 appropriations (approved by shareholders):									
- Donations	-	-	-	-	-	150	-	(150)	-
- Dividends to equity holders	-	-	-	-	-	-	-	(3,021)	(3,021)
Balance after 2024 appropriations	20,419	(599)	10,210	25,292	559	165	27,500	19,309	102,855
Comprehensive income for the year:									
Profit for the year	-	-	-	-	-	-	-	5,077	5,077
Other comprehensive loss:									
- Net change in cash flow hedge reserve	-	-	-	-	(509)	-	-	-	(509)
	20,419	(599)	10,210	25,292	50	165	27,500	24,386	107,423
Utilisation of donation reserve	-	-	-	-	-	(158)	-	-	(158)
At 31 December 2025	20,419	(599)	10,210	25,292	50	7	27,500	24,386	107,265

The consolidated financial statements were approved by the Board of Directors on 22 February 2026 and signed on its behalf by:

Abdulrahman Yusuf Fakhro Chairman
Reyadh Yusuf Sater Vice Chairman
Abdulla Abdulrazaq Bukhowa Chief Executive Officer

The above consolidated financial statements have been extracted from the consolidated financial statements of Bahrain Commercial Facilities Company B.S.C. for the year ended 31 December 2025 which were audited by Ernst and Young, Kingdom of Bahrain, who have expressed an unqualified opinion on 22 February 2026.

For further information please visit: www.bahraincredit.com.bh.

The Company is licensed and regulated by the Central Bank of Bahrain as a financing company.