

**KUWAIT FINANCE HOUSE B.S.C. (c)**

**CONDENSED CONSOLIDATED INTERIM  
FINANCIAL INFORMATION**

**31 MARCH 2026**

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# Independent auditors' report on review of condensed consolidated interim financial information

## To the Board of Directors of

*Kuwait Finance House B.S.C. (c) (formerly, AHLI UNITED BANK B.S.C. (c))  
Kingdom of Bahrain*

### Introduction

We have reviewed the accompanying 31 March 2026 condensed consolidated interim financial information of Kuwait Finance House B.S.C. (c) (formerly, AHLI UNITED BANK B.S.C. (c)) (the "Bank") and its subsidiaries (together the "Group"), which comprises:

- the condensed consolidated interim statement of income for the three-month period ended 31 March 2026;
- the condensed consolidated interim statement of comprehensive income for the three-month period ended 31 March 2026;
- the condensed consolidated statement of financial position as at 31 March 2026;
- the condensed consolidated interim statement of income and attribution related to quasi-equity for the three-month period ended 31 March 2026;
- the condensed consolidated interim statement of changes in owners' equity for the three-month period ended 31 March 2026;
- the condensed consolidated interim statement of cash flows for the three-month period ended 31 March 2026;
- the condensed consolidated interim statement of changes in off-balance sheet assets under management for the three-month period ended 31 March 2026; and
- notes to the condensed consolidated interim financial information.

The Board of Directors of the Bank is responsible for the preparation and presentation of this condensed consolidated interim financial information in accordance with FAS 41, "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed consolidated interim financial information based on our review.

### Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Auditing standards for Islamic Financial Institutions and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying 31 March 2026 condensed consolidated interim financial information is not prepared, in all material respects, in accordance with FAS 41, "Interim Financial Reporting".

### Other matter

The consolidated financial statements of the Group as at and for the year ended 31 December 2025 were audited by another auditor who expressed an unmodified opinion on those consolidated financial statements on 16 February 2026. The condensed consolidated interim financial information of the Group as at and for the three-month period ended 31 March 2025 were reviewed by the same auditor who expressed an unmodified conclusion on those condensed consolidated interim financial information on 11 May 2025.

13 May 2026

Kuwait Finance House B.S.C. (c)

CONDENSED CONSOLIDATED INTERIM STATEMENT OF INCOME

Three month period ended 31 March 2026 (Reviewed)

	<i>Note</i>	<i>Three months ended</i>	
		<i>31 March</i>	
		<i>2026</i>	<i>2025</i>
		<i>US\$ '000</i>	<i>US\$ '000</i>
Financing and similar income		<b>448,401</b>	446,741
Finance and similar cost		<b>84,066</b>	70,265
Net distribution to quasi-equity		<b>176,771</b>	198,748
<b>Net financing and similar income</b>		<b>187,564</b>	177,728
Fees and commissions - net		<b>17,446</b>	16,498
Trading income		<b>7,609</b>	6,879
Investment and other income		<b>32,491</b>	32,539
Fees and other income		<b>57,546</b>	55,916
<b>OPERATING INCOME</b>		<b>245,110</b>	233,644
Allowance / (reversal) for impairment, credit losses and others	6c	<b>17,051</b>	(13,779)
<b>NET OPERATING INCOME</b>		<b>228,059</b>	247,423
Staff costs		<b>40,943</b>	35,079
Depreciation		<b>8,170</b>	7,843
Other operating expenses		<b>37,658</b>	33,738
<b>OPERATING EXPENSES</b>		<b>86,771</b>	76,660
<b>PROFIT BEFORE TAX</b>		<b>141,288</b>	170,763
Tax expense	13	<b>20,935</b>	31,530
<b>NET PROFIT FOR THE PERIOD</b>		<b>120,353</b>	139,233
Non-controlling interests		<b>1,871</b>	1,289
<b>NET PROFIT ATTRIBUTABLE TO THE OWNER OF THE BANK</b>		<b>118,482</b>	137,944
<b>EARNINGS PER SHARE ATTRIBUTABLE TO THE OWNER OF THE BANK</b>			
Basic and diluted earnings per ordinary share (US cents)	3	<b>1.1</b>	1.2

**Hamad Abdulmohsen Almarzouq**  
Chairman

**Adel A. El-Labban**  
Deputy Chairman

**Shadi A. Zahran**  
Group Chief Executive Officer

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

## Kuwait Finance House B.S.C. (c)

## CONDENSED CONSOLIDATED INTERIM STATEMENT OF COMPREHENSIVE INCOME

Three month period ended 31 March 2026 (Reviewed)

	<i>Three months ended</i>	
	<i>31 March</i>	
	<i>2026</i>	<i>2025</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>Net profit for the period</b>	<b>120,353</b>	139,233
<b><i>Other Comprehensive Income (OCI)</i></b>		
<b>Items that are or may be reclassified subsequently to the consolidated statement of income</b>		
Foreign currency translation adjustments	(72,554)	2,432
Net change in fair value of equity investments measured at fair value through OCI	(2,364)	107,255
Net change in fair value of debt-type instruments held at fair value through OCI	(124,535)	3,140
Transfers to the consolidated statement of income arising on sale of debt-type instruments at fair value through OCI	(1,556)	(5,089)
<b>Other comprehensive (loss) / income for the period</b>	<b>(201,009)</b>	107,738
<b>Total comprehensive (loss) / income for the period</b>	<b>(80,656)</b>	246,971
Total comprehensive (loss) / income attributable to non-controlling interests	(993)	1,675
<b>Total comprehensive (loss) / income attributable to the owner of the Bank</b>	<b>(79,663)</b>	245,296

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

# Kuwait Finance House B.S.C. (c)

## CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

At 31 March 2026 (Reviewed)

		<i>(Reviewed)</i> <b>31 March</b> <u>2026</u>	<i>(Audited)</i> <b>31 December</b> <u>2025</u>
	<i>Note</i>	<u>US\$ '000</u>	<u>US\$ '000</u>
<b>ASSETS</b>			
Cash and balances with central banks		<b>880,530</b>	1,064,208
Due from central banks and sukuk		<b>936,934</b>	1,056,365
Due from banks		<b>1,760,204</b>	2,539,392
Financing contracts	6	<b>11,883,923</b>	11,624,056
Investments	7	<b>10,368,810</b>	10,205,228
Investment in associates and joint ventures		<b>679,676</b>	685,401
Investment properties		<b>724,976</b>	675,537
Profit receivable and other assets		<b>856,557</b>	861,286
Premises and equipments		<b>178,291</b>	187,331
Goodwill and other intangible assets		<b>105,683</b>	109,098
<b>TOTAL ASSETS</b>		<b><u>28,375,584</u></b>	<u>29,007,902</u>
<b>LIABILITIES, QUASI-EQUITY AND OWNER EQUITY</b>			
<b>LIABILITIES</b>			
Due to banks		<b>1,290,386</b>	1,053,695
Term financing against sukuk		<b>4,444,029</b>	4,685,246
Customers' accounts		<b>1,976,952</b>	2,138,365
Term financing		<b>1,538,467</b>	1,238,294
Profit payable and other liabilities		<b>1,223,934</b>	861,829
<b>TOTAL LIABILITIES</b>		<b><u>10,473,768</u></b>	<u>9,977,429</u>
<b>QUASI-EQUITY</b>			
Banks		<b>2,261,080</b>	2,215,733
Non-banks and individuals		<b>9,905,831</b>	10,599,565
Sukuk payable		<b>591,709</b>	587,997
<b>TOTAL QUASI-EQUITY</b>		<b><u>12,758,620</u></b>	<u>13,403,295</u>
<b>OWNER EQUITY</b>			
Ordinary share capital		<b>2,786,983</b>	2,786,983
Share premium and reserves		<b>1,894,935</b>	2,377,924
Equity attributable to the owner of the Bank		<b>4,681,918</b>	5,164,907
Perpetual Tier 1 Sukuk		<b>400,000</b>	400,000
Non-controlling interests		<b>61,278</b>	62,271
<b>TOTAL OWNER EQUITY</b>		<b><u>5,143,196</u></b>	<u>5,627,178</u>
<b>TOTAL LIABILITIES, QUASI-EQUITY AND OWNER EQUITY</b>		<b><u>28,375,584</u></b>	<u>29,007,902</u>
<b>OFF-BALANCE SHEET</b>			
Assets under management		<b><u>1,698,028</u></b>	<u>1,773,183</u>
Contingencies and commitments	4	<b><u>2,687,510</u></b>	<u>2,617,824</u>

**Hamad Abdulmohsen Almarzouq**  
Chairman

**Adel A. El-Labban**  
Deputy Chairman

**Shadi A. Zahran**  
Group Chief Executive Officer

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

Kuwait Finance House B.S.C. (c)

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CASH FLOWS

Three month period ended 31 March 2026 (Reviewed)

		<i>Three months ended</i>	
		<i>31 March</i>	
		<i>2026</i>	<i>2025</i>
		<i>US\$ '000</i>	<i>US\$ '000</i>
	<i>Note</i>		
<b>OPERATING ACTIVITIES</b>			
Profit before tax		141,288	170,763
Adjustments for:			
Depreciation		8,170	7,843
Net gain on sale of investments		(3,159)	(30,678)
Allowance / (reversal) for impairment, credit losses and others - net	6c	17,051	(13,779)
Profit share from associates and joint ventures		(1,020)	(2,075)
Operating profit before changes in operating assets and liabilities		<u>162,330</u>	<u>132,074</u>
Changes in:			
Mandatory reserves with central banks		57,165	(1,087)
Due from central banks and sukuk		94,598	(239,122)
Due from banks		415,414	(28,026)
Financing contracts		(301,151)	416,588
Profit receivable and other assets		4,729	143,023
Due to banks and quasi-equity		282,038	(34,101)
Term financing against sukuk		(241,217)	(1,022,971)
Customers' accounts and quasi-equity		(855,147)	(337,601)
Profit payable and other liabilities		(100,466)	108,663
Net cash used in operations		<u>(481,707)</u>	<u>(862,560)</u>
Tax paid		(5,625)	(9,021)
Net cash used in operating activities		<u>(487,332)</u>	<u>(871,581)</u>
<b>INVESTING ACTIVITIES</b>			
Purchase of Investments		(576,486)	(422,631)
Proceeds from sale or redemption of Investments		279,172	448,452
Proceeds from sale of investment in associates		-	419,544
Net movement in investment properties		(4,359)	-
Net movement in premises and equipments		870	(8,958)
Net cash (used in) / generated from investing activities		<u>(300,803)</u>	<u>436,407</u>
<b>FINANCING ACTIVITIES</b>			
Additional term financing		300,000	-
Net cash generated from financing activities		<u>300,000</u>	<u>-</u>
<b>NET CHANGE IN CASH AND CASH EQUIVALENTS</b>		<b>(488,135)</b>	<b>(435,174)</b>
Net foreign exchange difference		(26,985)	1,568
Cash and cash equivalents at 1 January		2,261,394	2,144,838
<b>CASH AND CASH EQUIVALENTS AT 31 MARCH</b>		<u><b>1,746,274</b></u>	<u><b>1,711,232</b></u>
<i>Cash and cash equivalents comprise:</i>			
Cash and balances with central banks, excluding mandatory reserves		333,408	412,807
Due from banks, central banks and sukuk			
with an original maturity of three months or less		1,412,866	1,298,425
		<u><b>1,746,274</b></u>	<u><b>1,711,232</b></u>
<b>Additional cash flow information:</b>			
Profit received		457,825	416,361
Profit paid		290,371	223,854

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

Kuwait Finance House B.S.C. (c)

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN OWNER EQUITY

Three month period ended 31 March 2026 (Reviewed)

	<i>Attributable to the owner of the Bank</i>										
	<i>Share premium and reserves</i>										
	<i>Ordinary share capital</i>	<i>Share premium</i>	<i>Statutory reserve</i>	<i>Retained earnings</i>	<i>Proposed appropriations</i>	<i>Other reserves (note 9)</i>	<i>Total share premium and reserves</i>	<i>Total</i>	<i>Perpetual Tier 1 Sukuk / Capital Securities</i>	<i>Non-controlling interests</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>Balance at 1 January 2026</b>	<b>2,786,983</b>	<b>758,170</b>	<b>1,031,689</b>	<b>988,453</b>	<b>403,326</b>	<b>(803,714)</b>	<b>2,377,924</b>	<b>5,164,907</b>	<b>400,000</b>	<b>62,271</b>	<b>5,627,178</b>
Ordinary share dividend	-	-	-	-	(401,326)	-	(401,326)	(401,326)	-	-	(401,326)
Donations	-	-	-	-	(2,000)	-	(2,000)	(2,000)	-	-	(2,000)
Total comprehensive income for the period	-	-	-	118,482	-	(198,145)	(79,663)	(79,663)	-	(993)	(80,656)
<b>Balance at 31 March 2026</b>	<b>2,786,983</b>	<b>758,170</b>	<b>1,031,689</b>	<b>1,106,935</b>	<b>-</b>	<b>(1,001,859)</b>	<b>1,894,935</b>	<b>4,681,918</b>	<b>400,000</b>	<b>61,278</b>	<b>5,143,196</b>
Balance at 1 January 2025	2,786,983	758,170	958,630	759,859	587,266	(856,089)	2,207,836	4,994,819	400,000	53,426	5,448,245
Ordinary share dividend	-	-	-	-	(585,266)	-	(585,266)	(585,266)	-	-	(585,266)
Donations	-	-	-	-	(2,000)	-	(2,000)	(2,000)	-	-	(2,000)
Total comprehensive income for the period	-	-	-	137,944	-	107,352	245,296	245,296	-	1,675	246,971
Balance at 31 March 2025	2,786,983	758,170	958,630	897,803	-	(748,737)	1,865,866	4,652,849	400,000	55,101	5,107,950

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

Kuwait Finance House B.S.C. (c)

CONDENSED CONSOLIDATED INTERIM STATEMENT OF INCOME AND  
ATTRIBUTION RELATED TO QUASI-EQUITY

Three month period ended 31 March 2026 (Reviewed)

	<i>Three months ended</i>	
	<i>31 March</i>	
	<i>2026</i>	<i>2025</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>Gross financing and similar income</b>	<b>448,401</b>	446,741
Less: Income not attributable to quasi-equity	<b>(167,543)</b>	(148,587)
	<b>280,858</b>	298,154
Adjusted for:		
Expenses attributable to quasi-equity	<b>(19,603)</b>	(23,338)
Bank's share of income for its own / share of investments	<b>(32,296)</b>	(55,109)
(Allowance) / reversal of impairment and credit losses - attributable to quasi-equity	<b>(12,951)</b>	14,202
<b>Total income attributable to quasi-equity</b>	<b>216,008</b>	233,909
Net Wakala fees and Mudarib share of profit	<b>(39,237)</b>	(35,161)
<b>Net profit distributable to quasi-equity</b>	<b>176,771</b>	198,748

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

Kuwait Finance House B.S.C. (c)

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN OFF-BALANCE SHEET ASSETS UNDER MANAGEMENT

Three month period ended 31 March 2026 (Reviewed)

	<i>Participatory investments</i>	<i>Investments in real estate</i>	<i>Investments in sukuk, shares and other securities</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>Balance at 1 January 2026</b>	<b>312,453</b>	<b>341,348</b>	<b>1,119,382</b>	<b>1,773,183</b>
Additions	15,716	-	88,356	104,072
Disposals / maturities	(17,649)	(82)	(114,435)	(132,166)
Net decrease	(1,933)	(82)	(26,079)	(28,094)
Market movements	(10,396)	(7,271)	(29,394)	(47,061)
<b>Balance at 31 March 2026</b>	<b>300,124</b>	<b>333,995</b>	<b>1,063,909</b>	<b>1,698,028</b>
Balance at 1 January 2025	295,479	533,675	908,973	1,738,127
Additions	28,155	-	68,296	96,451
Disposals / maturities	(19,127)	(125,287)	(75,683)	(220,097)
Net increase / (decrease)	9,028	(125,287)	(7,387)	(123,646)
Market movements	(5,840)	(11,353)	1,788	(15,405)
Balance at 31 March 2025	298,667	397,035	903,374	1,599,076

The accompanying notes 1 to 15 form an integral part of these condensed consolidated interim financial information

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
INFORMATION

31 March 2026 (Reviewed)

**1 CORPORATE INFORMATION**

Kuwait Finance House B.S.C. (c) ("KFH Bahrain" or "the Bank") was incorporated in the Kingdom of Bahrain on 12 July 2000. The Bank and its subsidiaries (collectively referred to as "the Group") are engaged in banking business, global fund management and private banking services in the Kingdom of Bahrain, the Arab Republic of Egypt, Republic of Iraq, the United Kingdom and an overseas branch in Dubai International Financial Centre (DIFC). It also operates through its associate in the State of Libya. The Bank operates under an Islamic retail banking license issued by the Central Bank of Bahrain ("CBB"). The Bank's registered office is located at Building 2495, Road 2832, Al Seef District 428, Kingdom of Bahrain. Effective 10 July 2025, the legal name of the Bank was changed from Ahli United Bank B.S.C. (c) to Kuwait Finance House B.S.C. (c). All legal and regulatory formalities have been completed in this regard.

KFH Bahrain is a 100% owned subsidiary of Kuwait Finance House K.S.C.P. ("KFH" or "Parent"). KFH is a public shareholding company incorporated in the State of Kuwait on 23 March 1977 and operates under an Islamic banking licence issued by the Central Bank of Kuwait and its ordinary shares are listed in the Boursa Kuwait and Bahrain Bourse.

All income and expenses from non-Shari'a compliant activities are treated based on the guidelines provided by the Shari'a Supervisory Board.

The condensed consolidated interim financial information of the Group for the three-month period ended 31 March 2026 were authorised for issue in accordance with a resolution of the Board of Directors ("BOD") dated 13 May 2026.

**2 ACCOUNTING POLICIES**

**2.1 Basis of preparation**

The condensed consolidated interim financial information of the Group has been prepared in accordance with Financial Accounting Standard FAS 41, Interim Financial Reporting ("FAS 41") issued by the Accounting and Auditing Organisation of Islamic Financial Institutions ("AAOIFI") and the Shari'a rules and principles as determined by the Shari'a Supervisory Board of the Bank in conformity with the Bahrain Commercial Companies Law and the Central Bank of Bahrain and Financial Institutions Law, the CBB Rule Book (Volume 2 and applicable provisions of Volume 6) and CBB directives and should be read in conjunction with the Group's annual audited consolidated financial statements as at 31 December 2025. The interim consolidated net profit for the three-month period ended 31 March 2026 may not represent a proportionate share of the annual net profit or loss due to variability of income and operating expenses.

The condensed consolidated interim financial information is reviewed, not audited. The comparatives for the condensed consolidated interim statement of financial position have been extracted from the audited consolidated financial statements for the year ended 31 December 2025 and comparatives for the condensed consolidated interim statements of income, comprehensive income, changes in owner equity, cash flows, income and attribution related to quasi-equity and off-balance sheet assets under management have been extracted from the reviewed condensed consolidated interim financial information for the three months ended 31 March 2025.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION

31 March 2026 (Reviewed)

**2 ACCOUNTING POLICIES (continued)**

**2.1 Basis of preparation (continued)**

For matters not covered by FAS, the Group uses relevant IFRS Accounting Standards as issued by the International Accounting Standards Board. The accounting policies used in the preparation of these condensed consolidated interim financial information are consistent with those used in the previous year, except for the following changes which became effective for annual periods beginning on or after 1 January 2026. The adoption of these standards did not have a significant impact on the condensed consolidated interim financial information.

- FAS 45: Quasi-Equity (Including Investment Accounts)
- FAS 46: Off-Balance-Sheet Assets Under Management
- FAS 47: Transfer of Assets Between Investment Pools
- FAS 48: Promotional Gifts and Prizes

**2.2 New and amended standards and interpretations issued but not yet effective**

The standards and interpretations that are issued but not yet effective, up to the date of issuance of the Group's condensed consolidated interim financial information are disclosed below.

- FAS 50 - Financial reporting for Islamic Investment institutions (including investment funds)- effective for the financial periods beginning on or after 1 January 2027 with early adoption permitted.
- Withdrawal of FAS 26 – Investment in Real Estate and Related Transitional Provisions- effective for the financial periods beginning on or after 1 January 2027 with early adoption permitted.

The Group is currently evaluating the impact of adopting these standards and amendments. The Group will adopt it when these become effective.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
INFORMATION

31 March 2026 (Reviewed)

**3 EARNINGS PER ORDINARY SHARE**

	<i>Three months ended</i>	
	<i>31 March</i>	
	<i>2026</i>	<i>2025</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>For basic and diluted earnings per share computation</b>		
Net profit attributable to the owner of the Bank	<b>118,482</b>	137,944
Weighted average ordinary shares outstanding during the period (in millions)	<b>11,147.9</b>	11,147.9
Basic and diluted earnings per ordinary share (US cents)	<b>1.1</b>	1.2
Issued and fully paid ordinary shares of US\$ 0.25 each (in millions)	<b>11,147.9</b>	11,147.9

**4 CONTINGENCIES AND COMMITMENTS**

The Group had the following credit related contingent liabilities:

	<i>(Reviewed)</i>	<i>(Audited)</i>
	<i>31 March</i>	<i>31 December</i>
	<i>2026</i>	<i>2025</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>
Contingent liabilities:		
Guarantees	<b>2,138,442</b>	2,093,937
Letters of credit	<b>318,482</b>	311,853
	<b>2,456,924</b>	2,405,790
Irrevocable commitments:		
Undrawn financing commitments	<b>230,586</b>	212,034
Contingencies And Commitments	<b>2,687,510</b>	2,617,824

**5 SEGMENT INFORMATION**

For management reporting purposes, the Group is organised into four major business segments:

- Retail banking
- Corporate banking
- Treasury and investments
- Private banking

These segments are the basis on which the Group reports its primary segment information. Transactions between segments are conducted at approximate market rates on an arm's length basis. Profit is charged/credited to business segments based on a pool rate which approximates the cost of funds.

## NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION

31 March 2026 (Reviewed)

**5 SEGMENT INFORMATION (continued)**

Segmental information for the period was as follows:

	<i>Retail banking</i>	<i>Corporate banking</i>	<i>Treasury and investments</i>	<i>Private banking</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>Three months ended 31 March 2026:</b>					
Net financing and similar income	34,517	55,575	86,622	10,850	187,564
Fees and commissions - net	4,560	9,145	2,935	806	17,446
Other operating income	53	383	39,551	113	40,100
<b>OPERATING INCOME</b>	<b>39,130</b>	<b>65,103</b>	<b>129,108</b>	<b>11,769</b>	<b>245,110</b>
Allowance / (reversal) for impairment, credit losses and others	3,864	(724)	13,459	452	17,051
<b>NET OPERATING INCOME</b>	<b>35,266</b>	<b>65,827</b>	<b>115,649</b>	<b>11,317</b>	<b>228,059</b>
Operating expenses	22,016	21,005	33,459	10,291	86,771
<b>PROFIT BEFORE TAX</b>	<b>13,250</b>	<b>44,822</b>	<b>82,190</b>	<b>1,026</b>	<b>141,288</b>
Tax expense					20,935
<b>NET PROFIT FOR THE PERIOD</b>					<b>120,353</b>
Attributable to non-controlling interests					1,871
<b>NET PROFIT ATTRIBUTABLE TO THE OWNER OF THE BANK</b>					<b>118,482</b>
Inter segment financing income (cost) included in net financing income above	42,968	(63,138)	(13,009)	33,179	-
	<i>Retail banking</i>	<i>Corporate banking</i>	<i>Treasury and investments</i>	<i>Private banking</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>Three months ended 31 March 2025:</b>					
Net financing and similar income	33,327	48,777	83,539	12,085	177,728
Fees and commissions - net	4,265	7,099	4,337	797	16,498
Other operating income	36	19	38,977	386	39,418
<b>OPERATING INCOME</b>	<b>37,628</b>	<b>55,895</b>	<b>126,853</b>	<b>13,268</b>	<b>233,644</b>
Allowance / (reversal) for impairment, credit losses and others	3,962	(12,949)	(4,814)	22	(13,779)
<b>NET OPERATING INCOME</b>	<b>33,666</b>	<b>68,844</b>	<b>131,667</b>	<b>13,246</b>	<b>247,423</b>
Operating expenses	18,616	19,827	28,402	9,815	76,660
<b>PROFIT BEFORE TAX</b>	<b>15,050</b>	<b>49,017</b>	<b>103,265</b>	<b>3,431</b>	<b>170,763</b>
Tax expense					31,530
<b>NET PROFIT FOR THE PERIOD</b>					<b>139,233</b>
Attributable to non-controlling interests					1,289
<b>NET PROFIT ATTRIBUTABLE TO THE OWNER OF THE BANK</b>					<b>137,944</b>
Inter segment financing income (cost) included in net financing income above	52,057	(60,332)	(65,733)	74,008	-

## NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION

31 March 2026 (Reviewed)

## 6 FINANCING CONTRACTS

## a) Credit quality of financing contracts

	31 March 2026 (Reviewed)			
	Stage 1 US\$ '000	Stage 2 US\$ '000	Stage 3 US\$ '000	Total US\$ '000
High standard grade	6,412,751	65,253	-	6,478,004
Standard grade	4,391,820	1,231,240	-	5,623,060
Credit impaired	-	-	312,754	312,754
	<b>10,804,571</b>	<b>1,296,493</b>	<b>312,754</b>	<b>12,413,818</b>
ECL allowances	<b>(97,154)</b>	<b>(199,406)</b>	<b>(233,335)</b>	<b>(529,895)</b>
	<b>10,707,417</b>	<b>1,097,087</b>	<b>79,419</b>	<b>11,883,923</b>
	31 December 2025 (Audited)			
	Stage 1 US\$ '000	Stage 2 US\$ '000	Stage 3 US\$ '000	Total US\$ '000
High standard grade	6,232,514	72,638	-	6,305,152
Standard grade	4,300,083	1,262,929	-	5,563,012
Credit impaired	-	-	302,690	302,690
	<b>10,532,597</b>	<b>1,335,567</b>	<b>302,690</b>	<b>12,170,854</b>
ECL allowances	<b>(79,166)</b>	<b>(226,922)</b>	<b>(240,710)</b>	<b>(546,798)</b>
	<b>10,453,431</b>	<b>1,108,645</b>	<b>61,980</b>	<b>11,624,056</b>

## b) Reconciliation of ECL allowances

	2026 (Reviewed)			
	Stage 1 US\$ '000	Stage 2 US\$ '000	Stage 3 US\$ '000	Total US\$ '000
<b>At 1 January 2026</b>	<b>79,166</b>	<b>226,922</b>	<b>240,710</b>	<b>546,798</b>
Transfer from Stage 1	(775)	618	157	-
Transfer from Stage 2	1,378	(30,355)	28,977	-
Transfer from Stage 3	228	1,121	(1,349)	-
Net remeasurement of ECL allowances *	22,967	2,616	(24,932)	651
Amounts written-off	-	-	(6,126)	(6,126)
Exchange rate and other adjustments	(5,810)	(1,516)	(4,102)	(11,428)
<b>At 31 March 2026</b>	<b>97,154</b>	<b>199,406</b>	<b>233,335</b>	<b>529,895</b>

\* During the period, the Bank recorded a recovery of US\$ 32.5 million, recognized under net remeasurement of Stage 3 ECL allowances.

**NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
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31 March 2026 (Reviewed)

**6 FINANCING CONTRACTS (continued)****b) Reconciliation of ECL allowances (continued)**

	<i>2025 (Reviewed)</i>			
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
At 1 January 2025	79,474	249,640	204,443	533,557
Transfer from Stage 1	(1,188)	922	266	-
Transfer from Stage 2	2,666	(4,458)	1,792	-
Transfer from Stage 3	-	4,869	(4,869)	-
Net remeasurement of ECL allowances	(9,009)	(7,716)	6,879	(9,846)
Amounts written-off	-	-	(5,210)	(5,210)
Exchange rate and other adjustments	429	369	(128)	670
At 31 March 2025	<u>72,372</u>	<u>243,626</u>	<u>203,173</u>	<u>519,171</u>

**c) Allowance / (reversal) for impairment, credit losses and others**

	<i>Three months ended</i>	
	<i>31 March</i>	
	<i>2026</i>	<i>2025</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>
Net remeasurement of ECL on financing contracts (note 6 b)	651	(9,846)
Recoveries from financing contracts during the period (from fully provided financing contracts written-off in previous years)	(4,447)	(5,859)
Net remeasurement of ECL for Investments (note 7 b)	8,436	497
Net remeasurement of ECL on off-balance sheet exposures and others	1,585	1,194
Net other provision charges	10,826	235
	<u>17,051</u>	<u>(13,779)</u>

**7 INVESTMENTS****a) Credit quality of investments**

	<i>31 March 2026 (Reviewed)</i>			
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
High standard grade	6,681,261	-	-	6,681,261
Standard grade	3,592,449	2,880	-	3,595,329
Impaired	-	-	12,906	12,906
	<u>10,273,710</u>	<u>2,880</u>	<u>12,906</u>	<u>10,289,496</u>
ECL allowances	(16,843)	(313)	(6,615)	(23,771)
	<u>10,256,867</u>	<u>2,567</u>	<u>6,291</u>	<u>10,265,725</u>
Equity instruments at fair value				<u>103,085</u>
				<u>10,368,810</u>

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
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31 March 2026 (Reviewed)

## 7 INVESTMENTS (continued)

## a) Credit quality of investments (continued)

	<i>31 December 2025 (Audited)</i>			
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
High standard grade	6,400,308	-	-	6,400,308
Standard grade	3,709,345	3,730	-	3,713,075
	10,109,653	3,730	-	10,113,383
ECL allowances	(15,152)	(4)	-	(15,156)
	10,094,501	3,726	-	10,098,227
Equity instruments at fair value				107,001
				10,205,228

Equity instruments held at fair value include investments amounting to US\$ 11.5 million (31 December 2025: US\$ 11.6 million) which are designated as fair value through income statement. Income from these investments for the period amounted to US\$ 0.1 million (31 March 2025: US\$ 0.1 million).

## b) Reconciliation of ECL allowances

	<i>2026 (Reviewed)</i>			
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
<b>At 1 January 2026</b>	<b>15,152</b>	<b>4</b>	<b>-</b>	<b>15,156</b>
Transfer from Stage 1	(46)	-	46	-
Net remeasurement of ECL allowances	1,925	(58)	6,569	8,436
Exchange rate and other adjustments	(188)	367	-	179
<b>At 31 March 2026</b>	<b>16,843</b>	<b>313</b>	<b>6,615</b>	<b>23,771</b>

  

	<i>2025 (Reviewed)</i>			
	<i>Stage 1</i>	<i>Stage 2</i>	<i>Stage 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
At 1 January 2025	10,094	1,402	-	11,496
Net remeasurement of ECL allowances	476	21	-	497
Exchange rate and other adjustments	58	13	-	71
At 31 March 2025	10,628	1,436	-	12,064

## NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION

31 March 2026 (Reviewed)

## 8 QUASI-EQUITY

Type of quasi-equity	<i>(Reviewed)</i> 31 March 2026	<i>(Audited)</i> 31 December 2025
	<i>US\$ '000</i>	<i>US\$ '000</i>
Mudaraba-based accounts	834,037	971,649
Wakala-based accounts	11,924,583	12,431,646
	<b>12,758,620</b>	<b>13,403,295</b>

Assets in which Quasi Equity Account Holders' (QEH) funds were invested jointly with the Group's own funds are as follows:

	<i>31 March 2026 (Reviewed)</i>		
	<i>US\$ '000</i>		
	<i>Self financed assets</i>	<i>Jointly financed assets</i>	<i>Total</i>
Cash and balances with central banks	847,084	33,446	880,530
Due from banks and central banks and sukuk	2,166,180	530,958	2,697,138
Financing contracts	152,061	11,731,862	11,883,923
Investments	9,906,456	462,354	10,368,810
Investment in associates and joint ventures	679,676	-	679,676
Investment properties	724,976	-	724,976
Profit receivable and other assets	856,557	-	856,557
Premises and equipments	178,291	-	178,291
Goodwill and other intangible assets	105,683	-	105,683
	<b>15,616,964</b>	<b>12,758,620</b>	<b>28,375,584</b>

  

	<i>31 December 2025 (Audited)</i>		
	<i>US\$ '000</i>		
	<i>Self financed assets</i>	<i>Jointly financed assets</i>	<i>Total</i>
Cash and balances with central banks	959,244	104,964	1,064,208
Due from banks and central banks and sukuk	2,633,677	962,080	3,595,757
Financing contracts	97,637	11,526,419	11,624,056
Investments	9,395,396	809,832	10,205,228
Investment in associates and joint ventures	685,401	-	685,401
Investment properties	675,537	-	675,537
Profit receivable and other assets	861,286	-	861,286
Premises and equipments	187,331	-	187,331
Goodwill and other intangible assets	109,098	-	109,098
	<b>15,604,607</b>	<b>13,403,295</b>	<b>29,007,902</b>

## NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL INFORMATION

31 March 2026 (Reviewed)

## 9 MOVEMENT IN OTHER RESERVES

	<i>Other comprehensive income</i>					<i>Total other reserves</i>
	<i>Capital reserve</i>	<i>Property revaluation reserve</i>	<i>Foreign exchange translation reserve</i>	<i>Cumulative changes in</i>		
				<i>OCI reserve</i>	<i>Pension fund reserve</i>	
<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	
<b>Balance at 1 January 2026</b>	<b>17,240</b>	<b>35,090</b>	<b>(950,462)</b>	<b>149,706</b>	<b>(55,288)</b>	<b>(803,714)</b>
Currency translation adjustments	-	-	<b>(69,869)</b>	-	<b>64</b>	<b>(69,805)</b>
Transfers to condensed consolidated interim statement of income	-	-	-	<b>(1,507)</b>	-	<b>(1,507)</b>
Net fair value movements	-	-	-	<b>(126,833)</b>	-	<b>(126,833)</b>
<b>Balance at 31 March 2026</b>	<b>17,240</b>	<b>35,090</b>	<b>(1,020,331)</b>	<b>21,366</b>	<b>(55,224)</b>	<b>(1,001,859)</b>

	<i>Other comprehensive income</i>					<i>Total other reserves</i>
	<i>Capital reserve</i>	<i>Property revaluation reserve</i>	<i>Foreign exchange translation reserve</i>	<i>Cumulative changes in</i>		
				<i>OCI reserve</i>	<i>Pension fund reserve</i>	
<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	
Balance at 1 January 2025	17,240	35,090	(939,077)	85,803	(55,145)	(856,089)
Currency translation adjustments	-	-	2,544	-	(190)	2,354
Transfers to condensed consolidated interim statement of income	-	-	-	(5,059)	-	(5,059)
Net fair value movements	-	-	-	110,057	-	110,057
<b>Balance at 31 March 2025</b>	<b>17,240</b>	<b>35,090</b>	<b>(936,533)</b>	<b>190,801</b>	<b>(55,335)</b>	<b>(748,737)</b>

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
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31 March 2026 (Reviewed)

**10 FAIR VALUE MEASUREMENT**

The fair value of financial assets and financial liabilities, with the exception of investments that are carried at amortised cost, approximate their carrying values. The fair value of the investments held at amortised cost was US\$ 6,359.3 million as at 31 March 2026 (31 December 2025: US\$ 6,624.7 million). Carrying value of these investments was US\$ 6,386.4 million as at 31 March 2026 (31 December 2025: US\$ 6,506.3 million).

The Group's primary medium and long-term financial liabilities are sukuk payable and term financing. The fair values of these financial liabilities are not materially different from their carrying values, since these liabilities are repriced at intervals of three or six months, depending on the terms and conditions of the instrument and the resultant applicable margins approximate the current spreads that would apply for obligations with similar maturities.

The Group uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities;

Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly; and

Level 3: Techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

	<i>31 March 2026 (Reviewed)</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
Equity instruments at fair value	643	55,727	46,715	103,085
Debt instruments (FVTOCI)	3,875,038	10,995	-	3,886,033
Financing contracts	-	-	4,650	4,650
Shari'a compliant derivative financial assets	-	278,501	-	278,501
Shari'a compliant derivative financial liabilities	-	113,442	-	113,442
	<i>31 December 2025 (Audited)</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
Equity instruments at fair value	609	58,246	48,146	107,001
Debt instruments (FVTOCI)	3,582,360	15,122	-	3,597,482
Financing contracts	-	-	4,650	4,650
Sharia compliant derivative financial assets	-	258,941	-	258,941
Sharia compliant derivative financial liabilities	-	150,606	-	150,606

During the three months ended 31 March 2026 and 2025, there have been no transfers between Level 1, 2, 3 and no significant movements were noted in Level 3 instruments.

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
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31 March 2026 (Reviewed)

**11 RELATED PARTY TRANSACTIONS**

The Group enters into transactions with major shareholders, associates, directors, senior management and companies which are controlled, jointly controlled or significantly influenced by such parties in the ordinary course of business. All the financing contracts to related parties are performing and subject to ECL and impairment assessment.

The income, expense and the period end balances in respect of related parties included in the condensed consolidated interim financial information were as follows:

	<i>2026</i>				
	<i>Major shareholders US\$ '000</i>	<i>Associates US\$ '000</i>	<i>Board of Directors US\$ '000</i>	<i>Senior Management US\$ '000</i>	<i>Other related parties US\$ '000</i>
<i>For the three months ended</i>					
<i>31 March 2026 (Reviewed)</i>					
Financing and similar income	3	-	58	1	-
Finance and similar cost	15,594	69	238	57	-
Fees and commissions - net	29	339	1	10	-
Short term employee benefits	-	-	-	8,049	-
End of service benefits	-	-	-	275	-
Directors' fees and related expenses	-	-	612	-	-
<i>As of 31 March 2026 (Reviewed)</i>					
Due from banks	559,947	1,329	-	-	-
Financing contracts	-	-	3,778	576	-
Profit receivable and other assets	778	-	131	-	-
Due to banks	573,603	39,206	-	-	-
Customers' accounts and quasi-equity	175,023	-	5,229	6,060	-
Sukuk payable and term financing	777,403	-	-	-	-
Profit payable and other liabilities	403,349	63	7	-	-
Perpetual Tier 1 Sukuk	400,000	-	-	-	-
Commitments and contingent liabilities	2,427	16,386	-	-	-

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
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31 March 2026 (Reviewed)

**11 RELATED PARTY TRANSACTIONS (continued)**

	<i>2025</i>				
	<i>Major shareholders</i>	<i>Associates</i>	<i>Board of Directors</i>	<i>Senior Management</i>	<i>Other related parties</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>	<i>US\$ '000</i>
<i>For the three months ended</i>					
<i>31 March 2025 (Reviewed)</i>					
Financing and similar income	28	-	27	-	-
Finance and similar cost	4,161	90	41	53	-
Fees and commissions - net	2	541	1	3	-
Short term employee benefits	-	-	-	1,785	-
End of service benefits	-	-	-	181	-
Directors' fees and related expenses	-	-	592	-	-
<i>As of 31 December 2025 (Audited)</i>					
Due from banks	580,880	1,572	-	-	-
Financing contracts	-	-	3,878	189	-
Profit receivable and other assets	1,853	-	135	-	-
Due to banks	621,201	15,939	-	-	-
Customers' accounts and quasi-equity	365,266	-	3,789	1,809	-
Sukuk payable and term financing	476,901	-	-	-	-
Profit payable and other liabilities	1,584	27	4	-	-
Perpetual Tier 1 Sukuk	400,000	-	-	-	-
Commitments and contingent liabilities	2,456	26,515	-	-	-

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
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31 March 2026 (Reviewed)

**12 CAPITAL ADEQUACY AND NET STABLE FUNDING RATIO (NSFR)**

The total capital ratio is calculated in accordance with the capital adequacy guidelines, under Basel III, issued by the CBB. The minimum capital adequacy ratio as per CBB is 12.5%, including mandatory Capital Conservation Buffer (CCB) of 2.5%. KFH Bahrain has been designated as a Domestic Systemically Important Banks (DSIB) by the CBB. CBB has mandated in its rule book (DS-1.2.1) that DSIBs must hold additional Common Equity Tier 1 (CET 1) capital buffer of 1.5% of total RWA as calculated for the purpose of capital adequacy. Consequently, KFH Bahrain is required to maintain a minimum total capital adequacy ratio of 14.0%. The Group's total capital ratio is 29.2% as of 31 March 2026 (31 December 2025: 31.4%).

The NSFR ratio is calculated in accordance with the Liquidity Risk Management Module guidelines, issued by the CBB. The minimum NSFR ratio limit as per CBB is 100%. The Group's consolidated NSFR ratio as of 31 March 2026 is 113.9% (31 December 2025: 117.1%).

	<i>(Reviewed)</i> <b>31 March</b> <b>2026</b>	<i>(Audited)</i> <b>31 December</b> <b>2025</b>
	<u>US\$ '000</u>	<u>US\$ '000</u>
<u>Available Stable Funding:</u>		
Regulatory capital	<b>5,295,942</b>	5,781,327
Stable deposits	<b>4,249,768</b>	4,107,940
Wholesale funding	<b>7,145,304</b>	7,628,387
Others	<b>421,969</b>	149,473
<b>Total Available Stable Funding (A)</b>	<b>17,112,983</b>	17,667,127
<u>Required Stable Funding:</u>		
High-Quality Liquid Assets (HQLA)	<b>2,557,866</b>	1,898,654
Performing financing contracts	<b>8,726,780</b>	8,561,706
Securities (other than HQLA)	<b>1,294,476</b>	1,957,876
Derivative contracts	<b>363,267</b>	344,119
Others	<b>1,834,950</b>	2,087,962
Off-balance sheet items	<b>248,207</b>	236,040
<b>Total Required Stable Funding (B)</b>	<b>15,025,546</b>	15,086,357
<b>NSFR (%) (A/B)</b>	<b>113.9%</b>	117.1%

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NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL  
INFORMATION

31 March 2026 (Reviewed)

**13 TAXATION**

The tax expense for the period was as follows:

	<i>Three months ended</i>	
	<i>31 March</i>	
	<i>2026</i>	<i>2025</i>
	<i>US\$ '000</i>	<i>US\$ '000</i>
Domestic minimum top-up tax (DMTT)	<b>9,814</b>	19,339
Income tax excluding DMTT	<b>11,121</b>	12,191
	<b>20,935</b>	31,530

**14 REVISION TO SIGNIFICANT ACCOUNTING ESTIMATES ARISING FROM CURRENT GEOPOLITICAL SITUATION**

The Group maintains established risk management, business continuity and operational resilience frameworks, aligned with applicable Central Bank of Bahrain requirements, to support the continuity of critical banking services and enhance resilience across material risks, including those arising from current geopolitical developments in the Middle East.

Management continues to monitor regional developments and assess their potential impact on the Group's operations, customers, counterparties, liquidity, funding and broader risk profile. Based on the assessment performed up to the date of approval of these condensed consolidated interim financial information, the Group's core operations have continued without material disruption. Additionally, in determining the ECL allowance, the group has adjusted probability weighting of the economic scenarios for the affected operating units by increasing the weightage for downside scenarios to reflect uncertainty and volatility in forward-looking macroeconomic assumptions. The situation remains evolving, and the Group will continue to monitor developments closely and update its assumptions, estimates and disclosures, as appropriate, in future reporting periods.

**15 SUBSEQUENT EVENTS**

On 14 April 2026, the Central Bank of Bahrain announced several measures to support the economy and financial sector, including offering liquidity lines to retail banks against eligible securities, allowing repayment deferrals of up to 3 months for financing customers, extending repurchase operation maturities, reducing the required cash reserve ratio, and lowering LCR and NSFR thresholds for banks. The Group is currently evaluating the impact of these measures on its condensed consolidated interim financial information.