

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION At 31 March 2025

ASSET

INTERIM CONSOLDIATED STATEMENT OF CHANGES IN EQUITY

Three months ended 31 March 2025 (Reviewed)

Investment property

Interest receivable

LIABILITIES AND FOURTY

Other assets

Liahilities

TOTAL ASSETS

Due to customers

Interest payable

Other liabilities

Total liabilities

Share capital

Total equity

Statutory reserve

Retained earnings

Fair value reserve

Proposed dividend

TOTAL LIABILITIES AND EQUITY

Balance as at 1 January 2025 Net profit for the period

Increase in proposed dividend

Balance as at 1 January 2024

Net profit for the period

Dividend

At 31 March 2024

At 31 March 2025

Other comprehensive income for the period

Total comprehensive income for the period

Other comprehensive income for the period

Total comprehensive income for the period

Equity

Property, equipment and software

Deposits from banks and other financial institutions

Due to banks and other financial institutions

	(Reviewed) 31 March 2025 US\$'000	(Audited) 31 December 2024 US\$'000
ASSETS	FOC 44C	F04 011
Cash and balances with Central Bank and other banks	536,446	524,811
Deposits with banks and other financial institutions	419,159	747,932
Investments held for trading	1,983	14,436
Investment in fund	15,264	15,427
Investment securities	276,422	270,489
Loans and advances	125,839	156,387

0,040	laxation	(1,054)
18,660 1,240	NET PROFIT FOR THE PERIOD	7,675
1,767,162	INTERIM CONSOLIDATED STATEMENT OF COMPRE Three months ended 31 March 2025	HENSIVE INCOMI
786,830		Three months e
		21 March /Davi

11,734

6 0/6

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

Three months ended 31 March 2025

Interest income

Interest expense

Other income

Staff costs

Depreciation

Operating income

Net operating income

Operating expenses

Other operating expenses

Other comprehensive gain:

Statutory

reserve

US\$'000

35.549

35.549

32,549

32,549

Other comprehensive gain to be reclassified to

Unrealised fair value gain on investments classified as

fair value through other comprehensive income (FVOCI) - net

Changes in allowance for expected credit losses on FVOCI investments

Other comprehensive gain (loss) classified to profit or loss during the period:

Retained

earnings

US\$'000

65,984

7,675

7,675

(5.000)

68.659

53,984

2,598

2,598

56.582

Fair value

reserve

US\$'000

(4,091)

1.446

1,446

(2.645)

(6,139)

1.748

1,748

(4.391)

profit or loss in subsequent periods:

Other comprehensive gain for the period

Total comprehensive income for the period

Profit for the period before taxation

Net interest income

Fee and commission income

Foreign exchange gain - net

Unrealised loss on investment in fund

Provision reversal (charge) for expected credit losses - net

Trading (loss) income - net

18,660 1,240	NET PROFIT FOR THE PERIOD
1,767,162	INTERIM CONSOLIDATED S
	Three months ended 31 Ma
786,830 204,470 396,178 4,585	
12.657	NET PROFIT FOR THE PERIOD

Share

capital

US\$'000

250.000

250,000

250,000

250,000

1,107,201	1,707,102
657.602	786,830
123,647	204,470
235,516	396,178
6,074	4,585
12,859	12,657
4 025 000	1 404 700

11.734

5.885

13.519

1.010

1,407,261	1,767,162
657,602	786,830
123,647	204,470
235,516	396,178
6,074	4,585
12,859	12,657
4 000 000	4 404 700

6,074	4,585
12,859	12,657
1,035,698	1,404,720
250,000	250,000
35,549	35,549
68,659	65,984
(2,645)	(4,091)
20,000	15,000
371.563	362,442

12,859	12,657
1,035,698	1,404,720
250,000	250,000
35,549	35,549
68,659	65,984
(2,645)	(4,091)
20,000	15,000
371,563	362,442
1,407,261	1,767,162

1,259	
187	
1,446	
9,121	

Proposed

dividend

US\$'000

15,000

(5.000)

20.000

12,500

(12.500)

Three months ended

31 March (Reviewed)

US\$'000

17.182

(8.299)

8.883

366

2

26

230

9,507

(3.148)

(2.562)

6.359

2025

US\$'000

19.518

(8.477)

11,041

542

(4)

76

56

(163)

11.548

1.407

12.955

(2.751)

(1,314)

(4.226)

(1.054)

8.729

(161)

7,675	2,598
SIVE INCOM	E
Three months	ended
31 March (Rev 2025 US\$'000 7,675	iewed) 2024 US\$'000 2,598
1,259	1,975
187	(227)
1,446	1,748
9,121	4,346

9,121

371.563

342,894

2,598

1,748

4,346

(12.500)

334,740

(2,302)	operating profit before changes in operating assets and nabilities
(175) (1,024)	Changes in operating assets and liabilities:
(3,761)	Balances with Central Bank
2,598	Deposits with banks and other financial institutions Loans and advances
	Interest receivable and other assets
2,598	Deposits from banks and other financial institutions
	Due to banks and other financial institutions
	Due to customers
led	Interest payable and other liabilities
ved)	Net cash (used in) from operating activities
2024	INVESTING ACTIVITIES
US\$'000	Purchase of investments classified as held for trading
2,598	Purchase of investment securities
	Proceeds from disposal / maturity of investments classified as held for trading
	Proceeds from disposal / maturity of investment securities
1.975	Purchase of property, equipment and software
·	Net cash from (used in) investing activities
1,748	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS
4,346	Cash and cash equivalents at beginning of the period
_	CASH AND CASH EQUIVALENTS AT END OF THE PERIOD
	Cash and cash equivalents comprise:
T	Cash and balances with Central Bank and other banks with
Total US\$'000	original maturities of 90 days or less - net
	Deposits with banks and other financial institutions with original
362,442	maturities of 90 days or less
7,675 1.446	
1,10	

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Amortisation of loans and advances carried at amortised cost	
erating profit before changes in operating assets and liabilities	
anges in operating assets and liabilities: Balances with Central Bank Deposits with banks and other financial institutions Loans and advances Interest receivable and other assets Deposits from banks and other financial institutions Due to banks and other financial institutions Due to customers Interest payable and other liabilities	
et cash (used in) from operating activities	
VESTING ACTIVITIES rchase of investments classified as held for trading rchase of investment securities ceeds from disposal / maturity of investments classified as held for trading occeds from disposal / maturity of investment securities rchase of property, equipment and software tt cash from (used in) investing activities	
T (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	
sh and cash equivalents at beginning of the period	
ISH AND CASH EQUIVALENTS AT END OF THE PERIOD	
sh and cash equivalents comprise:	
sh and balances with Central Bank and other banks with original maturities of 90 days or less - net	

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

Provision (reversal) charge for expected credit losses - net

Amortisation of investments carried at amortised cost

Three months ended 31 March 2025

OPERATING ACTIVITIES

Adjustments for:

Profit for the period before taxation

Trading loss (income) - net

Unrealised loss on investment in fund

Amortisation of loans and advances ca

	4
	163
arried at amortised cost	(214)
ing assets and liabilities	7,610
3:	
	(41,290)
al institutions	9,811
	32,415
	5,371
al institutions	(129,228)
utions	(80,823)
	(160,662)
	521

The above is an extract of interim condensed financial statements for the three month ended

31 March 2025 which were approved by Board of Directors and on which Ernst & Young.

auditors issued an unqualified review report on 5 May 2025.

Alubaf Arab International Bank B.S.C(c)

Anthony C. Mallis

Vice Chairman

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Three months ended

31 March (Reviewed)

US\$'000

2.598

3.148

175

361

(2)

(245)

6.035

20.018

37.502

13,849

2.896

54.083

(623)

3.709

96.475

(15.509)

(7.502)

6,595

8.000

(8,420)

88.055

168.039

256.094

6.084

250.010

256.094

(4)

(40.994)

2025 US\$'000

8.729

(1.407)

161

174

(356.275)

(9.799)

12,449

5.000

7.650

(348.625)

738.931

390,306

3.196

387.110

390,306

Khaled AlGonsel

Chairman