



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.