BAHRAIN COMMERCIAL FACILITIES COMPANY B.S.C.

Interim Condensed Consolidated Financial Statements 30 June 2026

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the six months ended 30 June 2026

Bahraini dinars in thousands	Six months ended		Three months ended	
	30 June 2026 (Reviewed)	30 June 2025 (Reviewed)	**30 June 2026 (Reviewed)**	30 June 2025 (Reviewed)
Interest income	**7,716**	7,694	**3,854**	3,853
Interest expense	**(3,135)**	(3,261)	**(1,592)**	(1,663)
Net interest income	**4,581**	4,433	**2,262**	2,190
Automotive revenue	**23,095**	24,086	**12,501**	12,628
Cost of sales	**(19,187)**	(19,976)	**(10,606)**	(10,819)
Gross profit on automotive revenue	**3,908**	4,110	**1,895**	1,809
Net fees and commission income	**689**	1,018	**311**	516
Rental and real estate income	**185**	415	**91**	209
Other income	**558**	529	**353**	299
Total operating income	**9,921**	10,505	**4,912**	5,023
Salaries and related costs	**(3,855)**	(3,934)	**(1,807)**	(1,728)
Other operating expenses	**(5,818)**	(5,675)	**(3,005)**	(2,822)
Total operating expenses	**(9,673)**	(9,609)	**(4,812)**	(4,550)
Profit before provisions, credit losses and recoveries	**248**	896	**100**	473
Provisions and credit losses	**(1,218)**	(938)	**(309)**	(462)
Recoveries from written off balances	**2,170**	2,290	**1,299**	1,104
Profit for the period	**1,200**	2,248	**1,090**	1,115
Basic and diluted earnings per share	**6 fils**	11 fils	**5 fils**	6 fils

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the six months ended 30 June 2026

Bahraini dinars in thousands	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	**1,200**	2,248	**1,090**	1,115
Other comprehensive income/ (loss): Items that are or may be reclassified to profit or loss				
Net change in cash flow hedge reserve	**54**	(427)	**17**	(142)
Total comprehensive income for the period	**1,254**	1,821	**1,107**	973

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

At 30 June 2026

Bahraini dinars in thousands	**30 June 2026 (Reviewed)**	31 December 2025 (Audited)
ASSETS		
Cash and balances with banks	**9,354**	6,792
Loans and advances to customers	**139,639**	140,054
Trade receivables	**5,125**	4,718
Inventories	**24,464**	21,924
Investment properties	**4,762**	4,755
Property and equipment	**27,800**	30,296
Other assets	**6,415**	7,861
TOTAL ASSETS	**217,559**	216,400
LIABILITIES AND EQUITY		
LIABILITIES		
Trade and other payables	**18,388**	18,082
Bank term loans and other borrowings	**94,102**	91,053
TOTAL LIABILITIES	**112,490**	109,135
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	**27,735**	27,557
Retained earnings	**22,012**	24,386
TOTAL EQUITY	**105,069**	107,265
TOTAL LIABILITIES AND EQUITY	**217,559**	216,400

OPERATING SEGMENT INFORMATION

For the six months ended 30 June 2026

Bahraini dinars in thousands	Operating Income Six months ended		Profit / (loss) Six months ended	
	30 June 2026 (Reviewed)	30 June 2025 (Reviewed)	**30 June 2026 (Reviewed)**	30 June 2025 (Reviewed)
Lending	**4,945**	5,177	**19**	780
Automotive	**4,438**	4,476	**1,247**	1,598
Insurance	**353**	437	**83**	23
Real estate	**185**	415	**(149)**	(153)
	9,921	10,505	**1,200**	2,248

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the six months ended 30 June 2026

Bahraini dinars in thousands	Six months ended	
	30 June 2026 (Reviewed)	30 June 2025 (Reviewed)
OPERATING ACTIVITIES		
Loan repayments, interest received and other credit related receipts	**100,197**	107,862
Cash receipts from automotive sales	**22,947**	24,056
Insurance commission received	**185**	234
Proceeds from sale of real estate inventory	**376**	364
Rental and evaluation income received	**167**	423
Directors' fees paid	**(306)**	(306)
Loans and advances to customers	**(90,416)**	(99,148)
Payments to suppliers	**(20,715)**	(21,570)
Payments for operating expenses	**(6,261)**	(6,745)
Interest paid	**(3,225)**	(3,260)
Net cash generated from operating activities	**2,949**	1,910
INVESTING ACTIVITIES		
Addition to property and equipment	**(3,711)**	(3,692)
Addition to investment properties	**(35)**	(20)
Proceeds from sale of property and equipment	**3,881**	1,304
Movement in fixed deposits with maturities of more than three months	**-**	1,000
Net cash generated from / (used in) investing activities	**135**	(1,408)
FINANCING ACTIVITIES		
Bank term loans and other borrowings availed	**8,097**	25,105
Bank term loans and other borrowings paid	**(4,695)**	(25,077)
Dividends paid	**(3,424)**	(3,021)
Donations paid	**(26)**	(64)
Net cash used in financing activities	**(48)**	(3,057)
NET CHANGE IN CASH AND CASH EQUIVALENTS	**3,036**	(2,555)
Cash and cash equivalents at 1 January	6,208	10,658
CASH AND CASH EQUIVALENTS AT 30 JUNE	**9,244**	8,103
Cash and cash equivalents comprise:		
Cash and balances with banks	**9,354**	11,191
Less:		
Restricted cash	**(110)**	(88)
Fixed deposits with maturities of more than three months	**-**	(3,000)
	9,244	8,103

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the six months ended 30 June 2026

(Reviewed) Bahraini dinars in thousands	Share capital		Reserves and retained earnings						
					Other reserves				
	Share capital	**Treasury shares**	**Statutory reserve**	**Share Premium**	**Cash flow hedge reserve**	**Donation reserve**	**General reserve**	**Retained earnings**	**Total equity**
As at 1 January 2026	**20,419**	**(599)**	**10,210**	**25,292**	**50**	**7**	**27,500**	**24,386**	**107,265**
2025 appropriations (approved by shareholders):									
- Donations	**-**	**-**	**-**	**-**	**-**	**150**	**-**	**(150)**	**-**
- Dividends to equity holders	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(3,424)**	**(3,424)**
Balance after 2025 appropriations	**20,419**	**(599)**	**10,210**	**25,292**	**50**	**157**	**27,500**	**20,812**	**103,841**
Comprehensive income for the period:									
Profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,200**	**1,200**
Other comprehensive income:									
- Net change in cash flow hedge reserve	**-**	**-**	**-**	**-**	**54**	**-**	**-**	**-**	**54**
	20,419	**(599)**	**10,210**	**25,292**	**104**	**157**	**27,500**	**22,012**	**105,095**
Utilisation of donation reserve	**-**	**-**	**-**	**-**	**-**	**(26)**	**-**	**-**	**(26)**
At 30 June 2026	**20,419**	**(599)**	**10,210**	**25,292**	**104**	**131**	**27,500**	**22,012**	**105,069**

The interim condensed consolidated financial statements were approved by the Board of Directors on 29th July 2026 and signed on its behalf by:

Najla M. Al Shirawi
Chairperson

Yaser Alsharifi
Vice Chairperson

Abdulla Abdulrazaq Bukhowa
Chief Executive Officer

The above interim condensed consolidated financial statements, have been extracted from the interim condensed consolidated financial statements of Bahrain Commercial Facilities Company B.S.C. for the six-months period ended 30 June 2026 on which an unqualified review conclusion was issued by Ernst and Young, Kingdom of Bahrain on 29th July 2026.

For further information please visit: www.bcfc.bh.

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