

British Arab Commercial Bank plc is an international wholesale bank with over 50 years' experience, providing global trade finance and treasury solutions to clients trading in and out of emerging and frontier markets. In addition to its trade finance offering, the Bank provides cash and liquidity management, UK Real Estate financing and operates a full Treasury function, which is active in foreign exchange, derivatives and debt capital markets.

With its head office based in the City of London, the Bank is authorised by the Prudential Regulation Authority ("PRA") and regulated by the Financial Conduct Authority ("FCA") and the PRA. BACB leverages its position in

one of the world's leading financial markets to forge close ties with the global banking community. BACB is a trusted partner, active across Africa, the Middle East and Asia, supporting trade flows and connecting those markets with the rest of the world.

The Board approved Annual Report and Accounts for 2025 reflect another set of strong results. The Bank continued to deliver resilient performance and remained focused on supporting clients across the specialist markets we know best. Our one-team mentality, combined with the quality of our people, who are our greatest asset, ensure BACB will meet the needs of our clients and continue to go from strength to strength.

2025 YEAR END

Results



FINANCIAL HIGHLIGHTS

	FY 2025	FY 2024
FINANCIAL POSITION £m		
Operating Income before Loan Impairments	92.8	98.7
Profit before income tax	31.6	38.2
Profit for the year	24.1	28.8
Total Assets	3,319	3,343
Total Loans	1,949	1,869
Total Equity	278	258
Tier 1 & 2 Capital (Eligible Capital)	335	319
RATIOS %		
Capital Adequacy ¹	17.4%	20.3%
LCR ²	234%	327%
Cost Income Ratio ³	69.4%	62.9%
Return on Tier 1 Capital ⁴	9.1%	11.7%
Return on Tier 1 & 2 (Total Eligible Capital)	7.2%	9.0%
Non Performing Loans ratio ⁵	2.6%	4%
Net Stable Funding Ratio ⁶	166%	160%

¹ Tier 1 and 2 capital divided by Risk Weighted Assets

² LCR is the average value of the preceding 12 months

³ Administrative Expenses divided by Operating Income

⁴ Profit for the year divided by Tier 1 Capital

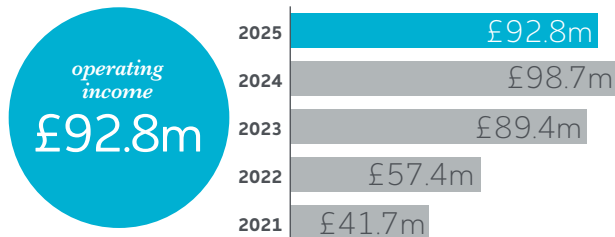
⁵ Ratio of Stage 3 lending to the total loan book

Both Stage 3 lending and the total loan book include loans and advances to customers as well as to banks

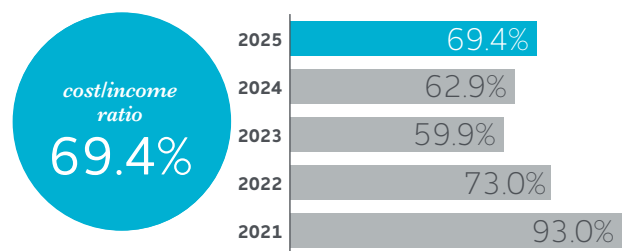
⁶ Net Stable Funding Ratio is the average of the preceding four quarters



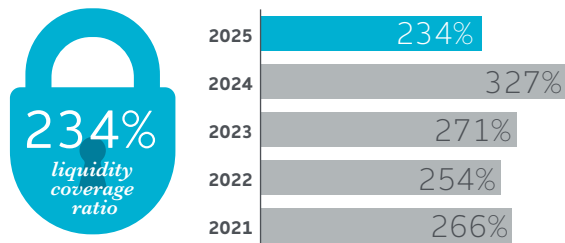
OPERATING INCOME¹



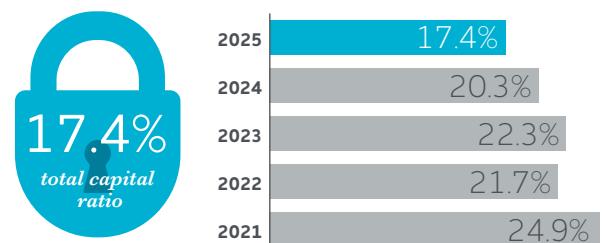
COST/INCOME RATIO²



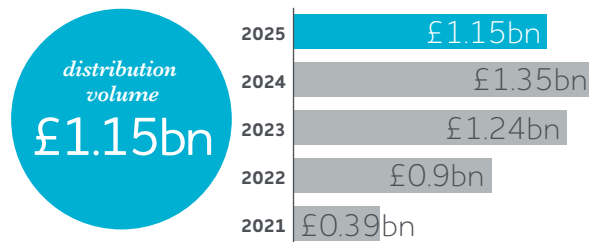
LIQUIDITY COVERAGE RATIO³



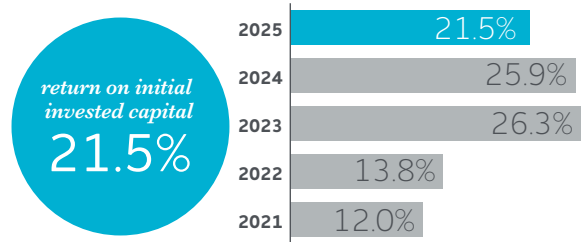
TOTAL CAPITAL RATIO



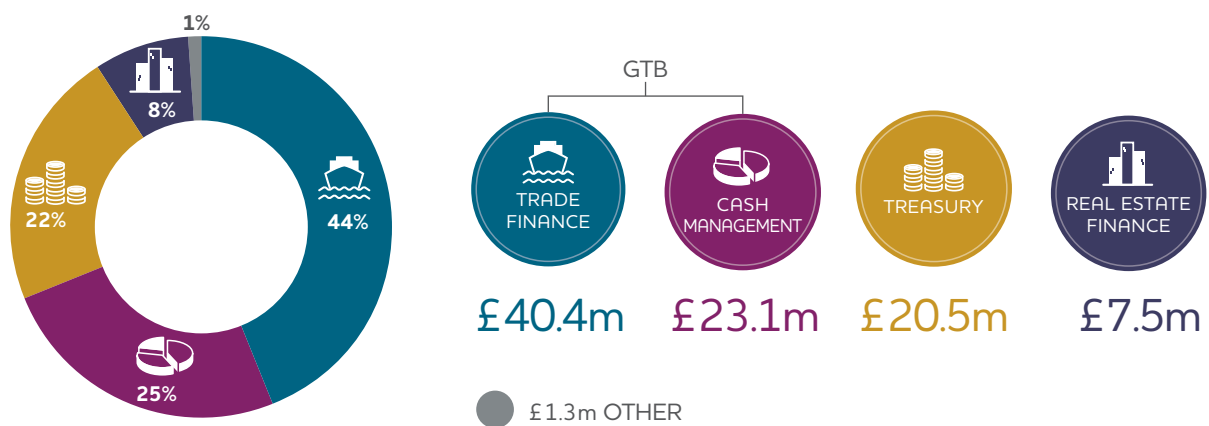
DISTRIBUTION VOLUME⁴



RETURN ON INITIAL INVESTED CAPITAL⁵



2025 OPERATING INCOME BY BUSINESS⁶



¹ References to Operating Income on this page refer to operating income before allowance for credit losses as per Statement Of Comprehensive Income.

² Administrative Expenses divided by Operating Income.

³ Liquidity Coverage Ratio is calculated by dividing High-Quality Liquid Assets by stressed net cash outflows over a 30-day time period based on Prudential requirements.

⁴ The volume of assets shared with partners with an aim to manage balance sheet efficiently and create more capacity for business origination.

⁵ Based on Profit After Tax for the year divided by Shareholder's funds (Called up share capital and Capital redemption reserve).

⁶ Global Transaction Banking activities include Trade Finance and Cash Management business lines.

BACB plc

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