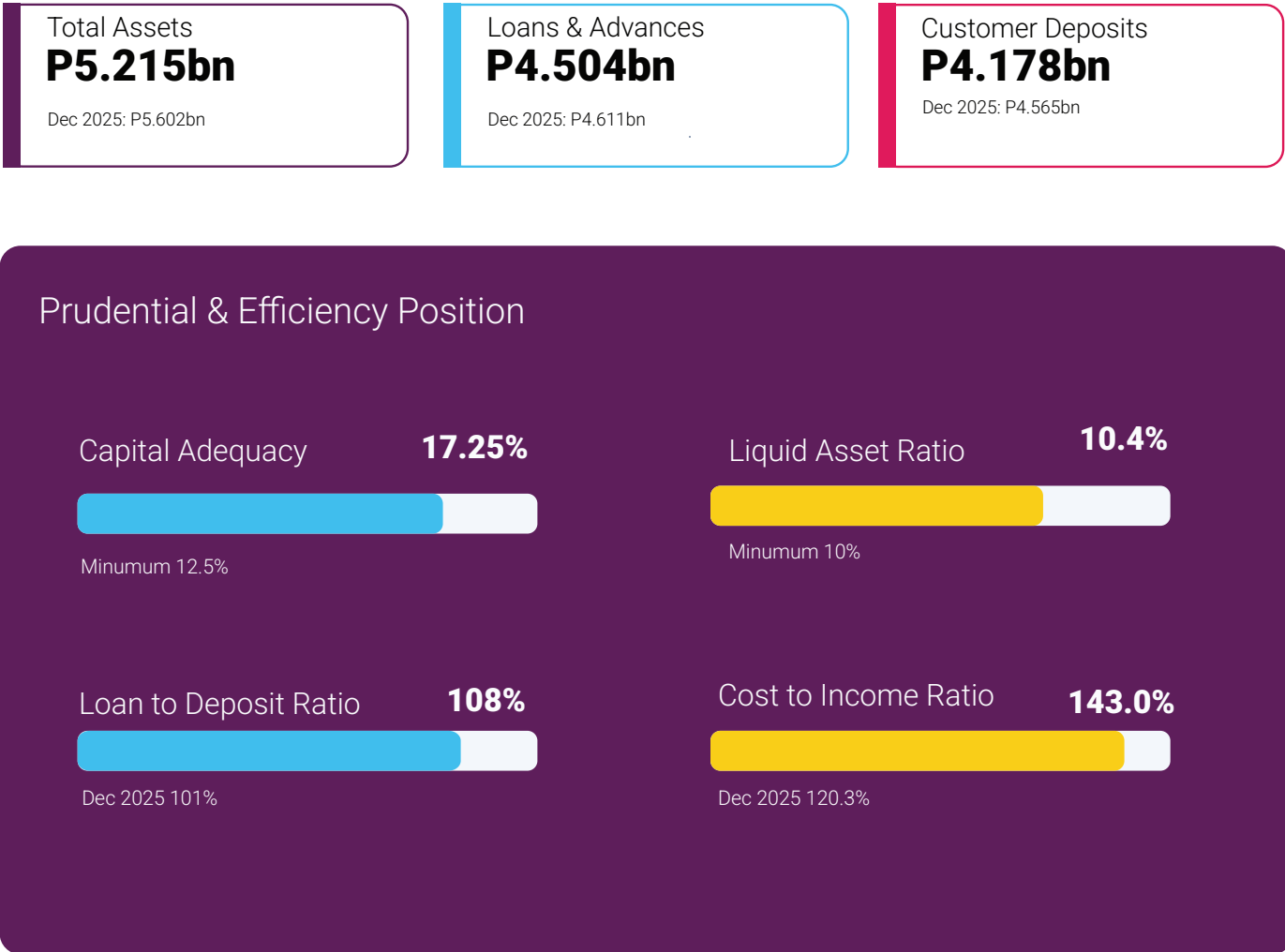


BBS Bank Limited

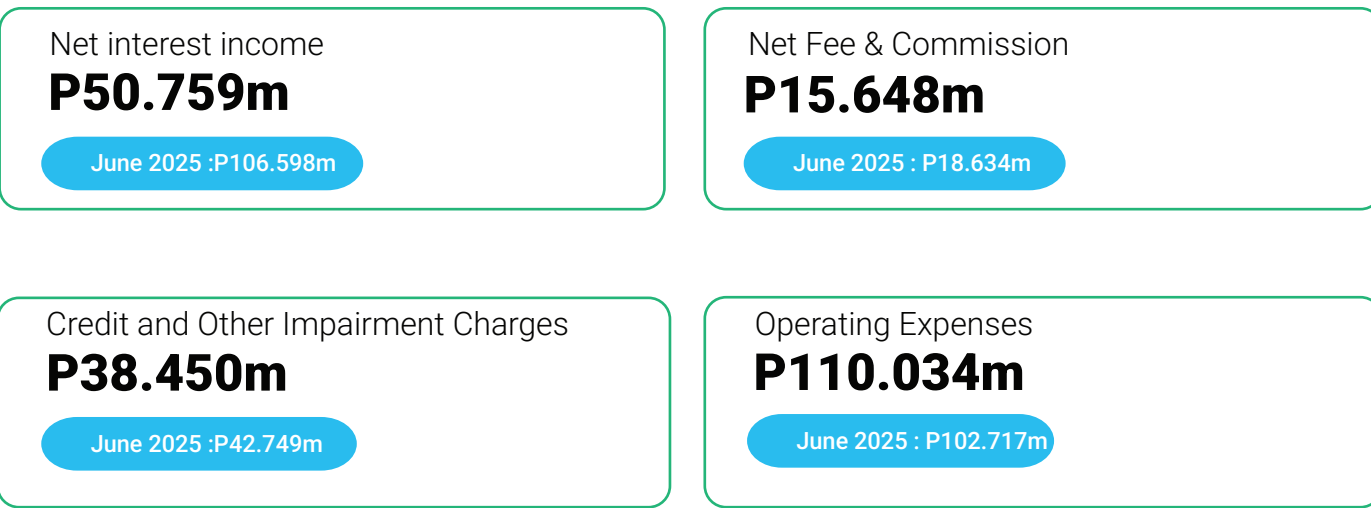
Unaudited Condensed Consolidated Interim Financial Results for the Period ended 30 June 2026

The first half of 2026 was a period where the BBS Bank Group aimed for balance sheet optimisation and continued strategic execution. The Group maintained capital and liquidity levels which remained above the minimum regulatory requirements, demonstrating its resilience as a Commercial Bank. Other focus areas included proactive reduction of high-cost deposits, improving the funding profile, acceleration of digital platforms and building capabilities necessary to further strengthen and diversify the bank in a sustainable manner.

Key Financial Highlights



Earnings Drivers



Financial Graphs



Introduction

The Directors of BBS Bank Limited and its wholly owned subsidiary, BBS Insurance Agency (Pty) Ltd, together referred to as the Group, present the unaudited condensed consolidated interim financial results for the six months ended 30 June 2026.

The results reflect a challenging operating environment and an important phase in the Bank's transformation. BBS Bank is in the fourth year of its five-year Pilediwa Corporate Strategy, through which it is completing its transition to a commercial banking outfit. The strategy is focused on investing in broadening the Bank's product offering and income base, reducing cost of funding and net interest margin optimisation, strengthening transactional banking, improving digital channels and technology, reinforcing risk management and building a scalable and more efficient operating platform.

The central feature of the period was the continued strengthening of the foundations required for a resilient and future ready bank, relative to the pursuit of short-term balance-sheet expansion. Management prioritized liquidity management, funding quality, capital preservation, disciplined credit origination and the development of recurring and diversified income streams. These priorities are intended to improve the stability of the Bank's financial profile and support sustainable value creation over the medium to long term.

Operating environment

The operating environment continued to be challenging in the first half of 2026, although there were positive developments in certain areas. Market liquidity improved during the period, leading to a reduction in funding costs and subsequent margin recovery. Although liquidity conditions showed signs of stabilisation, the Bank continued to carry the effects of expensive funding raised during the earlier phase of market liquidity pressure in 2025.

The domestic economy remained affected by subdued diamond sales performance compared to historical performance. This constrained government revenues, expenditure, and dampened broader economic activity. Elevated fuel costs emanating from the Middle East conflict, increased personal tax for high income bands and inflation impacted households disposable income. In turn, pressure on customers' repayment capacity contributed to defaults in both the secured and unsecured lending portfolios, with a greater effect on the unsecured portfolio. At the same time, the return to positive economic growth in the first quarter of 2026 and continued positive non-mining activity provided evidence of underlying economic resilience. The Group, nevertheless, remains alert to the continuing risks arising from global demand, geopolitical developments, rising energy prices and the pace of domestic fiscal and structural adjustment.

The Bank maintained a cautious approach to new lending to ensure sustainable growth while safeguarding the interests of shareholders, depositors and other stakeholders.

Operational capability and income diversification

The Group continued to invest in capabilities intended to strengthen its commercial banking foundation, broaden customer access and improve service experience, deepen customer relationships and diversify revenue. Digitisation and automation initiatives progressed positively during the period, including interoperability with mobile network operators, wallets, financial inclusion initiatives and the launch of a Prepaid Card which expanded the Bank's payments and collection offerings. This is complemented by the continued enhancement of our transactional banking, foreign exchange and business-banking services.

BBS Insurance Agency (Pty) Ltd continued to support the Group's diversification strategy through bancassurance services. The subsidiary recorded profit after tax of P0.63 million for the period, and with net assets of P10.14 million as at 30 June 2026. The Group intends to strengthen the subsidiary's contribution and use the Group synergies to deliver broader and more relevant financial services to our customers.

Financial performance and Balance-Sheet resilience

Total assets

Total assets were P5.215 billion as at 30 June 2026, compared with P5.602 billion at 31 December 2025, a decline of 6.91%, which mainly reflected the loan-book attrition and a modest reduction in financial investments. The decline is consistent with Management's disciplined approach to balance-sheet deployment in a challenging operating environment.

Loans and advances to customers

Loans and advances to customers were P4.504 billion, compared with P4.611 billion as at 31 December 2025. The relative stability of the lending portfolio reflects Management's preference for measured quality-led origination in response to a challenging credit environment.

The Bank's lending approach remains focused on demonstrated affordability, strengthened underwriting, appropriate security where applicable and risk-adjusted pricing. Growth will be pursued where it is consistent with capital, liquidity and funding capacity. This discipline supports asset-quality preservation and strengthens alignment between asset duration, funding tenor and expected returns.

Customer deposits and funding strategy

Customer deposits were P4.178 billion as at 30 June 2026, compared to P4.565 billion as at 31 December 2025, a decline of 8.48%. This reduction is in line with the bank's strategy of reducing cost of funds by off-loading expensive deposits to improve net interest income.

A key focus during the period was the asset quality, stable deposits and reduced cost of funding. Management continued to lessen reliance on selected high-cost deposits and intensify efforts to grow a more diversified base of current and savings accounts. The reduction in deposits should therefore be viewed in the context of funding optimisation with the objective of aligning the funding base more closely with the sustainability and maturity profile of the asset portfolio, support margin recovery over time and enhance the Bank's liquidity position.

Borrowings and Debentures

Borrowings of P191.216 million and debentures of P204.558 million as at June 2026 were broadly stable, relative to P199.547 million and P204.518 million, respectively, at 31 December 2025. The continued presence of these instruments provides an element of funding diversification beyond customer deposits.

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Shareholders equity

Shareholders' equity was P343.402 million as at 30 June 2026, compared with P414.934 million as at 31 December 2025, a decline of 17.24%. Accordingly, the Group's operating priorities include restoring retained earnings, maintaining disciplined asset growth, strengthening recoveries and ensuring that lending and investment decisions are assessed against the pricing and risk management frameworks.

Overview of profit or loss and other comprehensive income

The Group recorded a loss after tax of P71.532 million for the period, driven by amongst others, elevated funding costs, high expected credit losses and continued investment in the operating capabilities required to complete the Bank's transformation. While these factors affected profitability, Management's response is directed at the long-term underlying drivers of earnings and cash-flow resilience.

Net Interest Income

Net interest income for the period was P50.759 million, compared with P106.598 million reported for the period ended 30 June 2025. The reduction reflected lower interest income and the continued effect of high-cost deposits. The active run-off of selected expensive funding, together with efforts to grow lower-cost transactional deposits and risk-based pricing, is intended to support progressive margin recovery in a challenging environment.

Net Fee and Commission income

Net fee and commission income was P15.648 million, relative to P18.364 million reported for the period ended 30 June 2025. The Bank continued to expand transactional banking, business banking, foreign exchange, bancassurance and other fee-generating services. The contribution from these initiatives was not yet fully reflected in the period under review, partly because of lower commission income generated by BBS Insurance Agency. Management's objective is to increase the proportion of recurring non-interest revenue and thereby reduce reliance on interest income.

Credit impairment charges and asset quality management

Expected credit loss charges were P38.450 million, relative to P23.597 million reported for the period ended 30 June 2025. This reflected pressure on customer repayment capacity and the seasoning of the unsecured loan portfolio. In response, the Bank reviewed the lending criteria, increased collections capacity and strengthened early-arrears management, recoveries and portfolio monitoring. These actions are intended to limit migration into later stages of delinquency, improve cash collections and support the quality of future earnings.

Operating expenses and efficiency

Operating expenses, excluding impairment charges, were P110.034 million, versus P102.717 million reported for the period ended 30 June 2025. Costs continued to reflect investment in systems, people and organisational capability. These investments are intended to establish a scalable platform capable of supporting higher transaction volumes and a broader product offering without a proportionate increase in operating costs. Management also continued to enforce cost and procurement discipline and to assess expenditure against its contribution to risk reduction, customer service and future revenue generation.

Prudential ratios

Capital Adequacy Ratio

The Group remained adequately capitalised throughout the period. The capital adequacy ratio was 17.3% as at 30 June 2026, compared with 19.5% as at 31 December 2025, and remained above the Bank of Botswana regulatory minimum of 12.5%. This capital position provides an important prudential buffer during the current transformation and supports the Bank's capacity to absorb a reasonable level of risk while continuing to serve customers and implement its strategic priorities.

Cost to Income Ratio

The cost-to-income ratio increased to 143.0% in June 2026, from 120.3% for the year ended 31 December 2025. The movement was driven by lower net interest income arising from elevated funding costs, together with increased operating expenditure. Management remains focused on improving operating leverage through funding optimisation, income diversification, transaction-volume growth and sustained cost discipline.

Loans to Deposit Ratio

Based on the reported balances, the loans-to-deposit ratio stood at 108.0% as at 30 June 2026, compared with 101.0% as at 31 December 2025. The increase primarily reflects the deliberate run-off of selected high-cost deposits while the loan portfolio remained comparatively stable. Management continues to monitor this ratio within the broader asset-liability management framework, with particular attention to liquidity buffers, funding tenor and concentration risk.

Liquidity position

The Group's liquid asset ratio was 10.4% as at 30 June 2026, supported by approximately P461.172 million in liquid assets comprising cash reserves held with the central bank and high-quality liquid assets. The ratio remained above the statutory minimum of 10%. In addition, the Group retained access to established credit facilities, providing further liquidity flexibility. Management will continue to balance the benefits of reducing expensive funding against the need to maintain appropriate liquidity buffers and a stable maturity profile.

Overall, the Group remained compliant with the Bank of Botswana's minimum capital adequacy and liquid asset ratio requirements throughout the reporting period. Liquidity was monitored closely, in line with the liquidity risk management frameworks, supported by forward-looking cash-flow forecasts and active management of the timing and concentration of deposit maturities. This disciplined approach remains central to the Group's capacity to meet obligations as they fall due.

Outlook and strategic priorities

The operating environment is expected to remain challenging in the short to medium term. However, Botswana's transition towards a more diversified and private-sector-led economy creates a longer-term opportunity for institutions to provide relevant payment, collection, savings, credit, transactional and risk-protection solutions. BBS Bank intends to participate in this opportunity through disciplined, risk-informed growth whilst striking the right balance with balance-sheet expansion.

For the remainder of 2026, the Bank will continue its focus on lowering the cost of funds and improve the stability and diversity of the funding base, accelerate growth in transaction volumes and recurring fee income, strengthen collections, recoveries and early intervention across the lending portfolios, maintain disciplined origination and risk-based pricing, promote the utilisation of the Bank's digital channels and product suite, grow the contribution from BBS Insurance Agency, and preserve capital and liquidity through rigorous cost and balance-sheet management.

Management expects these actions to support a gradual improvement in the Group's financial performance. The timing and extent of recovery will depend on market liquidity, deposit replacing, credit performance, transaction-volume growth and wider economic conditions. The Board and Management remain committed to completing the Bank's transformation and building a resilient bank capable of creating sustainable value for its stakeholders over the long term.

Forward-looking information

This statement contains forward-looking information based on the Group's current expectations, assumptions and plans. Actual outcomes may differ due to changes in economic conditions, market liquidity, customer behaviour, credit performance, regulatory developments and other factors beyond the Group's control.

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

|                                               | At 30 June 2026            | At 31 December 2025        |
|-----------------------------------------------|----------------------------|----------------------------|
|                                               | Audited                    | Audited                    |
|                                               | P'000                      | P'000                      |
| <strong>Assets</strong>                       |                            |                            |
| Cash and cash equivalents                     | 297,223                    | 584,706                    |
| Financial Investments                         | 163,949                    | 154,145                    |
| Non-current assets held for sale              | 28,251                     | -                          |
| Current tax receivable                        | 883                        | 901                        |
| Properties-in-possession                      | 8,380                      | 9,040                      |
| Other assets                                  | 69,315                     | 70,817                     |
| Loans and advances to customers               | 4,503,970                  | 4,611,613                  |
| Right-of-use assets                           | 10,681                     | 9,287                      |
| Intangible assets                             | 37,961                     | 42,225                     |
| Property and equipment                        | 60,430                     | 89,903                     |
| Deferred tax asset                            | 34,356                     | 29,707                     |
| Other income                                  | 4,444                      | 1,669                      |
| <strong>Total Assets</strong>                 | <strong>5,215,399</strong> | <strong>5,602,344</strong> |
| <strong>Liabilities</strong>                  |                            |                            |
| Balances due to other banks                   | 250,056                    | 151,270                    |
| Other liabilities                             | 32,909                     | 50,783                     |
| Customer deposits                             | 4,178,386                  | 4,565,490                  |
| Lease liabilities                             | 14,872                     | 15,802                     |
| Borrowings                                    | 191,216                    | 199,547                    |
| Debentures                                    | 204,558                    | 204,518                    |
| <strong>Total liabilities</strong>            | <strong>4,871,997</strong> | <strong>5,187,410</strong> |
| <strong>Equity</strong>                       |                            |                            |
| Stated capital - Ordinary shares              | 487,453                    | 487,453                    |
| Retained earnings                             | (144,051)                  | (72,519)                   |
| <strong>Total equity</strong>                 | <strong>343,402</strong>   | <strong>414,934</strong>   |
| <strong>Total Liabilities and Equity</strong> | <strong>5,215,399</strong> | <strong>5,602,344</strong> |

CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Sixth Month Period Ended 30 June 2026

|                                                          | At 30 June 2026            | At 30 June 2025            |
|----------------------------------------------------------|----------------------------|----------------------------|
|                                                          | P'000                      | P'000                      |
| Interest income using effective interest rate            | 284,625                    | 265,331                    |
| Interest expense                                         | (233,866)                  | (158,733)                  |
| <strong>Net interest income</strong>                     | <strong>50,759</strong>    | <strong>106,598</strong>   |
| Fee and commission income                                | 16,089                     | 18,819                     |
| Fee and commission expense                               | (441)                      | (455)                      |
| <strong>Net fee and commission income</strong>           | <strong>15,648</strong>    | <strong>18,364</strong>    |
| Other income                                             | 5,915                      | 1,773                      |
| <strong>Total income</strong>                            | <strong>72,322</strong>    | <strong>126,735</strong>   |
| Expected credit losses                                   | (38,450)                   | (23,597)                   |
| Other impairment losses                                  | -                          | (19,152)                   |
| Personnel expenses                                       | (49,160)                   | (53,072)                   |
| Depreciation and amortisation                            | (9,798)                    | (7,117)                    |
| Other expenses                                           | (51,076)                   | (42,528)                   |
| <strong>Total expenses</strong>                          | <strong>(148,485)</strong> | <strong>(145,466)</strong> |
| <strong>Loss before taxation</strong>                    | <strong>(76,163)</strong>  | <strong>(18,731)</strong>  |
| Taxation                                                 | 4,631                      | 1,273                      |
| <strong>Loss for the period</strong>                     | <strong>(71,532)</strong>  | <strong>(17,458)</strong>  |
| Other comprehensive income                               | -                          | -                          |
| <strong>Total comprehensive loss for the period</strong> | <strong>(71,532)</strong>  | <strong>(17,458)</strong>  |
| <strong>Earnings per share</strong>                      |                            |                            |
| Basic and diluted earnings per share (thebe)             | (14.67)                    | (3.58)                     |

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CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As at 30 June 2026

|                                                                    | Ordinary shares          | Retained earnings/(Accumulated losses) | Total equity             |
|--------------------------------------------------------------------|--------------------------|----------------------------------------|--------------------------|
|                                                                    | P'000                    | P'000                                  | P'000                    |
| <strong>Group</strong>                                             |                          |                                        |                          |
| <strong>Balance at 01 January 2024 as previously reported</strong> | <strong>487,453</strong> | <strong>(3,392)</strong>               | <strong>484,061</strong> |
| Impact of correction of error (net of tax)                         | -                        | 6,086                                  | 6,086                    |
| <strong>Balance at 01 January 2024 as restated</strong>            | <strong>487,453</strong> | <strong>2,694</strong>                 | <strong>490,147</strong> |
| Profit for the year                                                | -                        | 38,070                                 | 38,070                   |
| Other comprehensive income                                         | -                        | -                                      | -                        |
| <strong>Balance at 31 December 2024 as restated</strong>           | <strong>487,453</strong> | <strong>40,765</strong>                | <strong>528,217</strong> |
| Loss for the period                                                | -                        | (17,458)                               | (17,458)                 |
| Other comprehensive income                                         | -                        | -                                      | -                        |
| <strong>Balance at 30 June 2025</strong>                           | <strong>487,453</strong> | <strong>23,307</strong>                | <strong>510,759</strong> |
| Loss for the period                                                | -                        | (95,826)                               | (95,826)                 |
| Other comprehensive income                                         | -                        | -                                      | -                        |
| <strong>Balance at 31 December 2025 - Audited</strong>             | <strong>487,453</strong> | <strong>(72,519)</strong>              | <strong>414,933</strong> |
| Total comprehensive profit for the period                          | -                        | (71,532)                               | (71,532)                 |
| <strong>Balance at 30 June 2026</strong>                           | <strong>487,453</strong> | <strong>(144,051)</strong>             | <strong>343,401</strong> |

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

For The Statement Period Ended 30 June 2026

|                                                                                                            | 6 months ended 30 June 2026 | 6 months ended 30 June 2025 |
|------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|
|                                                                                                            | P'000                       | P'000                       |
| <strong>Cashflows from operating activities</strong>                                                       |                             |                             |
| Interest receipts                                                                                          | 288,844                     | 262,798                     |
| Commission receipts                                                                                        | 16,089                      | 18,819                      |
| Interest payments                                                                                          | (233,776)                   | (153,524)                   |
| Commission payments                                                                                        | (441)                       | (455)                       |
| Other income                                                                                               | 4,444                       | 1,669                       |
| Cash payments to employees and suppliers                                                                   | (100,326)                   | (90,281)                    |
| Proceeds from sale of properties in possession                                                             | 660                         | 3,184                       |
| Income tax paid                                                                                            | 18                          | (2,288)                     |
| <strong>Net cash (utilised)/generated from operating activities before changes in working capital</strong> | <strong>(24,488)</strong>   | <strong>39,922</strong>     |
| <strong>Changes in working capital:</strong>                                                               |                             |                             |
| Decrease in other assets                                                                                   | 1,435                       | 14,306                      |
| Decrease/(Increase) in loans and advances to customers                                                     | 65,146                      | (113,198)                   |
| Decrease in customer deposits                                                                              | (386,385)                   | (11,872)                    |
| Decrease in other liabilities                                                                              | (17,900)                    | (17,125)                    |
| Receipt/(Repayment) of balances from other banks                                                           | 97,572                      | (22)                        |
| <strong>Net cash used in operating activities</strong>                                                     | <strong>(264,620)</strong>  | <strong>(87,989)</strong>   |
| <strong>Cashflows from Investing activities</strong>                                                       |                             |                             |
| Purchase of property and equipment                                                                         | (2,226)                     | (1,928)                     |
| Purchase of intangible assets                                                                              | (886)                       | (1,259)                     |
| New placements of financial investments                                                                    | (9,813)                     | (6,231)                     |
| <strong>Net cash used in investing activities</strong>                                                     | <strong>(12,925)</strong>   | <strong>(9,418)</strong>    |
| <strong>Cashflows used in Financing activities</strong>                                                    |                             |                             |
| Repayment of borrowings                                                                                    | (7,886)                     | (8,059)                     |
| Payment of lease liabilities                                                                               | (1,265)                     | (1,128)                     |
| <strong>Net cash flows used in financing activities</strong>                                               | <strong>(9,151)</strong>    | <strong>(9,187)</strong>    |
| Net movement in cash and cash equivalents                                                                  | (286,696)                   | (106,594)                   |
| Cash and cash equivalents at the beginning of the period                                                   | 584,706                     | 670,426                     |
| Effect of exchange rate changes on cash and cash equivalents                                               | 104                         | (788)                       |
| <strong>Cash and cash equivalents at the end of the period</strong>                                        | <strong>297,223</strong>    | <strong>563,936</strong>    |

Notes to the Unaudited Condensed Consolidated Interim Financial Results for the six month period ended 30 June 2026

**1.Financial Results**  
The unaudited condensed consolidated interim financial statements adequately disclose the results of the Group's operations for the six-month period ended 30 June 2026.

**2.Comparative financial information**

The comparative financial information considered in these condensed consolidated interim financial statements relate to the results for the six-month period ended 30 June 2025 and the audited financial information for the twelve months ended 31 December 2025.

**3.Dividend**

No dividend was declared during the period under review.

**4.Changes to the Board**

| Reappointment of directors | Office        | Designation | Date       |
|----------------------------|---------------|-------------|------------|
| Mr. Geoffrey M. Bakwena    | Non-executive | Director    | 25/06/2026 |

| Retirement/resignation of directors | Office        | Designation | Date       |
|-------------------------------------|---------------|-------------|------------|
| Mr. Mmoloki W. Mogotsi              | Non-executive | Director    | 31/01/2026 |
| Mrs. Sejo Lenong                    | Non-executive | Director    | 25/06/2026 |
| Ms. Pulane Dibuseng Letebele        | Non-executive | Director    | 25/06/2026 |

**5.Reporting Entity**  
BBS Bank Limited and BBS Insurance Agency Limited are domiciled in Botswana. The address of the Group's registered office is Plot 13108-112 Broadhurst, Gaborone.

The Group is primarily involved in the provision of banking services while the subsidiary is involved in offering insurance agency services. These financial statements represent the Group's interim condensed consolidated financial statements.

The unaudited condensed consolidated interim financial statements for the six-month period ended 30 June 2026 were approved for issue by the Board of Directors on 24 September 2026.

**6.Basis of preparation**

These interim condensed consolidated financial statements for the period ended 30 June 2026 have been prepared in accordance with IAS 34 'Interim financial reporting', the Companies Act (CAP 42:01), the Banking Act (CAP 46:04) and Insurance industry Act (CAP 46:01) of the Non-Bank Financial Institutions Regulatory Authority (NBFIRA) .

The Group has prepared the interim condensed consolidated financial statements on the basis that it will continue to operate as a going concern. The Directors consider that there are no material uncertainties that may cast significant doubt over this assumption. They have formed a judgement that there is a reasonable expectation that the Group has adequate resources to continue in operational existence for the foreseeable future, and not less than 12 months from the end of the reporting period.

The Interim condensed consolidated financial statements do not include all the information required in the annual financial statements, and should be read in conjunction with the Group's annual consolidated financial statements as at 31 December 2025.

**7.Consolidation**

**Investment In Subsidiary**

Subsidiary is an entity controlled by the Group. The Group controls an entity when it is exposed or has rights to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. The financial statements of the subsidiary are included in the condensed consolidated interim financial statements from the date that control commences until the date that control ceases. The financial statements have been prepared using uniform accounting policies for like transactions and other events in similar circumstances. Investments in subsidiary are measured at cost less accumulated impairment losses in the company financial statements.

**Transactions eliminated on consolidation**

Intragroup balances, and income and expenses arising from intragroup transactions, are eliminated in preparing the interim condensed unaudited consolidated financial statements.

**8.Use of Judgement and estimates**

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed by management on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. The significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those applied in the annual financial statements for the year ended 31 December 2025.

**9.Events after the reporting date**

**Bond maturity**

On the 09 August 2026, the BBS012 bond matured and the principal obligation of P64.470 million was repaid in accordance with its terms.

**For and on behalf of the the Board of Directors**

Dr. Vincent B. Mogano  
Chairperson - Board

Mrs. Pedzani Tafa  
Managing Director

Member of the Deposit Insurance Scheme of Botswana