

To: Boursa Kuwait Company

السادة/ شركة بورصة الكويت

المحترمين

افتتاح عن محضر مؤتمر المحللين / المستثمرين  
للربع الثالث من العام 2025

Reference to the above subject, and the provisions of Clause (4) of Article No. (8-4-2) of Boursa Kuwait's regulations issued by virtue of Resolution No. 1 of 2018, as amended, concerning "Continuing Obligations in the Premier Market", and whereas Kuwait International Bank has been classified under the category "Premier Market".

بالإشارة إلى الموضوع أعلاه وأحكام المادة رقم (8-4-2) البند (4) من قواعد بورصة الكويت الصادرة بموجب القرار رقم 1 لسنة 2018 وتعديلاته، وال المتعلقة "بالالتزامات المستمرة للسوق الأول"، وحيث أن بنك الكويت الدولي "KIB" قد تم تضمينه ضمن مجموعة "السوق الأول".

We would like to inform you that KIB's Analysts/ Investors' conference call was conducted through live webcast at 2:00 pm (local time) on Monday, 3 November 2025, noting that there was no material information related to the Bank circulated during the mentioned conference.

يرجى الإحاطة بأن مؤتمر المحللين/ المستثمرين للبنك قد انعقد من خلال بث مباشر على شبكة الانترنت (Live Webcast) في تمام الساعة الثانية (وفق التوقيت المحلي لدولة الكويت) ظهراً يوم الاثنين الموافق 3 نوفمبر 2025، علماً بأنه لم يتم تداول أي معلومات جوهرية تخص البنك خلال المؤتمر المذكور.

Attached is the edited transcript of the conference call, and the Investors presentation for Q3 2025.

مرفق نسخة محررة من محضر المؤتمر الهاتفي والعرض التقديمي لل المستثمرين للربع الثالث من العام 2025.

Best Regards,

وتفضلاً بقبول فائق الاحترام،

محمد سعيد السقا  
نائب الرئيس التنفيذي

Mohamed Said EL Saka  
Deputy Chief Executive Officer



Edited transcript of KIB's earnings call conducted on Monday, 3 November 2025 at 14:00 (Kuwait) and 12:00 (London - UK)

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**Corporate Participants:**

Mr. Mohamed Said EL Saka	Deputy Chief Executive Officer
Mr. Ajai Thomas	General Manager - Financial Control & Planning/ CFO
Mr. Abdullah Alasousi	Deputy General Manager - Financial Control (Head of IR)

**Host:**

Mr. Ahmad El-Shazly	EFG Hermes
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Ahmad El-Shazly

Good morning and good afternoon everyone, thank you for joining with us today.

This is Ahmad from EFG Hermes, I am pleased to welcome you to KIB's third quarter 2025 earnings conference call and webcast.

I have with me here today, Mr. Mohamed Said EL Saka, Dy. CEO, Mr. Ajai Thomas, GM Financial Control and Planning/CFO and Mr. Abdullah Al Asousi, DGM - Financial Control.

I will now turn the call over to Abdullah, without further delay.

Abdullah Al Asousi

Thank you, Ahmad, Good morning and good afternoon everyone.

Please allow me to start this call today by reading a brief disclaimer while full disclaimer is available to read on the screens in front of you.

*Disclaimer:* Statements included or incorporated by reference in this presentation, other than statements or characterizations of historical fact, are forward-looking statements. Such forward-looking statements are based on KIB's current expectations, predictions and estimates and are not guarantees of future performance, achievements or results.

This presentation contains certain data based on internal management estimates, which may have not been independently verified by a third party.

In addition to the disclaimer I have just read, I request you all to read the full disclaimer text on slide #2 of our presentation.

Allow me to go through the format for today's call:

The Dy. CEO, will brief upon strategy update and third quarter financial performance for 2025 followed by the CFO, who will take you through with the presentation pack for the financial review in detail.

After concluding the presentation, we will address your questions received through webcast platform. As the case may be, we will make every effort to answer the questions received. However, if any questions are left unanswered due to time constraints, or for any follow up questions that you might have, please feel free to contact us through the KIB's Investor relations email address, which you can find on our website or on the presentation pack.

The presentation pack is also available for download from KIB website and will also be published through Boursa Kuwait.

Now, handing over the call to KIB's Dy. CEO, Mr. Mohamed Said EL Saka.

Mohamed Said EL  
Saka

Thank you, Abdullah, Good morning and good afternoon, everyone.  
Thank you for joining.

I'm pleased to welcome all the participants to our earnings call to elaborate on the financial performance for the third quarter of 2025.

On the strategic front, the third quarter sustained strong momentum across key strategic priorities. We continued advancing digital and operational transformation, strengthening core business lines, and refining our decision-making frameworks to ensure closer alignment between performance, risk, and capital efficiency. Our ongoing focus on diversifying revenue streams, deepening client relationships, and enhancing operational effectiveness continued to support steady improvements in financial performance. Supported by disciplined execution, deeper data insights, and continued investment in people, technology, and governance, we remain well-positioned to deliver sustainable growth, solid profitability, and enduring value for our shareholders.

In October 2025, KIB successfully issued USD 300 million Tier 2 Sustainable Capital Sukuk in accordance with CBK Basel III guidelines. The Sukuk was priced at an annual profit rate of 5.535%. KIB received high demand from investors, as evidenced by an oversubscribed order book that peaked at more than seven times, reaching USD 2.1 billion. The Sukuk were priced at 175 basis points above U.S. Treasury yields, signaling strong market demand and confidence in the Bank's credit strength. Priced at a record spread – the tightest spread ever achieved on a Tier 2 Sukuk – this issuance marks a major milestone for KIB, reflecting solid investor confidence in the Bank's performance and strategic direction, while further cementing its solid reputation and leading position in regional and global markets.

This issuance is aligned with sustainability principles, reflecting our deep commitment to responsible banking and our integrated strategy to embed sustainability standards across all aspects of our operations, set to drive sustainable growth. The Tier 2 Sustainable Sukuk is rated BBB+ (long term) by Fitch Ratings and is listed on the London Stock Exchange.

Moving to financial performance for the nine months results of 2025.

KIB reported impressive financial performance during the third quarter of 2025. KIB reported net profit attributable to shareholders of KD 20.4 million for the nine months of 2025 compared to KD 16.2 million for comparable period of last year, an increase of 26%. This was primarily supported by higher net financing income compared to similar period last year.

Operating income registered a growth of over 10% reaching 71.7 million KD compared to 64.9 million KD in third quarter 2024.

Total assets increased by 773 million KD to reach 4.37 billion KD, a growth of 22% compared to KD 3.59 billion as at 30 September 2024, primarily driven by growth in financing and investment portfolios.

Customer deposits registered double-digit growth of 35% or KD 791 million as at 30 September 2025 to reach 3.03 billion KD compared to KD 2.24 billion on 30 September 2024.

KIB continues to maintain favorable capital buffers in spite of such impressive growth. Total CAR as of 30 September 2025 in accordance with CBK Basel III regulations was 22.03%

I would like to conclude my short briefing, and hand over to Ajai to take you through our financial results in detail and answer any questions that you may have.

Thank you very much.

Ajai Thomas

Thank you, Mr. Mohamed.

Good morning and good afternoon everyone.

Thank you for joining and welcoming all to our 3Q 2025 earnings webcast.

Fitch Ratings affirmed KIB's long term ratings at 'A' with a stable outlook, during the year. The Stable outlook reflects that on the Kuwaiti sovereign ratings.

Taking you through the presentation.

Slide #5 of the presentation pack provides a snapshot of our strategy updates.

Slide #7 of the presentation pack provides a snapshot of the external ratings' update.

Slides #9 to #13 provides details of the Bank's financial performance during the third quarter 2025.

Coming to slides #9 & 10:

KIB reported net profit of KD 20.4 million attributable to shareholders for the third quarter 2025 compared to KD 16.2 million for comparable period of last year, an increase of 26%, mainly due higher net operating income.

KIB's core business showed resilience with double digit growth in total assets as at 30 September 2025 compared to 30 September 2024, as can be seen from slide #9.

Financing income grew by 10% to 149.3 million KD during nine months of 2025 compared to 135.6 million KD for similar period of 2024.

Fees and commission income increased by 15% at 14.7 million KD during the period of 2025 compared to 12.8 million KD for third quarter of 2024.

Investment income increased by 79% at 4.3 million KD during the period of 2025 compared to 2.4 million KD for the third quarter of 2024. KIB does not operate an active investment trading book as per its conservative risk appetite.

Operating expenses were higher by 15% at KD 43.1 million during the nine months of 2025 compared to KD 37.3 million reported during similar period of 2024, mainly due to increase in expenses supporting our digital initiative journey and staff costs.

Pre-provision income was 28.6 million KD for the period of 2025 compared to KD 27.6 million KD during previous period (9M 2024) for the reasons just mentioned.

KIB's net provision charge was lower by 33% at KD 3.4 million in till September of 2025 compared to previous period (9M 2024) reflecting improved asset quality.

Coming to slides #11, 12 and 13:

These slides show an overview of the Bank's core business.

KIB reported higher total assets by 22% or 773 million KD as of 30 September 2025 to reach 4.37 billion KD compared to 3.59 billion KD as at 30 September 2024, mainly contributed by the higher financing portfolio amounting to 545 million KD and investments securities by 61 million KD.

KIB's customer deposits increased by 35% or KD 791 million as of 30 September 2025 of KD 3.03 billion compared to 2.24 billion KD as of 30 September 2024.

Continuing to Slide #13

KIB maintained significant buffers levels of Basel III total Capital Adequacy Ratio at 22.03% along with CET-1 ratio of 13.66%. All ratios were well above required regulatory limits as at 30 September 2025.

NSFR was 105.90% and LCR stood at 256.40% as of 30 September 2025, well above regulatory requirements of 100% each.

Slide #15 summarizes expectations for 2025.

Thank you. Handing it back to Abdullah for the Q&A session.

Abdullah Al Asousi

Thank you Ajai. We will now start taking questions, after a few minutes pause so as to receive most of your questions.

Operator

Ladies and gentlemen, we will now start our question and answer session. If you wish to ask a question, please type your question into the "ask a question text" area then click the submit button. Thank you for holding.

Abdullah Al Asousi

We have a question on the financial performance. Please elaborate on the major growth in bottom-line along with projections for year-end.

Ajai Thomas

Net financing income for the period improved by almost 10%, Fees and commission income increased by 15% and Investment income increased by 79% compared to the corresponding previous period. Furthermore, lower provision charge supported this impressive growth in net profit during the period. The operating profit before provisions improved by 4% during the current period. We expect to continue the improved performance for the rest of 2025 as mentioned in slide #15.

Abdullah Al Asousi

We have question on the fees and commission income. Please elaborate on the major growth.

Ajai Thomas

Fee and commission income recorded a 15% increase, reaching KD 14.7 million during the third quarter of 2025, compared to KD 12.8 million for the same period in 2024. This growth is primarily attributed to the increased demand for a diverse range of banking services-both domestic and international-driven by the expansion of the customer base and an improvement in overall economic activity, which positively impacted the volume of fee income generating transactions.

Abdullah Al Asousi	We have questions on the Bank's NIMs. Also, please elaborate on financing growth projections.
Ajai Thomas	<p>The current rate environment is favorable from the Bank's NIM perspective, similar to other Islamic banks, in the short term.</p> <p>With regard to the financing portfolio growth, we registered strong performance during the current quarter and with the strong pipeline for the rest of 2025, we expect to record robust landing by year-end.</p>
Abdullah Al Asousi	Can you elaborate on customer deposits growth in 3Q'2025?
Ajai Thomas	We were able to register a 35% growth in customer deposits, also on the liability side we achieved a healthy mix in terms of source of funding through AT2 sukuk issued in October 2025 and AT1 sukuk issued in 2024, each for US \$ 300 million.
Abdullah Al Asousi	We have a question regarding the status of the Tier 2 sukuk issued in 2020, which is scheduled to mature on 30 November 2025?
Ajai Thomas	In line with KIB's disclosure on Boursa Kuwait dated 23 October 2025, the Bank has announced its intention to call/redeem the Tier 2 Sukuk issued on 30 November 2020. Furthermore, KIB successfully issued on 16 October 2025 a USD 300 million Tier 2 Sustainable Capital Sukuk to support the Bank's funding base.
Abdullah Al Asousi	Last question. We have some enquiries regarding KIB's sustainability initiatives. Could you please respond?
Ajai Thomas	KIB published its sustainability report for 2024 during the current quarter. Sustainable Fitch issued a Second Party Opinion on the Bank's sustainable financing framework. These initiatives supported KIB's issuance of debut sustainability Sukuk which was the first instrument of its type from Kuwait.
Abdullah Al Asousi	Thank you all. We are nearing the close of our scheduled time for the call.
	Please feel free to get in touch with us at the investor relations contact provided at the end of the presentation, and we will respond to your inquiries.
	Any final words, Mr. Mohamed?
Mohamed Said EL Saka	On behalf of KIB, I would like to thank all the participants and look forward to discuss our next quarter/YE results. I thank all of you for joining KIB's earnings call.
Operator	<p>This concludes today's conference call.</p> <p>Thank you for your participation. You may now disconnect.</p>

# INVESTOR PRESENTATION

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3Q 2025 EARNINGS CALL

MONDAY

2:00 KST 03 NOVEMBER 2025

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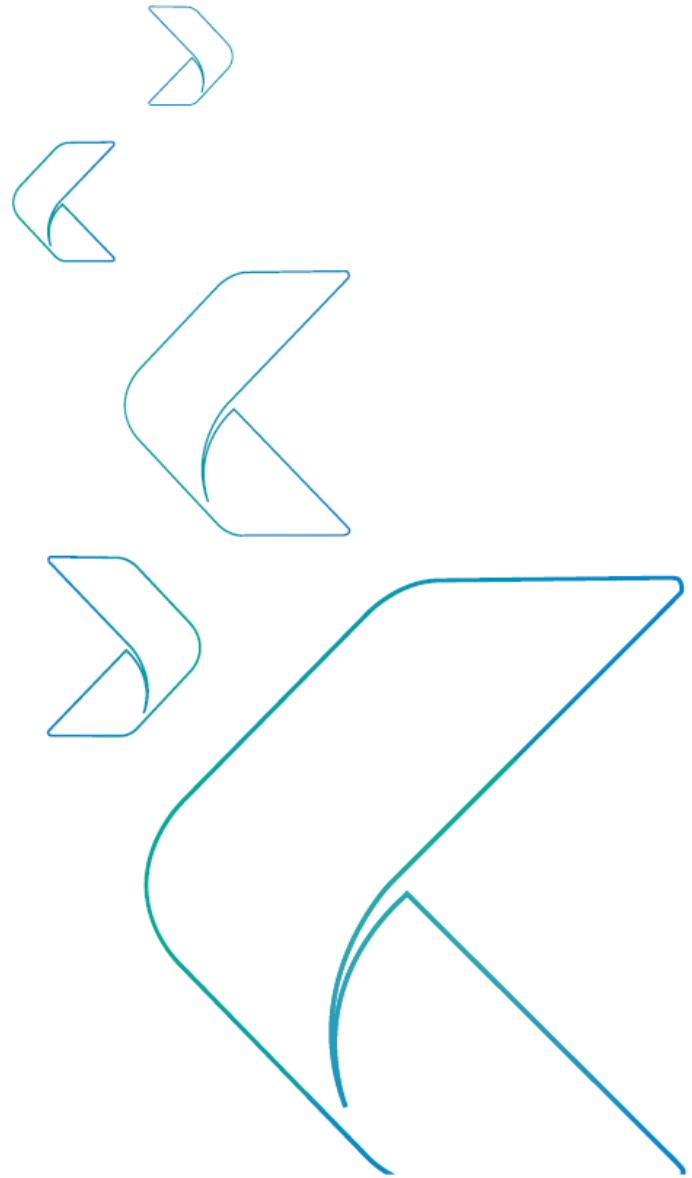
## FORWARD-LOOKING STATEMENTS

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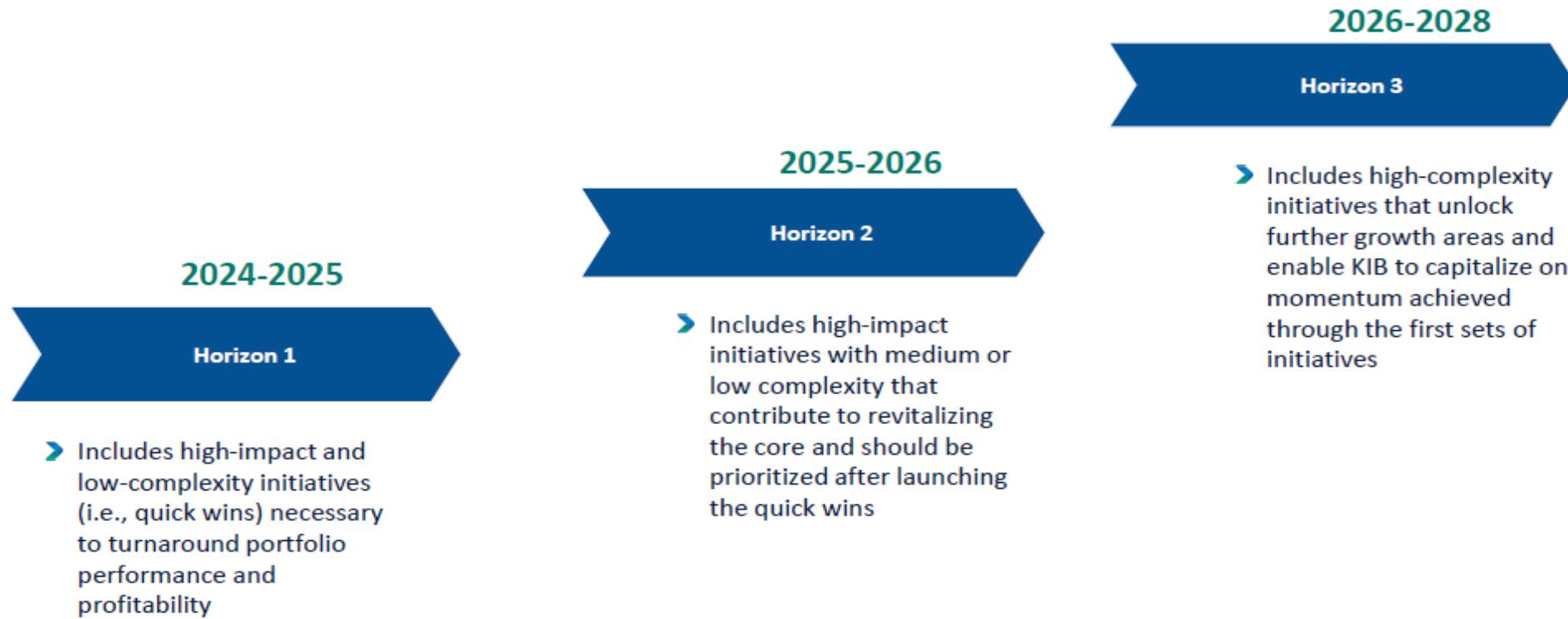


# STRATEGY UPDATE

# Strategy 2024 - 2028

The bank's strategy through 2028 will be delivered through two streams:

- 1) Revitalizing the core to deliver profitability
- 2) Expand into new growth avenues

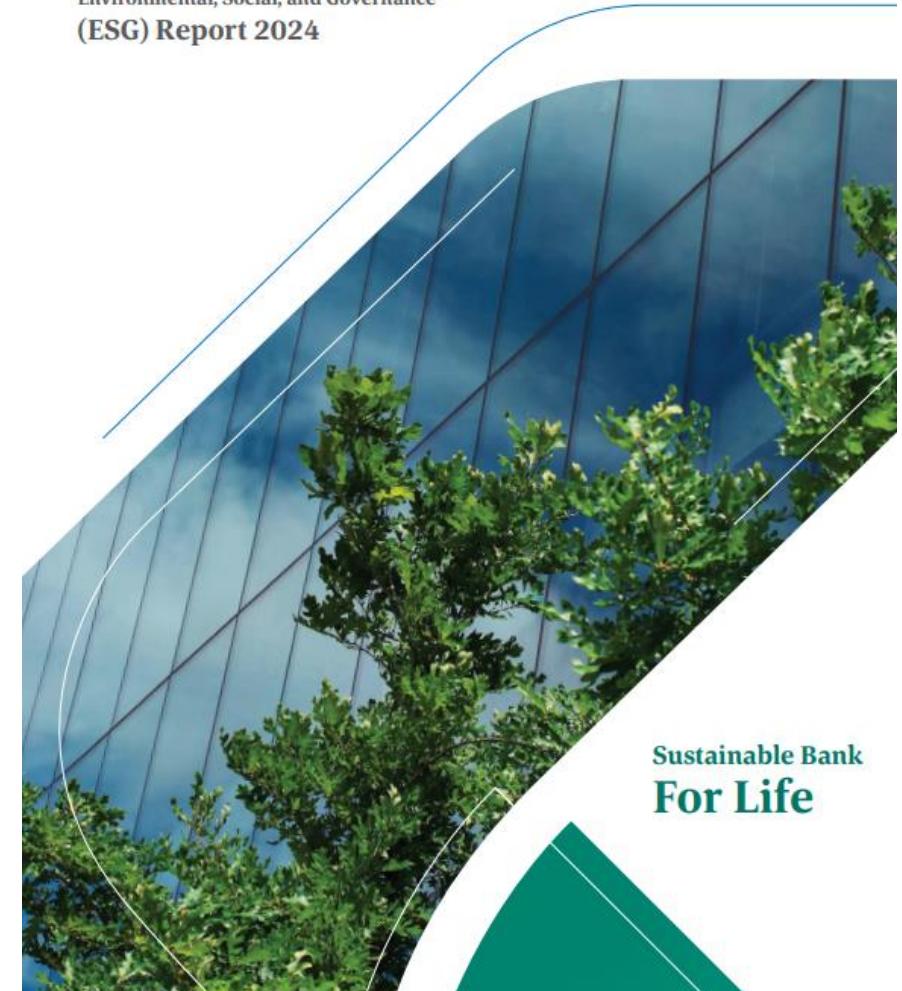




Kuwait International Bank (KIB)  
Environmental, Social, and Governance  
(ESG) Report 2024

## KIB's USD 300mn 5.535% RegS 10.5NC5.5 Sukuk Highlights

- KIB on 16 October 2025, priced its first Tier 2 sustainable Sukuk
- First-ever Tier 2 sustainable Sukuk from Kuwait
- Pricing represents the tightest reset spread of T+175bps for a Tier 2 capital instrument in the Kuwaiti market
- Peak order book represented the largest oversubscription on a MENA FI T2 issuance in 2025
- Ratings : 'BBB+' (Long Term) by Fitch Ratings



# EXTERNAL RATINGS

**Fitch Ratings**

**Fitch Affirmed KIB Ratings at 'A'; Outlook Stable**

Long-Term IDR : A  
Long-Term IDR (xgs) : BB-  
Short-Term IDR : F1  
Short-Term IDR (xgs) : B  
Viability Rating : bb-  
Government Support Rating : a

KIB Sukuk Ltd – Rating Affirmed

19 February 2025

# Financial Performance

# Financial Performance

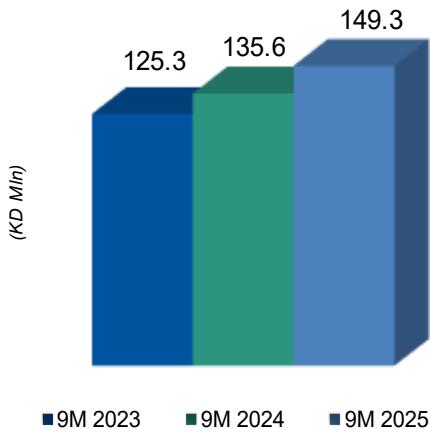
## Highlights

Period ended 30th September 2025

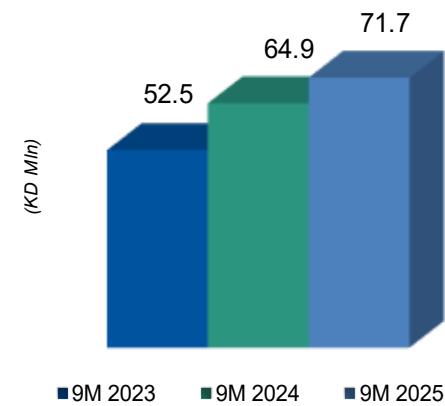
	9M 2025	9M 2024	%
Net Profit attributable to shareholders 'KD Million'	20.41	16.20	26%
Earnings Per Share 'Fils'	10.48	8.21	28%
Financing Income 'KD Million'	149.34	135.59	10%
Non-finance Income 'KD Million'	21.88	17.06	28%
Operating Income 'KD Million'	71.70	64.90	10%
Total Assets 'KD Billion'	4.37	3.60	22%
Financing Receivables 'KD Billion'	3.21	2.67	20%
Customer Deposits 'KD Billion'	3.03	2.24	35%

# 3Y - Income/ Profitability Trend

FINANCING INCOME

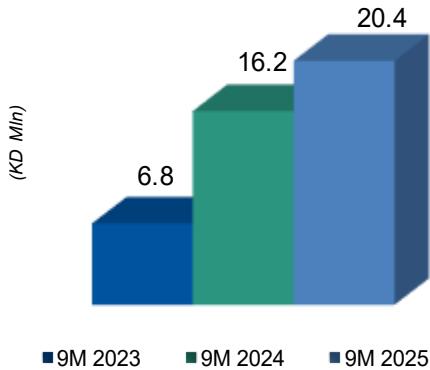


OPERATING INCOME \*

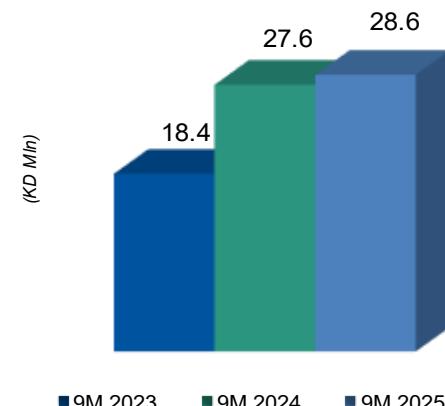


\* Before expenses & provisions

NET PROFIT  
(ATTRIBUTABLE TO SHAREHOLDERS)

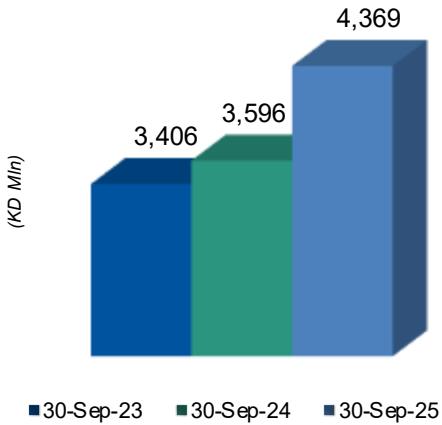


OPERATING PROFIT  
(BEFORE PROVISIONS/ IMPAIRMENT)

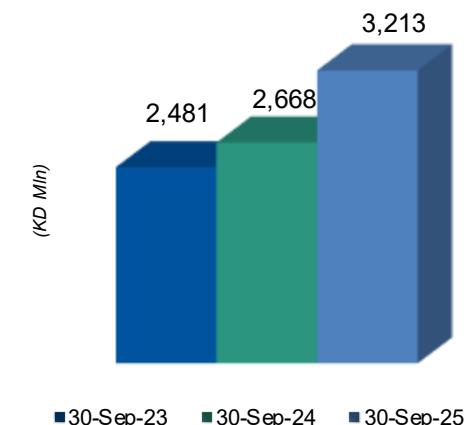


# 3Y - Key Balance Sheet Parameters

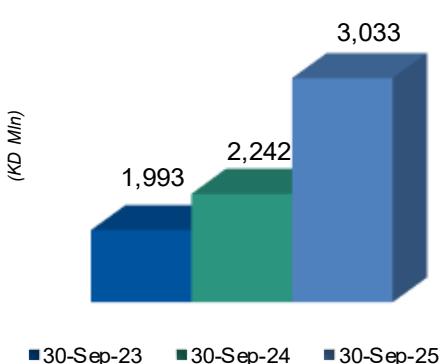
TOTAL ASSETS



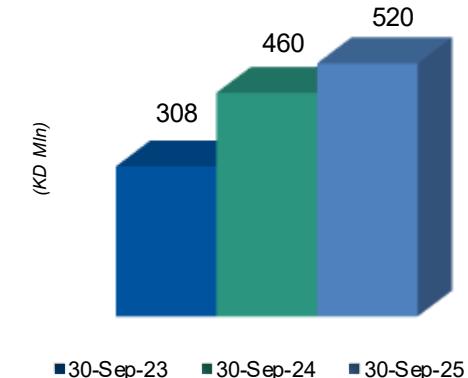
FINANCING RECEIVABLES



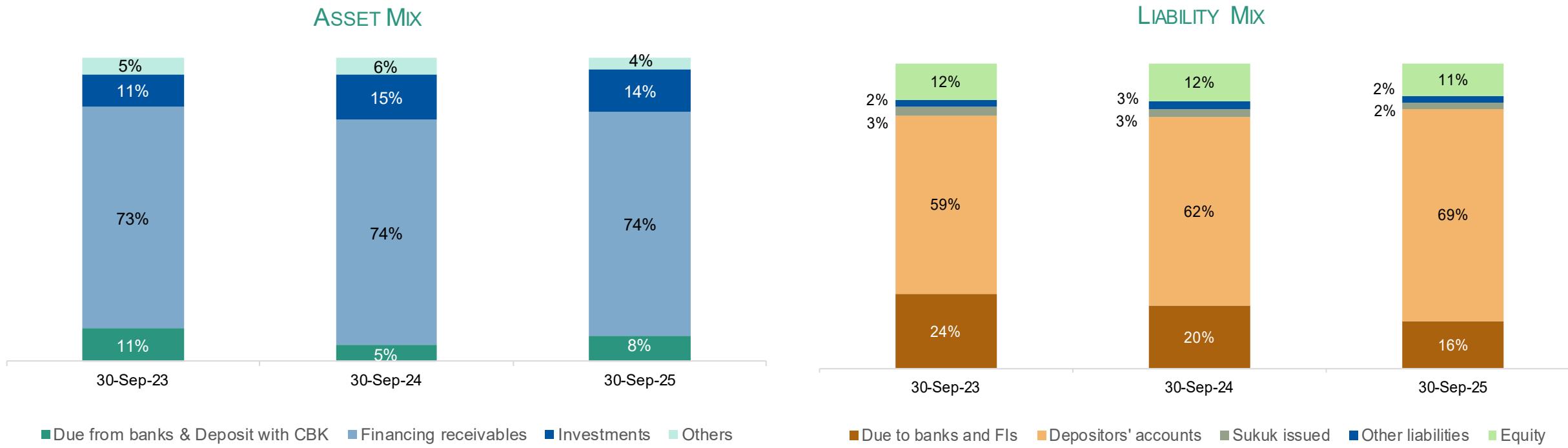
CUSTOMER DEPOSITS



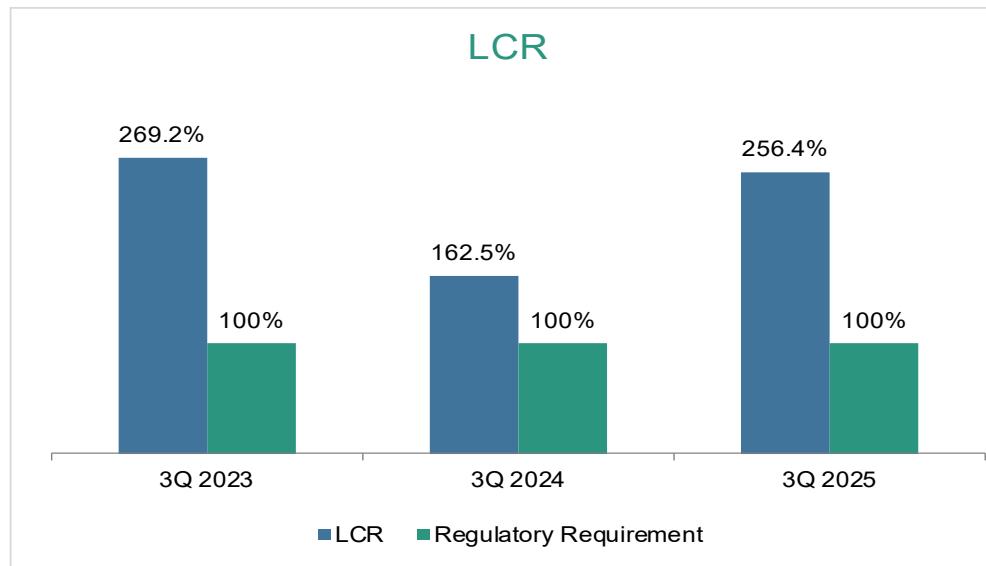
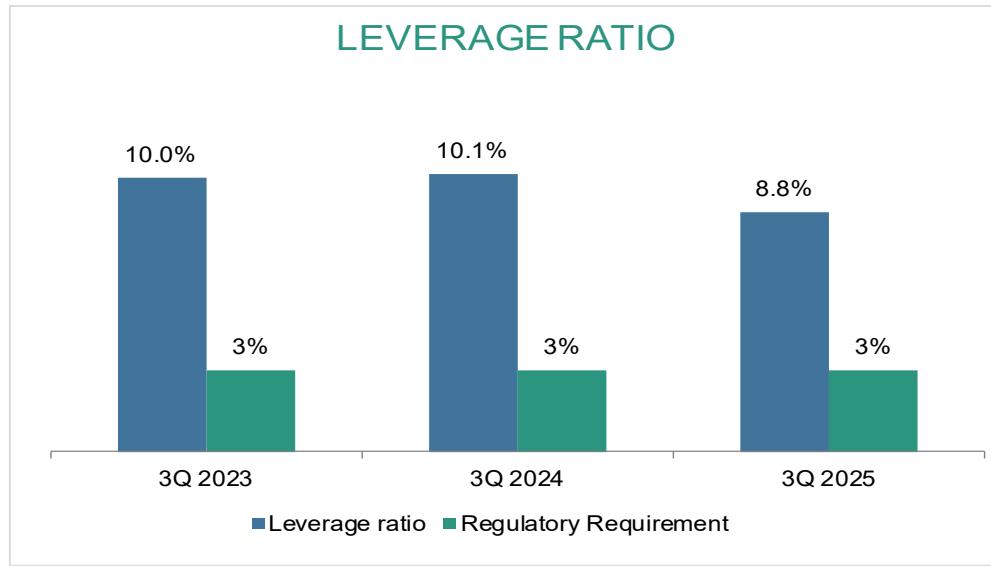
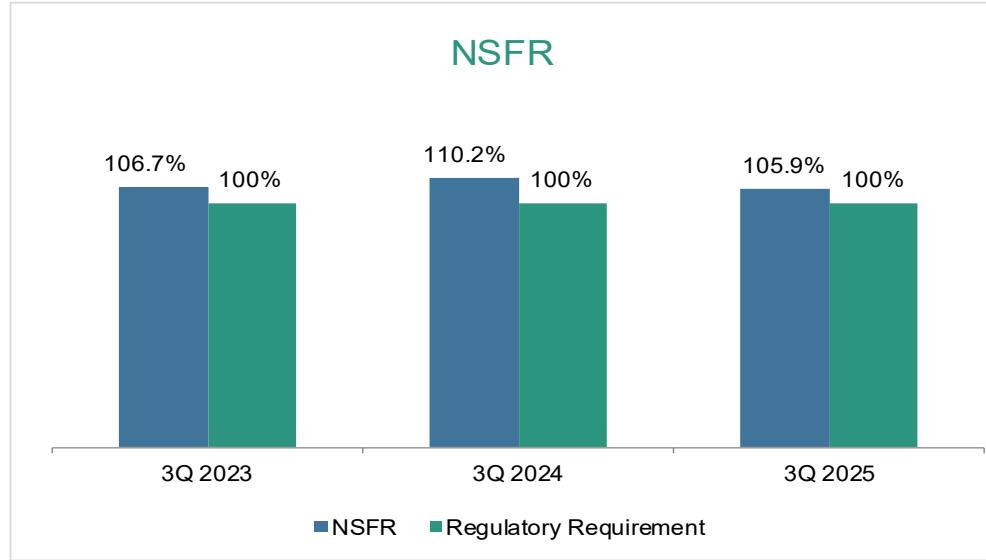
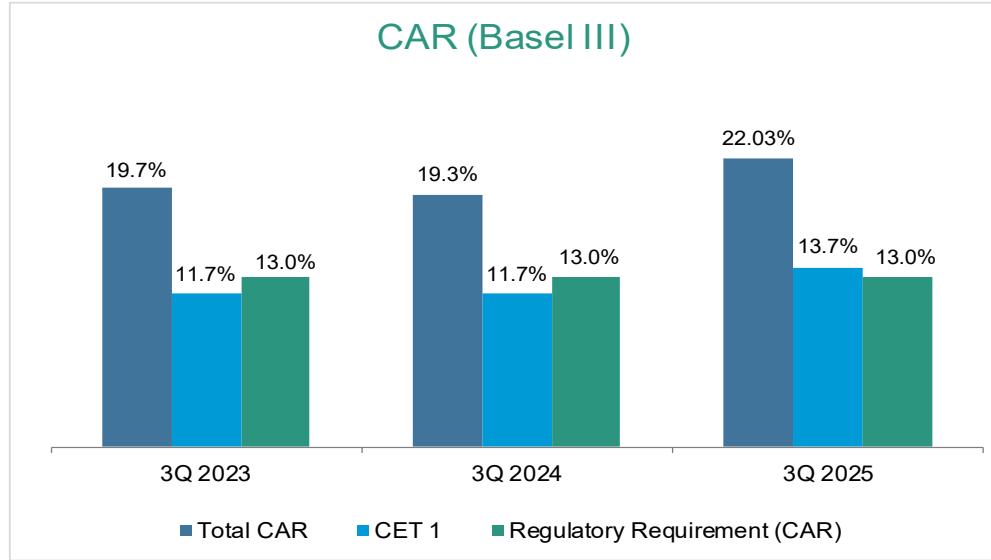
INVESTMENT SECURITIES



# 3Y - Asset Liability Mix



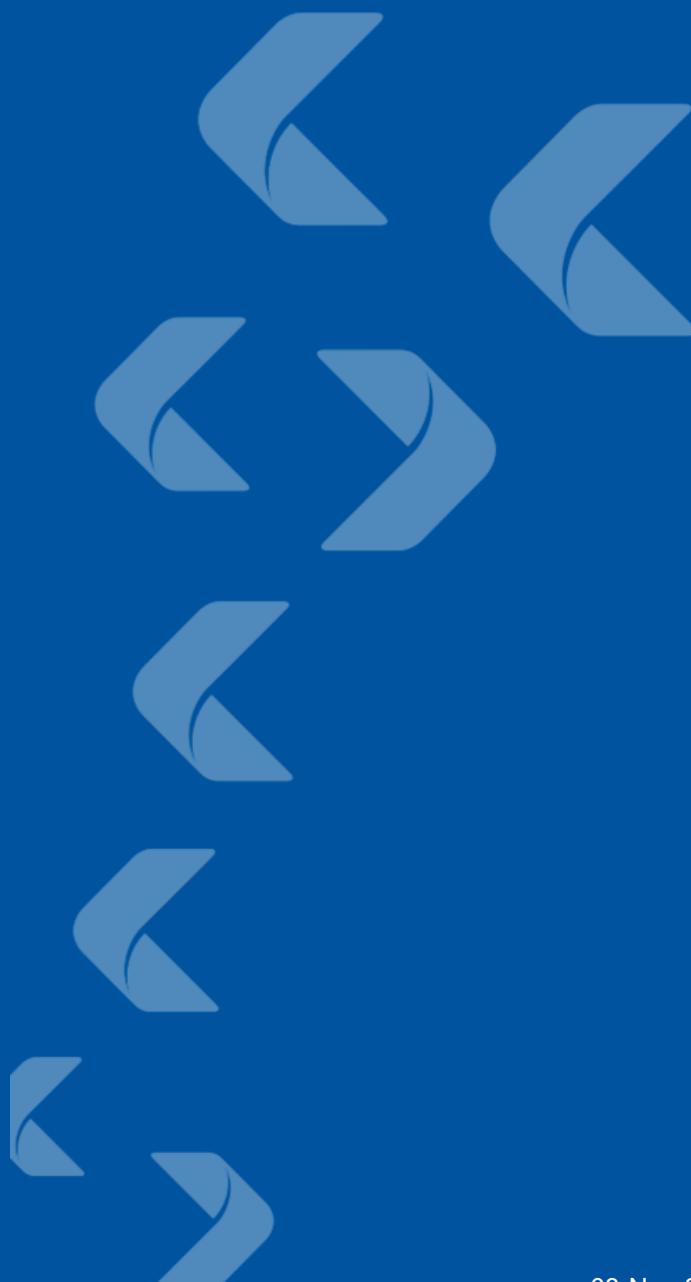
# 3Y - Capital/ Liquidity Ratios



# 2025 EXPECTATIONS

# YE 2025 Expectations

- ✓ Strengthened capital position and regulatory compliance ratios
- ✓ Improved asset quality and maintain growth in financing portfolio in line with strategic goals
- ✓ Enhanced profitability
- ✓ Cost structure optimized to match industry trends
- ✓ Increase in depositors account consistent with our strategic direction



# ? Q&A



CONTACT FOR FURTHER INFORMATION  
[Investor-relations@kib.com.kw](mailto:Investor-relations@kib.com.kw)

# Annexures

# KIB AT A GLANCE

## SNAPSHOT

BACKGROUND	<ul style="list-style-type: none"> <li>In business since 1973, KIB is a publically-traded Kuwaiti bank that in 2007 adapted all its operations and processes to fully comply with Islamic Sharia'.</li> </ul>
AWARDS	<ul style="list-style-type: none"> <li>Best Sharia-Compliant Bank in MENA – 2024 (CFI.co)</li> <li>Best Retail Banking Product – Year 2024 (World Finance)</li> </ul>
OWNERSHIP	<ul style="list-style-type: none"> <li>Listed on the Boursa Kuwait since 1984, Bukhamseen Group Holding &amp; its affiliates hold 37.38% shares of KIB as of 30<sup>th</sup> September 2025.</li> <li>KIB's market capitalization at 30<sup>th</sup> September 2025 was KD 478 million.</li> </ul>
OPERATIONS	<ul style="list-style-type: none"> <li>KIB's business covers all Sharia compliant banking services including acceptance of deposits, financing, investments, murabaha (auto, real estate and commodities), ijara muntahia Bittamleek (lease-to-own), Istisna'a, Tawarruq, credit cards, Wakala, and other products in addition to corporate and project finance, treasury services, issuing letters of credit and letters of guarantee.</li> <li>Material Subsidiaries : Al Dawli Takaful Insurance Co ("KIB Takaful") and KIB Invest Investment Co ("KIB Invest")</li> </ul>
RATINGS	<ul style="list-style-type: none"> <li>Long- Term IDR "A" with "Stable Outlook"</li> </ul>

Fitch Ratings

19<sup>th</sup> February 2025

## SUMMARY

KD million	9M 2025	9M 2024
Total Assets	4,369	3,596
Financing Receivables	3,213	2,668
Customer Deposits	3,033	2,242
Total Equity	473	447
Operating income	72	65
Net Operating profit after provisions	22	17
Net Profit attributable to shareholders	20	16
Net Financing Margin (%)	1.8%	2.0%
Net Profit Margin (%)	0.7%	0.7%
NPL Ratio (%)	1.66%	3.00%
Total Coverage Ratio*	253.8%	188.9%
Return on Average Assets (%)	0.7%	0.6%
Return on Average Equity (%)	7.5%	6.3%
Tier 1 Ratio (%)	17.26%	14.83%
CET 1 Ratio (%)	13.66%	11.69%
CAR (%)	22.03%	19.25%

\* Total coverage ratio includes collateral.

# Consolidated Income Statement & Balance Sheet

# Income Statement Consolidated (9M – 30 Sept'25 & '24)

STATEMENT OF PROFIT OR LOSS (UNAUDITED)		
KWD 000's	9M 2025	9M 2024
Financing income	149,339	135,586
Finance costs and distribution to depositors	(99,515)	(87,749)
<b>NET FINANCING INCOME</b>	<b>49,824</b>	<b>47,837</b>
Fees and commission income	14,710	12,787
Net gain from foreign exchange	1,576	1,291
Investment income	4,302	2,397
Other income	1,288	585
<b>TOTAL OPERATING INCOME</b>	<b>71,700</b>	<b>64,897</b>
Staff costs	(23,643)	(18,967)
General and administrative expenses	(15,598)	(12,819)
Depreciation	(3,874)	(5,557)
<b>TOTAL OPERATING EXPENSES</b>	<b>(43,115)</b>	<b>(37,343)</b>
Profit from operations before provisions and impairment	28,585	27,554
Provisions and impairment	(6,957)	(10,369)
<b>PROFIT FROM OPERATIONS</b>	<b>21,628</b>	<b>17,185</b>
Taxes	(973)	(771)
<b>PROFIT FOR THE PERIOD</b>	<b>20,655</b>	<b>16,414</b>
Attributable to:		
Shareholders of the Bank	20,414	16,204
Non-controlling interests	241	210

# Balance Sheet Consolidated (As at 30 Sept'25 & '24)

STATEMENT OF FINANCIAL POSITION (UNAUDITED)		
KWD 000's	30-Sep-25	30-Sep-24
Cash and balances with banks	96,570	115,306
Deposits with Central Bank of Kuwait	166,689	159,931
Due from banks	200,458	35,072
Financing receivables	3,213,292	2,668,310
Investment securities	520,483	459,885
Investment in an associate	1,855	1,882
Investment properties	75,430	72,688
Other assets	47,655	39,048
Property and equipment	46,745	43,869
<b>TOTAL ASSETS</b>	<b>4,369,177</b>	<b>3,595,991</b>
Due to banks	269,711	44,290
Due to financial institutions	411,378	690,233
Depositors' accounts	3,033,006	2,241,973
Sukuk issued (AT2)	91,487	91,181
Other liabilities	90,327	80,967
<b>TOTAL LIABILITIES</b>	<b>3,895,909</b>	<b>3,148,644</b>
Share capital	178,855	170,338
Share premium	66,623	66,623
Treasury shares	(45,161)	(45,161)
Statutory reserve	46,222	43,374
Other reserves	124,513	116,207
<b>EQUITY ATTRIBUTABLE TO SHAREHOLDERS OF THE BANK</b>	<b>371,052</b>	<b>351,381</b>
Perpetual Tier 1 Sukuk	92,400	92,400
Non-controlling interests	9,816	3,566
<b>TOTAL EQUITY</b>	<b>473,268</b>	<b>447,347</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,369,177</b>	<b>3,595,991</b>



Thank you