

To: Boursa Kuwait Company

السادة/ شركة بورصة الكويت المحترمين

**Disclosure of the Minutes of Analysts/ Investors'
Conference for YE' 2025**

**إفصاح عن محضر مؤتمر المحللين / المستثمرين
للسنة المنتهية في 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، والمتعلقة "بالالتزامات المستمرة للسوق الأول"، وحيث أن بنك الكويت الدولي "KIB" قد تم تصنيفه ضمن مجموعة "السوق الأول".

We would like to inform you that KIB's Analysts/ Investors' conference call was conducted through live webcast at 2:30 pm (local time) on Monday, 2 February 2026, 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 والنصف (وفق التوقيت المحلي لدولة الكويت) من بعد ظهر يوم الإثنين الموافق 2 فبراير 2026، علماً بأنه لم يتم تداول أية معلومات جوهرية تخص البنك خلال المؤتمر المذكور.

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

مرفق نسخة محررة من محضر المؤتمر الهاتفي والعرض التقديمي للمستثمرين للسنة المنتهية في 2025.

Best Regards,

وتفضلوا 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, 2 February 2026 at 14:30 (Kuwait) and 11:30 (London - UK)

Corporate Participants:

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

Host:

Mr. Ahmed 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 YE 2025 and 4Q 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 (Head of IR).

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 year end 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 YE 2025 and 4Q 2025.

On the strategic front, 2025 marked a year of sustained progress in executing our strategic plan, with robust delivery across key priorities. Over the year, we continued to advance digital and operational transformation, strengthen core business performance, and further embed our enhanced decision-making frameworks to reinforce alignment between performance, risk, and capital efficiency. Alongside revitalizing the core, we made tangible progress in selectively leveraging partnerships and digital channels to complement our focus on revenue diversification, deeper client relationships, and operational effectiveness. Supported by disciplined execution, data-driven insights, and continued investment in people, technology, and governance, we close the year with a solid strategic foundation and clear momentum as we move into the next phase of execution.

In October 2025, KIB completed the successful issuance of 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 of 2025.

KIB reported impressive financial performance during the year 2025. KIB reported net profit attributable to shareholders of KD 30.1 million for the year ended 31 December 2025 compared to KD 23.1 million for previous year, an growth of 30%. This was primarily supported by higher operating income.

Operating income registered a growth of 11% reaching 101.5 million KD compared to 91.4 million KD for the year ended 2024.

Total assets increased by 716 million KD to reach 4.64 billion KD, a growth of 18% compared to KD 3.92 billion as at 31 December 2024, primarily driven by growth in financing and investment portfolios.

Customer deposits registered double-digit growth of 17% or KD 464 million as at 31 December 2025 to reach 3.22 billion KD compared to KD 2.75 billion on 31 December 2024.

KIB continues to maintain favorable capital buffers in spite of such impressive growth. Total CAR as of 31 December 2025 in accordance with CBK Basel III regulations was 22.08%

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.

Thank you, Mr. Mohamed.

Good morning and good afternoon everyone.

Ajai Thomas

Thank you for joining and welcoming all to our 4Q and YE 2025 earnings webcast.

Fitch Ratings affirmed KIB's long term ratings at 'A' with a stable outlook, during the current 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 view of the external ratings' update.

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

Coming to slides #9 & 10:

KIB reported net profit of KD 30.1 million attributable to shareholders for the year ended 31 December 2025 compared to KD 23.1 million for the year ended 31 December 2024, an increase of 30%, mainly due to higher operating income.

KIB's core business showed resilience with double digit growth in total assets as at 31 December 2025 compared to 31 December 2024, as can be seen from slide #9.

Financing income grew by 11% to 205.5 million KD compared to 185.5 million KD for the year ended 31 December 2024.

Fees and commission income grew by 21% to 21 million KD compared to 17.4 million KD for the year ended 31 December 2024.

Investment income increased by 137% at 7.6 million KD compared to 3.2 million KD for the year ended 31 December 2024, mainly due to gains from sale of investment properties. KIB does not operate an active investment trading book as per its conservative risk appetite.

Operating expenses were higher by 13% at 59.6 million KD compared to 52.7 million KD reported for the year ended 31 December 2024, mainly due to expenses supporting our digital initiative journey and staff costs.

Pre-provision income was 42 million KD for the year ended 31 December 2025 compared to 38.7 million KD for the year ended 31 December 2024, for the reasons just mentioned.

KIB's net provision charge was lower by 32% at 9.4 million KD for the year ended 31 December 2025 compared to 13.9 million KD for the year ended 31 December 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 18% or 716 million KD as of 31 December 2025 to reach 4.64 billion KD compared to 3.92 billion KD as at 31 December 2024, mainly contributed by the higher financing portfolio amounting to 473 million KD and investments securities by 55.5 million KD.

KIB's customer deposits increased by 17% or KD 464 million as of 31 December 2025 of KD 3.22 billion compared to 2.75 billion KD as of 31 December 2024.

Continuing to Slide #13

KIB maintained significant buffers of Basel III total Capital Adequacy Ratio which was at 22.08% along with CET-1 ratio of 13.92%. All ratios were well above required regulatory limits as at 31 December 2025.

NSFR was 105.77% and LCR stood at 209.17% as of 31 December 2025, well above regulatory requirements of 100% each.

Slide # 15 shows KIB's commitment to shareholders with proposed cash dividends of 8 fils per share and bonus shares of 5% (i.e 5 shares for every 100 shares)

Slide #17 summarizes expectations for 2026.

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.

Ajai Thomas Net financing income, fees and commission income and investment income improved compared to the previous year. Operating income before provisions and taxes improved by 9% for the year ended 2025. In addition, operational expenses were contained.

Abdullah Al Asousi We have question on the fees and commission income and investment income. Please elaborate on the major growth.

Ajai Thomas Fee and commission income recorded a 21% increase, reaching KD 21 million, compared to KD 17.4 million for the year 2024. This growth is attributed to the increased demand for a diverse range of banking services - both domestic and international - driven by the expansion of customer base and an improvement in overall economic activity, which positively impacted the volume of fee income generating transactions. Investment income was higher due to gain from sale of investment properties during the year.

Abdullah Al Asousi Please elaborate on the proposed dividends?

Ajai Thomas KIB's board of directors proposed dividends of 8 fils cash and 5% bonus shares for the year ended 31 December 2025, subject to shareholders and regulatory approvals.

Abdullah Al Asousi Your views on the Bank's capital ratios?

Ajai Thomas Robust growth in net profit in 2025 also supports capitalisation. KIB issued US\$ 300 million AT2 sukuk in 2025 and a similar sized AT1 was issued in 2024 in line with capital management strategy, considering growth prospects for the medium term. Basel III total capital adequacy

ratio as of 31 December 2025 was 22.08% compared to the regulatory requirement of 13%. CET-1 ratio was 13.92%, also well above regulatory requirements.

Abdullah Al Asousi We have questions on the Bank's NIMs. Also, please elaborate on financing growth projections.

Ajai Thomas The current rate environment is favorable from the Bank's NIM perspective, similar to other Islamic banks. With regard to the financing portfolio growth, we registered strong performance for the year ended in 2025 and has a strong pipeline for 2026.

Abdullah Al Asousi Can you elaborate on customer deposits growth in 2025?

Ajai Thomas KIB reported a 17% growth in customer deposits compared to previous year while achieving a healthy mix in the liability side with funding through a T2 sukuk issued in October 2025 and AT1 sukuk in 2024, each for US \$ 300 million.

Abdullah Al Asousi We have queries on asset quality ratios? Your comments?

Ajai Thomas KIB's asset quality matrices improved during 2025 in terms of both NPL and total coverage ratio. KIB maintains a buffer of KD 32.2 million compared to regulatory provisions to the IFRS9 ECL as disclosed in the notes to the consolidated financial statements. We continue with our efforts to improve asset quality ratios of the bank.

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 last year. Sustainable Fitch issued a Second Party Opinion on the Bank's sustainable financing framework. These initiatives supported KIB's issuance of debut AT2 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 results. I thank all of you for joining KIB's earnings call.

Operator This concludes today's conference call.

Thank you for your participation. You may now disconnect.



INVESTOR PRESENTATION

YE 2025 EARNINGS CALL

MONDAY

02:30 KST 2 FEBRUARY 2026

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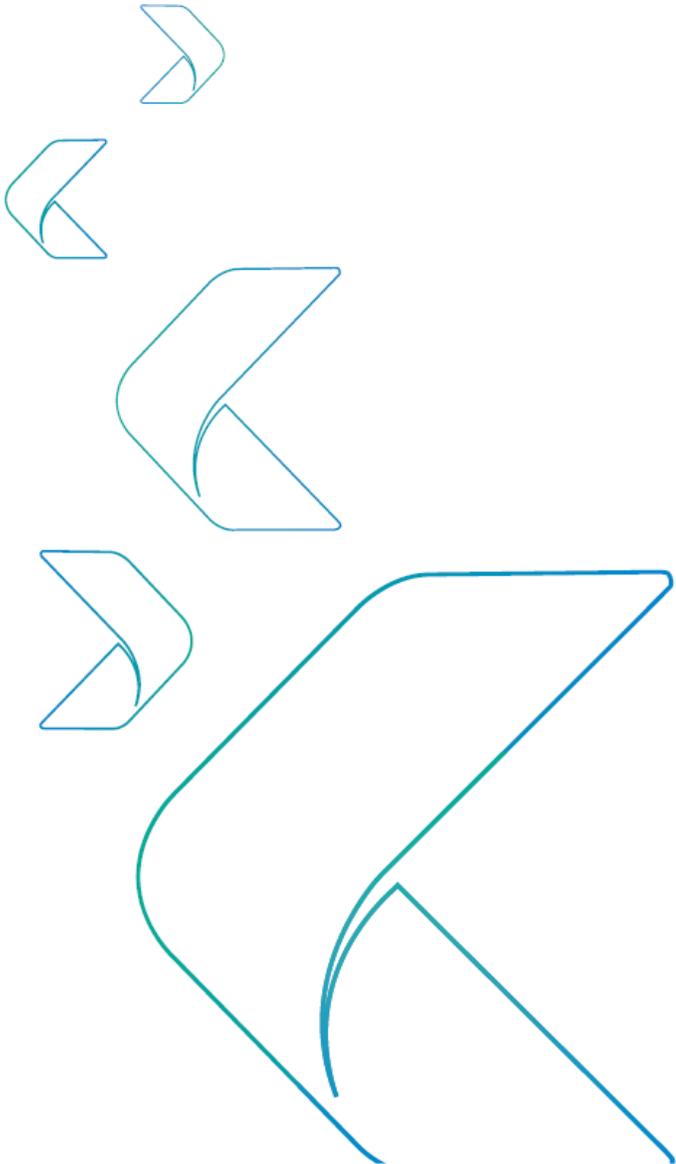
FORWARD-LOOKING STATEMENTS

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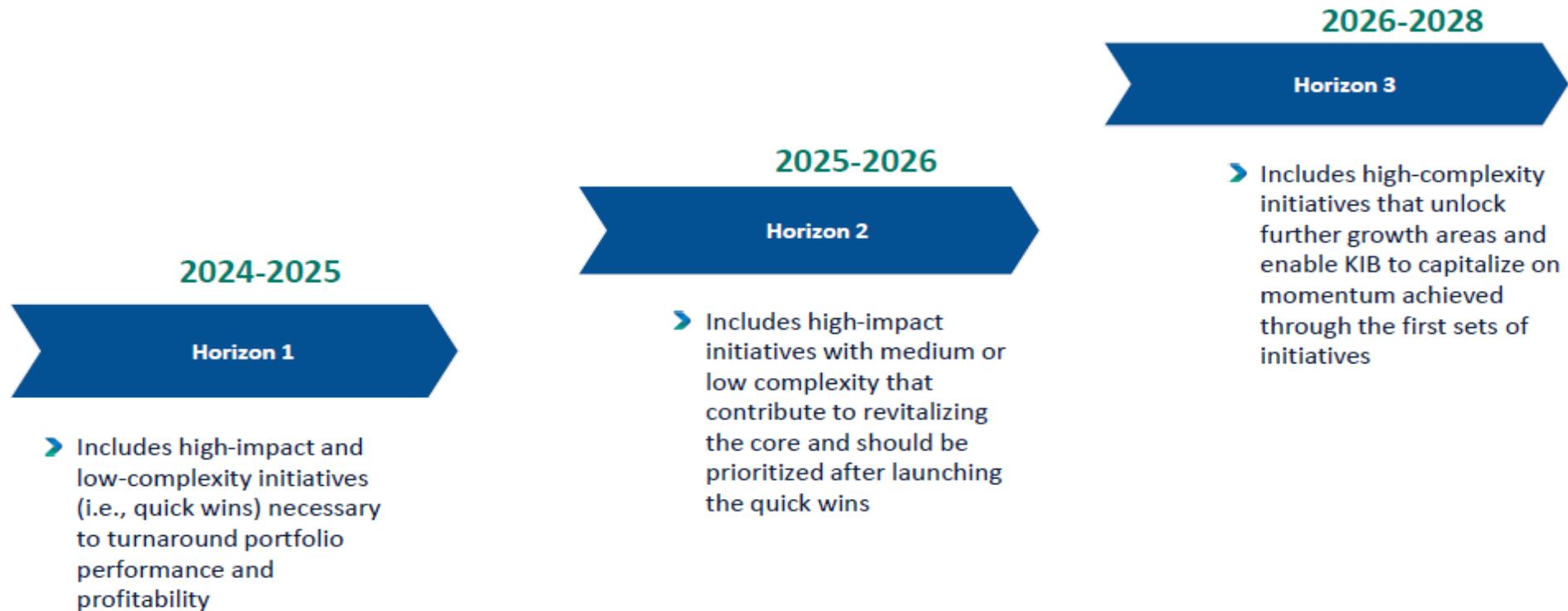


STRATEGY UPDATE

Strategy 2024 - 2028

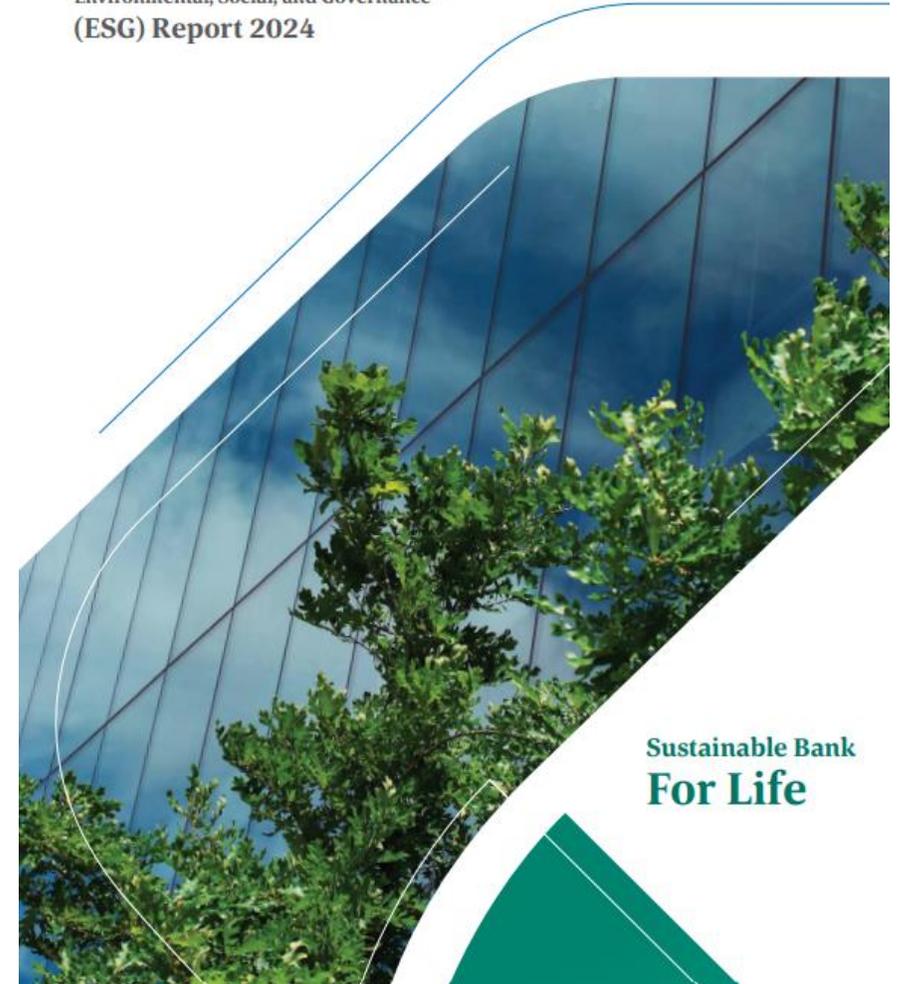
The bank's strategy through 2028 will be delivered through two streams:

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



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





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

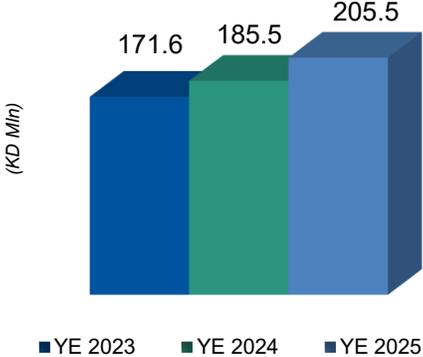


Financial Performance

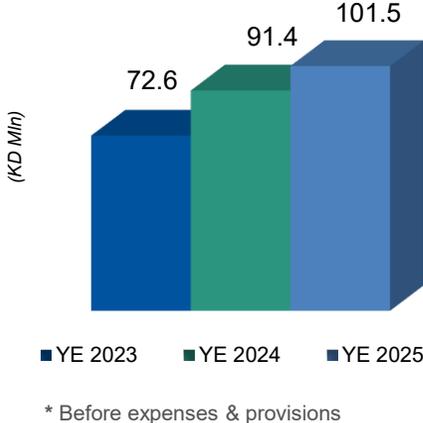
Year ended 31st December 2025			
	YE 2025	YE 2024	%
Net Profit attributable to shareholders 'KD Million'	30.10	23.08	30%
Earnings Per Share 'Fils'	14.48	10.52	38%
Financing Income 'KD Million'	205.46	185.46	11%
Non-finance Income 'KD Million'	32.82	23.39	40%
Operating Income 'KD Million'	101.53	91.37	11%
Total Assets 'KD Billion'	4.64	3.92	18%
Financing Receivables 'KD Billion'	3.32	2.85	17%
Customer Deposits 'KD Billion'	3.22	2.75	17%

3Y - Income/ Profitability Trend

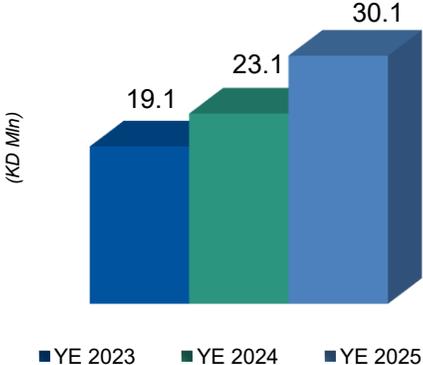
FINANCING INCOME



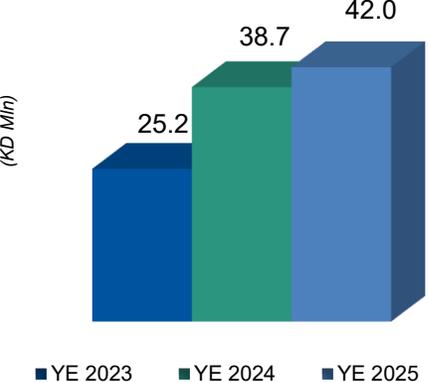
OPERATING INCOME



NET PROFIT (ATTRIBUTABLE TO SHAREHOLDERS)

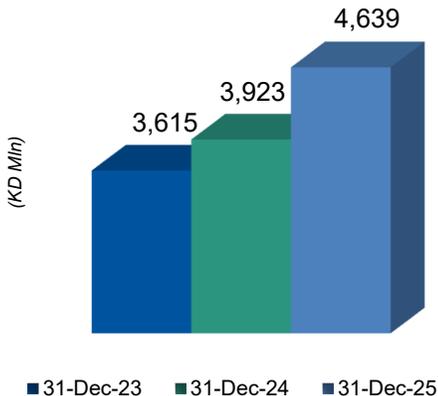


OPERATING PROFIT (BEFORE PROVISIONS/ IMPAIRMENT)

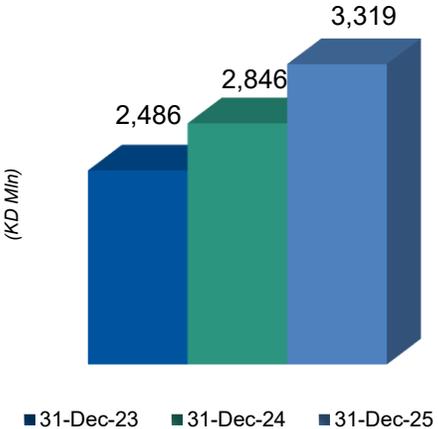


3Y - Key Balance Sheet Parameters

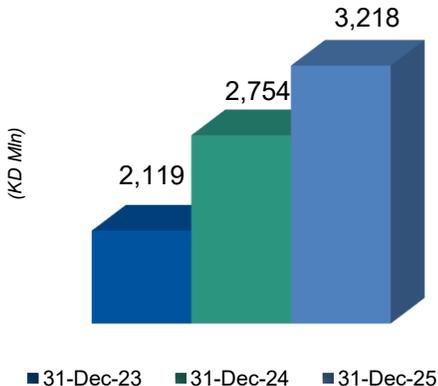
TOTAL ASSETS



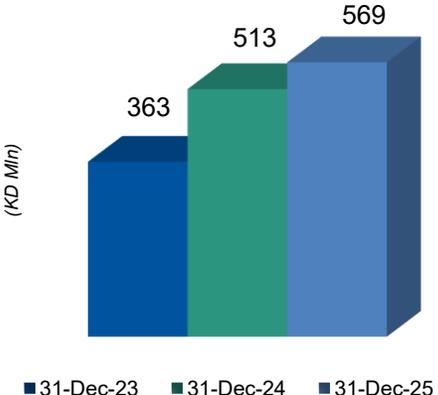
FINANCING RECEIVABLES



CUSTOMER DEPOSITS

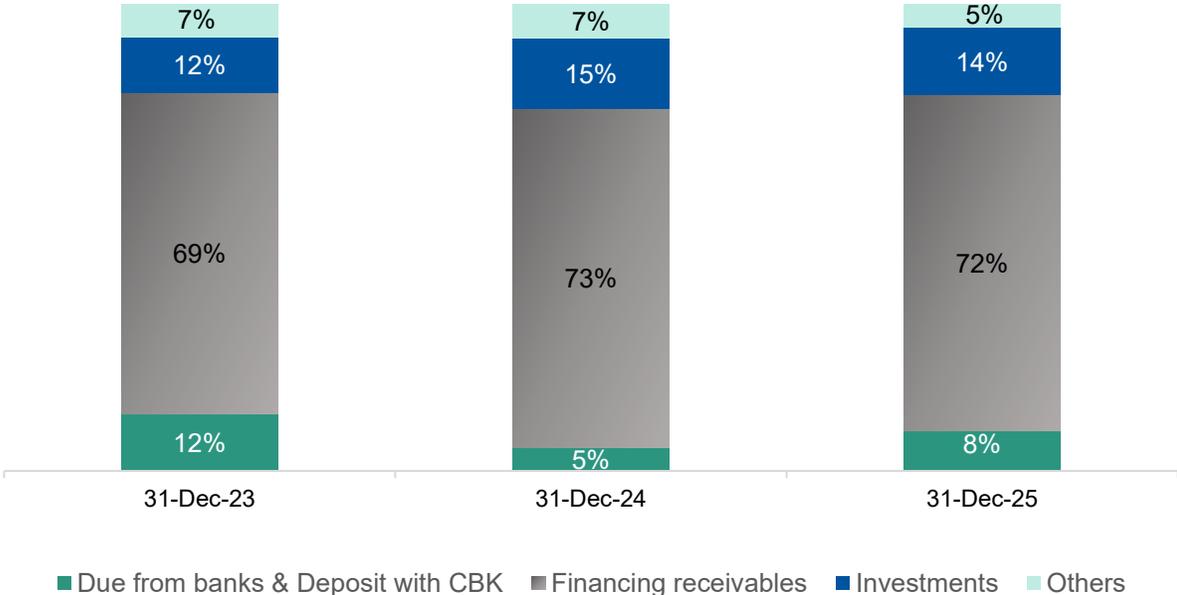


INVESTMENT SECURITIES

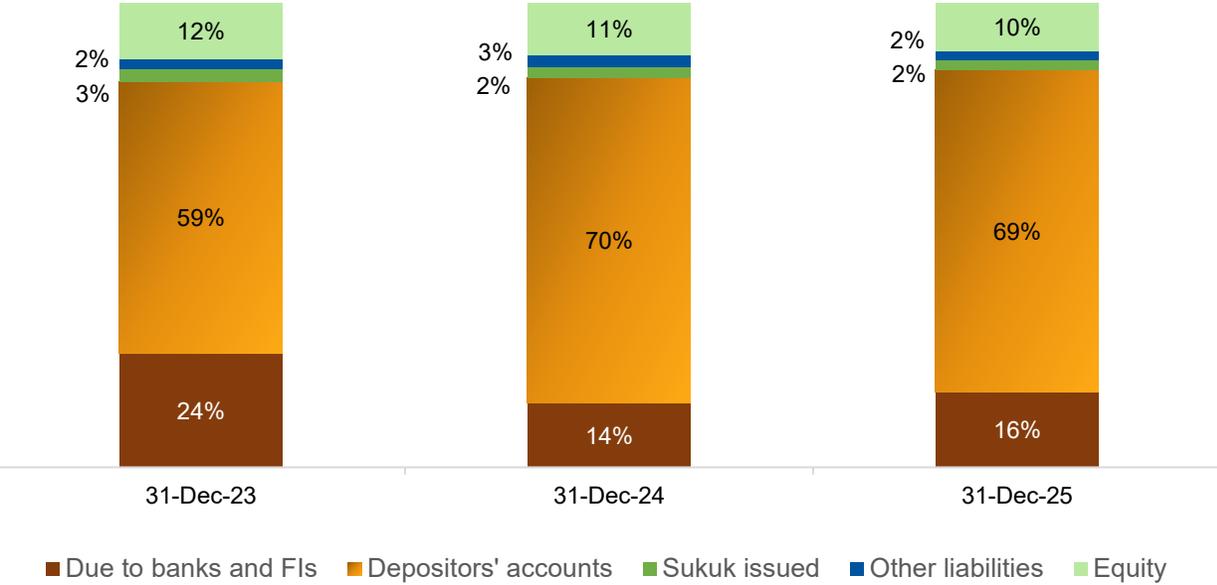


3Y - Asset Liability Mix

ASSET MIX



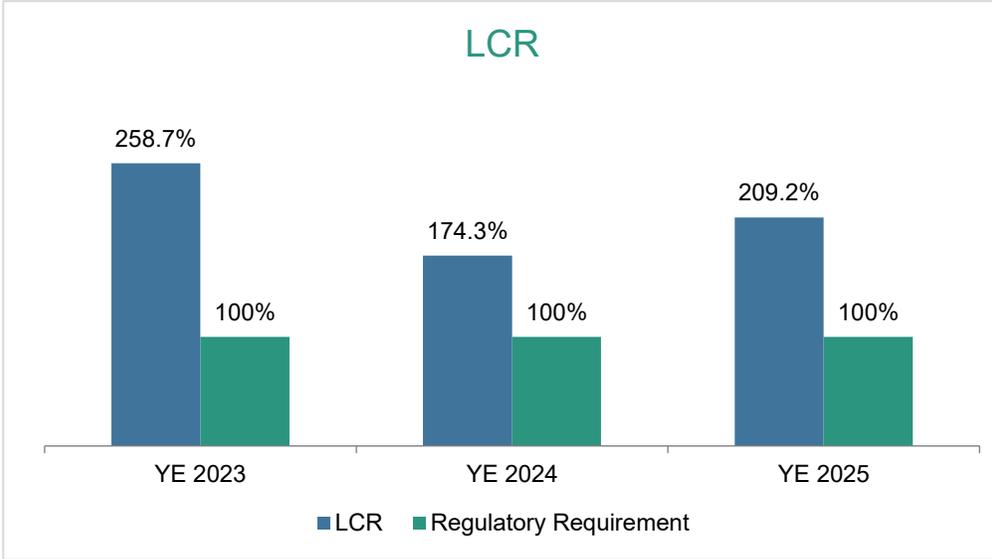
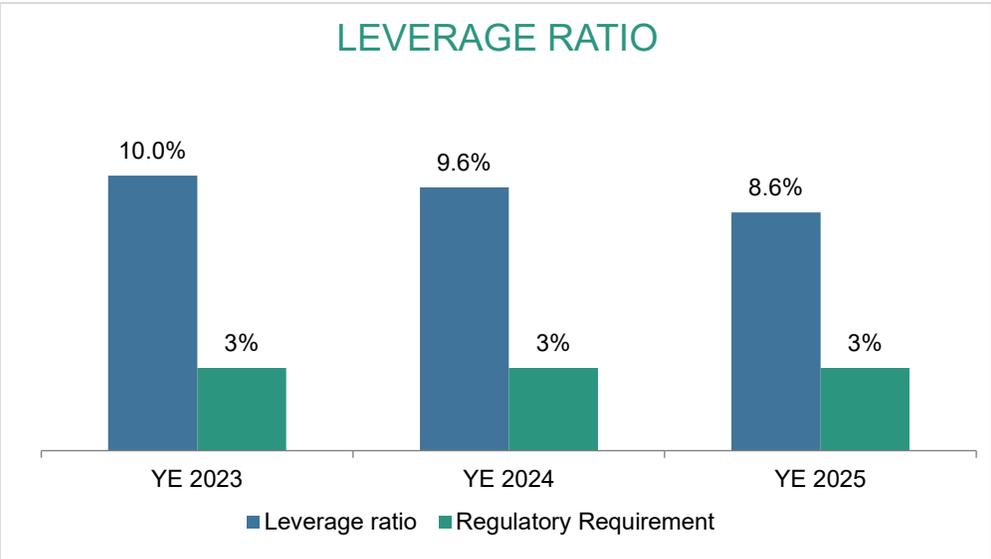
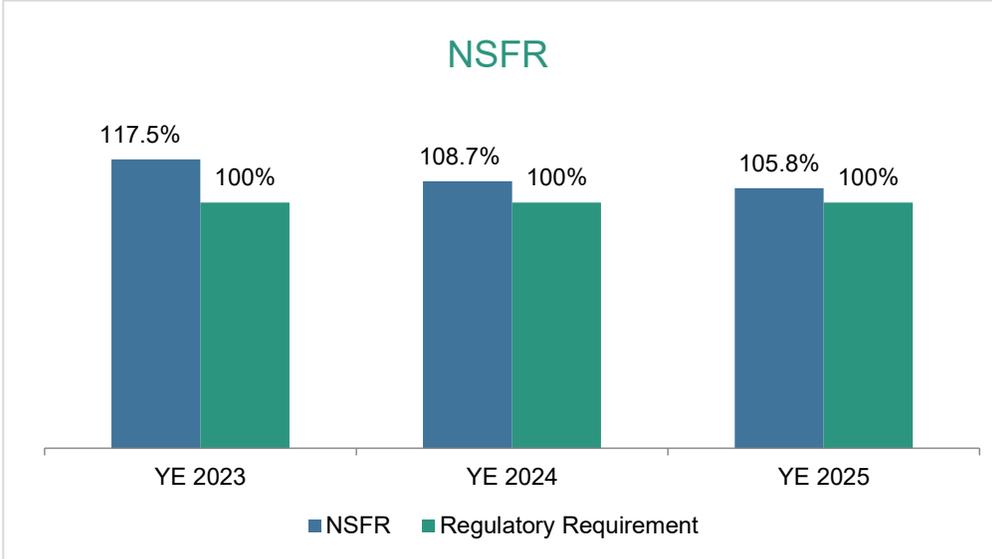
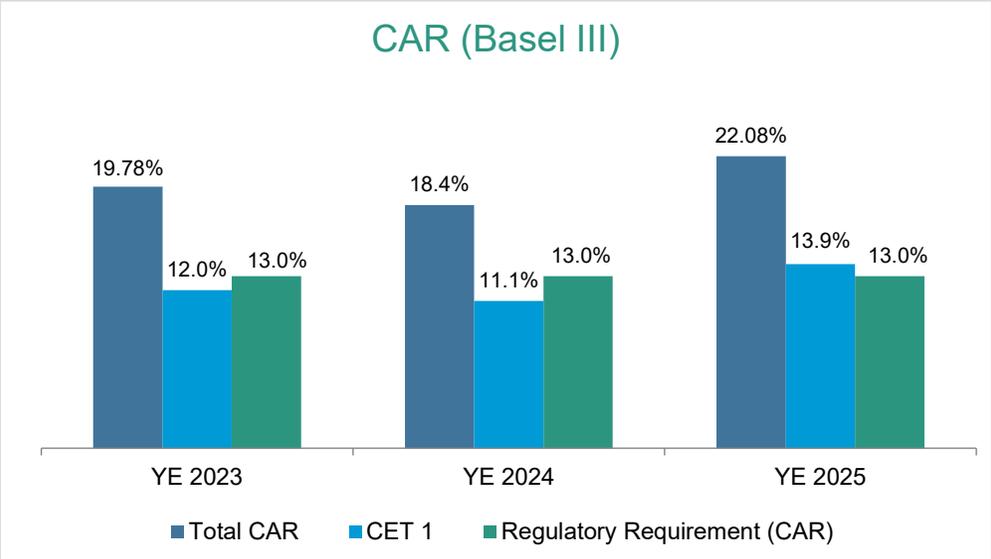
LIABILITY MIX



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3Y - Capital/ Liquidity Ratios



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Dividends

Dividends

✓ **YE 2025* : 8% Cash Dividend** (8 Fils per shares) &

5% Bonus shares (5 shares for every 100 shares)

✓ **YE 2024 : 5% Cash Dividend** (5 Fils per shares) &

5% Bonus shares (5 shares for every 100 shares)

*Dividends for the year ended 31st December 2025 as recommended by Board of Directors is subject to the approval of the Bank's shareholders' and regulatory authorities.



2026 EXPECTATIONS

YE 2026 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



Annexures



KIB AT A GLANCE

SNAPSHOT

BACKGROUND	<ul style="list-style-type: none"> 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’.
AWARDS	<ul style="list-style-type: none"> Excellence in Digital Leadership and Customer-Centric Banking in Kuwait for 2025 (World Union of Arab Bankers) Excellence in Innovative Corporate Banking Services in the Middle East and North Africa for 2025 (CFI.co)
OWNERSHIP	<ul style="list-style-type: none"> Listed on the Bursa Kuwait since 1984, Bukhamseen Group Holding & its affiliates hold 37.38% shares of KIB as of 31st December 2025. KIB’s market capitalization at 31st December 2025 was KD 486 million.
OPERATIONS	<ul style="list-style-type: none"> KIB’s business covers all Sharia compliant banking services including acceptance of deposits, financing, investments, murabaha (auto and commodities), ijara muntahia Bittamleek (lease-to-own), Tawarruq, credit cards, Wakala, and other products in addition to corporate and project finance, treasury services, issuing letters of credit and letters of guarantee. Material Subsidiaries : Al Dawli Takaful Insurance Co (“KIB Takaful”) and Al Dawli Invest Investment Co (“KIB Invest”)
RATINGS	<ul style="list-style-type: none"> Long- Term IDR “A” with “Stable Outlook“



19th February 2025

SUMMARY

FINANCIAL SNAPSHOT

KD million	YE 2025	YE 2024
Total Assets	4,639	3,923
Financing Receivables	3,319	2,846
Customer Deposits	3,218	2,754
Total Equity	479	444
Operating income	102	91
Net Operating profit after provisions	33	25
Net Profit attributable to shareholders	30	23
Net Financing Margin (%)	1.8%	2.0%
Net Profit Margin (%)	0.8%	0.7%
NPL Ratio (%)	1.38%	2.14%
Total Coverage Ratio*	296.0%	223.0%
Return on Average Assets (%)	0.7%	0.6%
Return on Average Equity (%)	8.2%	6.7%
Tier 1 Ratio (%)	17.44%	14.16%
CET 1 Ratio (%)	13.92%	11.14%
CAR (%)	22.08%	18.38%

* Total coverage ratio includes collateral.



Consolidated Income Statement & Balance Sheet

Income Statement Consolidated (YE'25 & '24)

STATEMENT OF PROFIT OR LOSS		
KWD 000's	YE 2025	YE 2024
Financing income	205,460	185,462
Finance costs and distribution to depositors	(136,755)	(117,483)
NET FINANCING INCOME	68,705	67,979
Fees and commission income	21,032	17,412
Net gain from foreign exchange	2,334	1,903
Investment income	7,551	3,190
Other income	1,904	887
TOTAL OPERATING INCOME	101,526	91,371
Staff costs	(32,242)	(26,556)
General and administrative expenses	(21,975)	(18,573)
Depreciation	(5,342)	(7,568)
TOTAL OPERATING EXPENSES	(59,559)	(52,697)
Profit from operations before provisions and impairment	41,967	38,674
Provisions and impairment	(9,371)	(13,874)
PROFIT FROM OPERATIONS	32,596	24,800
Contribution for Kuwait Foundation for the Advanced of Sciences (KFAS)	(290)	(256)
Contribution for National Labor Support Tax (NLST)	(1,089)	(627)
Contribution for Zakat	(431)	(246)
BoD's remuneration	(331)	(331)
PROFIT FOR THE YEAR	30,455	23,340
Attributable to:		
Shareholders of the Bank	30,102	23,078
Non-controlling interests	353	262

Balance Sheet Consolidated (As at 31 December'25 & '24)

STATEMENT OF FINANCIAL POSITION		
KWD 000's	31-Dec-25	31-Dec-24
Cash and balances with banks	145,340	195,740
Placements with Central Bank of Kuwait	218,381	113,223
Due from banks	173,439	85,813
Financing receivables	3,319,169	2,845,750
Investment securities	568,927	513,392
Investment in an associate	22,166	1,853
Investment properties	75,534	78,582
Other assets	67,124	44,999
Property and equipment	49,161	43,659
TOTAL ASSETS	4,639,241	3,923,011
Due to banks	350,792	154,376
Due to financial institutions	401,556	388,814
Depositors' accounts	3,218,039	2,754,432
Sukuk issued (AT2)	91,106	92,196
Other liabilities	98,674	89,209
TOTAL LIABILITIES	4,160,167	3,479,027
Share capital	178,855	170,338
Share premium	66,623	66,623
Treasury shares	(45,161)	(45,161)
Statutory reserve	49,443	46,222
Other reserves	133,045	109,906
EQUITY ATTRIBUTABLE TO SHAREHOLDERS OF THE BANK	382,805	347,928
Perpetual Tier 1 Sukuk	92,400	92,400
Non-controlling interests	3,869	3,656
TOTAL EQUITY	479,074	443,984
TOTAL LIABILITIES AND EQUITY	4,639,241	3,923,011

Thank you