

# STATEMENT OF FINANCIAL POSITION

As at 31 December 2018

	NOTES	2018 KD 000's	2017 KD 000's
<b>ASSETS</b>			
Cash and cash equivalents	9	742,109	475,441
Treasury bills and bonds	10	395,736	566,784
Central Bank of Kuwait bonds	11	321,953	394,555
Deposits with banks and other financial institutions	9	156,569	39,053
Loans and advances to banks	12	143,668	128,930
Loans and advances to customers	12	3,950,053	3,808,766
Investment securities	13	167,372	117,820
Other assets	14	107,147	122,101
Premises and equipment		31,740	29,954
<b>TOTAL ASSETS</b>		<b>6,016,347</b>	<b>5,683,404</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Due to banks	15	414,482	412,105
Deposits from financial institutions	15	1,005,894	969,197
Customer deposits	16	3,734,755	3,489,977
Subordinated Tier 2 bonds	17	100,000	100,000
Other liabilities	18	132,523	110,847
<b>TOTAL LIABILITIES</b>		<b>5,387,654</b>	<b>5,082,126</b>
<b>EQUITY</b>			
Share capital	19	304,813	304,813
Statutory reserve	20	32,429	26,475
Share premium	20	153,024	153,024
Property revaluation reserve	20	17,983	17,852
Treasury shares reserve	21	24,111	24,246
Fair valuation reserve		7,382	6,444
Retained earnings		162,556	139,181
		<b>702,298</b>	<b>672,035</b>
Treasury shares	21	(73,605)	(70,757)
<b>TOTAL EQUITY</b>		<b>628,693</b>	<b>601,278</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>6,016,347</b>	<b>5,683,404</b>



Omar Kutayba Alghanim  
(Chairman)



Antoine Daher  
(Chief Executive Officer)

The attached notes 1 to 29 form part of these financial statements.