THE tribung

145 graduates from BBK "Soft Skills" training course



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 $B^{\rm BK}$ announced the grad-them the chance to win one Buation of 145 students of the biggest cash prizes in from the bank's training Bahrain. programme.

helping young Bahrainis im- "Even though this was the first proving their communica- time we launched such initition skills, time management, ative, we were overwhelmed self-control, emotional intelli- with the amount of applicagence and creating opportuni- tions received from young ties, public speaking skills and Bahrainis, which strengthened self-development.

TJ Walker, one of the world's top experts in empowering support learning and traning." young people as well as training presidents, ministers and evaluate this experience via senior officials around the tracking performances and world, delivered and super- measuring goals in preparation vised the training programme. of developing this initiative

oured the top 10 trainees who strong belief in Bahrainis' abilachieved the highest scores as ity to achieve, The Bank sees per the evaluation criteria put investing in Bahraini youth in place by TJ Walker. The top is a direct investment in the 10 performers were reward- future of the Kingdom of ed with different denomina- Bahrain."

Even though this was the first time we launched

such initiative, we were overwhelmed with the amount of applications received from young Bahrainis, which strengthened our faith in the strategy that the Bank adopted this year to support learning and traning

DR ABDULRAHMAN SAIF, BBK GROUP CHIEF EXECUTIVE

tions of Al Hayrat certificates as per their scores, giving

BBK Group Chief Executive, The programme aims at Dr AbdulRahman Saif, said: our faith in the strategy that the Bank adopted this year to Dr Saif added: "BBK will

On this occasion, BBK hon- further. "Stemming from its

Arbah Capital buys US industrial portfolio in US\$43 million deal

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rbah Capital announced the acquisition of a \$43m diversified high income-producing portfolio of 5 assets in the growing industrial sector in the United States in partnership with a renowned specialist in the US Industrial sector Brennan Investment Group. The property has tenants like Tesla, AT&T and Walmart.

Mahmood Al Kooheji, CEO of Arbah Capital, has previously stated: " The key philosophy of Arbah is to find for its investors the right growth segments, and to structure investments in those segments with leading partners who have a proven track record. Arbah's reputa- Investment Group ("BIG") who maintain occupancy of over 95 tion and professionalism attract are also a co-investor and Asset per cent. best in class partners to offer Manager. value-added investments to its

Arbah's main strategy focuses on acquisition of distinctive assets within excellent locations in defensive sectors like social infrastructure. ...which reflects our investment strategy in finding exclusive highquality opportunities for our investors.

MAHMOOD AL KOOHEJI, CEO OF ARBAH CAPITAL

investors." In this instance, Ar- square feet of industrial space bah has partnered with Brennan in the US across 30 states, and areas, which will provide inves-



BIG manages over 42 million always very sensitive to the kets," he added.

needs of the time, and Arbah is aiming to launch other products soon which address the key concerns that we now face and build sustainability for the future."

Looking ahead, Al Kooheji said the company is planning to acquire a core social infrastructure asset in the US, another income-producing product in a very defensive sector, introducing Purpose Based Student Housing into KSA, and are looking to launch a true commodity Murabaha fund, which will provide liquidity and excellent yield to investors.

"These products we believe are innovative and in defensive tors with a degree of stability and comfort, at a time of such Al Kooheji added: "We are great volatility in other mar-

Mubadala to invest up to \$1 billion in Reliance Retail

Reuters | New Delhi/Dubai

Abu Dhabi state fund from KKR & Co and Silver Lake Mubadala Investment Co Partners. is in advanced talks to invest up to \$1 billion in the retail division richest man Mukesh Ambani, sive talks in recent weeks with of India's Reliance Industries has approached investors, who Reliance for investing in its re-Ltd, two sources said. Reliance collectively pumped more than tail venture, several sources fa-Retail is on a fund raising spree \$20 billion into its Jio Platforms miliar with the talks said.

billion in the past few weeks stakes in its retail business.

and has secured around \$1.8 digital business this year, to take

\$1.2 billion in Jio Platforms and doing due diligence, a second Reliance, controlled by Asia's its executives have held exten- source said the talks were at billion.

While one source said Mubadala "is ready with" \$1 Mubadala invested around billion for Reliance Retail and an advanced stage and said the investment could be anywhere between \$500 million and \$1

Singapore Airlines drops 'flights to nowhere' after outcry

AFP News

at boosting its coronavirus-hit and Taiwan -- have been offering tions, and have proved surpris- view. The carrier has come up biggest commercial airliner.

environmental impact.

for "flights to nowhere" aimed including in Australia, Japan a time of virus-related restric- ditched the idea following a re- inside an Airbus A380, world's

the same airport to raise cash. Singapore Airlines said yes- With the aviation industry in They are designed for trav- ed nearly all its planes and cut tomers tours of aircraft and of-terday it had scrapped plans deep crisis, several carriers -- el-starved people keen to fly at thousands of jobs -- said it had fering them the chance to dine

finances after an outcry over the short flights that start and end at ingly popular. But Singapore's with alternative ideas to raise flag carrier -- which has ground- revenue, including offering cus-



INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS INTERIM CONSOLIDATED STATEMENT OF INCOME As at 30 June 2020 (Reviewed) (Amounts in US\$ thousands), 30-Jun 30-Jun 30-Jun 30-Jun (Amounts in US\$ thousands), (St months ended) (Amounts in US\$ thousands), 00-Jun 30-Jun	BANK ALKHAIR B.S.C. (c)										
30-Jun 31-Dec (% months ended) (%			NON								
2020 2019 2020 2019 30-Jun		(Amounts in	US\$ thousands)			mounts in US\$ thousands)		(Amounts in US\$	thousands)	(Amounts in U	S\$ thousands)
(Reviewed) (Audsed) ASSETS OPERATING ACTIVITIES Pees and commission - 14 - 451		30-Jun	31-Dec		30-Jun			(Three months	ended)	(Six months)	ended)
ASSETS OPERATING ACTIVITIES Income from non-banking operations 2,14 5,139 6,921 10,032 Fees and commission 146 451		2020	2019		2020	2019		30-Jun	30-Jun	30-Jun	30-Jun
Fees and commission - 146 - 451		(Reviewed)	(Audited)					2020	2019	2020	2019
		ASSETS		OPERATING ACTIVITIES			income from non-banking operations	2,144	5,139	5,921	10,032
Cash and halances with hanks 8,412 1,265 Loss for the pariod (11,226) (4,267) 1,344 (5,630) 1,460							Fees and commission				451
		Cash and balances with banks 8,412	1,265	Loss for the period	(11,229)	(4,288)	Net (loss) / income from investments	(2,878)	1,344	(5,639)	1,409
Investments 65,436 70,778 Adjustments for: Gain on sale of investment in real estate 850 - 850 -							Gain on sale of investment in real estate	850		850	-
Investment in associates 121.649 122.552 Loss / (gain) on sale of investments 2.761 (220) Finance income 66 139									68		139

Other sates 11.578 10.347 </th <th>Investment in real estate</th> <th>176,994</th> <th>184,053</th> <th>Fair value loss /(gain) on investments</th> <th>2,878</th> <th></th> <th>Share of profit from associates, net</th> <th>1,347</th> <th>629</th> <th>729</th> <th>200</th>	Investment in real estate	176,994	184,053	Fair value loss /(gain) on investments	2,878		Share of profit from associates, net	1,347	629	729	200
Equipment 149 102 Depression 9 107 Total non- set 1,447 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 7,254 1,448 1,58 LABLITES	Other assets		10,947		(850)		Other income		17	69	44
TOTAL ASSETS Jaka 28	Assets held-for-distribution		315	Share of profit from associates	(729)			(31)	10	(31)	12
TOTAL ASSETS 344.245 340.017 100 100	Equipment	149	102	Depreciation	9	197	Total income	1,461	7,354	1,899	12,445
LABILITIES AND OWNERS' EQUITY Instruction of subsidiary - (157)				Sukuk amortisation	-	3	Expenses of non-banking operations		3,466	4,242	6,749
LLABLIFES AND OWNERS' EQUITY Changes in: Changes in: (7,160) (6,90) Log section 4 19 9 8 LABLIFES Due to financial institutions 02,701 32,982 Other institutions 62 72 147 337 Due to functial institutions 221,776 213,909 Due to financial institutions - (8,190) Other institutes 4 19 9 8 Lable transmit 1000 Changes in: - 2,844 0 222 147 337 Due to function institutions - - (8,190) Other institutes - (8,190) Other institutes 0	TOTAL ASSETS	384,295	390,012	Impairement charges		9	Staff cost	235	623	488	1,918
LLABLITES AND OWNERS' EQUITY Changes in (7,160) (6,90) Legis and professional expenses 155 125 361 310 LABLITES Due to funcal institutions 32,761 32,962 Offen rabiting - 2,964 Premises dovelopment expenses 165 225 361 310 Due to funcal institutions 32,761 32,962 Other rabiting - 2,864 Premises dovelopment expenses 418 220 222 147 337 Due to funcal institutions 221,776 213,969 Due to funcal institutions - (8,190) Other rabitings 202 1,027 14,93 202 222 1,027 14,029 100 </td <td></td> <td></td> <td></td> <td>Net gain on disposal/derecognition of subsidiary</td> <td></td> <td>(575)</td> <td>Finance cost</td> <td>3,859</td> <td>3,789</td> <td>7,608</td> <td>7,616</td>				Net gain on disposal/derecognition of subsidiary		(575)	Finance cost	3,859	3,789	7,608	7,616
LABILITIES Changes in annoal institutions 32,761 32,982 Changes in annoal institutions 22,761 32,982 Changes in annoal institutions 2,767 17,907 17,977 13,977 13,9	LIABILITIES AND OWNERS' EQUITY			,	(7,160)	(6.599)	Legal and professional expenses	185	125	361	319
LLABILITIES Financing reserve - 2,261 30,271 30,281 - 2,264 Premises cost - 2,21,776 1,172 1,1				Changes in:	0.1.1.1			4	19	9	86
Due to function 32,761 32,81 32,81 32,81 32,851 Coller assists (12) 93 33 Other isolations 17,907 18,783 Other isolations 7,867 (7,58) Total expenses 4 12 19 33 Other isolations 17,907 18,783 Oue to summary 7,867 (7,58) Total expenses 4,828 6,222 13,497 13,087 Charlisolities 0,800 mmsrs 207,80 (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,88) (11,82) (LIABILITIES							62	72	547	397
Due to customers 221,77 213,097 213,097 148 226 223 974 Upbrilisbilities 17,007 18,753 Due to customers 7,867 (7,10) Dire dependence 64,99 6,252 13,997 18,087 Liabilities relating to assets held-for-distribution - 4 Other inciding 64,99 6,252 13,997 11,087 Liabilities 272,444 225,648 Other inciding customers 64,99 6,252 10,997 11,1891 (5,642) TOTAL LIABILITIES 272,444 225,648 Other inciding customers 4,96 10,997 11,1991 (5,642) 10,997 11,1991 (5,642) 10,997 11,1991 (5,642) 10,997 11,1991 (5,642) 10,997 11,1991 (5,642) 10,997 11,1991 10,997 11,299 14,296 223 9,449 10,997 11,299 14,226 22,397 14,293 14,246 11,199 11,299 14,246 11,199 11,199 11,199 11,199	Due to financial institutions	32,761	32.982		(397)	(8.015)	Business development expenses	4	12	19	28
Other liabilities 17,007 18,733 Out occusioners 7,007 18,733 Out occusioners 18,007 18,007 18,007 18,007 18,007 18,007 18,007 18,007 18,007 18,007 18,007 18,007 18,007	Due to customers	221,776	213,909	Due to financial institutions		(5.199)	Other operating expense	140	226	223	974
Liabilities relating to assets held-for-distribution - 4 Other fulbilities (9.6) 3.00 2.00 (11,199) (14,299) (14,290) (14,290) (14,290)	Other liabilities	17,907	18,753		7,867			6,430	8,232	13,097	18.087
Note cash used in operating activities (959) (21) 449 Loss for the period before impairment provision (4,889) (978) (11,188) (5,642) TOTAL LIABILITIES 272,444 286,646 (4)	Liabilities relation to assets held-for-distribution		4	Other liabilities							
Image: constant of the starsholders of the Bank 30,814 52,572 1000000000000000000000000000000000000	Contract to a second the second second				(536)		Loss for the period before impairment provision	(4 969)	(878)	(11.198)	(5.642)
TOTAL LIABILITIES 272,444 285,645 (Purchase) / diposal of equipment, net (Si) 244 (Loss) / profit from assets heid for sale and discontinued operation (1) 044 (21) 603 OWNERS' EQUITY Share capital 207,962 207,962 207,962 (End)					(0.00)	121,0407				(11,184)	(0,042)
OWNERS' EQUITY Proceeds from sale of investments 1 43,666 Net gain on disposal/terrecognition of subsidiaries 1 477 1 575 OWNERS' EQUITY 207,962 207,962 207,962 207,962 207,962 100 112,291 42,0261 Share capital 207,962 207,962 207,962 207,962 100 112,291 42,0261 Share capital 167 207 16 200 100 112,291 42,0201 Fair value reserve 167 207 16 100 100 100 100 100 100 100 12,291 42,0201 Accomulated losses (16,000) (153,050) 100 100 100 100 100 12,291 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 12,425 1,921 14,229 12,420	TOTAL LIADIE ITIES	373 444	265 648		1541	244				(24)	100
OWNERS* EQUITY Purchase of investments securities (287) (8,80) (1000) (5000) 503 (11329) (4,200) Share capital 207,962 207,962 207,962 207,962 (bit proceeds / (purchase) of investments in real estate 7,900 (117) (117	TOTAL EMOLETIES	272,000	8.00,040		(50)			(01)		(2.0	575
Share capital 207,092 207,092 207,092 207,092 207,092 207,092 4hirbatcle to: Share capital 664 664 064 665	OWNERS' EQUITY				(297)			(5,000)		(11,229)	(4,268)
Status/or inserve 664 <td>Share capital</td> <td>207,962</td> <td>207.962</td> <td>Net proceeds / (purchase) of investments in real estate</td> <td>7,909</td> <td>(137)</td> <td>Attributable to:</td> <td></td> <td></td> <td></td> <td></td>	Share capital	207,962	207.962	Net proceeds / (purchase) of investments in real estate	7,909	(137)	Attributable to:				
Foreign currency translation reserve (3,970) (2,726) Investment in associates (5,027) (2,02) (5,027)	Statutory reserve	664	664	Dividend received	351		Shareholders of the Bank	(5.522)	(680)	(12,474)	(6.249)
Foreign currency translation reserve (3,970) (2,72) investment in associates - (3,232) (5,020) (5,020) (5,020) (5,020) (5,020) (5,020) To cach generated from investing activities 7,907 20,783 The condensed consolidated information was reviewed by BDO and Equity attributable to the shareholders of the Bank 38,814 52,572 23,37 71,792 Net cash generated from investing activities (221) (5,021) The condensed consolidated information was reviewed by BDO and Accumulated losses 7,307 71,792 Net cash used in financing activities (221) (5,021) The condensed consolidated information was reviewed by BDO and TOTAL OWNERS' EQUITY 1111,851 124,364 Cash and cash equivalents 7,190 (6,523) The condensed of Directors on the 27th September 2020. The condensed of Directors on the 27th September 2020. TOTAL LIABILITIES AND OWNERS' EQUITY 1111,851 124,364 (221) (5,021) (5,021) The condensed of Directors on the 27th September 2020. Majed Abdulrahman AJ Qasem Cash and cash equivalents 7,190 (2,02) (2,04) Yousef Abdullah Al-Shelash Voc Chairman Cotash and cash equivalents comprise: Cas	Fair value reserve	167	207	Net cash out flow from sale of subsidiary		(11,102)	Non-controlling interests	522	1,203	1,245	1,981
Accumulated losses (196,009) (195,538) Net cash generated from investigg activities 7,97 20,783 Equity attributable to the shareholders of the Bank 30,814 52,572 Repayment of financing liabilities (221) (15,821) Non-controlling interests 73,037 71,792 (15,821) (15,821) (15,821) TOTAL OWNERS' EQUITY 111,851 124,364 Effect of exchange rate changes on cash and cash equivalents (3) (6) TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD 8,412 2,418 Cash and balances with banks 6,412 2,418 Chairman Yousef Abdullah Al-Shelash Yousef Abdullah Al-Shelash Cash and balances with banks 6,412 2,418 Chairman Yousef Abdullah Al-Shelash Yousef Abdullah Al-Shelash	Foreign currency translation reserve	(3,970)	(2.726)	Investment in associates		(5.232)		(5,000)	583	(11,229)	(4,268)
Equity attributable to the shareholders of the Bank 38,814 52,572 FINANCING ACTIVITIES The condensed consolidated information was reviewed by 800 and Non-controlling interests 73,037 71,792 Net cash used in financing activities (221) (5,621) TOTAL OWNERS' EQUITY 111,851 124,364 Cash and cash equivalents 7,30 (6,833) TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 Cash and cash equivalents at the beginning of the paried 1,265 8,412 2,414 Yousef Abdullah Al-Shelash Majed Abdulrahman AJ Qasem Cash and balances with banks 6,412 2,416 Chairman Chairman Voe Chairman	Accumulated losses	(106.009)	(153.535)	Net cash generated from investing activities	7,907	20.783					
Non-controlling interests 73,037 71,792 Net cash used in financing activities (221) (5.021) TOTAL OWNERS' EQUITY 111,051 124,304 Net increase / (docrease) in cash and cash equivalents 7.0 0.0 TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 Cash and cash equivalents at the beginning of the pariod 1.265 0.433 Cash and cash equivalents at the beginning of the pariod 1.265 0.433 Vousef Abduilah AI-Shelash Cash and cash equivalents comprise: Cash and cash equivalents of the pariod 1.265 0.433 Cash and balances with banks 6,412 2.416				FINANCING ACTIVITIES			The condensed consolidated interim financial information was rev	iewed by BDO and	d		
Non-controlling interests 73,037 71,792 Net cash used in financing activities (221) (5,021) TOTAL OWNERS' EQUITY 111,851 124,364 Effect of exchange rate changes on cash and cash equivalents 7,30 (6) 115 TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 Cash and cash equivalents 1,265 8,833 Cash and cash equivalents 0,12 2,446 Yousef Abdullah AI-Shelash Majed Abdulrahman AI Qasem Vice Chairman Cash and bairnoes with banks 6,412 2,416 Chairman	Equity attributable to the shareholders of the Bank	38,814	52,572	Repayment of financing liabilities	(221)		authorised for issue by the Board of Directors on the 27th Septem	ber 2020.			
TOTAL OWNERS' EQUITY 111,851 124,364 Net increase / (decrease) in cash and cash equivalents 7,19 (6,83) TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 Cash and cash equivalents at the beginning of the period 1,265 8,833 Cosh and cash equivalents at the beginning of the period 1,265 8,433 Vousef Abdullah Al-Shelash Cash and cash equivalents at the beginning of the period 1,265 8,433 Vousef Abdullah Al-Shelash Cash and balances with banks 6,412 2,414 Chairman Vice Chairman Vice Chairman Vice Chairman	Non-controlling interests	73,037	71,792	Net cash used in financing activities	(221)	(5.021)					
TOTAL OWNERS' EQUITY 111,851 124,364 Effect of exchange rate changes on cash and cash equivalents (3) (6) TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 Effect of exchange rate changes on cash and cash equivalents (3) (6) Cosh and cash equivalents at the beginning of the pariod 1.265 8.833 Cosh and cash equivalents comprise: Cash and balances with banks 8.412 2.448 Cosh and balances with banks 8.412 2.418				Net increase / (decrease) in cash and cash equivalents	7,150	(6,383)	C.			1.2	
TOTAL LIABILITIES AND OWNERS' EQUITY 384,295 390,012 Cash and cash equivalents at the beginning of the paried 1,265 0,433 Cosh and Cash equivalents at the beginning of the paried 1,265 0,433 2,444 Yousef Abduilah Al-Shelash Cash and cash equivalents comprise: Cash and balances with banks 6,412 2,444 Yousef Abduilah Al-Shelash Cash and balances with banks 6,412 2,416 Vice Chairman Vice Chairman	TOTAL OWNERS' EQUITY	111,051	124,364	Effect of exchange rate changes on cash and cash equivalents	(3)		HE			0.00	
Cash and balances with banks 8,412 2,416 Placements with financial institutions				Cash and cash equivalents at the beginning of the period	1,265		2704			200	
Cash and balances with banks 8,412 2,416 Placements with financial institutions	TOTAL LIABILITIES AND OWNERS' EQUITY	384,295	390,012	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	8,412	2,444					man Al Qasem
Placements with financial institutions - 26							Chairman			Vice Chairman	
				Cash and balances with banks	8,412	2,418					
8,412 2,444				Placements with financial institutions							
					8,412	2,444					

nts in US\$ the

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

				(Amounts in Usa elousanos)				
		Equity attribut						
	Share capital	Statutory reserve	Investments fair value reserve	Foreign currency translation reserve	Accumulated losses	Total	Non-controlling interests	Total equity
As at 1 January 2020	207,962	664	207	(2,726)	(153,535)	52,572	71,792	124,384
(Loss) / income for the period Foreign currency translation differences Share of changes in reserves of investment in associates		-	(40)	- (3) (1,241)	(12,474)	(12,474) (3) (1,281)	1,245	(11,229) (3) (1,281)
As at 30 June 2020	207,962	664	167	(3,970)	(166,009)	38,814	73,037	111,851
As at 1 January 2019	207,962	664	242	(2,812)	(130,353)	75,703	107,988	183,691
(Loss) / income for the period Foreign currency translation differences Share of changes in reserves of investment in associates Adjustment on safe of subsidiary	-	-	-	(6) (241)	(6,249) - - -	(6,249) (6) (241) -	1,981 (39,670)	(4,268) (6) (241) (39,670)
As at 30 June 2019	207,962	664	242	(3,059)	(136,602)	69,207	70,299	139,506

We draw attention to note 2 of the condensed consolidated interim financial information which explains certain matters relating to the Group accumulated losses, liquidity position and regulatory capital adequacy requirements, implications of these matters for the basis of gregaratio condensed consolidated interim financial information and management's action plans to deal with these matters. Our conclusion is not modil respect of these matters.

ote 2 Basis of measurement as referenced in Auditors' Report Emphasis of matter Paragraph

As at 80 June 2020, the current contractual liabilities of the Group exceeded its liquid assets. As a result, the ability of the Group to meet its obligations when due, depends on its ability to roll over short term Eabilities and timely disposed of assets. As a result, the ability of the Group con-dend equity as of 10 June 2020 was below the ministance regulatory capital resources, the accumulated deficit of the Group exceeded 50% of its paid-up capital as at the reporting due. The Bahrain Commercial Gorganizes Law requires that, where the accumulated fiscus of the Group exceeded its share capital by more than 50%, the shareholders shauld resolve to contains with the operations of the Group. These factors indicate the existence of material uncertainties, which may cast doubt about the Group's ability to cambre as a going concern, To address there, the management has takine a sumber of initiations including discussions with the concerning and particularly the tage of the part provided support when it was needed. The management is also working on the concerning three appropriateness who have also in the part provided support when it was needed. The management is also working on the concerning of the days as any an approved by the shareholders. The Board of Directors has reviewed them intributions and is usatified with the appropriateness and building company as approved by the shareholders. The Board of Directors has reviewed them intributions and taking the appropriateness of the going concernance as sumption for the shareholders. The Board of Directors has reviewed them intributions and subiding with the appropriateness of the going concernance as sumption for the shareholders. The Board of Directors has reviewed them in the shareholders with the appropriateness of the going concernance as sumption for the shareholders when it was received them intributes and its subiding with the space prior proves and the part of the Board of Directors has reviewed them inteributes and the subiding with the spac tion of the

For further information, please visit the Bank's website at www.bankalkhair.com

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