



*Salam International Investment - SIIS;
2022 Q3
Investor Relations Conference Call*

QNB Financial Services
26 October 2022



Interim consolidated statement of income as on 30th Sep 2022

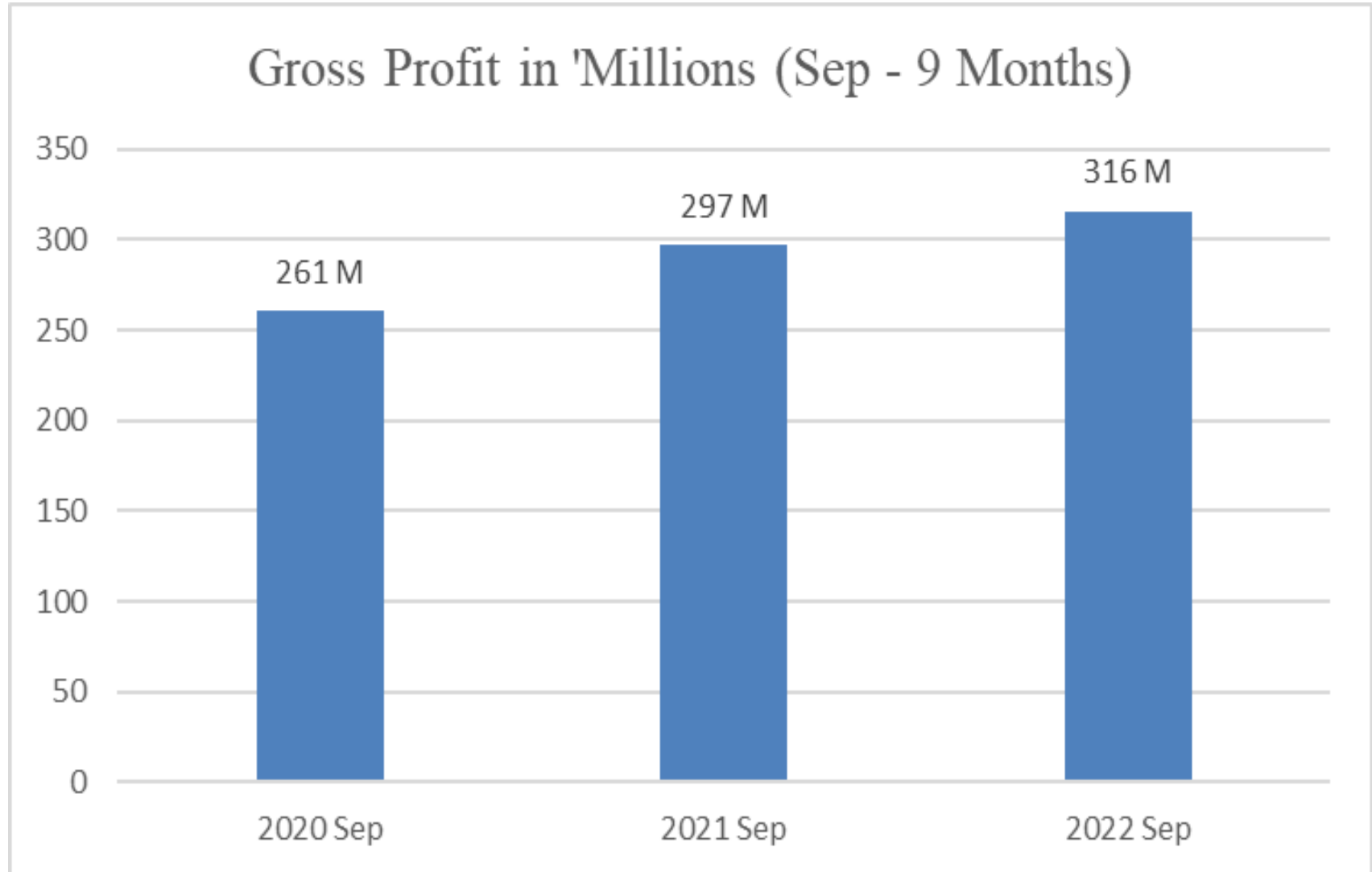


Qr. Millions (M)	2022	2021	Variance
Operating revenue	1,173	1,178	(5)
Operating cost	(856)	(881)	25
Gross Profit	317	297	20
Other operating income	37	43	(6)
Salaries & Staff Benefits	(133)	(134)	1
General and administrative expenses	(54)	(54)	-
Share of result from equity-accounted investee	5	1	4
Profit Before Allowances, Finance Cost & Depreciation	172	153	19
Allowance for impairment of financial assets and	(8)	(10)	2
Provision for Slow moving inventories	(7)	(7)	-
EBITDA	157	136	21
Finance costs	(79)	(78)	(1)
Depreciation and amortisation	(41)	(44)	3
Net fair value gain on investment properties	-	29	(29)
Profit for the Period	37	43	(6)
Non-controlling interests	5	6	(1)
Profit for the Owners	32	37	(5)

Financial position as at 30th Sep 2022 (Q3'2022)

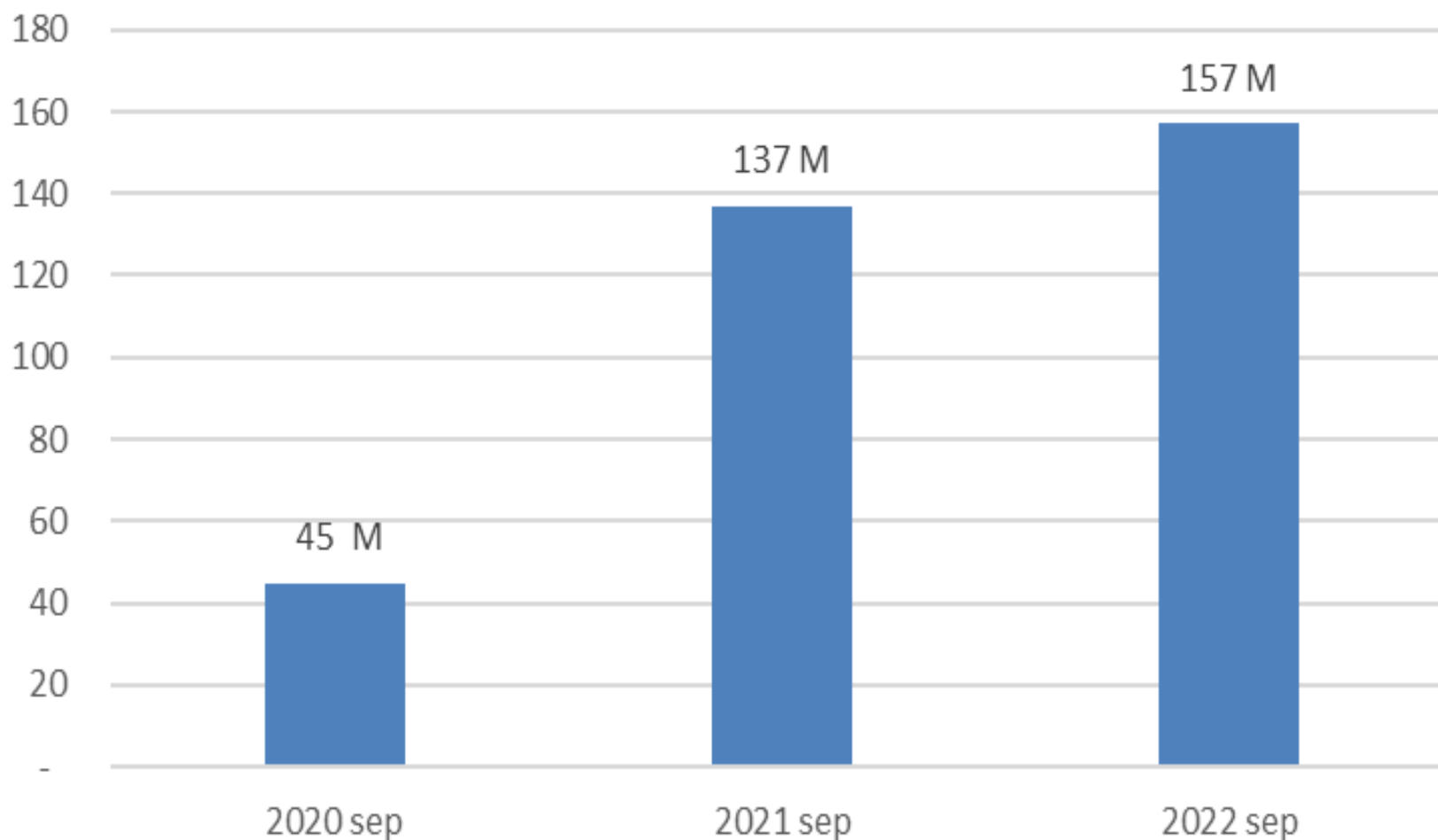
Assets	SEP'2022	Dec'2021
Cash and bank balances	106	155
Investment properties	2,324	2,266
Properties own use & Fixed asset	288	296
Investments	301	393
Other Assets	1,796	1,833
Total Assets	4,816	4,943
Liabilities		
Equity	1,808	1,774
Interest bearing loans and borrowings	2,296	2,398
Other Liabilities	712	771
Total Liabilities	4,816	4,943

Gross Profit 2020 - 2022

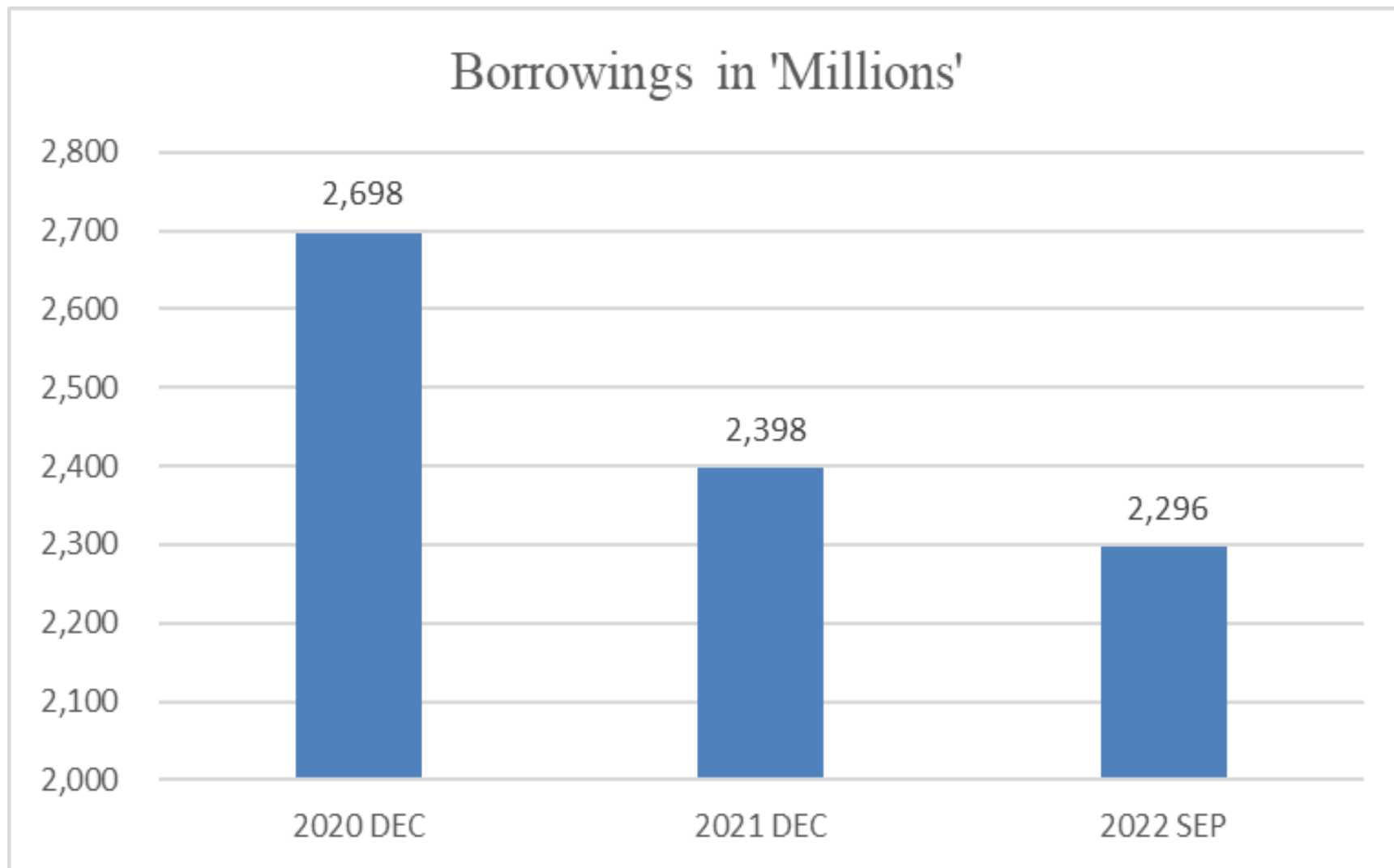


EBITDA 2020 - 2022

EBITDA in 'Millions' (SEP - 9 Months)



Borrowings 2020 - 2022



Question & Answers

Thank you

