

Al Ahli Bank of Kuwait

9M-2025 Financial Results Announcement

	9M-2024	9M-2025	Variance
Net Profit / (Loss) (KWD)	38,831,000	46,625,000	20%
Earnings Per Share (fils)	15.00	16.00	7%
Total Operating Revenue (KWD)	150,813,000	165,103,000	9%
Net Operating Profit / (Loss) (KWD)	80,575,000	95,065,000	18%
Return on Average Equity (ROAE)	8.63%	9.50%	
Return on Average Assets (ROAA)	0.79%	0.85%	

Balance Sheet Summary (KWD)	30-Sep-24	30-Sep-25	Variance
Assets:			
Current Assets	3,753,083,000	3,660,948,000	(2.5%)
Non-current Assets	3,328,398,000	3,405,025,000	2.3%
Total Assets	7,081,481,000	7,065,973,000	(0.2%)
Shareholders' Equity*	611,264,000	656,886,000	7.5%

Liabilities:

Current Liabilities	3,557,711,000	3,448,625,000	(3.1%)
Non-current Liabilities	2,819,704,000	2,867,230,000	1.7%
Total Liabilities	6,377,415,000	6,315,855,000	(1.0%)

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	662,579.6	P/E (x)	12.48
Value (KWD '000)	195,984.2	P/BV (x)	1.14
Closing Price (KWD)	0.287	Dividend Yield	3.46%
Book Value Per Share (KWD)	0.251	YTD Share Turnove	25.31%
Current Market Capitalization (KWD Million)	751.3	Beta	0.66

Source: Kamco Research & Boursa Kuwait

Pricing data as of 28-Oct-25

NM: Not Meaningful

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Disclosure:

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