

Al Ahleia Insurance Co.
FY-2025 Financial Results Announcement

	FY-2024	FY-2025	Variance
Net Profit / (Loss) (KWD)	22,652,553	25,183,469	11.17%
Earnings Per Share (fils)	97.63	108.54	11.17%
Total Operating Revenue (KWD)	148,289,337	147,596,653	(0.47%)
Net Operating Profit / (Loss) (KWD)	25,856,748	29,926,819	15.74%
Cash Dividends Per Share (fils)	14.00	30.00	
Bonus Shares (%)	7.0%	5.9%	
Return on Average Equity (ROAE)	15.41%	15.15%	
Return on Average Assets (ROAA)	5.62%	5.42%	

Balance Sheet Summary (KWD)	31-Dec-24	31-Dec-25	Variance
Assets:			
Current Assets	278,895,678	345,913,308	24.03%
Non-current Assets	153,075,847	151,252,209	(1.19%)
Total Assets	431,971,525	497,165,517	15.09%
Shareholders' Equity*	154,307,360	178,188,617	15.48%
Liabilities:			
Current Liabilities	28,226,972	41,952,089	48.62%
Non-current Liabilities	238,810,487	261,405,182	9.46%
Total Liabilities	267,037,459	303,357,271	13.60%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	1,598.5	P/E (x)	6.69
Value (KWD '000)	1,178.3	P/BV (x)	0.95
Closing Price (KWD)	0.714	Dividend Yield	1.93%
Book Value Per Share (KWD)	0.755	YTD Share Turnove	0.68%
Current Market Capitalization (KWD Million)	168.5	Beta	0.13

Source: Kamco Research & Boursa Kuwait

Pricing data as of 15-Feb-26

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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