

Arzan Financial Group For Finance & Investment

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	5,322,588	9,386,687	76.36%
Earnings Per Share (fils)	5.98	10.36	73.31%
Total Operating Revenue (KWD)	11,316,822	16,185,742	43.02%
Net Operating Profit / (Loss) (KWD)	6,907,714	10,899,308	57.78%
Return on Average Equity (ROAE)	10.30%	10.07%	
Return on Average Assets (ROAA)	6.25%	6.02%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	36,690,641	65,774,589	79.27%
Non-current Assets	198,490,607	272,556,345	37.31%
Total Assets	235,181,248	338,330,934	43.86%
Shareholders' Equity*	147,574,180	195,525,063	32.49%

Liabilities:

Current Liabilities	12,640,869	36,399,220	187.95%
Non-current Liabilities	25,982,949	39,676,248	52.70%
Total Liabilities	38,623,818	76,075,468	96.97%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	2,121,910.2	P/E (x)	16.29
Value (KWD '000)	605,118.7	P/BV (x)	1.44
Closing Price (KWD)	0.310	Dividend Yield	0.94%
Book Value Per Share (KWD)	0.215	YTD Share Turnove	233.84%
Current Market Capitalization (KWD Million)	281.3	Beta	1.04

Source: Kamco Research & Boursa Kuwait

Pricing data as of 7-Aug-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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