

Al Bareeq Holding

9M-2020 Financial Results Announcement

Profitability	9M-2019	9M-2020	Variance
Net Profit / (Loss) (KWD)	1,194,028	720,947	(39.6%)
Earnings Per Share (fils)	2.73	1.65	(39.6%)
Total Operating Revenue (KWD)	1,808,263	2,514,706	39.1%
Net Operating Profit / (Loss) (KWD)	1,663,035	748,569	(55.0%)
Return on Average Equity (ROAE)	3.91%	4.01%	
Return on Average Assets (ROAA)	3.67%	3.87%	

Balance Sheet Summary (KWD)	30-Sep-19	30-Sep-20	Variance
Assets:			
Current Assets	5,483,515	15,586,828	184.2%
Non-current Assets	35,502,539	32,096,670	(9.6%)
Total Assets	40,986,054	47,683,498	16.3%
Shareholders' Equity*	39,670,894	46,027,581	16.0%

Liabilities:

Current Liabilities	1,281,830	1,373,571	7.2%
Non-current Liabilities	33,330	282,346	747.1%
Total Liabilities	1,315,160	1,655,917	25.9%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	15,354.5	P/E (x)	33.85
Value (KWD '000)	1,544.3	P/BV (x)	1.26
Closing Price (KWD)	0.077	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.061	YTD Share Turnover	2.03%
Current Market Capitalization (KWD Million)	58.1	Beta	0.04

Source: Kamco Research & Boursa Kuwait

Pricing data as of 4-Nov-20

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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