

Boubyan Bank

9M-2025 Financial Results Announcement

	9M-2024	9M-2025	Variance
Net Profit / (Loss) (KWD)	73,527,172	77,705,119	6%
Earnings Per Share (fils)	15.30	16.25	6%
Total Operating Revenue (KWD)	182,981,512	197,898,269	8%
Net Operating Profit / (Loss) (KWD)	91,107,380	100,687,345	11%
Return on Average Equity (ROAE)	11.23%	11.02%	
Return on Average Assets (ROAA)	1.12%	1.05%	

Balance Sheet Summary (KWD)	30-Sep-24	30-Sep-25	Variance
Assets:			
Current Assets	5,130,919,176	5,818,397,052	13.4%
Non-current Assets	3,936,342,915	4,388,999,375	11.5%
Total Assets	9,067,262,091	10,207,396,427	12.6%
Shareholders' Equity*	888,300,431	944,098,478	6.3%

Liabilities:

Current Liabilities	7,390,555,900	7,811,933,900	5.7%
Non-current Liabilities	614,544,816	1,277,887,503	107.9%
Total Liabilities	8,005,100,716	9,089,821,403	13.6%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	543,508.8	P/E (x)	30.93
Value (KWD '000)	361,933.7	P/BV (x)	3.31
Closing Price (KWD)	0.708	Dividend Yield	1.41%
Book Value Per Share (KWD)	0.214	YTD Share Turnove	12.32%
Current Market Capitalization (KWD Million)	3,122.9	Beta	1.03

Source: Kamco Research & Boursa Kuwait

Pricing data as of 21-Oct-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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