

Boubyan Bank

FY-2025 Financial Results Announcement

	FY-2024	FY-2025	Variance
Net Profit / (Loss) (KWD)	96,800,941	100,540,173	4%
Earnings Per Share (fils)	20.58	21.42	4%
Total Operating Revenue (KWD)	246,183,447	267,565,163	9%
Net Operating Profit / (Loss) (KWD)	120,054,048	132,880,370	11%
Cash Dividends Per Share (fils)	10.00	7.00	
Bonus Shares (%)	5.0%	7.0%	
Return on Average Equity (ROAE)	10.95%	10.70%	
Return on Average Assets (ROAA)	1.09%	1.03%	

Balance Sheet Summary (KWD)	31-Dec-24	31-Dec-25	Variance
Assets:			
Current Assets	5,194,797,418	5,588,153,639	8%
Non-current Assets	4,181,770,176	4,613,124,017	10%
Total Assets	9,376,567,594	10,201,277,656	9%
Shareholders' Equity*	912,896,444	965,603,985	6%
Liabilities:			
Current Liabilities	7,723,126,298	8,228,989,635	7%
Non-current Liabilities	567,381,467	834,403,786	47%
Total Liabilities	8,290,507,765	9,063,393,421	9%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	35,489.3	P/E (x)	30.40
Value (KWD '000)	24,975.0	P/BV (x)	3.17
Closing Price (KWD)	0.693	Dividend Yield	1.51%
Book Value Per Share (KWD)	0.219	YTD Share Turnove	0.80%
Current Market Capitalization (KWD Million)	3,056.7	Beta	1.03

Source: Kamco Research & Boursa Kuwait

Pricing data as of 28-Jan-26

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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