

Burgan Bank

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	21,244,000	20,816,000	(2.0%)
Earnings Per Share (fils)	4.60	4.00	(13.0%)
Total Operating Revenue (KWD)	110,567,000	125,736,000	13.7%
Net Operating Profit / (Loss) (KWD)	47,966,000	49,088,000	2.3%
Return on Average Equity (ROAE)	4.18%	3.80%	
Return on Average Assets (ROAA)	0.45%	0.40%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	4,815,917,000	5,517,519,000	14.6%
Non-current Assets	2,827,006,000	3,198,861,000	13.2%
Total Assets	7,642,923,000	8,716,380,000	14.0%
Shareholders' Equity*	854,267,000	875,294,000	2.5%

Liabilities:

Current Liabilities	6,012,553,000	7,171,674,000	19.3%
Non-current Liabilities	635,926,000	491,023,000	(22.8%)
Total Liabilities	6,648,479,000	7,662,697,000	15.3%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	780,695.2	P/E (x)	29.54
Value (KWD '000)	184,637.3	P/BV (x)	1.11
Closing Price (KWD)	0.255	Dividend Yield	2.35%
Book Value Per Share (KWD)	0.230	YTD Share Turnove	20.51%
Current Market Capitalization (KWD Million)	970.5	Beta	1.10

Source: Kamco Research & Boursa Kuwait

Pricing data as of 30-Jul-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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