

Commercial Bank of Kuwait

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	62,655,000	60,363,000	(3.7%)
Earnings Per Share (fils)	31.80	30.60	(3.8%)
Total Operating Revenue (KWD)	89,920,000	91,381,000	1.6%
Net Operating Profit / (Loss) (KWD)	61,116,000	60,256,000	(1.4%)
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (ROAE)	13.32%	12.29%	
Return on Average Assets (ROAA)	1.96%	1.79%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	3,311,256,000	2,891,193,000	(12.7%)
Non-current Assets	1,459,557,000	1,967,851,000	34.8%
Total Assets	4,770,813,000	4,859,044,000	1.8%

Shareholders' Equity*	668,149,000	735,218,000	10.0%
Liabilities:			
Current Liabilities	3,199,730,000	2,985,551,000	(6.7%)
Non-current Liabilities	902,670,000	1,137,973,000	26.1%
Total Liabilities	4,102,400,000	4,123,524,000	0.5%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples			
Volume (Shrs '000)	8,693.7	P/E (x)	14.15
Value (KWD '000)	5,241.2	P/BV (x)	1.66
Closing Price (KWD)	0.557	Dividend Yield	6.85%
Book Value Per Share (KWD)	0.336	YTD Share Turnove	0.40%
Current Market Capitalization (KWD Million)	1,220.5	Beta	0.36

Source: Kamco Research & Boursa Kuwait

Pricing data as of 13-Aug-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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