

GFH Financial Group

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	18,631,000	20,656,000	11%
Earnings Per Share (fils)	5.24	5.93	13%
Total Operating Revenue (KWD)	101,895,000	109,690,000	8%
Net Operating Profit / (Loss) (KWD)	20,824,000	21,417,000	3%
Cash Dividends Per Share (fils)	5.57	5.57	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (ROAE)	9.01%	9.55%	
Return on Average Assets (ROAA)	0.82%	0.81%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	783,608,000	1,225,866,000	56%
Non-current Assets	2,555,930,000	2,572,538,000	1%
Total Assets	3,339,538,000	3,798,404,000	14%
Shareholders' Equity*	297,321,000	308,000,000	4%

Liabilities:

Current Liabilities	1,451,021,000	1,608,528,000	11%
Non-current Liabilities	1,535,618,000	1,841,603,000	20%
Total Liabilities	2,986,639,000	3,450,131,000	16%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	2,254,077.2	P/E (x)	15.39
Value (KWD '000)	232,363.5	P/BV (x)	1.44
Closing Price (KWD)	0.116	Dividend Yield	3.97%
Book Value Per Share (KWD)	0.080	YTD Share Turnove	58.81%
Current Market Capitalization (KWD Million)	444.6	Beta	0.95

Source: Kamco Research & Boursa Kuwait

Pricing data as of 14-Aug-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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