

International Financial Advisers Holding

FY-2025 Financial Results Announcement

	FY-2024	FY-2025	Variance
Net Profit / (Loss) (KWD)	8,018,316	11,517,596	43.64%
Earnings Per Share (fils)	15.52	22.29	43.62%
Total Operating Revenue (KWD)	9,478,199	16,016,463	68.98%
Net Operating Profit / (Loss) (KWD)	7,430,994	11,159,448	50.17%
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	13.0%	10.0%	
Return on Average Equity (ROAE)	9.50%	9.87%	
Return on Average Assets (ROAA)	6.44%	7.76%	

Balance Sheet Summary (KWD)	31-Dec-24	31-Dec-25	Variance
Assets:			
Current Assets	31,265,439	24,264,532	(22.4%)
Non-current Assets	104,287,263	136,882,333	31.3%
Total Assets	135,552,702	161,146,865	18.9%
Shareholders' Equity*	105,339,342	127,947,405	21.5%
Liabilities:			
Current Liabilities	13,766,600	5,091,754	(63.0%)
Non-current Liabilities	11,500,336	23,573,775	105.0%
Total Liabilities	25,266,936	28,665,529	13.5%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	170,605.2	P/E (x)	17.62
Value (KWD '000)	70,713.9	P/BV (x)	1.59
Closing Price (KWD)	0.374	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.236	YTD Share Turnove	31.45%
Current Market Capitalization (KWD Million)	202.9	Beta	1.24

Source: Kamco Research & Boursa Kuwait

Pricing data as of 29-Mar-26

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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