

Kuwait International Bank

Q1-2025 Financial Results Announcement

	Q1-2024	Q1-2025	Variance
Net Profit / (Loss) (KWD)	6,033,000	7,295,000	20.9%
Earnings Per Share (fils)	3.64	4.40	20.9%
Total Operating Revenue (KWD)	21,101,000	21,614,000	2.4%
Net Operating Profit / (Loss) (KWD)	9,622,000	8,633,000	(10.3%)
Return on Average Equity (ROAE)	6.50%	7.11%	
Return on Average Assets (ROAA)	0.61%	0.66%	

Balance Sheet Summary (KWD)	31-Mar-24	31-Mar-25	Variance
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Assets:

Current Assets	2,348,729,000	2,449,548,000	4.3%
Non-current Assets	1,110,378,000	1,438,394,000	29.5%
Total Assets	3,459,107,000	3,887,942,000	12.4%

Shareholders' Equity*	333,194,000	351,446,000	5.5%
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Liabilities:

Current Liabilities	2,532,284,000	3,081,571,000	21.7%
Non-current Liabilities	498,933,000	358,233,000	(28.2%)
Total Liabilities	3,031,217,000	3,439,804,000	13.5%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	640,968.2	P/E (x)	55.65
Value (KWD '000)	137,839.5	P/BV (x)	1.16
Closing Price (KWD)	0.227	Dividend Yield	2.06%
Book Value Per Share (KWD)	0.196	YTD Share Turnove	35.84%
Current Market Capitalization (KWD Million)	406.0	Beta	1.00

Source: Kamco Research & Boursa Kuwait

Pricing data as of 27-Apr-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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