

Kuwait International Bank

FY-2025 Financial Results Announcement

	FY-2024	FY-2025	Variance
Net Profit / (Loss) (KWD)	23,078,000	30,102,000	30.44%
Earnings Per Share (fils)	10.52	14.48	37.64%
Total Operating Revenue (KWD)	91,371,000	101,526,000	11.11%
Net Operating Profit / (Loss) (KWD)	38,674,000	41,967,000	8.51%
Cash Dividends Per Share (fils)	5.00	8.00	
Bonus Shares (%)	5.0%	5.0%	
Return on Average Equity (ROAE)	6.78%	8.24%	
Return on Average Assets (ROAA)	0.61%	0.70%	

Balance Sheet Summary (KWD)	31-Dec-24	31-Dec-25	Variance
Assets:			
Current Assets	2,519,460,000	2,707,191,000	7.45%
Non-current Assets	1,403,551,000	1,932,050,000	37.65%
Total Assets	3,923,011,000	4,639,241,000	18.26%
Shareholders' Equity*	347,928,000	382,805,000	10.02%
Liabilities:			
Current Liabilities	3,120,608,000	3,724,651,000	19.36%
Non-current Liabilities	358,419,000	435,516,000	21.51%
Total Liabilities	3,479,027,000	4,160,167,000	19.58%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	140,084.3	P/E (x)	16.52
Value (KWD '000)	38,698.4	P/BV (x)	1.30
Closing Price (KWD)	0.278	Dividend Yield	1.77%
Book Value Per Share (KWD)	0.214	YTD Share Turnove	7.83%
Current Market Capitalization (KWD Million)	497.2	Beta	1.01

Source: Kamco Research & Boursa Kuwait

Pricing data as of 28-Jan-26

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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