

Kuwait International Bank

9M-2020 Financial Results Announcement

Profitability	9M-2019	9M-2020	Variance
Net Profit / (Loss) (KWD)	12,799,018	567,777	(95.6%)
Total Operating Revenue (KWD)	51,793,088	49,351,096	(4.7%)
Net Operating Profit / (Loss) (KWD)	22,175,449	21,270,791	(4.1%)
Return on Average Equity (ROAE)	6.69%	1.82%	
Return on Average Assets (ROAA)	0.81%	0.19%	

Balance Sheet Summary (KWD)	30-Sep-19	30-Sep-20	Variance
Assets:			
Current Assets	1,724,300,518	1,797,602,641	4.3%
Non-current Assets	707,031,447	886,572,609	25.4%
Total Assets	2,431,331,965	2,684,175,250	10.4%
Shareholders' Equity*	277,190,146	261,853,996	(5.5%)

Liabilities:

Current Liabilities	1,824,814,210	2,178,475,175	19.4%
Non-current Liabilities	234,757,309	149,117,079	(36.5%)
Total Liabilities	2,059,571,519	2,327,592,254	13.0%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	1,574,371.5	P/E (x)	47.94
Value (KWD '000)	308,012.3	P/BV (x)	0.90
Closing Price (KWD)	0.208	Dividend Yield	2.90%
Book Value Per Share (KWD)	0.254	YTD Share Turnover	138.99%
Current Market Capitalization (KWD Million)	235.6	Beta	1.03

Source: Kamco Research & Boursa Kuwait

Pricing data as of 11-Nov-20

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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