

## Kuwait International Bank

### 9M-2021 Financial Results Announcement

Profitability	9M-2020	9M-2021	Variance
Net Profit / (Loss) (KWD)	567,777	3,788,826	567.3%
Total Operating Revenue (KWD)	49,351,096	50,359,024	2.0%
Net Operating Profit / (Loss) (KWD)	21,270,791	20,399,874	(4.1%)
Return on Average Equity (ROAE)	1.82%	1.23%	
Return on Average Assets (ROAA)	0.19%	0.12%	

Balance Sheet Summary (KWD)	30-Sep-20	30-Sep-21	Variance
<b>Assets:</b>			
Current Assets	1,797,602,641	2,028,684,617	12.9%
Non-current Assets	886,572,609	847,485,585	(4.4%)
Total Assets	2,684,175,250	2,876,170,202	7.2%
Shareholders' Equity*	261,853,996	259,964,493	(0.7%)

<b>Liabilities:</b>			
Current Liabilities	2,178,475,175	2,235,586,449	2.6%
Non-current Liabilities	149,117,079	285,956,704	91.8%
Total Liabilities	2,327,592,254	2,521,543,153	8.3%

\* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples			
Volume (Shrs '000)	958,210.0	P/E (x)	79.10
Value (KWD '000)	208,903.0	P/BV (x)	0.98
Closing Price (KWD)	0.225	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.229	YTD Share Turnover	84.59%
Current Market Capitalization (KWD Million)	254.9	Beta	1.0

Source: Kamco Research & Boursa Kuwait

Pricing data as of 24-Oct-21

NM: Not Meaningful

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#### Disclosure:

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