

Kuwait International Bank

FY-2020 Financial Results Announcement

Profitability	FY-2019	FY-2020	Variance
Net Profit / (Loss) (KWD)	17,145,641	1,076	(100.0%)
Total Operating Revenue (KWD)	68,512,181	63,846,496	(6.8%)
Net Operating Profit / (Loss) (KWD)	29,003,459	26,887,271	(7.3%)
Cash Dividends Per Share (fils)	7.00	0.00	
Bonus Shares (%)	5.0%	0.0%	
Return on Average Equity (ROAE)	6.19%	0.00%	
Return on Average Assets (ROAA)	0.71%	0.00%	

Balance Sheet Summary (KWD)	31-Dec-19	31-Dec-20	Variance
Assets:			
Current Assets	1,882,209,244	2,000,700,682	6.3%
Non-current Assets	805,412,218	800,893,888	(0.6%)
Total Assets	2,687,621,462	2,801,594,570	4.2%
Shareholders' Equity*	280,789,837	257,702,526	(8.2%)

Liabilities:

Current Liabilities	2,081,584,746	2,193,976,266	5.4%
Non-current Liabilities	230,621,547	255,299,686	10.7%
Total Liabilities	2,312,206,293	2,449,275,952	5.9%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	96,086.1	P/E (x)	NM
Value (KWD '000)	20,091.7	P/BV (x)	0.91
Closing Price (KWD)	0.206	Dividend Yield*	3.09%
Book Value Per Share (KWD)	0.250	YTD Share Turnover	8.48%
Current Market Capitalization (KWD Million)	233.3	Beta	1.02

Source: Kamco Invest Research & Boursa Kuwait

Pricing data as of 11-Feb-21

NM: Not Meaningful * Dividend Yield is based on latest paid dividends.

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Disclosure:

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