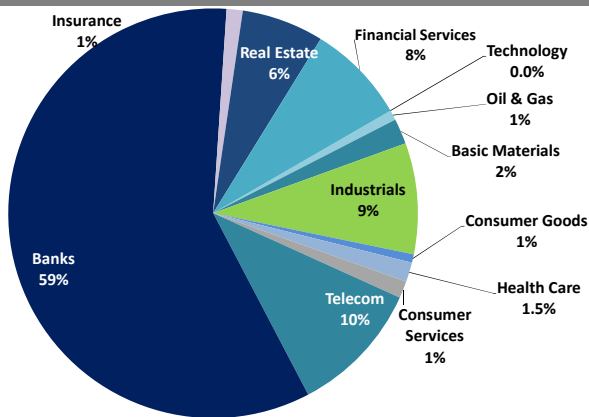


Boursa Kuwait Daily Report

March 30, 2020

Sector Weight by Market Cap



Top 10 Companies by Market Capitalization

Company Name	Market Cap. (Mn KWD)	P/E (X)	ROE* (%)
1- National Bank of Kuwait	4,911.6	12.3	12.1%
2- Kuwait Finance House	4,374.3	17.6	12.5%
3- Zain	2,167.9	10.2	16.7%
4- Ahli United Bank - Bahrain	1,823.5	8.2	17.9%
5- Boubayan Bank	1,450.7	23.8	10.8%
6- Commercial Bank of Kuwait	996.0	15.3	9.1%
7- Agility (PWC Logistics)	959.0	11.2	8.2%
8- Mabane Co.	646.4	11.6	12.1%
9- Gulf Bank	627.9	12.3	8.0%
10- Burgan Bank	535.5	6.8	10.6%
Total	18,493	12.49	12.3%

*: ROE is calculated based on TTM 9M-2019 net profit & shareholders' equity as of 30-September-19

Top Movers and Most Active Stocks

Today's Top % Gainers	Close (KWD)	Change (KWD)	Percent Change
Wethaq Takaful Insurance Co.	0.021	0.002	10.0%
Warba Insurance Co.	0.071	0.006	9.9%
Metal & Recycling Co.	0.046	0.004	9.8%
Asiya Capital Investment Co.	0.033	0.003	9.5%
National Cleaning Co.	0.056	0.003	6.5%

Today's Top % Losers	Close (KWD)	Change (KWD)	Percent Change
Al Eid Food Co.	0.073	(0.008)	(9.6%)
Al Masaken Intl. Real Estate Dev. Co.	0.031	(0.003)	(9.6%)
Kuwait & M.E. Financial Inv. Co.	0.074	(0.008)	(9.5%)
Ektitab Holding Co.	0.011	(0.001)	(6.6%)
ALAFCO Aviation Lease & Finance Co.	0.158	(0.011)	(6.5%)

Today's Most Active by Volume	Close (KWD)	Percent Change	Volume (Shares)
Kuwait International Bank	0.197	(0.5%)	17,189,183
Kuwait Finance House	0.627	0.3%	9,316,343
Ahli United Bank - Bahrain	0.206	(0.5%)	8,403,947
Zain	0.501	3.3%	6,598,051
National Industries Group	0.149	(0.7%)	5,378,692

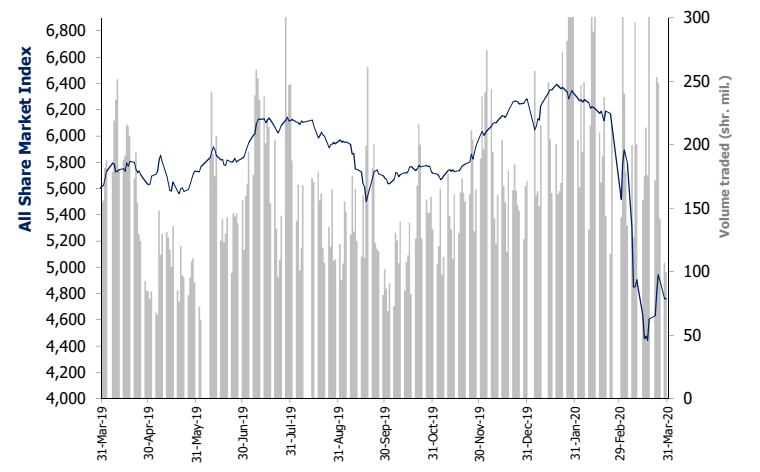
Source: Boursa Kuwait, Kamco Research

Market Capitalization - Sector Returns

	Market Cap. (KWD Mn)	DTD %	DTD % Chg	MTD % Chg	YTD % Chg
Boursa Kuwait	27,395.2	▲	0.0%	(22.1%)	(24.6%)
Oil & Gas	210.7	▼	(0.2%)	(22.6%)	(18.3%)
Basic Materials	555.3	▼	(1.2%)	(25.6%)	(31.3%)
Industrials	2,397.8	▼	(0.0%)	(25.2%)	(27.1%)
Consumer Goods	184.2	▼	(0.3%)	(3.2%)	(6.7%)
Health Care	422.1	=	0.0%	0.0%	(3.8%)
Consumer Services	367.3	▼	(1.5%)	(28.9%)	(33.4%)
Telecommunications	2,886.3	▲	2.4%	(15.7%)	(15.6%)
Banks	16,095.9	▼	(0.3%)	(24.6%)	(26.8%)
Insurance	348.4	▲	1.3%	(1.9%)	0.3%
Real Estate	1,773.8	▲	1.0%	(19.6%)	(21.5%)
Financial Services	2,147.0	▼	(1.3%)	(20.0%)	(22.4%)
Technology	6.1	=	0.0%	(1.8%)	(13.8%)

Market Breadth	▲ 38	▼ 61	■ 75		
Benchmark Return	Closing	DTD	DTD	MTD	YTD
	Value	Chg	% Chg	% Chg	% Chg
Premier Market Index	5,116.42	14.9	0.3%	(24.0%)	(26.7%)
Main 50 Index	3,981.54	(41.0)	(1.0%)	NA	NA
Main Market Index	4,058.14	(26.8)	(0.7%)	(14.9%)	(17.4%)
All Share Market Index	4,759.57	1.0	0.0%	(21.6%)	(24.2%)
Market Cap (KWD Mn)	27,395.16	5.9	0.0%	(22.1%)	(24.6%)

Index Performance relative to Volume



Market Trading Data and Volatility

Trading Indicators	Today's Value	DTD Chg	DTD % Chg	Average Daily YTD 2020	Average Daily YTD 2019
Volume (Shrs Mn)	99.6	(7.3)	(6.8%)	215.3	88.6
Value Traded (KWD Mn)	28.7	3.6	14.3%	42.7	16.9
No. of Trades	7,849	1,028	15.1%	9,646	3,810

Today's Most Active by Value	Close (KWD)	Percent Change	Value (KWD)
Kuwait Finance House	0.627	0.3%	5,836,610
Kuwait International Bank	0.197	(0.5%)	3,395,034
Zain	0.501	3.3%	3,264,305
National Bank of Kuwait	0.717	(0.1%)	2,508,825
Agility (PWC Logistics)	0.544	2.1%	1,861,073

Boursa Kuwait - Premier Market

Monday, March 30, 2020

	Premier Market Stocks	Closing Price			Market Capitalization			Valuation Multiples				ROE	YTD-20 Price Return	YTD-20 Trading Indicators	
		KWD	DTD Chg. (KWD)	D-T-D Return	KWD Mn	Weight in Premier Index	Weight in Boursa Kuwait	P/E (X)	P/BV (X)	Yield	Beta			Volume (Mn Shrs)	Value (KWD Mn)
▼	National Bank of Kuwait	0.717	(0.001)	(0.1%)	4,912	25.2%	17.9%	12.3	1.48	4.6%	1.26	12.1%	(29.6%)	470.58	438.26
▲	Gulf Bank	0.206	0.002	1.0%	628	3.2%	2.3%	12.3	0.98	4.6%	1.08	8.0%	(32.0%)	362.11	92.61
▼	Kuwait International Bank	0.197	(0.001)	(0.5%)	213	1.1%	0.8%	11.7	0.77	5.0%	0.99	6.6%	(28.1%)	204.29	50.82
=	Burgan Bank	0.204	0.000	0.0%	536	2.7%	2.0%	6.8	0.72	5.9%	1.00	10.6%	(32.9%)	131.80	34.86
▲	Kuwait Finance House	0.627	0.002	0.3%	4,374	22.4%	16.0%	17.6	2.19	3.2%	1.46	12.5%	(22.7%)	688.02	494.42
▼	Boubyan Bank	0.503	(0.006)	(1.2%)	1,451	7.4%	5.3%	23.8	2.56	1.6%	1.04	10.8%	(21.5%)	61.80	34.38
▼	Kuwait Projects Co. (Holding)	0.164	(0.007)	(4.1%)	328	1.7%	1.2%	10.7	0.95	7.2%	0.55	8.9%	(24.1%)	28.39	5.76
▲	Mabane Co.	0.620	0.009	1.5%	646	3.3%	2.4%	11.6	1.41	1.9%	1.08	12.1%	(31.5%)	83.96	58.78
▼	National Industries Group (Holding)	0.149	(0.001)	(0.7%)	213	1.1%	0.8%	9.1	0.59	8.1%	1.41	6.5%	(38.2%)	239.88	49.77
▼	Boubyan Petrochemical Co.	0.447	(0.006)	(1.3%)	239	1.2%	0.9%	21.1	0.91	10.9%	0.73	4.3%	(33.1%)	35.06	20.82
▼	Qurain Petrochemicals Industries Co.	0.190	(0.003)	(1.6%)	209	1.1%	0.8%	4.6	0.49	8.0%	0.73	10.7%	(38.7%)	60.82	15.59
▲	Agility Public Warehousing Co.	0.544	0.011	2.1%	959	4.9%	3.5%	11.2	0.91	2.6%	1.53	8.2%	(33.5%)	152.83	99.36
▲	Mobile Telecommunications Co.	0.501	0.016	3.3%	2,168	11.1%	7.9%	10.2	1.70	6.0%	1.43	16.7%	(16.5%)	311.64	166.08
▼	Human Soft Holding Co.	2.380	(0.020)	(0.8%)	291	1.5%	1.1%	8.2	4.12	7.7%	0.43	50.0%	(21.0%)	19.74	57.30
▼	Ahli United Bank (B.S.C)	0.206	(0.001)	(0.5%)	1,824	9.3%	6.7%	8.2	1.47	0.0%	1.09	17.9%	(36.2%)	914.20	261.44
▼	Warba Bank	0.192	(0.002)	(1.0%)	288	1.5%	1.1%	17.2	1.36	0.0%	0.96	7.9%	(30.2%)	179.42	42.16
▲	Mezzan Holding Co.	0.473	0.003	0.6%	147	0.8%	0.5%	16.8	1.33	3.3%	0.45	7.9%	(5.4%)	19.30	9.17
▲	Integrated Holding Co.	0.421	0.002	0.5%	93	0.5%	0.3%	9.1	1.37	9.5%	0.45	15.1%	(23.6%)	22.52	12.26
Subtotal- Premier Market Stocks		5,116.42	14.85	0.29%	19,517	100%	71%	12.1	1.45	3.82%		12.0%	-24.2%	3,986.38	1,943.85
Remaining of the Market					7,878		29%	14.3	0.72	4.30%		5.0%		7,857.08	402.92

Source: Kamco Research

Boursa Kuwait Daily Bulletin

Monday, March 30, 2020

Company	Reuters Ticker	Valuation Multiples				Price (KWD)		MKT Cap (KWD Mn.)	52 Weeks High (KWD)	52 Weeks Low (KWD)	YTD-20 Return #	Daily Trading Data		YTD-20 Capital Turnover	ROE
		Trailing P/E (X)	Trailing P/BV (X)	Dividend Yield	Beta	Closing	DTD Change					Volume (Shrs.)	Value (KWD)		
▼ Senergy Holding Co.	SENE.KW	NM	0.22	0.00%	1.21	0.015	(0.000)	3.1	0.030	0.015	(29.7%)	855	13	12.6%	NM
= Independent Petroleum Group	IPGK.KW	13.0	0.80	7.13%	0.28	0.404	0.000	76.1	0.497	0.379	(16.2%)	0	0	0.2%	6.1%
= National Petroleum Services Co.	NAPS.KW	7.7	2.50	7.15%	0.27	0.950	0.000	95.0	1.389	0.903	(18.8%)	0	0	0.2%	32.3%
= The Energy House Co.	ENER.KW	NM	0.48	0.00%	0.90	0.016	0.000	12.2	0.042	0.015	(28.5%)	25,000	408	0.9%	NM
▼ Gulf Petroleum Investment	GPIK.KW	NM	0.14	0.00%	1.11	0.013	(0.001)	5.9	0.031	0.012	(35.3%)	919,991	12,028	70.9%	NM
= Burgan Co. for Drilling, Tdg. & Maint. *	ABAR.KW	12.6	0.29	0.00%	NA	0.076	0.000	18.4	0.105	0.062	(5.4%)	0	0	0.1%	2.3%
Oil & Gas		15.8	0.76	5.80%				210.7			(18.3%)	945,846	12,448		4.8%
▼ Kuwait Foundry Co.	KFDC.KW	29.4	0.99	13.38%	0.63	0.299	(0.001)	21.6	0.615	0.192	(10.7%)	2,650	736	0.5%	3.4%
▼ Boubyan Petrochemicals Co.*	BPCC.KW	21.1	0.91	10.88%	0.73	0.447	(0.006)	239.1	0.995	0.395	(33.1%)	352,672	157,373	6.6%	4.3%
= Al Kout for Industrial Projects Co.	ALKK.KW	14.1	2.77	5.88%	0.03	0.850	0.000	85.8	0.850	0.850	0.0%	0	0	0.0%	19.7%
▼ Qurain Petrochemical Industries Co. *	ALQK.KW	4.6	0.49	7.97%	0.73	0.190	(0.003)	208.8	0.401	0.163	(38.7%)	321,464	60,755	5.5%	10.7%
Basic Materials		8.7	0.75	9.11%				555.3			(31.3%)	676,786	218,864		8.6%
▲ Specialities Group Holding Co.	SPEC.KW	5.8	0.32	0.00%	0.40	0.062	0.002	9.3	0.086	0.057	(26.4%)	100	6	12.3%	5.6%
▼ Kuwait Cement Co.	KCEM.KW	25.0	0.59	9.00%	0.44	0.162	(0.008)	118.8	0.325	0.154	(34.1%)	12,050	1,952	0.4%	2.3%
▼ Gulf Cable & Electrical Ind. Co.	CABL.KW	17.9	0.57	5.87%	0.95	0.460	(0.008)	96.6	0.517	0.355	(5.7%)	245,001	113,092	13.5%	3.2%
▲ Heavy Eng'g Ind. & Shipbuilding Co.	SHIP.KW	6.2	1.11	8.26%	0.63	0.363	0.003	65.4	0.423	0.298	(10.4%)	414,141	150,554	6.8%	18.0%
= Kuwait Portland Cement Co.	PCEM.KW	10.1	1.25	11.49%	0.44	0.870	0.000	87.2	1.459	0.685	(11.4%)	0	0	2.1%	12.4%
= Shuaiba Industrial Co.	PAPE.KW	22.9	0.72	7.70%	0.15	0.128	0.000	12.9	0.196	0.122	(17.4%)	0	0	0.4%	3.2%
▲ Metal & Recycling Co.	MRCK.KW	NM	0.38	0.00%	0.33	0.046	0.004	4.6	0.047	0.040	(8.0%)	40	2	1.5%	NM
▲ ACICO Industries Co.	ACIC.KW	14.3	0.34	0.00%	0.42	0.106	0.006	33.7	0.159	0.081	(20.3%)	33,350	3,345	3.9%	2.4%
▼ Hilal Cement Co.	HCCCK.KW	34.9	0.60	19.48%	0.08	0.077	(0.004)	7.8	0.146	0.074	(23.0%)	5,000	385	0.1%	1.7%
= National Industries Co.	NIBM.KW	15.6	0.73	6.01%	0.18	0.166	0.000	59.8	0.199	0.149	0.6%	30	5	0.1%	4.7%
= Equipment Holding Co.	EQUI.KW	NM	0.28	0.00%	1.14	0.014	0.000	1.8	0.028	0.013	(38.4%)	0	0	10.8%	NM
= National Co. for Consumer Industries	NCCI.KW	76.6	0.54	0.00%	NA	0.049	0.000	4.4	0.071	0.061	(11.7%)	0	0	0.3%	0.7%
▼ Salbookh Trading Co.	SALB.KW	NM	0.41	0.00%	0.60	0.033	(0.002)	3.4	0.052	0.032	(35.1%)	111,800	3,567	12.7%	NM
▲ Agility (PWC Logistics)	AGLT.KW	11.2	0.91	2.62%	1.53	0.544	0.011	959.0	0.860	0.410	(33.5%)	3,450,634	1,861,073	8.7%	8.2%
▼ Educational Holding Group*	EDUK.KW	8.5	1.56	21.85%	0.39	0.270	(0.016)	66.2	0.475	0.250	(38.5%)	2,267	629	0.5%	18.3%
▲ National Cleaning Co.	CLEA.KW	7.8	0.39	8.71%	0.91	0.056	0.003	13.9	0.088	0.047	(19.3%)	342,542	17,982	15.4%	4.9%
▼ Kuwait & Gulf Link Transport Co.	KGLK.KW	13.6	0.19	0.00%	0.84	0.045	(0.000)	12.4	0.091	0.044	(32.7%)	5,000	224	8.5%	1.4%
▼ Kuwait Co. For Process Plant Const. & Cont.	KCPC.KW	6.1	1.04	7.27%	0.46	0.266	(0.002)	26.7	0.300	0.189	0.4%	117,090	30,540	6.6%	17.0%
▼ Humansoft Holding Co.	HUMN.KW	8.2	4.12	7.74%	0.43	2.380	(0.020)	290.9	3.500	1.944	(21.0%)	734,527	1,747,627	16.2%	50.0%
= Gulf Franchising Co.	GFCI.KW	NM	0.88	0.00%	NA	0.066	0.000	2.6	0.067	0.058	(12.1%)	0	0	0.5%	NM
= National Shooting Co.	SHOOTING.KW	NM	0.13	0.00%	1.31	0.009	0.000	2.4	0.016	0.007	(13.0%)	0	0	21.3%	NM
▲ Combined Group Contracting Co.	CGCK.KW	5.5	0.62	11.27%	0.53	0.177	0.003	28.9	0.289	0.150	(32.2%)	1,010	179	18.0%	11.2%
= United Projects Group	UPAC.KW	9.3	1.21	3.76%	0.01	0.452	0.000	89.2	0.512	0.362	(11.7%)	0	0	0.0%	13.0%
▼ ALAFCO Aviation Lease & Finance Co.*	ALAF.KW	8.5	0.47	5.06%	0.78	0.158	(0.011)	150.4	0.305	0.138	(41.9%)	1,975,415	316,103	3.1%	5.5%
▲ Mubarrad Holding Co.	MBRD.KW	6.4	0.44	8.95%	0.93	0.055	0.001	9.0	0.089	0.050	(37.5%)	63,010	3,349	46.8%	6.9%
▼ KGL Logistics Co.	LOGK.KW	4.0	0.18	0.00%	0.79	0.026	(0.000)	18.8	0.043	0.025	(31.4%)	213,143	5,435	15.2%	4.6%
▲ Integrated holding Co.	INTEGRATED.KW	9.1	1.37	9.50%	0.45	0.421	0.002	92.6	0.735	0.360	(23.6%)	157,120	65,668	10.2%	15.1%
= Sharjah Cement Co.	SCEM.KW	17.4	0.22	0.00%	0.25	0.042	0.000	25.7	0.085	0.042	0.0%	0	0	0.0%	1.3%
= Gulf Cement Co.	GCEM.KW	NM	0.37	0.00%	0.27	0.038	0.000	31.1	0.066	0.032	(31.0%)	0	0	1.2%	NM
= Umm Al-Qaiwain General Investments Co.	QIC.KW	13.3	0.45	0.00%	0.17	0.067	0.000	24.2	0.091	0.052	0.0%	0	0	0.0%	3.4%
▲ Fujairah Cement Industries Co.	FCEM.KW	18.7	0.18	0.00%	0.54	0.044	0.001	15.5	0.058	0.038	(3.3%)	172,500	7,120	3.4%	1.0%
= Ras-Al-Khaimah for White Cement Co.	RKWC.KW	23.0	0.53	0.00%	0.12	0.065	0.000	32.5	0.080	0.053	0.0%	0	0	0.0%	2.3%
Industrials		10.8	0.77	5.30%				2,397.8			(27.1%)	8,055,770	4,328,837		7.1%

Boursa Kuwait Daily Bulletin

Monday, March 30, 2020

Company	Reuters Ticker	Valuation Multiples				Price (KWD)		MKT Cap (KWD Mn.)	52 Weeks High (KWD)	52 Weeks Low (KWD)	YTD-20 Return #	Daily Trading Data		YTD-20 Capital Turnover	ROE
		Trailing P/E (X)	Trailing P/BV (X)	Dividend Yield	Beta	Closing	DTD Change					Volume (Shrs.)	Value (KWD)		
= Palms Agro Production Co.	PAPK.KW	NM	0.44	0.00%	0.25	0.057	0.000	3.0	0.060	0.051	40.8%	0	0	0.3%	NM
▼ Livestock Transport & Trading Co.	CATT.KW	NM	0.84	0.00%	0.22	0.152	(0.007)	32.9	0.201	0.156	(13.1%)	1	0	0.4%	NM
▼ Danah Alsafat Foodstuff Co.	DANK.KW	NM	0.21	0.00%	0.75	0.010	(0.000)	1.1	0.040	0.010	(37.3%)	1,824,425	18,485	42.3%	NM
▲ Mezzan Holding Co.	MEZZ.KW	16.8	1.33	3.32%	0.45	0.473	0.003	147.3	0.645	0.428	(5.4%)	147,070	69,492	6.2%	7.9%
Consumer Goods		68.6	1.14	2.65%				184.2			(6.7%)	1,971,496	87,978		1.7%
= Advanced Technology Co.	ATCK.KW	31.9	1.81	2.14%	0.00	0.700	0.000	105.0	0.930	0.700	(13.6%)	0	0	0.0%	5.7%
= Yiacco Medical Co.	YIAC.KW	NM	6.05	0.00%	NA	0.707	0.000	12.1	0.777	0.672	0.1%	0	0	0.0%	NM
= Al-Maidan Clinic For Oral Health Services Co.	MIDAN.KW	NM	8.36	0.00%	0.00	1.220	0.000	305.0	1.260	1.188	0.0%	0	0	0.0%	1.1%
Health Care		NM	4.37	0.53%				422.1			(3.8%)	0	0		NM
= Kuwait National Cinema Co.	KCIN.KW	8.8	0.97	6.23%	0.27	0.739	0.000	74.7	1.050	0.739	(29.5%)	0	0	0.1%	11.0%
= Kuwait Hotels Co.	KHOT.KW	NM	1.17	0.00%	NA	0.100	0.000	5.8	0.110	0.095	0.0%	0	0	0.0%	NM
▼ Sultan Center Food Products Co.	SCFK.KW	NM	0.64	0.00%	0.55	0.046	(0.002)	26.6	0.061	0.036	(11.5%)	391,010	17,989	3.8%	NM
= Kuwait Cable Vision Co.	KWTV.KW	NM	0.52	0.00%	0.25	0.014	0.000	0.5	0.015	0.013	0.0%	0	0	0.0%	NM
= IFA Hotels & Resorts Co.*	IFAH.KW	NM	0.98	0.00%	0.26	0.049	0.000	31.1	0.073	0.039	(10.9%)	0	0	0.2%	NM
▼ Oula Fuel Marketing Co.	OULA.KW	10.6	0.61	4.73%	0.45	0.104	(0.004)	42.1	0.134	0.101	(18.1%)	1	0	1.6%	5.7%
▼ Kuwait Resorts Co.	MUNK.KW	7.9	0.36	0.00%	0.65	0.050	(0.000)	9.8	0.064	0.042	(19.7%)	12	1	15.2%	4.5%
▼ Jazeera Airways Co.	JAZK.KW	6.9	2.40	7.08%	0.65	0.494	(0.006)	98.8	1.110	0.372	(55.1%)	235,830	117,258	8.4%	34.8%
▼ Soor Fuel Marketing Co.	SOOR.KW	11.8	0.65	4.90%	0.44	0.101	(0.001)	40.9	0.129	0.106	(19.2%)	301,430	30,587	2.9%	5.5%
▼ Future Kid Entertainment and R.E Co.	KIDK.KW	21.9	0.52	13.25%	0.01	0.089	(0.005)	10.4	0.135	0.075	1.2%	11,006	961	0.4%	2.4%
= Al Rai Media Group Co.	ALRA.KW	NM	0.63	0.00%	0.29	0.037	0.000	8.6	0.052	0.029	(2.4%)	0	0	0.3%	NM
▼ Jiyad Holding Co	JIYAD.KW	7.6	0.28	0.00%	0.61	0.031	(0.001)	10.7	0.072	0.032	(21.5%)	131,827	3,985	6.8%	3.7%
▼ Al Eid Food Co.	ALEID.KW	5.2	0.42	0.00%	0.03	0.073	(0.008)	7.4	0.091	0.039	(7.3%)	40,000	3,042	3.1%	8.1%
Consumer Services		NM	0.82	4.64%				367.3			(33.4%)	1,111,116	173,823		NM
▲ Zain	ZAIN.KW	10.2	1.70	5.99%	1.43	0.501	0.016	2,167.9	0.604	0.407	(16.5%)	6,598,051	3,264,305	7.2%	16.7%
▲ National Mobile Telecom Co.	OORE.KW	8.6	0.56	7.89%	0.45	0.630	0.002	317.5	0.835	0.600	(23.9%)	11,127	7,011	0.4%	6.6%
▲ AAN digital services Co.	AAN.KW	10.2	0.28	0.00%	1.36	0.010	0.000	8.3	0.021	0.009	(29.6%)	340,000	3,230	75.1%	2.8%
▼ Kuwait Telecommunication Co.	STC.KW	8.7	1.91	5.15%	0.62	0.777	(0.003)	388.0	0.899	0.680	(1.4%)	7,686	5,967	1.2%	21.9%
= Hayat Communications Co.	HAYK.KW	16.5	0.45	0.00%	1.30	0.050	0.000	4.6	0.056	0.048	(33.3%)	0	0	2.8%	2.8%
Telecommunications		9.8	1.39	6.06%				2,886.3			(15.6%)	6,956,864	3,280,514		14.2%
▼ National Bank of Kuwait	NBKK.KW	12.3	1.48	4.59%	1.26	0.717	(0.001)	4,911.6	1.062	0.667	(29.6%)	3,489,678	2,508,825	6.9%	12.1%
▲ Gulf Bank	GBKK.KW	12.3	0.98	4.62%	1.08	0.206	0.002	627.9	0.330	0.180	(32.0%)	3,993,654	820,772	11.9%	8.0%
= Commercial Bank of Kuwait	CBKK.KW	15.3	1.39	3.98%	0.44	0.500	0.000	996.0	0.650	0.500	(5.5%)	3,090,420	1,545,210	1.1%	9.1%
▼ Ahli Bank of Kuwait	ABKK.KW	9.7	0.51	7.63%	0.61	0.182	(0.007)	294.7	0.350	0.181	(28.9%)	1,393,947	255,265	1.7%	5.2%
▼ Ahli United Bank - Kuwait	BKME.KW	9.6	1.15	5.45%	0.81	0.249	(0.007)	513.6	0.365	0.236	(27.2%)	1,905,882	478,418	2.1%	11.9%
▼ Kuwait International Bank	KIBK.KW	11.7	0.77	5.05%	0.99	0.197	(0.001)	212.5	0.330	0.184	(28.1%)	17,189,183	3,395,034	18.9%	6.6%
= Burgan Bank	BURG.KW	6.8	0.72	5.87%	1.00	0.204	0.000	535.5	0.386	0.181	(32.9%)	645,048	130,972	5.0%	10.6%
▲ Kuwait Finance House	KFH.KW	17.6	2.19	3.16%	1.46	0.627	0.002	4,374.3	0.837	0.520	(22.7%)	9,316,343	5,836,610	9.9%	12.5%
▼ Boubyan Bank	BOUK.KW	23.8	2.56	1.59%	1.04	0.503	(0.006)	1,450.7	0.670	0.399	(21.5%)	1,301,138	656,861	2.1%	10.8%
▼ Warba Bank	WARB.KW	17.2	1.36	0.00%	0.96	0.192	(0.002)	288.0	0.293	0.172	(30.2%)	4,314,002	826,455	12.0%	7.9%
▼ Ahli United Bank - Bahrain	AUBK.KW	8.2	1.47	0.00%	1.09	0.206	(0.001)	1,823.5	0.311	0.182	(36.2%)	8,403,947	1,753,253	10.3%	17.9%
= Ithmaar Bank	ITHMR.KW	NM	2.16	0.00%	0.85	0.022	0.000	67.6	0.025	0.021	0.0%	0	0	0.0%	NM
Banks		13.0	1.49	3.40%				16,095.9			(26.8%)	55,043,242	18,207,676		11.5%

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Company	Reuters Ticker	Valuation Multiples				Price (KWD)		MKT Cap (KWD Mn.)	52 Weeks High (KWD)	52 Weeks Low (KWD)	YTD-20 Return #	Daily Trading Data		YTD-20 Capital Turnover	ROE
		Trailing P/E (X)	Trailing P/BV (X)	Dividend Yield	Beta	Closing	DTD Change					Volume (Shrs.)	Value (KWD)		
▲ Kuwait Insurance Co.	KINS.KW	7.1	0.72	6.52%	NA	0.365	0.015	70.8	0.420	0.298	10.6%	10	4	0.3%	10.1%
= Gulf Insurance Group	GIN.S.KW	9.8	1.16	5.47%	0.07	0.630	0.000	117.8	0.730	0.585	(4.5%)	0	0	0.1%	11.8%
= Ahleiah Insurance Co.	AINS.KW	8.0	0.73	8.93%	0.11	0.385	0.000	77.0	0.450	0.385	(10.0%)	0	0	0.7%	9.2%
▲ Warba Insurance Co.	WINS.KW	8.5	0.33	0.00%	0.37	0.071	0.006	12.3	0.080	0.053	14.7%	150	11	0.7%	3.8%
= Kuwait Reinsurance Co.	KWRE.KW	8.2	0.67	2.69%	0.01	0.185	0.000	34.9	0.185	0.131	24.2%	0	0	0.1%	8.2%
▲ First Takaful Insurance Co.	FTIK.KW	5.5	0.46	0.00%	0.33	0.044	0.002	4.6	0.056	0.031	14.2%	25	1	1.2%	8.2%
▲ Wethaq Takaful Insurance Co.	WETH.KW	NM	0.20	0.00%	0.43	0.021	0.002	2.3	0.040	0.019	(16.4%)	1,500	31	0.2%	0.2%
= Bahrain Kuwait Insurance Co.	BKIK.KW	13.0	0.96	0.00%	0.02	0.200	0.000	28.6	0.220	0.190	0.0%	0	0	0.0%	7.4%
Insurance		8.6	0.78	5.42%				348.4			0.3%	1,685	47		9.0%
= Sokouk Holding Co.	SHCK.KW	NM	0.30	0.00%	1.20	0.025	0.000	14.5	0.040	0.023	(30.4%)	233,066	5,460	12.5%	NM
▲ Kuwait Real Estate Co.	KREK.KW	8.5	0.54	0.00%	1.04	0.076	0.002	72.3	0.115	0.059	(27.3%)	536,004	41,032	9.3%	6.3%
= United Real Estate Co.	UREK.KW	NM	0.34	0.00%	0.38	0.056	0.000	66.5	0.066	0.053	(8.6%)	0	0	0.4%	NM
▲ National Real Estate Co.	NREK.KW	9.2	0.33	0.00%	1.17	0.064	0.001	86.9	0.095	0.062	(30.2%)	361,958	22,564	8.8%	3.6%
▲ Salhia Real Estate Co.	SREK.KW	13.6	1.33	4.97%	0.36	0.388	0.008	198.9	0.460	0.320	(7.0%)	180,409	70,354	2.5%	9.8%
▲ Tamdeen Real Estate Co.	TAMK.KW	16.7	0.73	3.24%	0.15	0.300	0.005	129.6	0.400	0.266	(6.5%)	1	0	0.4%	4.4%
▲ Ajial Real Estate Entertainment Co.	AREC.KW	10.9	0.21	0.00%	0.51	0.139	0.003	25.7	0.224	0.121	(23.2%)	100	14	2.1%	1.9%
= Al Massaleh Real Estate Co.	MREC.KW	NM	0.39	0.00%	0.24	0.037	0.000	8.7	0.041	0.031	(0.3%)	0	0	0.5%	NM
▲ Arab Real Estate Co.	ARAB.KW	NM	0.21	0.00%	1.18	0.023	0.001	11.5	0.035	0.020	(23.7%)	180,200	3,875	13.7%	NM
= AL-Enma'a Real Estate Co.*	ENMA.KW	NM	0.52	0.00%	0.71	0.053	0.000	23.7	0.079	0.034	(16.0%)	0	0	7.8%	NM
▲ Mabanee Co.	MABK.KW	11.6	1.41	1.93%	1.08	0.620	0.009	646.4	0.930	0.460	(31.5%)	1,395,844	857,352	8.1%	12.1%
= Injazzat Real Estate Development Co.	INJA.KW	7.2	0.40	9.60%	0.25	0.071	0.000	24.5	0.091	0.070	(11.3%)	0	0	0.5%	5.5%
▲ Investors Holding Group Co.	INVK.KW	NM	0.21	0.00%	1.21	0.009	0.000	5.4	0.017	0.007	7.5%	4,133,110	35,380	139.4%	NM
▼ The Commercial Real Estate Co.	TIJK.KW	11.8	0.53	5.61%	0.54	0.088	(0.001)	154.8	0.102	0.083	(6.6%)	25,000	2,208	4.1%	4.5%
= Sanam Real Estate Co.	SANK.KW	NM	0.43	0.00%	0.40	0.034	0.000	4.2	0.050	0.030	(15.0%)	0	0	0.7%	NM
= A'ayan Real Estate Co.	AYRE.KW	3.6	0.35	8.21%	0.62	0.060	0.000	24.9	0.080	0.053	(17.9%)	0	0	0.7%	9.7%
= Aqar Real Estate Investment Co.	AQAR.KW	10.3	0.58	6.47%	NA	0.070	0.000	16.4	0.089	0.055	(12.6%)	0	0	1.2%	5.6%
= Kuwait Real Estate Holding Co.	ALAQ.KW	39.9	0.56	0.00%	0.60	0.031	0.000	6.0	0.034	0.023	9.4%	0	0	7.7%	1.4%
▲ MAZAYA Holding Co.	MAZA.KW	NM	0.40	0.00%	1.09	0.050	0.001	34.6	0.067	0.048	(15.0%)	235,010	11,516	10.2%	NM
= Tijara Real Estate & Investment Co.	TIJA.KW	13.6	0.41	4.58%	0.33	0.044	0.000	16.2	0.055	0.034	(12.6%)	0	0	0.1%	3.0%
▲ Al TAMEER Real Estate Investment Co.	AMAR.KW	19.5	0.25	0.00%	1.00	0.018	0.001	4.3	0.046	0.016	(32.1%)	55,010	985	40.8%	1.3%
= Arkan Al-Kuwait Real Estate Co. *	ARKK.KW	27.5	0.58	9.89%	0.25	0.081	0.000	20.3	0.092	0.075	(9.0%)	0	0	5.2%	2.1%
= Al-Argan International Real Estate Co.	ARGK.KW	52.0	0.29	5.00%	0.30	0.096	0.000	25.5	0.176	0.090	(8.2%)	0	0	0.1%	0.6%
= Abyaar Real Estate Development Co.	ABYR.KW	NM	0.12	0.00%	1.22	0.005	0.000	5.8	0.016	0.005	(33.3%)	0	0	23.4%	NM
▼ Munshaat Real Estate Projects Co.	MUNS.KW	NM	0.39	0.00%	0.68	0.057	(0.001)	18.2	0.095	0.056	(23.6%)	50,001	2,604	4.3%	NM
▼ First Dubai For Real Estate Development	FIRST.KW	NM	0.43	0.00%	1.48	0.032	(0.000)	31.7	0.055	0.026	(11.0%)	372,053	11,280	15.8%	0.5%
▼ Kuwait Business Town Real Estate Co.	KBTK.KW	6.8	0.28	0.00%	1.08	0.031	(0.000)	19.3	0.046	0.030	(30.2%)	199,000	6,078	11.4%	4.2%
= Real Estate Asset Management Co.	REAM.KW	NM	0.65	0.00%	0.01	0.090	0.000	9.9	0.179	0.086	2.4%	0	0	0.0%	NM
▼ MENA Real Estate Co. *	MENK.KW	2.4	0.16	0.00%	1.02	0.023	(0.001)	3.2	0.047	0.021	(44.4%)	30,070	692	44.4%	6.6%
= Al Mudon International Real Estate Co.	ALMK.KW	NM	0.12	0.00%	0.96	0.016	0.000	1.6	0.029	0.015	(35.1%)	0	0	23.7%	NM
= Real Estate Trade Centers Co.	MARA.KW	NM	0.17	0.00%	0.27	0.029	0.000	4.0	0.039	0.018	24.1%	0	0	18.8%	NM
▼ Kuwait Remal Real Estate Co.	REMA.KW	NM	0.22	0.00%	0.86	0.017	(0.001)	5.1	0.048	0.017	(32.4%)	286,000	4,753	7.4%	NM
▼ Mashaer Holding Co.	MASHAER.KW	NM	0.43	8.99%	0.43	0.056	(0.002)	10.0	0.086	0.055	(28.4%)	265,100	14,761	21.4%	NM
= Effect Real Estate Co.	EFFECT.KW	NM	0.29	0.00%	0.49	0.021	0.000	1.7	0.026	0.015	0.0%	0	0	0.0%	NM
▼ Ajwan Gulf Real Estate Co.	AJWN.KW	NM	0.18	0.00%	0.57	0.010	(0.001)	2.1	0.016	0.010	(33.3%)	1,177,620	11,917	54.7%	NM
▼ Al Masaken Intl. Real Estate Dev. Co.	MASKN.KW	NM	0.36	0.00%	0.16	0.031	(0.003)	3.1	0.074	0.039	(29.5%)	7,000	225	0.0%	NM
= Dalqan Real Estate Co.	DALQ.KW	NM	2.71	0.00%	NA	0.350	0.000	17.5	0.385	0.333	0.0%	0	0	0.0%	2.1%
= Dar Al Thuraya Real Estate Co.	THURY.KW	7.6	0.56	0.00%	NA	0.060	0.000	8.8	0.198	0.040	(14.4%)	0	0	1.8%	7.4%
▼ Osos Holding Group Co.	OSOS.KW	15.2	0.79	0.00%	0.30	0.102	(0.004)	10.2	0.124	0.094	(2.9%)	5,000	510	6.2%	5.2%
Real Estate		23.6	0.62	2.57%				1,773.8			(21.5%)	9,727,556	1,103,558		2.6%

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Company	Reuters Ticker	Valuation Multiples				Price (KWD)		MKT Cap (KWD Mn.)	52 Weeks High (KWD)	52 Weeks Low (KWD)	YTD-20 Return #	Daily Trading Data		YTD-20 Capital Turnover	ROE
		Trailing P/E (X)	Trailing P/BV (X)	Dividend Yield	Beta	Closing	DTD Change					Volume (Shrs.)	Value (KWD)		
▲ Kuwait Investment Co.	KINV.KW	6.0	0.45	10.14%	0.71	0.098	0.001	54.0	0.172	0.104	(34.7%)	73,446	7,049	12.3%	7.6%
▼ Commercial Facilities Co.	FACI.KW	8.0	0.67	8.01%	0.51	0.201	(0.003)	107.9	0.235	0.178	(7.4%)	70,001	14,060	3.4%	8.4%
= Int'l Financial Advisors Co.	IFIN.KW	NM	0.44	0.00%	1.43	0.036	0.000	9.7	0.060	0.035	(31.8%)	19,990	728	19.5%	NM
▼ National Investment Co.	NINV.KW	10.2	0.46	7.65%	1.28	0.095	(0.001)	83.4	0.155	0.085	(31.0%)	514,544	48,828	9.9%	4.6%
▼ Kuwait Projects Co.(Holding)	KPRO.KW	10.7	0.95	7.20%	0.55	0.164	(0.007)	328.0	0.233	0.176	(24.1%)	372,612	61,221	1.4%	8.9%
▲ Coast Invest. & Development Co.	COAS.KW	NM	0.33	0.00%	1.45	0.028	0.000	17.4	0.045	0.026	(30.3%)	924,505	25,704	15.1%	0.0%
▼ The Securities House Co.	SECH.KW	NM	0.43	0.00%	1.17	0.031	(0.000)	17.2	0.077	0.027	(31.9%)	144,937	4,418	13.2%	0.1%
▲ Arzan Financial Group For Fin. & Invest.	ARZA.KW	6.1	0.25	0.00%	1.02	0.030	0.000	24.2	0.047	0.022	27.4%	1,114,127	33,396	99.1%	4.0%
▼ Kuwait Financial Centre	MARKZ.KW	28.1	0.48	5.38%	0.75	0.093	(0.000)	44.7	0.121	0.082	(12.4%)	6,200	563	16.2%	1.7%
▼ Kuwait & M.E. Financial Inv. Co.	KMEF.KW	NM	1.26	0.00%	0.68	0.074	(0.008)	19.6	0.108	0.032	(17.1%)	209	16	4.4%	1.5%
= Al-Aman Investment Co.	AMAN.KW	11.3	0.51	0.00%	0.58	0.057	0.000	8.5	0.081	0.050	(3.9%)	0	0	10.0%	4.5%
▼ First Investment Co.	OLAK.KW	NM	0.20	0.00%	1.01	0.027	(0.000)	17.5	0.045	0.024	(21.8%)	1,414,614	38,105	105.4%	NM
▲ Al-Mal Investment Co.	MALK.KW	NM	0.32	0.00%	1.28	0.008	0.000	2.6	0.018	0.008	(15.2%)	20,010	158	49.3%	NM
▲ Gulf Investment House	GIHK.KW	2.6	0.89	0.00%	1.04	0.050	0.000	32.4	0.078	0.038	(22.4%)	6,048	287	5.7%	34.4%
▼ A'ayan Leasing & Investment Co.	AAYA.KW	NM	0.36	0.00%	1.25	0.035	(0.002)	28.2	0.066	0.033	(25.9%)	684,200	23,758	54.3%	NM
= Bayan Investment Co.	BAYK.KW	NM	0.38	0.00%	0.91	0.034	0.000	13.5	0.053	0.031	(9.7%)	0	0	3.4%	NM
▼ Osoul Investment Co.	OSUL.KW	9.6	0.61	0.00%	0.43	0.086	(0.000)	13.4	0.095	0.063	14.0%	50,000	4,275	8.7%	6.4%
= Kuwait Finance & Investment Co.	KFSK.KW	63.5	0.38	0.00%	0.36	0.046	0.000	14.9	0.058	0.034	(6.7%)	0	0	7.2%	0.6%
▼ Kamco Investment Co.	KAMC.KW	11.4	0.83	0.00%	0.38	0.081	(0.001)	27.7	0.111	0.067	(10.1%)	44,610	3,383	5.0%	7.3%
= National International Holding Co.	NIHK.KW	6.5	0.37	6.89%	0.66	0.067	0.000	14.5	0.085	0.051	(13.0%)	0	0	3.2%	5.7%
= UniCap Investment and Finance	UNICAP.KW	NM	0.42	0.00%	0.72	0.040	0.000	9.6	0.072	0.036	(27.5%)	0	0	4.3%	NM
▲ Al Madar Finance & Investment Co.	MADR.KW	5.4	0.89	5.38%	0.35	0.090	0.002	19.2	0.173	0.082	(3.0%)	5	0	4.7%	16.5%
= Al-Deera Holding	DEER.KW	6.0	0.89	0.00%	0.95	0.021	0.000	4.1	0.022	0.010	5.0%	0	0	4.5%	14.9%
= Al Salam Group Holding Co.	SAGH.KW	24.8	0.16	0.00%	1.34	0.019	0.000	5.0	0.043	0.019	(36.5%)	524,540	9,664	43.1%	0.7%
▼ Ektitab Holding Co.	EKTT.KW	NM	0.27	0.00%	1.04	0.011	(0.001)	3.6	0.019	0.011	(24.0%)	567,716	6,025	5.8%	NM
▼ Al Madina For Finance & Investment Co.	MADI.KW	NM	0.31	0.00%	1.23	0.010	(0.000)	3.9	0.025	0.010	(35.3%)	396,455	3,853	80.9%	NM
▼ NOOR Financial Investment Co.	NOOR.KW	1.8	0.69	5.25%	1.18	0.095	(0.001)	39.3	0.184	0.076	(20.2%)	147	14	31.8%	39.1%
= Tamdeen Investment Co.	TAMI.KW	13.2	0.54	3.09%	0.37	0.387	0.000	133.5	0.400	0.241	12.2%	0	0	0.1%	4.1%
= Kuwait Bahrain Int'l Exchange Co.	EXCH.KW	8.9	0.60	0.00%	NA	0.086	0.000	4.0	0.095	0.082	0.0%	0	0	0.0%	6.7%
= Kuwait Syrian Holding Co.	KSHC.KW	NM	0.26	0.00%	0.89	0.031	0.000	5.4	0.082	0.022	(3.2%)	0	0	5.3%	NM
▲ Asiya Capital Investment Co.	ASIYA.KW	NM	0.38	0.00%	0.58	0.033	0.003	26.7	0.041	0.030	(18.3%)	10	0	0.6%	0.0%
= Gulf North Africa Holding Co.	GNAH.KW	NM	0.75	0.00%	1.18	0.056	0.000	8.4	0.063	0.050	(9.7%)	0	0	1.9%	NM
= Amwal International Investment Co.	AMWA.KW	11.0	0.74	0.00%	0.42	0.040	0.000	7.2	0.087	0.030	33.3%	0	0	0.0%	6.7%
▼ Alimtiq Investment Group	ALIMK.KW	3.7	0.46	8.51%	0.92	0.090	(0.001)	102.1	0.147	0.075	(28.5%)	972,579	88,187	20.1%	12.5%
= Tamkeen Holding Co.	TAMKE.KW	NM	0.05	0.00%	NA	0.005	0.000	0.3	0.006	0.005	0.0%	0	0	0.0%	NM
▲ Manazel Holding Co.	MANK.KW	NM	0.60	0.00%	1.48	0.025	0.001	10.9	0.048	0.020	(35.2%)	274,722	7,487	7.9%	NM
▼ National Industries Group	NIND.KW	9.1	0.59	8.05%	1.41	0.149	(0.001)	212.7	0.261	0.121	(38.2%)	5,378,692	804,747	16.8%	6.5%
= Warba Capital Holding Co.	WARBACAP.KW	NM	0.14	0.00%	0.80	0.056	0.000	1.2	0.068	0.045	(14.0%)	0	0	33.2%	NM
= Arabi Holding Group Co.	AGHC.KW	NM	1.38	0.00%	0.17	0.198	0.000	34.2	0.337	0.069	(27.7%)	0	0	3.1%	0.5%
▼ Privatization Holding Co.	KPPC.KW	NM	0.30	0.00%	0.92	0.043	(0.001)	26.2	0.061	0.040	(13.1%)	32,800	1,315	3.8%	NM
= Credit Rating & Collection Co.	TAHS.KW	NM	0.73	0.00%	NA	0.024	0.000	4.0	0.037	0.013	20.0%	0	0	0.0%	NM
= Egypt Kuwait Holding Co.	EKHK.KW	12.5	2.10	0.00%	0.14	0.334	0.000	342.2	0.500	0.334	(25.8%)	0	0	0.0%	16.8%
▼ GFH Financial Group	GFH.KW	5.0	0.54	0.00%	0.90	0.048	(0.002)	175.2	0.062	0.053	(30.9%)	893,190	42,938	1.2%	10.7%
= Inovest	INOV.KW	8.7	0.43	8.08%	0.74	0.059	0.000	17.7	0.080	0.050	(7.7%)	0	0	2.6%	4.9%
= Al Bareeq Holding	BAREEQ.KW	30.1	1.17	0.00%	0.04	0.106	0.000	46.4	0.110	0.100	6.0%	500,000	53,000	1.1%	3.9%
▼ Amar For Finance and Leasing Co.	AMARF.KW	NM	0.51	0.00%	0.07	0.044	(0.002)	8.8	0.066	0.025	15.8%	105,576	4,745	9.2%	NM
= Al-Manar Financing & Leasing Co.	ALMANAR.KW	19.4	0.46	0.00%	NA	0.050	0.000	15.4	0.060	0.035	(3.9%)	0	0	4.7%	2.4%
Financial Services		9.7	0.63	3.82%				2,147.0			(22.4%)	15,106,485	1,287,926		6.5%

Boursa Kuwait Daily Bulletin

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Company	Reuters Ticker	Valuation Multiples				Price (KWD)		MKT Cap (KWD Mn.)	52 Weeks High (KWD)	52 Weeks Low (KWD)	YTD-20 Return #	Daily Trading Data		YTD-20 Capital Turnover	ROE
		Trailing P/E (X)	Trailing P/BV (X)	Dividend Yield	Beta	Closing	DTD Change					Volume (Shrs.)	Value (KWD)		
= Automated Systems Co.	ASCK.KW	NM	0.47	6.56%	0.15	0.061	0.000	6.1	0.114	0.051	(13.8%)	0	0	0.5%	NM
Technology		NM	0.47	6.56%				6.1			(13.8%)	0	0		NM
Boursa Kuwait		12.7	1.12	3.95%				27,395.2			(24.62%)	99,596,846	28,701,670		8.9%

Year-to-Date 2020 Top Movers & Most Active Stocks

YTD Top % Gainers	Close (KWD)	Percent Change
Palms Agro Production Co.	0.057	40.8%
Amwal International Investment Co.	0.040	33.3%
Arzan Financial Group For Fin. & Invest.	0.030	27.4%
Kuwait Reinsurance Co.	0.185	24.2%
Real Estate Trade Centers Co.	0.029	24.1%

YTD Most Active by Volume	Close (KWD)	Volume (Shrs.)
Ahli United Bank - Bahrain	0.206	914,203,764
Investors Holding Group Co.	0.009	868,111,729
Arzan Financial Group For Fin. & Invest.	0.030	796,001,704
Kuwait Finance House	0.627	688,022,655
First Investment Co.	0.027	685,973,774

YTD Top % Losers	Close (KWD)	Percent Change
Jazeera Airways Co.	0.494	(55.1%)
MENA Real Estate Co.	0.023	(44.4%)
ALAFCO Aviation Lease & Finance Co.	0.158	(41.9%)
Qurain Petrochemical Industries Co.	0.190	(38.7%)
Equipment Holding Co.	0.014	(38.4%)

YTD Most Active by Value	Close (KWD)	Value (KWD)
Kuwait Finance House	0.627	494,421,489
National Bank of Kuwait	0.717	438,256,947
Ahli United Bank - Bahrain	0.206	261,437,401
Zain	0.501	166,080,529
Agility (PWC Logistics)	0.544	99,360,028

* Different Fiscal Year Company