

## International Financial Advisers Holding

### FY-2022 Financial Results Announcement

Profitability	FY-2021	FY-2022	Variance (%)
Net Profit / (Loss) (KWD)	635,222	1,402,648	121%
Earnings Per Share (fils)	2.55	5.63	121%
Total Operating Revenue (KWD)	2,194,646	4,366,938	99.0%
Net Operating Profit / (Loss) (KWD)	438,788	422,195	(3.8%)
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (%)	2.45%	4.01%	
Return on Average Assets (%)	0.80%	1.59%	

Balance Sheet Summary (KWD)	31-Dec-21	31-Dec-22	Variance (%)
<b>Assets:</b>			
Current Assets	21,483,929	22,614,031	5.3%
Non-current Assets	64,521,749	67,490,515	4.6%
Total Assets	86,005,678	90,104,546	4.8%

Shareholders' Equity*	33,003,508	36,989,538	12.1%
<b>Liabilities:</b>			
Current Liabilities	25,025,867	26,867,945	7.4%
Non-current Liabilities	23,838,782	21,702,497	(9.0%)
Total Liabilities	48,864,649	48,570,442	(0.6%)

\* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples			
Volume (Shrs '000)	253,322.0	P/E (x)	15.09
Value (KWD '000)	24,675.7	P/BV (x)	0.57
Closing Price (KWD)	0.085	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.15	YTD Share Turnover	101.62%
Current Market Capitalization (KWD Million)	21.2	Beta	1.25

Source: Kamco Research & Boursa Kuwait

Pricing data as of 30-Mar-23

NM: Not Meaningful

Note :Full year cash dividends per share includes interim dividends, if any, plus proposed dividends in the FY-2022 results filed with Boursa Kuwait.

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#### Disclosure:

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