# ALG

## Ali Alghanim Sons Automotive Company K.S.C.P.

Analyst Conference | Q3 FY 2026

November 8th , 2026

Boursa Kuwait | Ticker: ALG

## RECORD PERFORMANCE

### Q3 2026 HIGHLIGHTS

**KWD 83.2M**

Revenue

**KWD 8.5M**

Net Profit – Parent Co.

**21.69 fils**

EPS

**27.09%**

Return on Equity (TTM)

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# AGENDA

01 **Board & Executive Management**

Leadership team and governance

02 **Company Overview**

Business segments & Brands

03 **Financial Performance**

Profitability, Financial position, Cash flow & Key ratios

04 **Q&A Session**

Open discussion

# 01

# Board of Directors & Executive Management

# BOARD OF DIRECTORS & EXECUTIVE MANAGEMENT

**Eng. Fahad Ali Alghanim**

Chairman

*Non-Executive*

**Mr. Yousef Al Qatami**

Vice Chairman & CEO

*Executive*

**Mr. Mohammad Khaled Alghanim**

Board Member

*Non-Executive*

**Mr. Ali Marzouq Alghanim**

Board Member

*Non-Executive*

**Mr. Ali Abduljaleel Behbehani**

Board Member

*Non-Executive*

**Mr. Jehad M. Al-Qabandi**

Board Member

*Independent*

**Mr. Ahmad M. Al-Fares**

Board Member

*Independent*

## EXECUTIVE MANAGEMENT

**Mr. Yousef Al Qatami**

Chief Executive Officer

**Mr. Arpit Bohara**

Chief Financial Officer

02

# Company Overview

A large-scale Kuwaiti shareholding company comprising automotive businesses supplying Kuwait and select Arab markets with world-class brands and services.

# Q3 2026 PERFORMANCE AT A GLANCE

**KWD 83.2M**

Revenue

▲ 7.25% YoY

**KWD 8.5M**

Net Profit – Parent Co.

▲ 9.99% YoY

**21.69 fils**

Earnings / Share

▲ 10.27% YoY

**27.09%**

Return on Equity (TTM)

**KWD 30.0M**

Operating Cash Flow

▲ 56.73% YoY

**KWD 100.6M**

Total Equity – Parent Co.

▲ 6.28% YoY

**0.46x**

Bank Debt-to-Equity

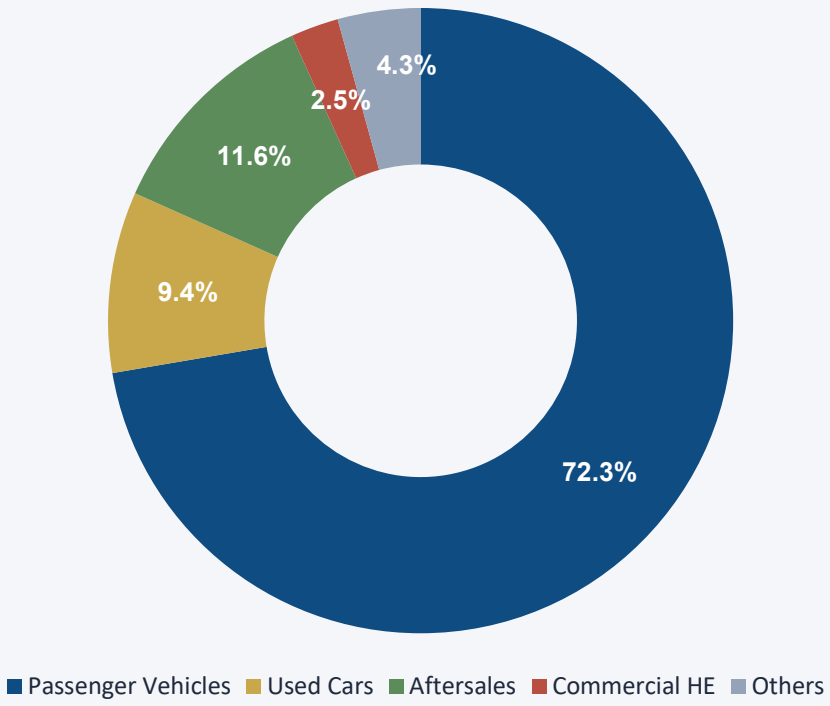
Reduced from 0.63x

**1.32x**

Current Ratio

Improved from 1.22x

# REVENUE BREAKDOWN – Q3 2026 (Jul – Sept)




**Passenger Cars/ Bikes (72.3%)**

*BMW, Land Rover, Rolls-Royce, McLaren, MINI, Geely, Great Wall, Haval, Mazda*

Core growth driver

**Used Cars (9.4%)**

*BMW, Land Rover, Rolls-Royce, McLaren, MINI, Geely, Great Wall, Haval*

Certified pre-owned program captures trade-in and resale value

**Aftersales (11.6%)**

*Service, Body Shop, Parts & Accessories*

Recurring revenue engine — follows new car sales growth with a lag

**Commercial HE (2.5%)**

*MAN Truck & Bus, Putzmeister, Hyundai, Baoli, Fassi, Bull*

Infrastructure-linked demand in Kuwait and regional markets

**Other (4.3%)**

*Synergistic 1.4% | Rental & Leasing 2.0% | Technology 0.9%*

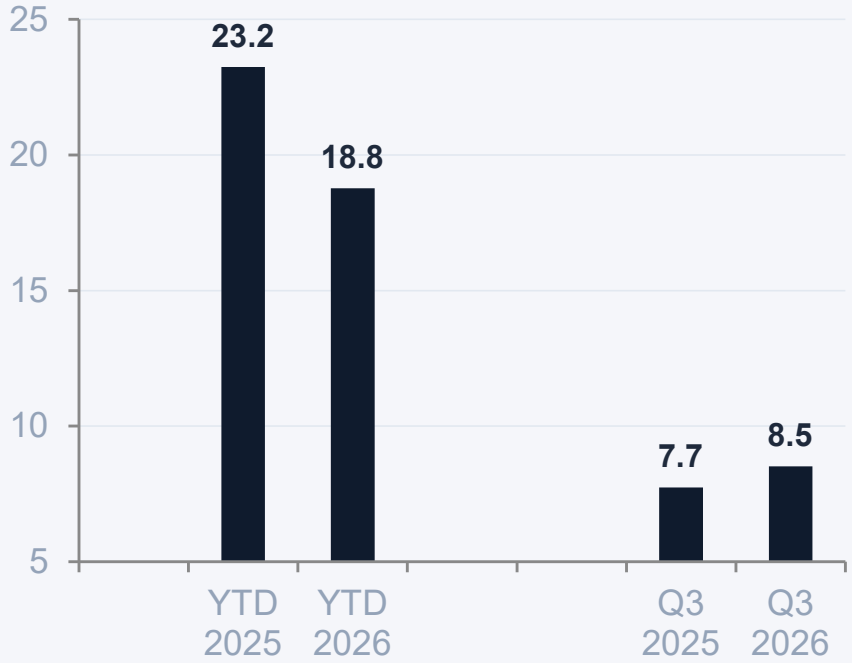
Tires, Lubricants, Batteries, F&I , Rove Luxury booking Service, Technical Inspections, Rental & Leasing – Vehicles & Facility

# 03

# Financial Performance

# EPS & PROFIT – Parent Co.

**Profit attributable to Parent Co. (KWD Million)**




YTD (19.23%) | Q3 YOY 9.99%

**EPS attributable to Parent Co. (fils)**




YTD (19.36%) | Q3 YOY 10.27%

# INCOME STATEMENT – Q3' 2026 ( July – Sep )

| Income Statement (Amount in KWD) | Q3' 2026 | Q3' 2025 | Change % |
|---|---|---|---|
| **Revenue** | **83,231,154** | **77,606,947** | **7.25** |
| Cost of Sales & Services Rendered | (64,555,161) | (60,075,756) | 7.46 |
| **Gross Profit** | **18,675,993** | **17,531,191** | **6.53** |
| Share of Equity - Accounted Investees | 617,321 | 784,409 | (21.30) |
| Net Expenses (S&D, Admin & Others) | (9,983,554) | (9,487,271) | 5.23 |
| **Net Profit** | **9,309,760** | **8,828,329** | **5.45** |
| **Profit attributable to Equity holders** | **8,515,243** | **7,742,063** | **9.99** |
| **Earnings Per Share (fils)** | **21.69** | **19.67** | **10.27** |

# INCOME STATEMENT – YTD 2026 ( Jan – Sep)

| Income Statement (Amount in KWD) | YTD Sep 2026 | YTD Sep 2025 | Change % |
|---|---|---|---|
| **Revenue** | **191,738,777** | **219,938,977** | **(12.82)** |
| Cost of Sales & Services Rendered | (148,988,510) | (168,614,858) | (11.64) |
| **Gross Profit** | **42,750,267** | **51,324,119** | **(16.71)** |
| Share of Equity-Accounted Investees | 2,498,072 | 2,633,848 | (5.16) |
| Net Expenses (S&D, Admin & Others) | (24,052,924) | (26,440,769) | (9.03) |
| **Net Profit** | **21,195,415** | **27,517,198** | **(22.97)** |
| **Profit attributable to Equity holders** | **18,773,276** | **23,242,915** | **(19.23)** |
| **Earnings Per Share (fils)** | **47.70** | **59.15** | **(19.36)** |

# BALANCE SHEET

| Balance Sheet (Amount in KWD) | Sep 2026 | Dec 2025 | Change % |
|---|---|---|---|
| **ASSETS** | | | |
| PPE (Incl. Investment Properties) | 120,451,817 | 122,083,623 | (1.34) |
| Other Non-Current Assets | 27,391,553 | 26,908,337 | 1.80 |
| Current Assets | 117,709,860 | 125,534,070 | (6.23) |
| **Total Assets** | **265,553,230** | **274,526,030** | **(3.27)** |
| **EQUITY & LIABILITIES** | | | |
| **Total Equity** | **113,194,863** | **117,697,342** | **(3.83)** |
| Non-current Liabilities | 63,250,264 | 57,375,265 | 10.24 |
| Current Liabilities | 89,108,103 | 99,453,423 | (10.40) |
| **Total Liabilities** | **152,358,367** | **156,828,688** | **(2.85)** |
| **Total Equity & Liabilities** | **265,553,230** | **274,526,030** | **(3.27)** |

# CASH FLOW STATEMENT

| Cash Flow Statement (Amount in KWD) | Sep 2026 | Sep 2025 |
|---|---|---|
| Cash from Operating activities before WC changes | 28,040,910 | 36,516,460 |
| Changes in Working Capital | 3,521,473 | (15,086,343) |
| Other items | (1,592,230) | (2,307,544) |
| **Net Cash from Operating Activities** | **29,970,153** | **19,122,573** |
| PPE, Intangible Assets & Investment Properties | (8,034,768) | (8,343,908) |
| Investment in Associates & Others | (1,586,124) | (2,188,227) |
| **Net Cash from Investing Activities** | **(9,620,892)** | **(10,532,135)** |
| Net movement in Finance Payables & Finance Cost | (1,345,725) | 24,029,441 |
| Dividends Paid to Equity Holders & NCI | (19,920,714) | (21,189,094) |
| Lease Liability & Other movements | (5,880,877) | (1,872,883) |
| **Net Cash from Financing Activities** | **(27,147,316)** | **967,464** |
| **Net Movement in Cash & Cash Equivalents** | **(6,798,055)** | **9,557,902** |

# KEY RATIOS

## LIQUIDITY

| Ratio | Sep 26 | Sep 25 |
|---|---|---|
| Current Ratio | **1.32** | 1.22 |
| Quick Ratio | **0.49** | 0.47 |
| Cash Ratio | **0.27** | 0.26 |

## PROFITABILITY

| Ratio | Sep 26 | Sep 25 |
|---|---|---|
| Gross Profit Margin | **22.30%** | 23.34% |
| Net Profit Margin | **11.05%** | 12.51% |

## PERFORMANCE

| Ratio | Sep 26 | Sep 25 |
|---|---|---|
| ROA (TTM) | **11.12%** | 14.09% |
| ROE (TTM) | **27.09%** | 36.88% |

## SOLVENCY

| Ratio | Sep 26 | Sep 25 |
|---|---|---|
| Bank Debt/Assets | **0.20** | 0.25 |
| Bank Debt/Equity | **0.46** | 0.63 |

# Q & A

We welcome your questions

# Thank You

INVESTOR RELATIONS

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