

## Al-Manar Financing & Leasing Co.

### Q1-2025 Financial Results Announcement

	Q1-2024	Q1-2025	Variance
Net Profit / (Loss) (KWD)	480,612	216,446	(54.96%)
Earnings Per Share (fils)	1.82	0.83	(54.40%)
Total Operating Revenue (KWD)	596,388	575,220	(3.55%)
Net Operating Profit / (Loss) (KWD)	270,120	334,620	23.88%
Return on Average Equity (ROAE)	6.94%	3.75%	
Return on Average Assets (ROAA)	3.90%	2.08%	

Balance Sheet Summary (KWD)	31-Mar-24	31-Mar-25	Variance
<b>Assets:</b>			
Current Assets	22,339,272	22,316,510	(0.1%)
Non-current Assets	30,555,444	35,038,566	14.7%
Total Assets	52,894,716	57,355,076	8.4%
Shareholders' Equity*	29,939,404	31,184,294	4.2%

#### Liabilities:

Current Liabilities	19,260,220	21,610,642	12.2%
Non-current Liabilities	309,996	950,152	206.5%
Total Liabilities	19,570,216	22,560,794	15.3%

\* Shareholders' equity may include minority interest

### Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	59,485.0	P/E (x)	NM
Value (KWD '000)	4,205.1	P/BV (x)	0.58
Closing Price (KWD)	0.069	Dividend Yield	4.38%
Book Value Per Share (KWD)	0.118	YTD Share Turnove	22.55%
Current Market Capitalization (KWD Million)	18.1	Beta	0.55

Source: Kamco Research & Boursa Kuwait

Pricing data as of 12-May-25

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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