

Amar Finance & Leasing Co.

FY-2024 Financial Results Announcement

	FY-2023	FY-2024	Variance
Net Profit / (Loss) (KWD)	1,134,538	496,658	(56%)
Earnings Per Share (fils)	5.81	2.54	(56%)
Total Operating Revenue (KWD)	1,976,866	1,386,685	(30%)
Net Operating Profit / (Loss) (KWD)	1,619,609	1,016,816	(37%)
Cash Dividends Per Share (fils)	0.00	3.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (ROAE)	5.32%	2.24%	
Return on Average Assets (ROAA)	5.07%	2.18%	

Balance Sheet Summary (KWD)	31-Dec-23	31-Dec-24	Variance
Assets:			
Current Assets	8,127,753	7,202,844	(11.4%)
Non-current Assets	14,499,111	15,789,032	8.9%
Total Assets	22,626,864	22,991,876	1.6%
Shareholders' Equity*	21,920,657	22,445,011	2.4%

Liabilities:

Current Liabilities	461,835	270,308	(41.5%)
Non-current Liabilities	244,372	276,557	13.2%
Total Liabilities	706,207	546,865	(22.6%)

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	18,359.6	P/E (x)	27.08
Value (KWD '000)	1,284.7	P/BV (x)	0.60
Closing Price (KWD)	0.069	Dividend Yield	4.35%
Book Value Per Share (KWD)	0.115	YTD Share Turnove	9.40%
Current Market Capitalization (KWD Million)	13.5	Beta	0.08

Source: Kamco Research & Boursa Kuwait

Pricing data as of 23-Mar-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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