

Amar Finance & Leasing Co.
FY-2025 Financial Results Announcement

	FY-2024	FY-2025	Variance
Net Profit / (Loss) (KWD)	496,658	857,721	73%
Earnings Per Share (fils)	2.54	4.39	73%
Total Operating Revenue (KWD)	1,386,685	1,801,407	30%
Net Operating Profit / (Loss) (KWD)	1,016,816	1,369,886	35%
Return on Average Equity (ROAE)	2.24%	3.81%	
Return on Average Assets (ROAA)	2.18%	3.70%	

Balance Sheet Summary (KWD)	31-Dec-24	31-Dec-25	Variance
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Assets:

Current Assets	7,202,844	6,430,377	(11%)
Non-current Assets	15,789,032	16,939,740	7%
Total Assets	22,991,876	23,370,117	2%

Shareholders' Equity*	22,445,011	22,618,479	1%
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Liabilities:

Current Liabilities	270,308	509,038	88%
Non-current Liabilities	276,557	242,600	(12%)
Total Liabilities	546,865	751,638	37%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	4,187.0	P/E (x)	19.71
Value (KWD '000)	393.2	P/BV (x)	0.75
Closing Price (KWD)	0.087	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.116	YTD Share Turnove	2.145%
Current Market Capitalization (KWD Million)	16.9	Beta	0.10

Source: Kamco Research & Boursa Kuwait

Pricing data as of 12-Mar-26

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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