

Amar Finance & Leasing Co.

Q1-2025 Financial Results Announcement

	Q1-2024	Q1-2025	Variance
Net Profit / (Loss) (KWD)	155,052	164,117	6%
Earnings Per Share (fils)	0.79	0.84	6%
Total Operating Revenue (KWD)	339,414	368,384	9%
Net Operating Profit / (Loss) (KWD)	257,193	279,439	9%
Return on Average Equity (ROAE)	6.21%	2.27%	
Return on Average Assets (ROAA)	6.02%	2.20%	

Balance Sheet Summary (KWD)	31-Mar-24	31-Mar-25	Variance
Assets:			
Current Assets	7,872,106	6,428,827	(18.3%)
Non-current Assets	14,836,202	16,850,755	13.6%
Total Assets	22,708,308	23,279,582	2.5%
Shareholders' Equity*	22,055,470	22,550,346	2.2%

Liabilities:

Current Liabilities	314,990	450,035	42.9%
Non-current Liabilities	337,848	279,201	(17.4%)
Total Liabilities	652,838	729,236	11.7%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	25,670.7	P/E (x)	77.56
Value (KWD '000)	1,773.4	P/BV (x)	0.56
Closing Price (KWD)	0.065	Dividend Yield	4.60%
Book Value Per Share (KWD)	0.116	YTD Share Turnove	13.15%
Current Market Capitalization (KWD Million)	12.7	Beta	0.08

Source: Kamco Research & Boursa Kuwait

Pricing data as of 14-May-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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