

Al-Manar Financing & Leasing Co.

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	904,303	1,031,500	14.07%
Earnings Per Share (fils)	3.43	3.94	14.87%
Total Operating Revenue (KWD)	1,011,698	1,203,361	18.94%
Net Operating Profit / (Loss) (KWD)	567,124	830,836	46.50%
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (ROAE)	4.38%	4.57%	
Return on Average Assets (ROAA)	2.66%	2.54%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	21,966,737	22,402,136	1.98%
Non-current Assets	30,631,559	34,793,704	13.59%
Total Assets	52,598,296	57,195,840	8.74%

Shareholders' Equity*	29,607,386	31,265,522	5.60%
Liabilities:			
Current Liabilities	19,257,882	21,699,058	12.68%
Non-current Liabilities	310,458	770,121	148.06%
Total Liabilities	19,568,340	22,469,179	14.82%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	150,343.3	P/E (x)	18.14
Value (KWD '000)	11,353.7	P/BV (x)	0.81
Closing Price (KWD)	0.096	Dividend Yield	3.13%
Book Value Per Share (KWD)	0.119	YTD Share Turnove	57.00%
Current Market Capitalization (KWD Million)	25.2	Beta	0.55

Source: Kamco Research & Boursa Kuwait

Pricing data as of 13-Aug-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

This document has been compiled by and is issued by Kamco Investment Company KSC (Public), which has obtained the information used in this document from sources it believes to be reliable, but the issuer has not carried out an independent verification of the data contained herein and does not guarantee neither its accuracy nor its completeness. This document is not an offer to sell or a solicitation to buy any securities. The opinions and estimates expressed herein are those of the issuer and subject to change at any time without any prior notice. Past performance is not an indicator of future results. This original document or any copy is not to be redistributed inside Kuwait or distributed in any jurisdiction outside Kuwait where this action is restricted by law.

© Kamco Invest