

Amar Finance & Leasing Co.

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	312,825	262,720	(16%)
Earnings Per Share (fils)	1.60	1.350	(16%)
Total Operating Revenue (KWD)	688,371	676,130	(2%)
Net Operating Profit / (Loss) (KWD)	515,396	488,880	(5%)
Return on Average Equity (ROAE)	1.73%	1.49%	
Return on Average Assets (ROAA)	1.69%	1.45%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	7,491,876	5,081,108	(32%)
Non-current Assets	15,157,545	17,667,044	17%
Total Assets	22,649,421	22,748,152	0.4%
Shareholders' Equity*	22,248,832	22,096,217	(1%)

Liabilities:

Current Liabilities	136,898	387,814	183%
Non-current Liabilities	263,691	264,121	0.2%
Total Liabilities	400,589	651,935	63%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	72,550.7	P/E (x)	49.04
Value (KWD '000)	5,372.2	P/BV (x)	0.73
Closing Price (KWD)	0.083	Dividend Yield	3.62%
Book Value Per Share (KWD)	0.113	YTD Share Turnove	37.16%
Current Market Capitalization (KWD Million)	16.2	Beta	0.08

Source: Kamco Research & Boursa Kuwait

Pricing data as of 6-Aug-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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