

## Amar Finance & Leasing Co.

### 9M-2021 Financial Results Announcement

Profitability	9M-2020	9M-2021	Variance
Net Profit / (Loss) (KWD)	(369,361)	774,400	NM
Earnings Per Share (fils)	(1.89)	3.97	NM
Total Operating Revenue (KWD)	117,095	1,337,447	NM
Net Operating Profit / (Loss) (KWD)	(146,701)	1,022,579	NM
Return on Average Equity (ROAE)	NM	6.80%	
Return on Average Assets (ROAA)	NM	6.30%	

Balance Sheet Summary (KWD)	30-Sep-20	30-Sep-21	Variance
<b>Assets:</b>			
Current Assets	8,326,421	8,531,924	2.5%
Non-current Assets	10,038,074	11,282,812	12.4%
Total Assets	18,364,495	19,814,736	7.9%
Shareholders' Equity*	17,079,038	18,281,161	7.0%

#### Liabilities:

Current Liabilities	194,005	198,120	2.1%
Non-current Liabilities	1,091,452	1,335,455	22.4%
Total Liabilities	1,285,457	1,533,575	19.3%

\* Shareholders' equity may include minority interest

### Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	38,557.4	P/E (x)	12.81
Value (KWD '000)	2,785.5	P/BV (x)	0.84
Closing Price (KWD)	0.077	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.094	YTD Share Turnover	19.28%
Current Market Capitalization (KWD Million)	15.4	Beta	0.1

Source: Kamco Research & Boursa Kuwait

Pricing data as of 4-Nov-21

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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