

Amar Finance & Leasing Co.

1H-2021 Financial Results Announcement

Profitability	1H-2020	1H-2021	Variance
Net Profit / (Loss) (KWD)	(556,184)	396,707	NM
Earnings Per Share (fils)	(2.85)	2.03	NM
Total Operating Revenue (KWD)	(227,304)	1,046,982	NM
Net Operating Profit / (Loss) (KWD)	(409,780)	554,775	NM
Return on Average Equity (ROAE)	NM	5.81%	
Return on Average Assets (ROAA)	NM	5.35%	

Balance Sheet Summary (KWD)	30-Jun-20	30-Jun-21	Variance
Assets:			
Current Assets	8,126,924	8,604,454	5.9%
Non-current Assets	10,031,085	11,032,171	10.0%
Total Assets	18,158,009	19,636,625	8.1%
Shareholders' Equity*	16,890,166	17,901,215	6.0%

Liabilities:

Current Liabilities	180,946	309,262	70.9%
Non-current Liabilities	1,084,869	1,423,865	31.2%
Total Liabilities	1,265,815	1,733,127	36.9%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	8,137.8	P/E (x)	11.87
Value (KWD '000)	460.8	P/BV (x)	0.67
Closing Price (KWD)	0.060	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.092	YTD Share Turnover	4.07%
Current Market Capitalization (KWD Million)	12.0	Beta	0.1

Source: Kamco Research & Boursa Kuwait

Pricing data as of 4-Aug-21

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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