

Amar Finance & Leasing Co.

1H-2022 Financial Results Announcement

Profitability	1H-2021	1H-2022	Variance
Net Profit / (Loss) (KWD)	396,707	(181,406)	NM
Earnings Per Share (fils)	2.03	(0.93)	NM
Total Operating Revenue (KWD)	1,046,982	124,587	(88.1%)
Net Operating Profit / (Loss) (KWD)	554,775	(8,207)	NM
Return on Average Equity (ROAE)	5.81%	15.06%	
Return on Average Assets (ROAA)	5.35%	13.90%	

Balance Sheet Summary (KWD)	30-Jun-21	30-Jun-22	Variance
Assets:			
Current Assets	8,604,454	8,589,451	(0.2%)
Non-current Assets	11,032,171	13,684,909	24.0%
Total Assets	19,636,625	22,274,360	13.4%
Shareholders' Equity*	17,901,215	20,771,876	16.0%

Liabilities:

Current Liabilities	309,262	376,673	21.8%
Non-current Liabilities	1,423,865	1,125,811	(20.9%)
Total Liabilities	1,733,127	1,502,484	(13.3%)

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	24,951.2	P/E (x)	4.53
Value (KWD '000)	1,701.1	P/BV (x)	0.64
Closing Price (KWD)	0.066	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.106	YTD Share Turnove	12.5%
Current Market Capitalization (KWD Million)	13.2	Beta	0.08

Source: Kamco Research & Boursa Kuwait

Pricing data as of 10-Aug-22

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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