

Amar Finance & Leasing Co.

1H-2024 Financial Results Announcement

	1H-2023	1H-2024	Variance
Net Profit / (Loss) (KWD)	871,588	312,825	(64%)
Earnings Per Share (fils)	4.46	1.60	(64%)
Total Operating Revenue (KWD)	1,220,607	687,976	(44%)
Net Operating Profit / (Loss) (KWD)	1,057,838	515,396	(51%)
Return on Average Equity (ROAE)	3.85%	2.63%	
Return on Average Assets (ROAA)	3.66%	2.57%	

Balance Sheet Summary (KWD)	30-Jun-23	30-Jun-24	Variance
Assets:			
Current Assets	7,939,568	7,491,876	(5.6%)
Non-current Assets	14,292,212	15,157,545	6.1%
Total Assets	22,231,780	22,649,421	1.9%
Shareholders' Equity*	21,613,206	22,248,832	2.9%

Liabilities:

Current Liabilities	181,278	136,898	(24.5%)
Non-current Liabilities	437,296	263,691	(39.7%)
Total Liabilities	618,574	400,589	(35.2%)

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	4,748.2	P/E (x)	20.71
Value (KWD '000)	287.5	P/BV (x)	0.54
Closing Price (KWD)	0.061	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.114	YTD Share Turnove	2.43%
Current Market Capitalization (KWD Million)	11.9	Beta	0.09

Source: Kamco Research & Boursa Kuwait

Pricing data as of 12-Aug-24

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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