

## Amar Finance & Leasing Co.

### 9M-2020 Financial Results Announcement

Profitability	9M-2019	9M-2020	Variance
Net Profit / (Loss) (KWD)	167,647	(369,361)	NM
Earnings Per Share (fils)	0.86	(1.89)	NM
Total Operating Revenue (KWD)	648,450	117,095	(81.9%)
Net Operating Profit / (Loss) (KWD)	411,467	(146,701)	NM
Return on Average Equity (ROAE)	NM	NM	
Return on Average Assets (ROAA)	NM	NM	

Balance Sheet Summary (KWD)	30-Sep-19	30-Sep-20	Variance
<b>Assets:</b>			
Current Assets	7,810,885	8,326,421	6.6%
Non-current Assets	10,871,931	10,038,074	(7.7%)
Total Assets	18,682,816	18,364,495	(1.7%)
Shareholders' Equity*	17,380,801	17,079,038	(1.7%)

#### Liabilities:

Current Liabilities	230,600	194,005	(15.9%)
Non-current Liabilities	1,069,113	1,091,452	2.1%
Total Liabilities	1,299,713	1,285,457	(1.1%)

\* Shareholders' equity may include minority interest

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

Volume (Shrs '000)	21,999.0	P/E (x)	NM
Value (KWD '000)	1,144.5	P/BV (x)	0.64
Closing Price (KWD)	0.055	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.087	YTD Share Turnover	11.00%
Current Market Capitalization (KWD Million)	11.0	Beta	0.07

Source: Kamco Research & Boursa Kuwait

Pricing data as of 4-Nov-20

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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