

## Amar Finance & Leasing Co.

### 9M-2022 Financial Results Announcement

Profitability	9M-2021	9M-2022	Variance
Net Profit / (Loss) (KWD)	774,400	(422,524)	NM
Earnings Per Share (fils)	3.97	(2.16)	NM
Total Operating Revenue (KWD)	1,337,447	99,121	(92.6%)
Net Operating Profit / (Loss) (KWD)	1,022,579	(166,764)	NM
Return on Average Equity (ROAE)	6.80%	11.81%	
Return on Average Assets (ROAA)	6.30%	11.01%	

Balance Sheet Summary (KWD)	30-Sep-21	30-Sep-22	Variance
<b>Assets:</b>			
Current Assets	8,531,924	8,133,052	(4.7%)
Non-current Assets	11,282,812	13,725,928	21.7%
Total Assets	19,814,736	21,858,980	10.3%
Shareholders' Equity*	18,281,161	20,556,818	12.4%

#### Liabilities:

Current Liabilities	198,120	255,841	29.1%
Non-current Liabilities	1,335,455	1,046,321	(21.7%)
Total Liabilities	1,533,575	1,302,162	(15.1%)

\* Shareholders' equity may include minority interest

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

Volume (Shrs '000)	25,885.3	P/E (x)	5.27
Value (KWD '000)	1,758.6	P/BV (x)	0.59
Closing Price (KWD)	0.061	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.105	YTD Share Turnove	12.9%
Current Market Capitalization (KWD Million)	12.1	Beta	0.09

Source: Kamco Research & Boursa Kuwait

Pricing data as of 9-Nov-22

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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