

## Amar Finance & Leasing Co.

### FY-2021 Financial Results Announcement

Profitability	FY-2020	FY-2021	Variance
Net Profit / (Loss) (KWD)	58,158	3,491,083	NM
Earnings Per Share (fils)	0.30	17.88	NM
Total Operating Revenue (KWD)	871,675	4,407,746	405.7%
Net Operating Profit / (Loss) (KWD)	380,041	4,010,362	955.2%
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (ROAE)	0.33%	18.13%	
Return on Average Assets (ROAA)	0.31%	16.76%	

Balance Sheet Summary (KWD)	31-Dec-20	31-Dec-21	Variance
<b>Assets:</b>			
Current Assets	8,180,008	8,352,635	2.1%
Non-current Assets	10,723,297	14,398,411	34.3%
Total Assets	18,903,305	22,751,046	20.4%

Shareholders' Equity*	17,507,508	20,997,844	19.9%
<b>Liabilities:</b>			
Current Liabilities	284,907	574,844	101.8%
Non-current Liabilities	1,111,637	1,178,358	6.0%
Total Liabilities	1,396,544	1,753,202	25.5%

\* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples			
Volume (Shrs '000)	13,509.9	P/E (x)	4.07
Value (KWD '000)	901.1	P/BV (x)	0.68
Closing Price (KWD)	0.071	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.108	YTD Share Turnover	6.75%
Current Market Capitalization (KWD Million)	14.2	Beta	0.09

Source: Kamco Research & Boursa Kuwait

Pricing data as of 22-Feb-22

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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