

INVESTORS CONFERENCE CALL

2020 RESULTS | 01 FEBRUARY 2021



FINANCIAL REPORTS

2020 RESULTS



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About Us

Alijarah Holding Company Q.P.S.C. is a public shareholding company incorporated in the State of Qatar in accordance with resolution No. 35 issued on 21 April 2003 by the Ministry of Business and Trade. The Company is registered under commercial registration No. 26487 and is governed by the provisions of the Qatar Commercial Companies' Law No. 11 of 2015. The registered office of the Company is located at 'D' Ring Road, Doha, State of Qatar. The Company's shares are publicly traded at the Qatar Exchange.

The Group is committed to conduct all its activities in accordance with Islamic Sharia'a. The Company and its fully owned subsidiaries are engaged in the following businesses:



ALIJARAH
LEASING



ALIJARAH HOLDING



ALIJARAH
LIMOUSINE



ALIJARAH
PROPERTY



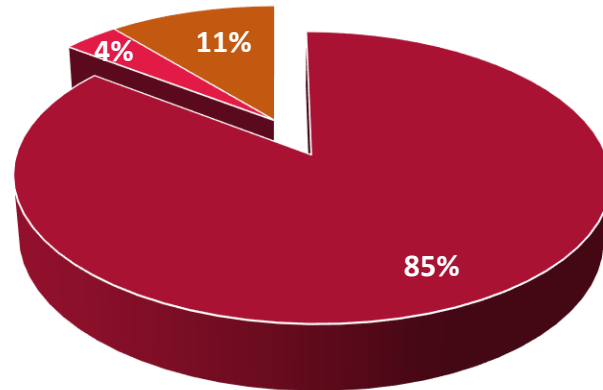
ALIJARAH DRIVING
ACADEMY



ALIJARAH
EQUIPMENT

OWNERSHIP STRUCTURE

SHAREHOLDING BY COUNTRY



■ Qatar ■ GCC ■ Others

SHARE OVERVIEW:

- Aljarah Holding shares listed on the Qatar Stock Exchange
- Symbol: NLCS
- ISIN: QA000AOKD6Q0
- Market cap: QAR 618.997 Mil
- Valuation Multiples: P/E 32.91 ; P/B 1.251



BOARD COMPOSITION



SH. Falah Bin Jassim Bin Jabr Al Thani
CHAIRMAN



Mr. Hamad Abdulla Shareef Al-Emadi
GROUP CEO

Mr. Salem Bin Butti Al Nuaimi
VICE CHAIRMAN – REPRESENTING QATAR NATIONAL CEMENT COMPANY

SH. Rashid Bin Abdul Rahman Bin Mohammed Al Thani
MEMBER - REPRESENTING DOHA BANK

SH. Abdulla Bin Ahmed Abdulla Al-Thani
MEMBER - REPRESENTING AL KHALEEJ INSURANCE AND REIN

SH. Hamad Bin Falah Bin Jassim Al Thani
MEMBER - REPRESENTING INTERNATIONAL AGENCIES COMPANY

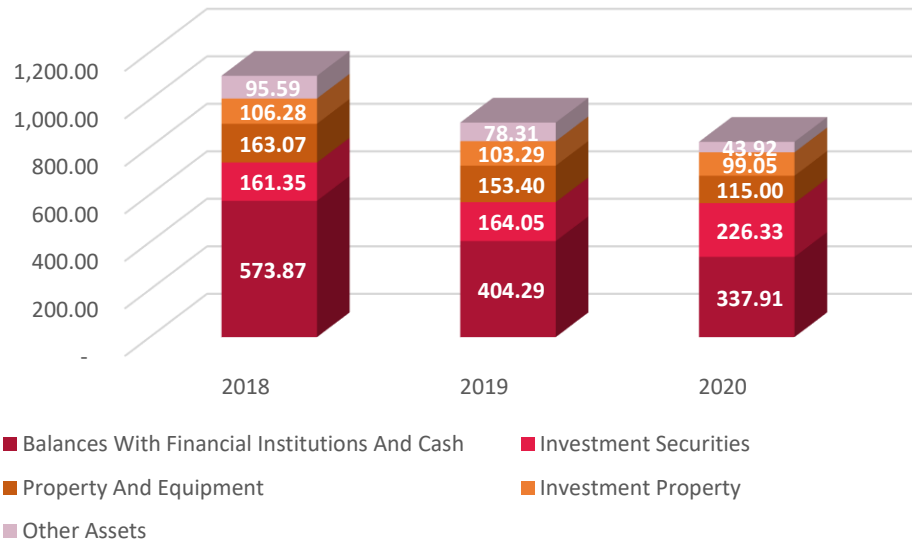
Mr. Mohammed Abdulla Al Mustafawi
MEMBER - REPRESENTING AL HASHEMI HOLDING



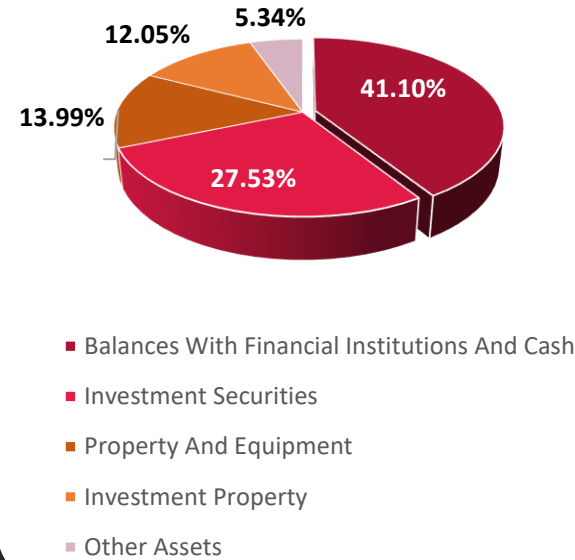
FINANCIAL HIGHLIGHTS

BALANCE SHEET

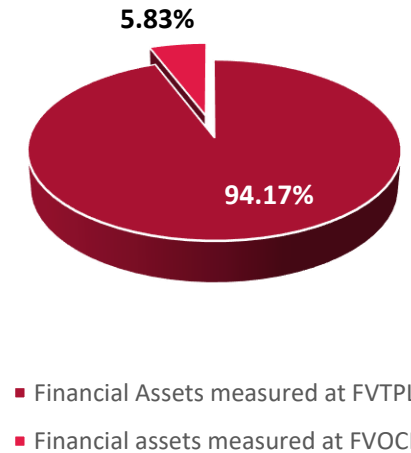
Assets



Asset Mix - 2020



Investment Securities Breakdown



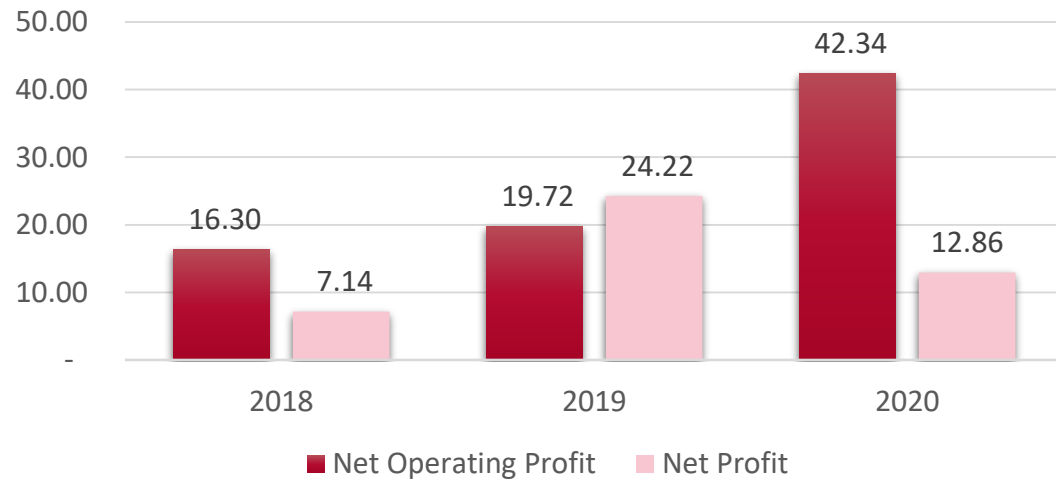
- Total assets decreased to QAR 822.21 million compared to QAR 903.34 million on 31 December 2019, a decrease of 8.98%.
- Investment securities reached QAR 226.33 million compared to QAR 164.05 million on 31 December 2019, an increase of 37.97%.



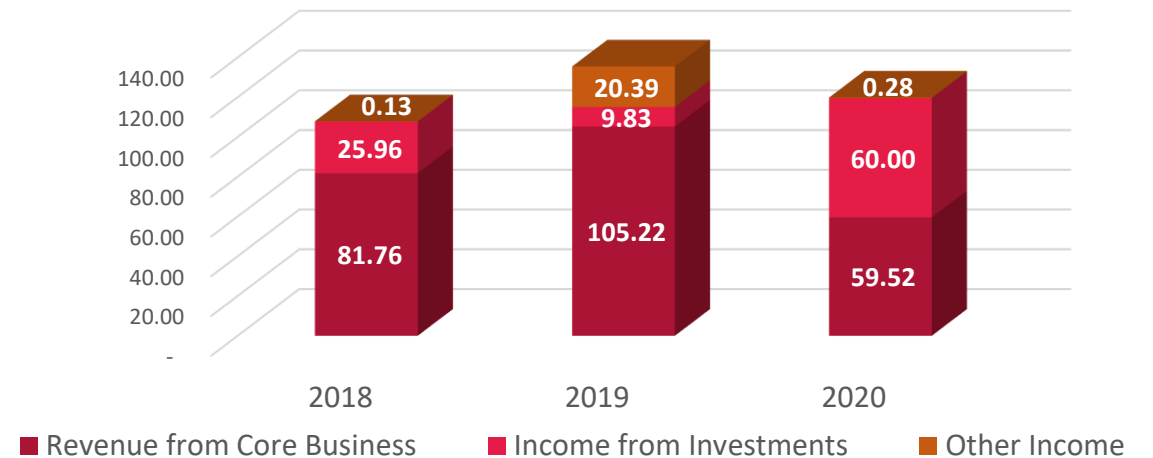
FINANCIAL HIGHLIGHTS

PROFITABILITY

Profitability



Income Composition



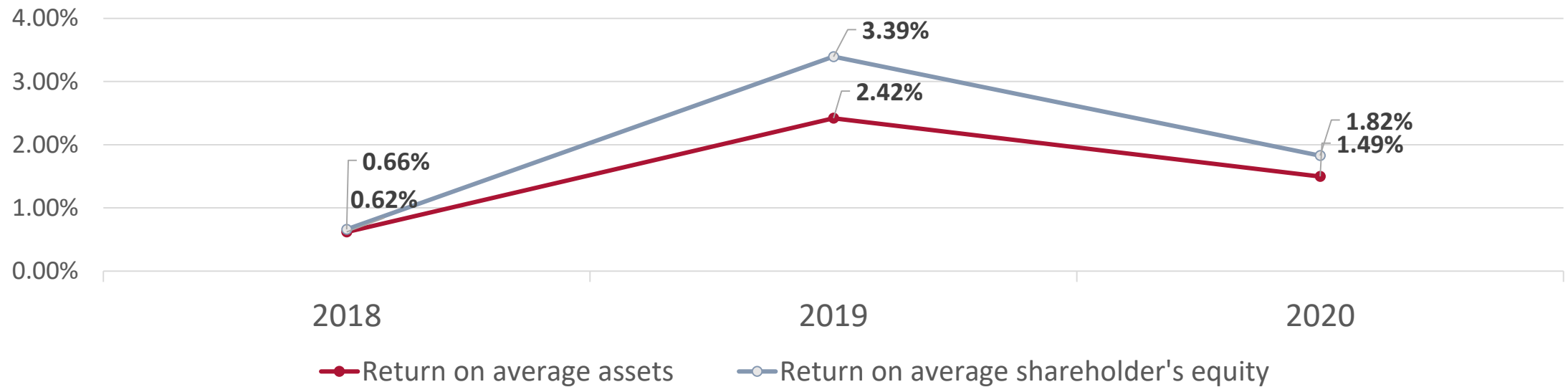
- Net profit totaled QAR 12.86 million for the year ended 31 December 2020 compared to QAR 24.22 million for the corresponding period 2019.
- Total revenues and income for the year ended 31 December 2020 decreased by 11.55% totaling QAR 119.8 million as compared to QAR 135.44 million for the corresponding period 2019.



FINANCIAL HIGHLIGHTS

FINANCIAL RATIOS

Return on Assets & Shareholder's Equity



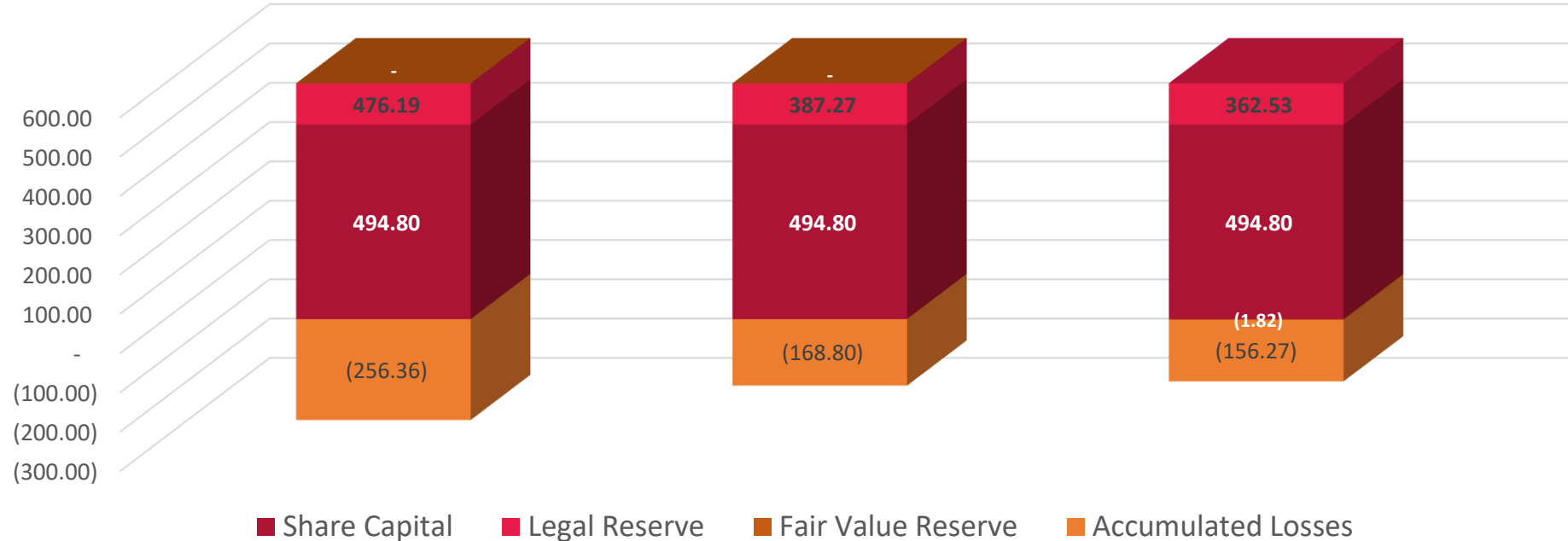
- Return on average assets of 1.49%
- Return on average shareholders equity of 1.82%
- Earnings per share for the period reached QAR 0.026
- Book value per share reached QAR 1.41



FINANCIAL HIGHLIGHTS

CAPITAL ADEQUACY

Total Equity Breakdown



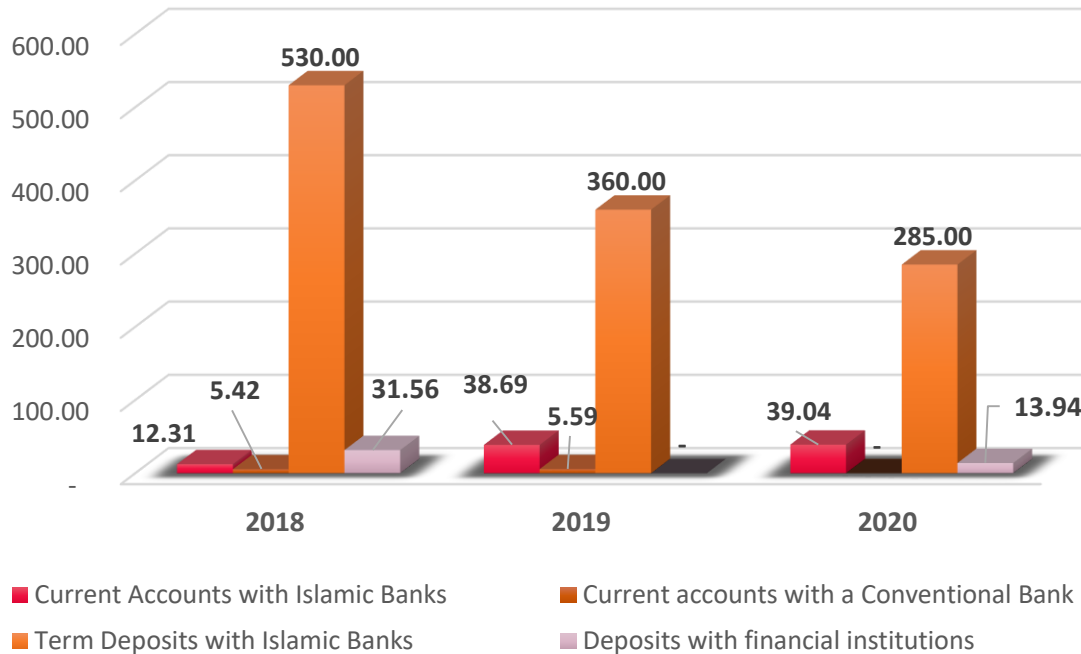
- Accumulated losses declined in three consecutive years



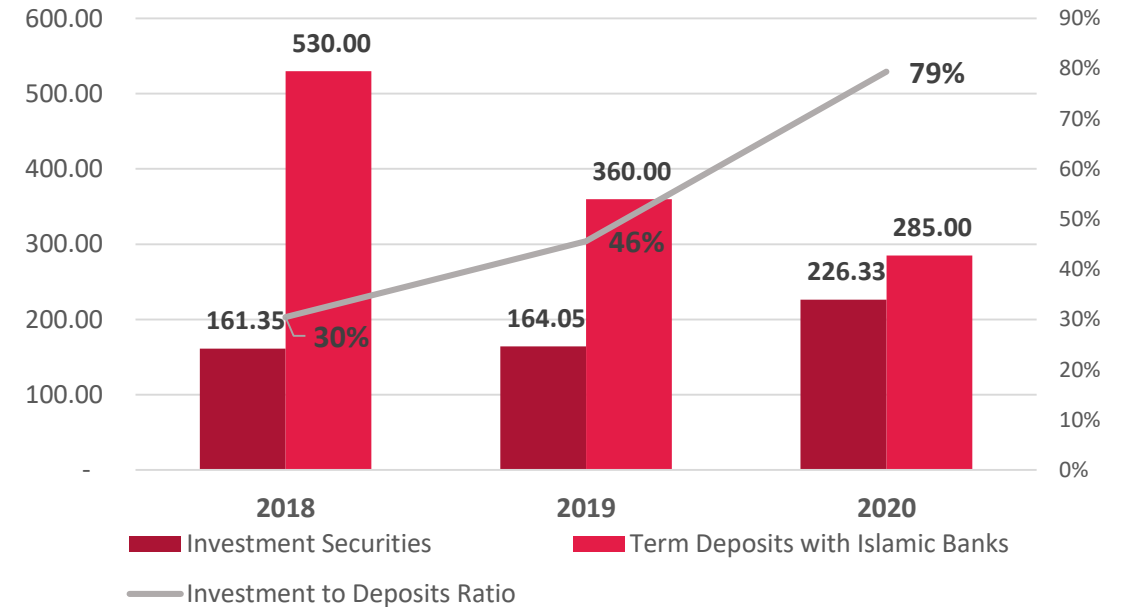
FINANCIAL HIGHLIGHTS

DEPOSITS AND INVESTMENT SECURITIES

Deposit Mix

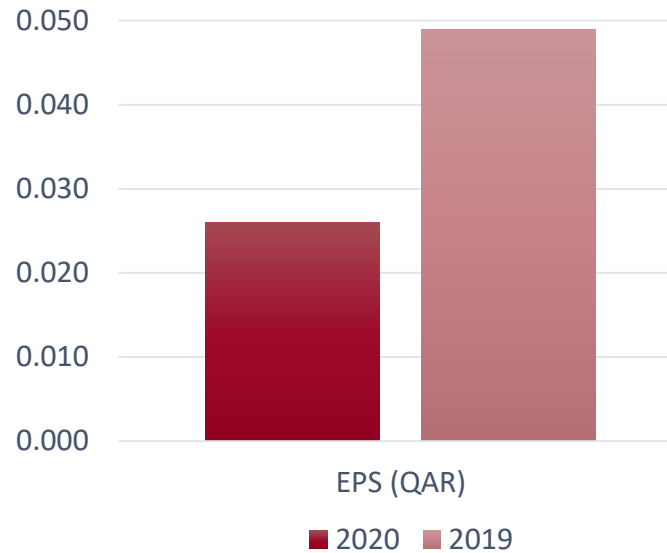
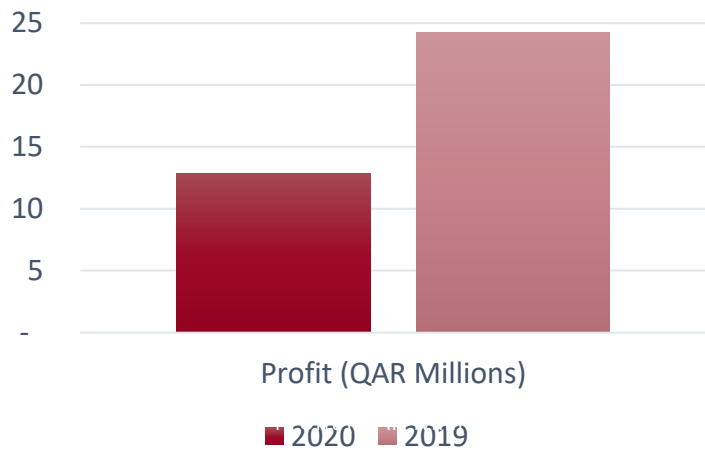
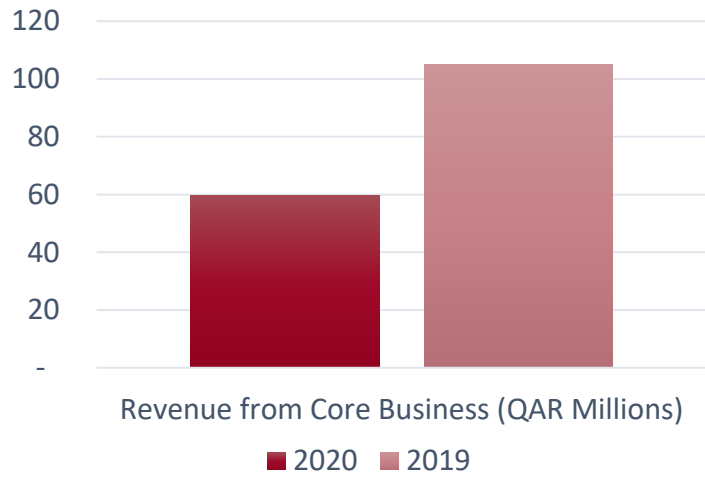


Investment Securities and Term Deposits



- As part of its strategic initiative, Alijarah Holding increased its investment in securities and reduced term deposits with banks for three consecutive years.

2020 PERFORMANCE



INCOME STATEMENT

	2020	2019
Total revenues and income	120	135
Total expenses	(78)	(116)
Net operating income	42	19
Net Finance Income	4	12
Profit before tax (from continuing operations)	46	31
Income tax expense	0.30	-
Profit for the year (from continuing operations)	46	31
Loss for the year (from discontinued operations)	(33)	(7)
Profit for the year	13	24
Earnings per share	0.026	0.049

*in millions QAR

FINANCIAL POSITION

	2020	2019
Current Assets	581.31	624.89
Non-Current Assets	240.90	278.46
TOTAL ASSETS	822.21	903.35
Current Liabilities	(85.65)	(154.41)
Non-Current Liabilities	(37.32)	(35.67)
TOTAL LIABILITIES	(122.97)	(190.08)
EQUITY	699.24	713.27

*in millions QAR

CASHFLOW

	2020	2019
Profit before tax	13	24
Net cash flow used in operating activities	(32)	(142)
Net cash flow from investing activities	275	77
Net cash flow used in financing activities	(39)	(50)
Net increase (decrease) in cash and cash equivalents	204	(115)
Beginning of the period	84	200
End of the period	288	85

*in millions QAR

HISTORICAL FINANCIALS

CONSOLIDATED INCOME STATEMENT

QAR in million	2018	2019	2020
<u>Continuing Operations</u>			
Income			
Revenue from Core Business	81.76	105.22	59.52
Income from Investments	25.96	9.83	60.00
Other Income	0.13	20.39	0.28
Total Revenues and Income	107.84	135.44	119.80
Expenses			
Operating Expenses	(57.96)	(78.73)	(50.91)
General and Administration Expenses	(33.58)	(34.00)	(22.30)
Impairment Loss on Revaluation of Assets	-	(2.99)	(4.24)
Total Expenses	(91.54)	(115.71)	(77.46)
Net operating income (loss)	16.30	19.72	42.34
Finance Income From Deposits with Islamic Banks	16.74	14.07	5.18
Finance Cost - Islamic Financing Under Wakalah Arrangements	(1.89)	(2.54)	(1.37)
Net Finance Income (Loss)	14.86	11.52	3.80
Profit before tax from continuing operations	31.16	31.25	46.14
Income Tax Expense	-	-	(0.30)
Profit for the year from continuing operations	31.16	31.25	45.84
Discontinued operations			
Loss for the year from discontinued operations	(24.02)	(7.02)	(32.99)
Profit for the year	7.14	24.22	12.86

HISTORICAL FINANCIALS

CONSOLIDATED STATEMENT OF FINANCIAL POSITIONS

QAR in million	2018	2019	2020
Assets			
Balances With Financial Institutions And Cash	573.87	404.29	337.91
Installments And Dues From Customers	44.62	32.76	18.69
Investment Securities	161.35	164.05	226.33
Inventories	12.47	1.34	0.55
Prepayments And Other Receivables	30.04	34.91	5.94
Property And Equipment	163.07	153.40	115.00
Investment Property	106.28	103.29	99.05
Right-Of-Use Asset	-	0.66	0.60
Intangible Assets	8.46	8.64	8.45
Assets Held For Sale	-	-	9.70
Total Assets	1,100.15	903.34	822.21
Liabilities And Equity			
Liabilities			
Accounts Payable, Accruals And Other Payables	158.22	78.74	64.07
Islamic Financing Under Wakalah Arrangements	76.42	50.89	41.89
Contract Liabilities	150.88	59.62	16.24
Lease Liability	-	0.83	0.77
Total Liabilities	385.52	190.08	122.97
Equity			
Share Capital	494.80	494.80	494.80
Legal Reserve	476.19	387.27	362.53
Fair Value Reserve	-	-	(1.82)
Retained Earnings (Accumulated Losses)	(256.36)	(168.80)	(156.27)
Total Equity	714.63	713.27	699.24
Total Liabilities And Equity	1,100.15	903.34	822.21

THANK YOU

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