

## Credit Rating & Collection Co.

### FY-2021 Financial Results Announcement

| Profitability                       | FY-2020   | FY-2021 | Variance |
|-------------------------------------|-----------|---------|----------|
| Net Profit / (Loss) (KWD)           | (485,273) | 63,478  | NM       |
| Earnings Per Share (fils)           | (2.94)    | 0.38    | NM       |
| Total Operating Revenue (KWD)       | 143,305   | 317,095 | 121.3%   |
| Net Operating Profit / (Loss) (KWD) | (486,422) | 66,421  | NM       |
| Cash Dividends Per Share (fils)     | 0.00      | 0.00    |          |
| Bonus Shares (%)                    | 0.0%      | 0.0%    |          |
| Return on Average Equity (ROAE)     | NM        | 1.29%   |          |
| Return on Average Assets (ROAA)     | NM        | 1.22%   |          |

| Balance Sheet Summary (KWD) | 31-Dec-20 | 31-Dec-21 | Variance |
|-----------------------------|-----------|-----------|----------|
| <b>Assets:</b>              |           |           |          |
| Current Assets              | 2,184,246 | 750,155   | (65.7%)  |
| Non-current Assets          | 3,120,170 | 4,383,806 | 40.5%    |
| Total Assets                | 5,304,416 | 5,133,961 | (3.2%)   |
| Shareholders' Equity*       | 4,906,464 | 4,964,961 | 1.2%     |
| <b>Liabilities:</b>         |           |           |          |
| Current Liabilities         | 186,758   | 95,055    | (49.1%)  |
| Non-current Liabilities     | 192,976   | 52,833    | (72.6%)  |
| Total Liabilities           | 379,734   | 147,888   | (61.1%)  |

\* Shareholders' equity may include minority interest

| Year-to-Date Trading Indicators & Current Valuation Multiples |         |                    |       |
|---------------------------------------------------------------|---------|--------------------|-------|
| Volume (Shrs '000)                                            | 7,563.3 | P/E (x)            | 77.98 |
| Value (KWD '000)                                              | 252.7   | P/BV (x)           | 1.00  |
| Closing Price (KWD)                                           | 0.030   | Dividend Yield     | 0.00% |
| Book Value Per Share (KWD)                                    | 0.030   | YTD Share Turnover | 4.58% |
| Current Market Capitalization (KWD Million)                   | 5.0     | Beta               | 0.0   |

Source: Kamco Research & Boursa Kuwait  
NM: Not Meaningful

Pricing data as of 10-Feb-22

**kamcoinvest.com**

#### Disclosure:

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