

Credit Rating & Collection Co.

1H-2021 Financial Results Announcement

Profitability	1H-2020	1H-2021	Variance
Net Profit / (Loss) (KWD)	(250,639)	(92,816)	63.04%
Earnings Per Share (fils)	(1.52)	(0.56)	63.15%
Total Operating Revenue (KWD)	53,726	101,382	88.7%
Net Operating Profit / (Loss) (KWD)	(250,371)	(92,365)	63.1%
Return on Average Equity (ROAE)	NM	NM	
Return on Average Assets (ROAA)	NM	NM	

Balance Sheet Summary (KWD)	30-Jun-20	30-Jun-21	Variance
Assets:			
Current Assets	2,231,362	1,032,232	(53.7%)
Non-current Assets	3,300,458	4,166,389	26.2%
Total Assets	5,531,820	5,198,621	(6.0%)
Shareholders' Equity*	5,141,767	4,793,271	(6.8%)

Liabilities:

Current Liabilities	193,735	176,766	(8.8%)
Non-current Liabilities	176,559	210,004	18.9%
Total Liabilities	370,294	386,770	4.4%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	2,829.9	P/E (x)	NM
Value (KWD '000)	67.5	P/BV (x)	0.90
Closing Price (KWD)	0.026	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.029	YTD Share Turnover	1.72%
Current Market Capitalization (KWD Million)	4.3	Beta	NA

Source: Kamco Research & Boursa Kuwait

Pricing data as of 29-Jul-21

NM: Not Meaningful

kamcoinvest.com

Disclosure:

This document has been compiled by and is issued by Kamco Investment Company KSC (Public), which has obtained the information used in this document from sources it believes to be reliable, but the issuer has not carried out an independent verification of the data contained herein and does not guarantee neither its accuracy nor its completeness. This document is not an offer to sell or a solicitation to buy any securities. The opinions and estimates expressed herein are those of the issuer and subject to change at any time without any prior notice. Past performance is not an indicator of future results. This original document or any copy is not to be redistributed inside Kuwait or distributed in any jurisdiction outside Kuwait where this action is restricted by law.

© Kamco Invest