Credit Rating & Collection Co.

1H-2022 Financial Results Announcement

Profitability	1H-2021	1H-2022	Variance
Net Profit / (Loss) (KWD)	(92,816)	(174,314)	NM
Earnings Per Share (fils)	(0.56)	(1.06)	NM
Total Operating Revenue (KWD)	101,382	85,764	(15.4%)
Net Operating Profit / (Loss) (KWD)	(92,365)	(173,807)	(88.2%)
Return on Average Equity (ROAE)	NM	NM	
Return on Average Assets (ROAA)	NM	NM	

Balance Sheet Summary (KWD)	30-Jun-21	30-Jun-22	Variance
Assets:			
Current Assets	1,032,232	576,386	(44.2%)
Non-current Assets	4,166,389	4,417,128	6.0%
Total Assets	5,198,621	4,993,514	(3.9%)
Shareholders' Equity*	4,793,271	4,795,048	0.0%
Liabilities:			
Current Liabilities	176,766	111,249	(37.1%)
Non-current Liabilities	210,004	65,439	(68.8%)
Total Liabilities	386,770	176,688	(54.3%)

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	12,944.1	P/E (x)	NM
Value (KWD '000)	396.7	P/BV (x)	0.85
Closing Price (KWD)	0.025	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.029	YTD Share Turnove	7.8%
Current Market Capitalization (KWD Million)	4.1	Beta	0.04

Source: Kamco Research & Boursa Kuwait   Pricing data as of 3-Aug-22
NM: Not Meaningful

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