

## Credit Rating & Collection Co.

### 9M-2021 Financial Results Announcement

Profitability	9M-2020	9M-2021	Variance
Net Profit / (Loss) (KWD)	(312,618)	(172,079)	NM
Earnings Per Share (fils)	(1.89)	(1.04)	NM
Total Operating Revenue (KWD)	32,246	75,336	133.6%
Net Operating Profit / (Loss) (KWD)	(312,224)	(171,478)	45.1%
Return on Average Equity (ROAE)	NM	NM	
Return on Average Assets (ROAA)	NM	NM	

Balance Sheet Summary (KWD)	30-Sep-20	30-Sep-21	Variance
<b>Assets:</b>			
Current Assets	2,179,918	982,619	(54.9%)
Non-current Assets	3,294,759	4,169,207	26.5%
Total Assets	5,474,677	5,151,826	(5.9%)
Shareholders' Equity*	5,074,734	4,715,297	(7.1%)

#### Liabilities:

Current Liabilities	195,334	199,348	2.1%
Non-current Liabilities	184,776	218,438	18.2%
Total Liabilities	380,110	417,786	9.9%

\* Shareholders' equity may include minority interest

### Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	7,515.2	P/E (x)	NM
Value (KWD '000)	207.0	P/BV (x)	1.04
Closing Price (KWD)	0.030	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.029	YTD Share Turnover	4.55%
Current Market Capitalization (KWD Million)	4.9	Beta	NA

Source: Kamco Research & Boursa Kuwait

Pricing data as of 28-Oct-21

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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