

## Credit Rating & Collection Co.

### FY-2020 Financial Results Announcement

Profitability	FY-2019	FY-2020	Variance
Net Profit / (Loss) (KWD)	(245,199)	(485,273)	(97.9%)
Earnings Per Share (fils)	(1.49)	(2.94)	(97.3%)
Total Operating Revenue (KWD)	224,782	143,305	(36.2%)
Net Operating Profit / (Loss) (KWD)	(245,356)	(486,422)	(98.3%)
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (ROAE)	NM	NM	
Return on Average Assets (ROAA)	NM	NM	

Balance Sheet Summary (KWD)	31-Dec-19	31-Dec-20	Variance
<b>Assets:</b>			
Current Assets	2,557,502	2,184,246	(14.6%)
Non-current Assets	3,210,753	3,120,170	(2.8%)
Total Assets	5,768,255	5,304,416	(8.0%)
Shareholders' Equity*	5,378,606	4,906,464	(8.8%)
<b>Liabilities:</b>			
Current Liabilities	211,121	186,758	(11.5%)
Non-current Liabilities	159,194	192,976	21.2%
Total Liabilities	370,315	379,734	2.5%

\* Shareholders' equity may include minority interest

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

Volume (Shrs '000)	518.4	P/E (x)	NM
Value (KWD '000)	10.4	P/BV (x)	0.72
Closing Price (KWD)	0.022	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.030	YTD Share Turnover	0.31%
Current Market Capitalization (KWD Million)	3.5	Beta	NA

Source: Kamco Invest Research & Boursa Kuwait

Pricing data as of 26-Jan-21

NM: Not Meaningful

**kamcoinvest.com**

### Disclosure:

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