

Credit Rating & Collection Co.

FY-2022 Financial Results Announcement

Profitability	FY-2021	FY-2022	Variance (%)
Net Profit / (Loss) (KWD)	63,478	81,809	28.88%
Earnings Per Share (fils)	0.38	0.50	28.88%
Total Operating Revenue (KWD)	317,095	274,720	(13.4%)
Net Operating Profit / (Loss) (KWD)	66,421	85,618	28.9%
Cash Dividends Per Share (fils)	0.00	0.00	
Bonus Shares (%)	0.0%	0.0%	
Return on Average Equity (%)	1.29%	1.63%	
Return on Average Assets (%)	1.22%	1.57%	

Balance Sheet Summary (KWD)	31-Dec-21	31-Dec-22	Variance (%)
Assets:			
Current Assets	750,155	597,487	(20.4%)
Non-current Assets	4,383,806	4,691,362	7.0%
Total Assets	5,133,961	5,288,849	3.0%

Shareholders' Equity*	4,964,961	5,062,026	2.0%
Liabilities:			
Current Liabilities	95,055	122,943	29.3%
Non-current Liabilities	52,833	78,807	49.2%
Total Liabilities	147,888	201,750	36.4%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples			
Volume (Shrs '000)	911.9	P/E (x)	43.77
Value (KWD '000)	16.3	P/BV (x)	0.71
Closing Price (KWD)	0.022	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.03	YTD Share Turnover	0.55%
Current Market Capitalization (KWD Million)	3.6	Beta	0.05

Source: Kamco Research & Boursa Kuwait

Pricing data as of 13-Feb-23

NM: Not Meaningful

Note :Full year cash dividends per share includes interim dividends, if any, plus proposed dividends in the FY-2022 results filed with Boursa Kuwait.

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Disclosure:

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