

Credit Rating & Collection Co.

1H-2023 Financial Results Announcement

Profitability	1H-2022	1H-2023	Variance
Net Profit / (Loss) (KWD)	(174,314)	(99,807)	42.7%
Earnings Per Share (fils)	(1.06)	(0.60)	43.4%
Total Operating Revenue (KWD)	85,764	76,998	(10.2%)
Net Operating Profit / (Loss) (KWD)	(173,807)	(99,303)	42.9%
Return on Average Equity (ROAE)	1.71%	3.21%	
Return on Average Assets (ROAA)	1.61%	3.07%	

Balance Sheet Summary (KWD)	30-Jun-22	30-Jun-23	Variance
Assets:			
Current Assets	576,386	493,356	(14.4%)
Non-current Assets	4,417,128	4,697,141	6.3%
Total Assets	4,993,514	5,190,497	3.9%
Shareholders' Equity*	4,795,048	4,953,726	3.3%

Liabilities:

Current Liabilities	111,249	124,684	12.1%
Non-current Liabilities	65,439	86,478	32.2%
Total Liabilities	176,688	211,162	19.5%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	3,797.8	P/E (x)	23.22
Value (KWD '000)	70.6	P/BV (x)	0.73
Closing Price (KWD)	0.022	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.030	YTD Share Turnove	2.30%
Current Market Capitalization (KWD Million)	3.6	Beta	0.08

Source: Kamco Research & Boursa Kuwait

Pricing data as of 6-Aug-23

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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