Credit Rating & Collection Co.

1H-2025 Financial Results Announcement

	1H-2024	1H-2025	Variance
Net Profit / (Loss) (KWD)	(149,843)	(14,922)	NM
Earnings Per Share (fils)	(0.71)	(0.09)	NM
Total Operating Revenue (KWD)	79,731	130,136	63.22%
Net Operating Profit / (Loss) (KWD)	(149,085)	(14,144)	NM
Return on Average Equity (ROAE)	NM	0.55%	
Return on Average Assets (ROAA)	NM	0.53%	

Balance Sheet Summary (KWD)	30-Jun-24	30-Jun-25	Variance
Assets:			
Current Assets	415,833	421,444	1.35%
Non-current Assets	4,733,315	4,774,215	0.86%
Total Assets	5,149,148	5,195,659	0.90%
Shareholders' Equity*	4,959,871	5,017,397	1.16%
Liabilities:			
Current Liabilities	113,765	113,024	(0.65%)
Non-current Liabilities	48,354	49,918	3.23%
Total Liabilities	162,119	162,942	0.50%

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	118,739.3	P/E (x)	NM
Value (KWD '000)	25,850.9	P/BV (x)	8.35
Closing Price (KWD)	0.254	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.030	YTD Share Turnove	71.96%
Current Market Capitalization (KWD Million)	41.9	Beta	0.20

Source: Kamco Research & Boursa Kuwait   Pricing data as of 12-Aug-25
NM: Not Meaningful

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Disclosure: