

## Humansoft Holding Co.

### 9M-2020 Financial Results Announcement

| Profitability                       | 9M-2019    | 9M-2020    | Variance |
|-------------------------------------|------------|------------|----------|
| Net Profit / (Loss) (KWD)           | 26,096,343 | 24,128,420 | (7.5%)   |
| Earnings Per Share (fils)           | 215.00     | 198.00     | (7.9%)   |
| Total Operating Revenue (KWD)       | 53,340,840 | 49,947,322 | (6.4%)   |
| Net Operating Profit / (Loss) (KWD) | 27,556,849 | 25,350,724 | (8.0%)   |
| Return on Average Equity (ROAE)     | 55.01%     | 38.70%     |          |
| Return on Average Assets (ROAA)     | 28.14%     | 25.45%     |          |

| Balance Sheet Summary (KWD) | 30-Sep-19   | 30-Sep-20   | Variance |
|-----------------------------|-------------|-------------|----------|
| <b>Assets:</b>              |             |             |          |
| Current Assets              | 68,314,805  | 79,488,871  | 16.4%    |
| Non-current Assets          | 61,329,196  | 57,296,409  | (6.6%)   |
| Total Assets                | 129,644,001 | 136,785,280 | 5.5%     |
| Shareholders' Equity*       | 70,642,944  | 104,558,100 | 48.0%    |

#### Liabilities:

|                         |            |            |         |
|-------------------------|------------|------------|---------|
| Current Liabilities     | 42,040,268 | 21,810,274 | (48.1%) |
| Non-current Liabilities | 16,960,789 | 10,416,906 | (38.6%) |
| Total Liabilities       | 59,001,057 | 32,227,180 | (45.4%) |

\* Shareholders' equity may include minority interest

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

|   |           |                    |        |
|---|-----------|--------------------|--------|
| Volume (Shrs '000)                          | 51,101.1  | P/E (x)            | 11.27  |
| Value (KWD '000)                            | 141,572.4 | P/BV (x)           | 3.66   |
| Closing Price (KWD)                         | 3.127     | Dividend Yield     | 0.00%  |
| Book Value Per Share (KWD)                  | 0.859     | YTD Share Turnover | 41.81% |
| Current Market Capitalization (KWD Million) | 382.2     | Beta               | 0.49   |

Source: Kamco Research & Boursa Kuwait

Pricing data as of 4-Nov-20

NM: Not Meaningful

**kamcoinvest.com**

#### Disclosure:

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