

Credit Rating & Collection Co.

9M-2024 Financial Results Announcement

	9M-2023	9M-2024	Variance
Net Profit / (Loss) (KWD)	(83,640)	(107,418)	NM
Earnings Per Share (fils)	(0.51)	(0.65)	NM
Total Operating Revenue (KWD)	18,407	20,926	14%
Net Operating Profit / (Loss) (KWD)	(82,869)	(106,296)	NM
Return on Average Equity (ROAE)	5.35%	0.53%	
Return on Average Assets (ROAA)	5.08%	0.50%	

Balance Sheet Summary (KWD)	30-Sep-23	30-Sep-24	Variance
Assets:			
Current Assets	538,850	454,366	(15.7%)
Non-current Assets	4,728,405	4,717,156	(0.2%)
Total Assets	5,267,255	5,171,522	(1.8%)
Shareholders' Equity*	4,986,017	4,994,038	0.2%

Liabilities:

Current Liabilities	162,007	112,525	(30.5%)
Non-current Liabilities	93,191	37,520	(59.7%)
Total Liabilities	255,198	150,045	(41.2%)

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	128,545.3	P/E (x)	NM
Value (KWD '000)	6,723.9	P/BV (x)	1.27
Closing Price (KWD)	0.039	Dividend Yield	0.00%
Book Value Per Share (KWD)	0.030	YTD Share Turnove	77.91%
Current Market Capitalization (KWD Million)	6.4	Beta	0.13

Source: Kamco Research & Boursa Kuwait

Pricing data as of 10-Nov-24

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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