

Credit Rating & Collection Co.

Q1-2025 Financial Results Announcement

| | Q1-2024 | Q1-2025 | Variance |
|-------------------------------------|----------|----------|----------|
| Net Profit / (Loss) (KWD) | (32,315) | (13,176) | NM |
| Earnings Per Share (fils) | (0.200) | (0.080) | NM |
| Total Operating Revenue (KWD) | 64,967 | 63,897 | (1.64%) |
| Net Operating Profit / (Loss) (KWD) | (31,960) | (12,789) | NM |
| Return on Average Equity (ROAE) | 1.21% | NM | |
| Return on Average Assets (ROAA) | 1.15% | NM | |

| Balance Sheet Summary (KWD) | 31-Mar-24 | 31-Mar-25 | Variance |
|-----------------------------|-----------|-----------|----------|
| Assets: | | | |
| Current Assets | 612,521 | 440,716 | (28.0%) |
| Non-current Assets | 4,737,485 | 4,799,104 | 1.3% |
| Total Assets | 5,350,006 | 5,239,820 | (2.1%) |
| Shareholders' Equity* | 5,079,530 | 5,019,143 | (1.2%) |

Liabilities:

| | | | |
|-------------------------|---------|---------|---------|
| Current Liabilities | 144,833 | 146,356 | 1.1% |
| Non-current Liabilities | 98,866 | 45,432 | (54.0%) |
| Total Liabilities | 243,699 | 191,788 | (21.3%) |

* Shareholders' equity may include minority interest

Year-to-Date Trading Indicators & Current Valuation Multiples

| | | | |
|---|----------|-------------------|--------|
| Volume (Shrs '000) | 18,214.8 | P/E (x) | NM |
| Value (KWD '000) | 884.3 | P/BV (x) | 1.40 |
| Closing Price (KWD) | 0.043 | Dividend Yield | 0.00% |
| Book Value Per Share (KWD) | 0.030 | YTD Share Turnove | 11.04% |
| Current Market Capitalization (KWD Million) | 7.0 | Beta | 0.13 |

Source: Kamco Research & Boursa Kuwait

Pricing data as of 13-May-25

NM: Not Meaningful

kamcoinvest.com

Disclosure:

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