

Date: 28 October 2025
Ref: 10 / 10 / 629 / 2025

التاريخ: 28 أكتوبر 2025
الإشارة: 2025 / 629 / 10 / 10

To: Chief Executive Officer

Bursa Kuwait

Peace, Mercy and Blessings of Allah be upon you,

السيد/ الرئيس التنفيذي المحترم

بورصة الكويت

السلام عليكم ورحمة الله وبركاته،

Subject: Supplementary Disclosure

KFH: Analysts Conference Presentation

Q (3/2025)

الموضوع: إفصاح مكمل

بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين

الربع (2025/3)

In reference to the above, and in line with Kuwait Finance House 'KFH' compliance with the requirements of Chapter 4 of CMA Executive Bylaws Rulebook 10 (Disclosure and Transparency), and with Bursa Kuwait Role Book Article (7-8-1/4) regarding the Listed Companies Obligations (Analysts Conference), KFH would like to report the following:

- KFH has conducted the Analysts Conference for Q (3/2025) through live broadcasting on internet (Live Webcast) at 12:30 p.m. on Tuesday 28 October 2025.
- There was no other material information had been discussed during the conference.
- KFH will disclose the Conference Minutes of Meeting within (3) working days after the conference.

Attached is Appendix (12) "Supplementary Disclosure Form" and "the Investors Presentation Q (3/2025)". The same been submitted to Capital Markets Authority and Bahrain Bourse.

Best Regards,

بالإشارة إلى الموضوع أعلاه، وحرصاً من بيت التمويل الكويتي على الالتزام بمتطلبات الفصل الرابع من الكتاب العاشر (الإفصاح والشفافية) من اللائحة التنفيذية لهيئة أسواق المال، والمادة رقم (4/1-8-7) من كتاب قواعد البورصة بشأن التزامات الشركات المدرجة (الإفصاح عن مؤتمر المحللين)، يفيد بيت التمويل الكويتي بما يلي:

- عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2025/3) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهريوم الثلاثاء الموافق 28 أكتوبر 2025م.
- لم يتم تداول أي معلومات جوهرية أخرى خلال المؤتمر.
- سوف يقوم بيت التمويل الكويتي بالإفصاح لاحقاً عن محضر المؤتمر خلال (3) أيام عمل من تاريخ المؤتمر.

مرفق لكم نموذج "الإفصاح المكمل" وفقاً للملحق رقم (12)، و"العرض التقديمي للمستثمرين للربع (2025/3)". هذا وقد تم تزويد كل من السادة/ هيئة أسواق المال والسادة/ بورصة البحرين بنسخة منهما.

وتفضلوا بقبول فائق الاحترام،



خالد يوسف الشملان

الرئيس التنفيذي للمجموعة

Khaled Yousef Al-Shamlan

Group Chief Executive Officer

28 October 2025

28 أكتوبر 2025

Kuwait Finance House (KFH)

بيت التمويل الكويتي

Appendix (12)

ملحق رقم (12)

Supplementary Disclosure Form

نموذج الإفصاح المكمل

KFH: Analysts Conference Presentation
Q (3/2025)

بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين
الربع (2025/3)

Supplementary Disclosure

الإفصاح المكمل

Date	Listed Company
28 October 2025	Kuwait Finance House (KFH)

Disclosure Title
KFH: Analysts Conference Presentation Q (3/2025)

Previous Disclosure	
Date	Title
21 October 2025	Disclosure of Material Information
CBK Approval on KFH's Interim Condensed Consolidated Financial Information Q (3/2025)	

Developments that Occurred to the Disclosure
- KFH has conducted the Analysts Conference for Q (3/2025) through live broadcasting on internet (Live Webcast) at 12:30 p.m. on Tuesday 28 October 2025. - There was no other material information had been discussed during the conference. - KFH will disclose the Conference Minutes of Meeting within (3) working days after the conference.

The Financial Effect of The Occurring Developments
Currently, there is no effect on KFH's financial position.

التاريخ	اسم الشركة المدرجة
28 أكتوبر 2025	بيت التمويل الكويتي

عنوان الإفصاح
بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين الربع (2025/3)

الإفصاح السابق	
التاريخ	العنوان
21 أكتوبر 2025	الإفصاح عن المعلومات الجوهرية
موافقة بنك الكويت المركزي على المعلومات المالية المرحلة المكثفة المجمعة الربع (2025 / 3)	

التطور الحاصل على الإفصاح
- عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2025/3) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهر يوم الثلاثاء الموافق 28 أكتوبر 2025م. - لم يتم تداول أي معلومات جوهرية أخرى خلال المؤتمر. - سوف يقوم بيت التمويل الكويتي بالإفصاح لاحقاً عن محضر المؤتمر خلال (3) أيام عمل من تاريخ المؤتمر.

الأثر المالي للتطور الحاصل
لا يوجد أثر في الوقت الحالي على المركز المالي لبيت التمويل الكويتي.

Significant Effect on the financial position shall be mentioned if the material information can measure that effect, excluding the financial effect resulting from tenders or similar contracts.

If a Listed Company, which is a member of a Group, disclosed some material information related to it and has Significant Effect on other listed companies' which are members of the same Group, the other companies' disclosure obligations are limited to disclosing the information and the financial effect occurring to that company itself.

يتم ذكر الأثر على المركز المالي في حال كانت المعلومة الجوهرية قابلة لقياس ذلك الأثر، ويستثنى الأثر المالي الناتج عن المناقصات والممارسات وما يشبهها من عقود.

إذا قامت شركة مدرجة من ضمن مجموعة بالإفصاح عن معلومة جوهرية تخصها ولها انعكاس مؤثر على باقي الشركات المدرجة من ضمن المجموعة، فإن واجب الإفصاح على باقي الشركات المدرجة ذات العلاقة يقتصر على ذكر المعلومة والأثر المالي المترتب على تلك الشركة بعينها.



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9M-2025 Earnings Presentation

Kuwait, 28 October 2025

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- **FORWARD-LOOKING STATEMENTS**

- All statements included or incorporated by reference in this presentation, other than statements or characterizations of historical fact, are forward-looking statements. Such forward-looking statements are based on Kuwait Finance House's current expectations, predictions and estimates and are not guarantees of future performance, achievements or results. Forward-looking statements are subject to and involve risks and uncertainties and actual results, performance or achievements of Kuwait Finance House may differ materially or adversely from those expressed or implied in the forward-looking statements as a result of various factors. In addition, even if Kuwait Finance House's results of operations, financial condition and the development of the industry in which it operates are consistent with forward-looking statements contained herein, those results or developments may not be indicative of results or developments in subsequent periods. Kuwait Finance House does not undertake to update any forward-looking statements made herein. Past results are not indicative of future performance.

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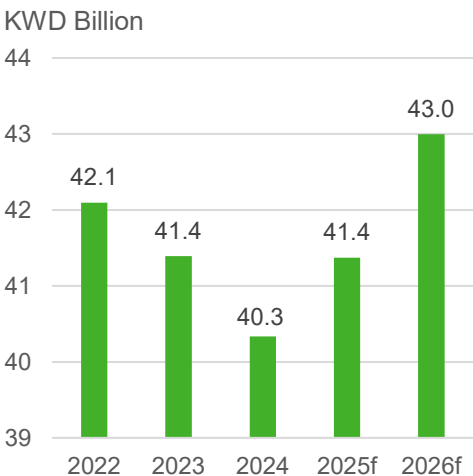
Appendix

Kuwait's Economic Highlights

Closing Prices Of Kuwait Crude Oil

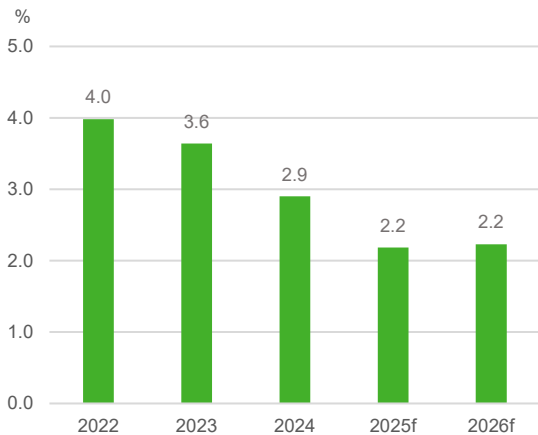


GDP Constant Price



IMF World Economic outlook, October 2025

Average Annual Inflation
Y-O-Y %

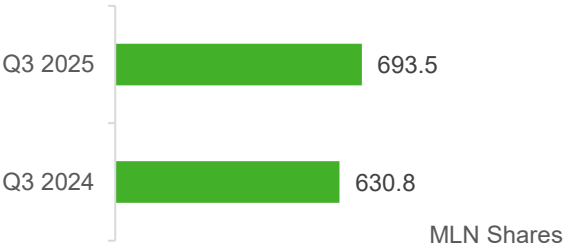


IMF World Economic outlook, October 2025

KFH Kuwait Market Capitalization



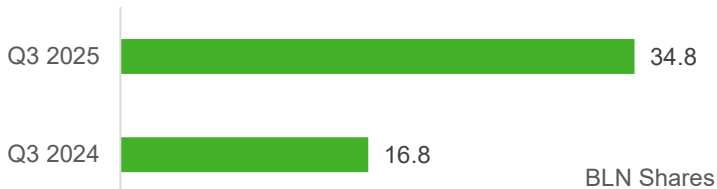
KFH Kuwait Traded Volume



Boursa Kuwait Market Capitalization



Boursa Kuwait Traded Volume



- Kuwait's economy is set for a recovery in 2025 recording KWD 41.4 billion, it is expected to grow by 2.6%, compared to a contraction of 2.6% in 2024.
- IMF has estimated a reduction for Kuwait's average annual Inflation rate to 2.2% in 2025 compared to 2.9% in 2024.
- By 30th of September 2025, the Kuwaiti Crude Oil Price closed at USD 70.9 per barrel, reflecting a decrease of 4.6% compared to the same period last year.
- Kuwait's credit rating is A+ with a stable outlook, according to Standard & Poor's, A1, with a stable outlook, by Moody's, and AA- with a stable outlook by Fitch Rating.
- The Central Bank of Kuwait "CBK" has cut the discount rate by 25 basis points from 4.0% to 3.75% effective 18th of September 2025 as part of ongoing monitoring of key economic and monetary indicators.
- Market Capitalization of all the listed companies in Boursa Kuwait reached KWD 52.6 Billion as of the end of Q3 2025 with an increase of 24.7% compared to the same period last year. KFH's Market Capitalization increased to KWD 14.3 Billion or 19.9% compared to Q3 2024.
- Traded volume of the listed companies in Boursa Kuwait during Q3 2025 reached to 34.8 Billion shares increasing by 107.5% compared to the same period last year. KFH's traded volume reached to 693.5 million shares during Q3 2025.

Overview of KFH's Awards & Ratings

Kuwait

Best Bank in Kuwait

EMEA Finance

Regional

Best Islamic Bank In
The Middle East

EMEA Finance

Global

Best Islamic Financial
Institution
in the World

Global Finance

FitchRatings

Long-Term Issuer Default Rating A

Short-Term Issuer Default Rating F1

STABLE Outlook

Fitch's Rating Update 7 May 2025

MOODY'S

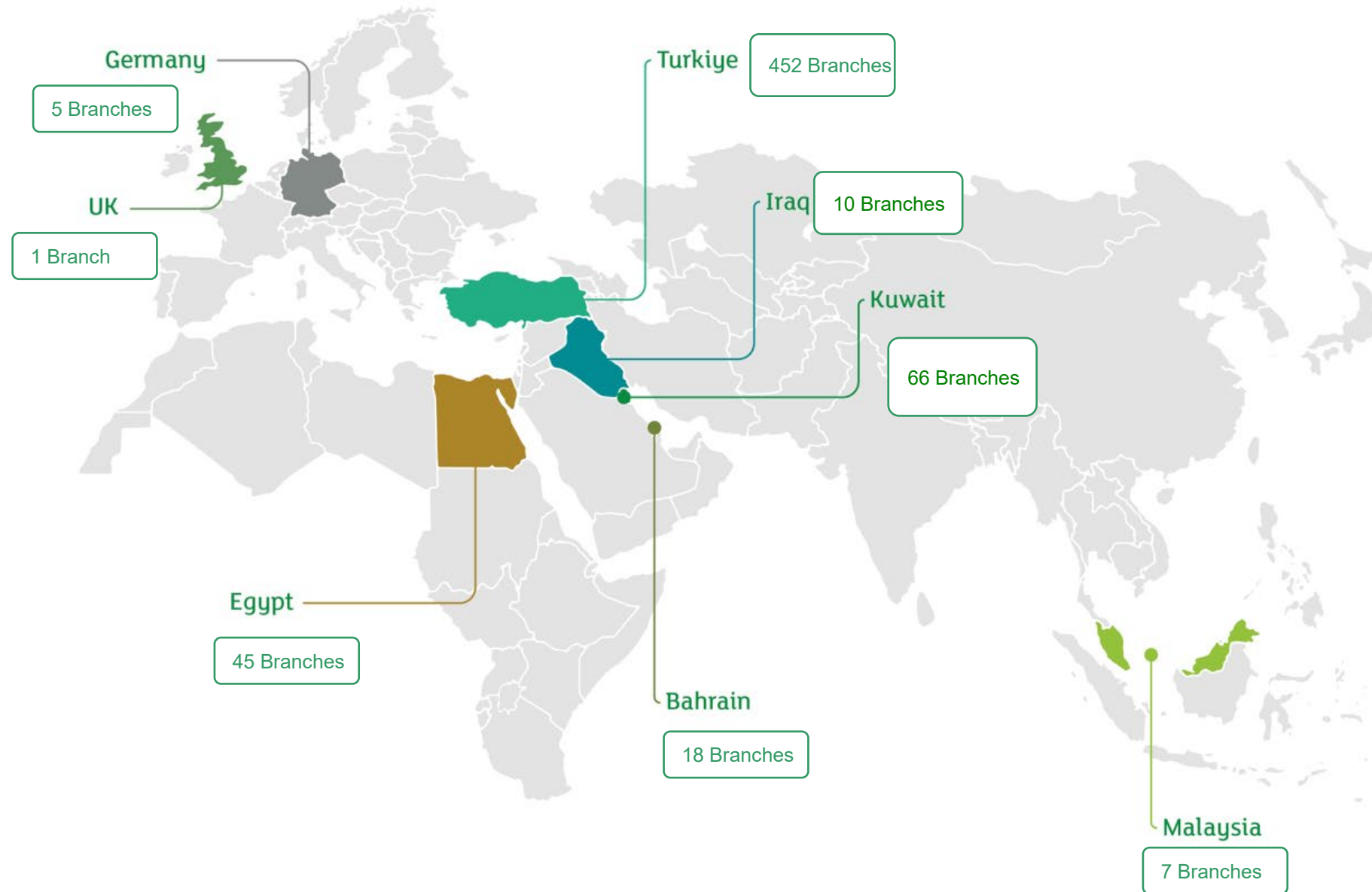
LT FC Bank Deposits Rating A2

ST FC Bank Deposits Rating P-1

STABLE Outlook

Moody's update 18 February 2025

Overview of KFH

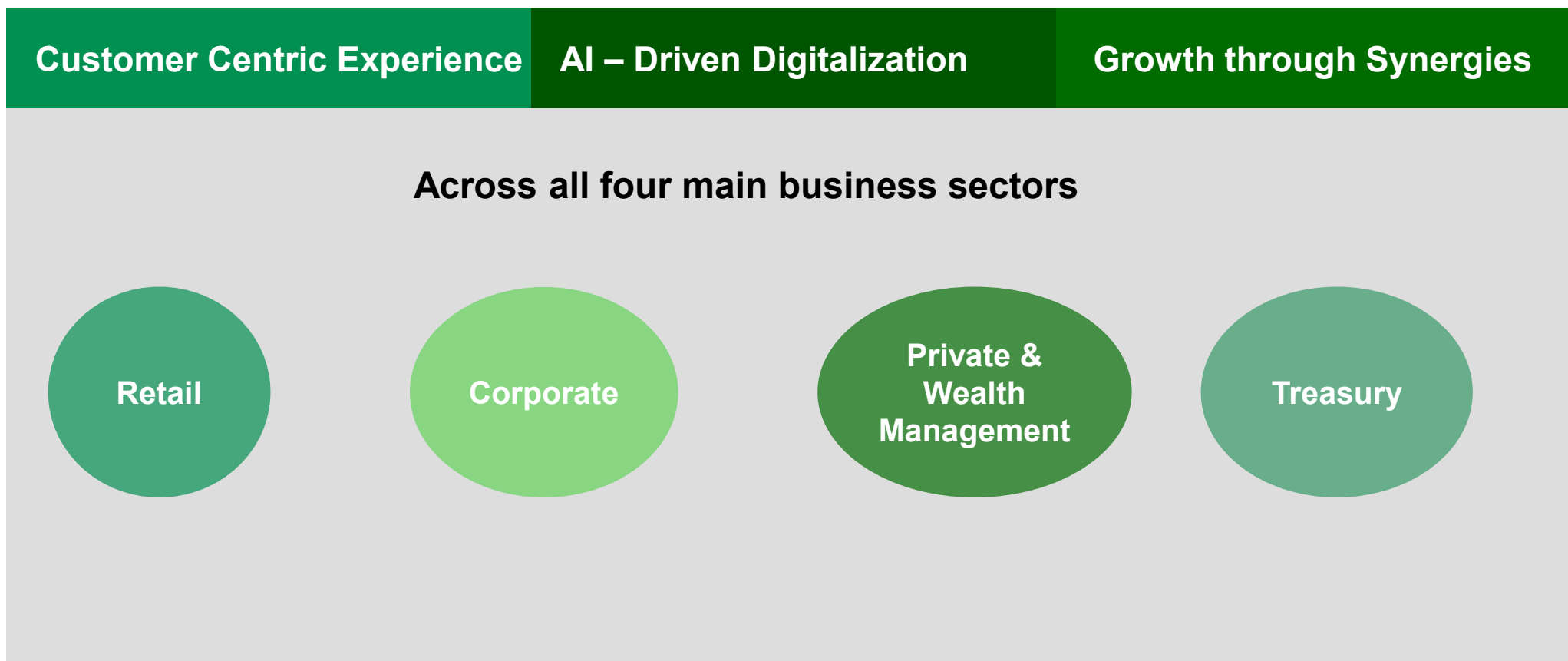


KFH Strengths

Robust Financial Performance	Leading Islamic Financial Institution	Strong Government Sponsorship	Professional Management Team	Strategic Distribution Channels	Effective Risk Management Framework
A consistent track record of profitability & dividend payment	Second largest Islamic Financial Institution globally in terms of asset base	36.321% ownership by various Kuwaiti Government authorities	Well-rounded human capital through meritocratic management structure	Diversified international operations	KFH continuously develops its risk management framework in light of development in the business, banking and market regulations
Solid funding and liquidity profile	Operating history of more than 40 years	KFH operates mainly in Kuwait where the economy benefits from high level of economic strength	Significant improvement in the Management team for the diversified international operation	KFH has branches in eight countries giving access to Europe, Middle East and Asian markets	Disciplined & risk adjusted approach to capital allocation
Consistently low NPF rates	Strong retail franchise	Systemic important bank in Kuwait Large retail deposit and global flagship Islamic bank	Strong and stable Board of Directors, collectively bringing more than two hundred and fifty years of professional experience	Extensive accessibility option with a wide network of over 600 branches and over 1800 ATMs	Large and diversified portfolio
Improved cost to income ratio Solid profit margins and Improved efficiency	Pioneer of Islamic products in Kuwait				Reduced non-core assets

KFH Strategy

KFH's main focus is on core banking business activities



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9M-25 Financial Highlights

Net Profit
for Shareholders

KD 492.7 mn

+2.0%
(Sep-25 vs Sep-24)

Net Financing
Income

KD 944.3 mn

+13.1%
(Sep-25 vs Sep-24)

Net Operating
Income

KD 850.2 mn

+12.8%
(Sep-25 vs Sep-24)

Cost to Income Ratio

35.18%

(9M-24: 36.77%)

EPS (fils)

27.98

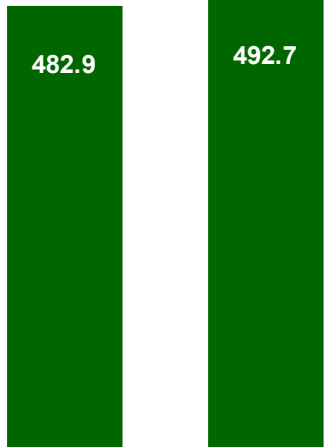
(9M-24: 27.43 fils)*

* EPS for prior period is adjusted to reflect the bonus share issuance.

9M-25 Financial Performance

Net Profit for Shareholders

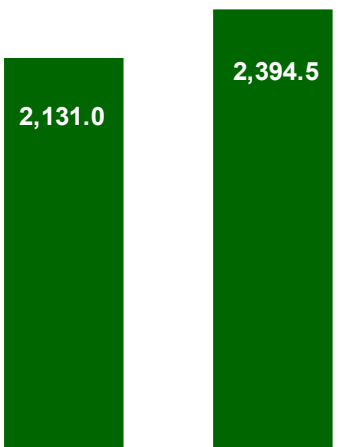
(KD mn)



9M-24 9M-25

Financing Income

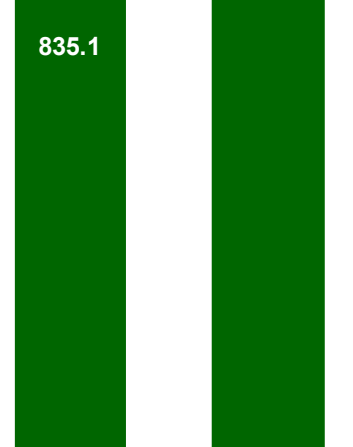
(KD mn)



9M-24 9M-25

Net Financing Income

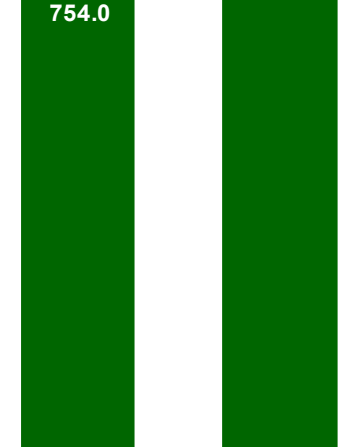
(KD mn)



9M-24 9M-25

Net Operating Income

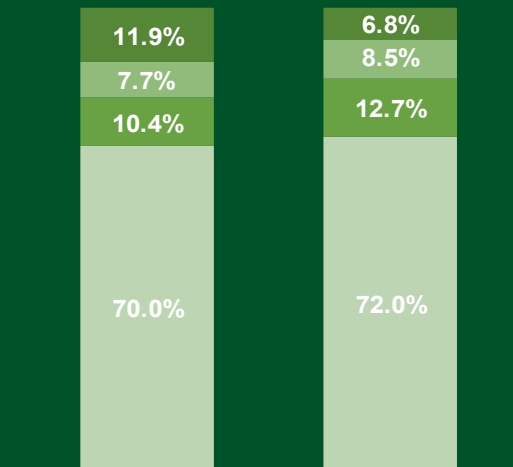
(KD mn)



9M-24 9M-25

Total Operating Income Profile

- Other Non-Financing Income (%)
- Investment Income (%)
- Fees and Commission income (%)
- Net Financing Income (%)



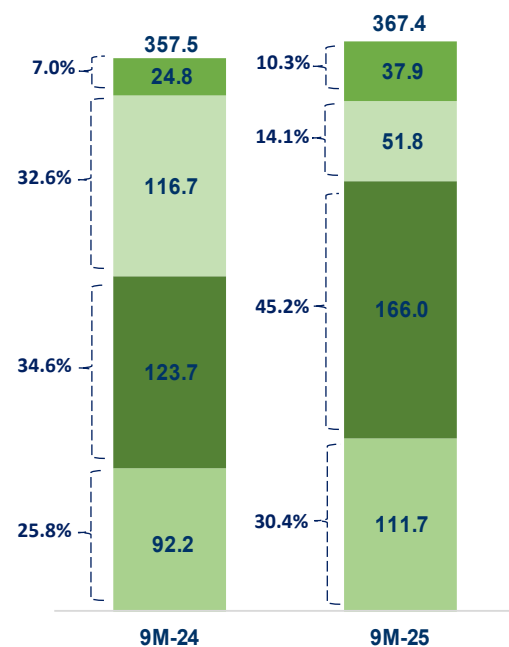
9M-24 9M-25

9M-25 Financial Performance

Non - Financing Income

(KD m)

- Other Income
- Net Gain from Foreign Currencies
- Fees and Commission Income
- Investment Income



Total Operating Expenses

(KD m)

- Depreciation and Amortization
- Other Operating Expenses
- Staff Costs



C/I Ratio

9M-24
36.77%

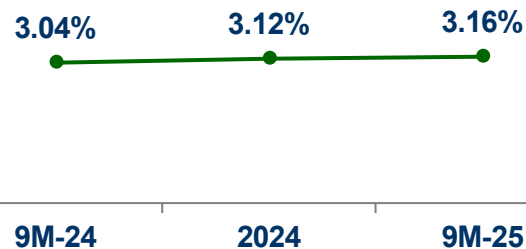
9M-25
35.18%

9M-25 Financial Performance

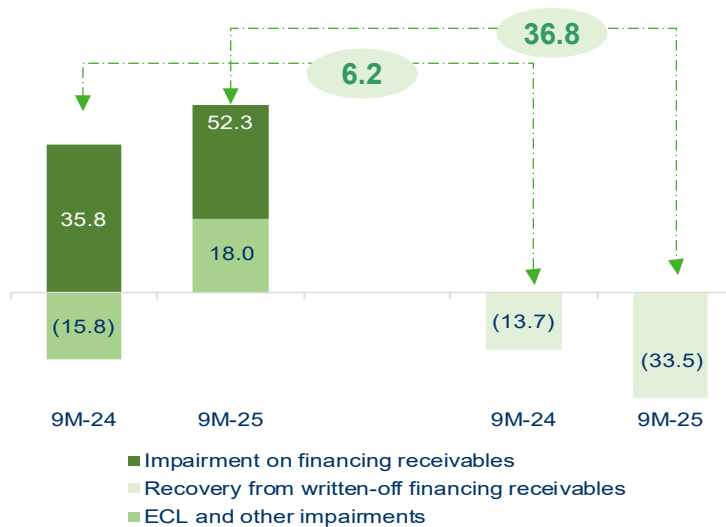
Average Profit Earning Assets (KD bn)



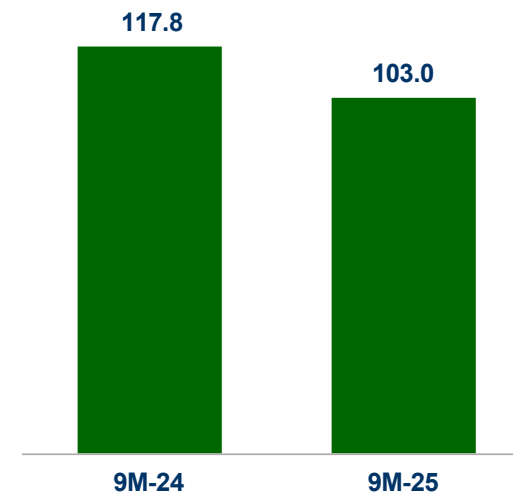
Net Financing Margin



Provision and Impairment (KD mn)



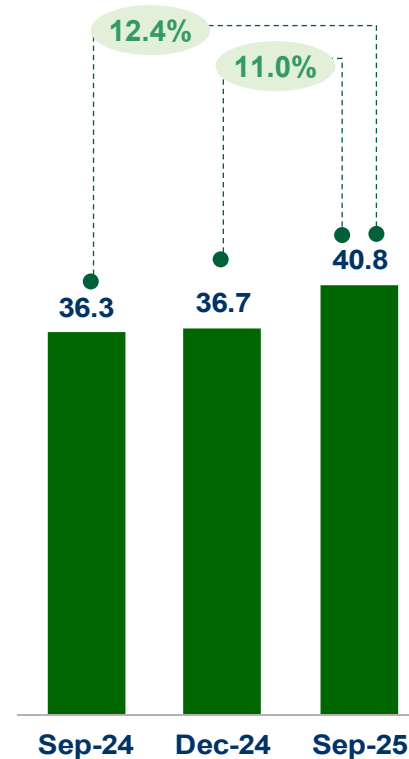
Net Monetary Loss* (KD mn)



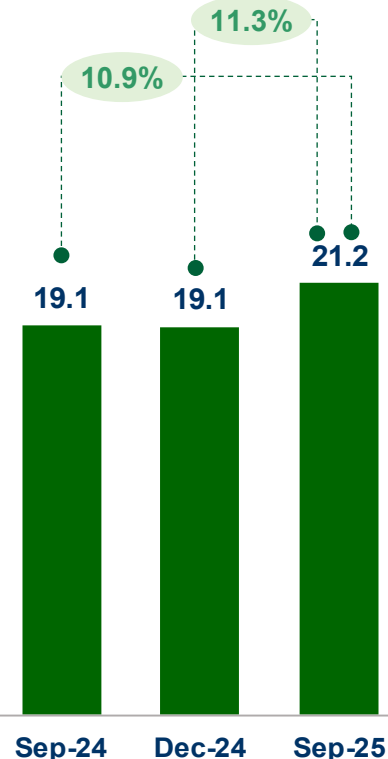
* Hyper-inflation impact

9M-25 Financial Performance

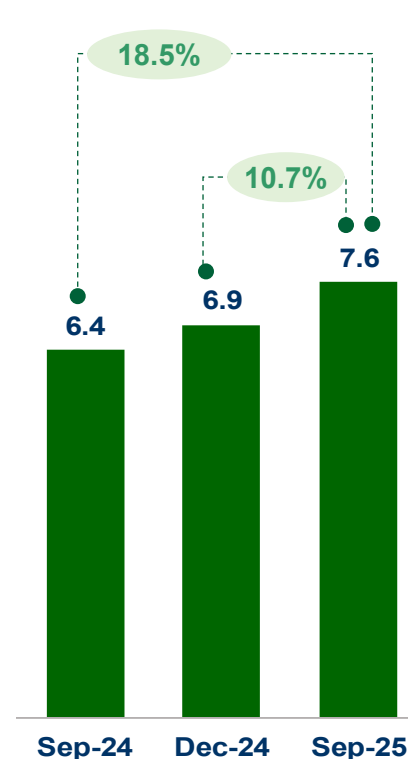
Total Assets
(KD bn)



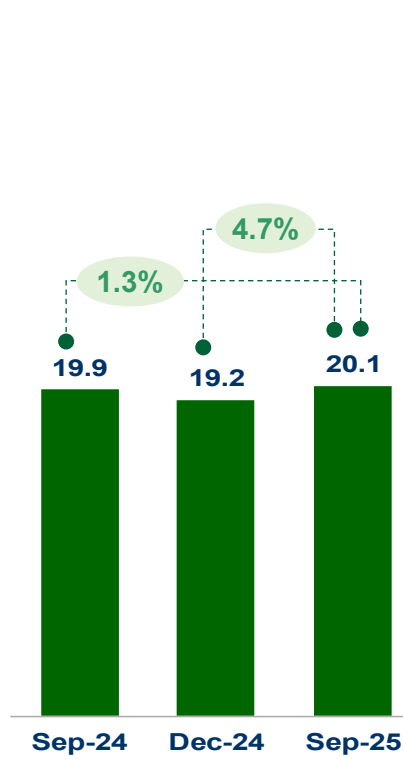
Net Financing
(KD bn)



Investment in debt securities
(KD bn)

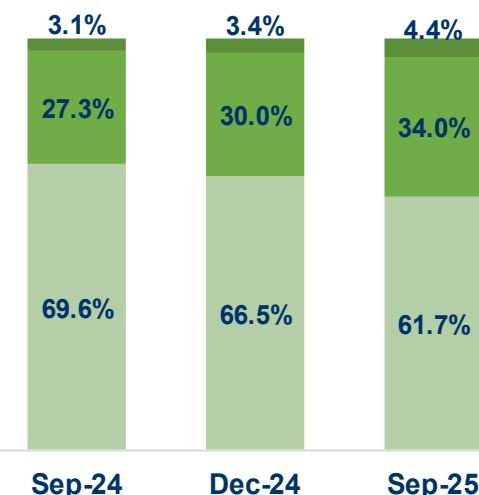


Depositors' Accounts
(KD bn)



Funding Mix

- Sukuk Payable
- Due to Banks & FI's
- Depositors Accounts



9M-25 Key Financial Ratios

Return on Average Tangible Equity (%) *

21.70% 20.51%

9M-24 9M-25

Return on Average Equity (%) *

12.11% 11.88%

9M-24 9M-25

Return on Average Assets (%) *

1.85% 1.97%

9M-24 9M-25

C/I (%)

36.77% 35.18%

9M-24 9M-25

EPS (fils) **

27.43 27.98

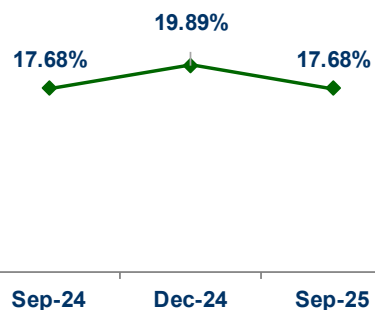
9M-24 9M-25

* Annualized

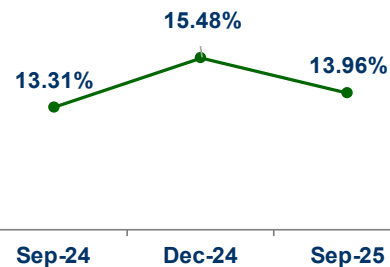
** EPS for prior period is adjusted to reflect the bonus share issuance.

9M-25 Capital & Asset Quality Ratios

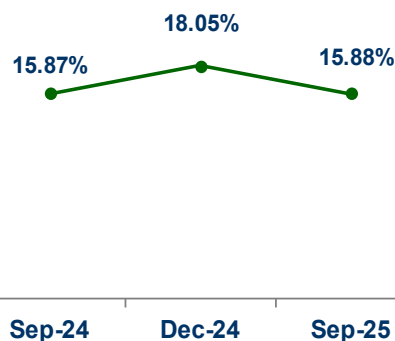
Capital Adequacy Ratio (%) *



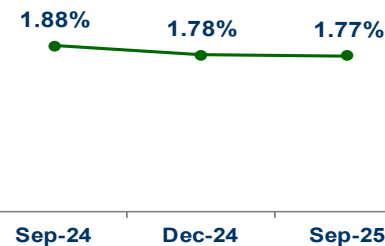
CET1 (%) *



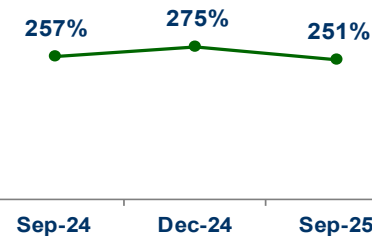
TIER 1 (%) *



NPF (%)



NPF Coverage Ratio (%)



* After proposed dividend

Consolidated Financial Statements 9M-25 vs. 9M-24

Consolidated Statement of Financial Position (KD million)	Sep-25	Sep-24
Cash and balances with banks and financial institutions	4,182	3,665
Due from Banks	2,936	2,161
Financing receivables	21,221	19,136
Investments in debt securities	7,600	6,414
Trading properties	92	95
Investments	321	301
Investment in associates and joint ventures	251	547
Investment properties	351	383
Other assets	1,035	864
Goodwill and Intangible assets	2,330	2,327
Property and equipment	432	367
TOTAL ASSETS	40,752	36,259
Due to banks	7,058	4,700
Due to financial institutions	4,029	3,103
Sukuk payables and term financing	1,421	873
Depositors' accounts	20,120	19,865
Other liabilities	1,692	1,466
TOTAL LIABILITIES	34,319	30,008
Share capital	1,848	1,711
Share premium	4,267	4,267
Treasury shares	(822)	(822)
Proposed cash dividend	0	0
Reserves	311	215
TOTAL EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE BANK	5,604	5,371
Perpetual Tier 1 Capital Securities and Sukuks	381	498
Non-controlling interests	448	382
TOTAL EQUITY	6,433	6,252
TOTAL LIABILITIES AND EQUITY	40,752	36,259

Consolidated Statement of Income (KD million)	Sep-25	Sep-24
Financing income	2,395	2,131
Financing cost and distribution to depositors	1,450	1,296
Net finance income	944	835
Investment income	112	92
Fees and commission income	166	124
Net gain from foreign currencies	52	117
Other operating income	38	25
Non-Financing Income	367	357
Total Operating Income	1,312	1,193
Staff costs	266	253
General and administrative expenses	129	123
Depreciation and amortization	67	62
Total Expenses	461	439
Net Operating Income	850	754
Provisions and impairment	37	6
Net Monetary Loss	103	118
Profit for the Period Before Taxation	710	630
Taxation and Proposed Directors' fees	146	120
Non-controlling interests	71	27
Profit Attributable to Shareholders of the Bank	493	483

Consolidated Statement of Financial Position 2020 - 2024

Consolidated Statement of Financial Position (KD million)	2020	2021	2022	2023	2024
Cash and balances with banks and financial institutions	2,491	2,325	3,156	3,612	3,695
Due from Banks	3,365	3,350	3,870	2,971	2,227
Financing receivables	10,748	11,355	18,801	19,425	19,070
Investments in debt securities	2,742	2,735	6,085	7,006	6,865
Trading properties	102	96	95	105	92
Investments	192	219	247	310	242
Investment in associates and joint ventures	521	492	520	543	384
Investment properties	351	325	400	377	366
Other assets	728	654	999	903	1,059
Goodwill and Intangible assets	32	32	2,463	2,398	2,328
Property and equipment	230	204	335	359	376
TOTAL ASSETS	21,502	21,788	36,969	38,010	36,703
Due to banks & Financial Institutions	4,215	3,424	7,633	7,984	8,674
Sukuk payables and term financing	315	217	784	636	987
Depositors' accounts	14,056	15,038	21,030	21,813	19,220
Other liabilities	814	803	1,235	1,414	1,405
TOTAL LIABILITIES	19,401	19,481	30,683	31,847	30,286
Share capital	767	844	1,342	1,476	1,711
Share premium	720	720	3,612	3,612	4,267
Treasury shares	(28)	(28)	(42)	(113)	(822)
Reserves	476	395	446	341	363
TOTAL EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE BANK	1,936	1,932	5,358	5,316	5,519
Perpetual Tier 1 Capital Securities and Sukuks	0	227	502	502	504
Non-controlling interests	165	149	427	345	395
TOTAL EQUITY	2,101	2,307	6,286	6,163	6,418
TOTAL LIABILITIES AND EQUITY	21,502	21,788	36,969	38,010	36,703

Consolidated Statement of Income 2020 - 2024

Consolidated Statement of Income (KD million)	2020	2021	2022	2023	2024
Financing income	893	871	1,322	2,194	2,886
Financing cost and distribution to depositors	279	286	522	1,228	1,739
Net finance income	614	586	801	966	1,147
Investment income	(6)	16	44	184	138
Fees and commission income	73	72	90	136	177
Net gain from foreign currencies	70	89	93	140	154
Other income	45	48	44	34	15
Non-Financing Income	181	225	272	495	484
Total operating income	796	811	1,072	1,461	1,631
Staff costs	172	184	209	287	347
General and administrative expenses	81	82	95	150	168
Depreciation and amortisation	43	42	45	79	84
Total Expenses	296	308	349	515	600
Net Operating Income	500	503	723	945	1,031
Provisions and impairment	284	135	62	44	58
Net Monetary Loss	0	0	128	73	155
Profit Before Tax and Zakat	215	368	534	828	817
Taxation and Proposed Directors' fees	31	58	99	153	175
Non-controlling interests	36	67	77	91	40
Profit Attributable to Shareholders of the Bank	148	243	358	585	602



Q&A

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Thank you

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