

Date: 27 April 2026

Ref: 10 / 10 / 217 / 2026

To: Chief Executive Officer

Boursa 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 (1/2026)

الموضوع: إفصاح مكمل

بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين

الربع (2026/1)

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 Boursa 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 (1/2026) through live broadcasting on internet (Live Webcast) at 12:30 p.m. on Monday 27 April 2026.
- 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 (1/2026)". The same been submitted to Capital Markets Authority and Bahrain Bourse.

Best Regards,

بالإشارة إلى الموضوع أعلاه، وحرصاً من بيت التمويل الكويتي على الإلتزام 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 إلتزامات الشركات المدرجة (الإفصاح عن مؤتمر المحللين)، يفيد بيت التمويل الكويتي بما يلي:

- عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2026/1) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهريوم الاثنين الموافق 27 أبريل 2026.
- 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 (2026/1)". هذا وقد تم تزويد كلاً 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

27 April 2026

27 أبريل 2026

Kuwait Finance House

بيت التمويل الكويتي

Appendix (12)

ملحق رقم (12)

Supplementary Disclosure Form

نموذج الإفصاح المكمل

**KFH: Analysts Conference Presentation
Q (1/2026)**

بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين
الربع (2026/1)

Supplementary Disclosure

Date	Listed Company
27 April 2026	Kuwait Finance House

Disclosure Title
KFH: Analysts Conference Presentation Q (1/2026)

Previous Disclosure	
Date	Title
21 April 2026	Disclosure of Material Information
CBK Approval on KFH's Interim Condensed Consolidated Financial Information Q 1 / 2026	

Developments that Occurred to the Disclosure
<ul style="list-style-type: none">• KFH has conducted the Analysts Conference for Q (1/2026) through live broadcasting on internet (Live Webcast) at 12:30 p.m. on Monday 27 April 2026.• 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
<ul style="list-style-type: none">• Currently, there is no effect on KFH's financial position.

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.

الإفصاح المكمل

اسم الشركة المدرجة	التاريخ
بيت التمويل الكويتي	27 أبريل 2026

عنوان الإفصاح
بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين الربع (2026/1)

الإفصاح السابق	
العنوان	التاريخ
الإفصاح عن المعلومات الجوهرية	21 أبريل 2026
موافقة بنك الكويت المركزي على المعلومات المالية المرحلية المكثفة المجمعة الربع الأول 2026	

التطور الحاصل على الإفصاح
<ul style="list-style-type: none">• عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2026/1) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهر يوم الاثنين الموافق 27 أبريل 2026.• 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
<ul style="list-style-type: none">• لا يوجد أثر في الوقت الحالي على المركز المالي لبيت التمويل الكويتي.

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.

Q1-2026 Earnings Presentation

Group Financial Control

Investor Relations

Kuwait, 27 April 2026



بيت التمويل الكويتي

KFH

Disclaimer

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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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- 1 **Kuwait's Operating Environment**

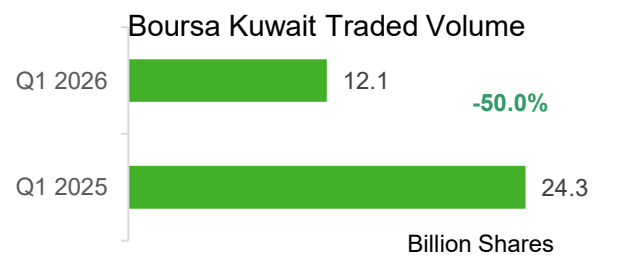
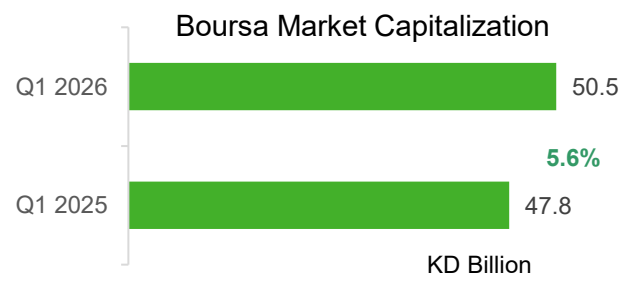
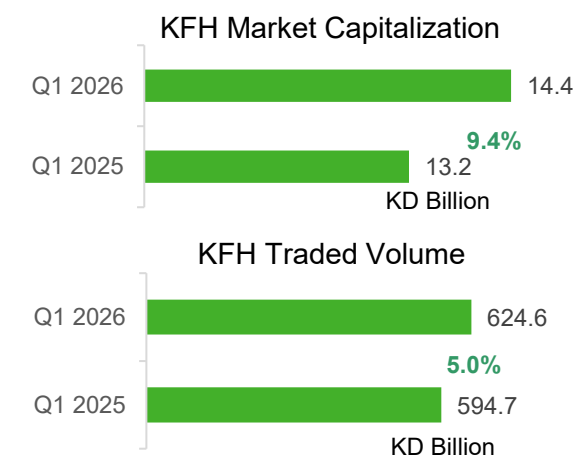
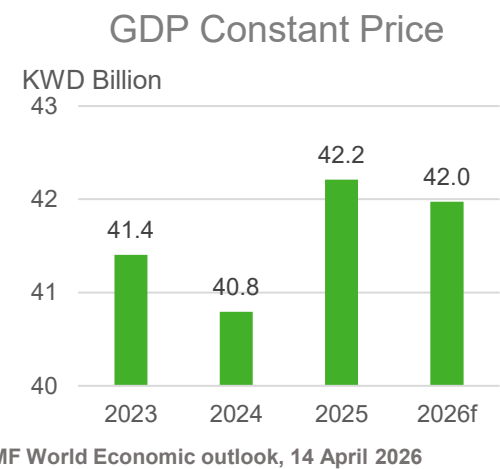
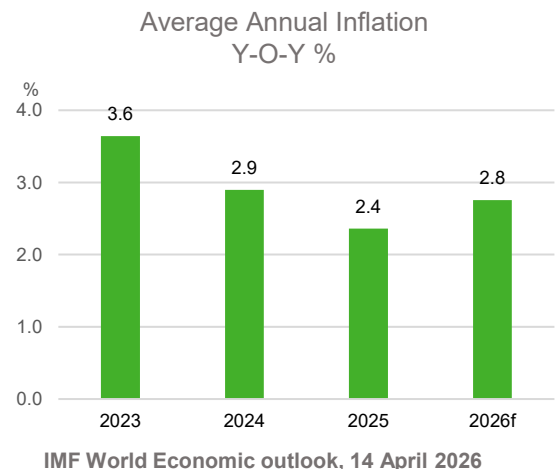
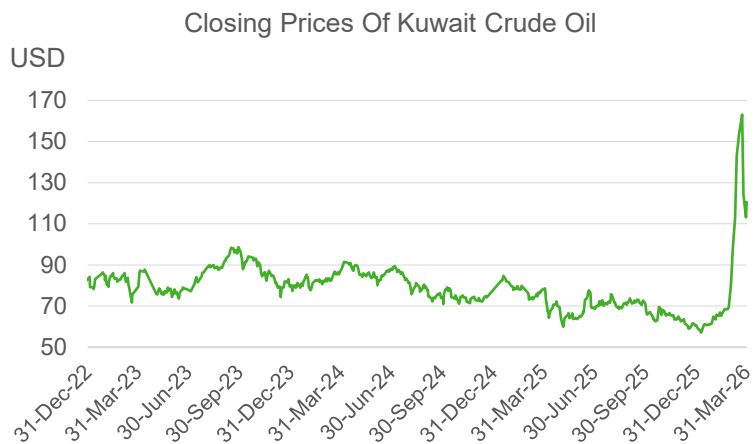
- 2 **Overview of KFH**

- 3 **KFH Strategy**

- 4 **Q1-2026 Financial Results**

- 5 **Appendix**

Kuwait's Economic Highlights



- Against the US-Iranian war, International Monetary Fund (IMF) expects Kuwait's GDP to reach KWD 42.0 billion, with a slight contraction of 0.6% in 2026, following a growth of 3.5% in 2025. The impact of the geopolitical situation on the economy may become more evident in the coming quarters of 2026.
- The IMF also estimates that Kuwait's average annual inflation rate will slightly increase from 2.4% in 2025 to 2.8% in 2026 due to the current tensions.
- Amid the ongoing conflict, Kuwaiti crude oil prices reached unprecedented levels, peaking at USD 163 per barrel in the last week of March, before closing at USD 120.6 per barrel as of 31 March 2026. This represents an increase of over 100% compared to the same period last year.
- Kuwait's sovereign credit ratings remain strong, standing at A+ with a stable outlook from Standard & Poor's, A1 with a stable outlook from Moody's, and AA- with a stable outlook from Fitch Ratings.
- The Central Bank of Kuwait (CBK) maintained the discount rate at 3.5% during Q1 2026, following a cumulative 50 basis point reduction in 2025 from 4.0%, as part of its ongoing monitoring of key economic and monetary indicators.
- Market capitalization of listed companies on Boursa Kuwait reached KWD 50.5 billion by the end of Q1 2026, a 5.6% increase compared to the same period last year. Kuwait Finance House (KFH) recorded a market capitalization of KWD 14.4 billion, representing a 9.4% increase compared to the end of Q1 2025.
- The traded volume of listed companies on Boursa Kuwait during Q1 2026 reached 12.1 billion shares, declining by 50.0% compared to the same period last year. Meanwhile, KFH's traded volume reached 624.6 million shares during Q1 2026, marking an increase of 5.0% compared to Q1 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 24 Nov 2025

MOODY'S

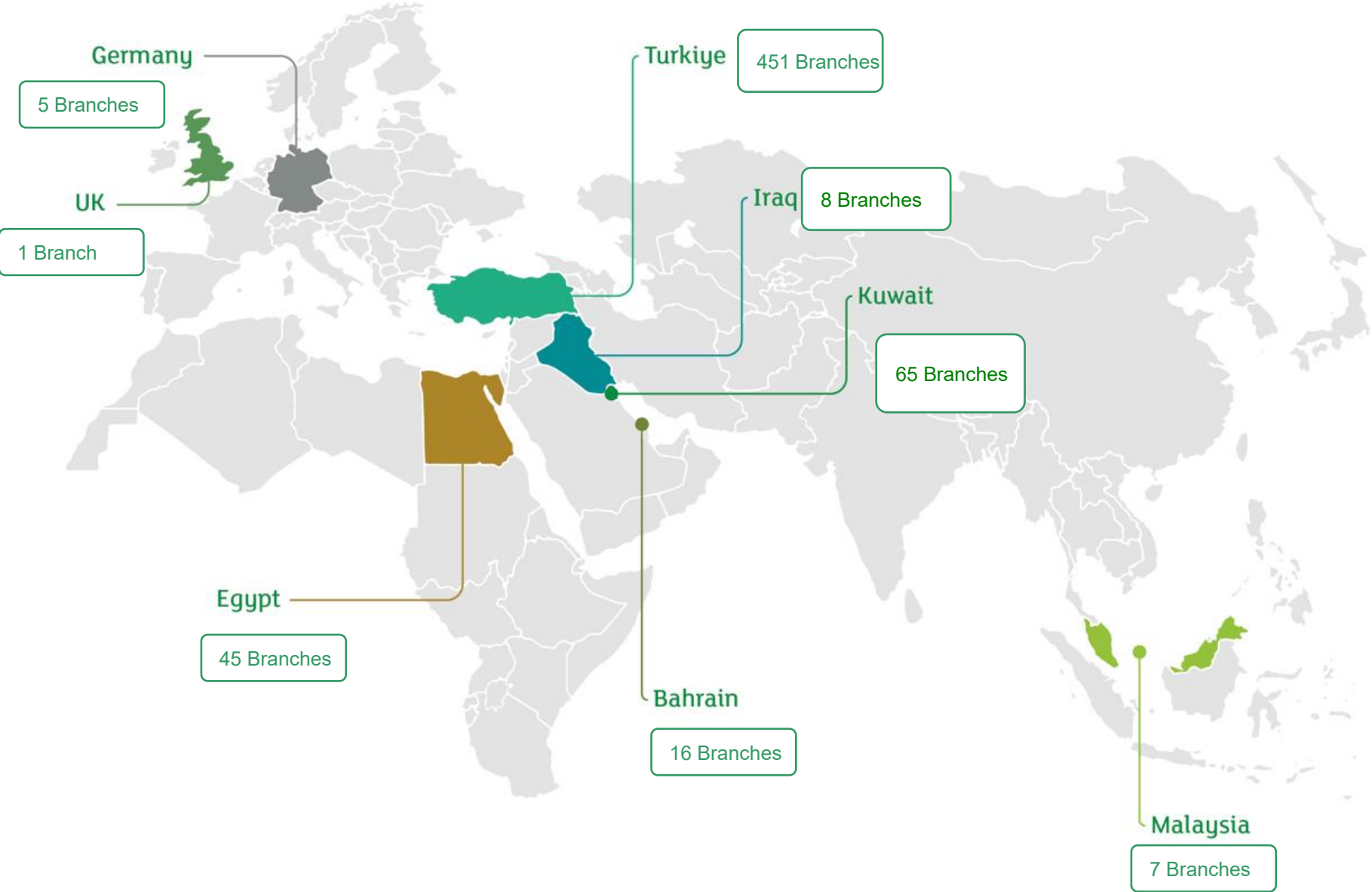
LT FC Bank Deposits Rating A2

ST FC Bank Deposits Rating P-1

STABLE Outlook

Moody's Rating Action 15 January 2026

Overview of KFH

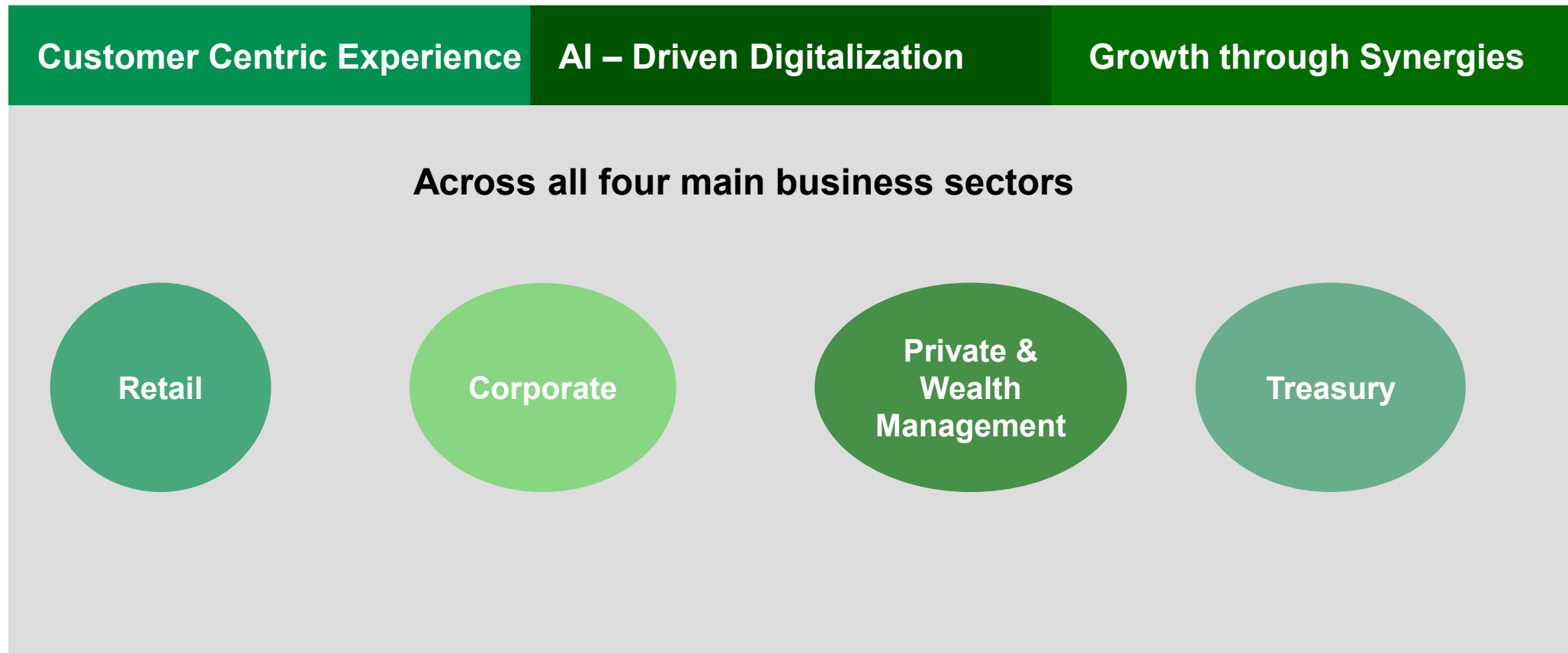


KFH Strengths

Robust Financial Performance	Leading Islamic Financial Institution	Strong Government Sponsorship	Professional Management Team	Strategic Distribution Channels	Effective Risk Management Framework
<p>A consistent track record of profitability & dividend payment</p> <p>Solid funding and liquidity profile</p> <p>Consistently low NPF rates</p> <p>Improved cost to income ratio Solid profit margins and</p> <p>Improved efficiency</p>	<p>Second largest Islamic Financial Institution globally in terms of asset base</p> <p>Operating history of more than 40 years</p> <p>Strong retail franchise</p> <p>Pioneer of Islamic products in Kuwait</p>	<p>36.335% ownership by various Kuwaiti Government authorities</p> <p>KFH operates mainly in Kuwait where the economy benefits from high level of economic strength</p> <p>Systemic important bank in Kuwait Large retail deposit and global flagship Islamic bank</p>	<p>Well-rounded human capital through meritocratic management structure</p> <p>Significant improvement in the Management team for the diversified international operation</p> <p>Strong and stable Board of Directors, collectively bringing more than two hundred and fifty years of professional experience</p>	<p>Diversified international operations</p> <p>KFH has branches in eight countries giving access to Europe, Middle East and Asian markets</p> <p>Extensive accessibility option with a wide network of over 600 branches and over 2000 ATMs</p>	<p>KFH continuously develops its risk management framework in light of development in the business, banking and market regulations</p> <p>Disciplined & risk adjusted approach to capital allocation</p> <p>Large and diversified portfolio</p> <p>Reduced non-core assets</p>

KFH Strategy

KFH's main focus is on core banking business activities



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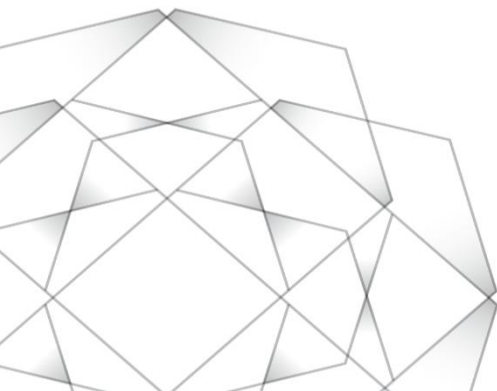
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Q1-26 Financial Highlights

Net Profit
for Shareholders

KD 176.5 mn

+5.0%
(Q1-26 vs Q1-25)

Net Financing
Income

KD 332.0 mn

+4.1%
(Q1-26 vs Q1-25)

Net Operating
Income

KD 340.6 mn

+10.3%
(Q1-26 vs Q1-25)

Cost to Income Ratio

31.4%

(Q1-25 34.0%)

EPS (fils)

9.59

*(Q1-25: 9.13 fils)**

Total Assets

KD 43.6 bn

+1.9%
(Mar-26 vs Dec-25)

Net Financing Receivable

KD 21.8 bn

+0.1%
(Mar-26 vs Dec-25)

Total Deposits

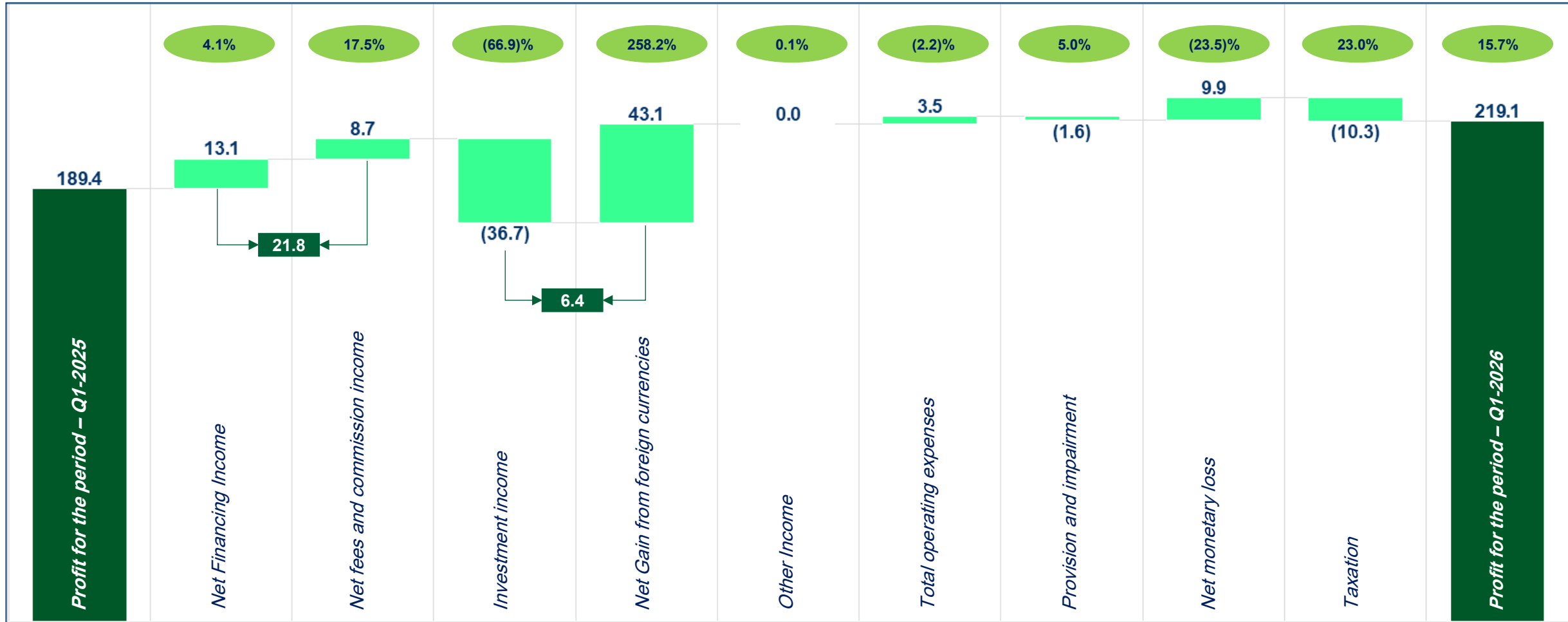
KD 21.4 bn

+1.9%
(Mar-26 vs Dec-25)

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

Income statement Q1-26 vs. Q1-25

 % Change Y-o-Y



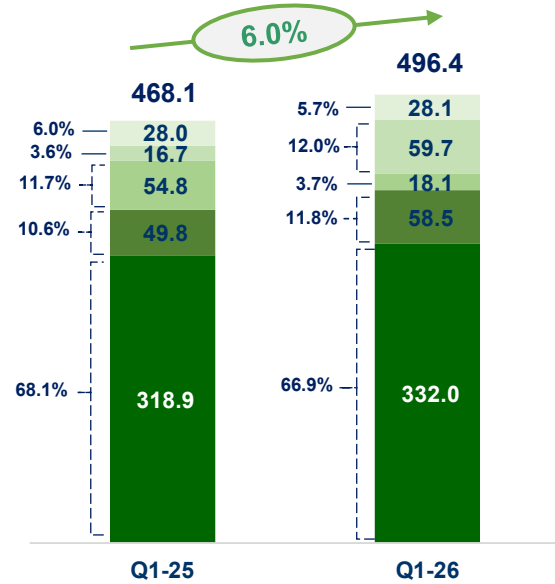
	<u>Q1-25</u>	<u>Q1-26</u>	<u>Y-o-Y %</u>
Total profit for the period	189.4	219.1	15.7%
Non-controlling interests	(21.3)	(42.6)	100.0%
Profit attributable to shareholders	168.1	176.5	5.0%

Income statement (cont.)

Q1-26 vs. Q1-25

Total Operating income (KD mn)

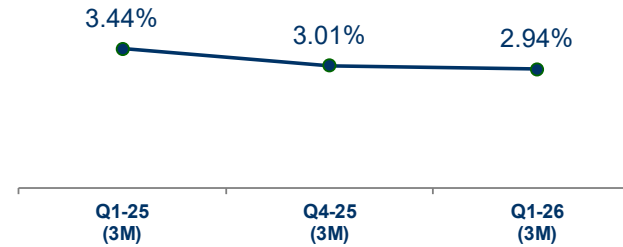
- Other Income
- Net Gain from Foreign Currencies
- Investment Income
- Fees and Commission Income
- Net financing income



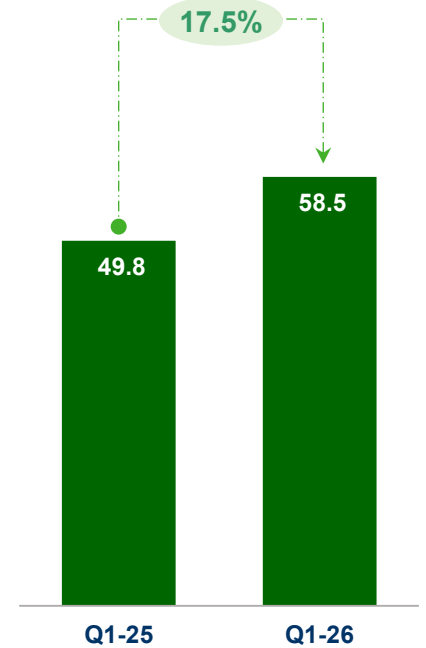
Net Financing Income (KD mn)



Net Financing Margin



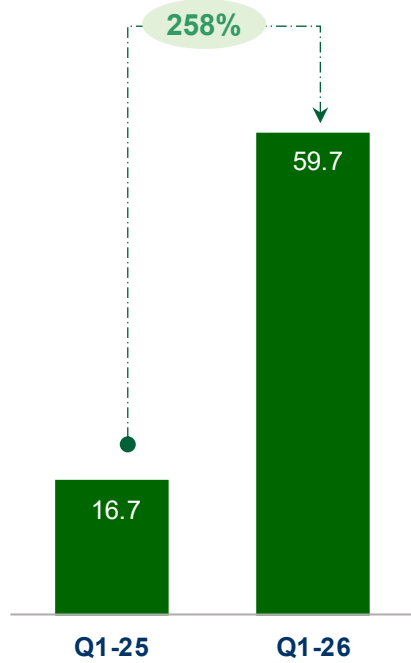
Fees and commission income (KD mn)



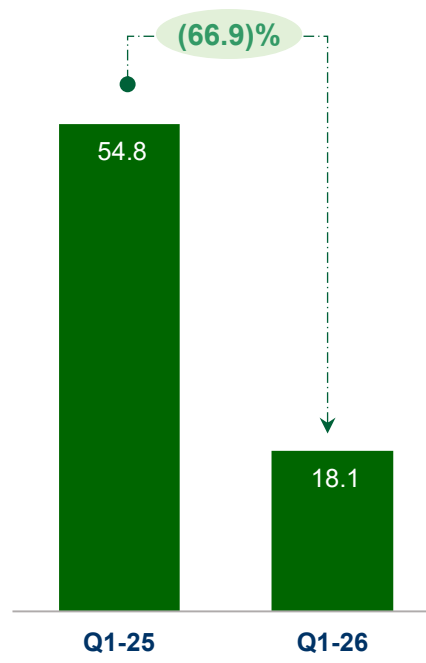
Income statement (cont.)

Q1-26 vs. Q1-25

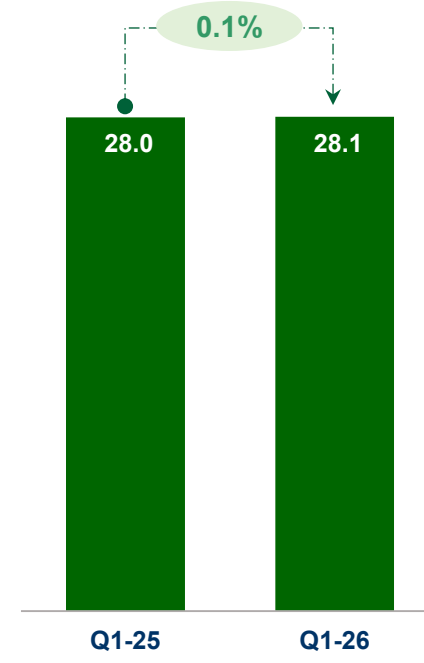
Net gain from foreign currencies
(KD mn)



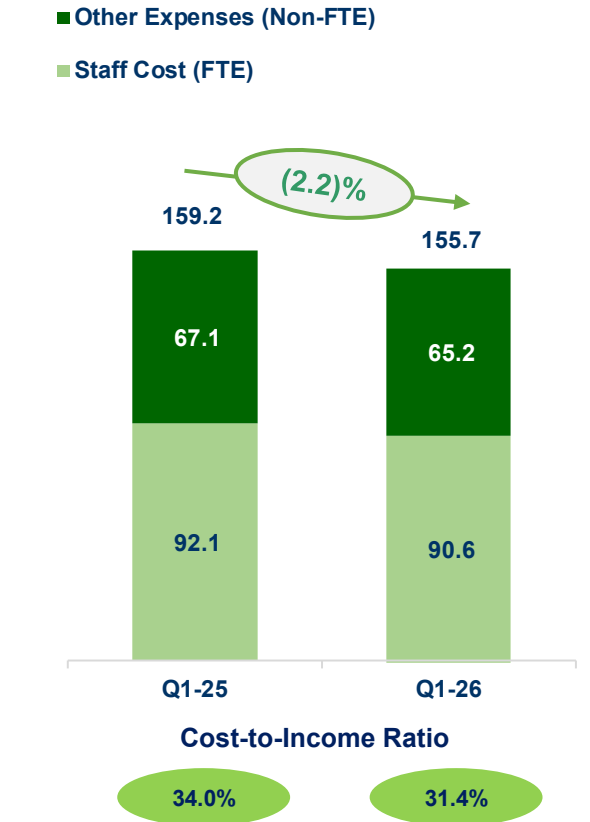
Investment Income
(KD mn)



Other Income
(KD mn)



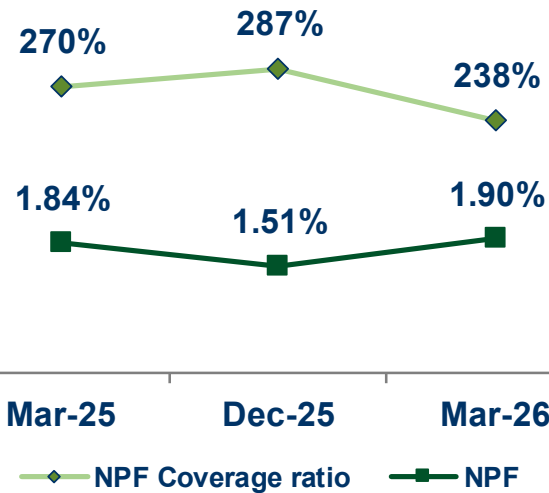
Total Operating Expenses
(KD mn)



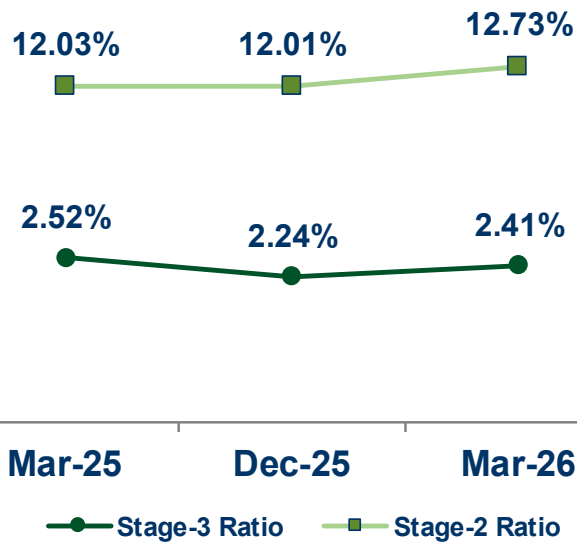
Asset Quality & Provision

Q1-26

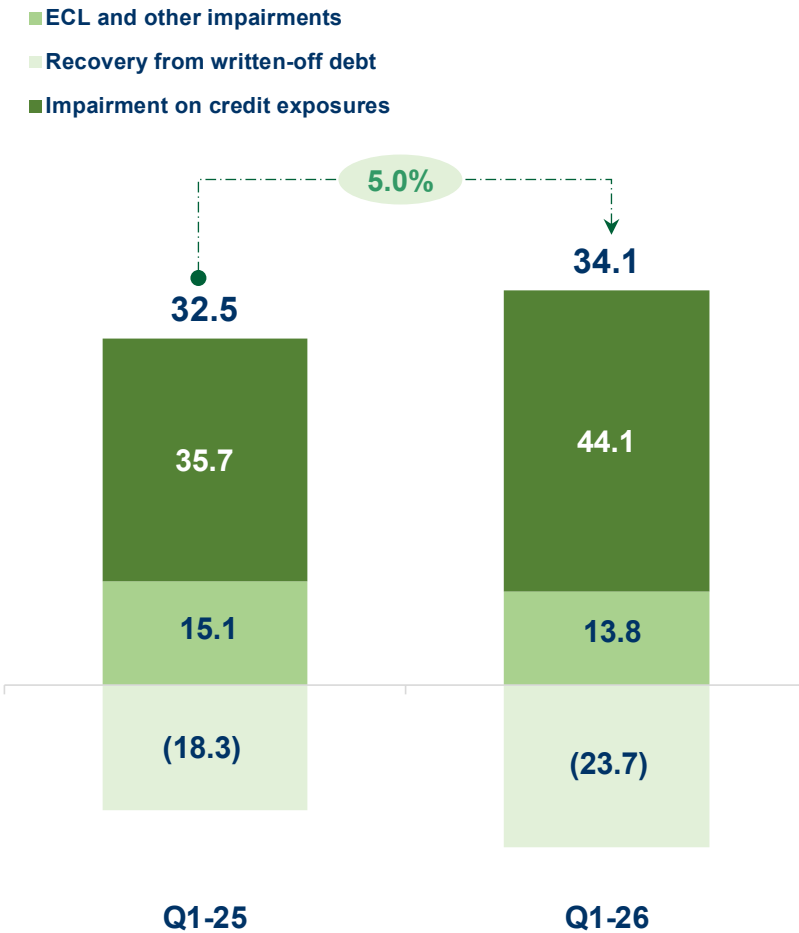
NPF (%) and NPF Coverage (%)



IFRS-9 Stage-2 and Stage-3 ratios



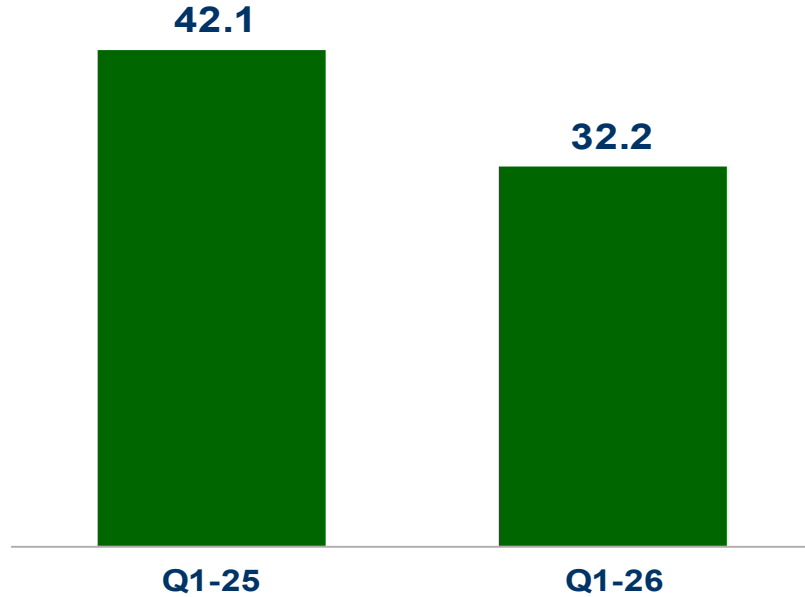
Provisions and Impairment (KD mn)



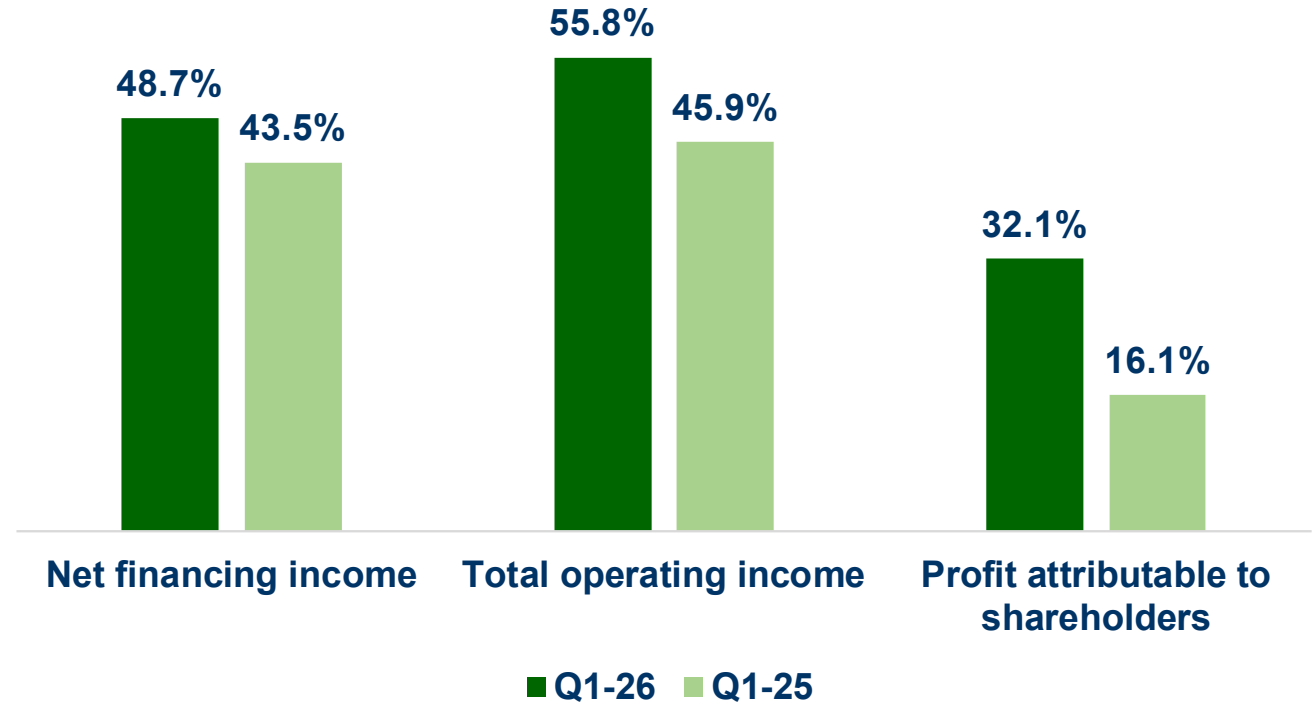
Hyperinflation & Türkiye contribution

Q1-26 vs. Q1-25

Net Monetary Loss (KD mn)



Türkiye contribution



Ratios & funding mix Q1-26 vs. Q1-25

Capital Adequacy Ratio (%)

19.38% 19.81% 19.23%

Mar-25 Dec-25 Mar-26

LCR (%)

150.86% 228.25% 250.55%

Mar-25 Dec-25 Mar-26

CET1 (%)

15.02% 15.05% 14.52%

Mar-25 Dec-25 Mar-26

NSFR (%)

121.05% 120.98% 123.03%

Mar-25 Dec-25 Mar-26

TIER 1 (%)

17.53% 18.02% 17.42%

Mar-25 Dec-25 Mar-26

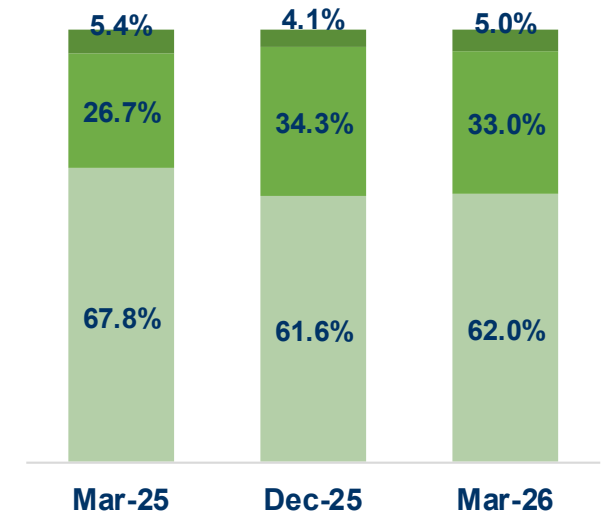
Return on Average Tangible Equity (%)

21.51% 21.30%

Q1-25 Q1-26

Funding Mix

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



Closing Remarks

Q1-26

5.0% Growth in profit attributable to shareholders

10.3% growth in net operating income

Improved efficiency

Strong liquidity and capital

Continued conservative provisioning posture

Q&A

2026 Expectation

	FY2025	Q1-26	2026 Expectation
Financing growth	+14.4%	+0.1%	Low double-digit
Fees and commission	+29.5%	+17.5%	Above 15%
NFM%	3.12%	2.94%	Contracting
Cost to income ratio	34.06%	31.4%	Below 34%
Cost of risk	43 bps	36 bps	c. 40-50 bps
Earnings (y-o-y)	+5.0%	+5.0%	
Capital adequacy	19.81%	19.23%	

Thank you

Investor.relations@kfh.com

Group Financial Control
Investor Relations

kfh.com