

Date: 3 February 2026  
Ref: 10 / 10 / 66 / 2026

التاريخ: 3 فبراير 2026  
الإشارة: 2026 / 66 / 10 / 10

To: Chief Executive Officer  
Boursa Kuwait

Peace, Mercy and Blessings of Allah be upon you,

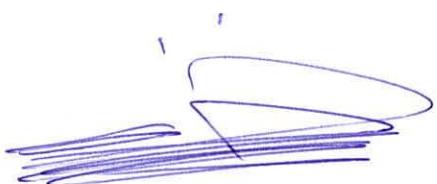
**Subject: Supplementary Disclosure**  
**Analysts Conference Presentation**  
**Q (4/2025)**

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 (4/2025) through live broadcasting on internet (Live Webcast) at 12:30 p.m. on Tuesday 3 February 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 (4/2025)". The same been submitted to Capital Markets Authority and Bahrain Bourse.

Best Regards,



خالد يوسف الشملان  
الرئيس التنفيذي للمجموعة  
Khaled Yousef Al-Shamlan  
Group Chief Executive Officer



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3 February 2026

3 فبراير 2026

Kuwait Finance House (KFH)

بيت التمويل الكويتي

Appendix (12)

ملحق رقم (12)

Supplementary Disclosure Form

نموذج الإفصاح المكمل

Analysts Conference Presentation  
Q (4/2025)

العرض التقديمي لمؤتمر المحللين  
الربع (4/2025)

## Supplementary Disclosure

## الإفصاح المكمل

Date	Listed Company
3 February 2026	Kuwait Finance House (KFH)

النوع	التاريخ
بيت التمويل الكويتي	3 فبراير 2026

Disclosure Title
Analysts Conference Presentation Q (4/2025)

عنوان الإفصاح
العرض التقديمي لمؤتمر المحللين الربع (2025/4) الربع (4/2025)

Previous Disclosure	
Date	Title
27 January 2026	Disclosure of Material Information
CBK Approval on KFH's Consolidated Financial Statements 31 December 2025	موافقة بنك الكويت المركزي على البيانات المالية المجمعة لبيت التمويل الكويتي 31 ديسمبر 2025

الإفصاح السابق	النوع	التاريخ
الإفصاح عن المعلومات الجوهرية	الإفصاح عن المعلومات الجوهرية	27 يناير 2026

Developments that Occurred to the Disclosure
• KFH has conducted the Analysts Conference for Q (4/2025) through live broadcasting on internet (Live Webcast) at 12:30 p.m. on Tuesday 3 February 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.

التطور الحاصل على الإفصاح
• عقد بيت التمويل الكويتي مؤتمر المحللين للربع (4/2025) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهر يوم الثلاثاء الموافق 3 فبراير 2026م.
• 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.

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

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 المناقشات والممارسات وما يشتملها 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 بقتصر على ذكر المعلومة والأثر المالي المرتبط على تلك الشركة بعينها.



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# FY-2025 Earnings Presentation

Group Financial Control Investor Relations

Kuwait, 03 February 2026

# Disclaimer

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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.

# Contents

1  
2  
3  
4  
5

## **Kuwait's Operating Environment**

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**Overview of KFH**

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**KFH Strategy**

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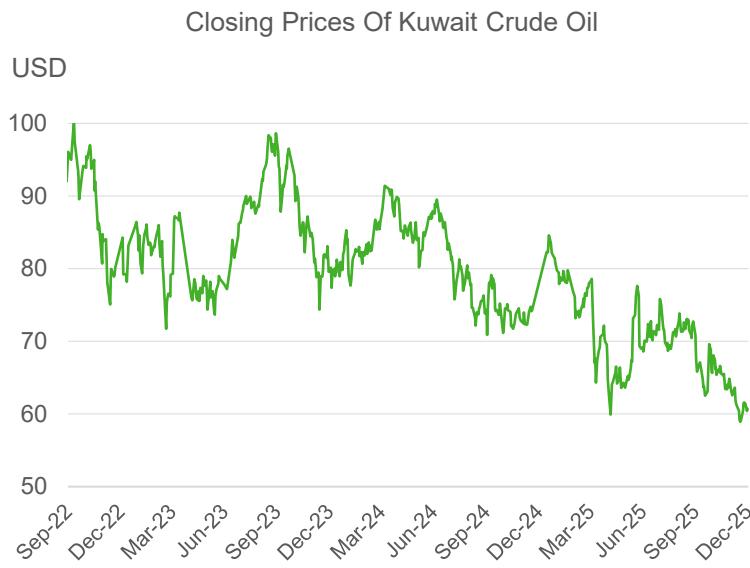
**FY-2025 Financial Results**

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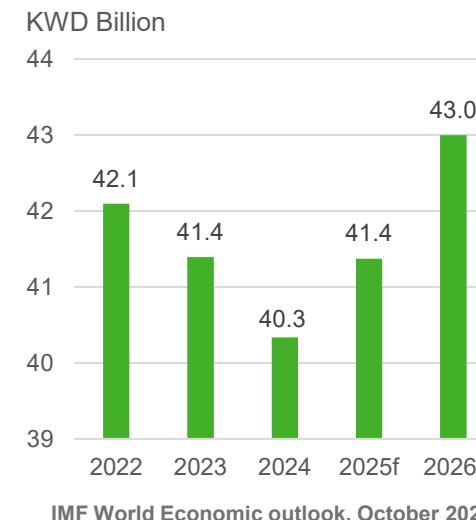
**Appendix**

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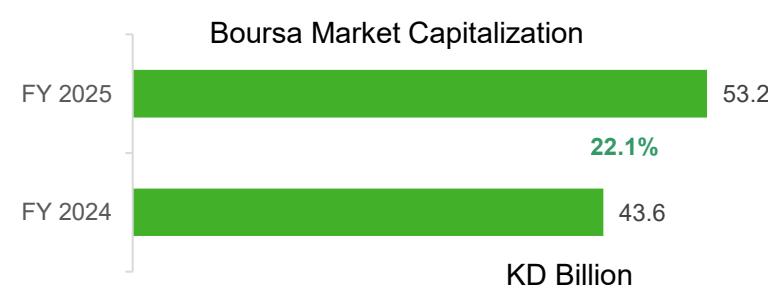
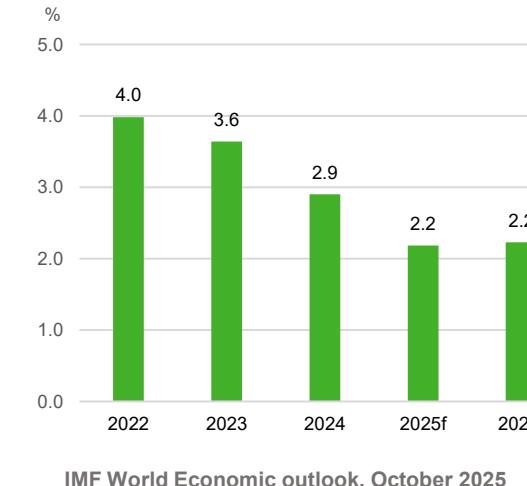
# Kuwait's Economic Highlights



GDP Constant Price



Average Annual Inflation  
Y-O-Y %



- 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.
- International Monetary Fund has estimated a reduction for Kuwait's average annual Inflation rate to 2.2% in 2025 compared to 2.9% in 2024.
- Kuwaiti Crude Oil Price closed at USD 60.2 per barrel as of 31st of December 2025, reflecting a decrease of 18.9% 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 in 2025 by 50 basis points from 4.0% to 3.5% effective 11th of December 2025 as part of ongoing monitoring of key economic and monetary indicators.
- Market Capitalization of all the listed companies in Boursa Kuwait reached KWD 53.2 Billion as of the end of 2025 with an increase of 22.1% compared to the same period last year. KFH's Market Capitalization increased to KWD 14.6 Billion or 17.4% compared to end of 2024.
- Traded volume of the listed companies in Boursa Kuwait during 2025 reached to 116.7 Billion shares increasing by 70.4% compared to the same period last year. KFH's traded volume reached to 3.0 billion shares during 2025.

# Overview of KFH's Awards & Ratings

## Kuwait



## Regional



## Global



### **Fitch Ratings**

**Long-Term Issuer Default Rating A**

**Short-Term Issuer Default Rating F1**

**STABLE Outlook**

Fitch's Rating Update 24 November 2025

### **Moody's**

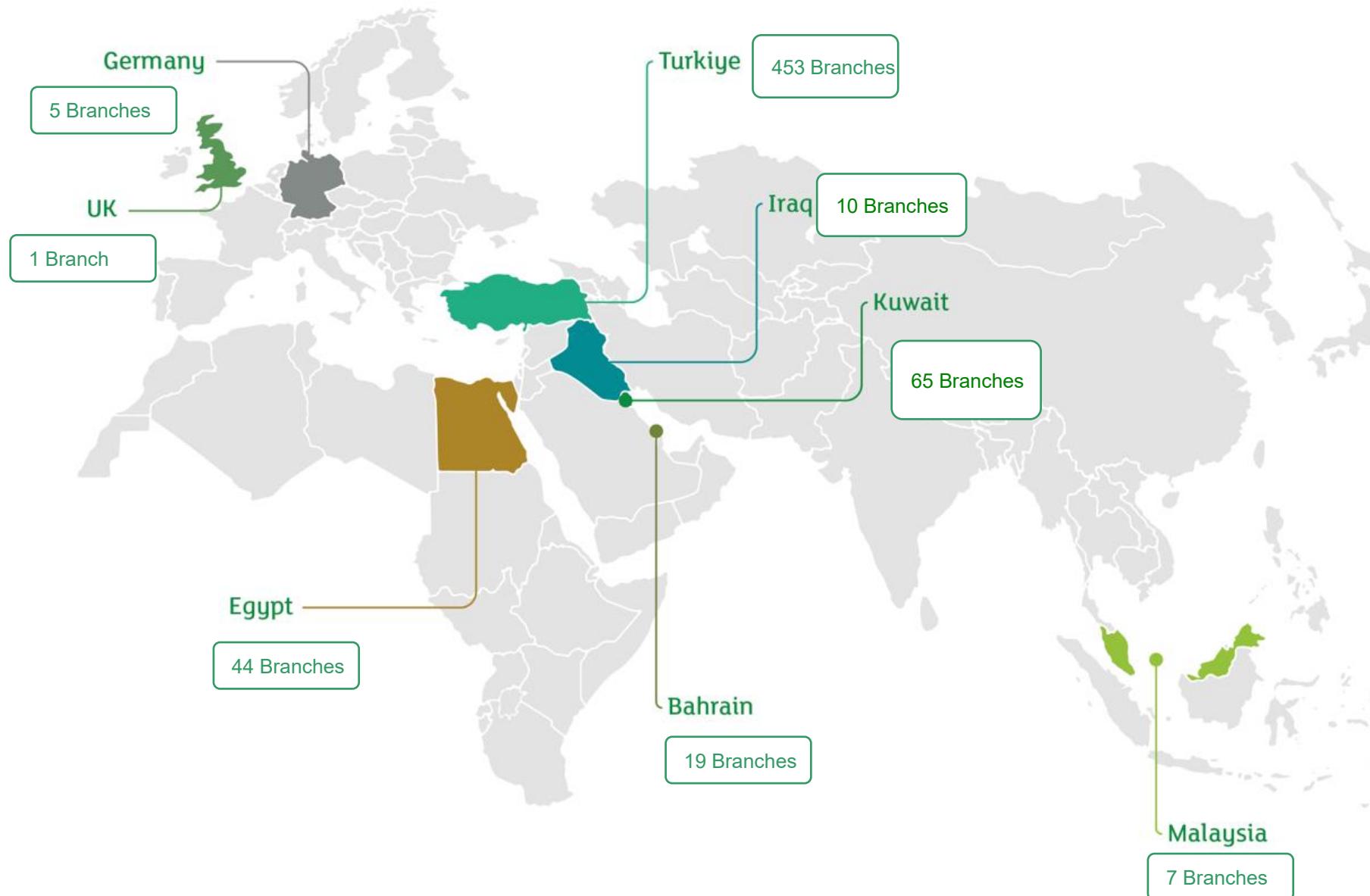
**LT FC Bank Deposits Rating A2**

**ST FC Bank Deposits Rating P-1**

**STABLE Outlook**

Moody's update 28 January 2026

# Overview of KFH



# KFH Strengths

<b>Robust Financial Performance</b>	<b>Leading Islamic Financial Institution</b>	<b>Strong Government Sponsorship</b>	<b>Professional Management Team</b>	<b>Strategic Distribution Channels</b>	<b>Effective Risk Management Framework</b>
A consistent track record of profitability & dividend payment	Second largest Islamic Financial Institution globally in terms of asset base	36.33% 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	Pioneer of Islamic products in Kuwait				Reduced non-core assets
Improved efficiency					

# KFH Strategy

KFH's main focus is on core banking business activities

Customer Centric Experience

AI – Driven Digitalization

Growth through Synergies

Across all four main business sectors

Retail

Corporate

Private &  
Wealth  
Management

Treasury

# Contents

1 Kuwait's Operating Environment

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2 Overview of KFH

---

3 KFH Strategy

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**4 FY-25 Financial Results**

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5 Appendix

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# FY-25 Financial Highlights

Net Profit  
for Shareholders

**KD 632.1 mn**

+5.0%  
(Dec-25 vs Dec-24)

Net Financing  
Income

**KD 1,279.2 mn**

+11.5%  
(Dec-25 vs Dec-24)

Net Operating  
Income

**KD 1,209.0 mn**

+10.7%  
(Dec-25 vs Dec-24)

Cost to Income Ratio

**34.06%**

(2024: 35.46%)

EPS (fils)

**35.64**

(2024: 33.68 fils)\*

# FY-25 Financial Performance

**Net Profit  
for Shareholders**  
(KD mn)

5.0%

601.8

632.1

2024

2025

**Financing  
Income**  
(KD mn)

12.6%

2,886.5

3,250.5

2024

2025

**Net Financing  
Income**  
(KD mn)

11.5%

1,147.0

1,279.2

2024

2025

**Net Operating  
Income**  
(KD mn)

10.7%

1,092.2

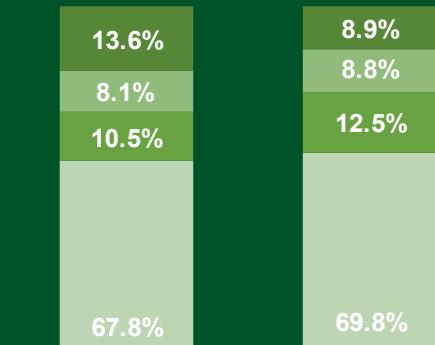
1,209.0

2024

2025

## Total Operating Income Profile

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



# FY-25 Financial Performance

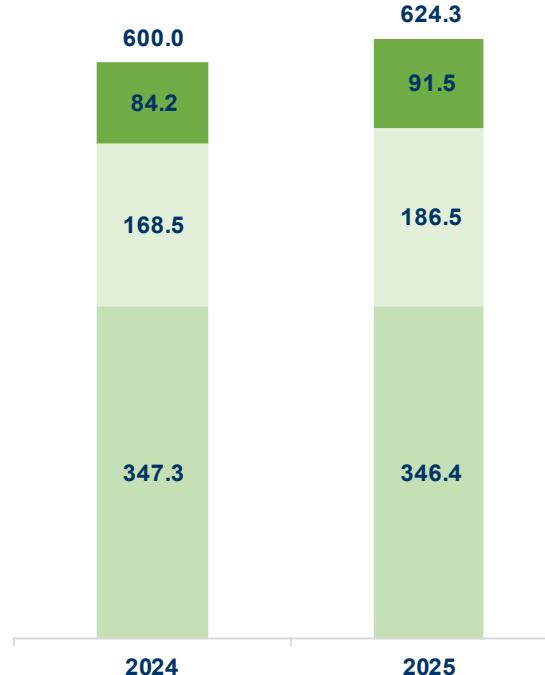
## Non - Financing Income (₹m)

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



## Total Operating Expenses (₹m)

- Depreciation and Amortization
- Other Operating Expenses
- Staff Costs

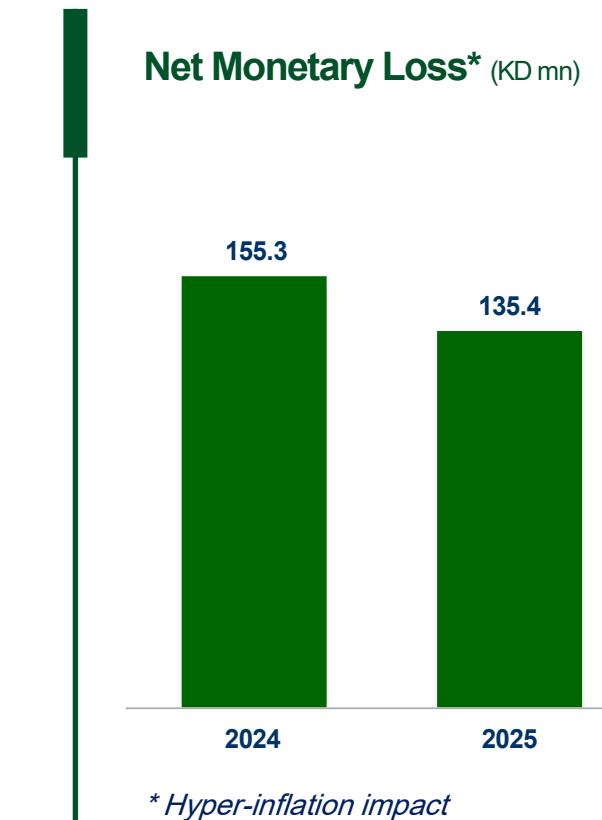
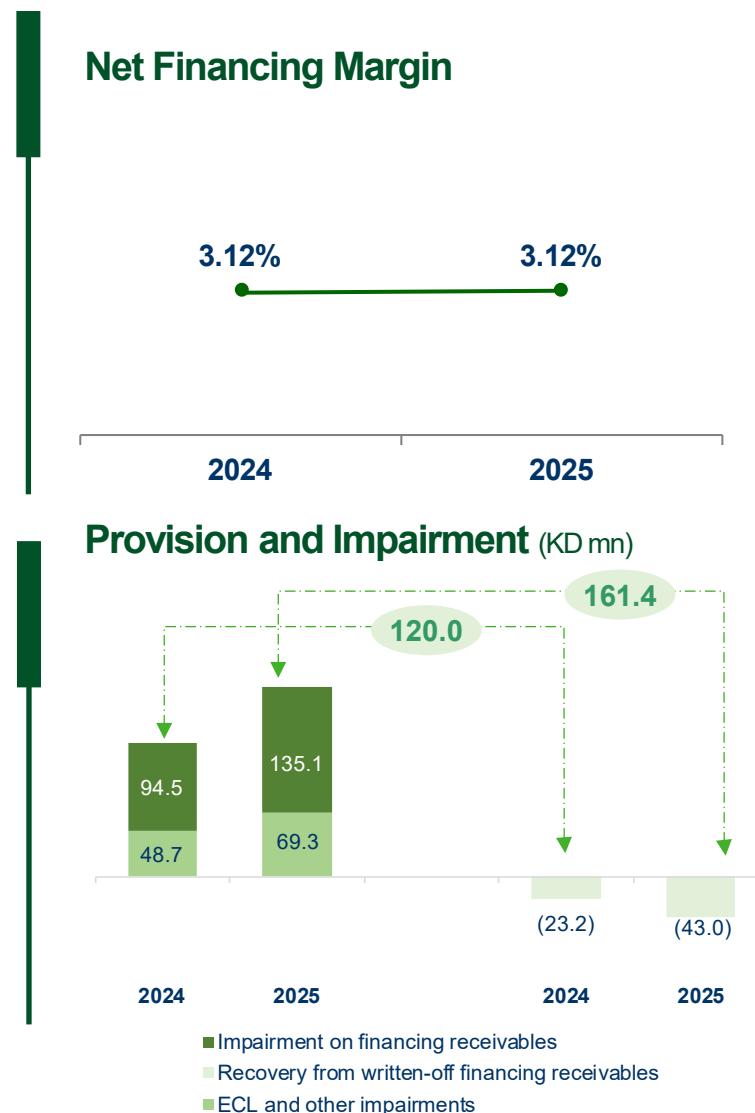
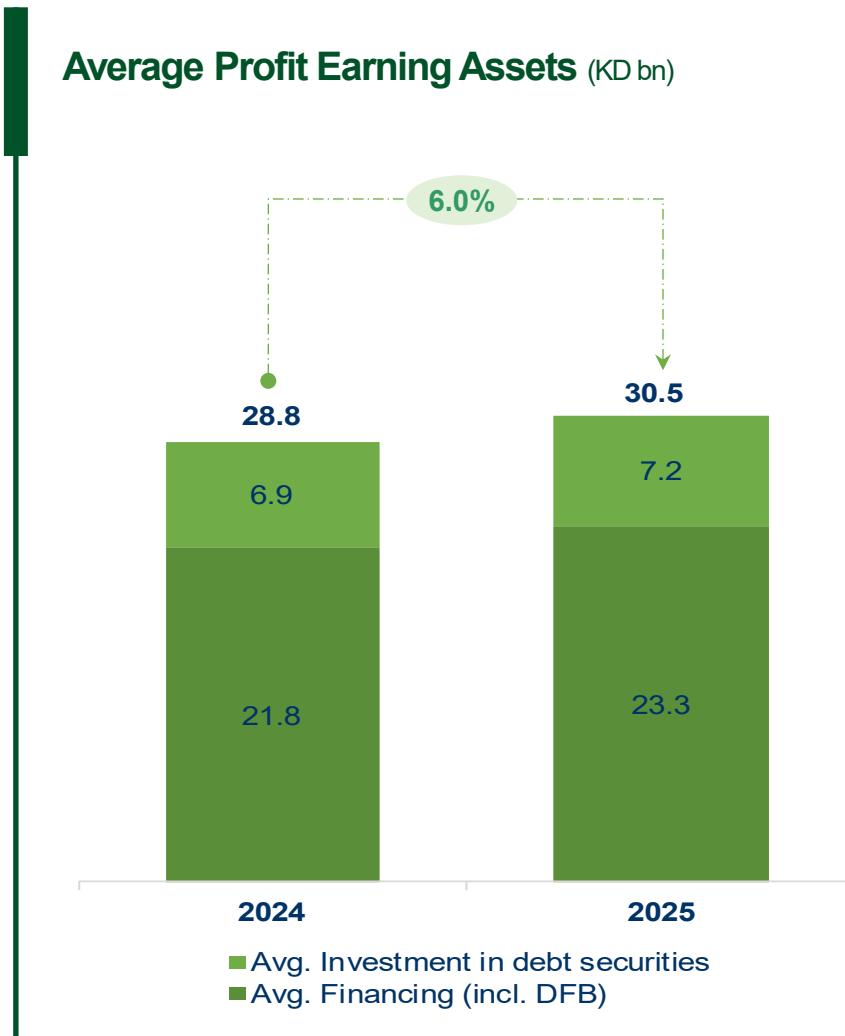


## C/I Ratio

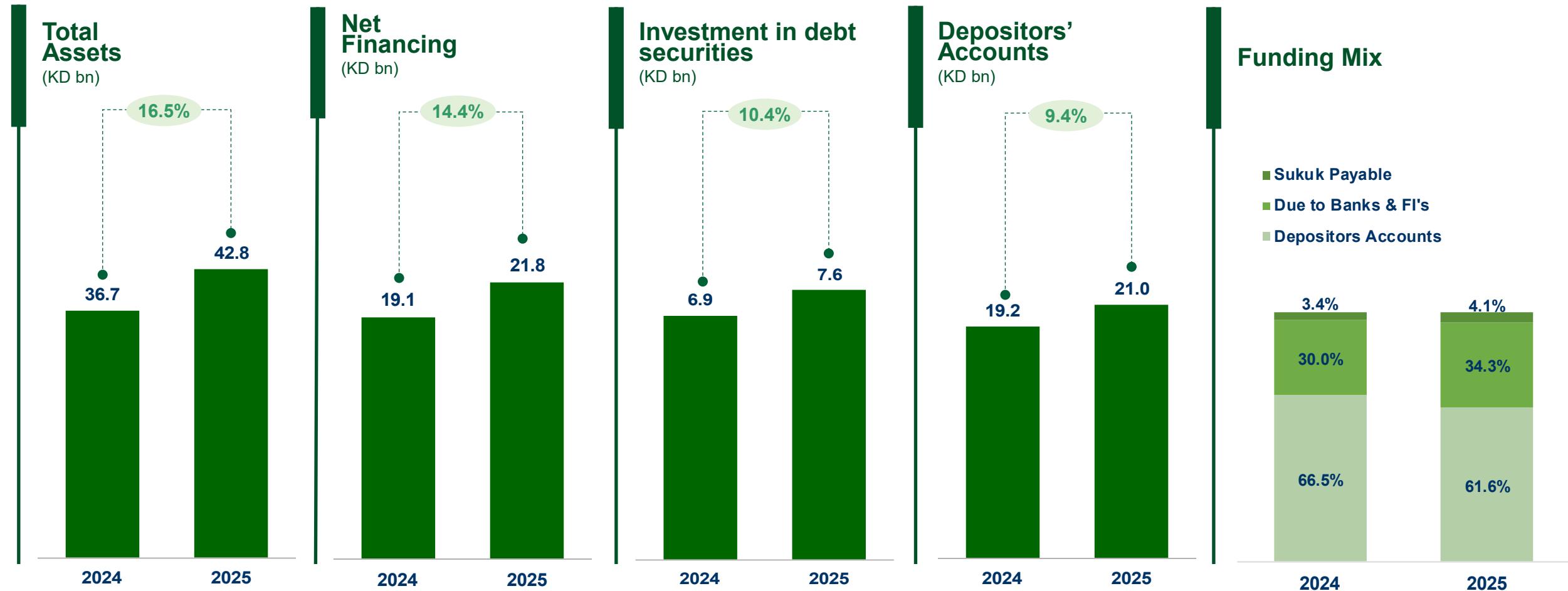
2024  
35.46%

2025  
34.06%

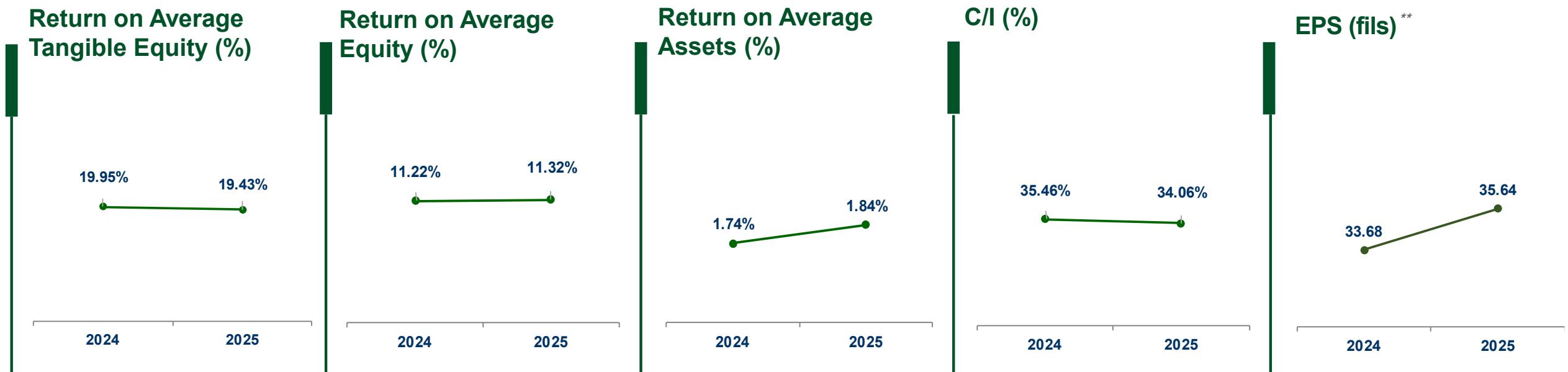
# FY-25 Financial Performance



# FY-25 Financial Performance

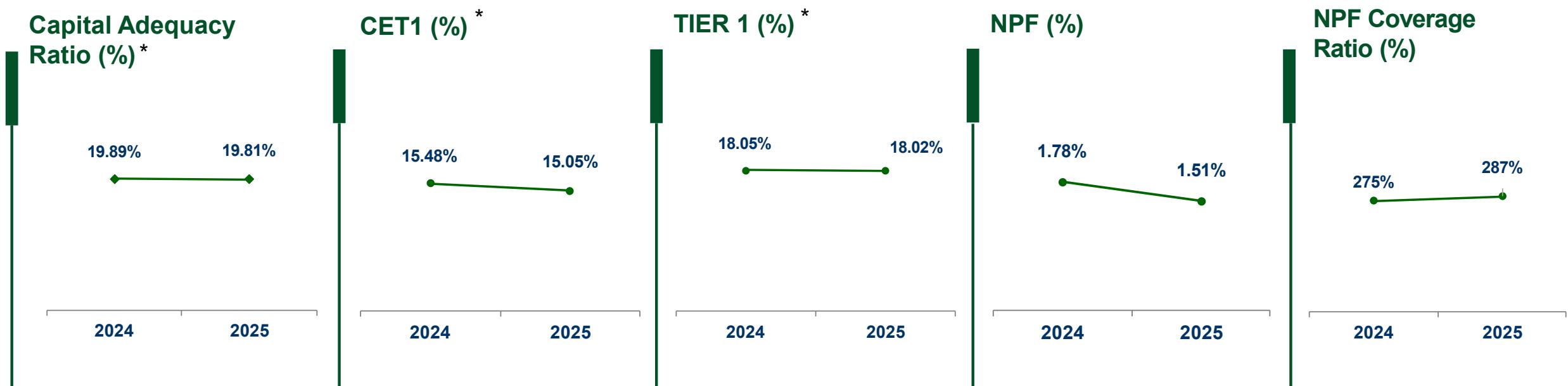


# FY-25 Key Financial Ratios



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

# FY-25 Capital & Asset Quality Ratios



\* After proposed dividend

# Consolidated Financial Statements FY-25 vs. FY-24

Consolidated Statement of Financial Position (KD million)	Dec-25	Dec-24	Consolidated Statement of Income (KD million)	Dec-25	Dec-24
Cash and balances with banks and financial institutions	4,999	3,695	Financing income	3,251	2,886
Due from Banks	3,447	2,227	Financing cost and distribution to depositors	1,971	1,739
Financing receivables	21,817	19,070	<b>Net finance income</b>	<b>1,279</b>	<b>1,147</b>
Investments in debt securities	7,578	6,865	Investment income	162	138
Investments	291	242	Fees and commission income (net)	229	177
Investment in associates and joint ventures	252	384	Net gain from foreign currencies	69	154
Trading and investment properties	465	458	Other operating income	94	76
Other assets	1,148	1,059	<b>Non-Financing Income</b>	<b>554</b>	<b>545</b>
Goodwill and Intangible assets	2,329	2,328	<b>Total Operating Income</b>	<b>1,833</b>	<b>1,692</b>
Property and equipment	434	376	Staff costs	346	347
<b>TOTAL ASSETS</b>	<b>42,760</b>	<b>36,703</b>	General and administrative expenses	186	168
Due to banks	6,972	5,644	Depreciation and amortization	91	84
Due to financial institutions	4,738	3,030	<b>Total Expenses</b>	<b>624</b>	<b>600</b>
Sukuk payables and term financing	1,414	987	<b>Net Operating Income</b>	<b>1,209</b>	<b>1,092</b>
Depositors' accounts	21,029	19,220	Provisions and impairment	161	120
Other liabilities	1,761	1,405	Net Monetary Loss	135	155
<b>TOTAL LIABILITIES</b>	<b>35,915</b>	<b>30,286</b>	<b>Profit for the Period Before Taxation</b>	<b>912</b>	<b>817</b>
Share capital	1,848	1,711	Taxation and Proposed Directors' fees	190	174
Share premium	4,267	4,267	Non-controlling interests	88	40
Treasury shares	(822)	(822)	<b>Profit Attributable to Shareholders of the Bank</b>	<b>632</b>	<b>602</b>
Reserves	454	363			
<b>TOTAL EQUITY ATTRIBUTABLE TO THE SHAREHOLDERS OF THE BANK</b>	<b>5,747</b>	<b>5,519</b>			
Perpetual Tier 1 Capital Securities and Sukuks	641	504			
Non-controlling interests	456	395			
<b>TOTAL EQUITY</b>	<b>6,845</b>	<b>6,418</b>			
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>42,760</b>	<b>36,703</b>			

# Q&A

# Thank you

**Investor.relations@kfh.com**

Group Financial Control  
Investor Relations

kfh.com