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Date: 02 April 2026

الكويت في 02 ابريل 2026

To: Boursa Kuwait

السادة/ شركة بورصة الكويت المحترمون

Dear Sirs,

تحية طيبة وبعد،

Subject: FY2025 Annual Analyst Conference Meeting

الموضوع: اجتماع مؤتمر المحللين السنوي للعام 2025

In reference to the above, and in line with Arzan Financial Group for Finance and Investment Company's interest in adhering to Article (7-8-1/3) of Boursa Kuwait Rulebook regarding the Listed Companies Obligation (Analyst Conference), attached is the "Disclosure of Material Information" form.

بالإشارة إلى الموضوع أعلاه، وحرصاً من مجموعة أرزان المالية للتقويم والاستثمار (ش.م.ك.ع) على الالتزام بمتطلبات المادة (3/1-8-7) من كتاب قواعد البورصة بشأن التزامات الشركات المدرجة (الإفصاح عن مؤتمر المحللين)، نرفق لكم نموذج "الإفصاح عن المعلومات الجوهرية".

Sincerely Yours,

وتفضلوا بقبول فائق الاحترام والتقدير،،،

Jassem Zainal
Vice Chairman & CEO

جاسم زينل
نائب رئيس مجلس الإدارة والرئيس التنفيذي



٢٠٢



نموذج الإفصاح عن المعلومات الجوهرية

Disclosure of Material Information Form

| | | |
|---|---|--|
| Date | 02/04/2026 | التاريخ |
| Name of the Listed Company | Arzan Financial Group for Finance and Investment (K.P.S.C) | اسم الشركة المدرجة |
| Material Information | <p>Disclose of the FY2025 Annual Analyst Conference Meeting</p> <ol style="list-style-type: none"> Annual Arzan Financial Group Analysts / Investors Conference for FY2025 was conducted via a live broadcast on the internet on Thursday 02/04/2026 at 1:00 p.m. (according to local time). There was no new material information disclosed during the conference. Attached is the Analyst Conference Presentation. Arzan Financial Group shall disclose the minutes of the Conference within 3 working days post the date of the conference. | المعلومة الجوهرية |
| Significant Effect of the material information on the financial position of the company | No impact. | أثر المعلومة الجوهرية على المركز المالي للشركة |
| | | لا يوجد. |

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FINANCIAL ANALYSIS CONFERENCE YE-2025

2.4.2026



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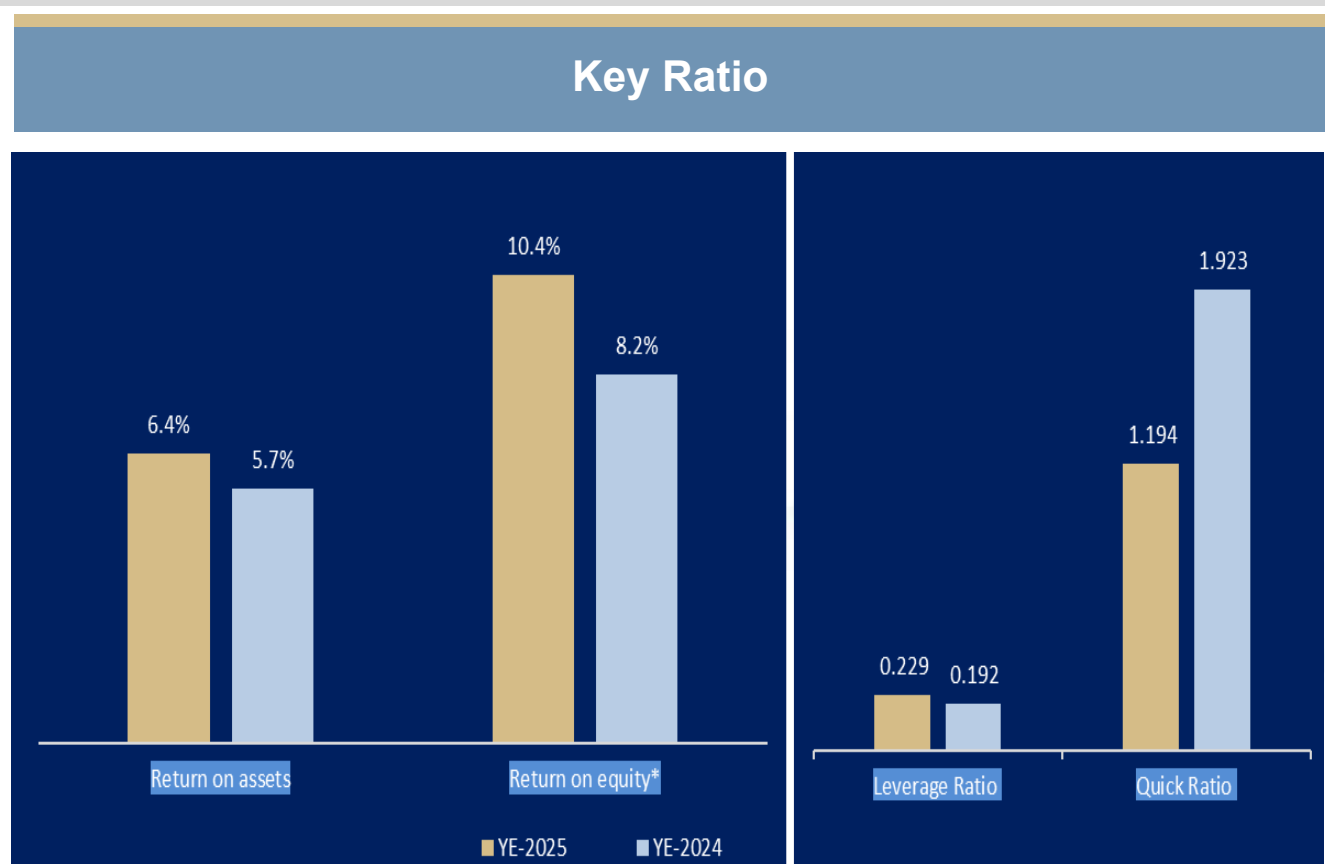
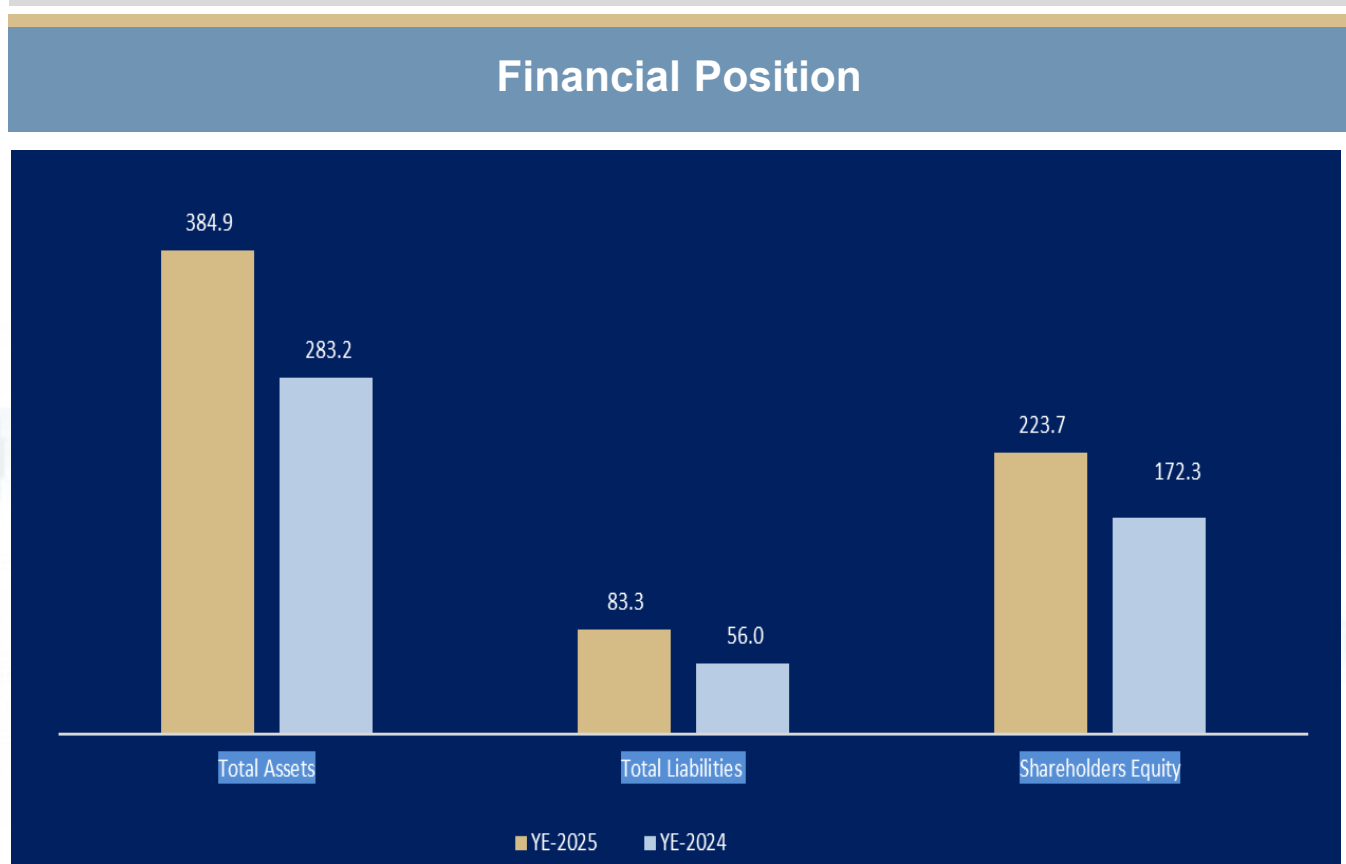
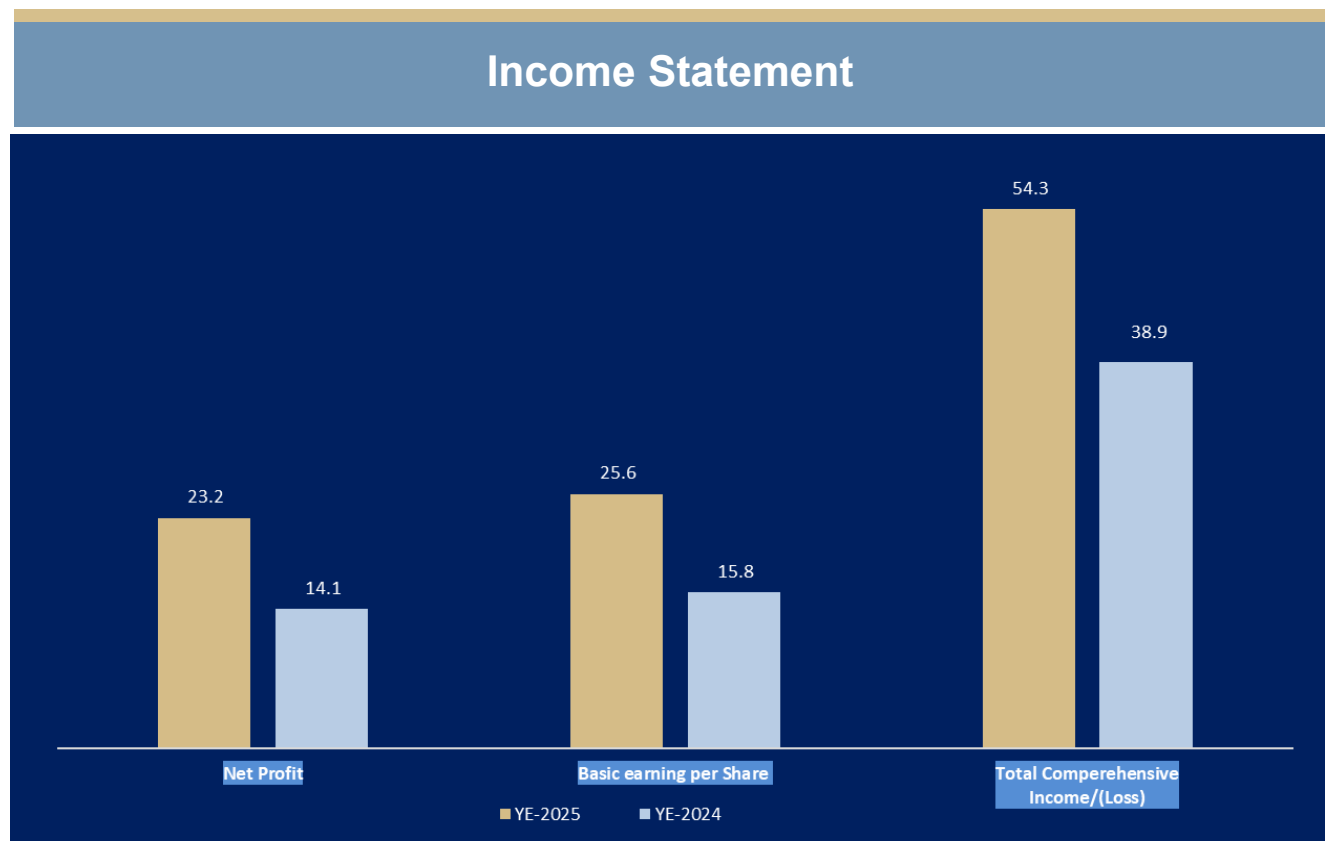
ARZAN FINANCIAL GROUP FOR FINANCING AND INVESTING K.P.S.C. AGENDA

| CONTENT | PAGE |
|-------------------------|-------|
| FINANCIAL HIGHLIGHTS | 4-11 |
| OUR STRATEGY AND FUTURE | 12-15 |
| Q & A | 16 |
| APPENDIX | 17-20 |

KEY FINANCIAL METRICS YE-2025

*Note: Attributable to shareholders of the parent company

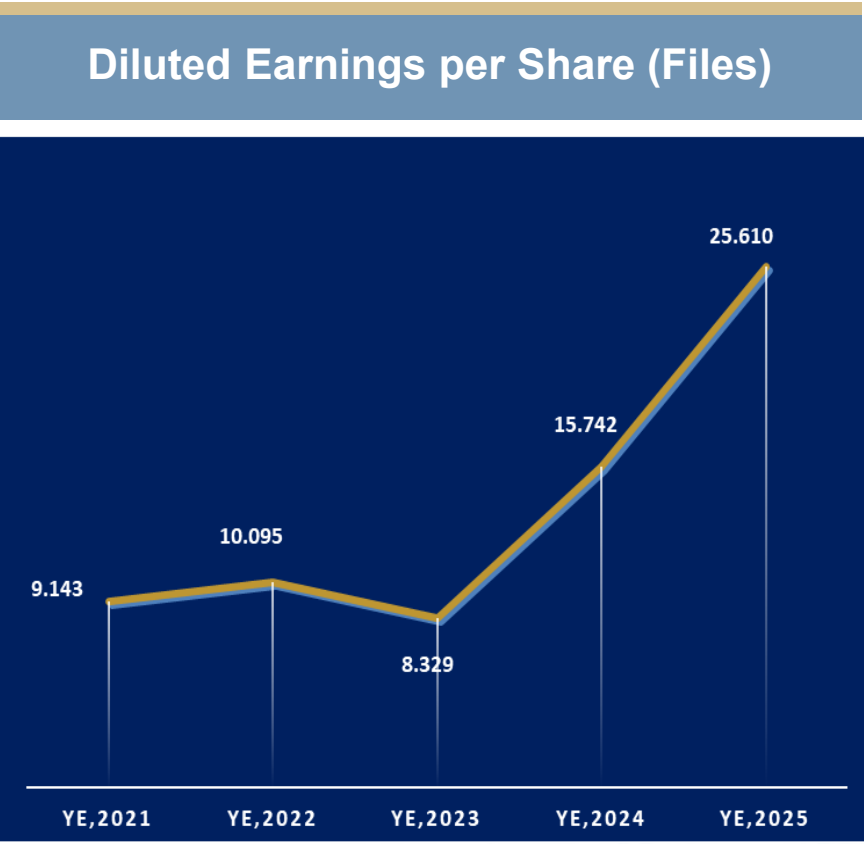
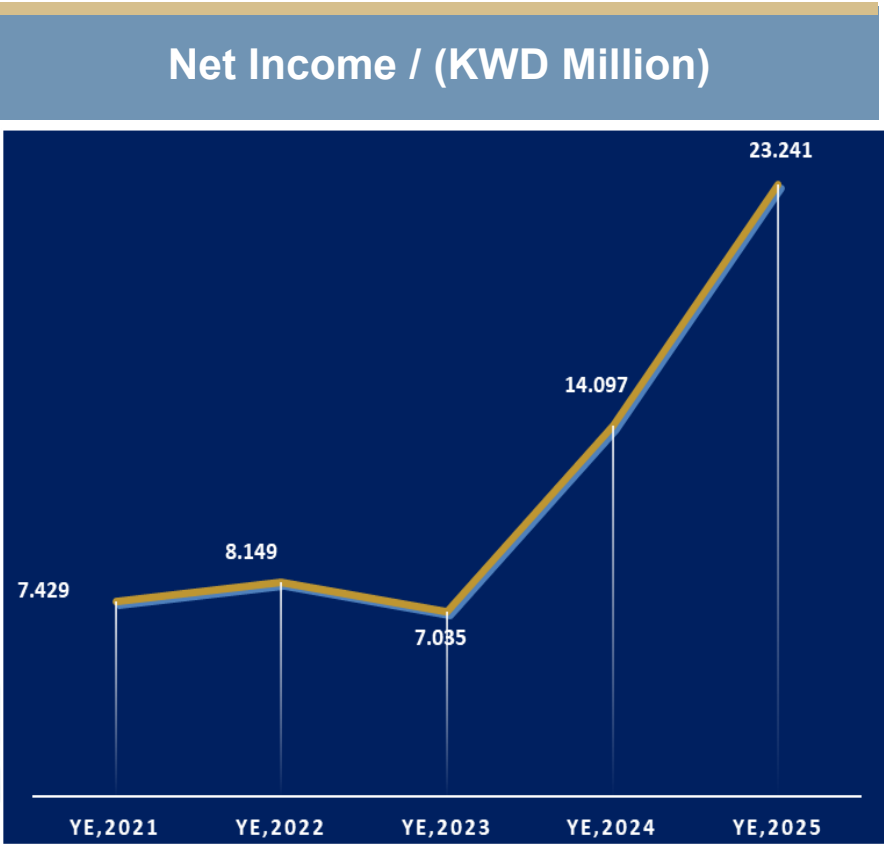
| Key Financial Topic | | YE-2025 | YE-2024 | % |
|-------------------------------------|--------|---------|---------|---|
| Income Statement | | | | |
| Net Profit * | Mllion | 23.2 | 14.1 | ▲ |
| Basic earning per share * | Fils | 25.6 | 15.8 | ▲ |
| Total Comperhensive Income/(Loss) * | Mllion | 54.3 | 38.9 | ▲ |
| Financial Position | | | | |
| Total Assets | Mllion | 384.9 | 283.2 | ▲ |
| Total Liabilities | Mllion | 83.3 | 56.0 | ▲ |
| Shareholders Equity * | Mllion | 223.7 | 172.3 | ▲ |
| Key Ratio | | | | |
| Return on assets | % | 6.4% | 5.7% | ▲ |
| Return on equity* | % | 10.4% | 8.2% | ▲ |
| Leverage Ratio | Times | 0.2 | 0.2 | ▲ |
| Quick Ratio | Times | 1.2 | 1.9 | ▼ |



FINANCIAL PERFORMANCE YE-2025

The charts below illustrate the financial performance attributable to the parent company's shareholders for the YE,2025, compared to the last four years, as follows:

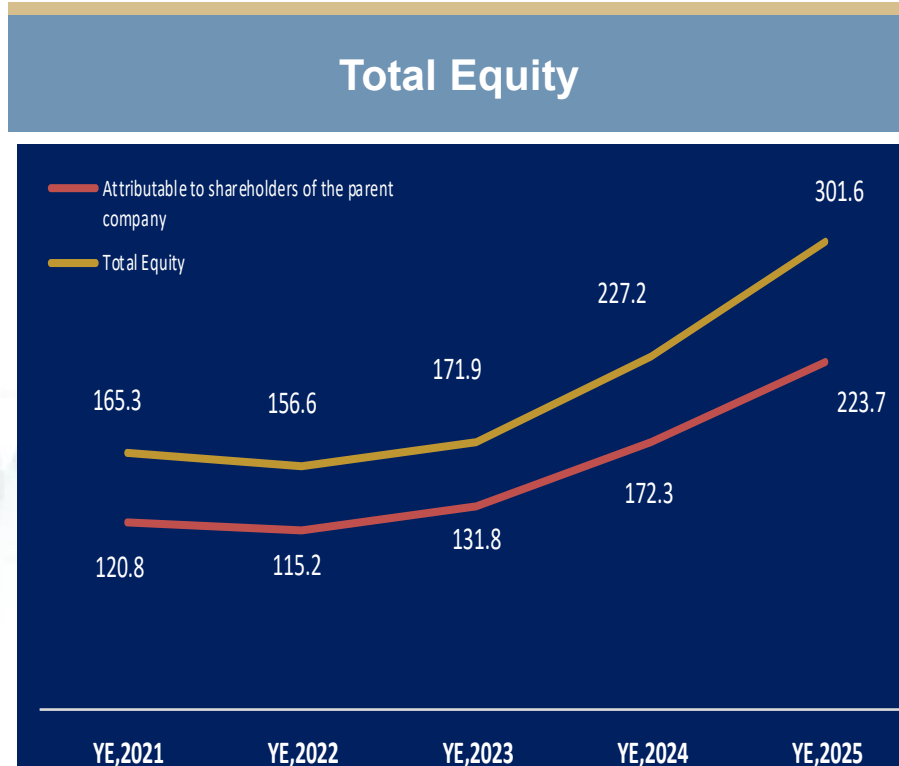
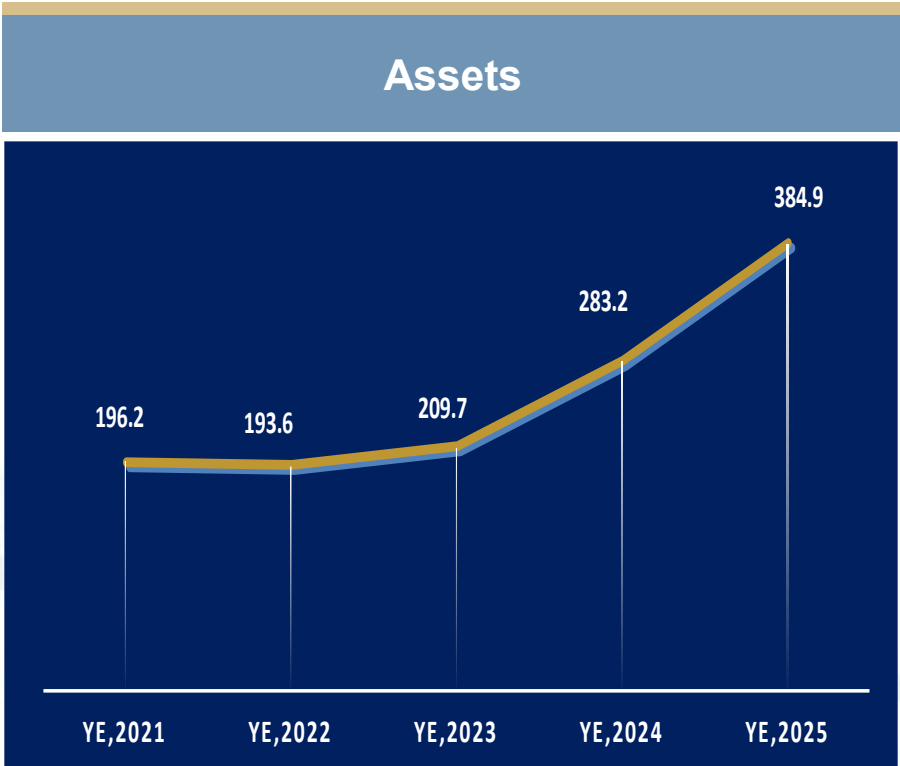
- Net profit and earnings per share (EPS) significantly increased by 65% and 63% compared to YE,2024, due to a significant increase in the Share of results of associates.
- Total comprehensive income increased compared to YE,2024, due to an increase in the change in fair value of Financial assets through OCI.



FINANCIAL POSITION YE-2025

The charts below illustrate the key balance sheet items as of December 31, 2025, compared to the past four years as follows:

- ▣ Total assets significantly increased by 36% compared to YE,2024, due to an increase in the following :
 - ✓ Investments at fair value through OCI
 - ✓ Investments in associates.
- ▣ Total liabilities increased by 49% compared to YE,2024, due to an increase in Term loan & Murabaha payables.
- ▣ Total equity Attributable to parent increased by 30% compared to YE,2024, due to a significant increase in the following :
 - ✓ Statutory reserve
 - ✓ Voluntary reserve
 - ✓ Retained earnings

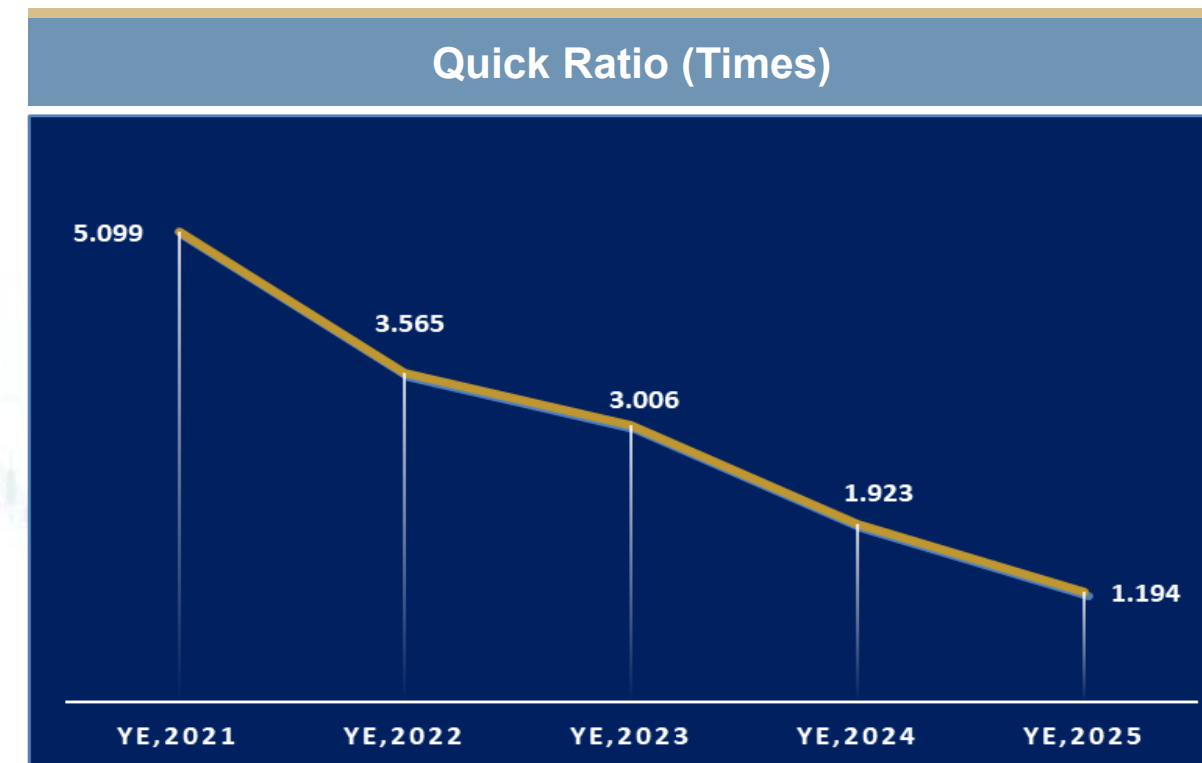
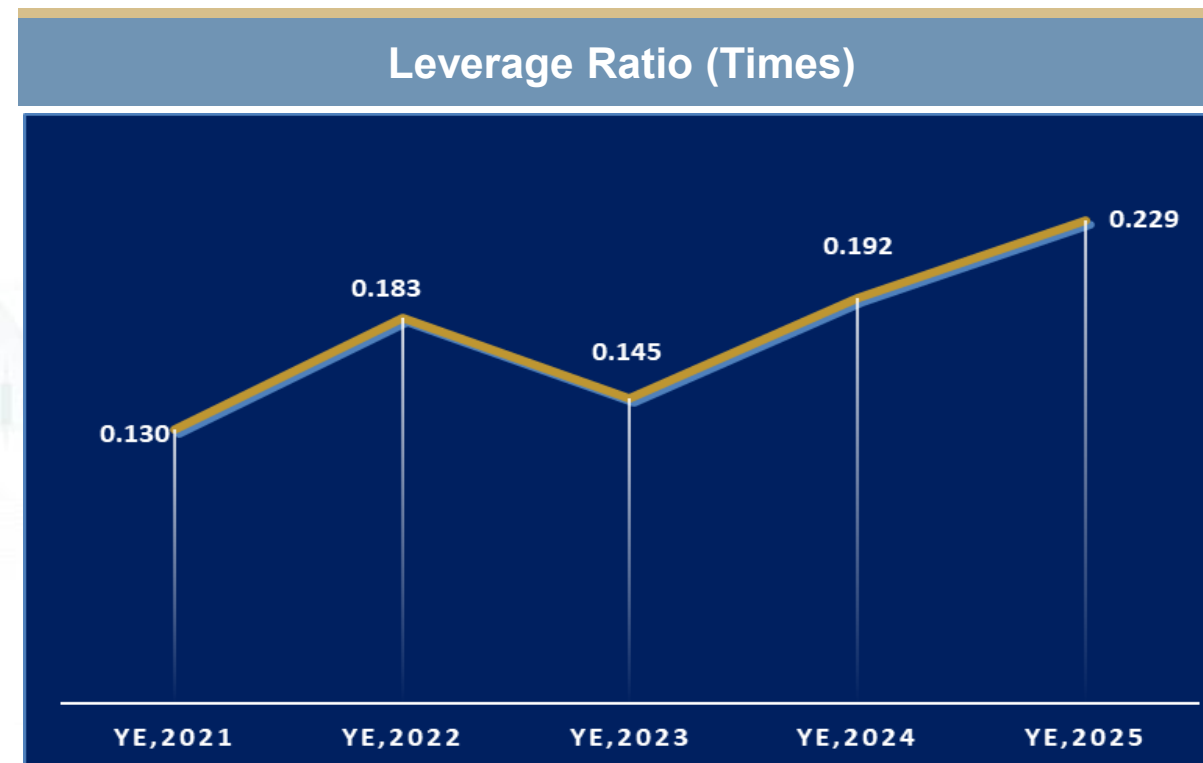
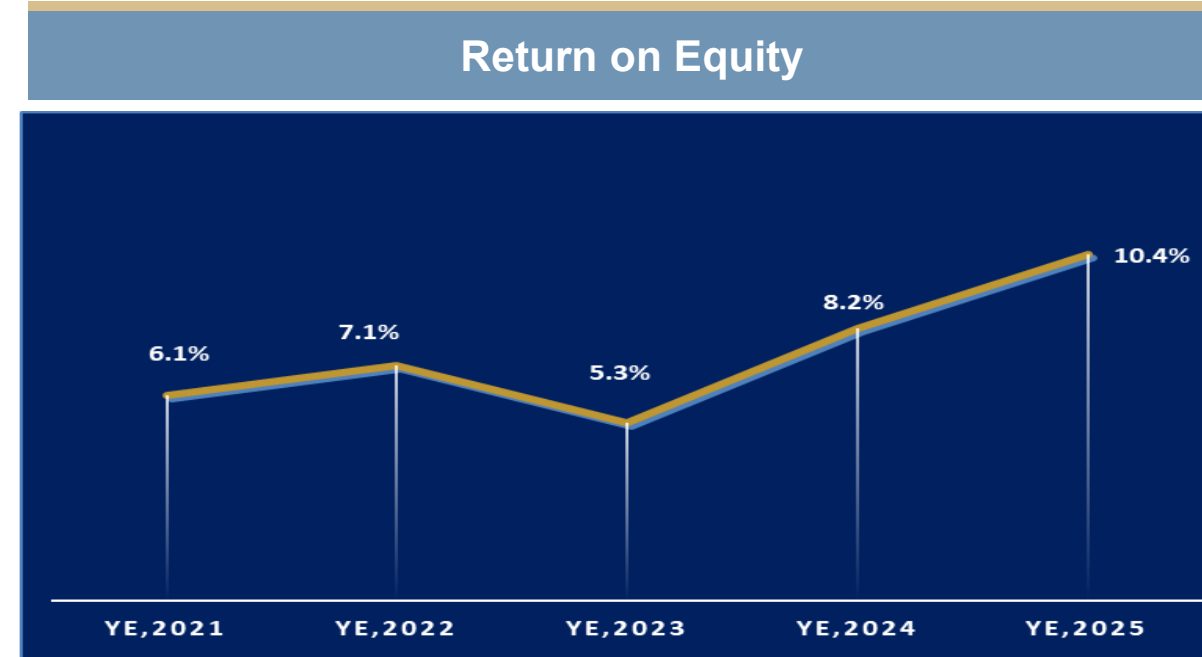
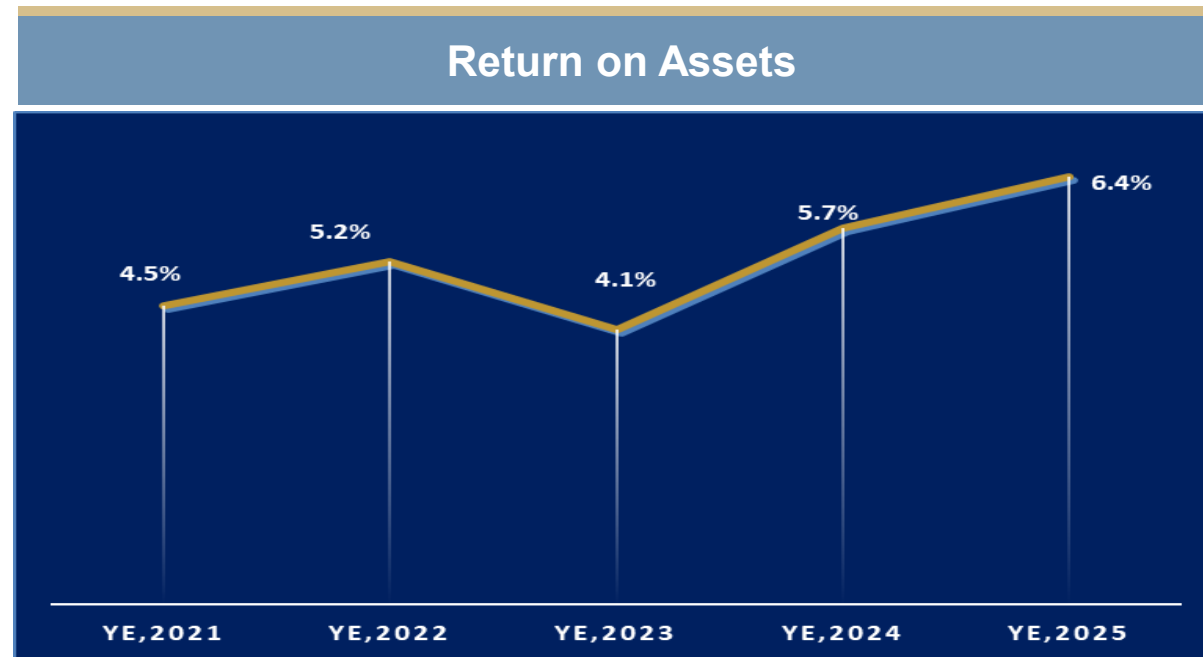


***Amount In Million**

KEY RATIOS YE-2025

The charts below illustrate the key financial ratios as of December 31, 2025, compared to the past four years as follows:

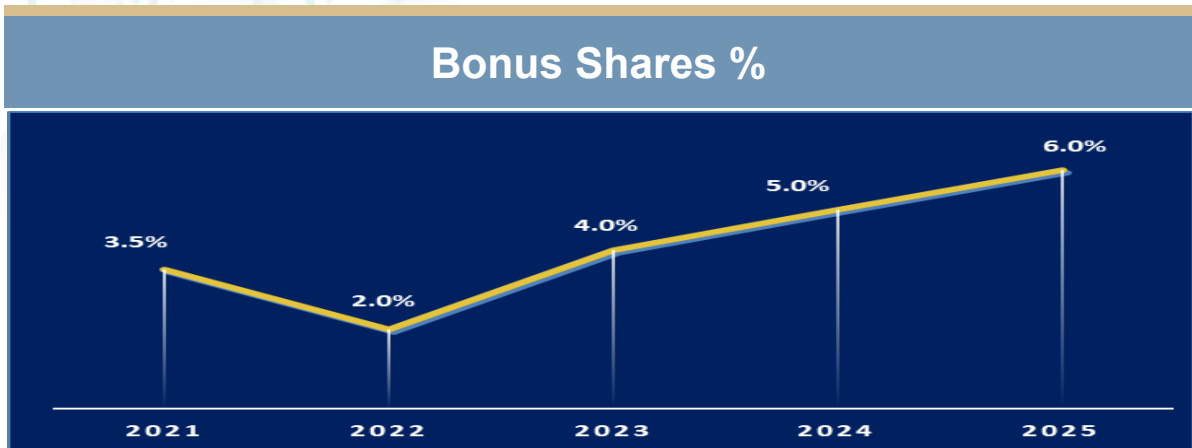
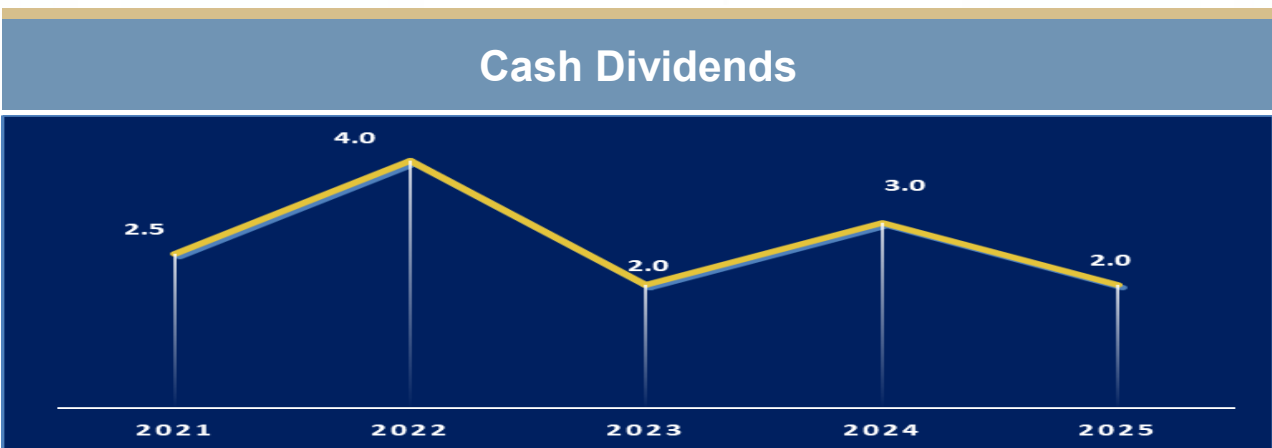
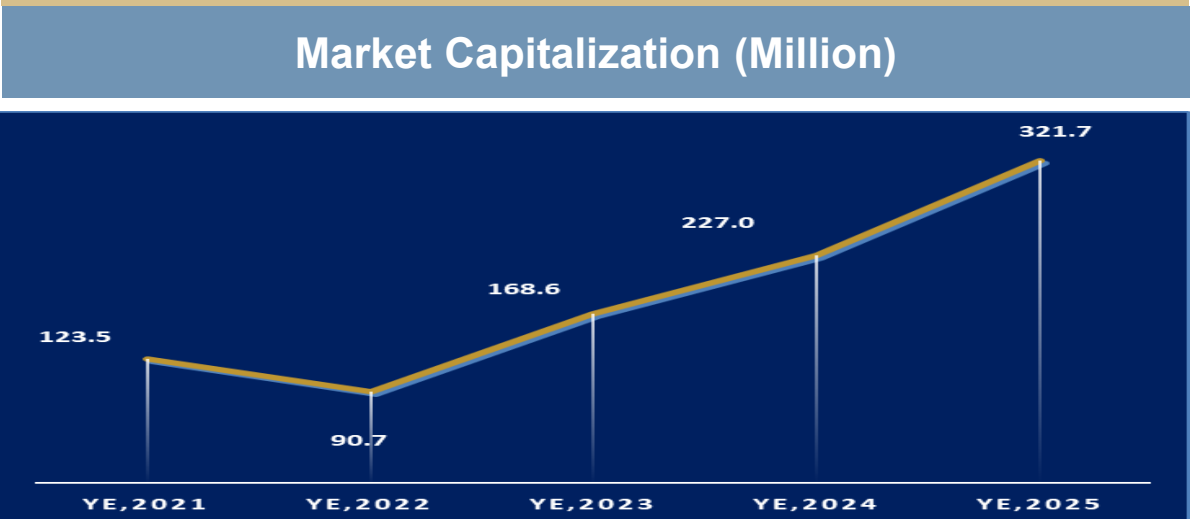
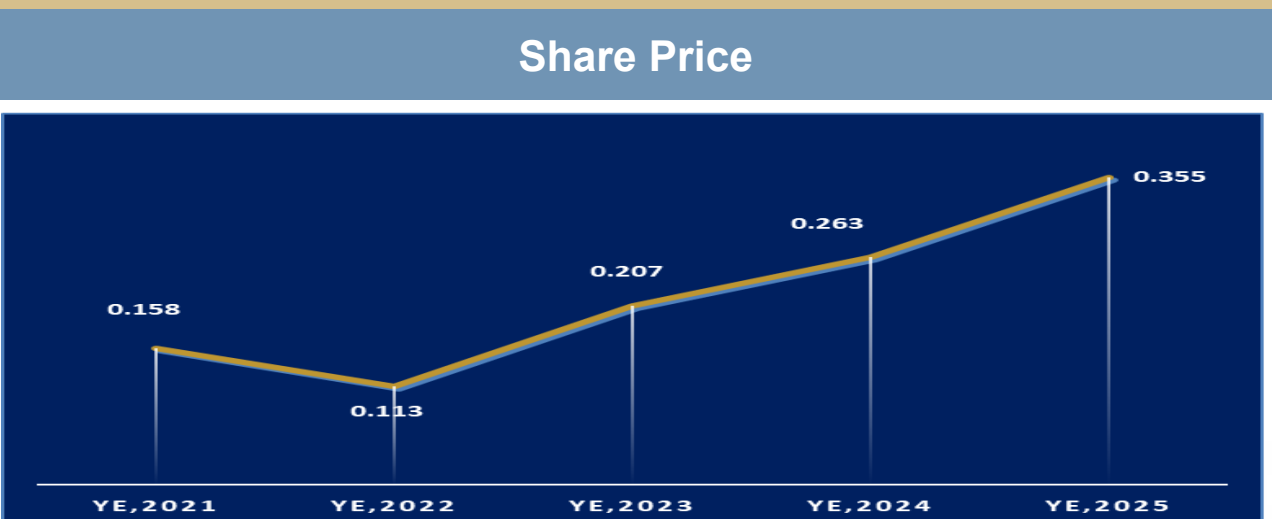
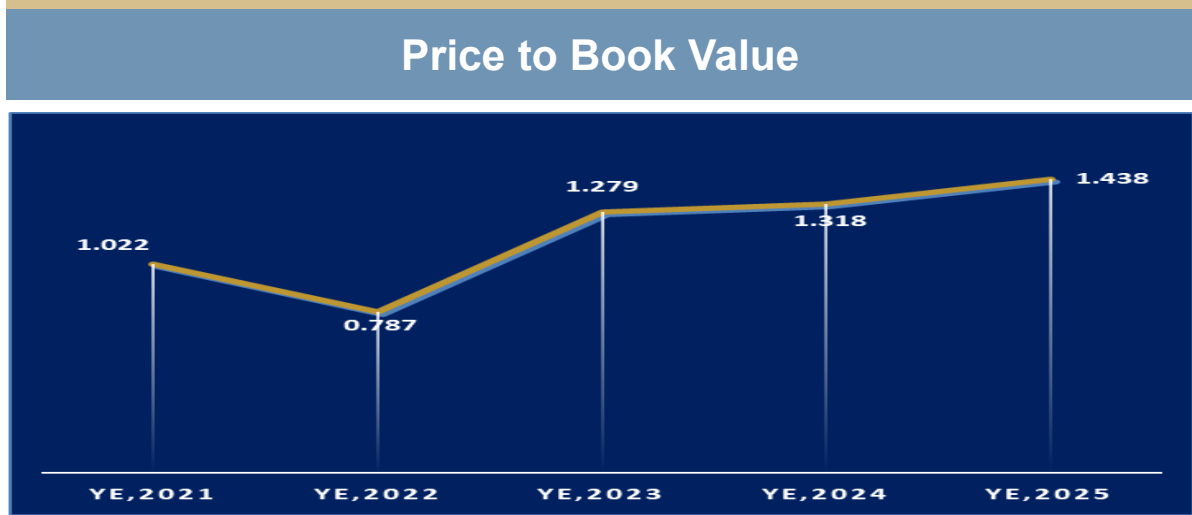
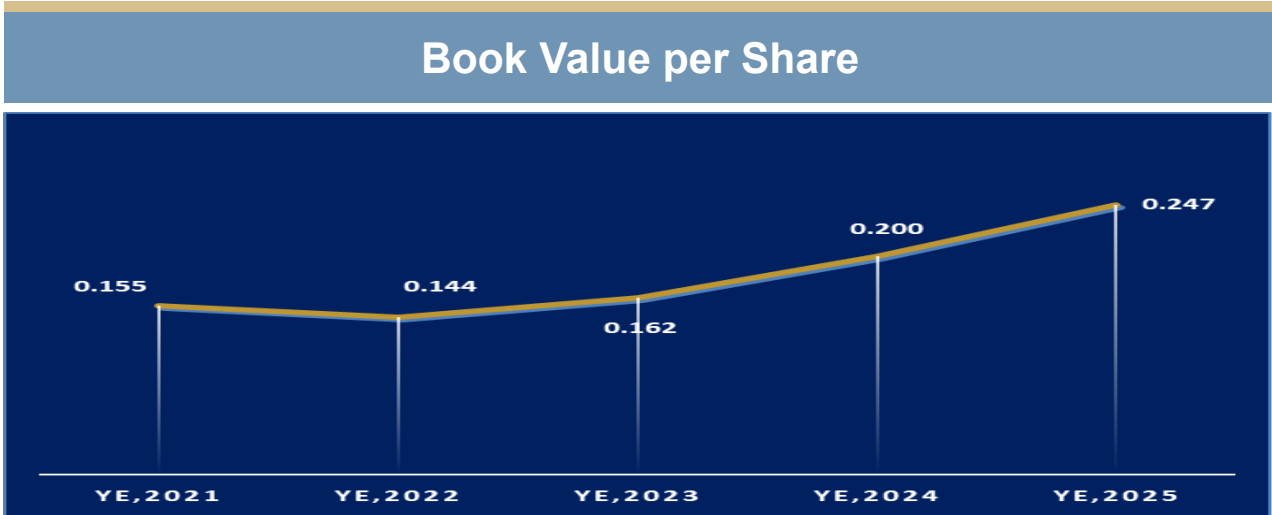
- 12% increase in Return on Assets compared to YE,2024.
- 27% increase in Return on Equity compared to YE,2024.
- Leverage Ratio is increased by 19% compared to YE,2024.
- Quick Ratio is decreased by 38% compared to YE,2024.



PRICE TO BOOK VALUE AND MARKET CAPITALIZATION

The charts below illustrate the Price-to-Book value and Market Capitalization as of December 31, 2025, compared to the past four years as follows:

- 24% increase in Book Value Per Share compared to YE,2024.
- 35% increase in Share Price compared to YE,2024.
- 33% Decrease in Cash Dividends compared to YE,2024.
- 9% increase in Price to Book Value compared to YE,2024.
- 42% increase in Market Capitalization compared to YE,2024.
- 20% increase in Bonus Shares compared to 2023



INCOME DRIVERS AND EXPENSES YE-2025

Income of KWD 38.618 and Expenses of KWD 12.537 Amount in Million.



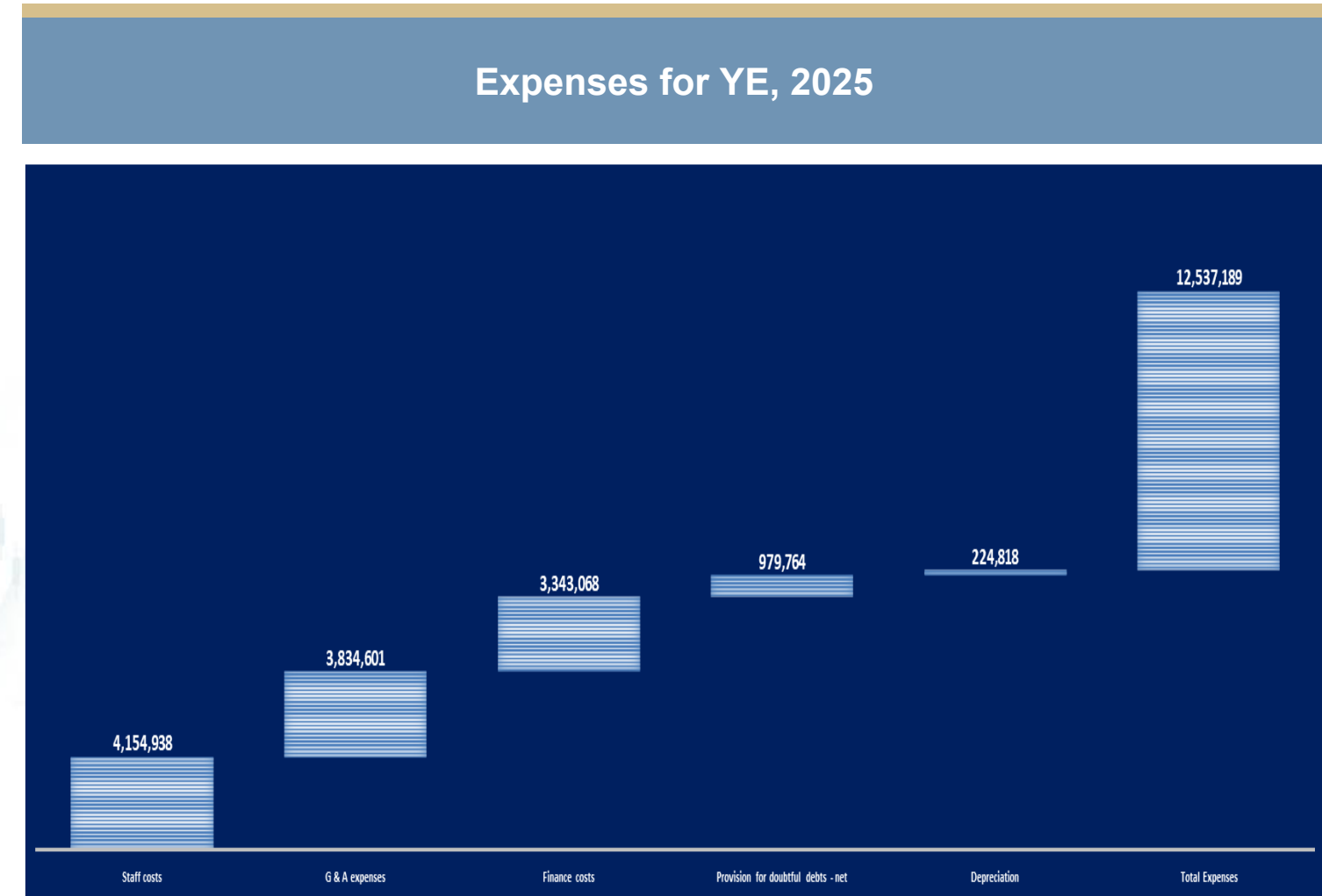
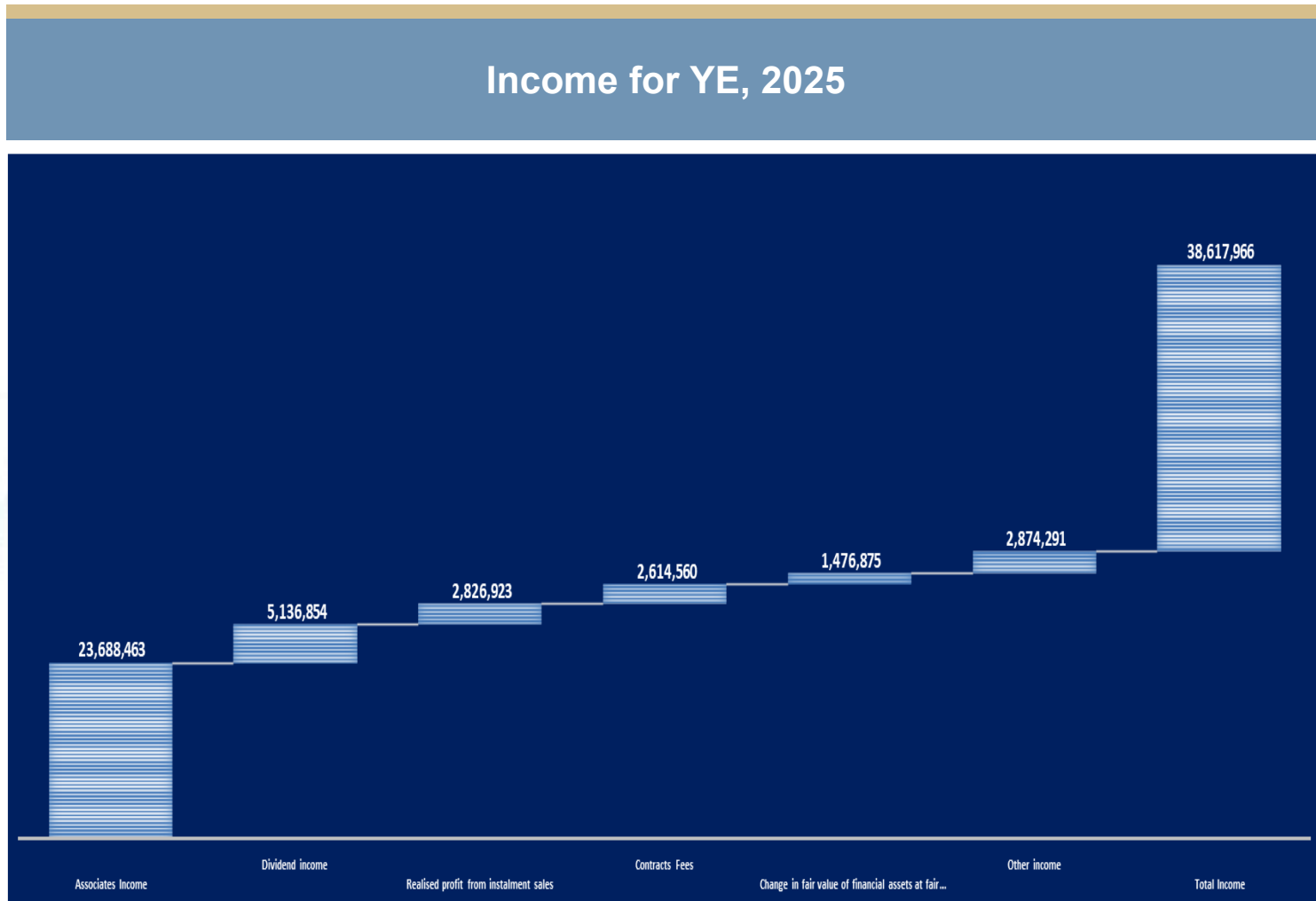
Income Drivers

- ❑ Share of results of associates contributed 61% of the total income
- ❑ Dividend income contributed 13% of the total income.
- ❑ Income from instalment sales and interest income contributed 7 % of the total income.
- ❑ Change in fair value of financial assets at fair value through profit or loss contributed 4% of the total income.
- ❑ Revenue from the contracts with customers contributed 7% of the total income.



Expenses Drivers

- ❑ Staff costs contributed 33% of the total expenses.
- ❑ G&A expenses contributed 31% of the total expenses.
- ❑ Finance costs contributed 27% of the total expenses.



THE GEOGRAPHICAL ALLOCATION OF THE ASSETS



- Kuwait**
- Saudi Arabia
- United Arab Emirates
- Jordan
- Lebanon
- Egypt
- Bahrain
- Australia
- United States
- United Kingdom
- Norway
- Germany
- Netherlands
- Switzerland

COMPANY SNAPSHOT

Asset Management & Brokerage

- Portfolio Management, Brokerage, Investment Advisory and Proprietary Equity portfolio management
- Regional and International Markets

Credit

- Corporate Credit focusing on SMEs ,Working Capital, Inventory purchasing and CAPEX financing services
- Installments Services with “Easy Buy”

Collections

- Debt collection services
- Dedicated team for both internal and third-party collections

Arzan Capital (DIFC)

- DIFC based Investment holding company
- Operating subsidiaries include:
 - Arzan Wealth (DFSA)
 - Arzan Venture Capital (ADGM)
 - Arzan Investment Management

VISION AND STRATEGY OVERVIEW

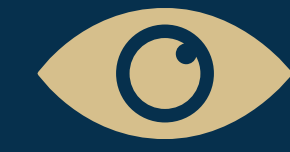
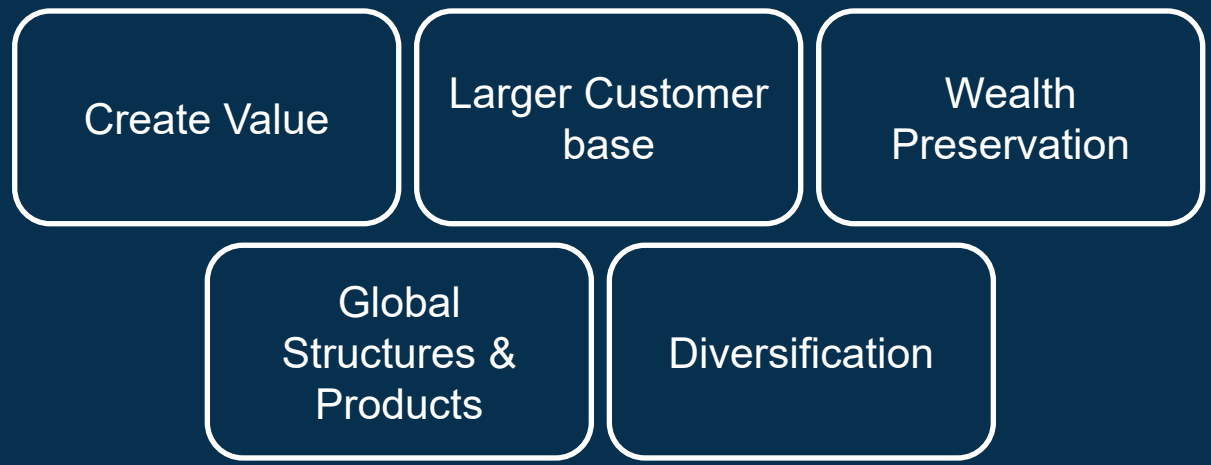


VISION AND MISSION



Our Mission

To create long term value for all our stakeholders by providing attractive and solid performance returns as we build a partnership with our clients based on trust and confidence. We strive to serve and build a robust and sustainable balance sheet by offering services across diversified financial products with integrity, efficiency, high moral and corporate governance standards. AFG Create long-term value for stakeholders by delivering an attractive and solid investment performance across economic cycles, while fulfilling the responsibilities to employees and society.



Our Vision

To become a prominent and leading company in the financial advisory and financing business by offering high quality personalized service with prudence and transparency across global markets thereby creating value for our clients and shareholders. AFG looking to be a leading global platform for clients to invest in a diverse set of unique opportunities that create value, consistent performance, and safeguard client wealth.



POINTS OF FOCUS

Diversified Income Stream

- AFG's Revenue sources are continuously being diversified to assure more steady and stable performance

Global Footprint

- AFG has continuously been placing a foothold into varying mature markets such as the US, UK, Switzerland, Holland, Germany
- Regional presence in the UAE, Egypt and KSA

Strategic Investing

- AFG is always in search of value-added investments that fit within a long-term vision
- The company's holding in Boursa Kuwait is one primary example

Portfolio Building

- A more focused approach to the robust defensive sectors that can secure more cashflow to the company long-term
- Stabilizing revenue sources during volatile markets will be part of AFG's approach

Human Capital

- AFG will continue to grow an in-house team of intellectually curious professionals from both financial and operational backgrounds .

Investor Base Expansion

- Constant investor outreach, both regional and international via our ever-increasing diversity in product offering.

CONTINUE - POINTS OF FOCUS

CSR

As part of our constant efforts to promote positive societal initiatives, AFG participated in the following :-

- Proceeding CSR Project : Donation for Kuwait Food Bank (Ramadan Iftar Meals 2025).
- Proceeding CSR Project : Donation with AL Wafir Co (Ramadan Iftar Meals 2025).
- Proceeding CSR Project : Participation with Kuwait University in the National Initiative “ Partners for Their Employment “.
- Proceeding CSR Project : Participation with Kuwait University & UIC to prepare the graduate students for the financial and business sector.
- Proceeding CSR Project : Donation with Al Tijaria Co. (Ishraqat Amal 10 Event for handicapped & special needs).
- Proceeding CSR Project : Donation and participation as a humanitarian contributor with the Kuwait Red Crescent Society.
- Proceeding CSR Project : Donation with Bait Abdullah Project for Child Care (BACCH) and the Kuwait Society for the Care of Children in Hospitals (KACCH)
- Proceeding CSR Project : Donation with Al Tijaria Co. (ISHRAQAT AMAL ART EXHIBITION SPONSORSHIP)
- Proceeding CSR Project : Donation for Kuwait Society for Smoking and Cancer Prevention
- Proceeding CSR Project : Donation for KUWAIT HEART FOUNDATION

Q & A



APPENDIX 1: YE-2025 CONSOLIDATED INCOME STATEMENT

| | YE-2025 | YE-2024 | Change | | YE-2025 | YE-2024 | Change |
|--|-------------------|-------------------|------------|---|---------------------|--------------------|------------|
| | KWD | KWD | % | | KWD | KWD | % |
| Income | | | | Expenses and other charges | | | |
| Income from instalment credit debtors | 226,024 | 403,082 | (%44) | Staff costs | (4,154,938) | (3,364,325) | %23 |
| Revenue from contracts with customers | 2,614,560 | 1,918,495 | %36 | General and administrative expenses | (3,834,601) | (1,903,407) | %101 |
| Realised profit from instalment sales | 2,826,923 | 1,818,948 | %55 | Finance costs | (3,343,068) | (2,069,168) | %62 |
| Gain on disposal of properties held for trading | 53,192 | 329,464 | (%84) | Depreciation | (224,818) | (218,038) | %3 |
| Rental income | 224,187 | 228,097 | (%2) | Provision for doubtful debts - net | (979,764) | (1,480,648) | (%34) |
| Interest income | 953,183 | 567,229 | %68 | Total Expenses | (12,537,189) | (9,035,586) | %39 |
| Gain on disposal of assets held for sale | 14,220 | - | %100 | Profit for the period before provisions for contribution to Kuwait Foundation for the Advancement of Sciences (KFAS), National Labour Support Tax (NLST) and Zakat | 26,080,777 | 16,389,198 | %59 |
| Gain on disposal of financial assets at fair value through profit or loss | 1,476,875 | 258,911 | %100 | Provision for KFAS | (24,163) | (63,697) | %0 |
| Change in fair value of financial assets at fair value through profit or loss | 1,218,480 | 9,134,821 | (%87) | Provision for NLST | (960,944) | (240,093) | %300 |
| Share of results of associates | 23,688,463 | 3,987,576 | %494 | Provision for Zakat | (333,224) | (63,007) | %429 |
| Dividend income | 5,136,854 | 4,792,404 | %7 | Profit for the period | 24,762,446 | 16,022,401 | %55 |
| Foreign currency exchange (loss)/ gain | (185,685) | 833,735 | (%122) | Attributable to: | | | |
| Other income | 374,426 | 253,968 | %47 | Owners of the Parent Company | 23,241,415 | 14,096,643 | %65 |
| (Provision)/ reversal of provision for impairment of instalment credit debtors – net | 6,529 | 98,579 | (%93) | Non-controlling interests | 1,521,031 | 1,925,758 | (%21) |
| (Provision)/ reversal of provision for credit losses of restricted cash and cash equivalents | (1,848) | 318,238 | (%101) | Net Profit for the period | 24,762,446 | 16,022,401 | %55 |
| Reversal of provision for impairment of properties held for trading | - | 449,874 | (%100) | | | | |
| (Impairment) / Reversal of impairment of real estates under development | (8,417) | 31,363 | (%127) | Basic earnings per share attributable to the owners of the Parent Company (Fils) | 25.639 | 15.766 | %63 |
| Total Income | 38,617,966 | 25,424,784 | %52 | Diluted earnings per share attributable to the owners of the Parent Company (Fils) | 25.610 | 15.742 | %63 |

APPENDIX 2: YE-2025 CONSOLIDATION COMPREHENSIVE INCOME

| | YE-2025 | | |
|---|----------------------------|------------|--------------------|
| | Attributable to parent co. | NCI | Total Consolidated |
| PROFIT for the period | 23,241,415 | 1,521,031 | 24,762,446 |
| Other comprehensive income (loss) for the period: (Includes change in fair value of FVOCI investments, share of OCI from Associates and foreign currency translation reserve) | 31,056,775 | 21,455,529 | 52,512,304 |
| Total comprehensive income (loss) | 54,298,190 | 22,976,560 | 77,274,750 |

| | YE-2024 | | |
|---|----------------------------|------------|--------------------|
| | Attributable to parent co. | NCI | Total Consolidated |
| PROFIT for the period | 14,096,643 | 1,925,758 | 16,022,401 |
| Other comprehensive income (loss) for the period: (Includes change in fair value of FVOCI investments, share of OCI from Associates and foreign currency translation reserve) | 24,785,618 | 12,789,558 | 37,575,176 |
| Total comprehensive income (loss) | 38,882,261 | 14,715,316 | 53,597,577 |

APPENDIX 3: YE-2025 CONSOLIDATED FINANCIAL POSITION

| | YE-2025 | YE-2024 | Change * |
|---|--------------------|--------------------|------------|
| | KWD | KWD | % |
| Assets | | | |
| Cash and cash equivalents | 5,951,106 | 3,810,901 | %56 |
| Term deposits | 172,299 | 434,311 | (%60) |
| Instalment credit debtors | 1,140,852 | 757,781 | %51 |
| Financial assets at FVTPL | 27,058,637 | 41,032,693 | (%34) |
| Accounts receivable and other assets | 15,723,517 | 9,441,029 | %67 |
| Properties held for trading | 1,866,235 | 1,911,617 | (%2) |
| Financial assets at FVTOCI | 183,040,802 | 159,190,513 | %15 |
| Investment in associates and joint ventures | 141,271,372 | 55,213,376 | %156 |
| Real estates under development | 1,812,430 | 1,589,939 | %14 |
| Investment properties | 1,244,025 | 1,302,765 | (%5) |
| Assets held for sale | 3,816,902 | 6,594,129 | (%42) |
| Property and equipment | 1,757,268 | 1,919,698 | (%8) |
| Total Assets | 384,855,445 | 283,198,752 | %36 |

| | YE-2025 | YE-2024 | Change * |
|--|--------------------|--------------------|------------|
| | KWD | KWD | % |
| Liabilities and Equity | | | |
| Liabilities | | | |
| Accounts payable and other liabilities | 11,937,773 | 10,417,934 | %15 |
| Term loans | 7,996,000 | 2,196,000 | %264 |
| Murabaha payables | 61,172,533 | 41,482,130 | %47 |
| Provision for employees' end of service benefits | 2,188,828 | 1,892,415 | %16 |
| Total Liabilities | 83,295,134 | 55,988,479 | %49 |
| Equity | | | |
| Share capital | 90,743,393 | 86,422,279 | %5 |
| Share premium | 9,355,213 | 9,355,213 | %0 |
| Treasury shares | (325,476) | (243,811) | %100 |
| Treasury shares reserve | 2,434,931 | 2,341,230 | %4 |
| Statutory reserve | 6,600,776 | 4,144,801 | %59 |
| Voluntary reserve | 5,443,942 | 2,987,967 | %82 |
| Share based payments reserve | 181,821 | 169,295 | %7 |
| Foreign currency translation reserve | (6,671,579) | (6,311,708) | %6 |
| Fair value reserve | 56,191,476 | 53,749,818 | %5 |
| Retained earnings | 59,769,065 | 19,671,447 | %204 |
| Total Equity attributable to shareholders of the Parent Company | 223,723,562 | 172,286,531 | %30 |
| Non-controlling interests | 77,836,749 | 54,923,742 | %42 |
| Total Equity | 301,560,311 | 227,210,273 | %33 |
| Total liabilities and equity | 384,855,445 | 283,198,752 | %36 |

Thank You



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