

Date: 3 February 2026
Ref: 10 / 10 / 69 / 2026

التاريخ: 3 فبراير 2026
الإشارة: 10 / 10 / 69 / 2026

To: Sheikh. Khalifa bin Ebrahim Al-Khalifa
Chief Executive Officer - Bahrain Bourse
Peace, Mercy and Blessings of Allah be upon you,

الشيخ/ خليفة بن إبراهيم آل خليفة المحترم
الرئيس التنفيذي - بورصة البحرين
السلام عليكم ورحمة الله وبركاته،

Subject: Disclosure of Material Information
Analysts Conference Presentation
Q (4/2025)

الموضوع: الإفصاح عن المعلومات الجوهرية
العرض التقديمي لمؤتمر المحللين
الربع (2025/4)

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 "Disclosure of Material Information" Form and "the Investors Presentation Q (4/2025)". The same been submitted to CMA and Kuwait 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 (2025/4) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهريوم الثلاثاء الموافق 3 فبراير 2026 م.
- 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 عن معلومات الجوهرية"، و "العرض التقديمي للمستثمرين للربع (2025/4)". هذا وقد تم تزويد كل من السادة/ هيئة أسواق المال والسادة/ بورصة الكويت بنسخة منهما.

وتفضلوا بقبول فائق الاحترام،

خالد يوسف الشملان

الرئيس التنفيذي للمجموعة

Khaled Yousef Al-Shamlan

Group Chief Executive Officer

Disclosure of Material Information

Kuwait Finance House (K.S.C.P) would like to announce the following material information:

Date:	3 February 2026
Co. Name:	Kuwait Finance House (KFH)
Trading Code:	KFH

Disclosure Title
Analysts Conference Presentation Q (4/2025)

Material Information
- 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.

Impact on Financial Position
Currently, there is no effect on KFH's financial position.

Previous relevant disclosures (if any)
Disclosure dated 27 January 2026 CBK Approval on KFH's Consolidated Financial Statements 31 December 2025

Name:	Khaled Yousef Al-Shamlan
Title:	Group Chief Executive Officer

Company Seal ختم الشركة


الإفصاح عن معلومات جوهرية

يعلن بيت التمويل الكويتي (ش.م.ك.ع) عن الإفصاح عن معلومات جوهرية المبين تفاصيلها أدناه:

التاريخ:	3 فبراير 2026
إسم الشركة:	بيت التمويل الكويتي
رمز التداول:	KFH

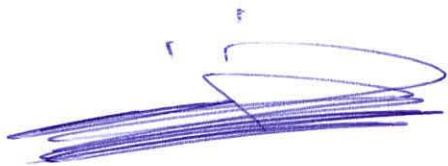
عنوان الإفصاح
العرض التقديمي لمؤتمر المحللين الربع (2025/4)

المعلومات الجوهرية
- عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2025/4) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 12:30 بعد ظهريوم 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.

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

إفصاحات سابقة ذات صلة (إن وجدت)
الإفصاح بتاريخ 27 يناير 2026، موافقة بنك الكويت المركزي على البيانات المالية المجمعة لبيت التمويل الكويتي 31 ديسمبر 2025

الإسم:	خالد يوسف الشملان
المسمى الوظيفي:	الرئيس التنفيذي للمجموعة

Signature التوقيع


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.

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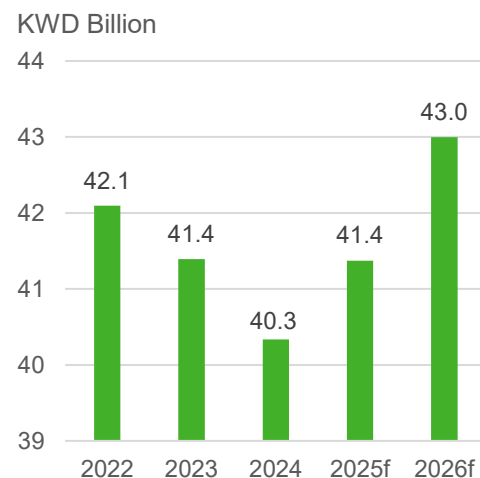
Appendix

Kuwait's Economic Highlights

Closing Prices Of Kuwait Crude Oil

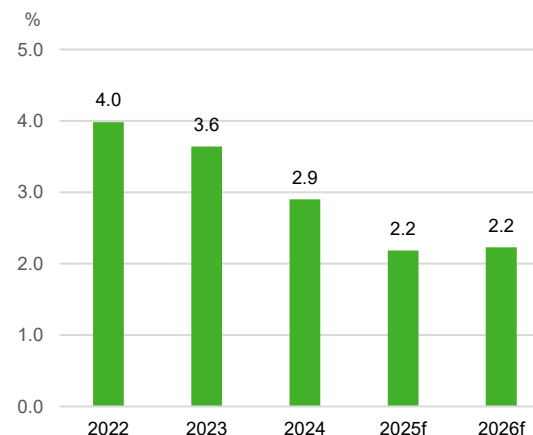


GDP Constant Price



IMF World Economic outlook, October 2025

Average Annual Inflation
Y-O-Y %



IMF World Economic outlook, October 2025

KFH Market Capitalization



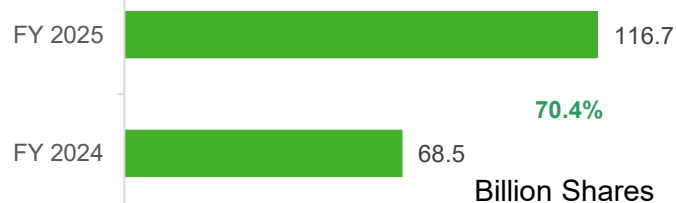
KFH Traded Volume



Boursa Market Capitalization



Boursa Kuwait Traded Volume



Source: Boursa Kuwait, KPC, IMF, CBK, KFH

- 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

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 November 2025

MOODY'S

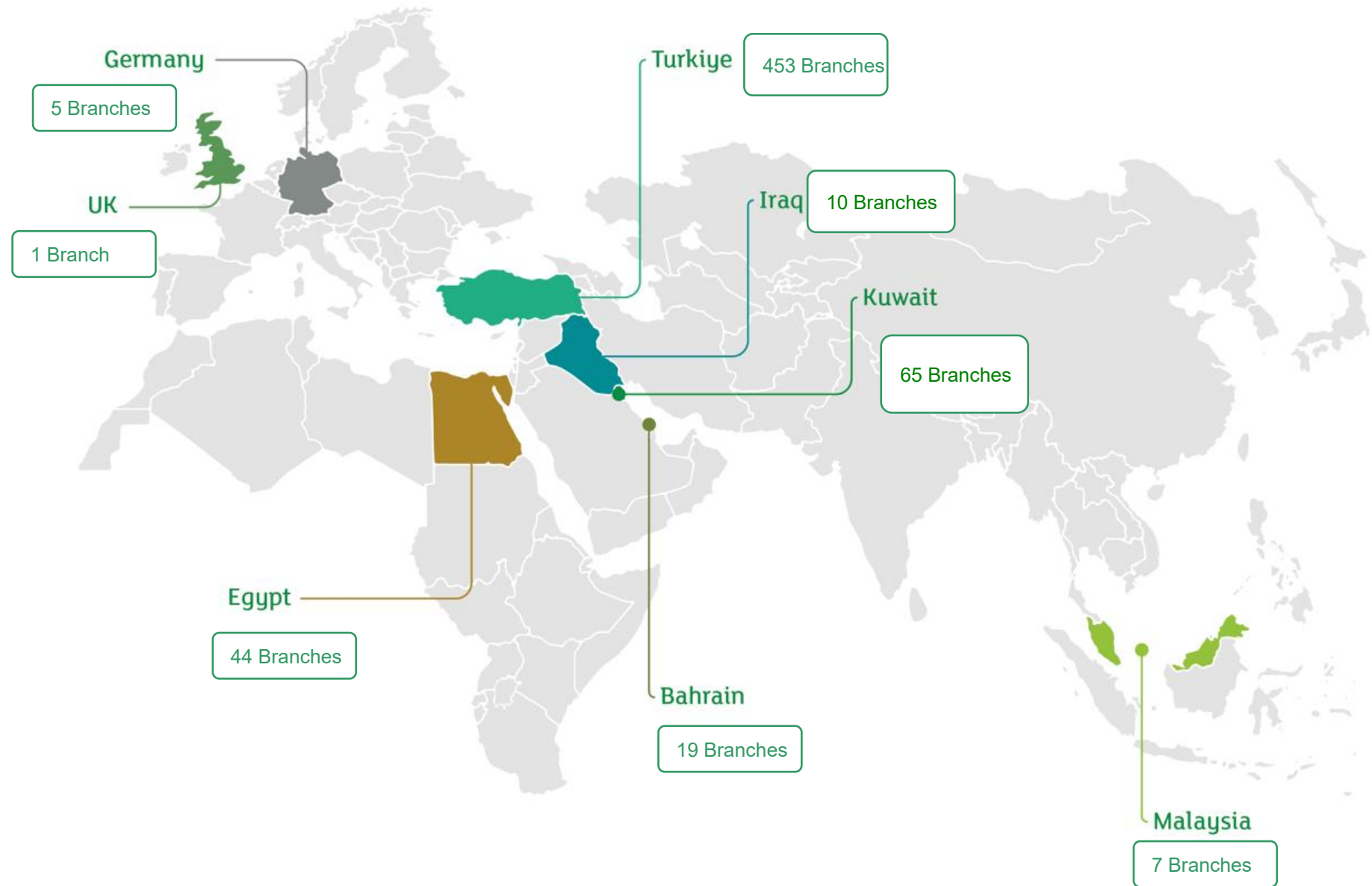
LT FC Bank Deposits Rating A2

ST FC Bank Deposits Rating P-1

STABLE Outlook

Moody's update 28 January 2026

Overview of KFH

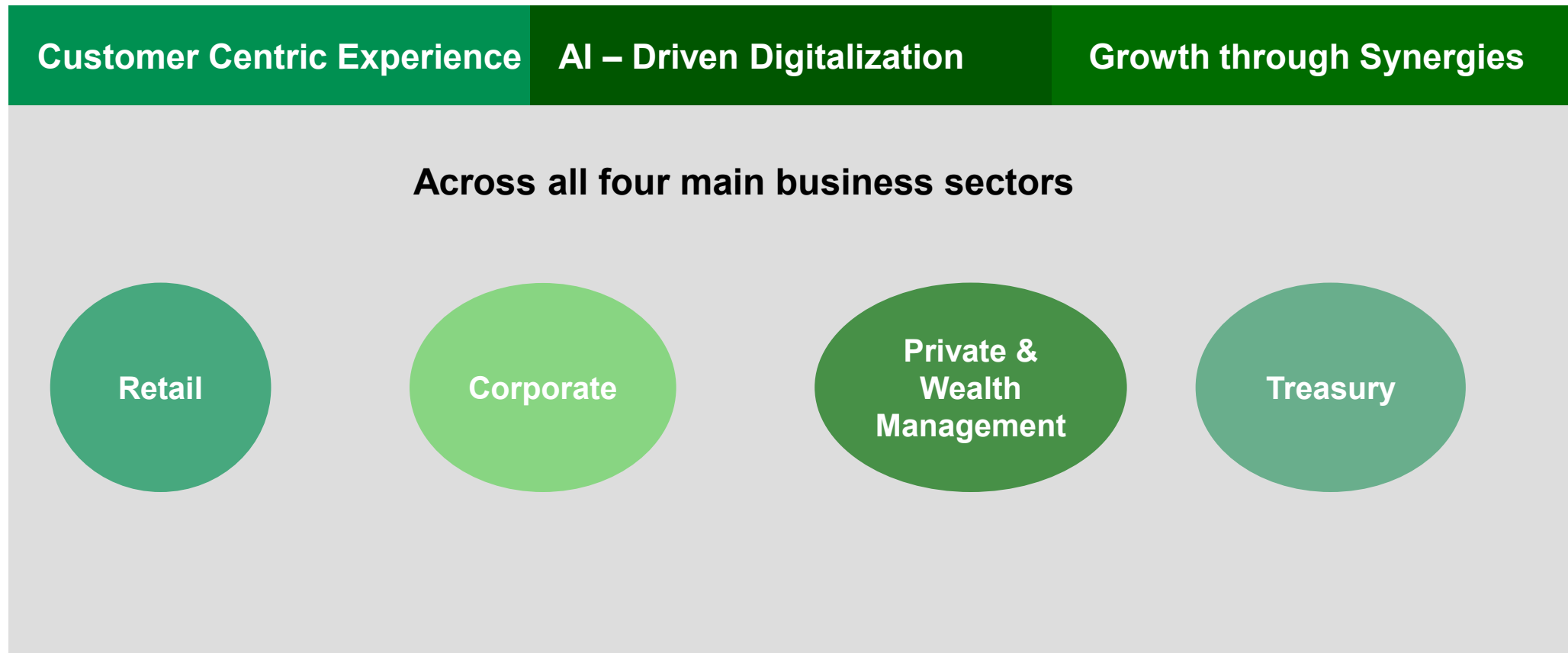


KFH Strengths

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	36.33% 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 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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FY-25 Financial Highlights

Net Profit for Shareholders	Net Financing Income	Net Operating Income
KD 632.1 mn	KD 1,279.2 mn	KD 1,209.0 mn
+50% <i>(Dec-25 vs Dec-24)</i>	+11.5% <i>(Dec-25 vs Dec-24)</i>	+10.7% <i>(Dec-25 vs Dec-24)</i>

Cost to Income Ratio

34.06%
(2024: 35.46%)

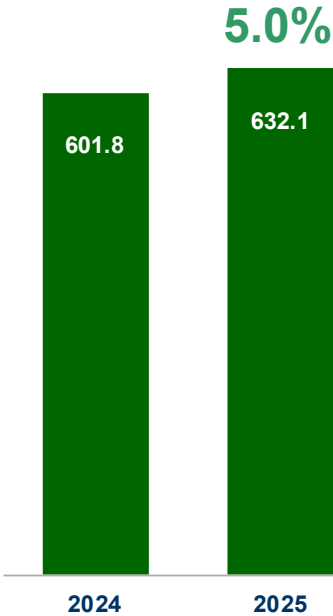
EPS (fils)

35.64
*(2024: 33.68 fils)**

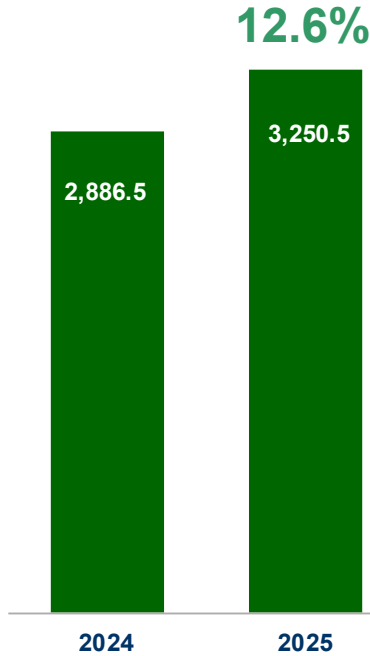
** EPS for prior period is adjusted to reflect the bonus share issuance.*

FY-25 Financial Performance

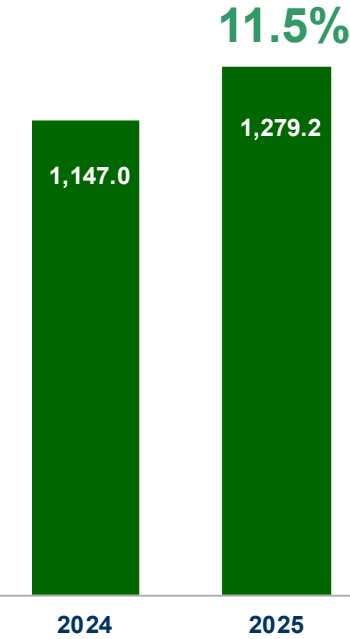
Net Profit for Shareholders
(KD mn)



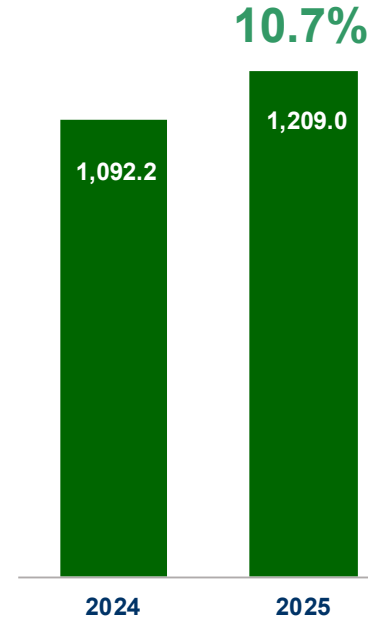
Financing Income
(KD mn)



Net Financing Income
(KD mn)

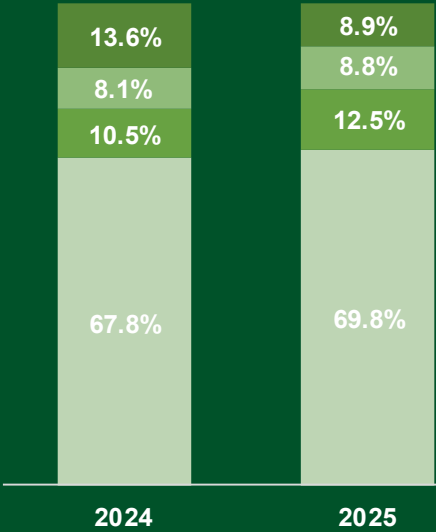


Net Operating Income
(KD mn)



Total Operating Income Profile

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

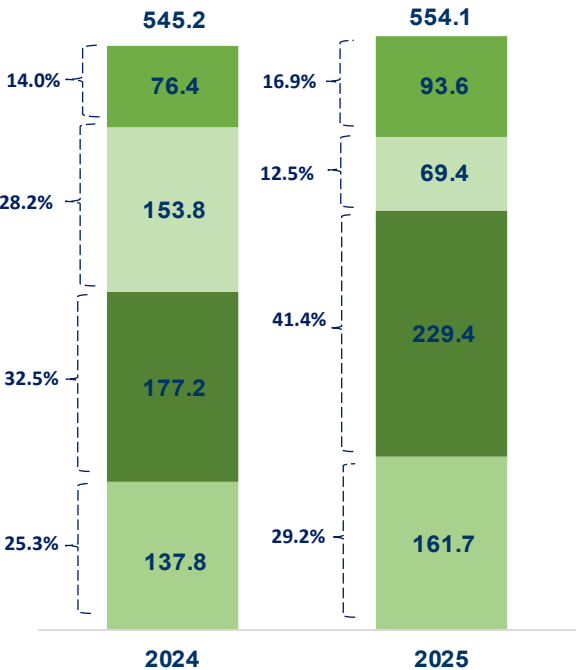


FY-25 Financial Performance

Non - Financing Income

(KID m)

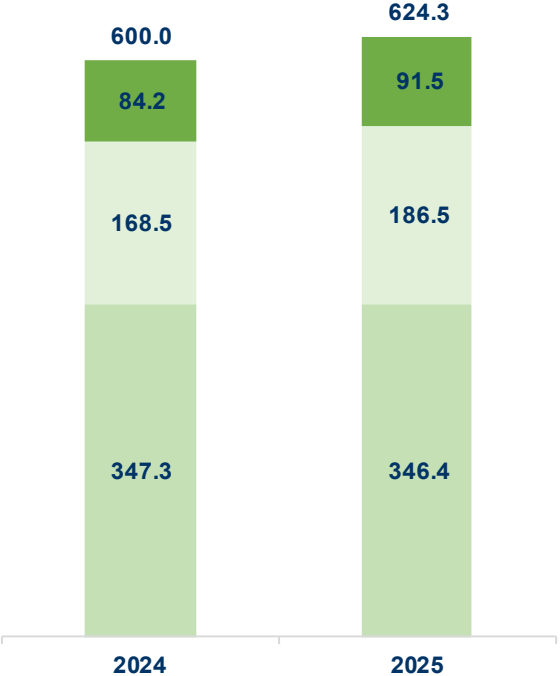
- Other Income
- Net Gain from Foreign Currencies
- Fees and Commission Income
- Investment Income



Total Operating Expenses

(KID m)

- Depreciation and Amortization
- Other Operating Expenses
- Staff Costs



C/I Ratio

2024

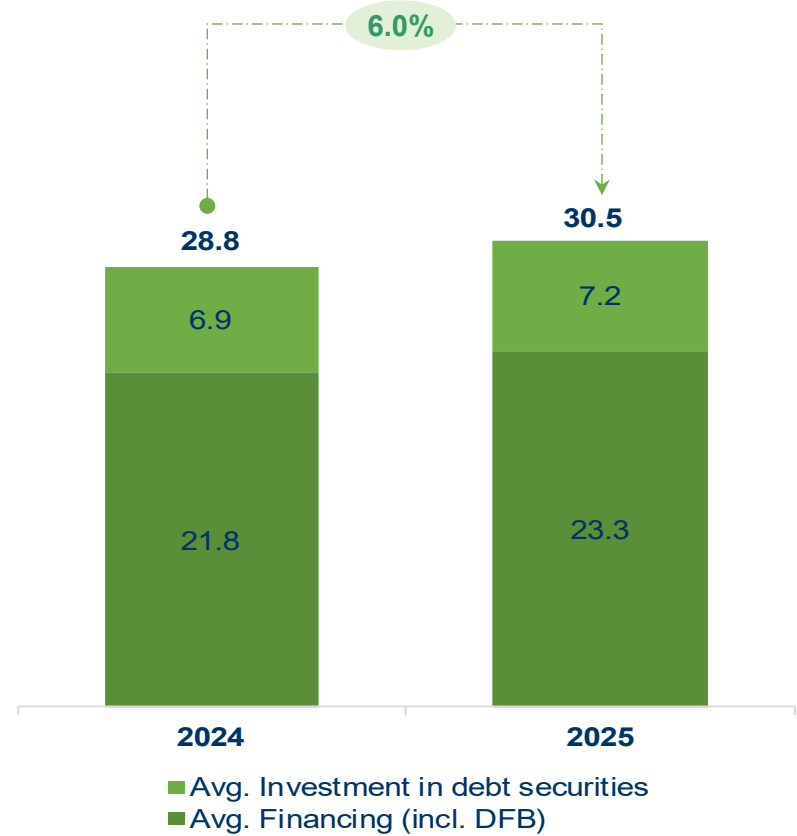
35.46%

2025

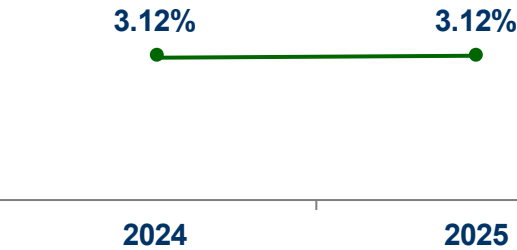
34.06%

FY-25 Financial Performance

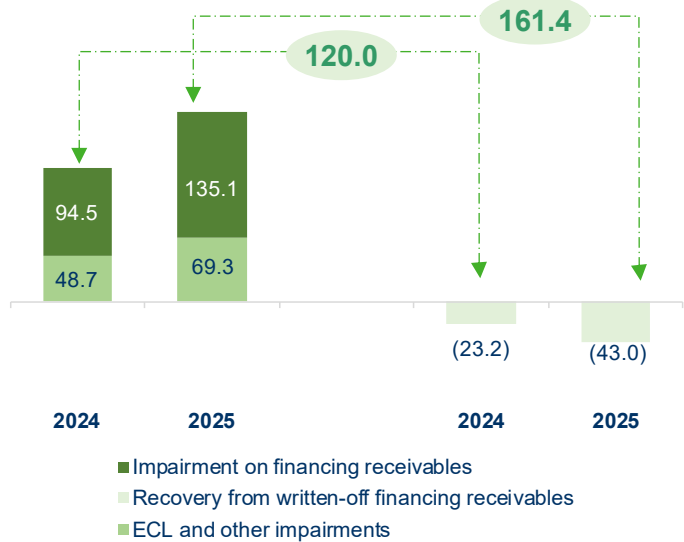
Average Profit Earning Assets (KD bn)



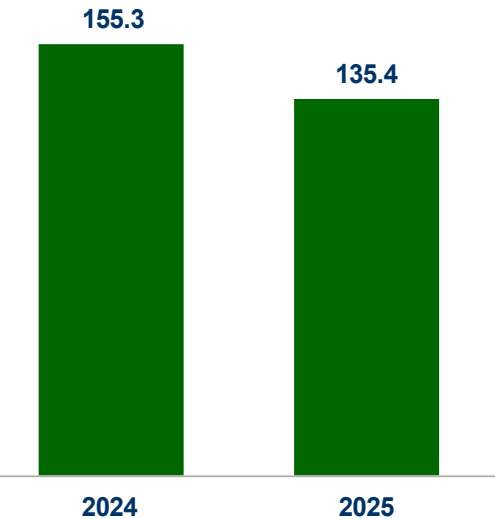
Net Financing Margin



Provision and Impairment (KD mn)

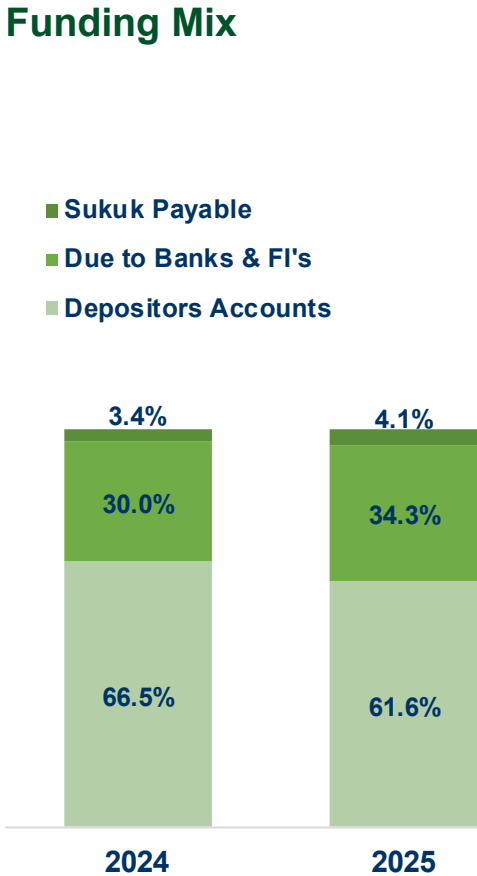
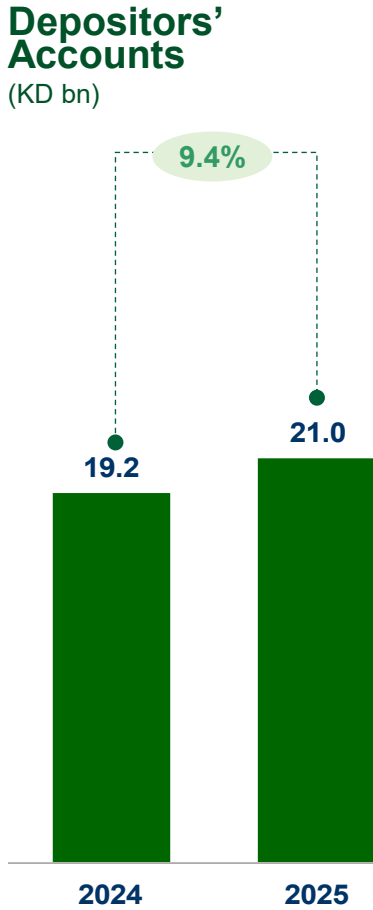
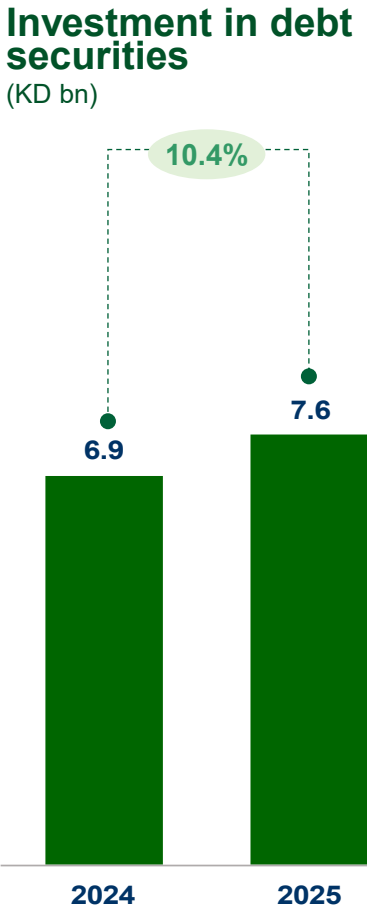
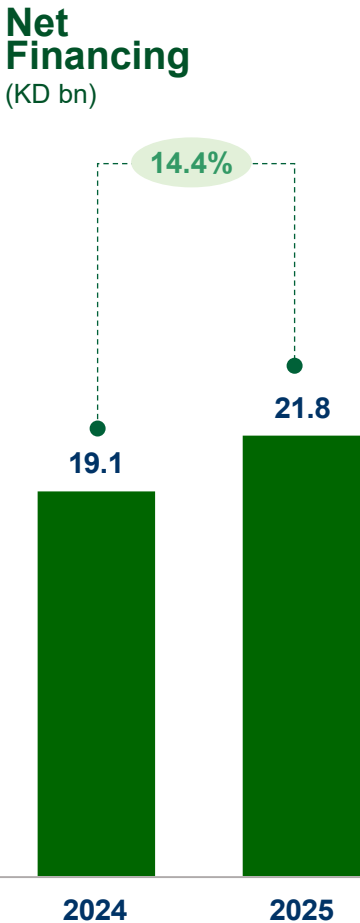
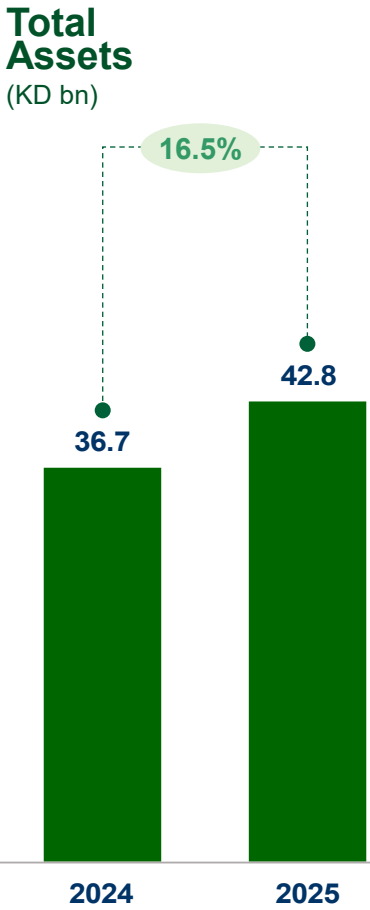


Net Monetary Loss* (KD mn)

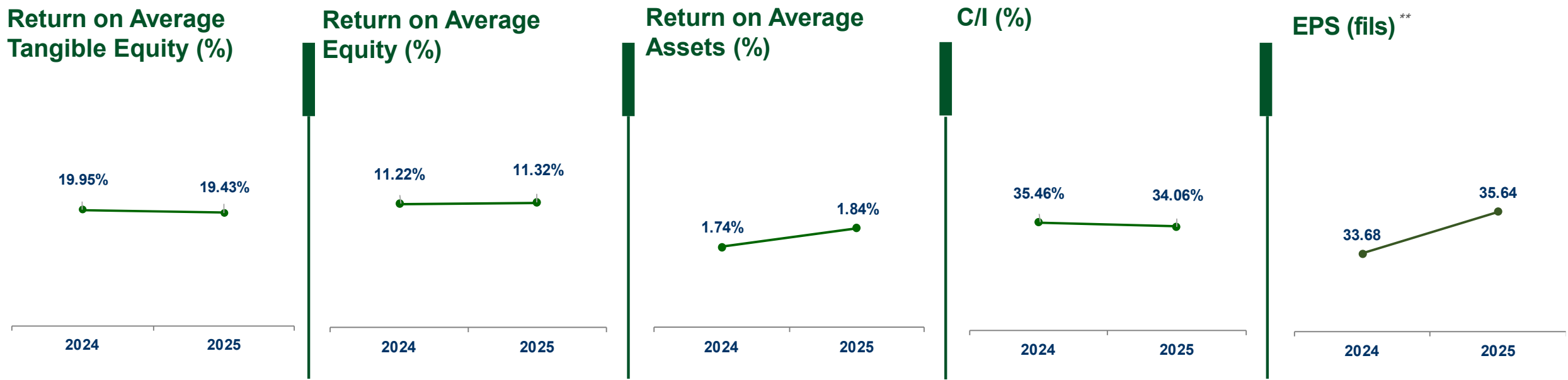


* Hyper-inflation impact

FY-25 Financial Performance

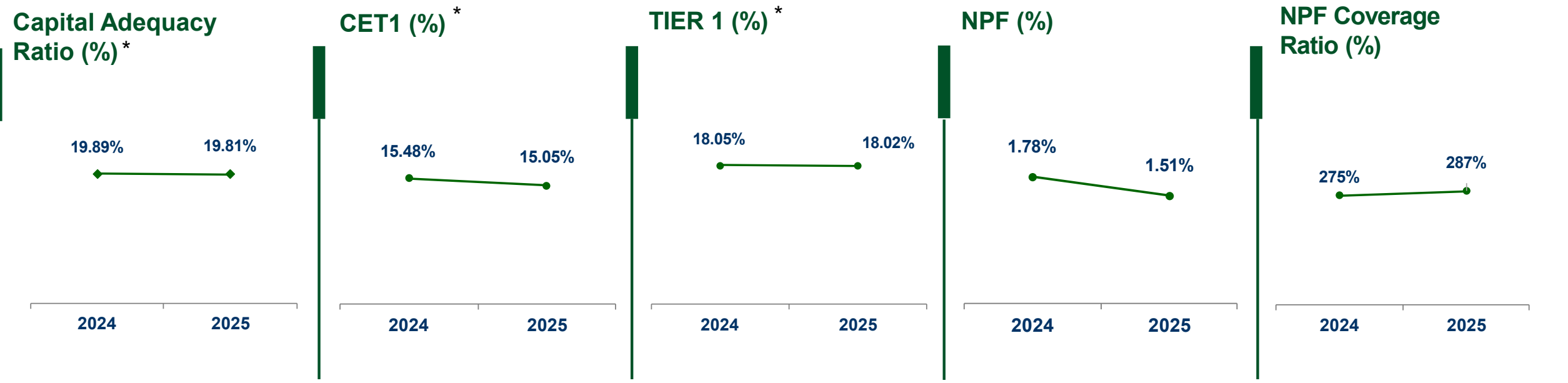


FY-25 Key Financial Ratios



** 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
Cash and balances with banks and financial institutions	4,999	3,695
Due from Banks	3,447	2,227
Financing receivables	21,817	19,070
Investments in debt securities	7,578	6,865
Investments	291	242
Investment in associates and joint ventures	252	384
Trading and investment properties	465	458
Other assets	1,148	1,059
Goodwill and Intangible assets	2,329	2,328
Property and equipment	434	376
TOTAL ASSETS	42,760	36,703
Due to banks	6,972	5,644
Due to financial institutions	4,738	3,030
Sukuk payables and term financing	1,414	987
Depositors' accounts	21,029	19,220
Other liabilities	1,761	1,405
TOTAL LIABILITIES	35,915	30,286
Share capital	1,848	1,711
Share premium	4,267	4,267
Treasury shares	(822)	(822)
Reserves	454	363
TOTAL EQUITY ATTRIBUTABLE TO THE SHAREHODERS OF THE BANK	5,747	5,519
Perpetual Tier 1 Capital Securities and Sukuks	641	504
Non-controlling interests	456	395
TOTAL EQUITY	6,845	6,418
TOTAL LIABILITIES AND EQUITY	42,760	36,703

Consolidated Statement of Income (KD million)	Dec-25	Dec-24
Financing income	3,251	2,886
Financing cost and distribution to depositors	1,971	1,739
Net finance income	1,279	1,147
Investment income	162	138
Fees and commission income (net)	229	177
Net gain from foreign currencies	69	154
Other operating income	94	76
Non-Financing Income	554	545
Tota Operating Income	1,833	1,692
Staff costs	346	347
General and administrative expenses	186	168
Depreciation and amortization	91	84
Total Expenses	624	600
Net Operating Income	1,209	1,092
Provisions and impairment	161	120
Net Monetary Loss	135	155
Profit for the Period Before Taxation	912	817
Taxation and Proposed Directors' fees	190	174
Non-controlling interests	88	40
Profit Attributable to Shareholders of the Bank	632	602

Q&A

Thank you

Investor.relations@kfh.com

Group Financial Control
Investor Relations

kfh.com