

Date: 27 April 2026  
Ref: 10 / 10 / 220 / 2026

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

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

Subject: Disclosure of Material Information  
KFH: Analysts Conference Presentation  
Q (1/2026)

الموضوع: الإفصاح عن المعلومات الجوهرية  
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 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 (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 "Disclosure of Material Information" Form and "the Investors Presentation Q (1/2026)". 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 (7-8-1/4) 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 عن معلومات الجوهرية"، و "العرض التقديمي للمستثمرين للربع (2026/1)". هذا وقد تم تزويد كلاً 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

To: Bahrain Bourse

السادة / بورصة البحرين

Disclosure of Material Information

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

Date:	27 April 2026
Co. Name:	Kuwait Finance House
Trading Code:	KFH

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

Material Information
<ul style="list-style-type: none"><li>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.</li><li>There was no other material information had been discussed during the conference.</li><li>KFH will disclose the Conference Minutes of Meeting within (3) working days after the conference.</li></ul>

Impact on Financial Position
<ul style="list-style-type: none"><li>Currently, there is no effect on KFH's financial position.</li></ul>

Previous relevant disclosures (if any)
<ul style="list-style-type: none"><li>Disclosure dated 21 April 2026, CBK Approval on KFH's Interim Condensed Consolidated Financial Information Q (1 / 2026).</li></ul>

Name:	Khaled Yousef Alshamlan
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:	27 أبريل 2026
إسم الشركة:	بيت التمويل الكويتي
رمز التداول:	KFH

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

المعلومات الجوهرية
<ul style="list-style-type: none"><li>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.</li><li>لم يتم تداول أي معلومات جوهرية أخرى خلال المؤتمر.</li><li>سوف يقوم بيت التمويل الكويتي بالإفصاح لاحقاً عن محضر المؤتمر خلال (3) أيام عمل من تاريخ المؤتمر.</li></ul>

الأثر على المركز المالي
<ul style="list-style-type: none"><li>لا يوجد أثر في الوقت الحالي على المركز المالي لبيت التمويل الكويتي.</li></ul>

إفصاحات سابقة ذات صلة (إن وجدت)
<ul style="list-style-type: none"><li>الإفصاح بتاريخ 21 أبريل 2026، موافقة بنك الكويت المركزي على المعلومات المالية المرحلية المكثفة المجمععة الربع (2026/1).</li></ul>

الإسم:	خالد يوسف الشملان
المسمى الوظيفي:	الرئيس التنفيذي للمجموعة

التوقيع Signature


BY

# 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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- 2 **Overview of KFH**

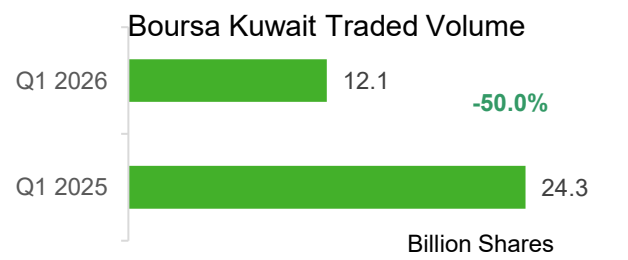
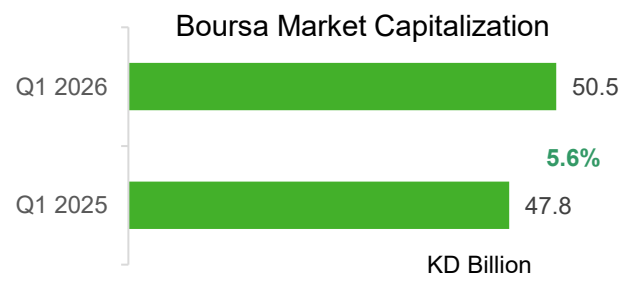
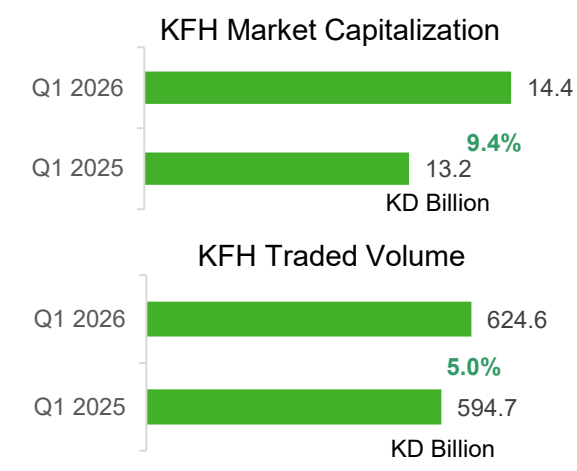
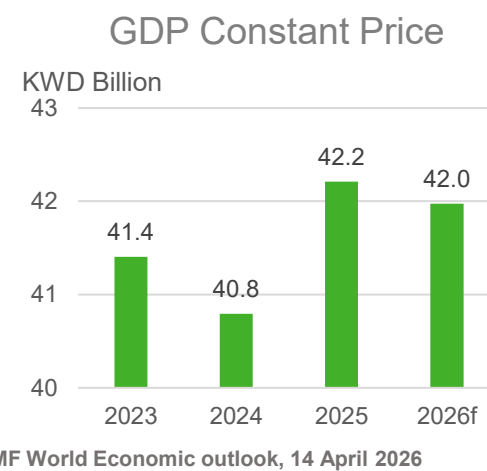
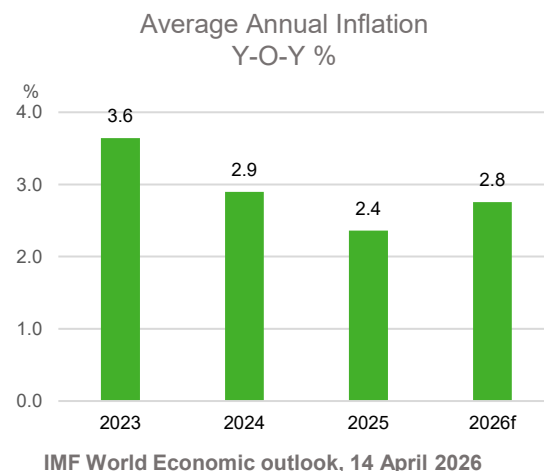
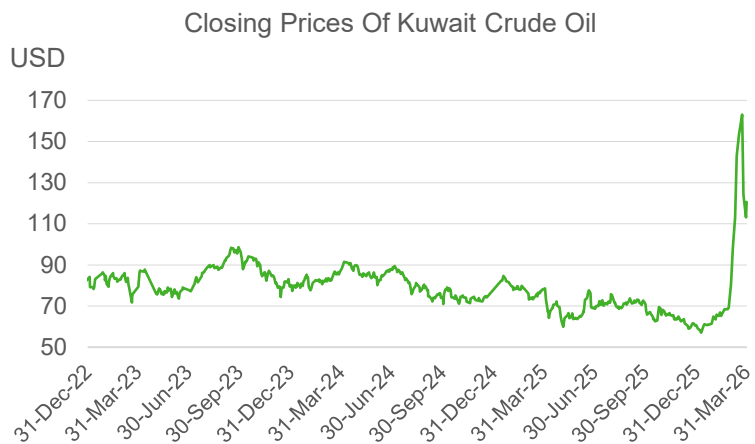
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# Kuwait's Economic Highlights



- 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

**Fitch**Ratings

Long-Term Issuer Default Rating A

Short-Term Issuer Default Rating F1

STABLE Outlook

Fitch's Rating Update 24 Nov 2025

**MOODY'S**

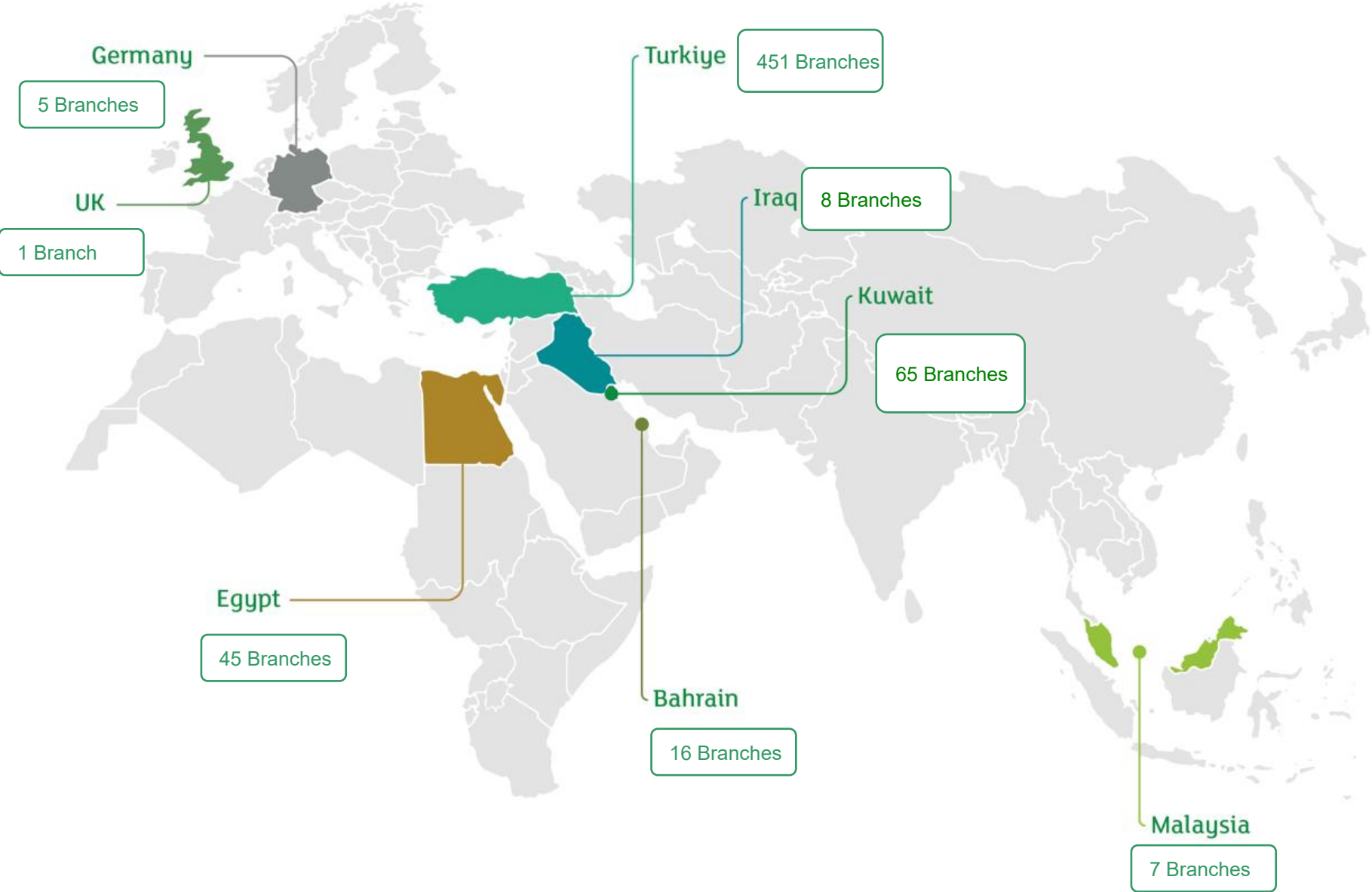
LT FC Bank Deposits Rating A2

ST FC Bank Deposits Rating P-1

STABLE Outlook

Moody's Rating Action 15 January 2026

# Overview of KFH

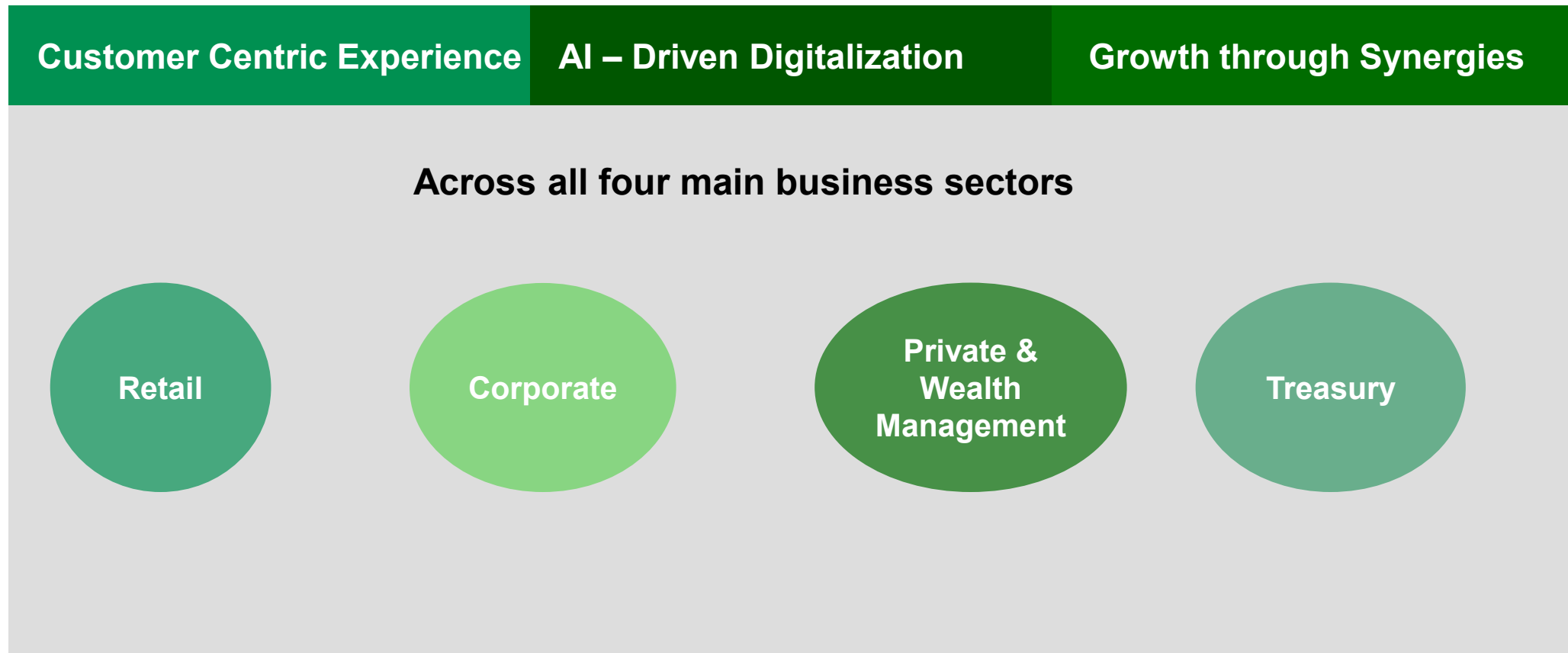


# KFH Strengths

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 &amp; 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 &amp; 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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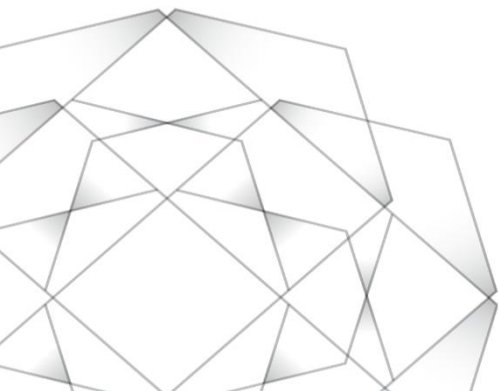
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- 4 Q1-26 Financial Results**

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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

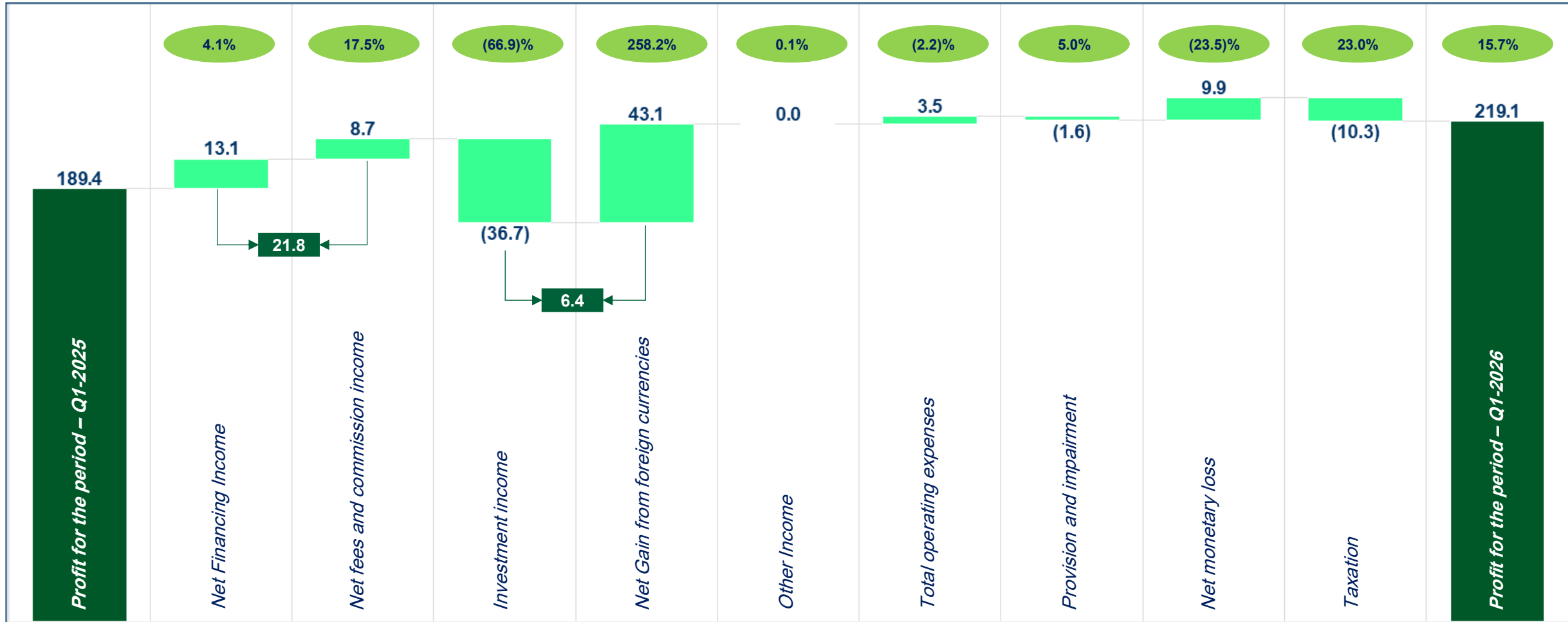
**KD 21.4 bn**

+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



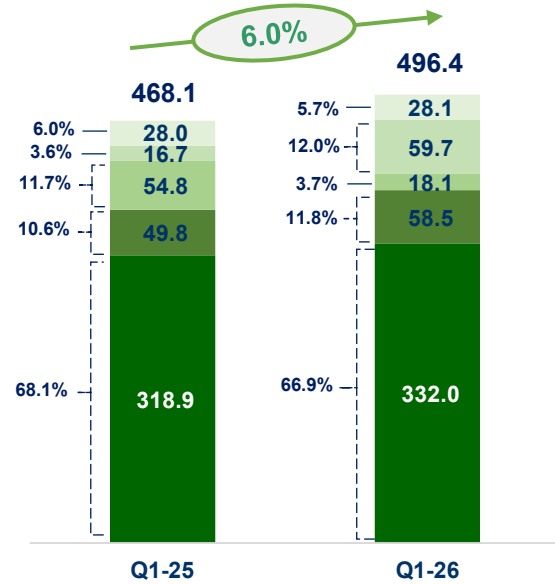
	<u>Q1-25</u>	<u>Q1-26</u>	<u>Y-o-Y %</u>
Total profit for the period	189.4	219.1	15.7%
Non-controlling interests	(21.3)	(42.6)	100.0%
<b>Profit attributable to shareholders</b>	<b>168.1</b>	<b>176.5</b>	<b>5.0%</b>

# Income statement (cont.)

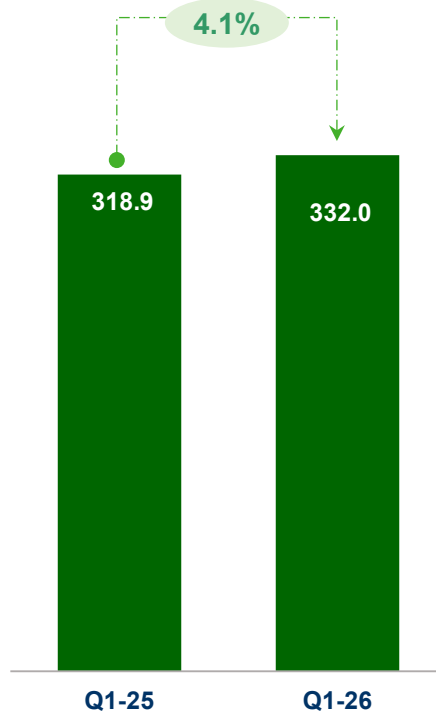
## Q1-26 vs. Q1-25

### Total Operating income (KD mn)

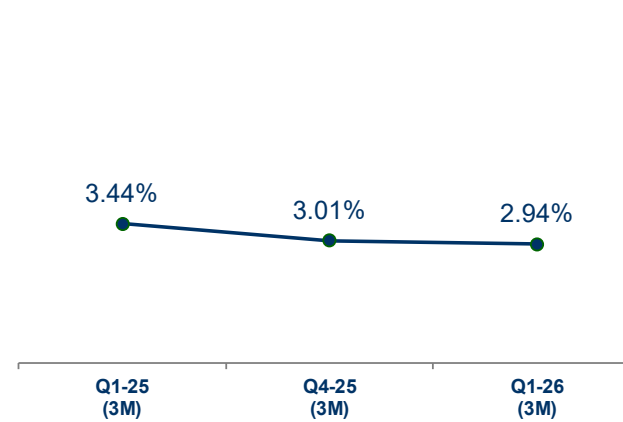
- Other Income
- Net Gain from Foreign Currencies
- Investment Income
- Fees and Commission Income
- Net financing income



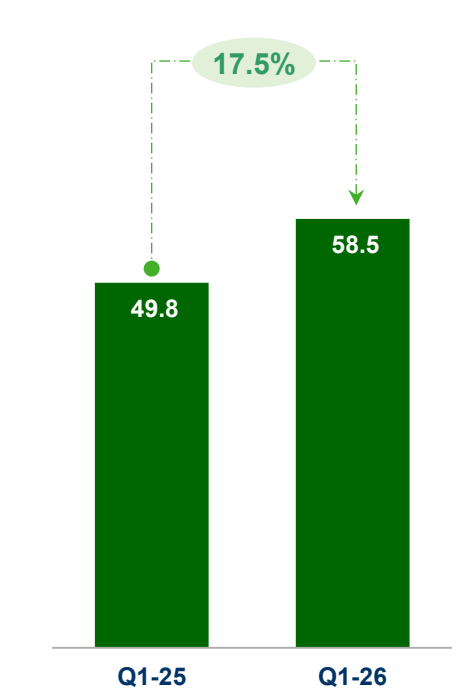
### Net Financing Income (KD mn)



### Net Financing Margin



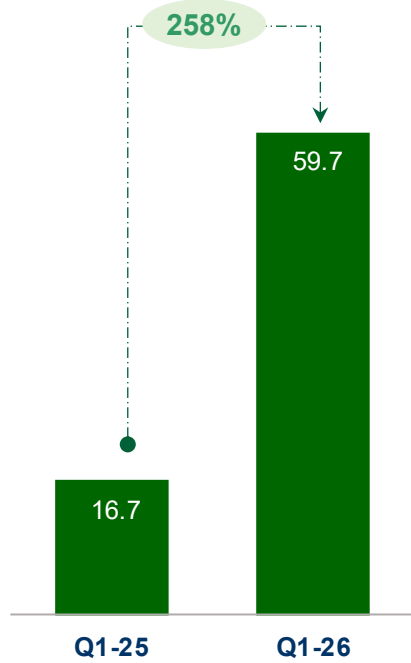
### Fees and commission income (KD mn)



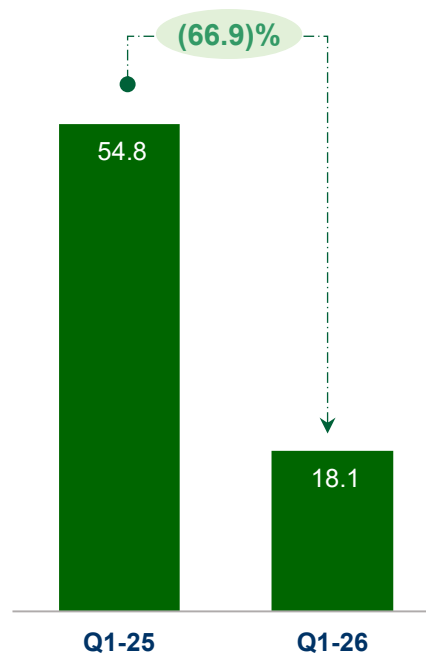
# Income statement (cont.)

## Q1-26 vs. Q1-25

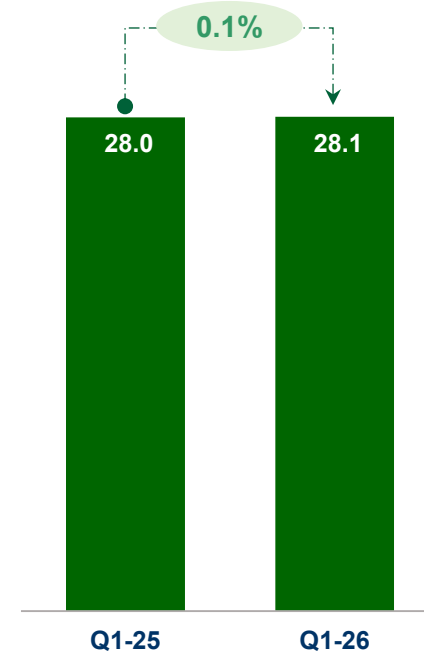
**Net gain from foreign currencies**  
(KD mn)



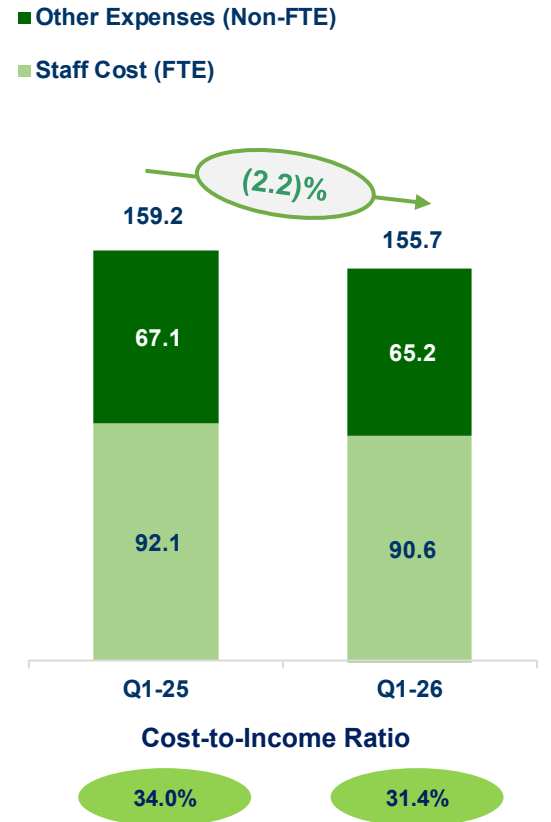
**Investment Income**  
(KD mn)



**Other Income**  
(KD mn)



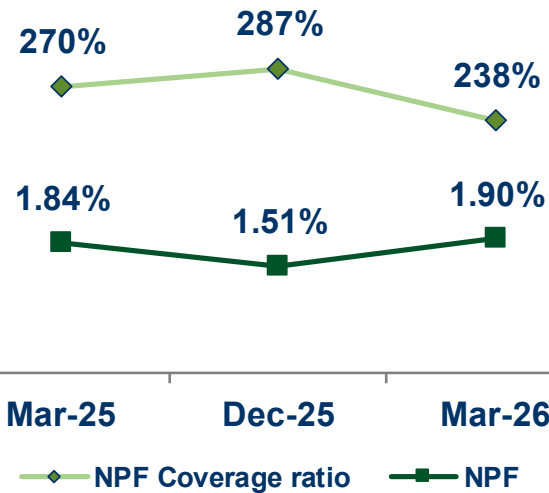
**Total Operating Expenses**  
(KD mn)



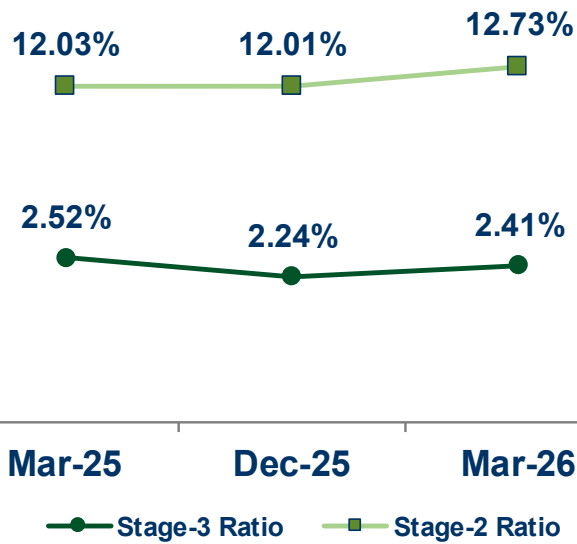
# Asset Quality & Provision

## Q1-26

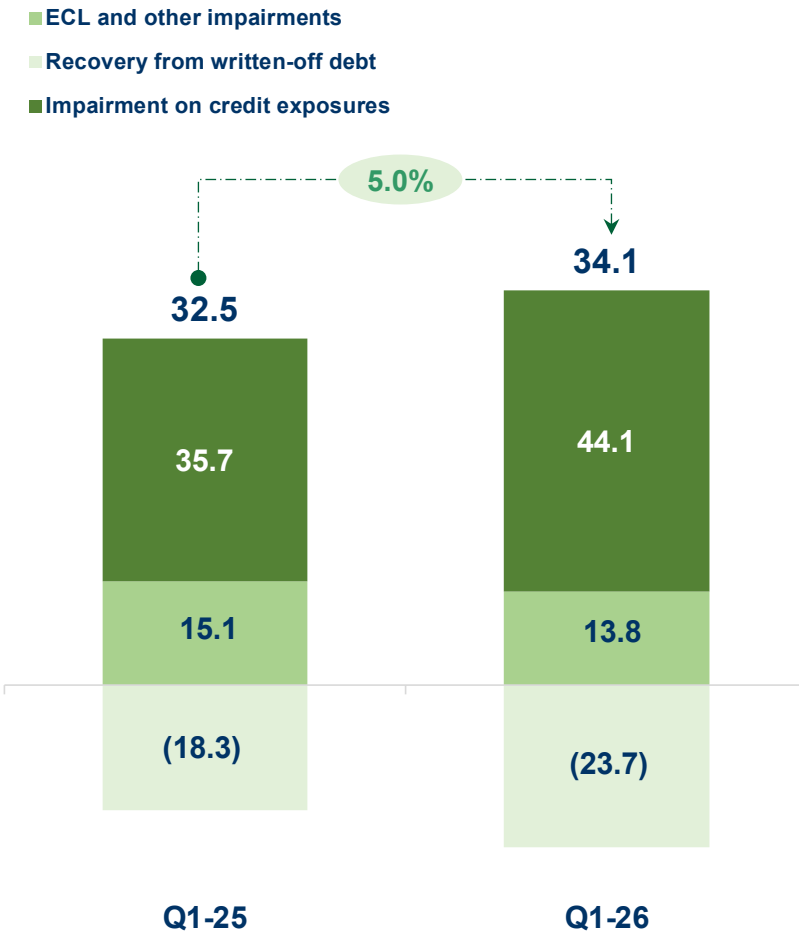
**NPF (%) and NPF Coverage (%)**



**IFRS-9 Stage-2 and Stage-3 ratios**



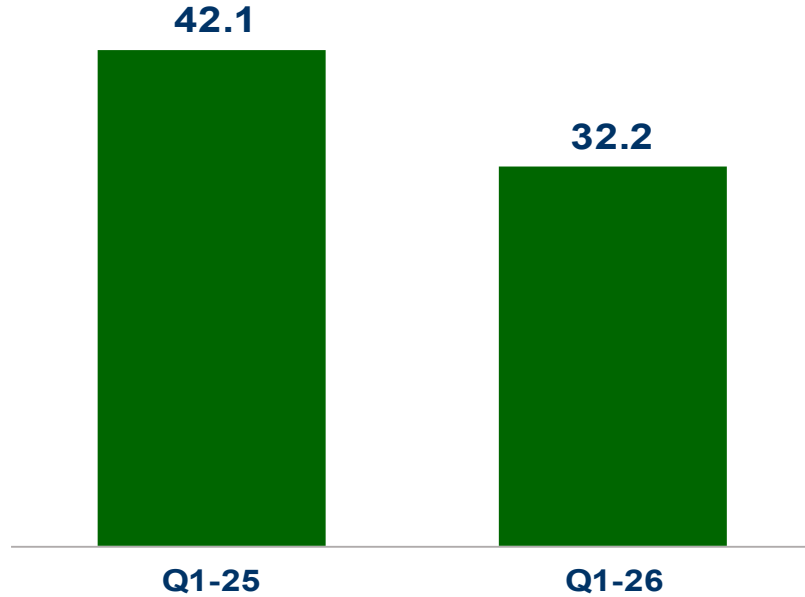
**Provisions and Impairment (KD mn)**



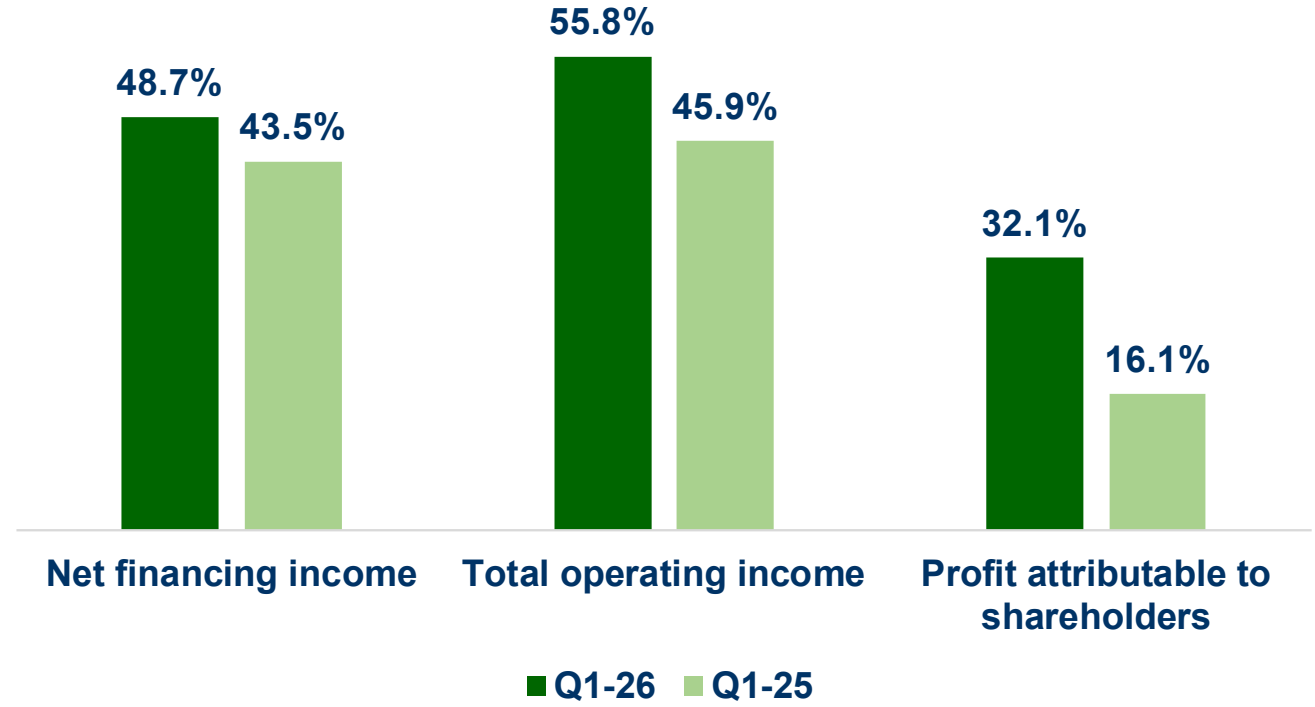
# Hyperinflation & Türkiye contribution

## 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

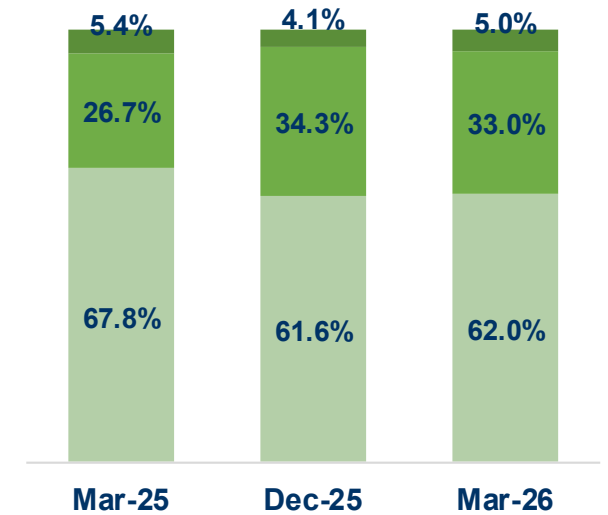
## Return on Average Tangible Equity (%)

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](mailto:Investor.relations@kfh.com)**

Group Financial Control  
Investor Relations

[kfh.com](http://kfh.com)