

Date: 28 July 2026
Ref: 10 / 10 / 402 / 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
KFH: Analysts Conference Presentation
Q (2/2026)

الموضوع: الإفصاح عن المعلومات الجوهرية
بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين
الربع (2026/2)

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:

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 إلزامات الشركات المدرجة (الإفصاح عن مؤتمر المحللين)، يفيد بيت التمويل الكويتي بما يلي:

- KFH has conducted the Analysts Conference for Q (2/2026) through live broadcasting on internet (Live Webcast) at 2:30 p.m. on Tuesday 28 July 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.

- عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2026/2) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 2:30 بعد ظهريوم الثلاثاء الموافق 28 يوليو 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.

Attached is "Disclosure of Material Information" Form and "the Investors Presentation Q (2/2026)". The same been submitted to CMA and Kuwait Bourse.

مرفق لكم نموذج "الإفصاح عن معلومات الجوهرية"، و "العرض التقديمي للمستثمرين للربع (2026/2)". هذا وقد تم تزويد كلاً من السادة/ هيئة أسواق المال والسادة/ بورصة الكويت بنسخة منهما.

Best Regards,

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 (KSCP) would like to announce the following material information:

Date:	28 July 2026
Co. Name:	Kuwait Finance House
Trading Code:	KFH

Disclosure Title
KFH: Analysts Conference Presentation Q (2 / 2026)

Material Information
- KFH has conducted the Analysts Conference for Q (2/2026) through live broadcasting on internet (Live Webcast) at 2:30 p.m. on Tuesday 28 July 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 22 July 2026, CBK Approval on KFH's Interim Condensed Consolidated Financial Information for the period ended 30 June 2026.

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:	28 يوليو 2026
إسم الشركة:	بيت التمويل الكويتي
رمز التداول:	KFH

عنوان الإفصاح
بيت التمويل الكويتي: العرض التقديمي لمؤتمر المحللين الربع (2 / 2026)

المعلومات الجوهرية
- عقد بيت التمويل الكويتي مؤتمر المحللين للربع (2/2026) عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 2:30 بعد ظهر يوم الثلاثاء الموافق 28 يوليو 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 على المركز المالي
لا يوجد أثر في الوقت الحالي على المركز المالي لبيت التمويل الكويتي.

إفصاحات سابقة ذات صلة (إن وجدت)
الإفصاح بتاريخ 22 يوليو 2026، موافقة بنك الكويت المركزي على المعلومات المالية المرحلية المكثفة المجمعة عن الفترة المالية المنتهية في 30 يونيو 2026.

الإسم:	خالد يوسف الشملان
المسمى الوظيفي:	الرئيس التنفيذي للمجموعة

التوقيع Signature


H1-2026 Earnings Presentation

Group Financial Control Investor Relations

Kuwait, 28 July 2026

Disclaimer

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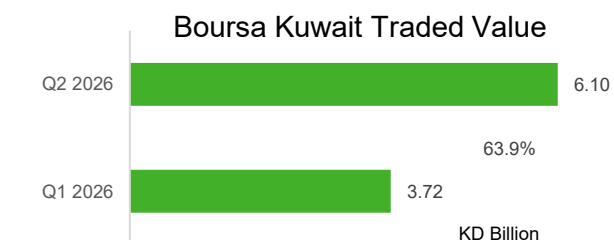
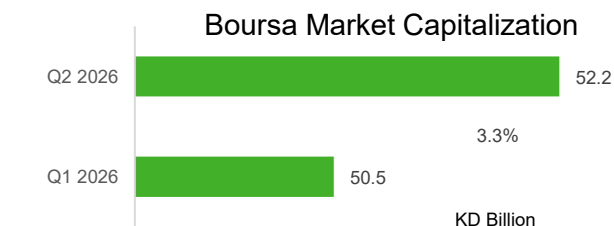
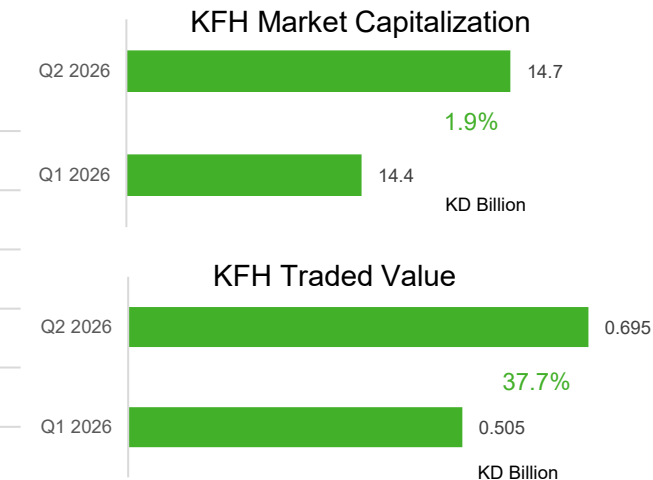
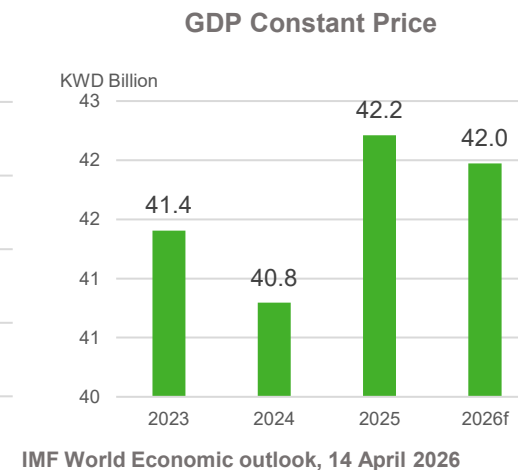
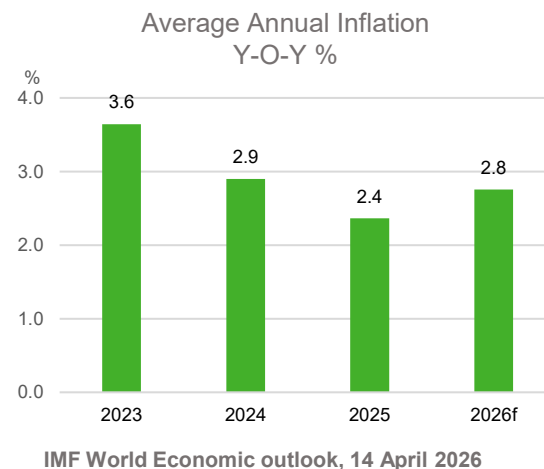
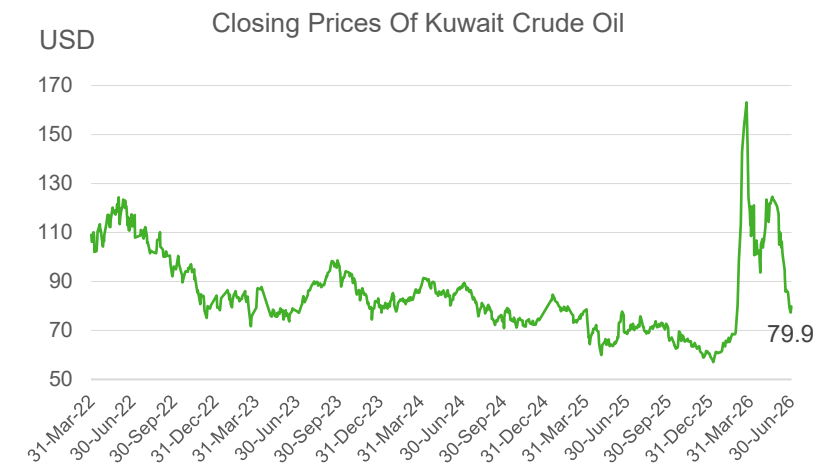
FORWARD-LOOKING STATEMENTS

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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- 2 **Overview of KFH**
- 3 **KFH Strategy**
- 4 **H1-2026 Financial Results**
- 5 **2026 Guidance**

Kuwait's Economic Highlights



- Despite the current geopolitical challenges, the International Monetary Fund “IMF” forecasts Kuwait’s GDP to slightly contract -0.6% reaching to around KWD 42 billion in 2026. Kuwait’s strong fiscal position and resilient banking sector continue to support economic stability.
- The IMF also estimates that Kuwait’s average annual inflation rate to slightly increase from 2.4% in 2025 to 2.8% in 2026.
- Kuwaiti crude oil prices eased back to \$ 79.9 as of 30th of June 2026. This represents a decline of 29.4% compared closing price in the middle of the crisis at the end of Q1 2026, however Kuwait crude oil price is still higher by 15.3% than the end of Q2 2025.
- 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 Q2 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 52.2 billion by the end of Q2 2026, a 3.3% increase compared to Q1 2026. according to Kuwait Boursa, Kuwait Finance House (KFH) recorded a market capitalization of KWD 14.7 billion, representing a 1.9% increase compared to the end of Q1 2026.
- The traded value of listed companies on Boursa Kuwait during Q2 2026 reached KWD 6.1 billion, increasing by 63.9% compared to Q1 2026. Meanwhile, KFH’s traded value reached KD 695.3 million during Q2 2026, marking an increase of 37.7% compared to Q1 2026.

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 Action 08 December 2025

MOODY's

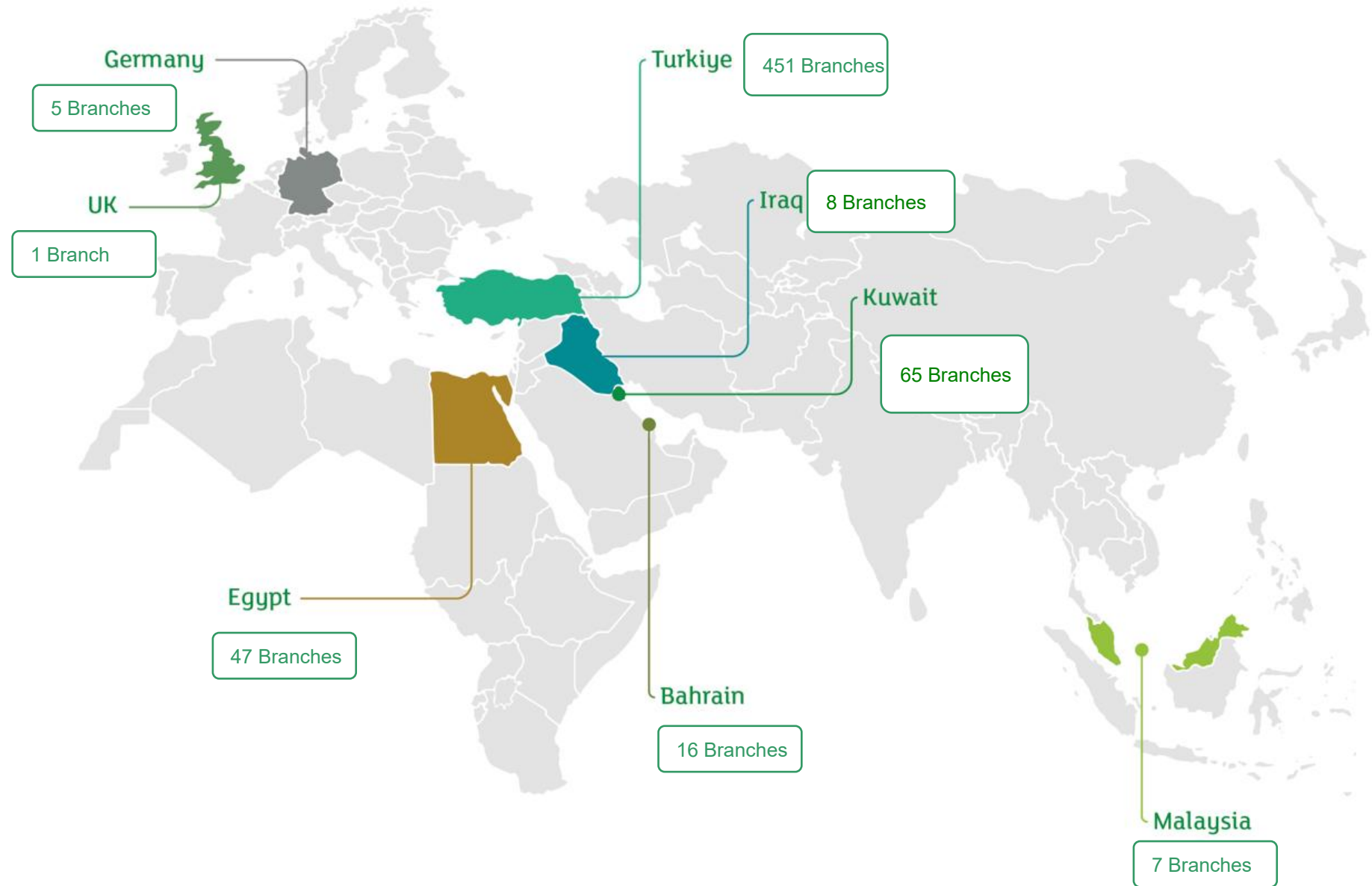
LT FC Bank Deposits Rating A2

ST FC Bank Deposits Rating P-1

STABLE Outlook

Moody's update 09 July 2026

Overview of KFH

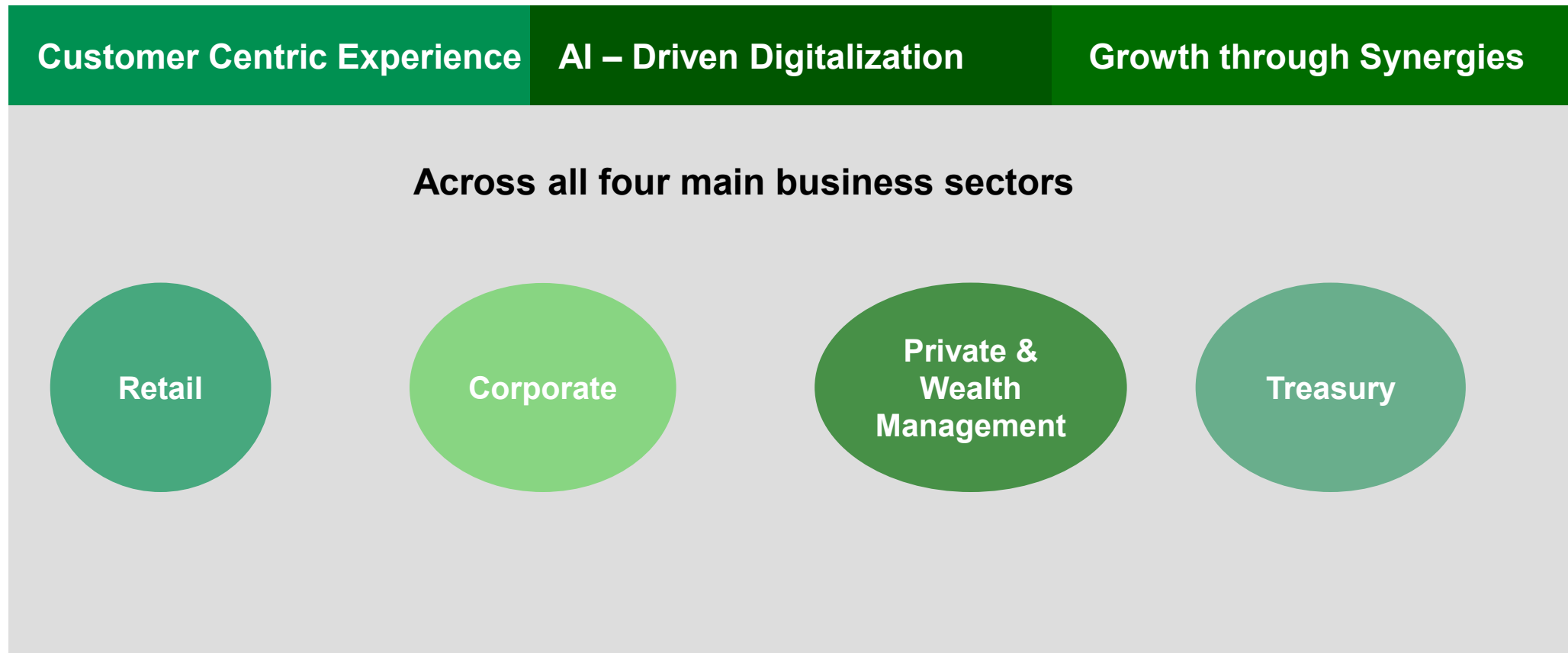


KFH Strengths

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	36.3% 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 2000 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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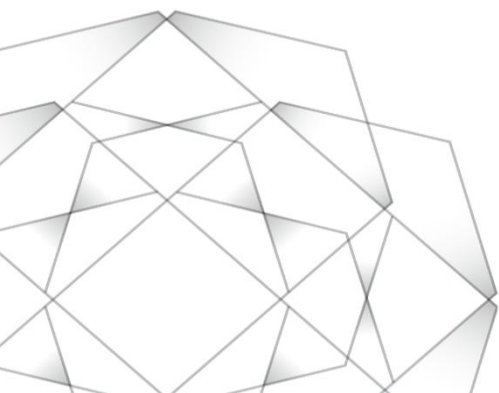
- 1 Kuwait's Operating Environment

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- 5 2026 Guidance



Executive Summary H1'26 Results



Net Operating Income reached KD 687.9mn, increasing 16.2% y-o-y, driven by core revenue growth and enhanced operating efficiency



Cost-to-income ratio improved to 30.6%, an improvement of 3.8 ppts y-o-y, reflecting ongoing structural cost discipline and creating positive operating leverage



Net profit attributable to shareholders increased to KD 363.1mn, up 6.1% y-o-y, demonstrating the strength and resilience of KFH's diversified franchise



Earnings per share improved to 18.86 fils, representing 4.9% growth year-on-year, driven by higher earnings generation and sustained balance sheet expansion.



Net financing receivables increased to KD 22.8bn, up 4.4% from year-end 2025, supported by broad-based growth across the Group's diversified franchise



Total assets stood at KD 42.2bn, representing a 1.3% decline from year-end 2025, mainly because cash and interbank balances were redeployed into financing and debt securities.

Key Metrics & guidance

Net Operating Income

KD 687.9mn
+16.2% y-o-y

Cost to Income

30.6%
3.8% ppt y-o-y

2026 Guidance
Below 32% (updated)

NPAT shareholders

KD 363.1mn
+6.1% y-o-y

EPS

18.86 fils
+4.9% y-o-y*

Net Financing Receivables

KD 22.8bn
+4.4% from 2025

2026 Guidance
Low double-digit growth
in 2026

Total Assets

KD 42.2bn
-1.3% from 2025

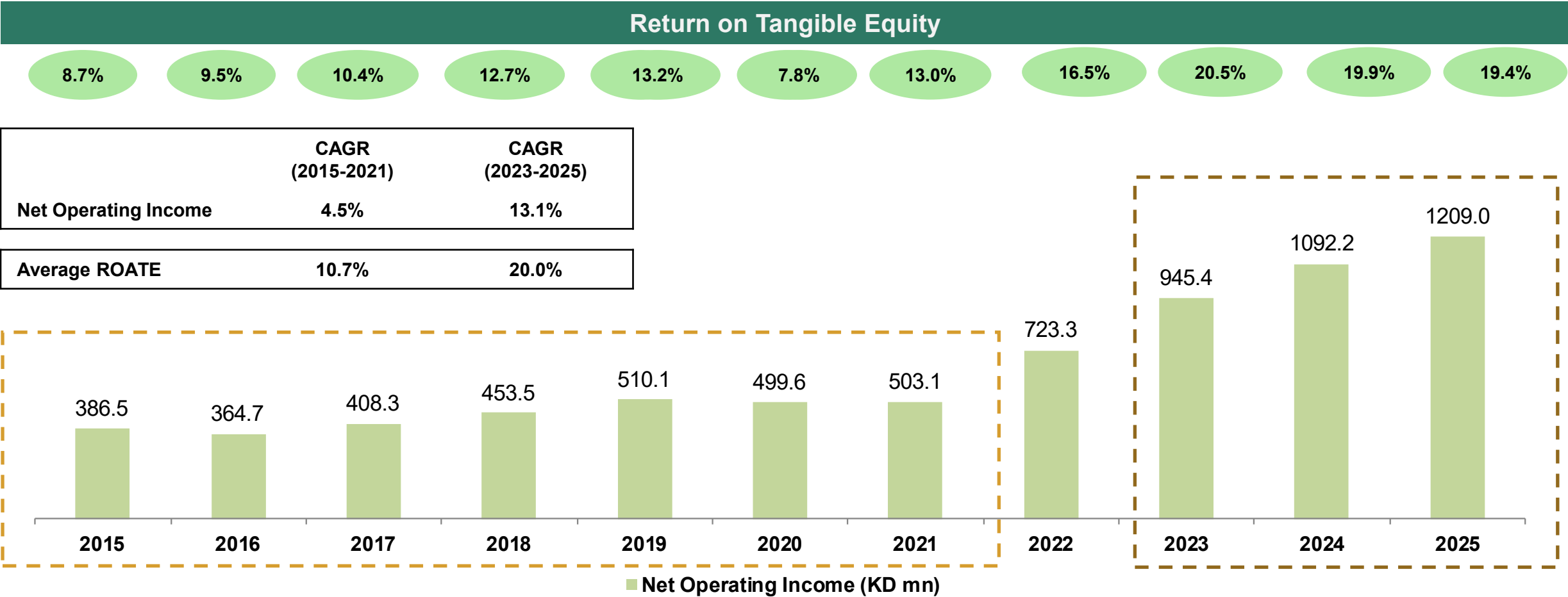
Note – mainly due to
decrease in Cash and
Due from Banks / FIs by
KD 2.1bn

Note: June-2026 (6 months) versus June-2025 (6 months) = y-o-y movement

* EPS growth of 4.9% lagged profit growth of 6.1% due to increased Perpetual Tier 1 Sukuk profit distributions

Consistent Earnings Growth with a Strong Return Profile

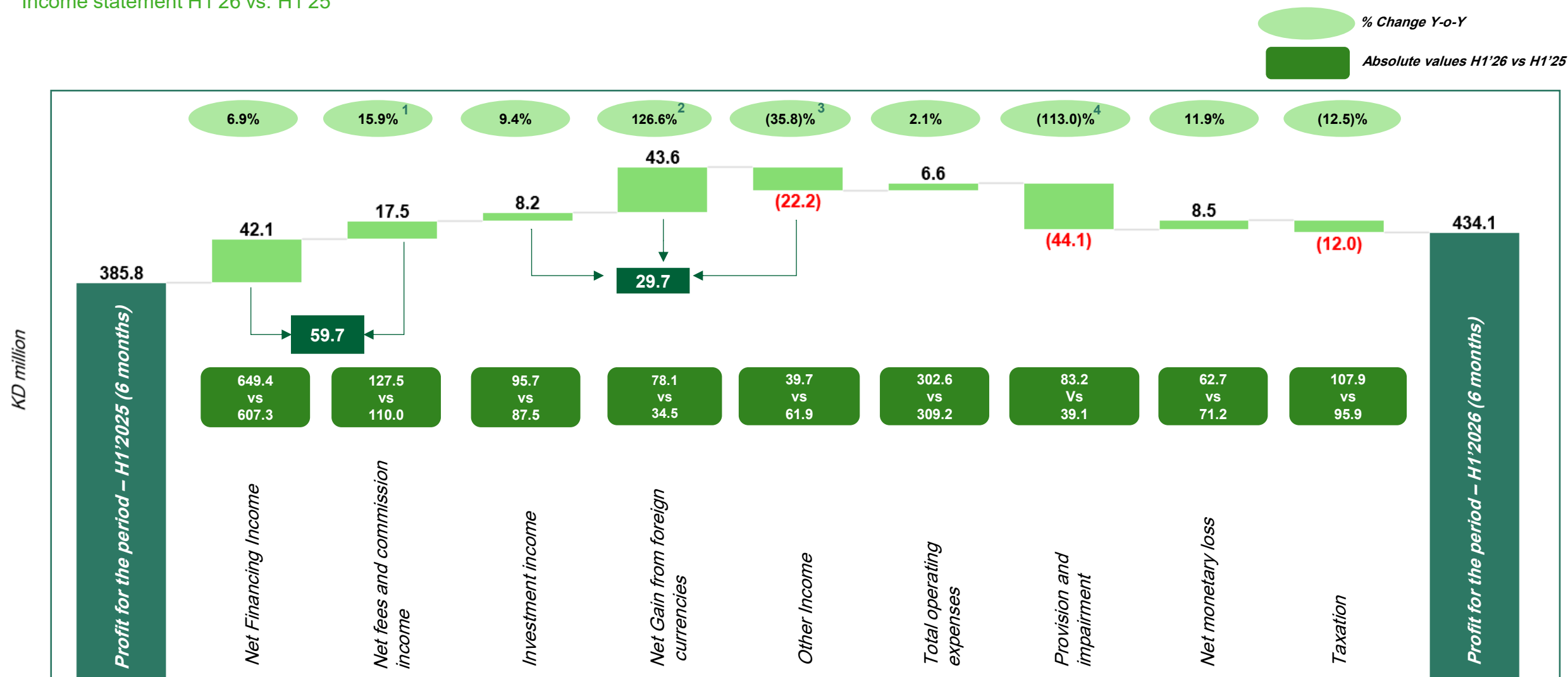
KFH Net Operating Income annual trend



Note: KFH completed the acquisition of AUB Group in Q4-2022; therefore, only one quarter of AUB Group's financial results was consolidated into KFH's 2022 financial statements. As a transition year, 2022 has been excluded from both the pre-acquisition and post-acquisition CAGR analyses presented above.

KFH continues delivering sustained performance - Profit for the period in H1'26 (6 months)

Income statement H1'26 vs. H1'25



	H1'25	H1'26	Y-o-Y %
Total profit for the period	385.8	434.1	12.5%
Non-controlling interests	(43.6)	(71.0)	62.8%
Profit attributable to shareholders	342.1	363.1	6.1%

Note 1 – Driven by higher transaction-related fee income in KTPB, led by banking services and investment activities.

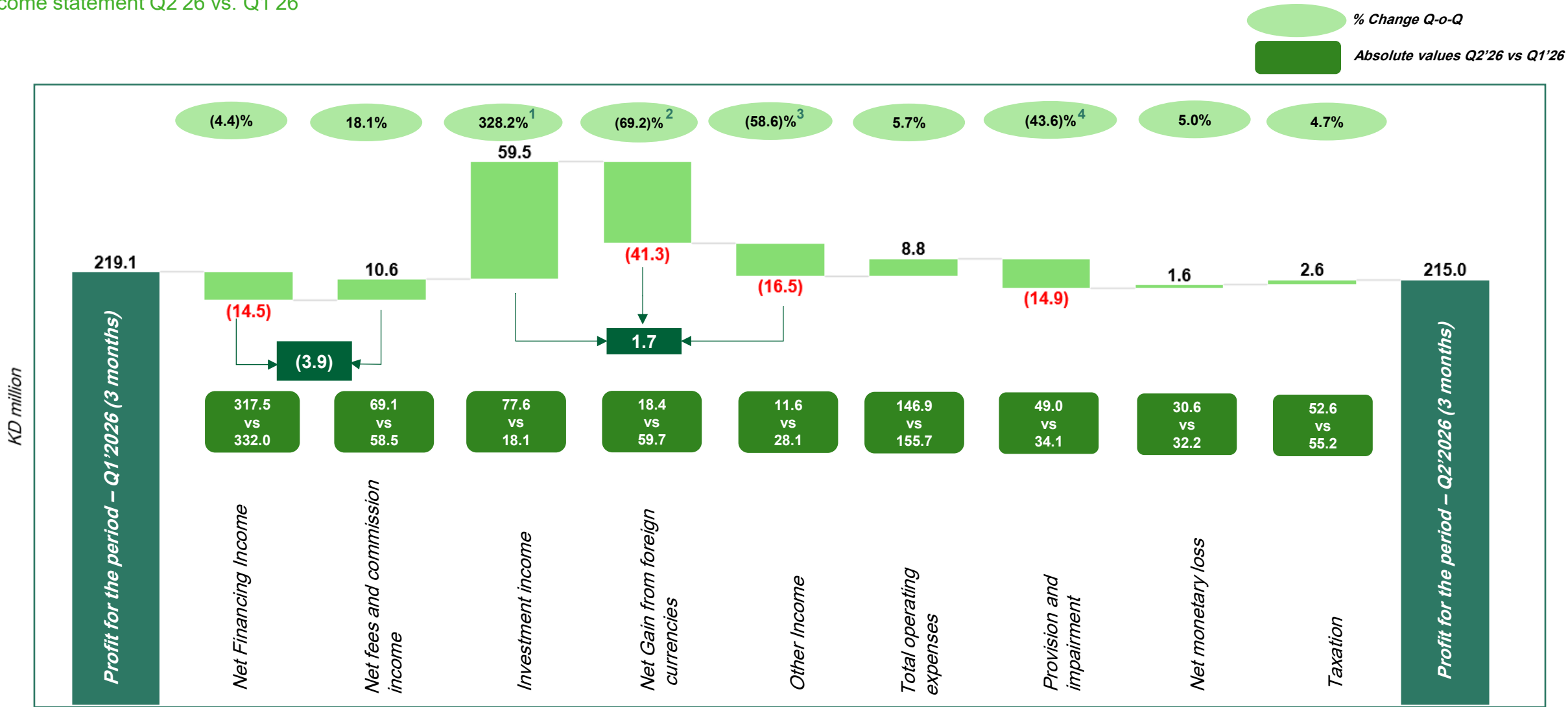
Note 2 – Driven by strong performance in KTPB (mainly due to FX and Gold dealing income) and FX revaluation

Note 3 – Mainly lower contribution from non-banking entities of the Group

Note 4 – Higher provision charges were mainly driven by increased precautionary provisions

KFH continues delivering sustained performance - Profit for the period in Q2'26 (3 months)

Income statement Q2'26 vs. Q1'26



	Q1'26	Q2'26	Q-o-Q %
Total profit for the period	219.1	215.0	-1.9%
Non-controlling interests	(42.6)	(28.4)	-33.2%
Profit attributable to shareholders	176.5	186.5	5.7%

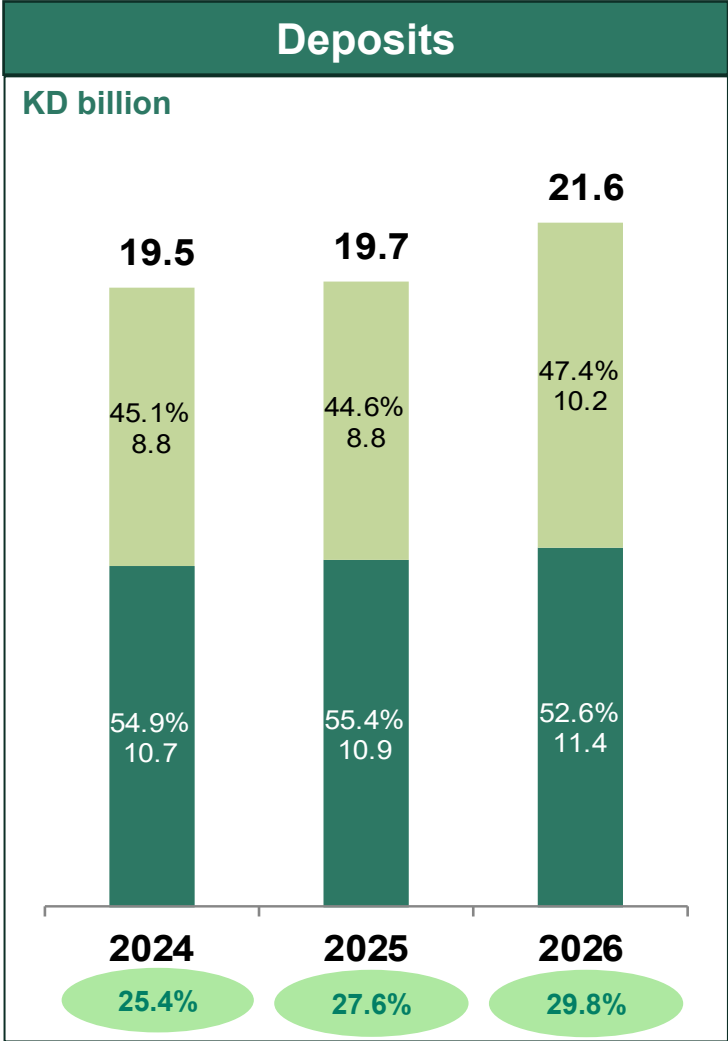
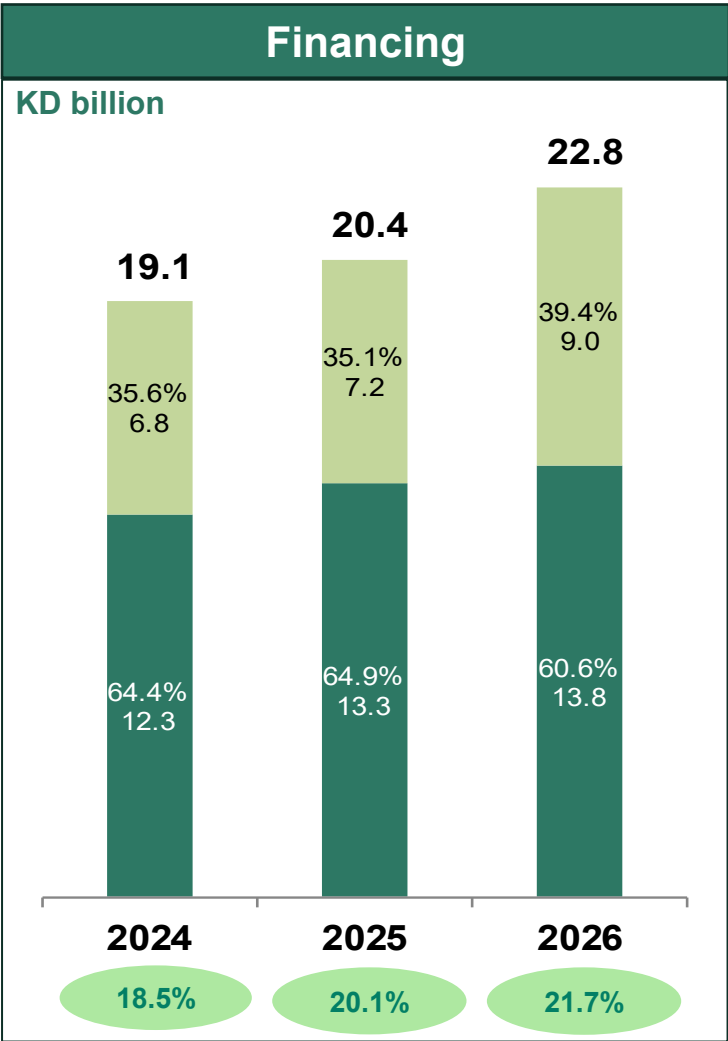
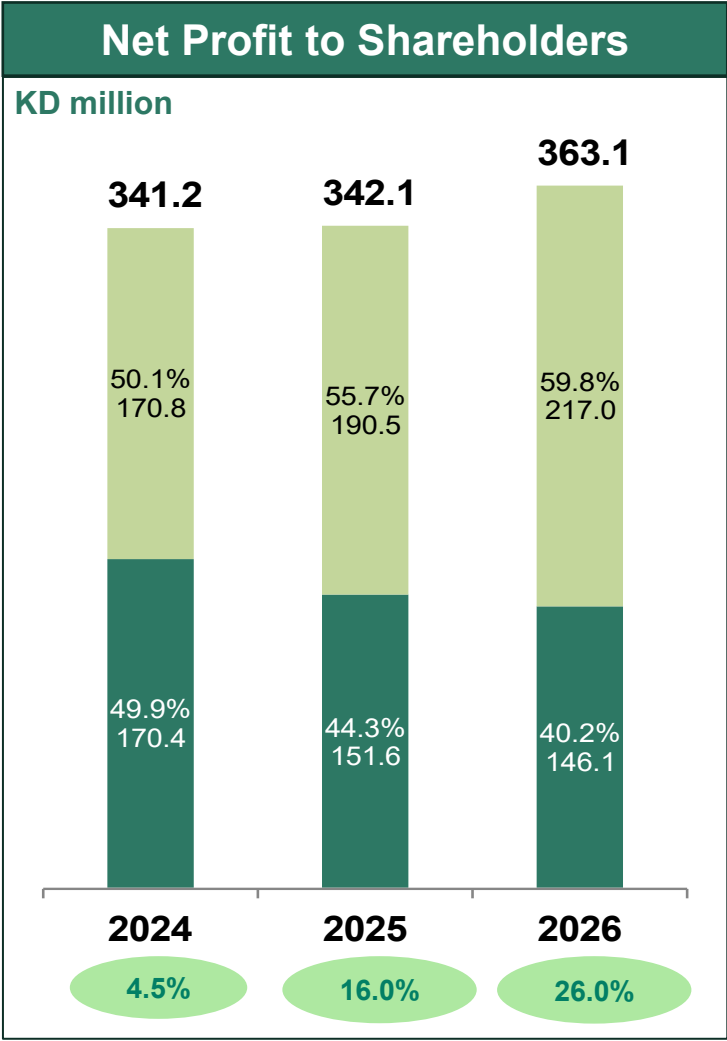
Note 1 – KFH completed the sale of a Saudi real estate asset, realizing a gain of KD 40.5mn
Note 2 – Primarily driven by lower FX revaluation gains in KFH Turkey compared with Q1'26, due to market conditions
Note 3 – Driven by lower contributions from non-banking entities during Q2'26
Note 4 – Increase in precautionary provision recorded in Q2'26

Strong Regional Franchise Supported by Diversified Group

Entities' Contribution - 30 June 2026

■ Kuwait ■ International

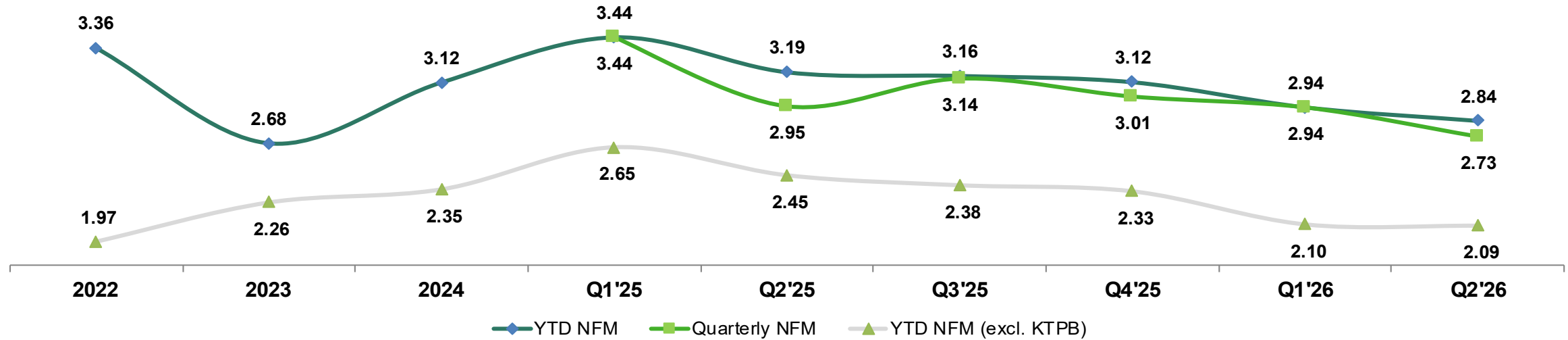
% KTPB contribution as percentage of the total



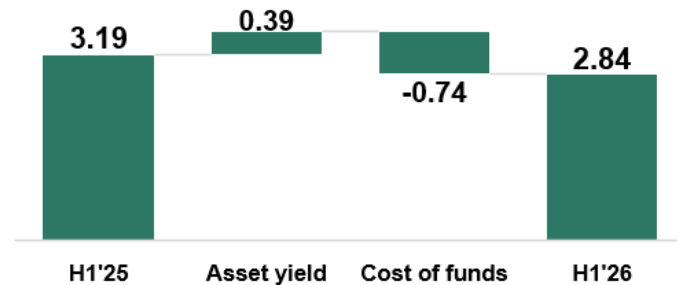
Note: All numbers are comparative June periods

Margin Profile Driven by Diversified Group Operations

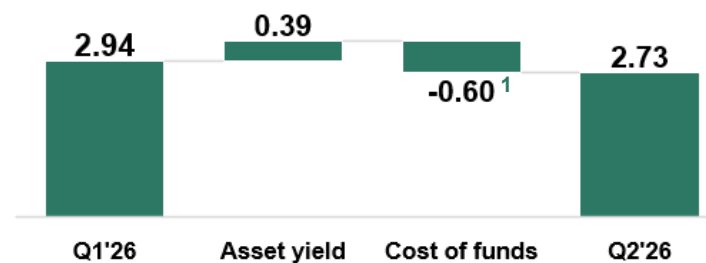
Net financing margin (NFM) (%)



NFM drivers H1'26 vs H1'25 (%)



NFM drivers Q2'26 vs Q1'26 (%)



Note 1 – Higher COF in Q2'26 was largely attributable to KTPB, driven by increased TL funding costs amid market conditions.

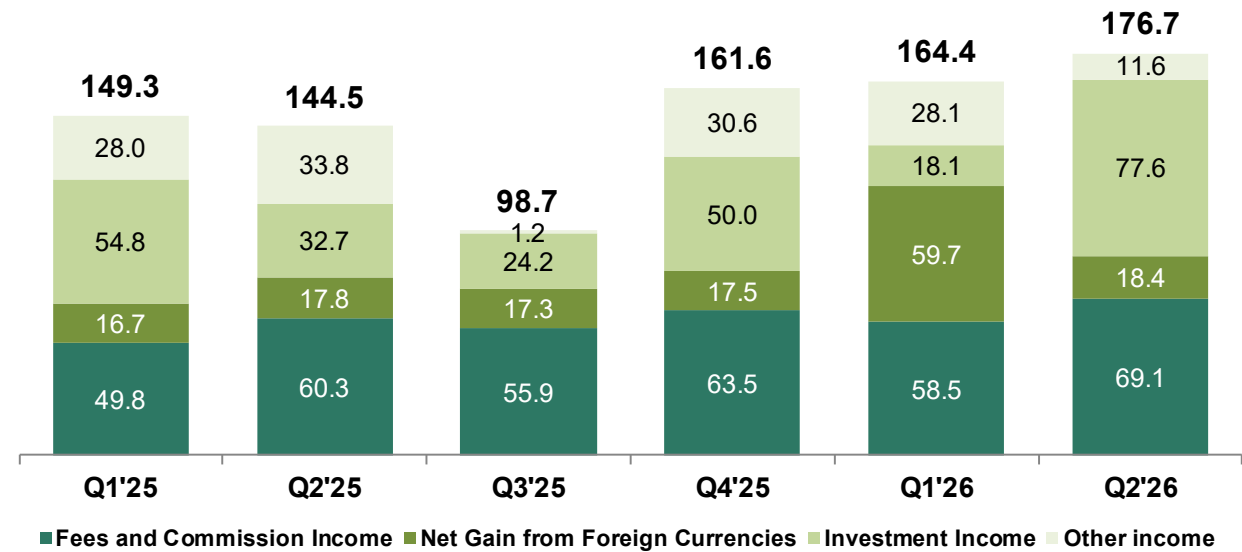
NFM sensitivity to 25bps movement

A parallel 25bps movement in benchmark profit rates is estimated to impact Group NFM by approximately 5 bps (assuming all other factors remain constant)

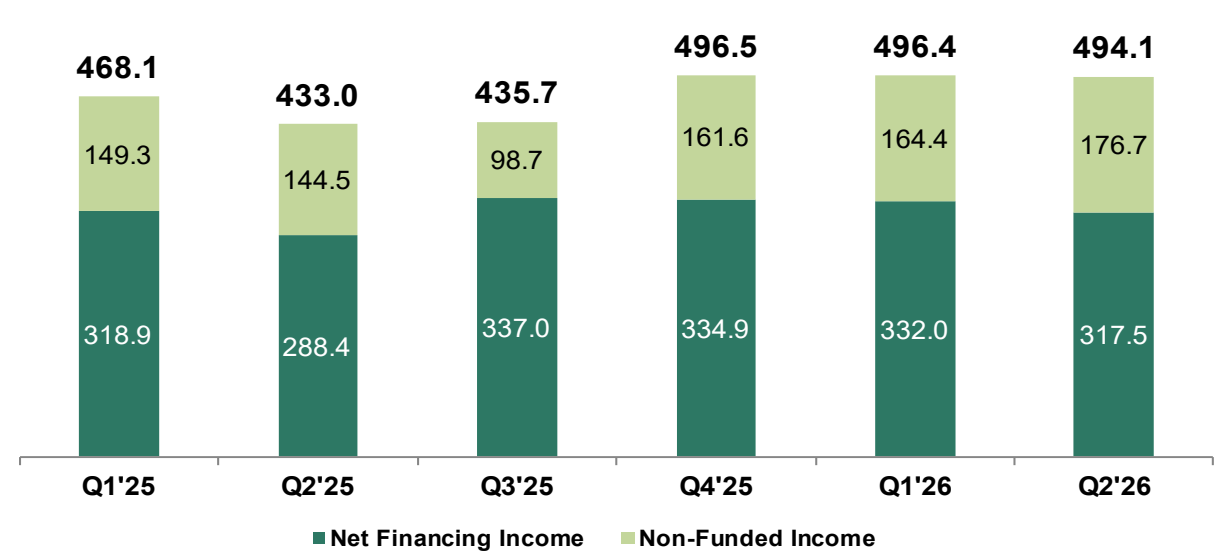
Broad-Based Business Growth Enhancing Non-Funded Income

Non-funded income (KD mn)	H1'26 (6m)	H1'25 (6m)	%YoY	Q2'26 (3m)	Q1'26 (3m)	%QoQ
Fee and commission income	276.3	222.3	24.3%	148.9	127.3	17.0%
Fee and commission expense	(148.7)	(112.3)	32.4%	(79.9)	(68.8)	16.0%
Net fee & commission income	127.6	110.0	15.9%	69.1	58.5	18.1%
Total other non-funded income	213.5	183.8	16.2%	107.6	105.9	1.6%
Total non-funded income	341.1	293.8	16.1%	176.7	164.4	7.5%

Total other non-funded income - Quarterly (KD mn)

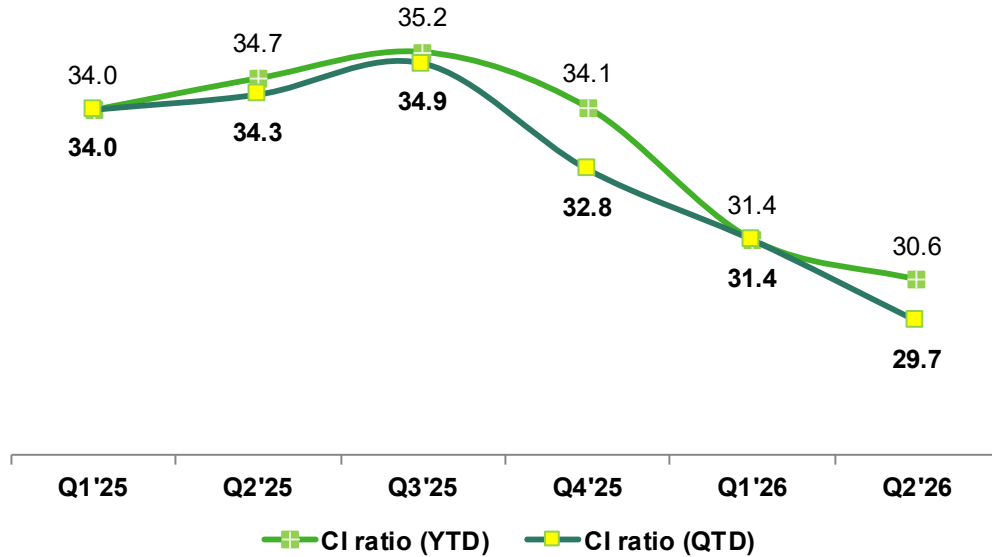


Total Operating Income - Quarterly (KD mn)

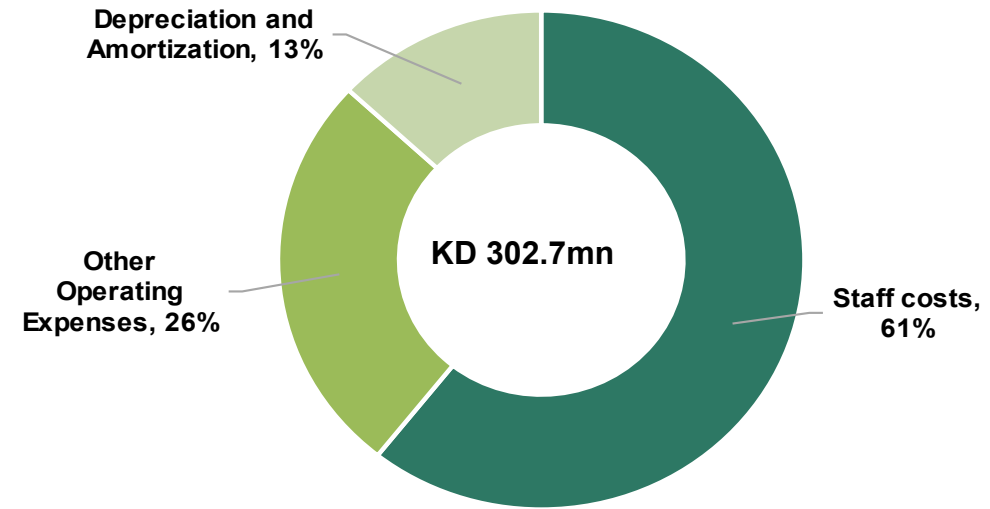


Sustained Cost Discipline Underpins Operating Efficiency

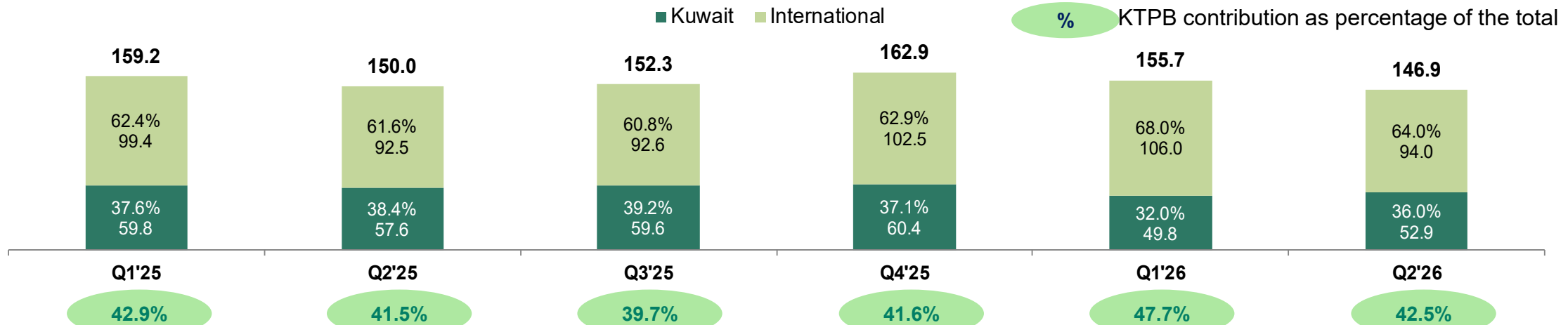
Cost to income ratio (%)



Operating expense composition% - H1'26



Total Operating Expenses - Quarterly (KD mn)

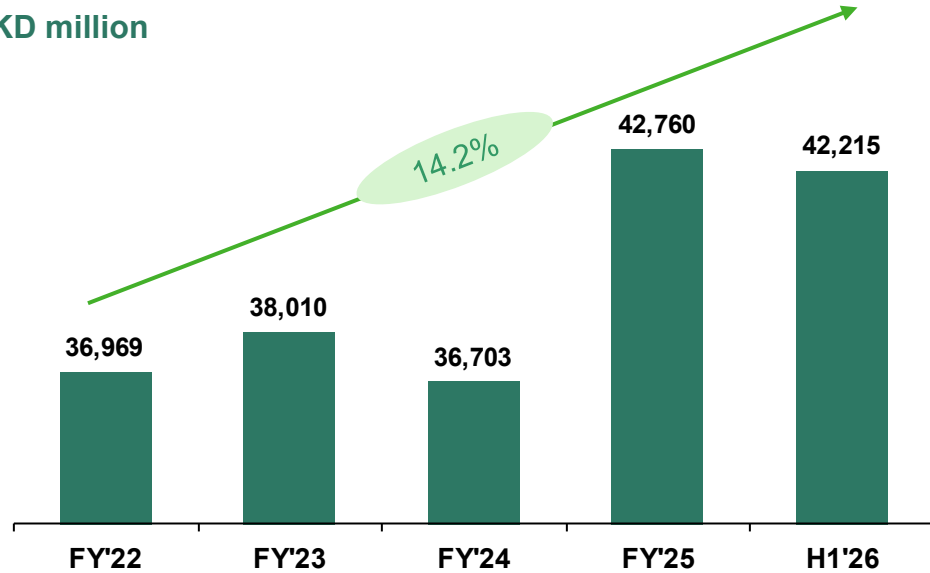


Diversified Entity Contributions Support a Resilient Asset Base

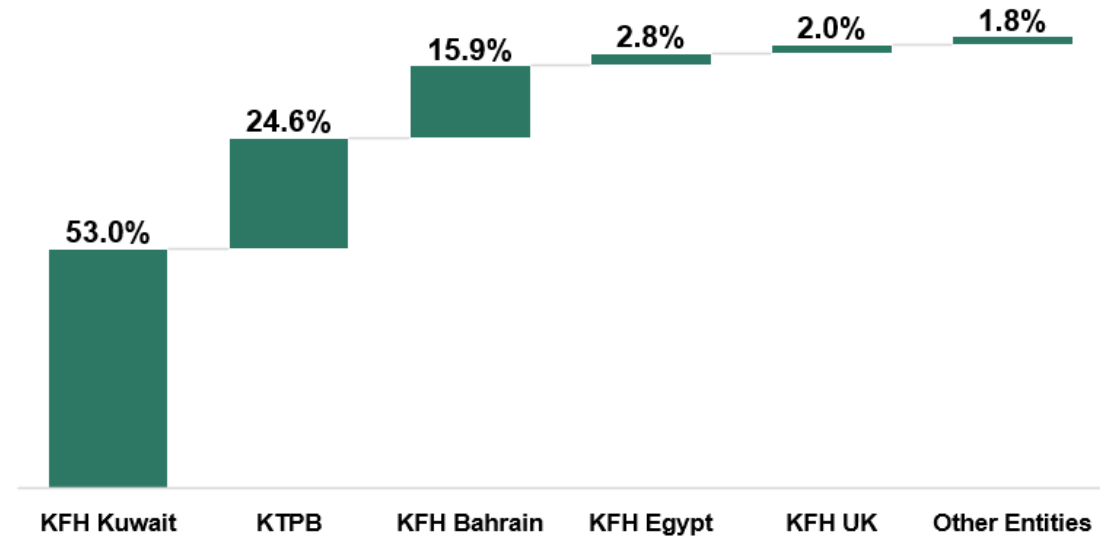
Assets Analysis 30 June 2026

Total Assets Evolution

KD million

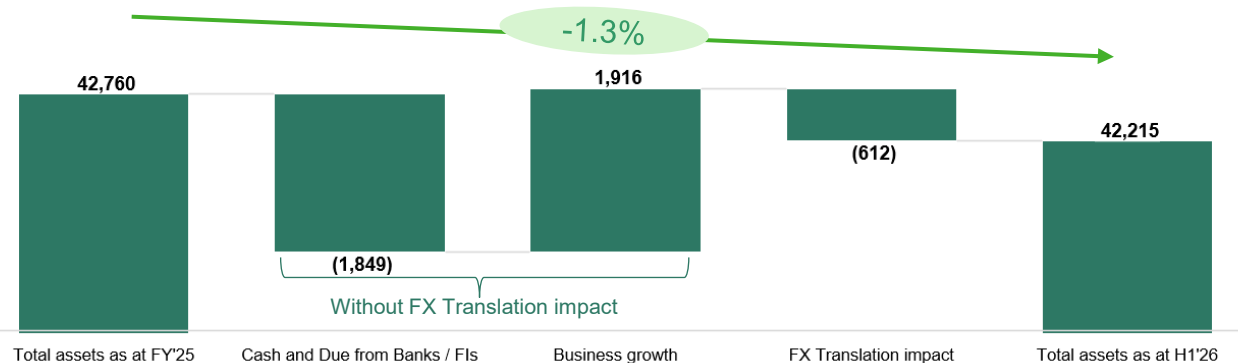


H1'26 Split of Assets by Entity



Total Assets movement from FY-25

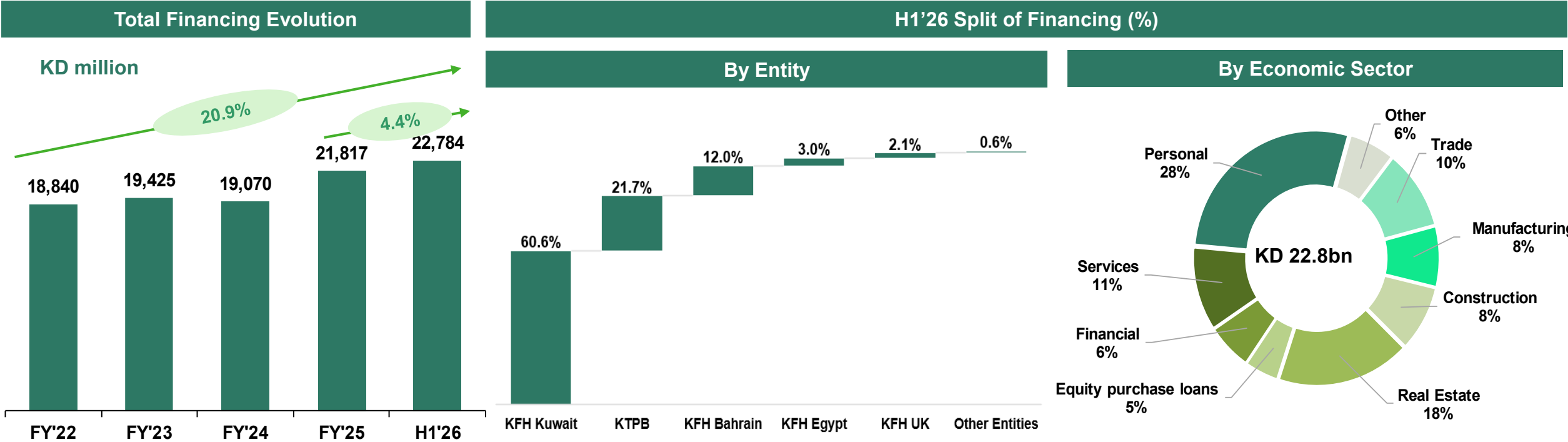
KD million



The reported 1.3% decline in assets was mainly due to redeployment of cash and bank-related balances to financing receivables and investments in debt securities evidenced by the growth of 4.4% and 3.0%, respectively, during H1'26.

Stable Financing momentum driven by diversified Group Operations

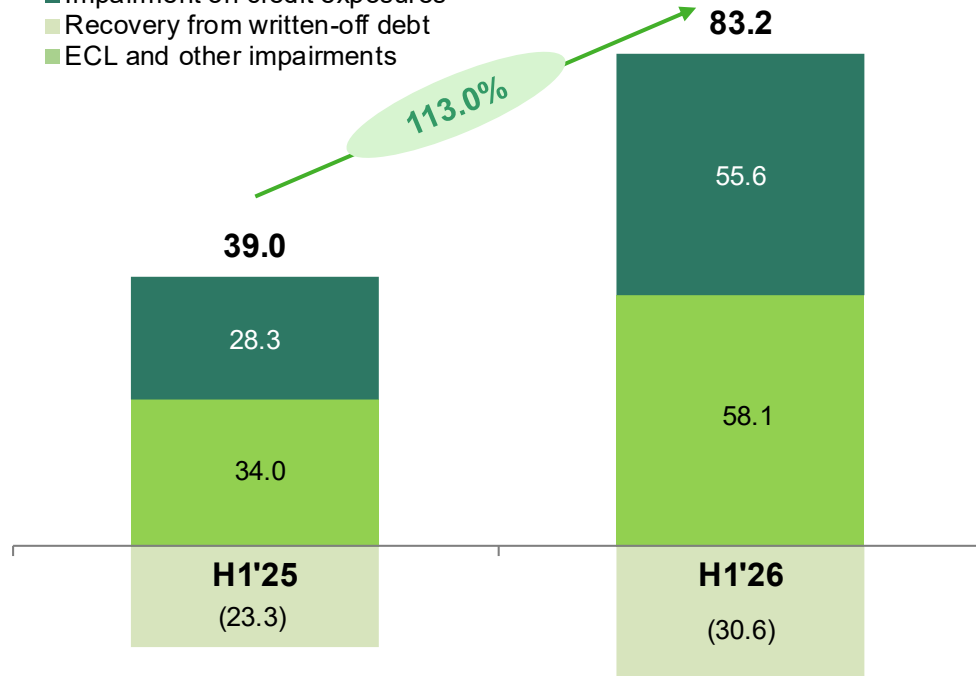
Financing Analysis 30 June 2026



Credit Fundamentals Underpin Portfolio Resilience

Provision and impairment charge (KD mn)

- Impairment on credit exposures
- Recovery from written-off debt
- ECL and other impairments

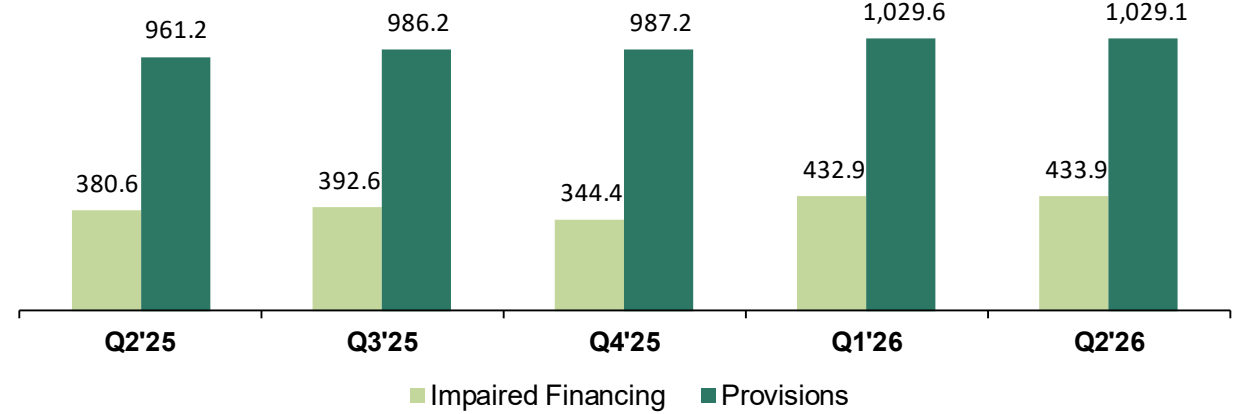


- H1'26 includes KD 32.5mn of precautionary provisions charge; excluding this, total provision and impairment charges would have been **KD 50.7mn** for H1'26.
- Included in ECL and other impairments a provision charge of KD 29mn (H1'25 KD 25mn) relating to takaful insurance activity

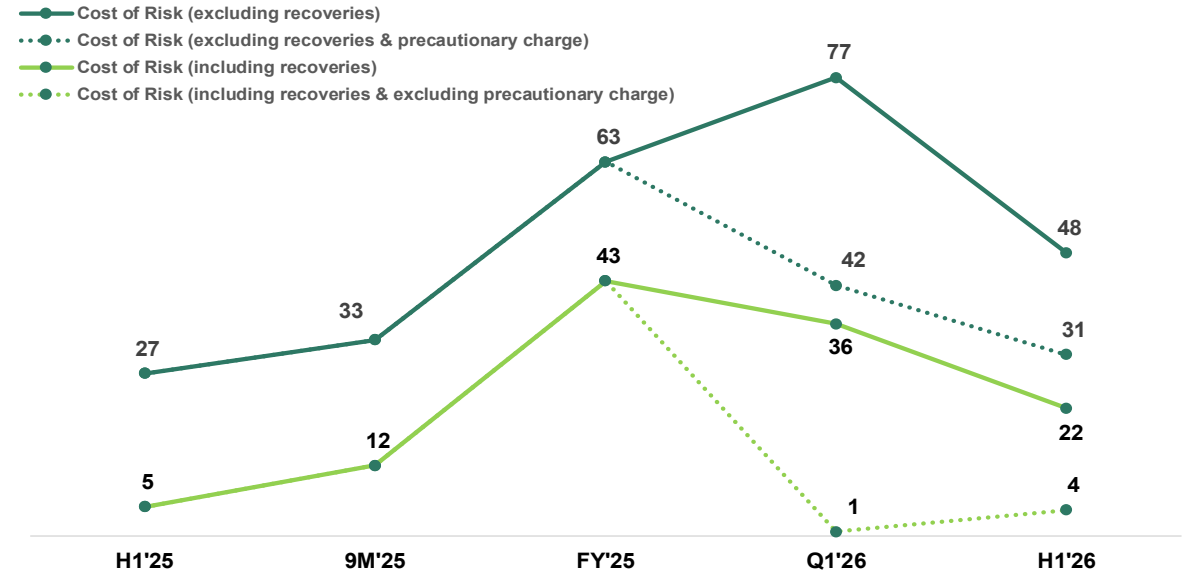
Ratios	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
NPF	1.78%	1.77%	1.51%	1.90%	1.82%
Coverage	253%	251%	287%	238%	237%

The rise in NPFs and the corresponding decline in the coverage ratio in 2026 mainly reflect the recognition of additional non-performing exposures in selected sectors across KTPB and KFH Bahrain.

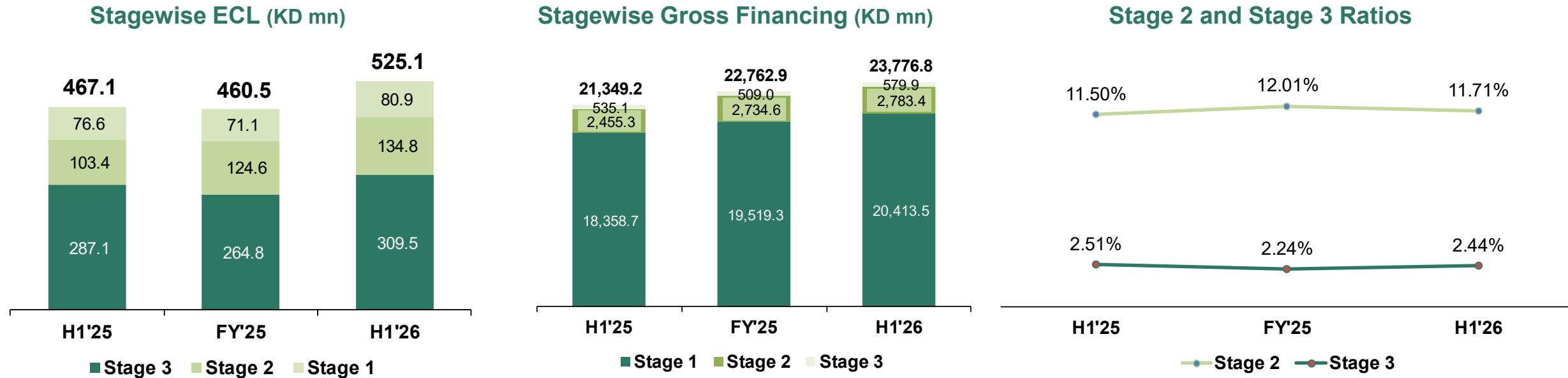
Impaired Financing & Provisions (Cash + Non-Cash) (KD mn)



Credit Cost of Risk (bps) (YTD)



Sizable Provisioning Buffer Maintained Above IFRS-9 Requirements

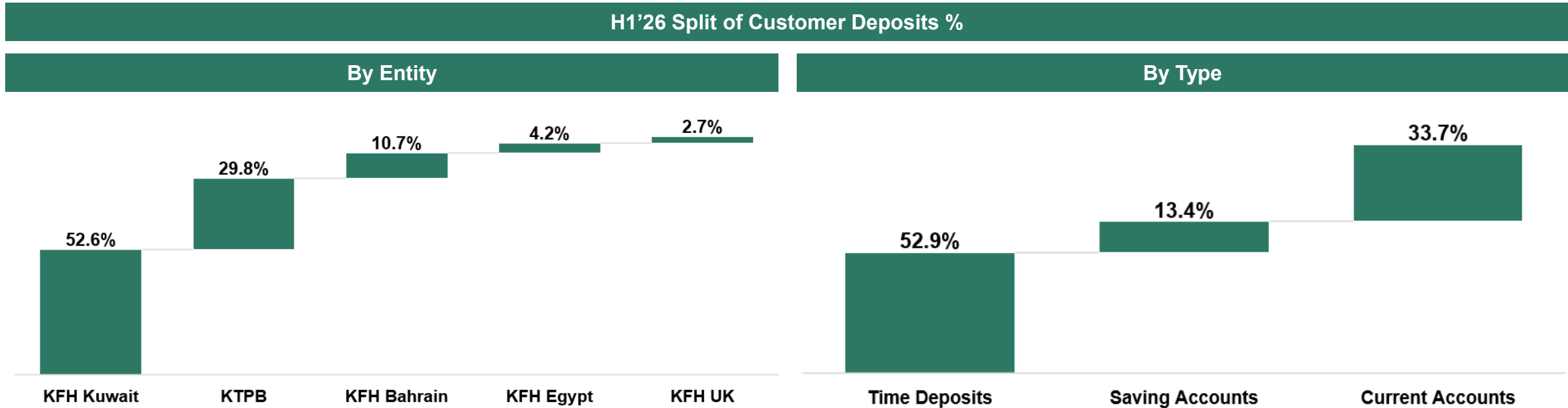
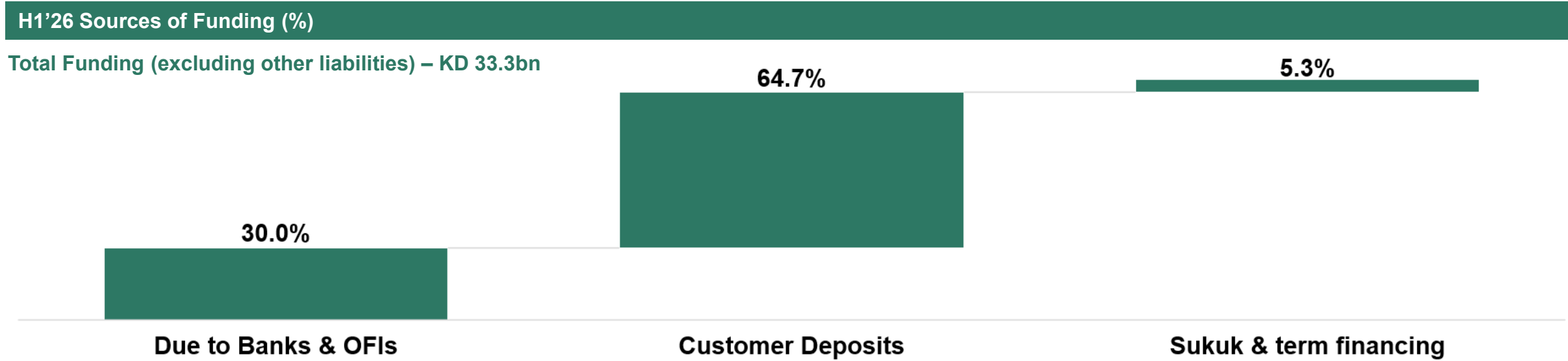


IFRS-9 ECL versus CBK Provision buffer trend (KD mn)

As of	H1'26	Q1'26	FY'25	9M'25	H1'25	Q1'25	FY'24	FY'23	FY'22
CBK Provision	1,029.1	1,029.6	987.2	986.2	989.5	1,003.9	977.2	1,016.8	924.9
CBK IFRS-9 ECL	525.1	503.4	460.5	508.2	467.1	452.0	438.4	443.6	407.7
Buffer	504.0	526.2	526.6	478.0	522.4	551.9	538.8	573.2	517.2

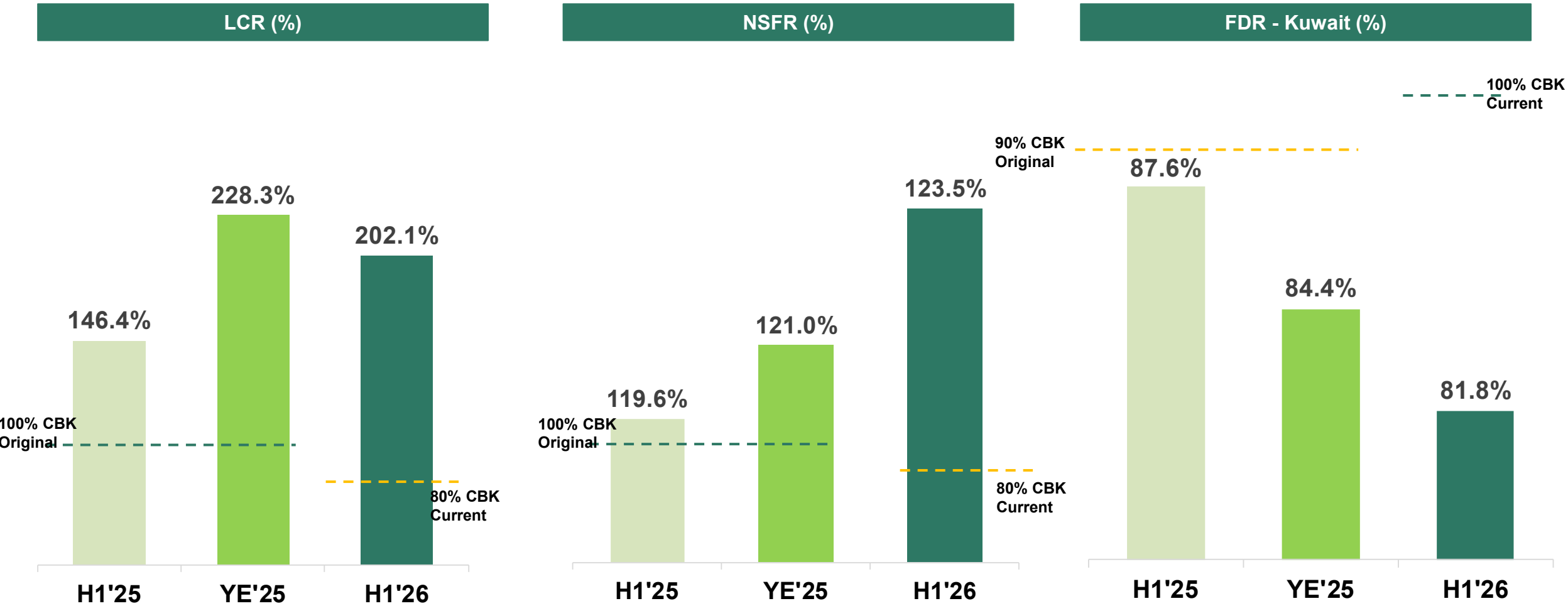
Deposit Franchise Underpins Funding Stability

Funding Analysis 30 June 2026



Liquidity Profile Continues to Significantly Exceed Regulatory Requirements

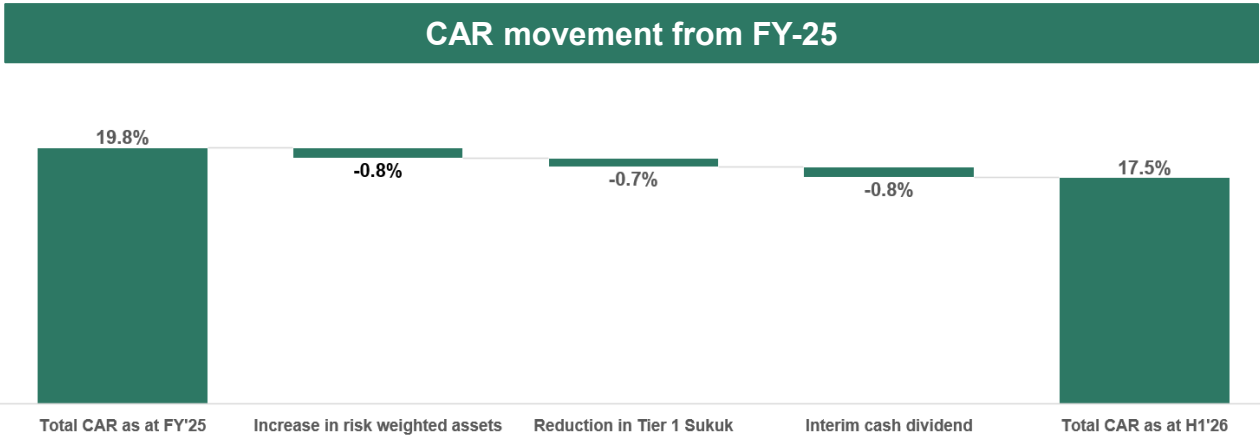
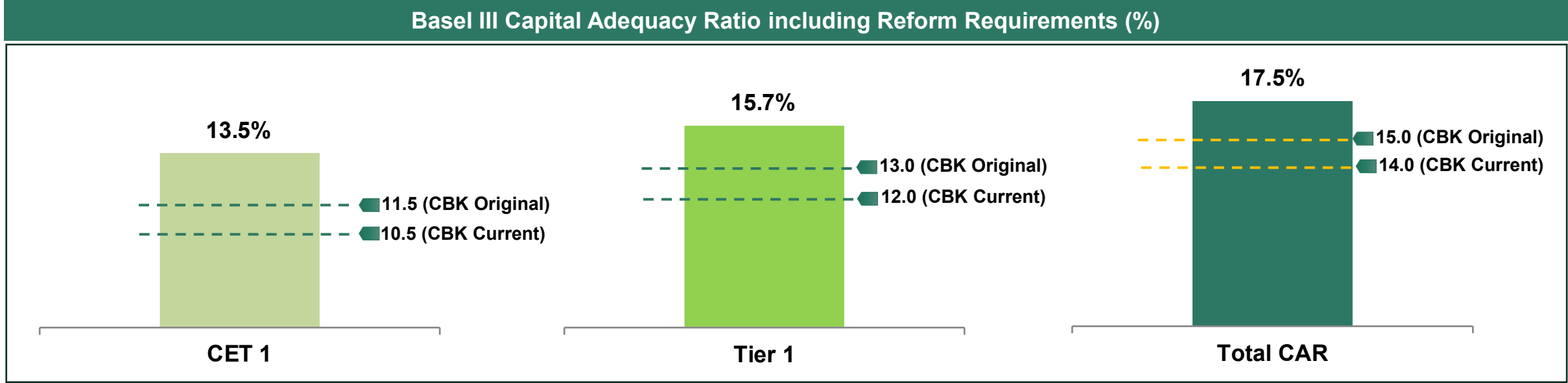
Liquidity Analysis 30 June 2026



Note - Following the CBK circular issued in March 2026, the H1'26 FDR, LCR, and NSFR ratios are presented against the revised CBK requirements, while H2'25 and YE'25 are shown against the original regulatory thresholds applicable during those periods

Capital adequacy above CBK capital requirements

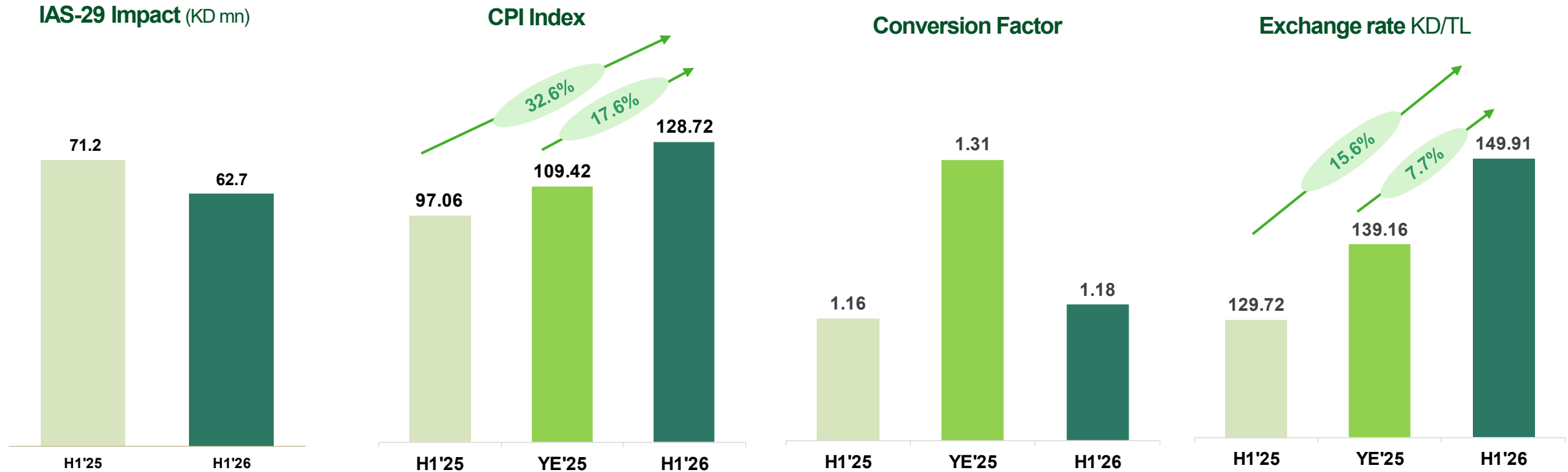
Capital Analysis 30 June 2026



Note - The CBK revised Capital Adequacy Ratio requirements through its March 2026 circular. Accordingly, H1'26 ratios are assessed against the current limits, while the original regulatory thresholds are also presented for reference. Moreover, the ratios above after considering the impact of interim approved cash dividends.

As per CBK guidelines, interim profit is not considered as part of H-1 2026 CAR ratio

Türkiye – Hyperinflation Accounting, FX Impact and Outlook



Inflation Outlook - Türkiye inflation is forecast to moderate but remain elevated by end-2026, with the Central Bank of Republic of Türkiye (CBRT) projecting 26% year-end inflation, and our estimate is close to 35%.

Contents

- 1 Kuwait's Operating Environment
- 2 Overview of KFH
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- 4 H1-2026 Financial Results
- 5 **2026 Guidance**

	FY'2025	H1'26	2026 Guidance	Status
Financing growth	+14.4%	+4.4%	Low double-digit	On track
Fees and commission	+29.5%	+15.9%	Above 15%	On track
NFM%	3.12%	2.84%	Stable	Updated
Cost to income ratio	34.1%	30.6%	Below 32%	Updated
Cost of risk (excluding recoveries)	63 bps	48 bps	c. 40-50 bps	On track
Cost of risk (including recoveries)	43 bps	22 bps	c. 20-25 bps	Updated

Q&A

Thank you

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