

KFH'S GROUP CORPORATE PROFILE

Q1-2026

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3 Appendix : Economic Highlights

HISTORY AND EXPANSION

| | |
|------|---|
| 1977 | KFH Established |
| 1978 | Doors Opened To Public |
| 1984 | Listed In Kuwait Stock Exchange |
| 1989 | Kuveyt Turk Established |
| 1999 | KFH Capital Established |
| 2002 | KFH Bahrain Established |
| 2005 | KFH Malaysia Established |
| 2009 | KFH Saudi Arabia Established |
| 2015 | KFH Germany Established |
| 2016 | KFH Assigned D-SIB Status From CBK |
| 2022 | Acquisition Of AUB Bahrain |
| 2022 | The Largest Listed Company In Kuwait Stock Exchange |
| 2023 | Acquisition Of AUB Kuwait |

KFH AWARDS

Kuwait

- **Best** Islamic 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

KFH RATINGS

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 15 January 2026

STRATEGY MAP

KFH VISION

- To **lead** the international development of Islamic financial services, and become **the most trusted** and **sustainably most profitable** Shariah-compliant bank **in the world**

KFH MISSION

- To deliver **superior innovation** and customer service excellence while **protecting** and **enhancing** the interests of all our **stakeholders**

KFH STRATEGY MAP

• Financial

Increase Revenue

Decrease Non-Performing
Financial

Increase ROI

Enhance Productivity

• Customer

Product / Service

Customer Satisfaction

Enhance Image
& Reputation

• Internal

Re-design Processes
& Centralization of Processes

Automated Systems

• Learning & Growth

Develop Human Capital

Enhance the Culture

Improve information
and organizational capital

STRATEGIC OBJECTIVE

SEGMENTS

- Retail & Private Banking Customers
- Corporate Banking & Project Finance segment
- Commercial & Business banking segment

STRATEGIC PRIORITIES

- Growth in Existing Customers
- Innovation with Fintech
- Operational Excellence

1. Increase Customers Satisfaction and Retention.
2. Expand Customer Base.
3. Deepening the relationship.
4. Increase Cross-Selling

1. KFH seeks to be a key partner and incubator for fintech in the region.
2. Building new products and services on top of the latest generation IT infrastructure while working with local and global Fintech.
3. Offering a cutting-edge customer experience to expand market presence.
4. Digitalization of bank products, services and processes with a heavy investment into IT growth and partnership are a key driver for KFH growth.
5. KFH is considering to benefit from main fintech global trends: Money Transfer, Insurance, Saving & Investment, Borrowing, Financial Planning, and blockchain technology e.g. Ripple.

1. Standardize operations and Customer Service
2. Key interaction between the brand and the customers.
3. To develop and invest heavily in employees.
4. Developing employee's performance metrics in order to provide real-time understanding of customer needs.

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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 Operation 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

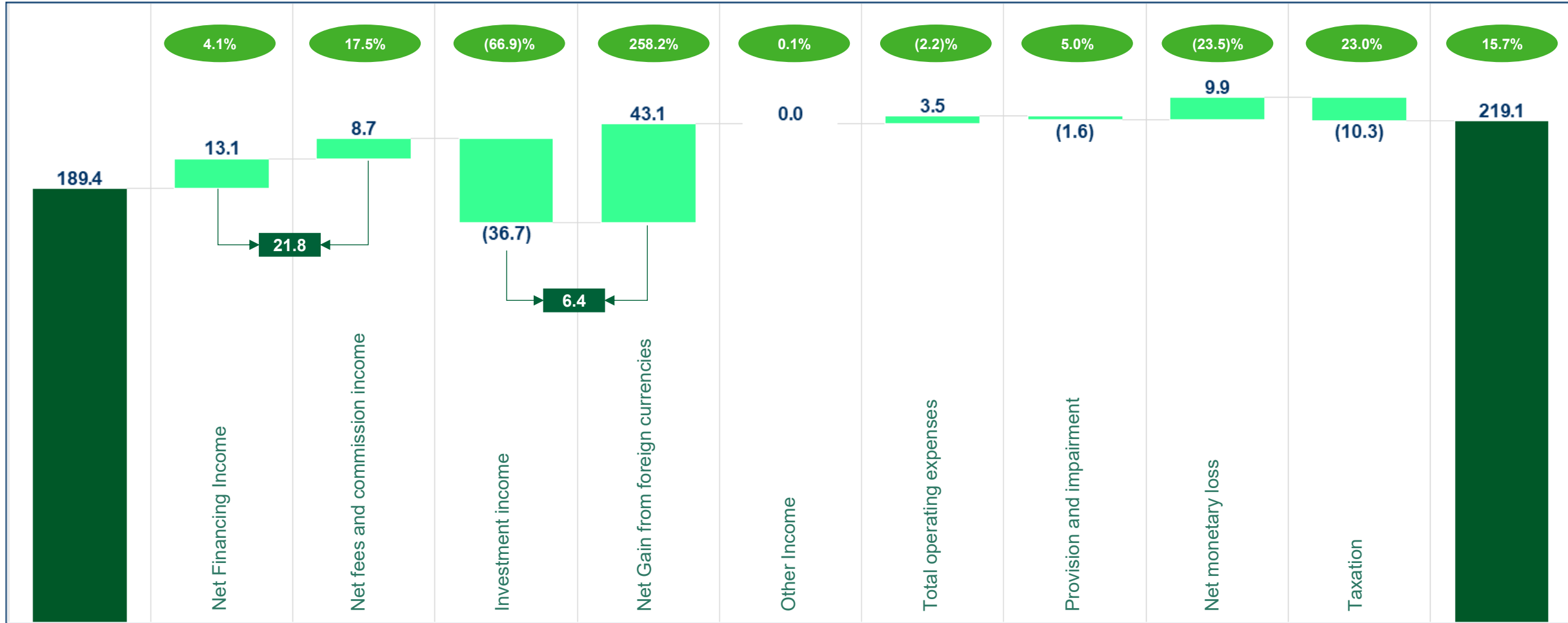
+0.1%
 (Mar-26 vs Dec-25)

Total Deposits
KD 21.4 bn

+1.9%
 (Mar-26 vs Dec-25)

Q1-26 FINANCIAL PERFORMANCE

 % Change Y-o-Y

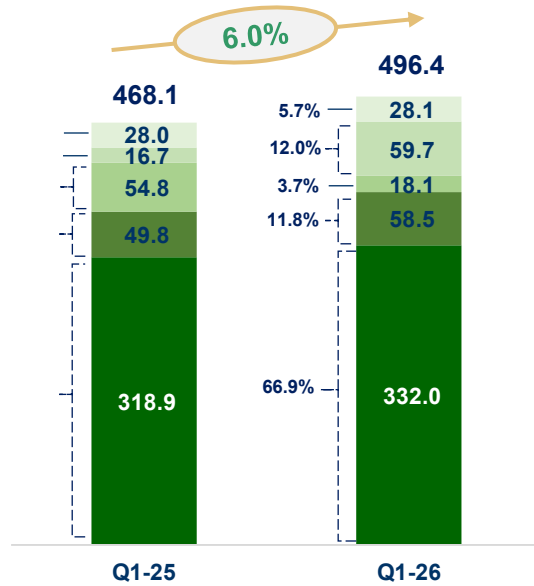


| | <u>Q1-25</u> | <u>Q1-26</u> | <u>Y-o-Y %</u> |
|--|--------------|--------------|----------------|
| Total profit for the period | 189.4 | 219.1 | 15.7% |
| Non-controlling interests | (21.3) | (42.6) | 100.0% |
| Profit attributable to shareholders | 168.1 | 176.5 | 5.0% |

INCOME STATEMENT (CONT.) Q1-26 VS. Q1-25

Total Operating income (KD mn)

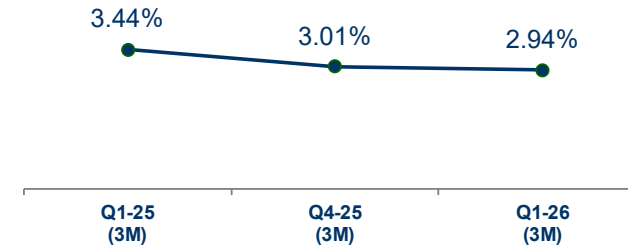
- Other Income
- Net Gain from Foreign Currencies
- Investment Income
- Fees and Commission Income
- Net financing income



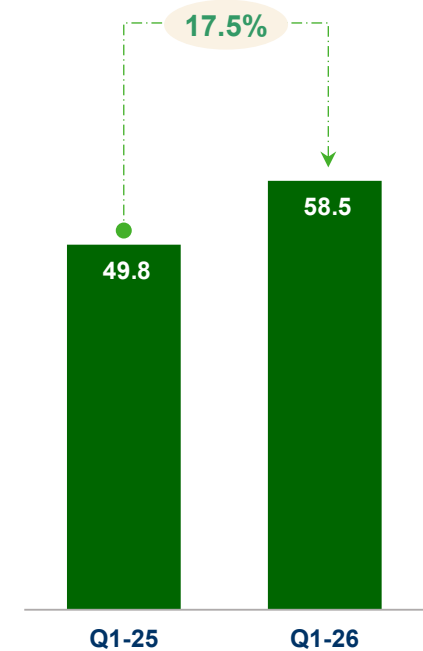
Net Financing Income (KD mn)



Net Financing Margin

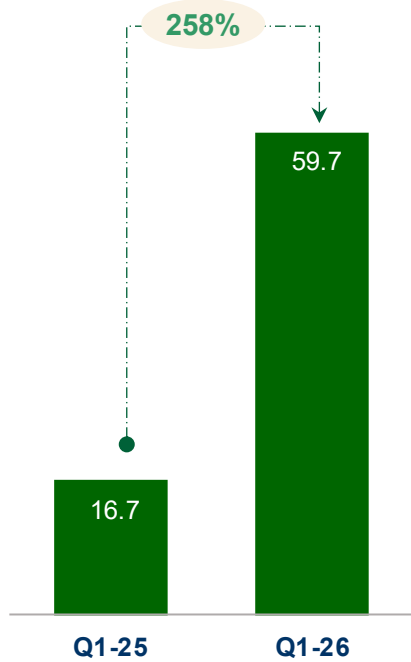


Fees and commission income (KD mn)

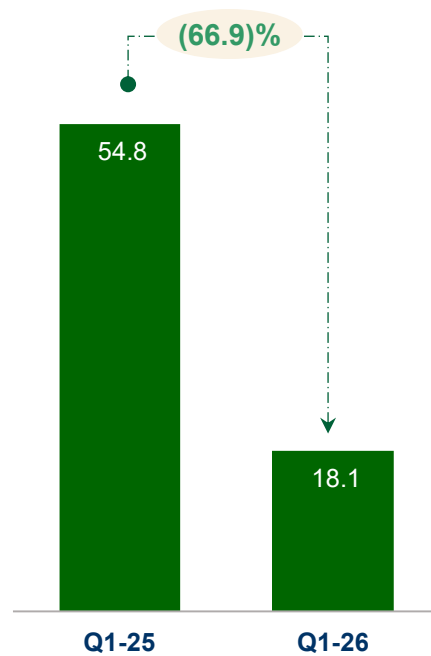


INCOME STATEMENT (CONT.) Q1-26 VS. Q1-25

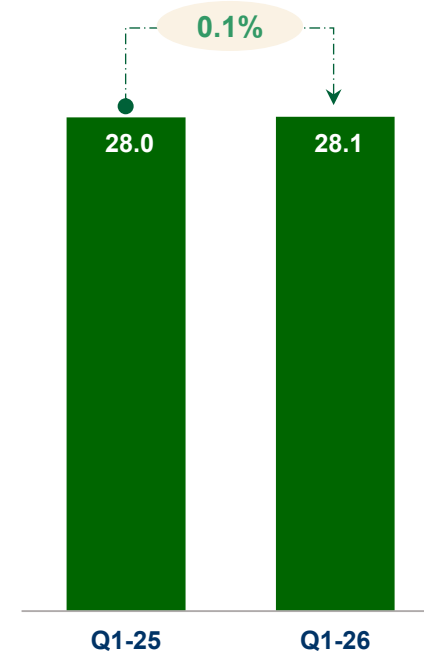
Net gain from foreign currencies
(KD mn)



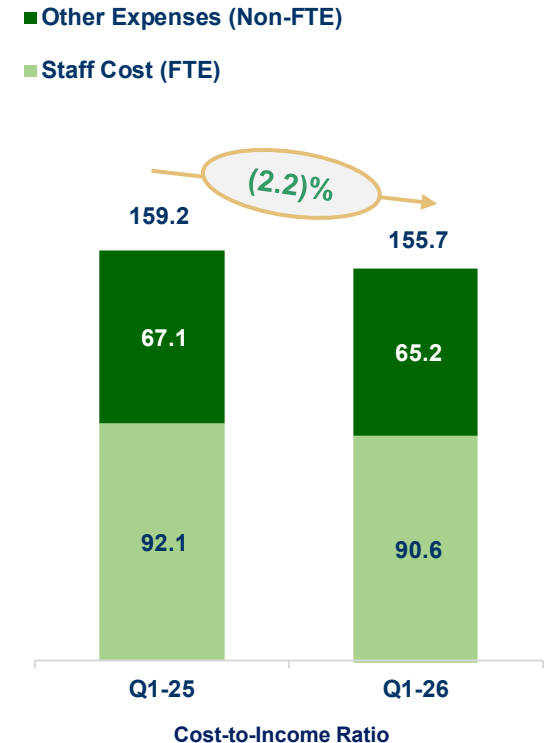
Investment Income
(KD mn)



Other Income
(KD mn)



Total Operating Expenses
(KD mn)



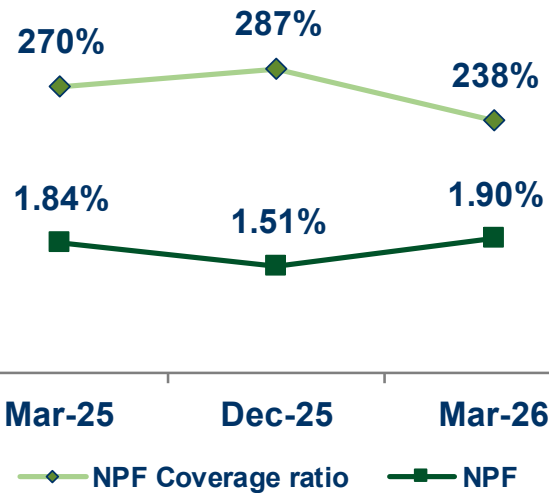
Cost-to-Income Ratio

34.0%

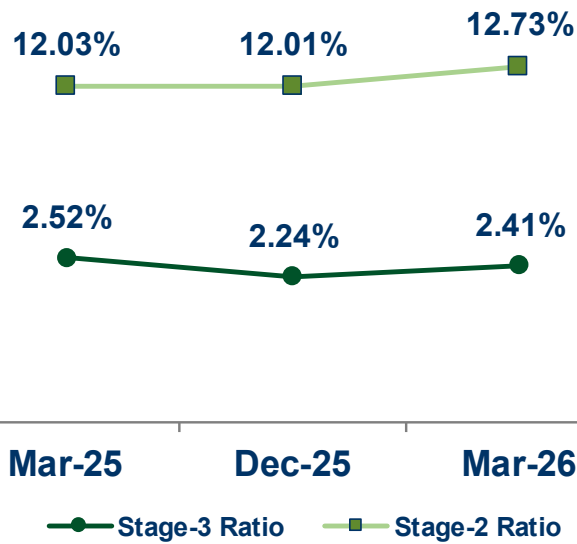
31.4%

ASSET QUALITY & PROVISION Q1-26

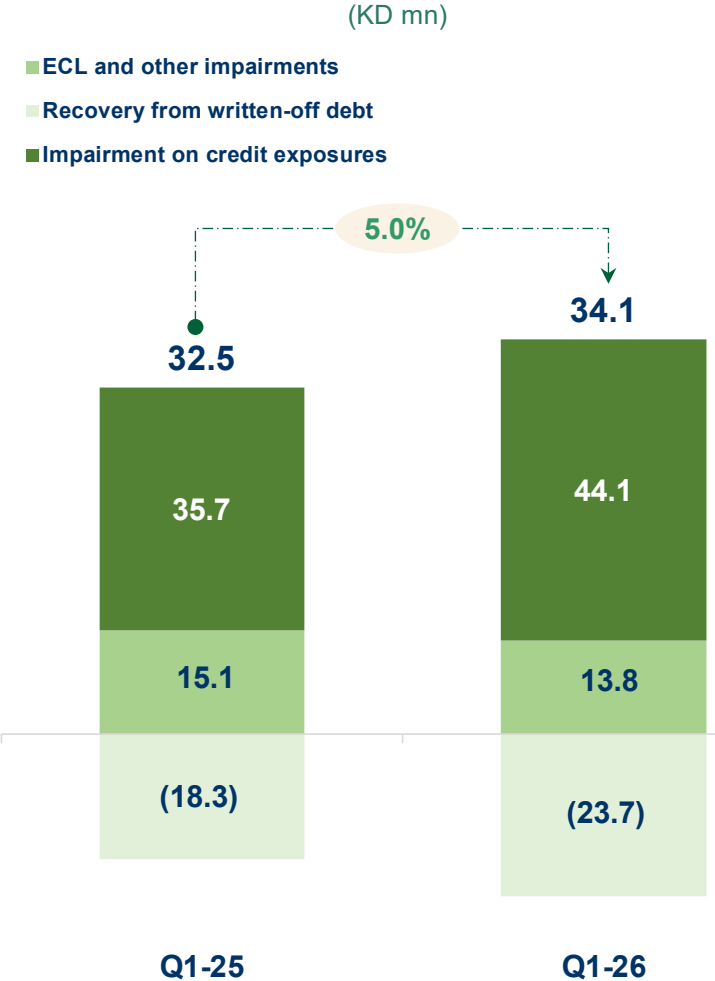
NPF (%) and NPF Coverage (%)



IFRS-9 Stage-2 and Stage-3 ratios



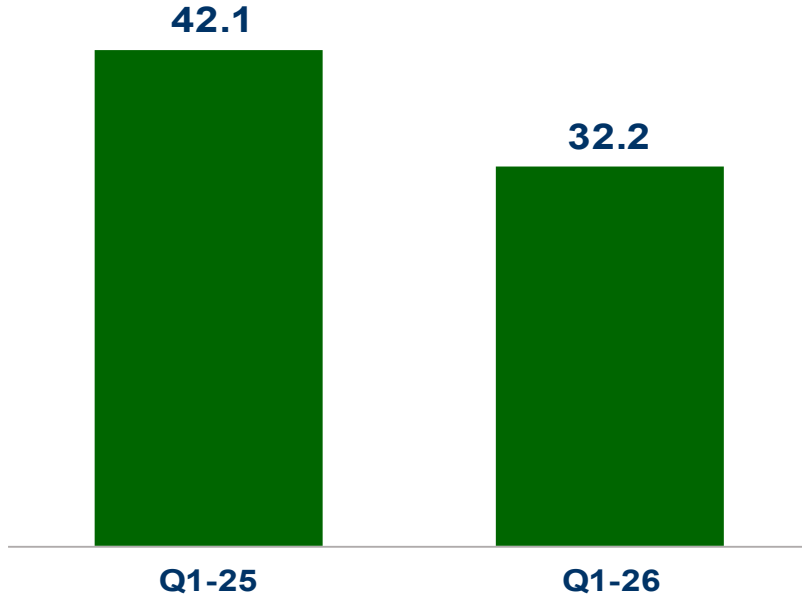
Provisions and Impairment (KD mn)



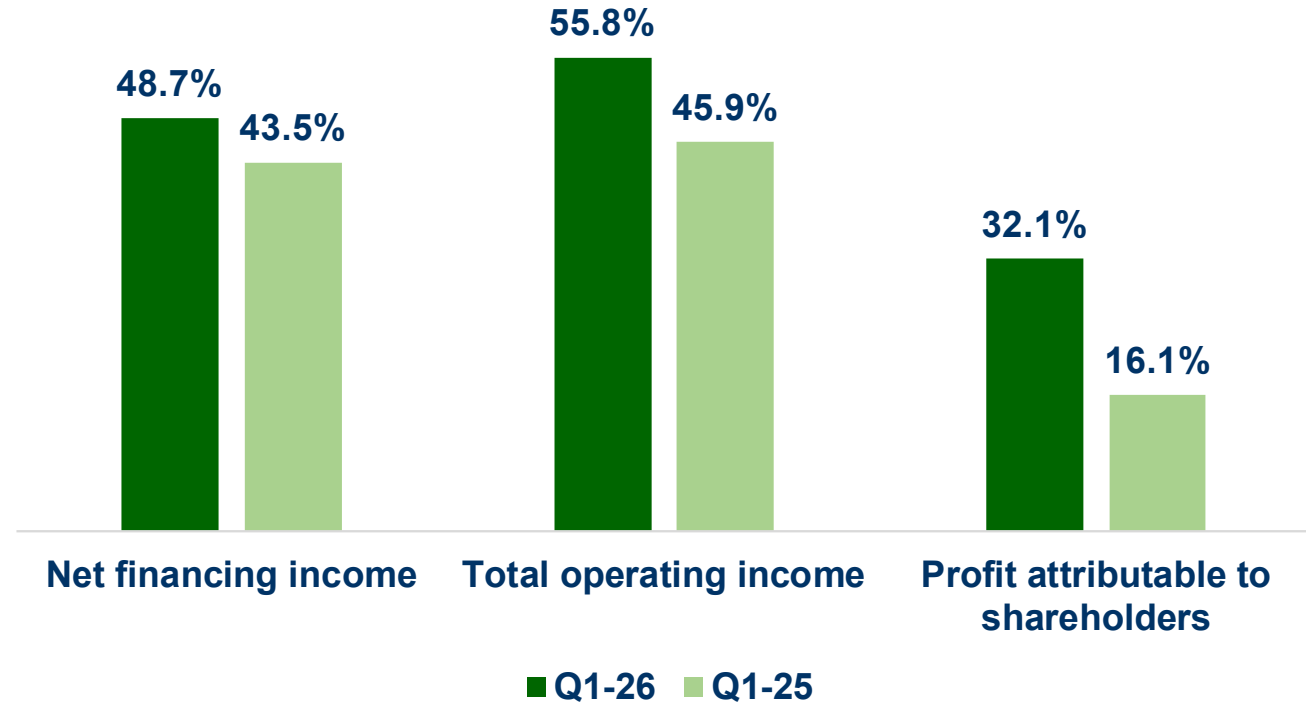
HYPERINFLATION & TURKIYE CONTRIBUTION

Q1-26 vs. Q1-25

Net Monetary Loss (KD mn)

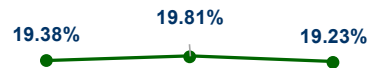


Türkiye contribution



RATIOS & FUNDING MIX Q1-26 VS. Q1-25

Capital Adequacy Ratio (%)



Mar-25 Dec-25 Mar-26

CET1 (%)



Mar-25 Dec-25 Mar-26

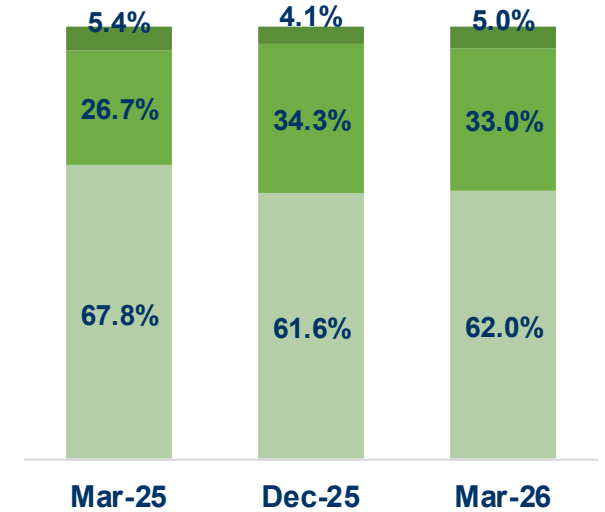
TIER 1 (%)



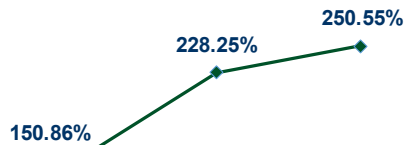
Mar-25 Dec-25 Mar-26

Funding Mix

- Sukuk Payable
- Due to Banks & FI's
- Depositors Accounts



LCR (%)



Mar-25 Dec-25 Mar-26

NSFR (%)



Mar-25 Dec-25 Mar-26

Return on Average Tangible Equity (%)



Q1-25 Q1-26

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

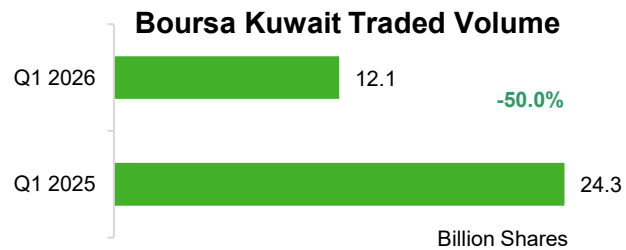
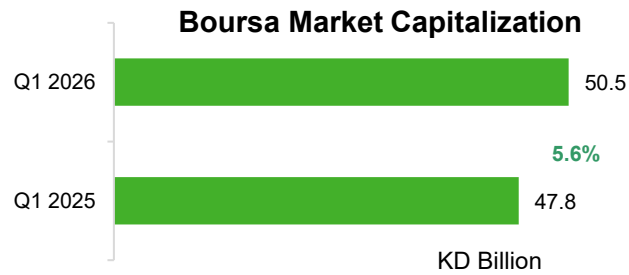
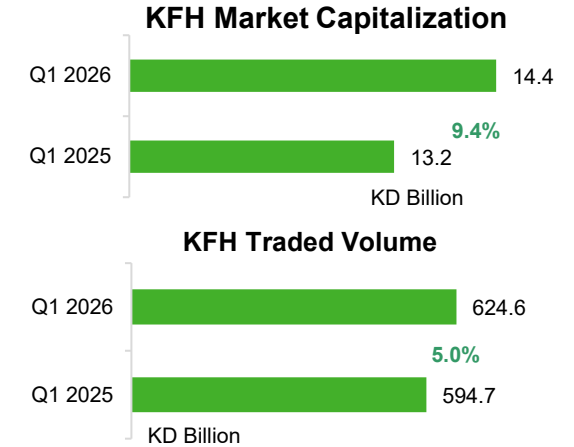
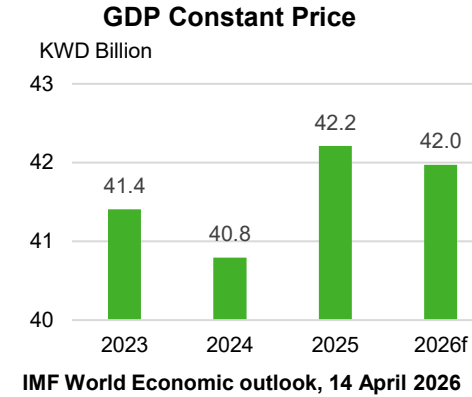
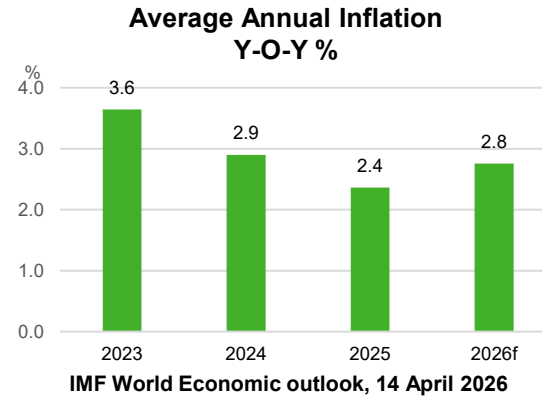
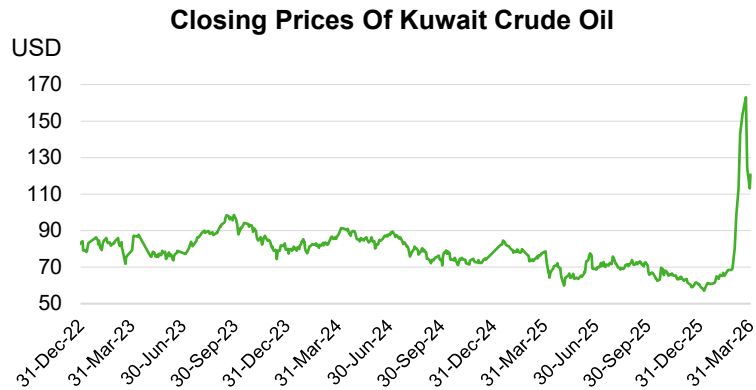
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KUWAIT'S ECONOMIC HIGHLIGHTS



- 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.

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