

Kuwait: 16th of February 2026

**Chief Executive Officer - Boursa Kuwait Company
State of Kuwait**


Dear Sir,

As per Chapter No. 4 of the “Disclosure and Transparency” Module of the Capital Markets Authority’s Executive Bylaws of the Law No.7/2010 and its amendments regarding disclosure of Material Information.

National Bank of Kuwait (S.A.K.P) would like to disclose the invitation to Ordinary General Assembly and Extra-Ordinary General Assembly meetings for its shareholders that will convene on Saturday, 14th of March 2026 to discuss the topics listed in the agendas of the meetings.

Sincerely yours,

On behalf of National Bank of Kuwait (S.A.K.P) *For*



Isam J. Al-Sager

Vice-Chairman

And Group Chief Executive Officer

Attached:

1. Appendix no. (14) the application form for the announcement of a General Assembly.
2. Agenda of Ordinary General Assembly Meeting.
3. Agenda of Extra-Ordinary General Assembly Meeting
4. Ministry of Commerce and Industry approval regarding Ordinary and Extra-Ordinary General Assemblies meetings date.

بنك الكويت الوطني
National Bank of Kuwait
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C.R. No. 8490 سجل تجاري رقم

رأس المال المصدّر والمدفوع د.ك. 832,644,290/100. Issued and paid-up capital

M.H.

Appendix no. (14)

Application Form for the Announcement of a General Assembly	
Date	16/2/2026
Name of the listed company	National Bank of Kuwait (S.A.K.P)
Type of assembly	<input checked="" type="checkbox"/> Ordinary <input checked="" type="checkbox"/> Extra-Ordinary
Date and time of the General Assembly	<input checked="" type="checkbox"/> Ordinary General Assembly Meeting on 14/3/2026 at 12:30 p.m. <input checked="" type="checkbox"/> Extra-Ordinary General Assembly Meeting on 14/3/2026 at 01:00 p.m.
Final date for purchasing the company's shares to be registered in the registry of the right to attend the General Assembly ♦	1/3/2026
Date of the right to attend the General Assembly ♦♦	4/3/2026
Participation period ♦♦♦	From 4/3/2026 till Saturday 14/3/2026 until the closing of participation in each item of the meeting's agenda from system's manager
Items of the agenda	<p style="text-align: center;"><u>Ordinary General Assembly</u></p> <ol style="list-style-type: none"> 1. Discuss and ratify the Board of Directors' report on the Bank's operations for the financial year ended 31/12/2025. 2. Discuss and ratify the auditors' report regarding the Bank's financial statements for the financial year ended 31/12/2025. 3. Discuss the Board of Directors' report regarding the findings and penalties during the financial year ended 31/12/2025. 4. Approve the Financial Statements and ratify Balance Sheet and Profit and Loss Account for the financial year ended 31/12/2025. 5. Approve the discontinuation of statutory reserve deductions for the financial year ended 31/12/2025 as it has exceeded one half of the Bank's issued and fully paid-up capital without the issue premium, following payment of an amount of KD 20,816,107/250 (twenty million and eight hundred sixteen thousand and one hundred seven Kuwaiti Dinar and two hundred fifty fils) out of the profits of the financial year ended 31/12/2025. 6. Approve the authorization of the Board of Directors to buy, sell or dispose of up to 10% (ten per cent) of the Bank's treasury stock in accordance with the relevant rules and provisions prescribed by law and the relevant rules, regulations and instructions of the supervisory bodies. This authorization shall remain valid for a period of eighteen months from the date of issuance thereof.

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Items of the agenda

7. Approve the authorization of the Board of Directors to issue all types of bonds in Kuwaiti Dinar or any other currency that the Board may deem appropriate within or outside the State of Kuwait, to determine the term, par value, interest rate, maturity date, method of covering the amount thereof, the rules governing the offering and depreciation thereof, as well as all other terms and conditions. The Board of Directors may seek support from any source the Board may deem necessary to execute all or part of the foregoing, subject to obtaining the approvals of competent supervisory authorities.
8. Approve the authorization of the Bank to deal with its subsidiaries and affiliates as well as other related parties during the financial year 2026 within its regular course of business.
9. Approve the authorization of the Bank to grant loans and advances in addition to guarantees and other banking facilities to the members of its Board of Directors during the financial year 2026 in accordance with the terms and conditions prescribed by the Bank to a third party on an arms-length basis.
10. Release the members of the Board of Directors from liability in connection with their acts during the financial year ended 31/12/2025 and approve and ratify the annual remuneration of Board members (independent and non-independent) amounting to KD 90,000 (ninety thousand Kuwaiti Dinar) for each member regarding their duties for the financial year ended 31/12/2025.
11. Appoint or re-appoint the Bank's auditors for the financial year 2026 and delegate the Board of Directors to determine their remuneration.
12. Approve the Board of Directors' recommendation to distribute cash dividends for the financial year ended 31/12/2025 at the rate of 35% (thirty five per cent) of the nominal value per share (i.e. thirty five fils per share) ("cash dividends") to the shareholders registered in the Bank's Ledger of Shareholders as at the end of the entitlement date, set as Monday, 6/4/2026, and ratify the corporate action schedule for the entitlements of the shares in terms of cash distributions, as follows:

	Cum-dividend day (last trading day for the share with the entitlements, i.e. the cash dividends)	Wednesday, 1/4/2026
	First trading day without the entitlements, i.e. the cash dividends	Thursday, 2/4/2026
	Entitlement day (the date of identifying shareholders registered in the Bank's Ledger who are entitled to the cash dividends)	Monday, 6/4/2026
	The starting day of distribution of the cash dividends in shareholders' accounts	Thursday, 9/4/2026

In addition, to delegate the Board of Directors to amend the above corporate action schedule for the implementation of the Ordinary General Assembly's resolution regarding the entitlement to the cash dividends in case the requirements to implement the aforementioned schedule are not completed for any reason.

13. Approve the Board of Directors' recommendation and proposal to issue free bonus shares at the rate of 5% (five per cent) of the issued and fully paid-up capital by issuing 437,138,252 new shares (four hundred thirty seven million and one hundred thirty eight thousand and two hundred fifty two shares) to be distributed as free bonus shares to shareholders registered in the Bank's Ledger of Shareholders as at the end of the entitlement date, set as Monday, 6/4/2026, on a pro rata basis (five shares for every one hundred shares), in accordance with the Board of Directors' resolution dated 12/1/2026 to increase the issued and fully paid-up capital – within authorized share capital limit – from an amount KD 874,276,504/600 (eight hundred seventy four million and two hundred seventy six thousand and five hundred four Kuwaiti Dinar and six hundred fils), the issued and fully paid-up capital to become an amount KD 917,990,329/800 (nine hundred seventeen million and nine hundred ninety thousand and three hundred twenty nine Kuwaiti Dinar and eight hundred fils) and to register the increase in the issued and paid-up capital in the Commercial Register and amend Article 5 of the Memorandum and Articles of Association of the Bank, and to cover the value of such issued and fully paid-up capital increase amounting to KD 43,713,825.200 (forty three million and seven hundred thirteen thousand and eight hundred twenty five Kuwaiti Dinar and two hundred fils) (“the increase amount of the issued and paid-up capital”) from the profit and loss account and to delegate the Board of Directors to dispose of any resulting shares fractions as they may deem appropriate.

Items of the agenda

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Items of the agenda	<p>The entitlement of bonus shares to the entitled shareholders will be as at the end of the entitlement date, set as Monday,6/4/2026, and ratify the corporate action schedule related to the entitlements of the bonus shares, as shown below:</p>	
	Cum-dividend day (last trading day for the share with the entitlements)	Wednesday,1/4/2026
	First trading day without the entitlement	Thursday,2/4/2026
	Entitlement day (the date of identifying shareholders registered in the Bank's Ledger who are entitled to bonus shares)	Monday,6/4/2026
	The starting day of recording the bonus shares in shareholders' register	Thursday,9/4/2026
	<p>In addition, to delegate the Board of Directors to amend the aforementioned schedule for the execution of the Ordinary General Assembly's resolution regarding bonus shares if the registration procedures are not completed at least eight business days prior to the entitlement date, or for any other reason.</p>	
	<p>14. Approve, allow and authorize the Board of Directors to distribute cash dividends for the first half of the financial year 2026 according to same standards applied for approving the yearly dividends, and specifying the amount and percentage thereof, and taking all required procedures and obtaining other approvals of the supervisory authorities or other entities in this regard.</p>	
	<p>Approve to authorize the Board of Directors to determine the corporate action schedule for the entitlements of the shares (cash dividends) for the profits of the first half of the financial year 2026 and authorize the Board to amend the aforementioned time schedule for any reason.</p>	

Extra-Ordinary General Assembly

First

1. Approve increasing the authorized capital of the Bank from an amount KD 1,000,000,000 (one billion Kuwaiti Dinar) distributed over 10,000,000,000 (ten billion shares) to an amount KD 1,500,000,000 (one billion and five hundred million Kuwaiti Dinar) distributing over 15,000,000,000 shares (fifteen billion shares), the nominal value per share 100 fils (one hundred fils).
2. The Board of Directors may, pursuant to a resolution taken by the Board, increase the issue and fully paid-up capital within the limits of the authorized capital, and authorize the Board of Directors to determine the amount and method of effecting the increase, the date or dates of calling the amount thereof and all the relevant conditions and provisions, and to dispose of the share fractions resulting from the increase in such manner as the Board of Directors may deem appropriate. To authorize the Board of Directors as well – except in cases of increase for the purpose of issuing free bonus shares to be distributed to the shareholders – decide to add an issuance premium upon each increase or new subscription and to determine the amount of such premium to be added to the nominal value of the increased shares.

The Board of Directors may enlist whoever it may deem appropriate in implementing all or part of the foregoing, subject to fulfilling the requirements and obtaining the required approvals according to the provisions of the laws and the regulations, resolutions and instructions of the supervision authorities.

Second:

Approve the amendment of Article 5 of the Memorandum and Articles of Association of the Bank as follows:

Original Article	Amended Article
The authorized capital of the company is fixed at KD 1,000,000,000 (one billion Kuwaiti Dinar) distributed over 10,000,000,000 (ten billion) shares, having a nominal value of 100 fils (one hundred fils) each.	The authorized capital of the company is fixed at KD 1,500,000,000 (one billion and five hundred million Kuwaiti Dinar) distributed over 15,000,000,000 (fifteen billion) shares, having a nominal value of 100 fils (one hundred fils) each.

Items of the agenda

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	Original Article	Amended Article								
<p>Items of the agenda</p>	<p>The issued and fully paid-up capital of the Company is KD 874,276,504/600 (eight hundred seventy four million and two hundred seventy six thousand and five hundred four Kuwaiti Dinar and six hundred fils) distributed over 8,742,765,046 (eight billion and seven hundred forty two million and seven hundred sixty five thousand and forty six) shares, having a nominal value of 100 fils (one hundred Fils) each.</p> <p>All such shares are cash shares.</p>	<p>The issued and fully paid-up capital of the Company is KD 917,990,329/800 (nine hundred seventeen million and nine hundred ninety thousand and three hundred twenty nine Kuwaiti Diar and eight hundred fils) distributed over 9,179,903,298 (nine billion and one hundred seventy nine million and nine hundred three thousand and two hundred ninety eight) shares, having a nominal value of 100 fils (one hundred fils) each.</p> <p>All such shares are cash shares.</p>								
	<p>Third: Approve the amendment of Article 49 of the Articles of Association of the Bank as follows:</p>									
	<table border="1"> <thead> <tr> <th data-bbox="443 1220 954 1281">Original Article</th> <th data-bbox="954 1220 1469 1281">Amended Article</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1281 954 1624"> <p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p> </td> <td data-bbox="954 1281 1469 1624"> <p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p> </td> </tr> </tbody> </table>	Original Article	Amended Article	<p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p>	<p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p>	<table border="1"> <thead> <tr> <th data-bbox="954 1220 1469 1281">Original Article</th> <th data-bbox="954 1220 1469 1281">Amended Article</th> </tr> </thead> <tbody> <tr> <td data-bbox="954 1281 1469 1624"> <p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p> </td> <td data-bbox="954 1624 1469 1818"> <p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p> </td> </tr> </tbody> </table>	Original Article	Amended Article	<p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p>	<p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p>
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	Original Article	Amended Article
<p>Items of the agenda</p>	<p>The statutory reserve may only be used to cover the losses of the Company or to ensure dividend distribution to shareholders of not more than 5% (five per cent) of the paid-up capital during the years where the profits of the Company do not allow the distribution of such percentage due to lack of voluntary reserve that allows the distribution of such percentage.</p> <p>Any amounts deducted from the statutory reserve shall be refunded where profits generated during the following years allow such refund, except where the reserve is more than one half of the Company's issued capital.</p> <p>b) The Ordinary General Assembly shall resolve the deduction of percentage from the profits to meet the Company's obligations under Labor and Social Security Laws.</p> <p>c) A percentage of not less than 10% (ten per cent) may be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form a voluntary reserve that shall be used for the purposes determined by the General Assembly.</p>	<p>The statutory reserve may only be used to cover the losses of the Company or to ensure dividend distribution to shareholders of not more than 5% (five per cent) of the paid-up capital during the years where the profits of the Company do not allow the distribution of such percentage due to lack of voluntary reserve that allows the distribution of such percentage.</p> <p>Any amounts deducted from the statutory reserve shall be refunded where profits generated during the following years allow such refund, except where the reserve is more than one half of the Company's issued capital.</p> <p>b) The Ordinary General Assembly shall resolve the deduction of percentage from the profits to meet the Company's obligations under Labor and Social Security Laws.</p> <p>c) A percentage of not less than 10% (ten per cent) may be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form a voluntary reserve that shall be used for the purposes determined by the Ordinary General Assembly.</p>

	Original Article	Amended Article
Items of the agenda	<p>d) The Ordinary General Assembly may, upon the recommendation of the Board of Directors, distribute profits to the shareholders at the end of the financial year or at half-yearly intervals.</p> <p>The Ordinary General Assembly may, at its annual meeting, authorize the Board of Directors to execute its resolution and allow it to distribute profits for the first half of the financial year as per the rates that are determined by the Board.</p> <p>For this distribution to be valid, the profits should be realized as per the recognized accounting principles and the distribution is not taken out of the paid-up capital.</p>	<p>d) The Ordinary General Assembly may, upon the recommendation of the Board of Directors, distribute profits to the shareholders at the end of the financial year or at half-yearly intervals.</p> <p>The Ordinary General Assembly may, at its annual meeting, authorize the Board of Directors to execute its resolution and allow it to distribute profits for the first half of the financial year as per the rates that are determined by the Board.</p> <p>For this distribution to be valid, the profits should be realized as per the recognized accounting principles and the distribution is not taken out of the paid-up capital.</p> <p>(e) An annual deduction of 1% of net profits is made to the Kuwait Foundation for the Advancement of Sciences.</p>
Methods of participating in the assembly	<ul style="list-style-type: none"> ■ Attendance (in person or through power of attorney) ■ Attendance + electronic 	
Place of holding the general assembly	Bank's headquarters located in Kuwait City, Al Shuhada Street	
The postponed date of the assembly in the event of a lack of quorum	<ul style="list-style-type: none"> ■ Ordinary General Assembly Meeting on 28/3/2026 at 10:00 a.m. ■ Extra-Ordinary General Assembly Meeting on 28/3/2026 at 10:30 a.m. 	

Disclosure of this form shall be submitted prior to opening the trading session on the final disclosure date (fifth Business Day prior to the date of the right to attend).

- ◆ Third Business Day before the date of the right to attend the general assembly according to the current settlement cycle.
- ◆◆ Every shareholder registered in the company's registries on this day has the right to attend the general assembly, even if the share was sold before the date of the general assembly.
- ◆◆◆ It is the period that commences from the Date of the Right to Attend the General Assembly, amounting to ten Days prior to the date specified for holding the meeting, and lasts until closing the participation in each item of the Meeting's agenda by the system's manager.

The issuer of this disclosure bears full responsibility for the soundness, accuracy, and completeness of the information contained therein. The issuer acknowledges that it has assumed Care of a Prudent Person to avoid any misleading, false, or incomplete information. The Capital Markets Authority and Bursa Kuwait Securities Exchange shall have no liability whatsoever for the contents of this disclosure. This disclaimer applies to any damages incurred by any Person as a result of the publication of this disclosure, permitting its dissemination through their electronic systems or websites, or its use in any other manner.

M.H.

Translation

Invitation to Attend

The Ordinary General Assembly Meeting

The Board of Directors of National Bank of Kuwait is pleased to invite the shareholders to attend the Ordinary General Assembly meeting scheduled to be held at 12:30 p.m. on Saturday, the 14th of March 2026, either by personally attending and voting at the Bank's headquarters located in Kuwait City – Al Shuhada Street, or by attending and voting through the electronic system in accordance with the Policies and Procedures for Electronic General Assemblies issued by Kuwait Clearing Company and the resolutions issued by the supervision authorities. The right to attend and vote at the aforementioned Ordinary General Assembly will be for the shareholders registered in the Bank's Ledger of Shareholders, on Wednesday, the 4th of March 2026, and the final date for purchasing the shares that entitle the shareholder to attend and vote will be Sunday, the 1st of March 2026. These dates will also apply to any postponed Ordinary General Assembly, to discuss the topics listed in the following agenda:

Agenda

1. Discuss and ratify the Board of Directors' report on the Bank's operations for the financial year ended 31/12/2025.
2. Discuss and ratify the auditors' report regarding the Bank's financial statements for the financial year ended 31/12/2025.
3. Discuss the Board of Directors' report regarding the findings and penalties during the financial year ended 31/12/2025.
4. Approve the Financial Statements and ratify the Balance Sheet and Profit and Loss Account for the financial year ended 31/12/2025.
5. Approve the discontinuation of statutory reserve deductions for the financial year ended 31/12/2025 as it has exceeded one half of the Bank's issued and fully paid-up capital without the issue premium, following payment of an amount of KD 20,816,107/250 (twenty million and eight hundred sixteen thousand and one hundred seven Kuwaiti Dinar and two hundred fifty fils) out of the profits of the financial year ended 31/12/2025.

6. Approve the authorization of the Board of Directors to buy, sell or dispose of up to 10% (ten per cent) of the Bank's treasury stock in accordance with the relevant rules and provisions prescribed by law and the relevant rules, regulations and instructions of the supervisory bodies. This authorization shall remain valid for a period of eighteen months from the date of issuance thereof.
7. Approve the authorization of the Board of Directors to issue all types of bonds in Kuwaiti Dinar or any other currency that the Board may deem appropriate within or outside the State of Kuwait, to determine the term, par value, interest rate, maturity date, method of covering the amount thereof, the rules governing the offering and depreciation thereof, as well as all other terms and conditions. The Board of Directors may seek support from any source the Board may deem necessary to execute all or part of the foregoing, subject to obtaining the approvals of the competent supervisory authorities.
8. Approve the authorization of the Bank to deal with its subsidiaries and affiliates as well as other related parties during the financial year 2026 within its regular course of business.
9. Approve the authorization of the Bank to grant loans and advances in addition to guarantees and other banking facilities to the members of its Board of Directors during the financial year 2026 in accordance with the terms and conditions prescribed by the Bank to a third party on an arms-length basis.
10. Release the members of the Board of Directors from liability in connection with their acts during the financial year ended 31/12/2025 and approve and ratify the annual remuneration of Board members (independent and non-independent) amounting to ninety thousand Kuwaiti Dinar for each member regarding their duties for the financial year ended 31/12/2025.
11. Appoint or re-appoint the Bank's auditors for the financial year 2026 and delegate the Board of Directors to determine their remuneration.
12. Approve the Board of Directors' recommendation to distribute cash dividends for the financial year ended 31/12/2025 at the rate of 35% (thirty five per cent) of the nominal value per share (i.e. thirty five fils per share) ("cash dividends") to the shareholders registered in the Bank's Ledger of Shareholders as at the end of the entitlement date, set as Monday, 06/04/2026, and ratify the corporate action schedule for the entitlements of the shares in terms of cash distributions, as follows:

Cum-dividend day (last trading day for the share with the entitlements, i.e. the cash dividends)	Wednesday, 01/04/2026
First trading day without the entitlements, i.e. the cash dividends	Thursday, 02/04/2026
Entitlement day (the date of identifying shareholders registered in the Bank's Ledger who are entitled to the cash dividends)	Monday, 06/04/2026
The starting day of distribution of the cash dividends in shareholders' accounts	Thursday, 09/04/2026

In addition, to delegate the Board of Directors to amend the above corporate action schedule for the implementation of the Ordinary General Assembly's resolution regarding the entitlement to the cash dividends in case the requirements to implement the aforementioned schedule are not completed for any reason.

13. Approve the Board of Directors' recommendation and proposal to issue free bonus shares at the rate of 5% (five per cent) of the issued and fully paid-up capital by issuing 437,138,252 new shares (four hundred thirty seven million and one hundred thirty eight thousand and two hundred fifty two shares) to be distributed as free bonus shares to shareholders registered in the Bank's Ledger of Shareholders as at the end of the entitlement date, set as Monday, 06/04/2026, on a pro rata basis (five shares for every one hundred shares), in accordance with the Board of Directors' resolution dated 12/01/2026 to increase the issued and fully paid-up capital – within authorized share capital limit – from an amount KD 874,276,504/600 (eight hundred seventy four million and two hundred seventy six thousand and five hundred four Kuwaiti Dinar and six hundred fils), the issued and fully paid-up capital to become an amount KD 917,990,329/800 (nine hundred seventeen million and nine hundred ninety thousand and three hundred twenty nine Kuwaiti Dinar and eight hundred fils), and to register the increase in the issued and paid-up capital in the Commercial Register and amend Article 5 of the Memorandum and Articles of Association of the Bank, and to cover the value of such issued and fully paid-up capital increase amounting to KD 43,713,825/200 (forty three million and seven hundred thirteen thousand and eight hundred twenty five Kuwaiti Dinar and two hundred fils) ("the increase amount of the issued and paid-up capital") from the profit and loss account and to delegate the Board of

Directors to dispose of any resulting shares fractions as they may deem appropriate;

The entitlement of bonus shares to the entitled shareholders will be as at the end of the entitlement date, set as Monday, 06/04/2026, and ratify the corporate action schedule related to the entitlements of the bonus shares, as shown below:

Cum-dividend day (last trading day for the share with the entitlements)	Wednesday, 01/04/2026
First trading day without the entitlement	Thursday, 02/04/2026
Entitlement day (the date of identifying shareholders registered in the Bank's Ledger who are entitled to bonus shares)	Monday, 06/04/2026
The starting day of recording the bonus shares in shareholders' register	Thursday, 09/04/2026

In addition, to delegate the Board of Directors to amend the aforementioned schedule for the execution of the Ordinary General Assembly's resolution regarding bonus shares if the registration procedures are not completed at least eight business days prior to the entitlement date, or for any other reason.

14. Approve, allow and authorize the Board of Directors to distribute cash dividends for the first half of the financial year 2026 according to same standards applied for approving the yearly dividends, and specifying the amount and percentage thereof, and taking all the required procedures and obtaining other approvals of the supervisory authorities or other entities in this regard.

Approve to authorize the Board of Directors to determine the corporate action schedule for the entitlements of the shares (cash dividends) for the profits of the first half of the financial year 2026 and authorize the Board to amend the aforementioned time schedule for any reason.

The Board of Directors is also pleased to invite the representatives of bondholders to attend this meeting at the aforesaid time and place, noting that they may participate in discussions without having the right to vote on resolutions.

The Board of Directors would like to remind the shareholders and representatives of bondholders that, in the event where the legal quorum prescribed for the meeting is not attained, a second meeting of the Ordinary General Assembly shall be held at the

same place, with the same agenda at 10:00 a.m. on Saturday 28/03/2026. Accordingly, the Ordinary General Assembly – in its second meeting – shall re-determine the corporate action schedule for the cash dividends and corporate action schedule for bonus shares entitlements set out under agenda items number 12 and 13, above. This invitation will also apply to the second meeting, which shall be valid irrespective of the numbers of shares represented thereat, whether shareholders' attendance, participation and voting is electronically or by personally attending and voting directly at the Bank's headquarters.

The shareholders attendance at the meeting and voting on the Assembly resolutions shall be by selecting only one of two means, either attending and voting electronically in accordance with Policies and Procedures for Electronic General Assemblies issued by Kuwait Clearing Company, as well as regulatory authorities' instructions, or by personally attending and voting directly at the Bank's headquarters. The shareholder may not combine or mix – in any way – the electronic means and the direct means for attending and voting.



Translation

Invitation to Attend

The Extra-Ordinary General Assembly Meeting

The Board of Directors of National Bank of Kuwait is pleased to invite the shareholders to attend the Extra-Ordinary General Assembly meeting scheduled to be held at 01:00 p.m. on Saturday, the 14th of March 2026 following the Ordinary General Assembly meeting of the Bank held on the same date, either by personally attending and voting at the Bank's headquarters located in Kuwait City – Al Shuhada Street, or by attending and voting through the electronic system in accordance with the Policies and Procedures for Electronic General Assemblies issued by Kuwait Clearing Company and the resolutions issued by the supervision authorities. The right to attend and vote at the aforementioned Extra-Ordinary General Assembly will be for the shareholders registered in the Bank's Ledger of Shareholders, on Wednesday, the 4th of March 2026, and the final date for purchasing the shares that entitle the shareholder to attend and vote in this assembly will be Sunday, the 1st of March 2026. These dates will also apply to any postponed Extra-Ordinary General Assembly, to discuss the topics listed in the following agenda:

Agenda

First:

- (1) Approve increasing the authorized capital of the Bank from an amount KD 1,000,000,000 (one billion Kuwaiti Dinar) distributed over 10,000,000,000 (ten billion shares) to an amount KD 1,500,000,000 (one billion and five hundred million Kuwaiti Dinar) distributing over 15,000,000,000 shares (fifteen billion shares), the nominal value per share 100 fils (one hundred fils).
- (2) The Board of Directors may, pursuant to a resolution taken by the Board, increase the issue and fully paid-up capital within the limits of the authorized capital, and authorize the Board of Directors to determine the amount and method of effecting the increase, the date or dates of calling the amount thereof and all the relevant conditions and provisions, and to dispose of the share fractions resulting from the increase in such manner as the Board of Directors may deem appropriate. To authorize the Board of Directors as well - except in cases of increase for the purpose of issuing free bonus shares to be distributed to the shareholders - decide to add an issuance premium upon each increase or new subscription and to

determine the amount of such premium to be added to the nominal value of the increased shares.

The Board of Directors may enlist whoever it may deem appropriate in implementing all or part of the foregoing, subject to fulfilling the requirements and obtaining the required approvals according to the provisions of the laws and the regulations, resolutions and instructions of the supervision authorities.

Second:

Approve the amendment of Article 5 of the Memorandum and Articles of Association of the Bank as follows:

Original Article	Amended Article
<p>The authorized capital of the company is fixed at KD 1,000,000,000 (one billion Kuwaiti Dinar) distributed over 10,000,000,000 (ten billion) shares, having a nominal value of 100 fils (one hundred fils) each.</p> <p>The issued and fully paid-up capital of the Company is KD 874,276,504/600 (eight hundred seventy four million and two hundred seventy six thousand and five hundred four Kuwaiti Dinar and six hundred fils) distributed over 8,742,765,046 (eight billion and seven hundred forty two million and seven hundred sixty five thousand and forty six) shares, having a nominal value of 100 fils (one hundred Fils) each.</p> <p>All such shares are cash shares.</p>	<p>The authorized capital of the company is fixed at KD 1,500,000,000 (one billion and five hundred million Kuwaiti Dinar) distributed over 15,000,000,000 (fifteen billion) shares, having a nominal value of 100 fils (one hundred fils) each.</p> <p>The issued and fully paid-up capital of the Company is KD 917,990,329/800 (nine hundred seventeen million and nine hundred ninety thousand and three hundred twenty nine Kuwaiti Dinar and eight hundred fils) distributed over 9,179,903,298 (nine billion and one hundred seventy nine million and nine hundred three thousand and two hundred ninety eight) shares, having a nominal value of 100 fils (one hundred fils) each.</p> <p>All such shares are cash shares.</p>

(Third): Approve the amendment of Article 49 of the Articles of Association of the Bank as follows:

Original Article	Amended Article
<p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p> <p>The statutory reserve may only be used to cover the losses of the Company or to ensure dividend distribution to shareholders of not more than 5% (five per cent) of the paid-up capital during the years where the profits of the Company do not allow the distribution of such percentage due to lack of voluntary reserve that allows the distribution of such percentage.</p> <p>Any amounts deducted from the statutory reserve shall be refunded where profits generated during the following years allow such refund, except where the reserve is more than one half of the Company's issued capital.</p> <p>b) The Ordinary General Assembly shall resolve the deduction of percentage from the profits to meet the Company's obligations under Labor and Social Security Laws.</p> <p>c) A percentage of not less than 10% (ten per cent) may be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon</p>	<p>(a) A percentage of not less than 10% (ten percent) shall be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon the recommendation of the Board of Directors, to form the statutory reserve of the company.</p> <p>The Assembly may discontinue this deduction if the statutory reserve exceeds one half of the Company's issued capital.</p> <p>The statutory reserve may only be used to cover the losses of the Company or to ensure dividend distribution to shareholders of not more than 5% (five per cent) of the paid-up capital during the years where the profits of the Company do not allow the distribution of such percentage due to lack of voluntary reserve that allows the distribution of such percentage.</p> <p>Any amounts deducted from the statutory reserve shall be refunded where profits generated during the following years allow such refund, except where the reserve is more than one half of the Company's issued capital.</p> <p>b) The Ordinary General Assembly shall resolve the deduction of percentage from the profits to meet the Company's obligations under Labor and Social Security Laws.</p> <p>c) A percentage of not less than 10% (ten per cent) may be deducted on an annual basis from the net profits by virtue of a resolution of the Ordinary General Assembly upon</p>

<p>the recommendation of the Board of Directors, to form a voluntary reserve that shall be used for the purposes determined by the General Assembly.</p> <p>d) The Ordinary General Assembly may, upon the recommendation of the Board of Directors, distribute profits to the shareholders at the end of the financial year or at half-yearly intervals.</p> <p>The Ordinary General Assembly may, at its annual meeting, authorize the Board of Directors to execute its resolution and allow it to distribute profits for the first half of the financial year as per the rates that are determined by the Board.</p> <p>For this distribution to be valid, the profits should be realized as per the recognized accounting principles and the distribution is not taken out of the paid-up capital.</p>	<p>the recommendation of the Board of Directors, to form a voluntary reserve that shall be used for the purposes determined by the Ordinary General Assembly.</p> <p>d) The Ordinary General Assembly may, upon the recommendation of the Board of Directors, distribute profits to the shareholders at the end of the financial year or at half-yearly intervals.</p> <p>The Ordinary General Assembly may, at its annual meeting, authorize the Board of Directors to execute its resolution and allow it to distribute profits for the first half of the financial year as per the rates that are determined by the Board.</p> <p>For this distribution to be valid, the profits should be realized as per the recognized accounting principles and the distribution is not taken out of the paid-up capital.</p> <p>(e) An annual deduction of 1% of net profits is made to the Kuwait Foundation for the Advancement of Sciences.</p>
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The Board of Directors is also pleased to invite the representatives of bondholders to attend this meeting at the aforesaid time and place, noting that they may participate in discussions without having the right to vote on resolutions.

The Board of Directors would like to remind the shareholders and representatives of bondholders that, in the event where the legal quorum prescribed for the meeting is not attained, a second meeting of the Extra-Ordinary General Assembly shall be held at the same place, with the same agenda at 10:30 a.m. on Saturday 28/03/2026.

This invitation will also apply to the second meeting, which shall be valid if attended by shares representing more than one half of the issued and fully paid-up capital, whether shareholders' attendance, participation and voting is electronically or by personally attending and voting directly at the Bank's headquarters.

The shareholders attendance at the meeting and voting on the Assembly resolutions shall be by selecting only one of two means, either attending and voting electronically in accordance with Policies and Procedures for Electronic General Assemblies issued by Kuwait Clearing Company, as well as regulatory authorities' instructions, or by personally attending and voting directly at the Bank's headquarters. The shareholder may not combine or mix – in any way – the electronic means and the direct means for attending and voting.

الاحاطة بالاحطار

السادة / بنك الكويت الوطني ش.م.ك

تحية طيبة و بعد

بالإشارة إلى إخطار جمعية عمومية عادية المقدم ، نفيديكم علما بأنه قد تمت الاحاطة بالموعد
في / 2026/03/14

وبناء على الطلب فإن ممثل الحضور عن الوزارة السيد / خالد طاهر عبد الحسين الرشيد

و تفضلو بقبول خالص التحية

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MINISTRY OF COMMERCE AND INDUSTRY



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