

To: Boursa Kuwait Company

السادة/ شركة بورصة الكويت المحترمين

**Disclosure of the Minutes of Analysts/ Investors'
Conference for Q1 2026**

**إفصاح عن محضر مؤتمر المحللين / المستثمرين
للمربع الأول من العام 2026**

Reference to the above subject, and the provisions of Clause (4) of Article No. (8-4-2) of Boursa Kuwait's regulations issued by virtue of Resolution No. 1 of 2018, as amended, concerning "Continuing Obligations in the Premier Market", and whereas Kuwait International Bank has been classified under the category "Premier Market".

بالإشارة إلى الموضوع أعلاه وأحكام المادة رقم (2-4-8) البند (4) من قواعد بورصة الكويت الصادرة بموجب القرار رقم 1 لسنة 2018 وتعديلاته، والمتعلقة "بالالتزامات المستمرة للسوق الأول"، وحيث أن بنك الكويت الدولي "KIB" قد تم تصنيفه ضمن مجموعة "السوق الأول".

We would like to inform you that KIB's Analysts/ Investors' conference call was conducted through live webcast at 2:00 pm (local time) on Monday, 27 April 2026, noting that there was no material information related to the Bank circulated during the mentioned conference.


يرجى الإحاطة بأن مؤتمر المحللين/ المستثمرين للبنك قد انعقد من خلال بث مباشر على شبكة الانترنت (Live Webcast) في تمام الساعة الثانية (وفق التوقيت المحلي لدولة الكويت) من بعد ظهر يوم الإثنين الموافق 27 ابريل 2026، علماً بأنه لم يتم تداول أية معلومات جوهرية تخص البنك خلال المؤتمر المذكور.

Attached is the edited transcript of the conference call, and the Investors presentation for Q1 2026.

مرفق نسخة محررة من محضر المؤتمر الهاتفي والعرض التقديمي للمستثمرين للمربع الأول من العام 2026.

Best Regards,

وتفضلوا بقبول فائق الاحترام ،،،



محمد سعيد السقا
نائب الرئيس التنفيذي

Mohamed Said EL Saka
Deputy Chief Executive Officer



Edited transcript of KIB's earnings call conducted on Monday, 27 April 2026 at 14:00 (Kuwait) and 12:00 (London - UK)

Corporate Participants:

Mr. Mohamed Said EL Saka	Deputy Chief Executive Officer
Mr. Abdullah Alasousi	General Manager - Financial Control & Planning/ CFO
Mr. Mohammad Al Obaid	Sr. Accountant - Financial Reporting & IR

Host:

Mr. Ahmad El-Shazly	EFG Hermes
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Ahmad El-Shazly

Good morning and good afternoon everyone, thank you for joining with us today.

This is Ahmad from EFG Hermes, I am pleased to welcome you to KIB's first quarter 2026 earnings conference call and webcast.

I have with me here today, Mr. Mohamed Said EL Saka, Dy. CEO, Mr. Abdullah Al Asousi, GM Financial Control and Planning/CFO and Mr. Mohammad Al Obaid, Sr. Accountant Financial Reporting & IR.

I will now turn the call over to Mohammad, without further delay.

Mohammad
Alobaid

Thank you, Ahmad, Good morning and good afternoon everyone.

Please allow me to start this call today by reading a brief disclaimer while full disclaimer is available to read on the screens in front of you.

Disclaimer: 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 KIB's current expectations, predictions and estimates and are not guarantees of future performance, achievements or results.

This presentation contains certain data based on internal management estimates, which may have not been independently verified by a third party.

In addition to the disclaimer I have just read, I request you all to read the full disclaimer text on slide #2 of our presentation.

Allow me to go through the format for today's call:

The Dy. CEO, will brief upon strategy update and first quarter financial performance for 2026 followed by the CFO, who will take you through with the presentation pack for the financial review in detail.

After concluding the presentation, we will address your questions received through webcast platform. As the case may be, we will make every effort to answer the questions received. However, if any questions are left unanswered due to time constraints, or for any follow up questions that you might have, please feel free to contact us through the KIB's Investor relations email address, which you can find on our website or on the presentation pack.

The presentation pack is also available for download from KIB website and will also be published through Bursa Kuwait.

Now, handing over the call to KIB's Dy. CEO, Mr. Mohamed Said EL Saka.

Mohamed Said EL
Saka

Thank you, Mohammad, Good morning and good afternoon, everyone.
Thank you for joining.

I'm pleased to welcome all the participants to our earnings call to elaborate on the financial performance for the first quarter of 2026.

On the strategic front, we continue to advance our strategy with a clear focus on the next phase of execution. Our efforts remain centered on strengthening our core businesses, expanding our digital capabilities, enhancing our operating model, and strengthening alignment among performance, risk, and capital efficiency. In parallel, we continue to pursue targeted partnerships and digital opportunities to support revenue diversification, deepen client relationships, and enhance operational effectiveness. Underpinned by disciplined execution, data-informed decision-making, and continued investment in people, technology, and governance, we remain focused on building on this momentum as we continue to advance our strategic priorities.

Due to Geopolitical events in the Middle East that commenced in late February 2026 have affected GCC countries, including Kuwait where the Group operates, resulting in regional disruptions such as airspace closures, flight cancellations, supply chain delays and heightened uncertainty.

The Central Bank of Kuwait in its efforts focused through the banking system supported the economy through various measures.

Moving to financial performance for the first quarter results of 2026.

KIB reported impressive financial performance during the first quarter of 2026. KIB reported net profit attributable to shareholders of KD 8 million for the first quarter of 2026 compared to KD 7.3 million for comparable period of last year, an increase of 10%. This was primarily supported by higher Operating income compared to similar period last year.

Operating income registered a growth of over 13% reaching KD 24.5 million compared to KD 21.6 million in first quarter 2025.

Total assets increased by KD 684 million to reach KD 4.57 billion, a growth of 18% compared to KD 3.89 billion as at 31 March 2025, primarily driven by growth in financing and investment portfolios.

Customer deposits registered double-digit growth of 20% or KD 544 million as at 31 March 2026 to reach KD 3.33 billion compared to KD 2.78 billion on 31 March 2025.

I would like to conclude my short briefing, and hand over to Abdullah to take you through our financial results in detail and answer any questions that you may have.

Thank you very much.

Abdullah Al Asousi Thank you, Mr. Mohamed.
Good morning and good afternoon everyone.

Thank you for joining and welcoming all to our 1Q 2026 earnings webcast.

Fitch Ratings affirmed KIB's long term ratings at 'A' with a stable outlook, during the period. The Stable outlook reflects that on the Kuwaiti sovereign ratings.

Taking you through the presentation.

Slide #5 of the presentation pack provides a snapshot of our strategy updates.

Slide#6 of the presentation pack provides a snapshot of the external ratings' update.

Slides #8 to #12 provides details of the Bank's financial performance during the first quarter 2026.

Coming to slides #8 & 9:

KIB reported net profit of KD 8 million attributable to shareholders for the first quarter ended 31 March 2026 compared to KD 7.3 million for the period ended 31 March 2025, an increase of 10%, mainly due higher operating income.

KIB's core business showed resilience with double digit growth in total assets as at 31 March 2026 compared to 31 March 2025, as can be seen from slide #9.

Financing income grew by 15% to 52.8 million KD during first quarter of 2026 compared to 46 million KD for comparable period of 2025.

Fees and commission income increased by 13% at 4.7 million KD during first quarter of 2026 compared to 4.2 million KD for first quarter of 2025.

Increase in investment income compared to the previous period was on account of higher dividends from investment securities during current quarter due to timing difference. KIB does not operate an active investment trading book as per its conservative risk appetite.

Operating expenses were higher by 16% at KD 15.1 million during the period compared to KD 13 million reported during first quarter of 2025, mainly due to increase in expenses supporting our digital initiative journey.

Pre-provision income was KD 9.4 million for first quarter of 2026 compared to KD 8.6 million during first quarter of 2025 for the reasons just mentioned.

KIB's net provision charge was lower by 2% at KD 21 thousand in first quarter 2026 compared to previous period (1Q 2025).

Coming to slides # 10 and 11:

These slides show an overview of the Bank's core business.

KIB reported higher total assets by 18% or 684 million KD as of 31 March 2026 to reach 4.57 billion KD compared to 3.89 billion KD as at 31 March 2025, mainly contributed by higher financing portfolio amounting to 483 million KD and investments securities of 71 million KD.

KIB's customer deposits increased by 20% or KD 544 million as of 31 March 2026 of KD 3.33 billion compared to 2.78 billion KD as of 31 March 2025.

Continuing to Slide #12

KIB maintained adequate levels of Basel III total Capital Adequacy Ratio at 21.10% along with CET-1 ratio of 13.12%. All ratios were well above required and relaxed regulatory limits as at 31 March 2026.

NSFR was 104% and LCR stood at 186.5% as of 31 March 2026, well above regulatory and relaxed requirements of 80% each.

Slide #14 summarizes expectations for 2026.

Thank you. Handing it back to Mohammad for the Q&A session.

Mohammad
Alobaid

Thank you Abdullah. We will now start taking questions, after a few minutes pause so as to receive most of your questions.

- Mohammad Alobaid
Abdullah Al Asousi
- Your views on the Bank's capital ratios?
- KIB's capital position remains strong and well above regulatory thresholds, supported by consistent profitability and proactive capital management.
- As of 31 March 2026, total CAR stood at 21.10% providing a comfortable buffer over minimum requirements.
- Mohammad Alobaid
Abdullah Al Asousi
- Please elaborate on the operational results for the current period.
- We delivered a solid operating performance in 1Q 2026, with total operating income before provision growing by 9% year-on-year.
- This was primarily driven by continued improvement in non-funded income, where fees and commissions increased by 13%, reflecting stronger business activities across key segments.
- As results operating income before provision reached KD 9.4 million, up from KD 8.6 million in the prior year.
- Mohammad Alobaid
Abdullah Al Asousi
- Can you elaborate on customer deposits growth in 2026?
- We were able to register a 20% growth in customer deposits, reflecting continued customer confidence in the bank.
- This growth was well-balanced across funding sources, allowing us to optimize our funding mix and maintain stability in our liquidity profile.
- Mohammad Alobaid
Abdullah Al Asousi
- Last question. How have recent geopolitical developments in the region impacted the bank's performance and financial position?
- We continue to closely monitor and assess any potential implications for our operations. To date, we have not observed any material impact on the bank's financial performance, supported by our diversified financing portfolio, prudent risk approaches, and strong liquidity and capital ratios.
- Mohammad Alobaid
- Thank you all. We are nearing the close of our scheduled time for the call.
- Please feel free to get in touch with us at the investor relations contact provided at the end of the presentation, and we will respond to your inquiries.
- Any final words, Mr. Mohamed?
- Mohamed Said EL Saka
- On behalf of KIB, I would like to thank all the participants and look forward to discuss our next quarter's results. I thank all of you for joining KIB's earnings call.
- Mohammad Alobaid
- This concludes today's conference call.
- Thank you for your participation. You may now disconnect.



INVESTOR PRESENTATION

1Q 2026 EARNINGS CALL

MONDAY

2:00 KST 27 APRIL 2026

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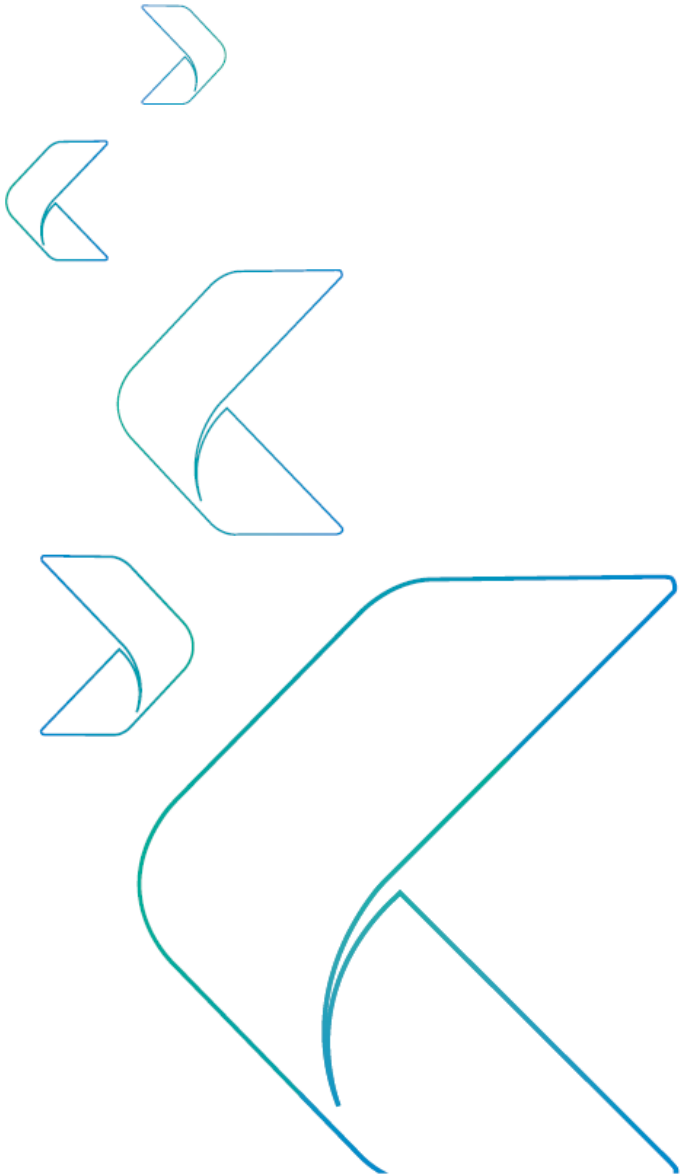
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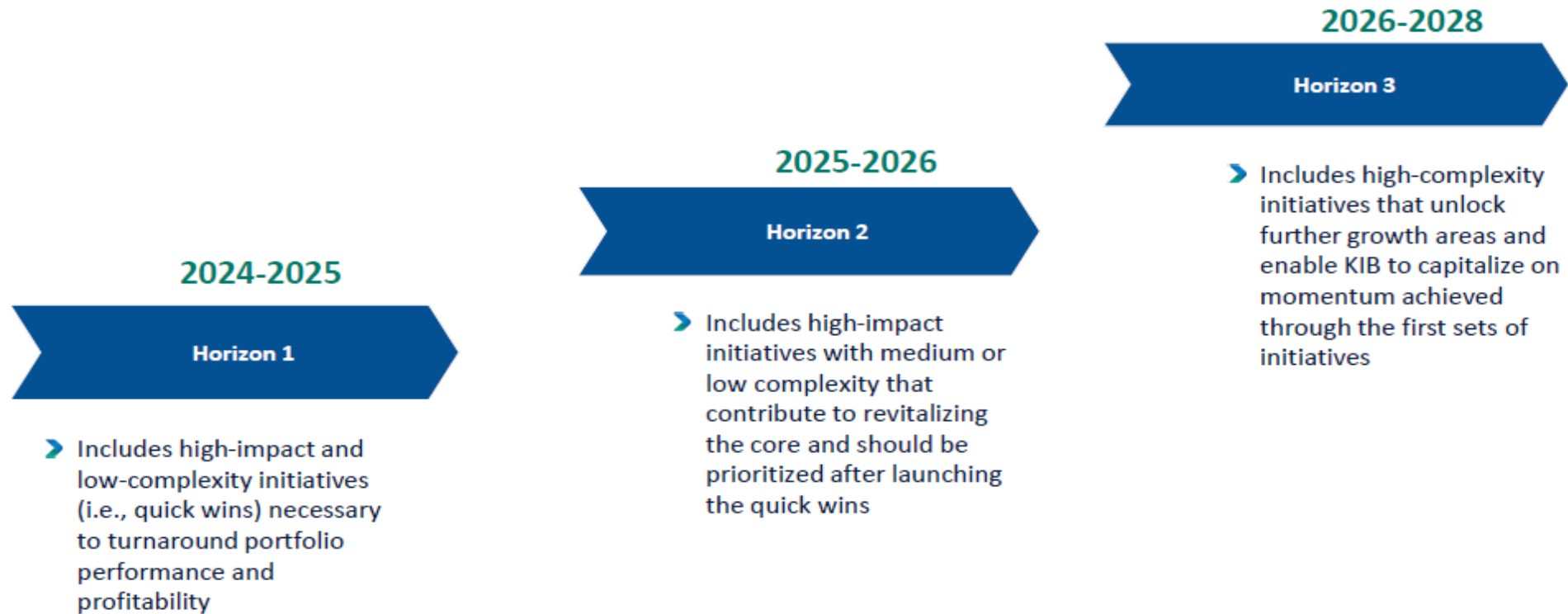


STRATEGY UPDATE

Strategy 2024 - 2028

The bank's strategy through 2028 will be delivered through two streams:

- 1) Revitalizing the core to deliver profitability
- 2) Expand into new growth avenues





Fitch Affirmed KIB Ratings at 'A'; Outlook Stable

Long-Term IDR : A
Long-Term IDR (xgs) : BB-
Short-Term IDR : F1
Short-Term IDR (xgs) : B
Viability Rating : bb-
Government Support Rating : a

KIB Sukuk Ltd – Rating Affirmed

08 April 2026



Financial Performance

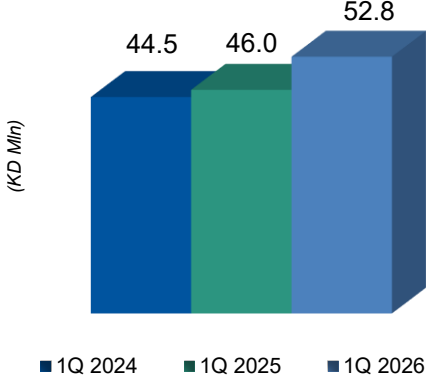
Financial Performance

Highlights

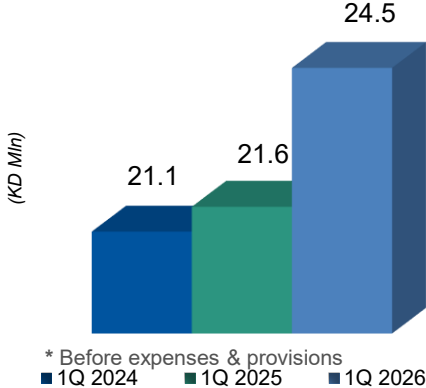
Period ended 31 st March 2026			
	1Q 2026	1Q 2025	%
Net Profit attributable to shareholders 'KD Million'	8.02	7.30	10%
Earnings Per Share 'Fils'	4.61	4.19	10%
Financing Income 'KD Million'	52.80	46.00	15%
Non-finance Income 'KD Million'	8.10	5.27	54%
Operating Income 'KD Million'	24.48	21.61	13%
Total Assets 'KD Billion'	4.57	3.89	18%
Financing Receivables 'KD Billion'	3.37	2.88	17%
Customer Deposits 'KD Billion'	3.33	2.78	20%

3Y - Income/ Profitability Trend

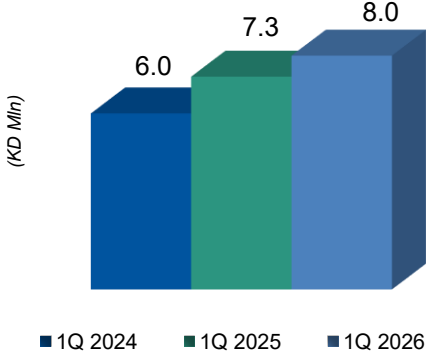
FINANCING INCOME



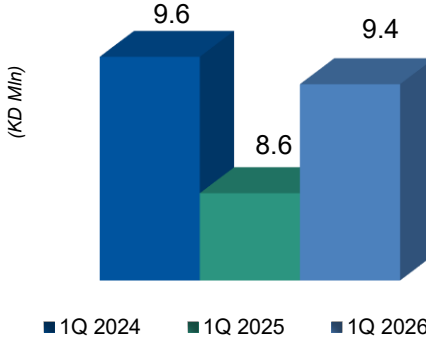
OPERATING INCOME *



NET PROFIT (ATTRIBUTABLE TO SHAREHOLDERS)

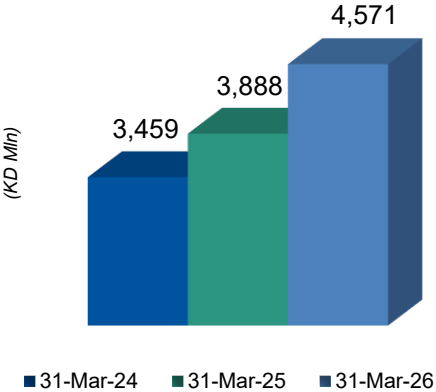


OPERATING PROFIT (BEFORE PROVISIONS/ IMPAIRMENT)

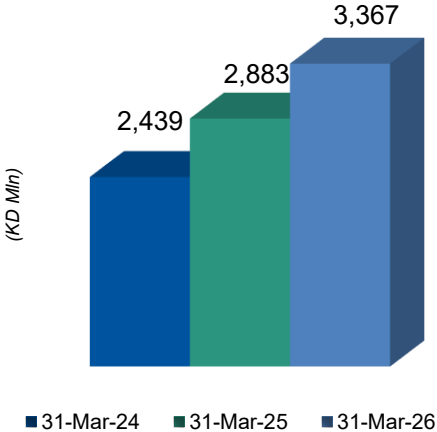


3Y - Key Balance Sheet Parameters

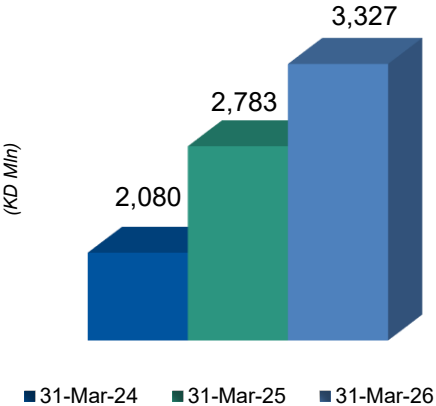
TOTAL ASSETS



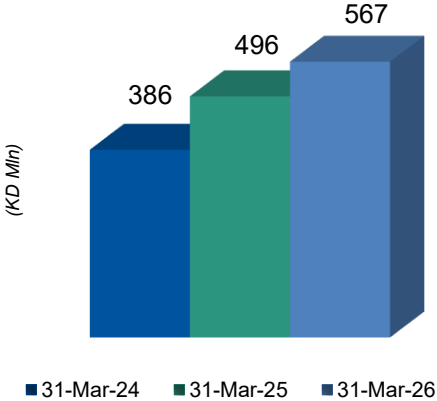
FINANCING RECEIVABLES



CUSTOMER DEPOSITS

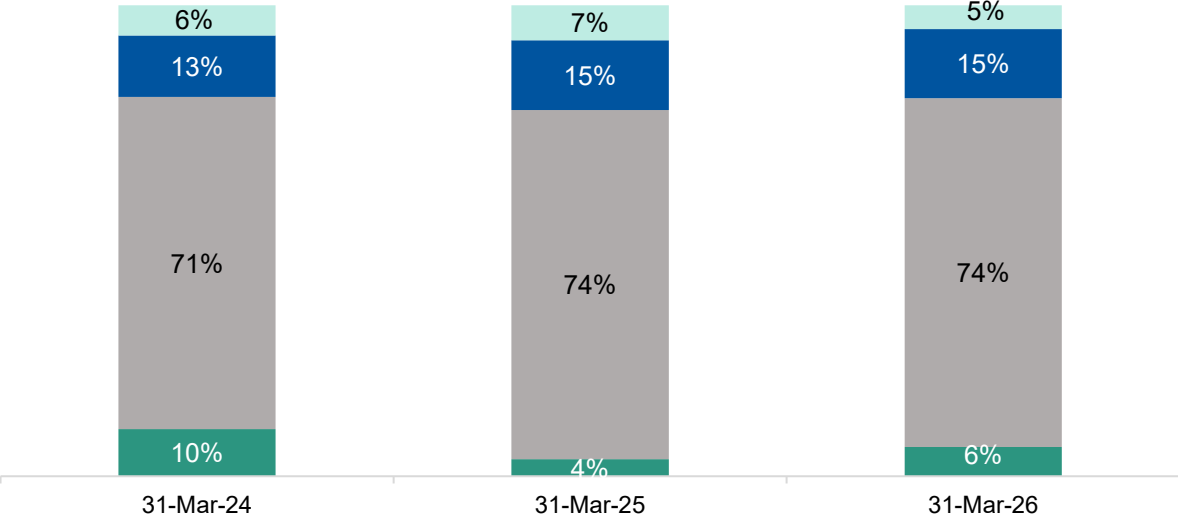


INVESTMENT SECURITIES



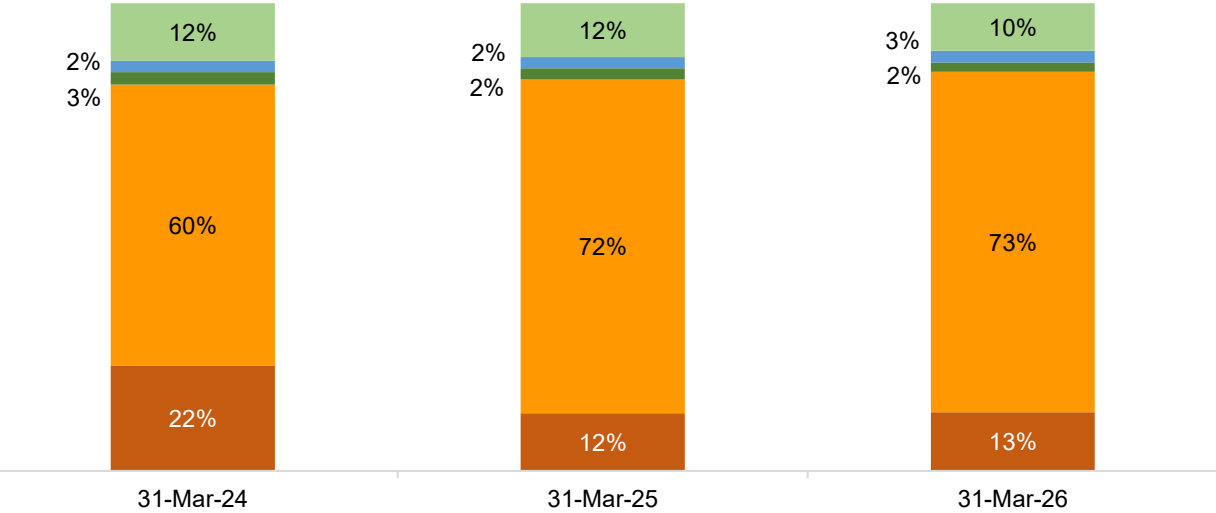
3Y - Asset Liability Mix

ASSET MIX



■ Due from banks & Placements with CBK ■ Financing receivables ■ Investments ■ Others

LIABILITY MIX

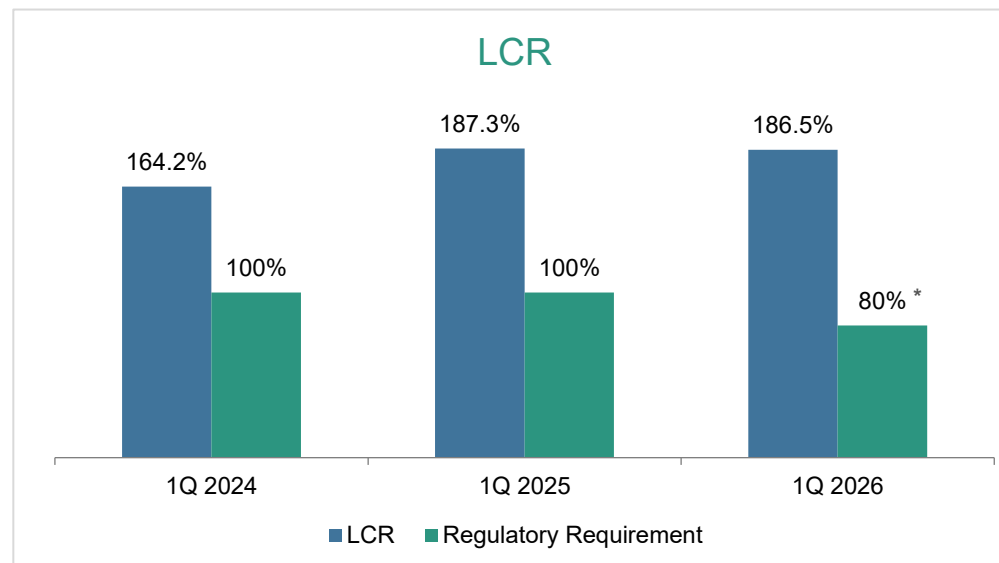
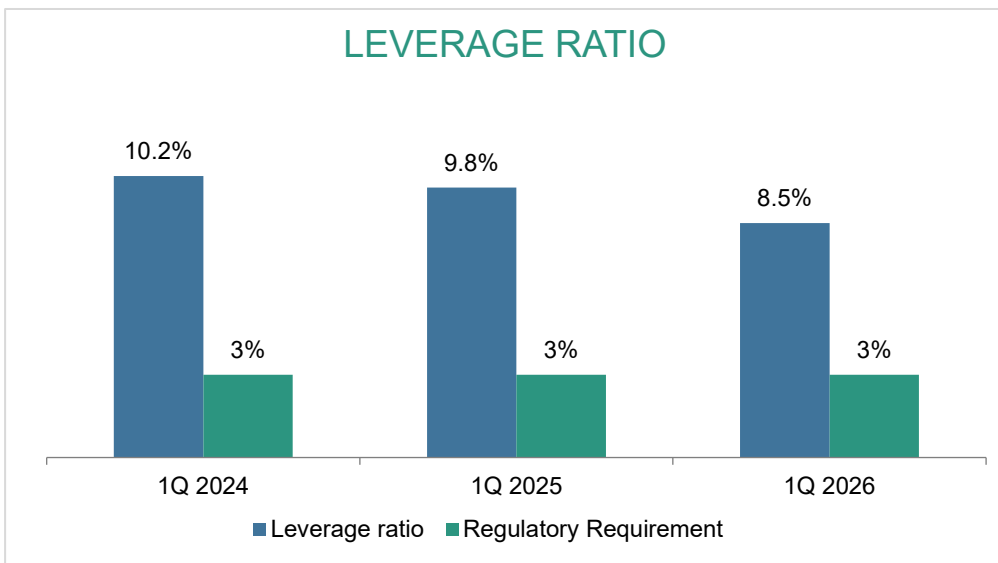
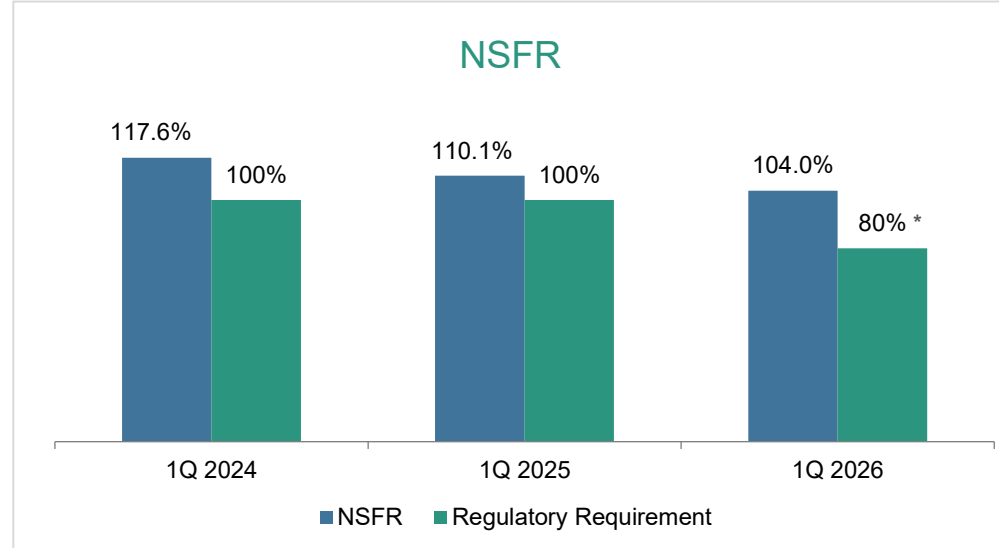
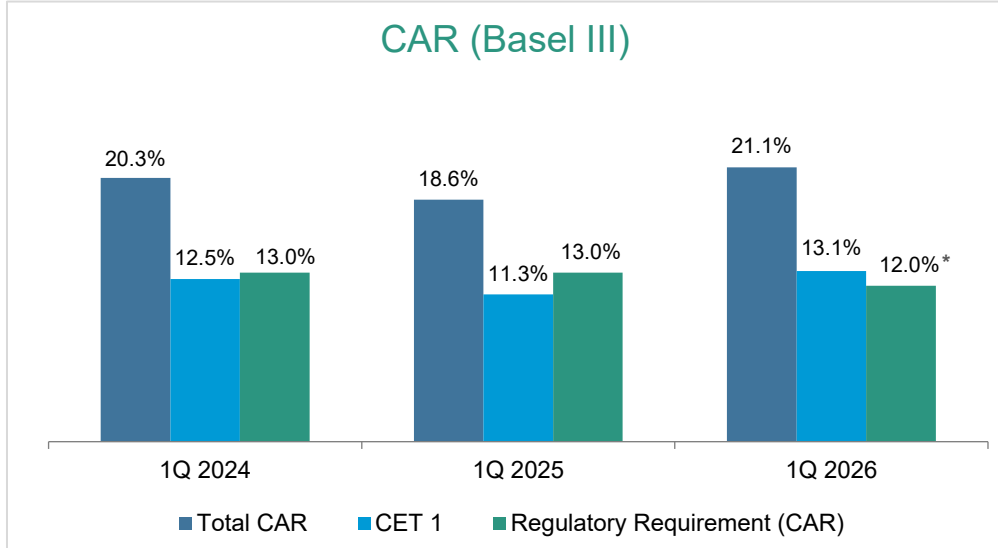


■ Due to banks and FIs ■ Depositors' accounts ■ Sukuk issued ■ Other liabilities ■ Equity

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3Y - Capital/ Liquidity Ratios



* Relaxed regulatory ratios due to Geopolitical events

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2026 EXPECTATIONS

YE 2026 Expectations

- ✓ Strengthened capital position and regulatory compliance ratios
- ✓ Improved asset quality and maintain growth in financing portfolio in line with strategic goals
- ✓ Enhanced profitability
- ✓ Cost structure optimized to match industry trends
- ✓ Increase in depositors account consistent with our strategic direction



? Q&A



CONTACT FOR FURTHER INFORMATION
Investor-relations@kib.com.kw



Annexures



KIB AT A GLANCE

SNAPSHOT

BACKGROUND	<ul style="list-style-type: none"> In business since 1973, KIB is a publically-traded Kuwaiti bank that in 2007 adapted all its operations and processes to fully comply with Islamic Sharia’.
AWARDS	<ul style="list-style-type: none"> Excellence in Digital Leadership and Customer-Centric Banking in Kuwait for 2025 (World Union of Arab Bankers) Excellence in Innovative Corporate Banking Services in the Middle East and North Africa for 2025 (CFI.co)
OWNERSHIP	<ul style="list-style-type: none"> Listed on the Bursa Kuwait since 1984, Bukhamseen Group Holding & its affiliates hold 37.38% shares of KIB as of 31st March 2026. KIB’s market capitalization at 31st March 2026 was KD 506 million.
OPERATIONS	<ul style="list-style-type: none"> KIB’s business covers all Sharia compliant banking services including acceptance of Deposits, Financing, Investments, Murabaha (auto and commodities), Ijara muntahia Bittamleek (lease-to-own), Tawarruq, credit cards, Wakala, and other products in addition to corporate and project finance, treasury services, issuing letters of credit and letters of guarantee. Material Subsidiaries : Al Dawli Takaful Insurance Co (“KIB Takaful”) and Al Dawli Invest Investment Co (“KIB Invest”) Co (“KIB Invest”)
RATINGS	<ul style="list-style-type: none"> Long- Term IDR “A” with “Stable Outlook“

FitchRatings

08th April 2026

SUMMARY

KD million	1Q 2026	1Q 2025
Total Assets	4,571	3,888
Financing Receivables	3,367	2,883
Customer Deposits	3,327	2,783
Total Equity	368	351
Operating income	24	22
Net Operating profit after provisions	9	8
Net Profit attributable to shareholders	8	7
Net Financing Margin (%)	1.6%	1.9%
Net Profit Margin (%)	0.8%	0.8%
NPL Ratio (%)	1.33%	1.96%
Total Coverage Ratio*	302.5%	237.7%
Return on Average Assets (%)	0.7%	0.8%
Return on Average Equity (%)	8.6%	8.4%
Tier 1 Ratio (%)	16.54%	14.38%
CET 1 Ratio (%)	13.12%	11.33%
CAR (%)	21.10%	18.62%

* Total coverage ratio includes collateral.

Thank you