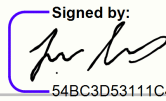


Date	June 25 th , 2026	التاريخ	25 يونيو 2026
Reference	A.A.185/06/26	إشارة	أ.أ.185/06/26

<p>M/s: Bursa Kuwait</p> <p>Peace, mercy, and blessings of Allah be upon you,</p> <p>Subject: Sustainability Report 2025</p> <p>With reference to the above subject and to the provisions of Chapter One of Module Twelve (Listing) of the Executive Bylaws of Law No. (7) of 2010 regarding the Establishment of the Capital Markets Authority and the regulation of securities activities and their amendments, specifically regarding the provisions governing the sustainability reports of listed companies, please find attached the 2025 Sustainability Report for Aayan Leasing and Investment Company.</p> <p>With sincere respect and appreciation,</p>	<p>السادة / شركة بورصة الكويت</p> <p>السلام عليكم ورحمة الله وبركاته،</p> <p>الموضوع: تقرير الاستدامة 2025</p> <p>بالإشارة إلى الموضوع أعلاه، وإلى أحكام الفصل الأول من الكتاب الثاني عشر (الإدراج) من اللائحة التنفيذية للقانون رقم (7) لسنة 2010 بشأن إنشاء هيئة أسواق المال وتنظيم نشاط الأوراق المالية وتعديلاتهما، وذلك فيما يتعلق بالقواعد التنظيمية الخاصة بتقرير الاستدامة للشركات المدرجة، نرفق لكم تقرير الاستدامة لشركة أعيان للإجارة والاستثمار لسنة 2025.</p> <p>وتفضلوا بقبول فائق الاحترام والتقدير،</p>
--	--

Abdullah Mohammad Al-Shatti
Chief Executive Officer

Signed by:

54BC3D53111C4D4...

عبدالله محمد الشطي
الرئيس التنفيذي

A'AYAN SUSTAINABILITY REPORT 2025

Making the world a better place

أعيان
A'AYAN
Group المجموعة

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01

Introduction





Introduction

Aayan Leasing and Investment Company (K.S.C.P.)

"Aayan" is a leading Kuwaiti investment firm established in 1999 and listed on Bursa Kuwait since 2002. Since its inception, the company has built a strong reputation in the financial services sector, positioning itself as one of the prominent investment companies in the State of Kuwait.

Aayan Leasing and Investment Company focuses its operations on three main business pillars: leasing, real estate, and investment, forming a diversified and balanced portfolio. Aayan manages a diversified portfolio of local and regional investments across various sectors. Its activities are carried out both directly and indirectly through subsidiaries, affiliates, and a range of structured investment products, reflecting a well-balanced and strategic approach to growth and risk management. The company's operations are conducted in strict accordance with the principles of Islamic Sharia, ensuring that its financial products and services are compliant, ethical, and aligned with Islamic finance standards.

Company Values



Respect



Integrity & Transparency



Diversity & Equal Opportunities



Health & Safety

Company Financial Highlights 2025

284,668,185 KD

Total Assets

45,185,534 KD

Total Revenue

19,516,444 KD

Net Profits

02

Leadership Message

العيان
A'AYYAN



I am pleased to present the inaugural Environmental, Social, and Governance (ESG) Report for Aayan Leasing and Investment Company. This represents an important milestone that establishes the foundation for the company's ESG journey and reflects our commitment to responsible growth and our proactive approach to aligning with evolving investor expectations and increasing ESG awareness across our operations.

During the year, the company undertook a comprehensive assessment of our ESG performance, guided by the Environmental, Social, and Governance reporting requirements set forth by Boursa Kuwait. This exercise enabled us to establish a clear baseline of our environmental impact, providing valuable insights that will shape our future initiatives and drive continuous improvement in our sustainability performance.

At the heart of the organization are our people. We remain dedicated to fostering a supportive and inclusive workplace that prioritizes the well-being, development, and engagement of our employees. Their commitment and contributions are the driving force behind our continued success and long-term growth.

Underpinning all our efforts is a strong governance framework, supported by robust policies and practices that ensure the highest standards of ethics, transparency, and compliance. The company recognizes that sound corporate governance is essential to building trust with our stakeholders and sustaining our business over the long term.

I would also like to extend my sincere appreciation to our employees, investors, and partners for their ongoing support throughout our sustainability journey. Their trust and collaboration continue to inspire our progress, and we look forward with optimism to what the future holds as we advance our ESG commitments and ambitions.

Thank you

Mr. Mansour Hamad Al-Mubarak

Chairman



03

Introduction to the Report



Introduction

Aayan Leasing and Investment Company is pleased to present its inaugural Environmental, Social, and Governance (ESG) Report, marking an important step in its commitment to transparency and responsible business practices. This report aims to provide stakeholders with a clear and comprehensive overview of the Company's performance across key ESG metrics.

01 Reporting Scope and Boundary: The scope of this report covers Aayan Leasing and Investment Company and its wholly owned subsidiaries over which it exercises operational control and has been prepared using a control approach. Accordingly, the disclosures presented throughout this report generally cover data for the Company and its subsidiaries; however, certain data points relate only to Aayan Leasing and Investment Company and do not include information from its subsidiaries.

02 Reporting Timeframe: This report covers the period from 1 January 2025 to 31 December 2025, unless otherwise stated.

03 Report Alignment: The disclosures within this report are aligned with the ESG reporting guidelines issued by Bursa Kuwait and are further guided by relevant global and national frameworks, including the United Nations Sustainable Development Goals (UN SDGs) and Kuwait Vision 2025.

04 Data Verification and Assurance: All data and metrics presented in this report have been carefully collected using internal data collection tools and have undergone internal review processes to ensure accuracy and reliability. The Company has not sought external assurance for this reporting cycle.

We welcome your feedback and queries on this report; kindly write to us at the email address provided below:

www.aayan.com

Stakeholder Engagement

Aayan Leasing and Investment Company considers effective stakeholder engagement to be fundamental to responsible corporate conduct and the creation of long-term value. Constructive dialogue helps the Company understand stakeholder expectations, anticipate emerging risks and opportunities, and identify the sustainability issues that are most material to its business.

The Company's approach to stakeholder engagement is guided by the principles set out in the Kuwait Stock Exchange ESG Reporting Guide and is aligned with the Global Reporting Initiative (GRI) Standards on stakeholder inclusiveness and responsiveness. We define stakeholders as groups whose interests are significantly affected by our activities, or whose decisions and actions can reasonably be expected to influence the Company's ability to execute its strategy. This definition extends to the parent company and its consolidated subsidiaries.

Stakeholder Communication

The table below summarizes the Company's key stakeholder groups, the primary channels through which we engage with them, and the issues most frequently raised during our interactions throughout the reporting period.

Stakeholder Group	Engagement Channels	Key Topics of Engagement
Shareholders	<ul style="list-style-type: none"> Annual General Meetings (AGMs) and Extraordinary General Meetings (EGMs) Communication with the Investor Relations Unit Company website 	<ul style="list-style-type: none"> Enhancing return on investment Corporate governance and regulatory compliance Risk management
Employees	<ul style="list-style-type: none"> Performance evaluations Employee meetings with senior management Training programs and workshops 	<ul style="list-style-type: none"> Professional growth and career development Health and safety Non-discrimination and employee satisfaction
Regulatory and Supervisory Authorities	<ul style="list-style-type: none"> Audit and inspection activities Official correspondence Regulatory publications and circulars 	<ul style="list-style-type: none"> Compliance with regulatory requirements Accurate and transparent disclosures Supporting the national economy
Suppliers	<ul style="list-style-type: none"> Telephone communications Official correspondence Interaction with relevant department 	<ul style="list-style-type: none"> Fair, transparent, and effective contracts and agreements Efficient payment systems Periodic assessments and quality assurance
Customers	<ul style="list-style-type: none"> Contact Forms Company website Sales centers 	<ul style="list-style-type: none"> High-quality service delivery Data privacy and protection Products and services tailored to customer needs
Community	<ul style="list-style-type: none"> Social events and community initiatives Company website 	<ul style="list-style-type: none"> Promoting inclusion and equal opportunity through community initiatives Reducing pollution and harmful emissions Supporting collaboration with small and medium-sized enterprises (MSMEs)

Materiality Assessment

At Aayan, we conducted a materiality assessment to identify the key environmental, social, and governance topics most relevant to our operations and industry. A materiality assessment is an exercise that helps organizations determine the issues that have the greatest impact on their business. As part of this process, we carried out a desk-based research exercise by reviewing industry standards, peer disclosures, and relevant ESG frameworks to identify potential material topics. These topics were subsequently reviewed and validated by senior management to ensure alignment with our business priorities and strategic direction.

Material Topics

Sustainable Investments, Services & Innovation

Customer Responsibility

Corporate Governance & Risk Management

Business Ethics, Compliance & Transparency

Economic Performance & Long-Term Value Creation

Employee Well-being

Supply Chain Sustainability

Human Capital Development

Community Engagement & Social Impact

Climate Change & Carbon Management

Environmental Stewardship & Resource Efficiency

Cybersecurity, Data Privacy & Information Security

 Level of Importance

Alignment with National and International Sustainable

United Nation’s Sustainable Development Goals

The United Nations Sustainable Development Goals (UN SDGs) present a universal pathway for equitable and inclusive progress. At Aayan, we seek to align our sustainability initiatives and programs with the UN SDGs and collaborate with governments and relevant stakeholders to contribute to global progress and poverty alleviation through our operations and initiatives.



Kuwait Vision 2035 "New Kuwait"

Kuwait's "New Kuwait 2035" vision sets out an ambitious roadmap to transform the country into a leading regional and international financial and trade hub, driven by a dynamic private sector, enhanced competitiveness, and improved productivity. The strategy leverages Kuwait's core strengths, including its strategic geographic location, supportive legislative and judicial systems, and balanced foreign policy. The vision is underpinned by strong institutional frameworks that promote national values, preserve social identity, and support sustainable social development, while fostering a business-friendly environment.

New Kuwait 2035 Pillar	A'ayan's Role & Contribution
Sustainable Diversified Economy	Aayan contributes through its diversified leasing and investment portfolio, supporting multiple sectors and reducing reliance on a single revenue stream while enhancing economic resilience in the country.
Sustainable Living Environment	The company has initiated emissions tracking, energy efficiency measures such as LED lighting, water conservation through motion sensors and awareness programs to reduce its environmental footprint.
Developed Infrastructure	By operating modern showrooms, offices, and leased facilities supported by integrated IT systems, Aayan contributes to the development of efficient commercial infrastructure in the private sector.
Creative Human Capital	Aayan invests in employee development and training, each employee is offered access to relevant trainings and courses aligned with their role which enhances operational efficiency and contributes to a more skilled and responsible workforce.

Aligning with Kuwait's national development strategy, Aayan plays an active role in supporting the realization of "New Kuwait 2035." The company's approach emphasizes future readiness, innovation, and institutional resilience, while fostering strategic partnerships that contribute to long-term value creation. Through its operations and investments, Aayan supports economic diversification and private sector growth, reinforcing Kuwait's transition toward a sustainable and competitive economy. By aligning its ESG priorities with national goals, Aayan aims to contribute meaningfully to the country's transformation into a regional and global financial and commercial hub.



04

Our Approach towards Environmental Stewardship

At Aayan, we believe that ethical and responsible operations are fundamental to fulfilling our commitments to stakeholders while maintaining accountability towards the environment. As an investment company focused on operational leasing, our activities are primarily office-based, resulting in a relatively limited direct environmental footprint. The fuel consumption associated with leased vehicles and assets falls outside Aayan's operational boundary.

Our primary environmental impact is linked to electricity consumption required to power our offices, garages, and showrooms, along with limited water usage to support our operations and services. Despite our relatively low footprint, we remain committed to aligning with broader environmental and climate priorities within the region and are exploring initiatives to reduce our resource consumption across these areas.

Currently, Aayan does not have dedicated environmental policies covering areas such as waste, water, or energy management, nor does it have an externally certified energy management system in place. As this marks our first year of ESG reporting, we are actively evaluating and discussing the development of formal policies and frameworks to strengthen our environmental management approach in the future.

The Company currently does not have a formal committee at the Board or management level dedicated to overseeing and managing environmental risks and performance. However, the executive management, including the CEO, maintains overall oversight of environmental metrics and disclosures, including external disclosures presented in the ESG report. Currently, there are no formal financial incentives associated with sustainability performance at the Board or management level.

Aayan maintains broad oversight of ESG matters through the Investor Relations function, which meets weekly with executive members weekly to discuss ESG-related matters and progress. The CEO provides guidance and approvals on ESG project initiatives, disclosures, and related activities, while external disclosures and information are formally approved by the Board where necessary.

During the reporting year, no formal climate risk analysis was conducted, and no dedicated investments were made in climate-related products or infrastructure development. The Company intends to evaluate the feasibility of establishing dedicated ESG/sustainability governance structures at both the Board and management levels, as well as conducting a formal climate risk analysis in future reporting cycles.

Key ESG risks are overseen and monitored by the Risk Management Committee. However, the Company does not currently have a dedicated climate-related risk management framework or governance structure at the Board or executive management level.





Battling Climate Change

At Aayan, we recognize that climate change presents a significant global challenge and acknowledge the importance of aligning with both international and national priorities related to emissions reduction. The year 2025 marks our first year of emissions reporting, during which we conducted a comprehensive carbon inventory exercise to assess our greenhouse gas (GHG) footprint across our operational sites.

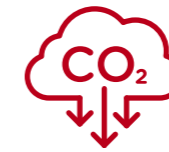
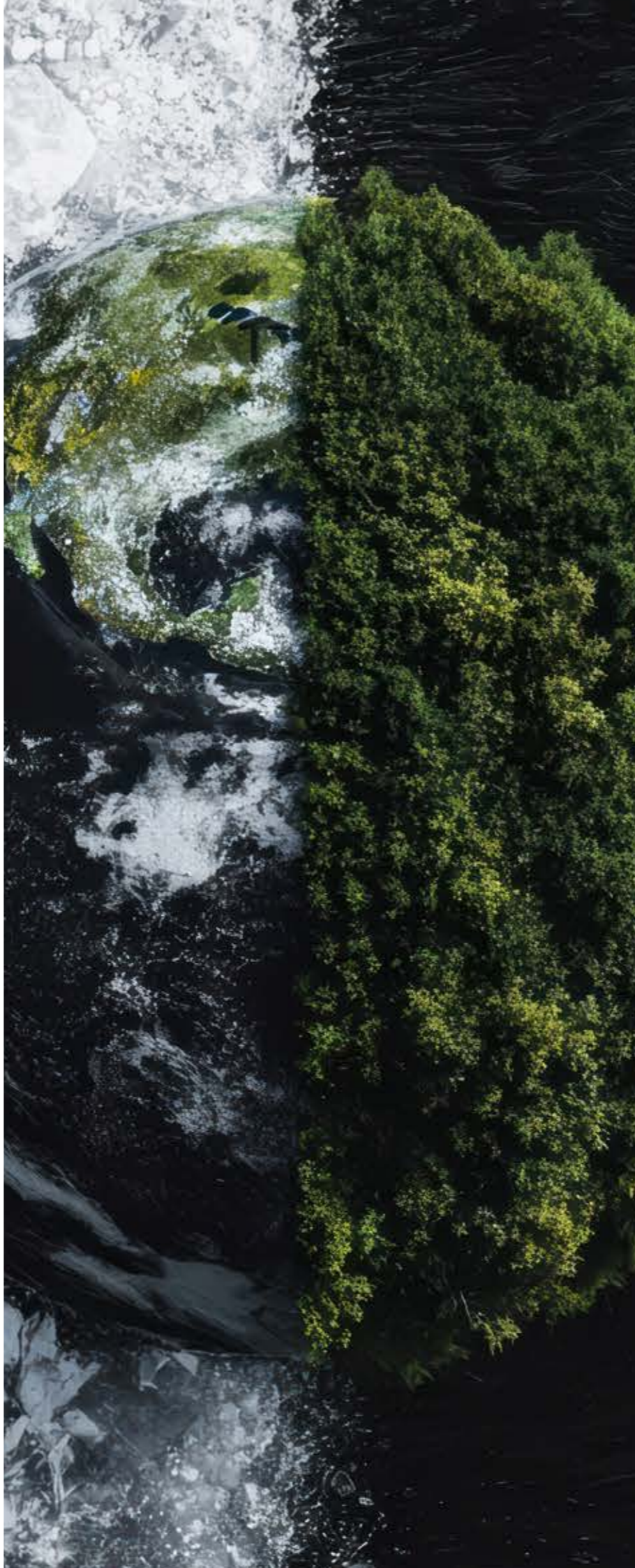
Our emissions are categorized into three scopes: Scope 1, which covers direct emissions from fuel usage in company-owned assets; Scope 2, which includes indirect emissions from purchased electricity, heating, and cooling; and Scope 3, which represents emissions across the value chain.

In 2025, Aayan reported total emissions of 2,166 tCO₂e, with the entirety of these emissions attributed to electricity consumption across our offices, garages, and showrooms. There was no direct fuel usage in our operations or company-owned vehicles or premises, resulting in zero Scope 1 emissions. Vehicles leased by the company fall outside our operational boundary, as fuel costs are borne by the consumer. Therefore, fuel combustion in these vehicles is not included in our Scope 1 emissions.

As this is our first year of emissions reporting, our current focus has been on Scope 1 and Scope 2 emissions. Scope 3 emissions, which encompass a broader range of value chain activities, will be addressed in future phases as we strengthen our data collection processes and establish more robust tracking mechanisms.

Scope 1 Emissions **ZERO**

Scope 2 Emissions **2,166 tCO₂e**



Emissions Intensity

Emissions intensity is defined as emissions relative to a unit of output. As a company in the financial services industry, the Company has calculated its emissions intensity relative to total revenue for the reporting year, as this is considered an appropriate scaling factor. Emissions intensity serves as a useful metric to track emissions in relation to the Company's size and scale, enabling better monitoring of performance over time.

0.048 tCO₂e per 1,000 KD

Emissions Intensity

Non-GHG Emissions

As an investment company operating in the leasing and investment space, most of Aayan's operations are office-based, with no industrial activities. As a result, non-GHG emissions associated with the Company's operations are not considered material. The Company does not currently track non-GHG emissions across its offices and buildings, given the limited nature and expected immateriality of such emissions.

Scope 3 Emissions

Aayan is not reporting Scope 3 emissions in the current reporting cycle, as this is the company's first year of sustainability reporting. Based on the initial assessment, value chain emissions are considered immaterial at this stage and represent a relatively small proportion of Aayan's overall emissions profile. As the company's sustainability reporting practices mature, Aayan intends to strengthen its data collection and management systems to enable the quantification and disclosure of relevant Scope 3 emissions in future reporting cycles.



Energy Management

At Aayan, we recognize that energy usage across fuels and electricity is essential for powering our operations; however, it also has a direct impact on the environment. We are committed to optimizing energy consumption across our operations to align with our environmental goals and obligations.

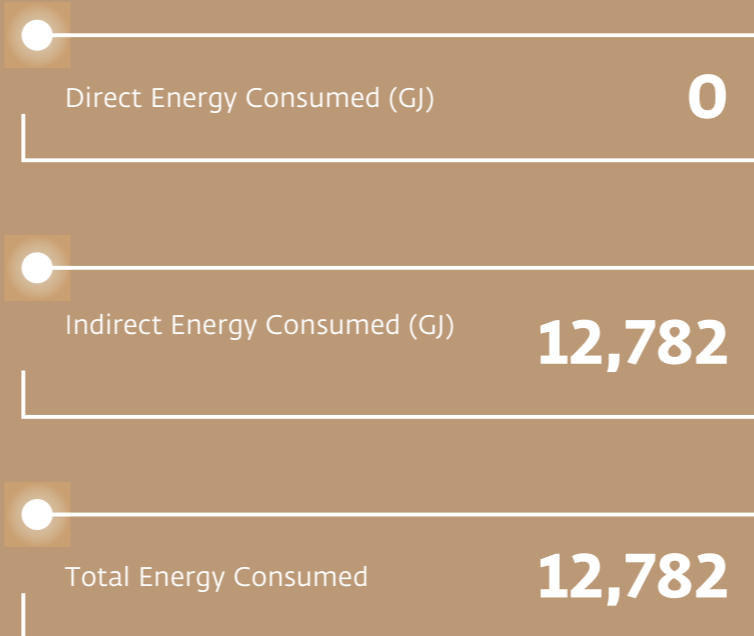
In 2025, the Company's energy usage was derived entirely from indirect sources, primarily electricity procured to power our operational sites. This represents the largest component of our environmental footprint. There was no direct fuel consumption across our operations.

In 2025, Aayan consumed a total of 3,550,506 kWh of electricity across its operations.

To improve energy efficiency, we have implemented LED-based lighting across our offices and showrooms to reduce electricity consumption. Going forward, we aim to further strengthen our energy conservation efforts by promoting employee awareness and training on energy-saving practices, as well as assessing additional opportunities to manage and reduce our electricity consumption.



Energy Consumption 2025



Energy Intensity and Energy Mix

Energy intensity is defined as energy consumed per unit of a selected scaling factor. As Aayan operates in the investment and leasing space, the Company has identified total revenue as an appropriate scaling factor for measuring and reporting energy intensity, as it reflects operational size and growth. Tracking and reporting energy intensity enables the Company to monitor its energy efficiency relative to its business expansion over time.

0.28 GJ per 1000 KD

Energy Intensity

Currently, 100% of the Company's energy consumption is sourced from electricity, which is classified as a non-renewable energy source. Aayan seeks to continuously improve its energy efficiency through the implementation of appropriate measures and regular monitoring of energy performance.





Water and Waste Management

Aayan recognizes that its operations rely on natural resources such as water, primarily for office maintenance and operational requirements related to maintaining our showrooms and warehouses. As an investment company with a core focus on vehicle leasing, our overall water dependency remains limited and is largely confined to supporting day-to-day operational activities.

All water consumed utilized the course of our operations is sourced from local third-party utility providers in Kuwait and is discharged through approved sewage systems. We do not directly extract water, and all disposal practices are carried out in full compliance with applicable regulatory requirements. The Company does not currently use reclaimed water or undertake any direct water recycling.

In 2025, our total water withdrawal across operational sites and offices amounted to 3,269,071 gallons. This water is primarily used for maintenance and cleaning purposes. The majority of the withdrawn water is discharged to municipal sewage systems after use. Our water consumption is considered to be negligible (approximately zero), as most of the water is returned to a third-party treatment system. We do not currently track water discharge volumes separately.

To promote efficient water use, we have implemented water-saving measures such as motion sensor systems. Recognizing water as a critical and finite resource, we are committed to minimizing waste and encouraging responsible usage. We also aim to provide employee training and awareness programs to ensure water conservation remains a shared responsibility across the organization.

Aayan also understands that its operations generate some amount of waste that enters national waste streams. However, the volume of waste generated is minimal and is therefore not considered a material concern at this stage. The waste generated through our office operations primarily includes general, non-hazardous materials such as paper and plastics. All such waste is managed and disposed of in alignment with applicable national regulations through authorized service providers. We will evaluate the feasibility of measuring and reporting our waste generation in future reporting cycles.



Digital Transformation and Sustainable Operations

Aayan's operational footprint is largely based on leased and leasehold assets, including its head office, administrative buildings, garage facilities, and car showrooms. This structure influences the Company's ability to directly implement environmental upgrades, particularly in areas such as energy efficiency and emissions management. Despite these limitations, Aayan continues to adopt sustainable operational practices within its control.

The Company has made significant progress in digital transformation to enhance efficiency and reduce environmental impact. A fully automated and paperless payment workflow has been implemented, covering the entire process from payment initiation to approvals and final disbursement through electronic fund transfers or cheque issuance. This has strengthened internal controls while minimizing paper consumption. Additionally, Aayan operates an integrated Oracle ERP system supported by internally developed applications, enabling centralized data management, improved reporting, and streamlined operations.

Further supporting its sustainability efforts, the Company has partially transitioned to digital payment systems. Employee salaries are processed electronically, and payments to regulatory bodies such as the Capital Markets Authority, Boursa Kuwait, and Kuwait Clearing Company are made through secure online banking channels. Rental collections are also digitized through secure banking links and KNET payment systems, with transactions automatically recorded within integrated systems. These initiatives enhance operational efficiency, improve transparency, and contribute to reducing the Company's environmental footprint by limiting reliance on paper-based processes.

Digital Transformation of Procedures and System Enhancements

During 2025, the IT Department delivered a wide range of system developments and enhancements across Aayan Leasing & Investment Company, including the development of the ALICO Portal for Remote Approvals, continuous enhancement of the Core Real Estate System (ALICO), development and enhancement of the Cases and Blacklist Management Systems, implementation of the Electronic Compliance Management Platform (Policies & Procedures and Compliance Forms), enhancements to the Funds Management System, integration of the Residency and Licensing System with ALICO, activation of ALICO-Oracle integration for Jahra Market collections, enhancements to the AWAED Fund Customers Portal, and the creation of new KYC forms along with compliance data migration activities.





05

**Social and Community
Engagement**

Sponsorship of the Youth Padel Tournament 2025

Aayan proudly sponsored the Padel Tournament 2024–2025, organized by Paddle In, as part of its commitment to social responsibility and community engagement. This sponsorship reflected Aayan's dedication to promoting a healthy and active lifestyle while supporting sports initiatives that brought people together. Through its support of this dynamic and inclusive event, Aayan contributed to the growth of padel as an emerging sport in the region and reinforced its reputation as a company that values wellness, youth development, and positive social impact. The partnership demonstrated Aayan's belief in the power of sport to inspire, unite, and strengthen communities.

Aayan actively engages with the community through a range of initiatives that reflect its strong commitment to corporate social responsibility. The company believes in fostering a culture of social awareness and volunteerism among its employees while contributing meaningfully to society. Through partnerships with local organizations and by organizing humanitarian campaigns, Aayan consistently supports community development, healthcare efforts, and social welfare programs. These initiatives not only strengthen community ties but also reinforce the company's role as a responsible corporate citizen dedicated to making a positive impact.

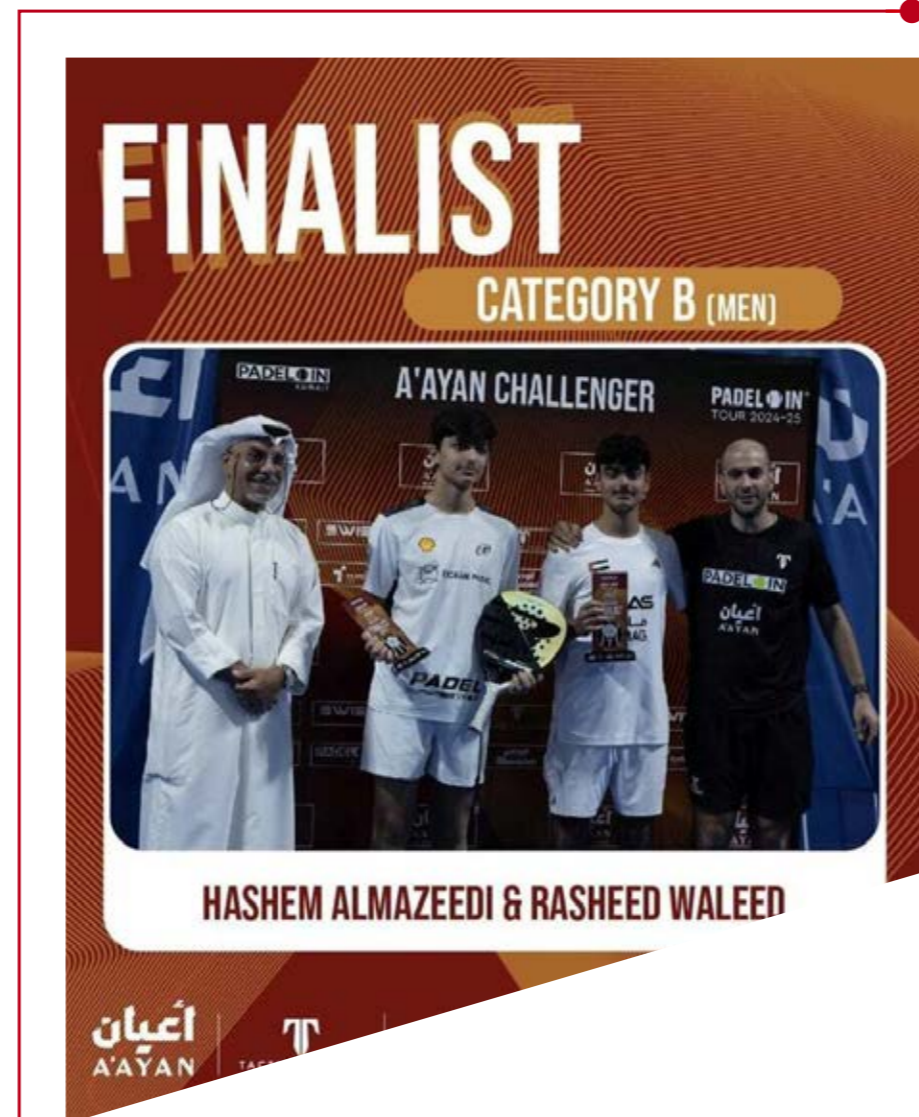
Establishing an Employee Support Fund

Aayan established an employee support fund aimed at addressing the financial and emotional challenges that employees may face when needed, by providing an effective support mechanism that contributes to improving their quality of life and enhancing their stability. This initiative is considered a positive step that reflects the Company's commitment to social responsibility and community engagement, by fostering a supportive work environment that considers employees' needs and promotes their well-being.

Blood Donation Campaign 2025

Aayan Leasing and Investment Company, along with its subsidiaries, organized a blood donation campaign at its headquarters in 2025, underscoring its commitment to promoting social responsibility among employees at all levels. This initiative is part of the company's broader corporate social responsibility strategy and reflects its continued dedication to engaging with the local community.

Over the years, Aayan has consistently organized similar campaigns to help strengthen blood bank reserves and support healthcare needs. The company remains actively involved in assisting local communities, humanitarian organizations, and patients in need. The campaign received an enthusiastic response, with strong participation from employees, company officials, and even clients present at the headquarters, all contributing to this meaningful cause. Reaffirming its commitment to humanitarian efforts, Aayan highlighted the importance of blood donation in saving lives and supporting patients and hospitals.



A close-up photograph of two hands shaking in a firm grip. The person on the left is wearing a dark suit jacket and a white shirt. The person on the right is wearing a white shirt. The background is a blurred office setting with windows. A large red and black graphic is overlaid on the left side of the image, containing the number '06' and the text 'Empowering Our Employees'.

06

**Empowering Our
Employees**

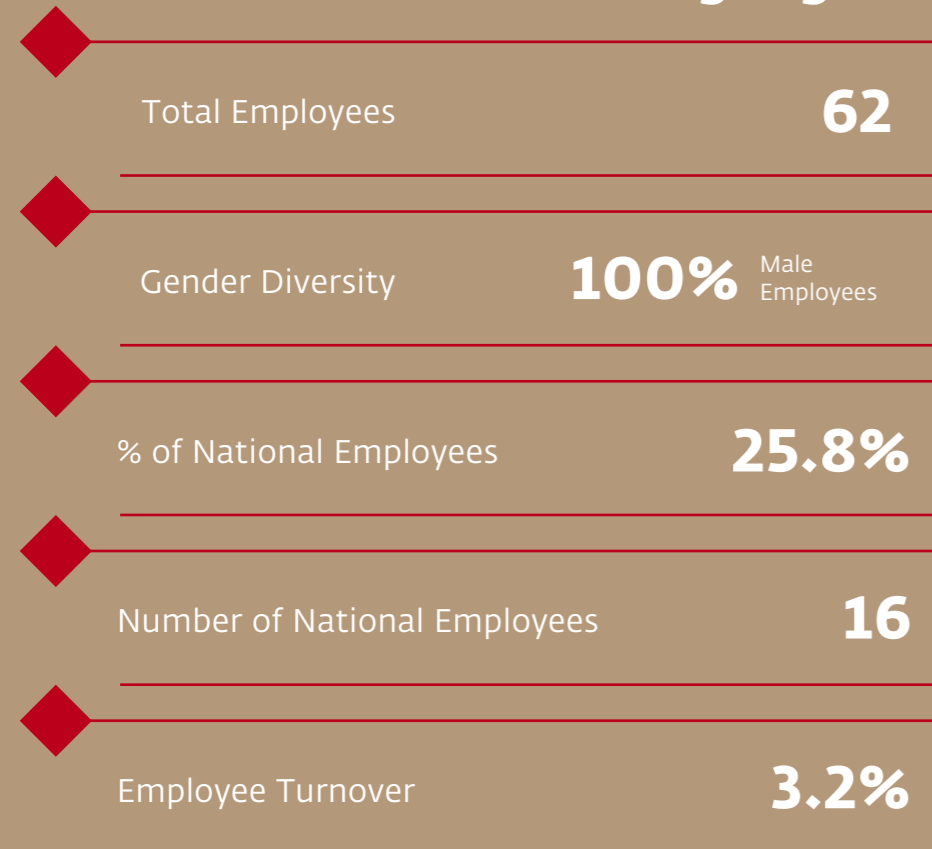
Our Approach towards Ethical Employment

Aayan Group its responsibility to ensure that all interactions with its employees are fair, respectful, and rooted in its identity as an equitable and responsible employer. The Company values the contributions and recognition of all employees and considers it a priority to provide a safe and secure working environment. Aayan is committed to upholding high ethical standards in its engagement with employees and remains fully aligned with all applicable national laws and regulations governing private sector employment in Kuwait. The Company does not engage in any form of child or forced labor and upholds fundamental human rights across its operations.

Employees are a critical pillar of Aayan Group's long-term success, as they drive operational excellence, innovation, and the delivery of value to stakeholders. Recognizing that a skilled, motivated, and engaged workforce is essential to achieving its strategic objectives, the company places strong emphasis on empowering its employees and fostering a supportive and inclusive work environment.

Aayan employs 62 full-time employees as part of its workforce as of 31 December 2025, all of whom are engaged on a full-time equivalent basis with no part-time employees. While the current workforce is entirely male, the company remains committed to creating opportunities for women and fostering a more diverse and inclusive work environment. Aayan values the importance of diversity and strives to broaden representation within its workforce.

Workforce Highlights:



01

Human Rights, Child Labour and Forced Labour:

While Aayan adheres to national laws and regulatory requirements in relation to human rights, child labor, and forced labor, it does not currently have dedicated standalone policies addressing these areas. The Company will evaluate the feasibility of developing and adopting formal policies in the future to further strengthen its governance framework.

02

Non-Discrimination and Sexual Harassment:

Aayan values diversity and is committed to fair and respectful treatment of all employees, it does not presently maintain formal non-discrimination or sexual harassment policies. However, it remains committed to fostering an inclusive and respectful workplace and will assess opportunities to formalize these practices through structured policies going forward.

03

Collective Bargaining:

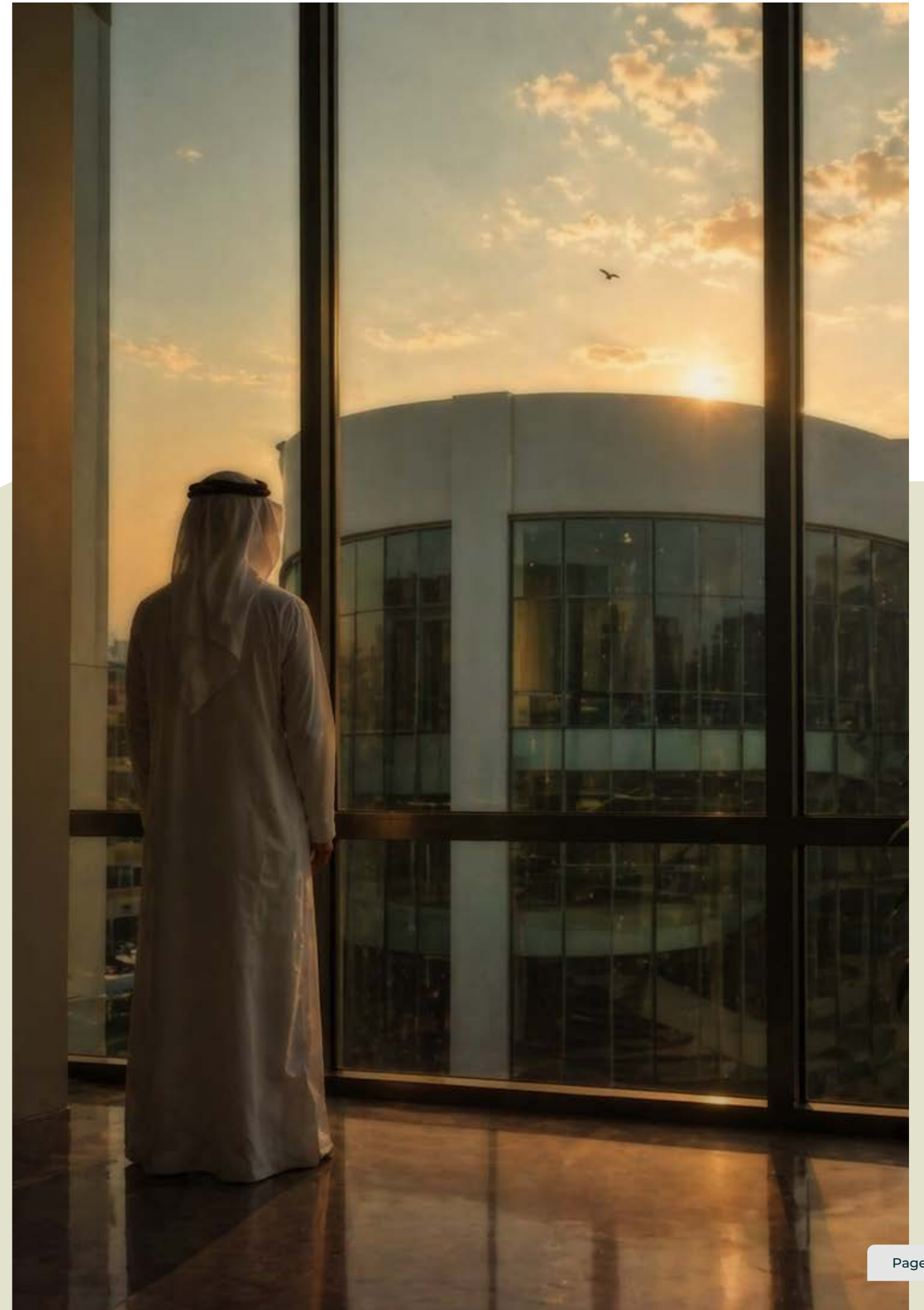
In alignment with the Labour Law in Kuwait, the company recognizes the right of employees to engage in collective bargaining; however, currently, no employees are part of an active labour union.

Note: Social performance metrics, including human capital and human resources data, are reported solely for Aayan Leasing and Investment Company and exclude any subsidiary level data.

Nationalization and Local Talent Development

Aayan Leasing & Investment Company is committed to supporting Kuwait's national workforce agenda by contributing to the development of local talent and advancing Kuwaitization efforts. Currently, Aayan employs 62 full-time employees, of which 16 are Kuwaiti nationals, reflecting its direct contribution to national job creation. In addition to this direct employment, the Company also contributes to indirect job creation through its operations in leasing, real estate, and investment, supporting economic activity and employment opportunities across its broader value chain.

The Company is focused on enhancing the capabilities of its workforce by providing structured and job-specific training programs that strengthen employees' professional skills and long-term employability. Aayan also values opportunities to collaborate with local institutions to support training initiatives for students, helping to build practical skills, improve employability, and contribute to the development of a skilled local talent pipeline aligned with Kuwait's future economic needs.



Ensuring Employee Wellbeing and Safety

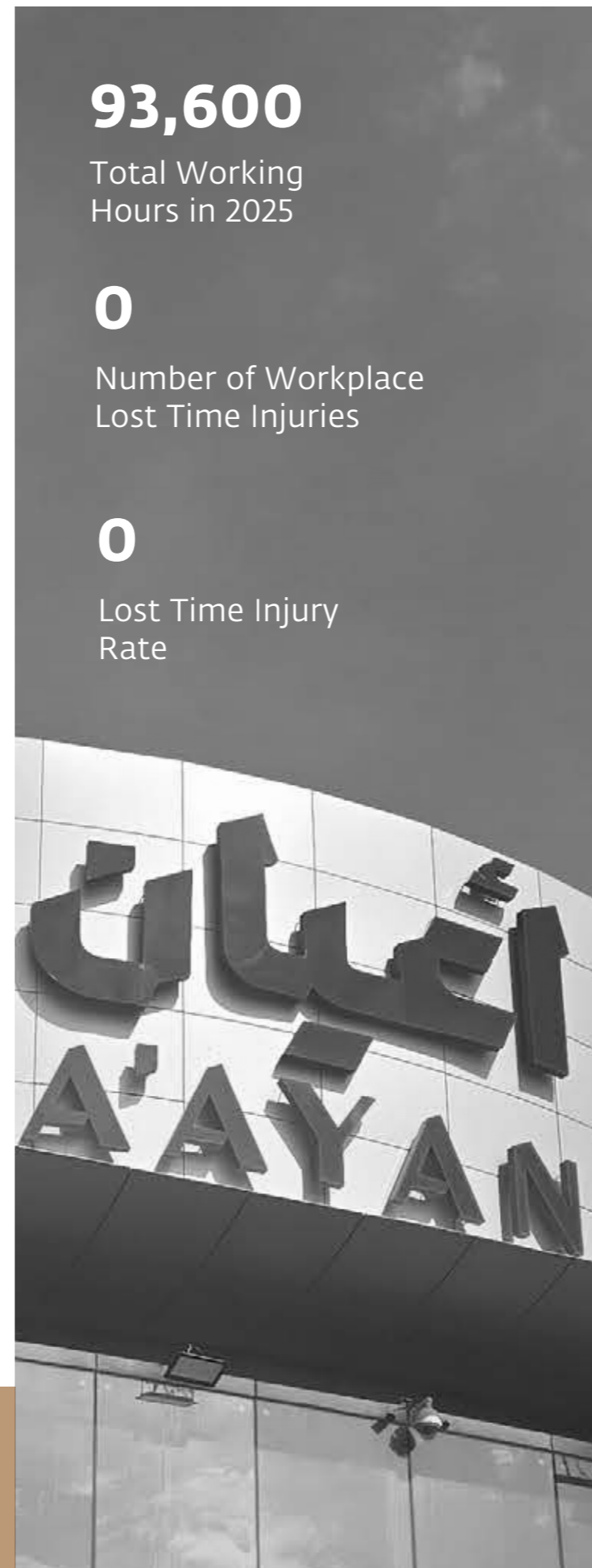
The company adopts a holistic approach focused on enhancing the wellbeing of its employees by developing their capabilities and supporting their physical, mental, and professional growth. This includes initiatives across cultural, sports, health, educational, and economic areas, recognizing that employee wellbeing is essential for productivity and engagement. By fostering a supportive work environment aligned with best corporate governance practices, the company creates a culture that prioritizes employee welfare while contributing to sustainable development and long-term organizational success.

Aayan offers a comprehensive range of competitive leave and employee benefits designed to support work-life balance and overall wellbeing. These include life and work injury insurance, health insurance as well as various types of paid leave such as annual leave, marriage leave, newborn leave, and Hajj leave. Through these provisions, the company enables employees to effectively balance their professional responsibilities with personal commitments, fostering a supportive and employee-centric work environment. In addition, policies and internal systems are designed to promote transparency, ethical conduct, and clear communication, enabling employees to perform their roles effectively and confidently.

Aayan places strong emphasis on employee health and safety by organizing essential training programs such as emergency response, first aid, and CPR. These trainings are designed to equip employees with the knowledge and practical skills needed to respond effectively to workplace incidents, including injuries, sudden illnesses, and life-threatening situations. This proactive approach not only enhances workplace safety but also reflects the company's commitment to employee well-being and community responsibility.

Additionally, Aayan is committed to promoting employee well-being and physical health by organizing weekly/monthly sports activities, including football matches. These initiatives aim to provide a healthy recreational outlet that helps reduce work-related stress, improve physical fitness, and foster team spirit and a stronger sense of belonging among employees, ultimately contributing to enhanced performance and productivity. The company places strong emphasis on employees' overall well-being by implementing initiatives that support their spiritual and psychological health. In this regard, it organized an Umrah campaign aimed at enhancing spiritual values and promoting mental well-being among employees. This initiative also helps strengthen social bonds, foster collaboration, and deepen employees' sense of belonging to the organization, contributing positively to the workplace environment and overall employee wellness.

We do not currently have a formal Health and Safety policy in place; however, our health and safety requirements and commitments are incorporated within employee agreements and contracts, wherever possible. In order to safeguard the overall wellbeing of employees, all employees are covered under a health insurance policy.



Investing in Employee Development

Aayan is committed to providing its employees with comprehensive support through structured training and development programs, and clear career progression opportunities. The company invests in continuous learning initiatives to enhance employees' professional capabilities and ensure they remain aligned with evolving industry standards, regulatory requirements, and best practices. The company invests in continuous learning initiatives to enhance employees' professional capabilities and ensure they remain aligned with evolving industry standards, regulatory requirements, and best practices.

Ensuring access to training and development are essential to ensuring that employees' skills remain relevant, enabling them to enhance their capabilities and progress in their careers. Aayan adopts a structured approach to employee training and skill development, ensuring that learning initiatives are aligned with both individual growth and organizational needs.

An annual training plan is developed for each department, identifying the specific training requirements of employees. This includes a combination of soft skills, such as communication, as well as role-specific technical training, including areas like data analysis using Excel, Islamic finance qualifications, and real estate financial modelling. Each department is responsible for identifying and submitting its training needs, which are then facilitated by the company. In addition, Aayan provides further learning opportunities through external platforms, such as programs offered by the Kuwait Foundation for the Advancement of Sciences, thereby supporting continuous learning and professional development across the organization.

100% of all employees receive a career development review as part of the appraisal process. The company also provides ample learning opportunities and promotes internal knowledge-sharing platforms to support continuous professional growth. Where feasible, Aayan offers internship opportunities to students, contributing to skill development and future workforce readiness.

In 2025, Aayan conducted 42 training sessions, delivering a total of 246 training hours, equivalent to approximately 4 hours per employee.

07

**Ethical and Transparent
Governance**

اعبيان
A'AYYAN



Corporate governance is a fundamental pillar in promoting transparency, accountability, and effective communication with stakeholders. It represents an integrated framework of rules, policies, and procedures through which a company is directed and controlled, while ensuring proper oversight of its operations. Governance also defines and regulates the relationships between the Board of Directors, executive management, shareholders, and other stakeholders, creating a balanced structure that supports sound decision-making.

At Aayan, governance practices are built on strong ethical foundations and a commitment to transparency. The company adheres to clear policies that promote integrity, fairness, and accountability across all levels of the organization. This includes ensuring accurate and timely disclosure of information, safeguarding shareholders' rights, and maintaining open channels of communication with stakeholders.

Board of Directors

The company is governed by an elected Board of Directors structured in accordance with its Articles of Association (AOA), the Companies Law, and Capital Markets Authority regulations. The Board comprises of seven members, including a chairman and vice-chairman elected by non-executive members, the board reflects a balanced mix of expertise, independence, and professional diversity. The board plays a central role in providing effective oversight and strategic leadership. It ensures sound decision-making, supervises management performance, and establishes appropriate committees to support governance.



Mr. Mansour Hamad Almubarak
Chairman - Executive

Date of Election:
09/03/2023



Mr. Fahad Ali Alghanem
Vice Chairman - Non-Executive

Date of Election:
09/03/2023



Mr. Abdulaziz Nasser Al-Marzouq
Board Member - Non-Executive

Date of Election:
09/03/2023



Dr. Yaqoub Ahmed Baqer Alabdullah
Board Member - Executive

Date of Election:
09/03/2023



Mr. Nassir Ibraheem Boursesly
Chairman - Executive

Date of Election:
09/03/2023



Mr. Muhannad Mohamed Alsanee
Board Member - Independent

Date of Election:
09/03/2023



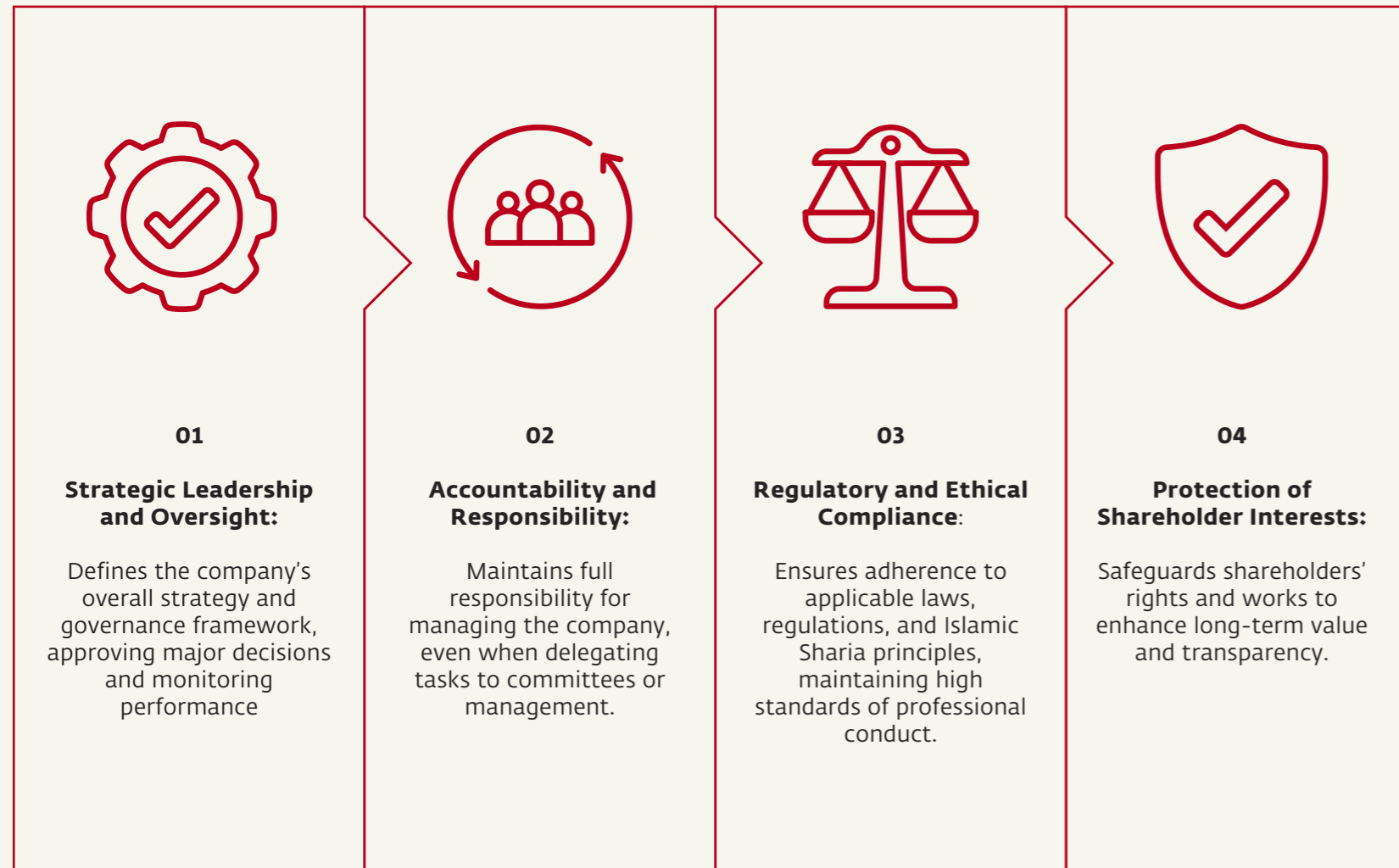
Mr. Talal Mohamed Redha Bahbahani
Chairman - Independent

Date of Election:
09/03/2023

*More details about the qualifications of the Board members and Board Meetings are disclosed in the annual report.

The company fully complies with Companies Law No. (1) of 2016, which prohibits the Chief Executive Officer from holding the position of Chairman of the Board in public companies. Accordingly, the roles of the Chairman and the CEO are clearly separated to maintain an appropriate balance of authority and responsibilities. This separation ensures independent oversight, avoids any concentration of power, and enhances accountability, thereby supporting sound governance and effective decision-making.

Role of the Board of Directors



Fatwa and Sharia Supervisory Board



*More details about the roles and responsibilities of the Fatwa and Sharia Supervisory Board are available on our website.

Board Level Committees

To enhance effective governance and ensure specialized oversight, the Board of Directors has established six independent and specialized committees. These committees operate under clearly defined mandates approved by the Board, outlining their roles, responsibilities, duration, and delegated authority. Each committee supports the Board in overseeing key functional areas and reports its activities and outcomes with full transparency. While these committees play an essential role in strengthening governance and operational efficiency, the Board of Directors retains ultimate responsibility for all decisions and oversight.

Committee Name	Key Role and Responsibilities	Composition
<p>Audit Committee</p>	<ul style="list-style-type: none"> Financial Oversight: Reviews periodic financial statements to ensure accuracy, fairness, and transparency before submission to the Board. External Audit Supervision: Ensures independence of external and Sharia auditors, and oversees their appointment, performance, and findings. Internal Controls & Compliance: Evaluates the effectiveness of internal control systems and ensures compliance with laws, regulations, and policies. Internal Audit Oversight: Supervises the internal audit function, including approving audit plans and reviewing audit results and corrective actions. Governance & Risk Monitoring: Reviews regulatory reports, accounting policies, and ensures appropriate follow-up on audit observations 	<p>Head of the Committee</p> <ul style="list-style-type: none"> Mr. Abdulaziz Nasser Al-Marzouq <p>Members</p> <ul style="list-style-type: none"> Mr. Talal Mohamed Redha Bahbahani Mr. Nassir Ibraheem Bouresly
<p>Risk Management Committee</p>	<ul style="list-style-type: none"> Risk Strategy & Policy: Develops and reviews risk management strategies and ensures their effective implementation. Risk Assessment & Monitoring: Evaluates systems for identifying, measuring, and monitoring various risks faced by the company. Risk Appetite Oversight: Assists the Board in defining acceptable risk levels and ensures the company operates within these limits. Governance & Structure: Reviews the risk management framework, ensuring independence and adequacy of resources. Reporting & Awareness: Prepares periodic risk reports and promotes a strong risk awareness culture across the organization. 	<p>Head of the Committee</p> <ul style="list-style-type: none"> Mr. Talal Mohamed Redha Bahbahani <p>Members</p> <ul style="list-style-type: none"> Mr. Nassir Ibraheem Bouresly Mr. Muhannad Mohamed Alsanee
<p>Nominations & Remuneration Committee</p>	<ul style="list-style-type: none"> Board & Executive Appointments: Recommends appointment, reappointment, and evaluation of Board members and senior management. Compensation & Incentives: Develops and oversees remuneration policies, including salaries, bonuses, and benefits. Performance Evaluation: Establishes frameworks to assess the performance of the Board, committees, and management. Governance & Independence: Ensures independence of Board members and defines clear roles and responsibilities. Training and Remuneration: Supports training initiatives and prepares annual remuneration reports for shareholder approval. 	<p>Head of the Committee</p> <ul style="list-style-type: none"> Mr. Abdulaziz Nasser Al-Marzouq <p>Members</p> <ul style="list-style-type: none"> Mr. Mansour Hamad Al-Mubarak Mr. Talal Mohamed Redha Bahbahani Dr. Yacoub Ahmed Baqer Al-Abdullah

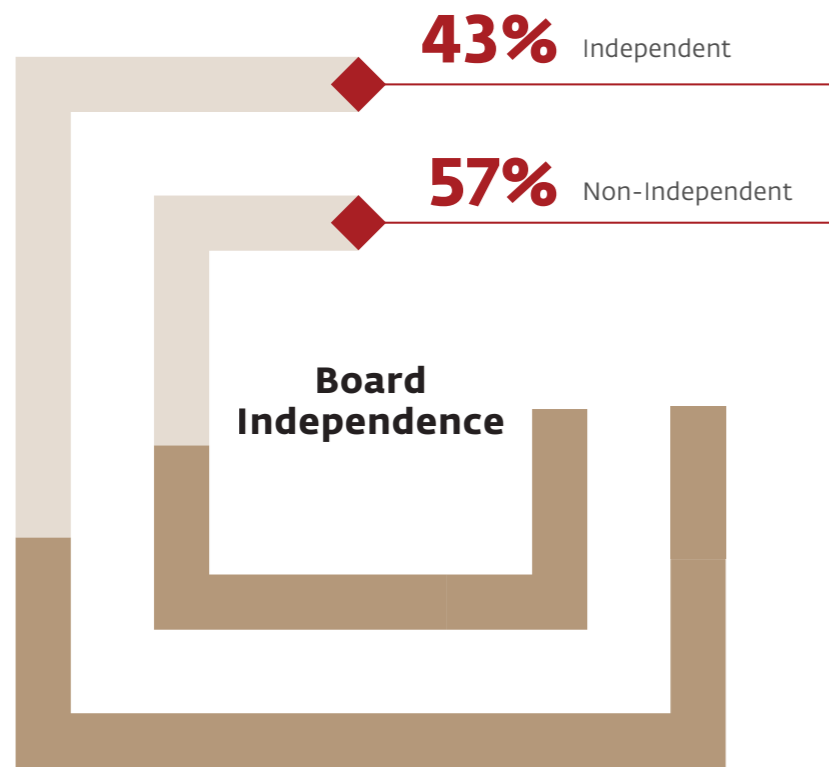
Board Level Committees

Committee Name	Key Role and Responsibilities	Composition
Investment Committee	<ul style="list-style-type: none"> Investment Strategy & Policy: Reviews and recommends investment strategies and ensures alignment with company objectives. Portfolio Oversight: Monitors investment portfolio performance and reviews periodic performance reports. Asset Allocation & Risk Alignment: Ensures investments align with approved asset allocation and risk appetite. Valuation Review and Investment Recommendations: Reviews asset valuations and provides recommendations on investment opportunities. Resource & Plan Review: Ensures adequate resources and regularly reviews investment plans. 	<p>Head of the Committee</p> <ul style="list-style-type: none"> Mr. Fahad Ali Alghanem <p>Members</p> <ul style="list-style-type: none"> Mr. Mansour Hamad Al-Mubarak Mr. Abdulaziz Nasser Al-Marzouq
Credit Committee	<ul style="list-style-type: none"> Financing Strategy & Policy: Reviews and recommends corporate finance strategies and ensures their effective implementation. Credit Governance: Defines credit approval authorities, collateral requirements, and lending standards. Risk & Limits Oversight: Assists in setting financing limits and ensures adherence to approved risk thresholds. Portfolio Monitoring: Oversees the performance of the financing portfolio and reviews related reports. Regulatory Compliance: Ensures all financing activities comply with applicable laws and regulatory requirements. 	<p>Head of the Committee</p> <ul style="list-style-type: none"> Mr. Mansour Hamad Al-Mubarak <p>Members</p> <ul style="list-style-type: none"> Mr. Nassir Ibraheem Boursesly Mr. Muhannad Mohamed Alsanee
Provisions Committee	<ul style="list-style-type: none"> Client Classification & Provisions: Reviews and ensures proper implementation of client classification criteria and provisioning policies. Regulatory Compliance: Ensures provisions align with regulatory requirements, particularly Central Bank of Kuwait guidelines. Provision Analysis: Evaluates provisions related to rescheduled financing and investment transactions. Credit Recovery Oversight: Monitors collection of non-performing loans and recovery processes. Collateral Review: Assesses valuation of collateral and approves classification criteria submitted to regulators. 	<p>Head of the Committee</p> <ul style="list-style-type: none"> Mr. Nassir Ibraheem Boursesly <p>Members</p> <ul style="list-style-type: none"> Mr. Abdullah Mohammad Al-Shatti Mr. Sayed Abu Taher Soloko

Board Diversity and Independence

The board is composed to reflect a diverse range of professional and academic backgrounds, along with specialized expertise. This diversity ensures a well-rounded understanding of the company's operations and potential risks, enabling informed and timely decision-making. With a balanced representation of independent members, the Board maintains objectivity and acts in the best interests of shareholders and stakeholders while safeguarding the company's long-term sustainability.

Currently, the Board of Directors is comprised entirely of male members, with no female representation at the board level. The company is committed to improving gender diversity by enhancing female representation within the Board. Out of the seven board members, three are independent, reflecting a level of board independence of approximately 43%, which contributes to stronger oversight and more objective decision-making.



Our Corporate Governance Policies and Procedures

Corporate governance policies and procedures form the foundation through which a company is directed, controlled, and held accountable. They establish a structured framework of rules, guidelines, and processes that define how decisions are made, how responsibilities are distributed, and how risks are managed across the organization. These policies ensure that the relationship between the Board of Directors, executive management, shareholders, and other stakeholders is governed by principles of transparency, fairness, and accountability.

At Aayan, governance policies are designed to align with regulatory requirements, best practices, and the principles of Islamic Sharia. They provide clear direction on ethical conduct, conflict management, disclosure, risk oversight, and internal controls. Through well-defined procedures, these policies are operationalised across all levels of the organization, ensuring consistency in decision-making and compliance with applicable laws and standards.

Code of Professional Conduct and Ethics

The Code of Professional Conduct and Ethics establishes the core ethical framework that governs the behavior of board members, executive management, and employees in discharging their professional commitments. The Code uniformly applies across all company activities and is designed to ensure that operations are conducted with integrity, transparency, and respect.

The policy is operationalised through clearly defined principles such as honesty, fairness, and accountability, and is reinforced by internal controls and board oversight. Aligned with regulatory requirements and Islamic Sharia principles, this code serves as the foundation of the company's corporate governance framework, promoting an ethical culture and safeguarding stakeholder interests.

Conflict of Interest Policy

Information Confidentiality Policy is designed to prevent situations where personal interests may interfere with the interests of the company. It applies to board members, management, and employees, covering all decision-making and business transactions. The policy is implemented through mandatory disclosures, defined procedures, and board-approved controls to ensure that all decisions are made objectively and transparently. This structured approach promotes transparency, reduces the risk of bias or misuse of authority, and reinforces accountability. Through this policy, the Company strengthens stakeholder confidence and supports the company's commitment to maintaining high standards of corporate governance.

Information Confidentiality Policy

The Information Confidentiality Policy plays a key role in safeguarding sensitive company, client, and stakeholder information from unauthorized access, disclosure, or misuse. It applies to all individuals who have access to confidential information, including Board members, management, employees, and third parties where applicable. The policy is operationalised through clearly defined information classification systems, access controls, and strict guidelines governing the handling, storage, and sharing of data. It also incorporates regulatory requirements related to data protection, disclosure obligations, and insider trading prevention. Employees are required to maintain confidentiality both during and after their employment, and to use information solely for legitimate business purposes. By ensuring that sensitive information is properly protected while maintaining appropriate levels of transparency, the policy supports regulatory compliance, protects the company's reputation, and enhances investor confidence.

Whistleblowing Policy

The whistleblowing Policy provides a secure and structured mechanism through which employees, shareholders, and other stakeholders can report unethical behavior, misconduct, or violations of laws and regulations. The policy applies broadly to all individuals associated with the company and covers a wide range of potential concerns, including financial irregularities, fraud, regulatory breaches, and ethical violations. It is operationalised through confidential reporting channels, supported by defined procedures for reviewing, investigating, and addressing reported issues. The policy also ensures that whistleblowers are protected from retaliation, discrimination, or any form of adverse treatment, thereby encouraging individuals to report concerns in good faith. By promoting openness and accountability, the policy enhances the effectiveness of internal controls and contributes significantly to the overall integrity of the organization's governance framework.

Related Party Transactions Policy

The Related Party Transactions Policy governs all transactions between the company and its related parties to ensure that such dealings are conducted in a fair, transparent, and arm's-length manner. The policy applies to relationships involving Board members, executive management, subsidiaries, affiliates, and other connected parties. It is operationalised through a structured approval framework that includes independent review, clear documentation requirements, and mandatory disclosures to the Board, shareholders, and relevant regulators. In cases involving significant transactions, additional safeguards such as independent expert evaluations may be required. The policy also mandates that individuals with a direct or indirect interest in a transaction disclose such interests and refrain from participating in related decisions. Through continuous monitoring and oversight by relevant committees, the policy helps prevent conflicts of interest, ensures equitable treatment of shareholders, and reinforces the company's commitment to transparency and accountability.

Responsible Investment Policies

In addition to these corporate governance policies, Aayan also maintains robust policies that guide its investment and operational decisions, ensuring that investments and capital allocation align with the company's sustainability ethos and are consistent with its defined risk appetite.

Asset Management Policy: The Asset Management Policy outlines Aayan's framework for managing investment portfolios, client assets, and collective investment schemes (funds). It establishes clear procedures for portfolio creation, investment decision-making, client onboarding (including KYC and AML compliance), and execution of transactions in line with regulatory requirements set by the Kuwait Capital Markets Authority. The policy also emphasizes segregation of client assets, transparency in reporting, periodic disclosures, and strict governance over fund management, including oversight, audits, and compliance with Islamic Sharia principles.

These governance policies and procedures play a critical role in safeguarding stakeholder interests, enhancing organizational integrity, and supporting sustainable business growth. They enable the company to operate efficiently while maintaining high standards of ethical behaviour, transparency, and accountability in all its activities. In 2025, there was a minor violation identified related to non-attendance at a mandatory awareness session organized by the Capital Markets Authority (CMA). This resulted in a formal warning but did not carry any financial implications.

During the reporting year 2025, the company did not record any instances of non-compliance that led to financial penalties or fines.

Employee Training and Capacity Building

Beyond establishing robust and comprehensive policies, Aayan recognizes that effective implementation depends on continuous employee training and capacity building. The company places strong emphasis on ensuring that all stakeholders acting on its behalf clearly understand these policies and their responsibilities. Accordingly, employees receive regular training on the Code of Conduct, along with key aspects of conflict of interest and whistleblowing practices.

The Compliance Department conducts periodic compliance awareness sessions across all relevant departments to ensure employees understand their regulatory obligations, internal policies, and ethical responsibilities. These training programs, including anti-corruption and ethics training embedded within the Code of Conduct, aim to promote a strong culture of compliance and reinforce adherence to regulatory requirements and internal governance standards. In addition, key policies and procedures are made readily accessible to employees through ALICO's internal online portal. Where relevant, these policies are also communicated to external stakeholders through awareness sessions, training programs, and corporate

Data Security and Cybersecurity

Aayan Leasing & Investment Company recognizes cybersecurity and data privacy as fundamental to maintaining operational integrity, protecting stakeholder trust, and ensuring compliance with evolving regulatory requirements. As the Company continues to strengthen its digital infrastructure and reliance on enterprise systems, it has established a comprehensive framework to safeguard information assets and ensure the confidentiality, integrity, and availability of data across all its operations.

Information Security Policy

The Company's approach to cybersecurity is guided by a formal Information Security Policy introduced in 2024, which sets out management expectations and defines a structured approach to protecting information assets. This policy applies across the organization, covering employees, contractors, business units, and third-party service providers, and extends to all IT systems, physical infrastructure, and data handled within or outside the Company's direct control. It is supported by a broader ecosystem of IT policies, procedures, and a business continuity framework, all of which collectively aim to mitigate risks arising from both internal and external threats while ensuring the resilience of critical operations.

Our Approach towards Data Privacy

Data privacy remains a key priority for A'ayan, with robust systems in place to prevent unauthorized access, data leakage, or misuse of sensitive information. Data privacy is addressed as an integral component of the broader Information Security Policy and has been developed in alignment with GDPR principles, enabling the Company to comply with relevant requirements and reinforcing A'ayan's commitment to align with global data protection standards.

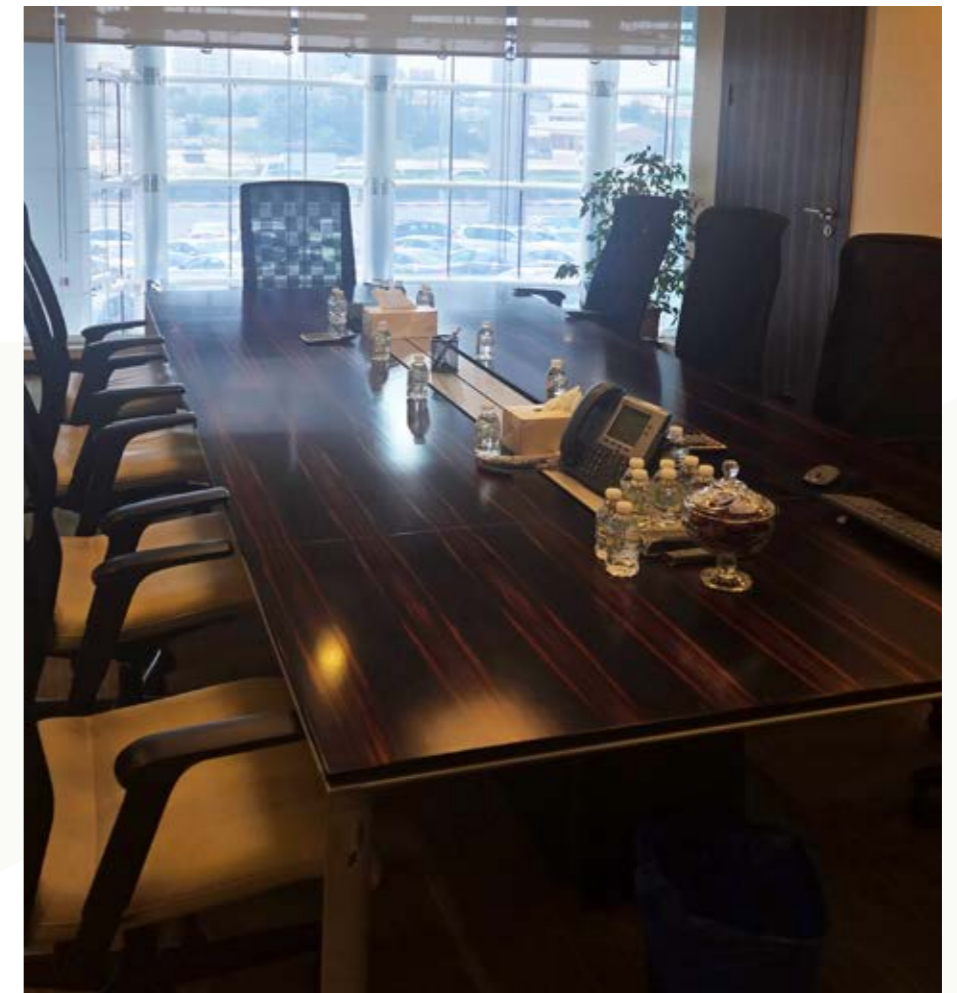
These controls include restricted access protocols, secure data handling practices, and the implementation of data loss prevention systems that continuously monitor and protect sensitive information.

During the reporting year 2025, the Company recorded no substantiated complaints concerning breaches of customer privacy and no identified incidents of data loss, theft, or leakage, reflecting the effectiveness of its existing controls and monitoring mechanisms.

In parallel, Aayan has taken steps to strengthen its cybersecurity stance through the development of an advanced cybersecurity strategy that integrates risk management practices with real-time monitoring and system controls. The Company leverages its Oracle ERP system and internally developed digital platforms to maintain centralized data management and enhance security oversight. The transition toward automated and paperless workflows, including digital payment systems and electronic approvals, has further reduced reliance on manual processes, thereby minimizing the risk of fraud, data errors, and information leakage.

Role of Employee Trainings

Recognizing that employees play a critical role in maintaining cybersecurity, the Company actively promotes awareness and capacity building through training programs focused on cybersecurity risks, data protection, and safe information handling practices. These initiatives aim to embed a culture of accountability and vigilance across all levels of the organization, ensuring that employees are equipped to identify and respond effectively to potential threats.



Supply Chain Sustainability

As an investment company with a primary focus on leasing, real estate, and financial investments, Aayan's impact on the broader supply chain network remains relatively limited and is largely confined to the procurement of goods and services required for its operational needs. The Company engages with a small base of predominantly local suppliers, reflecting the nature and scale of its activities. At present, Aayan does not maintain a formal, structured Supplier Code of Conduct, and all supplier relationships are governed by applicable national laws and contractual service agreements. Going forward, the Company will evaluate the feasibility of developing and adopting a formal Supplier Code of Conduct to further strengthen its approach to responsible sourcing and supplier engagement.



08

Kuwait Boursa ESG
Disclosures Index

بورصة الكويت
BOÛRSA KUWAIT



Category	Metric	Description	Aligned Standard (GRI/IFRS)	Location/Response
Environmental	Greenhouse Gas (GHG) Emissions (Scope 1 & 2)	Total direct (Scope 1) and energy-indirect (Scope 2) GHG emissions, in tonnes of CO ₂ equivalent. A core climate metric indicating the company's carbon footprint.	IFRS S2 (Climate) GRI 305: Emissions	Battling Climate Change, Page 13
	GHG Emissions – Scope 3	Total indirect GHG emissions from the value chain (Scope 3), if significant (e.g. supply chain, product use). Indicates broader climate impact beyond operations.	IFRS S2 (Climate) GRI 305: Emissions	Scope 3 Emissions, Page 13
	Emissions Intensity	GHG emissions intensity, e.g., tonnes CO ₂ per output unit (product, revenue, or BOE for oil/ gas). Normalizes emissions relative to business size or activity.	IFRS S2 (Metrics & Targets) GRI 305-4: GHG Intensity	Emissions Intensity, Pg 13
	Energy Consumption	Total energy used: direct energy (fuels) and indirect energy (electricity/ steam) consumed (in MWh or GJ). Indicates the company's overall energy footprint.	IFRS S1 (General) GRI 302: Energy	Energy Management, Page 14
	Energy Intensity	Energy intensity, e.g. energy consumed per unit output or per revenue. Measures energy efficiency of operations.	IFRS S1 (General) GRI 302-3: Energy Intensity	Energy Intensity and Energy Mix, Page 14
	Energy Mix	The breakdown of energy sources used (e.g. % from renewable sources vs. fossil fuels). Shows transition to cleaner energy.	IFRS S2 (Climate) GRI 302-1: Energy Consumption by source	Energy Intensity and Energy Mix, Page 14
	Water Usage	Total water withdrawn/consumed and water recycled or reclaimed (in cubic meters). Reflects the company's water footprint and conservation effort.	GRI 303: Water and Effluents	Water and Waste Management, Page 15
	Environmental Policy & Management	Existence of formal environmental management policies and systems. For example: Does the company have an environmental policy? Are there specific policies on waste, water, energy, recycling? Is an energy management system (e.g. ISO 50001) in use? (Yes/No for each).	IFRS S1 (General) GRI 2 (General Disclosures); GRI 306: Waste 2020 (policy)	Our Approach towards Environmental Stewardship, Page 12
	Climate Governance and Risk Mitigation	Whether the Board or executive management explicitly oversees climate-related risks and opportunities (Yes/No). Indicates if climate change is integrated into governance structures.	IFRS S2 (Governance) GRI 2-13: Governance mechanism for climate	Our Approach towards Environmental Stewardship, Page 12
	Climate Risk Mitigation Investment	Annual investment (CAPEX or R&D spend) in climate change mitigation or adaptation projects – e.g. renewable energy, energy efficiency, climate-resilient infrastructure, low-carbon product development (in KD).	IFRS S2 (Strategy & Metrics)	Our Approach towards Environmental Stewardship, Page 12

Category	Metric	Description	Aligned Standard (GRI/IFRS)	Location/Response
Social	Employee Turnover	Annual employee turnover rate – e.g. percentage of workforce leaving the company over the year, typically broken out by employee type: S2.1 Full-time, S2.2 Part-time, S2.3 Contractors. Indicates retention and stability of the workforce.	IFRS S1 (General – human capital) GRI 401-1: Employment (turnover)	Our Approach towards Ethical Employment, Page 19
	Gender Diversity (Workforce Composition)	Gender breakdown of employees at different levels: e.g. S3.1 % of total workforce that is female vs male; S3.2 % of entry/mid-level positions held by women; S3.3 % of senior/ executive positions held by women. Shows representation of women across the organization.	IFRS S1 (General) GRI 405-1: Diversity of Governance & Employees	Our Approach towards Ethical Employment, Page 19. Currently, 100% of employees at Aayan Leasing and Investment are male employees.
	Training and Learning	Average training hours per employee (by gender and employee category). 2) Total investment in training and development. 3) Percentage of employees receiving regular performance and career development reviews. 4) Qualitative summary of key programs.	GRI 404-1 / 404-2: Training hours per employee; programs for upgrading skills and transition assistance.	Investing in Employee Development, Page 21
	Temporary & Contract Workers	Proportion of workforce on non-permanent contracts: S4.1 % of total employees who are part-time; S4.2 % who are contractors/ seasonal. Indicates reliance on contingent labor.	IFRS S1 (General) GRI 2-8: Workers who are not employees; GRI 401-1	Not Applicable, as Aayan does not employ part-time or contract employees.
	Non-Discrimination Policy	Whether the company has a formal policy against discrimination and sexual harassment (Yes/No). Reflects commitment to equal opportunity and a safe workplace.	IFRS S1 (General – social) GRI 406: Non-Discrimination	Our Approach towards Ethical Employment, Page 19
	Injury Rate (Health & Safety)	Work-related injury rate, e.g. Lost Time Injury Frequency Rate (LTIFR) – number of injuries per million hours worked (or similar). Indicates workforce health & safety performance.	IFRS S1 (General – human capital) GRI 403-9: Occupational Health & Safety (injuries)	Ensuring Employee Well-Being and Safety, Page 21
	Occupational Health & Safety Policy	Whether the company has a formal occupational health and/or global safety policy in place (Yes/No). Shows if the company systematically manages employee health and safety.	IFRS S1 (General) GRI 403-1: Occupational H&S Management System	Ensuring Employee Well-Being and Safety, Page 21
	Human Rights Policy	Whether the company has a formal human rights policy (Yes/No) and if it extends to suppliers/vendors (Yes/No). Broadly covers commitments to respect human rights (fair labor practices, community impact, etc.).	IFRS S1 (General – social) GRI 412: Human Rights Assessment	Our Approach towards Ethical Employment, Page 19
	Nationalization (Kuwaitization)	Percentage of the company's workforce that are Kuwaiti nationals, and qualitative info on local hiring initiatives. E.g. S10.1 % of total employees who are Kuwaiti. S10.2 Contribution to direct and indirect local job creation (e.g. via training, outsourcing to local firms).	GRI 202-2: Proportion of senior management hired from local community (extended to all staff here)	Our Approach towards Ethical Employment, Page 19 Nationalization and Local Talent Development, Page 20
	Community Investment	Total investment in community programs and initiatives that contribute to social, environmental, or economic development, expressed as a percentage of company revenues.	GRI 413-1; IFRS S1 (social capital impacts)	Social and Community Engagement, Page 17

Category	Metric	Description	Aligned Standard (GRI/IFRS)	Location/Response
Governance	Board Diversity	Gender composition of the Board of Directors: e.g.:% of board seats occupied by women vs men; % of board committee chairs held by women vs men. Indicates gender diversity at the highest governance level.	IFRS S1 (General – governance) GRI 405: Diversity & Equal Opportunity	Board Diversity and Independence, Page 28
	Board Independence & CEO/Chair Separation	Independence of the Board: Does the company prohibit the CEO from also being Board Chair? (Yes/ No). Percentage of board seats that are independent (per CMA definition). This reflects checks and balances in governance.	Local Corporate Governance Code GRI 2-9: Governance structure (independence)	Board of Directors, Page 24
	Supplier Code of Conduct	Whether the company requires its suppliers/vendors to adhere to a Code of Conduct (covering ethics, labor, environmental standards) (Yes/ No), and if yes, what percentage of key suppliers have formally certified compliance. Shows how the company manages ESG risks in its supply chain.	IFRS S1 (General – supply chain) GRI 414: Supplier Social Assessment GRI 308: Supplier Environmental Assessment	Supply Chain Sustainability, Page 31
	Ethics & Anti-Corruption	Whether the company has a formal Ethics and/ or Anti-Corruption policy (Yes/No), and if yes, what percentage of employees have formally certified compliance with it (e.g. via training or annual sign-off).	IFRS S1 (General – governance) GRI 205: Anti Corruption GRI 2-23: Policy commitments	No, these aspects are currently covered under the Code of Professional Conduct and Ethics.
	Data Privacy	1. Policies and procedures in place to comply with GDPR or similar global data protection and information security awareness of global privacy standards and likely measures like data security, user consent mechanisms, breach response plans, etc.	IFRS S1 (General – governance/ IT risk) GRI 418: Customer Privacy	Data Security and Cybersecurity, Page 32
	External Assurance of ESG Data	Whether the company’s sustainability disclosures are assured or verified by an independent third party (Yes/ No). Assurance can apply to certain metrics (e.g. GHG emissions) or the whole report.	IFRS S1 (General – quality of info) GRI 2-5: External Assurance	Introduction to the Report, Page 07