بـــوبـــيـــان
Boubyan

Kuwait: 22/10/2026
Ref: 7074/2026

الكويت: 2026/10/22
الإشارة: 2026/7074

Mr. Mohammad Saud Al-Osaimi
CEO
Boursa Kuwait

السيد/ محمد سعود العصيمي المحترم
الرئيس التنفيذي
بورصة الكويت

Dear Sir,

السلام عليكم ورحمة الله وبركاته وبعد ،،،

PowerPoint Presentation of Third Quarter of 2026 Analysts' Conference Call

Reference is made to the provisions of Article no. (8-4-2) of Boursa Kuwait Rulebook issued by virtue of Resolution no. 1 of 2018, as amended, concerning the continuing obligations of listed companies classified under the "Premier Market Segment" under which Boubyan Bank is categorized.

We attach herewith a copy of the PowerPoint Presentation of Analysts' Conference Call for third quarter for the year 2026 held via Live Webcast at 01:30 pm (Local Time) on Thursday, October 22nd 2026, noting that there was no material information disclosed over the call.

Best regards,

Abdullah Abdulkareem Al-Tuwaijri
Chief Executive Officer,
Private, Consumer, & Digital Banking

العـرض التقديـمي لمؤتمـر المحللـين للربـع الثالث لسنة 2026

بالإشارة الى أحكام المادة رقم (8-4-2) من قواعد البورصة الصادرة بموجب القرار رقم (1) لسنة 2018 وتعديلاته، والمتعلقة بالالتزامات المستمرة المطلوبة من الشركات المدرجة المصنفة ضمن شريحة -السوق الأول – (Premier Market) والتي تم تصنيف بنك بوبيان ضمنها.

نرفق لكم نسخة من العرض التقديمي لمؤتمر المحللين للربع الثالث لسنة 2026 الذي انعقد عن طريق بث مباشر على شبكة الأنترنت (Live Webcast) في تمام الساعة 01:30 (وفق التوقيت المحلي) من بعد ظهر يوم الخميس الموافق 22 أكتوبر 2026؛ هذا مع العلم بأنه لم يتم الكشف عن أي معلومة جوهرية تخص البنك خلال المؤتمر المذكور.

وتفضلوا بقبول فائق الاحترام ،،،

عبدالله عبدالكريم التويجري
الرئيس التنفيذي – الخدمات المصرفية الخاصة، الشخصية والرقمية

بـــوبـــيـــان
Boubyan
014

بـــوبـــيـــان
Boubyan

Boubyan Bank Investor Presentation

9M 2026 Results

22nd October 2026

Towards Perfection

DISCLAIMER

THE INFORMATION SET OUT IN THIS PRESENTATION AND PROVIDED IN THE DISCUSSION SUBSEQUENT THERETO DOES NOT CONSTITUTE AN OFFER OR SOLICITATION OF AN OFFER TO BUY OR SELL SECURITIES. IT IS SOLELY FOR USE AT AN INVESTOR PRESENTATION AND IS PROVIDED AS INFORMATION ONLY. THIS PRESENTATION DOES NOT CONTAIN ALL OF THE INFORMATION THAT IS MATERIAL TO AN INVESTOR. This presentation has been prepared by (and is the sole responsibility of) Boubyan Bank K.S.C.P. (the "Bank").

The information herein may be amended and supplemented and may not as such be relied upon for the purposes of entering into any transaction. This presentation may not be reproduced (in whole or in part), distributed or transmitted to any other person without the Bank's prior written consent.

The information in this presentation and the views reflected therein are those of the Bank and are subject to change without notice. All projections, valuations and statistical analyses are provided to assist the recipient in the evaluation of the matters described herein. They may be based on subjective assessments and assumptions and may use one among alternative methodologies that produce different results and, to the extent that they are based on historical information, they should not be relied upon as an accurate prediction of future performance. These materials are not intended to provide the basis for any recommendation that any investor should subscribe for or purchase any securities.

This presentation does not disclose all the risks and other significant issues related to an investment in any securities/transaction.

Past performance is not indicative of future results. The Bank is under no obligation to update or keep current the information contained herein. No person shall have any right of action against the Bank or any other person in relation to the accuracy or completeness of the information contained in this presentation. No person is authorised to give any information or to make any representation not contained in and not consistent with this presentation, and, if given or made, such information or representation must not be relied upon as having been authorised by or on behalf of the Bank.

This presentation does not constitute an offer or an agreement, or a solicitation of an offer or an agreement, to enter into any transaction (including for the provision of any services). No assurance is given that any such transaction can or will be arranged or agreed.

Certain statements in this presentation may constitute forward-looking statements. These statements reflect the Bank's expectations and are subject to risks and uncertainties that may cause actual results to differ materially and may adversely affect the outcome and financial effects of the plans described herein. You are cautioned not to rely on such forward-looking statements. The Bank does not assume any obligation to update its view of such risks and uncertainties or to publicly announce the result of any revisions to the forward-looking statements made herein.

Outline

1 **Boubyan's Performance & Strategy – At a Glance**

2 Income Statement Analysis

3 Balance Sheet Analysis

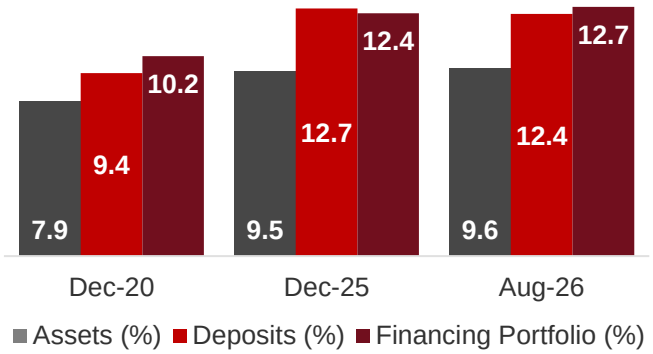
4 Capitalization & Leverage

Financial Highlights

Financial Snapshot

KD million	9M 2026	9M 2025	Growth %
Net Profit Before Tax	**94.1**	89.8	5%
Net Profit to shareholders	**80.7**	77.7	4%
Operating Income	**209.6**	197.9	6%
Operating Profit	**110.1**	100.7	9%
Total Assets	**11,011**	10,207	8%
Financing Portfolio	**8,353**	7,586	10%
Customer Deposits	**8,628**	8,061	7%
Earnings per share (Fils)	**15.82**	15.18	4%

Market Share (%)



Key Financial Metrics

	9M 2026	9M 2025	Variance
Return on Average Equity (%)	**10.4%**	10.5%	*(10 bps)*
Return on Average Assets (%)	**1.0%**	1.1%	*(10 bps)*
Cost to Income (%)	**47.5%**	49.1%	*(160 bps)*
NPL Ratio (%)	**0.9%**	1.0%	*(10 bps)*
Capital Adequacy Ratio (%)	**15.4%**	16.4%	*(100 bps)*

Credit Ratings

Rating Agency	Long Term Rating	Outlook	Date
Moody's	A2	Stable	Jun 2026
S&P Global Ratings	A	Stable	Nov 2025
FitchRatings	A (xgs: BBB)	Stable	Nov 2025

Source: Financial statements, Boubyan analysis

The Bank's Strategy Builds on Robust Domestic Foundations And Builds Its International Presence

A leading Islamic full-fledged bank in Kuwait, focused on innovation and digital excellence

Strategic Objectives

Consumer Banking

- Maintaining Group's position as a leader in customer service and enhancing the customer experience.
- Growing its market share as the bank of choice for affluent and youth customers through improved digital initiatives.
- Personalized Private Banking for high net worth individuals providing a holistic local and international offering while growing its market share of new clients.
- Building an expansive product offering to selected SMEs with a unique value proposition.

Corporate Banking

- Defending, and strategically expanding, its position and market share in large and mid-size corporate clients.
- Becoming a lead cash manager and trade partner for institutions by achieving coverage and operational excellence through our state-of the-art Cash Management and Transaction Banking solutions.
- Delivering faster solutions and superior service through the improvement of its credit processes and systems.

Wealth Management

- Maximize wealth management growth and service excellence by enhancing offerings and solutions through Boubyan Capital, BLME, and NOMO Bank.
- Continuing to develop acquisition, marketing, and relationship capabilities.
- Growing the Group's market share in these sectors.
- Creating distinctive Islamic wealth management opportunities for customers.

Outline

1 Boubyan's Performance & Strategy – At a Glance

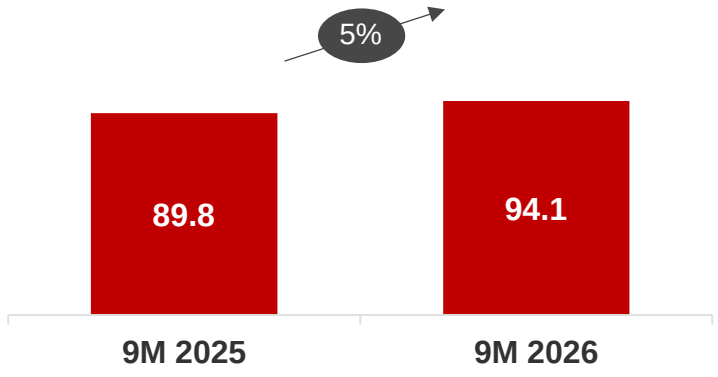
2 Income Statement Analysis

3 Balance Sheet Analysis

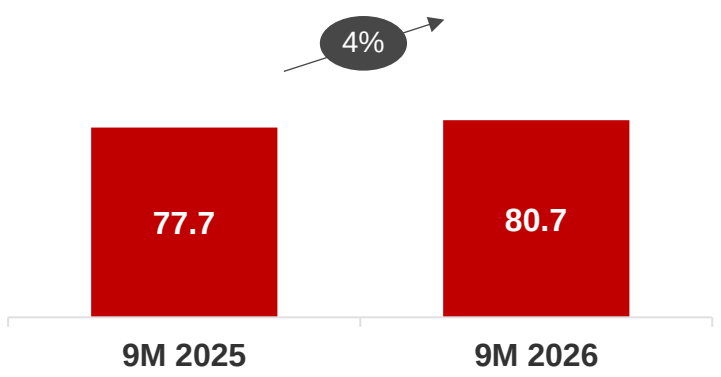
4 Capitalization & Leverage

Profitability & Performance Ratios

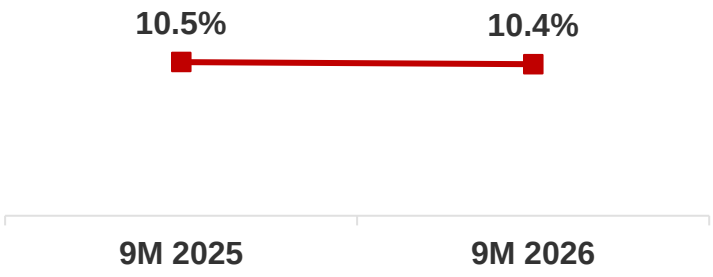
Net Profit Before Tax (KD Million)



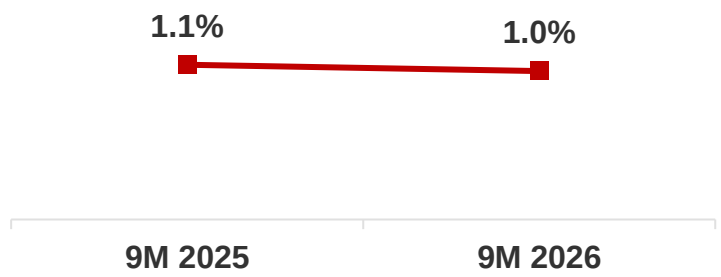
Net Profit (KD Million)



Return on Average Equity (%)*



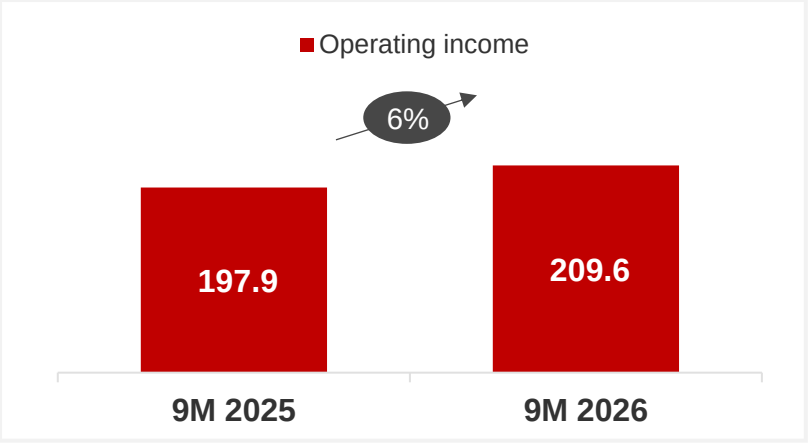
Return on Average Assets (%)



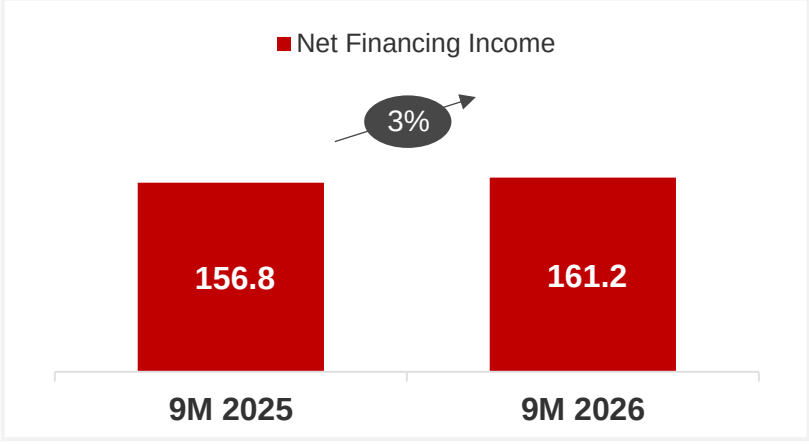
* RoAE is computed based on shareholders' equity after adjusting the net profit for Tier 1 sukuk costs.
Source: Financial statements, Boubyan analysis

Operating Income Components & Net Profit Margins

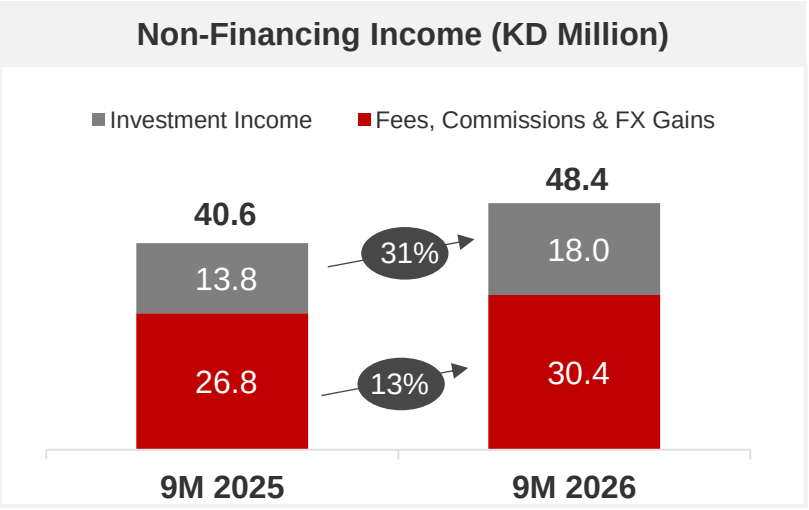
Operating Income (KD Million)



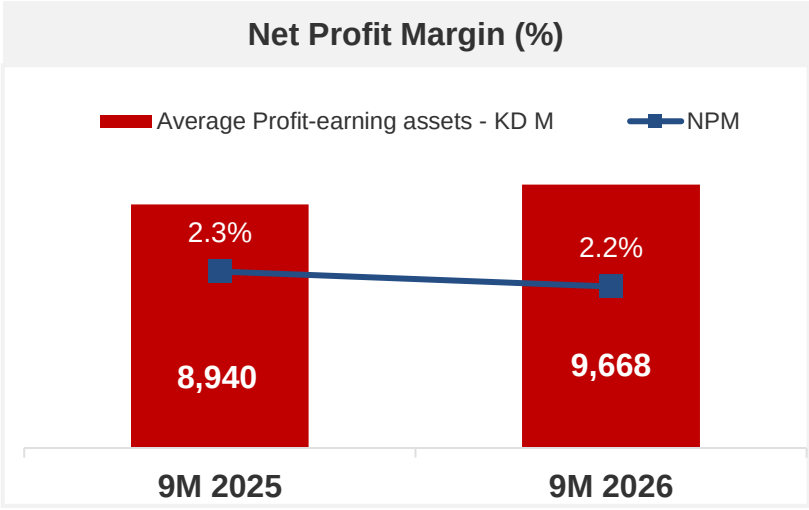
Net Financing Income (KD Million)



Non-Financing Income (KD Million)



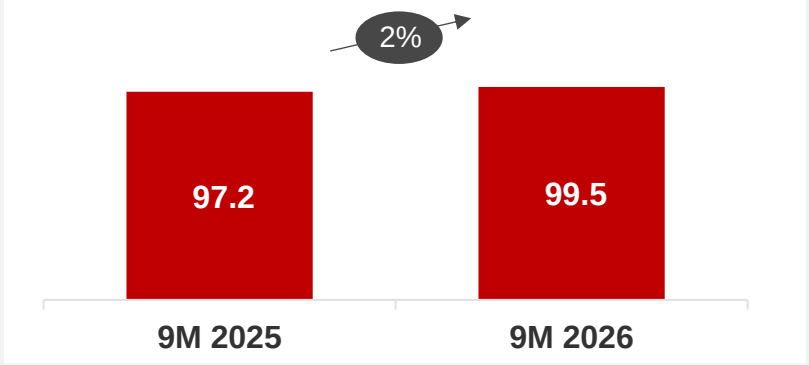
Net Profit Margin (%)



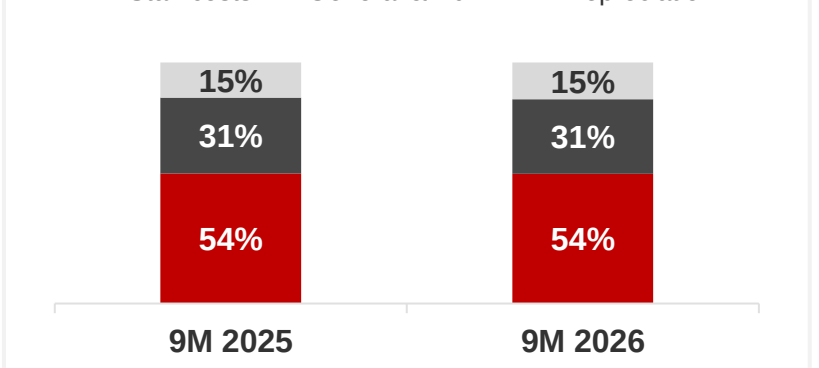
Source: Financial statements, Boubyan analysis

Operating Costs & Efficiency

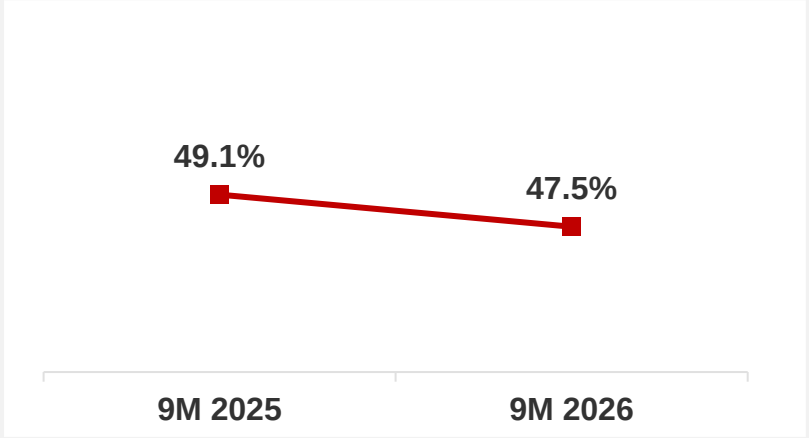
Operating Costs (KD Million)



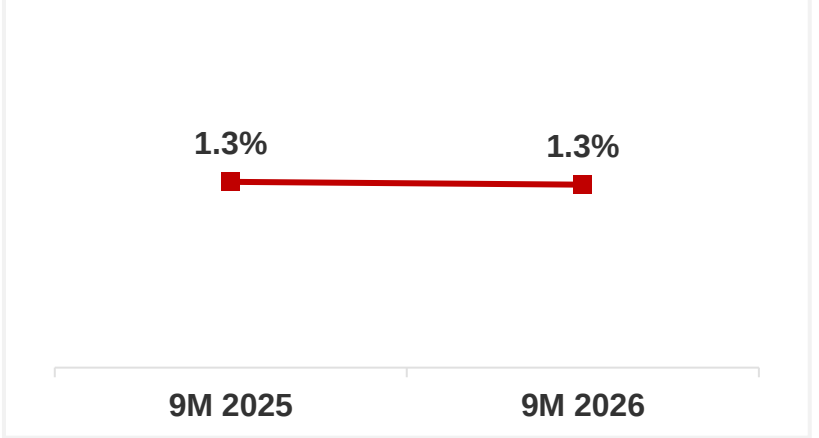
Composition of Operating Costs (%)



Operating Efficiency (%)



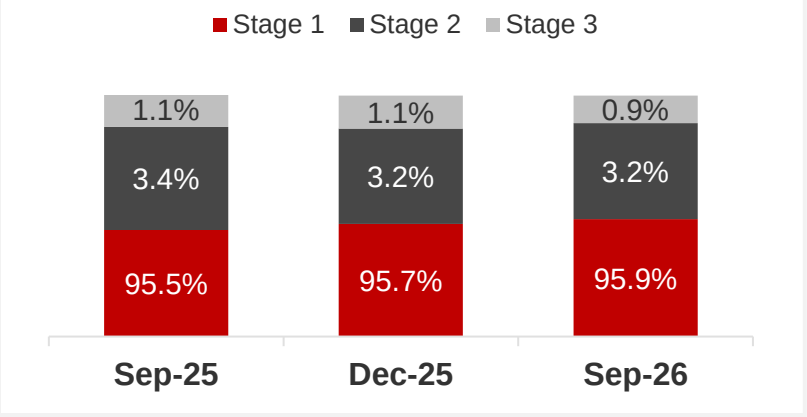
Operating Costs to Average Assets (%)



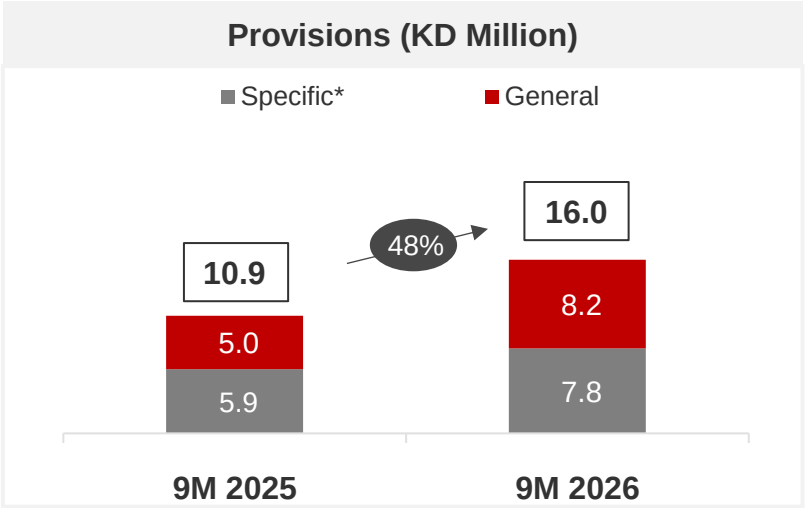
Source: Financial statements, Boubyan analysis

Asset Quality, Provisions & Related Ratios

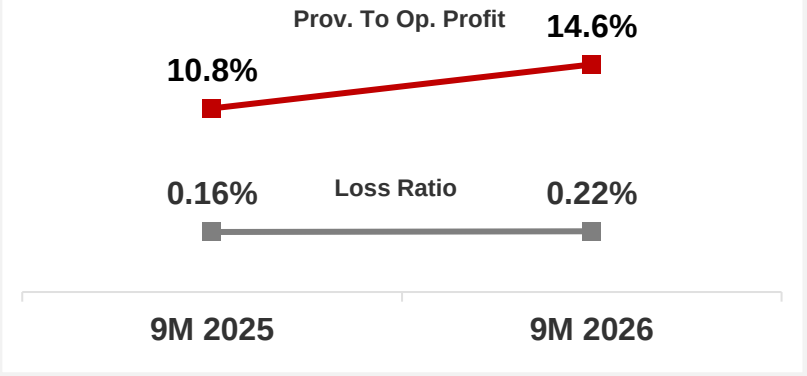
IFRS 9 Staging



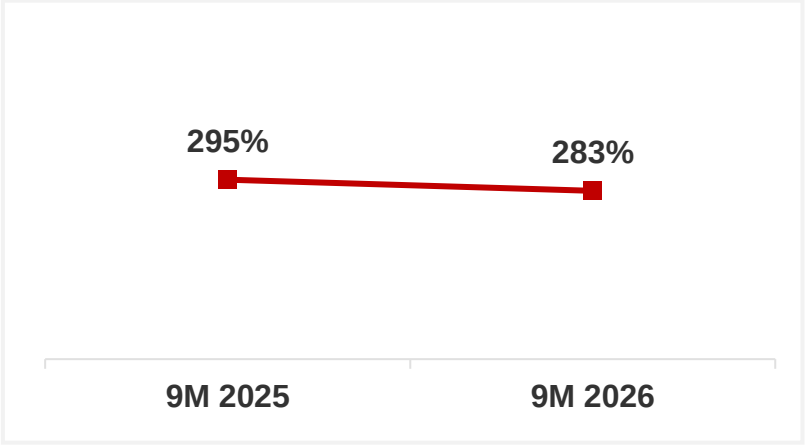
Provisions (KD Million)



Provisions to Op. Profit & Loss Ratios (%)



Loss Coverage Ratio



* Specific Provisions are shown inclusive of ECL – Other Financial Assets – Investments Impairment.

Outline

1 Boubyan's Performance & Strategy – At a Glance

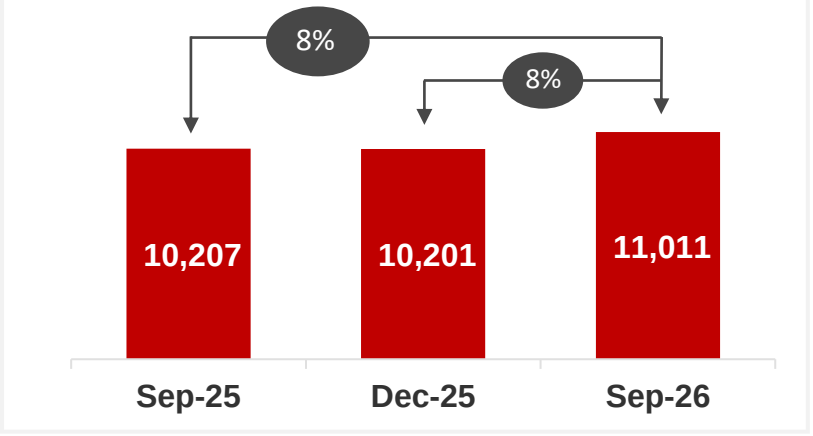
2 Income Statement Analysis

3 Balance Sheet Analysis

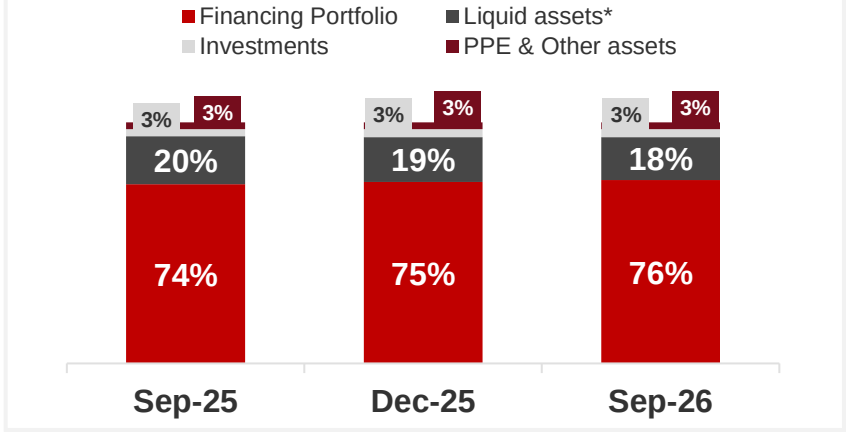
4 Capitalization & Leverage

Assets & Financing Portfolio

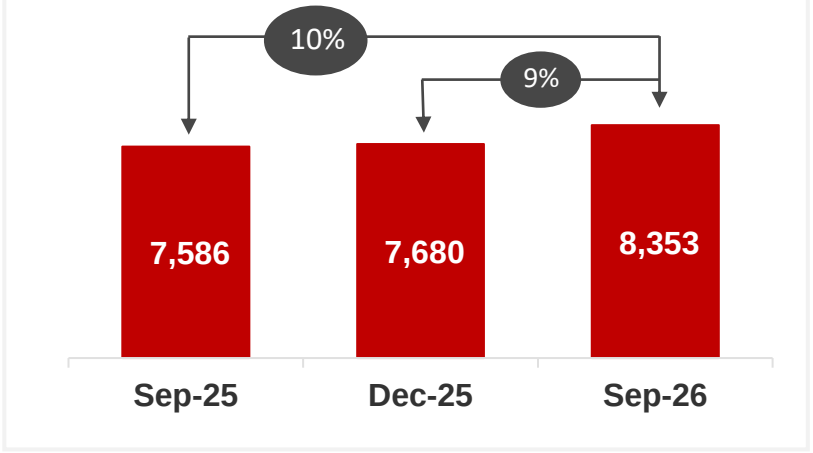
Total Assets (KD Million)



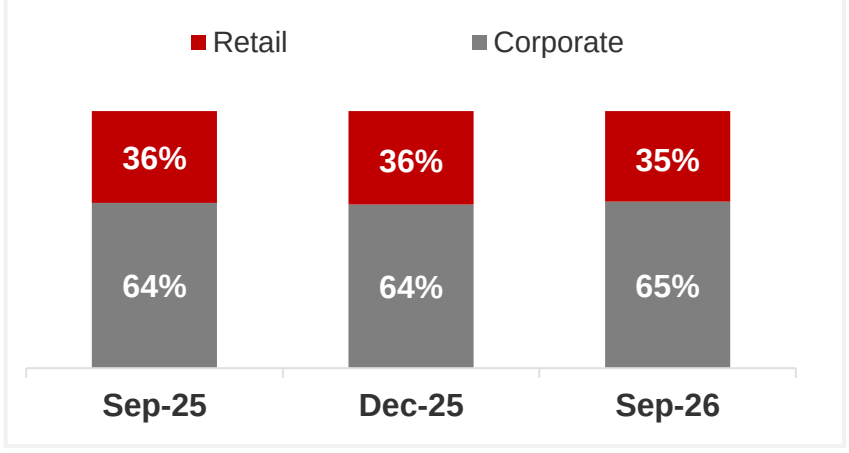
Composition of Assets %



Financing Portfolio – KD Million



Composition of Financing Portfolio %

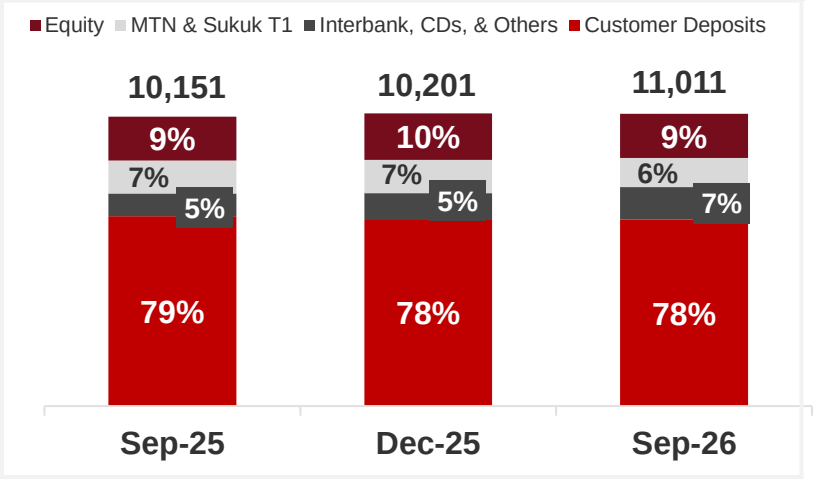


* Liquid assets include cash and balances with banks, Deposits with CBK, Deposits with other banks and Sukuk Investments.

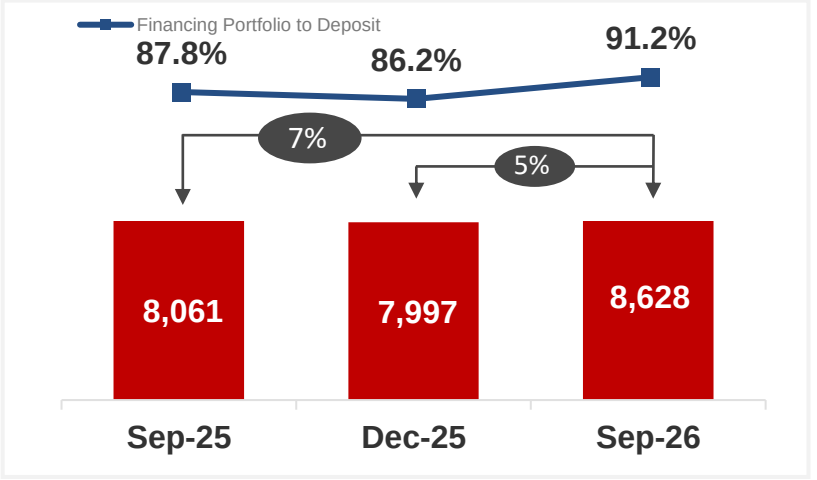
Source: Financial statements, Boubyan analysis.

Liquidity & Funding

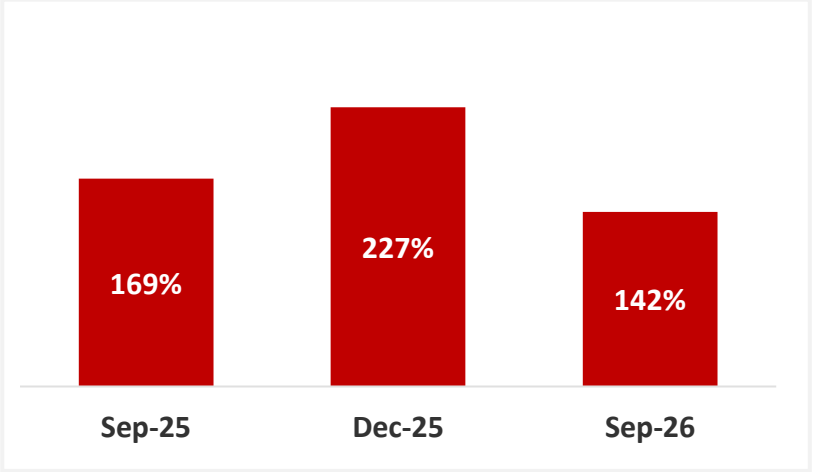
Sources of Funding (KD Million & %)



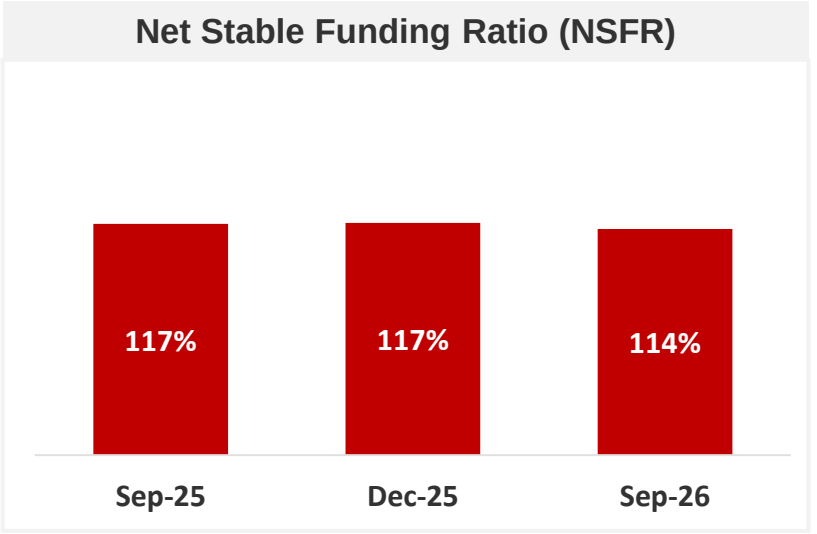
Customer Deposits (KD Million)



Liquidity Coverage Ratio (LCR)



Net Stable Funding Ratio (NSFR)



Outline

1 Boubyan's Performance & Strategy – At a Glance

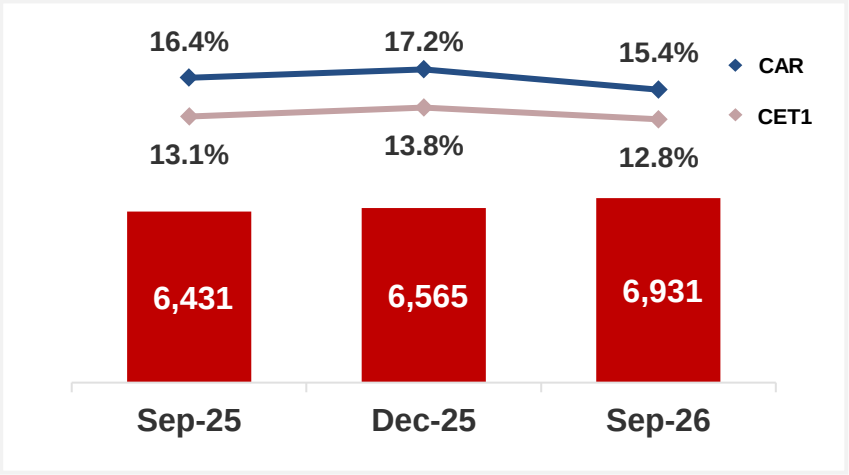
2 Income Statement Analysis

3 Balance Sheet Analysis

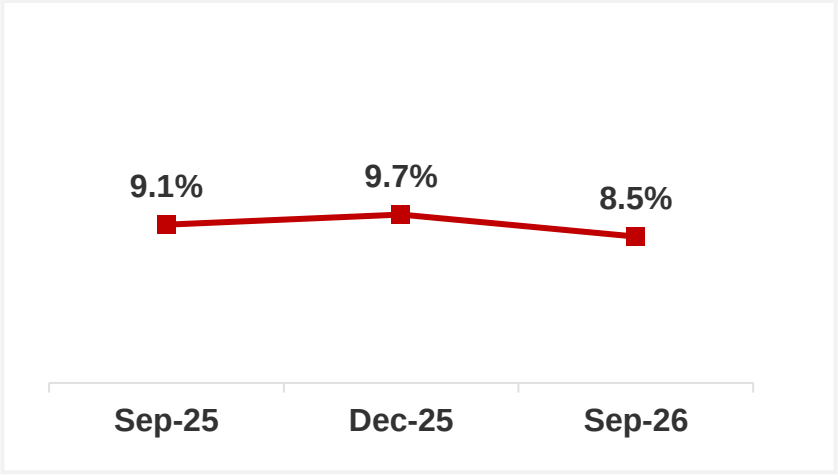
4 Capitalization & Leverage

Capitalization & Leverage

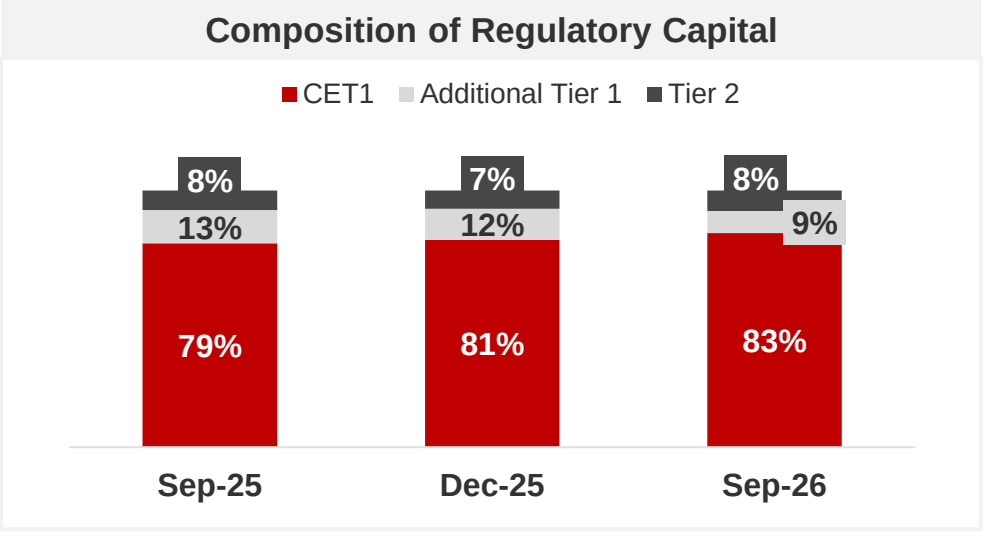
Risk-Weighted Assets



Leverage Ratio



Composition of Regulatory Capital



Source: Financial statements, Boubyan analysis

بـــوبـــيـــان
Boubyan

Guidance
&
Q&A