

## Kuwait Finance House

### 9M-2025 Financial Results Announcement

|                                     | 9M-2024       | 9M-2025       | Variance |
|-------------------------------------|---------------|---------------|----------|
| Net Profit / (Loss) (KWD)           | 482,928,644   | 492,685,741   | 2.0%     |
| Earnings Per Share (fils)           | 27.43         | 27.98         | 2.0%     |
| Total Operating Revenue (KWD)       | 1,192,580,762 | 1,311,690,548 | 10.0%    |
| Net Operating Profit / (Loss) (KWD) | 754,044,039   | 850,199,882   | 12.8%    |
| Return on Average Equity (ROAE)     | 11.37%        | 11.14%        |          |
| Return on Average Assets (ROAA)     | 1.64%         | 1.59%         |          |

| Balance Sheet Summary (KWD) | 30-Sep-24      | 30-Sep-25      | Variance |
|-----------------------------|----------------|----------------|----------|
| <b>Assets:</b>              |                |                |          |
| Current Assets              | 18,728,082,432 | 19,607,313,836 | 4.7%     |
| Non-current Assets          | 17,531,254,871 | 21,145,083,850 | 20.6%    |
| Total Assets                | 36,259,337,303 | 40,752,397,686 | 12.4%    |
| Shareholders' Equity*       | 5,371,481,681  | 5,603,853,058  | 4.3%     |

#### Liabilities:

|                         |                |                |       |
|-------------------------|----------------|----------------|-------|
| Current Liabilities     | 22,335,380,000 | 26,573,981,361 | 19.0% |
| Non-current Liabilities | 7,672,340,167  | 7,745,028,799  | 0.9%  |
| Total Liabilities       | 30,007,720,167 | 34,319,010,160 | 14.4% |

\* Shareholders' equity may include minority interest

### Year-to-Date Trading Indicators & Current Valuation Multiples

|                                             |             |                   |        |
|---------------------------------------------|-------------|-------------------|--------|
| Volume (Shrs '000)                          | 2,451,867.1 | P/E (x)           | 23.90  |
| Value (KWD '000)                            | 1,888,999.4 | P/BV (x)          | 2.61   |
| Closing Price (KWD)                         | 0.791       | Dividend Yield    | 1.50%  |
| Book Value Per Share (KWD)                  | 0.303       | YTD Share Turnove | 13.27% |
| Current Market Capitalization (KWD Million) | 14,615.4    | Beta              | 1.36   |

Source: Kamco Research & Boursa Kuwait

Pricing data as of 22-Oct-25

NM: Not Meaningful

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#### Disclosure:

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