P.O. Box 5389, Al Safat 12170
State of Kuwait
Telephone: +965 2298 8000
Fax: +965 2298 8419
Authorized Capital KD 600,000,000
Issued and paid up capital KD 380,605,394/500
Commercial Registration Number 24067
www.burgan.com

ص.ب: ٥٣٨٩، الصفاة ١٢١٧٠
دولة الكويت
هاتف: ٨٠٠٠ ٢٢٩٨ ٩٦٥+
فاكس: ٨٤١٩ ٢٢٩٨ ٩٦٥+
رأس المال المصرح به ٦٠٠،٠٠٠،٠٠٠ د.ك
رأس المال المصدر والمدفوع ٣٨٠،٦٠٥،٣٩٤/٥٠٠ د.ك
سجل تجاري رقم ٢٤٠٦٧

بنك برقان
BURGAN BANK
ش.م.ك.ع | K.P.S.C.

الكويت في:04 /2026/08

إشارتنا : 2026/609

السادة / شركة بورصة الكويت المحترمين،،،

تحية طيبة وبعد،،

الموضوع: اجتماع مؤتمر المحللين الماليين لبنك برقان للفترة المنتهية في 2026/06/30

التزاماً بأحكام البند (4) من المادة (8-4-2) من كتاب قواعد البورصة قرار رقم (1) لسنة 2018 وتعديلاته، نود إحاطتكم علماً بأنه تم عقد مؤتمر المحللين يوم الثلاثاء الموافق 2026/08/04 في تمام الساعة 02:00 بعد الظهر عبر الاتصال الهاتفي. علماً بأنه لم يتم تداول أية معلومات جوهرية تخص البنك أثناء المؤتمر.

مرفق نسخة من العرض التقديمي لمؤتمر المحللين، وسوف يقوم البنك بالإفصاح عن محضر مؤتمر المحللين خلال 3 أيام عمل من تاريخ المؤتمر.

وتفضلوا بقبول فائق الاحترام،،،

خالد فهد الزومان
رئيس الجهاز التنفيذي للمجموعة بالوكالة

بنك برقان 011 Burgan Bank

BB/005-12/2025

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رأس المال المصرح به ٦٠٠,٠٠٠,٠٠٠ د.ك
رأس المال المصدر والمدفوع ٣٨٠,٦٠٥,٣٩٤/٥٠٠ د.ك
سجل تجاري رقم ٢٤٠٦٧

بنك برقان
BURGAN BANK
K.P.S.C. | ش.م.ك.ع

Date: 04/08/2026
Ref: 609/2026

M/s Boursa Kuwait

Dear Sirs,

Sub: Burgan Bank Analyst Conference Meeting for the Period ended as of 30/06/2026

In compliance with the provisions of clause (4) of article (8-4-2) of Boursa Kuwait Rulebook Resolution No. (1) of 2018 and amendments thereto, we would like to inform you that the Analyst Conference was held on Tuesday 04/08/2026 02:00 pm via conference call. Kindly note that no significant information has been discussed during the conference.

Attached is a copy of the presentation of the Analyst Conference. The bank will disclose the minutes of the analyst conference within 3 business days from the date of the conference.

Best Regards,

Khalid Fahad AlZouman
Acting Group Chief Executive Officer

بنك برقان
011
Burgan Bank

AA

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BURGAN BANK

Burgan Bank K.P.S.C

Investor Presentation

H1'26 Financial Results

4th August 2026

بنك برقان
BURGAN BANK

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BURGAN BANK

Burgan Bank: Overview

BURGAN BANK AT A GLANCE

BURGAN BANK بنك برقان

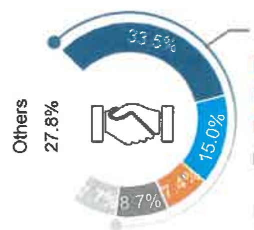
Overview

- Established in 1977 as joint stock company by the Government of Kuwait, the Bank was privatized in 1997
- Leading conventional bank in Kuwait with total assets of KD 9.6bn[1]
- Listed on Boursa Kuwait in 1984 with market capitalization of KD 735mn[2]
- Operates across corporate, retail, private, investment, and treasury segments, serving customers through a network of 124 branches and 282 ATMs[1]

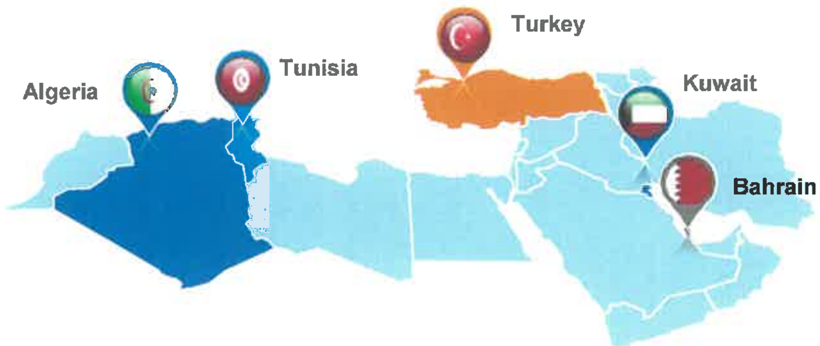
Credit Rating[3]

Fitch Ratings	Moody's	Standard & Poor's	Capital Intelligence
A / Stable	Baa1 / Stable	BBB+ / Stable	A+ Stable

Shareholding Structure[1], [4]



Geographical Presence



Awards

Brandon Hall Gold Award of Excellence in Best Learning Strategy

MENA Banking Excellence Award for Best Client Service

J.P. Morgan Elite Quality Recognition Award

Best-in-Class Premium Active Cards Growth in Kuwait

Türkiye's Best Digital Bank by the Global Brand Awards

Bronze Stevie Winner International Business Award

FTSE4Good

Burgan Bank is included in the FTSE4Good Index, reflecting its ESG leadership and commitment to global sustainability standards.

Notes: (1) As at 30th June 2026; (2) Based on share price as at 30th June 2026 (Source: Kuwait Boursa); (3) Fitch - Long Term issuer Default Rating, Moody's - Long Term Deposit Rating, S&P – Long-term Issuer Credit Rating, Capital intelligence – Long Term Foreign Currency Issue Rating; (4) KIPCO: Kuwait Projects Company Holding K.S.C.P., UGHC: United Gulf Holding Company B.S.C.; KUCC: Kuwait United Consulting Company and PIFSS: Public Institution for Social Security.

BURGAN BANK
KUWAIT FOCUSED BANK WITH REGIONAL DIVERSIFICATION

Franchises	Ownership[1,2]	Domestic Market Position	Business Model	% of Group Assets[1,3]	Scale[1]
Burgan Bank Kuwait	N/A	A leading conventional Bank in Kuwait	Corporate banking is the core business, with a focus on growing Private Banking, Wealth Management, and Retail	71%	Branches 27 ATMs 156
Burgan Bank Turkey	47.6%	Niche player	Corporate and Commercial clients are key segments; one of the best digital banking platform; individual clients focus increased	14%	Branches 28 ATMs 22
Gulf Bank Algeria	86.0%	Growing private sector bank	Focused on Trade Finance & Corporate Banking segment; growing Retail franchise	10%	Branches 66 ATMs 104
United Gulf Bank	100%	Leading Asset Management & Investment Banking Group	A wholesale conventional bank with an Islamic window, holding a 60% stake in KAMCO Investment Company (KAMCO Invest)	3%	
Tunis International Bank	86.7%	Offshore bank	Focus on Trade Finance and Financial Institutions business	2%	Branches 3

Notes: (1) As at 30th June 2026; (2) refers to effective shareholding; (3) Total Assets excluding consolidation adjustments.

Branches ATMs

Burgan Bank
Our Vision, Mission and Values

Our Vision

To be the most **modern and progressive** bank in Kuwait, driven by our **employees**, **customers**, and **community**.

Our Mission

- Deliver excellent **customer experience**
- Lead with **innovation**
- Become an **employer of choice**
- Contribute to our **community**
- Pursue opportunities for the **prosperity** of our stakeholders

Our Values

O	T	T	P
Ownership	**Transparency**	**Teamwork**	**Passion**
"We take accountability for our individual and collective behavior"	"We communicate and discuss openly"	"We act collaboratively to unleash our potential"	"We have a strong commitment to everything we do"

BURGAN BANK
OUR STRATEGIC PILLARS

بنك برقان
BURGAN BANK

Strategic Pillars

A Strengthen Kuwait Business

- Grow & Diversify the Corporate Portfolio
- Double Market Share in Retail
- Build Best-in-class Private Bank & Wealth Management
- Strengthen Liquidity & Risk Profile
- Improve Quality of Service, Cross-sell, & Share of Wallet
- Embed Best-practices, incl. ESG

B Asset Re-Allocation

- Pursue Sale of Non-Core Assets
- Re-Invest in New Markets
- Seek Growth Opportunities in New Segments

C Digital Transformation

- Revamp IT infrastructure with modern technology
- Upgrade IT capabilities & IT security
- Promote Digital Offerings for New Segments

Enablers

Culture Transformation **Brand Equity** **Risk and Control** **Best Practices**

Burgan Bank
Investment Highlights: Resilient Performance with Healthy Fundamentals

SOLID POSITION IN KUWAIT AND MENAT
- Second largest conventional bank in Kuwait by asset size[1] with resilient business model.
- Strong presence in MENAT countries including Bahrain, Algeria, Tunisia and Turkey.

STRONG CAPITAL & LIQUIDITY LEVELS
- Tier I and total CAR stood at 12.5% and 15.9%[1], respectively, remaining well above regulatory requirements.
- Among the lowest loan-to-deposit ratios in Kuwait, complemented by LCR and NSFR levels significantly exceeding regulatory thresholds.

FOCUSED ON DIGITALIZATION
- Implementing TCS BaNCS™ to modernize core banking, launched Burgan Lab to drive creativity and digital excellence, and maintained strong ratings for Burgan Kuwait's mobile banking app on both Android and iOS.
- BBT's ON platform has scaled rapidly, reaching 1.7 million[1] clients since its launch in late 2021.

SUPPORTIVE OPERATING ENVIRONMENT AND STABLE SHAREHOLDERS
- Stable economy with recent positive developments and supportive banking sector enjoying solid growth.
- Backed by KIPCO, a regionally renowned investment powerhouse which has supported the Bank since 1997.

STRONG CREDIT RATINGS
- Investment Grade credit ratings with stable outlook: A, Baa1, BBB+ and A+ (Fitch, Moody's, S&P and Capital Intelligence).[1]
- Consistent performance with improving returns supported by effective strategy.

EXPERIENCED MANAGEMENT
- A seasoned management team with a strong execution track record and clear strategic direction.
- Leveraging corporate banking leadership while growing private banking, wealth management, retail, and digital platforms.

Notes: (1) As at 30 June 2026

بنك برقان
BURGAN BANK

Financial Performance Overview – H1'26

Burgan Bank Performance Update – H1'26

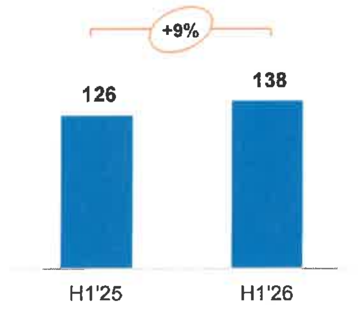
بنك برقان
BURGAN BANK

Operating Resilience	**Net Interest Margins** **2.2%** *(Stable)*	**Revenues** **KD 138mn** *(+9% y-o-y)*	**Net Income[1]** **KD 11mn** *(-47% y-o-y)*
Sustained Growth Momentum	**Total Assets** **KD 9.6bn** *(+10% y-o-y)*	**Loans** **KD 5.1bn** *(+10% y-o-y)*	**Deposits** **KD 5.6bn** *(+5% y-o-y)*
Optimal Capital & Liquidity Position	**Capital Adequacy Ratio** **15.9%** *(+290 bps over req min[2])*	**NSFR[3]** **110%** *(+30% over req min[2])*	**Loan to Deposit Ratio** **77%** *(23% below req max[2])*

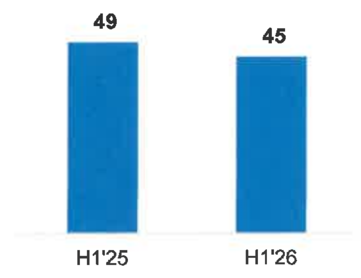
Notes: (1) Net income attributable to the equity holders; (2) In accordance with Central Bank of Kuwait directive dated 26 March 2026, which introduced financial stimulus measures for the banking sector, the regulatory minimum Capital Adequacy Ratio (CAR) was reduced to 13%, the Net Stable Funding Ratio (NSFR) to 80%, and the Loan-to-Deposit Ratio (LDR) limit was increased to 100%; (3) Refers to the Net Stable Funding Ratio.

PERFORMANCE HIGHLIGHTS – H1'26
P&L METRICS

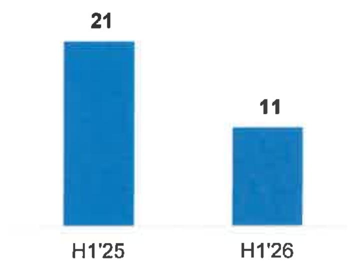
Revenue (KD mn)



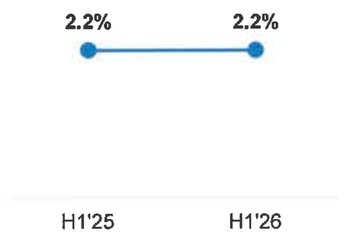
Operating Profit (KD mn)



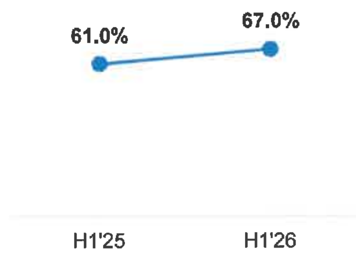
Net Income[1] (KD mn)



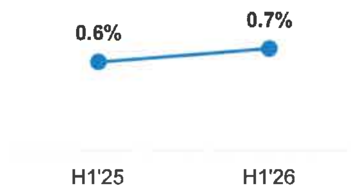
Net Interest Margin (NIM)[2] (%)



Cost to Income Ratio (CIR) (%)



Cost of Credit (CoC)[3] (%)

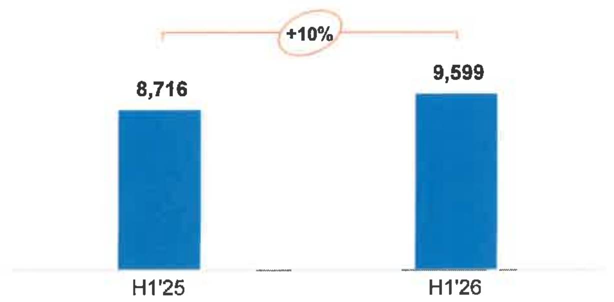


Notes: (1) Net Income attributed to equity holders; (2) Annualized; (3) Cost of Credit (CoC) is calculated as loan loss provisions, net of recoveries, divided by gross loans; annualized.

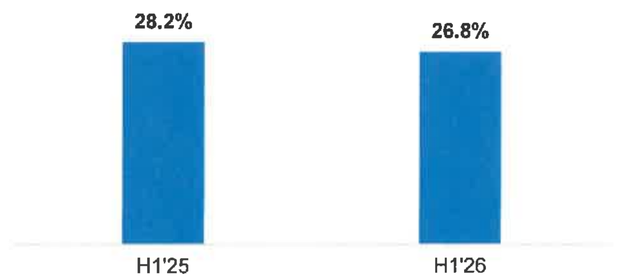
PERFORMANCE HIGHLIGHTS – H1'26
ASSETS & LOANS

بنك برقان
BURGAN BANK

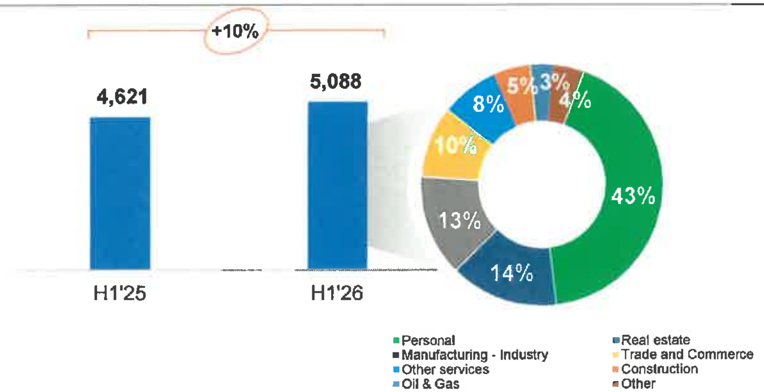
Total Assets (KD mn)



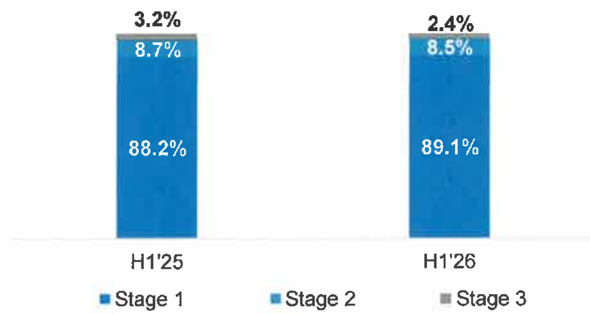
Liquid Assets Ratio(1) (%)



Customer Loans (KD mn) & Sectoral Breakdown (%)(2)



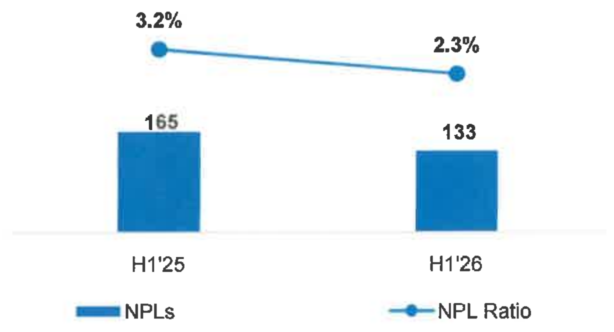
Loans by Stages(3) (%)



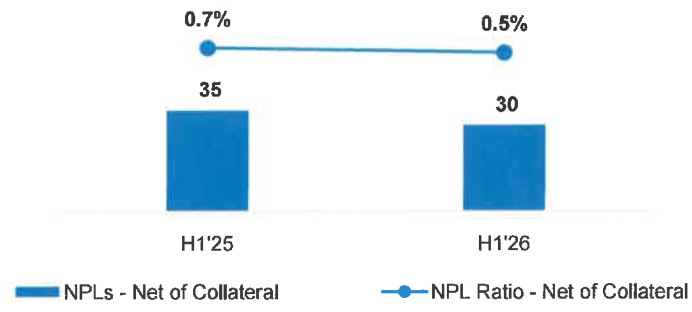
Notes: (1) Computed as Liquid Assets (Cash & cash Equ.+ T-bills / bonds+ Dues from Banks & OFIs) / Total Assets; (2) As per CBK's sector classifications guidelines; (3) Represents IFRS 9 classification.

Performance Highlights – H1'26
Asset Quality Metrics

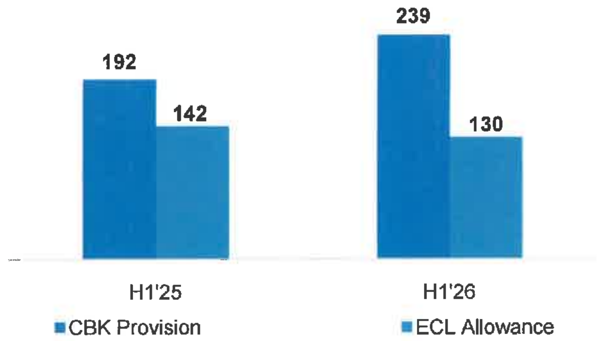
Non-Performing Loans (KD mn) & NPL Ratio (%)



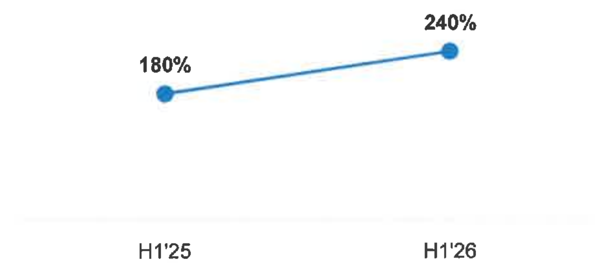
Non-Performing Loans (KD mn) & NPL Ratio (%) – Net of Collaterals



Total Provisions & IFRS 9 ECL Requirements (KD mn)



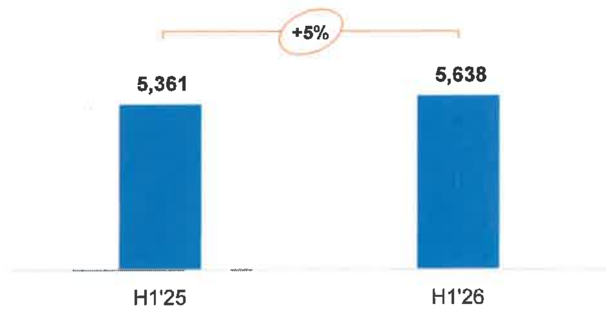
NPL Coverage[1] (%)



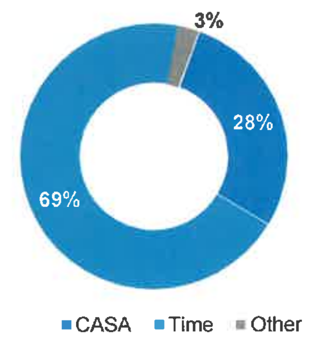
Notes: (1) NPL coverage calculated as (cash provision + collaterals) / NPLs.

PERFORMANCE HIGHLIGHTS – H1'26
LIQUIDITY PROFILE

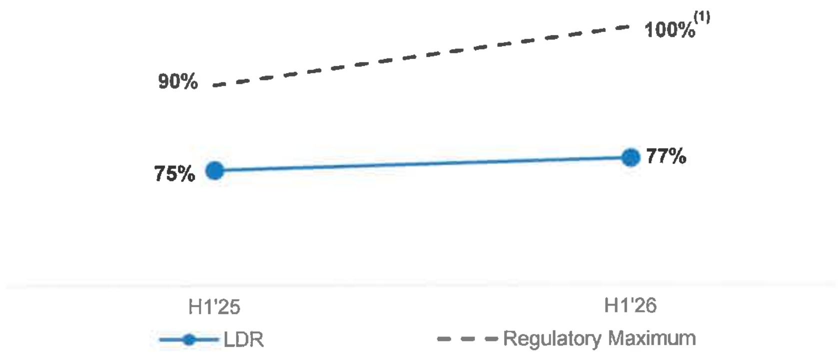
Customer Deposits (KD mn)



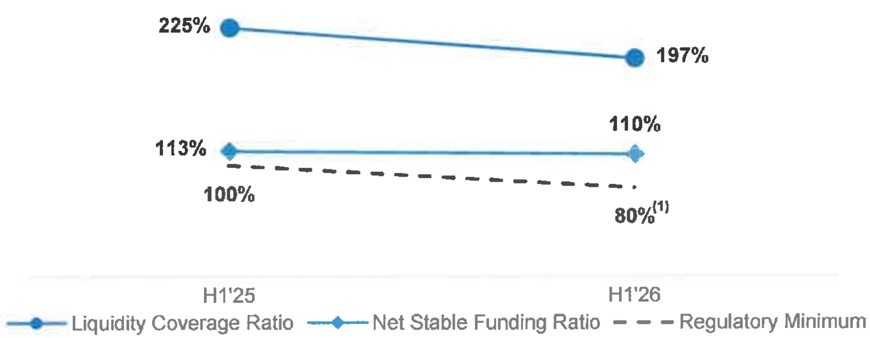
Deposits by Type – H1'26 (%)



Loan to Deposit Ratio (LDR) (%)



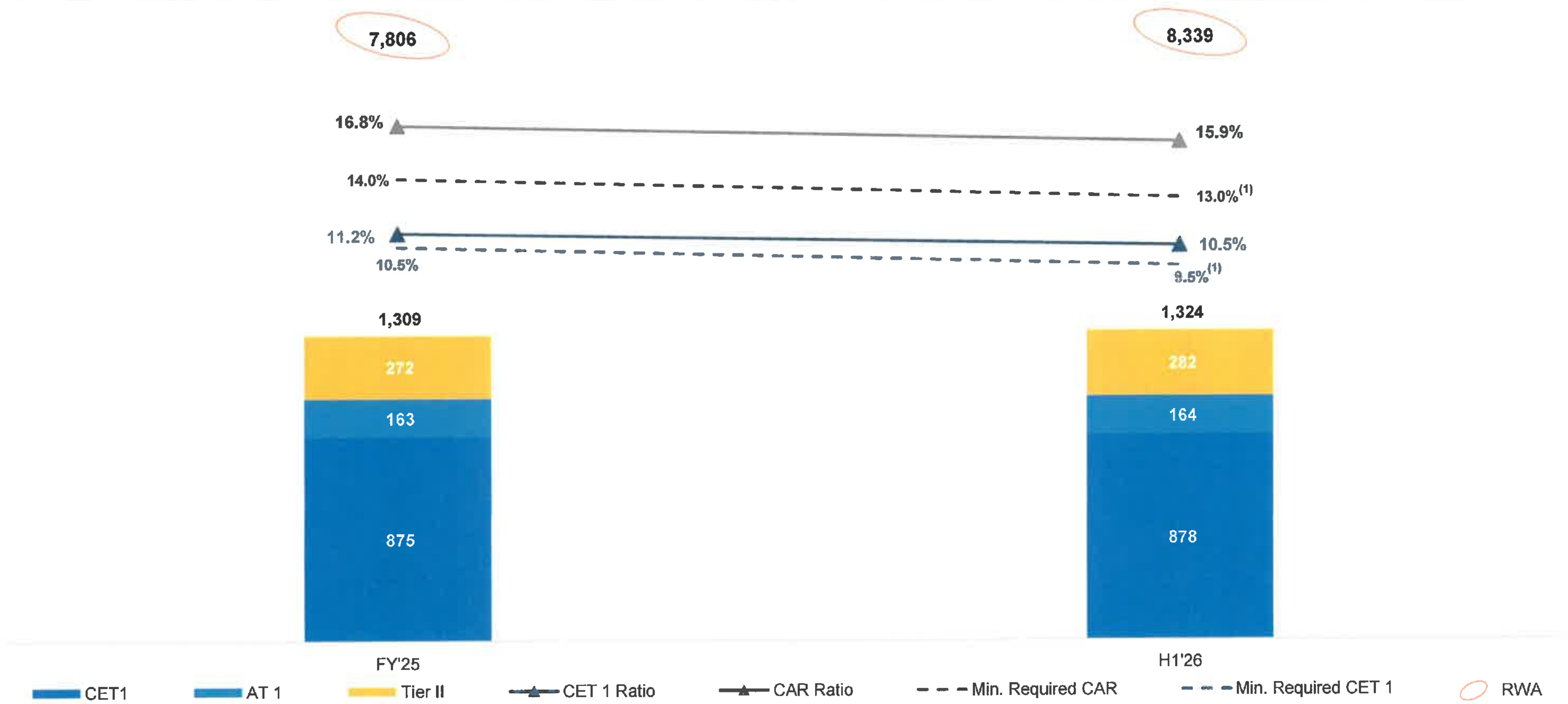
Regulatory Liquidity Metrics(2) (%)



Notes: (1) In accordance with Central Bank of Kuwait directive dated 26 March 2026, which introduced financial stimulus measures for the banking sector, the regulatory minimum Capital Adequacy Ratio (CAR) was reduced to 13%, the Net Stable Funding Ratio (NSFR) to 80%, and the Loan-to-Deposit Ratio (LDR) limit was increased to 100%; (2) Represents daily average ratios for the quarter.

Performance Highlights – H1'26
Regulatory Capital

Regulatory Capital | (KD mn , %)



Note: (1) In accordance with the Central Bank of Kuwait directive dated 26 March 2026, which introduced financial stimulus measures for the banking sector, the regulatory minimums for the Common Equity Tier 1 (CET1) ratio and Capital Adequacy Ratio (CAR) were reduced to 9.5% and 13%, respectively.

Burgan Bank
Kuwait Focused Bank with Regional Diversification

	Contribution (1)	KPIs			
Franchises	Assets	NIM(2)	Cross Sell (3)	CoC(2),(4)	NPL Ratio
Burgan Bank Kuwait	71%	1.2%	26.5%	0.2%	2.2%
Burgan Bank Turkey	14%	5.7%	23.7%	0.7%	0.6%
Gulf Bank Algeria	10%	5.2%	31.3%	4.3%	4.4%
United Gulf Bank	3%	nm(5)	110.1%	nm(5)	nm(5)
Tunis International Bank	2%	4.1%	24.0%	0.3%(6)	-

Notes: (1) Contribution percentages haven been rounded-off & are before consol. adj; Contributions in KDs; (2) Annualized; (3) Cross sell computed as non-interest income on revenues; (4) COC computed as loan loss provisions on Gross loans adjusted for recoveries; (5) UGB does not have any material client lending activities at present; (6) TIB's COC computed as loan loss provisions adjusted for recoveries on Gross loans + Dues from banks & OFI's.

بنك برقان
BURGAN BANK

Summary

SUMMARY

Diversified business model supporting sustainable growth

- Broad-based revenue growth reflects the strength of the Group's diversified earnings profile across core businesses
- Continued balance sheet expansion, led by Kuwait, reinforces the franchise's long-term growth trajectory

Strengthening financial resilience

- Improved asset quality and conservative provisioning demonstrate the effectiveness of the Group's disciplined risk management framework
- Optimal capital and liquidity positions provide resilience and flexibility amid an evolving operating environment

Building capabilities for the future

- Continued investment in digital capabilities, operational excellence and talent development is strengthening long-term competitiveness
- Capital enhancement initiatives and disciplined execution position the Group to capture future growth opportunities

Embedding sustainability across the franchise

- Continued recognition through the FTSE4Good Index Series and an 'A' rating in the Mnakh Sustainability Index underscore Burgan's ESG leadership
- Further integration of ESG principles across governance, risk management and business operations supports long-term value creation

Investor Relations App

Our IR App puts the latest financial updates at your fingertips — from share prices and press releases to full financial results and our complete document library. With customizable watchlists, smart notifications, and real-time tracking, the app makes it easy to monitor investments and stay fully informed on the go

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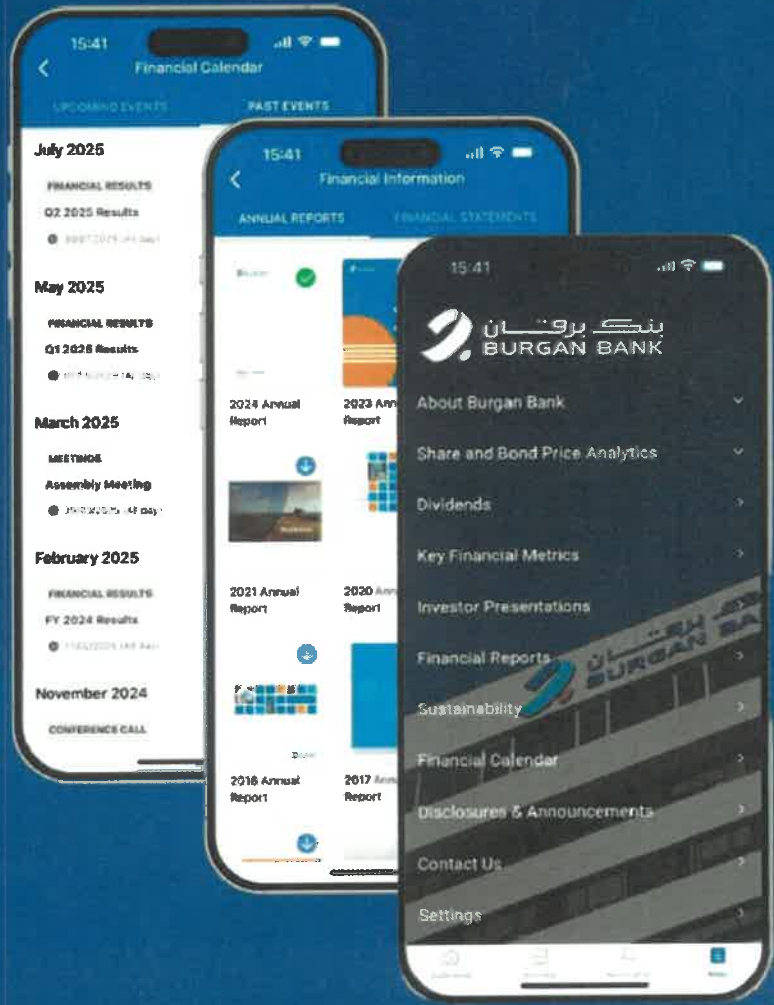

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FORWARD-LOOKING STATEMENTS

All 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 Burgan Bank K.P.S.C.'s current expectations, predictions and estimates and are not guarantees of future performance, achievements or results. Forward-looking statements are subject to and involve risks and uncertainties and actual results, performance or achievements of Burgan Bank K.P.S.C. may differ materially or adversely from those expressed or implied in the forward-looking statements as a result of various factors. In addition, even if Burgan Bank K.P.S.C.'s results of operations, financial condition and the development of the industry in which it operates are consistent with forward-looking statements contained herein, those results or developments may not be indicative of results or developments in subsequent periods. Burgan Bank K.P.S.C. does not undertake to update any forward-looking statements made herein. Past results are not indicative of future performance.

INVESTOR RELATIONS

Contact details below for any enquiries related to Burgan Bank K.P.S.C. and Subsidiaries;
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Phone: +965 2298 8654