التاريخ	رقم الصادر	الإشارة
2026/08/17	854	ب و / ر ت

M/s. Capital Markets Authority

M/s. Boursa Kuwait Company

May Allah's Peace and blessing be upon you…

Subject: Analyst Conference meeting for the 2nd Quarter 2026

We refer to the above-mentioned subject and as per the requirements of Article (7-8-1/3) of the Boursa Rule Book regarding listed companies' obligations (Analyst Conference).

Attached herewith the Disclosure of Material Information Form.

Best regards …

Anwar Bader Al Ghaith

Acting Chief Executive Officer

السادة/ هيئة أسواق المال المحترمين

السادة/ شركة بورصة الكويت المحترمين

السلام عليكم ورحمة الله وبركاته …

الموضوع: اجتماع مؤتمر المحللين – الربع الثاني من عام 2026

بالإشارة إلى الموضوع أعلاه، ووفقاً لمتطلبات المادة رقم (7-8-1/3) من كتاب قواعد البورصة بشأن التزام الشركات المدرجة (الإفصاح عن مؤتمر المحللين).

نرفق لكم نموذج الإفصاح عن المعلومات الجوهرية.

وتفضلوا بقبول فائق التقدير والاحترام ...

أنور بدر الغيث

الرئيس التنفيذي بالتكليف

بنك وربة
WARBA BANK

بنك وربة
WARBA BANK

Disclosure of Material Information Form

نموذج الإفصاح عن المعلومات الجوهرية

Date	التاريخ
17/08/2026	2026/08/17
Name of the Listed Company	**اسم الشركة المدرجة**
Warba Bank (K.S.C.P)	بنك وربة (ش.م.ك.ع)
Material Information	**المعلومة الجوهرية**
Analyst Conference meeting for the 2nd Quarter 2026. 1. The analyst/ investor conference for Q2 of 2026 was held by means of Live Webcast at 12:00 p.m. local time on Monday 17 August 2026, it is worth mentioning that there was no new material information discussed during the conference. 2. Warba Bank shall disclose the minutes of analyst/ investor conference within 3 working days post of the date of conference. Attached herewith the investors' presentation for Q2, 2026.	اجتماع مؤتمر المحللين – الربع الثاني من عام 2026. 1. عقد بنك وربة مؤتمر المحللين/ المستثمرين للربع الثاني من السنة المالية 2026 عن طريق بث مباشر على شبكة الإنترنت في تمام الساعة الثانية عشرة يوم الأثنين الموافق 17 أغسطس 2026 ، علماً بأنه لم يتم تداول أية معلومات جوهرية جديدة خلال المؤتمر. 2. سوف يقوم بنك وربة بالإفصاح عن محضر مؤتمر المحللين خلال 3 أيام عمل من تاريخ المؤتمر. مرفق لكم العرض التقديمي للمستثمرين للربع الثاني 2026.
Significant Effect of the material information on the financial position of the company	**أثر المعلومة الجوهرية على المركز المالي للشركة**
N/A	لا يوجد.

Significant Effect on the financial position shall be mentioned if the material information can measure that effect, excluding the financial effect resulting from tenders or similar contracts.
If a Listed Company, which is a member of a Group, disclosed some material information related to it and has Significant Effect on other listed companies' which are members of the same Group, the other companies' disclosure obligations are limited to disclosing the information and the financial effect occurring to that company itself.

يتم ذكر الأثر على المركز المالي في حال كانت المعلومة الجوهرية قابلة لقياس ذلك الأثر، ويستثنى الأثر المالي الناتج عن المناقصات والممارسات وما يشبهها من عقود.
إذا قامت شركة مدرجة من ضمن مجموعة بالإفصاح عن معلومة جوهرية تخصها ولها انعكاس مؤثر على باقي الشركات المدرجة من ضمن المجموعة، فإن واجب الإفصاح على باقي الشركات المدرجة ذات العلاقة يقتصر على ذكر المعلومة والأثر المالي المترتب على تلك الشركة بعينها.

Investors Presentation

Earnings Review Webcast

2nd Quarter – FY2026

بنك وربة
WARBA BANK

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WARBA BANK

Economic Outlook

Sovereign

Key Indicators

Sovereign Ratings	A1 / AA- / AA- Stable / Stable / Stable (Moody's / S&P / Fitch)
Gross Domestic Product Ref.: World Bank Group	USD 157.21bn – Year 2025
Proven Crude Oil Reserves Ref.: OPEC	Barrels 101.50bn – Year 2025

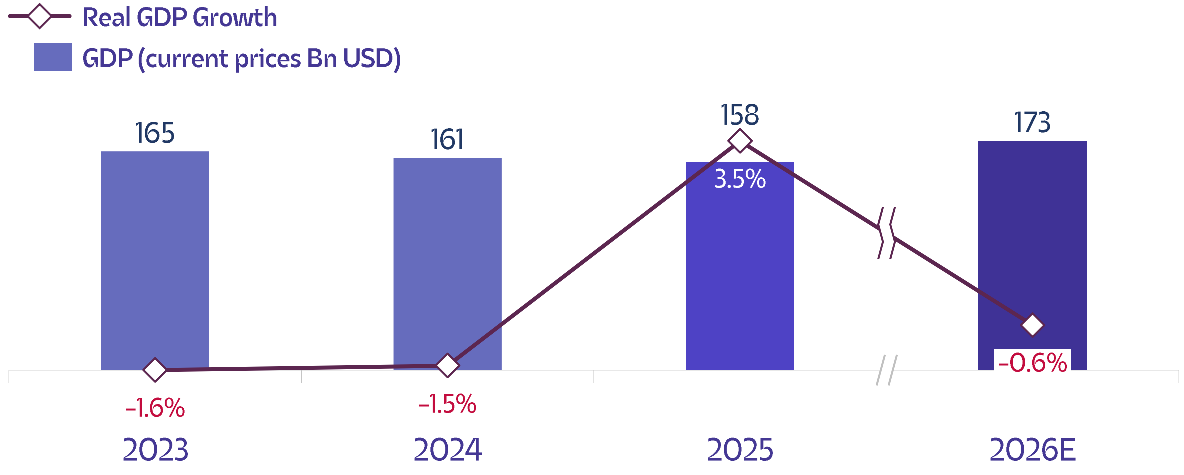
Economy

- As a result of recent geopolitical conflict, IMF (Data Mapper, Aug-26) indicated that Real GDP is expected to contract (0.6)% in 2026.
- Annual Inflation is also expected to rise 2.8% on average consumer prices over the medium range.
- The National Debt is expected to be 22.3% in 2026 as percent of GDP, within a plan to borrow up to $100 billion over 50 years to fund state's budget and infrastructure projects.

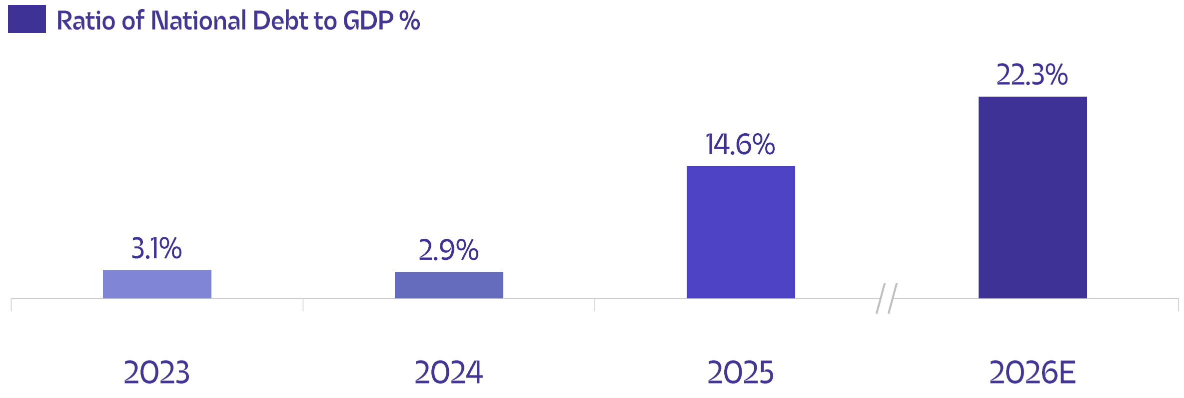
Authority

- The recent enactment of the Financing and Liquidity Law enacted in March 2025 covering issuances of financial instruments with long-term maturities, providing the banking sector with opportunities to invest and manage liquidity in income generating and sovereign assets.
- During first half of 2026, The Central Bank of Kuwait on behalf of Ministry of Finance announced issuances Public Debt through a competitive auctions for which tenor ranges from (2) to (7) years at uniform yield.

Real GDP Growth



National Debt to GDP (%)



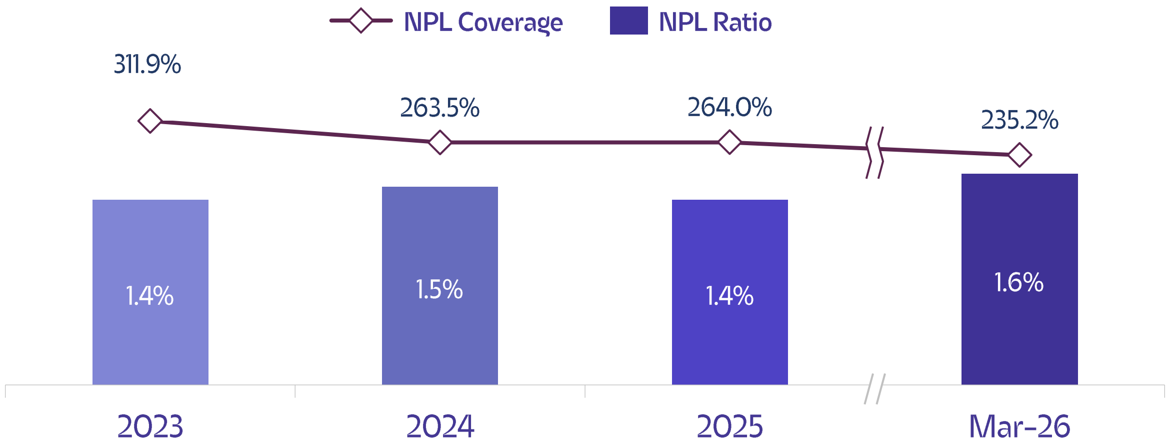
Source: IMF and other market data..

Banking Sector

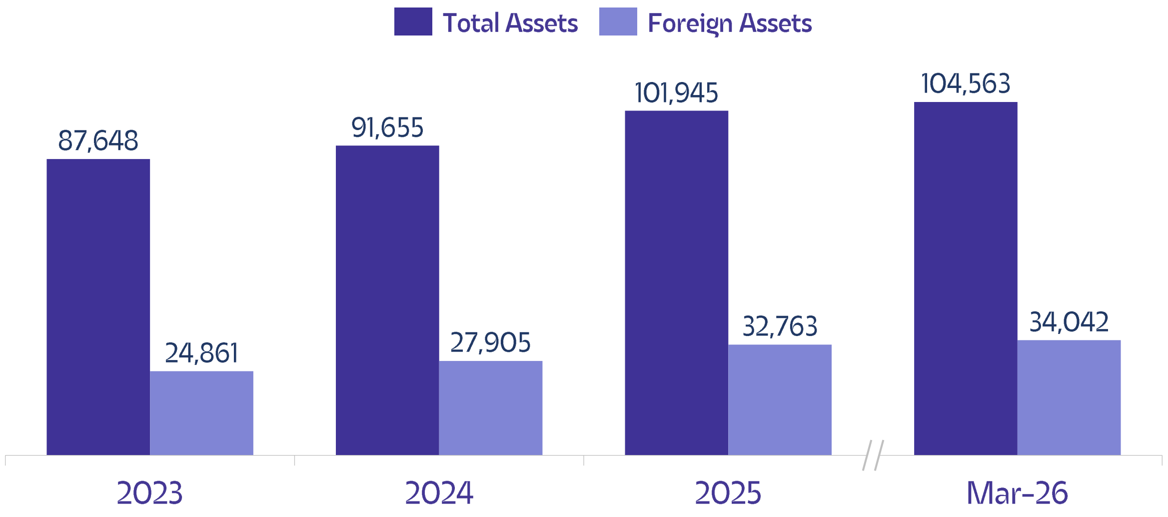
Key Highlight

- In terms the context of geopolitical developments, the Central Bank of Kuwait (CBK) has adopted relief measures related to regulatory instruction and macroprudential tools. This includes lowing liquidity standards, increasing maximum lending limits, and releasing capital conversion buffer within capital base.
- In December 2025, the Central Bank of Kuwait (CBK) cut the Discount Rate by 25bps to 3.50% allowing for interest rate sensitivity and stable monetary conditions marking with the successive interest rate cuts by the Federal Reserve.
- In April 2026, the Kuwait Institute of Banking Studies (KIBS) announced the launch of the "FinTech MBA" and "Advanced Cybersecurity Leaders Program. both programs are under the "Kafa'a" program, led by CBK and managed by KIBS.

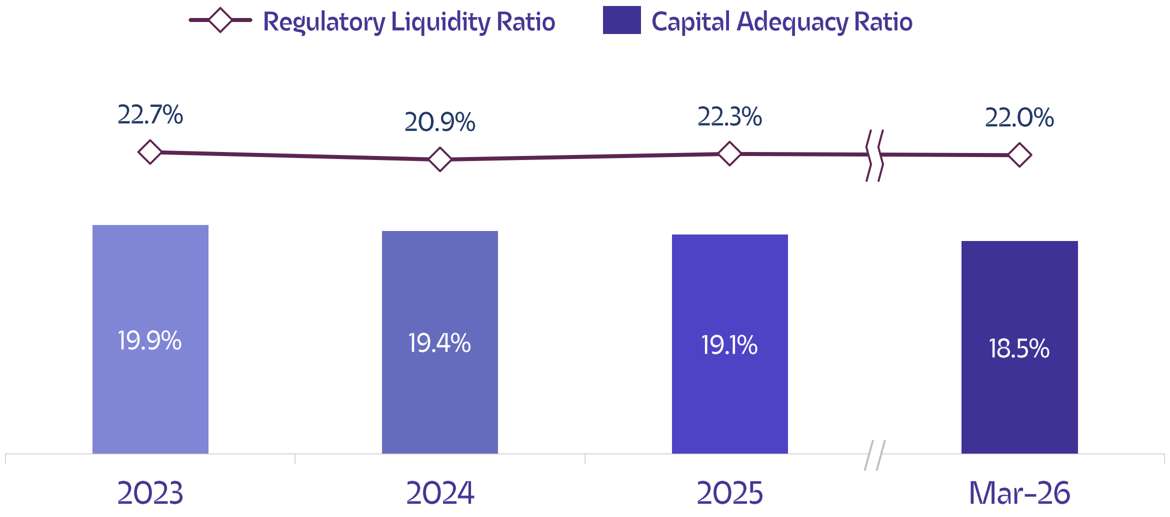
Asset Quality



Total Banking Assets and Foreign Assets (KWD Million)



Capital Adequacy and Liquidity



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WARBA BANK

Bank Profile

Overview

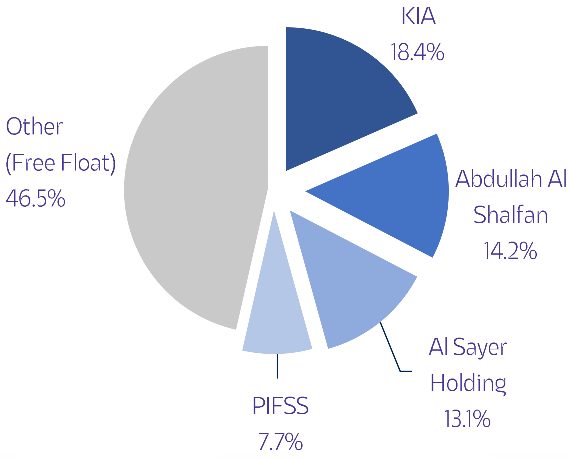
- Warba Bank K.S.C.P. ("Warba" or the "Bank") is a Kuwaiti public shareholding company that was incorporated on 17 February 2010 in Kuwait and officially enrolled in the Central Bank of Kuwait's Register of Islamic Banks on 7 April 2010.
- The Bank operates via a network of 22 branches, 33 in-branch automated teller machines ("ATMs"), 122 offsite ATMs as well as point of sale terminals and other electronic channels such as telebanking, internet banking and mobile banking.
- The Bank's shares are listed on the Boursa Kuwait - Premier Market since year 2013 and its market capitalization by the end of second quarter of year 2026 is KWD 1,318mn (USD 4,281mn).
- The share trading volume during the second quarter of year 2026 ≈15.92% out of total banking sector that provides positive sign about share's velocity and liquidity position.

Financial Snapshot (USDmn)	Q2-2024	Q2-2025	Q2-2026
Financing Receivables	11,790	12,860	13,846
Total Assets	16,501	19,889	20,099
Depositors' Accounts	9,353	11,262	11,659
Total Equity	1,296	3,117	3,160
Operating Income	113	159	193
Net Profit	30	66	79
Net Financing Margin	1.36%	1.46%	1.50%
Cost to Income Ratio	55%	45%	41%
Capital Adequacy Ratio	16.3%	16.3%	16.4%
NPL Ratio	2.6%	1.2%	1.4%

Shareholding Structure

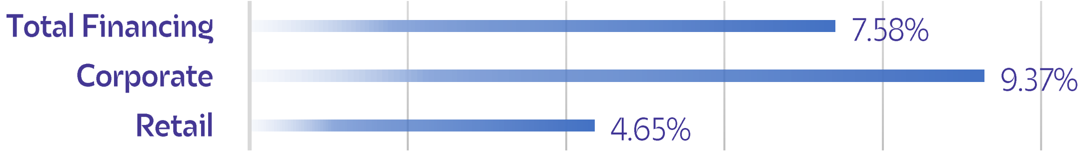
- The State of Kuwait is the largest shareholder in the Bank, holding of the Bank's shares mainly through Kuwait Investment Authority ("KIA") of 18.4%.
- Abdullah Al Shalfan, is the second largest shareholder with 14.2% stake.
- Al Sayer Holding, a leading Kuwaiti Business is the third largest shareholder with a 13.1% stake.
- Foreigners' holding reached to 9.80%.

Q2-2026



Rating Agency	LT Rating	Outlook	Date
MOODY'S	Baa1	Stable	Jun. 2026
Fitch Ratings	A	Stable	Nov. 2025

Market Share – Financing



Vision and Strategy

PURPOSE
Contributing to people, businesses, and society by empowering them to achieve their ambitions.

VISION
Creating unique value in banking and beyond to unlock opportunities for people and businesses.

MISSION
We deliver the best experience for customers beyond the boundaries of banking, preserving uniqueness and nurturing top talents while creating sustainable value for shareholders and society.

VALUES

TRUST
We focus on our customers to gain their trust and serve their needs in the best possible way.

PERFORMANCE
We aim to excel at execution and are confident to overcome any challenges.

AMBITION
We have the drive and enthusiasm to continuously surpass.

INNOVATION
We continue to innovate in order to always improve the experience of our customers.

COLLABORATION
We work with our clients and team members to deliver the right solution.

Sustainability Highlights

$452.6 million
Sustainable Financing Mobilized

↑168%
Renewable Energy Consumption

82%
Employee Satisfaction

79.22%
Procurement Spend Directed to Local Suppliers

25,046 Hours
Employee Training Delivered

97.5%
Customer Satisfaction

164.69 tCO2e
Avoided Emissions from Renewable

5,611.86 KgCO2e
Avoided GHG Emissions from Recycling

7.761 Tons
Waste Recycled

↓8%
Scope 1 Emissions

Warba Bank Receives GRI Index Stamp for its Sustainability Report 2025

Warba Bank's latest Sustainability Report has officially received confirmation from the Global Reporting Initiative (GRI). Issued in English, the report was prepared in accordance with international standards outlined by MSCI, S&P Global and the IFRS S1 and IFRS S2 frameworks, reflecting the bank's strong commitment to global best practices in sustainability reporting and transparency.

S&P Global

Rating Agencies: S&P Global
Methodology Year : 2025

35 +3%

Data Availability: **Medium**

MORNINGSTAR | SUSTAINALYTICS

Rating Agencies: Morningstar | Sustainalytics
Year : 2025

27.1 +3%

Medium Risk

Negligible	Low	Medium	High	Severe
0-10	10-20	20-30	30-40	40+

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Business Segments – Overview

Corporate Banking Group

- Corporate Banking Group strengthens its position as a trusted partner for leading businesses in Kuwait, delivering robust growth across all key indicators. With a strategic focus on expanding the client base, enhancing digital capabilities, and introducing value-driven banking solutions.
- Corporate Strategic Focus:
  - Digital Excellence,
  - Strong Client Relationships,
  - Empower SME Entrepreneurs, and
  - Sustainable Growth through Innovation.

Retail Banking Group

- Retail Banking Group continues to provide innovative products and services that meet the needs and expectations of its customers through a comprehensive strategic plan aimed at creating added value and strengthening the Bank's position as a trusted and innovative partner.
- Retail Banking Services:
  - Consumer Finance;
  - Deposits & Credit Cards,
  - Royal and Private Banking, and
  - Network and other Related Services.

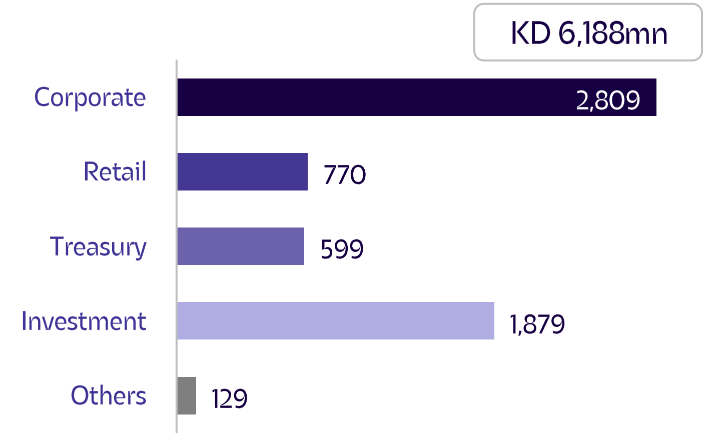
Investment Banking Group

- Investment Banking Group demonstrates resilience and forward-looking discipline, shaped by shifting global economic expectations and attention to liquidity management. This leads to its outstanding position as a reliable participant in the regional and global markets.
- Investment Organization Structure:
  - International Banking Division,
  - Principal Investment Division,
  - Portfolio & Fund Management Department; and
  - Fiduciary Services Department.

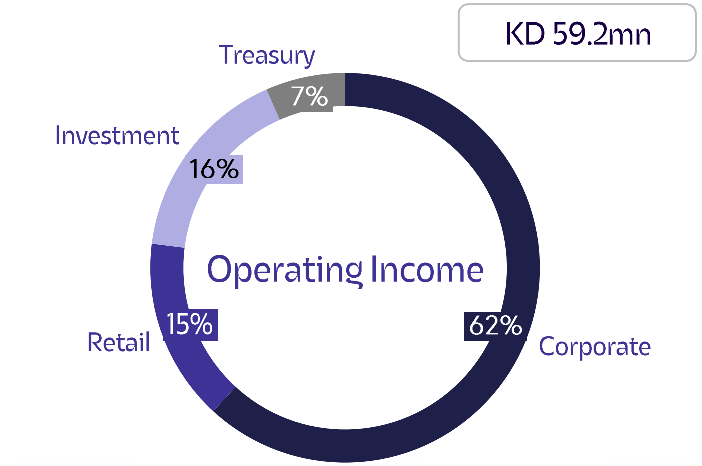
Treasury Group

- Treasury Group positioned the Bank as the market maker for hedging (Tahawat) and rolled out advanced digital solutions that improved pricing efficiency, transaction execution, and client engagement.
- Treasury enhanced liquidity resilience by:
  - Compliance with regulatory framework
  - Diversifying funding sources,
  - Optimizing durations, and
  - Lowering overall funding costs.

Contribution to Total Assets
(Q2-2026)



Contribution to Operating Income
(Q2-2026)



Business Highlights

Banking Groups

“World Elite Mastercard”

Launched the world’s first dual-chip contactless card for Private Banking, pioneering a new global standard for security and digital innovation.

“Warba Travel Program”

Launched Visa cardholder travel rewards with flexible airline and hotel point redemptions.

“New Cashback Program”

Introduced a strategic program offering up to 10% cashback on eligible transactions and KD 1,000 monthly rewards to drive growth within the Private and Upper Affluent segment.

“The Visa Infinite”

Launched Visa Infinite Privilege targeting ultra hight net worth customers and Visa Infinite targeting affluent and private banking customers

“Customer Engagement”

Strengthened segment loyalty by completing five customer engagement events for Royal, Priority, and WAVE segments, deepening long-term relationships.

“Summer Spend Campaign”

Rolled out an international campaign offering KD 50 cashback per KD 1,000 spend abroad on all Visa and Mastercard credit card.

Digital Banking

“SiDi savings”

Launched a new SiDi savings accounts to expand banking access for low-income customers, in line with Central Bank of Kuwait’s efforts to promote Financial Inclusion

Corporate Responsibility

“CBK Diraya” Campaign”

Presented in different societal fronts and through the bank’s applications.

“ESG Partnership”

Signed MoU with Eco Incubator for Environment and Energy.

“Social Responsibility”

4th consecutive sponsorship of Kuwait Down Syndrome Association Marathon.

“Youth Development”

Partnered with FZ Sports Academy to empower youth.

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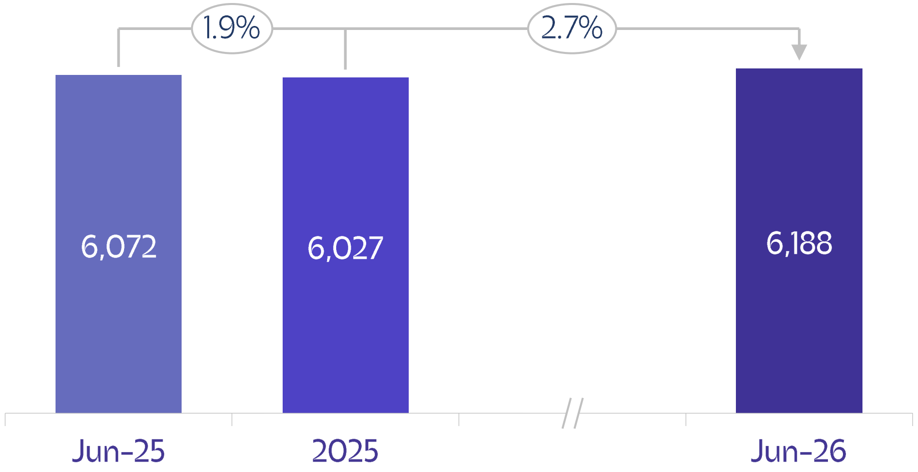
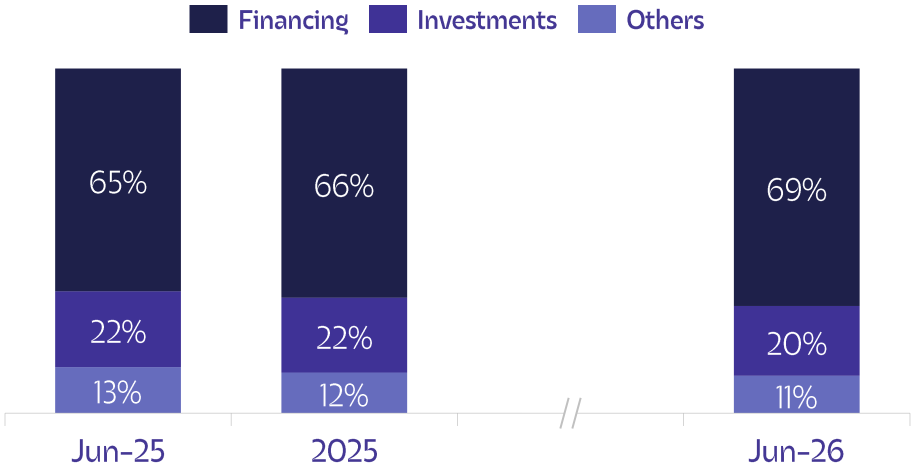
Balance Sheet Progress

Figures in Million KWD

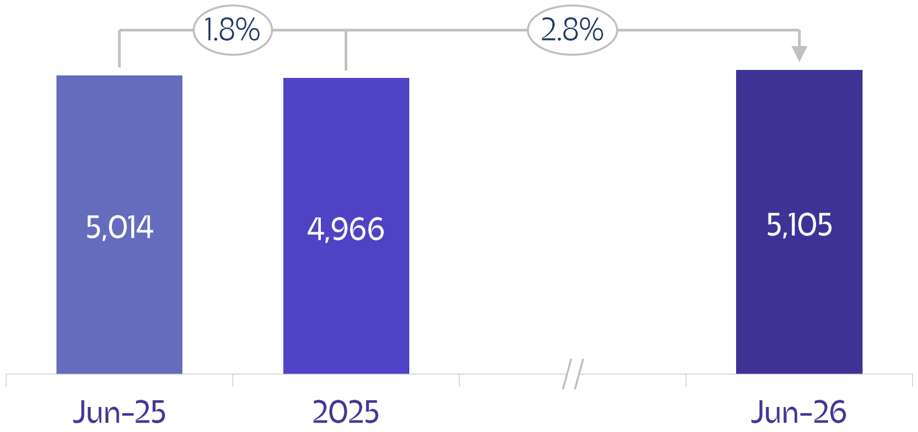
Assets



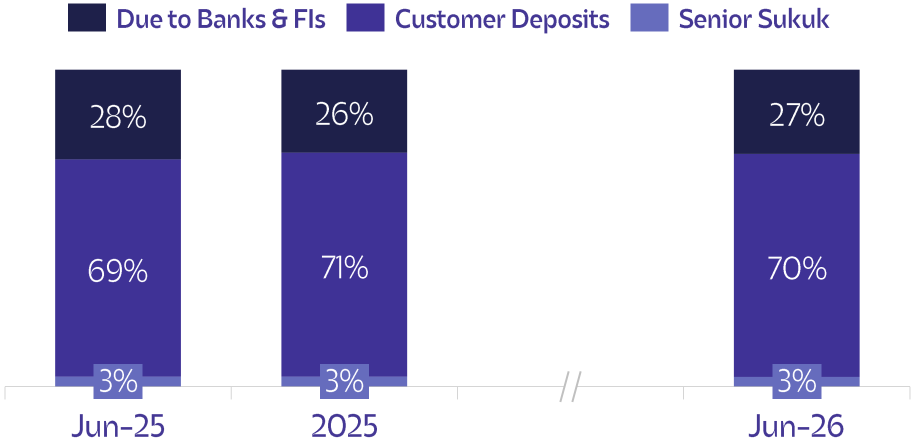
Assets Composition



Funding



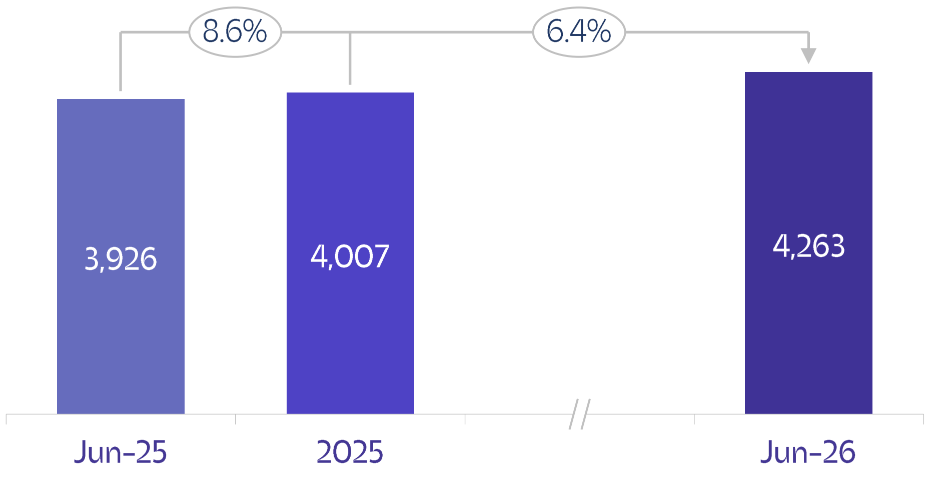
Funding Mix



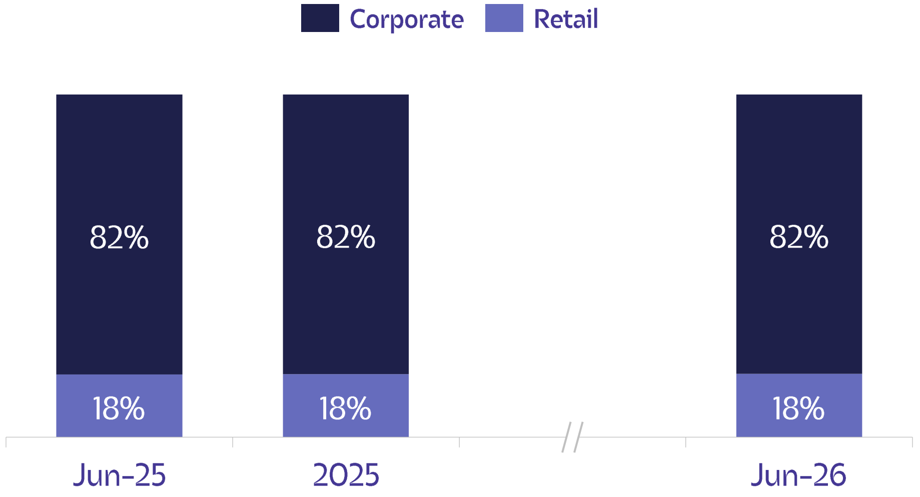
Assets Quality

Figures in Million KWD

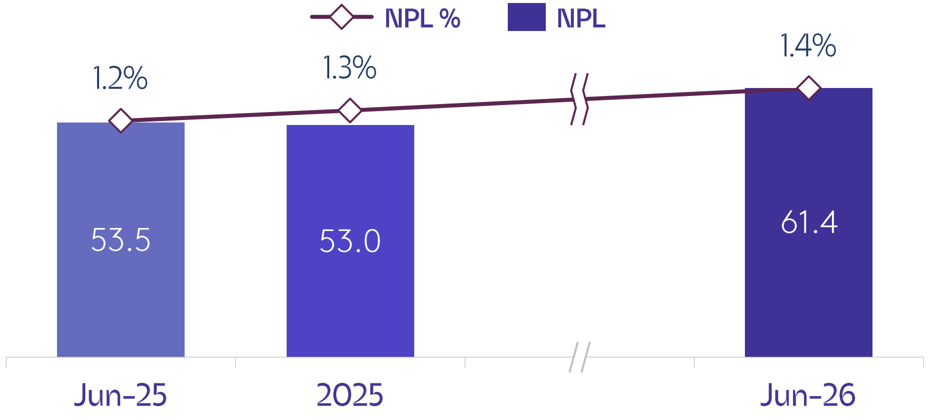
Financing



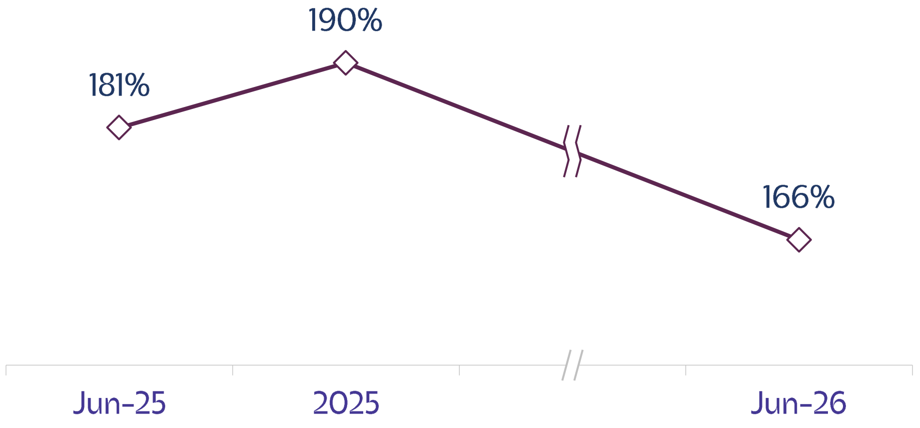
Financing by Segment



NPL Ratio



Coverage Ratio



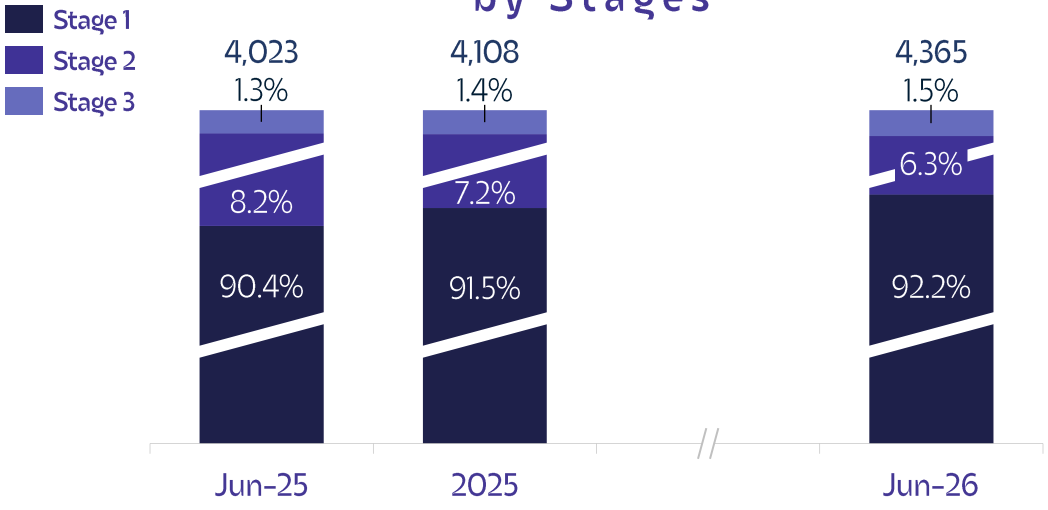
Assets Quality *(Continued)*

Figures in Million KWD

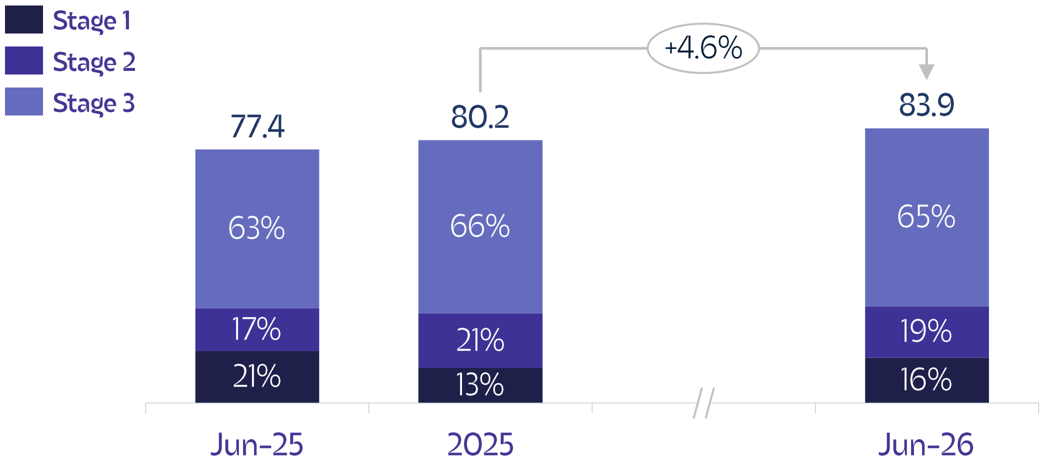
ECL Classification

ECL Classification	Stage 1	Stage 2	Stage 3	Total
Gross Financing	4,027	273	65	4,365
Non Cash Facilities	554	49	18	622
ECL Allowances	14	16	54	84

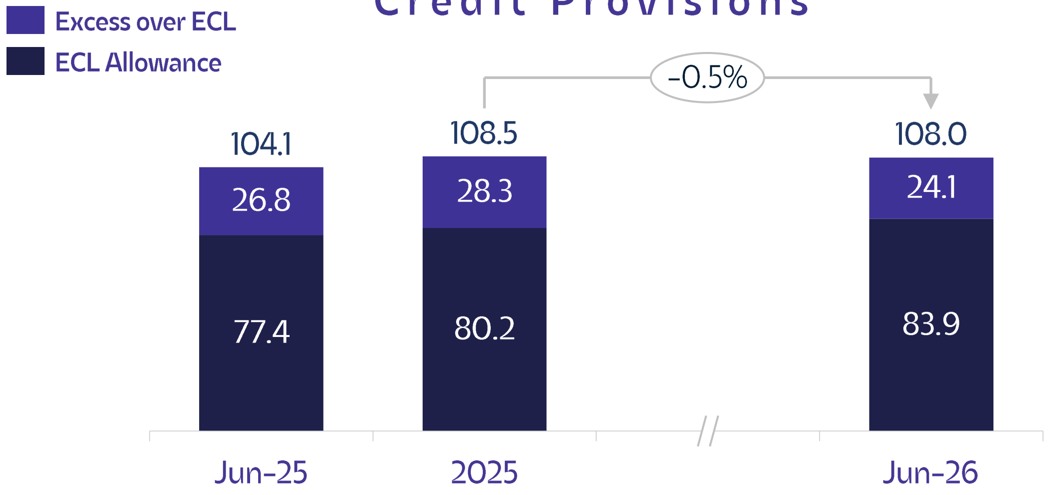
Gross Financing by Stages



ECL Allowance

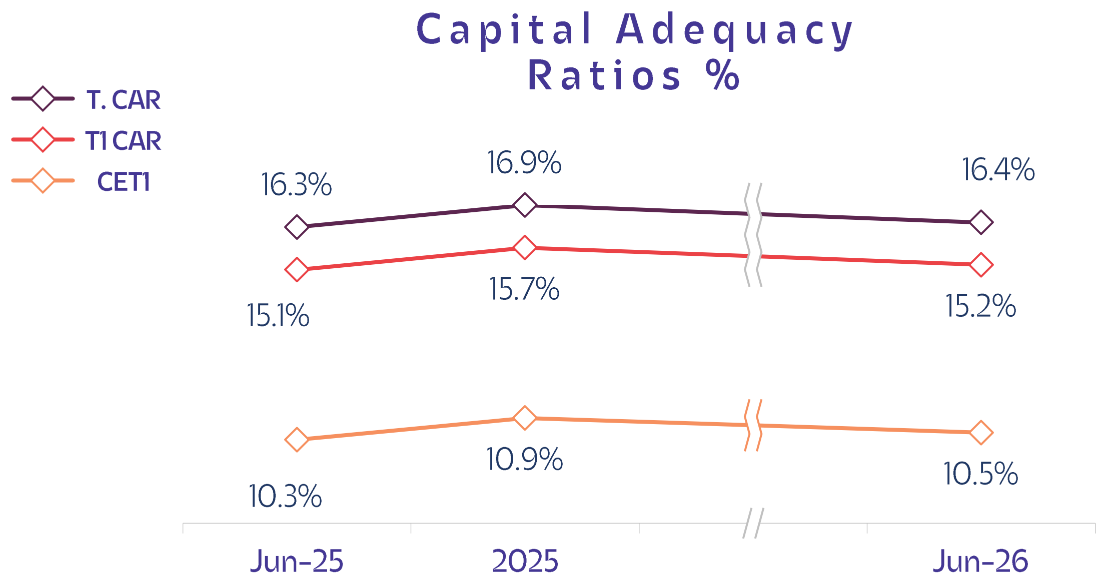


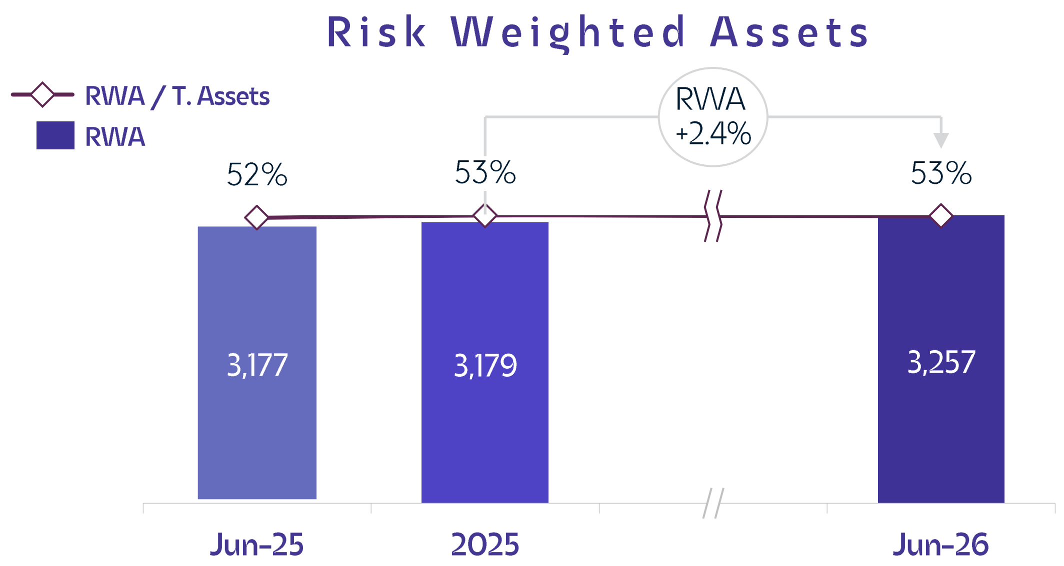
Credit Provisions

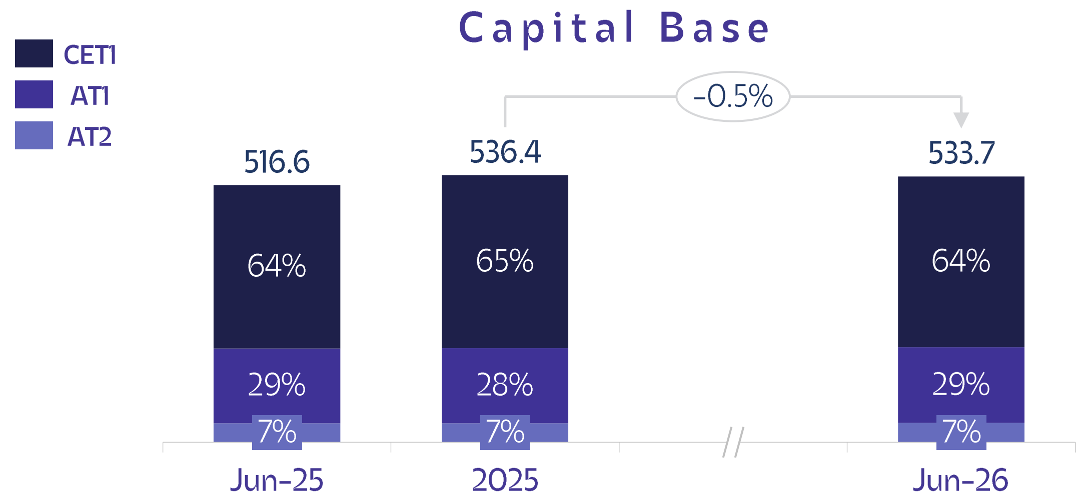


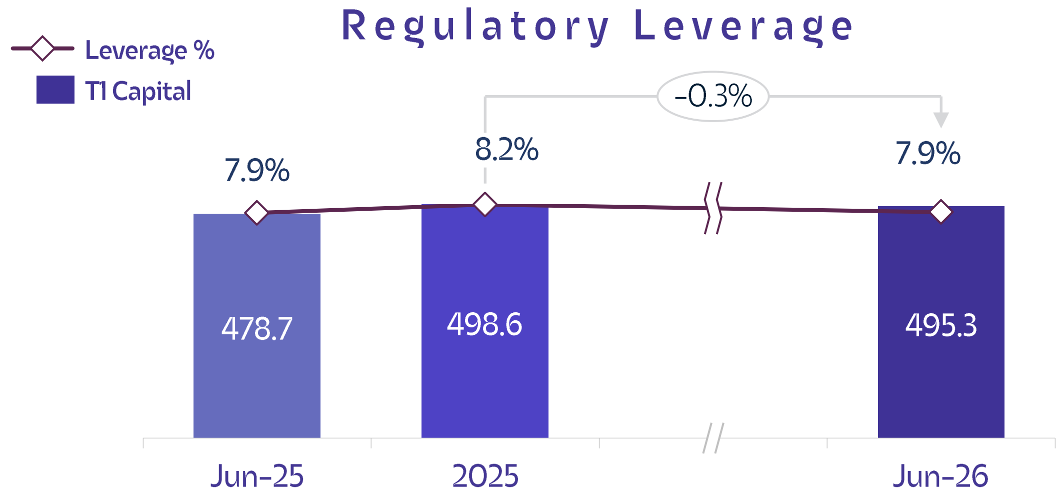
Capital Adequacy

Figures in Million KWD



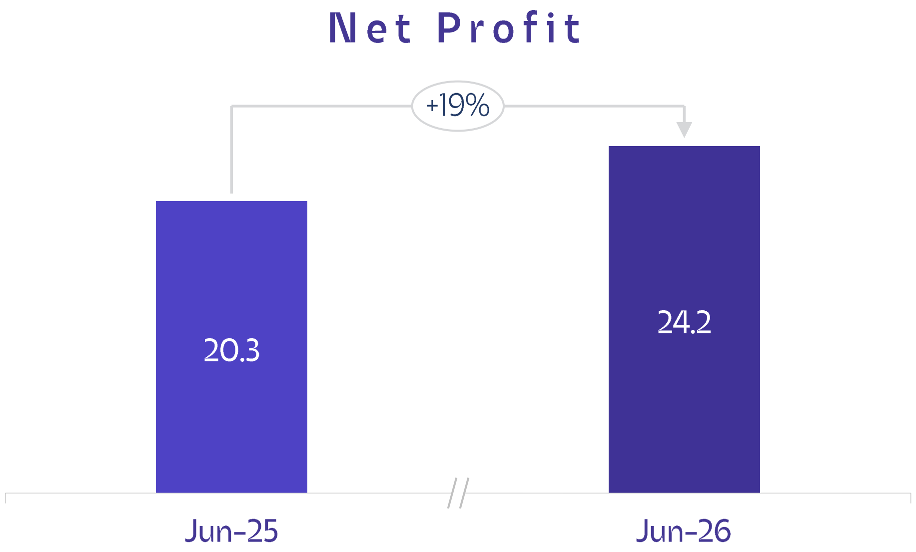


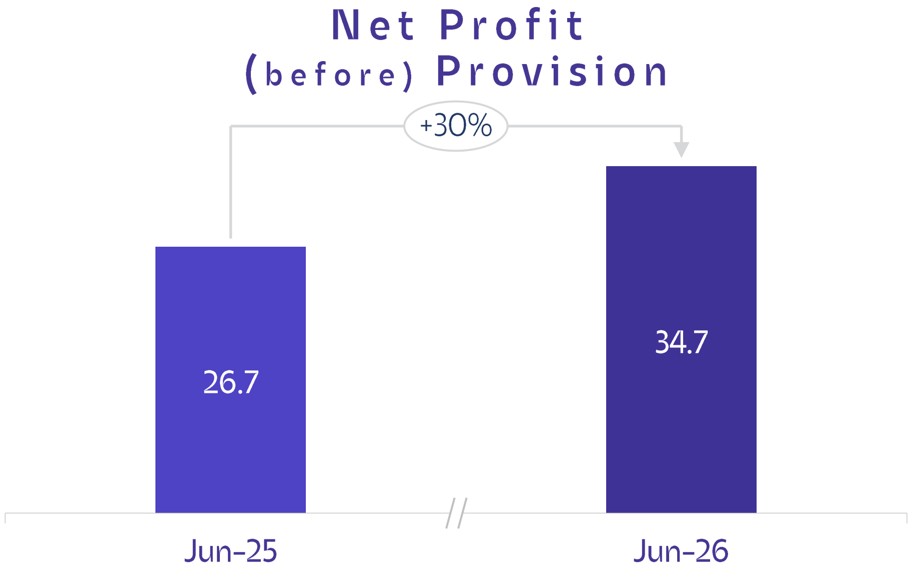


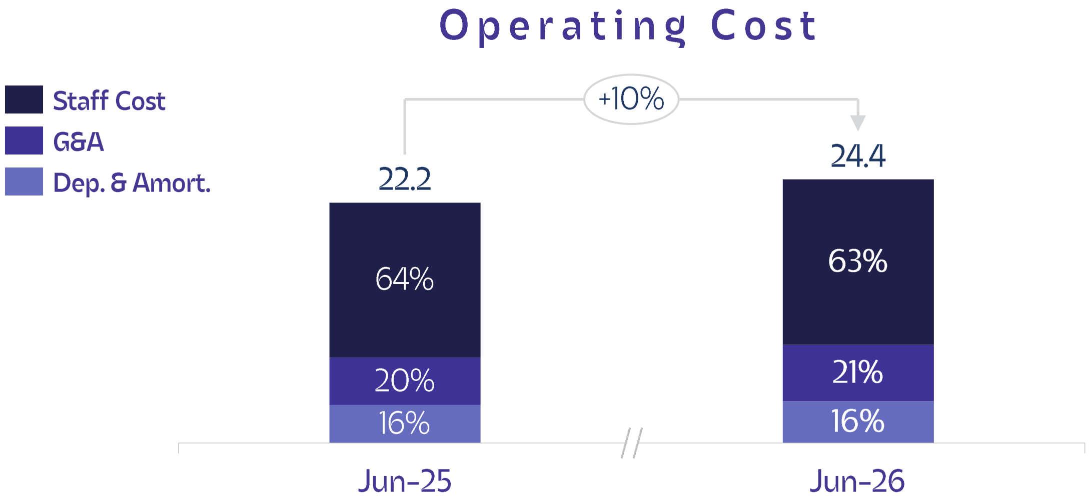


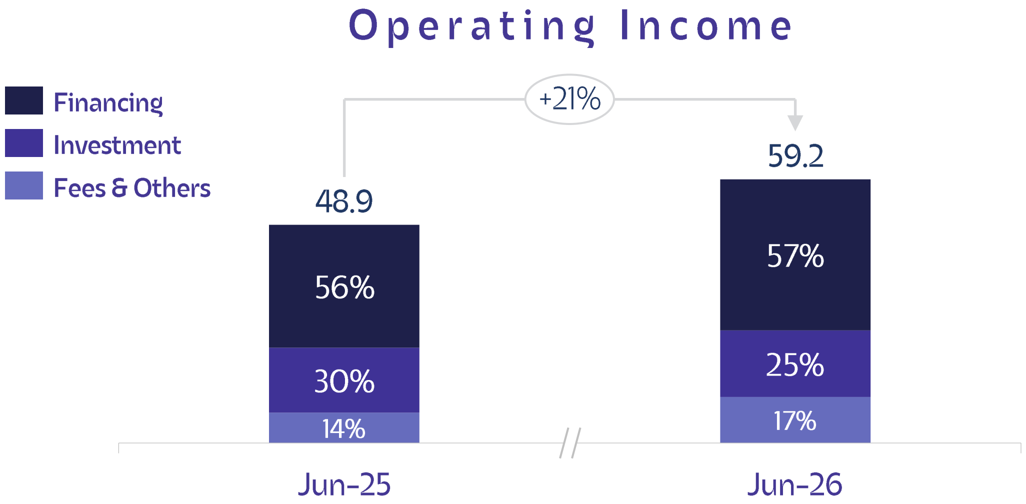
Earnings Results

Figures in Million KWD





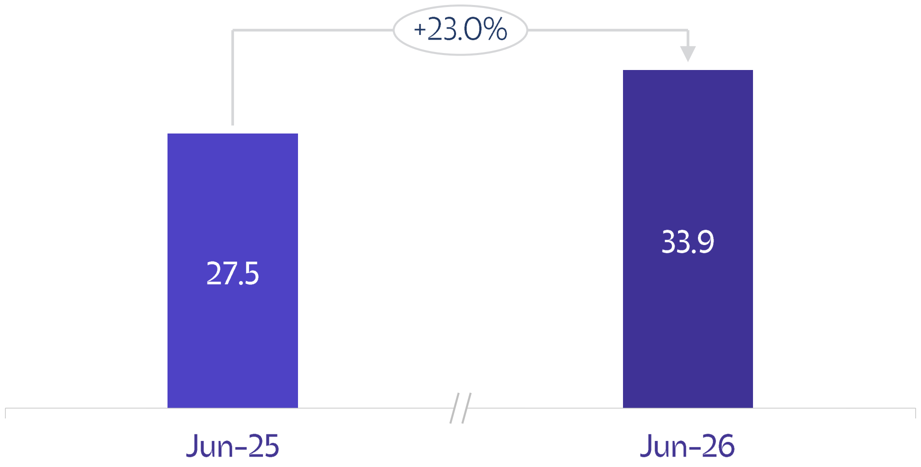




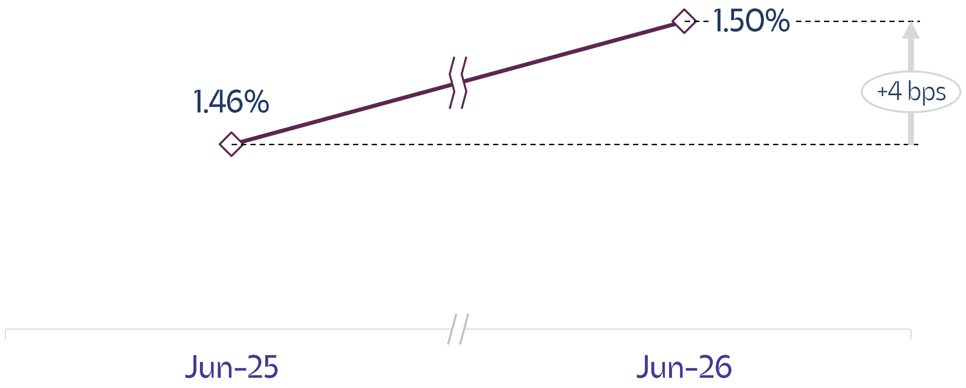
Earnings Results *(Continued)*

Figures in Million KWD

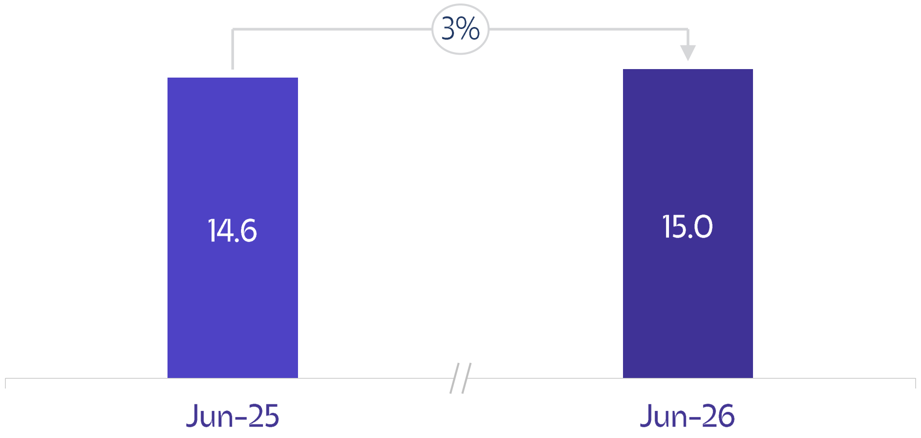
Net Financing Income



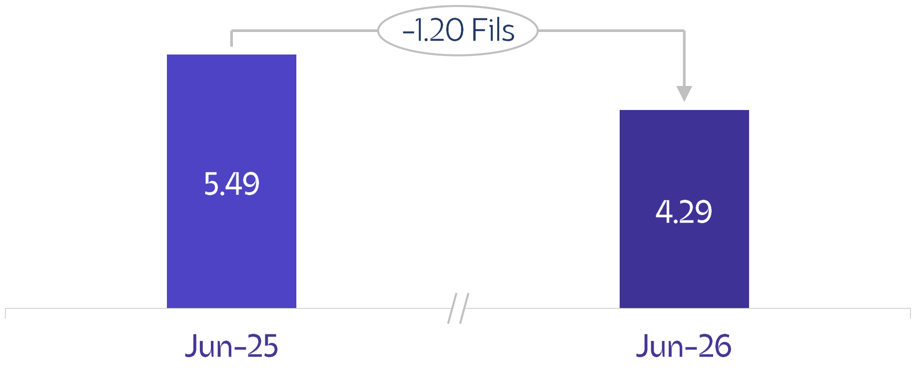
Net Financing Margin (NFM)



Investment Income

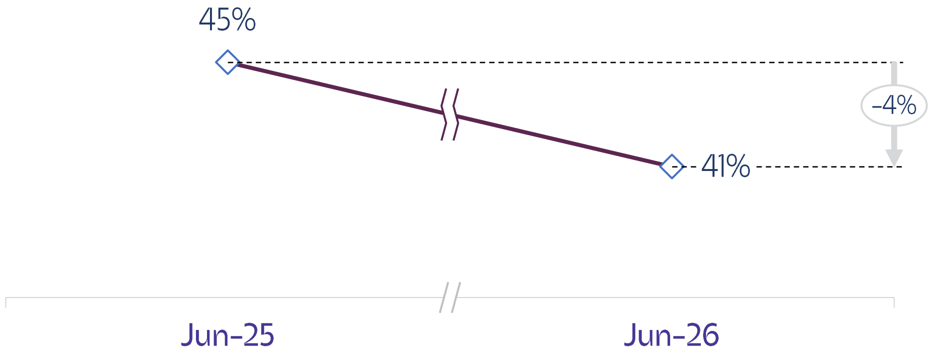


Earning Per Share (EPS)

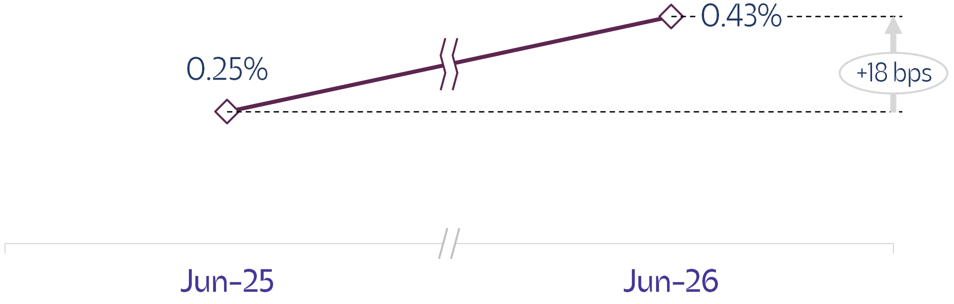


Earnings Results *(Continued)*

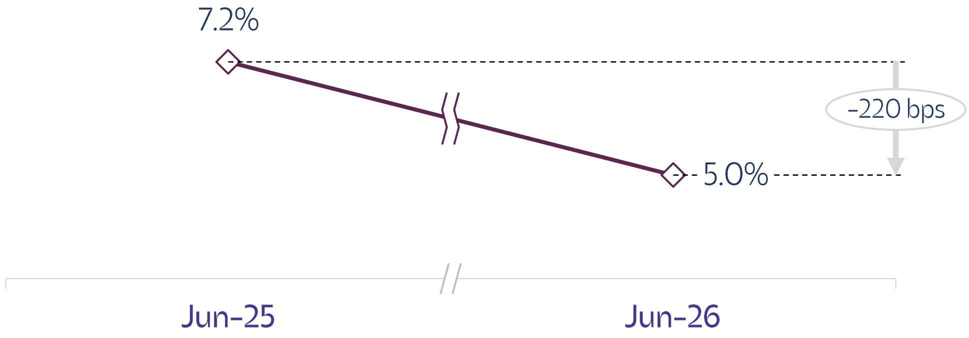
Cost to Income Ratio



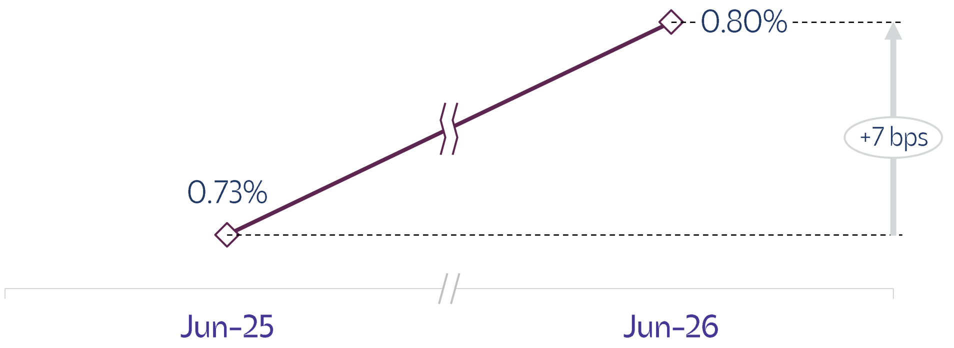
Credit Provision Charges %



ROAE "Shareholders"



ROAA



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بنك وربة
WARBA BANK

Financial Statements – Comparative

Figures in Thousand KWD

Balance Sheet	Q2-2026	YE-2025	Growth (YTD)	
			KWD	%
Placements & Balances with Banks	556,618	600,103	(43,485)	(7%)
Financing Receivable	4,263,172	4,007,489	255,683	6%
Investments	1,255,472	1,306,653	(51,181)	(4%)
Fixed & Other Assets	113,219	112,801	418	0%
Total Assets	**6,188,481**	**6,027,046**	**161,435**	**3%**
Due to Banks & FIs	1,357,145	1,299,061	58,084	4%
Customer Deposits	3,589,839	3,510,073	79,766	2%
Senior Sukuk	157,863	156,574	1,289	1%
Other Liabilities	110,705	82,383	28,322	34%
Total Liabilities	**5,215,552**	**5,048,091**	**167,461**	**3%**
Share Capital & Premium	771,048	748,557	22,491	3%
Retained Earnings	27,327	52,063	(24,736)	(48%)
Reserves	21,959	25,740	(3,781)	(15%)
Shareholders' Equity	**820,334**	**826,360**	**(6,026)**	**(1%)**
Tier 1 Sukuk	152,595	152,595	0	0%
Total Equity	**972,929**	**978,955**	**(6,026)**	**(1%)**
Total Liabilities and Equity	**6,188,481**	**6,027,046**	**161,435**	**3%**

Statement of Profit or Loss	Q2-2026	Q2-2025	Growth (Y-o-Y)	
			KWD	%
Financing Income	125,090	125,549	(459)	(0%)
Financing Cost	91,234	98,034	(6,800)	(7%)
Net Financing Margin	**33,856**	**27,515**	**6,341**	**23%**
Investment Income	14,988	14,579	409	3%
Fees & Commissions	7,967	6,200	1,767	29%
Foreign Exchange Income	1,674	(786)	2,460	313%
Other Income	666	1,424	(758)	(53%)
Operating Income	**59,151**	**48,932**	**10,219**	**21%**
Staff Cost	15,316	14,347	969	7%
General & Admin Expenses	5,198	4,375	823	19%
Dep. & Amort. Expenses	3,891	3,522	369	10%
Operating Expenses	**24,405**	**22,244**	**2,161**	**10%**
Net Operating Income	**34,746**	**26,688**	**8,058**	**30%**
Provisions	9,777	5,306	4,471	84%
Taxes	786	1,048	(262)	(25%)
Net Profit	**24,183**	**20,334**	**3,849**	**19%**
EPS (fils)	**4.29**	**5.49**	**(1.20)**	**(22%)**

Financial Statements – Trend

Figures in Thousand KWD

Balance Sheet	2023	2024	2025
Placements & Balances with Banks	633,597	841,665	600,103
Financing Receivable	3,452,952	3,642,603	4,007,489
Investments	653,133	738,809	1,306,653
Fixed & Other Assets	92,527	70,695	112,801
Total Assets	**4,832,209**	**5,293,772**	**6,027,046**
Due to Banks & FIs	1,162,849	1,332,641	1,299,061
Customer Deposits	2,907,145	3,149,067	3,510,073
Senior Sukuk	304,331	308,304	156,574
Other Liabilities	66,688	92,010	82,383
Total Liabilities	**4,441,013**	**4,882,022**	**5,048,091**
Share Capital & Premium	286,375	298,735	748,557
Retained Earnings	23,484	28,097	52,063
Reserves	5,529	9,110	25,740
Shareholders' Equity	**315,388**	**335,942**	**826,360**
Tier 1 Sukuk	75,808	75,808	152,595
Total Equity	**391,196**	**411,750**	**978,955**
Total Liabilities and Equity	**4,832,209**	**5,293,772**	**6,027,046**

Statement of Profit or Loss	2023	2024	2025
Financing Income	224,809	244,859	257,916
Financing Cost	180,782	190,070	198,117
Net Financing Margin	**44,027**	**54,789**	**59,799**
Investment Income	10,845	10,607	32,675
Fees & Commissions	5,283	7,734	11,849
Foreign Exchange Income	893	4,448	2,147
Other Income	3,074	2,728	2,824
Operating Income	**64,122**	**80,306**	**109,294**
Staff Cost	26,448	29,124	30,054
General & Admin Expenses	8,709	9,707	10,648
Depreciation & Amortization Expenses	5,783	7,526	7,570
Operating Expenses	**40,940**	**46,357**	**48,272**
Net Operating Income	**23,182**	**33,949**	**61,022**
Provisions	2,508	10,408	10,248
Taxes	1,007	1,139	2,313
Net Profit	**19,667**	**22,402**	**48,461**
EPS (fils)	**6.23**	**7.26**	**10.54**

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