نموذج الإفصاح عن المعلومات الجوهرية

Disclosure of Material Information Form

Date	17/08/2026	التاريخ
Name of the Listed Company		**اسم الشركة المدرجة**
Arzan Financial Group for Finance and Investment (K.P.S.C)		مجموعة أرزان المالية للتمويل والاستثمار ش.م.ك (عامة)
Material Information		**المعلومة الجوهرية**
Disclose of the FY2026 Second Quarter Analyst Conference Meeting: 1. FY2026 Second Quarter Arzan Financial Group Analysts / Investors Conference was conducted via a live broadcast on the internet on Monday 17/08/2026 at 1:00 pm (according to local time). There was no new material information disclosed during the conference. 2. Attached are the Analyst Conference Presentation. 3. Arzan Financial Group shall disclose the minutes of the Conference within 3 working days post the date of the conference.		افصاح مجموعة أرزان عن مؤتمر المحللين للربع الثاني من السنة المالية 2026: 1. عقدت مجموعة أرزان المالية مؤتمر المحللين / المستثمرين للربع الثاني من السنة المالية 2026 عن طريق بث مباشر على شبكة الانترنت في تمام الساعة 1:00 ظهراً يوم الاثنين الموافق 2026/08/17 (وفق التوقيت المحلي)، حيث لم يتم الافصاح عن أي معلومات جوهرية جديدة خلال المؤتمر. 2. مرفق العرض التقديمي لمؤتمر المحللين. 3. سوف تقوم مجموعة أرزان المالية بالإفصاح عن محضر المؤتمر خلال 3 أيام عمل من تاريخ المؤتمر.
Significant Effect of the material information on the financial position of the company		**أثر المعلومة الجوهرية على المركز المالي للشركة**
No impact.		لا يوجد.

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مجموعة أرزان المالية

FINANCIAL ANALYSIS CONFERENCE H1,2026

AUG 17- 2026

ARZAN FINANCIAL GROUP FOR FINANCING AND INVESTING K.P.S.C.
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AGENDA

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FINANCIAL HIGHLIGHT

H1-2026

ARZAN FINANCIAL GROUP FOR FINANCING AND INVESTING K.P.S.C.

Important Notice

Interim condensed consolidated financial information for the period ended 30 June 2025 has been restated following the finalization of the purchase price allocation relating to an investment in associates in accordance with IFRS 3. As a result, the related impairment recognized in the associate was adjusted accordingly.

Consequently, the Group's share of results from associates increased by KD 7,757,896. Accordingly, the previously reported basic and diluted earnings per share for the Six-month period ended 30 June 2025, amounting to 9.768 fils and 9.757 fils, respectively, were recalculated after reflecting the retrospective adjustments (Note 6 and Note 13).

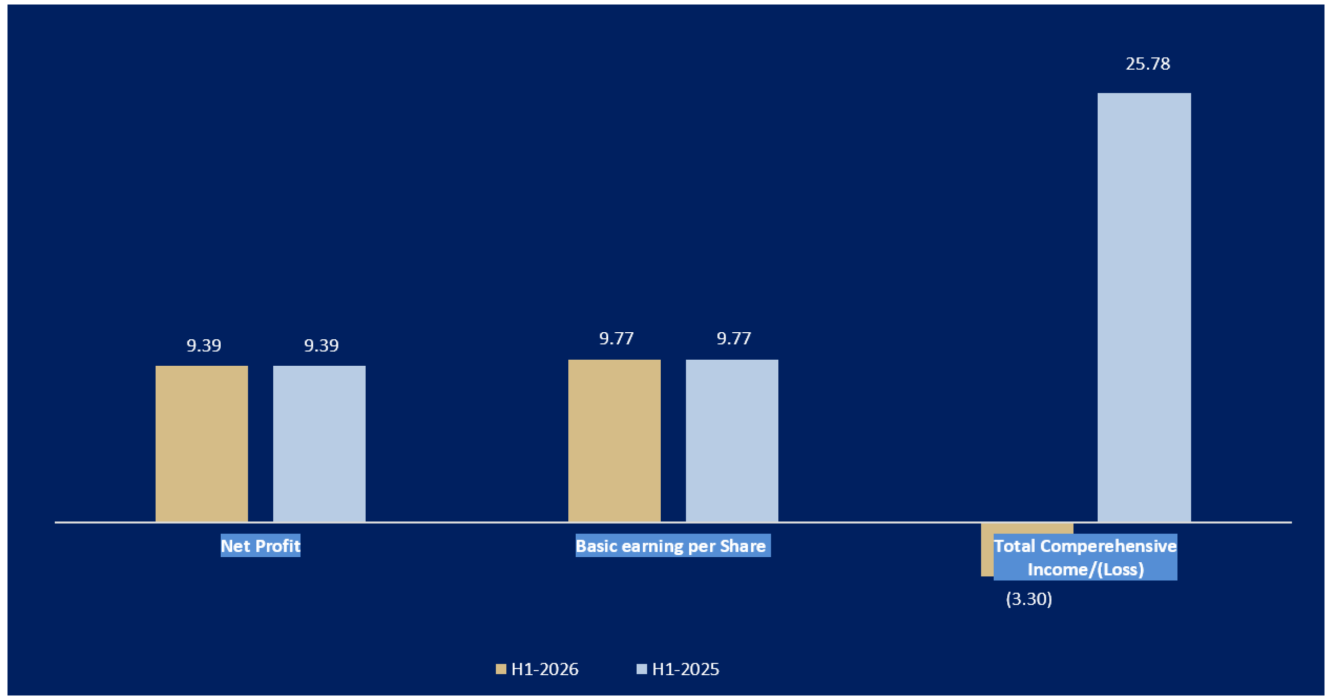
In this presentation, we have included the comparative figures for H1 2025, ended 30 June 2025, before restatement (as originally issued in the previous year), in order to provide a clearer view of the Group's financial position and performance prior to the restatement. This enables a more meaningful comparison with the Group's financial position and performance for H1 2026.

KEY FINANCIAL METRICS H1-2026

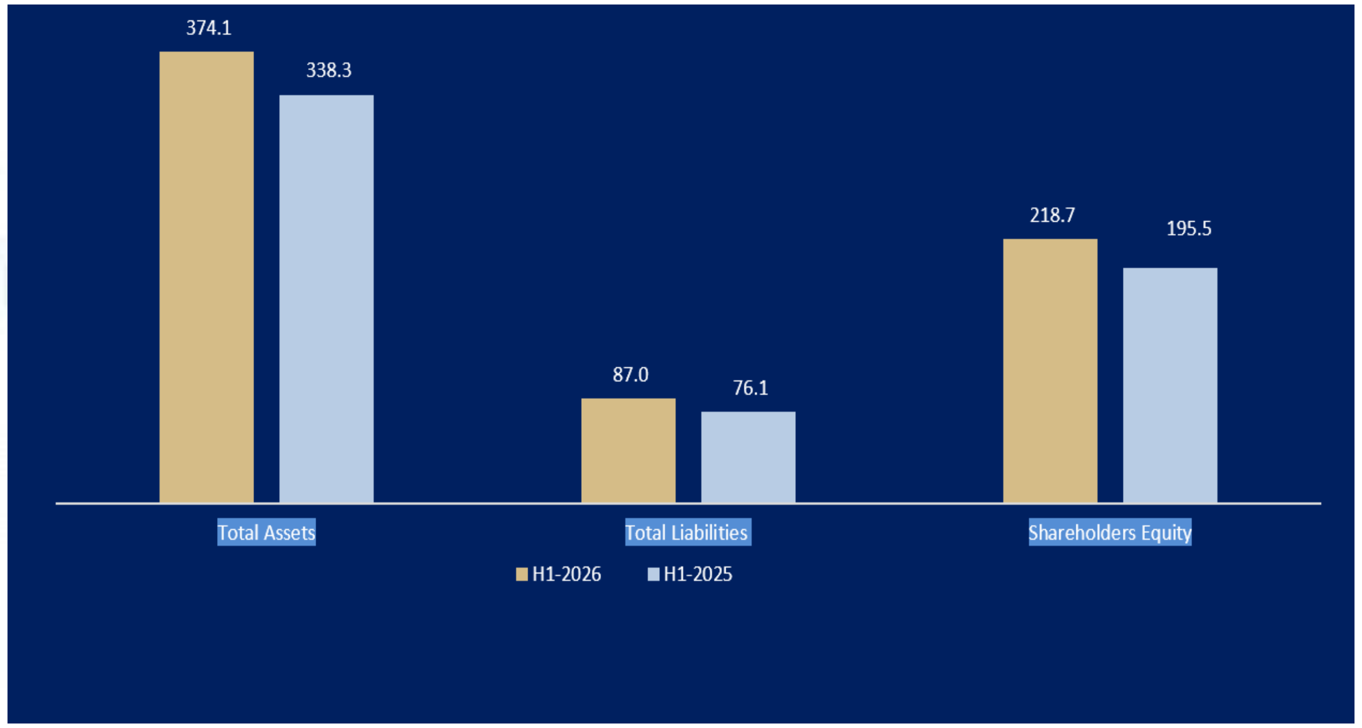
Key Financial Topic		H1-2026	H1-2025	%
Income Statement				
Net Profit *	Million	9.39	9.39	▼
Basic earning per share *	Fils	9.77	9.77	▲
Total Comperehensive Income/(Loss) *	Million	(3.30)	25.78	▼
Financial Position				
Total Assets	Million	374.1	338.3	▲
Total Liabilities	Million	87.0	76.1	▲
Shareholders Equity *	Million	218.7	195.5	▲
Key Ratio				
Return on assets	%	3.04%	3.03%	▲
Return on equity*	%	4.29%	4.80%	▼
Leverage Ratio	Times	0.25	0.24	▲
Quick Ratio	Times	1.21	1.76	▼

*Note: Attributable to shareholders of the parent company

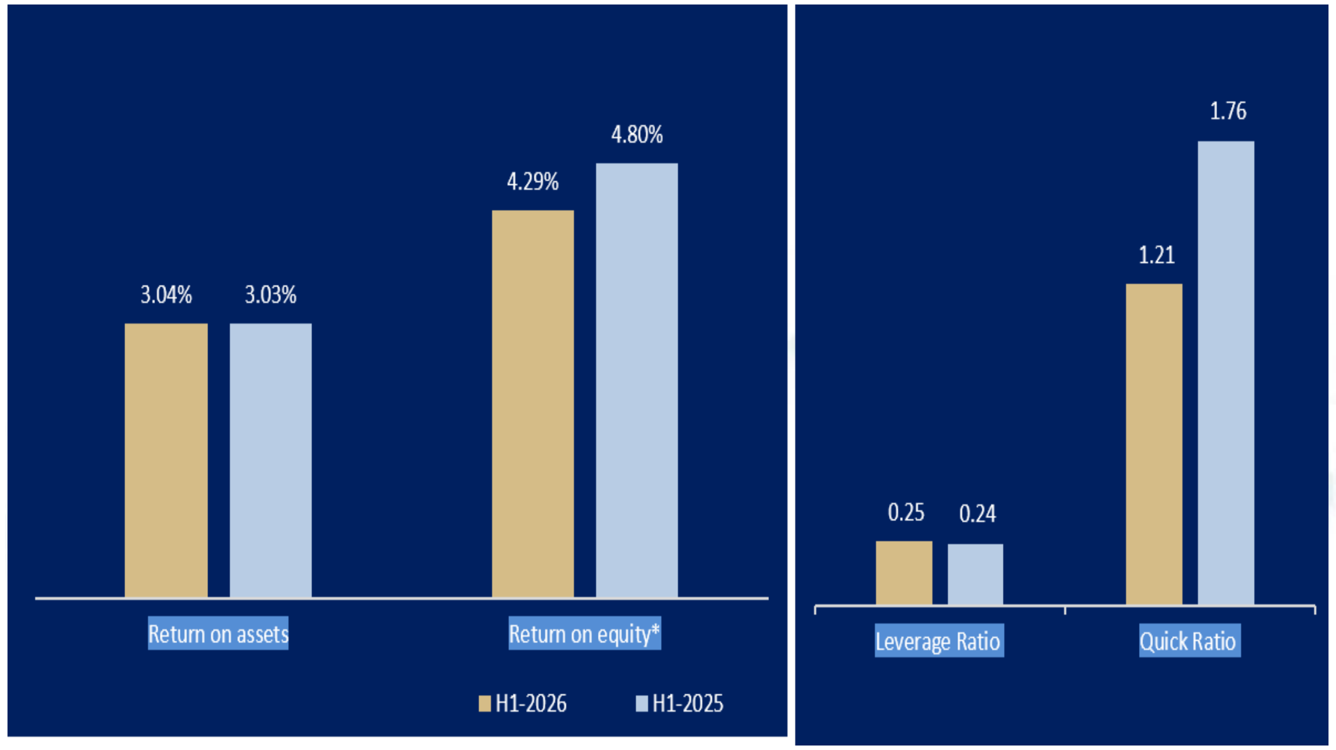
Income Statement



Financial Position



Key Ratio



Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group’s H1 2026 financial position and performance.

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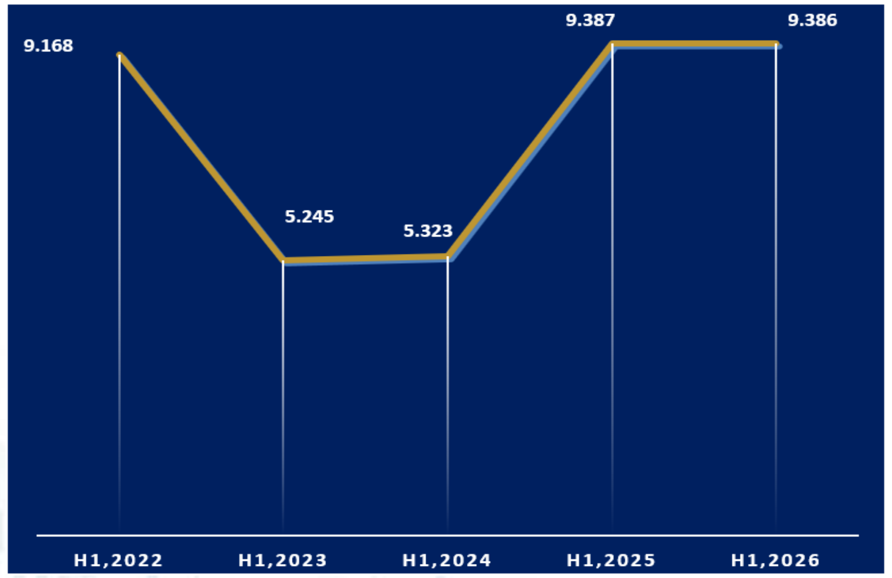
FINANCIAL PERFORMANCE H1-2026

The charts below illustrate the financial performance attributable to the parent company's shareholders for H1 2026, compared to the last four years, as follows:

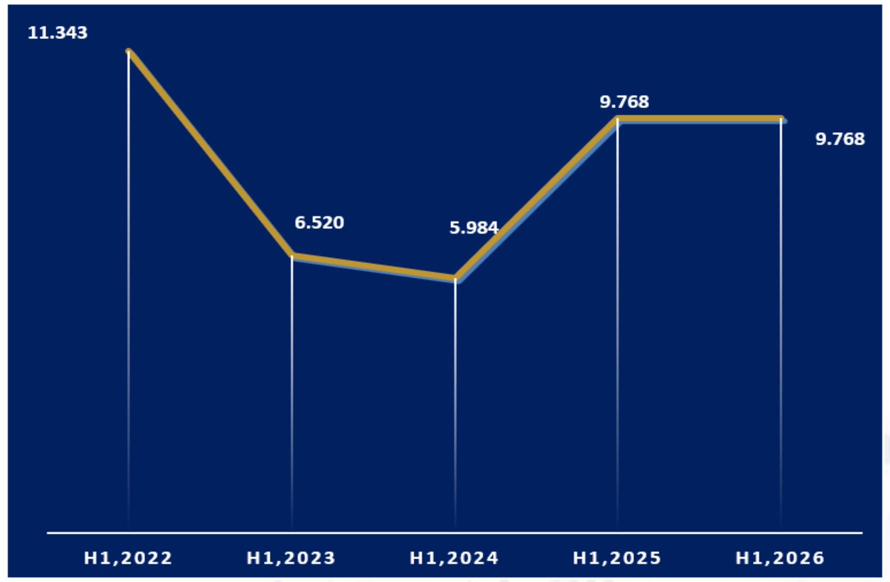
- Net profit and earnings per share (EPS) remained broadly in line with H1 2025.
- Total comprehensive income decreased compared to H1 2025, primarily due to a decrease in the change in fair value of financial assets measured at fair value through other comprehensive income (FVOCI).

Net Income / (KWD Million)

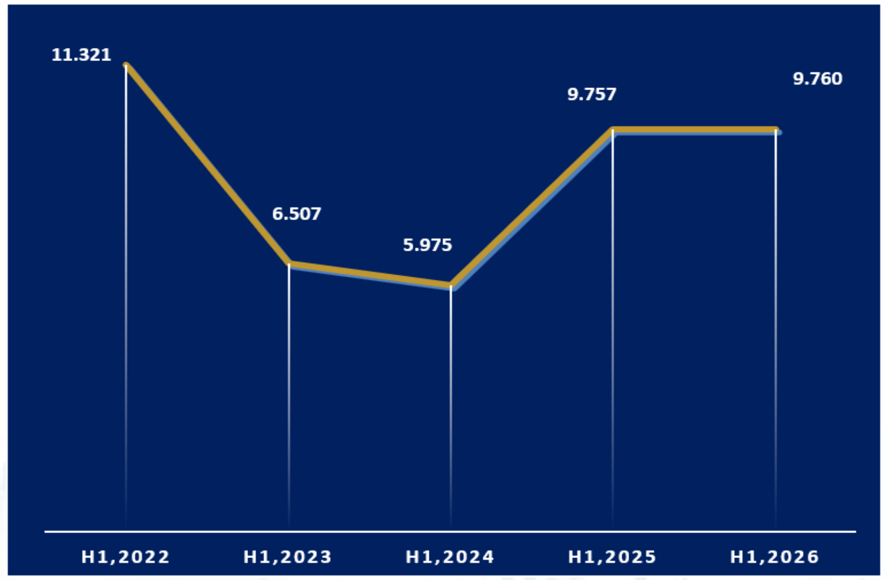


*Amount In Million

Basic Earnings per Share



Diluted Earnings per Share (Files)



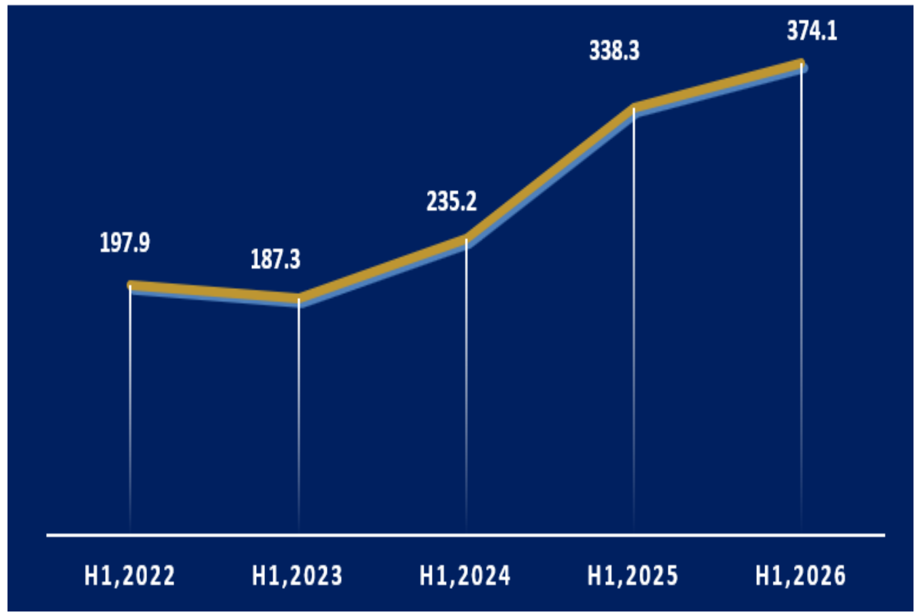
Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group’s H1 2026 financial position and performance.

FINANCIAL POSITION H1,2026

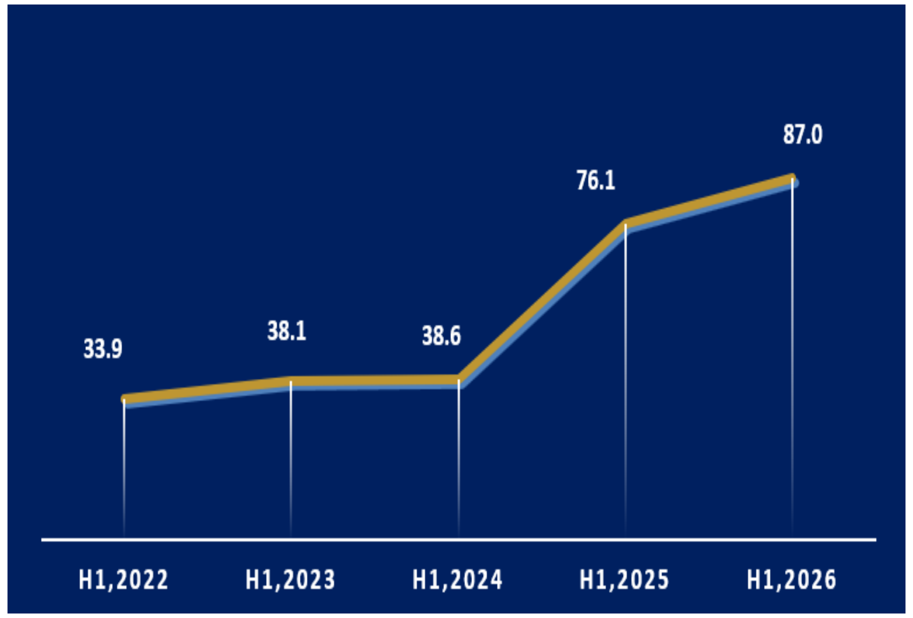
The charts below illustrate the key balance sheet items as of June 30, 2026, compared to the past four years as follows:

- Total assets increased by 11% compared to H1,2025, due to an increase in the following :
  - ✓ Investment in Associates.
  - ✓ Instalment credit debtors & Receivables
- Total liabilities increased by 14% compared to H1,2025, due to an increase in Term Loans .
- Total equity Attributable to parent increased by 12% compared to H1,2025, due to a significant increase in the following :
  - ✓ Share capital
  - ✓ Statutory reserve.
  - ✓ Voluntary reserve.
  - ✓ Retained earnings.

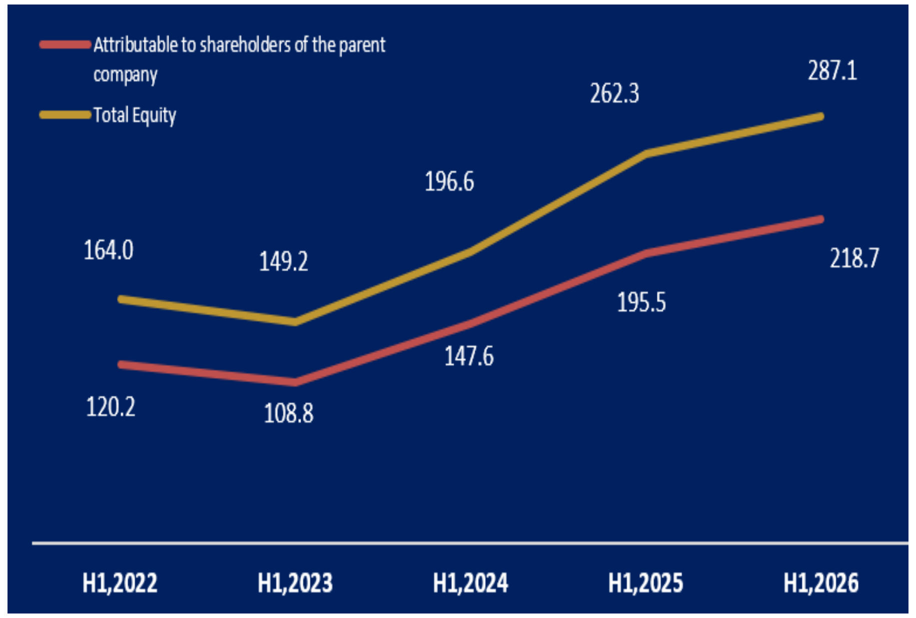
Assets



Total Liabilities



Total Equity



***Amount In Million**

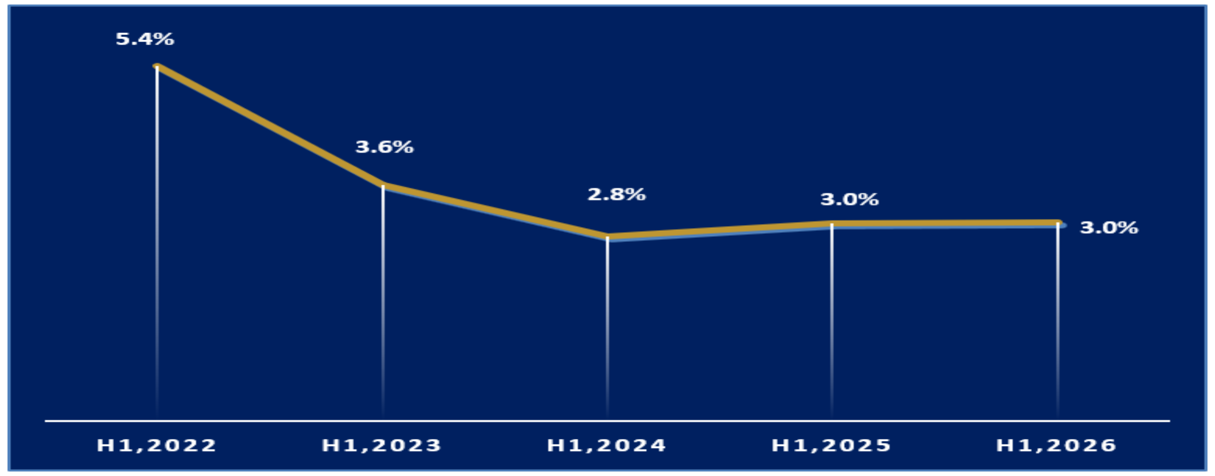
Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group's H1 2026 financial position and performance.

KEY RATIOS H1,2026

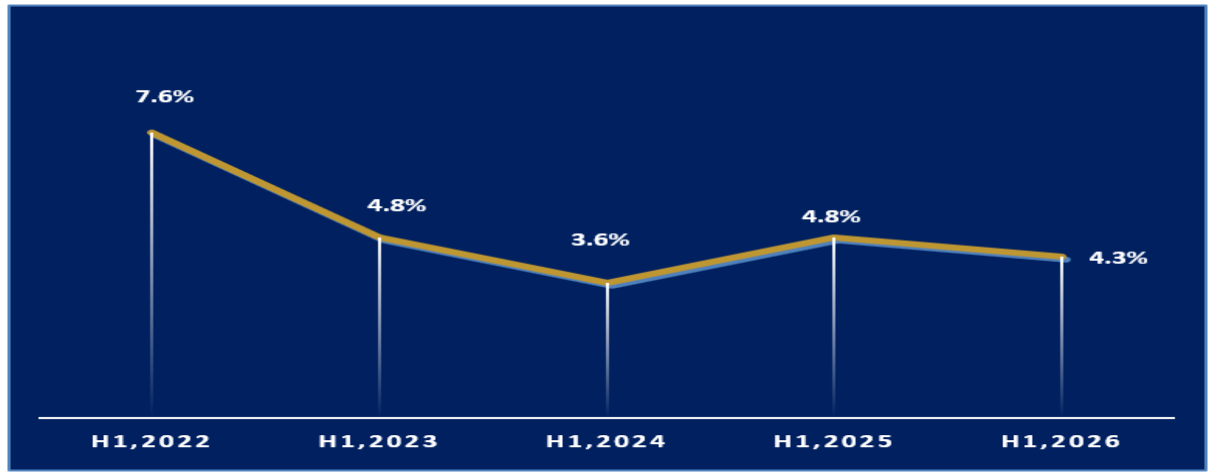
The charts below illustrate the key financial ratios as of June 30, 2026, compared to the past four years as follows:

- Return on Assets remained broadly in line with H1 2025.
- Leverage Ratio remained broadly in line with H1 2025.
- 11% decrease in Return on Equity compared to H1,2025
.
- Quick Ratio is decreased by 31% compared to H1,2025.

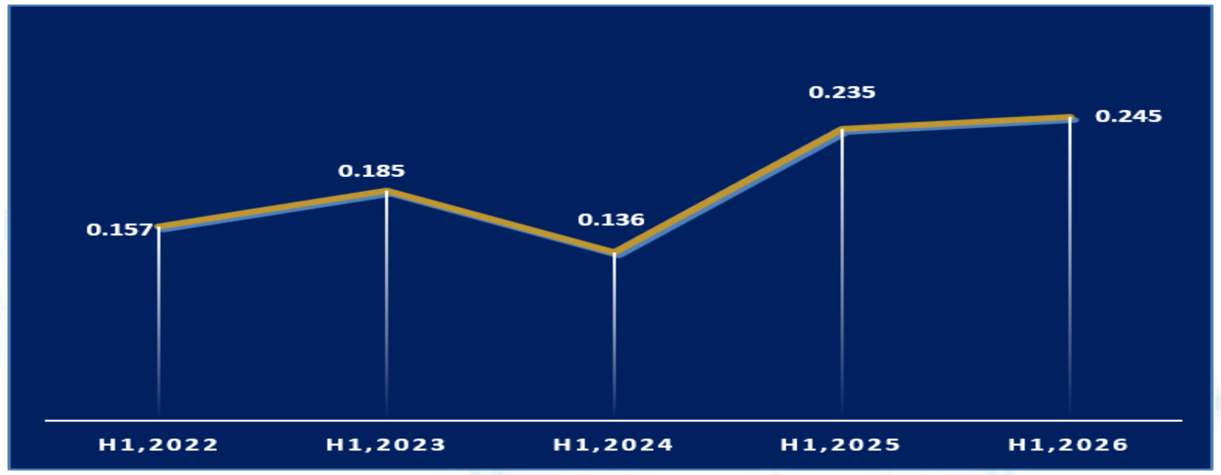
Return on Assets



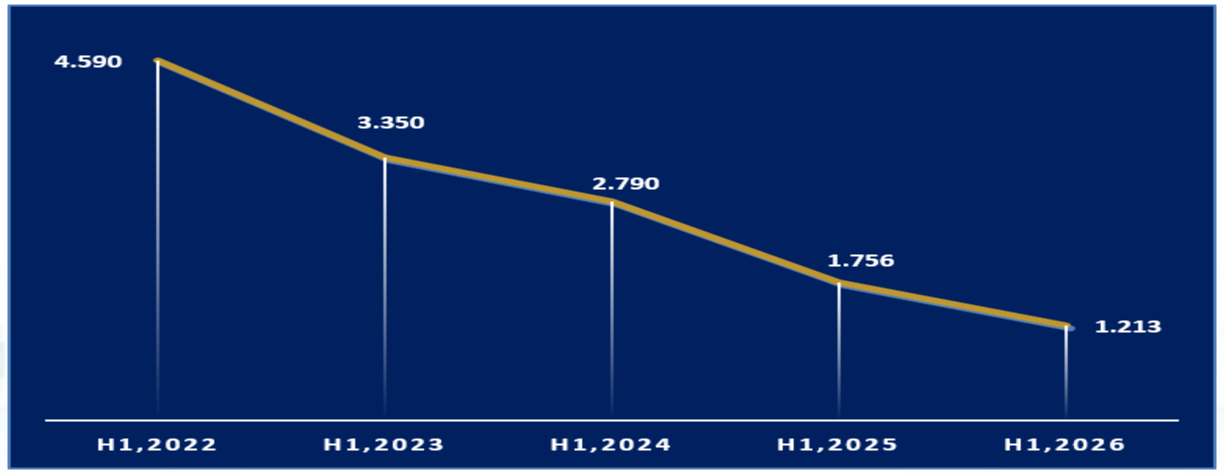
Return on Equity



Leverage Ratio (Times)



Quick Ratio (Times)



Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group's H1 2026 financial position and performance.

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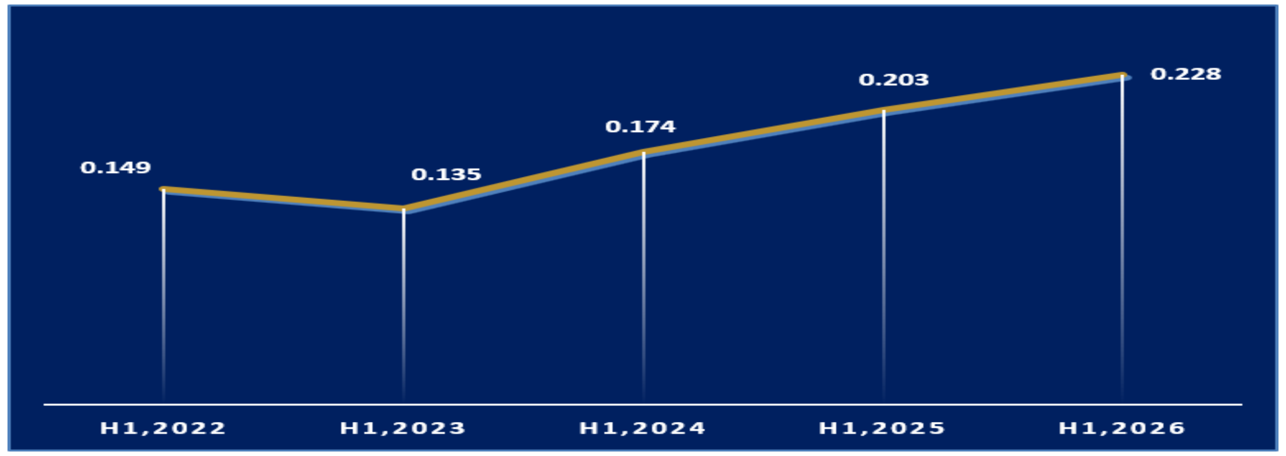
PRICE TO BOOK VALUE AND MARKET CAPITALIZATION

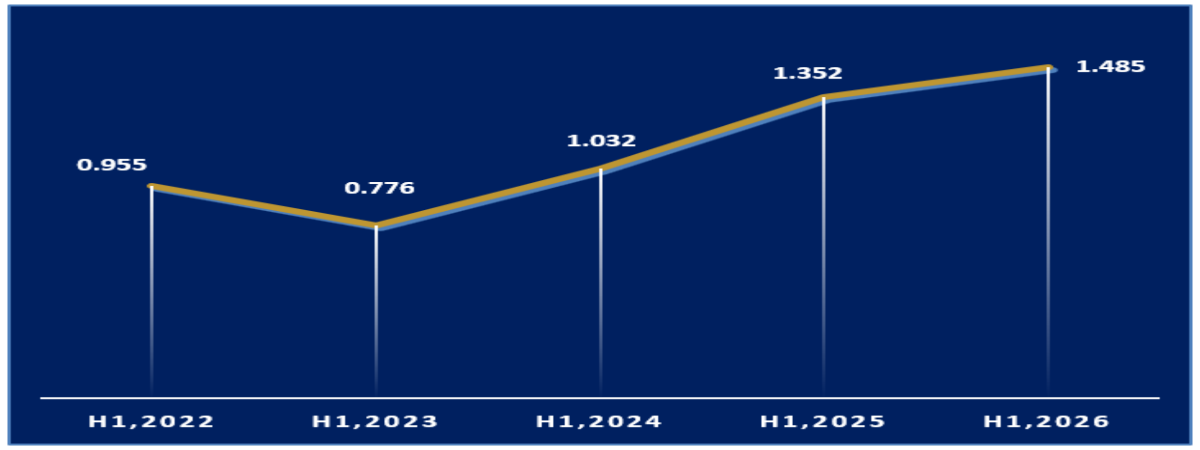
The charts below illustrate the Price-to-Book value and Market Capitalization as of June 30, 2026, compared to the past four years as follows:

- 12% increase in Book Value Per Share compared to H1,2025.
- 23% increase in Market Value Per Share compared to H1,2025.
- 10% increase in Price to Book Value compared to H1,2025.
- 23% increase in Market Capitalization compared to H1,2025.

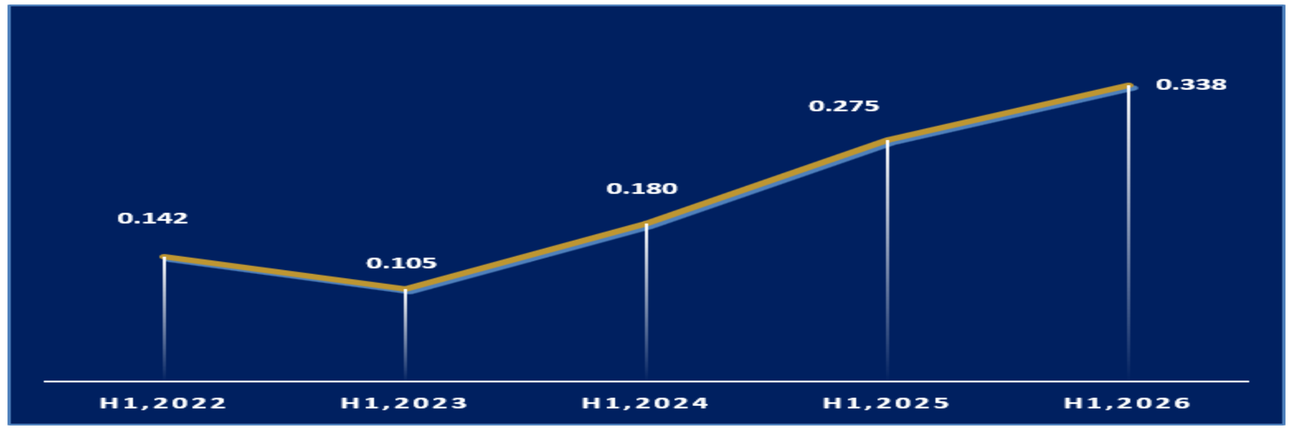
Book value per Share



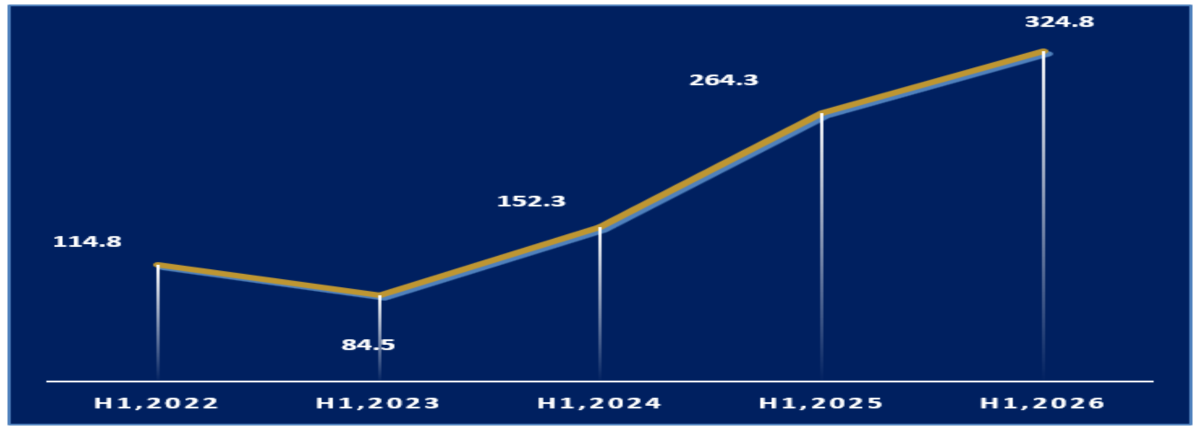
Price to Book Value



Market value per Share



Market Capitalization (Million)



Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group's H1 2026 financial position and performance.

INCOME DRIVERS AND EXPENSES Q2,2026

Income of KWD 18.383 and Expenses of KWD 6.850 Amount in Million.

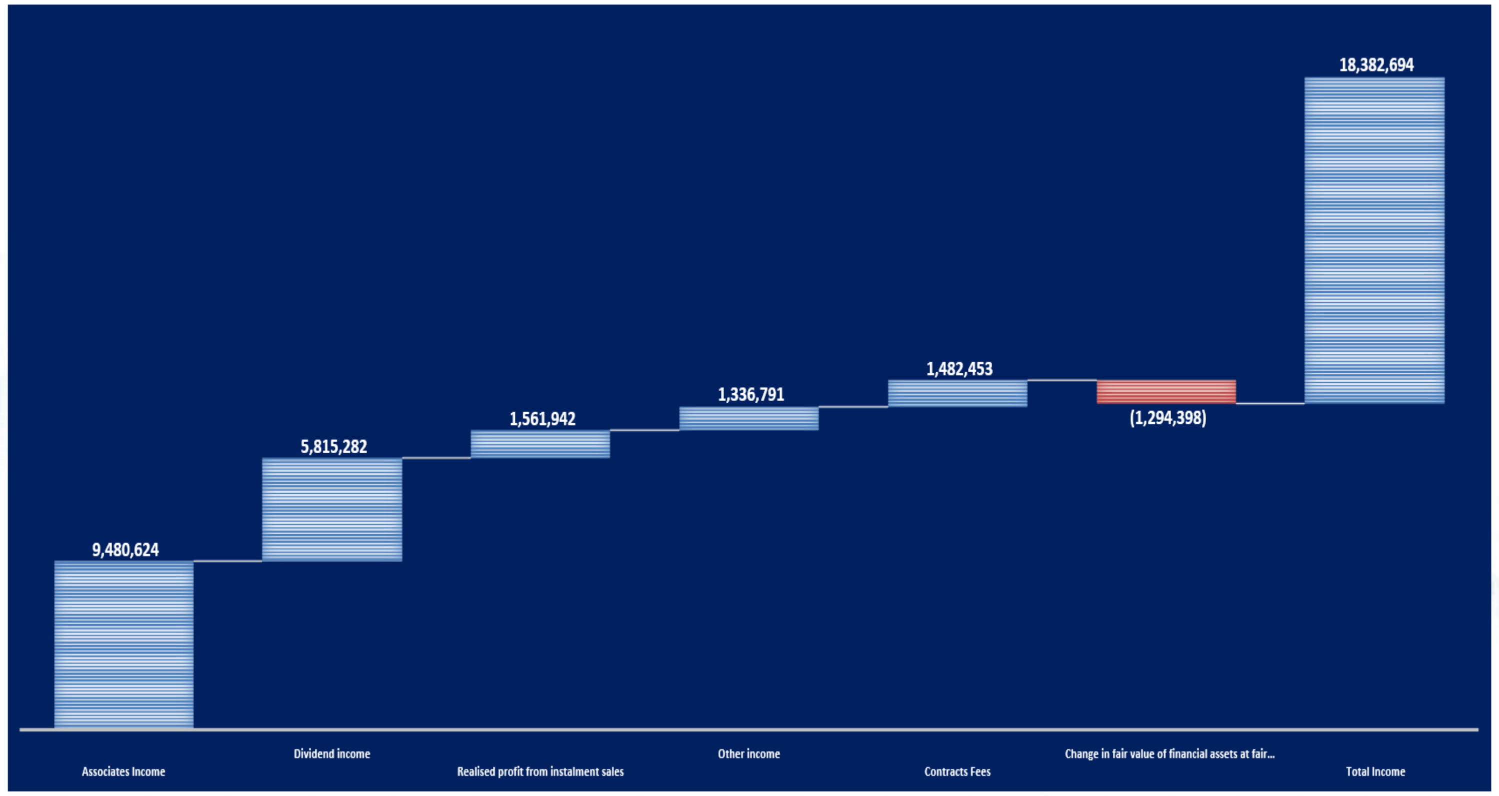
Income Drivers

- Share of results of associates contributed 52% of the total income
- Dividend income contributed 32% of the total income.
- Income from instalment sales and interest income contributed 8% of the total income.
- Revenue from the contracts with customers contributed 7% of the total income.

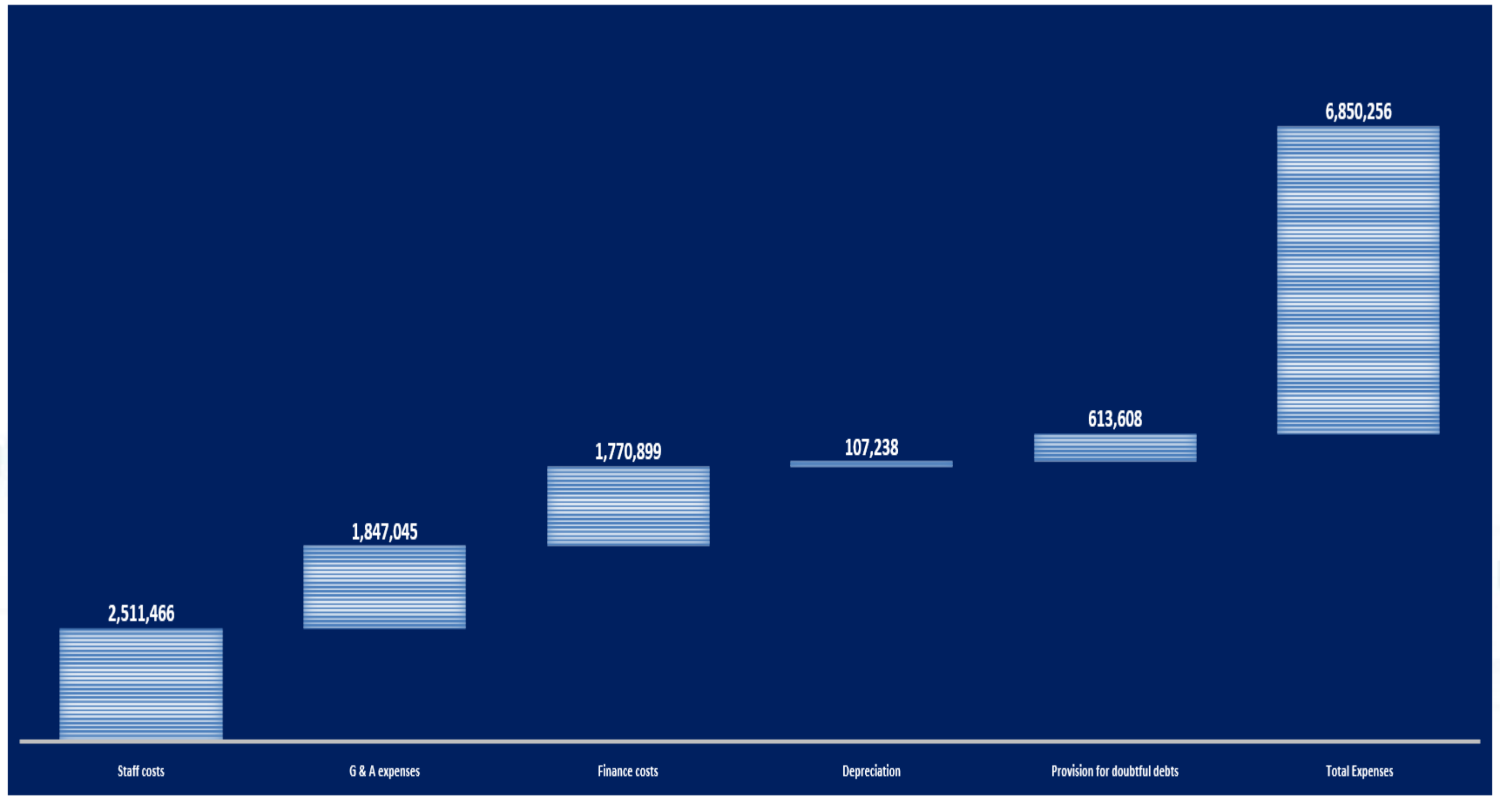
Expenses Drivers

- Staff costs contributed 37% of the total expenses.
- G&A expenses contributed 27% of the total expenses.
- Finance costs contributed 26% of the total expenses.

Income for H1, 2026



Expenses for H1, 2026



Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group’s H1 2026 financial position and performance.

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THE GEOGRAPHICAL ALLOCATION OF THE ASSETS

Kuwait

Saudi Arabia

United Arab Emirates

Jordan

Lebanon

Egypt

Bahrain

Australia

United States

United Kingdom

Norway

Germany

Netherlands

Switzerland

COMPANY SNAPSHOT

Asset Management & Brokerage	• Portfolio Management, Brokerage, Investment Advisory and Proprietary Equity portfolio management • Regional and International Markets
Credit	• Corporate Credit focusing on SMEs ,Working Capital, Inventory purchasing and CAPEX financing services • Installments Services with “Easy Buy”
Collections	• Debt collection services • Dedicated team for both internal and third-party collections
Arzan Capital (DIFC)	• DIFC based Investment holding company • Operating subsidiaries include: - Arzan Wealth (DFSA) - Arzan Venture Capital (ADGM) - Arzan Investment Management

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VISION AND STRATEGY OVERVIEW

VISION AND MISSION

Our Mission

To create long term value for all our stakeholders by providing attractive and solid performance returns as we build a partnership with our clients based on trust and confidence. We strive to serve and build a robust and sustainable balance sheet by offering services across diversified financial products with integrity, efficiency, high moral and corporate governance standards. AFG Create long-term value for stakeholders by delivering an attractive and solid investment performance across economic cycles, while fulfilling the responsibilities to employees and society.

- Create Value
- Larger Customer base
- Wealth Preservation
- Global Structures & Products
- Diversification

Our Vision

To become a prominent and leading company in the financial advisory and financing business by offering high quality personalized service with prudence and transparency across global markets thereby creating value for our clients and shareholders. AFG looking to be a leading global platform for clients to invest in a diverse set of unique opportunities that create value, consistent performance, and safeguard client wealth.

- Long Term Value
- Market Leaders
- Solid Investment Performance
- Prudent Growth & Robust Balance Sheet
- Social Responsibility & Sustainability

POINTS OF FOCUS

Diversified Income Stream	• AFG's Revenue sources are continuously being diversified to assure more steady and stable performance
Global Footprint	• AFG has continuously been placing a foothold into varying mature markets such as the US, UK, Switzerland, Holland, Germany • Regional presence in the UAE, Egypt and KSA
Strategic Investing	• AFG is always in search of value-added investments that fit within a long-term vision • The company's holding in Boursa Kuwait is one primary example
Portfolio Building	• A more focused approach to the robust defensive sectors that can secure more cashflow to the company long-term • Stabilizing revenue sources during volatile markets will be part of AFG's approach
Human Capital	• AFG will continue to grow an in-house team of intellectually curios professionals from both financial and operational backgrounds .
Investor Base Expansion	• Constant investor outreach, both regional and international via our ever-increasing diversity in product offering.

CONTINUE - POINTS OF FOCUS

CSR

As part of our constant efforts to promote positive societal initiatives, AFG participated in the following :-

- Proceeding CSR Project : Donation for Kuwait Food Bank (Ramadan Iftar Meals 2026).
- Proceeding CSR Project : Participating & Supporting the 16th International Expo of Innovators with UIC FEB - 2026
- Proceeding CSR Project : Participation of the National Campaign " AL ARFAJ FLOWER "
- Proceeding CSR project : Kuwait Red Crescent Society
- Proceeding CSR project : KUWAIT HEART FOUNDATION
- Proceeding CSR project : Kuwait Society for Smoking and Cancer Prevention
- Proceeding CSR project : Scene Company National Events (Watani Event Sponsorship)

Additionally

As a part of AFG environmental responsibilities , social responsibilities & corporate governance :-

Kindly be informed that we published our 3rd ESG Report in Q2/2026 (AFG ESG Report 2025) , And you can find more details about it by visiting AFG website.

Q & A

APPENDIX 1:
H1,2026 CONSOLIDATED INCOME STATEMENT

	H1-2026	H1-2025	Change
	KWD	KWD	%
Income			
Income from instalment credit debtors	150,330	84,645	%78
Revenue from contracts with customers	1,482,453	1,169,414	%27
Realised profit from instalment sales	1,561,942	1,274,634	%23
Gain on disposal of properties held for trading	-	52,123	(%100)
Rental income	113,569	113,869	(%0)
Interest income	553,603	438,842	%26
Gain on sale of financial assets at fair value through profit or loss	168,527	660,205	(%74)
Change in fair value of financial assets at fair value through profit or loss	(1,294,398)	1,187,505	(%209)
Share of results of associates	9,480,624	7,263,410	%31
Dividend income	5,815,282	3,899,851	%49
Foreign currency exchange (loss)/ gain	75,938	(101,953)	(%174)
Other income	562,188	116,673	%382
(Provision)/ reversal of provision for impairment of instalment credit debtors – net	(288,747)	16,660	(%1833)
(Provision)/ reversal of provision for credit losses of restricted cash and cash equivalents	1,383	9,864	(%86)
Total Income	18,382,694	16,185,742	%14

	H1-2026	H1-2025	Change
	KWD	KWD	%
Expenses and other charges			
Staff costs	(2,511,466)	(2,012,700)	%25
General and administrative expenses	(1,847,045)	(1,210,568)	%53
Finance costs	(1,770,899)	(1,323,495)	%34
Depreciation	(107,238)	(116,576)	(%8)
Provision for doubtful debts - net	(613,608)	(623,095)	(%2)
Total Expenses	(6,850,256)	(5,286,434)	%30
Profit for the period before provisions for contribution to Kuwait Foundation for the Advancement of Sciences (KFAS), National Labour Support Tax (NLST) and Zakat	11,532,438	10,899,308	%6
Provision for KFAS	(1,233)	-	%0
Provision for NLST	(146,331)	(496,004)	(%70)
Provision for Zakat	(28,095)	(160,516)	(%82)
Profit for the period	11,356,779	10,242,788	%11
Attributable to:			
Owners of the Parent Company	9,386,231	9,386,687	(%0)
Non-controlling interests	1,970,548	856,101	%130
Net Profit for the period	11,356,779	10,242,788	%11
Basic earnings per share attributable to the owners of the Parent Company (Fils)	9.768	9.768	%0
Diluted earnings per share attributable to the owners of the Parent Company (Fils)	9.760	9.757	%0

Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group's H1 2026 financial position and performance.

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APPENDIX 2:
H1,2026 CONSOLIDATION COMPREHENSIVE INCOME

	H1-2026			H1-2025		
	Attributable to parent co.	NCI	Total Consolidated	Attributable to parent co.	NCI	Total Consolidated
PROFIT for the period	9,386,231	1,970,548	11,356,779	9,386,687	856,101	10,242,788
Other comprehensive income (loss) for the period: (Icludes change in fair value of FVOCI investments, share of OCI from Associates and foreign currency translation reserve)	(12,681,644)	(12,268,397)	(24,950,041)	16,392,078	11,010,245	27,402,323
Total comprehensive income (loss)	(3,295,413)	(10,297,849)	(13,593,262)	25,778,765	11,866,346	37,645,111

Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group’s H1 2026 financial position and performance.

APPENDIX 3:
H1,2026 CONSOLIDATED FINANCIAL POSITION

	H1-2026	H1-2025	Change *
	KWD	KWD	%
Assets			
Cash and cash equivalents	**9,743,554**	17,773,056	(%45)
Term deposits	**173,709**	387,546	(%55)
Instalment credit debtors	**682,310**	784,271	(%13)
Financial assets at FVTPL	**26,427,425**	24,591,795	%7
Accounts receivable and other assets	**17,331,144**	14,060,008	%23
Properties held for trading	**1,866,235**	1,866,235	%0
Financial assets at FVTOCI	**157,444,124**	167,671,169	(%6)
Investment in associates and joint ventures	**151,734,468**	98,292,776	%54
Real estates under development	**2,009,436**	1,680,710	%20
Investment properties	**1,214,655**	1,273,395	(%5)
Assets held for sale	**3,769,633**	8,114,096	(%54)
Property and equipment	**1,680,603**	1,835,877	(%8)
Total Assets	**374,077,296**	**338,330,934**	**%11**
Liabilities and Equity			
Liabilities			
Accounts payable and other liabilities	**14,248,670**	12,257,692	%16
Term loans	**7,996,000**	2,996,000	%167
Murabaha payables	**62,456,720**	58,764,576	%6
Provision for employees' end of service benefits	**2,264,241**	2,057,200	%10
Total Liabilities	**86,965,631**	**76,075,468**	**%14**
Equity			
Share capital	**96,187,997**	90,743,393	%6
Share premium	**9,355,213**	9,355,213	%0
Treasury shares	**(160,971)**	(4,549)	%3439
Treasury shares reserve	**2,490,797**	2,434,930	%2
Statutory reserve	**6,600,776**	4,144,801	%59
Voluntary reserve	**5,443,942**	2,987,967	%82
Share based payments reserve	**200,938**	181,821	%11
Foreign currency translation reserve	**(6,200,368)**	(6,562,432)	(%6)
Fair value reserve	**42,558,177**	53,601,880	(%21)
Retained earnings	**62,221,048**	38,642,039	%61
Total Equity attributable to shareholders of the Parent Company	**218,697,549**	**195,525,063**	**%12**
Non-controlling interests	**68,414,116**	66,730,403	%3
Total Equity	**287,111,665**	**262,255,466**	**%9**
Total liabilities and equity	**374,077,296**	**338,330,934**	**%11**

Note: Comparative figures for H1 2025 are presented before restatement, as originally issued, to provide a clearer basis for comparison with the Group's H1 2026 financial position and performance.

ARZAN أرزان

Thank You

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