أعيان
A'AYAN
Group المجموعة

Date	August 19th, 2026	19 أغسطس 2026	**التاريخ**
Reference	A.A.237/08/26	أ.أ 26/08/237	**إشارة**

M/s: Boursa Kuwait	**السادة/ شركة بورصة الكويت**

Peace, mercy, and blessings of Allah be upon you,

Subject: Supplementary Disclosure

With reference to the above subject and our previous disclosure dated August 13th, 2026, Reference NO. (A.A.235/08/26) and as pursuant to the provisions governing disclosure procedures as set out in Chapter Four of Module Ten (Disclosure and Transparency) of the Executive Bylaws of Law No. (7) of 2010 regarding the Establishment of the Capital Markets Authority and the Regulation of Securities Activity and their Amendments.

Attached is the supplementary disclosure form regarding the holding of the Analysts Conference for the Second quarter ended on June 30th, 2026, along with the conference presentation.

With sincere regards and appreciation.

السلام عليكم ورحمة الله وبركاته،

الموضوع: إفصاح مُكمل

بالإشارة إلى الموضوع أعلاه، وإلى إفصاحنا السابق المؤرخ 13 أغسطس 2026 إشارة رقم (أ.أ 26/08/235)، وإلى الأحكام المنظمة لعمليات الإفصاح كما بالفصل الرابع من الكتاب العاشر (الإفصاح والشفافية) من اللائحة التنفيذية للقانون رقم (7) لسنة 2010 بشأن إنشاء هيئة أسواق المال وتنظيم نشاط الأوراق المالية وتعديلاتهما.

مرفق لكم نموذج الإفصاح المُكمل بشأن انعقاد مؤتمر المحللين للربع الثاني المنتهي في 30 يونيو 2026، والعرض التقديمي الخاص بالمؤتمر.

وتقبلوا وافر الاحترام والتقدير.

Signed by:
54BC3D53111C4D4...

Abdullah Mohammad Alshatti
Chief Executive Officer

عبدالله محمد الشطي
الرئيس التنفيذي

Attachments:

- Supplementary disclosure form.
- Conference presentation for the Second quarter ended on 30th June 2026

المرفقات:

- نموذج الإفصاح المكمل.
- العرض التقديمي لمؤتمر المحللين للربع الثاني المنتهي في 30 يونيو 2026

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www.aayan.com

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Group المجموعة

Date	August 19th, 2026	19 أغسطس 2026	التاريخ

Name of the Listed Company	اسم الشركة المدرجة
Aayan Leasing and Investment Company	شركة أعيان للإجارة والاستثمار

Disclosure Title	Supplementary Disclosure Regarding Holding the Analysts Conference for the Second Quarter ended on June 30th, 2026.	إفصــاح مُكمل بشــأن انعقاد مؤتمر المحللين للربع الثاني المنتهي في 30 يونيو 2026.	عنوان الإفصاح

Date of Previous Disclosure	August 13th, 2026	13 أغسطس 2026	تاريخ الإفصاح السابق

Developments that Occurred to the Disclosure	التطور الحاصل على الإفصاح
We would like to inform you that Aayan Leasing and Investment Company held its Analysts Conference for the second quarter ended on June 30th ,2026, via live broadcast at 2:00 PM on Wednesday, August 19th, 2026. No material information was disclosed during the Conference; we also attach the presentation of the conference.	نود الإفادة بقيام شـركة أعيان للإجارة والاسـتثمار بعقد مؤتمر المحللين للربع الثاني المنتهي في 30 يونيو 2026 عن طريق البث المباشـــر عبر شـــبكة الانترنت وذلك في تمام الســـاعة 2:00 من ظهر يوم الأربعاء الموافق 19 أغسطس 2026. هذا ولم يتم تداول أية معلومات جوهرية خلال المؤتمر، كما نرفق لكم العرض التقديمي الخاص بالمؤتمر.

The Financial Effect of Occurring Development (if any)	الأثر المالي للتطور الحاصل (إن وجد)
There is no financial impact on Aayan Leasing and Investment Company's financial position.	لا يوجد أثر مالي على المركز المالي لشركة أعيان للإجارة والاستثمار.

The issuer of this disclosure bears full responsibility for the accuracy, correctness, and completeness of the information contained therein. They acknowledge that they have exercised due diligence to avoid any misleading, incorrect, or incomplete information. The Capital Markets Authority and Boursa Kuwait assume no responsibility whatsoever for the contents of this disclosure and disclaim any liability for any damages that may be incurred by any person because of publishing this disclosure, allowing its publication through their electronic systems or website, or using this disclosure in any other manner.	يتحمل من أصدر هذا الإفصاح كامل المسـؤولية عن صحة المعلومات الواردة فيه ودقتها واكتمالها، ويقر بأنه بذل عناية الشخص الحريص في تجنب أية معلومات مضللة أو خاطئة أو ناقصة، وذلك دون أدنى مسـؤولية على كل من هيئة أسـواق المال وبورصـة الكويت للأوراق المالية بشـأن محتويات هذا الإفصاح، وبما ينفي عنهما المسـؤولية عن أية أضرار قد تلحق بأي شـخص جراء نشـر هذا الإفصاح أو السماح بنشره عن طريق أنظمتهما الالكترونية أو موقعهما الالكتروني، أو نتيجة استخدام هذا الإفصاح بأي طريقة أخرى.

Initial Initial

أعيان
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Aayan Leasing and Investment Company

Analysts Conference Presentation

Period Ended 30th June 2026

19th Aug 2026 – 2:00pm (Kuwait)

Contents

Disclaimer

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A'ayan Leasing and Investment Company K.S.C.P has prepared this presentation to the best of its abilities, however, no warranty or representation, express or implied is made as to the adequacy, correctness, completeness or accuracy of any numbers, statements, opinions, estimates, or other information contained in this presentation.

This presentation has been prepared by A'ayan Leasing and Investment Company K.S.C.P and reflects the management's current expectations or strategy concerning future events and are subject to known and unknown risks and uncertainties.

Certain portions of this document may contain "forward-looking statements", which are based on current expectations and reasonable assumptions, we can however give no assurance they will be achieved. The information contained in this presentation is subject to change and we disclaim any obligation to update you of any such changes, particularly those pertaining to the forward-looking statements. Furthermore, it should be noted that there are a myriad potential risks, uncertainties and unforeseen factors that could cause the actual results to differ materially from the forward-looking statements made herein.

We can offer no assurance that our estimates or expectations will be achieved. Without prejudice to existing obligations under Capital Markets Authority Law, we do not assume any obligation to update forward-looking statements to take new information or future events into account or otherwise. Accordingly, this presentation does not constitute an offering of securities or otherwise constitute an invitation or inducement to any person to underwrite, subscribe for, or otherwise acquire or dispose of, securities in any company within A'ayan Leasing and Investment Company K.S.C.P.

Aayan’s Board of Directors

Mansour Hamad Al-Mubarak
Chairman

Fahad Ali Al-Ghanim
Vice Chairman

Abdullah Essa Al-Ali
Board Member

Muhannad Mohammed Al-Sane
Board Member

Talal Mohammad Behbehani
Board Member

Nasser Ibrahim Boresli
Independent Board Member

Dr. Yaqoub Ahmed Al-Abdullah
Independent Board Member

Aayan's Executive Management

Abdullah M. Al-Shatti, CFA
Chief Executive Officer

Saleh A. Al-Sarawi
Real Estate

Abdullah K.
Abu Hadedah, CFA
Investment & CF

Khalifah Ahmed Al-Shatti
Asset Management

Seyed Abu Thahir
Finance & Financial Planning

Faisal J. Al-Omar
HR & Admin. Affairs

Abdulwahab M. Al-Fares
Business Development

Wael Al-Qatami
Operations

Company Overview

- A'ayan Leasing and Investment Company ("**A'ayan**") was established in 1998. The company was listed in Boursa Kuwait in 2002. A'ayan's main sectors includes leasing, investment and real estate
- A'ayan is one of the leading operating lease companies in Kuwait, which has been outperforming with its exceptional achievements
- A'ayan has been focusing on re-strengthening its direct investments sector to enhance its shareholders' value
- Real estate sector with its excellent return, adds value constantly and improves A'ayan's profitability

Group Companies

Subsidiaries (effective % equity interest)				
	A'ayan Leasing Holding Company 100%	East Gate Real Estate Company 100%	Jahra Mall – JV 93.7%	Tawazun Holding Company 53.2%
	Dar Al-Shifa Hospital Company 51.2%	Mubarrad Holding Company 48.8%	Aayan Real Estate Company 29.5%	Yall Mall (JV) & Anan Real Estate company 29.5%

Associates (% equity interest)				
	Oman Integral Logistics Company 50%	Rawahel Holding Company 33.4%	Hajer Tower Real Estate Company 31.5%	SHKS Holding Company 23.8%
	Al Jaddaf Real Estate Company 26.5%	Garden Real Estate Company 25.0%	Mashaer Holding Company 24.9%	

Aayan's Recent Developments

- Aayan's results for the period ending 30th June 2026 has resulted in Aayan shareholders' equity value to KD 122 million
- For the 4th consecutive year, Aayan's shareholders have approved distributing cash dividend of 7.5 Fils per share (~ KD 5 million) for the year 2025
- As part of growth strategy, Aayan has been expanding its investments in securities listed in Boursa
- Aayan acquired a stake of 51.2% in "Dar Al Shifa" Hospital and hence consolidated "Dar Al Shifa" during Q2-2026
- Aayan has signed facilities agreements with various Banks, to finance the expansion in its investment sector
- Aayan realized cash proceeds of KD 2 million, which resulted from its investments under liquidation

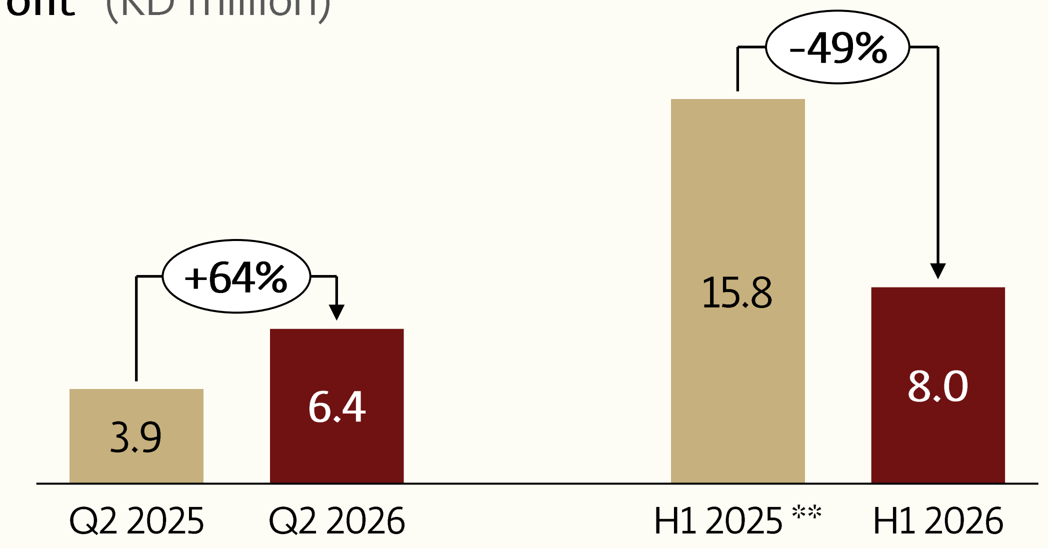
Key Financial Metrics
(KD'000)

Income Statement	H1 2025 **	H1 2026	Δ (%)
Total income	31,598	25,144	-20%
Net Profit*	15,757	8,046	-49%
EPS* (Fils)	23.73	12.12	-49%
Financial Position	**30 Jun '25**	**30 Jun '26**	**Δ (%)**
Total assets	271,598	412,645	52%
Total liabilities	109,436	207,902	90%
Equity*	114,555	121,840	6%

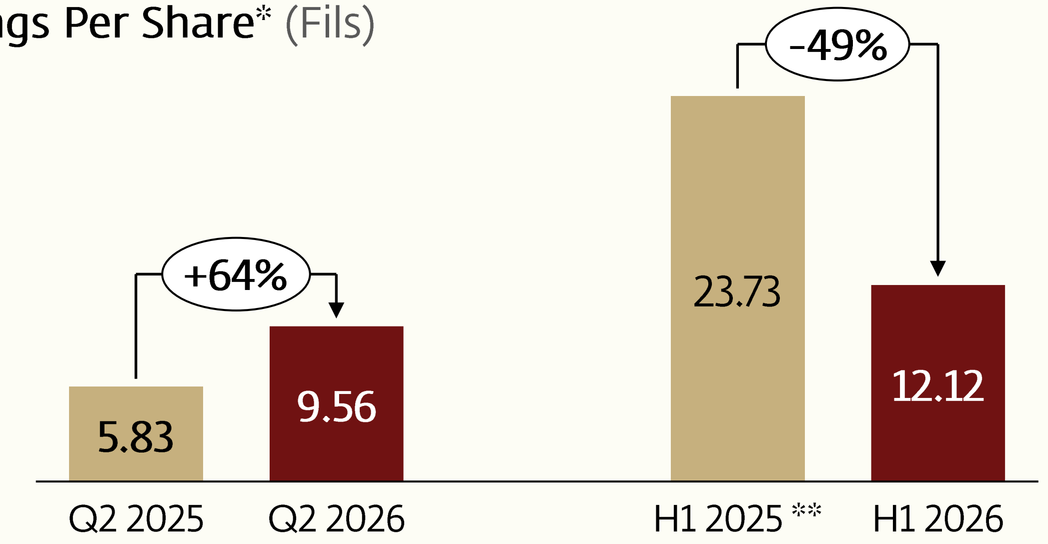
** Attributable to equity holders of A'ayan*
*** Includes KWD 13.2 million gain from business combination*

Snapshot – Results & Income

Net Profit* (KD million)



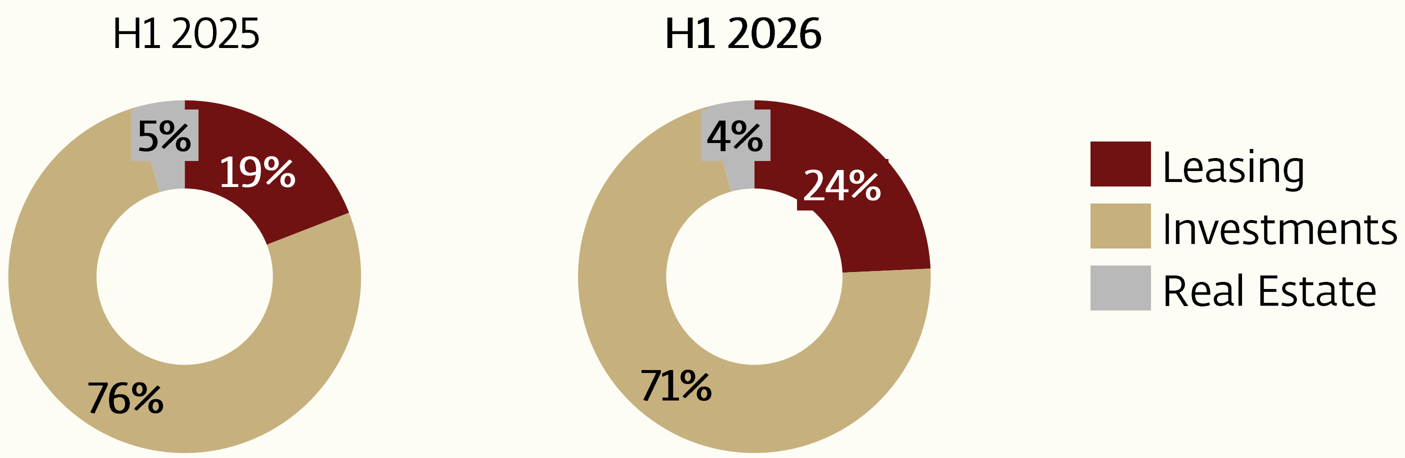
Earnings Per Share* (Fils)



Total Income by Segment (KD'000)

Segment	H1 2025	H1 2026	Δ (%)
Leasing & Islamic financing	6,034	6,103	1%
Investment **	24,123	17,975	-25%
Real estate	1,441	1,066	-26%
Total	**31,598**	**25,144**	**-20%**

Total Income Contribution by Segment (%)



** Attributable to equity holders of A'ayan*
*** H1-2025 Includes KWD 13.2 million gain from business combination*

Consolidated Statement of Profit or Loss

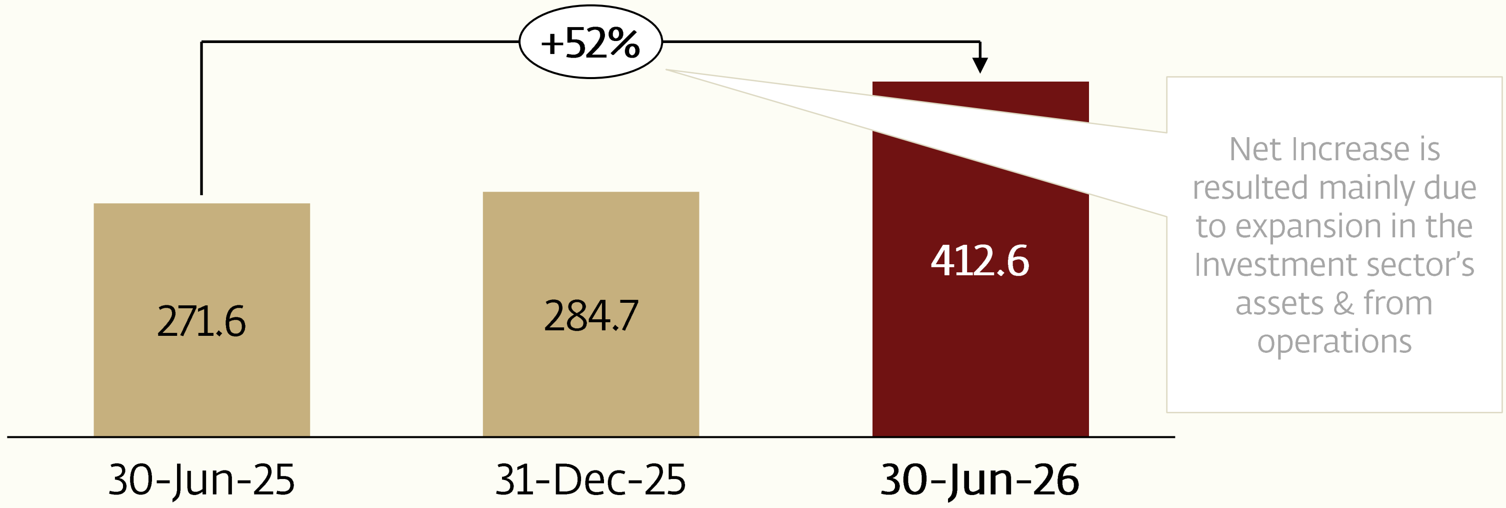
(KD'000)	Q2 2025	**Q2 2026**	Δ (%)	H1 2025	**H1 2026**	Δ (%)
Revenue from healthcare	-	7,273	-	-	7,273	-
Net income from leasing operations	3,039	3,006	-1%	5,981	5,952	-0.5%
Net real estate income	2,524	2,078	-18%	4,001	4,416	10%
Net income from investments & saving deposits	4,026	6,034	50%	6,167	3,315	-46%
Share of results of associates	840	1,381	64%	1,876	3,493	86%
Advisory and management fees	185	215	16%	300	424	41%
Islamic finance Income	2	66	3200%	5	134	2580%
Other income	21	117	457%	44	137	211%
Gain on remeasurement of previously held interest in associates upon obtaining control	-	-	-	11,585	-	-
Gain on bargain purchase	-	-	-	1,639	-	-
Total Income	**10,637**	**20,170**	**90%**	**31,598**	**25,144**	**-20%**
Total Expenses and other charges	5,276	11,825	124%	12,749	13,650	7%
Taxation	360	389	8%	1,187	578	-51%
Total profit for the year	**5,001**	**7,956**	**59%**	**17,662**	**10,916**	**-38%**
Profit attributable to Aayan's equity holders	3,874	6,351	64%	15,757	8,046	-49%
Profit attributable to non-controlling interest	1,127	1,605	42%	1,905	2,870	51%
EPS (Fils)	**5.83**	**9.56**	**64%**	**23.73**	**12.12**	**-49%**

Major reasons for the variance in the Net profit for the period are :

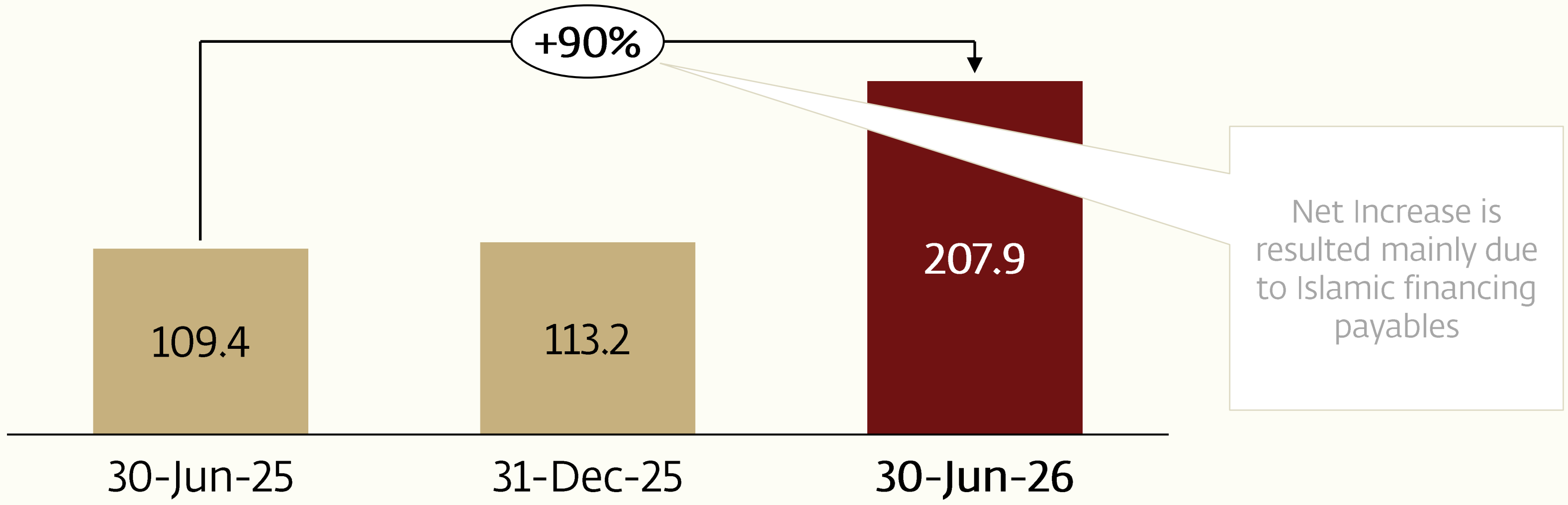
- Net income from investments and saving deposits
- Net Reversal (allowance) for ECL & other provisions recorded under "Total Expenses and other charges", mainly as a result of receiving the liquidation proceeds from the investment in associates
- H1-2025 includes gain from business combination amounted KD 13.2 million

Snapshot – Financial Position

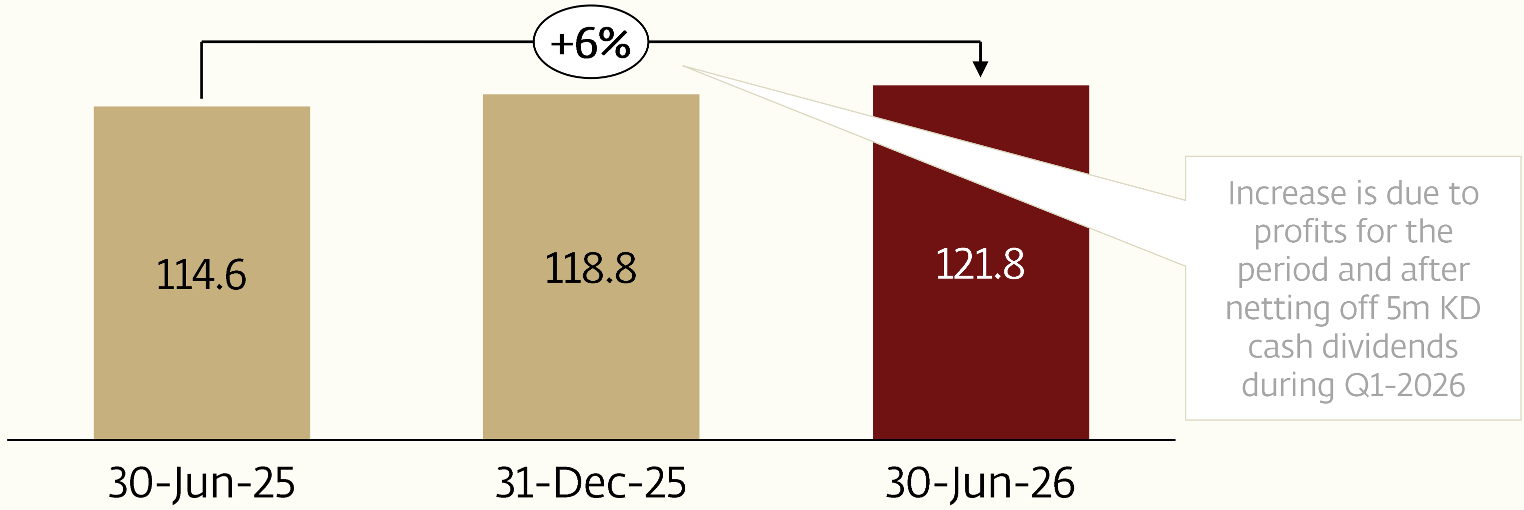
Total Assets (KD million)



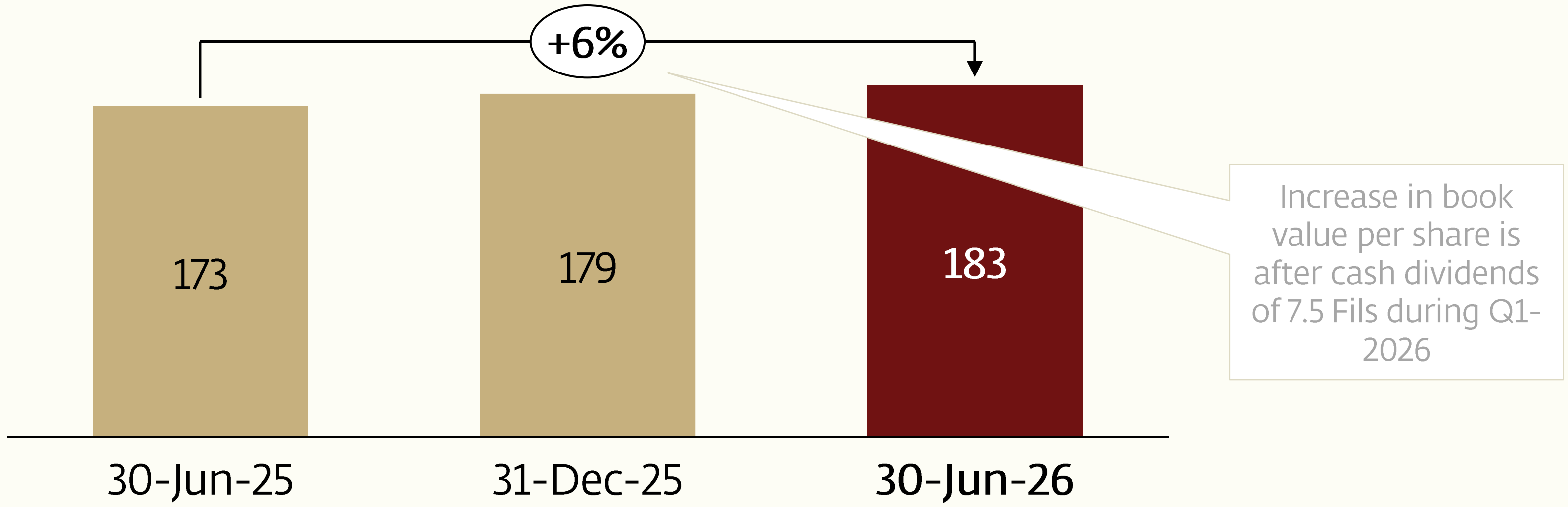
Total Liabilities (KD million)



Equity attributable to Equity holders of A'ayan* (KD Million)



Book Value Per Share* (Fils)



** after KD 5 million cash dividends each for the fiscal years 2024 and 2025*

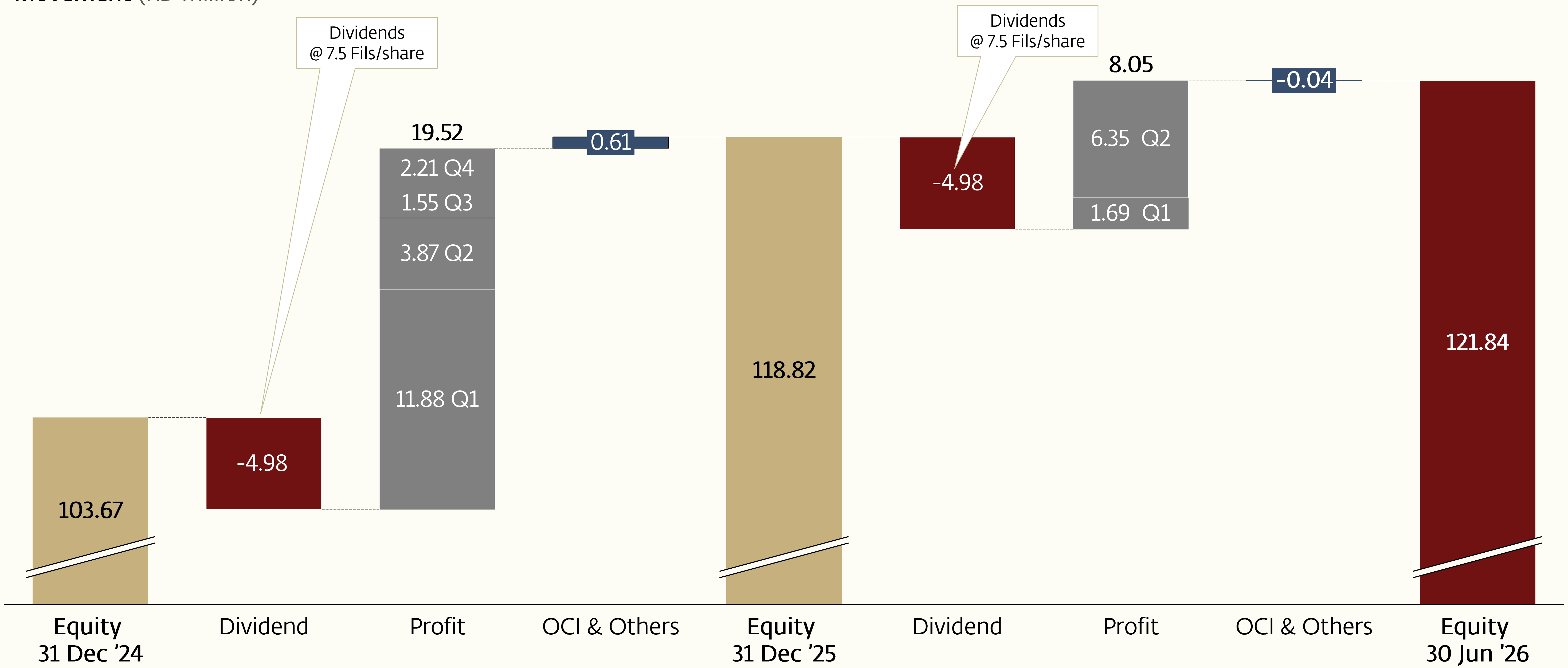
Consolidated Statement of Financial Position

(KD'000)	30 Jun '25	31 Dec '25	30 Jun '26	Δ (KD)	Δ (%)
Cash & cash equivalents	28,258	34,879	63,333	35,075	124%
Financial assets at FVPL	31,628	38,074	70,892	39,264	124%
Financial assets at FVOCI	355	429	388	33	9%
Islamic finance receivables	-	3,288	3,418	3,418	-
Trading properties	872	773	773	(99)	-11%
Trade receivables and Other assets	18,473	19,805	32,448	13,975	76%
Investment in associates	13,565	15,665	17,390	3,825	28%
Investment properties	97,088	104,659	110,703	13,615	14%
Property and equipment	81,359	67,096	113,300	31,941	39%
Total assets	**271,598**	**284,668**	**412,645**	**141,047**	**52%**
Total liabilities	**109,436**	**113,155**	**207,902**	**98,466**	**90%**
Equity attributable to Aayan's Equity holders	**114,555**	**118,817**	**121,840**	**7,285**	**6%**
Non-Controlling Interests	47,607	52,696	82,903	35,296	74%
Total equity	**162,162**	**171,513**	**204,743**	**42,581**	**26%**

- Aayan's consolidating Dar Al Shifa Hospital's financial during Q2-2026, has increased Aayan's both assets and liabilities
- Further increase in the assets is mainly due to expansion in the investments in listed securities in Boursa Kuwait, along with operational performance from all the business sectors
- Increase in Liabilities is mainly due to drawdown of Islamic financing facilities by the Group during the period
- Increase in Equity attributable to Aayan's Equity holders is due to the net results for the period after netting off the dividends approved for the year 2025

Equity attributable to A’ayan’s shareholders

Movement (KD million)



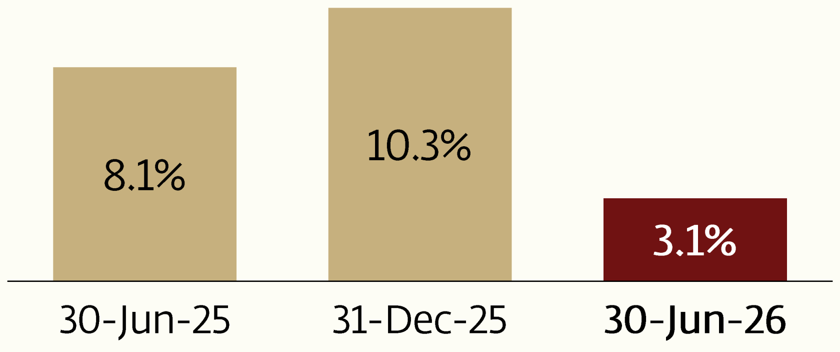
Consolidated Cash Flows Statement

	For the period ending 30 June	
(KD'000)	2025	**2026**
Net cash inflows from operating activities	4,273	5,503
Net cash outflows used in investing activities	(15,115)	(27,962)
Net cash inflows from financing activities	20,983	51,435
Net increase in cash and cash equivalents	**10,141**	**28,976**
Cash and cash equivalents as on 1 January	17,572	34,185
Cash and cash equivalents as at period End	27,713	63,161

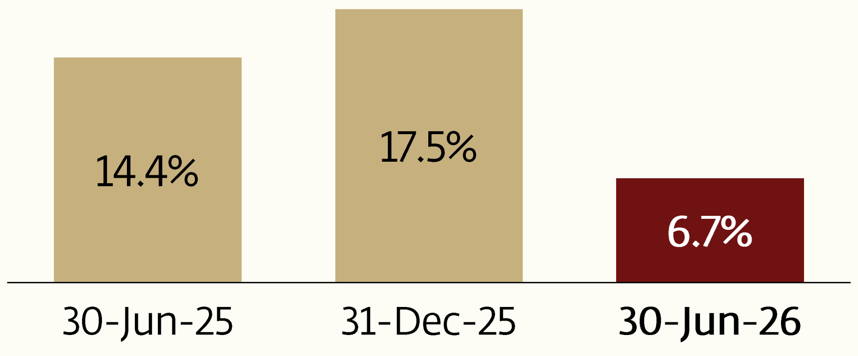
- During H1-2026, Aayan group has reported an increase in the net cash flows from operating activities
- Net increase in cash from financing activities is mainly due to drawdown of Islamic financing facilities net of repayments by the Group
- Net cash outflows used in investment activities during the period represent expansion in overall investment sector

Key Financial Ratios

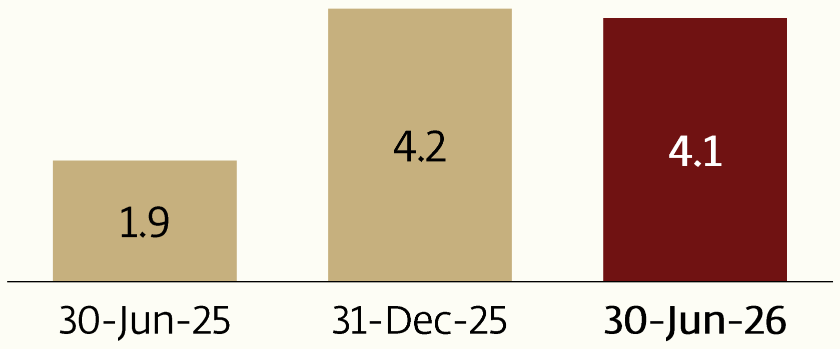
Return on Average Assets (ROAA) (%)



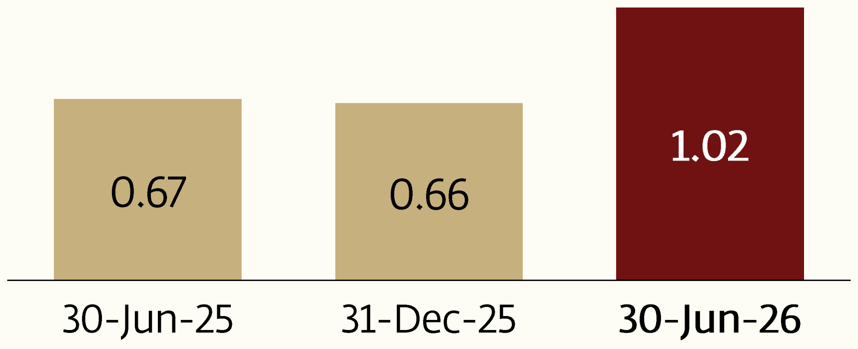
Return on Average Equity (ROAE)* (%)



Current Ratio (CR)



Debt to Equity (D/E)

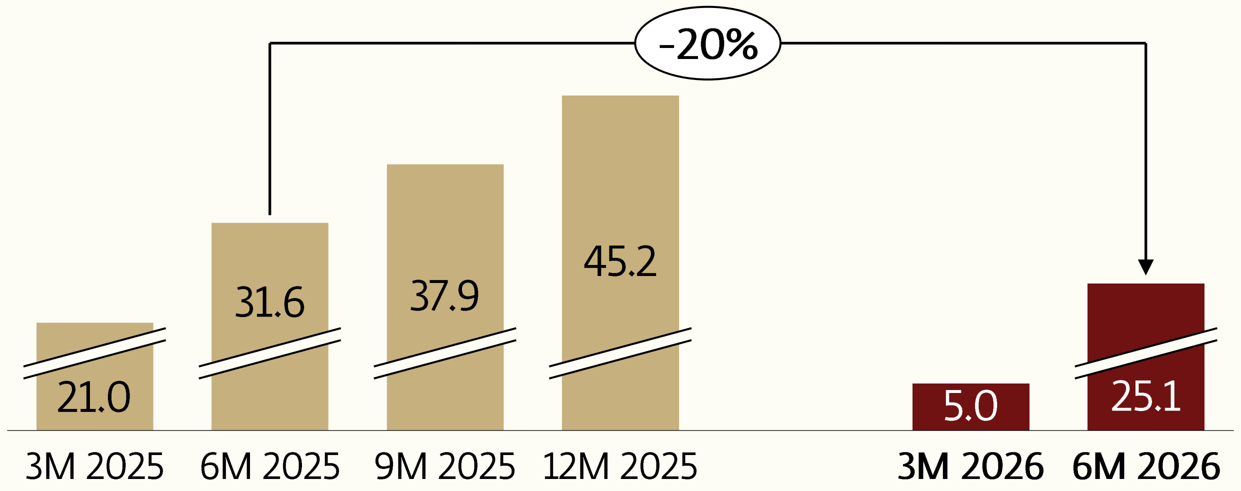


** Attributable to equity holders of A'ayan*

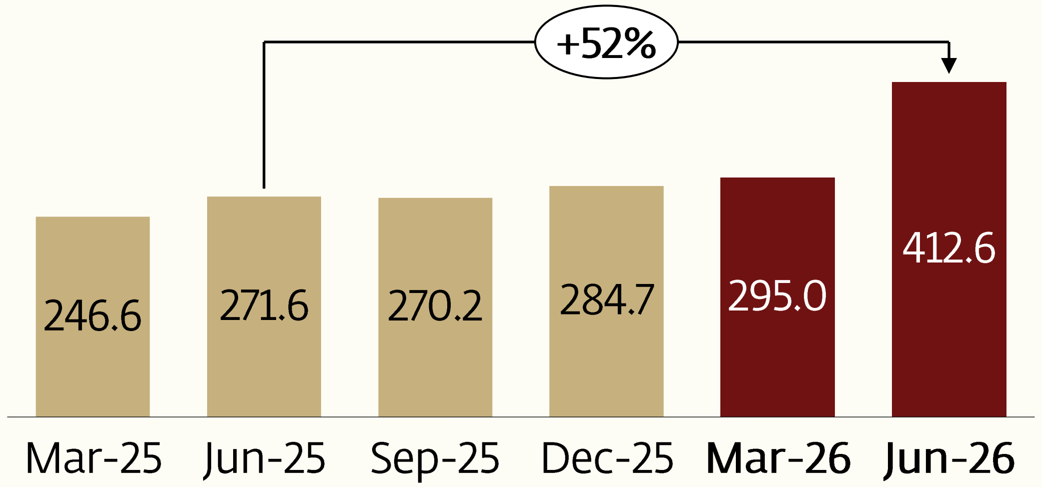
- ROAA & ROAE
  - Returns on average assets & returns on average equity is lower, mainly due to recording KD 13.2 million gain from business combination during H1-2025
- CR & D/E Ratios
  - Both current & debt equity ratios is steady as on 30th June 2026

Key Quarterly Trend

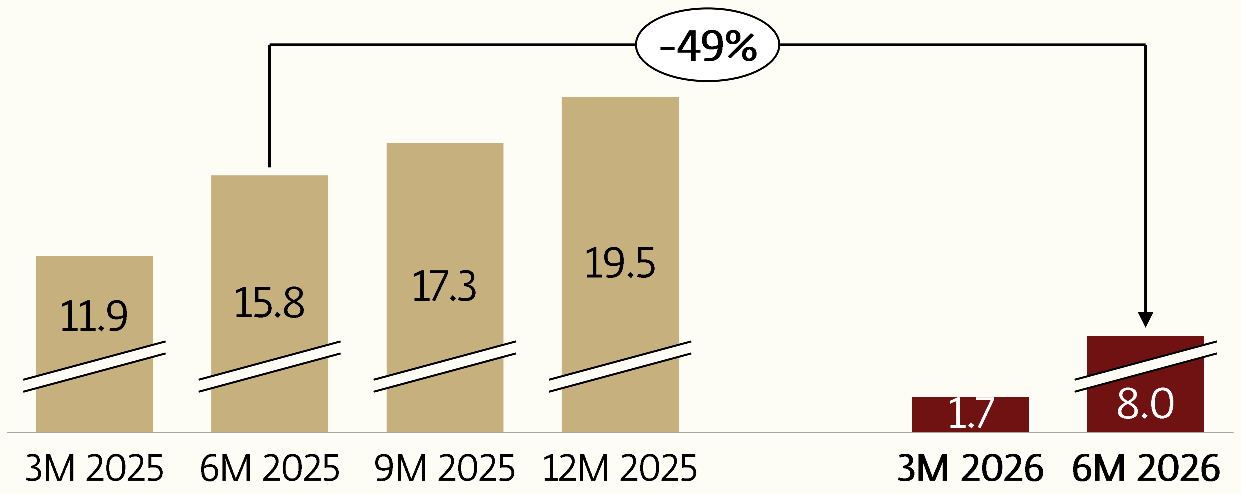
Total Income (KD million)



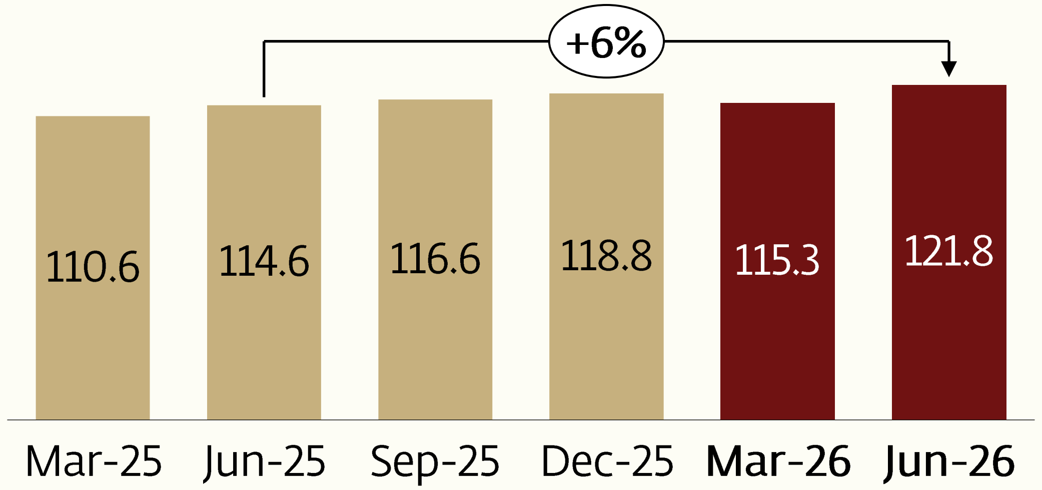
Total Assets* (KD million)



Profit attributable to Equity holders of A'ayan (KD million)



Equity attributable to Equity holders of A'ayan* (KD million)



* *At the end of period*

Q&A Session

Thank you

For Investor Relations
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Email Address: investorrelations@aayan.com
Telephone: 1804488 Ext. 459