Docusign Envelope ID: 0B8FA15C-890C-8ED7-814A-1BB3B407D2AF

Date	November 8th, 2026	8 نوفمبر 2026	**التاريخ**
Reference	A.A.302/11/26	أ.أ 26/11/302	**إشارة**

M/s: Boursa Kuwait

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

Subject: Supplementary Disclosure

With reference to the above subject and our previous disclosure dated November 2nd, 2026, Reference NO. (A.A.296/11/26) 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 Third quarter ended on September 30th, 2026, along with the conference presentation.

With sincere regards and appreciation.

السادة/ شركة بورصة الكويت

السلام عليكم ورحمة الله وبركاته،

الموضوع: إفصاح مُكمل

بالإشارة إلى الموضوع أعلاه، وإلى إفصاحنا السابق المؤرخ 2 نوفمبر 2026 إشارة رقم (أ.أ 26/11/296)، 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 الثالث المنتهي في 30 سبتمبر 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 Third quarter ended on 30thSeptember 2026

المرفقات:
- نموذج الإفصاح المكمل.
- العرض التقديمي لمؤتمر المحللين للربع الثالث المنتهي في 30 سبتمبر 2026

Docusign Envelope ID: 0B8FA15C-890C-8ED7-814A-1BB3B407D2AF

Date	November 8th , 2026	8 نوفمبر 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 Third Quarter ended on September 30th, 2026.	إفصـاح مُكمل بشـأن انعقاد مؤتمر المحللين للربع الثالث المنتهي في 30 سبتمبر 2026.	عنوان الإفصاح

Date of Previous Disclosure	November 2nd , 2026	2 نوفمبر 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 Third quarter ended on September 30th ,2026, via live broadcast at 1:00 PM on Sunday, November 8th , 2026. No material information was disclosed during the Conference; we also attach the presentation of the conference.	نود الإفادة بقيام شركة أعيان للإجارة والاستثمار بعقد مؤتمر المحللين للربع الثالث المنتهي في 30 سبتمبر 2026 عن طريق البث المباشر عبر شبكة الانترنت وذلك في تمام الساعة 1:00 من ظهر يوم الأحد الموافق 8 نوفمبر 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 المسؤولية 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 مسؤولية على كل من هيئة أسواق المال وبورصة الكويت للأوراق المالية بشأن محتويات هذا الإفصاح، وبما ينفي عنهما المسؤولية عن أية أضرار قد تلحق بأي شخص جراء نشر هذا الإفصاح أو السماح بنشره عن طريق أنظمتهما الالكترونية أو موقعهما الالكتروني، أو نتيجة استخدام هذا الإفصاح بأي طريقة أخرى.

أعيان
A'AYAN
Group المجموعة



Aayan Leasing and Investment Company

Analysts Conference Presentation

Period Ended 30th September 2026

8th Nov 2026 – 1:00pm (Kuwait)

Contents

1 A’ayan’s Board of Directors and Executive Management

2 Company Overview & Recent Developments

3 Financial Highlights

4 Q&A Session

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 15.3%	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 September 2026 has resulted in Aayan shareholders' equity value to KD 120 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
- During Q2-2026, Aayan acquired a stake of 51.2% in "Dar Al Shifa" Hospital and hence consolidated "Dar Al Shifa" since acquisition
- Signed facilities agreements with various Banks, to finance the expansion in its investment sector
- A subsidiary has signed a distribution agreement with "Li Auto", a Chinese premium brand car manufacturer
- Realized cash proceeds of KD 2 million, which resulted from its investments under liquidation
- Contributed to Kuwait Emergency Response Fund 1 Million USD

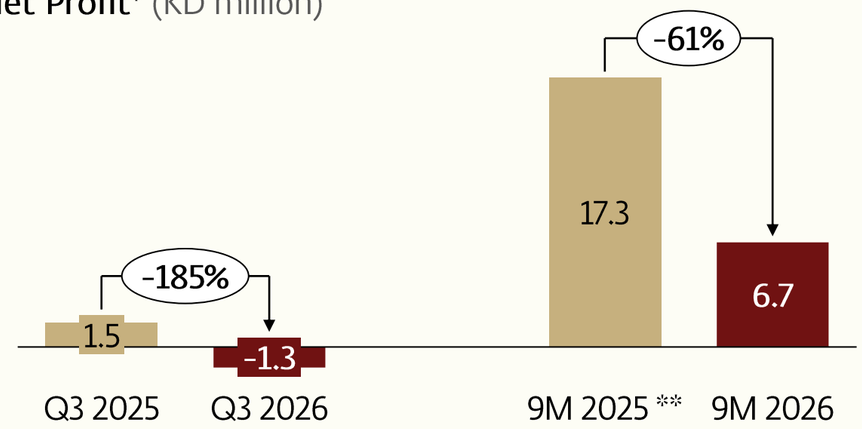
Key Financial Metrics
(KD'000)

Income Statement	9M 2025 **	9M 2026	Δ (%)
Total income	37,791	40,332	7%
Net Profit*	17,304	6,725	-61%
EPS* (Fils)	26.06	10.13	-61%
Financial Position	**30 Sep '25**	**30 Sep '26**	**Δ (%)**
Total assets	270,152	423,685	57%
Total liabilities	102,412	218,758	114%
Equity*	116,641	120,481	3%

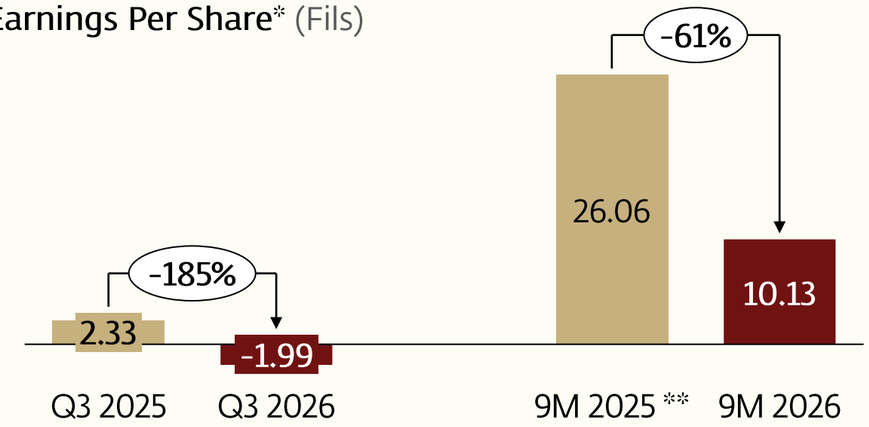
** Attributable to equity holders of A'ayan*
*** Includes KWD 13.2 million gain from business combination*

Snapshot – Results & Income

Net Profit* (KD million)



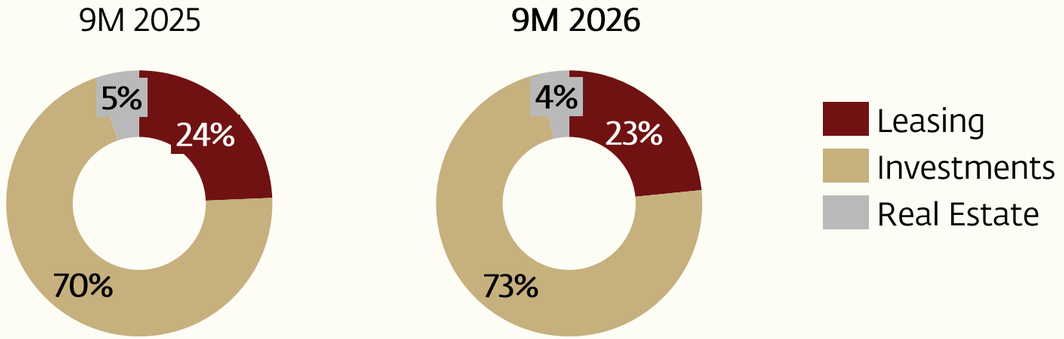
Earnings Per Share* (Fils)



Total Income by Segment (KD'000)

Segment	9M 2025	9M 2026	Δ (%)
Leasing & Islamic financing	9,212	9,438	2%
Investment **	26,618	29,405	10%
Real estate	1,961	1,489	-24%
Total	**37,791**	**40,332**	**7%**

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

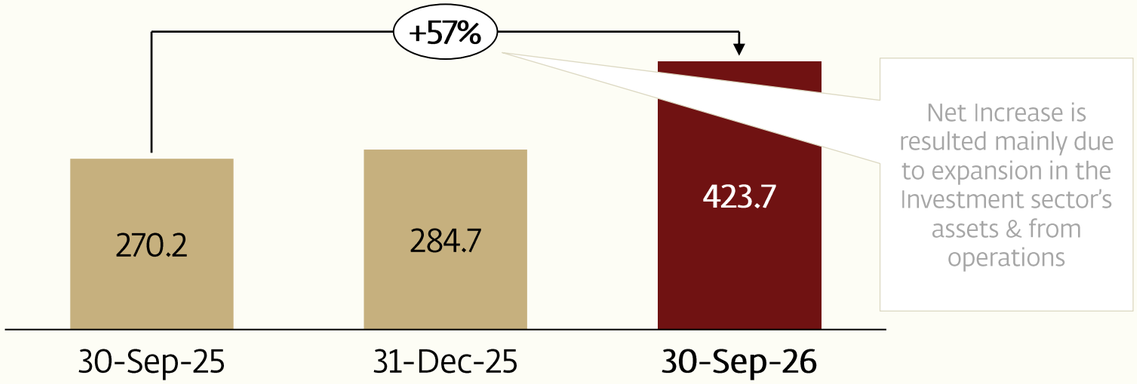
(KD '000)	Q3 2025	Q3 2026	Δ (%)	9M 2025	9M 2026	Δ (%)
Revenue from healthcare	-	11,710	-	-	18,983	-
Income from leasing operations	3,129	3,235	3%	9,110	9,186	0.8%
Net real estate income	2,789	2,187	-22%	6,790	6,603	-3%
Net (loss) income from investments & saving deposits	-242	-2,737	-1031%	5,925	578	-90%
Share of results of associates	215	437	103%	2,091	3,930	88%
Advisory and management fees	226	225	0%	526	649	23%
Islamic finance Income	35	64	83%	40	198	395%
Other income	41	67	-37%	85	205	36%
Gain on remeasurement of previously held interest in associates upon obtaining control	-	-	-	11,585	-	-100%
Gain on bargain purchase	-	-	-	1,639	-	-100%
Total Income	**6,192**	**15,188**	**143%**	**37,791**	**40,332**	**7%**
Total Expenses and other charges	3,186	14,866	366%	15,936	28,516	79%
Taxation	200	17	-92%	1,387	595	-57%
Total profit for the period	**2,806**	**305**	**-89%**	**20,468**	**11,221**	**-45%**
Profit attributable to Aayan's equity holders	1,547	-1,321	-185%	17,304	6,725	-61%
Profit attributable to NCI	1,259	1,626	29%	3,164	4,496	42%
Earnings (Losses) Per Share (Fils)	**2.33**	**-1.99**	**-185%**	**26.06**	**10.13**	**-61%**

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

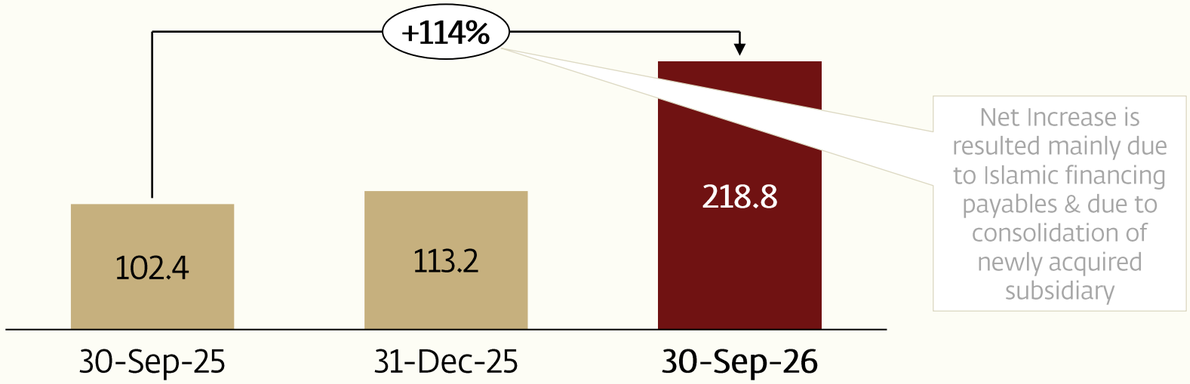
- Net changes of fair valuation on financial assets at FVPL
- Net Reversal (allowance) for ECL & other provisions recorded under "Total Expenses and other charges", mainly as a result of receiving the liquidation proceeds from the investment in associates
- 9M-2025 includes gain from business combination amounted KD 13.2 million

Snapshot – Financial Position

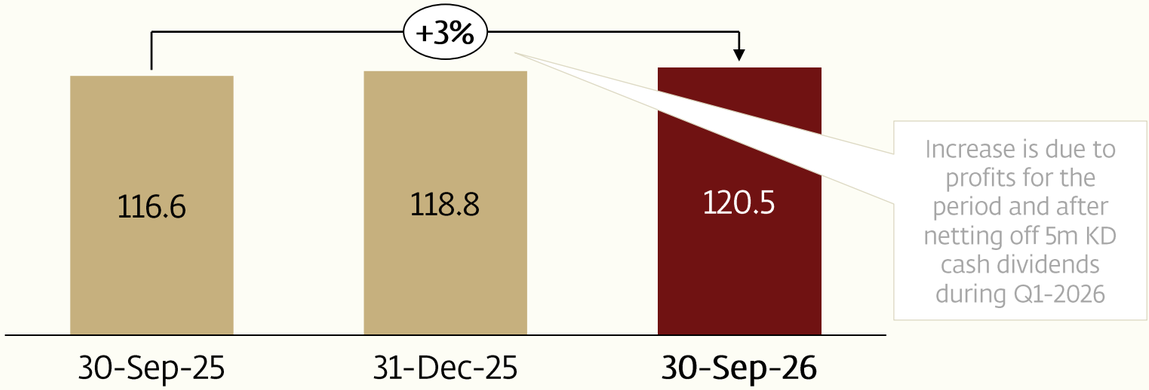
Total Assets (KD million)



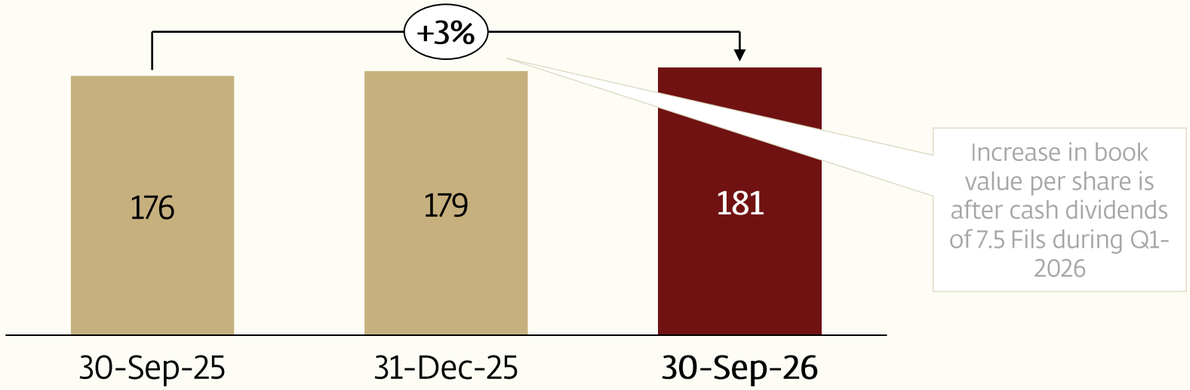
Total Liabilities (KD million)



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*

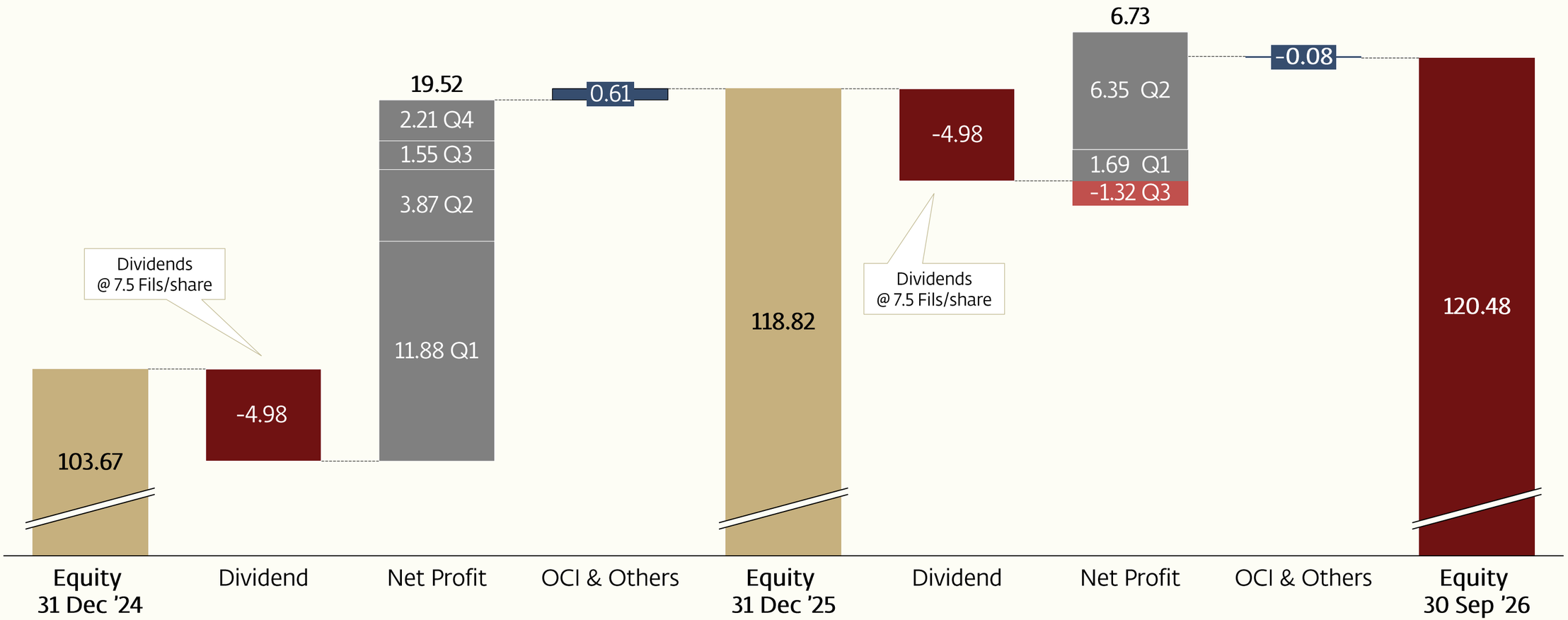
Consolidated Statement of Financial Position

(KD'000)	30 Sep '25	31 Dec '25	30 Sep '26	Δ (KD)	Δ (%)
Cash & short-term deposits	26,855	34,879	64,303	37,448	139%
Financial assets at FVPL	31,957	38,074	77,454	45,497	142%
Financial assets at FVOCI	439	429	397	(42)	-10%
Islamic finance receivables	1,530	3,288	3,359	1,829	120%
Trading properties	774	773	773	(1)	-0.1%
Trade receivables and Other assets	17,576	19,805	36,057	18,481	105%
Investment in associates	13,737	15,665	17,878	4,141	30%
Investment properties	100,568	104,659	109,128	8,560	9%
Property and equipment	76,716	67,096	114,336	37,620	49%
Total assets	**270,152**	**284,668**	**423,685**	**153,533**	**57%**
Total liabilities	**102,412**	**113,155**	**218,758**	**116,346**	**114%**
Equity attributable to Aayan's Equity holders	**116,641**	**118,817**	**120,481**	**3,840**	**3%**
Non-Controlling Interests	51,099	52,696	84,446	33,347	65%
Total equity	**167,740**	**171,513**	**204,927**	**37,187**	**22%**

- Aayan's consolidating Dar Al-Shifa Hospital's financial during the period, 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)



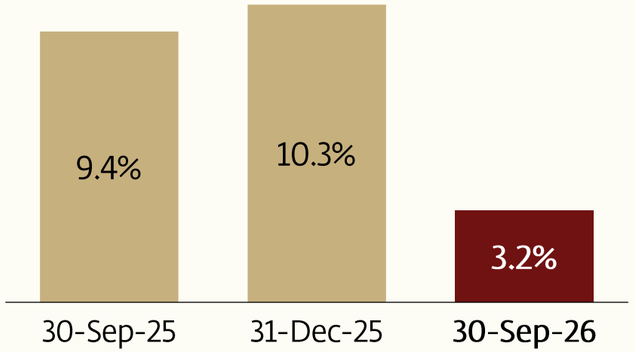
Consolidated Cash Flows Statement

	For the period ending 30 September	
(KD'000)	2025	**2026**
Net cash flows from operating activities	5,492	10,369
Net cash flows used in investing activities	(11,992)	(39,225)
Net cash flows from financing activities	15,463	58,974
Net increase (decrease) in cash and cash equivalents	**8,963**	**30,118**
Cash and cash equivalents as on 1 January	17,572	34,185
Cash and cash equivalents as at period End	26,535	64,303

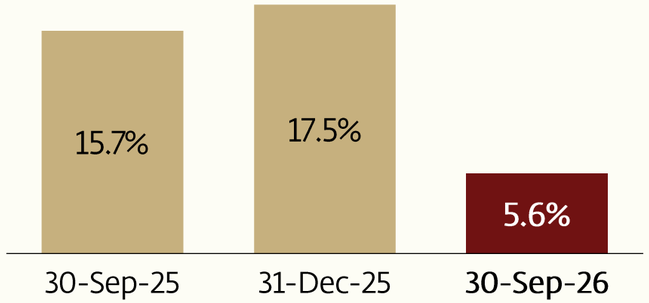
- During the current period, Aayan group has reported an increase in the net cash flows from operating activities
- Net increase in cash from financing activities is mainly due to drawdown of Islamic financing facilities net of repayments by the Group
- Net cash outflows used in investment activities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

Key Financial Ratios

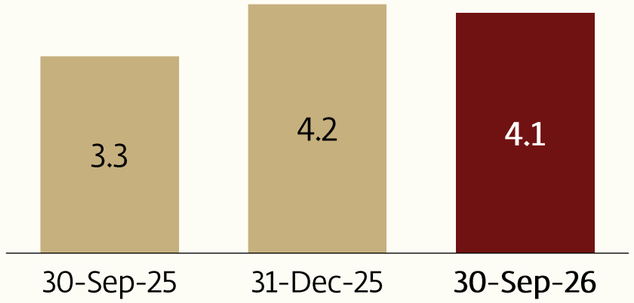
Return on Average Assets (ROAA) (%)



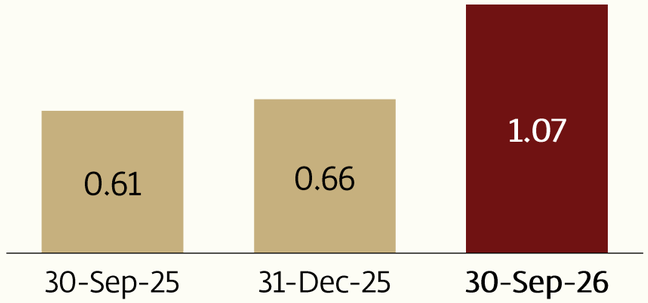
Return on Average Equity (ROAE)* (%)



Current Ratio (CR)



Debt to Equity (D/E)

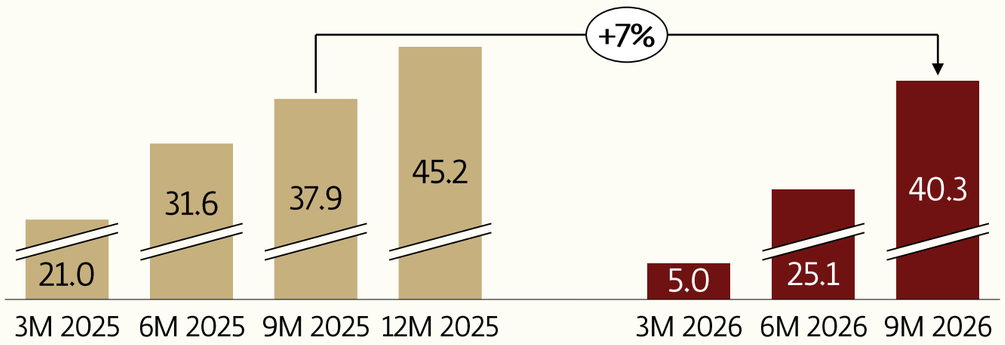


** Attributable to equity holders of A'ayan*

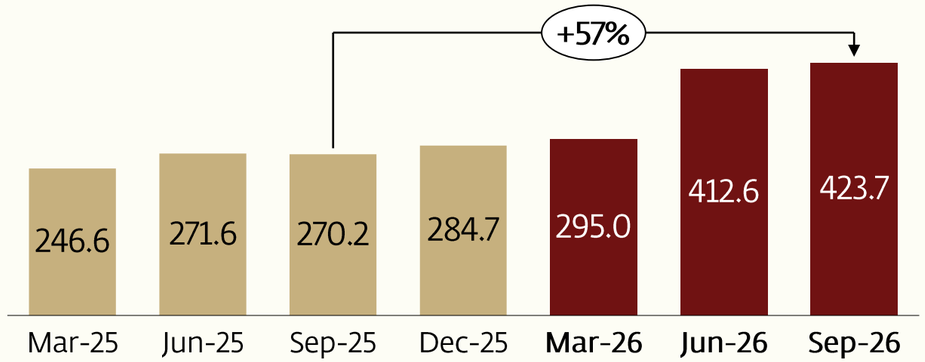
- ROAA & ROAE
  - Returns on average assets & returns on average equity is lower, mainly due to recording KD 13.2 million gain from business combination during 9M-2025
- CR & D/E Ratios
  - Both current & debt equity ratios is steady as on 30th September 2026

Key Quarterly Trend

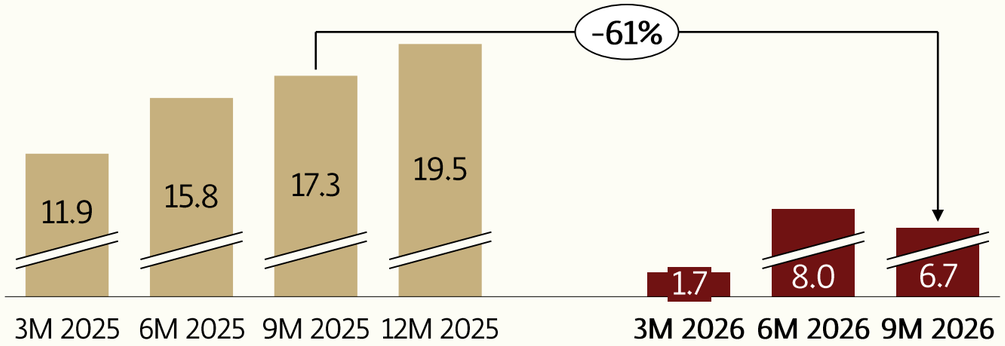
Total Income (KD million)



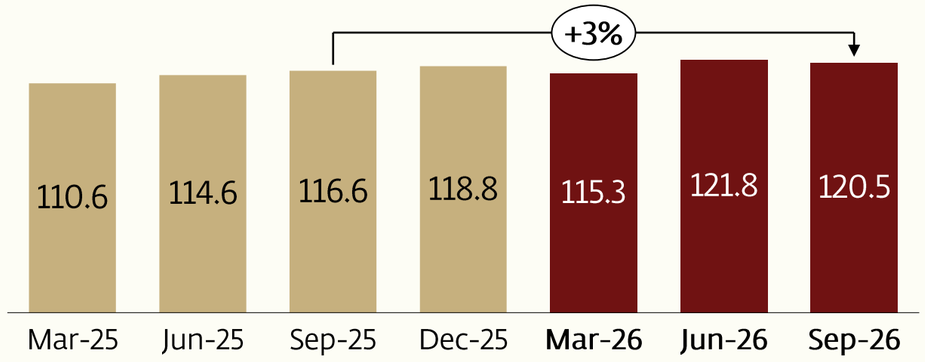
Total Assets* (KD million)



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

أعيان
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Group المجموعة

Thank you

For Investor Relations
Website: https://www.aayan.com
Email Address: investorrelations@aayan.com
Telephone: 1804488 Ext. 459