Date: 2026/11/08 **التاريخ:**

Ref: ALG/CO/41/2026 **المرجع:**

Dear Boursa Kuwait Company **السادة/ شركة بورصة الكويت المحترمين**

Greeting, **تحية طيبة وبعد،**

Subject: Analysts/ Investors Conference Meeting for Q3 of the Financial Year 2026

With reference to the above subject, and in the interest of Ali Alghanim Sons Automotive Company (ALG) to adhering with requirements of article No. (7-8-1/3) of Boursa Kuwait Rulebook, we would like to inform you:

- The company (ALG) has conducted the Analysts/ Investors Conference for Q3 of the financial year 2026 via a live webcast at 2:00 pm on Sunday 08/11/2026 (Kuwait local time). There was no new material information discussed during the conference.
- Attached is the presentation of the Analysts/ Investors Conference for Q3 of the Financial Year 2026.

الموضوع: انعقاد مؤتمر المحللين/ المستثمرين للربع الثالث من العام 2026

بالإشارة إلى الموضوع أعلاه، وحرصاً من شركة أولاد علي الغانم للسيارات (الغانم) على الالتزام بمتطلبات المادة رقم (7-8-1/3)من كتاب قواعد البورصة، نود إفادتكم بما يلي:

- عقدت الشركة (الغانم) مؤتمر المحللين/ المستثمرين للربع الثالث من العام 2026 عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 2:00 بعد الظهر من يوم الأحد الموافق 2026/11/08 (وفق توقيت دولة الكويت). ولم يتم الإفصاح عن أي معلومات جوهرية جديدة خلال المؤتمر.
- مرفق العرض التقديمي لمؤتمر المحللين/ المستثمرين للربع الثالث من العام 2026.

Sincerely yours, **وتفضلوا بقبول فائق التحية والاحترام،**

.....

Yousef Abdullah Al Qatami **يوسف عبدالله القطامي**
Vice Chairman & CEO **نائب رئيس مجلس الإدارة والرئيس التنفيذي**

نموذج الإفصاح عن المعلومات الجوهرية

Disclosure of Material Information Form

Date:	2026/11/08	التاريخ:
Name of The Listed Company:		اسم الشركة المدرجة:
Ali Alghanim Sons Automotive Co. (K.S.C.P) - ALG		شركة أولاد علي الغانم للسيارات (ش.م.ك.ع) - الغانم
Material Information		المعلومات الجوهرية
▪ The company (ALG) has conducted the Analysts/ Investors Conference for Q3 of the financial year 2026 via a live webcast at 2:00 pm on Sunday 08/11/2026 (Kuwait local time). There was no new material information discussed during the conference. ▪ Attached is the presentation of the Analysts/ Investors Conference for Q3 of the Financial Year 2026.		▪ عقدت الشركة (الغانم) مؤتمر المحللين/ المستثمرين للربع الثالث من العام 2026 عن طريق بث مباشر على شبكة الإنترنت وذلك في تمام الساعة 2:00 بعد الظهر من يوم الأحد الموافق 2026/11/08 (وفق توقيت دولة الكويت). ولم يتم الإفصاح عن أي معلومات جوهرية جديدة خلال المؤتمر. ▪ مرفق العرض التقديمي لمؤتمر المحللين/ المستثمرين للربع الثالث من العام 2026.
Significant effect of the material information on the financial position of the company		أثر المعلومات الجوهرية على المركز المالي للشركة
No Significant effect of the material information on the financial position of the company		لا يوجد أثر للمعلومات الجوهرية على المركز المالي للشركة
The issuer of this disclosure bears full responsibility for the soundness, accuracy, and completeness of the information contained therein. The issuer acknowledges that it has assumed care of a prudent person to avoid any misleading, false, or incomplete information. The Capital Markets Authority and Boursa Kuwait Securities Exchange shall have no liability whatsoever for the contents of this disclosure. This disclaimer applies to any damages incurred by any Person because of the publication of this disclosure, permitting its dissemination through their electronic systems or websites, or its use 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 للاوراق 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 أنظمتها الإلكترونية أو موقعهما الإلكتروني، أو نتيجة إستخدام هذا الإفصاح بأي طريقة أخرى.

ALG

Ali Alghanim Sons Automotive Company K.S.C.P.

Analyst Conference | Q3 FY 2026

November 8th , 2026

Boursa Kuwait | Ticker: ALG

RECORD PERFORMANCE

Q3 2026 HIGHLIGHTS

KWD 83.2M

Revenue

KWD 8.5M

Net Profit – Parent Co.

21.69 fils

EPS

27.09%

Return on Equity (TTM)

DISCLAIMER

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This presentation 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.

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AGENDA

01 **Board & Executive Management**

Leadership team and governance

02 **Company Overview**

Business segments & Brands

03 **Financial Performance**

Profitability, Financial position, Cash flow & Key ratios

04 **Q&A Session**

Open discussion

01

Board of Directors & Executive Management

BOARD OF DIRECTORS & EXECUTIVE MANAGEMENT

Eng. Fahad Ali Alghanim

Chairman

Non-Executive

Mr. Yousef Al Qatami

Vice Chairman & CEO

Executive

Mr. Mohammad Khaled Alghanim

Board Member

Non-Executive

Mr. Ali Marzouq Alghanim

Board Member

Non-Executive

Mr. Ali Abduljaleel Behbehani

Board Member

Non-Executive

Mr. Jehad M. Al-Qabandi

Board Member

Independent

Mr. Ahmad M. Al-Fares

Board Member

Independent

EXECUTIVE MANAGEMENT

Mr. Yousef Al Qatami

Chief Executive Officer

Mr. Arpit Bohara

Chief Financial Officer

02

Company Overview

A large-scale Kuwaiti shareholding company comprising automotive businesses supplying Kuwait and select Arab markets with world-class brands and services.

Q3 2026 PERFORMANCE AT A GLANCE

KWD 83.2M

Revenue

▲ 7.25% YoY

KWD 8.5M

Net Profit – Parent Co.

▲ 9.99% YoY

21.69 fils

Earnings / Share

▲ 10.27% YoY

27.09%

Return on Equity (TTM)

KWD 30.0M

Operating Cash Flow

▲ 56.73% YoY

KWD 100.6M

Total Equity – Parent Co.

▲ 6.28% YoY

0.46x

Bank Debt-to-Equity

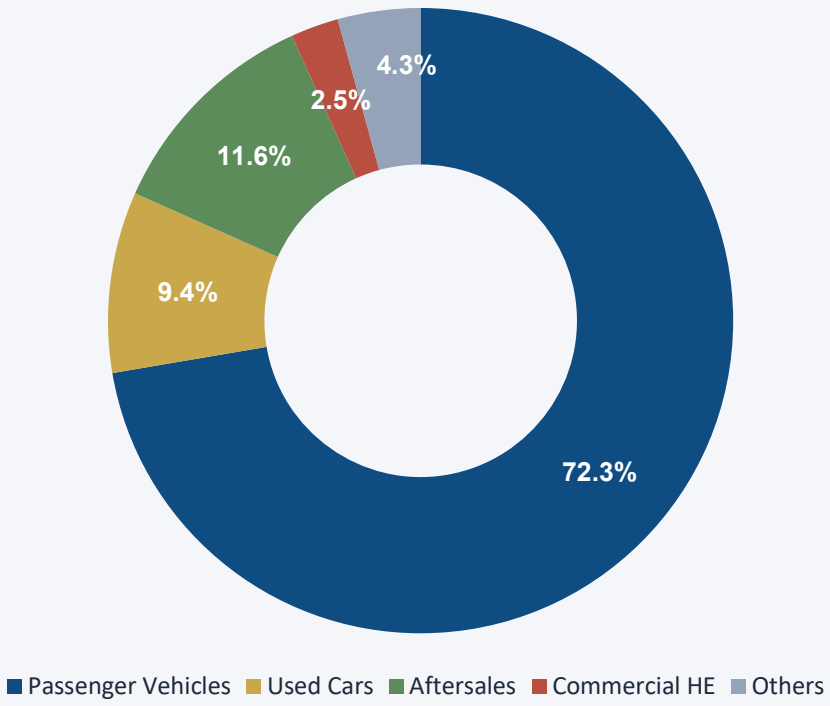
Reduced from 0.63x

1.32x

Current Ratio

Improved from 1.22x

REVENUE BREAKDOWN – Q3 2026 (Jul – Sept)



Passenger Cars/ Bikes (72.3%)

BMW, Land Rover, Rolls-Royce, McLaren, MINI, Geely, Great Wall, Haval, Mazda

Core growth driver

Used Cars (9.4%)

BMW, Land Rover, Rolls-Royce, McLaren, MINI, Geely, Great Wall, Haval

Certified pre-owned program captures trade-in and resale value

Aftersales (11.6%)

Service, Body Shop, Parts & Accessories

Recurring revenue engine — follows new car sales growth with a lag

Commercial HE (2.5%)

MAN Truck & Bus, Putzmeister, Hyundai, Baoli, Fassi, Bull

Infrastructure-linked demand in Kuwait and regional markets

Other (4.3%)

Synergistic 1.4% | Rental & Leasing 2.0% | Technology 0.9%

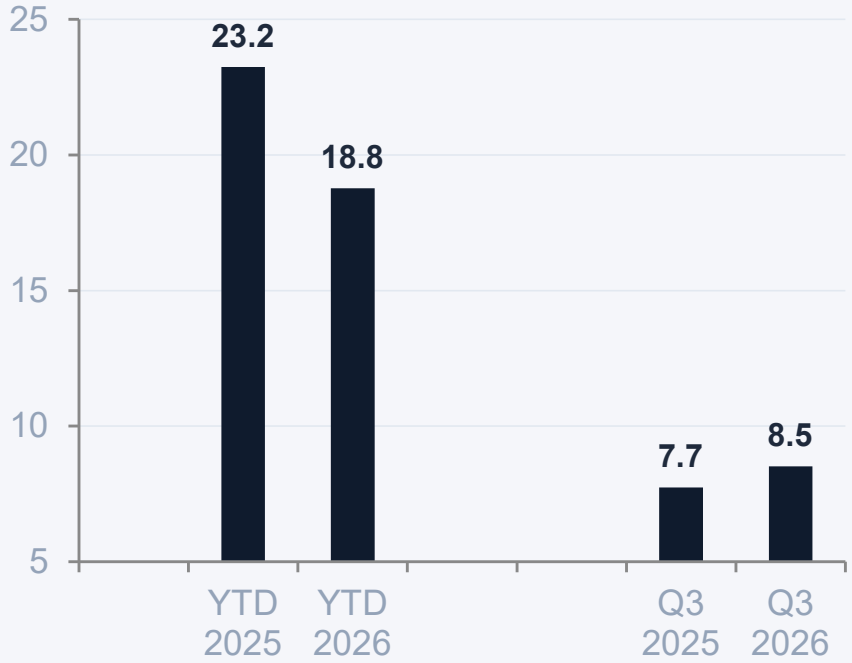
Tires, Lubricants, Batteries, F&I , Rove Luxury booking Service, Technical Inspections, Rental & Leasing – Vehicles & Facility

03

Financial Performance

EPS & PROFIT – Parent Co.

Profit attributable to Parent Co. (KWD Million)



YTD (19.23%) | Q3 YOY 9.99%

EPS attributable to Parent Co. (fils)



YTD (19.36%) | Q3 YOY 10.27%

INCOME STATEMENT – Q3' 2026 (July – Sep)

Income Statement (Amount in KWD)	Q3' 2026	Q3' 2025	Change %
Revenue	**83,231,154**	**77,606,947**	**7.25**
Cost of Sales & Services Rendered	(64,555,161)	(60,075,756)	7.46
Gross Profit	**18,675,993**	**17,531,191**	**6.53**
Share of Equity - Accounted Investees	617,321	784,409	(21.30)
Net Expenses (S&D, Admin & Others)	(9,983,554)	(9,487,271)	5.23
Net Profit	**9,309,760**	**8,828,329**	**5.45**
Profit attributable to Equity holders	**8,515,243**	**7,742,063**	**9.99**
Earnings Per Share (fils)	**21.69**	**19.67**	**10.27**

INCOME STATEMENT – YTD 2026 (Jan – Sep)

Income Statement (Amount in KWD)	YTD Sep 2026	YTD Sep 2025	Change %
Revenue	**191,738,777**	**219,938,977**	**(12.82)**
Cost of Sales & Services Rendered	(148,988,510)	(168,614,858)	(11.64)
Gross Profit	**42,750,267**	**51,324,119**	**(16.71)**
Share of Equity-Accounted Investees	2,498,072	2,633,848	(5.16)
Net Expenses (S&D, Admin & Others)	(24,052,924)	(26,440,769)	(9.03)
Net Profit	**21,195,415**	**27,517,198**	**(22.97)**
Profit attributable to Equity holders	**18,773,276**	**23,242,915**	**(19.23)**
Earnings Per Share (fils)	**47.70**	**59.15**	**(19.36)**

BALANCE SHEET

Balance Sheet (Amount in KWD)	Sep 2026	Dec 2025	Change %
ASSETS			
PPE (Incl. Investment Properties)	120,451,817	122,083,623	(1.34)
Other Non-Current Assets	27,391,553	26,908,337	1.80
Current Assets	117,709,860	125,534,070	(6.23)
Total Assets	**265,553,230**	**274,526,030**	**(3.27)**
EQUITY & LIABILITIES			
Total Equity	**113,194,863**	**117,697,342**	**(3.83)**
Non-current Liabilities	63,250,264	57,375,265	10.24
Current Liabilities	89,108,103	99,453,423	(10.40)
Total Liabilities	**152,358,367**	**156,828,688**	**(2.85)**
Total Equity & Liabilities	**265,553,230**	**274,526,030**	**(3.27)**

CASH FLOW STATEMENT

Cash Flow Statement (Amount in KWD)	Sep 2026	Sep 2025
Cash from Operating activities before WC changes	28,040,910	36,516,460
Changes in Working Capital	3,521,473	(15,086,343)
Other items	(1,592,230)	(2,307,544)
Net Cash from Operating Activities	**29,970,153**	**19,122,573**
PPE, Intangible Assets & Investment Properties	(8,034,768)	(8,343,908)
Investment in Associates & Others	(1,586,124)	(2,188,227)
Net Cash from Investing Activities	**(9,620,892)**	**(10,532,135)**
Net movement in Finance Payables & Finance Cost	(1,345,725)	24,029,441
Dividends Paid to Equity Holders & NCI	(19,920,714)	(21,189,094)
Lease Liability & Other movements	(5,880,877)	(1,872,883)
Net Cash from Financing Activities	**(27,147,316)**	**967,464**
Net Movement in Cash & Cash Equivalents	**(6,798,055)**	**9,557,902**

KEY RATIOS

LIQUIDITY

Ratio	Sep 26	Sep 25
Current Ratio	**1.32**	1.22
Quick Ratio	**0.49**	0.47
Cash Ratio	**0.27**	0.26

PROFITABILITY

Ratio	Sep 26	Sep 25
Gross Profit Margin	**22.30%**	23.34%
Net Profit Margin	**11.05%**	12.51%

PERFORMANCE

Ratio	Sep 26	Sep 25
ROA (TTM)	**11.12%**	14.09%
ROE (TTM)	**27.09%**	36.88%

SOLVENCY

Ratio	Sep 26	Sep 25
Bank Debt/Assets	**0.20**	0.25
Bank Debt/Equity	**0.46**	0.63

Q & A

We welcome your questions

Thank You

INVESTOR RELATIONS

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