

Date: 06 November 2025

التاريخ: 06 نوفمبر 2025

To: Issuers and Development Services Department
Boursa Kuwait

السادة/ إدارة خدمات وتطوير الإصدار المحترمين
بورصة الكويت

Dear Sirs,

تحية طيبة وبعد،،،

Subject: Analysts Conference Meeting – Q3 of FY2025

الموضوع: اجتماع مؤتمر المحللين – الربع الثالث من السنة
المالية 2025

With reference to the above, and in line with Boursa Kuwait Securities Company (K.P.S.C)'s (Boursa Kuwait) interest in adhering to Article (7-8-1/3) of the Boursa Kuwait Rulebook regarding the Listed Companies Obligations (Analysts Conference), Boursa Kuwait would like to report the following:

بالإشارة إلى الموضوع أعلاه، وحرصاً من شركة بورصة الكويت للأوراق المالية (ش.م.ك) عامة (بورصة الكويت) على الالتزام بمتطلبات المادة (3/1-8-7) من كتاب قواعد البورصة بشأن التزامات الشركات المدرجة (الإفصاح عن مؤتمر المحللين)، نود الإفادة بما يلي:

1. The Analysts / Investors Conference for Q3 of FY 2025 was conducted via live internet broadcast on Thursday 06/11/2025 at 2:00 p.m. (local time). There was no new material information discussed during the conference.
2. Attached is the Investors Presentation for Q3 of FY 2025 for your reference.
3. Boursa Kuwait shall disclose the minutes of the Analysts/ Investors Conference within 3 working days post the date of the conference.

1. عقدت بورصة الكويت مؤتمر المحللين / المستثمرين للربع الثالث من السنة المالية 2025 عن طريق بث مباشر على شبكة الإنترنت في تمام الساعة 2 من بعد ظهر يوم الخميس الموافق 06/11/2025 (وفق التوقيت المحلي)، حيث لم يتم الإفصاح عن أية معلومات جوهرية جديدة خلال المؤتمر.
2. مرفق العرض التقديمي للمستثمرين للربع الثالث من السنة المالية 2025.
3. سوف تقوم بورصة الكويت بالإفصاح عن محضر المؤتمر خلال 3 أيام عمل من تاريخ المؤتمر.

Sincerely Yours,

وتفضلوا بقبول فائق الاحترام والتقدير،،،

Mohammed Naim Azad Din
Chief Financial Officer

Mohammed Naim Azad Din

محمد نعيم آزاددين
رئيس قطاع الشؤون المالية



نموذج الإفصاح عن المعلومات الجوهرية
Disclosure of Material Information Form

Date	Name of the Listed Company	اسم الشركة المدرجة	التاريخ
06 November 2025	Boursa Kuwait Securities Company (K.P.S.C.)	شركة بورصة الكويت للأوراق المالية (ش.م.ك.) عامة	06 نوفمبر 2025
Material Information		المعلومة الجوهرية	
Analyst Conference Meeting – Q3 of FY 2025 1. The Analyst / Investor Conference for Q3 of FY 2025 was conducted via live internet broadcast on Thursday 06/11/2025 at 2:00 p.m. (local time). There was no new material information discussed during the conference. 2. Attached is the Investor's Presentation for Q3 of FY 2025 for your reference. 3. Boursa Kuwait shall disclose the minutes of the Analyst/ Investor Conference within 3 working days post the date of the conference.		اجتماع مؤتمر المحللين – الربع الثالث من السنة المالية 2025 1. عقدت بورصة الكويت مؤتمر المحللين / المستثمرين للربع الثالث من السنة المالية 2025 عن طريق بث مباشر على شبكة الإنترنت في تمام الساعة 2 بعد الظهر يوم الخميس الموافق 06/11/2025 (وفق التوقيت المحلي)، حيث لم يتم الإفصاح عن أي معلومات جوهرية جديدة خلال المؤتمر. 2. مرفق العرض التقديمي للمستثمرين للربع الثالث من السنة المالية 2025. 3. سوف تقوم بورصة الكويت بالإفصاح عن محضر المؤتمر خلال 3 أيام عمل من تاريخ انعقاد المؤتمر.	
Significant Effect of the material information on the financial position of the company		أثر المعلومة الجوهرية على المركز المالي للشركة	
No Significant Effect of the material information on the financial position of the company.		لا يوجد أثر للمعلومة الجوهرية على المركز المالي للشركة.	

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.

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 as a result 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 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 أنظمتها الإلكترونية أو موقعها الإلكتروني، أو نتيجة استخدام هذا الإفصاح بأي طريقة أخرى.

Q3 FY 2025 Earnings Briefing

Naim Azad Din, Chief Financial Officer
Noura Al-Abdulkareem, Head of Markets Sector

6 November 2025

DISCLAIMER



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All figures stated are in KWD unless otherwise stated and may be subject to rounding differences.

AGENDA



No.	Segments	Slide No.
1	Business Updates	4
2	Financial Highlights and Performance	11
3	Q&A	21



Q3 2025 Business Updates

Noura Al-Abdulkareem, Head of Markets Sector



MARKET DEVELOPMENTS



Diversifying product offerings, increasing accessibility and transparency of our market, while continuing to improve infrastructure.

MD1

- Ticks & Price Limits
- Settlement Cycle & Corporate Actions
- Market Makers
- Randomized Closing Auction

MD2

- Market Segmentation
- Circuit Breakers
- OTC Platform
- Boursa Kuwait Rulebook

MD3

- REITs
- Intentional Crossing
- Trade-at-Last
- Closing Auction Amendment
- Tender Offers
- Swaps
- Short-selling & SLB

MD3.2

- Netting
- Tradable Rights Issue
- Margin Lending for IC
- Cash CCP
- Fixed Income
- ETFs (Equity & Commodity)
- Margin Lending for QB

MD4

- Derivatives CCP
- Derivatives (SSF & IF)
- Derivatives (Options)

2017

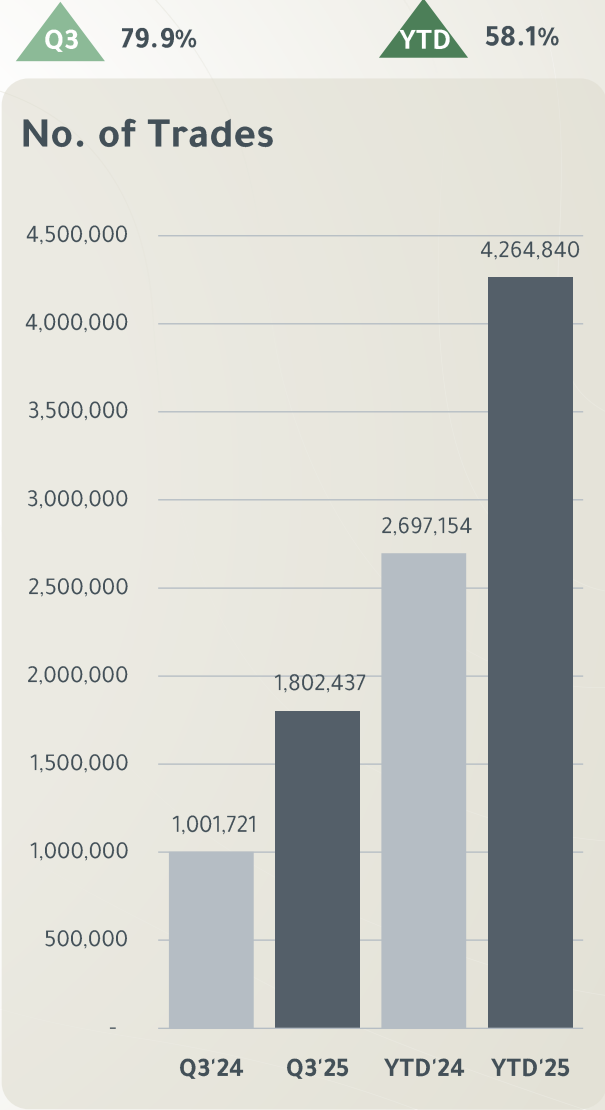
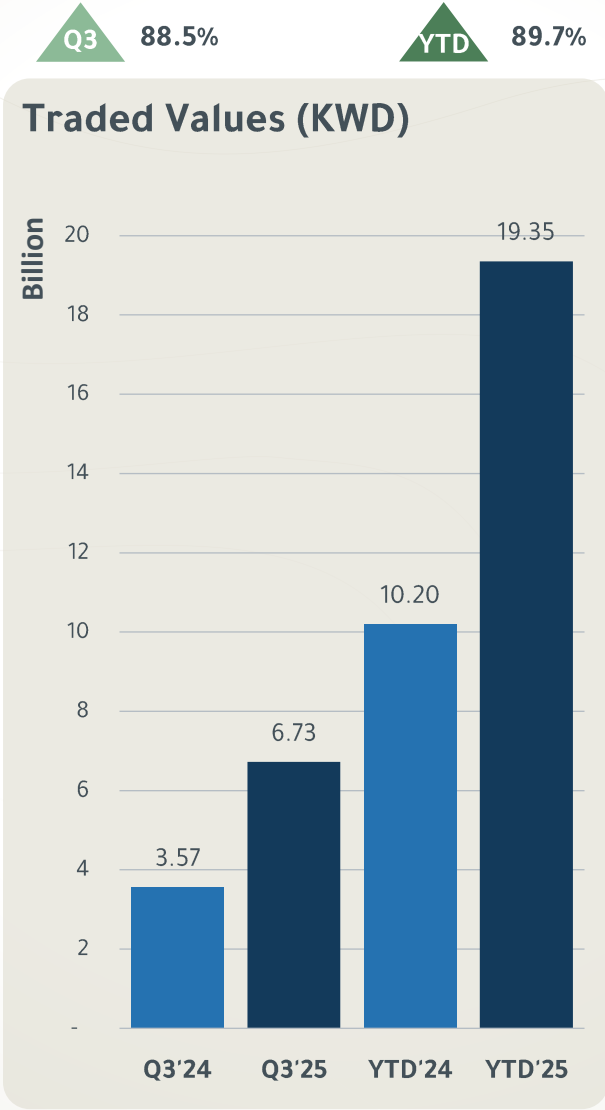
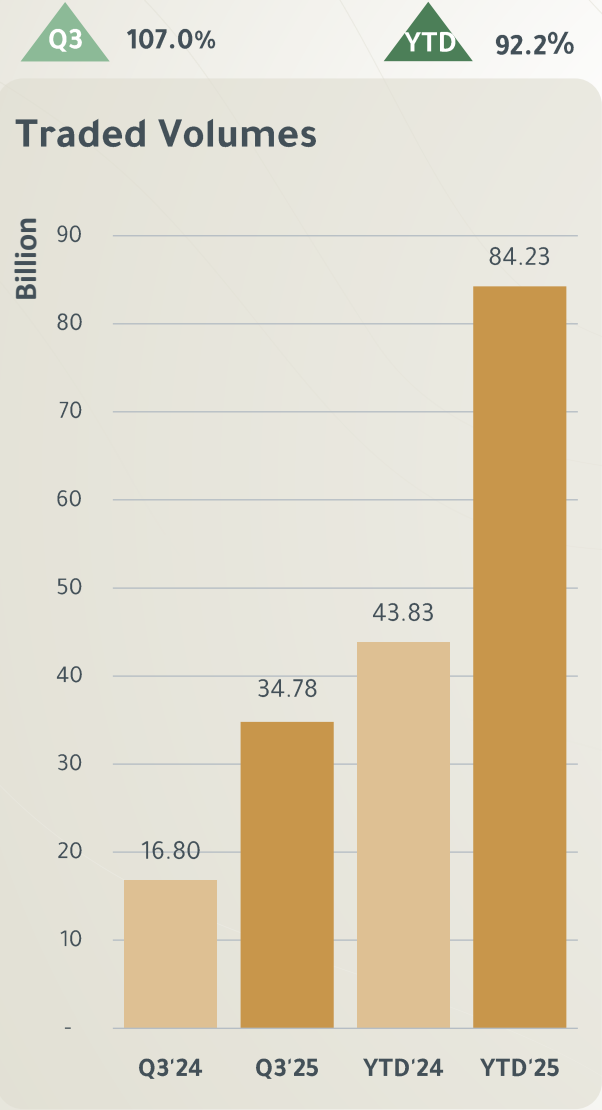
2018

2019

2020-25

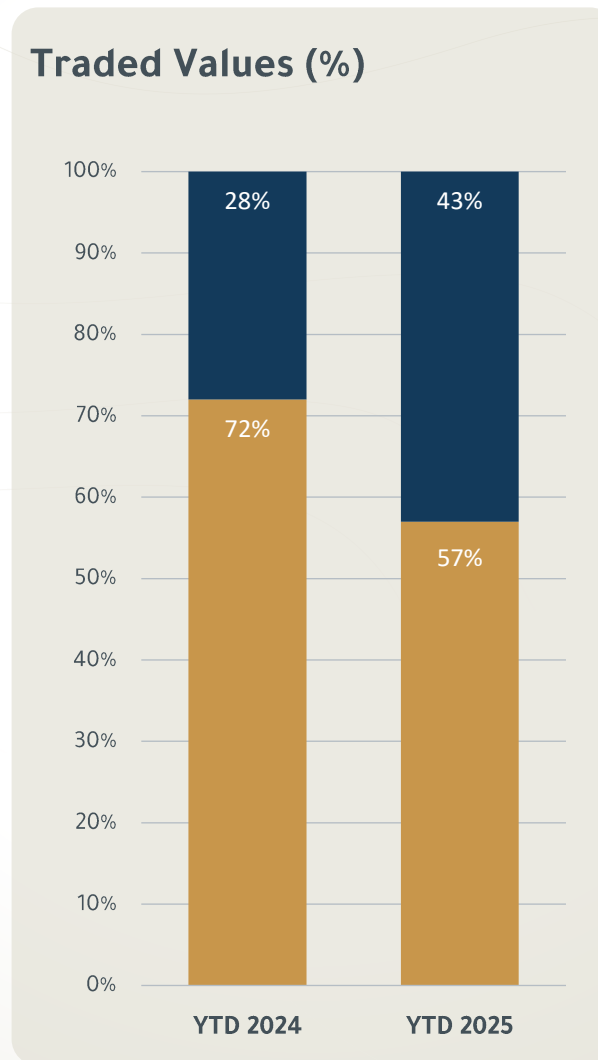
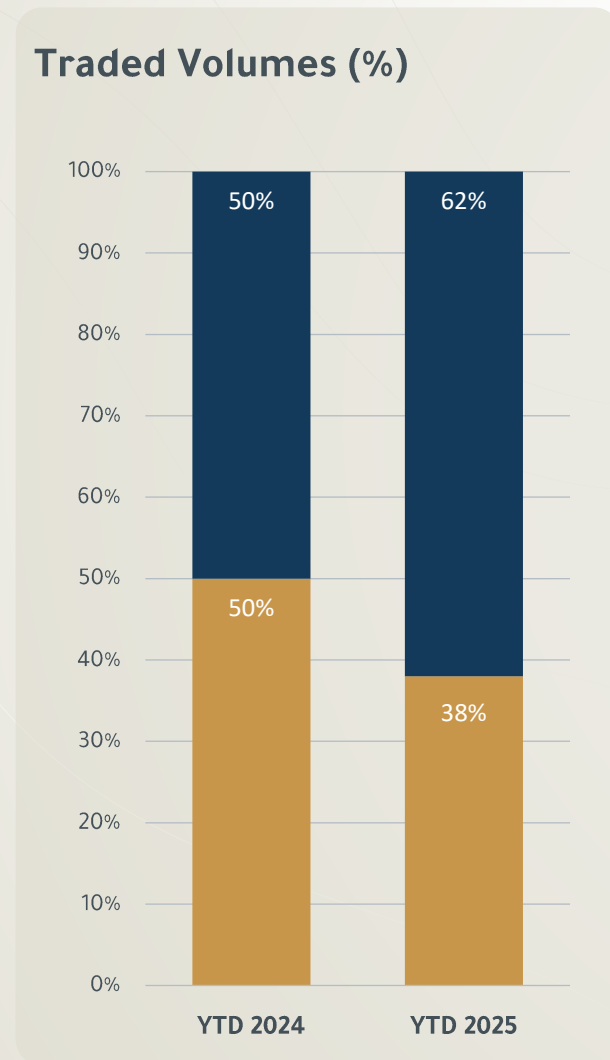
2027+

MARKET PERFORMANCE

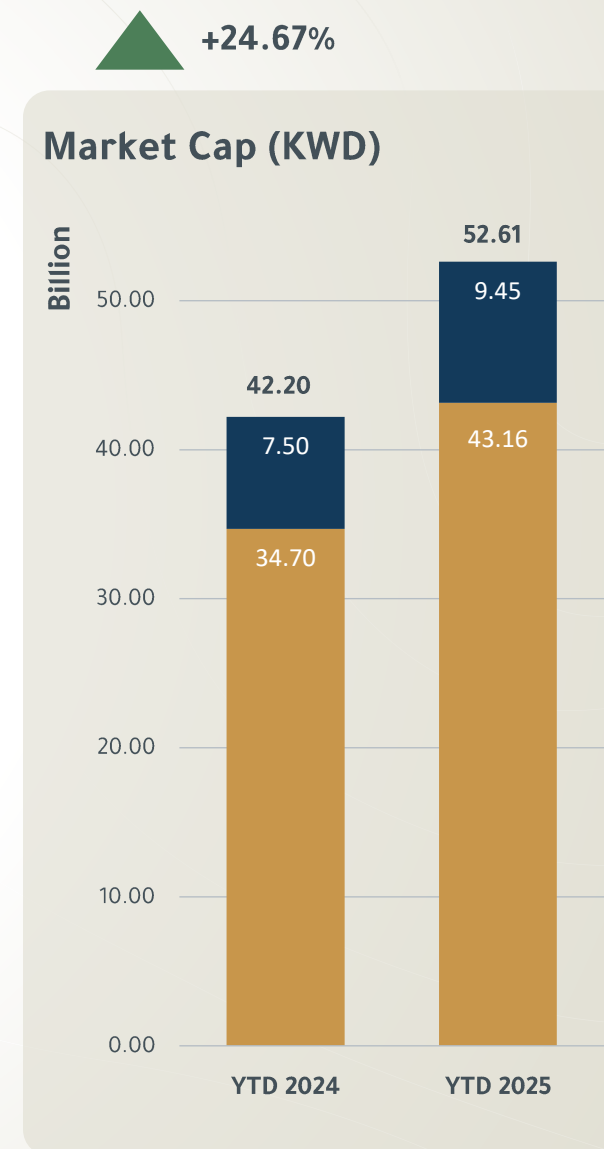


Includes TRI

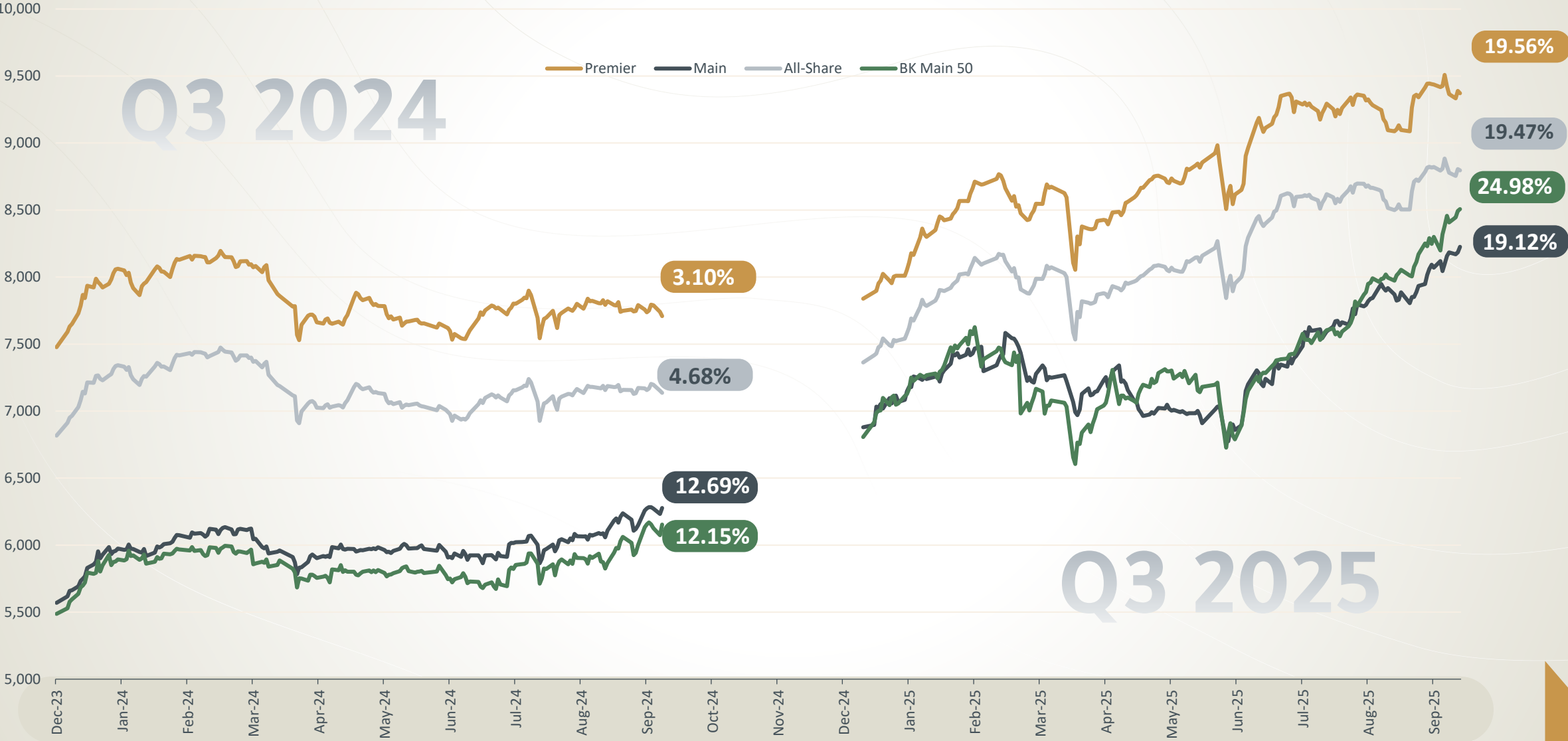
MARKET SPLIT (“Premier” vs. “Main”)



PREMIER MAIN



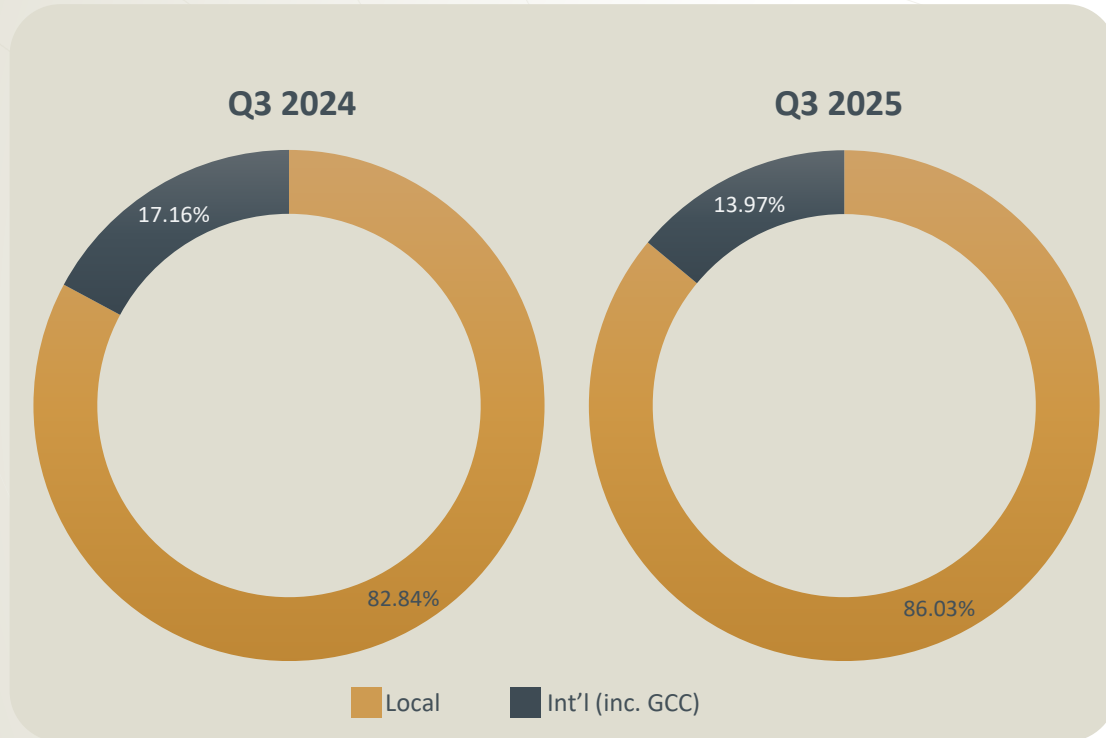
YTD INDEX PERFORMANCE



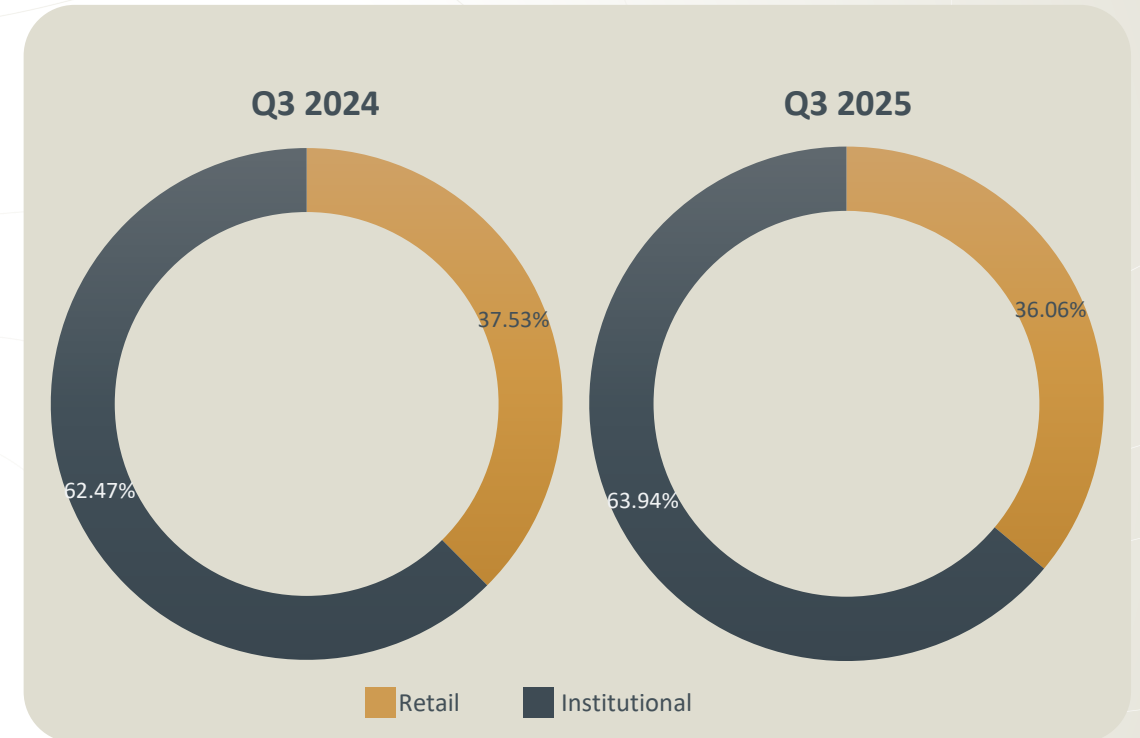
INVESTOR TURNOVER



Breakdown of Value Turnover by Investor Geography



Breakdown of Value Turnover by Investor Type

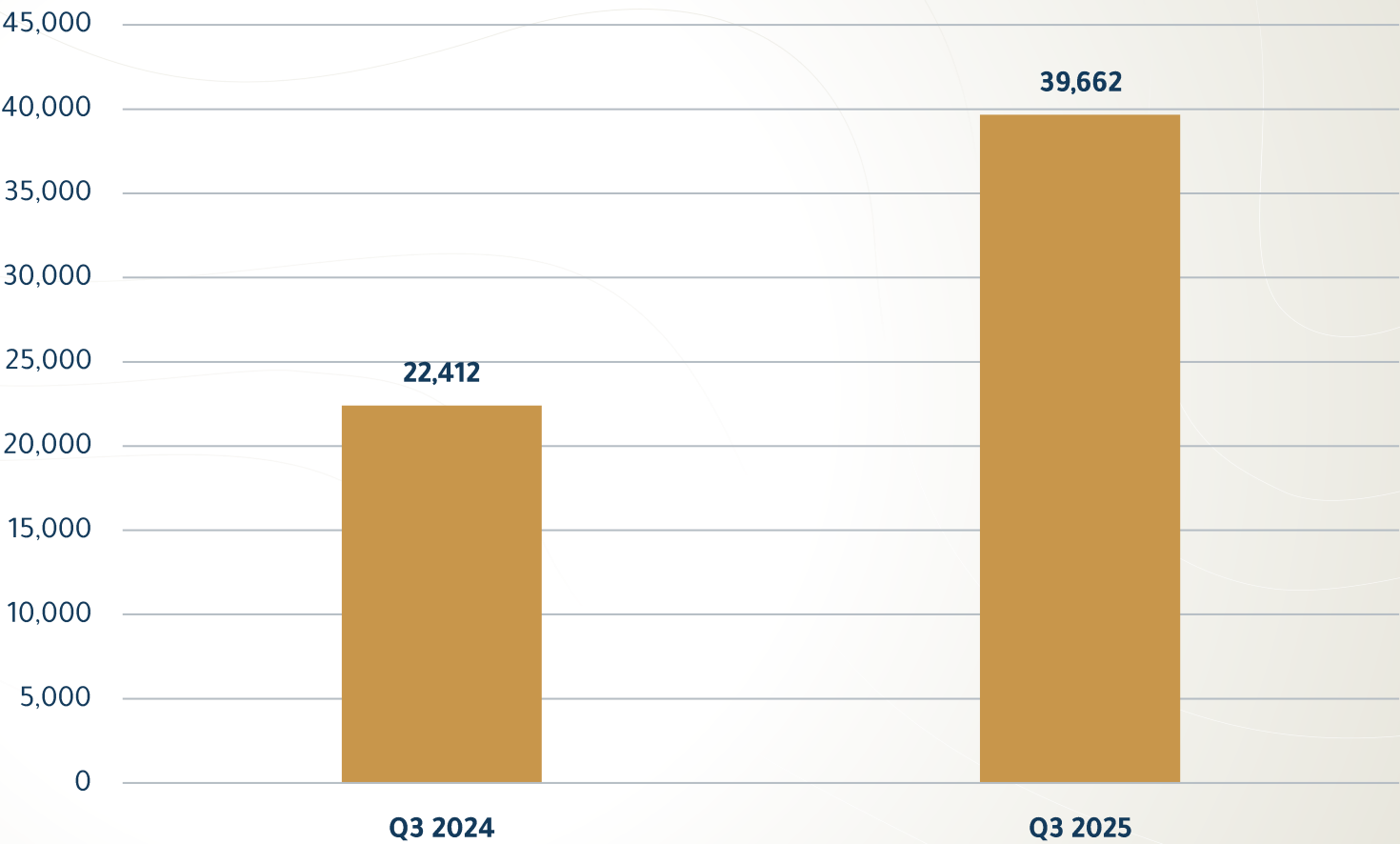


ACTIVE ACCOUNTS



76.9%

Active Accounts are those that have executed one trade at least in the last six months





Q3 2025

Financial Highlights and Performance

Naim Azad Din, Chief Financial Officer

HIGHLIGHTS ON PERFORMANCE

Robust performance supported by strong trading activities and efficient operations



OPERATING REVENUES	OPERATING EXPENSES	OPERATING PROFIT	NP ATTRI. TO SHAREHOLDERS OF PARENT
 37,058,531 41.45%	 (8,699,628) 5.20%	 28,358,903 58.16%	 23,052,887 59.81%
VALUE TRADED	COST TO INCOME RATIO	OPERATING PROFIT MARGIN	EPS ATTRI. TO SHAREHOLDERS OF PARENT
 19,351,612,764 89.73%	9M FY202523.48% 9M FY202431.56%	9M FY202576.52% 9M FY202468.44%	 114.82 fils 59.81%

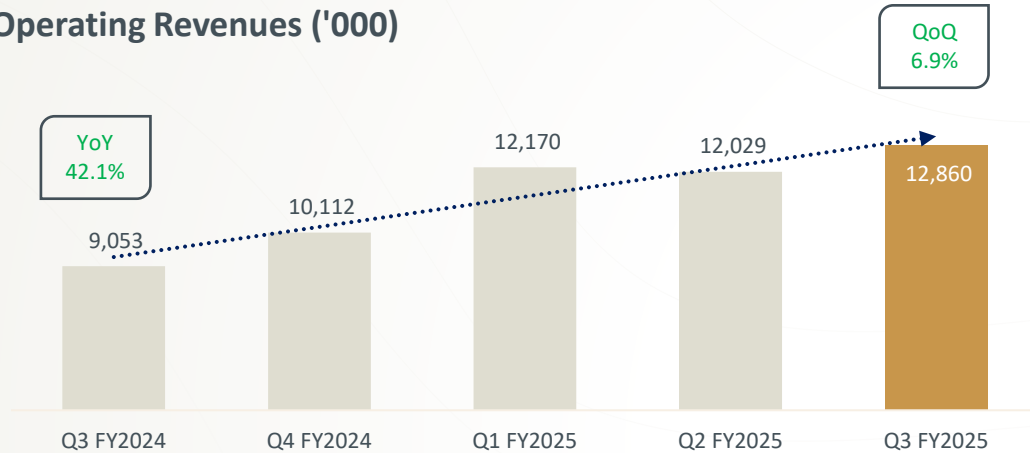
- Value traded and trade count were higher by 89.73% and 58.12%, respectively, at KWD 19.35 bn and approximately 4.26 mn trades, positively contributed to the robust growth in key revenue streams, including Share in trading commission by 105.19%, and Settlement operations by 60.52%. Supported by higher foreign investors trade confirmation of 12.68%, Clearing operations improved by 24.10%.
- The increase in Operating Revenues to KWD 37.06 mn or 41.45%, coupled with a modest 5.20% rise in Operating Expenses to KWD 8.70 mn, resulted in a significant improvement in Cost to Income ratio, which stood at 23.48%, compared to 31.56% in the prior year.
- As a result, Operating Profit margin improved to 76.52%, compared to 68.44% in the previous year, reflecting our ability to capture value from continued operational efficiency and revenue momentum.
- Non-operating Incomes inched up by 5.24%, reaching KWD 3.17 mn.
- In aggregate, Net Profit surged by 59.81% to KWD 23.05 mn from KWD 14.43 mn a year earlier.
- EPS stood at 114.82 fils, compared to 71.85 fils achieved last year.

QUARTERLY TREND

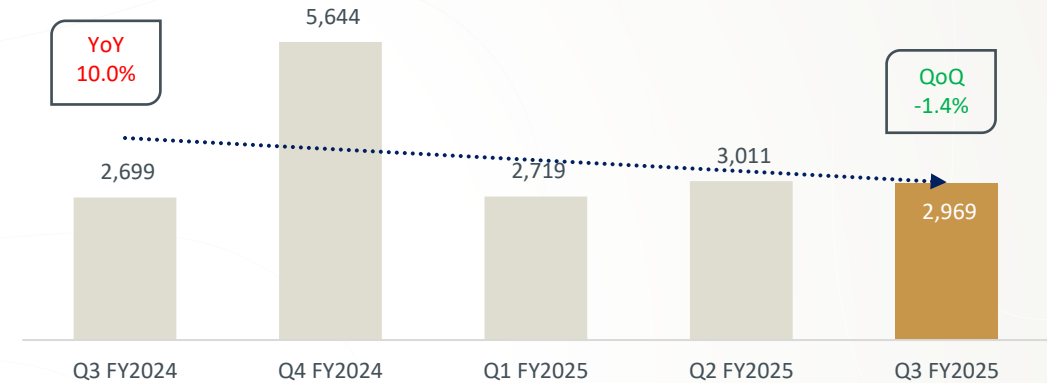
Foster sustainable value creation through operational efficiency and improved revenues



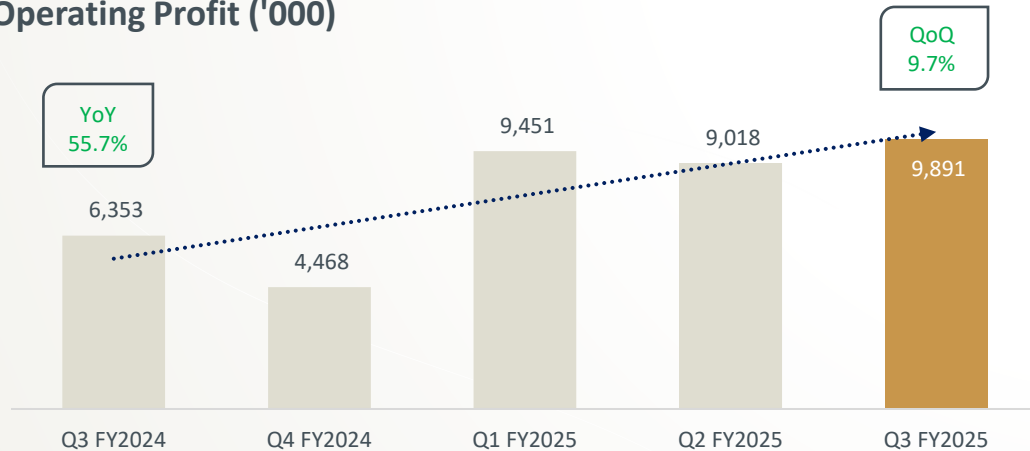
Operating Revenues ('000)



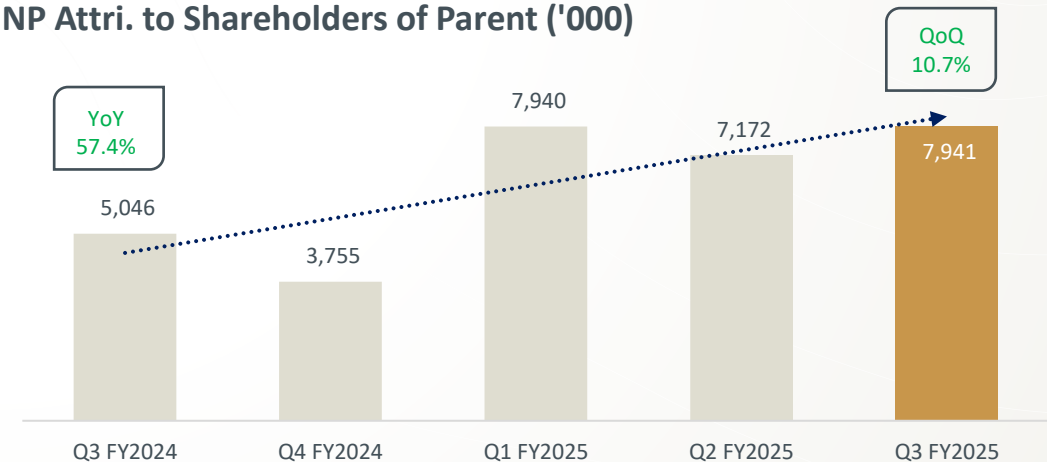
Operating Expenses ('000)



Operating Profit ('000)



NP Attri. to Shareholders of Parent ('000)

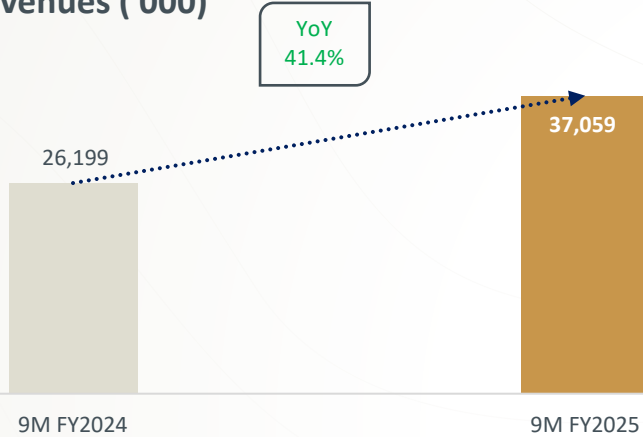


YTD TREND

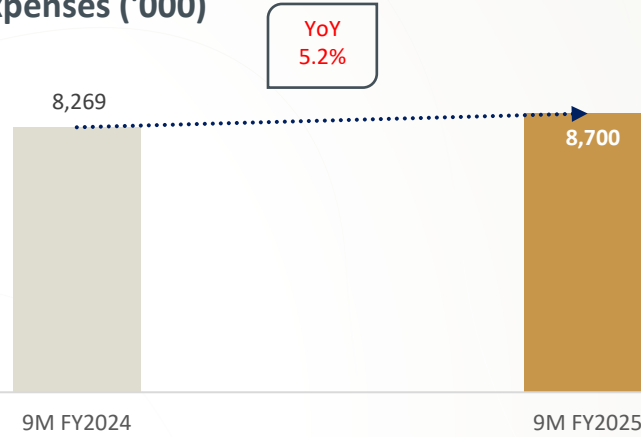
Revenue growth and robust operating margin further enhance net profit



Operating Revenues ('000)



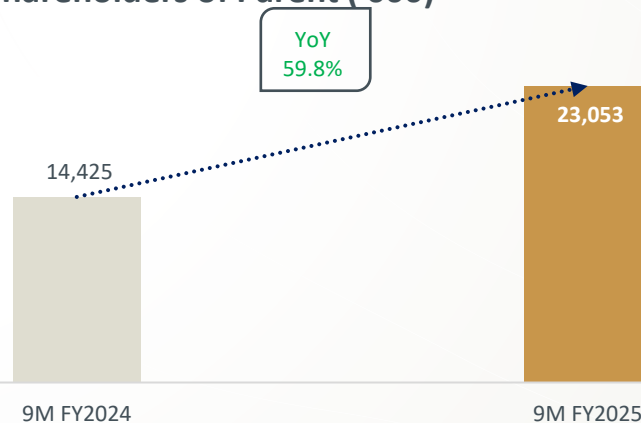
Operating Expenses ('000)



Operating Profit ('000)



NP Attri. to Shareholders of Parent ('000)

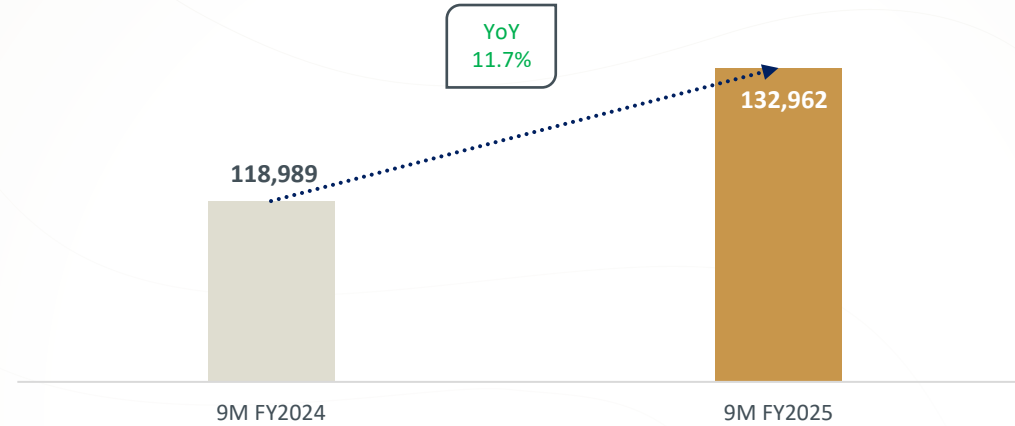


FINANCIAL POSITION

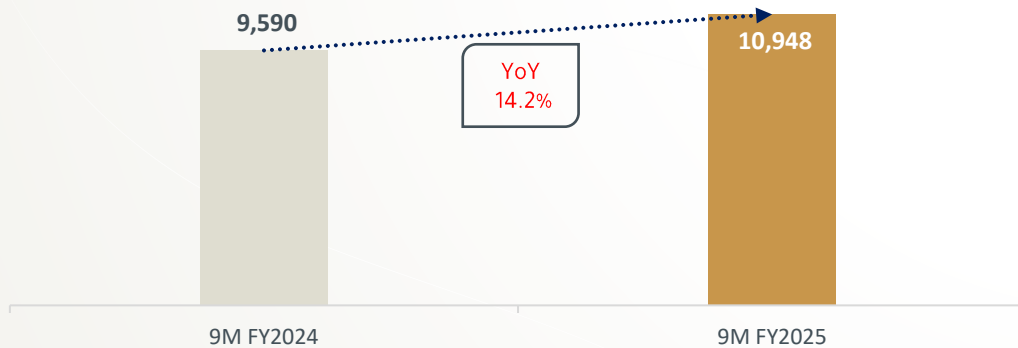
Robust performance bolsters financial resilience



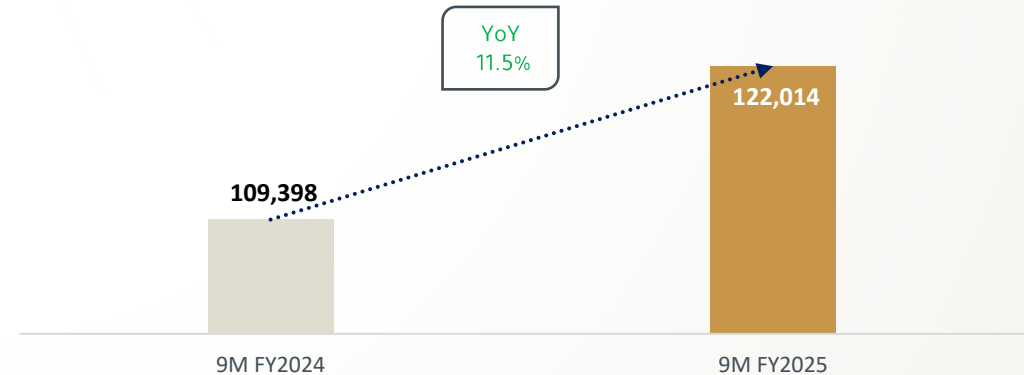
Total Assets ('000)



Total Liabilities ('000)



Total Shareholders Equity ('000)



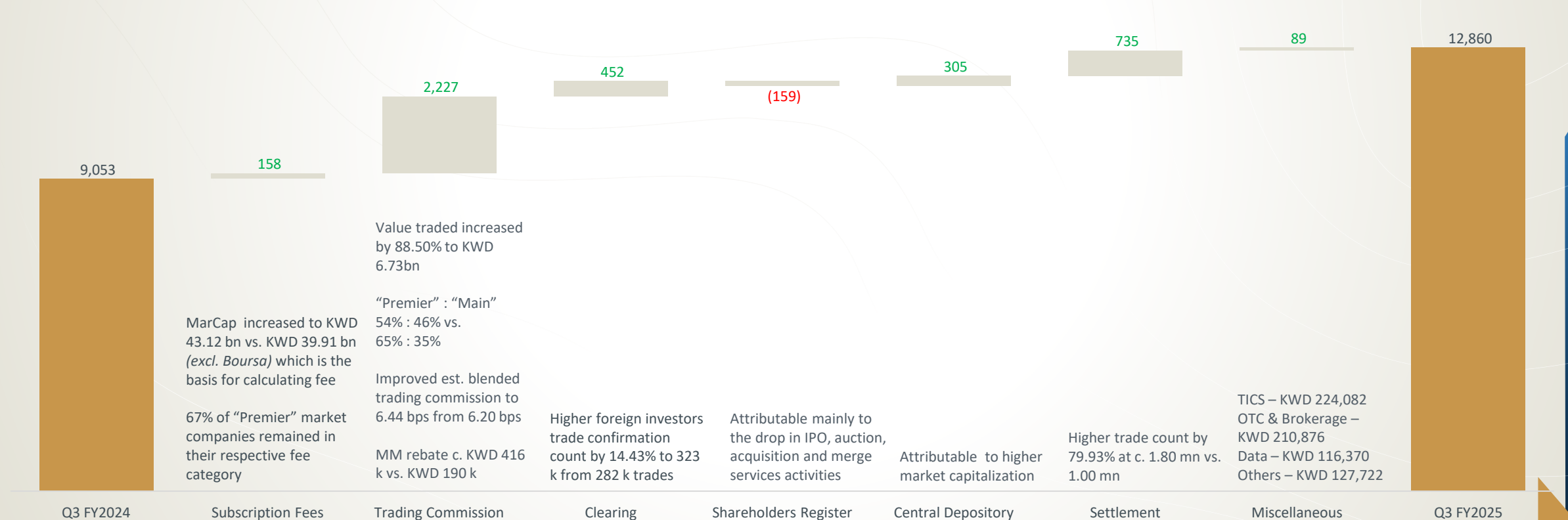
Note: Equity Attributable to Shareholders of Parent Company stood at KWD 74,141,562 or higher by 16.2% YoY.

Q3 FY2025 OPERATING REVENUES

Strong trading activities and revenues diversification reinforce value creation



Operating Revenues ('000)																
	Subscription Fees		Trading Commission		Clearing		Shareholders Register		Central Depository		Settlement		Miscellaneous		Total	
Q3 FY2025	1,912	14.87%	4,552	35.40%	1,902	14.79%	767	5.97%	1,417	11.02%	1,630	12.68%	679	5.28%	12,860	
Q3 FY2024	1,753	19.37%	2,326	25.69%	1,450	16.02%	926	10.23%	1,112	12.28%	895	9.88%	590	6.52%	9,053	
Variance	9.03%	↑	95.73%	↑	31.16%	↑	(17.16%)	↓	27.47%	↑	82.16%	↑	15.01%	↑	42.06%	↑



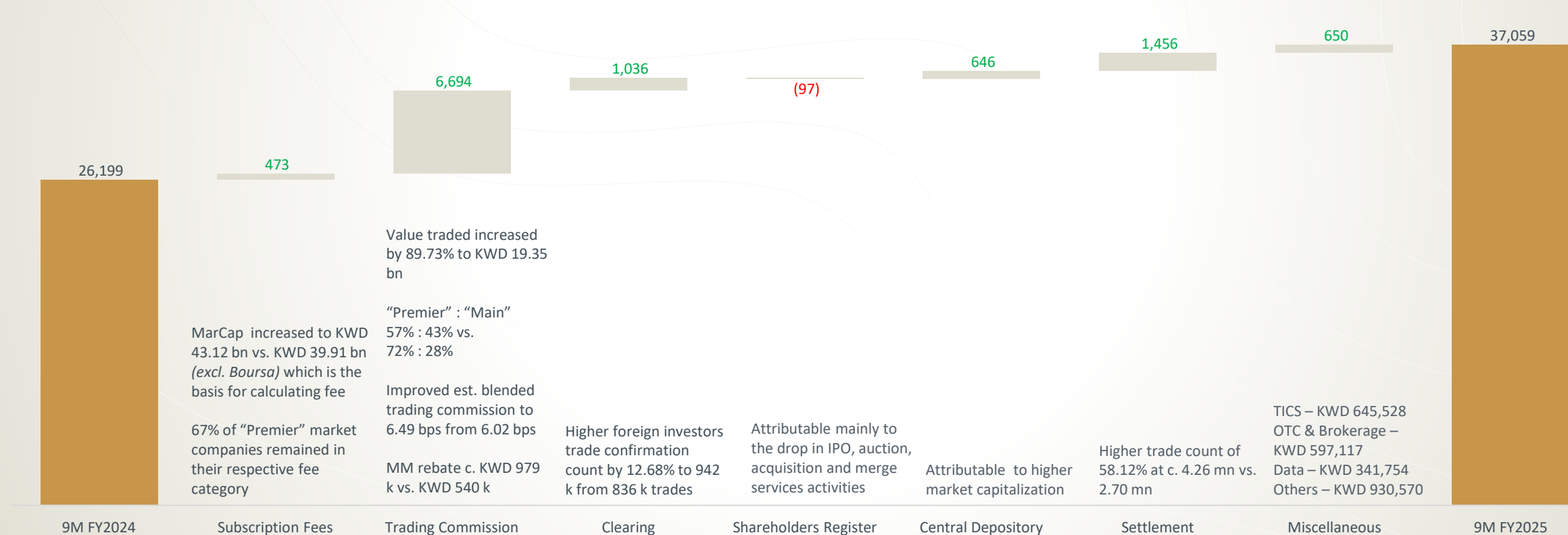
Note: Some reclassifications were made to improve the quality of information presented.

9M FY2025 OPERATING REVENUES

Robust growth in Operating Revenues delivers a record performance



Operating Revenues ('000)																
	Subscription Fees		Trading Commission		Clearing		Shareholders Register		Central Depository		Settlement		Miscellaneous		Total	
9M FY2025	5,766	15.56%	13,057	35.23%	5,334	14.39%	2,640	7.12%	3,883	10.48%	3,863	10.42%	2,515	6.79%	37,059	
9M FY2024	5,293	20.20%	6,363	24.29%	4,298	16.41%	2,737	10.45%	3,237	12.36%	2,407	9.19%	1,865	7.12%	26,199	
Variance	8.94%	↑	105.19%	↑	24.10%	↑	(3.53%)	↓	19.95%	↑	60.52%	↑	34.88%	↑	41.45%	↑



Note: Some reclassifications were made to improve the quality of information presented.

Q3 FY2025 OPERATING EXPENSES

Disciplined cost management while supporting business expansion



	Operating Expenses ('000)																
	Staff		IT		Depn & Amortization		Building		Consultancy Fees		CMA Commission		ECL		Others		Total
Q3 FY2025	1,562	52.60%	425	14.31%	310	10.43%	70	2.36%	68	2.30%	142	4.78%	0	0.00%	393	13.23%	2,969
Q3 FY2024	1,458	54.01%	405	15.01%	247	9.15%	77	2.85%	124	4.58%	75	2.78%	0	0.00%	314	11.62%	2,699
Variance	7.13%	↑	4.87%	↑	25.42%	↑	(8.95%)	↓	(44.91%)	↓	88.82%	↑	-	-	25.20%	↑	9.99% ↑



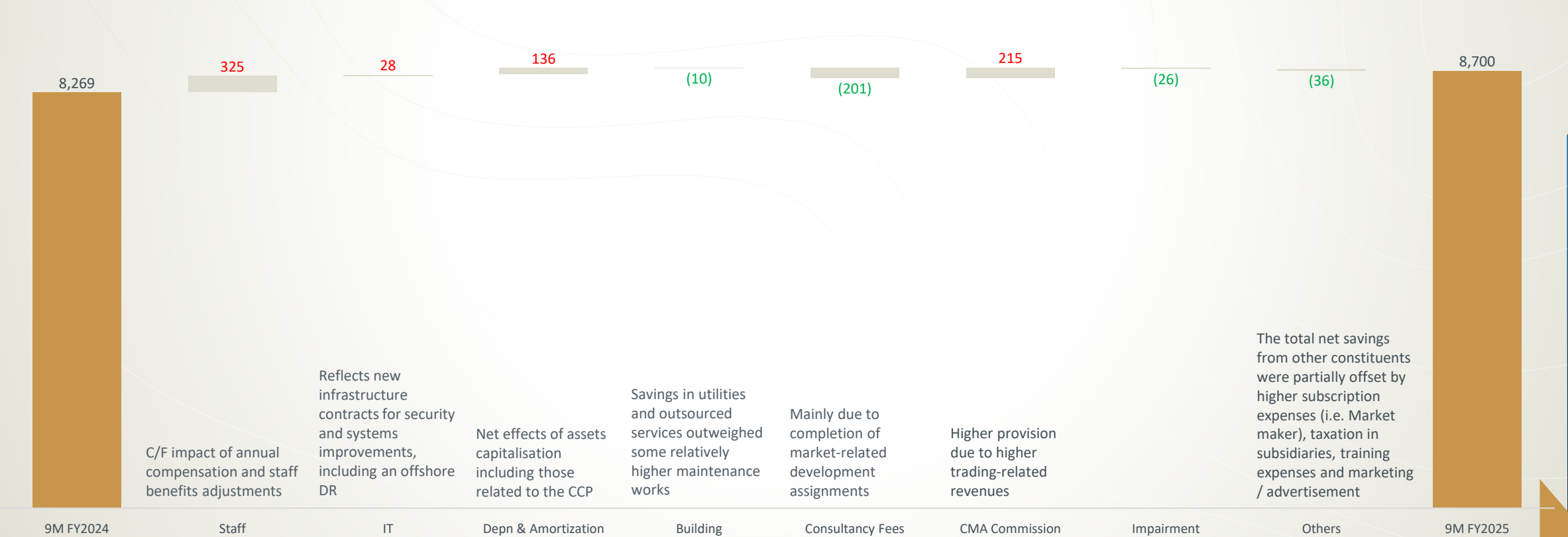
Note: Some reclassifications were made to improve the quality of information presented.

9M FY2025 OPERATING EXPENSES

Measured and efficient operations management



Operating Expenses ('000)																		
	Staff		IT		Depn & Amortization		Building		Consultancy Fees		CMA Commission		ECL		Others		Total	
9M FY2025	4,775	54.89%	1,253	14.40%	773	8.89%	210	2.41%	258	2.97%	424	4.88%	0	0.00%	1,006	11.57%	8,700	
9M FY2024	4,450	53.81%	1,225	14.81%	637	7.71%	220	2.66%	459	5.55%	210	2.53%	26	0.32%	1,043	12.61%	8,269	
Variance	7.31%	⬆️	2.31%	⬆️	21.37%	⬆️	(4.66%)	⬇️	(43.78%)	⬇️	102.38%	⬆️	(100.00%)	⬇️	(3.49%)	⬆️	5.20%	⬆️



Note: Some reclassifications were made to improve the quality of information presented.

KEY FINANCIAL INDICATORS

Sustained growth and expense discipline underpin financial resilience



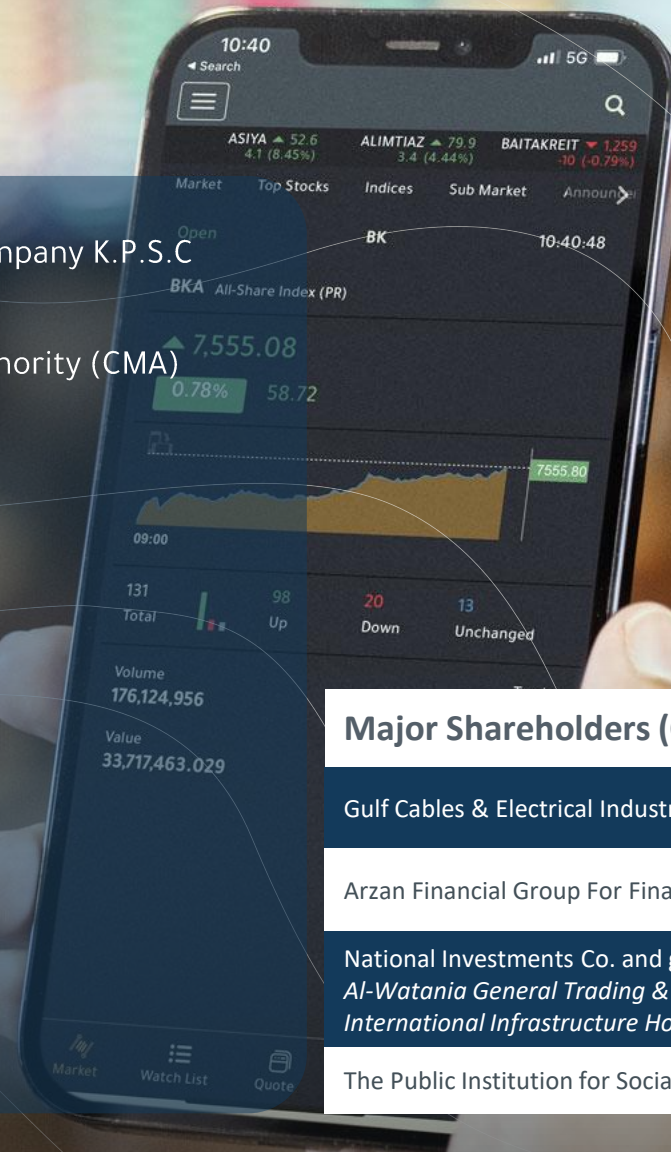
	Q3 FY2024	Q4 FY2024	Q1 FY2025	Q2 FY2025	Q3 FY2025
Operating Revenues ('000)	9,053	10,112	12,170	12,029	12,860
Operating Expenses ('000)	(2,699)	(5,644)	(2,719)	(3,011)	(2,969)
Cost to Income Ratio	29.82%	55.82%	22.34%	25.03%	23.09%
Operating Profit ('000)	6,353	4,468	9,451	9,018	9,891
Operating Profit Margin	70.18%	44.18%	77.66%	74.97%	76.91%
Net Profit Attributable to Shareholder of the Parent Company ('000)	5,046	3,755	7,940	7,172	7,941
Net Profit Margin Attributable to Shareholder of the Parent Company	55.74%	37.13%	65.24%	59.62%	61.75%
Return on Average Equity	28.24%	27.59%	37.91%	38.27%	38.87%
EPS Attributable to Equity Holder of the Parent Company (Fils)	25.13	18.70	39.54	35.72	39.55
DPS (Fils)	-	82.00	-	-	-
Total Dividends ('000)	-	16,464	-	-	-
Dividend Payout Ratio	-	90.56%	-	-	-
Blended Trading Commission (bps)	6.20	6.63	6.83	6.14	6.44

Note: Blended trading commission considers the "Premier" and "Main" markets only.





▪ Legal Name	Boursa Kuwait Securities Company K.P.S.C
▪ Date Established	21 April 2014
▪ Regulated By	Kuwait's Capital Markets Authority (CMA)
▪ Listing Date	14 September 2020
▪ Exchange Ticker	BOURSA
▪ Code	827
▪ Bloomberg Ticker	BOURSA KK
▪ Thomson Reuters Ticker	BOURSA.KW
▪ ISIN	KW0EQ0607022
▪ Sector	Financial Services
▪ Paid-Up Share Capital	KWD 20,077,575.000
▪ Outstanding Number of Shares	200,775,750
▪ Par-value per Share	KWD 0.100
▪ Fiscal Year	31 December
▪ Registrar	Kuwait Clearing Company



Major Shareholders (Over 5%)

Gulf Cables & Electrical Industries Group Co.	Indirect	14.41%
Arzan Financial Group For Financing & Investment	Direct & Indirect	14.41%
National Investments Co. and group (Al-Bawaba Al-Watania General Trading & Contracting Co. and International Infrastructure Holding Company)	Direct & Indirect	12.46%
The Public Institution for Social Security	Indirect	6.00%

ANALYST COVERAGE



Research House	Analysts	Date	Target Price (KWD)	Rating	Previous Rating
EFG Hermes	Elena Sanchez, CFA Ahmed El-Shazly	14 October 2025	4.13	BUY	BUY
KAMCO Invest	Junaid Ansari	27 July 2025	4.06	OUTPERFORM	-
Arqaam Capital	Jaap Meijer, MBA, CFA Janany Vamadeva	6 July 2025	3.80	Core BUY	BUY

AWARDS AND CERTIFICATES



2025



"The Middle East's Best Exchange "
2025

Boursa Kuwait was awarded "The Middle East's Best Exchange" for the year 2025 by **Euromoney**



"Brand Of The Year 2024 - 2025"
Finance - Investment - Kuwait

Boursa Kuwait was awarded the "Brand Of The Year - Kuwait" award in the finance and investment category for the year 2024-2025 by **World Branding Awards**.



Best Sustainable Corporate Governance
2025

Boursa Kuwait was awarded "Best Sustainable Corporate Governance" by **The European**



Women's Empowerment Champions

Boursa Kuwait was awarded "Women's Empowerment Champions" by **The European**

2025



Best for Sustaining Communities
- Middle East 2025

Boursa Kuwait was awarded "Best for Sustainability Transparency" by **Global Finance**

2024



Best ESG & Sustainability Report in the
Middle East - Small-Cap

Boursa Kuwait's 2023 Sustainability Report has been recognized as the Best Sustainability and ESG Report at **the Middle East Investor Relations Association Awards**



Best Capital Market ESG Strategy - GCC
2023

Boursa Kuwait won the "Best Capital Market ESG Strategy - GCC" award from **Capital Finance International** magazine.



Outstanding Contribution to
Financial Inclusion - GCC 2023

Boursa Kuwait won the "Outstanding Contribution to Financial Inclusion - GCC" award from **Capital Finance International** magazine.

AWARDS AND CERTIFICATES (Cont'd)



2024



**Outstanding Contribution to
Female Empowerment - MENA 2023**

Boursa Kuwait won the "Outstanding
Contribution to Female
Empowerment MENA 2023" award
from **Capital Finance
International** magazine.



**Best ESG Development Strategy
2024**

Boursa Kuwait was awarded "Best ESG
Development Strategy" by **The European**



**Best Sustainable Corporate
Governance 2024**

Boursa Kuwait was awarded "Best
Sustainable Corporate Governance"
by **The European**



**Best for Sustainability Transparency -
Middle East 2024**

Boursa Kuwait was awarded "Best for
Sustainability Transparency" by **Global
Finance**

2023



**Best Sustainable Corporate
Governance 2023 - Kuwait**

Boursa Kuwait was awarded "Best
Sustainable Corporate Governance -
Kuwait" by **The European**



**Outstanding Financial Leadership in
Sustaining Communities - Middle East 2023**

Boursa Kuwait was awarded "Outstanding
Financial Leadership in Sustaining
Communities" by **Global Finance**



**Outstanding Leadership in Sustainability
Transparency - Middle East 2023**

Boursa Kuwait was awarded "Outstanding
Leadership in Sustainability Transparency"
by **Global Finance**



**Leadership in Energy and Environmental
Design (LEED) Gold certification**

Boursa Kuwait obtained the Leadership in
Energy and Environmental Design (LEED)
Gold certification for its building from the
U.S. Green Building Council (USGBC)

AWARDS AND CERTIFICATES (Cont'd)



2023



Approved Employer for Professional Development

Boursa Kuwait was certified as an Approved Employer for Professional Development by the **Association of Chartered Certified Accountants (ACCA)**



Third Place in the Best Annual Report - Print Category for Small Cap Companies - Middle East 2023

Boursa Kuwait's 2022 Annual Report was voted third best annual report in the print category for Small Cap Companies in the Middle East by the **Middle East Investor Relations Association (MEIRA)**

2022



OUTSTANDING CONTRIBUTION TO FINANCIAL INCLUSION - GCC 2022

Boursa Kuwait won the "OUTSTANDING CONTRIBUTION TO FINANCIAL INCLUSION - GCC" award from **Capital Finance International** magazine.



Best Capital Market ESG Strategy - GCC 2022

Boursa Kuwait won the "Best Capital Market ESG Strategy - GCC" award from **Capital Finance International** magazine.

2022



Most Sustainable Company in the Financial Services Industry for 2022

Boursa Kuwait was awarded Most Sustainable Company in the Financial Services Industry of the Year by **World Finance**



Sustainable Stock Exchange of the Year Middle East 2022

Boursa Kuwait was awarded Sustainable Stock Exchange of the Year in the Middle East by **Pan Finance**



Best Investor Relations Company - Kuwait 2022

Boursa Kuwait was awarded "Best Investor Relations Company" by **Global Brands**



Most Sustainable Practices in ESG for 2022

Boursa Kuwait was awarded Most Sustainable Practices in ESG for 2022 by **Global Business Outlook**

AWARDS AND CERTIFICATES (Cont'd)



2021

**PAN
FINANCE**

**Sustainable Stock Exchange of the Year
MENA 2021**

Boursa Kuwait was awarded Sustainable Stock Exchange of the Year in the Middle East and North Africa by **Pan Finance**



**Best Investor Relations Company - Kuwait
2021**

Boursa Kuwait was awarded "Best Investor Relations Company" by **Global Banking & Finance Review**.

**GLOBAL BANKING &
Finance
review**

**Outstanding Contribution to Capital
Market Development - Kuwait 2021**

Boursa Kuwait was recognized by **Global Business Outlook Magazine** for its "Outstanding Contribution to Capital Market Development" in 2021.

cfi.co

**Best Digital Transformation
Strategy - GCC 2021**

Boursa Kuwait won the "Outstanding Contribution to the SDGs - GCC 2021" award from **Capital Finance International** magazine.

2021



**Second Place in the Best Annual Report -
Print Category for Small Cap Companies -
Middle East 2021**

Boursa Kuwait's 2020 Annual Report was voted second best annual report in the print category for Small Cap Companies in the Middle East by **the Middle East Investor Relations Association (MEIRA)**

**LinkedIn
Talent Awards**

Best Culture of Learning 2021

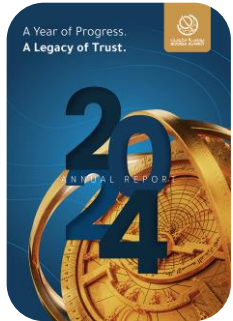
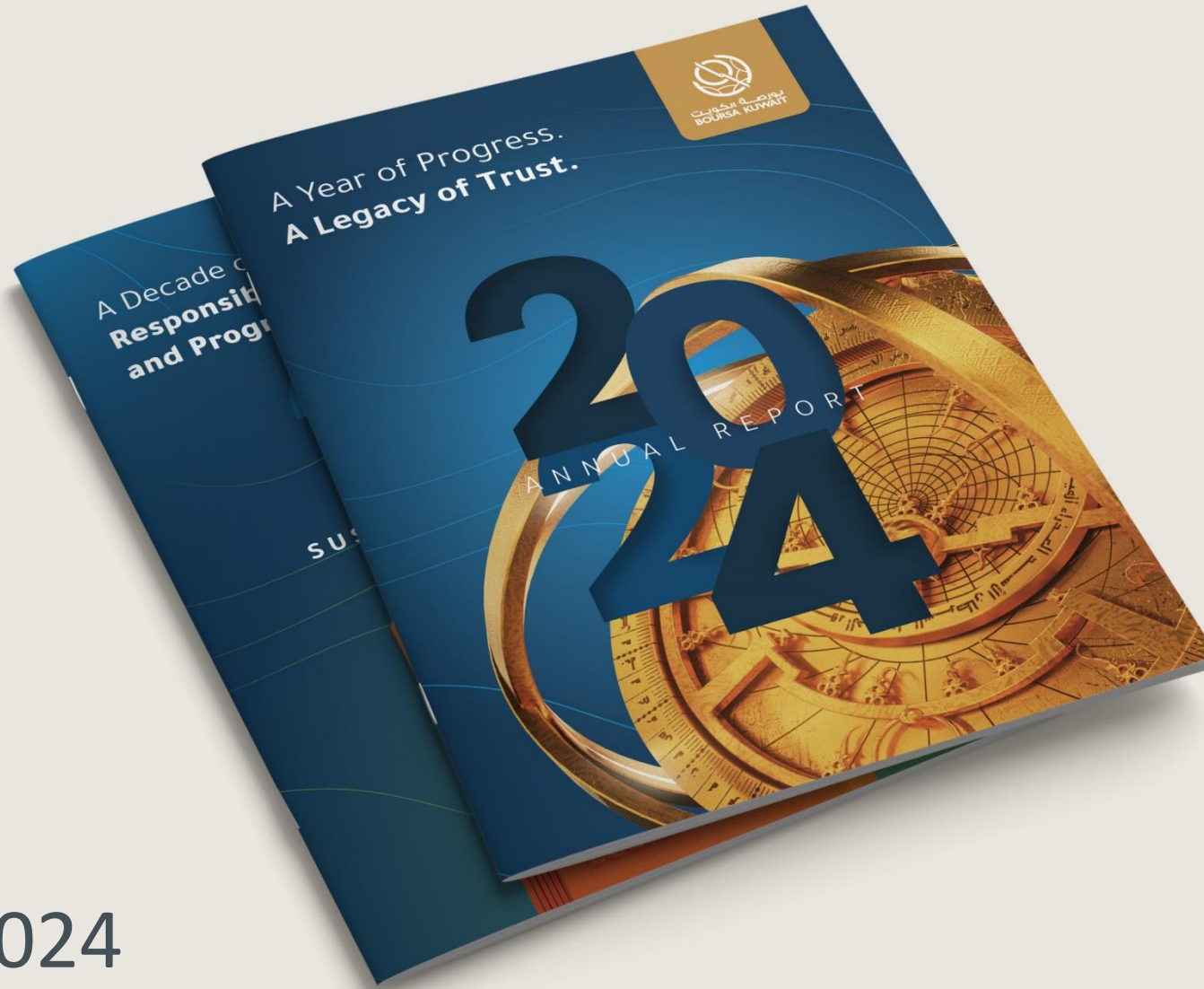
Boursa Kuwait was awarded "Best Culture of Learning" for employers below 500 employees in the Middle East Region 2021 by **LinkedIn**.

cfi.co

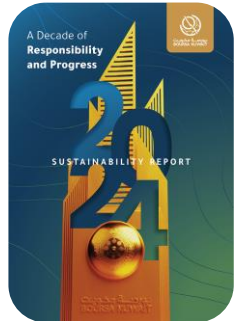
**Best Investor Relations Company -
Kuwait 2021**

Boursa Kuwait was awarded "Best Investor Relations Company" by **Global Banking & Finance Review**.

ANNUAL REPORTS



2024
Annual Report



2024
Sustainability
Report



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