

Kuwait: 20th of July 2026

Chief Executive Officer - Boursa Kuwait Company
State of Kuwait

Dear Sirs,

Subject: Interim Consolidated Financial Information
for the period ended 30/6/2026

As per chapter No.4 of the “Disclosure & Transparency” Module of the Capital Markets Authority’s Executive Bylaws and its Law No. 7/2010 and amendments issued regarding disclosure of Material Information.

National Bank of Kuwait would like to disclose that Central Bank of Kuwait has approved Bank’s Interim Consolidated Financial Information for the period ended 30/6/2026.

Attached; Financial Results Form for Kuwaiti Companies for Q2 ended 30/6/2026 published on Boursa Kuwait Company website and a copy of Central Bank of Kuwait approval.

With reference to Boursa Kuwait Rule Book requirements and since National Bank of Kuwait has been classified under the “Premier Market” category. The Bank is glad to announce a quarterly Analysts/Investors Conference that will take place through a Live Webcast at 2:00 p.m. (according to local time) on Tuesday 21/7/2026. Interested parties should reach out to the Bank through the following email address: Investor-Relations@nbk.com in order to provide them with the invitation and access details for the aforementioned conference.

Sincerely yours,

On behalf of National Bank of Kuwait (S.A.K.P.) *FR*



Isam J. Al-Sager

Vice-Chairman
And Group Chief Executive Officer

بنك الكويت الوطني
National Bank of Kuwait
ش.م.ك. ع. س. ك. ب.

T +965 22291111
ص.ب. 95 الصفاة 13001 الكويت
P.O. Box 95 Safat 13001 Kuwait
nbk.com

سجل تجاري رقم 8490 C.R. No.
رأس المال المدفوع د.ك. 874,276,504/600 Issued and paid-up capital

H.H.

**Financial Results Form
Kuwaiti Company (KWD)**

نموذج نتائج البيانات المالية
للشركات الكويتية (د.ك.)

Company Name	اسم الشركة
National Bank of Kuwait S.A.K.P	بنك الكويت الوطني ش.م.ك.ع

Second quarter results Ended on	2026-06-30	نتائج الربع الثاني المنتهي في
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Board of Directors Meeting Date	2026-07-08	تاريخ اجتماع مجلس الإدارة
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Required Documents	المستندات الواجب إرفاقها بالنموذج
Approved financial statements. Approved auditor's report This form shall not be deemed to be complete unless the documents mentioned above are provided	نسخة من البيانات المالية المعتمدة نسخة من تقرير مراقب الحسابات المعتمد لا يعتبر هذا النموذج مكتملاً ما لم يتم وإرفاق هذه المستندات

التغيير (%) Change (%)	فترة الستة أشهر المقارنة Six Month Comparative Period	فترة الستة أشهر الحالية Six Month Current Period	البيان Statement
	2025-06-30	2026-06-30	
3.0%	315,261,000	324,783,000	صافي الربح (الخسارة) الخاص بمساهمي الشركة الأم Net Profit (Loss) represents the amount attributable to the owners of the parent Company
3.0%	33	34	ربحية (خسارة) السهم الأساسية والمخفضة Basic & Diluted Earnings per Share
-2.3%	20,241,435,000	19,777,514,000	الموجودات المتداولة Current Assets
5.9%	43,648,267,000	46,232,823,000	إجمالي الموجودات Total Assets
6.5%	35,914,046,000	38,231,475,000	المطلوبات المتداولة Current Liabilities
5.8%	38,369,685,000	40,610,546,000	إجمالي المطلوبات Total Liabilities
7.1%	4,232,135,000	4,533,604,000	إجمالي حقوق الملكية الخاصة بمساهمي الشركة الأم Total Equity attributable to the owners of the Parent Company
4.8%	631,379,000	661,969,000	إجمالي الإيرادات التشغيلية Total Operating Revenue
4.6%	391,222,000	409,032,000	صافي الربح (الخسارة) التشغيلية Net Operating Profit (Loss)
Not Applicable/ لا ينطبق	لا يوجد خسائر متراكمة No accumulated losses	لا يوجد خسائر متراكمة No accumulated losses	الخسائر المتراكمة / رأس المال المدفوع Accumulated Loss / Paid-Up Share Capital

البيان	الربع الثاني الحالي	الربع الثاني المقارن	التغيير (%)
Statement	Second quarter Current Period	Second quarter Comparative Period	Change (%)
	2026-06-30	2025-06-30	
صافي الربح (الخسارة) الخاص بمساهمي الشركة الأم Net Profit (Loss) represents the amount attributable to the owners of the parent Company	189,331,000	181,178,000	4.5%
ربحية (خسارة) السهم الأساسية والمخفضة Basic & Diluted Earnings per Share	21	19	10.5%
إجمالي الإيرادات التشغيلية Total Operating Revenue	330,812,000	320,702,000	3.2%
صافي الربح (الخسارة) التشغيلية Net Operating Profit (Loss)	204,684,000	196,293,000	4.3%

• Not Applicable for first Quarter

• لا ينطبق على الربع الأول

سبب ارتفاع/انخفاض صافي الربح (الخسارة)	Increase/Decrease in Net Profit (Loss) is due to
تعود الزيادة في صافي الربح للفترة المالية المنتهية في 30 يونيو 2026 مقارنة بالفترة المالية المنتهية في 30 يونيو 2025 بشكل أساسي إلى ارتفاع صافي إيرادات التشغيل وانخفاض الضرائب، فيما قابل ذلك جزئياً ارتفاع مصروفات التشغيل ومخصص خسائر الائتمان وخسائر انخفاض القيمة.	The increase in net profit for the period ended 30 June 2026 compared to 30 June 2025 was primarily due to higher net operating income and lower tax charge, partly offset by higher operating expenses and higher provisions for credit and impairment losses.

بلغ إجمالي الإيرادات من التعاملات مع الأطراف ذات الصلة (المبلغ د.ك.)	1,028,000 KD	Total Revenue realized from dealing with related parties (value, KWD)
بلغ إجمالي المصروفات من التعاملات مع الأطراف ذات الصلة (المبلغ د.ك.)	544,000 KD	Total Expenditures incurred from dealing with related parties (value, KWD)

Auditor Opinion		رأي مراقب الحسابات
1. Unqualified Opinion	☒	1. رأي غير متحفظ
2. Qualified Opinion	☐	2. رأي متحفظ
3. Disclaimer of Opinion	☐	3. عدم إبداء الرأي
4. Adverse Opinion	☐	4. رأي معاكس

In the event of selecting item No. 2, 3 or 4, the following table must be filled out, and this form is not considered complete unless it is filled.

بحال اختيار بند رقم 2 أو 3 أو 4 يجب تعبئة الجدول التالي، ولا يعتبر هذا النموذج مكتملاً ما لم يتم تعبئته

نص رأي مراقب الحسابات كما ورد في التقرير	لا ينطبق / Not Applicable
شرح تفصيلي بالحالة التي استدعت مراقب الحسابات لإبداء الرأي	لا ينطبق / Not Applicable
الخطوات التي ستقوم بها الشركة لمعالجة ما ورد في رأي مراقب الحسابات	لا ينطبق / Not Applicable
الجدول الزمني لتنفيذ الخطوات لمعالجة ما ورد في رأي مراقب الحسابات	لا ينطبق / Not Applicable

Corporate Actions		استحقاقات الأسهم (الإجراءات المؤسسية)	
النسبة	القيمة		
Not Applicable/ لا ينطبق	Not Applicable/ لا ينطبق	توزيعات نقدية	Cash Dividends
Not Applicable/ لا ينطبق	Not Applicable/ لا ينطبق	توزيعات أسهم منحة	Bonus Share
Not Applicable/ لا ينطبق	Not Applicable/ لا ينطبق	توزيعات أخرى	Other Dividend
Not Applicable/ لا ينطبق	Not Applicable/ لا ينطبق	عدم توزيع أرباح	No Dividends
Not Applicable/ لا ينطبق	Not Applicable/ لا ينطبق	زيادة رأس المال	Capital Increase
Not Applicable/ لا ينطبق	Not Applicable/ لا ينطبق	تخفيض رأس المال	Capital Decrease
ختم الشركة Company Seal	التوقيع Signature	المسمى الوظيفي Title	الاسم Name
 RC. 8310-02		رئيس مجموعة الرقابة المالية	رونجهي سوجيت انيل

REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION TO THE BOARD OF DIRECTORS OF NATIONAL BANK OF KUWAIT S.A.K.P.

Introduction

We have reviewed the accompanying interim condensed consolidated statement of financial position of National Bank of Kuwait S.A.K.P. (the “Bank”) and its subsidiaries (collectively the “Group”) as at 30 June 2026, and the related interim condensed consolidated statement of income and the interim condensed consolidated statement of comprehensive income for the three month and six month periods then ended, and the interim condensed consolidated statement of cash flows and interim condensed consolidated statement of changes in equity for the six month period then ended. The management of the Bank is responsible for the preparation and presentation of this interim condensed consolidated financial information in accordance with the basis of preparation set out in Note 2. Our responsibility is to express a conclusion on this interim condensed consolidated financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, “*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

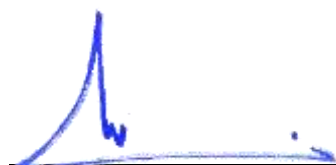
Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial information is not prepared, in all material respects, in accordance with the basis of preparation set out in Note 2.

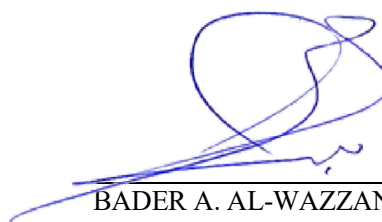
Report on Other Legal and Regulatory Requirements

Furthermore, based on our review, the interim condensed consolidated financial information is in agreement with the books of account of the Bank. We further report that, to the best of our knowledge and belief, we have not become aware of any violations of the Companies Law No. 1 of 2016, as amended, and its executive regulation, as amended, or of the Bank’s Memorandum of Incorporation and Articles of Association, as amended, during the six month period ended 30 June 2026 that might have had a material effect on the business of the Bank or on its financial position.

We further report that, during the course of our review, to the best of our knowledge and belief, we have not become aware of any violations of the provisions of Law No. 32 of 1968, as amended, concerning currency, the Central Bank of Kuwait and the organization of banking business, and its related regulations, during the six month period ended 30 June 2026 that might have had a material effect on the business of the Bank or on its financial position.



BADER A. AL-ABDULJADER
LICENCE NO. 207 A
EY
AL AIBAN, AL OSAIMI & PARTNERS



BADER A. AL-WAZZAN
LICENCE NO. 62 A
DELOITTE & TOUCHE
AL-WAZZAN & CO.

National Bank of Kuwait Group

INTERIM CONDENSED CONSOLIDATED STATEMENT OF INCOME

30 June 2026 (Unaudited)

	<i>Notes</i>	<i>Three months ended 30 June</i>		<i>Six months ended 30 June</i>	
		<i>2026 KD 000's</i>	<i>2025 KD 000's</i>	<i>2026 KD 000's</i>	<i>2025 KD 000's</i>
Interest income		456,736	457,212	915,760	894,516
Interest expense		260,800	259,292	525,983	511,169
Net interest income		195,936	197,920	389,777	383,347
Murabaha and other Islamic financing income		126,370	123,559	249,760	241,741
Finance cost and distribution to depositors		69,850	68,553	139,024	135,403
Net income from Islamic financing		56,520	55,006	110,736	106,338
Net interest income and net income from Islamic financing		252,456	252,926	500,513	489,685
Net fees and commissions		56,438	51,237	114,854	106,511
Net investment income		8,096	7,938	17,945	15,757
Net gains from dealing in foreign currencies		13,432	7,731	27,578	19,030
Other operating income		390	870	1,079	396
Non-interest income		78,356	67,776	161,456	141,694
Net operating income		330,812	320,702	661,969	631,379
Staff expenses		68,469	68,999	136,713	131,045
Other administrative expenses		43,746	42,207	88,493	83,359
Depreciation of premises and equipment		13,501	12,791	26,907	24,929
Amortisation of intangible assets		412	412	824	824
Operating expenses		126,128	124,409	252,937	240,157
Operating profit before provision for credit losses and impairment losses		204,684	196,293	409,032	391,222
Provision (release) charge for credit losses and impairment losses	3	(20,342)	(31,808)	6,438	(10,280)
Operating profit before taxation		225,026	228,101	402,594	401,502
Taxation	4	24,257	35,803	55,174	64,067
Profit for the period		200,769	192,298	347,420	337,435
Attributable to:					
Shareholders of the Bank		189,331	181,178	324,783	315,261
Non-controlling interests		11,438	11,120	22,637	22,174
		200,769	192,298	347,420	337,435
Basic earnings per share attributable to shareholders of the Bank	5	21 fils	19 fils	34 fils	33 fils

The attached notes 1 to 14 form part of this interim condensed consolidated financial information.

National Bank of Kuwait Group

INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

30 June 2026 (Unaudited)

	<i>Three months ended 30 June</i>		<i>Six months ended 30 June</i>	
	<i>2026</i>	<i>2025</i>	<i>2026</i>	<i>2025</i>
	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>
Profit for the period	200,769	192,298	347,420	337,435
Other comprehensive income (loss):				
Investment in debt securities measured at FVOCI:				
Net changes in fair value	74,913	6,774	(30,666)	(7,865)
Net transfer to interim condensed consolidated statement of income	(14,748)	3,285	(3,033)	3,293
	60,165	10,059	(33,699)	(4,572)
Exchange differences on translation of foreign operations	18,679	18,066	(6,935)	29,097
Other comprehensive income (loss) for the period reclassifiable to interim condensed consolidated statement of income in subsequent periods	78,844	28,125	(40,634)	24,525
Net gain on investments in equity instruments designated at FVOCI	838	25	905	112
Actuarial loss in respect of defined benefit plans	-	-	(9)	-
Other comprehensive income for the period not reclassifiable to interim condensed consolidated statement of income in subsequent periods	838	25	896	112
Other comprehensive income (loss) for the period	79,682	28,150	(39,738)	24,637
Total comprehensive income for the period	280,451	220,448	307,682	362,072
Attributable to:				
Shareholders of the Bank	265,256	208,889	286,154	339,372
Non-controlling interests	15,195	11,559	21,528	22,700
	280,451	220,448	307,682	362,072

The attached notes 1 to 14 form part of this interim condensed consolidated financial information.

National Bank of Kuwait Group

INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

30 June 2026 (Unaudited)

		<i>30 June</i> 2026 <i>KD 000's</i>	<i>Audited</i> <i>31 December</i> 2025 <i>KD 000's</i>	<i>30 June</i> 2025 <i>KD 000's</i>
	<i>Notes</i>			
Assets				
Cash and short term funds		4,905,140	4,878,491	5,628,515
Central Bank of Kuwait bonds		-	30,605	283,681
Kuwait Government treasury bonds		1,571,243	847,019	221,040
Deposits with banks		941,867	2,106,526	1,600,119
Loans, advances and Islamic financing to customers	6	27,768,190	26,815,568	25,492,249
Investment securities		9,171,254	9,151,443	8,617,596
Land, premises and equipment		555,874	543,691	536,162
Goodwill and other intangible assets		506,300	507,103	509,885
Other assets		812,955	732,398	759,020
Total assets		46,232,823	45,612,844	43,648,267
Liabilities				
Due to banks		5,200,544	5,473,308	6,525,105
Deposits from other financial institutions		4,234,523	3,653,222	3,170,820
Customer deposits		27,015,212	26,064,003	23,887,784
Commercial papers and certificates of deposit issued		1,535,553	2,131,284	2,001,398
Other borrowed funds		1,571,236	1,559,614	1,723,098
Other liabilities		1,053,478	1,081,166	1,061,480
Total liabilities		40,610,546	39,962,597	38,369,685
Equity				
Share capital	7	917,990	874,277	874,277
Proposed bonus shares	7	-	43,713	-
Share premium account		803,028	803,028	803,028
Statutory reserve		437,140	437,140	416,324
Retained earnings		2,480,679	2,171,979	2,279,607
Proposed cash dividend	7	-	305,997	-
Other reserves	7	(105,233)	(66,604)	(141,101)
Equity attributable to shareholders of the Bank		4,533,604	4,569,530	4,232,135
Perpetual Tier 1 Capital Securities	8	455,335	455,335	439,032
Non-controlling interests		633,338	625,382	607,415
Total equity		5,622,277	5,650,247	5,278,582
Total liabilities and equity		46,232,823	45,612,844	43,648,267

Hamad Mohamed Al-Bahar
Chairman

National Bank of Kuwait Group

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

30 June 2026 (Unaudited)

		<i>Six months ended 30 June</i>	
	<i>Notes</i>	<i>2026 KD 000's</i>	<i>2025 KD 000's</i>
Operating activities			
Profit for the period		347,420	337,435
Adjustments for:			
Net investment income		(17,945)	(15,757)
Provision for staff terminal benefits		6,853	6,559
Depreciation of premises and equipment		26,907	24,929
Amortisation of intangible assets		824	824
Provision charge (release) for credit losses and impairment losses	3	6,438	(10,280)
Taxation	4	55,174	64,067
Cash flow from operating activities before changes in operating assets and liabilities		425,671	407,777
Changes in operating assets and liabilities:			
Central Bank of Kuwait bonds		31,000	59,971
Kuwait Government treasury bonds		(724,017)	(71,500)
Deposits with banks		1,163,932	(216,566)
Loans, advances and Islamic financing to customers		(967,612)	(1,760,668)
Other assets		(39,827)	(96,980)
Due to banks		(273,785)	1,121,303
Deposits from other financial institutions		581,301	221,064
Customer deposits		951,010	1,021,579
Commercial papers and certificates of deposit issued		(595,731)	499,941
Other liabilities		(37,428)	30,841
Payment of staff terminal benefits		(1,954)	(2,378)
Taxes paid		(87,716)	(42,365)
Net cash from operating activities		424,844	1,172,019
Investing activities			
Purchase of investment securities		(2,485,324)	(2,825,858)
Proceeds from sale/redemption of investment securities		2,453,086	2,020,662
Dividend income		1,089	971
Change in holding in subsidiaries		-	(1,639)
Purchase of land, premises and equipment		(37,093)	(33,390)
Proceeds from sale of land, premises and equipment		121	-
Purchase of investment in associate		(300)	-
Net cash used in investing activities		(68,421)	(839,254)
Financing activities			
Redemption of Global Medium term Sukuk by a subsidiary		-	(231,075)
Proceeds from issuance of Global medium term Sukuk by a subsidiary		-	152,650
Interest paid on Perpetual Tier 1 Capital Securities		(11,750)	(9,104)
Profit distribution on Perpetual Tier 1 Sukuk by a subsidiary		(3,056)	(3,046)
Dividends paid	7	(305,997)	(208,161)
Dividend paid by a subsidiary to non-controlling interests		(12,341)	(16,694)
Net movement in other borrowed funds		3,370	287,907
Net cash used in financing activities		(329,774)	(27,523)
Increase in cash and short term funds		26,649	305,242
Cash and short term funds at 1 January		4,878,491	5,323,273
Cash and short term funds at 30 June		4,905,140	5,628,515

The attached notes 1 to 14 form part of this interim condensed consolidated financial information.

Ref. : /105/2
الإشارة :

Date : التاريخ
..... ١٠٩٠٠ يوليو ٢٠٢٦ الموافق

السيد نائب رئيس مجلس الإدارة والرئيس التنفيذي للمجموعة
بنك الكويت الوطني
تحية طيبة وبعد،

بالإشارة إلى كتابكم المؤرخ 2026/7/8 المرفق به البيانات المالية المرحلية المجمعة
لمصرفكم عن الفترة المنتهية في 2026/6/30 والتي تم إعدادها لأغراض النشر وفقاً لمتطلبات
بورصة الكويت، وعطفاً على الإيضاحات والبيانات التفصيلية الواردة إلينا في هذا الشأن والتي كان
آخرها بتاريخ 2026/7/15.

نفيدكم بأن بنك الكويت المركزي قد أحيط علماً بما جاء في البيانات المشار إليها، وعليه فإنه
يمكنكم اتخاذ كافة الإجراءات الضرورية المتبعة في مثل هذا الخصوص.
مع أطيب التمنيات،،،



د. محمد بدر الخميس
المدير التنفيذي لقطاع الرقابة

- نسخة إلى بورصة الكويت.