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القـــابـضـــة

(ش.م.ك.ع)

Date: 30th July 2026

M/S . / Boursa Kuwait Company

Greetings,

Subject: Analysts/Investors Conference Call for the Second Quarter of 2026

Pursuant to the provisions of the Article (8-4-2) "Premier Market Continuous Obligations" of the Boursa Rules issued under resolution No. 1 of 2018, and since Humansoft Holding (KSCP) is classified under the Premier Market.

Kindly note that the Investor/Analyst Conference Call for the second quarter of the year 2026 was held at 2:00 PM (local time) on **Thursday 30 July 2026**. No significant material information has been discussed during the Conference Call. Humansoft will disclose the minutes of the Conference Call in line with regulations.

Kindly find attached the above-mentioned conference presentation.

Yours Sincerely,

التاريخ: 30 يوليو 2026

السادة/ شركة بورصة الكويت المحترمين

تحية طيبة وبعد،،

الموضوع: انعقاد مؤتمر المحللين/المستثمرين للربع الثاني لعام 2026

عملاً بأحكام المادة رقم (8-4-2) "الإلتزامات المستمرة للسوق الأول" من قواعد البورصة الصادرة بموجب القرار رقم (1) لسنة 2018، وحيث أن شركة هيومن سوفت القابضة (ش.م.ك.ع) مصنفة ضمن مجموعة "السوق الأول".

يرجى الإحاطة بأن مؤتمر المحللين/المستثمرين للربع الثاني من العام 2026 قد انعقد يوم **الخميس الموافق 30 يوليو 2026** في تمام الساعة الثانية ظهراً (وفق التوقيت المحلي)، ولم يتم تداول أي معلومة جوهرية خلاله وأن الشركة سوف تقوم بالإفصاح عن محضر المؤتمر خلال الموعد المحدد وفقاً للقواعد المعتمدة.

مرفق طيه العرض التقديمي للمؤتمر سالف الذكر أعلاه.

وتفضلوا بقبول فائق الاحترام،،،

طارق فهد العثمان

نائب رئيس مجلس الإدارة والرئيس التنفيذي

Tareq Fahad AlOthman

Vice Chairman and Chief Executive Officer

سجل تجاري رقم: 71382 رأس المال (د.ك): 13,476,607.200 رأس المال المدفوع (د.ك): 13,476,607.200

تليفون: 22322588 (965) - فاكس: 22322587 (965) - ص.ب: 305 الصفاة 15454 الكويت

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Humansoft Holding Company KSCP

Investor Presentation

Q2 2026 Results

30 July 2026

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KEY HIGHLIGHTS

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Key Highlights

Leading the Future of Artificial Intelligence

AUM launched a new major in Bachelor in Artificial Intelligence Sciences and Applications, equipping students with advanced knowledge and applied skills to lead in an AI-driven world.

Through its strategic partnership with UC Berkeley AMENA Center for Entrepreneurship and Development, AUM continues to strengthen AI capabilities and fostering responsible AI adoption, innovation, and entrepreneurial thinking.

Launch of the Bachelor in Artificial Intelligence Sciences and Applications

AUM AI Experience: Engaging the Community at The Avenues Mall, Kuwait

AUM & UC Berkeley: AI and Entrepreneurship Certificates Awarded to 220 Students (as of 2026)

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Key Highlights

“AUM World” Exhibition Celebrating 20,000 AUM Alumni

AUM hosted the five-day "AUM World" exhibition at The Arena, 360 Mall, Kuwait, celebrating 20,000 alumni while showcasing its academic programs, admissions, campus life, and career opportunities.

Through interactive exhibits and engagement with faculty, students, alumni, and advisors, visitors experienced the AUM journey firsthand. Alumni also shared their academic and professional experiences, inspiring prospective students and their families.

Key Highlights

Advancing Institutional Excellence and Sustainability

We continue to strengthen our contribution through initiatives that promote sustainability, innovation, and institutional excellence. These achievements reflect the University's commitment to creating lasting value for its students, community, and society.

We continue to demonstrate measurable progress toward responsible institutional growth and global impact.

AUM joins Babson Collaborative Circle of Influence

AUM Students win the Third Place globally in Babson Global Student Challenge 2026

AUM Ranked #1 in Kuwait and #101-200 globally in THE Sustainability Impact Ratings 2026

Sustainability Report 2025 “Roots of Impact for a Sustainable Future”

AT A GLANCE

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At a Glance

Leading
private higher education company in the GCC

25+
years of operating experience

12,924[1]
enrolled students in AUM and ACM

University of choice
for Engineering and Business

KD 75.5 million
in revenue[2]

KD 38.0 million
in EBITDA[2]

4%
2015-2025 Student Enrollment CAGR

275 fils
Cash Dividend per share for FY 2025

[1] enrolled beginning of the Fall 2025 semester
[2] LTM Q2 2026

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We are proud of our achievements

The following rankings reflect the most recent releases for the year 2026. As for the 5-year period, it covers 2021 to 2025.

#1 Ranking
University in Kuwait in QS and THE World Rankings

#19
University in the Arab countries as per QS Arab Region Rankings

World's Top 300
Best Universities in Business and Engineering subjects by QS

International Accreditations
Institutional & Programmatic

#1 Ranking
University in Kuwait in Sustainability rankings by QS, GreenMetric and THE

Over 50%
Female students

Over 60
Different staff nationalities

Over 1500
Trees planted in the campus

International Relations
Purdue University
UC Berkeley
HEC Montreal
Babson College
CMS – CERN
PRME

~3600
Scopus-indexed publications in the last 5 years

Over 150
Community engagement initiatives in the last 5 years

Over 150
Achievements in Academic & Sports competitions in the last 5 years

Board & Executive Management

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Board & Executive Management

Board of Directors

Name	Position
Ms. Dalal Hasan Al Sabti	Chairperson
Mr. Tareq Fahad AlOthman	Vice Chairman and CEO
Mr. Mayank Hasmukhlal Baxi	Director
Mr. Hasan Qasim Al Ali	Director
Mr. Abdulrazaq Abdulla Mohammad Ahmed	Director

Executive Management

Name	Position
Dr. Georges Yahchouchi	President AUM
Mr. Anup Dhand	CFO
Ms. Nisreen Rasheed	VP - Compliance & Administration
Dr. Mohaned Hassanin	President ACM

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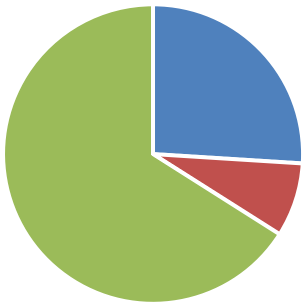
Share Price Performance

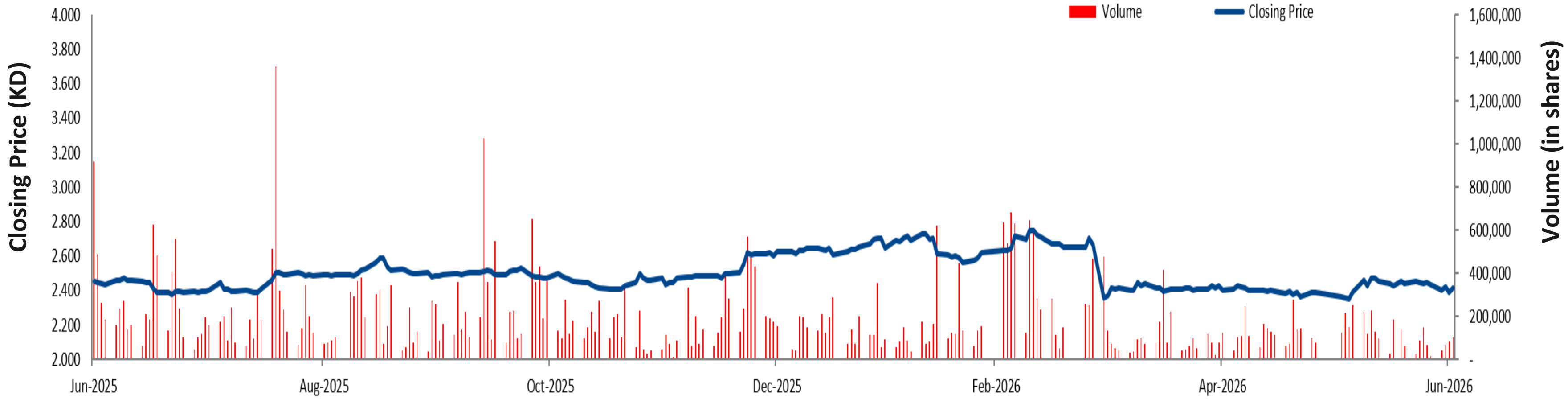
Shareholding (30 June 2026)



	KD
Closing price as at 30 June 2026	2.390
Market Cap (KD mn) [1]	321
Market Cap (USD bn)	1.0
6m avg. daily trading volume (% of shares outstanding)	0.12%
52-weeks high [2]	2.750
52-weeks low [2]	2.350

Current trading multiples [3]	
EV/EBITDA (LTM Q2 2026)	7.1X
P/E (LTM Q2 2026)	9.3X
Cash dividend yield (FY 2025 dividends)	11.5%

1-year share price performance



1) Based on 134,123,331 shares outstanding
2) Based on closing share price
3) Based on closing share price of KD 2.390 as at 30 June 2026 and LTM Q2 2026 financials

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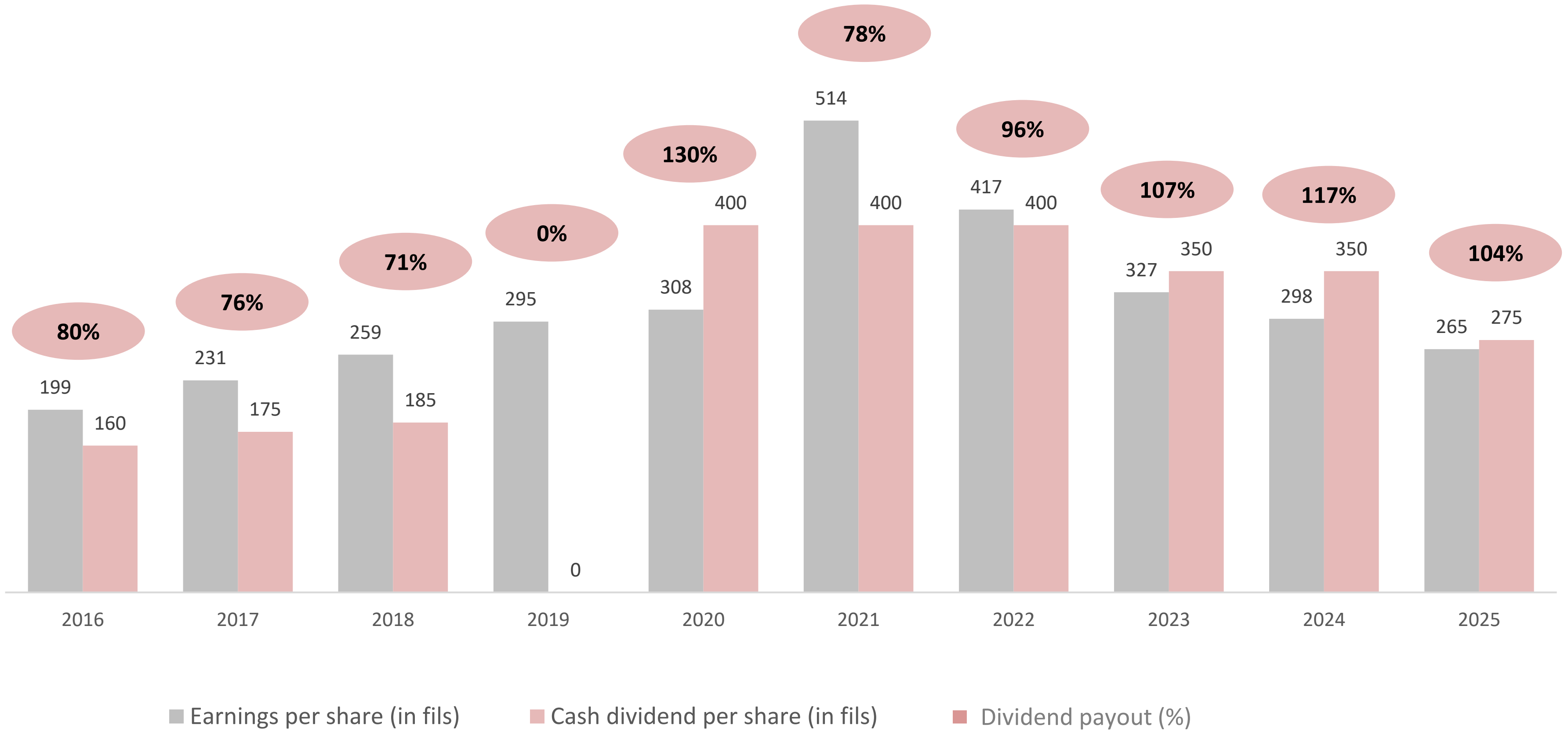
Consistently high EPS & Dividend payout

- Average dividend payout in last 10 years has been in excess of 70%.
- Cash dividend of 275 fils per share is approved at AGM for FY 2025.
- The payout ratio of the cash dividend for FY 2025 is 104%.

EPS / Dividend / Dividend payout



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Research Coverage

Broker	Target price	Date of report	Analyst
Citi	3.700	6 May 2024	• Michel Salameh
HSBC	3.500	16 January 2026	• Ankur Agarwal
arqaam CAPITAL	3.500	7 May 2026	• Christine Kalindjian
SICO Est 1995 سيكو	3.300	28 September 2025	• Ahmed AlDoseri
EFG HERMES	3.280	8 March 2026	• Hatem Alaa • Mirna Maher

Q2 2026 Financial Performance

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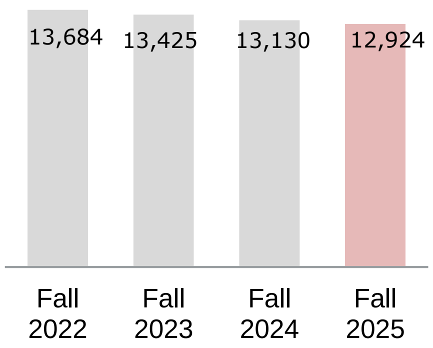
Financial Performance – Q2 2026

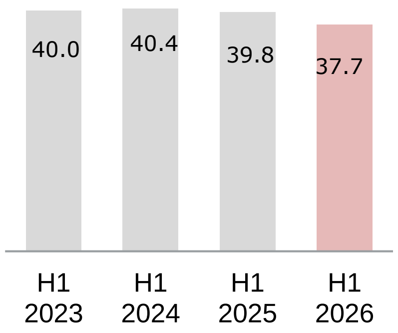
- H1 2026 revenue was KD 37.7 million as compared to KD 39.8 million in H1 2025, mainly due to recording revenue in the first half of 2026 as net of the reduction in Library, Internet and students' activity fees for scholarship students and due to the change in the number of enrolled students.
- H1 2026 EBITDA is KD 19.2 million as compared with H1 2025 EBITDA of KD 19.9 million.
- H1 2026 net profit is KD 17.4 million as compared with H1 2025 net profit of KD 18.3 million.
- Total equity and Total assets as of 30 June 2026 were KD 91.2 million and KD 118.6 million as compared to KD 93.5 million and KD 119.3 million respectively as of 30 June 2025.

Key figures and ratios	Q2 2025	Q2 2026	Change	H1 2025	H1 2026	Change
Number of Students (Fall)	13,130	12,924	-2%	13,130	12,924	-2%
Revenue (KD mn)	19.6	18.7	-5%	39.8	37.7	-5%
EBITDA (KD mn)	9.3	9.6	4%	19.9	19.2	-4%
EBITDA margin (%)	47%	52%	5%	50%	51%	1%
Net Profit (KD mn)	8.3	8.7	4%	18.3	17.4	-5%
Net margin (%)	42%	47%	5%	46%	46%	-
EPS (in fils)	62	65	5%	136	130	-4%
Equity (KD mn)	93.5	91.2	-2%	93.5	91.2	-2%
Total Assets (KD mn)	119.3	118.6	-1%	119.3	118.6	-1%

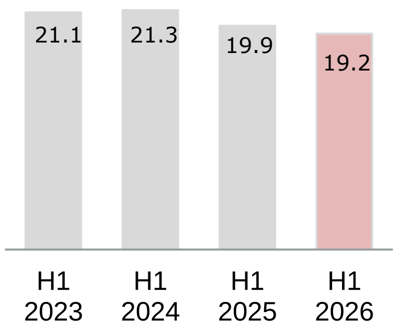
Number of students *



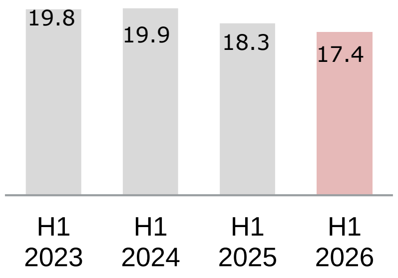
Revenue (KD mn)



EBITDA (KD mn)



Net profit (KD mn)

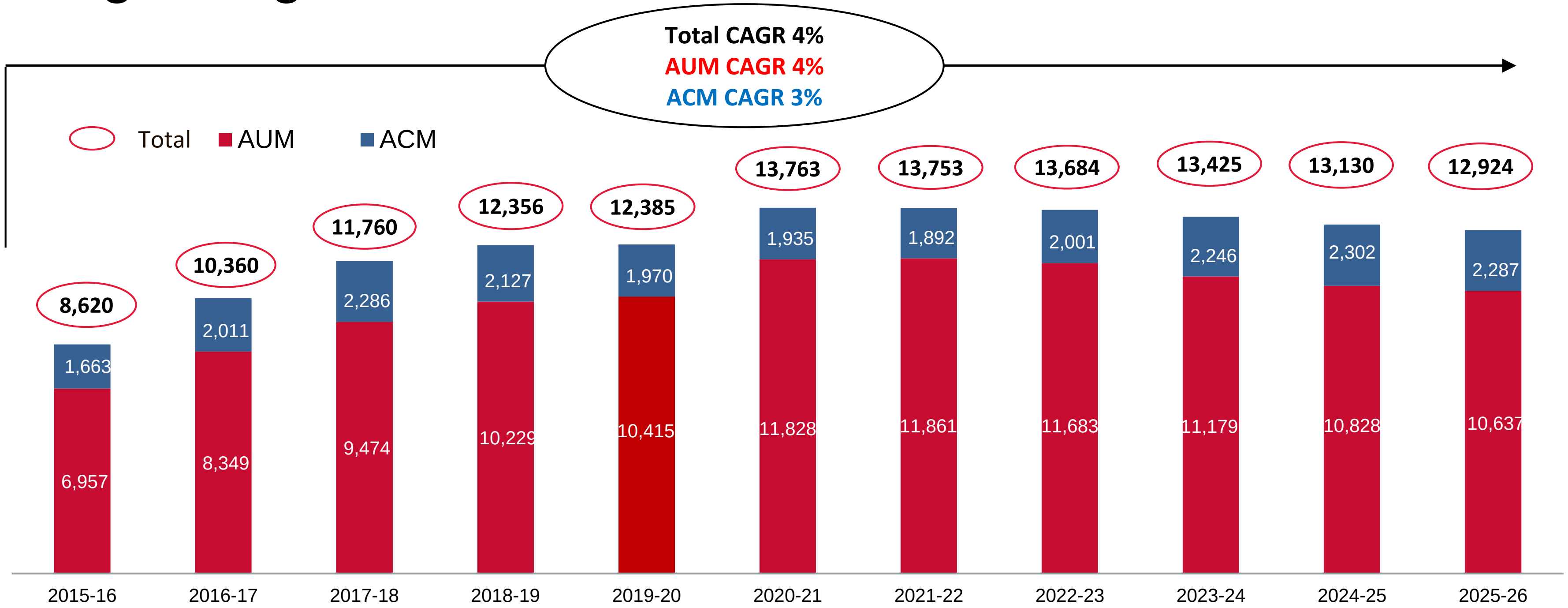


* enrolled beginning of the Fall semester

Student Enrollment growing at a CAGR of 4%

Total students enrolled

(beginning of the Fall semester)



	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
AUM %	81%	81%	81%	83%	84%	86%	86%	85%	83%	82%	82%
ACM %	19%	19%	19%	17%	16%	14%	14%	15%	17%	18%	18%

Deferred income as of 30 June 2026

- Deferred Income of KD 10.0 million as of 30 June 2026, relates to unrecognised revenue of the Summer 2026 semester.

Key Financials

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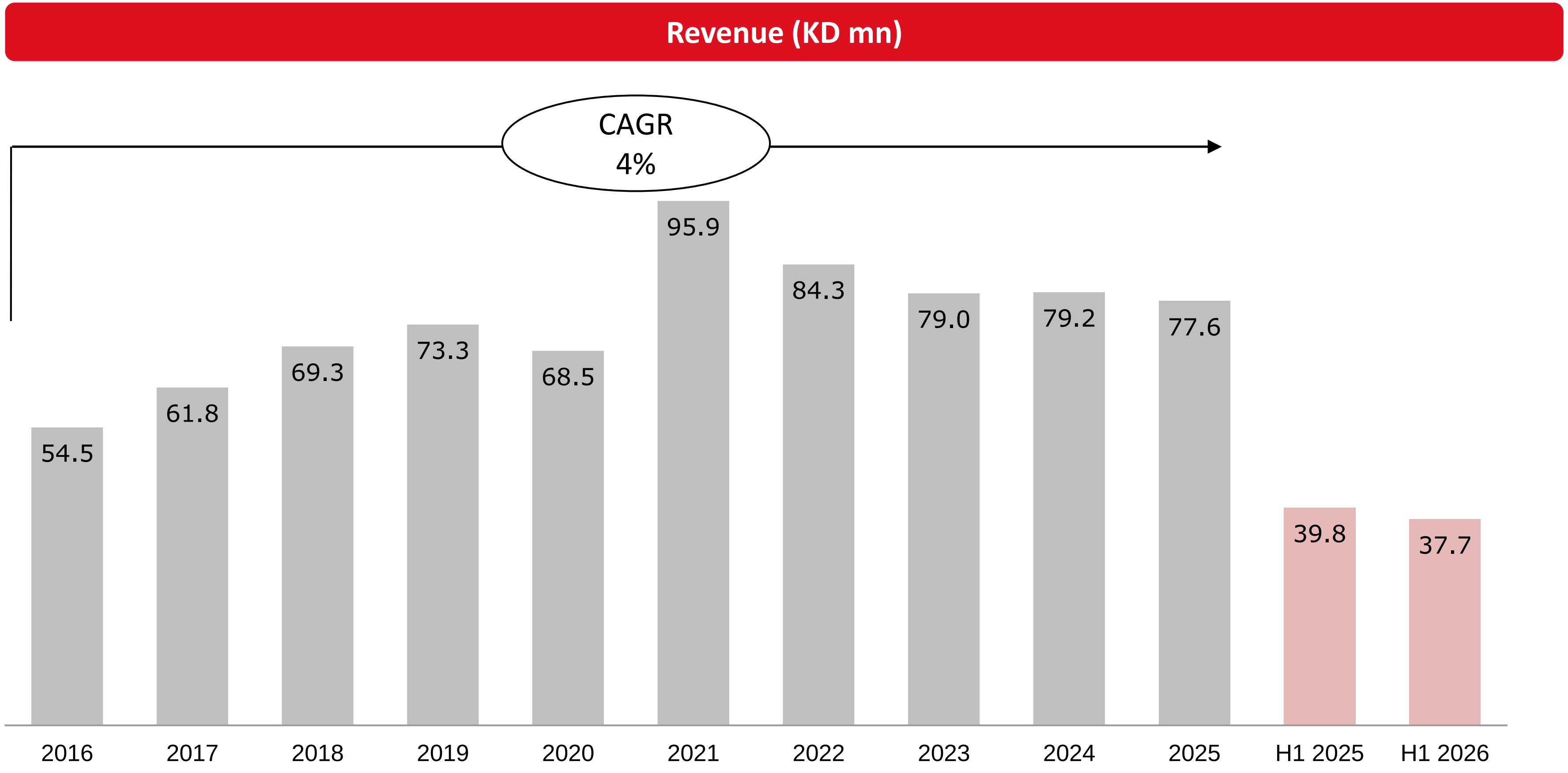
Key Financials – Revenue Trends

- Revenue grew at a CAGR of 4% in the period 2016-2025 and was KD 77.6 million in FY 2025.
- H1 2026 revenue was KD 37.7 million as compared to KD 39.8 million in H1 2025, mainly due to recording revenue in the first half of 2026 as net of the reduction in Library, Internet and students' activity fees for scholarship students and due to the change in the number of enrolled students.



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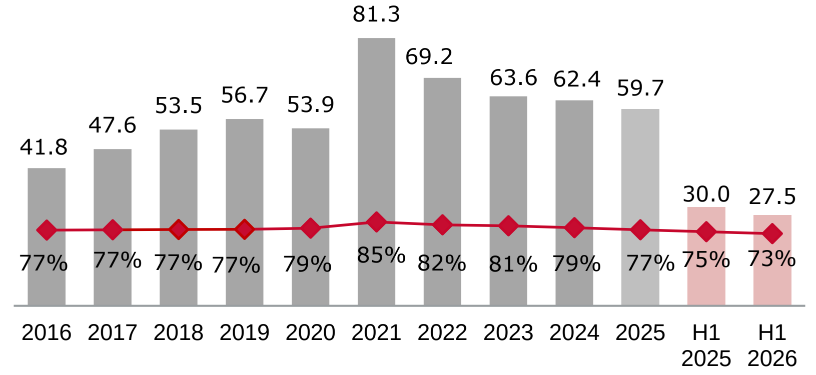
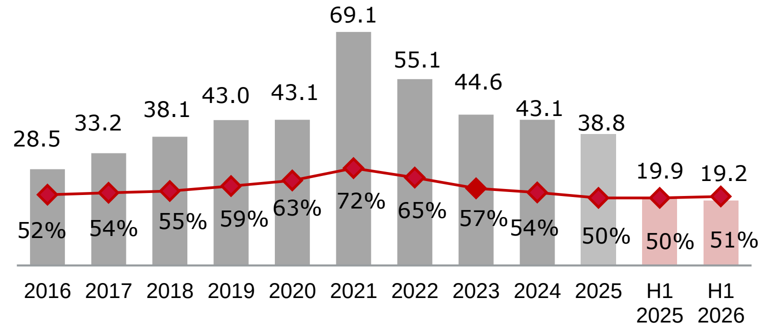
Key Financials – Consistently High Margins

- Gross profit amounted to KD 27.5 million for H1 2026. Gross profit margin was 73% in H1 2026
- EBITDA amounted to KD 19.2 million for H1 2026. EBITDA margin was 51% in H1 2026
- Net profit amounted to KD 17.4 million for H1 2026. Net profit margin was 46% in H1 2026

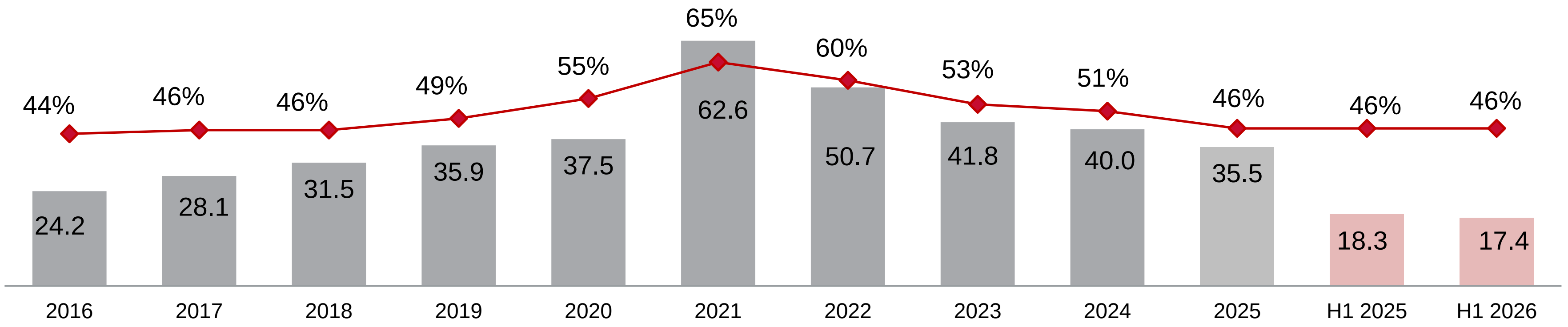
Gross profit (KD mn) and gross profit margin



EBITDA (KD mn) and EBITDA margin



Net profit (KD mn) and net profit margin



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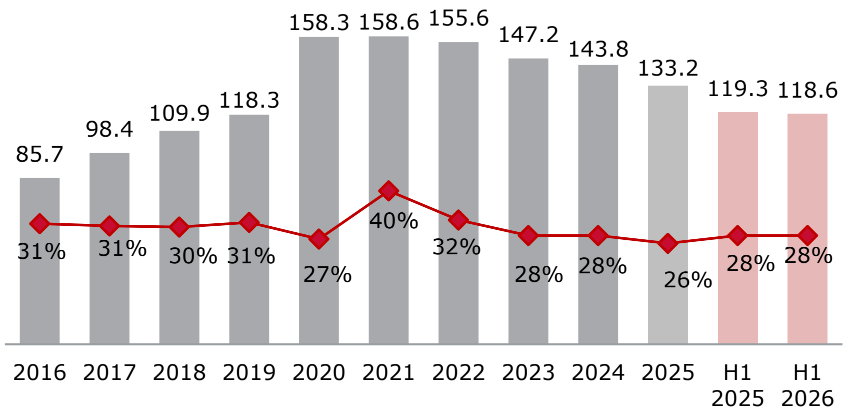
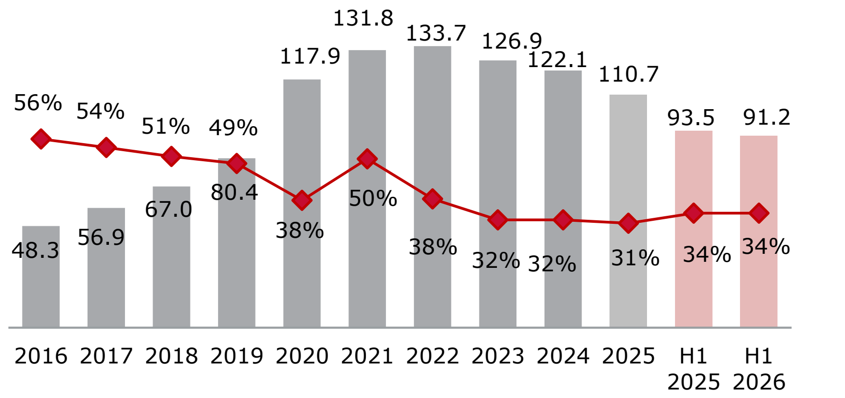
Key Financials – Consistent High ROAA and ROAE

- Humansoft's fortress balance sheet, high ROAA & ROAE provide protection, resilience, and enable Humansoft to remain robust.
- Humansoft's ROAA was 28% in H1 2026
- Humansoft's earnings have resulted in an ROAE of 34% in H1 2026
- Humansoft has a net cash position of KD 50 million as of 30 June 2026
- KD 33 million capex was incurred during the year 2016 to 2018 to make significant additions to the campus infrastructure

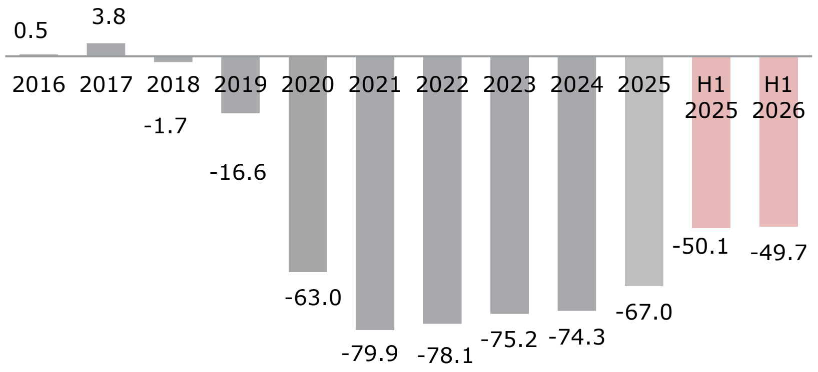
Total assets (KD mn) and ROAA



Total equity (KD mn) and ROAE

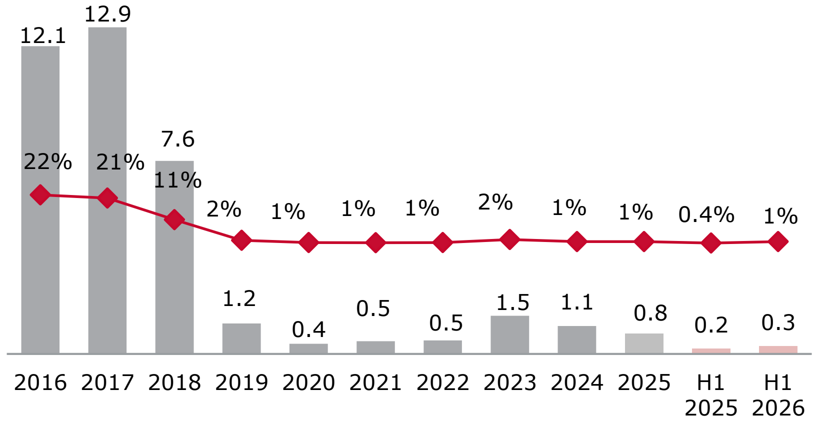


Net Debt [1] (KD mn)



[1] Debt less cash

Capex (KD mn) and capex as % of revenue



STRONG EQUITY STORY

Solid track record

Strategic pillars

Long term focus

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SOLID TRACK **RECORD**

- ✓ **Top university ranking, high quality learning, state of the art campus**
- ✓ **Highest number of students among private universities in Kuwait**
- ✓ **Internationally accredited Engineering & Business majors**
- ✓ **Solid financial performance, fortress balance sheet**
- ✓ **One of the largest free floats on Boursa Kuwait**

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Strategic pillars

1. Academic excellence
2. Operating efficiency
3. Shareholder value

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Strategic pillars

1

Academic excellence

We are building new capabilities and continuously developing new offerings to secure our long term prospects. This includes widening the undergraduate offering by introducing new majors, offering new masters programs, expanding international collaborations and accreditations, and continuously developing our research capabilities

2

Operating efficiency

We are always striving to improve our operating performance.
Our EBITDA margins have consistently been strong, and we aim to maintain high efficiency levels

3

Shareholder value

- We continue to focus on shareholder value. We have delivered high levels of ROAE and consistent dividend payout
- We aim to deliver sustainable dividends going forward whilst maintaining financial flexibility