Date: 2026/08/16 :التاريخ

Rev: CGC-EXP-11993 :الإشارة

السادة/ شركة بورصة الكويت **المحترمين**

دولة الكويت

تحية طيبة وبعد ،،،

Subject: Disclosure of Material Information regarding the Analysts/Investors Conference for the period ended 30-06-2026

With reference to the above subject, and in accordance with Chapter Four of Book Ten (Disclosure and Transparency) of the Executive Regulations of the Capital Markets Authority Law, relating to the disclosure of material information and the mechanism for such disclosure,

Please find attached the Material Information Disclosure Form (Annex No. 10), duly completed in accordance with the applicable requirements, in implementation of the instructions of the Capital Markets Authority in this regard.

الموضوع: افصاح عن معلومة جوهرية عن مؤتمر المحللين/ المستثمرين للفترة المنتهية في 2026-06-30

بالإشارة إلى الموضوع المذكور أعلاه، وعملاً بأحكام الفصل الرابع من الكتاب العاشر **(الافصاح والشفافية)** من اللائحة التنفيذية لقانون هيئة أسواق المال والمتعلقة بالإفصاح عن المعلومات الجوهرية وبآلية الإفصاح عنها،

نرفق لكم، نموذج الإفصاح عن المعلومات الجوهرية، ملحق رقم (10)، مستوفى حسب الأصول، تنفيذاً لتعليمات السادة/ هيئة أسواق المال في هذا الشأن.

شاكرين لكم صدق تعاونكم معنا ،،،

وتفضلوا بقبول فائق الاحترام ،،،

أحمد علي العقله
مدير إدارة شؤون المساهمين

المرفقات :

- **نموذج الإفصاح عن المعلومات الجوهرية، ملحق رقم (10).**
- Form No. (10) - disclosure of material information

ملحق رقم (10)

نموذج الإفصاح عن المعلومات الجوهرية

Disclosure of Material Information Form

Date	16/08/2026	2026/08/16	التاريخ
Name of Listed Company	**Combined Group Contracting Co. (K.S.C)**	**شركة المجموعة المشتركة للمقاولات (ش.م.ك.ع)**	اسم الشركة المدرجة
Disclosure title	Subject: Disclosure of Material Information regarding the Analysts/Investors Conference for the period ended 30-06-2026	**افصاح عن معلومة جوهرية عن مؤتمر المحللين/ المستثمرين للفترة المنتهية في 2026-06-30**	عنوان الإفصاح*
Material Information	With reference to the above subject, please be informed of the following: 1. The Company held its Analysts/Investors Conference for the period ended **June 30 2026** via live webcast at **2:30** p.m. on **Sunday, 16/08/2026 (Kuwait local time),** No new Material information was disclosed during the conference. 2. The presentation for the Analysts Conference is attached. 3. The Company will disclose the minutes of the meeting within three (3) business days from the date of the conference.	بالإشارة إلى الموضوع المذكور أعلاه، نحيطكم علما بما يلي: - 1- عقدت الشركة مؤتمر المحللين/ المستثمرين للفترة المنتهية في **2026-06-30**، عن طريق البث المباشر على شبكة الإنترنت في تمام **الساعة 2:30** بعد ظهر يوم **الأحد** الموافق **2026/08/16 (وفق التوقيت المحلي لدولة الكويت)** حيث لم يتم الإفصاح عن أي معلومات جوهرية جديدة خلال المؤتمر. 2- مرفق العرض التقديمي لمؤتمر المحللين. 3- سوف تقوم الشركة بالإفصاح عن المحضر خلال **3 أيام** عمل من تاريخ المؤتمر.	المعلومة الجوهرية
Significant Effect of the material information on the financial position of the company	**None**	**لا يوجد**	أثر المعلومة الجوهرية على المركز المالي للشركة

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

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.

أحمد علي العقله

مدير إدارة شئون المساهمين

Combined Group
Contracting Co.

Financial
Analysis Conference

2026 - Q2

FINANCIAL INSIGHTS | PERFORMANCE ANALYSIS | STRATEGIC FOCUS | SUSTAINABLE GROWTH

www.cgc-kw.com

INDEX

Disclaimer

FORWARD-LOOKING STATEMENTS

The information set out in this presentation, and provided in any discussion subsequent thereto, does not constitute an offer or solicitation of an offer to buy or sell any securities. It is intended solely for use as an investor presentation and is provided for information purposes only.

This presentation does not contain all information that may be material to an investor. It has been prepared by, and is the sole responsibility of, **Combined Group Contracting Co**. KSC **(the "Company" or the "Group")**. The information contained herein may be amended or supplemented and should not be relied upon for the purpose of entering into any transaction.

This document is furnished to you solely for your information. You may not reproduce, distribute, or disclose it to any other person, in whole or in part, without the prior written consent of **the Group.**

No person shall have any right of action against **the Group** or any other person in relation to the accuracy, completeness, or fairness of the information contained in this presentation. Nothing in this presentation shall form the basis of, or be relied upon in connection with, any contract, commitment, or investment decision whatsoever.

No person is authorized to provide any information or to make any representation not contained in, or inconsistent with, this presentation, and if such information or representation is given or made, it must not be relied upon as having been authorized by or on behalf of **the Group**.

This presentation does not disclose all risks and other significant issues related to an investment in any securities or transaction. Past performance is not necessarily indicative of future results. **The Group** undertakes no obligation to update or keep current any information contained herein.

This presentation may contain forward-looking statements that involve assumptions, risks, and uncertainties. These statements may be identified by words such as "may," "plans," "expects," "believes," and similar expressions, or by their context. **The Group** does not assume any obligation to update its views regarding such risks and uncertainties or to publicly announce the result of any revisions to the forward-looking statements contained herein.

ROUNDING ADJUSTMENTS

Certain monetary amounts, percentages, and other figures included in this presentation have been subject to rounding adjustments. Accordingly, figures shown as totals in certain tables or charts may not be an exact arithmetic aggregation of the figures that precede them, and figures expressed as percentages in the text may not total 100% or, where applicable, may not be an exact arithmetic aggregation of the percentages that precede them.

COMMON SIZE ANALYSIS - STATMENT OF FINANCIAL POSITION - CONSOLIDATED

ASSETS	Q2-26	FY-25	Q2-25	Q2-26	FY-25	Q2-25
Non-current assets:						
Property, plant and equipment	49,153,986	46,852,741	39,650,750	16.72%	16.57%	15.35%
Investment properties	11,937,622	11,999,230	11,930,727	4.06%	4.24%	4.62%
Financial assets at fair value through other comprehensive income	976,006	976,006	485,156	0.33%	0.35%	0.19%
Right of utilization and right of use assets	1,944,080	1,133,379	722,014	0.66%	0.40%	0.28%
Contract retentions	24,726,115	17,863,174	27,487,754	8.41%	6.32%	10.64%
Investment in joint ventures	188,914	310,027	496,868	0.06%	0.11%	0.19%
Intangible assets	187,073	98,508	-	0.06%	0.03%	0.00%
Total non-current assets	**89,113,796**	**79,233,065**	**80,773,269**	**30.32%**	**28.03%**	**31.28%**
Current assets:						
Inventories	19,922,947	15,312,180	13,262,351	6.78%	5.42%	5.14%
Contract assets	59,348,022	53,281,813	39,262,127	20.19%	18.85%	15.20%
Accounts receivable and other debit balances	98,223,242	113,592,684	108,152,784	33.42%	40.18%	41.88%
Financial assets at fair value through profit or loss	3,464,226	3,516,882	4,235,999	1.18%	1.24%	1.64%
Cash and cash equivalents	23,864,087	17,740,665	12,555,680	8.12%	6.28%	4.86%
Total current assets	**204,822,524**	**203,444,224**	**177,468,941**	**69.68%**	**71.97%**	**68.72%**
Total assets	**293,936,320**	**282,677,289**	**258,242,210**	**100.00%**	**100.00%**	**100.00%**

COMMON SIZE ANALYSIS - STATMENT OF FINANCIAL POSITION - CONSOLIDATED

EQUITY AND LIABILITIES	Q2-26	FY-25	Q2-25	Q2-26	FY-25	Q2-25
Share capital	17,157,606	17,157,606	17,157,606	5.84%	6.07%	6.64%
Treasury shares	(333,583)	(333,583)	(333,583)	-0.11%	-0.12%	-0.13%
Treasury shares reserve	1,303,583	1,303,583	1,303,583	0.44%	0.46%	0.50%
Statutory reserve	11,219,523	11,219,523	11,219,523	3.82%	3.97%	4.34%
Voluntary reserve	1,817,340	1,817,340	1,817,340	0.62%	0.64%	0.70%
Cumulative changes in fair value	(123,994)	(123,994)	(614,844)	-0.04%	-0.04%	-0.24%
Foreign currency translation reserve	203,111	323,511	339,141	0.07%	0.11%	0.13%
Retained earnings	40,738,863	40,153,915	28,696,109	13.86%	14.20%	11.11%
Equity attributable to shareholders of the Parent Company	**71,982,449**	**71,517,901**	**59,584,875**	**24.49%**	**25.30%**	**23.07%**
Non-controlling interests	1,919,033	1,827,290	594,447	0.65%	0.65%	0.23%
Total equity	**73,901,482**	**73,345,191**	**60,179,322**	**25.14%**	**25.95%**	**23.30%**
Non-current liabilities:						
Provision for end of service indemnity	13,811,579	12,875,093	11,956,174	4.70%	4.55%	4.63%
Accounts payable and other credit balances	33,891,747	31,950,807	32,213,585	11.53%	11.30%	12.47%
Term loans	11,288,172	11,492,731	10,904,765	3.84%	4.07%	4.22%
Murabaha payables	4,567,067	5,501,342	6,186,042	1.55%	1.95%	0.00%
Ijara financing Installments	2,610,000	2,610,000	-	0.89%	0.92%	0.00%
Lease Liabilities	1,365,874	414,738	288,927	0.46%	0.15%	0.11%
Total non-current liabilities	**67,534,439**	**64,844,711**	**61,549,493**	**22.98%**	**22.94%**	**23.83%**
Current liabilities:						
Contract liabilities	16,183,206	18,728,476	7,377,900	5.51%	6.63%	2.86%
Accounts payable and other credit balances	89,964,150	87,324,309	88,414,522	30.61%	30.89%	34.24%
Term loans	5,129,527	4,739,231	4,631,043	1.75%	1.68%	1.79%
Ijara financing Installments	171,704	145,000	2,900,000	0.06%	0.05%	1.12%
Lease liabilities	326,864	464,183	90,656	0.11%	0.16%	0.04%
Murabaha payables	7,622,811	9,292,534	4,888,958	2.59%	3.29%	1.89%
Short-term loans	21,367,339	11,295,336	11,318,996	7.27%	4.00%	4.38%
Due to banks and promissory notes	11,734,798	12,498,318	16,891,320	3.99%	4.42%	6.54%
Total current liabilities	**152,500,399**	**144,487,387**	**136,513,395**	**51.88%**	**51.11%**	**52.86%**
Total Liabilities	**220,034,838**	**209,332,098**	**198,062,888**	**74.86%**	**74.05%**	**76.70%**
Total equity and liabilities	**293,936,320**	**282,677,289**	**258,242,210**	**100.00%**	**100.00%**	**100.00%**

COMMON SIZE ANALYSIS - STATMENT OF INCOME - CONSOLIDATED

	Six Months				Three Months			
	Q2-26	Q2-25	Q2-26	Q2-25	Q2-26	Q2-25	Q2-26	Q2-25
Operating revenues	137,611,841	103,765,895	100.00%	100.00%	74,602,070	58,125,453	100.00%	100.00%
Operating costs	(121,359,787)	(93,783,334)	-88.19%	-90.38%	(64,193,476)	(52,044,447)	-86.05%	-89.54%
Gross profit	**16,252,054**	**9,982,561**	**11.81%**	**9.62%**	**10,408,594**	**6,081,006**	**13.95%**	**10.46%**
General and administrative expenses	(5,594,338)	(4,302,679)	-4.07%	-4.15%	(3,077,928)	(2,123,117)	-4.13%	-3.65%
Net allowance for expected credit losses	(2,366,769)	(31,708)	-1.72%	-0.03%	(1,675,372)	(31,708)	-2.25%	-0.05%
Provision for slow moving inventories reversed (charged)	(240,253)	(126,263)	-0.17%	-0.12%	(160,647)	(70,724)	-0.22%	-0.12%
Bad debts written off	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Depreciation and amortization	(226,613)	(163,348)	-0.16%	-0.16%	(121,358)	(82,625)	-0.16%	-0.14%
Share of results from joint ventures	(275,822)	-123,737	-0.20%	-0.12%	(118,460)	-159,620	-0.16%	-0.27%
Profit from operations	**7,548,259**	**5,234,826**	**5.49%**	**5.04%**	**5,254,829**	**3,613,212**	**7.04%**	**6.22%**
Gain on sale of property, plant and equipment	(2,343)	75,656	0.00%	0.07%	11,709	50,517	0.02%	0.09%
Net reversal of impairment loss from investment properties	0	0	0.00%	0.00%	0	0	0.00%	0.00%
Net investment income	(52,656)	285,266	-0.04%	0.27%	42,889	41,312	0.06%	0.07%
Other income	1,299,290	469,921	0.94%	0.45%	977,921	37,356	1.31%	0.06%
Finance charges	(1,459,845)	(1,078,949)	-1.06%	-1.04%	(825,740)	(535,208)	-1.11%	-0.92%
Zakat and donations expenses	(24,493)	(24,610)	-0.02%	-0.02%	(5,830)	(11,835)	-0.01%	-0.02%
Profit for the year before contributions to Kuwait Foundation for the Advancement of Sciences (KFAS), National Labor Support Tax (NLST), Zakat and Board of Directors' remuneration	**7,308,212**	**4,962,110**	**5.31%**	**4.78%**	**5,455,778**	**3,195,354**	**7.31%**	**5.50%**
Contribution to KFAS	(38,066)	(37,145)	-0.03%	-0.04%	(23,445)	(24,056)	-0.03%	-0.04%
NLST	(240,729)	(99,366)	-0.17%	-0.10%	(170,801)	(44,521)	-0.23%	-0.08%
Zakat	(72,086)	(30,812)	-0.05%	-0.03%	(47,585)	(12,451)	-0.06%	-0.02%
Board of Directors’ remuneration	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Profit for the year	**6,957,331**	**4,794,787**	**5.06%**	**4.62%**	**5,213,947**	**3,114,326**	**6.99%**	**5.36%**
Attributable to:								
Shareholders of the Parent Company	5,710,588	4,343,044	4.15%	4.19%	4,075,833	2,805,333	5.46%	4.83%
Non-controlling interests	1,246,743	451,743	0.91%	0.44%	1,138,114	308,993	1.53%	0.53%
	6,957,331	**4,794,787**	**5.06%**	**4.62%**	**5,213,947**	**3,114,326**	**6.99%**	**5.36%**
Basic and diluted earnings per share attributable to the Parent Company's shareholders (fils)	**33.42**	**25.42**			**23.86**	**16.42**		

RATIO ANALYSIS - CONSOLIDATED

Profitability	Q2-26	Q2-25	CHANGE
Gross Profit %	11.81%	9.62%	2.19%
EBIT %	6.37%	5.82%	0.55%
EBITDA %	6.54%	5.98%	0.56%
NET PROFIT %	5.06%	4.62%	0.43%
ROA	2.37%	1.86%	0.51%
ROE	9.41%	7.97%	1.45%
ROCE	6.20%	4.96%	1.24%

LEVERAGE	Q2-26	Q2-25	CHANGE
Total debt% of Total Assets %	74.86%	76.70%	-1.84%
Debt To Equity	2.98	3.29	-0.31
Interest Coverage Ratio	6.01	5.60	0.41

LIQUIDITY	Q2-26	Q2-25	CHANGE
Current Ratio	1.34	1.30	0.04
Quick Ratio	1.15	1.14	0.01
Working Capital / Total Assets Ratio	0.18	0.16	0.02

PERFORMANCE HIGHLIGHTS - CONSOLIDATED

Revenue	
33%	
137,611,841	Q1-26
103,765,895	Q1-25

Net Profit	
45%	
6,957,331	Q1-26
4,794,787	Q1-25

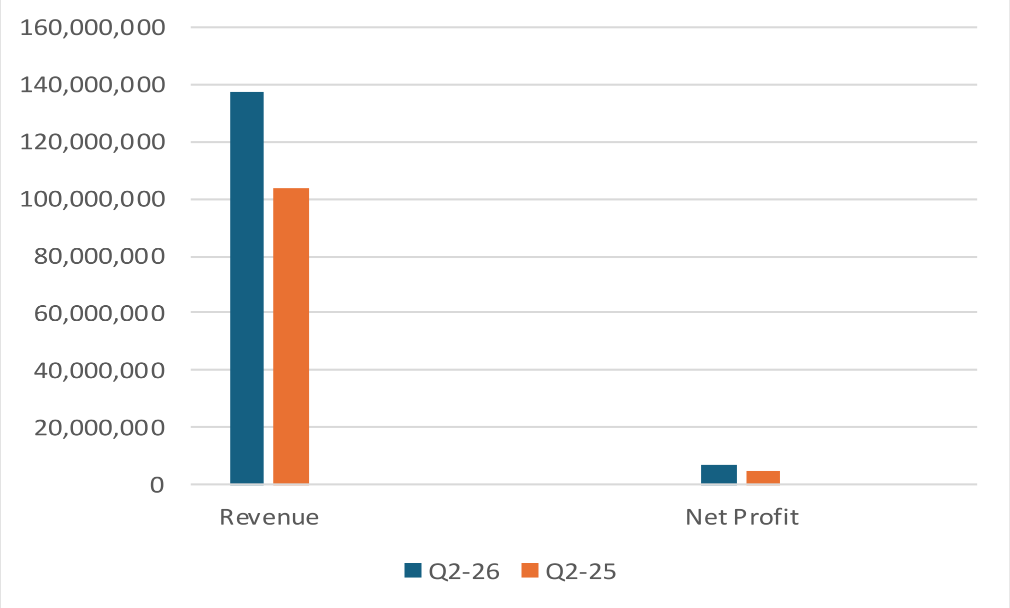
EPS	
31%	
33.42	Q1-26
25.42	Q1-25

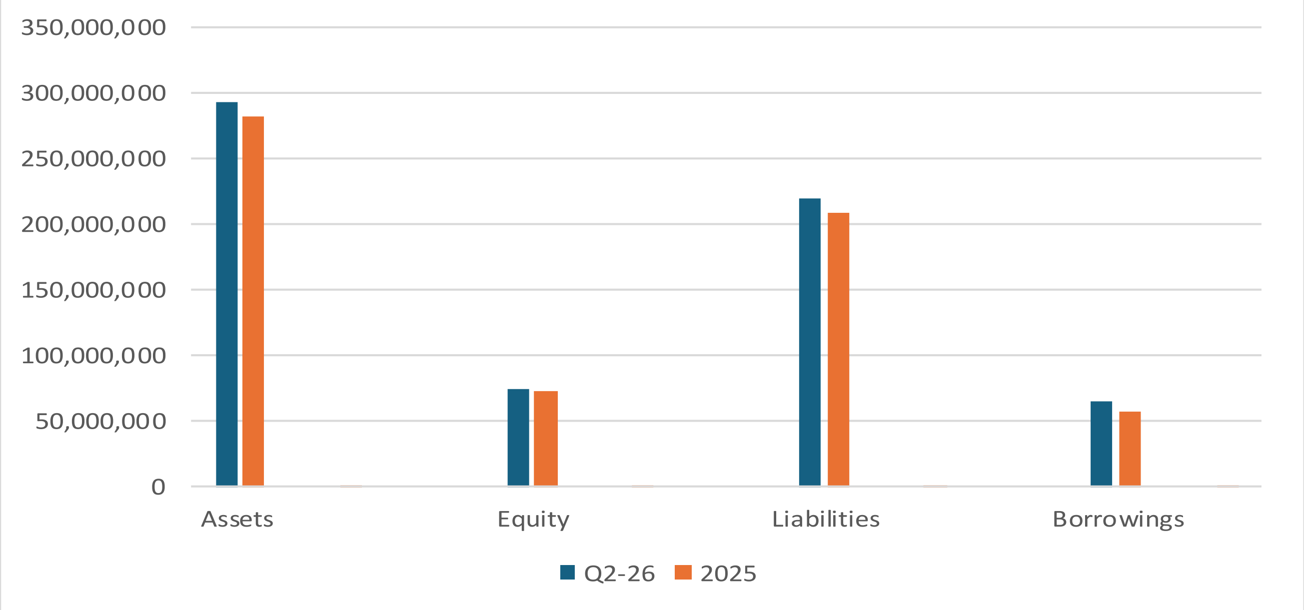
Assets	
4%	
293,936,320	Q1-26
282,677,289	2025

Equity	
1%	
73,901,482	Q1-26
73,345,191	2025

Liabilities	
5%	
220,034,838	Q1-26
209,332,098	2025

Borrowings	
12%	
64,491,418	Q1-26
57,574,492	2025





THANK YOU