

Date: 12 October 2025  
REF: CCG/056/2025

التاريخ: 12 أكتوبر 2025  
الإشارة: CCG/056/2025

Sirs, Boursa Kuwait  
Sirs, Capital Markets Authority

السادة/ بورصة الكويت المحترمين  
السادة/ هيئة أسواق المال المحترمين

According to chapter four (Disclosure of Material Information) of module ten (Disclosure and Transparency) of CMA Executive Bylaws of Law No. 7/2010 and its amendments.

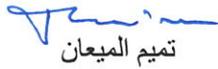
وفقاً لأحكام الفصل الرابع (الإفصاح عن المعلومات الجوهرية) من الكتاب العاشر (الإفصاح والشفافية) من اللائحة التنفيذية للقانون رقم 2010/7 بشأن إنشاء هيئة أسواق المال وتنظيم نشاط الأوراق المالية وتعديلاتهما.

Kindly find attached the Annex No. (8) Disclosure of Credit Rating Form covering the credit rating report issued by Fitch about Commercial Bank of Kuwait's Certificates of Deposit Programme.

مرفق لكم ملحق رقم (8) نموذج الإفصاح عن التصنيف الائتماني، بخصوص تقرير التصنيف الائتماني الصادر من قبل وكالة فيتش بشأن برنامج شهادات الإيداع المنشأ من قبل البنك التجاري الكويتي.

Best regards,

مع أطيب التمنيات،



تميم الميعان  
مدير عام الالتزام والحوكمة

Tamim Al-Mean  
GM – Compliance & Corporate Governance



Annex (8)	Disclosure of Credit Rating Form
<b>Date</b>	12 October 2025
<b>Name of Listed Company</b>	Commercial Bank of Kuwait (K.P.S.C)
<b>Entity who issues the rating</b>	Fitch Ratings
<b>Rating category</b>	<p><b>Fitch Rates Commercial Bank of Kuwait's IDRs &amp; IDRs(xgs):</b></p> <ul style="list-style-type: none"> <li>- Long-Term IDR: <b>A</b></li> <li>- Short-Term IDR: <b>F1</b></li> <li>- Long-Term IDR (xgs): <b>BB+(xgs)</b></li> <li>- Short-Term IDR (xgs): <b>B(xgs)</b></li> <li>- Viability Rating: <b>bb+</b></li> <li>- Government Support Rating: <b>a</b></li> </ul> <p><b>Fitch Rates Commercial Bank of Kuwait's Certificates of Deposits Programme:</b></p> <ul style="list-style-type: none"> <li>- Senior unsecured Long-Term: <b>A</b></li> <li>- Senior unsecured Short-Term: <b>F1</b></li> <li>- Senior unsecured Long-Term (xgs): <b>BB+(xgs)</b></li> <li>- Senior unsecured Short-Term (xgs): <b>B(xgs)</b></li> </ul>
<b>Rating implications</b>	The certificates of deposits Programme ratings are driven by CBK's ratings.
<b>Rating effect on the status of the company</b>	The programme's ratings will mirror the changes of CBK's ratings.
<b>Outlook</b>	Stable
<b>Translation of the press release or executive summary</b>	<p>Fitch Ratings has assigned Commercial Bank of Kuwait K.P.S.C.'s (CBK; A/Stable/bb+) USD 1 billion senior unsecured multi-currency certificates of deposits programme long- and short-term ratings of 'A' and 'F1', respectively. Fitch has also assigned the programme ex-government support (xgs) long-term 'BB+(xgs)' and short-term 'B(xgs)' ratings.</p> <p>Senior debt to be issued by CBK under its programme will constitute direct, unconditional and unsecured and unsubordinated</p>

obligations of the bank and will rank at least equally with all other outstanding unsecured and unsubordinated obligations of the bank.

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.