دار التمويل
FINANCE HOUSE
P.J.S.C - ش.م.ع

Date: 12 Nov 2026
Ref: 80/FC/TKR/2026

Chairman's Report for the nine months ended 30 September 2026

On behalf of the Board of Directors, I am pleased to present the condensed consolidated interim financial information of Finance House PJSC and its subsidiaries (FH Group) as at 30 September 2026 and the results of its operations for the nine months ended 30 September 2026.

The period under review has been characterised by considerable geopolitical uncertainty, persistent volatility across global financial markets and an increasingly complex operating environment. Shifting monetary policy expectations and subdued business confidence in certain sectors have tested the resilience of financial institutions and businesses alike.

Against this backdrop, the Group has delivered a commendable set of results, by posting a Net Profit after Tax of AED 31.05 million for the nine months ended 30 September 2026, compared to a Net Profit after Tax of AED 15.47 million in the corresponding period of the previous year. These results reflect the underlying strength of the Group's businesses, the quality of its assets and the consistency of its strategic direction.

In the Financing Vertical, Net Interest Income earned during the first nine months of 2026 was significantly higher at AED 130.32 million compared to AED 91.13 million in the same period of the previous year. Lending has picked up momentum, despite regional geopolitical uncertainties. Net Fee and Commission income earned during the first nine months of 2026 was also higher at AED 17.80 million compared to AED 14.96 million in the corresponding period of the prior year.

Net Investment Income earned during the first nine months of 2026 grew sharply to AED 28.81 million, compared to AED 10.94 million in the corresponding period of the prior year. Other Operating Income registered in the first nine months of 2026 was also higher at AED 20.53 million compared to AED 16.19 million in the corresponding period of the previous year.

The insurance and securities brokerage businesses have also demonstrated resilience, navigating challenging market conditions while maintaining their respective competitive positions. Their contributions underscore the benefits of the Group's diversified business model and its ability to generate sustainable earnings across different financial services activities.

دار التمويل ش.م.ع؛ ص.ب ٧٨٧٨، أبوظبي، ا.ع.م؛ هاتف: ٩٩٩ ٦٢١٩ (٢) ٩٧١+
Finance House P.J.S.C; P.O.Box 7878, Abu Dhabi, U.A.E; Tel: +971 (2) 6219 999
شركة مساهمة عامة برأس مال وقدره ٣٠٢,٨٣٧,٧٧٠ درهم إماراتي Public Joint Stock Company and the share capital is AED 302,837,770

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As a combined result of all the above factors, Net Operating Income at the FH Group Level for the first nine months of 2026 rose by an impressive 45.4% to AED 170.97 million compared to AED 117.58 million in the corresponding period of the previous year.

Customers' Deposits & Margin Accounts as of 30 September 2026 stood at AED 2.17 billion. Consequently, the loan book of circa AED 2.23 billion as of 30 September 2026 is almost fully funded by the customer deposit book, reflecting our balanced approach to asset and liability growth in the Financing Vertical.

Total Operating Expenses at the FH Group level for the first nine months of 2026 increased to AED 142.16 million, compared to AED 102.50 million in the corresponding period of the previous year. We continue to spend prudently and invest heavily to support business segments that demonstrate sustained profitable growth potential, whilst maintaining austerity in other support areas.

The FH Group's liquidity position as of 30 September 2026 continues to be solid, with Cash & Cash equivalents accounting for circa 13% of Total Assets.

Looking ahead, the UAE's economic diversification program, progressive regulatory framework and continued development as an international financial center provide a constructive backdrop for the financial services industry.

The Group remains well positioned to participate selectively in the opportunities arising from these developments. Our strategic priorities will continue to center on strengthening our core businesses, enhancing operating efficiencies, leveraging technology and pursuing growth opportunities that meet our established standards of risk-adjusted returns.

On behalf of the Board of Directors,

Mohamed Abdulla Alqubaisi
Vice Chairman

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ص.ب ٧٨٧٨ أبوظبي
الإمارات العربية المتحدة

Abu Dhabi
12 Nov 2026

دار التمويل ش.م.ع؛ ص.ب ٧٨٧٨، أبوظبي، ا.ع.م؛ هاتف: ٩٩٩ ٦٢١٩ (٢) ٩٧١+
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