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

Date: 06 Aug 2026
Ref: 66/FC/TKR/2026

Chairman's Report for the Half Year ended 30 June 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 June 2026 and the results of its operations for the half year ended 30 June 2026.

The first six months of the year were characterised by heightened geopolitical tensions, regional conflict, evolving economic conditions and periods of uncertainty across financial markets. Despite these challenges, the FH Group demonstrated resilience, disciplined execution and the strength of our diversified business model, by registering a Total Comprehensive Profit of AED 25.55 million for the half year ended 30 June 2026 compared to AED 9.15 million registered in the corresponding period of the previous year. The robustness of our operating platform and prudent risk management framework enabled us to navigate a complex environment while continuing to deliver steady growth and sustainable profitability.

Our Financing, Insurance and Stock Broking business verticals delivered stellar performances during the period. Net Interest Income earned during the first half of 2026 was higher by circa 40% at AED 85.63 million compared to AED 61 million in the same period of the previous year. Net Fee & Commission Income earned during first half of 2026 jumped by circa 57.5% compared to the previous year. Net Insurance Income registered in the first half of 2026 nearly doubled to AED 8.90 million, compared to AED 4.65 million in the same period in the previous year. As a combined result of the above, FH Group's Net Operating Income for the first half year of 2026 soared by circa 57% to AED 119.02 million compared to AED 75.80 million in the same period of the previous year.

Our proprietary Investment portfolio also performed exceptionally well despite the prevailing uncertainties. Investment Income from groupwide investing activities rose sharply to AED 25.37 million in the first half of 2026 compared to AED 9.34 million in the corresponding period of the prior year. Through disciplined asset allocation, sound investment decisions and a long-term strategic approach, the Group generated encouraging returns that further strengthened our overall financial performance.

دار التمويل ش.م.ع؛ ص.ب ٧٨٧٨، أبوظبي، ا.ع.م؛ هاتف: ٩٩٩ ٦٢١٩ (٢) ٩٧١+
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The Liquidity Position of the FH Group continues to be strong, with Cash & Cash Equivalents accounting for circa 14% of Total Assets as of 30 June 2026. Capital Adequacy Ratio at the FH Group Level also continues to be robust at circa 24%, signifying more than adequate head room for sustained asset growth in line with our aspirations.

As we look ahead to the second half of the year, we remain cautiously optimistic. While geopolitical developments continue to warrant close monitoring, the underlying fundamentals of the UAE economy remain strong, supported by progressive government policies, continued infrastructure investment and sustained economic diversification. These factors provide a solid foundation for long-term growth across the financial services sector.

The Board and Management remain committed to pursuing sustainable growth, maintaining financial discipline, embracing innovation and delivering superior value to our shareholders. We will continue to invest in our people, technology and governance capabilities while remaining agile in responding to changing market dynamics.

On behalf of the Board of Directors, I extend my sincere appreciation to our customers for their continued trust, our regulators, business partners and employees for their unwavering support, dedication and professionalism. Above all, I thank our shareholders for their continued confidence in the Group.

Together, we remain well positioned to build on the strong foundation established during the *first half of* 2026 and continue creating enduring value for all our stakeholders.

On behalf of the Board of Directors,

Mohammed Abdulla Alqubaisi
Vice Chairman

Abu Dhabi
06 Aug 2026

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
Public Joint Stock Company and the share capital is AED 302,837,770 شركة مساهمة عامة برأس مال وقدره ٣٠٢,٨٣٧,٧٧٠ درهم إماراتي