Finance House PJSC delivers 57% growth in net operating income to AED 119.02 million in H1 2026

Total comprehensive profit increased 179% to AED 25.55 million in H1 2026, from AED 9.15 million in H1 2025.

Abu Dhabi, UAE, 7 August 2026:

Finance House PJSC and its subsidiaries, collectively referred to as Finance House Group (FH Group), reported a total comprehensive profit of AED 25.55 million for the half year ended 30 June 2026, an increase of 179% from AED 9.15 million in the corresponding period of the previous year.

The performance was delivered against a backdrop of heightened geopolitical tensions, regional conflict, evolving economic conditions and periods of uncertainty across financial markets. The FH Group's diversified business model, disciplined execution and prudent risk management framework enabled it to navigate the complex environment while delivering steady growth and sustainable profitability.

Net interest income increased by circa 40% to AED 85.63 million, compared to AED 61 million in H1 2025, while net fee and commission income grew by circa 57.5%. Net insurance income nearly doubled to AED 8.90 million, compared to AED 4.65 million in the corresponding period of the previous year. Investment income from groupwide investing activities increased to AED 25.37 million, compared to AED 9.34 million in the corresponding period of the previous year, supported by disciplined asset allocation, sound investment decisions and a long-term strategic approach.

As a result, the Group's net operating income rose by circa 57% to AED 119.02 million, compared to AED 75.80 million in H1 2025. The Group also maintained a strong liquidity and capital position, with cash and cash equivalents accounting for circa 14% of total assets as at 30 June 2026. The Group's capital adequacy ratio remained robust at circa 24%, providing adequate headroom for sustained asset growth.

Mohammed Abdulla Alqubaisi, Founder of Finance House PJSC, said: "The FH Group demonstrated resilience, disciplined execution and the strength of our diversified business model during the first half of 2026. Our financing, insurance and stock broking business verticals delivered stellar performances, while our proprietary investment portfolio also performed exceptionally well despite the prevailing uncertainties.

As we look ahead to the second half of the year, we remain cautiously optimistic. The underlying fundamentals of the UAE economy remain strong, supported by progressive government policies, continued infrastructure investment, and sustained economic diversification. The Board and Management remain committed to pursuing sustainable growth, maintaining financial discipline, embracing innovation and delivering superior value to our shareholders."

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

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About Finance House PJSC

Finance House PJSC is a distinguished public joint-stock company headquartered in Abu Dhabi, United Arab Emirates. Established on 13 March 2004, the company proudly marked 20 years of excellence, innovation, and service in the financial sector in 2024.

The Finance House Group (FH Group) offers a comprehensive suite of financial services, including investments, consumer and commercial financing, insurance, brokerage, asset management, and other specialized financial solutions.

Over the past two decades, FH Group has established itself as a credible and respected leader in the financial services landscape. Renowned for its innovative and tailored offerings, the Group continues to deliver exceptional value to a diverse clientele.

Finance House PJSC is proudly listed on the Abu Dhabi Securities Exchange (ADX) under the ticker symbol “FH”, standing as a key player in the region’s financial ecosystem.

For media inquiries, please contact:
Anand Sankara Narayanan
Chief Marketing Officer
Finance House Group
Tel: +971 2 619 4000
Mob: +971 50 876 5570
Email: anand.narayanan@fh.ae