

Press Release

Finance House Maintains Investment Grade Credit Rating with Stable Outlook

Abu Dhabi, 30 January, 2016 – Finance House P.J.S.C (FH) announced its Corporate Credit Rating of “BBB-” (Long-Term) and “A3” (Short-Term). With both Investment Grades recently affirmed by Capital Intelligence (CI), the international credit rating agency, Finance House demonstrates solidly stable outlooks, while maintaining the same Credit Rating for three consecutive years.

While affirming the above ratings in a recently released Credit Rating Announcement, CI states that “ Although FH has only been operating for little over a decade it has a strong and experienced management team that have equipped FH with a wide range of offerings to both, the corporate and retail sectors, along with an Investment Banking capability. An unusual phenomenon for NBFCs that tend to otherwise provide a restricted range of offerings”.

Mohammed Abdulla Alqubaisi, Chairman of Finance House said: “The credit rating is a testament of Finance House’s firmly set growth strategies, increasing earnings projections and most importantly its stable financial condition. It also reaffirms the resilience of our business model despite challenging market conditions, and the robust corporate governance structure set by the experienced senior management pool.”

T.K Raman, Group Chief Financial Officer, said: “This is a positive development for FH and a key catalyst that will further strengthen our existing relationships with customers and banking partners; but most importantly, it will also aid in building new relationships across the globe.”

FH is among the very few private sector companies in the GCC that have secured/maintained an investment grade Credit Rating from an internationally reputed credit rating agency, let alone managed to maintain it for three consecutive years.

“We are glad to have maintained our credit ratings. But we shall not rest on our laurels. Moving forward, we are committed to continuously building on this platform and working to our best in order to score not only stable Investment Grades but even higher rating,” concluded Alqubaisi.

Ends

دار التمويل ش.م.ع. ص.ب. ٧٨٧٨، أبوظبي، ا.ع.م. هاتف: ٦٢١٩ ٩٩٩ (٢) ٩٧١ +؛ فاكس: ٦١٩٤ ٠٩٩ (٢) ٩٧١ +
Finance House P.J.S.C; P.O. Box 7878, Abu Dhabi, U.A.E; Tel: +971 (2) 6219 999; Fax: +971 (2) 6194 099

شركة مساهمة عامة برأس مال وقدره ٣١٠.٠٤٩.٩٦١ درهم إماراتي 310,049,961 AED Public Joint Stock Company and the share capital is



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

About Finance House

Finance House PJSC is an Abu Dhabi-headquartered finance company that was established on 13 March 2004 and commenced its operations on 18 July 2004.

The principal activities of the Company are commercial and retail financing, financial services and investments. The Company is licensed and regulated by the Central Bank of the UAE.

The major shareholders of Finance House include, The National Investor (TNI), a number of prominent UAE businessmen, high net worth individuals and dignitaries.

In a short span since inception, Finance House has introduced a number of innovative products and services for the consumer and commercial segments.

Finance House is listed on the Abu Dhabi Exchange under the ticker symbol FH and is categorized as a "Grade One" company by the Emirates Securities & Commodities Authority (SCA).

Finance House is rated BBB- long-term and A3 short-term, both with Stable Outlook by Capital Intelligence.

For further information, kindly contact:

Wissam Farran- Manager

Group Corporate Communications

Finance House PJSC

Tel: +971 2 6194893

Fax: +971 2 6315806

Email: wissam.f@fh.ae

www.fh.ae

دار التمويل ش.م.ع: ص.ب. ٧٨٧٨، أبو ظبي، ا.ع.م: هاتف: ٦٢١٩ ٩٩٩ (٢) +٩٧١؛ فاكس: ٦١٩٤ ٠٩٩ (٢) +٩٧١

Finance House P.J.S.C; P.O. Box 7878, Abu Dhabi, U.A.E; Tel: +971 (2) 6219 999; Fax: +971 (2) 6194 099

شركة مساهمة عامة برأس مال وقدره ٣١٠,٠٤٩,٩٦١ درهم إماراتي، P.J.S.C Company and the share capital is AED 310,049,961