

Press Release

Finance House AGM Approves 10% Cash Dividend

Abu Dhabi – April 19, 2016– Finance House P.J.S.C (FH) shareholders approved the payout of a cash dividend of 10% of its paid-up capital for the year ended 31 December 2015, at its Annual General Meeting.

For the year ended 31 December 2015,(FH) has reported a consolidated net profit at the group level of AED 61.7 million, while Total Assets as of 31 December 2015 grew by 4% to AED 5.04 billion compared to AED 4.85 billion as at 31 December 2014.

During 2015, Finance House PJSC successfully raised AED 300 million by way of Shari'a compliant Tier One Capital Certificates, after obtaining necessary regulatory and shareholder approvals. Capital adequacy ratio at the consolidated level as of 31 December 2015 stood at a robust 23.3% compared to 20.6% at the end of the previous year, providing a solid footing for sustained future growth in assets.

FH's investment grade Corporate Credit Ratings were reaffirmed by Capital Intelligence (CI), for the 3rd year in succession, at "A3" Short Term and "BBB-" Long Term, both with a stable outlook.

According to CI, "These ratings are supported by a strong capital base, good capital ratios, improved asset quality, good liquidity ratios and rising profitability". FH is one of the very few private sector entities in the GCC to

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 ٣١٠٠٤٩٠٩٦١ درهم إماراتي Public Joint Stock Company and the share capital is AED 310,049,961



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have secured an investment grade rating from a reputed international credit rating agency.

In his address to the shareholders, Mohammed Abdulla Alqubaisi, Chairman of Finance House, said: "Despite challenging local, regional & global market conditions, we are proud to maintain our profitable stance for the eleventh successive year since inception. Our resilient business model has delivered profitable growth not only during periods of economic growth and expansion, but also during periods of economic turbulence and uncertainty. For a genuine private sector enterprise operating in the fiercely competitive UAE financial services sector, this is a creditable achievement indeed".

"We look forward to 2016 with cautious optimism for sustained profitable growth, in line with our growth aspirations. Our strategy is sound and we have the necessary mechanisms and structures in place to exploit profitable opportunities, to adapt quickly to changing market conditions, to continue managing risks well and to maximize returns for our shareholders," concluded Alqubaisi.

Ends

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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.

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