



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

Press Release

Finance House Issues Tier I Perpetual Capital of AED 300 million

Abu Dhabi – December 06, 2015 – Finance House P.J.S.C (FH) announced the successful issuance of Tier I capital of AED 300 Million. The issuance was completed in two tranches of AED 200 million and AED 100 million each and was structured as a Mudaraba Sukuk. The transaction was subscribed by investors ranging from insurance companies, as well as private and public entities.

CAPM Investment P.S.C (CAPM), a subsidiary of FH, was the sole placement agent for the transaction.

The perpetual issue was issued to support FH's envisaged growth plans and will boost its capital adequacy ratio to robust levels of 22.4% on a consolidated basis and 21.5% on a stand-alone basis; well above the regulatory requirement of 15%.

Mohammed Abdulla Alqubaisi, Chairman of Finance House, said: "We are pleased to announce the successful issuance of Tier I perpetual capital. The issue was received positively by the market and has further strengthened our equity base as a result of which we are now well-positioned for accelerated asset growth in the near future."

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. Public Joint Stock Company and the share capital is AED 310,049,961



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Mohammed Wassim Khayata, Managing Director of CAPM Investment, said: "The issuance of Tier I capital by Finance House, the first such transaction by a finance company in the UAE, is part of its efforts to diversify its funding resources and CAPM Investment is delighted to have assisted Finance House in this endeavor. CAPM Investment helped structure the transaction and successfully place the issue among a wide range of investors".

Ends

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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