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Chairman's Report for the nine months ended 30 September 2025

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 September 2025 and the results of its operations for the nine months ended 30 September 2025.

FH Group has registered a significantly improved financial performance in the first nine months of 2025, by posting a Net Profit after Tax of AED 15.47 million, compared to a Net Profit after Tax of AED 3.48 million in the corresponding period of the previous year. It is gratifying to note that the Insurance Vertical of the FH Group has achieved a remarkable turnaround in its core operations, by registering a Net Insurance Income of AED 8.03 million in the first nine months of 2025, compared to a Net Insurance Loss of AED 9.98 million in the corresponding period of the previous year.

In the Financing Vertical, Net Interest Income earned during the first nine months of 2025 held steady at AED 91.13 million compared to AED 91.84 million in the same period last year. Consumer Lending (both in Secured and Unsecured Lending Segments) has picked up considerable momentum in the first nine months of 2025, reaching circa AED 734 million as of 30 September 2025 compared to AED 596 million as of 31 December 2024. However, the Corporate Lending Book registered a decline to circa AED 1.76 billion as of 30 September 2025 compared to AED 1.97 billion as of 31 December 2024. This is primarily due to premature settlements by corporate borrowers who were able to refinance on more favorable terms from other commercial banks. Nevertheless, we have rebuilt a robust Corporate Lending pipeline as of 30 September 2025, that augurs well for sustained growth in the Corporate Lending book, in the immediate future. Net Fee and Commission income earned during the first nine months of 2025 was higher at AED 14.96 million compared to AED 12.39 million in the corresponding period of the prior year.

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Net Investment Income earned during the first nine months of 2025 weighed in at AED 10.94 million, compared to AED 18.50 million in the corresponding period of the prior year, which included some one-off gains. Other Operating Income in the first nine months of 2025 was lower at AED 16.19 million compared to AED 20.97 million in the corresponding period of the previous year.

As a combined result of all the above factors, Net Operating Income at the FH Group Level for the first nine months of 2025 rose by circa 12% to AED 117.58 million compared to AED 104.87 million in the corresponding period of the previous year.

Customers' Deposits & Margin Accounts as of 30 September 2025 rose sharply to AED 2.44 billion, compared to AED 1.90 billion as of 31 December 2024. Consequently, the loan book of circa AED 2 billion as of 30 September 2025 was more than fully funded by the customer deposit book, with adequate room for accelerated lending growth in the near future.

Total Operating Expenses at the FH Group level for the first nine months of 2025 were practically held flat at AED 102.50 million, compared to AED 102.05 million in the corresponding period of the previous year. We continue to spend prudently by supporting business segments that demonstrate sustained profitable growth, whilst maintaining austerity in other support areas.

The FH Group's liquidity position as of 30 September 2025 continues to be solid, with Cash & Cash equivalents accounting for circa 20.7% of Total Assets. Balance sheet leverage as of 30 September 2025 at the consolidated level continues to be conservative, providing a solid footing for sustained future growth in assets.

With our focused strategy execution abilities combined with substantial ongoing investments into strategic digital projects across key FH Group Verticals, we are certainly well positioned to profitably leverage economic growth opportunities in targeted business sectors across the UAE.

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FINANCE HOUSE
P.J.S.C

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On behalf of the Board of Directors,

Mohammed Abdulla Alqubaisi

Vice Chairman

Abu Dhabi
13 November 2025