GFH Reports an 18.2% Increase in Net Profit Attributable to Shareholders for 2025, Reaching US$140.11 Million

Manama, Bahrain – 11 February 2026

	Total Income	Shareholders Profit	EPS
12M 2025	**US$719.54** mn	**US$140.11** mn	**US Cents 3.92**
% Change	+ 8.1% YoY	+ 18.2% YoY	+ 19.9% YoY
Q4 2025	**US$190.29** mn	**US$38.84** mn	**US Cents 1.09**
% Change	+ 0.9% YoY	+ 27.1% YoY	+ 29.8% YoY

Group Highlights to Date:

- Achieving growth in net profit attributable to shareholders, reaching US$38.84 million in Q4 of 2025 and US$140.11 million for the year ended 31 December 2025, representing growth of 27.1% and 18.2%, respectively, supported by profit growth from all the business lines.

- Growth in total income to US$190.29 million during Q4 and US$719.54 million for the year ended 31 December 2025, supported by Wealth & Investment Management, Credit & Financing Income and Treasury & Proprietary Income activities.

- Increase in earnings per share to US Cents 1.09 for the fourth quarter and US Cents 3.92 for the year ended 31 December 2025, reflecting our commitment to capital returns.

- Credit & Financing Income grew by 38.9% year-on-year and 120.9% in Q4 2025 when compared with the corresponding period of 2024, driven by disciplined loan growth and a high quality credit mix.

- Strengthened digital infrastructure through the implementation of a new Temenos core banking system, enabling more agile wealth and investment management.

- Acquired a majority stake in Byrne Equipment Rental, a leading GCC equipment rental provider supporting regional infrastructure growth and power generation.

- Launch of an industrial and logistics development platform in the UAE through an investment partnership in the world's largest free zones and a flagship entity of DP World, aimed at investing in high quality industrial development projects in the region.

GFH Financial Group B.S.C (“GFH” or “the Group”) (Bahrain Bourse: GFH) today announced its financial results for the fourth quarter (“the quarter”) and 12 months (“the year”) ended 31 December 2025.

Net profit attributable to shareholders was US$38.84 million for the fourth quarter of 2025, compared with US$30.56 million in the fourth quarter of 2024, representing an increase of 27.1%, driven by higher contributions from Wealth & Investment Management, Credit & Financing Income and Treasury & Proprietary Income activities. Earnings per share for the quarter stood at US Cents 1.09, compared with US Cents 0.84 in Q4 2024, representing an increase of 29.8%.

Total income for the fourth quarter amounted to US$190.29 million, reflecting an increase of 0.9% compared with US$188.55 million in the corresponding period of 2024, supported by Wealth & Investment Management, Credit & Financing Income, and Treasury & Proprietary Income activities. Consolidated net profit for the quarter reached US$40.55 million, compared with US$32.96 million in Q4 2024, marking a growth of 23.1%. Total expenses for the quarter declined by 3.8% to US$149.74 million, compared with US$155.59 million in the same period last year.

For the year ended 31 December 2025, the Group reported net profit attributable to shareholders of US$140.11 million, compared with US$118.50 million in 2024, representing an increase of 18.2%, driven by strong performance in Wealth & Investment Management services, higher proprietary income from Credit & Financing activities, treasury performance and contributions from subsidiaries. Total Comprehensive Income for the year ended 31 December 2025 amounted to US$186.1 million, compared with US$122.9 million in 2024, reflecting an increase of 51.2%.

Earnings per share for the year rose to US Cents 3.92, compared with US Cents 3.27 in 2024, reflecting a growth of 19.9%. Total income for the year reached US$719.54 million, an increase of 8.1% compared with US$665.36 million in the previous year, reflecting solid performance across all business lines. Consolidated net profit for the year was US$145.50 million, compared with US$128.51 million in 2024, representing a growth of 13.2%.

Total expenses for the year amounted to US$574.04 million, compared with US$536.85 million in 2024, reflecting an increase of 6.9%.

Total equity attributable to shareholders reached US$1,020.77 million as at 31 December 2025, compared with US$980.94 million at the end of 2024, representing an increase of 4.1%. Total assets stood at US$12.20 billion as at 31 December 2025, compared with US$11.03 billion as at 31 December 2024, reflecting a growth of 10.6%.

In line with the Group’s performance, the Board has recommended the distribution of cash dividends totalling 10.11% of the nominal value (US$0.0268 per share, excluding treasury shares, including $0.0053 interim cash dividends paid earlier.), subject to regulatory and shareholders’ approval.

The Group currently manages approximately US$23.63 billion in assets and funds, comprising a diversified global investment portfolio across the MENA region, Europe, and North America, spanning logistics, healthcare, education, technology, and real estate sectors.

Mr. Abdulmohsen Rashed Al Rashed
Chairman, GFH Financial Group

"The Group's results for the year ended 31 December 2025 reflect GFH's continued disciplined approach to managing its operations, underpinned by prudent capital allocation and financial discipline. The diversification of the Group's activities and its geographic footprint have supported performance stability and balanced results across its business lines.

In this context, the Board continues to work closely with the executive management to oversee the effective execution of approved plans and enhance operational efficiency across the Group. The results achieved during 2025 reaffirm the resilience of this approach and the Group's ability to maintain a stable performance trajectory while continuing to strengthen its business model in line with evolving market conditions."

Mr. Hisham Alrayes
CEO and Board Member, GFH Financial Group

"For the year ended 31 December 2025, the Group reported net profit attributable to shareholders of US$140.11 million, while total income reached US$719.54 million, supported by positive contributions from Wealth & Investment Management, Credit & Financing Income, and Treasury & Proprietary Income activities.

Consolidated net profit stood at US$145.50 million, reflecting improved operating performance and stable income quality, and enhance operational efficiency. This performance contributed to strengthening the Group's equity base and reinforcing its financial position.

Looking ahead, the Group remains focused on executing approved operational plans, maintaining asset quality, developing products and services within applicable regulatory frameworks, and supporting balanced growth across core markets. The Group will continue to review its investment portfolio and evaluate expansion and funding opportunities in line with its risk management policies, while strengthening operational controls and performance monitoring to support long-term value creation and deliver sustainable returns to our shareholders."

Business Unit Highlights

The Group delivered solid performance and contributions across its core business lines during the fourth quarter of 2025.

Wealth & Investment Management:

- Wealth & Investment Management activities generated income of US$34.23 million during the fourth quarter, supported by continued momentum across asset management and private investment activities.
- GFH Partners, the Group's wholly owned subsidiary, acquired a majority stake in Devmark, strengthening the Group's presence in the specialised investment services sector.
- Strengthened digital infrastructure through the implementation of a new Temenos core banking system and the modernization of key platforms, enhancing scalability, operational resilience, data integrity, and enabling more agile wealth and investment management.
- The Group participated as a cornerstone investor in the initial public offering of Mininglamp Technology, reflecting its focus on opportunities related to technology and data analytics.
- GFH Partners completed the acquisition of a majority stake in Byrne Equipment Rental LLC, one of the GCC's leading industrial services and equipment rental providers with an investment and capex program valued at approximately US$ 400 million, strategically positioned to support the region's rapidly growing project and infrastructure landscape.
- Gaw Capital and GFH Partners announced the launch of an industrial and logistics platform in the United Arab Emirates, targeting development opportunities in Jebel Ali Free Zone Authority (Javza), which is one of the world's largest and most prominent free zones, located in Dubai, UAE. Established in 1985, it is a flagship entity of DP World, functioning as a major trade hub for over 11,000 companies and processing over 13 million tonnes as one of the leading ports in the world.
- GFH Partners invested in Cold-Link Logistics, supporting the Group's expansion in the logistics and cold-chain services sector.

Credit & Financing Income:

- Our Commercial Banking and Private Credit vertical continues to generate consistent, risk-adjusted income by acting as a strategic lender to high-quality borrowers, middle-market enterprises, and specialized projects.
- Credit and Financing income for the year ended 2025 amounted to US$155.16 million, reflecting an increase of 38.9% compared with US$111.75 million in year 2024.
- The said income for the quarter reached US$52.0 million, compared with US$23.5 million in Q4 2024, marking a growth of 120.9%.

Treasury & Proprietary Income:

- Treasury and proprietary investment activities generated income of US$104 million during the fourth quarter of 2025, supported by effective portfolio management.

ESG Highlights

During the fourth quarter of 2025, the Group continued to implement its ESG strategy through initiatives and activities supporting sustainability and responsible corporate culture, including the following:

- Participating in the World Economic Forum Annual Meeting in Davos, strengthening GFH's global positioning and engagement alongside world leaders in shaping the future of finance, investment and economic transformation.

- Supporting youth entrepreneurship and innovation through thought leadership initiatives, including podcast platforms and knowledge-sharing content, aligned with the Group's strategic focus on empowering future leaders and fostering entrepreneurial ecosystems.

- Hosting specialised knowledge sessions under the Group's internal "Minds at Work" platform, focusing on sustainability, governance and responsible business practices, aimed at enhancing employee awareness and strengthening the Group's ESG-driven corporate culture.

- Sponsoring and participating in innovation and management forums, including Manama Capital of Young Arab Entrepreneurs and the Sustainability Forum Middle East, supporting knowledge exchange and human capital development.

- Strengthening participation in global platforms focused on innovation and sustainable growth, including engagement in the Future Investment Initiative (FII), reflecting the Group's commitment to responsible innovation and digital transformation.

- Continuing to enhance the Group's standing in governance and sustainability through regional recognition, including the Best ESG Strategy Award from MEA Finance, reflecting the integration of ESG principles across the Group's operations and corporate strategy.

The Group's financial results in full and press release can be found at https://www.bahrainbourse.com/. Shares of GFH are traded under the ticker "GFH" on the Abu Dhabi Securities Exchange, Bahrain Bourse, Boursa Kuwait and Dubai Financial Market.

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About GFH Financial Group B.S.C.

GFH Financial Group, licensed as an Islamic wholesale bank by the Central Bank of Bahrain and headquartered at GFH House, P.O. Box 10006, Manama Sea Front, Kingdom of Bahrain, is one of the most recognised financial groups in the GCC region. Its businesses include Wealth & Investment Management, Credit & Financing Income and Treasury & Proprietary Income, with assets and funds under management exceeding US$ 23.63 billion dollars. The Group's operations are principally focused across the GCC, North Africa and India, along with strategic investment in the U.S., Europe and the U.K. GFH is listed in Bahrain Bourse, Abu Dhabi Securities Exchange, Boursa Kuwait and Dubai Financial Market. For more information, please visit www.gfh.com.

Media Contacts:
GFH Financial Group
Nawal Al-Naji
Senior Manager- Corporate Communications
Tel: +973 17538538
Email: nalnaji@gfh.com
Website: www.gfh.com