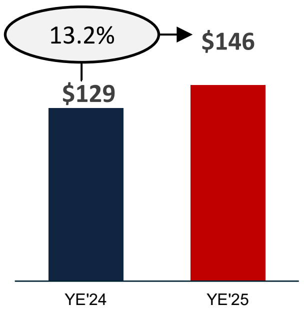
2025

Results Presentation

16 FEBRUARY 2026

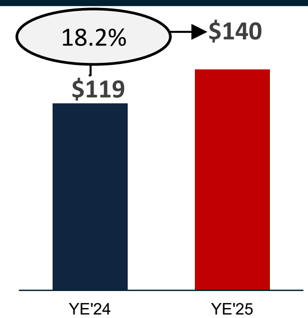
2025 Has Been Another Remarkable Year of Growth and Profitability

CONSOLIDATED PROFITS (USD m)



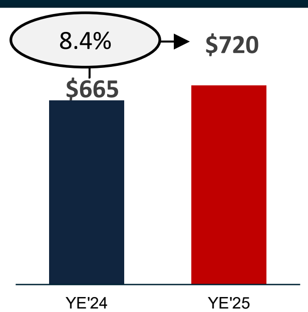
Recurring profit increase by 13.2% YoY

SHAREHOLDERS PROFITS (USD m)



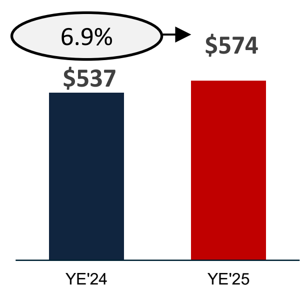
Recurring profits to shareholders growing by 18.2% YoY

TOTAL INCOME (USD m)



Positive performance across business lines

TOTAL EXPENSES (USD m)



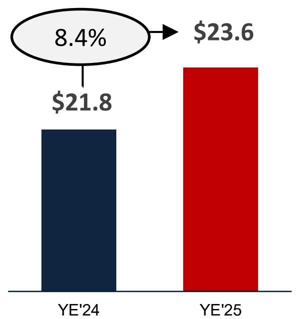
Inline with the Group's strategic business growth

DOUBLE DIGIT GROWTH IN SHAREHOLDERS' PORIFT BY ~18.2% YoY TO $140M

- **Resilient growth trajectory driven by enhanced and diversified core revenues delivering improved shareholder returns**
- **Shareholders' Profit recorded a robust growth of ~18.2%** YoY to $140m
- **Consistent YoY total income growth of 8.4%,** reflecting strong contributions across all three business lines.
- **The Group's Wealth and Investment Management segment demonstrated resilience,** with a contribution of ~**24.2%** of total income.
- **Contribution of ~54.2% from the Group's Treasury and Proprietary Investments business line**.
- **Strong contribution from the Group's Credit and Financing segment**, generating **~21.6%** of the total income.
- In line with business growth and strategic initiatives, total expenses have also increased by ~6.9% YoY.
- **~20% YoY growth in Earnings per Share**, reaching ~US$3.9 and reinforcing the Group's profitable trajectory.
- GFH continues to exhibit a strong and ascending profit trajectory

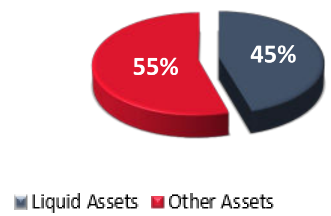
Resilient Balance Sheet Supported by Healthy Liquidity and a Solid Asset Base

ASSETS & AUMs (USD bn)



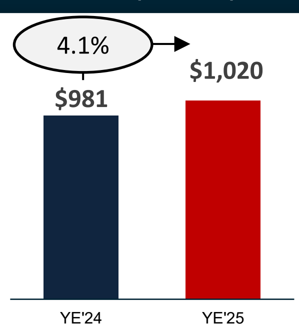
On track to achieve AuM target by identifying income generating investments

LIQUID ASSETS



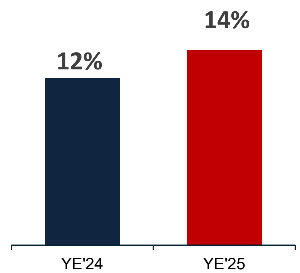
Liquid Portfolio

OWNER'S EQUITY (USD m)



Strengthened Shareholder Equity

ROAE



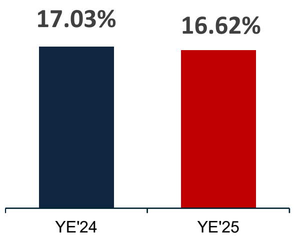
Increased ROAE Standing at ~14.0%

STRONG LIQUIDITY POSITION AND RESILIENT ASSET BASE UNDERPIN OUR FINANCIAL STRENGTH AND GROWTH STRATEGY

- **Assets & AUMs stands at ~$23.6bn demonstrating an increase of ~8.4%.** This growth was underpinned by a diversified portfolio of income generating assets.
- **Total assets have demonstrated a growth of ~10.6% YoY to $12.2bn** as of 31 December 2025, compared to $11.03bn as of 31 December 2024.
- **We continue to maintain strong liquidity, with liquid assets holding ~45%** in cash and treasury portfolio which totals to ~$5.5bn at YE'25.
- **Standing at $1.02bn, total equity attributable to shareholders recorded an increase of ~4.1%** at YE'25 compared to $981m at YE'24.
- **ROAE stands at 14%,** reflecting the group's strong financial performance

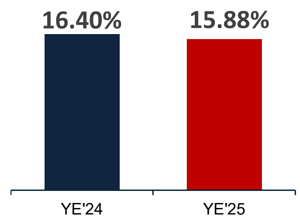
Stable Liquidity and Capital Ratios Reflecting Robust Financial Position

CAR



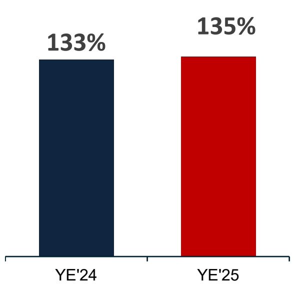
CAR stands at 16.62% versus 12.5% regulatory level

Tier 1 Capital



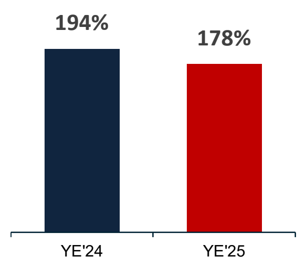
15.88% Tier 1 versus 12.5% regulatory level

NSFR



NFSR stands at 135% versus 100% regulatory level

LCR



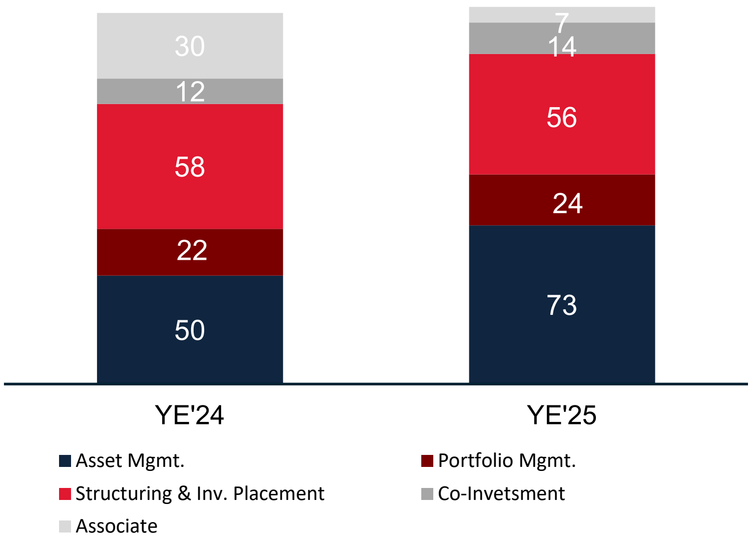
LCR stands at 178% versus 100% regulatory level

CAR, LCR AND NSFR RATIOS REMAIN ROBUST AND EXCEED REGULATORY THRESHOLD

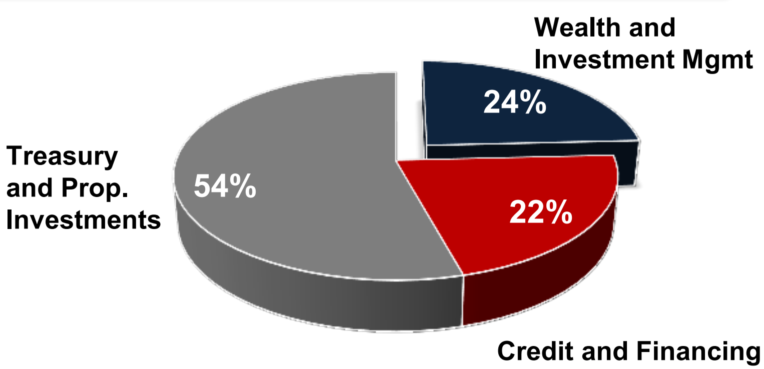
- **CAR maintained at 16.62% versus 12.5% regulatory requirements** as of 31 December 2025, reinforcing the Group's resilient capital base.
- **LCR maintained at 178%** as of 31 December 2025, **exceeding regulatory threshold, and showing strong liquidity management.**
- **NSFR maintained above regulatory levels** at 135% as of December 2025.
- **Capital and liquidity ratios remain well-above regulatory thresholds,** underscoring strength of our capital base and liquidity profile.
- Strong and resilient capital Base with ample room to support future growth.

Wealth and Investment Management

Income (USDm)



Contribution

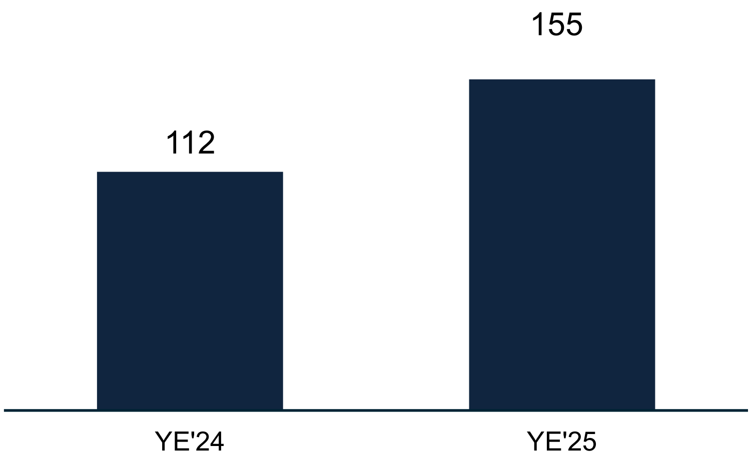


WELL-ESTABLISHED WEALTH & INVESTMENT MANAGEMENT SEGMENT

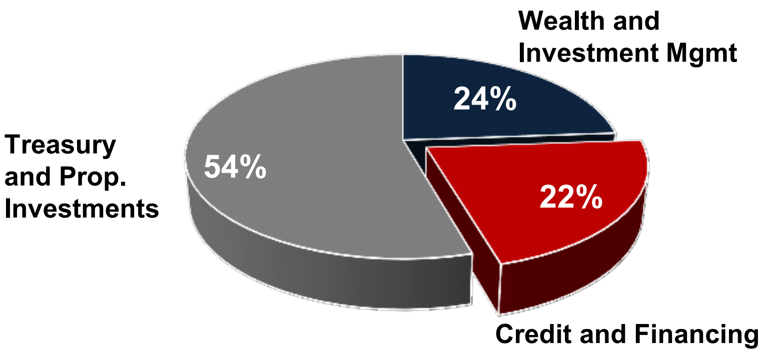
- Wealth and Investment Management ("WIM") is a core profitability engine, contributing 24% of total income.
- The stability of Wealth and Investment Management income demonstrates the expansion and strengthening of our asset management platform, driven by higher AUM, increased transaction activity, improved investment performance, and continued contribution from associates.
- During Q4'25, we have made strategic investments across regions, delivering consistent, income-generating returns including:
  - ✓ Acquisition of majority stake in Devmark Real Estate Brokers L.L.C., a UAE leading real estate development project sales and marketing platform.
  - ✓ Group's participation as a cornerstone investor in the IPO of Mininglamp Technology, a data intelligence application software company in China.
  - ✓ Acquisition of majority stake in Bryne Equipment Rental, a leading GCC industrial services and equipment rental provider.
  - ✓ Launch of industrial and logistics platform with Gaw Capital in the UAE.

Credit and Financing

Income (USDm)



Contribution

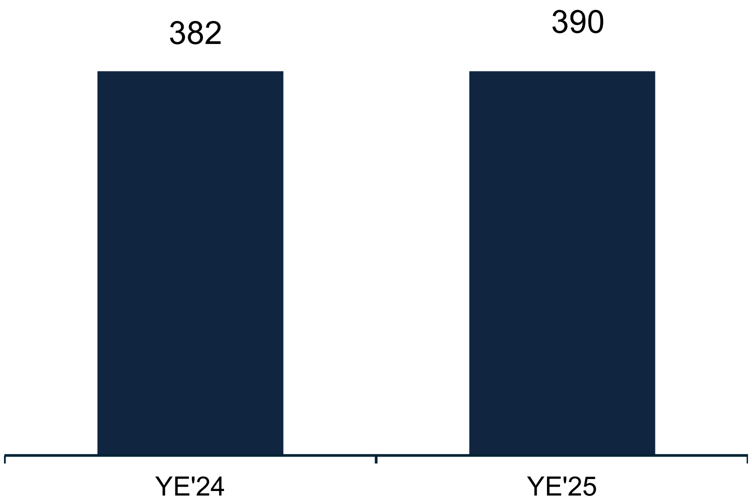


A DIVERSIFIED CREDIT AND FINCNAING PLATFORM

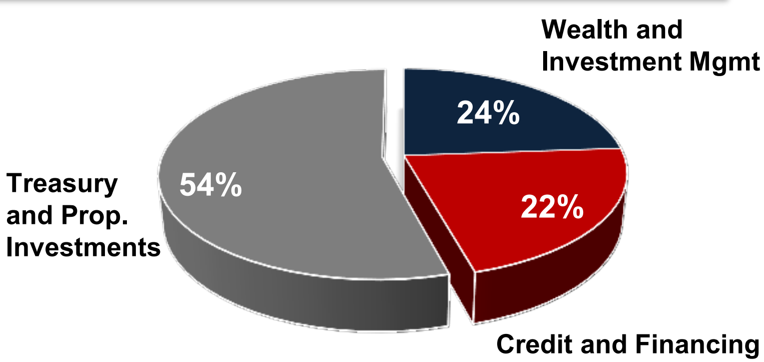
- Recurring positive contributions from the Group's Credit and Financing segment, **contributing ~22% of its total income**.
- **The segment records income growth of ~38.9% YoY**, contributing ~$155.2m at YE'25 compared to ~$111.7m at YE'24, driven by disciplined loan growth and high quality credit mix.
- **Growth of ~22% YoY in financing income to ~$173.5m**, from ~$142.4m at YE'24. **Decrease of ~26.6% in finance expenses** further demonstrates funding efficiency.
- Khaleeji Bank's net profit increased ~10.3% YoY to $30.7m at YE'25 compared to $27.8m at YE'24, reflecting a successful operational strategy and diversification across banking activities.
- Underwriting activity records an income of ~$51m at YE'25, enabling diverse income streams.

Treasury and Proprietary Investments

Income (USDm)



Contribution



THE TREASURY & PROP BUSINESS LINE IS PLAYING A KEY AND FUNDAMENTAL ROLE IN BOOSTING THE GROUP'S PROFITABILITY WHILST MANAGING A HEALTHY LIQUIDITY

- Treasury and Proprietary Investments records income of $390.3m at YE'25, compared to $382.4m for similar period last year.
- Strong Performance by the Group's treasury business mainly driven by the Fixed income portfolio and the ALM & trading portfolio.
- Liquid assets form 45% of our total assets. The Group's treasury portfolio including cash stands as $5.5bn.
- In line with its Board approved strategy, the Proprietary Investments business line has been successful in exiting real estate assets from the portfolio contributing to gains from sale of assets

Share Price Performance

Share Price Performance of GFH vs. Dubai Financial Market General Index (Rebased to 100)*

Market Cap	US$ 2.2bn
Share Price Growth 2025	90.0%
Share Price Growth YTD	78.3%
P/E Ratio	15.29x

~90% increase in GFH share price during 2025 reflecting growing investor confidence in GFH's strategy, disciplined execution, and long-term value creation supported by the Group's solid fundamentals

** Market Price as of 13 February 2026 in DFM*

GFH’s Consistent Profitability has Supported a Stable Dividends Payment

10.11% Cash Dividends Recommendation*

10.11%
on par value*

$0.0268
per share*

In line with the Group’s results, the Board of Directors has recommended a total cash dividend of 10.11%, subject to regulatory and shareholders’ approval

** Including interim dividends, and subject to shareholder and regulatory approval.*

Digital Banking – GFH App Recent Developments

Introduction of AI Investment Assistant to deliver faster, smarter and more personalized services to clients.

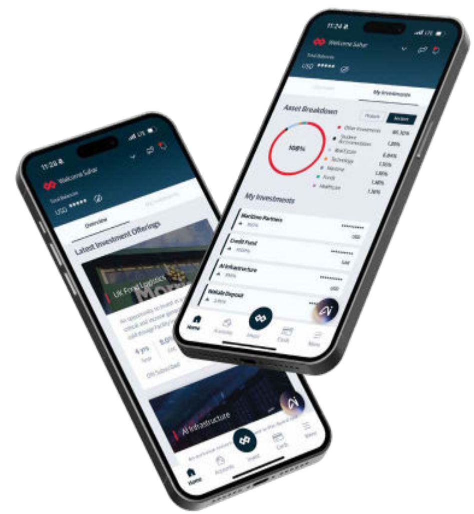
Launch of ‘Sara’ and ‘Ahmed’, a Bahraini human-like AI Call Center Agent enabling consistent responses and pro-active, data-driven improvement.

Optimized key digital journeys, simplifying transfers, advancing in-app IBAN capabilities and beneficiary management, improved screen guidance, and reduced operational queries and rework.

Expanded regional reach through partnership with a digital bank in the KSA, offering more tailored services to Saudi Arabian customers and reinforcing focus to enhance overall capabilities.

Launch of Bahrain’s first bank-integrated crypto payment solution in partnership with Binance, introducing the innovation of blockchain technology into GFH’s digital platform.

Integration of eKey 2.0 across all digital services for Bahraini clients, enabling secure digital identity verification through Bahrain’s national digital identity platform.



Selected ESG Initiatives Accomplished During Q4 2025

1 Participating in WEF Annual Meeting in Davos

Strengthening GFH's global positioning and engagement alongside world leaders in shaping the future of finance, investment and economic transformation.

2 Supporting Youth Entrepreneurship and Innovation

Support 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

3 Hosting Specialized 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.

4 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.

5 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.

6 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.

Awards 2025

Best Investment Bank	MEA Finance
Leading Corporate for Investor Relations - Bahrain	MEIRA
Best Private Real Estate Manager of the Year	Financial Times
Middle East's Best for Alternative Investments	Euromoney
Best Islamic Fintech Solution Implementation	MEA Finance
Islamic Digital Banking Provider	MEA Finance
Best Private Bank in Bahrain 2026	Global Finance
Bahrain's Best Islamic Fund Manager	Euromoney
Bahrain’s Best for Alternative Investments	Euromoney
Top 50 Bahraini companies for 2025	Al Bilad, Bahrain

For more information, contact us on
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