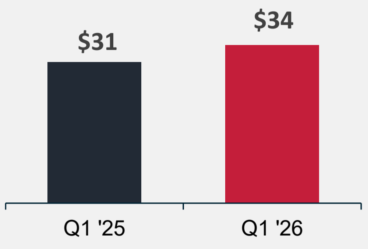
Q1 2026 Results Presentation

18 May 2026

Strong Start to the Year with Accelerating Earnings Momentum

BUILDING ON THE STRONG PERFORMANCE ACHIEVED IN 2025, GFH HAS CONTINUED TO LEVERAGE ITS MOMENTUM IN Q1 2026, DEMONSTRATING ITS COMMITMENT TO ENHANCING SHAREHOLDER RETURNS AND ACHIEVING ITS STRATEGIC OBJECTIVES

CONSOLIDATED PROFITS (USDm)

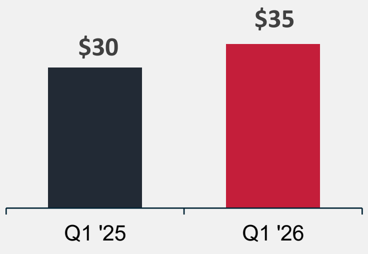


▲ 12% YoY

NET PROFIT INCREASED +12% YOY, REFLECTING RESILIENT EARNINGS

- **Sustained growth trajectory,** driven by a strengthened and diversified core revenue base, delivering enhanced shareholder value.
- Accelerating profit trajectory **reflects disciplined execution, strong growth momentum, and resilient recurring income streams.**

SHAREHOLDERS PROFITS (USDm)

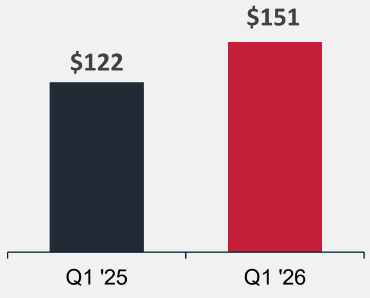


▲ 16.5% YoY

HIGHER YOY RETURNS TO OUR SHAREHOLDERS

- **Shareholders' profit increased by ~16.5% YoY,** reaching **US$35.1m**, reflecting solid earnings performance and highlighting GFH's dedication to increasing shareholder value.
- **Earnings per share increased by ~19% YoY,** reaching **US$1.01,** underscoring continued profitability.

TOTAL INCOME (USDm)

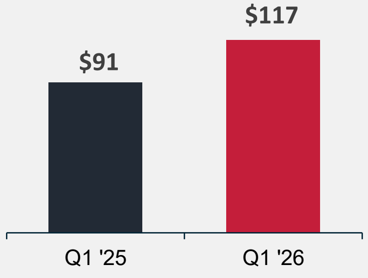


▲ 24% YoY

STRONG GROWTH ACROSS KEY BUSINESS LINES

- **Total income +24% YoY**, driven by broad-based growth across all segments:
  - **WIM demonstrated resilience,** contributing **~55%** of total income.
  - **Credit & Financing contributed ~27%,** a strong contribution reflecting disciplined execution and a well-established financing platform.
  - **Treasury & PI contributed ~19%,** supported by stable returns.

TOTAL EXPENSES (USDm)



▲ 27.9% YoY

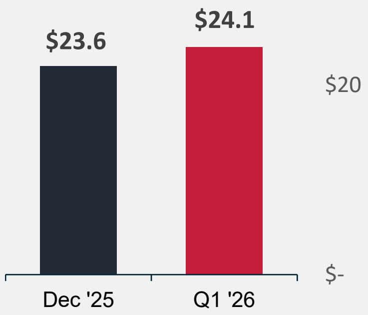
ALIGNED WITH BUSINESS GROWTH AND STRATEGIC INITIATIVES

- **Aligned with GFH's expansion**, operating expenses rose by ~27.9% YoY.

Strong and Liquid Balance Sheet

CONSISTENT ASSET LEVELS REFLECTING THE STRENGTH AND RESILIENCE OF GFH'S FINANCIAL PERFORMANCE

ASSETS & AUM (USDbn)

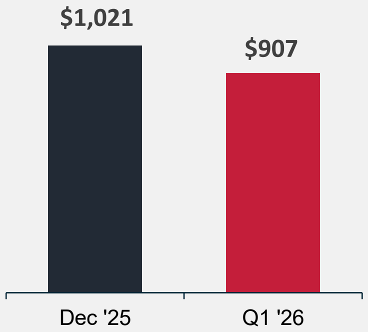


▲ 2.1% QoQ

ON TRACK TO ACHIEVE AUM TARGET BY IDENTIFYING INCOME GENERATING INVESTMENTS

- **Assets & AUM stand at approximately $24.1bn, up ~2.1% QoQ**, supported by a well-diversified base of recurring-yield assets..
- Continued momentum keeps the Bank **well positioned to deliver on its AUM ambitions.**

OWNER'S EQUITY (USDm)

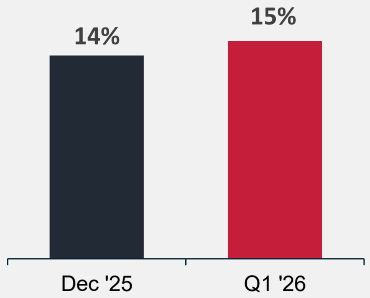


▼11.12% QoQ

EQUITY REMAINS RESILIENT; QoQ CHANGE DRIVEN BY DIVIDENDS

- Shareholders' equity stood at ~$907m, the decline is **primarily reflecting dividend distribution in Q4 2025**.
- Underlying capital strength remains solid, supporting ongoing business growth and resilience.

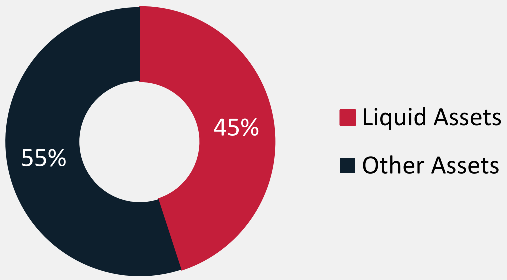
ROAE



HIGHER ANNUALIZED ROAE STANDING AT ~15%

- **ROAE improved to ~15%**, reflecting **strong underlying fundamentals and disciplined execution** across business lines.

LIQUID ASSETS



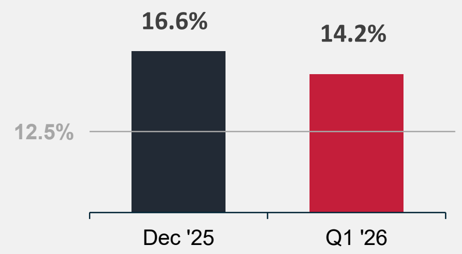
ROBUST LIQUIDITY PROFILE UNDERPINS FINANCIAL FLEXIBILITY

- **Our liquidity position remains robust,** with liquid assets holding ~45% in cash and treasury portfolio which totals to ~$5.4bn as of Q1 2026.
- **Position ensures the Bank is well-equipped to navigate market conditions** while capturing opportunities.

Solid Capitalization and Liquidity Buffer Supporting Growth

ALL REGULATORY RATIOS ARE COMFORTABLY EXCEEDING REGULATORY REQUIRMENTS UNDERSCORING THE BANK'S FINANCIAL RESILIENCE AND PRUDENT RISK MANAGEMENT

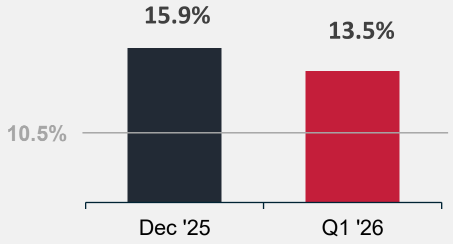
CAPITAL ADEQUACY RATIO (CAR)



STRONG CAPITAL BUFFER: CAR STANDS AT 14.23% ABOVE THE REGULATORY LEVEL OF 12.5%

- **CAR stood at 14.23% as of Q1 2026, remaining comfortably above the 12.5% regulatory requirement**, highlighting the Bank's resilient capital position despite challenging regional conditions.

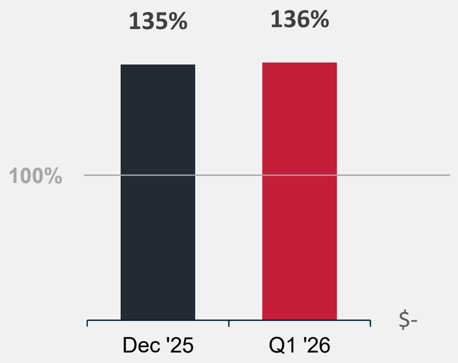
TIER 1 CAPITAL



13.5% TIER 1 VERSUS 10.5% REGULATORY LEVEL, REFLECTING HIGH-QUALITY CORE CAPITAL

- **Tier 1 capital ratio stood at 13.5%, continuing to exceed the 10.5% regulatory threshold**, reflecting sustained core capital strength.

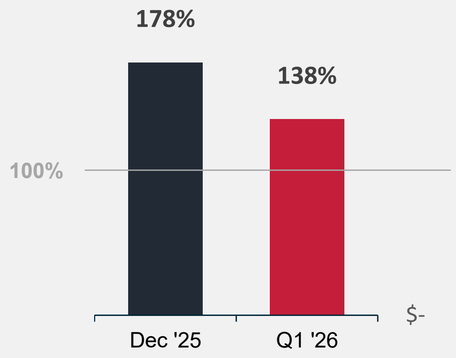
NSFR



NSFR AT 136%, SIGNIFICANTLY EXCEEDING REGULATORY MINIMUMS

- **NSFR improved to 136%, well above the 100% regulatory minimum**, demonstrating strong and stable funding and liquidity positioning.

LCR

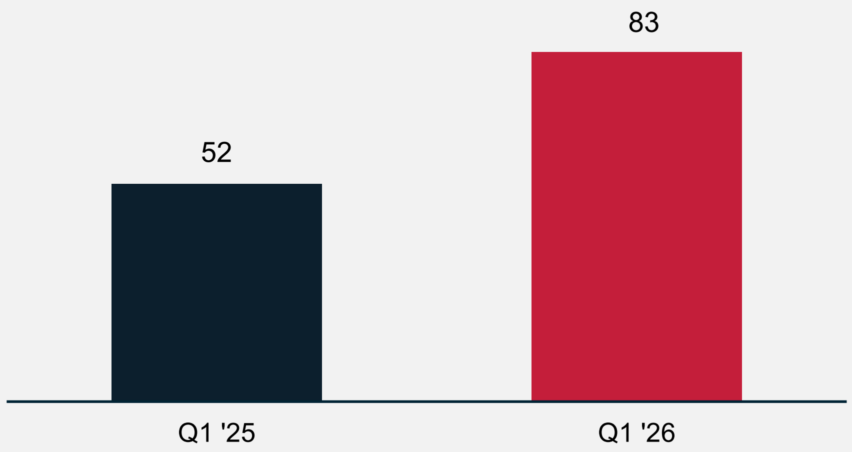


LCR STANDS AT 138% VERSUS 100% REGULATORY LEVEL

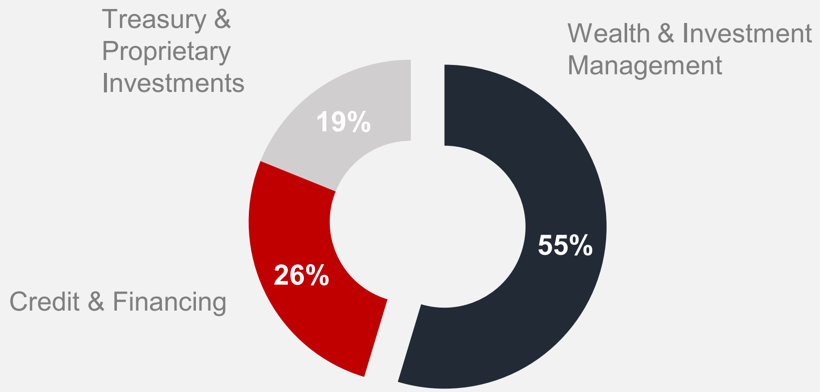
- **LCR stood at 138%, maintaining a solid buffer above the 100% regulatory requirement,** underscoring prudent liquidity management under evolving market conditions.

Wealth and Investment Management

Income (USDm) – Wealth & Investment Management



Segment Contribution

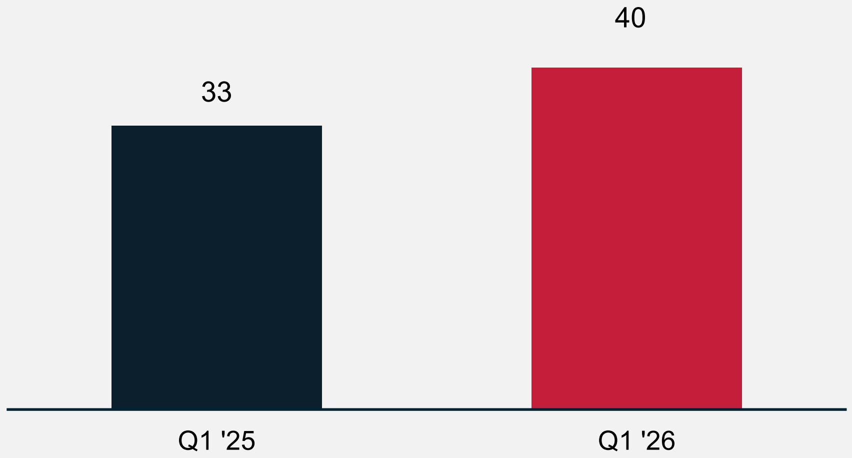


DISCIPLINED EXECUTION ACROSS A DIVERSIFIED INVESTMENT PLATFORM

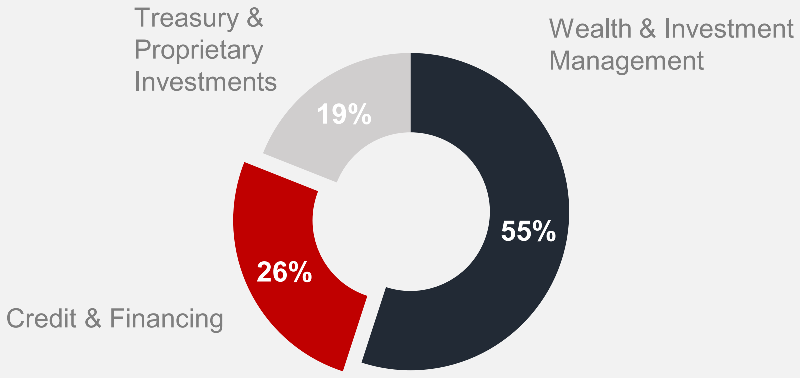
- Our core business line, Wealth and Investment Management (WIM), continues to serve as a **key profitability driver contributing ~55% of total income** increasing ~60% YoY.
- Led by performance fees and recurring management fees reinforcing income stability, underscoring **platform strength and disciplined execution across managed assets.**
- **Our portfolio across the GCC, UK, Europe, and US performed strongly**, with the focus on defensive, recession-proof sectors continuing to deliver value for investors and shareholders.
- As communicated earlier, as part of our strategy to focus on the logistics sector, we have successfully sealed a strategic partnership to develop a 55,000 sqm integrated ready-built factory complex in Riyadh, reinforcing our focus on industrial & logistics opportunities in Saudi Arabia.

Credit and Financing

Income (USDm) – Credit & Financing



Segment Contribution

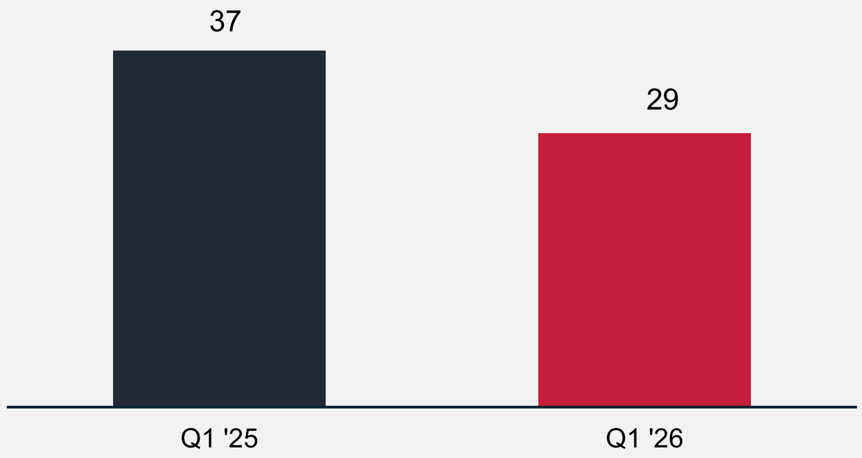


A ROBUST CREDIT PLATFORM DELIVERING CONSISTENT GROWTH AND DIVERSIFIED RETURNS

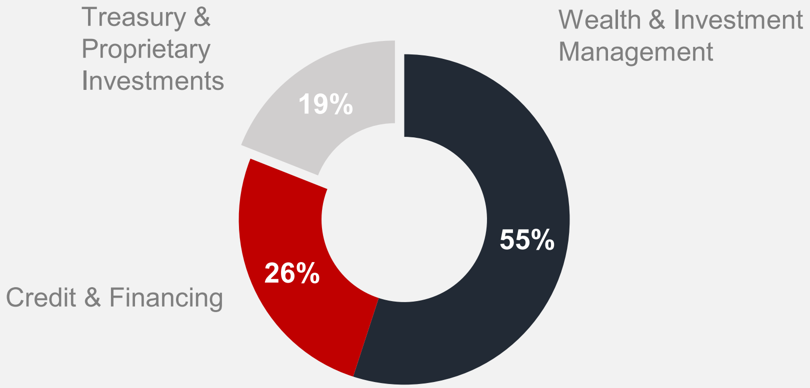
- **The Credit and Financing segment continues to deliver strong, recurring contributions, accounting for approximately 26% of total income**, reinforcing the Bank's diversified earnings base.
- **The segment achieved robust income growth of ~20.3% YoY, reaching approximately US$40 million in Q1'26 compared to US$33.2 million in Q1'25**, supported by disciplined execution and a well-established financing platform.
- **Maintained focus on prudent risk management** and selective financing opportunities, reinforcing the resilience and consistency of this business line amid evolving market conditions.
- Khaleeji Bank's precautionary provisions were elevated due to macroeconomic conditions and prudent risk management.

Treasury and Proprietary Investments

Income (USDm) – Treasury & Proprietary Investments



Segment Contribution

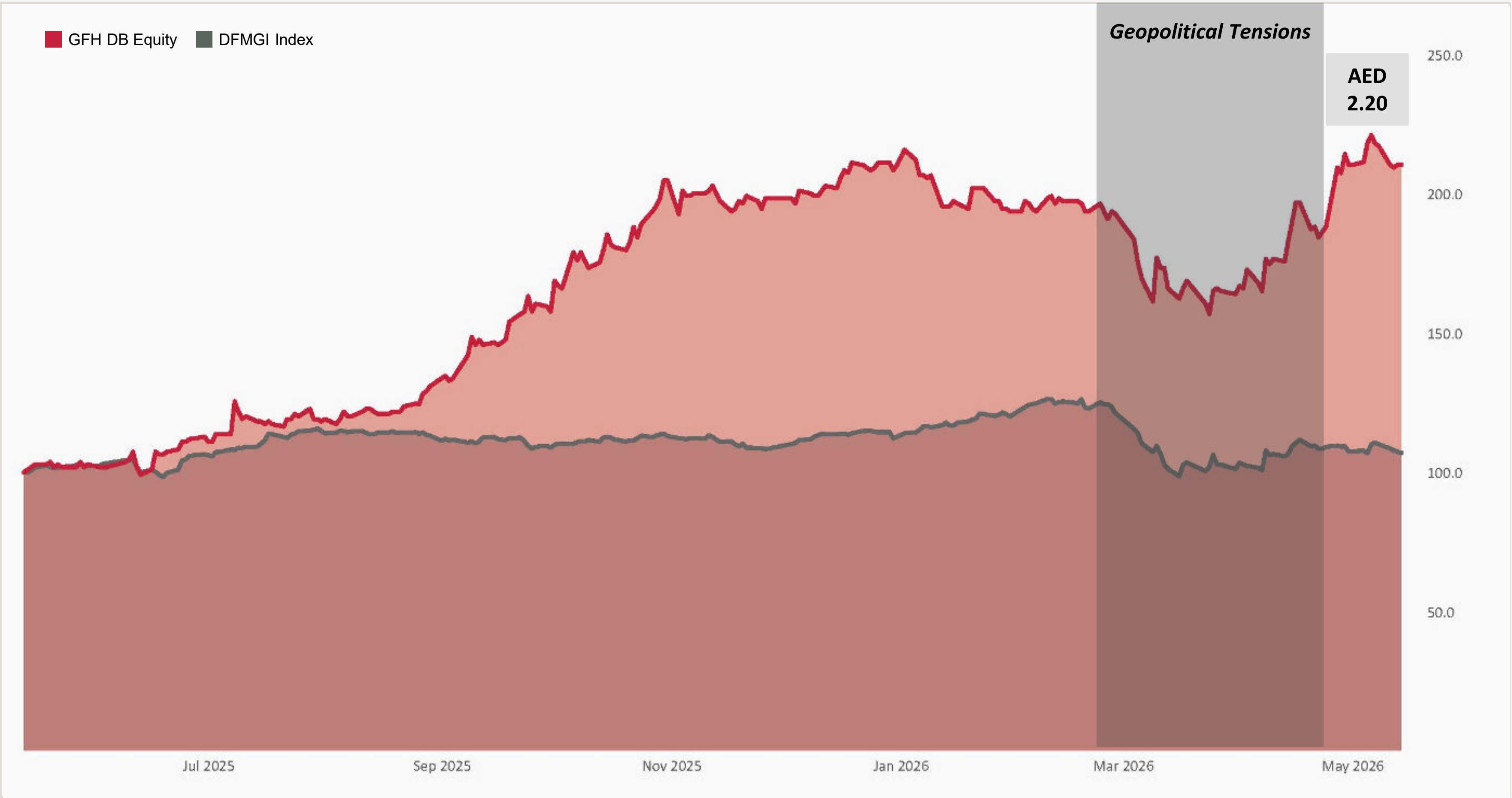


A KEY BUSINESS LINE ENABLING STABLE INCOME CONTRIBUTION

- **Treasury & Proprietary Investments delivered a recurring positive contribution**, driven by:
  - Disciplined treasury management
  - Selective market positioning
  - Optimized asset allocation
- Prudent risk management enabled the segment to navigate challenging conditions while capturing attractive opportunities.
- Proprietary Investments continued to perform in line with the Board's strategic direction.

Share Price Performance

SHARE PRICE PERFORMANCE OF GFH VS. DUBAI FINANCIAL MARKET GENERAL INDEX (REBASED TO 100)*



US $2.3bn

Market Cap

+103.5%

Outperformance vs DFM General Index YoY

GFH's share price increased by 110%+ YoY, reflecting strengthening investor confidence. Despite the geopolitical developments in the GCC during Q1 '26, GFH's share price (ex-dividend) fully recovered and materially outperformed the DFM (Dubai Financial Market) General Index by 100%+ on a YoY basis.

* Market Price as of 14 May 2026 in DFM

Selected ESG Initiatives Accomplished During Q1 2026

1

Fostering Continuous Learning and Innovation

Continued to advance employee knowledge and engagement through the Bank's internal "Minds at Work" platform, including sessions focused on AI, innovation and the future of work, supporting a culture of continuous learning and responsible business practices.

2

Supporting National Sports and Community Engagement

Backed national sports and community initiatives via partnership with the General Sports Authority for Bahrain Capital of Arab Sports Culture 2026, including Bahrain Sports Day and the Bahrain Sports Summit.

3

Preserving National Heritage and Cultural Identity

Continued support for national heritage through partnership with His Majesty the King's Cup Festival, reflecting the Bank's commitment to Bahrain's traditions and identity..

For more information, contact us on

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