الأنصاري للخدمات المالية ش.م.ع
AL ANSARI FINANCIAL SERVICES P.J.S.C.

H1 2026

Financial Results Presentation

Disclaimer

The information contained herein has been prepared by Al Ansari Financial Services PJSC (the "Company" or the "Group"). The information contained in this presentation may not have been reviewed or reported on by the Company's auditors. The company relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

This presentation has been prepared for information purposes only and is not and does not form part of any offer for sale or solicitation of any offer to subscribe for or purchase or sell any securities nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

Except where otherwise indicated in the presentation, the information provided therein is based on matters as they exist at the date of preparation of the presentation and not as of any future date and will be subject to updating, revision, verification, and amendment without notice and such information may change materially.

Neither Al Ansari Financial Services PJSC, any of its subsidiary undertakings, nor any of such person's respective directors, officers, employees, agents, affiliates, advisers, partners, or firm personnel is under an obligation to update or keep current the information contained in this presentation or to provide the recipient with access to any additional information, or to correct any inaccuracies in the presentation, that may arise in connection with it and any opinions expressed in this presentation are subject to change without notice. Nothing contained in this presentation is or should be relied upon as a promise or representation as to the future.

This document has not been reviewed or approved by any regulatory or supervisory authority. This document and any related presentations may contain statements that constitute forward-looking statements. Forward-looking statements typically use terms such as " believes"," projects"," anticipates"," expects"," intends"," plans"," may"," will"," or similar terminology. These statements include statements regarding the intent, belief or current expectations of the customer base, estimates regarding future growth in the different business lines and the business, market share, financial results and other aspects of activities of and situations relating to Al Ansari Financial Services PJSC. Such forward looking statements are not guarantees of future performance and involve risks, uncertainties and other important factors that could cause actual developments or results to differ materially from those expressed in our forward-looking statements The recipient is cautioned not to place undue reliance on forward looking statements, which speak only as of the date of this presentation.

Al Ansari Financial Services PJSC does not make any representation, warranty or prediction that the results anticipated by such forward looking statements will be achieved, and such forward looking statements represent, in each case, only one of many possible scenarios and should not be viewed as the most likely or standard scenario Al Ansari Financial Services undertakes no obligation to release the results of any revisions to any forward-looking statements in this presentation that may occur due to any change in its expectations or to reflect events or circumstances after the date of this presentation and Al Ansari Financial Services PJSC and its representatives disclaim any such obligation This presentation may not be stored, copied, distributed, transmitted, retransmitted or reproduced, in whole or in part, in any form or medium without the permission of Al Ansari Financial Services PJSC.

Table of Contents

01 H1 2026 Highlights

- Key Highlights

02 Business Highlights

- Revenue Contribution by Geography
- Market Analysis

03 Financial Highlights

- Income Statement Overview
- Balance Sheet Overview
- Capex Business Model

04 Dividend Distributions

- Historical Dividend Distributions

الأنصاري للخدمات المالية ش.م.ع
AL ANSARI FINANCIAL SERVICES P.J.S.C.

01

H1 2026 Highlights

- Key Highlights

AL ANSARI FINANCIAL SERVICES P.J.S.C.

H1 2026 Key Highlights

-0.5%

Operating Income
vs. H1’25

Operating Income decreased by **0.5% YoY** to **AED 635.1 million**, remaining resilient across the majority of business lines, despite the overall adverse impact of the regional geopolitical tensions

---

-15.4%

EBITDA
vs. H1’25

EBITDA decreased by **15.4% YoY** to **AED 242.8 million** with an **EBITDA Margin** of **38.2%,** due to softer operating income performance, coupled with increased expenses to support long term growth

---

-28.7%

Net Profit After Tax
vs. H1’25

Net profit after tax decreased by **28.7% YoY** to **AED 151.3 million**

-28.7%

EPS
vs. H1’25

Earnings per share decreased by **28.7% YoY** to **AED 0.0202 per share**

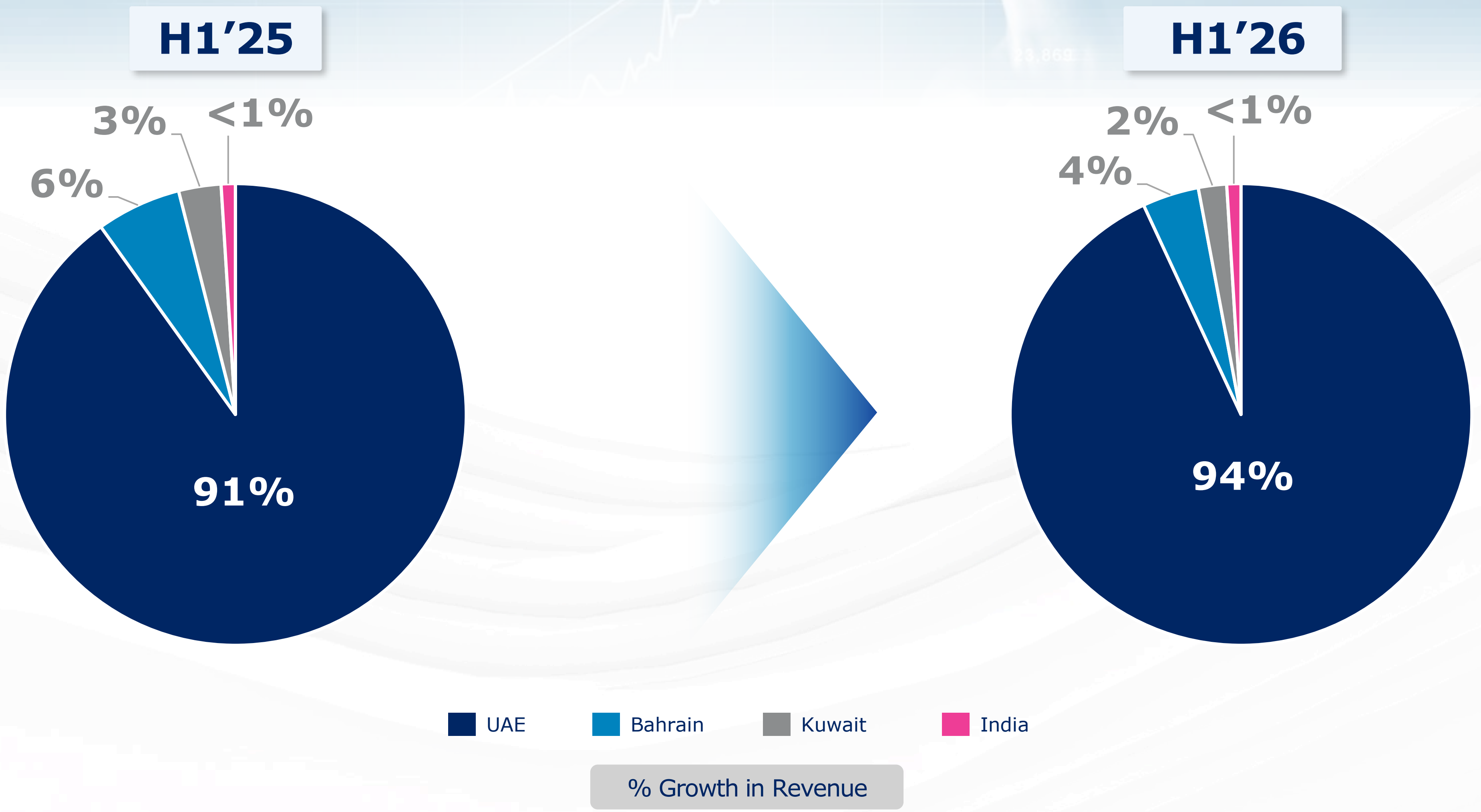
الأنـصـاري للخـدمـات المـالـيـة ش.م.ع
AL ANSARI FINANCIAL SERVICES P.J.S.C.

02

Business Highlights

- Revenue Contribution by Geography
- Market Analysis

Revenue Contribution By Country



الأنصاري للخدمات المالية ش.م.ع
AL ANSARI FINANCIAL SERVICES P.J.S.C.

GCC Continues To Remain Robust Despite Global Headwind

GCC Economies Remain Resilient on All Fronts

	UAE			Kuwait		Bahrain	
Encouraging Macro	**3.1%** Overall UAE GDP Growth (2026E)	**0.7%** Growth in Total UAE Population (2026E)		**-0.6%** Overall Kuwait GDP Growth (2026E)	**2.0%** Growth in Total Kuwait Population (2026E)	**-0.5%** Overall Bahrain GDP Growth (2026E)	**2.0%** Growth in Total Bahrain Population (2026E)
Robust Travel and Tourism	**18.6mn** Passengers through Dubai Airports (Q1'26)	**5.4mn** Dubai International Overnight Visitors (Q1'26)	**33.0mn** Passengers through Abu Dhabi Airports (2025)	**14.9mn** Passengers through Kuwait Airports (2025)		**9.7mn** Passengers through Bahrain Airports (2025)	**6.6mn** Bahrain International Overnight Visitors (2025)
Supportive Climate	**89%** Of Total UAE Population Are Expats (Q1'26)	**0.4%** Growth in the Number of Established Companies (Q1'26)	**2.2%** Growth in the Workforce in the Private Sector (Q1'26)	**70%** Of Total Kuwait Population Are Expats (Q1'26)	**10%** Growth in the Number of New Company Licenses Issued (2025E)	**53%** Of Total Bahrain Population Are Expats (2025)	**2.0%** Growth in the Workforce in the Private Sector (2025)

Source: Central Bank of the UAE (CBUAE), IMF April 2026 Database, Global Media Insight (GMI), Government of Bahrain National Portal, Gulf News, Zawya, Kuwait Times, The Gulf Independent, Tamkeen 2024 Economic Update, HRWorld, MOHRE, Dubai Department of Economy & Tourism, Emirates News Agency – WAM, Khaleej times

الأنـصـاري للخـدمـات الـمـالـيـة
AL ANSARI FINANCIAL SERVICES
P.J.S.C.

03

Financial Highlights

- Income Statement Overview
- Balance Sheet Overview
- Capex Business Model

Income Statement Overview

AED'000	Q2'26	Q2'25	% change	H1'26	H1'25	% change
Net gain on currency exchange	**162,213**	176,147	(7.9%)	**322,193**	321,015	0.4%
Net commission income	**151,532**	168,013	(9.8%)	**312,876**	317,349	(1.4%)
Operating income	**313,745**	**344,160**	**(8.8%)**	**635,069**	**638,364**	**(0.5%)**
Interest and other income	**7,098**	8,700	(18.4%)	**12,424**	16,721	(25.7%)
Salaries and benefits	**(147,854)**	(144,063)	2.6%	**(297,795)**	(268,727)	10.8%
Other operating expenses	**(81,377)**	(83,702)	(2.8%)	**(164,166)**	(139,871)	17.4%
Finance cost	**(10,373)**	(12,569)	(17.5%)	**(18,225)**	(14,339)	27.1%
Profit before tax	**81,239**	112,526	(27.8%)	**167,307**	232,148	(27.9%)
Corporate income tax	**(7,361)**	(9,136)	(19.4%)	**(16,026)**	(19,904)	(19.5%)
Profit after tax	**73,878**	**103,390**	**(28.5%)**	**151,281**	**212,244**	**(28.7%)**
EBITDA	**119,598**	**149,386**	**(19.9%)**	**242,830**	**287,051**	**(15.4%)**
EBITDA Margin	**38.1%**	43.4%		**38.2%**	45.0%	

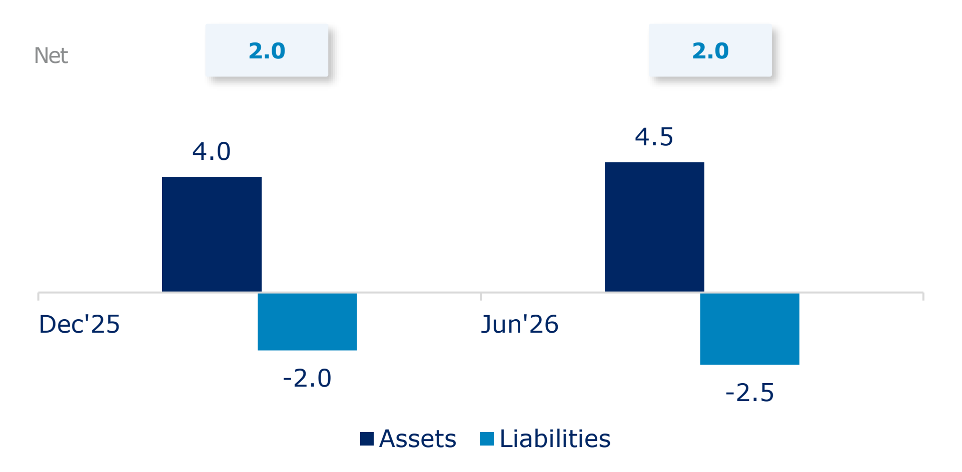
Balance Sheet Overview

AED'000	Jun'26	Dec'25	% Change
Right of use assets	172,346	165,231	4.3%
Property and Equipment	89,997	90,063	(0.1%)
Intangibles	92,236	94,577	(2.5%)
Cash in hand, Due from banks & exchange houses	4,353,749	3,840,384	13.4%
Other assets[1]	323,175	245,130	31.5%
Total assets	**5,031,503**	**4,435,385**	**13.4%**
Trade and other payables	1,756,797	1,366,887	28.5%
Bank borrowings	303,956	303,130	0.3%
Lease liabilities	159,559	154,872	3.0%
Other liabilities[2]	438,551	378,329	15.7%
Shareholder's loan	527,520	389,020	35.6%
Total liabilities	**3,186,413**	**2,592,238**	**22.9%**
Shareholder's equity	**1,845,090**	**1,843,147**	**0.1%**

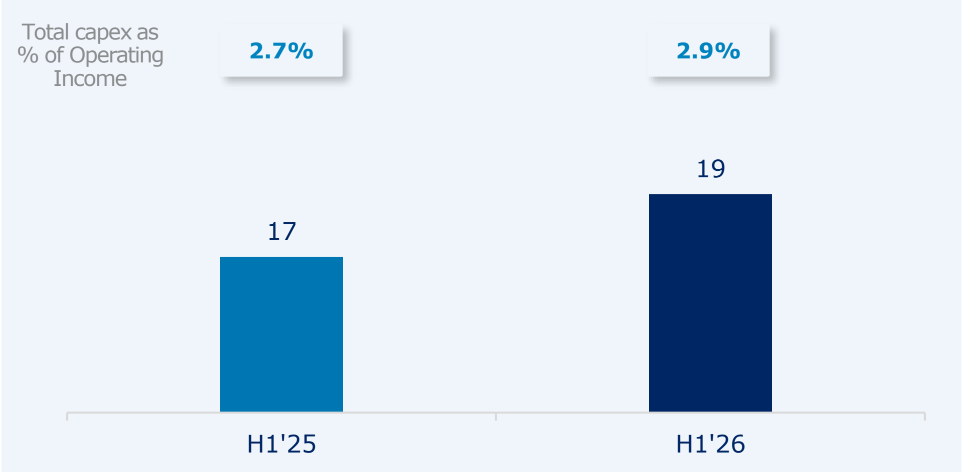
1) Other assets include due from related parties, and prepayments other receivables and restricted deposits with banks.
2) Other liabilities include due to banks, due to exchange houses, due to related parties, income tax liability and provision for employees' end-of-service benefits.

Capex-light Business Model, Easy to Scale and Able to Deliver Strong Growth and Value to the Shareholders

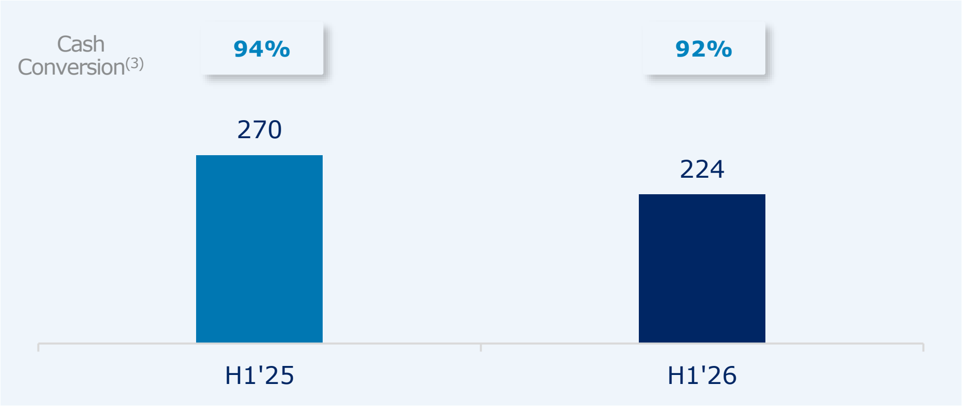
Current Assets and Current Liabilities (AED'bn)



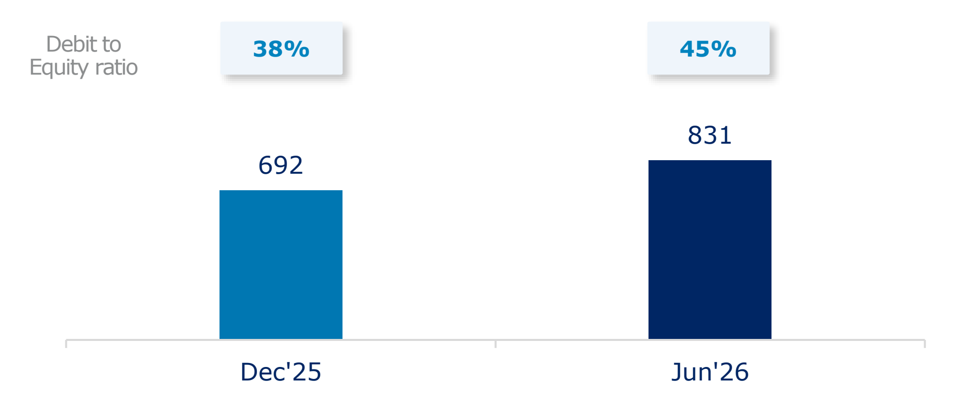
Capex[1] (AED'mn)



Free Cash Flows[2] (AED'mn) and Cash Conversion[3]



Debt to Equity Ratio



Notes: (1) Capex includes Purchase of Property and Equipment; (2) Calculated as EBITDA – Capex; (3) Calculated as (EBITDA – Capex) / EBITDA

04

Dividend Distributions

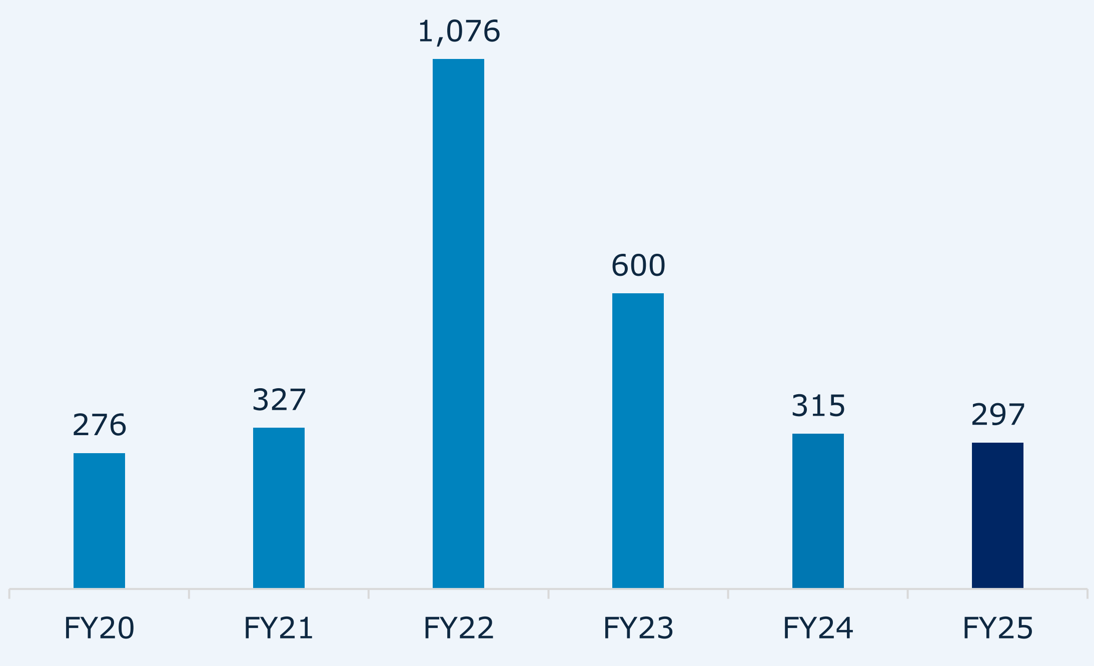
- Historical Dividend Distributions

Dividend Distributions

Dividend Distribution

- **2025:** The Group has paid a dividend amount of AED 297.0 million for FY25, with AED 148.5 million paid in October 2025 and AED 148.5 million paid in April 2026 (**2025 dividend translates to c. 74% of the FY25 net profit after tax generated**)
- Implied dividend yield as of closing price of AED 0.960 per share on June 30^{th} 2026, is **4.13%**

Historical Dividends (AED'mn)



Thank You

الأنـصـاري للخـدمـات الـمـالـيـة
ش.م.ع

AL ANSARI FINANCIAL SERVICES
P.J.S.C.