Press Release

Amlak Finance announces Q3 2025 financial results

- *Amlak Q3 2025 net group profit after tax stands at AED 1.95 billion.*
- *The company completed the sale of Ras Al Khor land plots with the total proceeds of AED 2.9 billion.*
- *The company fully settled the investment deposits and exited the debt restructuring Common Terms Agreement.*

Dubai, United Arab Emirates: 12 November 2025: Amlak Finance PJSC today announced its Q3 2025 financial results for the period that ended 30 September 2025. The company continued to focus on prudently managing its UAE operations and balance sheet.

Amlak reported a net profit after income tax of AED 1.95 billion for Q3 2025 compared to net profit of AED 15.92 million in the same period last year, demonstrating an exceptional increase year on year.

Total income for Q3 2025 rose significantly to AED 3.10 billion, compared to AED 101 million in Q3 2024. The increase was mainly driven by the development property sales, primarily the successful sale of the Ras Al Khor land bank, which was completed in July 2025 and generated total proceeds of AED 2.9 billion, resulting in a gain of AED 2.14 billion in Q3 2025.

Amlak's operating costs decreased by 7% to AED 54 million in Q3 2025, compared to AED 58 million in the same period last year.

The company fully settled its financial obligations with six financiers by paying a total of AED 906 million including profit, in July 2025 and exited the Common Terms Agreement. As a result, all the pledges, securities and mortgages were released.

In the region, Amlak's investments contributed AED 5 million in income during Q3 2025 before divestment. Subsequent to quarter end, Amlak entered into a sale and purchase agreement (SPA) on 23 October 2025 to divest its subsidiary in Egypt for a total consideration of EGP 400 million.

Amlak fully divested its investment in an associate in the Kingdom of Saudi Arabia during Q3 2025.

- Ends -

Amlak Finance PJSC

Since its establishment in November 2000 as the region's pioneer financial services provider, Amlak Finance has provided its customers with innovative, Sharia-compliant property financing products and solutions designed to meet the rapidly evolving market demands.

For more information, please visit www.amlakfinance.com