Amanat

26 November 2026

H.E. Waleed Saeed Al Awadhi
Chief Executive Officer
Capital Market Authority
Abu Dhabi – United Arab Emirates

H.E. Hamed Ahmed Ali
Chief Executive Officer
Dubai Financial Market
Dubai – United Arab Emirates

Subject: Amanat Holdings PJSC (the "**Company**") – Notification of a Material Disclosure

Dear Mr. Hamed Ahmed Ali,

Kindly be advised that the Company would like to disclose that the Company's wholly owned subsidiary, Cambridge Health Group Holdings Limited, has entered into a Shariah compliant financing facility of up to AED 450 million, as further detailed in the attached press release dated 26 November 2026.

Yours Sincerely,

Tessa Lee
Amanat Holdings PJSC

26 نوفمبر 2026

سعادة وليد سعيد العوضي
الرئيس التنفيذي
هيئة سوق المال
أبوظبي – الإمارات العربية المتحدة

سعادة حامد أحمد علي
الرئيس التنفيذي
سوق دبي المالي
دبي – الإمارات العربية المتحدة

الموضوع: شركة أمانات القابضة ش.م.ع (**الشركة**) – إشعار بإفصاح جوهري

السيد حامد أحمد علي المحترم،

تحية طيبة وبعد،

نود إفادتكم بأن الشركة ترغب في الإفصاح عن قيام شركتها التابعة المملوكة لها بالكامل، كامبريدج هيلث جروب هولدينغز ليمتد، بإبرام تسهيل تمويلي متوافق مع أحكام الشريعة الإسلامية بقيمة تصل إلى 450 مليون درهم إماراتي، وذلك وفقاً لما هو مفصل في البيان الصحفي المرفق المؤرخ في 26 نوفمبر 2026.

وتفضلوا بقبول فائق الإحترام،

تيسا لي
أمانات القابضة ش.م.ع.

Amanat Holdings PJSC | C.L. 721697 | Amanat | 01 | amanat.com

Amanat Holdings PJSC - One Central, The Offices 5, Level 1, Office 108, PO Box 121012, Dubai, UAE | T +971 4 330 9999 | F +971 4 330 9000 | amanat.com | Paid Up Capital AED 2,500,000,000 | Commercial License 721697

Cambridge Health Group and Emirates Islamic Enter into AED 450 Million Financing Agreement to Accelerate Growth Plans

Seven-year Shariah-compliant financing provides additional financial flexibility to support CHG's continued expansion, following growth to more than 1,000 beds and over AED 1 billion deployed and committed towards expanding its operations, with a medium-term ambition to exceed 1,500 beds worldwide.

Abu Dhabi, United Arab Emirates, 26 November 2026: Cambridge Health Group (CHG), the specialist complex care provider wholly owned by Amanat Holdings PJSC ("Amanat"), has entered into a Shariah-compliant financing agreement with Emirates Islamic, one of the leading Islamic financial institutions in the UAE, for facilities of up to AED 450 million.

The financing provides a long-term funding structure and additional financial flexibility to accelerate CHG's next phase of expansion. Having grown from approximately 260 beds in 2021 to more than 1,000 beds today, CHG has established an international network spanning the UAE, Saudi Arabia and the United Kingdom.

The Group has deployed and committed more than AED 1 billion towards expanding its operations, including the development of new hospitals and facilities, the expansion of existing capacity and the acquisition of Cornerstone Healthcare in the UK.

The facilities comprise AED 200 million to refinance existing financing, up to AED 100 million available to fund future expansion and AED 50 million for working capital requirements. A further AED 100 million is available through an accordion facility, subject to the relevant approvals. The term financing has a seven-year tenor, with a final balloon repayment equivalent to 30% of the facility at maturity.

The financing will support CHG's ongoing development programme across the GCC where the Group continues to expand its specialist complex care offering. CHG recently launched its 150-bed Al Khobar hospital and completed the refurbishment and expansion of its Jeddah hospital to 200 beds. A further 68-bed expansion is under way in Jeddah, alongside plans for a 155-bed specialist integrated care hospital in Riyadh. In the UAE, CHG has completed the expansion and refurbishment of Cambridge Hospital Abu Dhabi and is progressing upgrades at Cambridge Hospital Al Ain.

In the United Kingdom, CHG's acquisition of Cornerstone Healthcare added 283 specialist care beds across four homes in the south of England, establishing the Group's presence in the UK and further diversifying its international operations.

Together, these developments support CHG's medium-term ambition to grow its international network beyond 1,500 beds, building on its established presence in the GCC and its expansion into the UK.

CHG continues to deliver strong financial growth, supported by increased capacity and operational performance. In the nine months ended 30 September 2026 and before the Cornerstone acquisition, revenue increased 26% year on year to AED 366.0 million, while EBITDA grew 50% to AED 103.1 million. Net profit increased 3.7 times compared with the corresponding period in 2025. CHG expects to maintain double-digit growth in 2027.

Wael K. Abdallah, Group Chief Executive Officer of Cambridge Health Group, said: "Since 2021, CHG has grown from approximately 260 beds to more than 1,000 across the UAE, Saudi Arabia and the UK. This growth reflects our commitment to expanding access to specialist complex care and building a leading international healthcare business. Having established our international presence, our focus is now on the next phase of expansion. Our agreement with Emirates Islamic provides a long-term financing structure and additional flexibility to support this ambition. We remain focused on building a network of more than 1,500 beds over the medium term."

Vivek Shah, Head of Corporate and Institutional Banking at Emirates Islamic, said: "We are pleased to support Cambridge Health Group as it pursues its growth plans. The proposed financing reflects our commitment to offering innovative, tailored financing solutions to businesses seeking to expand and scale their operations. It also creates opportunities to help develop the region's healthcare sector and strengthen its capacity. We look forward to building a long-term relationship with the Group and exploring how we can help meet its future needs."

CHG continues to advance its expansion plans, strengthening its international presence and specialist healthcare capabilities to support long-term growth.

-Ends-

About Cambridge Health Group

Cambridge Health Group is an international provider of specialist complex care services spanning post-acute care, long-term care, rehabilitation, intermediate care, dementia care and mental health.

The Group delivers its services across inpatient, outpatient, homecare and in-school care, with operations spanning Abu Dhabi and Al Ain in the United Arab Emirates; Jeddah, Dhahran and Al Khobar in the Kingdom of Saudi Arabia; and Hampshire, Surrey and Bristol in the United Kingdom. With more than 1,000 beds, the Group is targeting approximately 1,500 beds over the medium term.

The Group's facilities hold international and national accreditations from Joint Commission International (JCI), the Commission on Accreditation of Rehabilitation Facilities (CARF), the Saudi Central Board for Accreditation of Healthcare Institutions (CBAHI), and the College of American Pathologists (CAP).

Cambridge Health Group is wholly owned by Amanat Holdings PJSC, a healthcare and education investment company listed on the Dubai Financial Market (DFM: AMANAT).

About Emirates Islamic

Emirates Islamic Bank PJSC (Emirates Islamic) is the Islamic banking arm of the Emirates NBD Group and is a leading Islamic financial institution in the UAE. Established in 2004 as Emirates Islamic Bank, the bank has established itself as a major player in the highly competitive financial services sector in the UAE.

Emirates Islamic offers a comprehensive range of Shariah-compliant products and services across the Personal, Business and Corporate banking spectrum with a network of 36 branches and 213 ATMs/CDMs across the UAE. In the area of online and mobile banking, the bank is an innovator, being the first Islamic

bank in the UAE to launch a mobile banking app and offer Apple Pay, as well as being the first Islamic bank in the world to launch Chat Banking services for customers via WhatsApp.

Emirates Islamic has consistently received local and international awards, in recognition of its strong record of performance and innovation in banking. Emirates Islamic won "Middle East's Best Islamic Bank," "UAE's Best Islamic Bank" and the "World's Best Sukuk Deal" during the Euromoney Islamic Finance Awards 2026. Emirates Islamic was also awarded the "Islamic Retail Bank of the Year – Middle East" and "Most Innovative Murabaha" awards at the prestigious The Banker's Islamic Banking Awards 2025. Additionally, the bank was named 'Best Islamic Corporate Bank in the World' and 'Best Islamic Financial Institution in the UAE' at the Global Finance - Best Islamic Financial Institutions Awards 2025. Emirates Islamic was also awarded the prestigious title of 'The World's Best Islamic Digital Bank' at the Euromoney Islamic Finance Awards 2025.

As part of its commitment to the UAE community, the Emirates Islamic Charity Fund provides financial aid to those in need, with a focus on food, shelter, health, education and social welfare contributions. For further information please visit www.emiratesislamic.ae

For Media Enquiries:
Communications Team | Cambridge Health Group
CHG@actionprgroup.com

Communications Team | Emirates Islamic Bank
Amina Al Zarooni
Media Relations Manager, Emirates Islamic
Tel: +971 4 4397430; Mob: +971 56 6405080
Email: AminaAlZarooni@emiratesislamic.ae

Burson
Email: emiratesislamic@bursonglobal.com