

Date: 14 February 2026

Al Ramz Corporation Investment & Development PJSC
Preliminary Result for the year ended 31 December 2025

GENERAL INFORMATION

Name of the company:	Al Ramz Corporation Investment & Development PJSC
Date Establishment:	25 June 1975
Paid up capital:	AED 549,915,858
Subscribed capital:	AED 549,915,858
Authorized capital:	AED 1,099,831,716
Chairman of the Board:	Mr. Dhafer Sahmi Al Ahbabi
Managing Director:	Mr. Mohammed Al Mortada Al Dandashi
External auditor:	Ernst & Young
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Al Ramz Sets a New Revenue Record, Reaching AED 159.4 Million in 2025, Marking a 60% Surge Year-on-Year

Dubai, UAE – February 14, 2026 – Al Ramz Corporation Investment & Development PJSC (DFM: ALRAMZ) announced exceptional performance for 2025, reporting net profit of AED 48.2 million, representing growth of 202% compared to the previous year, alongside a 130% rise in fourth-quarter profit versus the prior-year period. The strong performance reflects effective delivery of the Group's strategic priorities and signals a clear step forward into its next phase of growth and value creation.

PROFIT BEFORE TAX AED 52.9 mn +201% YoY	PROFIT AFTER TAX AED 48.2 mn +202% YoY	TOTAL REVENUES AED 159.4 mn +60% YoY
MARGIN RECEIVABLES AED 561.4 mn +6% YoY	TOTAL ASSETS AED 1,609.1 mn +5% YoY	NET EQUITY AED 583.0 mn +9% YoY

KEY FINANCIAL HIGHLIGHTS

- Net commission income** surged 86% during the year, reflecting expanded market share, favorable market conditions, and the rapid growth of Al Ramz's Digital Financial Mall driving increased online activity.
- Market-making revenues** increased by 63% during the year, driven by expanded regional growth, including a landmark regional mandates in Oman and Bahrain.
- Asset management fees** grew by 101% during the year, underscoring the continued advancement of services and the expansion of product portfolio, supported by a 100% increase in assets under management.
- Net interest income** increased by 21% during the year, reflecting higher average margin receivable balances driven by strong market demand and customer appetite.

DRIVING REGIONAL GROWTH AND DIGITAL LEADERSHIP

The Group maintained strong momentum as it expanded its regional footprint through strategic mandates in Bahrain and Oman, strengthening its standing as a leading participant in regional financial markets, and open the door for future business opportunities and growth. In parallel, continued investment in the Digital Financial Mall accelerated platform innovation, with upgrades to automation, personalization and user experience. These developments attracted a larger and more active client base, reinforcing the Group's position as a frontrunner in digital financial services.

ABOUT AL RAMZ

Founded in 1998, Al Ramz is a UAE-domiciled public joint stock company listed on the Dubai Financial Market and regulated by the UAE Securities and Commodities Authority. Al Ramz provides a broad spectrum of services, including asset management, corporate finance, brokerage, security margins, market making, liquidity providing, public offering management and financial research.

ASSET MANAGEMENT

The Group's asset management business continued to deliver robust performance, with assets under management rising 100% in 2025, marking **a record year** and reflecting the ongoing enhancement of its service offering and expansion of its investment solutions. Supported by a disciplined investment framework, public equity portfolios generated net returns of 13.4% during the year, outperforming benchmarks and building on the solid 15.6% return achieved in 2024.

DIGITAL FINANCIAL MALL

The Group's Digital Financial Mall continued its rapid expansion, enhancing the client experience through automation, data-driven insights and intuitive design. This drove a 388% increase in online revenues, 43% growth in client portfolios and 61% rise in platform registrations. AI-enabled trading tools, integrated funding solutions, and global connectivity strengthened engagement and convenience, earning Al Ramz recognition as the "Most Innovative Trading Platform" at the Finance Middle East Awards 2025.

MARKET MAKING

Al Ramz strengthened its position as a regional market-making leader, delivering 63% revenue growth during the period and marking **a record year** as its regional footprint expanded through key strategic milestones. These included its appointment by Bahrain Bourse as financial advisor on a capital market enhancement initiative and a new market-making mandate in Oman aimed at improving market liquidity. Together, these developments underscore the Group's growing influence in shaping the GCC's evolving capital market landscape and open the door for future business opportunities and growth.

CHARTING A COURSE FOR CONTINUED GROWTH

While the global environment is characterized by constant change and uncertainty, Al Ramz is focused on opportunities where it has a clear competitive advantage and can achieve accretive returns. Al Ramz will continue to invest in the expansion of its digital financial mall, asset management capabilities and market-making activities.

Mohammad Al Mortada Al Dandashi, Group Managing Director stated: "This year marks a defining milestone for Al Ramz, as our strategic investments of prior years translated decisively into accelerated growth and earnings transformation. We delivered strong top-line momentum in terms of revenues, marking a record year for the Group, and our results validate our long-term strategy focused on platform development, digital enablement and client-centric

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FOR MEDIA INQUIRIES, PLEASE CONTACT:

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