GFH REPORTS US$ 101.27 MILLION IN NET PROFIT ATTRIBUTABLE TO SHAREHOLDERS FOR THE FIRST 9 MONTHS OF 2025

Manama, Bahrain – 13 November 2025

	Total Income	Shareholders Profit	EPS
9M 2025	**US$556.98** mn	**US$101.27** mn	**US Cents 2.83**
% Change	+ 14.5% YoY	+ 15.1% YoY	+ 16.5% YoY
Q3 2025	**US$199.92** mn	**US$34.03** mn	**US Cents 0.94**
% Change	+ 29.6% YoY	+ 25.1% YoY	+ 28.8% YoY

Group Highlights to date:

- Total income grew by 29.6% in Q3 and 14.5% in the first 9 months of 2025, driven by strong results across investment management, commercial banking, and treasury.
- Net profit rose to US$34.03 million in Q3 and US$101.27 million year-to-date, with EPS up 28.8% year-on-year.
- Total assets reached US$12.26 billion, while shareholders' equity grew to US$1.04 billion, reflecting a solid financial position.
- Launched a US$300 million investment initiative, focusing on opportunities within the education sector, particularly in the pre-listing space.
- Exited real estate investment for more than USD 140mn achieving attractive returns and optimising the portfolio.
- Khaleeji Bank posted a 26.3% rise in Q3 net profit to US$6.34 million, supported by 35.8% income growth and stronger assets and equity.

GFH Financial Group B.S.C ("GFH" or "the Group") (Bahrain Bourse: GFH) today announced its financial results for the third quarter ("the quarter") and first 9 months of the year ("the period") ended 30 September 2025.

Net profit attributable to shareholders was US$34.03 million for the third quarter of the year, compared to US$27.20 million in the third quarter of 2024. The increase of 25.1% was driven by strong performance across investment management, commercial banking, and treasury, and proprietary investment activities. Earnings per share for the Q3 2025 was US Cents 0.94 compared with US Cents 0.73 in the Q3 of 2024, an increase of 28.8%. Total comprehensive income attributable to shareholders was US$36.34 million for the third quarter, compared with US$46.59 million in the third quarter of 2024, reflecting a decrease of 22.0%. Total income for Q3 2025 increased by 29.6% to US$199.92 million from US$154.26 million a year earlier. Consolidated net profit for Q3 2025 reached US$35.23 million compared with US$ 27.66 million in the Q3 of 2024, an increase of 27.4%. Total expenses for the quarter were US$ 105.76 million compared with US$ 70.02 million in the prior-year period, an increase of 51.0%.

For the first 9 months of 2025, the Group reported a net profit attributable to shareholders of US$101.27 million, an increase of 15.1% compared with US$87.95 million for the same period in 2024. The increase was primarily due to contributions from investment management activities, profit share from the Group's commercial banking subsidiary, and income generated from treasury and proprietary investments. Earnings per share rose by 16.5% to US Cents 2.83, compared with US Cents 2.43 in the 2024 period, while total comprehensive income attributable to shareholders stood at US$115.25 million, compared with US$113.9 million in the 2024 period, an increase of 1.19%. Total income reached US$556.98 million, an increase of 14.5% compared with US$486.49 million for the same nine-month period last year. Consolidated net profit for the period was US$104.95 million compared with US$ 95.56 million in same period of 2024, an increase of 9.8%. Total expenses for the nine-month period were US$ 287.11 million compared with US$ 233.89 million in same period of 2024, an increase of 22.8%.

Total equity attributable to shareholders stood at US$1.04 billion as of 30 September 2025, up 6.4% from US$980.94 million as of 31 December 2024. Total assets increased to US$12.26 billion, compared with US$11.03 billion at year-end 2024, representing growth of 11.1%, supported by the Group's expanding operational activities and ongoing investment initiatives.

The Group currently manages over US$22.51 billion in assets and funds, comprising a diversified global portfolio of investments in logistics, healthcare, education, and technology sectors across the MENA region, Europe, and North America.

Mr. Abdulmohsen Rashed Al Rashed
Chairman, GFH Financial Group

"The Group continues to deliver balanced performance that reflects the resilience of its business model and its ability to adapt to regional and global economic shifts. Our focus remains on enhancing asset efficiency and diversifying income streams to ensure sustainable returns for shareholders over the long term. The Group has also expanded its presence across key markets in the US, Europe and the GCC, while maintaining its commitment to governance and corporate responsibility.

The Group is equally focused on strengthening its strategic relationships with regional and international partners to further expand its reach, capture new investment opportunities and maintain a disciplined approach that balances innovation with financial prudence to create enduring value for shareholders."

Mr. Hisham Alrayes
CEO and Board Member, GFH Financial Group

"The Group's financial results for the third quarter of 2025 reflect the outcome of a disciplined institutional approach focused on operational efficiency and effective risk management, alongside a prudent diversification of investments across multiple geographies. The Group achieved a 29.6% increase in total income to US$199.92 million, while net profit attributable to shareholders rose by 25.1% to US$34.03 million, underscoring the strength of our operating strategy and the balanced performance across our core business lines.

During the period, we continued to enhance the quality of our income-generating assets, including investments across logistics, education and institutional finance, while deploying over US$100 million in Sharia-compliant financing transactions in the United States. These initiatives contributed to improving portfolio quality and strengthening returns on capital.

Our performance this year underscores the consistency of our strategy and our ability to capture high-quality opportunities globally while maintaining agility and long-term value creation for our shareholders and partners. Looking ahead, we aim to further strengthen growth efficiency and expand our presence in high-potential markets, reinforcing GFH's position as a leading financial group with a forward-looking vision and a strong foundation of sustainability."

Business Unit Highlights

The Group continued to deliver sound performance and contributions from across its core business lines during the third quarter of 2025.

Investment Management:

- Launched a US$300 million investment initiative aimed at expanding the Group's exposure to high-potential opportunities within the education sector.
- Deployed an additional US$106 in Sharia-compliant financing transactions across Class A office and data centre assets in the United States.

Commercial Banking:

- The Group's commercial banking arm, Khaleeji Bank, reported a 26.3% increase in net profit for the third quarter to US$6.34 million, supported by a 35.8% rise in total income.
- Net profit for the first 9 months reached US$21.24 million, up 13.9% year-on-year, reflecting the success of its operational strategy focused on efficiency and diversification across banking activities.
- The Bank further strengthened its financial position, with total assets rising to US$4.17 billion and shareholders' equity reaching US$350.56 million, supported by growth in financing contracts and sukuk investments.

Treasury & Proprietary Investments:

- Continued to restructure and reposition the investment portfolio throughout the year to capture emerging market opportunities, resulting in strong returns during the second and third quarters of 2025.
- Successfully completed the exit of a real estate investment portfolio exceeding USD140mn, generating strong returns and enhancing the Group's capital efficiency and portfolio quality.

ESG Highlights

The Group continued to effectively implement its ESG strategy during the third quarter through key initiatives that included:

- Offsetting the carbon footprint of all employees in partnership with SAFA, making GFH the first company in Bahrain to adopt this pioneering initiative.
- Enhancing its partnership with the World Economic Forum (WEF) following its upgrade to "Partner Level", deepening the Group's engagement in global discussions on finance, artificial intelligence, and advanced technologies.
- Continuing its Platinum Sponsorship of the Crown Prince's International Scholarship Programme (CPISP), reaffirming GFH's commitment to empowering Bahraini youth and supporting educational excellence.

The Group's financial results in full can be found at https://www.bahrainbourse.com/. Shares of GFH are traded under the ticker "GFH" on the Abu Dhabi Securities Exchange, Bahrain Bourse, Boursa Kuwait and Dubai Financial Market.

Note: This press release may contain forward-looking statements. These statements are based on current expectations, estimates and projections about the operating environment and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially. Factors include, among others, market conditions, rates, regulatory developments, execution risks and other matters described in the Group's published financial statements. Forward-looking statements speak only as of the date of this release; the Group undertakes no obligation to update them except as required by applicable law.

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About GFH Financial Group B.S.C.
GFH Financial Group, licensed as an Islamic wholesale bank by the Central Bank of Bahrain and headquartered at GFH House, P.O. Box 10006, Manama Sea Front, Kingdom of Bahrain, is one of the most recognised financial groups in the GCC region. Its businesses include Investment Management, Commercial Banking and Treasury & Proprietary Investments, with assets and funds under management exceeding US$ 22.51 billion dollars. The Group's operations are principally focused across the GCC, North Africa and India, along with strategic investment in the U.S., Europe and the U.K. GFH is listed in Bahrain Bourse, Abu Dhabi Securities Exchange, Boursa Kuwait and Dubai Financial Market. For more information, please visit www.gfh.com.

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