

Al Ramz delivers record first-half 2026 results as investments in growth, innovation and regional expansion gain momentum as Core Strategic Priorities

Dubai, UAE – August 3, 2026 – Al Ramz Corporation PJSC (DFM: ALRAMZ), a leading financial services provider with more than 25 years of experience in the UAE capital markets, announced its financial results for the six-month period ended 30 June 2026. The first half of 2026 represented another record period for Al Ramz, with strong performance across market-making, asset management, brokerage and digital platform.

KEY HIGHLIGHTS

- Profit before tax increased to AED 39.0 million, an increase of 87% year-on-year.
- Net profit rose to AED 35.8 million, up 90% compared to the same period last year.
- Total revenues reached a record of AED 105.9 million, growing 59% year-on-year.
- Assets under management increased to AED 1.5 billion, reflecting continued client confidence and successful product expansion.
- Enhanced the Digital Financial Mall's value proposition with the launch of U.S. Options Trading, offering clients expanded global trading experience.
- Strengthened asset management platform through the launch of the Horizon GCC Equity Fund and Fortitude Sukuk Fund, expanding the Group's regional equities and fixed-income offering.

PROFIT BEFORE TAX

AED **39.0** mn
+87% PERIOD ON PERIOD

NET PROFIT

AED **35.8** mn
+90% PERIOD ON PERIOD

TOTAL REVENUES

AED **105.9** mn
+59% PERIOD ON PERIOD

MARGIN RECEIVABLES

AED **684.1** mn
+22% YoY

TOTAL ASSETS

AED **1,848.4** mn
+15% YoY

NET EQUITY

AED **580.5** mn
+12% ANNUALIZED

FINANCIAL PERFORMANCE

Net commission income increased by 35% to AED 30.9 million, supported by higher trading volumes and the continued scaling of Al Ramz's Digital Financial Mall. Asset management fees rose by 36% to AED 6.4 million as the Group benefited from higher assets under management and growing demand for its investment products.

Market-making revenues grew by 45% to AED 10.0 million, supported by expanded liquidity provision activities and the Group's growing regional capital markets work, including exchange advisory mandates in Oman and Bahrain. Net interest income reached a record AED 37.8 million, increasing by 48%, reflecting strong demand for financing services and continued expansion of margin receivables.

MARKET MAKING

Al Ramz further strengthened its position as the region's leading market-making and liquidity-providing institutions through the successful delivery of strategic mandates across market making, exchange advisory and capital markets development initiatives in the GCC during 2026.

These mandates reinforce the Group's growing role across GCC capital markets and demonstrate the strength of its market-making platform, further expanding Al Ramz's regional footprint and positioning the Group as a trusted partner in the development of regional capital markets.

The Group's expanding regional footprint is increasingly reinforcing its position in its home market, with the successful execution of landmark mandates for Pure Health Holding PJSC, Talabat Holding PLC and Invest Bank PJSC supporting continued market share growth and establishing a strong foundation for future expansion.

ASSET MANAGEMENT

Al Ramz continued to invest its asset management franchise during the first half of 2026. Assets under management increased to AED 1.5 billion and revenues for the first half reached a record AED 6.4 million, supported by strong investment performance, new client inflows and the expansion of the Group's product offering.

This growth was further supported by the launch of the Horizon GCC Equity Fund and Fortitude Sukuk Fund, broadening the Group's investment offering across GCC equity and fixed-income markets and reinforcing Al Ramz's growing position as a regional asset manager. The launches reflect the Group's increasing focus on regional opportunities and its commitment to providing investors with diversified solutions across the GCC.

DIGITAL FINANCIAL MALL AND INNOVATION

DIGITAL FINANCIAL MALL

The Group continued to advance its digital strategy through the expansion of its proprietary Digital Financial Mall platform. During the first half of 2026, registered users increased to 22.6 thousand, while values traded through the platform reached a record AED 3.5 billion, reflecting continued growth in client engagement and activity.

This momentum was supported by the introduction of new platform capabilities, including U.S. Options Trading, which further expanded clients' access to global markets and enhanced investment flexibility.

INNOVATION

The growth reflects commitment to innovation and ambition to provide the region's most comprehensive digital investment ecosystems. Building on recent deliveries, including THOR, Al Ramz's AI-powered investment assistant, the Group maintains a robust pipeline of initiatives to expand access and further strengthen its digital offering.

EXPANDING OPPORTUNITIES, DELIVERING RESULTS

Mohammad Al Mortada Al Dandashi, Group Managing Director, stated: “Our first-half 2026 results demonstrate delivery against our strategy, with record performance, strong revenue momentum and progress across regional capital markets advisory, market making, asset management and digital financial services.”

“Our first-half 2026 results reflect the successful execution of our strategic plan and the disciplined approach with which we continue to implement it. Beyond financial performance, the results demonstrate the progress we have made in building a stronger, more scalable institution, reflected in enhanced automation, deeper financial and risk management capabilities, and the continued development of highly specialised teams with proven track records across our businesses. As our business lines continue to mature and operate with increasing autonomy, we are seeing the benefits of a platform that is both more resilient and better positioned for sustainable growth.”

“I am particularly encouraged by these results given the challenging geopolitical backdrop during the first half of the year. Their strength in such an environment speaks volumes about the resilience of our business model, the quality of our client franchise and the foundations we have built over recent years. It reflects the benefits of disciplined execution, a diversified platform and the increasing maturity of our operating businesses, which are now better positioned to deliver sustainable growth through varying market conditions.”

OUTLOOK

Despite ongoing global market uncertainty, Al Ramz will continue to build a strong pipeline of further innovation across our platform and business lines. The Group believes the next phase of growth will bring new opportunities to deepen client engagement, broaden market access and strengthen its role in the development of regional capital markets.

We have established the foundations to embed artificial intelligence across our processes and operations, supported by the launch of a new CRM platform and a strengthened enterprise data architecture. These investments will enable faster and better-informed decision-making, enhance data accessibility and quality, improve operational efficiency, and support more responsive, personalized services for our clients.

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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 Capital Market 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.