AL RAMZ | PRESS RELEASE

NINE-MONTH RESULTS 2026

46% GROWTH IN NINE-MONTH PROFIT

FOR THE PERIOD ENDED 30 SEPTEMBER 2026 | **DFM: ALRAMZ**



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DUBAI, UAE | 2 NOVEMBER 2026

RECORD NINE-MONTH REVENUES DRIVE 46% PROFIT GROWTH AT AL RAMZ

NET PROFIT

+46%

AED 47.2 mn

For the nine-month period

Total revenues	**AED 150.1 mn**	**+31%**
Profit before tax	**AED 51.5 mn**	**+44%**
Margin receivables	**AED 826.7 mn**	**+47%**
Total assets	**AED 2,177.1 mn**	**+36%**
Total equity	**AED 600.1 mn**	**+11%**

Dubai, UAE – 2 November 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 results for the nine months ended 30 September 2026, reporting net profit of AED 47.2 million, up 46% year-on-year, and record nine-month revenues of AED 150.1 million, an increase of 31%.

The results build on the Group's record 2025 performance and demonstrate further progress toward its ambition to advance financial inclusion by connecting investors, businesses and markets through a diversified financial services platform.

Al Ramz brings together market insight, effective investment tools and disciplined execution to bridge information and knowledge gaps and broaden access to investment opportunities.

These results reflect the disciplined execution of Al Ramz's strategy. Continued investment in the Digital Financial Mall, specialist expertise and regional capabilities is broadening the Group's offering across market making, liquidity provision, asset management and brokerage. With a broader regional footprint, Al Ramz is delivering tangible results, strengthening client relationships and supporting sustainable growth and long-term shareholder value.

STRATEGIC EXECUTION

01 DISCIPLINED STRATEGIC EXECUTION DELIVERING TANGIBLE RESULTS.

AED 2.2bn	AED 150.1mn	AED 47.2mn
TOTAL ASSETS	TOTAL REVENUES	NET PROFIT
+36%	+31%	+46%

KEY HIGHLIGHTS

+46% NET PROFIT

Net profit increased to AED 47.2 million, with revenues surging 31% to a record AED 150.1 million.

+37% MARKET MAKING

Market-making revenues grew 37% to AED 15.3 million, supported by 23 mandates in the UAE and Oman, expanding Al Ramz's regional reach and opening new growth opportunities.

+18% AUM

Assets under management reached a record AED 1.54 billion as the Group broadens its GCC investment offering.

+43% DIGITAL USERS

Registered users of the Digital Financial Mall increased 43% to over 24,000, while client assets on the platform grew 25% to AED 8.19 billion, reflecting its expanding scale and reach.

GROWTH BY BUSINESS LINE

+61%	+43%	+37%	+35%
CORPORATE FINANCE	FINANCING ACTIVITIES	MARKET MAKING	ASSET MANAGEMENT

Profit before tax increased 44% to AED 51.5 million, while earnings per share rose to AED 0.086 from AED 0.059. Revenue growth outpaced the increase in operating expenses, improving the nine-month cost-to-income ratio to approximately 66% from 69%. Total assets reached AED 2.18 billion, and total equity stood at AED 600.1 million following the payment of AED 38.5 million in cash dividends during the year.

MARKET MAKING

02 ROBUST MARKET-MAKING GROWTH AND REGIONAL EXPANSION.

AED 15.3mn
MARKET-MAKING REVENUES
+37%

AED 54.5bn
VALUES TRADED
+96%

Al Ramz's market-making and liquidity-provision business generated revenues of AED 15.3 million, up 37% year-on-year. The Group's revenue-generating liquidity-provision mandates increased to 23 from 19, including eight in Oman. Its UAE franchise continued to benefit from mandates for PureHealth, Talabat and Invest Bank, alongside its established relationships across ADNOC Group companies.

The Group's activities in Oman and its advisory mandate with Bahrain Bourse demonstrate the regional relevance of capabilities developed in the UAE.

Together, these activities strengthen Al Ramz's regional presence and its contribution to the development of deeper, more accessible capital markets.

ASSET MANAGEMENT

03 BUILDING A BROADER INVESTMENT FRANCHISE.

AED 1.54bn
ASSETS UNDER MANAGEMENT
+18%

AED 10.1mn
ASSET MANAGEMENT REVENUES
+35%

Asset management delivered a strong performance, with revenues rising 35% year-on-year to AED 10.1 million, including AED 3.7 million in the third quarter. Assets under management reached AED 1.54 billion at the end of September. During the period, the Group launched two new funds covering GCC equities and sukuk and established its asset management platform in ADGM, giving clients access to a wider range of investment solutions.

During the quarter, the Sky One Money Market Fund reached a record AED 758 million in assets, reflecting Al Ramz Asset Management's growing market presence and investment capability. This growth supports Al Ramz's ambition to build a regional investment franchise, pairing its market knowledge with a broader product range to serve investors across asset classes and investment objectives.

DIGITAL FINANCIAL MALL

04 BRINGING MORE OPPORTUNITIES WITHIN INVESTORS' REACH.

24,268	AED 8.2bn	13,935
REGISTERED USERS	CLIENT ASSETS	FOREIGN MARKETS USERS
+43% YoY	+25% YoY	+74% YoY

Brokerage continued to grow, with nine-month net commission income rising 8% to AED 43.5 million, supported by the Group's expanding reach across GCC and U.S. markets.

The Digital Financial Mall remains central to Al Ramz's client-focused strategy, and its digital franchise continues to grow in scale. Registered users rose 43% year-on-year to 24,268, U.S.-market users grew 74%, and client assets on the platform increased 25% to AED 8.19 billion.

The Group expanded its digital offering with U.S. options trading and U.S. exchange-traded funds, alongside new tools for security screening, security comparison, portfolio creation and benchmarking.

THOR, Al Ramz's proprietary AI investment agent, was named Best AI Investment Solution – UAE at The Digital Banker's Global AI Innovation Awards 2026. The award recognises THOR's growing capabilities, including personalised guidance, investor profiling, portfolio construction, portfolio health reviews and periodic rebalancing, all of which make it easier for investors to grow their wealth.

COMMENTARY

05 PROUD OF OUR HERITAGE. FOCUSED ON OUR NEXT CHAPTER.

Commenting on the results, **Mohammad Al Mortada Al Dandashi, Group Managing Director**, said:

"We are proud of what Al Ramz is building. From our roots in the UAE capital markets, we have continued to broaden our capabilities, deepen our client relationships and extend our regional presence. Our nine-month results reflect that progress, but the significance goes beyond the numbers: we are creating a platform that brings together investment expertise, market access and technology to serve our clients in more meaningful ways.

Our role in regional market development, the expansion of our investment offering and the continued evolution of our Digital Financial Mall are connected parts of the same ambition. We want Al Ramz to play an increasingly important role in how capital is invested, how markets develop and how investors access opportunity. We remain focused on translating that ambition into sustainable growth and enduring value for our shareholders."

OUTLOOK

06 THE NEXT CHAPTER: GREATER REACH, DEEPER CAPABILITIES.

Al Ramz's priorities remain clear: to expand its role in regional capital markets, develop its asset management franchise and continue enhancing the Digital Financial Mall. Further investment in automation, data and artificial intelligence is intended to strengthen the client experience and support the Group's ability to grow with discipline.

EXPAND
REGIONAL FOOTPRINT

DEVELOP
ASSET MGMT FRANCHISE

ACCELERATED
AUTOMATION DRIVE

Advancing financial inclusion will remain central to Al Ramz's long-term vision. By combining technology, investment expertise and innovative financial solutions, Al Ramz aims to make investing simpler, accessible and inclusive. We aspire to empower a wider community of investors to participate confidently in capital markets.

With a heritage built in the UAE since 1998, Al Ramz enters its next chapter with confidence in its progress and a clear sense of purpose: to broaden investment opportunity, contribute to the development of regional markets and deliver sustainable value for clients and shareholders.

FINANCIAL INCLUSION
INSIGHT, TOOLS, ACCESS, SOLUTIONS AND MORE

SINCE 1998
THE CENTRE OF CAPITAL MARKETS

◆ END ◆

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 Markets Authority. Al Ramz provides a broad spectrum of services, including asset management, corporate finance, brokerage, security margins, market making, liquidity provision, public offering management and financial research.

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