Press Release

Amlak Finance announces its 2025 full-year financial results

- *Amlak's net group profit after income tax for FY 2025 stands at AED 1.47 billion and total assets at AED 3.42 billion.*
- *The company completed the sale of Ras Al Khor land bank with the total proceeds of AED 2.9 billion.*
- *The company fully settled the investment deposits and exited the debt restructuring Common Terms Agreement.*

Dubai, United Arab Emirates: March 9, 2026: Amlak Finance PJSC as announced its financial results for the year that ended 31 December 2025. During the year, the Company maintained its focus on the prudent management of its UAE operations and overall balance sheet.

Amlak reported a net profit after income tax of AED 1.47 billion for the year that ended 31 December 2025 compared to net profit of AED 12 million for the same period in 2024.

Total income for the full year 2025 increased significantly to AED 3.12 billion, compared to AED 233 million in 2024. This substantial growth was driven by property sales, primarily the successful sale of the Ras Al Khor land bank, which was completed in July 2025 and generated total proceeds of AED 2.9 billion, resulting in a gain of AED 2.14 billion during the year.

Amlak's operating costs for the year decreased by 9% to AED 92 million, compared to AED 101 million in the same period last year.

Due to the significant profitability achieved during 2025, the Company has fully offset its accumulated losses and reported retained earnings at year-end, the first time in 15 years.

During 2025, the Company fully settled its financial obligations with six financiers, making total payments of AED 989 million including profit, and subsequently exited the Common Terms Agreement. As a result, all pledges, securities, and mortgages were released.

In the region, Amlak's investment in Egypt generated income of AED 2 million prior to divestment. On 23 October 2025, the Company signed the Sale and Purchase Agreement (SPA) for its Egyptian subsidiary resulting in a gain of AED 9 million during the year 2025.

Amlak fully divested its investment in an associate in the Kingdom of Saudi Arabia during Q3 2025.

Commenting on the results, Mr. Jamal Hamed Almarri, Chairman of the board of directors of Amlak Finance PJSC, said: “2025 was a definitive year for Amlak, as disciplined execution and strong governance translated into considerable advances in our performance and financial strength. Looking ahead, we remain focused on sustainable, long-term value creation and contributing to the continued advancement of the UAE’s real estate sector and its economic landscape.”

Mr. Arif Albastaki, CEO of Amlak Finance PJSC, said:
“Our 2025 results reflect a strong year-on-year performance, driven by disciplined cost control and the monetization of strategic assets, including the completion of the Ras Al Khor land bank sale. In parallel, we strengthened our capital structure by settling obligations with key financiers and exiting the Common Terms Agreement, simplifying the business and enhancing financial flexibility. We also progressed the divestment of our Egypt subsidiary and completed our exit from the Saudi associate. With a stronger balance sheet, we are well positioned to pursue disciplined growth, improve strategic outcomes, and advance Amlak’s long-term priorities.”

- Ends -

Amlak Finance PJSC

Since its establishment in November 2000 as the region’s pioneer financial services provider, Amlak Finance has provided its customers with innovative, Sharia-compliant property financing products and solutions designed to meet the rapidly evolving market demands.

For more information, please visit www.amlakfinance.com