Amanat Holdings PJSC

Unaudited interim condensed consolidated financial statements

30 June 2026

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REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To the Board of Directors
Amanat Holdings PJSC
Dubai
United Arab Emirates

Introduction

We have reviewed the accompanying interim consolidated statement of financial position of **Amanat Holdings PJSC** (the "Company") **and its subsidiaries** (together the "Group") as of 30 June 2026, and the related interim consolidated statements of profit or loss, other comprehensive income, changes in equity and cash flows for the six-month period then ended and material accounting policy information and other explanatory notes. Management is responsible for the preparation and presentation of this interim financial information in accordance with International Accounting Standard 34 Interim Financial Reporting ("IAS 34"). Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with IAS 34.

Deloitte & Touche (M.E.)

Akbar Ahmad
Registered No. 1141
13 August 2026
Dubai
United Arab Emirates

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS
For the six months ended 30 June 2026

	Notes	Three months ended 30 June 2026 AED'000 (Unaudited)	Three months ended 30 June 2025 AED'000 (Unaudited)	Six months ended 30 June 2026 AED'000 (Unaudited)	Six months ended 30 June 2025 AED'000 (Unaudited)
Continuing operations					
Revenue	3	**283,992**	227,658	**582,467**	468,383
Direct costs	3	**(150,187)**	(132,386)	**(314,576)**	(267,264)
GROSS PROFIT	3	**133,805**	95,272	**267,891**	201,119
General, selling and administrative expenses	3	**(81,781)**	(65,157)	**(163,271)**	(134,278)
Share of profit of associate	5	**28,763**	18,027	**43,842**	23,393
Income from finance lease		**-**	7,932	**-**	15,758
Other operating income		**9,462**	8,230	**19,253**	18,973
OPERATING PROFIT		**90,249**	64,304	**167,715**	124,965
Finance income		**9,772**	3,299	**22,915**	7,425
Finance costs		**(8,780)**	(7,633)	**(17,035)**	(15,724)
PROFIT FOR THE PERIOD BEFORE TAX AND ZAKAT FROM CONTINUING OPERATIONS		**91,241**	59,970	**173,595**	116,666
Zakat and income taxes	14	**(11,219)**	(5,959)	**(20,913)**	(13,108)
Deferred taxes	14	**286**	169	**573**	1,131
PROFIT FOR THE PERIOD FROM CONTINUING OPERATIONS		**80,308**	54,180	**153,255**	104,689
Discontinued operation					
Loss from discontinued operation	15	**(876)**	(5,424)	**(1,753)**	(11,484)
PROFIT FOR THE PERIOD		**79,432**	48,756	**151,502**	93,205
Attributable to:					
Equity holders of the Company					
Profit from continuing operations		**55,937**	50,966	**102,424**	92,684
Loss from discontinued operation		**(515)**	(3,605)	**(1,057)**	(7,658)
		55,422	47,361	**101,367**	85,026
Non-controlling interests					
Profit from continuing operations		**24,371**	3,214	**50,831**	12,005
Loss from discontinued operation		**(361)**	(1,819)	**(696)**	(3,826)
		24,010	1,395	**50,135**	8,179
Basic and diluted earnings per share from continuing operations (AED)	10	**0.0227**	0.0205	**0.0416**	0.0373
Basic and diluted earnings per share (AED)	10	**0.0225**	0.0191	**0.0412**	0.0342

The attached notes 1 to 19 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS (continued)
For the six months ended 30 June 2026

	Notes	*Three months ended 30 June* **2026** **AED'000** **(Unaudited)**	*Three months ended 30 June* 2025 AED'000 (Unaudited)	*Six months ended 30 June* **2026** **AED'000** **(Unaudited)**	*Six months ended 30 June* 2025 AED'000 (Unaudited)
Alternative Performance Measures					
Continuing operations					
Earnings before interest, tax, depreciation and amortisation (EBITDA)	16	**119,909**	89,486	**226,369**	173,567
Adjusted earnings before interest, tax, depreciation and amortisation (Adjusted EBITDA)	16	**119,909**	81,601	**226,498**	158,135
Adjusted profit before tax and zakat (Adjusted PBT)	16	**91,241**	52,085	**173,724**	101,234
Adjusted profit for the period	16	**80,308**	46,295	**153,384**	89,257
Attributable to the equity holders of the Company					
Adjusted profit for the period	16	**55,937**	43,065	**102,540**	77,202
Continuing and discontinued operations					
Adjusted profit for the period	16	**79,432**	40,871	**151,631**	77,773

The attached notes 1 to 19 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the six months ended 30 June 2026

	Three months ended 30 June		*Six months ended 30 June*	
	2026	*2025*	***2026***	*2025*
	AED'000	*AED'000*	***AED'000***	*AED'000*
	(Unaudited)	*(Unaudited)*	***(Unaudited)***	*(Unaudited)*
PROFIT FOR THE PERIOD	**79,432**	48,756	**151,502**	93,205
Other comprehensive income				
Other comprehensive income that will not be reclassified to profit or loss in subsequent periods:				
Change in fair value of financial assets at FVOCI	**331**	332	**2,980**	6,953
Other comprehensive income that will not be reclassified to profit or loss in subsequent periods	**331**	332	**2,980**	6,953
Total other comprehensive income	**331**	332	**2,980**	6,953
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**79,763**	49,088	**154,482**	100,158
Attributable to:				
Equity holders of the Company	**55,753**	47,693	**104,347**	91,979
Non-controlling interests	**24,010**	1,395	**50,135**	8,179
	79,763	49,088	**154,482**	100,158

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

	Notes	30 June 2026 AED'000 (Unaudited)	31 December 2025 AED'000 (Audited)
ASSETS			
Non-current assets			
Property and equipment		**675,542**	663,018
Right-of-use assets		**199,852**	210,434
Goodwill and intangible assets	4	**1,377,871**	1,383,527
Investment in associate	5	**454,038**	422,536
Financial assets at FVOCI	6	**17,216**	14,236
Other financial assets	6	**502**	655
Total non-current assets		**2,725,021**	2,694,406
Current assets			
Inventories		**10,866**	7,616
Trade and other receivables	6	**459,843**	386,750
Cash and bank balances	7	**1,093,952**	1,450,445
		1,564,661	1,844,811
Assets held for sale	15	**46,538**	38,847
Total current assets		**1,611,199**	1,883,658
TOTAL ASSETS		**4,336,220**	4,578,064
EQUITY AND LIABILITIES			
EQUITY			
Share capital	8	**2,500,000**	2,500,000
Share discount	8	**(504)**	(5,123)
Treasury shares	8	**(3,892)**	(17,489)
Statutory reserve		**98,939**	98,939
Fair value reserve of financial assets at FVOCI		**(43,562)**	(46,542)
Other reserves		**34,850**	20,447
Retained earnings		**225,008**	295,140
Total equity attributable to the equity holders of the Company		**2,810,839**	2,845,372
Non-controlling interests		**435,977**	602,992
Total equity		**3,246,816**	3,448,364
LIABILITIES			
Non-current liabilities			
Financing from banks	6	**218,849**	229,304
Lease liabilities	6	**199,913**	194,547
Deferred tax liability	14	**111,969**	112,542
Provision for employees' end of service benefits		**61,539**	59,321
Total non-current liabilities		**592,270**	595,714
Current liabilities			
Financing from banks	6	**112,335**	106,860
Lease liabilities	6	**20,555**	37,812
Provisions, accounts and other payables	6	**295,781**	253,435
Contract liabilities		**21,649**	81,033
		450,320	479,140
Liabilities directly associated with assets held for sale	15	**46,814**	54,846
Total current liabilities		**497,134**	533,986
Total liabilities		**1,089,404**	1,129,700
TOTAL EQUITY AND LIABILITIES		**4,336,220**	4,578,064

These interim condensed consolidated financial statements were approved by the Board of Directors on 13 August 2026 and signed on its behalf by:

Dr. Ali bin Harmal Aldhaheri
Chairman

Mr. John Ireland
Board Member & Chief Executive Officer

The attached notes 1 to 19 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the six months ended 30 June 2026

	Attributable to the equity holders of the Company									
	Share capital AED'000	***Share discount AED'000***	***Treasury shares AED'000***	***Statutory reserve AED'000***	***Fair value reserve of financial assets at FVOCI AED'000***	***Other reserves AED'000***	***Retained earnings AED'000***	***Total AED'000***	***Non-controlling interests AED'000***	***Total AED'000***
As at 1 January 2026 – *Audited*	2,500,000	(5,123)	(17,489)	98,939	(46,542)	20,447	295,140	2,845,372	602,992	3,448,364
Profit for the period	-	-	-	-	-	-	101,367	101,367	50,135	151,502
Other comprehensive income	-	-	-	-	2,980	-	-	2,980	-	2,980
Total comprehensive income for the period	-	-	-	-	2,980	-	101,367	104,347	50,135	154,482
Treasury shares (Note 8)	-	4,619	13,597	-	-	-	3,501	21,717	-	21,717
Dividends to non-controlling interests	-	-	-	-	-	-	-	-	(38,077)	(38,077)
Dividends (Note 9)	-	-	-	-	-	-	(175,000)	(175,000)	-	(175,000)
Acquisition of non-controlling interests, net (Note 17)	-	-	-	-	-	14,403	-	14,403	(179,073)	(164,670)
As at 30 June 2026 – *Unaudited*	**2,500,000**	**(504)**	**(3,892)**	**98,939**	**(43,562)**	**34,850**	**225,008**	**2,810,839**	**435,977**	**3,246,816**

The attached notes 1 to 19 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)
For the six months ended 30 June 2025

	Attributable to the equity holders of the Company									
	Share capital AED'000	***Share discount AED'000***	***Treasury shares AED'000***	***Statutory reserve AED'000***	***Fair value reserve of financial assets at FVOCI AED'000***	***Other reserves AED'000***	***Retained earnings AED'000***	***Total AED'000***	***Non-controlling interests AED'000***	***Total AED'000***
As at 1 January 2025 – *Audited*	2,500,000	(1,908)	(28,023)	81,240	(25,161)	14,830	42,079	2,583,057	236,170	2,819,227
Profit for the period	-	-	-	-	-	-	85,026	85,026	8,179	93,205
Other comprehensive income	-	-	-	-	6,953	-	-	6,953	-	6,953
Total comprehensive income for the period	-	-	-	-	6,953	-	85,026	91,979	8,179	100,158
Treasury shares (Note 8)	-	(1,577)	8,981	-	-	-	1,875	9,279	-	9,279
Dividends (Note 9)	-	-	-	-	-	-	(40,000)	(40,000)	-	(40,000)
As at 30 June 2025 – *Unaudited*	2,500,000	(3,485)	(19,042)	81,240	(18,208)	14,830	88,980	2,644,315	244,349	2,888,664

The attached notes 1 to 19 form part of these interim condensed consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
For the six months ended 30 June 2026

	Notes	*Six months ended 30 June* 2026 AED'000 (Unaudited)	2025 AED'000 (Unaudited)
OPERATING ACTIVITIES			
Profit before tax and zakat from continuing operations		**173,595**	116,666
Loss before tax and zakat from discontinued operation		**(1,753)**	(11,484)
Adjustments for:			
Share of results of associate	5	**(43,842)**	(23,393)
Depreciation of property and equipment and right-of-use assets		**51,498**	43,842
Amortisation of intangible assets	3 & 4	**5,656**	5,655
Loss on disposal of property and equipment		**24**	-
Loss/(gain) on derivative instrument		**153**	(137)
Allowance for expected credit losses	3	**11,997**	8,702
Provision for employees' end of service benefits		**8,349**	7,165
Hedge ineffectiveness and others		-	287
Income from finance lease		-	(15,758)
Finance income		**(22,915)**	(7,425)
Finance costs		**17,035**	19,635
		199,797	143,755
Working capital changes			
Inventories		**(3,250)**	(685)
Due from related parties		-	(63)
Trade and other receivables		**(85,689)**	(41,878)
Provisions, accounts and other payables and contract liabilities		**(59,591)**	(55,956)
Due to a related party		**(837)**	1,063
Cash from operations		**50,430**	46,236
Employees' end of service benefits paid		**(6,235)**	(2,976)
Lease payments received		-	18,455
Payment of lease liabilities		**(33,006)**	(27,659)
Net cash flows from operating activities		**11,189**	34,056
INVESTING ACTIVITIES			
Acquisition of property and equipment		**(41,807)**	(34,249)
Changes in Sharia compliant term deposits and bank term deposits		**40,000**	157,000
Interest received on Sharia compliant term deposits		**22,879**	11,824
Acquisition of non-controlling interests	17	**(164,670)**	-
Interest received on bank deposits		**182**	559
Dividend received from an associate	5	**12,340**	17,562
Net cash flows (used in)/from investing activities		**(131,076)**	152,696
FINANCING ACTIVITIES			
Repayment of bank financing		**(90,034)**	(125,767)
Proceeds from bank financing		**85,054**	28,791
Proceeds from disposal of treasury shares, net	8	**21,717**	9,279
Net change in cash balances held with a third party and others		**(133,645)**	(7,168)
Dividends paid to equity holders of the Company	9	**(175,000)**	(40,000)
Dividends paid to non-controlling interests		**(23,501)**	-
Finance costs paid		**(7,604)**	(13,657)
Net cash flows used in financing activities		**(323,013)**	(148,522)
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS		**(442,900)**	38,230
Cash and cash equivalents at the beginning of the period		**1,320,646**	241,104
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	7	**877,746**	279,334

The attached notes 1 to 19 form part of these interim condensed consolidated financial statements.

1 BACKGROUND AND PRINCIPAL ACTIVITIES

Amanat Holdings PJSC (the "Company") was incorporated on 17 November 2014 and is registered as a Public Joint Stock Company listed on the Dubai Financial Market under UAE Federal Decree-Law No. (32) of 2021, as amended. The registered office of the Company is One Central, The Offices 5, Level 1, Unit 107 and 108, Dubai, United Arab Emirates. These interim condensed consolidated financial statements include the financial performance and position of the Company and its subsidiaries (collectively the "Group").

The principal activities of the Company are to invest in companies and enterprises in the fields of education and healthcare as well as managing, developing and operating such companies and enterprises. The Company may participate or have an interest in any manner in other companies, entities or institutions outside the United Arab Emirates.

2 BASIS OF PREPARATION AND CHANGES TO ACCOUNTING POLICIES

2.1 Basis of preparation

These interim condensed consolidated financial statements for the six-month period ended 30 June 2026 have been prepared in accordance with IAS 34: *Interim Financial Reporting.*

The interim condensed consolidated financial statements do not include all the information and disclosures required in the annual consolidated financial statements and should be read in conjunction with the Group's annual consolidated financial statements as at 31 December 2025. In addition, the results for the six-month period ended 30 June 2026 are not indicative of the results that may be expected for the financial year ending 31 December 2026.

When preparing the interim condensed consolidated financial statements, management undertakes a number of judgements, estimates, and assumptions about recognition and measurement of assets, liabilities, income and expenses. The actual results may differ from the judgements, estimates and assumptions made by management.

The interim condensed consolidated financial statements include the assets, liabilities and results from the operations of the Group's subsidiaries: Cambridge Health Group Holdings Limited, (previously HC Investments 1 Holdings Limited), and its subsidiaries ("CHG"), Almasar Alshamil Education Company JSC and its subsidiaries ("Almasar"), and Al Malaki Specialist Hospital W.L.L ("MSH"), collectively "the Group".

On 2 December 2025, Almasar listed 30% of its share capital on the Main Market of the Saudi Exchange following its initial public offering resulting in a reduction in the effective ownership in Middlesex Associates FZ-LLC, Human Development Company LLC, Human Rehabilitation Company LLC and NEMA Holding Company LLC. On 6 May 2026, the Extraordinary General Assembly approved the amendment of Almasar's bylaws to convert the Company into a Saudi Public Joint Stock Company. Almasar has completed the necessary legal procedures to reflect its conversion.

During the six months ended 30 June 2026, the Group increased its ownership of CHG to 100% through additional capital contributions and the acquisition of the remaining 12.82% non-controlling interest in CHG. Additionally during the period, CHG also acquired the remaining non-controlling interest in Sukoon, increasing the Group's effective interest in Sukoon to 100% (31 December 2025: 78.13%).

2.2 New standards, interpretations and amendments adopted by the Group

The accounting policies adopted in the preparation of the interim condensed consolidated financial statements are consistent with those followed in the preparation of the Group's annual consolidated financial statements for the year ended 31 December 2025, except for the adoption of new amendments effective as of 1 January 2026 as disclosed below. The Group has not early adopted any other standard, interpretation or amendment that has been issued but is not yet effective.

Amendments to IFRS 9 Financial Instruments and IFRS 7 *Financial Instruments: Disclosures* regarding the classification and measurement of financial instruments

The amendments address matters identified during the post-implementation review of the classification and measurement requirements of IFRS 9.

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2 BASIS OF PREPARATION AND CHANGES TO ACCOUNTING POLICIES (continued)

2.2 New standards, interpretations and amendments adopted by the Group (continued)

Amendments to IFRS 9 *Financial Instruments* and IFRS 7 *Financial Instruments: Disclosures* regarding purchase power arrangements

The amendments aim at enabling entities to include information in their financial statements that in the IASB's view more faithfully represents contracts referencing nature-dependent electricity.

The amendments had no impact on the Group's interim condensed consolidated financial statements.

Annual improvements to IFRS Accounting Standards - Volume 11

- IFRS 1 *First-time Adoption of International Financial Reporting Standards*: Hedge accounting by a first-time adopter
- IFRS 7 *Financial Instruments - Disclosures*: Gain or loss on derecognition
- IFRS 7 *Financial Instruments - Disclosures*: Disclosure of deferred difference between fair value and transaction price
- IFRS 7 *Financial Instruments - Disclosures*: Introduction and credit risk disclosures
- IFRS 9 *Financial Instruments*: Lessee derecognition of lease liabilities
- IFRS 9 *Financial Instruments*: Transaction price
- IFRS 10 *Consolidated Financial Statements*: Determination of a "de facto agent"
- IAS 7 *Statement of Cash Flows*: Cost method

Other than the above, there are no other significant IFRS Accounting Standards and amendments that were effective for the first time for the financial year beginning on or after 1 January 2026.

2.3 Fair value measurement

All financial assets and liabilities are stated at amortised cost or historical cost except for FVOCI investments and other financial assets comprising of interest rate swap and warrants, which are measured at fair value. The fair values of other financial assets and liabilities are not materially different from their carrying values at the reporting date.

The Group's quoted financial asset at FVOCI is carried at fair value using level 1 valuation method.

The Group's unquoted financial asset at FVOCI is carried at fair value using level 2 valuation method.

There were no transfers between Level 1, Level 2 and Level 3 fair value measurements during the period.

3 PROFIT OR LOSS

3.1 REVENUE

3.1.1 Disaggregated revenue and cost information

Education revenue is related to services rendered in the United Arab Emirates and Kingdom of Saudi Arabia. Healthcare revenue is related to services rendered in the United Arab Emirates and Kingdom of Saudi Arabia.

	Six months ended 30 June 2026 - Unaudited		
Segments	***Education AED'000***	***Healthcare AED'000***	***Total AED'000***
Type of goods or service			
Tuition fees, net of scholarship awarded	209,522	-	209,522
Special education and care needs services	113,579	-	113,579
Administrative and other service fees from students	16,672	-	16,672
Share of revenue from joint services agreements	7,377	-	7,377
Healthcare and medical services	-	235,317	235,317
Total revenue	**347,150**	**235,317**	**582,467**
Timing of revenue recognition			
Services transferred over time	342,462	218,184	560,646
Services transferred at a point in time	4,688	17,133	21,821
Total revenue	**347,150**	**235,317**	**582,467**
Direct costs	**(179,555)**	**(135,021)**	**(314,576)**
Gross profit	**167,595**	**100,296**	**267,891**

	Six months ended 30 June 2025 - Unaudited		
Segments	*Education AED'000*	*Healthcare AED'000*	*Total AED'000*
Type of goods or service			
Tuition fees, net of scholarship awarded	172,479	-	172,479
Special education and care needs services	91,885	-	91,885
Administrative and other service fees from students	14,698	-	14,698
Share of revenue from joint services agreements	5,879	-	5,879
Healthcare and medical services	-	183,442	183,442
Total revenue	284,941	183,442	468,383
Timing of revenue recognition			
Services transferred over time	281,063	170,191	451,254
Services transferred at a point in time	3,878	13,251	17,129
Total revenue	284,941	183,442	468,383
Direct costs	(154,143)	(113,121)	(267,264)
Gross profit	130,798	70,321	201,119

3 PROFIT OR LOSS (continued)

3.1 REVENUE (continued)

3.2 General, selling and administrative expenses

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
Employee related expenses	**80,127**	68,515
Depreciation of property and equipment	**5,613**	4,536
Marketing and communications	**18,029**	10,750
Legal and professional fees	**9,409**	9,740
Expected credit losses on trade receivables	**11,997**	8,702
Amortisation of intangible assets (Note 4)	**5,656**	5,655
IT expenses	**8,088**	5,089
Depreciation of right-of-use assets	**673**	382
Short-term leases	**1,288**	2,131
Board and committee remuneration – Holding Company (Note 12)	**1,855**	1,855
Board and committee remuneration – subsidiaries (Note 12)	**1,365**	1,401
Portfolio management expenses	**823**	744
Transaction related costs	**129**	463
Other expenses	**18,219**	14,315
	163,271	134,278

General, selling and administrative expenses are incurred as follows:

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
Holding Company expenses		
Head office expenses	**16,353**	18,130
Portfolio management expenses	**431**	394
Transaction related costs	**26**	111
Subsidiary expenses	**146,461**	115,643
	163,271	134,278

4 GOODWILL AND INTANGIBLE ASSETS

Intangible assets acquired through business combinations are as follows:

	Goodwill AED'000	*Agreement with definite useful life AED'000*	*Agreement with indefinite useful life AED'000*	*Brand name with definite useful life AED'000*	*Total AED'000*
Cost:					
At 31 December 2024 - *Audited*	671,229	141,014	572,735	59,290	1,444,268
At 31 December 2025 - *Audited*	671,229	141,014	572,735	59,290	1,444,268
At 30 June 2026 - Unaudited	**671,229**	**141,014**	**572,735**	**59,290**	**1,444,268**
Amortisation and impairment:					
At 31 December 2024 - *Audited*	-	30,863	-	18,569	49,432
Amortisation	-	5,528	-	5,781	11,309
At 31 December 2025 - *Audited*	-	36,391	-	24,350	60,741
Amortisation (Note 3)	-	2,764	-	2,892	5,656
At 30 June 2026 - Unaudited	-	**39,155**	-	**27,242**	**66,397**
Carrying amounts					
At 30 June 2026 – *Unaudited*	**671,229**	**101,859**	**572,735**	**32,048**	**1,377,871**
At 31 December 2025 - *Audited*	671,229	104,623	572,735	34,940	1,383,527

Impairment testing of goodwill and agreement with indefinite useful life

The Group performs its annual impairment test at year-end and when circumstances indicate that the carrying value may be impaired, whereby the impairment test is based on value-in-use calculations. The key assumptions used to determine the recoverable amount of the Group's cash generating units were disclosed in the consolidated financial statements for the year ended 31 December 2025.

As at 30 June 2026, management has not identified any circumstances that may indicate that the carrying values of goodwill and agreement with an indefinite useful life may be impaired.

5 INVESTMENT IN ASSOCIATE

The carrying value of the Group's investment in associate is as follows:

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
NEMA Holding Company LLC ("NEMA")	**454,038**	422,536

5 INVESTMENT IN ASSOCIATE (continued)

The movement in the investment in associate is as follows:

	Six months ended 30 June 2026 AED'000 (Unaudited)	*Year ended 31 December 2025 AED'000 (Audited)*
At the beginning of the period/year	**422,536**	397,472
Share of results	**45,342**	54,509
Amortisation of PPA assets	**(1,500)**	(3,000)
Share of results in profit or loss	**43,842**	51,509
Dividends	**(12,340)**	(26,445)
At the end of the period/year	**454,038**	422,536

6 FINANCIAL ASSETS AND FINANCIAL LIABILITIES

6.1 Financial assets

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Equity instruments designated at FVOCI		
Emirates NBD REIT Limited – quoted	**17,216**	14,236
Derivatives not designated as hedging instruments at fair value		
Interest rate swap	**502**	655
Debt instruments at amortised cost		
Trade and other receivables (excluding prepayments & advances)*	**432,599**	362,083
Total financial assets**	**450,317**	376,974
Total current	432,599	362,083
Total non-current	17,718	14,891

* Excludes non-financial assets of AED 27,244 thousand as at 30 June 2026 (31 December 2025: AED 24,667 thousand).

**Financial assets, other than cash and bank balances

The Group held an approximate 1% shareholding in BEGiN, a US-based technology company. On 27 December 2025, BEGiN filed for Chapter 11 reorganization under the US Bankruptcy Code, and was accordingly granted a period to coordinate with creditors and secure financing. As a result, the Group assessed the fair value of its investment in BEGiN and fully wrote down the carrying amount during 2025. Subsequent to the reporting period, BEGiN commenced its liquidation process following the necessary court approval, and Amanat's shares in the company were cancelled.

6 FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)

6.2 Financial liabilities

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Interest-bearing loans and borrowings		
Lease liabilities	**220,468**	232,359
Financing from banks (net of arrangement fees)	**331,184**	336,164
	551,652	568,523
Financial liabilities at amortised cost		
Accounts and other payables (excluding staff related accruals and taxes)*	**201,821**	156,097
Total financial liabilities	**753,473**	724,620
Total current	**334,711**	300,769
Total non-current	**418,762**	423,851

* Excludes non-financial liabilities of AED 93,960 thousand (31 December 2025: AED 97,338 thousand).

7 CASH AND BANK BALANCES

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Cash on hand	**1,069**	481
Current accounts with banks	**185,001**	114,962
Cash balance held with a third party (Note 8.2)	**144,528**	10,883
Shariah compliant term deposits	**733,354**	1,294,119
Non-Shariah compliant term deposits	**30,000**	30,000
Cash and bank balances	**1,093,952**	1,450,445

Cash and cash equivalents in the interim consolidated statement of cash flows comprise the following:

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Cash and bank balances	**1,093,952**	1,450,445
Less:		
Cash balance held with a third party	**(144,528)**	(10,883)
Shariah compliant term deposits (with initial maturity of more than 3 months)	**(79,300)**	(119,300)
Add:		
Cash and bank balances attributable to discontinued operation (Note 15)	**7,622**	384
Cash and cash equivalents	**877,746**	1,320,646

During the six-month period ended 30 June 2026, the Group earned an aggregate profit of AED 22,486 thousand on its term deposits (30 June 2025: AED 7,241 thousand).

8 SHARE CAPITAL AND TREASURY SHARES

8.1 Share capital

The share capital of the Company is AED 2.5 billion as at 30 June 2026 (31 December 2025: AED 2.5 billion).

As at 30 June 2026 and 31 December 2025, the Company had 2,500,000,000 ordinary shares in issuance of AED 1 each which were fully paid up. Holders of these ordinary shares are entitled to dividends as declared from time to time and are entitled to one vote per share at general meetings of the Group.

8.2 Treasury shares

In 2020, the Company engaged a third-party licensed Market Maker on the Dubai Financial Market that offers liquidity provision services, to place buy and sell orders of the Company's shares with the objective of reducing bid/ask spreads as well as reducing price and volume volatility. At 30 June 2026, the Market Maker held 3,892,017 (31 December 2025: 17,488,658) of Amanat's shares on behalf of the Company, which are classified under equity as treasury shares at par value. A cumulative loss of AED 504 thousand has been recognised at 30 June 2026 as Share Discount (31 December 2025: cumulative loss of AED 5,123 thousand) under equity out of which a net gain of AED 4,619 thousand (30 June 2025: net loss of AED 1,577 thousand) is from the net disposal of shares during the current period. At the end of the contract term with the Market Maker, the Company will have the option to either transfer the outstanding shares under its name or dispose of the shares in the market.

During the period ended 30 June 2026, the agreement with the Market Maker was amended to authorize trading in the Company's ordinary shares up to 5% of the Company's share capital, being the maximum threshold permitted under applicable laws and regulations.

9 DIVIDEND

On 31 March 2026, a cash dividend of AED 175,000 thousand equivalent to AED 0.07 per ordinary share was approved by the shareholders at the Annual General Assembly and fully settled during April 2026. Subsequent to the period ended 30 June 2026, the Board of Directors, during its meeting held on 13 August 2026, approved an interim cash dividend of AED 75,000 thousand equivalent to AED 0.03 per ordinary share.

10 BASIC AND DILUTED EARNINGS PER SHARE

The calculation of basic and diluted earnings per share has been based on the profit for the period attributable to the equity holders of the Company and weighted average number of ordinary shares issued by the Company.

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
Profit for the period attributable to the equity holders of the Company (AED'000)		
Continuing operations	**102,424**	92,684
Discontinued operation	**(1,057)**	(7,658)
	101,367	85,026
Weighted average number of ordinary shares* ('000)	**2,460,580**	2,483,219
Basic and diluted earnings per share (AED)		
Continuing operations	**0.0416**	0.0373
Discontinued operation	**(0.0004)**	(0.0031)
	0.0412	0.0342

* The weighted average number of shares takes into account the weighted average effect of changes in treasury shares during the period.

11 COMMITMENTS AND CONTINGENCIES

Below are details of the Group's contingent liabilities and capital commitments at the reporting date.

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Bank guarantees	**13,303**	10,012
Capital commitments*	**91,026**	40,231

* Include commitments related to the on-going expansion projects of CHG and HDC in the Kingdom of Saudi Arabia.

Below are details of the Group's share of an associate's contingent liabilities at the reporting date.

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Bank guarantees	**34,027**	35,329

Group as lessor

In 2018, the Group entered into a sale purchase agreement to acquire a school building complex from a third party for a total consideration of AED 360 million. Subsequently, the Group (acting as the lessor), entered into another agreement with the same third party to lease the school building for a period of 25 years, renewable for a period of 5 years based on mutual consent of both parties.

The lease agreement contained put and call options for the lessor and lessee, respectively.

On 08 August 2025, and in place of the put option, which was previously exercised on 08 May 2025, the Group entered into a Sale and Purchase Agreement (SPA) to divest the school building complex for an agreed consideration of AED 453 million.

On 21 August 2025, completion took place and the legal title of the property was transferred to the Buyer and all legal obligations between the Group, the lessee and the guarantor were extinguished, including any obligations under the put option and the previously exercised put option notice. As a result, the finance lease receivable was derecognized from the consolidated statement of financial position and the difference between the sale proceeds and the carrying amount of the finance lease receivables of AED 68,299 thousand was recognized as a gain in profit or loss in the third quarter of 2025.

12 RELATED PARTY TRANSACTIONS

Related parties represent the major shareholders, directors and key management personnel of the Group, and entities controlled, jointly controlled or significantly influenced by the Group and such parties. Pricing policies and terms of these transactions are approved by the Group's management. The following is the list of significant transactions with related parties.

12 RELATED PARTY TRANSACTIONS (continued)

Transactions with related parties

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
Key management personnel		
Management fee *	**4,711**	1,904

* Management fee expense is included under share of results of an associate for services provided by a member of key management of the Company to the associate. The above management fee represents the Group's share of the expense.

There were no other material transactions with related parties during the six-month period ended 30 June 2026 and 2025.

Group key management personnel compensation comprises the following:

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
Short–term benefits	**18,238**	16,425
Post–employment benefits	**696**	492
Board and committee remuneration – Holding Company (Note 3.2)	**1,855**	1,855
Board and committee remuneration – subsidiaries (Note 3.2)	**1,365**	1,401

13 SEGMENT INFORMATION

The following tables present information about the Group's operating segments:

For the six months ended 30 June 2026 - Unaudited (excluding discontinued operations)

	Investments AED'000	***Education AED'000***	***Healthcare AED'000***	***Total AED'000***	***Eliminations AED'000***	***Consolidated AED'000***
Revenue	-	347,150	235,317	582,467	-	582,467
Direct costs	(1,148)	(179,555)	(135,468)	(316,171)	1,595	(314,576)
General, selling and administrative expenses	(16,810)	(84,800)	(61,661)	(163,271)	-	(163,271)
Share of result of an associate	-	43,842	-	43,842	-	43,842
Other operating income	3,148	18,965	288	22,401	(3,148)	19,253
Finance income	17,279	5,278	358	22,915	-	22,915
Finance costs	(45)	(7,804)	(10,739)	(18,588)	1,553	(17,035)
Deferred tax	-	337	-	337	236	573
Tax and zakat	(4,163)	(13,208)	(3,306)	(20,677)	(236)	(20,913)
Segment results	**(1,739)**	**130,205**	**24,789**	**153,255**	-	**153,255**
Segment profit / (loss) attributable to:						
Equity holders of the Company	**(1,739)**	**82,114**	**22,049**	**102,424**	-	**102,424**
Non-controlling interests	-	**48,091**	**2,740**	**50,831**	-	**50,831**

13 SEGMENT INFORMATION (continued)

	Investments AED'000	***Education AED'000***	***Healthcare AED'000***	***Total AED'000***	***Eliminations AED'000***	***Consolidated AED'000***
As at 30 June 2026 - Unaudited						
Total assets	**929,291**	**1,867,215**	**1,707,600**	**4,504,106**	**(214,424)**	**4,289,682**
Total liabilities	**(97,192)**	**(478,140)**	**(536,836)**	**(1,112,168)**	**69,578**	**(1,042,590)**

For the six months ended 30 June 2025 - Unaudited (excluding discontinued operations)

	Investments AED'000	*Education AED'000*	*Healthcare AED'000*	*Total AED'000*	*Eliminations AED'000*	*Consolidated AED'000*
Revenue	-	284,941	183,442	468,383	-	468,383
Direct costs	(1,148)	(154,143)	(113,568)	(268,859)	1,595	(267,264)
General, selling and administrative expenses	(18,635)	(63,454)	(53,468)	(135,557)	1,279	(134,278)
Share of result of an associate	-	23,393	-	23,393	-	23,393
Income from finance lease	-	15,758	-	15,758	-	15,758
Other operating income	3,496	18,796	1,138	23,430	(4,457)	18,973
Finance income	3,498	2,862	1,065	7,425	-	7,425
Finance costs	(58)	(4,507)	(12,742)	(17,307)	1,583	(15,724)
Deferred tax	-	1,013	118	1,131	-	1,131
Tax and zakat	(484)	(9,618)	(3,006)	(13,108)	-	(13,108)
Segment results	(13,331)	115,041	2,979	104,689	-	104,689
Segment profit/(loss) attributable to:						
Equity holders of the Company	(13,331)	103,760	2,255	92,684	-	92,684
Non-controlling interests	-	11,281	724	12,005	-	12,005

	Investments AED'000	*Education AED'000*	*Healthcare AED'000*	*Total AED'000*	*Eliminations AED'000*	*Consolidated AED'000*
As at 30 June 2025 - Unaudited						
Total assets	293,482	2,072,192	1,582,257	3,947,931	(160,996)	3,786,935
Total liabilities	(92,661)	(379,949)	(529,649)	(1,002,259)	92,293	(909,966)

14 TAXES AND ZAKAT

On 9 December 2022, the UAE Ministry of Finance released Federal Decree-Law No. 47 of 2022 on the Taxation of Corporations and Businesses (Corporate Tax Law or the Law) to enact a Federal corporate tax (CT) regime in the UAE. The CT regime is effective from 1 June 2023 and accordingly, it has an income tax related impact on the financial statements for accounting periods beginning on or after 1 June 2023.

Decision No. 116 of 2022 (published in December 2022 and considered to be effective from 16 January 2023) specifies that taxable income not exceeding AED 375,000 would be subject to the 0% UAE CT rate, and taxable income exceeding AED 375,000 would be subject to the 9% UAE CT rate. With the publication of this Decision, the UAE CT Law is considered to be substantively enacted for the purposes of accounting for Income Taxes.

The UAE CT Law applied to the Group with effect from 1 January 2024. The MoF continues to issue supplemental Decisions of the Cabinet of Ministers of the UAE (Decisions) to further clarify certain aspects of the UAE CT Law. Such Decisions, and other interpretive guidance of the UAE Federal Tax Authority, are required to fully evaluate the impact of the UAE CT Law on the Group.

14 TAXES AND ZAKAT (continued)

The deferred tax liability relates to the initial recognition in respect of Purchase Price Allocation (PPA) adjustments recognised on the Group's consolidated statement of financial position and attributable to certain UAE-based Group entities. While the PPA adjustments relate to corporate transactions completed in prior accounting periods, the deferred tax liability arises due to the introduction of the UAE CT Law, and on the basis that the UAE-based entities to which those PPA adjustments are attributed should be subject to UAE CT in the future.

In addition to UAE CT, the Group's subsidiaries in the Kingdom of Saudi Arabia are subject to taxation. Income tax for the current period is provided on the basis of estimated taxable income computed by the Group using tax rates, enacted or substantially enacted at the reporting date, applicable in the respective countries in which the subsidiaries operate and any adjustment to tax in respect of previous periods.

During the period, the Group recognized a reversal of deferred tax liabilities amounting to AED 573 thousand (30 June 2025: AED 1,131 thousand), due to the unwinding of deferred taxation in relation to the PPA adjustment.

The Group calculates the period income tax expense using the tax rate that would be applicable to the expected total annual earnings. The major components of income tax expense in the interim condensed consolidated statement of profit or loss are:

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
Income taxes		
Current income tax and zakat expense	**20,913**	13,108
Deferred tax related to reversal of temporary differences	**(573)**	(1,131)
Income tax expense recognized in profit or loss	**20,340**	11,977

15 DISPOSAL GROUP

As at 30 June 2026 and 31 December 2025, the Group has classified Al Malaki Specialist Hospital as a disposal group held for sale based on the Board's decision to recover the investment through a sale transaction within twelve months from the reporting date rather than through continuing use. The subsidiary represents the entirety of the Group's healthcare services in the Kingdom of Bahrain. The results of the subsidiary for the period are presented below:

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
General selling and administrative expenses	**(1,753)**	(7,605)
Finance costs	-	(3,911)
Other income	-	32
LOSS FOR THE PERIOD	**(1,753)**	(11,484)

15 DISPOSAL GROUP (continued)

	30 June 2026 AED'000 (Unaudited)	*31 December 2025 AED'000 (Audited)*
Assets		
Property and equipment	**24,792**	24,792
Right-of-use assets	**8,664**	8,664
Inventories	**2,697**	2,697
Trade and other receivables, net	**2,441**	1,988
Due from related parties	**322**	322
Cash and banks	**7,622**	384
	46,538	38,847
Liabilities		
Accounts and other payables	**(17,031)**	(24,095)
Lease liabilities	**(17,749)**	(17,776)
Due to related parties	**(7,619)**	(8,456)
Contract liabilities	**(131)**	(131)
Other long-term payable	**(3,439)**	(3,439)
Provision for employees' end of service benefits	**(845)**	(949)
	(46,814)	(54,846)
Net assets directly associated with a discontinued operation	**(276)**	(15,999)

16 ALTERNATIVE PERFORMANCE MEASURES

Management considers the use of non-IFRS Alternative Performance Measures (APMs) to be key in understanding the Group's financial performance as well as assisting in forecasting the performance of future periods.

The presentation of APMs has limitations as analytical tools and should not be considered in isolation or as a substitute for related financial measures prepared in accordance with IFRS.

In presenting the APMs management adjusts for certain items that vary between periods and for which the adjustment facilitates comparability between periods.

A reconciliation of the APMs utilised to the most directly reconcilable line items in the consolidated statement of profit or loss is provided below and may differ from similarly titled measures used by other entities.

(a) Adjusted profit before Tax and Zakat

This APM represents the reported profit before Tax and Zakat from continuing operations adjusted for income/expense related to:

- Income from finance lease;
- transaction related costs;
- other one-off non-recurring items

(b) Adjusted profit

This APM represents adjusted profit before Tax and Zakat from continuing operations adjusted for Zakat and Income taxes.

16 ALTERNATIVE PERFORMANCE MEASURES (continued)

(c) Adjusted profit attributable to equity holders

This APM represents adjusted profit from continuing operations adjusted for non-controlling interest's share of income/expenses.

(d) Earnings before interest, tax, depreciation and amortisation (EBITDA)

This APM represents the reported profit before Tax and Zakat from continuing operations adjusted for income/expense related to:

- income from finance lease;
- depreciation and amortisation;
- purchase price amortisation of associates
- transaction related costs;
- finance costs and income;
- non-controlling interests;
- other one-off non-recurring items

(e) Adjusted earnings before interest, tax, depreciation and amortisation (EBITDA)

This APM represents the reported EBITDA adjusted for income/expenses related to:

- income from finance lease;
- transaction related costs;
- other one-off non-recurring items

(f) Adjusted profit from continuing and discontinued operations

This APM represents profit from continuing and discontinued operations adjusted for the following:

- income from finance lease;
- deferred taxes;
- impairment charges;
- transaction related costs;
- other one-off non-recurring items

(g) Reconciliation

The APMs and their reconciliations to the measures reported in the consolidated statement of profit or loss (continuing operations) are as follows:

16 ALTERNATIVE PERFORMANCE MEASURES (continued)

(g) Reconciliation (continued)

	Six months ended 30 June	
	2026	*2025*
	AED'000	*AED'000*
	(Unaudited)	*(Unaudited)*
CONTINUING OPERATIONS		
Profit before Tax and Zakat	**173,595**	116,666
Add/(deduct):		
Income from finance lease	-	(15,758)
Transaction related costs	**129**	463
One-off non-recurring items	-	(137)
Adjusted Profit before Tax and Zakat	**173,724**	101,234
Deduct:		
Tax and Zakat	**(20,340)**	(11,977)
Adjusted Profit	**153,384**	89,257
Deduct:		
Transaction related costs related to NCI	**(13)**	(50)
Non-controlling interests	**(50,831)**	(12,005)
Adjusted Profit attributable to Equity holders	**102,540**	77,202
Add/(deduct):		
Depreciation and amortisation	**57,154**	47,102
Purchase price amortisation of an associate	**1,500**	1,500
Tax and Zakat	**20,340**	11,977
Finance income	**(22,915)**	(7,425)
Finance costs	**17,035**	15,724
Non-controlling interests	**50,831**	12,005
Transaction related costs (Note 3)	**(129)**	(463)
Transaction related costs related to NCI	**13**	50
Income from finance lease	-	15,758
One-off non-recurring items	-	137
Earnings before interest, tax, depreciation and amortisation	**226,369**	173,567
Add/(deduct):		
Transaction related costs (Note 3)	**129**	463
Income from finance lease	-	(15,758)
One-off non-recurring items	-	(137)
Adjusted earnings before interest, tax, depreciation and amortisation	**226,498**	158,135
Profit for the period	**151,502**	93,205
Add/(deduct):		
Transaction related costs	**129**	463
Income from finance lease	-	(15,758)
One-off non-recurring items	-	(137)
Adjusted profit from continuing and discontinued operations	**151,631**	77,773

17 ACQUISITION OF NON-CONTROLLING INTERESTS

On 12 March 2026, CHG acquired an additional 9.50% interest in the voting shares of Sukoon, increasing the Company's effective ownership interest by 8.27%. Cash consideration of AED 29,670 thousand was paid to the non-controlling shareholder.

The acquisition of the additional interest has been accounted for as an equity transaction with a deemed acquisition date of 28 February 2026, assessed as the practicable effective date of acquisition. At the deemed acquisition date, the carrying value of the net assets of Sukoon (excluding goodwill on the original acquisition) was AED 363,964 thousand.

The following is a schedule of additional interest acquired in Sukoon:

	28 February 2026 AED'000
Carrying value of Sukoon at the deemed date of acquisition	**363,964**
Carrying value of the additional interest acquired in Sukoon (at 8.27%)	**30,102**
Cash consideration paid to the non-controlling shareholder	**(29,670)**
Difference recognised in equity*	**432**

*Management elected to account for the net difference of the transaction under 'Other reserves' in equity.

In June 2026, Amanat acquired the remaining 12.82% non-controlling interests in CHG, increasing the Company's effective ownership interest to 100% in CHG and its subsidiaries: Sukoon and CMRC. Cash consideration of AED 135,000 thousand was paid to the non-controlling shareholders.

The acquisition of the additional interest was accounted for as an equity transaction, with a deemed acquisition date of 01 June 2026, assessed as the most practicable effective date of acquisition. Management assessed that transactions occurring between the actual and deemed acquisition dates were not material.

The following is a schedule of additional interest acquired in CHG:

	31 May 2026 AED'000
Carrying value of the additional interest acquired in CHG (at 12.82%)	**148,971**
Cash consideration paid to the non-controlling shareholder	**(135,000)**
Difference recognised in equity*	**13,971**

*Management elected to account for the net difference of the transaction under 'Other reserves' in equity.

18 COMPARATIVE INFORMATION

The comparative information in Note 16, *Alternative Performance Measures*, have been restated to reflect the impact of 'Income from finance lease' as a result of the disposal of property under finance lease in the third quarter of 2025. This restatement impacted the previously reported amounts of 'Adjusted Profit before Tax and Zakat', 'Adjusted Profit', 'Adjusted Profit attributable to Equity holders', 'Adjusted earnings before interest, tax, depreciation and amortisation' and 'Adjusted profit from continuing and discontinued operations'.

In addition, certain comparative information within certain notes to the consolidated financial statements has been reclassified to conform to the current period presentation. These reclassifications did not affect the previously reported amounts in the primary financial statements and mainly relate to general, selling and administrative expenses.

19 GEOPOLITICAL DEVELOPMENTS

During the period, geopolitical tensions in the region have escalated, contributing to increased volatility in regional and global financial markets. Management is aware of these developments and continues to actively monitor its impact on operations and financial performance. Given the evolving nature of the situation, it is not currently possible to reliably estimate the potential financial impact, if any, on the Group's financial position and performance.

For further information visit: www.amanat.com

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