Q1 2026

Earnings Presentation

May 2026

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Contents

A Transformation Leader Across Healthcare and Insurance

Expanding our Footprint, Deepening our Market Leadership

UAE's Largest Healthcare Group

20+ Hospitals

c. 5,000 Licensed beds

UK's Largest Private Healthcare Group
Circle Health Group

50+ Hospitals

2,000+ Licensed beds

Largest Private Healthcare Group in Greece & Cyprus
Hellenic Healthcare Group

10+ Hospitals

1,600+ Licensed beds

UAE's Largest Health Insurer
Daman

3.4 Mn Members Insured (Healthcare)

56 Mn+ Annual Claims Processed (Healthcare)

World-Class Operations and Facilities, Fuelled by Focused Strategy and Platform Synergies

Care (Healthcare)

Hospitals

Diagnostics

Procurement

Technology

Cover (Insurance)

Health Insurance

Property & Casualty

Notes: PureHealth's investment in US publicly listed Ardent Health (ARDT) is classified as a minority equity investment (21%)

Q1 2026 Performance Highlights

Broad-based growth across core segments, with disciplined execution supporting resilient performance

Group Financial Results (YoY)

Revenue	AED 7.3 Bn +10% ▲
EBITDA	AED 1.2 Bn +5% ▲
Net Profit [1]	AED 415 Mn -18% ▼
EPS (LTM)	AED 0.17 +12% ▲

Care (Healthcare)

Hospitals Diagnostics Procurement Technology

Patient Interactions	2.9 Mn +18% ▲
Revenue	AED 5.2 Bn +11% ▲
EBITDA	AED 1.0 Bn +5% ▲

Cover (Insurance)

Health Insurance Property & Casualty

Gross Written Premium (GWP)	AED 3.8 Bn +6% ▲
Revenue	AED 2.0 Bn +9% ▲
Net Profit	AED 185 Mn +6% ▲

Notes: Patient Interactions includes UAE hospitals and clinics along with International. Care vertical also includes Eliminations. HHG consolidated from 1st October 2025.
[1] Net Profit was mainly impacted by the effect of regional geopolitical disruption and lease revisions based upon updated scale/scope

Operational & Strategic Highlights

Q1 2026 Key Operational Highlights

Driving strategic growth and value creation through transformation, operational efficiency, technology enablement and synergy delivery.

Care (Healthcare)

Partnership with Columbia HeartSource

SEHA partnered with **Columbia HeartSource** to establish an **Adult Cardiac Surgery** service line at **STMC** in **Al Ain**, expanding advanced cardiac care capacity.

Since launch, **49 cardiac surgeries** have been performed, demonstrating rapid operationalization of **high-acuity specialty** services.

SEHA Service and Capacity Expansion

SEHA capacity expansion included the **addition of specialist physicians** and incremental **bed capacity** across critical care, pediatric, medical, surgical, and long-term care units, alongside the launch of **new clinics** to support **geographic expansion** and **service enhancement**.

Efficiency gains were driven by **robotic and specialty expansion**, **improved OPD** and discharge workflows, increased **day-case conversion**, and ongoing **OR optimization.**

SSMC launched GCC first - EndoFLIP™ 300 System

SSMC became the **first center in the GCC** to implement the **EndoFLIP™ 300 system**, completing **40 cases to date**.

This **advanced diagnostic technology** enables real-time assessment of upper digestive disorders, improving precision during endoscopy and strengthening SSMC's **GI Motility Service**, supporting accurate clinical decision-making.

Cover (Insurance)

Property & Casualty Business Update

Daman's expansion into Property & Casualty (P&C) is executing strongly, with all P&C lines fully operational and demonstrating early commercial traction.

Market uptake has been encouraging, reflecting growing confidence in the Daman brand and underwriting capability. The P&C portfolio has begun operations and have already underwritten c.**AED 21 million in Q1'26.**

Q1 2026 Key Operational Highlights

Driving strategic growth and value creation through transformation, operational efficiency, technology enablement and synergy delivery.

Care (Healthcare)

Circle Health – Capacity and Service Expansion

Circle continued to expand hospital capacity and services during the quarter, including the addition of **new consulting rooms** at **The Park Hospital**, increasing primary care and supporting higher elective throughput.

Added a **Da Vinci 5 robotic surgical system**, becoming the **first UK private hospital group to adopt Intuitive' s latest platform**, strengthening specialist capacity.

Hellenic Healthcare – Bolt-on Acquisition

The bolt-on acquisition of EVANGELISMOS Hospital, completed at the end of Q4 2025, expanded the Group's footprint in Cyprus. Its integration in Q1 2026 added 69 beds and supported over 12,000 additional cases, strengthening operational scale and capacity.

PureLab - Operational Excellence & Digital Enablement

PureLab deployed **FarEye platform**, an **AI-powered, SaaS logistics management system**, across the UAE to digitize multi-emirate logistics operations.

PureLab advanced multiple initiatives to strengthen **diagnostics logistics and improve turnaround times.**

Advancing Operational Synergies, AI and Automation

PureCS expanded delivery of IT services to **Circle UK** and **Hellenic Healthcare Group in Greece and Cyprus,** while actively supporting both organizations in shaping and executing their **digital transformation strategies**.

Launched Raptor, a proprietary AI Cyber security platform operating as an autonomous security operations center, enabling AI-driven threat identification and triage, built on the **Group's AI Factory**

Continued Progress on Bolt-on M&A Strategy

Service and Capacity Expansion

Buy and Build via Bolt-on Acquisitions

Fairfield Independent Hospital, UK

Evangelismos Hospital, Cyprus

Integration of EVANGELISMOS Hospital, expanding HHG's footprint in Cyprus and establishing a presence in Paphos

Added **69 beds** and over **12k cases** this quarter, expanded the service offering through **highly specialized pediatric surgery** and broader specialty capabilities

Supports greater scale through market consolidation, enabling synergies and cost optimisation across Cypriot operations

Builds on the Group's bolt-on M&A momentum, following the acquisitions of Fairfield Independent Hospital and Meriden Hospital Advanced Imaging Centre in the UK

Advancing AI, Digital Platforms and Technology Enablement

AI & Platform Innovation

AI as Strategic Value Lever

- **120+ AI use cases** identified across the Group, targeting growth, efficiency and experience
- Use cases span care delivery, payers, shared services, enterprise agents, cybersecurity and core AI infrastructure

The Enablers

- **AI Factory**: on-premise platform enabling development, deployment and scaling of AI use cases
- **Enterprise data foundation**: Layered data processing on the AI factory, unifying Group data into a trusted, connected, AI-ready asset

Raptor – Proprietary AI-Driven Cybersecurity Platform

- **Proprietary AI IP platform** automating **Level 1 cybersecurity monitoring and response**
- **10+ AI agents live**, covering c.20% of frontline cyber workload with human oversight
- **Impact**: faster response times, lower alert fatigue and improved analyst productivity

PureNet Pulse AI – Digital Health Platform

- **PureNet**: DHaaS* platform integrating and standardising digital healthcare systems across the ecosystem
- **Pulse AI**: real-time AI monitoring across platform interfaces, improving visibility into system health, performance and failures
- **Impact:** reduced **mean time to detect** and **mean time to resolve** issues, enabling proactive intervention and supporting continuity of care

Daman – IT Developments

- **Health Insurance Platform (HIP):** next-generation platform replacing legacy systems, improving efficiency and enabling AI capabilities
- **AI Document Intelligence: processes 60m+ documents** annually, reducing turnaround time from days to minutes
- **P&C Core Platform**: custom-built solution integrated with government and banking systems, supporting faster launch, operational readiness and scale

*Digital Health as a Service

Current Environment Update

Proactive Risk Management with Contained Exposure

Base case reflects near-term pressure with defined mitigation levers and improving visibility.

Implemented Actions

Governance & System Coordination

- **SEHA, as a strategic national asset,** delivered frontline clinical response during regional disruption, while maintaining **30–40%** surge capacity and ensuring uninterrupted care across Outpatient, Inpatient, Emergency, and Surgical services
- **Rapidly activated enhanced governance and coordination structures** in close alignment with Department Of Health and national health authorities

Supply Chain & Procurement Resilience

- **Built strategic inventory** for critical pharmaceuticals and medical supplies
- **Redistributed critical supplies** across hospitals and facilities to strengthen resilience where needed most
- **Diversified suppliers and enhanced procurement flexibility** to ensure continuity of care

Operational Continuity & Capacity Management

- **Maintained full continuity of care across the network** throughout the disruption
- **Optimized capacity, patient flow and workforce deployment in real time** to preserve readiness for emergency demand and maintain service levels

Agility and system-level coordination of a critical UAE healthcare platform, reinforcing resilience beyond business-as-usual continuity, and further strengthening our ability to leverage supply chains, clinical expertise and talent across the UK, Greece and Cyprus.

Resilient Performance with Structural Downside Protection

Limited direct impact at the Group level, supported by geographic diversification, a resilient insurance business, a stable Emirati patient base, and a strong balance sheet.

Geographic Diversification

- **International footprint (UK, Greece and Cyprus) mitigates direct exposure** to regional disruption
- Diversified footprint supports **earnings stability across cycles**

34% International Revenue (Q1'26)

Patient Base

- **Higher mix of Emirati patient base** underpins **strong foundational demand**

60%+ Emirati Patient Mix (by revenue in Q1'26)

Insurance / Payer mix

- Insurance-led model provides **structural downside protection**
- **Mandatory coverage** ensures high revenue visibility and cash flow resilience

45% Insurance-backed Profit (Q1'26)

Balance Sheet & Liquidity

- **Strong balance sheet** and cash position support **resilience** through current environment
- **No stress on core operations or strategic priorities;** ample liquidity to absorb volatility
- Disciplined leverage and funding position support a **resilient financial profile**

AED 4.7bn Cash & bank balances (Q1'26)

Structurally defensive business model with built-in hedges; current environment impact remains limited

Strategy Execution on Track; Synergies and Diversification Reinforce Resilience

Execution momentum continues, with synergies and diversification reinforcing resilience in the current environment

UAE Care (Healthcare)

Expand Access and Capture Demand

Broaden patient reach, capacity and referral capture across the network

Service Complexity & Clinical Partnerships

Grow higher-acuity services and deepen clinical partnerships to improve case mix

Technology-Enabled Operational Excellence

Improve productivity, standardisation and care delivery through digital enablement

UAE Cover (Insurance)

Strengthen the Core Insurance Platform

Enhance underwriting, retention and scale across the health insurance platform

Diversify Earnings & Reduce Risk Concentration

Expand P&C and new verticals, progressing toward a multi-line model

Enable Growth Through Technology & Partnerships

Leverage AI, digital infrastructure and partnerships to improve efficiency and scale

International

Drive Value Through Integration & Synergies

Drive value creation through integration, standardisation and synergy delivery across clinical, digital and procurement

Strengthen Governance & Operating Model

Embed consistent governance, operating discipline and performance management across markets

Build Scaled International Platforms

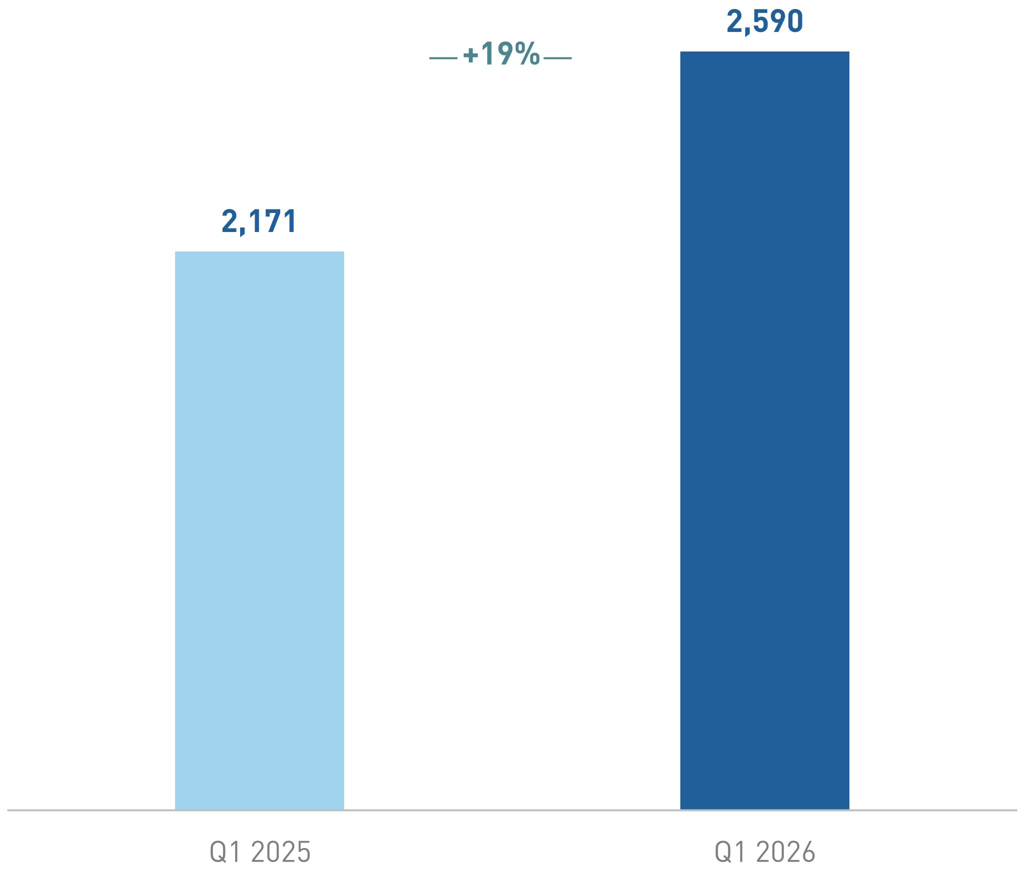
Pursue targeted expansion across selected markets through a focused buy-and-build strategy

Segment Review

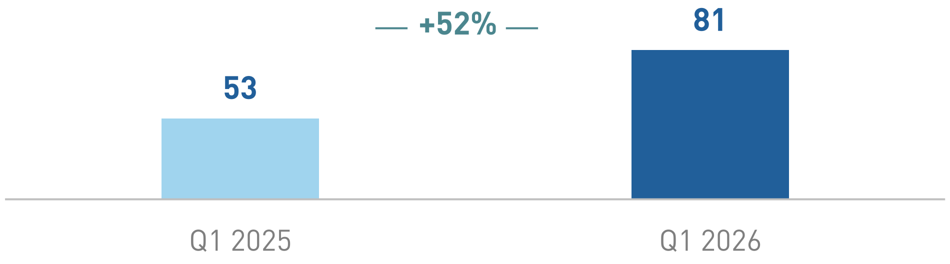
Care: Broad-Based Volume Growth

Healthcare

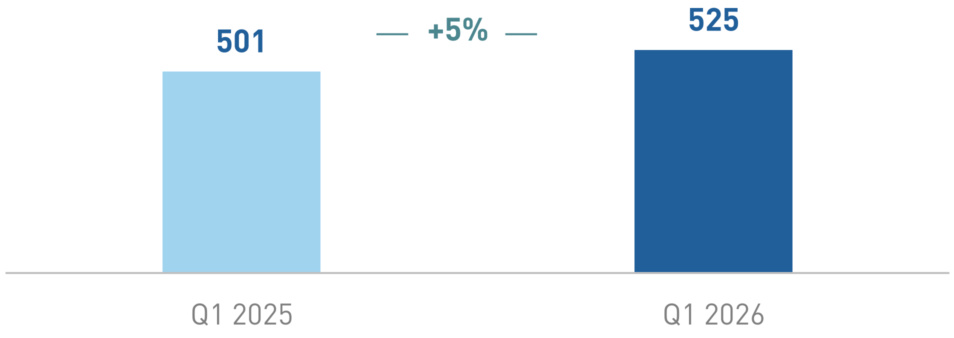
Outpatient Volumes
(in Thousands)



Inpatient Volumes
(in Thousands)



Radiology Volumes
(in Thousands)

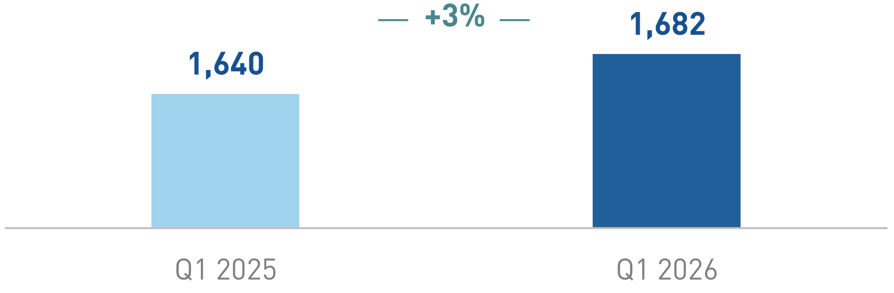


Notes: Care vertical includes Hospitals, Diagnostic, Procurement, Technology and Eliminations. Outpatient and Inpatient volumes includes UAE hospitals and clinics along with UK hospitals. HHG volumes are included within OP & IP in Q1'26

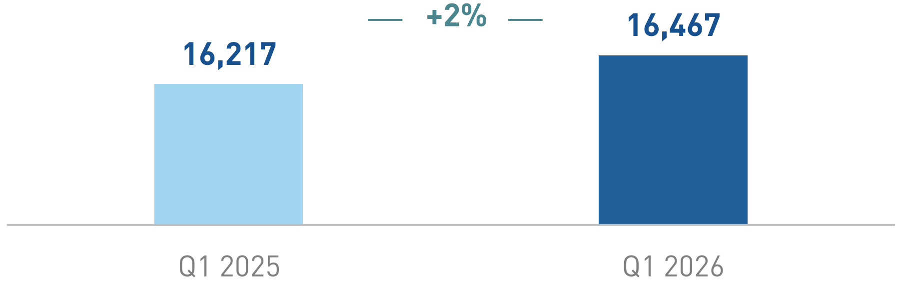
UAE Care: Resilient Volume Growth Across Key Metrics Amid Geopolitical Disruption

Healthcare

Outpatient Volumes
(in Thousands)



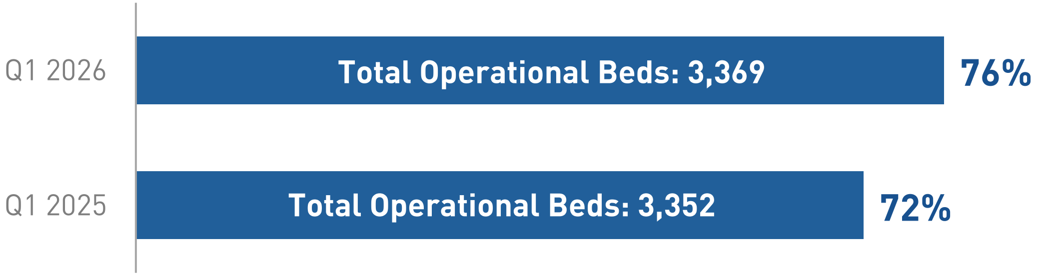
Surgeries Volumes



Inpatient Volumes
(in Thousands)

Bed Occupancy
(%, Operational Beds)

Total of c.**5,000 licensed beds** within the UAE, indicating ample capacity for future growth

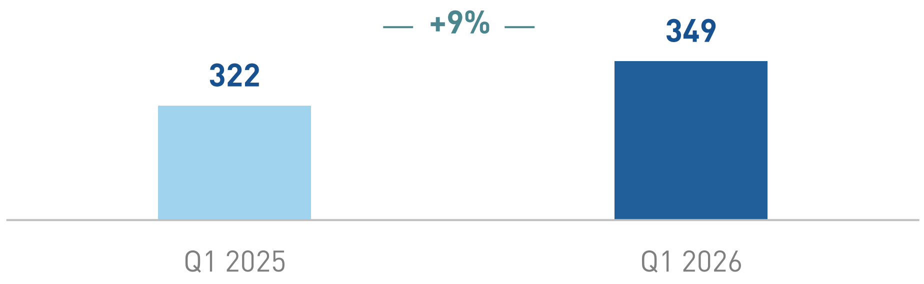


Notes: Care vertical includes Hospitals, Diagnostic, Procurement, Technology and Eliminations. Outpatient and Inpatient volumes includes UAE hospitals and clinics.

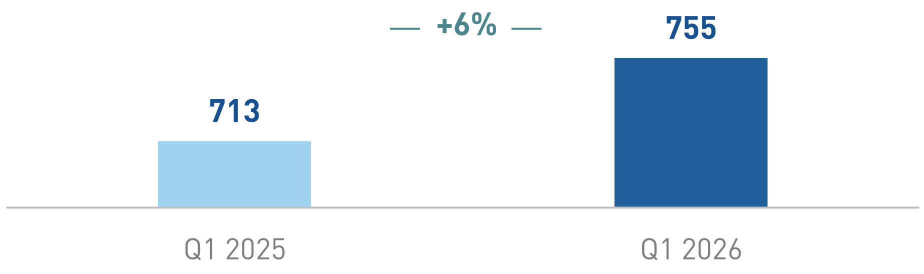
UAE Care: Sustained Volume Growth Across Key Activity Metrics

Healthcare

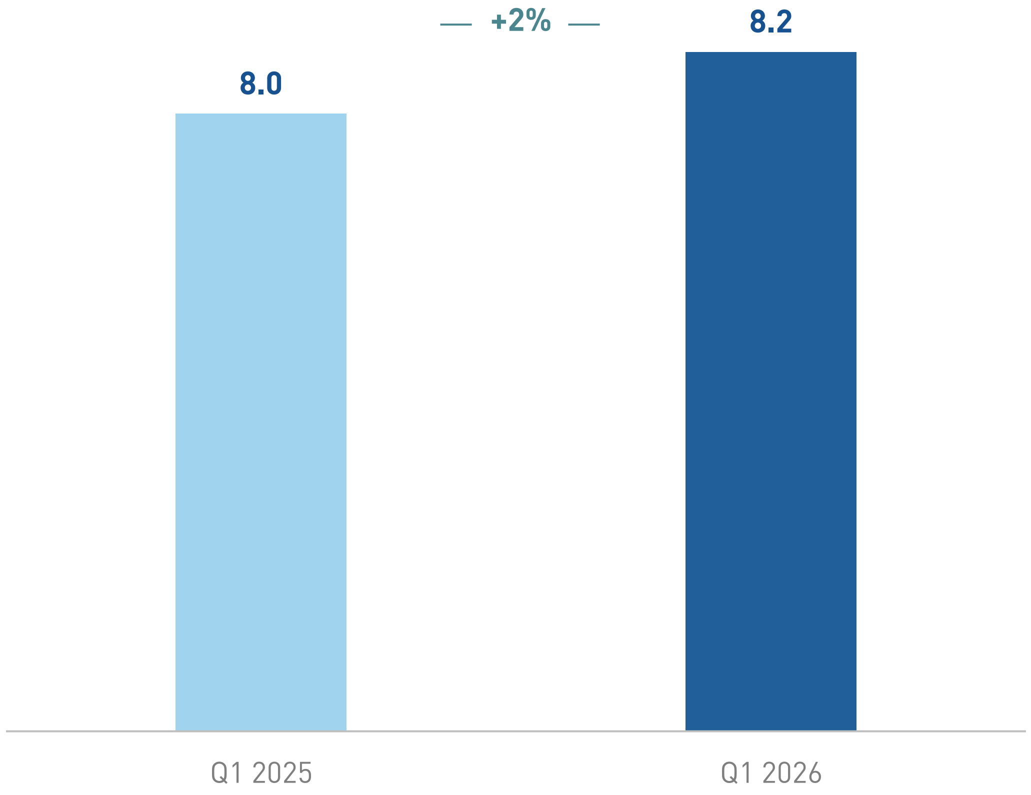
UAE Radiology Volumes
(in Thousands)



UAE Prescriptions Dispensed
(in Thousands)



UAE Lab Volumes
(in Millions)



Notes: Care vertical includes Hospitals, Diagnostic, Procurement, Technology and Eliminations

Upfront Capacity and Service Investments Driving Near-Term Margin Pressure

Upfront investments in capacity and services, with margins expected to normalize as utilization scales.

Physician Ramp-Up to Enable Service and Capacity Expansion

SEHA added 200+ physicians in the past six months, including around 100 in Q1'26 alone, to support new clinics, expanded services, and higher-acuity care across the network

Capacity Expansion to Support Growing Demand and High-Acuity Care

SEHA added 100+ beds over the past six months across acute and core clinical services, expanding capacity to absorb higher demand and improve access to complex care as utilization builds

Geographic / Service Expansion to Drive Long-Term Volume Growth

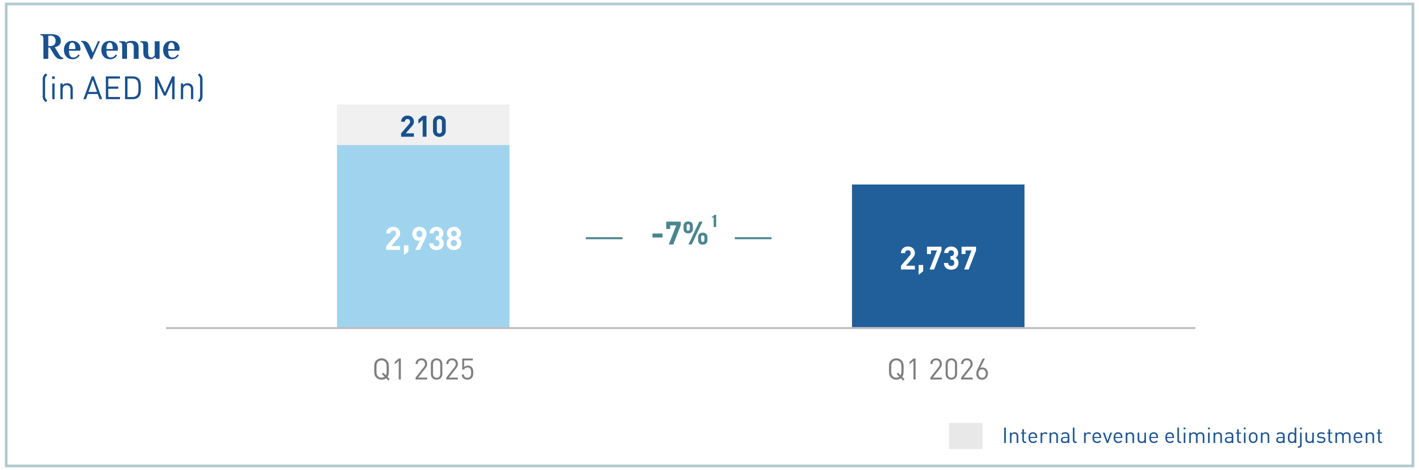
Seven outpatient clinics were launched in Q1'26, combining geographic expansion with service additions across existing facilities to support outpatient and referral growth

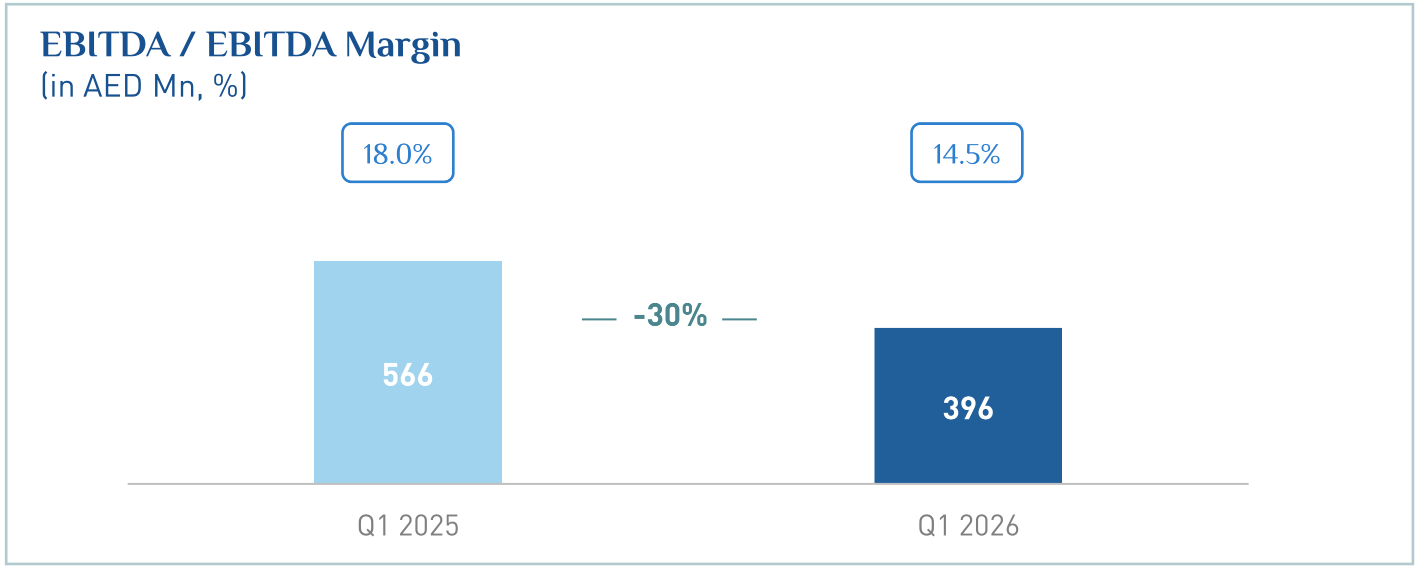
Urgent Care Service Expansion through 24/7 Coverage

24-hour urgent care services were launched across 13 clinics over the past six months, improving access and relieving pressure on emergency departments. This required full staffing coverage from day one, leading to upfront cost absorption ahead of demand ramp-up.

UAE Care: Performance Reflecting Regional Disruption and Regulatory Headwinds

Healthcare





Commentary

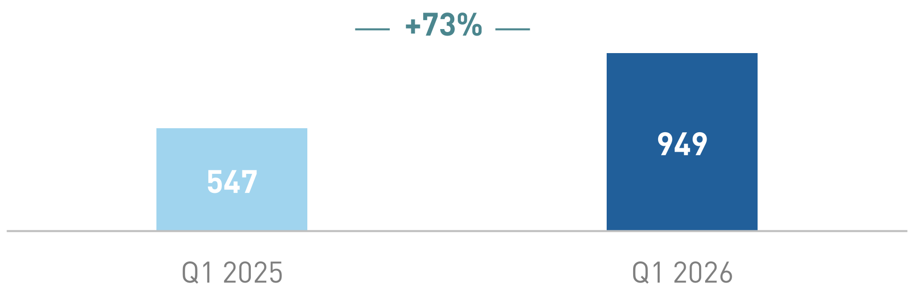
- **Reported Q1 2026 year-on-year revenue performance was impacted by regulatory changes,** primarily the Introduction of Unified Purchasing Program (UPP) from 1 May 2025, which changed the recognition of pharmacy revenues relating to government mandated programs on a net margin basis.
- Furthermore, Q1 2026 revenue reflects the ongoing impact of an internal revenue elimination adjustment initiated in Q4 2025.
- **The segment also experienced headwinds** from other regulatory changes, which impacted patient eligibility for services.
- Additionally, **regional geopolitical developments** in March weighed on patient volumes, while the cost base remained largely fixed, creating short-term pressure on margins.

[1] Revenue growth rate is excluding internal revenue elimination adjustment. On reported basis UAE care generated 3.1bn in Q'1 25 and 2.7bn in Q'1 26.

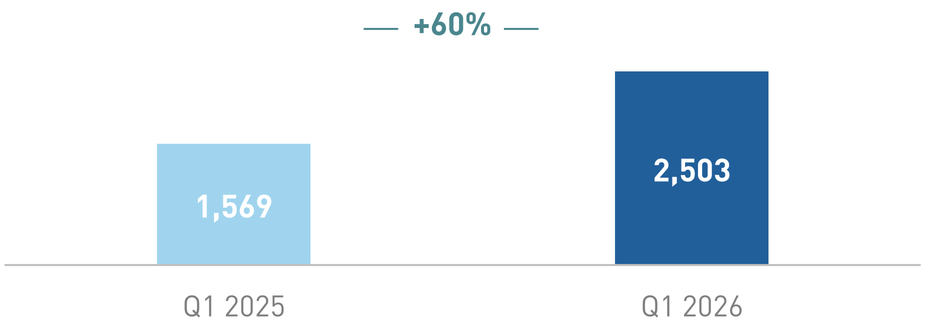
International Care: Delivering Value-Accretive Growth with High Margins

Healthcare

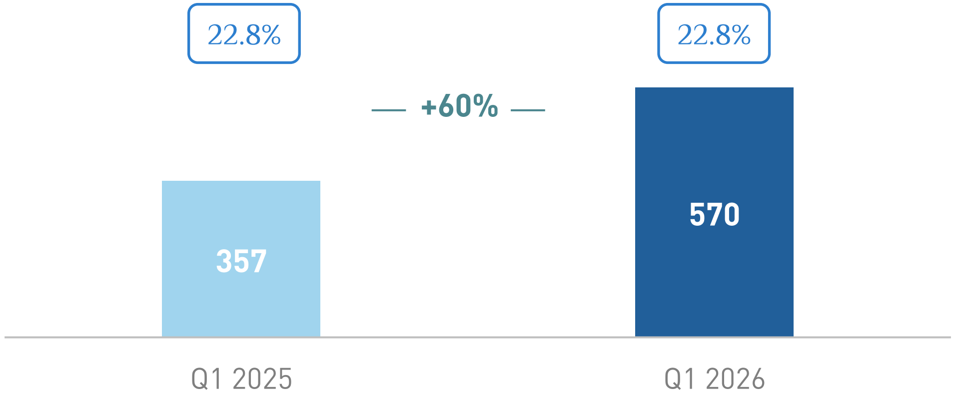
Total Patient Interactions[1]
(in Thousands)



Revenue
(in AED Mn)



EBITDA / Margin
(in AED Mn, %)



Commentary

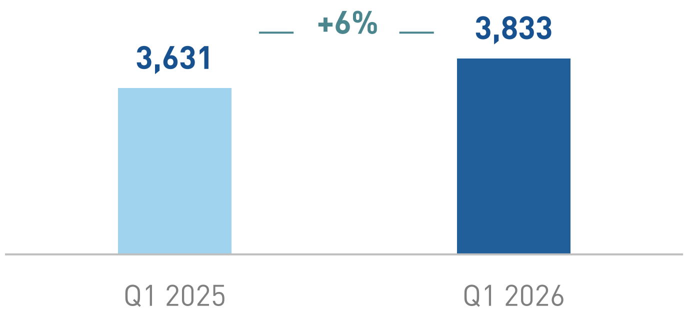
- **International Care delivered strong Q1 2026 growth and profitability**, supporting diversification strategy through solid contributions from Circle and HHG.
- **Patient interactions rose 73% to 949k**, while revenue increased 60% to AED 2.5bn.
- **Circle revenue grew 9.5%,** supported by a shift toward higher-acuity, more complex inpatient cases, with stable EBITDA margin despite c. AED 15mn headwind from National Insurance Contribution changes
- **HHG patient volumes increased 9% year-on-year**, led by outpatient growth.
- **EBITDA rose 60% to AED 570mn, with margin stable at 22.8%.**

[1] Includes Outpatient, Inpatient and Day Cases. HHG is consolidated from 1st October 2025.

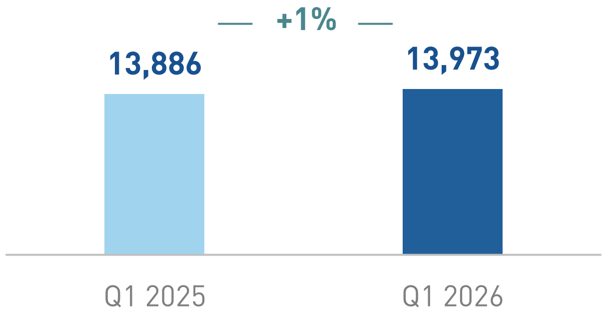
Cover: Resilient Performance

Insurance

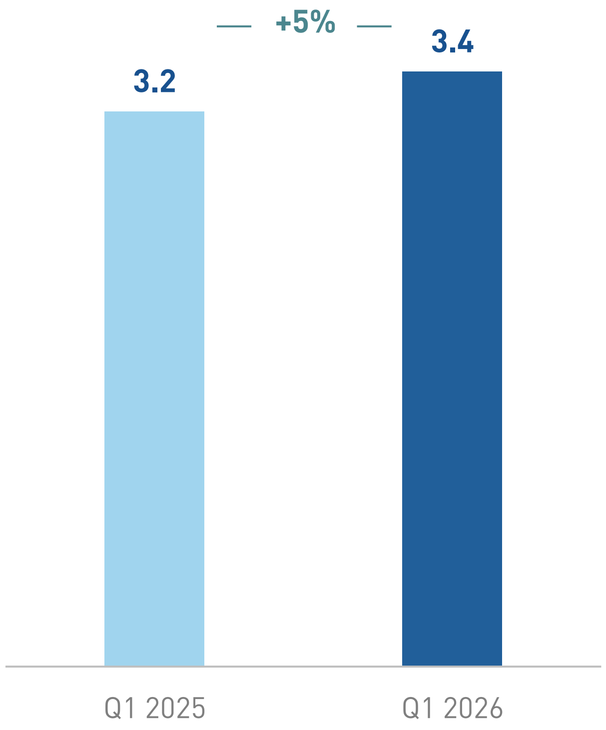
Gross Written Premium
(in AED M)



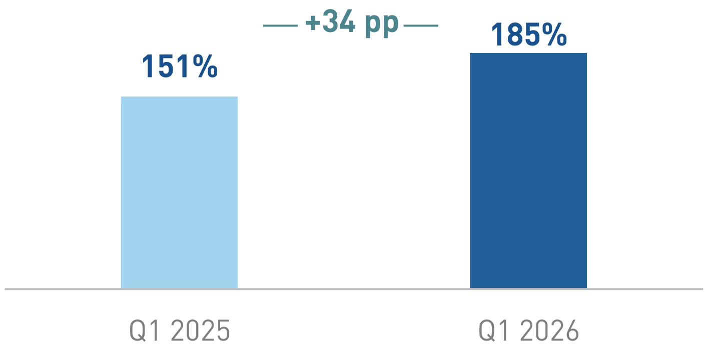
Claims Processed
(in Thousands)



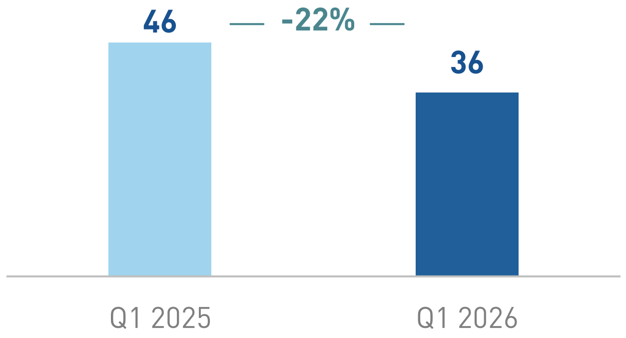
Members Insured
(in Millions)



Solvency Ratio %



Investment Income
(in AED M)



Financial Review

Group: Robust Revenue Growth Trajectory with Resilient EBITDA

AED Mn	Q1 2025	Q1 2026	Δ%
Revenue	6,581	**7,262**	+10.4%
EBITDA	1,133	**1,187**	+4.8%
Margin	*17.2%*	*16.3%*	*-0.9pp.*
Profit before tax	561	**457**	-18.5%
Margin	*8.5%*	*6.3%*	*-2.2pp.*
Net Profit	505	**415**	-17.9%
Margin	*7.7%*	*5.7%*	*-2.0pp*

Commentary

- **Group Revenue increased 10.4% YoY to AED 7.3bn in Q1 2026,** supported by the full-quarter consolidation of Hellenic Healthcare Group, which contributed AED 785mn in the quarter.
- **Group EBITDA rose 4.8% YoY to AED 1.2bn,** supported by contributions from International Care and UAE Cover, partly offset by the impact on UAE Care from regional geopolitical disruption and regulatory changes.
- **Group Net Profit declined 17.9% YoY**, reflecting the pressures on UAE Care along with lease revisions based upon updated scope.

Care: Revenue & EBITDA Growth Supported by Capacity Expansion and International

Healthcare

AED Mn	Q1 2025	**Q1 2026**	Δ%
Revenue	4,717	**5,240**	+11.1%
EBITDA	923	**966**	+4.6%
Margin	*19.6%*	*18.4%*	*-1.2pp*
Profit before tax	365	**251**	-31.2%
Margin	*7.7%*	*4.8%*	*-2.9pp.*
Net Profit	331	**230**	-30.4%
Margin	*7.0%*	*4.4%*	*-2.6pp*

Commentary

- **Care revenue increased** 11.1% YoY to AED 5.2bn in Q1 2026, largely **supported by international operations**.
- **Patient activity was higher across the Care vertical** (both UAE & international), reflecting ongoing service and capacity expansion.
- **EBITDA increased 4.6% YoY to AED 966mn**, supported by the incremental contribution from newly consolidated international assets.
- **Net Profit declined 30.4% YoY,** primarily reflecting the impact on UAE Care from regional geopolitical disruptions, regulatory changes and lease revisions based upon updated scale/scope

Note: Care includes Hospitals, Diagnostic, Procurement and Technology and Eliminations and Adjustments.

Cover: Sustained Revenue Growth with Resilient Earnings

Insurance

AED Mn	Q1 2025	Q1 2026	Δ%
Revenue	1,864	**2,022**	+8.5%
EBITDA	210	**221**	+5.2%
Margin	*11.3%*	*10.9%*	*-0.4pp*
Profit before tax	195	**206**	+5.3%
Margin	*10.5%*	*10.2%*	*-0.3pp*
Net Profit	174	**185**	+5.8%
Margin	*9.4%*	*9.1%*	*-0.3pp*

Commentary

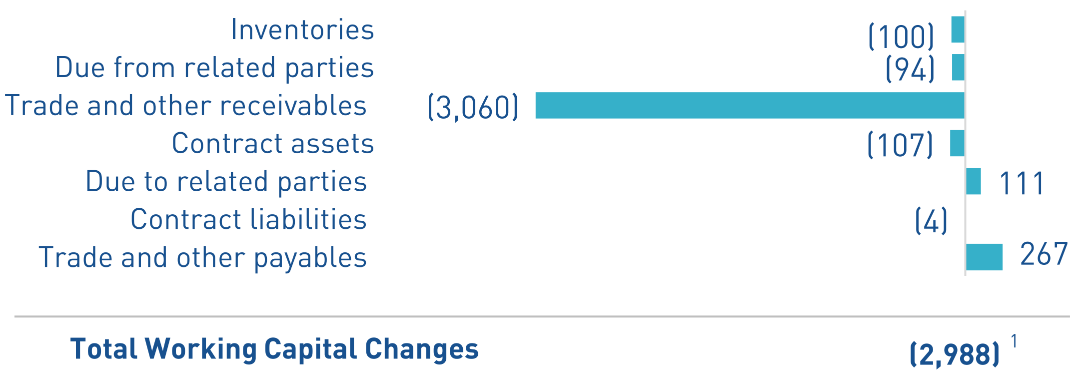
- **Q1 2026 revenue increased 8.5% YoY to AED 2.0bn**, supported by gross written premium of AED 3.8bn, up 5.6% YoY, driven by strong renewals, disciplined pricing and steady new business growth.
- **Daman's diversification into Property and Casualty (P&C)** lines of business is well underway in Q1, supported by solid early traction since launch. All lines of business are now active and gaining momentum, with encouraging market response.
- **EBITDA increased 5.2% YoY to AED 221mn**, with margins remaining broadly stable at 10.9%, reflecting continued underwriting discipline and cost control.
- **Profit before tax rose 5.3% YoY to AED 206mn, while net profit increased 5.8% YoY to AED 185mn**, supported by consistent operating performance.

Working Capital Discipline and Growth Investment

AED Mn	Q1 2025	Q1 2026
EBITDA	1,133	1,187
Change in Net Working Capital[1]	(3,300)	(2,988)
Other operating activities	1,313	641
Maintenance CAPEX	(75)	(85)
Growth CAPEX	(46)	(107)
Adj. Free Cash Flow [2]	(976)	(1,352)
Adj. Free Cash Flow to EBITDA	**-86%**	**-114%**

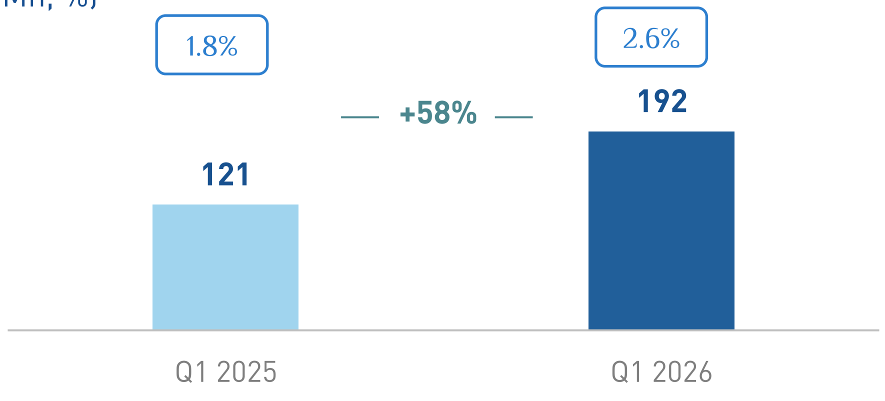
Working Capital Changes

(in AED Mn)



Total Capex / % of Revenues

(in AED Mn, %)



Commentary

- **Working capital management improved YoY**, despite the integration of Hellenic Healthcare Group, reflecting tighter control over receivables, payables and inventory.
- **Growth capex increased in line with the Group's investment in capacity expansion**, service enhancement and strategic development across local and international operations.
- **The reduction in other operating activities** was mainly driven by movements in restricted cash and insurance contract liabilities, which are cyclical in nature.
- **Adjusted free cash flow reflects continued investment behind growth priorities** while maintaining disciplined capital allocation.

[1] Working capital does not include insurance contract liabilities, reinsurance contract assets, other liabilities and restricted cash
[2] Adj. FCF is the sum of cash flow from operations and the capex additions incurred for PPE and intangibles

Strong Financial Position Supporting Strategic, Value-Driven Investments

Total Assets (AED Bn)

57.3

▲ +1% year-to-date

Cash & Bank Balance (AED Bn)

4.7

▼ -38% year-to-date

Net Debt / EBITDA

2.9x

Post IFRS 16

Total Liabilities (AED Bn)

38.8

▲ +1% year-to-date

Total Lease Liabilities (AED Bn)

14.8

▲ -1% year-to-date

Total Non-Lease Liabilities (AED Bn)

23.9

▲ +2% year-to-date

Total Bank Debt (AED Bn)

3.3

▲ +2% year-to-date

Net Debt (AED Bn)

14.1

▲ +19% year-to-date

Commentary

- **The balance sheet remains solid**, with total assets of AED 57.3bn, supporting the Group's strategic priorities and ongoing investment agenda.
- **Cash and bank balances of AED 4.7bn provide strong liquidity** to support operational requirements.
- **Net debt increased to AED 14.1bn**, primarily driven by lower Cash and cash equivalent balance compared with Dec 2025, reflecting cyclical working capital movements.
- **Net debt / EBITDA was 2.9x** on a post-IFRS 16 basis, reflecting a **prudent leverage profile** following recent acquisitions and continued capital deployment.
- **The Group remains well positioned to pursue value-accretive growth opportunities**, supported by disciplined capital management and a resilient financial structure.

Note – All line items are compared against the previous reporting period

Balanced Approach to Capital Allocation Driving Long-Term Value Creation

Shareholder Returns

Disciplined Capital Return Policy[1]

Target annual cash payout of

30% of Distributable Net Profit

- Residual dividend policy targeting annual cash payout of **30%** of **distributable net profit**
- Balancing sustainable shareholder returns with **long-term growth and capital requirements**
- Lower payout may be recommended to preserve **flexibility** and support **value creation**
- At the 2026 AGM, shareholders approved FY2025 cash dividends of **AED 600.6mn**, to be paid in two equal instalments.
  - 1st Installment - On or before 2nd May 2026
  - 2nd installment - On or before 31st Aug 2026

Inorganic Growth

Clear Strategy to Drive Value Accretive M&A

- Pursuing disciplined M&A and bolt-on acquisitions to enhance the platform
- Selective international expansion in priority growth markets
- Clear financial benchmarks, prioritizing sustainable value creation

Organic Growth

Investing in Our Core Strengths

- Targeted investments in high-margin, complex medical capabilities and building Centres of Excellence
- Enhancing operational efficiency through technology, AI and process improvements
- Building digital platforms and customer focused solutions

[1]Dividend payout is subject to financial performance, cash flow generation, distributable reserves, leverage considerations, investments in long-term growth (incl M&A), and applicable legal and regulatory requirements. Subject to Board recommendation and shareholder approval.

Outlook & Guidance

Medium-Term Strategic and Financial Targets

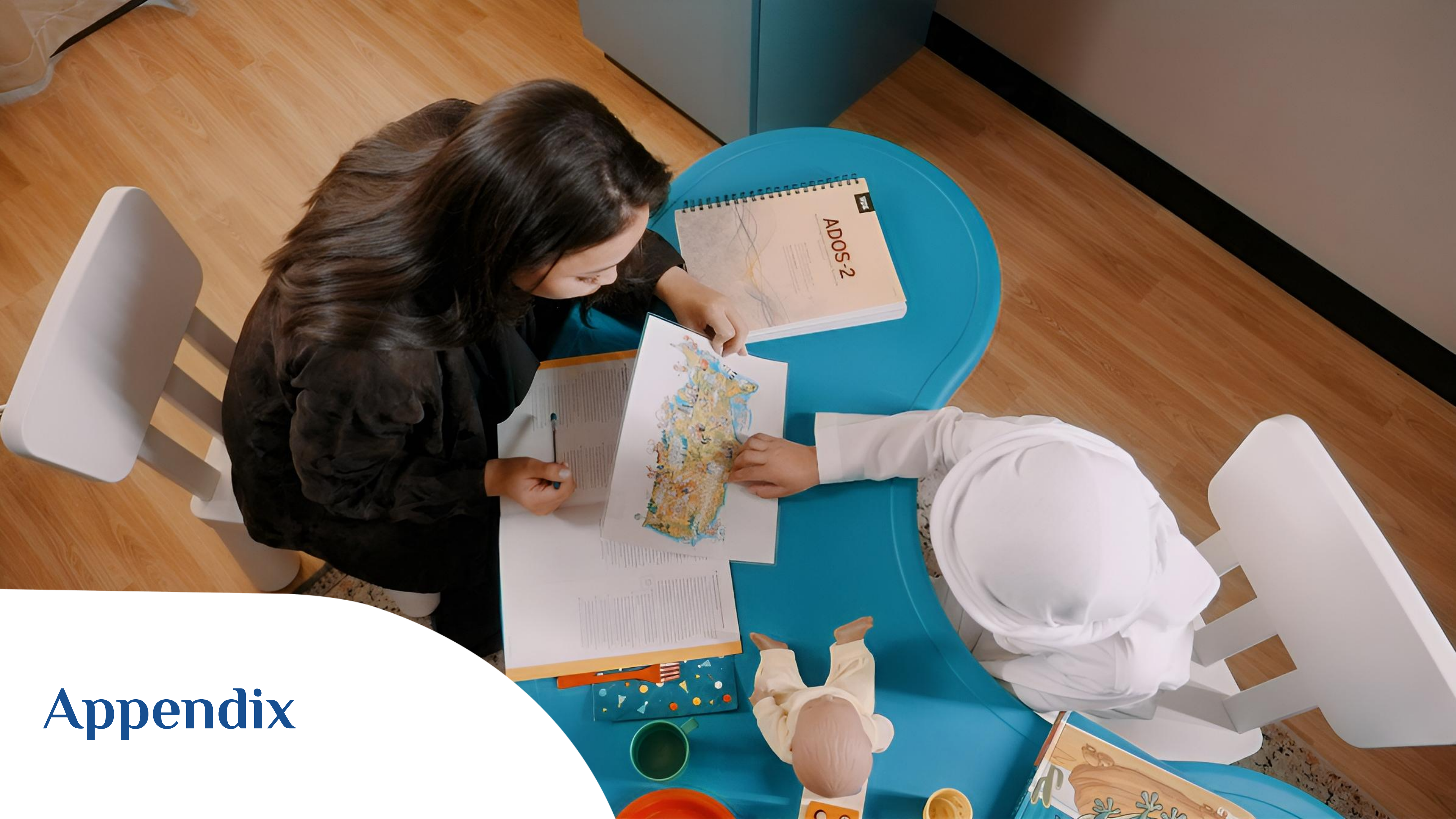
Medium-term targets remain unchanged, supported by resilient execution and confidence in the Group's growth outlook

	Revenue Growth	International Revenue Share [1]	Care: EBITDA Margin	CAPEX as % of Revenue	Net Debt [2] / EBITDA	Dividend Payout Ratio
Q1 2026	**+10.4%**	**34.5%**	**18.4%**	**2.6%**	**2.9x**	**n.a**
Medium-Term Targets (2026-2029)	Mid-to-High Teens *(including M&A)*	c. 50%	Low 20s	<5%	3.0x	30%

Medium-term performance expectations, following FY 2025 results

Medium-term target applicable specifically to Healthcare and in view of continued Group-wide M&A activity

[1] Share of international business as % of revenue, after intercompany eliminations
[2] Net Debt includes lease liabilities, adjusted for restricted cash items



Appendix

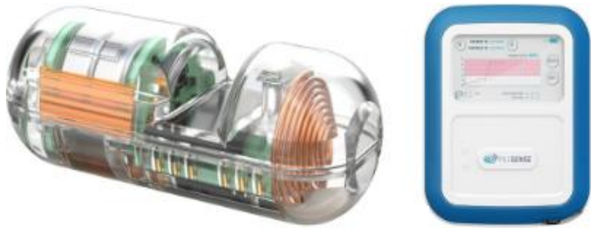
PureHealth's Contribution to Healthcare in UAE

PureHealth has become the first healthcare provider in the UAE to deploy PillSense, a groundbreaking, non-invasive, ingestible diagnostic system used for the rapid detection of upper gastrointestinal (GI) bleeding that dramatically reduces unnecessary endoscopies and improves patient outcomes.

86%
Unnecessary Endoscopies Avoided (Trial results)

<10 min
Time to Diagnostic Result (Trial results)

1st
Deployment in UAE



Technology Development

- **First-in-UAE** Ingestible diagnostic approved by MoHAP, DoH and the FDA
- **Deployment Roadmap:** Expanding across PureHealth hospitals in Abu Dhabi and the northern emirates following a successful pilot at SSMC.
- **Standardised Emergency Pathways:** Embedding advanced diagnostics into emergency care workflows
- **Alignment with Digital Strategy:** Aligns with PureHealth's digital and AI strategy for data-driven emergency care pathways

Clinical & Strategic Impact

- **86% reduction in unnecessary urgent endoscopies** during the SSMC pilot, exceeding international benchmarks
- **Rapid Triage Capability:** Capsules detect active bleeding using light absorption and wirelessly transmit results in under ten minutes
- **Improved Patient Experience:** Faster, more accurate clinical decisions reduce unnecessary invasive procedures.
- **Optimize Resource utilization:** Evidence-based triage optimises resource utilisation, freeing capacity for higher-acuity interventions

Overview of Our Integrated Portfolio of Healthcare Assets

Care (Healthcare) | **Cover** (Insurance)

Hospitals	Diagnostics	Procurement	Technology	Health and P&C
SEHA, SEHA Clinics, The Life Corner, SSMC Sheikh Shakhbout Medical City, The Medical Office, Sakina, NRC, Circle Health Group, HHG Hellenic Healthcare Group	PURELAB	Rafed, One Health	PURECS, TALENTONE	Daman

Q1 2026 Segment Value & Contribution in %[1]

	Hospitals	Diagnostics	Procurement	Technology	Health and P&C
Revenue	AED 5,516 Mn **(60%)**	AED 281 Mn **(3%)**	AED 1,193 Mn **(13%)**	AED 203 Mn **(2%)**	AED 2,022 Mn **(22%)**
EBITDA	AED 847 Mn **(69%)**	AED 69 Mn **(6%)**	AED 55 Mn **(4%)**	AED 41 Mn **(3%)**	AED 221 Mn **(18%)**
Net Profit	AED 193 Mn **(38%)**	AED 50 Mn **(10%)**	AED 47 Mn **(9%)**	AED 29 Mn **(6%)**	AED 185 Mn **(37%)**
Total assets	AED 57.3 Bn **(75%)**	AED 3.4 Bn **(4%)**	AED 4.3 Bn **(6%)**	AED 1.0 Bn **(1%)**	AED 10.9 Bn **(14%)**

[1] As per segment note of financials

Breakthrough Complex Care with Strong Clinical Performance

SEHA

SSMC

Transplants

4 Liver and 35 Kidney Transplants carried out in 2026 with a total of 830 Kidney Transplants and 37 Liver Transplants since inception

Robotic-Assisted Medial Arcuate Ligament Release – 1st in UAE

SSMC successfully performed the UAE's first robotic-assisted medial arcuate ligament release, a highly complex vascular procedure. Robotic precision enabled enhanced visualization, surgical control, and safer dissection

Granulosa cell ovarian tumor removal

A patient with recurrent ovarian granulosa cell carcinoma underwent extensive radical debulking, including splenectomy, rectosigmoid resection with ileostomy, and diaphragmatic disease clearance. Complete macroscopic tumor removal was achieved,

Globus Medical platform – Spine Surgeries

SSMC performs first robotic-assisted spine surgeries, strengthening precision-led, minimally invasive spine care.

Selective Dorsal Rhizotomy (SDR)

SEHA in collaboration with Cincinnati Children's team successfully performed selective dorsal rhizotomy surgeries locally for the first time, eliminating the need for overseas referrals and significantly expanding in-house capability for complex pediatric neurosurgical and rehabilitation-focused care.

Multiple "Firsts" in Interventional Oncology

SEHA delivered multiple system-wide firsts in interventional oncology, including cryoablation with cement augmentation, sacroplasty, and spinal radiofrequency ablation for metastatic disease, advancing minimally invasive pain control, structural stabilization, and high-complexity cancer care.

Advanced Fetal Laser Therapy

Advanced fetal laser therapy for twin-to-twin transfusion syndrome was successfully performed, reinforcing SEHA's leadership in highly specialized maternal-fetal interventions requiring precision imaging and multidisciplinary expertise

Four Transplants within 24 Hrs

SEHA's transplant teams completed four organ transplants within a single 24-hour period, showcasing exceptional surgical scale, multidisciplinary coordination, and operational strength in complex solid-organ transplantation

Circle Health Group

HHG Hellenic Healthcare Group

Cytoreductive surgeries

- 29 Cytoreductive surgeries for Pseudomyxoma
- 11 Cytoreductive surgeries for Colorectal Peritoneal Carcinomatosis

Complex Cases - YTD

- 7 Insertion of ICD
- 15 Valve repair or replacement
- 5 TAVI (Transcatheter Aortic Valve Implantation)

First-in-Cyprus Procedure

Performed Cyprus' first balloon aortic valvuloplasty in a one-month-old infant with severe aortic stenosis, restoring normal left ventricular outflow through an advanced minimally invasive approach.

Advanced Pediatric Cardiac Surgery

Completed the third intracardiac repair within three months for a complex infant with dextrocardia, reinforcing PureHealth's growing capability in high-acuity congenital cardiac care

Balance Sheet

AED Mn	FY 2025	Q1 2026	Δ%
Total Non-Current Assets	**36,657**	**36,990**	1%
Right of use assets	12,671	12,363	-2%
Intangible Assets	12,568	12,387	-1%
Property & equipment	7,397	7,258	-2%
Other non-current assets	4,020	4,981	24%
Total Current Assets	**20,021**	**20,313**	1%
Trade & other receivables	5,923	8,957	51%
Cash & Bank Balance	7,706	4,745	-38%
Reinsurance contract assets	1,586	1,504	-5%
Other current Assets	4,806	5,107	6%
Total Assets	**56,678**	**57,303**	**1%**
Total Non-Current Liabilities	**22,944**	**22,768**	-1%
Lease liabilities	13,870	13,635	-2%
Borrowings	2,834	2,930	3%
Employee end of service benefits	1,621	1,634	1%
Other non-current liabilities	4,619	4,567	-1%
Total Current Liabilities	**15,412**	**16,017**	4%
Trade & other payables	9,294	9,526	2%
Lease liabilities	1,106	1,213	10%
Contract liability	61	56	-7%
Borrowings	415	371	-11%
Other current liabilities	4,537	4,852	7%
Total Liabilities	**38,356**	**38,785**	**1%**
Total Equity	**18,322**	**18,518**	**1%**

Income Statement

AED Mn	Q1 2025	Q1 2026	Δ%
Revenue	6,581	7,262	+10.4%
Cost of sales	(4,833)	(5,584)	+15.5%
Gross profit	**1,748**	**1,678**	**-4.0%**
G&A expenses incl. selling & distribution	(1,156)	(1,260)	+8.9%
Finance costs	(214)	(235)	+9.6%
Other operating income	183	273	+48.9%
Profit before tax	**561**	**457**	**-18.5%**
Income tax expense	(56)	(42)	-24.2%
Profit for the year	**505**	**415**	**-17.9%**

Cash Flow Statement

AED Mn	Q1 2025	Q1 2026	Δ%
Net Profit for the period before tax	561	457	-19%
Non-cash Adjustments	593	734	24%
Working Capital Changes[1]	-3,300	-2,988	-9%
Employees' end of service benefits paid net	-49	-48	-1%
Other	1,341	686	-49%
Net cash, operating activities	-854	-1,160	36%
Net cash, investing activities	-953	-497	-48%
Net cash, financing activities	-2,079	-143	-93%
Net changes in cash & cash equivalents during the period	-3,886	-1,800	-54%
FX rate changes during the period	26	-12	-144%
Cash & cash equivalents at the beginning of the period	**8,789**	**4,424**	**-50%**
Cash & cash equivalents at the end of the period	**4,929**	**2,612**	**-47%**

1) Working capital does not include reinsurance contract assets/liabilities, other liabilities and restricted cash

Investor Relations

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