Management Discussion & Analysis Report

For the nine-month period ended
30 September 2025

Financial Highlights

IHC Key Figures as of 30 September 2025

IHC

For the 3-month Period (Q3) between 1 July and 30 September 2025

AED 29.9bn

Revenue (Q3)
22.2 bn in Q3 2024

AED 8.7bn

Profit After Tax (Q3)
5.7 bn in Q3 2024

For the 9-month Period between 1 January and 30 September 2025

AED 84.6bn

Revenue (9M)
64.0 bn in 9M 2024

26.6%

Gross Profit Margin (9M)
23.9% in 9M 2024

AED 21.7bn

Profit Before Tax (9M)
18.7 bn in 9M 2024

AED 19.5bn

Profit After Tax (9M)
18.0 bn in 9M 2024

AED 4.63

EPS (9M)
4.89 in 9M 2024

Total Assets

AED 462.1 Billion

As at 30 September 2025

AED 33.3bn

Net Debt
16.5 bn as at Dec 2024

AED 56.9bn

Cash & Bank Balances
55.2 bn as at Dec 2024

AED 90.2bn

Total Debt
71.8 bn as at Dec 2024

AED 194.3bn

Total Liabilities
157.4 bn as at Dec 2024

2.4x

Quick Ratio
2.3x as at Dec 2024

AED 267.8bn

Total Equity
244.4 bn as at Dec 2024

6.4%

Return on Assets
7.7% in FY24

11.0%

Return on Equity[1]
13.8% in FY24

(1) Return on Equity to Owners

Our Organization

Since its founding in 1999, IHC has grown into the most valuable holding company in the Middle East and one of the world's largest investment firms, with a market capitalization of AED 878.5 billion[1]. But IHC is more than just a holding company - we are a forward-thinking investment leader, redefining the traditional holding company model and representing a new generation of investors.

IHC continually looks beyond the stand-alone value of its assets for opportunities, stepping outside of traditional approaches and artificial barriers to unlock opportunities across its portfolio, enabling sector-agnostic Dynamic Value Networks and creating results that are often much greater than the sum of their parts.

At IHC, we take our responsibility to shareholders, customers, and employees seriously. Our commitment to responsible investment ensures that we create sustainable value by staying connected to the communities we serve, making a positive difference with every investment.

Overview

IHC operates through a global network of over 1,400+ subsidiaries across sectors including real estate and construction, marine and dredging, hospitality and leisure, food, technology, financial services, energy, and services & other segments. This diverse portfolio enhances our agility, allowing us to adapt to market dynamics and seize emerging opportunities.

Empowered Subsidiaries

Each subsidiary operates with autonomy and is accountable to its own Board while being guided to innovate, expand, and diversify in alignment with IHC's strategic goals of enhancing dynamic value networks. This balance of independence and alignment ensures agility and accountability, unlocking even greater returns.

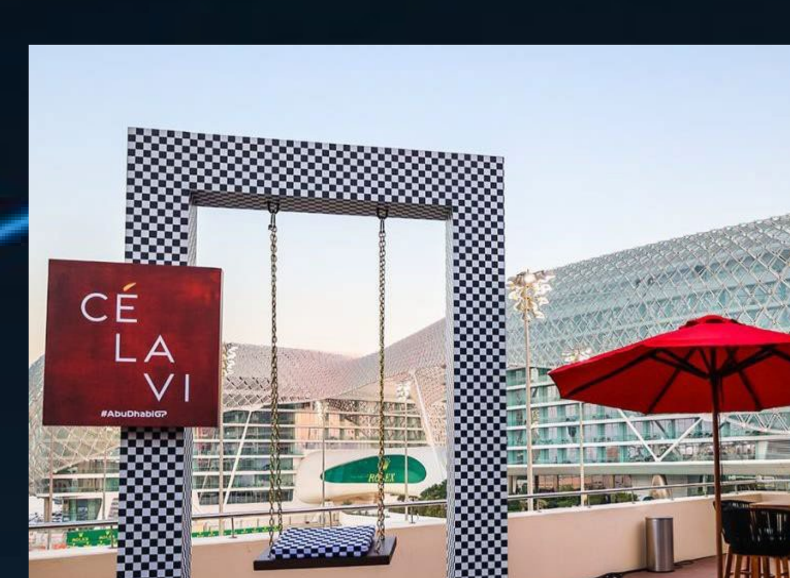
Global Collaboration

At IHC, we cultivate partnerships with vision and purpose, collaborating with leading organisations and governments to drive innovation, unlock new markets, and explore new frontiers of investment.

Business Verticals

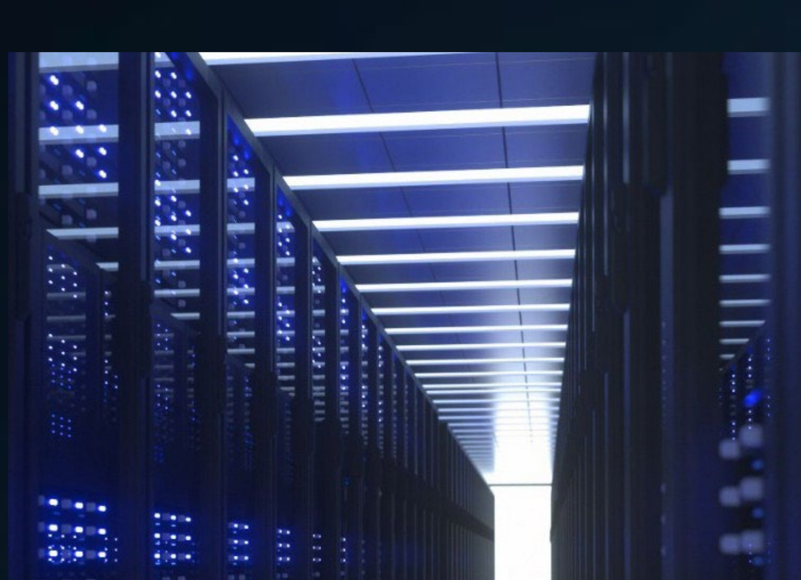
Real Estate & Construction

Marine & Dredging

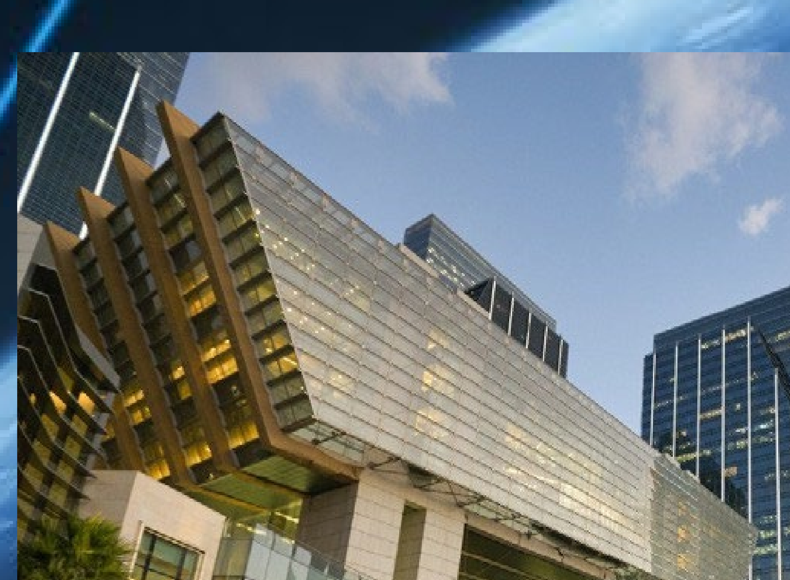


Hospitality & Leisure

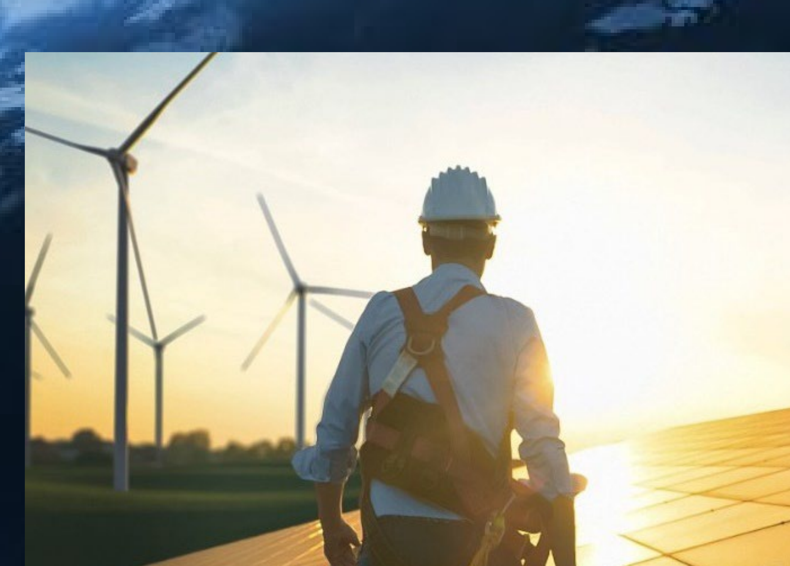
Food



Technology



Financial Services



Energy

Services & Other Segments

(1) As at 30 September 2025

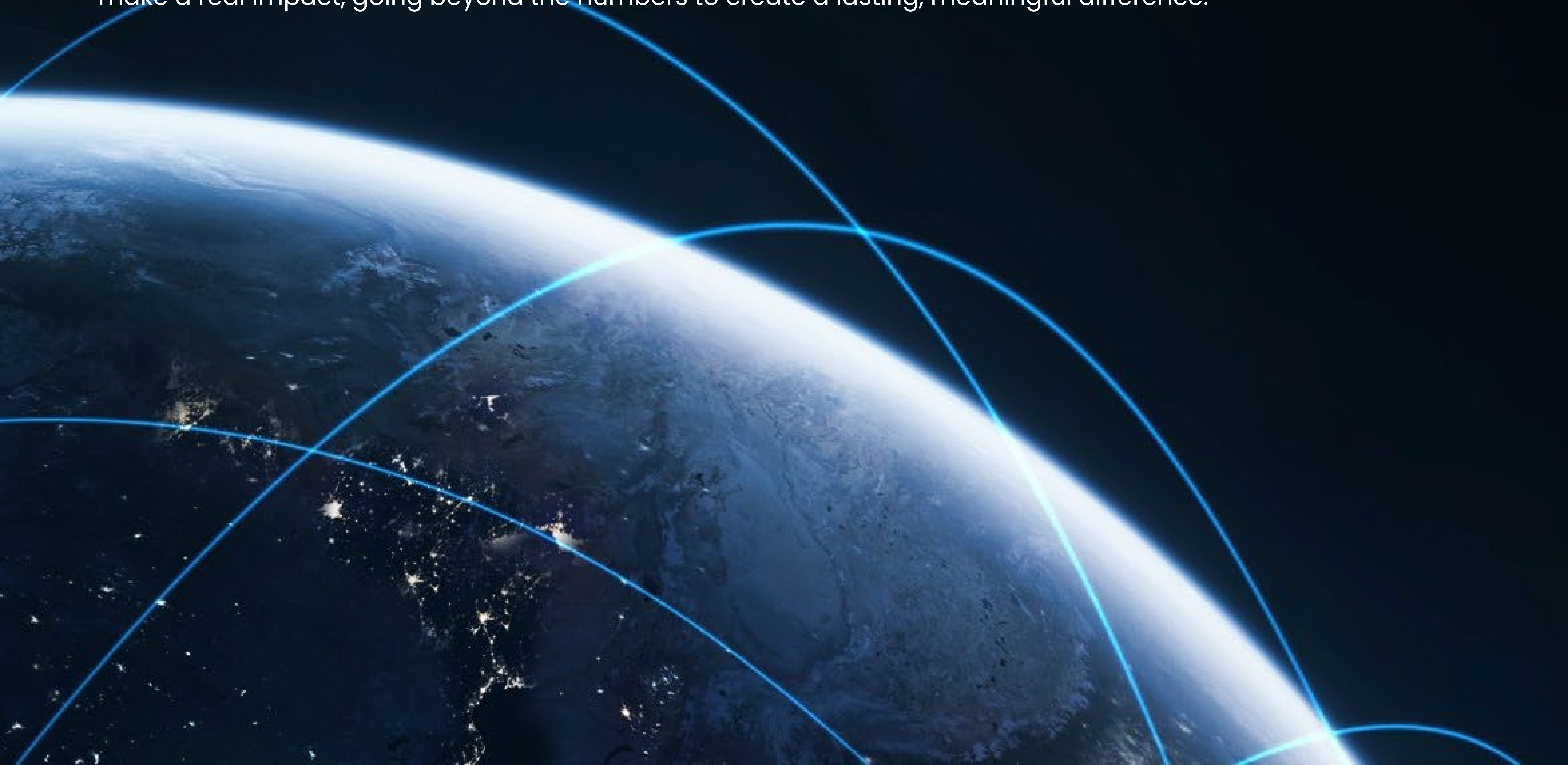
1,400+
Subsidiaries

100+
Countries

85
JVs & Associates

What We Do

Our strength lies in our ability to look beyond the standalone value of our assets for opportunities and to work across them, stepping outside of traditional approaches and artificial barriers to increase value for our business partners and shareholders. At IHC, we invest responsibly to create dynamic value networks that make a real impact, going beyond the numbers to create a lasting, meaningful difference.



Portfolio Overview

Building on Momentum

IHC's effective execution of its growth strategy led to an increase in subsidiaries to over 1,400 in 2025. Guided by the Group's leadership, IHC remains committed to driving growth through acquisitions, and organic expansion - continuing to broaden its footprint and explore new frontiers.

A Diversified Holding of Listed Entities

Today, IHC is the region's largest listed holding company, with a market capitalization of AED 878.5 billion as of 30 September 2025. Our strong financial performance, underpinned by consistent revenue growth, reflects our disciplined approach to value creation. A key pillar of this strategy - divesting through public listings - has seen us list eight direct subsidiaries, unlocking significant value while providing a clear pathway for our privately held businesses to strengthen their performance and achieve their strategic and financial objectives. In turn, these listed subsidiaries have reinvested in publicly traded companies, expanding our portfolio, enhancing diversification, and positioning IHC to capture growth opportunities across key economic sectors.

Alpha Dhabi

Alpha Dhabi Holding (ADH) is one of the region's largest and fastest growing listed investment platforms, connecting investors to the exceptional returns of a dynamic and vibrant economy

Multiply Group

Multiply Group PJSC, an Abu Dhabi-based holding company, invests and operates globally in transformative, cash-generating businesses

Modon

Modon, is a global leader in urban innovation. Specializing in real estate, hospitality, asset management, investments, events, and tourism, Modon creates iconic designs and experiences

Ghitha Holding

Ghitha Holding PJSC, a stock listed food conglomerate, specializes in food, agriculture, distribution, and dairy

Al Seer Marine

Leading maritime, manufacturing, commercial and technical management company in the Arabian maritime region

Palms Sports

Top-tier provider for sports training programs and schools in the UAE and the largest Jiu-Jitsu company in the world

Emirates Stallions Group

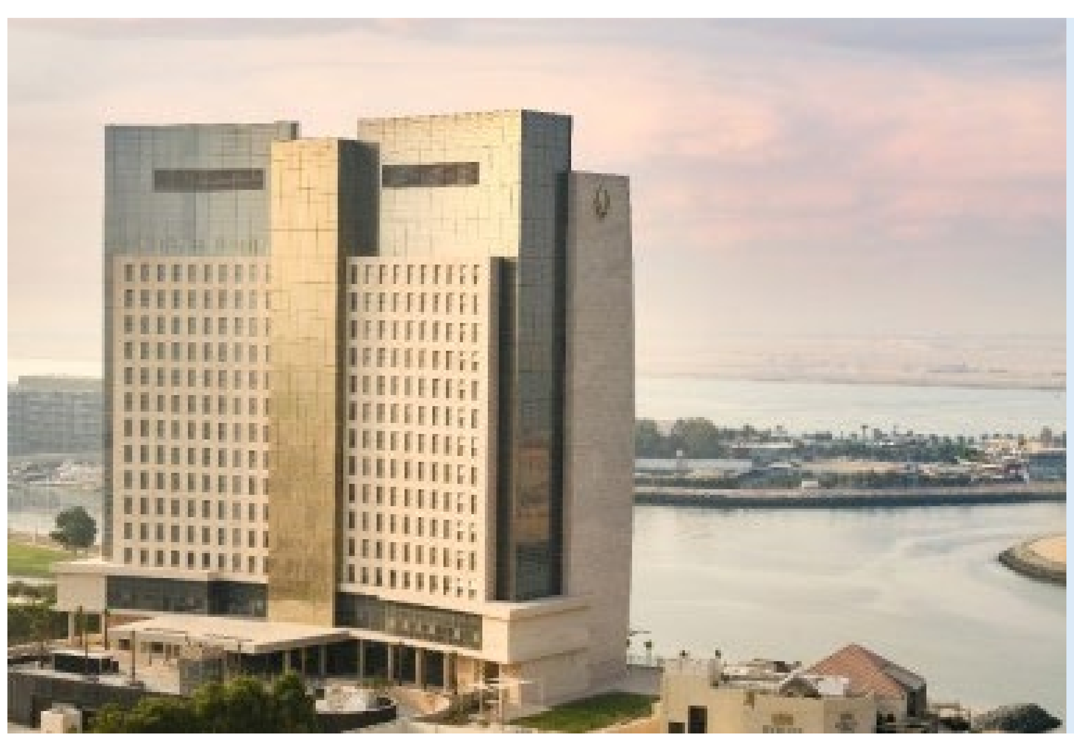
ESG maintains a diversified portfolio spanning the manpower and accommodation solutions, real estate development, retail, interior decoration, and manufacturing sectors

EasyLease

EasyLease is a leading provider of integrated Mobility solutions, catering to diverse sectors, including last mile delivery, yacht rental, logistics, couriers, and food service providers

Key Developments in 2025

Effective 1 January 2025, Al Ain Farms Group, a subsidiary of Ghitha Holding, acquired a 100% equity interest in Arabian Farms Investment LLC (“Arabian Farms”) for a consideration of AED 240Mn. Arabian Farms is in poultry business for more than 45 years within UAE and KSA.



Effective 6 January 2025, Alpha Dhabi Hospitality Holding, and Murban Energy, both wholly owned subsidiaries of Alpha Dhabi Holding, acquired an additional 37.34% equity interest in National Corporation for Tourism and Hotels PJSC (“NCTH”), an entity previously accounted for as an “Investment in Associate”, by contributing businesses in exchange for newly issued shares in NCTH. As a result, Alpha Dhabi Holding increased its ownership to a controlling stake of 73.73%.

Effective 24 January 2025, Modon Holding announced the formation of a new 50:50 Joint Venture with Broadgate REIT Limited, a REIT owned by the UK-based FTSE 100 listed property developer British Land and GIC, a leading global investor, to deliver 2 Finsbury Avenue, a 750,000 square feet world-class development at Broadgate. Modon will own a 50% stake, while British Land and GIC will each retain 25% ownership in the asset going forward through their ownership of Broadgate REIT.

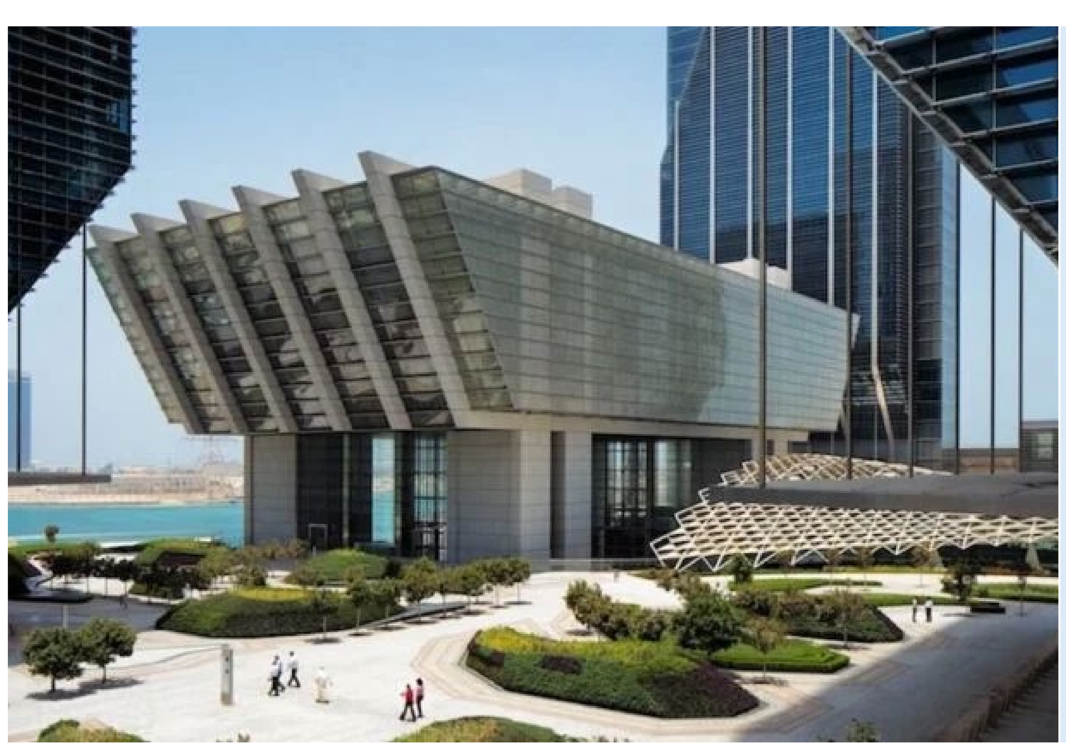
Effective 8 April 2025, Esyasoft, a subsidiary of Sirius International Holding, completed the acquisition of Good Energy Group, a UK-based renewable electricity supplier and energy services provider, for a consideration of AED 453mn. Good Energy has been at the forefront of the renewable energy revolution since 1999, helping homes and businesses to generate, use and share renewable electricity.

Effective 1 May 2025, Al Ain Farms Group, a subsidiary of Ghitha Holding, acquired a 100% equity interest in Al Jazira Poultry Farm (“Al Jazira”) for a consideration of AED 255mn. Al Jazira, with over two decades of operations, is a key player in the UAE’s egg production sector and currently one of the largest producer by volume, supplying a diversified range of products to the domestic market.

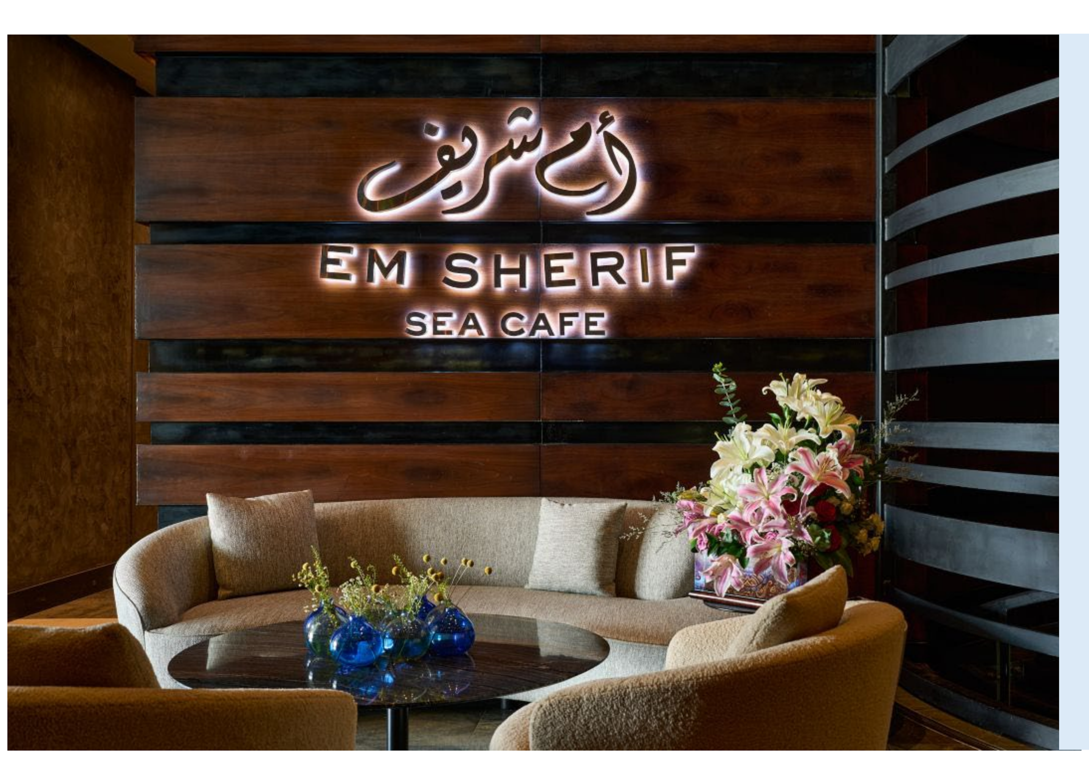
Key Developments in 2025

Effective 1 May 2025, IHC acquired a 60% equity interest in Reem Finance PJSC, for AED 204mn. Headquartered in Abu Dhabi and licensed by the Central Bank of the UAE, Reem Finance is a private joint-stock company that offers financial solutions to facilitate business growth and advance trade capacity for private entities within various sectors. During the period, an additional 9.33% stake was acquired through a capital raise.

Effective 4 June 2025, NMDC Logistics and Technical Services, a subsidiary of NMDC Group, acquired a 70% equity interest in Emdad, for a consideration of AED 298mn. Emdad is a leading UAE-based service provider in the Oil & Gas sector, delivering integrated solutions that support upstream and downstream operations. This strategic acquisition enables NMDC Group to expand into the OPEX segment of recurring revenues in the oilfield services, further diversifying its portfolio.



IHC launched RIQ, an ADGM-based global reinsurance platform in partnership with BlackRock and Lunate. With over USD 1 billion in equity commitments and anchored in AI-native infrastructure, RIQ will provide reinsurance solutions across Property & Casualty, Life, and specialized segments. RIQ aims to ultimately write USD 10 billion per year, redefining the future of reinsurance through intelligence, scale, and strategic discipline.



Effective 1 July 2025, ADH Side Car Holding RSC LTD, a subsidiary of Alpha Dhabi Holding, acquired an additional 24.9% equity interest in Em Sherif Holding Ltd. ("Em Sherif"), previously accounted for as "Investment in Associate", for a consideration of AED 476mn., increasing the Group's ownership to 60%. Em Sherif is engaged in the sale of food and beverage. Em Sherif is a multi award winning restaurant chain with presence in several countries like Lebanon, Jordan, Kuwait, Qatar, UAE and United Kingdom.

Effective 22 July 2025, Alpha Mining Ltd., a subsidiary of International Resource Holding (IRH), acquired a 56.23% equity interest in Alphamin Resources Corporation ("Alphamin") for a consideration of AED 1,349mn. Alphamin is a public joint stock company, registered in Mauritius and is engaged in production and sale of tin concentrates in Congo. Alphamin has the two highest-grade tin mines in the world.

Key Developments in 2025

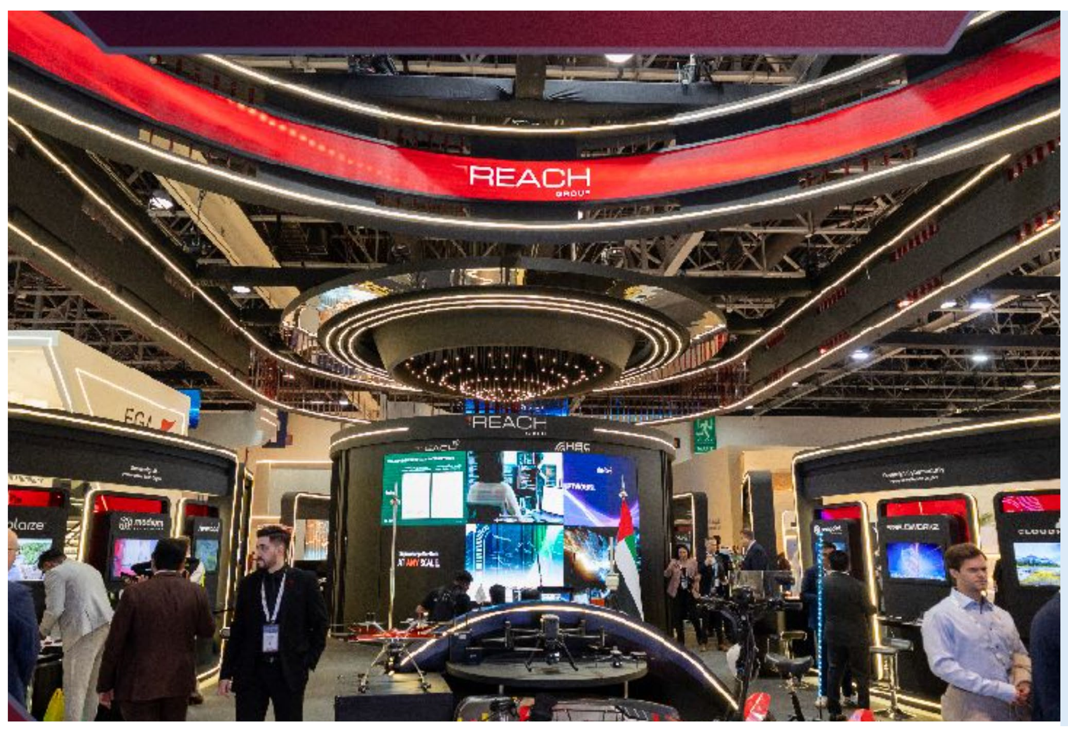
Effective 31 July 2025, MG Ventures Holding LLC, a subsidiary of Multiply Group, acquired a 67.91% equity interest in Castellano Investments S.A.R.L. ("Castellano"), a 100% owner of Tendam Brands S.A.U and other subsidiaries, for a consideration of AED 2,578mn. Castellano is a private limited liability company, registered in Luxembourg and is engaged in apparel retail business. Acquiring Castellano positioned Multiply Group as a key player in the global retail and apparel landscape.

MULTIPLY GROUP

TENDAM GLOBAL FASHION RETAIL

Effective 31 August 2025, Multiply Group divested its 100% ownership stake in PAL Cooling Holding LLC ("PAL"), for a consideration of AED 3,871mn. The divestment resulted in a gain of AED 2,761mn.

PAL COOLING HOLDING



Effective 1 July 2025, IHC divested its 55% ownership stake in Reach Group SPV Limited ("Reach"), for a total consideration of AED 158mn.

REACH GROUP

Key Developments in 2025

Key Subsequent Events

Subsequent to the nine-month period, the below key developments were initiated / completed:

IHC announced plans to merge its flagship portfolio companies 2PointZero, Multiply Group, and Ghitha Holding into a single, next-generation investment powerhouse valued at approximately AED 120 billion, creating one of Abu Dhabi's largest listed investment companies.

IHC announced the acquisition of a majority stake in the state-owned First Women Bank Limited (FWBL), following a successful privatization process conducted under Pakistan's Inter-Governmental Commercial Transactions Act of 2022.

IHC announced that it has entered into an agreement to invest USD 1 billion (INR 8,850 crore) in Sammaan Capital Limited. Sammaan Capital Limited, publicly listed on the Bombay Stock Exchange and National Stock Exchange of India, is among the country's largest non-banking financial companies (NBFC), focused primarily on mortgage lending.

IHC announced the sale of its entire 42.54% shareholding in Modon Holding to L'imad Holding Company PJSC, marking the largest transaction in UAE market history. This represents a strategic move within IHC's active portfolio management program to maintain balanced exposure across sectors and geographies and unlock additional liquidity.

Financial Results

Balance Sheet

Key Highlights

Total assets are at AED 462.1bn on 30 September 2025, as compared to AED 401.8bn for the year ended 31 December 2024. The expansion of our assets reflects the operational growth and synergies derived from our growing portfolio.

AED Mn	30 Sep 2025	31 Dec 2024	30 Sep 25 vs. 31 Dec 24
Total Assets	**462,141**	**401,811**	**15.0%**
Cash	56,903	55,212	3.1%
Total Liabilities	**194,335**	**157,424**	**23.4%**
Total Debt (Borrowings, Sukuk & Hybrid Notes)	90,235	71,757	25.8%
Total Equity	**267,806**	**244,387**	**9.6%**
Owner's Equity	144,431	133,225	8.4%

ROA
6.4% (vs 7.7%[1])

ROE
11.0% (vs 13.8%[1])

ROCE
10.4% (vs 11.8%[1])

Quick Ratio
2.4x (vs 2.3x[1])

Debt/Equity
0.3x (vs 0.3x[1])

Treasury Shares

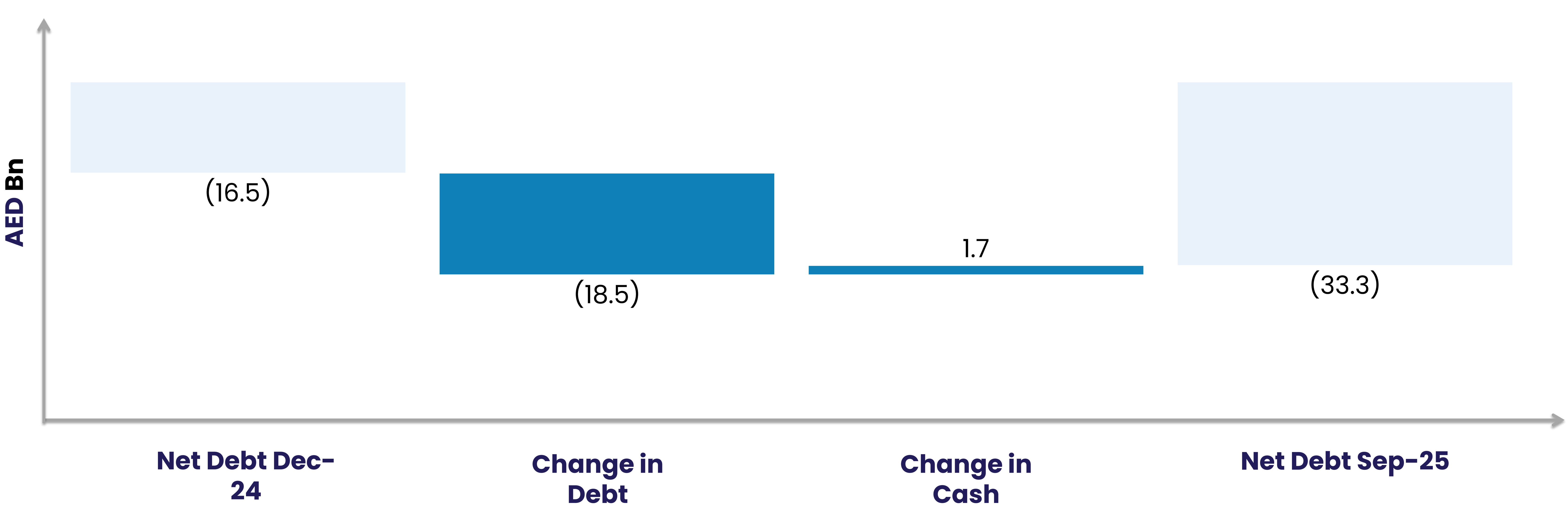
As a result of the share buyback program which was approved in the General Assembly Meeting held on 20 June 2024, the Company held a total of 6,955,602 treasury shares as at 30 September 2025, with a total cost of AED 2.82bn, the program was extended until 31st December 2025.

Net Debt Overview

During the period ended 30 September 2025, loans acquired through business combinations amounted to AED 2.28bn. Additionally, drawdowns during the period amounted to AED 41.1bn, and repayments amounted to AED 31.2bn.

Additionally, Aldar Properties PJSC, issued hybrid notes amounting to AED 5.5bn during the period.

Approximately 84.7% of total debt is in the form of loans with the remaining 15.3% in the form of non-convertible sukuks and hybrid notes.



1: 31 December 2024

Income Statement

Revenue by Segment

Real Estate & Construction
AED 34.1 bn
50.4% growth

Marine & Dredging
AED 21.6 bn
11.1% growth

Hospitality & Leisure
AED 7.3 bn
65.4% growth

Food
AED 4.0 bn
10.9% growth

Financial Services
AED 2.8 bn
21.3% growth

Technology
AED 2.7 bn
12.5% growth

Energy
AED 0.6 bn
135.2% growth

Services & Other Segments
AED 12.5bn
37.9% growth

IHC recorded robust revenue growth during the first nine months of 2025, supported by strong performance across all major business segments.

The **Real Estate & Construction** segment remained the largest contributor, generating AED 34.1 billion in revenue, an increase of 50.4% YoY driven by Modon and Aldar through robust project deliveries and increased development.

The **Marine and Dredging** segment delivered AED 21.6 billion, rising 11.1%, underpinned by sustained offshore and energy-related contracting through NMDC Group and its subsidiaries.

The **Hospitality and Leisure** segment achieved revenue of AED 7.3 billion, a 65.4% increase, reflecting a strong recovery in tourism and continued global portfolio expansion.

The **Energy** segment posted the highest growth at 135.2%, reaching AED 0.6 billion, supported by expansion of clean energy platforms including, e.0, the end-to-end energy platform of the Group, and Esyasoft holding.

Other segments also maintained positive momentum. The **Food** segment rose 10.9% to AED 4.0bn, supported by Ghitha Holding and Al Ain Farms Group. The **Technology** segment grew 12.5% to AED 2.7bn, while **Financial Services** reached AED 2.8bn, up 21.3%. **Services and Other Segments**, comprising diversified verticals such as healthcare, industrial, mining, last-mile delivery and education, collectively contributed AED 12.5bn, up 37.9% YoY.

Note: All Figures are in AED

Income Statement

Financial Performance

For the 3-month Period (Q3) between 1 July and 30 September 2025

During the three-month period ended 30 September 2025, IHC delivered strong quarterly results, with profit before tax and earnings per share (EPS) showing substantial year-on-year growth. Revenue for the quarter reached AED 29.9 billion, compared to AED 22.2 billion in the same period last year, an increase of AED 7.7 billion, while the EPS for the quarter increased to AED 2.14 per share as compared to AED 1.67 in the same period of last year.

Gross profit rose to AED 7.5 billion from AED 5.1 billion in Q3 2024, reflecting an improvement of AED 2.4 billion. Selling, general, and administrative (SG&A) expenses amounted to AED 3.6 billion, up from AED 1.9 billion in Q3 2024, primarily reflecting higher investment in digital infrastructure and operational capabilities across the Group.

Profit after tax for the quarter stood at AED 8.7 billion, an increase of AED 3.0 billion or 53.0% year-on-year, compared to AED 5.7 billion in Q3 2024. IHC's third-quarter results underscore sustained revenue momentum, improved profitability, and the effectiveness of its growth strategy across diversified business segments.

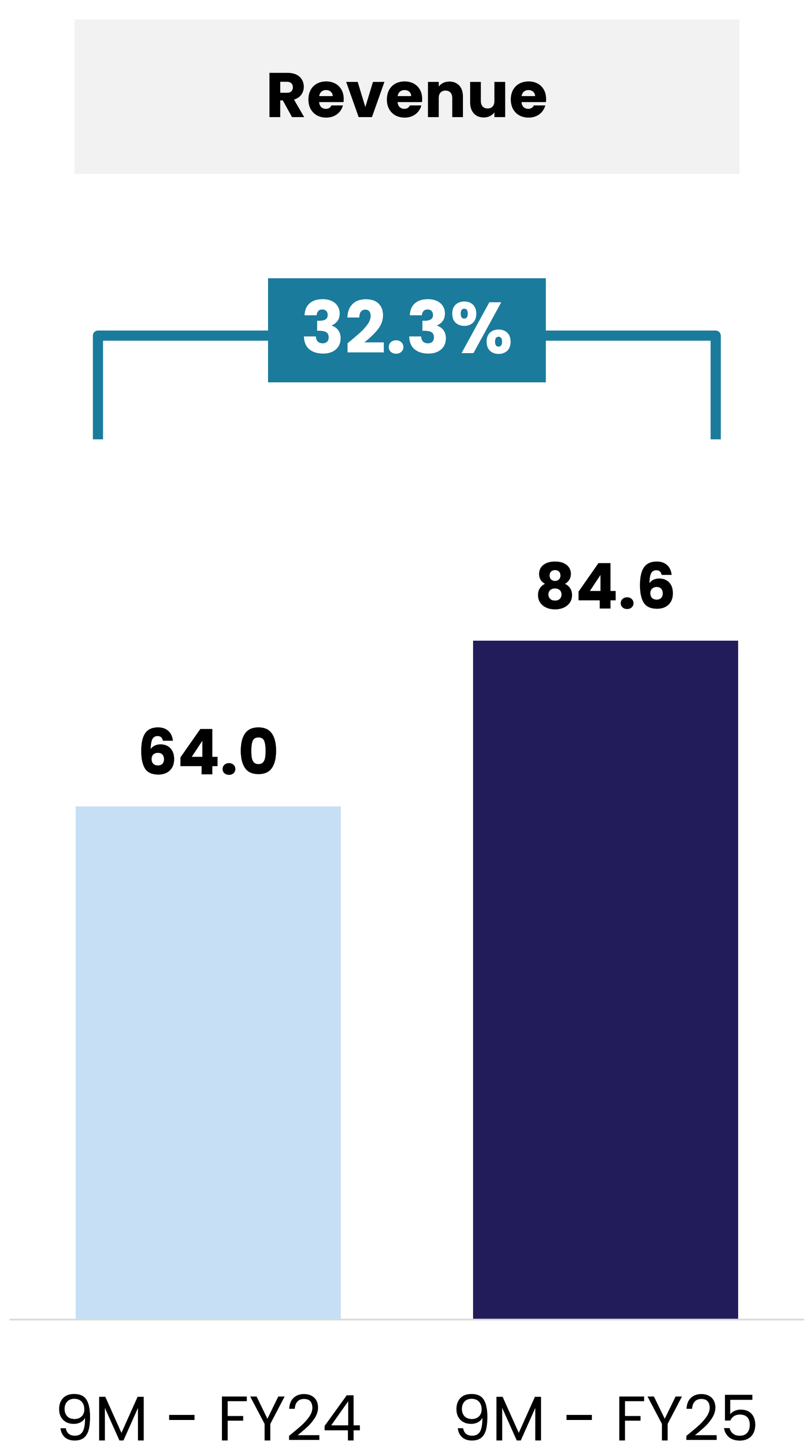
AED Mn	From 1 Jul 2025 to 30 Sep 2025	From 1 Jul 2024 to 30 Sep 2024	YoY % Change
Revenue	29,902	22,215	34.6%
Gross profit	7,544	5,143	46.7%
SG&A	(3,601)	(1,929)	86.7%
Profit before tax	9,333	5,948	56.9%
Profit after tax	8,699	5,685	53.0%
EPS (AED)	2.14	1.67	28.1%

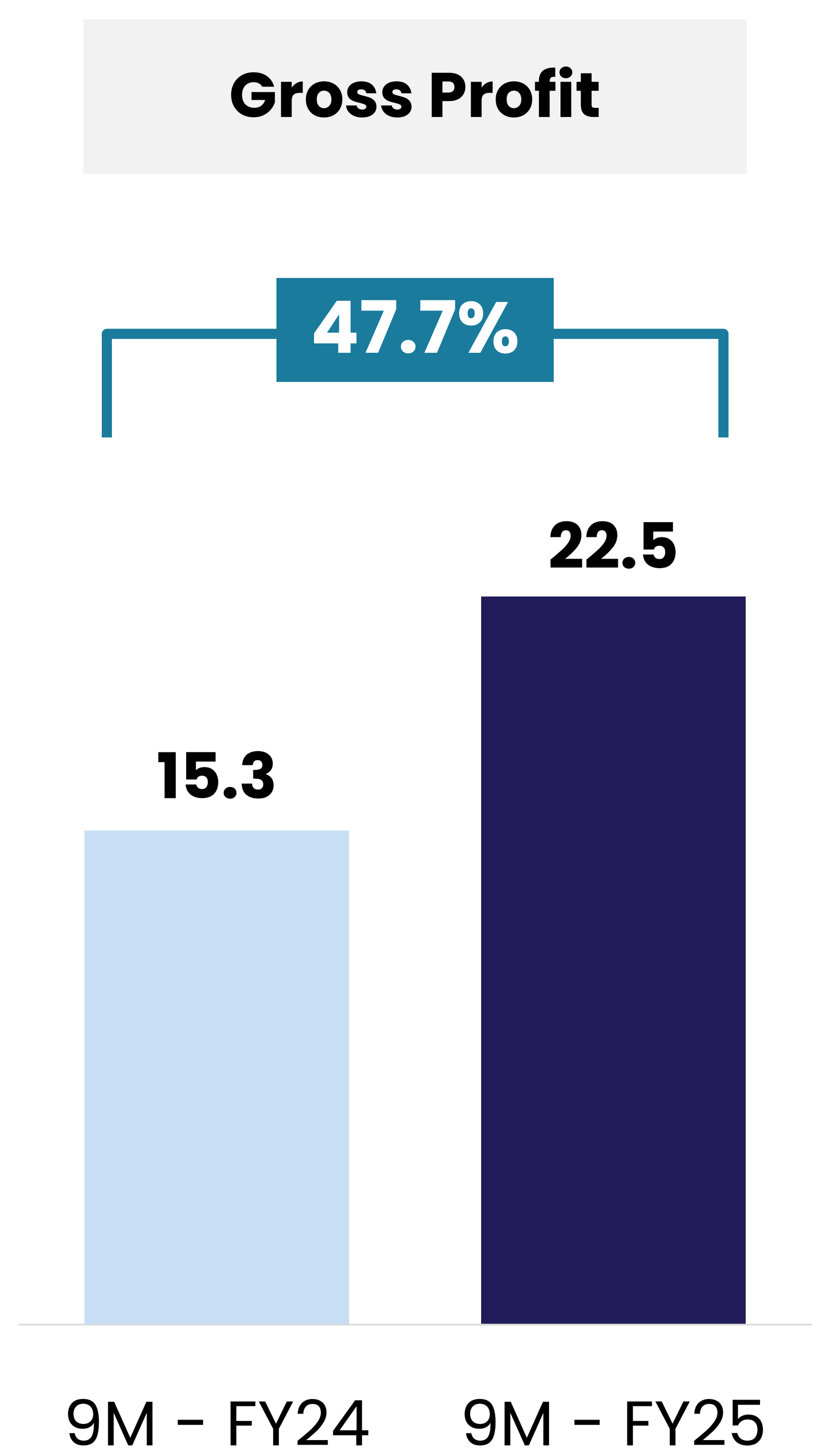
For the 9-month Period between 1 January and 30 September 2025

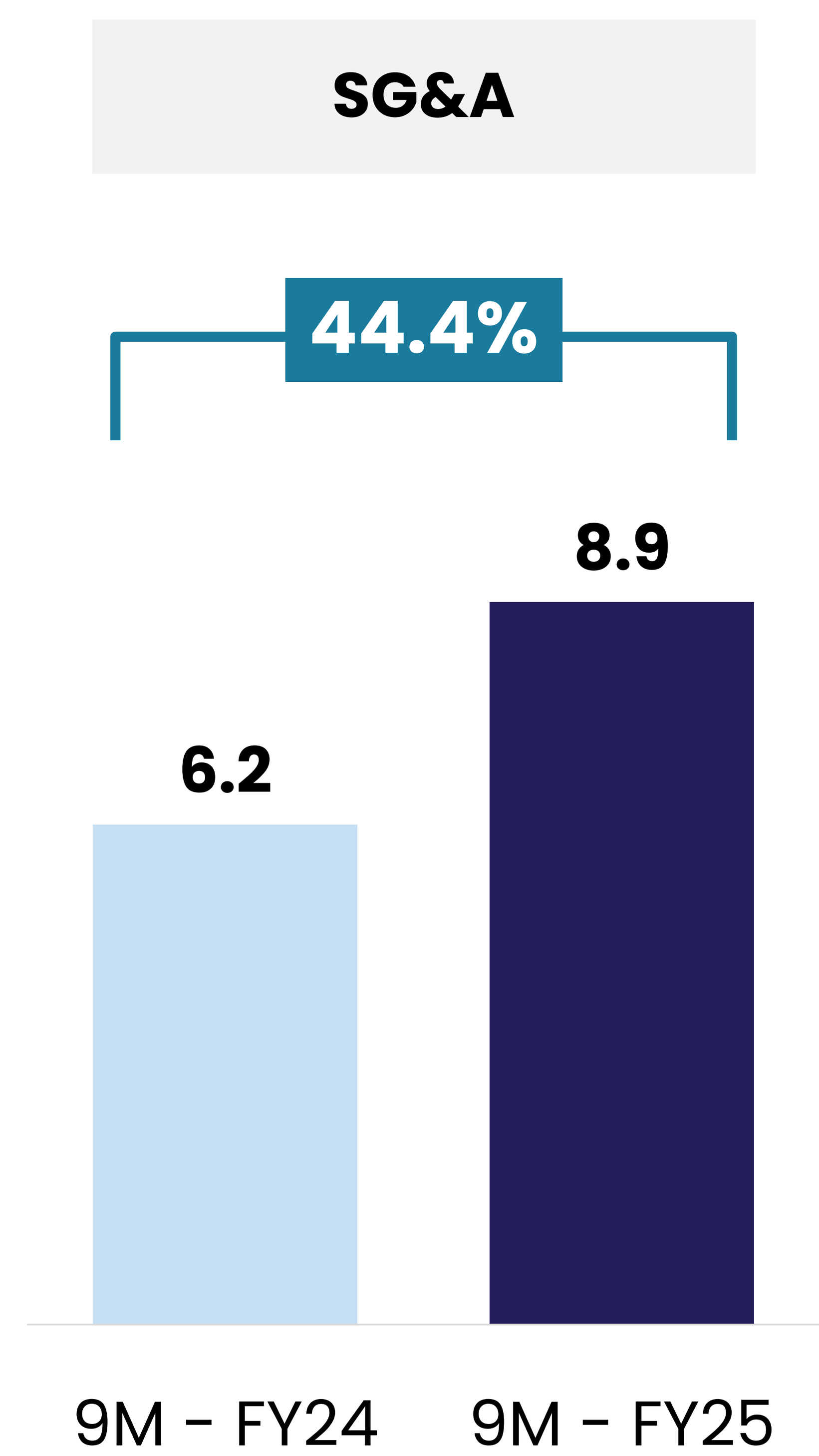
IHC delivered a solid nine-month performance characterized by sustained top-line growth, margin improvement, and strong contributions across all core segments, reinforcing the quality and depth of its earnings base

Revenue for the period reached AED 84.6 billion, compared to AED 64.0 billion in the same period last year. Gross profit for the 9-month period increased to AED 22.5 billion, up from AED 15.3 billion in the same period of last year, reflecting improved margins and stronger business activity across key verticals.

IHC's operational results underscore continued execution of its strategic priorities and its ongoing commitment to driving sustainable growth and long-term shareholder value.







Note: All Figures are in AED bn

Economic Outlook

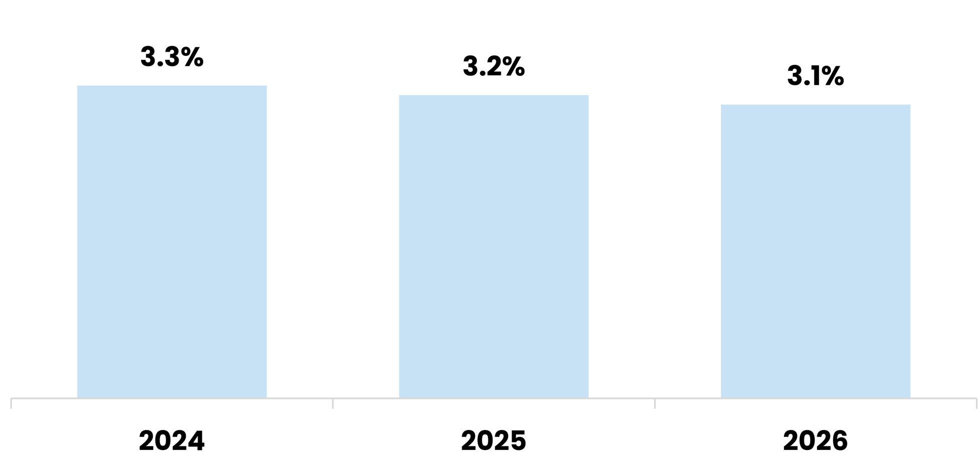
Global Trends

The global economy has proved resilient in navigating this year's adjustment to a new policy framework and a new economic landscape. In the past quarter, the global economy has shifted from a regime of heightened financial volatility, trade uncertainty and geopolitical risk, to a state of relative stability, with financial markets, especially stocks markets and precious metals, in a prolonged all-time highs record breaking streak, a new equilibrium of trade relationship dictated by lower-than-expected US tariff rates that could be further stabilized with a US-China trade agreement, and geopolitical forces that are shaken by Trump activism - be it through the frail yet resisting Hamas-Israel peace deal, or the increased sanctions and pressure on Russia that might bring about a breakthrough in the war with Ukraine.

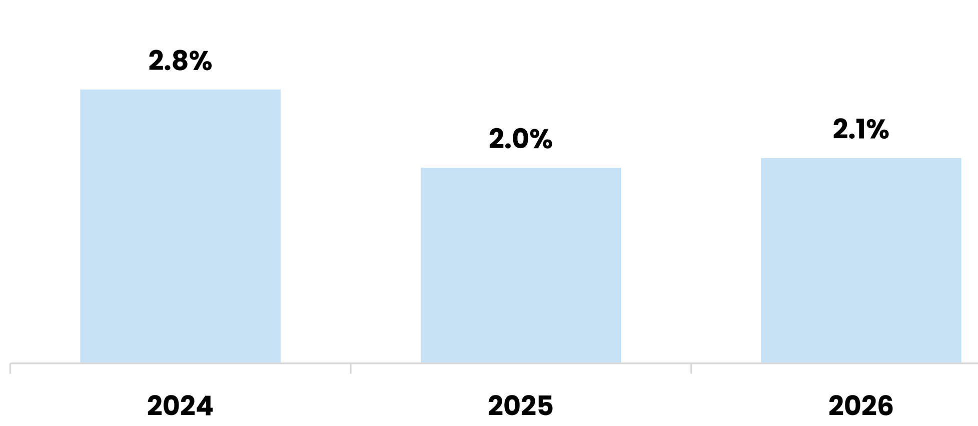
A resilient economic activity throughout H1-2025 has resulted in improved 2025 global growth forecasts. Overall, and according to the IMF, global growth is projected to slow from 3.3% in 2024 to 3.2% in 2025 and to 3.1% in 2026, with the slowdown reflecting headwinds from uncertainty and protectionism, even though the tariff shock is smaller than originally announced earlier this year. Advanced economies are seen growing around 1.5% and emerging market and developing economies just above 4% in 2025. The US 2025 growth is seen at 2%, whilst China's 2025 projected growth was kept unchanged at 4.8%. Growth in the euro area is expected to pick up modestly to 1.2% in 2025 and to 1.1% in 2026.

Global inflation is expected to decline to 4.2% globally in 2025 and to 3.7% in 2026, with notable variations: above-target inflation in the United States—with risks tilted to the upside— and subdued inflation in much of the rest of the world. Importantly, the world trade volume is forecast to grow 3.6% and seen moderating to 2.3% in 2026, to average a 2.9% rate in the period - well below the 3.5% in 2024.

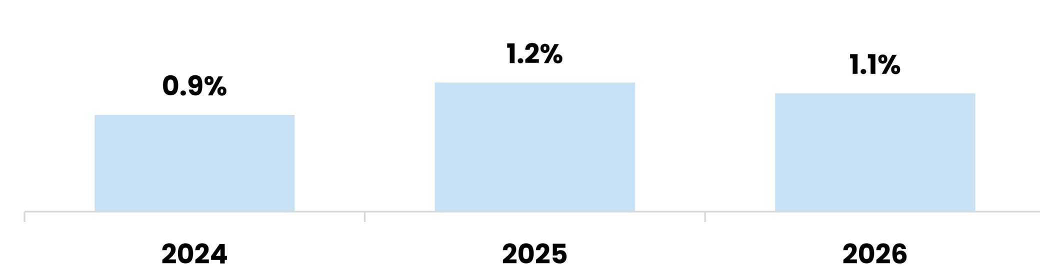
World Real GDP Growth[1]



United States Real GDP Growth[1]



Euro Area Real GDP Growth[1]



Regional Trends

According to the CBUAE, the UAE economy posted a solid growth of 4.0% in 2024 and is expected to grow 4.9% in 2025, a bit higher than initially forecasted reflecting an accelerated adjustment path in oil production by the August OPEC+ quotas revision, and a solid momentum in the non-hydrocarbon sector. 2026 growth, though revised downward, still posts a solid 5.3% acceleration. The IMF, in turn, projects the UAE GDP will expand from 4% in 2024 to 4.8% this year, and to accelerate further to 5% in 2026, well above the 4% projected for Saudi Arabia (for both 2025 and 2026), and positioning the Emirates as the best performing GCC economy.

At the regional level, the Middle East and Central Asia GDP is seen accelerating from 2.6% in 2024 to 3.5% this year and to 3.8%, an uptick that largely reflects the impact of lesser regional geopolitical tensions, the dissipation of oil production disruptions – in GCC countries marked by the faster than expected unwind of oil production cuts recently announced by the OPEC.

CBUAE lowered its inflation forecast for 2025 by 0.4 percentage points to 1.5%, driven by lower oil prices, coupled with lower nonenergy commodity prices, which have put downward pressure on transportation and food costs, the second and third largest components of the consumer basket. The INF expects the UAE inflation to slow this year to 1.6% from 1.7% in 2024, but to accelerate to 2% next year.

UAE's non-oil private sector expanded remarkably over the past three months, the UAE PMI rising from a low of 52.9 in July to 54.2 in September, a testimony of the vivacity of the country's private sector. Despite a softening that last from December 2024 to July 2025 through, UAE PMI remained well into expansion zone throughout the period. Dubai PMI followed the same dynamic, decreasing from December 2024 to a 51.8 through in June 2025, and back now to also 54.2 in September 2025.

Heading to 2026, the global economy regime will remain in a flowing mode, with risks to global growth tilting on the downside. Several major economies have adopted a more accommodative fiscal stance, raising concerns about the sustainability of public finances and possible cross-border spillovers. The world's economies, institutions, and markets will continue to adjust to a landscape marked by greater protectionism and fragmentation that call for a recalibration of macroeconomic policies, with fuzzy medium-term growth prospects.

Source: IMF World Economic Outlook Report October 2025, CBUAE Report Sep.25
(1) % Change, YoY

IHC Beyond The Numbers

IHC Strengthens Global Partnerships at 80th UN General Assembly

Led by CEO Syed Basar Shueb, the IHC Group made a strong impact at the 80th UN General Assembly, driving dialogue on sustainability, innovation, and global growth. The delegation engaged global leaders, including European Commission President Ursula von der Leyen and WEF President Børge Brende, and joined the CEO roundtable at the UAE Mission to the United Nations. IHC reaffirmed its commitment to global collaboration and transformative solutions for a sustainable, inclusive future.

Mawarid Leads Smart Irrigation and Soil Restoration to Boost Crop Yields

Mawarid Holding, represented by Chair H.E. Mariam bint Mohammed Al Mheiri and CEO Kashif Shamsi, showcased its sustainability innovations to H.H. Sheikh Hamdan bin Zayed Al Nahyan. Its subsidiary Barari Natural Resources and Soyl presented advanced environmental solutions, including Soyl's Liquid Natural Clay (LNC), which transforms desert soil and cuts irrigation by up to 60%. Mawarid Holding continues to drive the UAE's Vision 2030 and Net Zero 2050 goals through innovation.

Aldar Financing the Future Through Green Sukuk Success

Aldar recently further strengthened its liquidity position, after raising USD 290 million through a dual-tranche tap of existing 2034 and 2035 green sukuks. The issuance was 2.8 times oversubscribed, attracting more than USD 830 million in orders, and achieved the tightest-ever spread by a Middle East real estate company. Aldar is well-positioned to fund future growth and continue advancing its strategic development agenda across key markets of sustainable development

IHC Receives "Most Sustainable Projects in the Middle East" Award

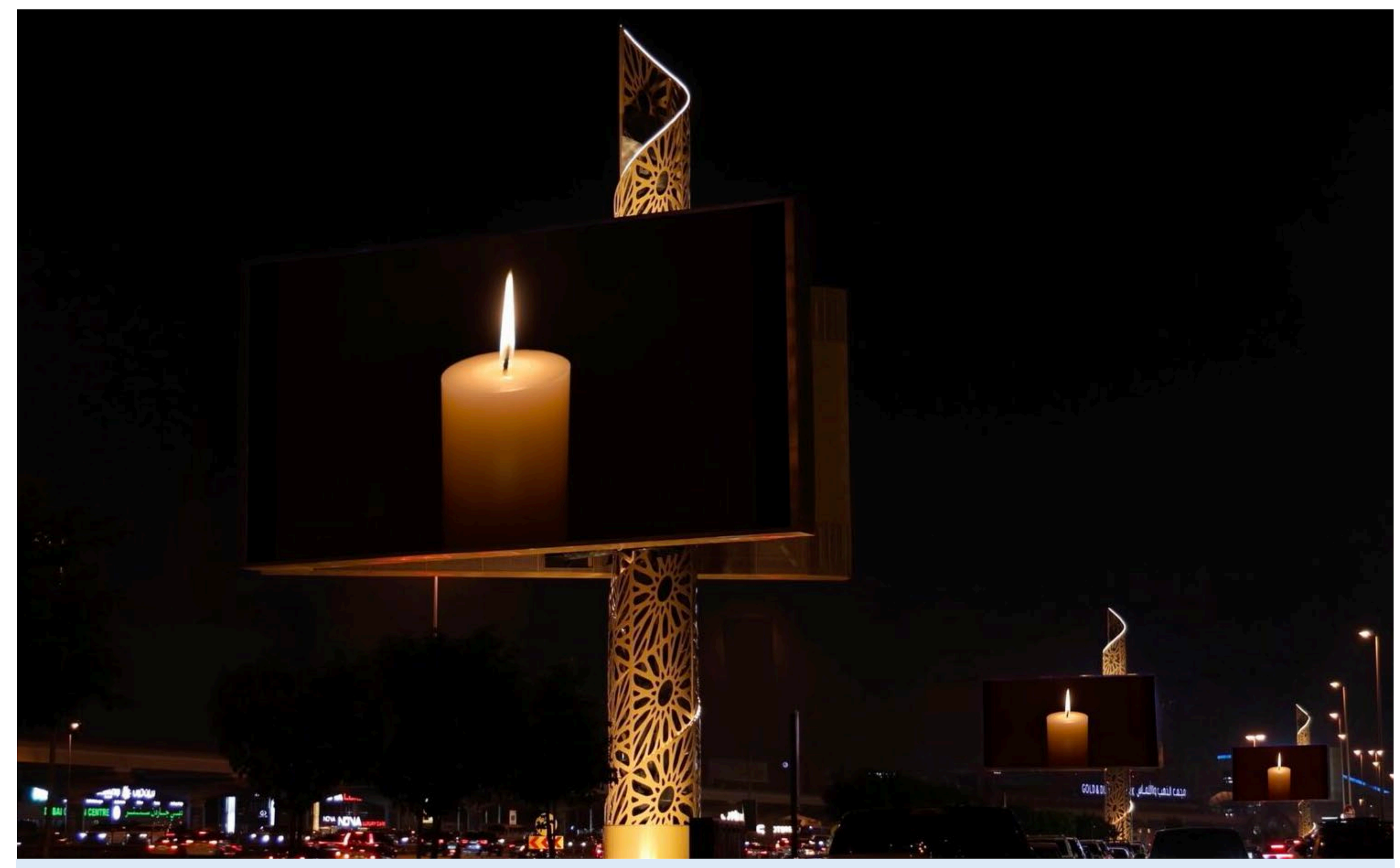
IHC has received, for the second consecutive year, the "Most Sustainable Projects in the Middle East" award in the Investments & Holding Companies category at the Forbes Middle East Sustainability Leaders Summit 2025.

This recognition highlights IHC's unwavering commitment to responsible investment, sustainability, and innovation, driving meaningful environmental, social, and economic impact across our global portfolio.

IHC Beyond The Numbers

Esyasoft's Good Energy Partners with Seedling to Drive SME Clean Energy

Good Energy, part of the Esyasoft portfolio, has partnered with carbon management platform **Seedling.earth** to empower small and medium enterprises (SMEs) in their transition to clean energy. Through this collaboration, Good Energy will provide integrated support across renewable electricity, solar installations, heat pump solutions, and customized energy agreements, enabling SMEs to decarbonize faster and more efficiently. The partnership reinforces Esyasoft's commitment to building digitally-enabled net-zero ecosystems, starting at the community level.



BackLite Advances Toward Net-Zero Emissions by 2026

BackLite is taking concrete steps to achieve net-zero emissions by 2026, focusing on reducing direct emissions from vehicles and generators and indirect emissions from travel, suppliers, and materials. Through offset of its Scope 1 & 3 emissions with Gold Standard carbon credits, power operations using I-RECs from Mohammed Bin Rashid Solar Park and Aligning with global climate goals through annual footprint assessments BackLite is driving a cleaner, more sustainable future for out-of-home media.

Emirates Driving Earns MSCI AAA Rating for ESG Excellence

Emirates Driving Company (EDC), the UAE's leading driving institute, has received MSCI's highest ESG rating (AAA), affirming its commitment to responsible business. The company integrates sustainability into operations through green fleet initiatives, energy-efficient facilities, and community programs. With a focus on long-term value and ethical governance, EDC continues to advance national ESG goals and set benchmarks in the transport training sector.

SAIF by IHC Named "AI Disruptor of the Year" By Entrepreneur Middle East

SAIF, an initiative launched by IHC, was named "AI Disruptor of the Year 2025" by Entrepreneur Middle East for pioneering accessible and affordable AI solutions. As the world's first AI Marketplace, SAIF provides global access to GPUs, models, and full-stack infrastructure, reinforcing the UAE's AI 2031 Vision and empowering developers, enterprises, and governments to accelerate digital transformation.