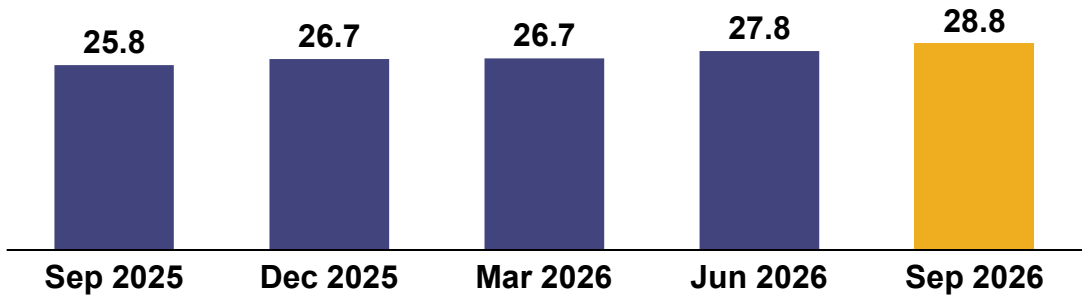
Q3 / 9M 26 Investor Presentation

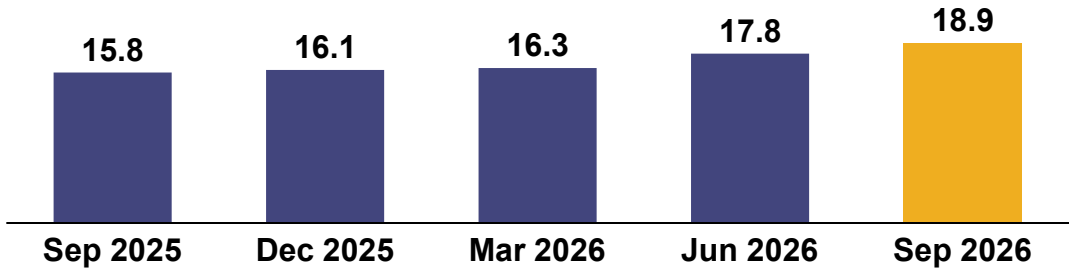
October 2026

Assets Overview

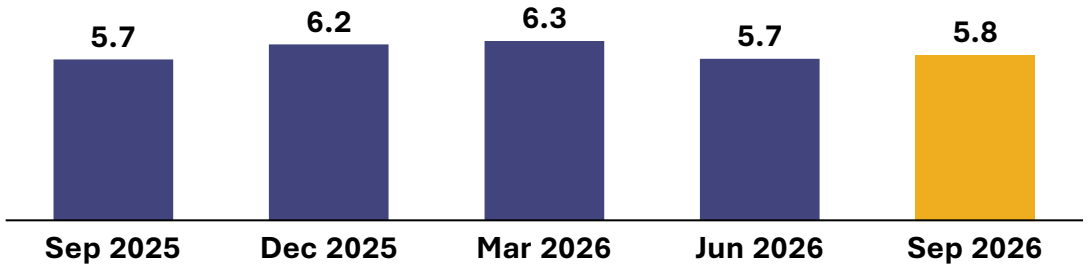
Total Assets (AED Bn)



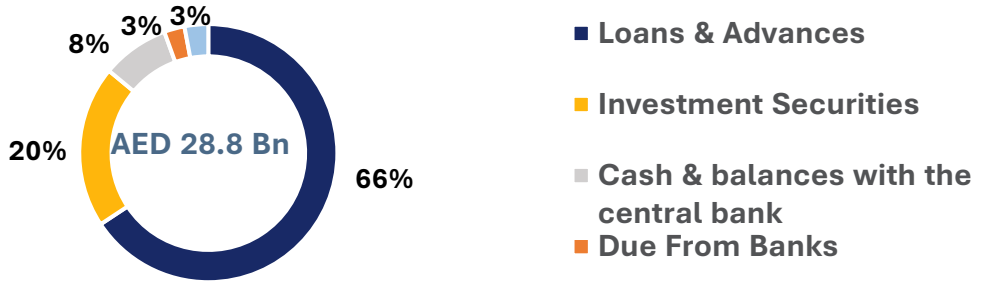
Loans & Advances (AED Bn)



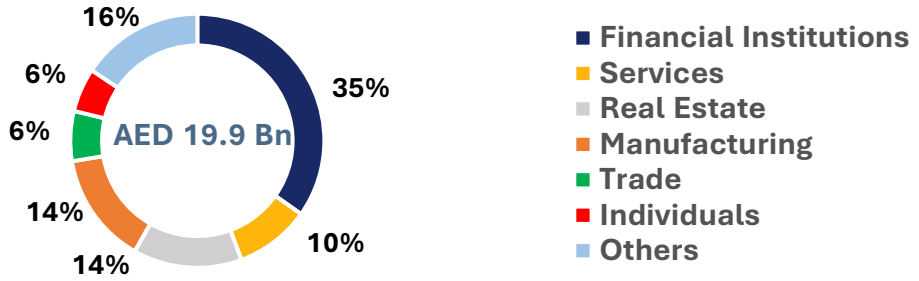
Investment Securities (AED Bn)



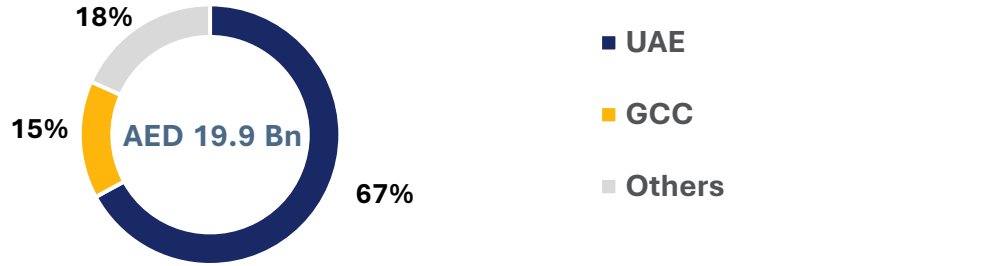
Asset Mix (%)



Gross Loans & Advances by Sector (%)

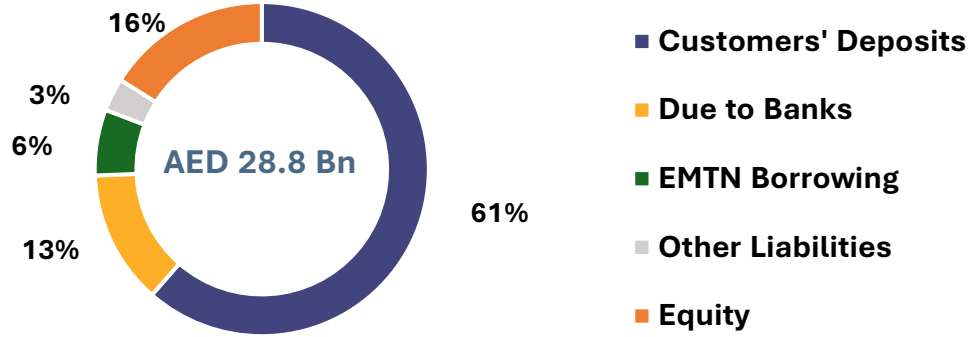


Gross Loans & Advances by Geography (%)

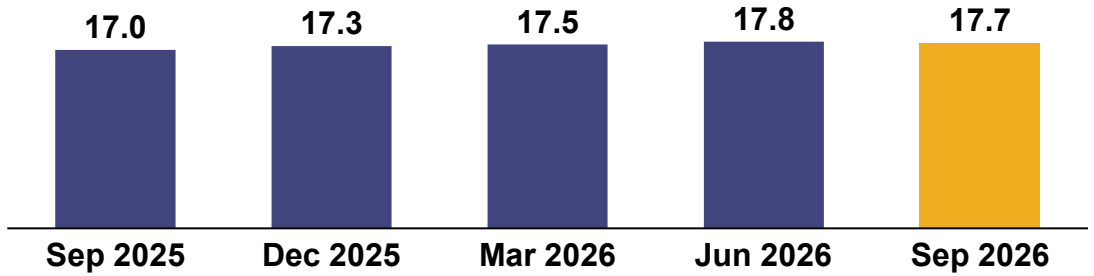


Funding and Liquidity

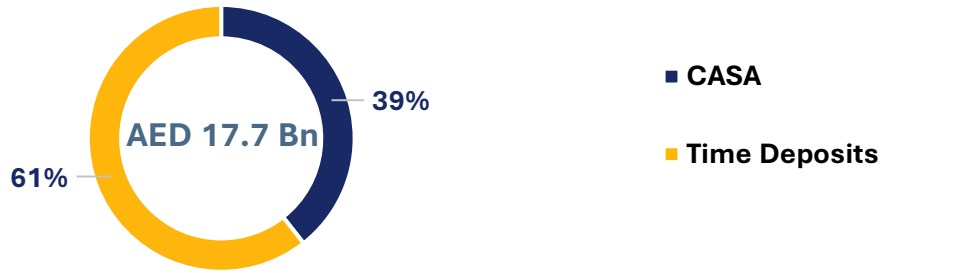
Liabilities Mix (%)



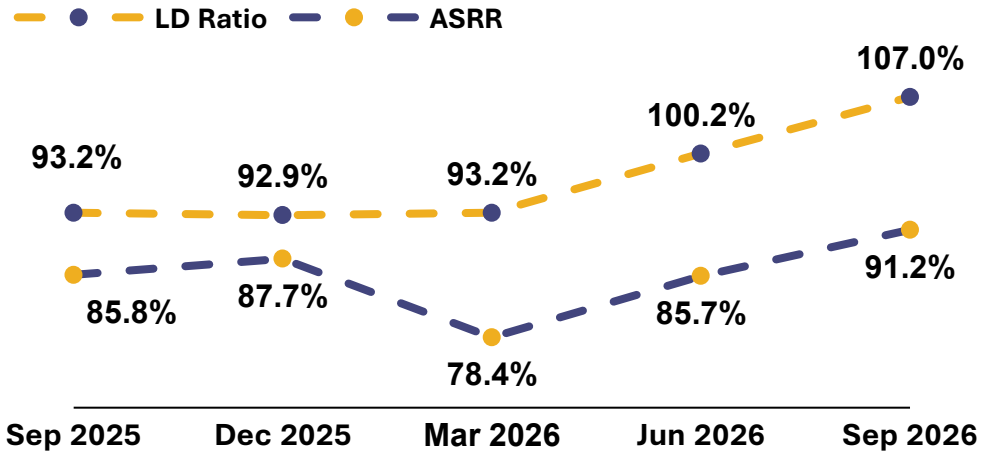
Customer Deposits (AED Bn)



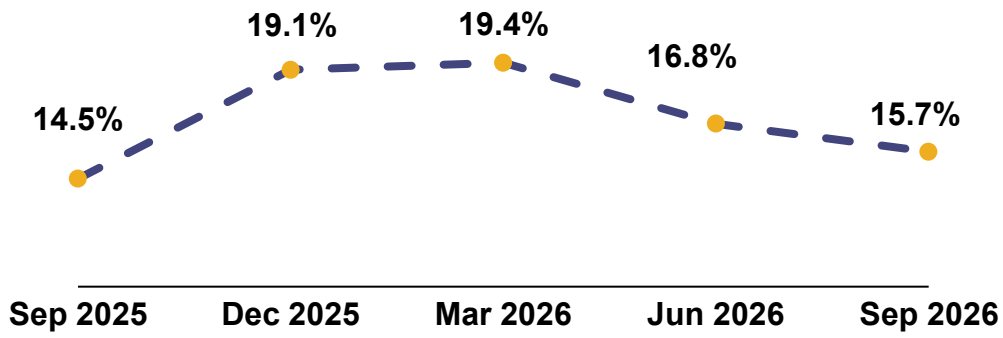
Deposits Mix (%)



Loan to Deposit Ratio & Advances to Stable Resource Ratio (%)

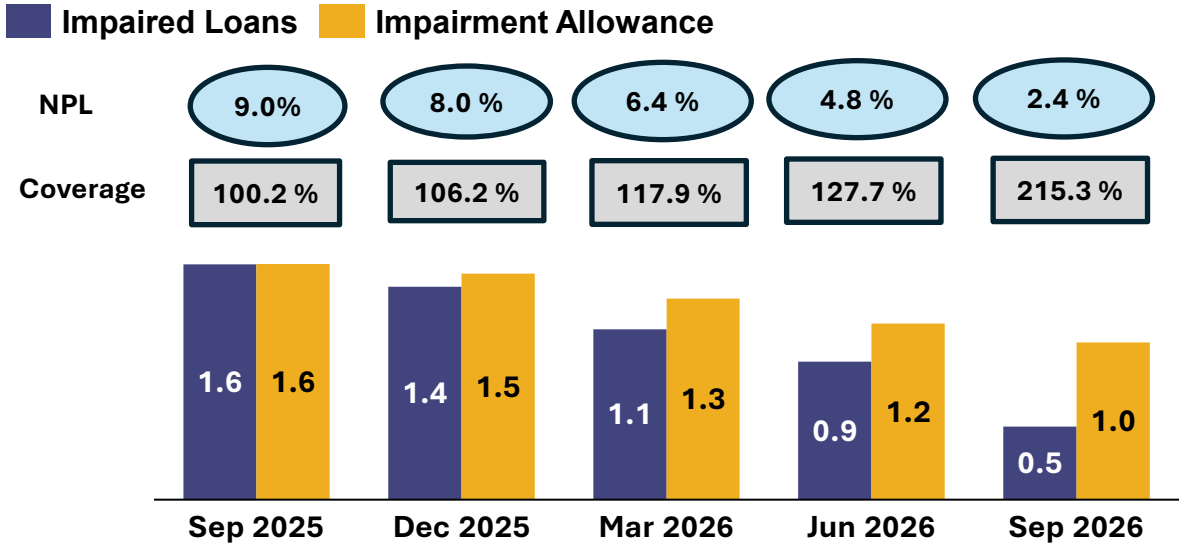


Eligible Liquid Asset Ratio (%)

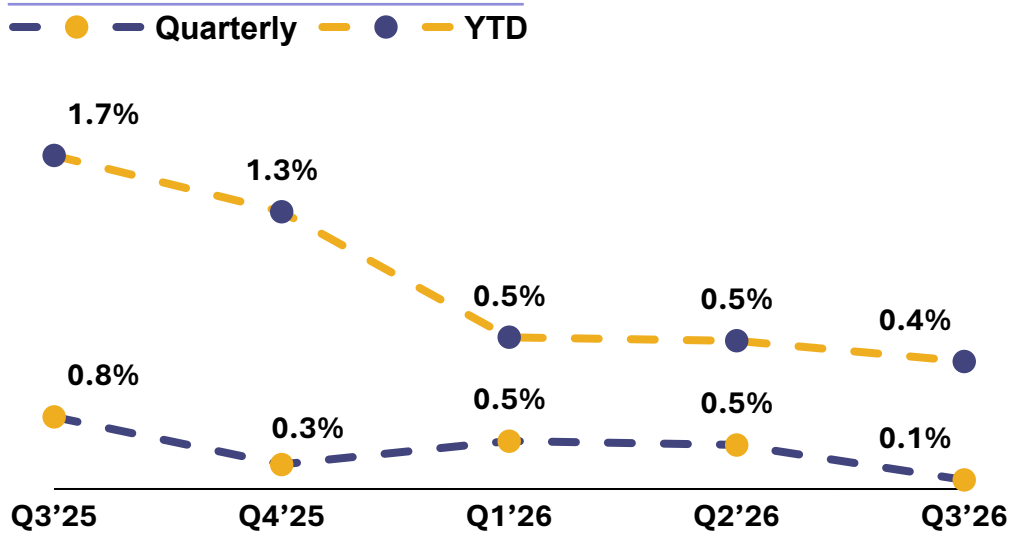


Asset Quality

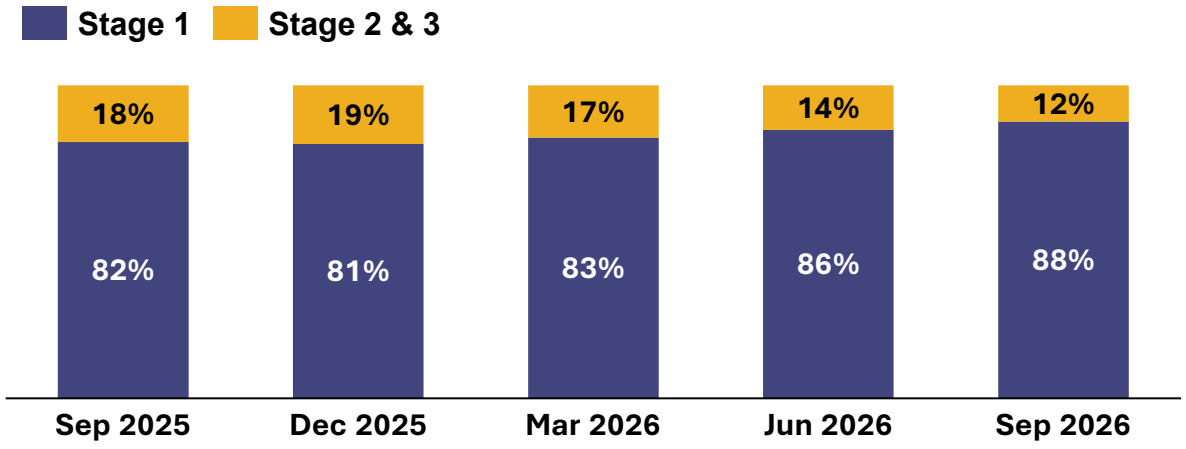
Impaired Loans and Provisions (AED Bn)



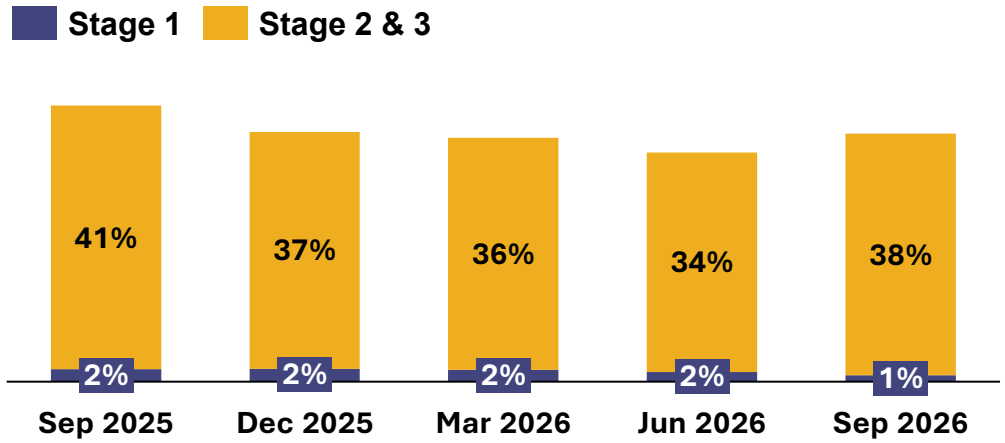
Cost of Risk (%)



Gross Loans by Stage (%)

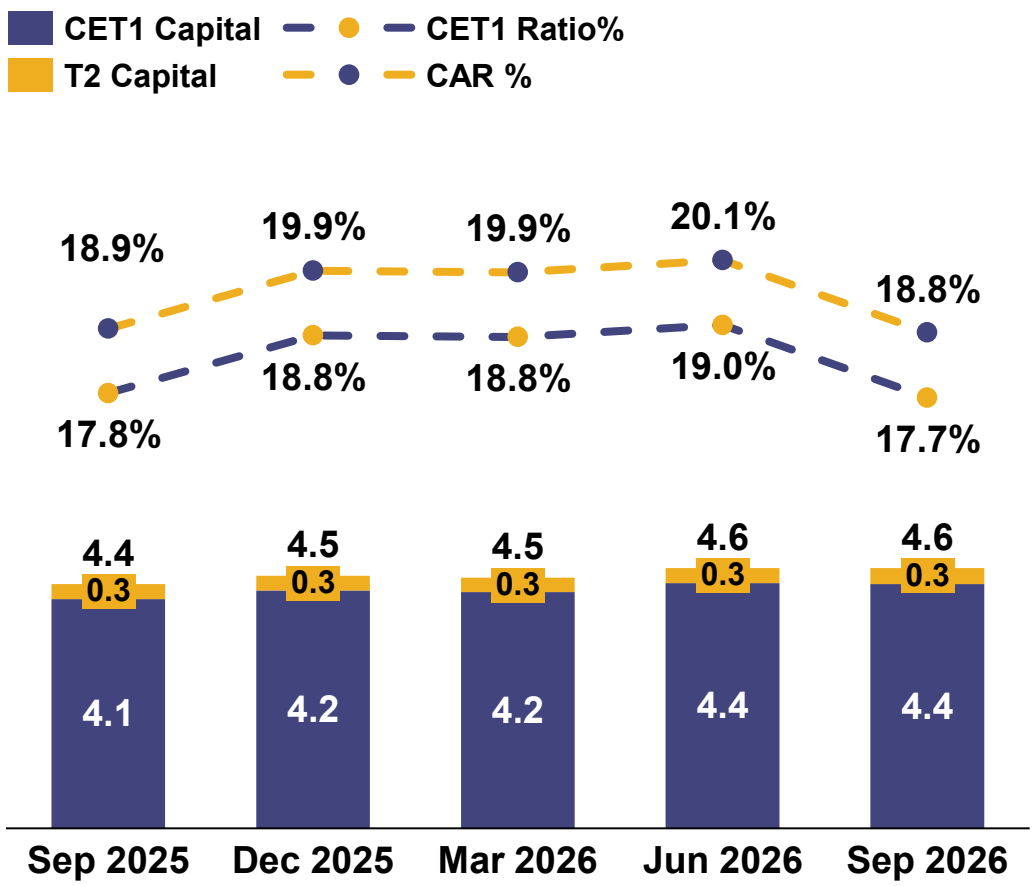


Impairment coverage by Stage (%)

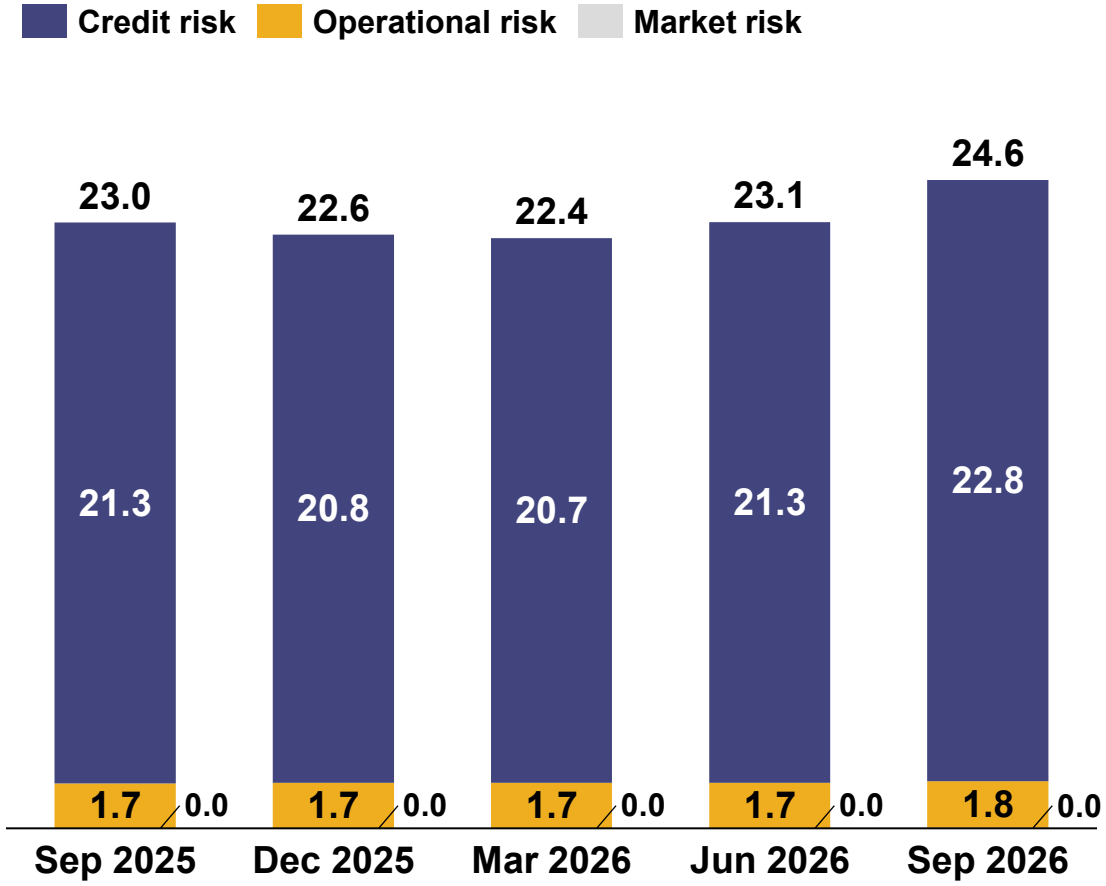


Capital Adequacy

Capital Adequacy Ratios (%)

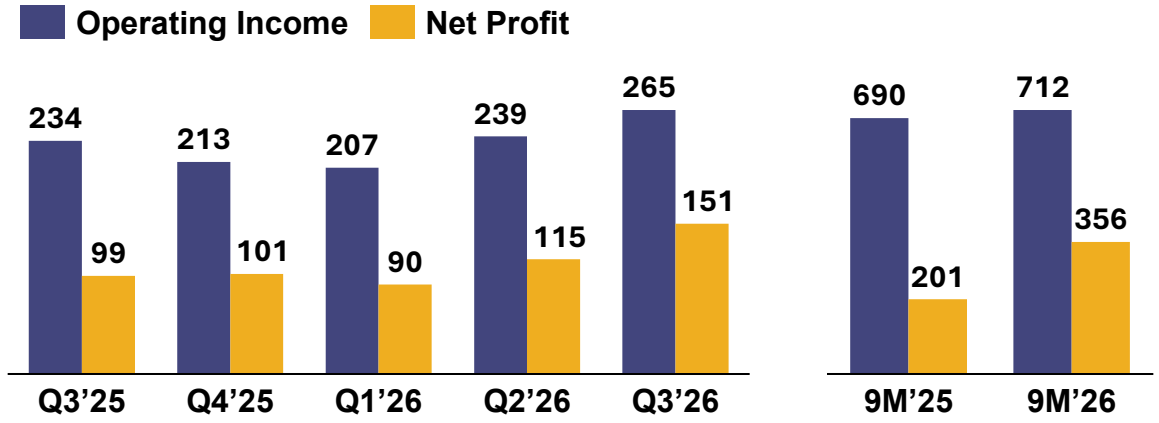


Risk Weighted Assets (AED Bn)

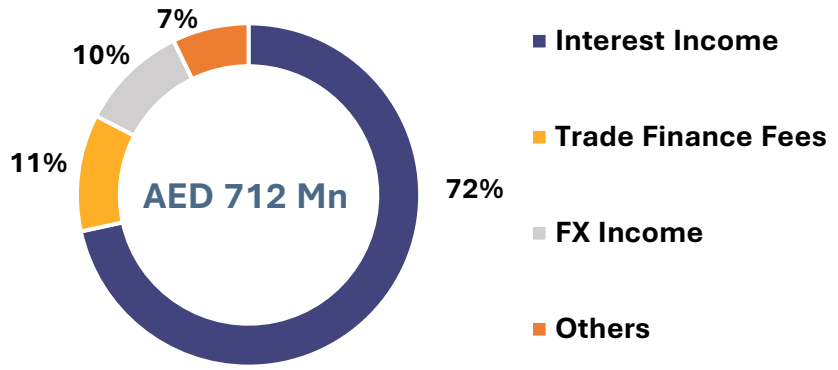


Financial and Operating Performance

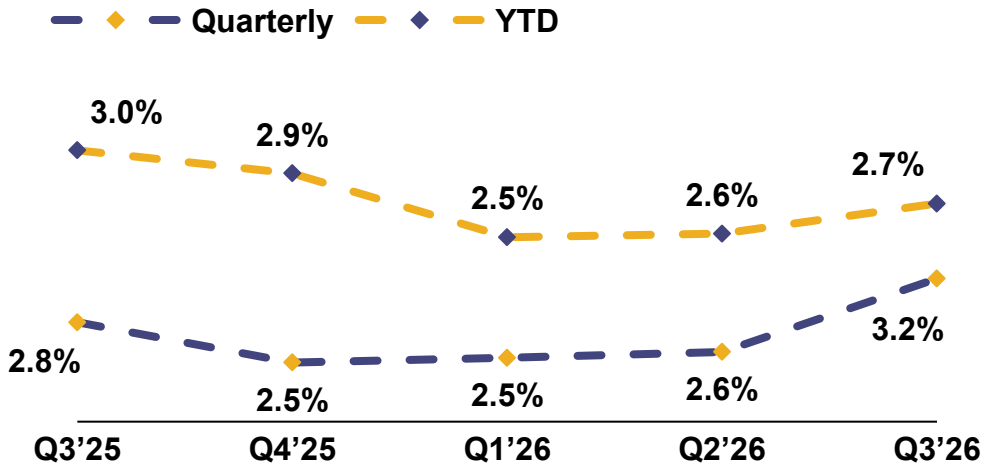
Operating Income & Net Profit (AED Mn)



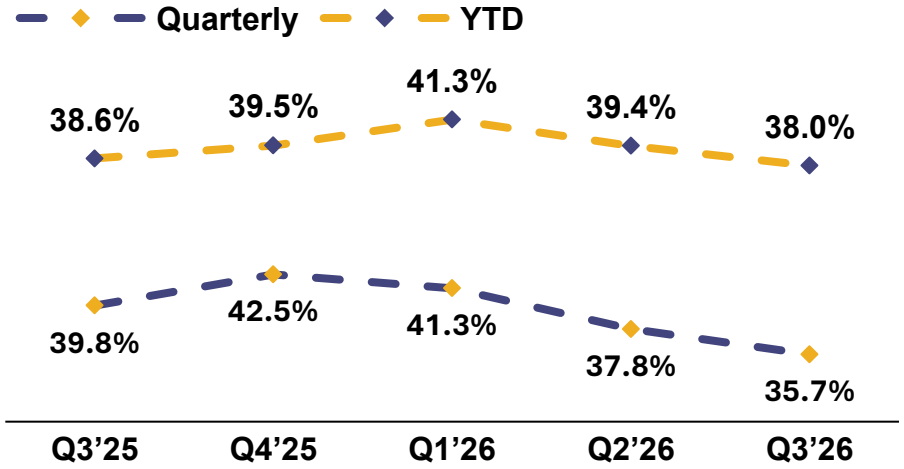
Operating Income Mix (%)



Net Interest Margin (%)

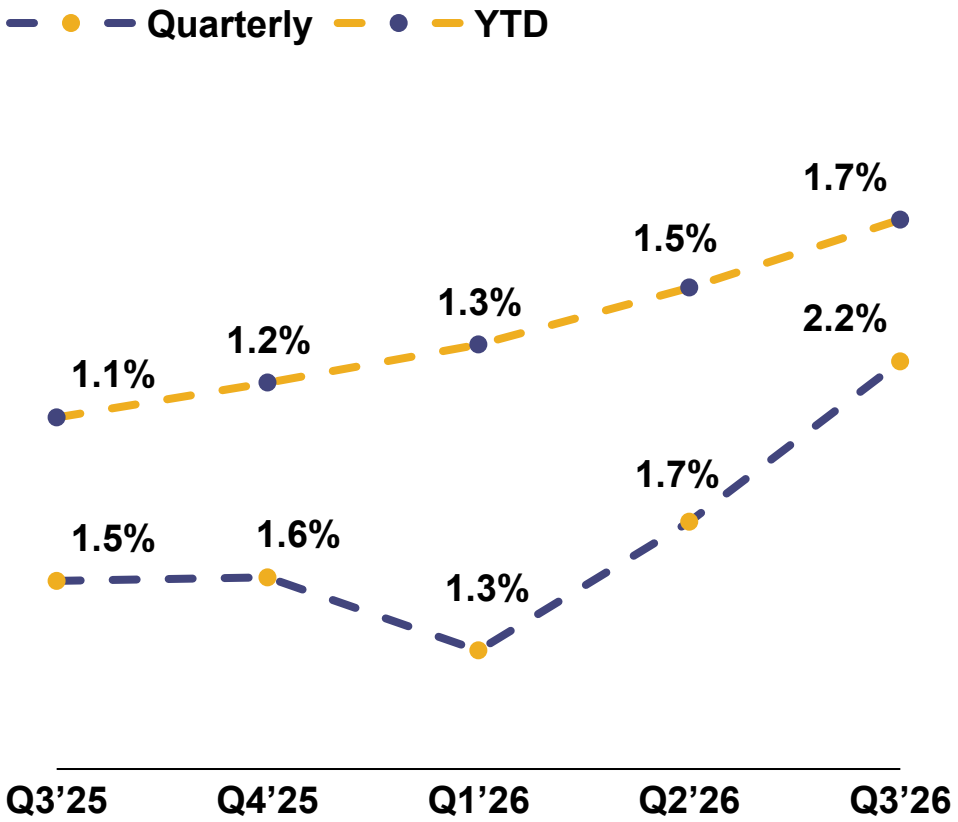


Cost-to-Income Ratio (%)

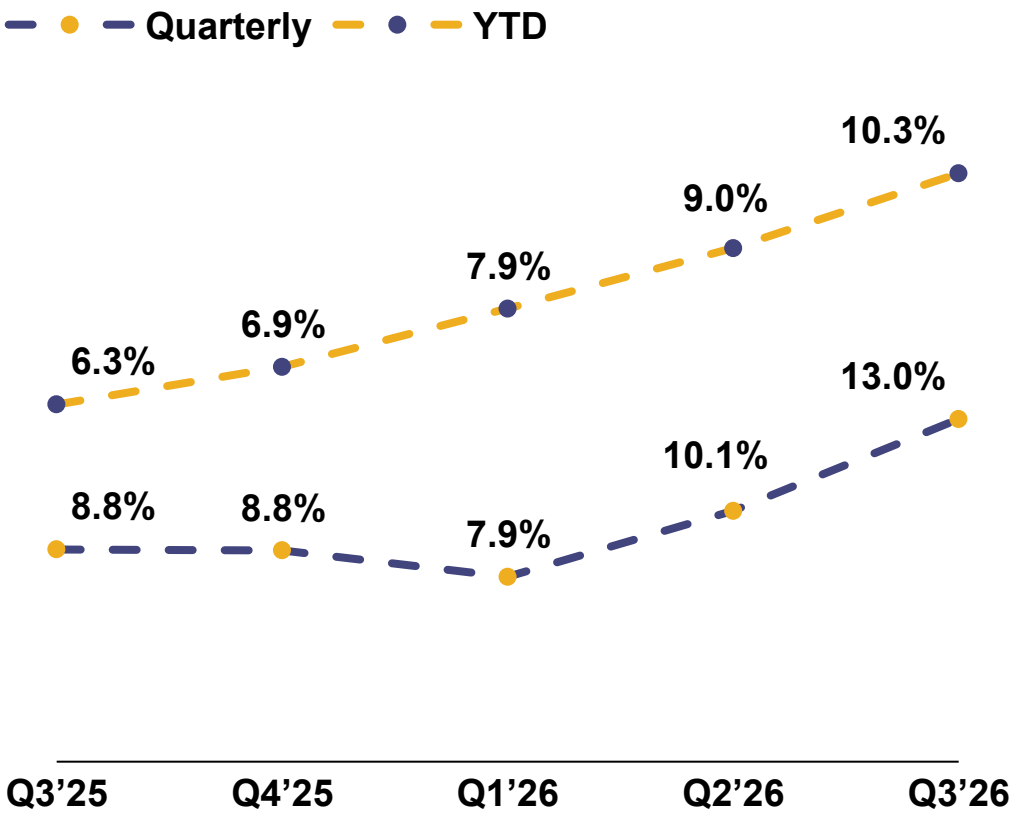


Key Income Statement Metrics

Return on Average Assets



Return on Average Equity



Thank You