



Key performance indicators

Performance and progress

Key performance indicators are regularly reviewed by the Board, to evidence performance against the Group's most important priorities.

These include measures for assessing financial and non-financial performance and balancing the interests of various stakeholders, including customers, shareholders, and the employees. The Group takes into account the financial performance and specific conduct and risk management controls.

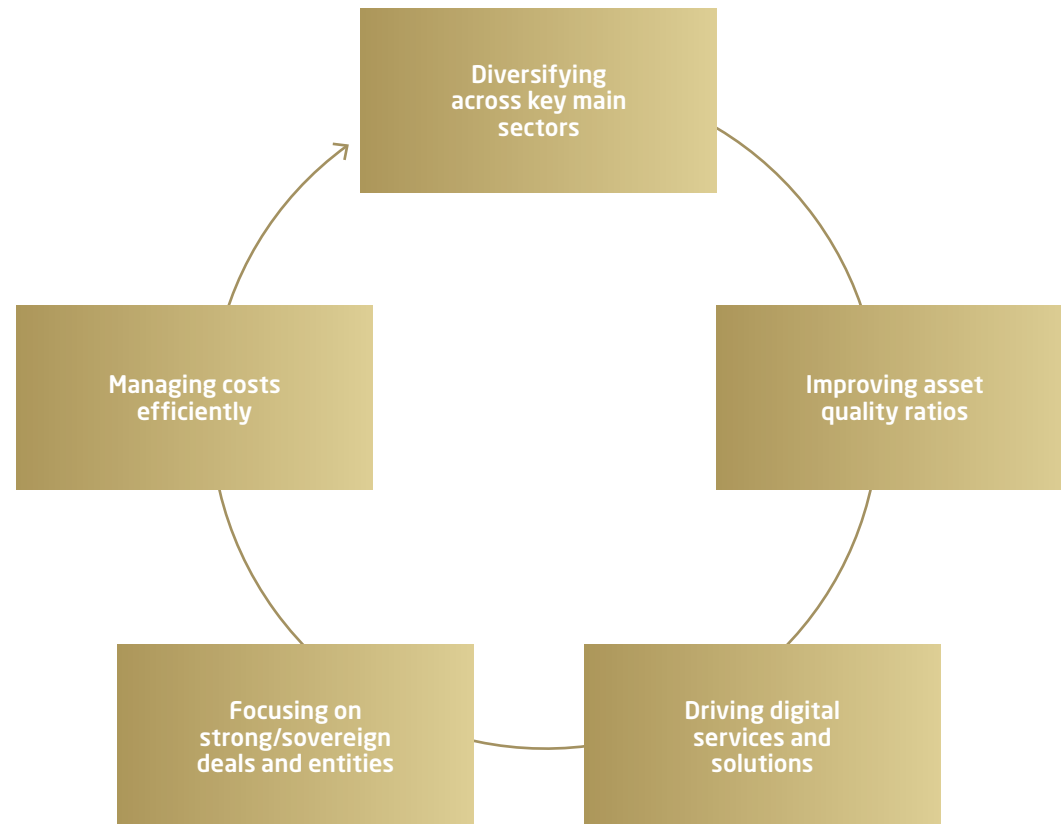
Key highlights in 2024

- Strong growth in total income by 16% YoY to **AED 23.3 billion.**
- Pre-Tax Profit of **AED 9.0 billion**, a robust growth of 27% YoY.
- Net Operating Revenue up 10% to **AED 12.8 billion.**

Balance sheet

- Total assets at **AED 345 billion**, growing by 10%.
- Financing assets grew by 7% to reach **AED 212 billion.**
- Sukuk investments witnessed a strong growth of 20% to reach **AED 82 billion.**
- Gross new underwriting of more than **AED 100 billion.**

The Bank is driving higher revenue growth and sustainable margins, and also improving its return ratios by:

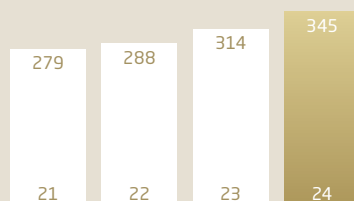




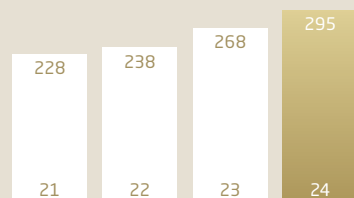
Key performance indicators continued

Our solid performance

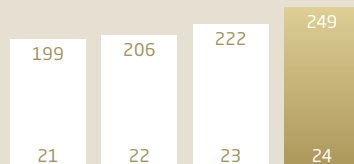
Asset growth (AED billion)



Net financing and Sukuk (AED billion)

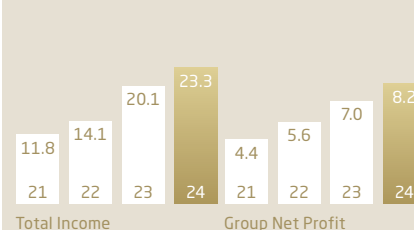


Deposits (AED billion)

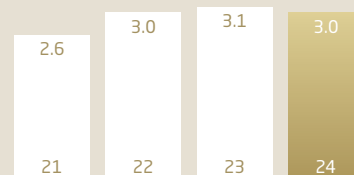


Profitability and cost structure

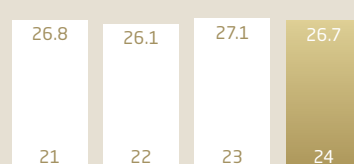
Profitability (AED billion)



Net profit margin (%)

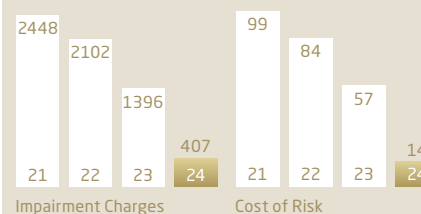


Cost to income (%)

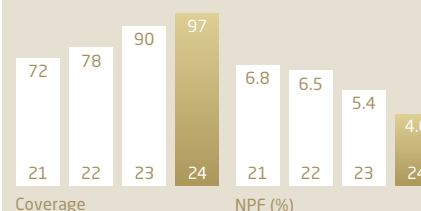


Asset quality

Impairment charges (AED Million) and cost of risk (bps)



Coverage (%)

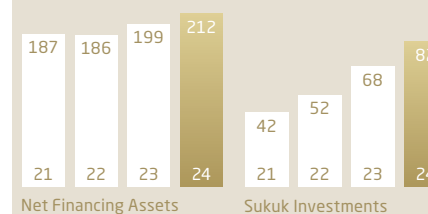


Breakdown of Financing Portfolio by Sector (%)

- Consumer and Corporate books displayed robust growth momentum, up 13% YoY and 4% YoY, respectively
- Strong growth in Sukuk investments of 21% YoY to AED 82 billion

Financing a sustainable future

Deployment of funds/financing (AED billion)



Net deployed by segment (AED billion)

