

Issuance & Disclosure Department

Preliminary Results of Public Joint Stock Company (Final Result Brief for the year ended 31 December 2025)

1 - General Information:

Name of the company	:	Emirates Investment Bank P.J.S.C.
Date of establishment	:	17 February 1976
Issued capital	:	AED 1,000,000,000
Subscribed capital	:	AED 1,000,000,000
Chairman of the Board	:	Mr. Omar Abdulla Al Futtaim
Chief Executive Officer	:	Mr. Michel Longhini
Name of the external auditor	:	Ernst and Young Middle East (Dubai Branch)
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2 - Preliminary Results (AED' 000):

	2025 (Unaudited)	2024
1-Total Assets	4,877,615	5,117,870
2- Shareholders Equity	1,485,904	1,346,138
3- Revenues	238,952	299,484
4- Net Operating Income	170,499	210,458
5- Net profit for the year	83,645	108,713
6- Earnings per share (AED)	8.36	10.87

STRATEGIC TRANSFORMATION OF EMIRATES INVESTMENT BANK

During 2025, Bank has initiated a multi-year transformation to reposition the Bank as a leading digital private banking institution in the UAE, combining high-touch advisory with secure and scalable digital capabilities.

As UAE continues to strengthen its position as a global hub for high-net-worth and internationally mobile individuals, the Bank has identified a compelling strategic opportunity. The Bank's strategy is focused on delivering a digital-first, customer-centric private banking experience, while preserving the discretion, trust, and bespoke service that define the Bank.

Establishing the foundations

Work has commenced on a modern, future-proof technology architecture designed to enable enhanced digital journeys, improved data integration, and faster product innovation. In parallel, the Bank continued to enhance its leadership and specialist capabilities through targeted appointments and sharpen its focus on client outcomes, prioritising convenience, transparency, and service quality.

Customer centric and digital first

Core client journeys and internal processes are being redesigned to be simpler, faster, and more efficient. The Bank is also developing a digital ecosystem, including data-driven and AI-enabled tools to support relationship managers and enhance client service, while maintaining robust governance and controls. The product platform continues to be expanded to provide access to best-in-class global solutions aligned with client needs and advice-led principles.

Reintroducing the Bank to the market

Looking ahead, 2026 is expected to mark a step-change in the Bank's market presence. Plans include a refreshed brand and renewed private banking proposition, exploration of a flagship presence in the UAE, and continued investment in people and capabilities to support sustainable growth.

Throughout the transformation, the Board remains committed to prudent risk management, strong governance, and client-first conduct, ensuring that growth is responsible, resilient, and sustainable.

FINANCIAL PERFORMANCE

During 2025, total client assets with the Bank increased by 8% to AED 10,991 million (2024: AED 10,215 million). The value of the Bank's fiduciary assets increased by 17% to AED 7,681 million (2024: AED 6,538 million) while customer deposits decreased by 10% to reach AED 3,310 million (2024: AED 3,678 million). Total balance sheet reached AED 4,878 million, decrease of 5% over the previous year (2024: AED 5,118 million).

The Capital Adequacy Ratio (CAR) of the Bank at 43.1% at 31 December 2025 (2024: 52.7%).

The Bank closed 2025 with an annual net profit of AED 83.65 million (2024: AED 108.7 million) owing to decrease in net interest and investment income in this falling interest rate environment. The operating income of the Bank decreased by 19% amounting to AED 170.5 million (AED 210.5 million in 2024).

The fundamentals of the Bank remain sound, as demonstrated by the Capital Adequacy Ratio and the client assets, and the Bank is well positioned to benefit from the continuing emergence of the UAE as a globally recognized financial center attracting businesses and talent from across the world.

As we continue our growth journey, we extend our gratitude to our clients for their support and to our staff for their dedication and hard work. We also express our special thanks and highest consideration to the Central Bank of the UAE for the support the Bank has received throughout 2025.



Michel Longhini
Authorized Signatory
Date: 10 February 2026