Results Presentation

for period ended 30 September 2025

www.bank-abc.com

YTD September 2025 Results – Key Highlights

Bank ABC

Strong momentum in strategy execution accelerates the delivery of our vision as MENA’s International Bank of the Future

Strong TOI momentum with revenues exceeding US$1bn, +3%

Headline revenues of US$1,033m (+3%) and Underlying* Revenues at US$1,070m (+7%) reflecting broad based performance across almost all the core markets

Record Total Assets at $48.5bn, +5%

Capital, Funding and Liquidity metrics remain strong with healthy buffers, T1 Ratio 15.0%, NSFR 119%, LCR 297%

Net profit US$204m, underlying* at similar levels as last year

Resilient underlying growth across core markets with cost discipline and well-controlled cost of risk. Adjusting for FX impact on BRL and EGP primarily, underlying net profit was similar to last year

Headline ROE 6.4%**, underlying* 6.7%, -30bps YoY

Reflecting the robust returns to our shareholders despite continuing global economic uncertainty through successful execution of our strategy

*Adjusted for FX on a constant currency basis i.e., BRL -7%, EGP -14% Q3 2025 vs. Q3 2024

**Annualized return on equity, extrapolated YTD Sep net profit

Continued Strong Momentum in Strategy Execution

Bank ABC

MENA's International Bank of the Future

1 Accelerate our Core Businesses

- Accelerate Wholesale & Treasury
- Boost Retail
- Capitalize on Brazil's Success

Creating near-term value for the Bank

2 Maximize value of our Digital Units

ila | afs

Creating longer-term value for the Bank

3 Strengthen our Operating Model

- Improve Org Effectiveness
- Enhance Steering Ability
- Strengthen Process Efficiency
- Develop Agile Infrastructure

Driving Execution and future-proofing the Bank

Continued momentum in executing our Strategic Roadmap YTD Sep 2025

Pillar 1 : Accelerate our Core Businesses

- **Portfolio Management function established to further improve return on capital** of Wholesale Bank and Treasury
- **Launched Mobile Banking App** in ABC Retail Egypt
- **Brazil** continuing to deliver value and contribute to Group's bottom-line

Pillar 2: Maximize Value of our Digital Units

- **Initiated ila Bank Carve-out**, to establish ila as a separate entity
- **Launched ila Gulf Air Co-branded Credit Card** in Bahrain, which has witnessed a surge in new card issuance
- **Successful roll-out of Merchant Acquiring** by AFS in the UAE

Pillar 3: Strengthen our Operating Model

- **Further embedded Sustainability Strategy** e.g., continuing to incorporate into credit approval process
- **Established new Data Management function**, to leverage technology with the accurate data
- **Initiated AI center of Excellence and automated multiple complex processes using AI,** including AI powered assistant "Fatema"
- **Progressed roll-out** of new IT and Digital operating model across the Bank
- **Successfully rolled out** new core banking system in ila Bank
- **Launched Digital assets strategy** and explore international partnerships

2025 Awards – Proud winner of 35 awards so far

Bank ABC

Best Bank for Trade Finance in Bahrain – Global Finance World's Best Trade Finance Awards

World's Best Financial Innovation Lab Award for ABC Labs – Global Finance Innovators Awards

Best Corporate Cross-Border Payments Solution in Middle East – Global Finance Best Treasury & Cash Management Providers Awards

Best Bank for Long-Term Liquidity Management in Africa – Global Finance Best Treasury & Cash Management Providers Awards

Best Corporate Cross-Border Payments Solution in Africa – Global Finance Best Treasury & Cash Management Providers Awards

Best Cash Management Bank in Tunisia – Global Finance

Best Cash Management Bank in Bahrain – Global Finance Best Treasury & Cash Management Providers Awards

Best Wholesale Bank of the Year – The International Banker

Global Corporate Sukuk Deal of the Year for US$500 million Aercap Sukuk – Global Banking & Markets Awards Middle East

Best Bank for Sustainable Finance – Euromoney Awards for Excellence

Best Digital Bank in Bahrain – Euromoney Awards for Excellence

MENA Best Cash Management Bank of the Year – MEED MENA Banking Excellence Awards

Best AI Virtual Assistant in the Middle East for AI Fatema – AI World Series Awards

Bank ABC Islamic

IFN Oman Deal of the Year for Oman Telecommunications Company's US$500 million Sukuk

IFN Bahrain Deal of the Year for Bahrain Steel's US$450 million ESG financing facility

IFN Sukuk **Deal of the Year for AerCap Holdings'** US$500 million Sukuk

IFN Ijarah Deal of the Year for Oman Telecommunications Company's US$500 million Sukuk

Best Islamic Corporate Bank in Bahrain

Best Digital Offering by an Islamic Bank in Bahrain

IFN **Most Innovative Deal of the Year for AerCap Holdings'** US$500 million Sukuk

Best Sukuk House in Bahrain – Euromoney Islamic Finance Awards

ila Bank

Best Mobile Banking App in the Middle East

Best Open Banking APIs in the Middle East

Best Consumer Digital Bank in Bahrain

Best Digital-Only Bank in Bahrain

Best Online Payments Solution in Bahrain

Best Online Product Offerings in Bahrain

Best User Experience (UX) Design in Bahrain

Best Mobile Banking App in Bahrain

Best in Social Media Marketing and Services in Bahrain

Most Innovative Digital Bank in Bahrain

Best Open Banking APIs in Bahrain

MENA Retail Bank of the Year – MEED MENA Banking Excellence Awards

Bahrain Best Consumer Digital Bank – Euromoney Awards for Excellence

Proud winner:

Best AI Virtual Assistant in the Middle East by AI World Series 2024 Awards

For redefining the future of work as an employee assistant

AI WORLD SERIES
ARTIFICIAL INTELLIGENCE AWARDS
BEST AI VIRTUAL ASSISTANT – MIDDLE EAST
WINNER 2025

2025 Awards – Lauded for consistent excellence (cont.)

Cementing our regional digital leadership

ila Bank named 'Best Mobile Banking App in the Middle East'

Among 11 awards by Global Finance, including all national titles

Regional titles

Best Mobile Banking App in the Middle East

Best Open Banking APIs in the Middle East

National titles

Best Consumer Digital Bank in Bahrain

Best Digital-Only Bank in Bahrain

Best Online Payments Solution in Bahrain

Best Online Product Offerings in Bahrain

Best User Experience (UX) Design in Bahrain

Best Mobile Banking App in Bahrain

Best in Social Media Marketing and Services in Bahrain

Most Innovative Digital Bank in Bahrain

Best Open Banking APIs in Bahrain

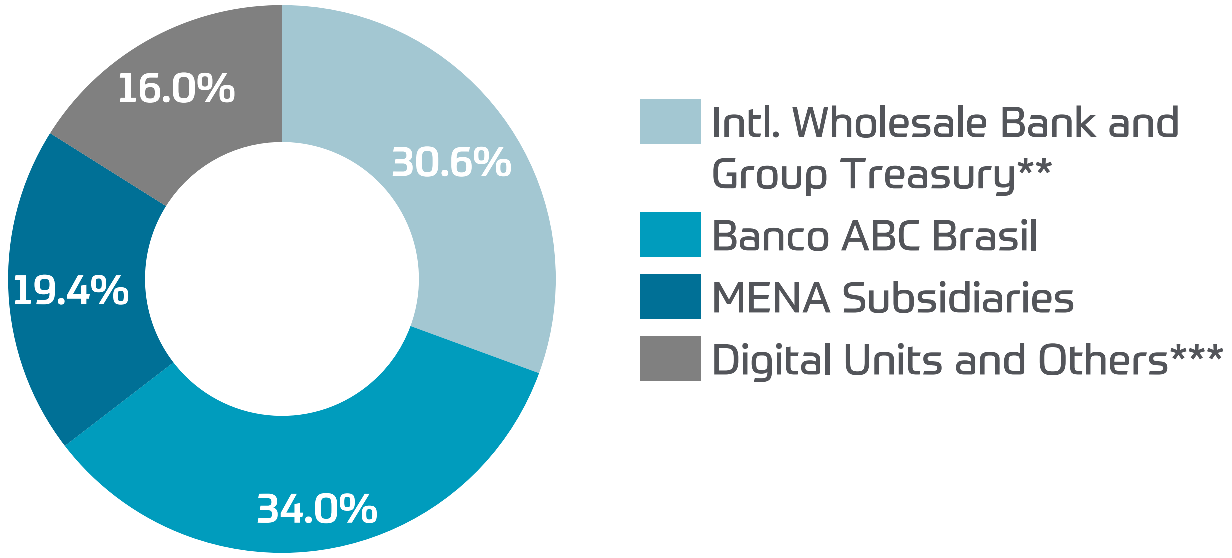
Strong Underlying Revenue exceeding $1bn, +3%

Bank ABC

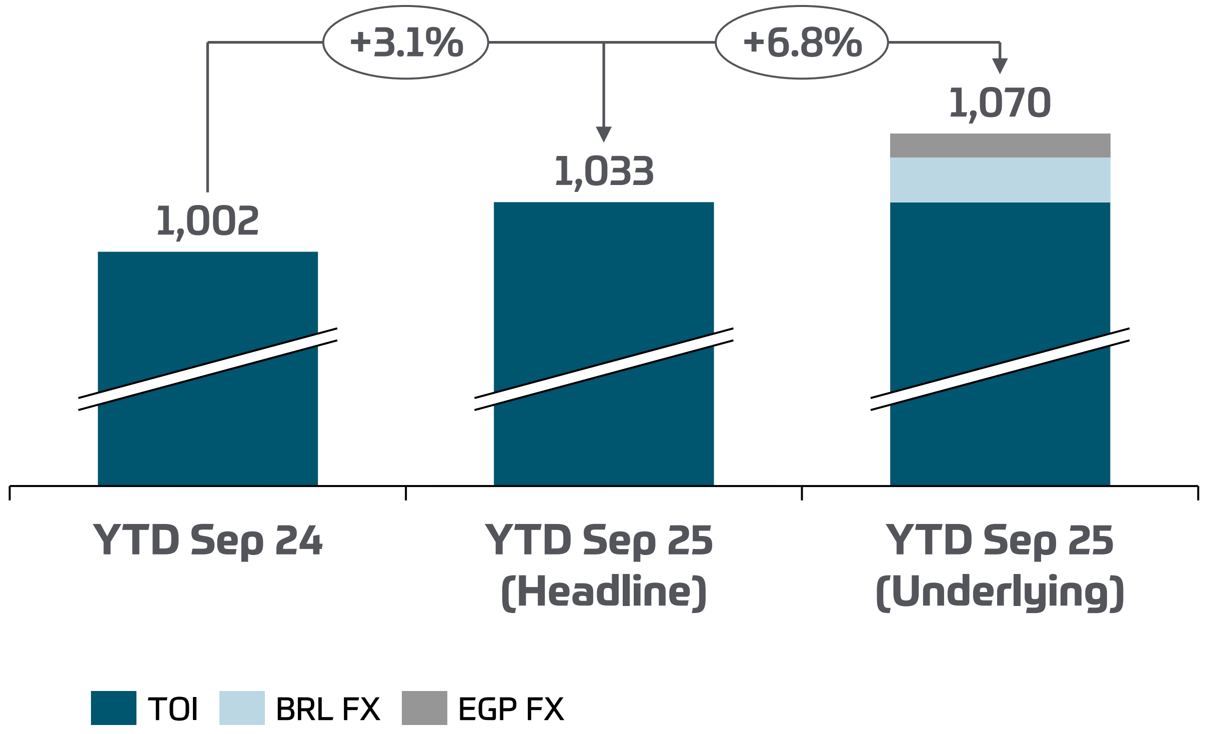
Strong underlying performance, driven by resilient core business performance

- Headline TOI reached US$1,033m (+3% YoY), Underlying* TOI reached US$1,070m, +7% higher on a YoY basis
- TOI was well diversified across our markets and business lines with International Wholesale and Group Treasury contributing the 30.6%, Brasil at 34.0%, MENA subsidiaries at 19.4% and Digital units and others at 16.0%

YTD Sep 2025 TOI by business



YTD Sep 2025 TOI Headline vs. Underlying FX adjusted, US$m



*Adjusted for FX on a constant currency basis i.e., BRL -7%, EGP -14% Q3 2025 vs. Q3 2024
**International wholesale bank 22.4% and Group Treasury 8.2%
*** Includes activities of Digital units (Arab Financial Services, ila) and Equity income.

Stable Cost to Income Ratio

Innovating ahead while maintaining robust cost disciplines

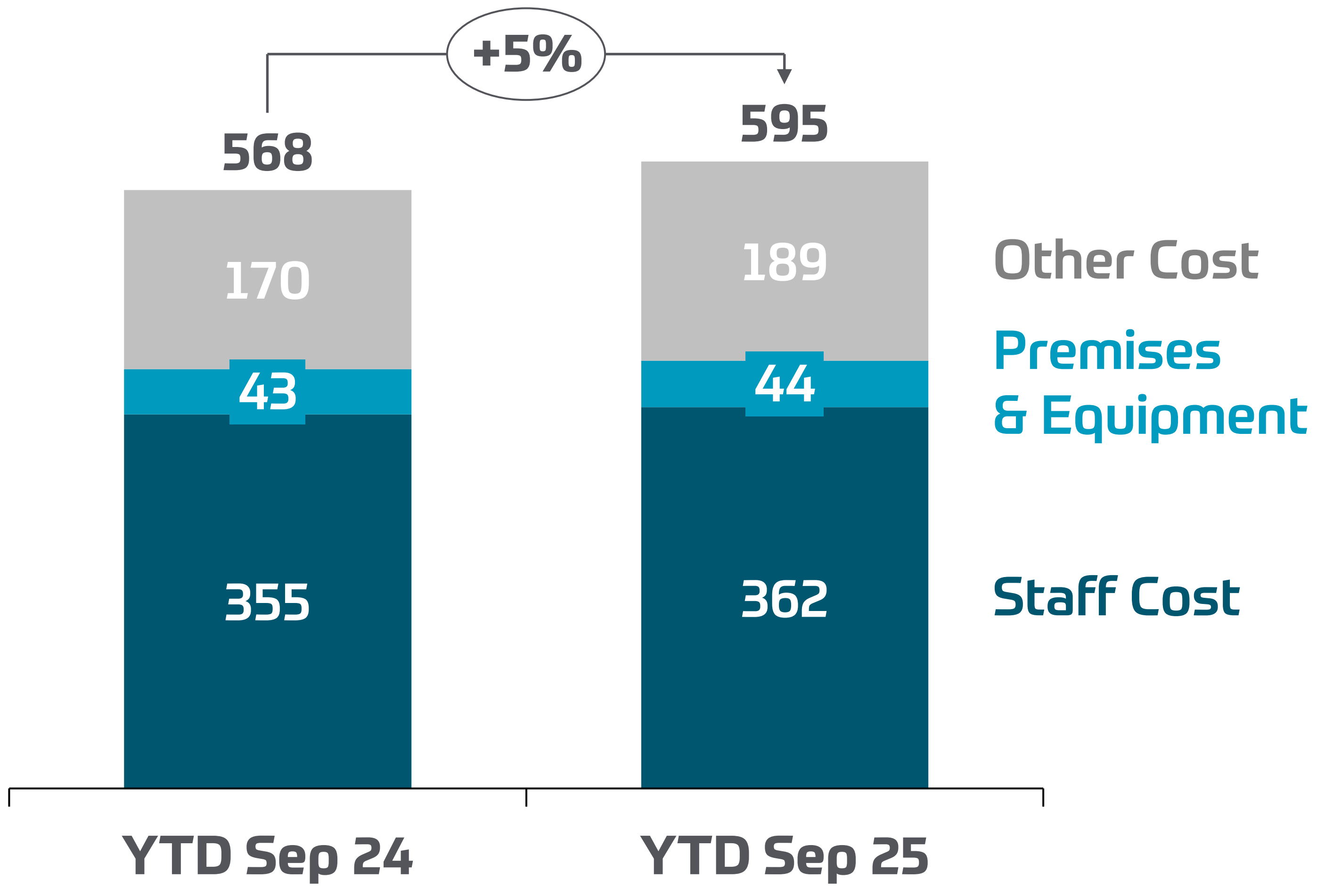
- The Group continues to enforce appropriate cost discipline without compromising on investments into the Group's digital transformation and strategic initiatives to build its "Bank of the Future"

- Cost to income ratio at 57.5% on a headline basis:

  1) 52.9% when adjusted for ongoing investment in digital initiatives

  2) Underlying* C/I at 56.8%, at same levels as previous year

Operating Expenses and Cost to Income Ratio



	YTD Sep 24	YTD Sep 25
Headline C/I Ratio	56.7%	57.5%
Headline C/I Ratio (ex-Digital)	51.7%	52.9%
Underlying FX adj. C/I Ratio	-	56.8%

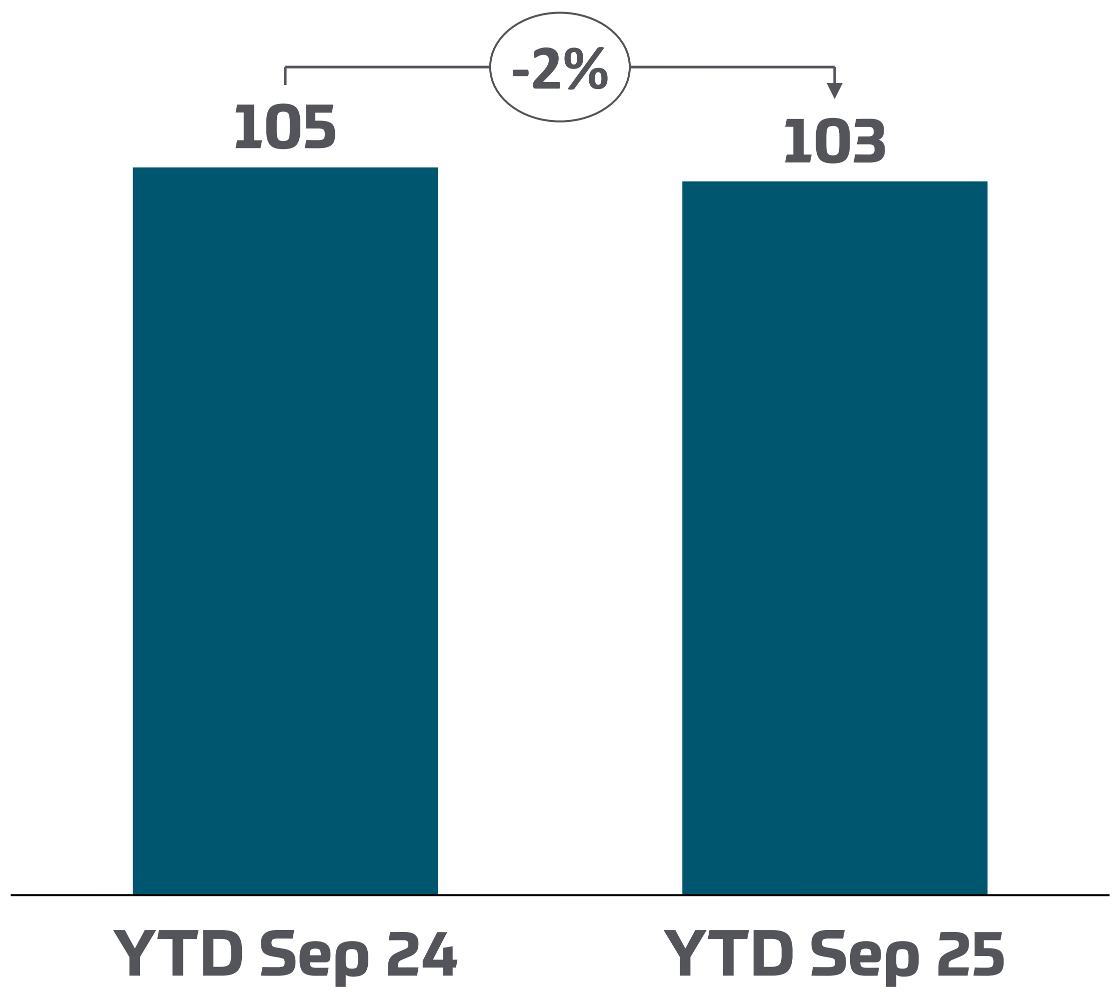
*Adjusted for FX on a constant currency basis i.e., BRL -7%, EGP -14% Q3 2025 vs. Q3 2024

Improving Cost of Risk

Business growth being prudently managed, with healthy level of risk appetite and risk frameworks

- ECL charge -2% YoY to US$103m reflecting marginal improvement in YTD Sep 2025 cost of risk
- Headline Cost of risk at 63bps, improved 9% compared to YTD Sep 2024 levels
- NPL Ratio and Coverage ratio remain at healthy levels

ECL charge and cost of risk, US$m, bps



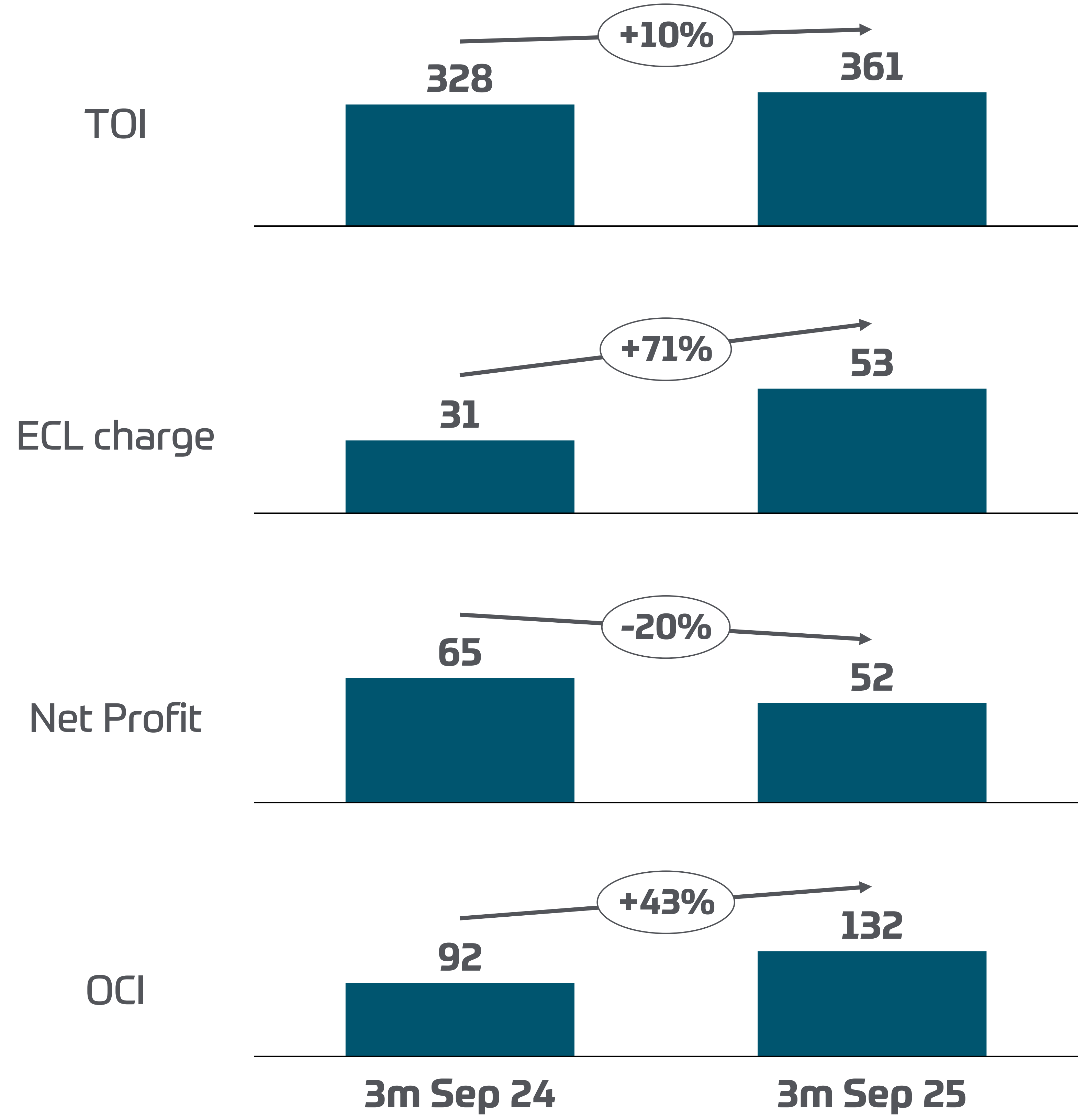
	YTD Sep 24	YTD Sep 25
Cost of risk[1]	69 bps	63 bps
Coverage ratio	86%	87%
NPL Ratio	3.6%	3.8%

1. Credit Loss expense / Gross Loans

Resilient business performance during the quarter

- Total Operating Income for 3m Sep 2025 was US$361m, +10% compared to 3m Sep 2024, driven by business growth across core markets and currency strengthening
- Q3 Sep 2025 (3m) ECL charge increased, after a relatively benign Q1 and Q2. Overall YTD charge remained inline with previous year
- Despite global economic challenges, resilient net profit of US$52m for 3m Sep 2025, reflecting a -20% change compared to the same period last year, primarily due to higher ECL charge
- OCI for 3m Sep 2025 was US$132m, marking a 43% increase, attributed to positive fair value movements and currency gains

3m Sep 2024 vs 3m Sep 2025, US$m



Healthy Capital Ratios, Well Above Regulatory Minimum

Bank ABC

Balance sheet strength was maintained, with robust capital ratio levels

Overview

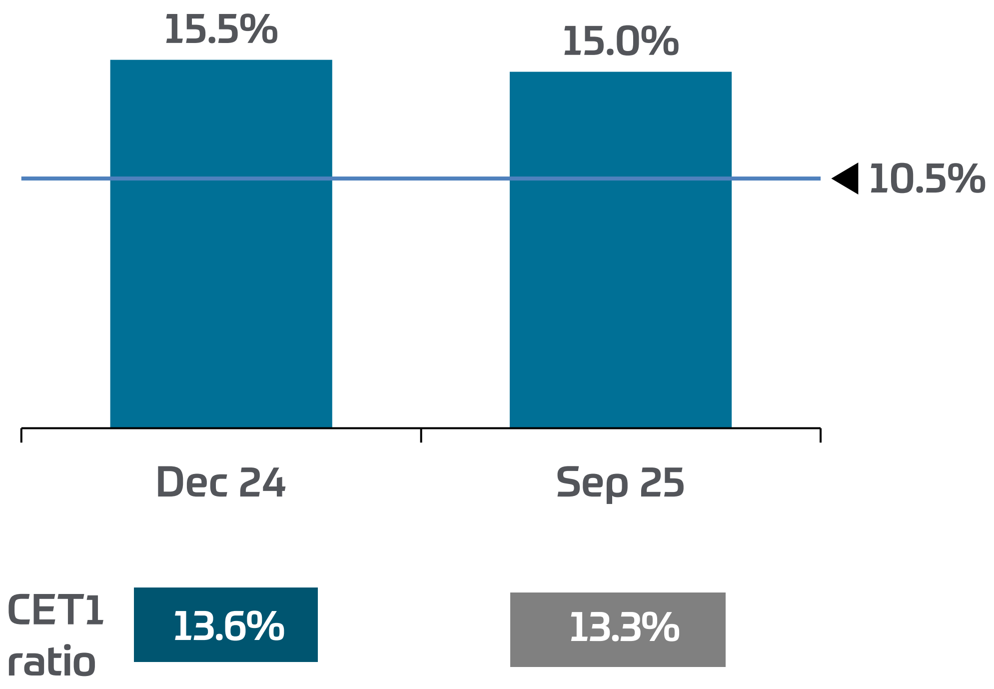
/ Strong T1 Ratio at 15.0%, after payment of dividend

/ CET 1 Ratio 13.3% comprises the majority of Tier 1 Ratio

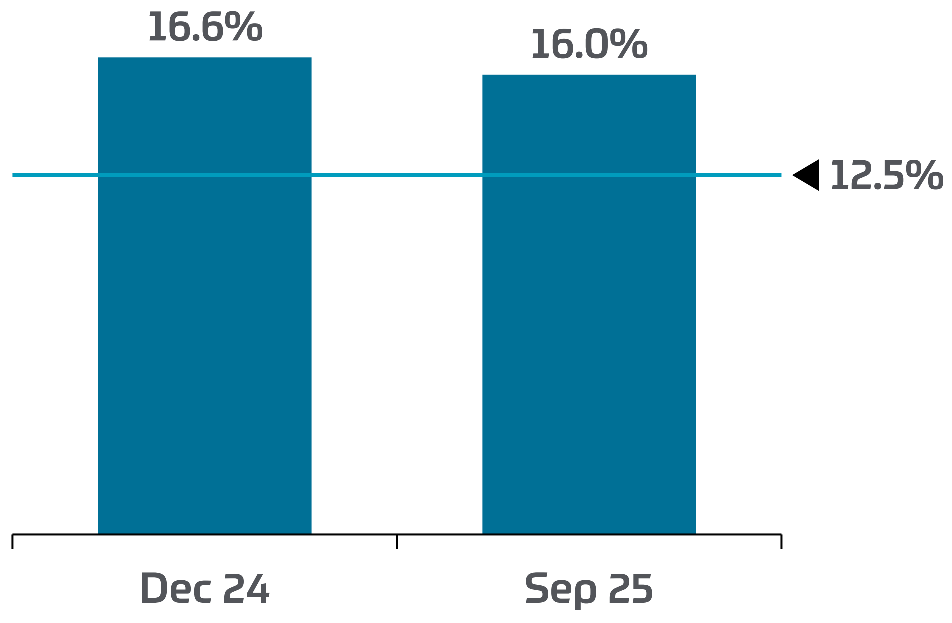
/ Total CAR of 16.0% as of Sep 2025

/ RWA stood at US$31.6bn as of Sep 2025, increasing by 11% over YE 2024

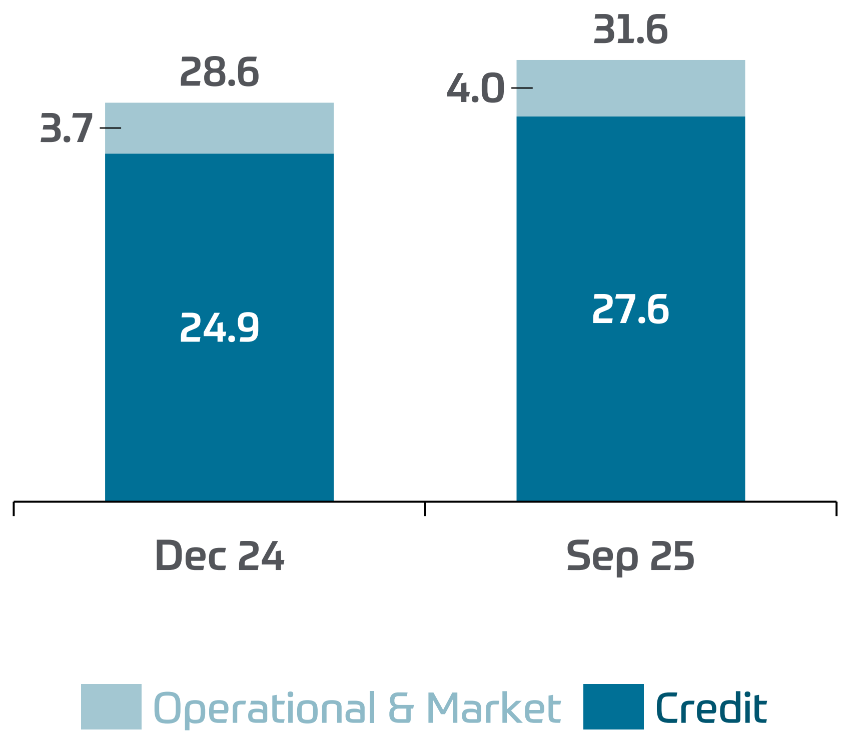
CET1 and Tier 1 Ratios, %



Total CAR, %



RWA by Type of Risk, US$bn



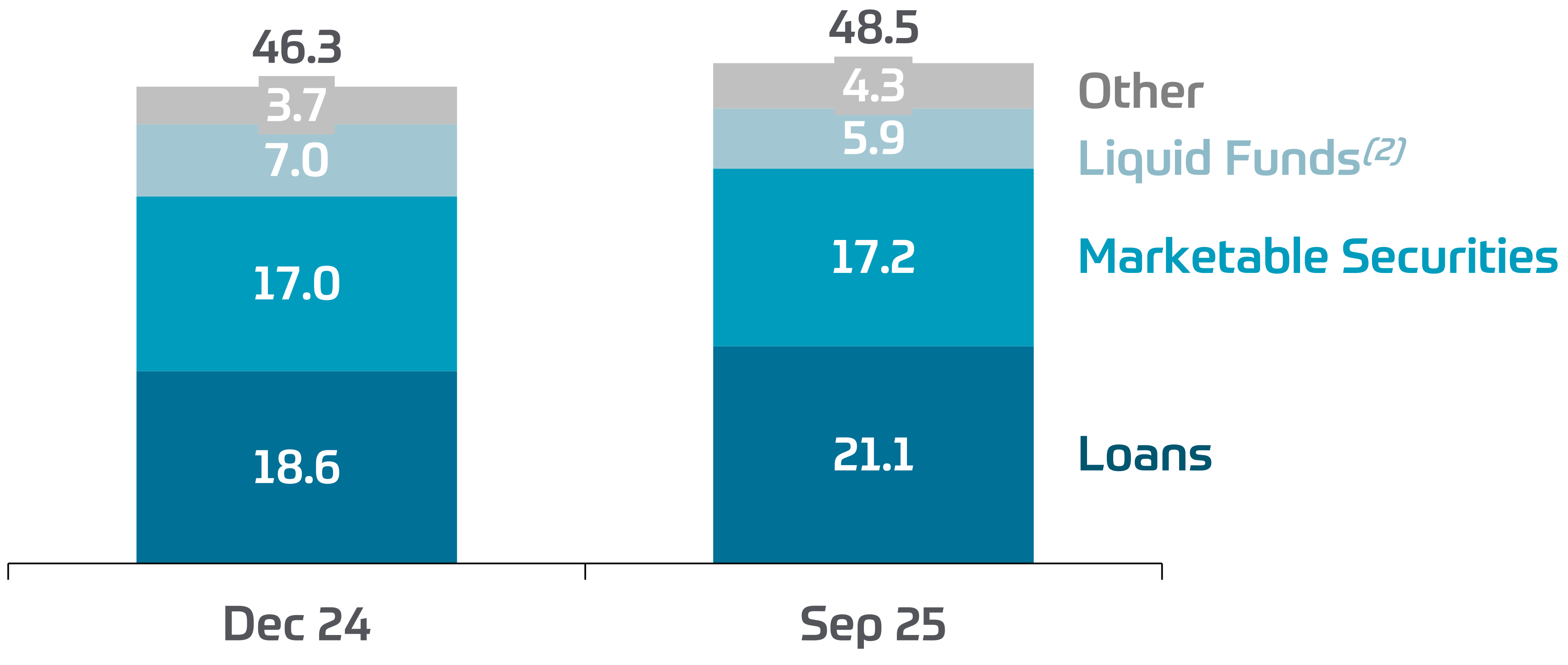
Well Diversified Balance Sheet with Total Assets reaching record levels of $48.5bn

Bank ABC

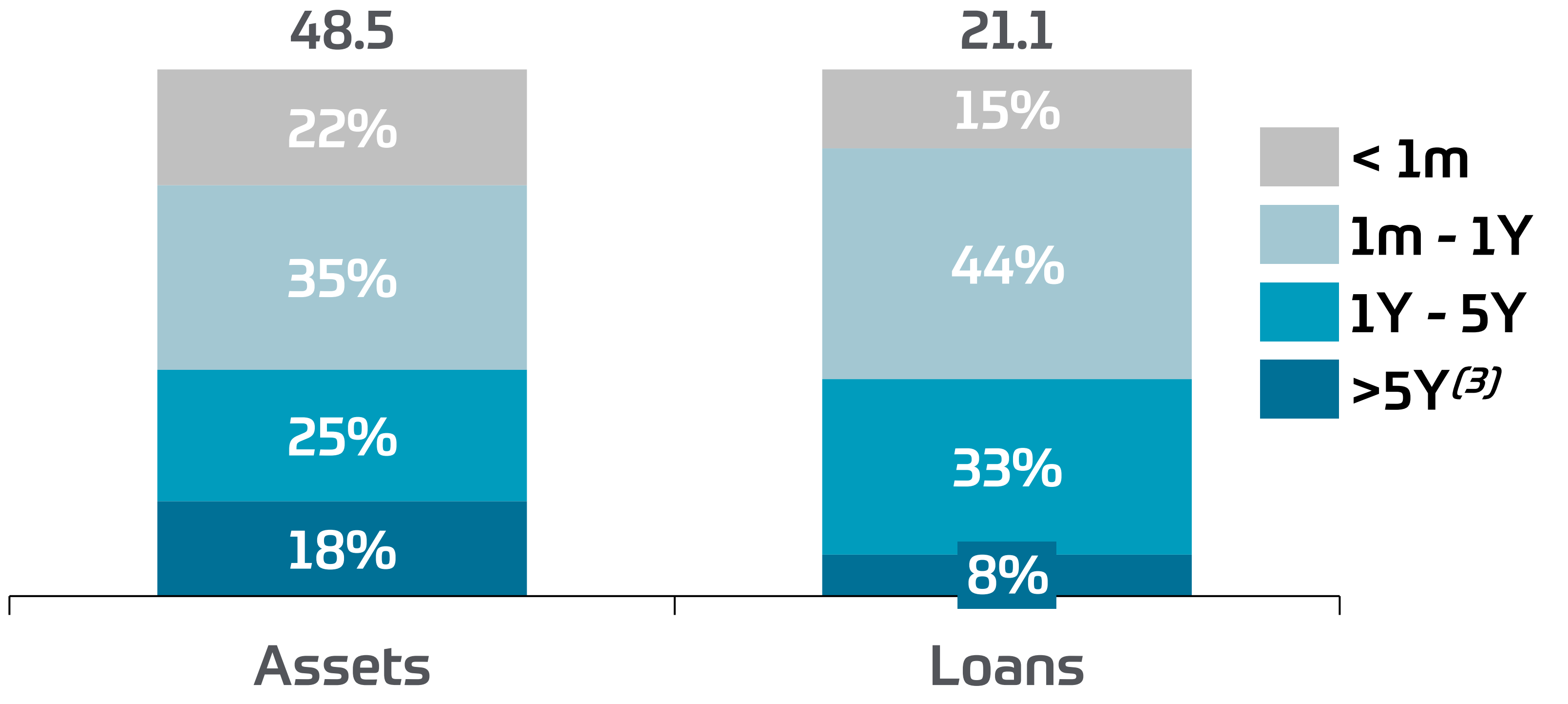
- Record levels of Total Assets reached at US$48.5bn at the end of Sep 2025, compared to US$46.3bn at the 2024 year-end, +5%, driven by robust loan growth, FX movement and portfolio management activity
- Book weighted to short-term with 57% of Total Assets maturing within 1-year
- Headline Loans increased 13% compared with 2024-year end, reflecting strong underlying growth in core business. Overall loans comprised 43% of Total Assets.
- Net loans to customer deposits ratio at 82%
- Strong liquid funds position with LCR of 297% [1] and NSFR of 119%

1) LCR calculated net of trapped liquidity. 2) Liquid funds includes placements with banks & other financial institutions and securities bought under repurchase agreements. 3) Undated included in >5 years.

Sep 2025 Assets by Instrument, US$bn



Sep 2025 Assets by Maturity, US$bn



In Summary

Bank ABC

Strong YTD Sep results reflect continued momentum and delivery of Bank ABC Group's Growth Strategy

Robust Headline Revenue of US$1,033m, +3% YoY and Underlying* Revenues of $1,070 +7% YoY, reflecting broad based performance across almost all the core markets

Operating expenses were at US$595m, with underlying* C/I ratio stable reflecting the Group's continued cost discipline without compromising on investments into its strategic transformation agenda

Headline Net profit at US$204m -5% YoY, Underlying* net profit, adjusting for FX impact was stable at previous year levels, reflecting continued growth in business across almost all core markets with cost discipline and well-controlled cost of risk

Headline ROE annualized at 6.4%, underlying* ROE on constant FX basis at 6.8% reflecting robust return on capital despite continuing global economic uncertainty

Record level of Total Assets at $48.5bn with Strong capital and liquidity position, positioning the Bank well for future growth and sustained resilience

*Adjusted for FX on a constant currency basis i.e., BRL -7%, EGP -14% Q3 2025 vs. Q3 2024

Appendix: Normalized Financials

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Profit or Loss

US$ millions	2019	2020	2021	2022	2023	2024	YTD Sep 24	YTD Sep 25	▲ Headline YoY %	▲ Underlying YoY %
Net Interest Income	564	516	592	786	935	902	692	719	4%	8%
Non-Interest Income*	311	233	277	315	344	437	310	314	1%	4%
Total Operating Income (TOI)*	**875**	**749**	**869**	**1,101**	**1,279**	**1,339**	**1,002**	**1,033**	**3%**	**7%**
Total Operating Expenses	-524	-486	-569	-690	-764	-773	-568	-595	5%	7%
Net Operating Profit	**351**	**263**	**300**	**411**	**515**	**566**	**434**	**438**	**1%**	**6%**
Provisions	-82	-329	-106	-119	-145	-143	-105	-103	-2%	3%
Profit before Taxes & M.I.	**269**	**-66**	**194**	**292**	**370**	**423**	**329**	**335**	**2%**	**8%**
Taxes*	-33	-9	-66	-83	-74	-72	-62	-81	31%	37%
M.I.	-42	-14	-28	-55	-61	-66	-52	-50	-4%	4%
Net Profit	**194**	**-89**	**100**	**154**	**235**	**285**	**215**	**204**	**-5%**	**0%**

Balance Sheet

US$ millions	2019	2020	2021	2022	2023	2024	Sep 24	Sep 25	▲ YE 24 vs. Sep 25 %
Liquid Funds**	5,323	5,378	6,355	6,498	8,888	6,995	5,802	5,851	-16%
Marketable Securities	6,343	6,867	9,292	8,670	12,438	16,955	16,618	17,243	2%
Loans & Advances	16,452	15,656	16,716	18,190	19,096	18,649	19,721	21,064	13%
Other	1,950	2,506	2,538	3,281	3,470	3,666	3,835	4,381	20%
Total Assets	**30,068**	**30,407**	**34,901**	**36,639**	**43,892**	**46,265**	**45,976**	**48,539**	**5%**
Customer Deposits	17,065	17,667	21,459	21,831	23,847	22,675	23,329	25,641	13%
Bank Deposits	4,905	4,747	6,399	6,642	11,068	14,714	13,275	12,780	-13%
Borrowing	2,080	1,795	1,211	1,297	1,303	1,381	1,380	1,468	6%
Other	1,529	2,054	1,597	2,348	2,870	2,852	3,253	3,631	27%
Total Liabilities	**25,579**	**26,263**	**30,666**	**32,118**	**39,088**	**41,622**	**41,237**	**43,520**	**5%**
Shareholders' Equity	4,031	3,767	3,872	3,705	3,910	3,817	3,860	4,102	7%
Non-Controlling Interest	458	377	363	426	504	436	489	527	21%
Additional / Perpetual Tier-1 Capital	-	-	-	390	390	390	390	390	0%
Total Equity	**4,489**	**4,144**	**4,235**	**4,521**	**4,804**	**4,643**	**4,739**	**5,019**	**8%**
Total Liabilities & Equity	**30,068**	**30,407**	**34,901**	**36,639**	**43,892**	**46,265**	**45,976**	**48,539**	**5%**

Key Metrics

	2019	2020	2021	2022	2023	2024	Sep 24	Sep 25	
Cost to Income, %	**60%**	**65%**	**65%**	**63%**	**60%**	**58%**	**57%**	**58%**	**0.9%** ***
Tier 1 Ratio, %	**16.9%**	**16.6%**	**15.9%**	**15.7%**	**15.0%**	**15.5%**	**14.2%**	**15.0%**	**-0.5%**
CET 1, %	**16.6%**	**16.2%**	**15.5%**	**14.0%**	**13.5%**	**13.6%**	**12.5%**	**13.3%**	**-0.3%**
RoAE,%	**4.9%**	**-**	**2.6%**	**3.7%**	**5.8%**	**7.0%**	**7.0%**	**6.4%**	**-0.6%** ***

* TOI and taxes includes normalization of BRL currency over hedge. Headline TOI 2019 $865m, 2020 $646m, 2021 $854m, 2022 $1,101m. Note that underlying adjustment for BAB Cayman branch hedging is no longer material due to tax changes in Brazil and hence not considered for FY 23 onwards and YOY comparison above ** Liquid funds includes placements with banks & other financial institutions and securities bought under repurchase agreements. ***Change Year on Year

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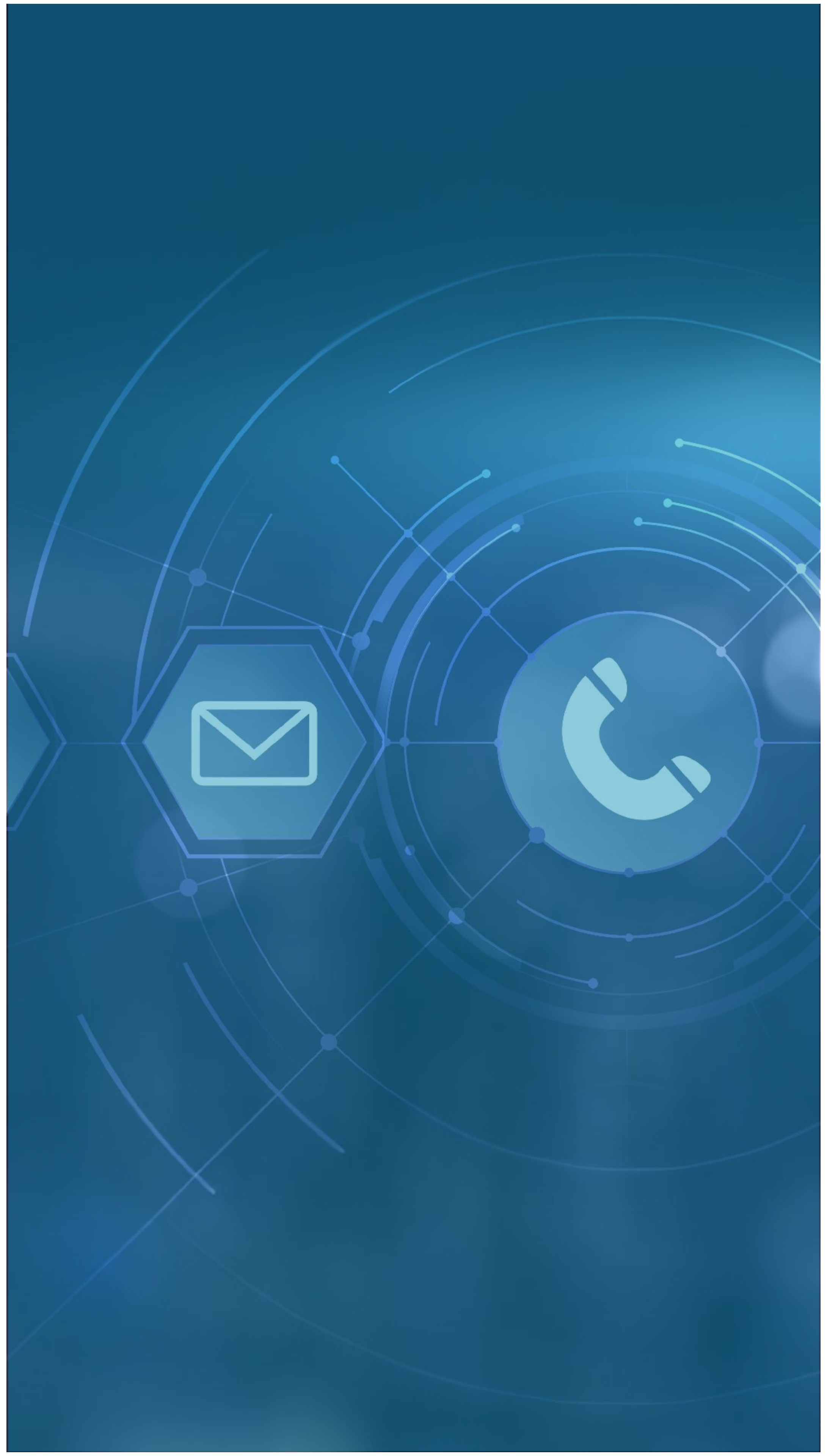

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