



Financial highlights

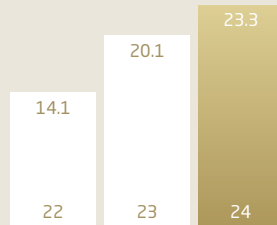
Robust and solid growth in 2024

We continue to grow, deliver, and preserve long-term value for our customers and shareholders.

Total income (AED)

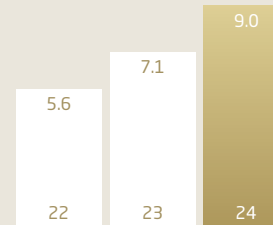
23.3 bn

+16%
2023: AED 20.1 bn

**Pre Tax Profit (AED)**

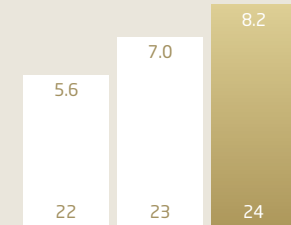
9.0 bn

+27%
2023: 7.0 bn

**Net profit (AED)**

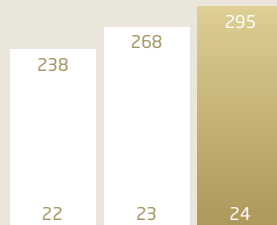
8.2 bn

+16%
2023: 7.0 bn

**Net financing and Sukuk (AED)**

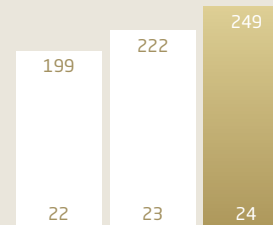
295 bn

+10%
2023: 268 bn

**Customer deposits (AED)**

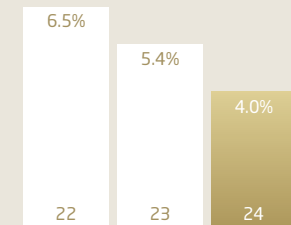
249 bn

+12%
2023: 222 bn

**Non-performing finance**

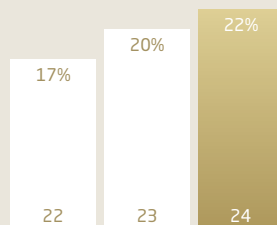
4.0%

(140bps)
2023: 5.4%

**Return on Tangible Equity (RoTE)**

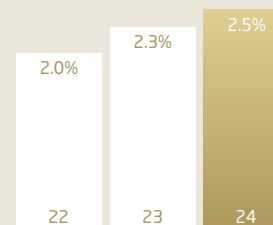
22%

+200bps
2023: 20%

**Return on Assets (RoA)**

2.5%

+20bps
2023: 2.3%

**Capital adequacy ratio (CAR)**

18.3%

+100bps
2023: 17.3%

