بنك الاستثمار

## Credit Rating Disclosure Form

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| **Date** | 14th July 2026 |
| **Name of the Listed Company** | Invest Bank P.S.C |
| **Name of the Credit Rating Agency** | Fitch Ratings |
| **Credit Rating Classification Categories** | Long-Term Issuer Default Rating (LT IDR) BBB+<br>Short-Term Issuer Default Rating (ST IDR) F2<br>Viability Rating b<br>Government Support Rating (GSR) bbb+<br>LT IDR (xgs) B(xgs)<br>ST IDR (xgs) B(xgs) |
| **A simple explanation of the Credit rating classification and its implications** | Invest Bank (INB) Issuer Default Rating (IDR) is driven by potential support from United Arab Emirates (UAE) authorities, as reflected by Bank's GSR of 'bbb+'.<br><br>INB's GSR reflects UAE's strong ability to, and record of supporting the banking system, if needed. However, it also factors in the Bank's limited systemic importance due to its small market share and franchise in UAE. |
| **The expected financial impact of the Credit Rating Classification on the company's business and financial position** | None |
| **Future outlook (as per the Credit Rating Agency) about the company** | Stable |
| **Summary of the official statement issued by the company regarding the Classification of the Credit Rating** | Fitch has assigned Invest Bank P.S.C. a Long-term Issuer Default Rating of 'BBB+' with a Stable Outlook, a government support rating (GSR) 'bbb+' and a Viability Rating (VR) of 'b'. |
| **The Name of the Authorized Signatory** | Suresh Chander Panwar |
| **Designation** | Financial Controller |
| **Signature and Date** | Suresh Panwar 14/7/2026 |
| **Company's Seal** | INVEST BANK P.S.C. GENERAL MANAGEMENT |