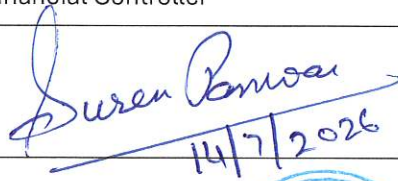


Credit Rating Disclosure Form

Date	14 th 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+ Short-Term Issuer Default Rating (ST IDR) F2 Viability Rating b Government Support Rating (GSR) bbb+ LT IDR (xgs) B(xgs) 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+'. 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	 14/7/2026
Company's Seal	