



UAE RETAIL INVESTOR BEAT | SIX TAKEAWAYS

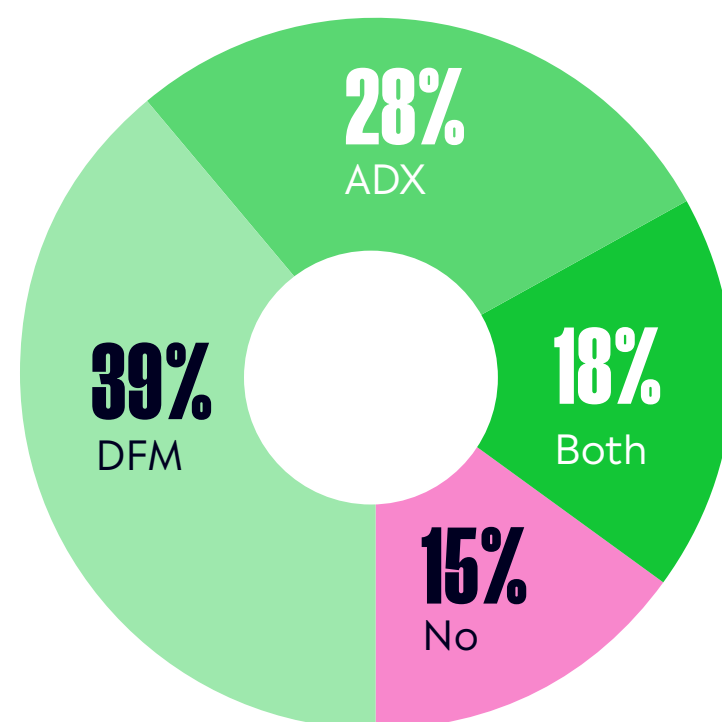
4th edition

1 UAE RETAIL INVESTORS BACK LOCAL MARKETS WITH CONVICTION

Retail investors in the UAE are showing a clear preference for local opportunities, with 85% currently invested in UAE-listed equities. This backing includes 39% in DFM stocks, 28% in ADX stocks, and 18% holding both, signalling strong participation across the country's major exchanges.

This behaviour is driven by high levels of trust in the local market. 63% of investors describe themselves as “very confident” in the UAE’s current economic performance, while another 29% are “somewhat confident.” Confidence extends to the longer term for stocks as well, with 59% “very confident” and 32% “somewhat confident” in the 5-year outlook for UAE-listed companies.

Do you currently hold any UAE-listed stocks?



85% of UAE investors hold local stocks

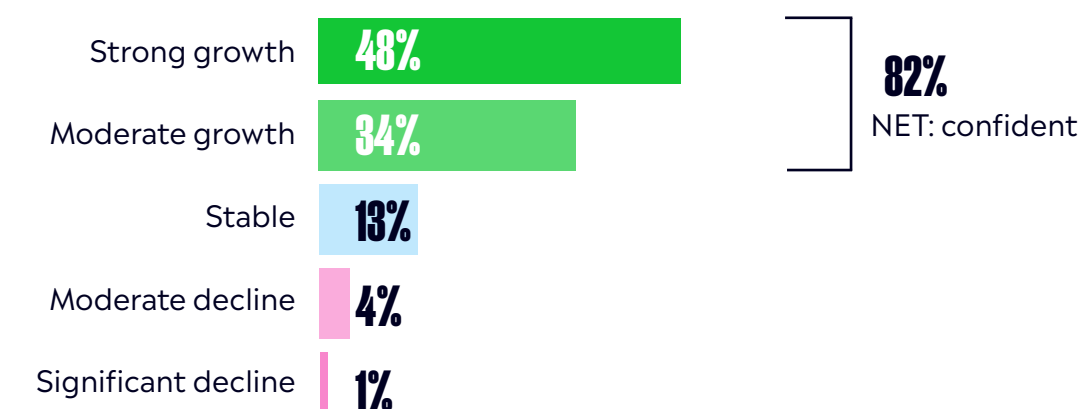
15% UAE investors don't hold any local stocks

2 POSITIVE MOMENTUM EXPECTED IN UAE EQUITIES

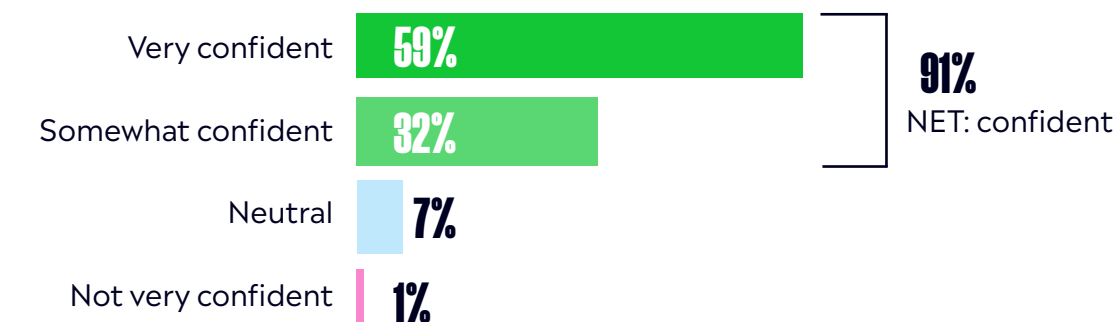
82% of UAE investors expect growth in the stock market over the next 12 months, while looking further ahead, 91% are confident in the performance of UAE stocks over the next 5 years. These expectations reinforce the broader optimism tied to the region's macroeconomic performance and corporate earnings.

This optimism is reflected in which markets investors believe will deliver the best returns in the long term. 58% of UAE investors believe the Middle East will offer the strongest returns globally over the next five years, placing it ahead of even the U.S. (50%) and China (35%).

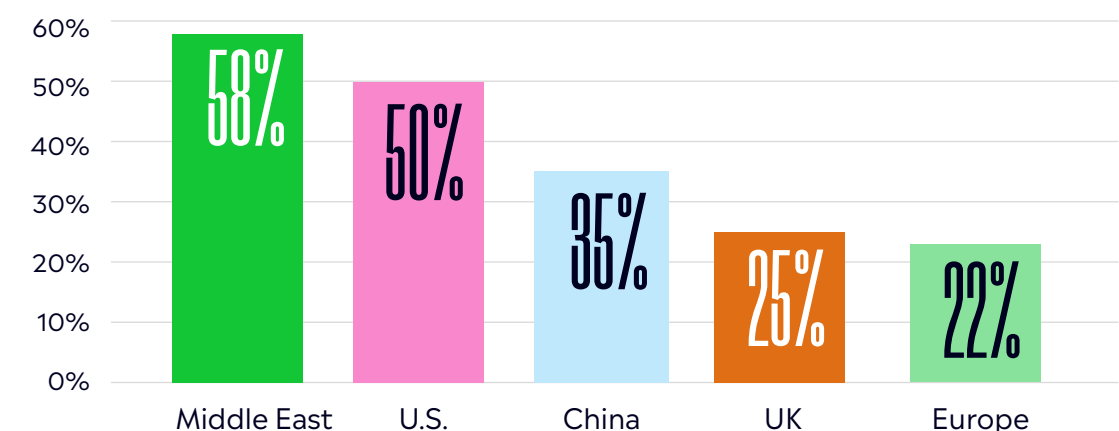
Forecast for UAE stocks in the next 12 months



Confidence in UAE stocks in 5 years



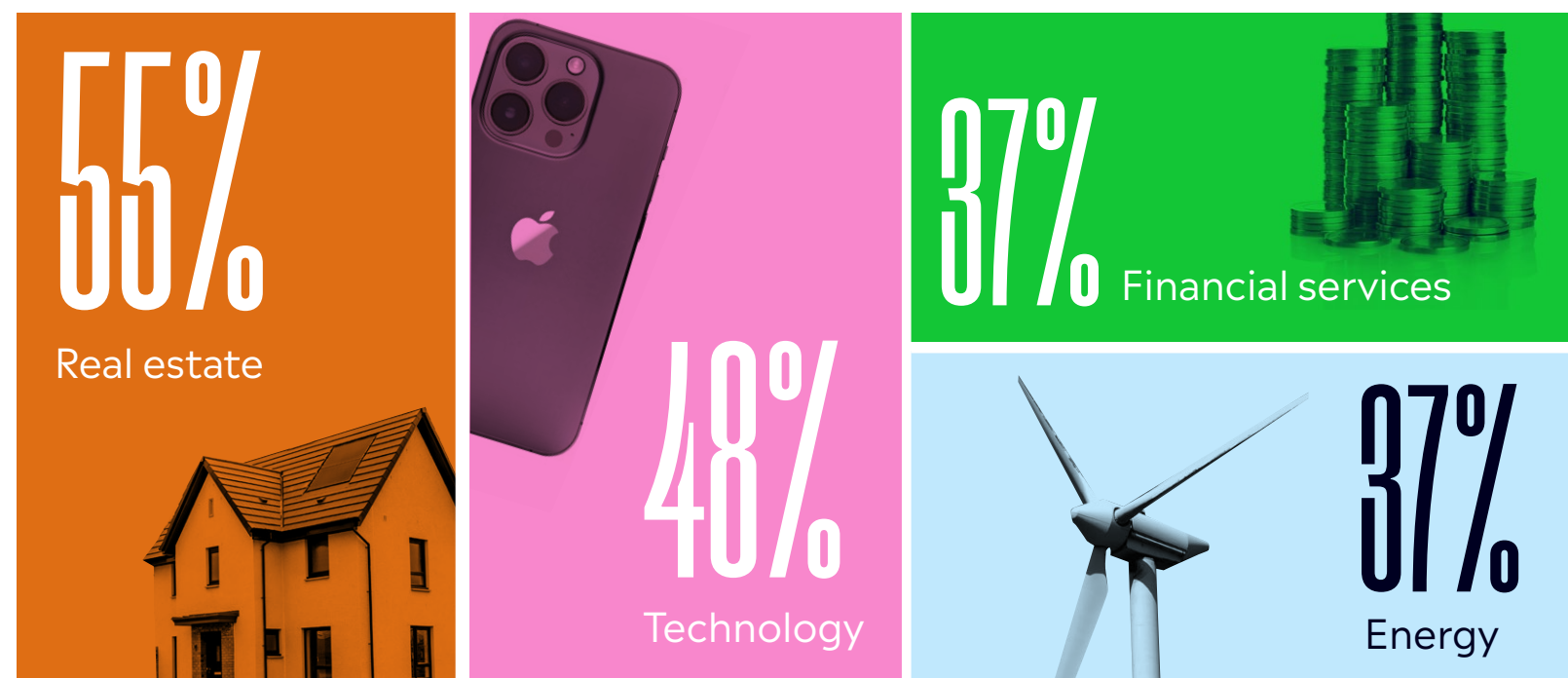
Expected Best-Performing Regions (5-Year Horizon)



3 REAL ESTATE AND TECHNOLOGY AMONG TOP INVESTMENT SECTORS

When asked which UAE sectors they are most optimistic about for the year ahead, real estate came out on top (55%), followed by technology (48%), financial services (37%), and energy (37%). These sector preferences are closely aligned with local development initiatives and the ongoing digital and infrastructure transformation of the UAE economy.

Which UAE sectors are you most optimistic about for investment in the next 12 months?



4 GLOBAL TRADE TENSIONS FUEL SHIFT TO LOCAL ASSETS

Despite their confidence in the domestic market, UAE investors are closely watching international developments. 90% believe that tariffs and trade tensions will significantly impact their portfolios in the next six months. In response, 89% have either already adjusted or plan to adjust their investments accordingly.

Leading the shift, 53% of investors are increasing exposure to UAE equities, and 51% are allocating more to commodities such as gold and oil—a dual strategy to hedge against external volatility while doubling down on local resilience.

Response to Global Trade Tensions

90% expect trade tensions/tariffs to affect portfolios

89% are adjusting their strategy

53% increasing UAE equities

51% increasing commodities

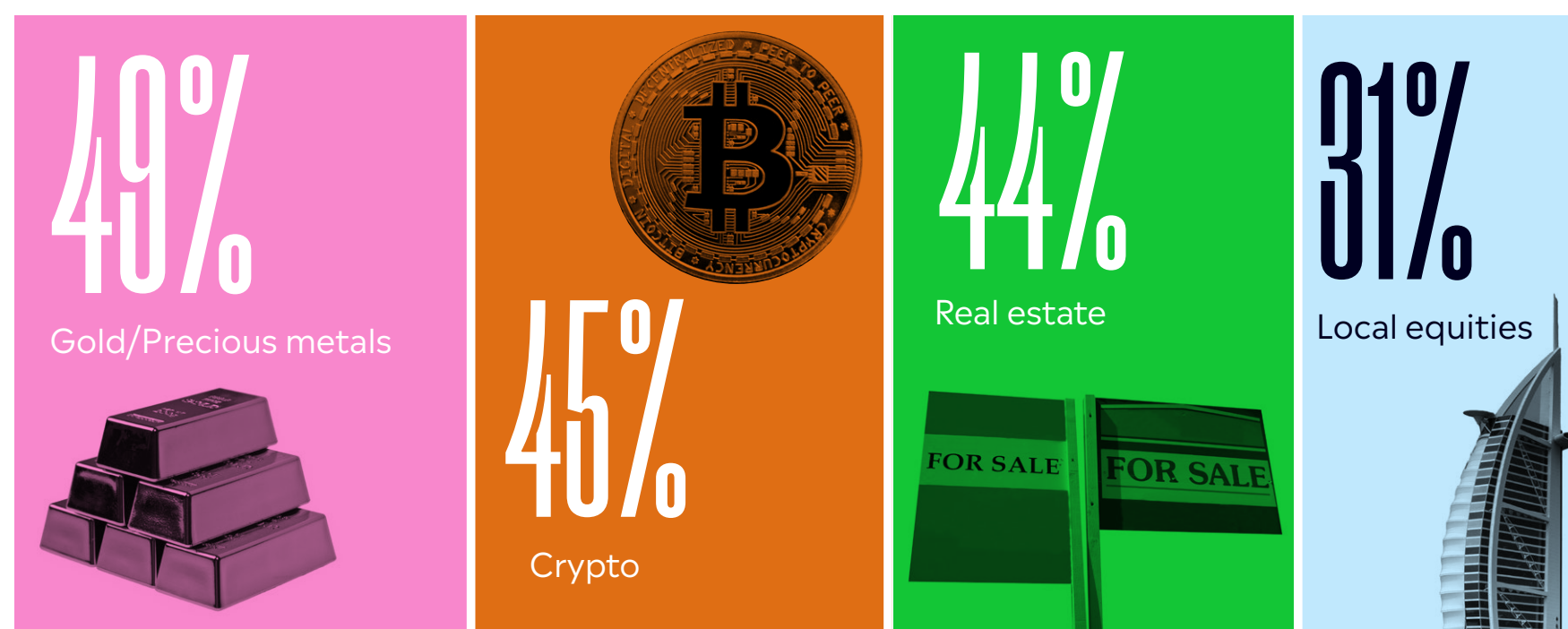
40% investing in multinational companies that are less exposed

5 GOLD AND CRYPTO LEAD AS DEFENSIVE ASSETS

When asked which assets they view as most resilient in times of trade instability, investors opt for tangible as well as digital stores of value. **49% of investors chose gold or precious metals, followed by crypto (45%), real estate (44%), and local equities (31%).**

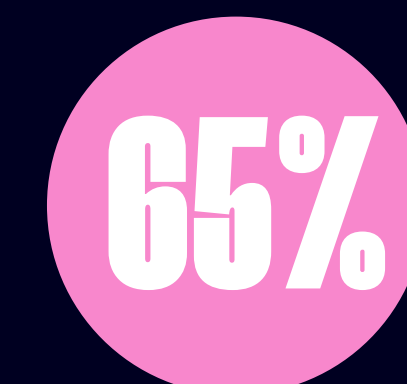
Notably, crypto continues to dominate as a portfolio staple, already the most held asset class among UAE investors with 54% reporting ownership.

What type of assets do you believe are most resilient in a volatile trade environment?



6 INVESTORS STAY ACTIVE DESPITE UNCERTAINTY

Even with rising geopolitical concerns, UAE investors remain active and engaged. Over the previous months, **65% increased their contributions to investment portfolios. Looking forward, 76% expect to continue increasing their contributions in the next three months.** This sustained activity suggests a disciplined, future-focused investor base that sees opportunities even in uncertain conditions.



increased their portfolio contributions in the previous 3 months



expect to increase portfolio contributions in the next 3 months

In response to global trade tensions or tariff announcements...

46% I have adjusted my portfolio

44% I plan to adjust my portfolio

9% I don't plan to adjust my portfolio



ABOUT THE SURVEY

The UAE Retail Investor Beat is based on a survey of 1,000 retail investors residing in the UAE. The survey was conducted from July 10 to 21, 2025 and carried out by research company Appinio. Retail investors were defined as self-directed or advised and had to hold at least one investment product including shares, bonds, funds, investment or equivalent. They did not need to be eToro users.

Get in touch

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