

Investor Presentation

2Q 2025

August 2025

ADIB IR Website



IR App Download link:



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- = 1 ADIB Profile
- = 2 Operating Environment
- = 3 Performance Track Record
- = 4 ESG
- = 5 Financial Performance

ADIB Profile

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= ADIB has a solid Investment profile and a unique market position

Unique Market Position



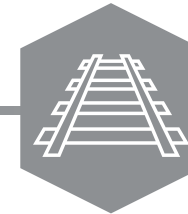
- ◆ **+ 2 million**
Customers across the franchise
- ◆ **15%**
UAE retail market share
- ◆ **+700,000**
UAE national customers
(+50% Market Share)
- ◆ **66% CASA**
One of the highest CASA deposit ratios

A Leading Islamic Bank



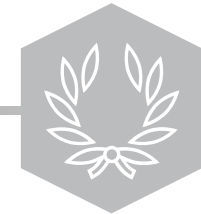
- ◆ **AED 260bn**
Total Assets with 15% 5 Year CAGR
- ◆ **AED 77bn**
Market cap
- ◆ **146**
Branches across the franchise
- ◆ **Presence in 5 Markets**
(UAE, Egypt, Iraq, Qatar, UK)

Track record of strong returns



- ◆ **>25% ROE**
Consistent throughout the cycles
- ◆ **21%**
5 Year CAGR in net profit
- ◆ **12% CET1**
Above regulatory requirements
- ◆ **92% of Liabilities**
from customers deposits forming an attractive funding base

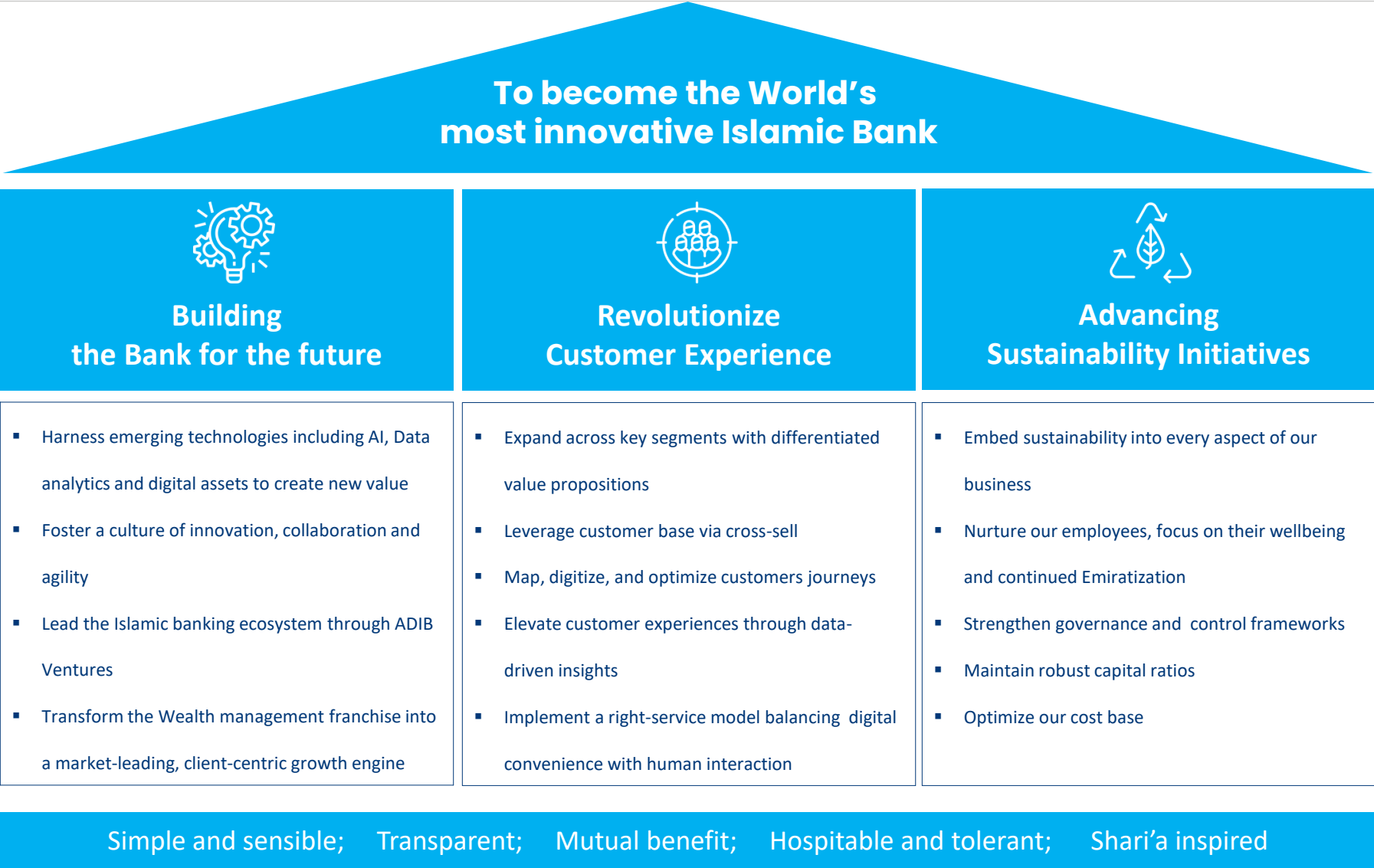
Customer-Centric Bank



- ◆ **74% NPS Ratio**
ADIB has the highest percentage of net promoter score
- ◆ **N*1**
Rating Mobile app
- ◆ **1.7 X**
Cross sell ratio
Driving lifetime value
- ◆ **Diversified franchise**
Beyond core banking:
(payments, brokerage, asset management, Takaful, Property)

Vision

Transformative pillars



= Track record of consistently delivering shareholder value

A Market Leader

ROE

29.8%

(1H 2025)

ROA

2.95%

Highest ROE in the market

NPM

4.27%

(1H 2025)

NFR

38%

of total revenue

CASA Ratio

66%

(2Q 2025)

Retail CASA Ratio

90%

Highest CASA ratio in the region

Value creation

Dividend Yield

6.0%

Consistent dividend distribution

TSR

44.8%

(FY 2024)

Exceptional shareholder value creation

EPS

AED 0.86

(1H 2025)

17% YoY growth

Strong market confidence

P/E

12.4

P/B

3.4x

Share price growth

54%

(YTD)

One of the best performing shares in the market

MOODY'S

A2

FitchRatings

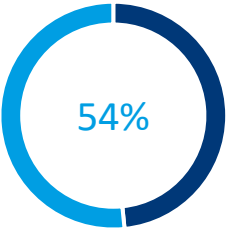
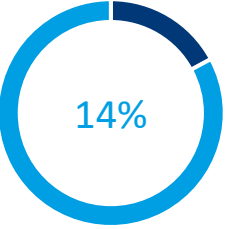
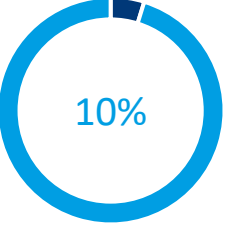
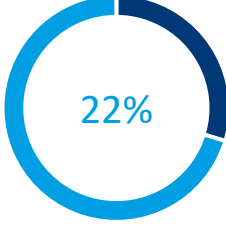
A+

MSCI ESG RATINGS

AA

= Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue	Business Segment	Description
	Retail Banking	<p>Targets individuals, Private and SME entities with main focus on UAE Nationals and mass affluent segment</p> <p>Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.</p>
	Wholesale Banking	<p>Focuses on large corporates, Governments, GREs and FIs</p> <p>Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.</p>
	Treasury	<p>An active investor in the global sukuk market, offering investment opportunities to customers and using debt assets to manage the bank's balance sheet</p> <p>Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.</p>
	Others, incl Egypt Associates and Subsidiaries	<p>ADIB is present in the following countries for the following services:</p> <ul style="list-style-type: none">• ADIB Egypt caters to the needs of corporate and retail customers

= ADIB Digital Journey

Building the bank for the future with a focus on customer centricity, innovation and partnership

Our mobile app is highly regarded by our customers, and market leading in servicing capability



+1.1M users on mobile banking app which has 100+ services



Enabled instant journeys with 100% STP across account opening, covered cards, personal finance



Introduce 83 new features in 2024 on the mobile app



Launch ADIB Ventures to accelerate partnership program with FinTechs and leverage their products and capabilities



Launched fractionalized sukuks as part of our digital asset strategy



Launched Business banking enabled digital onboarding journey



Accelerate AI capabilities to build on internal efficiencies and support accelerated growth (cross selling, new services)



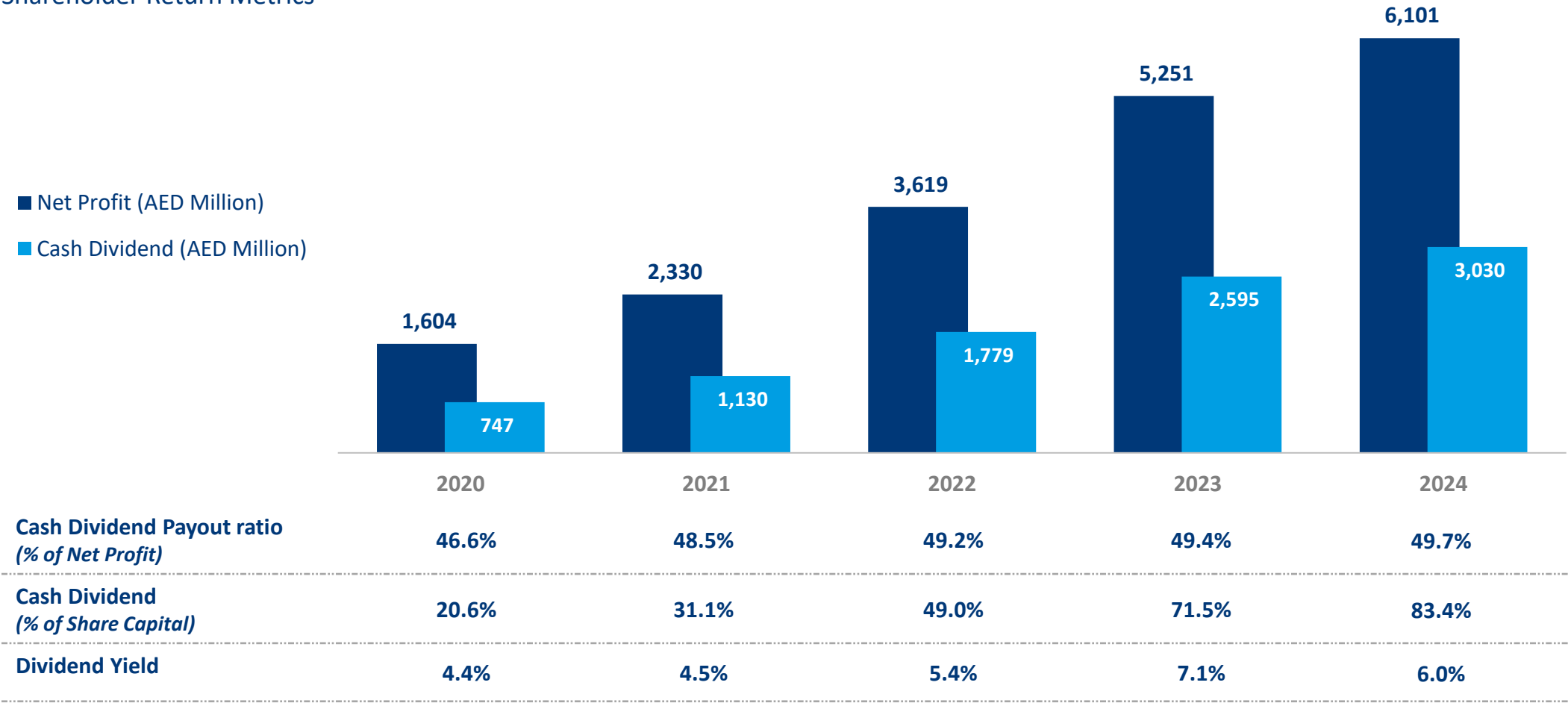
Track record of delivering strong returns

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= Consistent Dividend Distribution

ADIB Sustained Dividend Growth With Attractive Yield

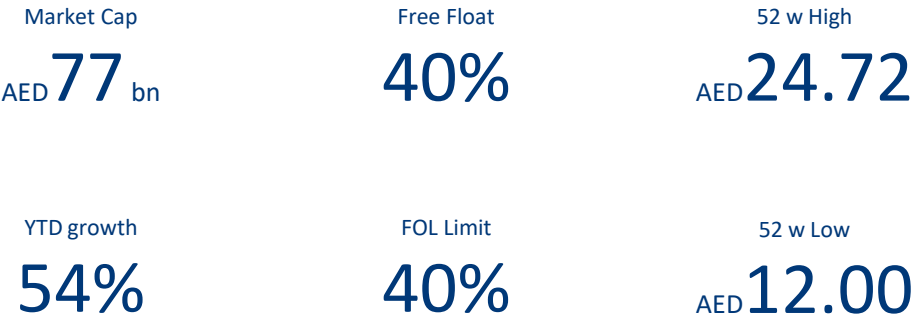
= Shareholder Return Metrics



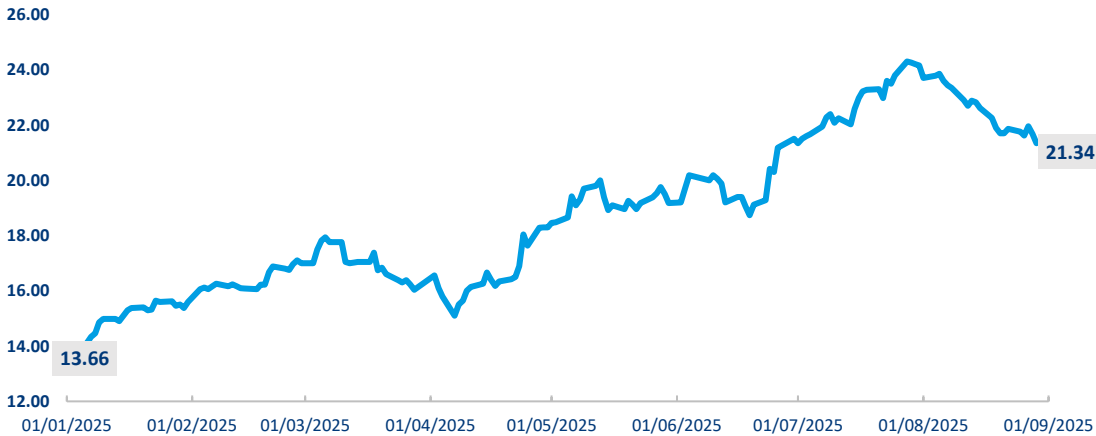
= Market Metrics & Ownership Structure

ADIB is a liquid stock with 20% foreign ownership

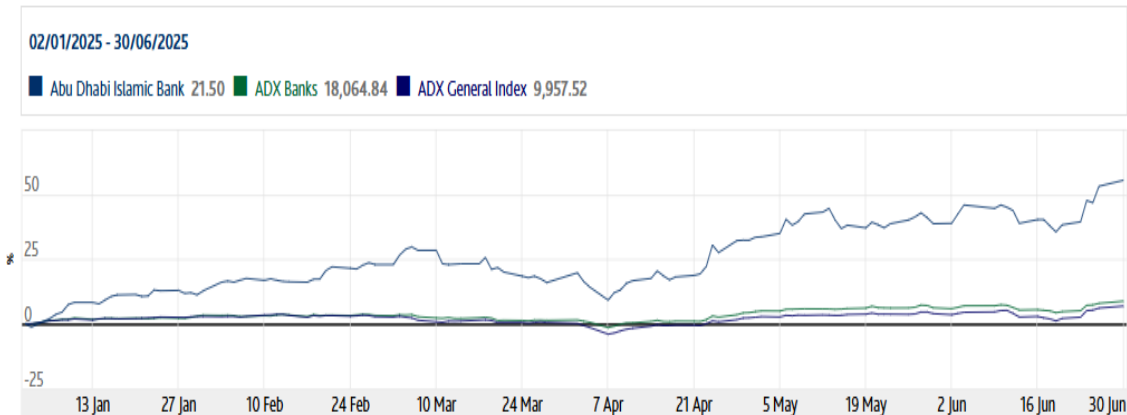
= Key Metrics



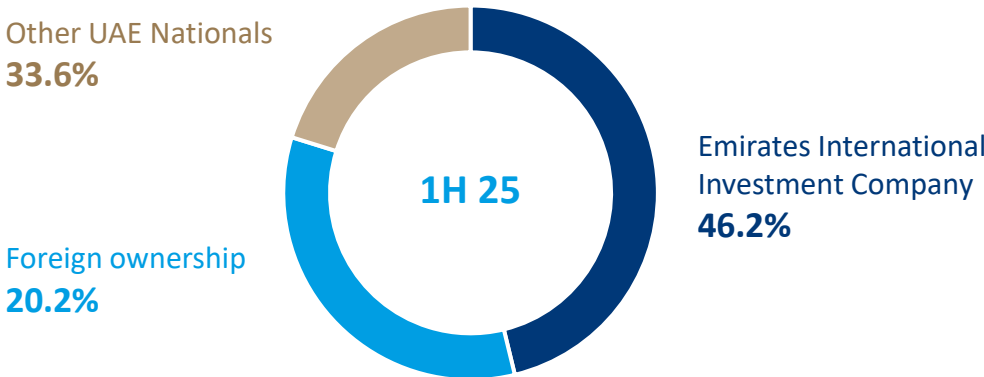
= Share Price Performance



= ADIB Share Price Vs Index

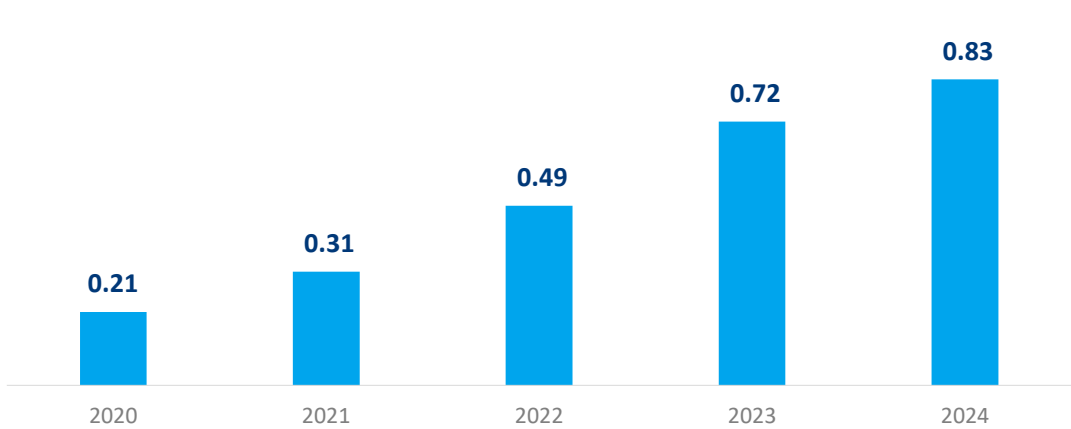


= Ownership Structure

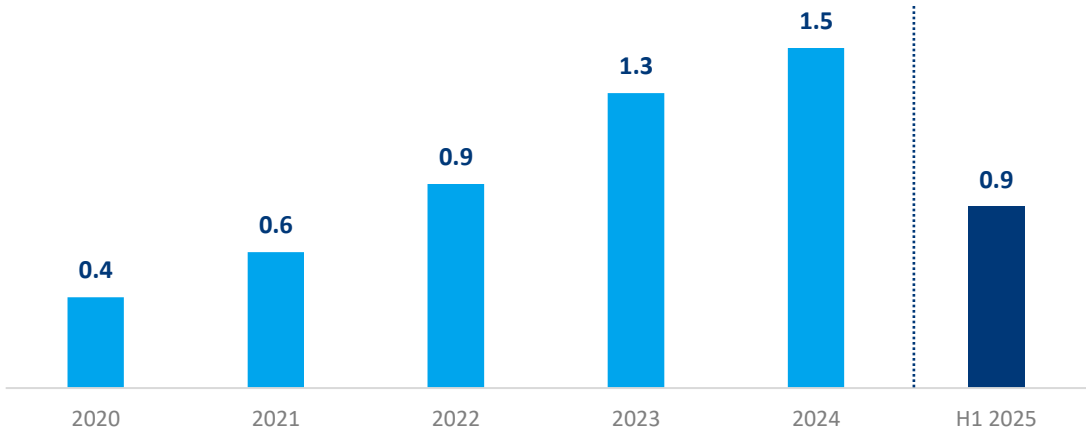


= Consistently delivering high Shareholders' Return

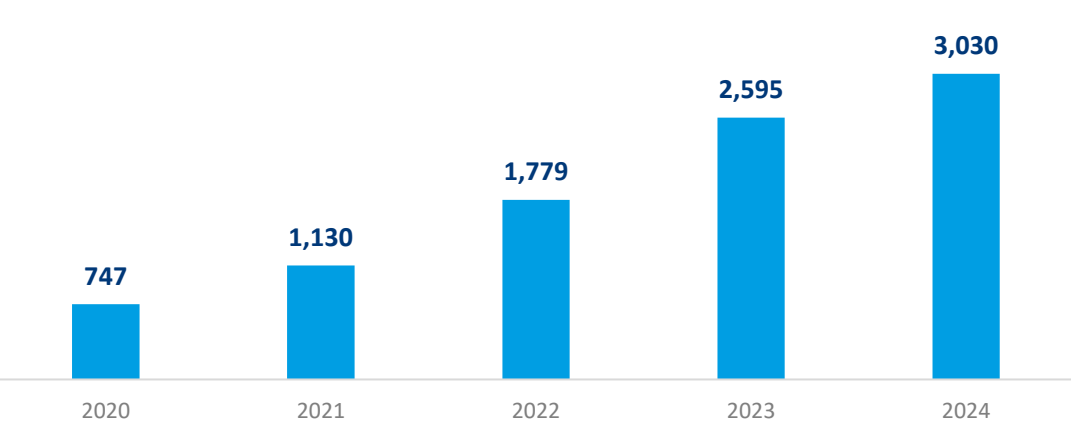
= Dividend per Share (in Fils)



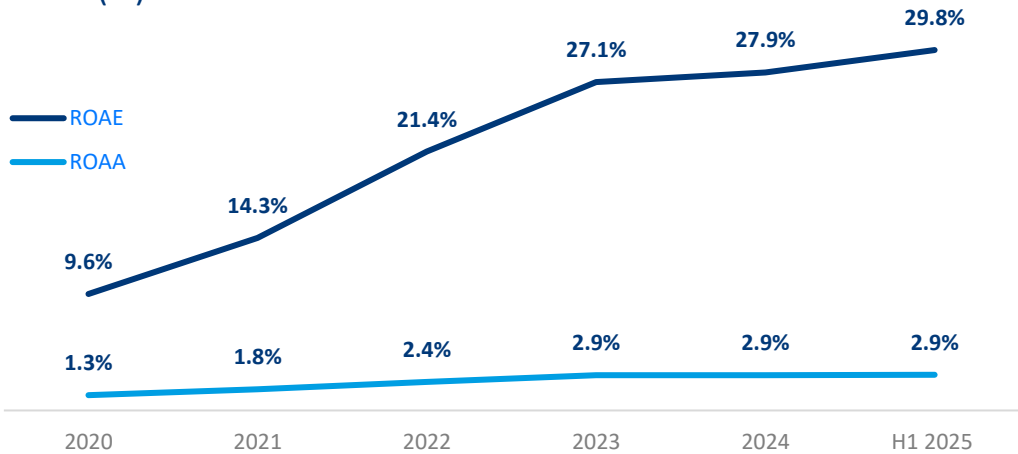
= Basic EPS (AED)



= Cash Dividend (AEDmn)

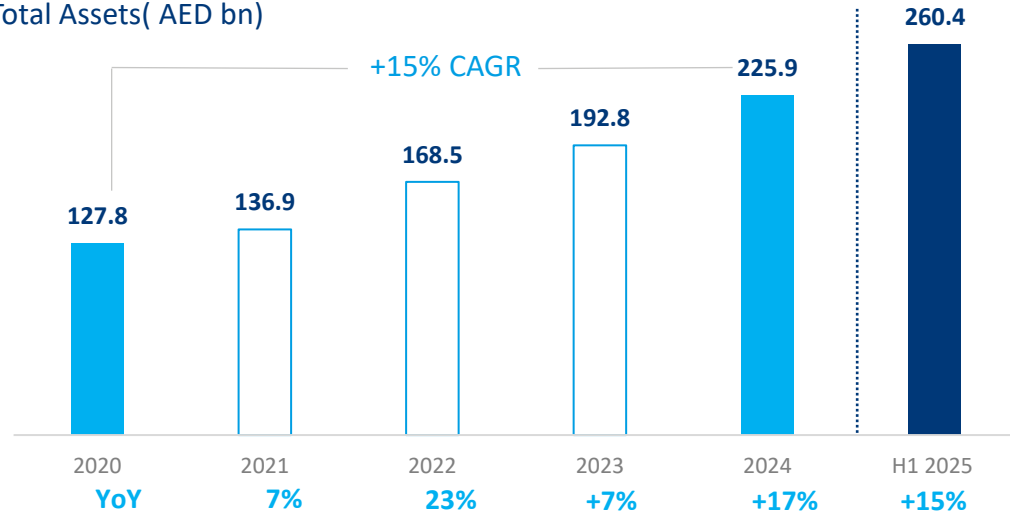


= Returns (%)

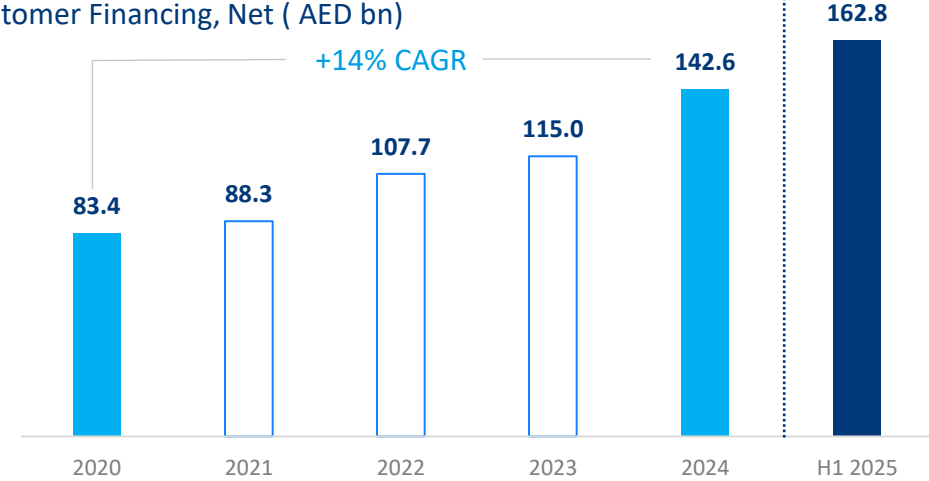


= A solid Balance Sheet Growth with Strong Funding Base

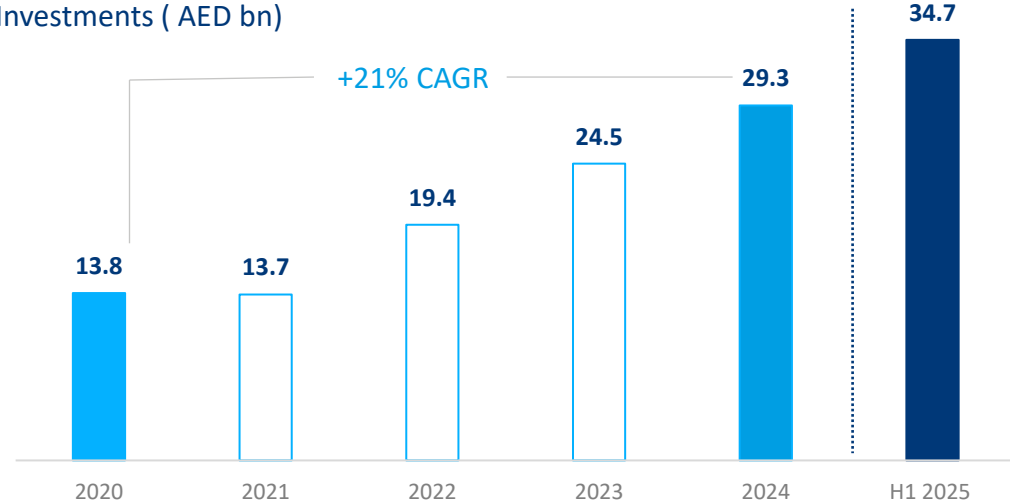
= Total Assets(AED bn)



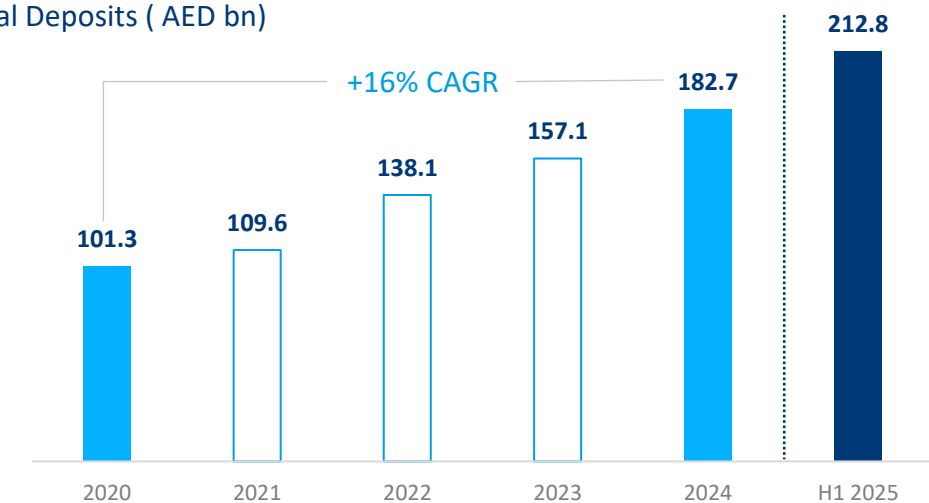
= Customer Financing, Net (AED bn)



= Investments (AED bn)

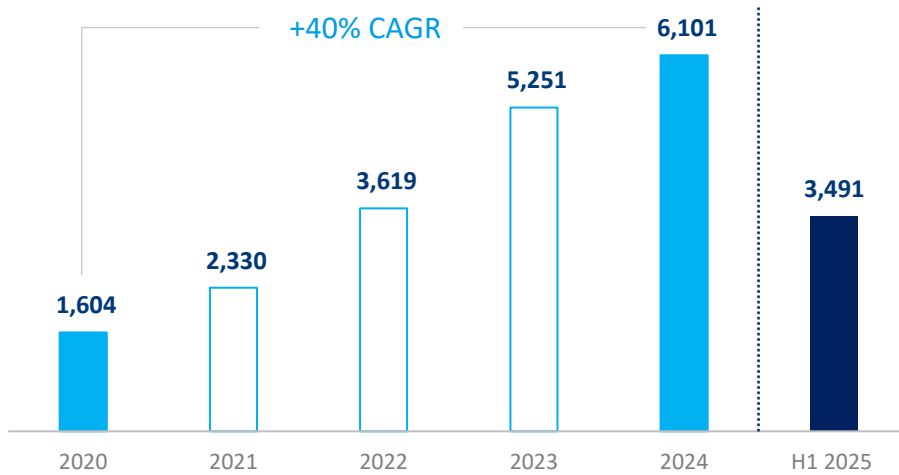


= Total Deposits (AED bn)

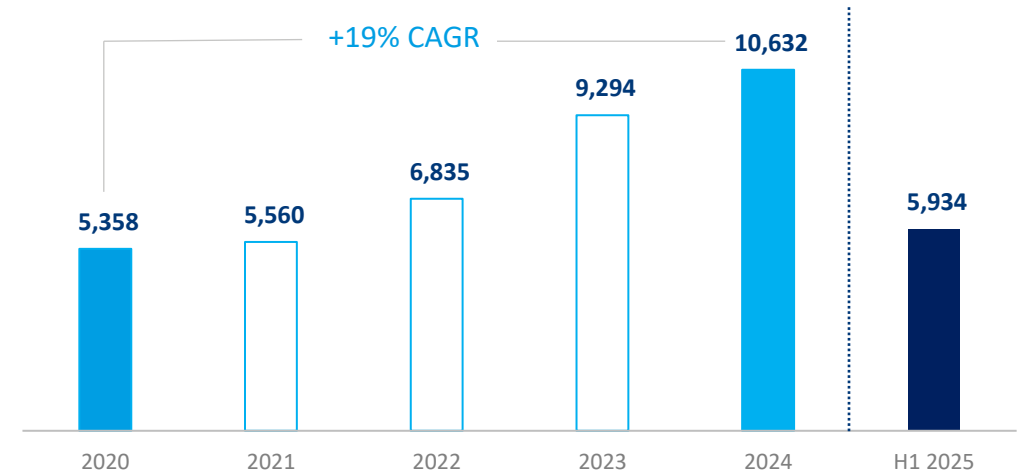


= A highly Profitable Organization with a 40% CAGR in Net Income & Strong Efficiency Gains

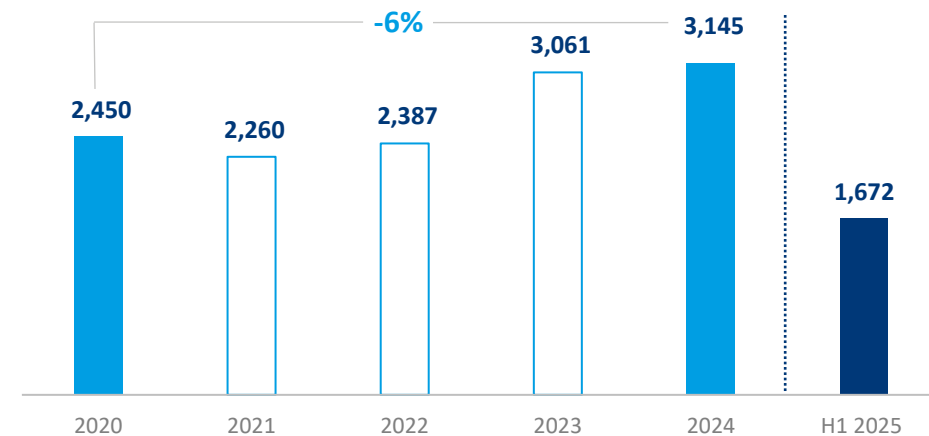
= Net Income (AEDmn)



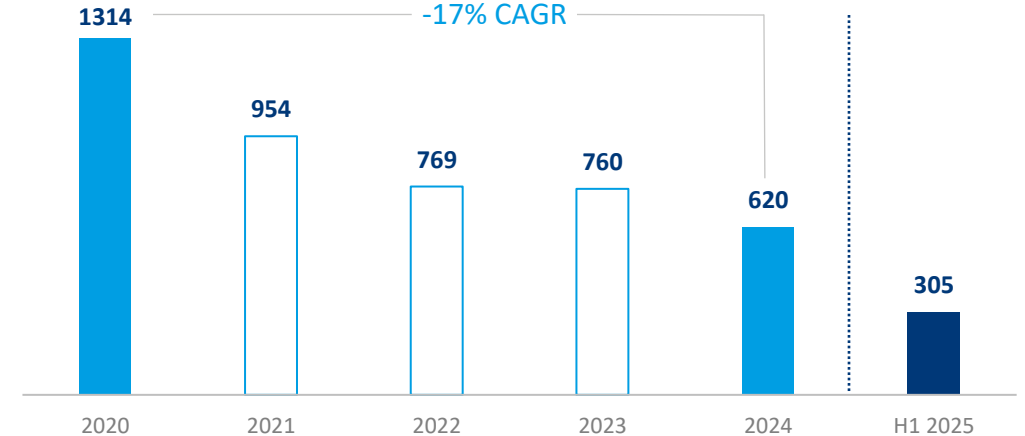
= Revenues (AEDmn)



= Expenses(AEDmn)

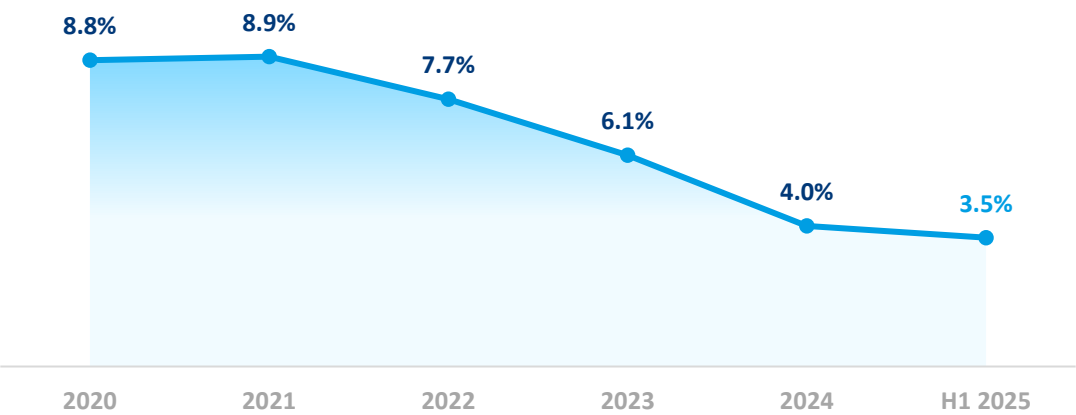


= Impairments (AEDmn)

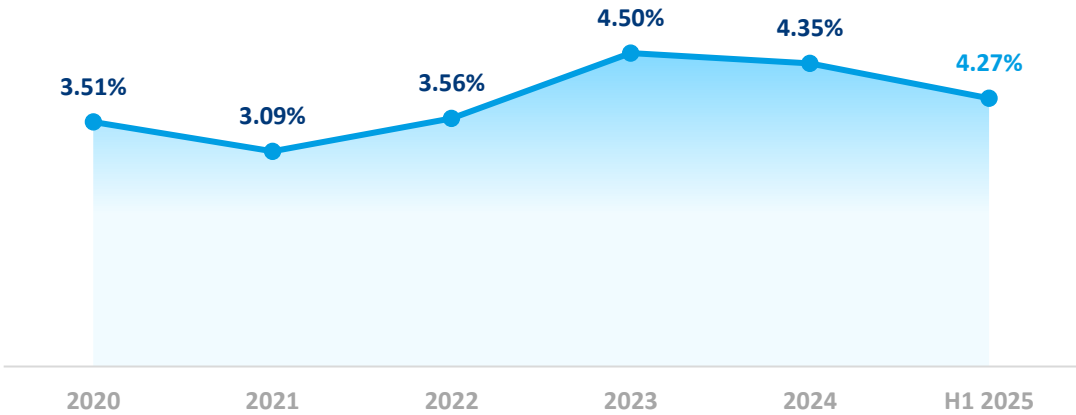


= Improved Margins and Credit Quality with Robust Cost Efficiency Trends

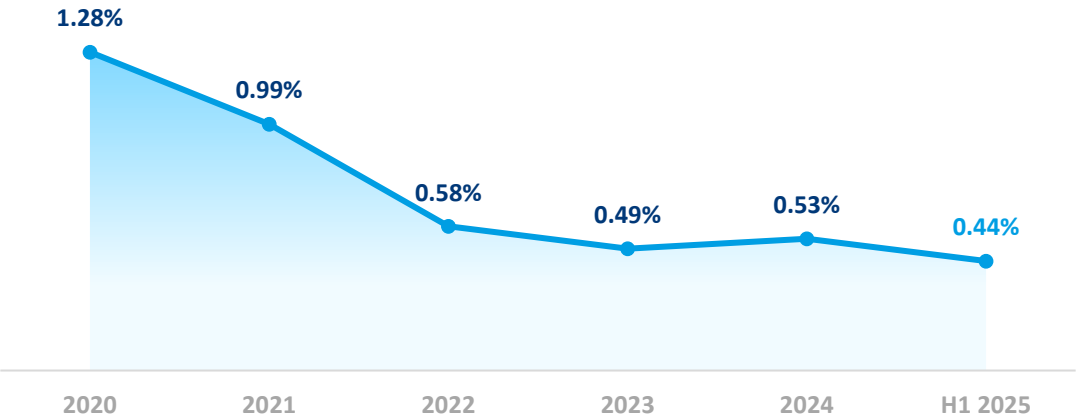
= NPA Ratio (%)



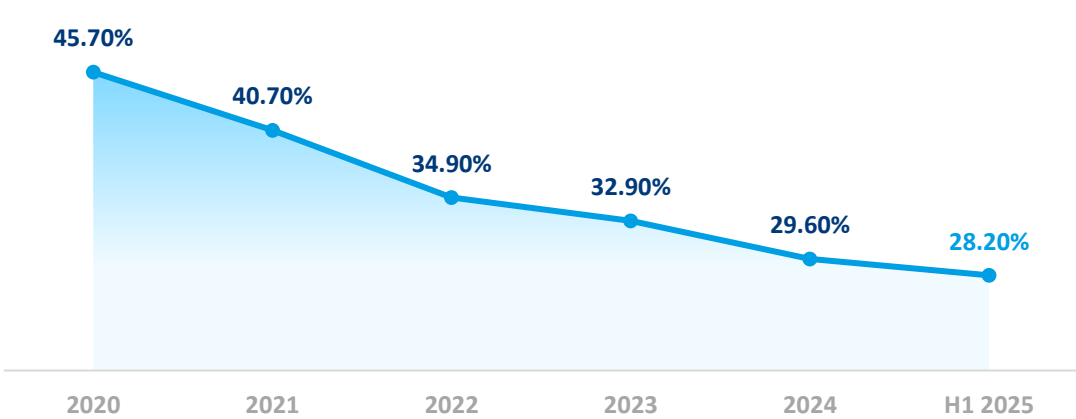
= Net Profit Margin (%)



= Cost of Risk (%)

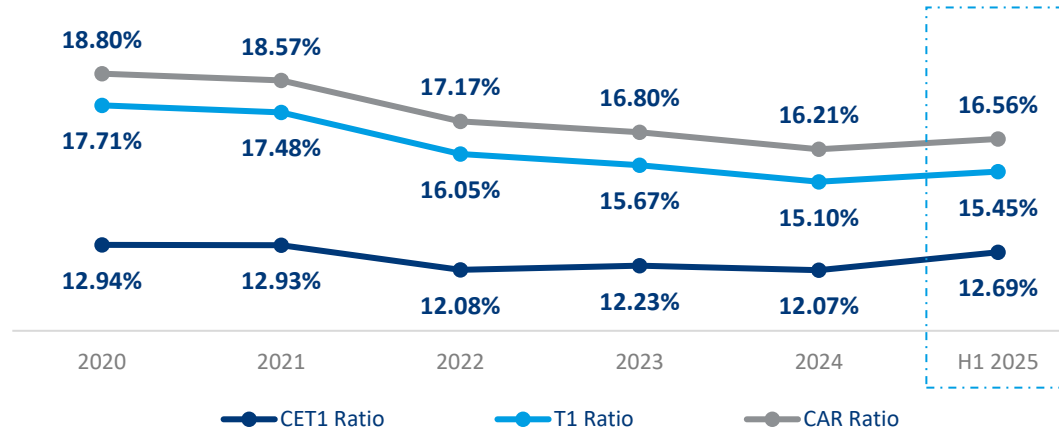


= Cost to Income Ratio (%)

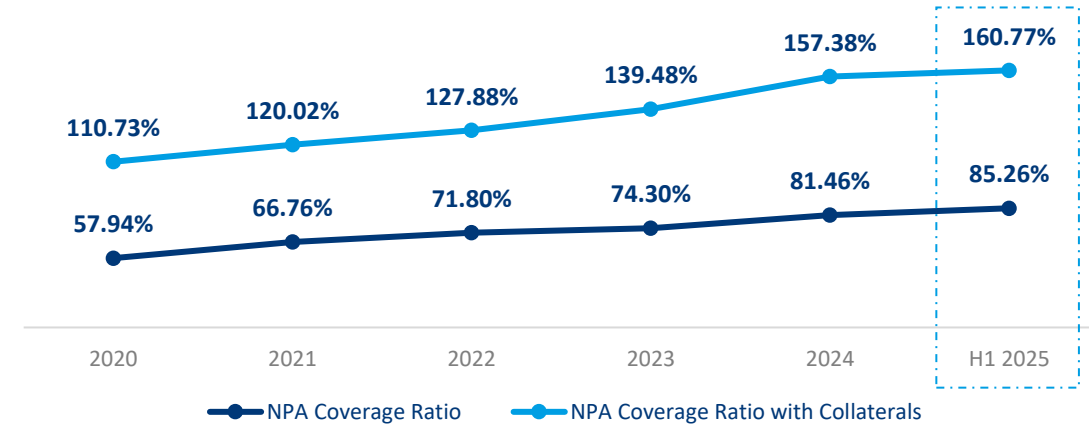


= Strong capitalization and Liquidity Ratios (%) positions

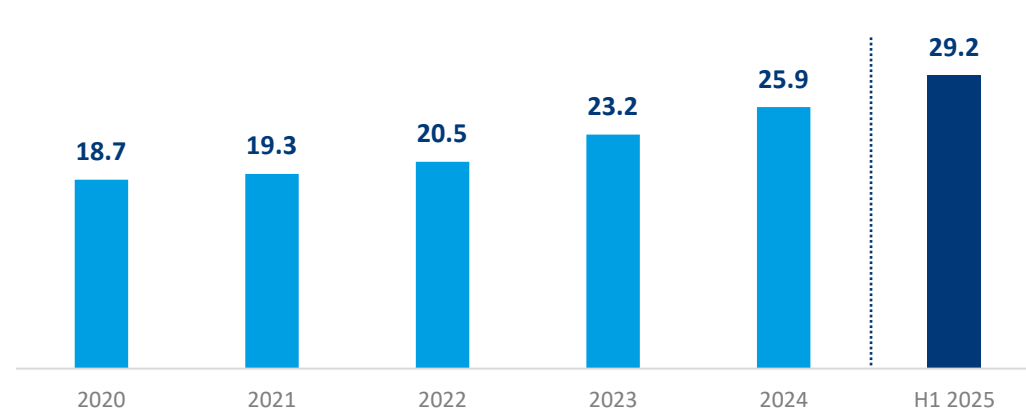
= Capitalization Ratios (%)



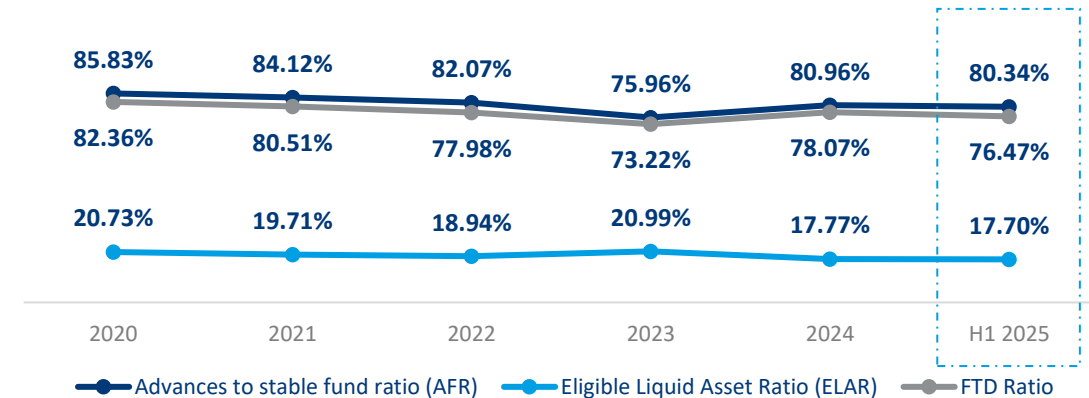
= NPA Coverage Ratio (%)



= Total Capital base (AEDbn)



= Liquidity Ratios (%)



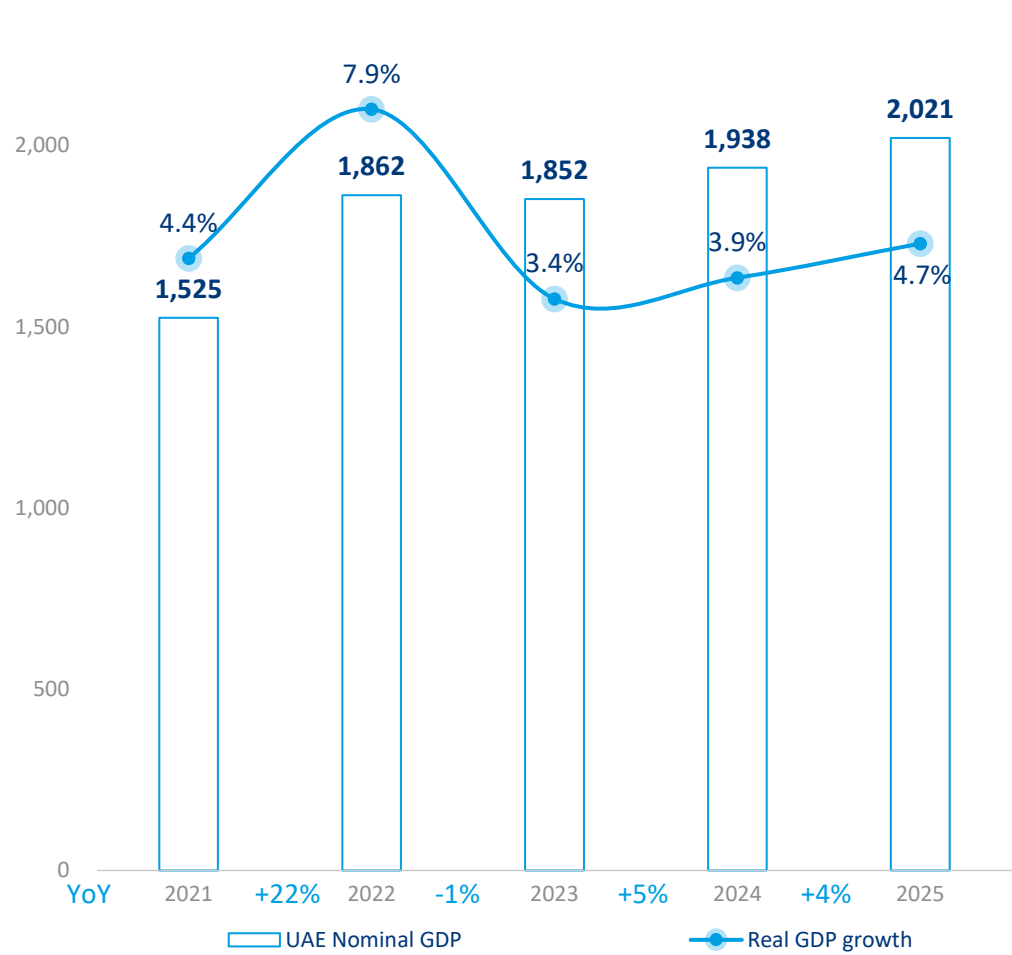
Operating Environment

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= Macroeconomic Overview

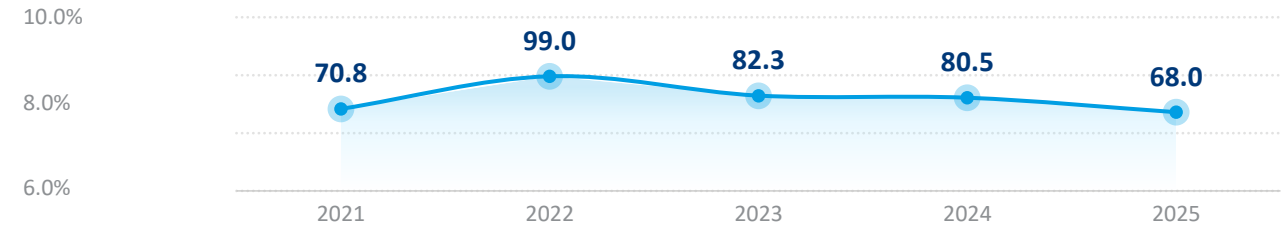
UAE continues to demonstrate economic resilience backed by diversification strategy and consistent government expenditures

= GDP growth remains resilient reflecting strong momentum in non-oil sector



= Oil prices adjust to market dynamics

Brent Price / Barrel (Avg) (USD)



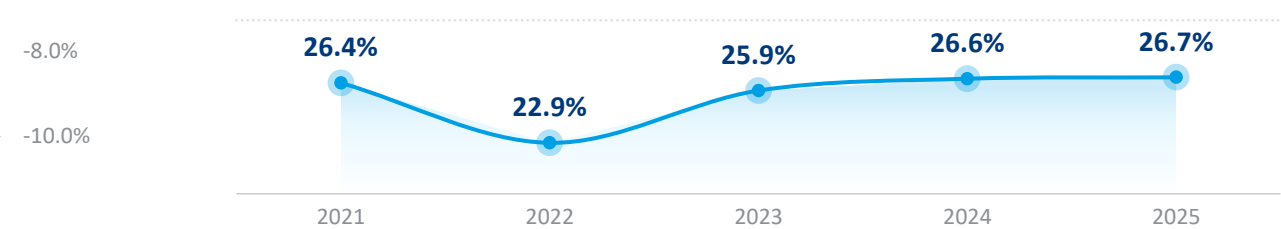
= Moderate inflation, supporting economic stability & consumer confidence

UAE Inflation (Avg) (%)



= Stable government spending supporting UAE's long term diversification plan

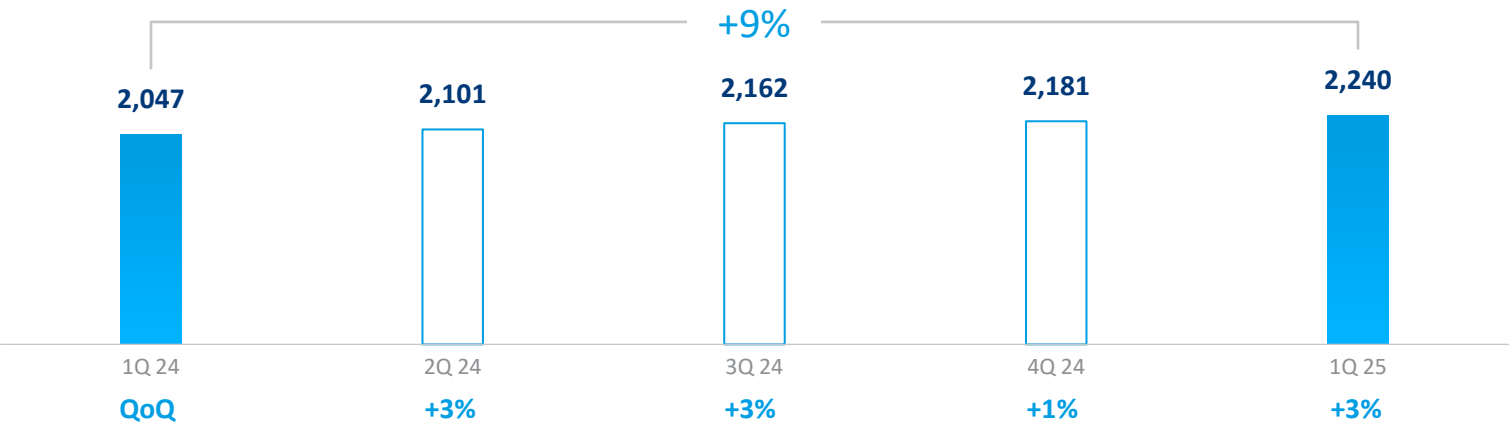
Government Expenditure % of GDP (%)



= UAE Banking Sector Update

The UAE banking system’s financing portfolio continued to grow, reflecting healthy economic conditions

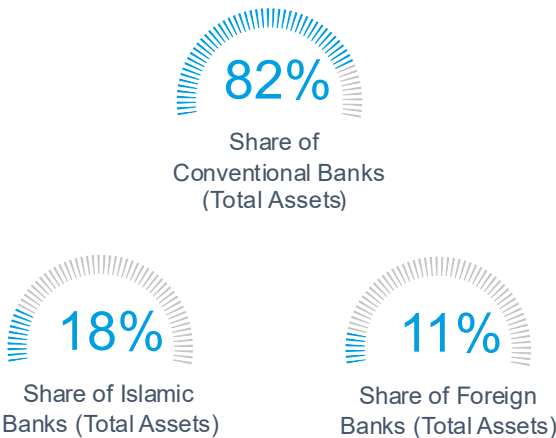
= Loans, Advances & Overdrafts (AEDbn)



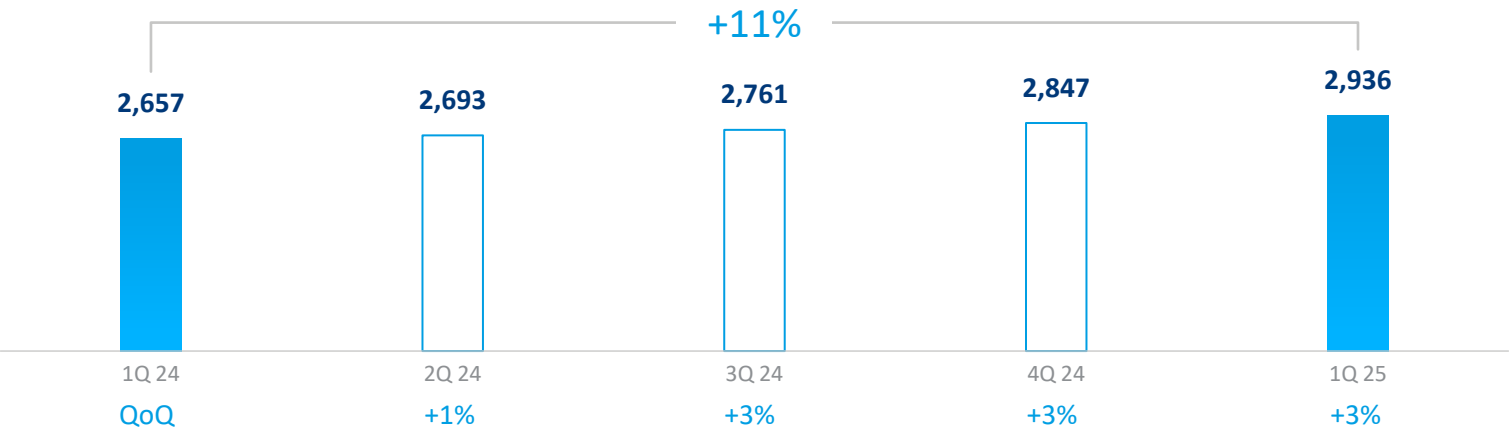
= Size of the UAE Banking Sector



= Market Landscape (May 2025)



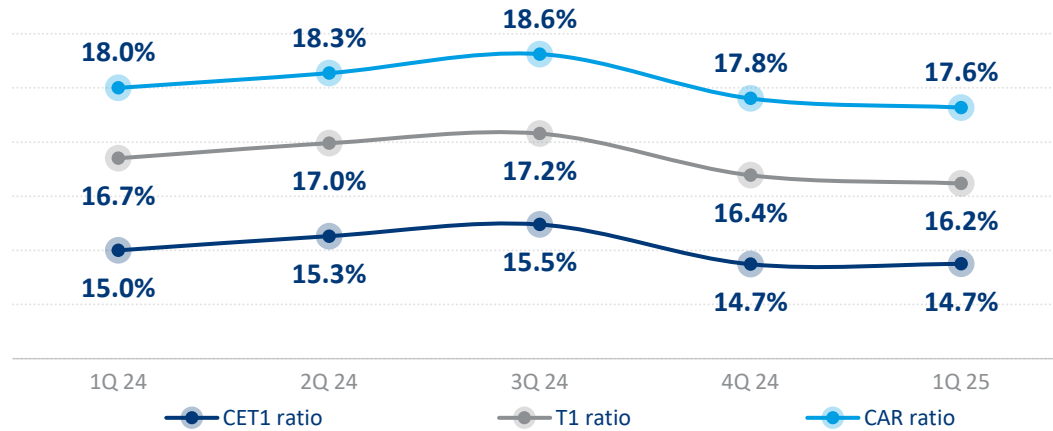
= Bank Deposits (AEDbn)



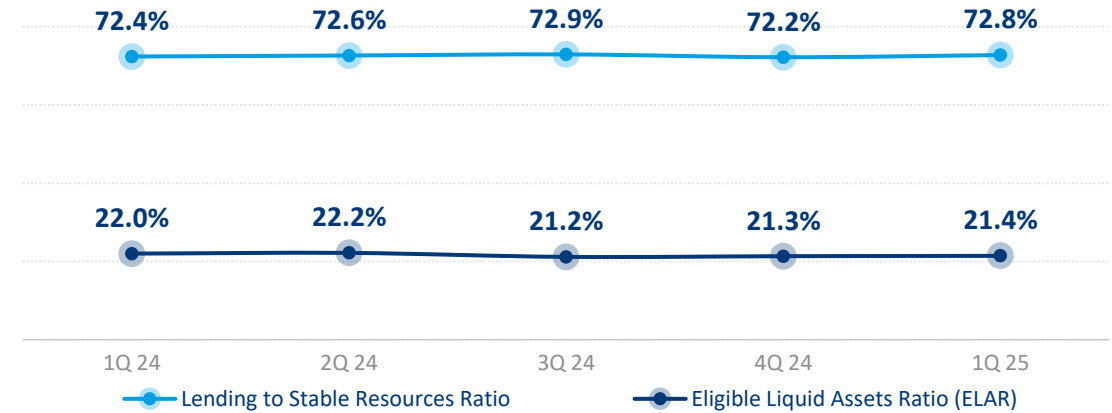
= UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

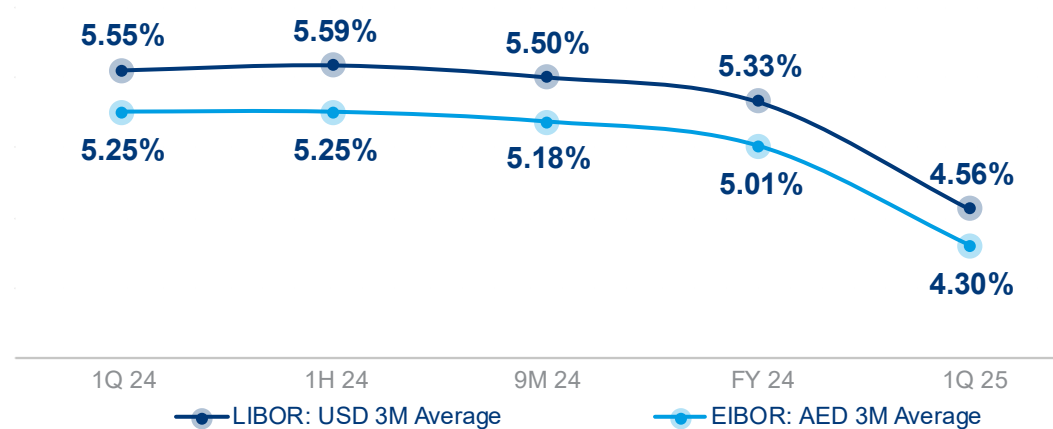
= Capitalization (%)



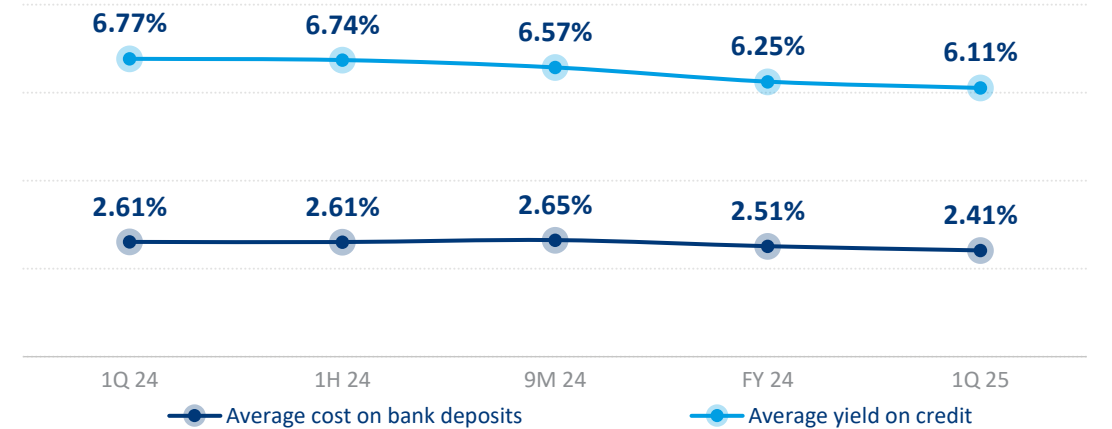
= Liquidity (%)



= Interest Rates (%)



= Yield and Funding Cost (%)



ESG Strategy

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Driving positive change: Unlocking the power of Islamic banking for a sustainable future

At the heart of our strategy lies the unique, untapped potential of Islamic banking to foster sustainability.

As a leading Islamic bank, we are committed to playing our part and making a difference in the way we interact with our community and with all our stakeholders.

Committed to Global Standards

- Aligned with the UN's Sustainable Development Goals (SDGs)
- Signatory to the Principles of Responsible Banking (PRB)

Sustainable Finance Leadership

- Pioneering in sustainable Islamic finance with 28% of our AED 60 billion by 2030 target achieved
- Issued the world's first USD-denominated Green Sukuk

Strong ESG Performance

- MSCI ESG rating of AA
- S&P DJSI score improved from 17 to 41
- ESG Score on Refinitiv 75.5
- Sustainalytics ESG score 16

Supporting National and Global climate goals

- Align with UAE's Net Zero Goal 2050 and Abu Dhabi Economic Vision 2030
- First Islamic bank to set financed emissions targets for 2030

= Our Sustainability Approach

Embedding Sustainability at the Core of ADIB's Business & Culture

1

Strengthened Governance

Established ESG Board and Management Committees to ensure oversight of ESG activities

2

A comprehensive Sustainability strategy

- Integrating ESG into our operations
- Built around three key pillars to operationalize our vision and ambition
- Developed a sustainable finance plan

3

ESG risk policy and framework

Embedding ESG into the Corporate Risk Register

Key Pillars of ADIB's ESG Strategy



Maintain High Standards of Governance

- Fully integrate ESG into our governance structure
- Develop a sustainable procurement strategy
- Build a strong ESG-driven culture through trainings and KPIs
- Achieve best-in-class data privacy and cybersecurity
- Align ESG reporting with market and legal requirements
- Embed ESG risk framework through proprietary ESG risk due diligence toolkit.



Maximise Positive Impact

- Launch Shari'a-compliant sustainable and green finance products
- Implement a Net Zero Strategy including financed emissions
- Integrate ESG considerations into investment & finance decisions
- Support customers in transitioning to low-carbon economy
- Integrated climate considerations into our risk management processes to ensure resilience of our business

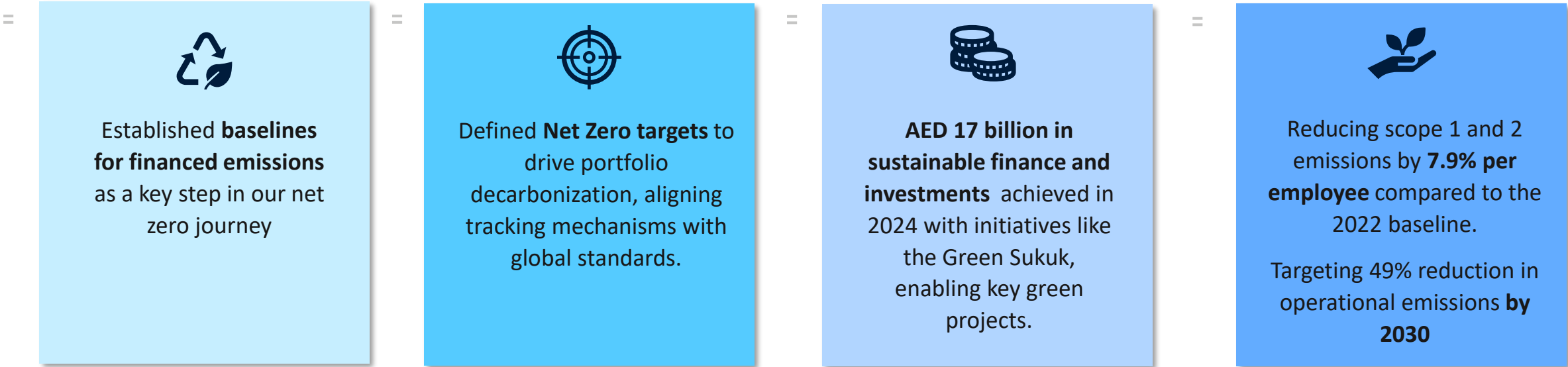


Be a Lifelong Partner

- Develop financial inclusion policy and programs
- Establish financial literacy programs for retail and SME customers
- Develop a gender diversity strategy
- Implement Employee wellbeing plan
- Foster a learning-oriented culture
- Drive Emiratization and career development
- Champion social responsibility through community engagement



= Driving Decarbonization: Our Path to Net Zero



National Goals

Net Zero by 2050

30% clean energy capacity mix

7% reduction in transport sector emissions

Triple Renewable energy investments by 2030



ADIB's Contribution










Developing a Net Zero strategy to align with sustainability goals

Supporting Net Zero through sustainable finance targets and Green Sukuk issuances

Promoting electric mobility with the VOLT Electric Vehicle financing product

Advancing renewable energy through green finance initiatives under ADIB's Sustainable Finance Framework

= Leading the way in ESG Excellence

	AA rating by MSCI ESG		\$500 million green sukuk - World's first USD Green Sukuk issued by a financial institution		Completed Double Materiality Assessment & Conducted IFRS ISSB disclosure assessment
	Chair of Green Climate Finance Centre (GCFC)		AED 17 billion in sustainable finance		*14% reduction in Scope 1 & 2 GHG emissions 26% reduction in energy intensity
	Board and management ESG Committee		Clear commitment to a net zero and carbon reduction plan		Recognized as best Islamic bank globally for ESG by Global Finance

Financial Performance

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= Financial Performance Highlights

Record profitability in 1H 2025 driven by growth across core businesses in line with strategy to increase market share

= Strong YoY Growth in Profitability

₪ **4.0bn**

Net Income before tax

+16%



₪ **5.9bn**

Revenues

+11%



₪ **1.7bn**

Expenses

+9%



= Robust Balance Sheet Growth YoY

₪ **260bn**

Total Assets

+22%



₪ **167bn**

Gross Customer Financing

+22%



₪ **213bn**

Deposits

+24%



= Strong Capital Position and Return YoY

16.6%

CAR

-61bps



29.8%

Return on Equity

+97bps



28.2%

Cost to Income Ratio

-40bps



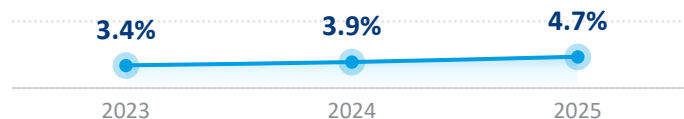
= Outlook and Guidance

UAE economic resilience, the solid financial & strategic foundations drive promising outlook for the rest of 2025

= Market Outlook

= Resilient growth reflecting strong momentum in non-oil sector

Real GDP growth (%)



= Oil prices adjusting to market dynamics but remain supportive

Brent Price / Barrel (avg) (USD)



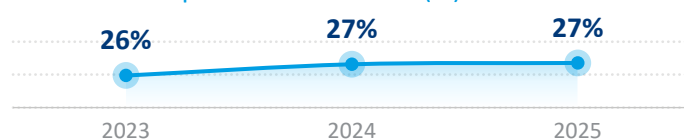
= Moderate inflation supporting economic stability & consumer confidence

UAE Inflation (avg) (%)



= Stable government spending supporting UAE's long term diversification plan

Government expenditure % of GDP (%)



= Management Guidance

= Gross Financing Growth

Customer financing momentum in both retail and corporate expected to remain robust, supported by a resilient economic backdrop

1H 2025 Actual

22% YoY

14% YTD



FY 2025 Guidance

18% to 20%

(Updated guidance)

= Net Profit Margin

NPM to stabilise in 4% to 4.25% range for FY 2025

4.27%



4% to 4.25%

= Cost of Risk

CoR to remain at healthy level due to better asset quality and effective risk management supported by continuous build-up of provisioning

0.44%



0.40% to 0.60%

= Cost to Income Ratio

Opex growth to support business expansion moderated by disciplined management and digital efficiencies with overall positive "jaws"

28.2%



< 30%

= Return on Equity

Solid expected profit growth and focus on capital-efficient income growth expected to drive continued superior returns

29.8%



> 25%

= Key financial metrics – 1H 2025 vs 1H 2024

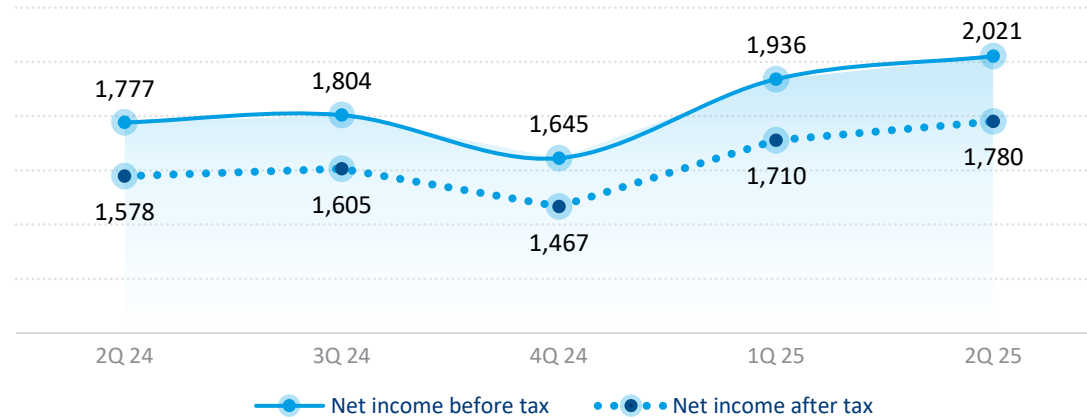
Record set of results with ROE reaching 29.8% driven strong commercial momentum, diversified revenue streams and cost discipline

		1H 2024	1H 2025	1H 2025 vs 1H 2024	
				Amount	%
Profitability (AED mn)	Revenue	5,349	5,934	584	11%
	Expenses	-1,528	-1,672	-143	9%
	Margin	3,821	4,262	441	12%
	Cost of Credit	-402	-305	97	-24%
	Net Income before Tax	3,419	3,957	538	16%
	Tax	-390	-467	-77	20%
	Net Income after Tax	3,029	3,491	461	15%
Balance Sheet (AED bn)	Total Assets	213.4	260.4	46.9	22%
	Gross Financing Assets	136.6	167.2	30.6	22%
	Risk Weighted Assets	152.0	176.0	24.0	16%
	Customer Deposits	172.2	212.8	40.6	24%
	Investments	27.2	34.7	7.6	28%
Key Ratios	Cost to Income	28.6%	28.2%		-0.40%
	Return on Equity	28.8%	29.8%		0.97%
	NPA Coverage	76.9%	85.3%		8.4%
	NPA	4.7%	3.5%		-1.2%

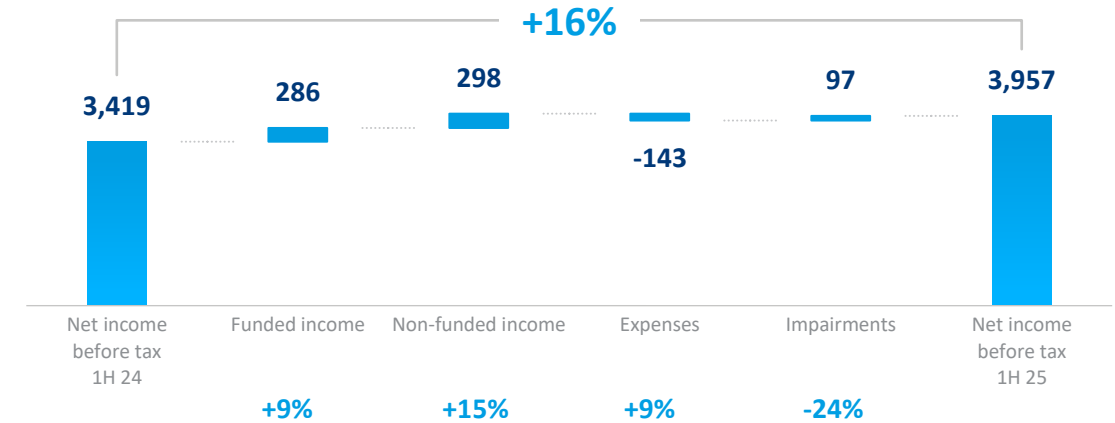
= Income Statement

Strong YoY net income growth of 16% driven by strong revenue momentum, revenue diversification and balance sheet growth

= Net Income (AEDmn)



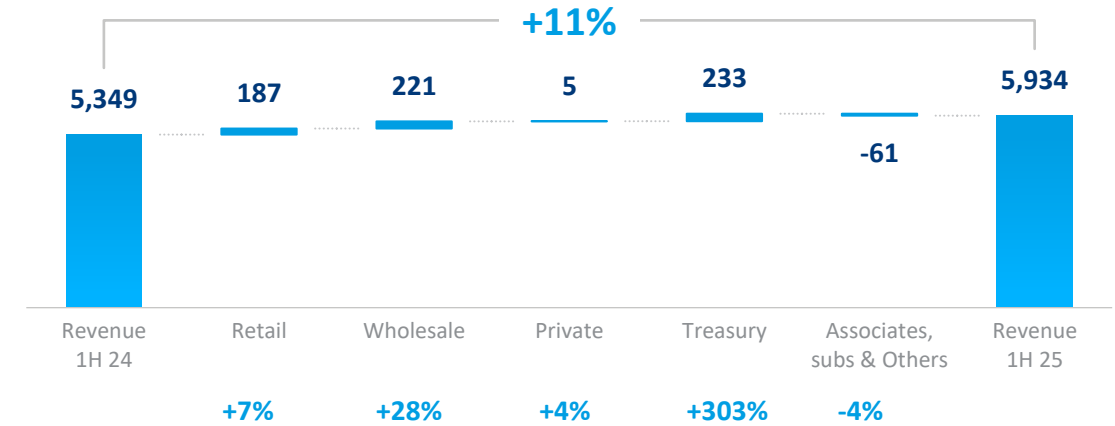
= Net Income before Tax Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	1H 2025	1H 2024	Δ%	2Q 2025	2Q 2024	Δ%
Funded income	3,608	3,322	+9%	1,856	1,631	+14%
Non-funded income	2,326	2,028	+15%	1,206	1,201	+0%
Revenues	5,934	5,349	+11%	3,062	2,832	+8%
Operating expenses	(1,672)	(1,528)	+9%	(842)	(763)	+10%
Provision for impairment	(305)	(402)	-24%	(199)	(293)	-32%
Net Income before tax	3,957	3,419	+16%	2,021	1,777	+14%
Net Income after tax	3,491	3,029	+15%	1,780	1,578	+13%

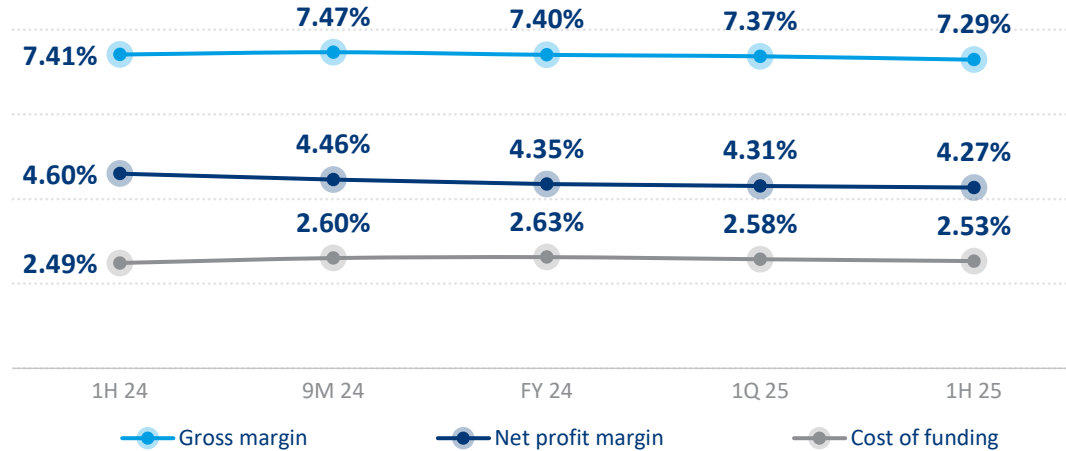
= Revenue Movement by Segment YoY (AEDmn)



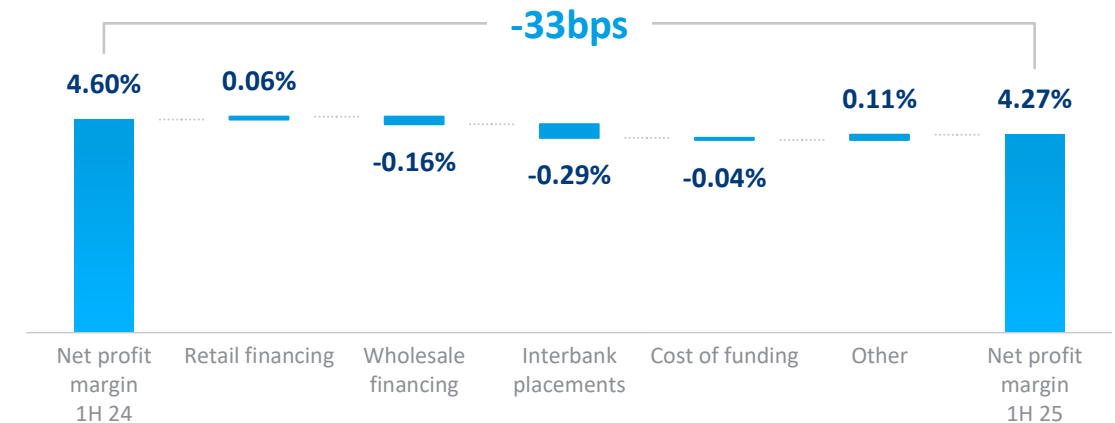
= Funded Income

Stabilized margins, strong volume growth and disciplined balance sheet management, drove a 9% increase in funded income

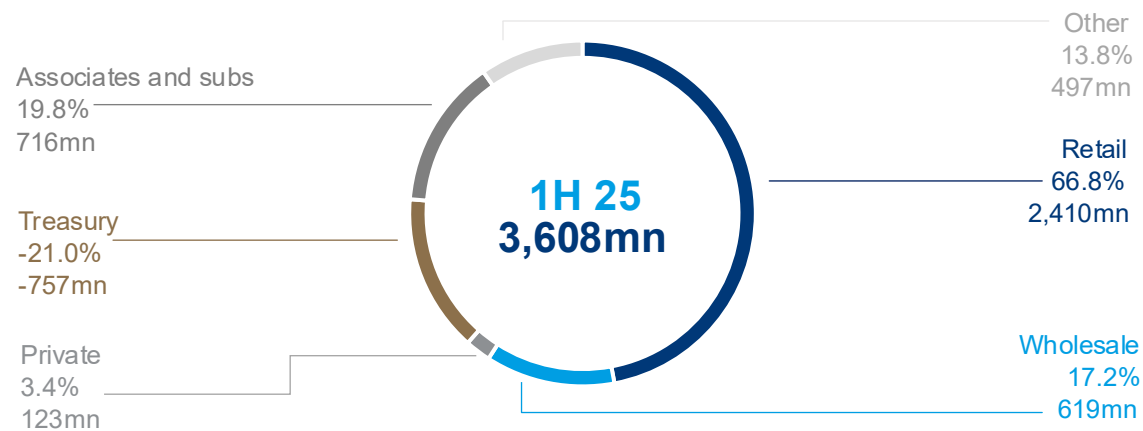
= Net Profit Margin (%)



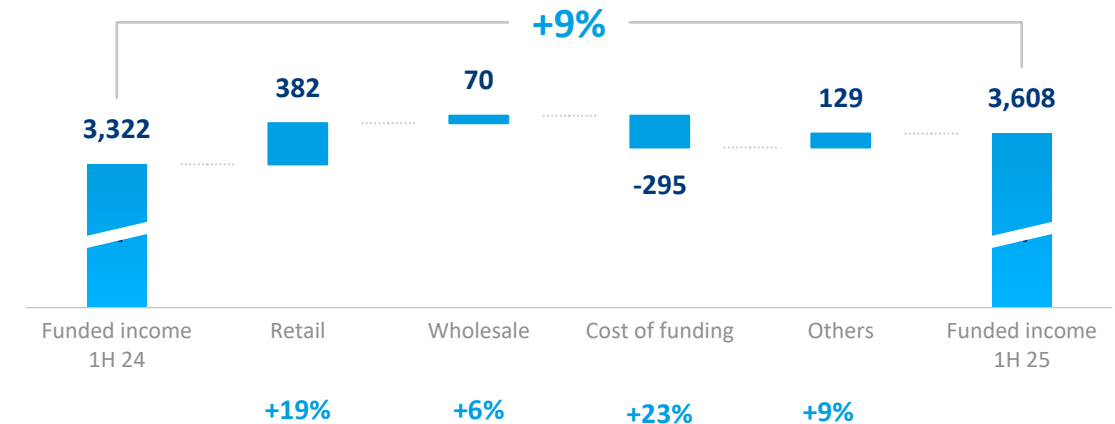
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



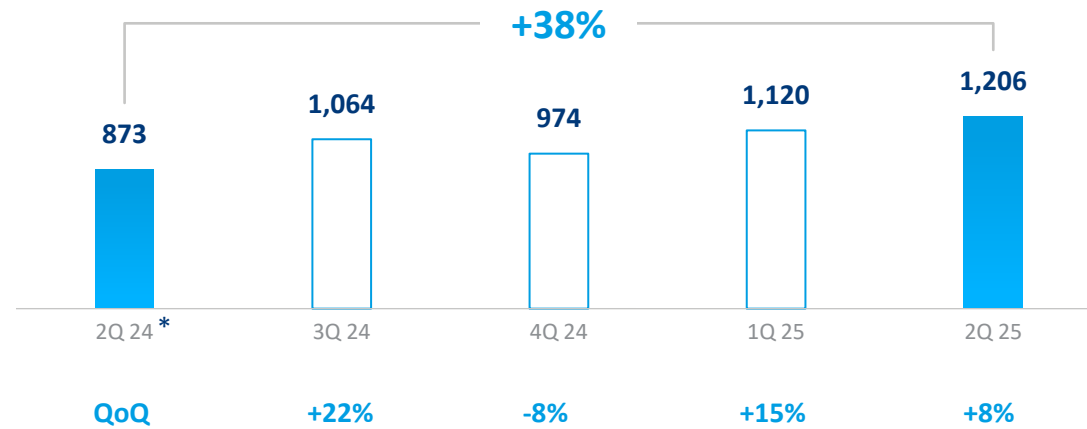
= Net Revenue from Funding Activities Movement YoY (AEDmn)



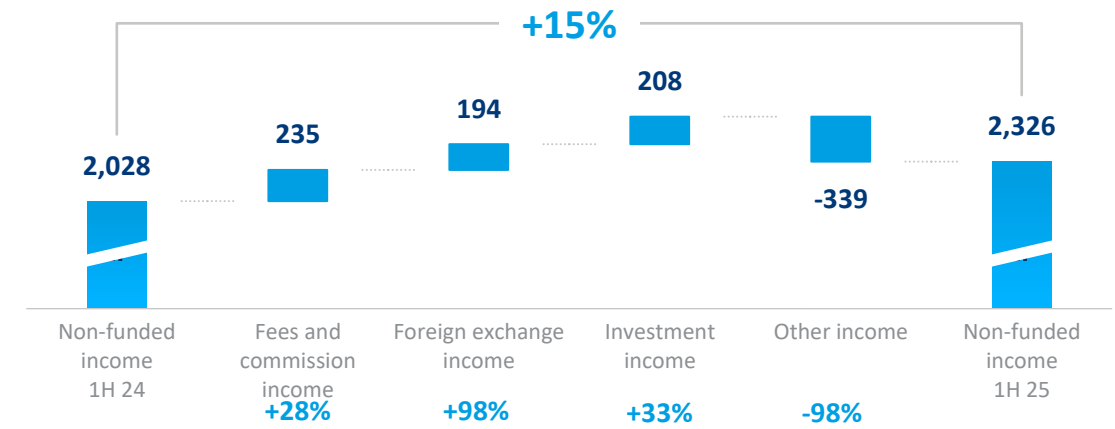
= Non-Funded Income

Exceptional non-funded income growth, reflecting our strategic focus on revenue diversification across F&C, FX and investment income streams

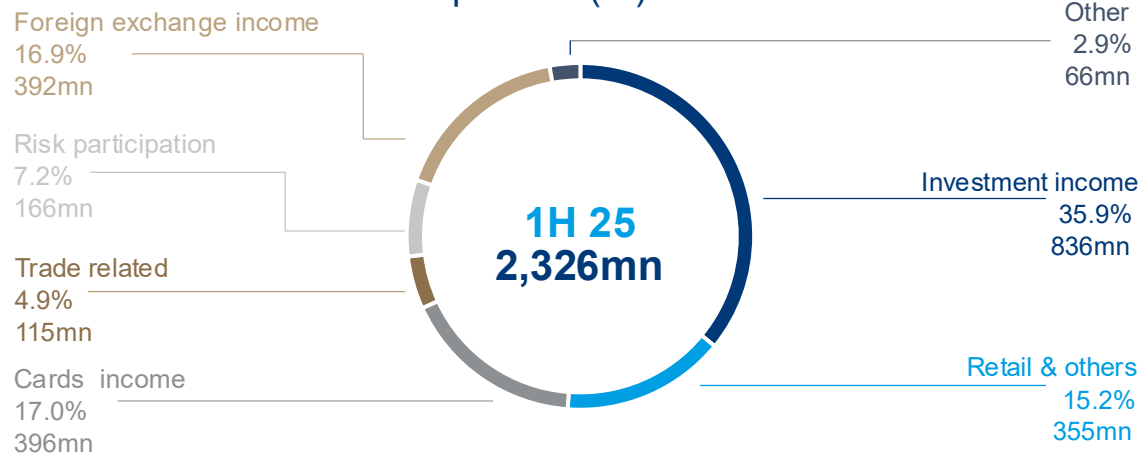
= Non-Funded Income (AEDmn)



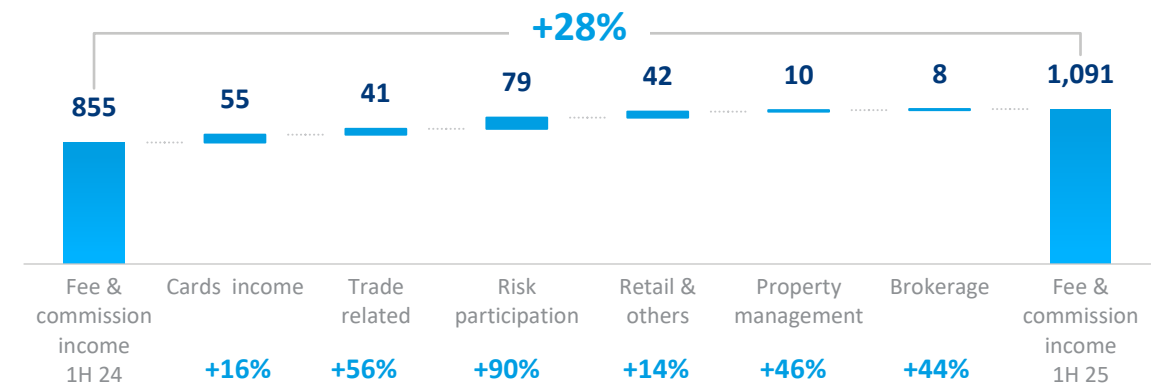
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



= Fee & Commission Income Movement YoY (AEDmn)

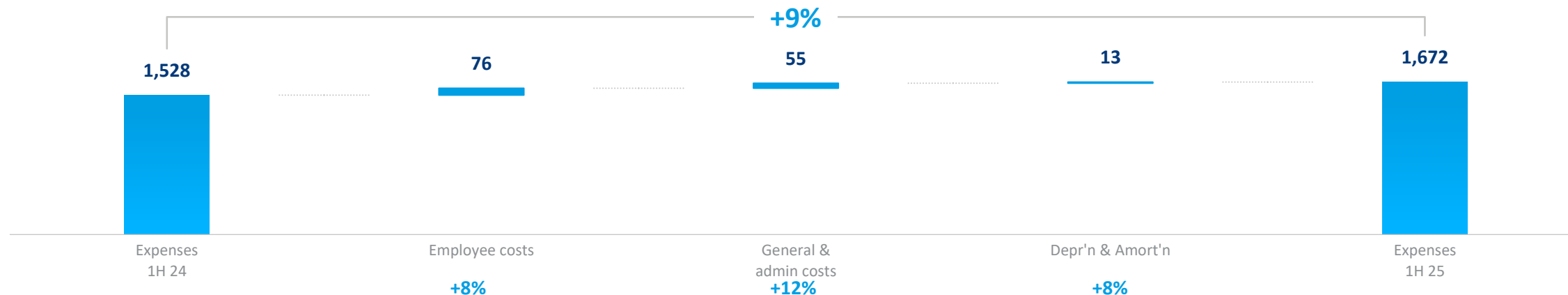


* Normalized for one-off

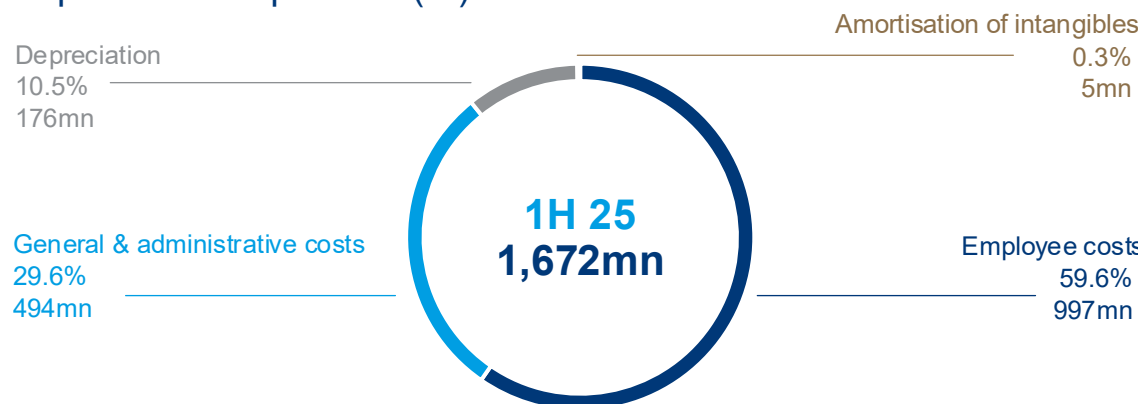
= Operating Expenses

Despite ongoing investment in growth initiatives, we delivered a 40bps YoY improvement in Cost/Income ratio

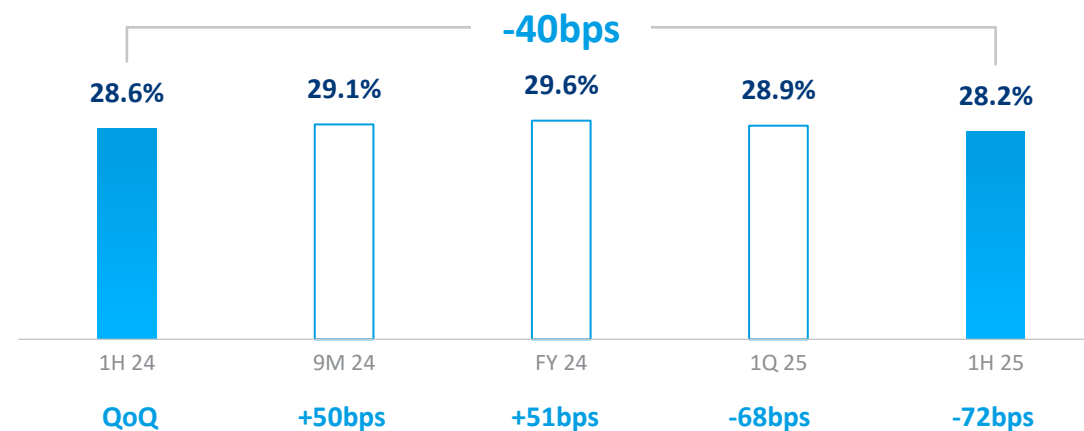
= Expenses Movement YoY (AEDmn)



= Expenses Composition (%)



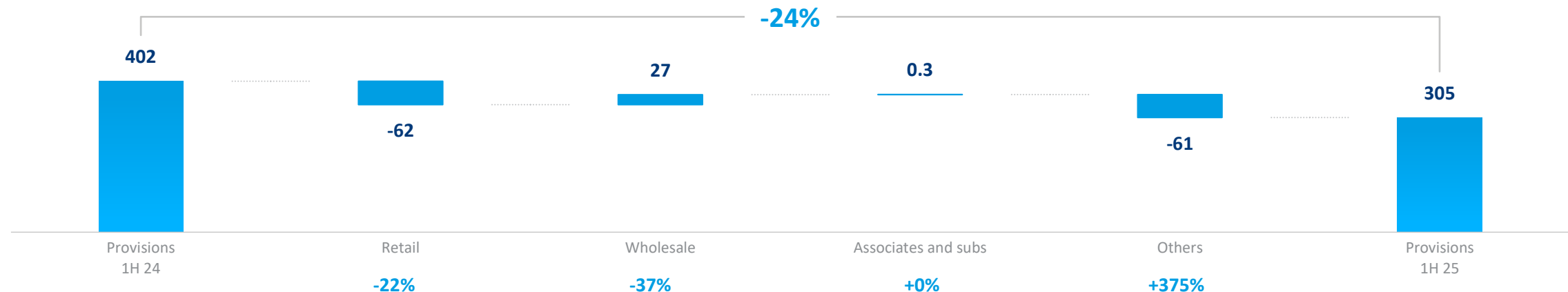
= Cost To Income Ratio (%)



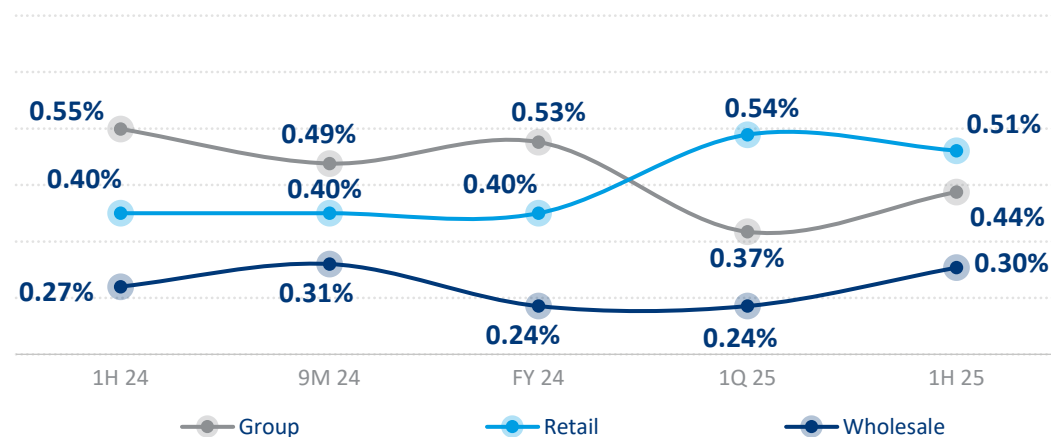
= Provisions

Cost of risk at a historical low, reflecting disciplined risk management and strong asset quality

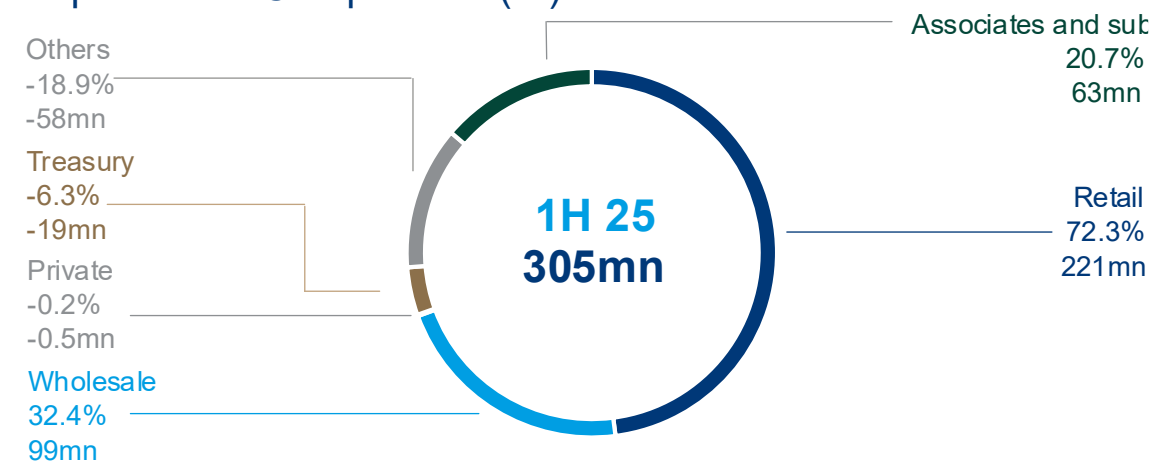
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



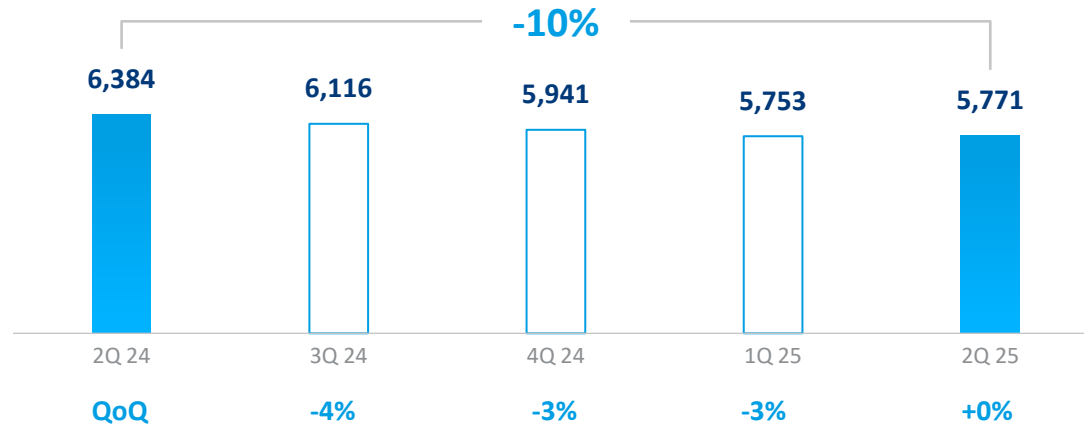
= Impairments Composition (%)



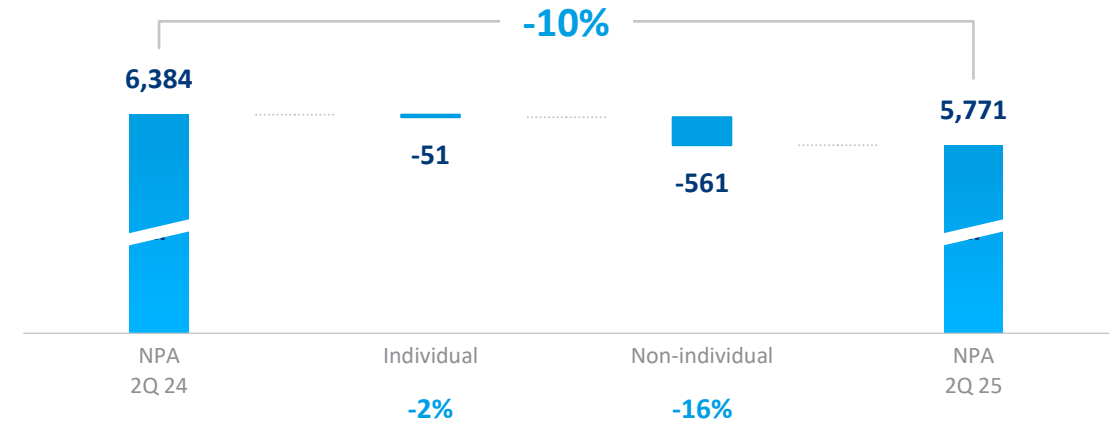
= Non-Performing Financing

Asset quality continues to improve significantly with NPA ratio of 3.5% lowest since 4Q 16 while coverage ratio increased to 85%

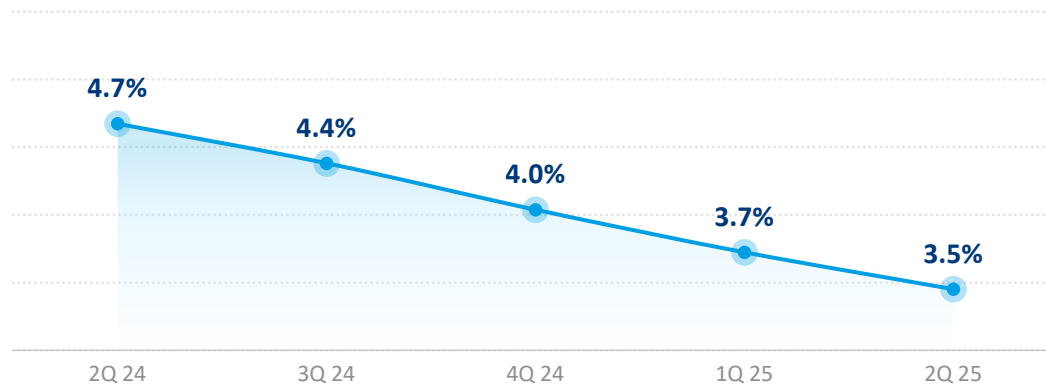
= NPA (AEDmn)



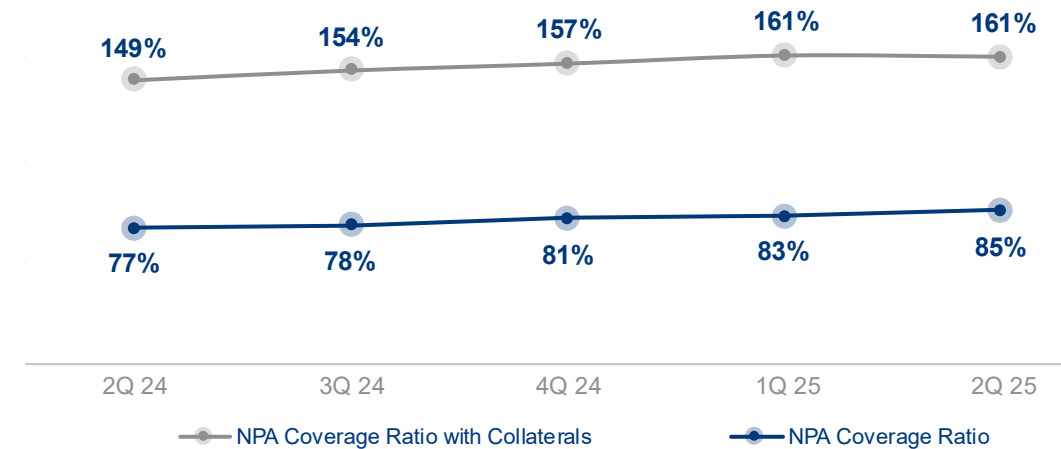
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



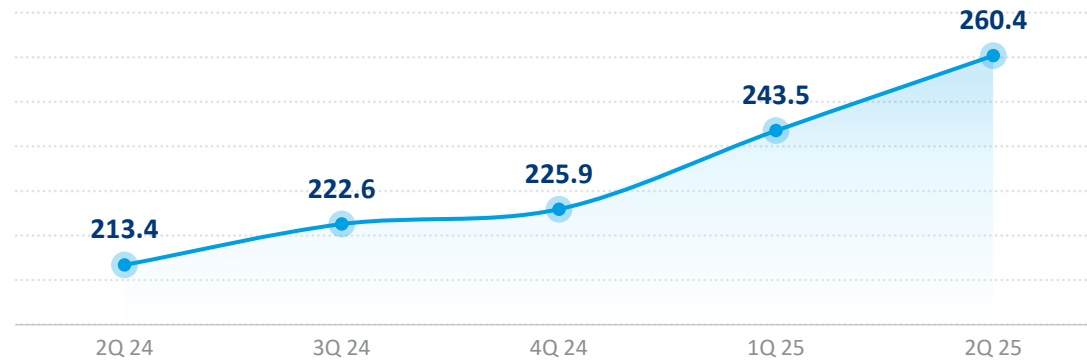
= NPA Coverage Ratio (%)



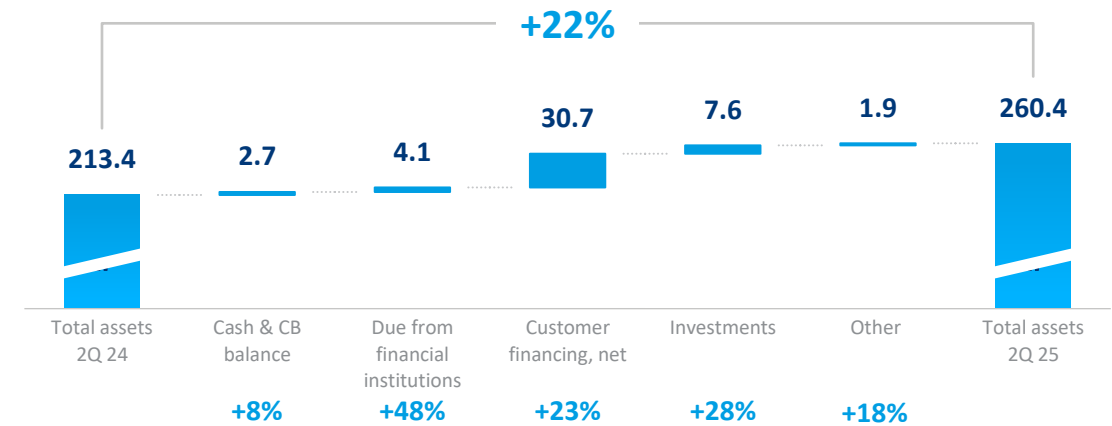
= Balance Sheet

Exceptional asset growth fueled by 23% growth in customer financing supported by strong and diversified funding position

= Total Assets (AEDbn)



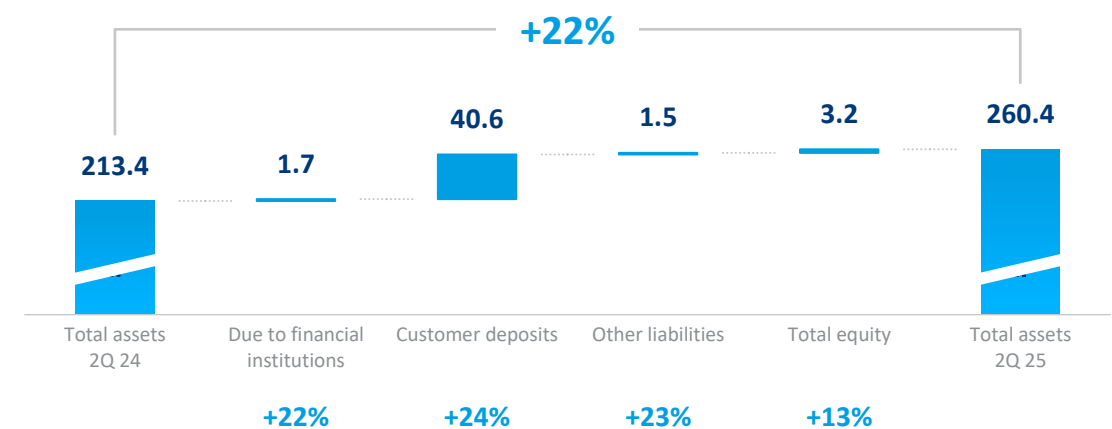
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

AED (mn)	2Q 2025	4Q 2024	Δ%	2Q 2024	Δ%
Customer financing, net	162,751	142,611	14%	132,066	23%
Investments	34,734	29,286	19%	27,153	28%
Total assets	260,352	225,910	15%	213,403	22%
Total Deposits	212,831	182,675	17%	172,244	24%
Total liabilities	231,645	197,593	17%	187,916	23%
Total equity	28,707	28,317	1%	25,486	13%

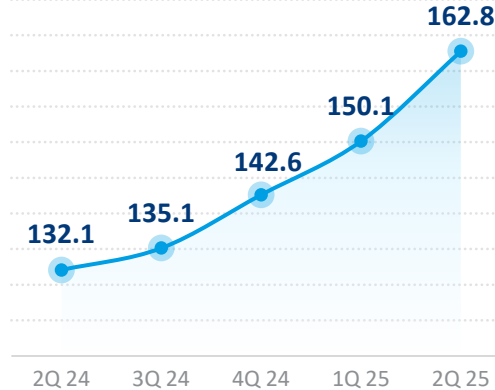
= Funding Movement YoY (AEDbn)



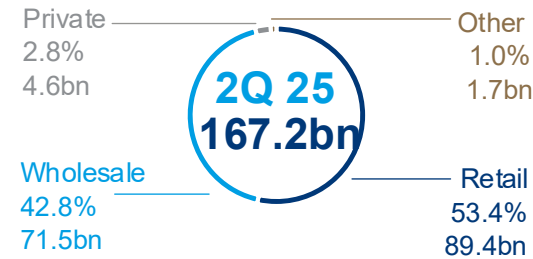
= Customer Financing

AED 31 billion net increase in financing in the past 12 months with RBG experiencing a strong momentum

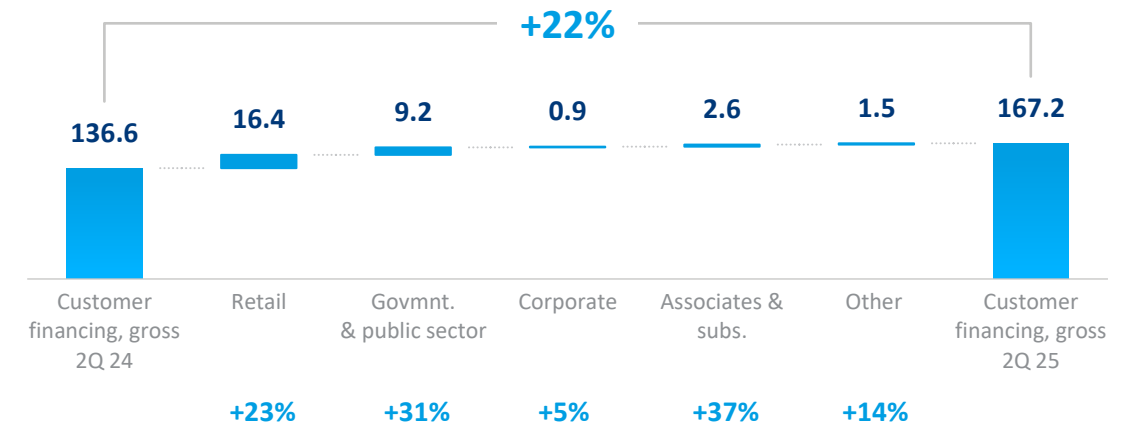
= Customer Financing, Net (AEDbn)



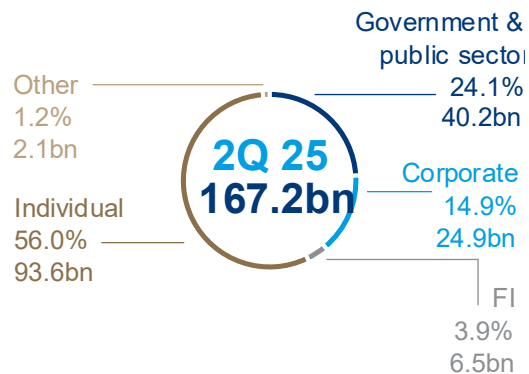
= Customer Financing, Gross by Segment (%)



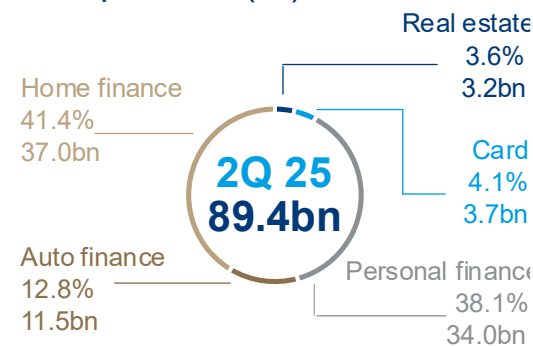
= Customer Financing, Gross Movement YoY (AEDbn)



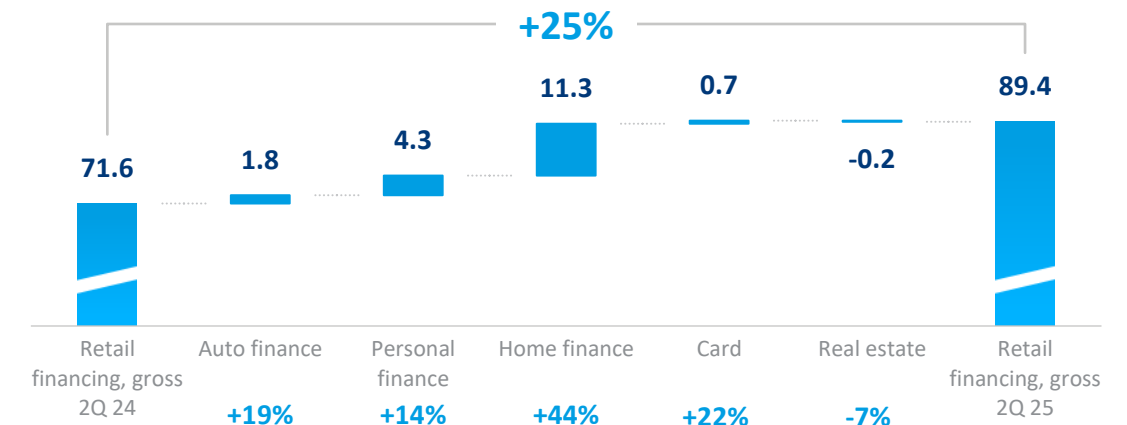
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



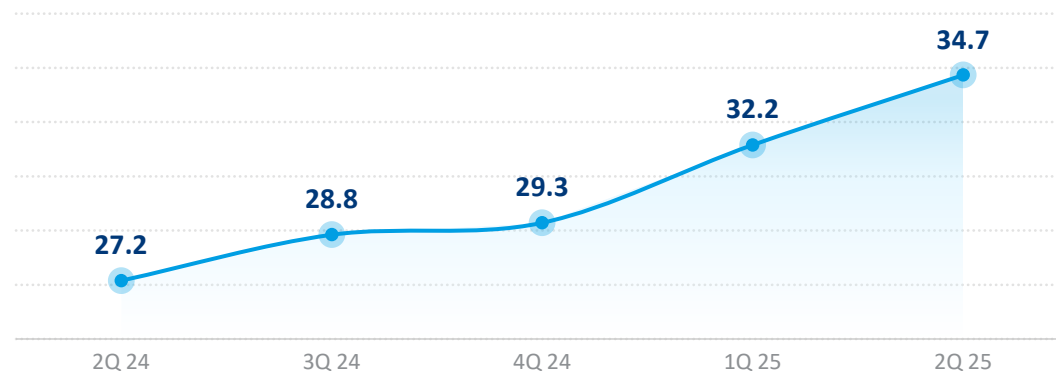
= Retail Financing, Gross Movement YoY (AEDbn)



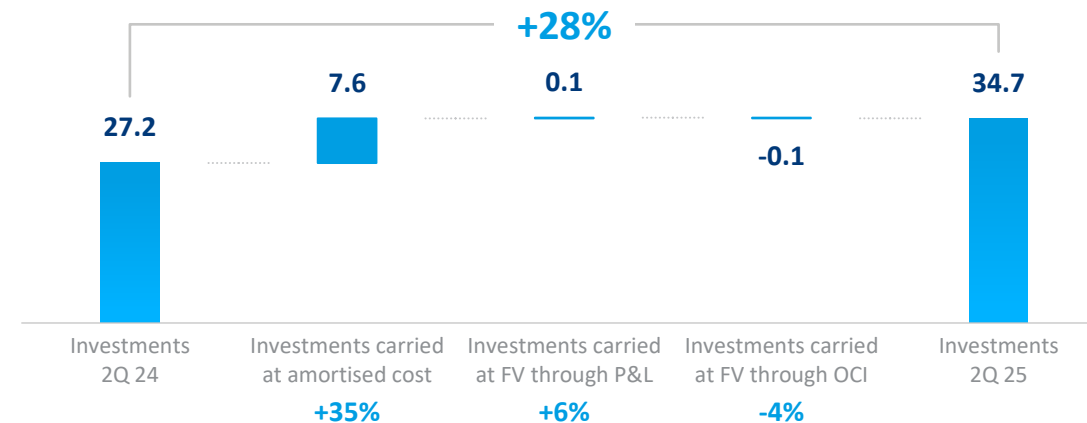
= Investments

Investment Portfolio grew 28% vs 2Q 24 with 84% accounted for at amortized cost

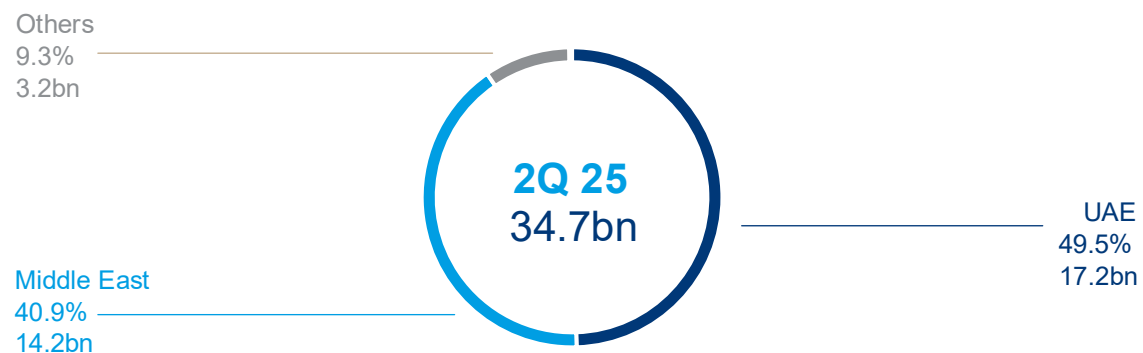
= Investments (AEDbn)



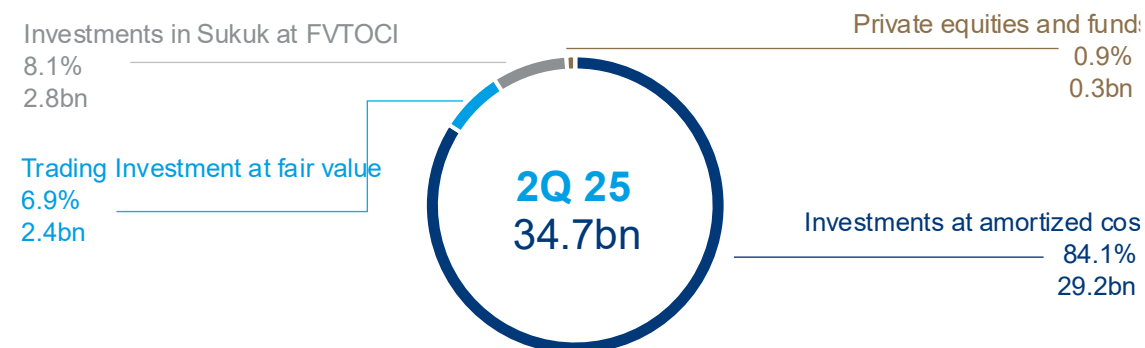
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



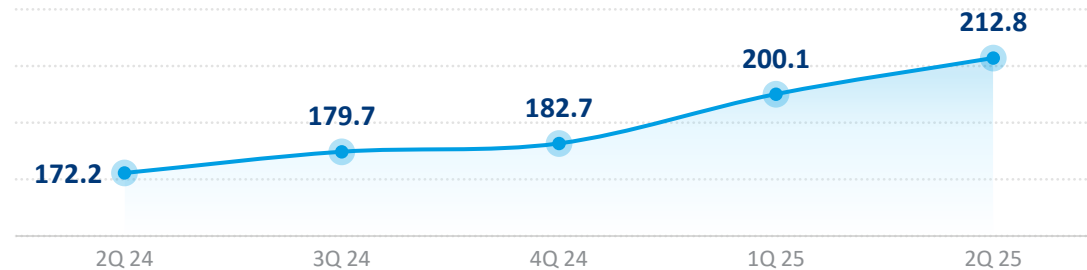
= Investments by Type (%)



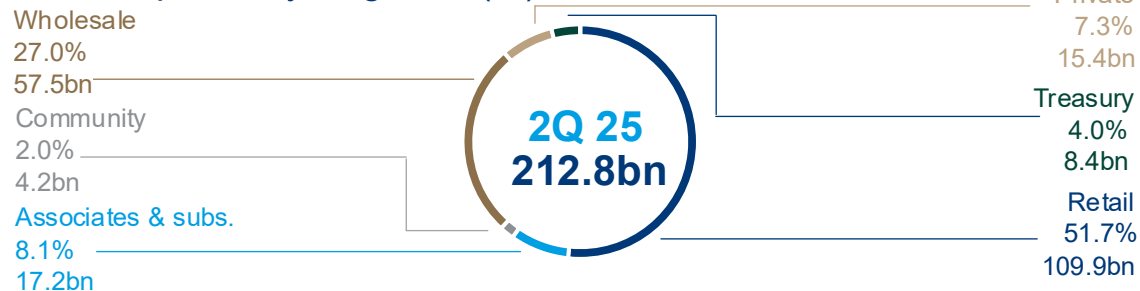
= Customer Deposits

Substantial increase in customer deposits with ADIB attracting AED 14.0bn of CASA deposits contributing to a healthy funding mix

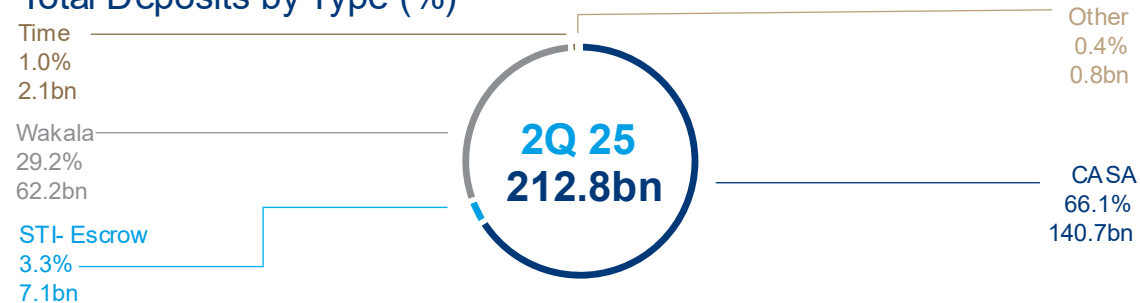
= Total Deposits (AEDbn)



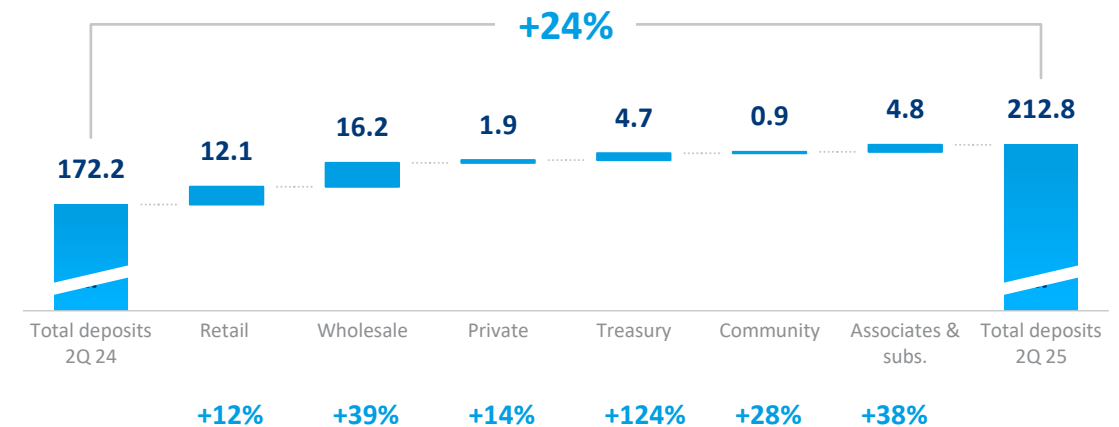
= Total Deposits by Segment (%)



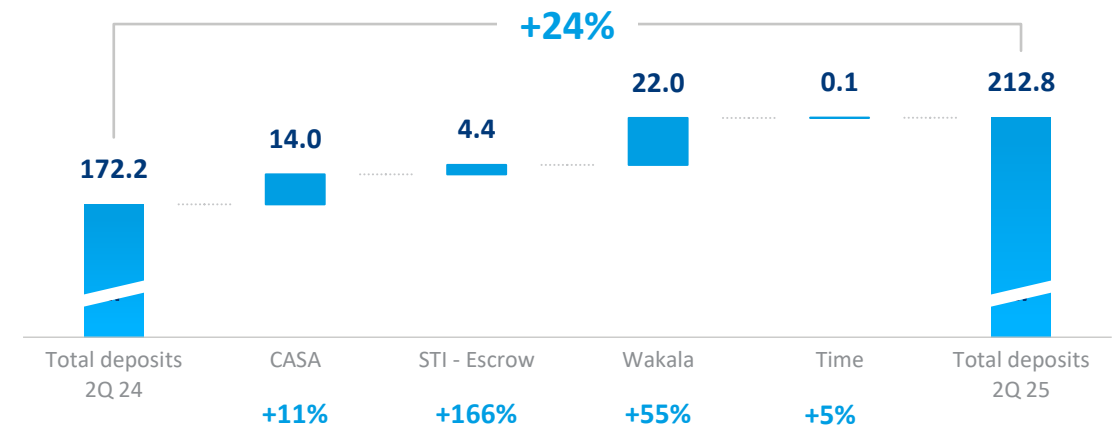
= Total Deposits by Type (%)



= Total Deposits Movement YoY (AEDbn)



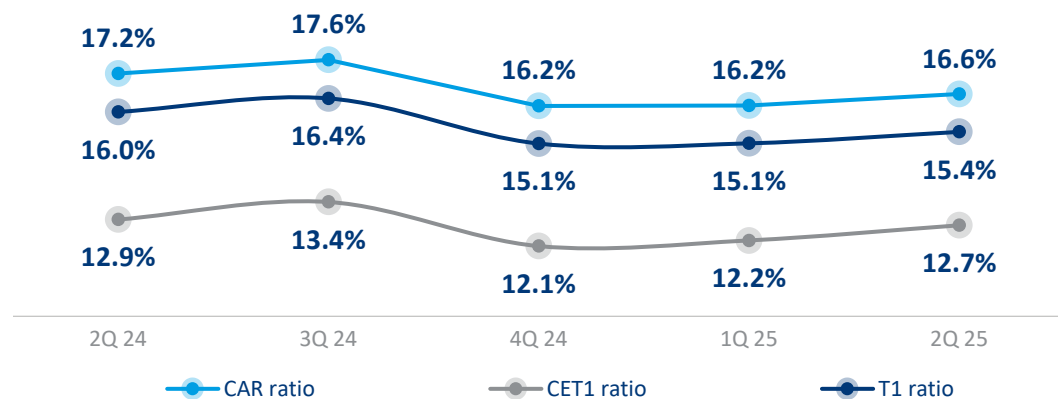
= Total Deposits Movement by Type YoY (AEDbn)



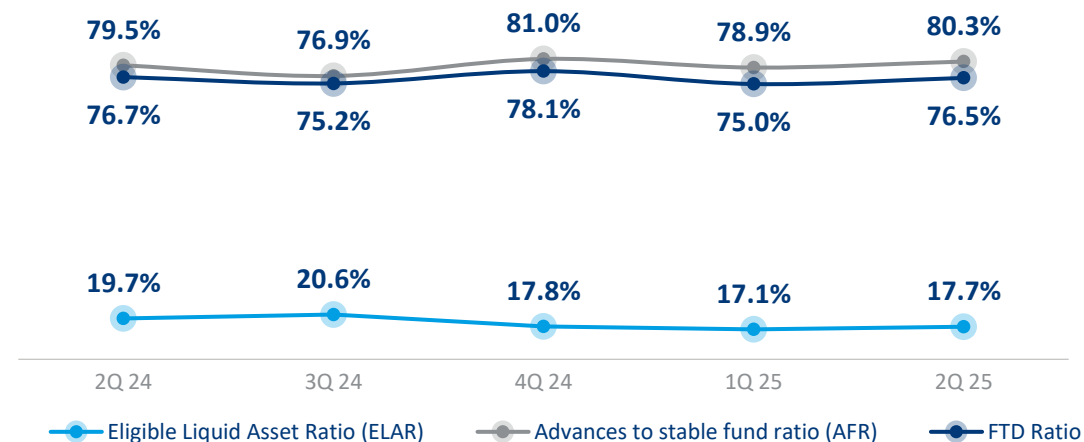
= Capital and Liquidity

Robust fundamentals across all key metrics reflecting strong capital and liquidity ratios comfortably above regulatory requirements

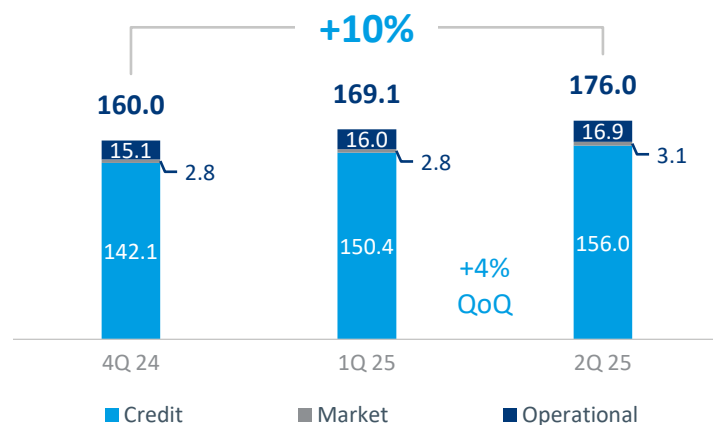
= Capitalization Ratios (%)



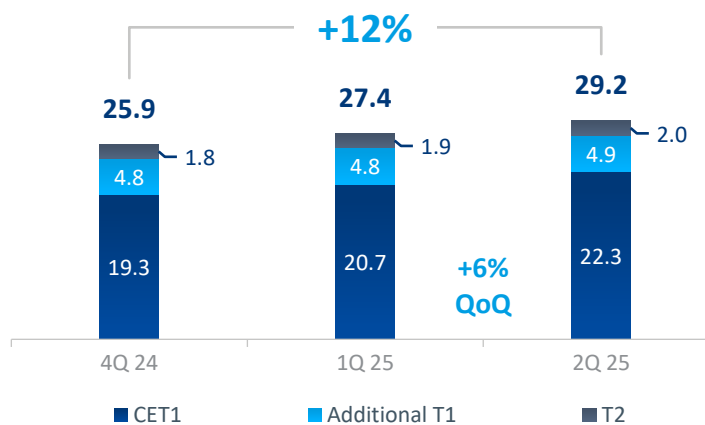
= Liquidity Ratios (%)



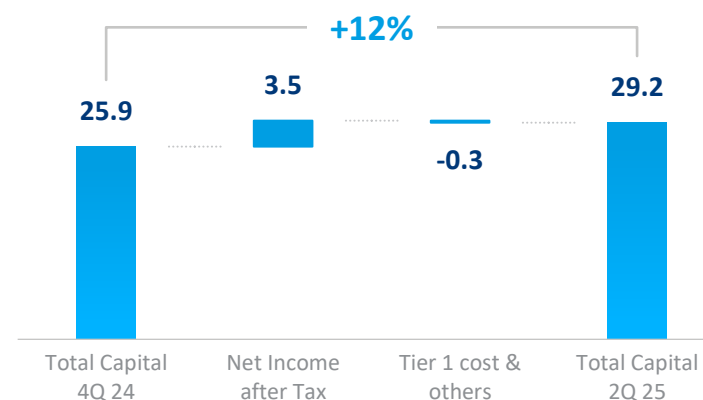
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



= Returns Metrics: ADIB maintained the Highest ROE in the sector

Stabilized margins, strong volume growth and disciplined balance sheet management, drove a 9% increase in funded income

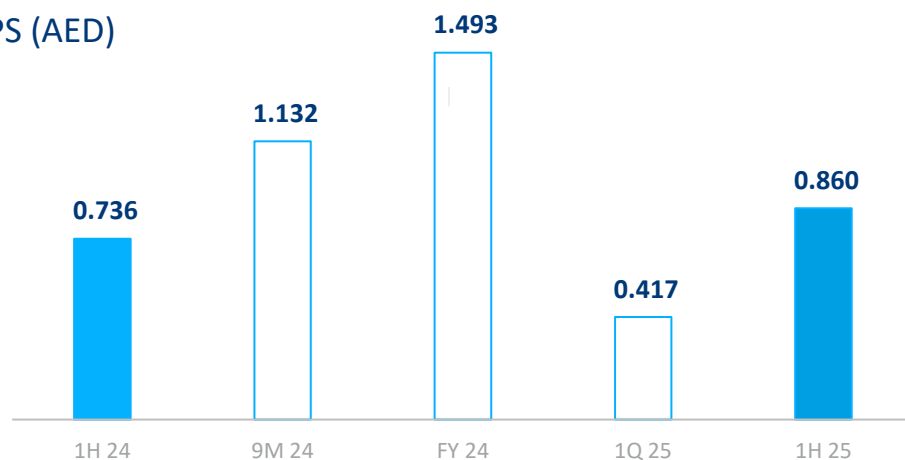
= ROAE (%)



= ROAA (%)



= EPS (AED)



= Return on RWA



= Additional Information

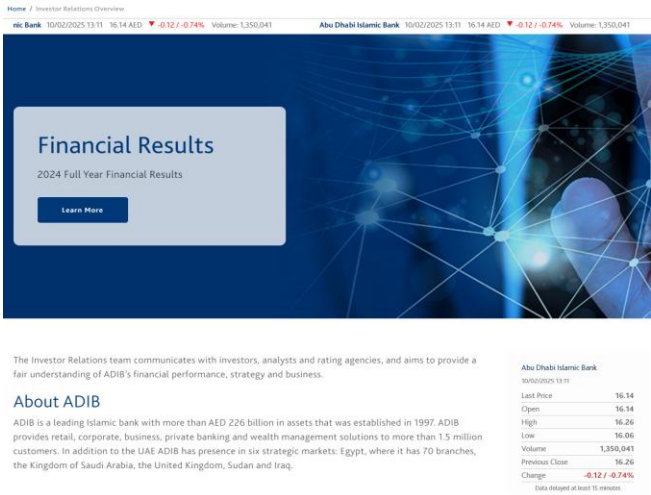
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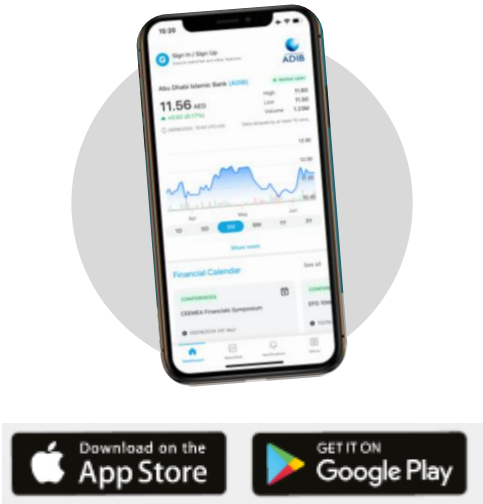
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