مصرف أبوظبي الإسلامي
ADIB

Investor Presentation

9M 2025

November 2025

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Contents

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
- **+750,000**
  UAE national customers
  (+50% Market Share)
- **65% CASA**
  One of the highest CASA deposit ratios

A Leading Islamic Bank

- **AED 270bn**
  Total Assets with 16% 5 Year CAGR
- **AED 79bn**
  Market cap
- **146**
  Branches across the franchise
- **Presence in 5 Markets**
  (UAE, Egypt, Iraq, Qatar, UK)

Track record of strong returns

- **>29% ROE**
  Consistent throughout the cycles
- **35%**
  5 Year CAGR in net profit
- **12% CET1**
  Above regulatory requirements
- **93% of Liabilities**
  from customers deposits forming an attractive funding base

Customer-Centric Bank

- **65% NPS Ratio**
  ADIB has the highest percentage of net promoter score
- ★★★★☆4.7
  Rating Mobile app
- **1.7 X**
  Cross sell ratio
  Driving lifetime value
- **Diversified franchise**
  Beyond core banking:
  (payments, brokerage, asset management, Takaful, Property)

ADIB 2035: An ambitious 10-Year Vision driven by Gen AI, Customer excellence & Sustainability

ADIB 2035 VISION

Vision

To become the World's most innovative Islamic Bank

Transformative pillars

Building the Bank for the future

- Harness emerging technologies including AI, Data analytics and digital assets to create new value
- Foster a culture of innovation, collaboration and agility
- Lead the Islamic banking ecosystem through ADIB Ventures
- Transform the Wealth management franchise into a market-leading, client-centric growth engine

Revolutionize Customer Experience

- Expand across key segments with differentiated value propositions
- Leverage customer base via cross-sell
- Map, digitize, and optimize customers journeys
- Elevate customer experiences through data-driven insights
- Implement a right-service model balancing digital convenience with human interaction

Advancing Sustainability Initiatives

- Embed sustainability into every aspect of our business
- Nurture our employees, focus on their wellbeing and continued Emiratization
- Strengthen governance and control frameworks
- Maintain robust capital ratios
- Optimize our cost base

Values

Simple and sensible; Transparent; Mutual benefit; Hospitable and tolerant; Shari'a inspired

Track record of consistently delivering shareholder value

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A Market Leader

ROE
29.8%
(9M 2025)

ROA
2.88%

Highest ROE in the market

NPM
4.17%
(9M 2025)

NFR
40% of total revenue

CASA Ratio
65%
(3Q 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 1.31
(9M 2025)
15% YoY growth

Strong market confidence

P/E
11.9

P/B
3.2x

Share price growth
58%
(YTD)
One of the best performing shares in the market

Moody's	Fitch Ratings	MSCI ESG RATINGS
A2	A+	AA

Business Segments

ADIB's business is comprised of 4 main segments

% of Group Revenue	Business Segment	Description
49%	Retail Banking	**Targets Individuals, Private and SME entities with main focus on UAE Nationals and mass affluent segment** Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.
16%	Wholesale Banking	**Focuses on large corporates, Governments, GREs and FIs** 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.
6%	Treasury	**An active investor in the global sukuk market, offering investment opportunities to customers and using debt assets to manage the bank's balance sheet** Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.
29%	Others, incl. ADIB Egypt, Associates and Subsidiaries	**ADIB is present in the following countries for the following services:** • 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

+1.3M users on mobile banking app which has 200+ services

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

Introduce 70+ new features in 2025 on the mobile app

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

Launched factionalized 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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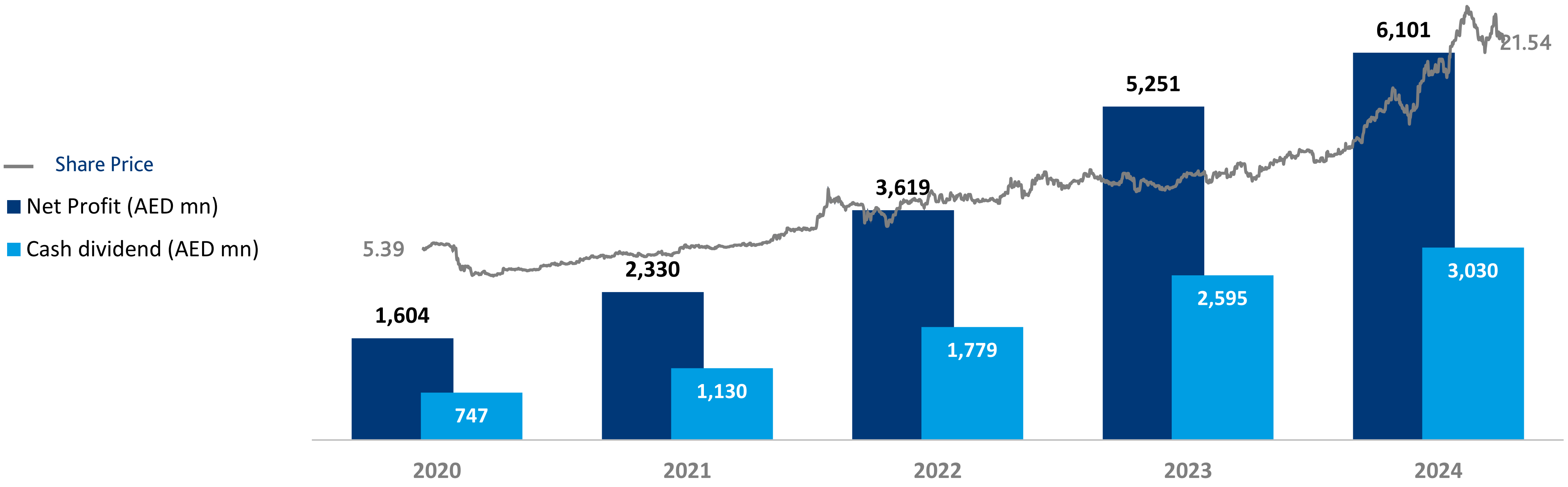
Consistent Dividend Distribution

ADIB Sustained Dividend Growth With Attractive Yield

Shareholder Return Metrics



	2020	2021	2022	2023	2024
Cash Dividend Payout ratio ***(% of Net Profit)***	46.6%	48.5%	49.2%	49.4%	49.7%
Cash Dividend ***(% of Share Capital)***	20.6%	31.1%	49.0%	71.5%	83.4%
Dividend Yield	4.4%	4.5%	5.4%	7.1%	6%

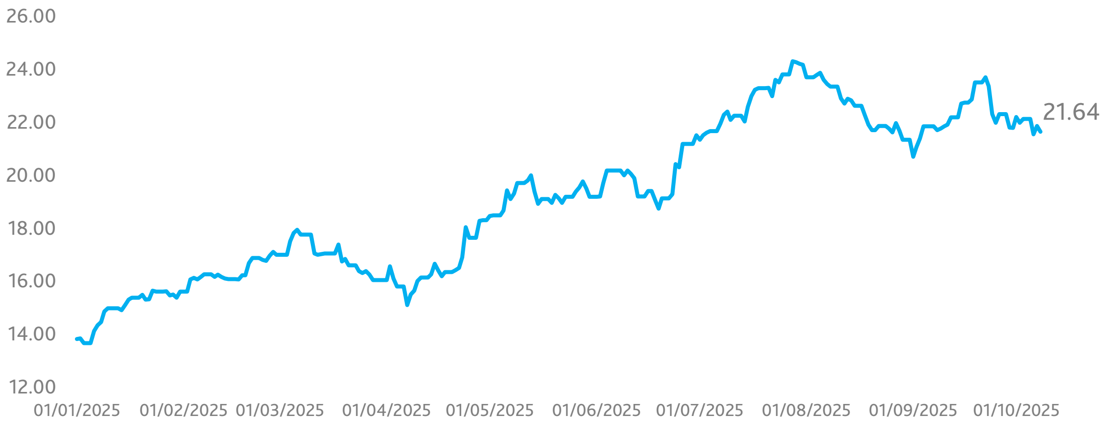
Market Metrics & Ownership Structure

ADIB is a liquid stock with 20% foreign ownership

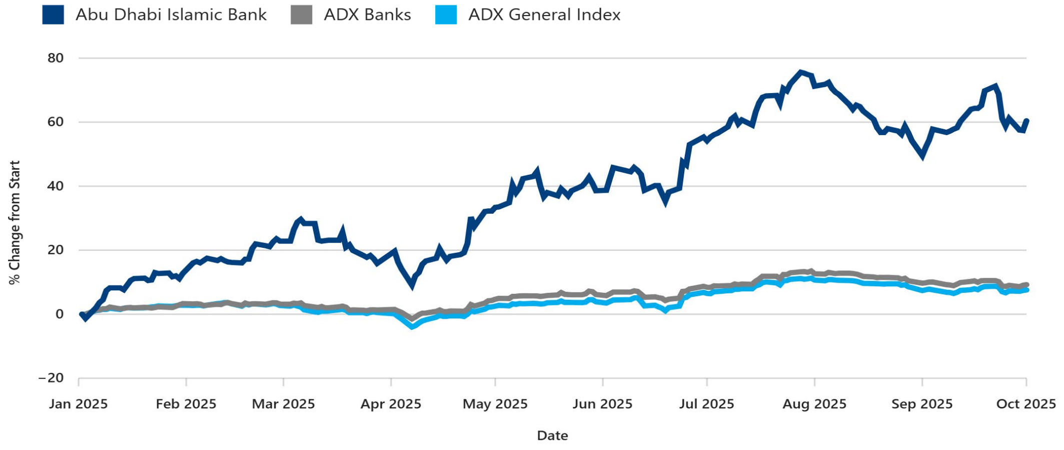
Key Metrics

Market Cap	Free Float	52 w High
AED 79 bn	40%	AED 24.30
YTD growth	**FOL Limit**	**52 w Low**
58%	40%	AED 12.12

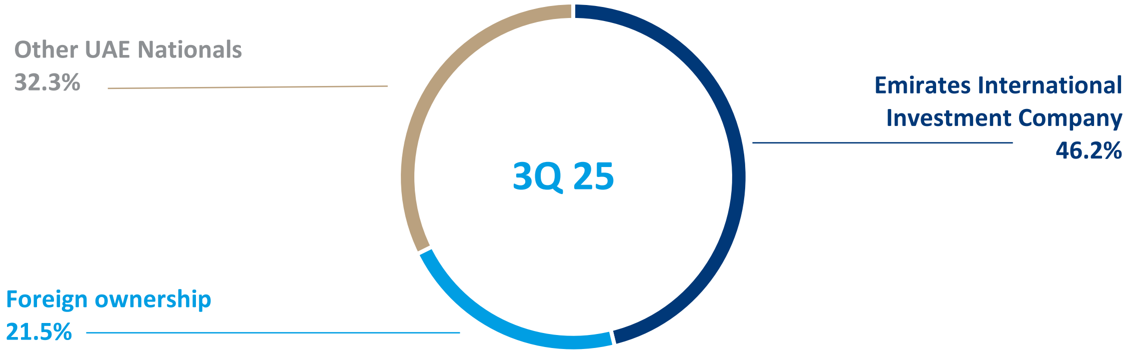
ADIB Share Price Performance (AED)



ADIB Share Price Vs Index

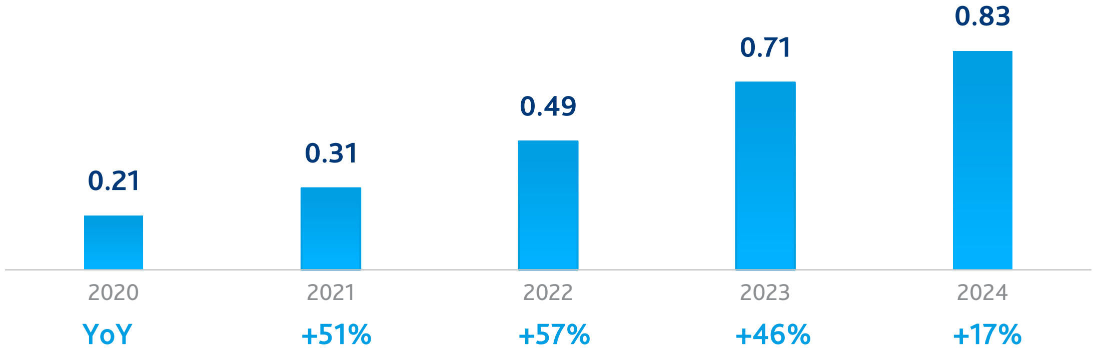


Ownership Structure (%)

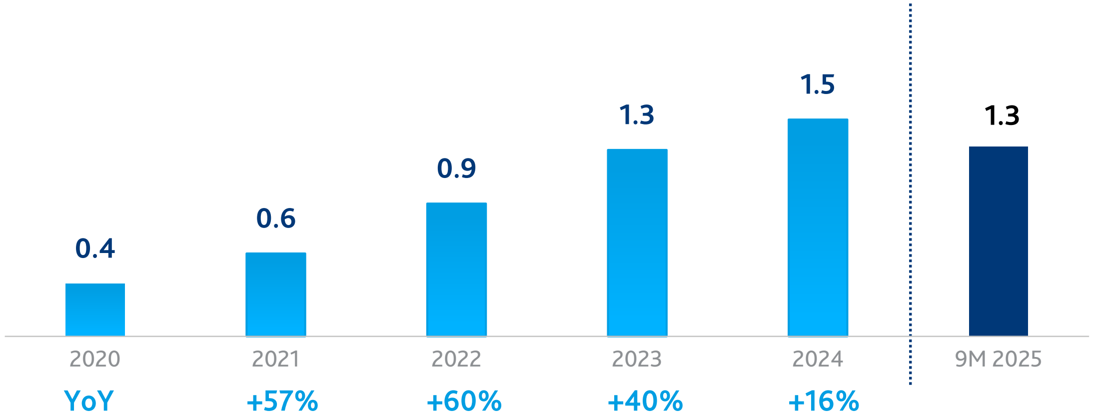


Consistently delivering high Shareholders' Return

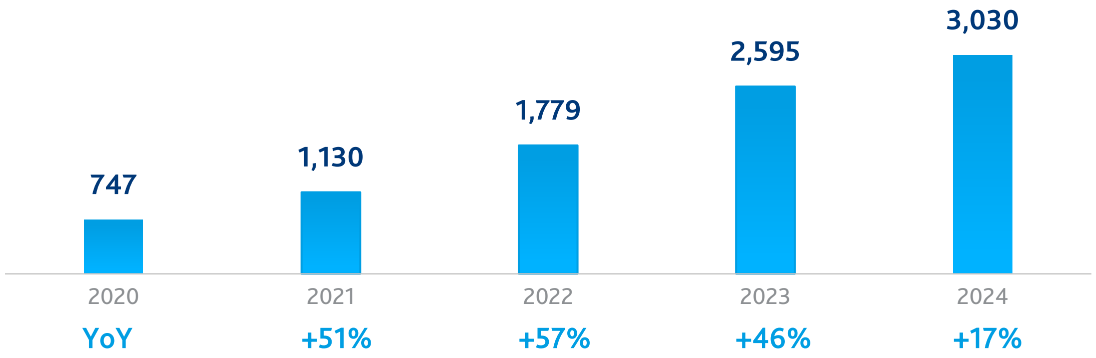
Dividend Per Share (AED)



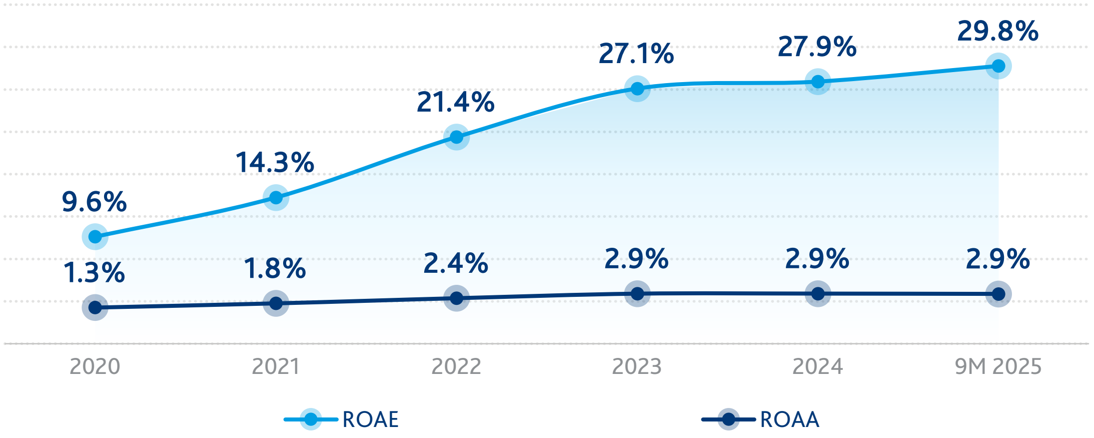
Basic EPS (AED)



Cash Dividend (AEDmn)

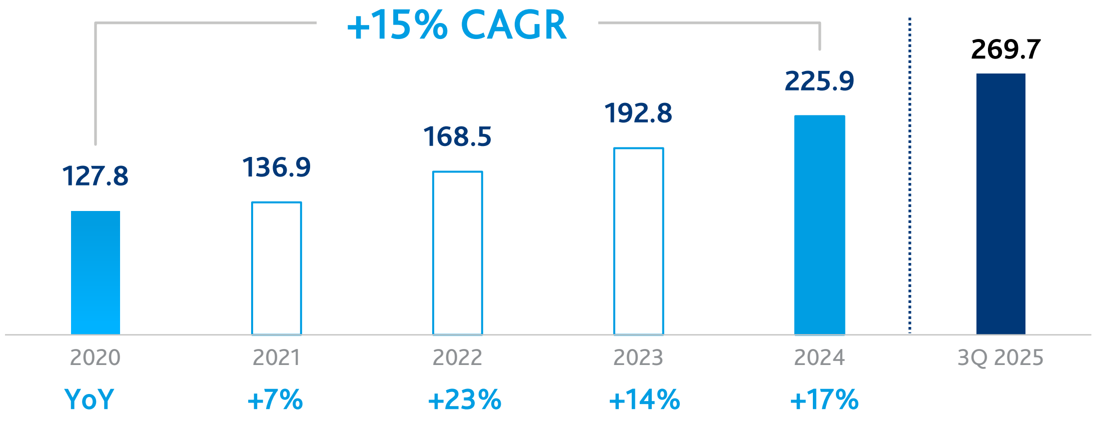


Returns (%)

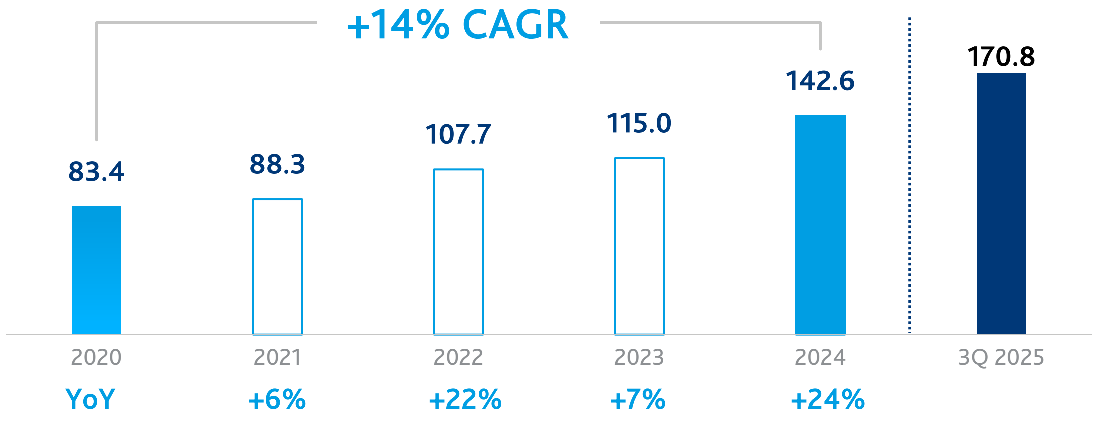


A solid Balance Sheet Growth with Strong Funding Base

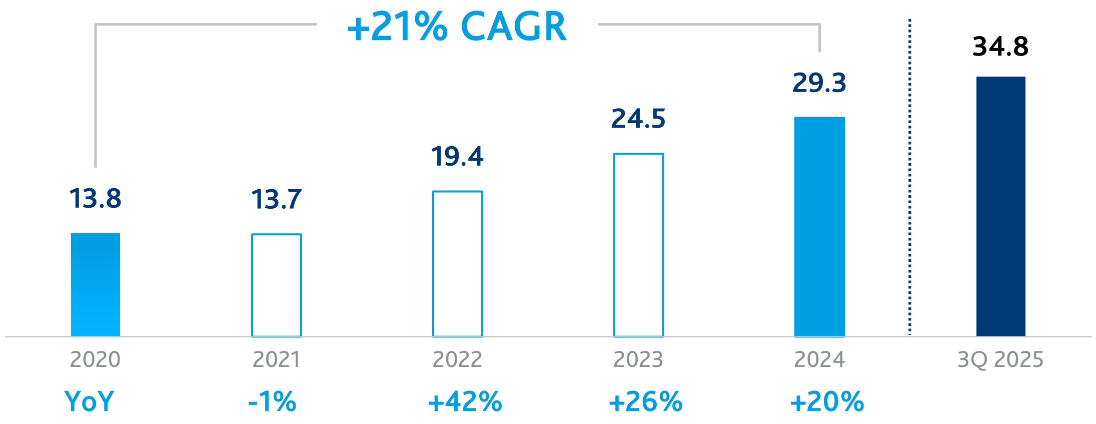
Total Assets (AEDbn)



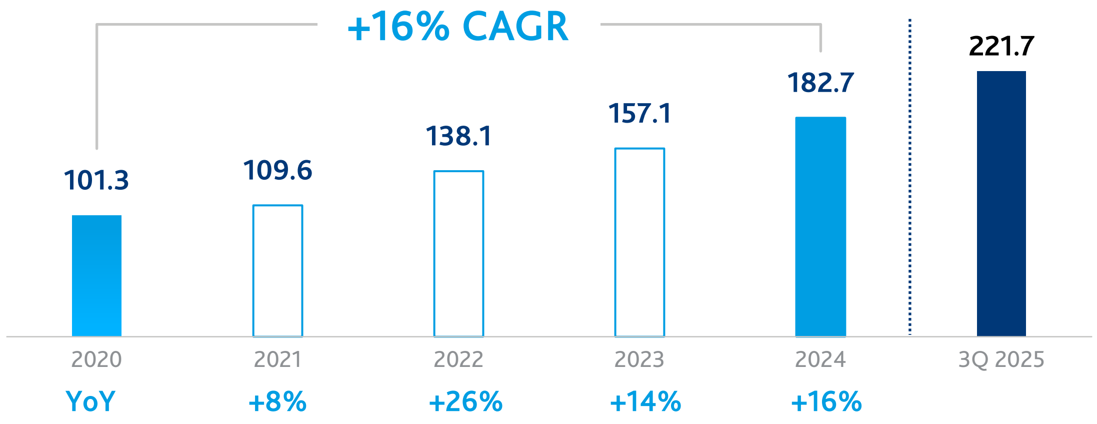
Customer Financing, Net (AEDbn)



Investments (AEDbn)

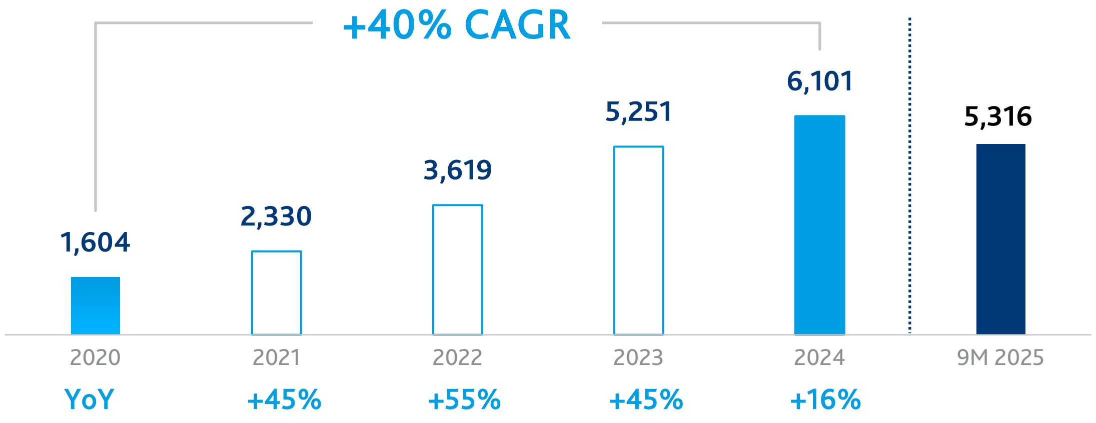


Total Deposits (AEDbn)

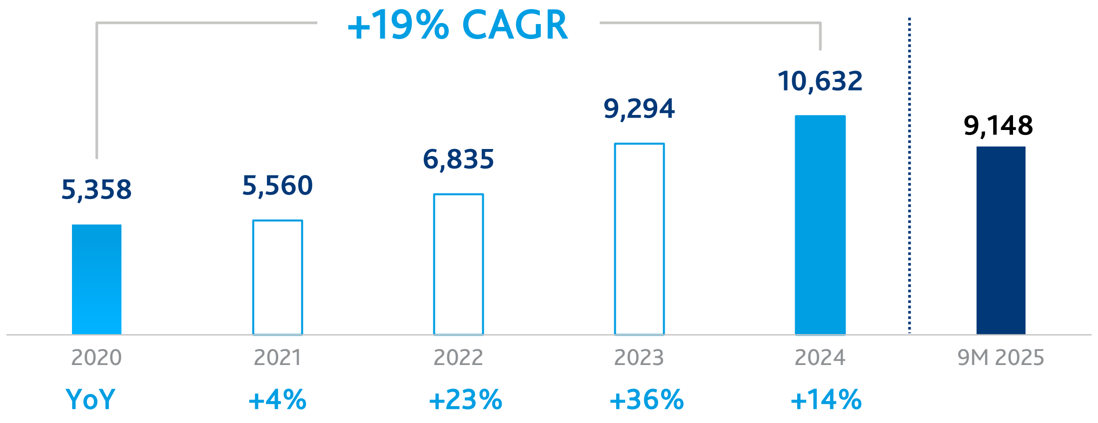


A highly Profitable Organization with a 40% CAGR in Net Income & Strong Efficiency Gains

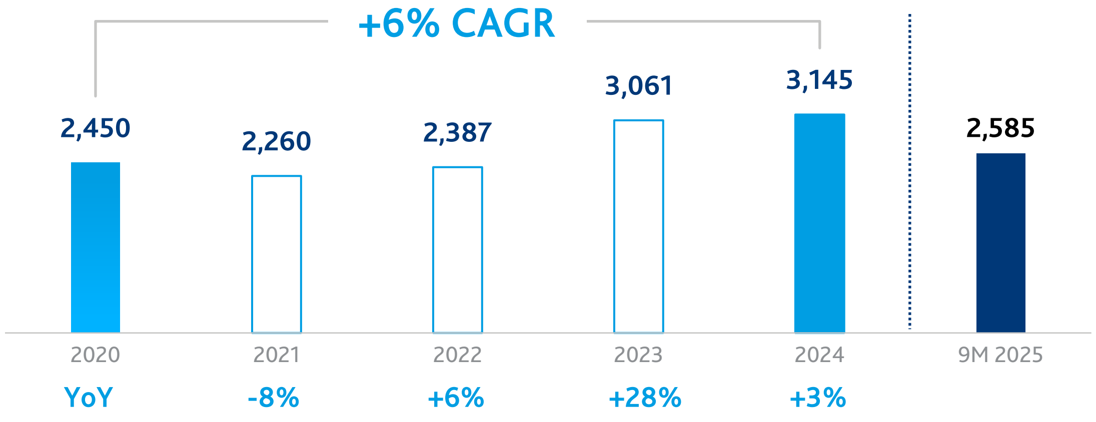
Net Income (AEDmn)



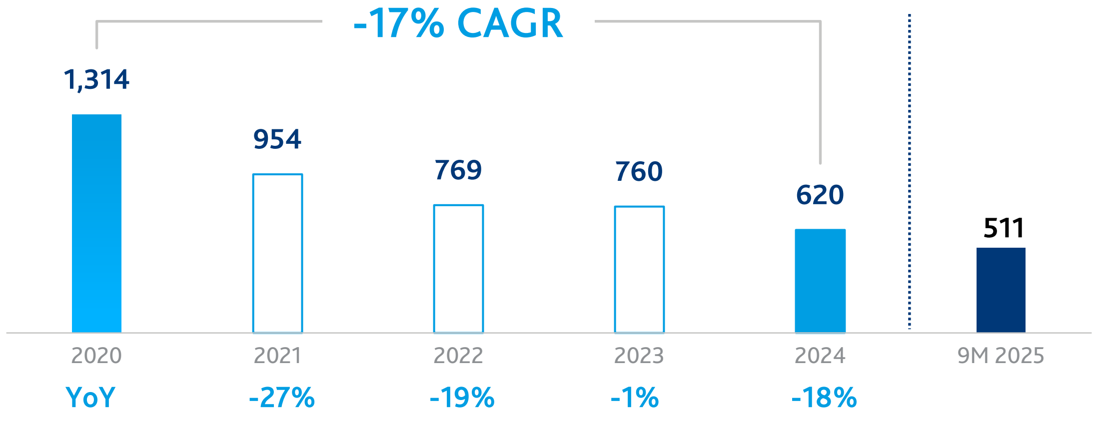
Revenues (AEDmn)



Expenses (AEDmn)

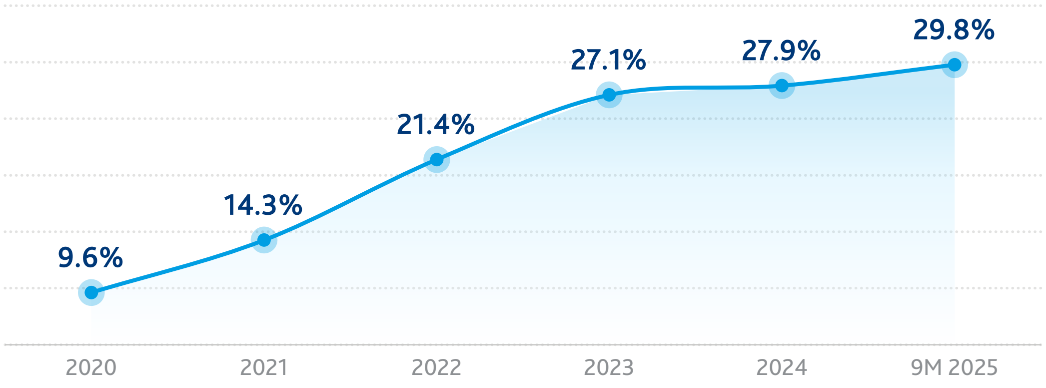


Impairments (AEDmn)

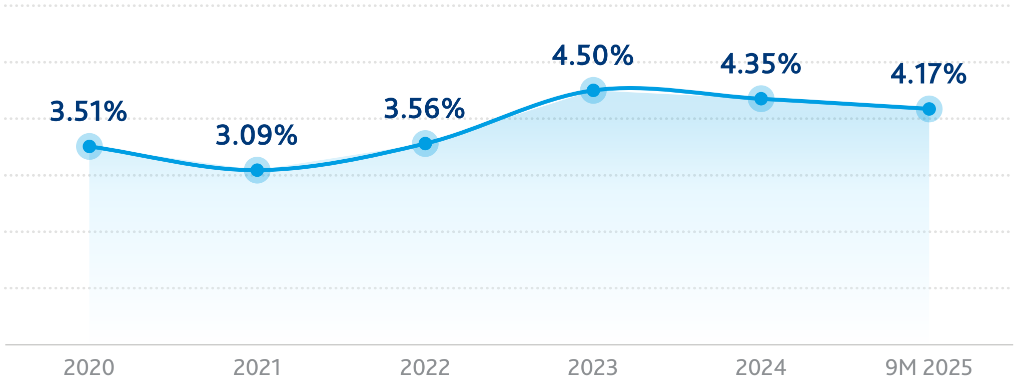


Strong shareholder returns, healthy margins and effective cost management

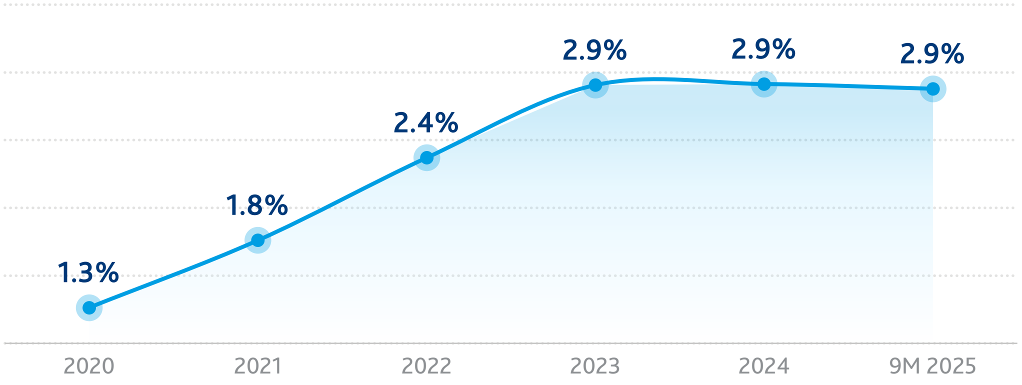
ROAE (%)



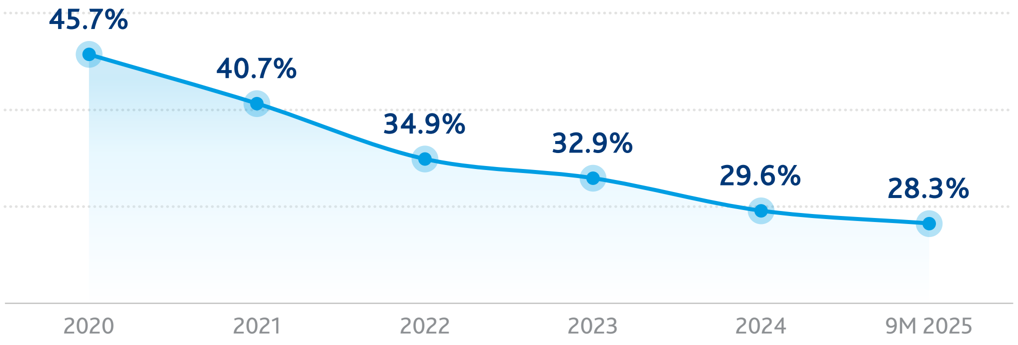
Net Profit Margin (%)



ROAA (%)



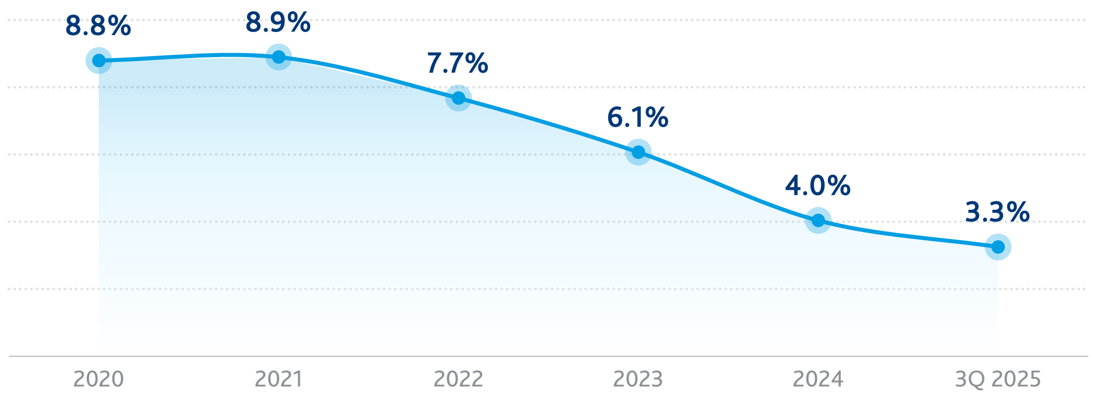
Cost To Income Ratio (%)



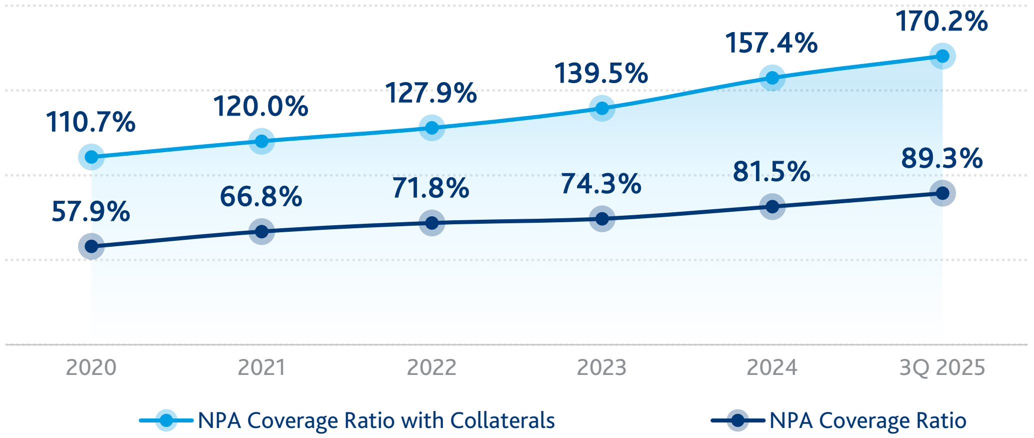
Improved asset quality metrics underpinned by prudent provisioning

ADIB

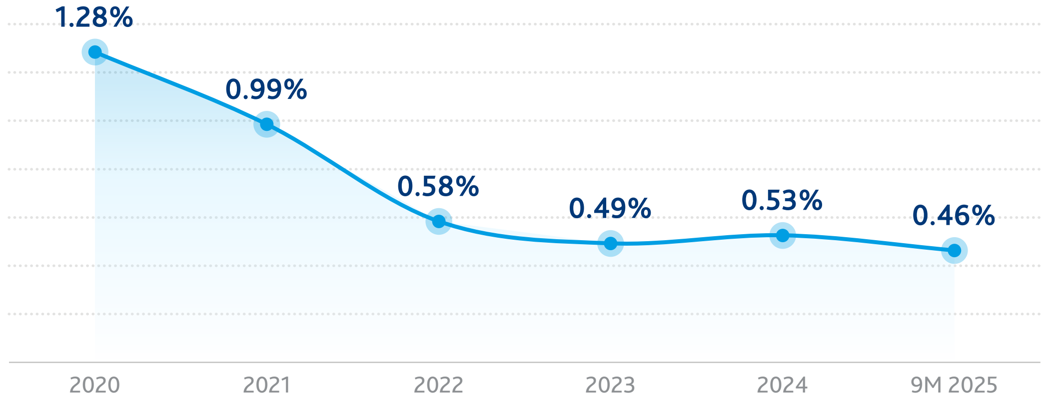
NPA Ratio (%)



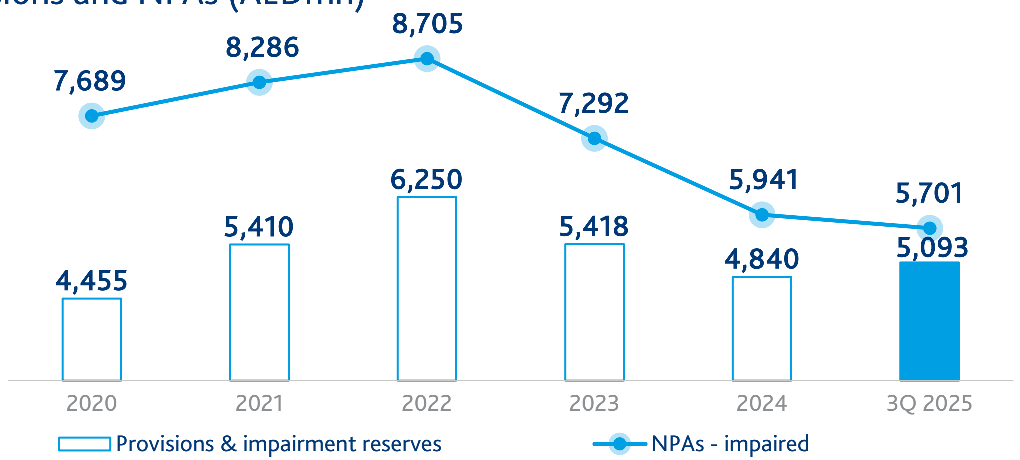
NPA Coverage Ratios (%)



Cost Of Risk (%)

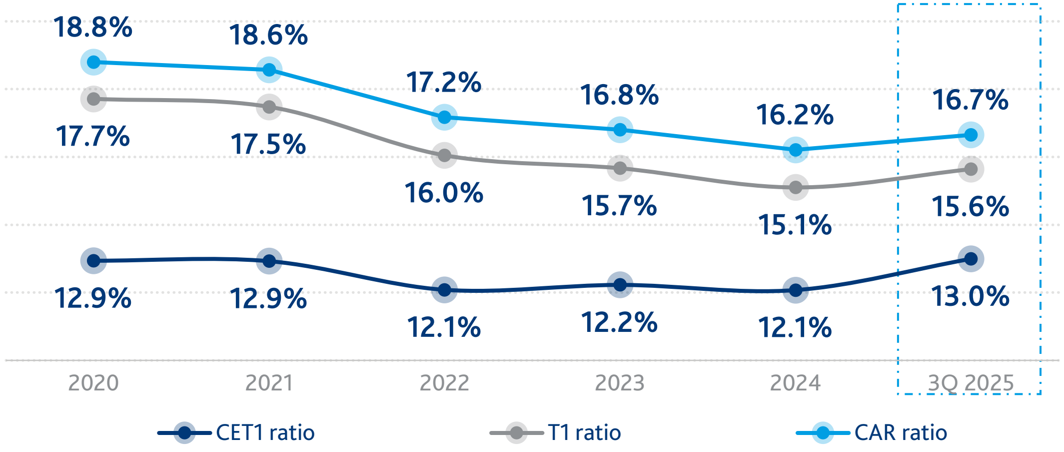


Provisions and NPAs (AEDmn)

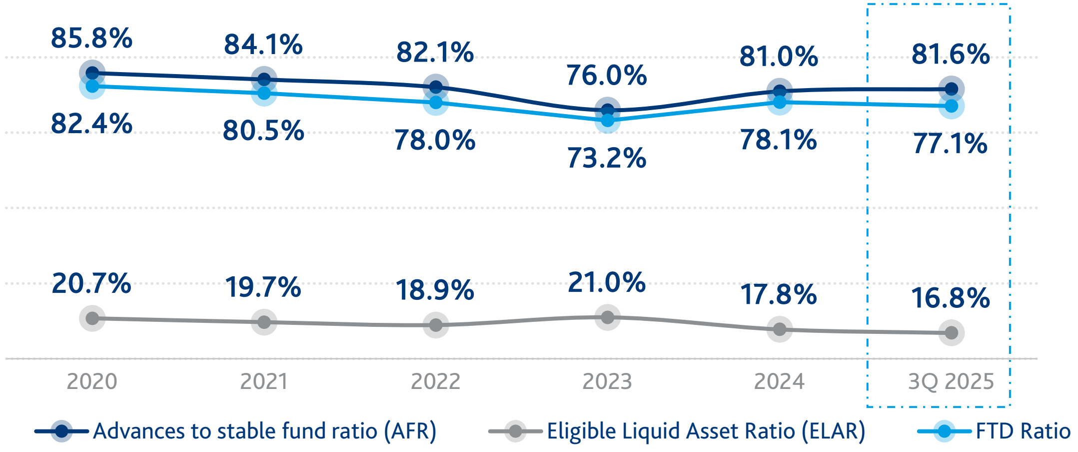


Strong capitalization and Liquidity Ratios (%) position

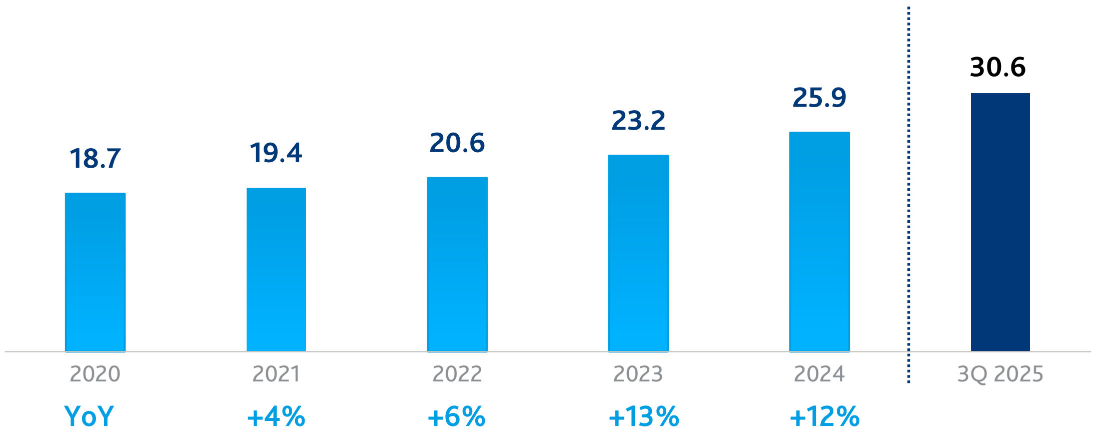
Capitalization Ratios (%)



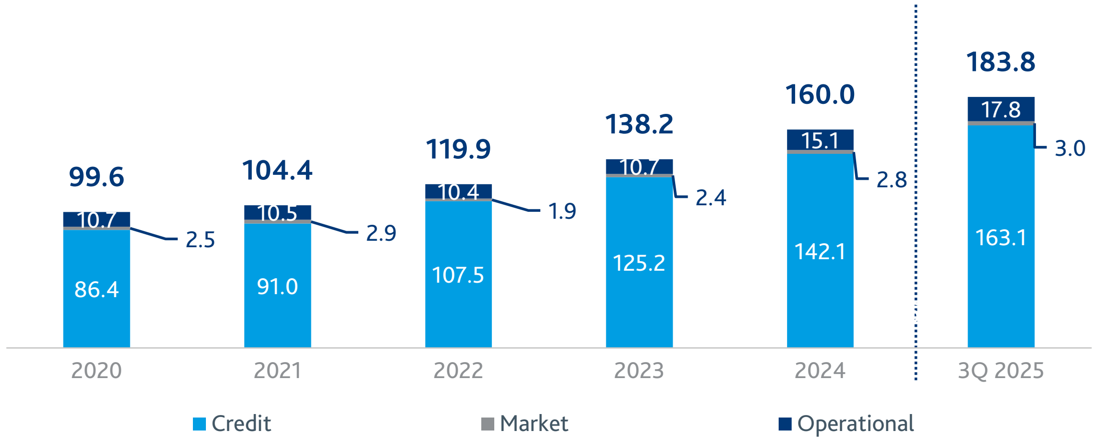
Liquidity Ratios (%)



Total Capital Base (AEDbn)



RWA (AEDbn)



Operating Environment

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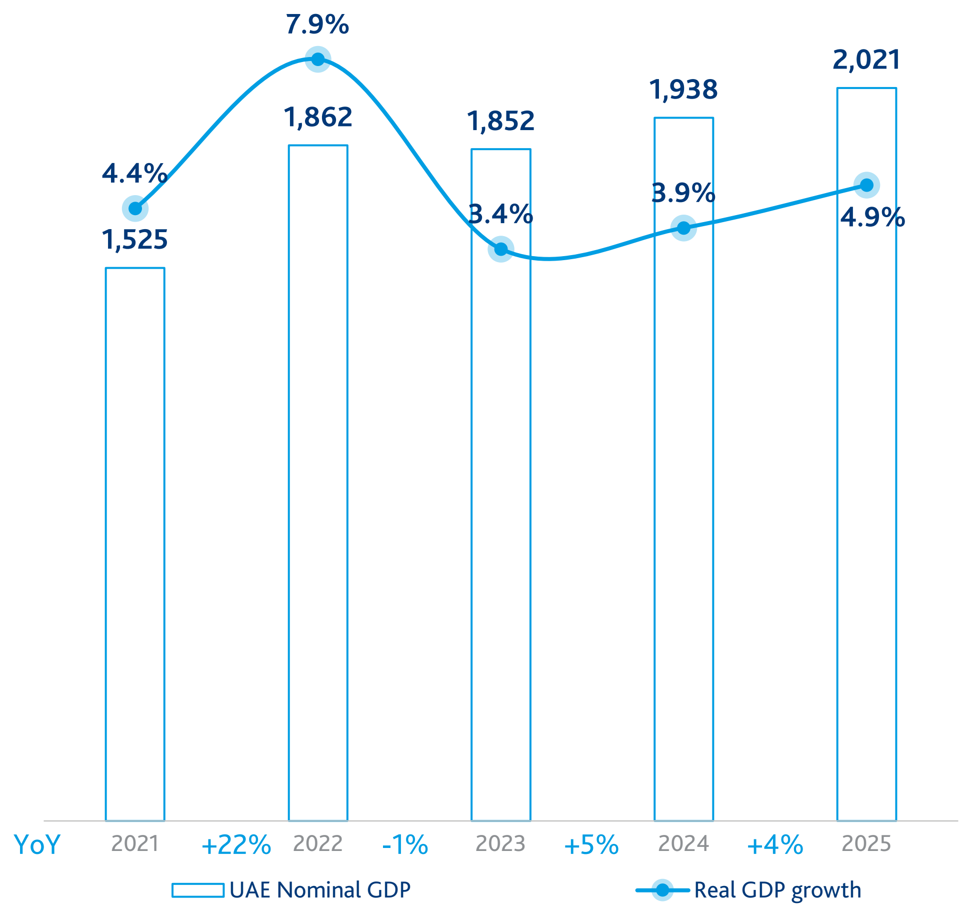
Macroeconomic Overview

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

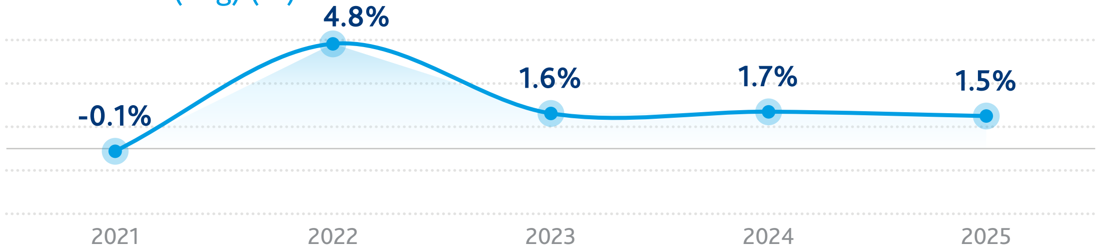


Oil prices adjust to market dynamics

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

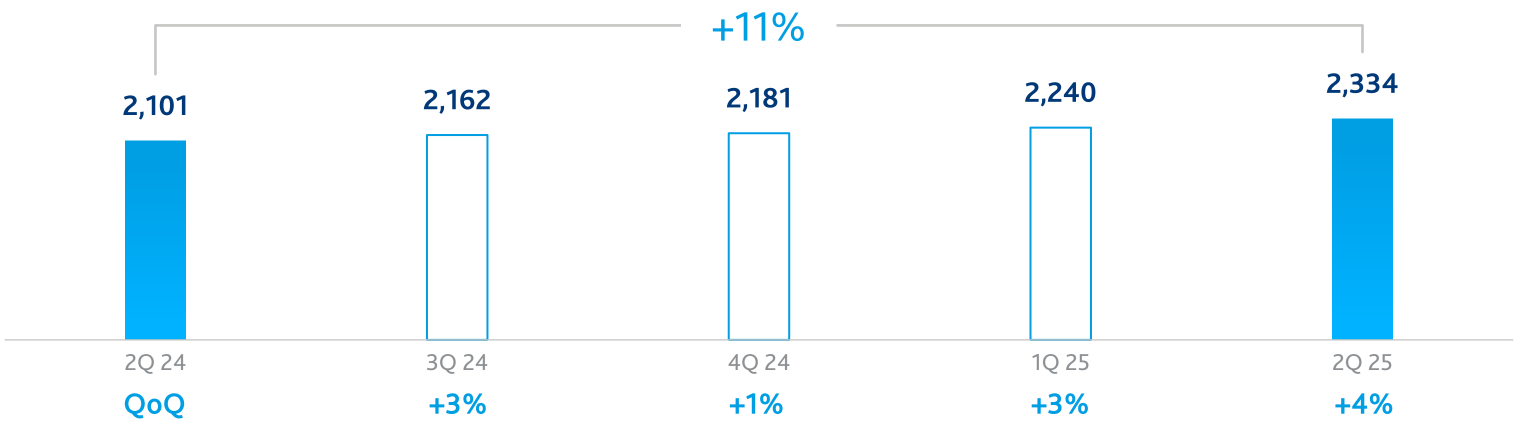
Government Expenditure % of GDP (%)

Sources: IMF

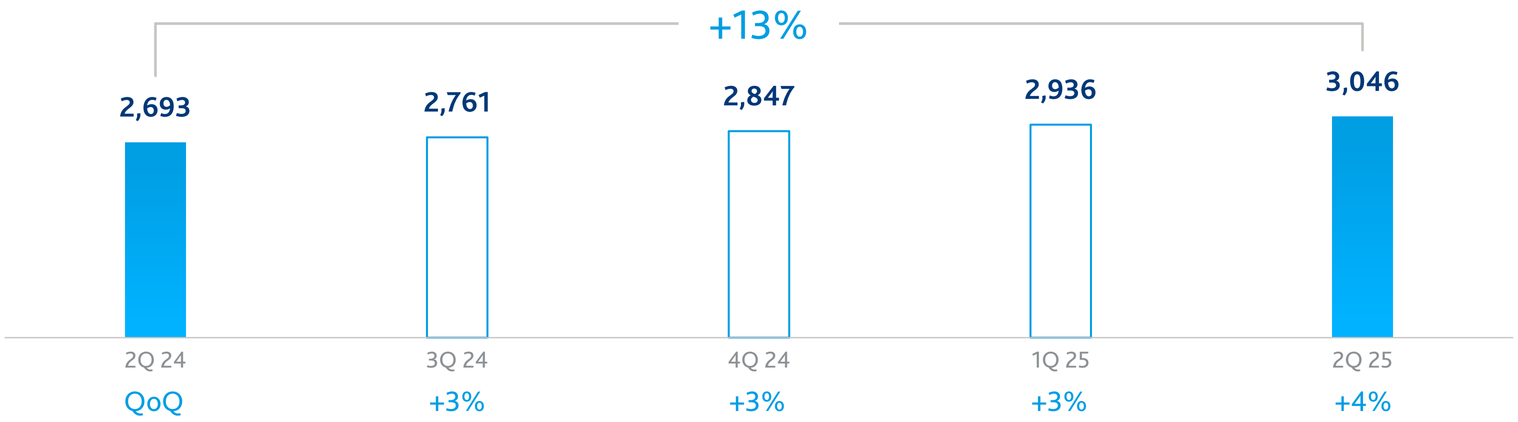
UAE Banking Sector Update

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

Loans, Advances & Overdrafts (AEDbn)



Bank Deposits (AEDbn)



Size of the UAE Banking Sector

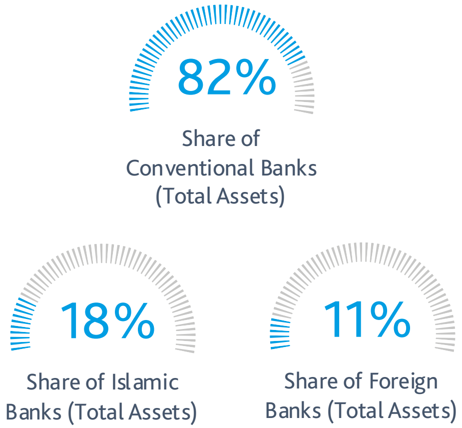
UAE Gross Banking Assets (Aug 2025)

AED 5.1 tr

UAE Gross Banking Assets (as % of 2024 GDP)

263 %

Market Landscape (Aug 2025)

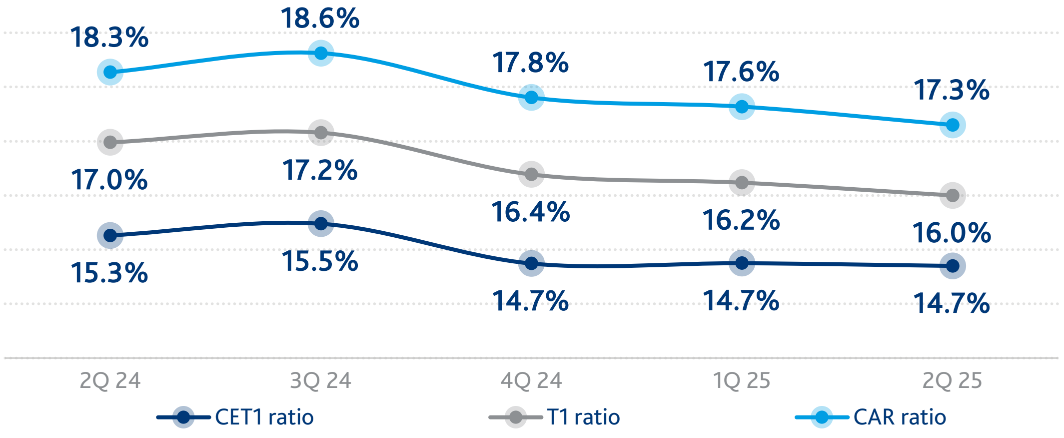


Sources: UAE Central Bank, Economic Intelligence Unit

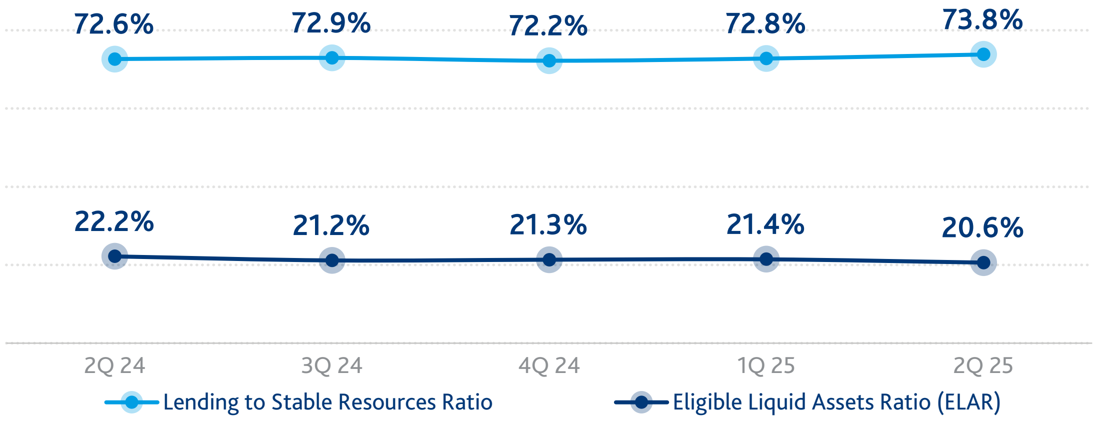
UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

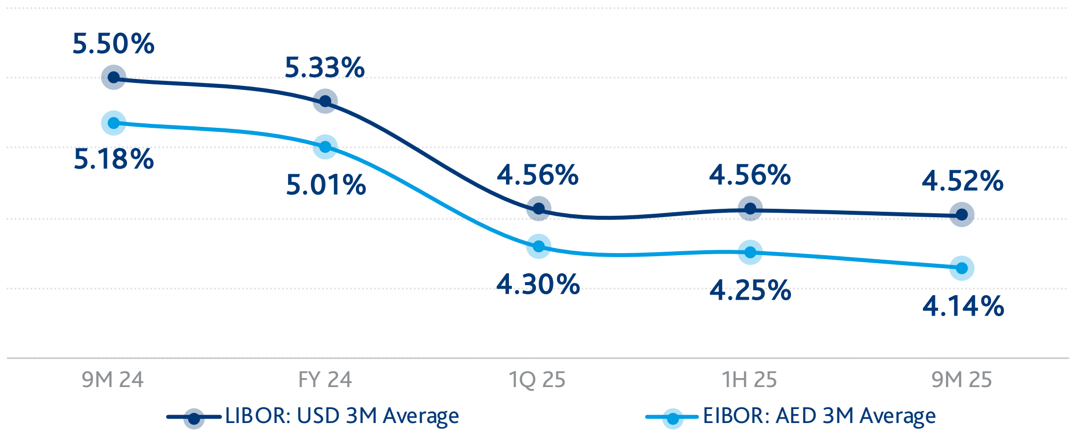
Capitalization (%)



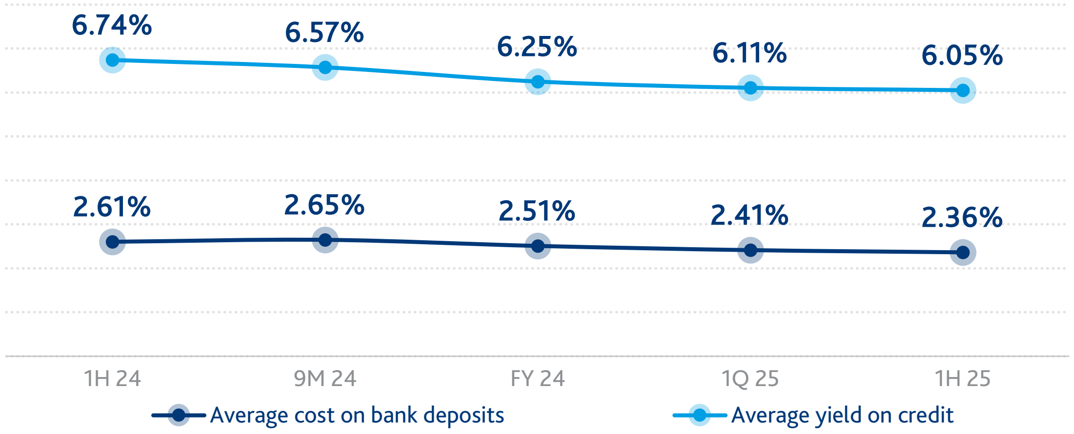
Liquidity (%)



Interest Rates (%)



Yield and Funding Cost (%)



Sources: UAE Central Bank, S&P Capital IQ

ESG

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Our Sustainability Positioning

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

Established **baselines for financed emissions** as a key step in our net zero journey

Defined **Net Zero targets** to drive portfolio decarbonization, aligning tracking mechanisms with global standards.

AED 17 billion in sustainable finance and investments achieved in 2024 with initiatives like the Green Sukuk, enabling key green projects.

Reducing scope 1 and 2 emissions by **7.9% per employee** compared to the 2022 baseline.

Targeting 49% reduction in operational emissions **by 2030**

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

* FY 2023

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Financial Performance

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Financial Performance Highlights

Record profitability in 9M 2025 driven by strong revenue momentum through business growth, healthy margins and revenue diversification

Strong YoY Growth in Profitability

AED 6.1bn
Net Income before tax
+16% ▲

AED 9.1bn
Revenues
+14% ▲

AED 2.6bn
Expenses
+11% ▲

Robust Balance Sheet Growth YoY

AED 270bn
Total Assets
+21% ▲

AED 175bn
Gross Customer Financing
+26% ▲

AED 222bn
Deposits
+23% ▲

Strong Capital Position and Return YoY

16.7%
CAR
-92bps ▼

29.8%
Return on Equity
+74bps ▲

28.3%
Cost to Income Ratio
-81bps ▼

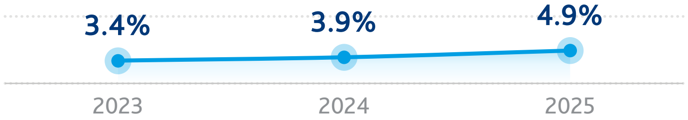
Outlook and Guidance

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 (%)

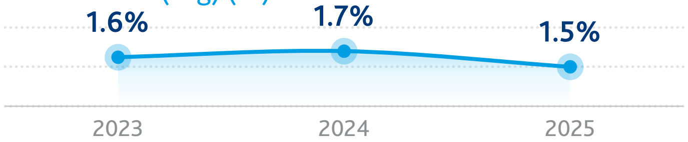


Oil prices adjusting to market dynamics but remain supportive

Brent Price / Barrel (avg) (USD)

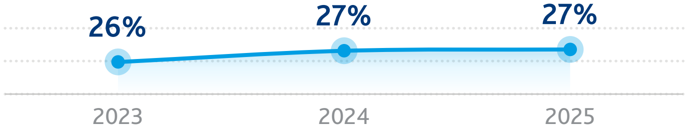
Moderate inflation supporting economic stability & consumer confidence

UAE Inflation (avg) (%)



Stable government spending supporting UAE's long term diversification plan

Government expenditure % of GDP (%)



Management Guidance

Management Guidance	9M 2025 Actual	FY 2025 Guidance
Gross Financing Growth Customer financing momentum in both retail and corporate expected to remain robust, supported by a resilient economic backdrop	26% YoY 20% YTD ✓	> 20% (Updated guidance)
Net Profit Margin NPM to stabilise in 4% to 4.25% range for FY 2025	4.17% ✓	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	0.46% ✓	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"	28.3% ✓	< 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 – 9M 2025 vs 9M 2024

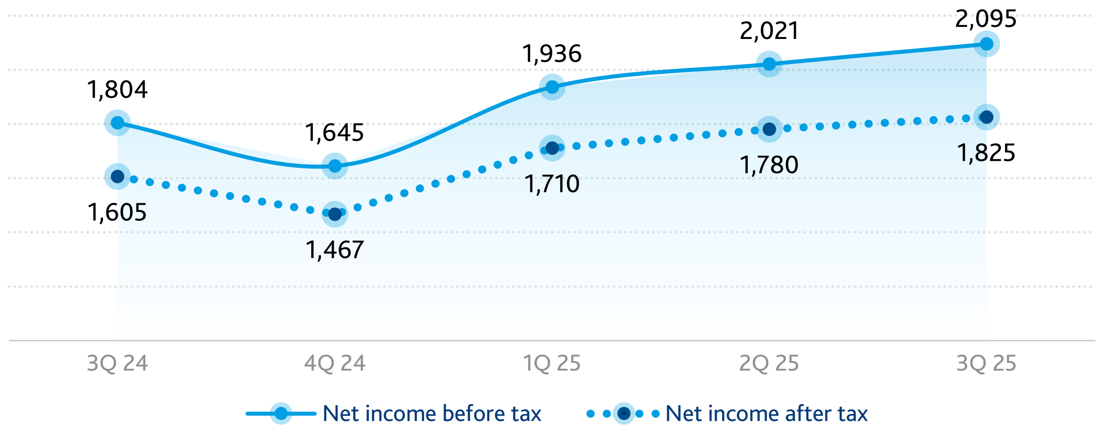
Record set of results with ROE reaching 29.8% driven by robust top-line growth coupled with disciplined balance sheet management

		9M 2024	9M 2025	9M 2025 vs 9M 2024	
				Amount	%
Profitability (AED mn)	Revenue	7,995	9,148	1,154	14%
	Expenses	-2,324	-2,585	-261	11%
	Margin	5,671	6,563	892	16%
	Cost of Credit	-448	-511	-63	14%
	Net Income before Tax	5,223	6,052	829	16%
	Tax	-588	-736	-148	25%
	Net Income after Tax	4,635	5,316	681	15%
Balance Sheet (AED bn)	Total Assets	222.6	269.7	47.2	21%
	Gross Financing Assets	139.6	175.2	35.6	26%
	Risk Weighted Assets	158.2	183.8	25.6	16%
	Customer Deposits	179.7	221.7	41.9	23%
	Investments	28.8	34.8	5.9	21%
Key Ratios	Cost to Income	29.1%	28.3%		-0.8%
	Return on Equity	29.0%	29.8%		0.7%
	NPA Coverage	78.2%	89.3%		11.1%
	NPA	4.4%	3.3%		-1.1%

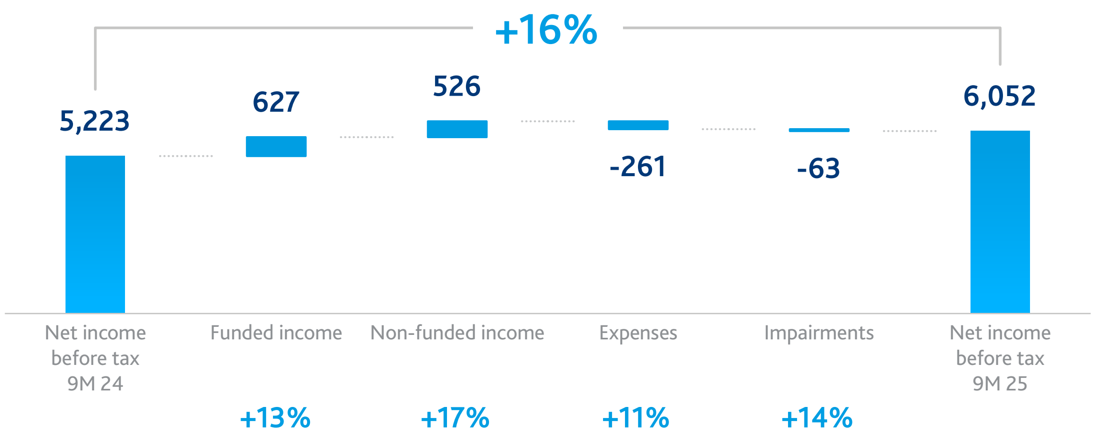
Income Statement

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

Net Income (AEDmn)



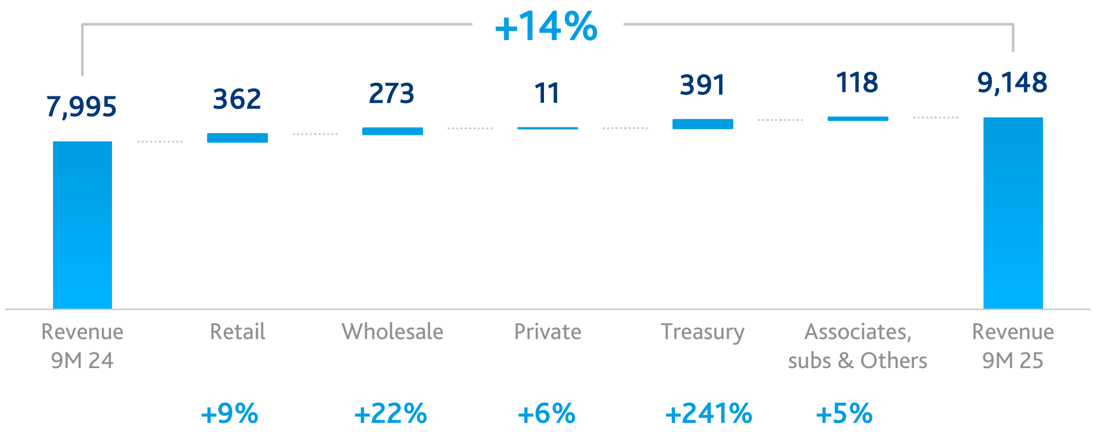
Net Income before Tax Movement YoY (AEDmn)



Income Statement Highlights

AED (mn)	9M 2025	9M 2024	∆ %	3Q 2025	3Q 2024	∆ %
Funded income	5,530	4,903	*+13%*	1,922	1,581	*+22%*
Non-funded income	3,618	3,092	*+17%*	1,292	1,064	*+21%*
Revenues	**9,148**	**7,995**	***+14%***	**3,215**	**2,645**	***+22%***
Operating expenses	(2,585)	(2,324)	*+11%*	(914)	(796)	*+15%*
Provision for impairment	(511)	(448)	*+14%*	(206)	(46)	*+345%*
Net Income before tax	**6,052**	**5,223**	***+16%***	**2,095**	**1,804**	***+16%***
Net Income after tax	**5,316**	**4,635**	***+15%***	**1,825**	**1,605**	***+14%***

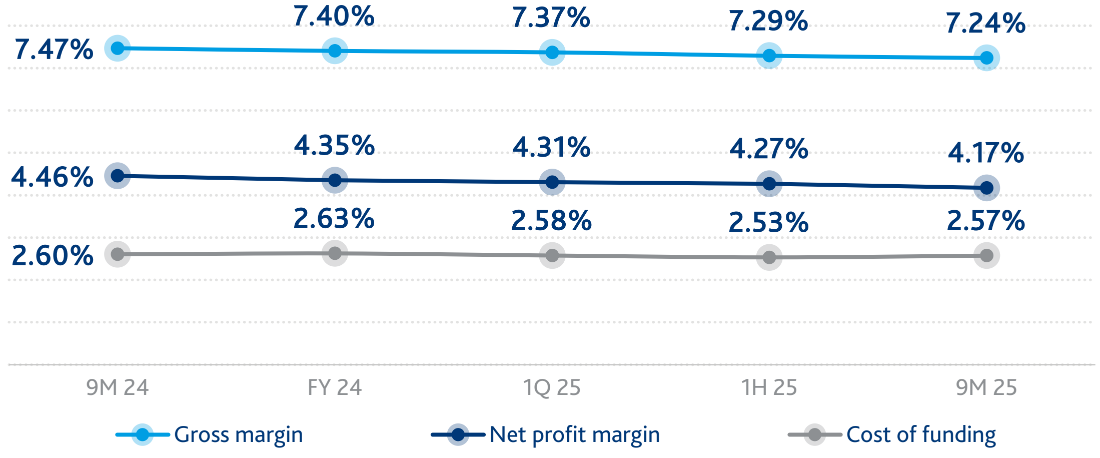
Revenue Movement by Segment YoY (AEDmn)



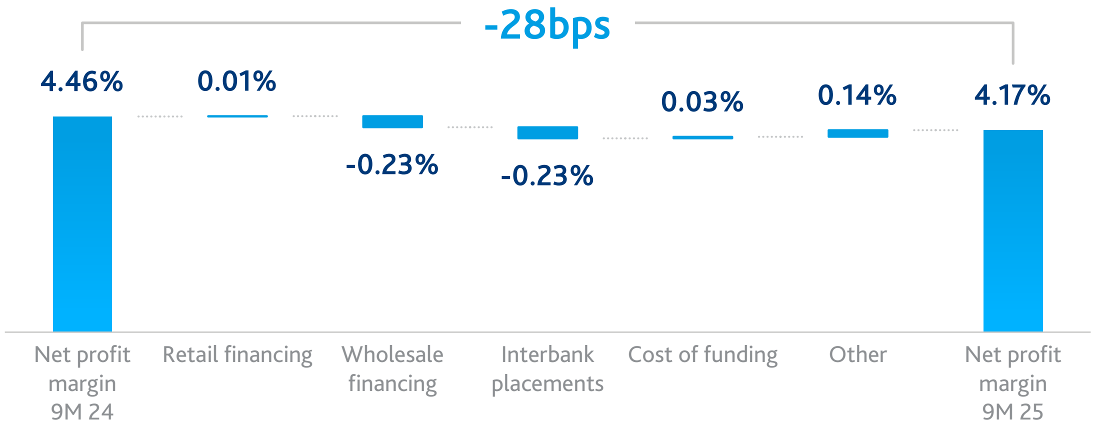
Funded Income

Strong volume growth and disciplined balance sheet management partially offset the rate cut impact, drove a 13% increase in funded income

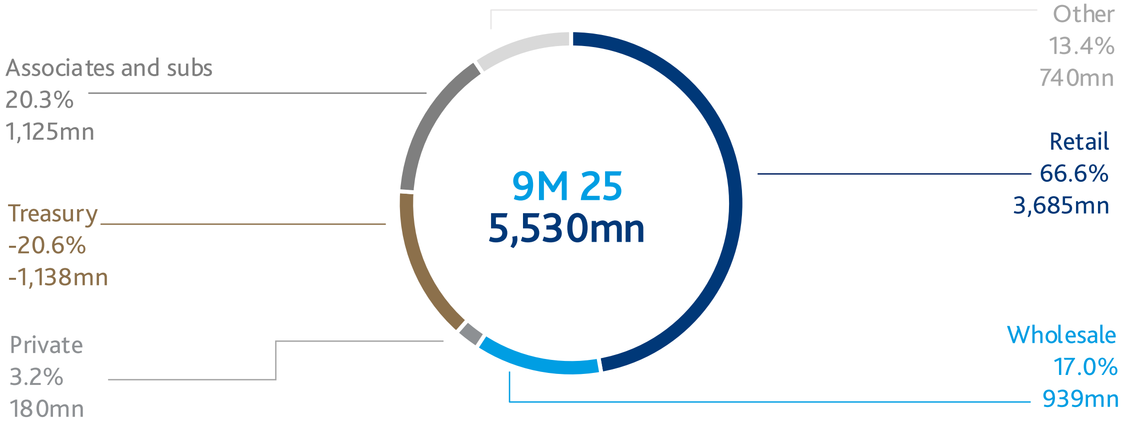
Net Profit Margin (%)



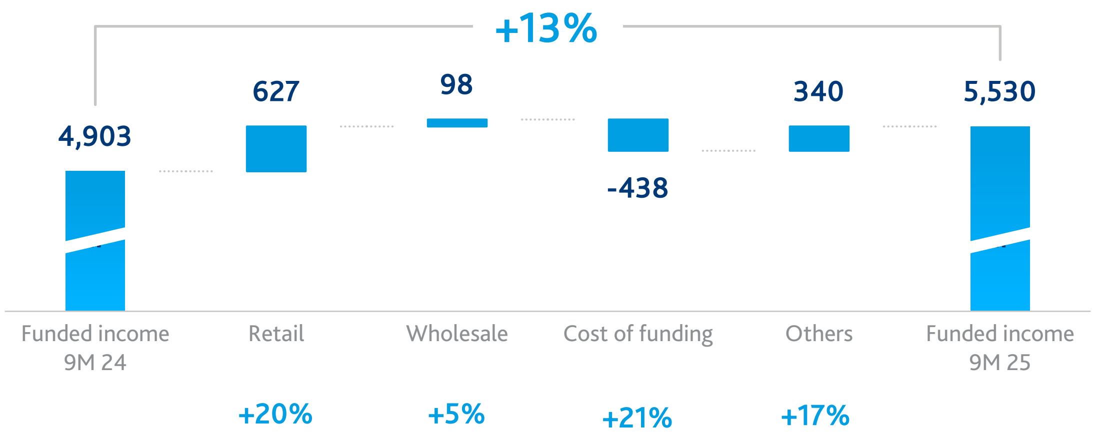
Net Profit Margin Movement YoY (%)



Funded Income Composition (AEDmn)



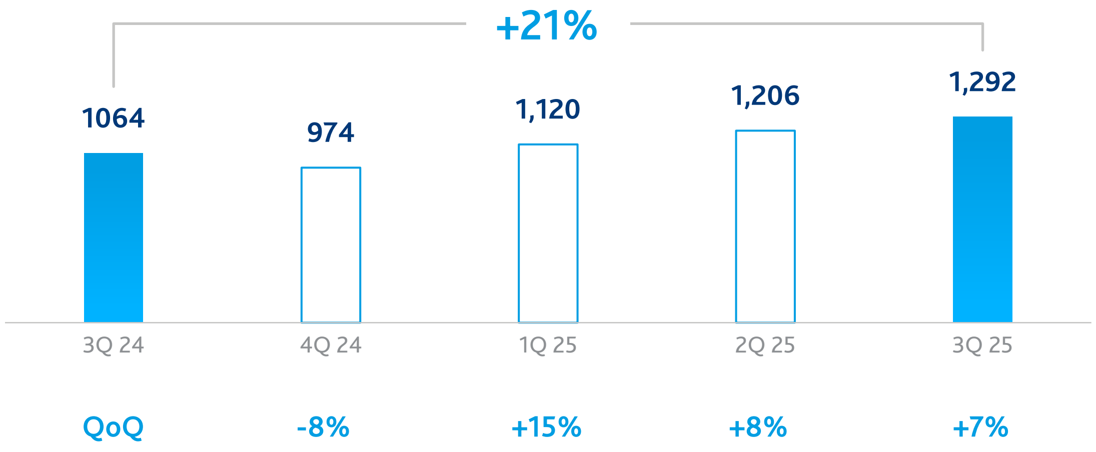
Net Revenue from Funding Activities Movement YoY (AEDmn)



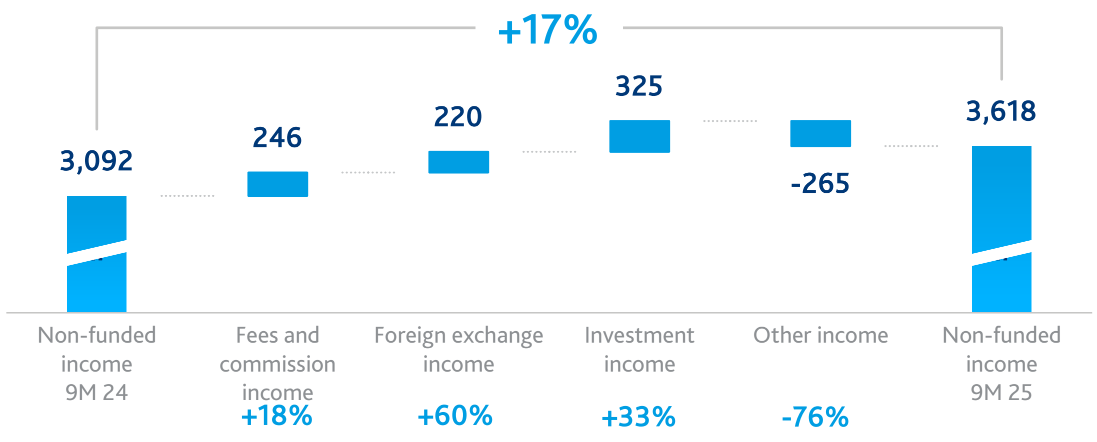
Non-Funded Income

Non-funded income contributes to 40% of total income, reflecting our strategic focus on revenue diversification

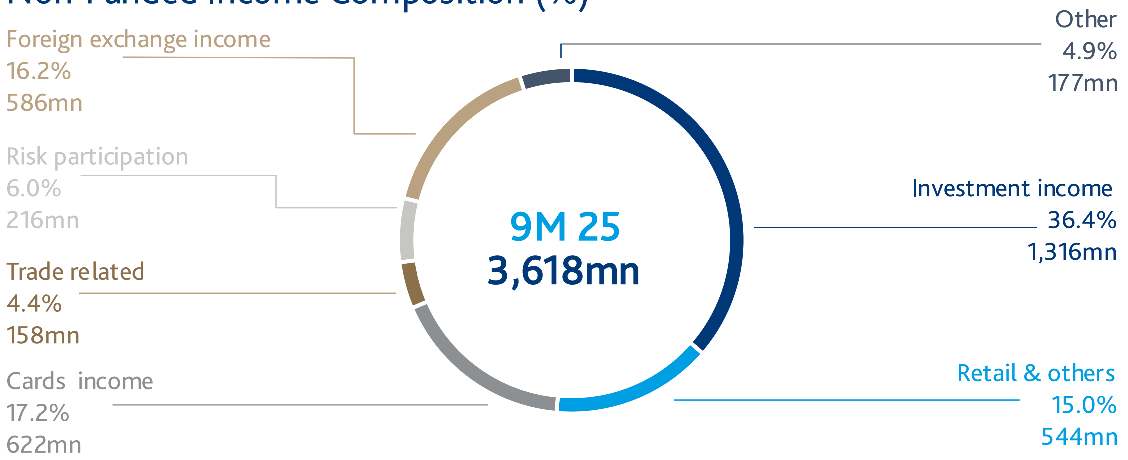
Non-Funded Income (AEDmn)



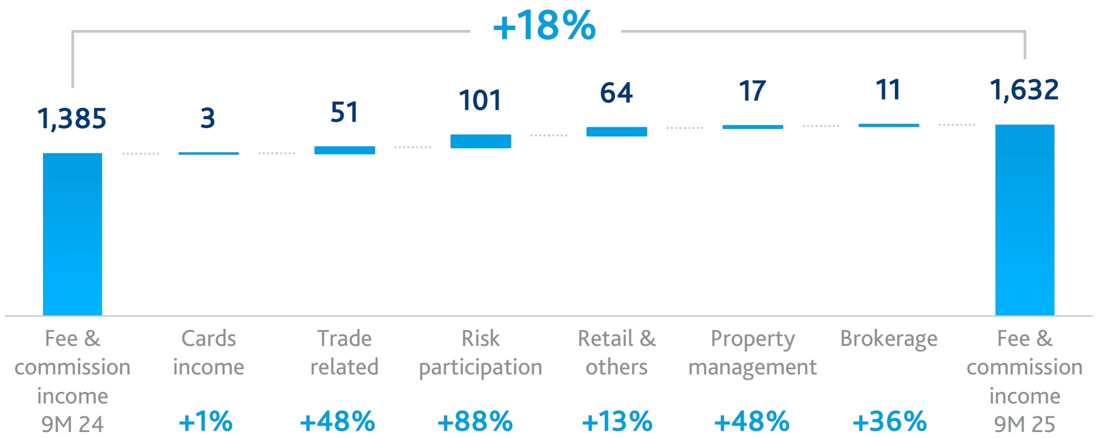
Non-Funded Income Movement YoY (AEDmn)



Non-Funded Income Composition (%)



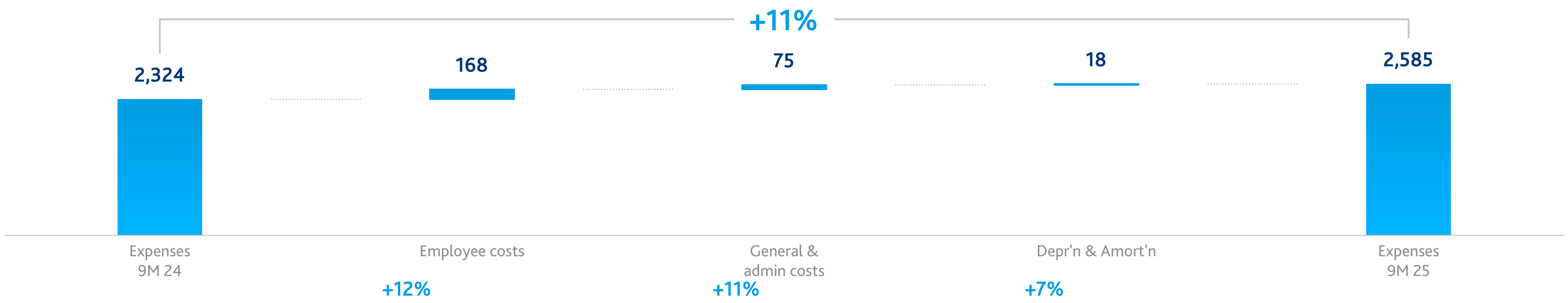
Fee & Commission Income Movement YoY (AEDmn)



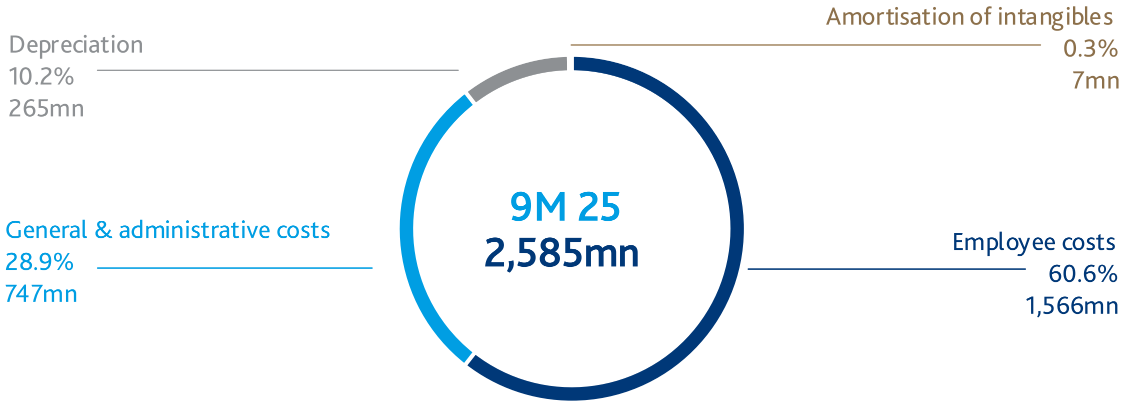
Operating Expenses

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

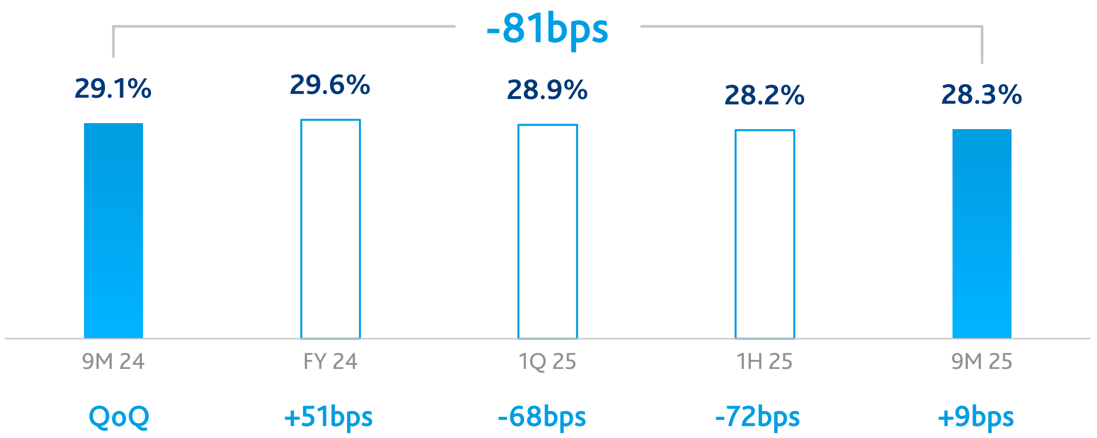
Expenses Movement YoY (AEDmn)



Expenses Composition (%)



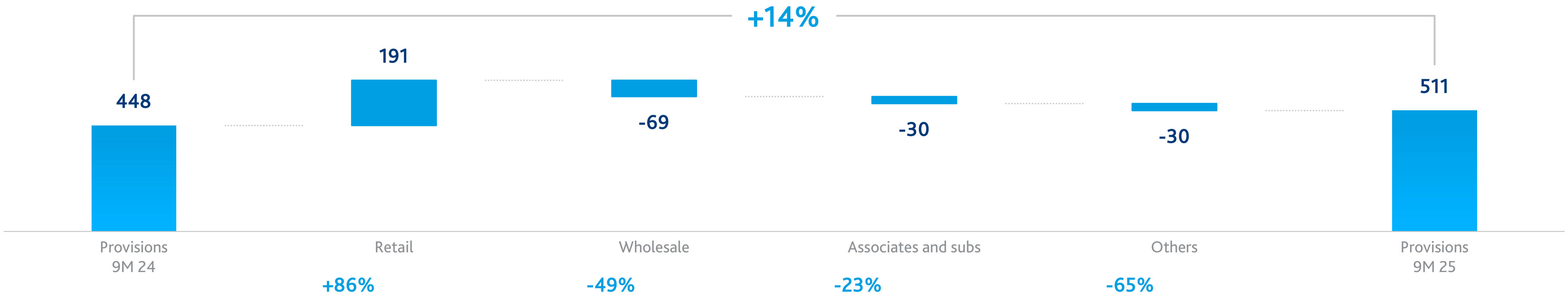
Cost To Income Ratio (%)



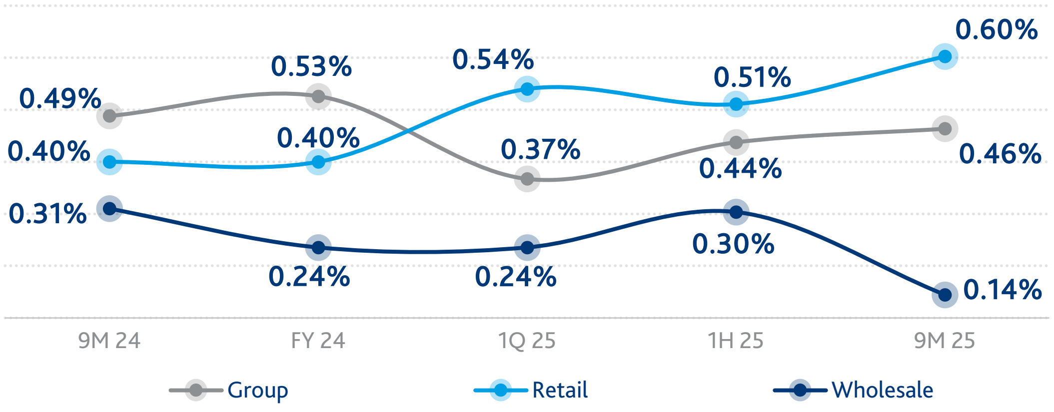
Provisions

Strong asset quality metrics reflecting disciplined risk management

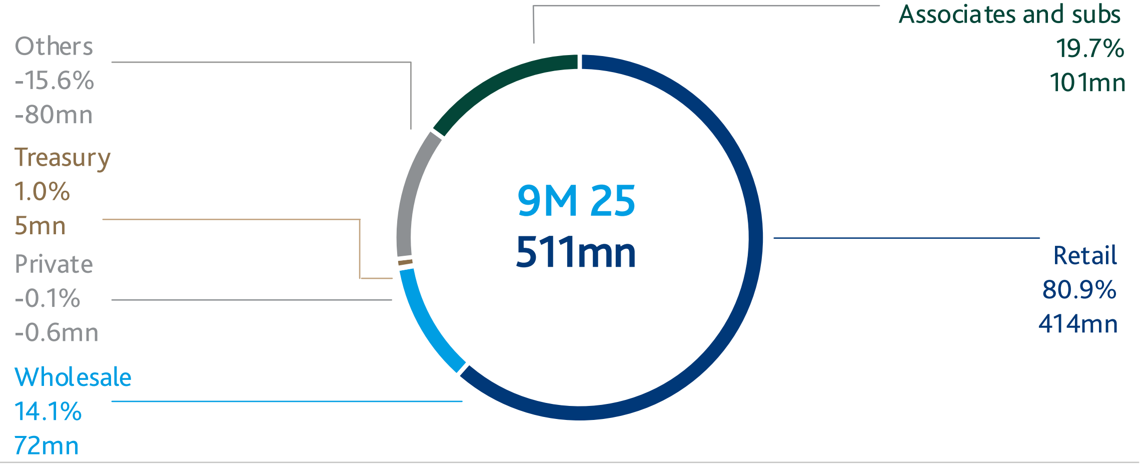
Provisions Movement YoY (AEDmn)



Cost Of Risk (%)



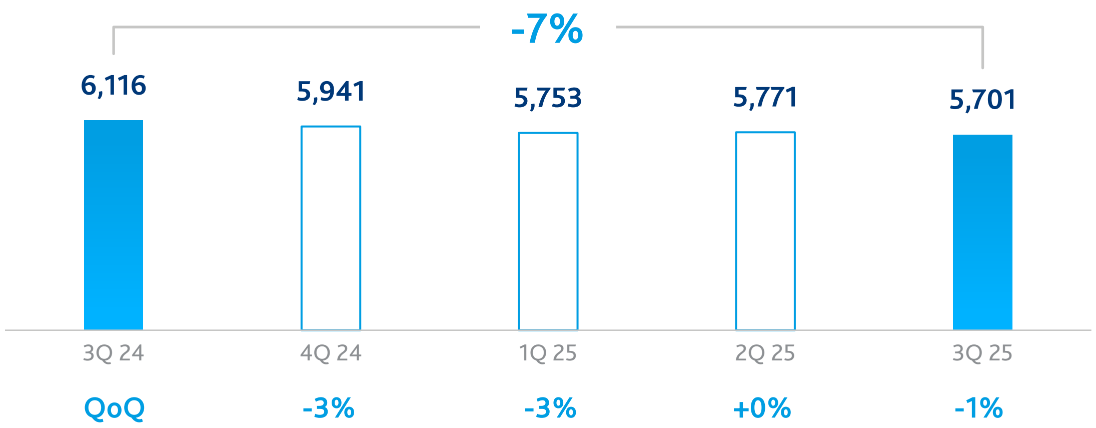
Impairments Composition (%)



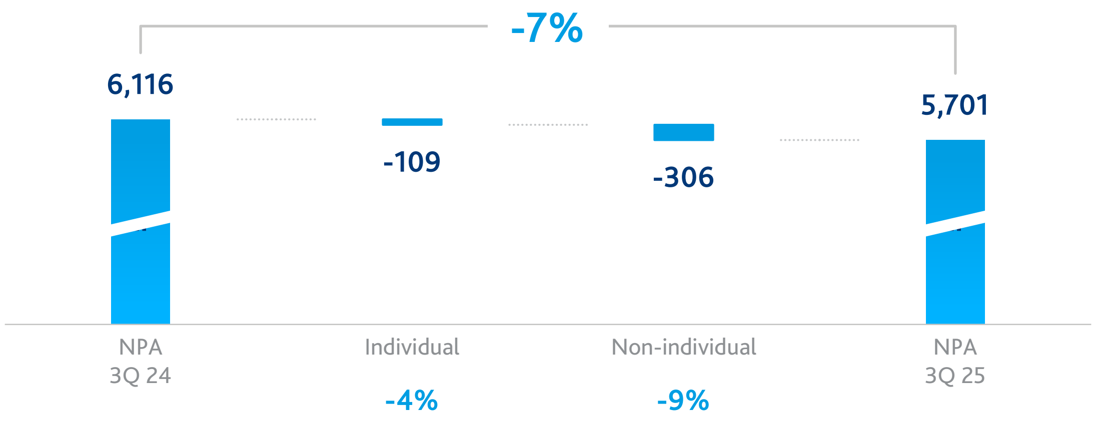
Non-Performing Financing

Asset quality continues to improve significantly with NPA ratio of 3.3% lowest since 2Q 16 while coverage ratio increased to 89%

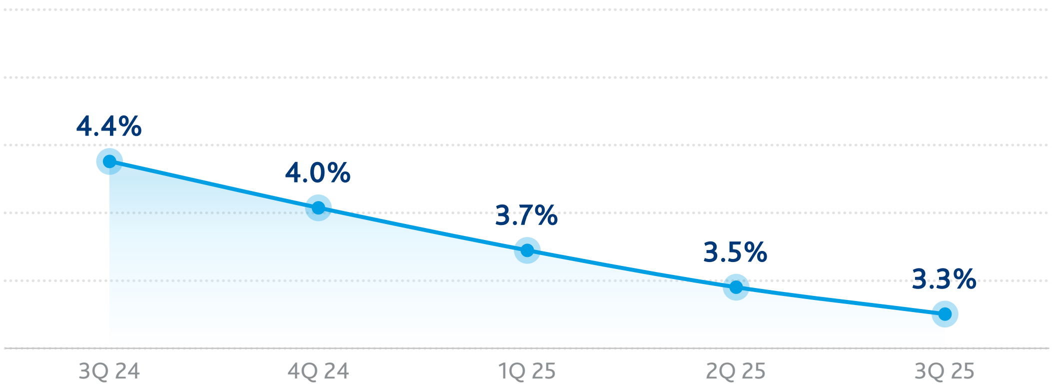
NPA (AEDmn)



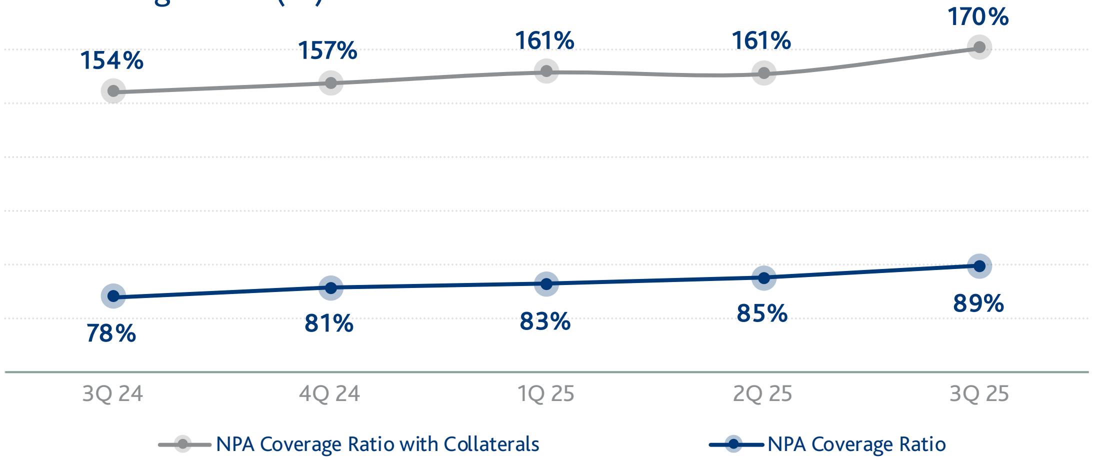
NPA Movement YoY (AEDmn)



NPA Ratio (%)



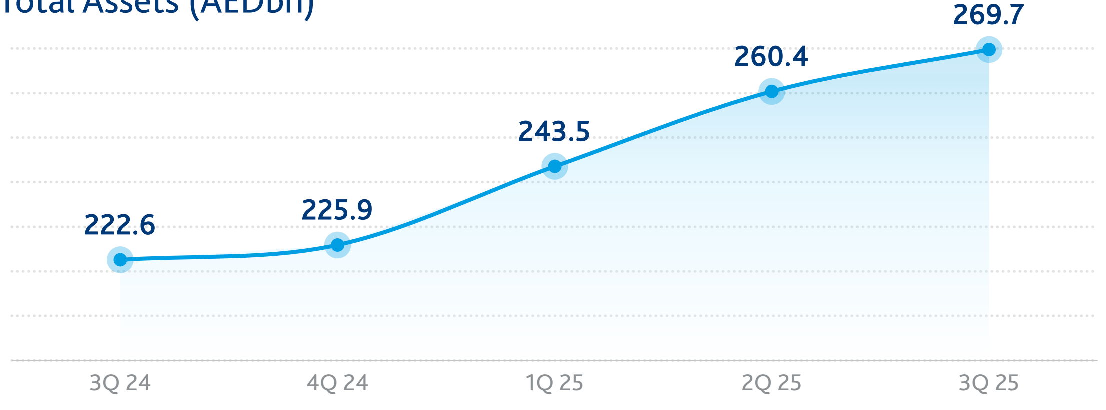
NPA Coverage Ratio (%)



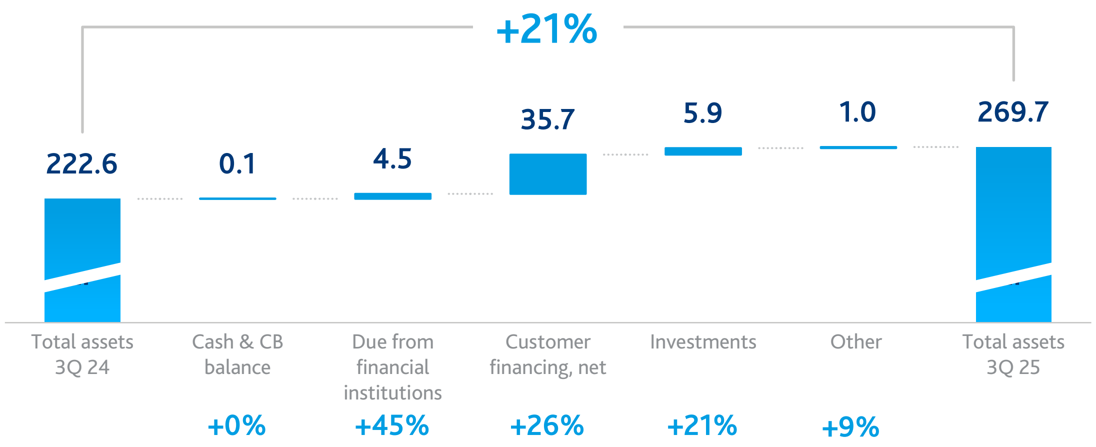
Balance Sheet

AED 47bn YoY Asset growth fueled by 26% growth in customer financing supported by strong and diversified funding position

Total Assets (AEDbn)



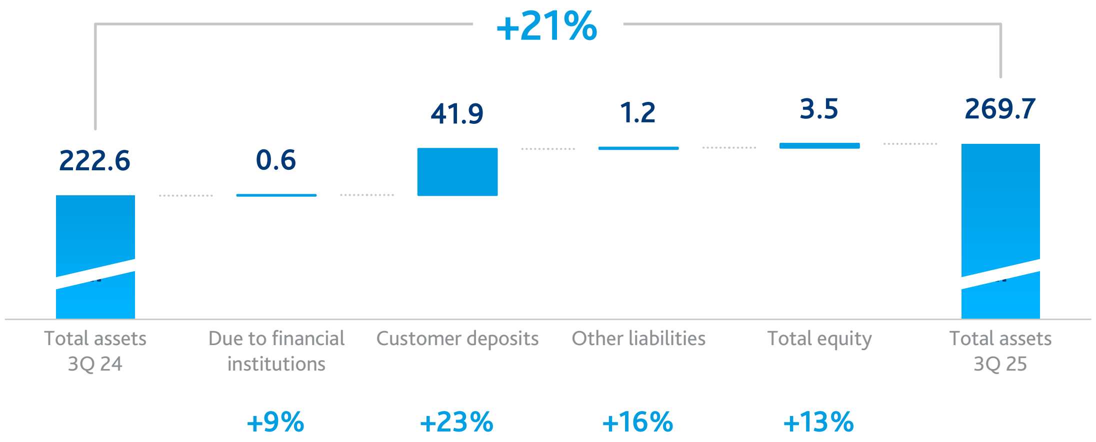
Total Assets Movement YoY (AEDbn)



Balance Sheet Highlights

AED (mn)	3Q 2025	4Q 2024	Δ %	3Q 2024	Δ %
Customer financing, net	170,801	142,611	*20%*	135,132	*26%*
Investments	34,759	29,286	*19%*	28,844	*21%*
Total assets	**269,734**	**225,910**	***19%***	**222,567**	***21%***
Total Deposits	221,668	182,675	*21%*	179,745	*23%*
Total liabilities	**239,191**	**197,593**	***21%***	**195,500**	***22%***
Total equity	**30,543**	**28,317**	***8%***	**27,067**	***13%***

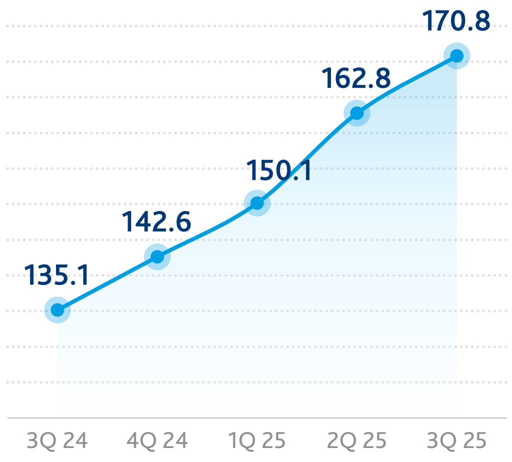
Funding Movement YoY (AEDbn)



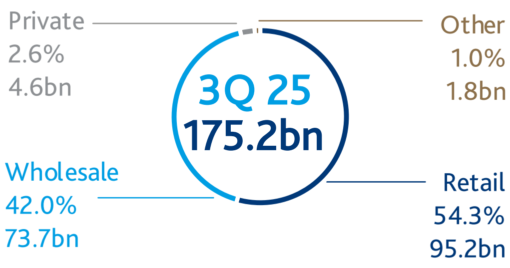
Customer Financing

AED 36bn net increase in financing in the past 12 months across diverse sectors amid strong UAE economic fundamentals

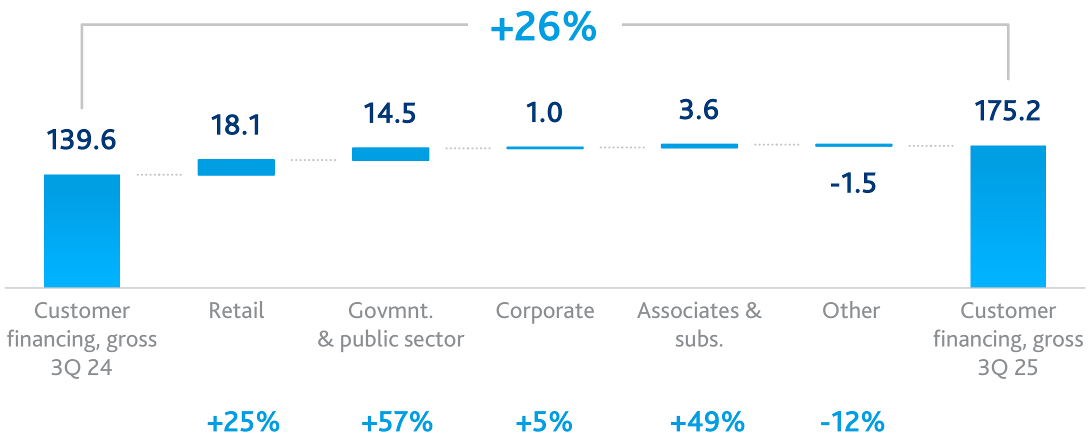
Customer Financing, Net (AEDbn)



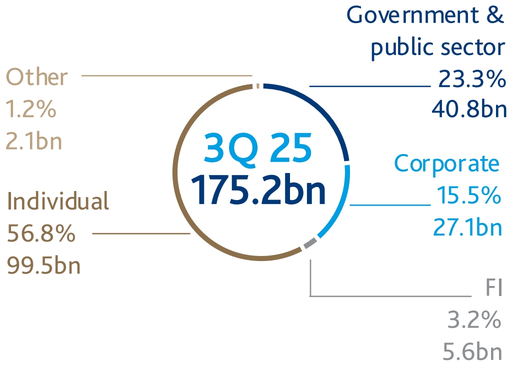
Customer Financing, Gross by Segment (%)



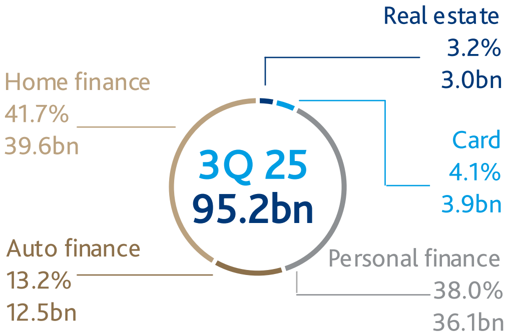
Customer Financing, Gross Movement YoY (AEDbn)



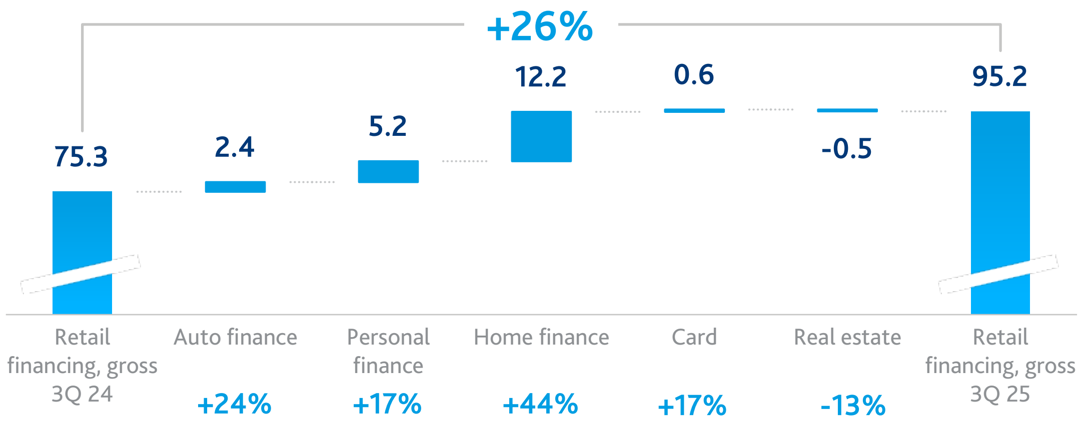
Customer Financing, Gross by Sector (%)



Retail Financing, Gross Composition (%)



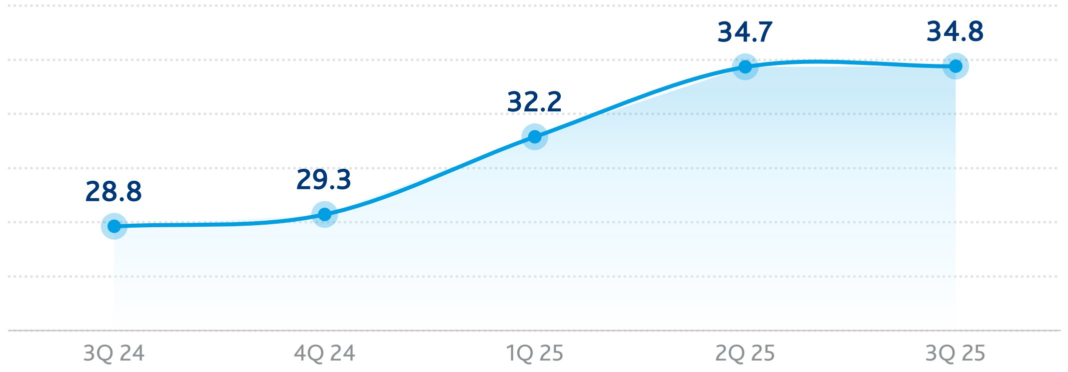
Retail Financing, Gross Movement YoY (AEDbn)



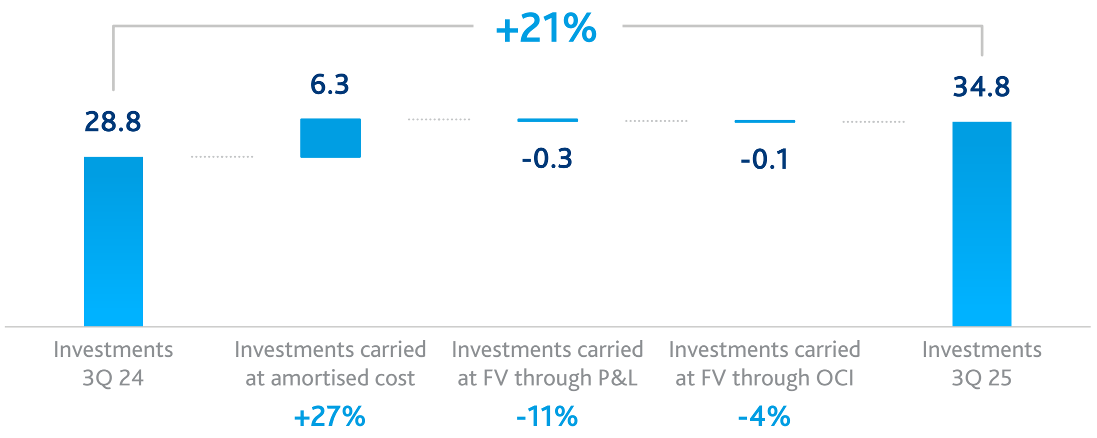
Investments

Investment Portfolio grew 21% vs 3Q 24 with 84% accounted for at amortized cost

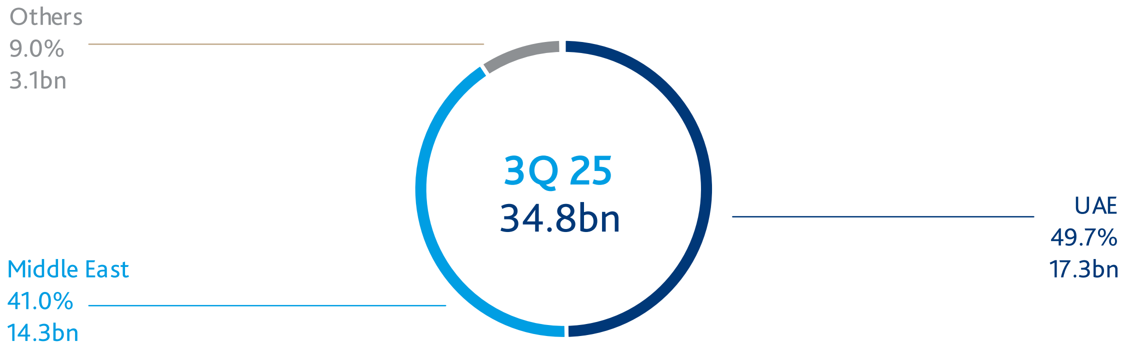
Investments (AEDbn)



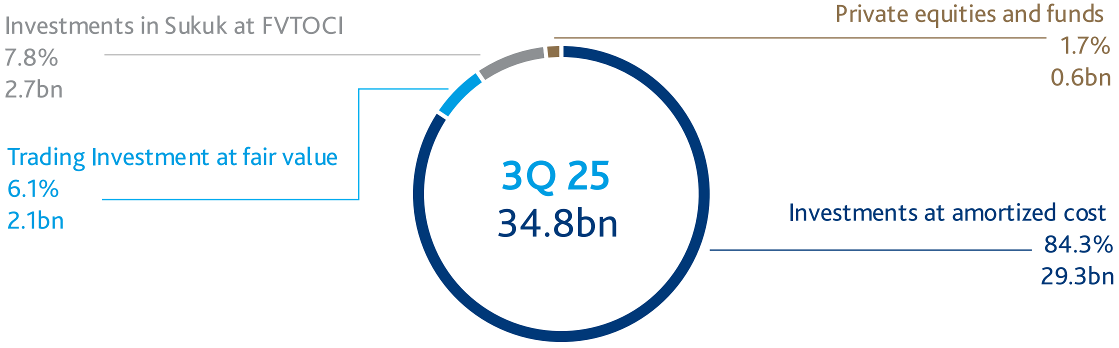
Investments Movement YoY (AEDbn)



Investments by Country (%)



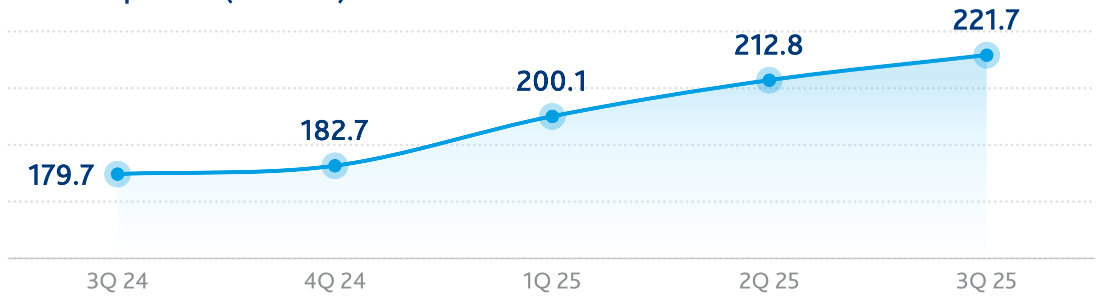
Investments by Type (%)



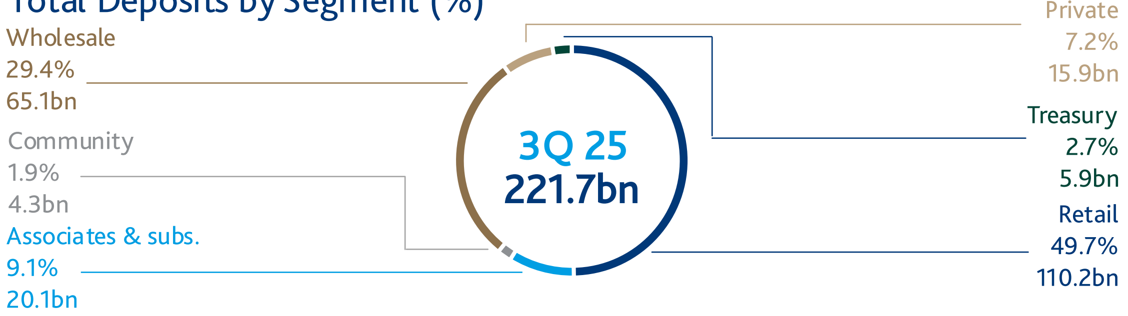
Customer Deposits

Substantial increase in customer deposits with ADIB attracting AED 16.6bn of CASA deposits contributing to a healthy funding mix

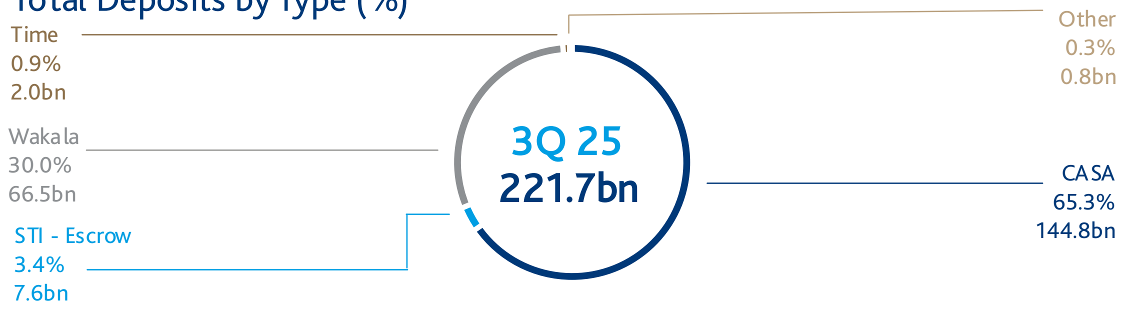
Total Deposits (AEDbn)



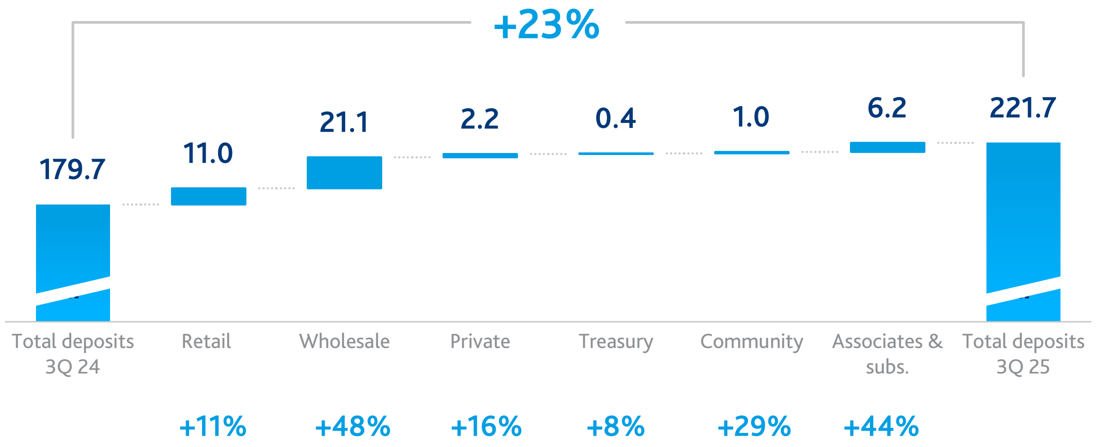
Total Deposits by Segment (%)



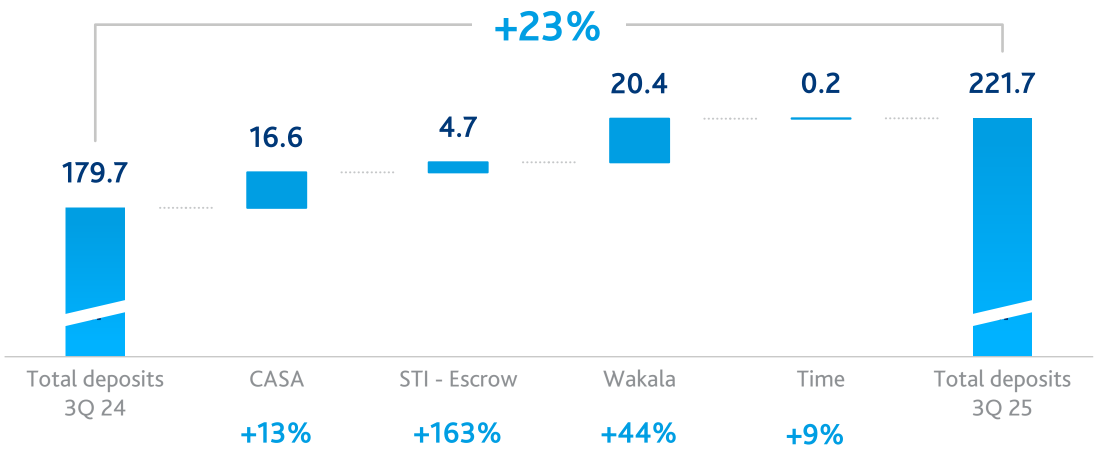
Total Deposits by Type (%)



Total Deposits Movement YoY (AEDbn)



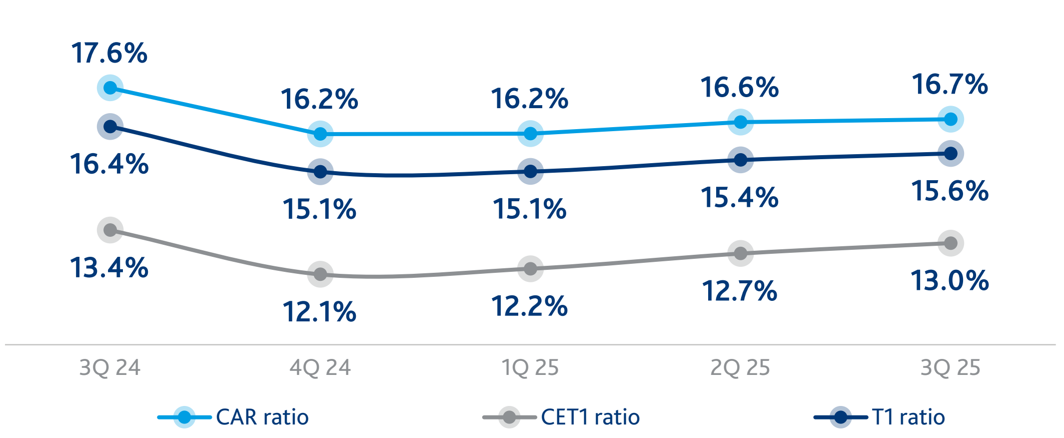
Total Deposits Movement by Type YoY (AEDbn)



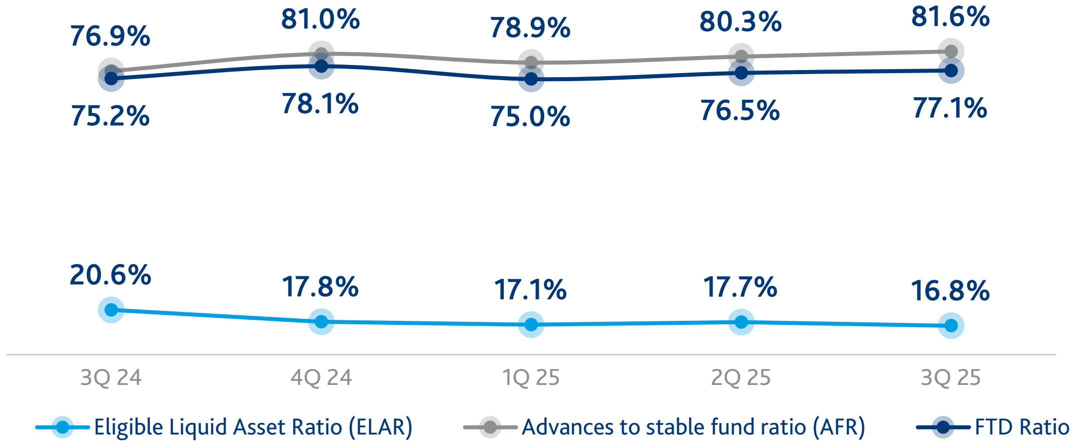
Capital and Liquidity

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

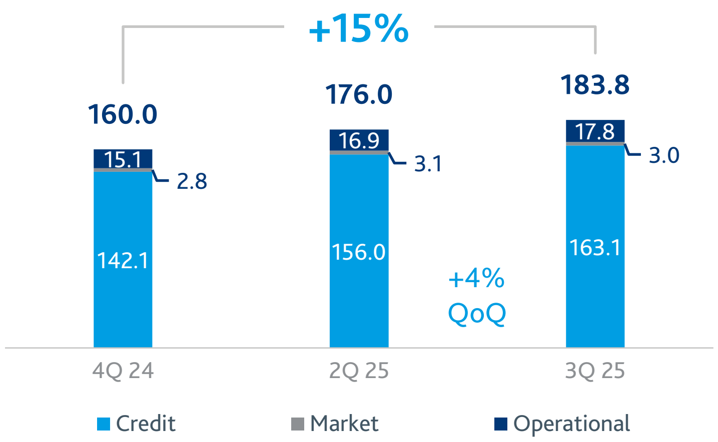
Capitalization Ratios (%)



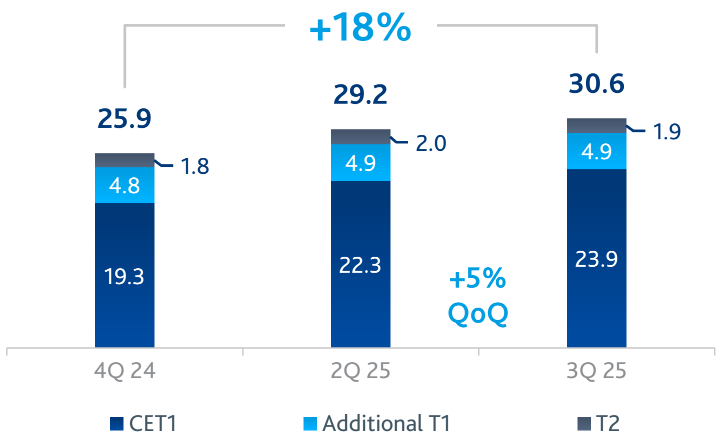
Liquidity Ratios (%)



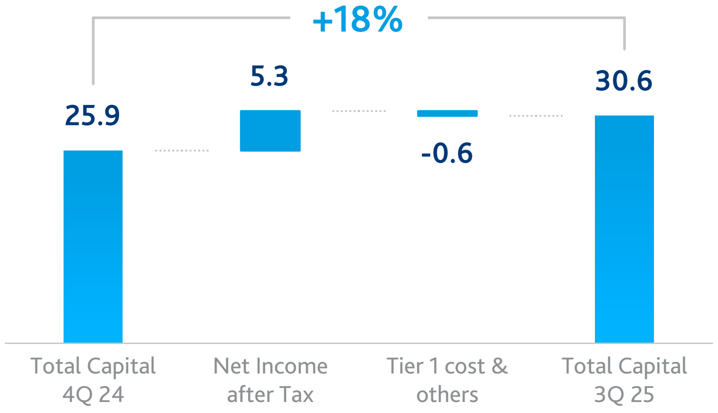
RWA (AEDbn)



Capitalization (AEDbn)



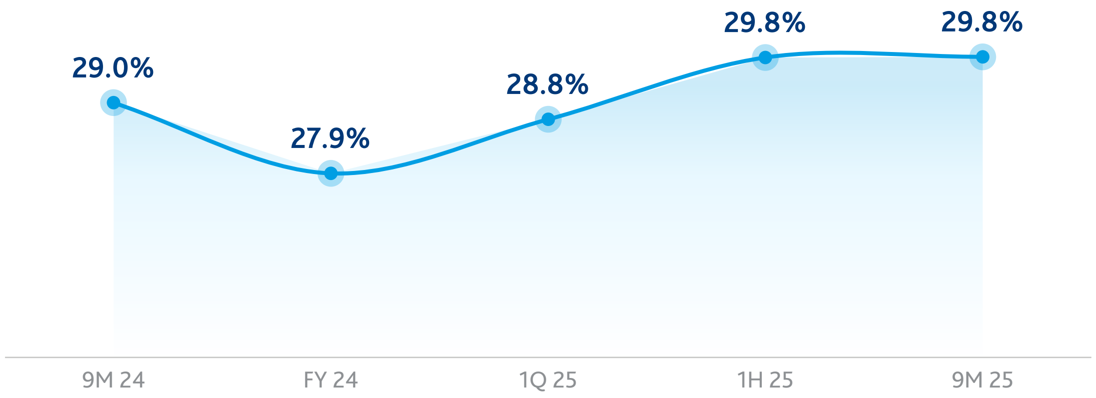
Total Capital Movement YTD (AEDbn)



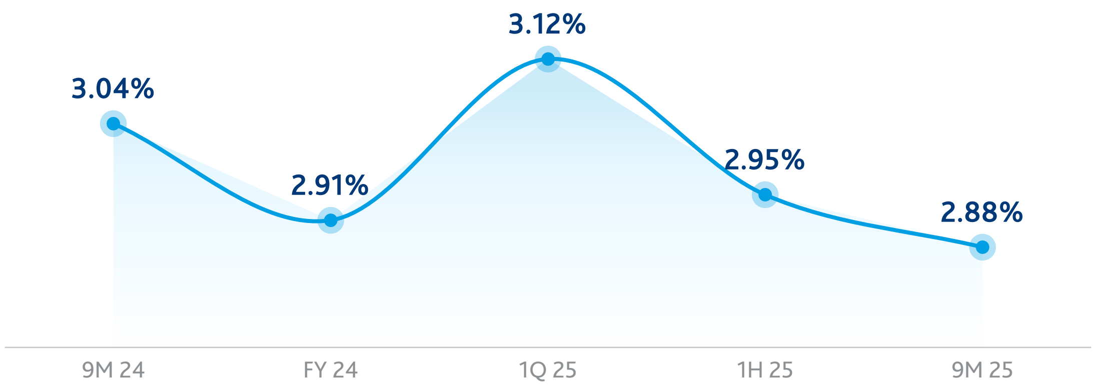
Returns Metrics

ADIB maintained the Highest ROE in the sector

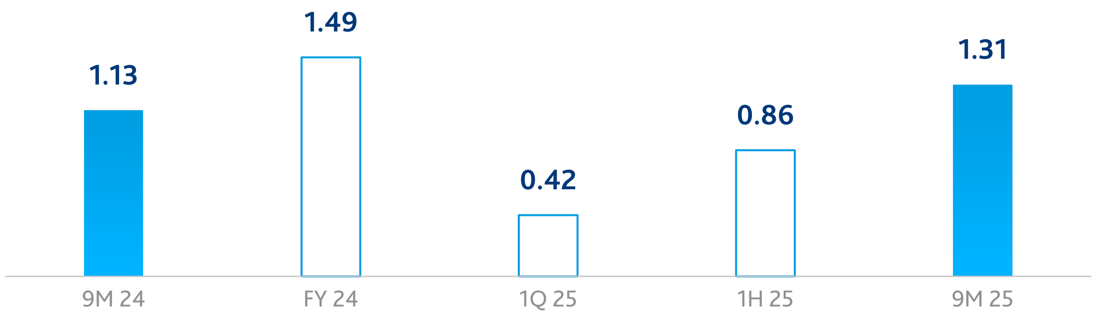
ROAE (%)



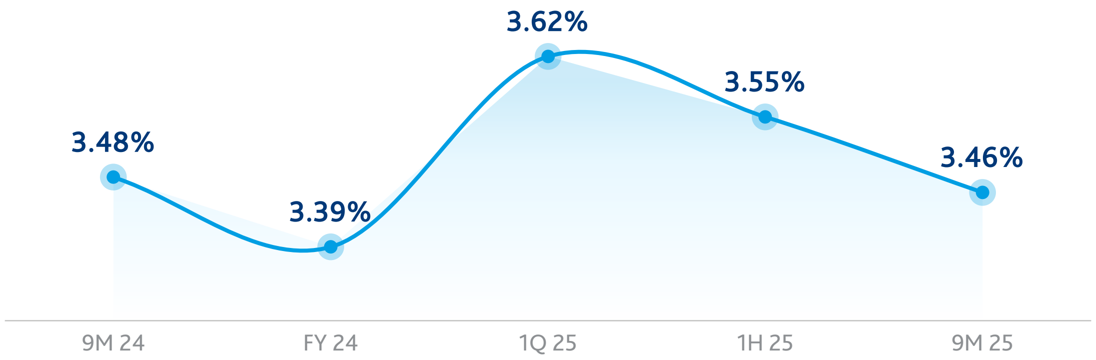
ROAA (%)



Basic EPS (AED)



Return on RWA (%)



Additional Information

For more details, please contact or visit our Investor Relations Channels

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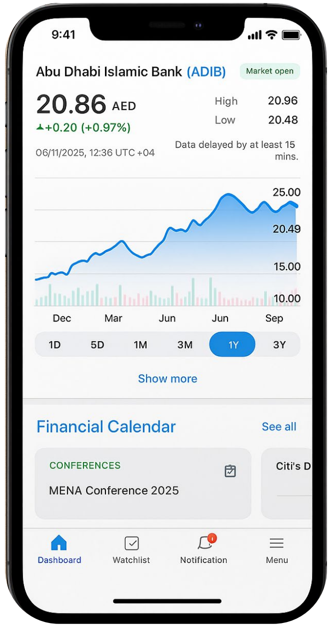

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