مصرف أبوظبي الإسلامي
ADIB

9M 2025 Earnings Presentation

Analyst & Investor Conference Call

Abu Dhabi, 23 October 2025

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Contents

9M 2025 Earnings Presentation

Key Highlights

9M 2025 Earnings Presentation

Key highlights

ADIB maintains upward growth trajectory on the back of strong financing momentum and solid top-line performance

Strong underlying performance across all businesses driving profitability with 9M 2025 net income before tax reaching AED 6.1bn, up 16% YoY and up 15% after tax to AED 5.3bn, translating to ROE of 29.8%.

Revenue up 14% YoY to reach AED 9.1bn driven by strong business volumes and improved revenue mix with significant non-funded income contribution which now represents 40% of total income.

Cost / Income ratio dropped to 28.3% helped by strong revenue growth, disciplined management, and ongoing operating efficiencies amid continued investments in AI and technology.

Sustained momentum in customer acquisition with 225,000 new customers joining the bank since the beginning of 2025.

Sustained balance sheet growth with total assets reaching AED 270bn driven by AED 28bn YTD growth in customer financing that were efficiently funded by AED 39bn YTD deposits growth and a significant CASA inflow of AED 17bn.

Maintained robust fundamentals through high quality assets, with an improvement in the NPA ratio to reach 3.3% lowest since 2Q 2016, a strong liquidity profile and capital position.

9M'25 Net Income growth YoY

+16% Before tax

+15% After tax

9M'25 Cost / Income ratio

28.3%

9M'25 ROE

29.8%

9M'25 Net financing growth YoY

+26%

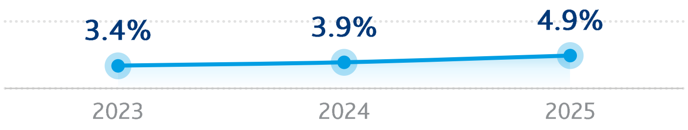
Outlook and Guidance

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 (%)

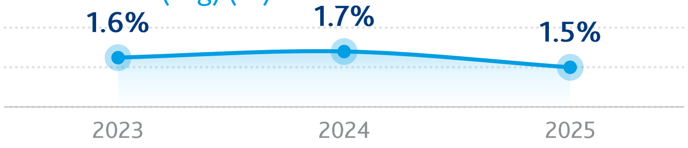


Oil prices adjusting to market dynamics but remain supportive

Brent Price / Barrel (avg) (USD)

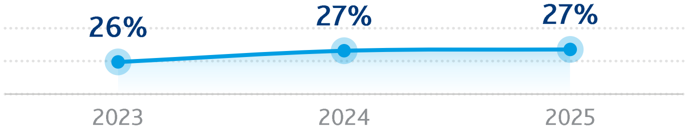
Moderate inflation supporting economic stability & consumer confidence

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%

Financial Performance

9M 2025 Earnings Presentation

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 ▼

Key financial metrics – 9M 2025 vs 9M 2024

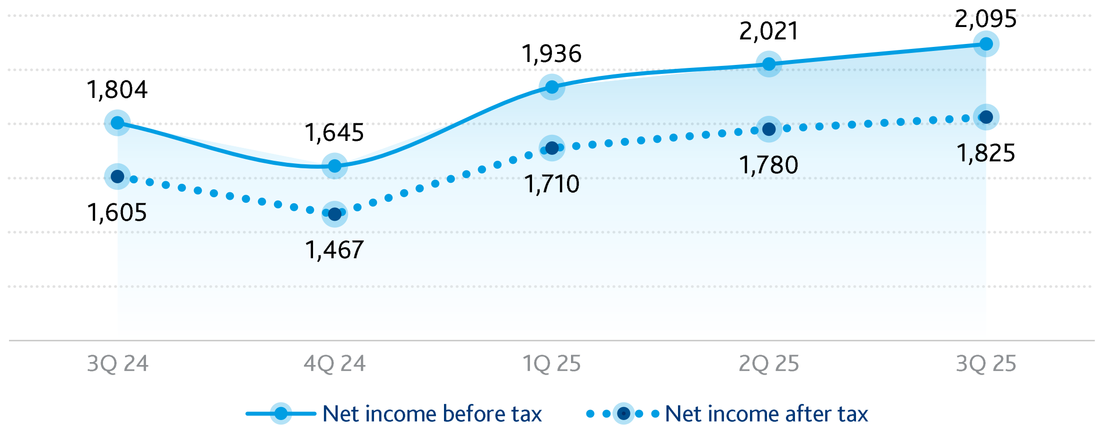
Record set of results with ROE reaching 29.8% driven by robust top-line growth coupled with disciplined balance sheet management

		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%

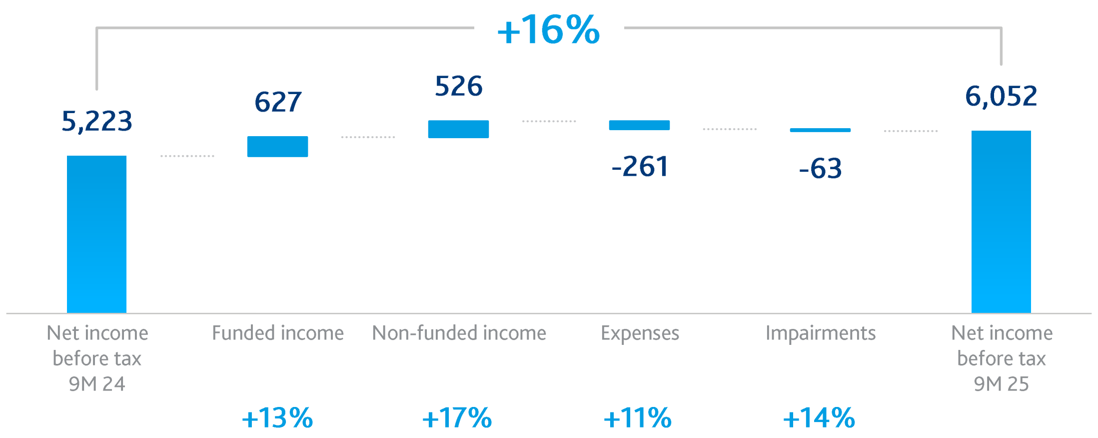
Income Statement

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

Net Income (AEDmn)



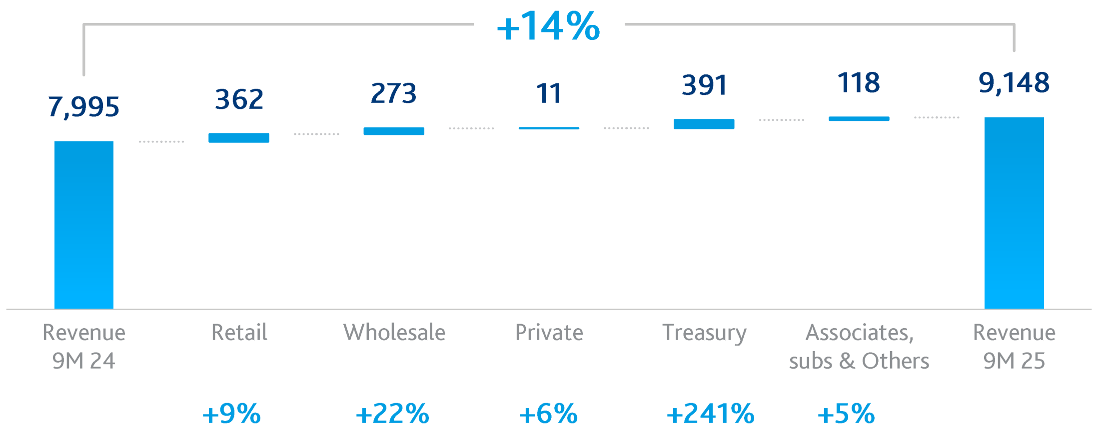
Net Income before Tax Movement YoY (AEDmn)



Income Statement Highlights

AED (mn)	9M 2025	9M 2024	Δ%	3Q 2025	3Q 2024	Δ%
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%**

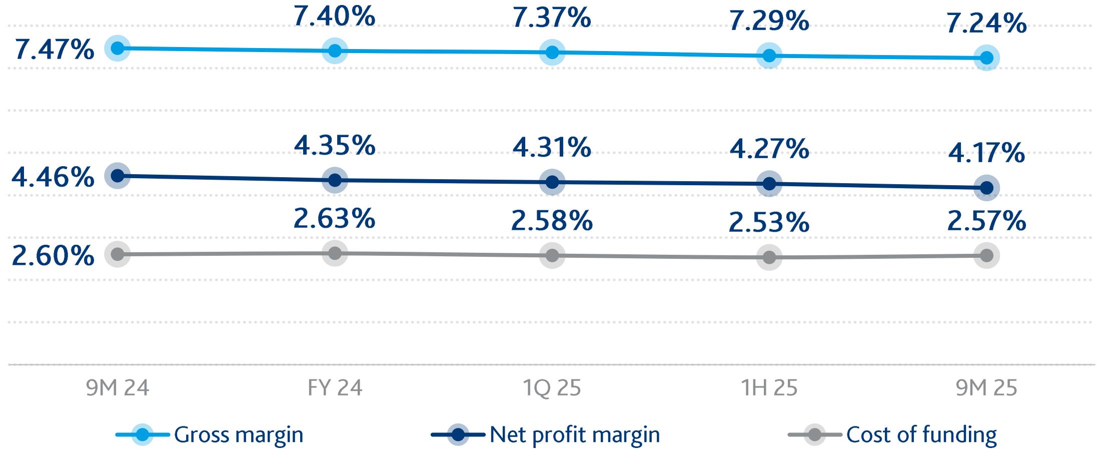
Revenue Movement by Segment YoY (AEDmn)



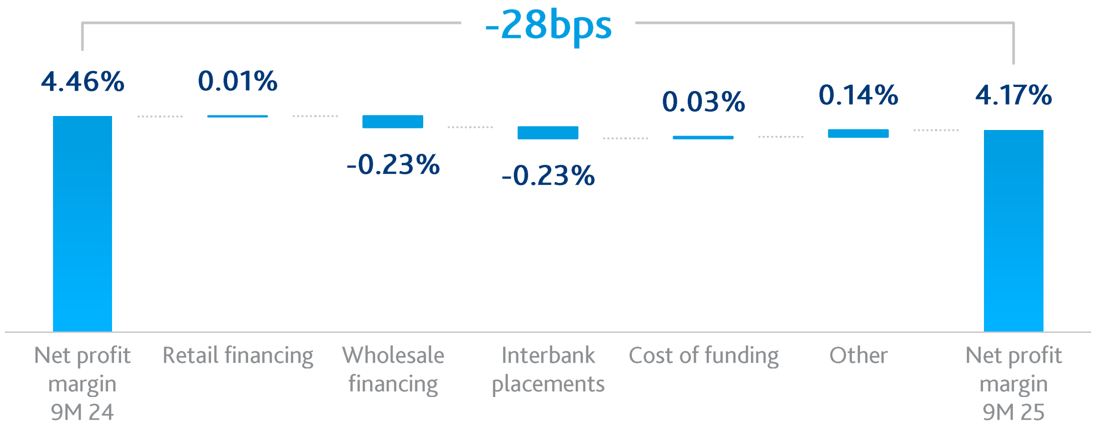
Funded Income

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

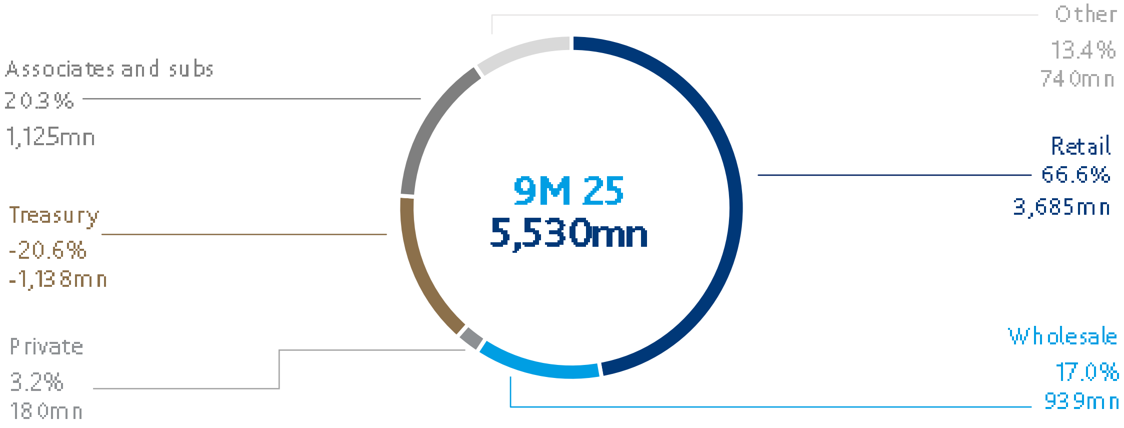
Net Profit Margin (%)



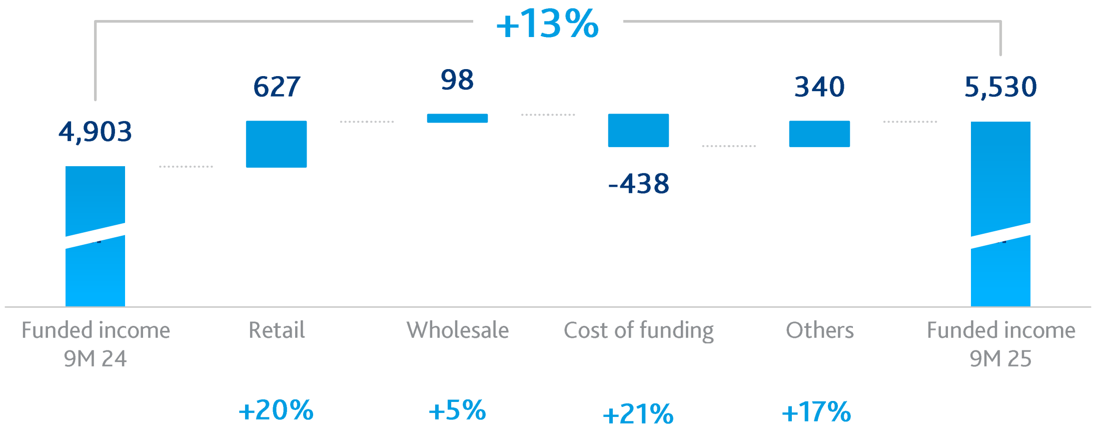
Net Profit Margin Movement YoY (%)



Funded Income Composition (AEDmn)



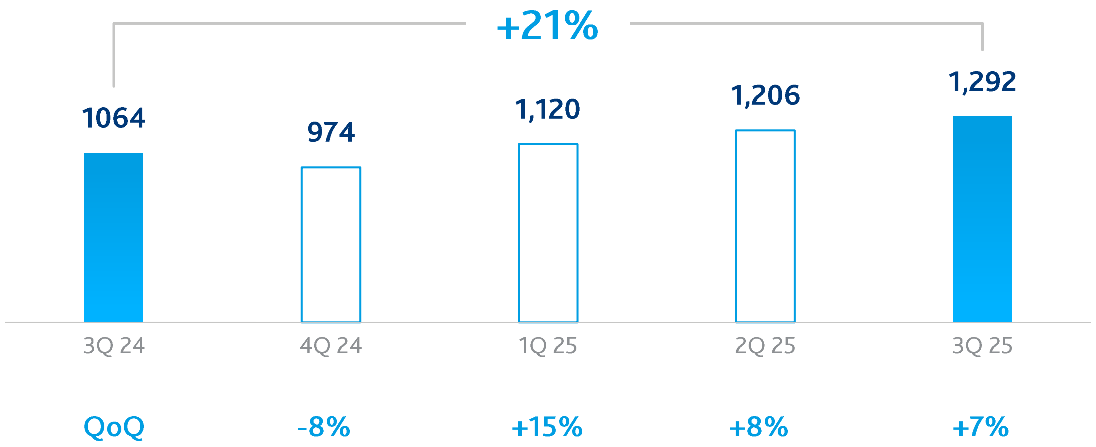
Net Revenue from Funding Activities Movement YoY (AEDmn)



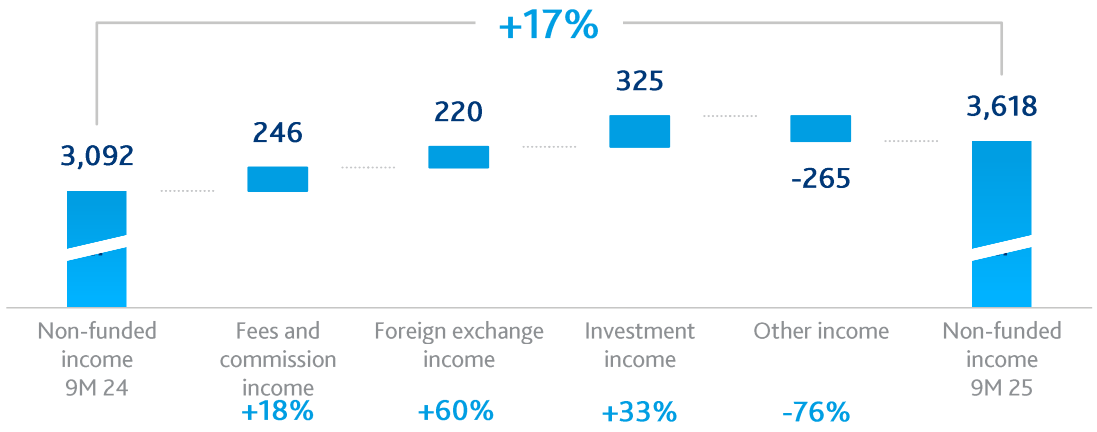
Non-Funded Income

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

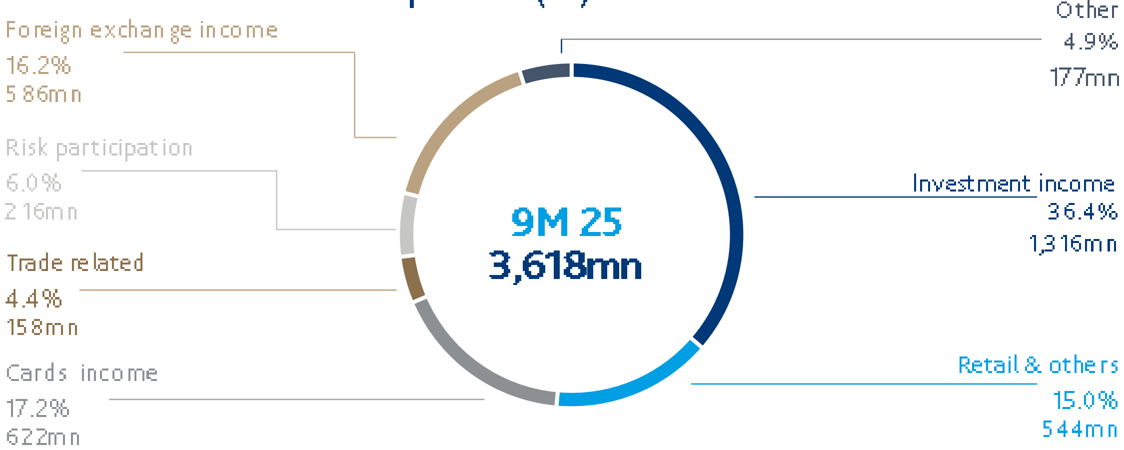
Non-Funded Income (AEDmn)



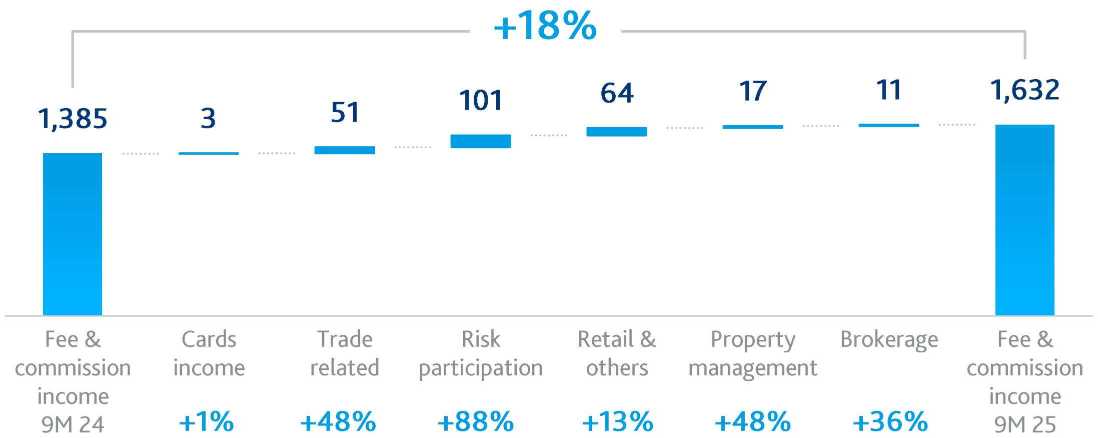
Non-Funded Income Movement YoY (AEDmn)



Non-Funded Income Composition(%)



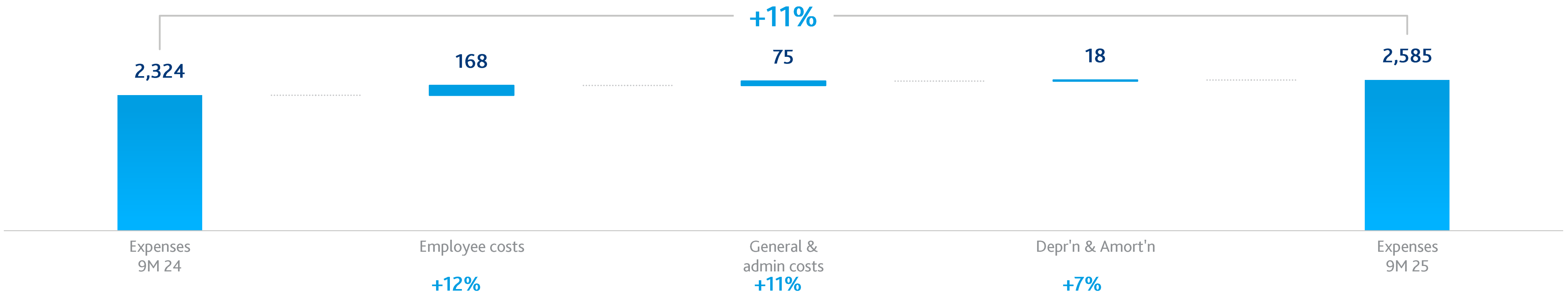
Fee & Commission Income Movement YoY (AEDmn)



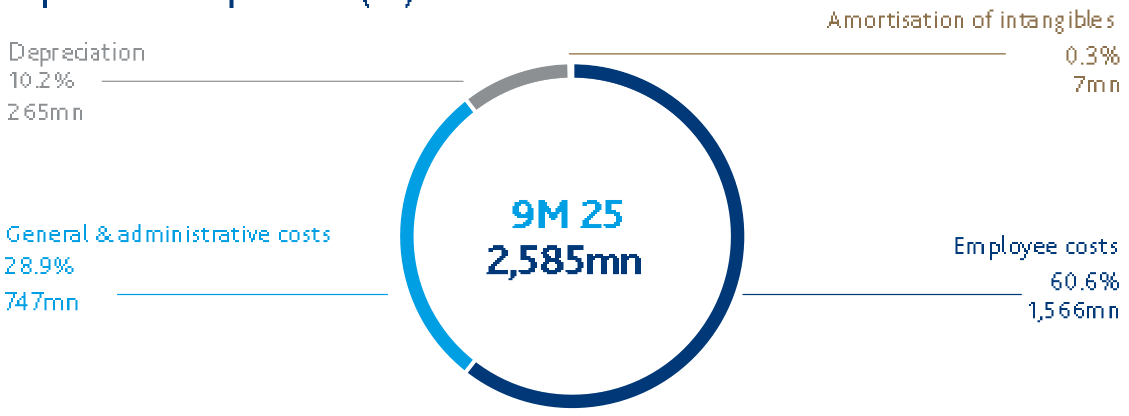
Operating Expenses

Cost to income ratio improved by 81bps YoY with positive jaws maintained throughout the cycles

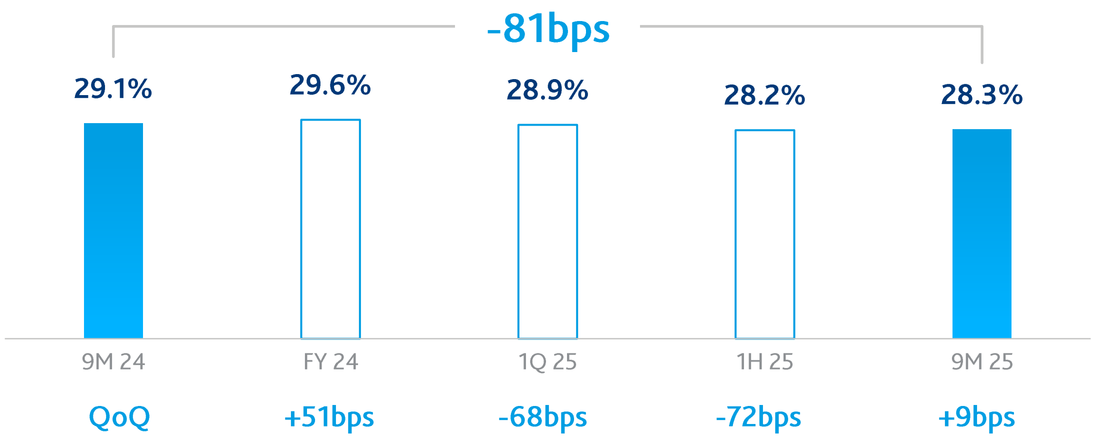
Expenses Movement YoY (AEDmn)



Expenses Composition (%)



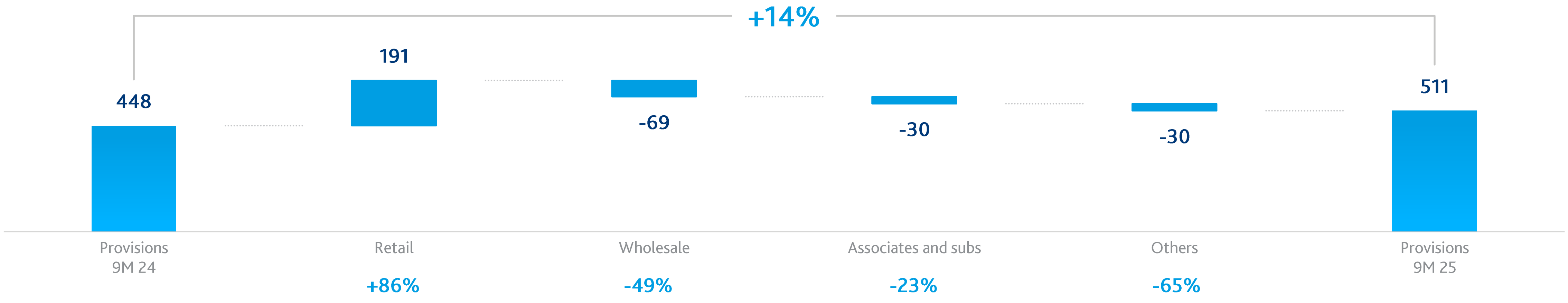
Cost To Income Ratio (%)



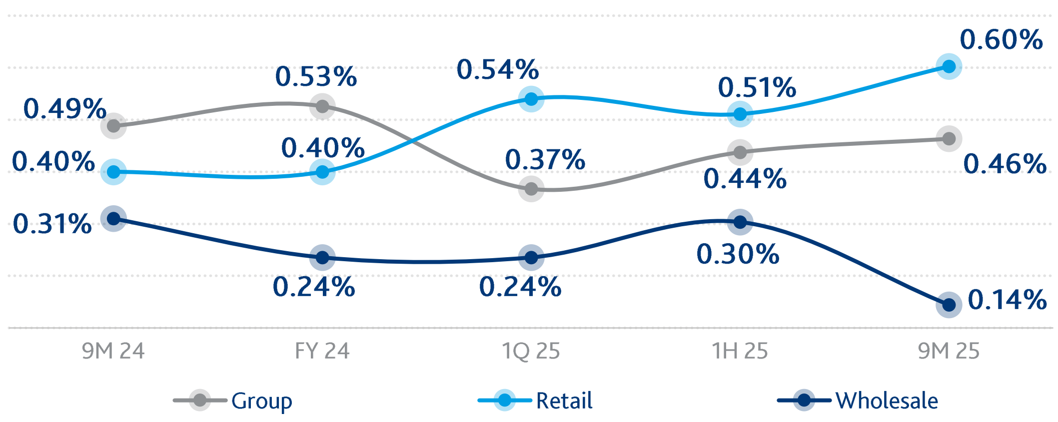
Provisions

Strong asset quality metrics reflecting disciplined risk management

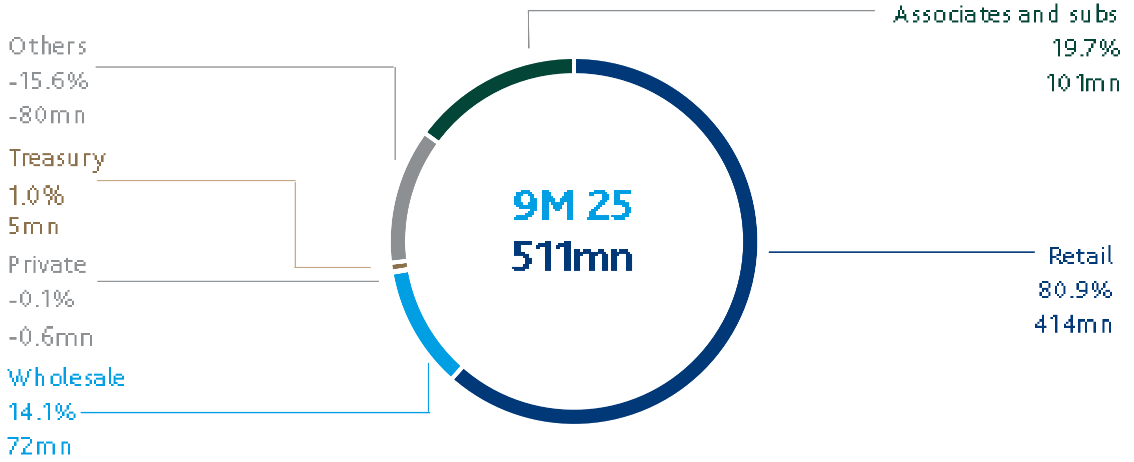
Provisions Movement YoY (AEDmn)



Cost Of Risk (%)



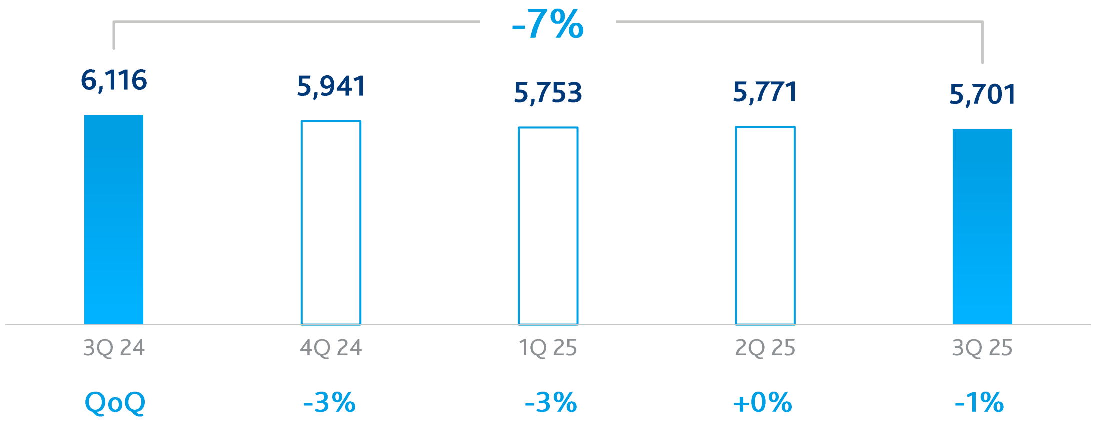
Impairments Composition (%)



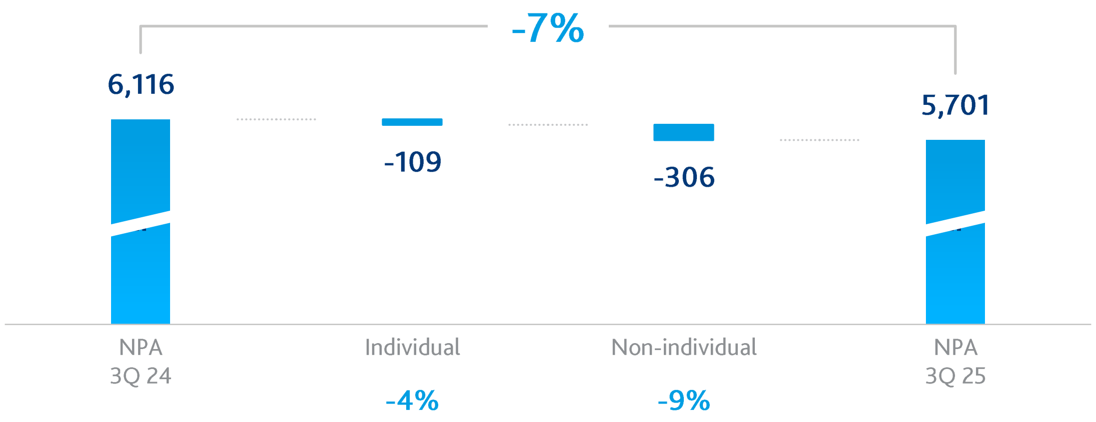
Non-Performing Financing

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

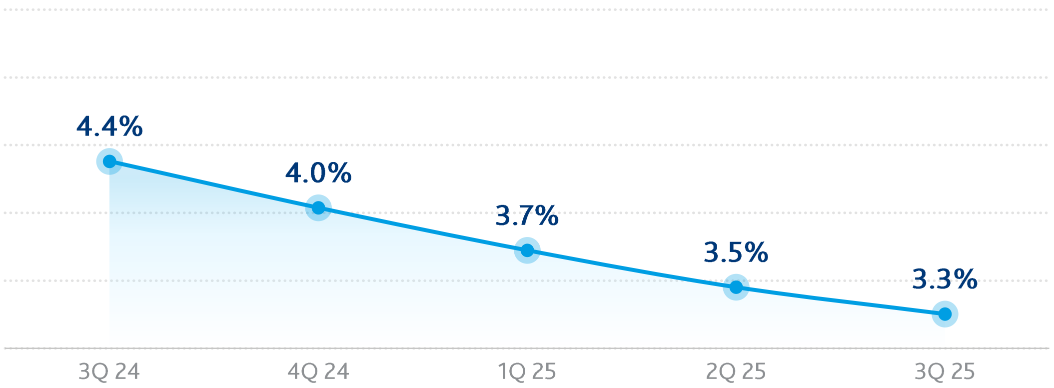
NPA (AEDmn)



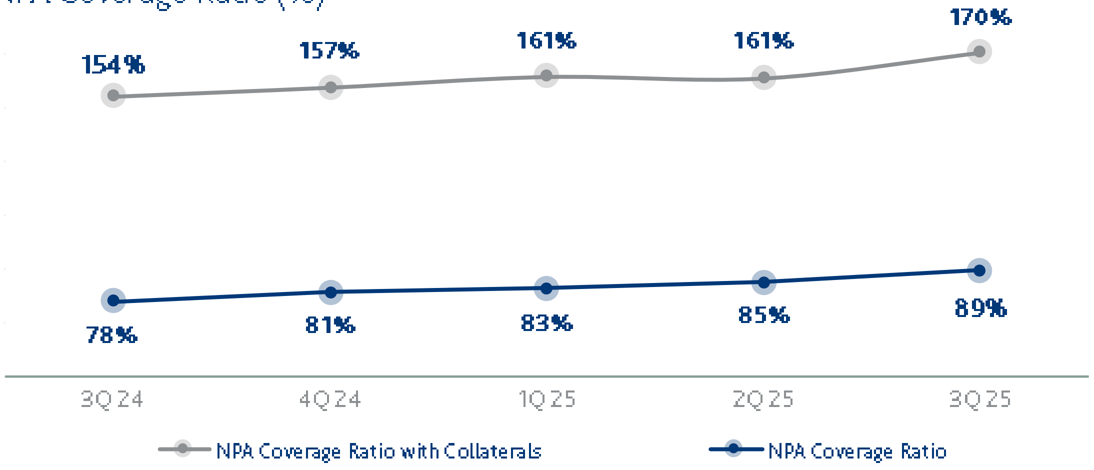
NPA Movement YoY (AEDmn)



NPA Ratio (%)



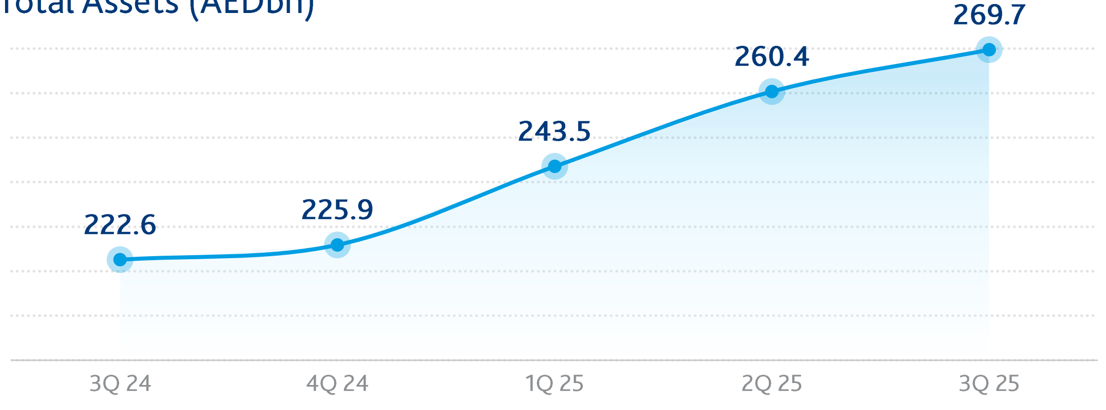
NPA Coverage Ratio (%)



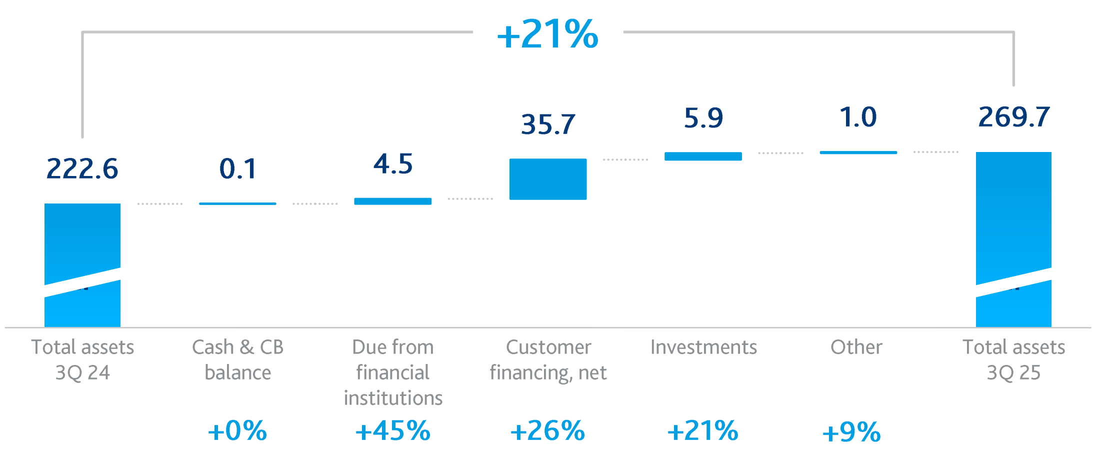
Balance Sheet

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

Total Assets (AEDbn)



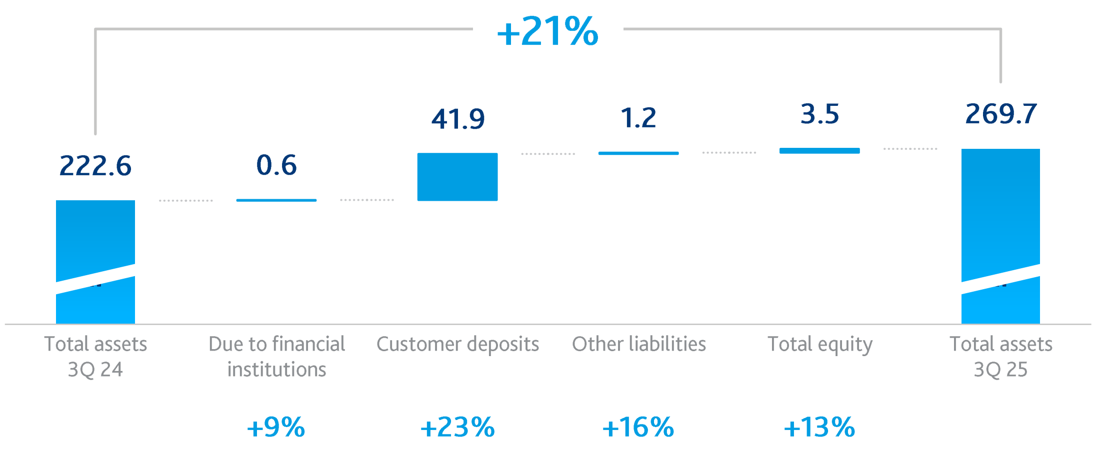
Total Assets Movement YoY (AEDbn)



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%**

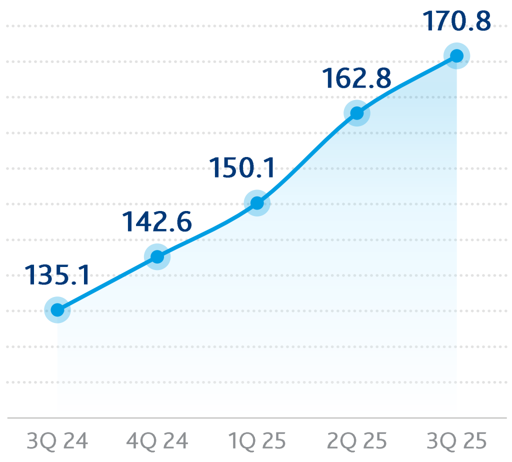
Funding Movement YoY (AEDbn)



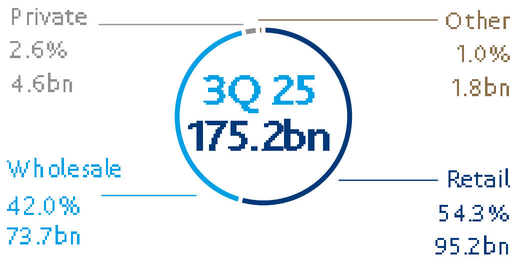
Customer Financing

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

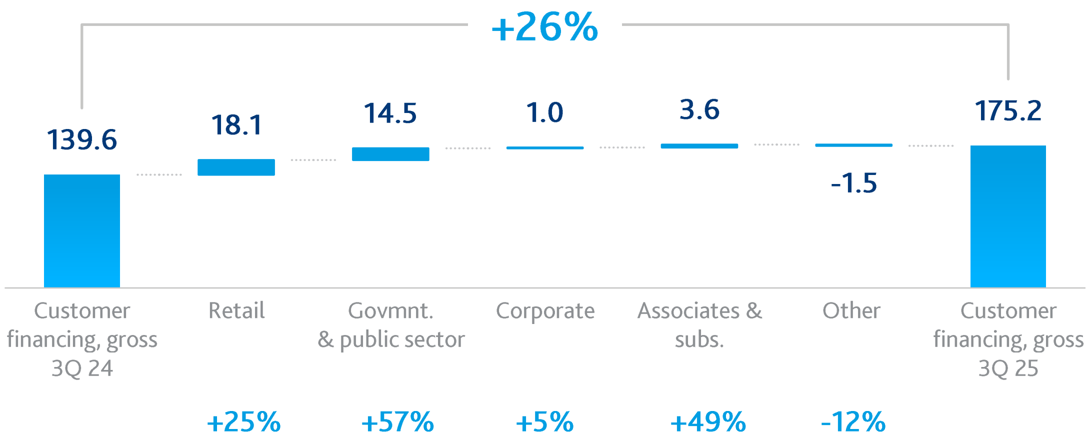
Customer Financing, Net (AEDbn)



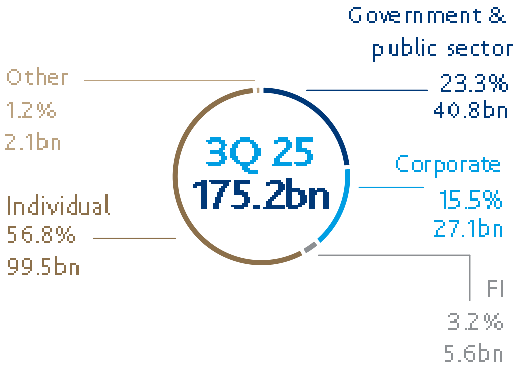
Customer Financing, Gross by Segment (%)



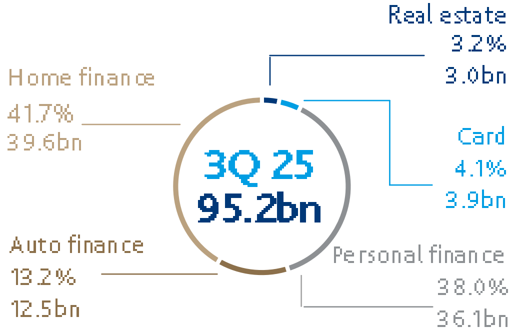
Customer Financing, Gross Movement YoY (AEDbn)



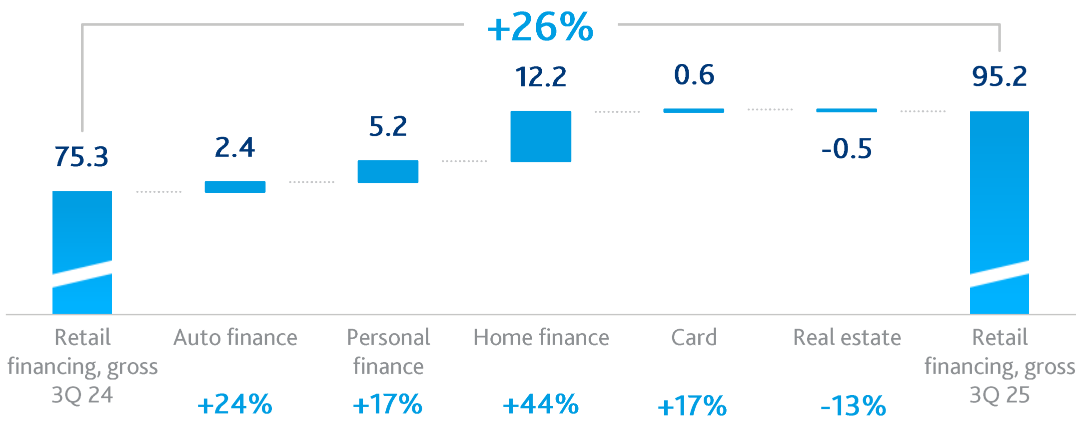
Customer Financing, Gross by Sector (%)



Retail Financing, Gross Composition (%)



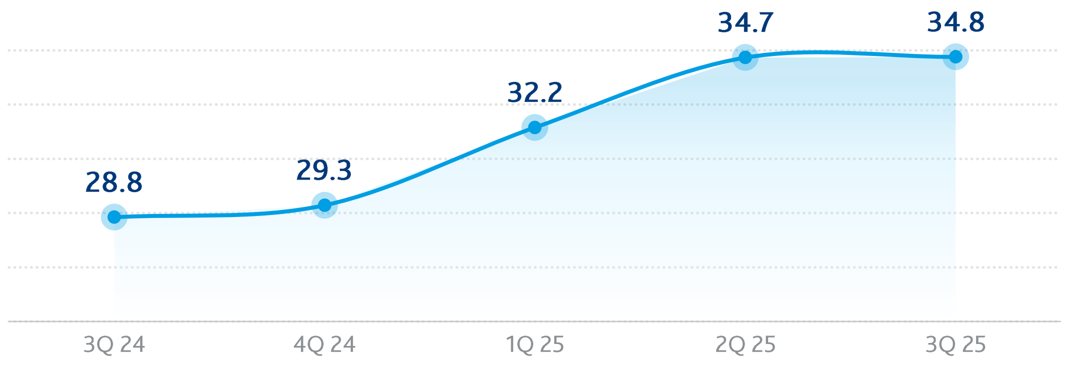
Retail Financing, Gross Movement YoY (AEDbn)



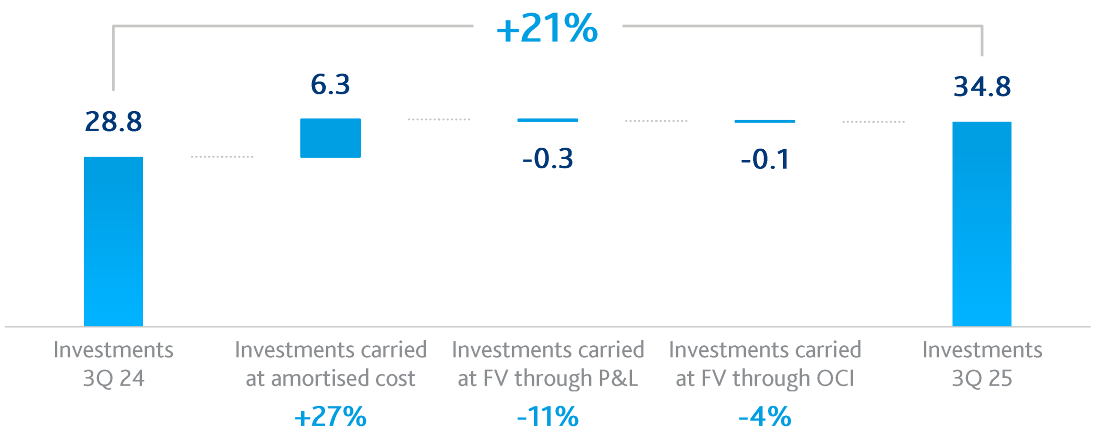
Investments

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

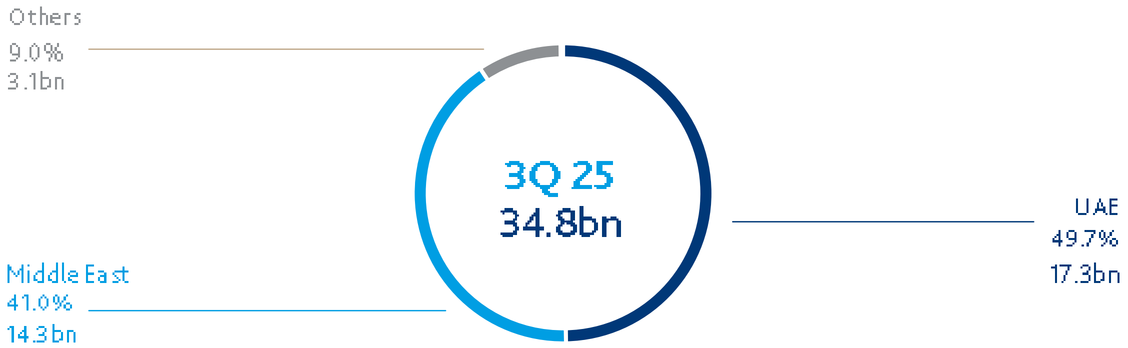
Investments (AEDbn)



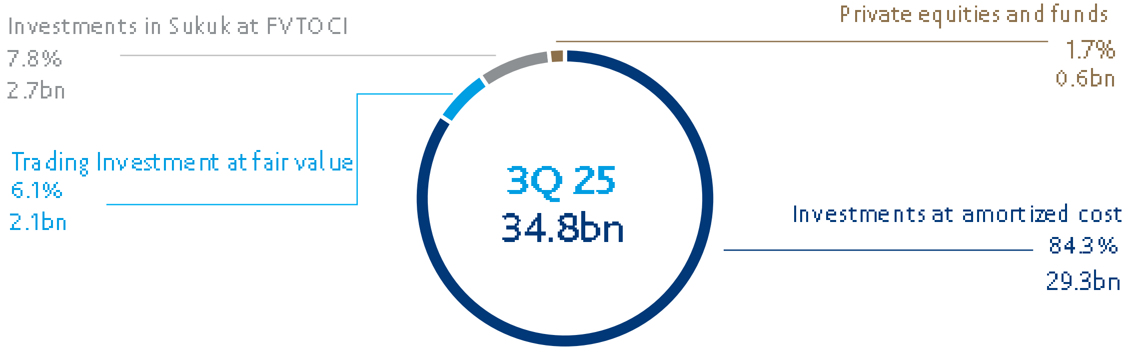
Investments Movement YoY (AEDbn)



Investments by Country (%)



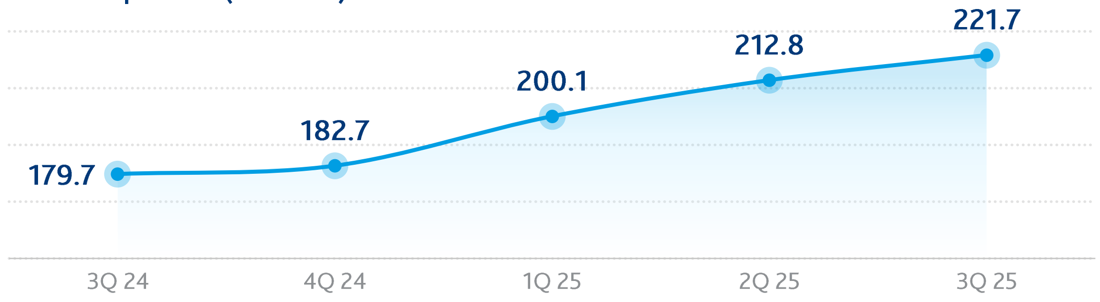
Investments by Type (%)



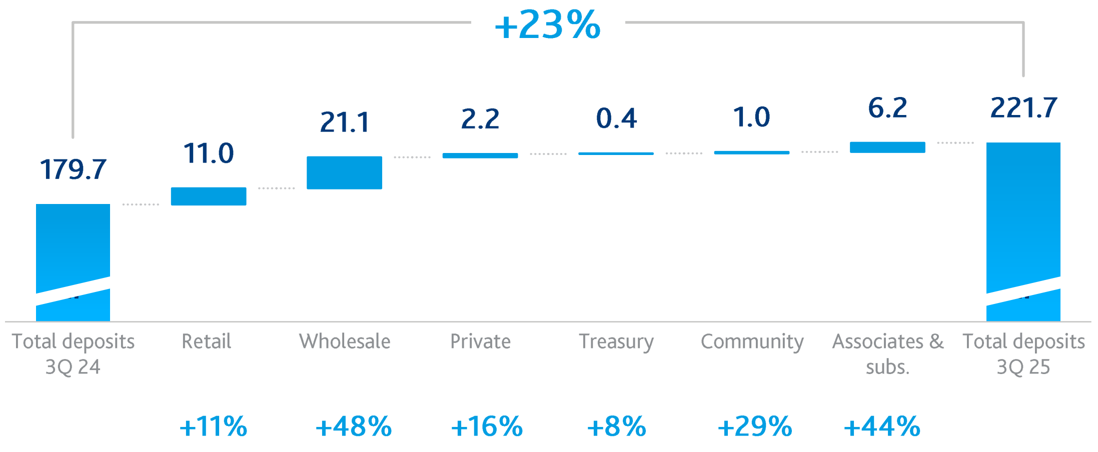
Customer Deposits

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

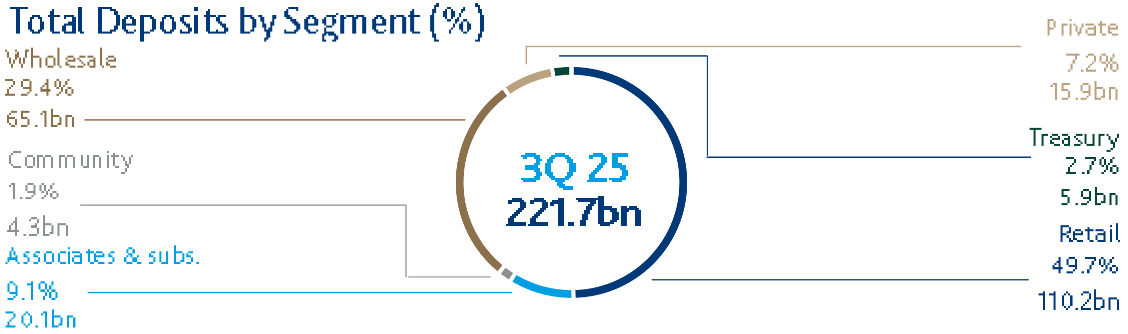
Total Deposits (AEDbn)



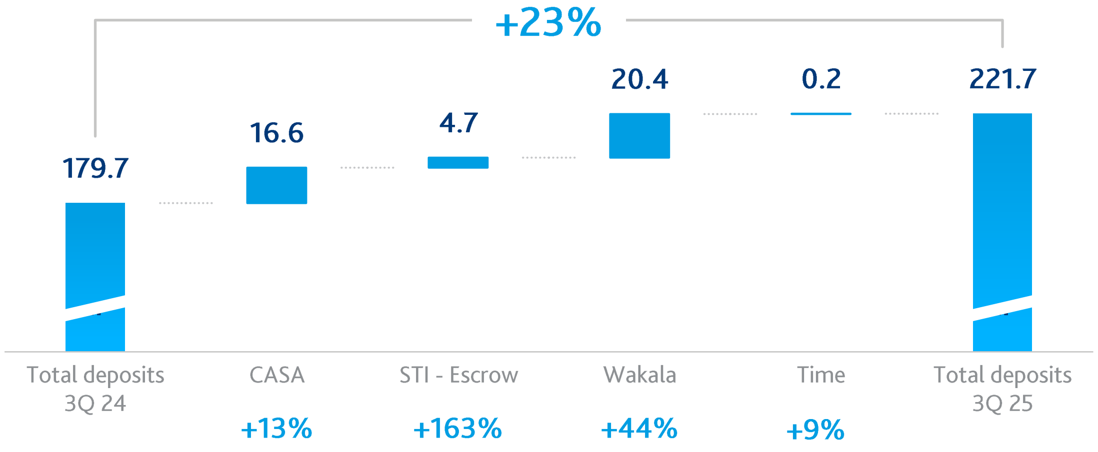
Total Deposits Movement YoY (AEDbn)



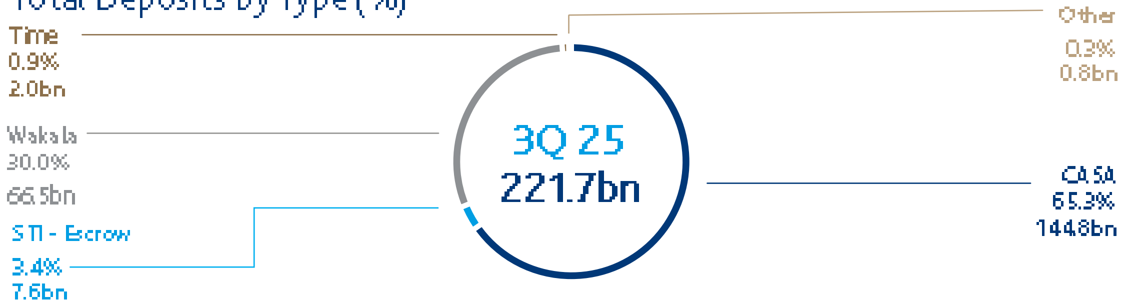
Total Deposits by Segment (%)



Total Deposits Movement by Type YoY (AEDbn)



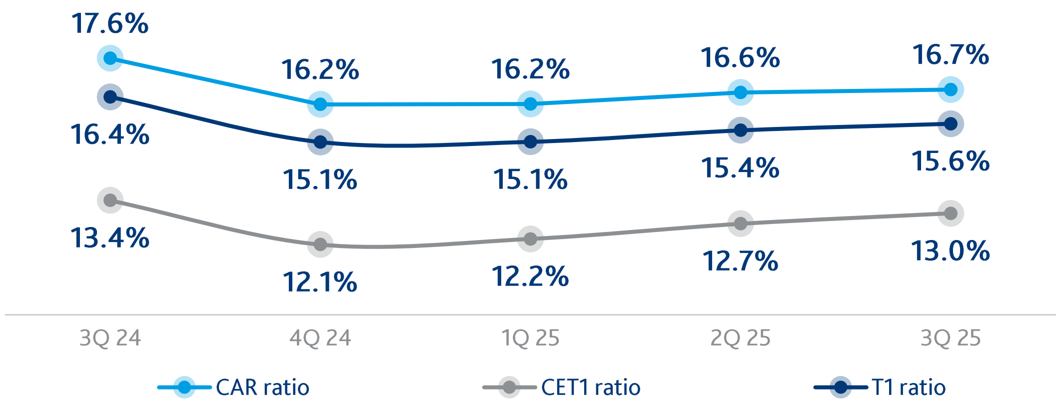
Total Deposits by Type (%)



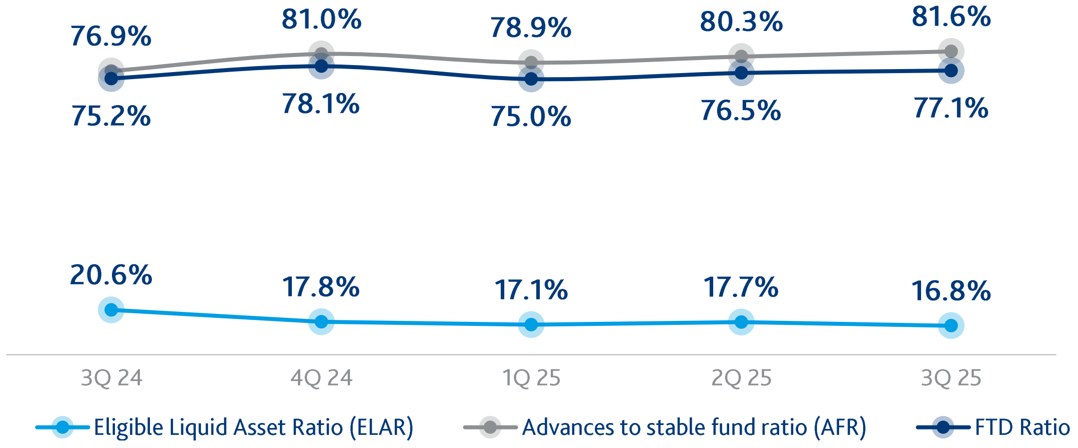
Capital and Liquidity

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

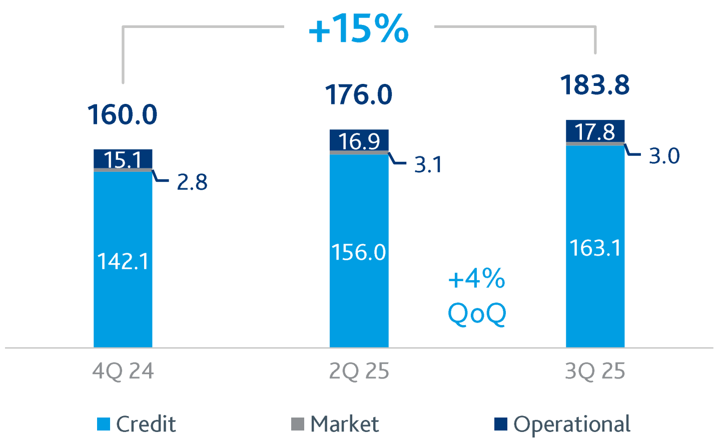
Capitalization Ratios (%)



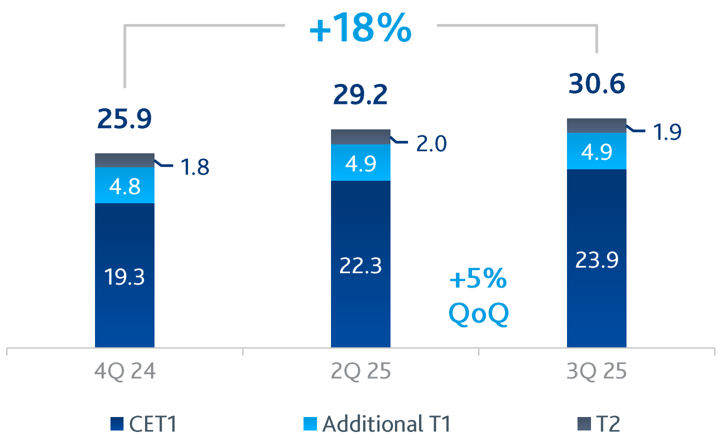
Liquidity Ratios (%)



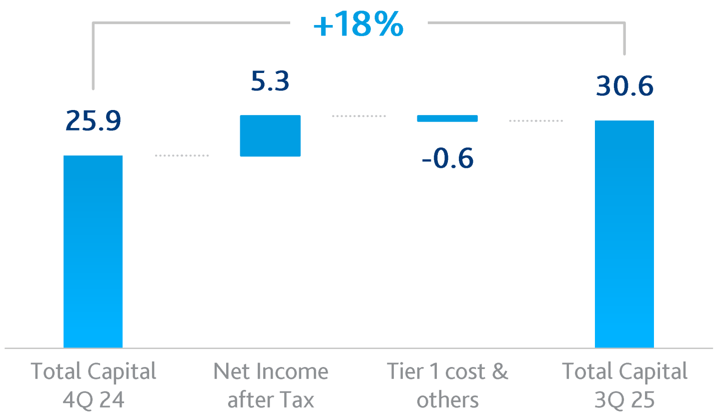
RWA (AEDbn)



Capitalization (AEDbn)



Total Capital Movement YTD (AEDbn)



Questions & Answers

9M 2025 Earnings Presentation

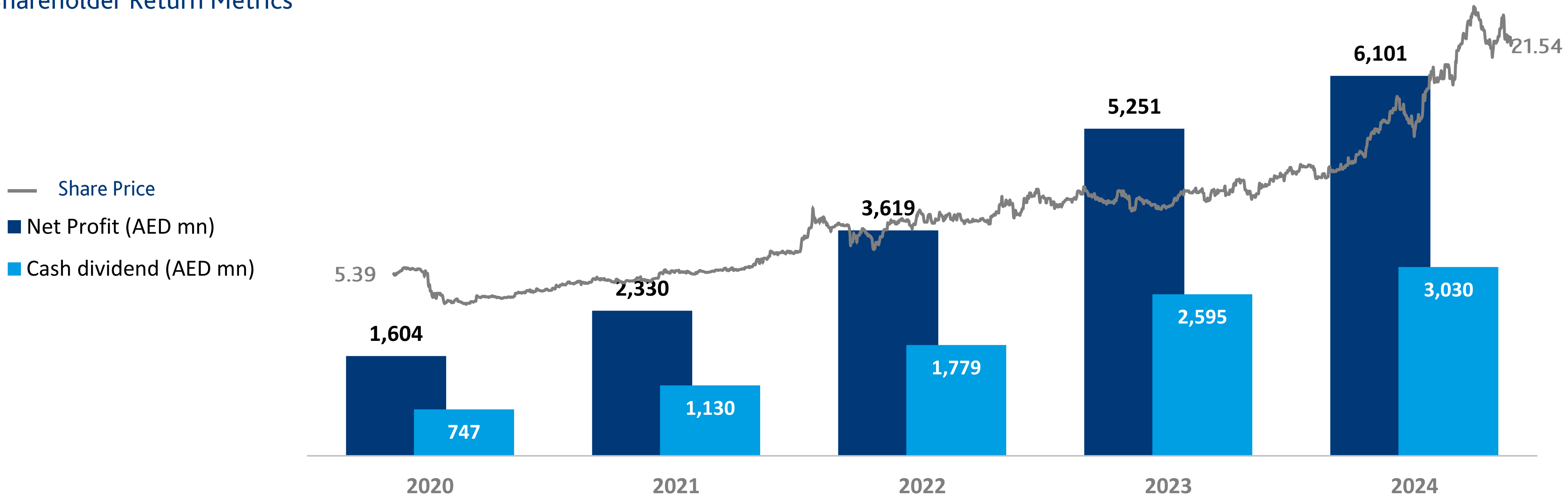
Appendix

9M 2025 Earnings Presentation

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%	6.0%

Ratings and Accolades

ADIB's recognition for excellence in Islamic banking

Credit Ratings

Moody's

A2

Stable Outlook

FitchRatings

A+

Stable Outlook

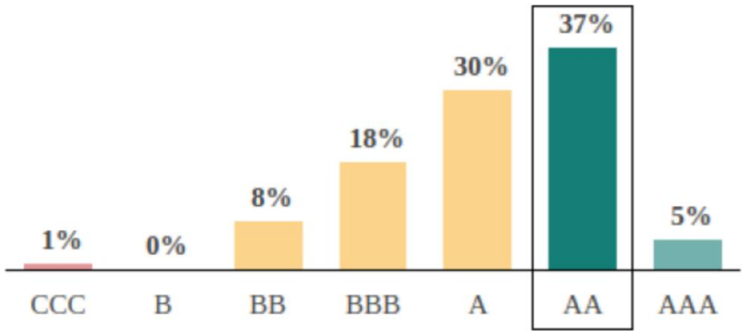
ADIB's MSCI ESG Rating

MSCI ESG RATINGS

AA

CCC | B | BB | BBB | A | AA | AAA

MSCI Rating Distribution



Recent Accolades

EUROMONEY

#1

Middle East Bank for consumers

EUROMONEY

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Additional Information

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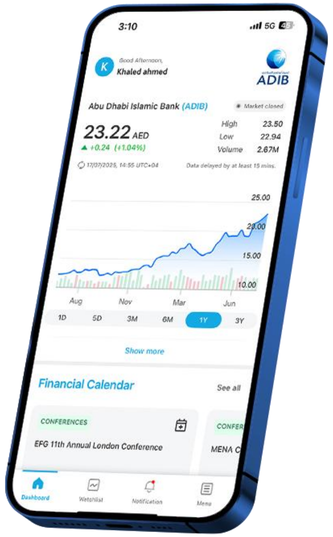

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