

MANAGEMENT DISCUSSION & ANALYSIS

First 9 months of 2025 Financial Results

Abu Dhabi, UAE | 22 October 2025

ADIB Continues Record Performance in Q3 2025, Reporting **₹ 6.1 billion** in Net Profit Before Tax for the First 9 months of 2025, an increase of 16% YoY, Delivering an Industry-Leading ROE of 30%

Third Quarter Net profit up 14% versus Q3 2024 to AED 1.8 billion as Business Momentum Continues to Accelerate

 +16%
₹ 6.1bn
Net Profit before tax

 +14%
₹ 9.1bn
Revenues

 -81 bps
28.3%
Cost to income ratio

 +74 bps
29.8%
ROE

 +21%
₹ 270bn
Total Assets

 +26%
₹ 175bn
Gross Customer Financing

 +23%
₹ 222bn
Deposits

 -1.1ppts
3.3%
NPA ratio

 -28 bps
4.17% Net profit margin

 225,000
New customers joined ADIB

 +15%
₹ 1.307 Earnings Per Share

Net Profit

- Abu Dhabi Islamic Bank (ADIB) reported a record performance in the first 9 months of 2025 supported by strong financial delivery across the group.
- ADIB achieved a year-on-year **increase of 16%, with net profit before tax reaching AED 6.1 billion** for the period.
- The double-digit earnings growth reflects a strong balance sheet growth, coupled with increased business momentum and continued customer acquisition across key segments.
- ADIB also sustained record quarterly performance in **Q3 2025**, with **net profit before tax increasing 16% year-on-year to AED 2.1 billion**, reflecting a positive trajectory that has been built over recent quarters.
- Net profit after tax for the first nine months of 2025** stood at **AED 5.3 billion**, representing an **increase of 15%** compared to the same period in 2024, and **AED 1.83 billion for Q3 2025**, up **14% year-on-year**.

Revenues

- Revenue** for the first nine months of 2025 **increased to AED 9.1 billion** compared to AED 8.0 billion for the same period of 2024, representing a YoY growth of **14%**.
- This exceptional performance reflects broad-based growth across all key segments, supported by a diverse income base and continued expansion in business volumes, along with strong growth in fee-based activities.
- Funded income** rose to **AED 5.5 billion** in the first nine months of 2025, a **13% year-on-year growth**, compared to AED 4.9 billion last year, driven by higher financing volumes and the bank's ability to generate sustainable returns, partially offsetting the impact of rate cuts since September 2024.
- Net Profit Margin (NPM)** reached **4.17%** reflecting strong business volumes, efficient funding mix and effective asset-liability management.
- Non-funded income grew by 17% year-on-year** to reach **AED 3.6 billion in the first nine months of 2025**, compared to AED 3.1 billion in the previous comparative period. This growth reflects continued strength in **fee-generation revenues**, which saw an **18% increase** from various product sales across retail and corporates, reflecting increased customer activity and successful cross-sell efforts. **Non-funded income now contributes 40% to operating income** up from 39% last year, underlining the continued strategic focus on revenue diversification.

Expenses

- ADIB achieved a strong improvement in the **cost to income ratio to reach 28.3%** in the first nine months of 2025, representing a decline of **81 basis points** compared to 29.1% in the corresponding period last year, driven by higher revenues combined with sustained productivity management.
- Operating expenses for the first nine months of 2025 were **AED 2.6 billion**, reflecting a **11% year-on-year increase** as we continue our ongoing investments in people, digital initiatives, and new technology.

Provisions and asset quality

- ADIB has maintained a disciplined approach to risk management, focusing on high credit quality and proactive risk controls.
- Impairments increased by 14%** to **AED 511 million** during the first nine months of 2025, translating to a **cost of risk (CoR) of 46bps** in line with our guidance.
- The **non-performing asset ratio continued to improve to 3.3%**, its lowest level since Q2 2016, due to active remediation of our legacy portfolio coupled with strong underwriting standards.
- The **provision coverage ratio, including collaterals, improved by 16.2 percentage points to 170.2%**. The **provision coverage ratio (excluding collaterals)** further improved to **89.3%** from 78.2% a year ago.

Balance sheet

- Total assets increased by 21% year-on-year** to reach **AED 270 billion**. This growth was driven by financing growth in both retail and corporate banking, as well as an expansion in the investment portfolio.
- Customer financing grew by 26% year-on-year**, representing **AED 36 billion increase** compared to the corresponding period last year and **AED 28 billion increase year to date**. This reflects market share gains across key segments and wholesale banking closing landmark deals.
- Customer deposits rose by 23% year-on-year** to **AED 222 billion**, compared with AED 180 billion at 30 September 2024. This growth maintained a healthy funding mix, with a **13% year-on-year growth in Current and Savings Accounts (CASA)**, which now comprise **65% of total deposits**.

Liquidity and capital

- ADIB maintained a robust capital position with a **Common Equity Tier 1 ratio** of 13.00% and a total **Capital Adequacy Ratio** of 16.65%.
- The bank's liquidity position was healthy and within regulatory requirements, with the **advances to stable funding ratio** at **81.6%** and the **eligible liquid asset ratio** at **16.8%**.
- Total shareholders' equity rose 13% year-on-year to AED 31 billion**, led by growth in earnings.
- The **return on equity (RoE)** stood at **29.8%** in the first nine months of 2025.



“ADIB continues to demonstrate strong momentum, delivering consistent improvements in performance and returns quarter after quarter. Our ongoing investments in innovative products, digital platforms, and AI are driving efficiency, enhancing customer experience, and strengthening capabilities across the franchise.”

H.E. Jawaan Awaidah Al Khaili

Chairman

225,000

New customers in 9M 2025

₪ 270bn

Total assets



30%

Return on shareholders' equity



“ADIB continues to demonstrate strong momentum, delivering consistent improvements in performance and returns quarter after quarter. The cumulative impact of our transformation, the robust growth of the UAE economy, and our streamlined strategy, have positioned ADIB to compete from a fundamentally stronger foundation. Our ongoing investments in innovative products, digital platforms, and AI are driving efficiency, enhancing customer experience, and strengthening capabilities across the franchise.

Our ability to effectively manage the balance sheet, expand our franchise, and capture market opportunities, has enabled us to deliver another strong set of results for the third quarter, bringing first nine-month earnings to a new high with ROE at 30%.

Both group net profit and revenues reached record levels, with net profit before tax rising to AED 6.1 billion, a 16% increase compared to last year. This performance was driven by robust topline revenue growth of 14% and sustained momentum in customer acquisition, as 225,000 new customers joined the bank during the first nine months of 2025.

During the first nine months of 2025, we achieved remarkable asset expansion of 21%, supported by strong macroeconomic trends and heightened customer engagement. The surge in customer financing underscores our agility and disciplined approach in capitalizing on market opportunities.

As ADIB advances its Vision 2035, we remain committed to building a stronger, more diversified, and future-ready Islamic financial Institution. Our disciplined focus on capital optimization and revenue diversification continues to drive sustainable growth and long-term value for our shareholders.

Vision 2035 outlines a clear roadmap for ADIB to strengthen its leadership position in Islamic banking by accelerating digital transformation, expanding its footprint, and delivering customer-centric solutions.

Aligned with the UAE's national agenda to expand Islamic banking assets and reinforce the country's position as a global hub for Shari'a-compliant finance, ADIB continues to play a pivotal role in advancing the sector's growth. Through prudent capital deployment, product innovation, and strategic partnerships, ADIB is deepening financial inclusion, supporting national economic priorities, and contributing to the global development of Islamic finance."



“We reported another period of robust performance. Every business line performed exceptionally well, driven by heightened client activity and increased demand for financing. The steady growth in both funded and non-funded income underscores the strength of our diversified revenue streams and the effectiveness of our enhanced cross-sell Initiatives.”

Mohamed Abdelbary

Group Chief Executive Officer (GCEO)

AED 6.1bn

Net profit before tax
up 16%



28.3%

Cost to Income ratio



3.3%

Non-Performing Asset
ratio



"We are pleased to report another period of robust performance, with **strong third-quarter results** that delivered a net income of **AED 6.1 billion** for the first nine months of the year. Every business line performed exceptionally well, driven by heightened client activity and increased demand for financing. Our momentum in acquiring new accounts remains impressive, with more than **225,000 new customers** added since the beginning of the year, demonstrating the sustainability of our strong results.

Our record earnings reflect the strength of client engagement across all core businesses, the distinct advantages of our franchise, and the dedication of our talented team. The steady growth in both funded and non-funded income highlights the resilience of our diversified revenue streams and the effectiveness of our enhanced cross-sell Initiatives.

Effective balance sheet management and the expansion of business volumes supported a **13% year-over-year increase in funded income**. Additionally, enhanced customer engagement led to a **17% rise in non-funded income** compared to the same period last year, underscoring our commitment to diversifying income streams and building **strong momentum in fees and commissions**.

At the same time, we continued to **deliver positive jaws**, with **revenue growth outpacing the increase in costs**, a clear indication of enhanced productivity and operating leverage. Our **cost to income ratio improved to 28.3%**, reflecting our continued focus on cost efficiency, discipline expense management and productivity gains from digital and AI transformation.

Balance sheet growth remains strong, supported by ample system liquidity and strong business and consumer confidence. **Customer financing increased by AED 28 billion YTD reaching AED 171 billion**, as we gained market share in retail and executed landmark corporate deals. Despite this growth, the Bank maintained disciplined balance sheet management ensuring that asset expansion was matched with sound risk management and robust RWA efficiency. The asset growth was efficiently funded by a strong inflow of **customer deposits rising by AED 42 billion from last year to reach AED 222 billion** by the end of September, including **growing our Current and Savings accounts by AED 17 billion**.

As we accelerate innovation, support national development projects, and expand our footprint, our strong capital base and proactive balance sheet management place us in a strong position to navigate changing rates while delivering sustainable value to all stakeholders.

Looking ahead to our 2035 vision, we aspire to build a future-ready bank. Our journey to date is marked by bold investments in technology, early adoption of data-driven strategies, and a culture that embraces AI and Generative AI, setting the stage for the next phase of transformation. These advancements empower us to reimagine how we serve our customers and to lead in a world where digital innovation and sustainability go hand in hand."

GROUP FINANCIAL REVIEW

> Income statement

AED (Mn)	YTD Sept 2025	YTD Sept 2024	Δ%	Q3 2025	Q3 2024	Δ%
Net revenue from funds	5,530	4,903	+13%	1,922	1,581	+22%
Non-funded income	3,618	3,092	+17%	1,292	1,064	+21%
Total operating income	9,148	7,995	+14%	3,215	2,645	+22%
Total operating expenses before impairment charge	(2,585)	(2,324)	+11%	(914)	(796)	+15%
Provision for impairment	(511)	(448)	+14%	(206)	(46)	+345%
Profit before tax	6,052	5,223	+16%	2,095	1,804	+16%
Tax	(736)	(588)	+25%	(270)	(198)	+36%
Profit after tax	5,316	4,635	+15%	1,825	1,605	+14%
EPS (AED)	1.31	1.13	+15%			
Net profit margin	4.17%	4.46%	-28bps			
Cost to income ratio	28.3%	29.1%	-81bps			
Cost of risk	0.46%	0.49%	-3bps			
ROAE	29.8%	29.0%	+74bps			
ROAA	2.88%	3.04%	-16bps			

- ▷ **Group net profit before tax was AED 6.1 billion, up 16% year-on-year** compared to AED 5.2 billion in the corresponding period last year reflecting strong business momentum.
- ▷ **Group net profit after tax was AED 5.3 billion, up 15% year-on-year** compared to AED 4.6 billion in the corresponding period last year.
- ▷ **Group net profit after tax for Q3 2025 grew 14% to AED 1.83 billion** compared to AED 1.6 billion for Q3 2024.
- ▷ **Revenues increased by 14% in first nine months of 2025 to AED 9.1 billion** versus AED 8.0 billion in the first nine months of 2024 on strong business volumes coupled with strength in fee-based businesses, higher investment income and FX income.
- ▷ **Funded income rose 13% YoY to reach AED 5.5 billion** supported by higher volumes in financing with 21% growth in average earning assets partially offsetting the impact of rate cuts since September 2024. Funded income for **Q3 2025 was AED 1.9 billion up 22% versus last year**. The **net profit margin** reached **4.17%** contracting 28bps only despite a cut of 100 bps in the benchmark rate.
- ▷ The bank continues to benefit from growth in diversified income streams driven by deepening relationships and enhanced offerings, with **non-funded income increasing by 17% to AED 3.6 billion during the first nine months of 2025, representing 40% of net Income compared to 39% last year**. The growth was driven by a 33% increase in investment income, 18% increase in fees and commission from various products including card sales, and 60% increase in FX income. In **Q3 2025, non-funded income was AED 1.3 billion, an increase of 21% year-on-year**, driven by strong growth across all main line items.
- ▷ Overall revenues were supported by growth in **new customers** of approximately **225,000 during the first nine months of 2025**, showcasing ADIB's long-term commitment to its customers and continuous efforts to deliver superior customer service.
- ▷ **Operating expenses** for the first nine months of 2025 were **AED 2.6 billion**, reflecting **11% year-on-year increase**. This rise demonstrates continued investments in talent and strategic initiatives to support business growth. Despite this, there was an overall improvement in the **cost-to-income ratio** of 81 basis points to **28.3%**.
- ▷ **The net impairment charge** for the first nine months of 2025 **increased by 14% to AED 511 million**. The **cost of risk** remains stable at **0.46%**, well within the guidance.

> Balance Sheet

AED (Mn)	30 Sep 2025	30 Sep 2024	Δ%	31 Dec 2024	Δ%
Cash and balances with central banks	37,462	37,398	+0.2%	32,040	+17%
Due from financial institutions	14,601	10,100	+45%	10,607	+38%
Customer financing, net	170,801	135,132	+26%	142,611	+20%
Investments	34,759	28,844	+21%	29,286	+19%
Investment in associates	982	872	+13%	896	+10%
Investment and development properties	2,057	2,060	-0.1%	2,056	+0.05%
Other assets	9,073	8,161	+11%	8,413	+8%
Total assets	269,734	222,567	+21%	225,910	+19%
Due to financial institutions	7,345	6,737	+9%	5,530	+33%
Depositors' accounts	221,668	179,745	+23%	182,675	+21%
Other liabilities	8,343	7,182	+16%	7,551	+10%
Sukuk financing instrument	1,836	1,836	-	1,836	-
Total liabilities	239,191	195,500	+22%	197,593	+21%
Share capital	3,632	3,632	-	3,632	-
Retained earnings	14,815	12,711	+17%	13,501	+10%
Other reserves	6,006	5,035	+19%	5,458	+10%
Equity attributable to shareholders of the bank	24,453	21,378	+14%	22,591	+8%
Tier 1 sukuk	4,754	4,754	-	4,754	-
Non - controlling interest	1,336	934	+43%	972	+38%
Equity attributable to equity holders of the bank	30,543	27,067	+13%	28,317	+8%
Non-performing financing	5,701	6,116	-7%	5,941	-4%
NPA ratio	3.3%	4.4%	-1.1ppts	4.0%	-78bps
NPA coverage ratio	89.3%	78.2%	+11.1ppts	81.5%	+7.9ppts
NPA coverage ratio with collaterals	170.2%	154.0%	+16.2ppts	157.4%	+12.9ppts
Risk weighted assets	183,837	158,190	+16%	159,983	+15%
Common Equity Tier 1 Ratio	13.0%	13.4%	-38bps	12.1%	+93bps
Tier 1 Ratio	15.6%	16.4%	-79bps	15.1%	+54bps
Capital Adequacy Ratio	16.7%	17.6%	-92bps	16.2%	+44bps
Financing to deposit ratio	77.1%	75.2%	+1.9ppts	78.1%	-1.0ppts
Advances to stable fund ratio (ASFR)	81.6%	76.9%	+4.6ppts	81.0%	+60bps
Eligible Liquid Asset Ratio (ELAR)	16.8%	20.6%	-3.8ppts	17.8%	-94bps

- ▷ **Total assets reached AED 270 billion** as of 30 September 2025, an **increase of 21% from 30 September 2024** and **19% growth compared to 31 December 2024**. This growth was driven mainly by an increase in net financing and in the investment portfolio.
- ▷ **Gross customer financing increased by 26% year-on-year to AED 175 billion**, increasing by AED 36 billion, driven by growth in retail financing portfolios and wholesale financing, mainly government and public sector enterprises. This reflects our ability to gain market share across different segments. Additionally, gross customer financing increased 19% year-to-date.
- ▷ The portfolio remains well diversified across different segments with retail being 57%, GRE at 23% and large corporates at 15%.
- ▷ The bank's **investment portfolio increased 21% year-on-year and 19% YTD to AED 35 billion** with 84% representing amortized cost portfolio.
- ▷ **ADIB's strong customer franchise continued to drive deposits with total deposits reaching AED 222 billion** as of 30 September 2025, **up 23% from 30 September 2024** and 21% year-to-date as **CASA deposits increased by 13% to AED 145 billion**, comprising **65% of total customer deposits**.
- ▷ **Non-performing financing** reached **AED 5.7 billion** as of 30 September 2025, compared to AED 6.1 billion as of 30 September 2024.
- ▷ **Non-performing asset ratio improved to 3.3%** versus 4.4% as of 30 September 2024. The **provision coverage** of non-performing financing (including collaterals) **improved by 16.2 percentage points to 170.2%**.
- ▷ **Total shareholders' equity** stood at **AED 30.5 billion** compared to AED 27.1 billion as of 30 September 2024.
- ▷ ADIB continued to maintain a healthy liquidity position with an **advance to stable funding ratio** at **81.6%** compared to 76.9% on 30 September 2024, while the **eligible liquid asset ratio** was **16.8%** as of 30 September 2025 versus 20.6% on 30 September 2024.
- ▷ The bank further strengthens its capital position with the **Common Equity Tier 1 ratio** at **13.00%**, compared to 12.69% as of 30 June 2025 on the back of strong earnings and ongoing optimization initiatives. **Capital adequacy ratio** of **16.65%** as of 30 September 2025, exceeding regulatory requirements prescribed by the UAE Central Bank.

Strategy



ADIB 2035 Vision

Building from our strong foundations as a leading Islamic bank, operating across five countries and serving around 2 million customers, ADIB is well positioned for its next phase of growth, backed by its solid financial performance, a loyal customer base and strong brand value. We have announced our **Vision 2035**, reinforcing our ambition to become the World's most innovative Islamic Bank. Through this vision, ADIB will continue its development path over the next 10 years, guided by three strategic pillars that will guide our efforts to achieve this vision.

1. Building the Bank of the Future

ADIB is building the bank of the future by transforming operations for greater agility, transitioning to a fully AI powered model and accelerating digital asset adoption and scaling ADIB Ventures to drive FinTech innovators.

2. Revolutionize Customer Experience

ADIB is leveraging digital technologies and placing customers at the heart of every decision by delivering fast, simple and seamless banking solutions and experiences, we are transforming the way our customers interact with us. We are committed to creating an exceptional customer experience that sets us apart in the marketplace.

3. Advancing sustainability initiatives

We are committed to embedding sustainability into every aspect of our business. Our commitment is to provide sustainable financing solutions and support business in their transition plan. We also foster an inclusive environment where staff wellbeing, diversity and empowerment are at the core of our culture.

By aligning with these strategic pillars, ADIB is positioning itself for long term growth, with the ambition to become a digitally transformed Islamic financial powerhouse delivering exponential growth from diverse sources of income.

Some key Strategic Updates

❖ Digital Transformation

- ▷ ADIB is delivering growth through the accelerated rollout of digital initiatives. In the first nine months of 2025, the bank onboarded 225,000 new customers, with 75% joining through digital channels.
- ▷ Digital sales reached a record high with 60% of new sales coming from digital channels.
- ▷ ADIB has outperformed the industry average for digital adoption, with 78% of customers active on mobile app.
- ▷ More than 1.3 million are registered on ADIB Mobile App (92% Registration), a growth of 20% compared to the same period last year.
- ▷ ADIB continues to invest in digitizing the services with a healthy adoption rate of 75%+ of the services offered via digital channels.
- ▷ ADIB Mobile App rating at 4.7 (iOS) & 4.5 (Android), reflecting our customers trust, engagement and satisfaction.
- ▷ ADIB continues to invest into its Digital channels to offer best in class customer experience. Examples of recent initiatives are detailed below:
 - Launch of Fractional Sukuk (first in the market, allowing customers to invest into Sukuk digitally, with a minimum investment as low as USD 1,000).
 - Cardless Withdrawal capabilities across all the ADIB ATM Network.
 - Launch of Digital Corporate account onboarding capabilities.
 - New look Customer experience across all our ATM Network.
 - 20+ new services and enhanced features introduced in our ADIB Mobile app.
 - New services introduced in our ITM machines, including cheque book and instant card printing.
 - Introduced Generative AI capabilities into our Chat Banking for better customer experience.
 - ADIB remit for cross-border transactions.
 - Launch of market 1st – Buy Now Pay Later allowing customers to convert their debit purchases into installments.
 - Launch of Digital onboarding capabilities for Cards.
 - Personalization, enabling customers to choose the Mobile app theme to their preference.
- ▷ ADIB continues to integrate with partner ecosystems through ADIB Ventures. It is collaborating with leading fintechs and startups to create innovative solutions and is also working closely with the UAE government and CBUAE on a broad range of new financial initiatives.
- ▷ ADIB is unlocking operational efficiency across the Group through the adoption of Generative AI. Early use cases are already enhancing accuracy and accelerating internal workflows.

❖ Sustainability

- ▷ ADIB has reported the mobilisation of over AED 18 billion in sustainable finance, marking continued progress toward its AED 60 billion sustainable finance commitment by 2030.
- ▷ ADIB's ESG performance materially improved, with its ESG score Improving with Sustainalytics from 30.1 high risk to 16.8 low risk, also the bank maintained its AA rating in MSCI. This uplift reflects ADIB's positioning as the highest-ranked bank in the region, underpinned by enhanced ESG practices, best-in-class reporting, and increased transparency.
- ▷ ADIB published its sector-specific financed emissions targets, making it the first Islamic bank in the region to set such interim 2030 targets. These cover six high-emission sectors such as real estate, utilities and home finance, aligned with IEA Net Zero scenarios and the UAE's national de-carbonisation strategy.
- ▷ ADIB also conducted a double materiality assessment in accordance with the European Sustainability Reporting Standards (ESRS) to evaluate both the financial and societal impacts of its activities, a critical step to understand the material impacts, risks and opportunities (IROs) on the economy, environment and people.
- ▷ ADIB also published its inaugural Green Sukuk allocation and impact report for its USD 500 million Green Sukuk issuance. As of December 2024, 90% of proceeds have been allocated toward renewable energy, energy efficiency and sustainable water infrastructure, contributing to over 607,000 tons of estimated annual avoided emissions.
- ▷ Operationally, ADIB reported an 87% drop in Scope 1 emissions compared to 2022 and a 3.51% reduction in Scope 2. These improvements reflect continued investments in energy efficiency, electrification, and operational optimisation across the Group.
- ▷ ADIB continued to strengthen its social impact agenda, achieving a 44% Emiratisation rate, with women comprising 72% of UAE national hires and 39% of the total workforce.
- ▷ ADIB continues to receive strong ESG ratings, including an 'AA' from MSCI, 74 from LSEG ESG and 41 from DJSI.

55 INDUSTRY AWARDS IN 2025

EMEA Finance

- Best Islamic bank in the United Arab Emirates

Euromoney Private Banking Awards 2025

- Regional awards – The Middle East's Best for Digital Solutions
- Domestic awards – The United Arab Emirates' Best for Digital Solutions

Middle East Banking AI and Analytics Awards

- Best Implementation of Advanced Analytics in Banking

MEED – Retail, SME and Digital Banking Awards 2025

- MENA Islamic Retail Bank of the Year
- Best SME Bank – UAE
- Excellence in Client Services
- Best Fintech Collaboration

Global Business and Finance Magazine Awards 2025

- Best Financial Institution UAE 2025

Global Finance

- Best bank in the UAE
- Best Islamic Financial Institution for ESG globally
- Best Bank for SMEs in the U.A.
- Best bank in the UAE

Euromoney Islamic Finance Awards 2025

- The UAE's Best Islamic Bank
- The UAE's Best Islamic Bank for ESG
- The UAE's Best Islamic Bank
- The UAE's Best Islamic Bank for ESG

Euromoney Awards for Excellence 2025

- The Middle East's Best Bank for Consumers
- The UAE's Best Bank for Consumers

MENA Banking Excellence – Retail, Digital & SME Awards

- MENA Islamic Retail Bank of the Year
- Best SME Bank – UAE
- Excellence in Client Services
- Best Fintech Collaboration

MEED's MENA Banking Excellence – Corporate & Investment Awards 2025

- Best Fintech Collaboration
- Best Islamic Bank – UAE
- Best Islamic Bank for ESG

20th Edition of CX Strategy Awards 2025

- The Best Contact Center Experience

Gulf Customer Experience Awards

- Silver Award – Best Use of Customer Insight and Feedback

Customer Experience Live Conference & Awards 2025

- Best Contact Center

The Asset Triple A Sustainable Infrastructure Awards 2025

- Rail Deal of the Year – Hafeet Rail US\$1.5 billion UAE dirham / Omani rial-denominated facility

The Asset Triple A Awards

- Islamic Wealth Manager of the Year
- Islamic Bank of the Year
- Best Islamic Retail Bank
- Best Islamic SME Bank
- Best Islamic Private Bank
- Best Islamic Liability Management
- Best New Sukuk
- Best Sustainability Sukuk
- Best Local Currency Sukuk

The Digital Banker Middle East & Africa Retail Banking Innovation Awards 2025

- Best Islamic SME Bank – United Arab Emirates
- Best Islamic Retail Bank – United Arab Emirates
- Best Retail Bank for a Frictionless Banking Experience
- Best Digital Sales Initiative
- Best Islamic SME Bank – Middle East
- Best Islamic Retail Bank – Middle East
- Best Islamic Savings Account of the Year
- Best New Islamic Product Launch of the Year
- Best Bank for Millennials
- Best Financial Inclusion Initiative – Islamic

MEED – MENA Banking Excellence Awards

- Best Sharia-Compliant Wealth Management Offering

ITP Media Group Finance Middle East Awards

- Islamic Bank of the Year

THE DIGITAL BANKER Global Retail Banking Innovation Awards 2025

- Best Islamic Savings Account

Forbes Middle East

- Sustainability Leaders 2025

Middle East Technology Excellence Awards 2025

- Banking Technology

About ADIB

ADIB is a leading bank in the UAE with AED 270 billion in assets. The bank also offers world-class online, mobile and phone banking services, providing clients with seamless digital access to their accounts 24 hours a day. ADIB provides Retail, Corporate, Business, Private Banking and Wealth Management Solutions. The bank was established in 1997, and its shares are traded on the Abu Dhabi Securities Exchange (ADX).

ADIB has a strong presence in five strategic markets: Egypt, where it has 72 branches, the United Kingdom, Qatar and Iraq.

Named **World's Best Islamic Bank by The Financial Times** - The Banker publication, ADIB has a rich track record of innovation, including introducing the award-winning Ghina savings account, award-winning co-branded cards with Emirates airlines, Etihad and Etisalat and a wide range of financing products.

ADIB Investor relations Mobile application

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