

9M 2026 Financial Results

Earnings Presentation

Analysts & Investors Conference Call
Abu Dhabi, 28 October 2026

ADIB IR Website



IR App Download link:



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Key Highlights

9M 2026 Earnings Presentation

= Key highlights

Strong 9M'26 performance supported by broad-based financing growth and diversified income amid positive UAE economic momentum

6% YoY growth in net profit before tax to AED 6.4bn, driven by sustained business momentum, strong balance sheet expansion and customer acquisition across key segments.

Revenue grew 6% YoY to AED 9.7 billion, driven by strong funded income growth, with non-funded income maintaining a 37% contribution to the revenue mix and NPM remaining robust at 3.6%.

Customer acquisition remained strong, with 202,000 new customers joining since the beginning of 2026, reflecting the strength of the ADIB franchise, continued market share gains and customer confidence in our proposition.

Strong balance sheet expansion, with customer financing increasing by AED 33bn YTD and customer deposits growing by AED 30bn YTD driving total assets to AED 318bn.

Maintained robust fundamentals through disciplined underwriting and a resilient financing portfolio with the NPA ratio declining to 2% alongside strong liquidity and capital positions enabling the Bank to support continued growth.

Strong capital position, with CET1 at 12.4%, this will be further supported by the AED 1.75bn rights issue to increase capacity for continued growth and delivery of Vision 2035

9M'26 Net Income growth YoY

+6%

Before tax

+6%

After tax

Cost / Income ratio

29%

Cost of Risk

30bps

9M'26 ROE

28%

9M'26 ROA

2.6%

Financing growth YoY

+26%

Deposit growth YoY

+17%

= Outlook and Guidance

Strong execution, resilient fundamentals and a supportive UAE economic outlook underpin the upgraded FY 2026 guidance

= Management Guidance

= Gross financing growth

Customer financing momentum in both retail and corporate was strong in 9M 2026 driving assets to AED 318bn

9M 2026 Actual

FY 2026 Guidance

25% YoY ✓

20% to 22%

18% YTD

Upgraded from 18% to 20%

= Net Profit Margin

NPM remained resilient reflecting disciplined pricing and effective balance sheet management

3.6% —

3.5% to 3.6%

Revised from 3.7% to 3.8%

= Cost of Risk

CoR remaining in line with the Bank's risk appetite and reflecting disciplined underwriting, prudent risk management and a high-quality financing portfolio

0.30% ✓

0.40% to 0.50%

Revised from 0.40% to 0.60%

= Cost to Income Ratio

Maintained a healthy cost-to-income ratio through disciplined cost management and productivity gains, while continuing to invest in strategic growth initiatives

29% ✓

< 30%

= Return on Equity

Maintained an industry-leading ROE of 28%, supported by strong profitability, balance sheet growth and disciplined execution

28% ✓

> 25%

= Leveraging Our Unique Market Position to Deliver Strong Financial Performance

Unique Market Position



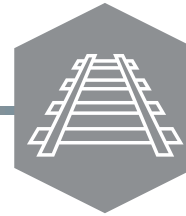
- ❖ **2.8 million**
Customers across the franchise
(including 1 million in Egypt)
- ❖ **17%**
UAE retail market share
- ❖ **780,000**
UAE national customers
~60% Market Share
- ❖ **64%**
of deposits from UAE nationals

Strong Capital & Funding Position



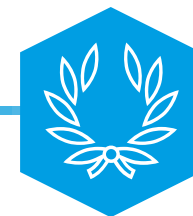
- ❖ **12.4% CET1 15.6% CAR**
Strong capital base supporting continued growth
- ❖ **91% of Liabilities**
from customers deposits
forming a stable funding base
- ❖ **89% *AFR 83% **FTD**
Strong and stable funding
& liquidity buffer
- ❖ **60%**
CASA Ratio (Retail CASA 90%)

Sustained business momentum



- ❖ **AED 6.4bn NPBT**
+6% YoY
- ❖ **AED 9.7bn revenues**
+6% YoY
- ❖ **AED 218bn in customer financing**
25% YoY 18% YTD
- ❖ **AED 259bn in deposits**
17%YoY 13% YTD

Sound Asset Quality



- ❖ **2% NPA Ratio**
At historically low levels
- ❖ **30bps Cost of Risk**
Reflecting disciplined underwriting
and portfolio resilience
- ❖ **114% Cash Coverage Ratio**
183% with collaterals
- ❖ **A2, A+ Credit Rating**
With a stable outlook

*AFR = Advances-to-Funds Ratio

**FTD = Financing-to-Deposits Ratio

= Vision 2035: Winning in the next phase of growth by building on our strengths

Key strategic and business updates

2030 Strategic Pillars



Revolutionize Customer Experience



Building the Bank for the future



Advancing Sustainability Initiatives

Key Strategic Updates



Building the Bank of the Future

- First UAE bank licensed as an Open Finance Provider under AlTareq
- Digital onboarding for Home Finance & Cards, reducing journeys from days to minutes
- Accelerating investment in AI and advanced technologies to enhance customer experience, productivity and operational efficiency



Revolutionizing Customer Experience

- Launched ADIB Arrive, a dedicated proposition supporting customers relocating to the UAE
- Expanded lifestyle propositions through strategic partnerships, including Marriott Bonvoy and Aldar
- Evolved the branch network with next-generation digital formats, combining self-service capabilities with personalised support



Advancing Sustainability

- AED 23.3bn sustainable finance mobilised and facilitated towards AED 60bn by 2030
- Landmark renewable energy and sustainable sukuk transactions across the UAE and region



Growing Wholesale Banking

- GRE financing increased by AED 16bn YoY, now representing 26% of total customer financing, while large corporate financing grew 14%
- Strong momentum across DCM, Cash Management and Trade Finance, supported by deeper client relationships and higher transaction volumes



New Growth Engines

- Expanded Wealth Management and ADIB Capital propositions, deepening customer relationships and diversifying revenue streams
- Continued expansion of Business Banking, supported by enhanced segmentation and specialized propositions for SMEs and emerging businesses
- 200,000 new customers added in 9M 2026, expanding the addressable base for future growth



Operating Resilience

- Maintained strong operational resilience and service continuity, supported by robust infrastructure and controls
- Strong liquidity and capital buffers, providing resilience and capacity to support continued growth



Digital Retail Growth

- Accelerating digital customer acquisition and engagement across the retail franchise
- Expanding digital origination and straight-through processing to deliver faster, simpler customer journeys

Financial Performance

9M 2026 Earnings Presentation

= Key financial metrics – 9M 2026

Record profitability in 9M 2026, driven by strong underlying business momentum and balance sheet growth

		9M 2025	9M 2026	9M 2026 vs 9M 2025	
				Amount	%
Profitability (AED mn)	Funded Income	5,530	6,112	582	11%
	Non- funded Income	3,618	3,601	-17	-0.5%
	Revenue	9,148	9,714	565	6%
	Expenses	-2,585	-2,831	-245	9%
	Margin	6,563	6,883	320	5%
	Cost of Credit	-511	-451	60	-12%
	Net Income before Tax	6,052	6,433	381	6%
	Tax	-736	-824	-88	12%
	Net Income after Tax	5,316	5,609	293	6%
Key Ratios	Cost to Income	28.3%	29.1%		0.9%
	Return on Equity	29.8%	27.5%		-2.3%
	NPA Coverage	89.3%	114.3%		25.0%
	NPA Ratio	3.3%	2.0%		-1.2%
Balance Sheet (AED bn)	Total Assets	269.7	317.6	47.9	18%
	Gross Financing Assets	175.2	218.5	43.2	25%
	Customer Deposits	221.7	258.7	37.1	17%
	Investments	34.8	35.7	1.0	3%

= Key financial metrics – 3Q 2026

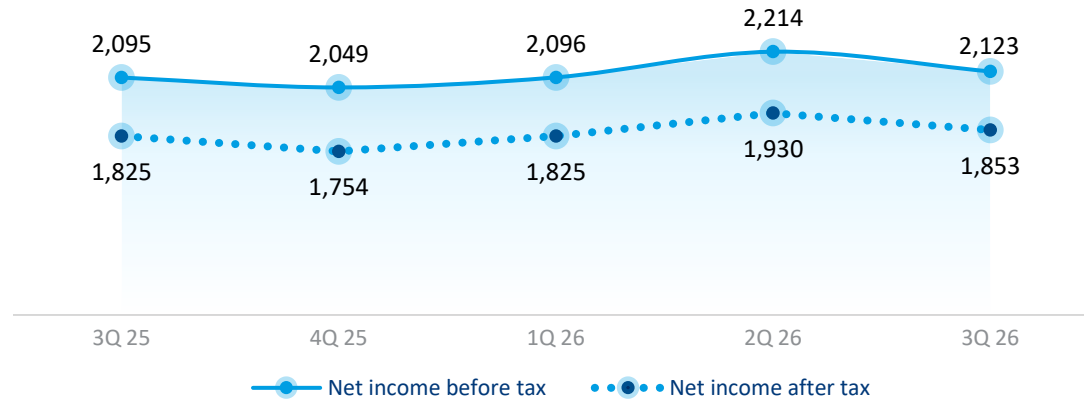
3Q 2026 net profit increased 2% YoY, supported by continued business momentum, strong customer activity and transaction volumes

	3Q 2025	3Q 2026	% YoY	2Q 2026	% QoQ
Profitability (AED mn)	Funded Income	2,017	5%	2,054	-2%
	Non- funded Income	1,206	-7%	1,234	-2%
	Revenue	3,223	0.3%	3,288	-2%
	Expenses	-950	4%	-931	2%
	Margin	2,273	-1%	2,356	-4%
	Cost of Credit	-150	-27%	-143	5%
	Net Income before Tax	2,123	1%	2,214	-4%
	Tax	-270	0.1%	-283	-5%
	Net Income after Tax	1,853	2%	1,930	-4%
Key Ratios	Cost to Income	29.5%	1.1%	28.3%	1.2%
	Return on Equity	26.1%	-3.7%	29.4%	-3.3%
	NPA Coverage	114.3%	25.0%	108.1%	6.2%
	NPA Ratio	2.0%	-1.2%	2.2%	-0.1%
	4Q 2025	3Q 2026	% YTD	2Q 2026	% QoQ
Balance Sheet (AED bn)	Total Assets	317.6	13%	303.9	5%
	Gross Financing Assets	218.5	18%	210.1	4%
	Customer Deposits	258.7	13%	245.7	5%
	Investments	35.7	13%	34.9	2%

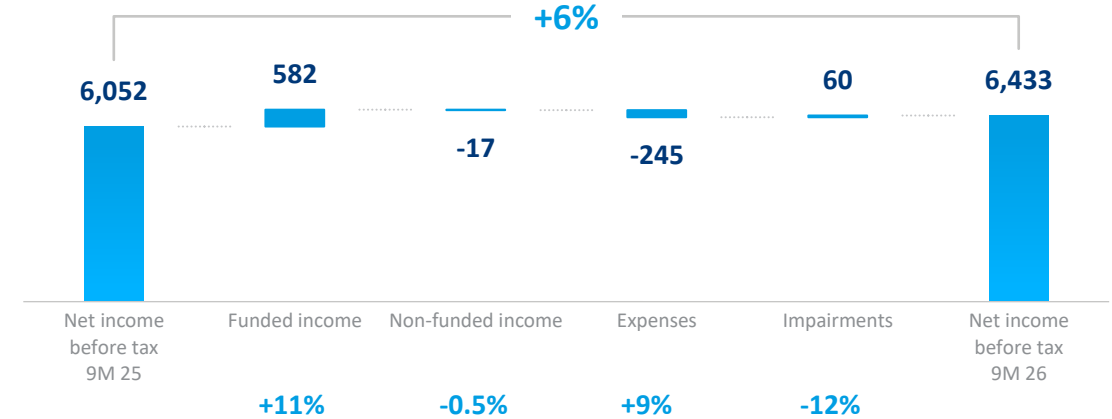
= Income Statement

Record profitability, underpinned by strong core business growth and improving asset quality

= Net Income (AEDmn)

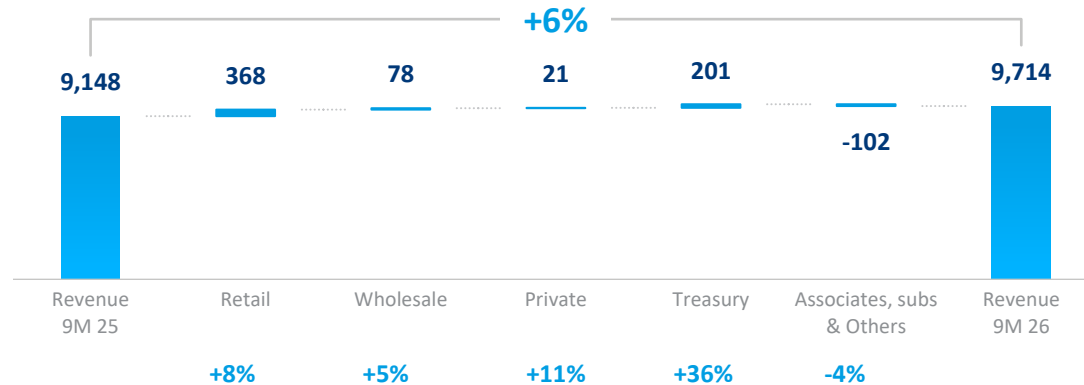


= Net Income before Tax Movement YoY (AEDmn)



=

Revenue Movement by Segment YoY (AEDmn)



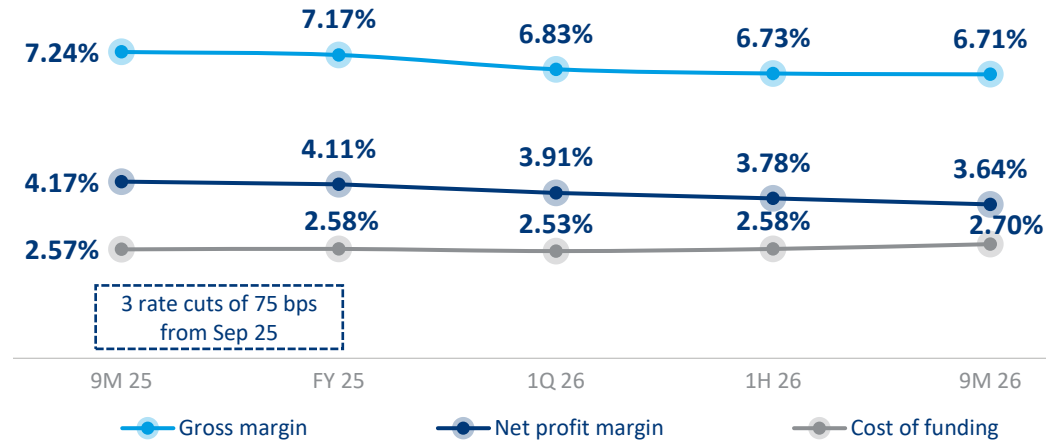
= Income Statement Highlights

- Resilient earnings performance in 3Q 2026, supported by continued underlying business momentum
- Broad-based business growth supported 6% YoY revenue growth
- +11% funded income growth driven by strong financing expansion
- Non-funded income contributed 37% of total revenue, reflecting a diversified earnings base
- ROE remained strong at 28 %, among the highest in the sector

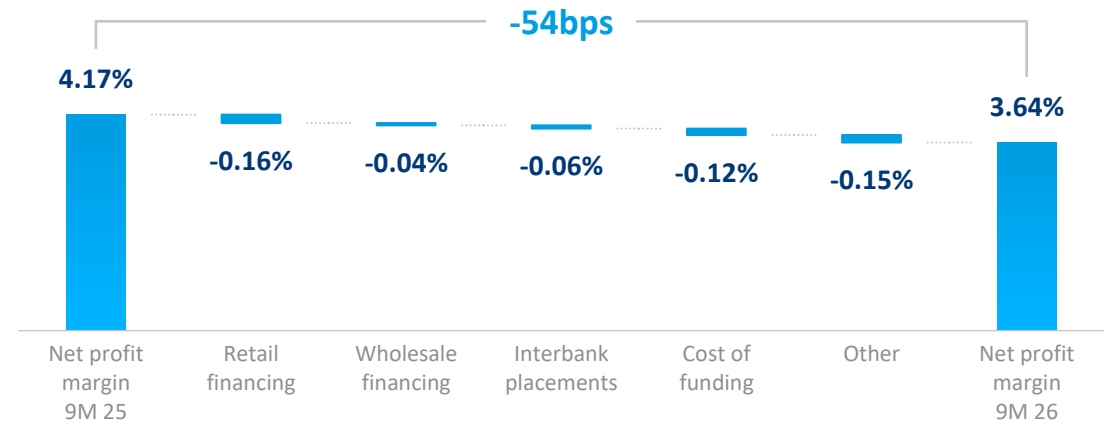
= Funded Income

Strong customer financing expansion drove 11% YoY growth in funded income, offsetting the impact of margin compression

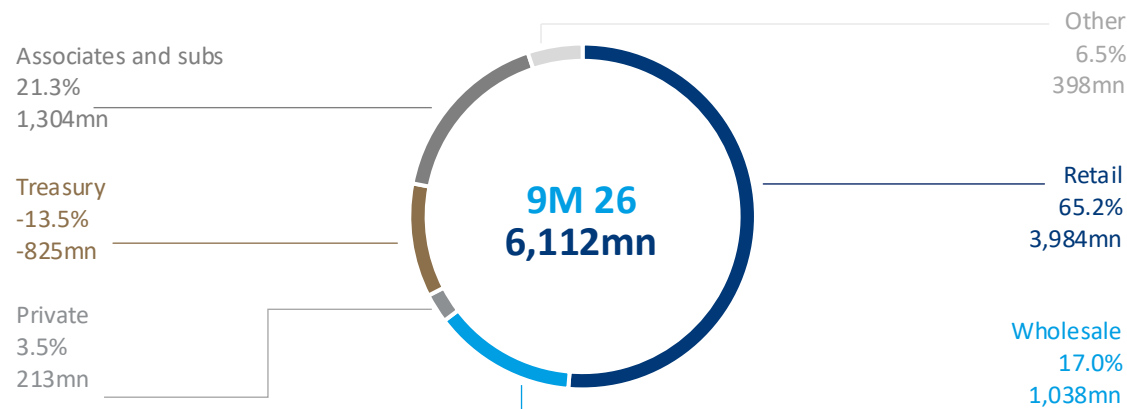
= Net Profit Margin (%)



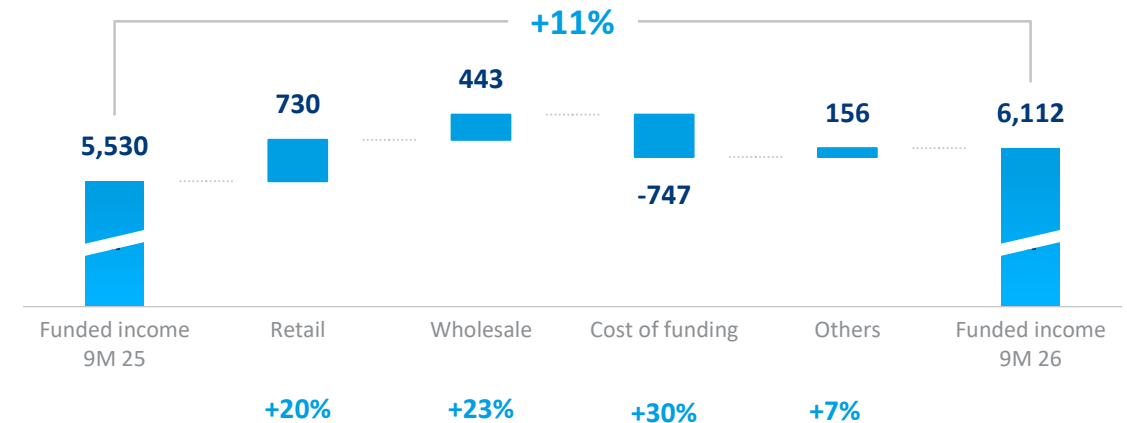
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



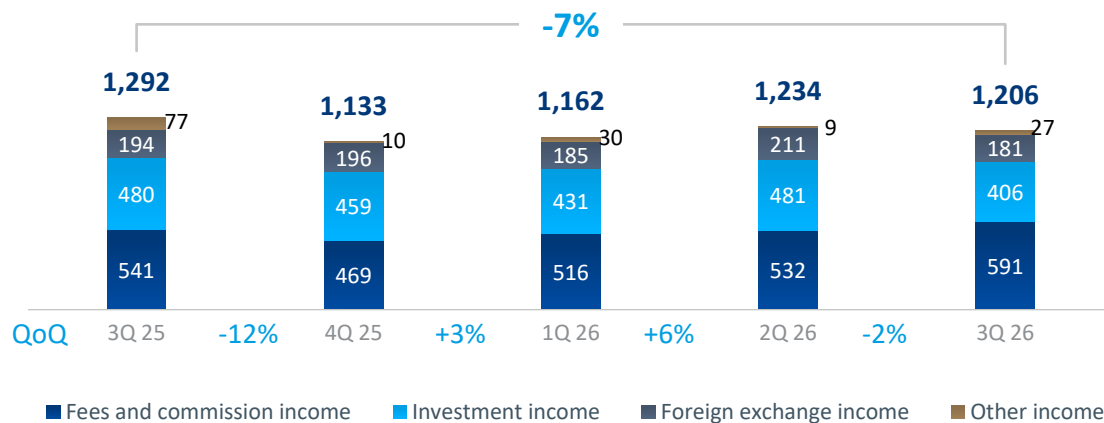
= Net Revenue from Funding Activities Movement YoY (AEDmn)



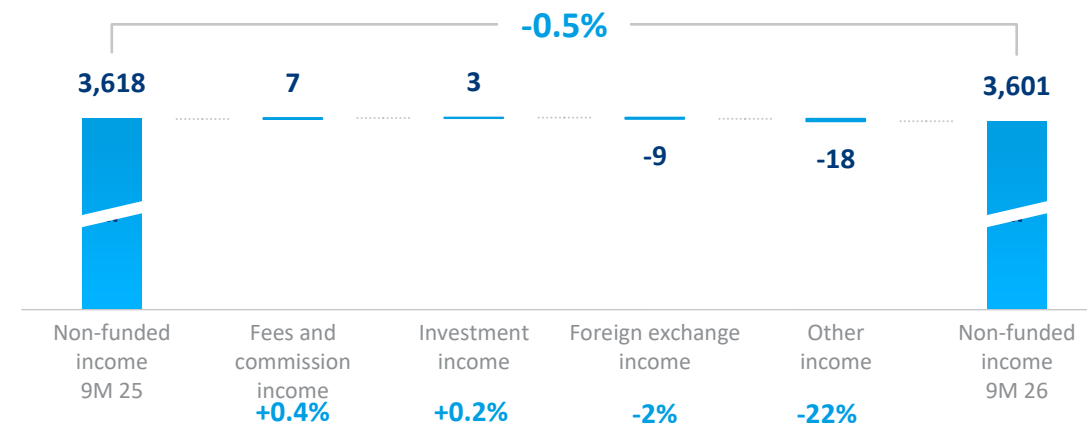
= Non-Funded Income

Non-funded income contributes 37% of total revenue, with 3Q 2026 fee and commission income up 9% YoY and 11% QoQ

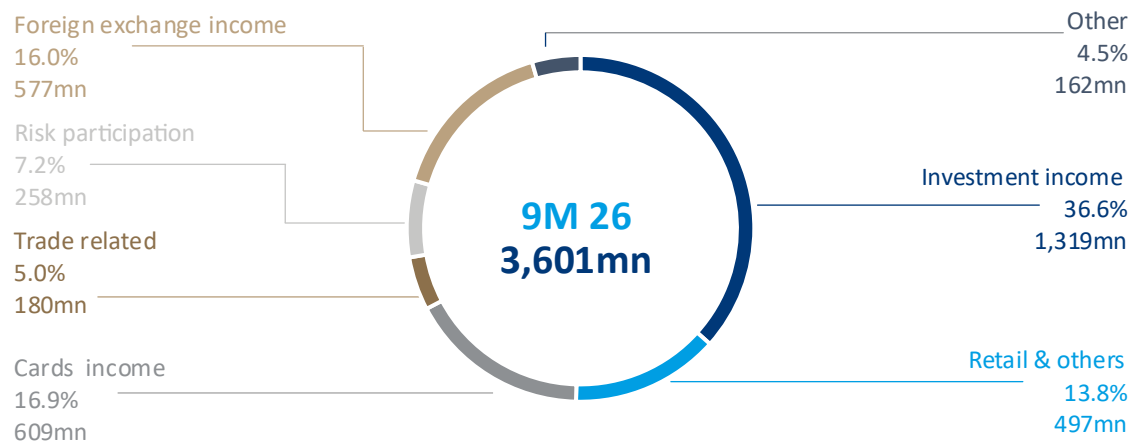
= Non-Funded Income (AEDmn)



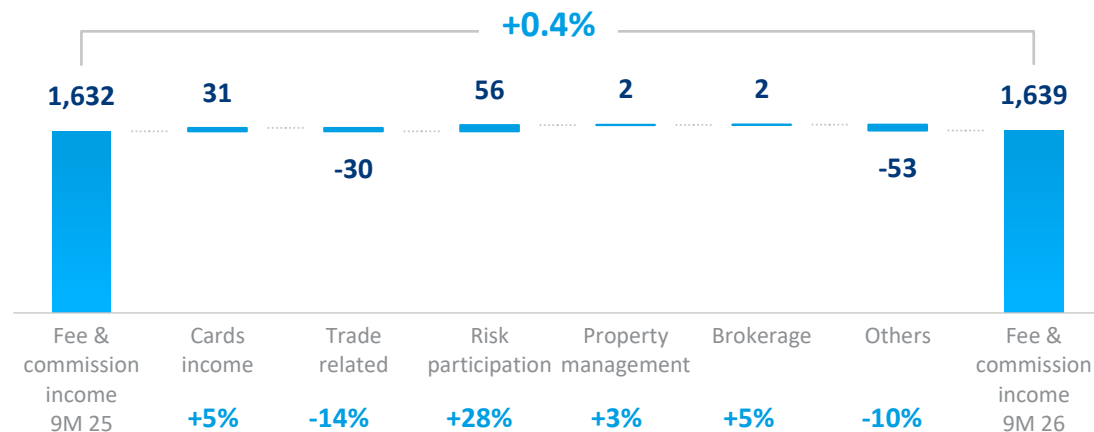
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



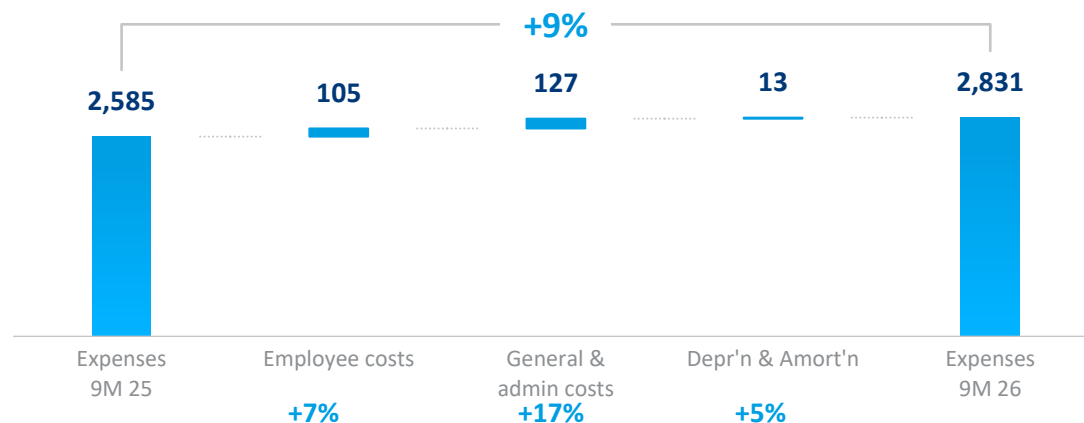
= Fee & Commission Income Movement YoY (AEDmn)



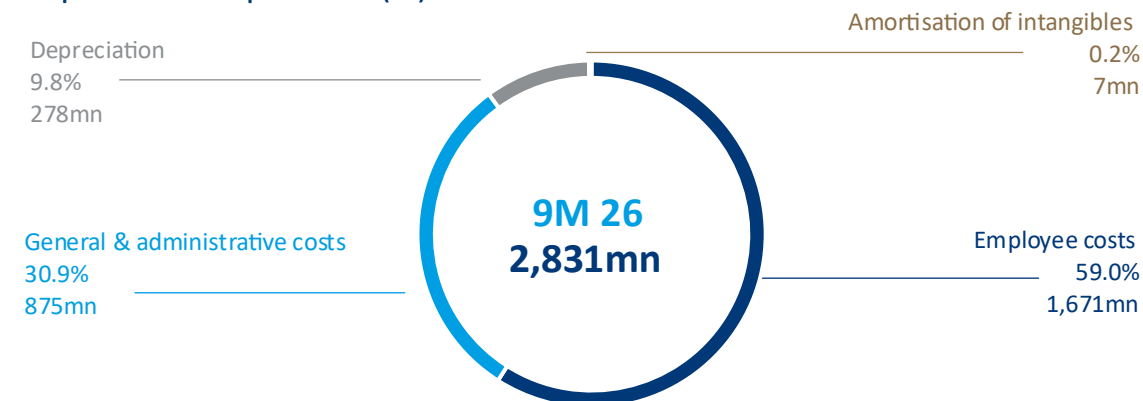
= Operating Expenses

Strategic investments continue to support business growth and transformation, with cost-to-income maintained below 30%

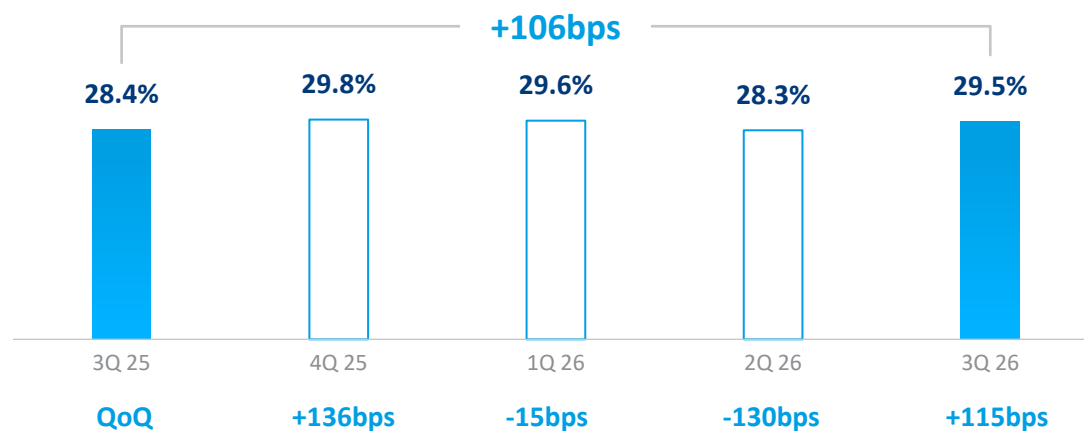
= Expenses Movement YoY (AEDmn)



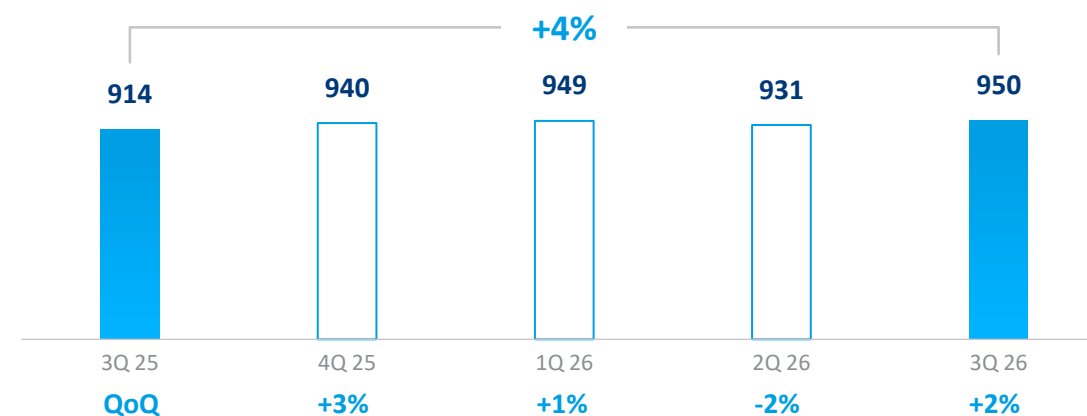
= Expenses Composition (%)



= Cost To Income Ratio (%)



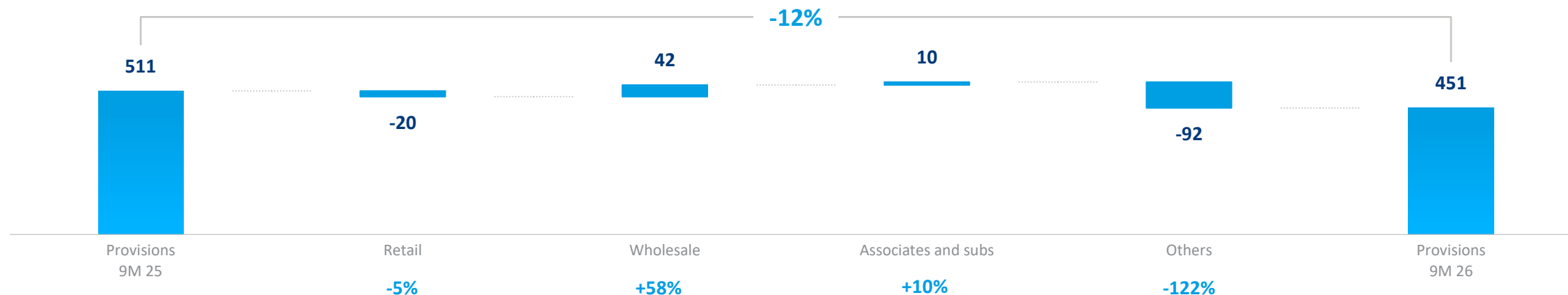
= Expenses (AEDmn)



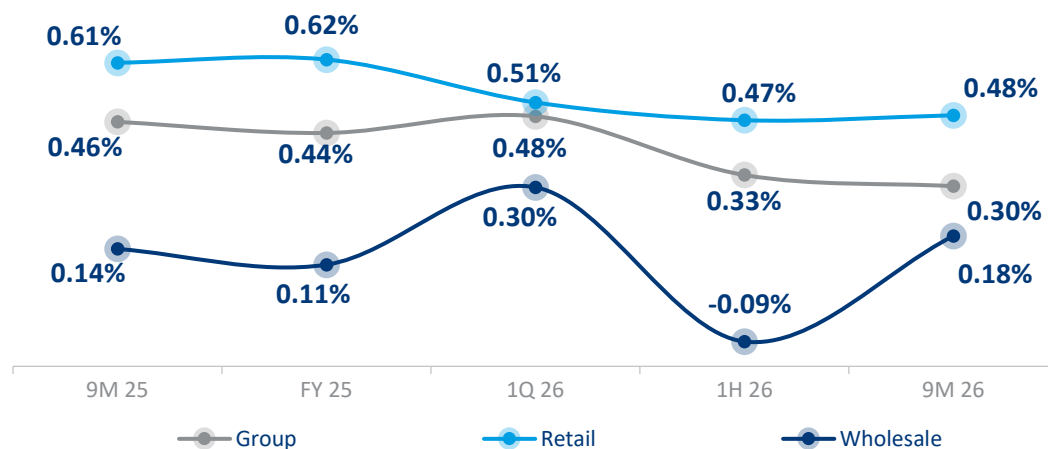
= Provisions

Asset quality continued to improve, reflecting disciplined underwriting standards and prudent risk management

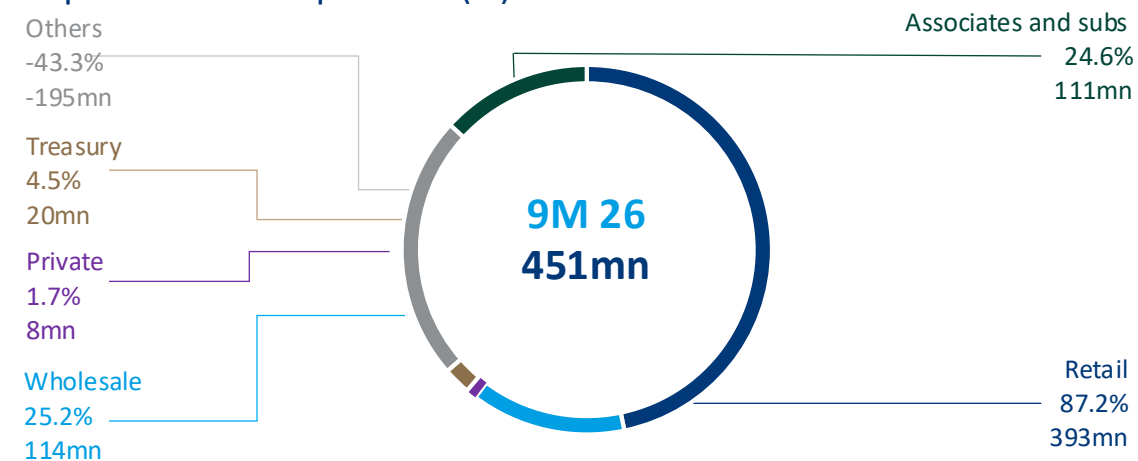
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



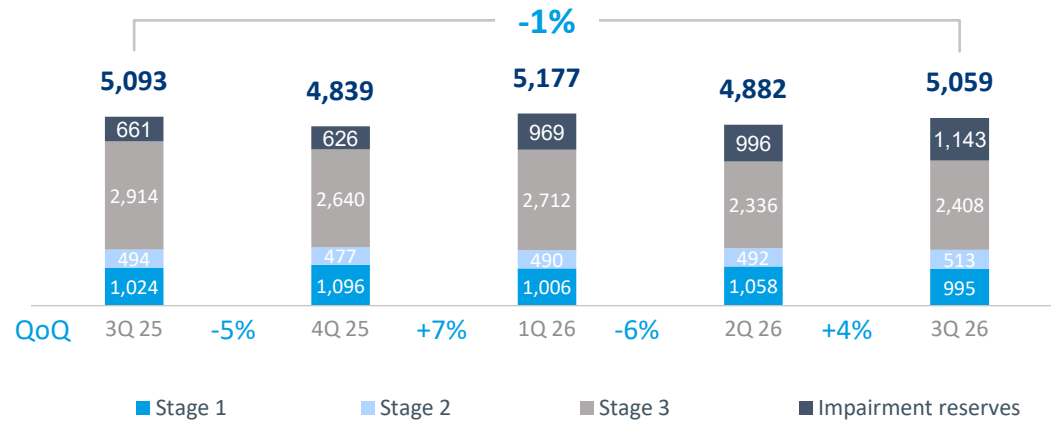
= Impairments Composition (%)



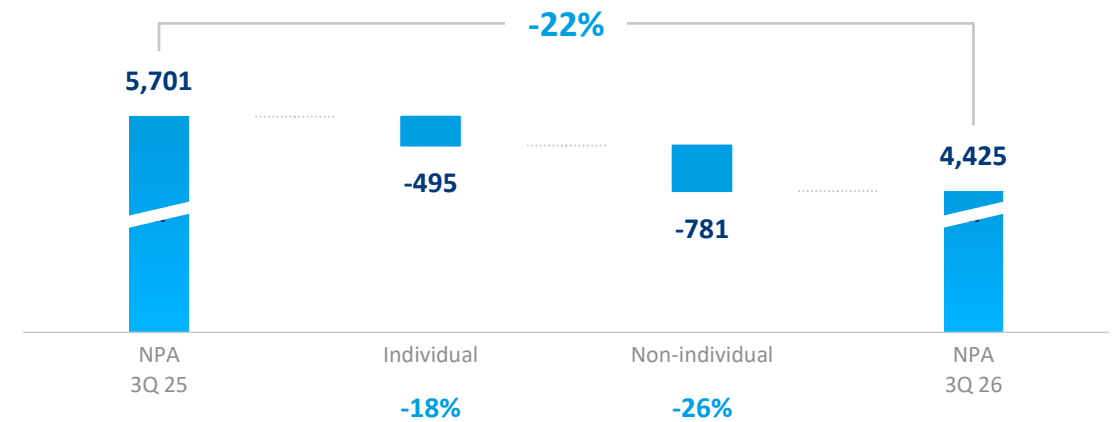
= Non-Performing Financing

Asset quality continued to strengthen with the NPA ratio reaching a record low 2% and coverage increasing to 114%

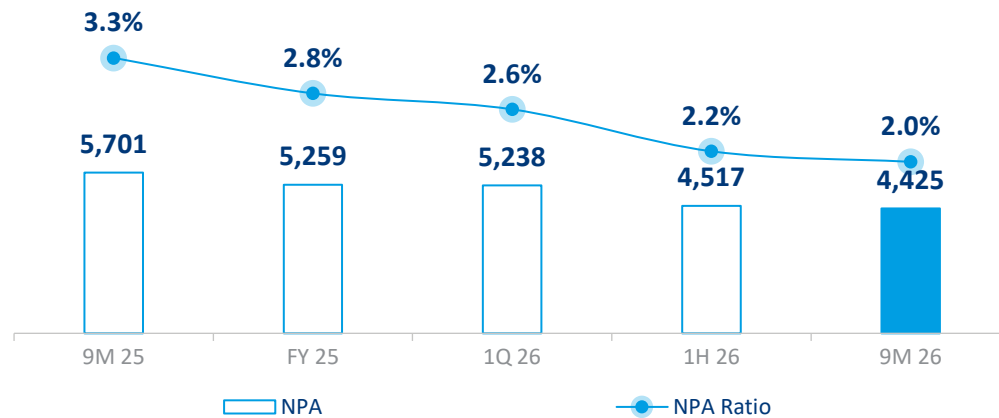
= Provisions & Impairment Reserves (AEDmn)



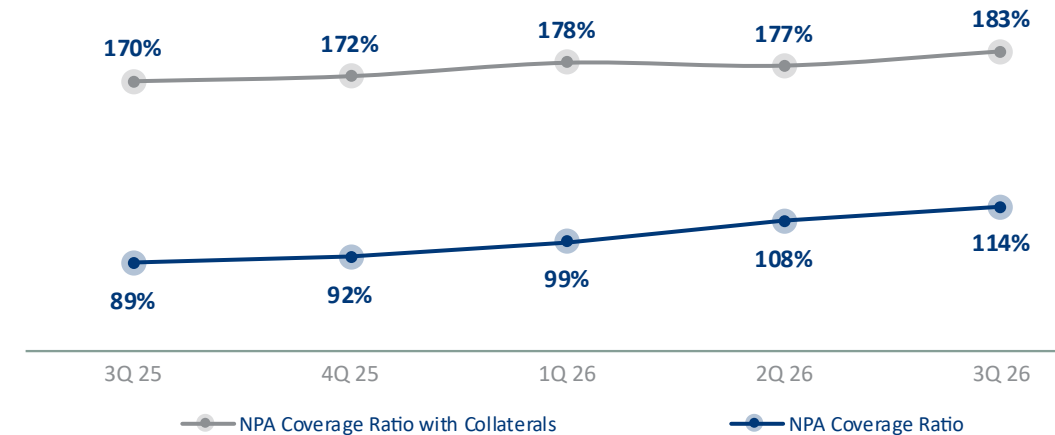
= NPA Movement YoY (AEDmn)



= NPA (AEDmn) and NPA Ratio(%)



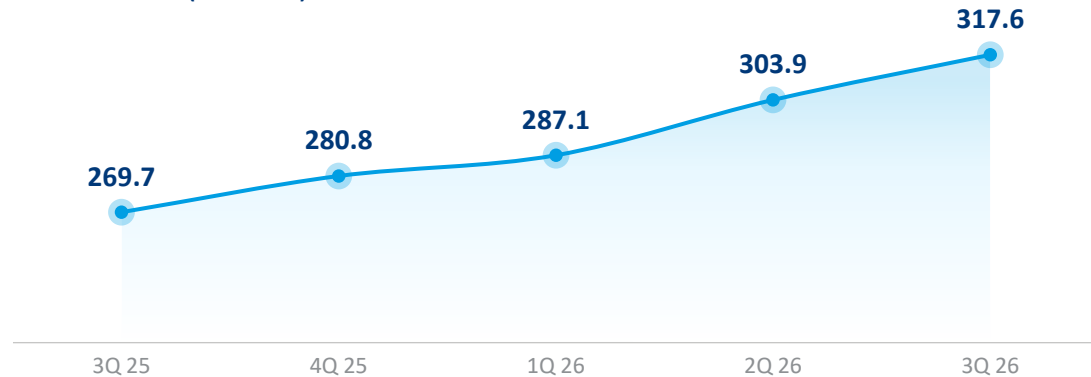
= NPA Coverage Ratio (%)



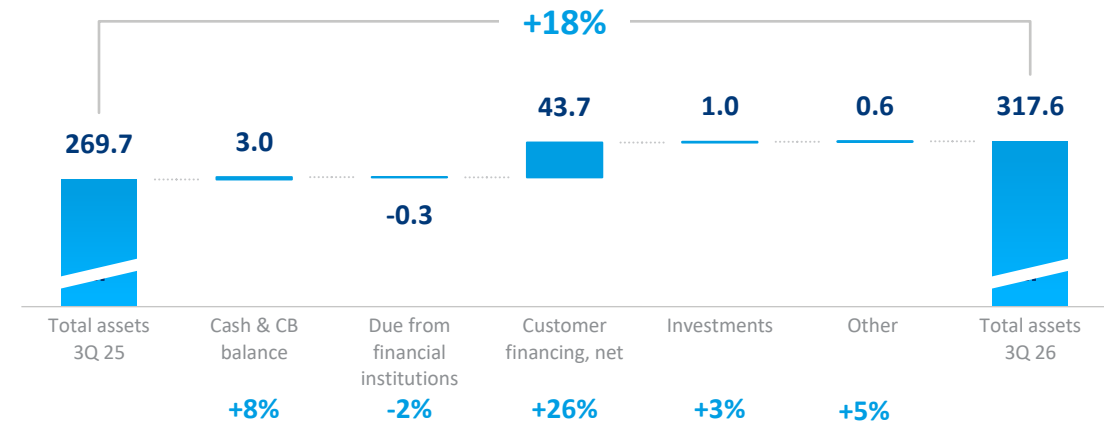
= Balance Sheet

Strong balance sheet growth, with total assets up AED 48bn YoY, driven by 26% growth in net customer financing and supported by a diversified funding base

= Total Assets (AEDbn)



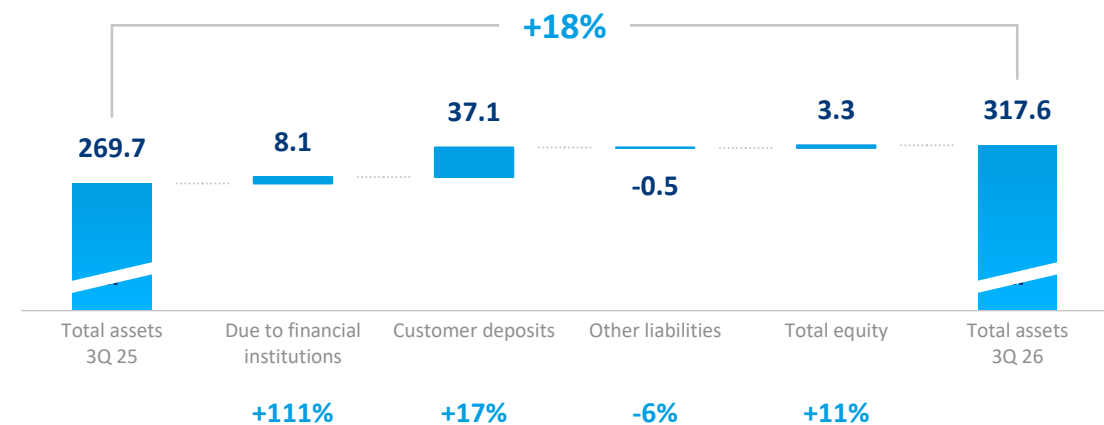
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

AED (mn)	3Q 2026	4Q 2025	Δ%	3Q 2025	Δ%
Customer financing, net	214,548	181,376	18%	170,801	26%
Investments	35,720	31,621	13%	34,759	3%
Total assets	317,642	280,753	13%	269,734	18%
Total Deposits	258,727	229,096	13%	221,668	17%
Total liabilities	283,843	248,384	14%	239,191	19%
Total equity	33,798	32,370	4%	30,543	11%

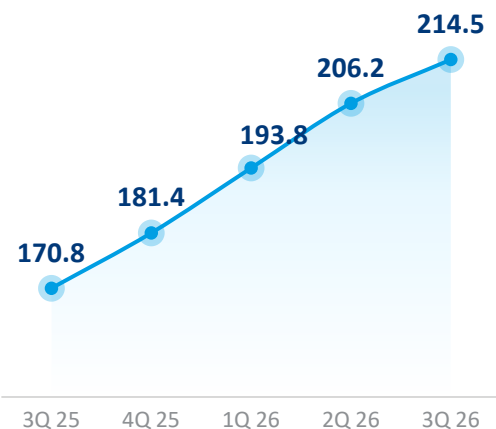
= Funding Movement YoY (AEDbn)



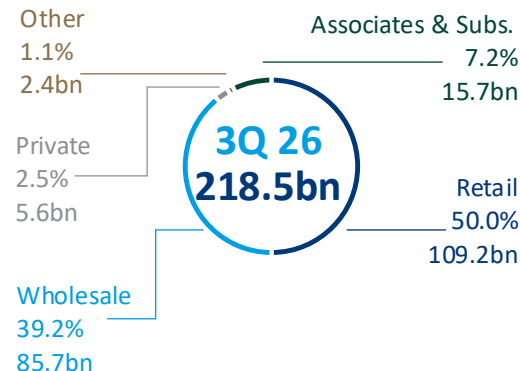
= Customer Financing

Strong and broad-based financing growth, with net customer financing increasing AED 44bn YoY across key customer segments

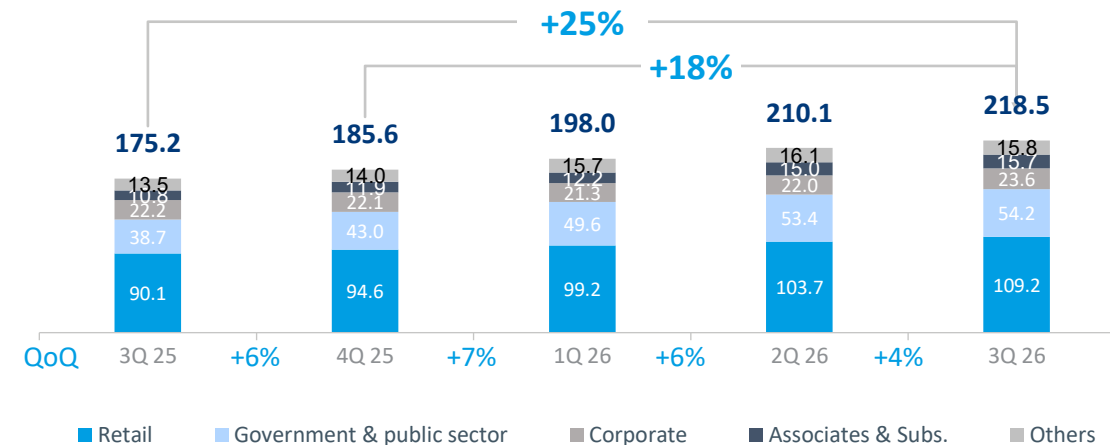
= Customer Financing, Net (AEDbn)



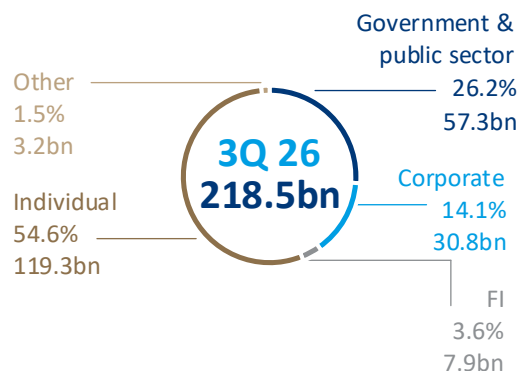
= Customer Financing, Gross by Segment (%)



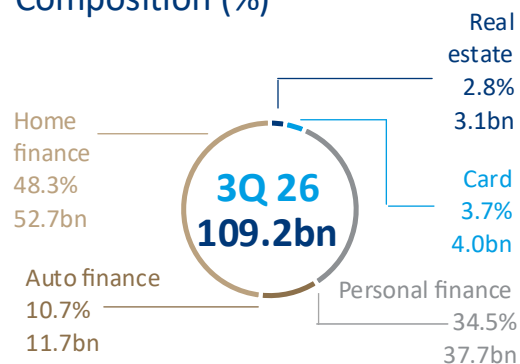
= Customer Financing, Gross (AEDbn)



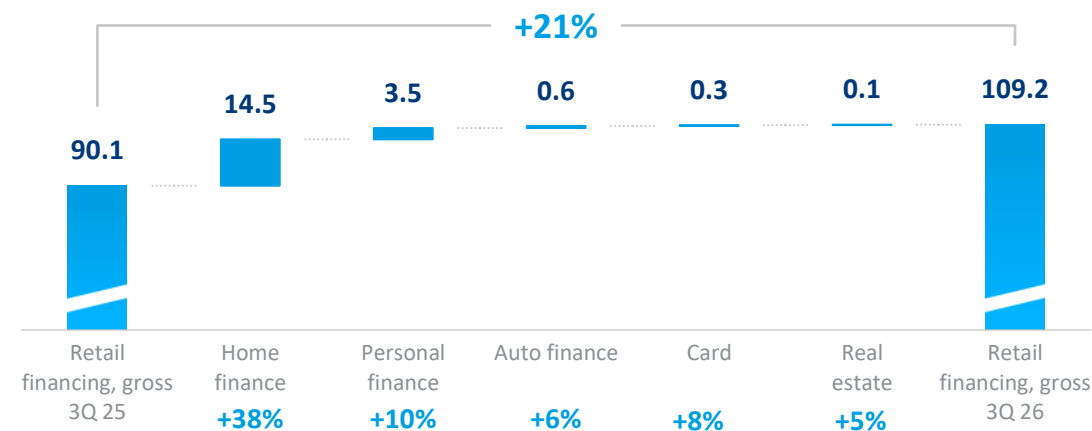
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



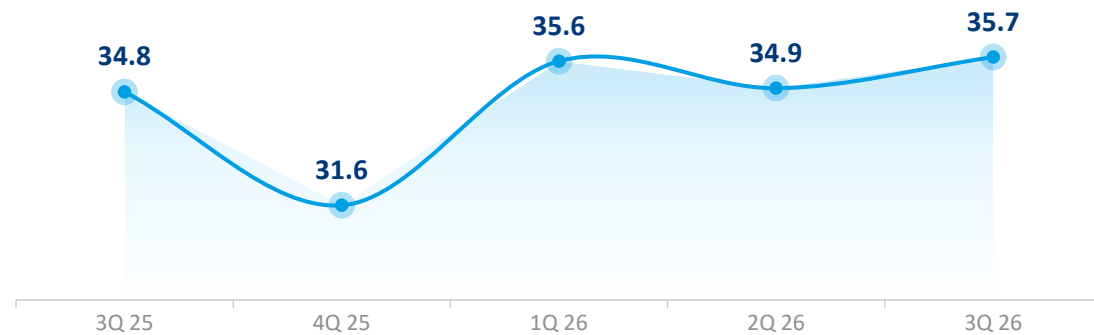
= Retail Financing, Gross Movement YoY (AEDbn)



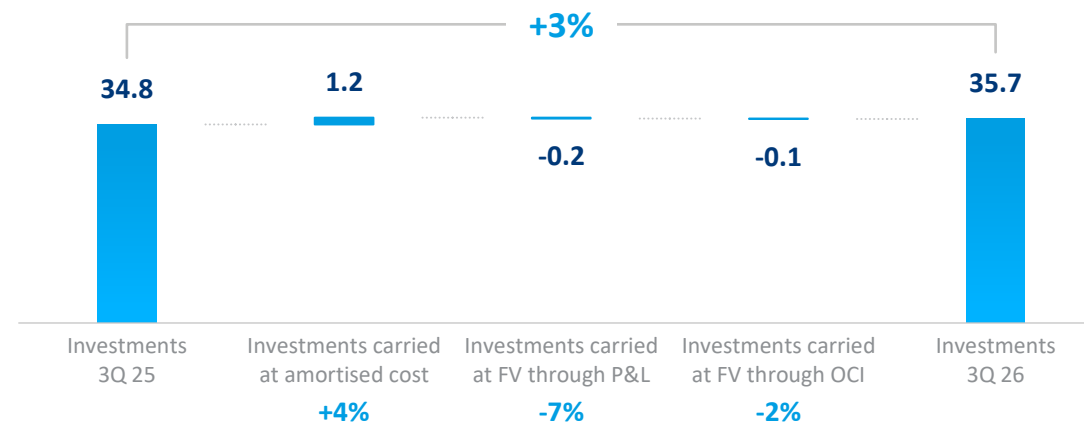
= Investments

Investment Portfolio grew 13% vs 4Q 2025 with 85% accounted for at amortized cost

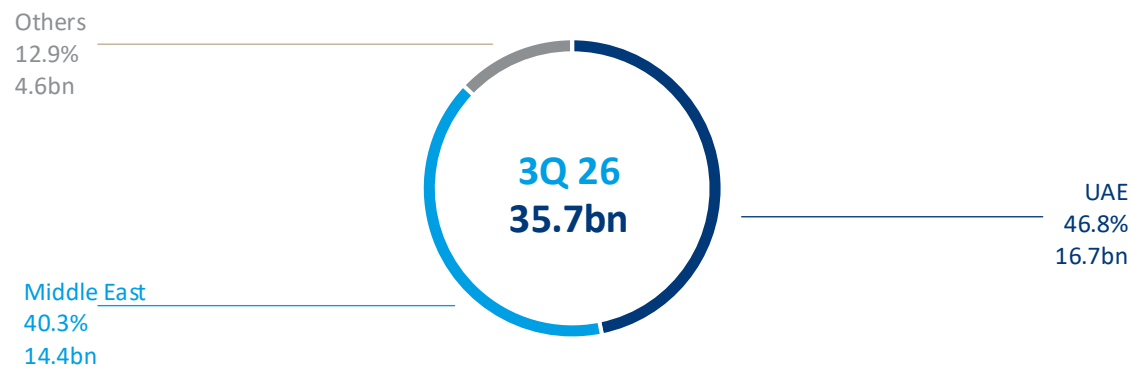
= Investments (AEDbn)



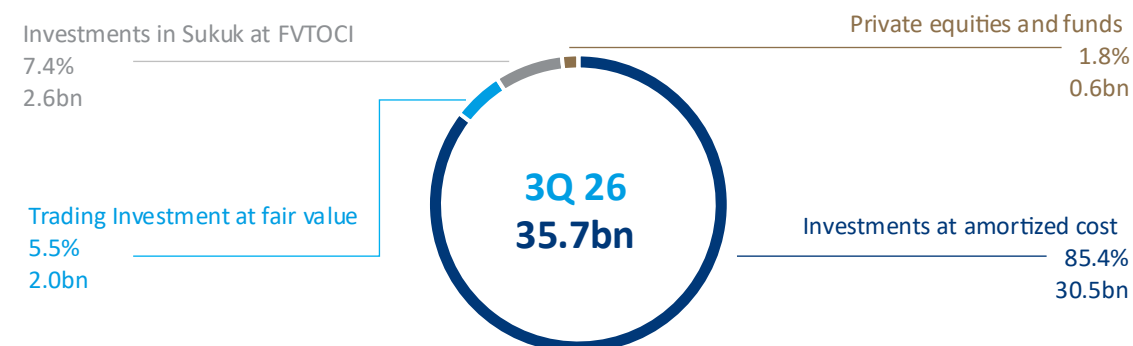
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



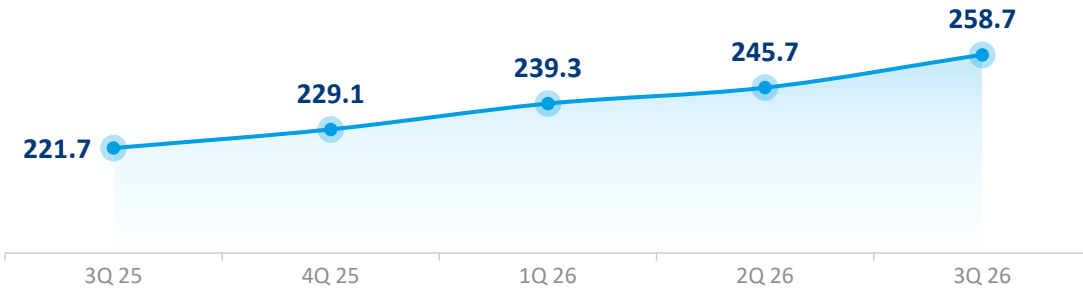
= Investments by Type (%)



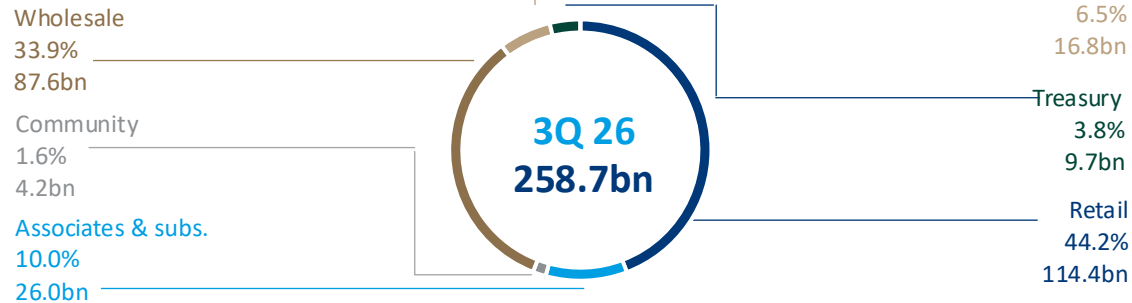
= Customer Deposits

Strong deposit growth of AED 30bn YTD, maintaining a healthy funding mix with CASA representing 60% of total deposits

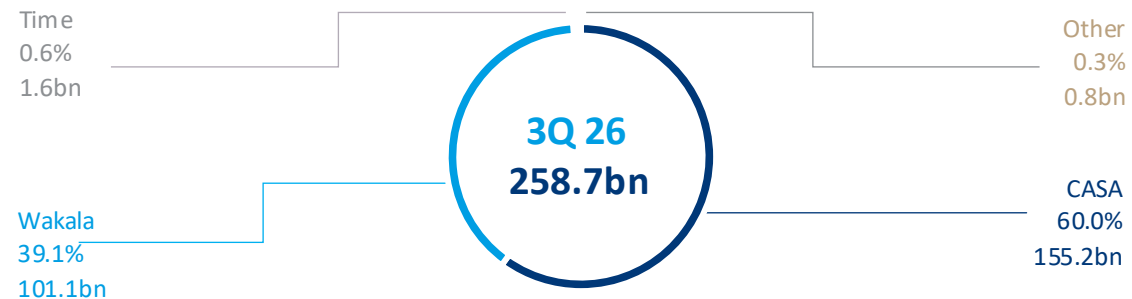
= Total Deposits (AEDbn)



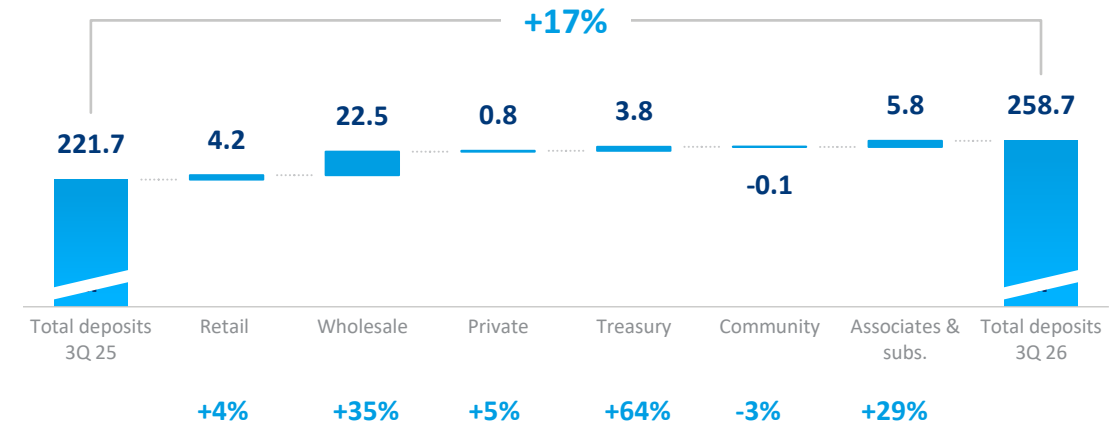
= Total Deposits by Segment (%)



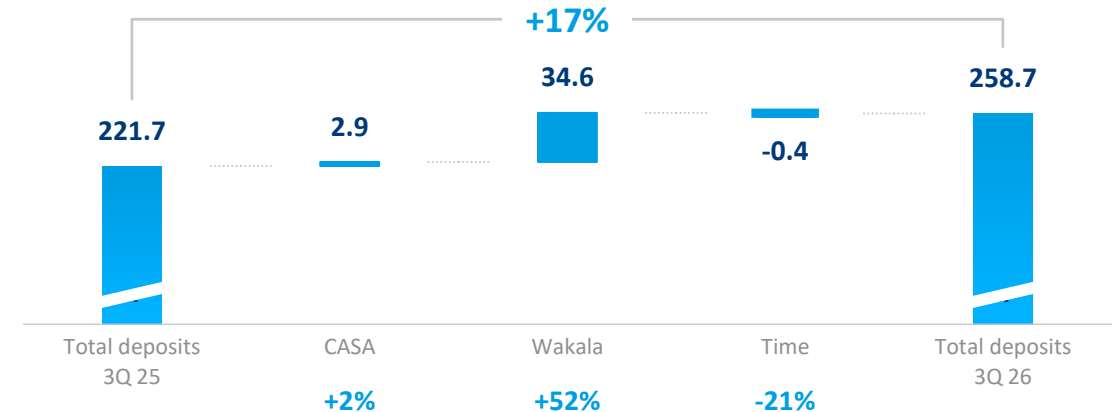
= Total Deposits by Type (%)



= Total Deposits Movement YoY (AEDbn)



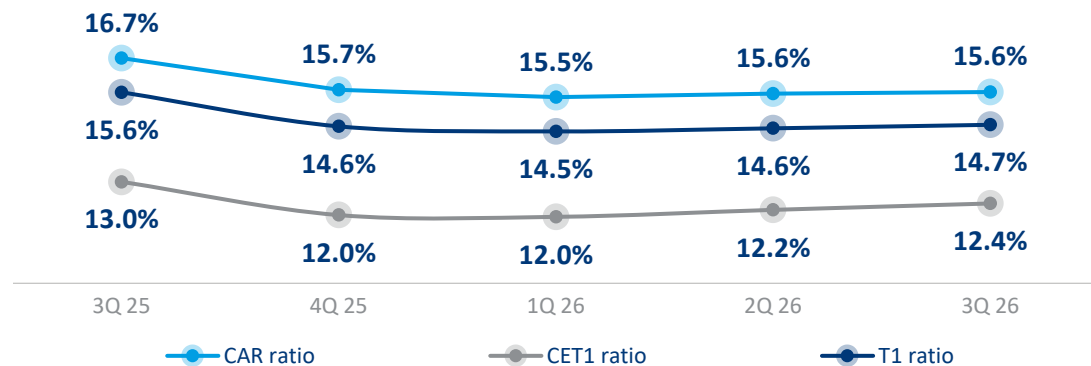
= Total Deposits Movement by Type YoY (AEDbn)



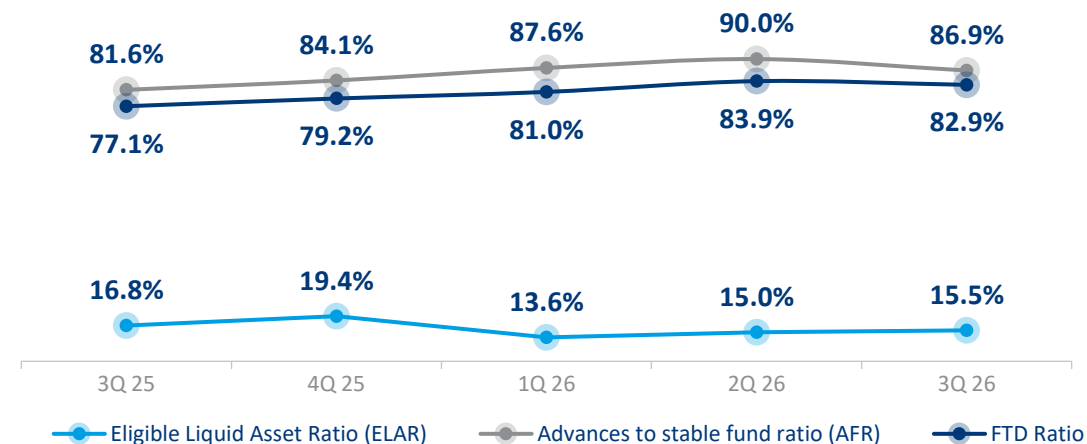
= Capital and Liquidity

Strong capital and liquidity position maintained alongside significant balance sheet growth, with additional capital supporting future growth capacity

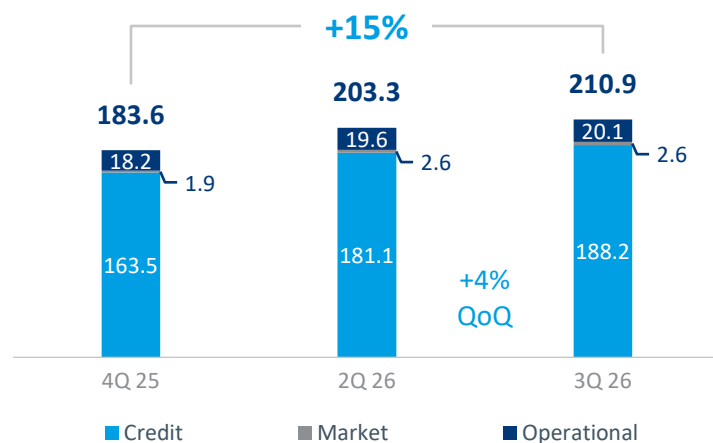
= Capitalization Ratios (%)



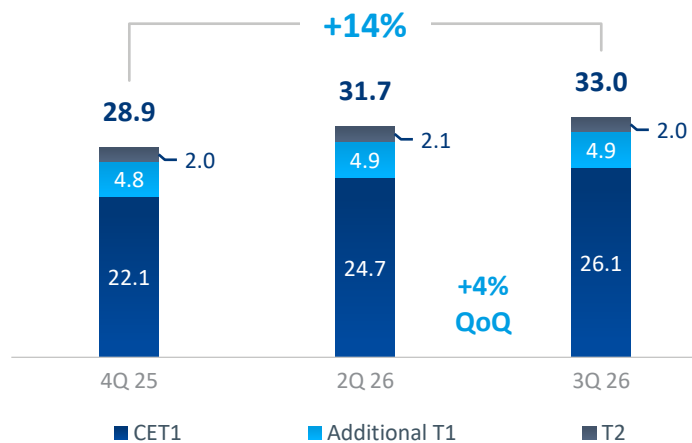
= Liquidity Ratios (%)



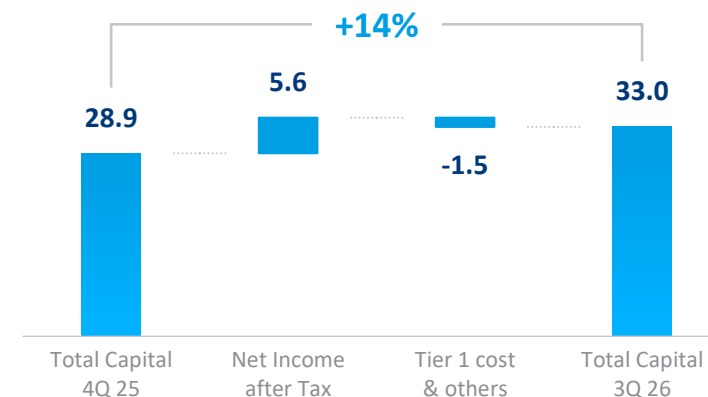
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



Questions & Answers

9M 2026 Earnings Presentation

Appendix

9M 2026 Earnings Presentation

= Ratings and Accolades

ADIB's recognition for excellence in Islamic banking

= Credit Ratings

MOODY'S
A2
Stable Outlook

= ADIB's MSCI ESG Rating



= Recent Accolades



#1

Middle East Bank
for consumers

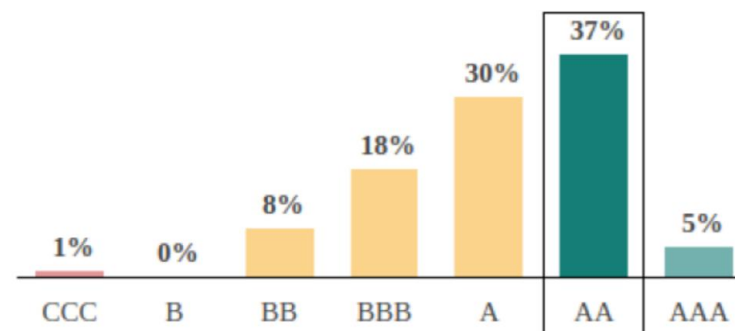


#1

Middle East's
leader for Digital
Solutions

= MSCI Rating Distribution

FitchRatings
A+
Stable Outlook



#1

UAE's Financial
Institution



#1

Islamic Financial
institution for ESG
globally

Contacts

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= Additional Information

Please contact the Investor Relations team for additional information or download ADIB's IR App

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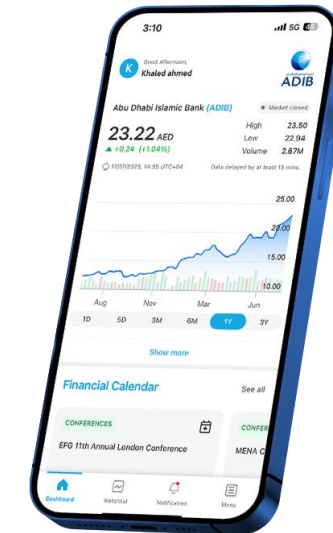
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