

1Q 2026 Financial Results

Earnings Presentation

Analysts & Investors Conference Call
Abu Dhabi, 30 April 2026

ADIB IR Website



IR App Download link:



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Key Highlights

1Q 2026 Earnings Presentation

= Key highlights

ADIB sustained strong momentum on the back of strong financing growth, solid top-line performance and resilient UAE economy

Solid performance in Q1 with 8% YoY growth in net income before tax to reach AED 2.1bn, driven by a strong balance sheet growth, sustained business momentum and customer acquisition across key segments.

Revenue increased 12% YoY to reach AED 3.2bn driven by consistent underlying customer activity.

Cost-to-income ratio maintained within guidance, reflecting planned investments and disciplined cost execution.

Customer acquisition gained further momentum, with 66,000 new customers joining since the beginning of 2026, reflecting business-as-usual execution, confidence in the UAE operating environment, and underscoring expanding market share and the strength of the ADIB franchise.

Delivered strong balance-sheet growth, reflecting the strength of ADIB's franchise, with total assets reaching AED 287bn, driven by AED 44bn YoY growth in customer financing, efficiently funded by AED 39bn YoY deposit growth and a significant CASA inflow of AED 15bn.

Maintained robust fundamentals through high-quality assets, reflected in an improvement in the NPA ratio to 2.6%, alongside a strong liquidity profile and capital position supporting the Bank's ability to navigate an evolving operating environment.

1Q'26 Net Income growth YoY

+8%

Before tax

+7%

After tax

Cost / Income ratio

29.6%

Cost of Risk

48bps

1Q'26 ROE

27.1%

1Q'26 ROA

2.75%

Financing growth
YoY






+29%

Deposit growth
YoY

+20%

= Outlook and Guidance

Full-year and medium-term guidance reiterated, reflecting disciplined execution and confidence in the UAE fundamentals

= Management Guidance	1Q 2026 Actual	FY 2026 Guidance
<p>= Gross financing growth Customer financing momentum in both retail and corporate was strong in 1Q 2026 which underlines the strength of our franchise</p>	<p>28% YoY  7% YTD</p>	<p>12% to 14%</p>
<p>= Net Profit Margin NPM remained resilient on higher business volumes, and an optimized cost of funds</p>	<p>3.9% </p>	<p>3.8% to 4%</p>
<p>= Cost of Risk CoR remains well within guidance at healthy level due to better asset quality and effective risk management supported by continuous build-up of provisioning</p>	<p>0.48% </p>	<p>0.40% to 0.60%</p>
<p>= Cost to Income Ratio Cost to income ratio within guidance</p>	<p>29.6% </p>	<p>< 30%</p>
<p>= Return on Equity Solid expected profit growth and focus on capital-efficient income growth expected to drive continued superior returns</p>	<p>27.1% </p>	<p>> 25%</p>

= Leveraging Our Unique Market Position to Deliver Strong Financial Performance

Unique Market Position



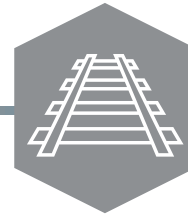
- ❖ **2.3 million**
Customers across the franchise
- ❖ **17%**
UAE retail market share
- ❖ **770,000**
UAE national customers
(+60% Market Share)
- ❖ **64%**
of deposits from UAE nationals

Robust Capital & Liquidity Position



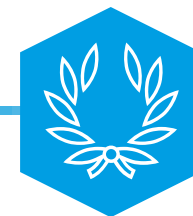
- ❖ **12% CET1** **15.5% CAR**
Above regulatory requirements
- ❖ **93% of Liabilities**
from customers deposits
forming a stable funding base
- ❖ **87.6% AFR** **81% FTD**
Strong and stable funding
& liquidity buffer
- ❖ **67%**
CASA Ratio

Sustained business momentum



- ❖ **AED 2.1bn NPBT**
+8% YoY +2.3% QoQ
- ❖ **AED 3.2bn revenues**
+12% YoY +2% QoQ
- ❖ **AED 198bn in customer financing**
28% YoY 7% YTD
- ❖ **AED 239bn in deposits**
20%YoY 4% YTD
CASA growth 11% YoY

Sound Asset Quality



- ❖ **2.6% NPA Ratio**
At historically low levels
- ❖ **48bps Cost of Risk**
Reflects strong underwriting
standards
- ❖ **99% Cash Coverage Ratio**
178% with collaterals
- ❖ **A2, A+ Credit Rating**
With a stable outlook

= 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 Open Finance Provider (AlTareq)
- Digital onboarding for Home Finance & Cards: days to minutes



Revolutionizing Customer Experience

- New universal branch at Dubai Hills Mall
- UAE's first Shariah-compliant SHARE Covered Cards with MAF



Advancing Sustainability

- AED 20.3bn sustainable finance mobilised (toward AED 60bn by 2030)
- Led landmark renewable energy & sustainable sukuk deals



Growing Wholesale Banking

- GRE financing up AED 17bn YoY now 26% of total customer financing
- Large corporate financing grew 17% YoY



New Growth Engines

- Wealth Management revenues +27% YoY
- Launched Healthcare & Digital Infrastructure Funds



Operating Resilience

- Sanadna programme supporting businesses & frontline providers
- Liquidity & capital well above regulatory requirements; zero service disruption



Digital Retail Growth

- 79% of new customers acquired digitally
- 61% of personal finance originated through digital channels

Financial Performance

1Q 2026 Earnings Presentation

= Key financial metrics – 1Q 2026

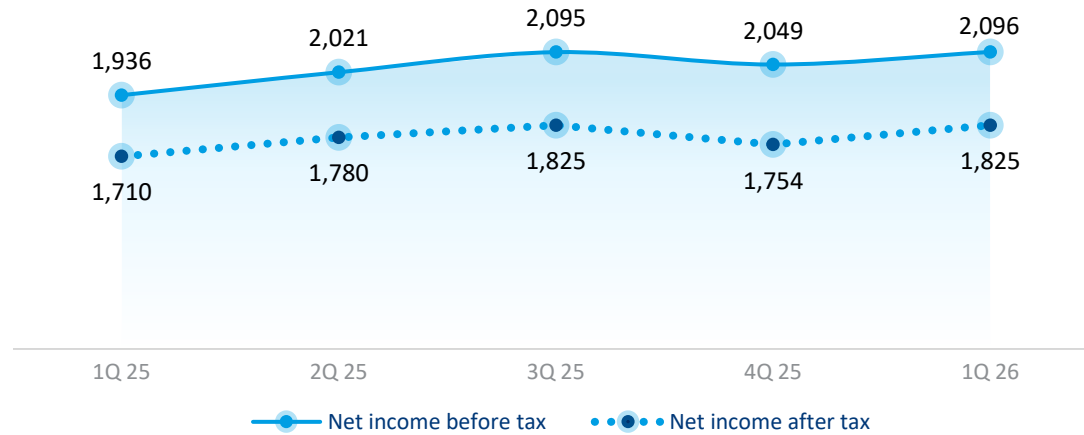
ADIB Continued strong performance, supported by robust underlying business activity

	1Q 2025 Actual	1Q 2026 Actual	Change Δ% YoY	4Q 2025 Actual	Change Δ% QoQ
Profitability (AED mn)					
Funded Income	1,752	2,041	+17%	2,023	+1%
Non- funded Income	1,120	1,162	+4%	1,133	+3%
Revenue	2,871	3,203	+12%	3,156	+2%
Expenses	-830	-949	+14%	-940	+1%
Margin	2,042	2,254	+10%	2,215	+2%
Cost of Credit	-106	-158	+50%	-167	-5%
Net Income before Tax	1,936	2,096	+8%	2,049	+2%
Tax	-226	-271	+20%	-295	-8%
Net Income after Tax	1,710	1,825	+7%	1,754	+4%
Balance Sheet (AED bn)					
Total Assets	243.5	287.1	+18%	280.8	+2%
Gross Financing Assets	154.5	198.0	+28%	185.6	+7%
Customer Deposits	200.1	239.3	+20%	229.1	+4%
Investments	32.2	35.6	+11%	31.6	+13%
Key Ratios					
Cost to Income	28.9%	29.6%	+0.7%	29.8%	-0.2%
Return on Equity	28.8%	27.1%	-1.7%	26.5%	+0.6%
NPA Coverage	82.8%	98.8%	+16.0%	92.0%	+6.8%
NPA	5,753	5,238	-9.0%	5,259	-0.4%

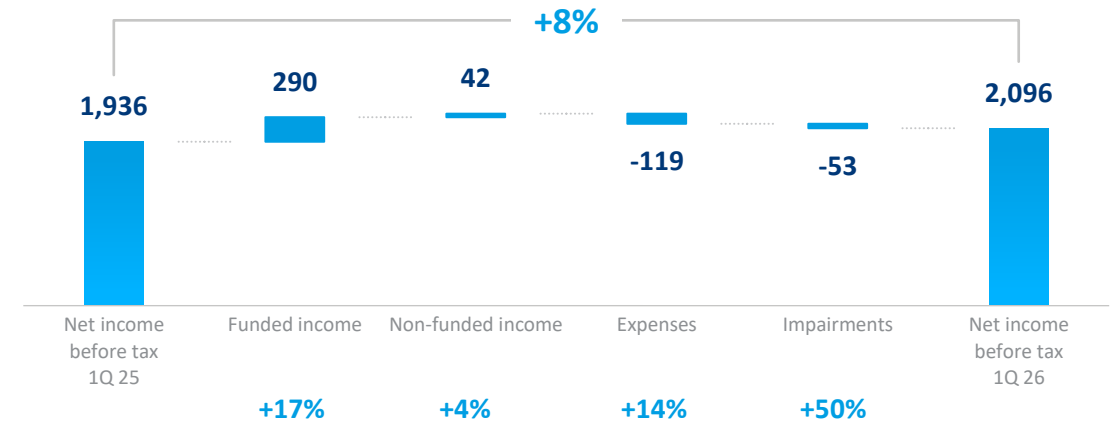
= Income Statement

Highest quarterly performance in our history

= Net Income (AEDmn)



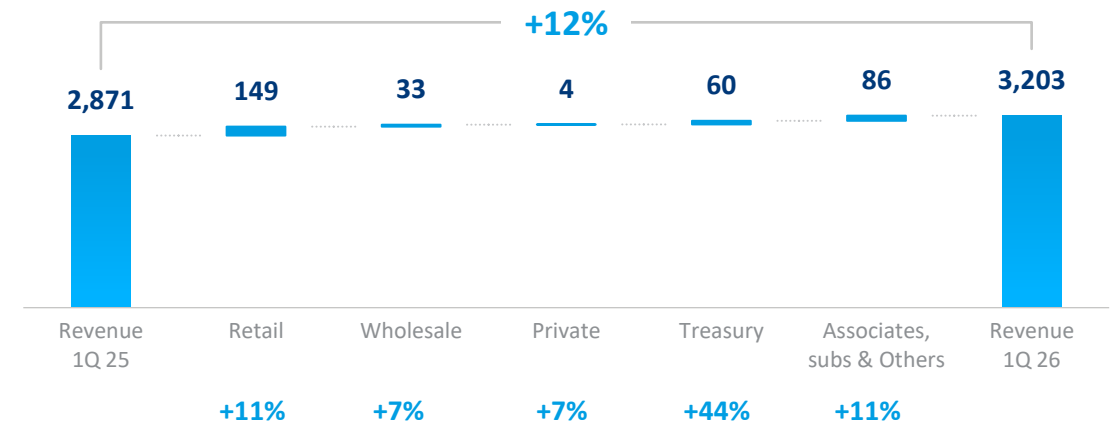
= Net Income before Tax Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	1Q 2026	1Q 2025	Δ%	4Q 2025	Δ%
Funded income	2,041	1,752	+17%	2,023	+1%
Non-funded income	1,162	1,120	+4%	1,133	+3%
Revenues	3,203	2,871	+12%	3,156	+2%
Operating expenses	(949)	(830)	+14%	(940)	+1%
Provision for impairment	(158)	(106)	+50%	(167)	-5%
Net Income before Tax	2,096	1,936	+8%	2,049	+2%
Net Income after Tax	1,825	1,710	+7%	1,754	+4%

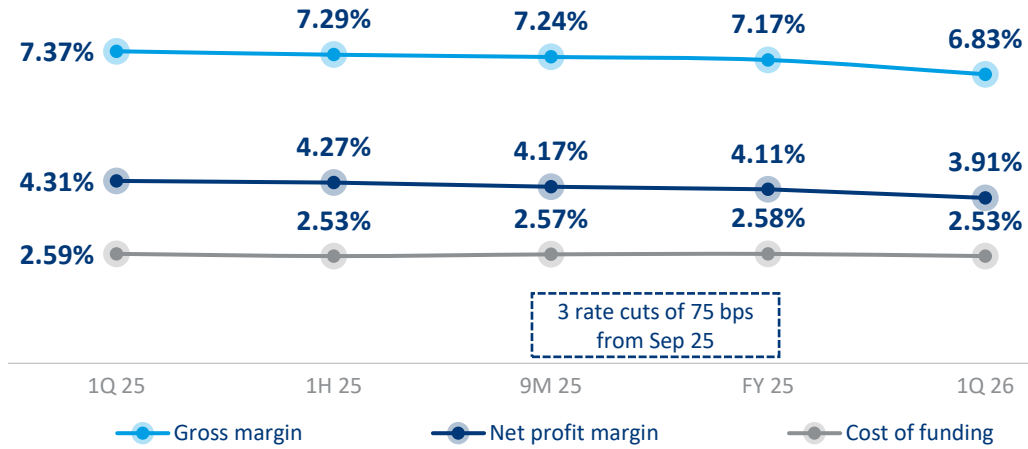
= Revenue Movement by Segment YoY (AEDmn)



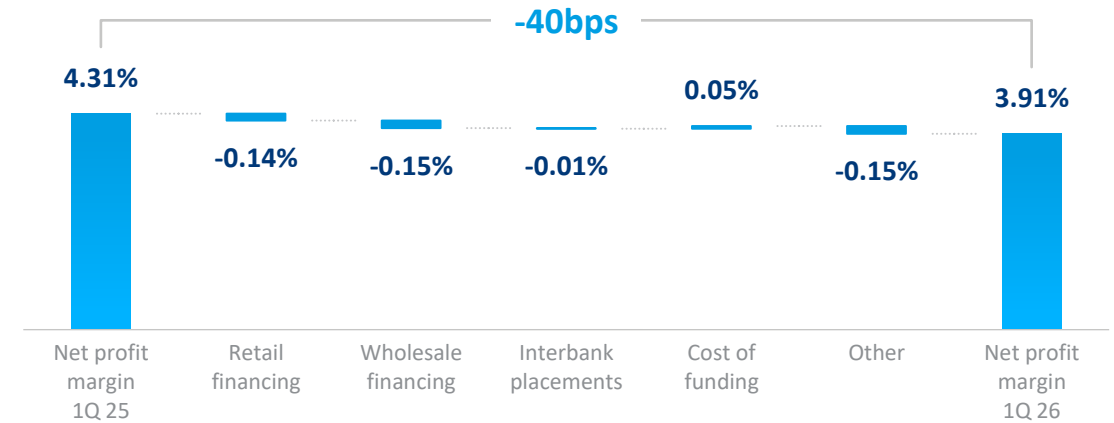
= Funded Income

17% increase in funded income despite rate cuts, supported by resilient margins, higher business volumes and an optimized cost of funds

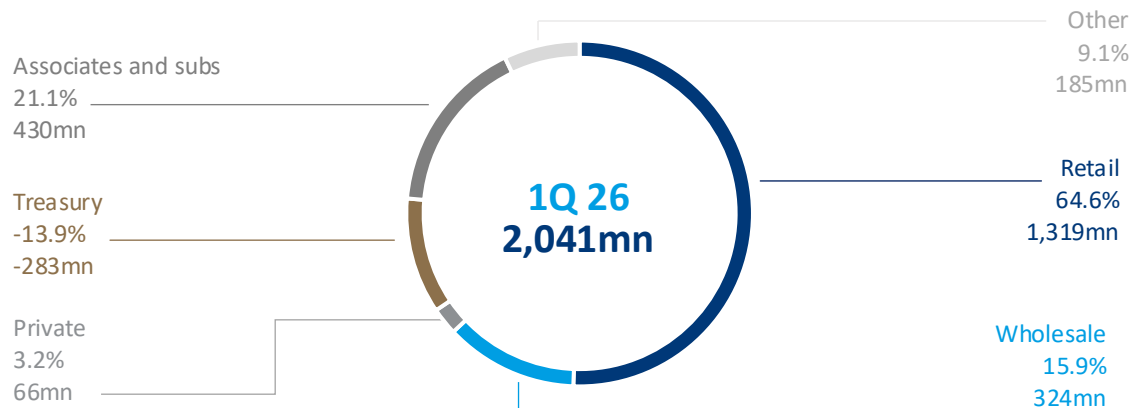
= Net Profit Margin (%)



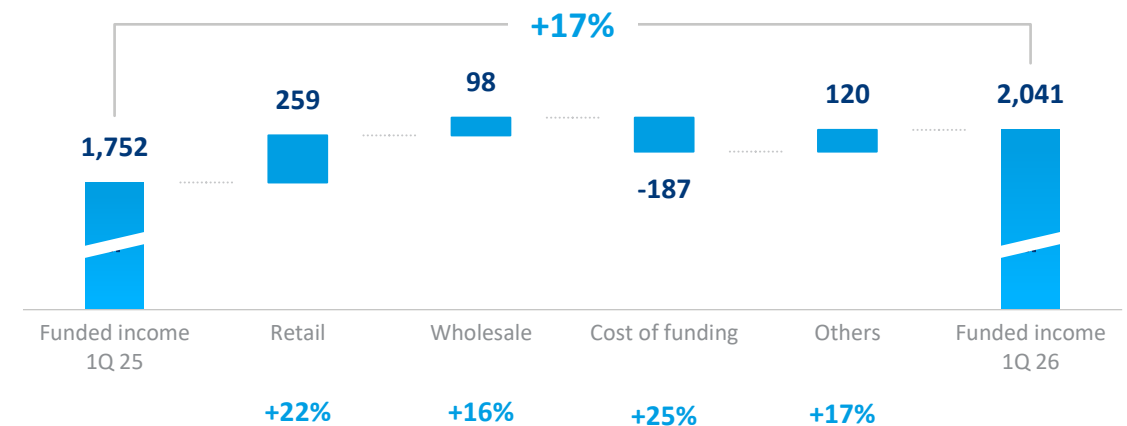
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



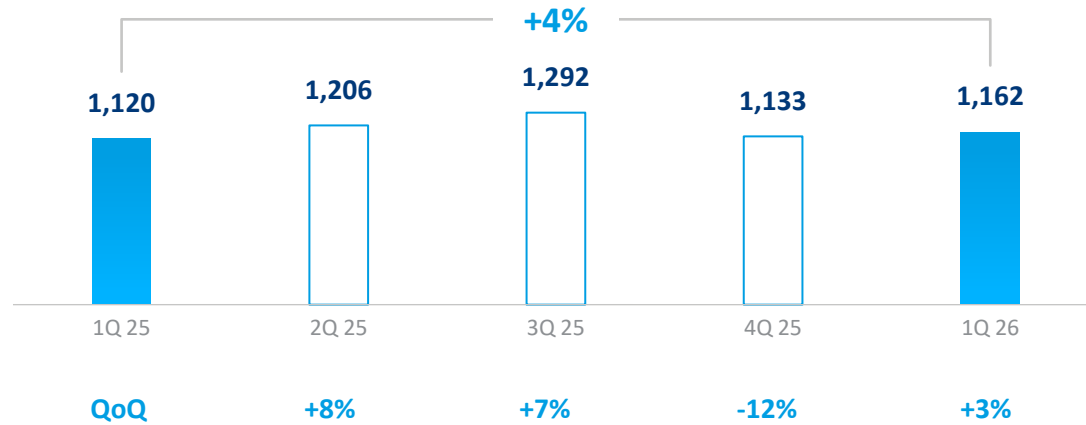
= Net Revenue from Funding Activities Movement YoY (AEDmn)



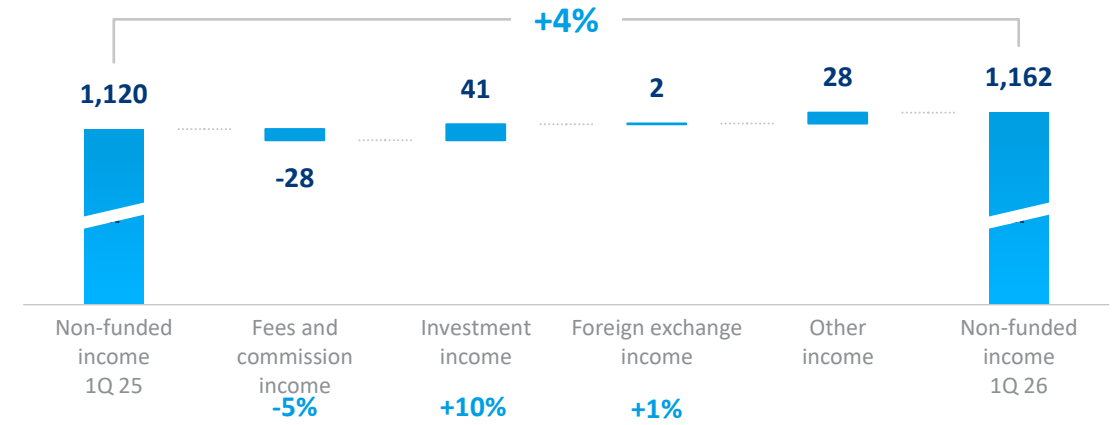
= Non-Funded Income

Non-funded income contributes to 36% of total income, reflecting our strategic focus on revenue diversification

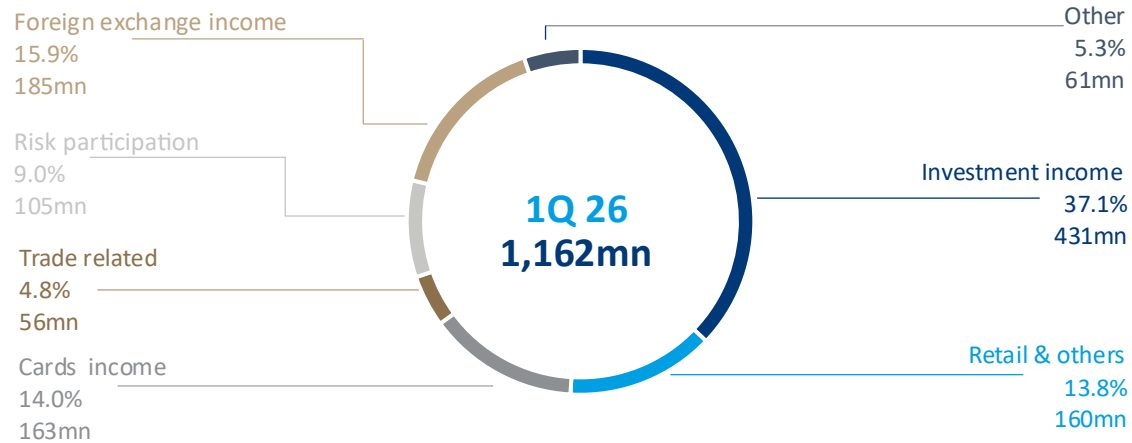
= Non-Funded Income (AEDmn)



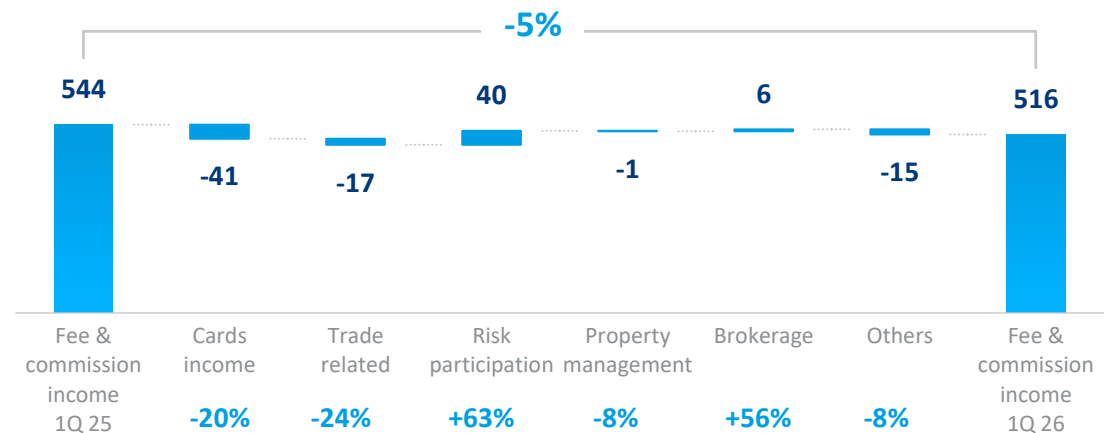
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



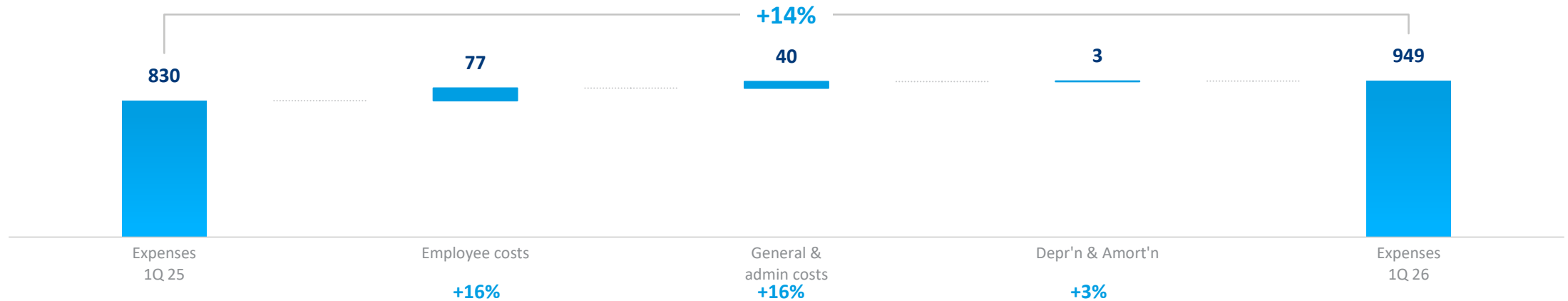
= Fee & Commission Income Movement YoY (AEDmn)



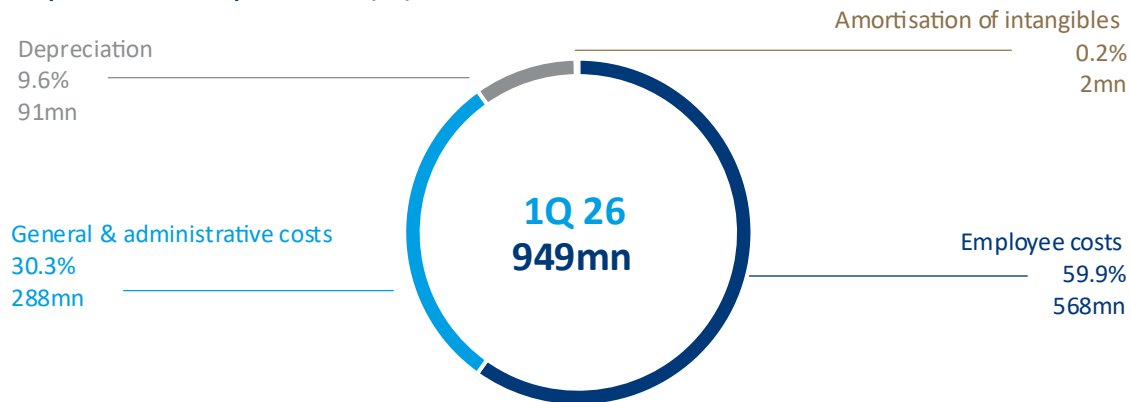
= Operating Expenses

Continuing Disciplined Investment in Growth Initiatives

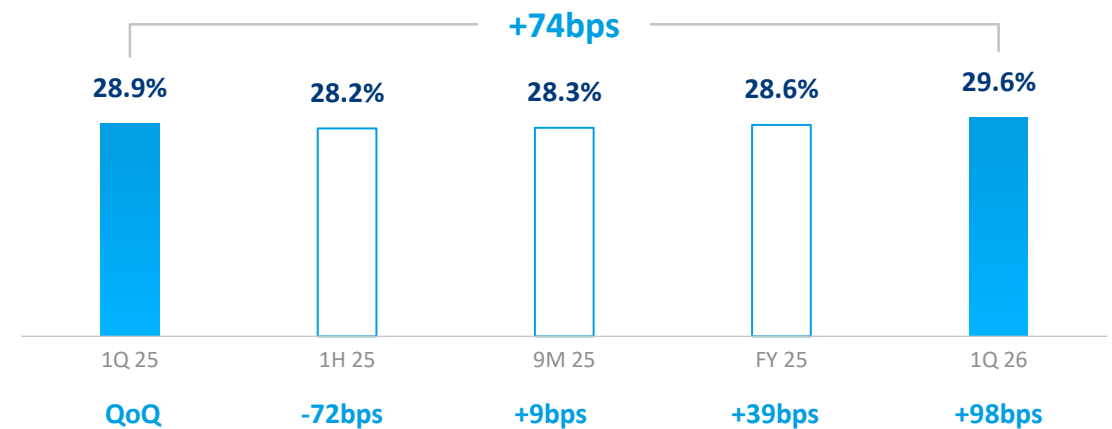
= Expenses Movement YoY (AEDmn)



= Expenses Composition (%)



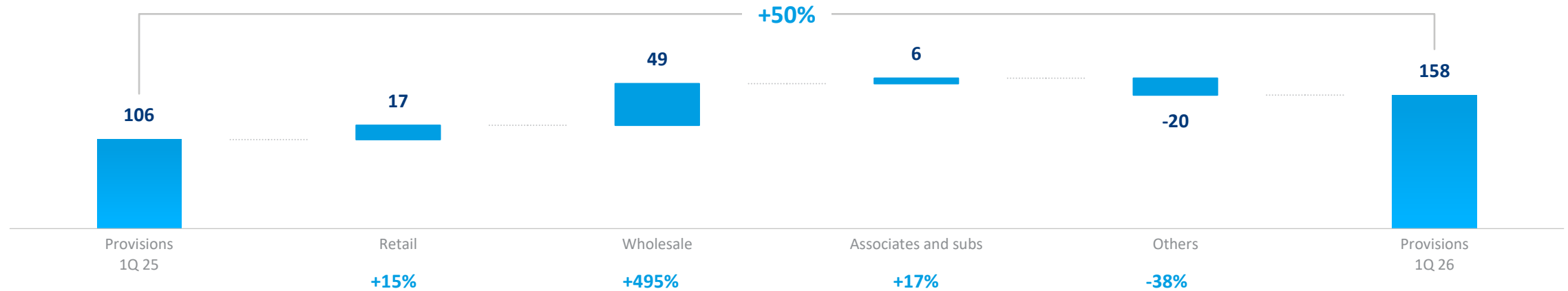
= Cost To Income Ratio (%)



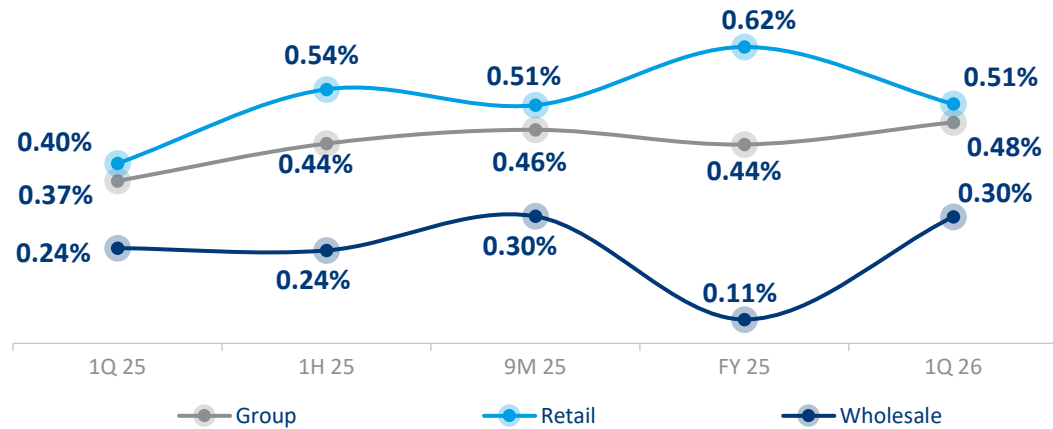
= Provisions

Prudent provisioning with cost of risk at 48bps well within guidance

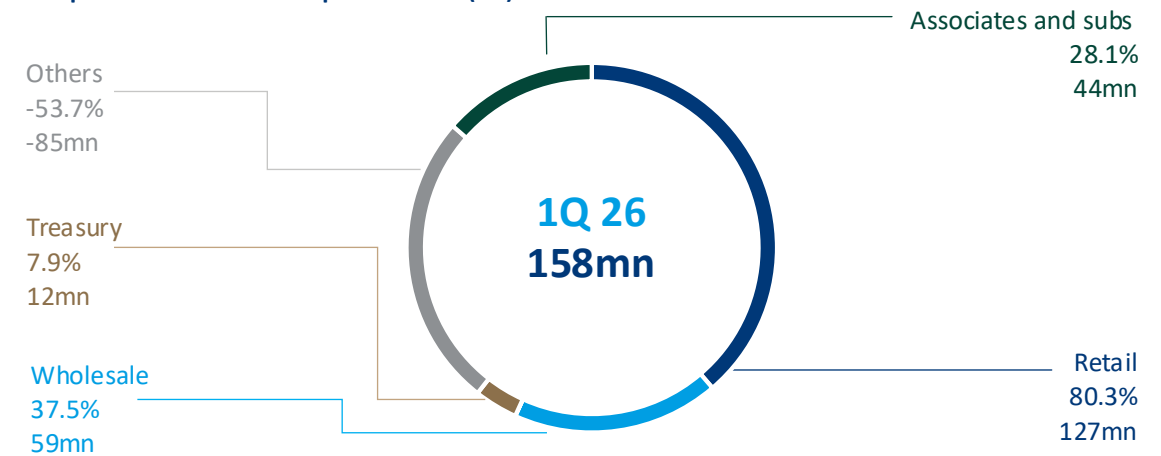
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



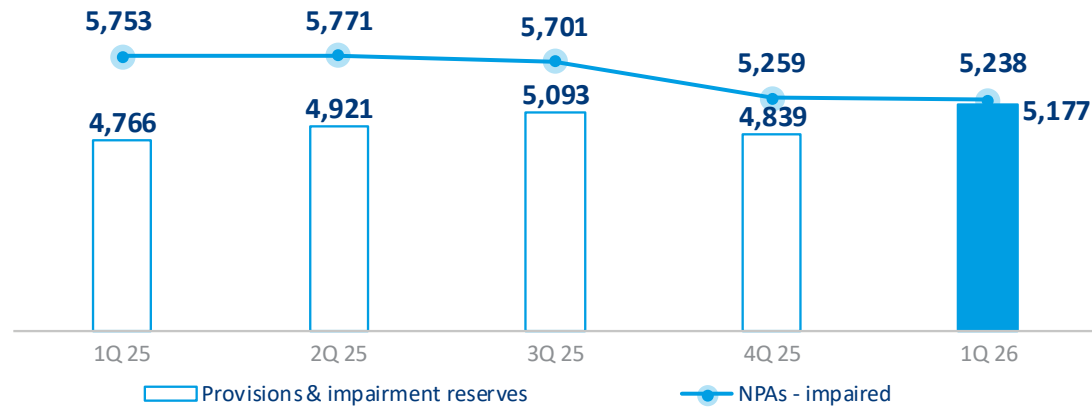
= Impairments Composition (%)



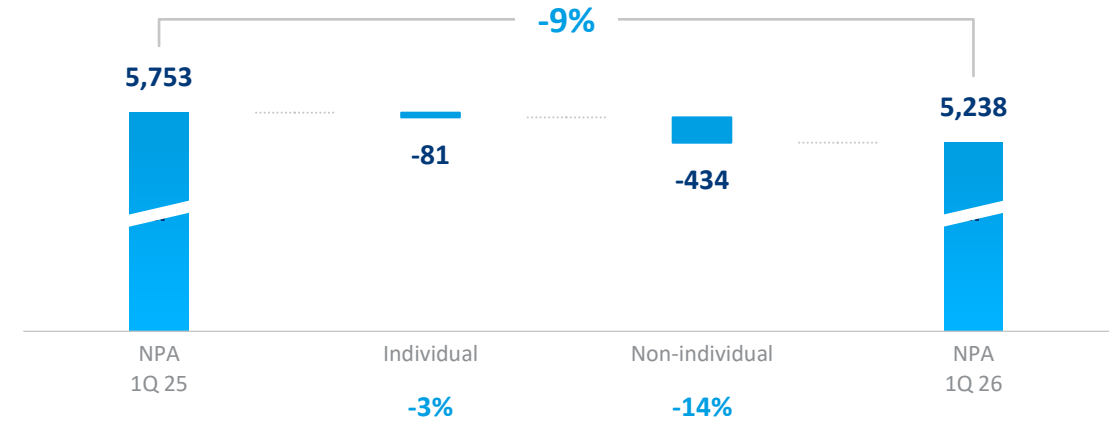
= Non-Performing Financing

Asset quality continues to improve significantly with NPA ratio of 2.6% lowest ever while coverage ratio increased to 99%

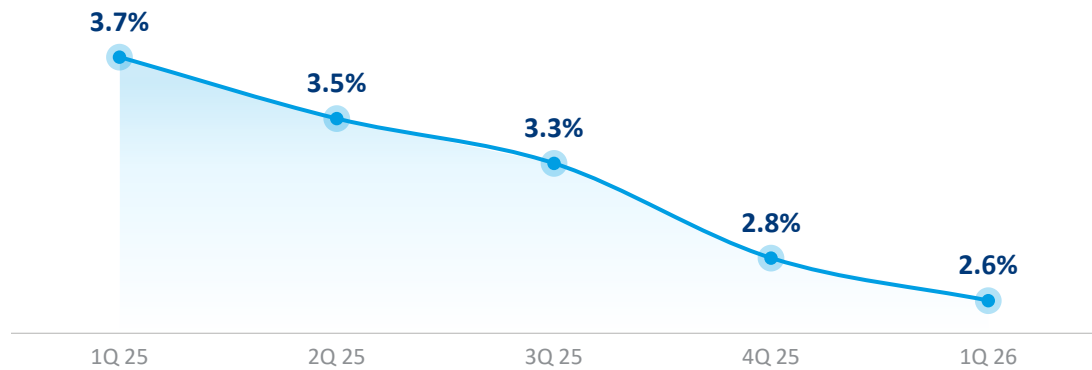
= Provisions and NPAs(AEDmn)



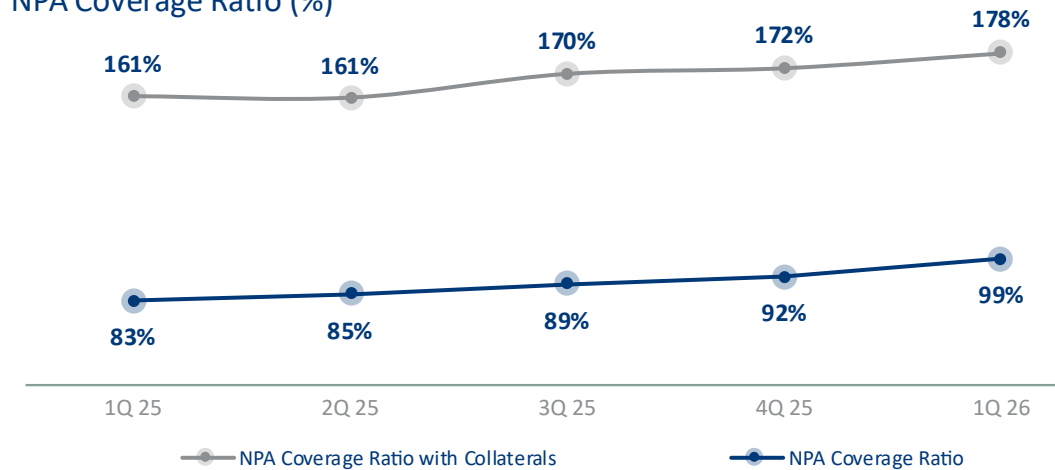
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



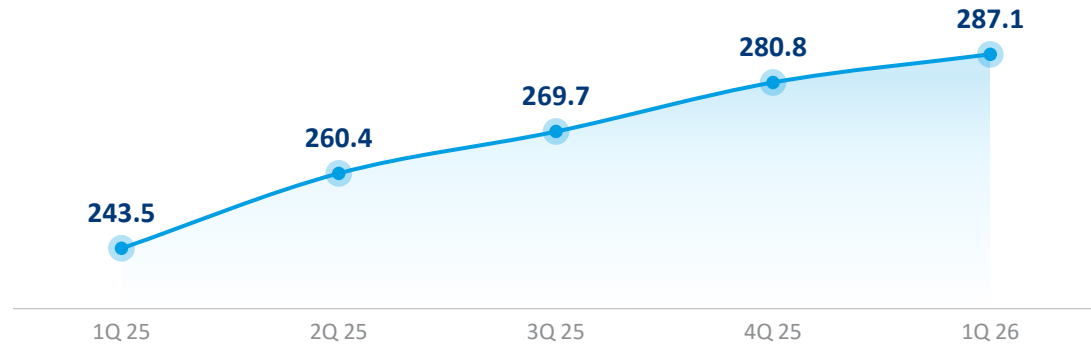
= NPA Coverage Ratio (%)



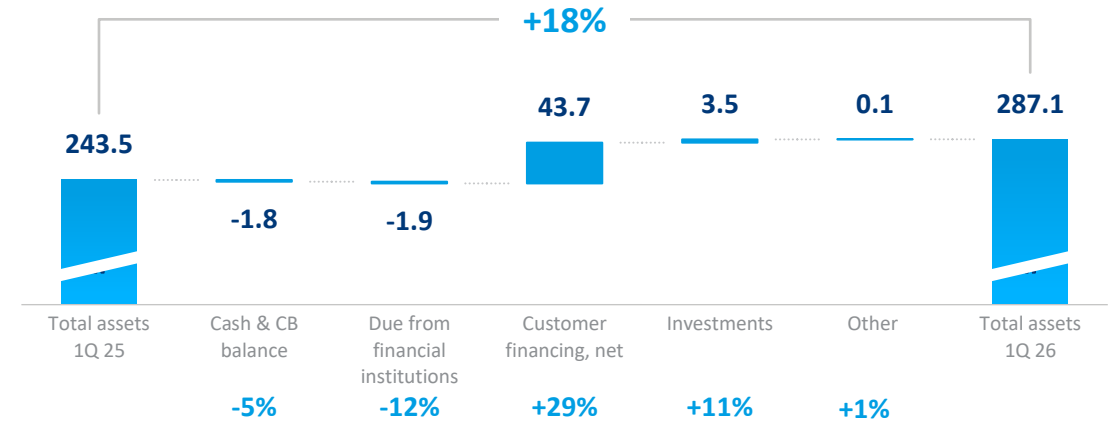
= Balance Sheet

AED 44bn YoY Asset growth fueled by 29% growth in customer financing supported by strong and diversified funding position

= Total Assets (AEDbn)



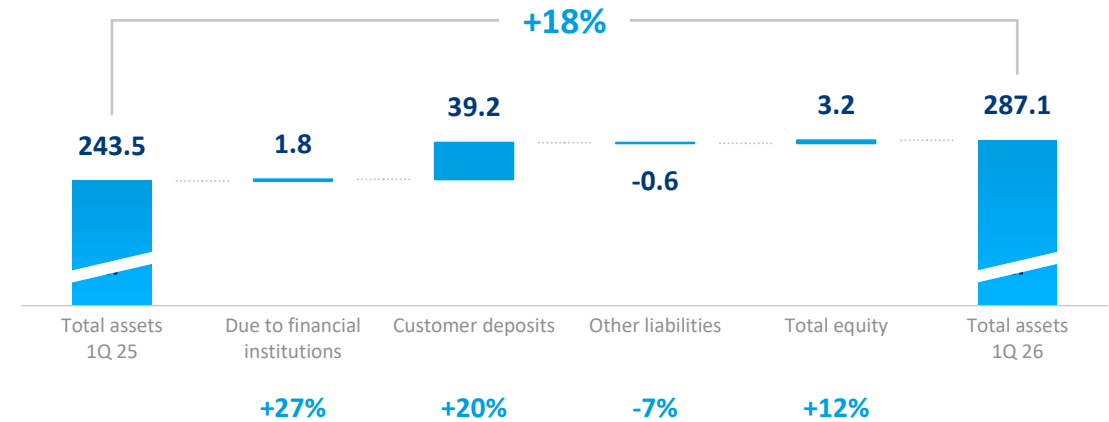
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

AED (mn)	1Q 2026	4Q 2025	Δ%	1Q 2025	Δ%
Customer financing, net	193,809	181,376	7%	150,133	29%
Investments	35,607	31,621	13%	32,157	11%
Total assets	287,065	280,753	2%	243,528	18%
Total Deposits	239,335	229,096	4%	200,095	20%
Total liabilities	256,984	248,384	3%	216,601	19%
Total equity	30,081	32,370	-7%	26,927	12%

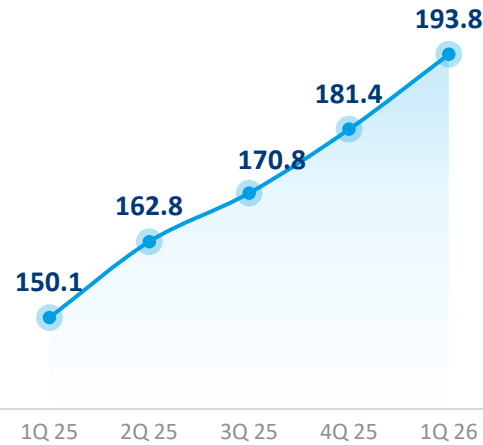
= Funding Movement YoY (AEDbn)



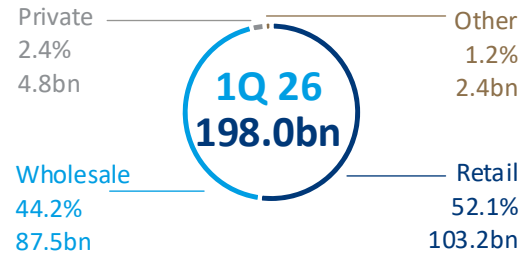
= Customer Financing

Demand remained resilient with AED 12bn YTD increase in financing across diverse sectors

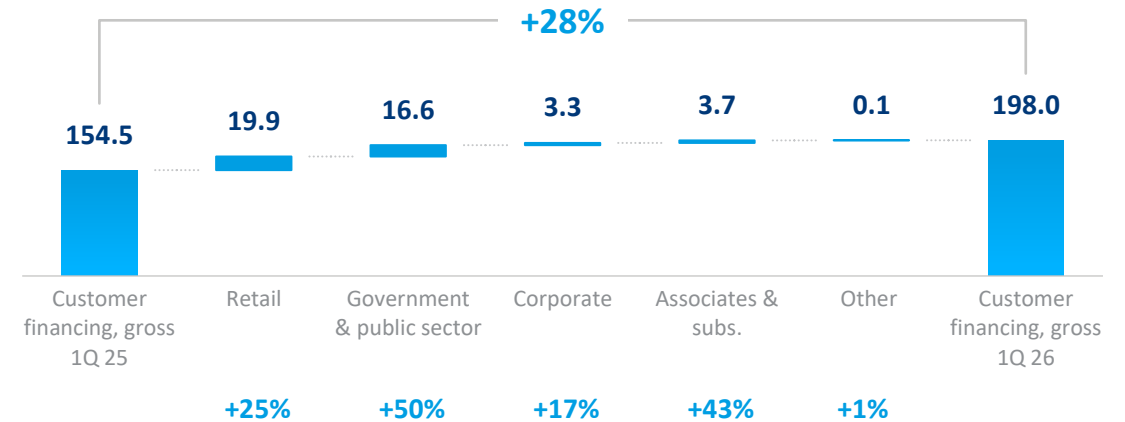
= Customer Financing, Net (AEDbn)



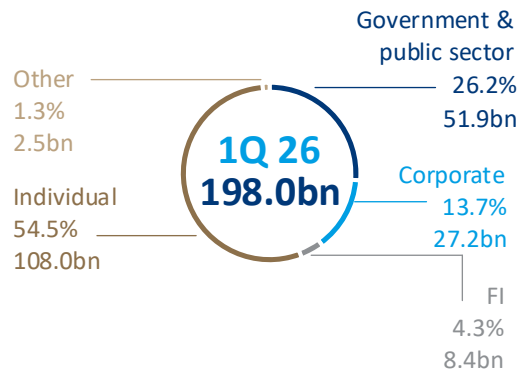
= Customer Financing, Gross by Segment (%)



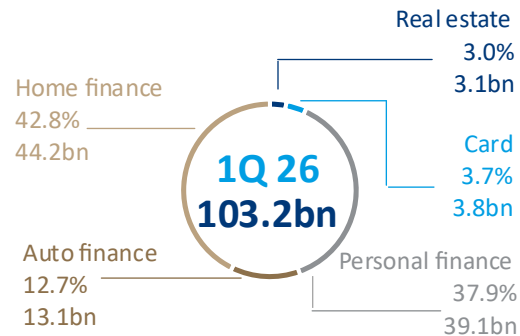
= Customer Financing, Gross Movement YoY (AEDbn)



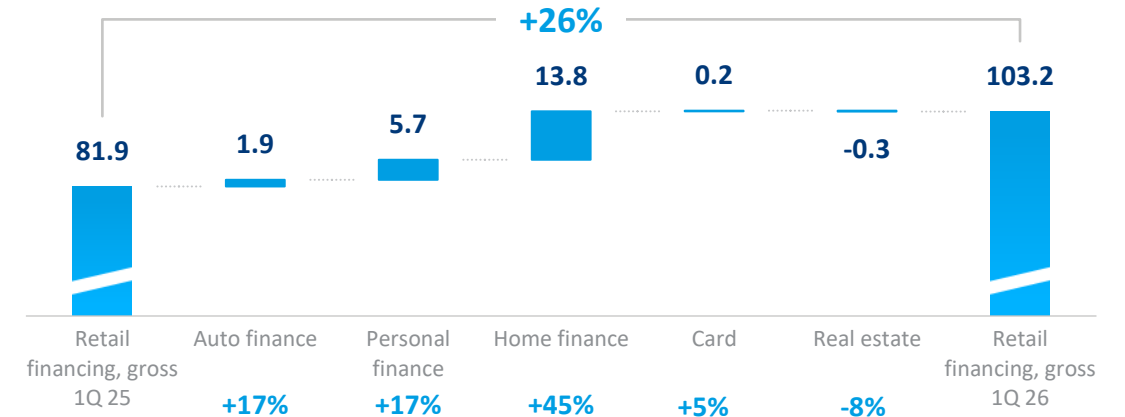
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



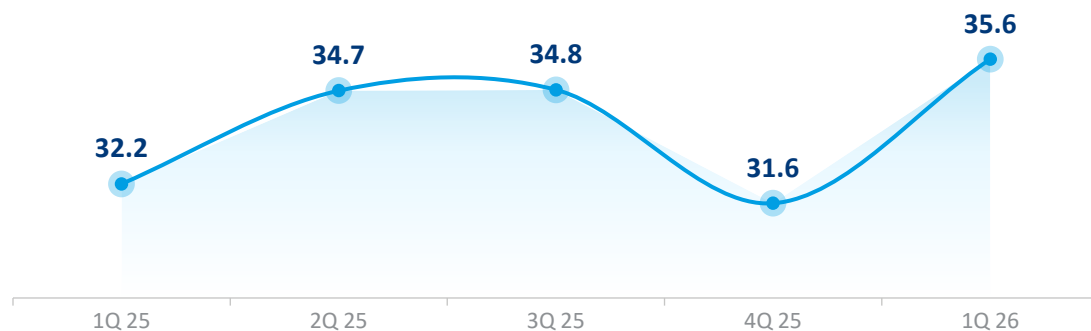
= Retail Financing, Gross Movement YoY (AEDbn)



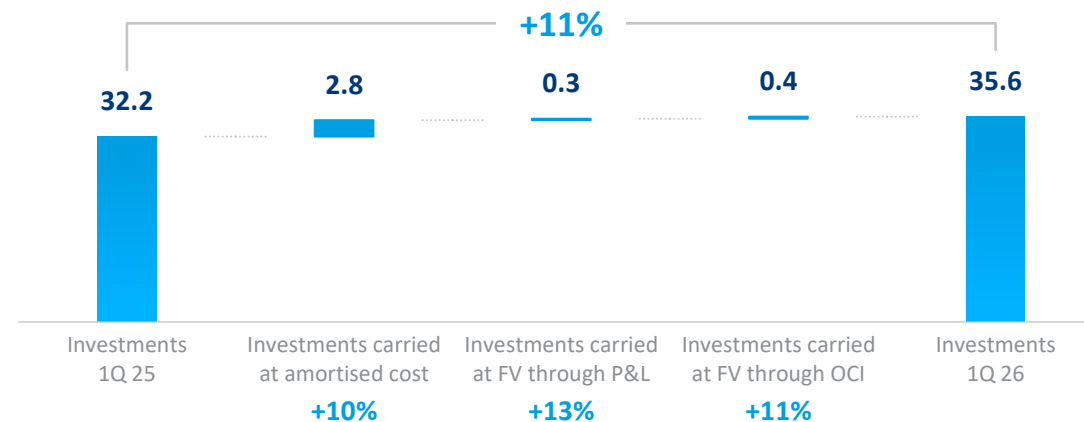
= Investments

Investment Portfolio grew 11% vs 1Q 25 with 84% accounted for at amortized cost

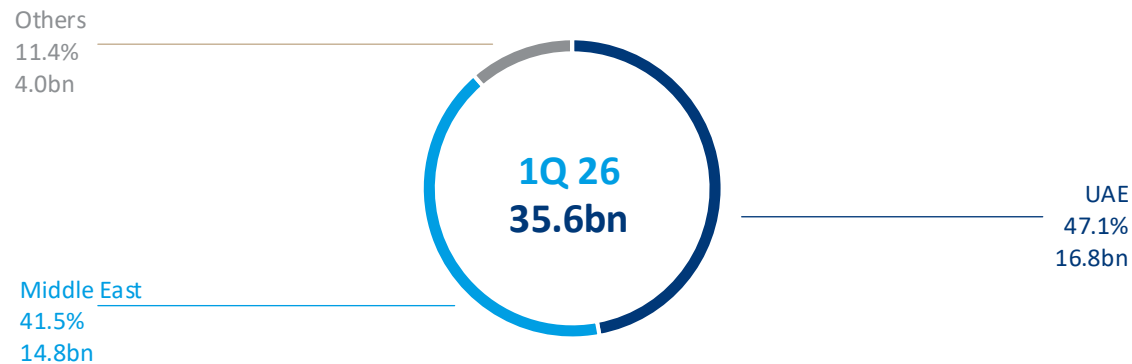
= Investments (AEDbn)



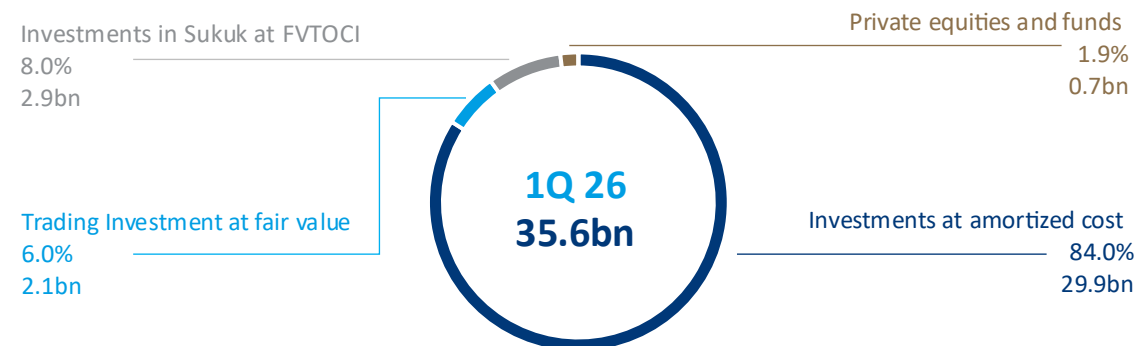
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



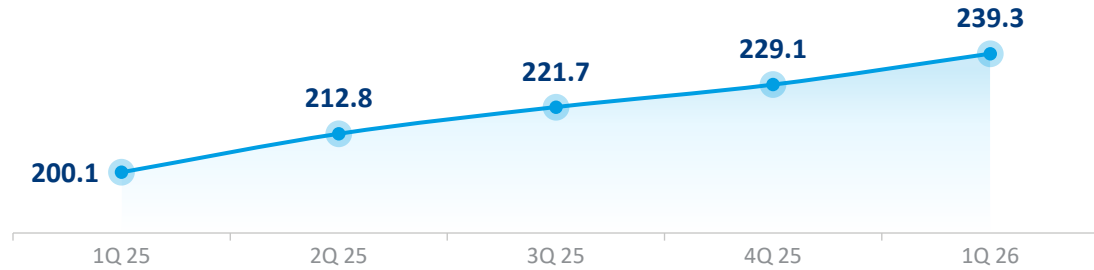
= Investments by Type (%)



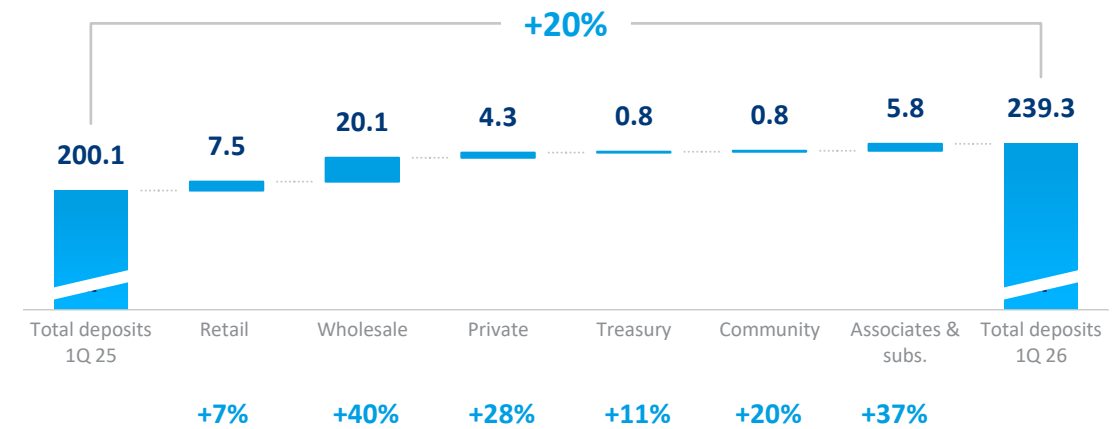
= Customer Deposits

Substantial increase in customer deposits of AED 10bn YTD and AED 15.3bn YoY of CASA deposits contributing to a healthy funding mix

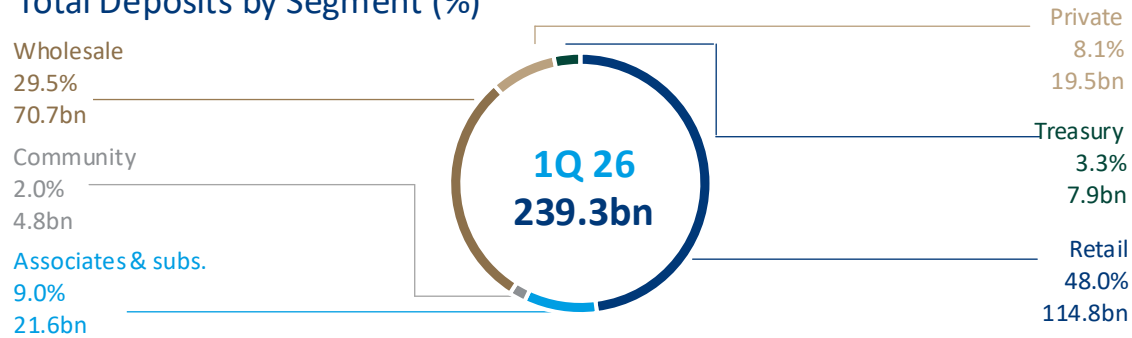
= Total Deposits (AEDbn)



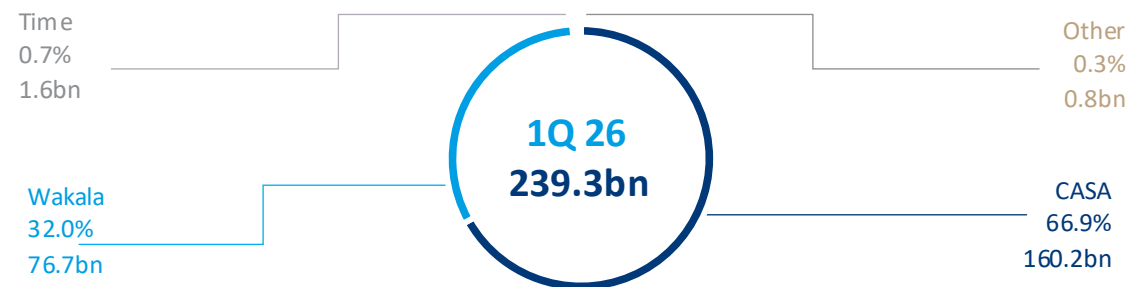
= Total Deposits Movement YoY (AEDbn)



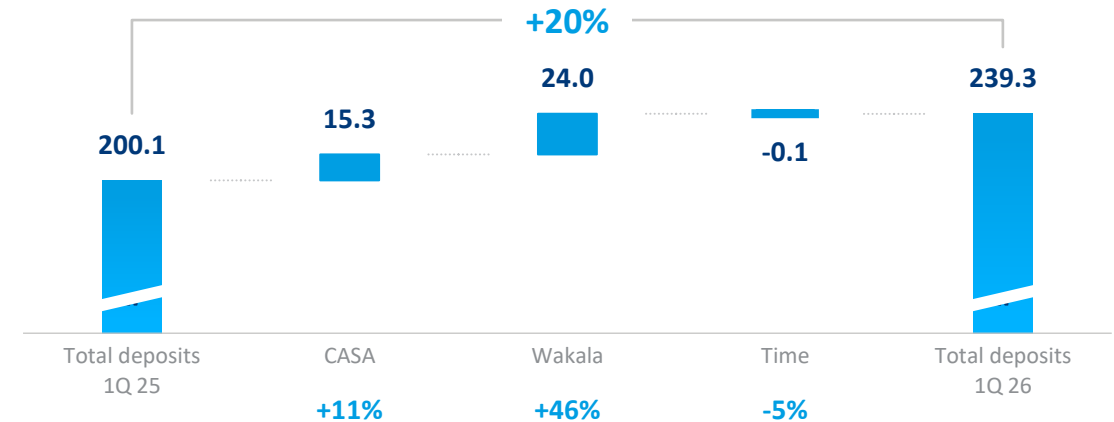
= Total Deposits by Segment (%)



= Total Deposits by Type (%)



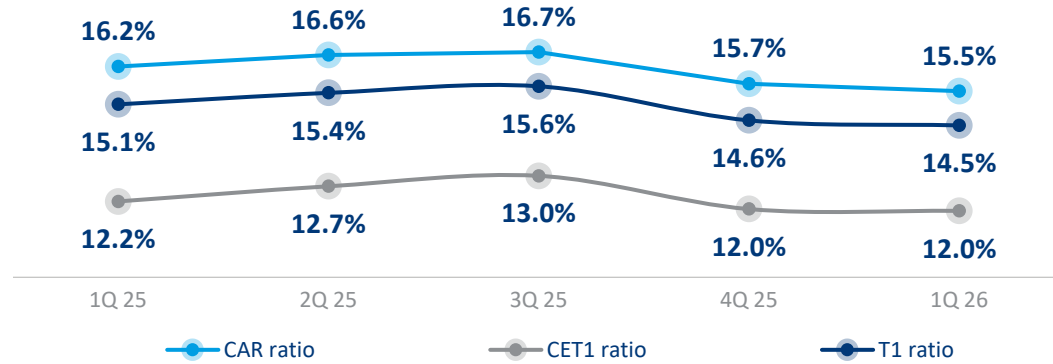
= Total Deposits Movement by Type YoY (AEDbn)



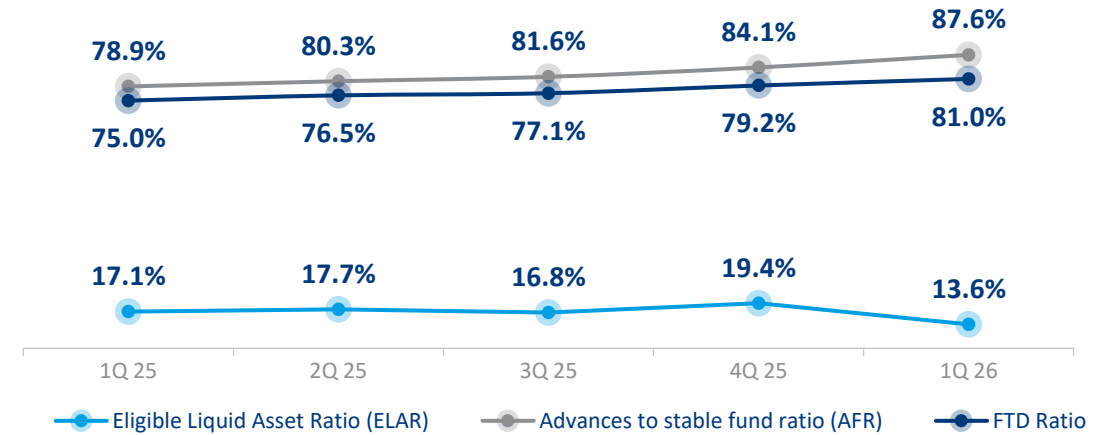
= Capital and Liquidity

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

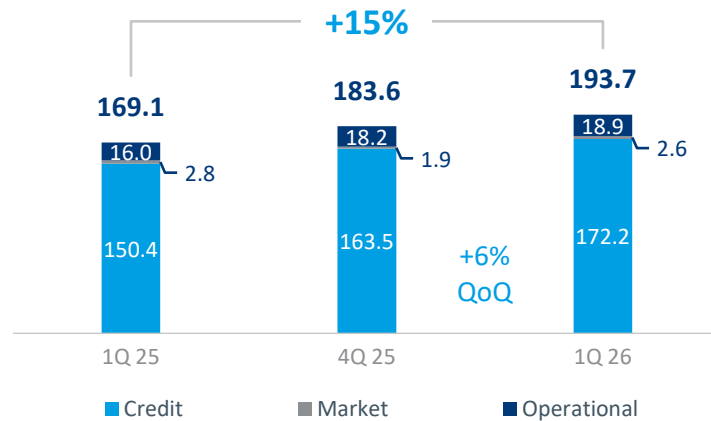
= Capitalization Ratios (%)



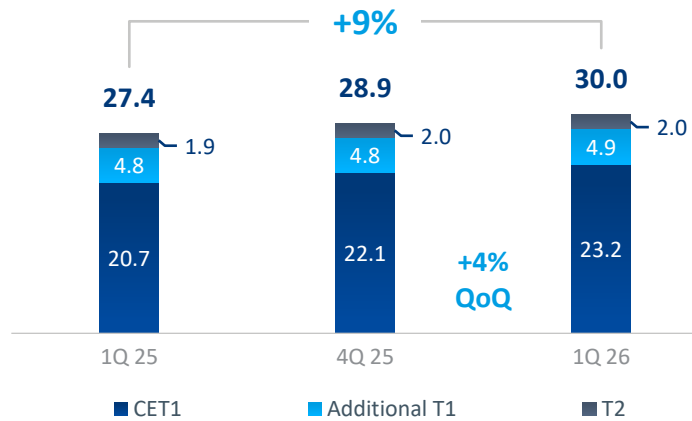
= Liquidity Ratios (%)



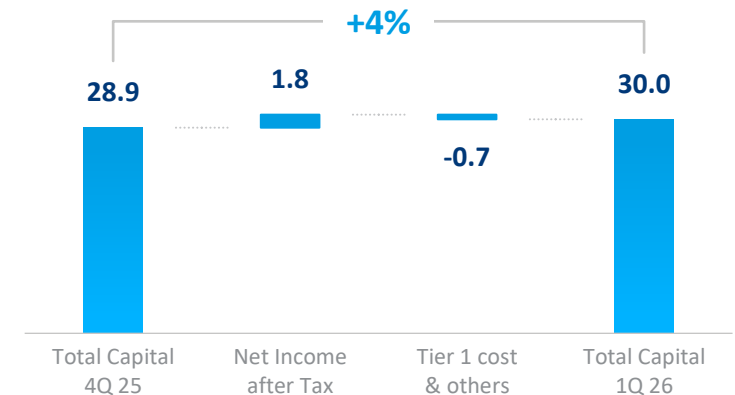
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



Questions & Answers

1Q 2026 Earnings Presentation

Appendix

1Q 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

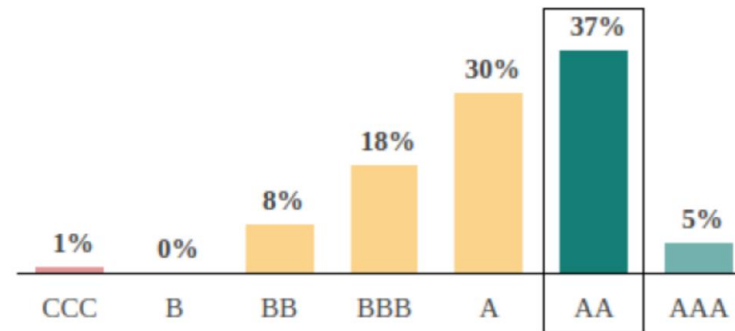


#1

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

1Q 2026 Earnings Presentation

= Additional Information

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

= ADIB Investor Relations Contact

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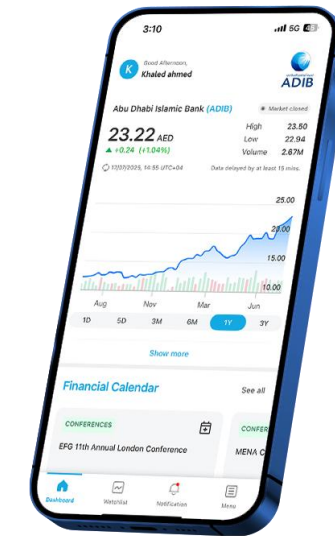
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