



# Fourth Quarter and Full Year 2025

Investor Presentation

January 2026

ADIB IR Website



IR App Download link:



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# ADIB Profile

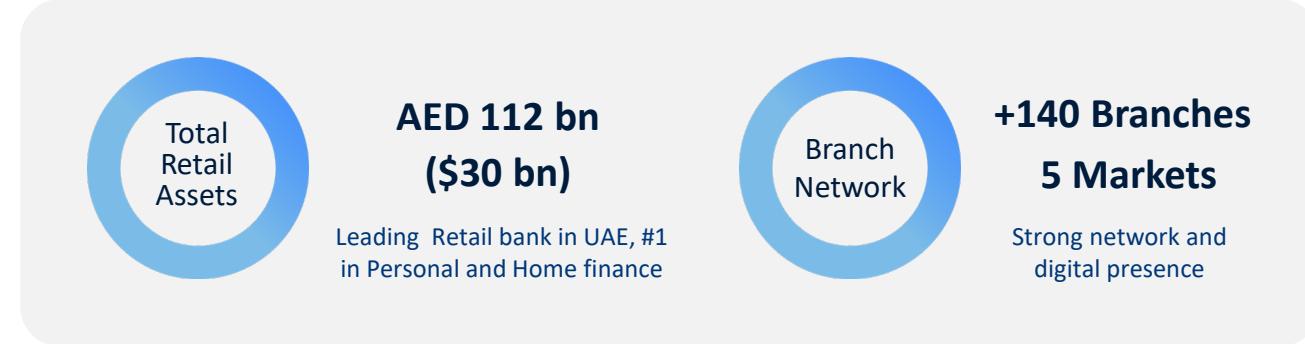
FY 2025 Investor Presentation

- = One of the largest Islamic Bank Globally and the first Islamic Bank to be established in the Emirate of Abu Dhabi

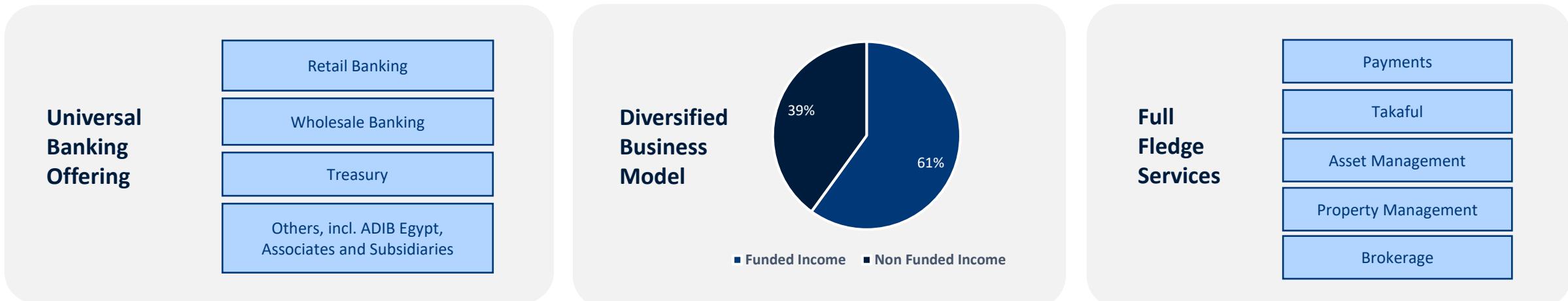
### A Leading Islamic Bank



### Fastest Growing Retail Bank



### Diversified Franchise



Unique Market Position



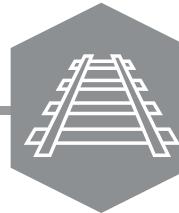
- ◆ + 2 million Customers across the franchise
- ◆ +17% UAE retail market share
- ◆ +770,000 UAE national customers (+60% Market Share)
- ◆ 65% CASA One of the highest CASA deposit ratios

A Leading Islamic Bank



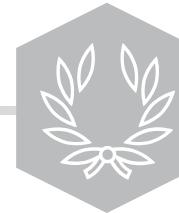
- ◆ AED 281bn Total Assets with 17% 5 Year CAGR
- ◆ AED 88bn Market cap
- ◆ +140 Branches across the franchise
- ◆ Presence in 5 Markets (UAE, Egypt, Iraq, Qatar, UK)

Track Record Of Strong Returns



- ◆ >29% ROE ROE higher than global and regional average
- ◆ 35% 5 Year CAGR in net profit
- ◆ 12% CET1 Above regulatory requirements
- ◆ 92% of Liabilities from customers deposits forming an attractive funding base

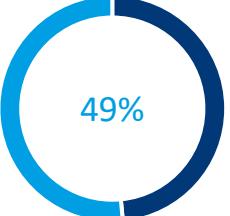
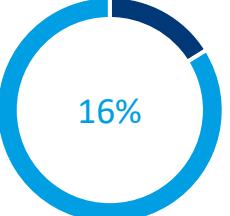
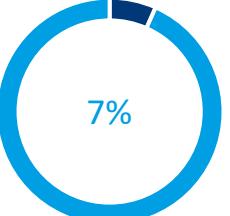
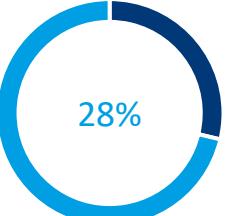
Customer Centric Bank



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

# = Business Segments

ADIB's business is comprised of 4 main segments

% of Group Revenue	Business Segment	Description
 49%	Retail Banking	<p>Targets Individuals, Private and SME entities with main focus on UAE Nationals and mass affluent segment</p> <p>Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.</p>
 16%	Wholesale Banking	<p>Focuses on large corporates, Governments, GReS and FIs</p> <p>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.</p>
 7%	Treasury	<p>An active investor in the global sukuk market, offering investment opportunities to customers and using debt assets to manage the bank's balance sheet</p> <p>Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.</p>
 28%	Others, incl. ADIB Egypt, Associates and Subsidiaries	<p>ADIB is present in the following countries for the following services:</p> <ul style="list-style-type: none"><li>ADIB Egypt caters to the needs of corporate and retail customers</li></ul>

= Track record of consistently delivering shareholder value

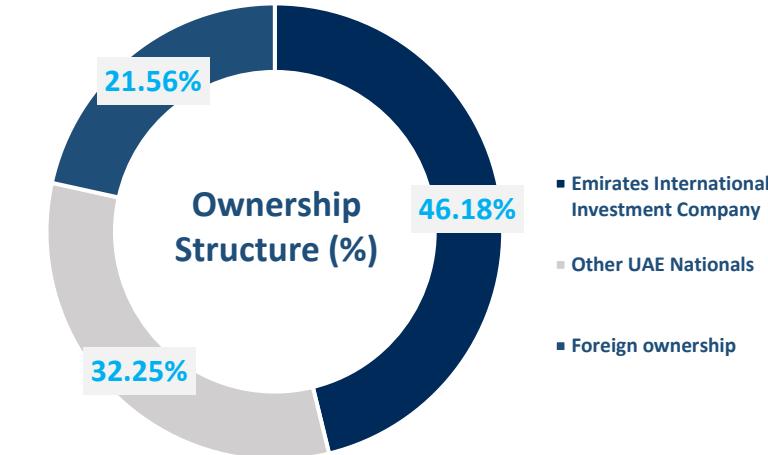
A Market Leader	
ROE	ROA
<b>28.8%</b>	<b>2.79%</b>
(FY 2025)	Highest ROE in the market
NPM NFR	
<b>4.11%</b>	<b>39%</b> of total revenue
(FY 2025)	
CASA Ratio	Retail CASA Ratio
<b>65%</b>	<b>91%</b>
(4Q 2025)	Highest CASA ratio in the region

Value creation	
Dividend Yield	
<b>4.7%</b>	Consistent dividend distribution
TSR	
<b>57.2%</b>	Exceptional shareholder value creation
(FY 2025)	
EPS	
AED <b>1.75</b>	17% YoY growth
(FY 2025)	

Strong market confidence		
P/E	P/B	
<b>11.9x</b>	<b>2.9x</b>	
Share price growth		
<b>76%</b>	One of the best performing shares in the market	
(vs 31 Dec 2024)		
Moody's	Fitch Ratings	MSCI ESG RATINGS
<b>A2</b>	<b>A+</b>	<b>AA</b>

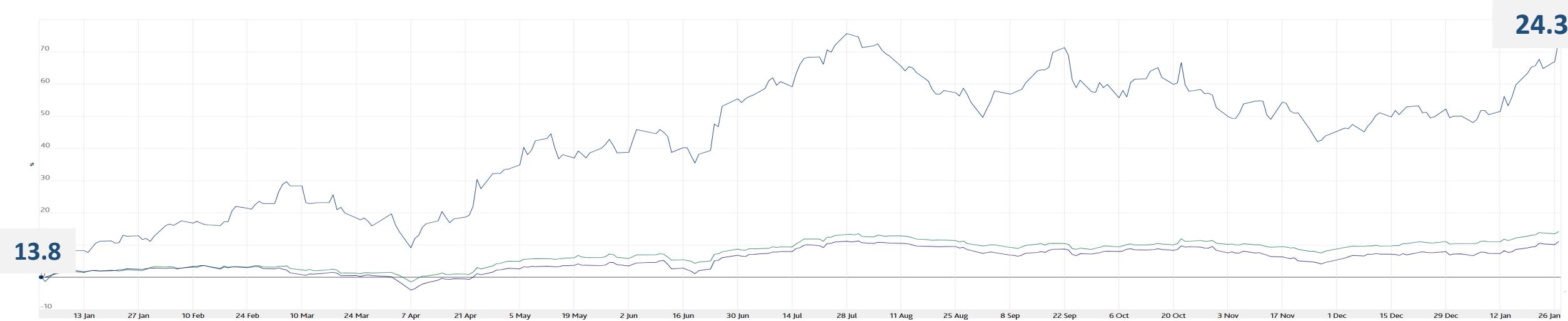
## = Market Metric & Ownership Structure

- ❖ ADIB BoD consists of 7 members, including 5 independent Directors and all 7 Non-executive Directors
- ❖ Six Directors are UAE nationals
- ❖ Constituent of MSCI EM Index, MSCI EM ESG Leaders Index



### ADIB Share Price Vs Index

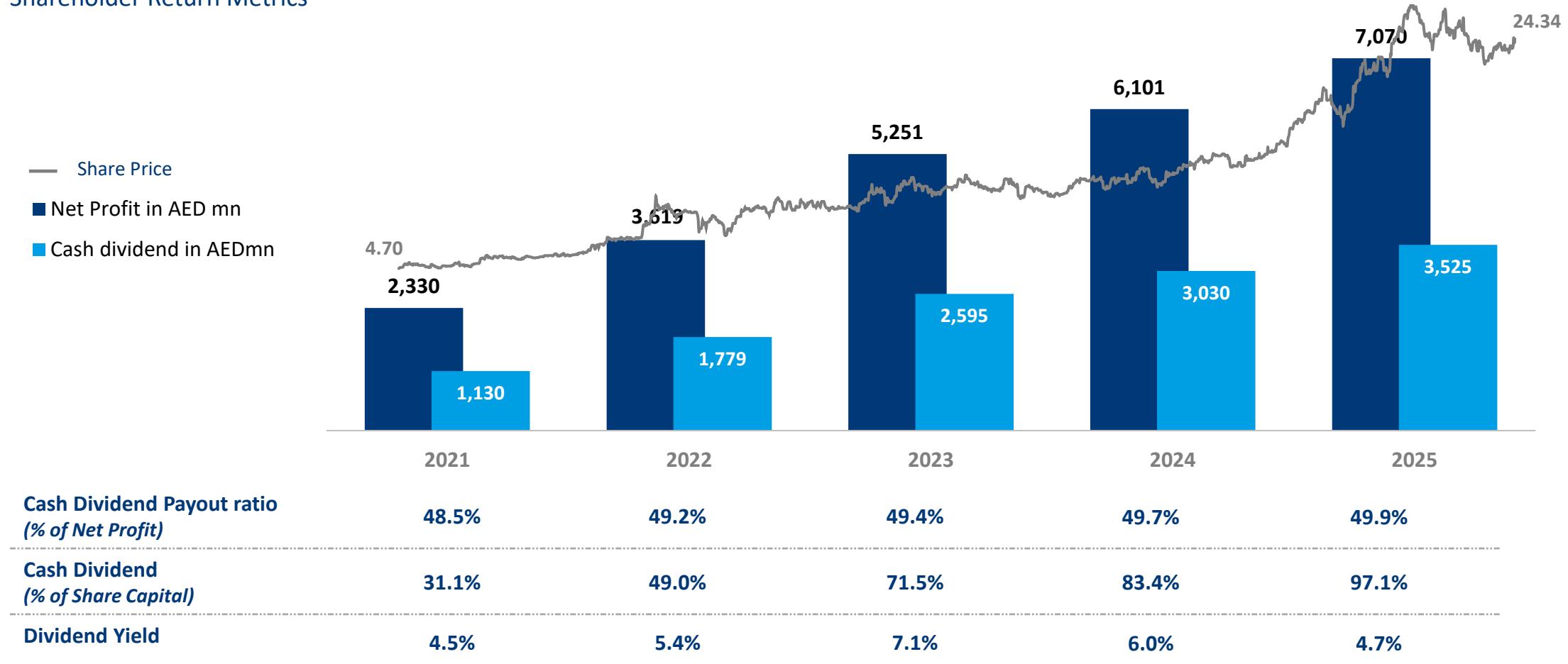
■ Abu Dhabi Islamic Bank ■ ADX Banks ■ ADX General Index



## = Consistent Dividend Distribution

Strong earnings & capital generation enabled consistent dividend distribution with attractive dividend yield

### = Shareholder Return Metrics



An ambitious 10-Year vision powered by Gen AI, Customer Excellence & Sustainability

## Vision

To become the World's Most Innovative Islamic Bank



Building the  
Bank for the future



Revolutionize  
Customer Experience



Advancing  
Sustainability Initiatives

## Transformative pillars

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

- Expand across key segments with differentiated value propositions
- Leverage Data and AI driven insights to personalize experiences and deepen relationships
- Map, digitize and optimize customers journeys
- Elevate customer experiences through data- driven insights
- Implement right-service model balancing digital convenience with human interaction

- Embed sustainability into every aspect of our business
- Attract , develop and retain top talents while advancing Emiratization and employee wellbeing
- Strengthen governance and control frameworks
- Maintain robust capital ratios
- Optimize our cost base

## Values

Simple and  
sensible

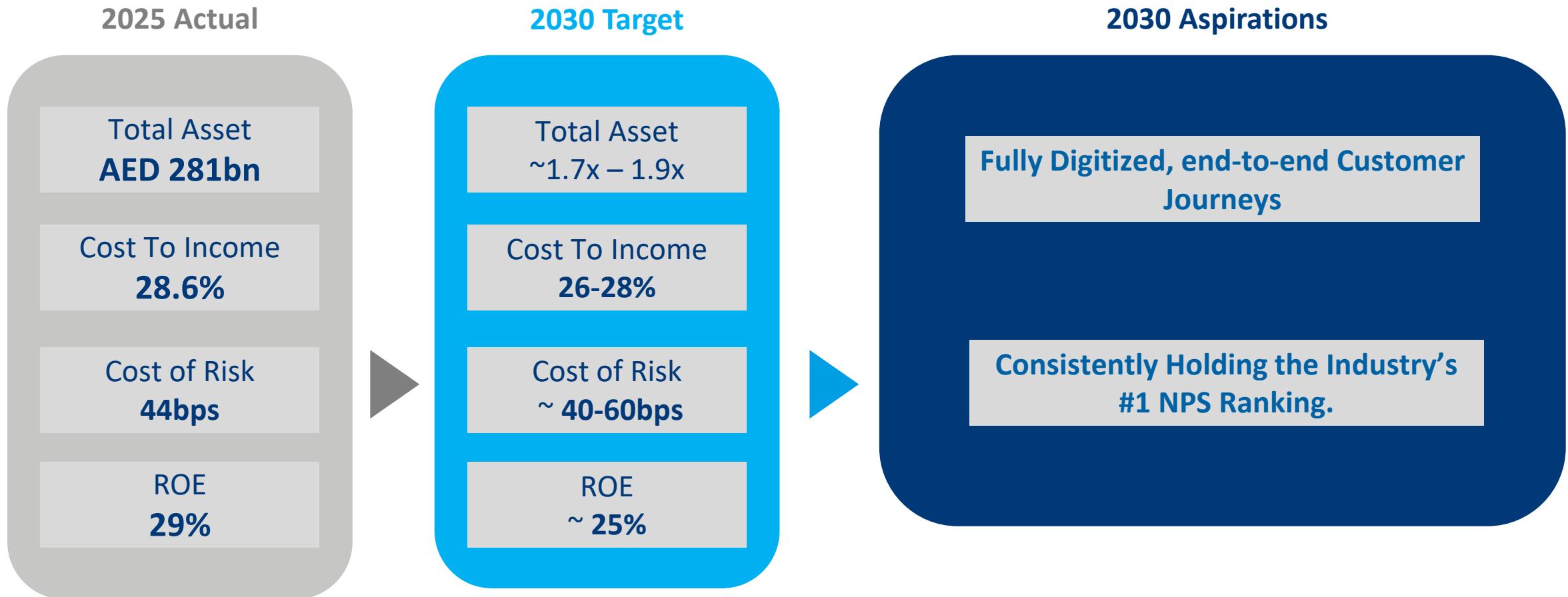
Transparent Mutual benefit

Hospitable and tolerant

Shari'a inspired

## = ADIB's New Five-Year strategy a clear roadmap for accelerated growth

Five-Year Strategy as part of 2035 Vision



## = Winning in the next phase of growth by building on our strengths

### Scaling Our Market - Leading UAE Franchise



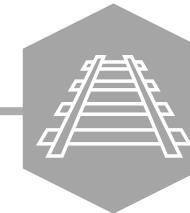
- ◆ Continue to lead the UAE retail and Emirati Segment
- ◆ Scale the Expat Franchise with disciplined underwriting and risk standards
- ◆ Deliver best-in-class customer experience across all touchpoints to drive loyalty & advocacy

### Winning With Our Unique Islamic Banking Franchise



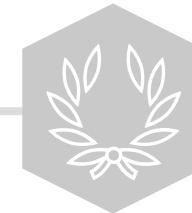
- ◆ Become the primary Islamic bank' of large corporates and GReEs in UAE and region
- ◆ Create new value streams through partnerships and ADIB Ventures
- ◆ Leverage our Islamic proposition to capture new growth pools across wealth , payment and business banking

### Enabling Growth Through Digital Leadership and Innovation



- ◆ Fully digitizing key customer journeys and optimize the service delivery model
- ◆ Embed Gen AI and advanced analytics across the value chain
- ◆ Build and monetize digital assets and platforms to support scalable growth and new propositions

### Delivering Growth with Discipline& Efficiency



- ◆ Maintain robust risk and compliance standards& proactively manage emerging risks
- ◆ Drive Capital and cost efficiency through disciplined balance sheet management continuous improvement in operational efficiency
- ◆ Build a higher-performance culture and accelerate Emiratization to strengthen organizational capabilities

## = 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 fractionalized sukuk 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)



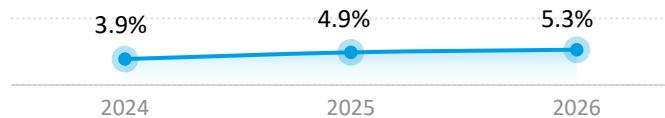
## = Outlook and Guidance

UAE economic resilience, the solid financial & strategic foundations drive promising outlook for 2026

### = 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

#### = Gross Financing Growth

Customer financing momentum in both retail and corporate expected to remain robust, supported by a resilient economic backdrop

#### FY 2025 Actual

26% YoY ✓

#### FY 2026 Guidance

12% to 14%

#### = Net Profit Margin

NPM to stabilise around 4% range in 2026

4.11% ✓

3.8% to 4%

#### = 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

0.44% ✓

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"

28.6% ✓

< 30%

#### = Return on Equity

Solid expected profit growth and focus on capital-efficient income growth expected to drive continued superior returns

28.8% ✓

> 25%

# Track record of delivering strong returns

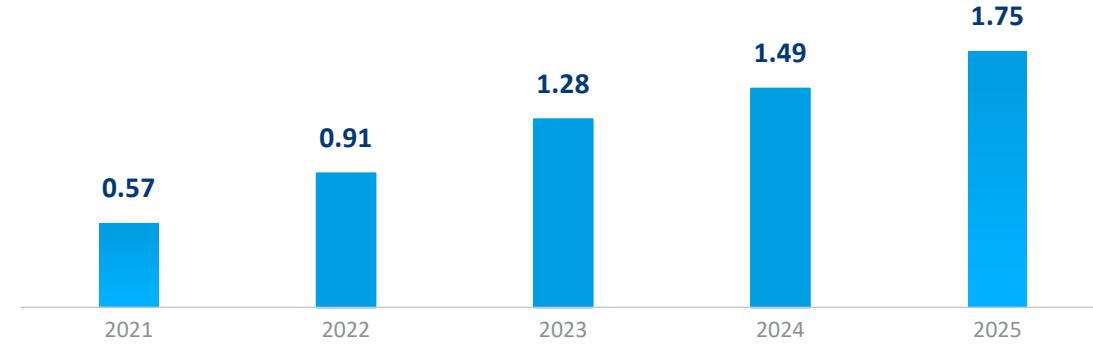
FY 2025 Investor Presentation

## = Consistently delivering high Shareholders' Return

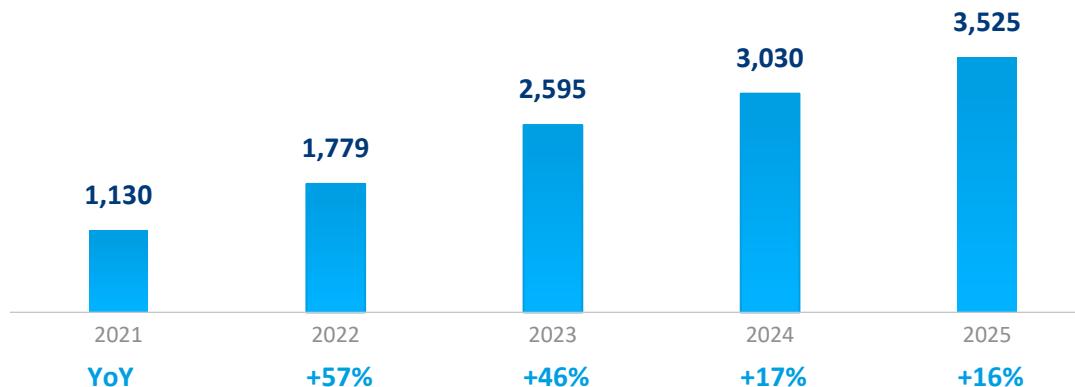
### = Dividend Per Share (AED)



### = Basic EPS (AED)



### = Cash Dividend (AEDmn)

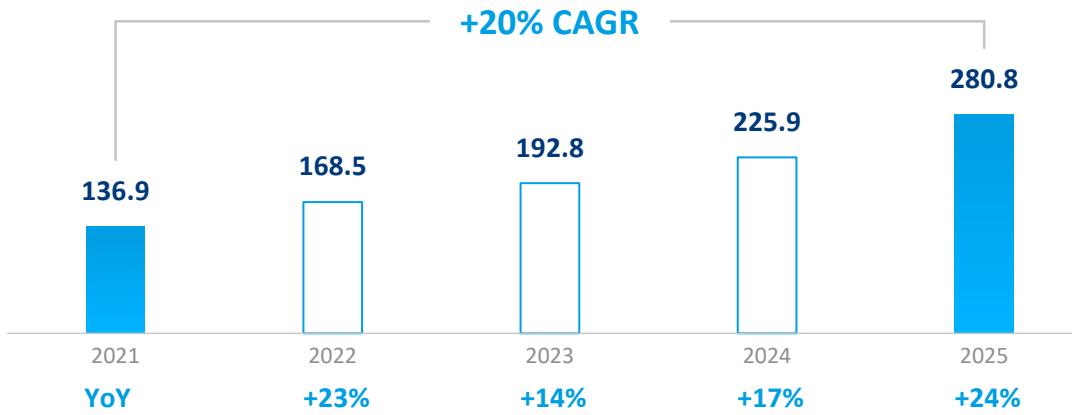


### = Returns (%)



## = A solid Balance Sheet Growth with Strong Funding Base

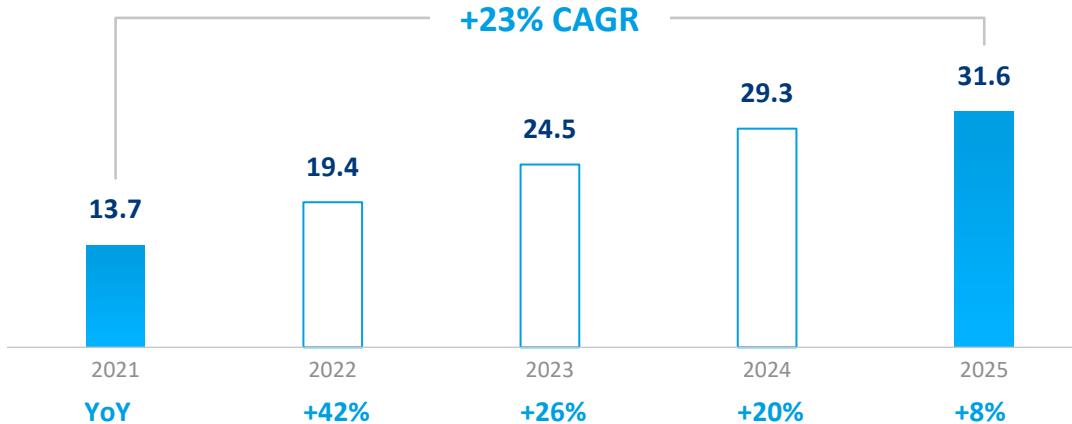
### = Total Assets (AEDbn)



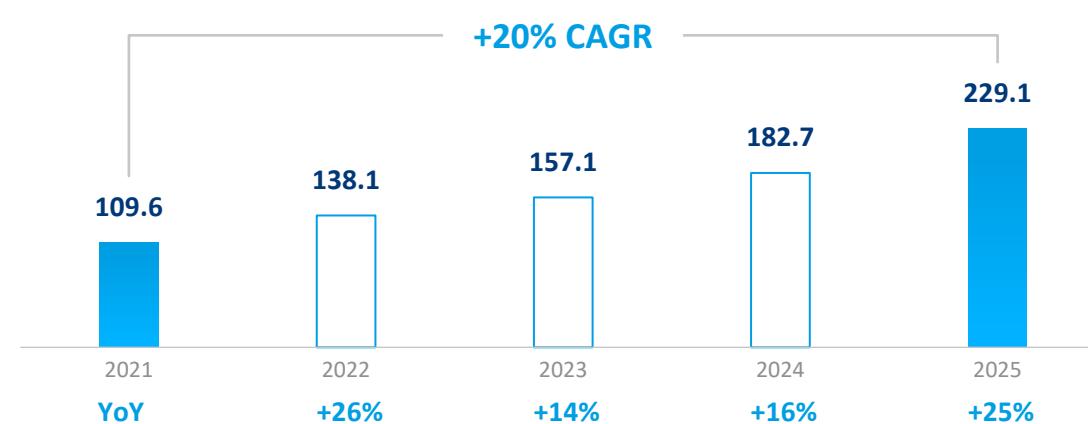
### = Customer Financing, Net (AEDbn)



### = Investments (AEDbn)

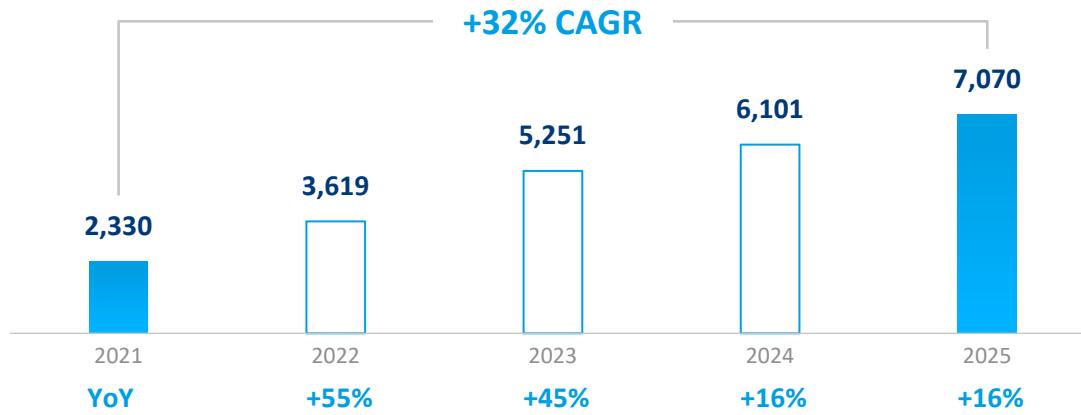


### = Total Deposits (AEDbn)

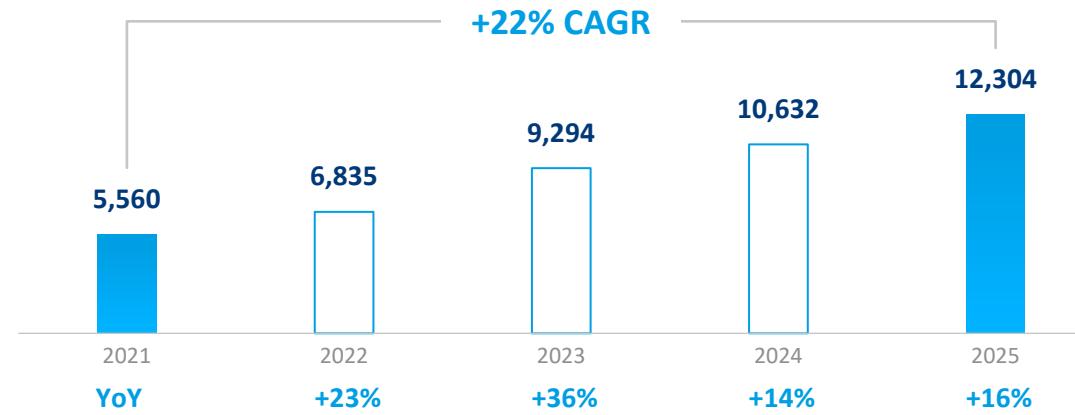


## = A highly Profitable Organization with a 32% CAGR in Net Income & Strong Efficiency Gains

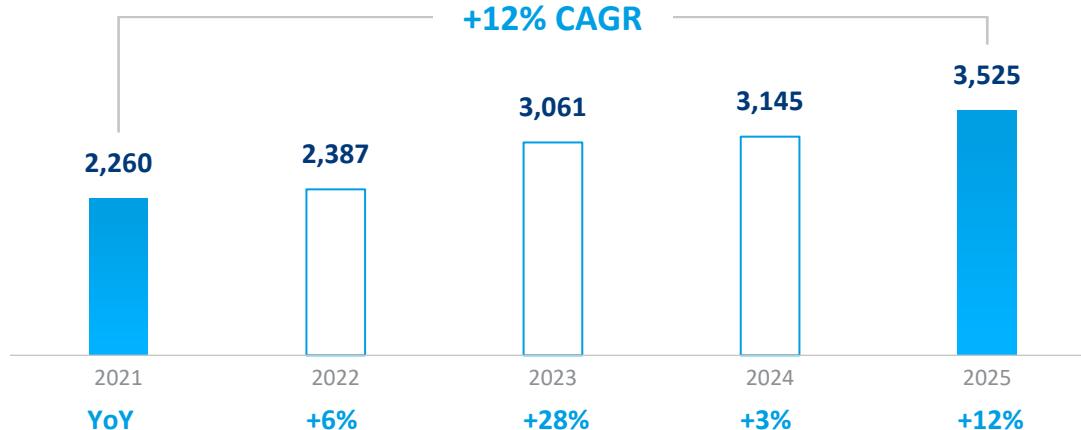
### = Net Income (AEDmn)



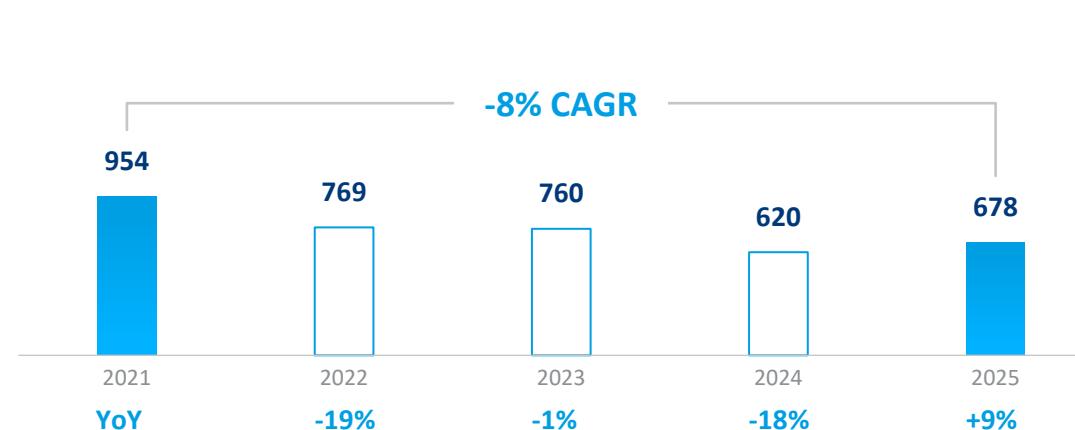
### = Revenues (AEDmn)



### = Expenses (AEDmn)

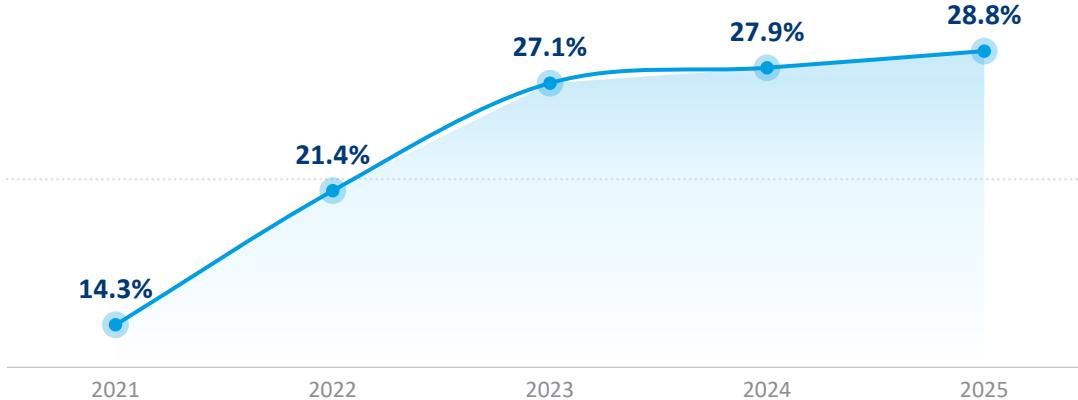


### = Impairments (AEDmn)

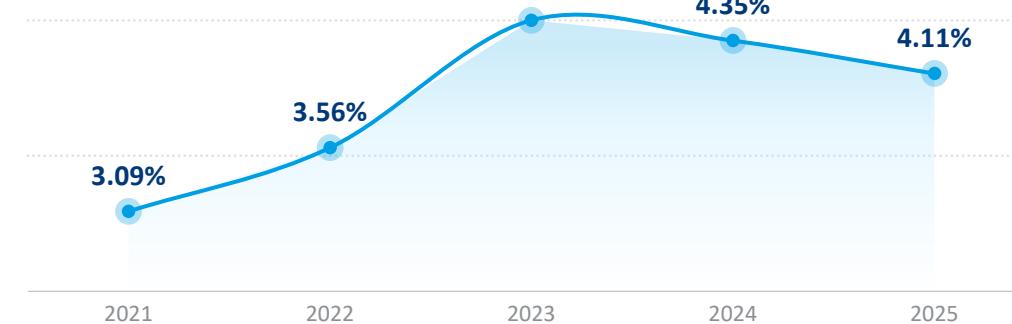


= Strong shareholder returns, healthy margins and effective cost management

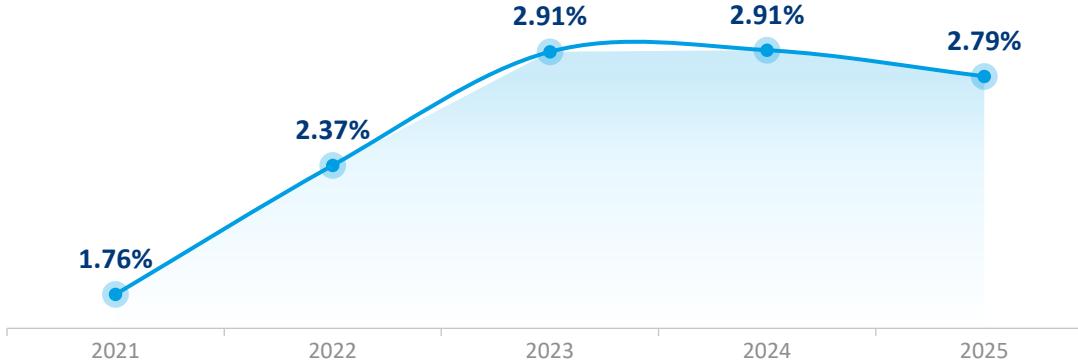
= ROAE (%)



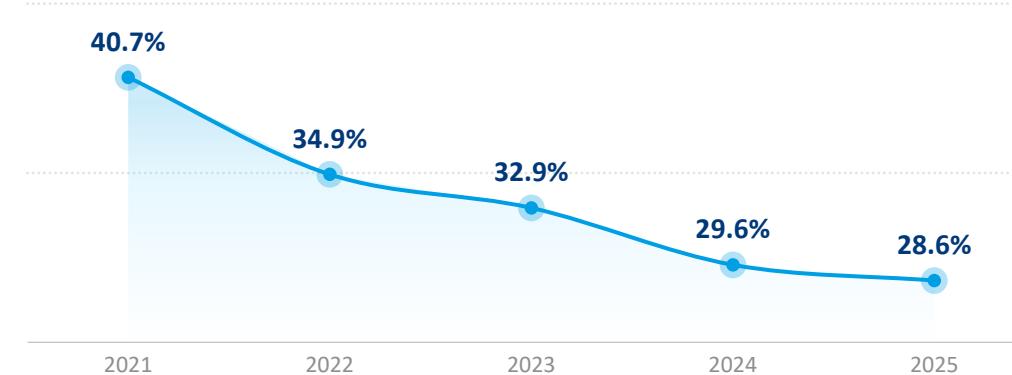
= Net Profit Margin (%)



= ROAA (%)

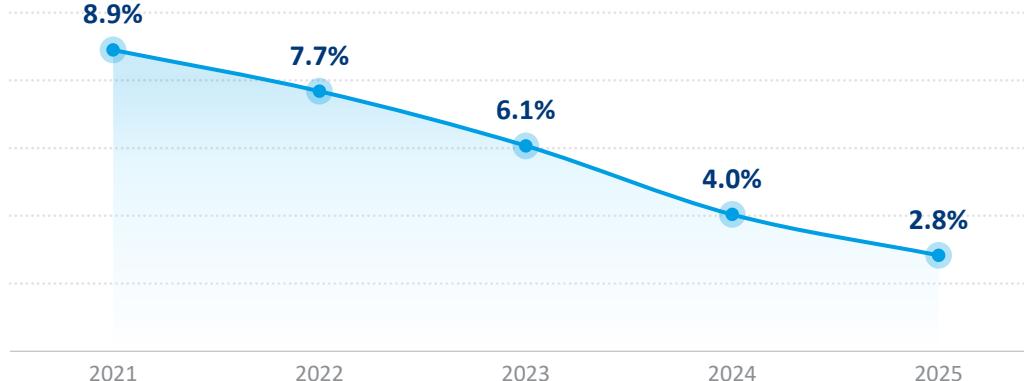


= Cost To Income Ratio (%)

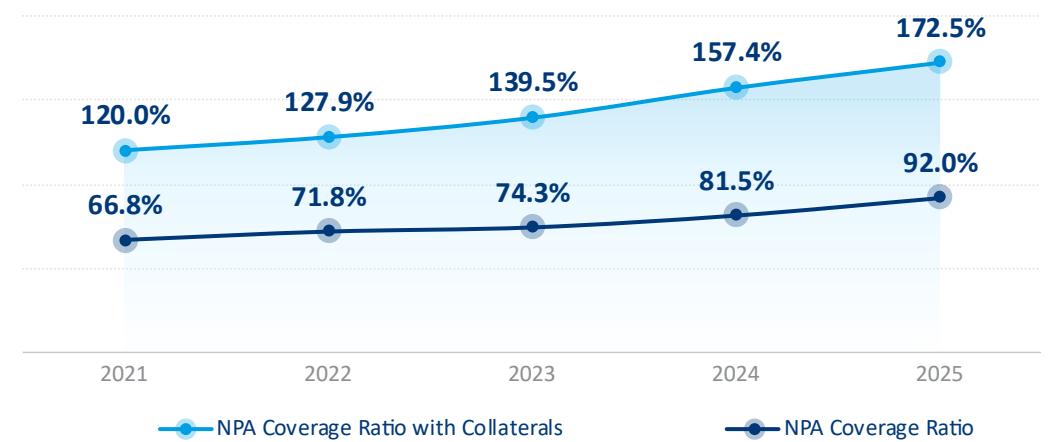


## = Improved asset quality metrics underpinned by prudent provisioning

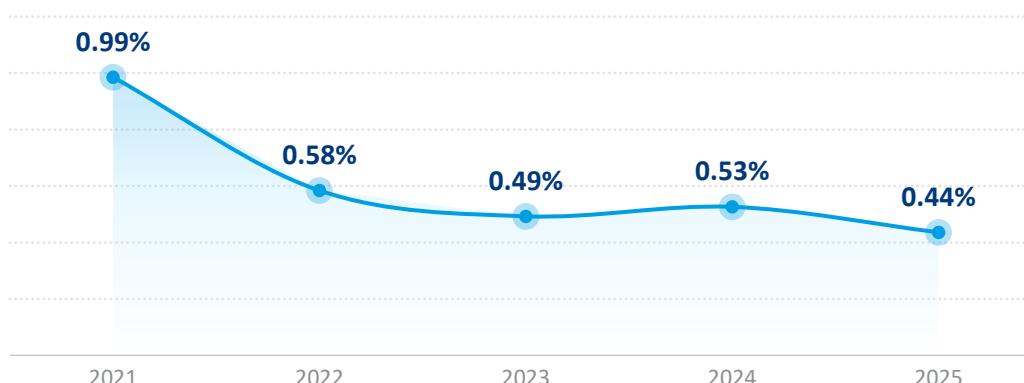
### = NPA Ratio (%)



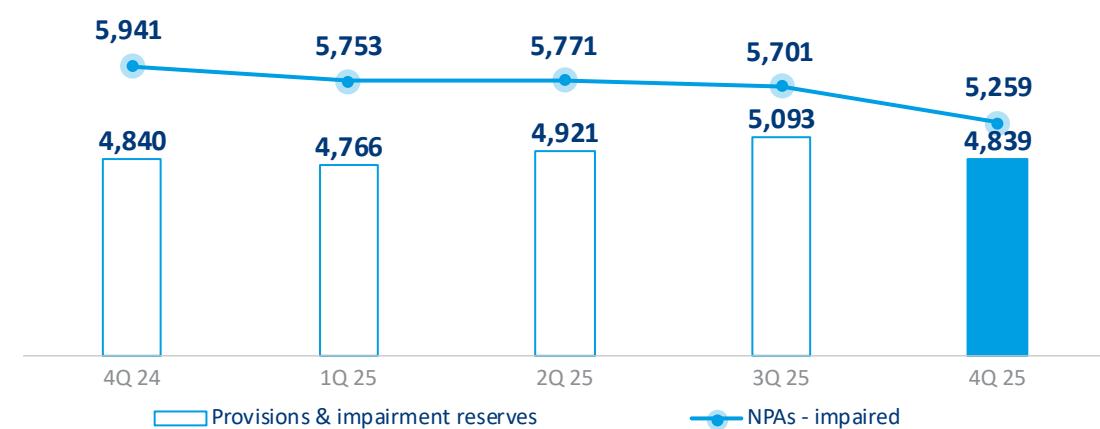
### = NPA Coverage Ratios (%)



### = Cost Of Risk (%)



### = Provisions and NPAs (AEDmn)

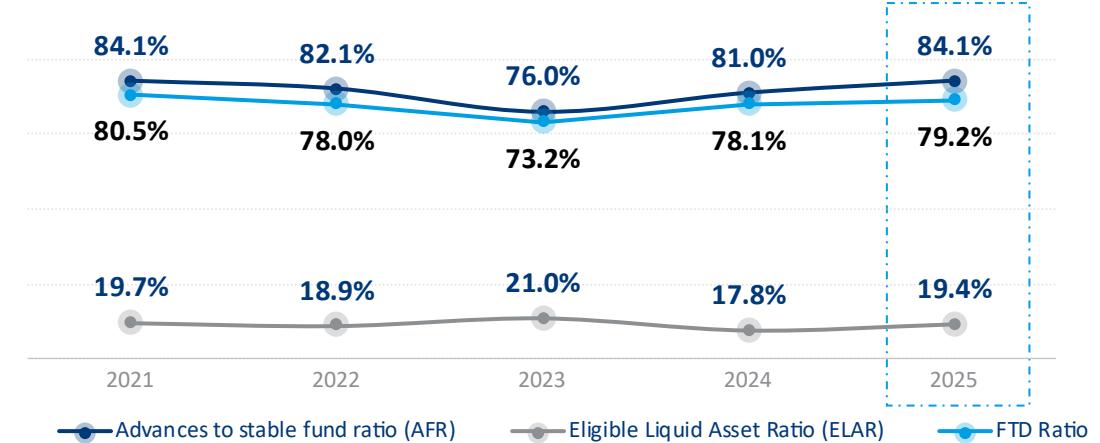


## = Strong capitalization and Liquidity Ratios (%) position

### = Capitalization Ratios (%)



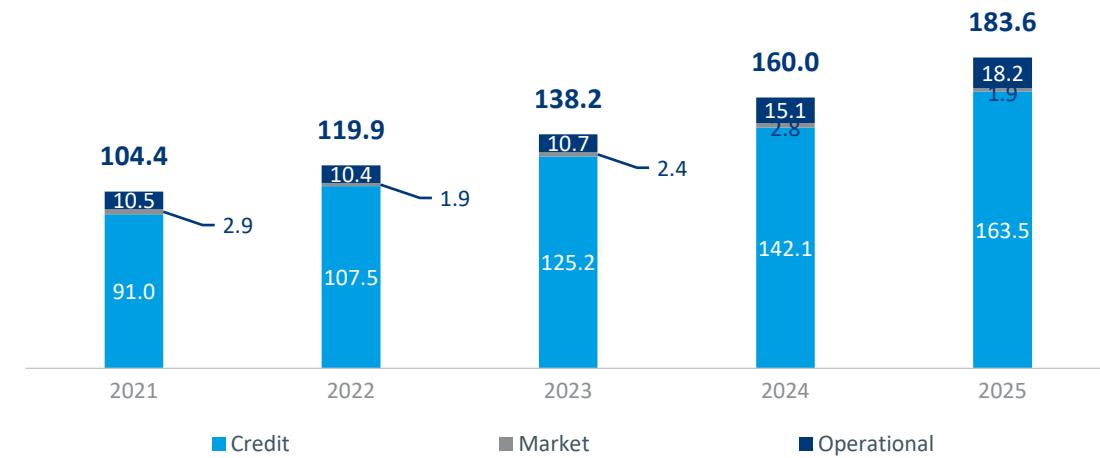
### = Liquidity Ratios (%)



### = Total Capital (AEDbn)



### = RWA (AEDbn)



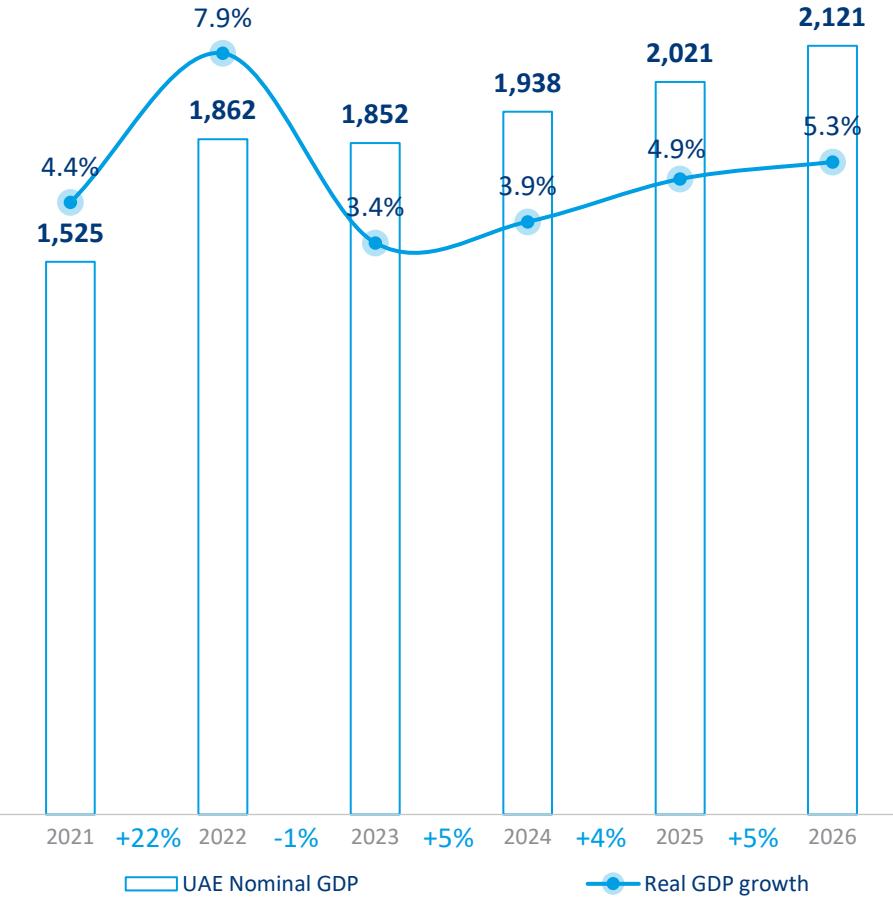
# Operating Environment

FY 2025 Investor Presentation

## = 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



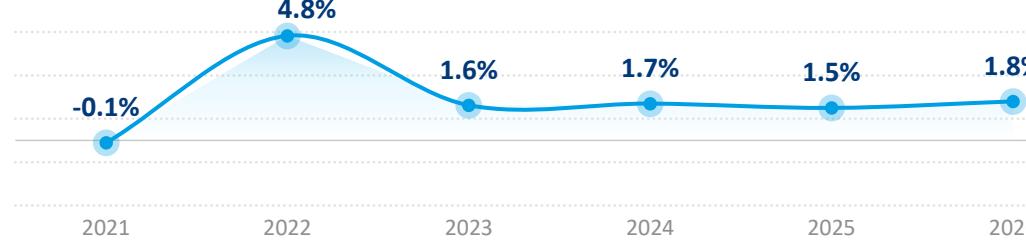
- = Oil prices adjust to market dynamics

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

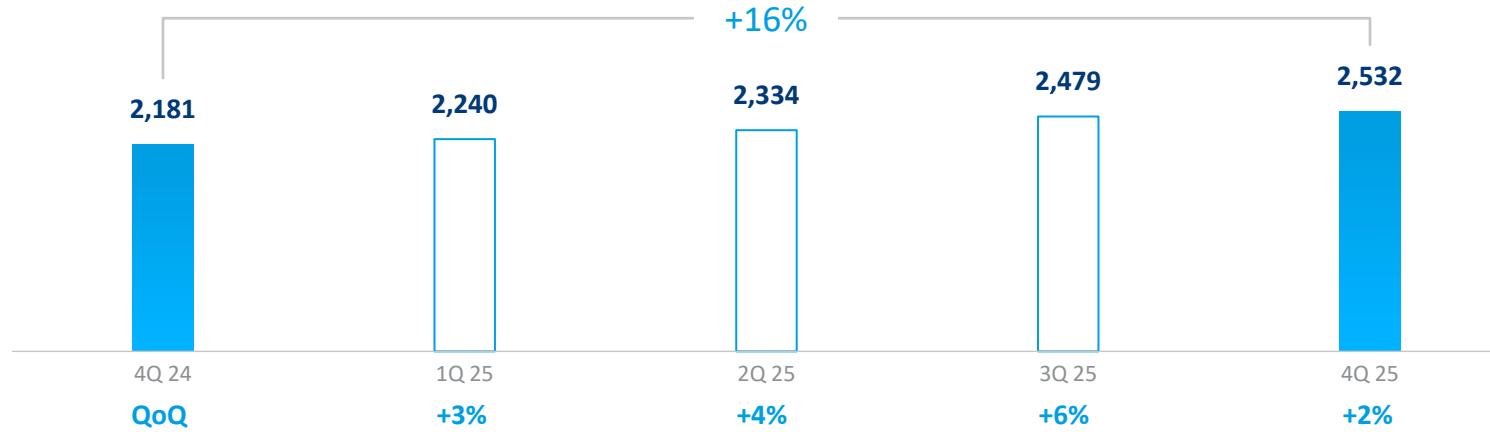
Government Expenditure % of GDP (%)



## = UAE Banking Sector Update

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

### = Loans, Advances & Overdrafts (AEDbn)



### = Size of the UAE Banking Sector

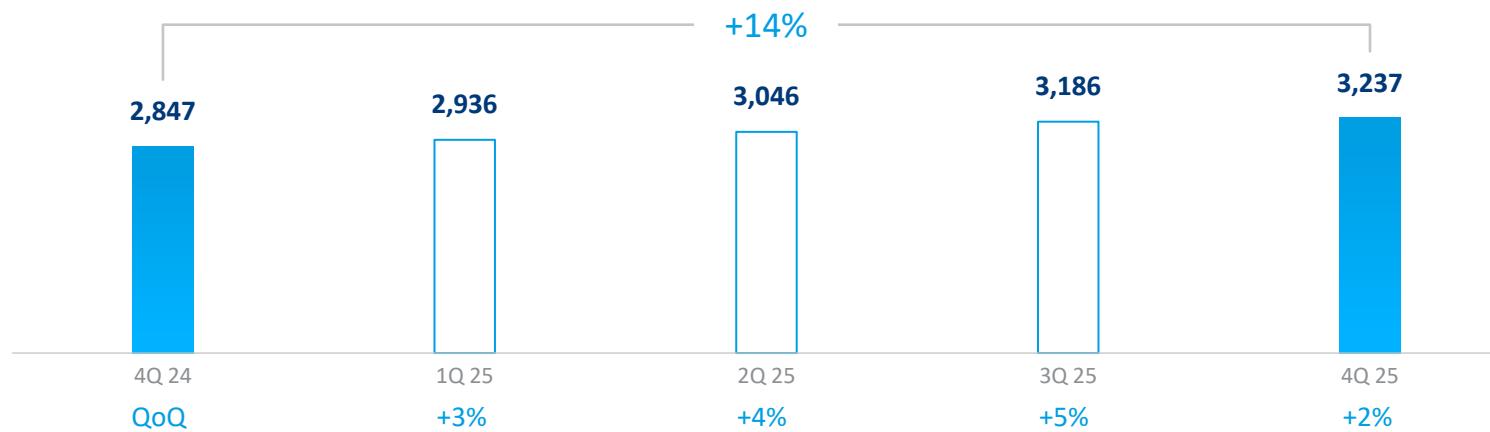
UAE Gross Banking Assets  
(Nov 2025)

AED **5.3**tr

UAE Gross Banking Assets  
(as % of 2024 GDP)

**269%**

### = Bank Deposits (AEDbn)



### = Market Landscape (Nov 2025)



Share of Conventional  
Banks (Total Assets)



Share of Islamic  
Banks (Total Assets)

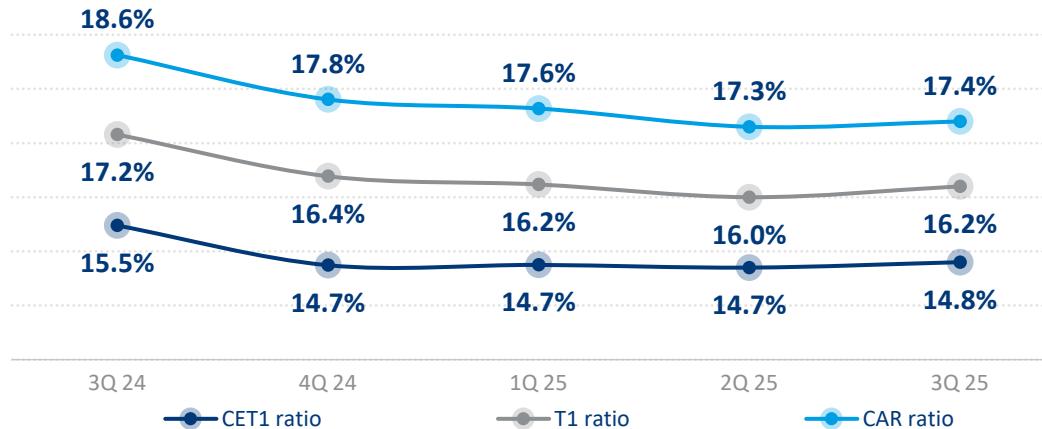


Share of Foreign  
Banks (Total Assets)

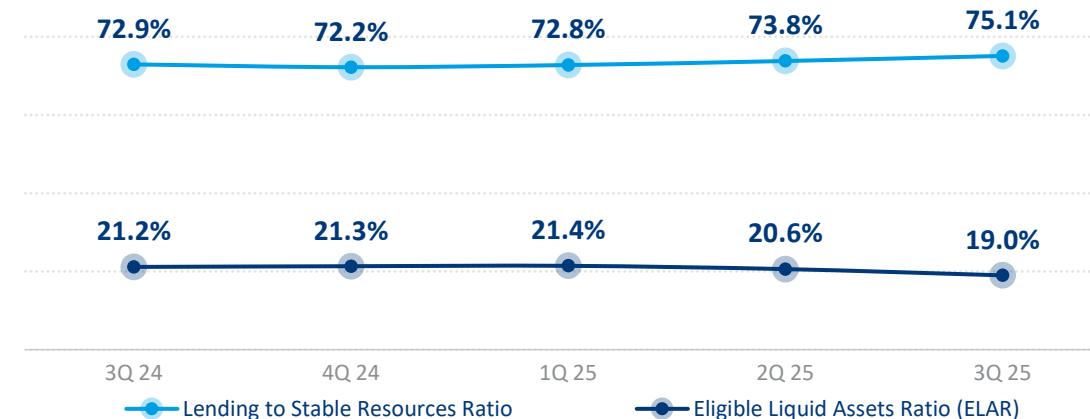
## = UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

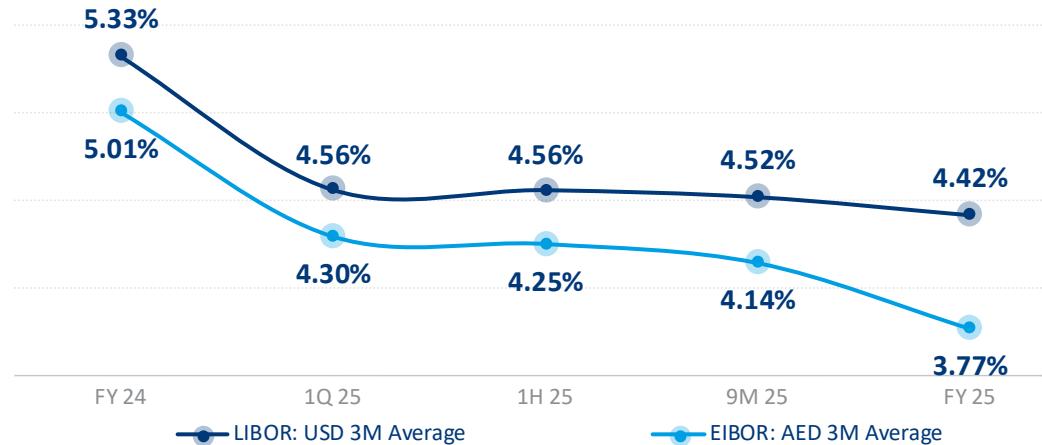
### = Capitalization (%)



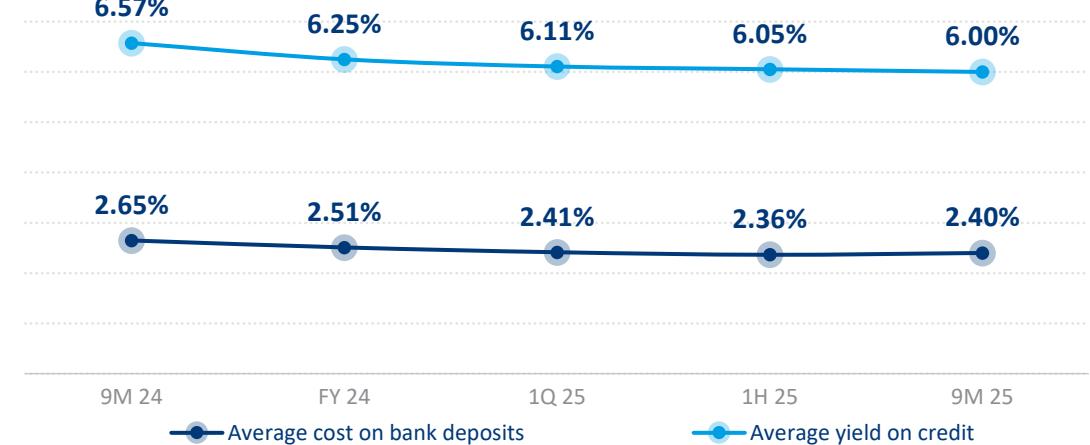
### = Liquidity (%)



### = Interest Rates (%)



### = Yield and Funding Cost (%)



# ESG

FY 2025 Investor Presentation

## Driving positive change:

Unlocking the power of Islamic banking  
for a sustainable future

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)

### ◆ 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

### ◆ Sustainable Finance Leadership

- Sustainable finance Target

### ◆ 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

## = 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

# Financial Performance

FY 2025 Investor Presentation

## = Financial Performance Highlights

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

### = Strong YoY Growth in Profitability

迪8.1bn

Net Income before tax

+18%



迪12.3bn

Revenues

+16%



迪3.5bn

Expenses

+12%



### = Robust Balance Sheet Growth YoY

迪281bn

Total Assets

+24%



迪186bn

Gross Customer Financing

+26%



### = Strong Capital Position and Return YoY

15.7%

CAR

-50bps



28.8%

Return on Equity

+88bps



### = Strong Capital Position and Return YoY

28.6%

Cost to Income Ratio

-93bps



## = Key financial metrics – FY 2025 vs FY 2024

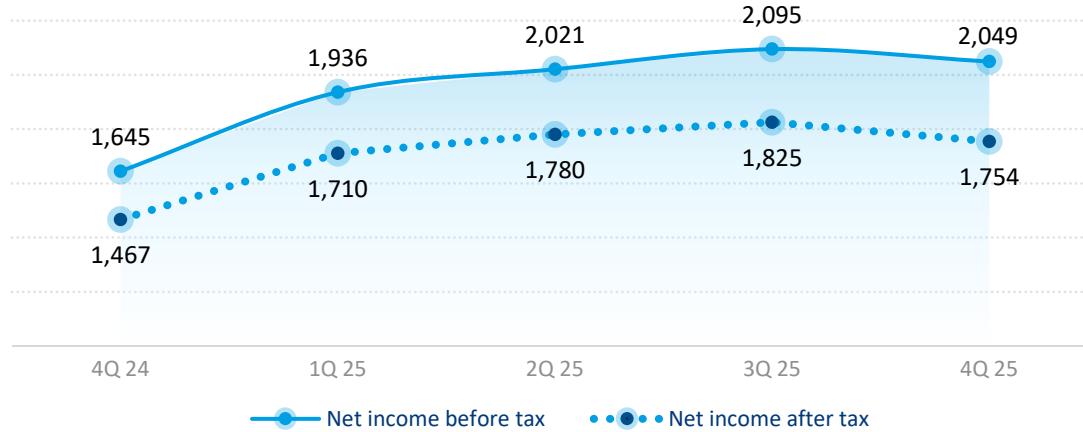
Record set of results with ROE reaching 28.8% driven by robust top-line growth coupled with disciplined balance sheet management

	FY 2024	FY 2025	FY 2025 vs FY 2024	
			Amount	%
<b>Profitability (AED mn)</b>	Revenue	10,632	12,304	1,672 16%
	Expenses	-3,145	-3,525	-380 12%
	Margin	7,487	8,779	1,292 17%
	Cost of Credit	-620	-678	-58 9%
	Net Income before Tax	6,868	8,101	1,234 18%
	Tax	-766	-1,031	-265 35%
	Net Income after Tax	6,101	7,070	969 16%
<b>Balance Sheet (AED bn)</b>	Total Assets	225.9	280.8	54.8 24%
	Gross Financing Assets	147.1	185.6	38.5 26%
	Risk Weighted Assets	160.0	183.6	23.7 15%
	Customer Deposits	182.7	229.1	46.4 25%
	Investments	29.3	31.6	2.3 8%
<b>Key Ratios</b>	Cost to Income	29.6%	28.6%	-0.9%
	Return on Equity	27.9%	28.8%	0.9%
	NPA Coverage	81.5%	92.0%	10.5%
	NPA	4.0%	2.8%	-1.2%

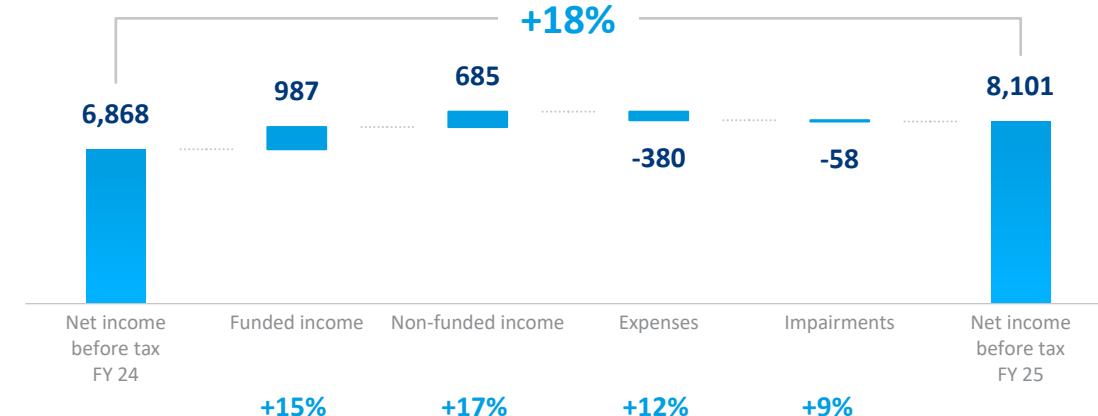
## = Income Statement

Strong YoY net income growth of 18% driven by strong revenue momentum, revenue diversification and balance sheet growth

### = Net Income (AEDmn)



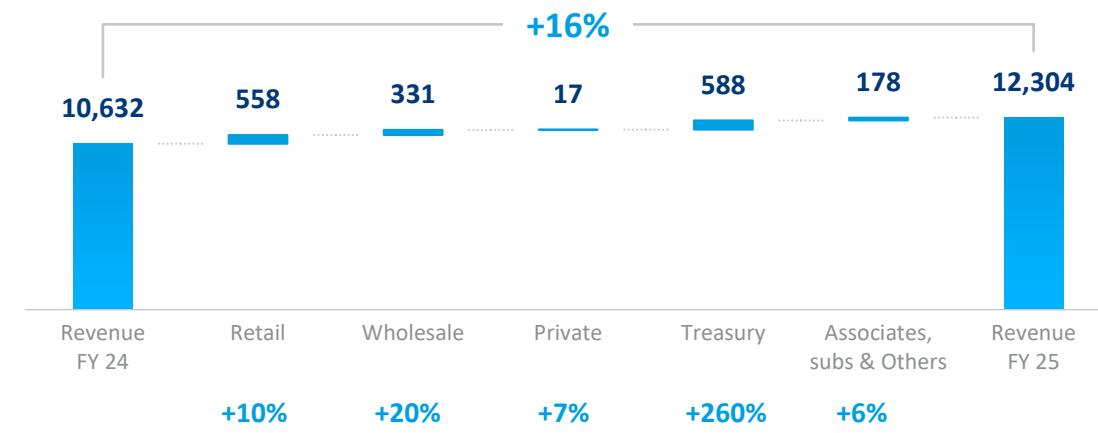
### = Net Income before Tax Movement YoY (AEDmn)



### = Income Statement Highlights

AED (mn)	FY 2025	FY 2024	Δ%	4Q 2025	4Q 2024	Δ%
Funded income	7,553	6,566	+15%	2,023	1,663	+22%
Non-funded income	4,751	4,066	+17%	1,133	974	+16%
<b>Revenues</b>	<b>12,304</b>	<b>10,632</b>	<b>+16%</b>	<b>3,156</b>	<b>2,637</b>	<b>+20%</b>
Operating expenses	(3,525)	(3,145)	+12%	(940)	(821)	+15%
Provision for impairment	(678)	(620)	+9%	(167)	(172)	-3%
<b>Net Income before tax</b>	<b>8,101</b>	<b>6,868</b>	<b>+18%</b>	<b>2,049</b>	<b>1,645</b>	<b>+25%</b>
<b>Net Income after tax</b>	<b>7,070</b>	<b>6,101</b>	<b>+16%</b>	<b>1,754</b>	<b>1,467</b>	<b>+20%</b>

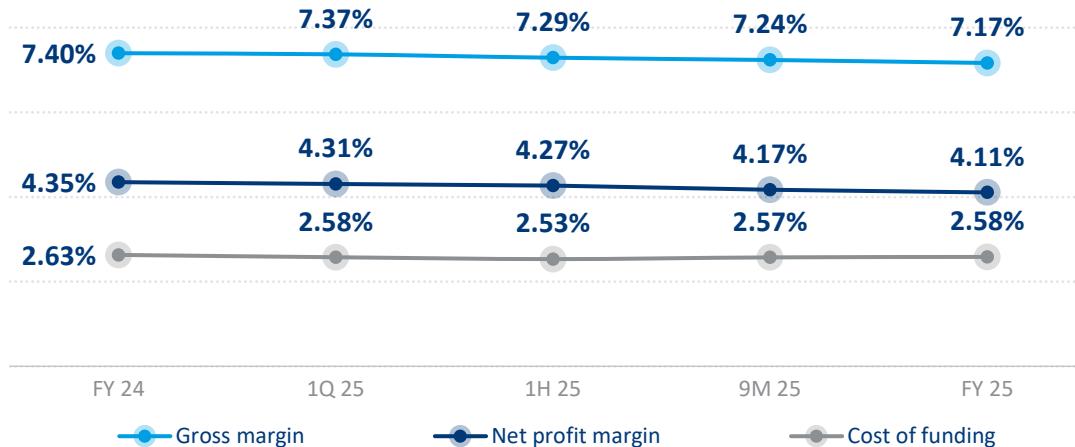
### = Revenue Movement by Segment YoY (AEDmn)



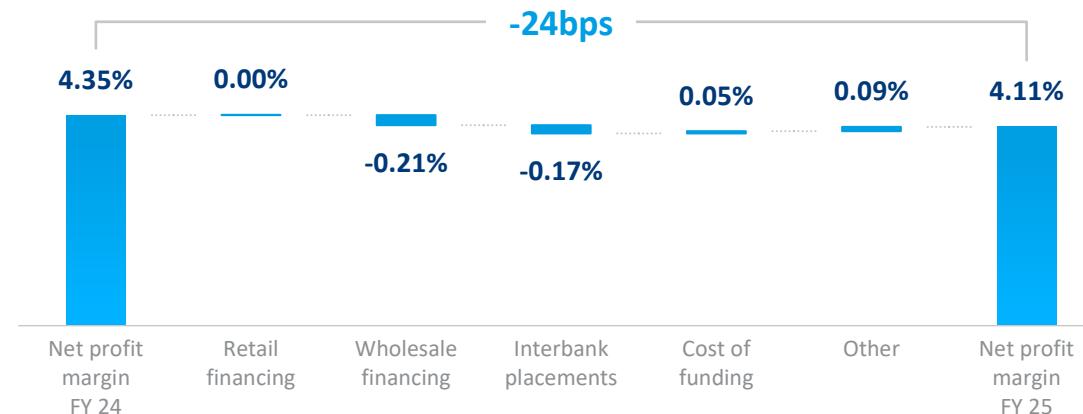
## = Funded Income

Strong volume growth and disciplined balance sheet management partially offset rate cut impact, drove 15% increase in funded income

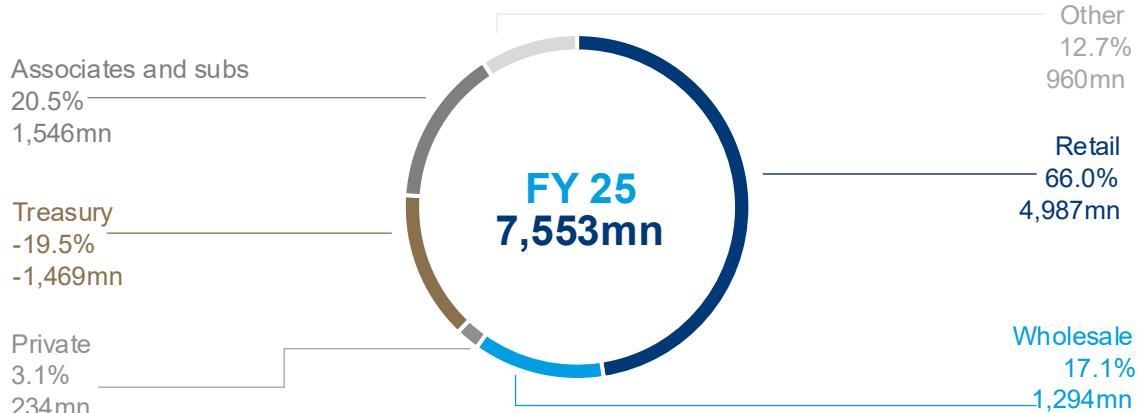
### = Net Profit Margin (%)



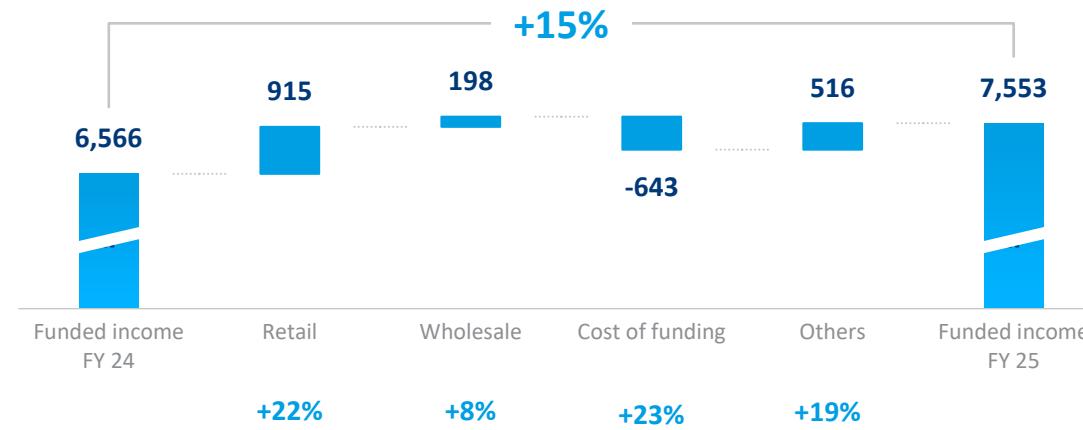
### = Net Profit Margin Movement YoY (%)



### = Funded Income Composition (AEDmn)



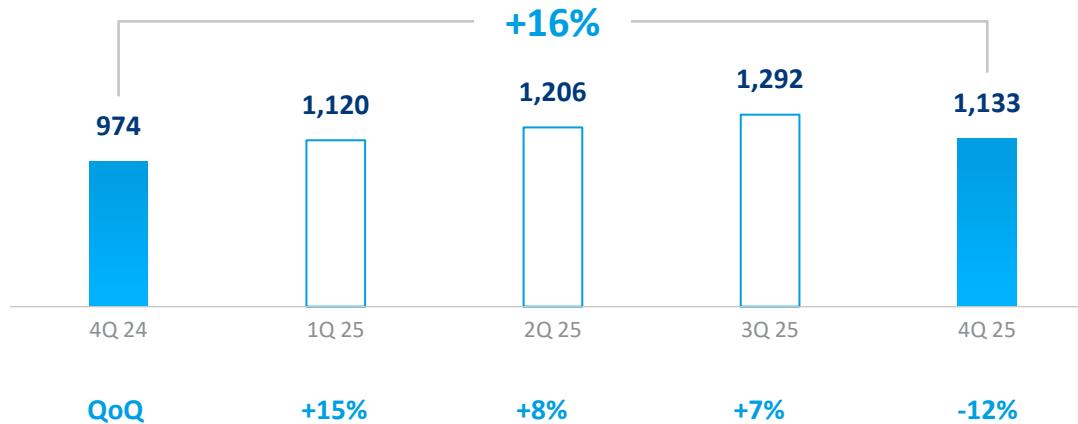
### = Net Revenue from Funding Activities Movement YoY (AEDmn)



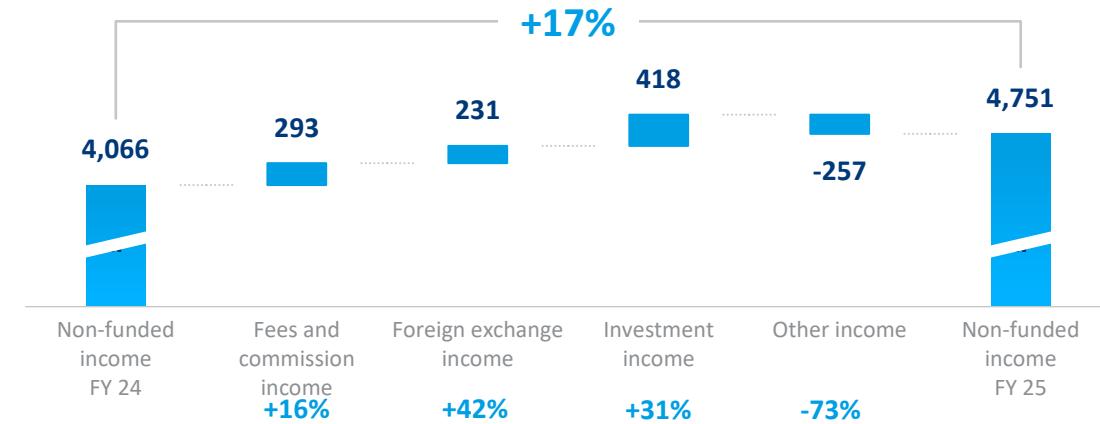
## = Non-Funded Income

Non-funded income contributes to 39% of total income, reflecting our strategic focus on revenue diversification

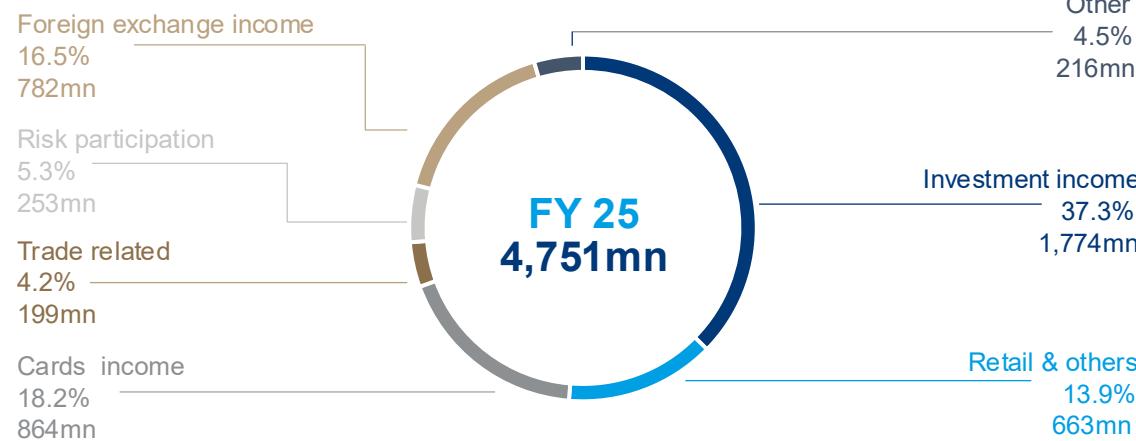
### = Non-Funded Income (AEDmn)



### = Non-Funded Income Movement YoY (AEDmn)



### = Non-Funded Income Composition (%)

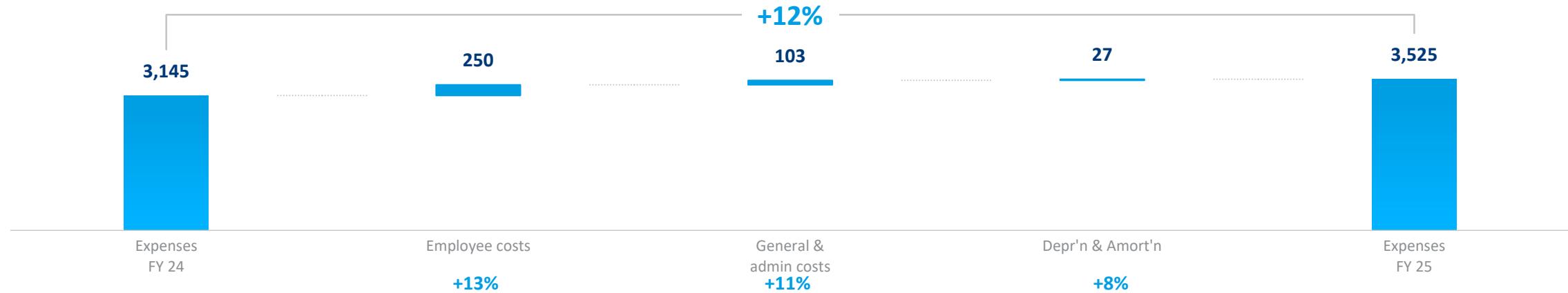


### = Fee & Commission Income Movement YoY (AEDmn)



## = Operating Expenses

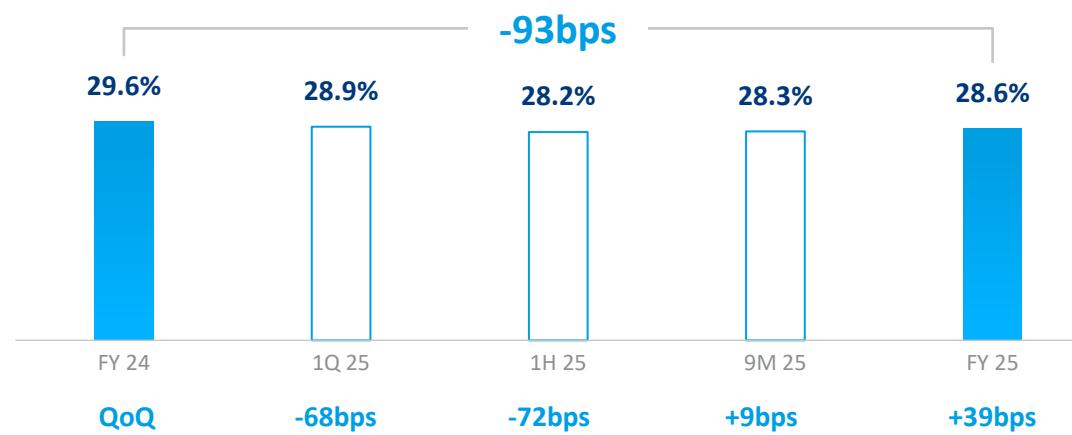
### = Expenses Movement YoY (AEDmn)



### = Expenses Composition (%)

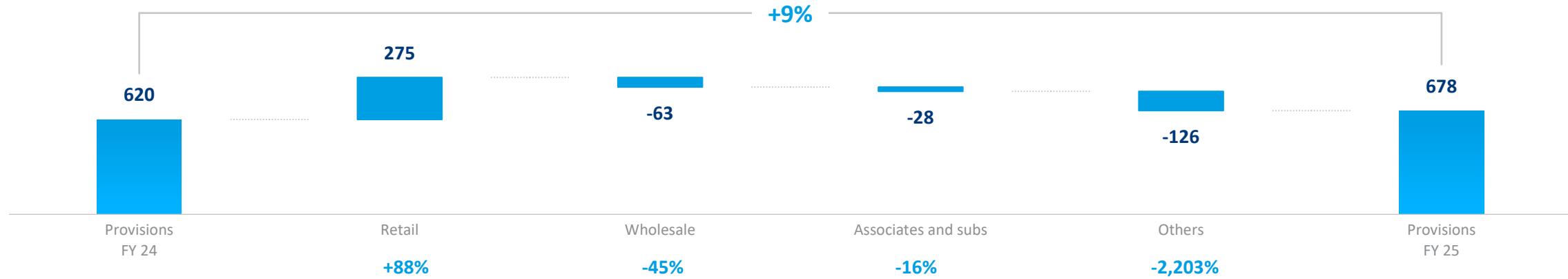


### = Cost To Income Ratio (%)

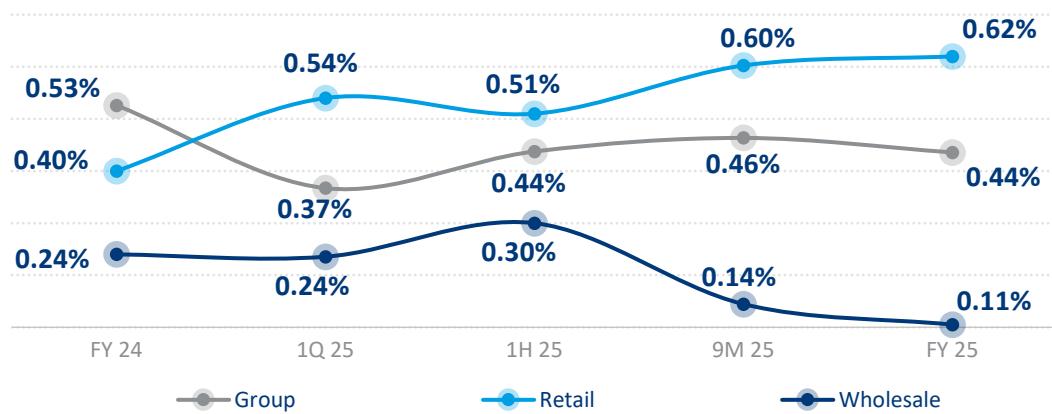


## = Provisions

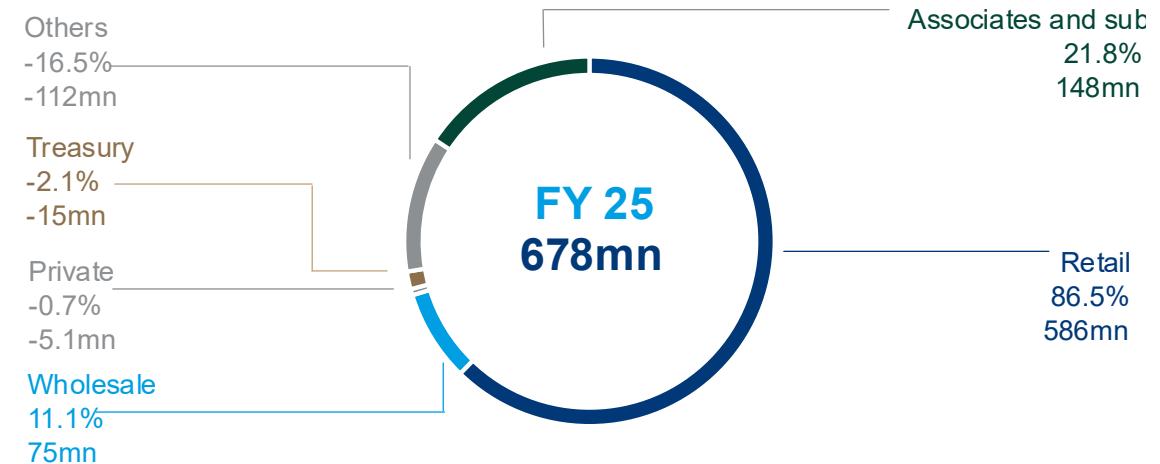
### = Provisions Movement YoY (AEDmn)



### = Cost Of Risk (%)



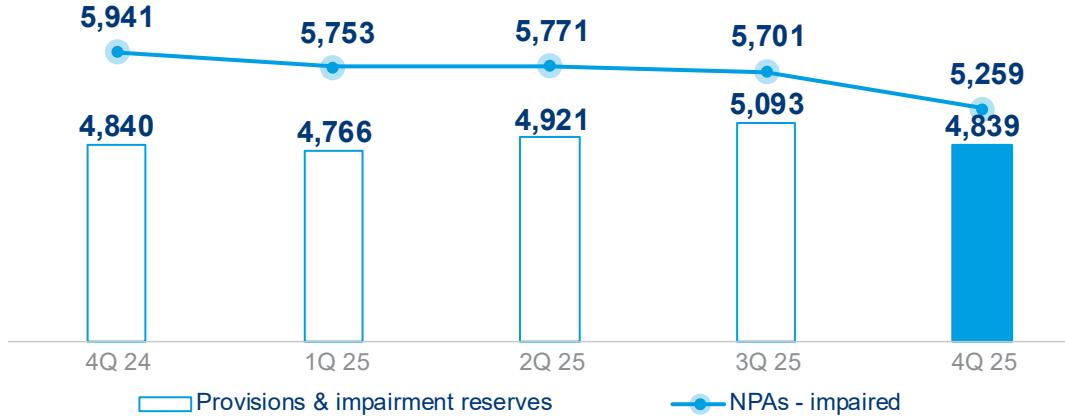
### = Impairments Composition (%)



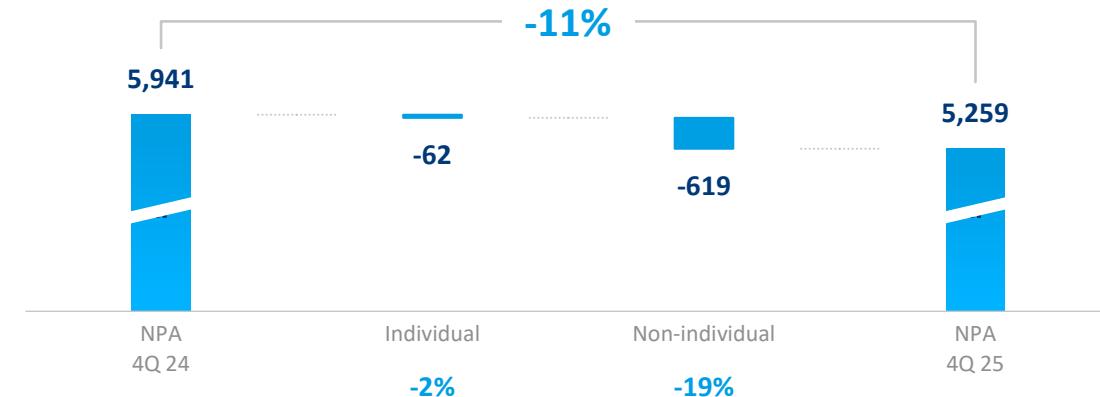
## = Non-Performing Financing

Asset quality continues to improve significantly with NPA ratio of 2.8% lowest ever while coverage ratio increased to 92%

### = Provisions and NPAs (AEDmn)



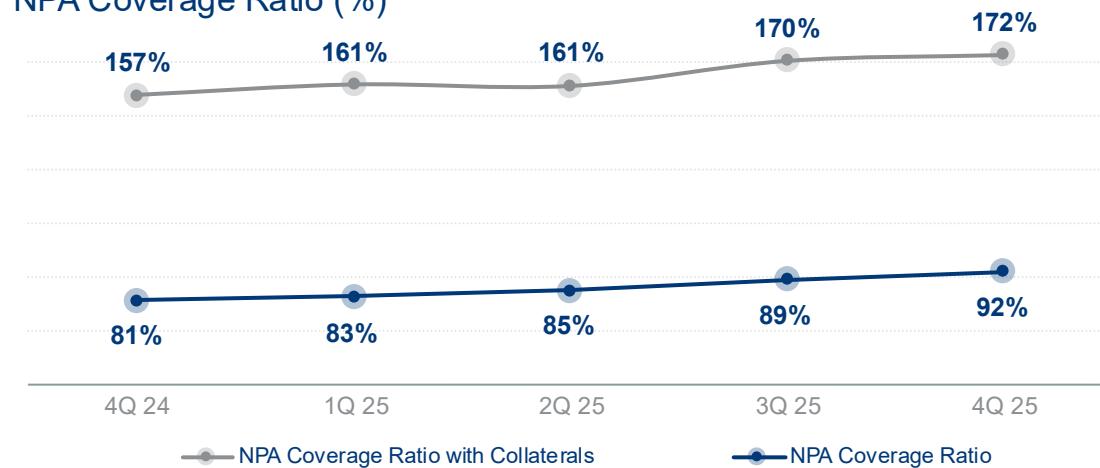
### = NPA Movement YoY (AEDmn)



### = NPA Ratio (%)



### = NPA Coverage Ratio (%)



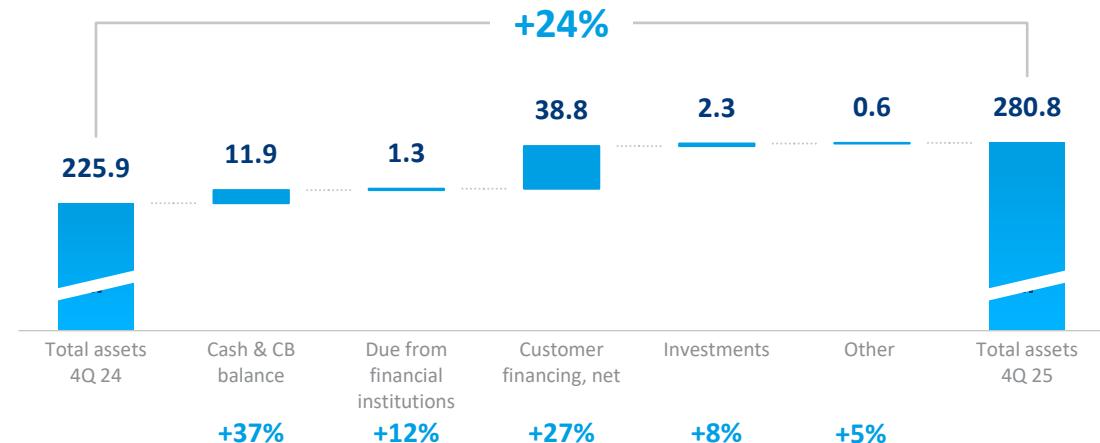
## = Balance Sheet

AED 55bn YoY Asset growth fueled by 24% growth in customer financing supported by strong and diversified funding position

### = Total Assets (AEDbn)



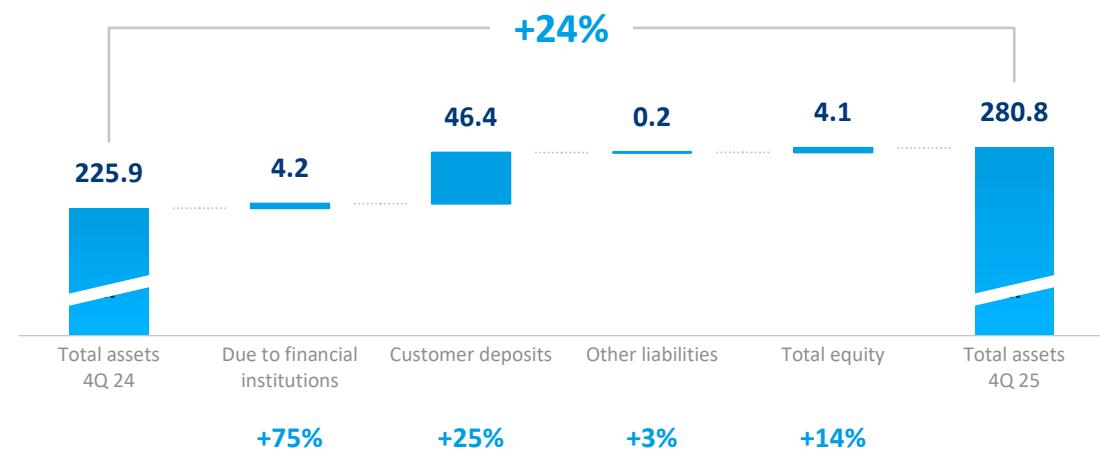
### = Total Assets Movement YoY (AEDbn)



### = Balance Sheet Highlights

AED (mn)	4Q 2025	3Q 2025	Δ%	4Q 2024	Δ%
Customer financing, net	181,376	170,801	6%	142,611	27%
Investments	31,621	34,759	-9%	29,286	8%
<b>Total assets</b>	<b>280,753</b>	<b>269,734</b>	<b>4%</b>	<b>225,910</b>	<b>24%</b>
Total Deposits	229,096	221,668	3%	182,675	25%
<b>Total liabilities</b>	<b>248,384</b>	<b>239,191</b>	<b>4%</b>	<b>197,593</b>	<b>26%</b>
<b>Total equity</b>	<b>32,370</b>	<b>30,543</b>	<b>6%</b>	<b>28,317</b>	<b>14%</b>

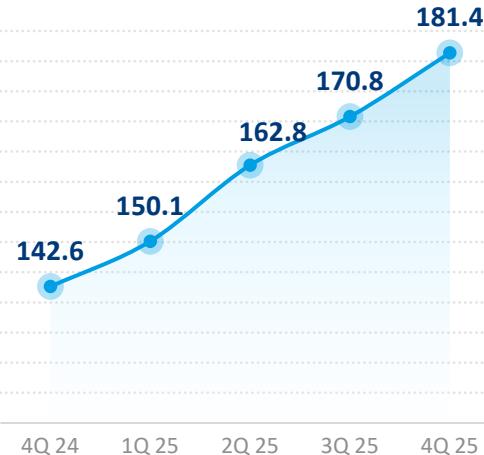
### = Funding Movement YoY (AEDbn)



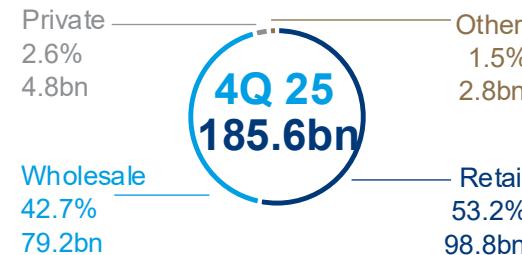
## = Customer Financing

AED 39bn net increase in financing in the past 12 months across diverse sectors amid strong UAE economic fundamentals

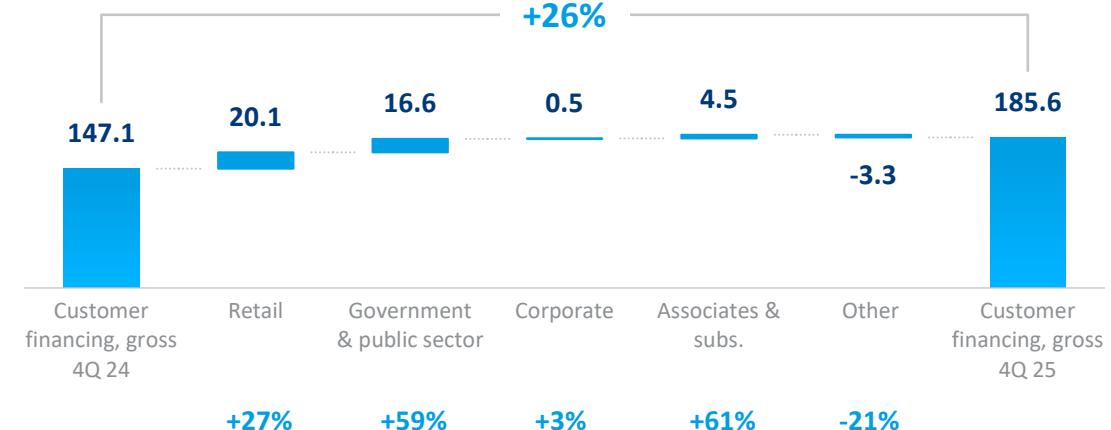
### = Customer Financing, Net (AEDbn)



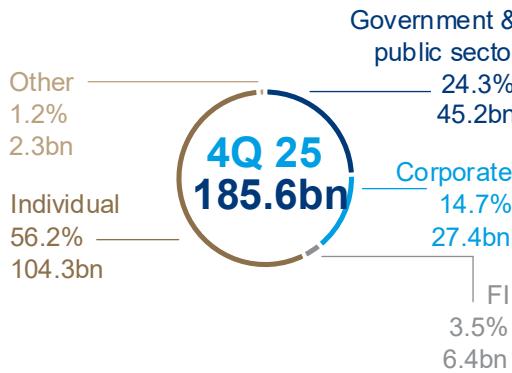
### = Customer Financing, Gross by Segment (%)



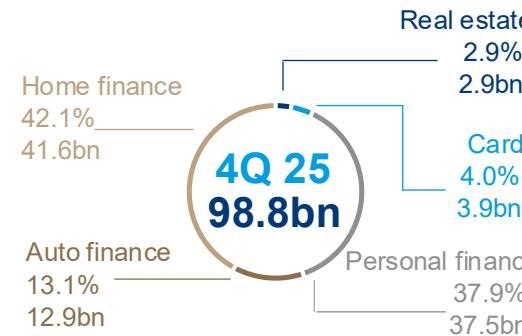
### = Customer Financing, Gross Movement YoY (AEDbn)



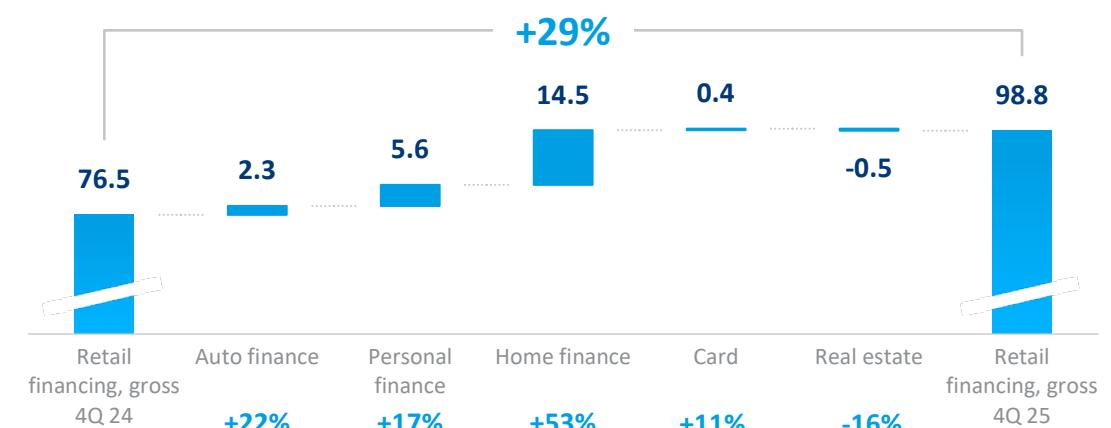
### = Customer Financing, Gross by Sector (%)



### = Retail Financing, Gross Composition (%)



### = Retail Financing, Gross Movement YoY (AEDbn)



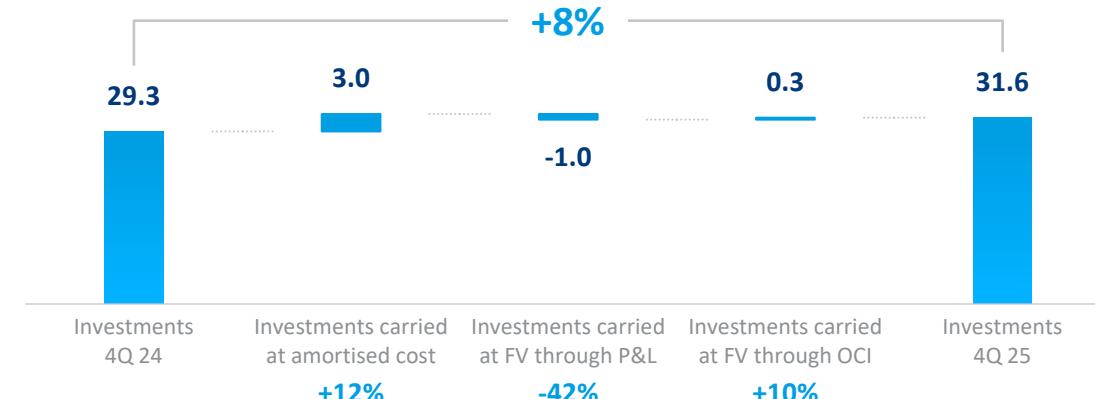
## = Investments

Investment Portfolio grew 8% vs 4Q 24 with 85% accounted for at amortized cost

### = Investments (AEDbn)



### = Investments Movement YoY (AEDbn)



### = Investments by Country (%)



### = Investments by Type (%)



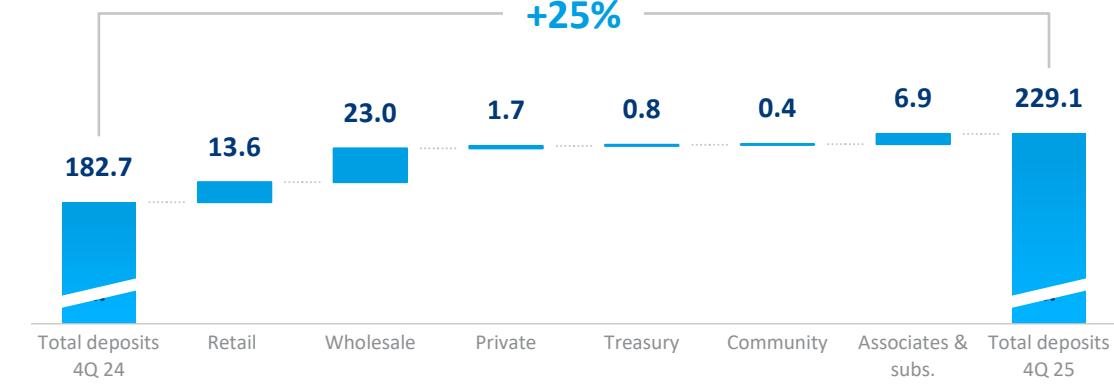
## = Customer Deposits

Substantial increase in customer deposits with ADIB attracting AED 18.4bn of CASA deposits contributing to a healthy funding mix

### = Total Deposits (AEDbn)



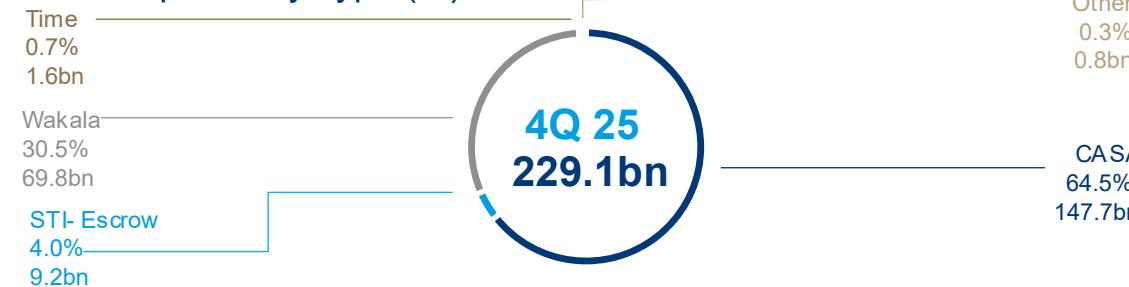
### = Total Deposits Movement YoY (AEDbn)



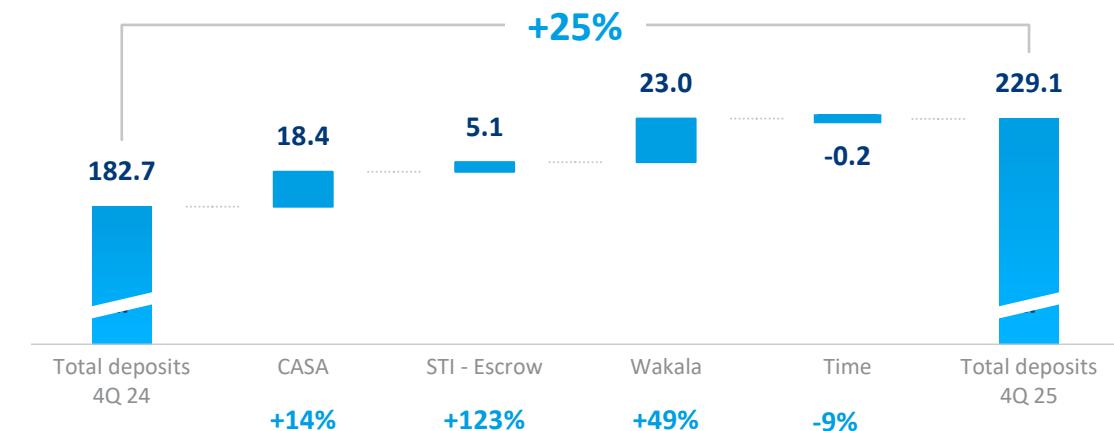
### = Total Deposits by Segment (%)



### = Total Deposits by Type (%)



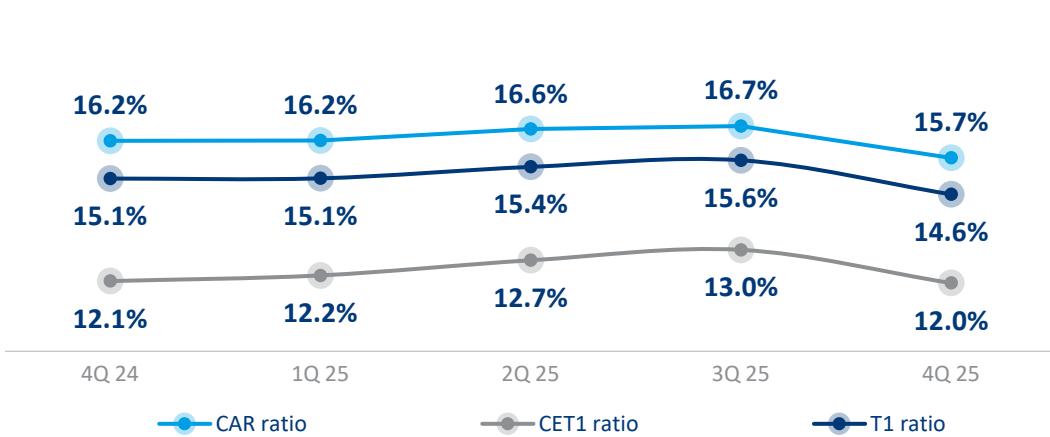
### = Total Deposits Movement by Type YoY (AEDbn)



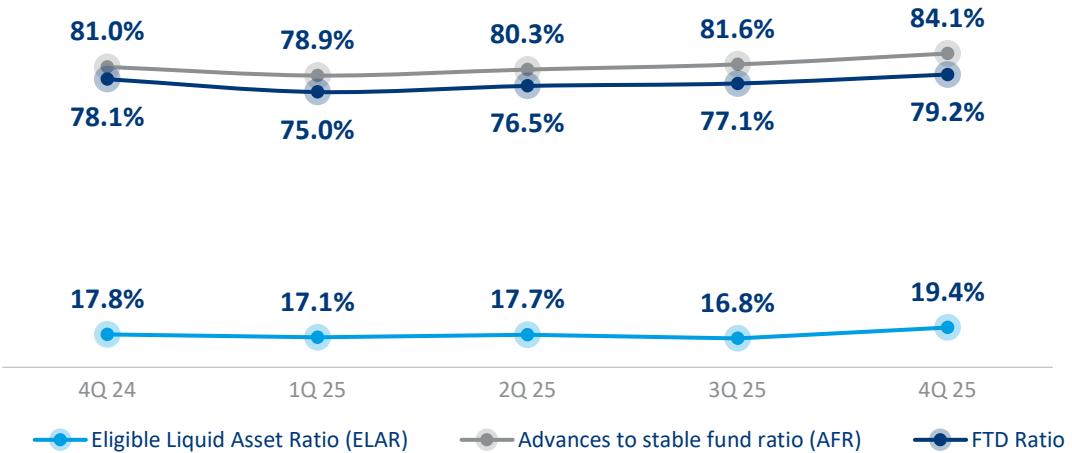
## = Capital and Liquidity

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

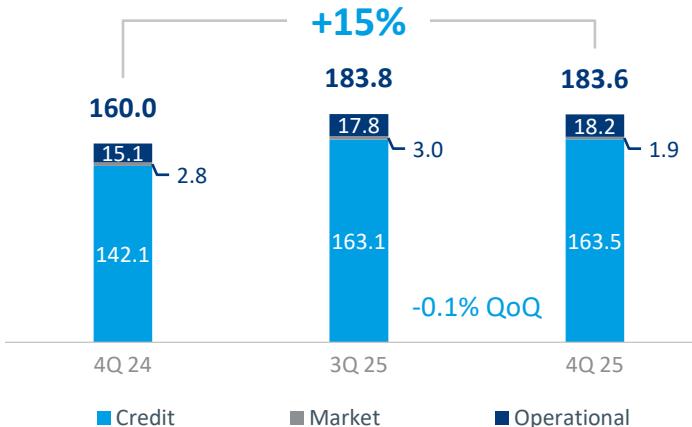
### = Capitalization Ratios (%)



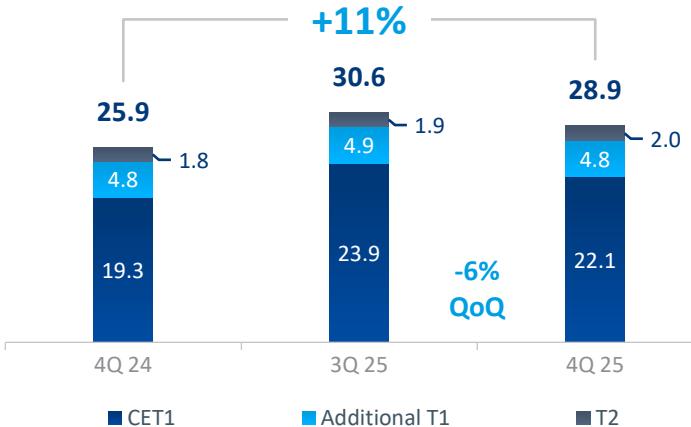
### = Liquidity Ratios (%)



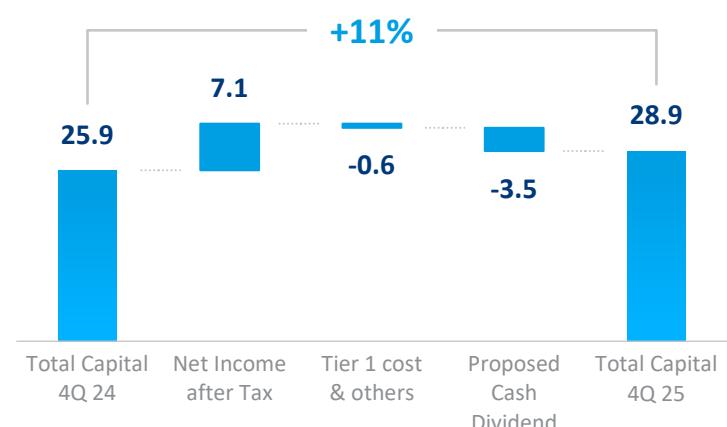
### = RWA (AEDbn)



### = Capitalization (AEDbn)



### = Total Capital Movement YTD (AEDbn)



## = Additional Information

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

### = ADIB Investor Relations Contact

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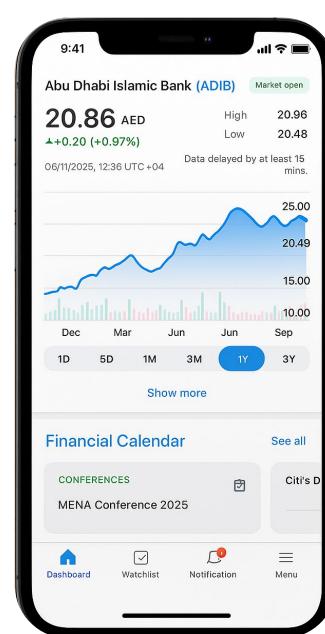
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