مصرف أبوظبي الإسلامي

ADIB

1H 2026

Investor Presentation

September 2026

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Contents

ADIB Profile

1H 2026 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

Total Assets

AED 304 bn

($82.8bn)

Among the top Islamic financial institutions globally

Market Cap.

AED 86 bn

($23.5bn)

(as of 14 Sep 26)

Fastest Growing Retail Bank

Total Retail Assets

AED 121 bn

($33 bn)

Leading Retail bank in UAE, #1 in Personal and Home finance

Branch Network

+140 Branches

5 Markets

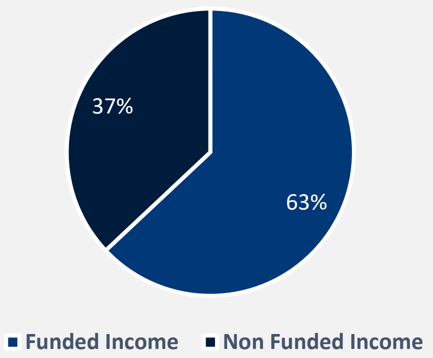
Strong network and digital presence

Diversified Franchise

Universal Banking Offering

- Retail Banking
- Wholesale Banking
- Treasury
- Others, incl. ADIB Egypt, Associates and Subsidiaries

Diversified Business Model



Full Fledge Services

- Payments
- Takaful
- Asset Management
- Property Management
- Brokerage

Leveraging Our Unique Market Position to Deliver Strong Financial Performance

ADIB مصرف أبوظبي الإسلامي

Unique Market Position

- **2.7 million**
  Customers across the franchise (900k in Egypt)
- **17%**
  UAE retail market share
- **780,000**
  UAE national customers
  (+60% Market Share)
- **64%**
  of deposits from UAE nationals

Robust Capital & Liquidity Position

- **12.2% CET1 15.6% CAR**
  Above regulatory requirements
- **90% of Liabilities**
  from customers deposits forming a stable funding base
- **90% AFR 84% FTD**
  Strong and stable funding & liquidity buffer
- **64%**
  CASA Ratio (Retail CASA 91%)

Sustained business momentum

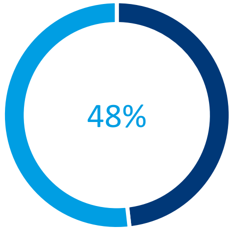
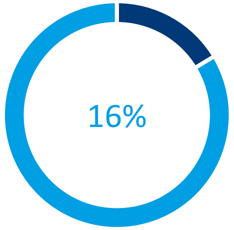
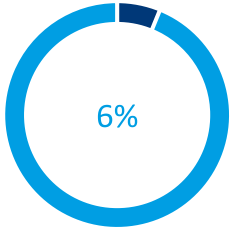
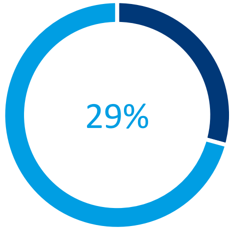
- **AED 4.3bn NPBT**
  +9% YoY +6% QoQ
- **AED 6.5bn revenues**
  +9% YoY +3% QoQ
- **AED 206bn in customer financing**
  27% YoY 14% YTD
- **AED 246bn in deposits**
  15%YoY 7% YTD
  CASA growth 7% YoY

Sound Asset Quality

- **2.2% NPA Ratio**
  At historically low levels
- **33bps Cost of Risk**
  Reflects strong underwriting standards and resilient portfolio
- **108% Cash Coverage Ratio**
  177% with collaterals
- **A2, A+ Credit Rating**
  With a stable outlook

Business Segments

ADIB's business is comprised of 4 main segments

% of Group Revenue	Business Segment	Description
	Retail Banking	**Targets Individuals, Private and SME entities with main focus on UAE Nationals and mass affluent segment** Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.
	Wholesale Banking	**Focuses on large corporates, Governments, GREs and FIs** 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 and Qatar.
	Treasury	**An active investor in the global sukuk market, offering investment opportunities to customers and using debt assets to manage the bank's balance sheet** Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.
	Others, incl. ADIB Egypt, Associates and Subsidiaries	**ADIB is present in the following countries for the following services:** • ADIB Egypt caters to the needs of corporate and retail customers

Track record of consistently delivering shareholder value

ADIB

A Market Leader

ROE

28.2%

ROA

2.66%

(1H 2026)

Highest ROE in the market

NPM

3.78%

NFR

37% **of total revenue**

(1H 2026)

CASA Ratio

64%

Retail CASA Ratio

91%

(1H 2026)

Highest CASA ratio in the region

Value creation

Dividend Yield

4.7%

Consistent dividend distribution

TSR

13.5%

Exceptional shareholder value creation

(1H 2025)

EPS

AED 0.93

8% YoY growth

(1H 2026)

Strong market confidence

P/E

10.4x

P/B

2.9x

Share price growth

9%

One of the best performing shares in the market

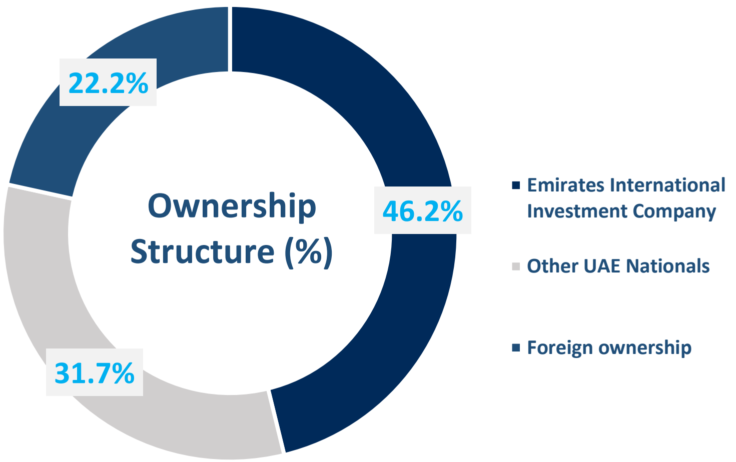
(vs 30 June 2025)

Moody's	Fitch Ratings	MSCI ESG RATINGS
A2	A+	AA

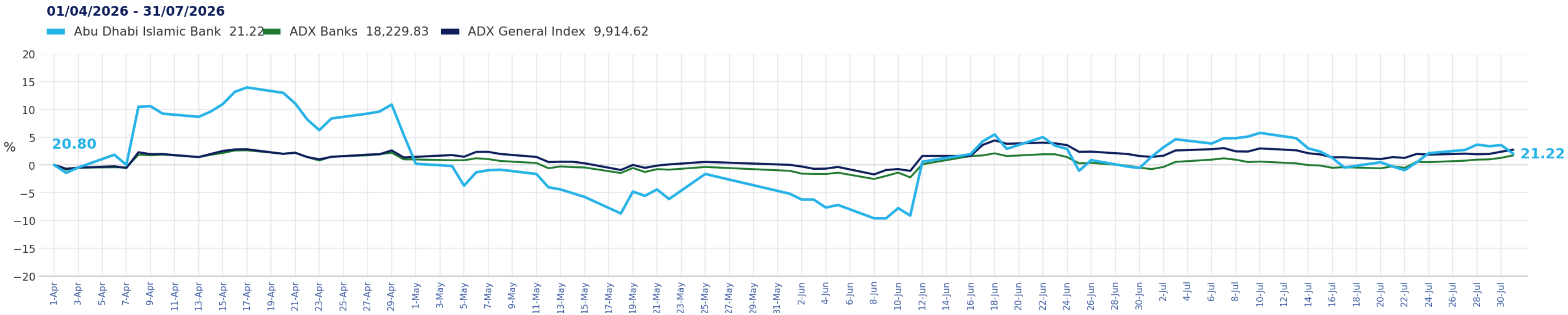
Market Metric & Ownership Structure

Key Metrics

Market Cap	Free Float	52 w High	52 w Low	FOL Limit	Growth vs 31 Dec 2024
AED86bn	40%	AED27.4	AED18.8	40%	50%



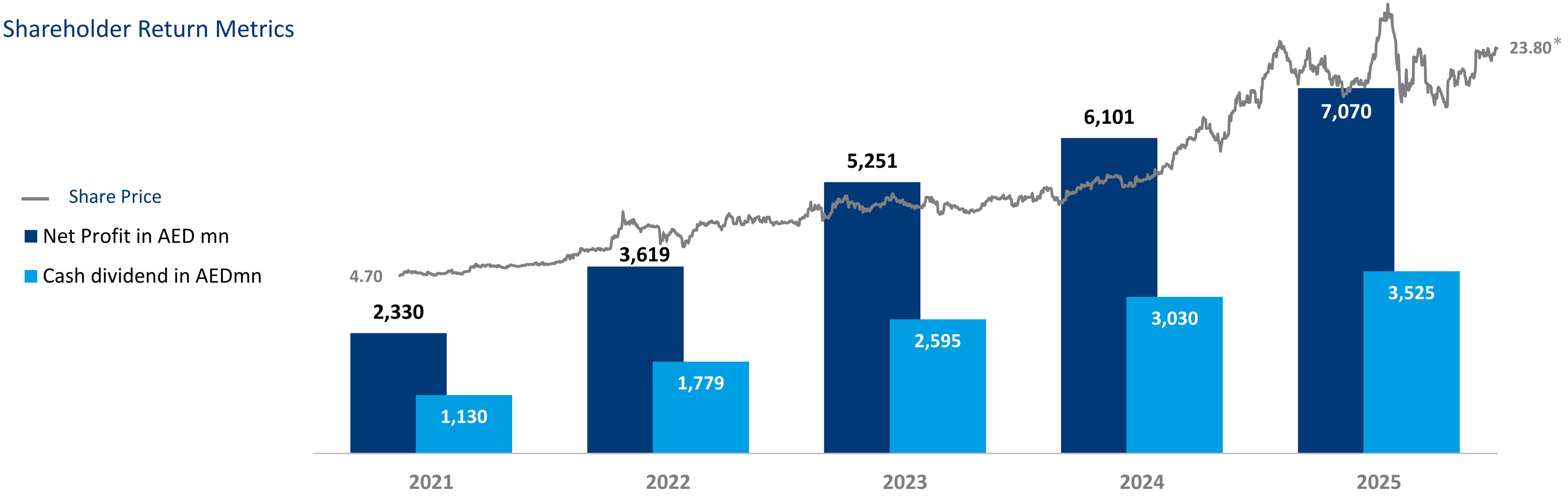
ADIB Share Price Vs Index



Consistent Dividend Distribution

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

Shareholder Return Metrics



	2021	2022	2023	2024	2025
Cash Dividend Payout ratio ***(% of Net Profit)***	48.5%	49.2%	49.4%	49.7%	49.9%
Cash Dividend ***(% of Share Capital)***	31.1%	49.0%	71.5%	83.4%	97.1%
Dividend Yield	4.5%	5.4%	7.1%	6.0%	4.7%

* As of 14 September 2026

ADIB 2035 Vision and Guidance

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ADIB 2035

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

Vision

To become the World's Most Innovative Islamic Bank

Transformative pillars

Building the Bank for the future	Revolutionize Customer Experience	Advancing Sustainability Initiatives
▪ 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

1H 2026 Actual	2030 Target	2030 Aspirations
Total Asset **AED 304bn**	Total Asset ~1.7x – 1.9x	**Fully Digitized, end-to-end Customer Journeys**
Cost To Income **29%**	Cost To Income **26-28%**	**Consistently Holding the Industry's #1 NPS Ranking.**
Cost of Risk **33bps**	Cost of Risk ~ **40-60bps**	
ROE **28.2%**	ROE ~ **25%**	

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 GREs 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

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 bank in the UAE licensed as an Open Finance Provider
- End to end Digital onboarding for all retail products
- Advanced Cybersecurity & Fraud Protection platforms

Revolutionizing Customer Experience

- Next-Generation Banking Branches
- Innovative Retail Products & Strategic Partnerships
- Fully Digital Home Finance & Card Journeys
- Home Financing Partnership

Advancing Sustainability

- AED 23.3 Billion in Sustainable Finance Mobilised
- Progress Towards AED 60 Billion Sustainable Finance Commitment by 2030
- Landmark Sustainable Finance Transactions Solutions

Growing Wholesale Banking

- Growth in Government, Corporate & Financial Institution Financing
- AED 15 Billion Increase in Financing to Government-Related Entities
- Leadership in Sukuk & Debt Capital Markets Transactions

New Growth Engines

- 125,000 New Customers Acquired in H1 2026
- Strong Growth in Wealth Management
- Expansion of Wealth & Investment Solutions
- Enhanced Business Banking for SMEs & Emerging Businesses

Operating Resilience

- Strong Capital, Liquidity & Risk Management Position
- Resilient Operations & Effective Business Continuity Frameworks

Digital Retail Growth

- Strong Retail Customer Acquisition Growth
- 79% of New Customers Acquired Through Digital Channels
- 61% of Personal Finance Originations Driven Digitally

Outlook and Guidance

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

Management Guidance	1H 2026 Actual		FY 2026 Guidance
Gross financing growth Customer financing momentum in both retail and corporate was strong in 1H 2026 driving assets above AED 300bn	26% YoY 13% YTD	✓	18% to 20%
Net Profit Margin NPM remained resilient reflecting disciplined pricing and effective balance sheet management	3.78%	✓	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	0.33%	✓	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	28.2%	✓	> 25%

Proposed Rights Issue

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The Proposed Rights Issue

Rights Issue to Support Vision 2035 Growth Ambitions

Board proposal to raise AED 1.75 billion, enabling existing shareholders to maintain their stake and participate in ADIB's next phase of growth.

AED 1.75bn
Total proposed raise

AED 16.45
Issue price per share

~1 for 34 shares
Approx. 1 new share for every 34.14 held

Capital Raise

- Up to 106.383 million new ordinary shares
- Share capital to increase from 3.632 billion to 3.738 billion shares

Proposed issuance **106.383m shares**

Shareholder Entitlement & Support

- Eligible shareholders may subscribe based on the entitlement ratio

1 NEW SHARE for every **34.14 HELD**

Major shareholders confirmed full-entitlement participation

Pricing

- AED 16.45 per share

AED 1.00 nominal value + AED 15.45 premium

PRICING REFERENCE

24.8% discount	to six-month average share price of AED 21.54
28.8% discount	to 24 Aug 2026 closing price of AED 23.10

Building on a Position of Strength

ADIB enters its next phase of growth supported by record assets, industry-leading profitability and a consistent track record of shareholder returns.

WHY ADIB IS WELL POSITIONED

AED 304bn
Total Assets
Crossed AED 300bn for the first time in H1 2026

29% / 28%
Return on Equity
FY 2025 / H1 2026, among the highest in the industry

Consistent
Dividend Track Record
Shareholder distributions maintained throughout the growth cycle

WHAT THE CAPITAL RAISE ENABLES

Accelerate Vision 2035 growth
Fund the next phase of ADIB's strategic ambitions

Expand the customer franchise
Support continued business and customer growth

Maintain capital flexibility
Preserve balance-sheet strength as the bank scales

Create long-term shareholder value
Enable existing shareholders to participate in future growth

Performance Track Record

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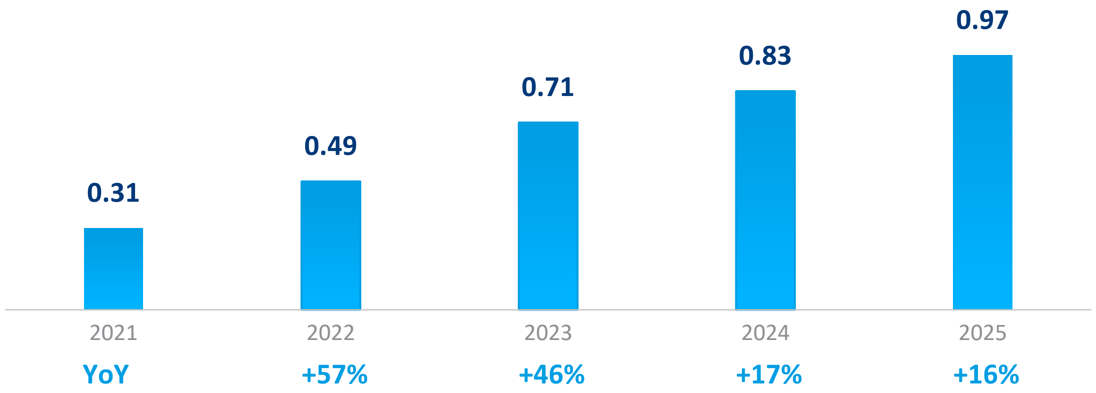
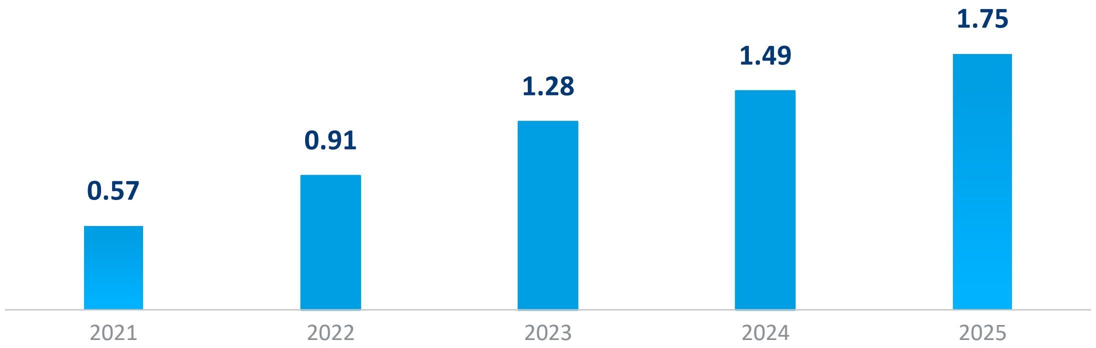
Consistently delivering high Shareholders' Return

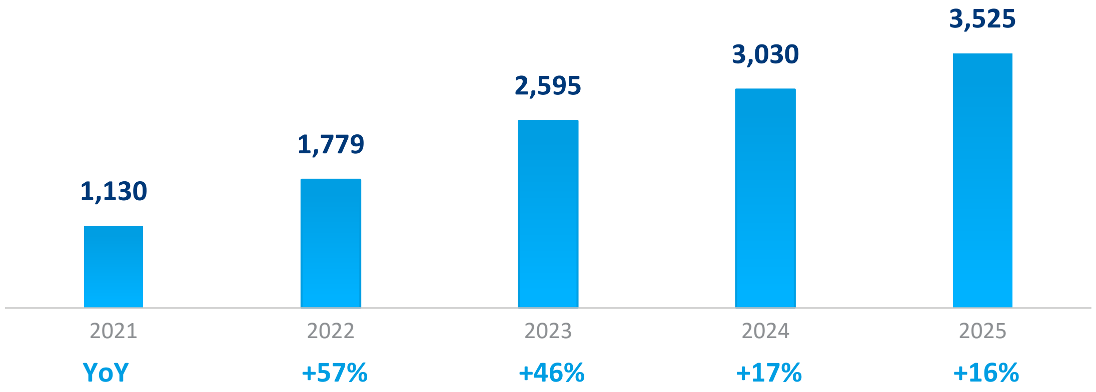
Dividend Per Share (AED)



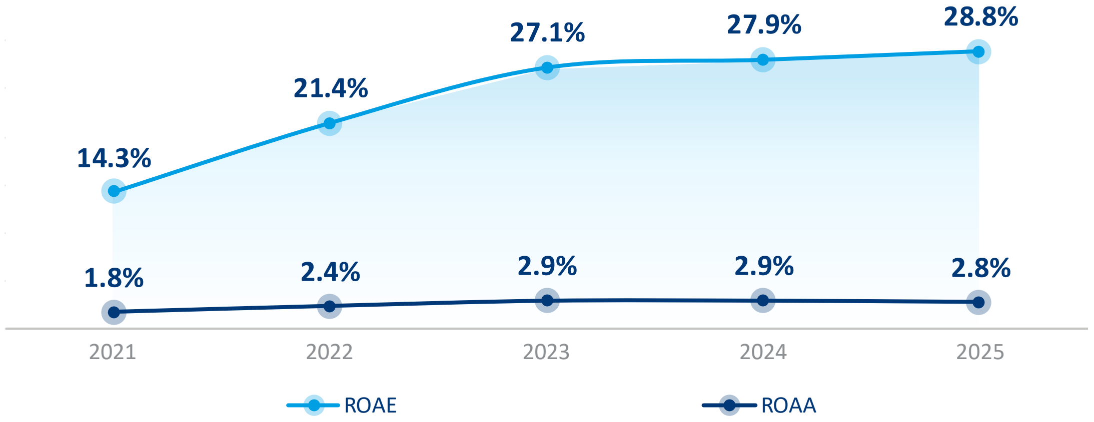
Basic EPS (AED)



Cash Dividend (AEDmn)

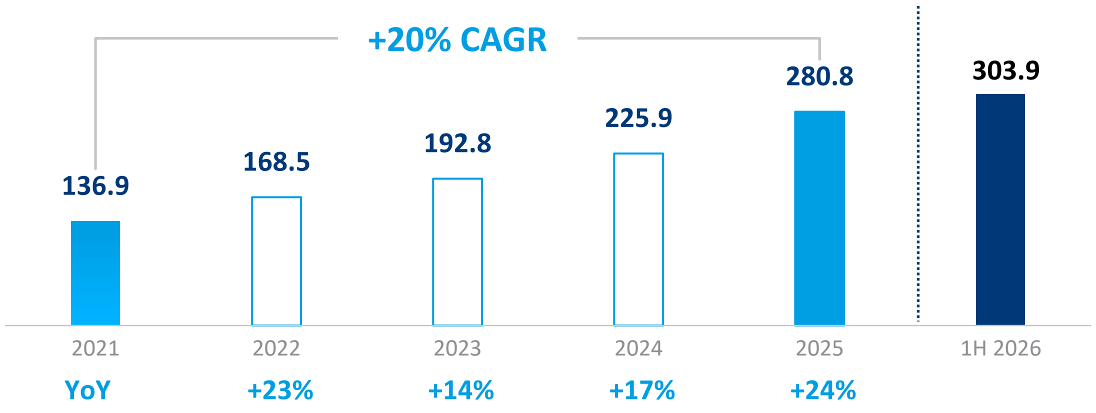


Returns (%)

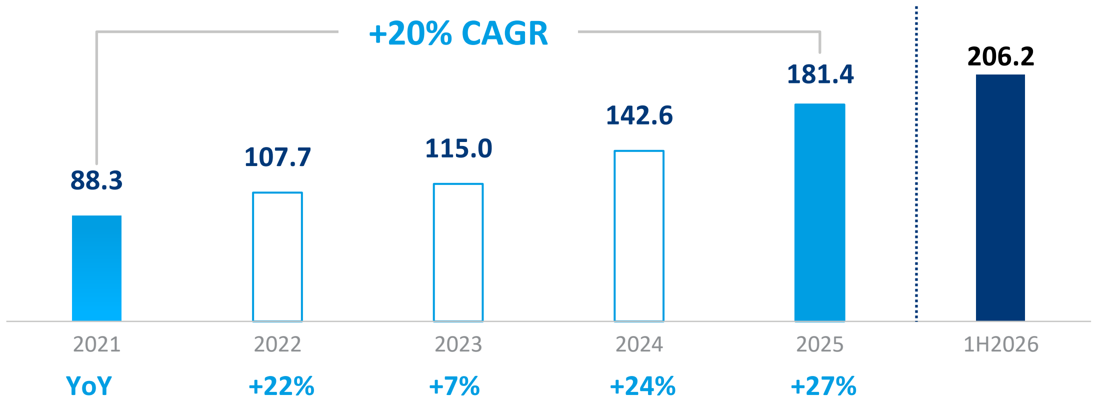


A solid Balance Sheet Growth with Strong Funding Base

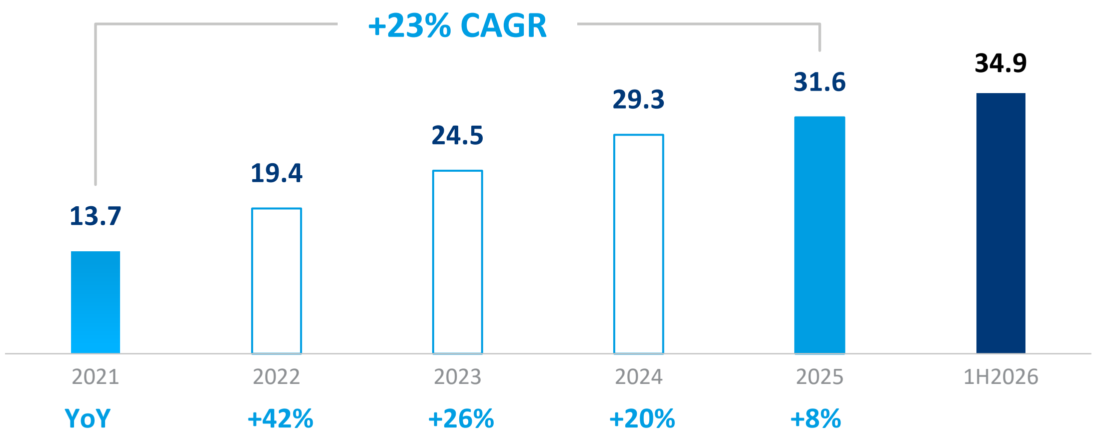
Total Assets (AEDbn)



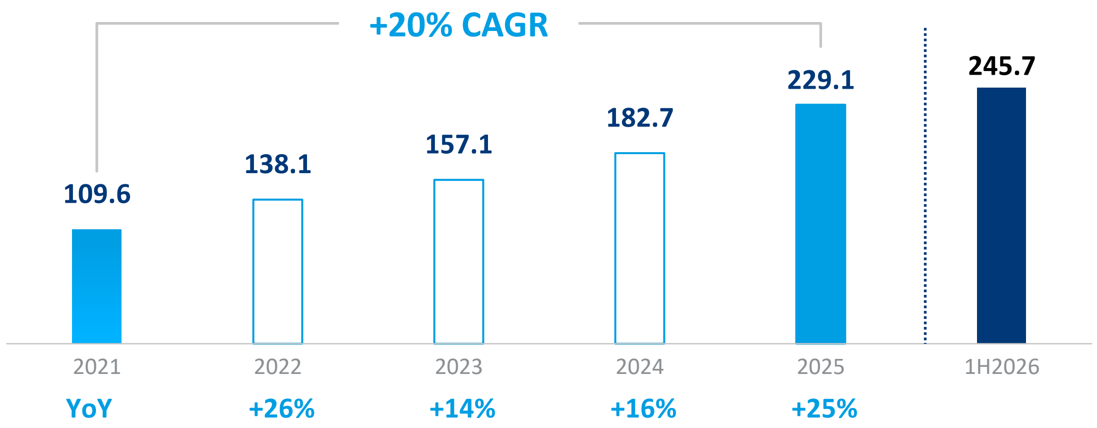
Customer Financing, Net (AEDbn)



Investments (AEDbn)

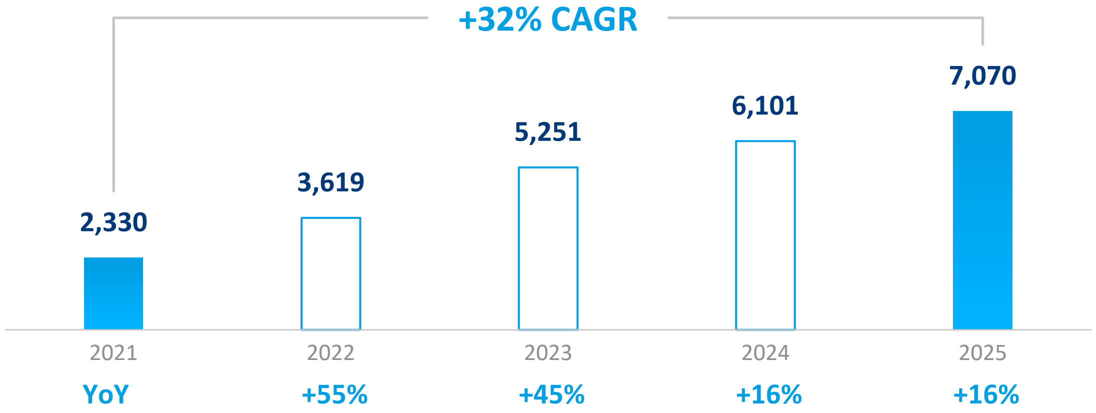


Total Deposits (AEDbn)

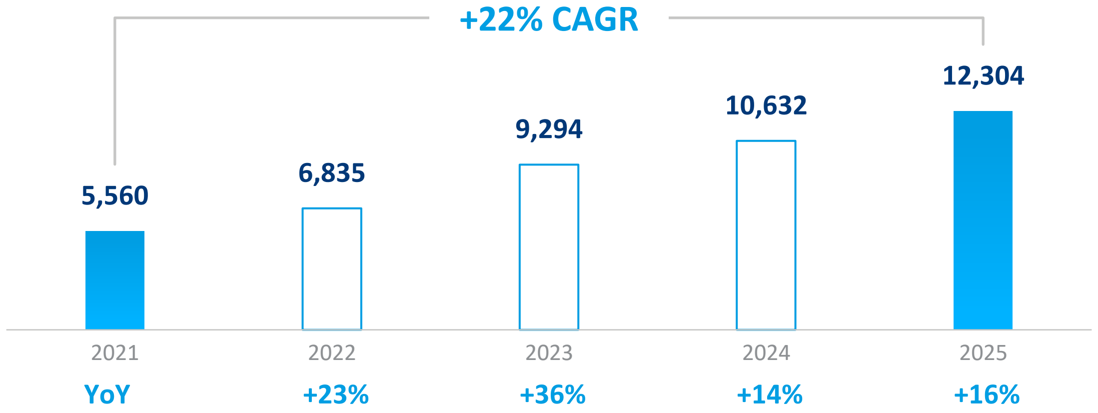


A highly Profitable Organization with a 32% CAGR in Net Income & Strong Efficiency Gains

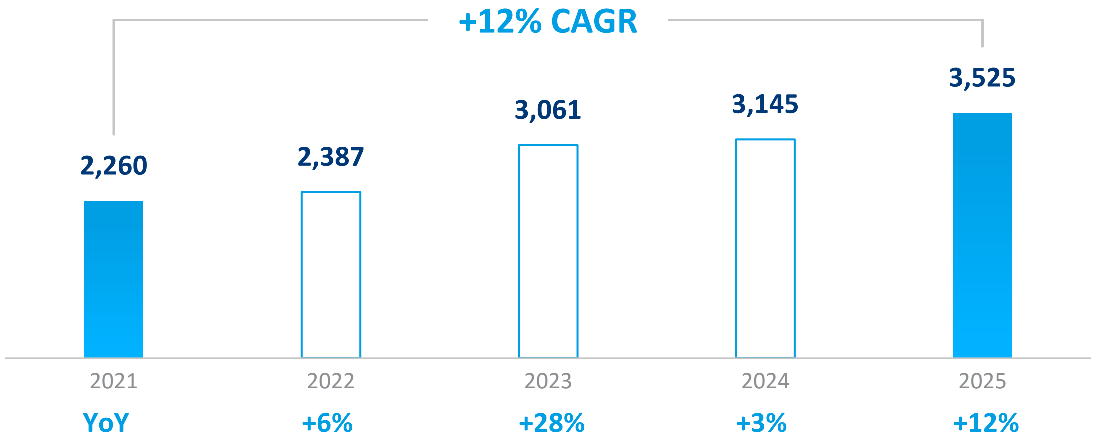
Net Income (AEDmn)



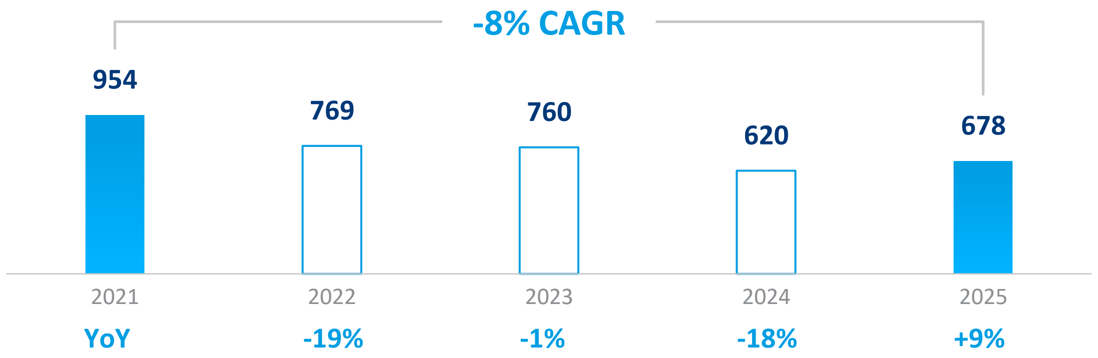
Revenues (AEDmn)



Expenses (AEDmn)

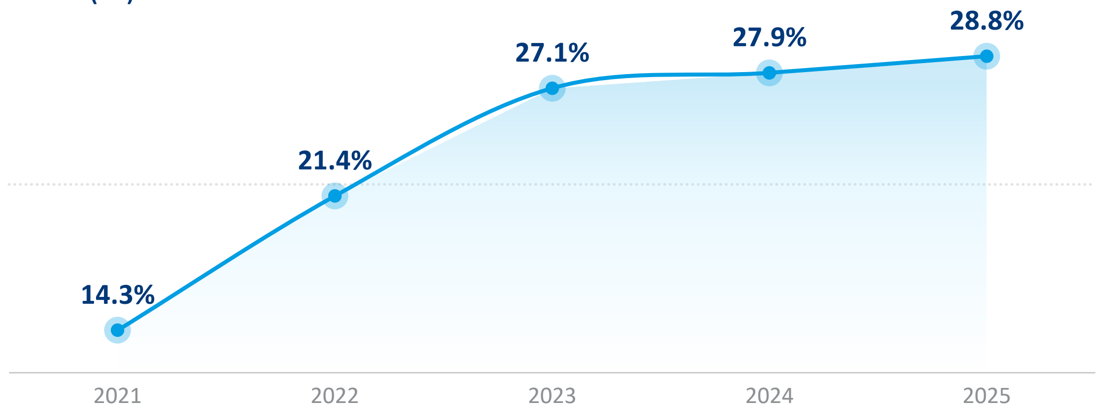


Impairments (AEDmn)

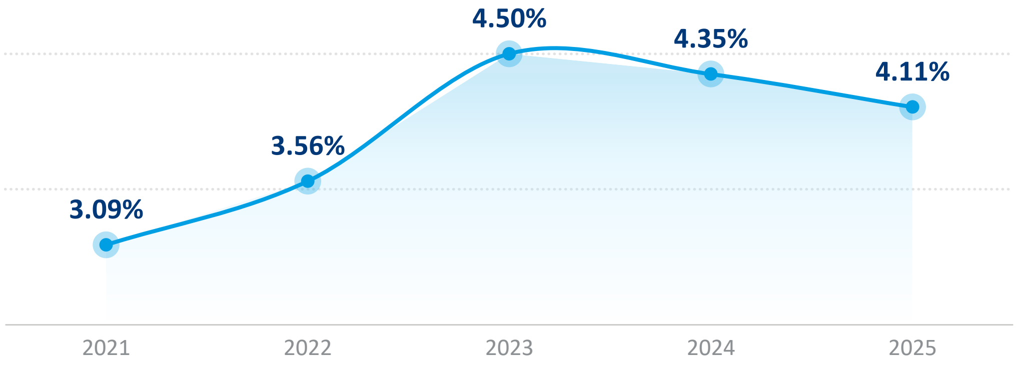


Strong shareholder returns, healthy margins and effective cost management

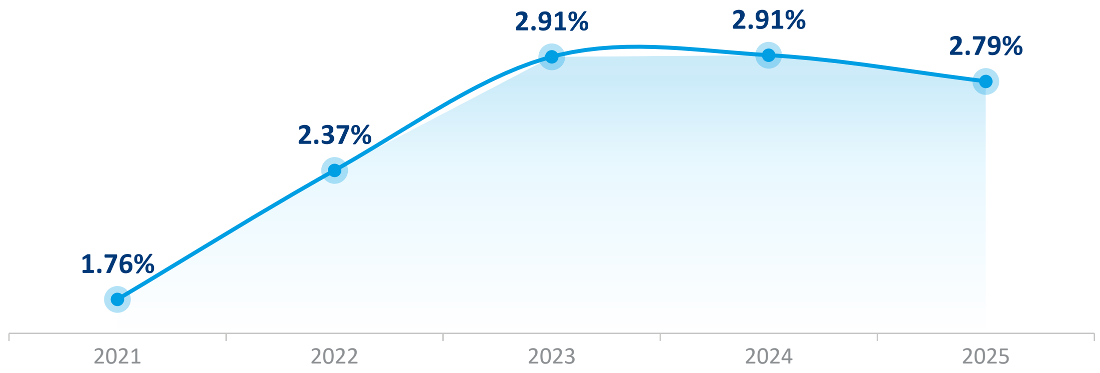
ROAE (%)



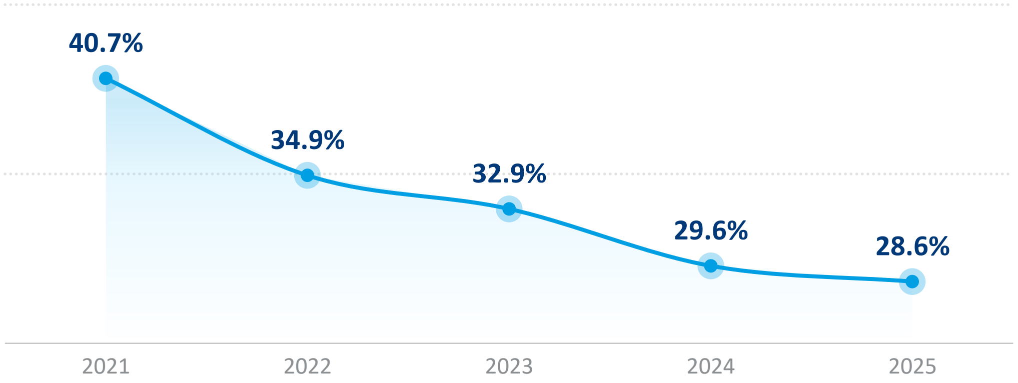
Net Profit Margin (%)



ROAA (%)

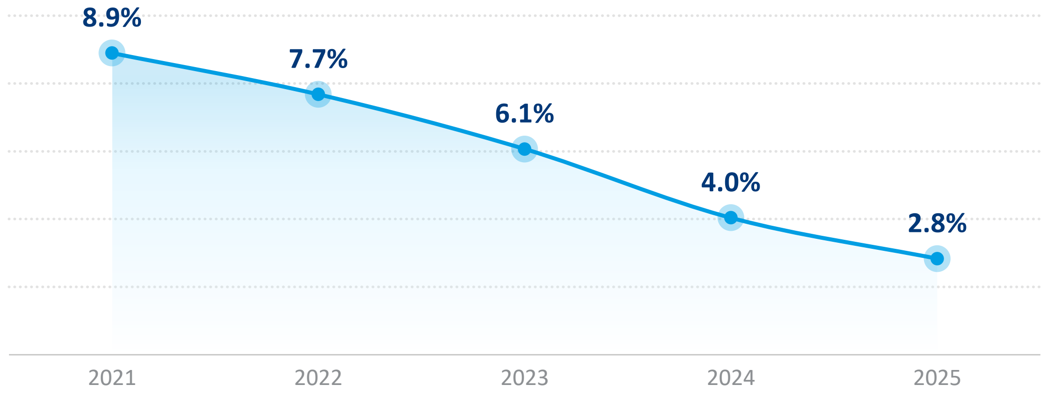


Cost To Income Ratio (%)

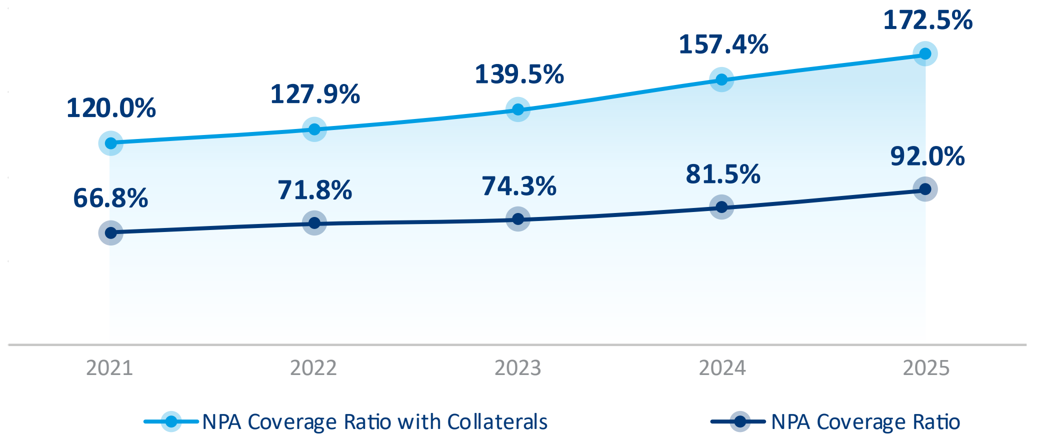


Improved asset quality metrics underpinned by prudent provisioning

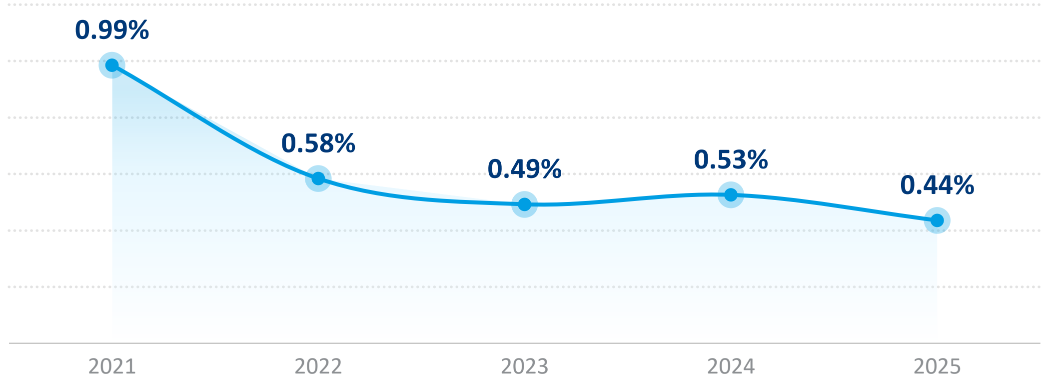
NPA Ratio (%)



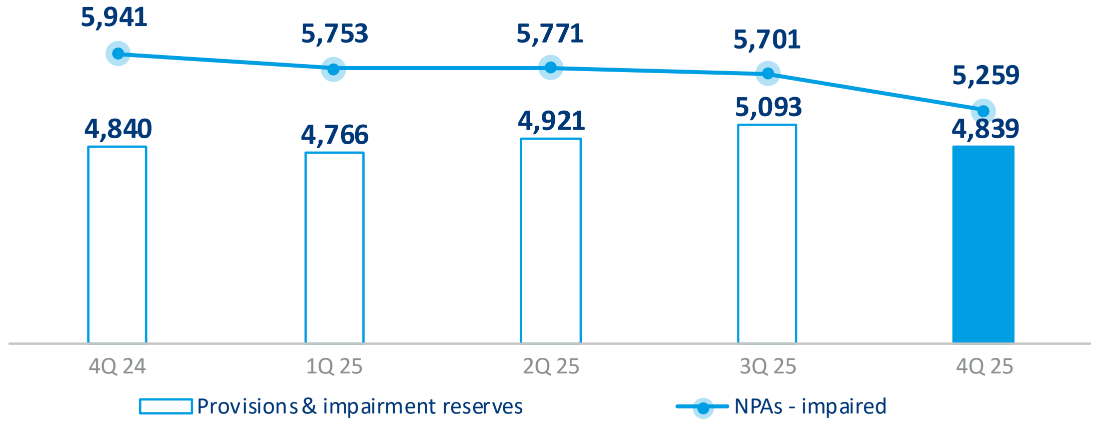
NPA Coverage Ratios (%)



Cost Of Risk (%)



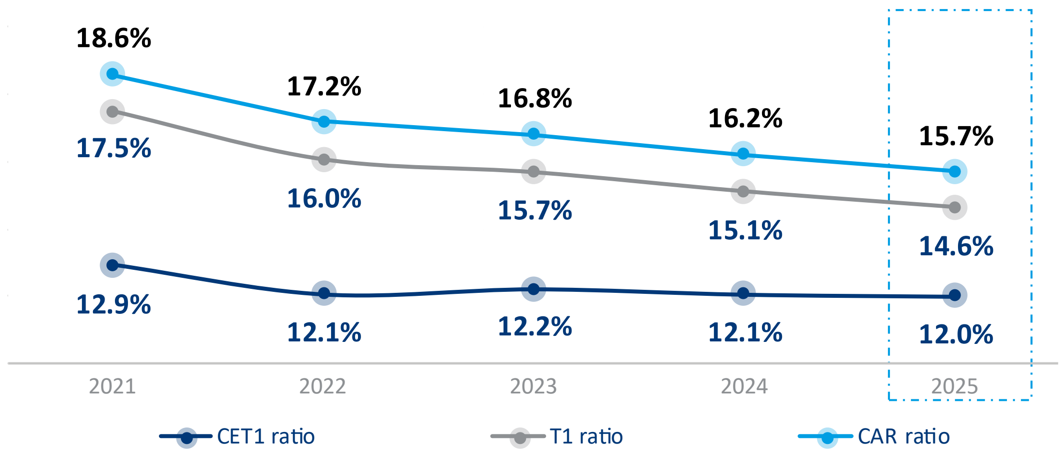
Provisions and NPAs(AEDmn)



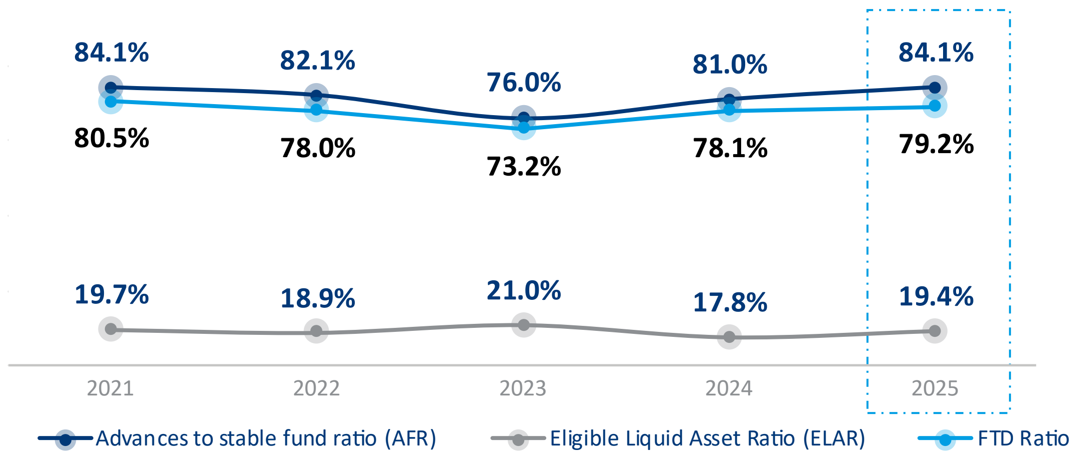
Internal

Strong capitalization and Liquidity Ratios (%) position

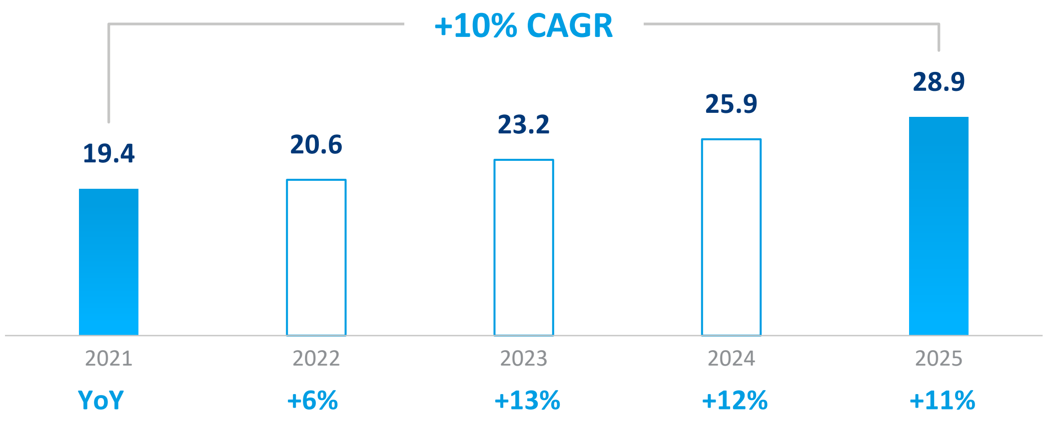
Capitalization Ratios (%)



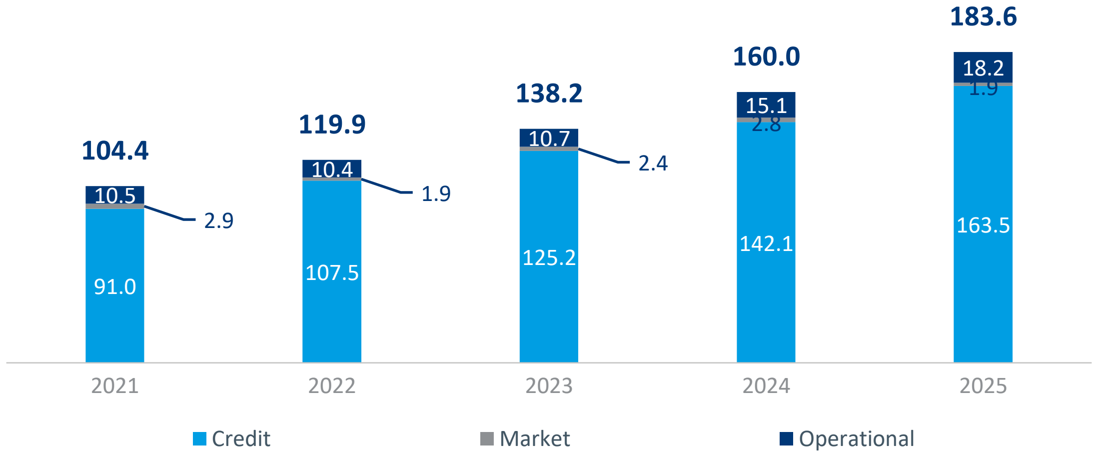
Liquidity Ratios (%)



Total Capital (AEDbn)



RWA (AEDbn)



Internal

Operating Environment

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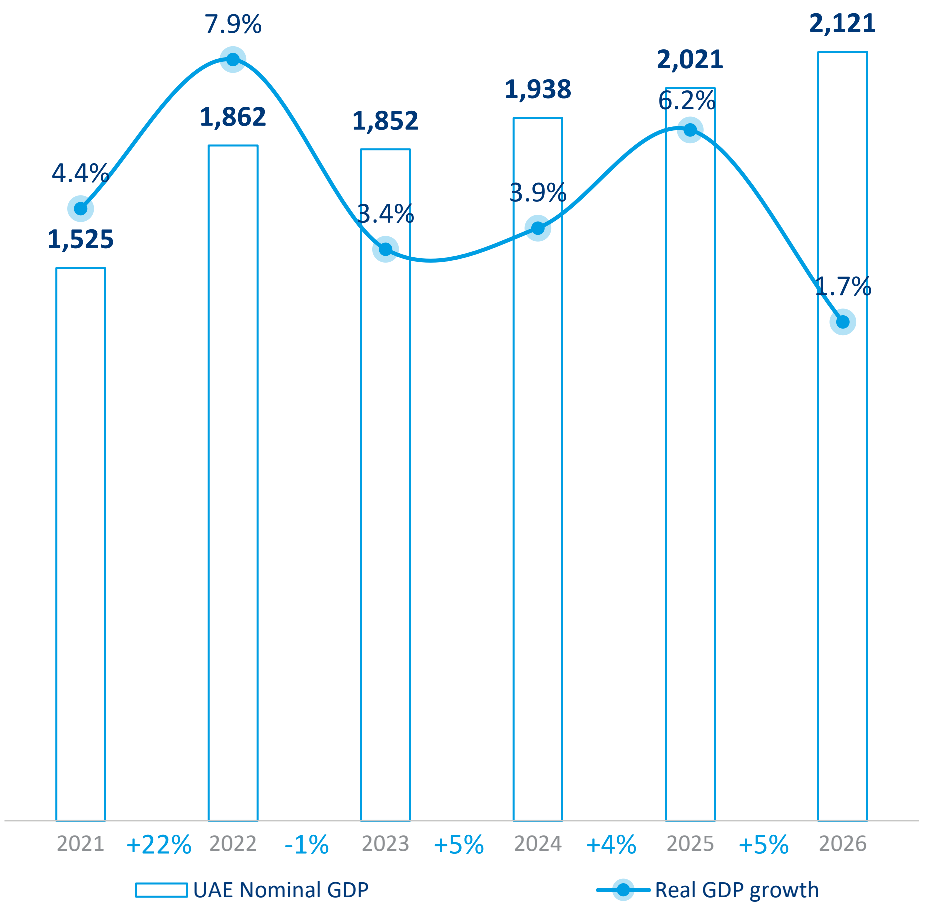
Macroeconomic Overview

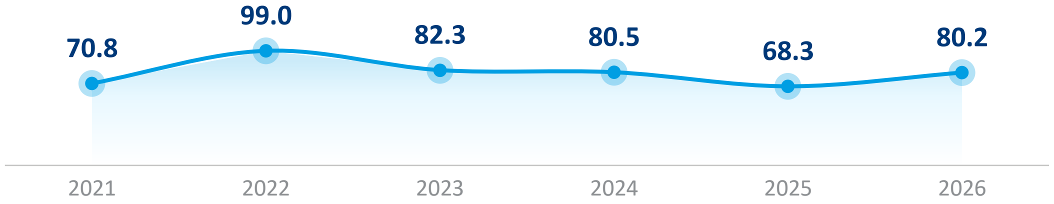
UAE economy has proved to be resilient amid continued global uncertainty

GDP growth remains resilient reflecting strong momentum in non-oil sector



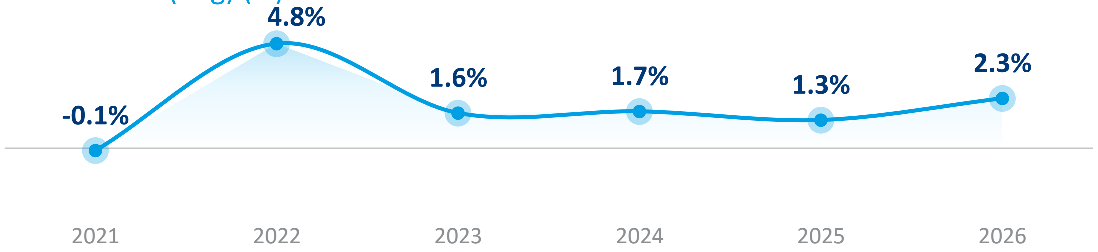
Oil prices adjust to market dynamics

Brent Price / Barrel (Avg) (USD)



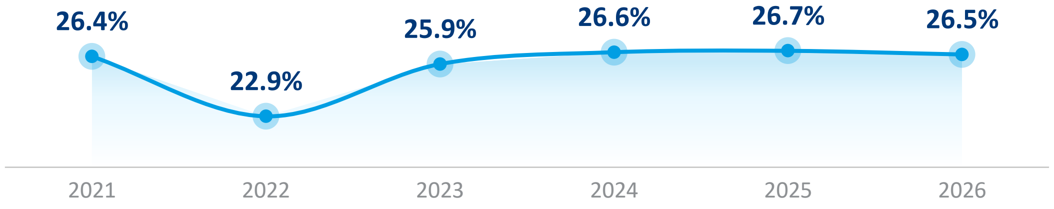
Moderate inflation, supporting economic stability & consumer confidence

UAE Inflation (Avg) (%)



Stable government spending supporting UAE's long term diversification plan

Government Expenditure % of GDP (%)

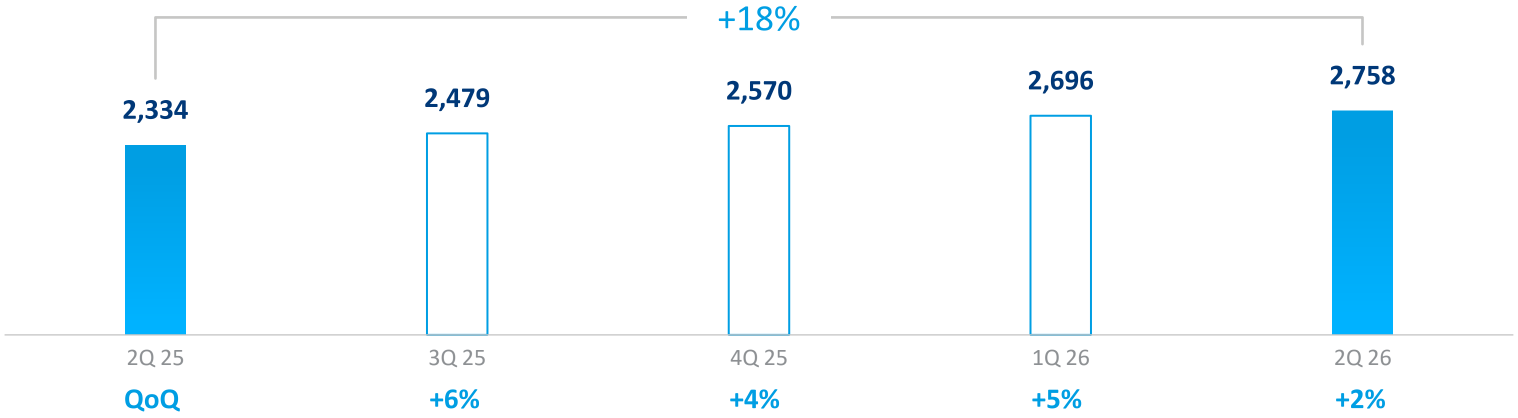


Sources: CB UAE and IMF

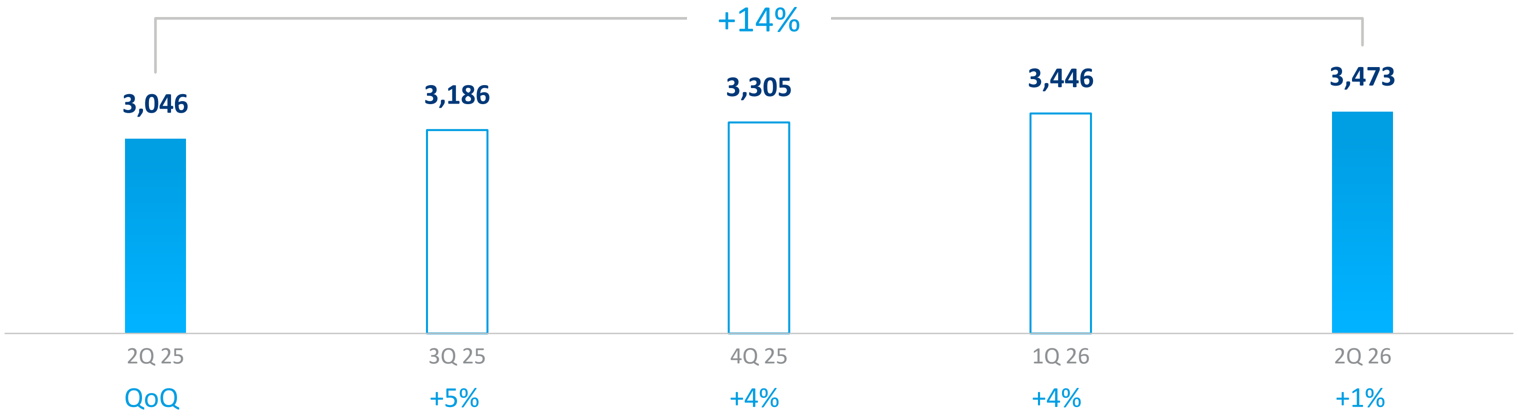
UAE Banking Sector Update

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

Loans, Advances & Overdrafts (AEDbn)



Bank Deposits (AEDbn)



Size of the UAE Banking Sector

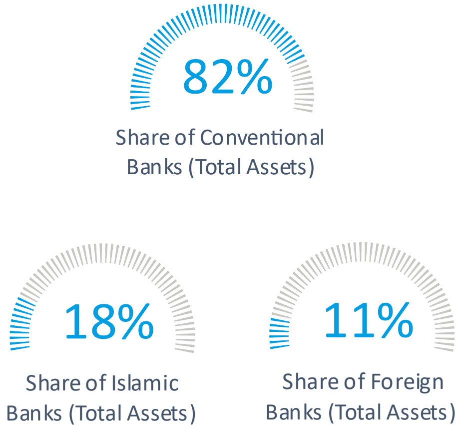
UAE Gross Banking Assets (Jun 2026)

AED 5.6 tr

UAE Gross Banking Assets (as % of 2025 GDP)

277 %

Market Landscape (Jun 2026)



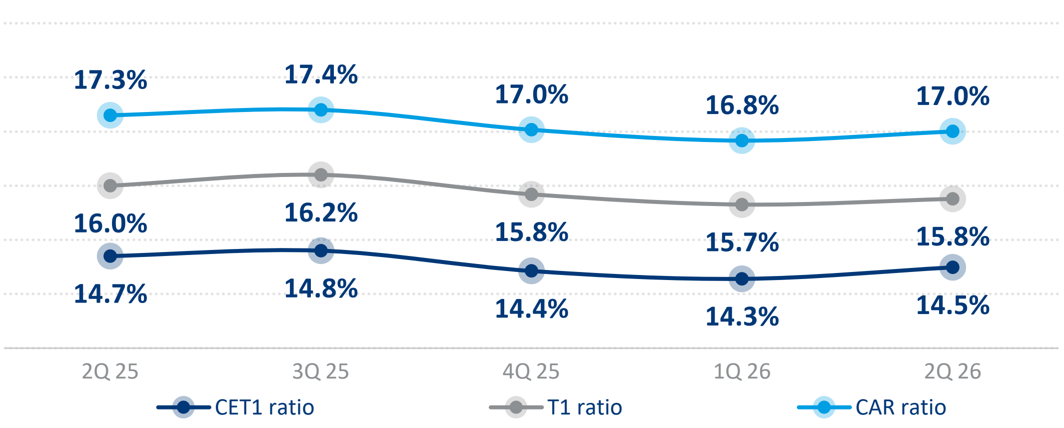
Sources: UAE Central Bank, Economic Intelligence Unit

Internal

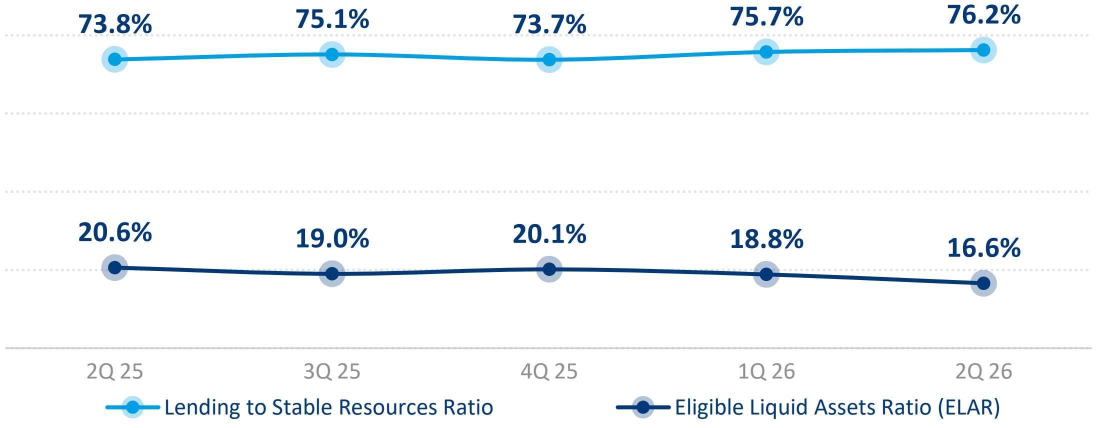
UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

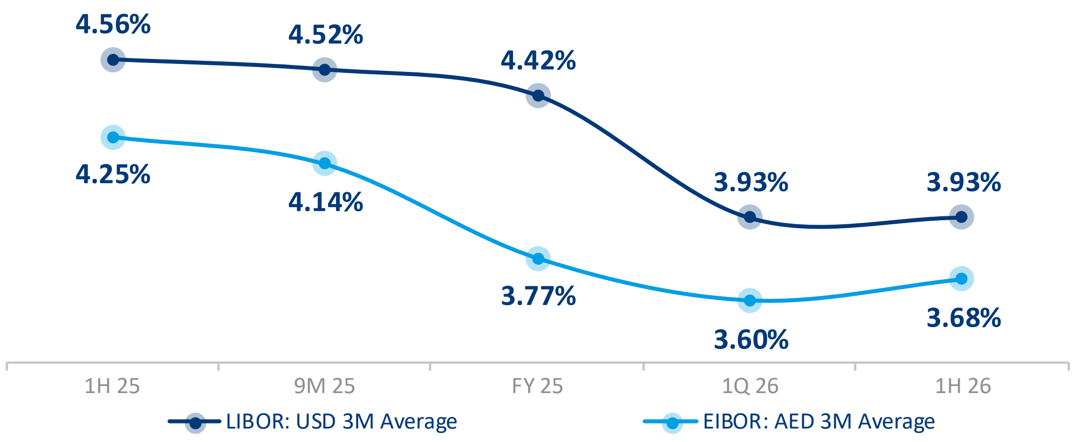
Capitalization (%)



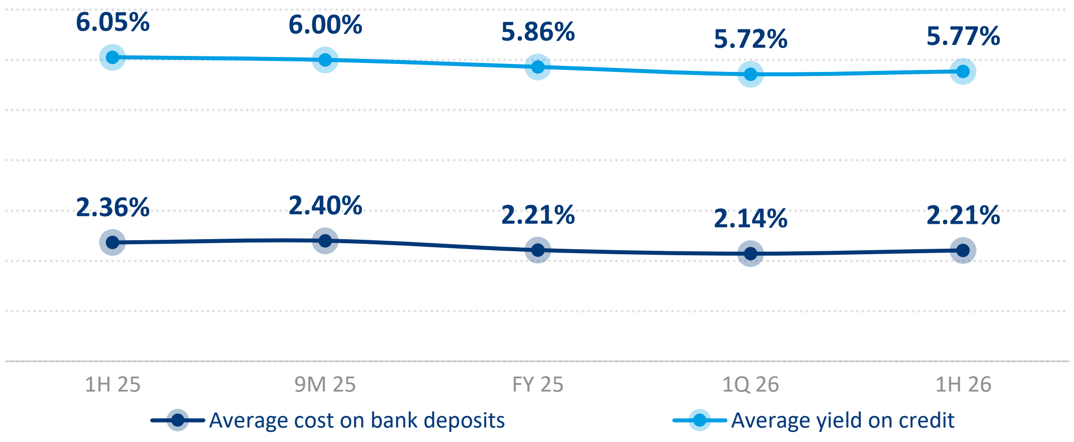
Liquidity (%)



Interest Rates (%)



Yield and Funding Cost (%)



Sources: UAE Central Bank, S&P Capital IQ

ESG and Sustainability

1H 2026 Investor Presentation

Our Sustainability Positioning

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)

Sustainable Finance Leadership

- Sustainable finance Target
- First USD Green Sukuk issued by a financial institution

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

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 23.3 billion in sustainable finance

16.7% reduction in total GHG emissions

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

1H 2026 Investor Presentation

Key financial metrics – 1H 2026

Record profitability in 1H 2026, driven by strong underlying business momentum and balance sheet growth

		1H 2025	1H 2026	1H 2026 vs 1H 2025	
				Amount	%
Profitability (AED mn)	Funded Income	3,608	**4,095**	488	+14%
	Non- funded Income	2,326	**2,396**	70	+3%
	Revenue	5,934	**6,491**	557	9%
	Expenses	-1,672	**-1,880**	-209	12%
	Margin	4,262	**4,610**	348	8%
	Cost of Credit	-305	**-301**	4	-1%
	Net Income before Tax	3,957	**4,310**	352	9%
	Tax	-467	**-554**	-87	19%
	Net Income after Tax	3,491	**3,756**	265	8%
Key Ratios	Cost to Income	28.2%	**29.0%**		0.8%
	Return on Equity	29.8%	**28.2%**		-1.6%
	NPA Coverage	85.3%	**108.1%**		22.8%
	NPA Ratio	3.5%	**2.2%**		-1.3%
Balance Sheet (AED bn)	Total Assets	260.4	**303.9**	43.6	17%
	Gross Financing Assets	167.2	**210.1**	42.9	26%
	Customer Deposits	212.8	**245.7**	32.8	15%
	Investments	34.7	**34.9**	0.1	0.4%

Key financial metrics – 2Q 2026

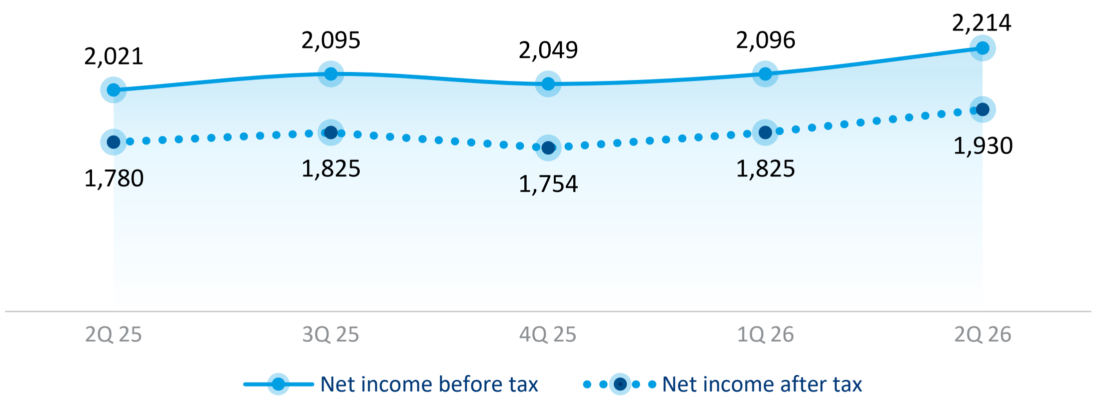
Sustained growth momentum in Q2, with profit before tax increasing 6% QoQ, supported by strong customer activity & transaction volumes across business

		2Q 2025	2Q 2026	% YoY	1Q 2026	% QoQ
Profitability (AED mn)	Funded Income	1,856	**2,054**	11%	2,041	1%
	Non- funded Income	1,206	**1,234**	2%	1,162	6%
	Revenue	3,062	**3,288**	7%	3,203	3%
	Expenses	-842	**-931**	11%	-949	-2%
	Margin	2,220	**2,356**	6%	2,254	5%
	Cost of Credit	-199	**-143**	-29%	-158	-10%
	Net Income before Tax	2,021	**2,214**	10%	2,096	6%
	Tax	-241	**-283**	18%	-271	5%
	Net Income after Tax	1,780	**1,930**	8%	1,825	6%
Key Ratios	Cost to Income	27.5%	**28.3%**	0.8%	29.6%	-1.3%
	Return on Equity	30.8%	**29.4%**	-1.4%	27.1%	2.3%
	NPA Coverage	85.3%	**108.1%**	22.8%	98.8%	9.3%
	NPA Ratio	3.5%	**2.2%**	-1.3%	2.6%	-0.5%
		4Q 2025	**2Q 2026**	*% YTD*	**1Q 2026**	*% QoQ*
Balance Sheet (AED bn)	Total Assets	280.8	**303.9**	8%	287.1	6%
	Gross Financing Assets	185.6	**210.1**	13%	198.0	6%
	Customer Deposits	229.1	**245.7**	7%	239.3	3%
	Investments	31.6	**34.9**	10%	35.6	-2%

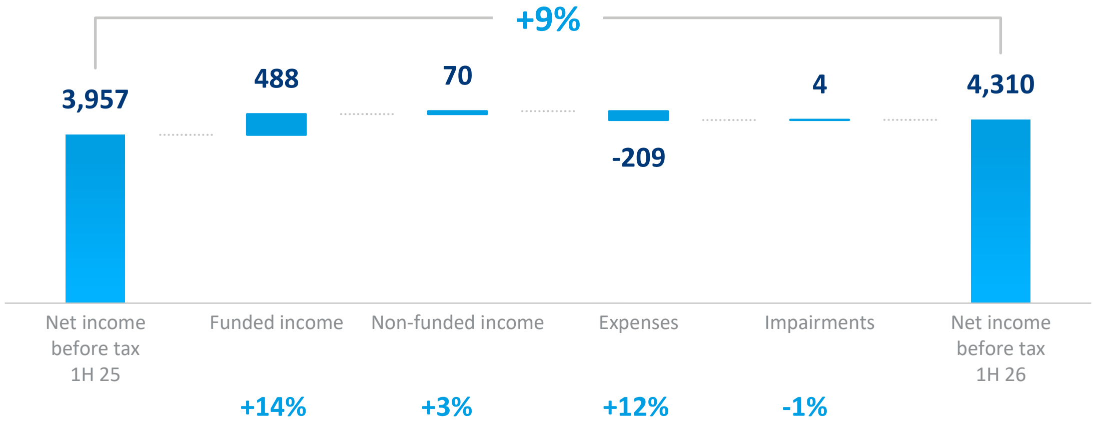
Income Statement

Record profitability driven by strong core business growth, accelerating momentum and improving asset quality

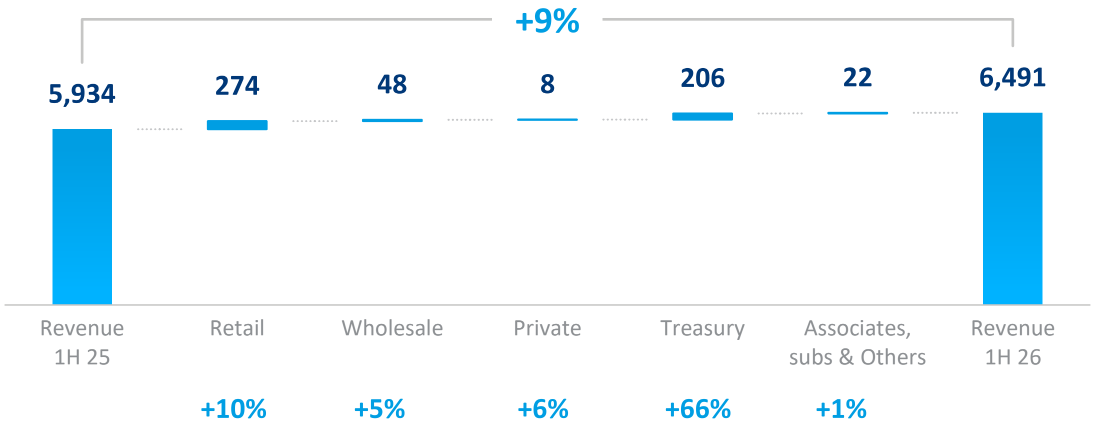
Net Income (AEDmn)



Net Income before Tax Movement YoY (AEDmn)



Revenue Movement by Segment YoY (AEDmn)



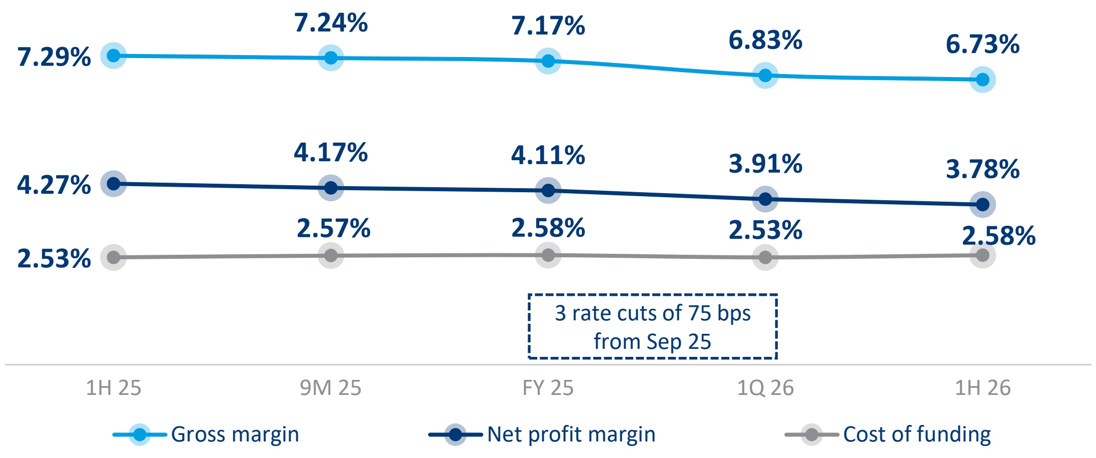
Income Statement Highlights

- Sustained earnings momentum continued into Q2, supported by stronger business activity
- Broad-based revenue growth across all business segments drove 9% YoY revenue expansion
- +14% funded income growth driven by strong financing expansion
- 37% of revenues generated from non-funded income reflecting a diversified earnings base
- 28% ROE among the highest in the sector

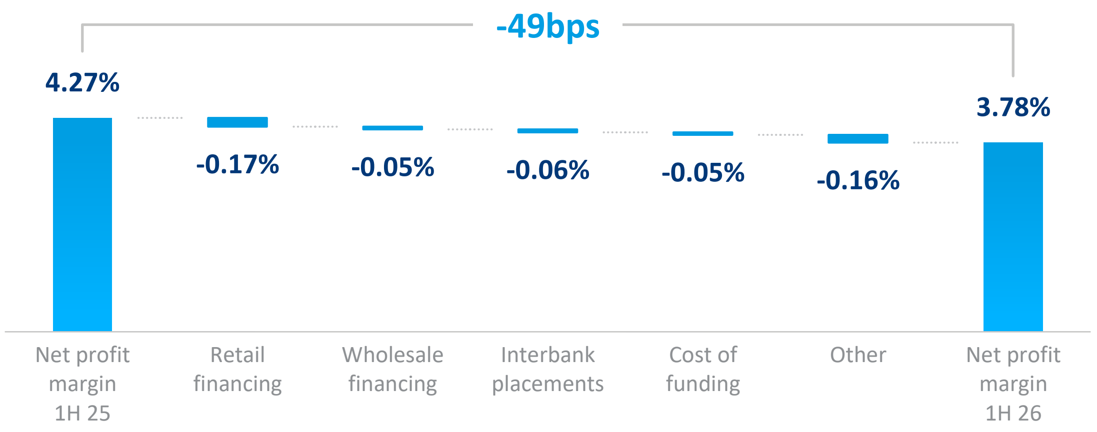
Funded Income

Strong customer financing expansion drove 14% YoY growth in funded income, supporting continued revenue growth and profitability

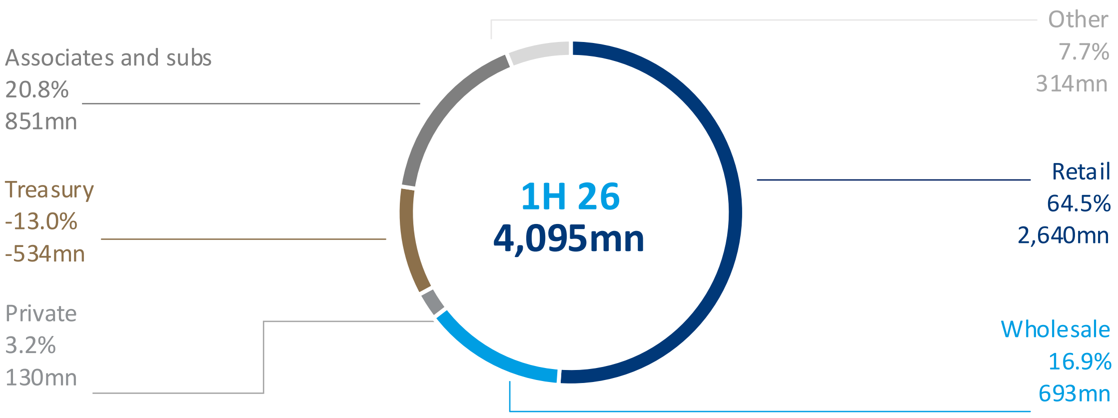
Net Profit Margin (%)



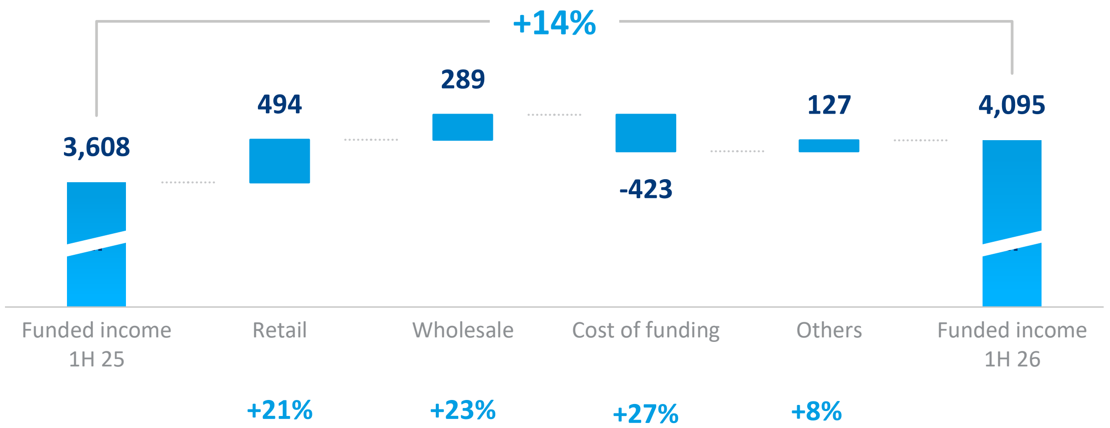
Net Profit Margin Movement YoY (%)



Funded Income Composition (AEDmn)



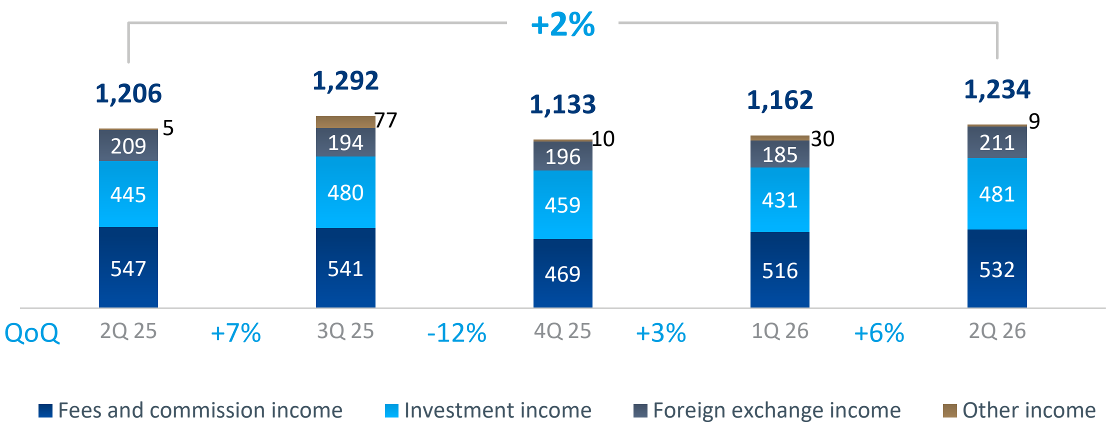
Net Revenue from Funding Activities Movement YoY (AEDmn)



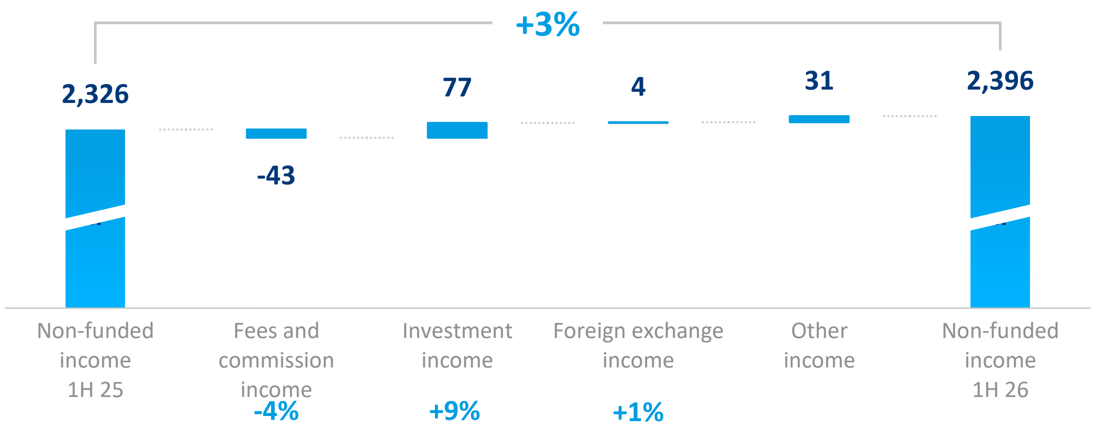
Non-Funded Income

Stronger customer activity in Q2 supported 6% QoQ growth in non-funded income, which contributed 37% of total revenues in 1H 2026

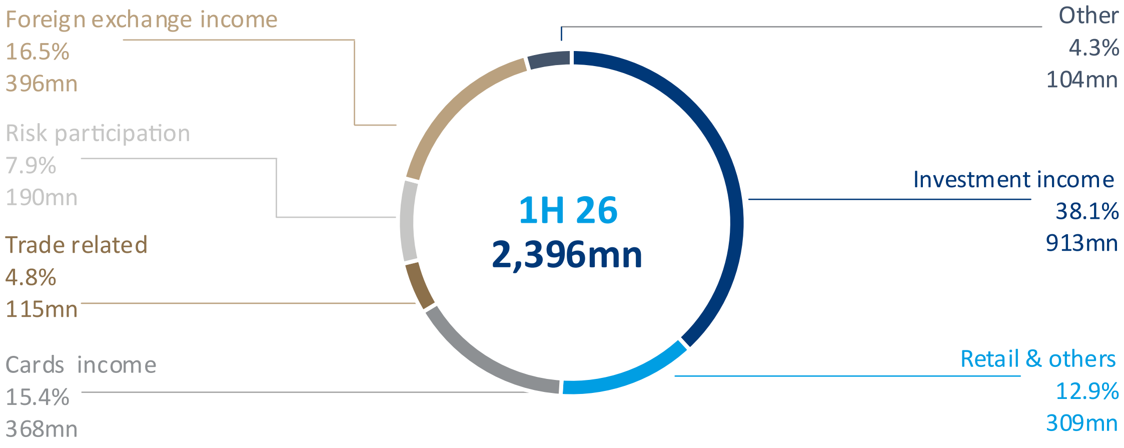
Non-Funded Income (AEDmn)



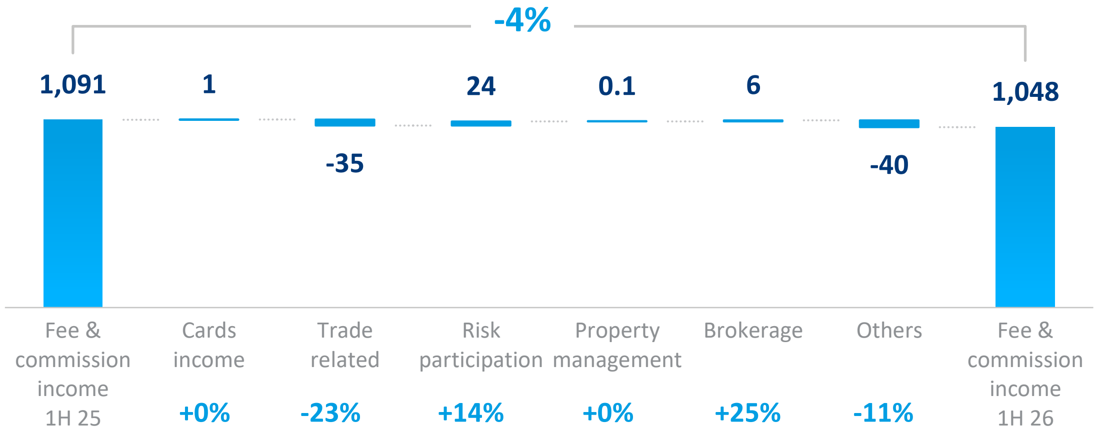
Non-Funded Income Movement YoY (AEDmn)



Non-Funded Income Composition (%)



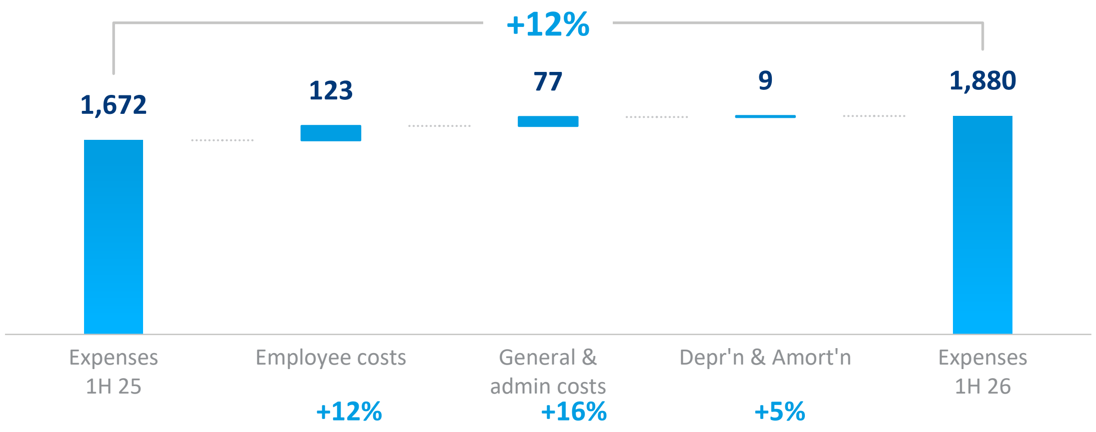
Fee & Commission Income Movement YoY (AEDmn)



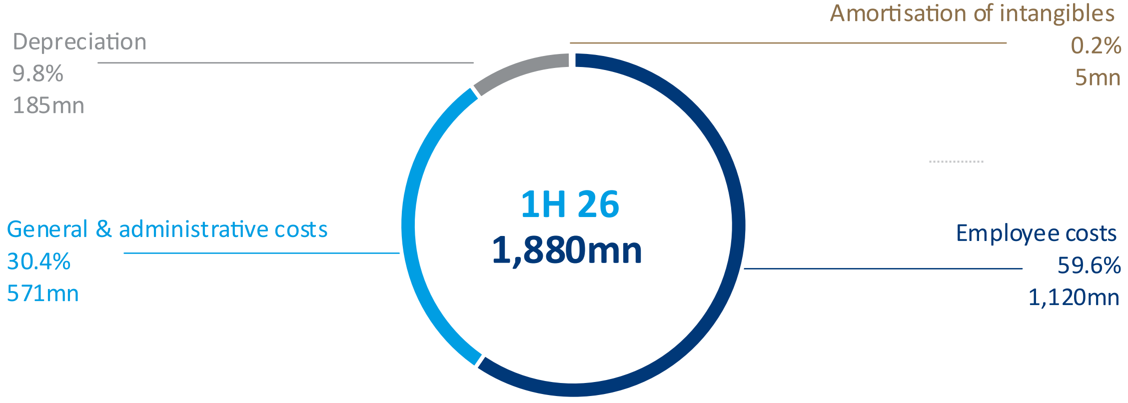
Operating Expenses

Improved cost efficiency in Q2, with expenses declining 2% QoQ and cost-to-income ratio improving to 29% in 1H 2026

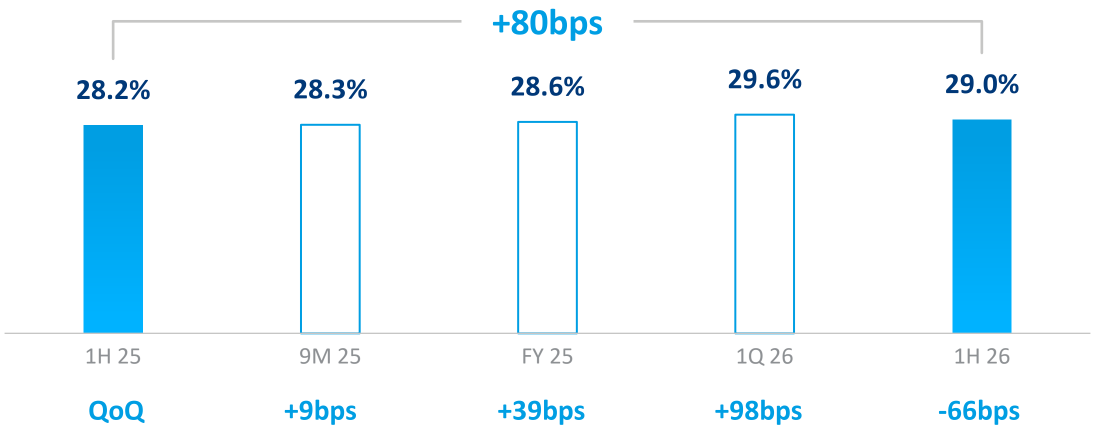
Expenses Movement YoY (AEDmn)



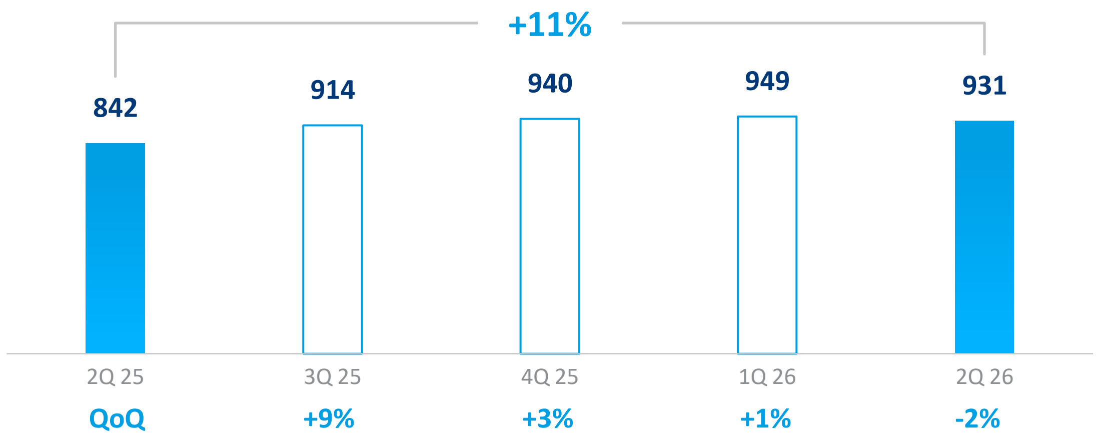
Expenses Composition (%)



Cost To Income Ratio (%)



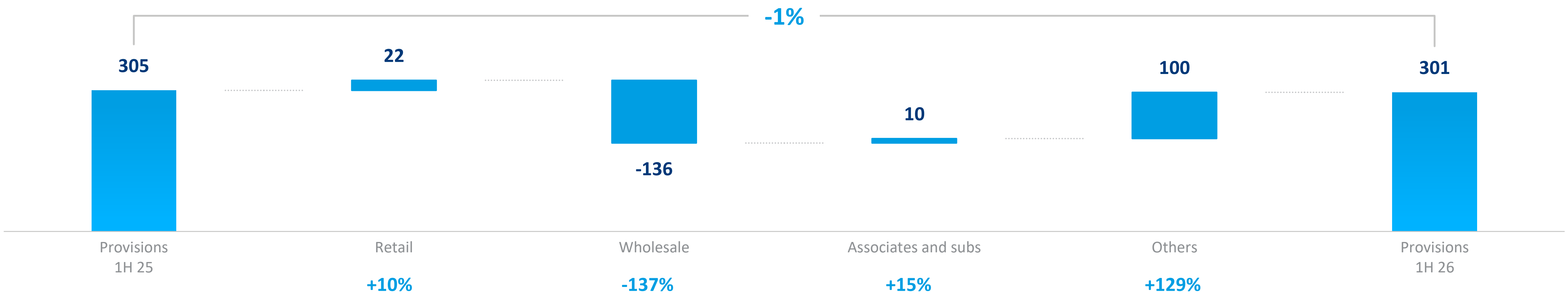
Expenses (AEDmn)



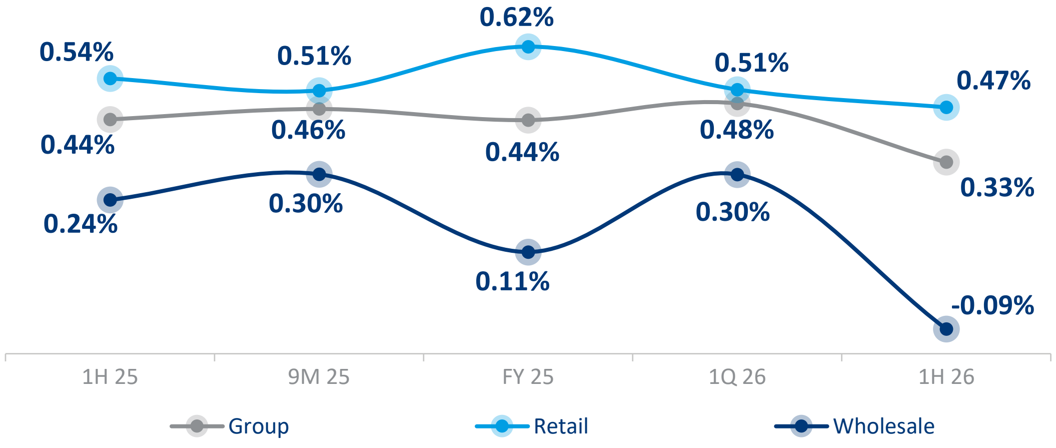
Provisions

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

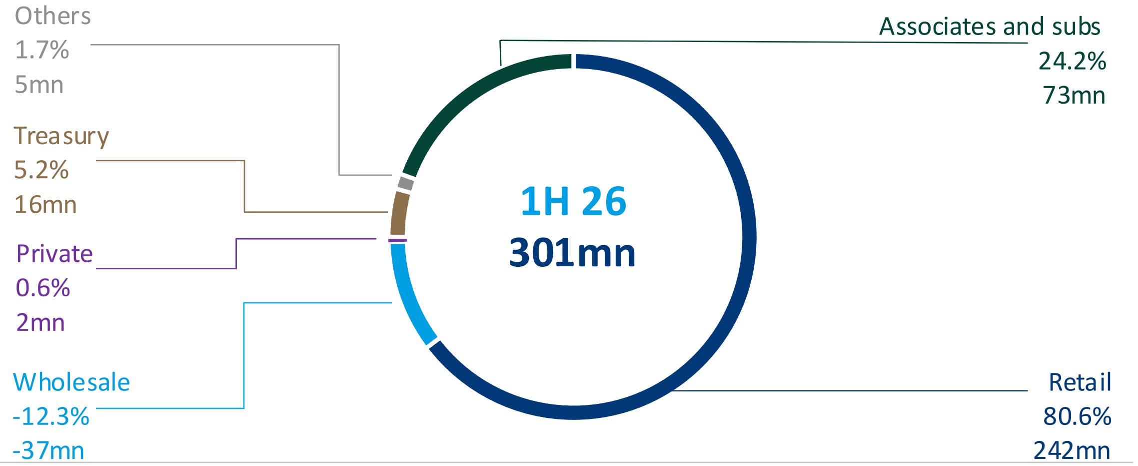
Provisions Movement YoY (AEDmn)



Cost Of Risk (%)



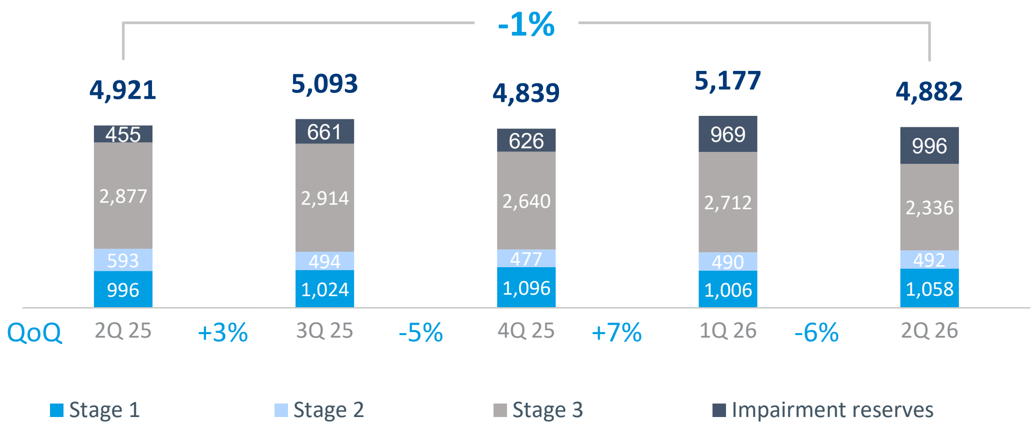
Impairments Composition (%)



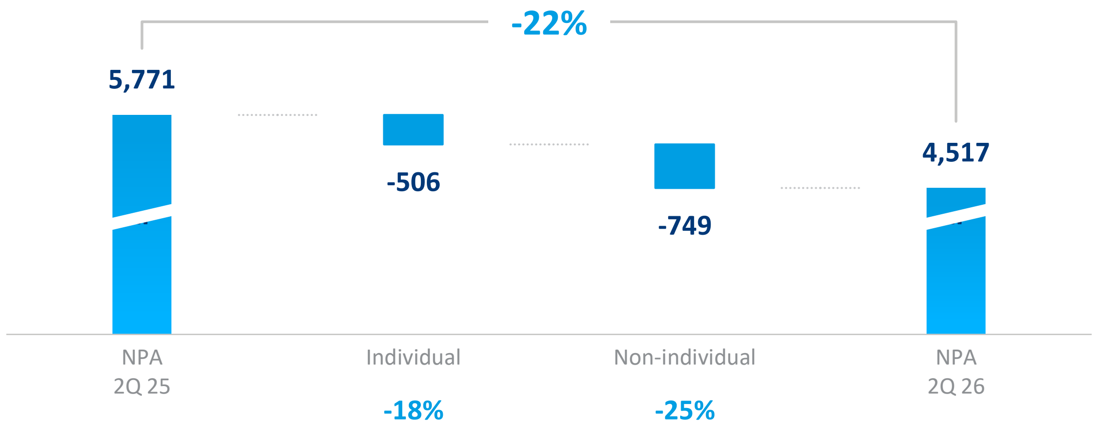
Non-Performing Financing

Asset quality continued to strengthen with the NPA ratio reaching a record low 2.2% and coverage increasing to 108%

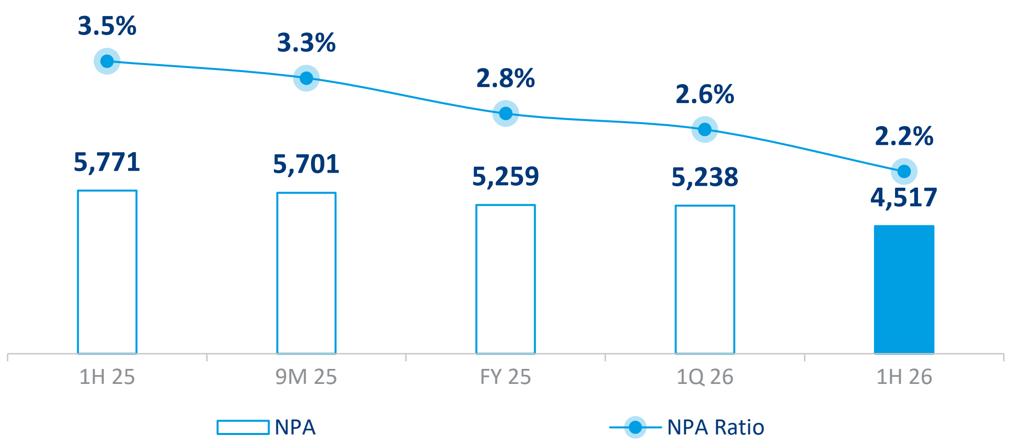
Provisions & Impairment Reserves (AEDmn)



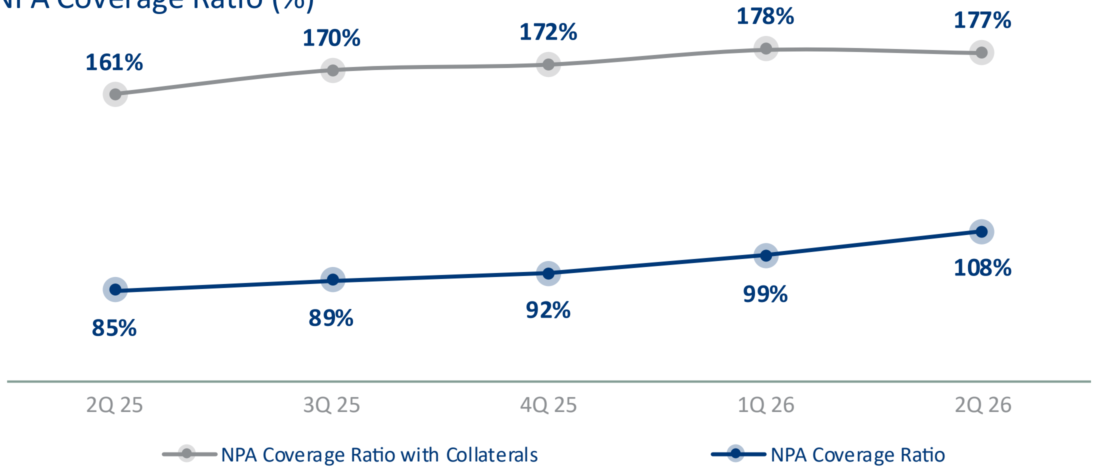
NPA Movement YoY (AEDmn)



NPA (AEDmn) and NPA Ratio(%)



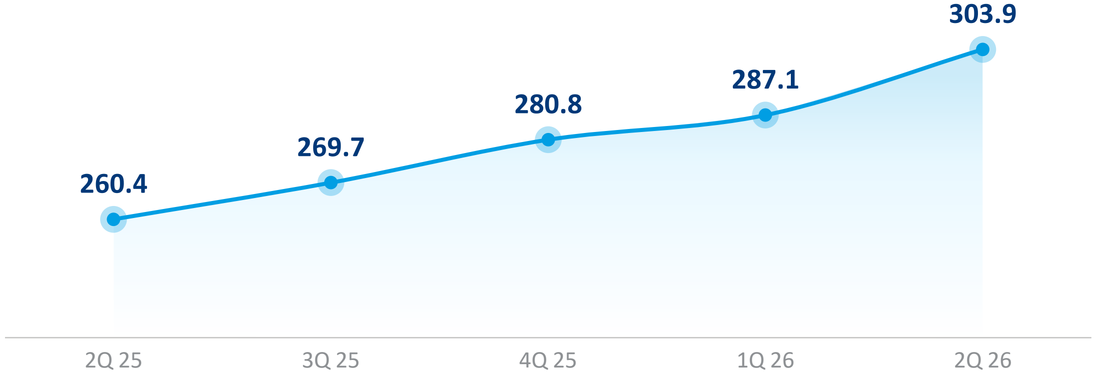
NPA Coverage Ratio (%)



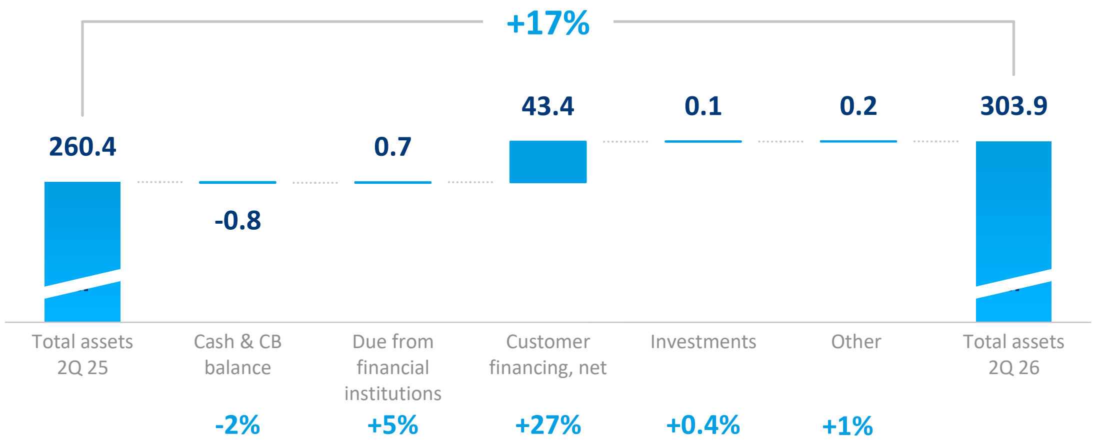
Balance Sheet

AED 44bn YoY Asset growth fueled by 27% growth in customer financing supported by strong and diversified funding position

Total Assets (AEDbn)



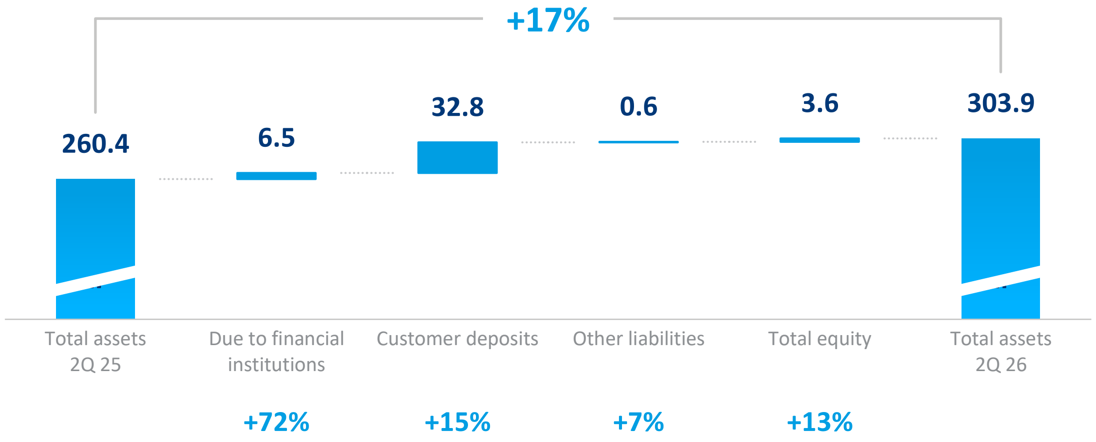
Total Assets Movement YoY (AEDbn)



Balance Sheet Highlights

AED (mn)	2Q 2026	4Q 2025	Δ%	2Q 2025	Δ%
Customer financing, net	206,189	181,376	14%	162,751	27%
Investments	34,859	31,621	10%	34,734	0.4%
Total assets	**303,916**	**280,753**	**8%**	**260,352**	**17%**
Total Deposits	245,652	229,096	7%	212,831	15%
Total liabilities	**271,589**	**248,384**	**9%**	**231,645**	**17%**
Total equity	32,327	**32,370**	0%	**28,707**	13%

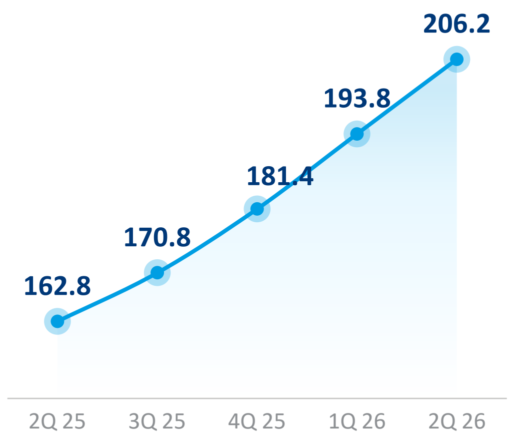
Funding Movement YoY (AEDbn)



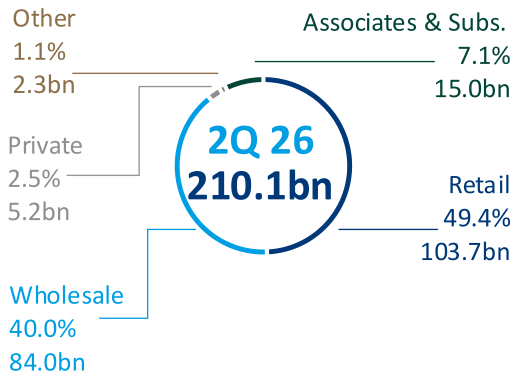
Customer Financing

Demand remained resilient with AED 25bn YTD increase in financing across diverse sectors

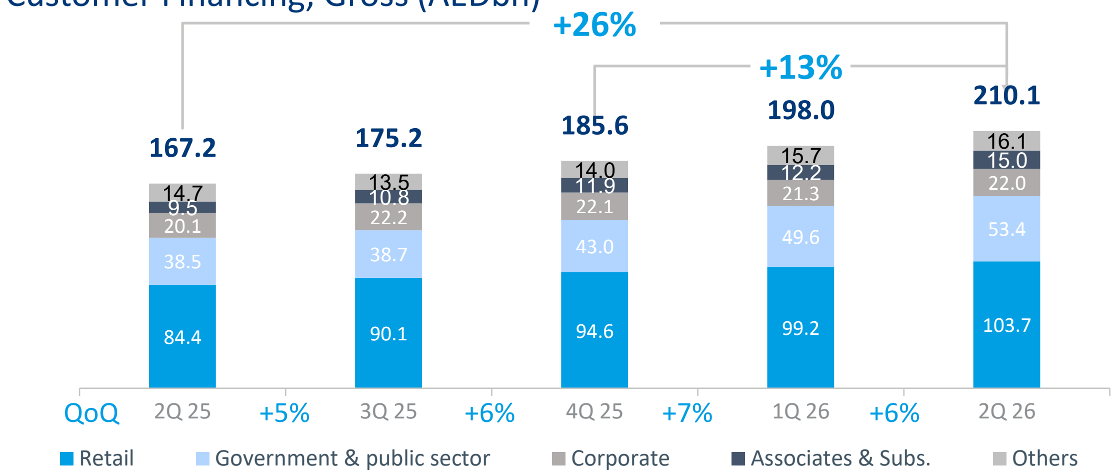
Customer Financing, Net (AEDbn)



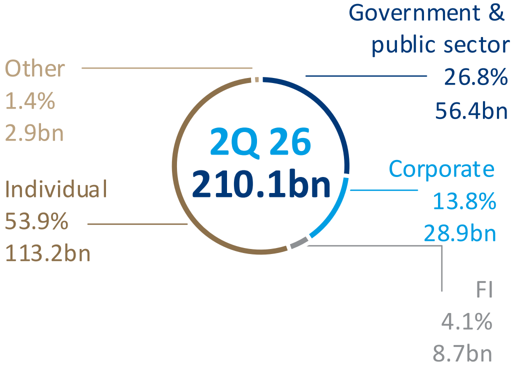
Customer Financing, Gross by Segment (%)



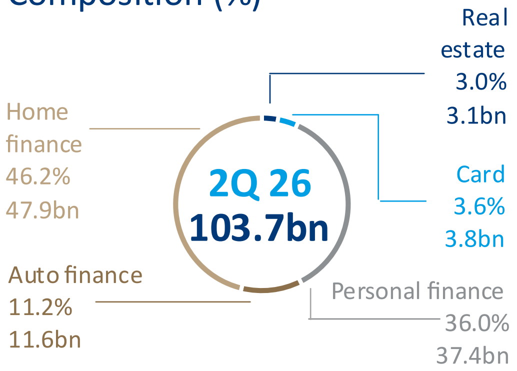
Customer Financing, Gross (AEDbn)



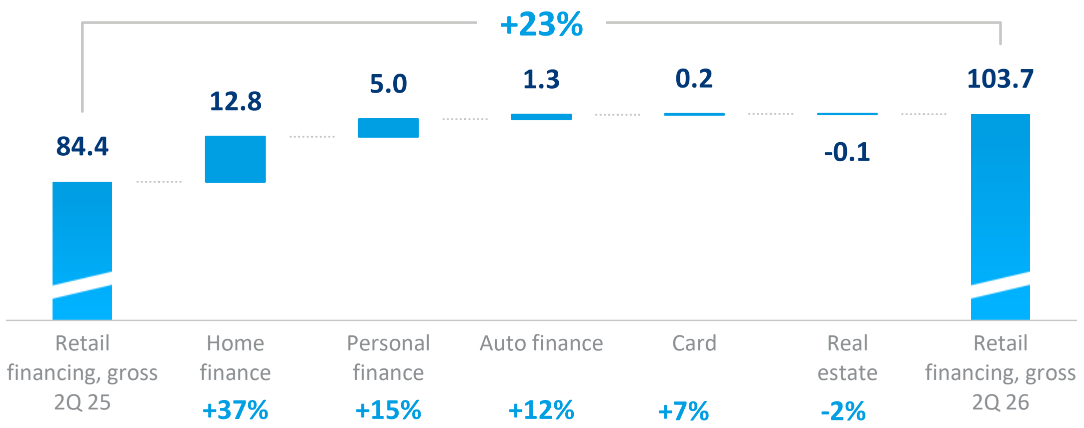
Customer Financing, Gross by Sector (%)



Retail Financing, Gross Composition (%)



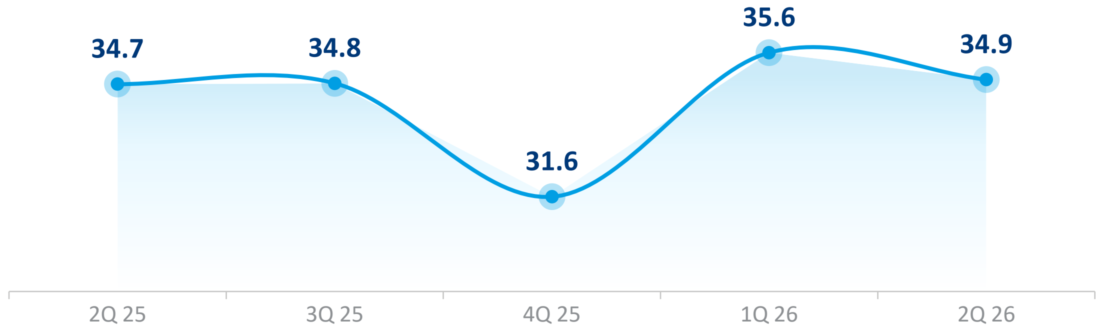
Retail Financing, Gross Movement YoY (AEDbn)



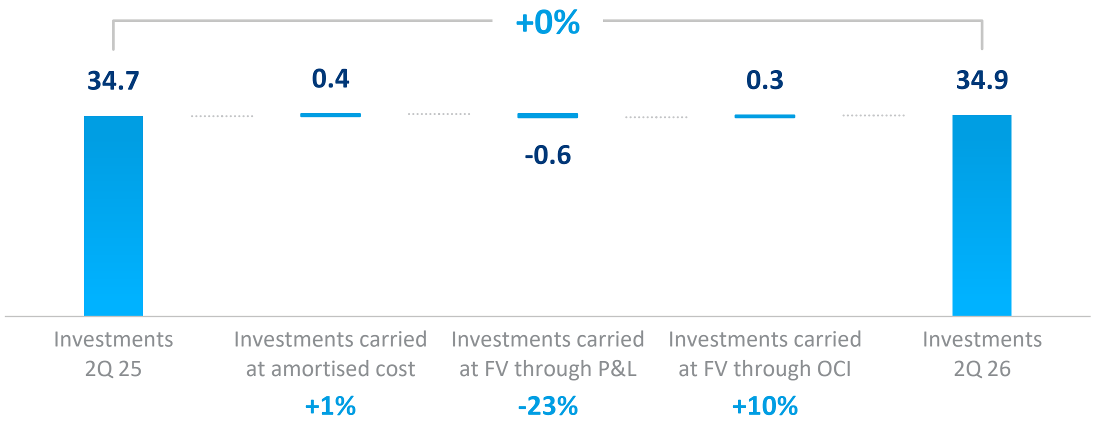
Investments

Investment Portfolio grew 10.2% vs 4Q 25 with 85% accounted for at amortized cost

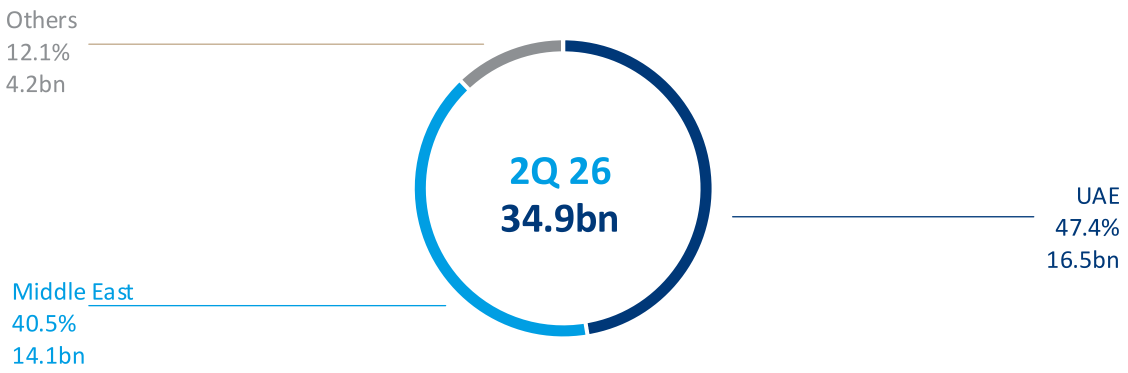
Investments (AEDbn)



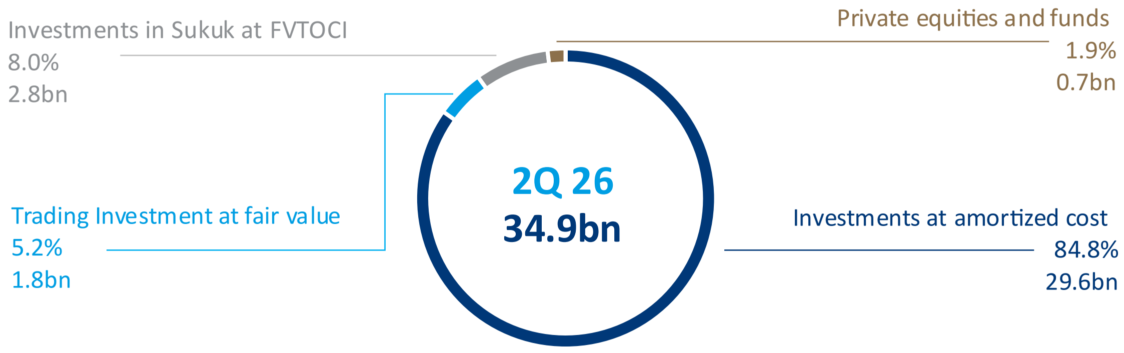
Investments Movement YoY (AEDbn)



Investments by Country (%)



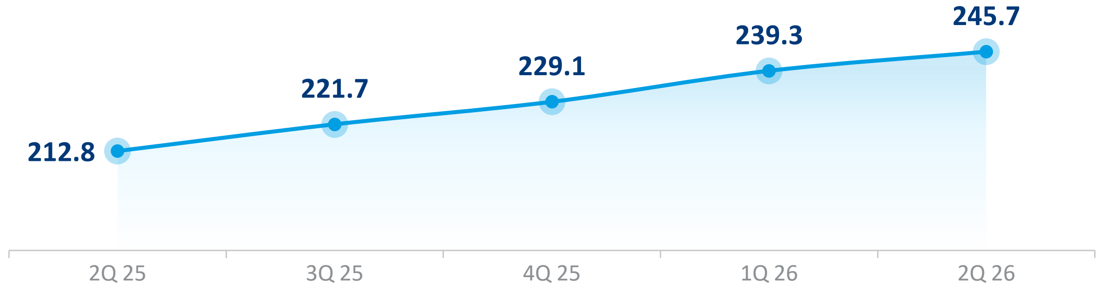
Investments by Type (%)



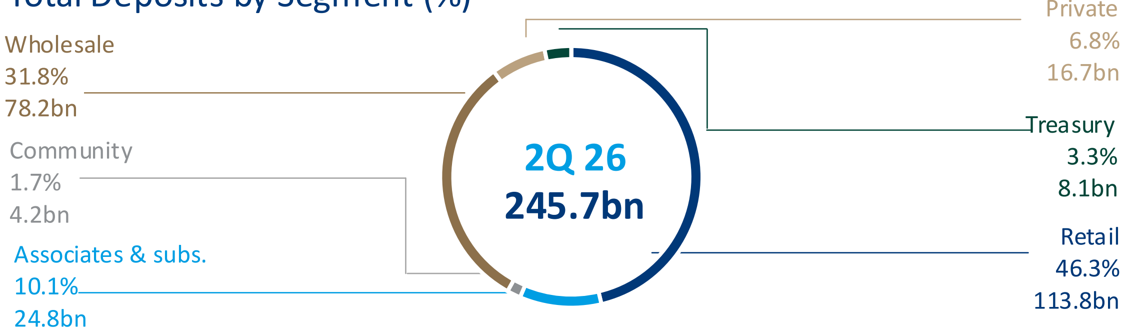
Customer Deposits

Substantial increase in customer deposits of AED 17bn YTD and AED 10bn YoY of CASA deposits contributing to a healthy funding mix

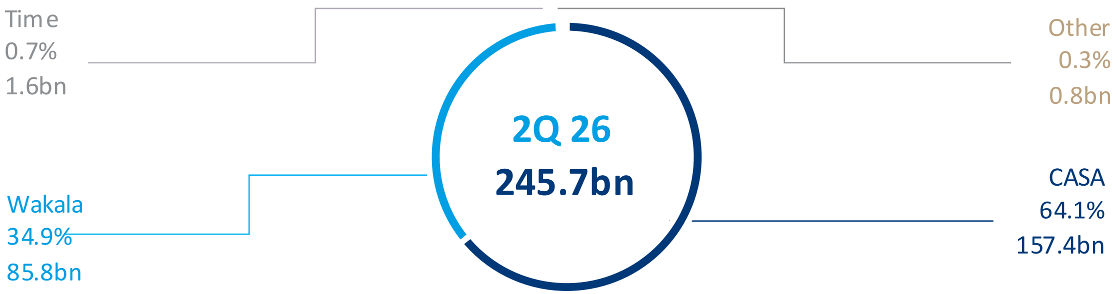
Total Deposits (AEDbn)



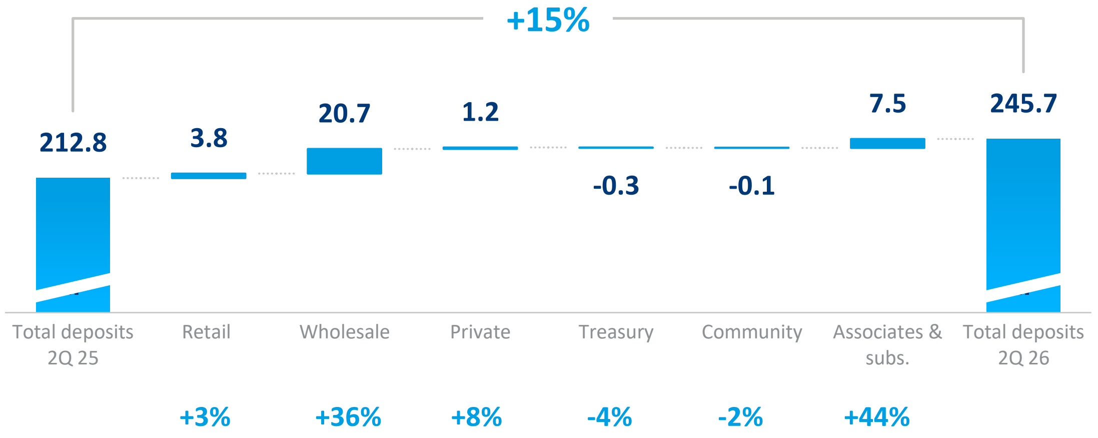
Total Deposits by Segment (%)



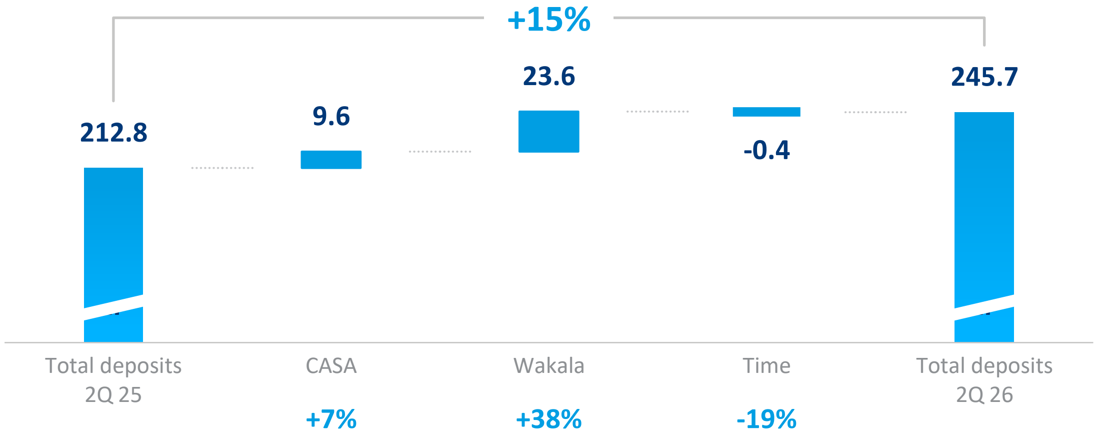
Total Deposits by Type (%)



Total Deposits Movement YoY (AEDbn)



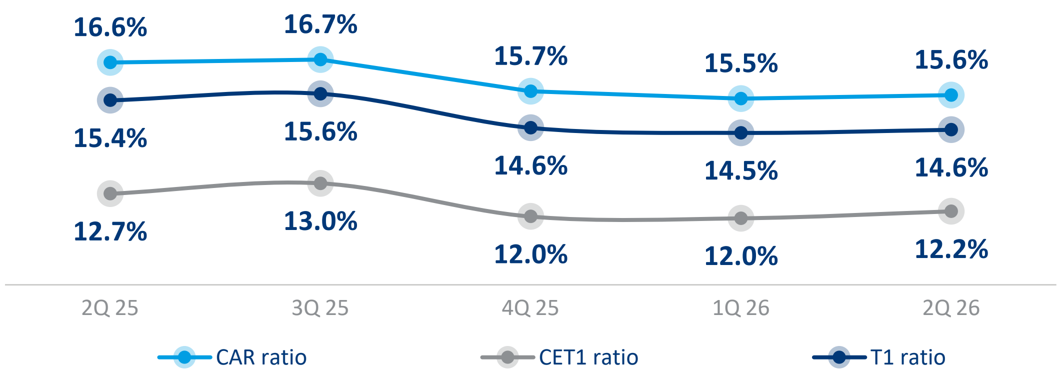
Total Deposits Movement by Type YoY (AEDbn)



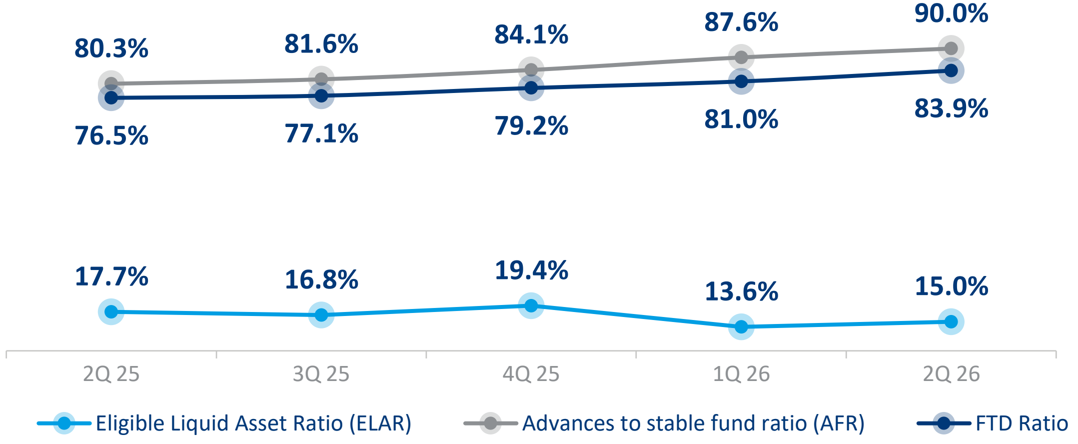
Capital and Liquidity

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

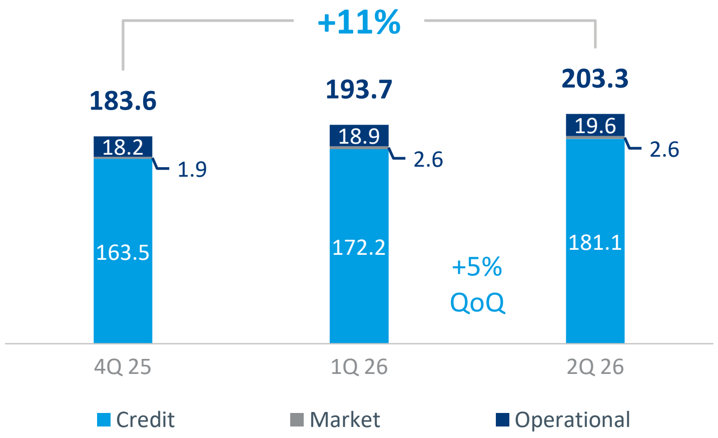
Capitalization Ratios (%)



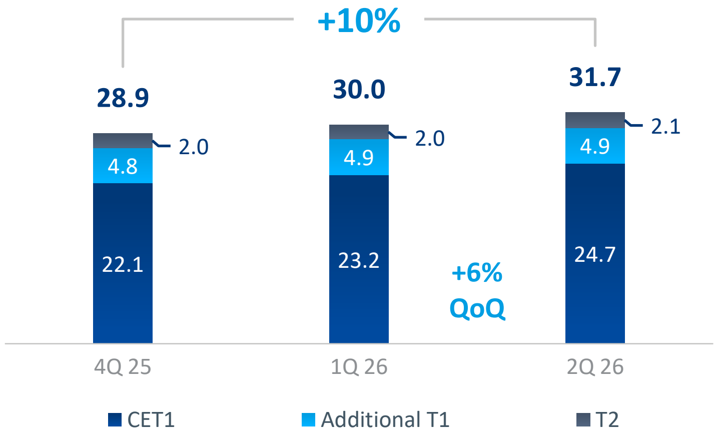
Liquidity Ratios (%)



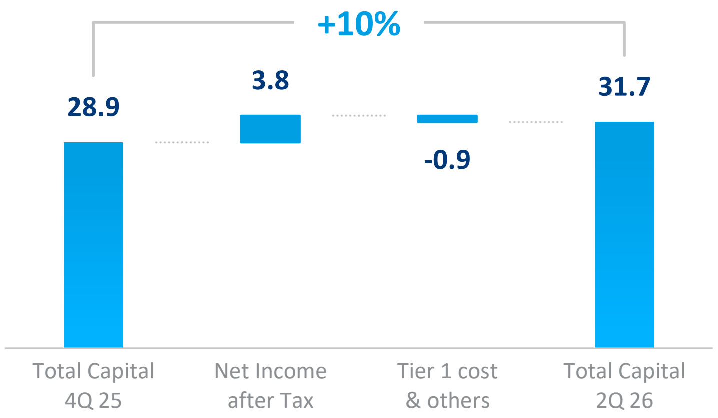
RWA (AEDbn)



Capitalization (AEDbn)



Total Capital Movement YTD (AEDbn)



Additional Information

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

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Investor Relations

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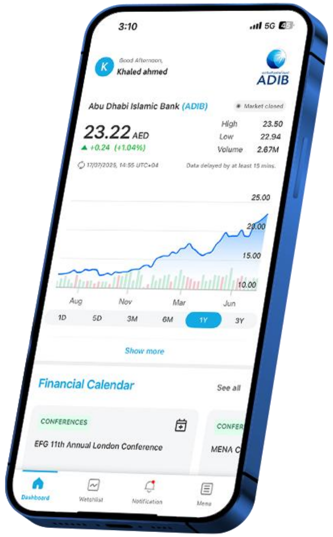

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