

9M 2026

Investor Presentation

November 2026

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Internal

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Internal

ADIB Profile

9M 2026 Investor Presentation

Confidential

= One of the World's Largest Islamic Banks Globally and a Leading Retail Bank in the UAE

A Leading Islamic Bank

318bn
Total assets
US$86.5bn

87bn
Market capitalisation
As of 17 Nov 2026

A Leading UAE Retail Bank

126bn
Retail assets
US$34bn

17%
UAE retail market share
#1 in personal & home finance

140+
Branches across five markets
Strong physical and digital reach

Diversified Banking Franchise

Comprehensive Sharia-compliant banking offering

RETAIL BANKING
Individual, Private, Business Banking

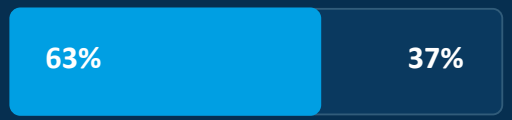
WHOLESALE BANKING
Corporates, GREs

TREASURY
Customer activities and balance sheet management

INTERNATIONAL
Egypt, associates & subsidiaries

Diversified Income Streams

9M 2026 income mix



Funded income | Non-funded income

Integrated Financial Services Ecosystem

Extending the customer proposition beyond banking

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

Group figures for 9M 2026

Internal

= Unique Market Position & Strong Financial Performance

9M 2026

01 Distinctive Retail Franchise

- **2.8m**
  Group customers
  Including 1.0m in Egypt
- **780,000**
  UAE National customers
  ≈60% of the Emirati population
- **54%**
  Primary Banking Preference
  UAE nationals who consider ADIB their primary bank
- **64%**
  Deposits from UAE Nationals
  Deep franchise relationships

02 Strong Capital, Funding & Liquidity

- **12.4% | 15.6%**
  CET1 | CAR
  Buffers above regulatory requirements to support continued growth.
- **91%**
  Of Liabilities from customer deposits
  Stable customer-led funding base
- **87% | 83%**
  AFR | FTD*
  Healthy liquidity with capacity to support further growth
- **60%**
  Group CASA ratio
  90% Retail CASA ratio

03 Profitable Growth & Business Momentum

- **AED 6.4bn**
  Profit before tax
  +6% YoY
- **AED 9.7bn**
  Total income
  +6% YoY
- **AED 218bn**
  Customer financing
  +25% YoY 18% YTD
- **AED 259bn**
  Customer deposits
  +17% YoY 13% YTD

04 Resilient Asset Quality

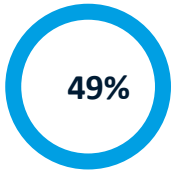
- **2.0%**
  NPA ratio
  At historically low levels
- **30bps**
  Cost of risk
  Disciplined underwriting & portfolio resilience
- **114%**
  Provision coverage
  183% including collateral
- **Resilient Portfolio**
  80% UAE National representation within retail financing
  65% GRE exposure within wholesale financing

* AFR = Advances-to-Funds Ratio | FTD = Financing-to-Deposits Ratio | Group figures for 9M 2026 unless otherwise indicated

Internal

Diversified Business Model & Revenue Contribution

ADIB operates across four business segments, supported by a **diversified revenue base**



LARGEST CONTRIBUTOR

Retail Banking

Serves individuals, private banking clients and SMEs, with a particular focus on UAE Nationals and the mass-affluent segment.

Current and savings accounts, deposits, cards, personal finance, home finance and wealth management solutions.

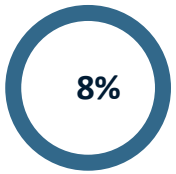


INSTITUTIONAL FRANCHISE

Wholesale Banking

Serves large corporates, government and public-sector entities, and financial institutions.

Corporate and investment financing, transaction banking, trade finance, payments, liquidity and cash-management services.

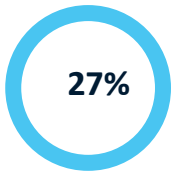


BALANCE-SHEET MANAGEMENT

Treasury

An active participant in the global sukuk market, providing customer investment opportunities while supporting liquidity and balance-sheet management.

Expertise across foreign exchange, rates, hedging, money markets and capital-markets execution.



GEOGRAPHIC DIVERSIFICATION

International Operations, Associates & Subsidiaries

International operations and subsidiaries contribute to ADIB's diversified revenue base.

ADIB Egypt provides a comprehensive range of retail and corporate banking services.

Internal

= Strong Profitability & Sustainable Shareholder Returns

Industry-Leading Profitability

Return on Equity
27.5%
Among the highest in the UAE market

Return on Assets
2.6%
Strong asset efficiency

Net Profit Margin
3.6%
9M 2026

Non-Funded Income
37%
Share of total revenue

Cost-to-Income Ratio
28.6%
Disciplined operating efficiency

Cost of Risk
30 bps
Resilient Portfolio

Shareholder Returns & Value Creation

Dividend Yield
4.1%
Consistent dividend distribution

Total Shareholder Return
12.7%
Measurement period: 3Q 2026

Earnings per Share
Đ1.38
+5% YoY growth | 9M 2026

VALUE CREATION

Strong earnings growth supports sustainable shareholder distributions

Market Valuation & External Recognition

P/E
12.8x

P/B
3.1x

Share-Price Performance
+5%
Versus 31 December 2025

EXTERNAL RECOGNITION

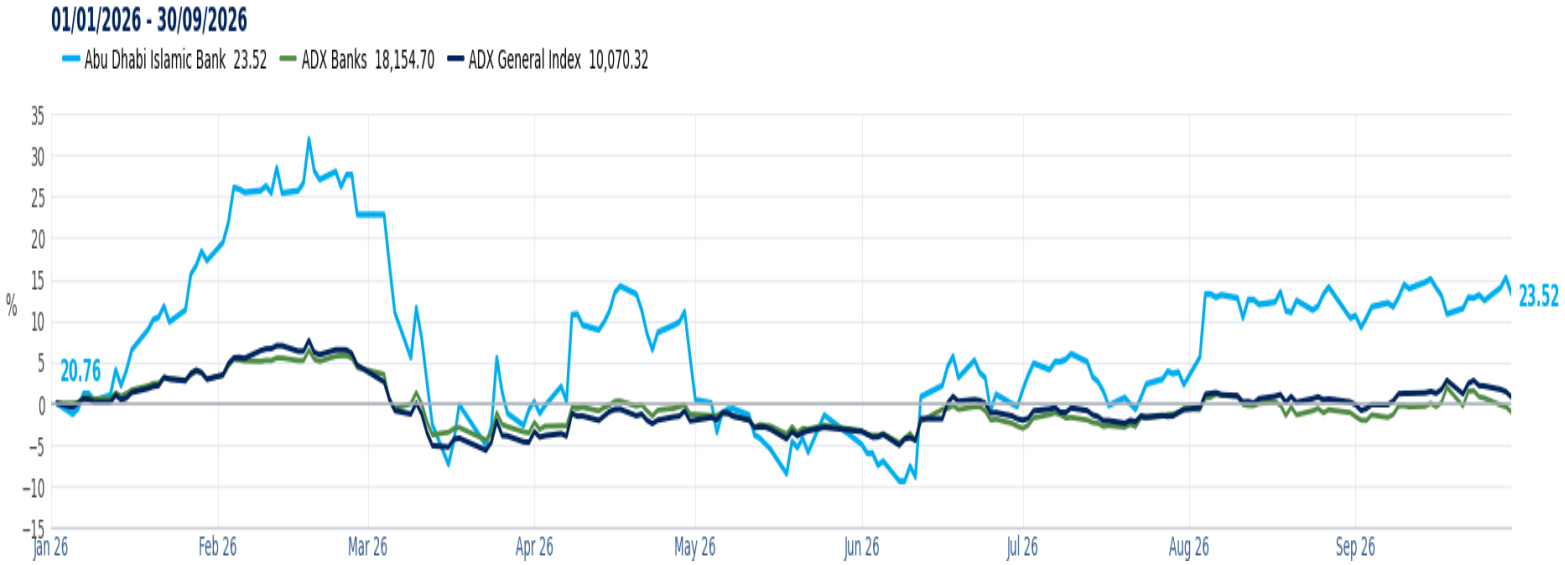
Moody's	Fitch	MSCI ESG
A2	A+	AA

Group figures for 9M 2026/3Q 2026

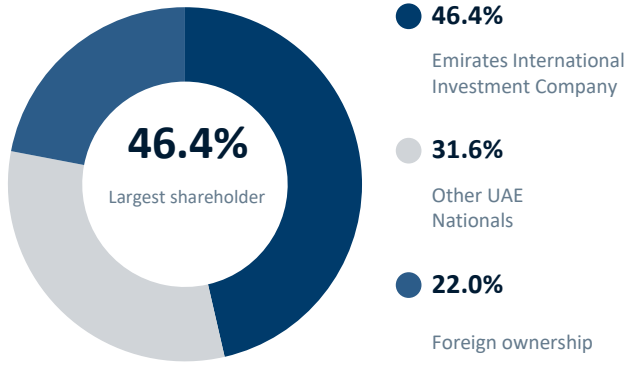
Internal

Market Metric & Ownership Structure

87 bn	Market capitalisation
40%	Free float
27.4	52-week high
18.8	52-week low
40%	Foreign ownership limit
+5%	Share-price performance



Ownership Structure



Internal

Sustained Dividend Growth & Shareholder Returns

Strong earnings and capital generation have supported sustained dividend growth while maintaining a disciplined payout ratio.

+ 3x
Growth in annual cash dividends since 2021

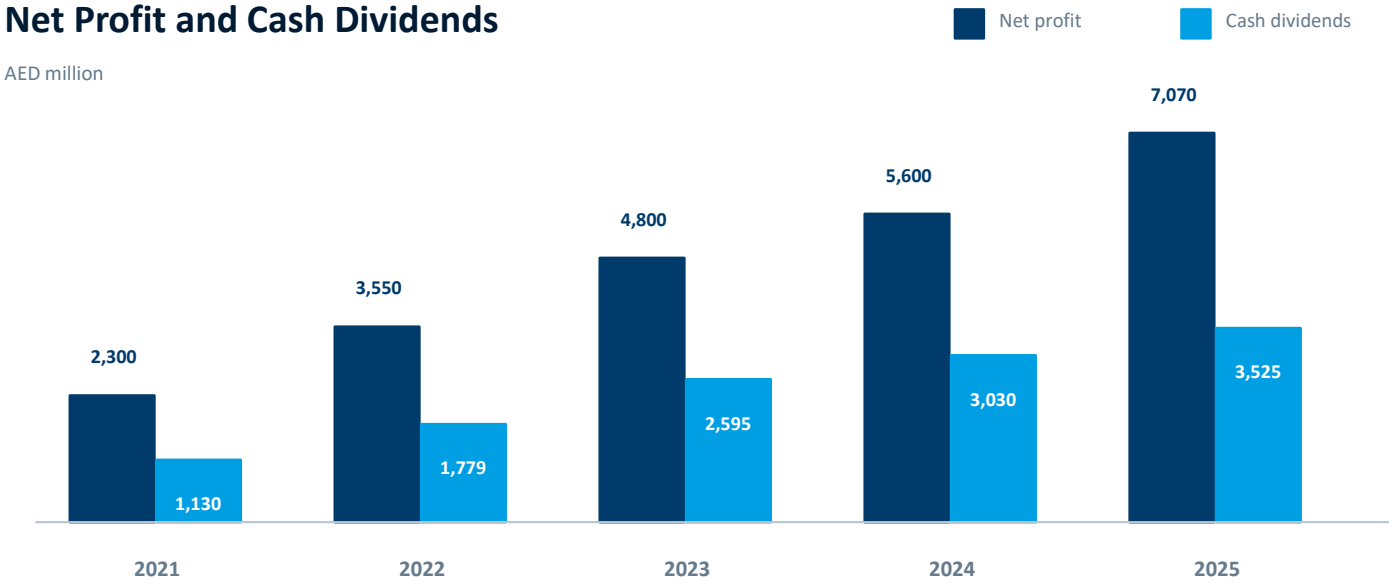
AED 3.5bn
Cash dividends in 2025

49.9%
2025 payout ratio

DISCIPLINED DISTRIBUTION

Payout ratio remained close to 50% while annual dividends more than tripled

Net Profit and Cash Dividends



Distribution Metrics

	2021	2022	2023	2024	2025
Cash Dividend Payout Ratio	48.5%	49.2%	49.4%	49.7%	**49.9%**
Dividend per Share	AED 0.311	AED 0.490	AED 0.715	AED 0.834	**AED 0.971**
Dividend Yield	4.5%	5.4%	7.1%	6.0%	**4.7%**

Dividend per share is derived from cash dividend as a percentage of AED 1 nominal share capital. Dividend yield depends on the applicable share-price date.

Internal

ADIB 2035 Vision and Guidance

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= ADIB 2035

A 10-Year Transformation Strategy Focused on Innovation, Customer Experience and Sustainable Growth

OUR VISION | To become the World's Most Innovative Islamic Bank

PILLAR 1

Building the Bank for the Future



POWERED BY TECHNOLOGY, INNOVATION AND PARTNERSHIPS

- **Accelerate AI and digital transformation**
  to enhance productivity, innovation and value creation
- **Foster a culture of innovation and agility**
  across the organisation
- **Scale ADIB Ventures and ecosystem partnerships**
  to lead the Islamic banking innovation agenda
- **Transform wealth management**
  into a market-leading, client-centric growth engine

PILLAR 2

Revolutionize Customer Experience



PERSONALISED, SEAMLESS AND DEEPEN RELATIONSHIPS

- **Deepen penetration across key customer segments**
  through differentiated value propositions
- **Leverage data and AI-driven insights**
  to personalise experiences and deepen relationships
- **Digitise and simplify end-to-end customer journeys**
  to improve convenience and efficiency
- **Optimise the service model**
  by combining digital convenience with personalised human interaction

PILLAR 3

Sustainable Growth



CREATING LONG-TERM VALUE FOR A BRIGHTER TOMORROW

- **Embed sustainability across the business**
  integrating ESG considerations into strategy and operations
- **Attract, develop and retain top talent**
  while advancing Emiratisation and employee wellbeing
- **Strengthen governance , control and risk management**
  to support responsible growth
- **Maintain a strong capital position**
  to fund future expansion
- **Enhance operational efficiency**
  through disciplined cost management

OUR VALUES | Simple and sensible | Transparency & mutual benefit | Hospitality & tolerance | Shari'a inspired

Internal

ADIB's Five-Year Strategy: A Clear Roadmap for Accelerated Growth

Five-Year Strategy as part of 2035 Vision

9M 2026 ACTUAL		2030 FINANCIAL TARGETS
TOTAL ASSETS **AED 318bn**	→	TOTAL ASSETS **~1.7x – 1.9x**
COST-TO-INCOME **29%**	→	COST-TO-INCOME **26-28%**
COST OF RISK **30bps**	→	COST OF RISK **~40-60bps**
RETURN ON EQUITY **28%**	→	RETURN ON EQUITY **~25%**

2030 STRATEGIC AMBITIONS

01 Fully Digital Customer Journeys

Seamless end-to-end digital onboarding, sales and servicing

02 Industry-Leading Customer Advocacy

Consistently achieving a #1 NPS position

03 AI-Enabled Operating Model

Using data and AI to improve customer outcomes, productivity and decisions

Internal

Building on Our Strengths to Accelerate the Next Phase of Growth

STRATEGIC PRIORITY 01

Scaling Our Market-Leading UAE Franchise



- Strengthen our leadership in UAE retail banking and deepen relationships with Emirati customers.
- Expand the expatriate banking franchise through disciplined growth and prudent underwriting.
- Deliver differentiated customer experiences to strengthen loyalty and advocacy.

STRATEGIC PRIORITY 02

Leveraging Our Islamic Banking Leadership



- Become the preferred Islamic banking partner for large corporates and government-related entities.
- Unlock new revenue opportunities through strategic partnerships and ADIB Ventures.
- Expand wealth management, payments and business banking to capture new growth opportunities.

STRATEGIC PRIORITY 03

Enabling Growth Through Digital Leadership and Innovation



- Grow digital customer acquisition and sales.
- Improve productivity through AI and automation.
- Develop scalable digital platforms to unlock new revenue opportunities.

STRATEGIC PRIORITY 04

Driving Disciplined and Efficient Growth



- Maintain strong risk, governance and compliance standards.
- Optimise capital allocation, balance-sheet management and operating efficiency.
- Build a high-performance organisation through talent development, leadership capabilities and focus on Emiratisation.

Internal

Delivering on Our Strategic Priorities

Key business milestones and achievements | 9M 2026

CUSTOMER FRANCHISE EXPANSION

200,000

new customers added in 9M 2026

ADIB Arrive

Dedicated proposition supporting customers relocating to the UAE

New Partnerships

Expanded lifestyle partnerships with new co-branded card Marriott Bonvoy and Aldar.

Branch Expansion

Launch next-generation branches combine self-service with personalised support.

INNOVATION

Digital Transformation

Open Finance

First UAE bank licensed as an Open Finance Provider under AlTareq

- Digital onboarding for home finance and cards, reducing journeys from days to minutes
- Investments in AI and advanced technology to improve experience and productivity

BUSINESS EXPANSION

New Growth Opportunities

AED 16bn

YoY growth in GRE financing

- Expanded wealth management, ADIB Capital and Business Banking
- Momentum in DCM, cash management and trade finance

SUSTAINABLE GROWTH

Sustainability & Resilience

AED 23bn

Sustainable finance mobilised and facilitated

- Renewable-energy and sustainable-sukuk transactions
- Operational resilience, liquidity and capital strength

Internal

Outlook and Guidance

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

Management Guidance	9M 2026 Actual	FY 2026 Guidance
Gross financing growth Customer financing momentum in both retail and corporate was strong in 9M 2026 driving assets to AED 318bn	25% YoY ✓ 18% YTD	20% to 22% Upgraded from 18% to 20%
Net Profit Margin NPM remained resilient reflecting disciplined pricing and effective balance sheet management	3.6% –	3.5% to 3.6% Revised from 3.7% to 3.8%
Cost of Risk CoR remaining in line with the Bank's risk appetite and reflecting disciplined underwriting, prudent risk management and a high-quality financing portfolio	30 bps ✓	40-50 bps Revised from 40-60bps
Cost to Income Ratio Maintained a healthy cost-to-income ratio through disciplined cost management and productivity gains, while continuing to invest in strategic growth initiatives	29% ✓	< 30%
Return on Equity Maintained an industry-leading ROE of 28%, supported by strong profitability, balance sheet growth and disciplined execution	28% ✓	> 25%

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

Strengthening Our Capital Base to Support the Next Phase of Growth

The AED 1.75bn capital raise will enhance ADIB's capacity to execute Vision 2035, expand its core businesses and sustain long-term value creation.

AED 1.75bn
Capital Raise

Deploying capital to support growth and strengthen financial resilience

STRONG FOUNDATIONS

AED 318bn — **Total assets**
Surpassed AED 300bn in H1 2026

29% / 28% — **Return on equity**
FY2025 / 9M 2026

Consistent — **Dividend track record**
Shareholder distributions maintained through the growth cycle

USE OF PROCEEDS

01 **Expand Financing Capacity**
Support customer financing growth across retail, corporate and priority growth segments

02 **Accelerate Vision 2035**
Fund strategic growth initiatives and expansion opportunities across the franchise

03 **Strengthen Capital Flexibility**
Maintain capital strength and preserve capacity to support future growth

Performance Track Record

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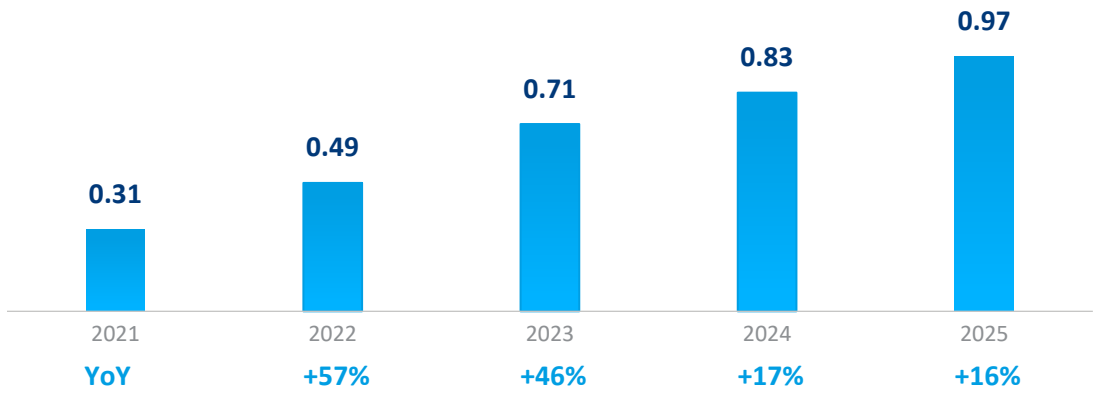
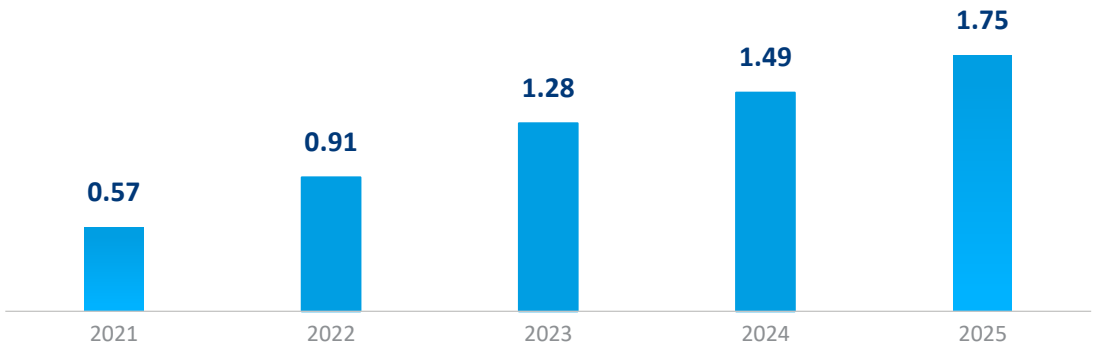
Consistently delivering high Shareholders' Return

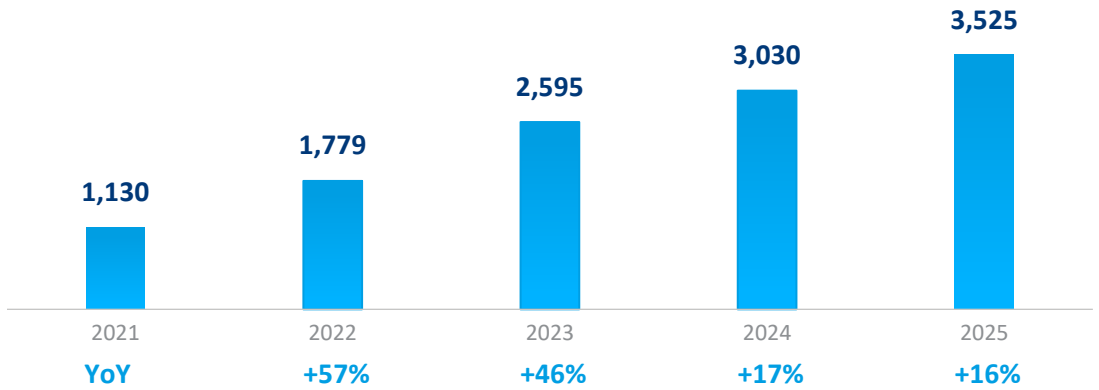
Dividend Per Share (AED)



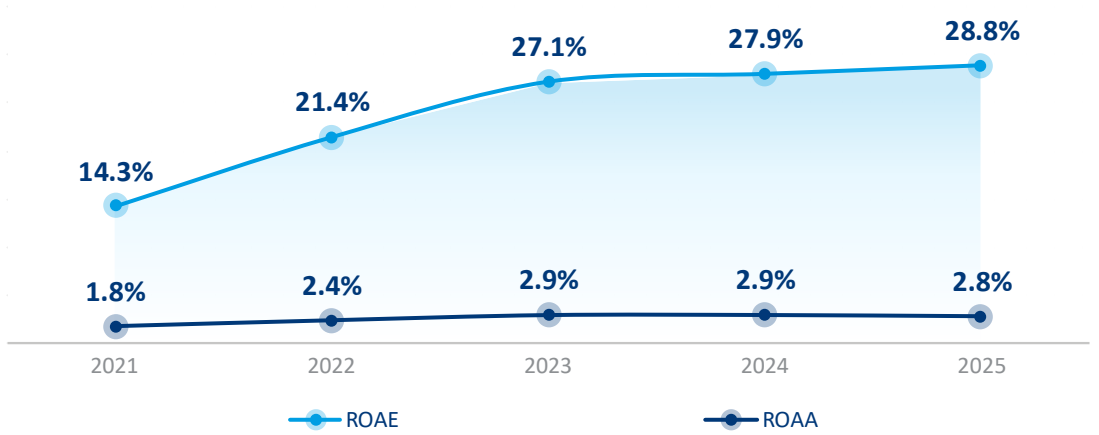
Basic EPS (AED)



Cash Dividend (AEDmn)



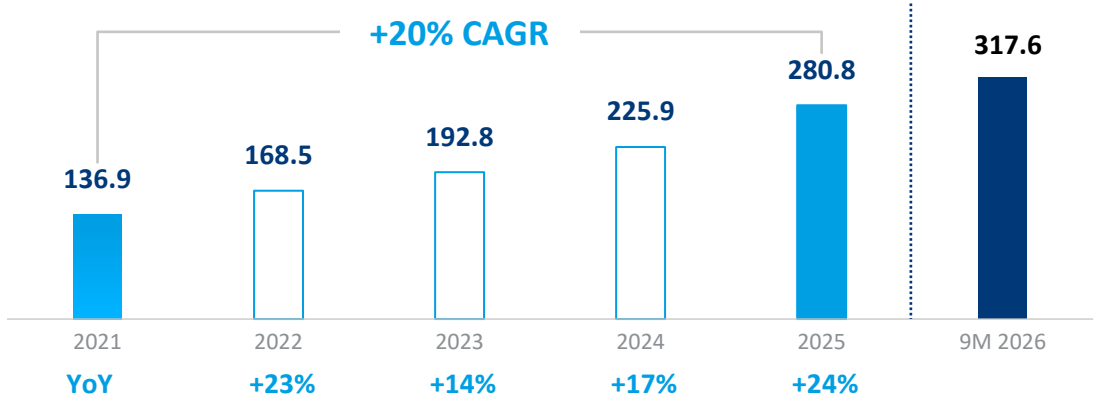
Returns (%)



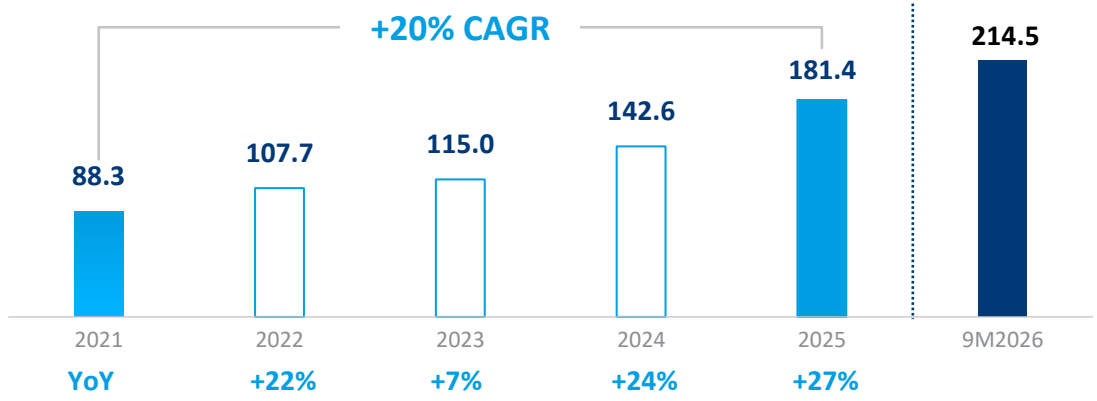
Internal

A solid Balance Sheet Growth with Strong Funding Base

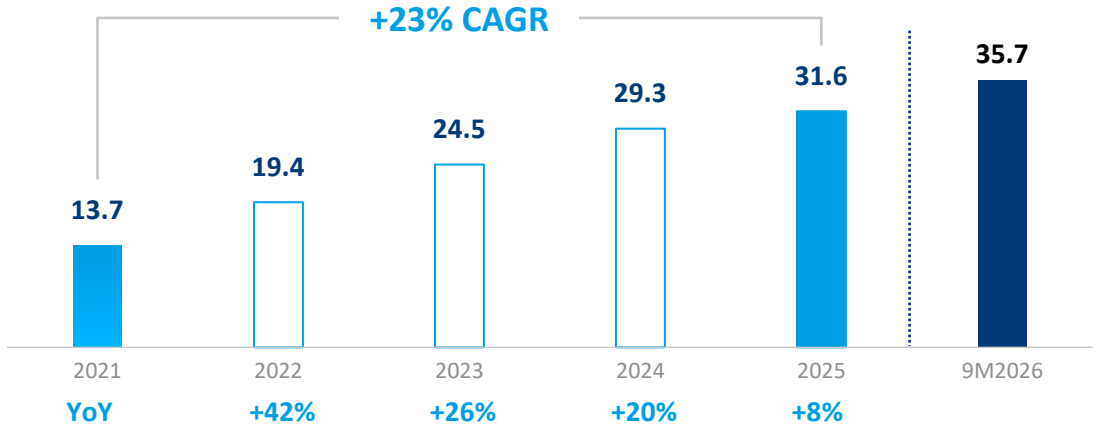
Total Assets (AEDbn)



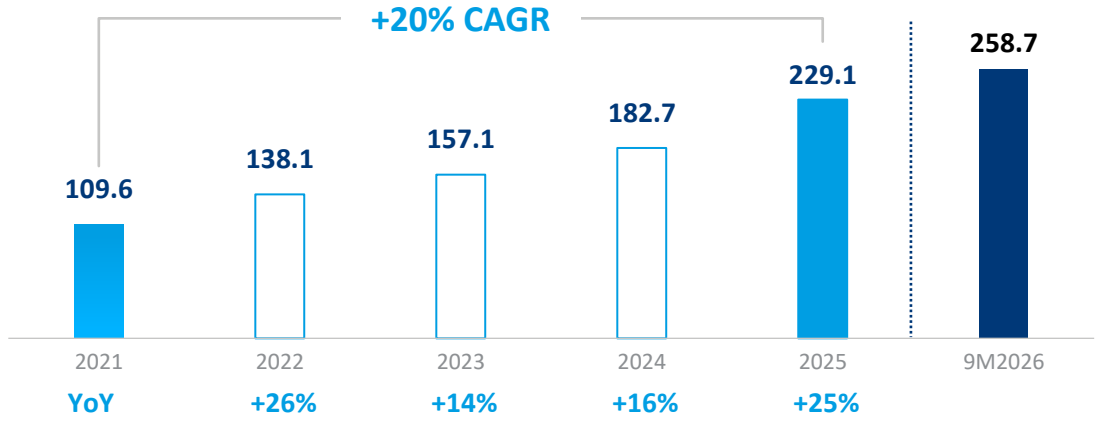
Customer Financing, Net (AEDbn)



Investments (AEDbn)



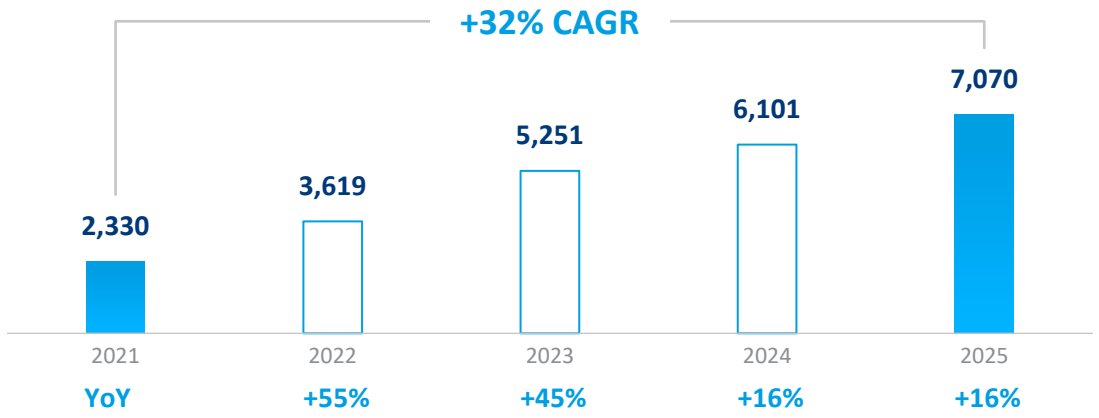
Total Deposits (AEDbn)



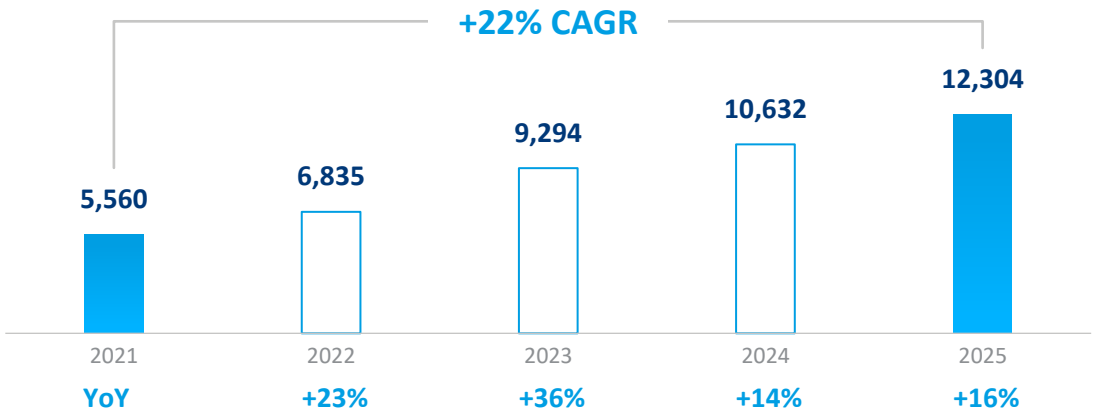
Internal

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

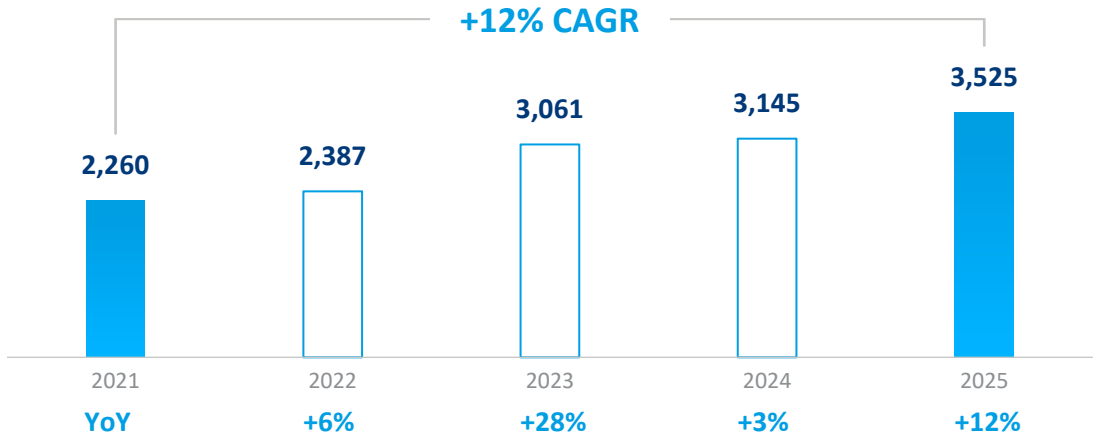
Net Income (AEDmn)



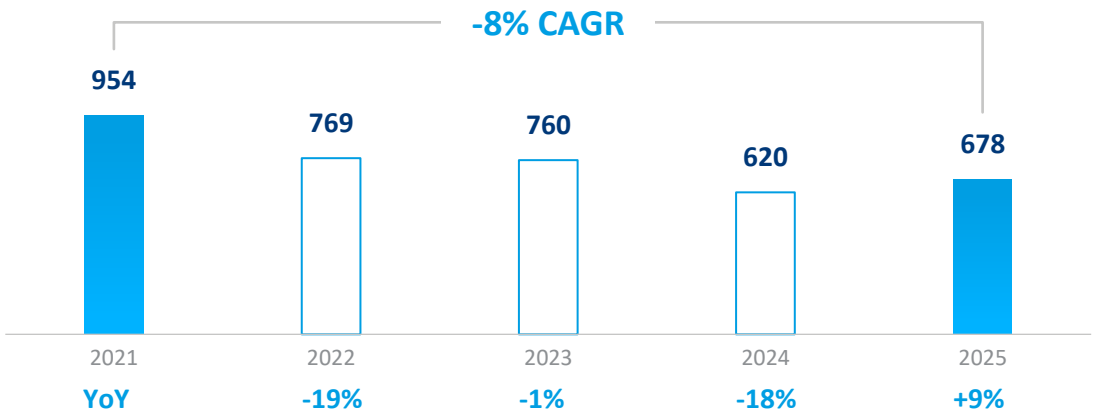
Revenues (AEDmn)



Expenses (AEDmn)



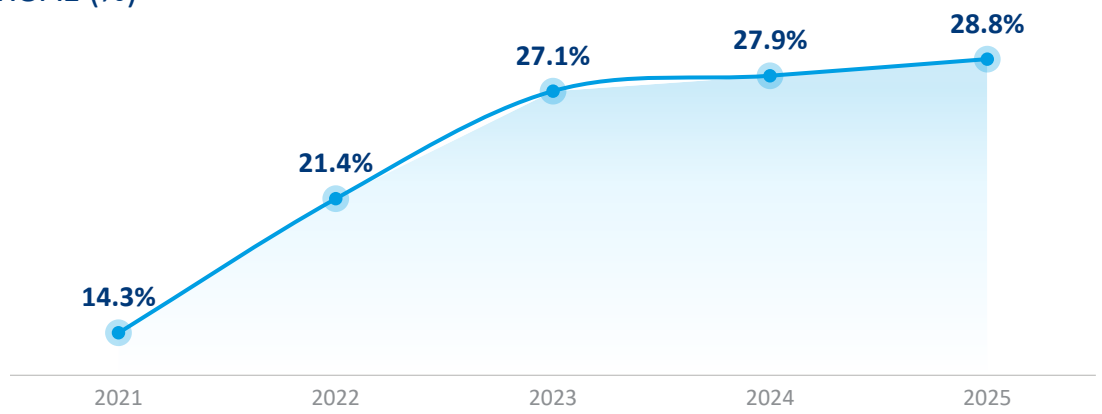
Impairments (AEDmn)



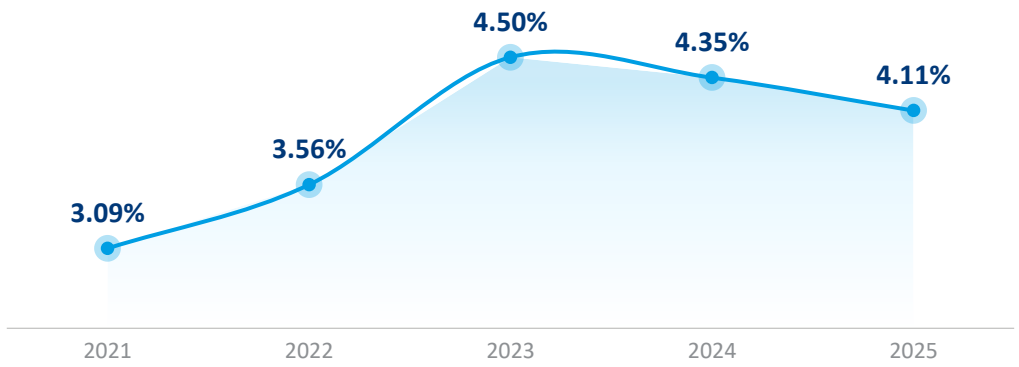
Internal

Strong shareholder returns, healthy margins and effective cost management

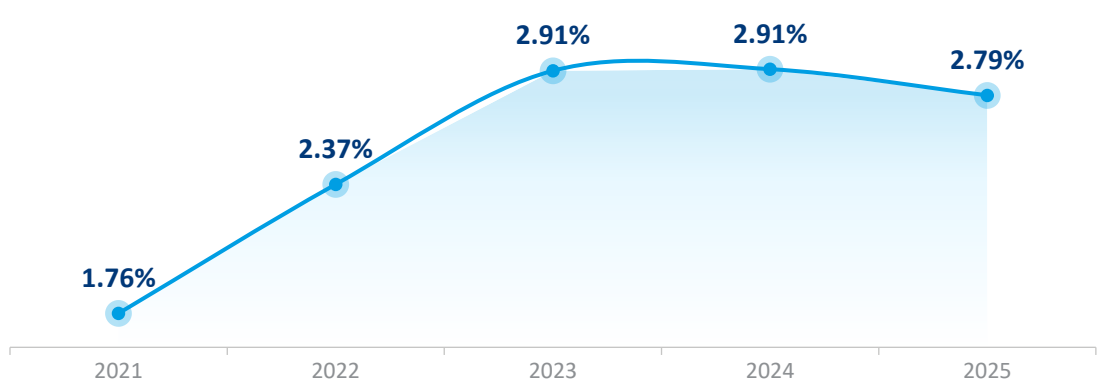
ROAE (%)



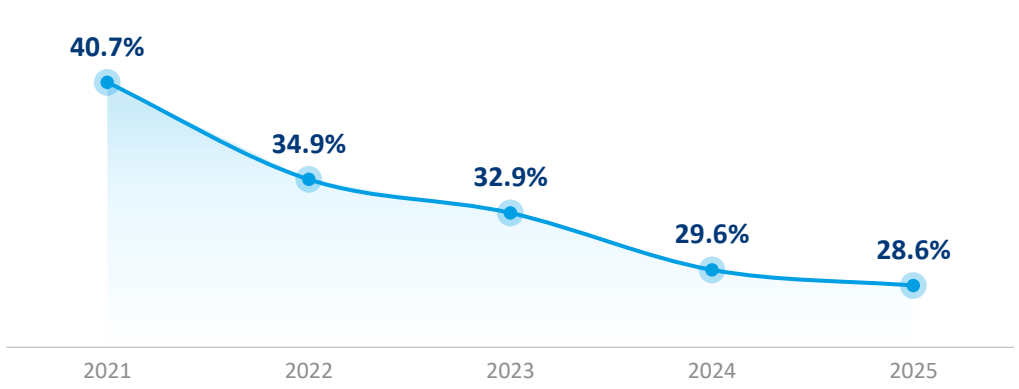
Net Profit Margin (%)



ROAA (%)



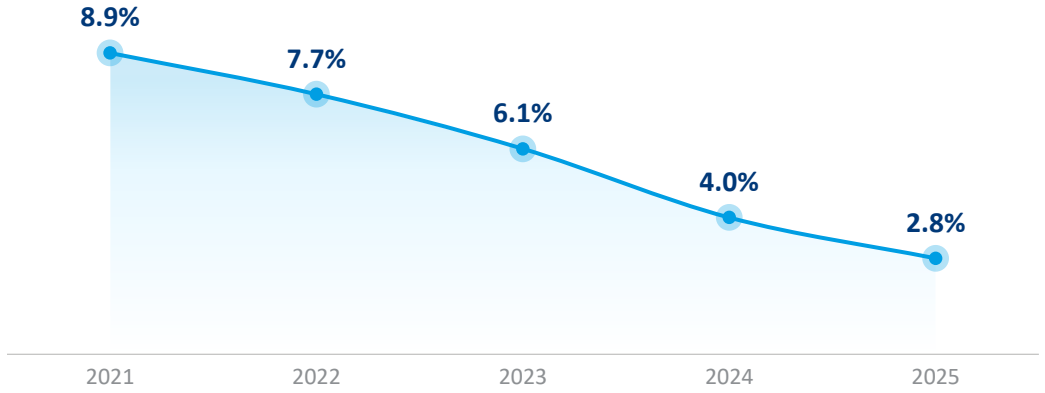
Cost To Income Ratio (%)



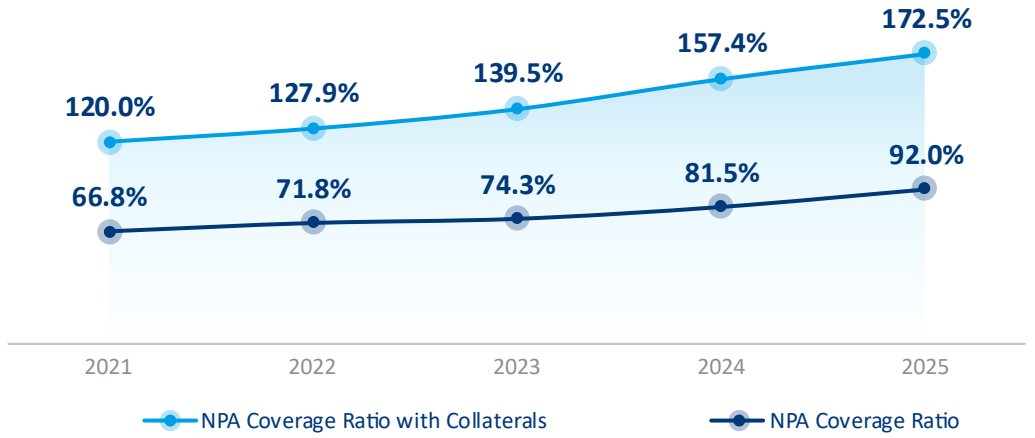
Internal

Improved asset quality metrics underpinned by prudent provisioning

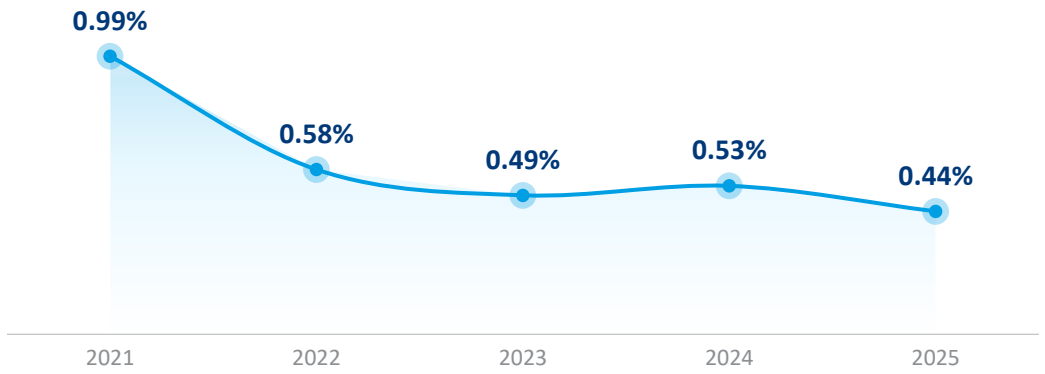
NPA Ratio (%)



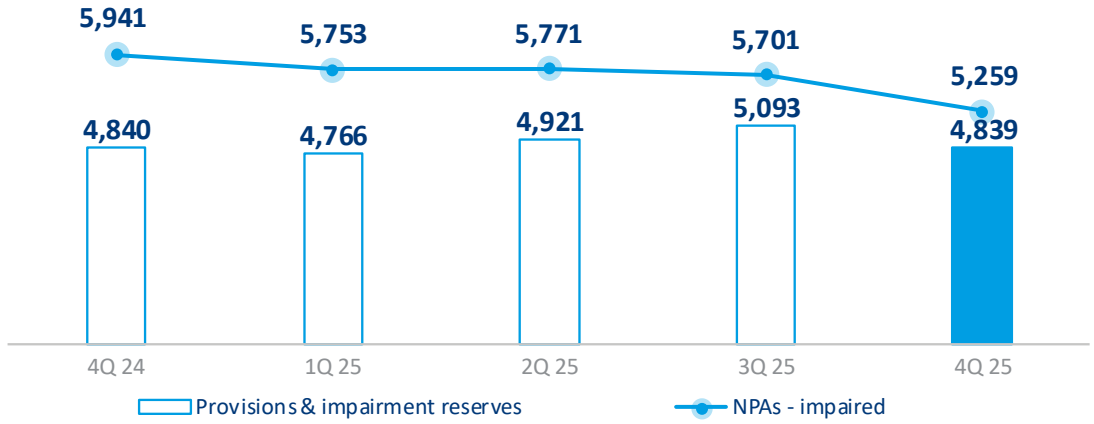
NPA Coverage Ratios (%)



Cost Of Risk (%)



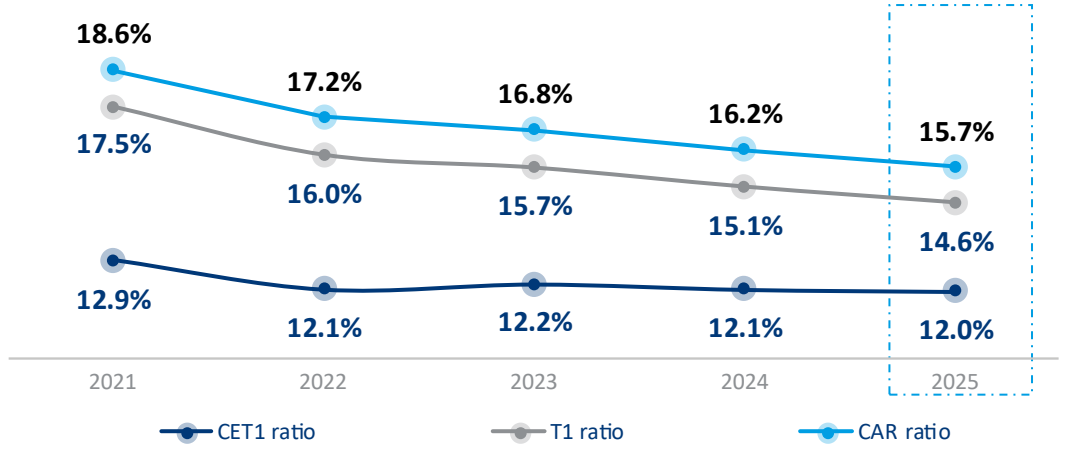
Provisions and NPAs(AEDmn)



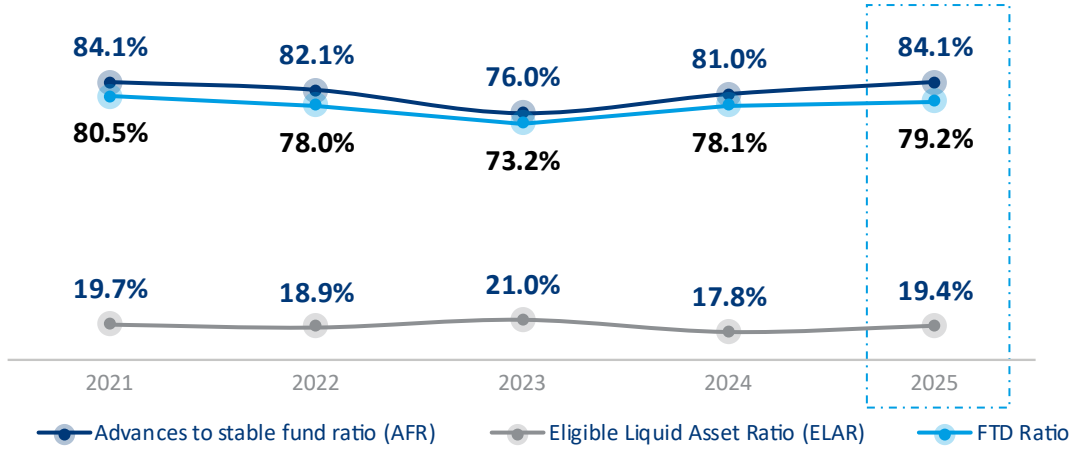
Internal

Strong capitalization and Liquidity Ratios (%) position

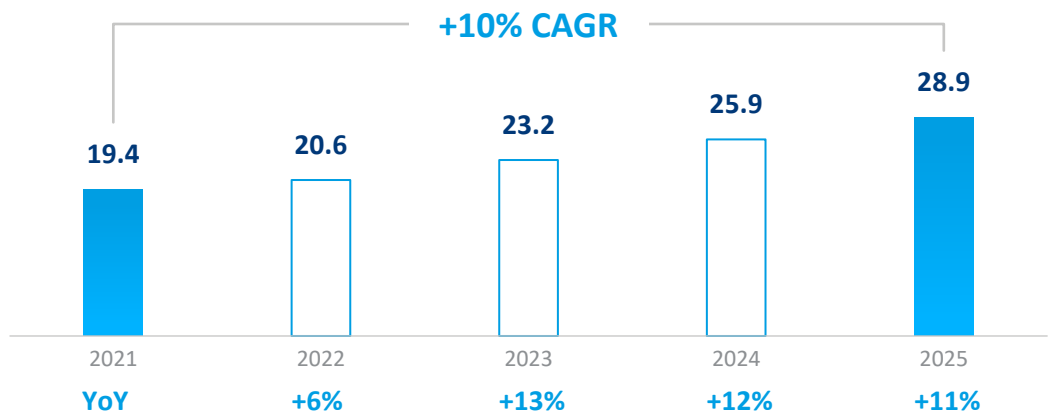
Capitalization Ratios (%)



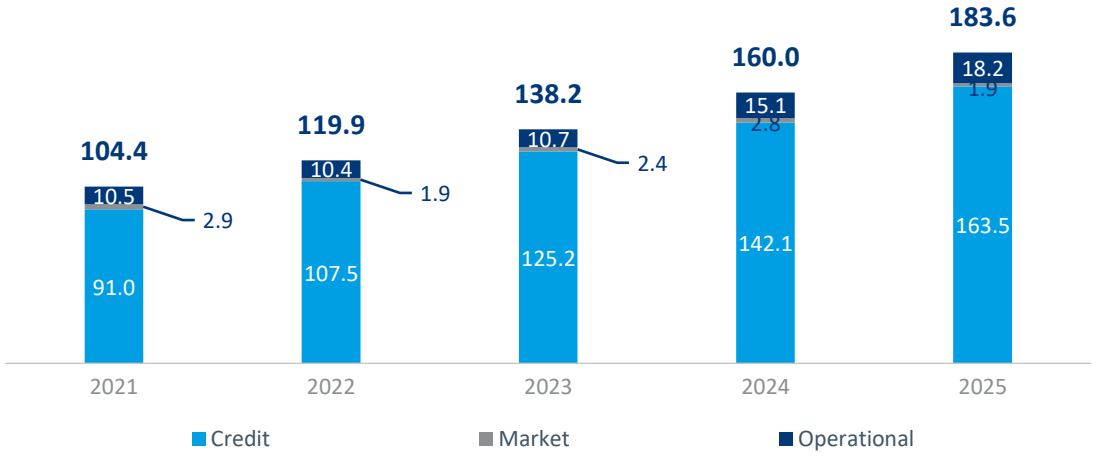
Liquidity Ratios (%)



Total Capital (AEDbn)



RWA (AEDbn)



Internal

Operating Environment

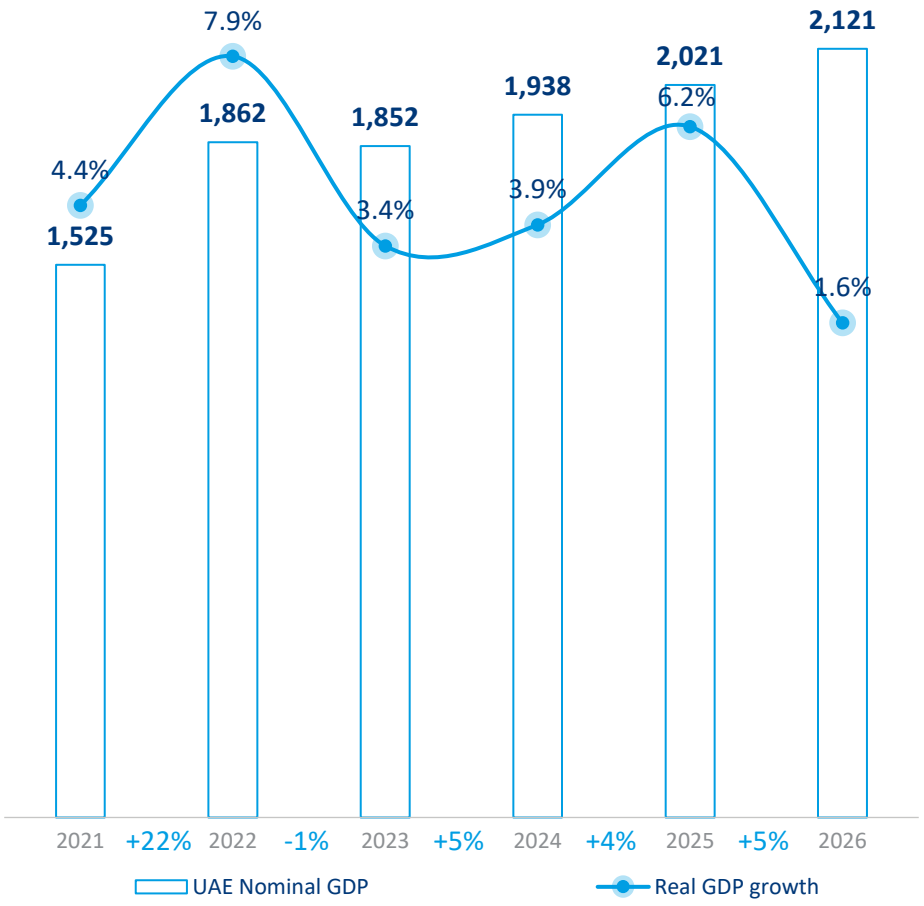
9M 2026 Investor Presentation

Confidential

Macroeconomic Overview

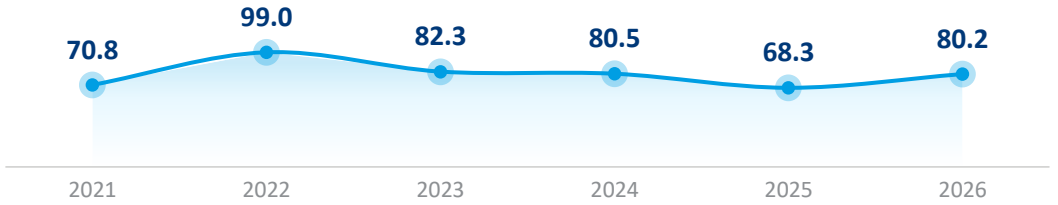
UAE continues to demonstrate economic resilience backed by diversification strategy and consistent government expenditures

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



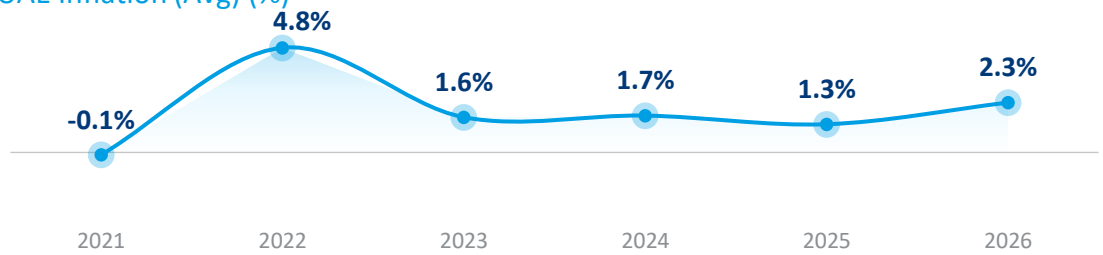
Oil prices adjust to market dynamics

Brent Price / Barrel (Avg) (USD)



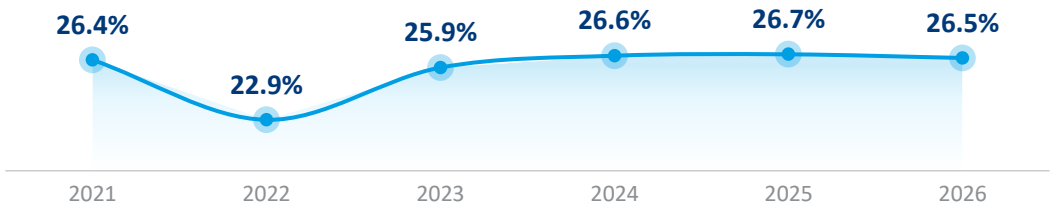
Moderate inflation, supporting economic stability & consumer confidence

UAE Inflation (Avg) (%)



Stable government spending supporting UAE's long term diversification plan

Government Expenditure % of GDP (%)



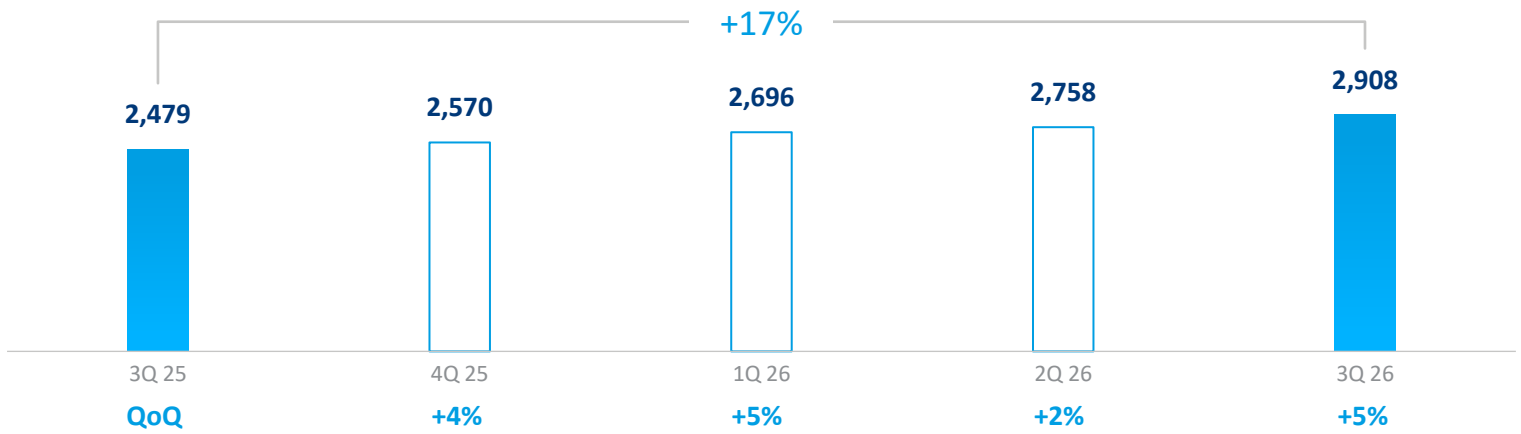
Sources: CB UAE and IMF

Internal

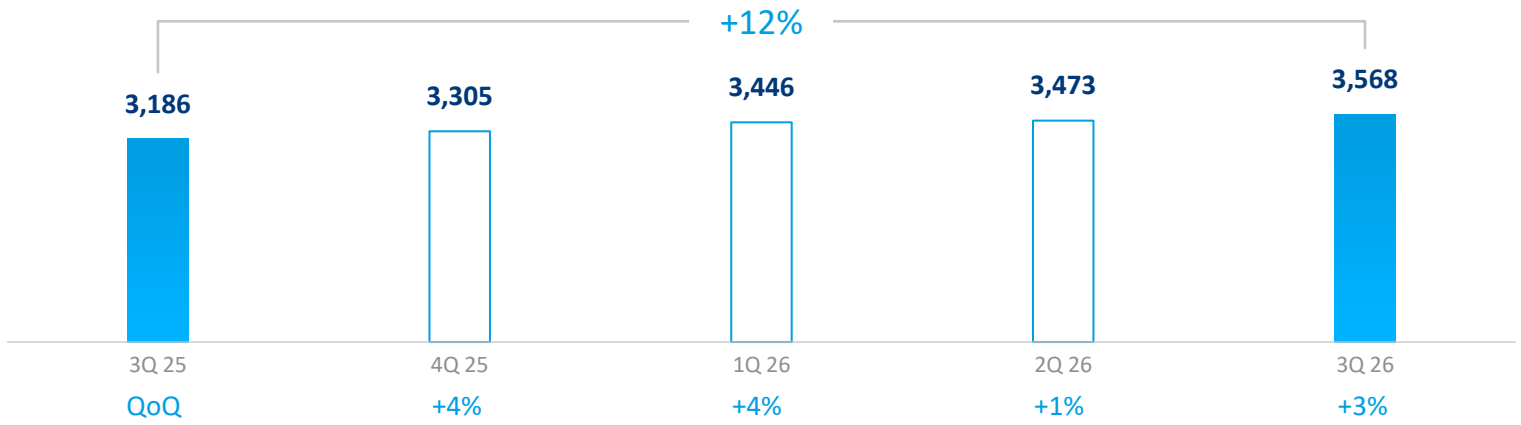
UAE Banking Sector Update

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 (Sep 2026)

AED 5.8tr

UAE Gross Banking Assets (as % of 2025 GDP)

288%

Market Landscape (Sep 2026)



Share of Conventional Banks (Total Assets)



Share of Islamic Banks (Total Assets)



Share of Foreign Banks (Total Assets)

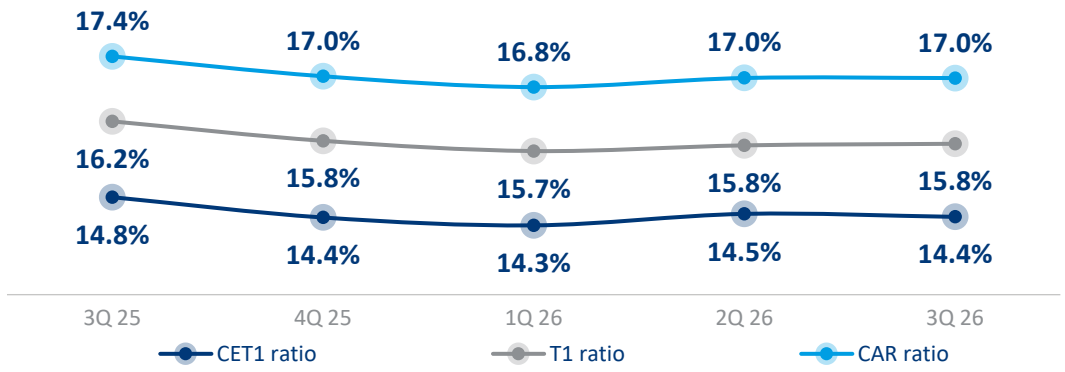
Sources: CB UAE – Statistical Bulletin September 2026

Internal

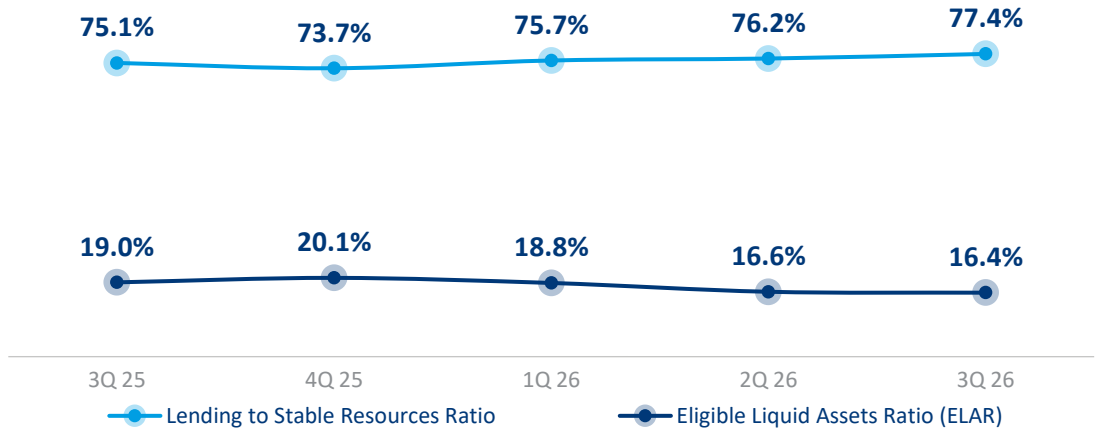
UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

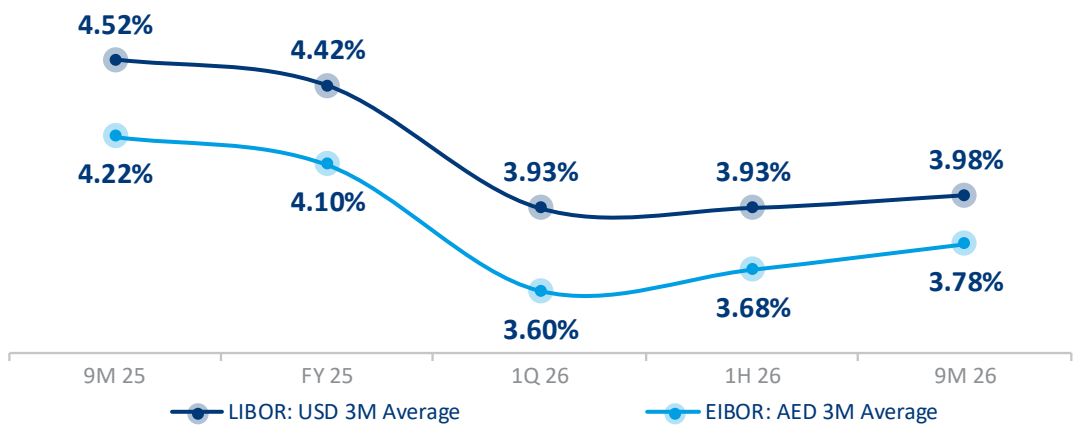
Capitalization (%)



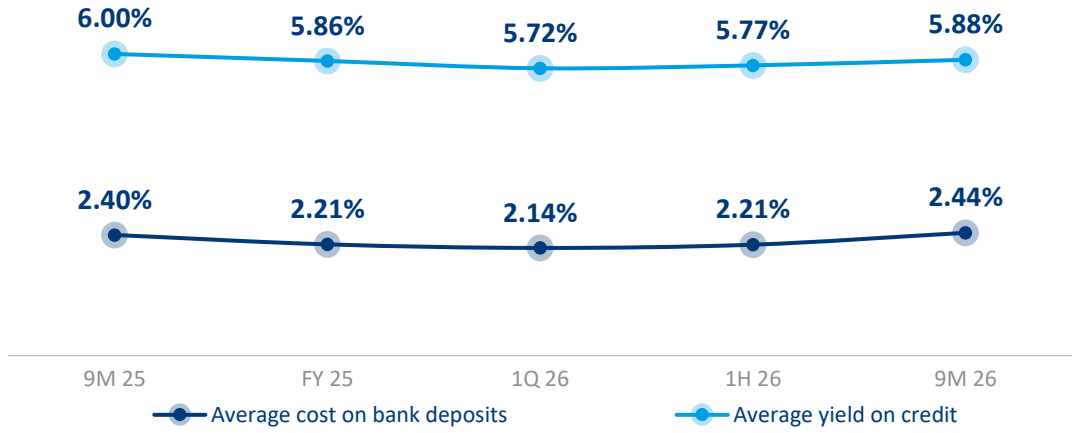
Liquidity (%)



Interest Rates (%)



Yield and Funding Cost (%)



Sources: UAE Central Bank, S&P Capital IQ

Internal

ESG and Sustainability

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= 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 27.2 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

9M 2026 Investor Presentation

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Key financial metrics – 9M 2026

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

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

Key financial metrics – 3Q 2026

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

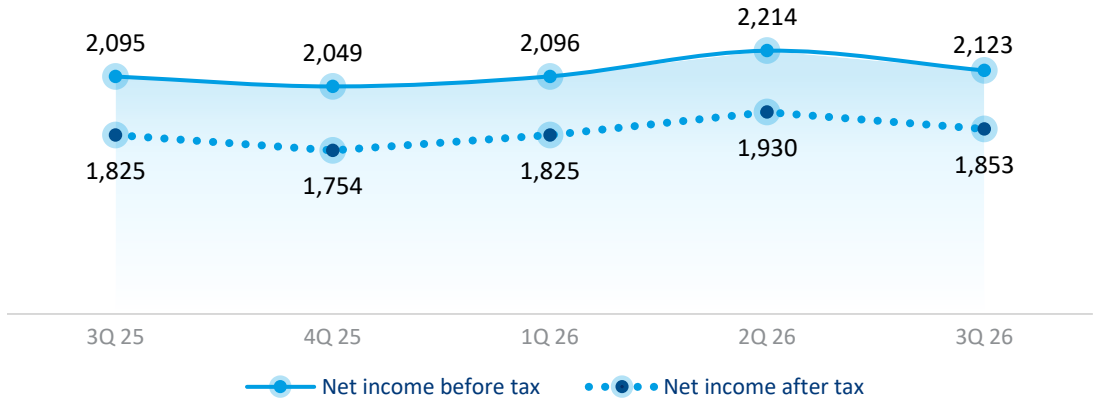
		3Q 2025	3Q 2026	% YoY	2Q 2026	% QoQ
Profitability (AED mn)	Funded Income	1,922	**2,017**	5%	2,054	-2%
	Non- funded Income	1,292	**1,206**	-7%	1,234	-2%
	Revenue	3,215	**3,223**	0.3%	3,288	-2%
	Expenses	-914	**-950**	4%	-931	2%
	Margin	2,301	**2,273**	-1%	2,356	-4%
	Cost of Credit	-206	**-150**	-27%	-143	5%
	Net Income before Tax	2,095	**2,123**	1%	2,214	-4%
	Tax	-270	**-270**	0.1%	-283	-5%
	Net Income after Tax	1,825	**1,853**	2%	1,930	-4%
Key Ratios	Cost to Income	28.4%	**29.5%**	1.1%	28.3%	1.2%
	Return on Equity	29.8%	**26.1%**	-3.7%	29.4%	-3.3%
	NPA Coverage	89.3%	**114.3%**	25.0%	108.1%	6.2%
	NPA Ratio	3.3%	**2.0%**	-1.2%	2.2%	-0.1%

		4Q 2025	3Q 2026	% YTD	2Q 2026	% QoQ
Balance Sheet (AED bn)	Total Assets	280.8	**317.6**	13%	303.9	5%
	Gross Financing Assets	185.6	**218.5**	18%	210.1	4%
	Customer Deposits	229.1	**258.7**	13%	245.7	5%
	Investments	31.6	**35.7**	13%	34.9	2%

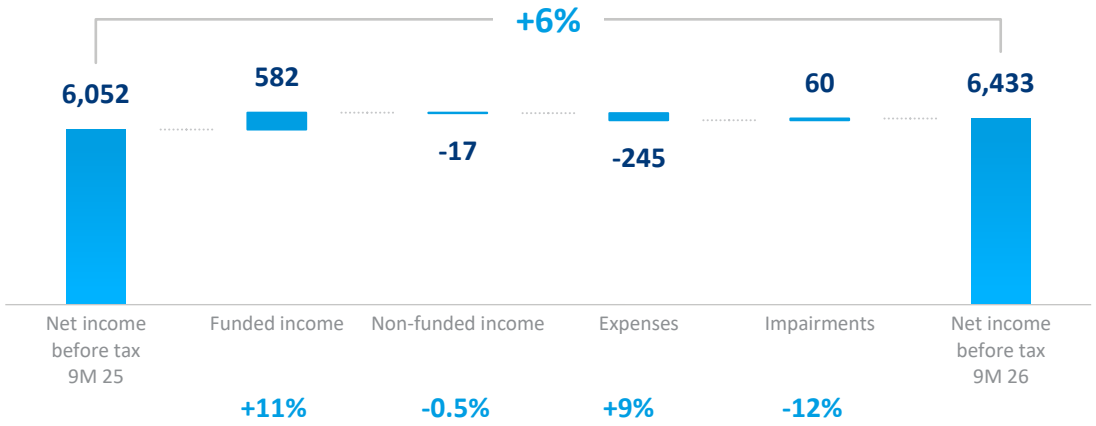
Income Statement

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

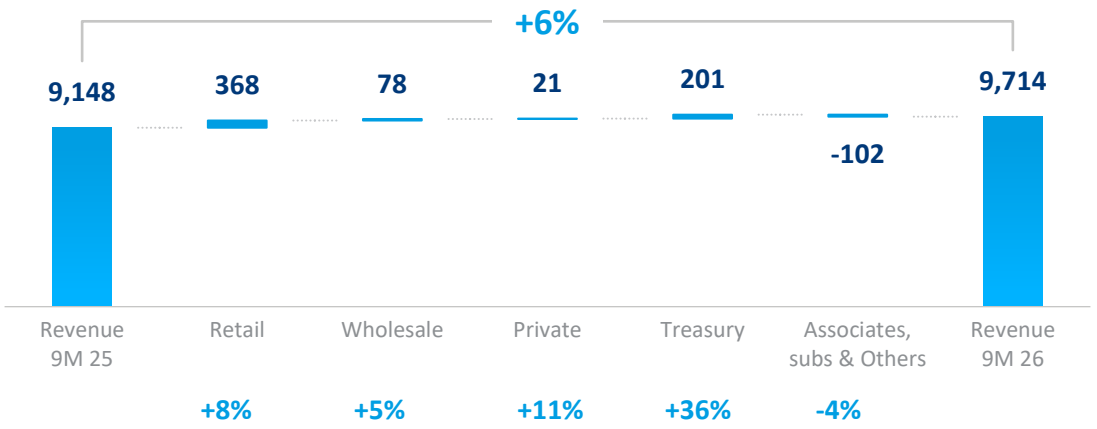
Net Income (AEDmn)



Net Income before Tax Movement YoY (AEDmn)



Revenue Movement by Segment YoY (AEDmn)



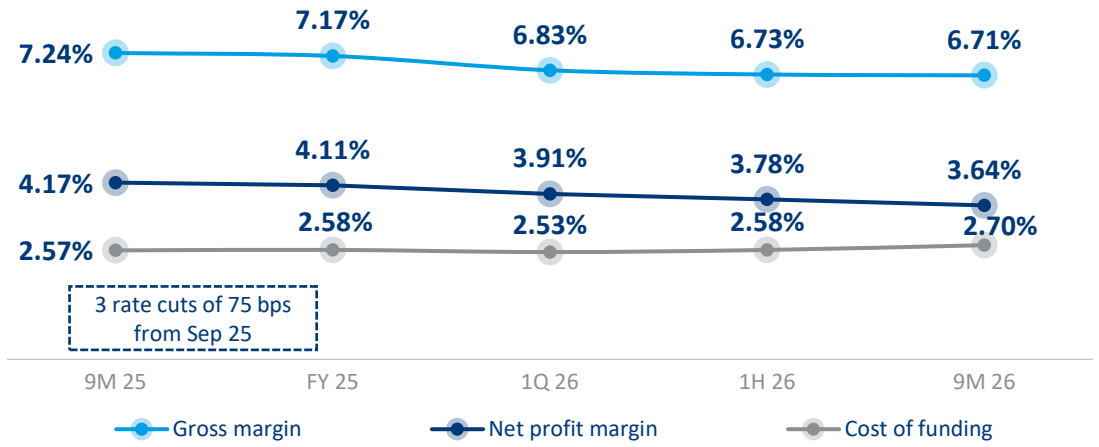
Income Statement Highlights

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

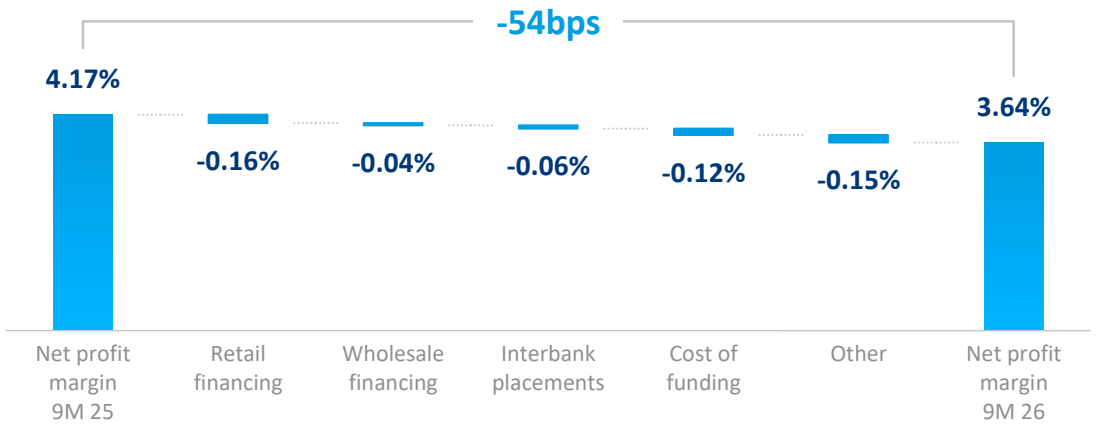
Funded Income

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

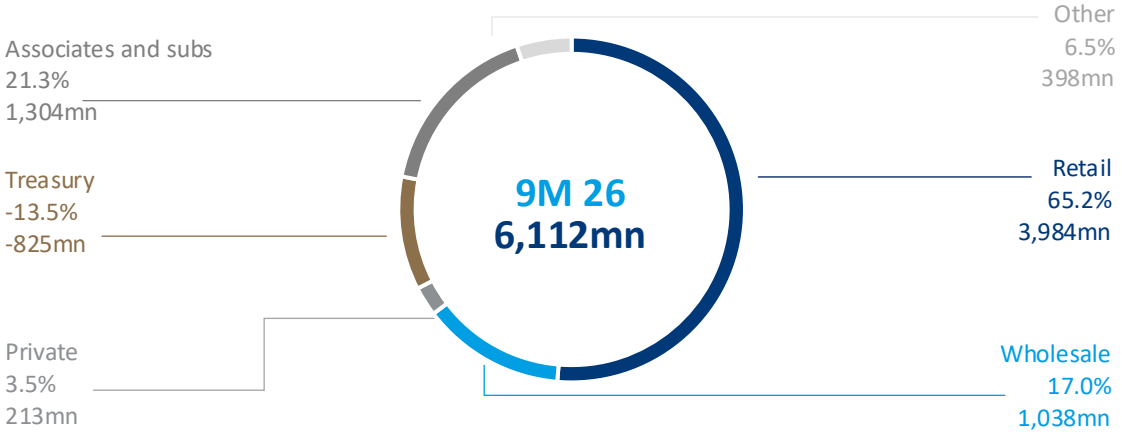
Net Profit Margin (%)



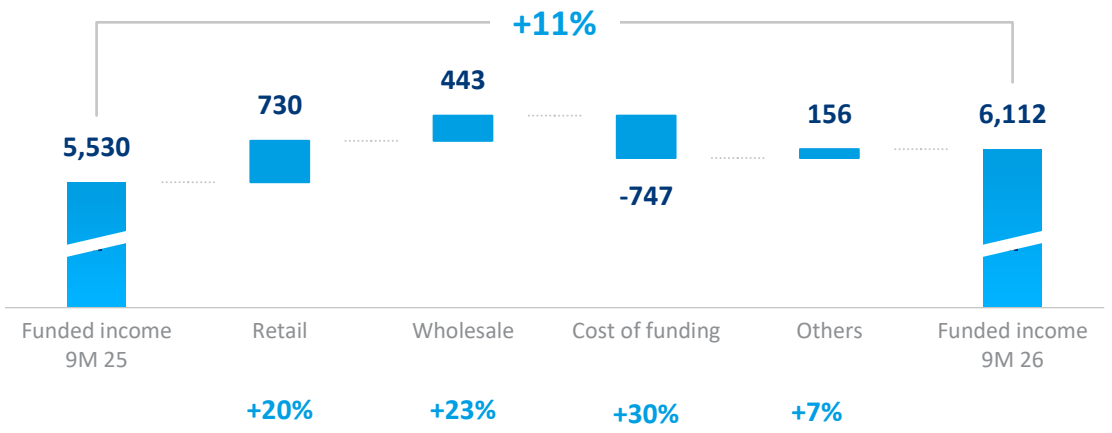
Net Profit Margin Movement YoY (%)



Funded Income Composition (AEDmn)



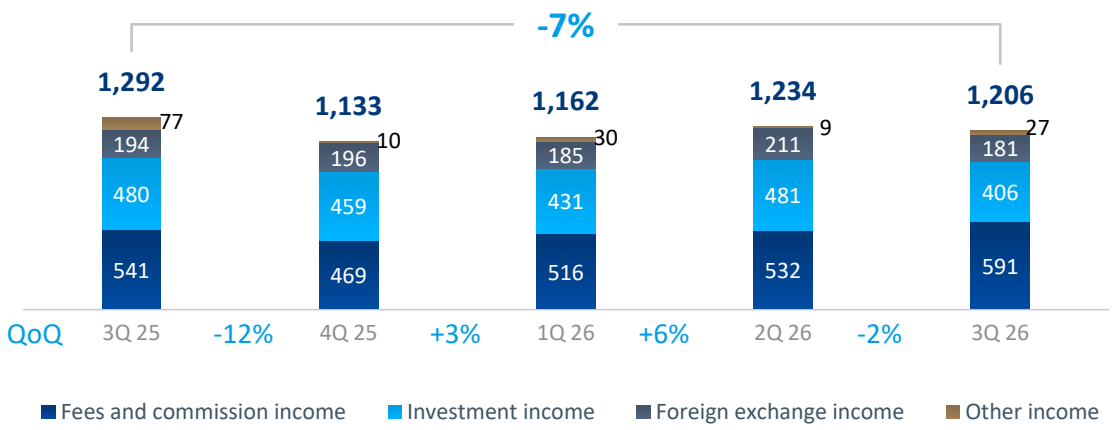
Net Revenue from Funding Activities Movement YoY (AEDmn)



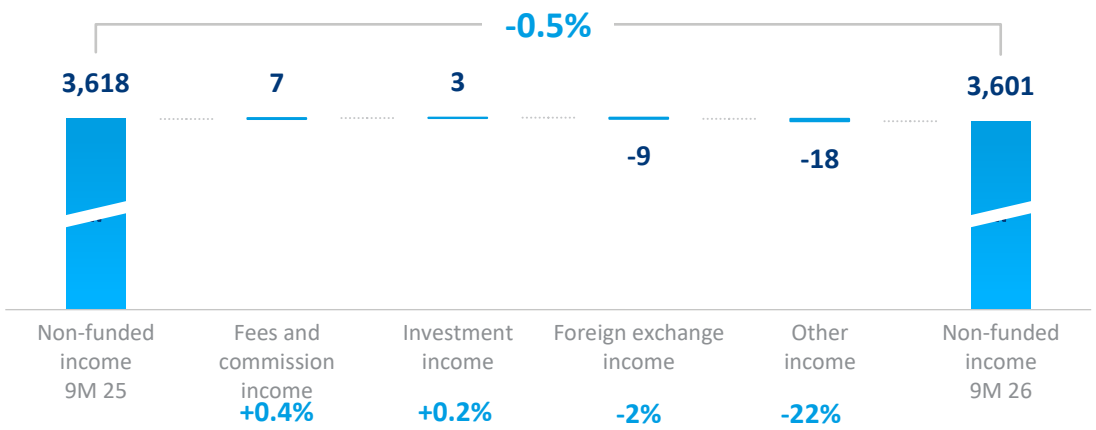
Non-Funded Income

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

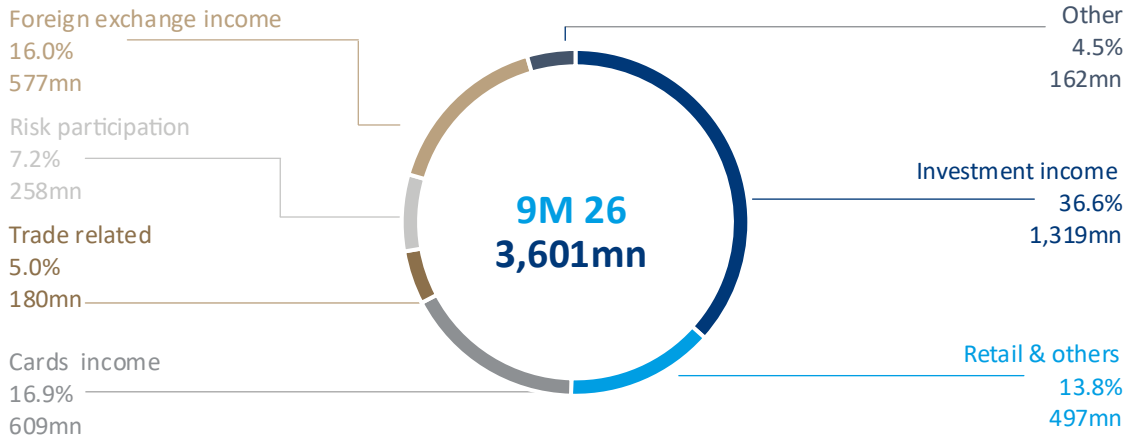
Non-Funded Income (AEDmn)



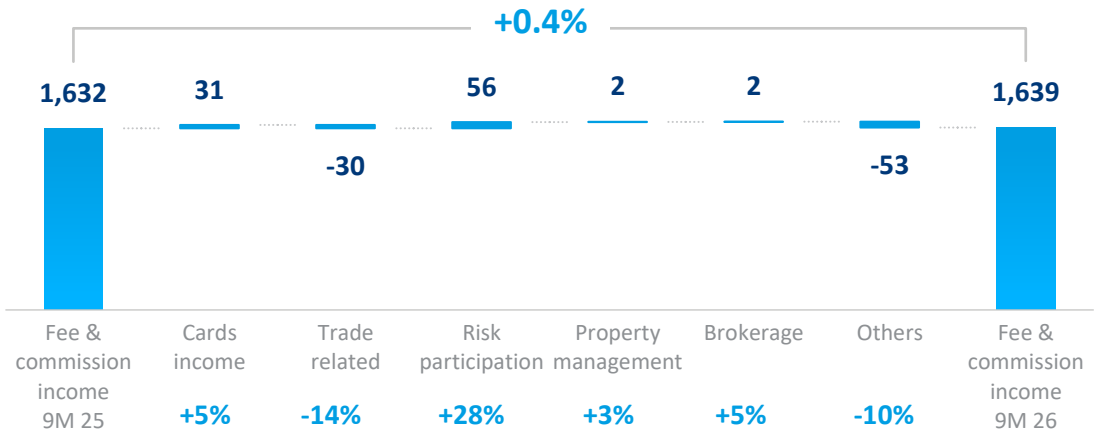
Non-Funded Income Movement YoY (AEDmn)



Non-Funded Income Composition (%)



Fee & Commission Income Movement YoY (AEDmn)

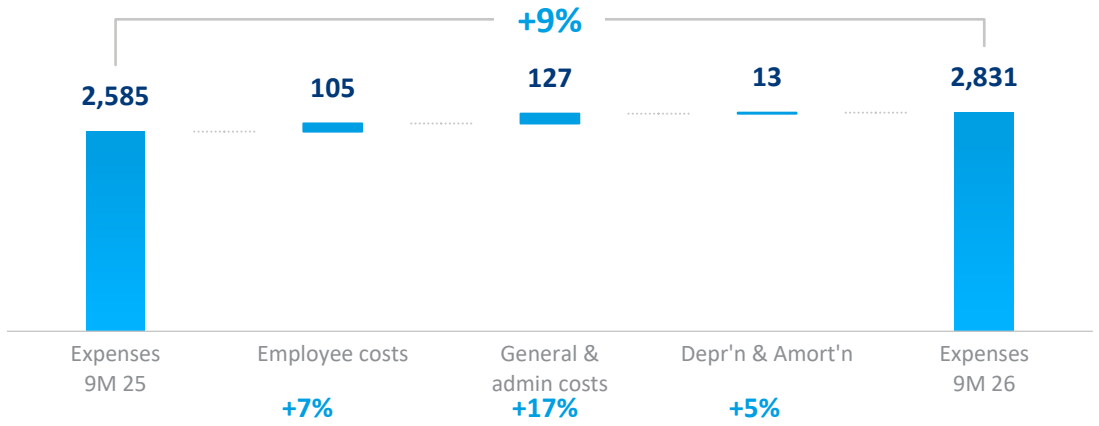


Internal

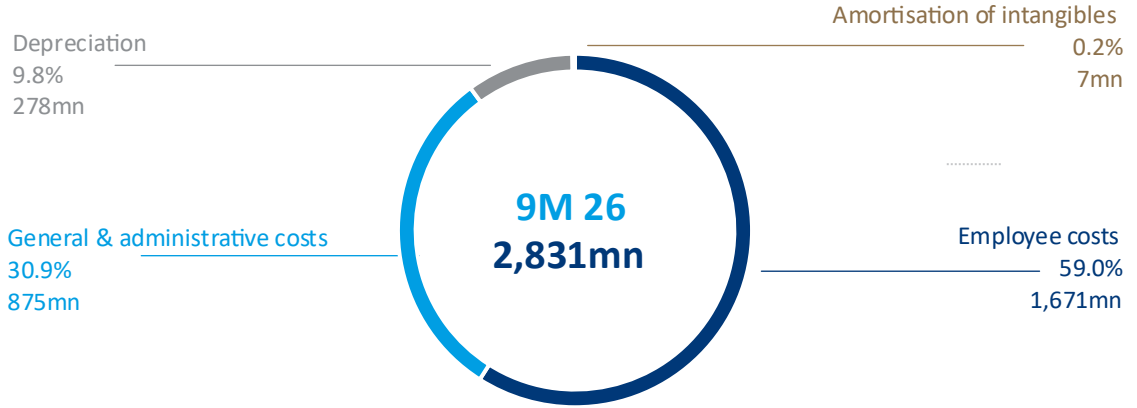
Operating Expenses

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

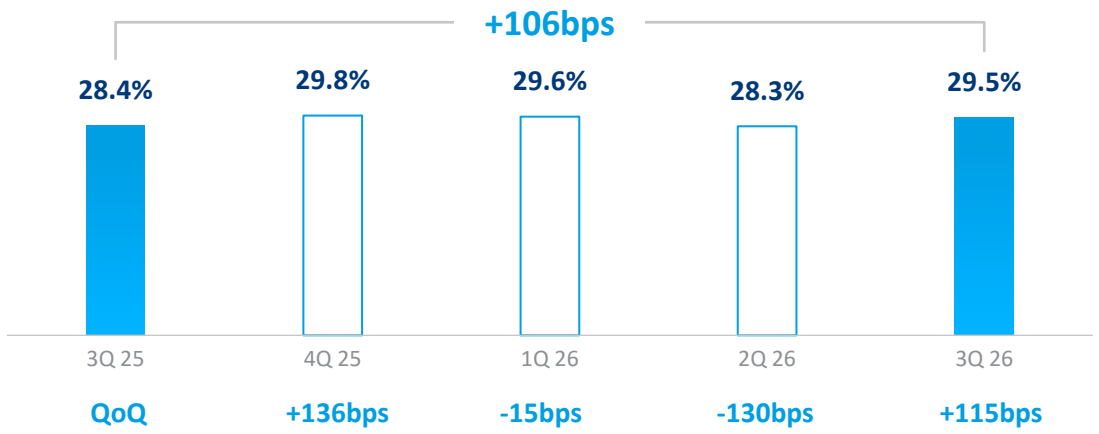
Expenses Movement YoY (AEDmn)



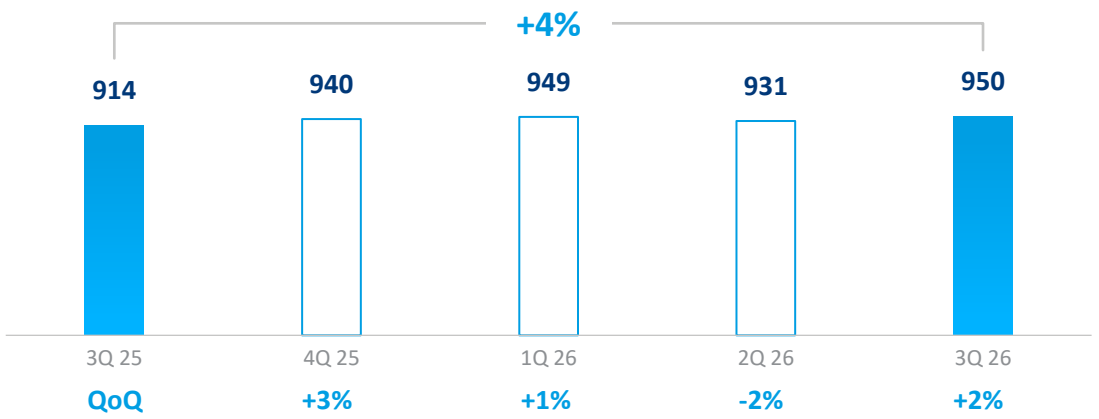
Expenses Composition (%)



Cost To Income Ratio (%)



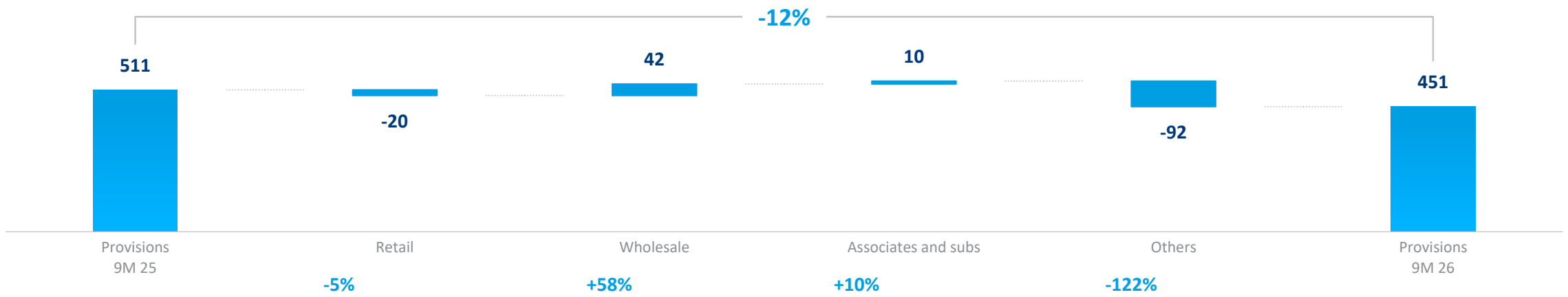
Expenses (AEDmn)



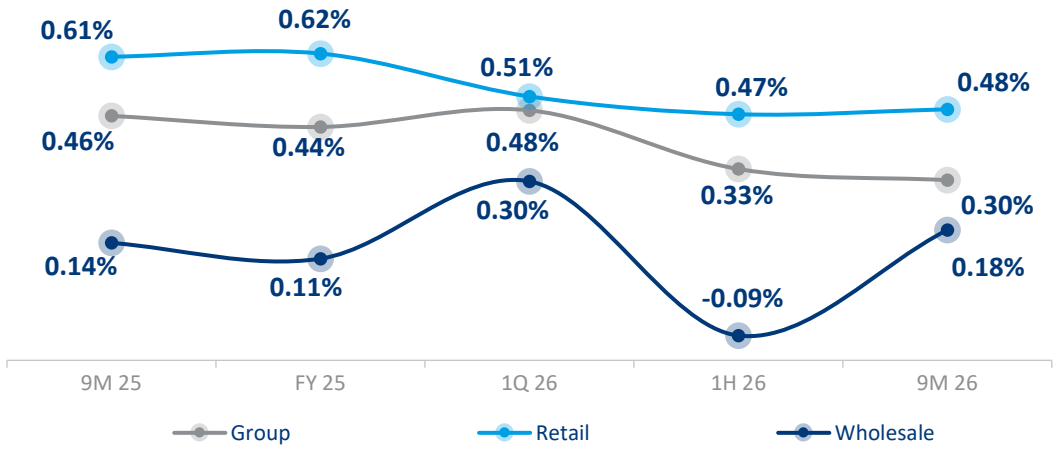
Provisions

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

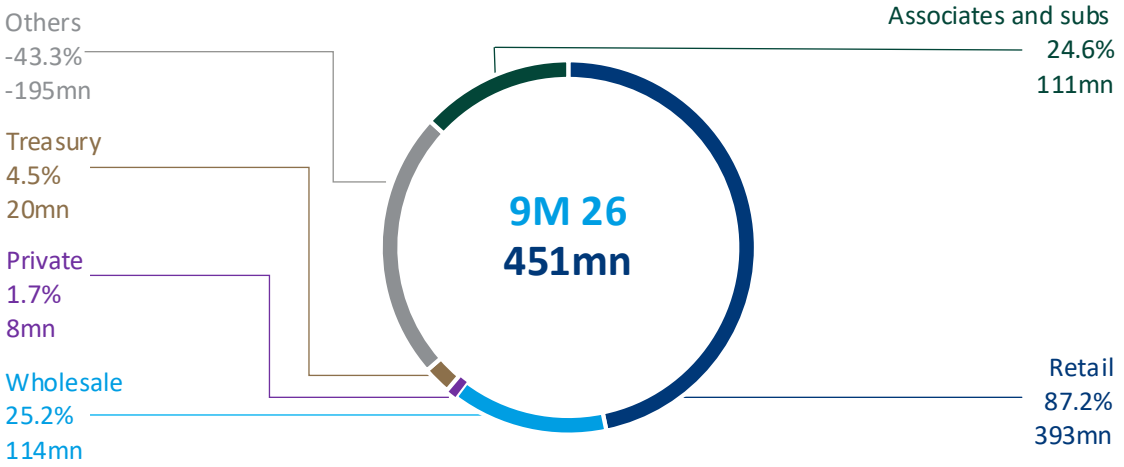
Provisions Movement YoY (AEDmn)



Cost Of Risk (%)



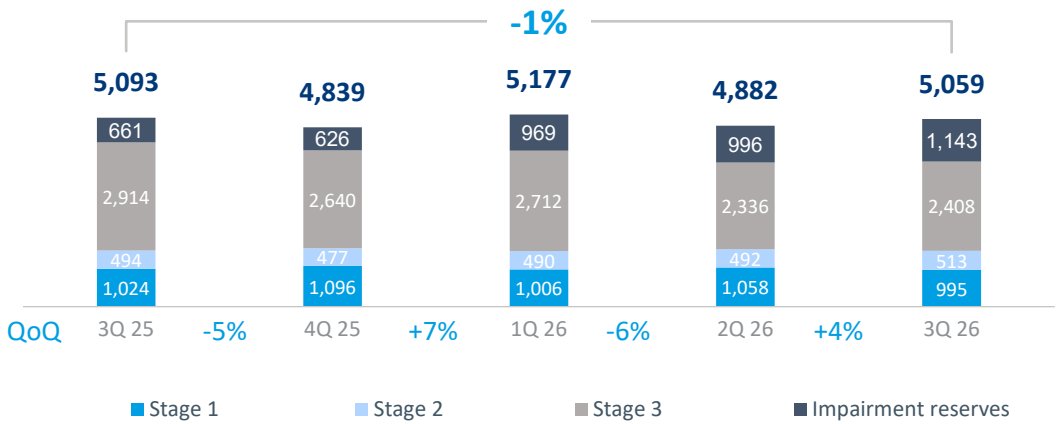
Impairments Composition (%)



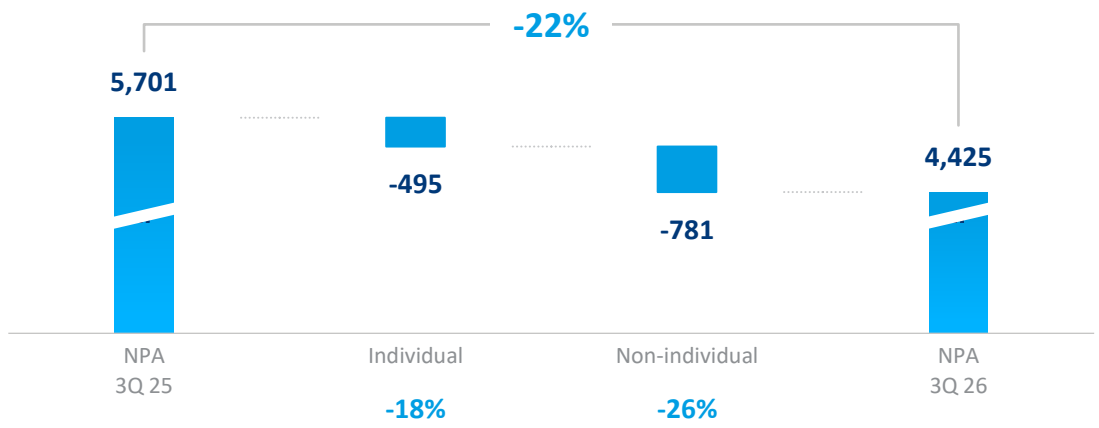
Non-Performing Financing

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

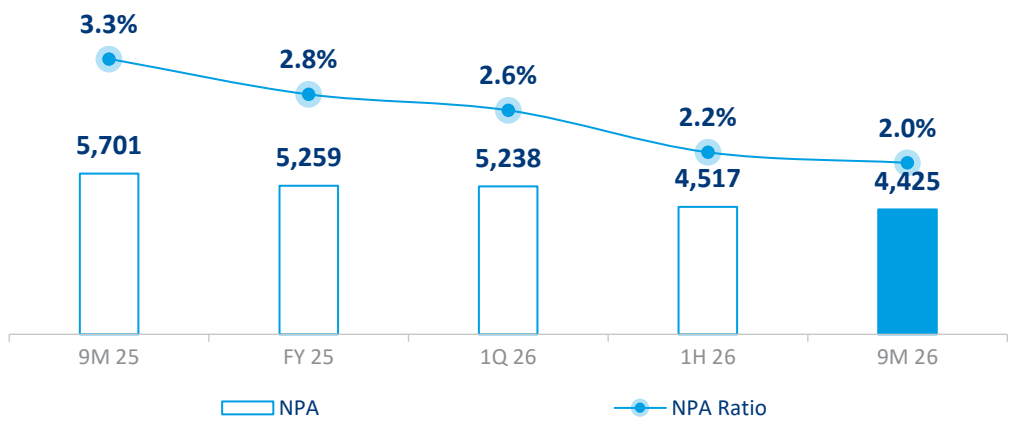
Provisions & Impairment Reserves (AEDmn)



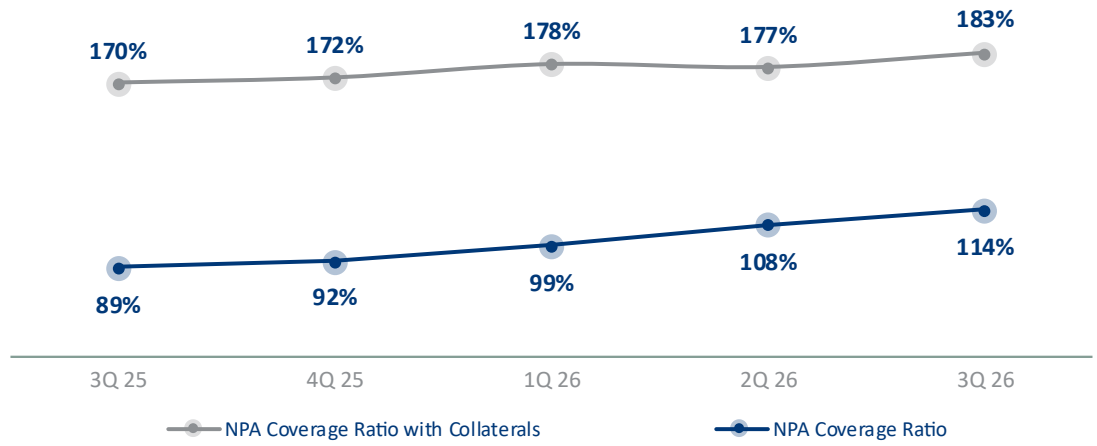
NPA Movement YoY (AEDmn)



NPA (AEDmn) and NPA Ratio(%)



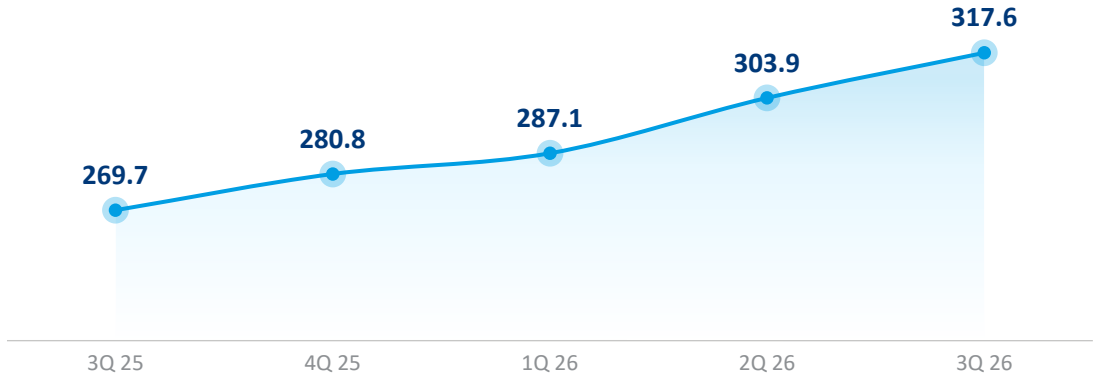
NPA Coverage Ratio (%)



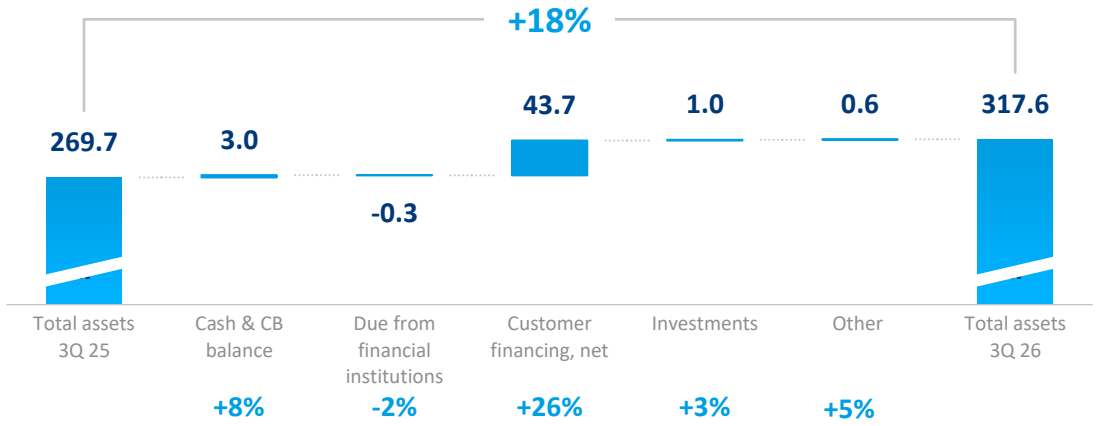
Balance Sheet

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

Total Assets (AEDbn)



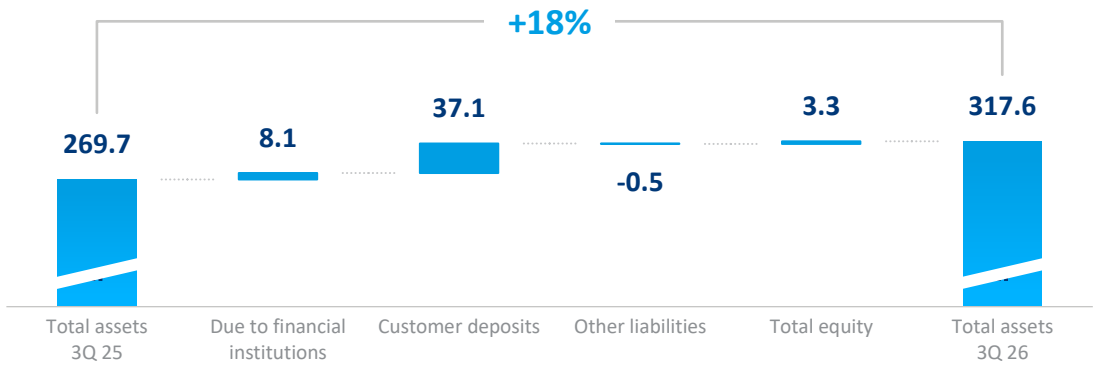
Total Assets Movement YoY (AEDbn)



Balance Sheet Highlights

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

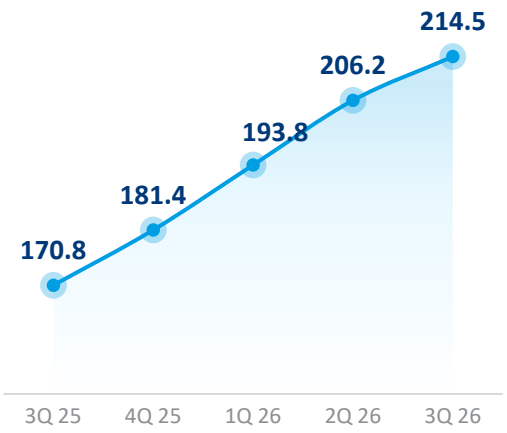
Funding Movement YoY (AEDbn)



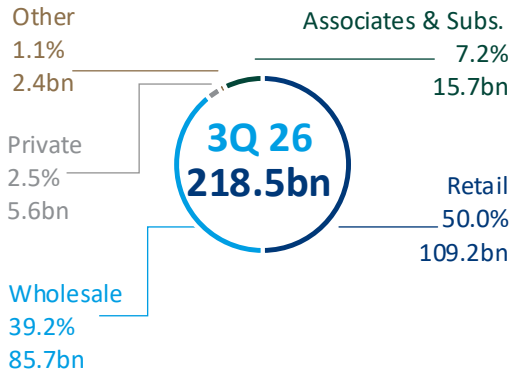
Customer Financing

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

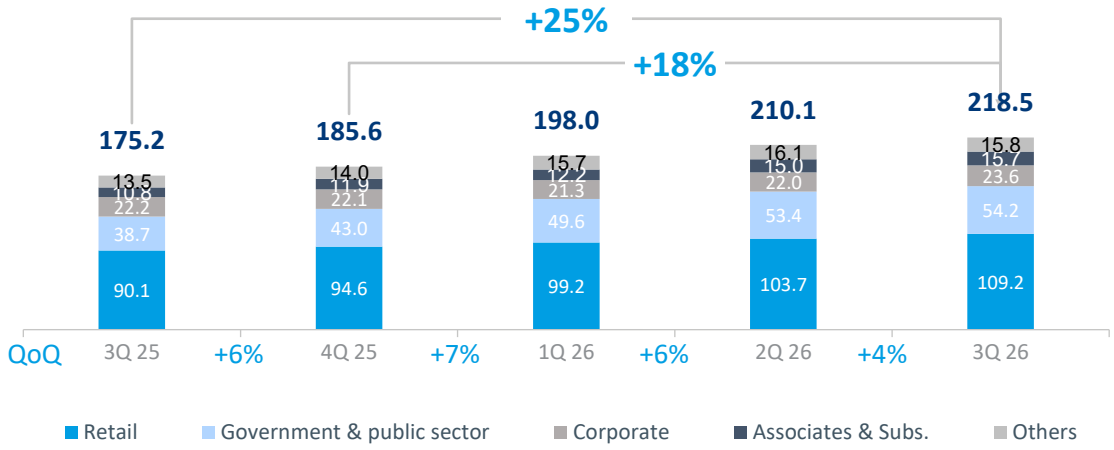
Customer Financing, Net (AEDbn)



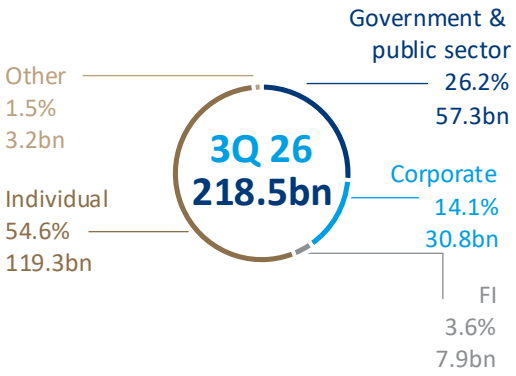
Customer Financing, Gross by Segment (%)



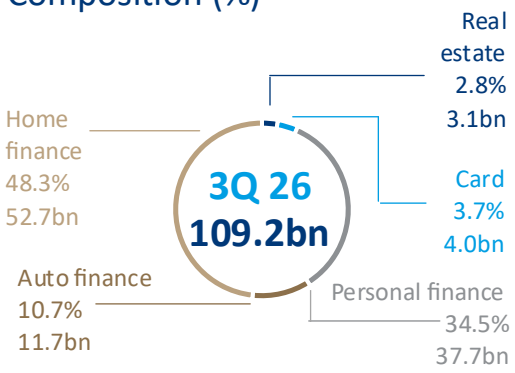
Customer Financing, Gross (AEDbn)



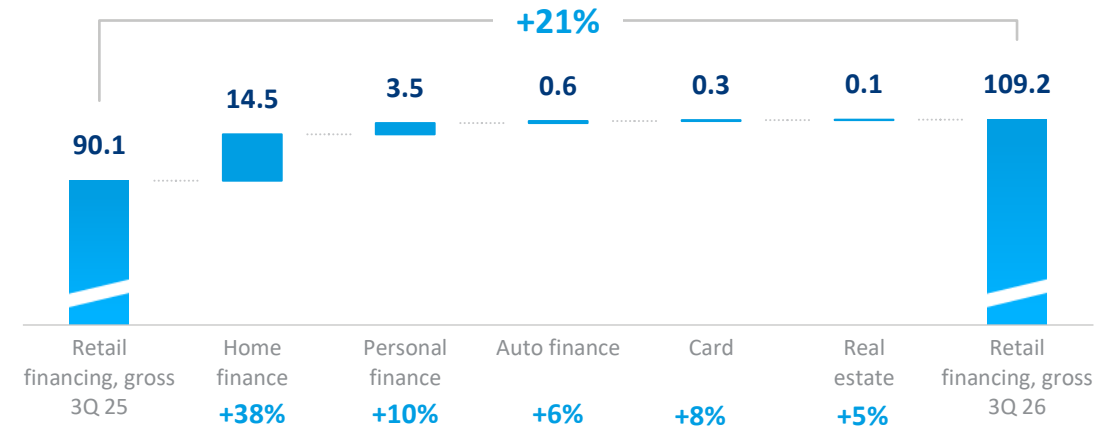
Customer Financing, Gross by Sector (%)



Retail Financing, Gross Composition (%)



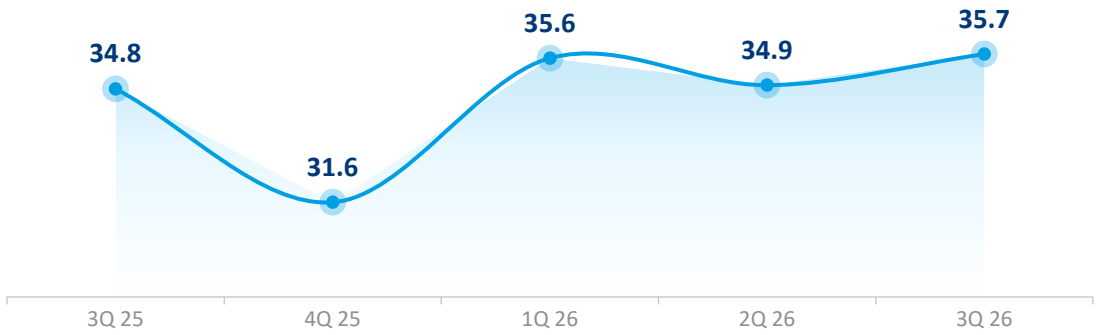
Retail Financing, Gross Movement YoY (AEDbn)



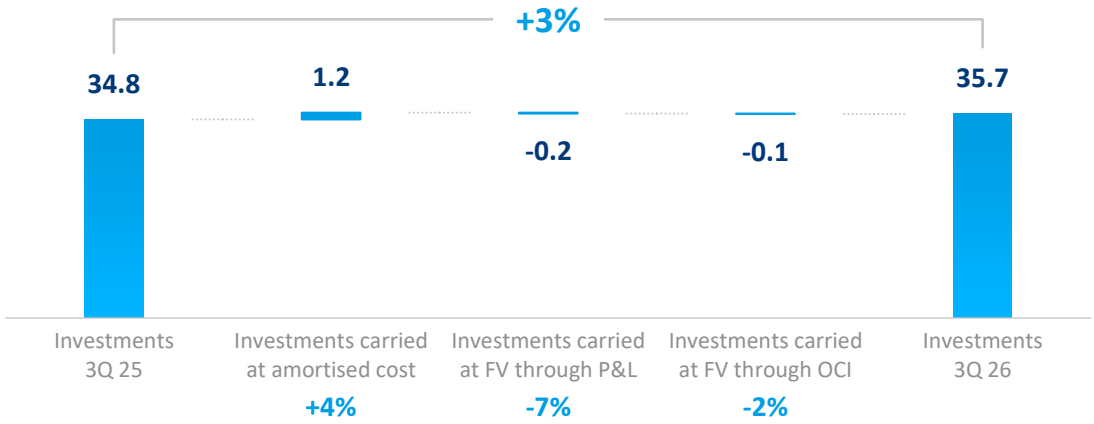
Investments

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

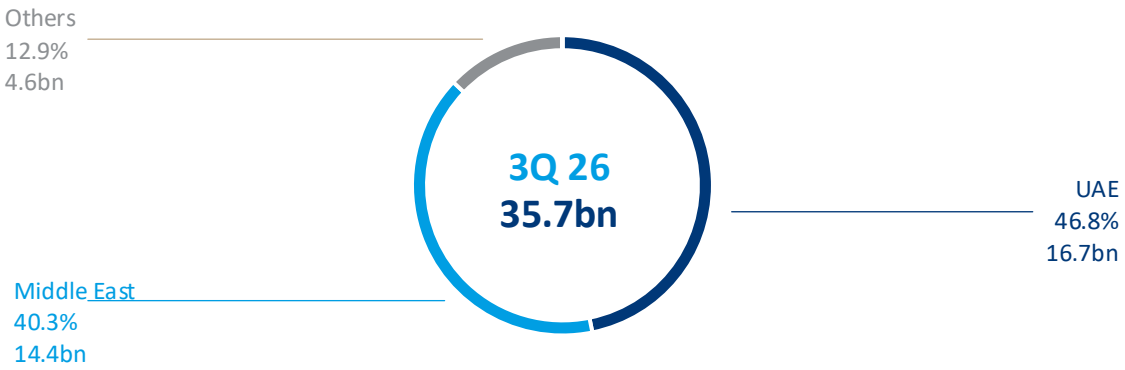
Investments (AEDbn)



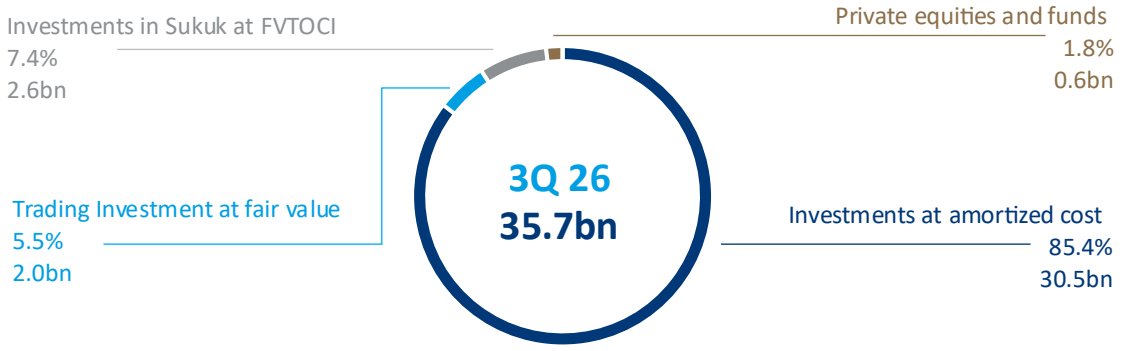
Investments Movement YoY (AEDbn)



Investments by Country (%)



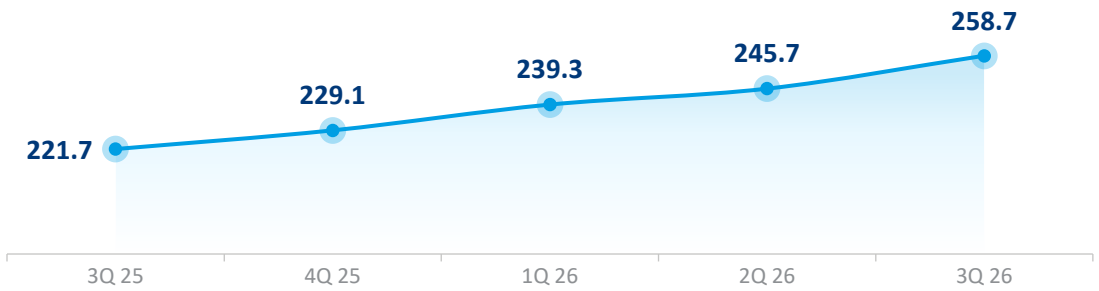
Investments by Type (%)



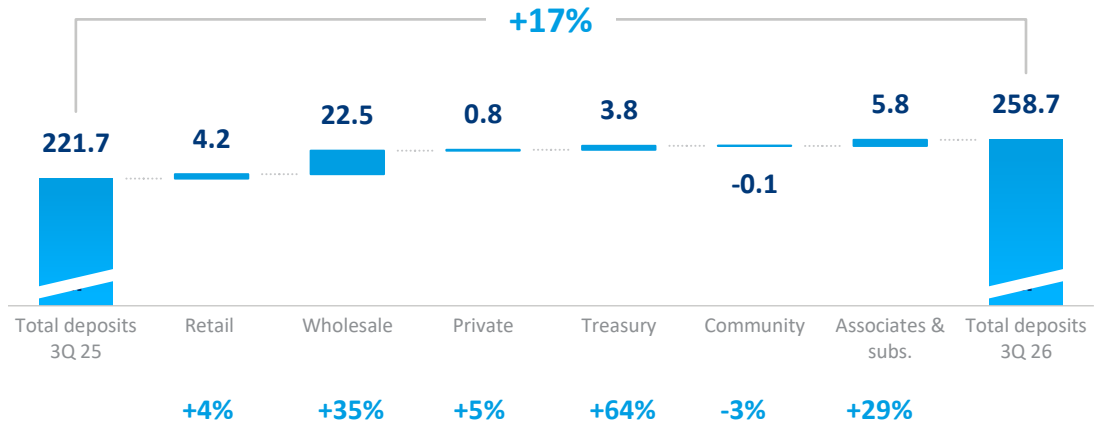
Customer Deposits

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

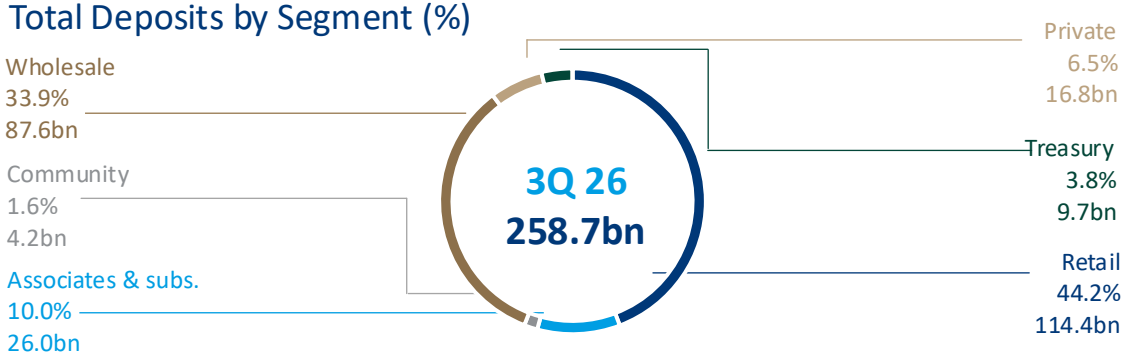
Total Deposits (AEDbn)



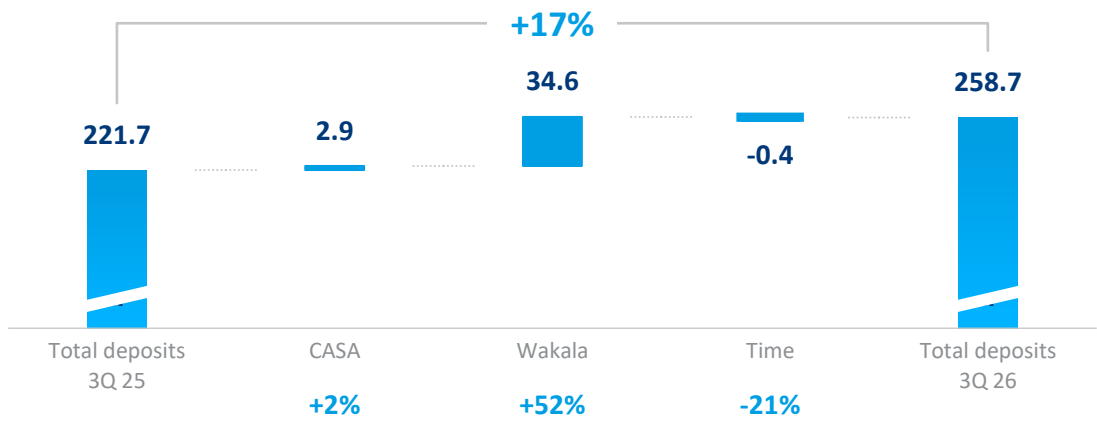
Total Deposits Movement YoY (AEDbn)



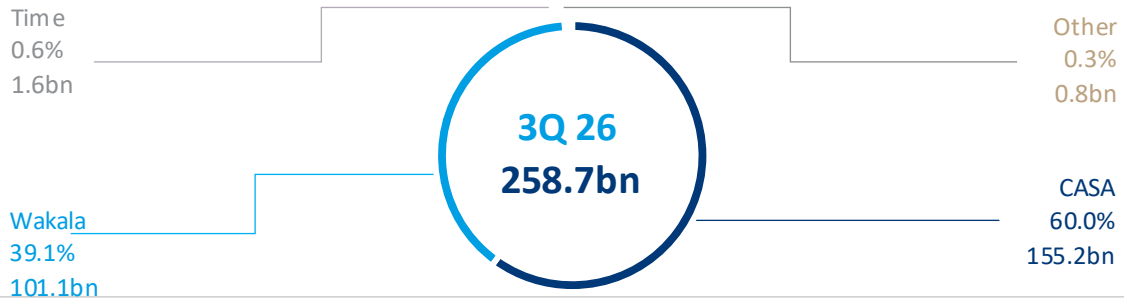
Total Deposits by Segment (%)



Total Deposits Movement by Type YoY (AEDbn)



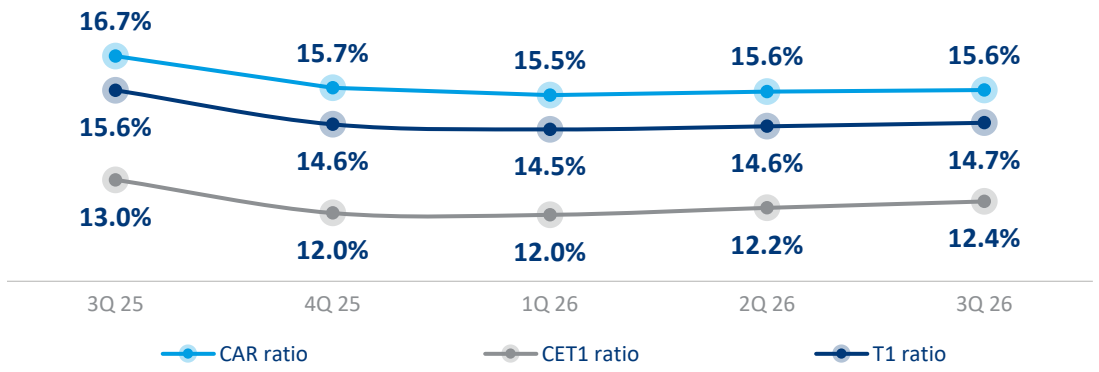
Total Deposits by Type (%)



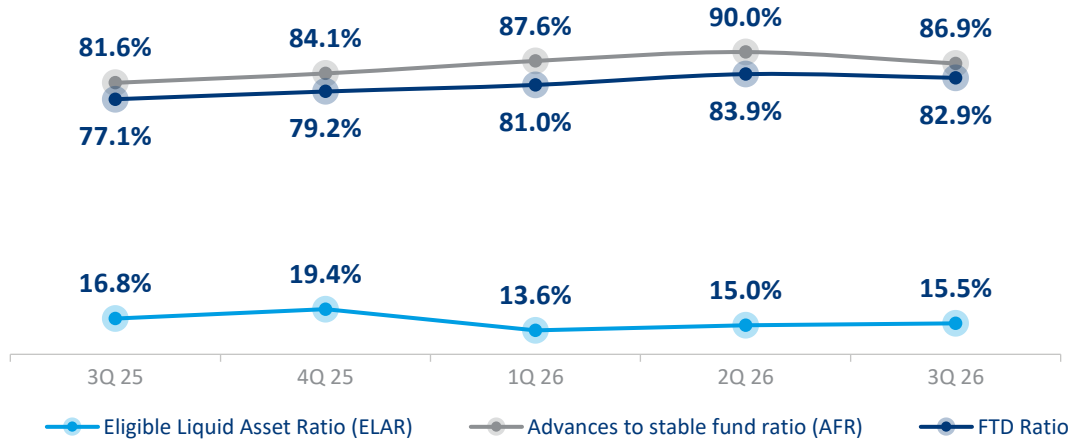
Capital and Liquidity

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

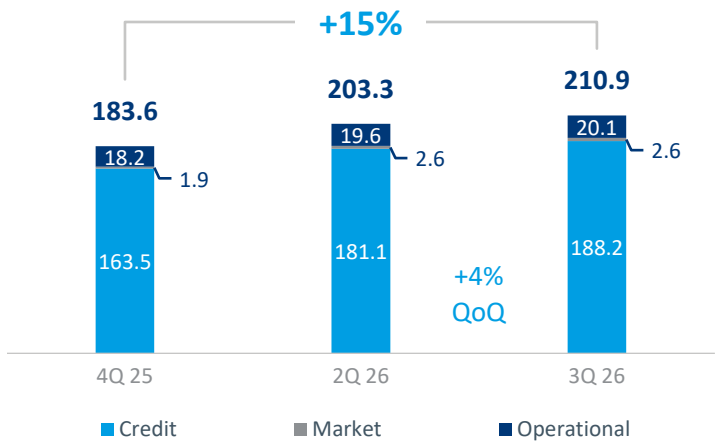
Capitalization Ratios (%)



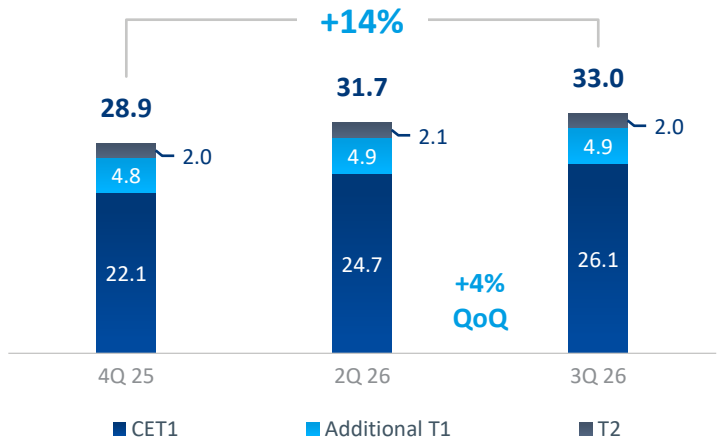
Liquidity Ratios (%)



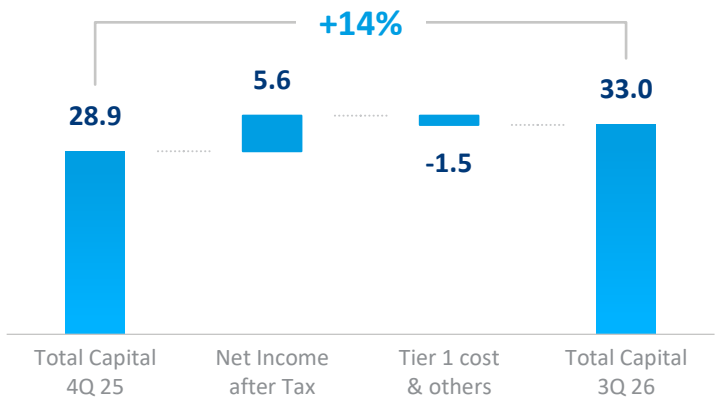
RWA (AEDbn)



Capitalization (AEDbn)



Total Capital Movement YTD (AEDbn)



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