

1Q 2026

Investor Presentation

May 2026

ADIB IR Website



IR App Download link:



= Disclaimer

- = The information contained herein has been prepared by Abu Dhabi Islamic Bank PJSC (ADIB). ADIB relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

This presentation has been prepared for information purposes only and is not and does not form part of any offer for sale or solicitation of any offer to subscribe for or purchase or sell any securities nor shall it, or part of it, form the basis of or be relied on in connection with any contract or commitment whatever.

Some of this information in this presentation may contain projections or other forward-looking statements regarding future events or the future financial performance of ADIB. These forward-looking statements include all matters that are not historical facts.

The inclusion of such forward looking information shall not be regarded as representation by ADIB or any other person that the objectives or plans of ADIB will be achieved. ADIB undertakes no obligation to publicly update or publicly revise any forward-looking statement, whatever as a result of new information, future events or otherwise.

= Contents

Investor Presentation

- = 1 ADIB Profile
- = 2 ADIB Vision and Guidance
- = 3 Performance Track Record
- = 4 Operating Environment
- = 5 ESG and Sustainability
- = 6 Financial Performance

ADIB Profile

1Q 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



AED 287 bn
(\$78.2bn)

Among the top Islamic financial institutions globally



AED 75 bn
(\$20.5bn)

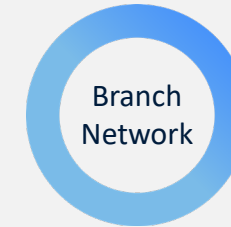
(as of 10 May 26)

Fastest Growing Retail Bank



AED 117 bn
(\$32 bn)

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



+140 Branches
5 Markets

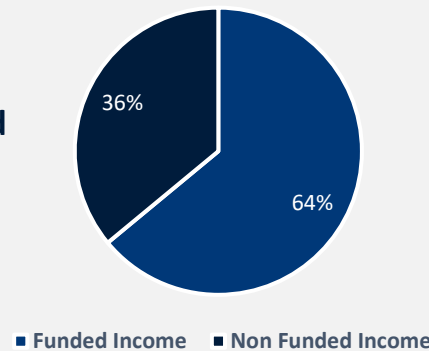
Strong network and digital presence

Diversified Franchise

Universal Banking Offering



Diversified Business Model



Full Fledge Services



= Leveraging Our Unique Market Position to Deliver Strong Financial Performance

Unique Market Position



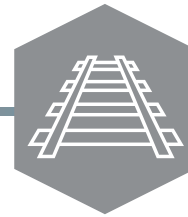
- ❖ **2.3 million**
Customers across the franchise
- ❖ **17%**
UAE retail market share
- ❖ **770,000**
UAE national customers
(+60% Market Share)
- ❖ **64%**
of deposits from UAE nationals

Robust Capital & Liquidity Position



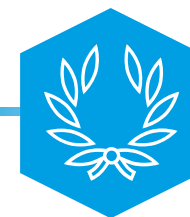
- ❖ **12% CET1** **15.5% CAR**
Above regulatory requirements
- ❖ **93% of Liabilities**
from customers deposits
forming a stable funding base
- ❖ **87.6% AFR** **81% FTD**
Strong and stable funding
& liquidity buffer
- ❖ **67%**
CASA Ratio

Sustained business momentum



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

Sound Asset Quality

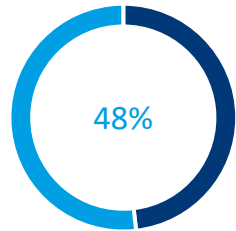


- ❖ **2.6% NPA Ratio**
At historically low levels
- ❖ **48bps Cost of Risk**
Reflects strong underwriting standards
- ❖ **99% Cash Coverage Ratio**
178% with collaterals
- ❖ **A2, A+ Credit Rating**
With a stable outlook

= Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue



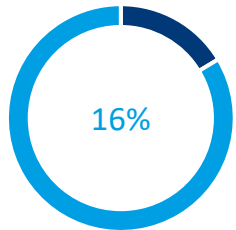
Business Segment

Retail Banking

Description

Targets Individuals, Private and SME entities with main focus on UAE Nationals and mass affluent segment

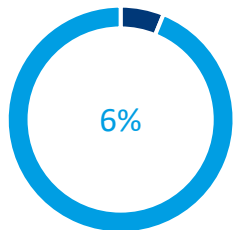
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

Focuses on large corporates, Governments, GREs and FIs

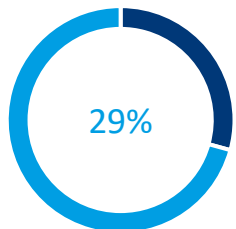
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



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

A Market Leader

ROE

27.1%

(1Q 2026)

ROA

2.75%

Highest ROE in the market

NPM

3.91%

(1Q 2026)

NFR

36% of total revenue

CASA Ratio

67%

(1Q 2026)

Retail CASA Ratio

91%

Highest CASA ratio in the region

Value creation

Dividend Yield

4.7%

Consistent dividend distribution

TSR

30.0%

(1Q 2025)

Exceptional shareholder value creation

EPS

AED **0.44**

(1Q 2026)

7% YoY growth

Strong market confidence

P/E

10.3x

P/B

3.1x

Share price growth

28.4%

(vs 31 Mar 2025)

One of the best performing shares in the market

MOODY'S

A2

FitchRatings

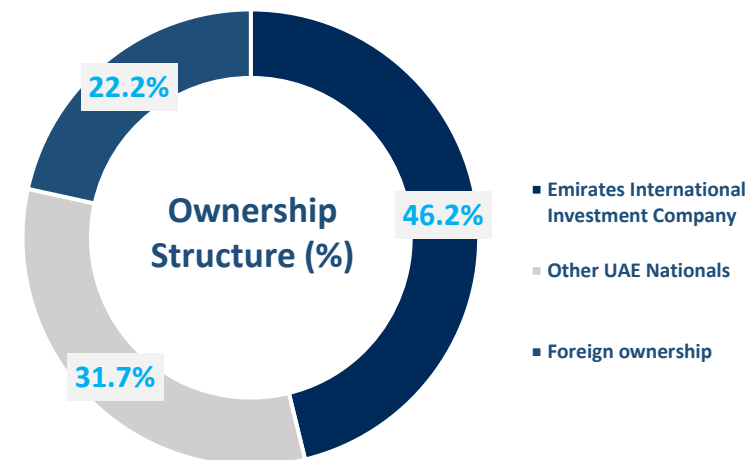
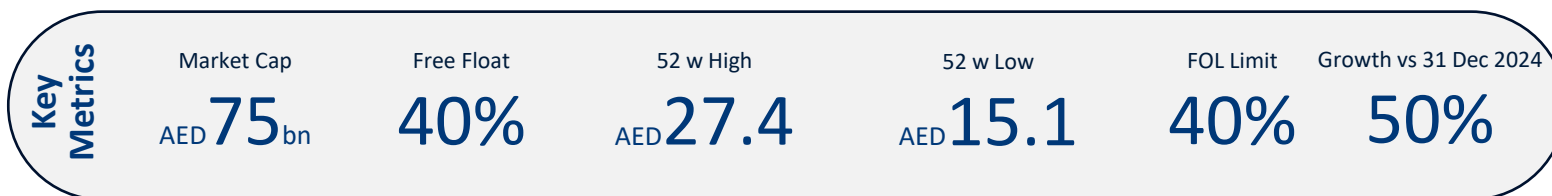
A+

MSCI
ESG RATINGS

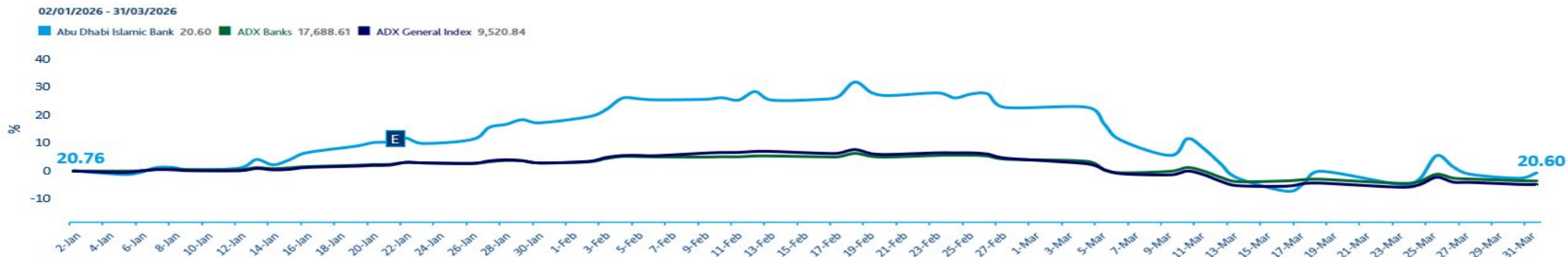
AA

= 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



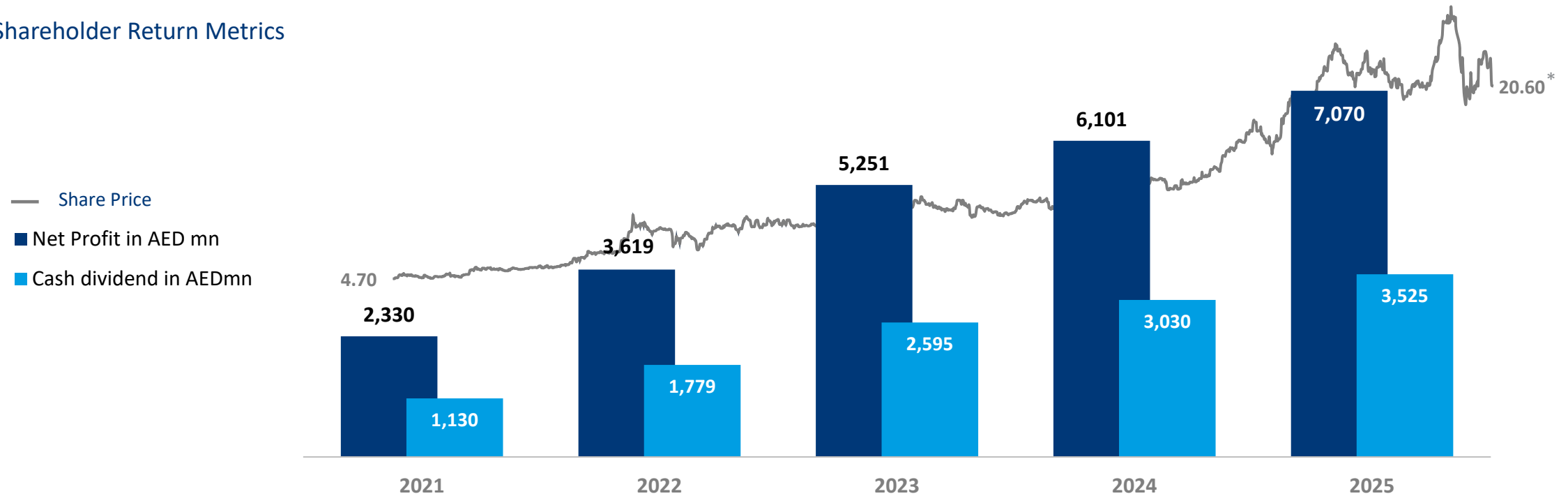
ADIB Share Price Vs Index



= Consistent Dividend Distribution

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

= Shareholder Return Metrics



**Cash Dividend Payout ratio
(% of Net Profit)**

2021	48.5%	49.2%	49.4%	49.7%	49.9%
------	-------	-------	-------	-------	-------

**Cash Dividend
(% of Share Capital)**

2021	31.1%	49.0%	71.5%	83.4%	97.1%
------	-------	-------	-------	-------	-------

Dividend Yield

2021	4.5%	5.4%	7.1%	6.0%	4.7%
------	------	------	------	------	------

* As of 10 May 2026

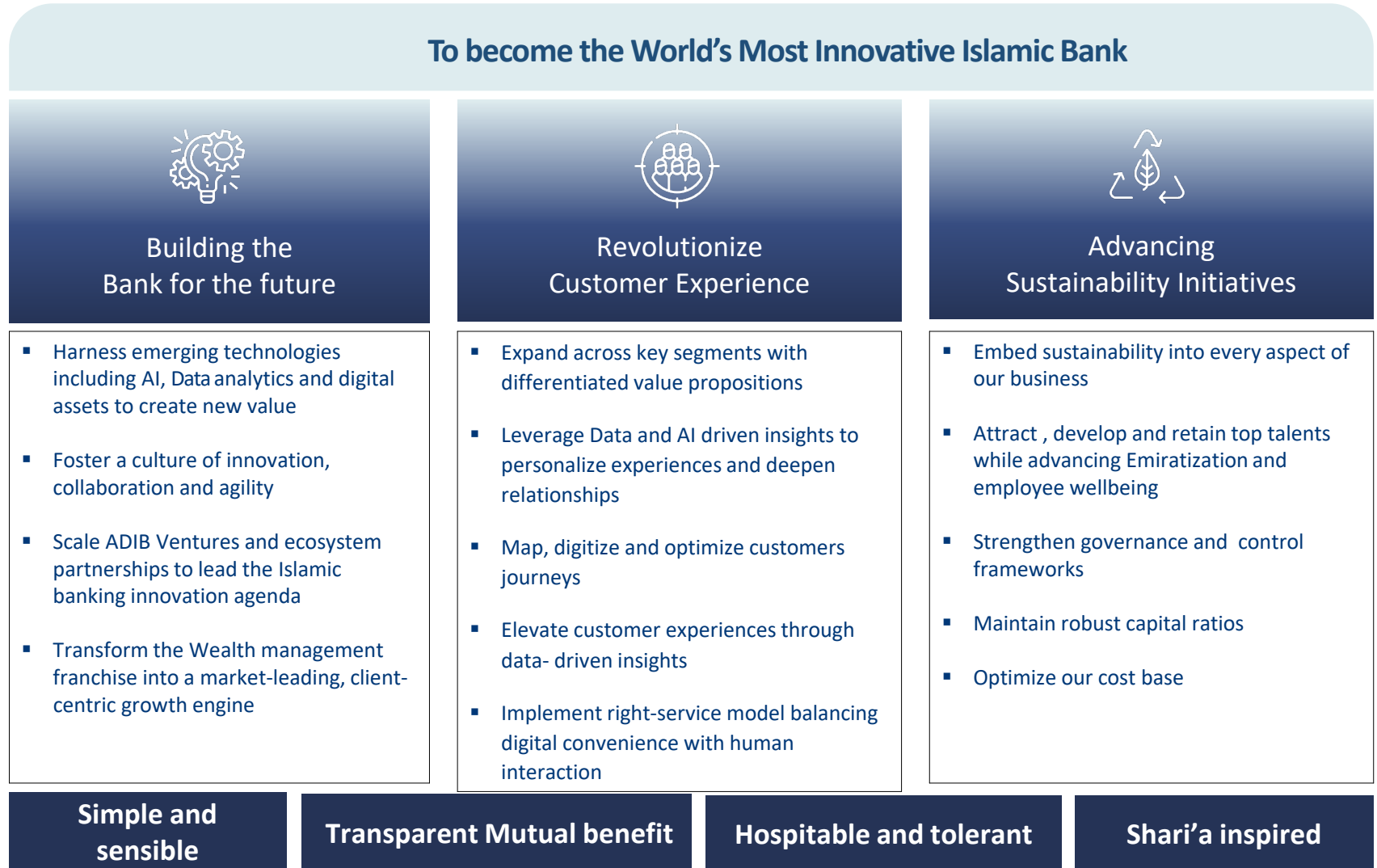
ADIB 2035 Vision and Guidance

1Q 2026 Investor Presentation

Vision

To become the World’s Most Innovative Islamic Bank

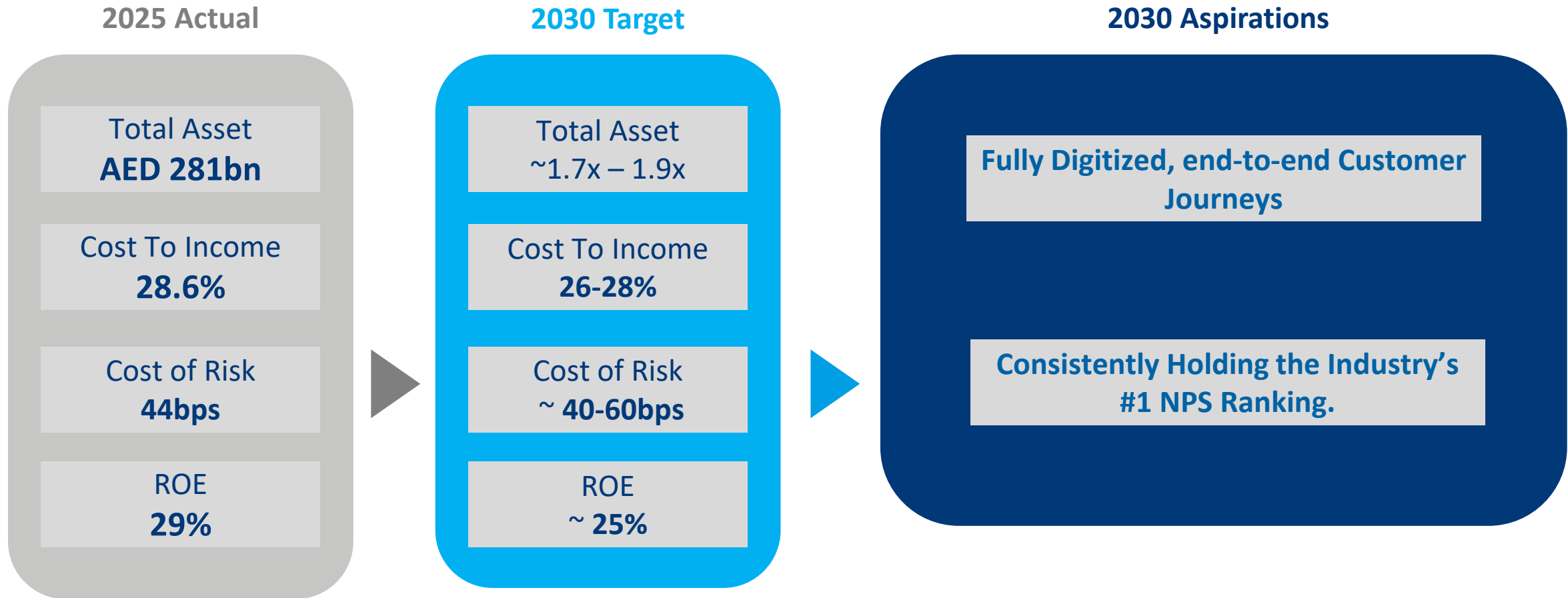
Transformative pillars



Values

= 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



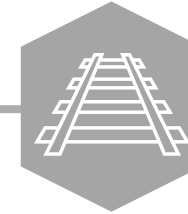
- ◆ Continue to lead the UAE retail and Emirati Segment
- ◆ Scale the Expat Franchise with disciplined underwriting and risk standards
- ◆ Deliver best-in-class customer experience across all touchpoints to drive loyalty & advocacy

Winning With Our Unique Islamic Banking Franchise



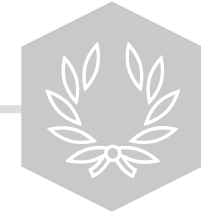
- ◆ Become the primary Islamic bank' of large corporates and GREs in UAE and region
- ◆ Create new value streams through partnerships and ADIB Ventures
- ◆ Leverage our Islamic proposition to capture new growth pools across wealth , payment and business banking

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 UAE bank licensed as Open Finance Provider (AlTareq)
- Digital onboarding for Home Finance & Cards: days to minutes



Revolutionizing Customer Experience

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



Advancing Sustainability

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



Growing Wholesale Banking

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



New Growth Engines

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



Operating Resilience

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



Digital Retail Growth

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

= Outlook and Guidance

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

= Management Guidance

1Q 2026 Actual

FY 2026 Guidance

= Gross financing growth

Customer financing momentum in both retail and corporate was strong in 1Q 2026 which underlines the strength of our franchise

28% YoY 

12% to 14%

7% YTD

= Net Profit Margin

NPM remained resilient on higher business volumes, and an optimized cost of funds

3.9% 

3.8% to 4%

= Cost of Risk

CoR remains well within guidance at healthy level due to better asset quality and effective risk management supported by continuous build-up of provisioning

0.48% 

0.40% to 0.60%

= Cost to Income Ratio

Cost to income ratio within guidance

29.6% 

< 30%

= Return on Equity

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

27.1% 

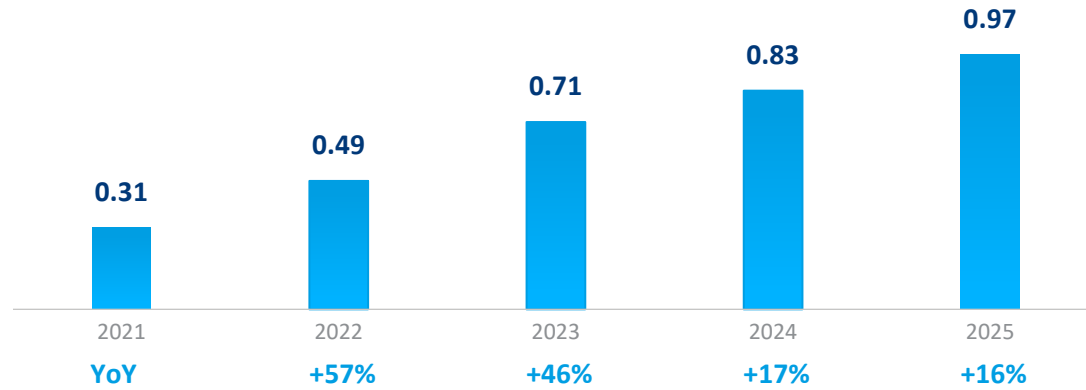
> 25%

Performance Track Record

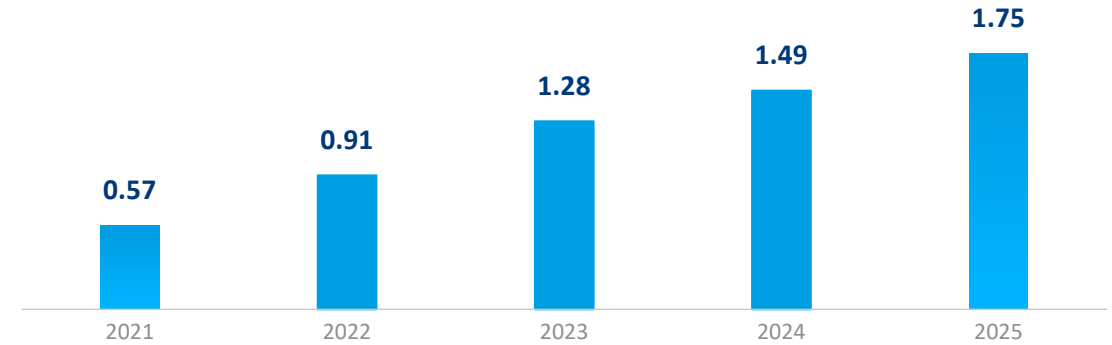
1Q 2026 Investor Presentation

= Consistently delivering high Shareholders' Return

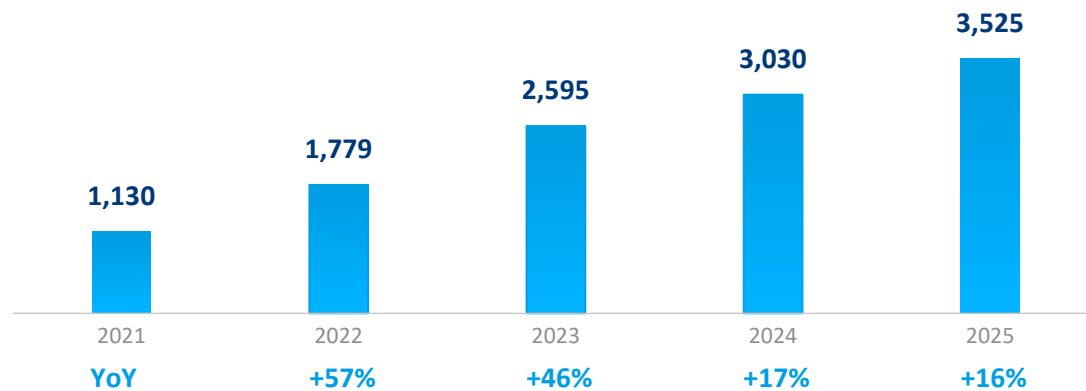
= Dividend Per Share (AED)



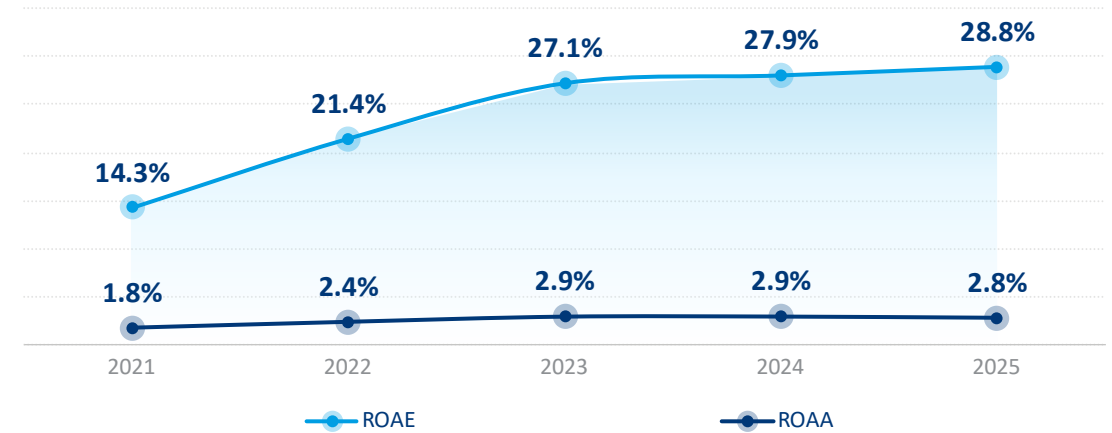
= Basic EPS (AED)



= Cash Dividend (AEDmn)

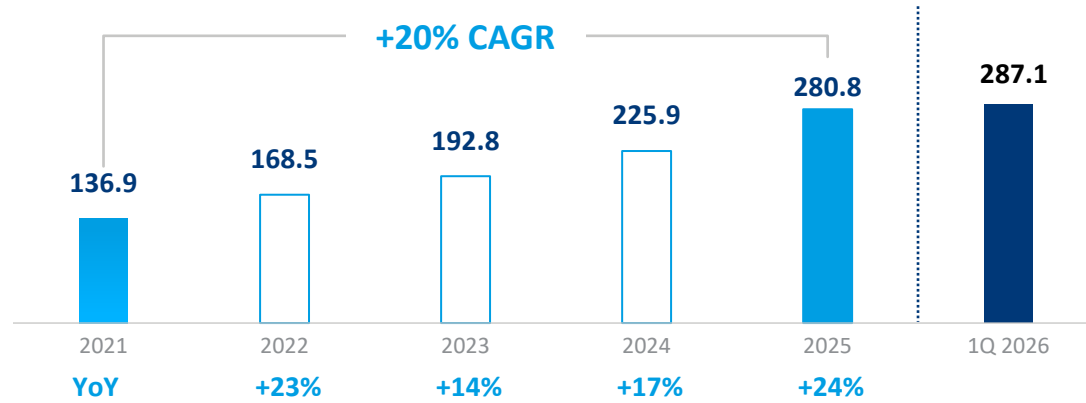


= Returns (%)

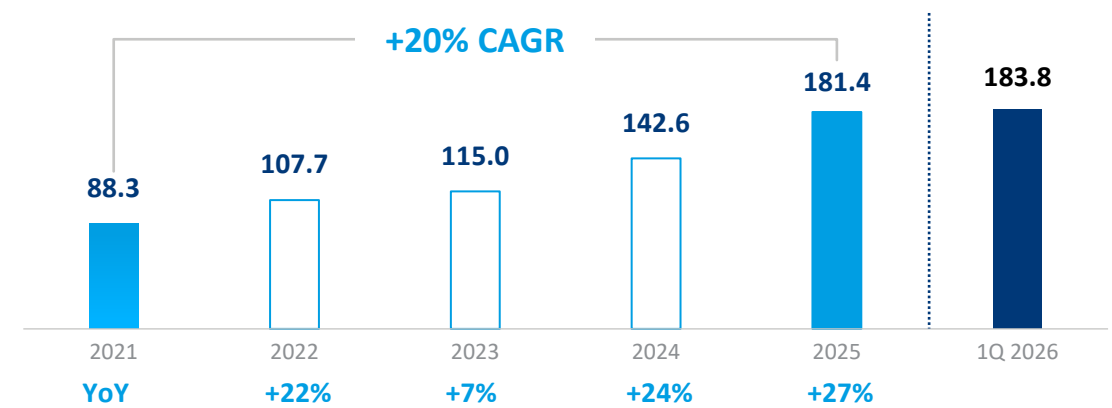


= A solid Balance Sheet Growth with Strong Funding Base

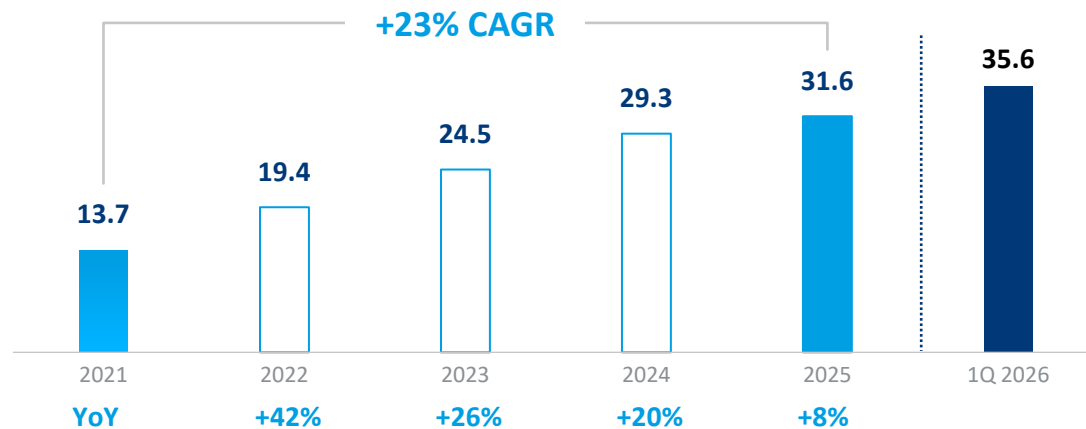
= Total Assets (AEDbn)



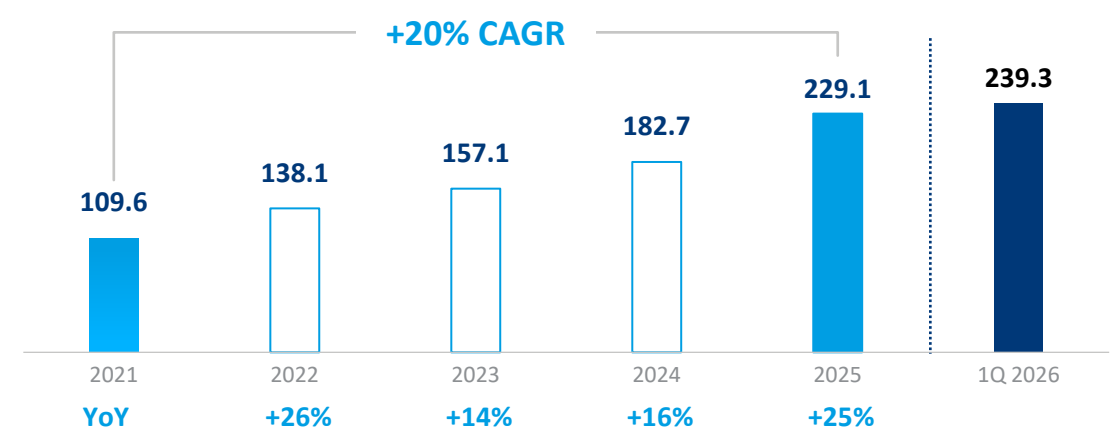
= Customer Financing, Net (AEDbn)



= Investments (AEDbn)

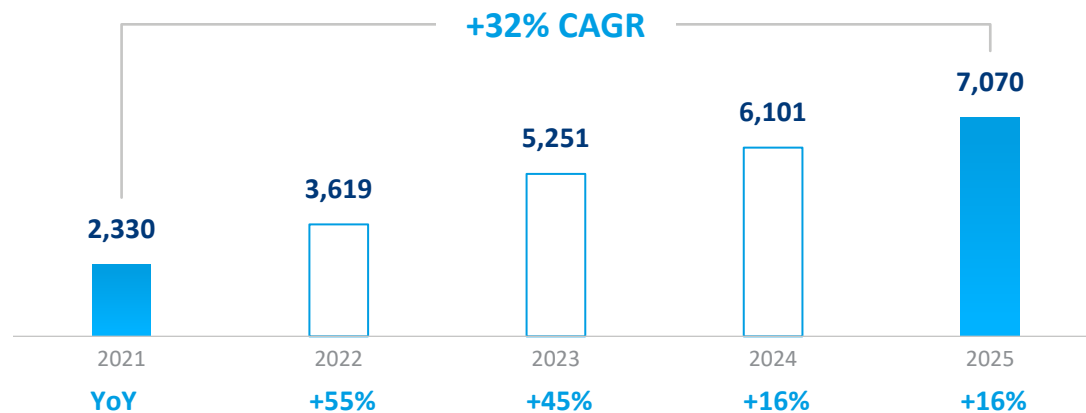


= Total Deposits (AEDbn)

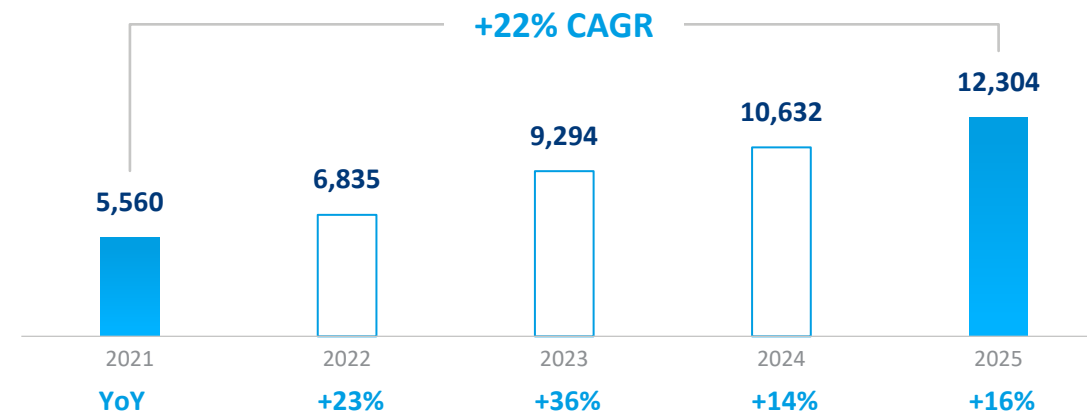


= A highly Profitable Organization with a 32% CAGR in Net Income & Strong Efficiency Gains

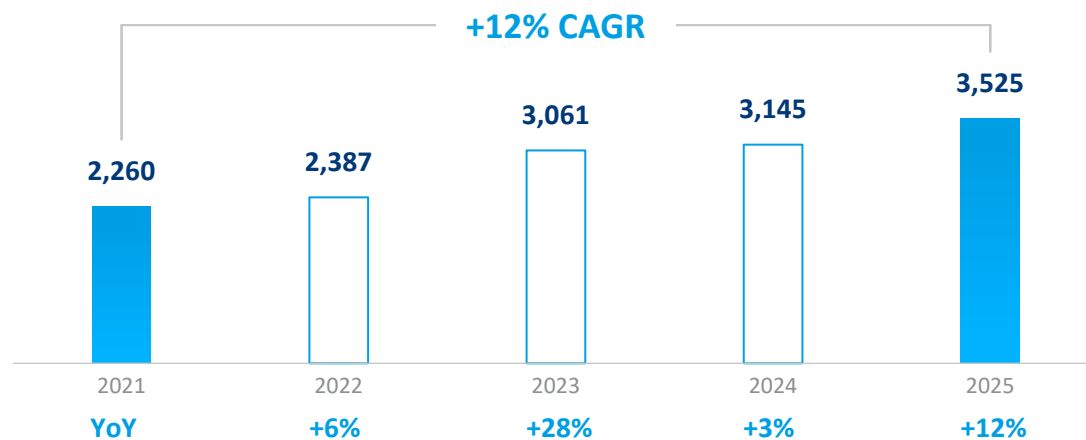
= Net Income (AEDmn)



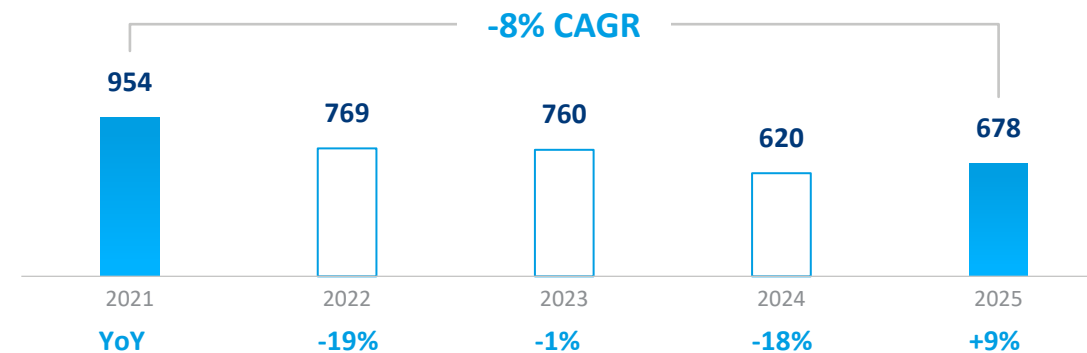
= Revenues (AEDmn)



= Expenses (AEDmn)

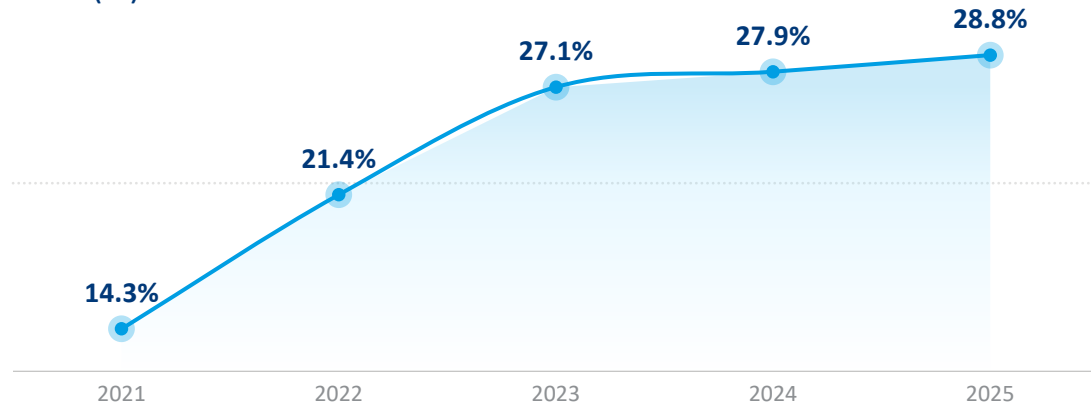


= Impairments (AEDmn)

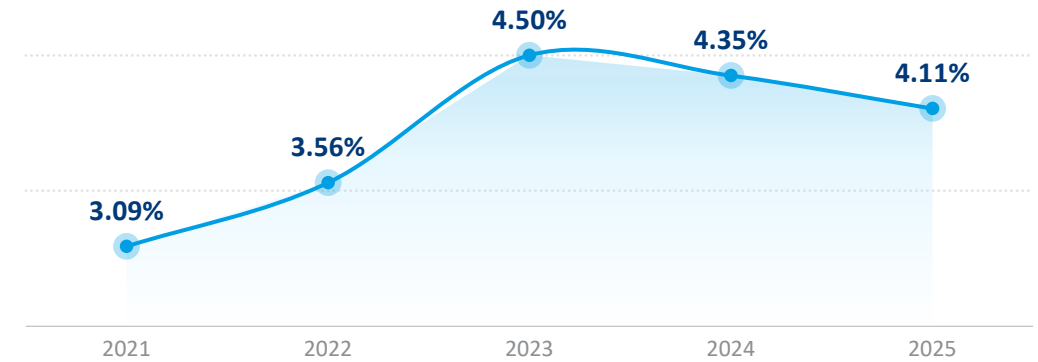


= Strong shareholder returns, healthy margins and effective cost management

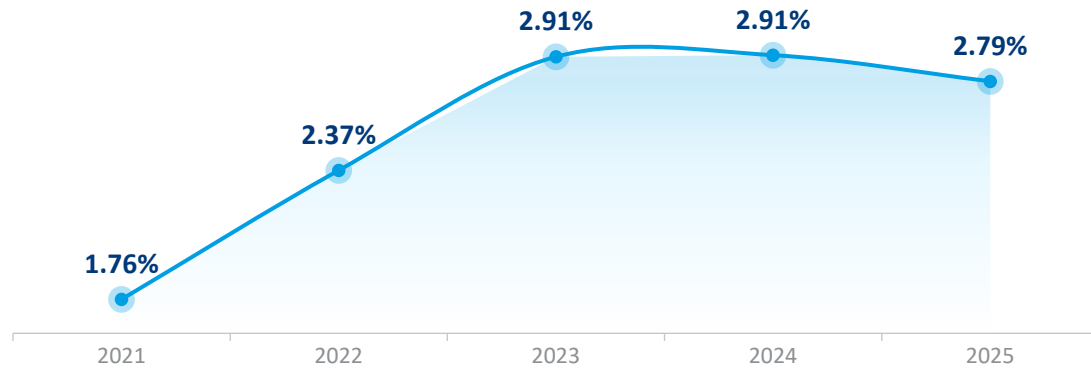
= ROAE (%)



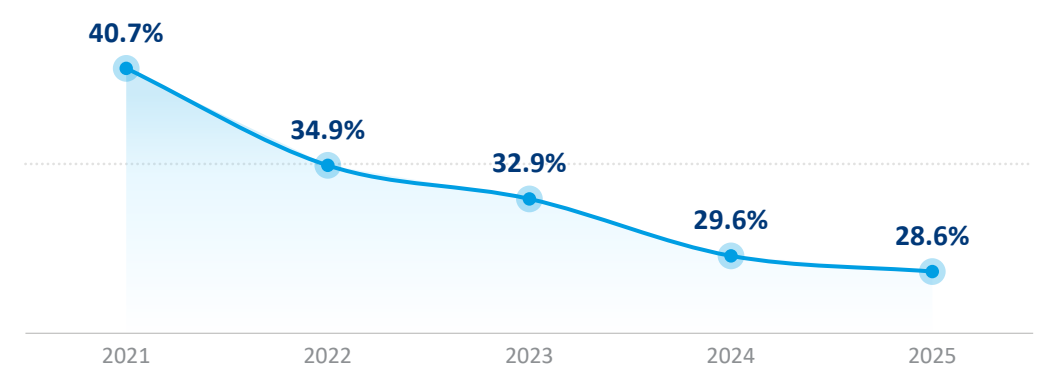
= Net Profit Margin (%)



= ROAA (%)

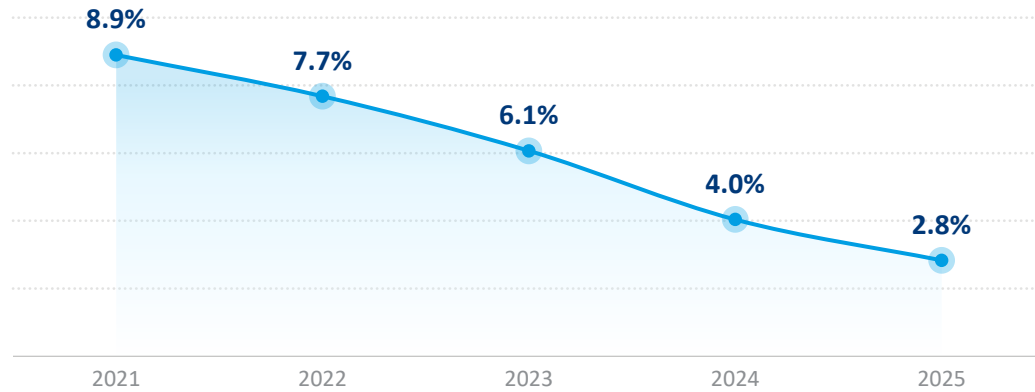


= Cost To Income Ratio (%)

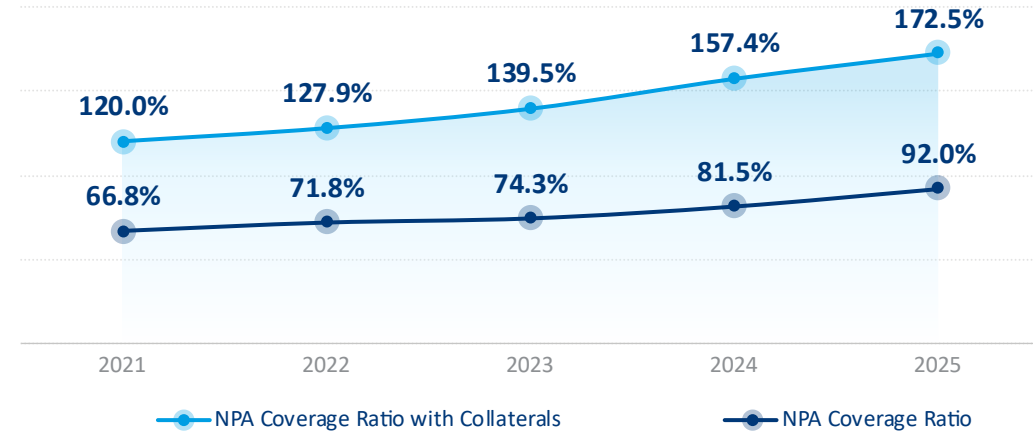


= Improved asset quality metrics underpinned by prudent provisioning

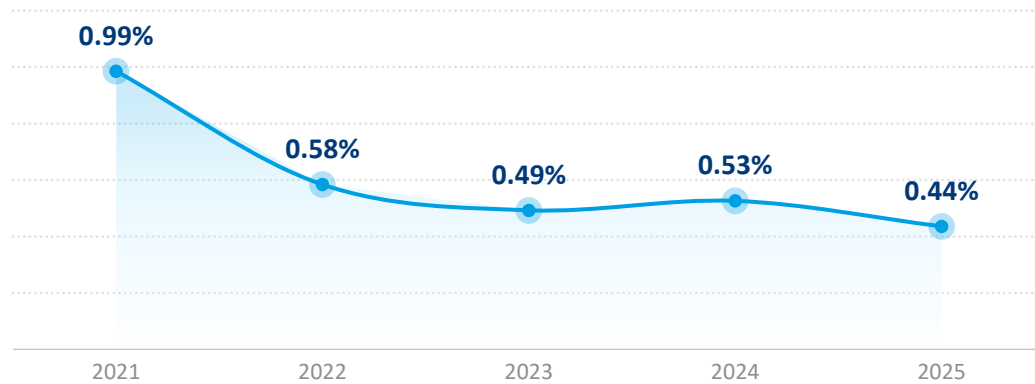
= NPA Ratio (%)



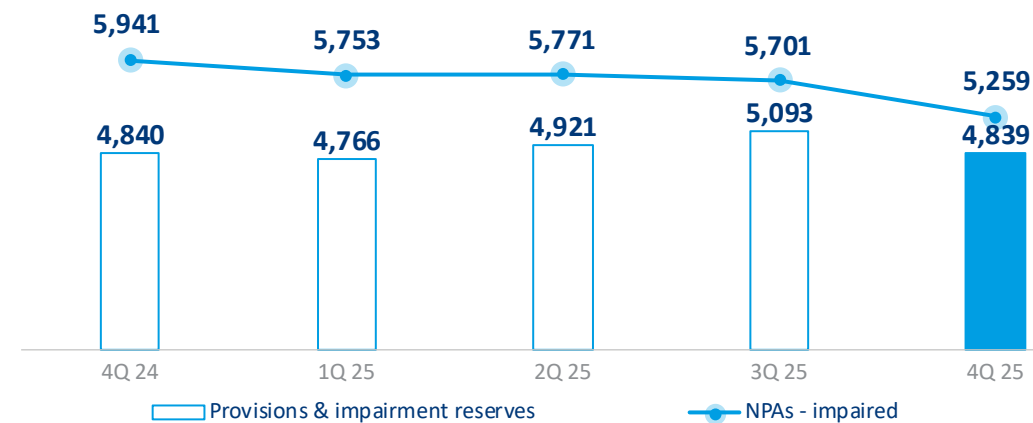
= NPA Coverage Ratios (%)



= Cost Of Risk (%)

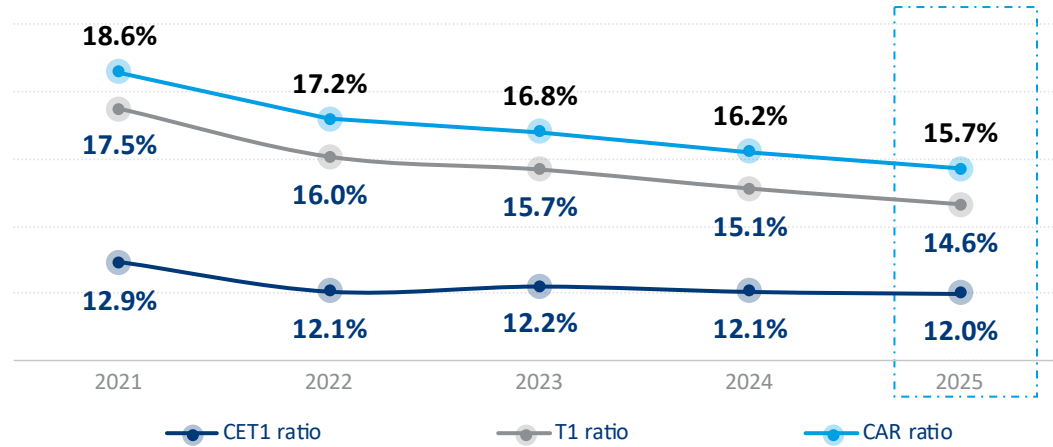


= Provisions and NPAs (AEDmn)

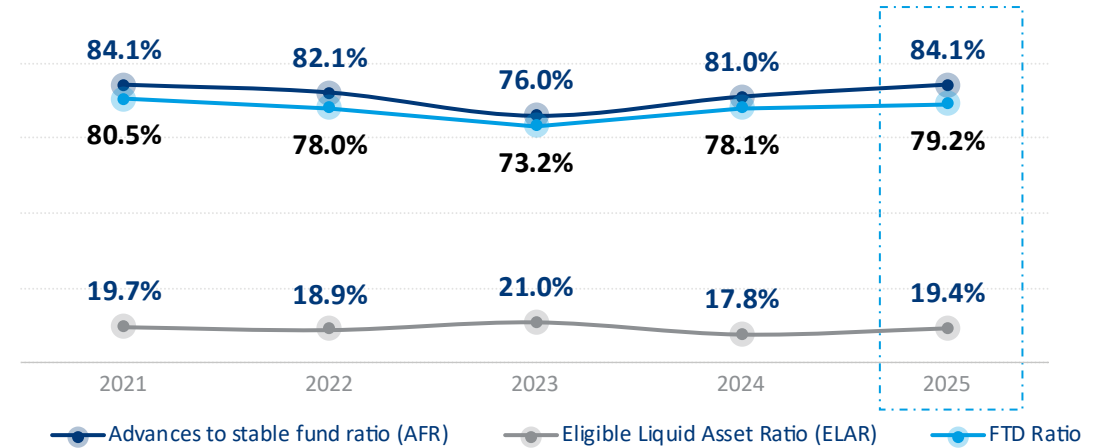


= Strong capitalization and Liquidity Ratios (%) position

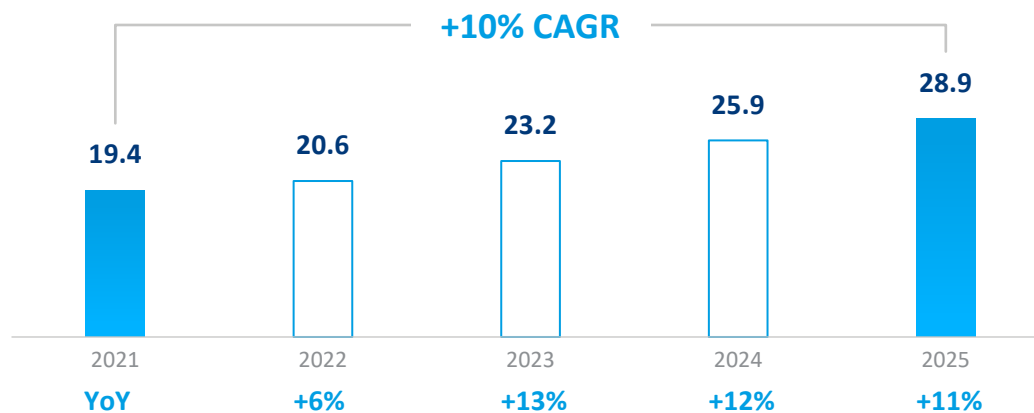
= Capitalization Ratios (%)



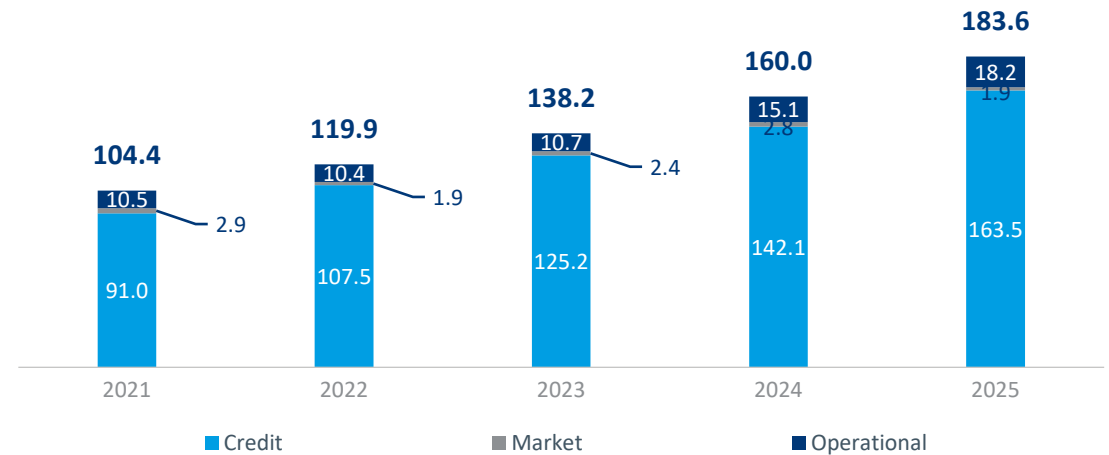
= Liquidity Ratios (%)



= Total Capital (AEDbn)



= RWA (AEDbn)



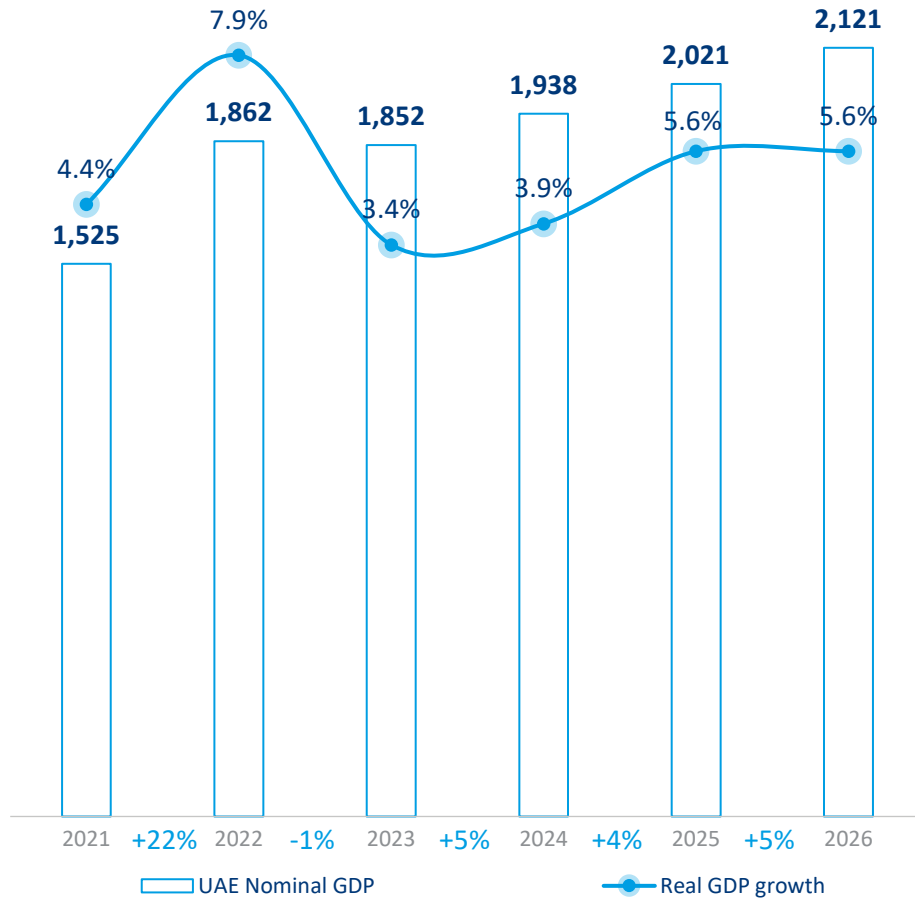
Operating Environment

1Q 2026 Investor Presentation

= Macroeconomic Overview

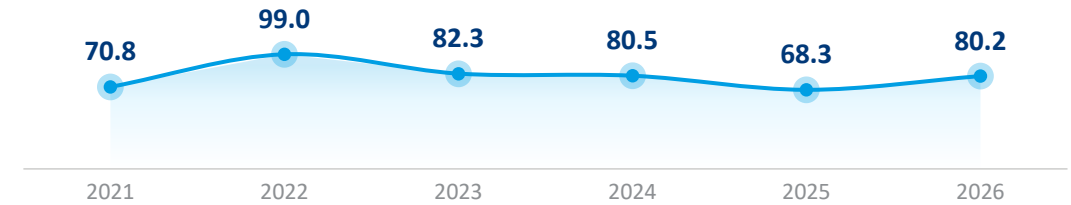
UAE economy has proved to be resilient amid continued global uncertainty

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



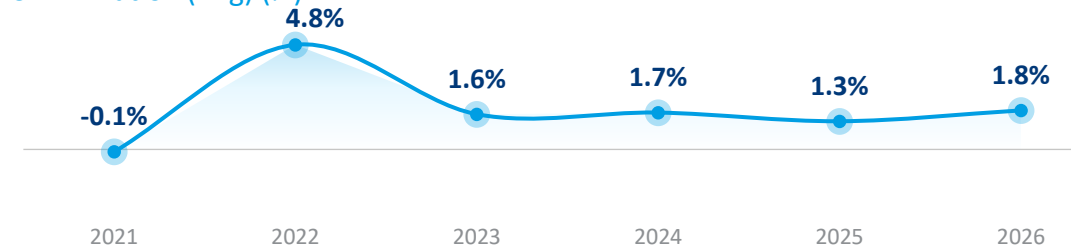
- = Oil prices adjust to market dynamics

Brent Price / Barrel (Avg) (USD)



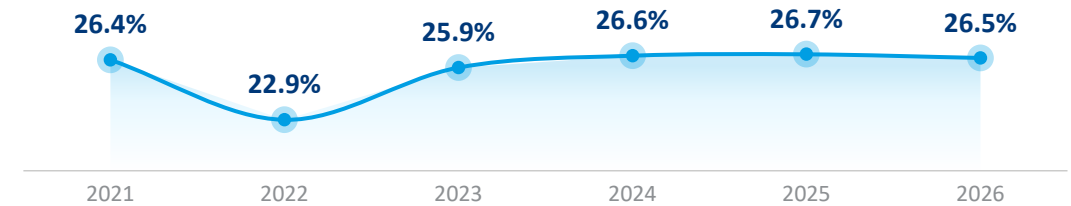
- = Moderate inflation, supporting economic stability & consumer confidence

UAE Inflation (Avg) (%)



- = Stable government spending supporting UAE's long term diversification plan

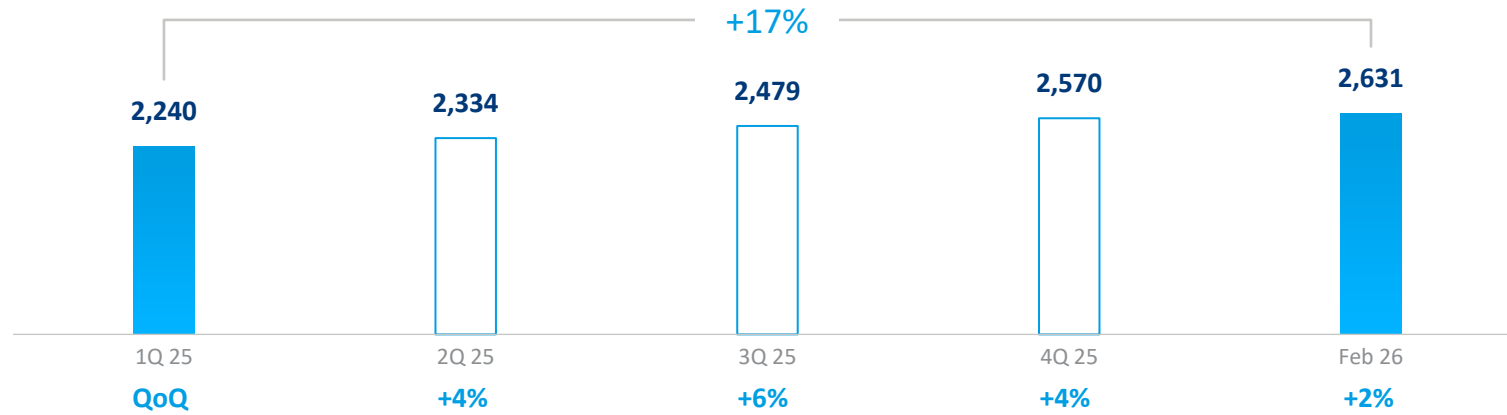
Government Expenditure % of GDP (%)



= 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

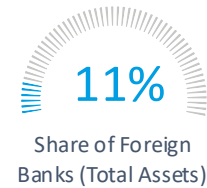
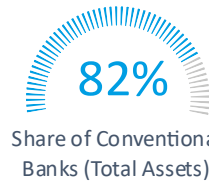
UAE Gross Banking Assets
(Feb 2026)

AED **5.5** tr

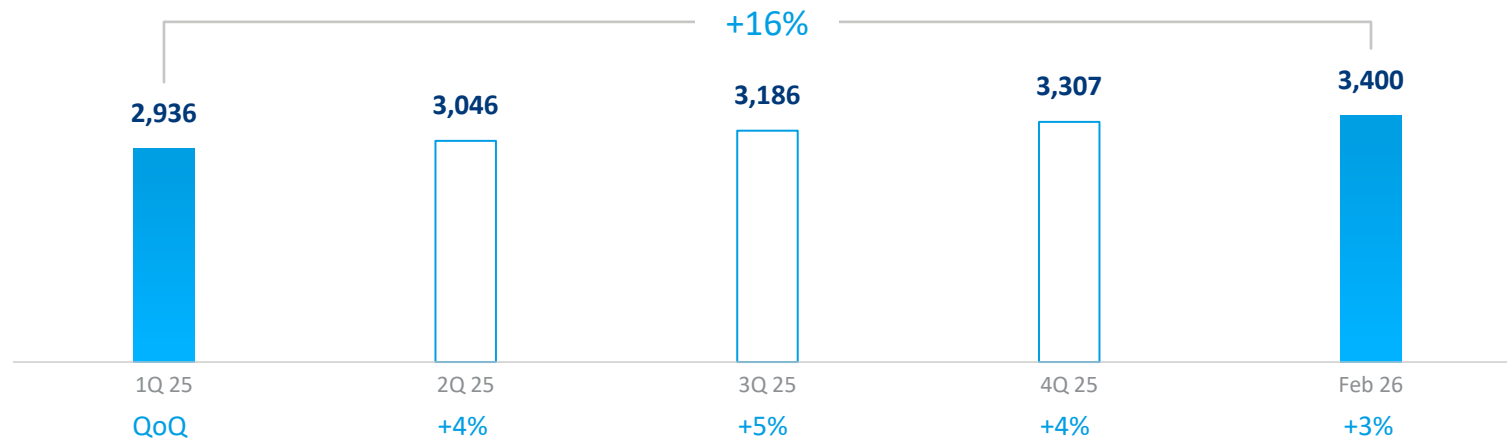
UAE Gross Banking Assets
(as % of 2025 GDP)

271%

= Market Landscape (Feb 2026)



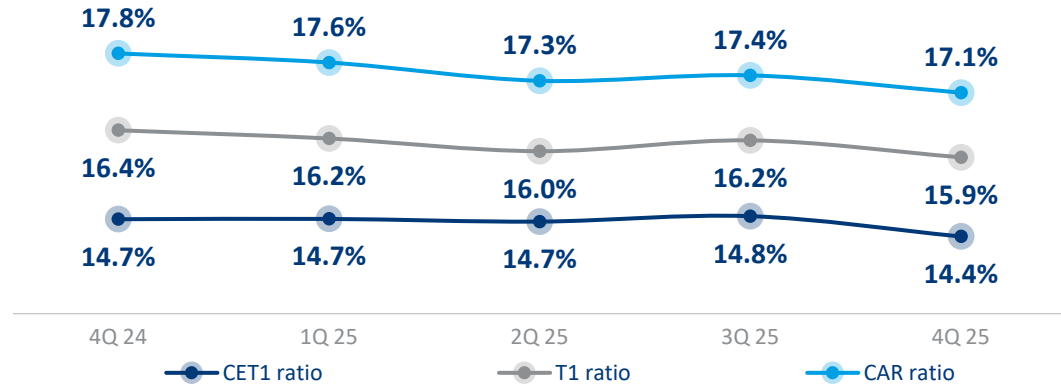
= Bank Deposits (AEDbn)



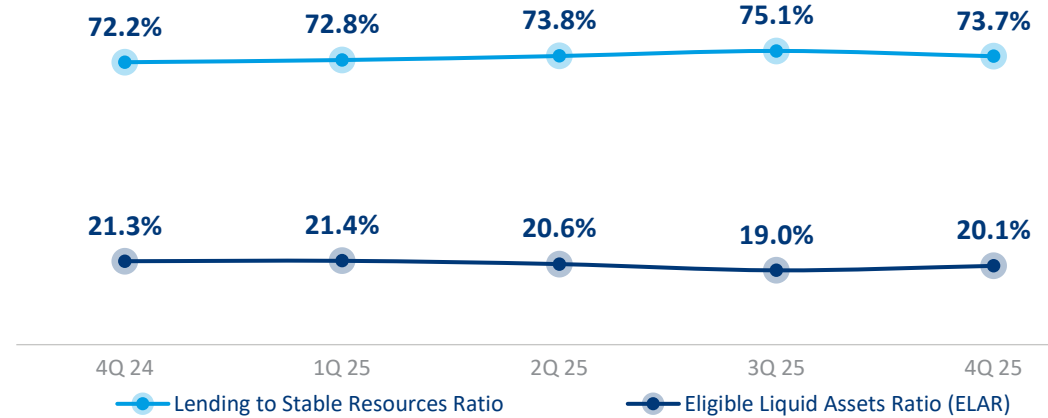
= UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

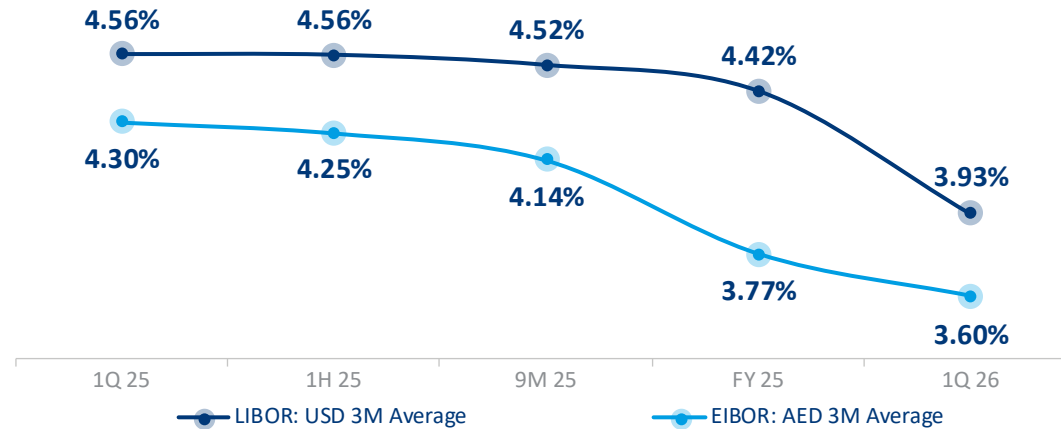
= Capitalization (%)



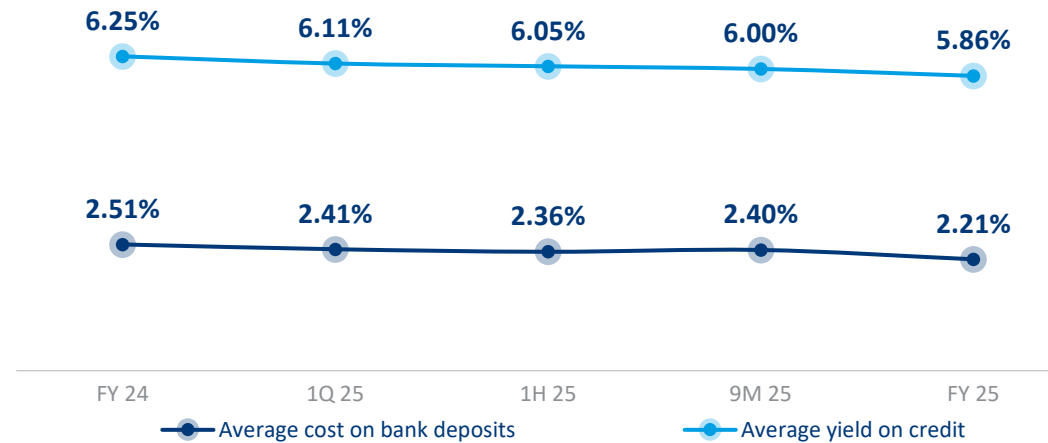
= Liquidity (%)



= Interest Rates (%)



= Yield and Funding Cost (%)



ESG and Sustainability

1Q 2026 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

1Q 2026 Investor Presentation

= Key financial metrics – 1Q 2026

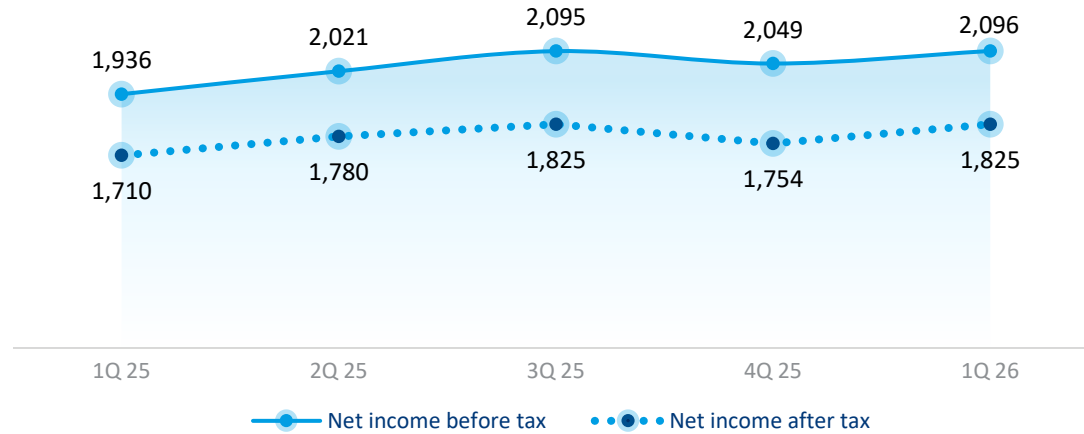
Sustained growth momentum driven by strong balance sheet growth, resilient margins and robust business volumes

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

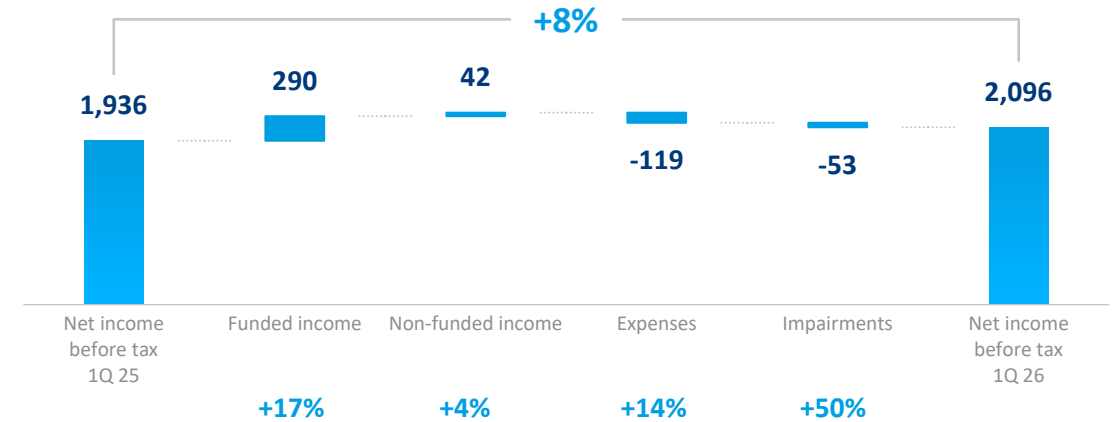
= Income Statement

Highest quarterly performance in our history

= Net Income (AEDmn)



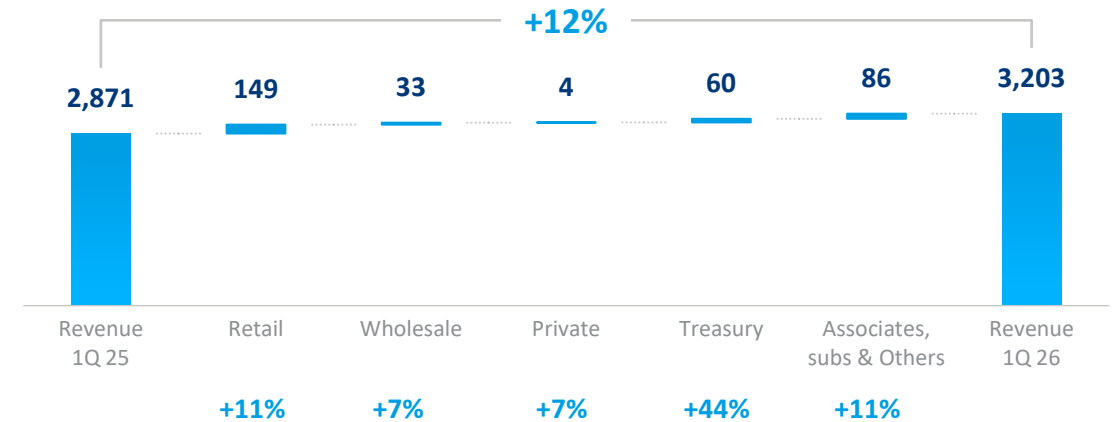
= Net Income before Tax Movement YoY (AEDmn)



= Income Statement Highlights

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

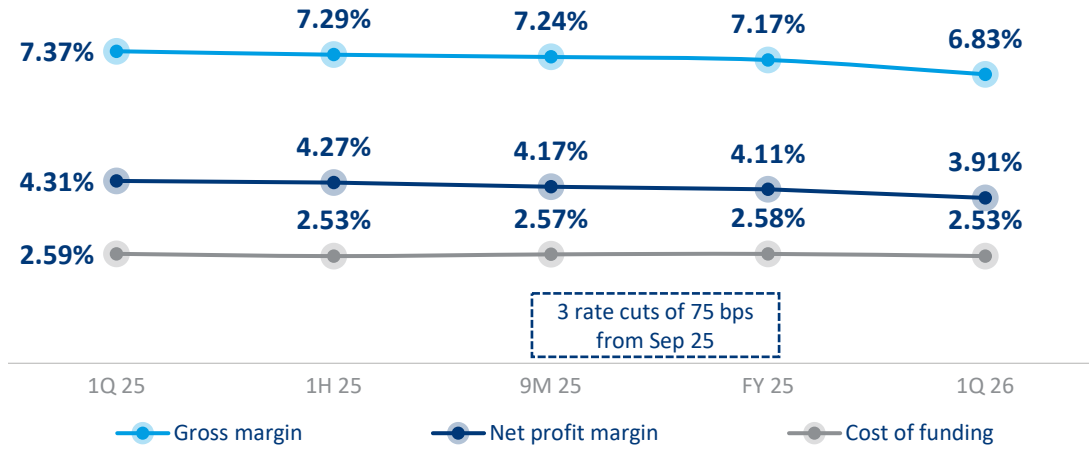
= Revenue Movement by Segment YoY (AEDmn)



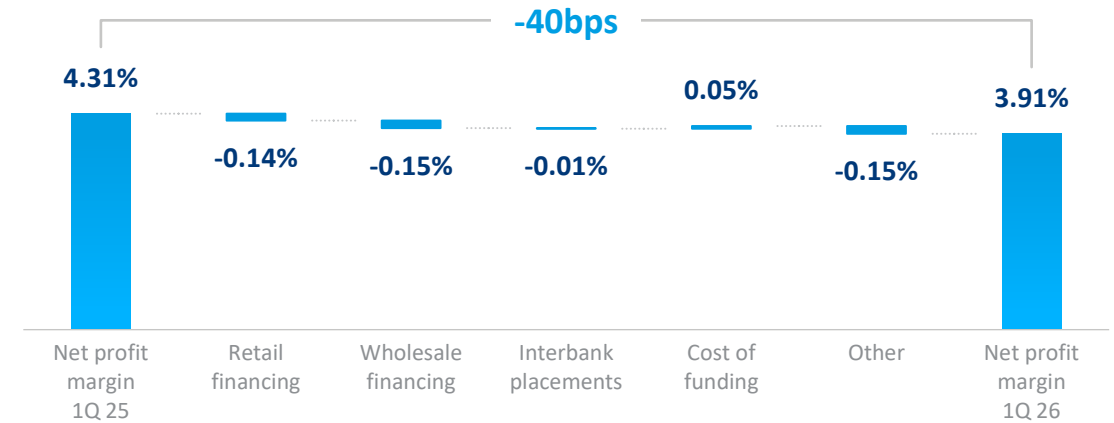
= Funded Income

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

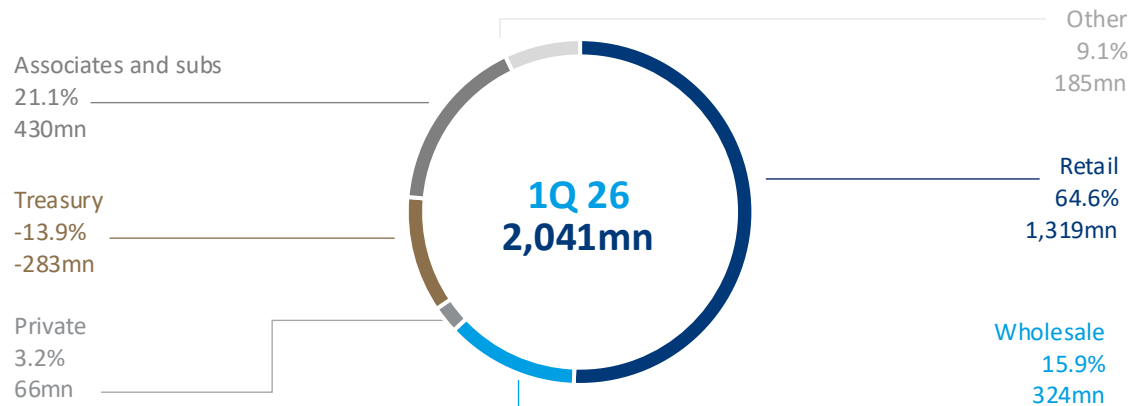
= Net Profit Margin (%)



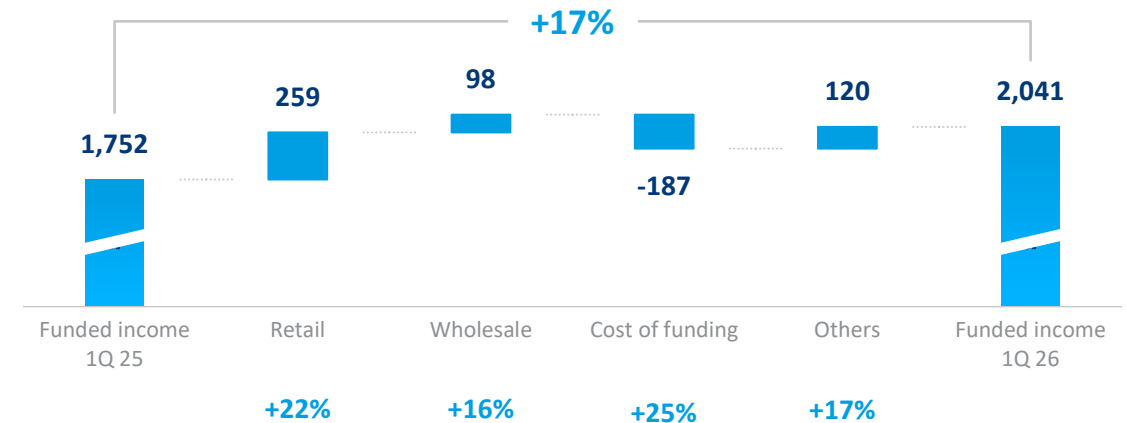
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



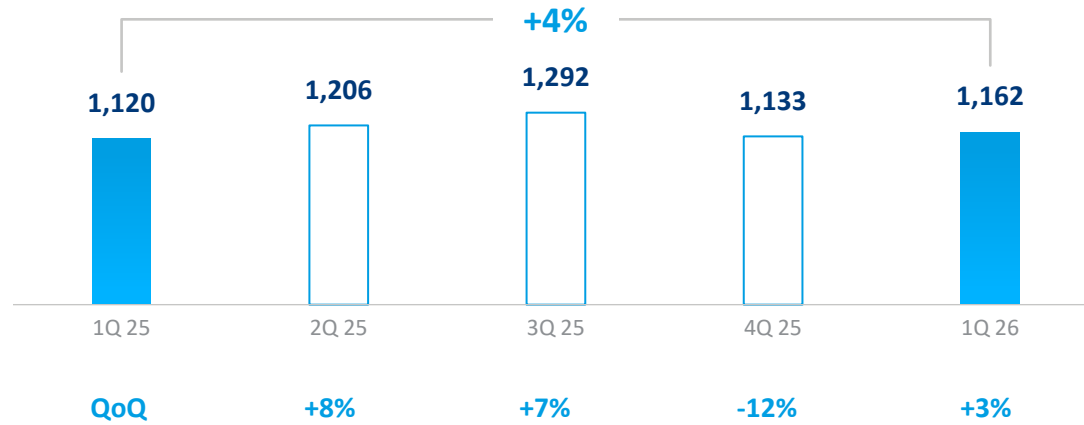
= Net Revenue from Funding Activities Movement YoY (AEDmn)



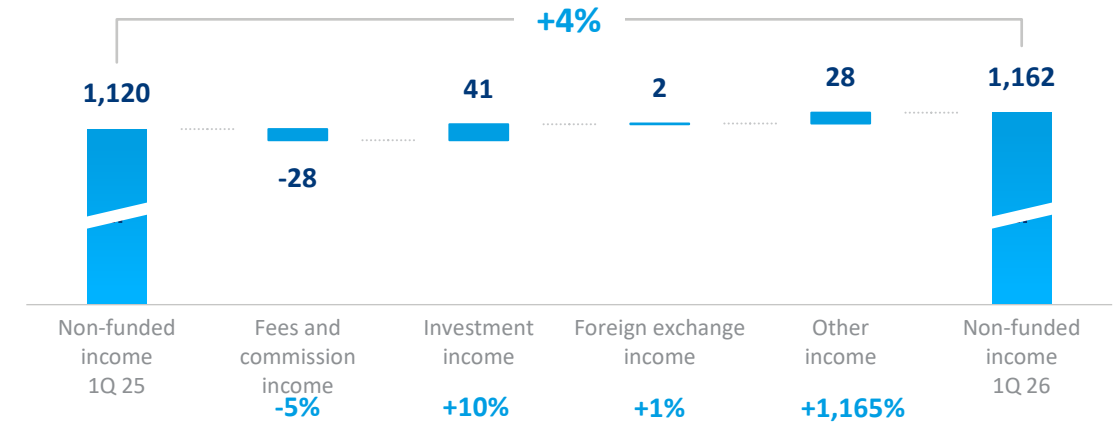
= Non-Funded Income

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

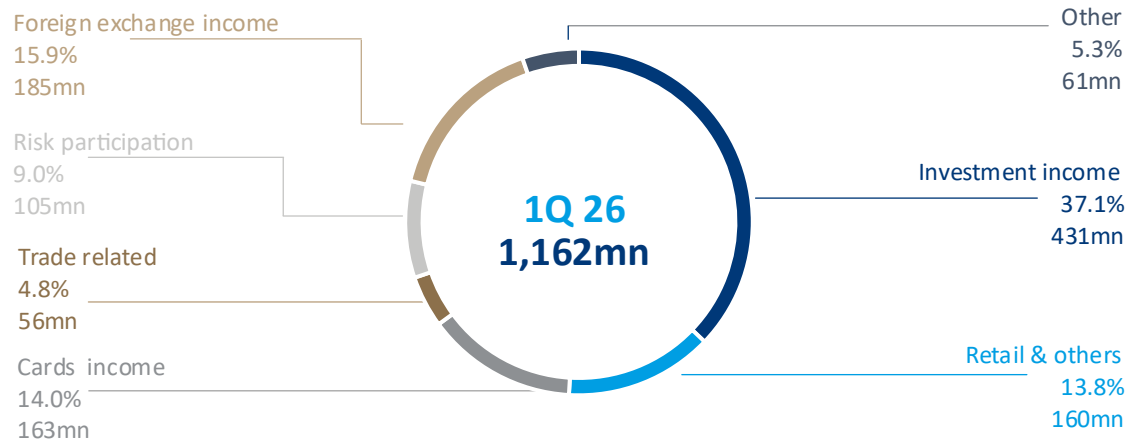
= Non-Funded Income (AEDmn)



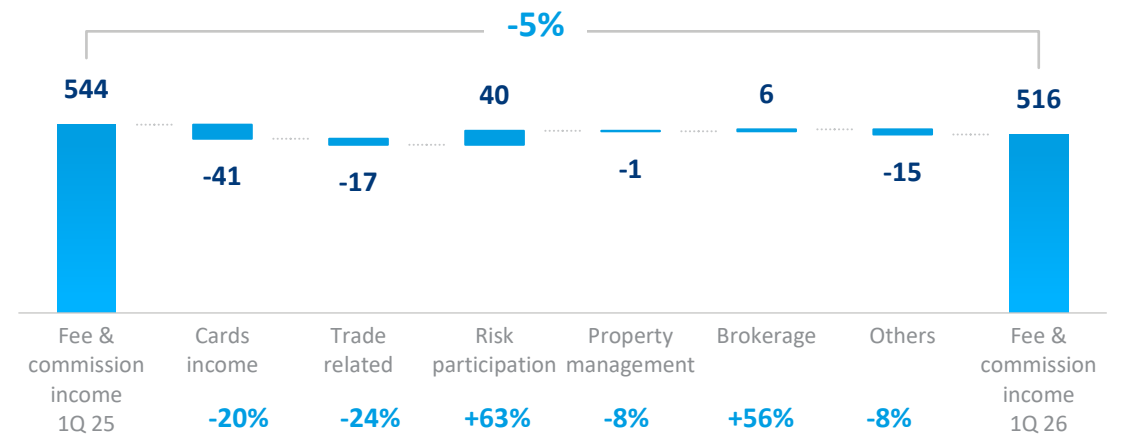
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



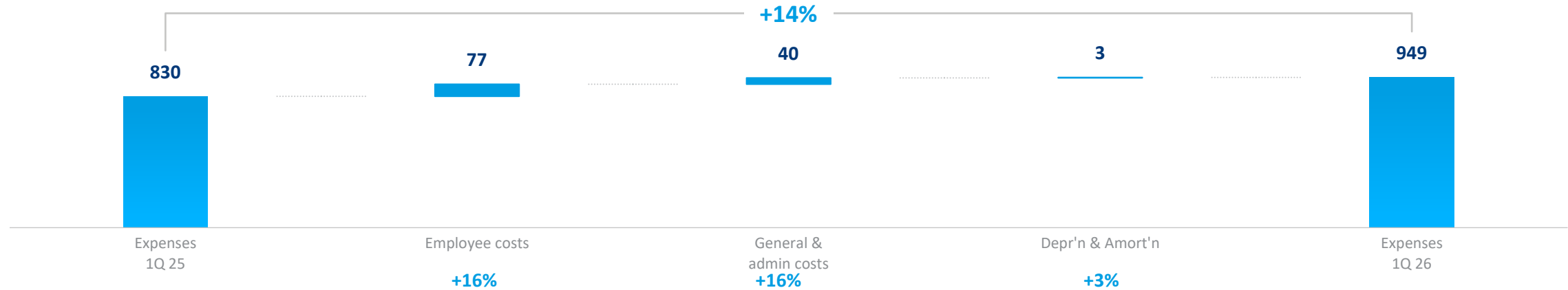
= Fee & Commission Income Movement YoY (AEDmn)



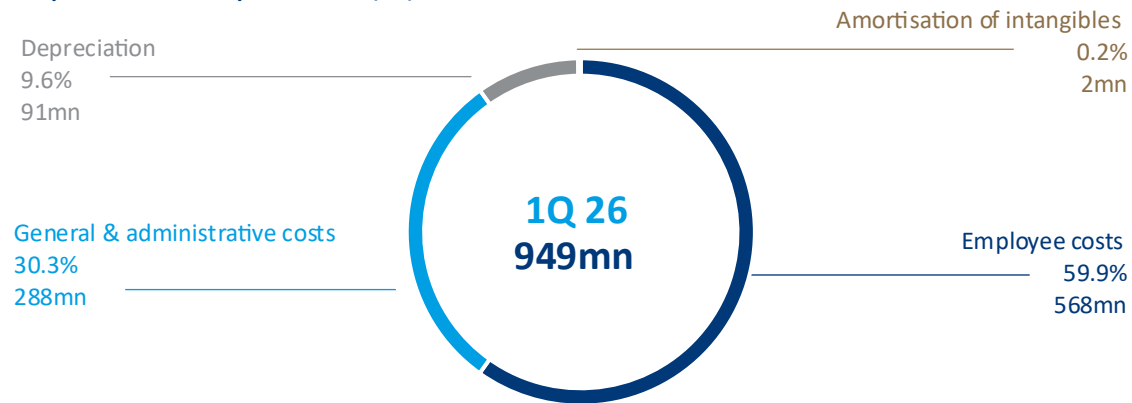
= Operating Expenses

Continuing Disciplined Investment in Growth Initiatives

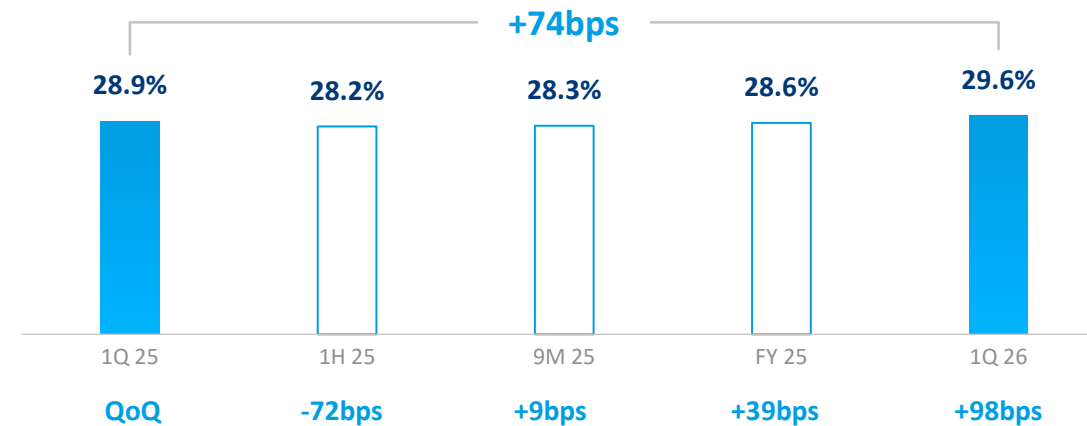
= Expenses Movement YoY (AEDmn)



= Expenses Composition (%)



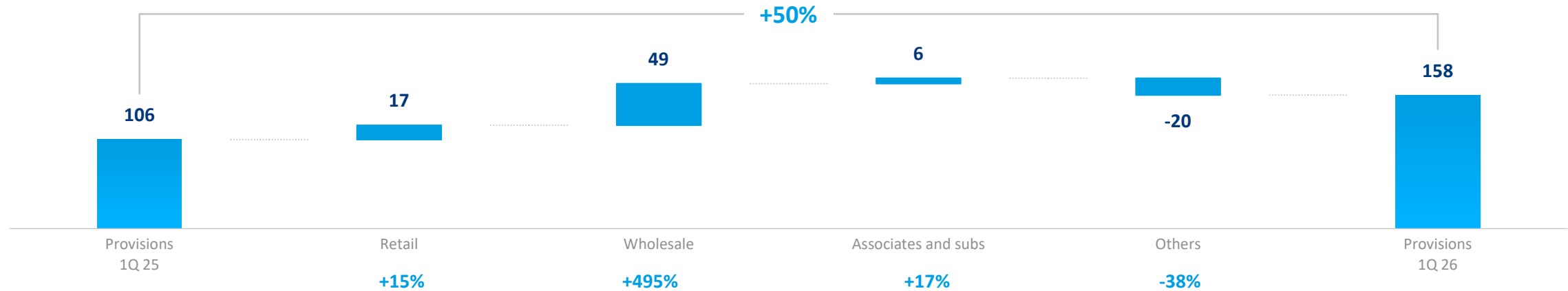
= Cost To Income Ratio (%)



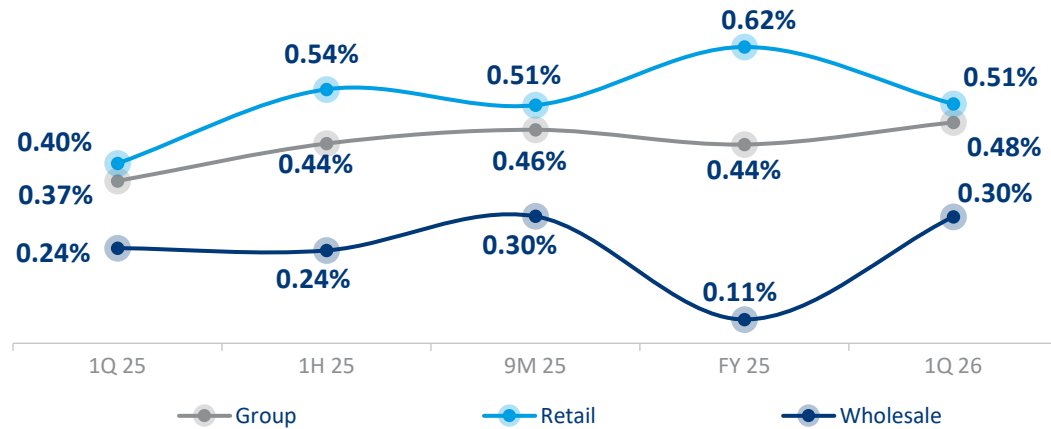
= Provisions

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

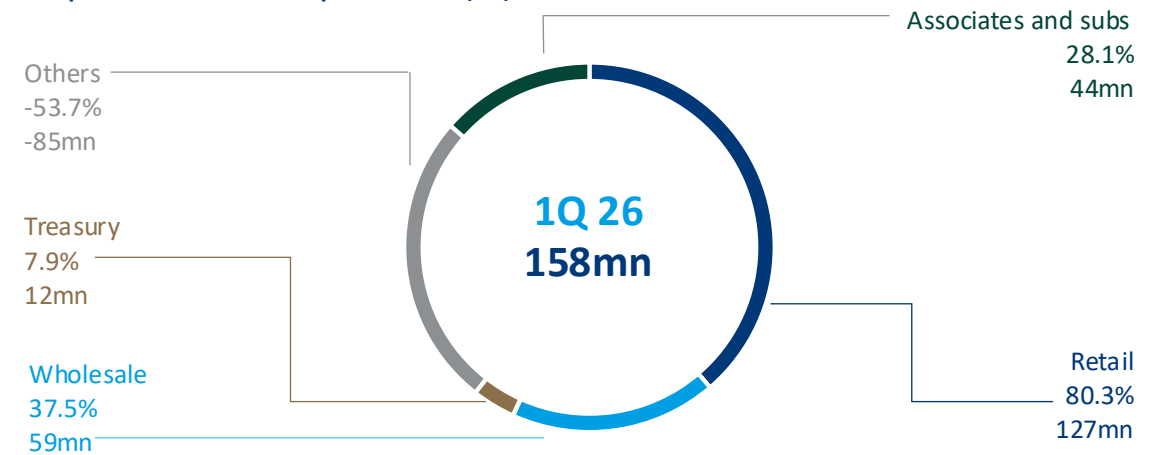
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



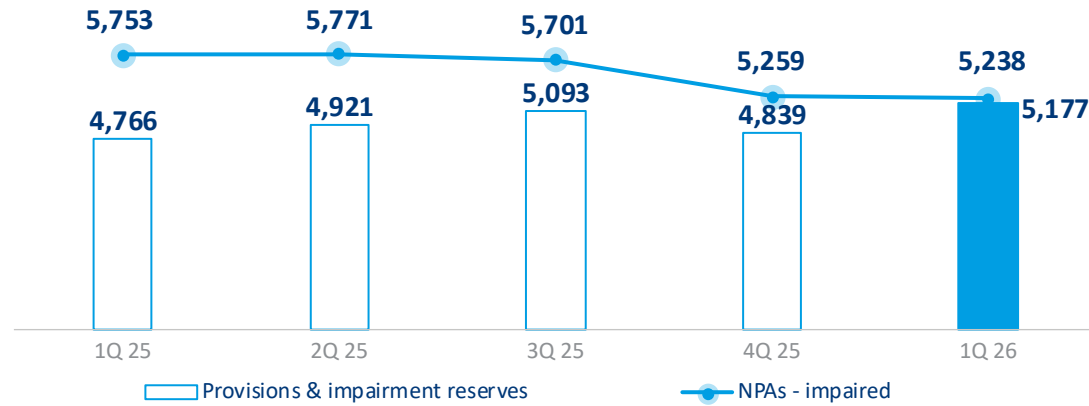
= Impairments Composition (%)



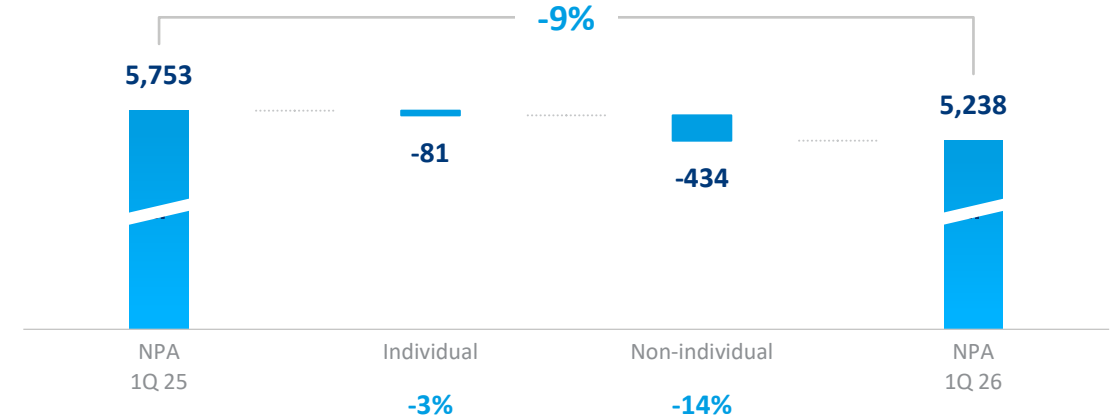
= Non-Performing Financing

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

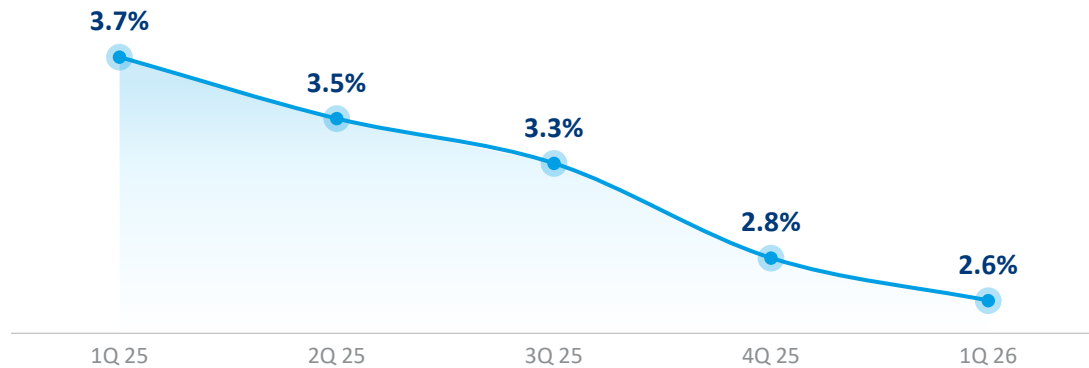
= Provisions and NPAs (AEDmn)



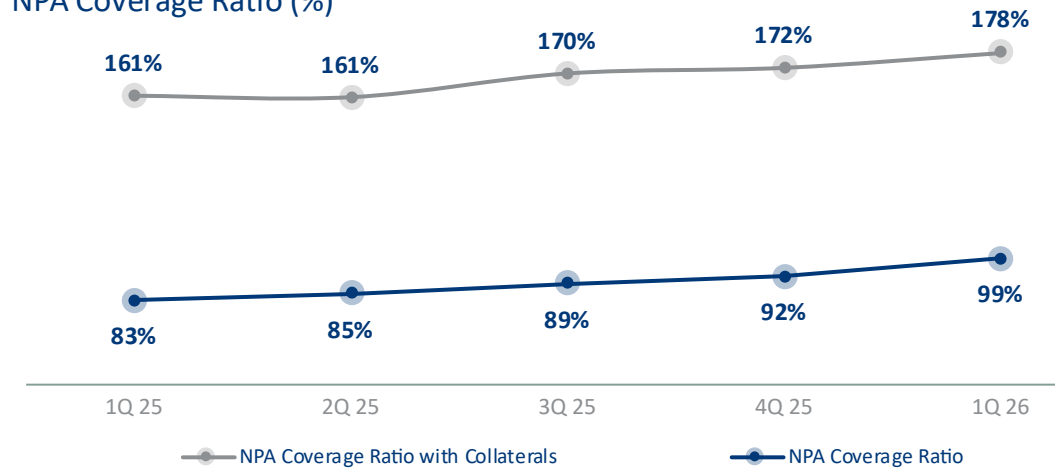
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



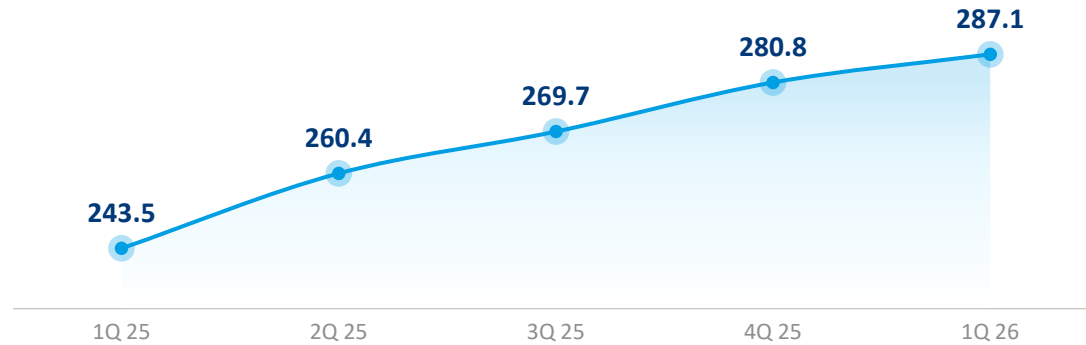
= NPA Coverage Ratio (%)



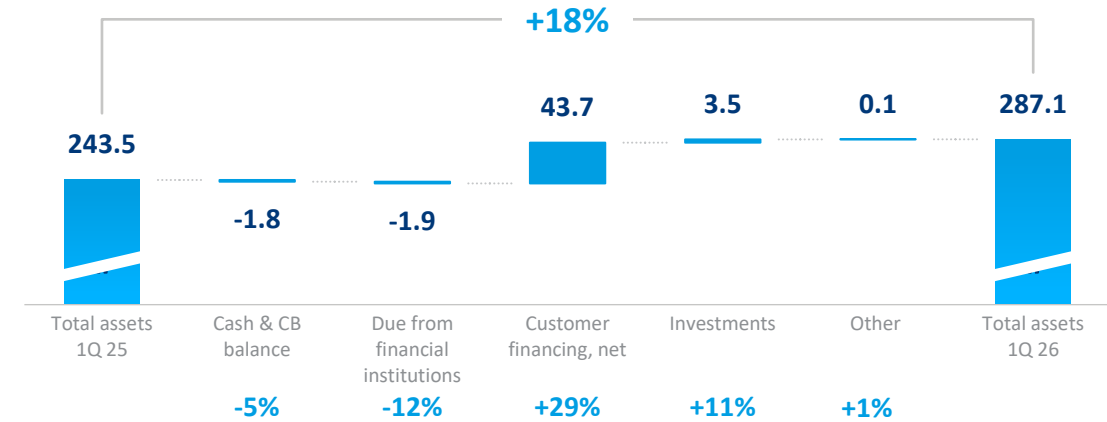
= Balance Sheet

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

= Total Assets (AEDbn)



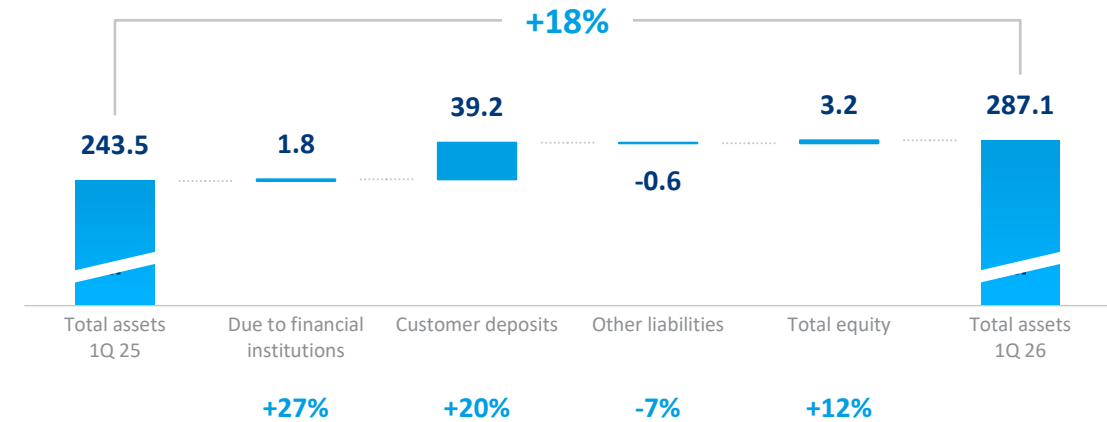
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

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

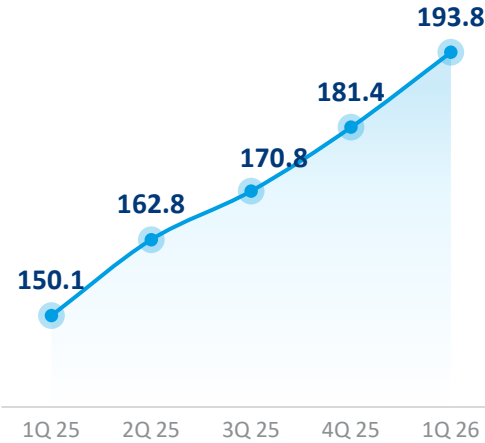
= Funding Movement YoY (AEDbn)



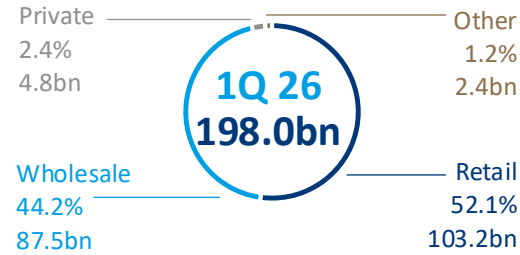
= Customer Financing

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

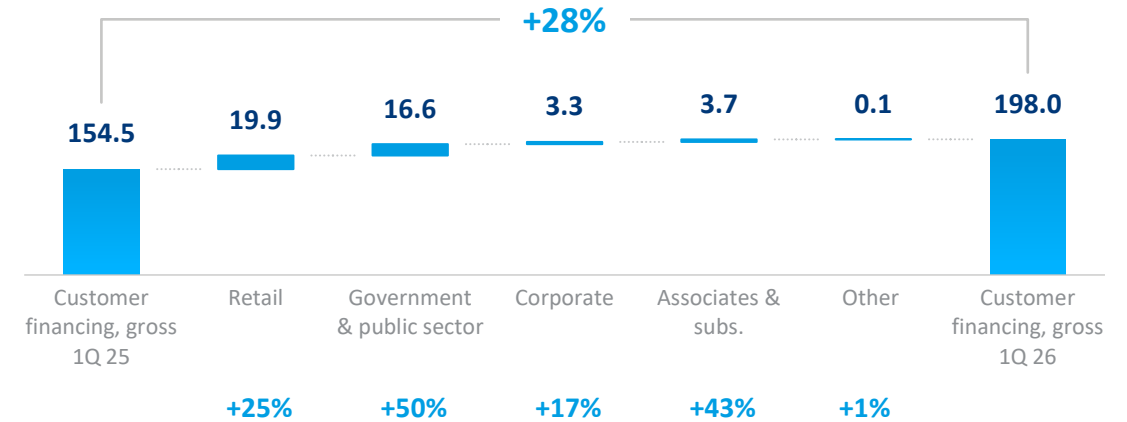
= Customer Financing, Net (AEDbn)



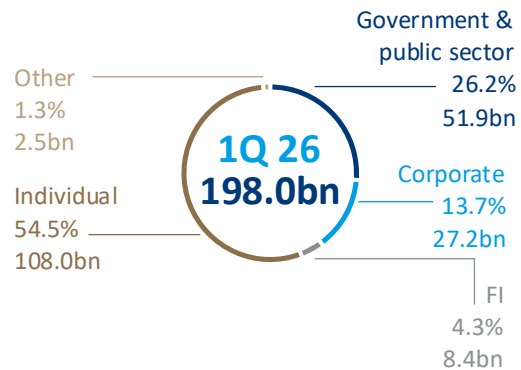
= Customer Financing, Gross by Segment (%)



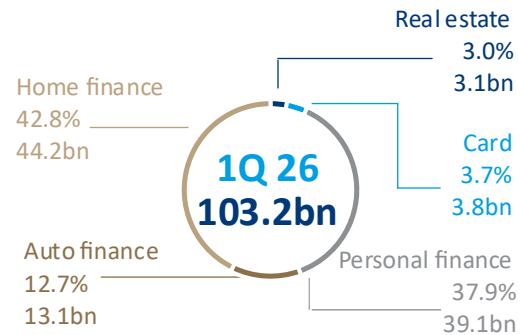
= Customer Financing, Gross Movement YoY (AEDbn)



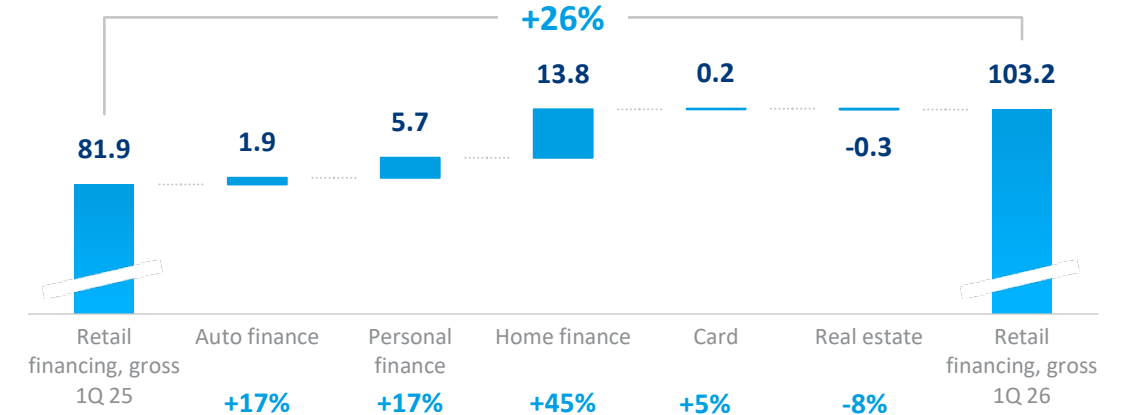
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



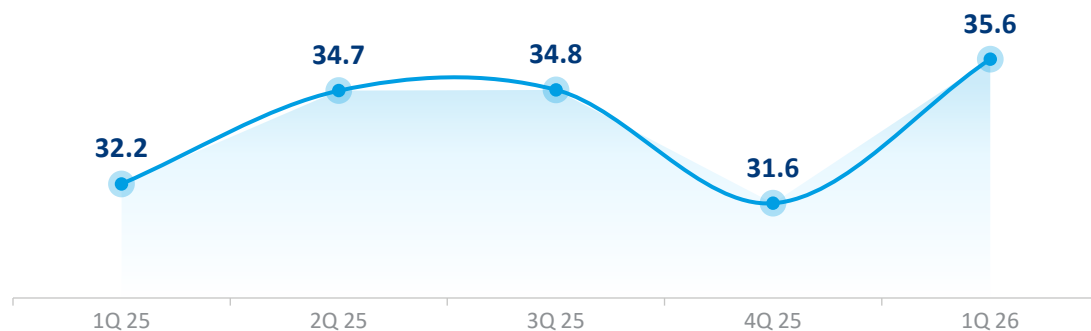
= Retail Financing, Gross Movement YoY (AEDbn)



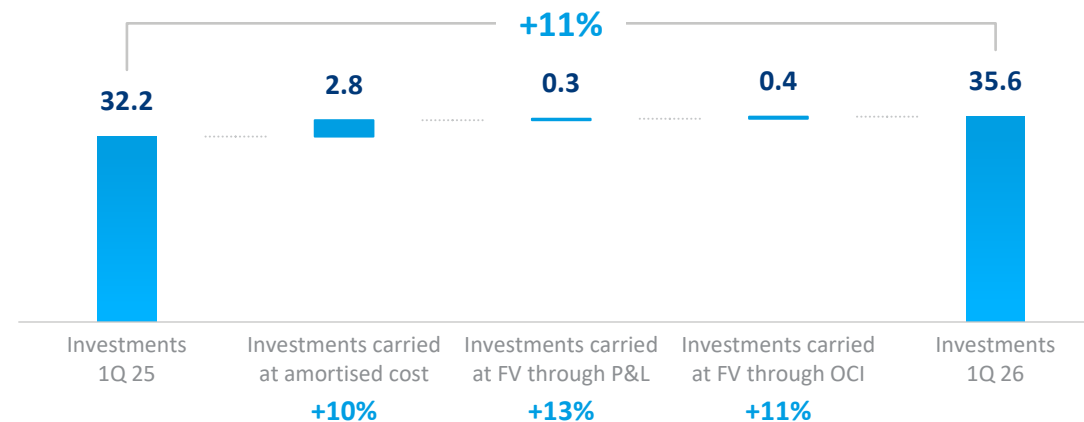
= Investments

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

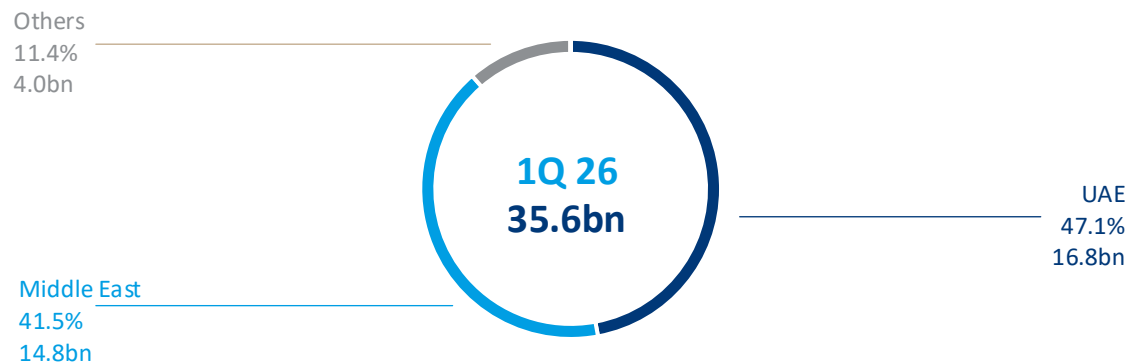
= Investments (AEDbn)



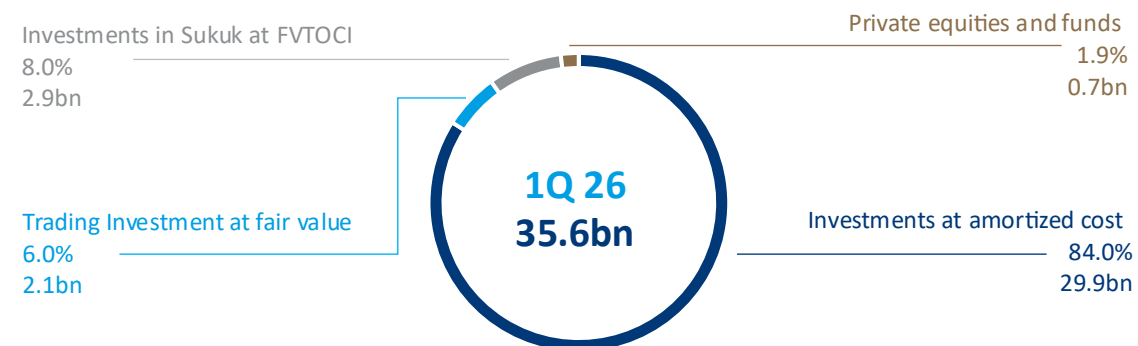
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



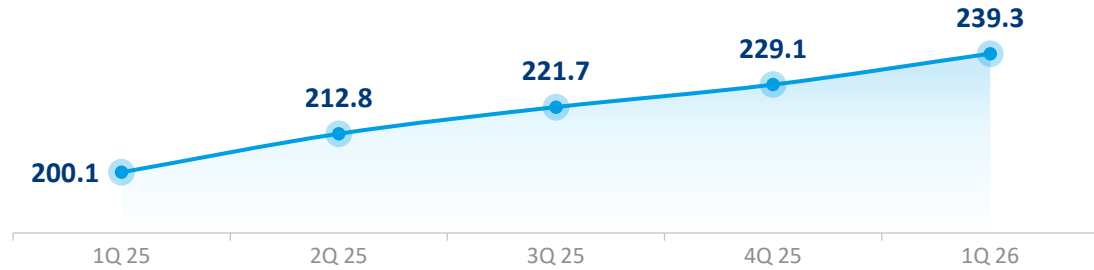
= Investments by Type (%)



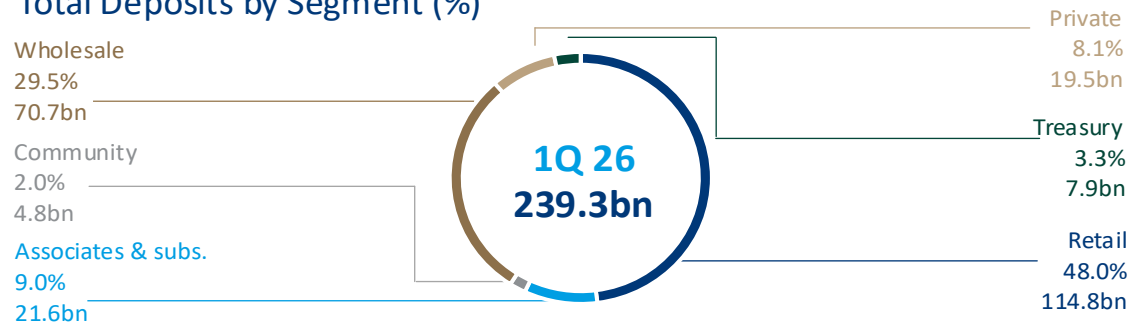
= Customer Deposits

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

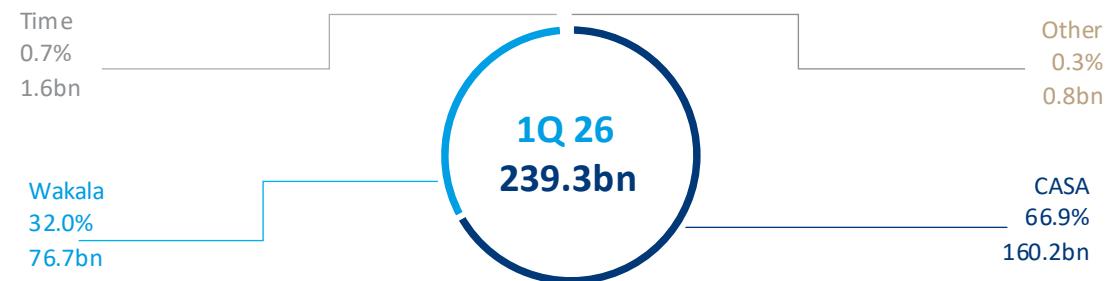
= Total Deposits (AEDbn)



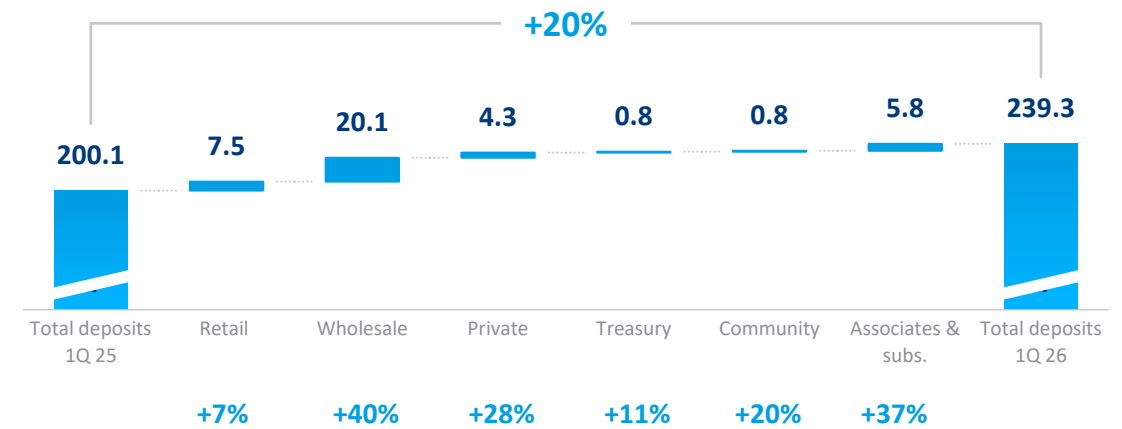
= Total Deposits by Segment (%)



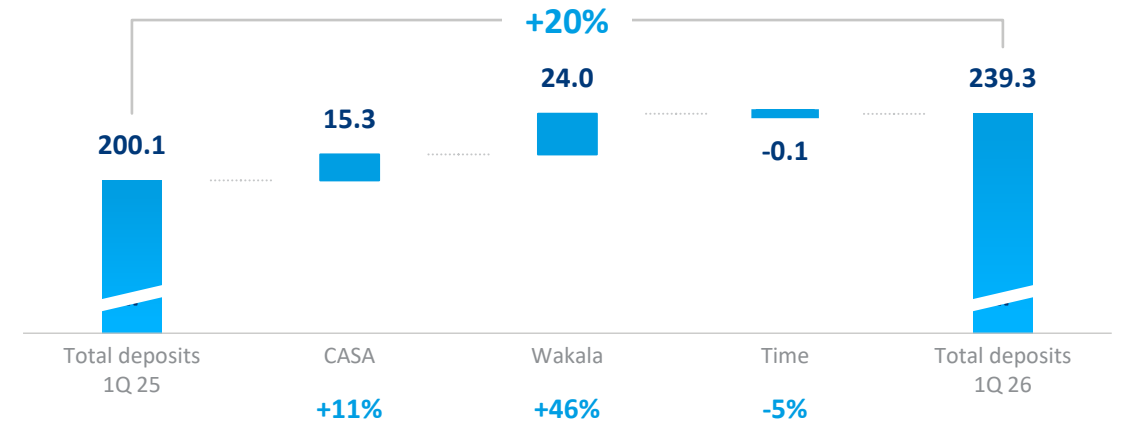
= Total Deposits by Type (%)



= Total Deposits Movement YoY (AEDbn)



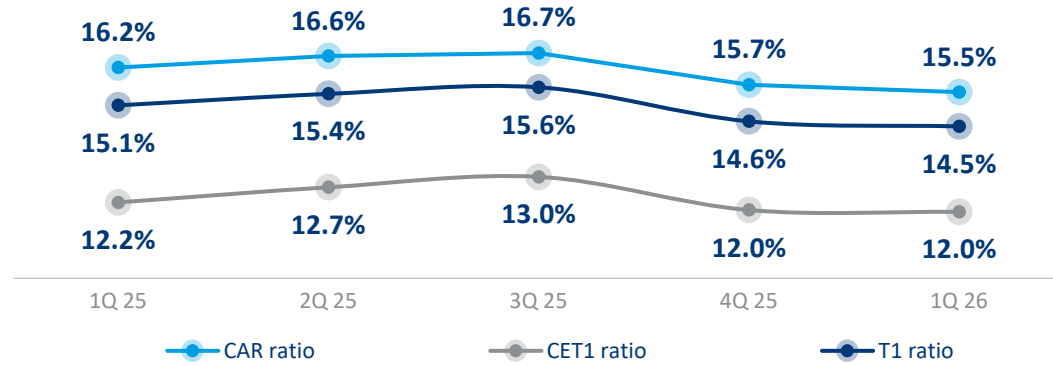
= Total Deposits Movement by Type YoY (AEDbn)



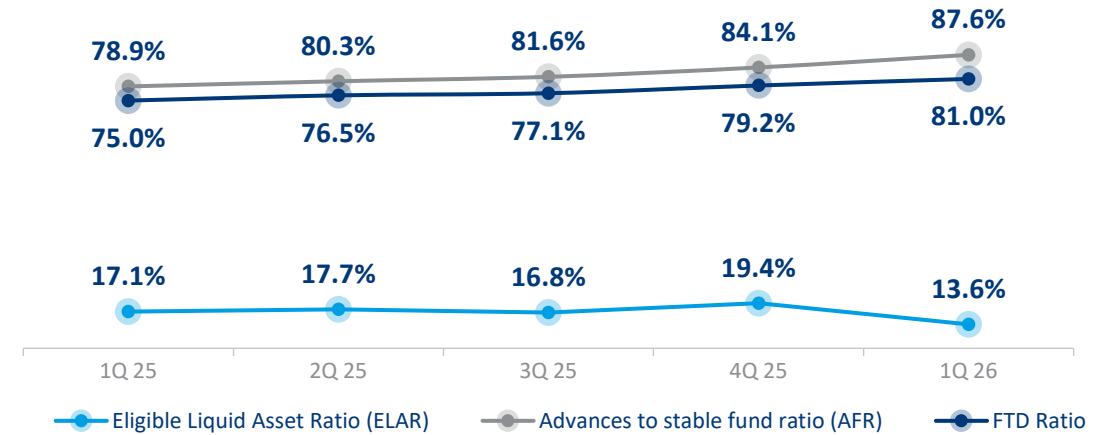
= Capital and Liquidity

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

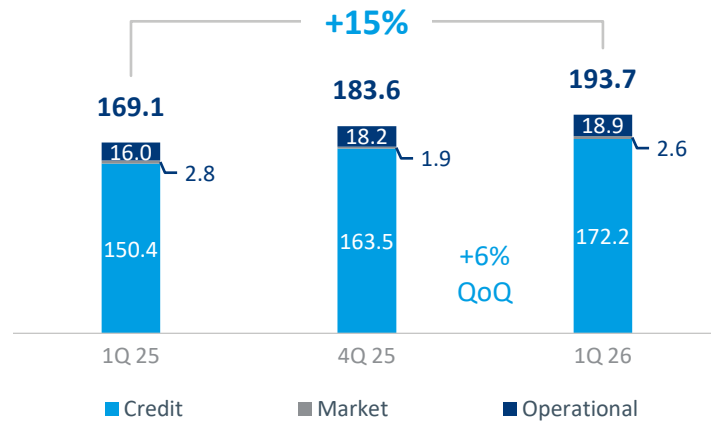
= Capitalization Ratios (%)



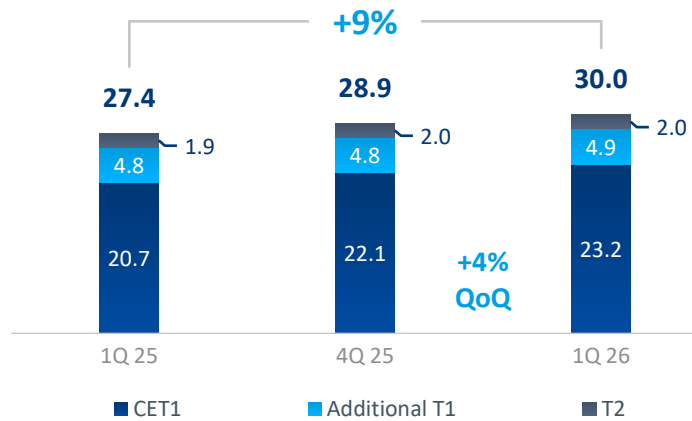
= Liquidity Ratios (%)



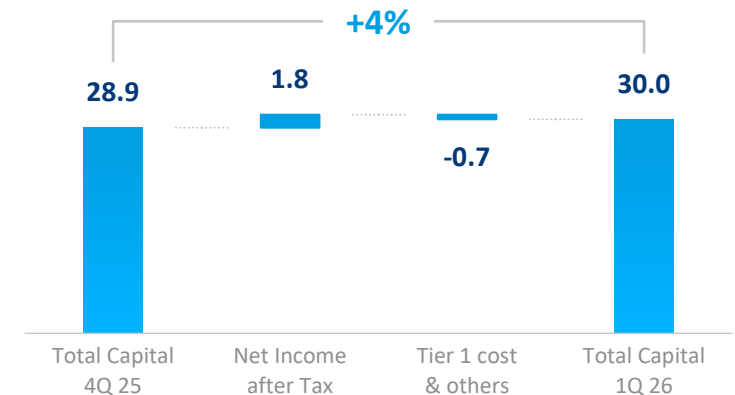
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



= Additional Information

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

= ADIB Investor Relations Contact

Mrs. Lamia Khaled Hariz
 Head of Corporate
 Communications, Marketing,
 ESG & Investor Relations

E: Lamia.Hariz@adib.com

T: +917 2 634 3000

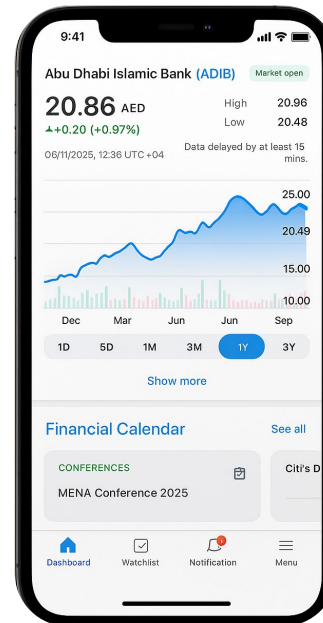
M: +971 50 682 4207

= ADIB Investor Relations Website

Website: 

ADIB IR App

Available on:



= Access our latest reports and publications

