

Fourth Quarter and Full Year 2025

Earnings Presentation

Analysts & Investors Conference Call
Abu Dhabi, 22 January 2026

ADIB IR Website



IR App Download link:



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Key Highlights

FY 2025 Earnings Presentation

= Key highlights

ADIB records another year of solid top line growth with improved returns and capital generation

FY 2025 net income before tax reaching AED 8.1bn, up 18% YoY and up 16% after tax to AED 7.1bn, translating to ROE of 28.8%, driven by a strong balance sheet growth, increased business momentum and continued customer acquisition across key segments.

Revenue increased 16% YoY to reach AED 12.3bn driven by strong underlying customer activity and an improved revenue mix, with non-funded income growing 17% now accounting for 39% of total income.

Customer acquisition gaining further momentum with 283,000 new customers joining the bank since the beginning of 2025, underscoring expanding market share and the strength of ADIB franchise.

Successful completion of our five-year strategic cycle, with key targets achieved or exceeded, marking an important milestone for the Group.

Entering the next phase of growth under ADIB 2035 Vision with a new five-year plan designed to accelerate growth, drive transformation, and deliver long-term value creation.

Delivered strong balance-sheet growth with total assets reaching AED 281bn while maintaining solid underlying fundamentals, supported by a record-low NPA ratio and a robust, well-diversified funding base.

Proposing a cash dividend of 97 fills per share compared to 83 fills last year equivalent to 50% of net profit.

FY'25 Net Income growth YoY

+18% **+16%**
Before tax After tax

FY'25 Cost / Income ratio

28.6%



FY'25 ROE

28.8%



FY'25 Net financing growth YoY

+27%

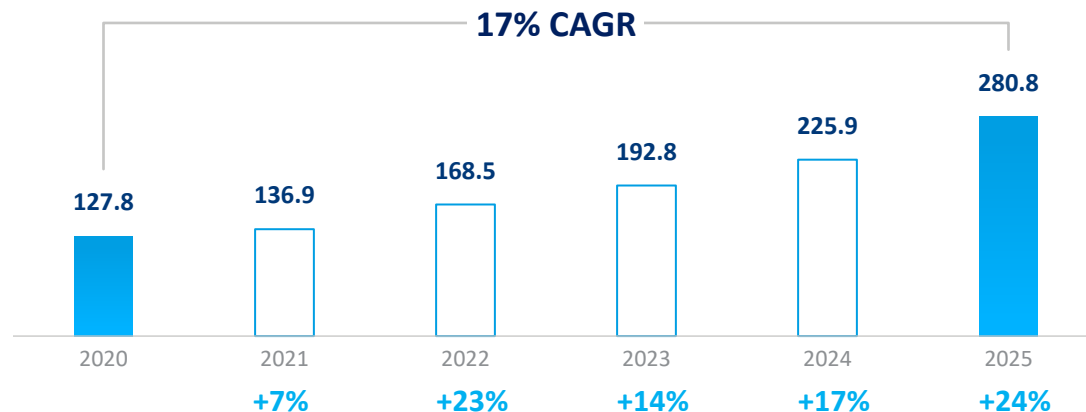


Five-Year Cycle Completed

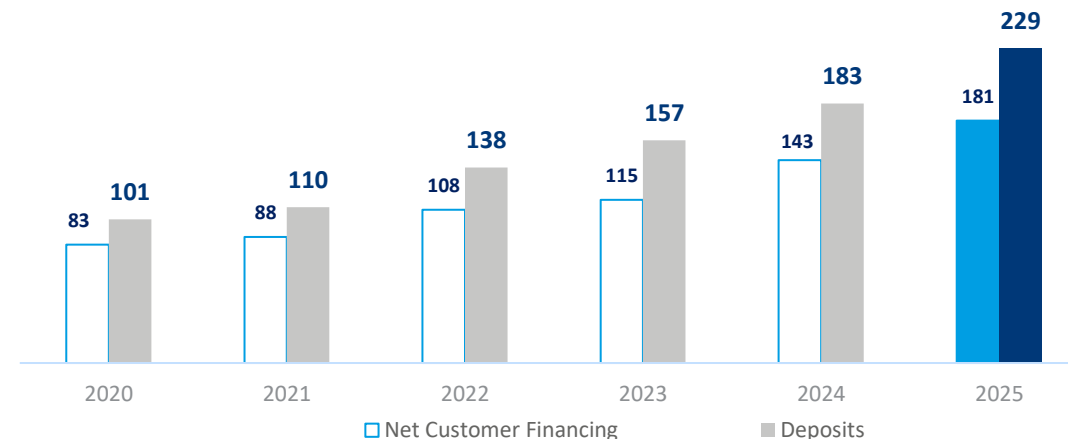
ADIB Delivered on all its Guidance Metrics and Embarks on a New Strategy
Cycle to 2030 as part of 2035 Vision

= A Five-Year track record of disciplined, credible growth and value creation

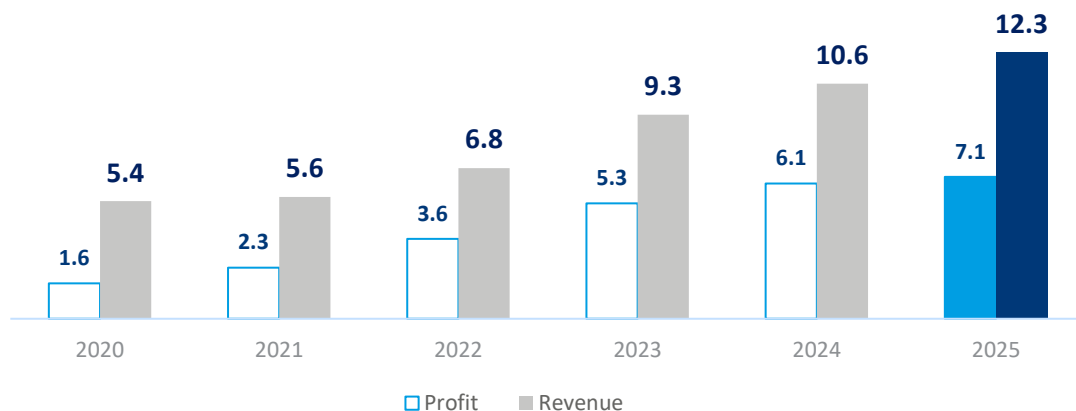
= We doubled the size of the bank in five years (AED bn)



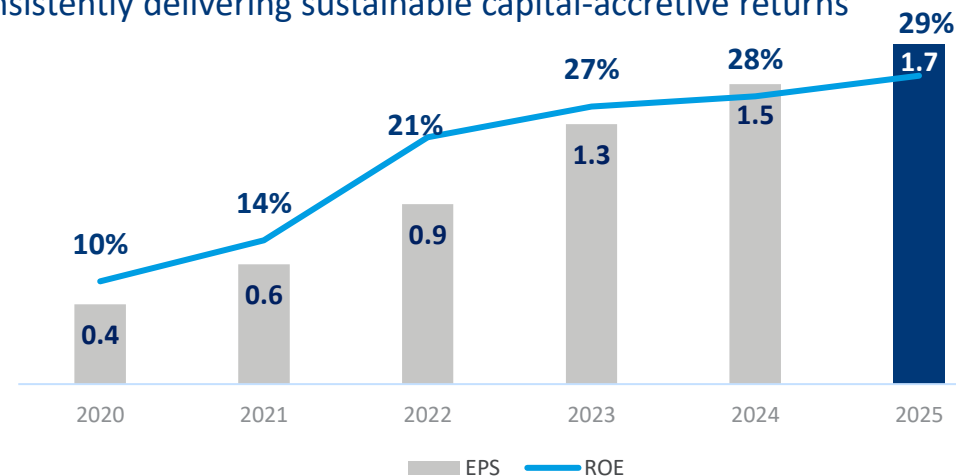
= Through strong CF growth, supported by high quality funding (AED bn)



= Enabling strong profit growth delivered over the five-year cycle (AED bn)

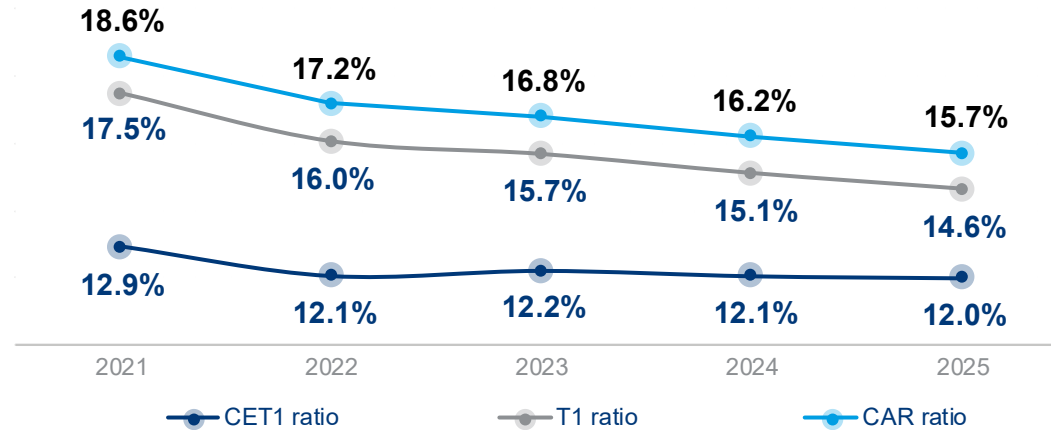


= Consistently delivering sustainable capital-accretive returns

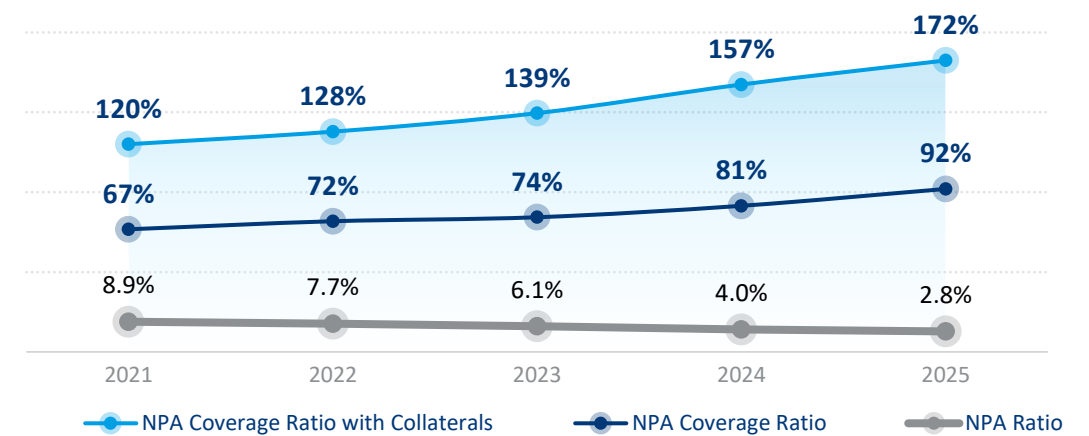


= Growth was delivered with strong capital generation, disciplined risk management, improving asset quality & cost efficiency

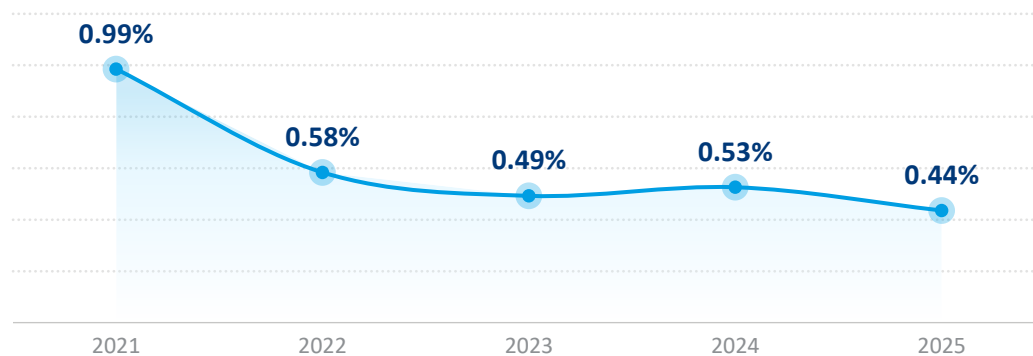
= As the balance sheet scaled, we continued to generate capital organically



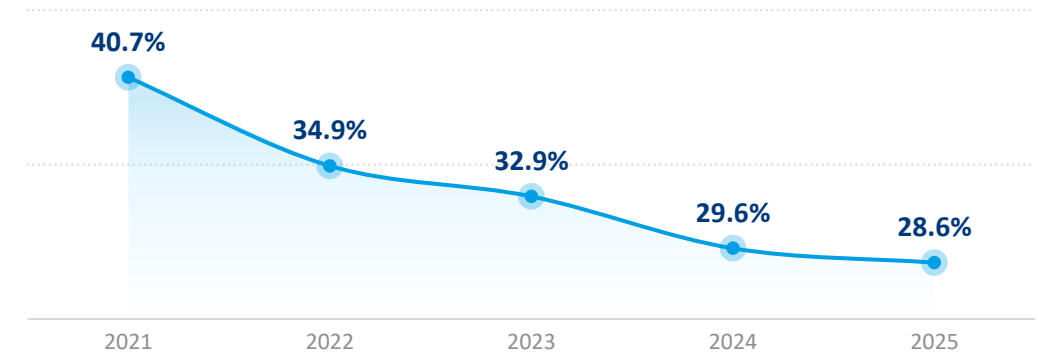
= At the same time, asset quality continued to improve with NPA trending down



= Disciplined approach translated into a structurally lower cost of risk



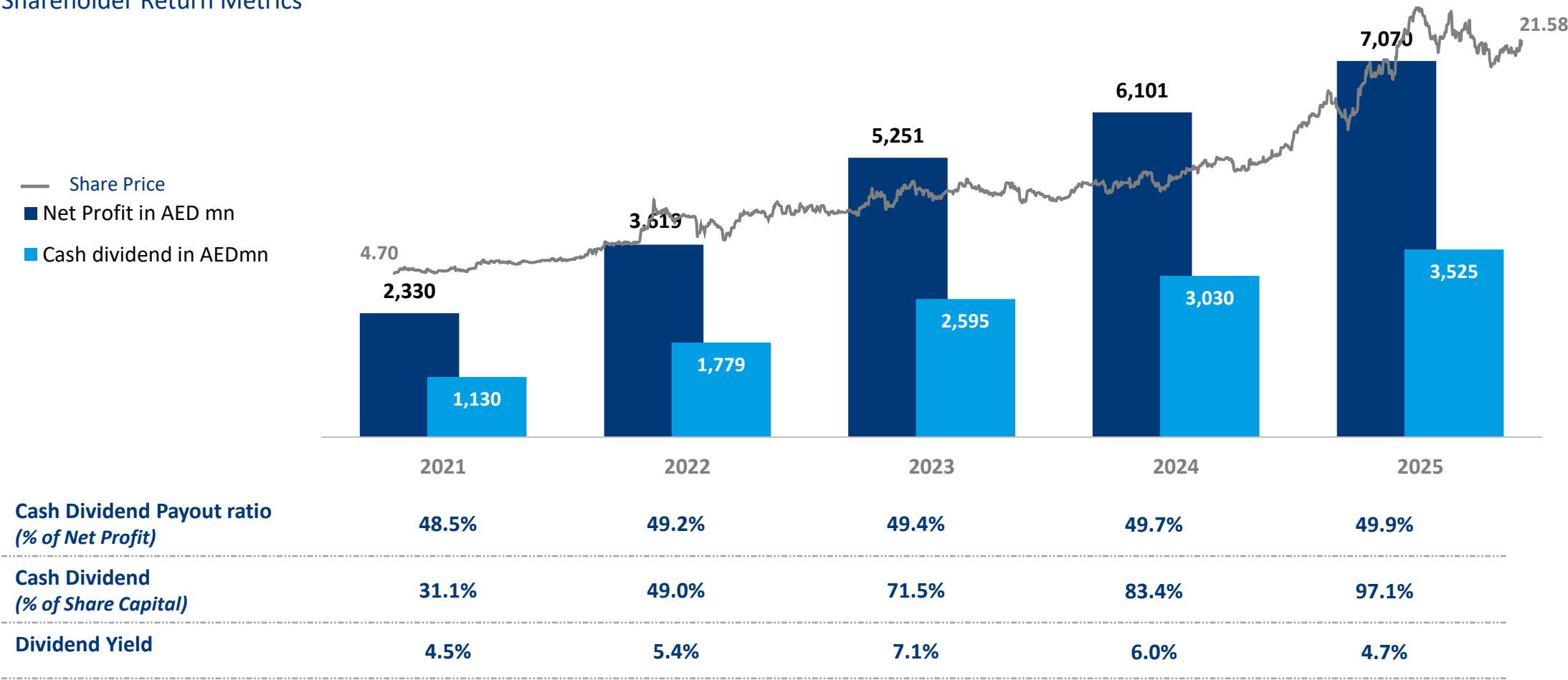
= While maintaining cost discipline and productivity gains



= Consistent Dividend Distribution

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

= Shareholder Return Metrics



ADIB 2035 Vision and 2030 Corporate Plan

Building on a Strong Track Record to Deliver the Next Phase of Growth

Vision

To become the World's Most Innovative Islamic Bank



Building the Bank for the future

- 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



Revolutionize Customer Experience

- 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



Advancing Sustainability Initiatives

- 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

Transformative pillars

Values

Simple and sensible

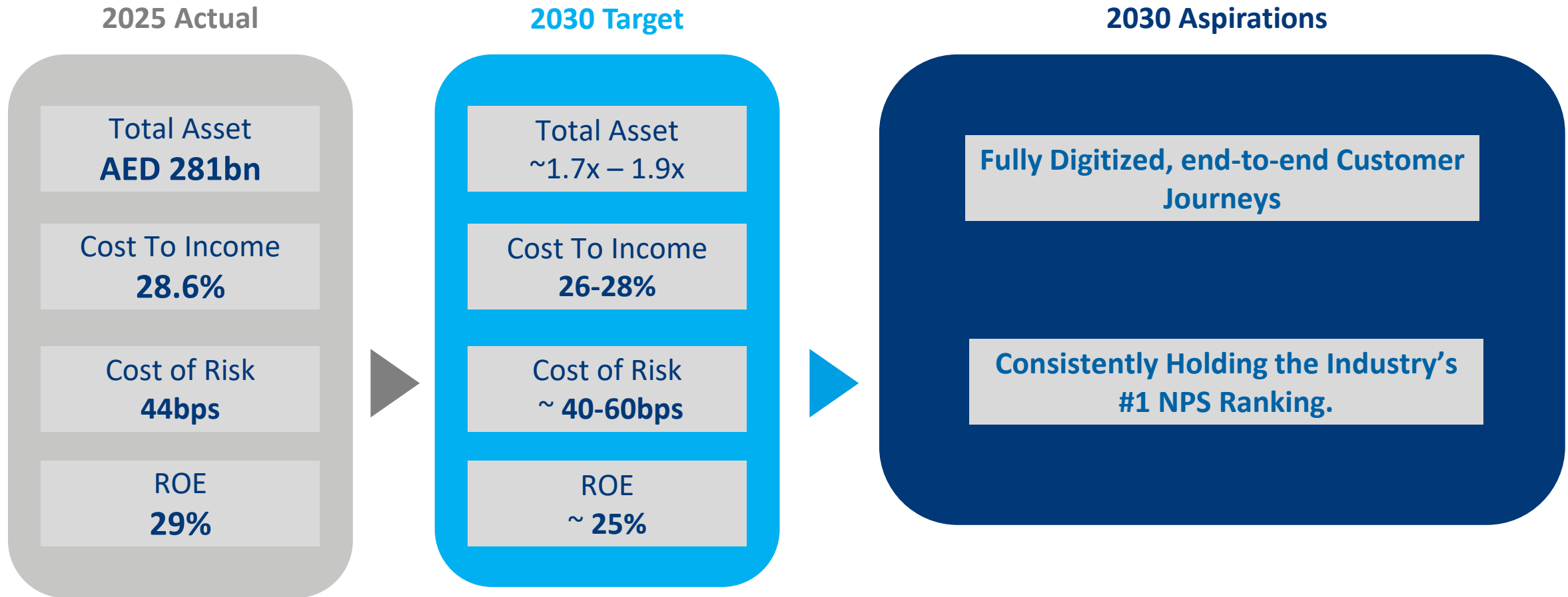
Transparent Mutual benefit

Hospitable and tolerant

Shari'a inspired

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

Five-Year Strategy as part of 2035 Vision



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

Scaling Our Market - Leading UAE Franchise



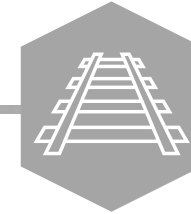
- ◆ Continue to lead the UAE retail and Emirati Segment
- ◆ Scale the Expat Franchise with disciplined underwriting and risk standards
- ◆ Deliver best-in-class customer experience across all touchpoints to drive loyalty & advocacy

Winning With Our Unique Islamic Banking Franchise



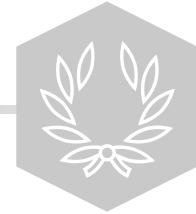
- ◆ Become the primary Islamic bank' of large corporates and GREs in UAE and region
- ◆ Create new value streams through partnerships and ADIB Ventures
- ◆ Leverage our Islamic proposition to capture new growth pools across wealth, payment and business banking

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

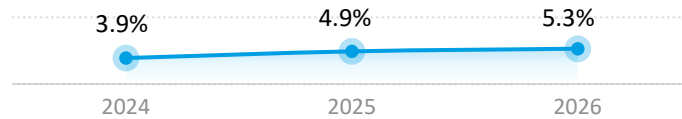
= Outlook and Guidance

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

= Market Outlook

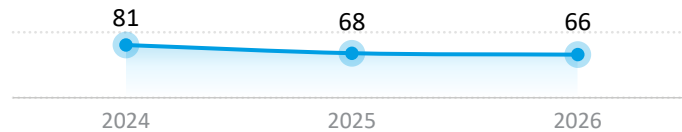
= Resilient growth reflecting strong momentum in non-oil sector

Real GDP growth (%)



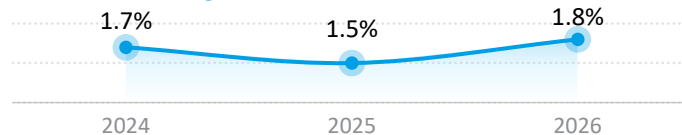
= Oil prices adjusting to market dynamics but remain supportive

Brent Price / Barrel (avg) (USD)



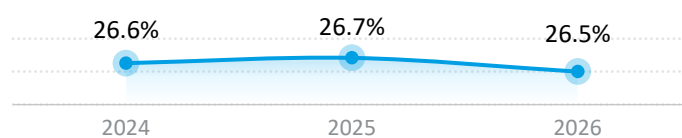
= Moderate inflation supporting economic stability & consumer confidence

UAE Inflation (avg) (%)



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

Government expenditure % of GDP (%)



= Management Guidance

= Gross Financing Growth

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

FY 2025 Actual

26% YoY ✓

FY 2026 Guidance

12% to 14%

= Net Profit Margin

NPM to stabilise around 4% range in 2026

4.11% ✓

3.8% to 4%

= Cost of Risk

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

0.44% ✓

0.40% to 0.60%

= Cost to Income Ratio

Opex growth to support business expansion moderated by disciplined management and digital efficiencies with overall positive "jaws"

28.6% ✓

< 30%

= Return on Equity

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

28.8% ✓

> 25%

Financial Performance

FY 2025 Earnings Presentation

= Financial Performance Highlights

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

= Strong YoY Growth in Profitability

₪ **8.1bn**

Net Income before tax

+18%



₪ **12.3bn**

Revenues

+16%



₪ **3.5bn**

Expenses

+12%



= Robust Balance Sheet Growth YoY

₪ **281bn**

Total Assets

+24%



₪ **186bn**

Gross Customer Financing

+26%



₪ **229bn**

Deposits

+25%



= Strong Capital Position and Return YoY

15.7%

CAR

-50bps



28.8%

Return on Equity

+88bps



28.6%

Cost to Income Ratio

-93bps



= Key financial metrics – FY 2025 vs FY 2024

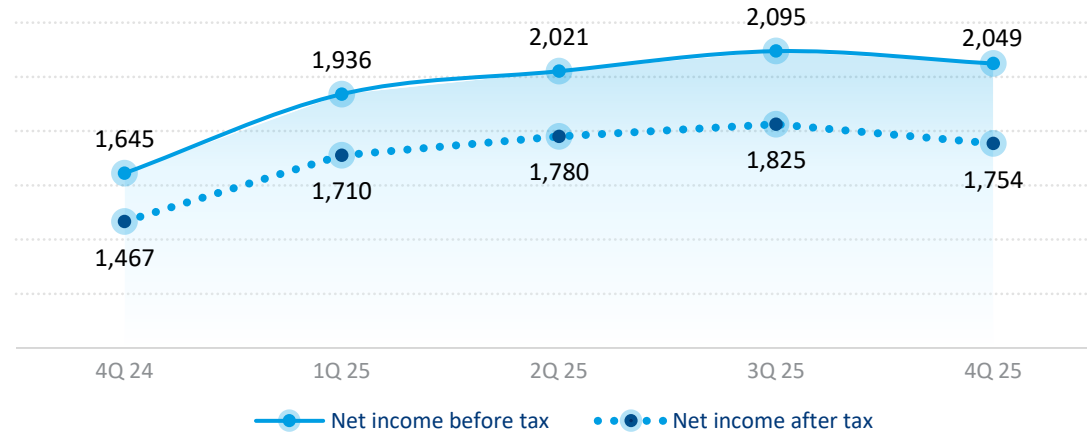
Record set of results with ROE reaching 28.8% driven by robust top-line growth coupled with disciplined balance sheet management

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

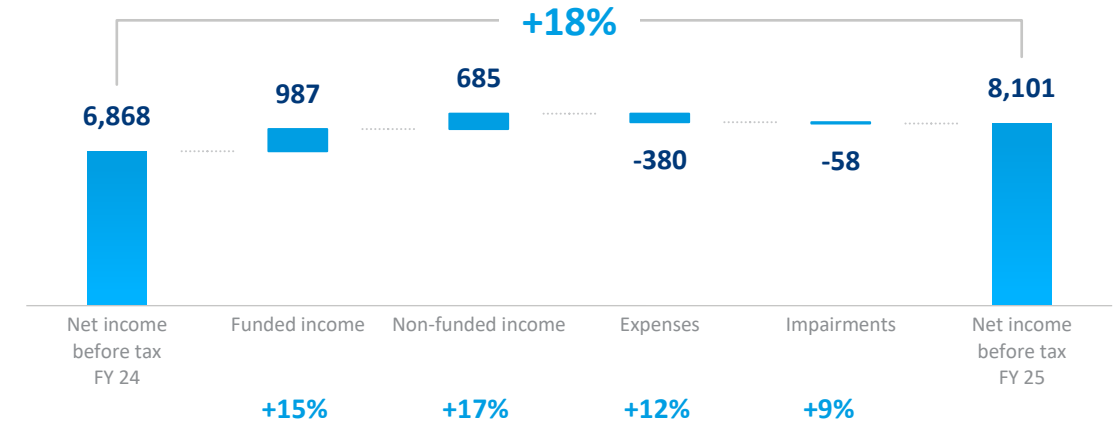
= Income Statement

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

= Net Income (AEDmn)



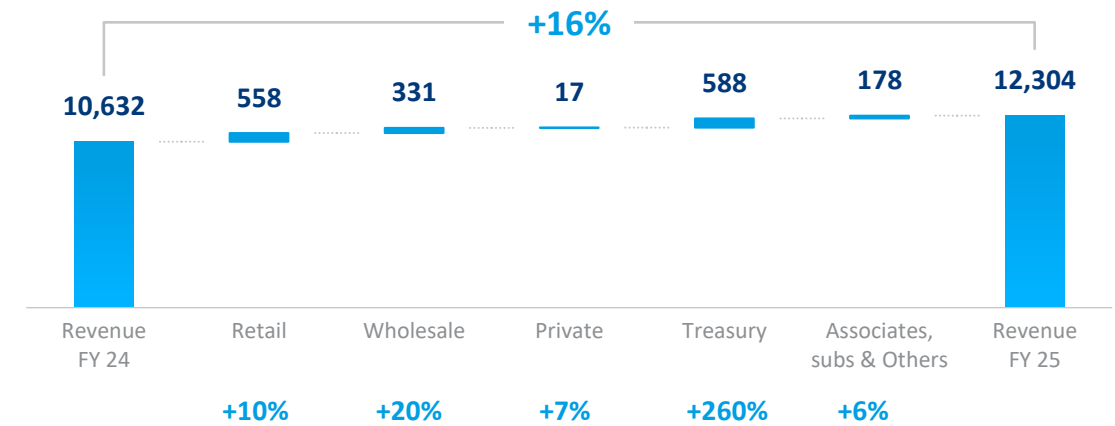
= Net Income before Tax Movement YoY (AEDmn)



= Income Statement Highlights

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

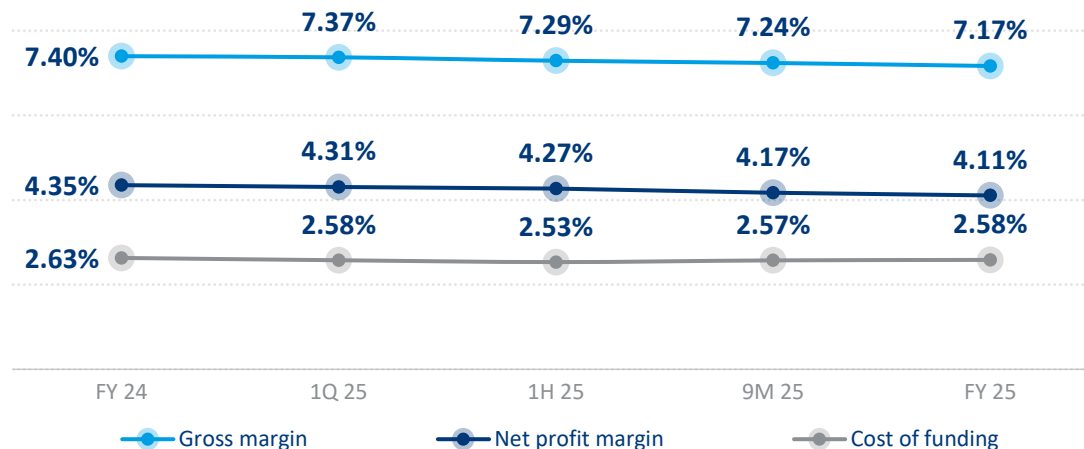
= Revenue Movement by Segment YoY (AEDmn)



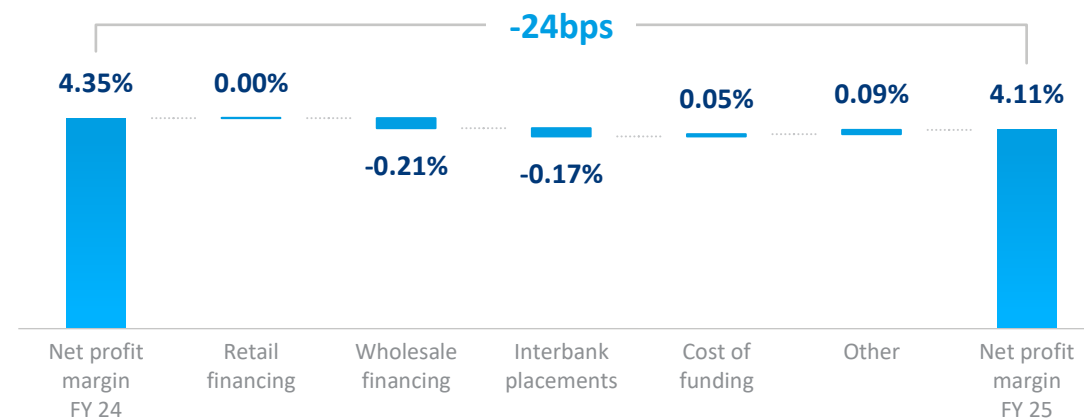
= Funded Income

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

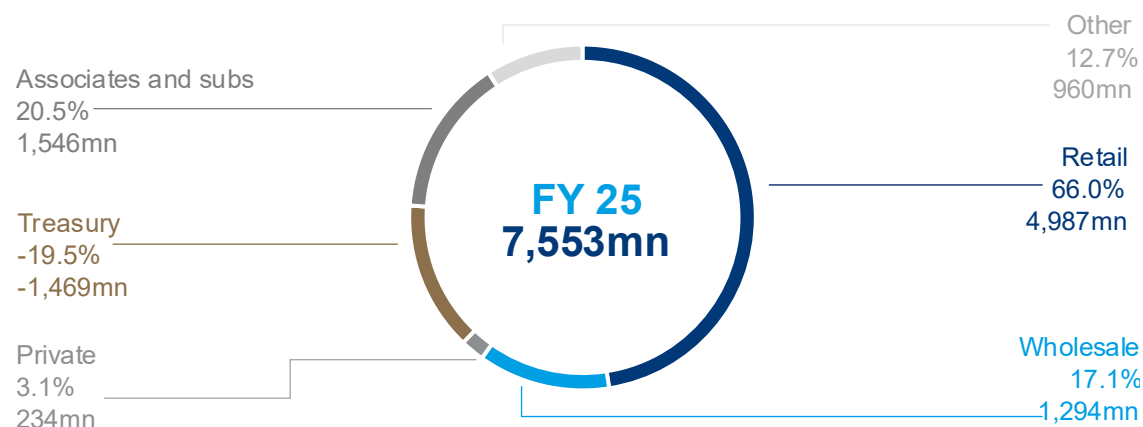
= Net Profit Margin (%)



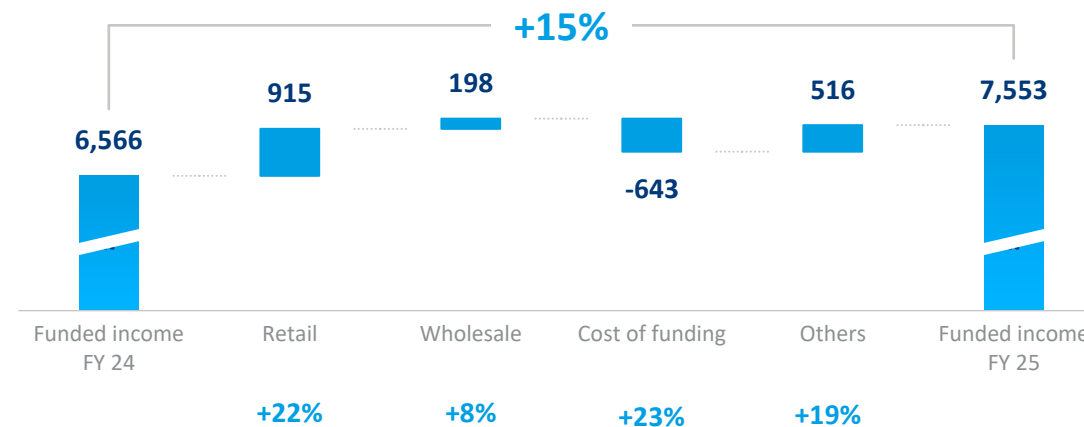
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



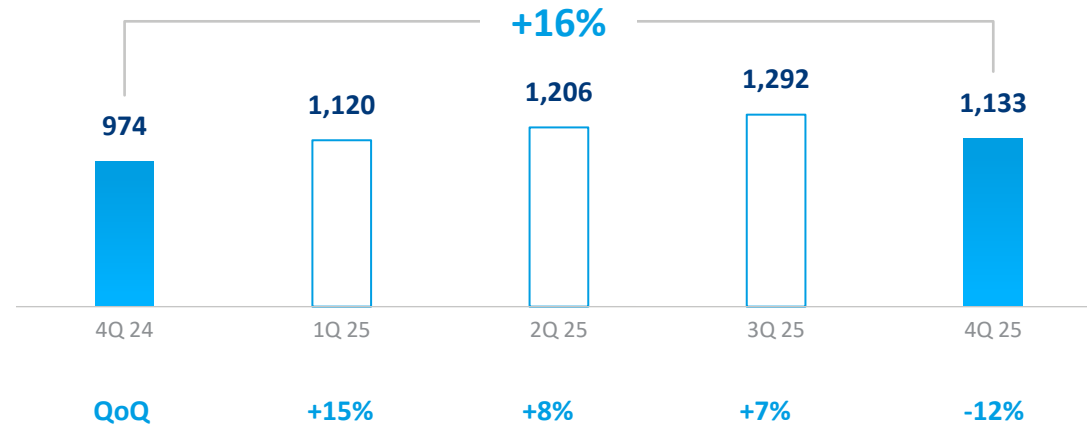
= Net Revenue from Funding Activities Movement YoY (AEDmn)



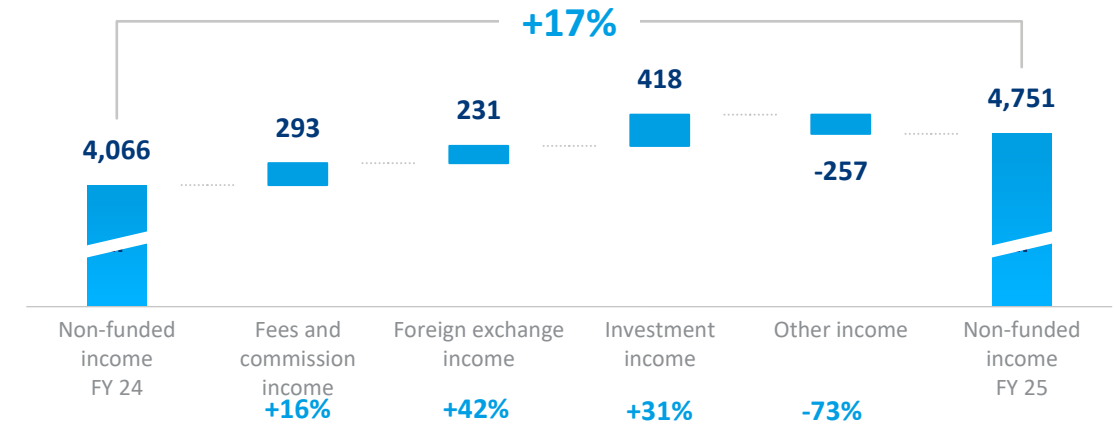
= Non-Funded Income

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

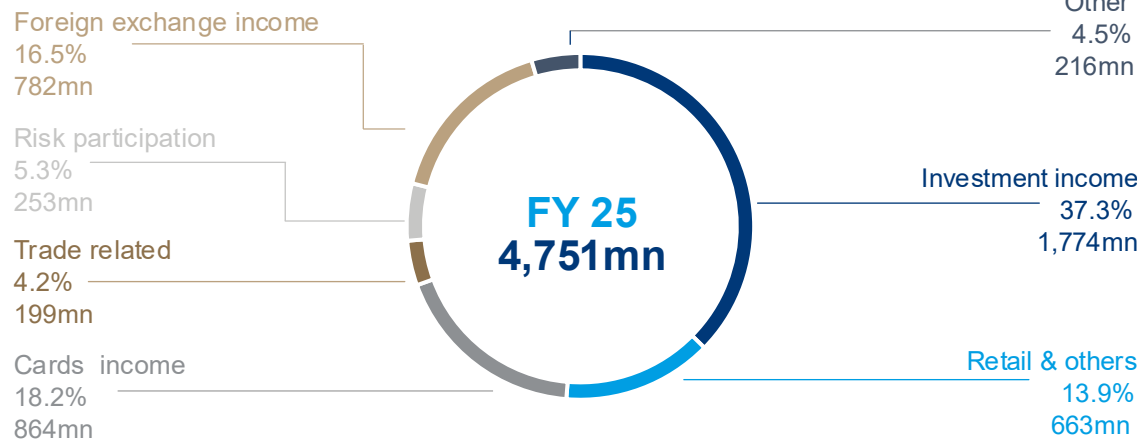
= Non-Funded Income (AEDmn)



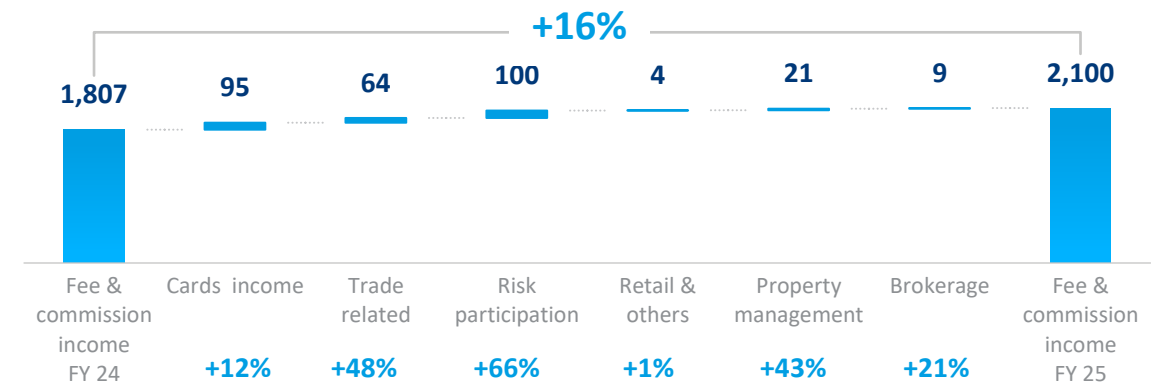
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition(%)



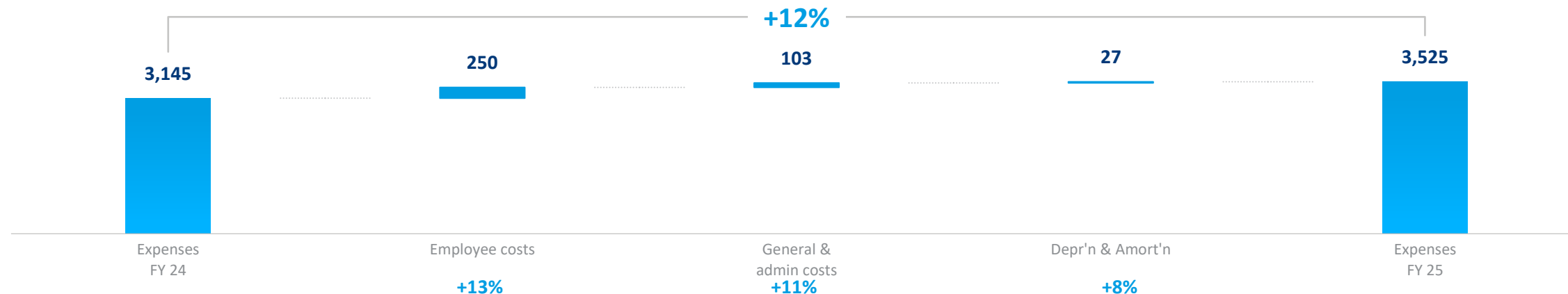
= Fee & Commission Income Movement YoY (AEDmn)



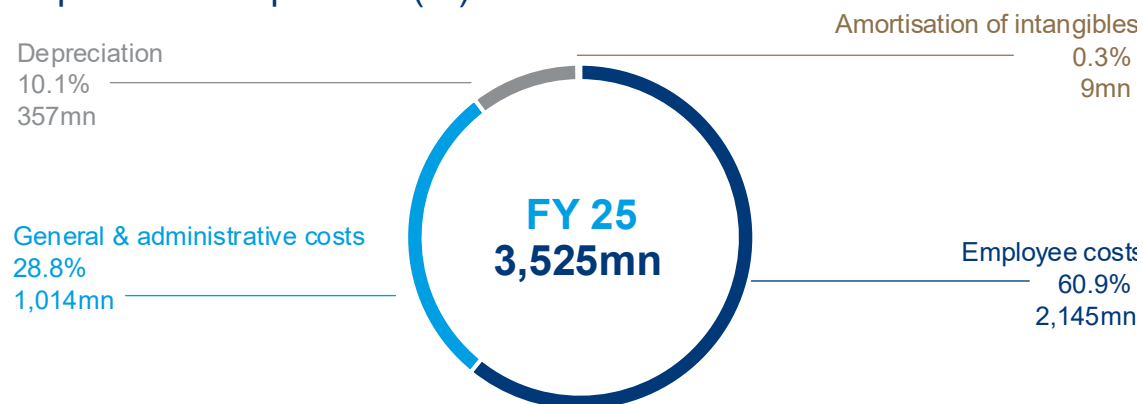
= Operating Expenses

Cost to income ratio improved by 93bps YoY with positive jaws maintained throughout the cycles

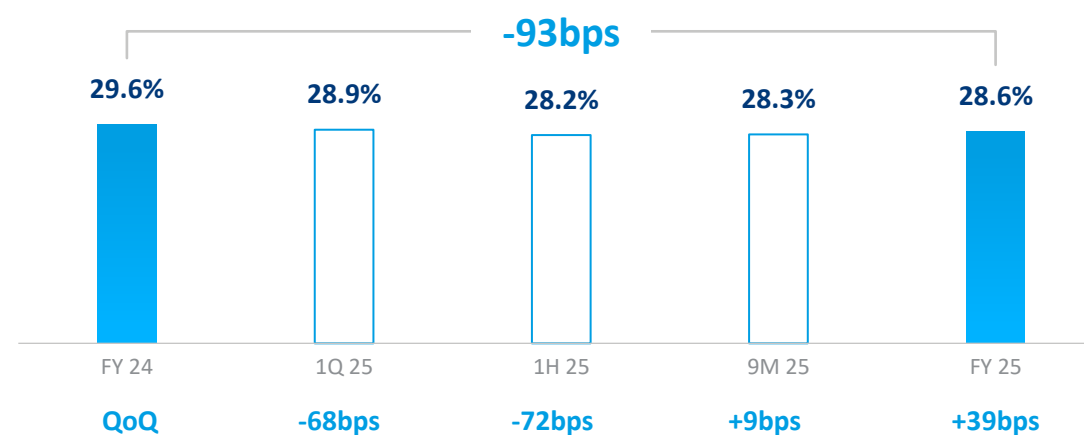
= Expenses Movement YoY (AEDmn)



= Expenses Composition (%)



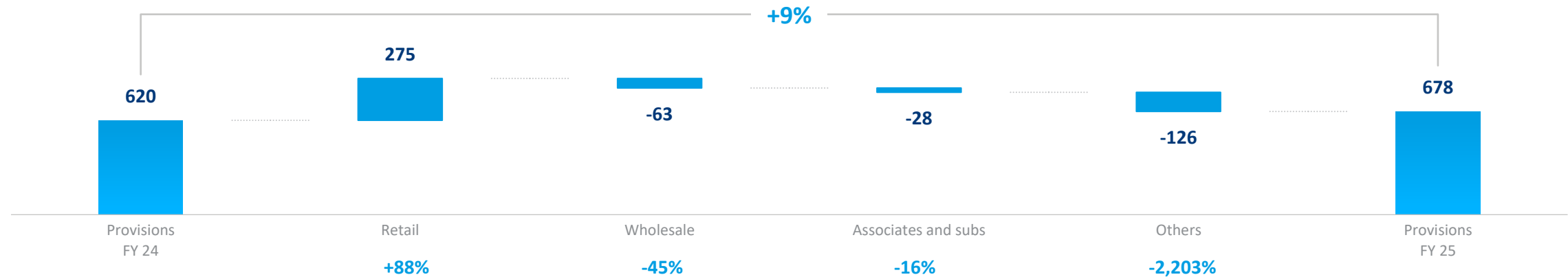
= Cost To Income Ratio (%)



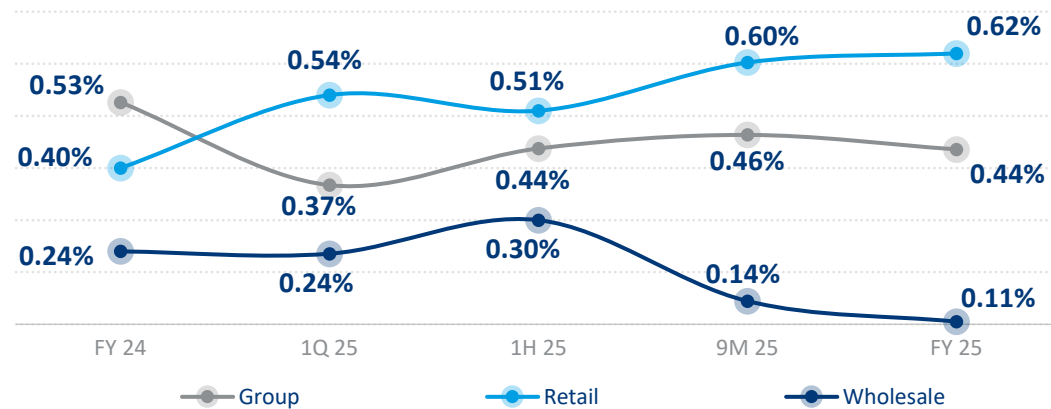
= Provisions

Strong asset quality metrics reflecting disciplined risk management

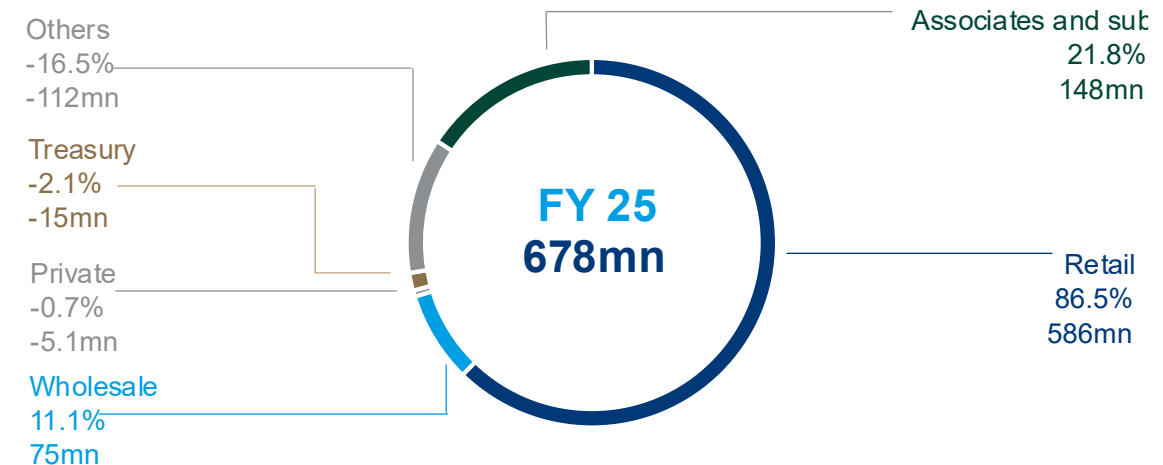
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



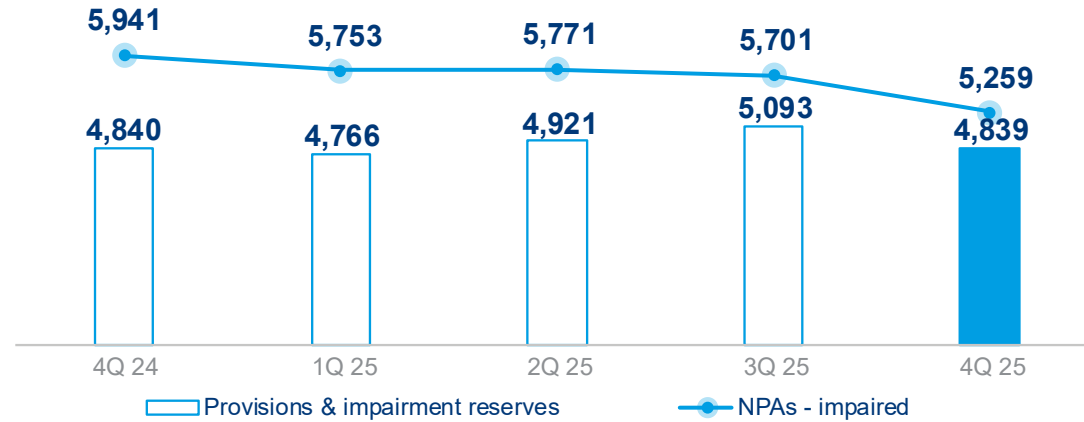
= Impairments Composition (%)



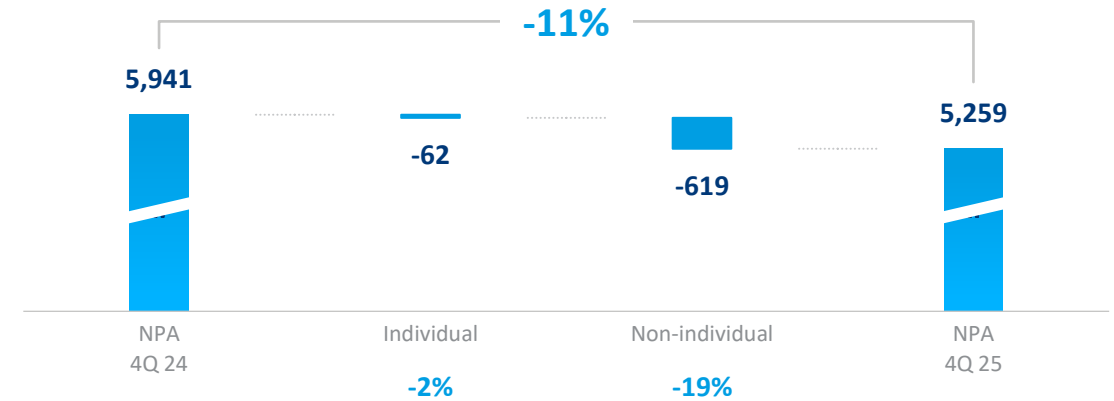
= Non-Performing Financing

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

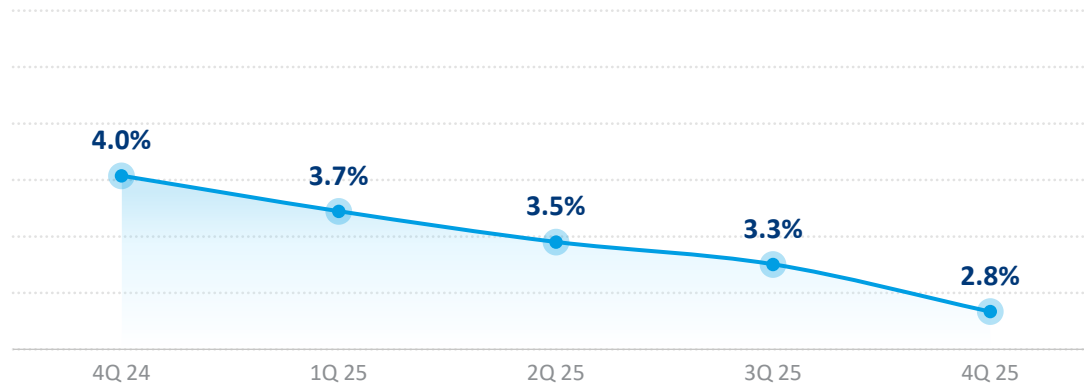
= Provisions and NPAs (AEDmn)



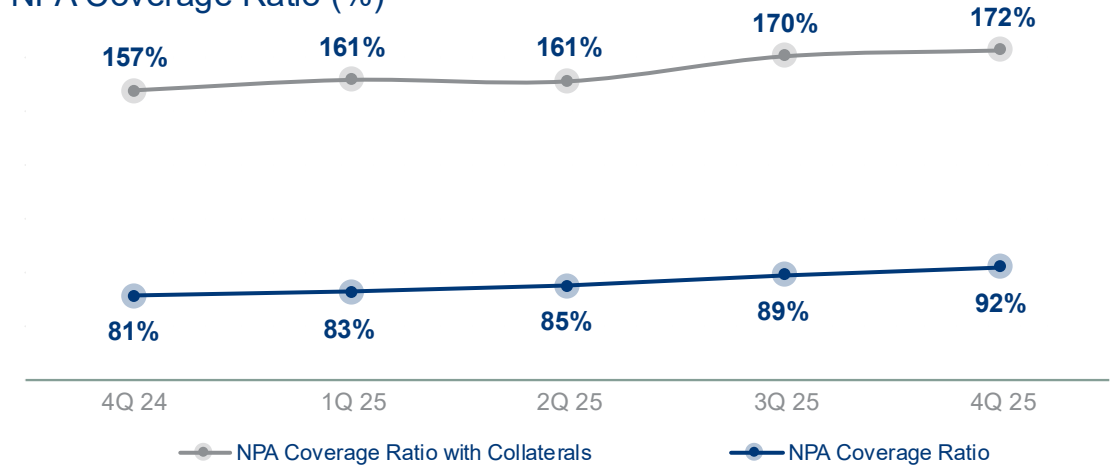
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



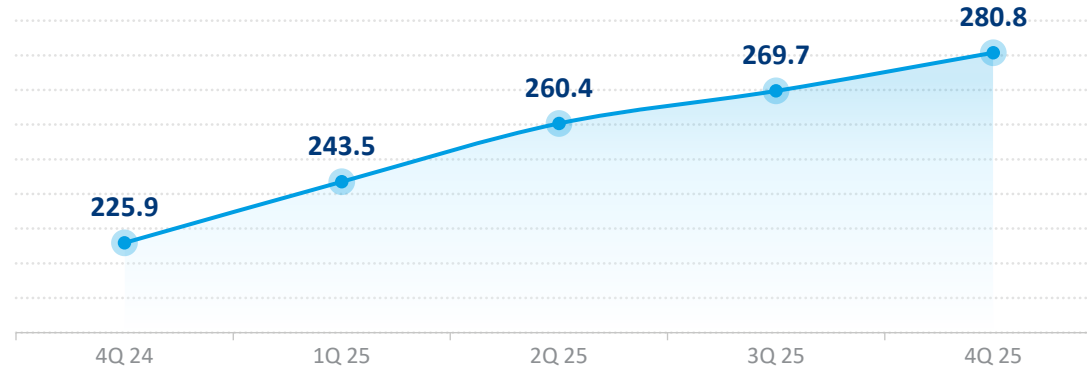
= NPA Coverage Ratio (%)



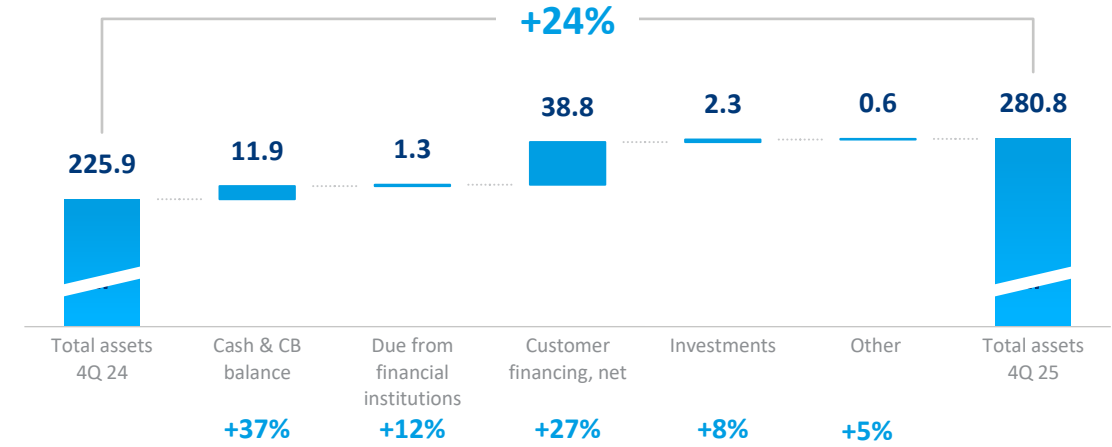
= Balance Sheet

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

= Total Assets (AEDbn)



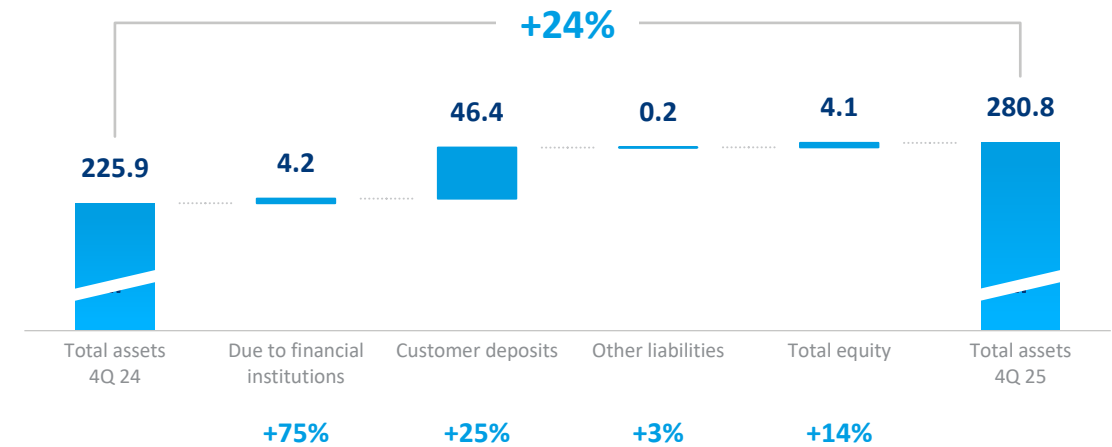
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

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

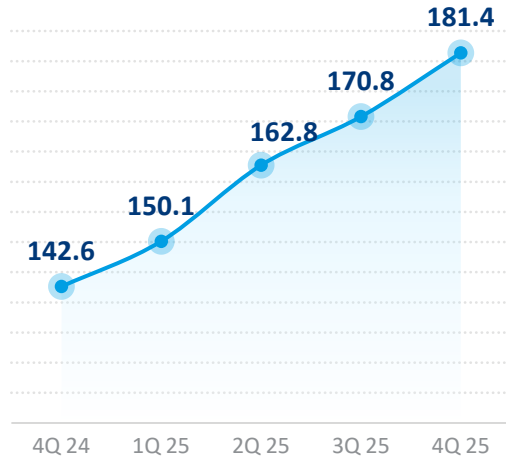
= Funding Movement YoY (AEDbn)



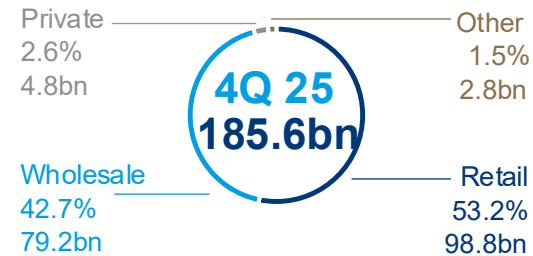
= Customer Financing

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

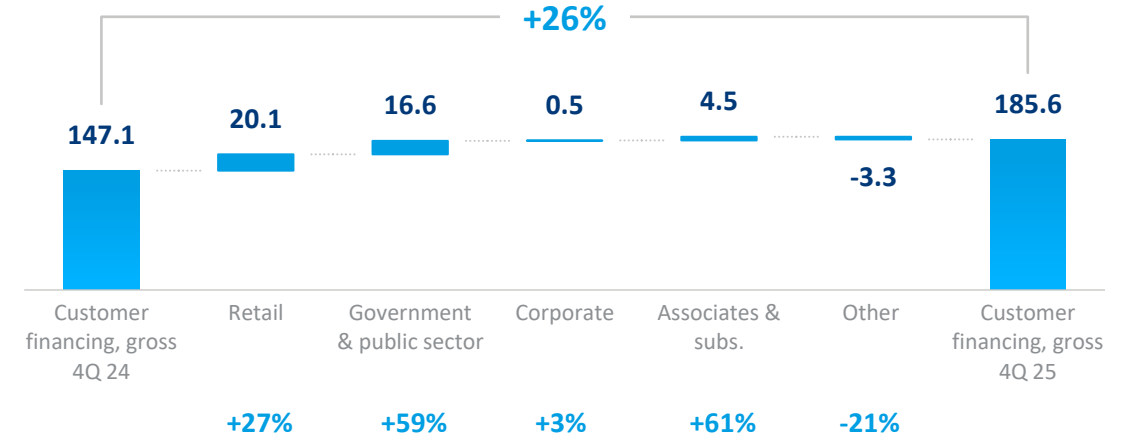
= Customer Financing, Net (AEDbn)



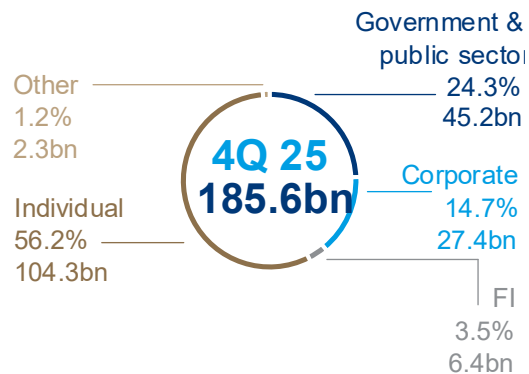
= Customer Financing, Gross by Segment (%)



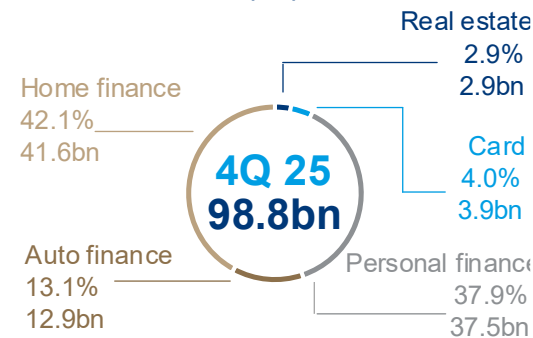
= Customer Financing, Gross Movement YoY (AEDbn)



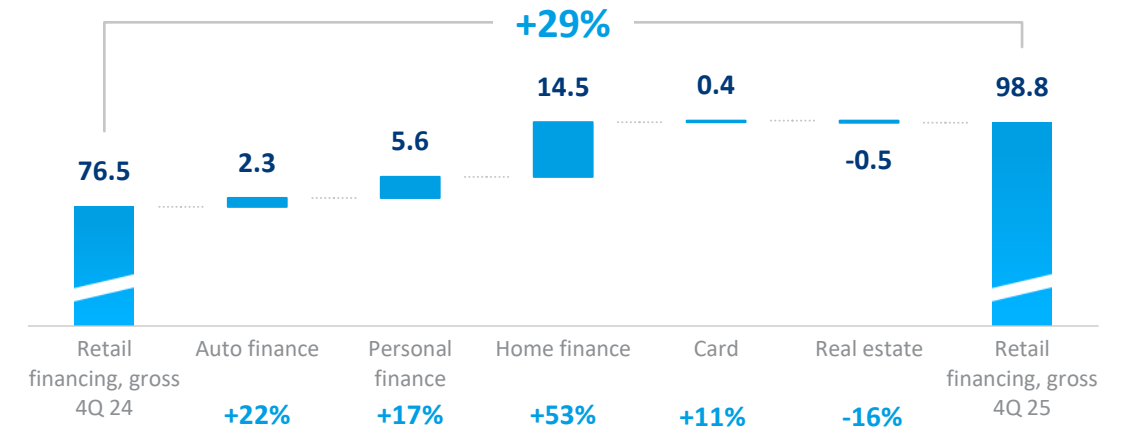
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



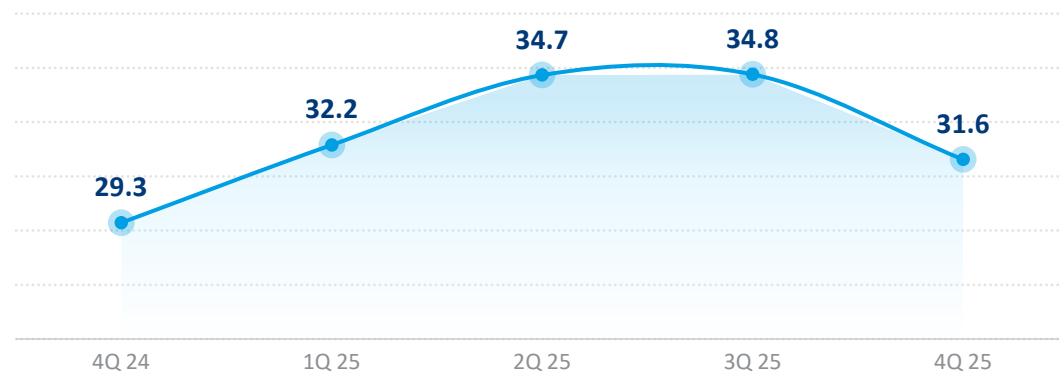
= Retail Financing, Gross Movement YoY (AEDbn)



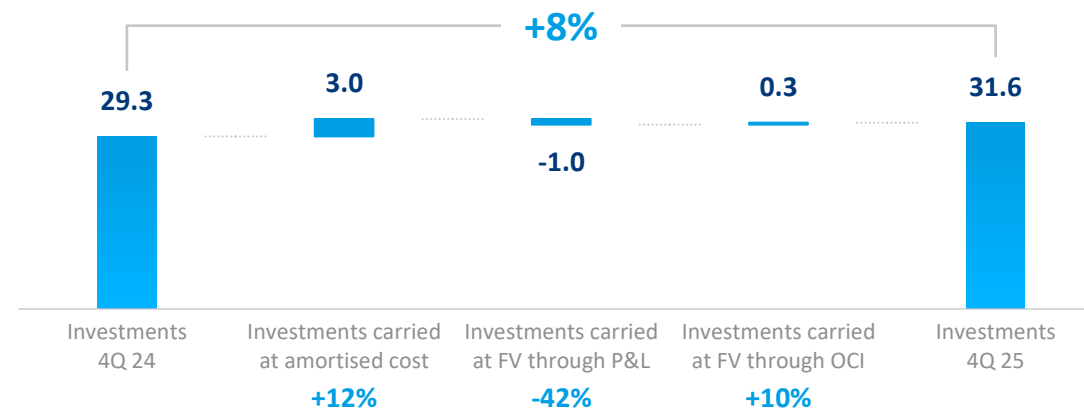
= Investments

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

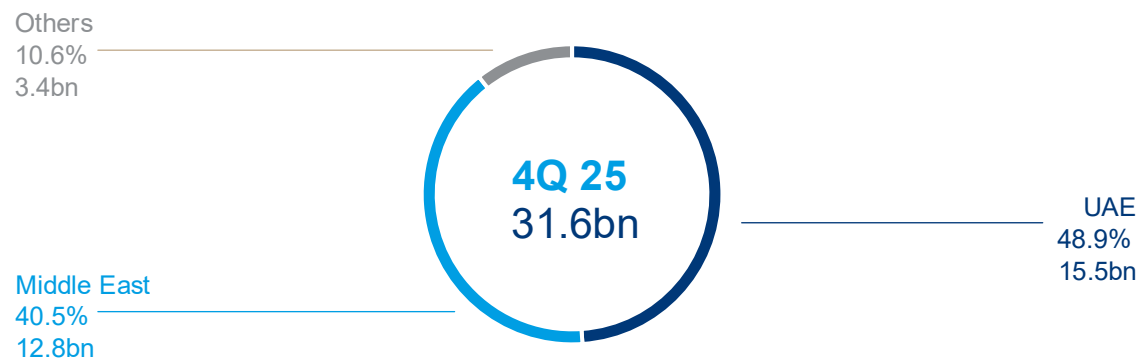
= Investments (AEDbn)



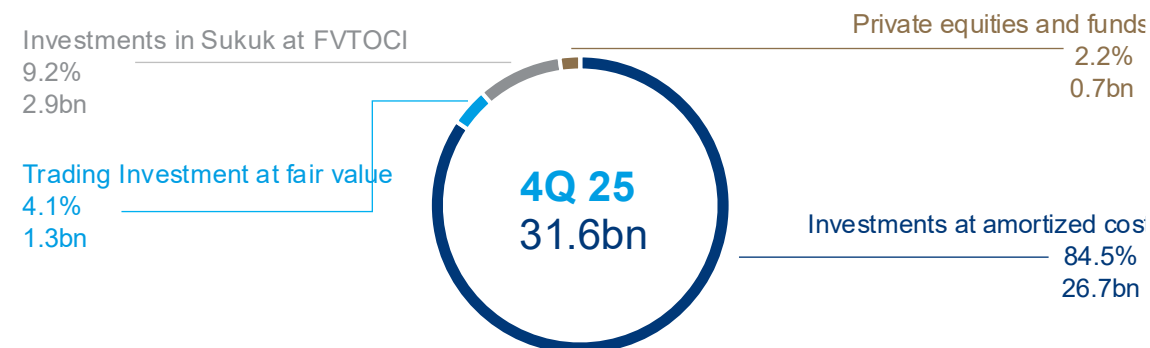
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



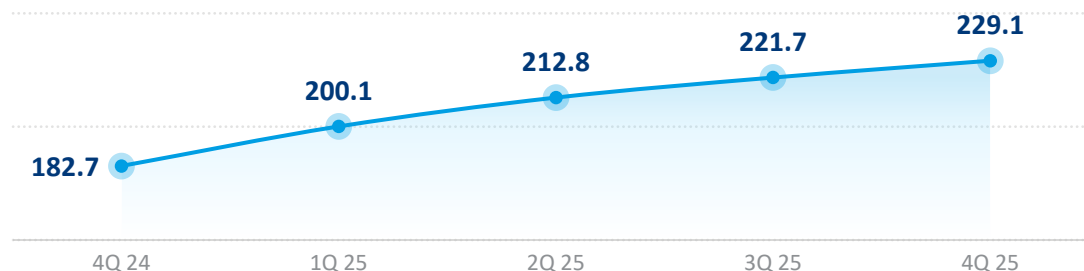
= Investments by Type (%)



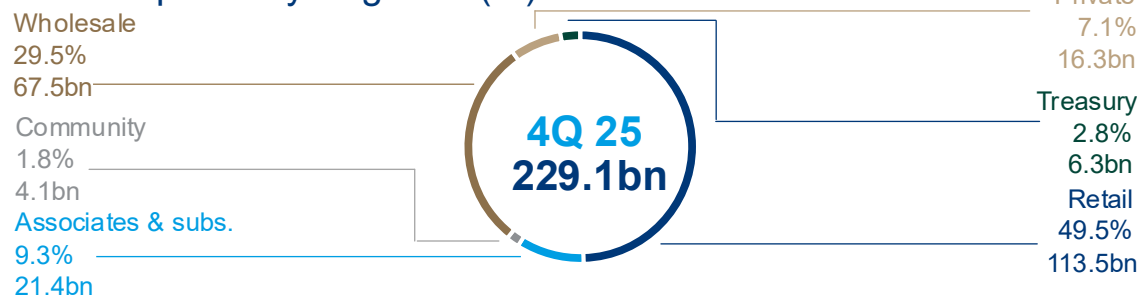
= Customer Deposits

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

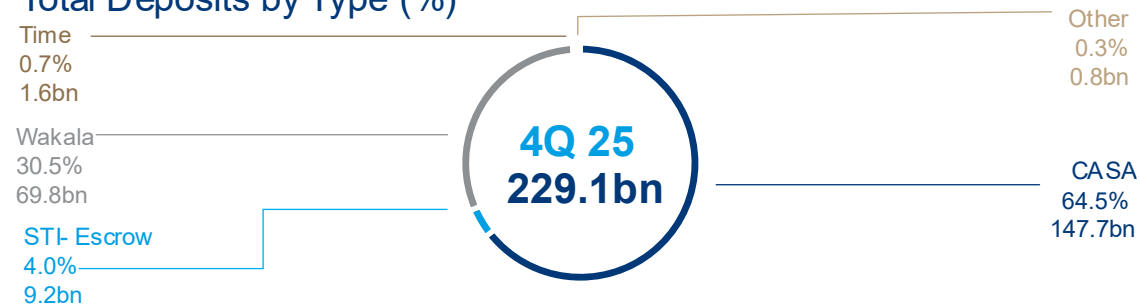
= Total Deposits (AEDbn)



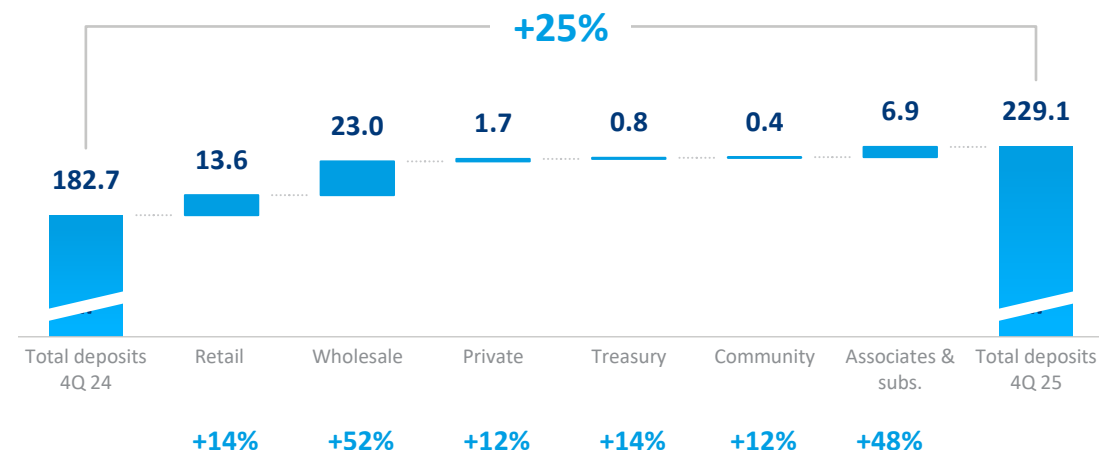
= Total Deposits by Segment (%)



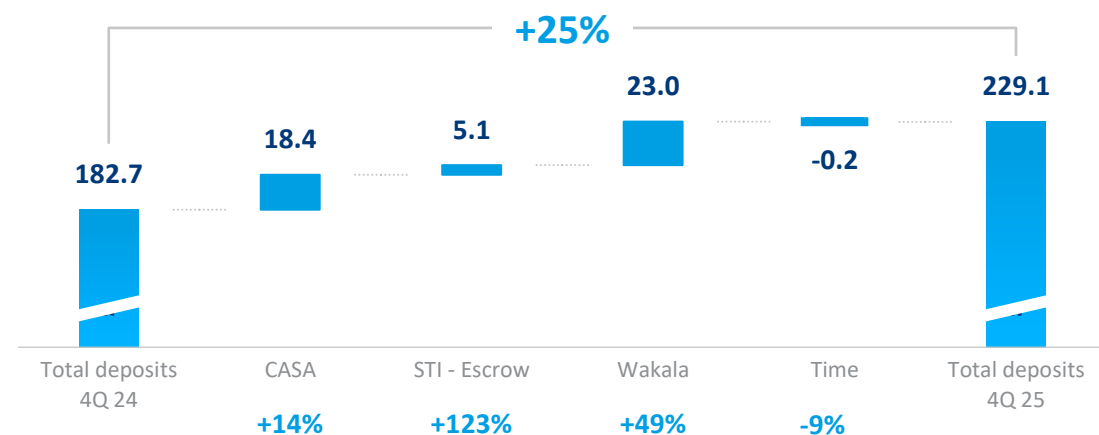
= Total Deposits by Type (%)



= Total Deposits Movement YoY (AEDbn)



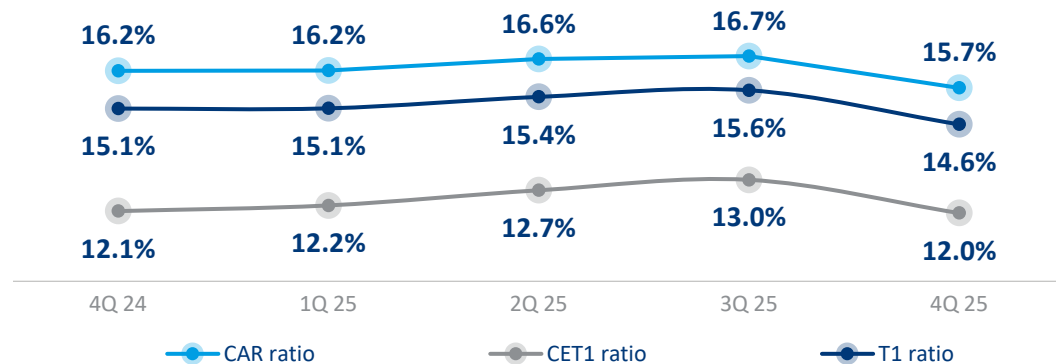
= Total Deposits Movement by Type YoY (AEDbn)



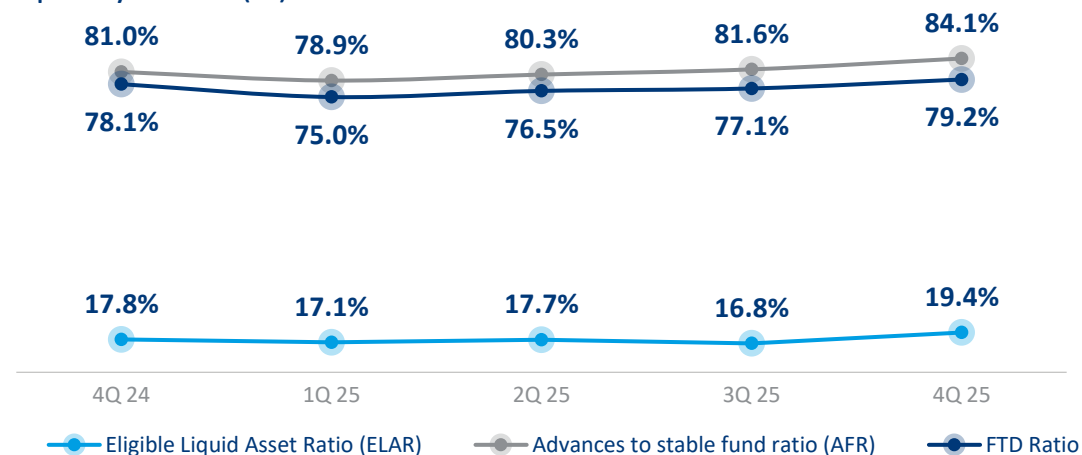
= Capital and Liquidity

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

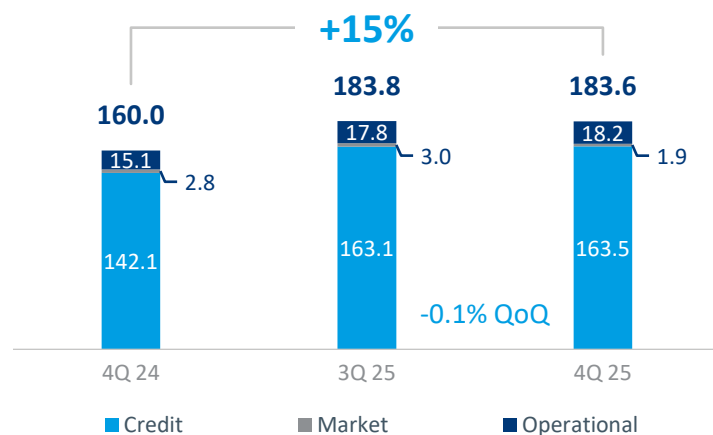
= Capitalization Ratios (%)



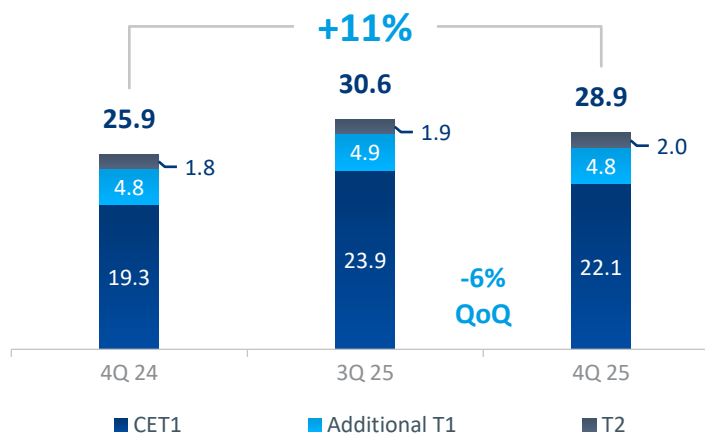
= Liquidity Ratios (%)



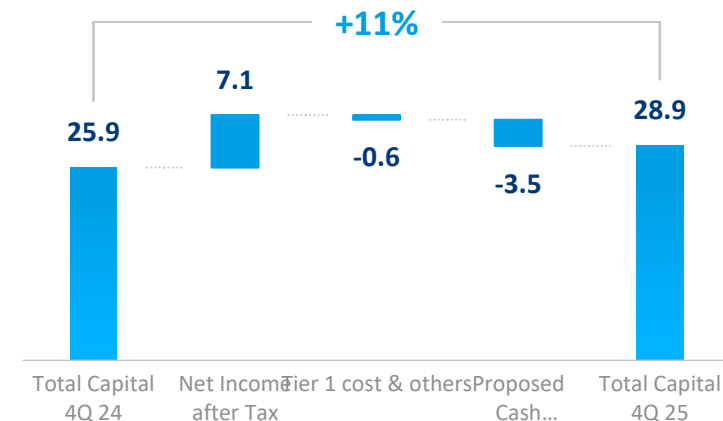
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



Questions & Answers

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Appendix

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= Ratings and Accolades

ADIB's recognition for excellence in Islamic banking

= Credit Ratings

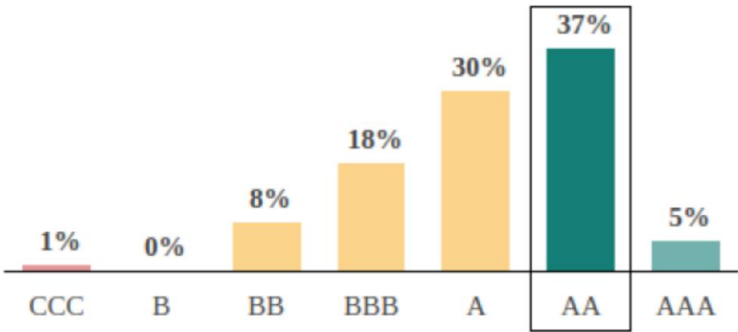
MOODY'S
A2
Stable Outlook

FitchRatings
A+
Stable Outlook

= ADIB's MSCI ESG Rating



= MSCI Rating Distribution



= Recent Accolades



#1

Middle East Bank
for consumers



#1

Middle East's
leader for Digital
Solutions



#1

UAE's Financial
Institution



#1

Islamic Financial
institution for ESG
globally

Contacts

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= Additional Information

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

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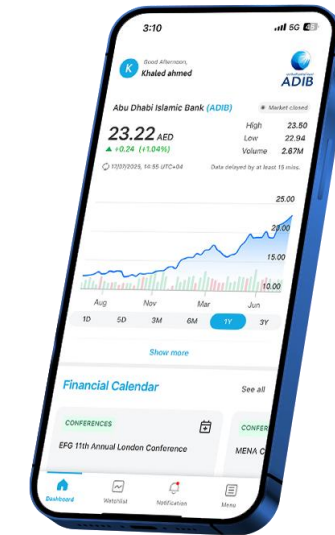
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