مصرف أبوظبي الإسلامي
ADIB

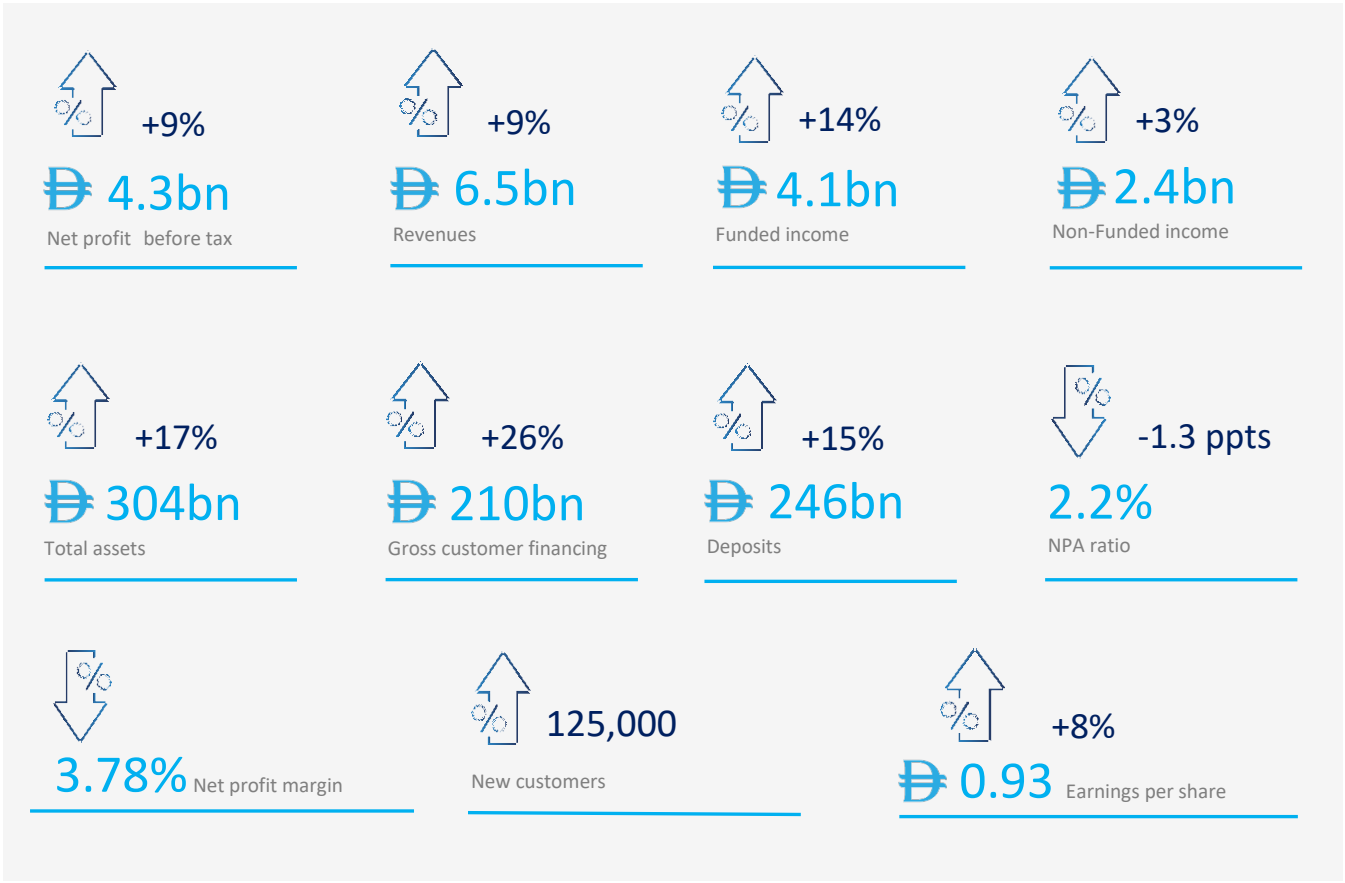
MANAGEMENT DISCUSSION and ANALYSIS

H1 2026 Financial Results

Abu Dhabi, UAE | 29 July 2026

ADIB delivers Strong H1 2026 results, with net profit before tax increasing 9% to AED 4.3 billion, and Industry-Leading ROE of 28%.

ADIB crossed the AED 300 billion asset milestone, underscoring the strength of ADIB's customer franchise and sustained business growth.



Net Profit

- ADIB continued to deliver strong and sustainable growth in H1 2026, with net profit before tax increasing 9% year-on-year to AED 4.3 billion and rising 6% during the second quarter compared to Q1 2026 to AED 2.2 billion.
- The strong performance was driven by significant customer financing growth, strong asset quality, and diversified revenue streams.
- The Bank added 125,000 new customers during the first half of the year, supporting balance sheet expansion and reinforcing the strength of its franchise.
- Net profit after tax for H1 2026 stood at AED 3.8 billion, up 8% compared to H1 2025, with ADIB continuing to deliver industry-leading profitability, generating a return on equity of 28%.

Revenues

- Revenue for the first half of 2026 reached AED 6.5 billion, up 9% year-on-year, reflecting strong momentum across ADIB's core businesses and continued franchise expansion.
- Growth was driven by a 26% increase in customer financing, strong deposit growth, continued customer acquisition and higher business volumes across key segments.
- Funded income increased by 14% year-on-year to AED 4.1 billion in H1 2026, driven by strong financing growth across retail and wholesale segments and the bank's ability to generate sustainable returns.
- ADIB maintained a net profit margin of 3.78%, reflecting disciplined asset pricing and effective balance sheet management.
- Non-funded income grew to AED 2.4 billion, up 3% year-on-year and up 6% quarter-on-quarter to AED 1.23 billion in Q2 2026, supported by higher cards, FX, trade-related and investment income.. Non-funded income contributed for 37% of total revenues, demonstrating the strength of ADIB's diversified business model and continued progress in broadening revenue sources.

Expenses

- ADIB continued to demonstrate strong cost discipline while investing for future growth, maintaining a cost-to-income ratio of 29.0% in H1 2026 and improving the cost to income ratio to 28.3% in Q2 2026.
- Operating expenses increased by 12% year-on-year to AED 1.9 billion in H1 2026, reflecting continued investments in talent, technology, digital capabilities and business expansion initiatives that support the Bank's long -term growth strategy.

Provisions and asset quality

- Asset quality continued to strengthen during H1 2026, supported by disciplined underwriting standards, proactive portfolio management and the continued remediation of legacy exposures.
- NPA ratio reaching a record low of 2.2% and coverage increasing to 108%, reflecting disciplined underwriting standards and prudent risk management.
- Impairments amounted to AED 301 million in H1 2026, broadly stable year-on-year and translating to a cost of risk of 33 basis points, reflecting the resilience of the financing portfolio and stable credit performance.
- The non-performing asset ratio continued to improve to 2.2%, a record low for the bank, reflecting continued strengthening of portfolio quality and sustained risk discipline across the business.
- Provision coverage levels continued to strengthen, underscoring ADIB's disciplined approach to risk management. Coverage including collateral rose by 16.3 percentage points to 177.1%, while coverage excluding collateral increased to 108.1% from 85.3% a year ago.

Balance sheet

- ADIB's balance sheet continued to expand across key business segments, with total assets increasing by 17% year-on-year to reach AED 304 billion, surpassing the AED 300 billion milestone for the first time in the Bank's history. This growth was supported by strong financing growth across both retail and corporate banking and sustained customer acquisition momentum across key segments.
- Gross Customer financing grew 26% year-on-year, representing an AED 43 billion increase compared to H1 2025 and AED 24 billion year-to-date. Growth remained well ahead of the Bank's full-year guidance and was driven by broad-based growth across retail and wholesale banking segments.
- Customer deposits increased 15% year-on-year to AED 246 billion, up from AED 213 billion as of 30 June 2025 and rising by AED 17 billion year-to-date. This growth supported a strong and resilient funding profile, with current and savings accounts (CASA) growing 7% year-on-year and now comprising 64% of total deposits, one of the highest CASA ratios in the sector, reflecting strong customer confidence and funding stability.

Liquidity and capital

- Total equity increased 13% year-on-year to AED 32 billion, supported by strong earnings generation, enabling the Bank to continue supporting robust financing growth and balance sheet expansion.
- The advances to stable funding ratio stood at 90.0% while the eligible liquid asset ratio was 15.0%, reflecting a healthy funding profile and robust liquidity buffers.

"Surpassing AED 300 billion in assets for the first time marks a significant milestone in ADIB's growth journey and reflects the strength of our franchise, the trust of our customers, the resilience of the UAE economy and our ability to deliver industry-leading profitability while maintaining a strong funding profile, robust asset quality and a healthy growth pipeline."

H.E. Jawaan Awaidah Al Khaili

Chairman

125,000

New customers in H1 2026

AED 304bn

Total assets up 17%

28%

Return on shareholders' equity

"ADIB delivered another strong set of results in the first half of 2026, reflecting the strength of our business model, the strength of our customer franchise and the disciplined execution of our long-term strategy. During the period, the Bank surpassed AED 300 billion in total assets for the first time, marking an important milestone in ADIB's growth journey and reinforcing our position among the UAE's leading financial institutions.

Net profit before tax increased to AED 4.3 billion, representing a 9% growth compared to last year. These results reflect sustained momentum across our core businesses, strong customer acquisition with 125,000 new customers joining the bank during the six-month period, steady growth in financing and deposits, and continued market share gains across key segments.

The UAE economy has once again demonstrated exceptional resilience and adaptability, supported by visionary leadership, sound economic policies and sustained investment in strategic infrastructure and development initiatives. The country's continued investment programme, growing private sector activity and increasing economic diversification continue to create significant opportunities across the banking sector and provide a strong foundation for long-term growth.

Against this backdrop, ADIB continued to support individuals, businesses and institutions through responsible financing and tailored financial solutions. Customer financing expanded by more than AED 43 billion year-on-year, reflecting strong demand across both retail and wholesale banking, supported by a healthy pipeline of opportunities and continued economic activity across the UAE. At the same time, customer deposits rose to AED 246 billion, reflecting the continued confidence that customers place in the Bank and the strength of our funding franchise.

As a responsible national institution, we remain committed to supporting our customers and communities while contributing to the UAE's long-term development ambitions. As ADIB continues to grow, we remain focused on maintaining the quality and resilience of our franchise through disciplined risk management, a strong funding profile and sound balance sheet management. The continued improvement in asset quality, strengthening coverage levels and sustained customer confidence demonstrate the strength of this approach.

Looking ahead, we are encouraged by the strength of the economic outlook, the healthy pipeline across both retail and wholesale banking, and our ability to continue delivering sustainable growth, industry-leading profitability and long-term value for all stakeholders."

"Our results demonstrate the quality and sustainability of ADIB's earnings, supported by strong funding and liquidity, disciplined risk management, continued market share gains and a healthy growth pipeline across both retail and wholesale banking."

Mohamed Abdelbary

Group Chief Executive Officer (GCEO)

AED 4.3bn

Net profit before tax up 9%

AED 6.5bn

Total revenues up 9%

AED 210bn

Gross customer financing up 26%

"ADIB delivered a strong first-half performance, demonstrating the strength of our franchise, the quality of our earnings and the disciplined execution of our Vision 2035 strategy.

Net profit before tax increased 9% year-on-year to AED 4.3 billion, supported by broad-based revenue growth, strong customer acquisition and continued momentum across our core businesses. Revenues increased 9% to AED 6.5 billion, with funded income up 14%, reflecting strong financing growth, disciplined pricing and the continued strength of our asset mix.

Our balance sheet crossed an important milestone during the period, with total assets reaching AED 304 billion for the first time. Customer financing grew by AED 43 billion year-on-year to AED 210 billion, driven by continued market share gains in retail banking and the execution of landmark wholesale banking transactions. This growth reflects the depth of our customer relationships, the strength of our origination platform and the healthy pipeline we continue to see across both retail and wholesale banking.

Funding remains one of ADIB's key strengths. Customer deposits increased by AED 33 billion year-on-year to AED 246 billion, while CASA continued to represent 64% of total deposits. This strong and granular deposit base supports our liquidity position, helps protect our margins and provides the capacity to continue funding high-quality growth opportunities.

We also maintained strong cost discipline while continuing to invest in the future of the franchise. Our cost-to-income ratio remained highly efficient at 29.0%, even as we continued to invest in people, technology, digital capabilities and customer experience to support long-term growth.

Asset quality continued to improve, reflecting disciplined underwriting standards and prudent risk management. Cost of risk was 33 basis points, remaining in line with the Bank's risk appetite. The non-performing asset ratio declined to a record low of 2.2%, while coverage excluding collateral increased to 108.1%.

We continue to deliver industry-leading profitability, with return on equity of 28.2%, while maintaining strong liquidity, robust funding and disciplined risk management.

Looking ahead, we remain encouraged by the strength of the UAE economy, the healthy financing pipeline across both retail and wholesale banking, and the opportunities arising from the country's continued investment and economic diversification agenda. We remain focused on deepening customer relationships, capturing growth opportunities across our core segments and investing in the future of our franchise, while maintaining the strength of our asset quality, funding profile and disciplined risk culture."

GROUP FINANCIAL REVIEW

> Income statement

AED (Mn)	H1 2026	H1 2025	%Δ YoY	Q2 2026	Q1 2026	%Δ QoQ	Q2 2025	%Δ YoY
Net revenue from funds	4,095	3,608	+14%	2,054	2,041	+1%	1,856	+11%
Non-funded income	2,396	2,326	+3%	1,234	1,162	+6%	1,206	+2%
Total operating income	**6,491**	**5,934**	**+9%**	**3,288**	**3,203**	**+3%**	**3,062**	**+7%**
Total operating expenses	(1,880)	(1,672)	+12%	(931)	(949)	-2%	(842)	+11%
Provision for impairment	(301)	(305)	-1%	(143)	(158)	-10%	(199)	-29%
Profit before tax	**4,310**	**3,957**	**+9%**	**2,214**	**2,096**	**+6%**	**2,021**	**+10%**
Tax	(554)	(467)	+19%	(283)	(271)	+5%	(241)	+18%
Profit after tax	**3,756**	**3,491**	**+8%**	**1,930**	**1,825**	**+6%**	**1,780**	**+8%**

> Key metrics

EPS (AED)	0.93	0.86	+8%
Net profit margin	3.78%	4.27%	-49bps
Cost to income ratio	29.0%	28.2%	+80bps
Cost of risk	0.33%	0.44%	-11bps
ROAE	28.2%	29.8%	-1.6ppts
ROAA	2.66%	2.95%	-29bps

H1 2026 Income Statement Highlights:

- Group net profit before tax was AED 4.3 billion, up 9% year-on-year compared to AED 4.0 billion in H1 2025, reflecting strong business momentum.
- Group net profit after tax was AED 3.8 billion, up 8% year-on-year compared to AED 3.5 billion in H1 2025.
- Revenues grew by 9% in H1 2026 to AED 6.5 billion versus AED 5.9 billion in H1 2025 following strong business volumes.
- Funded income rose 14% year-on-year to reach AED 4.1 billion, driven by strong financing growth and disciplined balance sheet expansion.
- Net profit margin was 3.78%, reflecting disciplined pricing and effective balance sheet management.
- Non-funded income increasing by 3% to AED 2.4 billion during H1 2026, representing 37% of operating income.
- The Bank added approximately 125,000 new customers during the first half of 2026, supporting business volumes, balance sheet growth and the continued diversification of revenue streams.
- Operating expenses for H1 2026 amounted to AED 1.9 billion, reflecting a 12% year-on-year increase as the Bank continued to invest in talent, technology and strategic growth initiatives. ADIB maintained a cost-to-income ratio at 29.0%.
- Asset quality continued to strengthen during H1 2026, with cost of risk at 33 basis points, remaining in line with the Bank's risk appetite. Net impairment charges for H1 2026 were AED 301 million, reflecting disciplined underwriting standards and discipline risk management.

Q2 2026 Income Statement Highlights:

- Group net profit before tax was AED 2.2 billion for Q2 2026, up 10% year-on-year and 6% versus Q1 2026.
- Group net profit after tax was AED 1.9 billion, up 8% year-on-year and 6% versus Q1 2026.
- Revenues grew by 7% in Q2 2026 year-on-year to AED 3.3 billion and 3% versus Q1 2026.
- Funded income rose 11% in Q2 2026 year-on-year to reach AED 2.1 billion and increased 1% versus Q1 2026.
- Non-funded income increasing by 2% year-on-year in Q2 2026 to AED 1.2 billion and 6% versus Q1 2026.
- Fee income, card, FX and trade-related income continued to grow in Q2 2026, with fee income rising 3% quarter-on-quarter, card income increasing 26% quarter-on-quarter and FX income increasing 14% quarter-on-quarter, reflecting strong customer activity and transaction volumes.
- Operating expenses for Q2 2026 amounted to AED 931 million, reflecting a 11% increase year-on-year, however, it declined by 2% versus Q1 2026. ADIB maintained a cost-to-income ratio of 28.3% for Q2 2026.
- Q2 2026 cost of risk was 21 basis points, remaining in line with the Bank's risk appetite, while net impairment charges were AED 143 million.

> Balance Sheet

AED (Mn)	30 June 2026	30 June 2025	%Δ YoY	31 Mar 2026	%Δ QoQ	31 Dec 2025	%Δ YTD
Total assets	303,916	260,352	+17%	287,065	+6%	280,753	+8%
Customer financing, net	206,189	162,751	+27%	193,809	+6%	181,376	+14%
Investments	34,859	34,734	+0.4%	35,607	-2%	31,621	+10%
Depositors' accounts	245,652	212,831	+15%	239,335	+3%	229,096	+7%

> Key metrics

Non-performing financing	4,517	5,771	-22%
NPA ratio	2.2%	3.5%	-1.3ppts
NPA coverage ratio	108.1%	85.3%	+22.8ppts
NPA coverage ratio with collaterals	177.1%	160.8%	+16.3ppts
Risk weighted assets	203,294	176,049	+15%
Common Equity Tier 1 ratio	12.2%	12.7%	-52bps
Tier 1 ratio	14.6%	15.4%	-87bps
Capital adequacy ratio	15.6%	16.6%	-96bps
Financing to deposit ratio	83.9%	76.5%	+7.5ppts
Advances to stable fund ratio (ASFR)	90.0%	80.3%	+9.7ppts

- Total assets reached AED 304 billion as of 30 June 2026, up by 17% compared to 30 June 2025 and up 8% compared to 31 December 2025. This growth was driven largely by increase in net customer financing.
- Gross customer financing rose 26% year-on-year to AED 210 billion, increasing by AED 43 billion, while financing expanded by 13% during first half of 2026 amounting to an increase of AED 24 billion. The financing portfolio remains well diversified across different segments, with retail representing 49%, government-related entities at 27%, and large corporates at 14%, supporting resilient and balanced growth.
- Retail financing grew by 23% year-on-year to AED 104 billion, increasing by AED 9.1 billion (10%) year-to-date, reflecting strong customer demand, continued market share gains and sustained growth across key retail products.
- Wholesale banking financing increased by 29% year-on-year to AED 84 billion, representing growth of AED 19 billion, while financing expanded by AED 12.5 billion, or 17%, year-to-date, reflecting continued strength across core client segments and participation in landmark transactions across the UAE.
- The bank's investment portfolio remained stable at AED 35 billion, with 85% classified at amortised cost.
- ADIB's strong customer franchise continued to support deposits growth, with customer deposits increasing 15% year-on-year to AED 246 billion at the end of H1 2026 and up 7% versus 31 December 2025. CASA deposits grew 7% to AED 157 billion, comprising 64% of total customer deposits.
- Non-performing financing declined to AED 4.5 billion, compared to AED 5.8 billion at the end of H1 2025, reflecting continued improvement in portfolio quality and effective remediation of legacy exposures.
- The non-performing asset ratio improved to 2.2% versus 3.5% as of 30 June 2025, while the provision coverage of non-performing financing (including collaterals) improved by 16.3 percentage points to 177.1%. Provision coverage of non-performing financing (excluding collaterals) reaching 108.1%, demonstrating the Bank's disciplined approach to risk management.
- Total equity stood at AED 32.3 billion, compared to AED 28.7 billion as of 30 June 2025.
- ADIB continued to maintain a healthy liquidity position, with the stable funding ratio of 90.0% and eligible liquid asset ratio at 15.0% well above the requirements prescribed by Central Bank of the UAE.
- The bank further maintained a strong capital position while supporting significant balance sheet growth, with a CET1 ratio of 12.2% and a Capital Adequacy Ratio of 15.6%, both comfortably above regulatory requirements.

Strategic & Business Highlights

Building the Bank of the Future

- ADIB Becomes the UAE's First Bank Licensed to operate as an Open Finance Provider under the UAE's Open Finance AlTareq Initiative. The TPP license enables ADIB to securely aggregate customer-permissioned account data from other banks, giving customers a consolidated view of their finances through a single, trusted ADIB interface.
- Enhancement of digital onboarding capabilities for Home Finance Approval and Card journeys. The upgraded digital onboarding journeys are available to both existing ADIB customers and non-customers, enabling anyone to begin their banking or home-buying journey with ADIB seamlessly, anytime and anywhere. By leveraging advanced digital capabilities, ADIB has reduced onboarding timelines from days to minutes, allowing customers to apply for Home Finance Approval in Principle or gain instant access to ADIB Cards through a fully digital, straight-through process.
- ADIB announced a strategic partnership with Visa to become an early adopter of the Visa Threat Intelligence Platform, further strengthening the Bank's cybersecurity, fraud prevention and digital resilience capabilities.

Revolutionise Customer Experience

- ADIB continues to expand its retail network with the opening of a new next-generation universal branch at Dubai Hills Mall, reinforcing its strategy to grow its presence in Dubai and across high-traffic lifestyle destinations, while delivering a seamless, customer-centric banking experience.
- ADIB has partnered with Majid Al Futtaim to introduce UAE's first Shariah-compliant SHARE covered card. The ADIB SHARE Visa Infinite and ADIB SHARE Visa Platinum Covered Cards bring customers enhanced value and convenience through the Majid Al Futtaim SHARE Rewards programme.
- ADIB enhanced its digital onboarding capabilities for Home Finance and Cards, enabling customers to obtain Home Finance Approval in Principle and access ADIB Cards through a fully digital, straight-through journey. The enhanced experience reduces onboarding times from days to minutes and is available to both existing and new customers.
- ADIB partnered with the Abu Dhabi Housing Authority (ADHA) to streamline the home financing journey for UAE nationals, further enhancing convenience and accessibility through a more integrated digital experience.

Advancing sustainability initiatives

- ADIB mobilized and facilitated AED 23.3 billion in sustainable finance by H1 2026, marking a strong year for reinforcing its commitment to deploying AED 60 billion in sustainable finance by 2030.
- ADIB played a key role in structuring and participating in a range of landmark sustainable finance transactions across the UAE and the region, supporting clients across multiple sectors. These included large-scale project financings for renewable energy developments, sustainability-linked facilities for financial institutions, and debt capital market transactions within the sustainable sukuk space, serving both banks and corporates seeking Sharia-compliant funding solutions.

Grow Wholesale Banking

- ADIB continued to grow its Wholesale Banking portfolio in H1 across key sectors, including government related entities (GREs), financial institutions, and large corporates. Financing to GREs increased by AED 16 billion versus H1 2025 and now represents 27% of the total customer financing, while financing to large corporates grew by 14%, reflecting continued strength across core client segments.
- ADIB maintained strong momentum in Debt Capital Markets (DCM), participating in a number of landmark sukuk and financing transactions across the UAE and the region, reinforcing its position as a leading Islamic banking partner.
- Cash Management and Trade Finance continued to deliver strong growth, supported by increasing transaction volumes, deeper client relationships and rising demand for integrated transaction banking solutions.

Create New Growth Engines

- ADIB welcomed 125,000 new customers during H1 2026, reflecting the strength of its customer proposition and continued focus on delivering a seamless banking experience.
- ADIB recorded strong Wealth Management growth supported by stronger client engagement and increasing demand for Shariah-compliant solutions.
- ADIB continued to expand its wealth and investment platform through the launch of new ADIB Capital products, supporting the Bank's strategy to diversify revenue streams and deepen customer relationships.
- ADIB continued to strengthen its Business Banking proposition through enhanced segmentation and specialised customer offerings, supporting the growth and evolving needs of SMEs and emerging businesses.

Operating Resilience and Targeted Support

- As part of its commitment to supporting the community and the wider economy, ADIB continued to deliver targeted support through the Sanadna programme. The initiative is designed to strengthen financial resilience for businesses and essential frontline service providers, offering tailored measures to help navigate challenging operating conditions.
- ADIB continues to operate from a position of strength, supported by its solid balance sheet and prudent risk profile with liquidity and capital ratios well above regulatory requirements.
- Against a more volatile backdrop ADIB maintained stable operations with business continuity and cyber risk frameworks remained effective, enabling continued service delivery with no service disruption.

Accelerating Retail Growth Through Digital Engagement

- ADIB continued to enhance its retail franchise through strong customer acquisition and deeper digital engagement, supported by an ongoing focus on digitising customer journeys, product innovation, and investment in a digitally enabled service model.
- During the first quarter, 79% of newly onboarded customers were acquired digitally, while 61% of personal finance origination was sourced through digital channels, supported by higher levels of straight-through processing.

20 INDUSTRY AWARDS IN 2026

ORGANIZER	AWARD	CATEGORIES
EUROMOENY	Euromoney Islamic Finance Awards 2026	Middle East's Best Islamic Bank for ESG
	Euromoney Islamic Finance Awards 2026	UAE's Best Islamic Bank for ESG
	Euromoney Awards for Excellence 2026	UAE's Best Retail Bank
	Euromoney Islamic Finance Awards 2026 (deals)	UAE's Best Islamic Project Finance Deal (Al Dhafra OCGT independent power plant USD 815mn Istisna-Ijara financing)
	Euromoney Islamic Finance Awards 2026 (deals)	Middle East's Best Islamic Real Estate Deal (Eagle Hills Commodity Murabaha)
IFN Awards	IFN Best Banks Poll 2025	Best Digital Offering by a Bank in UAE
	IFN Deals of the Year 2025	IFN Perpetual Sukuk Deal of the Year 2025
	IFN Deals of the Year 2025	IFN Sovereign & Multilateral Deal of the Year 2025
	IFN Deals of the Year 2025	IFN Hybrid Deal of the Year 2025
	IFN Deals of the Year 2025	IFN Mudarabah Deal of the Year 2025
	IFN Deals of the Year 2025	IFN Pakistan Deal of the Year 2025
	IFN Deals of the Year 2025	IFN Syndicated Finance Deal of the Year 2025
	IFN Deals of the Year 2025	IFN UAE Deal of the Year 2025
	IFN Investor Service Providers Poll 2025	Best Islamic Wealth Manager
EMEA	EMEA Finance's Middle East Banking Awards	Best Islamic bank in the Middle East award
	EMEA Finance's Middle East Banking Awards	Best Islamic bank in the United Arab Emirates
THE DIGITAL BANKER	Global SME Banking Innovation Awards 2026	Best SME Bank - United Arab Emirates Islamic Banking
	Global SME Banking Innovation Awards 2026	Best Islamic SME Bank
Global Brand Awards	Global Brand Awards Night 2026	Best Shariah-Compliant Corporate Bank – UAE
Global Finance	World's Best Bank Awards	Best bank in the U.A.E.

About ADIB

ADIB is a leading bank in the UAE with AED 304 billion in assets. The bank also offers world-class online, mobile, and phone banking services, providing clients with seamless digital access to their accounts 24 hours a day.

ADIB provides Retail, Corporate, Business, Private Banking, and Wealth Management Solutions. The bank was established in 1997, and its shares are traded on the Abu Dhabi Securities Exchange (ADX).

ADIB has a strong presence in five strategic markets including Egypt, where it has 79 branches, the United Kingdom, Qatar, and Iraq.

Named **World's Best Islamic Bank** by *The Banker*, a **Financial Times** publication, ADIB has a rich track record of innovation, including the award-winning Ghina savings account, award-winning co-branded cards with Emirates airlines, Etihad, and Etisalat, and a wide range of financing products.

ADIB Investor Relations Mobile Application

Please download the ADIB mobile app dedicated to investor relations from the Apple App Store or the Google Play Store. The application will keep you up to date with the latest developments – from the latest share prices and press releases to investor days, financial results, and our document library. You can view stock exchange announcements, presentations, annual and quarterly reports, and interact with key data on screen.

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