

Pillar III Disclosures

30 June 2025

Section	#	Tables and templates	Applicable
1. Overview of Risk Management and RWA	KM1	Key Metrics (at consolidated group level)	Yes
	OVA	Bank risk management approach	No
	OV1	Overview of RWA	Yes
2. Linkages Between Financial Statements and Regulatory Exposures	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories	No
	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	
	LIA	Explanations of differences between accounting and regulatory exposure amounts	
3. Prudential valuation adjustments	PV1	Prudential valuation adjustments	No
4. Composition of Capital	CC1	Composition of regulatory capital	Yes
	CC2	Reconciliation of regulatory capital to balance sheet	Yes
	CCA	Main features of regulatory capital instruments	Yes
5. Macroprudential Supervisory measures	CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer	Yes
6. Leverage Ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure	Yes
	LR2	Leverage ratio common disclosure template	Yes
7. Liquidity	LIQA	Liquidity risk management	No
	LIQ1	Liquidity Coverage Ratio	No
	LIQ2	Net Stable Funding Ratio	No
	ELAR	Eligible Liquid Assets Ratio	Yes
	ASRR	Advances to Stable Resources Ratio	Yes
8. Credit Risk	CRA	General qualitative information about credit risk	No
	CR1	Credit quality of assets	Yes
	CR2	Changes in stock of defaulted financing and sukuk	Yes
	CRB	Additional disclosure related to the credit quality of assets	No
	CRC	Qualitative disclosure requirements related to credit risk mitigation techniques	No
	CR3	Credit risk mitigation techniques – overview	Yes
	CRD	Qualitative disclosures on Banks' use of external credit ratings under the standardised approach for credit risk	No
	CR4	Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects	Yes
	CR5	Standardised approach – exposures by asset classes and risk weights	Yes
9. Counterparty Credit Risk	CCRA	Qualitative disclosure related to counterparty credit risk	Yes
	CCR1	Analysis of counterparty credit risk (CCR) exposure by approach	
	CCR2	Credit valuation adjustment capital charge	
	CCR3	Standardised approach of CCR exposures by regulatory portfolio and risk weights	
	CCR5	Composition of collateral for CCR exposure	
	CCR6	Credit derivatives exposures	No
	CCR8	Exposures to central counterparties	
10. Securitisation	SECA	Qualitative disclosure requirements related to securitisation exposures	No
	SEC1	Securitisation exposures in the Banking book	
	SEC2	Securitisation exposures in the trading book	
	SEC3	Securitisation exposures in the Banking book and associated regulatory capital requirements – Bank acting as originator or as sponsor	
	SEC4	Securitisation exposures in the Banking book and associated capital requirements – Bank acting as investor	
11. Market Risk	MRA	General qualitative disclosure requirements related to market risk	No
	MR1	Market risk under standardised approach	Yes
12. Profit Rate Risk in the Banking Book	PRRBBA	PRRB risk management objective and policies	No
	PRRB1	Quantitative information on PRRBB	No
13. Operational Risk Qualitative Disclosure	OR1	Qualitative disclosure on operational risk	No
14. Remuneration policy	REMA	Remuneration policy	No
	REM1	Remuneration awarded during the 2023	No
	REM2	Special payments	No
	REM3	Deferred remuneration	No

Introduction

The Central Bank of the UAE ("CB UAE") sets and monitors capital requirements for the Group as a whole. The CBUAE issued Basel III capital regulations, which came into effect from 1 February 2017 introducing minimum capital requirements at three levels, namely Common Equity Tier 1 ("CET1"), Additional Tier 1 ("AT1") and Total Capital.

The additional capital buffers (Capital Conservation Buffer ("CCB") and Countercyclical Capital Buffer ("CCyB") maximum up to 2.5% for each buffer) introduced are over and above the minimum CET1 requirement of 7%.

For 2025 and onwards, CCB will be required to be maintained at 2.5% (2024: 2.5%) of the Capital base. In December 2024, CB UAE has decided to increase the CCyB requirement to 0.50% on the private sector credit exposures in the UAE. The requirement will phase-in over 12 months beginning from 1 January 2025 with CCyB rate of 0.50% becoming effective on 1 January 2026.

The requirements of the Central Bank of the UAE act as the framework for the implementation of the Basel III Accord in the UAE. In November 2020, CBUAE issued revised standards and guidelines for Capital Adequacy in UAE via Circular 4980/2020. The revised version of the Standards also includes additional Guidance on the topics of Credit Risk, Market Risk, and Operational Risk.

The Basel III framework is based on three pillars:

- Pillar I – Minimum capital requirements: defines rules for the calculation of minimum capital for credit, market and operational risk. The framework allows for different approaches, which can be selected depending on size, sophistication and other considerations. These comprise for Credit Risk: Standardised, Foundation Internal Rating Based (FIRB), Advanced Internal Rating Based (AIRB); for Market Risk: Standardised and Internal Models Approach; and for Operational Risk: Basic Indicator Approach and Standardised Approach.
- Pillar II – Provides the framework for an enhanced supervisory review process with the objective of assessing the adequacy of the Bank's capital to cover not only the three primary risks (Credit, Market and Operational), but in addition a series of other risks that the Bank may be exposed to; for example, concentration risk, residual risk, business risk, liquidity risk etc. It includes the requirement for banks to undertake an Internal Capital Adequacy Assessment Process (ICAAP) on a quarterly basis and submit to CB UAE on annual basis, which is subject to the Central Bank review and inspection.
- Pillar III – Market discipline: requires expanded disclosures, which allow regulators, investors and other market participants to more fully understand the risk profiles of individual banks. The requirements of Pillar III in the case of ADIB are fulfilled in the annual report.

The purpose of Pillar 3 - Market Discipline is to complement the minimum capital requirements (Pillar 1) and the supervisory review process (Pillar 2). The CBUAE supports the enhanced market discipline by developing a set of disclosure requirements which will allow market participants to assess key information on the scope of application, capital, risk exposure, risk assessment process and hence the capital adequacy of the Group. The Pillar 3 disclosures, based on a common framework, are an effective means of informing the market about the risks faced by the Group, and provide a consistent and understandable disclosure framework that enhances transparency and improves comparability and consistency.

The following Pillar III disclosures provide qualitative and quantitative information.

Information on Subsidiaries and Significant Investment as on 30 June 2025

	Country of Incorporation	% Ownership	Description	Treatment - Regulatory	Treatment - Accounting
SUBSIDIARIES					
Abu Dhabi Islamic Bank – Egypt (S.A.E.)	Egypt	53	Islamic banking	Fully consolidated	Fully consolidated
Abu Dhabi Islamic Securities Company LLC	UAE	95	Equity Brokerage Services	Fully consolidated	Fully consolidated
ADIB Invest 1	BVI	100	Equity Brokerage Services	Fully consolidated	Fully consolidated
Burooj Properties LLC **	UAE	100	Real Estate Investments	Not consolidated	Fully consolidated
MPM Properties LLC **	UAE	100	Real Estate Services	Not consolidated	Fully consolidated
Kawader Services LLC **	UAE	100	Manpower Supply	Not consolidated	Fully consolidated
ADIB (UK) Limited	United Kingdom	100	Other services	Fully consolidated	Fully consolidated
ADIB Capital Ltd	UAE	100	Funds Services	Fully consolidated	Fully consolidated
Fractionalized Sukuk Holding Limited*	UAE	-	Special Purpose Vehicle	Fully consolidated	Fully consolidated
ADIB Sukuk Company II Ltd.*	Cayman Island	-	Special Purpose Vehicle	Fully consolidated	Fully consolidated
ADIB Capital Invest 3 Ltd.*	Cayman Island	-	Special Purpose Vehicle	Fully consolidated	Fully consolidated
SIGNIFICANT INVESTMENT					
The Residential REIT (IC) Limited	UAE	29	Real Estate Fund	Deduction treatment	Equity Method
Abu Dhabi National Takaful PJSC	UAE	42	Islamic insurance	Deduction treatment	Equity Method
Bosnia Bank International D.D	Bosnia	27	Islamic banking	Deduction treatment	Equity Method
Saudi Finance Company CSJC	Kingdom of Saudi Arabia	51	Islamic Retail Finance	Deduction treatment	Equity Method
Arab Link Money Transfer PSC (under liquidation)	UAE	51	Currency Exchange	Deduction treatment	Equity Method
Abu Dhabi Islamic Merchant Acquiring Company LLC	UAE	51	Merchant acquiring	Deduction treatment	Equity Method

* The Bank does not have any direct holding in these entities and they are considered to be a subsidiary by virtue of control.

** In accordance with the Circular No. 52/2017 and the Capital Supply standard, the consolidated entity includes all subsidiaries except commercial entities for the purpose of Basel III calculations and is subject to treatment outlined section 5 of "Tier Capital Supply Standard" related to "Significant investment in commercial entities".

1. Overview of Risk Management and RWA

KM1: Key metrics (at consolidated group level): Overview of risk management, key prudential metrics and RWA categories

AED '000s					a	b	c	d	e
					30 June 2025	31 Mar 2025	31 Dec 2024	30 Sept 2024	30 June 2024
					Available capital (amounts)				
1	Common Equity Tier 1 (CET1)				22,338,383	20,703,317	19,316,205	21,159,625	19,547,812
1a	Fully loaded ECL accounting model				22,338,383	20,703,317	19,202,712	21,016,285	19,416,448
2	Tier 1				27,193,382	25,550,965	24,159,336	25,998,511	24,380,329
2a	Fully loaded accounting model Tier 1				27,193,382	25,550,965	24,045,843	25,855,171	24,248,965
3	Total capital				29,156,615	27,443,997	25,935,443	27,796,582	26,110,900
3a	Fully loaded ECL accounting model total capital				29,156,615	27,443,997	25,821,950	27,653,242	25,979,536
					Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)				176,049,178	169,126,244	159,983,334	158,190,058	152,044,825
					Risk-based capital ratios as a percentage of RWA				
5	Common Equity Tier 1 ratio (%)				12.69%	12.24%	12.07%	13.38%	12.86%
5a	Fully loaded ECL accounting model CET1 (%)				12.69%	12.24%	12.00%	13.29%	12.77%
6	Tier 1 ratio (%)				15.45%	15.11%	15.10%	16.43%	16.03%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)				15.45%	15.11%	15.03%	16.34%	15.95%
7	Total capital ratio (%)				16.56%	16.23%	16.21%	17.57%	17.17%
7a	Fully loaded ECL accounting model total capital ratio (%)				16.56%	16.23%	16.14%	17.48%	17.09%
					Additional CET1 buffer requirements as a percentage of RWA				
8	Capital conservation buffer requirement (2.5% from 2019) (%)				2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)				0.21%	0.04%	0.04%	0.04%	0.04%
10	Bank D-SIB additional requirements (%)				0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)				2.71%	2.54%	2.54%	2.54%	2.54%
12	CET1 available after meeting the bank's minimum capital requirements (%)				5.69%	5.24%	5.07%	6.38%	5.86%
					Leverage Ratio				
13	Total leverage ratio measure				269,178,408	251,766,422	234,036,359	230,823,595	221,241,713
14	Leverage ratio (%) (row 2/row 13)				10.10%	10.15%	10.32%	11.26%	11.02%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)				10.10%	10.15%	10.27%	11.20%	10.96%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)				10.10%	10.15%	10.32%	11.26%	11.02%
					Liquidity Coverage Ratio				
15	Total HQLA				N/A	N/A	N/A	N/A	N/A
16	Total net cash outflow				N/A	N/A	N/A	N/A	N/A
17	LCR ratio (%)				N/A	N/A	N/A	N/A	N/A
					Net Stable Funding Ratio				
18	Total available stable funding				N/A	N/A	N/A	N/A	N/A
19	Total required stable funding				N/A	N/A	N/A	N/A	N/A
20	NSFR ratio (%)				N/A	N/A	N/A	N/A	N/A
					Eligible Liquidity Asset Ratio (ELAR)				
21	Total HQLA				37,195,005	33,456,500	31,687,902	36,415,709	33,663,047
22	Total liabilities				210,095,115	195,926,263	178,325,135	176,955,669	171,027,495
23	Eligible Liquid Assets Ratio (ELAR) (%)				17.70%	17.08%	17.77%	20.58%	19.68%
					Advances to Stable Resources Ratio (ASRR)				
24	Total available stable funding				213,281,575	197,814,959	184,460,950	182,592,231	174,095,956
25	Total Advances				171,352,562	156,120,571	149,343,742	140,487,946	138,340,043
26	Advances to Stable Resources Ratio (ASRR) (%)				80.34%	78.92%	80.96%	76.94%	79.46%

OV1: Overview of RWA

AED '000s		a	b	c
		RWA		Minimum capital requirements
		30 June 2025	31 March 2025	30 June 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	155,103,433	149,638,818	16,285,861
2	Of which standardised approach (SA)	155,103,433	149,638,818	16,285,861
3				
4				
5				
6	Counterparty credit risk (CCR)	684,939	536,277	71,919
7	Of which standardised approach for counterparty credit risk	684,939	536,277	71,919
8				
9				
10				
11				
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fallback approach	225,239	222,463	23,650
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17				
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	3,130,099	2,778,299	328,660
21	Of which standardised approach (SA)	3,130,099	2,778,299	328,660
22				
23	Operational risk	16,905,468	15,950,386	1,775,074
24				
25				
26	Total (1+6+10+11+12+13+14+15+16+20+23)	176,049,178	169,126,244	18,485,164

- The minimum capital requirements applied in column C is 10.5%.

2. Linkages between Financial Statements and Regulatory Exposures

Required Annually

3. Prudential Valuation Adjustments

PV1: Prudential valuation adjustments (PVAs)

Not applicable

4. Composition of Capital

CC1: Composition of regulatory capital

		30 June 2025	
		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
AED '000s			
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3,632,000	Same as (a) from CC2 template
2	Retained earnings	13,968,099	
3	Accumulated other comprehensive income (and other reserves)	5,185,084	
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory deductions	22,785,183	
Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	(233,207)	
9	Other intangibles including mortgage servicing rights (net of related tax liability)	(218,188)	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash flow hedge reserve	4,596	
12	Securitisation gain on sale	-	
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
14	Defined benefit pension fund net assets	-	
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
16	Reciprocal cross-holdings in CET1, AT1, Tier 2	-	
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
18	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
20	Amount exceeding 15% threshold	-	
21	Of which: significant investments in the common stock of financials	-	
22	Of which: deferred tax assets arising from temporary differences	-	
23	CBUAE specific regulatory adjustments	-	
24	Total regulatory adjustments to Common Equity Tier 1	(446,799)	
25	Common Equity Tier 1 capital (CET1)	22,338,384	
Additional Tier 1 capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	4,754,375	CC2 (b)
27	OF which: classified as equity under applicable accounting standards	4,754,375	

28	Of which: classified as liabilities under applicable accounting standards	-	
29	Directly issued capital instruments subject to phase-out from additional Tier 1	-	
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	-	
31	Of which: instruments issued by subsidiaries subject to phase-out	-	
32	Additional Tier 1 capital before regulatory adjustments	4,754,375	
Additional Tier 1 capital: regulatory adjustments			
33	Investments in own additional Tier 1 instruments	-	
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
36	CBUAE specific regulatory adjustments	100,624	
37	Total regulatory adjustments to additional Tier 1 capital	-	
38	Additional Tier 1 capital (AT1)	4,854,999	
39	Tier 1 capital (T1= CET1 + AT1)	27,193,383	
Tier 2 capital: instruments and provisions			
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
41	Directly issued capital instruments subject to phase-out from Tier 2	-	
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 30) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
43	Of which: instruments issued by subsidiaries subject to phase-out	-	
44	Provisions	1,950,170	
45	Tier 2 capital before regulatory adjustments	1,950,170	
Tier 2 capital: regulatory adjustments			
46	Investments in own Tier 2 instruments	-	
47	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
48	Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
49	CBUAE specific regulatory adjustments	13,063	
50	Total regulatory adjustments to Tier 2 capital	-	
51	Tier 2 capital (T2)	1,963,233	
52	Total regulatory capital (TC = T1 + T2)	29,156,616	
53	Total risk-weighted assets	176,049,178	
Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.69%	
55	Tier 1 (as a percentage of risk-weighted assets)	15.45%	
56	Total capital (as a percentage of risk-weighted assets)	16.56%	
57	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.71%	
58	Of which: capital conservation buffer requirement	2.50%	
59	Of which: bank-specific countercyclical buffer requirement	0.21%	
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0.00%	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	5.69%	
The CBUAE Minimum Capital Requirement			
62	Common Equity Tier 1 minimum ratio	7.00%	
63	Tier 1 minimum ratio	8.50%	
64	Total capital minimum ratio	10.50%	
Amounts below the thresholds for deduction (before risk weighting)			
66	Significant investments in common stock of financial entities	-	
67	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2			
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,950,170	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
73	Current cap on CET1 instruments subject to phase-out arrangements	-	

74	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
75	Current cap on AT1 instruments subject to phase-out arrangements	-	
76	Amount excluded from AT1 due to cap (excess after redemptions and maturities)	-	
77	Current cap on T2 instruments subject to phase-out arrangements	-	
78	Amount excluded from T2 due to cap (excess after redemptions and maturities)	-	

CC2: Reconciliation of regulatory capital to balance sheet

AED '000s	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	June-25	June-25	
Assets			
Cash and balances with central banks	37,844,662	37,844,454	
Balance and wakala deposits with Islamic banks and other financial institutions	8,739,326	8,713,843	
Murabaha and mudaraba with financial institution	3,956,892	3,956,892	
Murabaha, Ijara and other Islamic financing	162,750,887	163,832,792	
Investment in sukuk at amortised cost	29,199,956	29,199,956	
Investment measured at fair value	5,533,746	6,334,600	
Investment in associates and joint ventures	954,165	954,165	
Investment properties	1,317,434	300,776	
Development properties	742,965	-	
Other assets	6,168,734	6,189,865	
Property and equipment	2,691,433	2,567,349	
Goodwill and intangibles	451,395	451,395	
Of which: goodwill	233,207	233,207	
Of which: intangibles (excluding MSRs)	218,188	218,188	
Total assets	260,351,595	260,346,087	
Liabilities			
Due to financial institutions	9,081,558	-	
Depositors' accounts	212,831,451	-	
Other liabilities	7,895,297	-	
Sukuk financing instrument	1,836,250	-	
Total liabilities	231,644,556	-	
Equity			
Share capital	3,632,000	3,632,000	
Of which: amount eligible for CET1	3,632,000	3,632,000	(a)
Of which: amount eligible for AT1	-	-	
Legal reserve	2,698,984	2,682,306	
General reserve	3,947,182	3,925,222	
Credit risk reserve	400,000	400,000	
Retained earnings	13,397,270	13,330,816	
Other reserves	(1,316,732)	(1,817,849)	
Tier 1 sukuk	4,754,375	4,754,375	(b)
Equity attributable to the equity and Tier 1 sukuk holders of the Bank	27,513,079	26,906,870	
Non-controlling interest	1,193,960	750,970	
Total equity	28,707,039	27,657,840	

CCA: Main features of regulatory capital instruments

		Quantitative / Qualitative information		
1	Issuer	Abu Dhabi Islamic Bank	Abu Dhabi Islamic Bank & Subsidiaries	Abu Dhabi Islamic Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	XS2642454271	N/A
3	Governing law(s) of the instrument	UAE Law	English Law	UAE Law
	Regulatory treatment			
4	Transitional arrangement rules (i.e. grandfathering)	Common Equity Tier 1	N/A	N/A
5	Post-transitional arrangement rules (i.e. grandfathering)	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group and solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Sukuk	Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	AED 3,632 million	USD 750 million	AED 2 billion
9	Nominal amount of instrument	N/A	USD 750 million	AED 2 billion
9a	Issue price	N/A	100%	100%
9b	Redemption price	N/A	Refer point 15 below	Refer point 15 below
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	Various	18 July 2023	16 April 2009
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	On the First Call Date, 18 July 2028 (at par) and any date thereafter up to and including the First Reset Date, 18 January 2029; following a Tax Event (at par); and following a Capital Event (full or partial disqualification) (at par).	On the Call Date, 16 April 2027 (at par); following a Tax Event (at par) (at any time); and following a Capital Event (at par) (at any time).
16	Subsequent call dates, if applicable	N/A	Any periodic distribution date following the First Reset Date.	Any period distribution date after the call date.
	Coupons / dividends			
17	Fixed or floating dividend/coupon	N/A	Expected mudaraba profit rate for initial period of 5.5 years and for every 5th year thereafter resets to new Expected mudaraba profit rate.	Expected mudaraba profit rate for initial period of 5 years and after the initial period bear an Expected variable mudaraba profit rate.
18	Coupon rate and any related index	N/A	7.25% (expected mudaraba profit rate for initial period of 5.5 years) and resets the then 5 years US treasury rate plus expected margin of 3.059%	6.0% (expected mudaraba profit rate for initial period of 5 years) and after initial period of 5 years bear as expected variable mudaraba profit rate payable of 6month Eibor plus expected margin of 2.3%
19	Existence of a dividend stopper	N/A	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully Discretionary	Fully Discretionary	Fully Discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully Discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	N/A	Non-convertible	Non-convertible
24	Writedown feature	N/A	Yes	Yes
25	If writedown, writedown trigger(s)	N/A	Contractual Non-Viability Loss Absorption as detailed in the issue prospectus.	Contractual Non-Viability Loss Absorption as detailed in the issue documents.
26	If writedown, full or partial	N/A	Full or partial write down.	Full or partial write

				down.
27	If writedown, permanent or temporary	N/A	Permanent	Permanent
28	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A
28a	Type of subordination	N/A	Contractual	Contractual
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A	Senior only to share capital	Senior only to share capital
30	Non-compliant transitioned features	N/A	No	No
31	If yes, specify non-compliant features	N/A	N/A	N/A

5. Macroprudential Supervisory measures

CCyB1: Geographical distribution of credit exposures used in the countercyclical capital buffer

AED '000s	30 June 2025				
	a	b		d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Geographical breakdown		Exposure values	Risk-weighted assets		
United Arab Emirates	0.25%	155,357,314	105,396,605		263,492
United Kingdom	2.00%	3,246,420	3,229,890		64,598
Republic of Ireland	1.50%	92,492	92,362		1,385
Denmark	2.50%	13,558	11,524		288
Hungary	0.50%	1,838	1,378		7
Netherlands	2.00%	524	232		5
Sweden	2.00%	529	198		4
Czechia	1.25%	693	243		3
South Africa	1.00%	837	293		3
Romania	1.00%	429	150		2
Hong Kong	0.50%	761	266		2
Norway	2.50%	126	44		1
Germany	0.75%	409	120		1
Sum		158,715,931	108,733,305		
Total		279,965,078	156,013,611	0.21%	329,789

6. Leverage Ratio

LR1: Summary comparison of accounting assets vs leverage ratio exposure

		30 June 2025
Summary comparison of accounting assets versus leverage ratio exposure measure		a
Item		AED '000s
1	Total consolidated assets as per published financial statements	260,351,595
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(5,508)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	1,380,042
9	Adjustment for securities financing transactions (i.e. repos and similar secured financing)	-

10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	8,358,499
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(454,824)
12	Other adjustments	(451,395)
13	Leverage ratio exposure measures	269,178,409

LR2: Leverage ratio common disclosure template

AED '000s		a	b
		30 June 2025	31 March 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	260,346,087	243,510,905
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(454,824)	(395,568)
6	(Asset amounts deducted in determining Tier 1 capital)	(451,395)	(447,575)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	259,439,868	242,667,762
Derivative Exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	89,139	116,467
9	Add-on amounts for PFE associated with all derivatives transactions	1,290,902	971,106
10	(Exempted CCP leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	1,380,042	1,087,573
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of lines 14 to 17)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	17,195,862	16,829,299
20	(Adjustments for conversion to credit equivalent amounts)	(8,837,363)	(8,818,212)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet items (sum of lines 19 to 21)	8,358,499	8,011,087
Capital and total exposures			
23	Tier 1 capital	27,193,382	25,550,965
24	Total exposures (sum of lines 7, 13, 18 and 22)	269,178,408	251,766,422
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10.10%	10.15%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.10%	10.15%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%

7. Liquidity

LIQ1: Liquidity Coverage Ratio (LCR) – Not applicable for ADIB Group

LIQ2: Net Stable Funding Ratio (NSFR) – Not applicable for ADIB Group

ELAR: Eligible Liquid Assets Ratio* (UAE operation only)

AED '000s		30 June 2025	
		Nominal amount	Eligible Liquid Asset
1	High Quality Liquid Assets		
1.1	Physical cash in hand at the bank + balances with the CBUAE	33,766,663	
1.2	UAE Federal Government Sukuks	122,501	
	Sub Total (1.1 to 1.2)	33,889,164	33,889,164
1.3	UAE local governments publicly traded debt securities	3,305,841	
1.4	UAE Public sector publicly traded debt securities	-	
	Sub Total (1.3 to 1.4)	3,305,841	3,305,841
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	-
1.6	Total	37,195,005	37,195,005
2	Total liabilities		210,095,115
3	Eligible Liquid Assets Ratio (ELAR)		17.70%

*as per BRF 8.

ASRR: Advances to Stable Resources Ratio*

AED '000s		30 June 2025 Amount
1	Computation of Advances	
1.1	Net financing (gross financing – specific and profit in suspense)	162,870,972
1.2	Placement with non-banking financial institutions	784,696
1.3	Net Financial Guarantees & Stand-by LC (issued – received)	612,034
1.4	Interbank Placements	7,084,860
1.5	Total Advances	171,352,562
2	Computation of Net Stable Resources	
2.1	Total capital + general provisions	30,034,750
	Deduct:	
2.1.1	Goodwill and other intangible assets	451,395
2.1.2	Fixed Assets	2,762,097
2.1.3	Funds allocated to branches abroad	-
2.1.5	Unquoted Investments	313,680
2.1.6	Investment in subsidiaries, associates and affiliates	1,530,302
2.1.7	Total deduction	5,057,474
2.2	Net Free Capital Funds	24,977,276
2.3	Other Stable resources:	
2.3.1	Funds from the head office	-
2.3.2	Interbank deposits with remaining life of more than 6 months	2,991,964
2.3.3	Refinancing of Housing financing	-
2.3.4	Financing from non-Banking Financial Institutions	3,238,397
2.3.5	Customer Deposits	180,237,688
2.3.6	Capital market funding/ term financing maturing after 6 months from reporting date	1,836,250
2.3.7	Total other stable resources	188,304,299
2.4	Total Stable Resources (2.2+2.3.7)	213,281,575
3	ADVANCES TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	80.34%

*as per BRF 54.

8. Credit Risk

CR1: Credit quality of assets

		30 June 2025					
		a	b	c	d	e	f
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
AED '000s							
1	Customer Financing	6,178,285	162,120,268	4,465,761	2,877,134	1,588,627	163,832,792
2	Sukuk	70,111	34,472,664	147,844	55,530	92,314	34,394,931
3	Off-balance sheet exposures	473,101	18,102,803	203,972	53,646	150,326	18,371,932
4	Total	6,721,497	214,695,735	4,817,577	2,986,310	1,831,267	216,599,655

Definition of defaulted exposures

Accounts are considered in default for regulatory purposes after failure to meet the obligations by 90 days.

CR2: Changes in stock of defaulted customer financing and sukuk

AED '000s		a
1	Defaulted customer financing and sukuk at the end of 31 December 2024	6,319,222
2	Customer financing and sukuk that have defaulted since the last reporting period	559,382
3	Returned to non-defaulted status	(77,649)
4	Amounts written off	(406,927)
5	Other changes	(145,632)
6	Defaulted customer financing and sukuk at the end of 30 June 2025 (1+2-3-4±5)	6,248,396

CR3: Credit risk mitigation techniques - overview

		30 June 2025						
		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
AED '000s								
1	Customer Financing	113,220,036	48,584,452	2,071,680	6,494,065	6,494,065	-	-
2	Sukuk	34,542,775	-	-	-	-	-	-
3	Total	147,762,811	48,584,452	2,071,680	6,494,065	6,494,065	-	-
4	Of which defaulted	6,248,396	996,639	26,812				

CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

		30 June 2025					
		a	b	c	d	e	f
AED '000s		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	66,129,119	274,630	66,129,119	55,328	13,174,065	20%
2	Public Sector Entities	21,169,124	1,274,397	21,169,124	504,361	14,421,725	67%
3	Multilateral development banks	386,676	-	386,676	-	108,984	28%
4	Banks	24,569,560	2,122,044	24,569,560	1,553,461	12,516,889	48%
5	Securities firms	-	-	-	-	-	
6	Corporates	36,289,757	11,689,649	36,289,757	5,743,707	36,518,450	87%
7	Regulatory retail portfolios	49,151,848	331,467	49,151,848	179,451	36,042,683	73%
8	Secured by residential property	35,999,203	2,391,645	35,999,203	1,195,488	16,202,279	44%
9	Secured by commercial real estate	10,262,953	18,971	10,262,953	9,261	10,248,821	100%
10	Past-due financing	3,314,894	419,455	3,314,895	419,455	3,986,536	107%
11	Higher-risk categories	98,634	-	98,634	-	147,952	150%
12	Other assets	14,071,051	-	14,071,051	-	11,735,051	83%
13	Equity Investment in Funds (EIF)	186,925	-	186,925	-	225,239	120%
14	CVA	-	-	-	-	684,939	
15	Total	261,629,745	18,522,258	261,629,745	9,660,512	156,013,611	58%

CR5: Standardised approach – exposures by asset classes and risk weights

	AED '000s	30 June 2025										
		a	b	c	d	e	f	g	h	i	j	k
	Asset classes/ Risk weight	0%	20%	35%	50%	75%	85%	100%	150%	250%	1250%	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	47,777,881	5,343,597	-	2,276,568	-	-	10,418,718	367,683	-	-	66,184,447
2	Public Sector Entities	-	6,980,846	-	3,317,777	-	-	11,374,862	-	-	-	21,673,484
3	Multilateral development banks	-	281,180	-	105,496	-	-	-	-	-	-	386,676
4	Banks	-	3,474,300	-	21,652,531	-	-	995,629	561	-	-	26,123,021
5	Securities firms	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	1,170,048	-	7,656,193	-	1,078,378	31,998,055	130,790	-	-	42,033,464
7	Regulatory retail portfolios	-	-	-	-	47,449,226	-	1,882,073	-	-	-	49,331,299
8	Secured by residential property	-	-	32,115,944	-	380,908	-	4,697,840	-	-	-	37,194,692
9	Secured by commercial real estate	-	-	-	-	-	-	10,272,214	-	-	-	10,272,214
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	183,625	-	-	3,300	186,925
11	Past-due financing	-	-	-	-	-	-	3,095,924	638,425	-	-	3,734,349
12	Higher-risk categories	-	-	-	-	-	-	-	98,634	-	-	98,634
13	Other assets	4,284,758	-	-	-	-	-	7,925,701	842,132	1,018,461	-	14,071,051
14	Total	52,062,639	17,249,970	32,115,944	35,008,564	47,830,134	1,078,378	82,844,641	2,078,226	1,018,461	3,300	271,290,257

9. Counterparty Credit Risk

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach.

AED '000s		30 June 2025					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	63,671	922,073		1.4	1,380,042	684,939
2				-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5							
6	Total						684,939

CCR2: Credit valuation adjustment (CVA) capital charge

AED '000s		30 June 2025	
		a	b
		EAD post-CRM	RWA
1	All portfolios subject to the Standardised CVA capital charge	-	-
2	All portfolios subject to the Simple alternative CVA capital charge	1,380,042	684,939

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

AED '000s		30 June 2025							
		a	b	c	d	e	f	g	h
	Regulatory Portfolio / Risk weight	0%	20%	50%	75%	100%	150%	Others	Total credit exposures
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-
2	Public Sector Entities	-	-	51,237	-	-	-	-	51,237
3	Multilateral development banks	-	-	-	-	-	-	-	-
4	Banks	-	516,531	512,518	-	-	-	-	1,029,049
5	Securities firms	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	299,756	-	-	299,756
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
11	Past-due financing	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	-	-
14	Total	-	516,531	563,755	-	299,756	-	-	1,380,042

CCR5: Composition of collateral for CCR exposure

AED '000s		30 June 2025					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash - domestic currency	-	-	-	-	-	-
2	Cash - other currencies	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-
4	Government agency debt	-	-	-	-	-	-
5	Corporate sukuk	-	-	-	-	-	-
6	Equity securities	-	-	-	-	-	-
7	Other collateral	-	-	-	-	-	-
8	Total	-	-	-	-	-	-

CCR6: Credit derivative exposures - Not applicable

CCR8: Exposures to central counterparties - Not applicable

10. Securitisation

SECA: Qualitative disclosure requirements related to securitisation exposures

Not applicable

SEC1: Securitisation exposures in the banking book

Not applicable

SEC2: Securitisation exposures in the trading book

Not applicable

SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor

Not applicable

SEC4: Securitisation exposures in the banking book and associated capital requirements - bank acting as investor

Not applicable

11. Market Risk

MR1: Market risk under the standardised approach (SA)

		30 June 2025
AED '000s		a
		RWA
1	General profit rate risk (General and Specific)	2,351,914
2	Equity risk (General and Specific)	19,940
3	Foreign exchange risk	758,245
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7		
8	Securitisation	-
9	Total	3,130,099

12. Profit Rate Risk in the Banking Book (PRRBB)

Required Annually

13. Operational Risk

Required Annually

14. Remuneration Policy

Required Annually