Pillar III Disclosures

31 March 2026

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	
	OV1	Overview of RWA	
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	No
	CC2	Reconciliation of regulatory capital to balance sheet	No
	CCA	Main features of regulatory capital instruments	No
5. Macroprudential Supervisory measures	CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer	No
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	
	CR2	Changes in stock of defaulted financing and sukuk	
	CRB	Additional disclosure related to the credit quality of assets	
	CRC	Qualitative disclosure requirements related to credit risk mitigation techniques	
	CR3	Credit risk mitigation techniques – overview	
	CRD	Qualitative disclosures on Banks' use of external credit ratings under the standardised approach for credit risk	
	CR4	Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects	
	CR5	Standardised approach – exposures by asset classes and risk weights	
9. Counterparty Credit Risk	CCRA	Qualitative disclosure related to counterparty credit risk	No
	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	No
12. Profit Rate Risk in the Banking Book	PRRBBA	PRRBB risk management objective and policies	No
	PRRBB1	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 2026	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 2026 and onwards, CCB will be required to be maintained at 2.5% (2025: 2.5%) of the Capital base.

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.

In compliance with the CBUAE Basel III standards and guidelines, these disclosures include qualitative and quantitative information on the Group's risk management objectives and policies, risk assessment processes, capital management and capital adequacy. Many of these requirements have already been satisfied in note 45 to the 2025 ADIB Consolidated Financial Statements, which covers in detail the risk and capital management processes of the Bank and its compliance with the Basel III Accord in this regard.

Information on Subsidiaries and Significant Investment as on 31 March 2026

	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
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 Islands	-	Special Purpose Vehicle	Fully consolidated	Fully consolidated
ADIB Capital Invest 3 Ltd.*	Cayman Islands	-	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 subsidairies 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 31 Mar 2026	b 31 Dec 2025	c 30 Sept 2025	d 30 June 2025	e 31 Mar 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	23,178,223	22,064,801	23,893,056	22,338,383	20,703,317
1a	Fully loaded ECL accounting model	23,178,223	22,064,801	23,893,056	22,338,383	20,703,317
2	Tier 1	28,066,189	26,874,440	28,754,195	27,193,382	25,550,965
2a	Fully loaded accounting model Tier 1	28,066,189	26,874,440	28,754,195	27,193,382	25,550,965
3	Total capital	30,026,748	28,850,776	30,610,610	29,156,615	27,443,997
3a	Fully loaded ECL accounting model total capital	30,026,748	28,850,776	30,610,610	29,156,615	27,443,997
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	193,747,685	183,637,387	183,836,932	176,049,178	169,126,243
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	11.96%	12.02%	13.00%	12.69%	12.24%
5a	Fully loaded ECL accounting model CET1 (%)	11.96%	12.02%	13.00%	12.69%	12.24%
6	Tier 1 ratio (%)	14.49%	14.63%	15.64%	15.45%	15.11%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	14.49%	14.63%	15.64%	15.45%	15.11%
7	Total capital ratio (%)	15.50%	15.71%	16.65%	16.56%	16.23%
7a	Fully loaded ECL accounting model total capital ratio (%)	15.50%	15.71%	16.65%	16.56%	16.23%
	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 (%)	0.04%	0.39%	0.33%	0.21%	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)	2.54%	2.89%	2.83%	2.71%	2.54%
12	CET1 available after meeting the bank's minimum capital requirements (%)	4.96%	5.02%	6.00%	5.69%	5.24%
	Leverage Ratio					
13	Total leverage ratio measure	295,515,074	290,205,927	279,286,057	269,178,408	251,766,422
14	Leverage ratio (%) (row 2/row 13)	9.50%	9.26%	10.30%	10.10%	10.15%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	9.50%	9.26%	10.30%	10.10%	10.15%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9.50%	9.26%	10.30%	10.10%	10.15%
	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	31,421,973	43,271,243	36,133,581	37,195,005	33,456,500
22	Total liabilities	231,340,814	223,067,635	214,642,455	210,095,115	195,926,263
23	Eligible Liquid Assets Ratio (ELAR) (%)	13.58%	19.40%	16.83%	17.70%	17.08%
	Advances to Stable Resources Ratio (ASRR)					
24	Total available stable funding	235,150,427	228,638,907	221,426,176	213,281,575	197,814,959
25	Total Advances	205,905,585	192,361,228	180,587,869	171,352,562	156,120,571
26	Advances to Stable Resources Ratio (ASRR) (%)	87.56%	84.13%	81.56%	80.34%	78.92%

OV1: Overview of RWA

		a	b	c
AED '000s		RWA		Minimum capital requirements
		31 March 2026	31 December 2025	31 March 2026
1	Credit risk (excluding counterparty credit risk) (CCR)	170,906,008	162,300,737	17,945,131
2	Of which standardised approach (SA)	170,906,008	162,300,737	17,945,131
3				
4				
5				
6	Counterparty credit risk (CCR)	799,554	700,975	83,953
7	Of which standardised approach for counterparty credit risk	799,554	700,975	83,953
8				
9				
10				
11				
12	Equity investments in funds – look-through approach	480,918	491,616	50,496
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fallback approach	45,149	48,701	4,741
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17				
18	Of which: securitistion external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: securitistion standarised approach (SEC-SA)	-	-	-
20	Market risk	2,642,449	1,925,065	277,457
21	Of which standardised approach (SA)	2,642,449	1,925,065	277,457
22				
23	Operational risk	18,873,607	18,170,293	1,981,729
24				
25				
26	Total (1+6+10+11+12+13+14+15+16+20+23)	**193,747,685**	**183,637,387**	**20,343,507**

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

2. Linkages between Financial Statements and Regulatory Exposures

Required Annually

3. Prudential Valuation Adjusments

PV1: Prudential valuation adjustments (PVAs)

Not applicable

4. Composition of Capital

Required Semi – Annually

5. Macroprudential Supervisory measures

Required Annually

6. Leverage Ratio

LR1: Summary comparison of accounting assets vs leverage ratio exposure

	Summary comparison of accounting assets versus leverage ratio exposure measure	31 March 2026
		a
	Item	AED '000s
1	Total consolidated assets as per published financial statements	287,065,409
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	38,035
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	1,629,343
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)	8,163,247
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(969,240)
12	Other adjustments	(411,720)
13	**Leverage ratio exposure measures**	**295,515,074**

LR2: Leverage ratio common disclosure template

	AED '000s	a 31 March 2026	b 31 December 2025
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	287,103,444	280,775,313
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)	(969,240)	(626,424)
6	(Asset amounts deducted in determining Tier 1 capital)	(411,720)	(462,871)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**285,722,484**	**279,686,018**
	Derivative Exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	204,375	189,313
9	Add-on amounts for PFE associated with all derivatives transactions	1,424,968	1,179,017
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)**	**1,629,343**	**1,368,331**
	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	19,744,033	19,898,665
20	(Adjustments for conversion to credit equivalent amounts)	(11,580,786)	(10,747,086)
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)**	**8,163,247**	**9,151,579**
	Capital and total exposures		
23	Tier 1 capital	28,066,189	26,874,440
24	**Total exposures (sum of lines 7, 13, 18 and 22)**	**295,515,074**	**290,205,927**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**9.50%**	**9.26%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9.50%	9.26%
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	31 March 2026	
		Nominal amount	Eligible Liquid Asset
1	**High Quality Liquid Assets**		
1.1	Physical cash in hand at the bank + balances with the CBUAE	27,687,992	27,687,992
1.2	UAE Federal Government Sukuks	127,329	127,329
	Sub Total (1.1 to 1.2)	27,815,321	27,815,321
1.3	UAE local governments publicly traded debt securities	3,606,652	3,606,652
1.4	UAE Public sector publicly traded debt securities	-	-
	Sub Total (1.3 to 1.4)	3,606,652	3,606,652
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	-
1.6	**Total**	31,421,973	31,421,973
2	Total liabilities	231,340,814	
3	**Eligible Liquid Assets Ratio (ELAR)**	**13.58%**	

as per BRF 8.

ASRR: Advances to Stable Resources Ratio*

		AED '000s	31 March 2026
			Amount
1		**Computation of Advances**	
	1.1	Net financing (gross financing – specific and profit in suspense)	189,121,439
	1.2	Placement with non-banking financial institutions	1,234,880
	1.3	Net Financial Guarantees & Stand-by LC (issued – received)	602,298
	1.4	Interbank Placements	14,946,968
	1.5	**Total Advances**	**205,905,585**
2		**Computation of Net Stable Resources**	
	2.1	Total capital + general provisions	31,106,098
		Deduct:	
	2.1.1	Goodwill and other intangible assets	411,720
	2.1.2	Fixed Assets	2,794,089
	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	657,528
	2.1.6	Investment in subsidiaries, associates and affiliates	1,623,283
	2.1.7	**Total deduction**	**5,486,620**
	2.2	**Net Free Capital Funds**	**25,619,478**
	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	176,866
	2.3.3	Refinancing of Housing financing	-
	2.3.4	Finnancing from non-Banking Financial Institutions	3,456,539
	2.3.5	Customer Deposits	204,061,294
	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**	**209,530,949**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**235,150,427**
3		**ADVANCES TO STABLE RESOURCES RATIO (1.5/ 2.4*100)**	**87.56**

as per BRF 54.

8. Credit Risk
Required Semi - Annually

9. Counterparty Credit Risk
Required Semi - Annually

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
Required Semi - Annaully

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

13. Operational Risk
Required Annually

14. Remuneration Policy
Required Annually