ABU DHABI COMMERCIAL BANK PJSC

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Fourth quarter and full year 2025

Investor presentation

February 2026

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ADCB

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1. ADCB overview

ADCB at a glance

بنك أبوظبي التجاري ADCB

Third-largest bank by total assets in the UAE

Total assets (AED)

774 bn

+19% YoY

113 bn
Market capitalisation (AED)[1]
+48% YoY

8,900+
Total number of employees[1]

12.843 bn
FY'25 profit before tax (AED)
+21% YoY

Shareholding structure[1]

- Mubadala[2]: 60.69%
- Domestic investors: 20.00%
- Foreign investors: 19.31% *(Dec 2024: 18.13%)*

15.3%
Market share — net loans[3]

13.2%
Market share — deposits[3]

2.2 mn+
Total number of retail customers[4]

73%
Total domestic loans

40
ADCB UAE branches

50
ADCB Egypt branches

3
Al Hilal Bank (UAE)

2
ADCB Kazakhstan

(1) As at 31 December 2025
(2) The Government of Abu Dhabi entity Mubadala Investment Company through its wholly-owned subsidiary, One Hundred and Fourteenth Investment Company – Sole Proprietorship LLC and One Hundred and Fifteenth Investment Company – Sole Proprietorship LLC
(3) Based on latest statistics published by UAE Central Bank as at September 2025, UAE banking operations only
(4) Total number of retail customers for ADCB UAE only

Strong financial performance and ongoing proactive engagement is driving ratings strength

بنك أبوظبي التجاري ADCB

Credit ratings

S&P Global Ratings

A+/Stable/A-1
14 March 2025

Credit rating upgraded on 14 March 2025 from A to A+. Upgrade citing "sound earnings generation" placing **ADCB among the top banks in MENA**

"Abu Dhabi Commercial Bank PJSC's (ADCB's) **strategic balance-sheet derisking** over the past four years has **strengthened** its **resilience** to economic cycles and unexpected stresses."

"The Bank's asset quality will continue to benefit from the **strengthening of its risk management culture and control framework** over the past four years. We view these improvements, along with a more contained risk appetite, as enduring and therefore positioning the Bank to better navigate economic cycles."

"**Sound earnings generation and high capital retention** still underpin ADCB's capitalisation, which we view as a key rating strength."

Fitch Ratings

A+/F1/Stable
19 February 2025

"Abu Dhabi Commercial Bank PJSC's (ADCB) Issuer Default Ratings (IDRs) reflect **potential support from both the UAE** (AA-/Stable) **and Abu Dhabi (AA/Stable) authorities**, as reflected in its Government Support Rating (GSR) of 'a+'. This reflects the authorities' strong ability for, and record of, supporting the banking system, if needed."

"ADCB's Viability Rating (VR) reflects the bank's **strong domestic franchise**, **good funding and liquidity** and **improved asset-quality metrics**, counterbalanced by **accelerated lending growth**, **predominately in lower risk segments**, and only-adequate capitalisation."

"The **increased proportion of GRE and public sector** lending in combination with reduced real estate exposure is positive for ADCB's risk profile."

ESG ratings

MSCI

AA
21 October 2025

"ADCB's **cybersecurity practices lead those of industry peers**. MSCI noted evidence of **extensive data protection processes,** including certification to external information security management standards and **robust compliance programs**."

"**ADCB leads industry peers in talent management**. It has a formal grievance redressal channel to address potential workplace issues."

"The bank **leads peers in environmental risk management measures**. Notably, it has management systems in place for assessing ESG risks tied to lending, and its **board is engaged in climate-related risk mitigation**."

"Its **consumer financial protection initiatives lead those of industry peers** and include a fair advertising policy."

MORNINGSTAR SUSTAINALYTICS

14.6 Low Risk
15 October 2025

"ADCB's overall **ESG-related disclosure follows best practice**, signaling strong accountability to investors and the public. In addition, the company's ESG-related issues are overseen by the group sustainability committee, suggesting that these are integrated in its core business strategy."

"ADCB also has a **comprehensive programme in place to manage product governance**, which includes **managerial oversight for responsible product offering** and marketing and mechanisms in place to receive and investigate customer complaints."

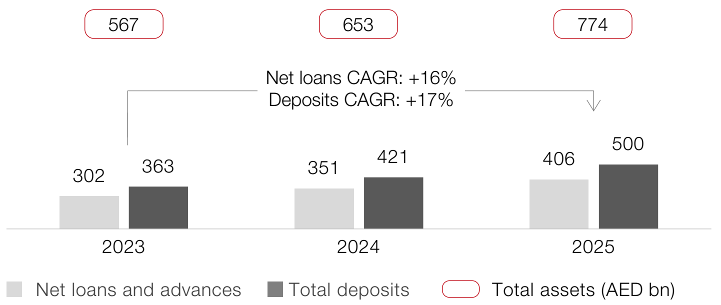
"The company has a very **strong programme in place to manage data privacy issues**. It conducts regular employee training on data privacy issues, which are overseen by the bank's data privacy office. Moreover, ADCB's reporting includes **strong initiatives to address human capital**."

Note: These quotes are excerpts from S&P, Fitch, MSCI and Sustainalytics rating reports, and are qualified by the full reports which investors should refer to credit ratings may not reflect all risks and are subject to change at any time

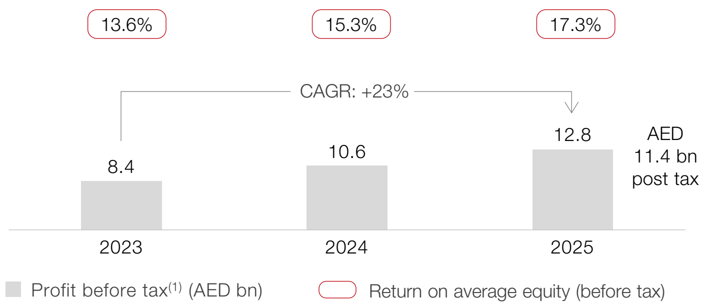
ADCB 3-year journey: key financial metrics

Balance sheet of AED 653 bn, reflecting robust growth in loans & deposits

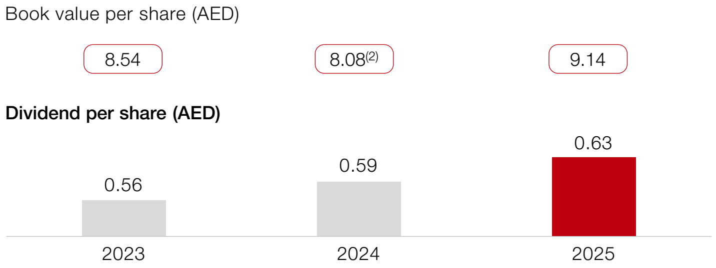
(AED bn)



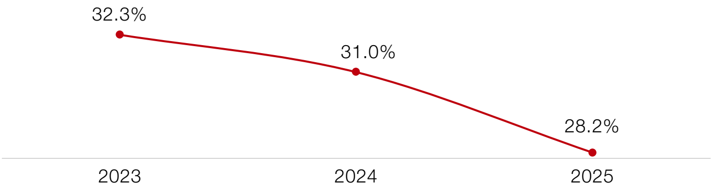
Delivered continued profitability



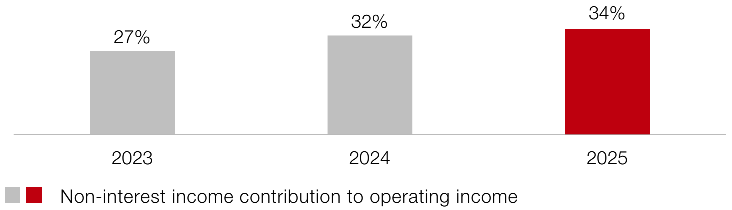
Creating significant shareholder value



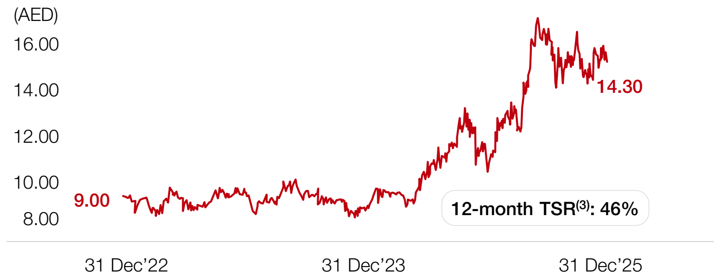
Disciplined cost management (410 bps decline in C:I ratio)



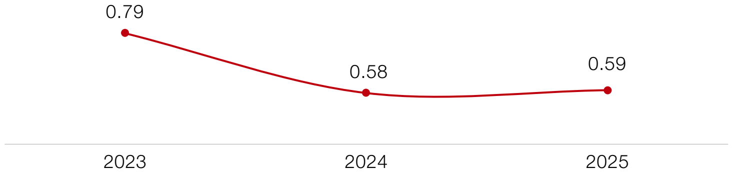
Increased non-interest income, enabling effective capital deployment



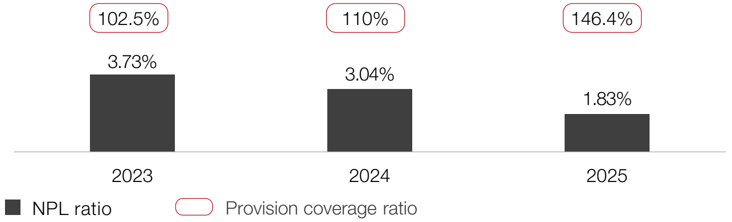
3 Year TSR[3] of 86% with share price +59%



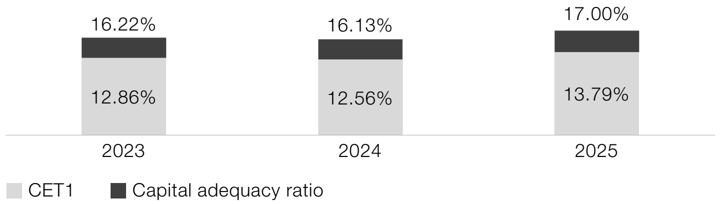
Improved asset quality (cost of risk %)



NPL ratio at historical lows



Robust capital ratios

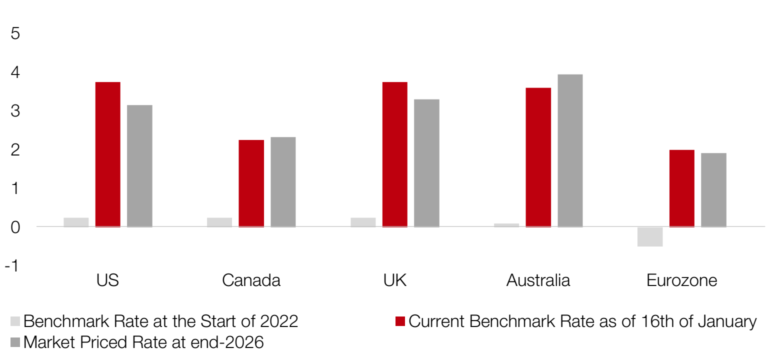


Note: CAGR calculations are from 2022 to 2024
(1) Net of loss on discontinued operations, as applicable
(2) 2024 comparative figure restated based on reclassification
(3) Bloomberg calculation assumes total return without reinvestment of dividends

2. UAE – Economic landscape

Strong UAE macro-economic fundamentals supporting positive business and consumer confidence

Global: Further interest rate cuts priced in by the market, including 50 bps by the Fed in 2H2026

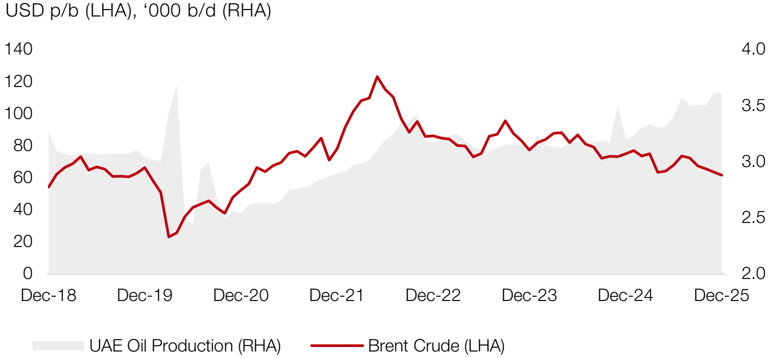


Source: Bloomberg, Federal Reserve, BoE, ECB, RBA, BoC, ADCB Economic Research

US: Probability of a recession has moderated though expect high uncertainty to weigh on economic activity

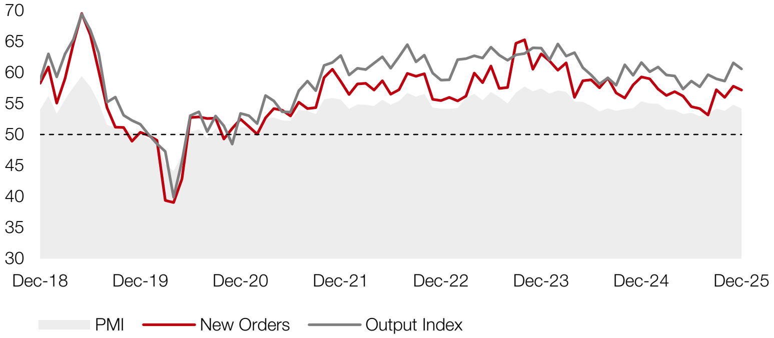
Source: NY Federal Reserve, Bloomberg, ADCB Economic Research

UAE: Oil price at a comfortable level for the UAE; Output to increase, including with a baseline adjustment in 2025



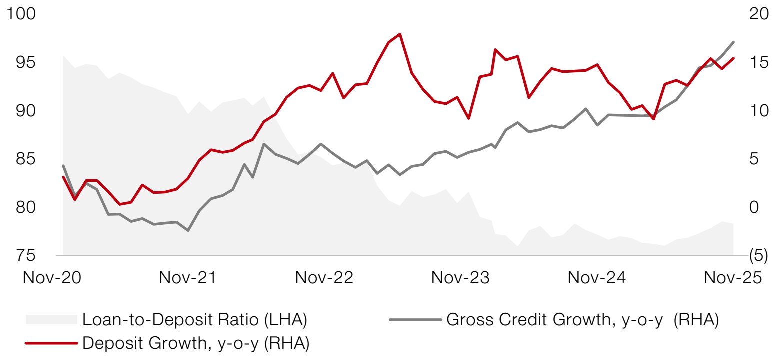
Source: Bloomberg, ADCB Economic Research

UAE: PMI data remains in strongly expansionary territory in 2025 with supportive domestic demand backdrop



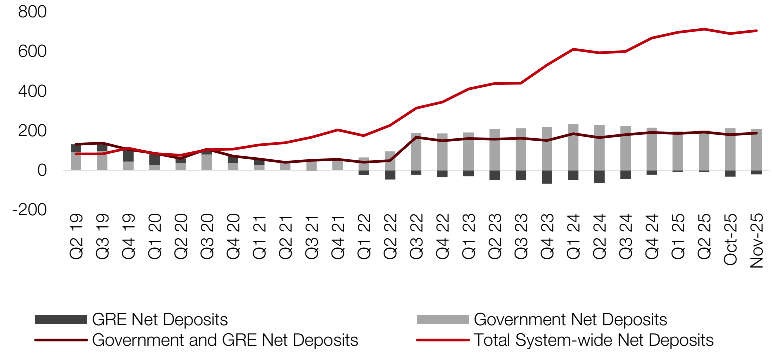
Source: S&P Global, ADCB Economic Research

UAE: Gross deposits continue to outpace credit growth in absolute terms, supporting system-wide liquidity



Source: Central Bank of the UAE, ADCB Economic Research

UAE: Net system-wide deposits rose in 11M 2025, driven by private sector and government

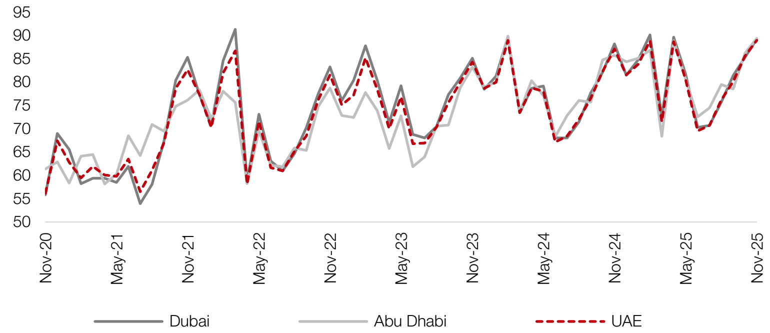


Source: Central Bank of the UAE, ADCB Economic Research

Strong momentum in key non-oil sectors supporting real GDP growth

UAE: Hotel occupancy levels remain strong with business and leisure demand

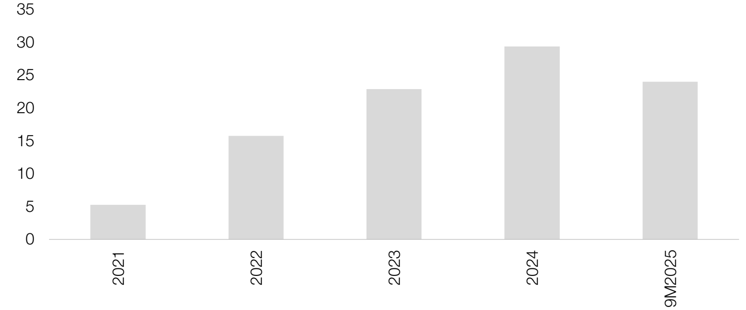
%



Source: Abu Dhabi Tourism and Culture Authority, STR*, ADCB calculations
STR data – re-publication or other re-use of this data without the express written permission of STR is strictly prohibited

Abu Dhabi: Airport passenger number up a strong 12.0% y-o-y in 9M 2025, new routes and airlines supporting this expansion

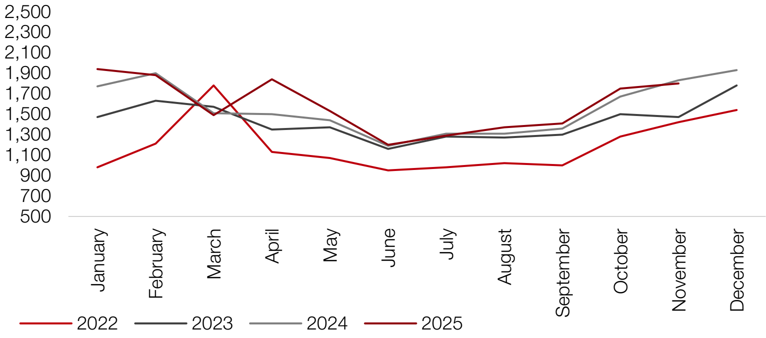
Passenger numbers, million



Source: Abu Dhabi Airport, ADCB Economic Research

Dubai: Seeing ongoing growth in overnight visitor numbers, up 4.2% y-o-y in 11M 2025 from a high base

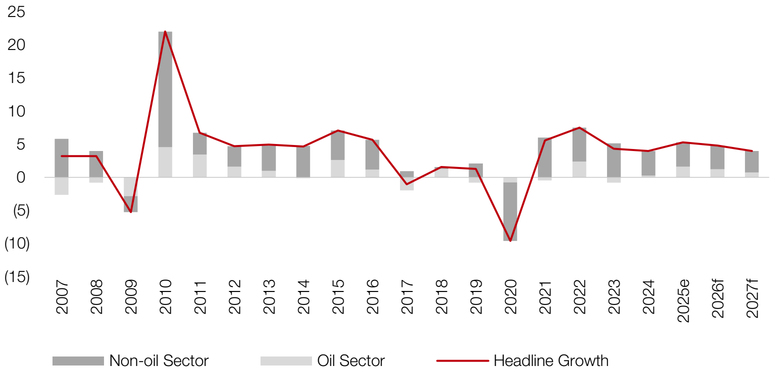
Visitor numbers, million



Source: DTCM, ADCB Economic Research

UAE: Both hydrocarbon and non-oil sectors to contribute to real headline GDP growth in the outlook period

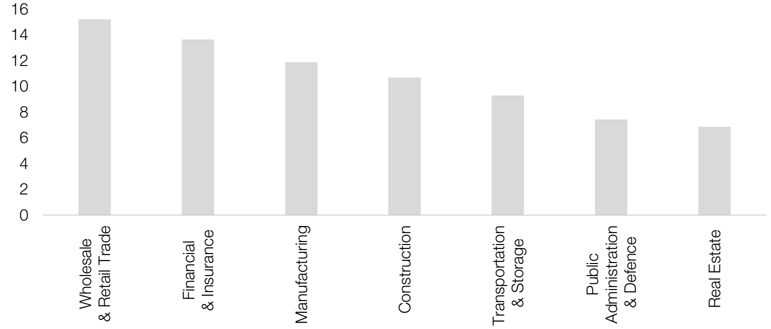
PP contribution to real GDP growth



Source: Federal Competitiveness and Statistics Centre, ADCB Economic Research

UAE: Sector contribution breakdown of non-oil GDP in 1H 2025; Broad-based contribution

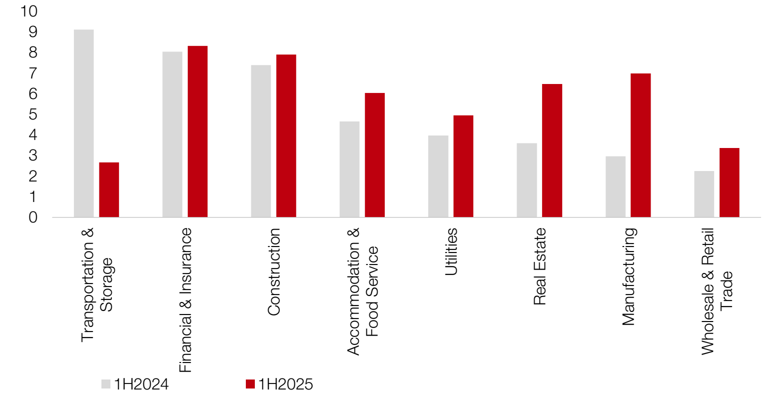
% share of total



Source: Federal Competitiveness and Statistics Centre, ADCB Economic Research

UAE: Key domestic and externally facing sectors continuing to see solid growth; multiple underlying drivers

% change Y-o-Y



Source: Federal Competitiveness and Statistics Centre, ADCB Economic Research

Robust investment outlook with higher project awards

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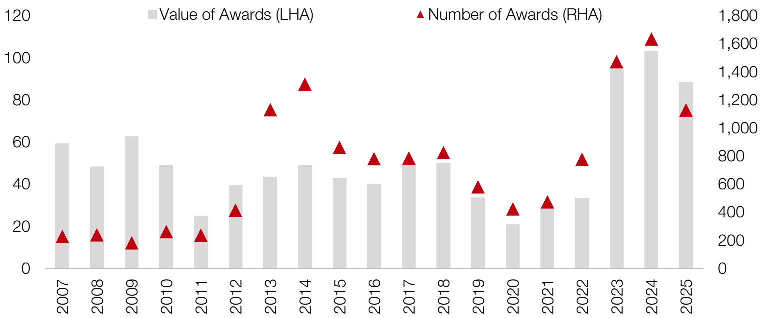
UAE: Total project awards remained robust in 2025, adding to project momentum and broader GDP growth

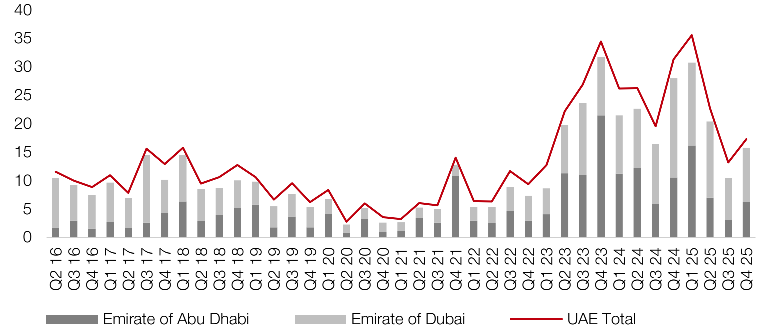
USD billion (LHA); number of awards (RHA)



Source: Meed projects, ADCB Economic Research

UAE: Project awards in the UAE ticked up in 4Q 2025; We do not see this reflecting a shift in stance – strong projects pipeline remains

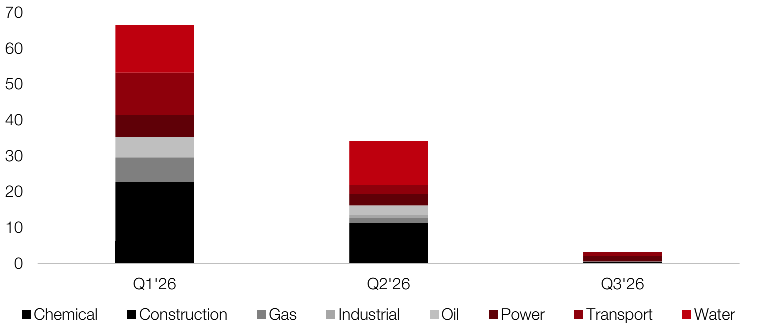
USD billion



Source: Meed projects, ADCB Economic Research

UAE: Broad-based project award outlook for 1H 2026, including in sectors such as construction, utilities and transportation

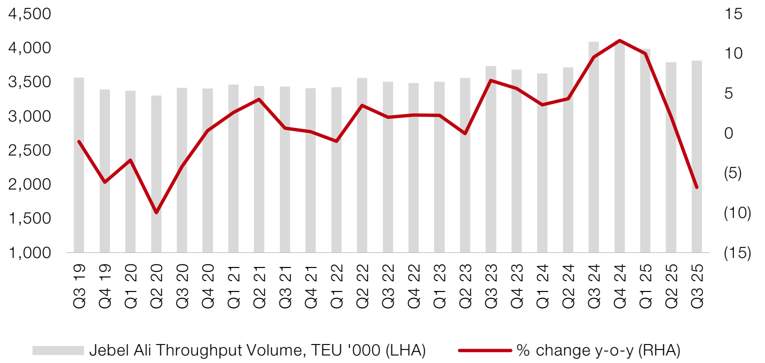
USD billion



Source: Meed projects, ADCB Economic Research

UAE: Jebel Ali throughput volumes contracted in 3Q 2025; though still up in 9N2025 in yearly terms

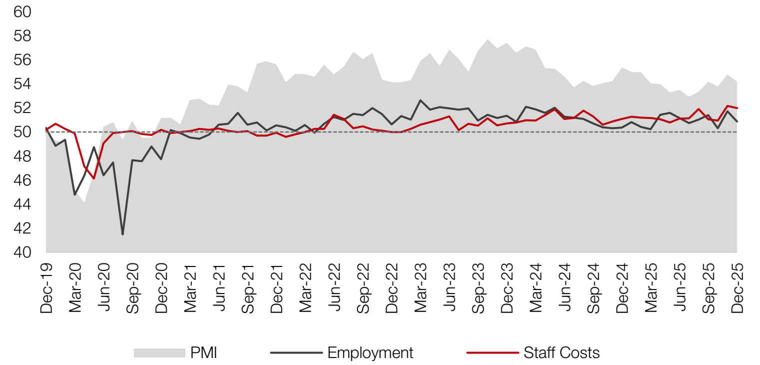
TEU '000* (LHA); % change y-o-y (RHA)



* Twenty-foot equivalent units
Source: DP World, ADCB Economic Research

UAE: PMI data shows pickup in hiring activity; companies and high-net-worth individuals have also moved to the UAE

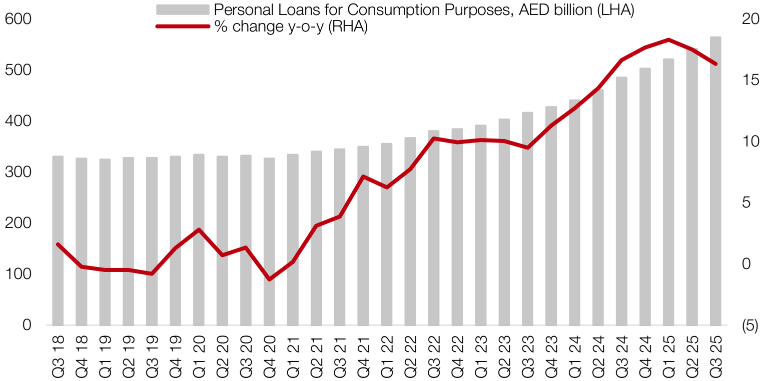
Index: A reading above 50 indicates an expansion



Source: IHS Markit, ADCB Economic Research

UAE: Retail credit for consumption has continued to see robust growth, reflecting consumer confidence and population growth

AED billion (LHA); % change y-o-y (RHA)



Source: Central Bank of the UAE, ADCB Economic Research

3. Financial highlights

Record full-year net profit marking strong start to five-year strategy

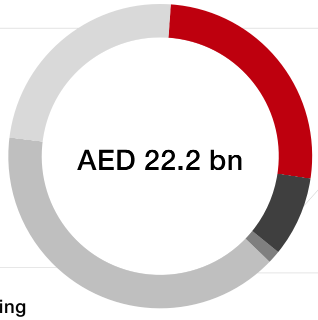
Highlights

- **Record profit:** Profit before tax of AED 12.843 bn for FY'25, an increase of 21% year on year (YoY), marking the **18th consecutive quarter of profit growth**. Net profit after tax(1) was AED 11.445 bn, an increase of 22% YoY
- **Strong Q4 finish:** Q4'25 profit before tax of AED 3.736 bn (up 30% YoY) and net profit after tax(1) of AED 3.342 bn, **continuing the Bank's growth trajectory** into year-end
- **Higher returns:** Delivered a Return on Average Equity (ROAE) of 15.3% for FY'25, demonstrating **improved profitability and efficient capital utilisation**
- **Income growth and efficiency:** Operating income rose by **14%** in 2025, **driven by double digit growth** in both net interest income and fee income. **Cost to income ratio improved to 28.2%** (from 31.0% in 2024), achieving a new efficiency benchmark for the Bank
- **Accelerated loan and deposit growth:** Net loans grew 16% YoY to AED 406 bn, reflecting **healthy credit demand** across retail and corporate portfolios. Customer deposits increased 19% YoY to AED 500 bn. CASA deposits were 46% of total deposits, providing a stable funding base
- **Strong capital and liquidity:** CET1 ratio strengthened to 13.79% as of Dec'25 (up from 12.56% in 2024), **bolstered by retained earnings and the successful rights issue** completed in Q4. Liquidity remained robust, with a liquidity coverage ratio of 131.3% and loan to deposit ratio at 81.2%, reflecting a prudent funding profile
- **Improved asset quality:** The Bank maintained high asset quality metrics. **Cost of risk of 0.59% in line with five-year guidance**, NPL ratio improved to 1.83% (from 3.04% in 2024) and provision coverage increased to 146.4%, underlining conservative risk management and strong recovery efforts
- **Commitment to delivering sustainable and attractive shareholder returns:** Recommended cash dividend of AED 0.63 per share for 2025 (subject to regulatory and shareholder approvals), totaling AED 4.985 bn (44% of net profit)

FY'25 key highlights

Diversified growth by business streams

% contribution to FY'25 operating income



YoY deposit growth

AED +79 bn

+19% YoY

YoY net loan growth

AED +55 bn

+16% YoY

Profit before tax

AED 12.843 bn

+21% YoY

Note: Figures may not add up due to rounding differences

(1) Effective 1 January 2025, the UAE enacted a 15% Domestic Minimum Top-up Tax (DMTT) aligned with OECD Pillar Two Model rules. The Group has performed a detailed evaluation and meets the criteria for the Initial Phase of International Activity Exclusion (IAE) provisions. Consequently, the applicable statutory tax rate has been reduced from the DMTT rate of 15% to the UAE Corporate Tax rate of 9% for the 2025 financial year. In Q3'25, the Group reversed an excess tax provision recognised in the first half of 2025

(2) Comprises of operations of subsidiaries not included in other segments, real estate management income of associate and rental income earned from properties of the Group

2025 guidance achieved across all metrics, driven by disciplined execution of strategy

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FY'25 actual vs. guidance

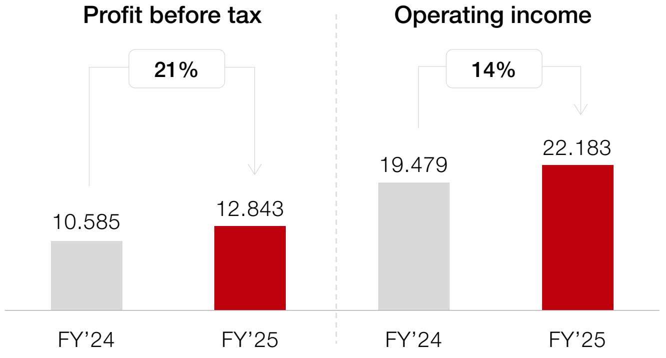
	2025 full-year guidance	2025 full-year actuals
CET1 ratio	>12%	13.79%
Cost of risk[1]	63-68 bps	59 bps
ROE	c.15%	15.3%
Profitability	Double net profit to AED 20 billion within five years; c.20% annual growth rate	AED 11.445 bn +22% YoY
Dividend payout[2]	Progressive year-on-year increase in paid-out dividends, with targeted total dividend payout of c. AED 25 billion over 5-year period	AED 0.63 per share

(1) CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments
(2) This statement represents a forward-looking projection and is subject to necessary approvals, including but not limited to board, regulatory, and shareholder approvals

FY'25 profit before tax up 21% YoY driven by double-digit growth in operating income and improved efficiencies

Income statement (AED mn)	FY'25	FY'24	ΔYoY%
Total net interest income[1]	**14,688**	13,225	11
Non-interest income	**7,495**	6,254	20
Operating income	**22,183**	19,479	14
Operating expenses	**(6,246)**	(6,031)	4
Operating profit before impairment charge	**15,937**	13,448	19
Impairment charge	**(3,103)**	(2,874)	8
Profit before tax[2]	**12,843**	10,585	21
Income tax charge[3]	**(1,398)**	(1,166)	20
Net profit for the period	**11,445**	9,419	22

Strong FY'25 financial performance
(AED bn)



RoAA[4]
1.51%
FY'24: 1.43%

RoATE[4]
17.2%
FY'24: 15.4%[5]

RoAE[4]
15.3%
FY'24: 13.5%

Basic EPS[6]
AED 1.45
FY'24: AED 1.17

Note: Figures may not add up due to rounding differences
(1) Including Islamic financing
(2) After including share in profit of associates
(3) Effective 1 January 2025, the UAE enacted a 15% Domestic Minimum Top-up Tax (DMTT) aligned with OECD Pillar Two Model rules. The Group has performed a detailed evaluation and meets the criteria for the Initial Phase of International Activity Exclusion (IAE) provisions. Consequently, the applicable statutory tax rate has been reduced from the DMTT rate of 15% to the UAE Corporate Tax rate of 9% for the 2025 financial year. In Q3'25, the Group reversed an excess tax provision recognised in the first half of 2025
(4) For RoAE/RoAA calculations, net profit after tax attributable to equity shareholders has been considered, i.e. net profit after deducting coupon payments relating to Tier I capital notes
(5) 2024 comparative figure restated based on reclassification
(6) Diluted earnings per share for FY'25 is AED 1.44 and FY'24 is AED 1.17

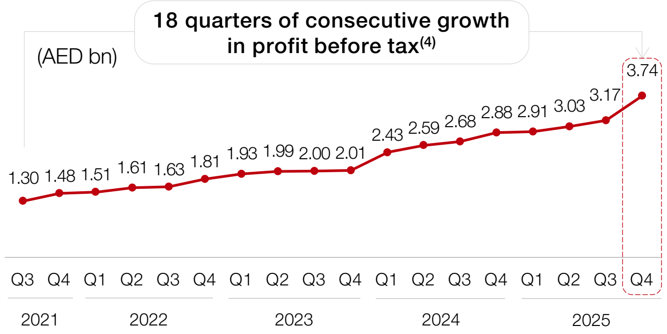
18 consecutive quarters of growth, with Q4’25 net profit up 30% YoY

Income statement (AED mn)	Q4’25	Q3’25	Q4’24	ΔQoQ%	ΔYoY%
Total net interest income[1]	**3,833**	3,806	3,505	1	9
Non-interest income	**1,734**	2,068	1,962	(16)	(12)
Operating income	**5,568**	5,875	5,467	**(5)**	**2**
Operating expenses	**(1,647)**	(1,624)	(1,565)	1	5
Operating profit before impairment charge	**3,921**	4,251	3,902	**(8)**	**0**
Impairment charge	**(183)**	(1,087)	(1,020)	(83)	(82)
Profit before tax[2]	**3,736**	3,166	2,884	**18**	**30**
Income tax charge[3]	**(394)**	(76)	(311)	418	27
Net profit for the period	**3,342**	3,090	2,573	**8**	**30**

Note: Figures may not add up due to rounding differences
(1) Including Islamic financing
(2) After including share in profit of associates
(3) Effective 1 January 2025, the UAE enacted a 15% Domestic Minimum Top-up Tax (DMTT) aligned with OECD Pillar Two Model rules. The Group has performed a detailed evaluation and meets the criteria for the Initial Phase of International Activity Exclusion (IAE) provisions. Consequently, the applicable statutory tax rate has been reduced from the DMTT rate of 15% to the UAE Corporate Tax rate of 9% for the 2025 financial year. In Q3’25, the Group reversed an excess tax provision recognised in the first half of 2025
(4) Excluding net loss on discontinued operations (as applicable) and one-off gain recorded from the divestment of an 80% stake in Abu Dhabi Commercial Properties (ADCP) in Q4’23
(5) For RoAE/RoAA calculations, net profit after tax attributable to equity shareholders has been considered, i.e. net profit after deducting coupon payments relating to Tier I capital notes
(6) 2024 comparative figure restated based on reclassification
(7) Diluted earnings per share for Q4’25, Q3’25 and Q4’24 is AED 0.44, 0.39 and 0.34 respectively

Q4’25 profit before tax (AED bn)

3.736 bn +30% YoY +18% QoQ



RoAA[5]
1.69%
Q4’24: 1.52%

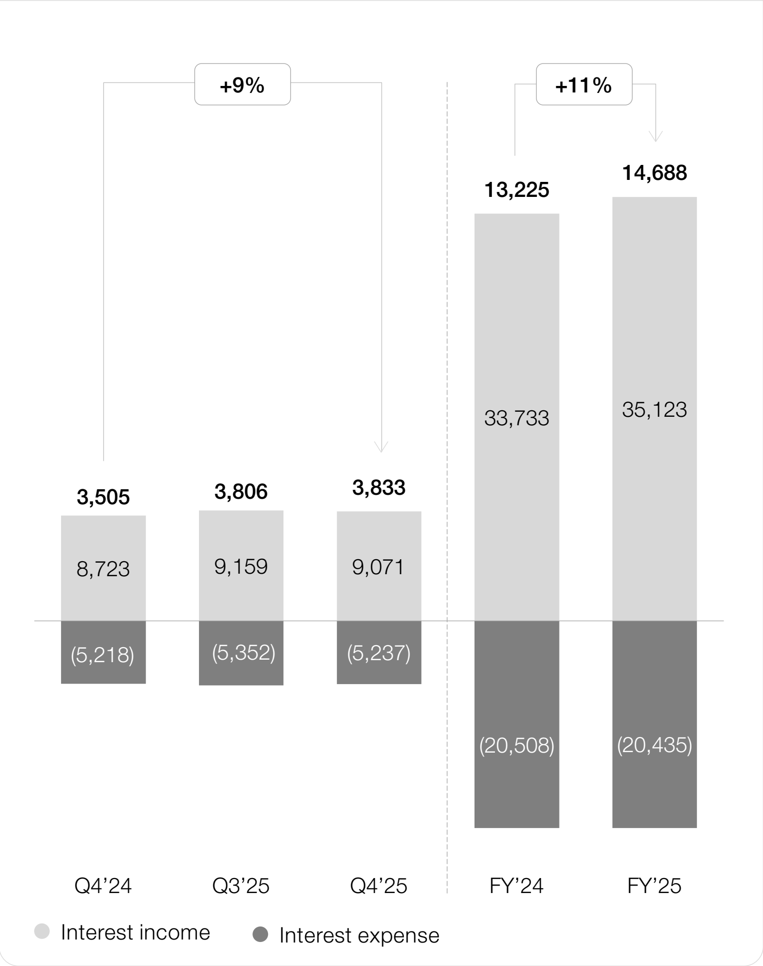
RoATE[5]
19.7%
Q4’24: 16.8%[6]

RoAE[5]
17.6%
Q4’24: 14.9%

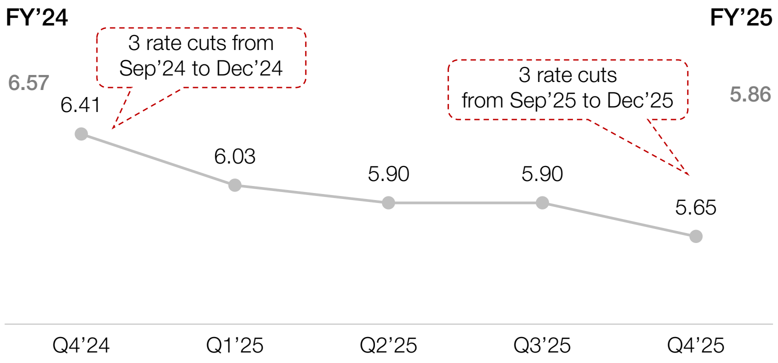
Basic EPS[7]
AED 0.44
Q4’24: AED 0.34

Strong growth in FY’25 net interest income supported by higher volumes

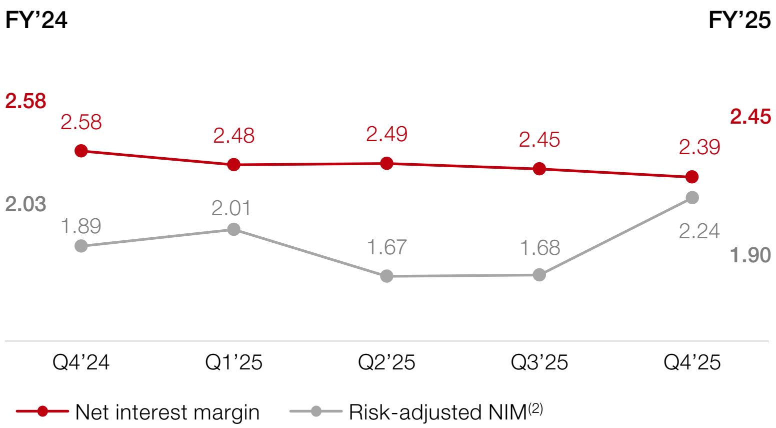
Net interest income (AED mn)



Asset yield (%)(1)



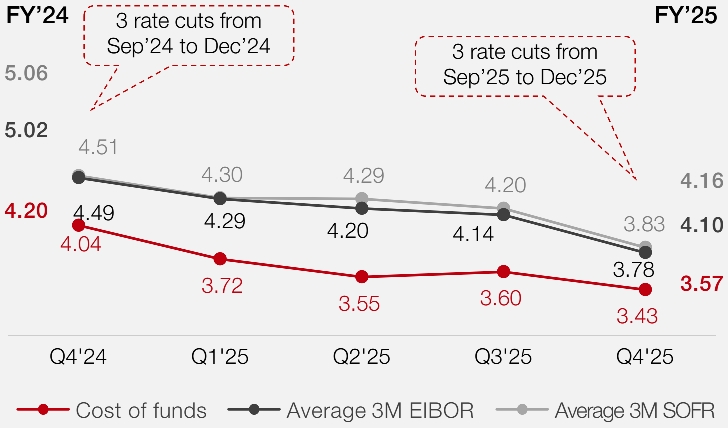
NIM and risk adjusted NIM (%)(1)



Key highlights

- **Net interest income increased 11% YoY** to AED 14.688 bn in FY’25 and rose 9% YoY to AED 3.833 bn in Q4’25 driven by higher volumes
- Net interest margin (NIM) was 13 bps lower YoY at 2.45% in FY’25 due to a **lower interest rate environment**
- The Bank’s **margins have remained resilient** in the context of six benchmark rate cuts since September 2024 reflecting an optimised cost of funds, supported by a higher contribution of CASA balances in the deposit mix

Cost of funds (%)



Note: Figures may not add up due to rounding differences
(1) FVTPL assets are non-interest bearing, therefore excluded from the calculation of Interest earning assets
(2) Risk adjusted NIM: Net interest income less impairment charge on loans and advances to customers, banks, and investments securities divided by average interest earning assets

Top-line growth marked by diversification, with FY'25 non-interest income up 20% YoY, representing 34% of operating income

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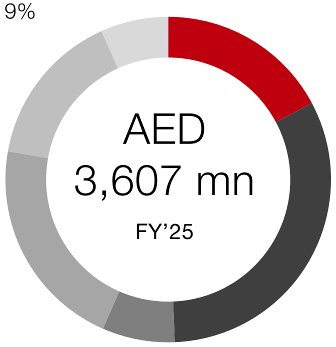
Non-interest income (AED mn)	Q4'25	Q3'25	Q4'24	ΔQoQ%	ΔYoY%	FY'25	FY'24	ΔYoY%
Net fees and commission income	**887**	**971**	722	(9)	23	**3,607**	3,101	16
Net trading income	**637**	**648**	436	(2)	46	**2,716**	2,064	32
Other operating income[1]	**210**	**449**	803	(53)	(74)	**1,172**	1,089	8
Total non-interest income	**1,735**	**2,068**	1,962	(16)	(12)	**7,495**	6,254	20

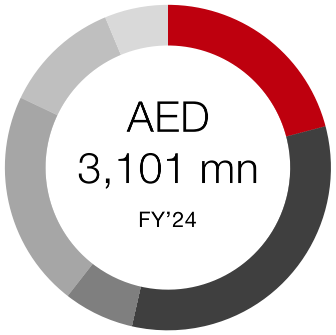
Net fees and commission income[2] (AED mn)

- Card related fees: 540 ↓ -17%
- Loan processing fees: 1,175 ↑ 16%
- Asset mgt./investment services: 267 ↑ 23%
- Trade finance commission: 793 ↑ 19%
- Accounts related fees: 581 ↑ 61%
- Others[3]: 252 ↑ 29%



+16%

- Card related fees: 648
- Loan processing fees: 1,011
- Asset mgt./investment services: 217
- Trade finance commission: 667
- Accounts related fees: 361
- Others[3]: 195



Note: Figures may not add up due to rounding differences
(1) Other operating income includes net gains/(losses) from investment properties
(2) All figures in the pie charts are net of related expenses
(3) Others mainly includes POS/acquiring related fees, bond arrangement fees, insurance commission, etc.

Key highlights

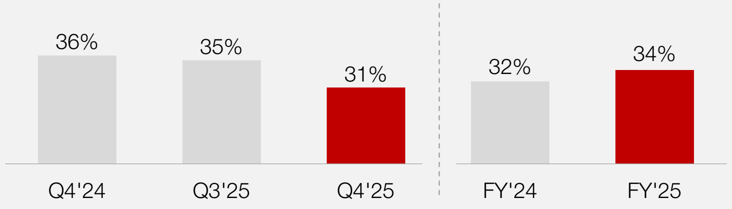
- FY'25 non-interest income increased to 34% of total operating income, up from 32% a year earlier

+14% YoY
FY'25 trade finance commission (gross)

+61% YoY
FY'25 liability related fees (gross)

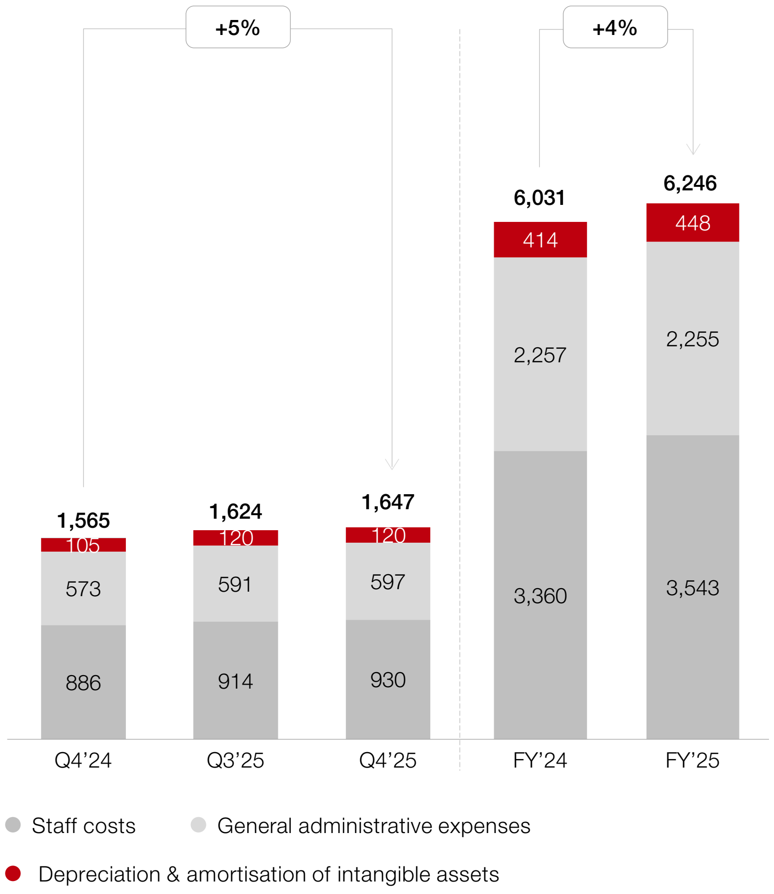
- **FY'25 non-interest income growth was broad-based,** with a 16% rise in net fees and commission income and a 32% increase in net trading income, which was driven by higher gains from foreign exchange, derivatives and a net gain from financial assets held at FVTPL
- Q4'25 non-interest income decreased 12% YoY primarily due to a YoY decrease in other operating income from a high base in Q4'24, when the Bank recorded significant gains on extinguishment of corporate loans. **Excluding this one-off gain** booked in Q4'24, the **underlying increase in Q4'25 non-interest income was 41% YoY**

Non-interest income/total income

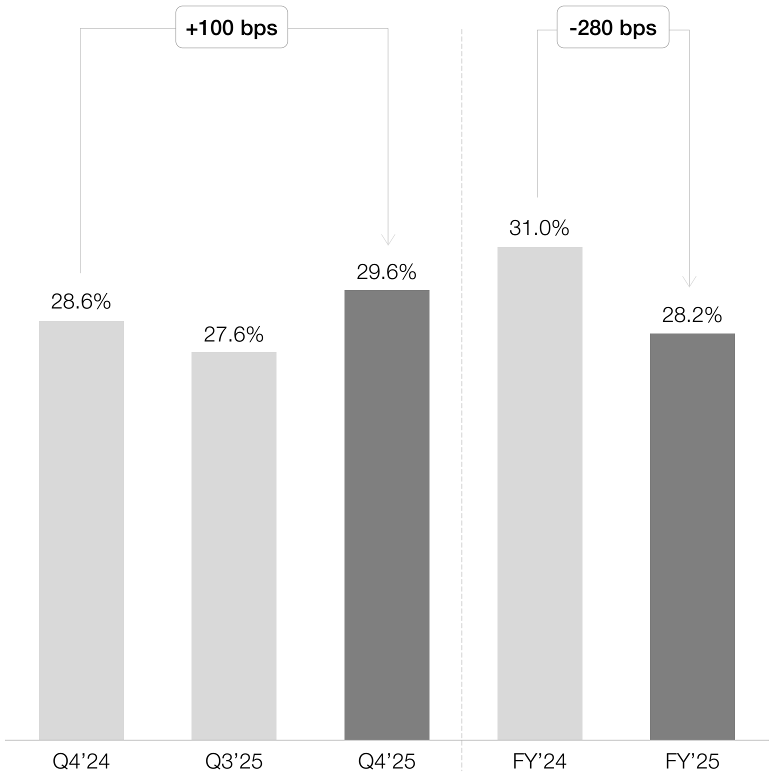


FY’25 cost-to-income ratio improved 280 bps to an all-time low of 28.2%, driven by income growth and AI & digital-led efficiencies

Operating expenses (AED mn)



Cost to income ratio



Key highlights

- **Cost to income ratio improved by 280 bps to an all-time low** of 28.2% in FY’25 with strong top-line growth accompanied by significant efficiency gains, driven by AI & digital transformation as well as sustained cost discipline
- Operating expenses increased by 4% YoY to AED 6.246 bn in FY’25 and were up 5% YoY to AED 1.647 bn in Q4’25 as the Bank **continued to invest in talent and technology to drive growth**

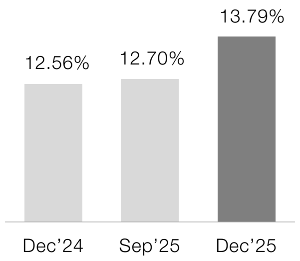
Note: Figures may not add up due to rounding differences

Strong balance sheet expansion during the year, driven by 16% growth in net loans and 19% in deposits

Balance sheet (AED mn)	Dec'25	Sep'25	Dec'24	ΔQoQ	ΔYoY
Total assets	**773,654**	744,273	652,814	4	19
Net interest earning assets	**649,440**	627,196	555,289	4	17
Net loans and advances to customers	**405,967**	401,356	350,638	1	16
Net loans and advances to banks	**28,380**	33,723	30,679	(16)	(7)
Investment securities	**166,137**	159,292	142,989	4	16
Deposits from customers	***499,775***	*482,440*	*421,060*	4	*19*
CASA	***232,016***	*215,936*	*185,869*	7	*25*
Time deposits	***267,759***	*266,504*	*235,191*	0	*14*
Borrowings (including ECP)[1]	**98,514**	102,182	94,840	(4)	4
Total shareholders' equity	**88,737**	79,505	75,562	12	17

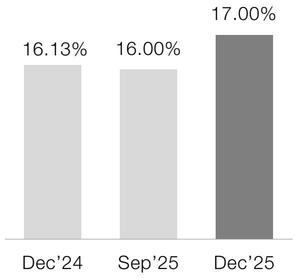
CET1 ratio

13.79%



CAR

17.00%



LCR

131.3%

Dec'24: 137.3%

Liquidity ratio[2]

34.7%

Dec'24: 32.4%

LTD ratio

81.2%

Dec'24: 83.3%

Note: Figures may not add up due to rounding differences

(1) Euro commercial paper

(2) Liquidity ratio: Liquid assets/total assets. Liquid assets include cash and balances with Central Banks, deposits and balances due from banks (excluding loans to banks), reverse repo placements, trading securities, and liquid investments (excluding unquoted investments)

Net loans up AED 55 bn across key economic sectors amid strong UAE fundamentals and growing cross-border capital flows

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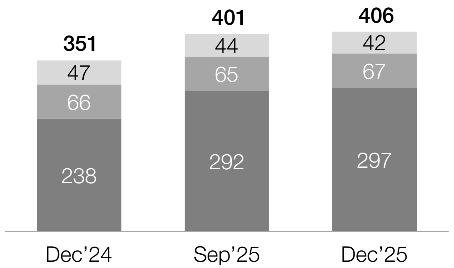
Net loans (AED bn)

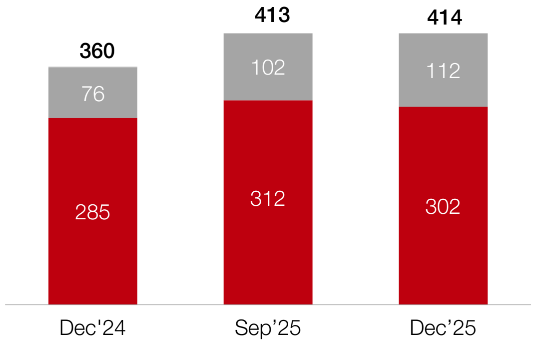


- Corporate & Investment Banking Group
- Retail Banking Group
- Private Banking Group

Net loans

+16% YoY

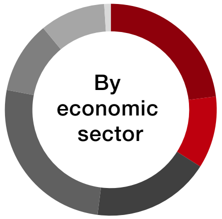
Gross loans by geography (AED bn)



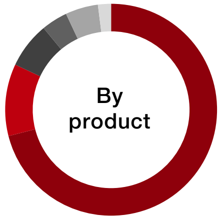
- Within the UAE
- Outside the UAE

Gross loans: AED 414 bn

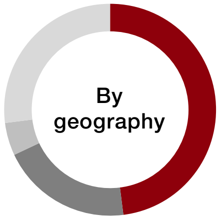
- Government & PSE 23%
- Real estate investment 11%
- Personal 18%
- Others(1) 26%
- Financial institutions 11%
- Trading 10%
- Hospitality 1%



- Corporate loans 71%
- Retail loans(2) 11%
- Trade finance 7%
- Overdrafts (retail & corporate) 4%
- Mortgages 5%
- Credit cards 2%



- Abu Dhabi 48%
- Dubai 20%
- Other Emirates 5%
- Outside UAE 27%



Key highlights

- **Significant credit growth** during the year, driven by key sectors including energy, trading, transport and communication and financial institutions
- Loans outside the UAE increased to 27% of the total portfolio from 21% a year earlier, as the Group continued to support cross-border investment by UAE entities and clients operating across **key regional economic corridors, notably Saudi Arabia and Egypt**

AED 130 bn

New credit extended in FY’25

AED 73 bn

Repayments in FY’25

Note: Figures may not add up due to rounding differences
(1) Others include: agriculture, energy, transport, manufacturing, services and others
(2) Retail loans include personal loans, auto loans and others

Propelled by UAE's future roadmap; fostering growth across diverse sectors, paving the way for transformative progress

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ADCB

2028

Emirati interplanetary mission

2030

Mohammed bin Rashid Al Maktoum Solar Park

Abu Dhabi Economic Vision 2030

Environment Vision 2030

Plan Abu Dhabi 2030

Abu Dhabi Transportation Mobility Management Strategy

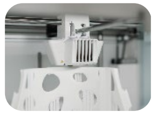
Surface Transport Master Plan

Dubai Autonomous Transportation Strategy

Dubai Industrial Strategy 2030

2030 (continued)

Dubai 3D Printing Strategy



UN Agenda 2030

2031

National Advanced Sciences Agenda 2031

UAE Strategy for Artificial Intelligence

'We the UAE 2031' vision

2033

Dubai Economic Agenda (D33)

2036

UAE Water Security Strategy 2036

2040

Fujairah 2040 Plan

RAK Energy Efficiency and Renewable Energy Strategy 2040

2040 (continued)

Dubai 2040 Urban Master Plan

2041

Dubai Integrated Waste Management Strategy 2021-2041

2050

UAE Energy Strategy 2050

Dubai Clean Energy Strategy

2051

Food Security Strategy 2051

2057

Abu Dhabi Police Centennial Vision 2057

2071

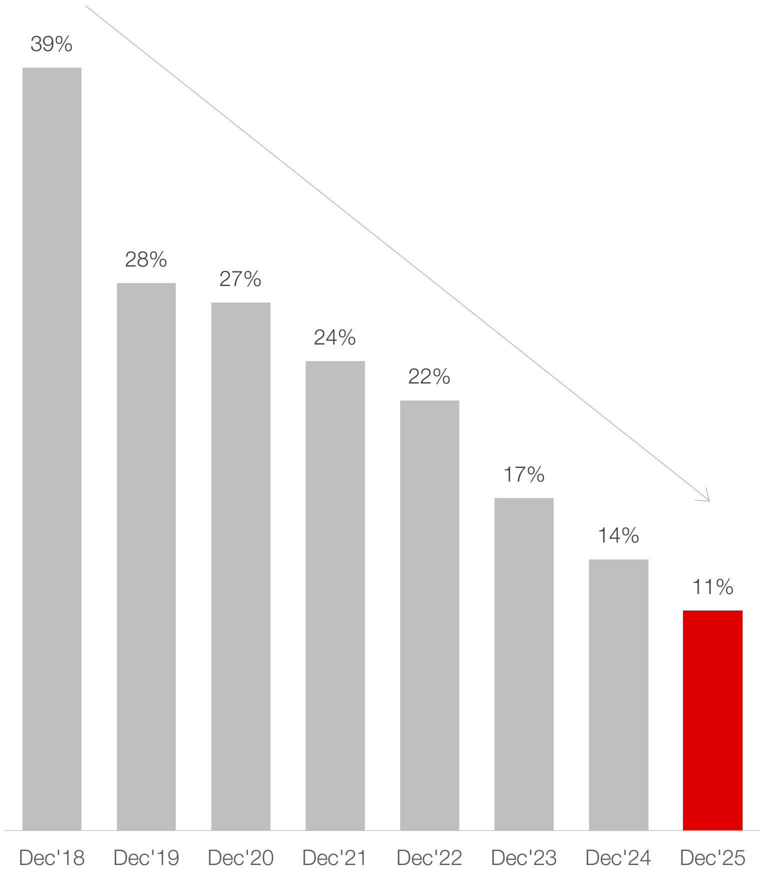
Centennial Plan 2071

2117

Mars 2117

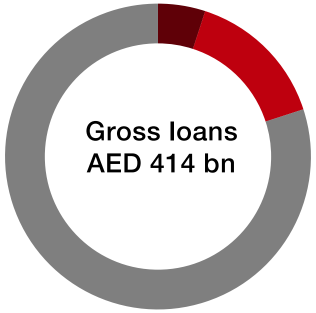
Well diversified and highly secured real estate portfolio with strict internal caps and underwriting policies

Commercial real estate investment (% of total gross loans)



Total real estate portfolio

Portfolio composition



- Residential mortgages 4%
- Commercial real estate 11%
- Rest of the portfolio 85%

Commercial real estate composition

- Commercial towers
- Hotels/hotel apartments
- Working capital funding
- Shopping malls, etc.

Real estate loan classification

- Purpose of the loan is real estate
- Repayment of the loan is primarily from real estate

Firm underwriting policies

- Bank does not finance: Undeveloped land, Secondary mortgages
- Very selective financing: Under construction projects and outside UAE

85%
Portfolio loan to value (LTV)

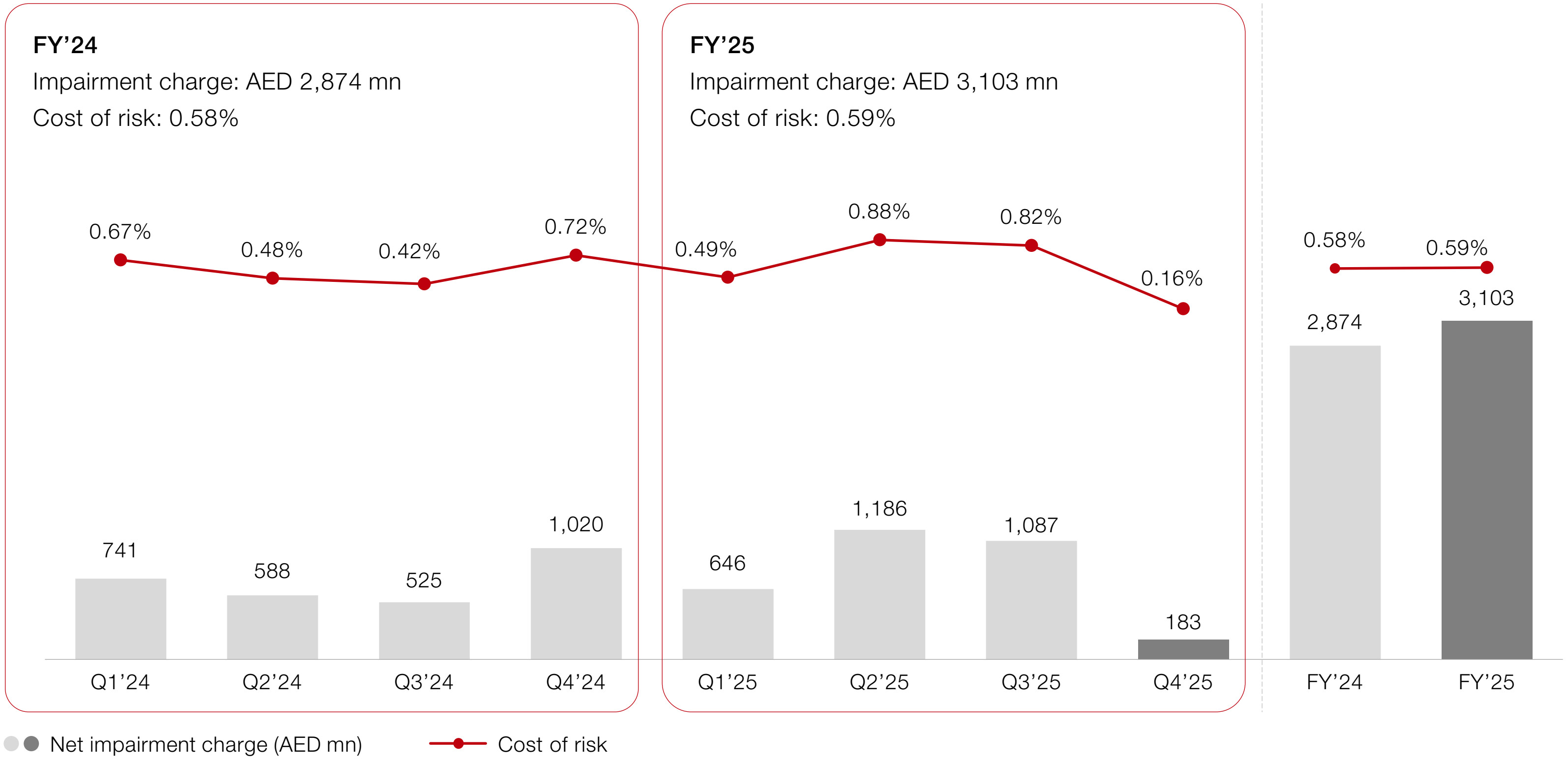
150%
Portfolio coverage ratio (provision + collateral)

77%
Exposure to completed income generating projects

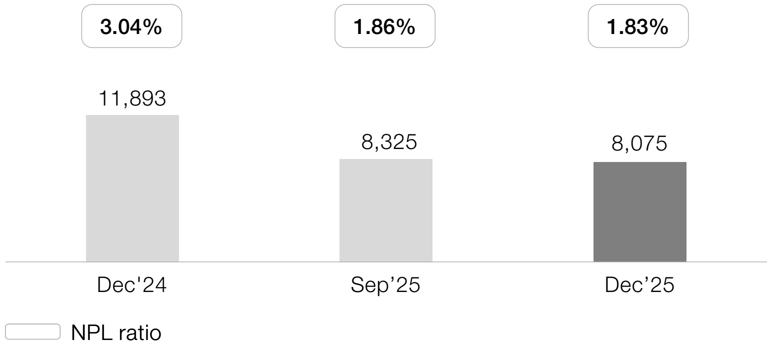
FY’25 cost of risk of 59 bps in line with guidance, while NPL ratio at a record low of 1.83% reflecting continued improvement in asset quality

Cost of risk

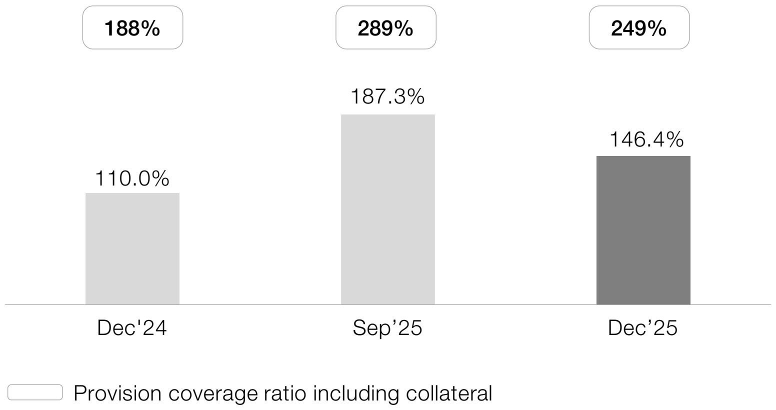
- Cost of risk was 59 bps in FY’25, **below full-year guidance** of 63-68 bps **and five-year guidance** of 60 bps
- Impairment charges 8% higher YoY at AED 3,103 mn in FY’25, largely due to a build of provisions on a small number of legacy corporate accounts recorded in Q2’25 and Q3’25. **Impairment charges in Q4’25 significantly lower** at AED 183 mn reflecting higher recoveries and provision releases



Non-performing loans (AED mn) and NPL ratio



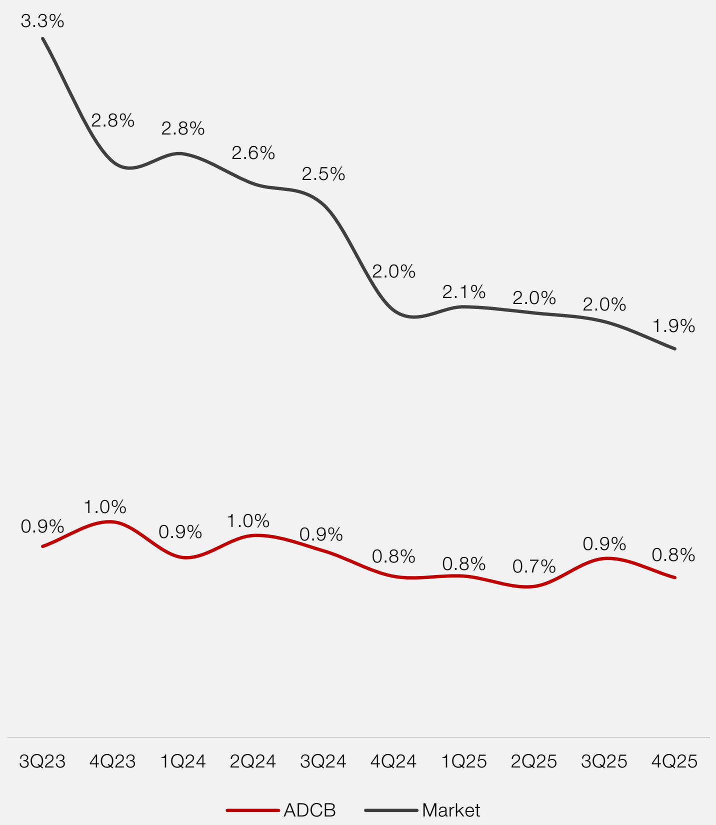
Provision coverage ratio[1]



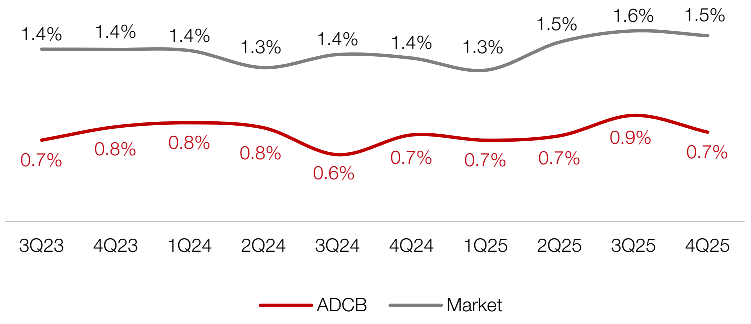
Note: CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments
(1) Provisions on loans and advances, including fair value adjustments and IFRS 9 reserve

Disciplined risk management and underwriting practices driving strong risk performance of the ADCB retail portfolio compared to the market

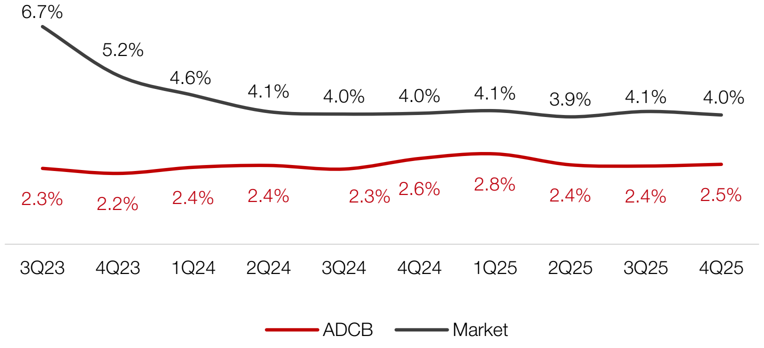
Total portfolio delinquency 30+ DPD



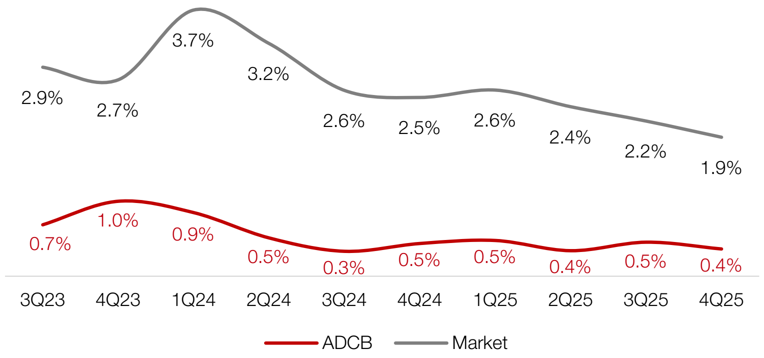
Personal loans delinquency 30+ DPD



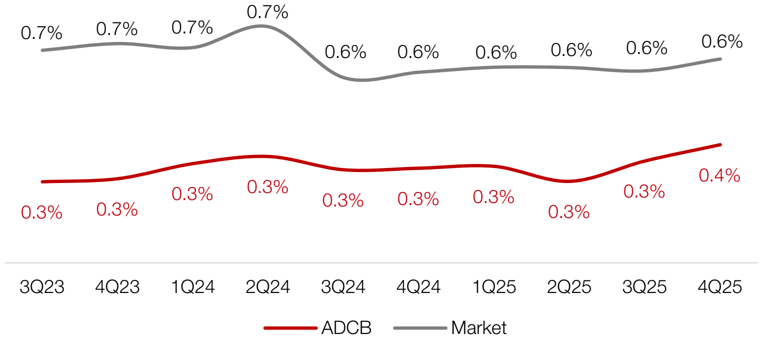
Credit cards delinquency 30+ DPD



Mortgage delinquency 30+ DPD



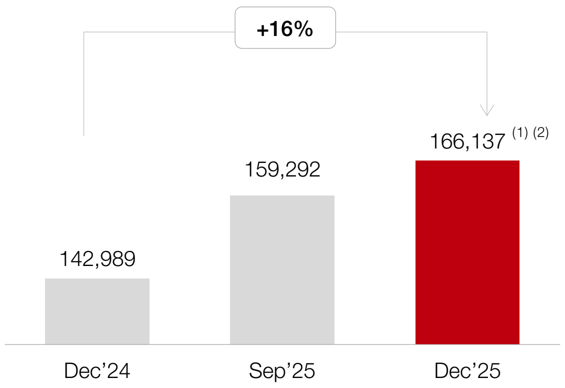
Auto loans delinquency 30+ DPD



Source: Al Etihad Credit Bureau (AECB) benchmark report

Highly-rated portfolio of investment securities increased 16% YoY to AED 166 bn, with bonds representing 99.6% of the portfolio

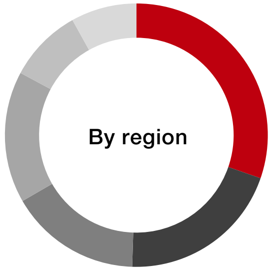
Investment securities (AED mn)



Investment securities: AED 166,137 mn[2]

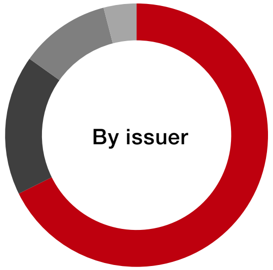
- Domestic 29%
- Other GCC countries 21%
- Asia 15%
- Europe 17%
- Rest of the world 9%
- USA 9%

50%
Invested in the UAE and GCC (Dec'24: 53%)

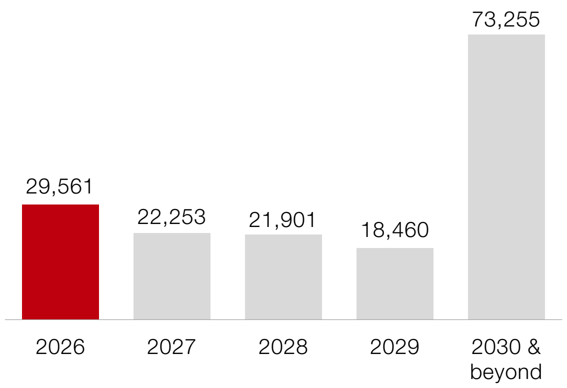


- Government 66%
- Public sector 16%
- Banks and FI 13%
- Others 4%

99.6%
Invested in bonds



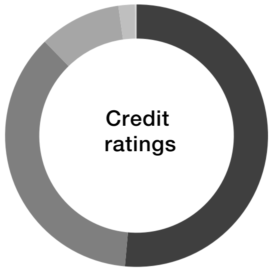
Maturity profile (AED mn)[3]



Total bond portfolio
Government and Non-Government bond portfolio: AED 165,430 mn

- Level 1
  Quoted market prices 96%
- Level 2
  Valuation techniques using observable inputs 4%

- AAA to AA- 51%
- A+ to A- 36%
- BBB+ to BBB- 10%
- BB+ to unrated 2%
- UAE Sovereign[4] 0.2%



Non-Government bond portfolio

- Rated A-or better: 92.1%
- Rated BBB+ to BBB-: 7.1%
- Rated below investment grade: 0.7% (BB+ and below including unrated)

Investment securities

- Carried at amortised cost: 49%
- Carried at FVTOCI: 51%

Credit ratings

- Standard & Poor's, or equivalent of Fitch or Moody's. Issuer/guarantor's-based ratings are used, where bonds are unrated

Note: Figures may not add up due to rounding differences
(1) Includes AED 82 bn investments carried at amortised cost (31 Dec 2024: AED 92 bn)
(2) Includes equity instruments and mutual funds
(3) Excluding investments in equity and funds
(4) UAE Sovereign internal rating in Grade 3- and maps to external rating between AA to A-

Customer deposits up 19% in FY'25 to reach AED 500 bn, with CASA inflows of AED 46 bn representing 59% of deposit growth

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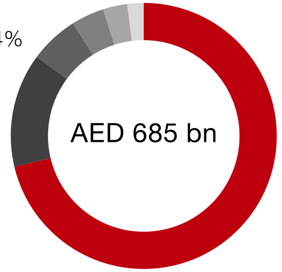
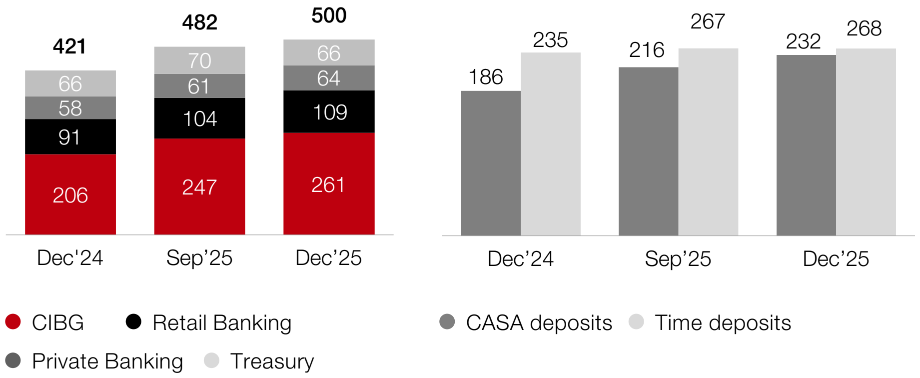
ADCB

Liability mix

- Customer deposits 73%
- Borrowings 13%
- Other liabilities 6%
- Derivative financial instruments 4%
- Due to banks 3%
- Euro commercial paper 1%



Customer deposits (AED bn)



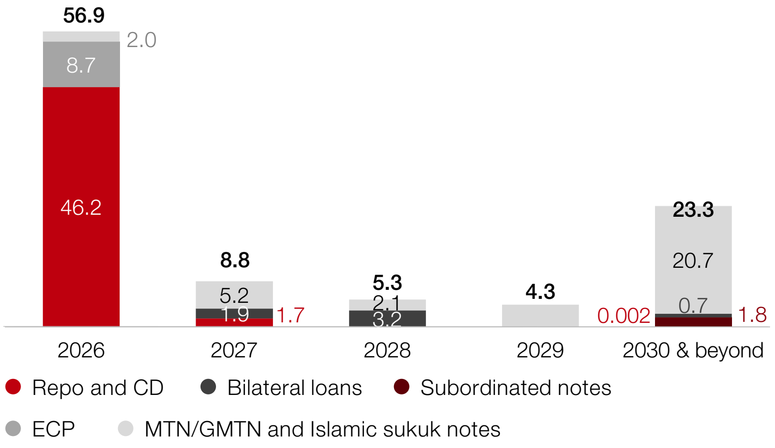
CASA split by business (AED mn)

As at 31 Dec 2025	Total deposits	CASA	CASA %	Contribution to Group's CASA %
Commercial	32,298	28,331	87.7%	12%
CIBG[(1)]	228,671	97,741	42.7%	42%
PBG	63,763	17,767	27.9%	8%
RBG	109,073	87,726	80.4%	38%
Subtotal	433,805	231,565	53.4%	100%
Treasury	65,970	451	0.7%	0%
ADCB Group	499,775	232,016	46.4%	100%

Wholesale funding

As at 31 December 2025	AED bn
Global medium-term notes (GMTN)	34
Repurchase agreements	42
Euro commercial paper	9
Bilateral loans	6
Certificate of deposits	6
Subordinated notes – fixed rates	2
Total	**99**

Maturity profile (AED bn)



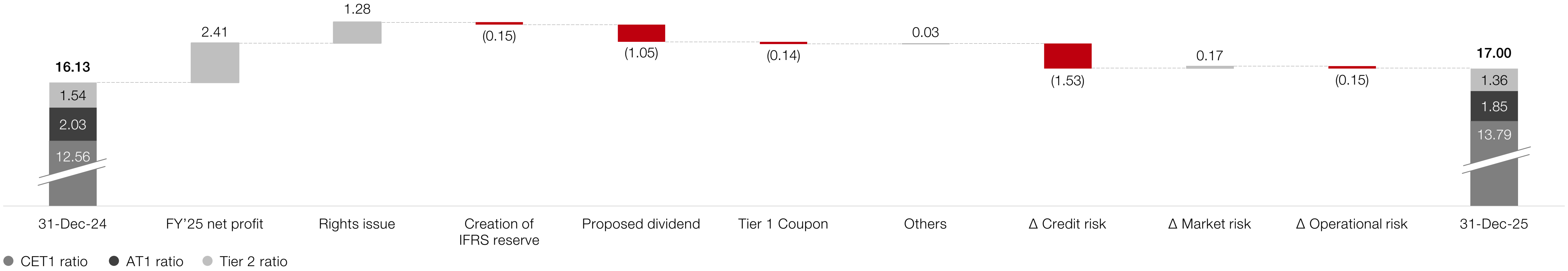
Key highlights

- **Customer deposits increased AED 79 bn** or 19% YoY to AED 500 bn
- **CASA deposits up AED 46 bn or 25% YoY** to AED 232 bn, accounting for 59% of deposit growth during the year and 46% of total deposits at December-end, up from 44% a year earlier
- **Corporate CASA deposits up AED 21 bn (+20%) YoY**, reflecting strong client engagement and a growing share of cash management and transaction banking activity, while **retail CASA grew AED 20 bn (+30%)**
- As at Dec-end, ADCB was a **net lender of AED 33.5 bn** in the interbank markets[(2)]

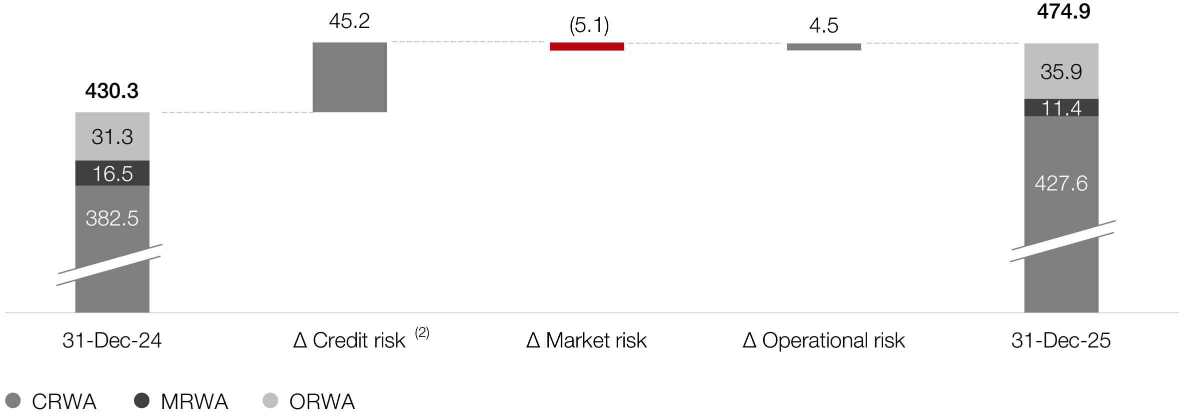
Note: Figures may not add up due to rounding differences
(1) Excludes Commercial
(2) Excludes loans to banks of AED 28.4 bn from deposits and balances due from banks, net, but includes certificate of deposits with central banks of AED 3.4 bn and overnight placement with Central Bank of AED 21 bn

Successful rights issue strengthens capital position to support further organic growth and remain ahead of evolving regulatory requirements

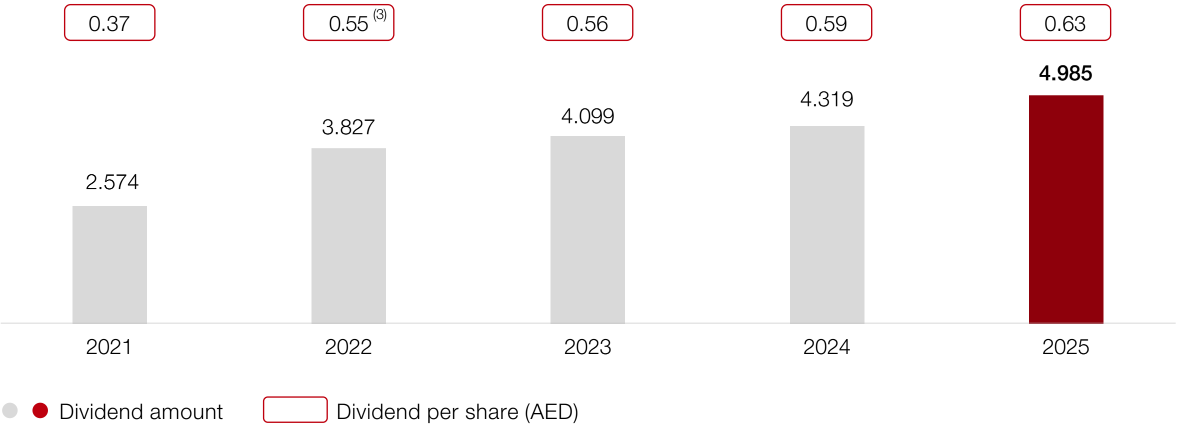
Capital adequacy ratio walkthrough (%)[1]



Risk weighted assets walkthrough (AED bn)



Dividend history and shareholders' returns (AED bn)



Note: Figures may not add up due to rounding differences
(1) UAE CB minimum CET1, Tier 1 and CAR requirements; 10%, 11.50% and 13.50%
(2) Includes increase in credit valuation adjustment charge
(3) 2022 dividend consisted of cash and stock dividend in the ratio of 33% (cash dividend of AED 0.18 per share) and 67% (stock dividend in lieu of cash of AED 0.37 per share) respectively

Successful completion of AED 6.1 bn rights issue following exceptional investor demand

Rights issue rationale (for further details, please click here)

1 Accelerating ADCB's growth momentum

- ADCB has significantly scaled its operations and profitability since 2020
- The rights issue supports ADCB's ambition to double net profit to AED 20 bn within five years, with **proceeds specifically allocated to advancing organic growth** and strengthening capital

2 Strengthening capital ahead of regulatory shifts

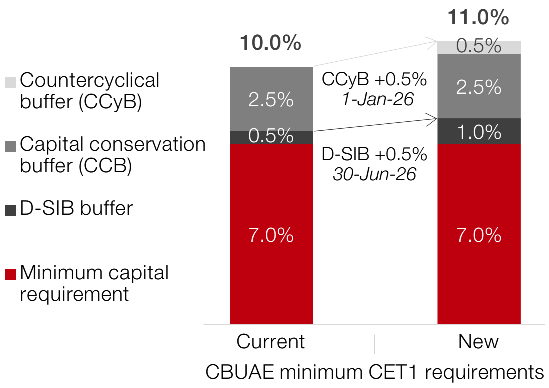
- In recognition of the Bank's rapid growth & stature among the UAE's largest financial institutions, **higher capital buffers** have been introduced for **ADCB as a Domestic Systemically Important Bank** effective from June 2026
- The rights issue ensures **ADCB remains well-capitalised ahead of the new requirements**, while continuing to pursue accelerated growth in a disciplined manner

3 Enhancing long-term shareholder value

- ADCB delivered a TSR of 46%[1] over the past 12 months
- **Provided an opportunity for shareholders to participate in the Bank's continued success,** through the subscription for new shares issued at a discount to the prevailing share price at launch of the rights issue
- Dividend guidance reaffirmed at c. AED 25 bn over the next five years – a 50% uplift over the previous period

Evolving regulatory requirements

- Proactive capital management to support accelerated organic growth and strong pipeline along with evolving regulatory requirements in 2026
  - **Full impact of 50 bps from 1 January 2026: Countercyclical Buffer (CCyB)** 50 bps phased in during 2025
  - **Additional 50 bps from June-end 2026: Domestic Systemically Important Bank (D-SIB) buffer** in recognition of the Bank's rapid growth and stature among the country's largest financial institutions



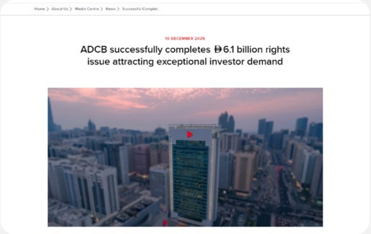
Key highlights of the transaction

AED 12bn+
Funded commitments vs AED 6.1 bn target

3x oversubscription
Excluding Mubadala Investment Company

Largest on ADX
Largest-ever rights issue by a company with a primary listing on the ADX

ADCB in-house expertise
Sole lead manager, sole bookrunner and sole receiving bank on the transaction



For further details, please click here

(1) As at 31 December 2025

4. AI and ESG updates

Building an AI nation: Strategic AI initiatives across government and industry

Illustrative AI initiatives in the UAE (click on each image for further information)

Abu Dhabi Government Digital Strategy (2025–2027)

AED 13 bn to digitise government operations, automate processes, adopt sovereign cloud, and deploy over 200 AI-powered solutions (see spotlight)

AI innovation program – Ministry of Industry and Advanced Technology (MoIAT) (2025)

Connects industrial developers with AI solution providers across sectors like ports and manufacturing, enhancing innovation

AI-powered Regulatory Intelligence Office (2025)

UAE Cabinet-approved legislative AI platform designed to track legal impact and accelerate law drafting by up to 70%. Overseen by the Regulatory Intelligence Office

Chief AI Officers training programme (2025)

Federal program launched in June 2025 to upskill government AI leads in ethics, governance, and technical strategy

Stargate UAE AI Supercomputing Campus (2025)

A 1 GW AI campus in Abu Dhabi led by OpenAI, G42 and partners. Phase 1 (200 MW) expected to be operational in 2026, expanding sovereign AI computing

National AI programme for AI, delivered in conjunction with University of Birmingham

A broader training initiative open to public sector officials, private sector participants aimed at building foundational and applied AI concepts to build nationwide digital readiness

PAN world model & sovereign LLM (2025)

Advanced AI world model developed by Mohamed bin Zayed University of AI, it is designed for multi-modal simulation, enabling infinite virtual environments for AI agent training

Mandatory AI curriculum in schools (2025–2026)

AI will become a core academic subject from kindergarten to Grade 12 starting in the 2025–26 academic year, part of UAE's broader AI talent and education strategy

Microsoft – UAE AI partnership (2025)

Microsoft will invest USD 15.2 bn in the UAE through 2030 as part of a strategic collaboration to advance sovereign AI and secure cloud infrastructure. This initiative accelerates innovation in large language models and supports the nation's digital transformation

AI and Advanced Technology Council (AIATC) (2025)

H.H. Sheikh Mohamed bin Zayed Al Nahyan has reconstituted the AIATC, chaired by H.H. Sheikh Tahnoon bin Zayed Al Nahyan. The Council drives AI policy, investment, and research, supporting Abu Dhabi's goal to become the world's first fully AI-native government by 2027

Spotlight

Abu Dhabi to be the world's first fully AI-native government[(1)]

Digital Strategy 2025–2027 launched for an AI-powered government. With an investment of AED 13 bn and deployment of over 200 AI solutions, the strategy aims to achieve full automation and digitisation of government processes. It is projected to **contribute AED 24 bn to GDP** and create **5,000+ jobs by 2027**

Leveraging actionable gen AI in the Middle East[(2)]

- **44.74% of UAE companies** are now using language models in their operations
- **46% for information retrieval**, **33%** for customer service and support, and **13%** for personalised recommendations

(1) Source: dge.gov.ae
(2) Source: White paper co-published by MIT Sloan Management Review ME & Astra Tech

Rapid progress on Group-wide AI and digital transformation

ADCB advanced AI transformation in Q4'25, rolling out new use cases that are already improving productivity

- **'Enterprise Knowledge'** providing employees with instant, voice enabled access to internal policies and regulatory documents to support faster, well-informed decision-making
- **'Board Observer'** to equip leadership with real time verified insights
- Expanded use of **'Credit Companion'** that analyses complex credit documents, enabling faster, data driven processes
- Mobile banking development teams have achieved an uplift of approximately 30% in coding efficiency through **AI assisted engineering**

Continued progress on the 'digital-first' transformation programme through initiatives to enhance security, efficiency and scalability across retail and corporate banking platforms

- **In retail banking**, biometric authentication and in-app approvals replaced SMS-based verification, **significantly reinforcing fraud controls** while delivering faster, more reliable customer journeys
- **In corporate banking**, host-to-host connectivity and instant invoice payment solutions in trade finance **improved processing efficiency, accelerated payment flows** and supported higher transaction volumes, strengthening the Bank's position in digital trade finance

ADCB strengthened its leadership in Open Finance in 2025

- **First bank certified by the UAE Central Bank to participate in the AI Tareq Open Finance** platform, and completion of the first ever transaction
- **Launch of a centralised platform** that brings customer, transaction and financial data together in one place and connects directly to the national system, ensuring full regulatory alignment and laying a strong foundation for future AI-driven personalisation
- **Hosting of the first Open Finance Hackathon** to bring together fintechs, developers and partners to co create next generation AI-enabled solutions

Launch of AI-led transformation programme

ADCB announced a Group-wide AI-led transformation programme in October 2025, positioning artificial intelligence as a key catalyst for strategy delivery.

The programme aims to unlock AED 4 billion in financial value over the coming years through additional revenue generation, cost efficiencies and enhanced risk management, while improving customer experience and strengthening compliance, fraud detection, cybersecurity and operational resilience

The journey to date of ADCB's key sustainability milestones

2022
FTE 3

January 2022
- Board-approved sustainability strategy
- Governance Framework w/CFO-led Sustainability Committee

- Climate-related risk appetite statements adopted

- Group Sustainability Policy with climate commitments published

June 2022
- 1st Group ESG Report

- Bank-wide ESG training launched

September 2022
- 1st Green Bond
- ESRM Policy V 1.0

2023

- ADCB Egypt's 1st carbon footprint report w/assurance

- Launched green car & home loans
- 'Scope 3' financed emissions measured

March 2023
- Climate-related risk part of capital assessment

May 2023
- First disclosures on TCFD
- Fossil fuel lending exposure published

- 2nd green bond issued
- 1st allocation and impact report published

October 2023
- 1st climate stress test executed assessing transition risk
- Sustainable Call Account launched

- x3 sustainable finance target to AED 125 bn by 2030
- Joined UN Net Zero Banking Alliance

2024

- Expanded scope of ESRM Policy to include Treasury Investments, and lowered threshold or corporate clients requiring an ESG scorecard assessment from AED 200 mn to AED 100 mn

April 2024
- Egypt ESRM Policy roll-out
- ESG Training Prospectus rolled

October 2024
- Collateral data collation – CBUAE
- Internal Climate Stress Test
- Responsible Investment Policy & joined UN PRI

- Eligible Green Loan Portfolio increasing 84% YoY & 1.8 mn tCO2e of financed emissions avoided annually

2025

February 2025
- ADCB's first IFRS Financial Materiality Assessment of sustainability risks and opportunities

March 2025
- KAZ ESRM Policy roll-out

- Awarded the "Best ESG and Sustainability Report – Large Cap" by Middle East Investor Relations Association (MEIRA

June 2025
- Publish revised ESRM Policy with enhanced scope – approved by BRC

October 2025
- CBUAE Physical Stress Test, Internal CST (Physical Transition)
- Set climate targets for carbon intense sectors

- Updated ADCB Sustainable Finance Framework

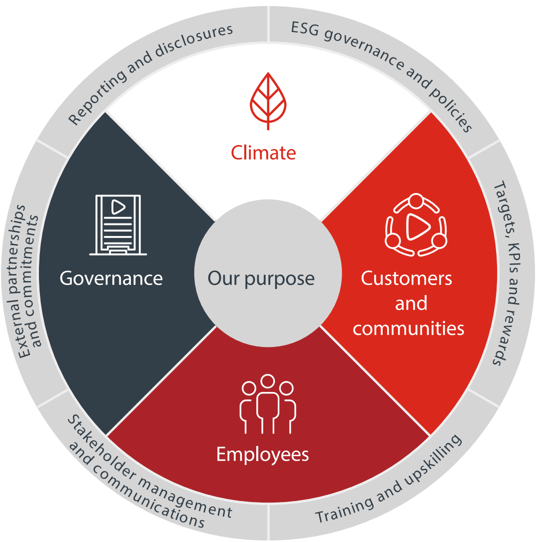
December 2025
- ADCB ranked as #1 Bank in UAE (& GCC) by multiple ESG Ratings: S&P, Sustainalytics, Bloomberg, MSCI

2026...
FTE 11 (+6 subs)

Sustainability strategy: an integral part of the corporate strategy, based on topics identified in a comprehensive materiality assessment (IFRS & GRI)

ADCB بنك أبوظبي التجاري

Strategic framework



Purpose: Support the transition to an inclusive, net zero economy

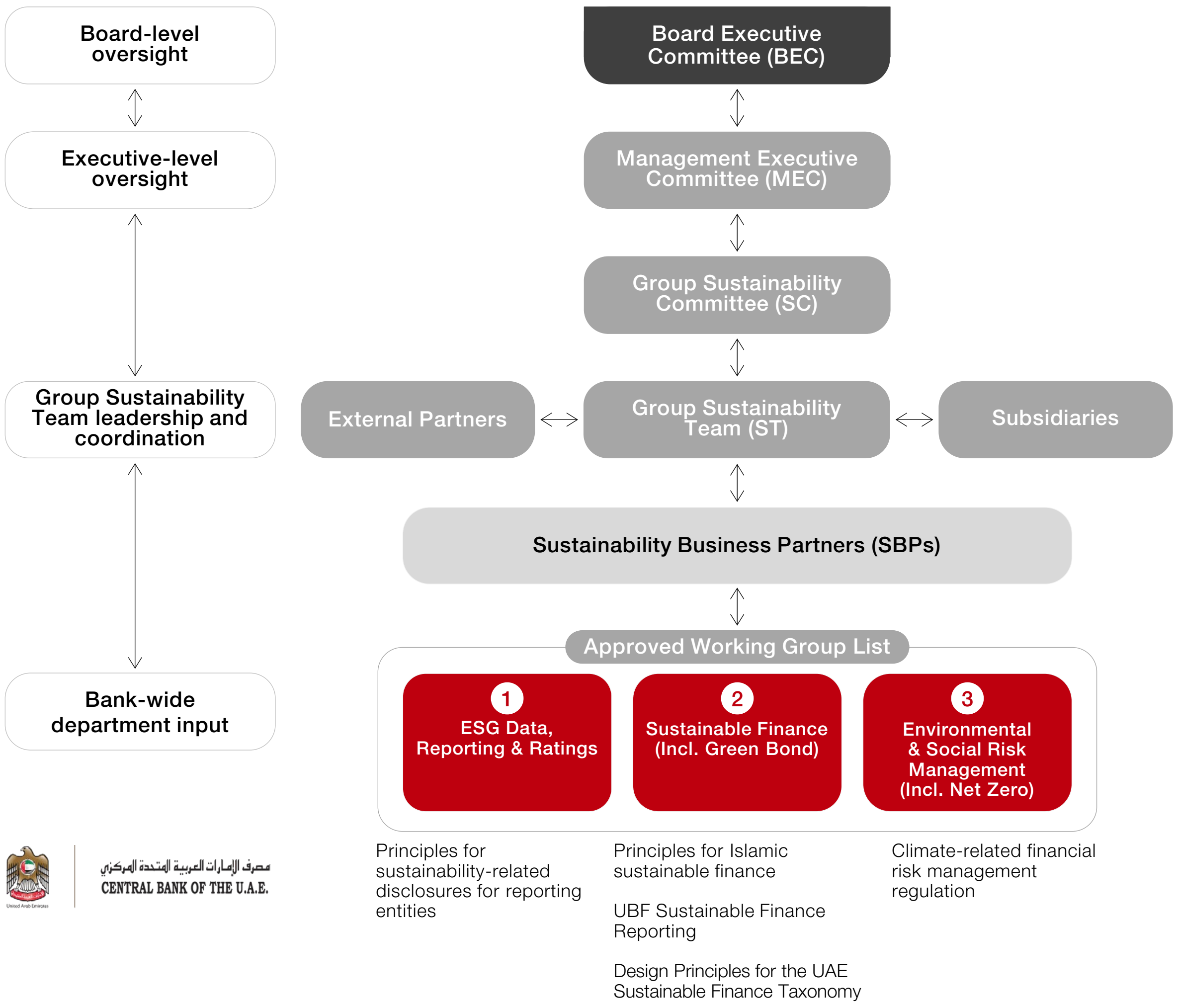
Strategic priorities	Climate	Customers and communities	Employees	Governance
Ambition	Support the transition to a net zero economy and manage climate change risks	Provide inclusive and innovative financial services to drive sustainable economic growth	Create a thriving workplace that attracts and retains the most talented and committed people	Operate a responsible business with the highest ethical standards to preserve integrity and trust
Workstreams / material topics	1.1 Aligning portfolios and reducing financed emissions 1.2 Sustainable finance 1.3 Environmental and social risk management (ESRM) 1.4 Operations and supply chain	2.1 Customer satisfaction 2.2 Financial inclusion 2.3 Digital and innovative propositions 2.4 Community investment	3.1 Employee engagement and well-being 3.2 Emiratisation 3.3 Learning and development 3.4 Equality, diversity and inclusion	4.1 Corporate governance, compliance and code of conduct 4.2 Risk management and cybersecurity 4.3 Financial crime and anti-corruption 4.4 Tax transparency
Commitments	> **Commit to lend, invest and facilitate AED 125 billion (USD 34 billion) by 2030 to sustainable activities** > Launch sustainable products and services to support clients transition > Commit to **net zero in own operations**, and to **reducing financed emissions** in line with UAE government net zero ambition	> **Enhance experience** and **create value for money** for customers, whilst improving access to financial products > **Digital initiatives** to drive mobile banking penetration among new and existing customers	> Continue to improve **diversity and inclusion metrics**, and maintain best in class employee satisfaction > **Enhance employee learning** through **high quality content** and **dedicated training**	> **Drive best-in-class governance** in the region, and continue to enhance ethical banking practices > Maintain **industry leading data privacy** and information security

SUSTAINABLE DEVELOPMENT GOALS

Enablers: ESG governance and policies | Targets, KPIs and rewards | Training and upskilling | Stakeholder management and communications | External partnerships and commitments | Reporting and disclosures

Sustainability governance framework: robust oversight of strategy aligned with Central Bank of UAE and UAE Banks Federation requirements

ADCB Group Sustainability Governance Framework



Three working groups drive delivery of our sustainability strategy

1. **The ESG Data, Reporting & Ratings Working Group** is responsible for assessing the disclosure requirements to stakeholders such as regulators, the government, rating agencies and investors. It also manages end-to-end data capture, consolidation, and third-party assurance, as well as identifying and proposing performance improvements

2. **The Sustainable Finance Working Group** is tasked with reviewing and updating the ADCB Sustainable Finance Framework, Green Bond Framework and obtaining a Second-Party Opinion (SPO), overseeing the sustainable finance reporting and approving the eligible Green Loan Portfolio, monitoring and producing the allocation of green bond net proceeds and ensuring ongoing compliance. The Group also conducts impact reporting with third-party assurance, as well as green bond documentation

3. **The Environmental and Social Risk Management Working (ESRM)** Group provides oversight on the environment and social risk management framework and its implementation across the business. The Group monitors regulation, best practice and industry expectations to propose any modifications required to the ESRM framework (add net zero)

Key highlights

- **CEO/CFO/CRO remuneration linked to ESG KPIs**
- **CFO-led Sustainability Committee**
- **Appointed leads across all business divisions and subsidiaries**
- **Designated Group Sustainability Team reporting to CFO**
- **Three priorities working groups established aligned with five-year priorities**

Source: CBUAE Rulebook,
UAE Sustainable Finance Working Group

ADCB is ranked the #1 bank in the UAE by major international ESG ratings providers

4th globally in Bloomberg ESG score

- ADCB's Bloomberg ESG score has also recently been upgraded, **ranking ADCB as the 4th commercial bank globally** and 1st in the UAE(1)

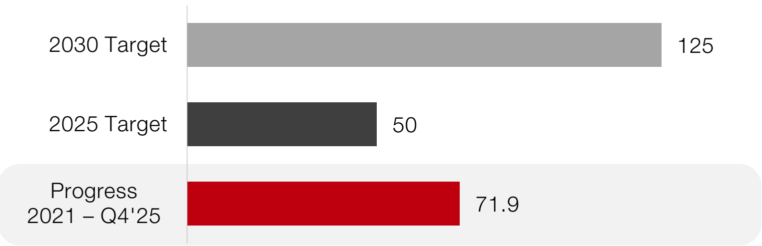
Bank	Country	ESG score(1)
1. Caixabank	Spain	7.8
2. Mega Financial	Taiwan	7.0
3. O-Bank	Taiwan	6.9
4. ADCB	**UAE**	**6.8**
5. Mizrahi Tefahot	Israel	6.7
6. Amalgamated Bank	US	6.6
7. Woori Financial	Korea	6.6
8. Banco Santander	Chile	6.6
9. BNP Paribas Bank	Poland	6.5
10. DBS Group	Singapore	6.5

- **FTSE Russell ESG score upgraded to 4.0** driven by a **100% score in 'Governance'** and improvement in 'Social' score
- **S&P Global ESG score improved from 38 to 59** out of 100, underpinned by strengths in areas such as **data privacy and security, sustainable finance, business ethics and tax transparency**
- Developed **'ADCB Sustainable Product Framework'** in line with recent ICMA and LMA green, social and sustainability-linked principles and latest industry practices
- **Published important policies** including: ADCB Group Responsible Marketing and Human Rights Statements
- **Initiated climate transition assessment and engagement** with high priority clients in the Oil & Gas and Power sectors

Q4'25 progress vs. sustainable finance target

Commit to lend, invest, and facilitate AED 125 bn (USD 34 bn) by 2030

(AED bn)



ESG Ratings

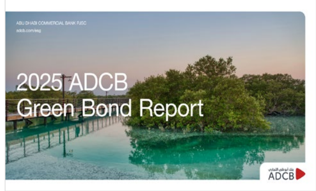
- Ranked the #1 Bank in the UAE by the following international ESG ratings: S&P Global, Sustainalytics, Bloomberg, and MSCI (joint 1st)

S&P Global	MSCI	SUSTAINALYTICS	Bloomberg
December 2025	October 2025	October 2025	January 2026
59	AA	14.6 Low Risk	6.8

ESG Reports

ADCB Green Bond Report
2025 ADCB Green Bond Report

ADCB Group ESG Report
adcb.com/esgreport



For further details on our approach to sustainability and related policies visit adcb.com/esg

(1) As at 8 January 2026

5. Management guidance

Summary and guidance

Summary

- **Strong start to ADCB's five-year strategy**, meeting guidance on all key metrics, driven by disciplined execution
- **Sustained growth momentum** across interest income and fee-generating business lines in the context of robust UAE economic fundamentals
- **AI and digital transformation** programme driving significant operational efficiencies
- **Strong capital position** to support further organic expansion in the coming period

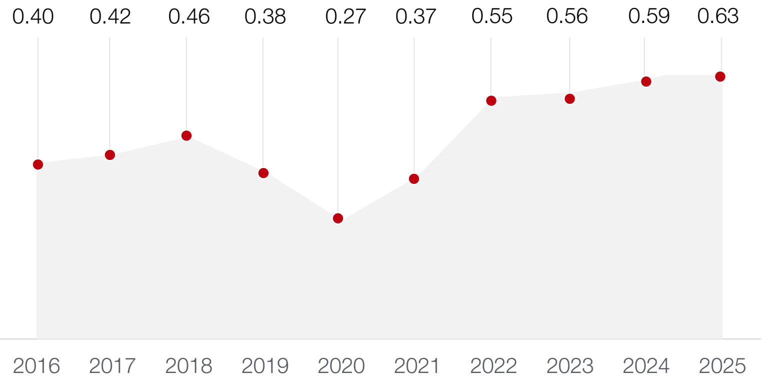
	5-year guidance	2026 guidance
CET1 ratio	>12%	>12%
Cost of risk[1]	<60 bps	<60 bps
ROE	>15%	>15%
Profitability	Double net profit to AED 20 billion within five years; c.20% annual growth rate	Double net profit to AED 20 billion within five years; c.20% annual growth rate
Dividend payout[2]	Progressive year-on-year increase in paid-out dividends, with targeted total dividend payout of c. AED 25 billion over 5-year period	Progressive year-on-year increase in paid-out dividends, with targeted total dividend payout of c. AED 25 billion over 5-year period

(1) CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments
(2) This statement represents a forward-looking projection and is subject to necessary approvals, including but not limited to board, regulatory, and shareholder approvals

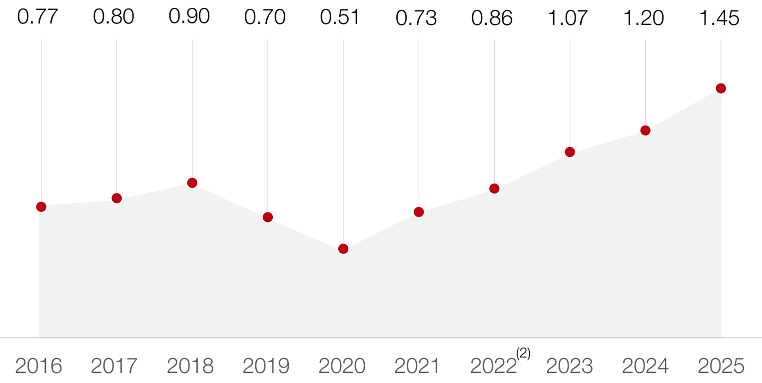
6. Appendix

Our 10-year journey

Dividend per share (AED)



Basic earnings per share (AED)



Total shareholder return (%)[3]

46%

1-year TSR

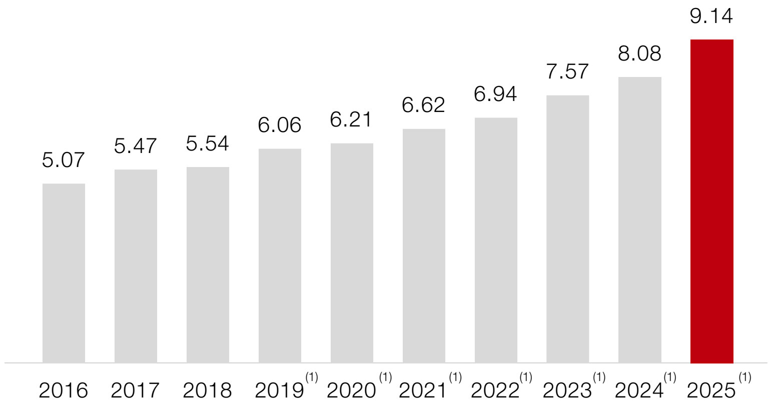
181%

5-year TSR

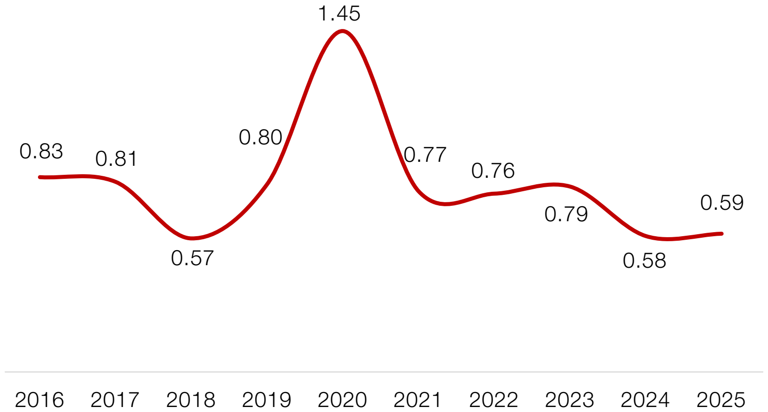
196%

10-year TSR

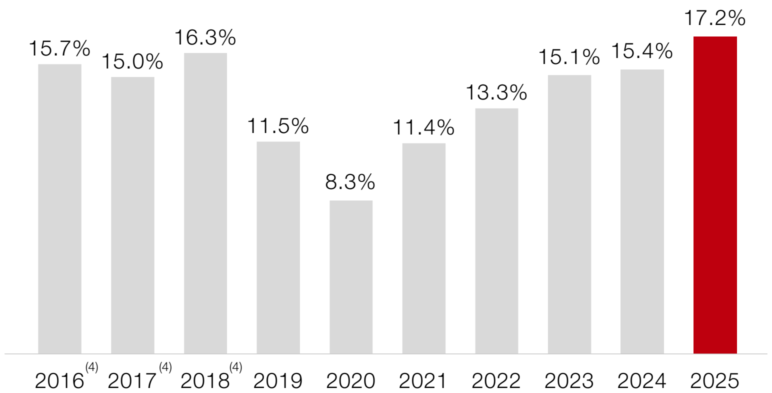
Book value per share[1] (AED)



Cost of risk (%)



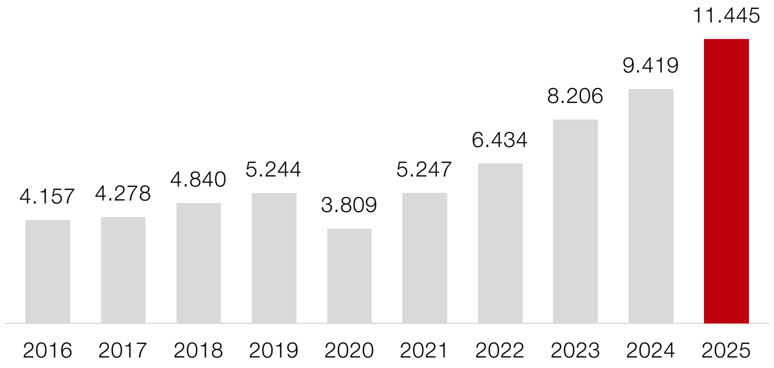
Return on average tangible equity (%)



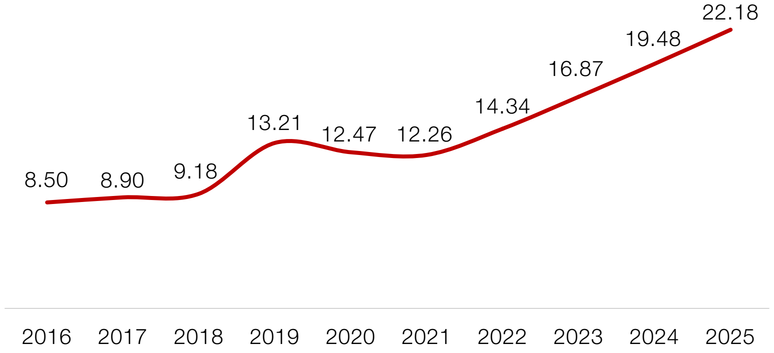
Note: Pre-2019 data is for ADCB standalone entity, while data for 2019 onwards is pro-forma for the combined entity (ADCB, AHB, UNB)
(1) Tangible book value per share. 2024 comparative figure restated based on reclassification
(2) Restated for stock dividend issued in 2023
(3) Bloomberg calculation assumes total return without reinvestment of dividends
(4) Return on average equity

Our 10-year journey (continued)

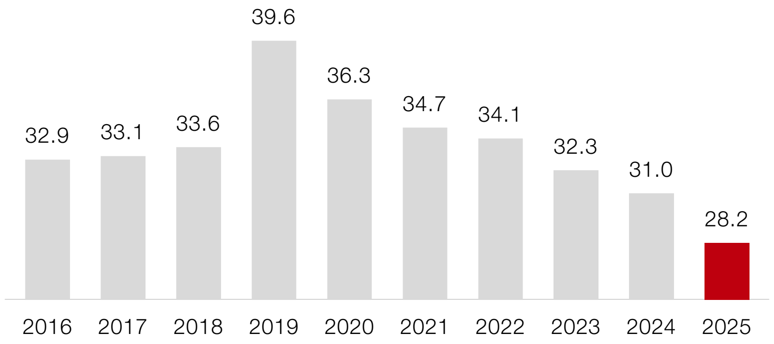
Net profit (AED bn)



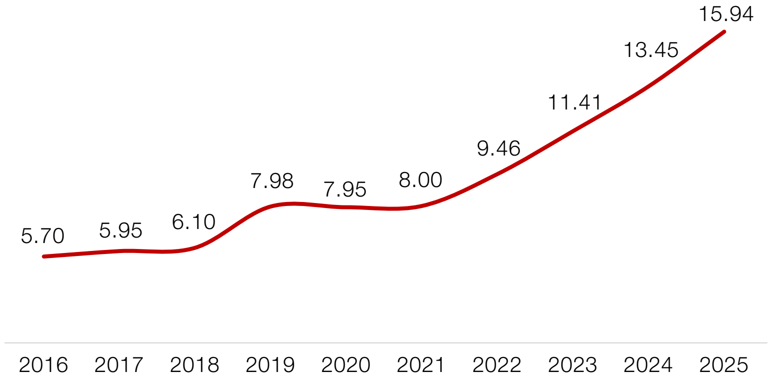
Operating income (AED bn)



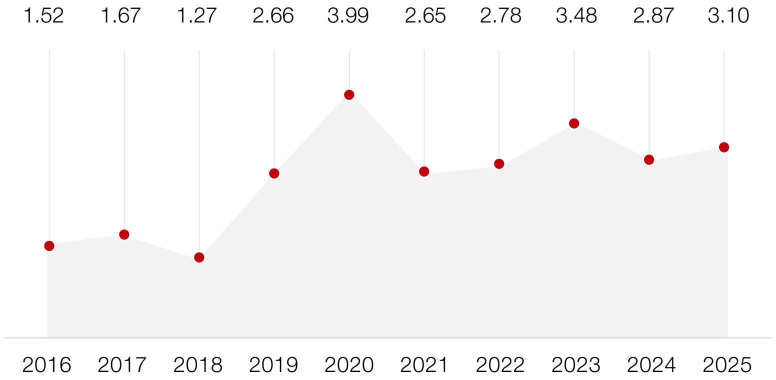
Cost to income ratio (%)



Operating profit (AED bn)



Impairment charge (AED bn)

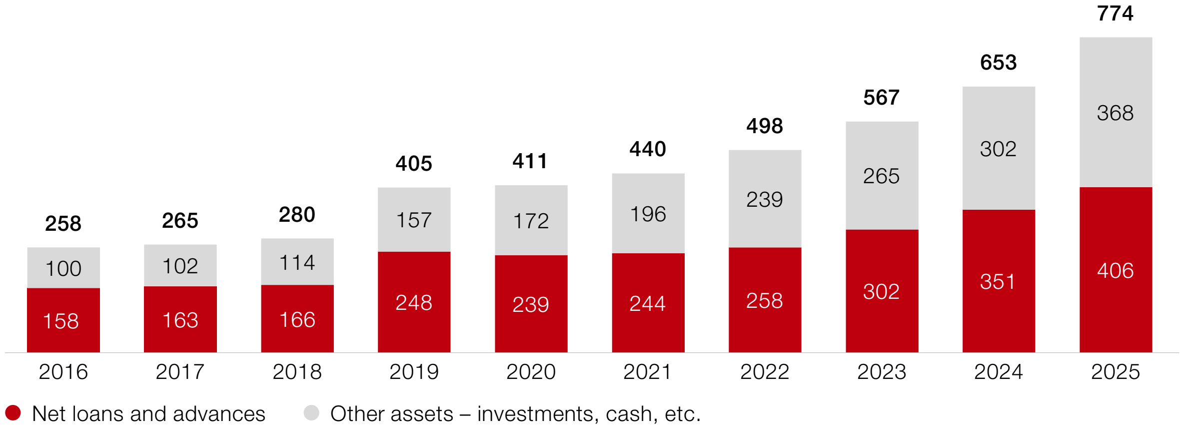


Note: Pre-2019 data is for ADCB standalone entity, while 2019 data is based on pro-forma financials

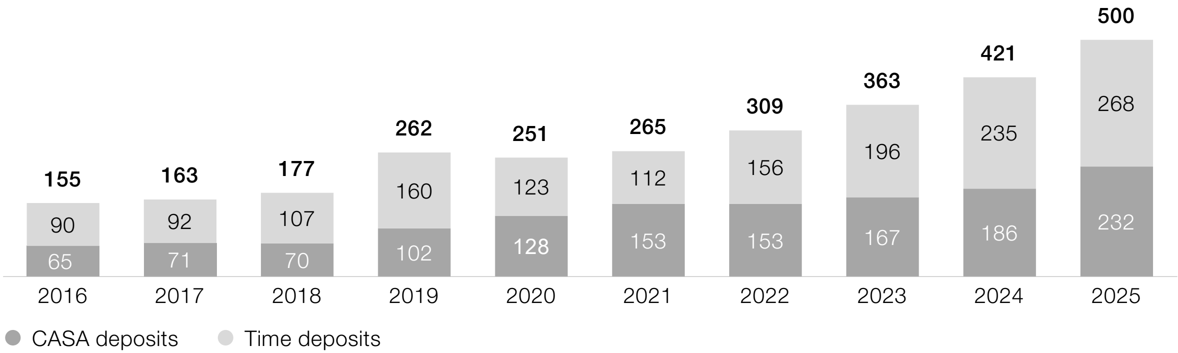
Our 10-year journey (continued)

ADCB

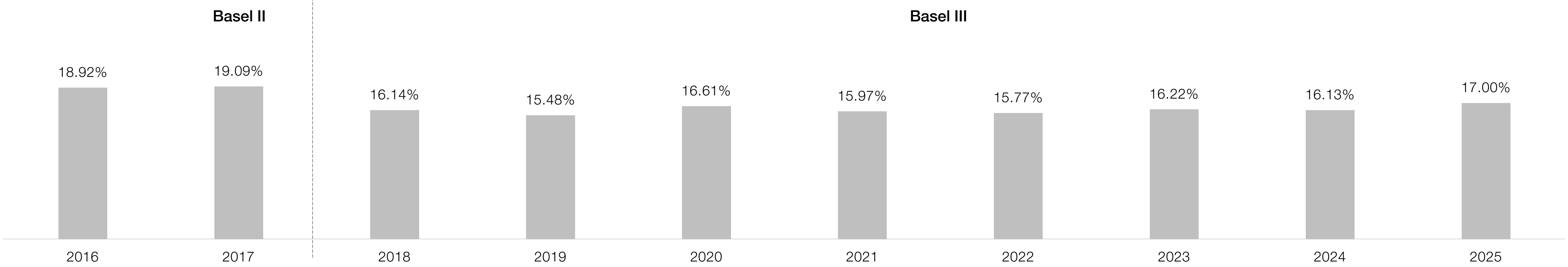
Total assets and net loans and advances (AED bn)



Customer deposits and CASA (AED bn)



Capital adequacy ratio(1)(2) (%)



Note: Pre-2019 data is for ADCB standalone entity, while data for 2019 onwards is pro-forma for the combined entity (ADCB, AHB, UNB)
(1) Transitioned to Basel III Capital Adequacy regulations effective February 2017
(2) From 2018 onwards, CAR is reported post proposed dividend as per UAE CB guidelines

Balance sheet as at 31 December 2025

بنك أبوظبي التجاري ADCB

AED mn	Dec'25	Dec'24	ΔYoY %
Cash and balances with Central banks, net	63,019	46,223	36
Deposits and balances due from banks, net	56,594	50,214	13
Financial assets at fair value through profit or loss	21,686	12,870	69
Derivative financial instruments	15,160	18,973	(20)
Investment securities, net	166,137	142,989	16
Loans and advances to customers, net	405,967	350,638	16
Investment in associates	306	329	(7)
Investment properties	1,193	1,716	(30)
Other assets, net(1)	35,245	20,143	75
Property and equipment, net	689	1,047	(34)
Intangible assets	7,658	7,672	(0)
Total assets	**773,654**	**652,814**	**19**
Due to banks	19,086	11,277	69
Derivative financial instruments	28,264	23,891	18
Deposits from customers	499,775	421,060	19
Euro commercial paper	8,720	6,153	42
Borrowings	89,794	88,687	1
Other liabilities	39,274	26,179	50
Total liabilities	**684,913**	**577,247**	**19**
Total shareholders' equity	88,737	75,562	17
Non-controlling interests	4	5	(20)
Total liabilities and shareholders' equity	**773,654**	**652,814**	**19**

Note: Figures may not add up due to rounding differences
(1) Includes right of use asset

Income statement for the full year period ended 31 December 2025

	Quarterly trend			Full year trend		
AED mn	Q4'25	Q4'24	ΔYoY%	FY'25	FY'24	ΔYoY%
Interest and income from Islamic financing	9,071	8,723	4	35,123	33,734	4
Interest expense and profit distribution	(5,237)	(5,218)	0	(20,435)	(20,508)	0
Net interest and Islamic financing income	**3,833**	**3,505**	**9**	**14,688**	**13,225**	**11**
Net fees and commission income	888	722	23	3,607	3,101	16
Net trading income	637	436	46	2,716	2,064	32
Other operating income[1]	210	803	(74)	1,172	1,089	8
Non-interest income	**1,734**	**1,962**	**(12)**	**7,495**	**6,254**	**20**
Operating income	**5,568**	**5,467**	**2**	**22,183**	**19,479**	**14**
Staff expenses	(930)	(886)	5	(3,543)	(3,360)	5
General administrative expenses	(597)	(573)	4	(2,256)	(2,258)	(0)
Depreciation and amortisation of intangible assets	(120)	(105)	14	(448)	(414)	8
Operating expenses	**(1,647)**	**(1,565)**	**5**	**(6,246)**	**(6,031)**	**4**
Operating profit before impairment charge & taxation	**3,921**	**3,902**	**0**	**15,937**	**13,448**	**19**
Impairment charge	**(183)**	**(1,020)**	**(82)**	**(3,103)**	**(2,874)**	**8**
Share in profit of associates	(2)	1	NM	9	11	(18)
Profit before tax	**3,736**	**2,884**	**30**	**12,843**	**10,585**	**21**
Income tax charge[2]	(394)	(311)	27	(1,398)	(1,166)	20
Net profit	**3,342**	**2,573**	**30**	**11,445**	**9,419**	**22**

Note: Figures may not add up due to rounding differences
(1) Other operating income includes net gains from investment properties
(2) Effective 1 January 2025, the UAE enacted a 15% Domestic Minimum Top-up Tax (DMTT) aligned with OECD Pillar Two Model rules. The Group has performed a detailed evaluation and meets the criteria for the Initial Phase of International Activity Exclusion (IAE) provisions. Consequently, the applicable statutory tax rate has been reduced from the DMTT rate of 15% to the UAE Corporate Tax rate of 9% for the 2025 financial year. In Q3'25, the Group reversed an excess tax provision recognised in the first half of 2025

ADCB Investor Relations

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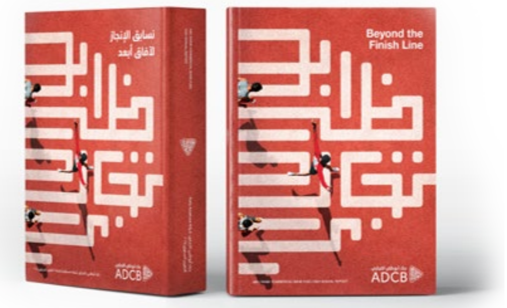

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