ABU DHABI COMMERCIAL BANK PJSC

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Earnings presentation

July 2026

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1. Financial highlights

Strong growth momentum and record earnings in H1'26 amid a resilient operating environment in the UAE

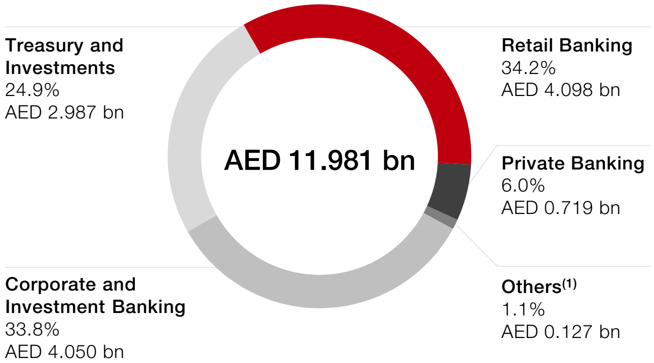
Financial highlights

- **Profit growth extended to 20 consecutive quarters:** Q2'26 profit before tax increased 26% YoY to a record AED 3.826 bn in Q2'26 and rose 28% YoY to AED 7.607 bn in H1'26
- **Record net profit after tax:** AED 3.376 bn in Q2'26 and AED 6.737 bn in H1'26, representing RoAE of 16.2%
- **Continued diversification of revenue streams:** Non-interest income increased 22% YoY to AED 4.510 bn in H1'26, representing 38% of operating income, supported by higher fee and trading income
- **Sustained efficiencies:** Cost-to-income ratio improved by 90 bps YoY to 26.8% in H1'26, reflecting double-digit revenue growth, disciplined cost management and productivity gains
- **Strong lending momentum:** Net loans increased 5% (AED 22 bn) QoQ and 10% (AED 42 bn) YTD to AED 445 bn, driven by diverse economic sectors
- **Healthy asset quality:** Cost of risk reduced to 38 bps in H1'26, supported by disciplined underwriting and a high-quality, well-diversified portfolio
- **Steady deposit inflows support resilient liquidity position:** Customer deposits increased 1% QoQ (AED 4 bn) and 5% YTD (AED 27 bn) to AED 527 bn
- **Solid capital and liquidity position:** CET1 of 13.66% and LCR of 109.5% supporting continued growth and disciplined capital deployment
- **Continued progress on the Bank's AI strategy:** accelerating AI integration across customer journeys and business operations to enhance service delivery and productivity
- **On track to deliver against FY'26 guidance:** Reflecting continued business momentum and the strength of the UAE's economic fundamentals

H1'26 key highlights

Diversified growth by business streams

% contribution to H1'26 operating income



YoY deposit growth

AED 63 bn

+14% YoY

YoY net loan growth

AED 69 bn

+18% YoY

Profit before tax

AED 7.6 bn

+28% YoY

Note: Figures may not add up due to rounding differences
Certain disclosure notes/numbers have been reclassified and rearranged from the Group's prior period condensed consolidated interim financial information to conform to the current period's presentation
(1) Comprises the activities and operations of entities not included in other segments, including income from real estate management, rental income from leased properties and any other activities not specifically attributable to other reportable segments

Record H1'26 earnings driven by double-digit top-line growth, operating efficiencies and lower impairment charges

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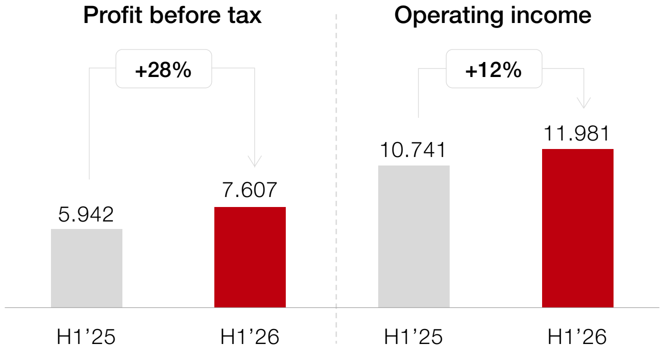
Income statement (AED mn)	H1'26	H1'25	ΔYoY%
Total net interest income[1]	7,471	7,048	6
Non-interest income	4,510	3,693	22
Operating income	11,981	10,741	12
Operating expenses	(3,210)	(2,975)	8
Operating profit before impairment charge	8,771	7,766	13
Impairment charge	(1,174)	(1,833)	(36)
Profit before tax[2]	7,607	5,942	28
Income tax charge[3]	(870)	(928)	(6)
Net profit[3]	6,737	5,014	34

Strong H1'26 financial performance

(AED bn)



RoAA[4]

1.61%

H1'25: 1.38%

RoATE[4]

17.9%

H1'25: 15.9%

RoAE[4]

16.2%

H1'25: 14.1%

Basic EPS[5]

AED 0.82

H1'25: 0.63

Note: Figures may not add up due to rounding differences
(1) Including Islamic financing
(2) After including share in profit of associates
(3) Net profit after tax for H1 2025 included a tax provision calculated at a rate of 15%, reflecting the introduction of the UAE Domestic Minimum Top-up Tax (DMTT) effective 1 January 2025. The Group subsequently assessed that it meets the eligibility criteria for the Initial Phase of International Activity Exclusion (IAE), resulting in application of a 9% statutory tax rate in H1'26. Accordingly, year-on-year comparison of net profit after tax is not on a like-for-like basis
(4) For ROATE/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) Diluted earnings per share for H1'26 and H1'25 are AED 0.81 and 0.63 respectively

Q2'26 performance marks 20 consecutive quarters of growth in profit before tax

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Income statement (AED mn)	Q2'26	Q1'26	Q2'25	ΔQoQ%	ΔYoY%
Total net interest income[1]	**3,733**	3,738	3,655	**(0)**	**2**
Non-interest income	**2,314**	2,196	2,074	**5**	**12**
Operating income	**6,047**	5,934	5,729	**2**	**6**
Operating expenses	**(1,691)**	(1,519)	(1,510)	**11**	**12**
Operating profit before impairment charge	**4,356**	4,415	4,219	**(1)**	**3**
Impairment charge	**(536)**	(638)	(1,187)	**(16)**	**(55)**
Profit before tax[2]	**3,826**	3,781	3,036	**1**	**26**
Income tax charge	**(450)**	(420)	(468)	**7**	**(4)**
Net profit[3]	**3,376**	3,361	2,568	**0**	**31**

Note: Figures may not add up due to rounding differences
(1) Including Islamic financing
(2) After including share in profit of associates
(3) Net profit after tax for Q2 2025 included a tax provision calculated at a rate of 15%, reflecting the introduction of the UAE Domestic Minimum Top-up Tax (DMTT) effective 1 January 2025. The Group subsequently assessed that it meets the eligibility criteria for the Initial Phase of International Activity Exclusion (IAE), resulting in application of a 9% statutory tax rate in Q2'26. Accordingly, year-on-year comparison of net profit after tax is not on a like-for-like basis
(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 ROATE/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) Diluted earnings per share for Q2'26 and Q2'25 are AED 0.41 and 0.33 respectively

Q2'26 profit before tax (AED bn)

3.826 +26% YoY
+1% QoQ

RoAA[5]
1.60%
Q2'25: 1.41%

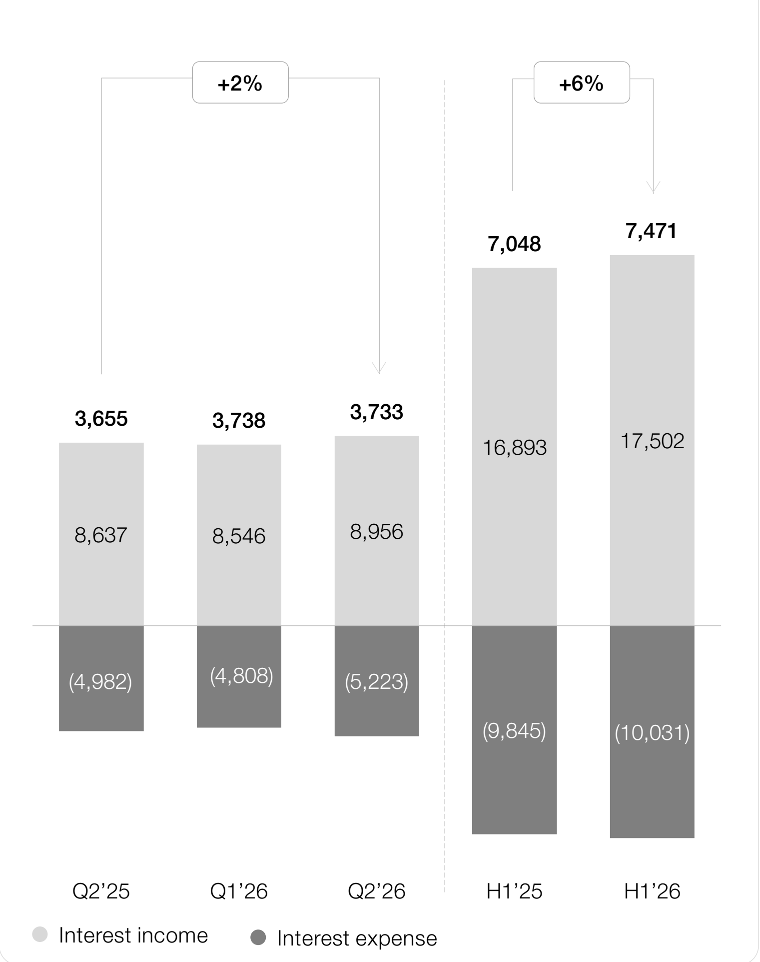
RoATE[5]
18.4%
Q2'25: 16.8%

RoAE[5]
16.6%
Q2'25: 14.9%

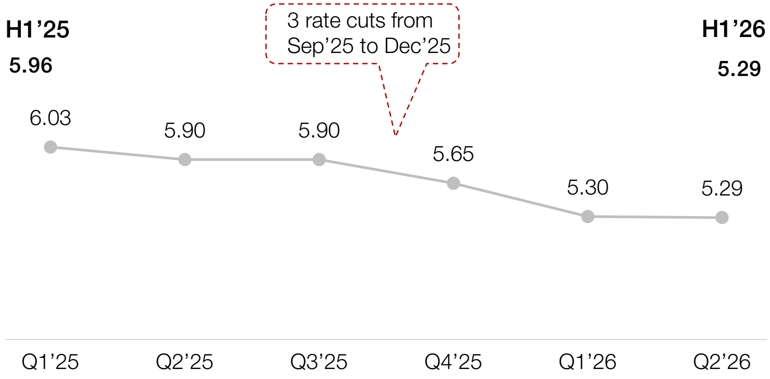
Basic EPS[6]
AED 0.42
Q2'25: AED 0.33

Net interest income up 6% YoY in H1'26 supported by higher volumes

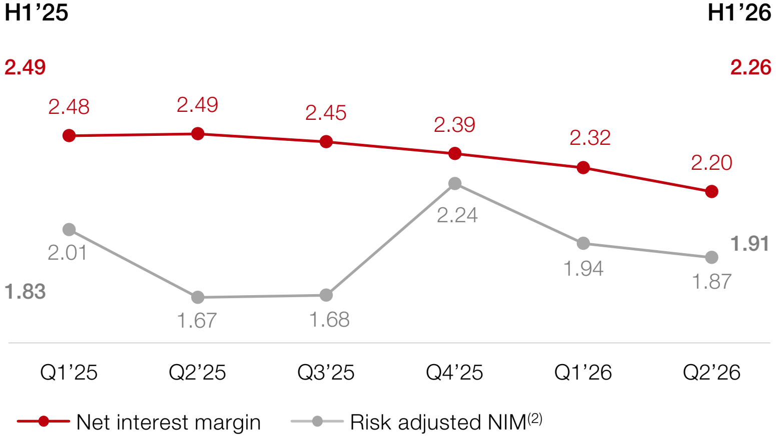
Net interest income (AED mn)



Asset yield (%)[1]



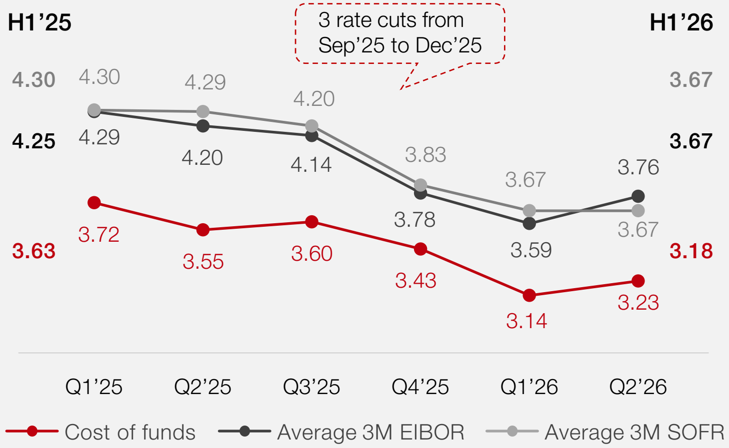
NIM and risk adjusted NIM (%)[1]



Key highlights

- **Net interest income higher YoY in H1'26 and Q2'26** driven by higher volumes in a lower interest environment following three benchmark rate cuts since September 2025
- In Q2'26, NIM moderated to 2.20%, 29 bps lower YoY and 12 bps lower QoQ, **reflecting a shift in liability mix to maintain a resilient liquidity position**
- **Risk-adjusted NIM increased 8 bps YoY to 1.91% in H1'26**, supported by a lower cost of risk

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 investment securities divided by average interest earning assets

Non-interest income continues to serve as a significant driver of growth and revenue diversification

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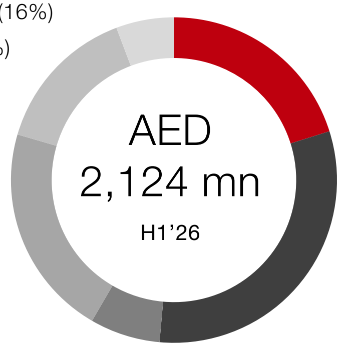
Non-interest income (AED mn)	**Q2'26**	**Q1'26**	**Q2'25**	**ΔQoQ%**	**ΔYoY%**	**H1'26**	**H1'25**	**ΔYoY%**
Net fees and commission income	**1,186**	938	929	26	28	**2,124**	1,749	21
Net trading income	**972**	959	872	1	11	**1,931**	1,431	35
Other operating income[1]	**156**	299	273	(48)	(43)	**455**	513	(11)
Total non-interest income	**2,314**	2,196	2,074	5	12	**4,510**	3,693	22

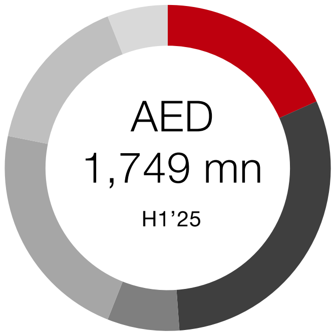
Net fees and commission income[2] (AED mn)

- Card related fees: 428 ↑ (34%)
- Loan processing fees: 664 ↑ (24%)
- Asset mgt./investment services: 148 ↑ (18%)
- Trade finance commission: 449 ↑ (16%)
- Accounts related fees: 313 ↑ (13%)
- Others[3]: 122 ↑ (16%)



+21%

- Card related fees: 320
- Loan processing fees: 534
- Asset mgt./investment services: 125
- Trade finance commission: 387
- Accounts related fees: 277
- Others[3]: 105



Key highlights

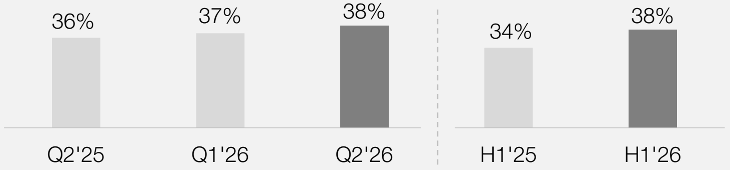
- **Non-interest income increased significantly in H1'26**, mainly driven by higher fee and trading income, to represent 38% of total operating income, up from 34% a year earlier
- **Net fees and commission income increased** 21% YoY in H1'26 and 28% YoY in Q2'26 with **growth across all line items**

+34% YoY
H1'26 card related fees

+24% YoY
H1'26 loan processing fees

- **Net trading income increased** 35% YoY in H1'26 and 11% YoY in Q2'26 supported by **FX and gains from derivatives and financial assets at FVTPL**
- Other operating income in Q2'26 declined YoY and QoQ due to higher one-off gains in comparable periods (the sale of non-trading investment securities in Q2'25 and gains on extinguishment of loans in Q1'26)

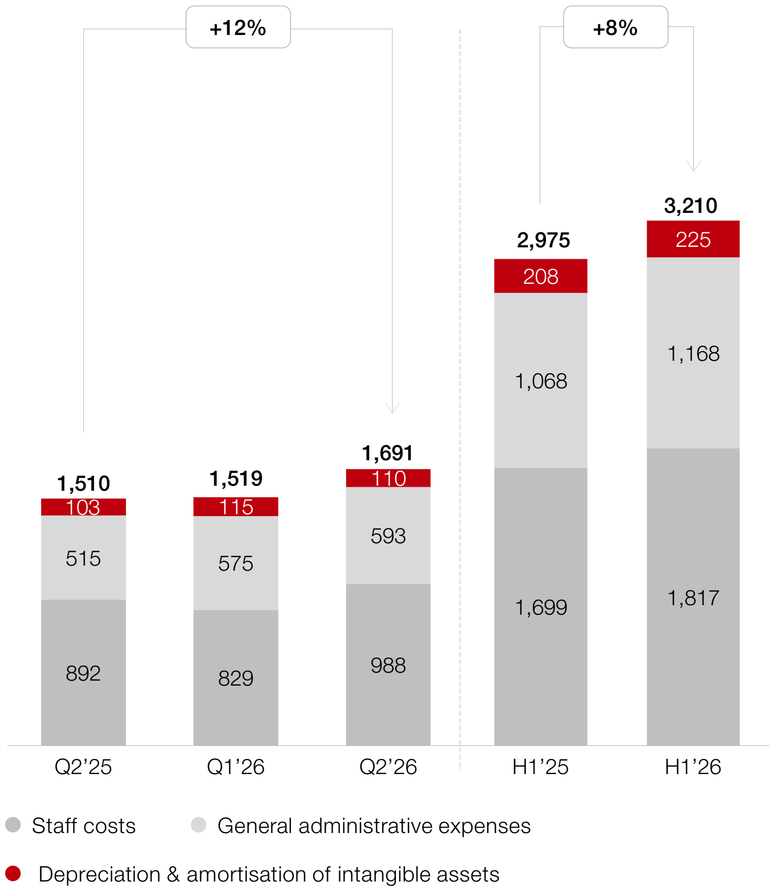
Non-interest income/total income



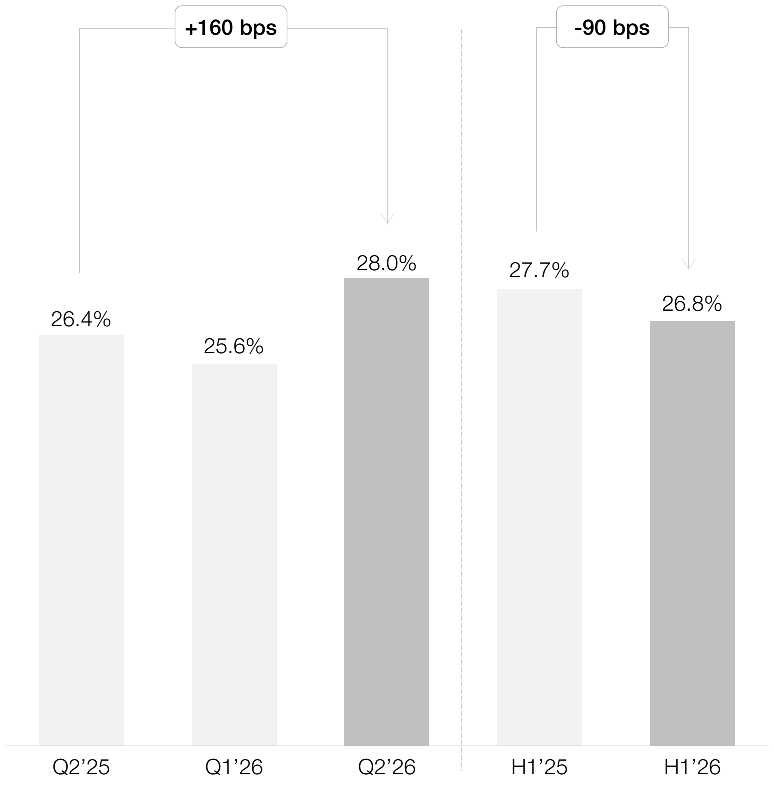
Note: Figures may not add up due to rounding differences
(1) Other operating income includes net gains/(losses) from investment properties
(2) All figures in the pie charts are net of related expenses
(3) Others mainly includes POS/acquiring related fees, bond arrangement fees, insurance commission,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

H1'26 cost to income ratio improved 90 bps YoY as revenue growth outpaced increase in operating expenses

Operating expenses (AED mn)



Cost to income ratio



Key highlights

- Greater efficiency driven by **continued top-line growth** combined with **cost discipline and productivity gains**
- Operating expenses increased 8% YoY to AED 3.210 bn, reflecting continued **investment in talent, technology & AI and new business capabilities to drive growth**

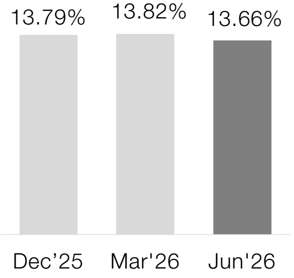
Note: Figures may not add up due to rounding differences

Continued balance sheet growth with net loans up 10% YTD and customer deposits up 5% YTD

Balance sheet (AED mn)	Jun'26	Mar'26	Dec'25	Jun'25	ΔQoQ%	ΔYTD%	ΔYoY%
Total assets	**833,184**	808,857	773,654	718,502	**3**	**8**	**16**
Net interest earning assets	**703,236**	679,794	649,440	605,210	**3**	**8**	**16**
Net loans and advances to customers[3]	**444,596**	422,784	403,031	375,266	**5**	**10**	**18**
Net loans and advances to banks	**23,660**	23,191	28,380	35,147	**2**	**(17)**	**(33)**
Investment securities	**170,747**	160,148	166,137	153,582	**7**	**3**	**11**
Deposits from customers	**526,638**	523,095	499,775	463,442	**1**	**5**	**14**
CASA	***240,702***	*245,585*	*232,016*	*206,937*	***(2)***	***4***	***16***
Time deposits	***285,936***	*277,510*	*267,759*	*256,504*	***3***	***7***	***11***
Borrowings (including ECP[1])	**119,523**	114,356	98,514	100,446	**5**	**21**	**19**
Total shareholders' equity	**89,250**	85,770	88,737	76,245	**4**	**1**	**17**

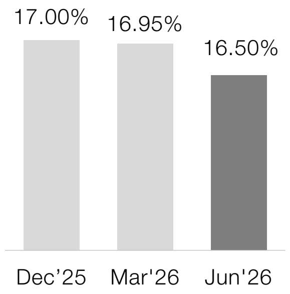
CET1 ratio

13.66%



CAR

16.50%



LCR

109.5%

Dec'25: 131.3%

Liquidity ratio[2]

34.3%

Dec'25: 34.7%

LTD ratio

84.4%

Dec'25: 80.6%

Note: Figures may not add up due to rounding differences

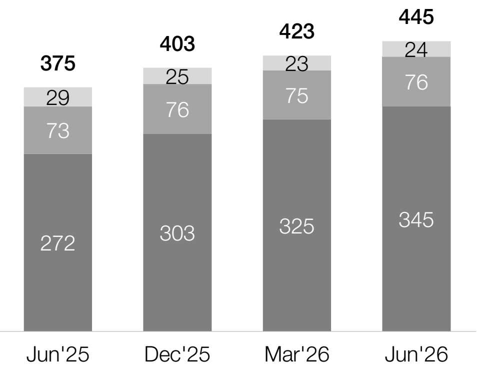
(1) Euro commercial paper

(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)

(3) At amortised cost

Significant expansion in corporate loan book during H1’26 across diverse economic sectors including GREs and financial institutions

Net loans (AED bn)



Corporate & Investment Banking Group
Retail Banking Group
Private Banking Group

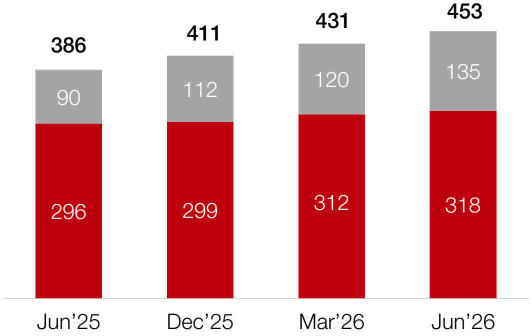
Net loans

+18% YoY

+10% YTD

+5% QoQ

Gross loans by geography (AED bn)



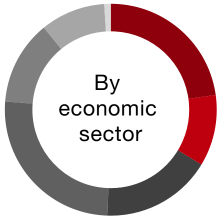
Within the UAE
Outside the UAE

Key highlights

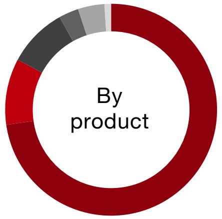
- Net loans increased AED 42 bn (+10%) YTD and AED 22 bn (+5%) QoQ to AED 445 bn reflecting **resilient economic activity and consumer confidence**
- **Demand for credit remained robust across a broad range of economic sectors**, with loan growth driven by energy, trading, manufacturing and government-related entities (GREs)
- **Loan portfolio remained well diversified,** with the UAE representing 70% of gross loans and international exposure at 30%, supporting ADCB's strategy of balanced domestic and international growth

Gross loans: AED 453 bn

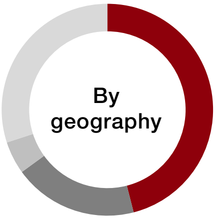
- Government & PSE 23%
- Real estate investment 11%
- Personal 17%
- Others[1] 26%
- Financial institutions 13%
- Trading 10%
- Hospitality 1%



- Corporate loans 72%
- Retail loans[2] 10%
- Trade finance 9%
- Overdrafts (retail & corporate) 3%
- Mortgages 4%
- Credit cards 1%



- Abu Dhabi 46%
- Dubai 19%
- Other Emirates 5%
- Outside UAE 30%



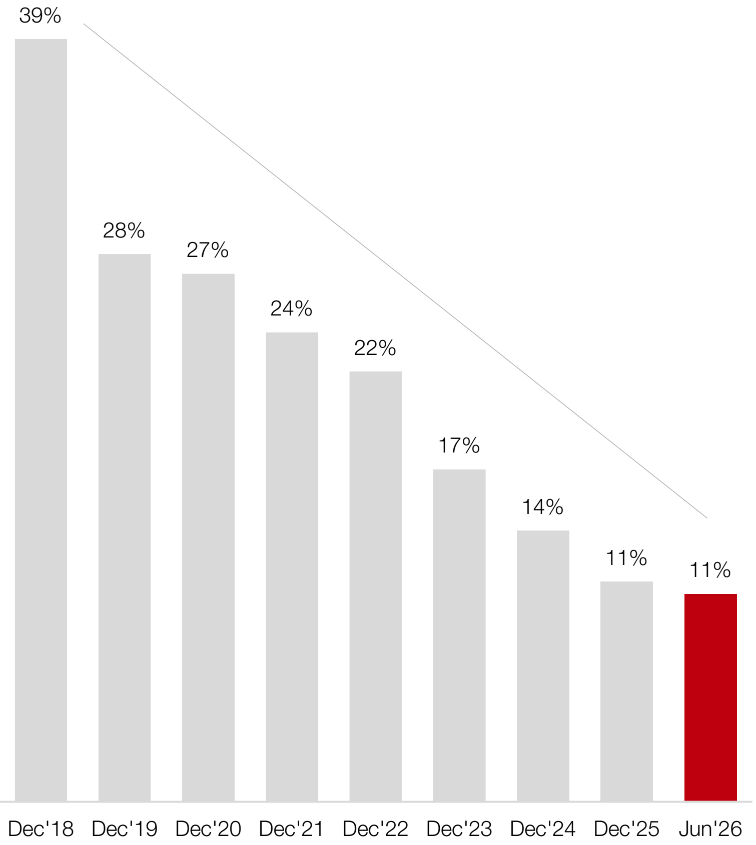
AED 85 bn
New credit extended in H1’26

AED 44 bn
Repayments in H1’26

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

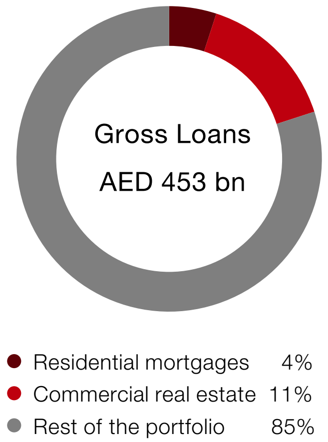
Well diversified and highly secured real estate portfolio with strict internal caps and underwriting policies

Commercial real estate investment (% of total gross loans)



Total real estate portfolio

Portfolio composition



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

75% Portfolio loan to value (LTV)

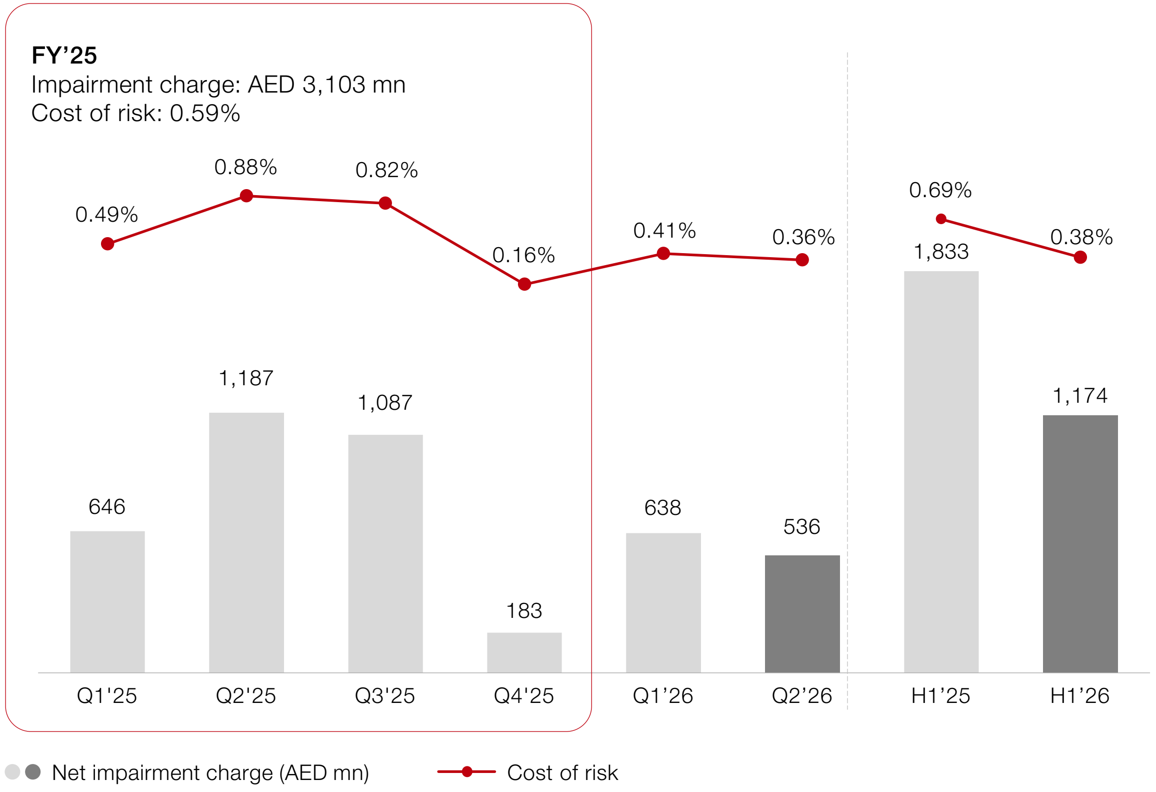
160% Portfolio coverage ratio (provision + collateral)

77% Exposure to completed income generating projects

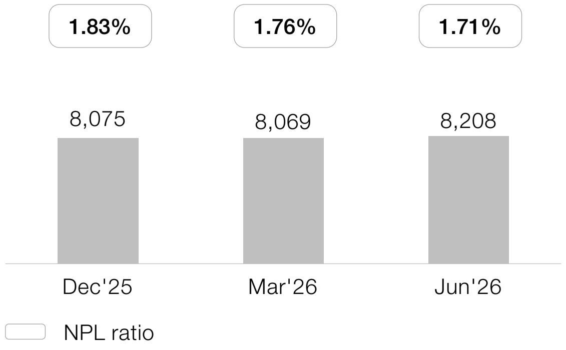
Strong asset quality with cost of risk at 38 bps in H1'26, and NPL ratio at a record low of 1.71%

Cost of risk

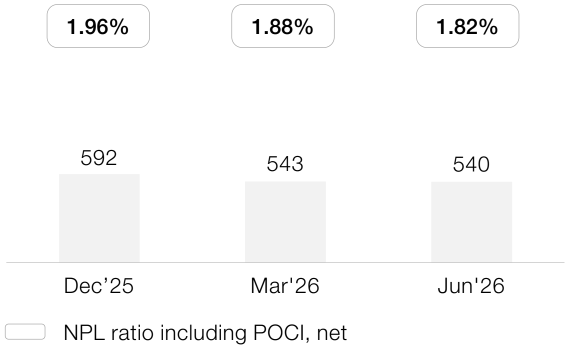
- Net impairment charge in Q2'26 was lower YoY primarily due to higher charges related to a few legacy corporate accounts in the prior year



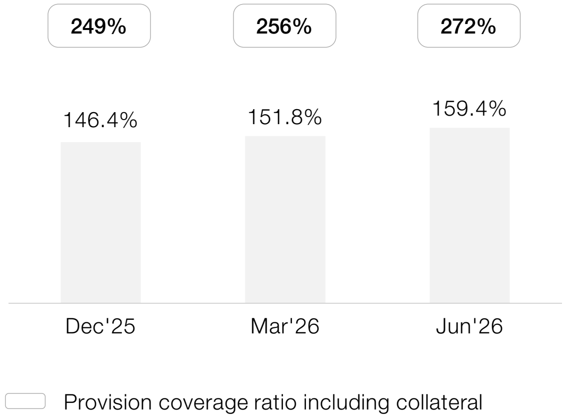
Non-performing loans (AED mn) and NPL ratio



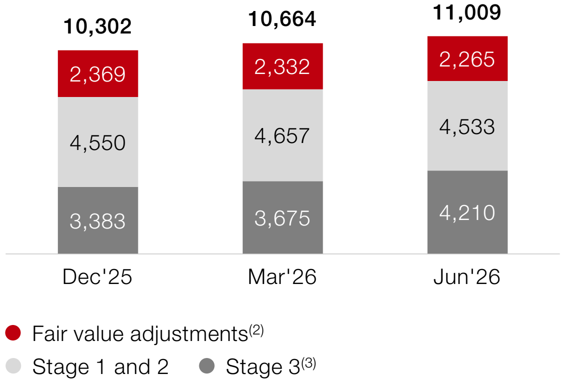
POCI assets (AED mn) and NPL ratio including POCI



Provision coverage ratio[1]



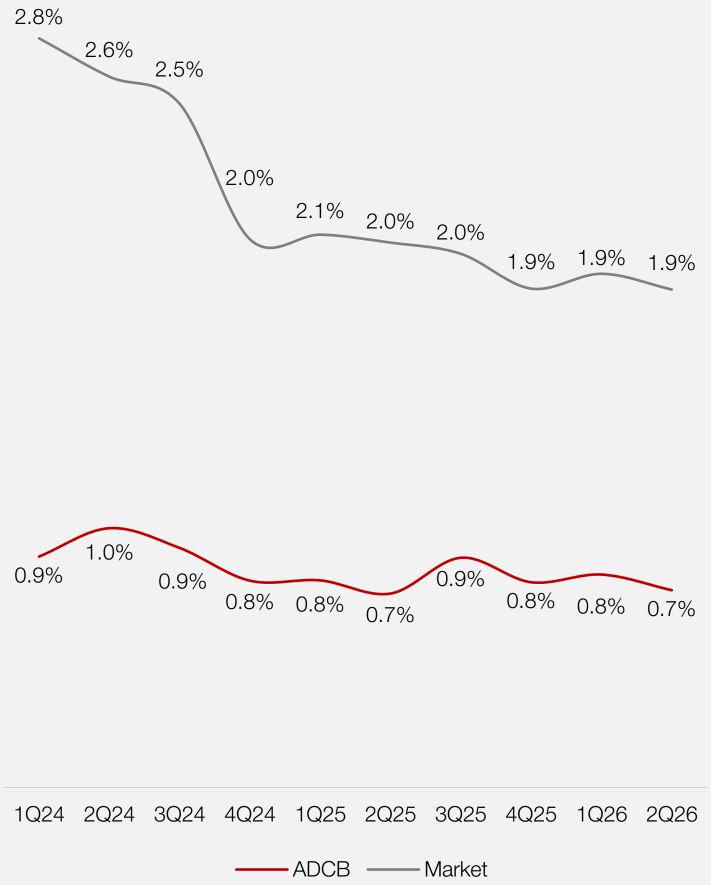
ECL by stage (AED mn)



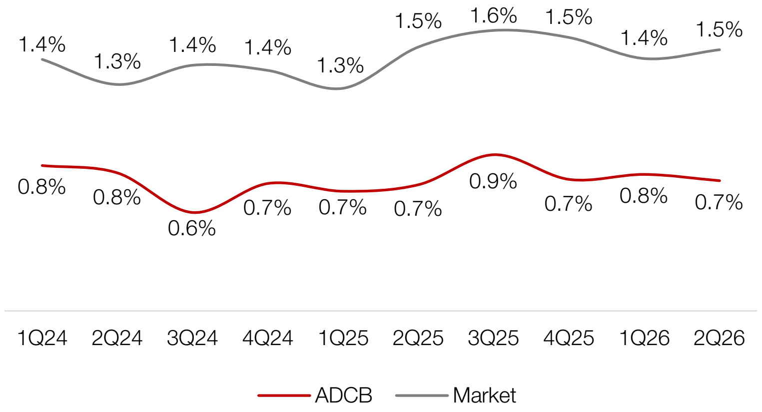
Note: POCI: Purchased or originated credit-impaired financial assets
CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments
(1) Provisions on loans and advances, including fair value adjustments and IFRS 9 reserve
(2) Fair value adjustments on loans include the historical ECL carried in books of AHB and ex-UNB (excluding POCI)
(3) Excludes impairment allowances on POCI

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

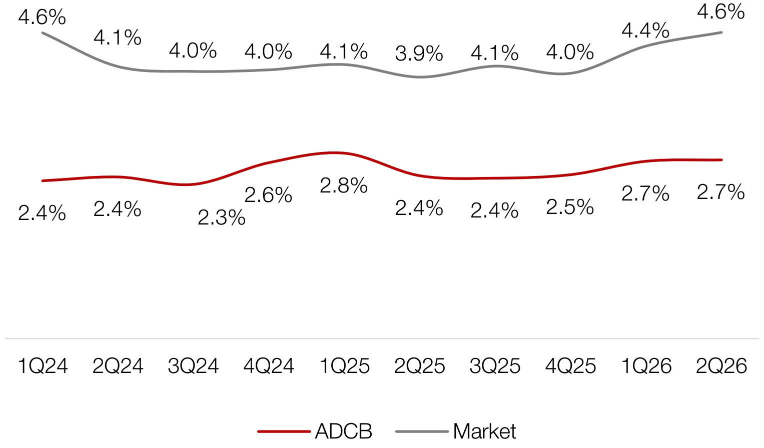
Total portfolio delinquency 30+ DPD



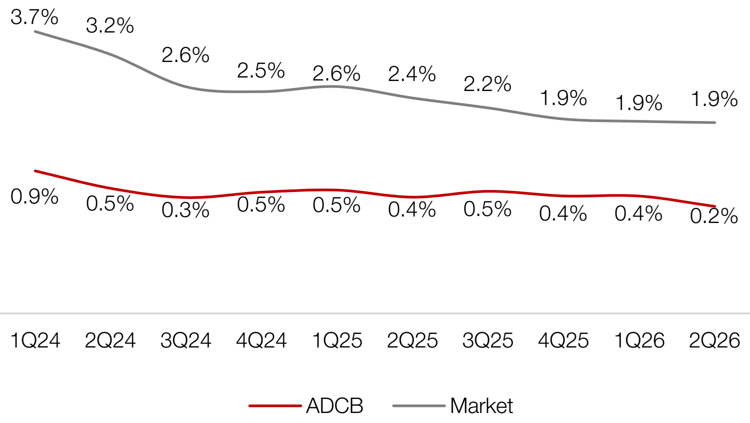
Personal loans delinquency 30+ DPD



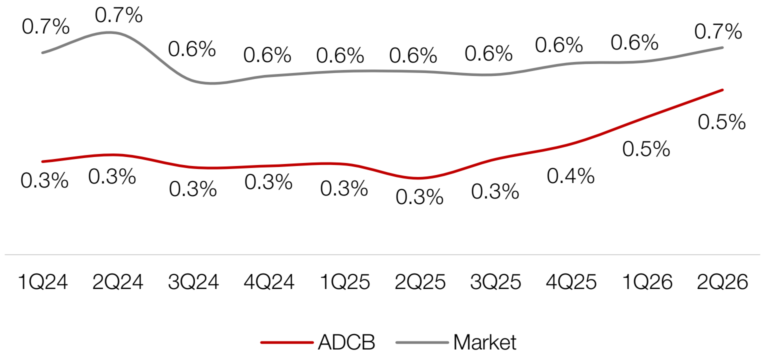
Credit cards delinquency 30+ DPD



Mortgage delinquency 30+ DPD



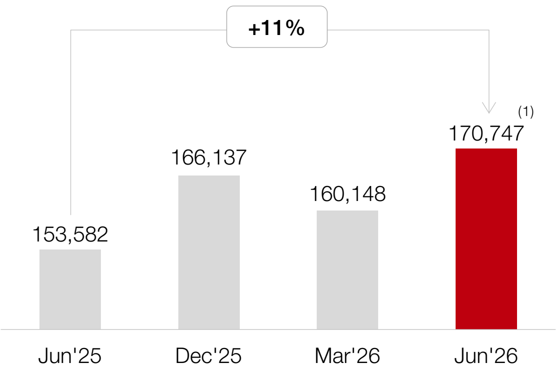
Auto loans delinquency 30+ DPD



Source: Al Etihad Credit Bureau (AECB) benchmark report

Investment portfolio increased to AED 171 bn, up 11% YoY with 99.1% invested in bonds

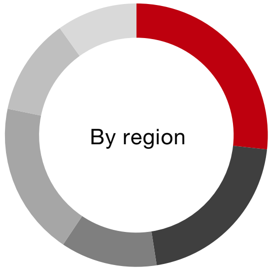
Investment securities (AED mn)



Investment securities: AED 170,747 mn[2]

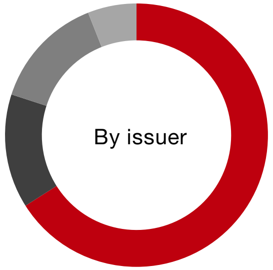
- Domestic 27%
- Other GCC countries 21%
- Asia 12%
- USA 12%
- Europe 19%
- Rest of the world 10%

48%
Invested in the UAE and GCC (Dec'25: 50%)

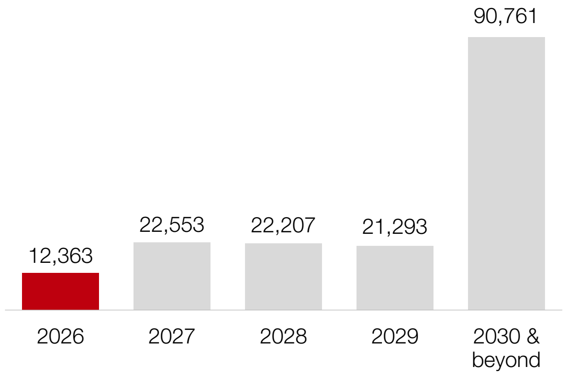


- Government 66%
- Public sector 14%
- Banks and FI 14%
- Others 6%

99.1%
Invested in bonds

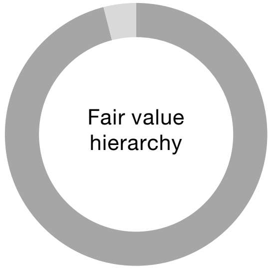


Maturity profile (AED mn)[3]

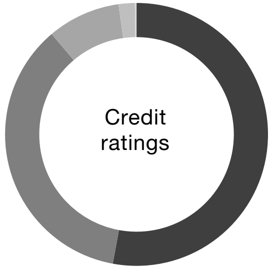


Total bond portfolio
Government and Non-Government bond portfolio: AED 169,176 mn

- Level 1
  Quoted market prices 95%
- Level 2
  Valuation techniques using observable inputs 5%



- AAA to AA- 53%
- A+ to A- 36%
- BBB+ to BBB- 9%
- BB+ to unrated 2%
- UAE Sovereign[4] 0.2%



Non-Government bond portfolio

- Rated A- or better: 93.8%
- Rated BBB+ to BBB-: 5.6%
- Rated below investment grade: 0.6% (BB+ and below including unrated)

Investment securities

- Carried at amortised cost: 41%
- Carried at FVTOCI: 59%

Credit ratings

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

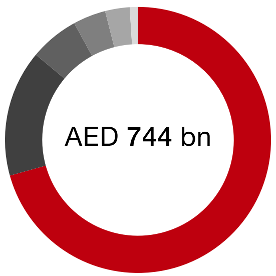
Note: Figures may not add up due to rounding differences
(1) Includes AED 70 bn investments carried at amortised cost (31 Dec 2025: AED 82 bn)
(2) Includes equity instruments and mutual funds
(3) Excluding investments in equity instruments and mutual funds
(4) UAE Sovereign internal rating in Grade 3 and maps to external rating between AA to A-

ADCB
بنك أبوظبي التجاري

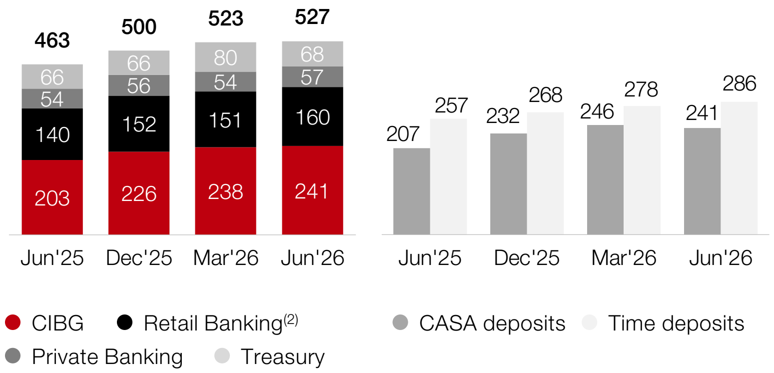
Continued inflow of customer deposits, supporting a resilient funding profile and liquidity position

Liability mix

- Customer deposits 71%
- Borrowings 15%
- Other liabilities 6%
- Derivative financial instruments 4%
- Due to banks 3%
- Euro commercial paper 1%



Customer deposits (AED bn)(1)



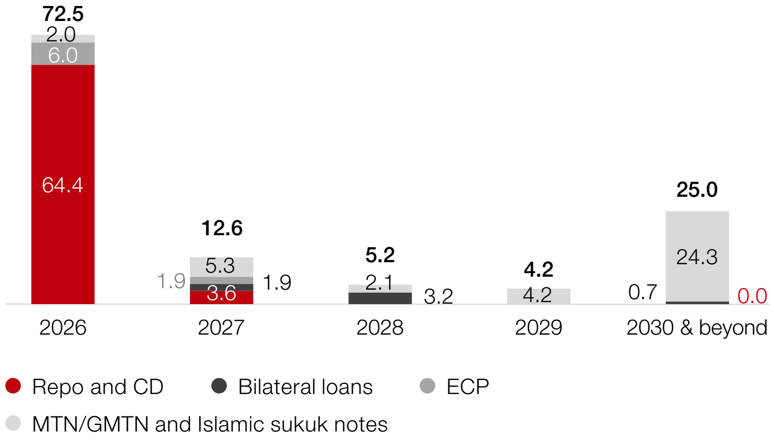
CASA split by business (AED mn)

As at 30 Jun 2026	Total deposits	CASA	CASA %	Contribution to Group's CASA %
CIBG	241,263	88,555	37%	37%
RBG	108,251	87,678	81%	36%
Commercial	30,617	27,046	88%	11%
Business banking excluding commercial	21,608	17,738	82%	7%
PBG	56,685	18,669	33%	8%
Subtotal	**458,424**	**239,686**	**52%**	**100%**
Treasury	68,214	1,016	1%	0%
ADCB Group	**526,638**	**240,702**	**46%**	**100%**

Wholesale funding

As at 30 Jun 2026	AED bn
Global medium-term notes (GMTN)	36
Repurchase agreements	63
Euro commercial paper	8
Bilateral loans	6
Certificate of deposits	5
Subordinated notes – fixed rates	2
Total	**120**

Maturity profile (AED bn)



Key highlights

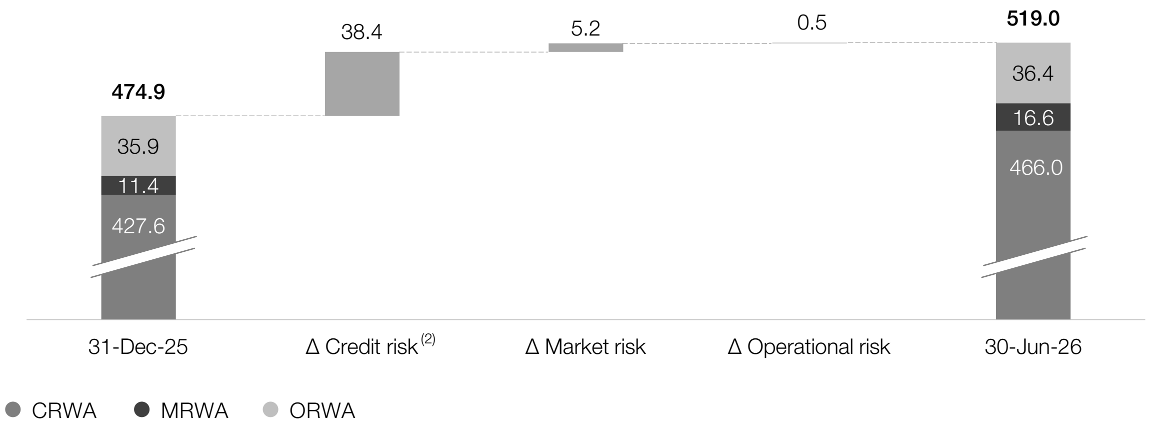
- **Strong franchise continued to drive customer deposit** growth of AED 27 bn (+5%) YTD and AED 4 bn (+1%) QoQ to reach AED 527 bn at June-end
- **CASA deposits increased AED 9 bn during H1'26** to AED 241 bn, supporting a favourable funding mix. During the quarter, **term deposits increased AED 8 bn (+3%) QoQ** supporting a resilient liquidity position
- **CASA deposits represented 45.7% of total deposits** at June-end, up from 44.7% a year earlier
- As at June-end, ADCB was a **net lender of AED 40 bn** in the interbank markets(3)

Note: Figures may not add up due to rounding differences
(1) Dec'25 numbers have been reclassified to match the current period classification
(2) Includes Commercial
(3) Excludes loans to banks of AED 23.8 bn from deposits and balances due from banks, net, but includes certificate of deposits with central banks of AED 4.3 bn and overnight placement with Central Bank of AED 18.1 bn

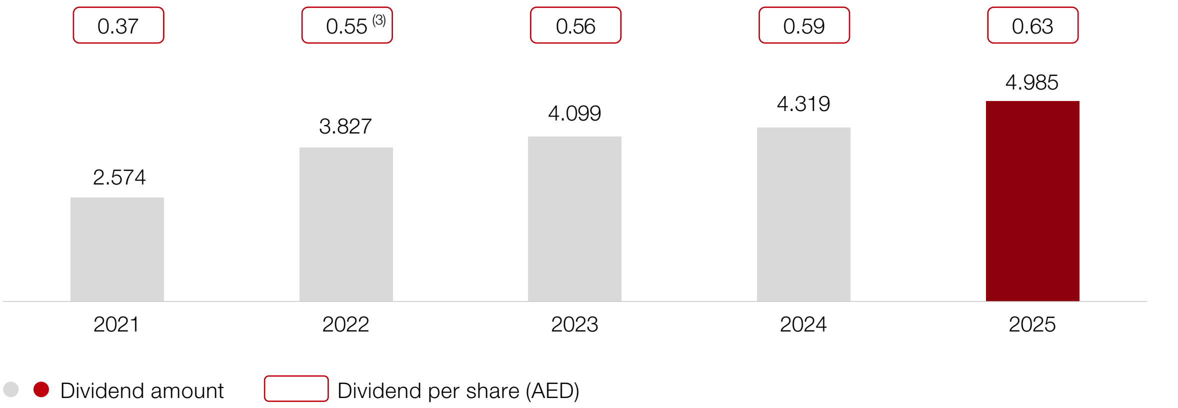
Robust capital position provides a solid foundation for continued growth and disciplined capital deployment

Capital adequacy ratio walkthrough (%)[1]

Risk weighted assets walkthrough (AED bn)



Dividend history and shareholders' returns (AED bn)



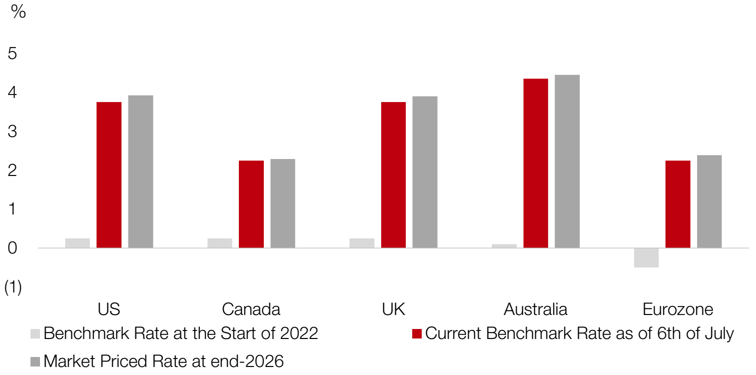
Note: Figures may not add up due to rounding differences
(1) UAE CB minimum CET1, Tier 1 and CAR requirements; 10.50%, 12.00% and 14.00%
(2) Includes increase in credit valuation adjustment charge
(3) 2022 dividend consisted of cash and stock dividend in the ratio of 33% (cash dividend of AED 0.18 per share) and 67% (stock dividend in lieu of cash of AED 0.37 per share) respectively

2. Operating environment & guidance

UAE macro-economic stability and solid fundamentals

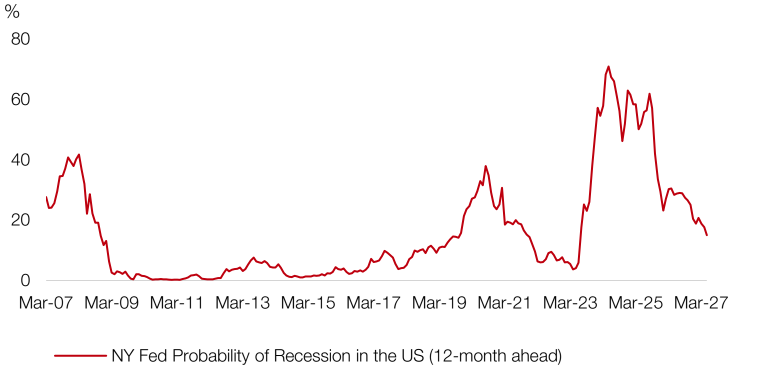
بنك أبوظبي التجاري ADCB

Global: We expect Fed to remain on pause through end-2026. We see one further 25 bps hike from ECB and BoE in 2026



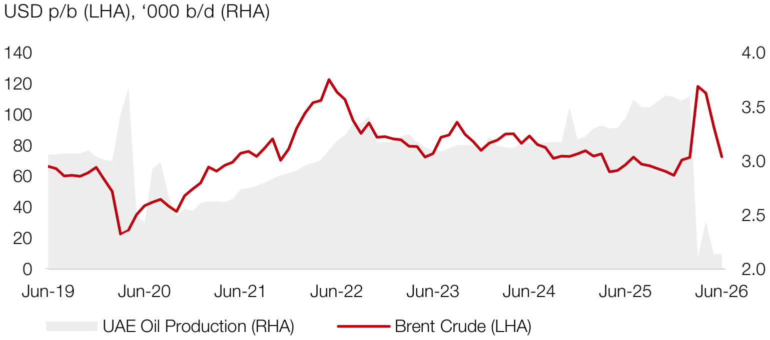
Source: Bloomberg, Federal Reserve, BoE, ECB, RBA, BoC, ADCB Economic Research

US: Recession probability has weakened further; AI driven investments starting to boost GDP growth outlook



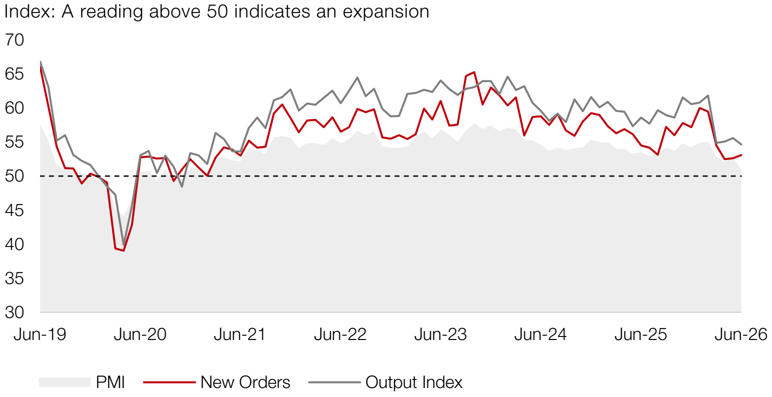
Source: NY Federal Reserve, Bloomberg, ADCB Economic Research

UAE: Oil prices have been volatile on geopolitical developments. UAE's OPEC exit to enable higher output



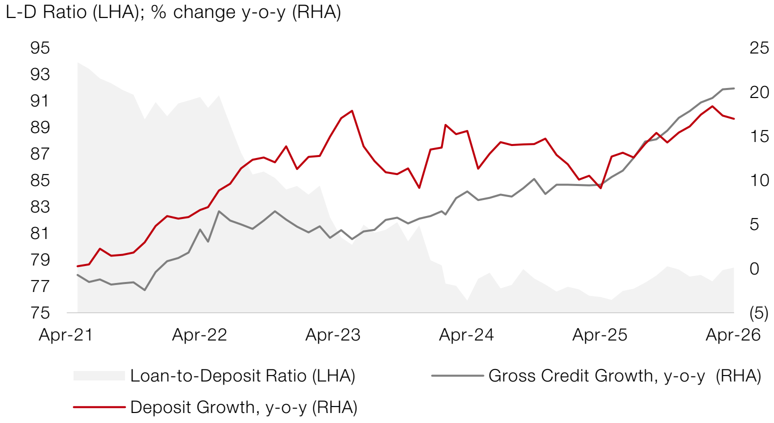
Source: Bloomberg, ADCB Economic Research

UAE: PMI remained in expansionary territory in June, though slowing; moderation in output and new orders



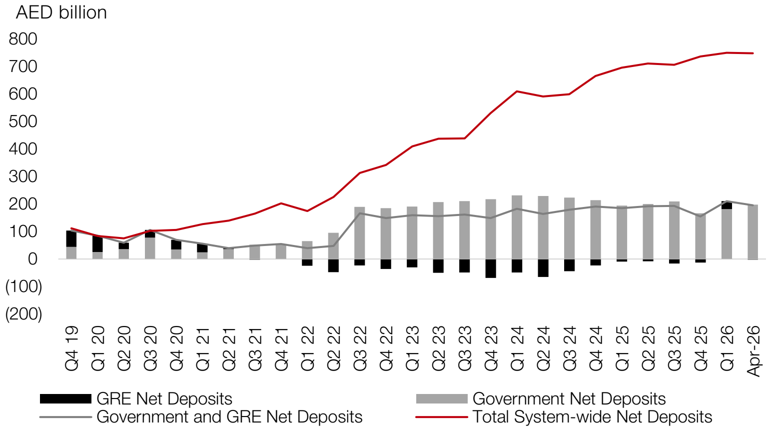
Source: S&P Global, ADCB Economic Research

UAE: Gross credit outpacing deposit growth in yearly terms in 4M 2026, system-wide liquidity still comfortable



Source: Central Bank of the UAE, ADCB Economic Research

UAE: Net system-wide deposits still higher on a YTD basis in April 2026, albeit down from the February high



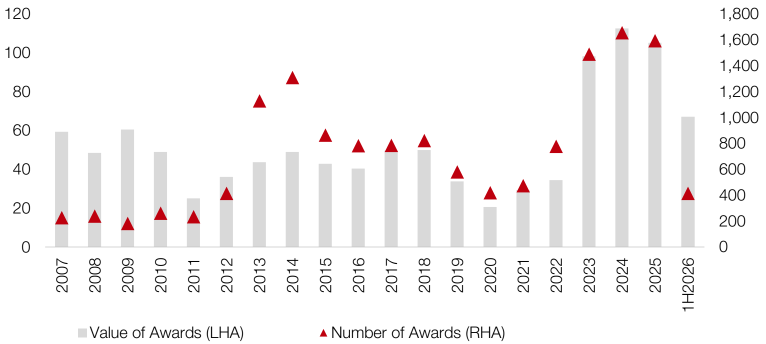
Source: Central Bank of the UAE, ADCB Economic Research

Robust investment outlook with higher project awards

ADCB بنك أبوظبي التجاري

UAE: Total project awards solid in 1H 2026, at 63.9% of 2025 total; Wait-and-see approach visible in 2Q2026 data

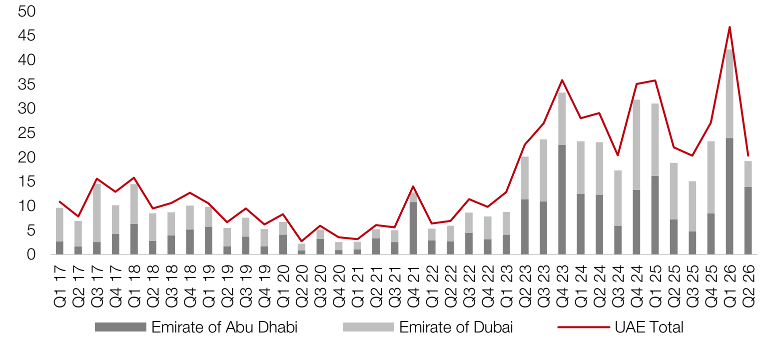
USD billion (LHA); number of awards (RHA)



Source: Meed projects, ADCB Economic Research

UAE: Project awards in the UAE moderated sharply in 2Q 2026, though is expected to rebound in 2H led by critical infrastructure and oil

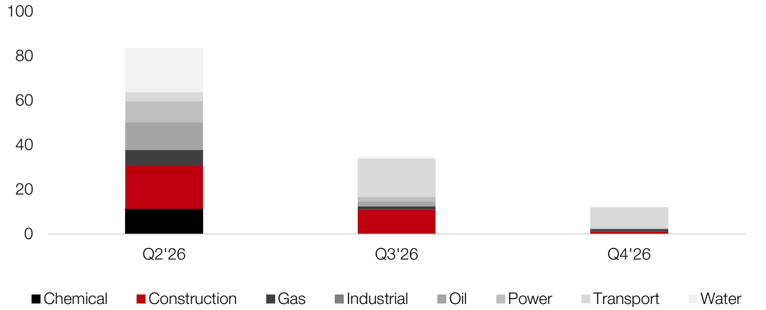
USD billion



Source: Meed projects, ADCB Economic Research

UAE: Broad-based project award outlook for 2H2026, with government and GREs to support awards

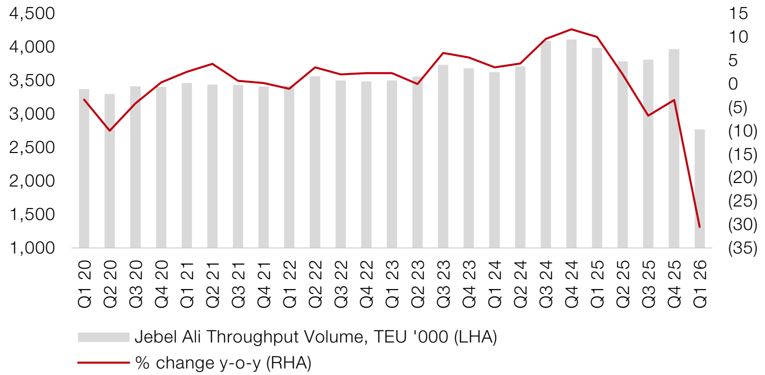
USD billion



Source: Meed projects, ADCB Economic Research

UAE: Virtually no volumes passing through the Strait of Hormuz from March to mid-June; uncertainties remain

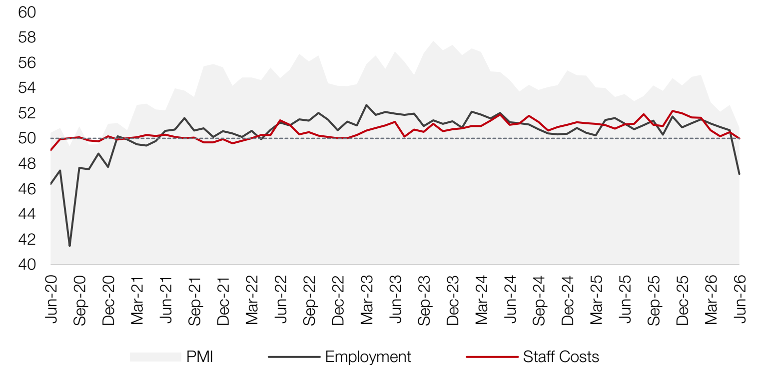
TEU '000* (LHA); % change y-o-y (RHA)



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

UAE: PMI data shows drop hiring activity in June 2026; Corporates facing higher costs and limited ability to pass on prices

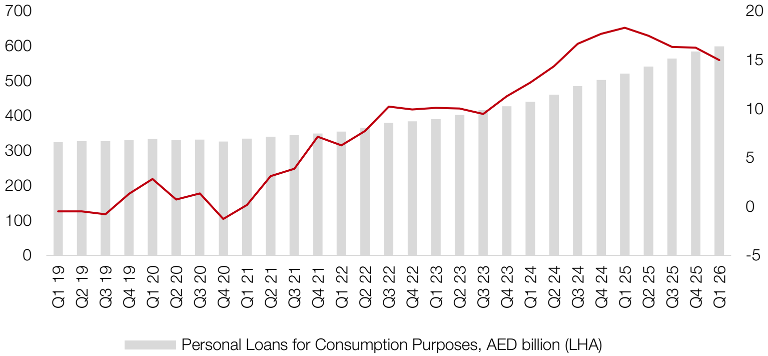
Index: A reading above 50 indicates an expansion



Source: IHS Markit, ADCB Economic Research

UAE: Retail credit for consumption saw robust growth until 1Q, higher inflation (fuel prices) a risk from 2Q

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



Source: Central Bank of the UAE, ADCB Economic Research

Summary and guidance

Summary

- **Record H1'26 profitability** supported by strong lending momentum, diversified income streams, enhanced efficiencies and lower cost of risk
- **Sustained balance sheet growth** driven by strength of ADCB franchise
- **Strong asset quality** with the Bank focused on disciplined risk management
- **Robust capital and liquidity levels** provide foundation for continued growth in the context of a **resilient UAE economy**

	Guidance in five-year strategy launched in Q1 2025	Full-year 2026 guidance	H1'26 actuals
CET1 ratio	>12%	>12%	13.66%
Cost of risk(1)	<60 bps	<60 bps	38 bps
ROE	>15%	>15%	16.2%
Profitability	Double net profit to AED 20 billion within five years; c.20% annual growth rate	c.20% annual growth rate	AED 6.737 bn
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	Final dividend proposed at full year

(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

3. Appendix

Balance sheet as at 30 June 2026

AED mn	Jun'26	Dec'25	ΔYTD%
Cash and balances with Central banks, net	56,556	63,019	(10)
Deposits and balances due from banks, net	67,158	56,594	19
Financial assets at fair value through profit or loss	28,892	24,622	17
Derivative financial instruments	16,007	15,160	6
Investment securities, net	170,747	166,137	3
Loans and advances to customers, net	444,596	403,031	10
Investment in associates and joint ventures	315	306	3
Investment properties	808	1,193	(32)
Other assets, net[1]	39,782	35,245	13
Property and equipment, net	636	689	(8)
Intangible assets	7,687	7,658	0
Total assets	**833,184**	**773,654**	8
Due to banks	25,776	19,086	35
Derivative financial instruments	28,660	28,264	1
Deposits from customers	526,638	499,775	5
Euro commercial paper	7,900	8,720	(9)
Borrowings	111,623	89,794	24
Other liabilities	43,333	39,274	10
Total liabilities	**743,930**	**684,913**	9
Total shareholders' equity	89,250	88,737	1
Non-controlling interests	4	4	NM
Total liabilities and shareholders' equity	**833,184**	**773,654**	8

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

Income statement for the three-month period ended 30 June 2026

AED mn	Q2'26	Q2'25 (Quarterly trend)	ΔYoY%	H1'26	H1'25 (Half-yearly trend)	ΔYoY%
Interest and income from Islamic financing	8,956	8,637	4	17,502	16,893	4
Interest expense and profit distribution	(5,223)	(4,982)	5	(10,031)	(9,845)	2
Net interest and Islamic financing income	**3,733**	**3,655**	**2**	**7,471**	**7,048**	**6**
Net fees and commission income	1,186	929	28	2,124	1,749	21
Net trading income	972	872	11	1,931	1,431	35
Other operating income	156	273	(43)	455	513	(11)
Non-interest income	**2,314**	**2,074**	**12**	**4,510**	**3,693**	**22**
Operating income	**6,047**	**5,729**	**6**	**11,981**	**10,741**	**12**
Staff expenses	(988)	(892)	11	(1,817)	(1,699)	7
General administrative expenses	(593)	(515)	15	(1,168)	(1,068)	9
Depreciation and amortisation of intangible assets	(110)	(104)	6	(225)	(208)	8
Operating expenses	**(1,691)**	**(1,510)**	**12**	**(3,210)**	**(2,975)**	**8**
Operating profit before impairment charge & taxation	**4,356**	**4,219**	**3**	**8,771**	**7,766**	**13**
Impairment charge	**(536)**	**(1,187)**	**(55)**	**(1,174)**	**(1,833)**	**(36)**
Share in profit of associates	6	4	50	10	9	11
Profit before tax	**3,826**	**3,036**	**26**	**7,607**	**5,942**	**28**
Income tax charge[(1)]	(450)	(468)	(4)	(870)	(928)	(6)
Net profit	**3,376**	**2,568**	**31**	**6,737**	**5,014**	**34**

Note: Figures may not add up due to rounding differences
(1) Net profit after tax for H1 2025 included a tax provision calculated at a rate of 15%, reflecting the introduction of the UAE Domestic Minimum Top-up Tax (DMTT) effective 1 January 2025. The Group subsequently assessed that it meets the eligibility criteria for the Initial Phase of International Activity Exclusion (IAE), resulting in application of a 9% statutory tax rate in H1'26. Accordingly, year-on-year comparison of net profit after tax is not on a like-for-like basis

ADCB Investor Relations

Contact information

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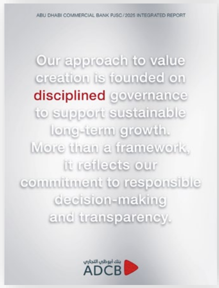

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