ABU DHABI COMMERCIAL BANK PJSC

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Third quarter 2026

Investor presentation

November 2026

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1. ADCB overview

بنك أبوظبي التجاري
ADCB

ADCB at a glance

Third-largest bank by total assets in the UAE

11.670 bn
9M'26 profit before tax (AED)
+28% YoY

16.2%
Market share — net loans[3]

14.3%
Market share — deposits[3]

71%
Total domestic loans

133 bn
Market capitalisation (AED)[1]
+19% YoY

Shareholding structure[1]
- Mubadala[2]: 60.77%
- Domestic investors: 20.06%
- Foreign investors: 19.17%
  (Sep 2025: 19.99%)



890 bn
Total assets (AED)[1]

2.2 mn+
Total number of retail customers[4]

39
ADCB UAE branches

50
ADCB Egypt branches

3
Al Hilal Bank (UAE)

2
ADCB Kazakhstan

(1) As at 30 September 2026
(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 August 2026, 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

Credit ratings

S&P Global Ratings

A+/Stable/A-1
12 May 2026

"ADCB benefits from a leading franchise in the UAE and is the third-largest bank by total assets. The bank's performance in 2025 further strengthened its credit profile, with continued improvements in profitability and asset quality."

"ADCB's solid funding profile and liquidity mitigate funding outflow risks. Its loans-to-deposits ratio is comfortable at 81.2%, highlighting the stability of its loan portfolio funding. The bank has ample high-quality liquid assets, enhancing its liquidity profile and providing flexibility to face short-term market volatility."

"AED 6.1 billion capital increase in 2025 further strengthened the bank's buffers amid broader uncertainties."

Fitch Ratings

A+/F1/Stable
5 May 2026

"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 to, and record of, supporting the banking system, if needed."

"ADCB's VR reflects its strong domestic franchise, good funding and liquidity and improved asset-quality metrics and strengthened capital metrics, counterbalanced by accelerated lending growth, albeit predominately in lower risk segments."

"The bank has increased its appetite for government-related lending in recent years, which is positive for business model stability."

ESG ratings

MSCI

AA
23 March 2026

"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

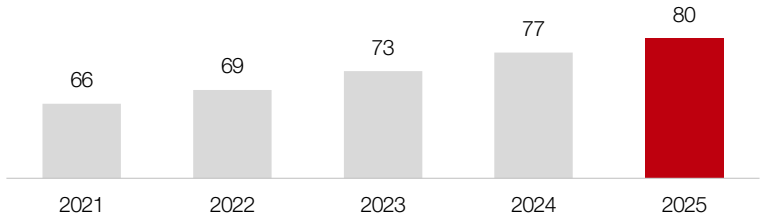
Passion for service excellence reflected in NPS score and brand value

A culture of service and delivery embedded across ADCB



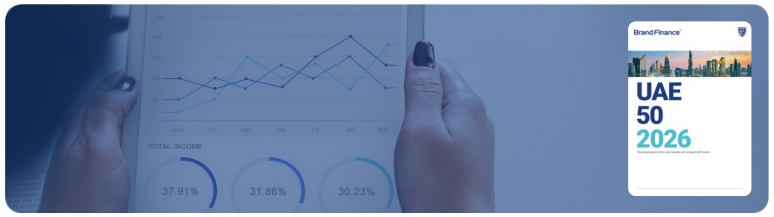
- **Embedded service culture:** Service excellence is embedded across ADCB, with strong governance, cross-functional collaboration, and data-driven insights to continuously enhance customer outcomes
- **CX committee leadership:** A CEO-chaired quarterly committee (elevated to Management Executive level in 2024) oversees service performance, addresses gaps, and ensures accountability
- **Service quality forums:** 40 forums in 2025 drove rapid improvements across 95+ customer journeys, supporting key initiatives like branch efficiency and process redesign
- **Voice of the customer:** Direct customer feedback (9 sessions in 2025) informs product design, digital enhancements, communication, and overall service delivery

Bank-wide NPS (5-Year Trend)



Brand Finance 2026 rankings

- **Brand value up 33%** YoY to USD 4.4bn (from USD 3.34 bn in 2025)
- **#6 most valuable banking brand** in the Middle East
- **#15 overall brand in Middle East 150**, up from #19 in 2025
- **#7 brand in UAE 50**, improving from#8 in 2025
- **#8 among the UAE's strongest brands**
- **AAA brand rating** maintained, with a Brand Strength Index of 82.1/100



Customer journey design CoE

Cross-functional centre applying end-to-end design methodology. Promotes customer-centric innovation, agility, and streamlined experiences.

AI-powered service model

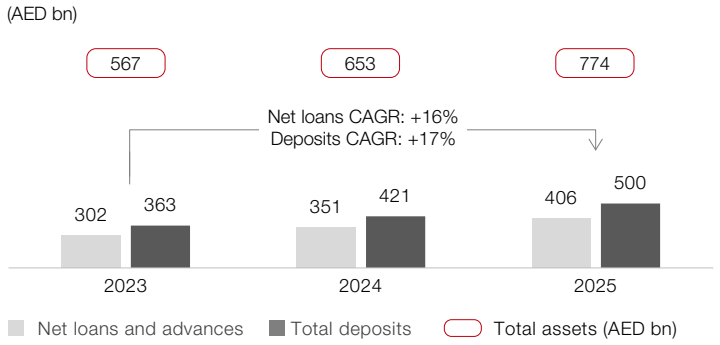
'Next Best Product' leverages data for personalised offers. AI embedded in workflow automation, journey analytics, and fraud protection.

Branch efficiency programme

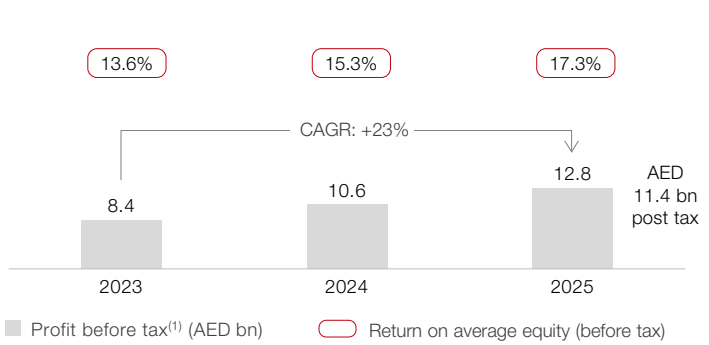
Repositioned branches as advisory hubs. Automated non-customer-facing activities. Five-star ratings through independent online channels.

ADCB 3-year journey: key financial metrics

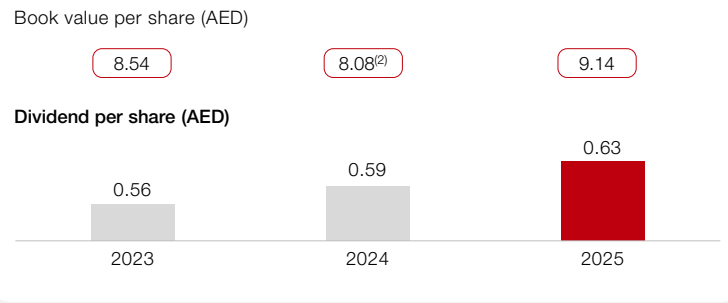
Balance sheet of AED 653 bn, reflecting robust growth in loans & deposits



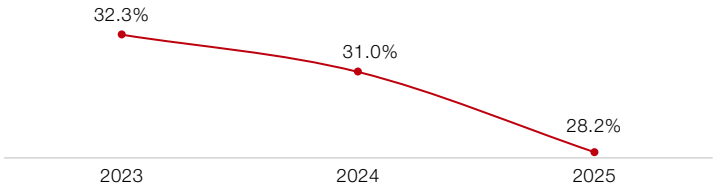
Delivered continued profitability



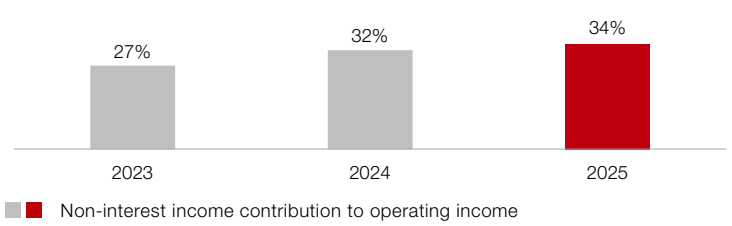
Creating significant shareholder value



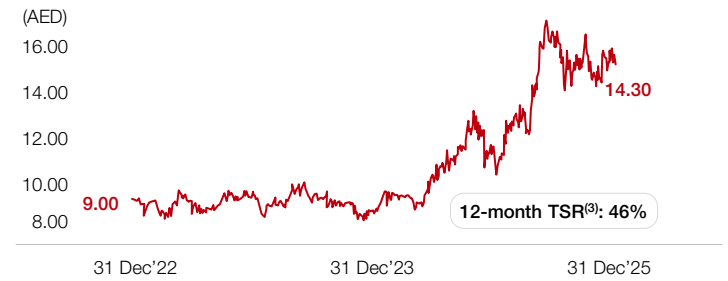
Disciplined cost management (410 bps decline in C:I ratio)



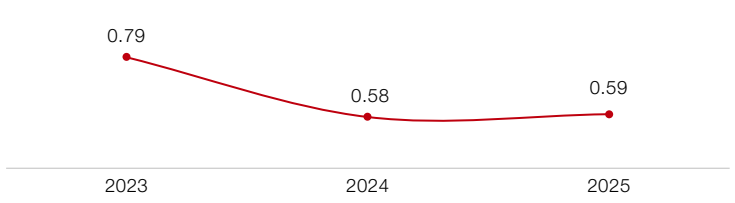
Increased non-interest income, enabling effective capital deployment



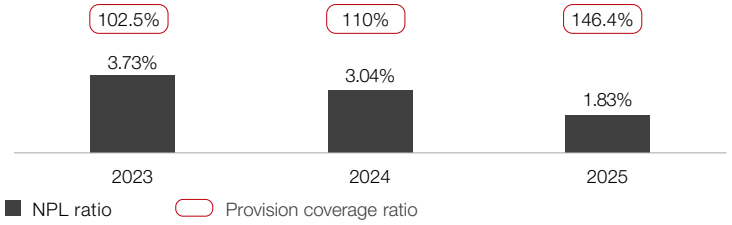
3 Year TSR(3) of 86% with share price +59%



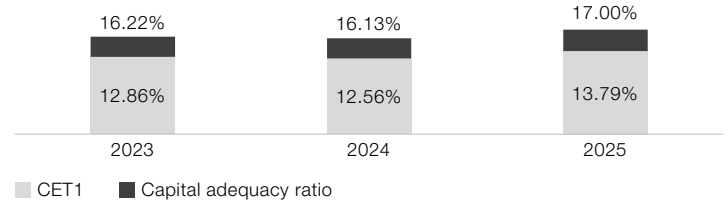
Improved asset quality (cost of risk %)



NPL ratio at historical lows



Robust capital ratios



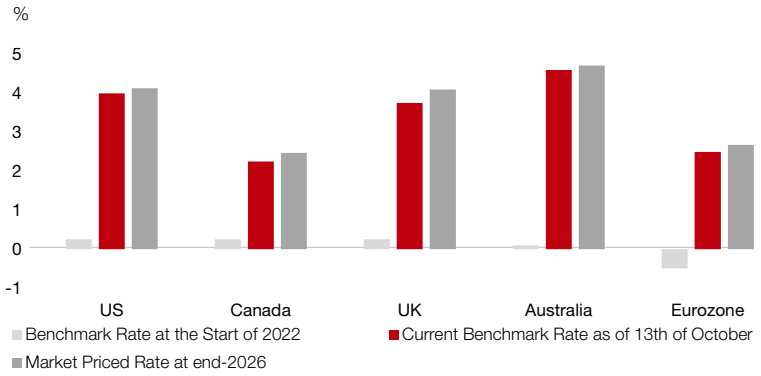
Note: CAGR calculations are from 2022 to 2025
(1) Net of loss on discontinued operations, as applicable
(2) 2024 comparative figure restated based on reclassification
(3) Bloomberg calculation assumes total return without reinvestment of dividends

2. UAE – Economic landscape

بنك أبوظبي التجاري
ADCB

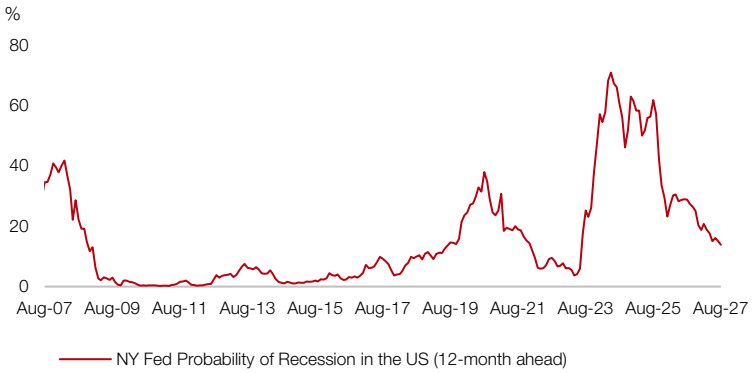
Strong UAE macro-economic stability and fundamentals

Global: We expect one further hike from the Fed in December. One further 25 bps hike from ECB and BoE in 2026



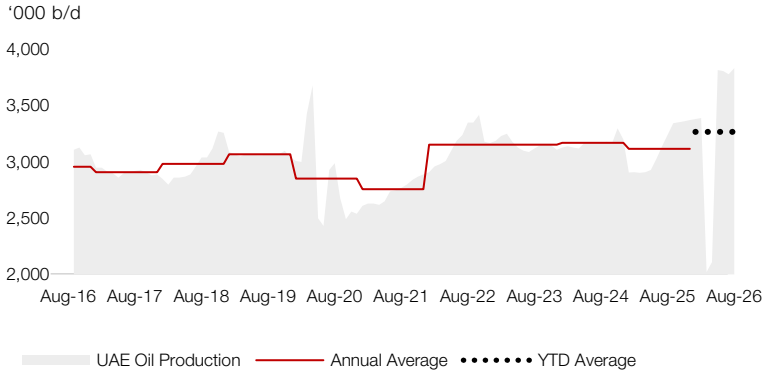
Source: Bloomberg, Federal Reserve, BoE, ECB, RBA, BoC, ADCB Economic Research

US: Recession risks ease further as the probability of a downturn declines to pre-pandemic levels



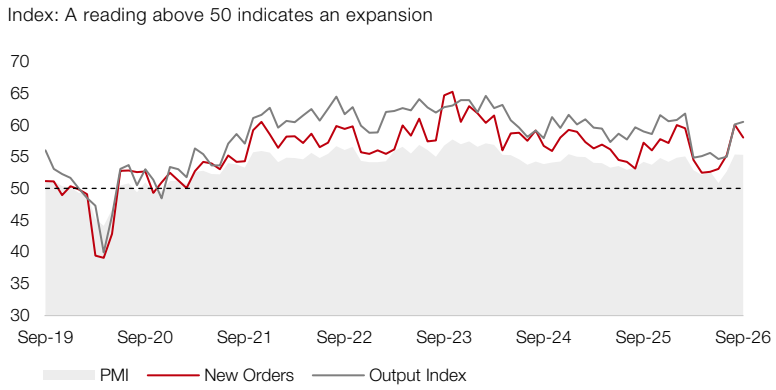
Source: NY Federal Reserve, Bloomberg, ADCB Economic Research

UAE: Oil output has risen sharply, reflecting easing supply constraints and UAE's exit from OPEC post-May



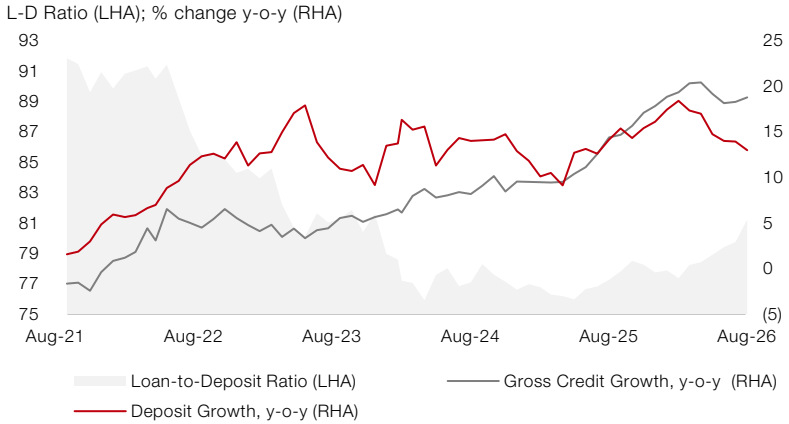
Source: Bloomberg, ADCB Economic Research

UAE: PMI rebounds in September as output strengthen, signalling renewed momentum in non-oil activity



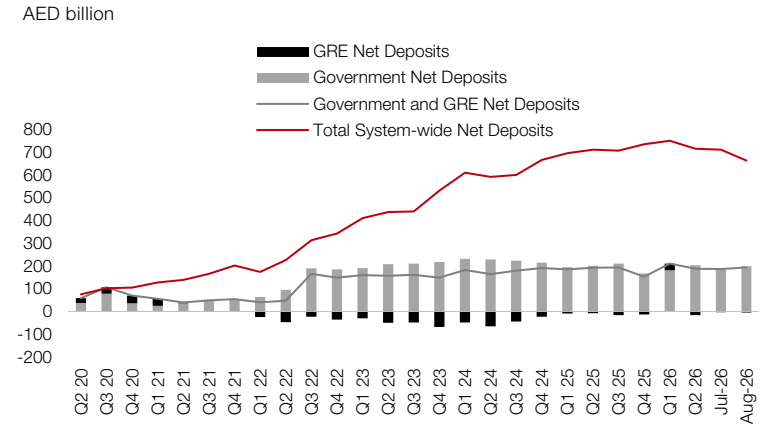
Source: S&P Global, ADCB Economic Research

UAE: Credit Growth outpaces deposit growth as the loan-to-deposit ratio rises, lending drivers broad based



Source: Central Bank of the UAE, ADCB Economic Research

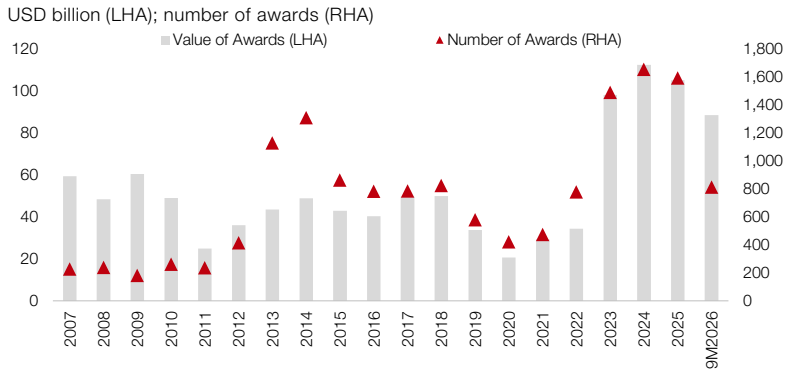
UAE: System-wide net deposit remains strong; government and private deposits continue to underpin banking sector liquidity



Source: Central Bank of the UAE, ADCB Economic Research

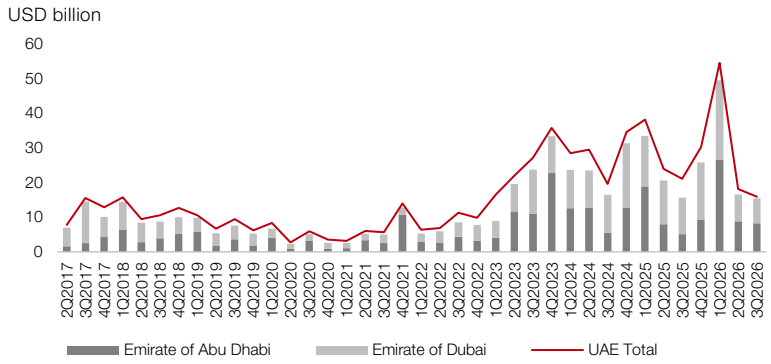
Investment outlook supported by sustained project awards

UAE: Total project awards remain strong in 9M 2026; projects underway rising



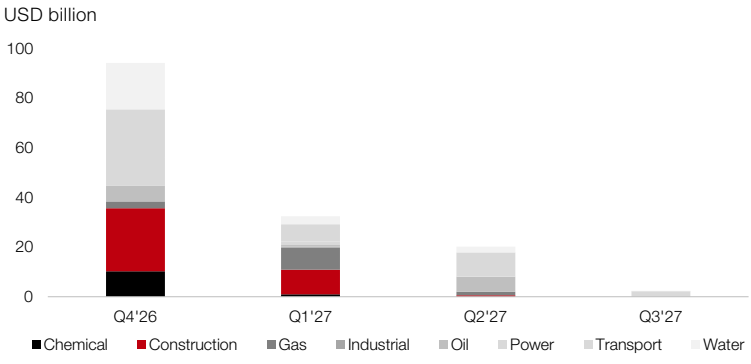
Source: Meed projects, ADCB Economic Research

UAE: Project awards in the UAE moderated sharply in 2Q and 3Q, though ongoing focus on critical infrastructure and oil



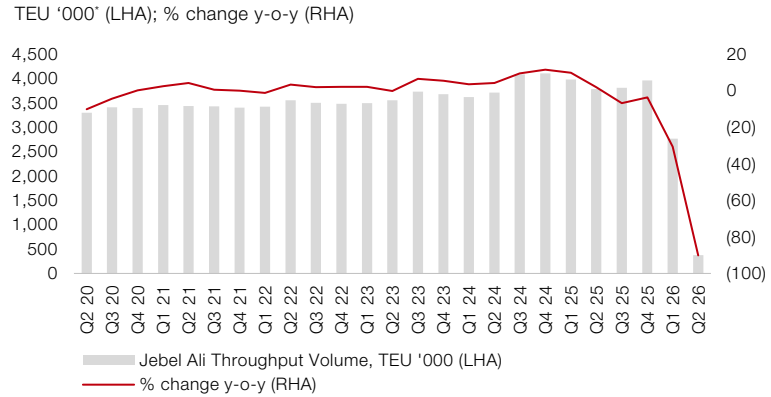
Source: Meed projects, ADCB Economic Research

UAE: Project pipeline remains large; key sectors include transportation, construction and water



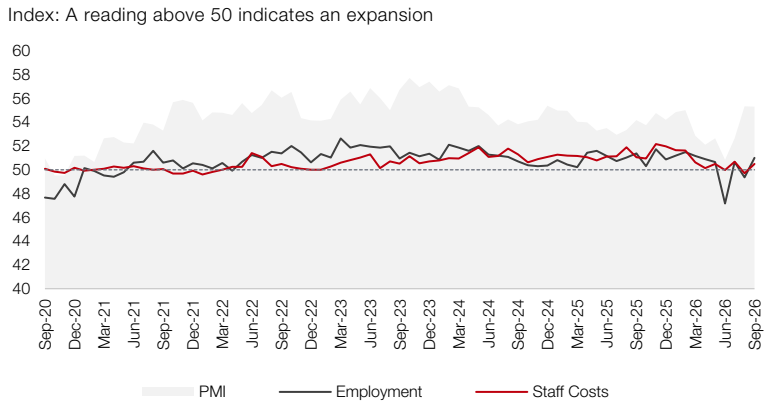
Source: Meed projects, ADCB Economic Research

UAE: Virtually no volumes passing through the Strait of Hormuz 2Q2026; Volumes still well below 2025 levels



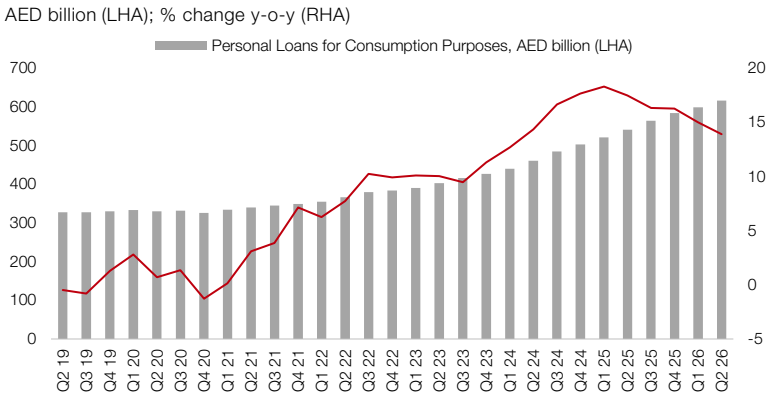
* Twenty-foot equivalent units.
Source: DP World, ADCB Economic Research

UAE: Some pickup in hiring activity in September, though corporates cautions with higher costs



Source: S&P Global, ADCB Economic Research

UAE: Consumer lending continues to expand at strong rate, though seeing a deceleration



Source: Central Bank of the UAE, ADCB Economic Research

3. Financial highlights

Strong 9M'26 performance driven by significant lending growth and diversified income amid positive UAE economic momentum

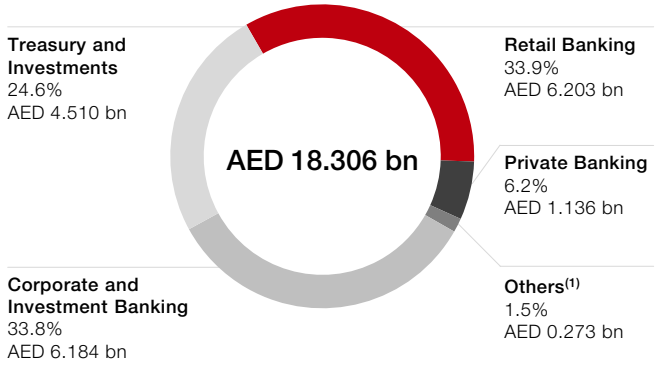
Financial highlights

- **Profit growth extended to 21 consecutive quarters:** Q3'26 profit before tax increased 28% YoY to AED 4.063 bn and rose 28% YoY to AED 11.670 bn in 9M'26
- **Record net profit after tax:** AED 3.559 bn in Q3'26, up 15% YoY, and AED 10.296 bn in 9M'26, up 27% YoY and representing RoAE of 16.2%
- **Continued diversification of revenue streams:** Non-interest income increased 21% YoY to AED 6.964 bn in 9M'26, representing 38% of operating income, driven by double-digit growth in fee and trading income
- **Enhanced operating efficiency:** Cost-to-income ratio improved by 40 bps YoY to 27.3% in 9M'26, while continued investment in technology and AI is elevating productivity and the customer experience
- **Significant loan growth:** Net loans increased 16% (AED 66 bn) YTD and 5% (AED 24 bn) QoQ to AED 469 bn, supported by expansion across diverse economic sectors
- **High asset quality:** NPL ratio at a record low of 1.60% at September-end, while cost of risk improved to 36 bps in 9M'26 from 73 bps a year earlier
- **Sustained growth in customer deposits:** Deposits increased 12% (AED 58 bn) YTD and 6% (AED 32 bn) QoQ to AED 558 bn, reflecting the strength of the ADCB franchise
- **Strong capital and liquidity position:** CET1 ratio of 13.79% and LCR of 116.8%, supporting business momentum
- **Progress on the Bank's AI strategy: One year after the launch** of the AI transformation programme, the Bank continues to embed AI across operations to enhance productivity and customer experience
- **On track to deliver five-year and full-year 2026 guidance:** Cost of risk guidance lowered to below 50 bps from below 60 bps, reflecting strong underlying credit quality and a well-diversified exposure profile

9M'26 key highlights

Diversified growth by business streams

% contribution to 9M'26 operating income



YoY deposit growth

AED 76 bn

+16% YoY

YoY net loan growth

AED 71 bn

+18% YoY

Profit before tax

AED 11.7 bn

+28% YoY

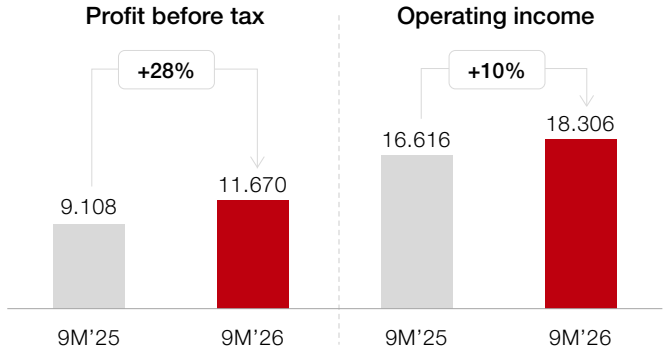
Note: Figures may not add up due to rounding differences
Certain disclosure notes/numbers have been reclassified and rearranged from the Group's prior period condensed consolidated interim financial information to conform to the current period's presentation
(1) Comprises the activities and operations 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 9M'26 earnings, driven by top-line growth, greater efficiencies and lower impairments

Income statement (AED mn)	9M'26	9M'25	ΔYoY%
Total net interest income[1]	**11,342**	10,855	**4**
Non-interest income	**6,964**	5,761	**21**
Operating income	**18,306**	16,616	**10**
Operating expenses	**(5,006)**	(4,599)	**9**
Operating profit before impairment charge	**13,300**	12,017	**11**
Impairment charge	**(1,646)**	(2,920)	**(44)**
Profit before tax[2]	**11,670**	9,108	**28**
Income tax charge[3]	**(1,374)**	(1,004)	**37**
Net profit[3]	**10,296**	8,104	**27**

Strong 9M'26 financial performance

(AED bn)



RoAA[4]

1.58%

9M'25: 1.45%

RoATE[4]

17.9%

9M'25: 16.6%

RoAE[4]

16.2%

9M'25: 14.7%

Basic EPS[5]

AED 1.25

9M'25: 1.02

Note: Figures may not add up due to rounding differences

(1) Including Islamic financing

(2) After including share in profit of associates

(3) The Group is subject to the Domestic Minimum Top-up Tax (DMTT), which is aligned with the OECD Pillar Two Global Anti-Base Erosion (GloBE) model rules. Under the DMTT, the Group's UAE tax rate increases from 9% to 15%. However, where the conditions of the initial phase of International Activity Exclusion (IAE) are met, the Group is eligible to reduce its UAE tax rate from 15% to 9%. Based on the Group's assessment as at 30 September 2026, the Group meets the eligibility criteria for the IAE. Accordingly, the applicable tax rate for the period in the UAE is 9%

(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 9M'26 and 9M'25 are AED 1.24 and 1.01 respectively

Q3’26 profit before tax up 28% YoY, marking 21 consecutive quarters of growth

Income statement (AED mn)	Q3’26	Q2’26	Q3’25	ΔQoQ%	ΔYoY%
Total net interest income[1]	**3,871**	3,733	3,807	**4**	**2**
Non-interest income	**2,454**	2,314	2,068	**6**	**19**
Operating income	**6,325**	6,047	5,875	**5**	**8**
Operating expenses	**(1,796)**	(1,691)	(1,624)	**6**	**11**
Operating profit before impairment charge	**4,529**	4,356	4,251	**4**	**7**
Impairment charge	**(472)**	(536)	(1,087)	**(12)**	**(57)**
Profit before tax[2]	**4,063**	3,826	3,166	**6**	**28**
Income tax charge	**(504)**	(450)	(76)	**12**	**563**
Net profit[3]	**3,559**	3,376	3,090	**5**	**15**

Note: Figures may not add up due to rounding differences
(1) Including Islamic financing
(2) After including share in profit of associates
(3) The Group is subject to the Domestic Minimum Top-up Tax (DMTT), which is aligned with the OECD Pillar Two Global Anti-Base Erosion (GloBE) model rules. Under the DMTT, the Group’s UAE tax rate increases from 9% to 15%. However, where the conditions of the initial phase of International Activity Exclusion (IAE) are met, the Group is eligible to reduce its UAE tax rate from 15% to 9%. Based on the Group’s assessment as at 30 September 2026, the Group meets the eligibility criteria for the IAE. Accordingly, the applicable tax rate for the period in the UAE is 9%
(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 Q3’26 and Q3’25 are AED 0.43 and 0.39 respectively

Q3’26 profit before tax (AED bn)

4.06

+28% YoY
+6% QoQ



RoAA[5]

1.56%

Q3’25: 1.57%

RoATE[5]

18.2%

Q3’25: 18.6%

RoAE[5]

16.5%

Q3’25: 16.6%

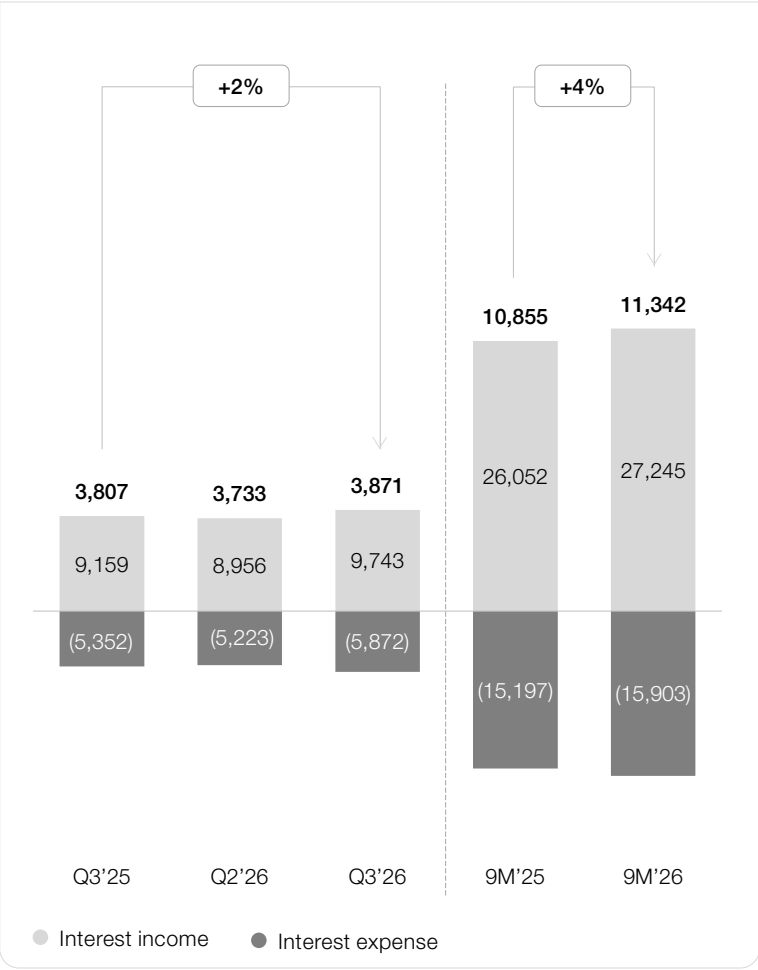
Basic EPS[6]

AED 0.43

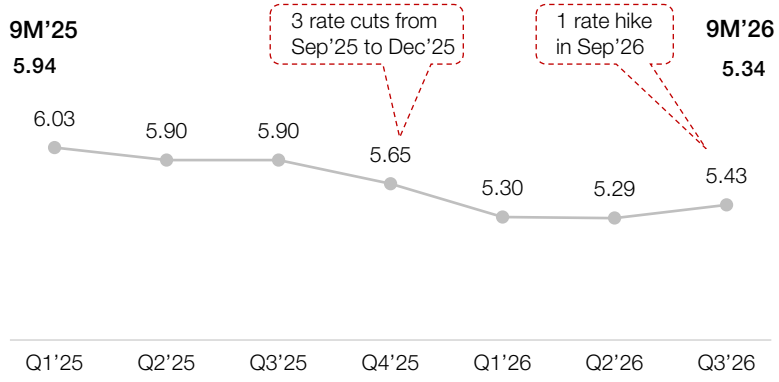
Q3’25: AED 0.39

Net interest income up 4% YoY in 9M'26 driven by significant loan growth, with risk-adjusted NIM rising on lower cost of risk

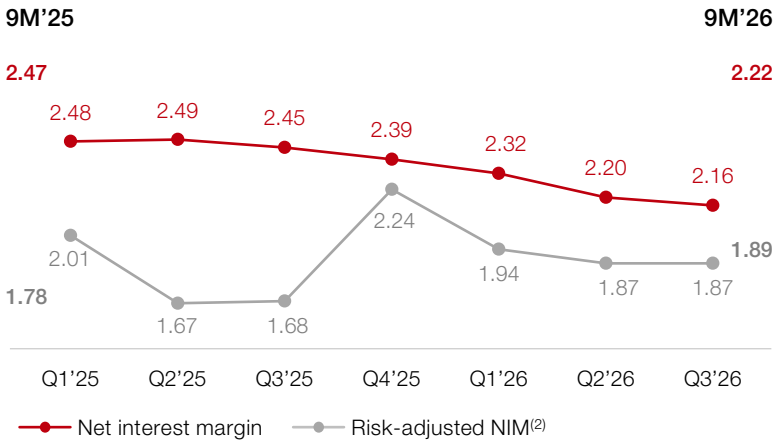
Net interest income (AED mn)



Asset yield (%)[1]



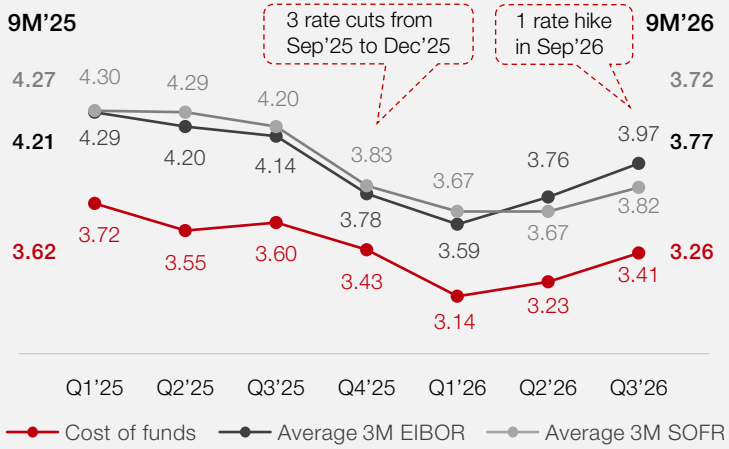
NIM and risk-adjusted NIM (%)[1]



Key highlights

- **Net interest income increased 4% YoY in 9M'26 and 4% QoQ in Q3'26**, driven by significant loan growth
- In Q3'26, NIM moderated to 2.16%, 29 bps lower YoY and 4 bps lower QoQ, **mainly reflecting lower rates earlier in the year and a shift in the funding mix** as the Bank increased term deposits to maintain a resilient liquidity position
- **Risk-adjusted NIM increased 11 bps YoY to 1.89% in 9M'26**, supported by a lower cost of risk and strategic focus on GRE lending

Cost of funds (%)



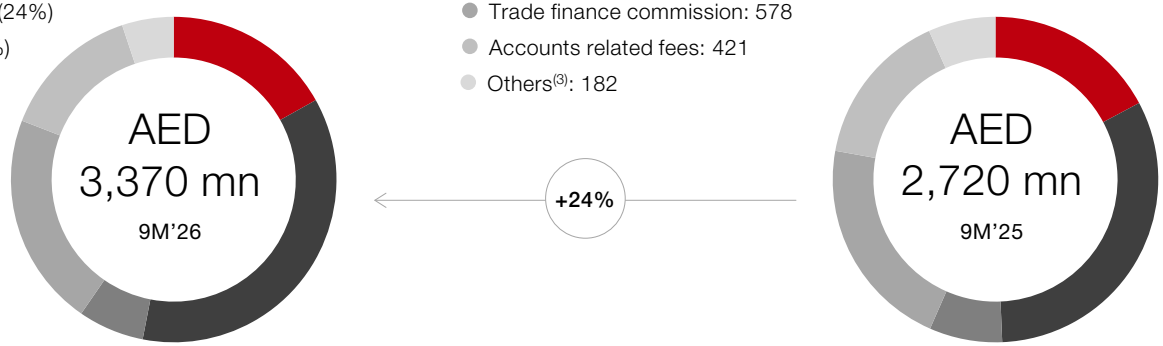
Note: Figures may not add up due to rounding differences
(1) FVTPL assets are non-interest bearing, therefore excluded from the calculation of Interest earning assets
(2) Risk-adjusted NIM: Net interest income less impairment charge on loans and advances to customers, banks, and investment securities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

Non-interest income up 21% YoY in 9M'26, driven by double-digit growth in fee and trading income

Non-interest income (AED mn)	Q3'26	Q2'26	Q3'25	ΔQoQ%	ΔYoY%	9M'26	9M'25	ΔYoY%
Net fees and commission income	**1,246**	1,186	971	5	28	**3,370**	2,720	24
Net trading income	**957**	972	648	(2)	48	**2,888**	2,079	39
Other operating income[1]	**251**	156	449	61	(44)	**706**	962	(27)
Total non-interest income	**2,454**	2,314	2,068	6	19	**6,964**	5,761	21

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

- Card related fees: 569 ↑ (22%)
- Loan processing fees: 1,219 ↑ (39%)
- Asset mgt./investment services: 221 ↑ (12%)
- Trade finance commission: 717 ↑ (24%)
- Accounts related fees: 471 ↑ (12%)
- Others[3]: 173 ↓ (-5%)



- Card related fees: 468
- Loan processing fees: 874
- Asset mgt./investment services: 197
- Trade finance commission: 578
- Accounts related fees: 421
- Others[3]: 182

Key highlights

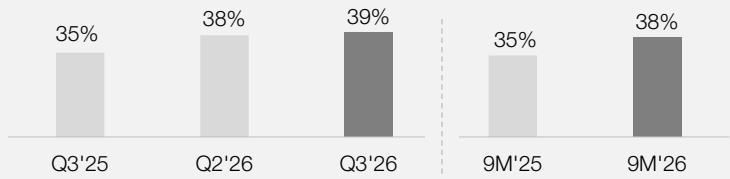
- **Non-interest income increased 21% YoY to AED 6.964 bn in 9M'26**, representing 38.0% of total operating income, up from 34.7% a year earlier
- **Net fees and commission income increased 24% YoY** in 9M'26 and 28% YoY in Q3'26, led by loan processing and trade finance fees

+22% YoY
9M'26 card related fees

+39% YoY
9M'26 loan processing fees

- **Net trading income increased 39% YoY in 9M'26 and 48% YoY in Q3'26,** higher gains on FVTPL financial instruments and derivatives
- Other operating income in Q3'26 was lower YoY, reflecting one-off gains in the comparable period (gains on the sale of loans and on hedging derivatives in Q3'25)

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.

Financial market solutions and capital markets advisory driving higher non-interest income

Syndication loans

Etisalat Group

AED 1.8 bn

Unsecured Club Term Loan facility used for repayment of amounts under existing indebtedness.

Joint Mandated Lead, Arranger

GEMS Group Management Limited

AED 1.8 bn

Debt financing deal facilitating a refinancing of the group's capital structure. The largest private sector syndicated sustainability-linked financing in the UAE.

Underwriter, Initial Mandated Lead Arranger, Bookrunner, Joint Sustainability Coordinator, Account Bank, Hedge Co-coordinator, and Hedging Bank

Abu Dhabi Oil Refining Company

USD 333 mn

Facility for refinancing 2019 loans, capex, and working capital requirements. ADCB's share included senior unsecured term loan of USD 221 mn and a senior unsecured revolving credit facility of USD 333 mn.

Facility Agent, Coordinator, Mandated Lead Arranger, and Bookrunner

Structured rate loans

Optics BidCo S.p.A

EUR 300 mn

Acquisition of Telecom Italia's (TIM) fixed network infrastructure. ADCB's first corporate loan in Italy and securitisation of a single loan participation. Deal involved ADIA as one of the sponsors and KKR as the major sponsor.

VW Financial Services

EUR 450 mn

First Bilateral Structured Floating Rate Euro Denominated Loan.

Bilateral loans

Government of Sharjah

AED 2.3 bn

General Purpose Corporate Loan

Alpha Dhabi Industries Holding

AED 2.8 bn

Bilateral Term Loan (BTL) availed in multiple tranches and secured by a market pledge of first-class shares with a bullet repayment of 3 or 5 years.

Term loans

Energy Development Oman

USD 425 mn

Senior Unsecured Term Loan

Initial Mandated Lead Arranger, Coordinator, Bookrunner, and Facility Agent

Neptune Project Holding 3 Limited

USD 305 mn

One of the biggest leveraged buyouts (LBOs) in the region led by Brookfield. ADCB provided full underwritten approval on the immediate finance arrangement (IFA) facility; client refinanced with longer-term tenor.

Facility Agent

Dubai Holding DH7

AED 3 bn

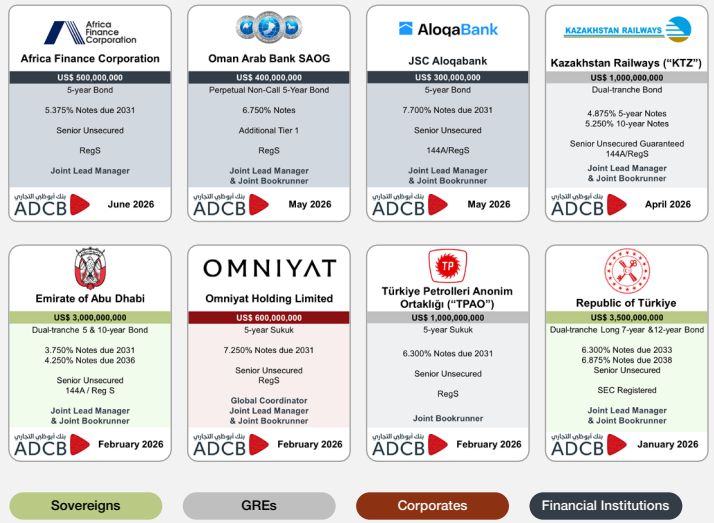
Term loan for Dubai Holding Investments arm was structured as a fixed rate loan to provide better pricing terms.

Sole Coordinator and Lender

Abu Dhabi Commercial Bank PJSC participated in several landmark transactions during 2024

Key highlights for Debt Capital Markets

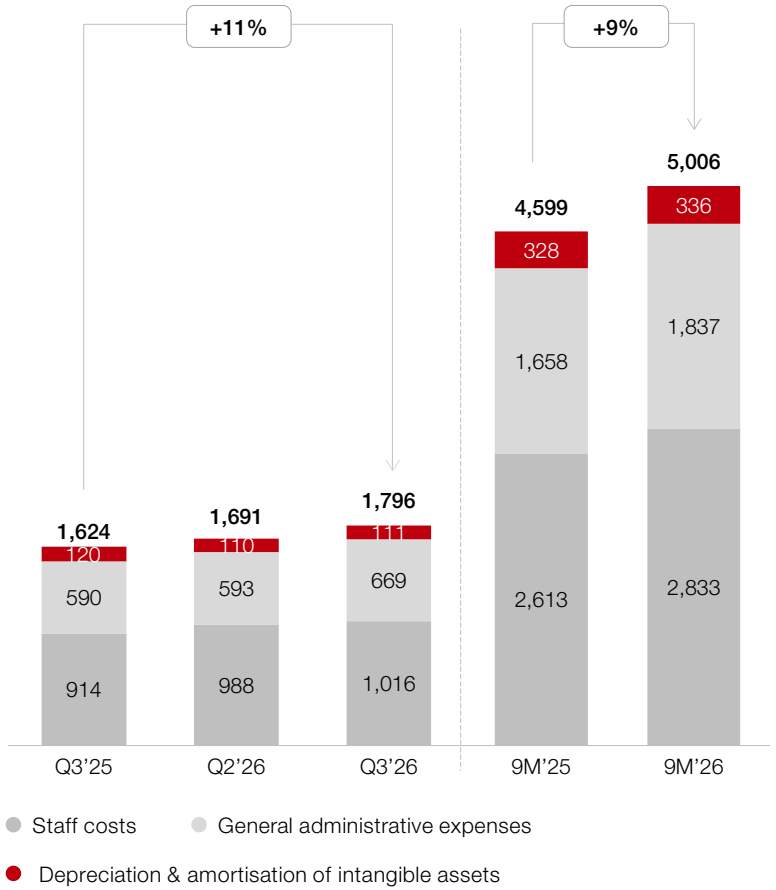
- **Led 40+ DCM tranches** in 2026 YTD
- **Ranked top 10** on Bloomberg's MENA G3 Bonds & Sukuk League Table for 4 consecutive years (by number of deals)
- **Rewards & recognition**
  - Financial Institutions Bond House of the Year in the Middle East (2026)
  - Financial Institutions Debt House of the Year in Central Asia, both from Global Banking & Markets
  - UAE's Best Investment Bank for DCM in 2025 & 2026 by Euromoney



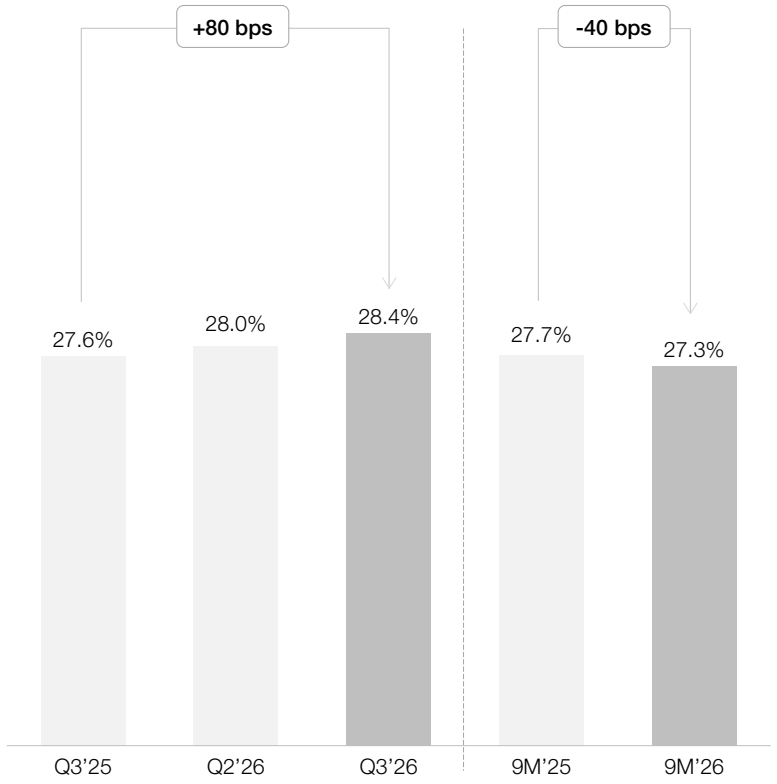
(1) Bloomberg league table of managers of 'MENA G3 Currency Bonds and Sukuks'
(2) Bloomberg league table of bookrunners of 'GCC Borrower Loans'

Cost-to-income ratio improved 40 bps YoY in 9M'26 as strong revenue growth outpaced 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 9% YoY to AED 5.006 bn in 9M'26, reflecting continued **investment in talent, technology & AI and new business capabilities to drive growth**

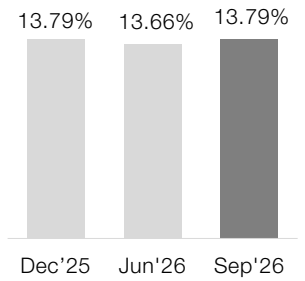
Note: Figures may not add up due to rounding differences

Significant balance sheet expansion, with net loans up 16% during 9M'26 and customer deposits up 12%

Balance sheet (AED mn)	Sep'26	Jun'26	Dec'25	Sep'25	ΔQoQ%	ΔYTD%	ΔYoY%
Total assets	**889,991**	833,184	773,654	744,273	**7**	**15**	**20**
Net interest earning assets	**737,822**	703,236	649,440	627,196	**5**	**14**	**18**
Net loans and advances to customers[3]	**468,987**	444,596	403,031	398,308	**5**	**16**	**18**
Net loans and advances to banks	**22,273**	23,660	28,380	33,723	**(6)**	**(22)**	**(34)**
Investment securities	**169,164**	170,747	166,137	159,292	**(1)**	**2**	**6**
Deposits from customers	**558,155**	526,638	499,775	482,440	***6***	***12***	***16***
CASA	**251,223**	240,702	232,016	215,936	***4***	***8***	***16***
Time deposits	**306,932**	285,936	267,759	266,504	***7***	***15***	***15***
Borrowings (including ECP[1])	**133,469**	119,523	98,514	102,182	**12**	**35**	**31**
Total shareholders' equity	**91,074**	89,250	88,737	79,505	**2**	**3**	**15**

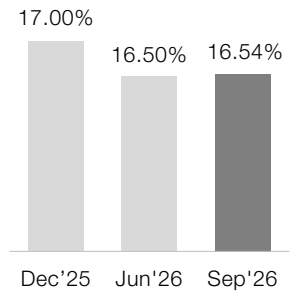
CET1 ratio

13.79%



CAR

16.54%



LCR

116.8%

Dec'25: 131.3%

Liquidity ratio[2]

34.4%

Dec'25: 34.7%

LTD ratio

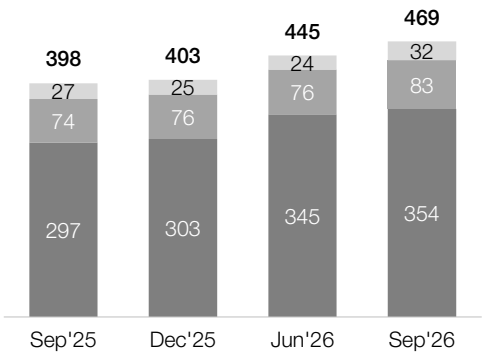
84.0%

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

Broad-based lending growth in 9M'26 across GREs, financial institutions, trading and energy, and personal loans

Net loans (AED bn)



Net loans

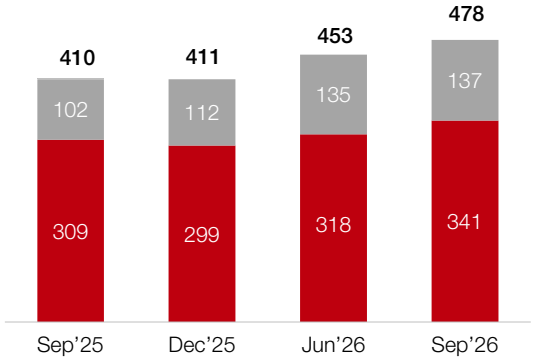
+18% YoY

+16% YTD

+5% QoQ

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

Gross loans by geography (AED bn)



- Within the UAE
- Outside the UAE

Gross loans: AED 478 bn

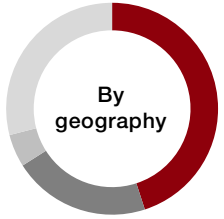
- Government & PSE 23%
- Real estate investment 10%
- Personal 19%
- Others[1] 24%
- Financial institutions 12%
- Trading 10%
- Hospitality 1%



- Corporate loans 71%
- Retail loans[2] 12%
- Trade finance 8%
- Overdrafts (retail & corporate) 4%
- Mortgages 4%
- Credit cards 1%



- Abu Dhabi 45%
- Dubai 21%
- Other Emirates 5%
- Outside UAE 29%



Key highlights

- Net loans increased AED 66 bn (+16%) YTD and AED 24 bn (+5%) QoQ to AED 469 bn, **reflecting healthy financing demand across key sectors**
- **Over 90%** of Q3'26 loan growth was driven by **domestic lending**
- **Loan portfolio remained well diversified**, with the UAE representing 71% of gross loans and international exposure at 29%, supporting ADCB's strategy of balanced domestic and international exposure

AED 128 bn

New credit extended in 9M'26

AED 62 bn

Repayments in 9M'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

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

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

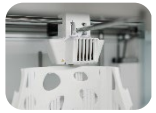


- Dubai Industrial Strategy 2030



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



- 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



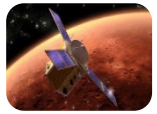
2057

- Abu Dhabi Police Centennial Vision 2057



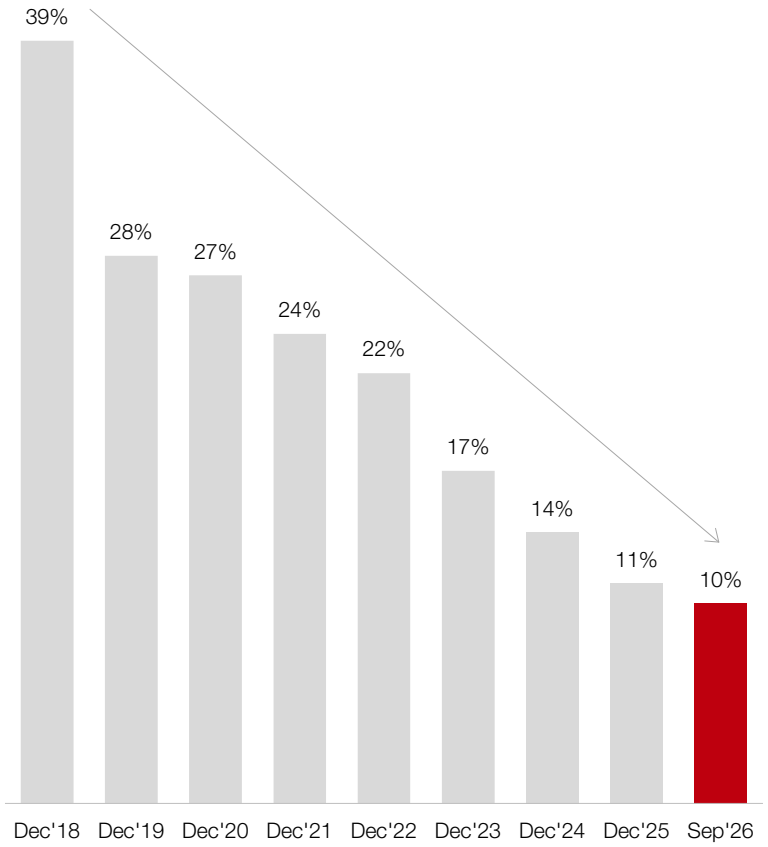
2117

- 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 10%
- Rest of the portfolio 86%

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

79%
Portfolio loan to value (LTV)

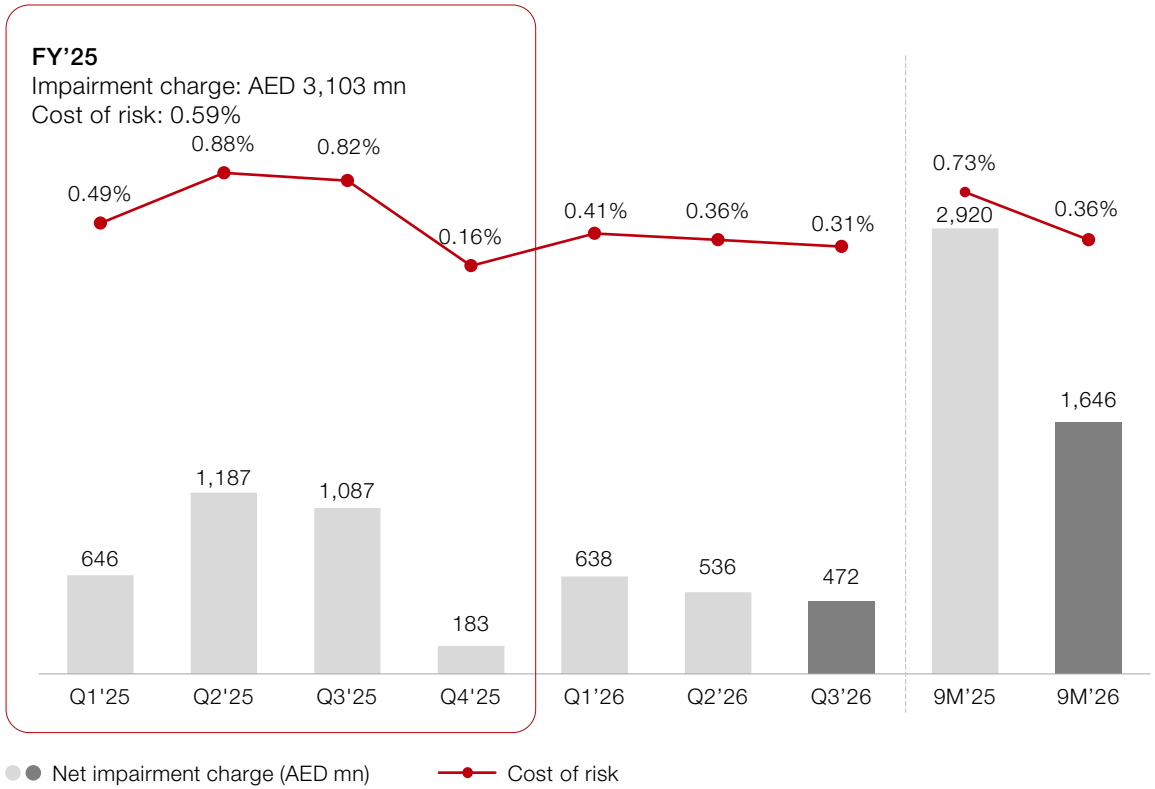
158%
Portfolio coverage ratio (provision + collateral)

75%
Exposure to completed income generating projects

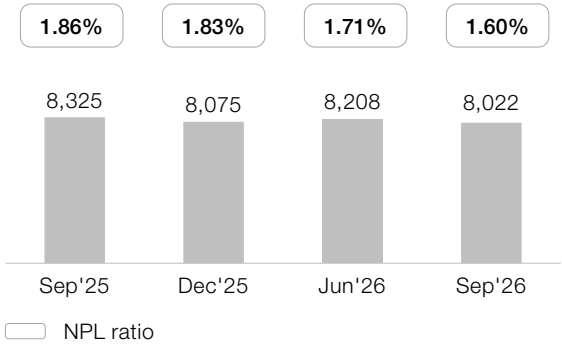
Strong asset quality with cost of risk at 36 bps in 9M'26, and NPL ratio at a record low of 1.60% as at September-end

Cost of risk

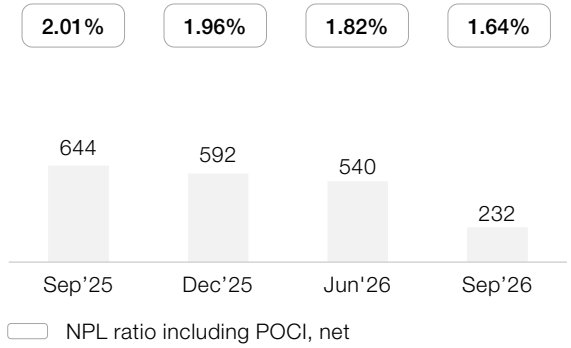
- Net impairment charge in Q3'26 was 57% lower YoY, primarily due to a build-up of provisions in Q3'25 on a small number of legacy corporate accounts



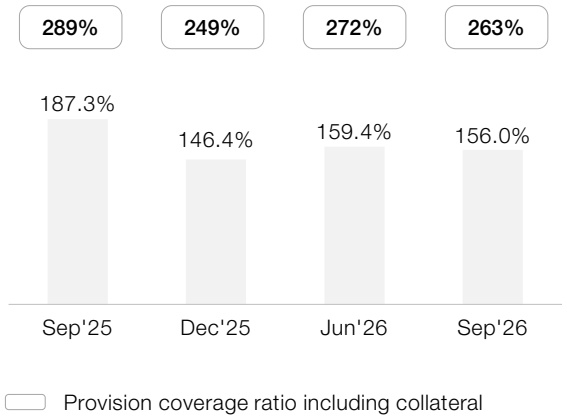
Non-performing loans (AED mn) and NPL ratio



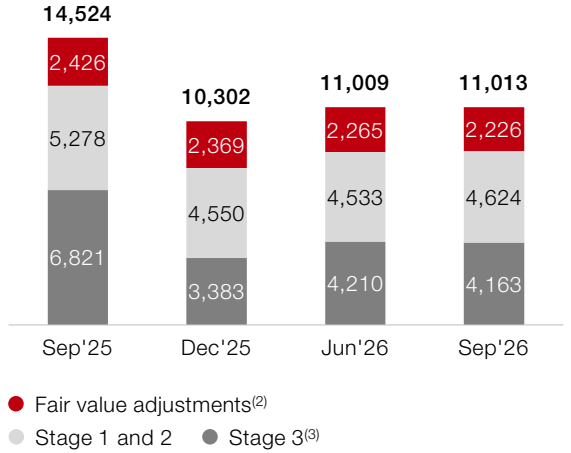
POCI assets (AED mn) and NPL ratio including POCI



Provision coverage ratio[1]



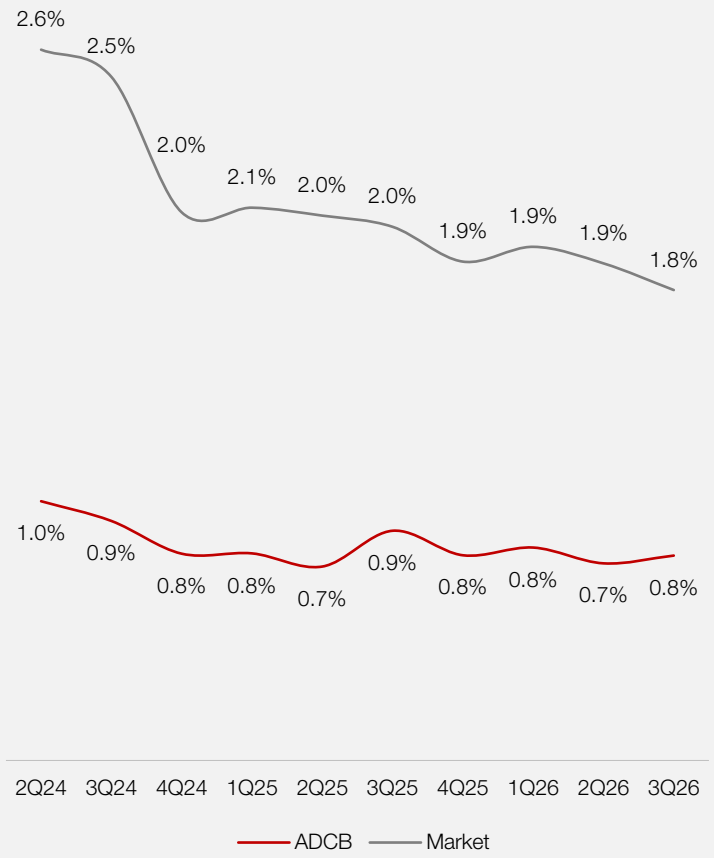
ECL by stage (AED mn)



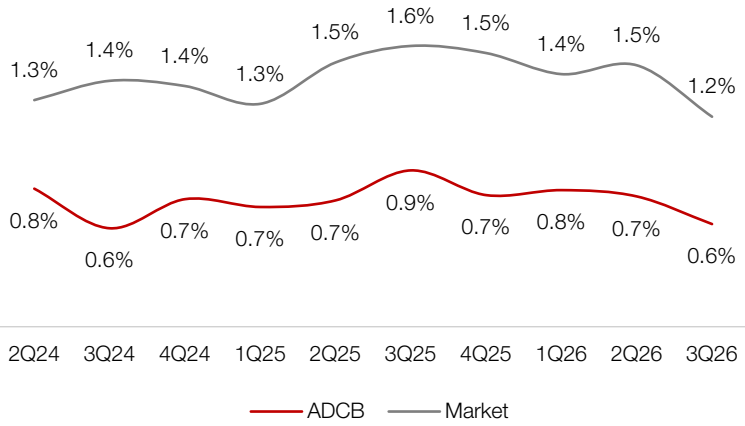
Note: POCI: Purchased or originated credit-impaired financial assets
CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments
(1) Provisions on loans and advances, including fair value adjustments and IFRS 9 reserve
(2) Fair value adjustments 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

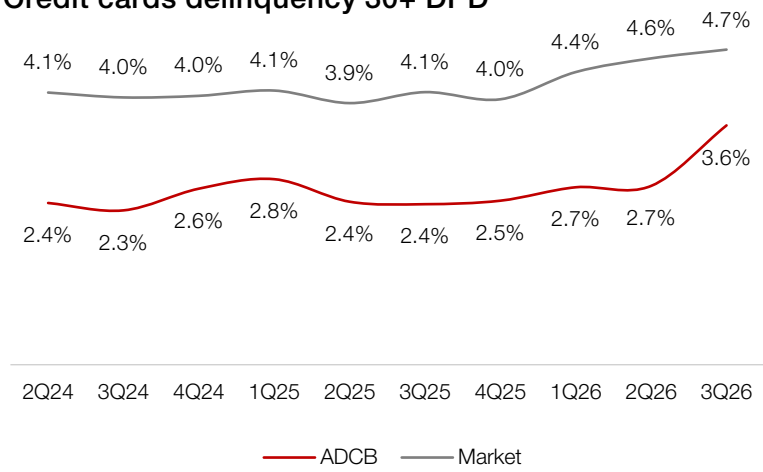
Total portfolio delinquency 30+ DPD



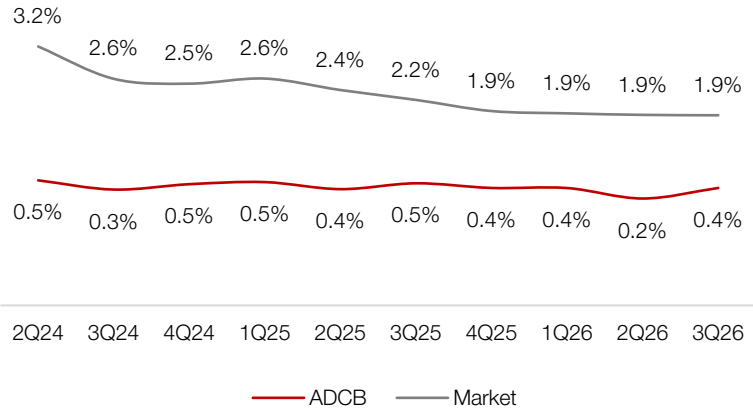
Personal loans delinquency 30+ DPD



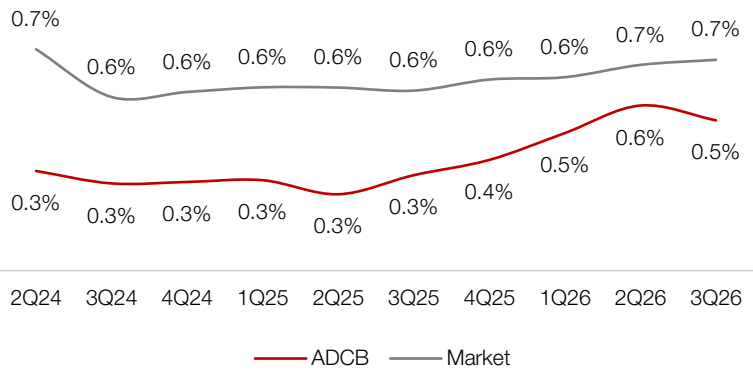
Credit cards delinquency 30+ DPD



Mortgage delinquency 30+ DPD



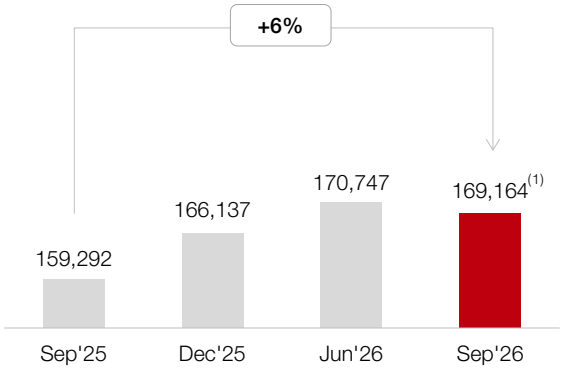
Auto loans delinquency 30+ DPD



Source: Al Etihad Credit Bureau (AECB) benchmark report

Investment portfolio of AED 169 bn, up 6% YoY, with approximately 99% invested in bonds

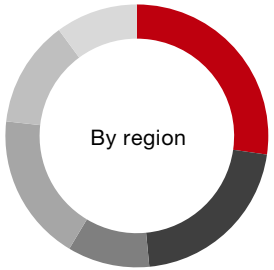
Investment securities (AED mn)



Investment securities: AED 169,164 mn(2)

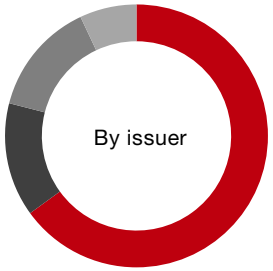
- Domestic 27%
- Other GCC countries 21%
- Asia 10%
- Europe 18%
- USA 13%
- Rest of the world 10%

49%
Invested in the UAE and GCC (Dec'25: 50%)

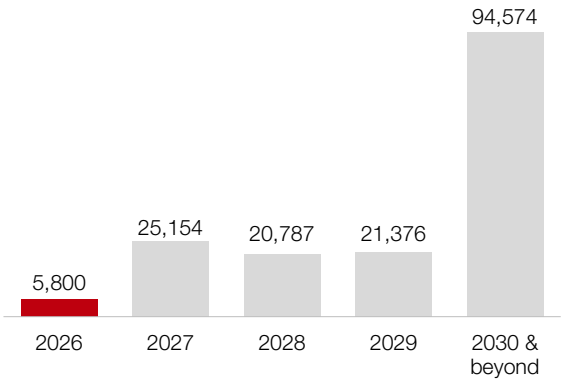


- Government 65%
- Public sector 14%
- Banks and FI 14%
- Others 7%

99.1%
Invested in bonds



Maturity profile (AED mn)(3)



Total bond portfolio
Government and Non-Government bond portfolio: AED 167,691 mn

- Level 1
  Quoted market prices 94%
- Level 2
  Valuation techniques using observable inputs 6%



- AAA to AA- 56%
- A+ to A- 34%
- BBB+ to BBB- 8%
- BB+ to unrated 2%
- UAE Sovereign(4) 0.2%



Non-Government bond portfolio

- Rated A- or better: 94.2%
- Rated BBB+ to BBB-: 5.3%
- Rated below investment grade: 0.5% (BB+ and below including unrated)

Investment securities

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

Credit ratings

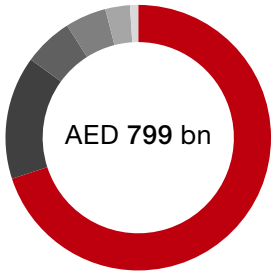
- Standard & Poor's, or equivalent of Fitch or Moody's. Issuer/guarantor's-based ratings are used, where bonds are unrated

Note: Figures may not add up due to rounding differences
(1) Includes AED 69 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-

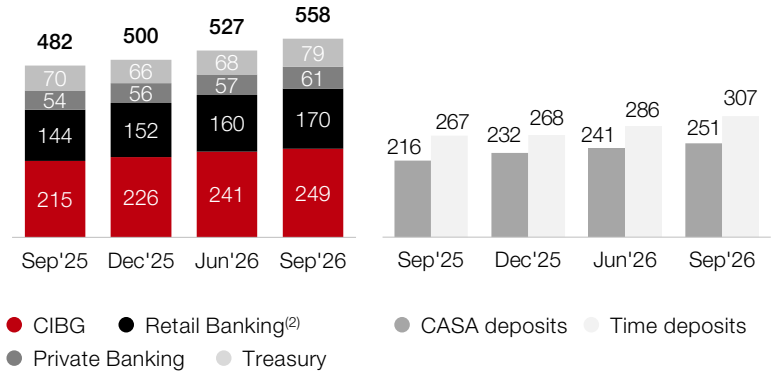
Sustained inflows of customer deposits supporting a resilient funding profile and liquidity position

Liability mix

- Customer deposits 70%
- Borrowings 15%
- Other liabilities 6%
- Derivative financial instruments 5%
- Due to banks 3%
- Euro commercial paper 1%



Customer deposits (AED bn)(1)



CIBG · Retail Banking(2) · Private Banking · Treasury

CASA deposits · Time deposits

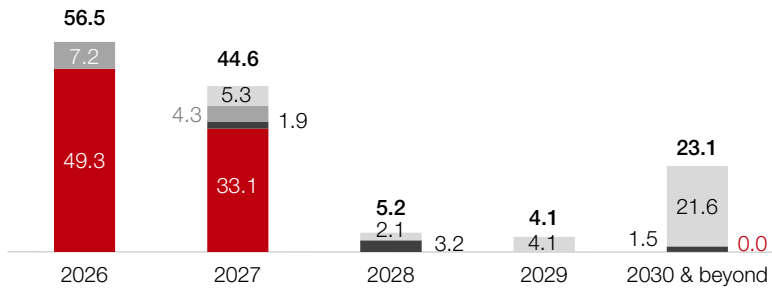
CASA split by business (AED mn)

As at 30 Sep 2026	Total deposits	CASA	CASA %	Contribution to Group's CASA %
CIBG	248,733	95,759	38%	38%
RBG	114,740	89,886	78%	36%
Commercial	29,117	24,825	85%	10%
Business banking excluding commercial	25,849	20,880	81%	8%
PBG	61,171	18,517	30%	7%
Subtotal	**479,610**	**249,867**	**52%**	**99%**
Treasury	78,544	1,356	2%	1%
ADCB Group	**558,155**	**251,223**	**45%**	**100%**

Wholesale funding

As at 30 Sep 2026	AED bn
Global medium-term notes (GMTN)	31
Repurchase agreements	76
Euro commercial paper	11
Bilateral loans	7
Certificate of deposits	6
Subordinated notes – fixed rates	2
Total	**133**

Maturity profile (AED bn)



Repo and CD · Bilateral loans · ECP

MTN/GMTN and Islamic sukuk notes

Key highlights

- **Strong franchise continued to drive customer deposit** growth of AED 58 bn (+12%) YTD and AED 32 bn (+6%) QoQ to reach AED 558 bn at September-end, with growth across all business segments
- **An inflow of AED 21 bn in term deposits during Q3'26**, combined with wholesale funding execution, supported a robust liquidity position, with an LCR of 116.8% at September-end
- **CASA deposits represented 45.0% of total deposits** at September-end, up from 44.8% a year earlier
- As at September-end ADCB was a **net lender of AED 55 bn** in the interbank markets(3)

Note: Figures may not add up due to rounding differences

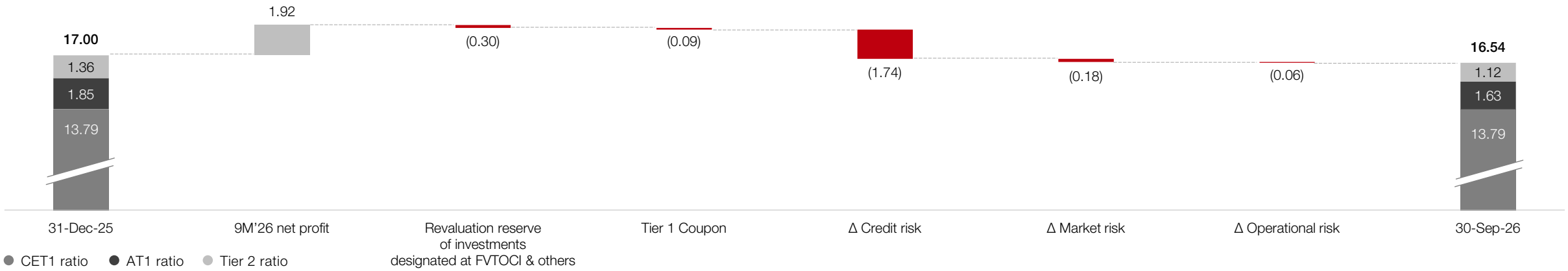
(1) Sep'25 and Dec'25 numbers have been reclassified to match the current period classification

(2) Includes Business banking

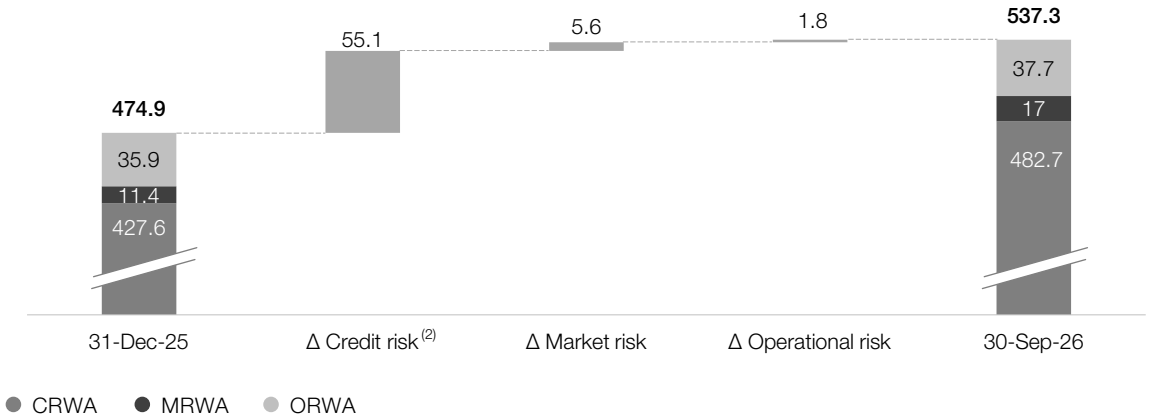
(3) Excludes net loans to banks of AED 22.3 bn from deposits and balances due from banks, net, but includes certificate of deposits with central banks of AED 14.3 bn and overnight placement with Central Bank of AED 17.2 bn

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

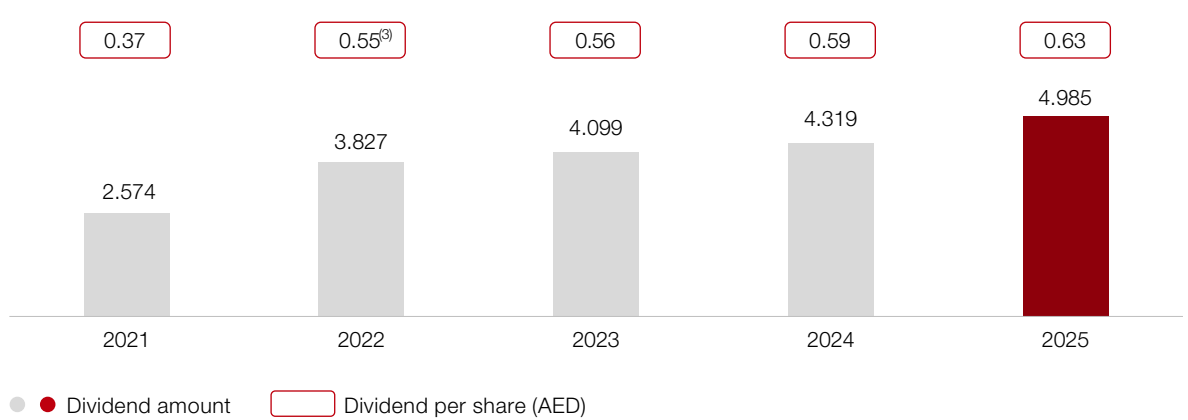
Capital adequacy ratio walkthrough (%)(1)



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%, 12.0% and 14.0%
(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

4. AI/digital transformation and ESG updates

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Select AI initiatives in the UAE

Government-led initiatives sit at the centre of the UAE's approach to artificial intelligence, providing strategic direction, investment, and enabling infrastructure for economy-wide adoption. Through coordinated policies spanning digital government, advanced computing, regulation, and talent development, the UAE is establishing the foundations for scalable and responsible AI deployment across the public and private sectors. The initiatives below illustrate the breadth of this national effort.

PAN AI World model

- AI world model developed by Mohamed bin Zayed University of Artificial Intelligence (MBZUAI)
- Enables AI agents to learn, plan and make decisions through simulations of real-world environments

AI-powered Regulatory Intelligence Office

- Cabinet-approved legislative AI platform designed to assess legal impact and reduce law-drafting timelines by up to 70%
- Overseen by the Regulatory Intelligence Office to strengthen regulatory effectiveness

Stargate UAE AI supercomputing campus

- One gigawatt AI computing campus in Abu Dhabi, led by OpenAI, G42, Oracle, Nvidia, Cisco and partners
- Phase one (200 MW) expected to become operational in 2026, expanding sovereign AI computing capacity

Chief AI Officers training programme

- Federal programme launched in June 2025 to upskill government AI leaders
- Focuses on ethics, governance, and technical strategy

National AI programme

- Delivered in conjunction with the University of Birmingham
- Open to public and private sector participants, building foundational and applied AI capabilities

Ministry of Education introduces AI curriculum in schools

- AI introduced as a core subject across the education system
- Supports long-term workforce readiness and digital capability development

Microsoft–UAE AI partnership

- Strategic collaboration involving USD 15.2 billion of investment up to 2029
- Focused on sovereign AI capabilities and secure cloud infrastructure

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

- Connects industrial developers with AI solution providers across sectors including manufacturing and ports
- Supports productivity, innovation, and industrial competitiveness

AI and Advanced Technology Council (AIATC)

- Reconstituted by H.H. Sheikh Mohamed Bin Zayed Al Nahyan and chaired by H.H. Sheikh Tahnoon Bin Zayed Al Nahyan
- Drives AI policy, investment, and research, supporting Abu Dhabi's ambition to become the world's first fully AI-native government by 2027

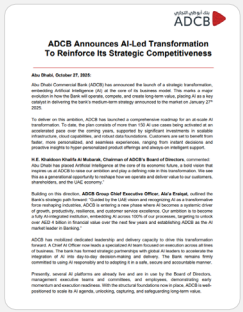
AI-led transformation programme, embedding artificial intelligence at the core of the Bank's business model

AI transformation programme – a key catalyst to deliver our medium-term strategy

Ambition

To reinforce strategic competitiveness and establish ADCB as the AI market leader in banking

- Embedding AI across 100% of processes to **unlock AED 4 bn in financial value over the next few years** through additional revenue generation, cost efficiencies and risk management
- Delivering long-term value through **enhanced customer experience**, **strengthened compliance and risk capabilities**, including fraud detection, cybersecurity and operational resilience


ADCB

ADCB Announces AI-Led Transformation To Reinforce Its Strategic Competitiveness

Abu Dhabi, October 27, 2025:

Abu Dhabi Commercial Bank (ADCB) has announced the launch of a strategic transformation, embedding Artificial Intelligence (AI) at the core of its business model. This marks a major evolution in how the Bank will operate, compete, and create long-term value, placing AI as a key catalyst in delivering the bank's medium-term strategy announced to the market on January 21st 2025.

To deliver on this ambition, ADCB has launched a comprehensive roadmap for an at-scale AI transformation. To date, the plan consists of more than 150 AI use cases being activated at an accelerated pace over the coming years, supported by significant investments in scalable infrastructure, cloud capabilities and robust data foundations. Customers will benefit from hyper-personalised product offerings and intelligent support, while several AI platforms and strategic partnerships with global AI leaders have been formed to accelerate AI integration.

H.E. Khaldoon Khalifa Al Mubarak, Chairman of ADCB's Board of Directors, commented: Abu Dhabi has placed Artificial Intelligence at the core of its economic future, a bold vision that ADCB is proud to support. We must innovate and play a defining role in this transformation. We see this as a generational opportunity to rethink how we operate and deliver value to our customers, shareholders, and the UAE economy."

Building on this direction, ADCB Group Chief Executive Officer, Ala'a Eraiqat, outlined the Bank's ambition to lead in AI-driven banking: "As AI reshapes customer expectations and workforce reshaping industries, ADCB is entering a new phase where AI becomes a systemic driver of growth, productivity, resilience, and customer service excellence. Our ambition is to become a fully AI-integrated institution, embedding AI across 100% of our processes, targeting to unlock over AED 4 billion in financial value over the next few years and establishing ADCB as the AI market leader in Banking."

ADCB has mobilised dedicated leadership and delivery capacity to drive this transformation forward. A Chief AI Officer now leads a specialised AI team focused on execution across all lines of business. The bank has formed strategic partnerships with global AI leaders to accelerate the integration of AI into day-to-day decision-making and delivery. The Bank remains firmly committed to using AI responsibly and to adopting it in a safe, secure and accountable manner.

Presently, several AI platforms are already live and are in use by the Board of Directors, management executive teams and committees, and employees, demonstrating early momentum and execution readiness. With the structural foundations now in place, ADCB is well-positioned to scale its AI agenda, unlocking, capturing, and safeguarding long-term value.

For further details, please visit adcb.com/AI

Roadmap

A comprehensive roadmap for an at-scale AI transformation

- **150+ AI use cases** being activated at an accelerated pace over the coming years, supported by significant investments in **scalable infrastructure** and **cloud capabilities** and **robust data foundations**
- **Hyper-personalised product offerings** and intelligent support for customers
- **Several AI platforms already in use** by the Board, Executive Management and employees, and **strategic partnerships with global AI leaders** have been formed to accelerate AI integration

Mobilisation

With robust governance, dedicated leadership and delivery capacity

- **A Chief AI Officer leads a specialised AI team** focused on execution across all lines of businesses
- **ADCB executive leadership team accountable for AI programme delivery**, with hands-on involvement
- ADCB remains **firmly committed to use AI responsibly** with **clear accountability** and **governance** in place

Efficiencies & productivity gains by AI

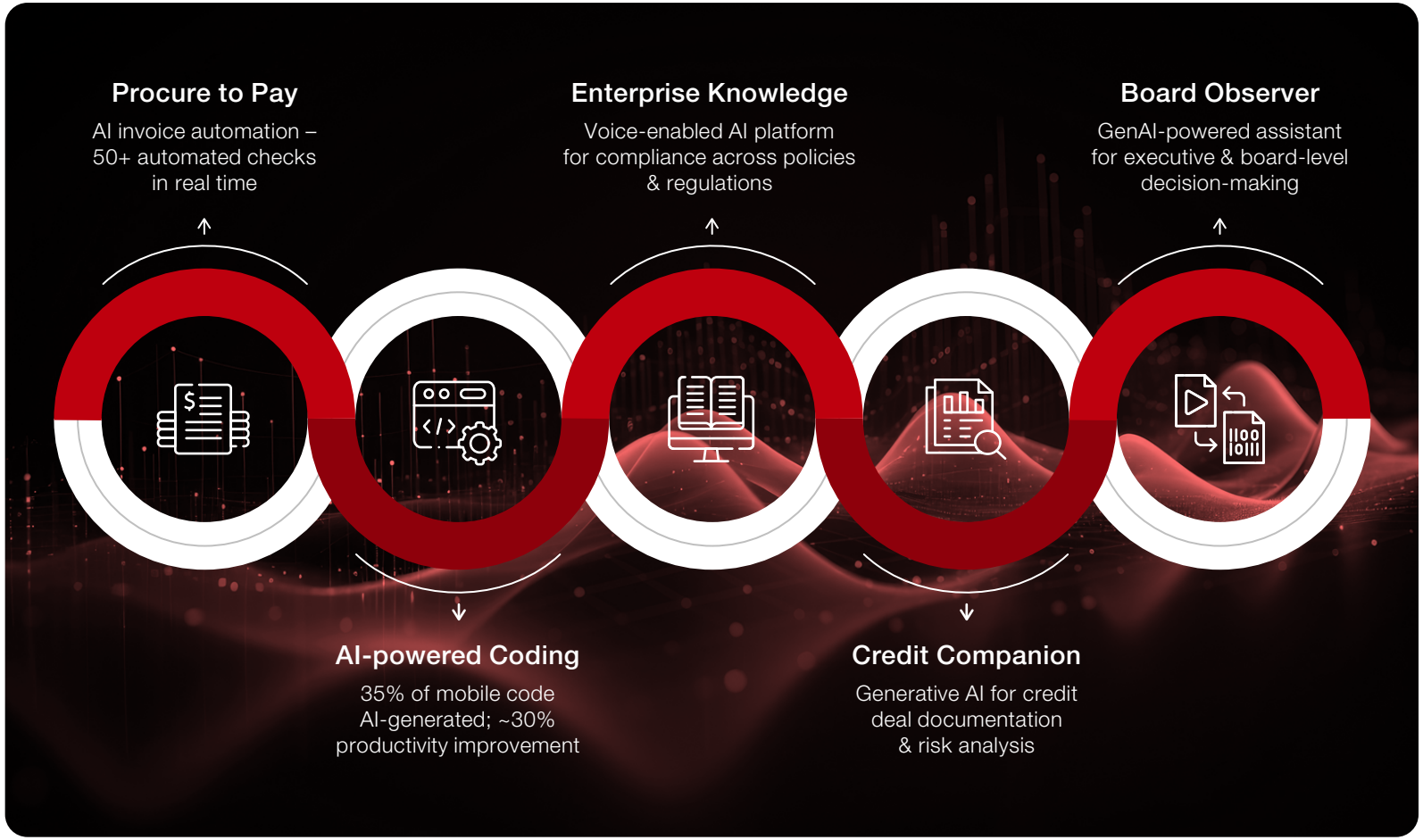
- Transforming the Bank's operating and business model
- Service model automation, enabling self service and straight through processing (STP)
- Strengthened risk and compliance capabilities
- Streamlined internal front-office and back-office processes

Revenue generation enabled by AI

- AI-led sales model, with enhanced customer relationship management (CRM), data intelligence and hyper-personalised targeting
- Service model with experiences reimagined through AI, embedded across all channels

Rapid progress on Group-wide AI and digital transformation

ADCB AI use cases



Foundational AI capabilities

Expanding AI capabilities across the organisation

AI capabilities are supporting greater efficiency, productivity and knowledge sharing across the organisation.

- Further embedded AI across customer services, employee productivity and business operations
- Launched a **conversational AI** interface on the mobile app
- Expanded use of **'Enterprise Knowledge'** platform across the organisation
- **AI-driven automation** extended across selected operational processes
- Acceleration of centrally developed and employee-created **AI agents**

AI use cases being activated

150+

Processes to be AI-empowered

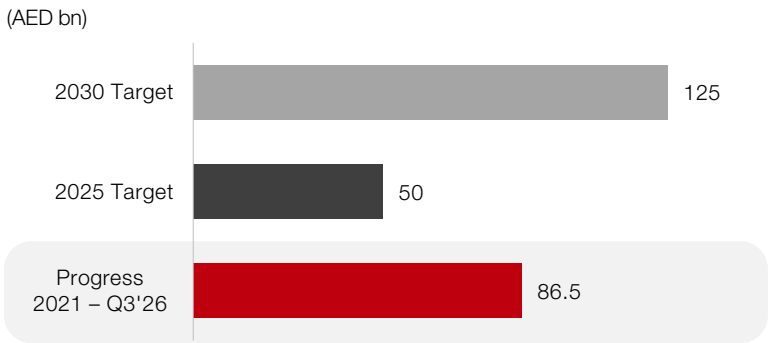
100%

Continuing momentum on sustainability disclosures through the release of the latest 2026 Green Bond Report

- ADCB maintained its MSCI ESG rating of **"AA"** and status of **"leader"** among banks in the GCC. This rating drives passive investment in ADCB shares as the most widely adopted index for dedicated ESG funds
- ADCB was recognised by the **Abu Dhabi Sustainability Group (ADSG)** at the Abu Dhabi Sustainable Business Leadership Awards Ceremony for promoting sustainability management and best practice through its sustainability report
- Sustainable finance commitments reached **AED 86.5 billion** as at Q3 2026, representing **69% progress** towards the 2030 target

Q3'26 progress vs. sustainable finance target

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



Revised Sustainable Product Framework

- Developed to support the next phase of achieving our **AED 125 billion** sustainable finance target
- In line with the latest 2025 LMA/ICMA principles and CBUAE Islamic sustainable finance guidance and UBF accounting guidance
- **Stricter eligibility thresholds** and introduces new categories and activities including nuclear, sustainable aviation fuel, carbon capture, low-carbon metals and AI/IoT used for decarbonisation
- Exclusions matched to the internationally recognized **IFC & EBRD** exclusion lists, and the ADCB 2025 Environmental and Social Risk Management Policy
- Includes new products across different business units such as **Express Loans and Government Housing loans** as eligible



ADCB Group Sustainable Product Framework

New 2026 Green Bond Report

The Bank published its **2026 Green Bond Report** in line with the ICMA Harmonised Framework for Impact Reporting

Highlights include:

- Growth in ADCB's Eligible Green Loan Portfolio to **AED 15.8 billion** (on balance sheet), **up 19% year-on-year**
- Independent limited assurance from **Deloitte** confirming **100%** of Green Bond proceeds remain allocated to eligible green assets
- Independent verification by **ERM** of the reported environmental impact metrics
- The portfolio now comprises **20 projects across five countries**, with 15% new corporate projects added during the past 12 months
- The largest green financing categories are **Green Buildings (48%)** and **Renewable Energy (41%)**



For further details on our approach to sustainability please visit adcb.com/sustainability

5. Management guidance

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Summary and guidance

Summary

- **Record 9M'26 profitability** supported by significant loan growth, diversified income streams, enhanced efficiency and lower cost of risk
- **Significant balance sheet expansion** driven by broad-based lending growth and strong deposit momentum
- **High asset quality** reflecting disciplined risk management, with cost of risk guidance lowered to below 50 bps for FY'26 and five-year strategy (from 60 bps previously)
- **Strong capital and liquidity levels** provide a foundation for continued growth, underpinned by positive momentum in the UAE economy

	Guidance in five-year strategy launched in Q1 2025	Full-year 2026 guidance	9M'26 actuals
CET1 ratio	>12%	>12%	13.79%
Cost of risk(1)	<50 bps *(previously <60 bps)*	<50 bps *(previously <60 bps)*	36 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 10.296 billion; +27% 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	Progressive year-on-year increase in paid-out dividends	Final dividend proposed at full year

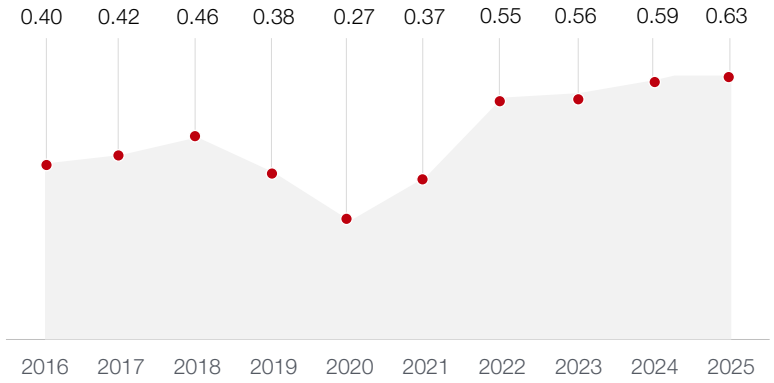
(1) CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments
(2) This statement represents a forward-looking projection and is subject to necessary approvals, including but not limited to board, regulatory, and shareholder approvals

6. Appendix

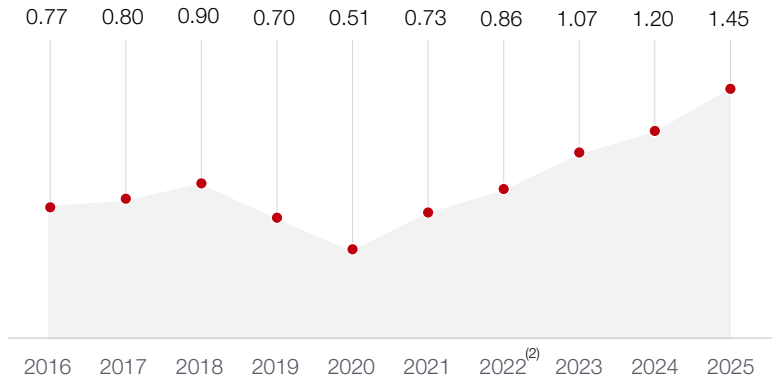
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Our 10-year journey

Dividend per share (AED)



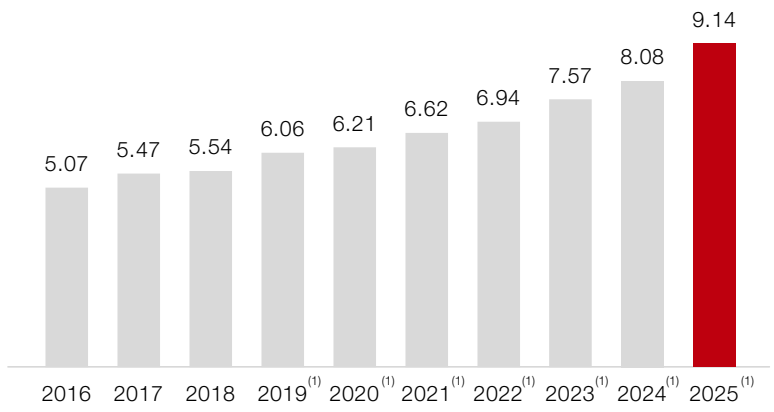
Basic earnings per share (AED)



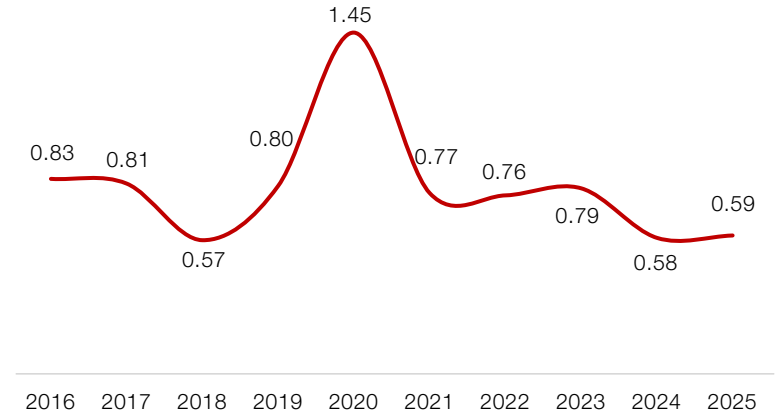
Total shareholder return (%)(3)

1-year TSR	5-year TSR	10-year TSR
46%	181%	196%

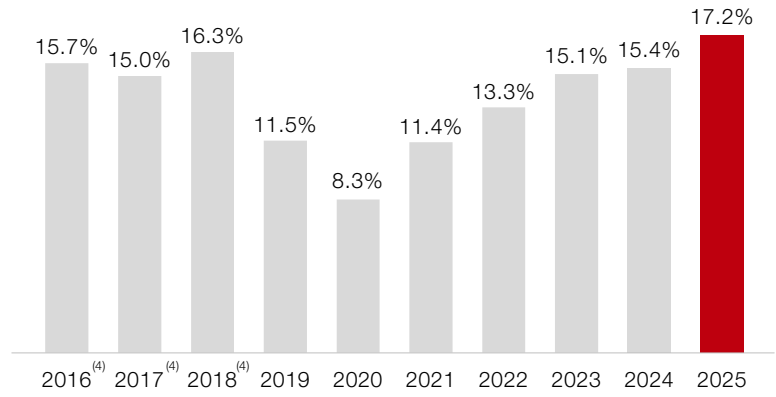
Book value per share(1) (AED)



Cost of risk (%)



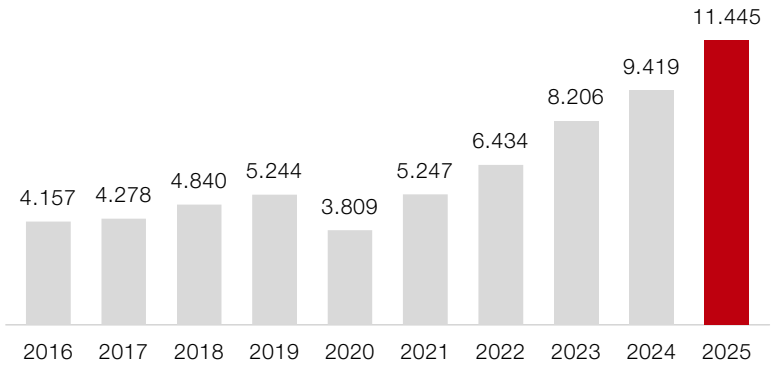
Return on average tangible equity (%)



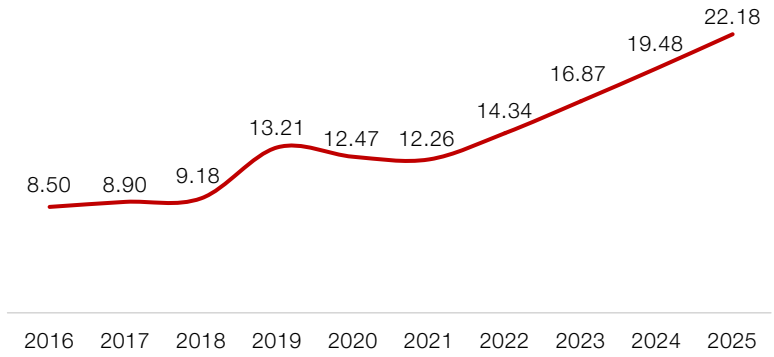
Note: Pre-2019 data is for ADCB standalone entity, while data for 2019 onwards is pro-forma for the combined entity (ADCB, AHB, UNB)
(1) Tangible book value per share. 2024 comparative figure restated based on reclassification
(2) Restated for stock dividend issued in 2023
(3) Bloomberg calculation assumes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

Our 10-year journey (continued)

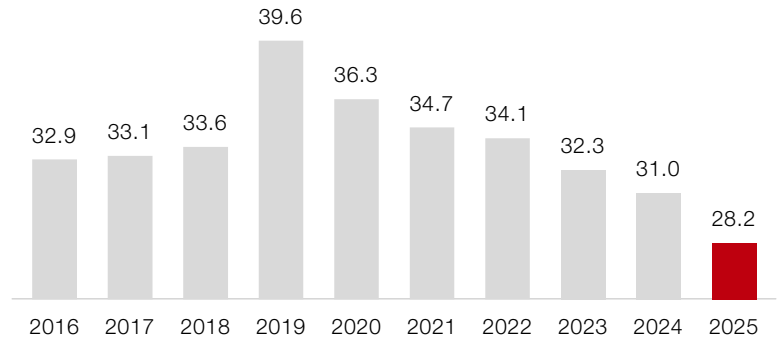
Net profit (AED bn)



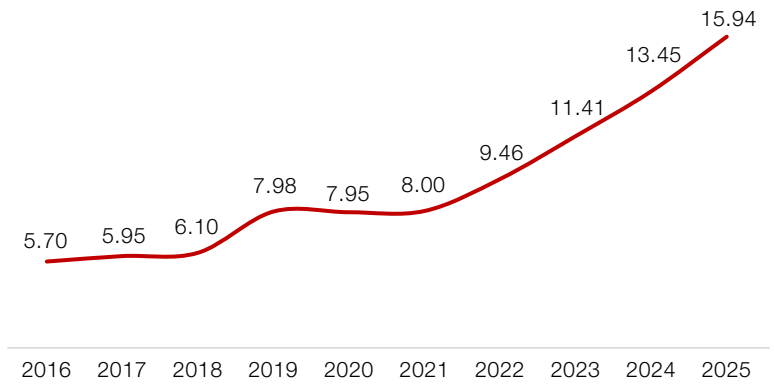
Operating income (AED bn)



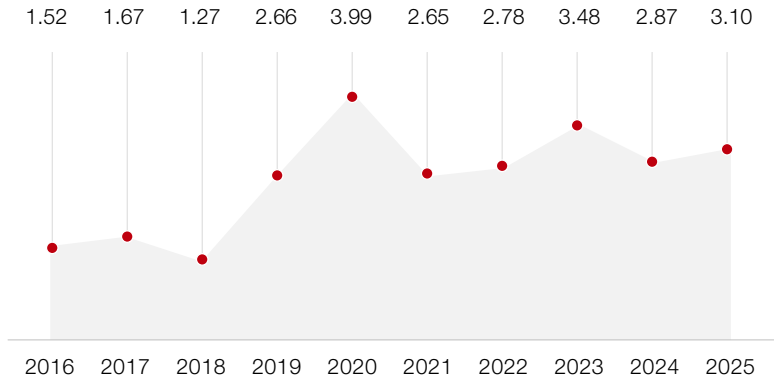
Cost to income ratio (%)



Operating profit (AED bn)



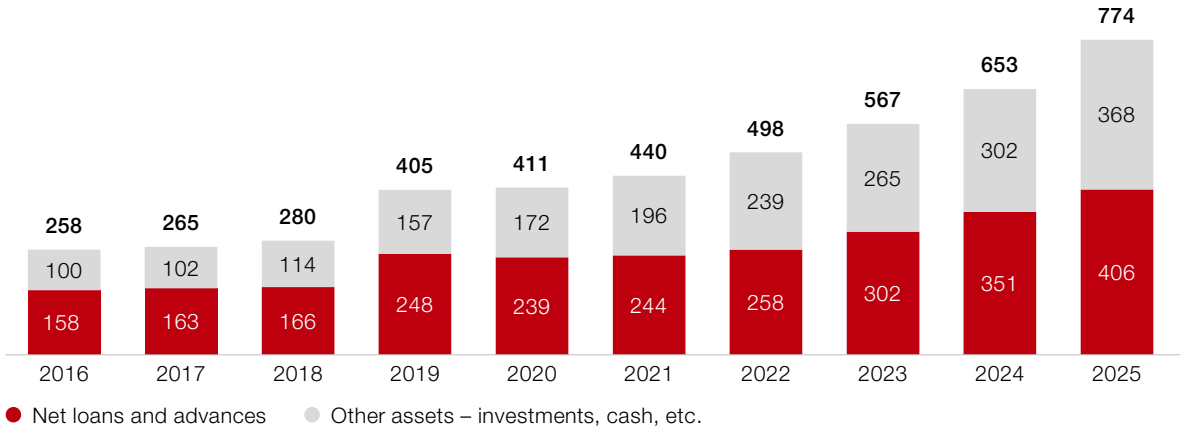
Impairment charge (AED bn)



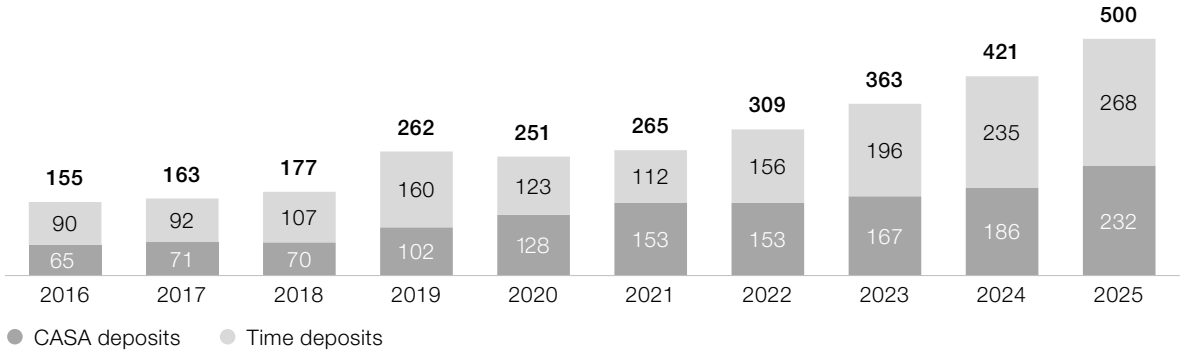
Note: Pre-2019 data is for ADCB standalone entity, while 2019 data is based on pro-forma financials

Our 10-year journey (continued)

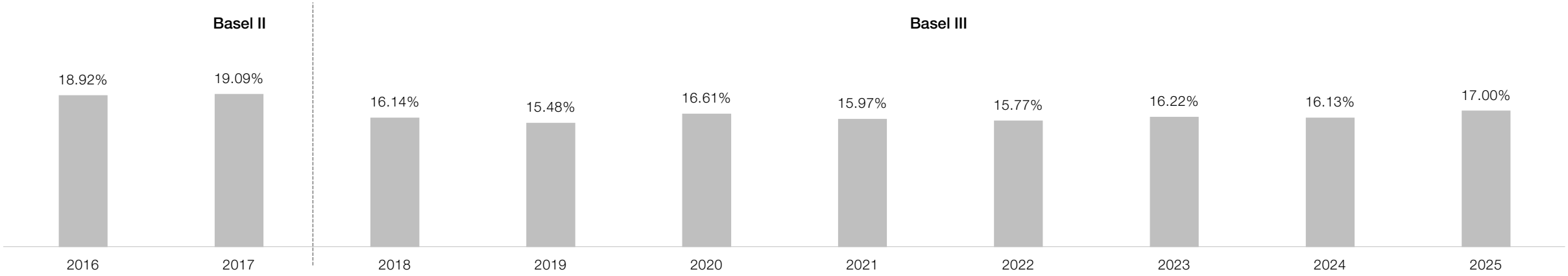
Total assets and net loans and advances (AED bn)



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 30 September 2026

AED mn	Sep'26	Dec'25	ΔYTD%
Cash and balances with Central banks, net	74,872	63,019	19
Deposits and balances due from banks, net	69,685	56,594	23
Financial assets at fair value through profit or loss	29,879	24,622	21
Derivative financial instruments	27,179	15,160	79
Investment securities, net	169,164	166,137	2
Loans and advances to customers, net	468,987	403,031	16
Investment in associates and joint ventures	321	306	5
Investment properties	809	1,193	(32)
Other assets, net(1)	40,788	35,245	16
Property and equipment, net	564	689	(18)
Intangible assets	7,743	7,658	1
Total assets	**889,991**	**773,654**	15
Due to banks	23,749	19,086	24
Derivative financial instruments	39,103	28,264	38
Deposits from customers	558,155	499,775	12
Euro commercial paper	11,466	8,720	31
Borrowings	122,003	89,794	36
Other liabilities	44,438	39,274	13
Total liabilities	**798,914**	**684,913**	17
Total shareholders' equity	91,074	88,737	3
Non-controlling interests	3	4	NM
Total liabilities and shareholders' equity	**889,991**	**773,654**	15

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

Income statement for the nine-month period ended 30 September 2026

	Quarterly trend			YTD trend		
AED mn	**Q3'26**	**Q3'25**	**ΔYoY%**	**9M'26**	**9M'25**	**ΔYoY%**
Interest and income from Islamic financing	9,743	9,159	6	27,245	26,052	5
Interest expense and profit distribution	(5,872)	(5,352)	10	(15,903)	(15,197)	5
Net interest and Islamic financing income	**3,871**	**3,807**	**2**	**11,342**	**10,855**	**4**
Net fees and commission income	1,246	971	28	3,370	2,720	24
Net trading income	957	648	48	2,888	2,079	39
Other operating income	251	449	(44)	706	962	(27)
Non-interest income	**2,454**	**2,068**	**19**	**6,964**	**5,761**	**21**
Operating income	**6,325**	**5,875**	**8**	**18,306**	**16,616**	**10**
Staff expenses	(1,016)	(914)	11	(2,833)	(2,613)	8
General administrative expenses	(669)	(590)	13	(1,837)	(1,658)	11
Depreciation and amortisation of intangible assets	(111)	(120)	(7)	(336)	(328)	2
Operating expenses	**(1,796)**	**(1,624)**	**11**	**(5,006)**	**(4,599)**	**9**
Operating profit before impairment charge & taxation	**4,529**	**4,251**	**7**	**13,300**	**12,017**	**11**
Impairment charge	**(472)**	**(1,087)**	**(57)**	**(1,646)**	**(2,920)**	**(44)**
Share in profit of associates	6	2	200	16	11	45
Profit before tax	**4,063**	**3,166**	**28**	**11,670**	**9,108**	**28**
Income tax charge[(1)]	(504)	(76)	563	(1,374)	(1,004)	37
Net profit	**3,559**	**3,090**	**15**	**10,296**	**8,104**	**27**

Note: Figures may not add up due to rounding differences

(1) The Group is subject to the Domestic Minimum Top-up Tax (DMTT), which is aligned with the OECD Pillar Two Global Anti-Base Erosion (GloBE) model rules. Under the DMTT, the Group's UAE tax rate increases from 9% to 15%. However, where the conditions of the initial phase of International Activity Exclusion (IAE) are met, the Group is eligible to reduce its UAE tax rate from 15% to 9%. Based on the Group's assessment as at 30 September 2026, the Group meets the eligibility criteria for the IAE. Accordingly, the applicable tax rate for the period in the UAE is 9%

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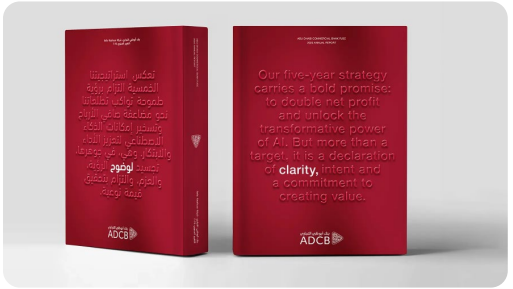
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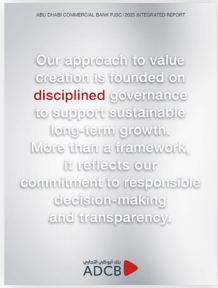
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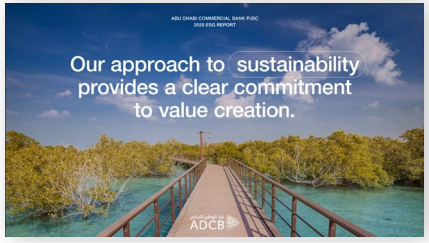
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