

Third quarter 2025

Earnings press release and
management discussion & analysis

27 October 2025



ADCB reports profit before tax of **₹9.108 bn** in 9M'25, up 18% YoY and **₹3.166 bn** in Q3'25, up 18% YoY

The Bank reports net profit after tax⁽¹⁾ of **₹8.104 bn** in 9M'25 and **₹3.090 bn** in Q3'25

Abu Dhabi, 27 October 2025 – Abu Dhabi Commercial Bank PJSC (ADCB) today reported its financial results for the third quarter and nine-month period 2025 (Q3'25 and 9M'25).

Selected financial metrics for 9M'25

9.108 bn

Profit before tax (AED)

8.104 bn

Net profit after tax (AED)

14.7%

Return on average equity (post tax)

27.7%

Cost to income ratio

+57 bn

Net loan growth YoY (AED)

+76 bn

Customer deposit growth YoY (AED)

0.73%

Cost of risk

1.86%

Non-performing loan ratio

12.70%

CET1 ratio

Profit before tax increases for 17 consecutive quarter⁽²⁾, driven by strong top-line growth momentum combined with significant 460 bps YoY improvement in cost to income ratio to 27.6% in Q3'25

Key highlights – 9M'25 vs. 9M'24

- Profit before tax of AED 9.108 bn increased 18%
- Net profit after tax⁽¹⁾ of AED 8.104 bn increased 18%
- Net interest income of AED 10.854 bn increased 12%
- Non-interest income of AED 5.761 bn increased 34%
- Operating income of AED 16.616 bn increased 19%
- Cost to income ratio of 27.7% improved by 420 basis points
- Operating profit before impairment charge of AED 12.016 bn increased 26%

Key highlights – Q3'25 vs. Q3'24

- Profit before tax of AED 3.166 bn increased 18%
- Net profit after tax⁽¹⁾ of AED 3.090 bn
- Net interest income of AED 3.806 bn increased 21%
- Non-interest income of AED 2.068 bn increased 32%
- Operating income of AED 5.875 bn increased 25%
- Cost to income ratio of 27.6% improved by 460 basis points
- Operating profit before impairment charge of AED 4.251 bn increased 33%

(1) The Group continues to assess the implications of the Domestic Minimum Top-up Tax (DMTT) across all jurisdictions of operation, including eligibility for the Initial Phase of International Activity Exclusion (IAE), which, if applicable, reduces the statutory tax rate from 15% to 9%. Based on its assessment as at 30 September 2025 and projections to year-end, the Group expects to meet the IAE eligibility criteria and has accordingly applied a statutory tax rate of 9% for the quarter. In Q3'25, the Group has also reversed the excess tax provision recognised in the first half of 2025, which was based on the DMTT rate of 15%. Q3'25 year on year and quarter on quarter comparisons are therefore not on a like-for-like basis

(2) 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

ADCB's strong franchise drives net loan growth of AED 57 bn (+17%) and deposits growth of AED 76 bn (+19%) YoY against backdrop of strong UAE economic fundamentals

- Total assets of AED 744 bn increased 17% YoY and 14% YTD
- Net loans of AED 401 bn were up 17% YoY (AED 57 bn) and 14% YTD (AED 51 bn)
- Total customer deposits of AED 482 bn increased 19% YoY (AED 76 bn) and 15% YTD (AED 61 bn)
- Current and savings account (CASA) deposits increased 27% YoY (AED 47 bn) and 16% YTD (AED 30 bn) to AED 216 bn at September-end, accounting for 45% of total customer deposits
- Capital adequacy and Common Equity Tier 1 (CET1) ratios were 16.00% and 12.70% respectively
- Liquidity coverage ratio (LCR) stood at 133.1%, while loan to deposit (LTD) ratio was 83.2%
- The NPL ratio improved further to a new record low of 1.86% from 3.04% at December-end. Provision coverage ratio increased significantly to 187.3%, up from 110.0% at December-end, and, when including collateral, it was 289%

Commentary on Q3/9M 2025 financial results

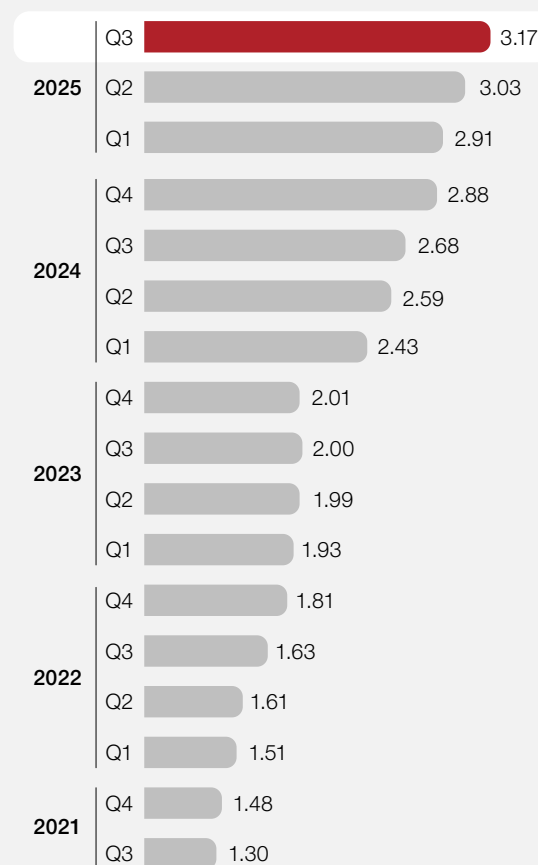
ADCB Group delivered strong progress in the third quarter of 2025, marking 17 consecutive quarters of profit-before-tax growth⁽¹⁾ and clear delivery against its five-year strategy. As a technology-driven organisation at the forefront of a new era in financial services, the Bank is executing transformation at pace, combining disciplined performance with structural changes that are reshaping how it operates, delivers service excellence and creates long-term value.

Nine-month profit before tax increased 18% year on year to reach AED 9.108 billion, with a return on average equity (RoAE) post tax of 14.7% – on track for full-year 2025 RoAE guidance of c.15%. Third quarter profit before tax increased 18% year on year to AED 3.166 billion. A defining feature of this performance is the Bank's ability to drive growth and productivity, while investing for the future. The cost to income ratio improved by 420 basis points year on year to 27.7% in 9M'25, reflecting sustained gains from digital-driven automation, process optimisation and operational efficiencies.

ADCB continued to deliver well diversified top-line growth, combining disciplined credit expansion with a broad product and service offering to drive higher fee income. Notably, non-interest income surged 34% year on year in the first nine months, while net interest income increased 12%, reflecting strong broad-based momentum across the core businesses.

17 quarters of consecutive growth in profit before tax⁽¹⁾

(AED bn)

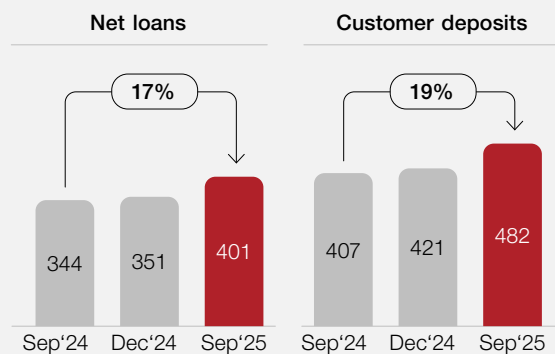


(1) Excluding net loss on discontinued operations (as applicable) and one-off gain recorded from the divestment of an 80% stake in Abu Dhabi Commercial Properties (ADCP) in Q4'23

Operating within a dynamic and resilient economy, the Bank is benefitting from strong fundamentals in the UAE, where sustained investment in infrastructure, renewable energy and advanced industries is stimulating private-sector expansion and robust consumer confidence. Over the last 12 months, net loans have increased AED 57 billion (17%) to cross the AED 400 billion mark, while customer deposits rose AED 76 billion (19%) to AED 482 billion, including an inflow of AED 47 billion of current and savings account (CASA) deposits, reflecting the strength of the ADCB franchise.

Robust balance sheet

(AED bn)



The Bank's loan growth continues to be characterised by a disciplined approach to risk management. Impairments recorded in Q3'25, primarily stem from a build-up of provisions on a small number of legacy corporate accounts. Consequently, five-year cost of risk guidance remains unchanged at below 60 basis points, while full-year guidance for 2025 has been updated to the 63-68 bps range. These levels reflect strong underlying credit quality and a well-diversified exposure profile.

Strategic capital raise in the context of strong organic growth

In this context of strong organic growth, ADCB has launched a rights issue to raise up to AED 6.1 billion following approval by shareholders on 13 October 2025. This represents a decisive step to deliver long-term shareholder value creation by enhancing capacity to achieve significant asset growth, whilst remaining ahead of evolving regulatory requirements. In recognition of the Bank's rapid growth and stature among the country's largest financial institutions, higher capital buffers have recently been introduced for ADCB as a Domestic Systemically Important Bank (D-SIB). The capital increase will uplift the Common Equity Tier 1 (CET1) ratio and Capital Adequacy Ratio (CAR) by c.120 bps from June 2025 levels, positioning ADCB well ahead of the new requirements.

Mubadala Investment Company PJSC, ADCB's majority shareholder, has confirmed that it plans to exercise all of its rights to subscribe in full for its proportional entitlement of the new shares offered. (For further details on the rights issue, please visit adcb.com/rightsissue)

Launch of AI transformation programme

ADCB's new strategy, adopted in January 2025, provides a roadmap to double net profit to AED 20 billion within five years. Alongside its third-quarter results, the Bank has announced an artificial intelligence (AI) transformation programme as a catalyst for delivery of this strategy, aiming to unlock AED 4 bn in financial value over the next few years through additional revenue generation, cost efficiencies and risk management. The programme is designed to deliver enhanced customer experience, while also strengthening compliance and risk capabilities, including fraud detection, cybersecurity and operational resilience. (For further details, please visit adcb.com/AI)

Core businesses focused on earnings quality

The Retail Banking Group is maintaining a disciplined focus on premium customer segments, while driving digital engagement and expanding fee-generating income streams, particularly in wealth solutions and foreign exchange. Digital acquisition continues to play a key role, accounting for 67% of the 80,000+ new customers in Q3'25 and spearheading the c.55,000 credit cards sourced during the quarter. Digital engagement is driving both productivity and quality in customer experience, with 92% of customers registered on ADCB's digital platforms⁽¹⁾ and 97% of retail financial transactions conducted through self-service channels.

Building on this strong digital foundation, the Bank continues to introduce enhancements such as fully digital loan journeys and new virtual investment capabilities through ADCB Securities. Strong customer engagement has also driven an increase in retail CASA deposits of AED 18 billion (28%) over the last twelve months, while ADCB's Islamic financing offerings continue to gain strong traction, accounting for 59% of new loan acquisition in Q3'25.

The Corporate and Investment Banking Group (CIBG) delivered another strong quarter underpinned by deepening client relationships. Lending momentum remained solid, driven by broad-based growth reflecting healthy demand from GREs, multinationals and SMEs and supported by the establishment of 1,800 new client relationships in Q3'25. CIBG also continued to expand its international footprint, with loans outside the UAE rising 35% year to date and now comprising 25% of gross loans, as ADCB accompanies major UAE and regional clients expanding internationally and multinational corporates deepening their presence across the GCC.

(1) ADCB UAE operations, including Al Hilal Bank

Corporate CASA deposits increased AED 21 billion (23%) over the last year, reflecting strong client engagement and a growing share of cash management and transaction banking activity.

The Bank reinforced its position as a leading investment banking franchise, continuing to rank among the top 10 arrangers in the CEEMEA G3 Bonds League table. The CIBG team executed 17 debt capital markets transactions in Q3'25 valued at USD 15.6 billion, including a dual-tranche bond offering for the Government of Abu Dhabi and a dual-tranche sukuk offering for Saudi Aramco. In equity capital markets, ADCB played key roles in significant transactions such as the public offering of Du shares by Mubadala and the IPO of Alec Holdings by Investment Corporation of Dubai, while also serving as lead manager and bookrunner for the ADCB rights issue.

ADCB's Private Banking and Wealth Management business is benefitting from significant client inflows. With an expanding suite of investment and advisory solutions, assets under management have increased 47% over the last 12 months, reinforcing ADCB's position as a leading wealth management platform.

ADCB Egypt delivered resilient growth over the last nine months, with net profit of EGP 3.856 billion⁽¹⁾ 31% higher year on year, representing a return on equity of 36%. This strong performance was supported by loan growth of 50% year on year, accompanied by increased digital adoption that enhanced efficiency and customer experience.

Meedaf gaining momentum through strategic partnerships

Meedaf, a wholly owned ADCB subsidiary licensed by ADGM, is gaining momentum since its launch in April 2025. Established to diversify the Bank's income streams and provide financial, automation and operational solutions to institutions across the GCC, Meedaf is expanding its platform through strategic partnerships. Following its collaboration with Brink's to deliver advanced cash management services, Meedaf has formed a strategic partnership with InDebted, the global leader in AI-powered collections infrastructure, which includes an investment in InDebted's UAE entity to support the expansion of its regional operations.

NAFIS award reflects leadership in Emiratisation

Across the Group, ADCB is contributing to national priorities that support a sustainable, future-ready economy. The Bank was honoured with the 2025 Nafis Diamond Award "Entities Category - Exceptional Efforts in Emiratisation" for its achievements in Emiratisation, with UAE nationals now representing 40% of the total employee base, 98% of branch managers and 40% of leadership positions. This has led to ADCB exceeding its Emiratisation targets across senior management and internal governance committees.

At the same time, ADCB is stepping up financing of the UAE's low-carbon transition, with the recently published 2025 Green Bond Report recording a 19% year on year increase in the Eligible Green Loan Portfolio as at 30 June 2025. Proceeds have been directed towards a number of initiatives including renewable energy, sustainable real estate and water management projects.

Entering the final quarter of 2025, ADCB stands as a fast-moving, data-led institution driven by a clear strategic direction. Through disciplined execution, continued investment in digital and AI capabilities and an unwavering focus on customer experience, the Bank is well positioned to sustain profitable growth, contribute to the UAE's dynamic economy and deliver long-term value for shareholders.

Ala'a Eraiqat
Group Chief Executive Officer

Deepak Khullar
Group Chief Financial Officer

(1) Based on IFRS

Q3/9M 2025 Management discussion & analysis

Q3/9M 2025 financial highlights

Income statement highlights (AED mn)	9M'25	9M'24	ΔYoY%	Q3'25	Q2'25	Q3'24	ΔQoQ%	ΔYoY%
Total net interest and Islamic financing income	10,854	9,721	12	3,806	3,654	3,144	4	21
Non-interest income	5,761	4,292	34	2,068	2,074	1,569	0	32
Operating income	16,616	14,013	19	5,875	5,728	4,713	3	25
Operating expenses	(4,599)	(4,467)	3	(1,624)	(1,511)	(1,515)	8	7
Operating profit before impairment charge	12,016	9,546	26	4,251	4,218	3,197	1	33
Impairment charge	(2,920)	(1,854)	57	(1,087)	(1,186)	(525)	(8)	107
Profit before tax ⁽¹⁾	9,108	7,702	18	3,166	3,035	2,678	4	18
Income tax charge	(1,004)	(855)	17	(76)	(467)	(288)	(84)	(74)
Net profit for the period ⁽²⁾	8,104	6,846	18	3,090	2,568	2,390	20	29

Balance sheet highlights (AED mn)	Sep'25	Sep'24	ΔYoY%	Sep'25	Jun'25	Dec'24	ΔQoQ%	ΔYTD%
Total assets	744,273	638,754	17	744,273	718,502	652,814	4	14
Net loans and advances	401,356	344,014	17	401,356	378,465	350,638	6	14
Net interest earning assets	627,196	539,197	16	627,196	605,210	555,289	4	13
Deposits from customers	482,440	406,742	19	482,440	463,442	421,060	4	15

Key metrics (%)	9M'25	9M'24	ΔYoY bps	Q3'25	Q2'25	Q3'24	ΔQoQ bps	ΔYoY bps
CAR (Capital adequacy ratio – Basel III)	16.00	16.68	(68)	16.00	15.53	16.68	47	(68)
CET1 (Common equity tier 1) ratio	12.70	13.11	(41)	12.70	12.21	13.11	49	(41)
Liquidity coverage ratio (LCR)	133.1	136.3	(320)	133.1	135.2	136.3	(210)	(320)
Loan to deposit ratio	83.2	84.6	(140)	83.2	81.7	84.6	150	(140)
CASA/total customer deposits	45	42	300	45	45	42	0	300
Non-performing loan (NPL) ratio	1.86	3.45	(159)	1.86	2.02	3.45	(16)	(159)
Provision coverage ratio ⁽³⁾	187.3	97.5	NA	187.3	173.1	97.5	NA	NA
NPL ratio including POCI ⁽⁴⁾	2.01	3.69	(168)	2.01	2.17	3.69	(16)	(168)
Cost of risk (CoR) ⁽⁵⁾	0.73	0.52	21	0.82	0.88	0.42	(6)	40
Cost to income ratio	27.7	31.9	(420)	27.6	26.4	32.2	120	(460)
Net interest margin (NIM) ⁽⁶⁾	2.47	2.58	(11)	2.45	2.49	2.41	(4)	4
Risk adjusted NIM ⁽⁶⁾	1.78	2.08	(30)	1.68	1.67	2.01	1	(33)
Return on average equity (RoAE) ⁽⁷⁾	14.7	13.2	150	16.6	14.9	13.6	170	300

Note: Figures may not add up due to rounding differences

(1) After including share in profit of associates

(2) The Group continues to assess the implications of the Domestic Minimum Top-up Tax (DMTT) across all jurisdictions of operation, including eligibility for the Initial Phase of International Activity Exclusion (IAE), which, if applicable, reduces the statutory tax rate from 15% to 9%. Based on its assessment as at 30 September 2025 and projections to year-end, the Group expects to meet the IAE eligibility criteria and has accordingly applied a statutory tax rate of 9% for the quarter. In Q3'25, the Group has also reversed the excess tax provision recognised in the first half of 2025, which was based on the DMTT rate of 15%. Q3'25 year on year and quarter on quarter comparisons are therefore not on a like-for-like basis

(3) Provisions on loans and advances, including fair value adjustments

(4) PCI: Purchased or originated credit-impaired financial assets

(5) CoR: Net impairment charge on loans & advances and investments divided by net average loans & advances and investments

(6) NIM and risk adjusted NIM exclude 'Financial assets at fair value through profit or loss' and 'Loans and advances to customers at fair value through profit or loss' from interest earning assets

(7) For RoAE calculation, net profit after tax attributable to equity shareholders has been considered, i.e. net profit after deducting coupon payments relating to Tier 1 capital notes

5-year and 2025 full-year guidance

	5-year guidance	2025 full-year guidance
CET1 ratio	>12%	>12%
Cost of risk⁽¹⁾	<60 bps	63-68 bps
ROE	>15%	c.15%
Profitability	Double net profit to AED 20 billion within five years; c.20% annual growth rate	Unchanged
Dividend payout⁽²⁾	Progressive year on year increase in paid-out dividends, with targeted total dividend payout of c. AED 25 billion over five-year period	Unchanged

Strong and diversified top line growth, with 19% increase in 9M'25 operating income, while operational efficiencies drive a substantial 420 bps YoY improvement in cost to income ratio

- Higher volumes drove an increase in net interest income to AED 3.806 billion in Q3'25, up 4% QoQ and 21% YoY, and to AED 10.854 billion in 9M'25, up 12% YoY. Despite a lower interest rate environment, the Bank's net interest margin (NIM) held firm year on year at 2.45% in Q3'25, 4 bps higher YoY and 4 bps lower QoQ, while 9M'25 NIM was 11 bps lower YoY at 2.47%. This resilience reflects an optimised cost of funds, supported by a higher contribution of CASA balances in the deposit mix, as well as a well-diversified loan portfolio spanning a broad range of economic sectors.
- Strong growth in non-interest income is reflective of ADCB's approach to deepen customer relationships, increasing 34% YoY to AED 5.761 billion in 9M'25, and representing 34.7% of total operating income, up from 30.6% a year earlier. Growth was broad-based, with a 14% rise in net fees and commission income and a 28% increase in net trading income, while other operating income increased significantly primarily on account of higher gains on the sale of loans and on hedging derivatives.
- Q3'25 non-interest income was AED 2.068 billion, an increase of 32% YoY and steady sequentially. Net fees and commission income was up 12% YoY and 5% QoQ to AED 971 million. Net trading income increased 4% YoY on higher gains from foreign exchange and trading securities and declined 26% QoQ to AED 648 million on account of lower derivatives gains. Other operating income was up 64% QoQ at AED 449 million primarily due to higher gains on the sale of loans and on hedging derivatives.
- Operating income was AED 5.875 billion in Q3'25, an increase of 25% YoY and 3% higher sequentially, and reached AED 16.616 billion in 9M'25, an increase of 19% on the previous year.
- The Bank's cost to income ratio of 27.6% in Q3'25 remained broadly consistent with the quarterly low achieved in Q2'25, representing a significant improvement of 460 bps YoY, driven by higher operating income combined with sustained cost discipline and digital-driven operating efficiencies. For the nine-month period, the cost to income ratio stood at 27.7%, a 420 bps improvement from a year earlier. Operating expenses of AED 1.624 billion in Q3'25, were up 7% YoY and 8% QoQ, and in 9M'25, it was up 3% YoY at AED 4.599 billion as the Bank continued to invest in talent and technology to drive growth.
- The Bank maintains a disciplined approach to risk management. Impairment charge of AED 1.087 billion recorded in Q3'25, primarily stems from a build-up of provisions on a small number of legacy corporate accounts, and is not reflective of the broader credit environment or the quality of the loan portfolio. In 9M'25, impairment charges were AED 2.920 billion, compared to AED 1.854 billion a year earlier. Five-year cost of risk guidance remains unchanged at below 60 basis points, while full-year guidance for 2025 has been updated to the 63-68 bps range. These levels reflect strong underlying credit quality and a well-diversified exposure profile.

(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

- Profit before tax increased 18% YoY and 4% QoQ to AED 3.166 billion in Q3'25, and was AED 9.108 billion in 9M'25, up 18% YoY. Net profit after tax was AED 3.090 billion in Q3'25 and AED 8.104 billion in 9M'25. Return on average equity (post-tax) was 16.6% for Q3'25 and 14.7% for 9M'25 – on track for full-year 2025 RoAE guidance of c.15%.
- Effective 1 January 2025, the UAE has enacted a 15% Domestic Minimum Top-up Tax (DMTT) aligned with OECD Pillar Two Model rules. As at 30 September 2025, the Group has performed a detailed evaluation and expects to meet the criteria for the Initial Phase of International Activity Exclusion (IAE) provisions. Consequently, the applicable statutory tax rate has been reduced from the DMTT rate of 15% to the UAE Corporate Tax rate of 9% for the nine-month period ended 30 September 2025. In Q3'25, the Group has also reversed the excess tax provision recognised in the first half of 2025, which was based on the DMTT rate of 15%. Q3'25 year on year and quarter on quarter comparisons are therefore not on a like-for-like basis.

Broad-based loan growth across key economic sectors, with strong brand and product suite driving AED 47 billion of CASA deposits YoY and supporting a favourable funding mix

- Robust balance sheet growth, with total assets increasing 17% YoY and 14% YTD to reach AED 744 billion at September-end.
- Net loans and advances to customers increased 17% YoY (AED 57 billion) and 14% YTD (AED 51 billion) to AED 401 billion at September-end, with the Bank extending AED 104 billion in new credit in the first nine months of 2025 and receiving AED 52 billion in repayments. Key sectors of significant credit growth during the quarter included government related entities (GREs), energy, trading, transport and communication, real estate investment and financial institutions.
- Accelerated loan growth and diversification of the portfolio in 9M'25 is reflected in the Bank's capital ratios. As at 30 September 2025, the capital adequacy ratio (Basel III) was 16.00%, and the CET1 ratio stood at 12.70%. In recognition of the Bank's rapid growth and stature among the country's largest financial institutions, higher capital buffers have recently been introduced for ADCB as a Domestic Systemically Important Bank (D-SIB). The rights issue launched on 20 October 2025 will uplift the Common Equity Tier 1 (CET1) ratio and Capital Adequacy Ratio (CAR) by c.120 bps from June 2025 levels, positioning ADCB well ahead of the new requirements.
- The NPL ratio continued to improve, reaching a new record low of 1.86% September-end, compared to 2.02% in June and 3.04% in December 2024. Provision coverage increased significantly to 187.3%, from 173.1% and 110.0% over the same period, while including collateral, total coverage stood at 289%, up from 279% and 188% respectively.
- Investment securities stood at AED 159 billion, up 13% YoY and 11% YTD, with 99.6% invested in bonds. The securities were 52% accounted for at amortised cost and 48% at fair value through other comprehensive income (FVTOCI) and marked to market on a daily basis. In the interbank markets, ADCB was a net lender of AED 20.1 billion as at September-end.
- The Bank's strong franchise continued to drive robust growth in customer deposits, which increased 19% YoY (AED 76 billion) and 15% YTD (AED 61 billion) to AED 482 billion at the end of September. CASA deposits were up 27% YoY (AED 47 billion) and increased 16% YTD (AED 30 billion), accounting for 62% of YoY deposit growth. CASA deposits represented 45% of total deposits at September-end, up from 44% at December-end.
- The Bank maintained a strong liquidity position, with a liquidity coverage ratio of 133.1%, a liquidity ratio of 32.6% and a loan-to-deposit ratio of 83.2% as at 30 September 2025.
- Total shareholders' equity stood at AED 80 billion as of 30 September 2025.

Strategic AI transformation launched to reinforce strategic competitiveness

- ADCB has announced an AI-led transformation programme to embed artificial intelligence (AI) at the core of its business model. The initiative drives impact across lines of business including customer experience, fraud detection, policy monitoring, cybersecurity, and operational resilience. (For further details, please visit adcb.com/AI)
- ADCB is advancing its digital strategy by creating a unified, seamless onboarding experience that allows clients across all segments to access banking services quickly and securely. Initiatives in Q3'25 included the continued rollout of fully digital onboarding for corporates, SMEs, Private Banking clients and Excellency customers, supported by biometric verification, real-time tracking and instant account opening across platforms.
- The Bank also launched a virtual-asset trading platform, providing access to 40+ cryptocurrencies within a regulated environment built on cloud-ready infrastructure. The platform has seen strong early adoption and provides a strong foundation for future expansion of trading capabilities and additional asset class offerings.

ADCB publishes its 2025 Green Bond Report

- ADCB's [2025 Green Bond Report](#), published in September, reported a 19% year on year increase in the Eligible Green Loan Portfolio as at 30 June 2025. Proceeds have been directed towards diverse sectors, including renewable energy, sustainable real estate, and water management projects, underscoring ADCB's commitment to mobilising capital for the low-carbon transition.
- The Bank received the 2025 Nafis Diamond Award for its achievements in Emiratisation, with UAE nationals now representing 40% of the total employee base, 98% of branch managers and 40% of leadership positions.
- ADCB's ESG Report won "Best ESG and Sustainability Report – Large Cap" from the Middle East Investor Relations Association Awards. The Bank's Bloomberg ESG score has also recently been upgraded, ranking ADCB as the 6th commercial bank globally and 1st in the UAE⁽¹⁾.

ADCB Egypt net profit up 31% YoY to EGP 3.856 bn in 9M'25 on strong loan growth

- ADCB Egypt reported continued strong financial performance in Q3'25, supported by robust growth across key indicators:

Net profit ⁽²⁾ in Q3'25 increased 16% YoY to EGP 1.248 billion, representing a return on equity of 31%
Net profit ⁽²⁾ for 9M'25 rose 31% YoY to EGP 3.856 billion, with return on equity of 36%
Net loans increased 25% YTD and 50% YoY to EGP 65 billion as at 30 September 2025
Total deposits increased 20% YTD and 18% YoY to EGP 139 billion as at 30 September 2025
- Digital transformation accelerated, with the launch of digital lending via the mobile app and digital credit card applications to enhance customer engagement.
- ADCB Egypt joined a five-bank consortium to provide joint financing to Sky Innovo Developments to finance Park St. Edition project in New Cairo's Golden Square, valued at EGP 7 billion.
- The number of customers registered for ADCB Egypt digital channels increased 32% YoY and 11% QoQ, with active users up 43% YoY and 9% QoQ.

(1) As at 01 October 2025
(2) Based on IFRS

Awards and recognition in 9M'2025

ADCB

Euromoney Awards for Excellence 2025

- Best Investment Bank for Debt Capital Markets – UAE and Middle East
- Number 1 Trade Finance Provider in the UAE
- Best Private Bank – UAE and Middle East
- Best for High-Net-Worth Clients – UAE and Middle East
- Best for Investment Research – UAE and Middle East

Global Banking & Markets Middle East 2025

- Rising Star Bond House of the Year

Middle East Economic Digest (MEED)

- Best Mobile Payment Solution 2025

Middle East Investor Relations Association (MEIRA) Awards

- Best ESG and Sustainability Report – Large Cap

The International ARC Awards – Annual Report 2024

- Grand award & Best Traditional Annual Report

ADCB Egypt

Euromoney Awards for Excellence 2025

- Best Bank for ESG – Egypt

Global Finance

- Best Consumer Digital Bank
- Best Online Product offering
- Best User Experience Design
- Best Mobile Banking App
- Best in Transformation

The Digital Banker

- Best Digital Transformation Programme
- Best Contact Center Initiative
- Best ATM Innovation
- Best Mobile Banking Initiative

MENA Banking Excellence Awards – Middle East Economic Digest 2025 (MEED)

- Best Risk Management Strategy
- Best for Diversity & Inclusion

Further information on ADCB can be found at adcb.com/ir or by contacting:

Investor Relations
Harsh Vardhan
Email: ir@adcb.com

Corporate Communications
Zeina Al Quraini
Email: zeina.alquraini@adcb.com

Financial and Strategic Engagement
Denise Caouki
Email: denise.c@adcb.com

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Abu Dhabi Commercial Bank
Sheikh Zayed Bin Sultan Street
PO Box: 939, Abu Dhabi UAE
adcb.com