

Abu Dhabi National Insurance Company P.J.S.C.
Chief Executive Officer's Statement
For the full year ended 31 December 2025

I am pleased to share the strong financial performance of Abu Dhabi National Insurance Company PJSC (ADNIC) for the full year period ended 31 December 2025. Our achievements throughout the year reflect ADNIC's continued focus on advanced analytics, robust underwriting discipline, effective cost management, and sustainable growth across all areas of our business.

The Group delivered solid results during 2025, supported by consistent contributions from all underlying business units and product lines across all technical insurance and investment key performance indicators. We recorded a net profit before tax of AED 533.1 million, representing a 14.3% year-on-year increase. This performance underscores the resilience of our diversified business model and our ability to deliver profitable growth in an evolving and increasingly competitive market environment.

Key financial highlights:

- **Total Insurance Revenue:** For the full year of 2025, ADNIC's total insurance revenue reached AED 8.3 billion, compared to AED 7.2 billion in the same period last year.
- **Net Insurance Service Result:** Net insurance service result reached AED 494.9 million, representing an acceleration of 10.2% compared to the prior year.
- **Net Income from Investments:** Investment income reached AED 296.9 million, up 8.9% versus the prior year.
- **Profit Before Tax:** Profit before tax grew by 14.3% year on year to AED 533.1 million, yielding a profit after tax of AED 479.9 million, reflecting 14.4% growth.

As of 31 December 2025, at a consolidated Group level, Total Assets stood at AED 10.4 billion and Total Shareholders' Equity stood at AED 3.7 billion, reflecting a 6.2% growth during the year and highlighting the Group's strong capital position and balance sheet strength.

During 2025, we progressed a number of strategic initiatives aligned with our growth, diversification, and national development priorities. A key milestone was the establishment of a long-term strategic partnership with Allianz Trade in the Middle East to expand Trade Credit Insurance solutions across the UAE. This collaboration strengthens our product offering and enables businesses to manage credit risk more effectively, safeguard cash flows, and pursue growth opportunities with greater confidence.

At the same time, we partnered with the Sheikh Zayed Housing Program to provide specialized life insurance solutions for eligible UAE Nationals, supporting financial security and social well-being. In recognition of our sustained commitment to Emiratisation and national talent development, ADNIC was honoured at the Nafis Award Ceremony – Third Cycle (2024–2025), securing first place in its category within the insurance sector, in addition to receiving the Gold Category Award for excellence in Emiratisation. Together, these initiatives reflect our continued alignment with the UAE's national priorities and our commitment to creating long-term value for all stakeholders.

On behalf of the management team, I would like to extend my sincere appreciation to our employees, customers, partners, and shareholders for their continued trust and support, as well as to our Board of Directors for their ongoing guidance. Together, we remain confident in our ability to deliver sustainable growth and long-term value creation.



Charalampos Mylonas
Chief Executive Officer