

Statement from ADCB on Recent Service Disruption and Restoration

Over the past week, ADCB has been addressing a technology-related disruption that affected certain banking services. We recognise the impact this has had on our customers and would like to provide a clear update on the situation and the progress made to date.

The disruption was intermittent in nature, lasting a few hours on the affected days. It affected the ability of certain customers to access services through our mobile banking app, most notably payments and transfers. Our teams have been working around the clock to resolve this situation, supported by global experts and in close coordination with our global technology suppliers.

At no time during this period was any customer data or balance at risk. There were no inaccuracies in balances and no compromise of customer information, and data integrity was preserved throughout.

We can confirm that our systems have now been fully available and stable, without any deterioration or disruption for the past four days, with heavy load and record transaction volumes. This includes our core banking services, branches, ATM/CDM channels, debit card, credit card and payment operations as well as other customer servicing functions.

Our mobile app has been restored and is fully functional for a large portion of our customers. For the remaining segment of customers whose mobile app access is still being restored, we appreciate their patience and encourage them to use internet banking (www.adcb.com) in the interim.

Banking services for our corporate clients have also remained fully operational and stable across all channels for the past four days.

Our priority has been to minimise disruption and ensure the uninterrupted processing of customer transactions. ADCB branches have remained open with extended operating hours, including throughout the weekend, while Internet Banking (www.adcb.com) has continued to provide uninterrupted access to the full suite of banking services. We have also introduced a mobile-optimised internet banking experience, ensuring customers can bank securely from any device at all times.

In summary, banking services across the Group are fully available. The impact is now limited to a segment of our retail Aspire customers, who are awaiting the reinstatement of their ability to access the mobile app, while having full access in the meantime to their banking services through alternative digital and physical channels.

ADCB has built its reputation on operational excellence, and we hold ourselves to that standard. We take pride in being among the region's most technologically advanced banks, and our continued investment in technology and talent is what enables us to respond to challenges of this nature with strength and decisiveness. **We remain committed to delivering the most innovative banking services with the best customer experience.**

We take full responsibility and accountability for resolving this matter completely very soon.