

# ADCB at a glance

As at 30 June 2025

|                              |                                                                                                                               |
|------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>Solid market position</b> | • <b>3<sup>rd</sup> largest bank</b> by <b>assets</b> in the UAE                                                              |
| <b>Resilient bank</b>        | • Resilient bank equipped to navigate challenging operating environment, <b>strong capital</b> and <b>liquidity</b> positions |
| <b>Diverse ownership</b>     | • <b>60.69%</b> owned by Mubadala Investment Company, coupled with a <b>strong</b> share of <b>foreign shareholders</b>       |
| <b>Customer-centric</b>      | • A wide portfolio of <b>market-leading products and services</b> provided to over 2.3 million customers                      |
| <b>Clear strategic focus</b> | • <b>Digital</b> continues to drive growth and <b>ESG fully integrated</b> into corporate strategy                            |

## Credit ratings

|                    | Short term | Long term | Outlook |
|--------------------|------------|-----------|---------|
| S&P Global Ratings | A-1        | A+        | Stable  |
| Fitch Ratings      | F1         | A+        | Stable  |

## Ownership structure

|                                |        |
|--------------------------------|--------|
| Mubadala Investment Company    | 60.69% |
| Free float: Domestic investors | 20.05% |
| Free float: Foreign investors  | 19.26% |

## Q2'25 key highlights

Total assets (AED)

719 bn

Net profit after tax (AED)

2.568 bn

Net loans (AED)

378 bn

Customer deposits (AED)

463 bn

CET1 ratio

12.21%

Return on average equity (post tax)

14.9%



## Digital highlights<sup>(1)</sup>

Customers registered on Internet & Mobile Banking

92%

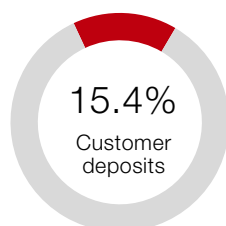
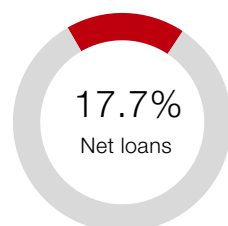
Digital retail customer transactions

97%

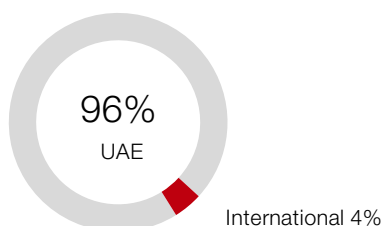
## Cost to income ratio

|       |       |
|-------|-------|
| Q2'25 | 26.4% |
| Q2'24 | 32.6% |

## UAE market share by loans and deposits



## Q2'25 revenue split by geography



(1) ADCB UAE operations only