ADIB raises $500 million in a US dollar denominated tier-one perpetual sukuk
Demand exceeding the initial offer by over 3 times

- *ADIB's Initial Benchmark Size of $500 million, more than 3 times oversubscribed*
- *Issue priced at a profit rate of 7%*
- *Successful issuance reaffirms strong local, regional and international investor confidence in ADIB's asset quality, capital position and continued performance.*

Abu Dhabi, UAE; 26 November 2026: Abu Dhabi Islamic Bank (ADIB), a leading financial institution, announced today that it has successfully raised $500million in USD denominated additional tier-one (AT1) perpetual sukuk.

ADIB, which is rated A2 by Moody's and A+ by Fitch, both with a stable outlook, priced the perpetual sukuk with a five-and-a-half-year non-call period, at a profit rate of 7% per annum payable semi-annually. The new sukuk will be listed and traded on London Stock Exchange.

The issuance attracted strong demand from regional and international investors, with the final order book exceeding USD 1.5 billion (excluding JLM interest), representing more than three times the issuance size. Final pricing was 37.5–50 basis points tighter than the initial pricing thoughts.

H.E. Jawaan Al Khaili, Chairman of ADIB, said: "The success of this issuance marks an important milestone in ADIB's journey and reflects the strong confidence the Bank continues to enjoy among local, regional and international investors. This achievement is a testament to the strength of our business model, the success of our long-term strategy and our commitment to building a leading financial institution with strong foundations for sustainable growth. We remain focused on strengthening ADIB's position and its role in supporting the UAE's economic development, while contributing to the country's ambition to further establish itself as a leading global hub for Islamic finance."

Mohamed Abdelbary, Group Chief Executive Officer of ADIB, commented:

"The strong demand for this issuance reflects the confidence investors have in ADIB's strategy, financial strength and long-term growth prospects. It is a clear endorsement of the progress we have made in building a strong and resilient bank, supported by a high-quality financing portfolio, sound asset quality and disciplined risk management. Alongside our recent rights issue, this AT1 issuance forms part of our broader capital strategy and further strengthens our ability to capture the significant growth opportunities in the UAE, where continued economic diversification and investment are creating strong demand for Islamic banking and financing solutions. It also provides us with greater capacity to deliver on our Vision 2035 ambitions, expand our business and support our customers."

Internal

ADIB's tier-one perpetual sukuk was structured to comply with the internationally agreed Basel III regulatory framework, which includes detailed criteria for capital and liquidity.

Abu Dhabi Islamic Bank, Barclays, and Standard Chartered Bank acted as Joint Global Coordinators and Structurers, alongside Abu Dhabi Commercial Bank, Citibank, Emirates NBD Capital, First Abu Dhabi Bank, HSBC, Mashreq and Sharjah Islamic Bank acted as Joint Lead Managers and Bookrunners.

About Abu Dhabi Islamic Bank PJSC ("ADIB")

Abu Dhabi Islamic Bank (ADIB) is a leading Islamic financial institution with total assets of AED 318 billion as of 30 September 2026. Established in 1997 and listed on the Abu Dhabi Securities Exchange (ADX), ADIB provides a comprehensive range of banking, financing and investment solutions across Retail, Corporate, Business, Private Banking and Wealth Management.

Headquartered in Abu Dhabi, ADIB operates one of the largest Islamic banking networks in the UAE, complemented by award-winning digital banking capabilities that provide customers with seamless, secure and convenient access to a comprehensive range of banking services anytime, anywhere. The Bank also maintains a presence in key markets through its operations in Egypt, as well as Iraq, the United Kingdom and Qatar.

Guided by its Vision 2035, ADIB is focused on accelerating sustainable growth, deepening customer relationships, advancing digital innovation and reinforcing its position as a leading Islamic financial institution.

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Internal