

ADCB Announces AI-Led Transformation To Reinforce Its Strategic Competitiveness

Abu Dhabi, October 27, 2025:

Abu Dhabi Commercial Bank (ADCB) has announced the launch of a strategic transformation, embedding Artificial Intelligence (AI) at the core of its business model. This marks a major evolution in how the Bank will operate, compete, and create long-term value, placing AI as a key catalyst in delivering the bank's medium-term strategy announced to the market on January 27th 2025.

To deliver on this ambition, ADCB has launched a comprehensive roadmap for an at-scale AI transformation. To date, the plan consists of more than 150 AI use cases being activated at an accelerated pace over the coming years, supported by significant investments in scalable infrastructure, cloud capabilities, and robust data foundations. Customers are set to benefit from faster, more personalized, and seamless experiences, ranging from instant decisions and proactive insights to hyper-personalized product offerings and always-on intelligent support.

H.E. Khaldoon Khalifa Al Mubarak, Chairman of ADCB's Board of Directors, commented: Abu Dhabi has placed Artificial Intelligence at the core of its economic future, a bold vision that inspires us at ADCB to raise our ambition and play a defining role in this transformation. We see this as a generational opportunity to reshape how we operate and deliver value to our customers, shareholders, and the UAE economy.”

Building on this direction, **ADCB Group Chief Executive Officer, Ala'a Eraiqat**, outlined the Bank's strategic path forward: “Guided by the UAE vision and recognizing AI as a transformative force reshaping industries, ADCB is entering a new phase where AI becomes a systemic driver of growth, productivity, resilience, and customer service excellence. Our ambition is to become a fully AI-integrated institution, embedding AI across 100% of our processes, targeting to unlock over AED 4 billion in financial value over the next few years and establishing ADCB as the AI market leader in Banking.”

ADCB has mobilized dedicated leadership and delivery capacity to drive this transformation forward. A Chief AI Officer now leads a specialized AI team focused on execution across all lines of business. The bank has formed strategic partnerships with global AI leaders to accelerate the integration of AI into day-to-day decision-making and delivery. The Bank remains firmly committed to using AI responsibly and to adopting it in a safe, secure and accountable manner.

Presently, several AI platforms are already live and are in use by the Board of Directors, management executive teams and committees, and employees, demonstrating early momentum and execution readiness. With the structural foundations now in place, ADCB is well-positioned to scale its AI agenda, unlocking, capturing, and safeguarding long-term value.