

# Investor Presentation 30 June 2016 results

Abu Dhabi: July 2016

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# ADIB at a glance

## Overview

- Incorporated in **1997** to serve as first Islamic Bank in the Emirate of Abu Dhabi.
- Majority owned by members of the ruling family of Abu Dhabi and sovereign wealth fund
- Listed on Abu Dhabi Securities Exchange (ADX).

## Ratings

FitchRatings  
MOODY'S  
INVESTORS SERVICE

RAM  
RATINGS

	Long term rating	Short term rating	Outlook
	<b>A+</b>	<b>F1</b>	<b>Stable</b>
	<b>A2</b>	<b>P1</b>	<b>Negative</b>
	<b>AAA</b>	<b>P1</b>	<b>Stable</b>

Stock Info  
(Price and  
Ratio as of  
30 Jun 2016)

Market Cap (Price @ AED 3.75)	<b>AED 11.9 bn (US\$ 3.2 bn)</b>
Diluted EPS / share (AED) - Annualised	<b>0.516</b>
PE Ratio	<b>7 times</b>
Price / Book Ratio	<b>1.26</b>
Shares Issued (@ AED 1)	<b>3.2 Bn</b>

## ADIB - Timeline and milestones

Early History  
(1997 - 2000)

- Established by the Govt. of Abu Dhabi in **1997**
- Licensed in 1998 as an Islamic bank by the Central bank and commenced operations.
- Listed on Abu Dhabi securities Exchange in 2000

Intermediary years  
(2001 - 2007)

- Established Abu Dhabi Islamic Securities Company (ADIBS) and Burooj Properties in **2005**
- New strategic shareholder (EIC) introduced in **2007**.
- **2007** - Acquired 49% of National Bank for Development based in Egypt.

Growth  
(2008 - Present)

- **2008** - Arrival of new management and adoption of new strategic vision and mission.
- **2012** - Issued world's first Shari'a-compliant hybrid perpetual Tier 1 sukuk amounting to USD 1 billion.
- **2013** - Fully repaid AED 2.2 billion Tier 2 wakala capital.
- **2014** - Acquired 51% shares in Arab Link Money Exchange in April 2014
- **2014** - Established Abu Dhabi Islamic Merchant Acquiring company LLC (ADIMAC) in Aug 2014.
- **2014** - Acquired Retail banking business of Barclays Bank in the UAE.
- **2015** - Raised capital AED 504 Mn by issuing right shares.

## Presence

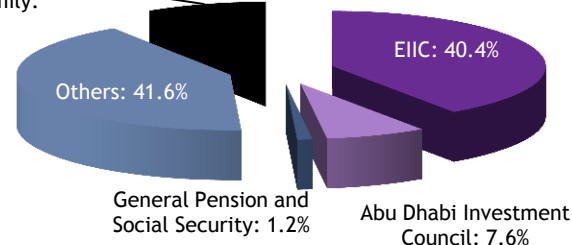
- Domestic - 88 Branches and 771 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - Presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

# Ownership & Corporate Structure






## ADIB Ownership

- ADIB is mainly owned by over 46,000 UAE nationals and companies.
- The Bank's main shareholder is National Holding via EIIC, which is a private holding company, wholly-owned by members of the Abu Dhabi Royal Family.
- ADIB enjoys strong Abu Dhabi support in the form of royal family, sovereign wealth fund, Pension and Government shareholding and capital participants.




Other members and associates of the Abu Dhabi Royal family: 9.2%



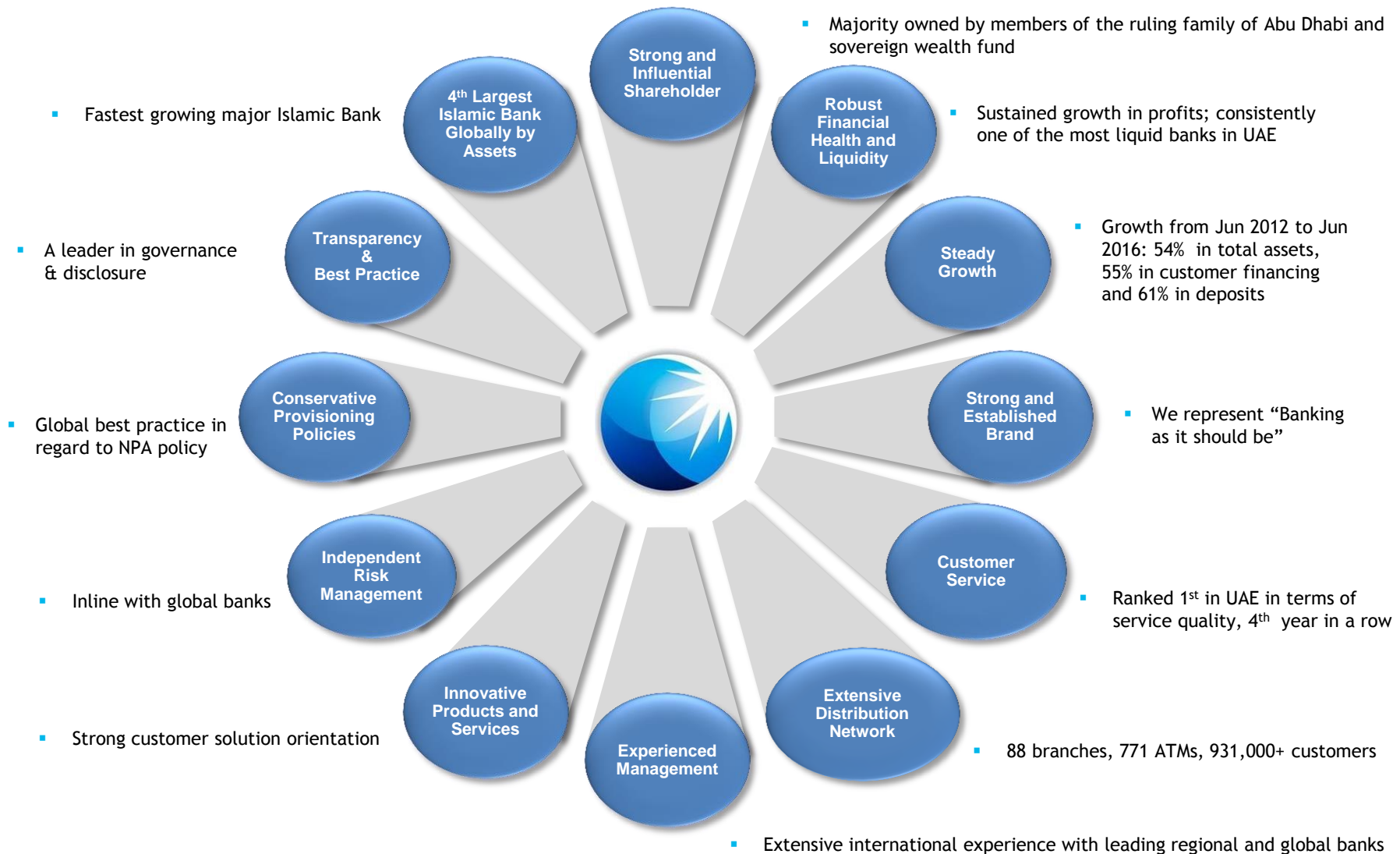
## Subsidiaries

- 
 ADIB UK Limited (100%) was established to offer banking services to HNWI established in 2012.
- 
 Abu Dhabi Islamic Securities Company (95%) is a brokerage firm established in 2005.
- 
 MPM Properties LLC (100%) is a property management firm established in 2005.
- 
 Burooj Properties (100%) is a real estate company established in 2005.
- 
 Kawader Services Company (100%) is a recruitment company, dedicated solely to ADIB.

## Associates and Joint ventures

- 
 ADIB Egypt (49%) provides banking services in Egypt.
- 
 Saudi Finance Company (SFC) (51%) is a retail finance company working in Saudi Arabia, acquired in 2012.
- 
 Bosna Bank International (27%) is an Islamic bank based in Bosnia.
- 
 Abu Dhabi National Takaful (42%) offers insurance services.
- 
 Arab link (51%) is a Currency exchange house, acquired in 2014.
- 
 Abu Dhabi Islamic Merchant Acquiring Company LLC (51%) is a merchant acquiring company established in 2014.

# Key Strengths

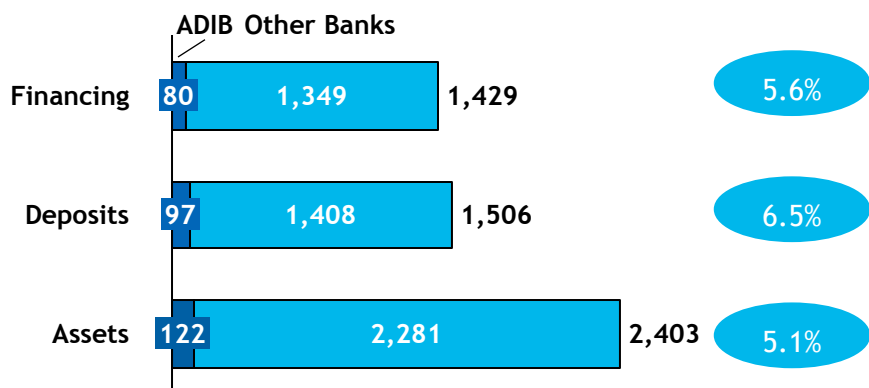


# UAE Banking Sector

## Highlights

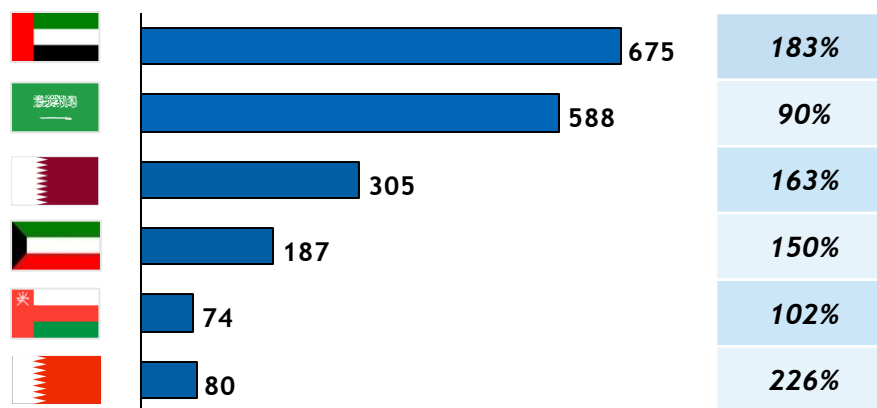
- UAE Banking sector is the largest by assets in the GCC; the UAE banking sector accounts for ~35% of the GCC total.
- Banking assets are at 183% of GDP, the highest in the GCC region.
- Strong growth since May 2015 - financing have grown by 6.9%, total assets by 4.8% and deposits by 4.1%.
- Capital Adequacy Ratio of 18.0% as of Mar 2016. (Tier 1 ratio of 16.3%)
- ADR ratio for UAE banking sector is at 94.9% as of May 2016.

## UAE Banking Sector, ADIB Market Share @ May 2016 (AED Bn)



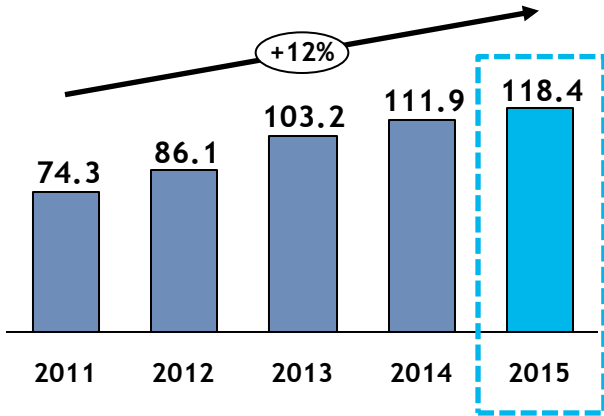
UAE Banking Sector (AED Bn)	Dec 14	Dec15	May16
Total Assets - Gross	2,304.9	2,474.4	2,506.1
Certificates of deposit held by Banks	99.5	139.8	108.5
Investments by Banks	228.0	250.1	274.3
Bank Deposits	1,421.3	1,471.6	1,505.5
Bank Credit - net	1,282.4	1,386.3	1,428.6
Specific Provision	71.6	72.8	76.1
General Provision	24.1	26.4	27.1
Capital Adequacy ratio	18.2%	18.3%	18.0%*
<b>Branches</b>			
- 23 National Banks	869	874	863
- 26 Foreign Banks	86	86	85

## GCC Banking Sector Assets Dec 2015 (USD Bn) Assets as % of GDP

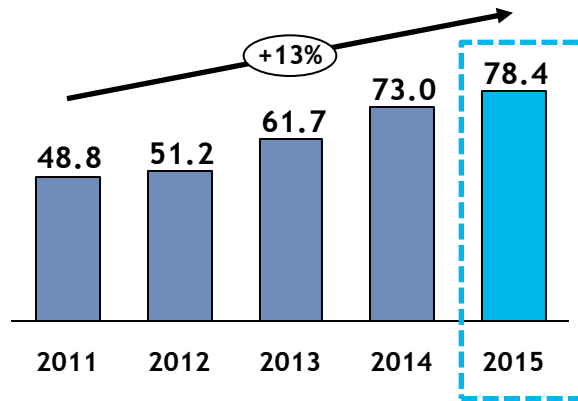


# Financial Snapshot (1/2)

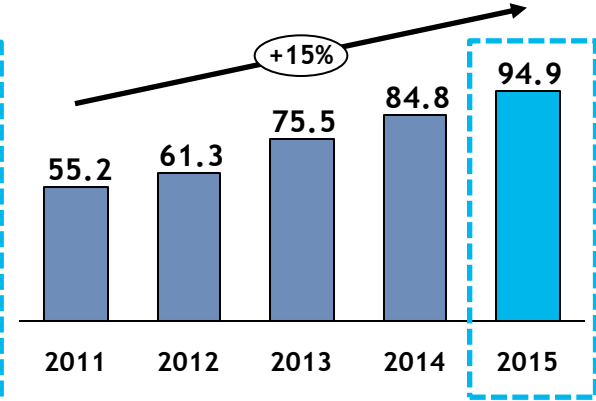
Total Assets (AED Bn)



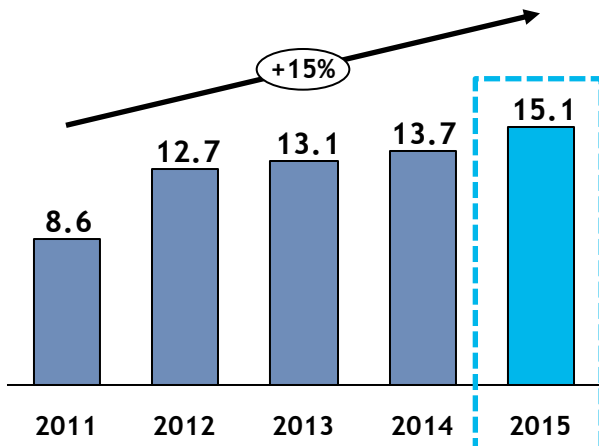
Net Customer Financing (AED Bn)



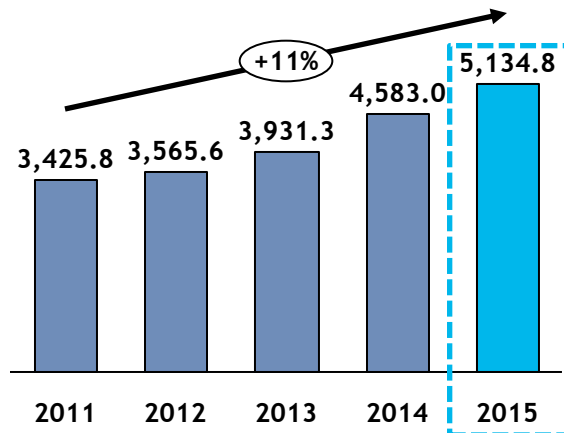
Customer Deposits (AED Bn)



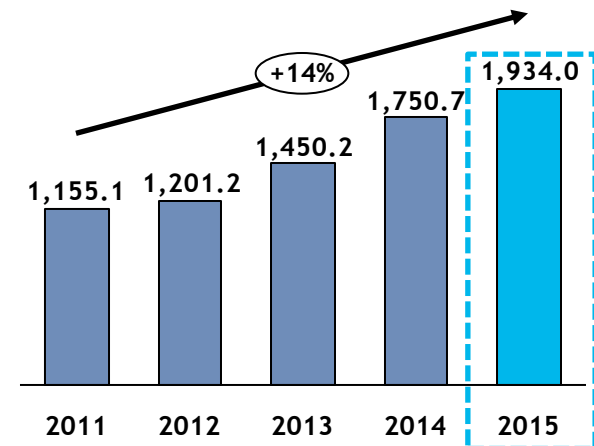
Equity (AED Bn)



Revenues (AED Mn)

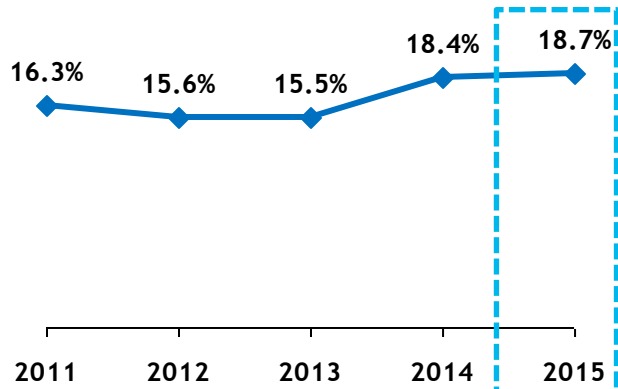


Net Profit (AED Mn)

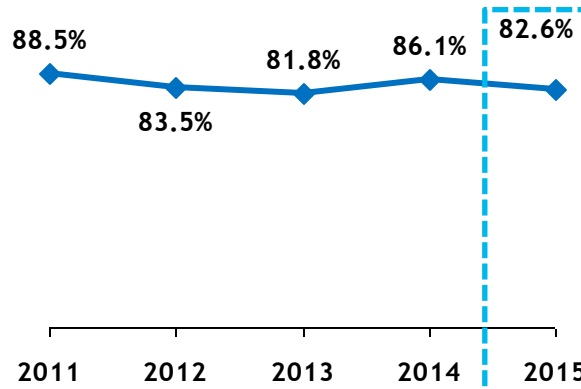


# Financial Snapshot (2/2)

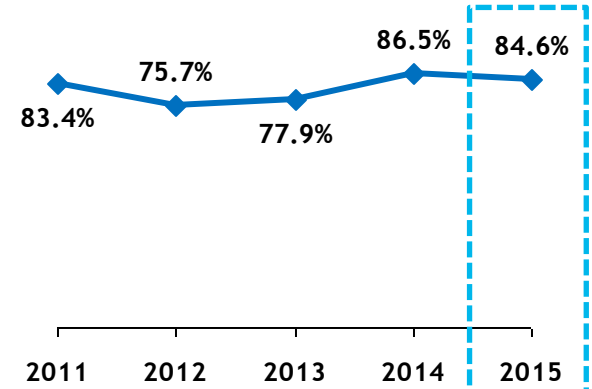
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

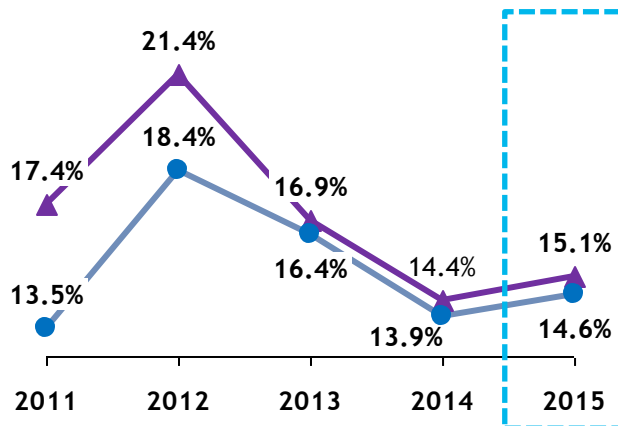


Advances to Stable Funds Ratio (%)



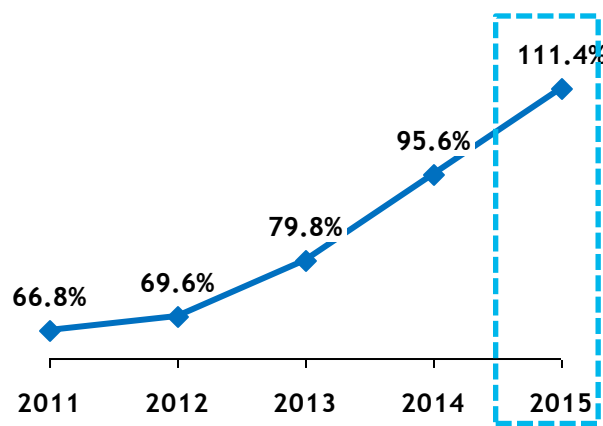
CAR (%)

▲ Total CAR ● Tier 1



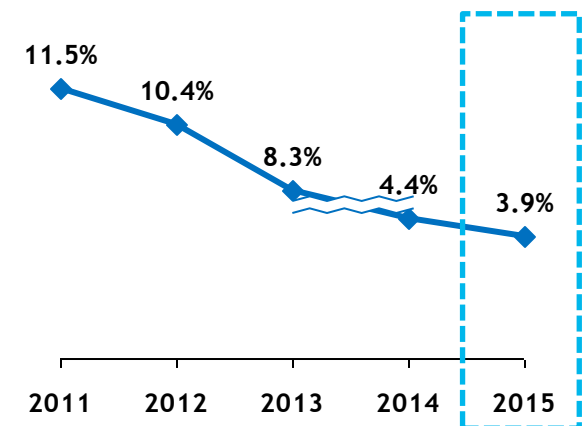
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only \*



Non - Performing Ratio (%)

◆ Total Non performing ratio





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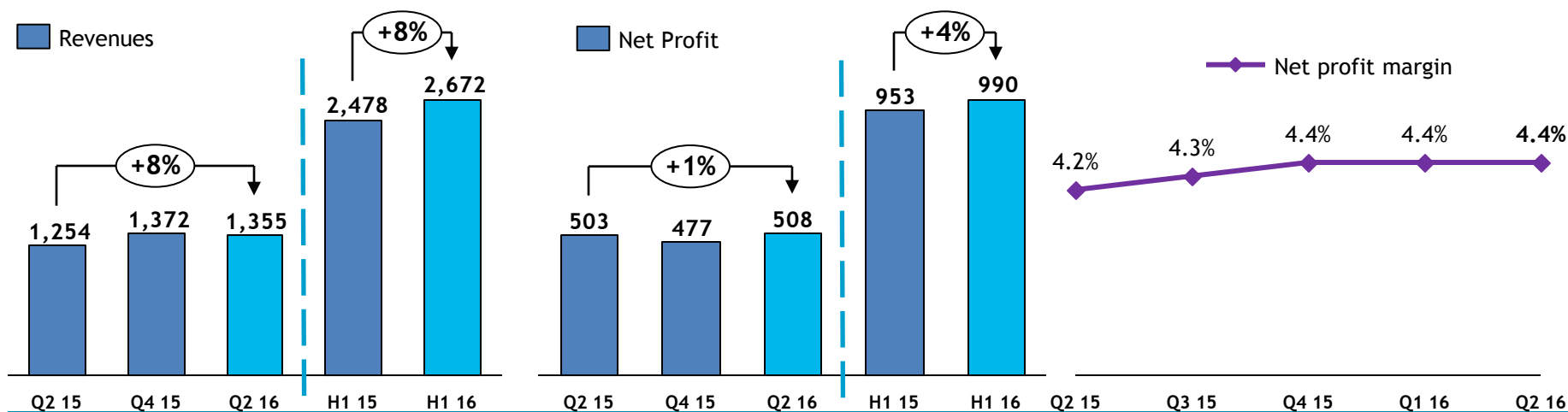
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# Q2 / H1 2016 - Key financial highlights - Income statement

AED Mn	Q2 15	Q2 16	Change %	H1 15	H1 16	Change %
Net Revenue from funds	918.8	<b>982.3</b>	6.9%	1,860.1	<b>1,955.3</b>	5.1%
Fees, commission and others	335.2	<b>372.7</b>	11.2%	618.2	<b>717.0</b>	16.0%
Operating income	1,254.0	<b>1,355.0</b>	8.1%	2,478.3	<b>2,672.3</b>	7.8%
Expenses	575.4	<b>610.0</b>	6.0%	1,145.3	<b>1,225.0</b>	7.0%
Operating profit	678.6	<b>745.0</b>	9.8%	1,333.0	<b>1,447.3</b>	8.6%
Provision for impairment	175.1	<b>234.0</b>	33.6%	377.7	<b>450.1</b>	19.2%
Zakat & tax	0.9	<b>3.5</b>	284.0%	1.9	<b>7.7</b>	299.4%
Net profit	502.6	<b>507.5</b>	1.0%	953.4	<b>989.5</b>	3.8%

- Revenues are up by 7.8% on the back of higher Net revenue from funds and Investment income.
- Expenses up by 7.0% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 8.6%.
- Provision for impairment up by 19.2%.
- Net profit up by 3.8% on continued growth in core operations.

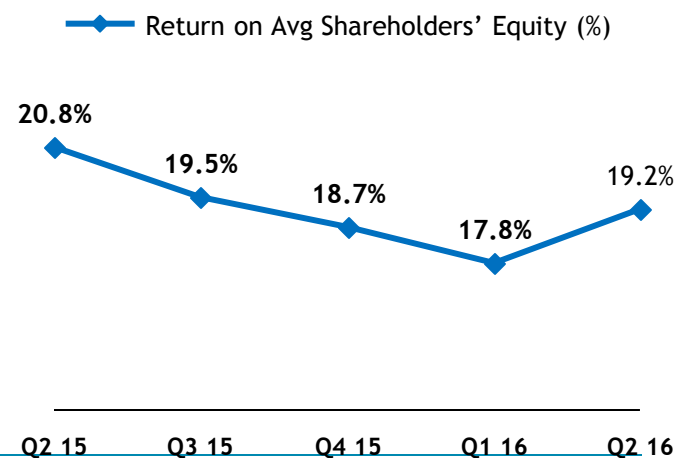
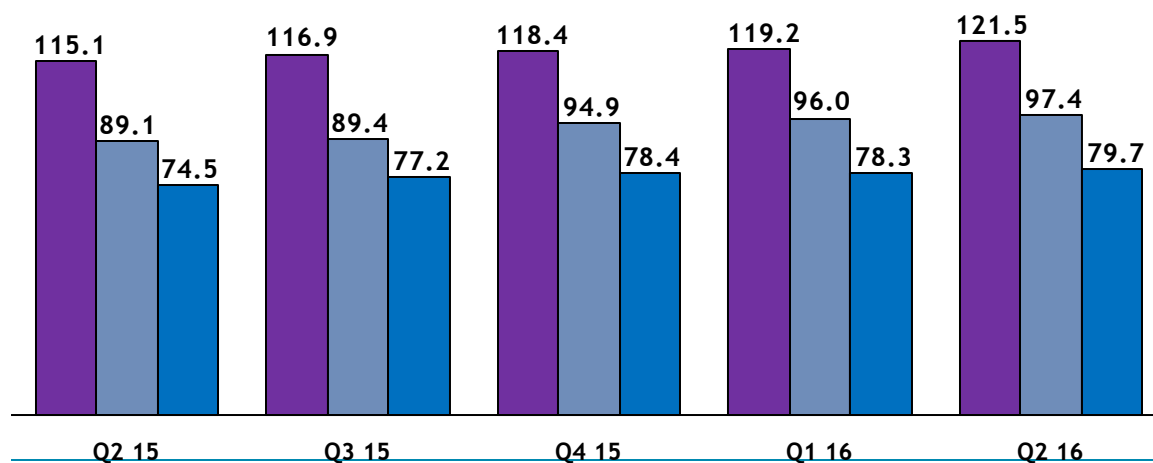


# 30 June 2016 - Key financial highlights - Balance sheet

AED Bn	Jun 15	Jun 16	Change %	Dec 15	Change %
Total assets	115.1	121.5	5.6%	118.4	2.6%
Net customer financing	74.5	79.7	6.9%	78.4	1.6%
Customers' deposits	89.1	97.4	9.3%	94.9	2.6%
Total equity	13.7	15.1	9.9%	15.1	0.04%

- **Total assets** increased by 5.6% over Q2 2015 to reach AED 121.5 Bn.
- **Customer financing** increased by 6.9% from Q2 2015 to reach AED 79.7 Bn.
- **Customer deposits** increased by 9.3% over Q2 2015.
- **Advances to Stable Funds Ratio** at 30 Jun 2016 was 85.7%. **Advances to Deposits Ratio** was 81.8% as at 30 Jun 2016.
- **Capital adequacy ratio** at 30 Jun 2016 was 14.59%. **Tier 1 ratio** at 30 Jun 2016 was 14.00%.

■ Total Assets ■ Customers Deposits ■ Customer Financing



# Key ratios

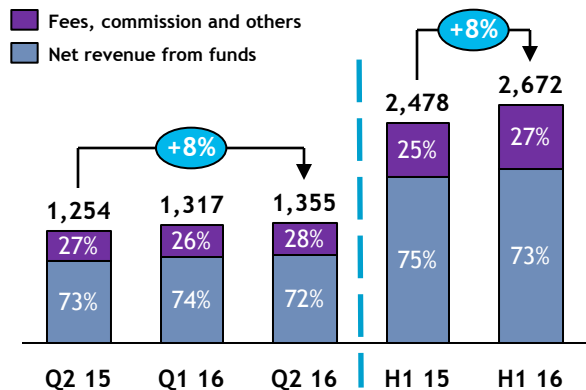
	Ratios	Jun 2015	Jun 2016
Efficiency	Diluted Earnings per share (EPS in AED)	0.263	0.265
	Return on Average Shareholders' Equity (excluding - Tier 1 capital)	20.8%	19.2%
	Net profit margin (%)	4.2%	4.4%
	Cost / income ratio	46.2%	45.8%
Liquidity	Percentage lent (Financing / Total Assets)	64.8%	65.6%
	Financing to Deposits ratio	83.7%	81.8%
	Advances to Stable funds ratio	87.0%	85.7%
	Liquid Assets to Total Assets ratio	21.1%	20.4%
Solvency	Capital Adequacy	14.0%	14.6%
	Tier -1 ratio	13.5%	14.0%
	Leverage ratio (Assets / Equity)	839%	806%
Asset Quality	Non - performing ratio (Impaired NPA / Gross Financing)	3.5%	3.2%
	Total provision coverage (Total provisions / Impaired NPA)	101.8%	115.7%
	Specific provision coverage (Specific provisions / Impaired NPA)	35.5%	38.3%
	Total provisions / Gross Customer Financing	3.6%	3.7%

# Operating Performance - Net profit income

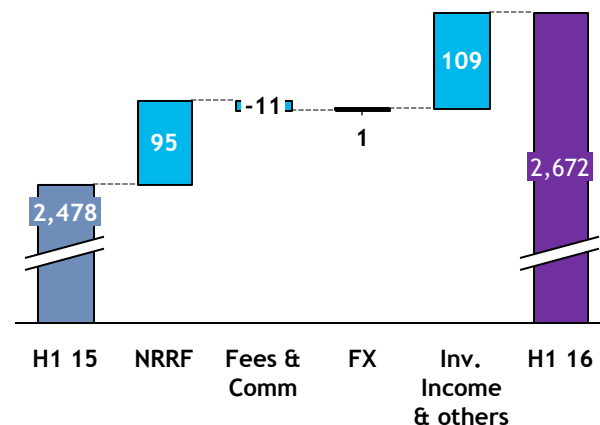
## Highlights (H1 2016 vs. H1 2015)

- Revenues, up by 8% to AED 2,672 Mn.
- Net revenue from Funds (NRFF) 5% higher, primarily driven by 4.3% increase in customer financing revenues and drop in funding cost by 0.6%.
- Net profit margin increased to 4.4% in Q2 2016 from 4.2% in Q1 2015.
- Non -NRFF income up by 16% and now constitute 27% of total revenue vs. 25% last year.

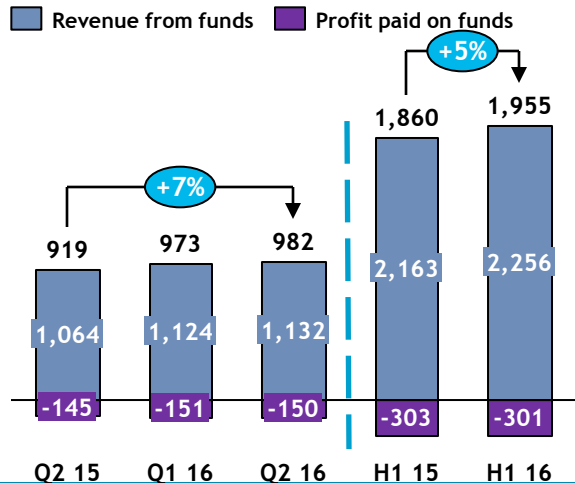
## Revenues (AED Mn)



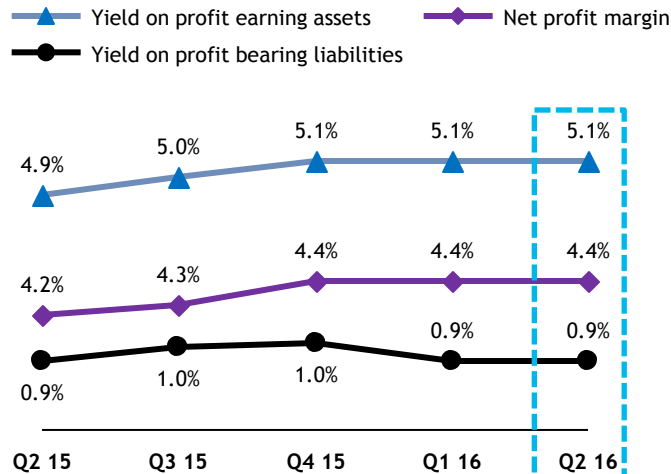
## Key movements in Revenues (AED Mn)



## Net Revenue from Funds (AED Mn)



## Evolution of Yields (%)

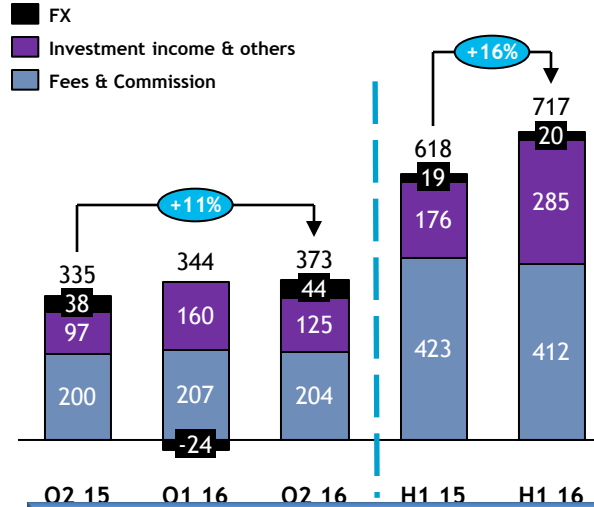


# Operating Performance - Non-profit income

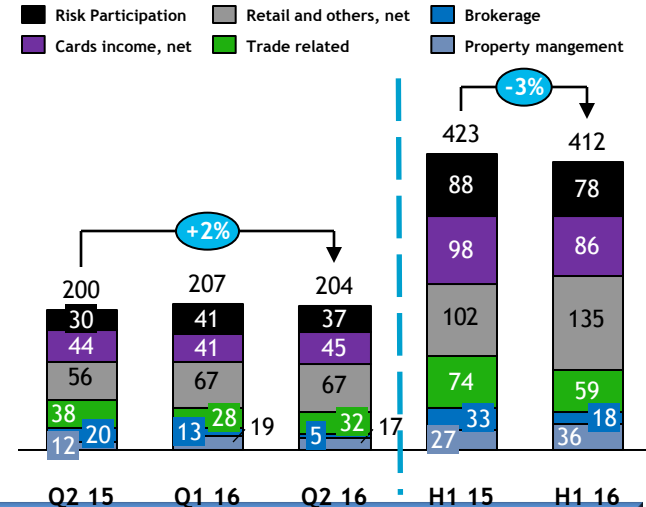
## Highlights (H1 2016 vs. H1 2015)

- Non-profit income up by 16% at AED 717 Mn.
- 62% higher investment income mainly driven by Sukuk investment portfolio and gain on disposal of investment properties.
- Fees and commission income lower by 3%.

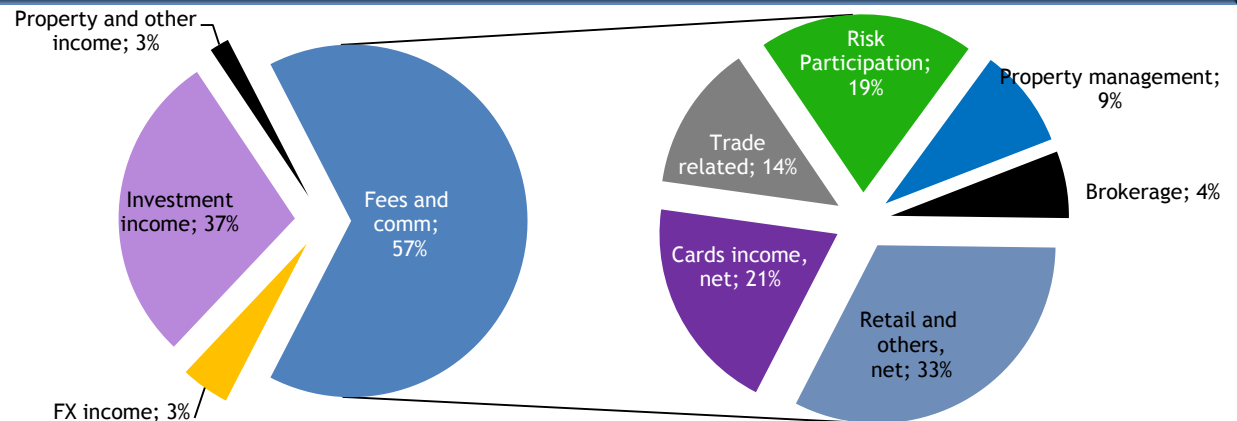
## Non-profit income (AED Mn)



## Composition of Fees & commission (AED Mn)



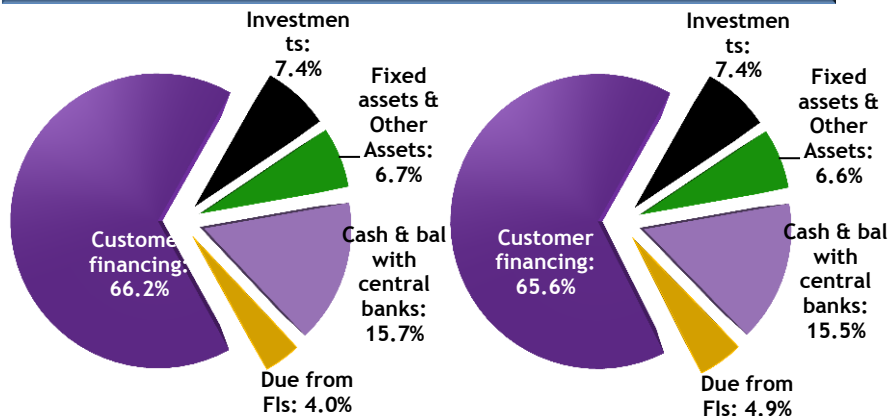
## Non-profit income Revenue breakdown



# Balance Sheet Strength and Customer Financing

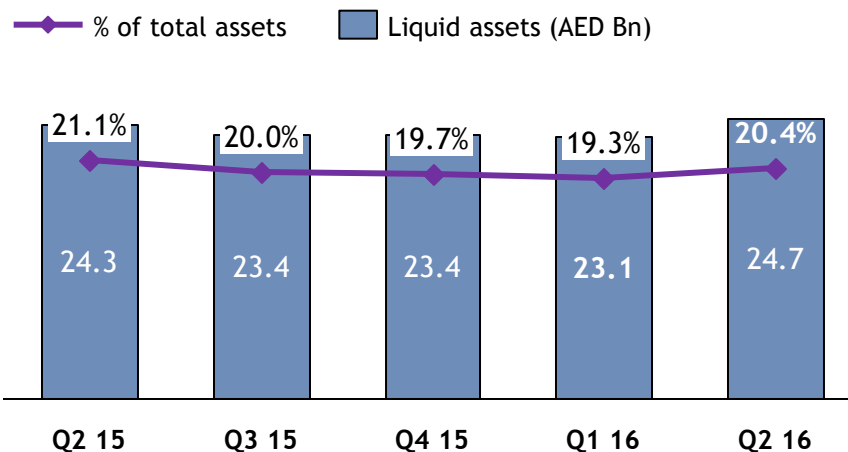
Portfolio growth of 7% since Q215 driven by performance from Retail (11%) and Wholesale bank (6%)

### Composition of Total Assets - AED Bn

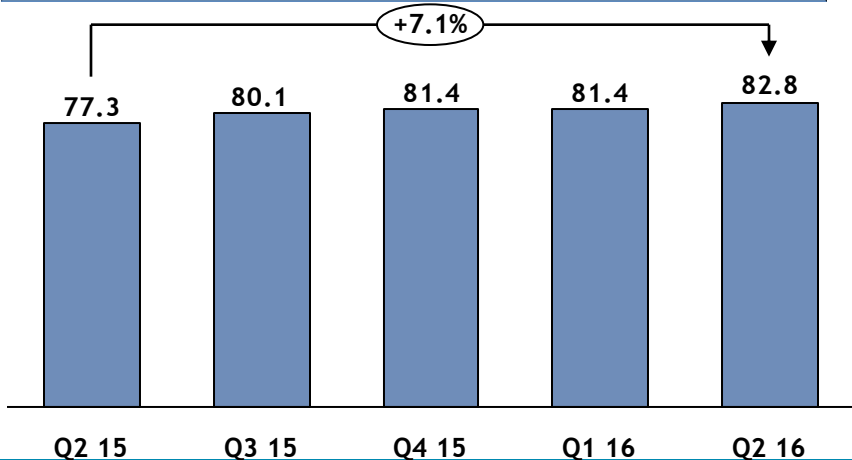


31 Dec 2015 - AED 118.4 Bn      30 Jun 2016 - AED 121.5 Bn

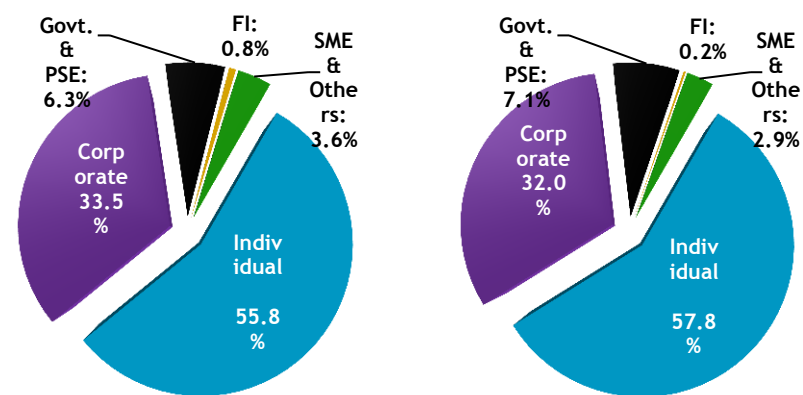
### Liquidity ratio\* (%)



### Gross Customer Financing



### Gross Customer Financing by Industry

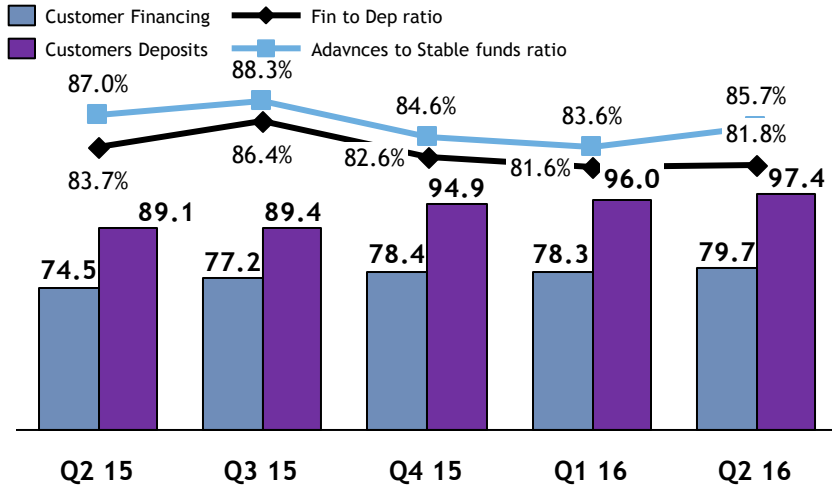


31 Dec 2015 - AED 81.4 Bn      30 Jun 2016 - AED 82.8 Bn

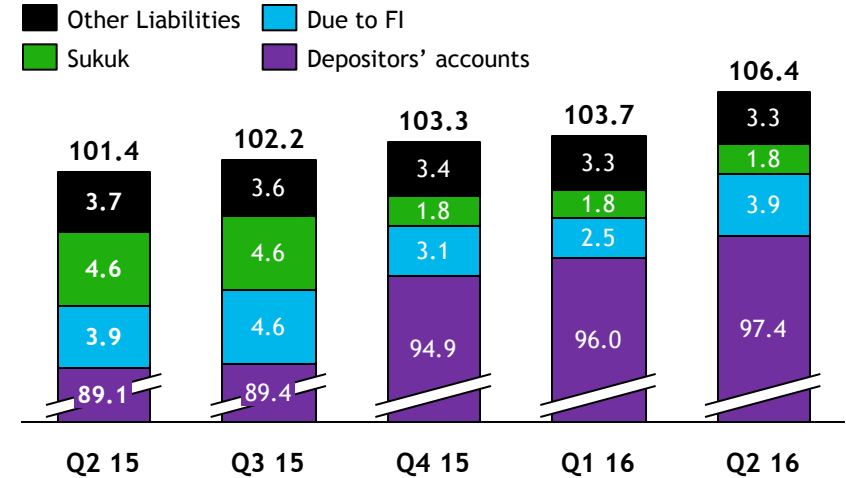
# Funding Profile

Strong ADR ratio of 81.8% on the back of 9% growth in Deposits

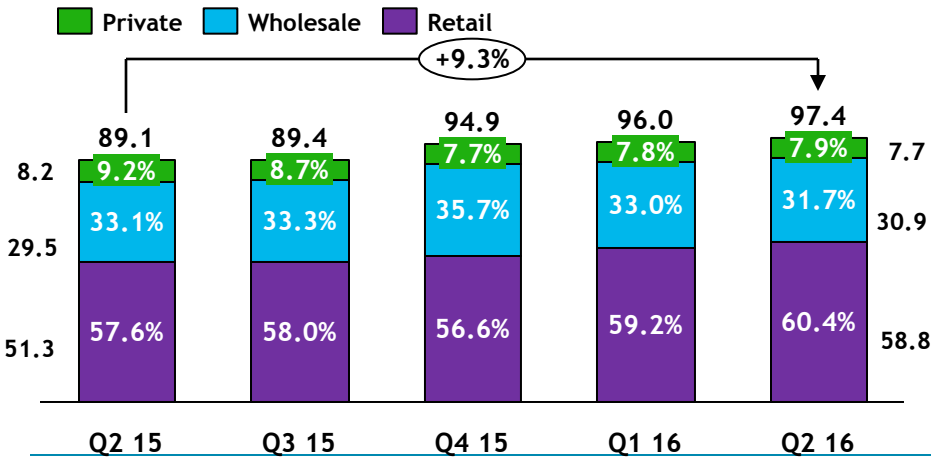
## Net Customer Financing & Customers' Deposits (AED Bn)



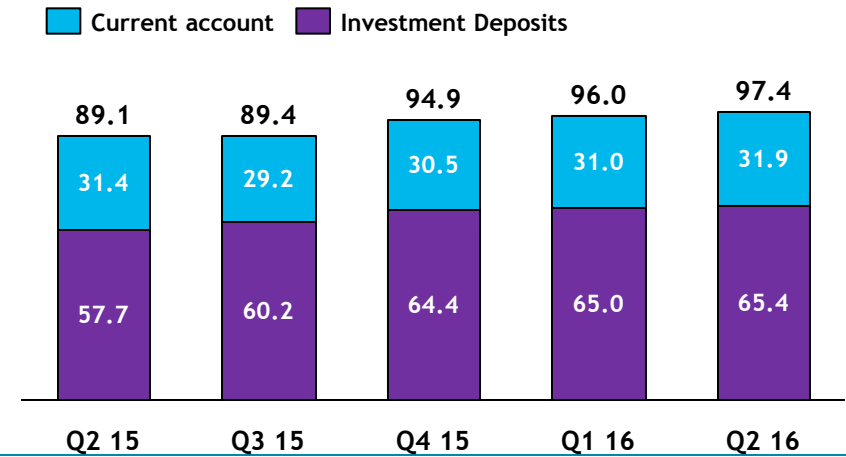
## Composition of Liabilities (AED Bn)



## Customers' Deposits by Segment (AED Bn)



## Customers' Deposits by Type (AED Bn)

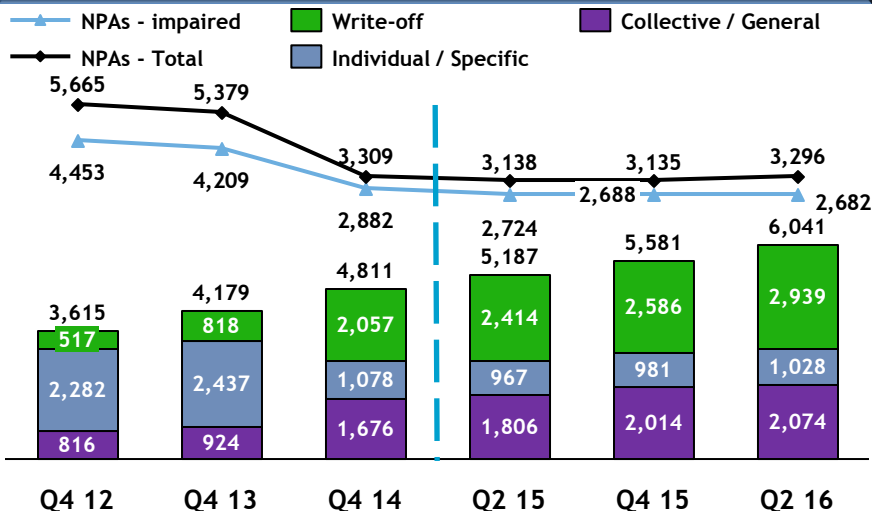




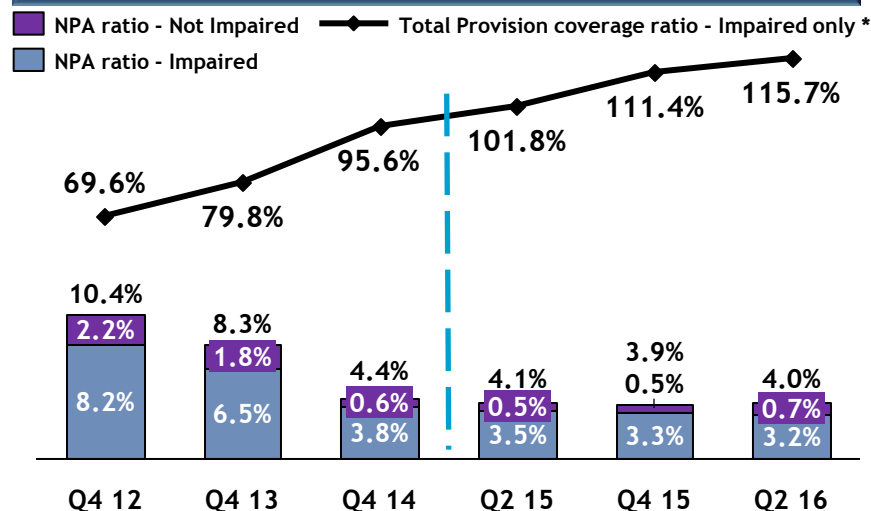
# Asset quality - Customer financing only

Total Impaired NPAs now represent 3.2% of gross customer financing with coverage ratio of 115.7%

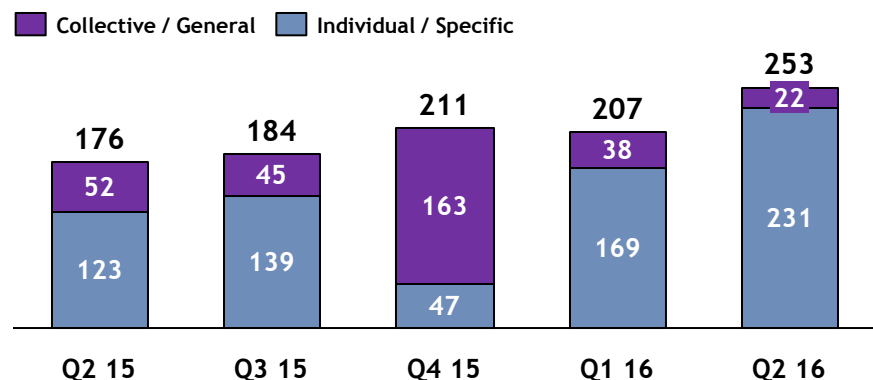
## Provisions and NPAs - Customer financing (AED Mn)



## NPA ratio and provision coverage ratio



## Impairment charge - Customer financing (AED Mn)



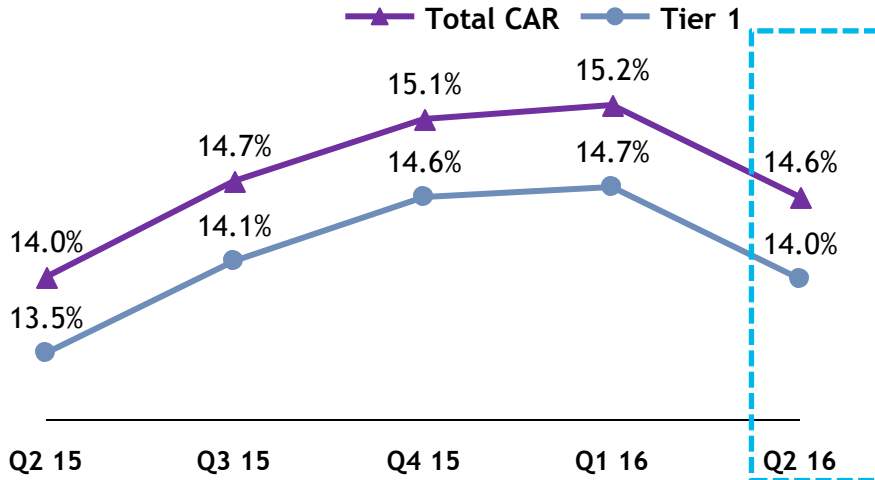
## Key points

- Total NPAs increased by AED 161 Mn during H1 2016 to reach AED 3,296 Mn (31 Dec 15: AED 3,135 Mn).
- Impaired NPAs ratio at 3.2% as at 30 Jun 2016 (3.3% at end Q4 2015) with coverage improving to 115.7% (31 Dec 2015: 111.4%).
- Collective provisions of AED 2,074 Mn at end of Q2 2016 represents 2.27% of total Credit RWAs (31 Dec 2015: 2.30%).
- Individual provisions of AED 1,028 Mn at 38.3% of impaired NPAs at end of Q2 2016 (31 Dec 2015: 36.5%).
- Total provisions of AED 3,102 Mn (net of write-off of AED 2,939 Mn), represents 3.75% (31 Dec 2015: 3.68%) of Gross Financing portfolio.

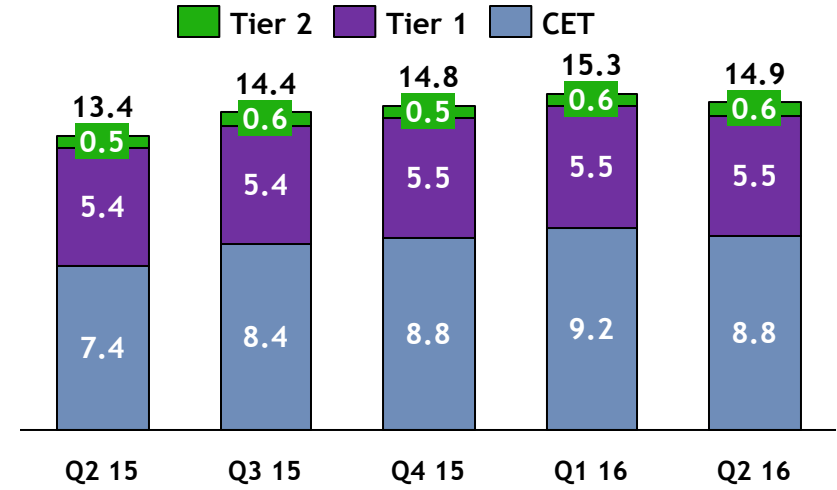
# Capital

CAR still above 14.5% even after 2015 dividend and Tier 1 coupon payments in Q2 16

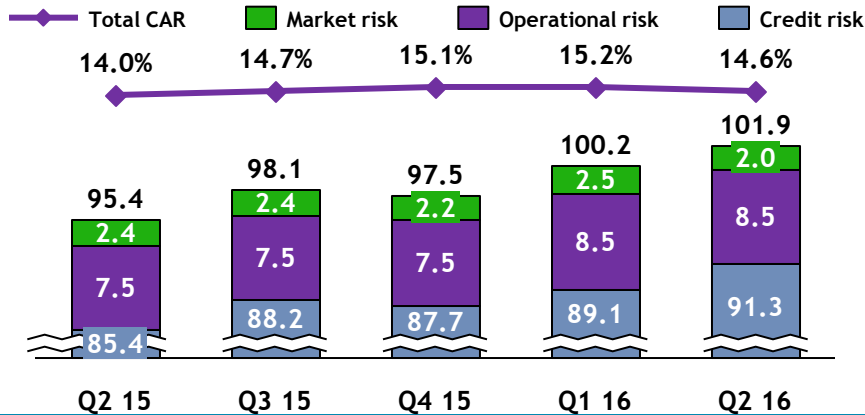
Capital Adequacy (%)



Capital base - CET, Tier 1 and Tier 2 - AED Bn



Total CAR and RWA



Highlights

- Basel II Total Capital Adequacy ratio at end of Jun 2016 at 14.59% well above the regulatory requirement of 12% (30 Jun 15: 14.01%).
- Basel II Tier I ratio at 14.0% at the end of Jun 2016 well above the regulatory requirement of 8% (30 Jun 15: 13.47%).
- During Q3 2015, raised AED 504 million of new common equity capital via right issue of 168 million ordinary shares @ AED 3 per share.

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# ADIB Strategy

To become a top tier regional bank  
by  
Providing Islamic financial solutions for everyone

## Build Market Leadership within the UAE

- The key customer service sectors are Personal Banking, Business Banking, Wholesale Banking, Private Banking and Community Banking supported by Cards, Treasury, Corporate Finance and Investment Banking, Wealth Management and Transaction Banking.
- ADIB's retail presence will continue to build towards market leadership.
- At the heart of ADIB's customer-centric approach is a Bank-wide focus on customer service excellence.

## Create an Integrated Financial Services Group

- ADIB continues to build a diversified Islamic financial services model.
- Currently ADIB provides customers access to brokerage (through ADIB Securities), Takaful insurance (through Abu Dhabi National Takaful Company) and Real Estate Management (through MPM) and is building its merchant acquiring and foreign exchange business propositions.

## Pursue International Growth Opportunities

- With the growing acceptance of Islamic banking worldwide, ADIB is increasingly turning its attention to replicating its business model through systematic geographic expansion.
- ADIB's international expansion began in Egypt with the acquisition via a joint venture structure of National Bank of Development followed by the establishment of Iraq, UK, Saudi Arabia operations and will continue with the new operations in Qatar and Sudan.
- ADIB is also in the process of applying for banking licenses in a range of other countries.

Simple & Sensible

Transparency

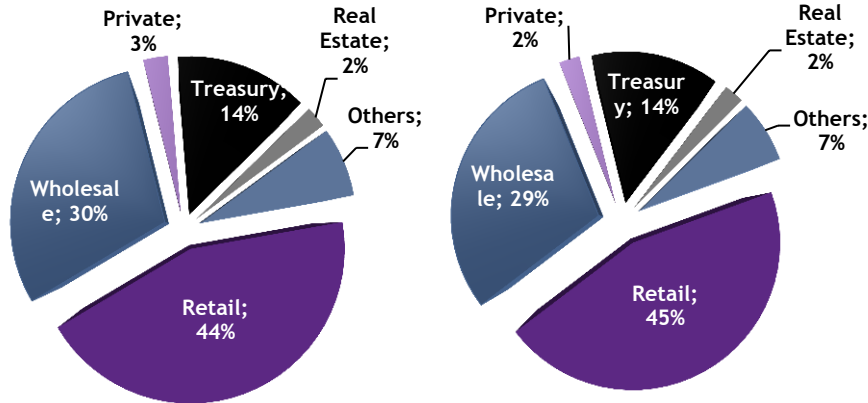
Mutual Benefit

Hospitality & Tolerance

Shari'a Inspired

# Business unit contribution

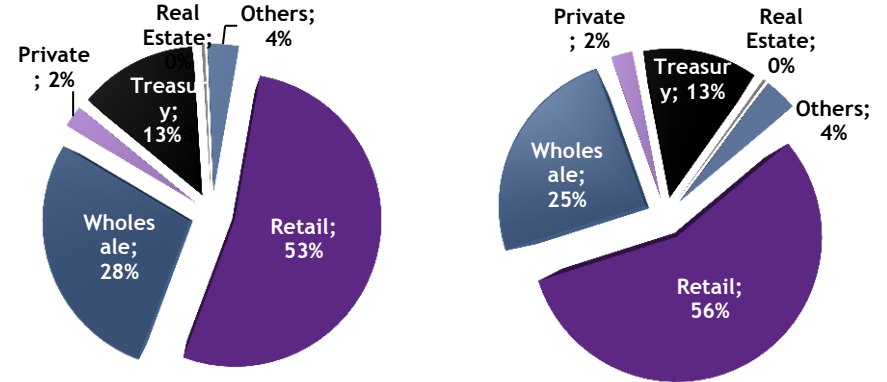
## Composition of Total Assets - AED Bn



30 June 2015 - AED 118.4 Bn

30 June 2016 - AED 121.5 Bn

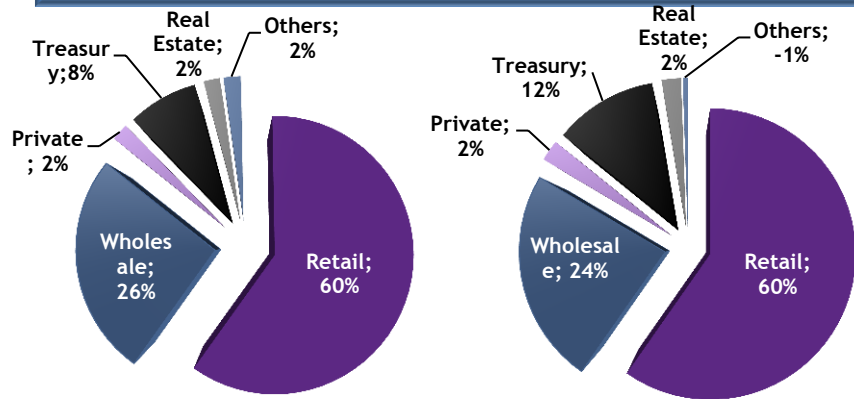
## Composition of Total Liabilities - AED Bn



30 June 2015 - AED 103.3 Bn

30 June 2016 - AED 106.4 Bn

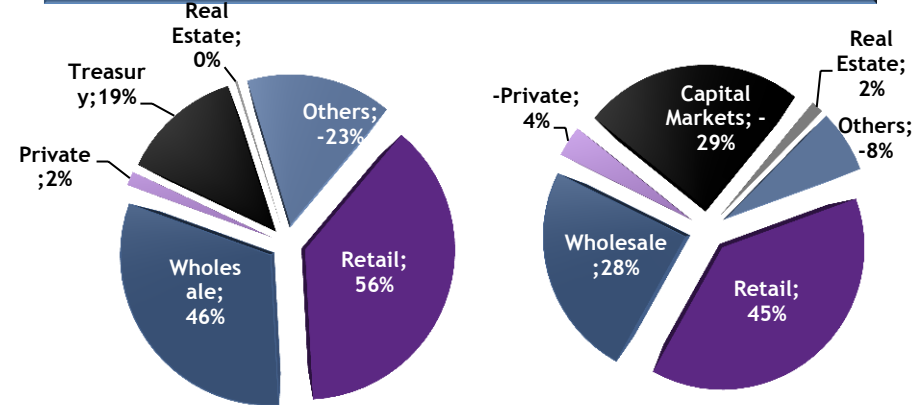
## Composition of Revenues - AED Mn



H1 2015 - AED 2,478.3 Mn

H1 2016 - AED 2,672.3 Mn

## Composition of Net profit - AED Mn



H1 2015 - AED 953.4 Mn

H1 2016 - AED 989.5 Mn

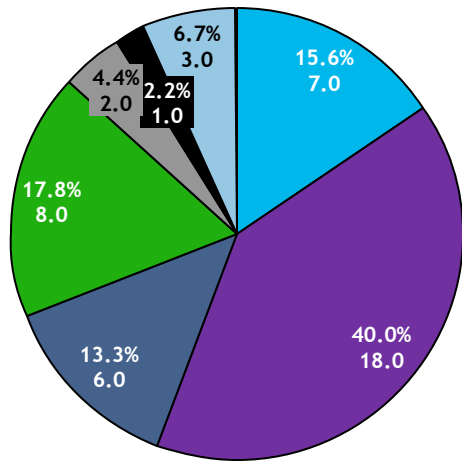
# Global Retail Banking overview

Global Retail Banking contributes 60% of Net Revenues:

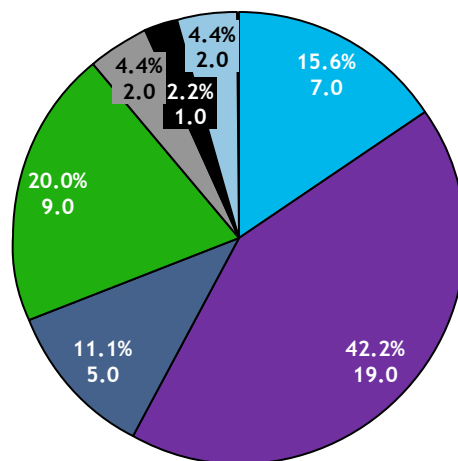
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

## Gross Retail Financing Portfolio

■ Car Finance    ■ Mortgage    ■ Covered Cards    ■ SME  
■ Personal Finance    ■ Home Finance    ■ Others

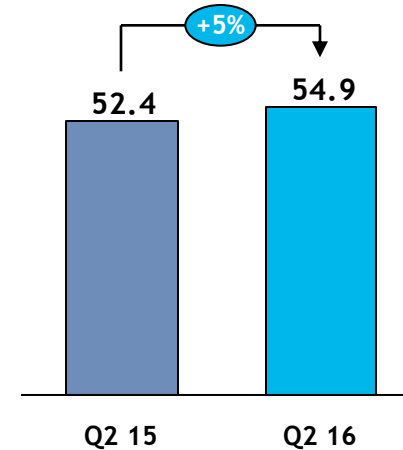


31 Dec 2015 - AED 43.0 Bn

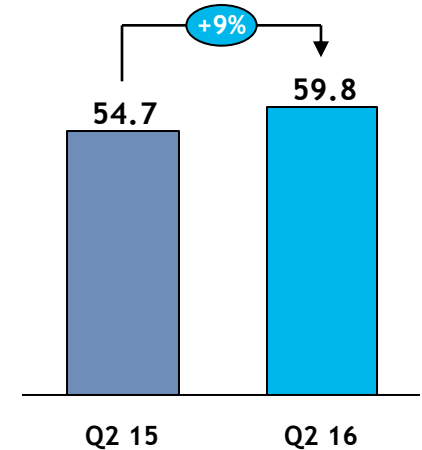


30 June 2016 - AED 44.8 Bn

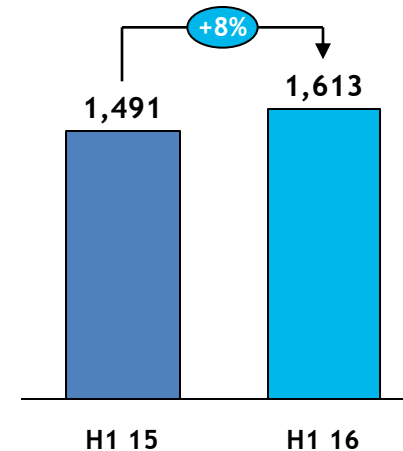
## Assets (AED Bn)



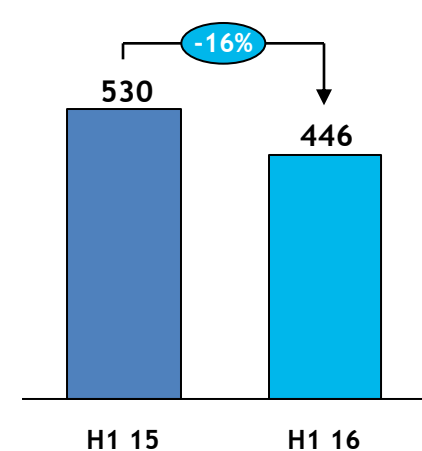
## Liabilities (AED Bn)



## Revenues (AED Mn)



## Net Profit (AED Mn)



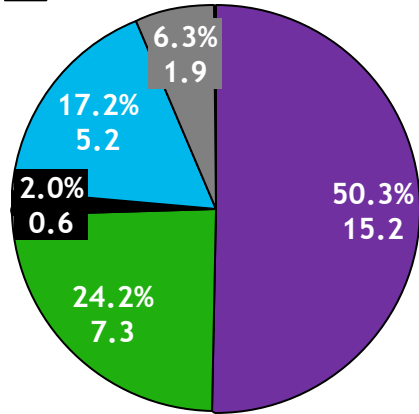
# Global Wholesale Banking overview

Global Wholesale Banking contributes 24% of Net Revenues:

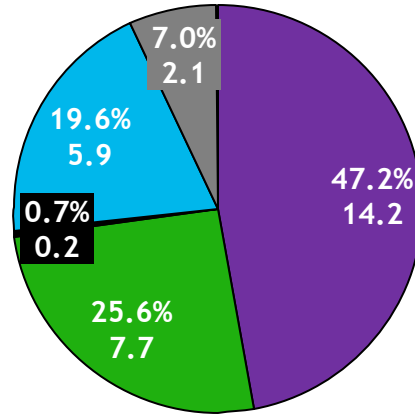
- Global Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

## Gross Wholesale Financing Portfolio

- Corporate- AUH
- Corporate- Dubai & Others
- FI
- Government and Public sector
- International

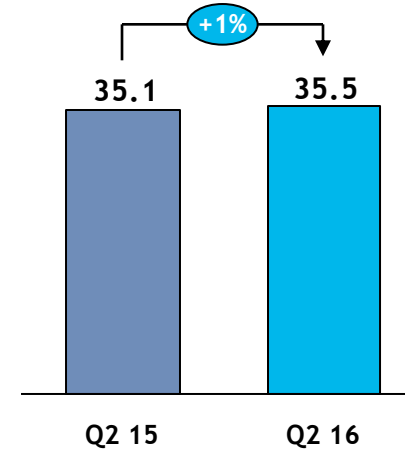


31 Dec 2015 - AED 30.2 Bn

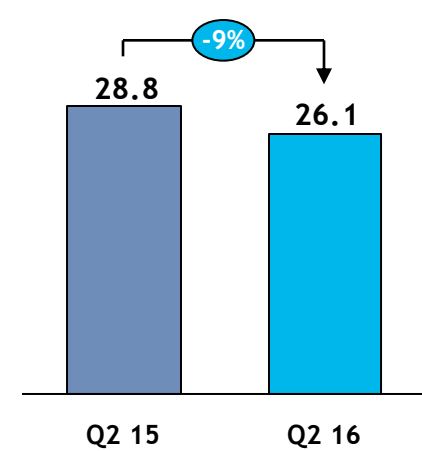


30 June 2016 - AED 30.0 Bn

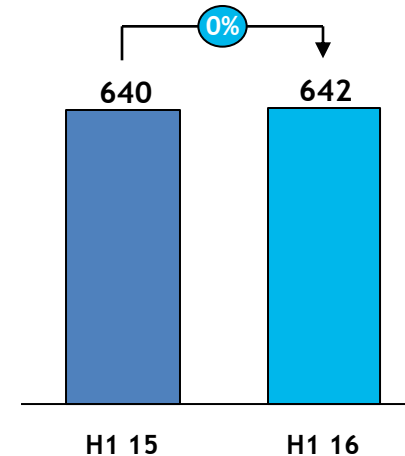
## Assets (AED Bn)



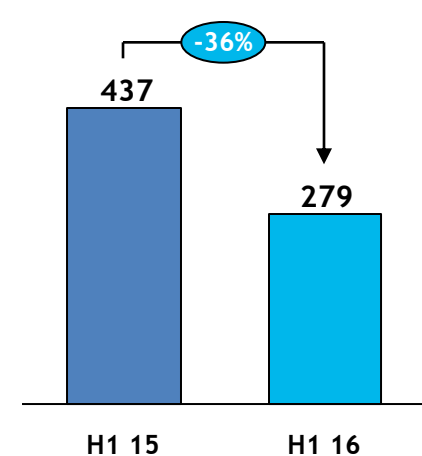
## Liabilities (AED Bn)



## Revenues (AED Mn)



## Net Profit (AED Mn)

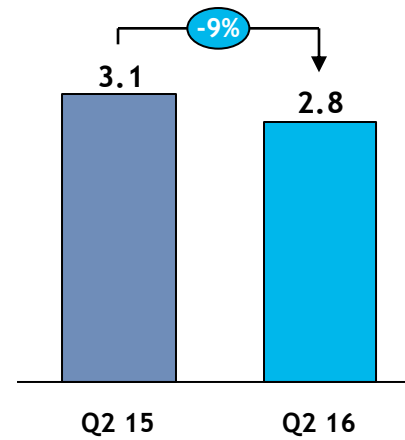


# Private Banking overview

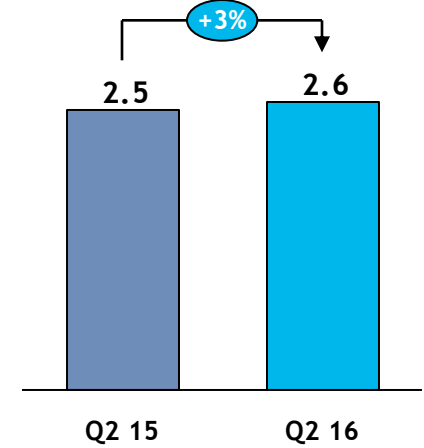
## Private Banking contributes 2% of Net Revenues

- Private Banking focuses on high and ultra high net worth individuals.
- Wealth Management concentrates on developing, marketing and servicing a wide range of wealth management products (including third party and ADIB proprietary funds) for high net worth, affluent and mass market.

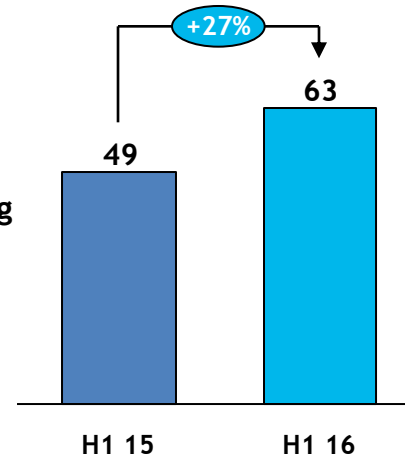
Assets (AED Bn)



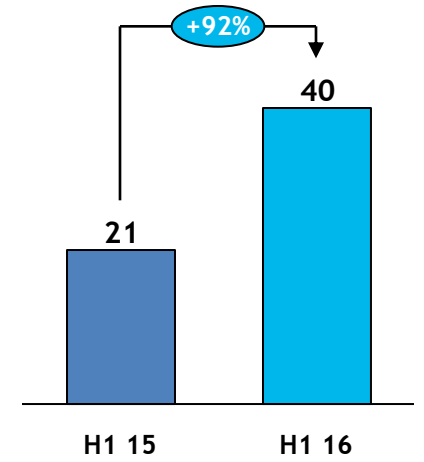
Liabilities (AED Bn)



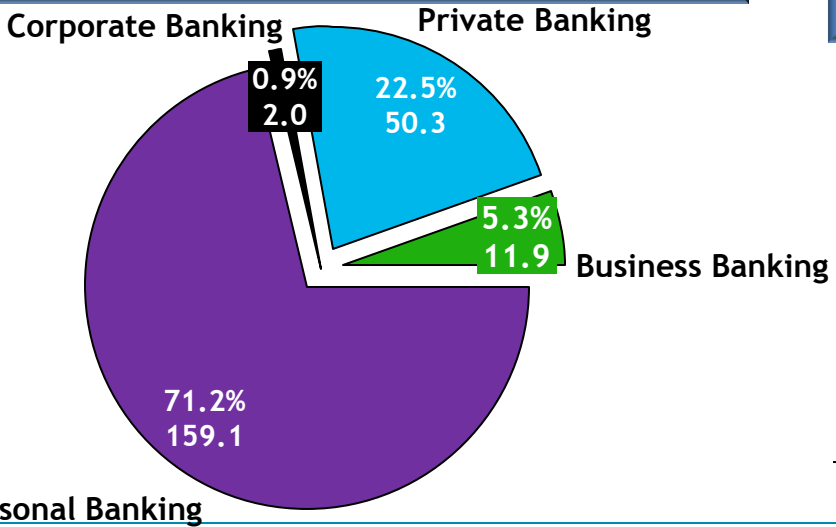
Revenues (AED Mn)



Net Profit (AED Mn)



Wealth Management AuM - AED 223.2 Mn





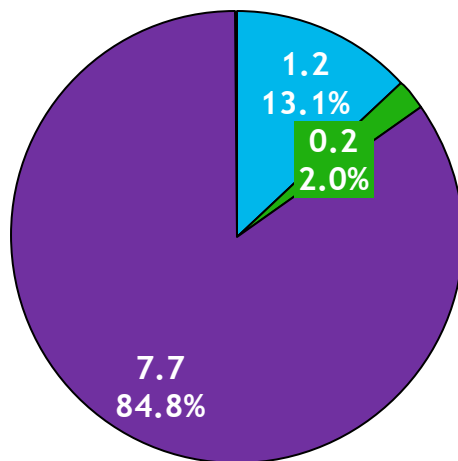
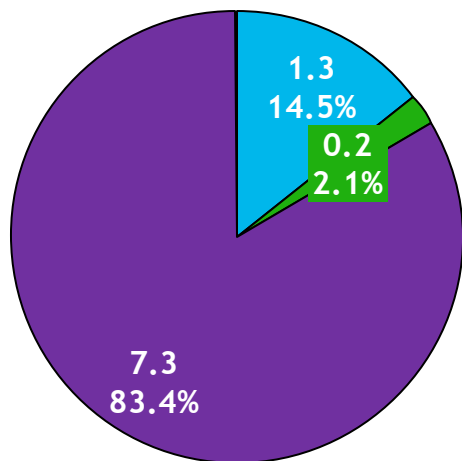
# Treasury overview

## Treasury contributes 12% of Net Revenues

- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits.

### Investments

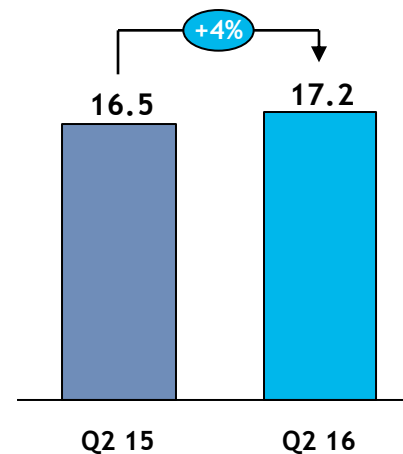
- Fair value through P&L
- Amortised cost
- Fair value through OCI



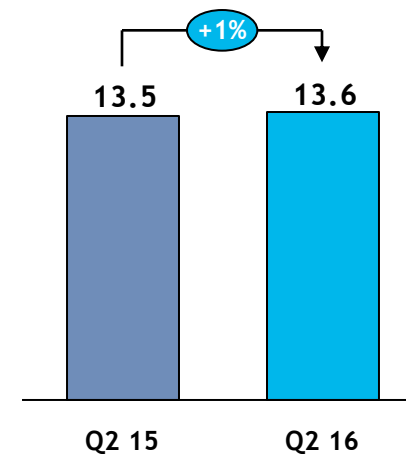
31 Dec 2015 - AED 8.7 Bn

30 June 2016 - AED 9.1 Bn

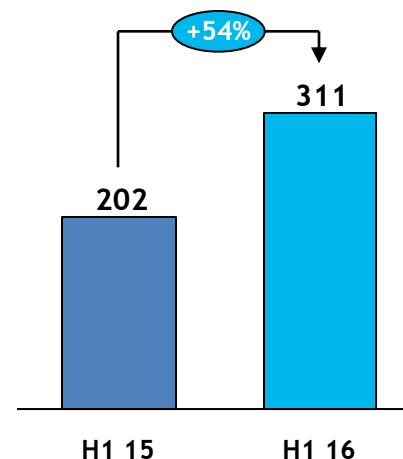
### Assets (AED Bn)



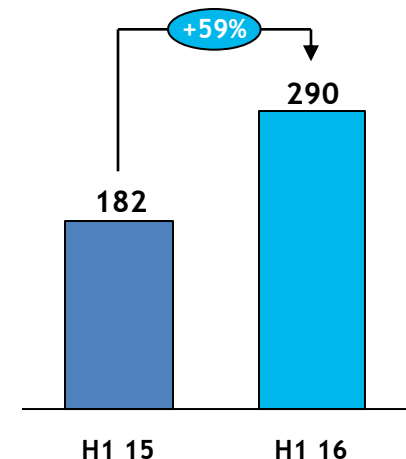
### Liabilities (AED Bn)



### Revenues (AED Mn)



### Net Profit (AED Mn)



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# Consolidated Statement of Income

AED Mn	Q2 15	Q1 16	Q2 16	% chg Q2 16 vs Q2 15	% chg Q2 16 vs Q1 16	H1 15	H1 16	% chg H1 16 vs H1 15
<b>Revenues</b>	1,254.0	1,317.3	1,355.0	8.1%	2.9%	2,478.3	2,672.3	7.8%
Net Revenue from Funds	918.8	973.0	982.3	6.9%	1.0%	1,860.1	1,955.3	5.1%
Fees & commission	200.1	207.4	204.3	2.1%	-1.5%	422.7	411.7	-2.6%
Investment income	96.5	159.7	123.7	28.2%	-22.6%	174.7	283.4	62.2%
Foreign Exchange	37.6	(23.6)	43.7	16.1%	285.2%	19.2	20.1	4.8%
Other income	0.9	0.8	0.9	6.7%	13.2%	1.6	1.7	6.4%
<b>Expenses</b>	575.4	614.9	610.0	6.0%	-0.8%	1,145.3	1,225.0	7.0%
Employee cost	338.4	363.9	357.0	5.5%	-1.9%	687.8	720.9	4.8%
Premises	58.6	58.4	55.1	-6.1%	-5.7%	112.3	113.5	1.1%
Depreciation	49.8	50.7	50.9	2.1%	0.4%	99.8	101.6	1.8%
Other Operating expenses	128.6	141.9	146.9	14.4%	3.4%	245.4	290.0	17.8%
<b>Operating Profit - Margin</b>	678.6	702.4	745.0	9.8%	6.1%	1,333.0	1,447.3	8.6%
<b>Provision for impairment</b>	175.1	216.2	234.0	33.6%	8.3%	377.7	450.1	19.2%
- Individual / Specific	123.4	168.8	231.4	87.5%	37.1%	245.7	400.2	62.9%
- Collective / General	52.3	38.1	21.8	-58.4%	-42.9%	130.3	59.9	-54.0%
- Others	(0.5)	9.3	(19.1)	-3552.7%	-306.7%	1.8	(9.9)	-638.5%
<b>Net profit before zakat &amp; tax</b>	503.5	486.2	511.0	1.5%	5.1%	955.3	997.2	4.4%
<b>Zakat &amp; Tax</b>	0.9	4.2	3.5	284.0%	-14.9%	1.9	7.7	299.4%
<b>Net Profit after zakat &amp; tax</b>	502.6	482.0	507.5	1.0%	5.3%	953.4	989.5	3.8%

# Consolidated Balance Sheet

AED Mn%	30 Jun 2015	31 Dec 2015	30 Jun 2016	% chg 30 Jun 2016 vs 30 Jun 2015	% chg 30 Jun 2016 vs 31 Dec 2015
<b>Cash and balances with Central Banks</b>	18,609	18,629	<b>18,808</b>	1.1%	1.0%
<b>Due from financial institutions</b>	5,716	4,742	<b>5,933</b>	3.8%	25.1%
<b>Net Customer financing</b>	74,537	78,403	<b>79,685</b>	6.9%	1.6%
<b>Investments</b>	8,520	8,736	<b>9,049</b>	6.2%	3.6%
<b>Investment in associates</b>	782	799	<b>767</b>	-2.0%	-4.1%
<b>Investment and development properties</b>	1,144	1,084	<b>2,057</b>	79.9%	89.9%
<b>Other assets / fixed assets / intangibles</b>	5,770	5,984	<b>5,208</b>	-9.7%	-13.0%
<b>TOTAL ASSETS</b>	<b>115,077</b>	<b>118,378</b>	<b>121,507</b>	<b>5.6%</b>	<b>2.6%</b>
<b>Due to financial institutions</b>	3,941	3,106	<b>3,919</b>	-0.6%	26.2%
<b>Customers' deposits</b>	89,084	94,927	<b>97,375</b>	9.3%	2.6%
<b>Other liabilities</b>	3,742	3,433	<b>3,296</b>	-11.9%	-4.0%
<b>Sukuk payable</b>	4,589	1,836	<b>1,836</b>	-60.0%	-
<b>TOTAL LIABILITIES</b>	<b>99,986</b>	<b>103,302</b>	<b>106,426</b>	<b>5.0%</b>	<b>3.0%</b>
<b>Share capital</b>	3,000	3,168	<b>3,168</b>	5.6%	-
<b>Tier 1 sukuk</b>	5,632	5,672	<b>5,673</b>	0.7%	0.01%
<b>Proposed dividend</b>	-	769	-	-	-100%
<b>Reserves</b>	5,090	5,466	<b>6,240</b>	22.6%	14.2%
<b>TOTAL EQUITY</b>	<b>13,722</b>	<b>15,075</b>	<b>15,081</b>	<b>9.9%</b>	<b>0.04%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>115,077</b>	<b>118,378</b>	<b>121,507</b>	<b>5.6%</b>	<b>2.6%</b>

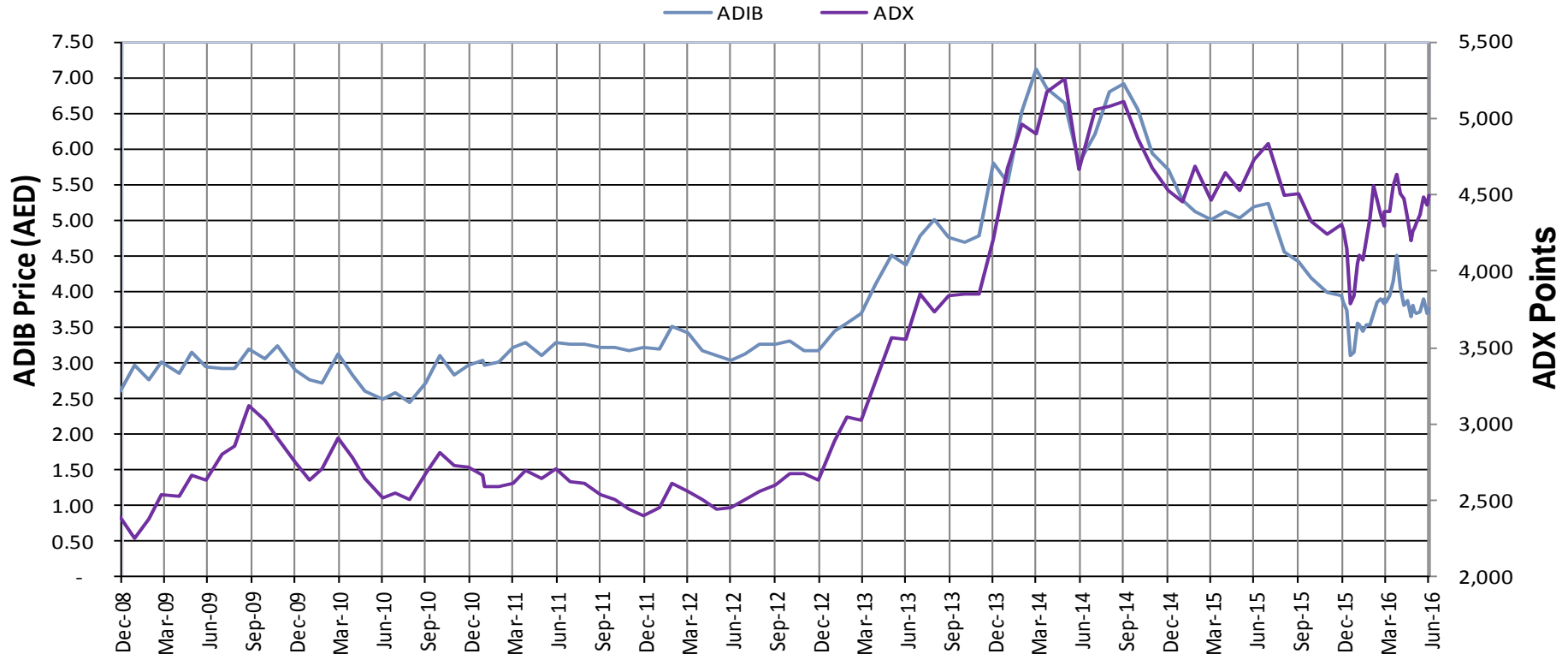
# Dividend Distribution History

	2008	2009	2010	2011	2012	2013	2014	2015
<b>Net Profit (Mn)</b>	851.1	78.0	1,023.6	1,155.1	1,201.2	1,450.2	1,750.7	1,934.0
<b>Cash Dividend Payout Ratio (% of Net Profit)</b>	50.0%	-	50.0%	50.0%	50.0%	50.0%	40.0%	39.8%
<b>Cash Dividend (% of Share Capital)</b>	21.6%	-	21.6%	24.4%	25.4%	30.7%	23.3%	24.27%
<b>Cash Dividends (Mn)</b>	425.6	-	511.8	577.5	600.6	725.1	700.2	769.0
<b>Total Dividend Yield</b>	8.3%	6.9%	7.3%	7.7%	8.0%	9.9%	4.1%	6.2%
<b>Bonus shares (Mn)</b>	-	394.1	-	-	-	635.3	-	-
<b>Bonus Shares (% of Share Capital)</b>	-	20.0%	-	-	-	26.9%	-	-

# Shareholders' Return

- 30 June 2016 share price was AED 3.75 per share (31 Dec 2015: AED 3.94 per share).
- Cash dividend of 39.8% of net profit, 24.27% of share capital (2014: 23.34% of share capital).
- Total dividend yield of ADIB share - 6.2%. (2014: 4.1% Cash dividend only).

## ADIB vs ADX



# An award winning Bank (1/2)



“SKEA - Gold category”  
Sheikh Khalifa Excellence award



Mohammed Bin Rashid Business  
award for 2 consecutive years



“Best Overall Bank in Customer  
Service” for 4 consecutive years  
in the UAE by Ethos consultancy



“Best Overall Bank in Customer  
Service” in the GCC  
by Ethos consultancy



“Best Bank of the year in the  
UAE” - Banker Magazine by Financial  
Times



“Best Islamic Bank in the  
Middle East and the UAE”  
- by Euromoney



“Most Innovative Bank in the  
Middle East” - by EMEA Finance



Best Premium Banking Service-  
by Banker Middle East

# An award winning Bank (2/2)



“Best Private Bank in the Middle East for Islamic Finance” by **Private Banker International**



“Best Private Bank UAE” by **Global Finance**



“Best Islamic Bank in the UAE” by **Islamic Finance News**



“Best Branch Award in the UAE” by **Ethos Consultancy**



“The Leading Arab Islamic Bank for 2015” - by **Union of Arab Banks**



Best Islamic Bank of the year in the Middle east and UAE - **Banker Magazine by Financial Times**



“Best Overall Islamic Bank “  
**International Financial Law Review Magazine**



“Best Overall Islamic Bank”  
by **Islamic Finance News**



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