

# Investor Presentation

1Q 2022

May 2022

ADIB IR Website



IR App Download link:



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1Q 2022 Investor Presentation

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# ADIB Profile

1Q 2022 Investor Presentation

# = Abu Dhabi Islamic Bank Today

ADIB is a digitally advanced Islamic Bank serving as a **lifelong partner** for its customers, colleagues and community



#1 Bank for UAE Nationals

15%  
UAE retail market share

55%  
Market share of UAE  
Nationals in Abu Dhabi

400K  
UAE Nationals



A Leading Islamic Bank

AED 139bn  
Total Assets

146  
Branches

520  
ATMs



Advanced Digital Bank

65%  
Digitally Active Customers

44%  
Digital sales

95%  
Straight Through Processing



Leader in Customer Satisfaction

#1 in UAE  
NPS

#1 in UAE  
Forbes  
World's Best Banks

#1 in UAE  
Islamic Bank  
by Global Finance

# = ADIB Key Highlights

ADIB is a leading UAE Bank and one of the largest Islamic banks world-wide

## = Presence in 7 markets



Employees

**5,000**

Customers

**1mn**

Market Cap\*

AED **32** bn

## = Value Drivers (1Q 2022)

ROE

**17.0%**

ROA

**2.13%**

▼ Market leader ▼

CASA Ratio

**76.2%**

Net Profit Margin

**2.92%**

Cost of Risk

**0.44%**

P/B Ratio\*

**2.10**<sub>x</sub>

Total Assets

AED **139** bn

Financing

AED **95** bn

Net Income

AED **715** mn

C/I Ratio

**40.9%**

## = Solid Ratings

Moody's

**A2**

Stable Outlook

Fitch Ratings

**A+**

Stable Outlook

MSCI  
ESG RATINGS

**A**

EPS

AED **0.17**

Investments

AED **17** bn

Deposits

AED **111** bn

Revenues

AED **1.4** mn

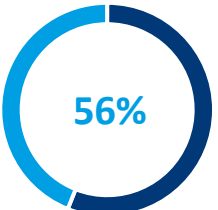
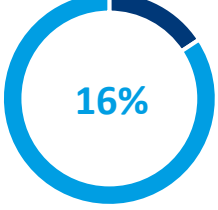
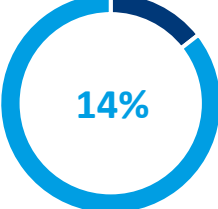

CAR

**18.1%**

\* At 31/03/2022

## = Business Segments

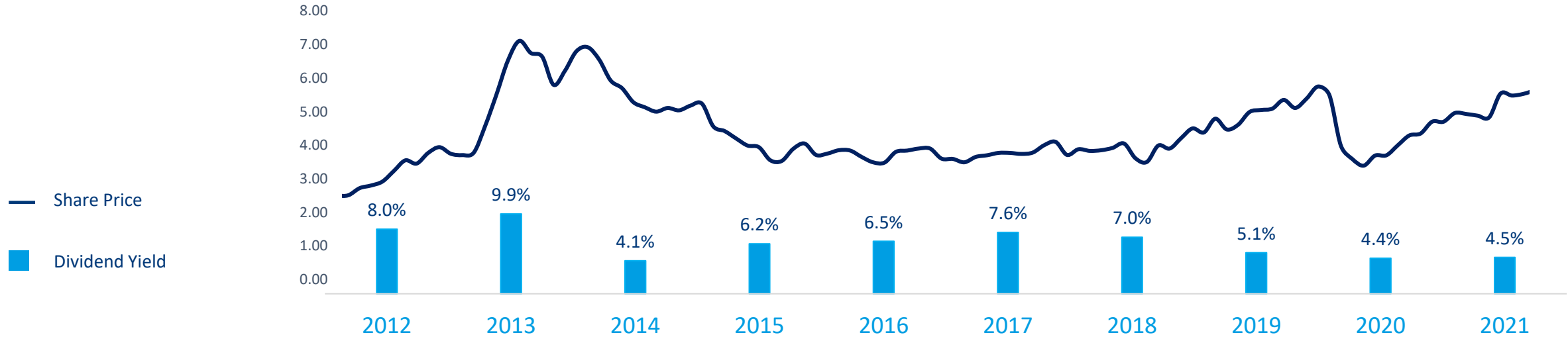
ADIB's business is comprised of 4 main segments

= % of Group Revenue	Business Segment	Description
 <p>56%</p>	Retail Banking	<p><b>Targets individuals and SME entities with main focus on UAE Nationals and mass affluent segment</b></p> <p>Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.</p>
 <p>16%</p>	Wholesale Banking	<p><b>Focuses on large corporates, Governments, GREs and FIs</b></p> <ul style="list-style-type: none"> <li>Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services.</li> </ul>
 <p>14%</p>	Treasury	<p><b>Offers risk management; an active investor in the global sukuk market, offering investment opportunities to customers and using debt assets to manage the bank's balance sheet.</b></p> <p>Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.</p>
 <p>2.5%</p>	Other	<p><b>ADIB is present in the following countries for the following additional services:</b></p> <ul style="list-style-type: none"> <li>ADIB UAE offers IBG, private banking and real estate asset class</li> <li>ADIB Egypt caters to the needs of corporate and retail customers.</li> <li>ADIB UK offers commercial and industrial real estate asset class</li> </ul>

## = Consistent dividend distribution

ADIB consistently distribute dividends with average yield of 4%

### = Shareholder Return Metrics

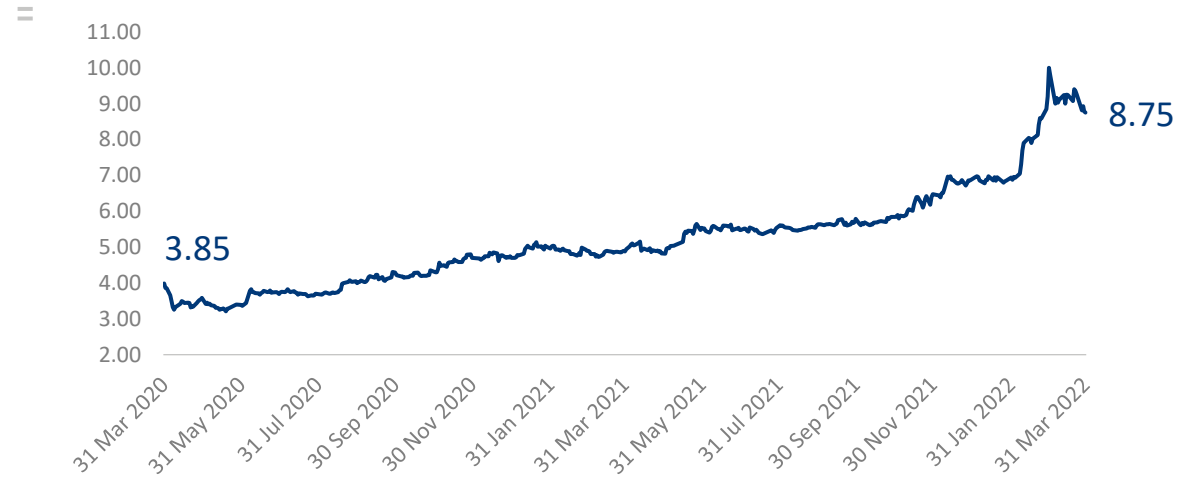
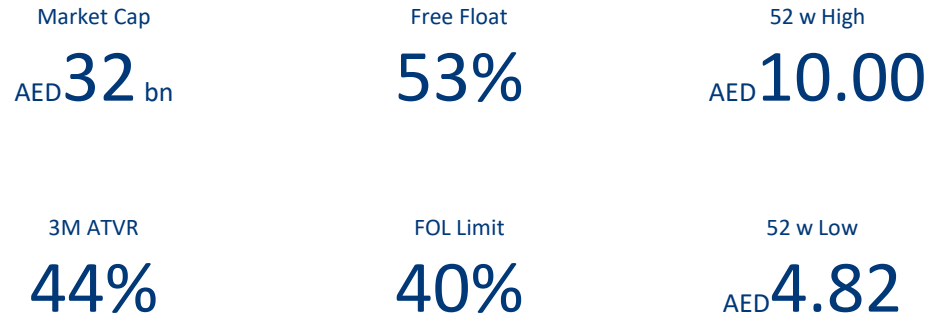


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Net Profit in AEDmn	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330
Cash Dividend Payout Ratio (% of Net Profit)	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%	39.8%	38.2%	46.6%	48.5%
Cash Dividend (% of Share Capital)	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	20.6%	31.1%
Cash Dividend in AEDmn	601	725	700	769	777	915	994	994	747	1,130
Bonus shares	-	635.3	-	-	-	-	-	-	-	-
Bonus Shares (% of Share Capital)	-	26.9%	-	-	-	-	-	-	-	-

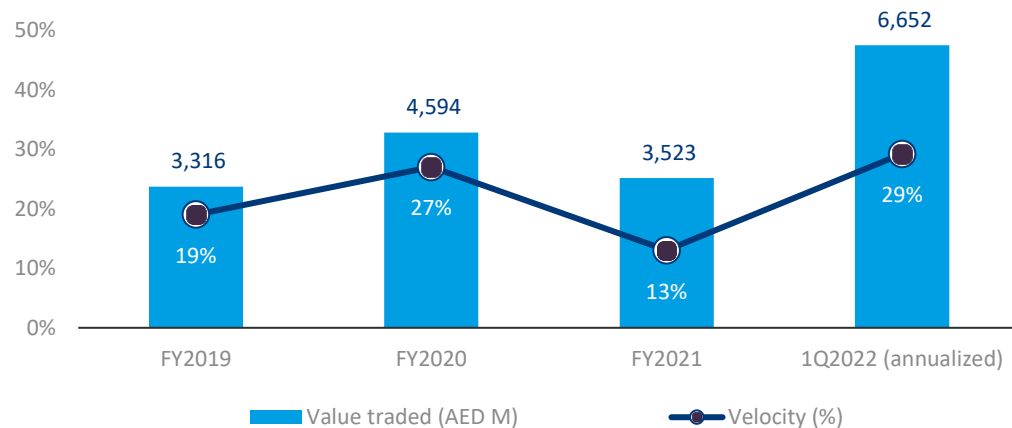
# = Market Metrics & Ownership Structure

ADIB is a liquid stock with 12% foreign ownership

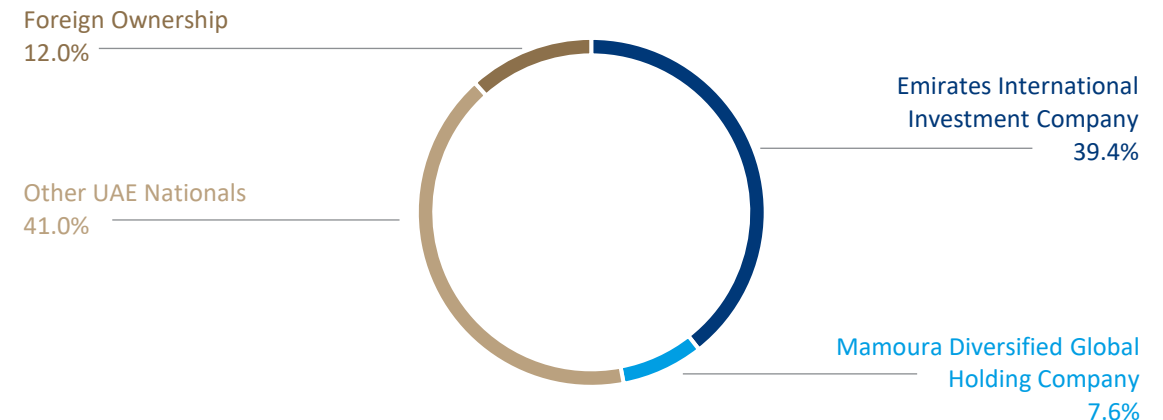
## = Key Metrics\*



## = ADIB Stock Liquidity



## = Ownership Structure\*



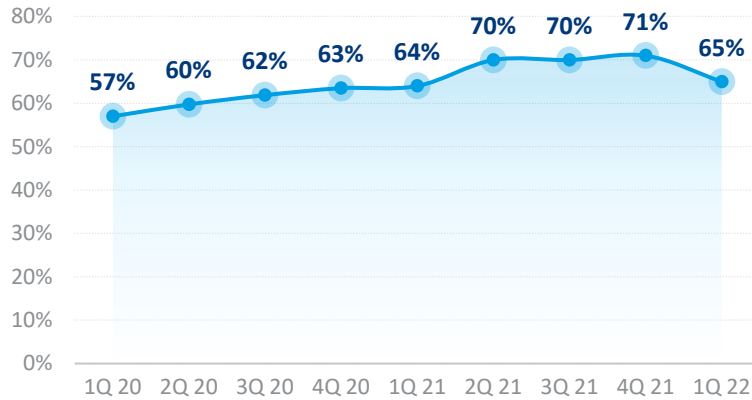
\* At 31/03/2022



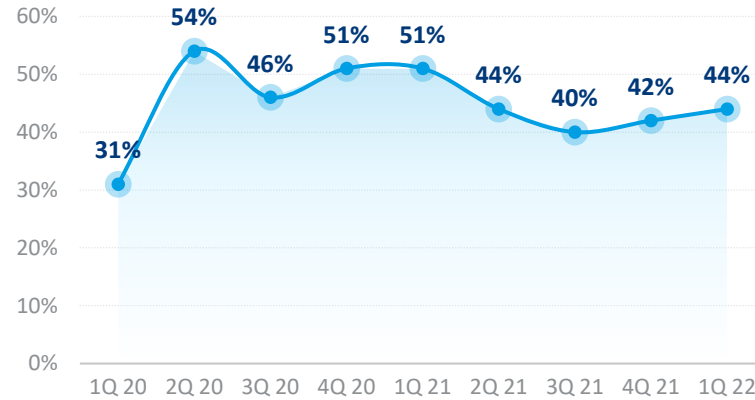
# = Digital Banking

Progress made on ADIB's digital strategy is reflected on key digital metrics.

## = Digitally Active Customers (%)



## = Digital Sales (% of Total)



= Auto Digital Ecosystem



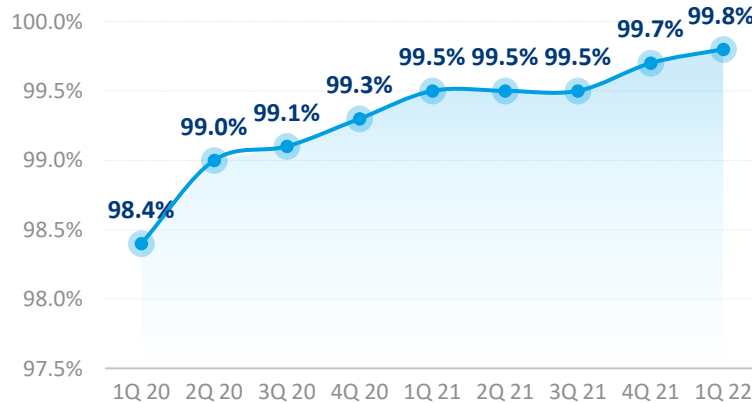
= Amwali Youth Bank Account



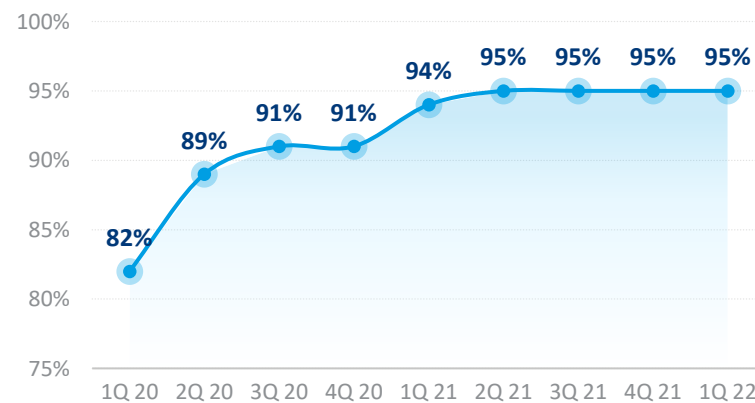
= Facial Recognition Account Opening



## = Digital Transfers (%)



## = Straight Through Processing (%)



= Analytics Center of Excellence



= Al Ghaf Initiative for Paperless Branches



## = Recent Achievements and Accolades

ADIB's recognition for excellence in Islamic banking

### = Awards received in 2021



**Forbes**  
 #1 UAE bank on Forbes' List of  
 the World's Best Banks 2021



**IFN**  
 Best Islamic Bank in the UAE,  
 Iraq and Egypt



**MEA Finance**  
 Best Digital Banking  
 Innovation Implementation



**Global Finance**  
 Best Islamic Bank in the UAE  
 and Egypt



**IFN**  
 Best Bank in Treasury  
 Management



**Digital Banker**  
 Best Digital Banking  
 Innovation



**Global Finance**  
 Best Islamic Digital Bank



**The Asian Banker**  
 Most Helpful Bank in the Middle  
 East during Covid19- Pandemic



**The Asian Banker**  
 Best Digital Bank



**Global Finance**  
 Outstanding Crisis Finance  
 Innovations for the Middle East



**Gulf Customer Experience Awards**  
 Best Digital Transformation  
 Strategy



**The Asian Banker**  
 Best Islamic Bank in the  
 Middle East

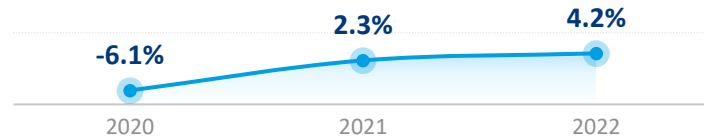
## = Outlook and Guidance

Improving economic fundamentals and solid YTD financial performance drive a promising outlook for 2022

### = Market Outlook

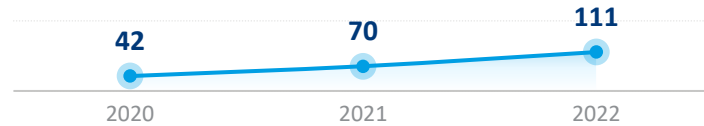
#### = GDP growth from rising oil prices

Real GDP growth (%)



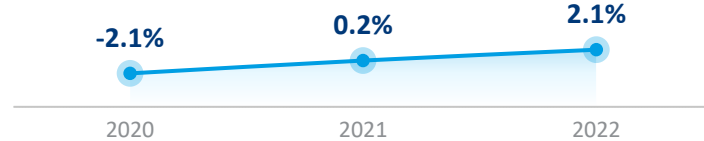
#### = Expected improvement in oil prices

Brent Price / Barrel (avg) (USD)



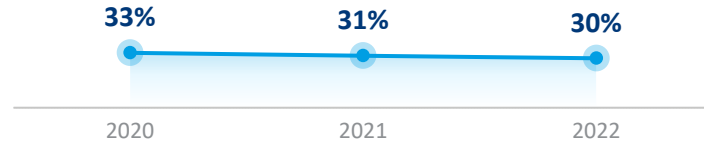
#### = Return from deflation to inflation

UAE Inflation (avg) (%)



#### = Expenditure expected to remain at 2020 level

Government expenditure % of GDP (%)



### = Management Guidance

#### = Gross Financing Growth

Executing ADIB's growth strategy against the backdrop of an expected economic expansion

1Q 2022 Reported

+9%

FY 2022 Guidance

5% to 7%

FY 2022 Guidance Revised

5% to 7%

#### = Net Profit Margin

Early benefit of expected rate hikes offset by continued competitive yield pressure

2.92%

3.00% to 3.20%

2.90% to 3.10%

#### = Cost of Risk

Stable credit quality outlook and continued build-up of prudent provisioning

0.44%

0.80% to 0.90%

0.60% to 0.70%

#### = Cost to Income Ratio

Stable cost base from disciplined management and digital efficiencies with expected growth in revenue

40.9%

38% to 40%

38% to 40%

#### = Net Income Growth

Healthy financing growth, stable NPM and COR, and positive "Jaws" drive expected solid profit growth

+18%

15% to 20%

15% to 20%

#### = Return on Equity

Solid expected profit growth and focus on capital-efficient income growth expected to drive further ROE increase

17.0%

15% to 17%

15% to 17%

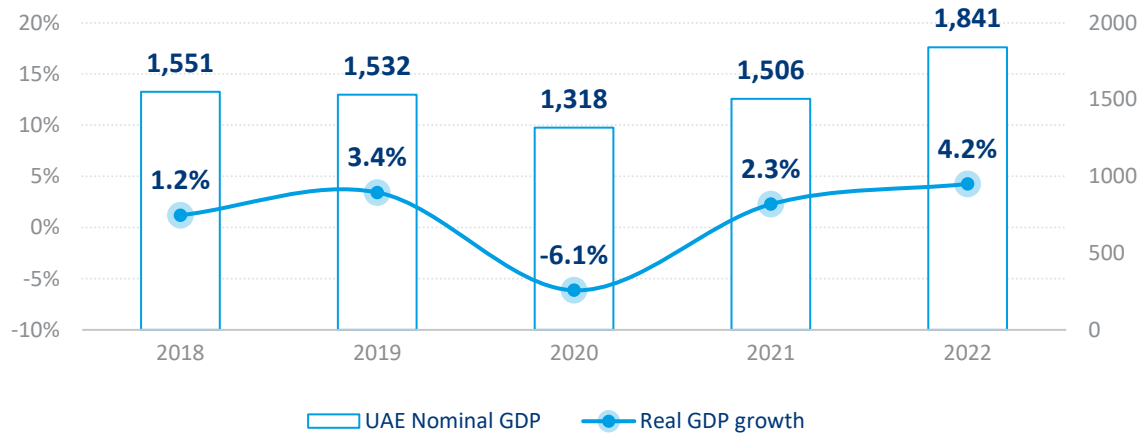
# Operating Environment

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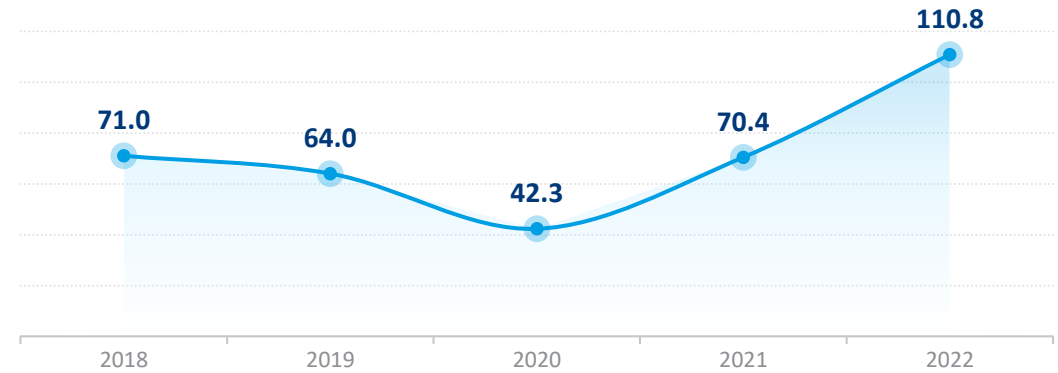
# = UAE Economic Environment

Economy restored growth in 2022

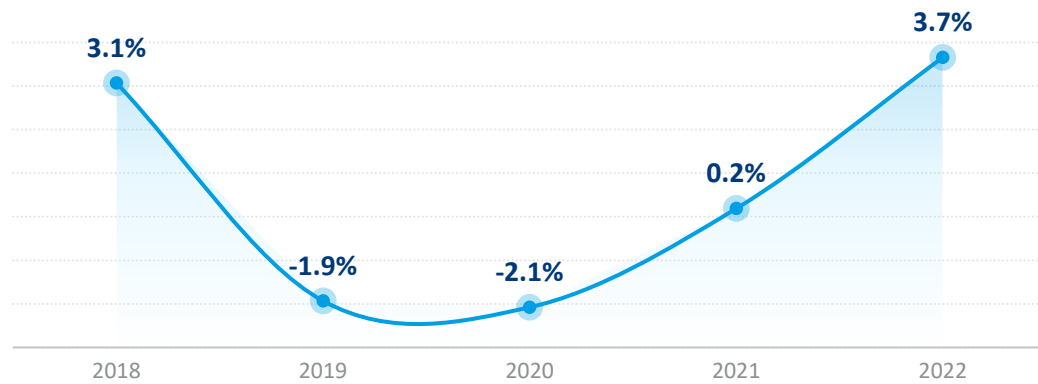
= Real GDP Growth (%) and Nominal GDP (AEDbn)



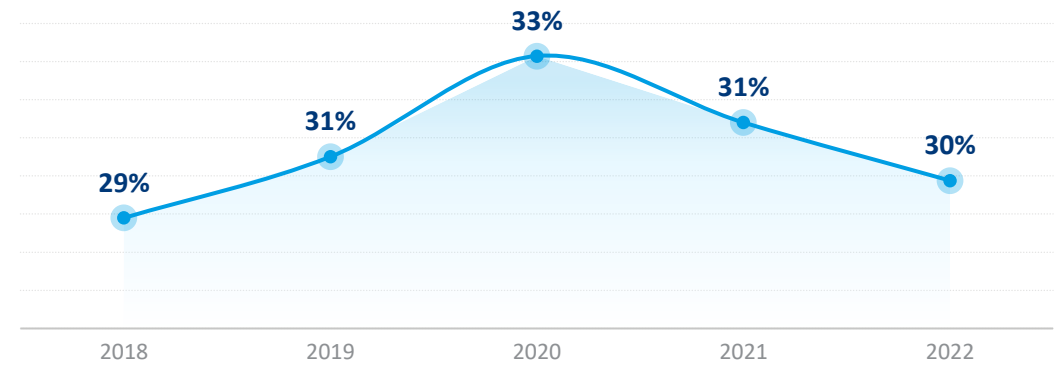
= Brent Price / Barrel (Avg) (USD)



= UAE Inflation (avg) (%)



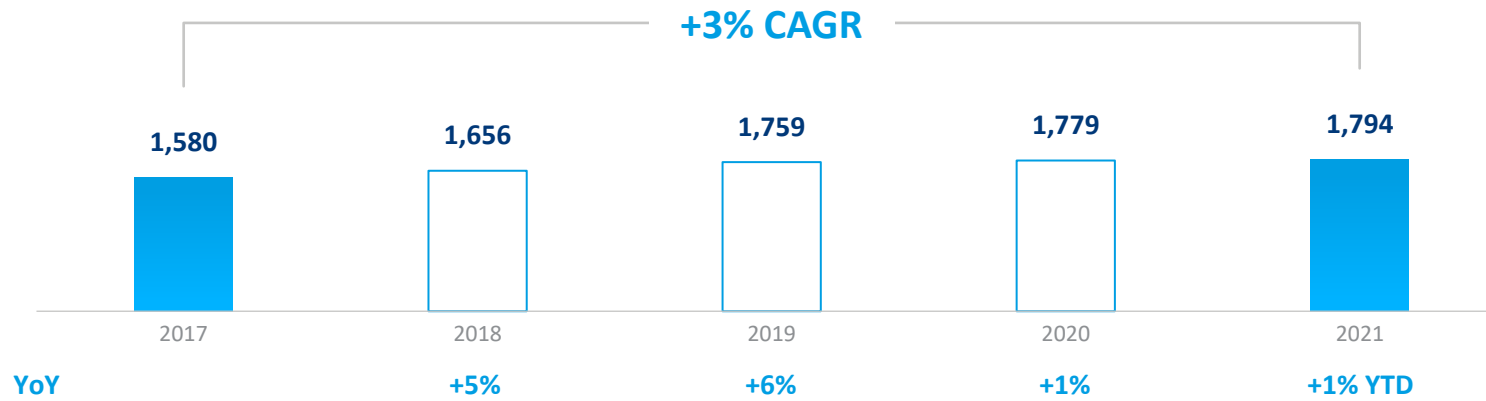
= Government Expenditure % of GDP (%)



# = UAE Banking Sector Update (1)

Modest financing growth in recent years reflecting economic conditions and banking sector penetration

## = Financing, Advances & Overdrafts (AEDbn)



## = Size of the UAE Banking Sector

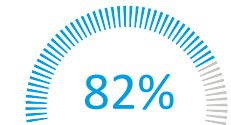
UAE Gross Banking Assets  
(12/2021)

AED **3.3**tr

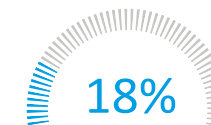
UAE Gross Banking Assets  
(as % of GDP)

**221%**

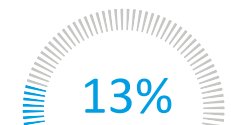
## = Market Landscape (12/2021)



Share of Conventional  
Banks (Total Assets)

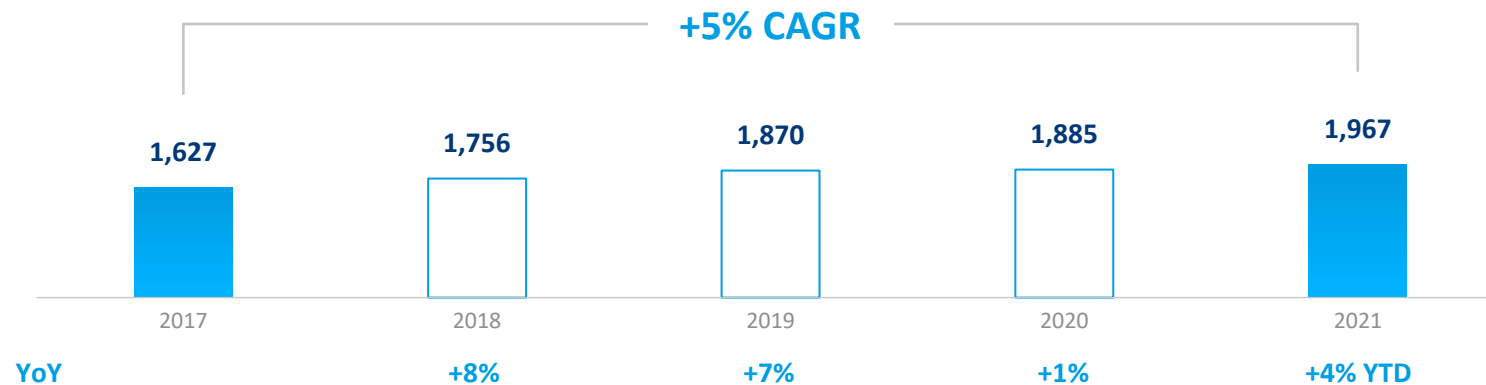


Share of Islamic Banks  
(Total Assets)



Share of Foreign Banks  
(Total Assets)

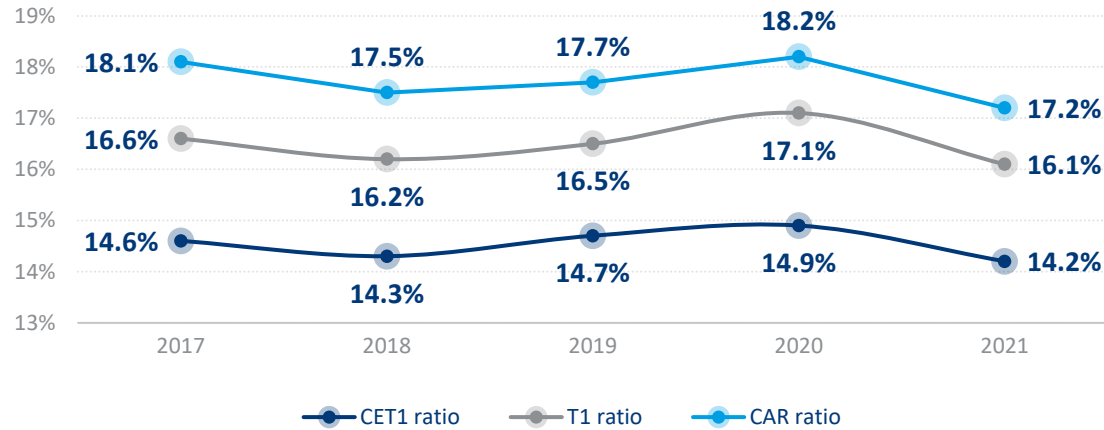
## = Bank Deposits (AEDbn)



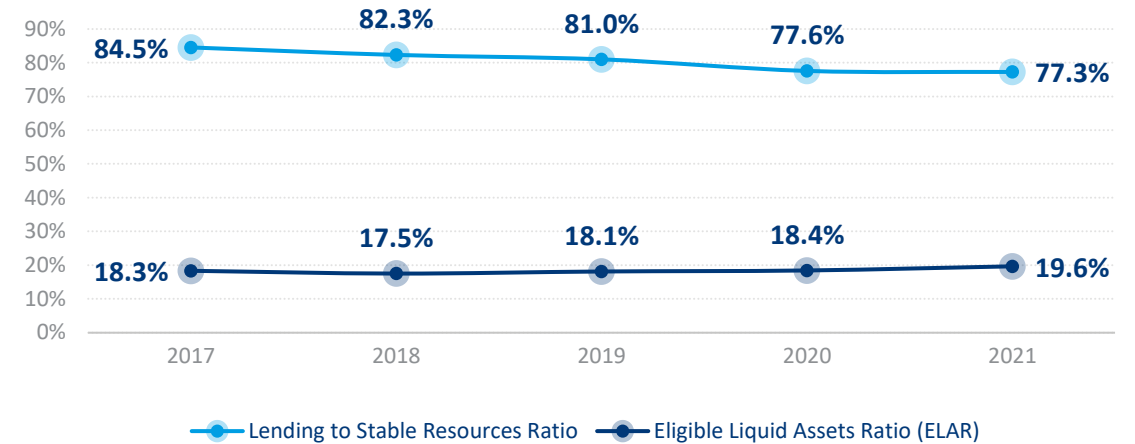
## = UAE Banking Sector Update (2)

Strong sector capitalization and liquidity but lower rate environment impacted profitability

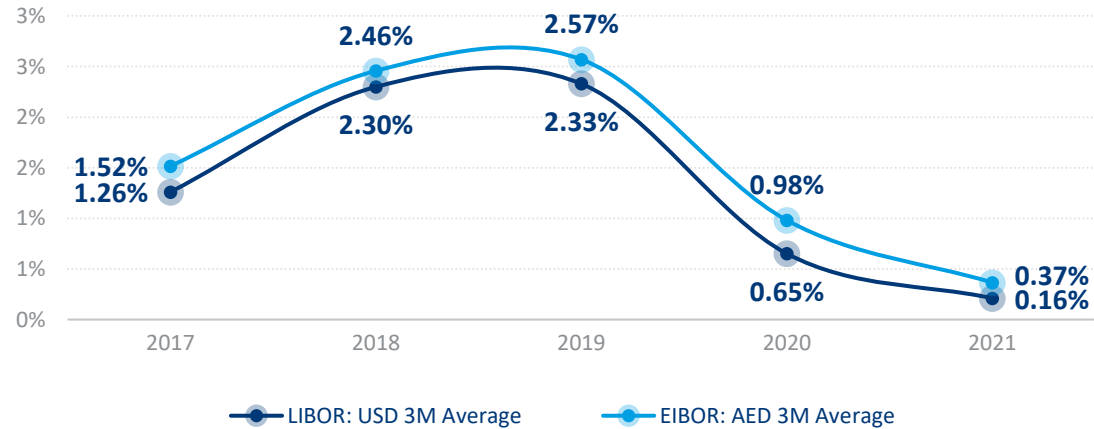
### = Capitalization (%)



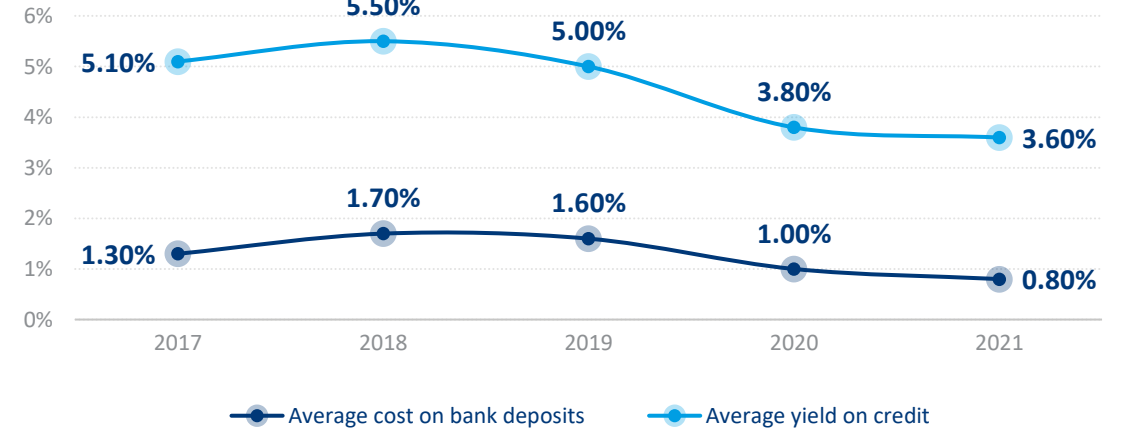
### = Liquidity (%)



### = Interest Rates (%)



### = Yield and Funding Cost (%)



# ADIB Strategy

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## = A changing banking landscape

The global banking industry is experiencing an era of transformation and opportunity

Digitalization  
Drive



Low Rate  
Environment



Sustainability  
Focus



Fintech  
Disintermediation



Regulatory  
Pressure



## = ADIB Strategy 2025

ADIB has launched strategy 2025 with a renewed purpose and vision

= Purpose

**Lifelong partner** for customers, colleagues and community

= Vision

The world's **most innovative Islamic bank**

▶ 4-Pillar Strategy



Continuous  
Innovation



Segment  
Focused



Digital  
Excellence



Sustainable  
Future

## = ADIB 2025 Strategy

### Continuous Innovation in Sharia-compliant banking products

▶ Continuous Innovation



## Continuous Innovation

- Innovate Sharia-compliant banking products
- Re-engineer our processes
- Develop Islamic banking experts
- Launch digital ventures and new business models



Segment Focused



Digital Excellence



Sustainable Future

## = ADIB 2025 Strategy

Build on strength in Emirati retail segment and expand underweight business segments

### ► Segment Focused



Continuous  
Innovation



**Segment  
Focused**

- Grow and strengthen existing segments
- Focus on Emirati throughout their lifecycle
- Develop Business Banking
- Expand offerings to large and mid corporations



Digital  
Excellence



Sustainable  
Future

# = ADIB 2025 Strategy

Become a digital first financial institution

## ▶ Digital Excellence



Continuous  
Innovation



Segment  
Focused



**Digital  
Excellence**

- Elevate customer convenience through digital
- Build a modern technology foundation for staff
- Become a data-driven company through advanced analytics and AI
- Reskill staff and enable them with new digital tools and capabilities



Sustainable  
Future

## = ADIB 2025 Strategy

Embed sustainability and ESG frameworks into our existing Islamic banking DNA

### ► Sustainable Future



Continuous  
Innovation



Segment  
Focused



Digital  
Excellence








**Sustainable  
Future**

- Focus on employee wellbeing
- Develop ESG risk framework and policies
- Develop Group sustainability strategy and roadmap
- Elevate risk, compliance and governance profile
- Develop and Strengthen existing talents





# = Update on Strategy Progress

ADIB continues to deliver on its strategy in 1Q 2022

<b>Continuous Innovation</b>	Key product launches Wealth Management Digital Platform Product to Finance Sukuk	Amwali Youth Account <b>+4,627</b> Accounts	Asset Management <b>\$160 mn</b> Global Sukuk Fund	Payment Service <b>AED 1.9 mn</b> Revenue	
<b>Segment Focused</b>	UAE Nationals <b>+10,400</b> New to bank UAE Nationals	Grow corporate banking <b>+2.5%</b> Asset growth YoY	Retail sales <b>+24%</b> Asset growth YoY	Attract new customers <b>+28,541</b> New customers	Deepen relationships <b>1.50</b> Cross-sell Ratio
<b>Digital Excellence</b>	Digitize processes <b>99%</b> Digital transfers	Digitize channels <b>99%</b> Payments: Volumes received from Mobile App & Online Channels <b>44%</b> Personal finance	Automate processes  <b>68 bots</b>	Leverage digital channels <b>4.70/5</b> ★★★★★ AppStore rating <b>4.54/5</b> ★★★★★ Google Play rating	Paperless strategy:  <b>2m</b> Papers Saved (2021)
<b>Sustainable Future</b>	Leader in financial conduct  <b>'A'</b> ESG rating (MSCI)	Employer of choice  <b>78%</b> Employee engagement index	Best customer experience <b>#1</b> Number 1 bank NPS in UAE: <b>78%</b> 		

# = Committed to Sustainability

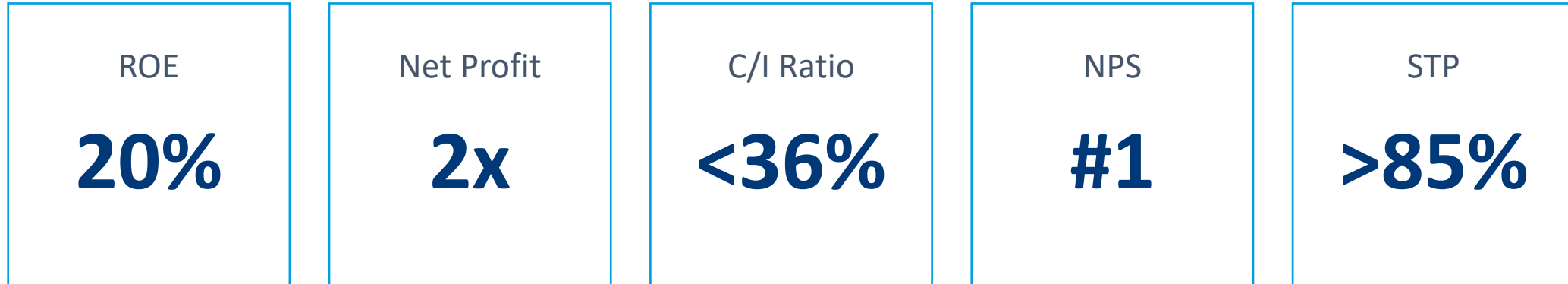
## Supporting ESG Initiatives

<b>Sustainable Future</b>	Leader in Financial Conduct  <b>'A'</b> ESG rating (MSCI)		Employer of Choice  <b>78%</b> Employee engagement index		Best Customer Experience <b>#1</b> Number 1 bank NPS in UAE: <b>78%</b> 
<b>Environment</b>	Green Finance <b>11</b> Green finance deals	Low Carbon Operation <b>4</b> Green building certificates <b>2mn</b> Papers saved	Plantation <b>50k</b> Mangrove trees planted <b>13kg</b> Plastic recycled	Electric Cars <b>3</b> Electric charging stations installed at different locations	
<b>Social</b>	Create Economic Value <b>40%</b> Emiratization rate <b>TESS</b> Relief Program	Diversity & Inclusion  <b>36%</b> Women in the workforce	Social Impact <b>12</b> Charity organizations	Empowering the Underbanked <b>6,000</b> Youth empowered by Amwali <b>386</b> ATM (people of determination)	
<b>Governance</b>	Responsible Governance Practices <b>6</b> Board committees <b>5</b> Independent Board members		Compliance & Risk Management * AAOIFI & IFSB compliant    * Consumer protection guidelines    * 1 <sup>st</sup> ESG Report		



# = ADIB Strategy 2025 Strategic Targets

A commitment to driving value



# Financial Performance

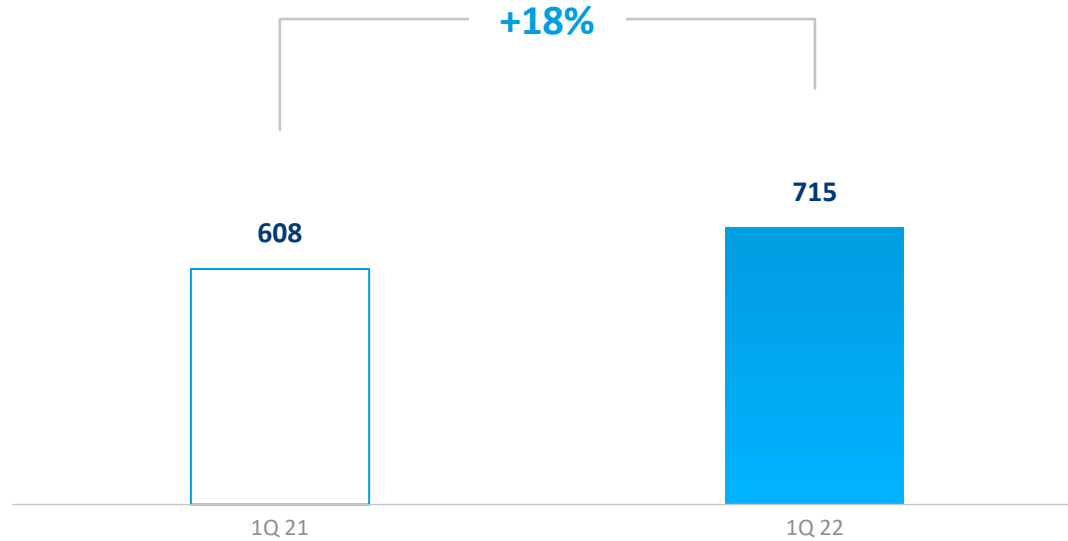
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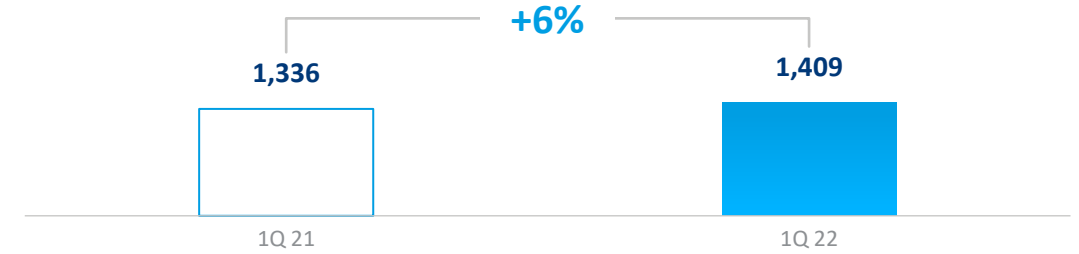
## = Income Statement Highlights

Strong YoY growth in profitability driven by revenue growth and OPEX optimization

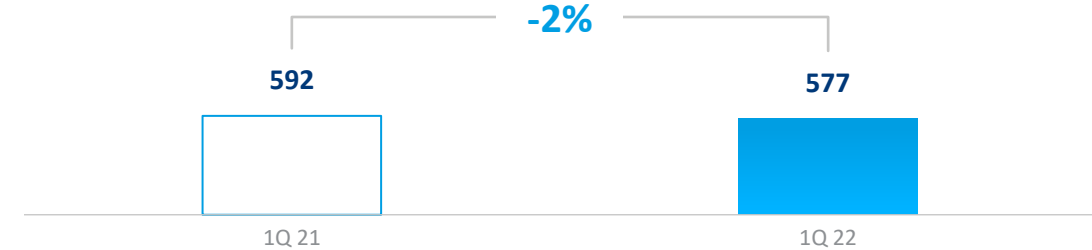
### = Profit After Zakat & Tax (AEDmn)



### = Revenues (AEDmn)



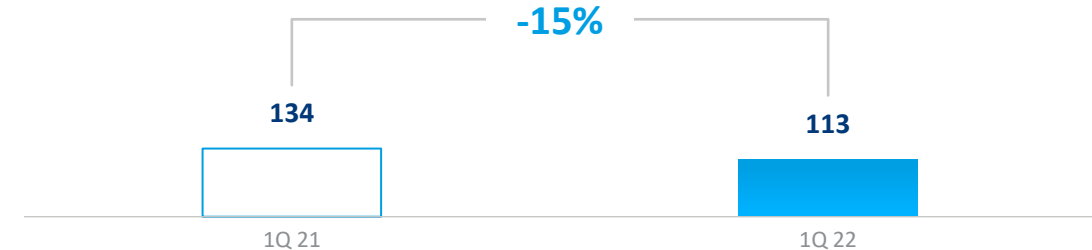
### = Expenses (AEDmn)



### = Key Highlights

- The rebound in UAE economic activity and an improvement in business momentum lifted revenues by 6%
- Profit growth was further boosted by an 2% YoY reduction in expenses
- The improved economic outlook allowed us to reduce impairments by 15%

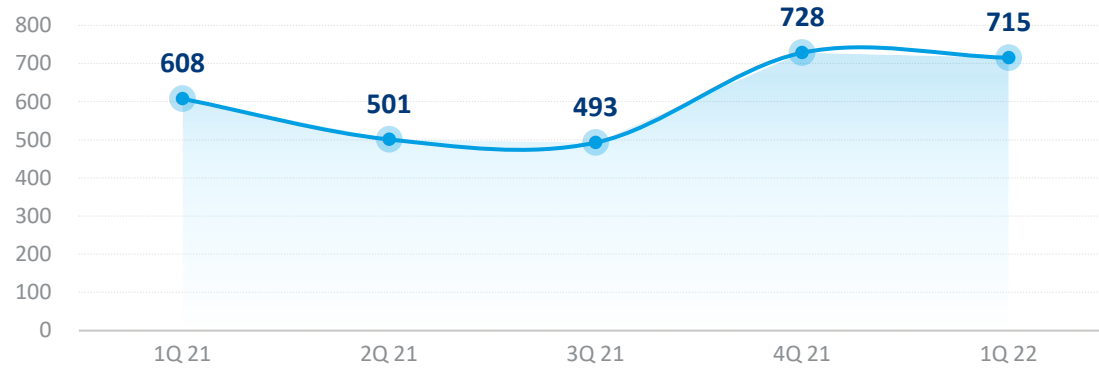
### = Impairments (AEDmn)



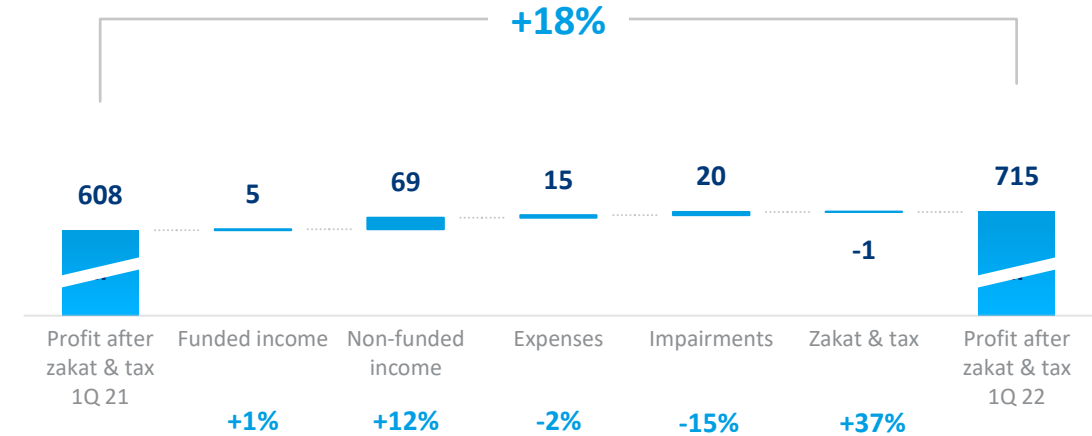
## = Income Statement

18% growth in profitability driven by the retail banking group

### = Net Income (AEDmn)



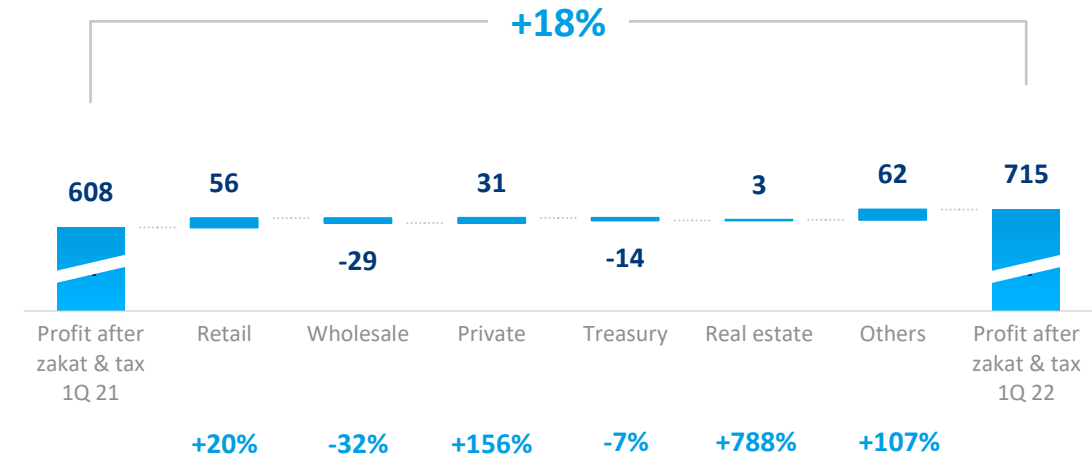
### = Net Income Movement YoY (AEDmn)



### = Income Statement Highlights

AED (mn)	1Q 2022	1Q 2021	Δ%
Funded income	789	784	+1%
Non-funded income	620	551	+12%
<b>Revenues</b>	<b>1,409</b>	<b>1,336</b>	<b>+6%</b>
Operating expenses	(577)	(592)	-2%
Provision for impairment	(113)	(134)	-15%
<b>Net Income after zakat and income tax</b>	<b>715</b>	<b>608</b>	<b>+18%</b>

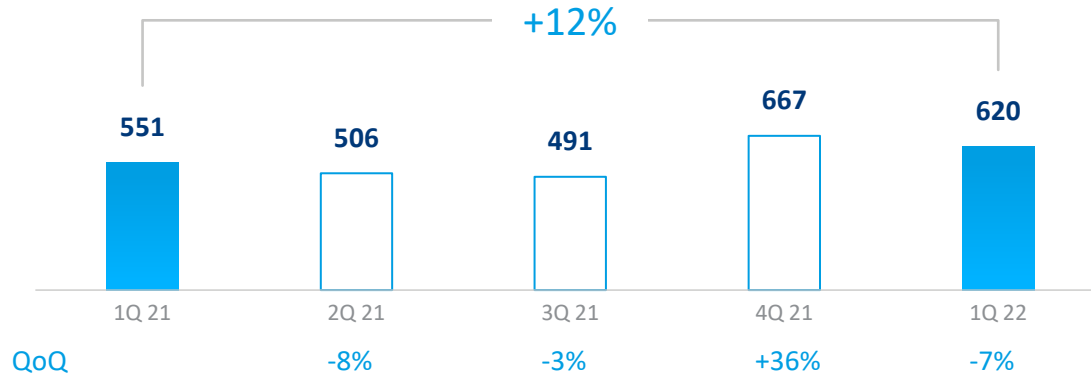
### = Net Income Movement by Segment YoY (AEDmn)



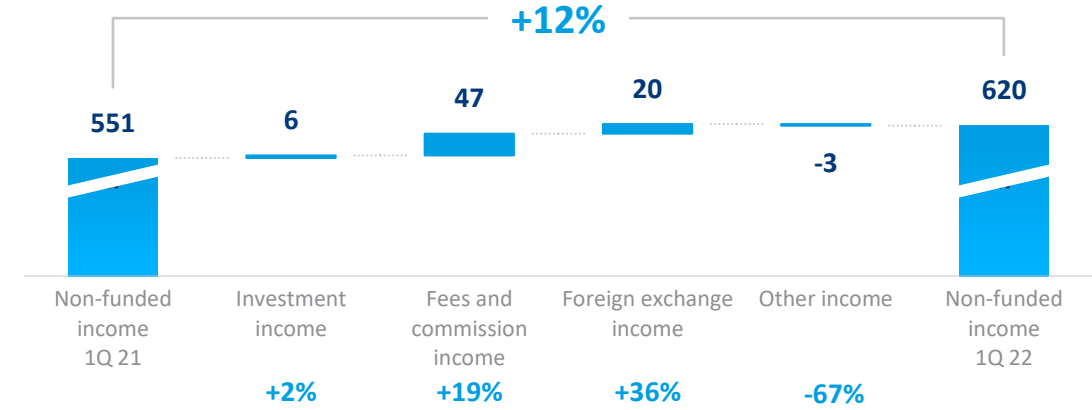
## = Non-Funded Income

Robust fee generation drives 12% YoY growth in non-funded income

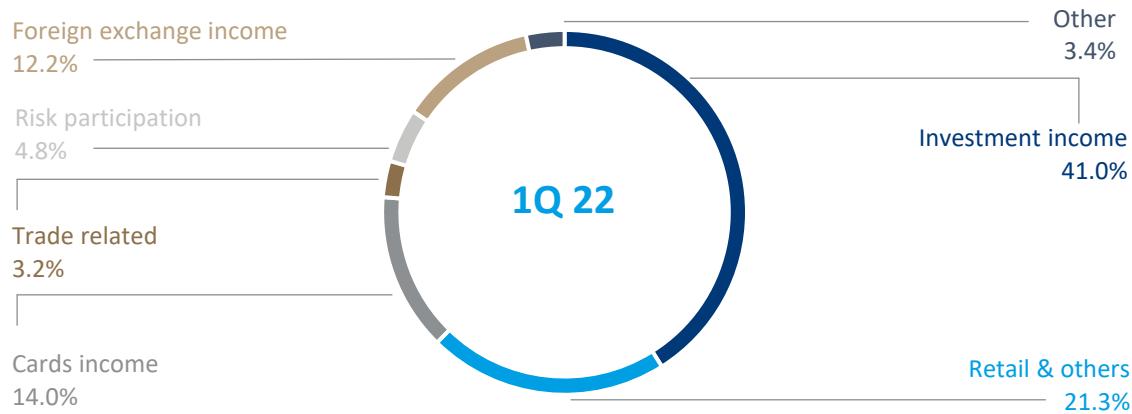
### = Non-Funded Income (AEDmn)



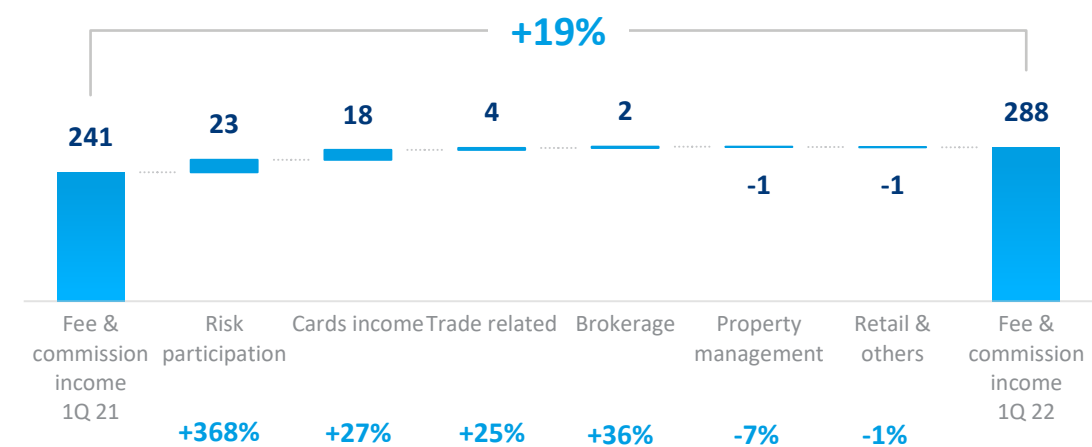
### = Non-Funded Income Movement YoY (AEDmn)



### = Non-Funded Income Composition (%)



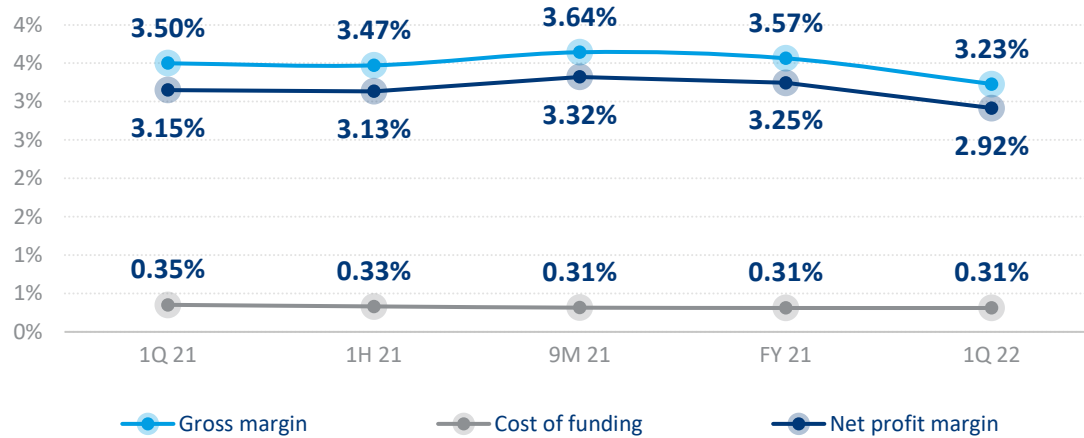
### = Fee & Commission Income Movement YoY (AEDmn)



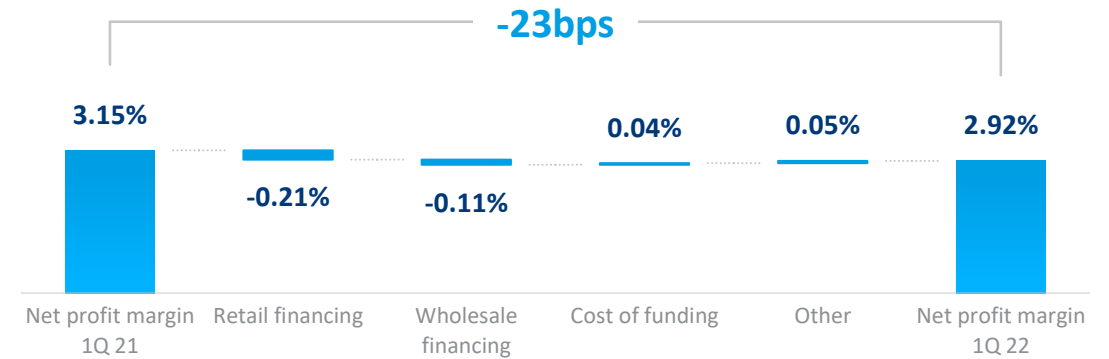
## = Funded Income

Net profit margin trends reflect a low rate environment offset by asset growth and low cost of funds

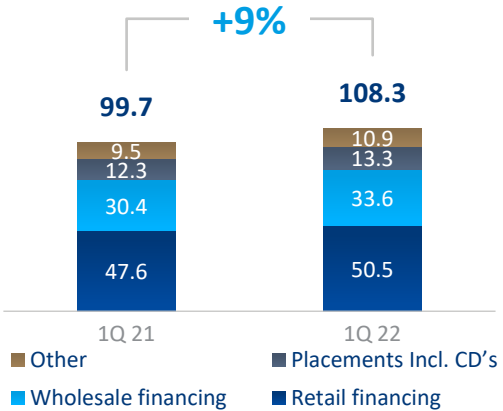
### = Net Profit Margin (%)



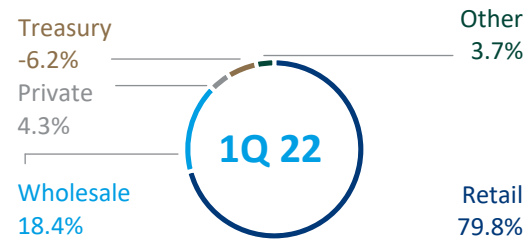
### = Net Profit Margin Movement YoY (%)



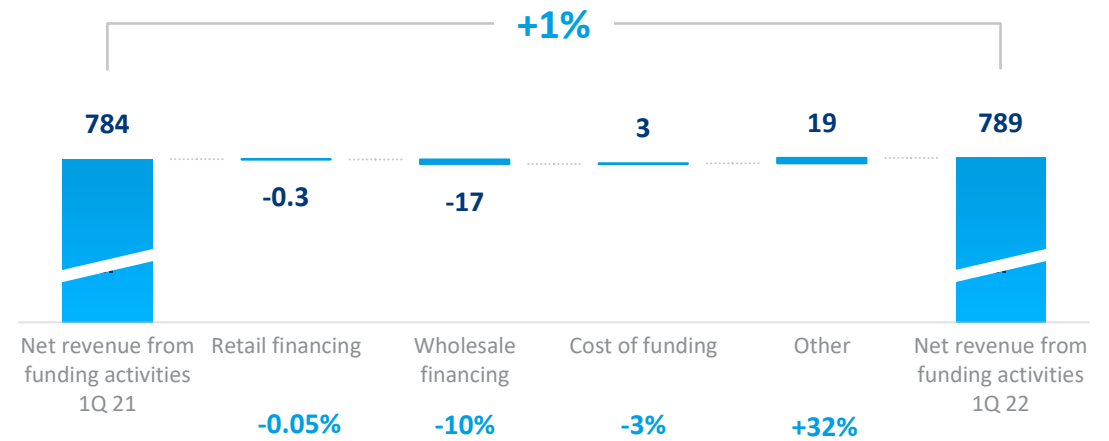
### = Average Profit Earning Assets (AEDbn)



### = Funded Income Composition (%)



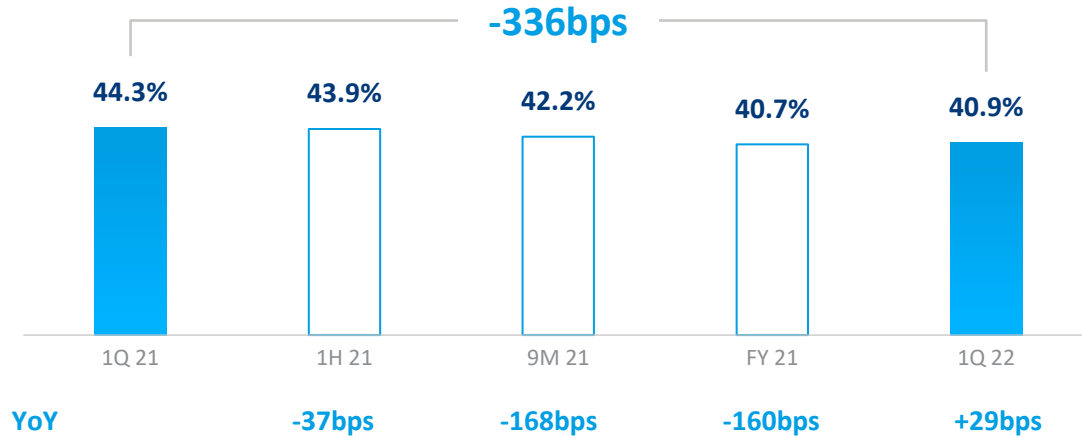
### = Net Revenue from Funding Activities Movement YoY (AEDmn)



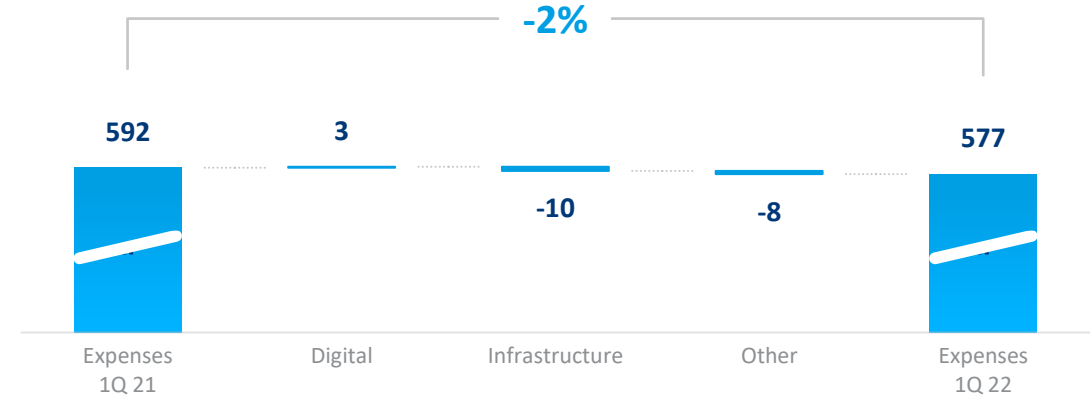
# = Operating Expenses

2% YoY reduction in 1Q 2022 expenses with cost to income ratio improving on positive jaws

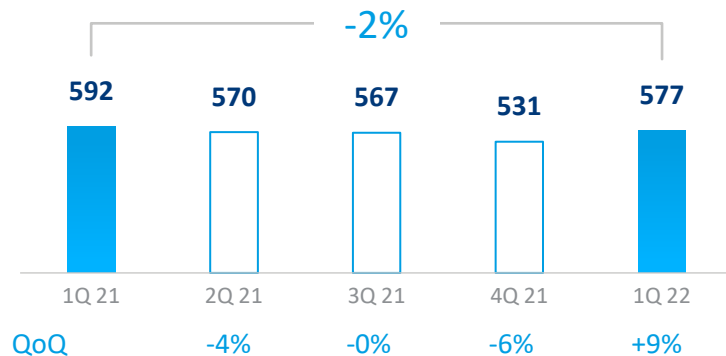
= Cost To Income Ratio (%)



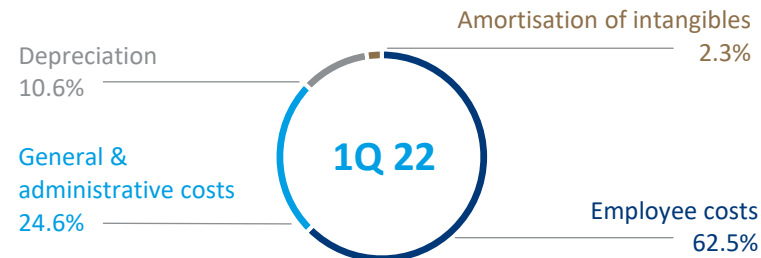
= Expenses Movement YoY (AEDmn)



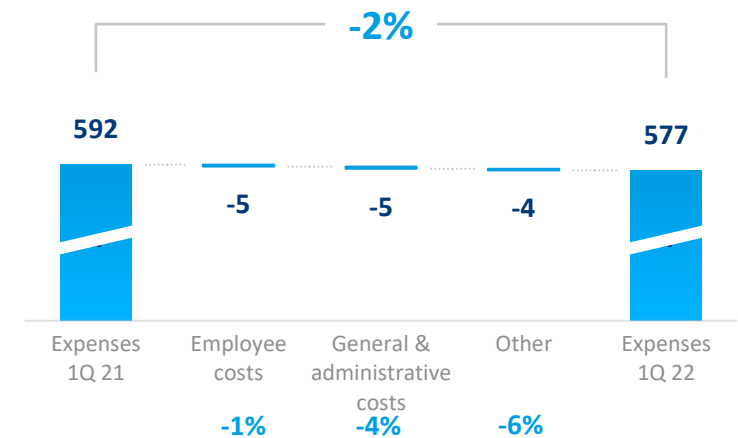
= Expenses (AEDmn)



= Expenses Composition (%)



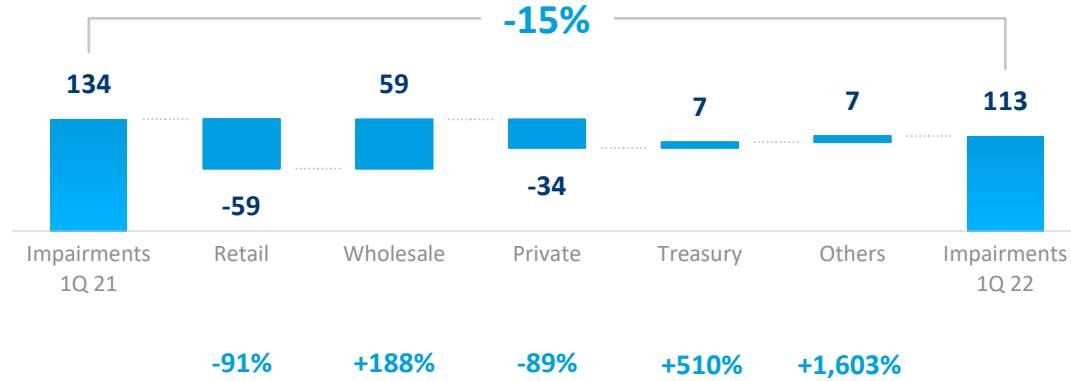
= Expenses Movement YoY (AEDmn)



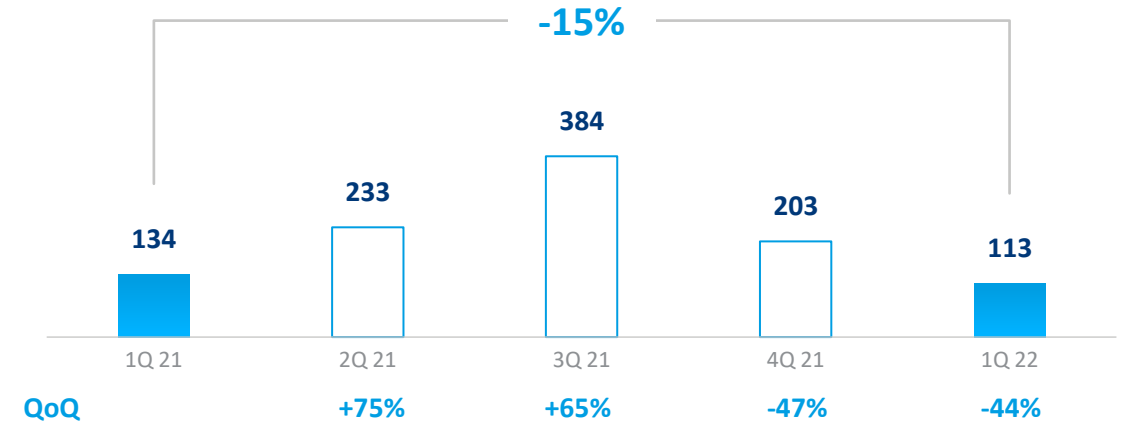
## = Impairments

A 15% YoY decline in impairments due to an improved economic outlook...

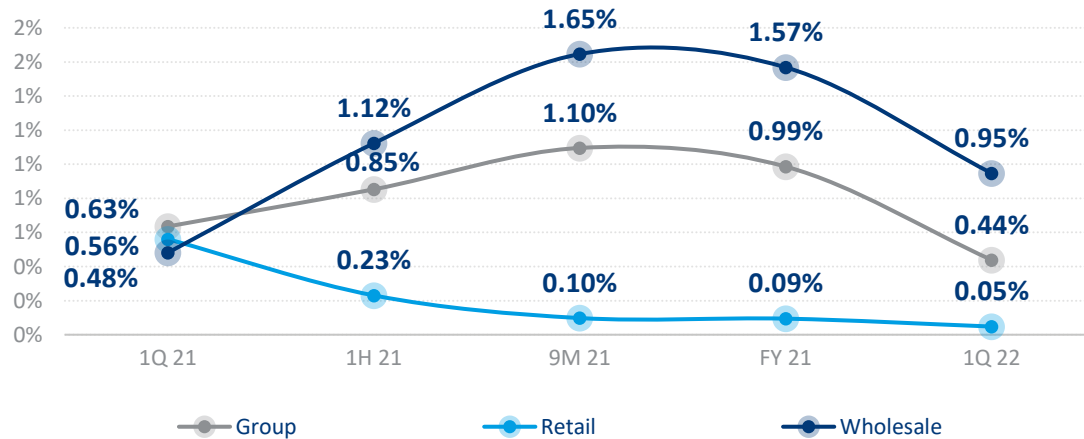
### = Impairments Movement YoY (AEDmn)



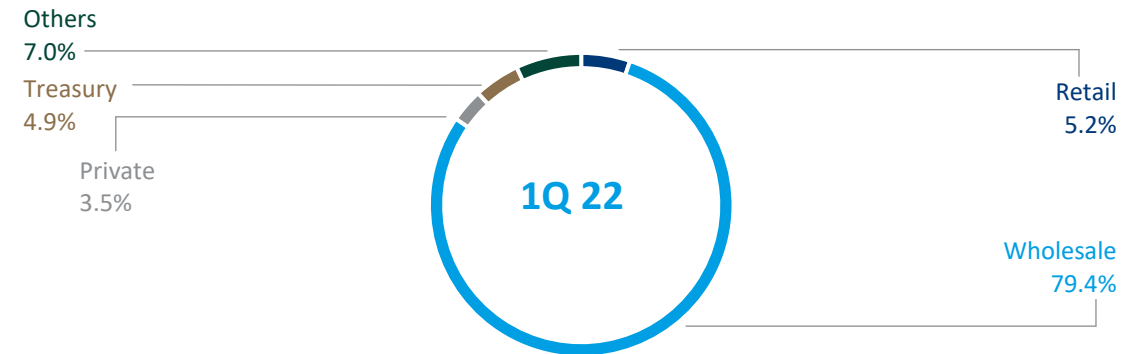
### = Impairments (AEDmn)



### = Cost Of Risk (%)



### = Impairments Composition (%)

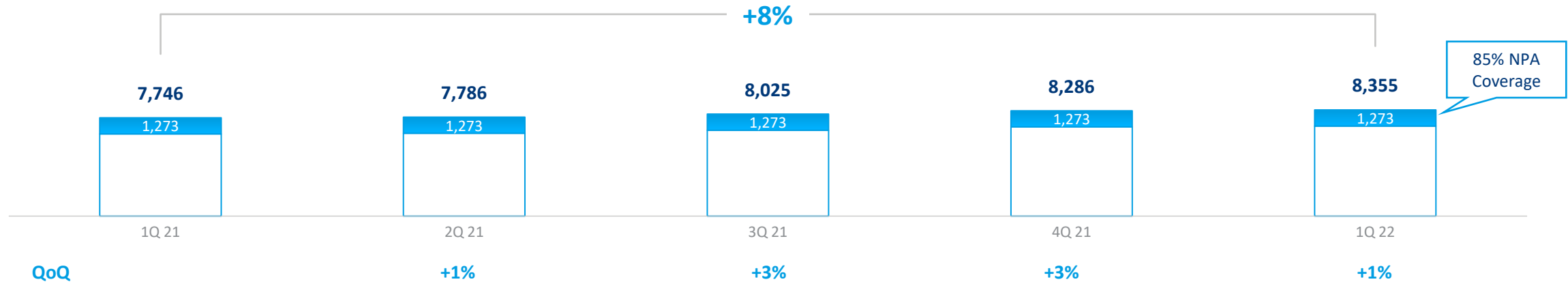




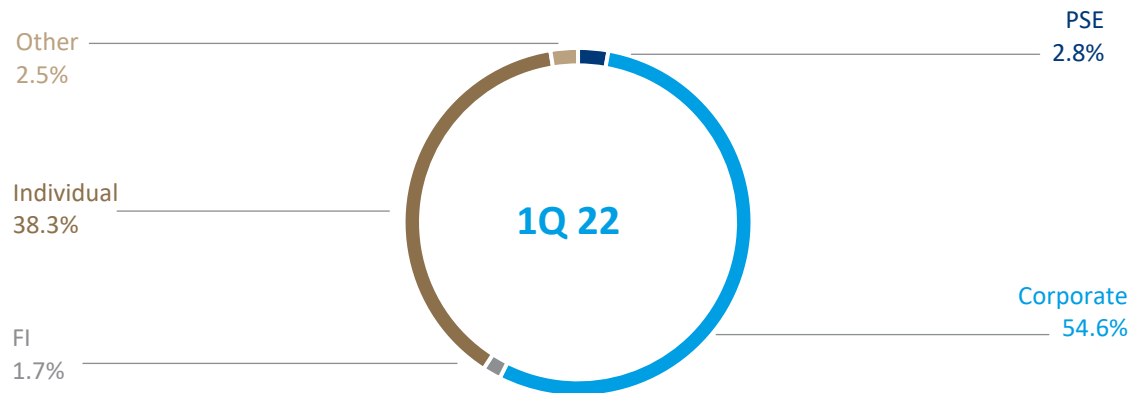
# = Non-Performing Financing

...resulting in modest NPA growth...

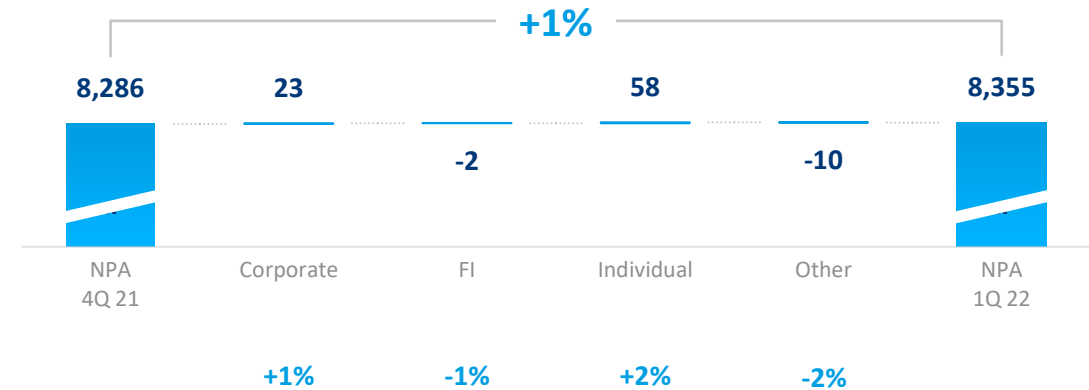
= NPA (AEDmn) ■ NMC Group



= NPA Composition by Sector (%)



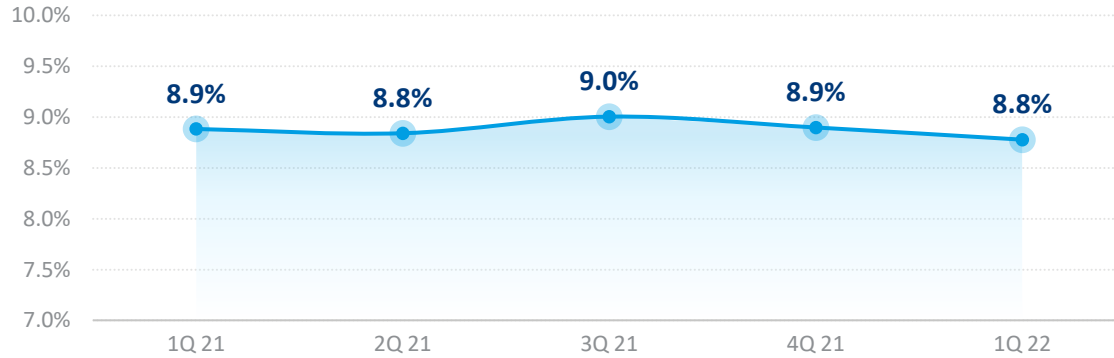
NPA Movement YTD (AEDmn)



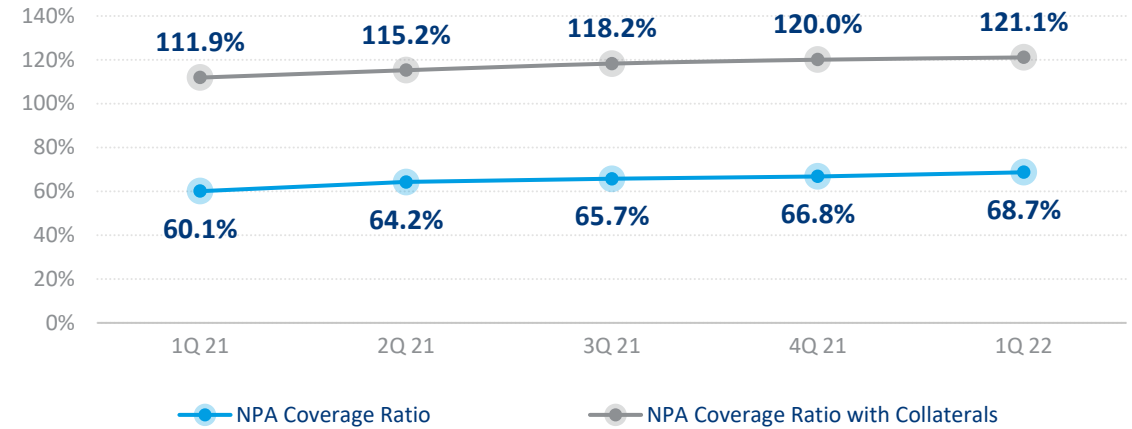
## = Non-Performing Financing

... and a stable NPA ratio, with NPA coverage at 121.1% including the benefit of significant and high-quality collaterals

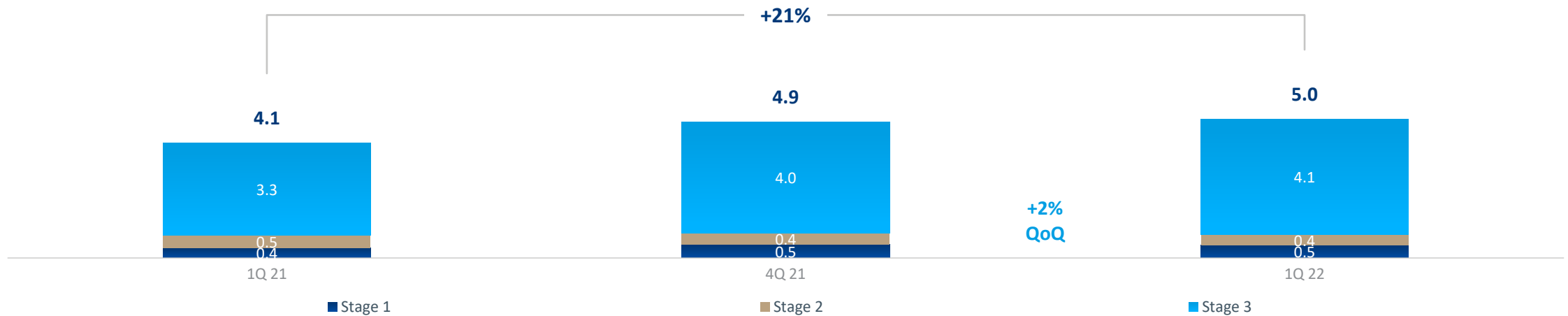
### = NPA Ratio (%)



### = NPA Coverage Ratio (%)



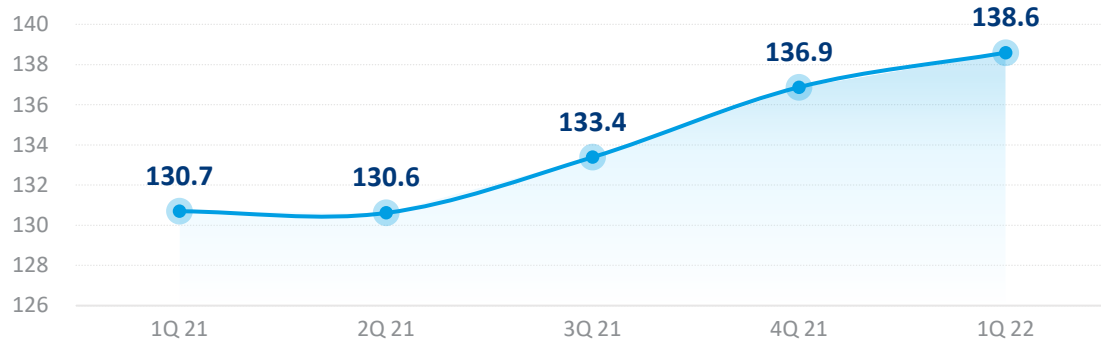
### = ECL by Stage (AEDbn)



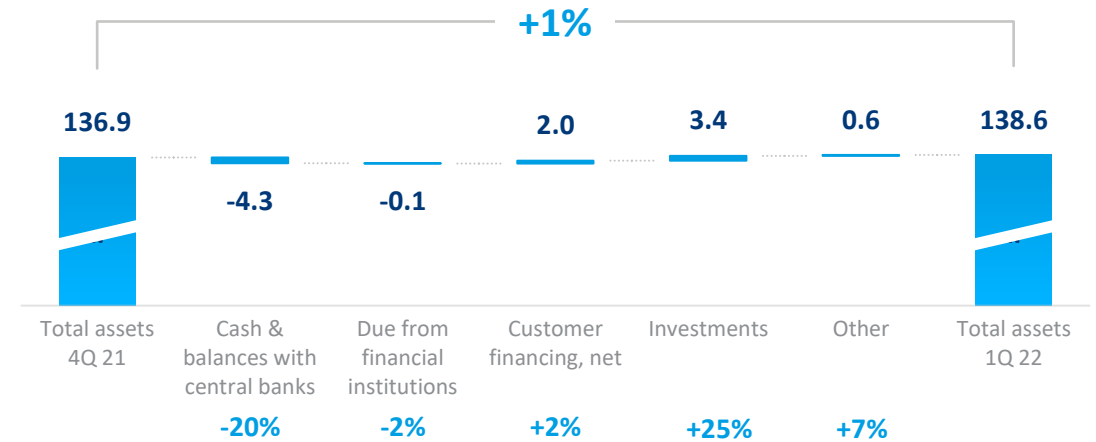
## = Balance Sheet

ADIB reported modest balance sheet growth during 1Q 2022...

### = Total Assets (AEDbn)



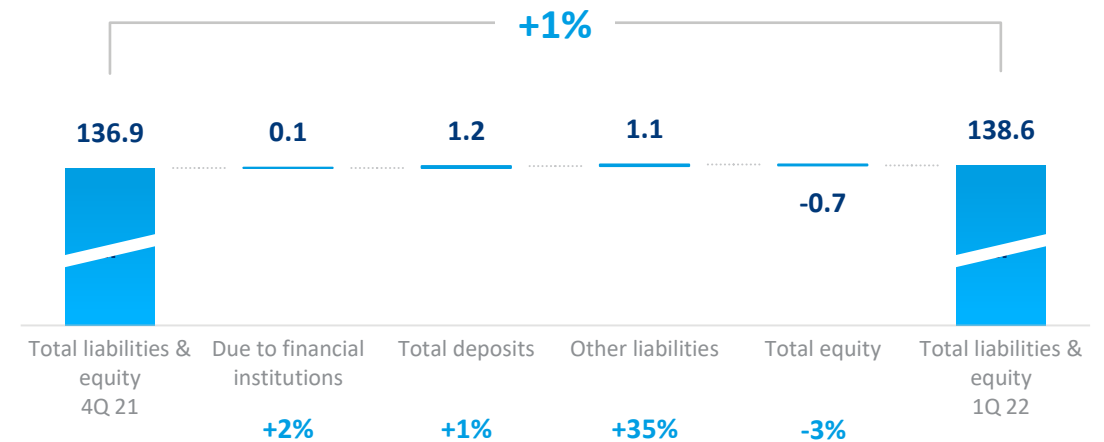
### = Total Assets Movement YTD (AEDbn)



### = Balance Sheet Highlights

AED (mn)	1Q 2022	4Q 2021	Δ%	1Q 2021	Δ%
Customer financing, net	90,224	88,252	+2%	83,082	+9%
Investments	17,139	13,691	+25%	14,467	+18%
<b>Total assets</b>	<b>138,583</b>	<b>136,868</b>	<b>+1%</b>	<b>130,694</b>	<b>+6%</b>
Total Deposits	110,808	109,611	+1%	103,069	+8%
<b>Total liabilities</b>	<b>118,699</b>	<b>116,309</b>	<b>+2%</b>	<b>110,859</b>	<b>+7%</b>
<b>Total equity</b>	<b>19,885</b>	<b>20,559</b>	<b>-3%</b>	<b>19,835</b>	<b>+0.3%</b>

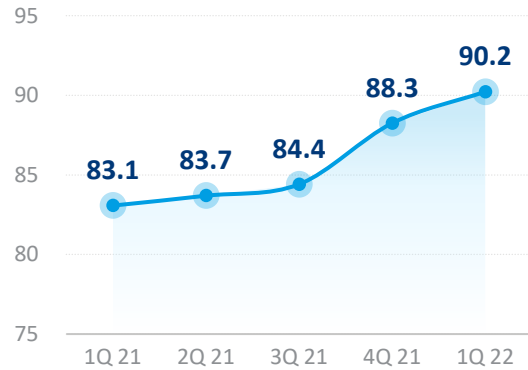
### = Funding Movement YTD (AEDbn)



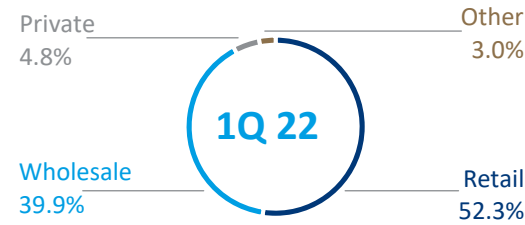
# = Customer Financing

...with 2% YTD customer financing growth driven mainly by growth in Government and PSE financing...

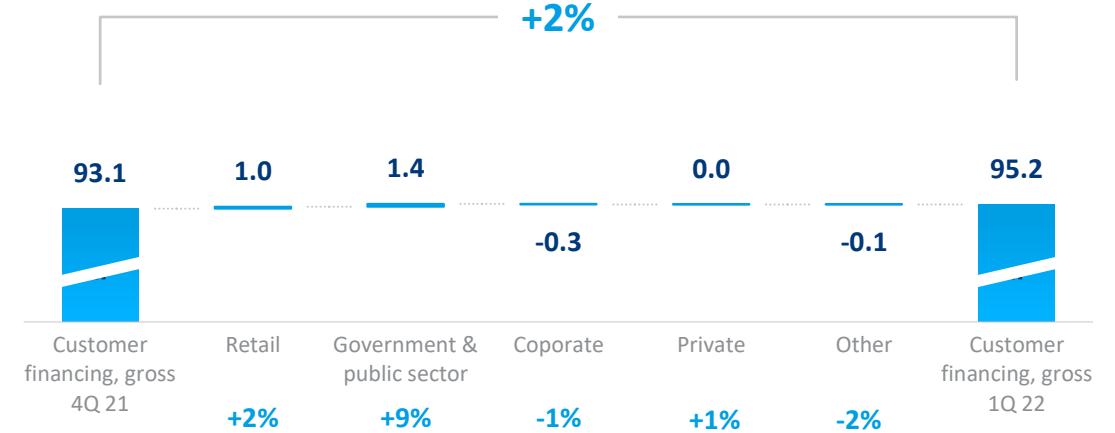
= Customer Financing, net (AEDbn)



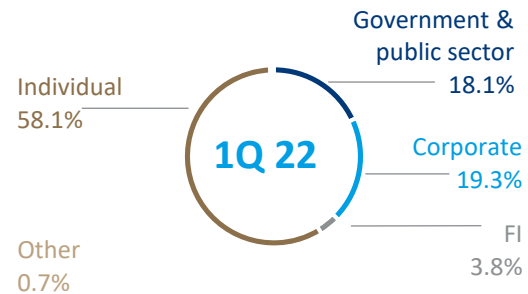
= Customer Financing, Gross by Segment (%)



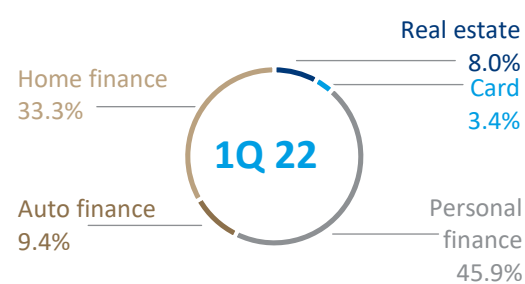
= Customer Financing, Gross Movement YTD (AEDbn)



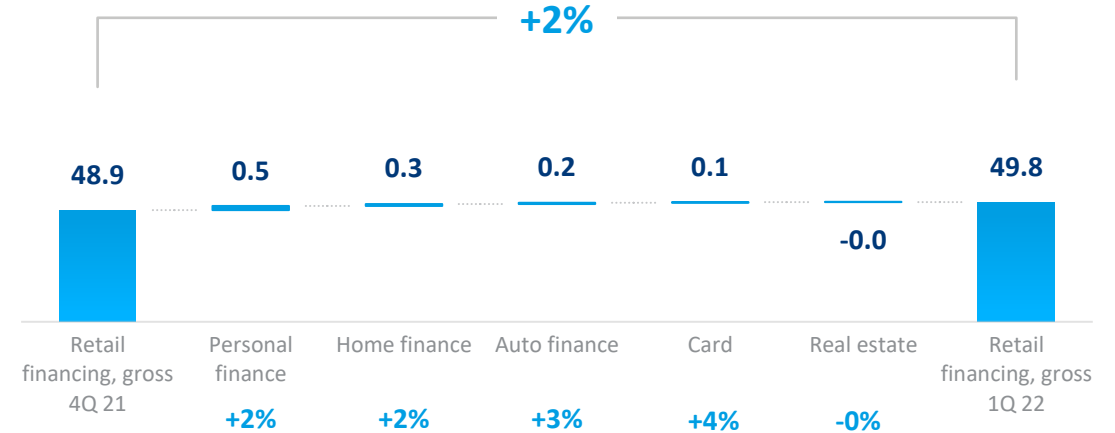
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



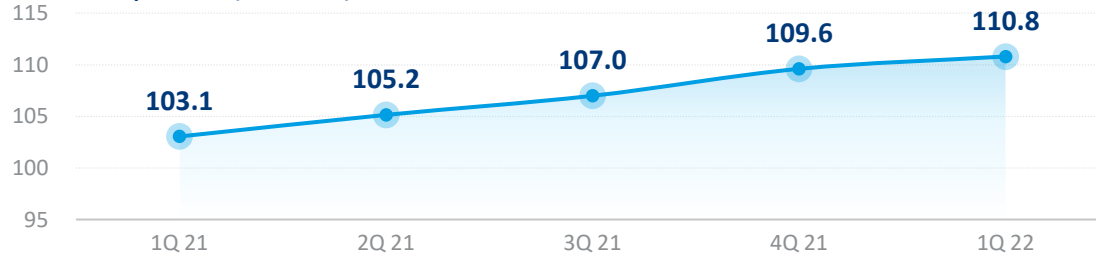
= Retail Financing, Gross Movement YTD (AEDbn)



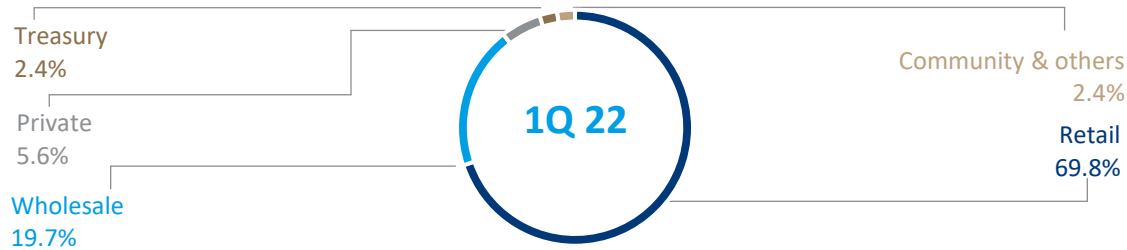
## = Customer Deposits

...and modest 1% deposit growth from CASA generation, mainly in the Retail segment...

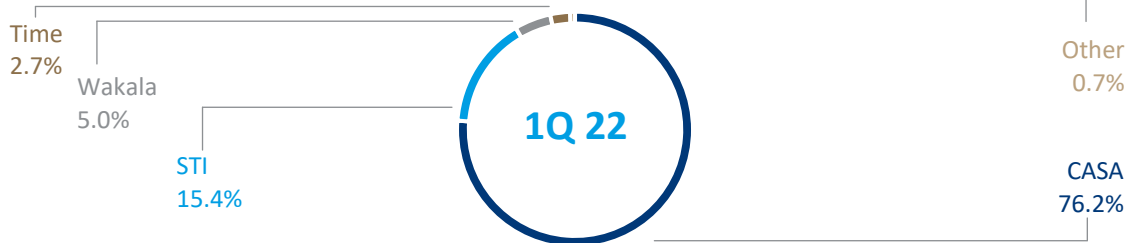
### = Total Deposits (AEDbn)



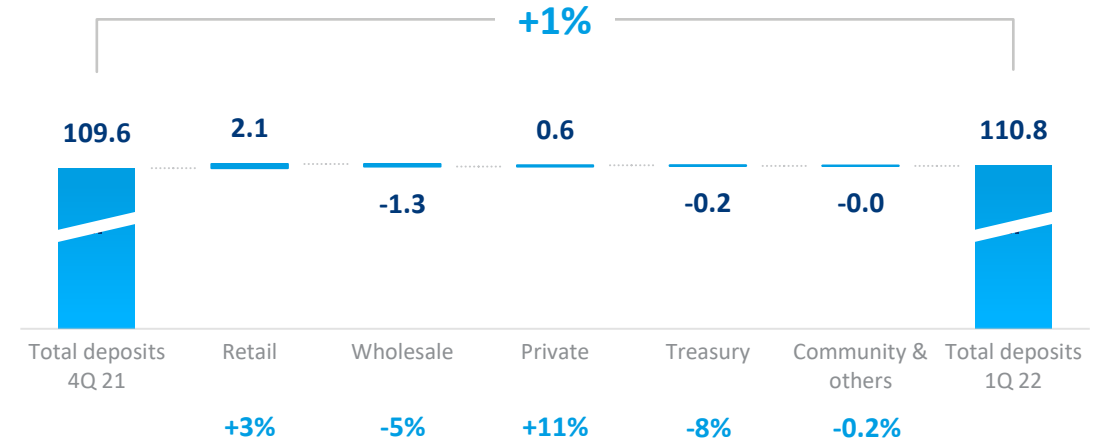
### = Total Deposits by Segment (%)



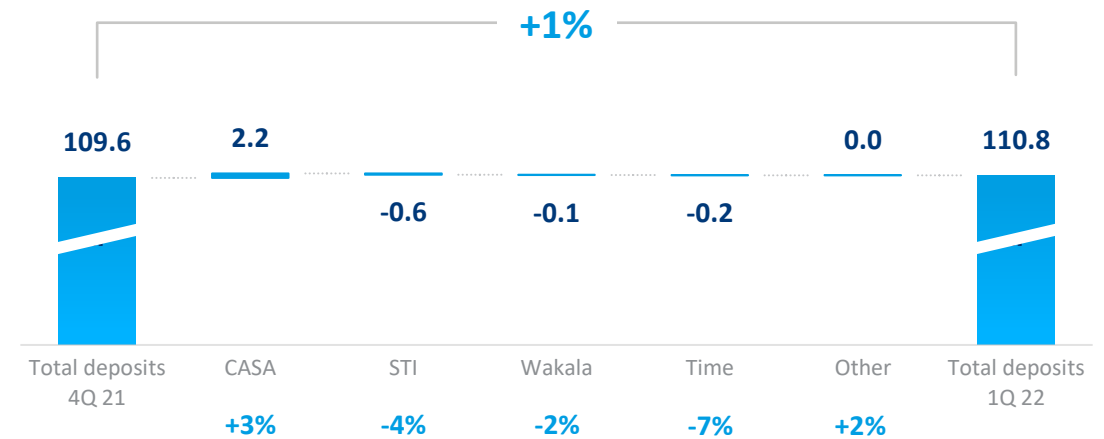
### = Total Deposits by Type (%)



### = Total Deposits Movement by Segment YTD (AEDbn)



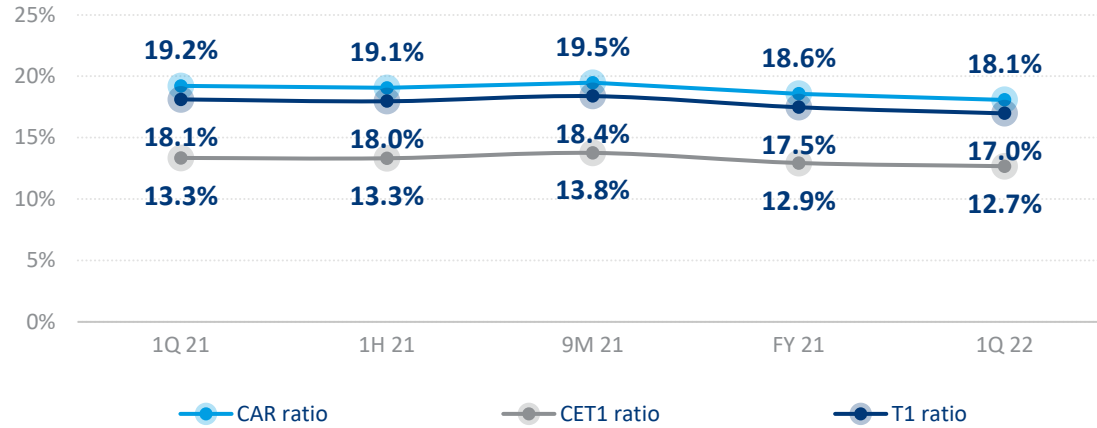
### = Total Deposits Movement by Type YTD (AEDbn)



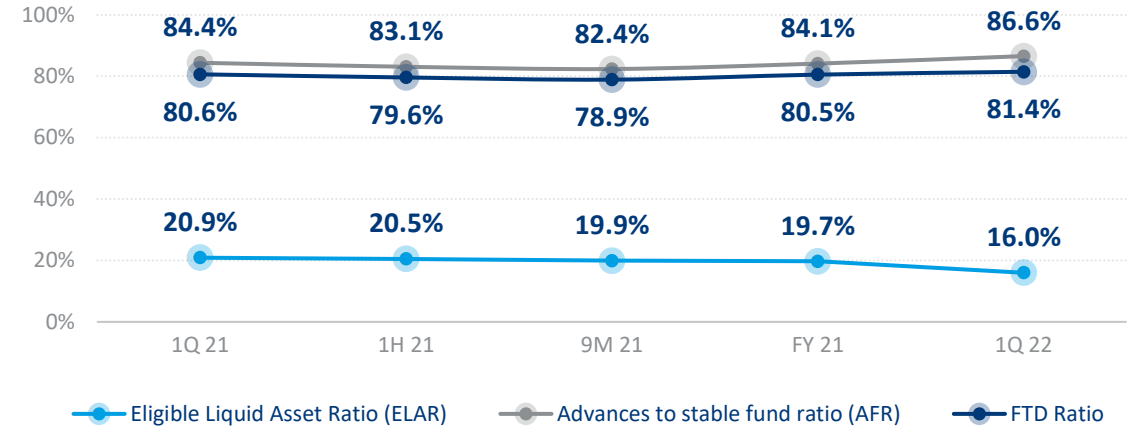
## = Capital and Liquidity

...while maintaining robust capitalization and liquidity positions, well within regulatory requirements.

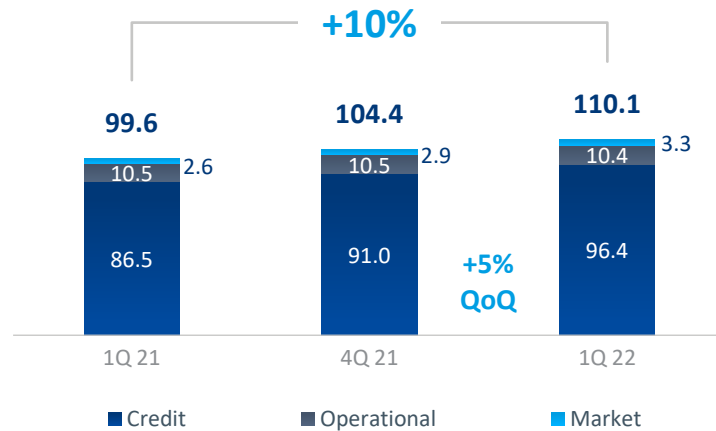
### = Capitalization Ratios (%)



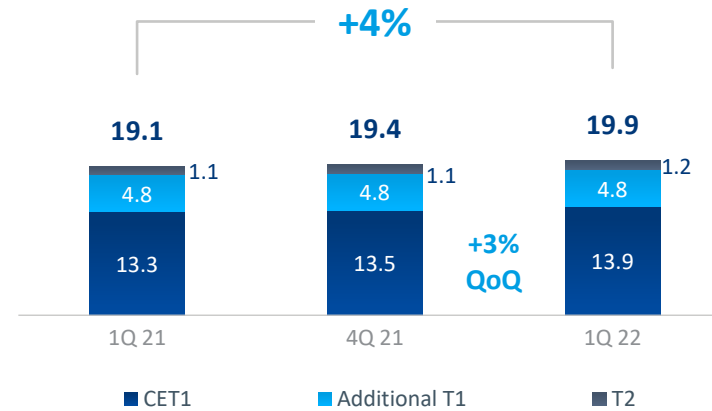
### = Liquidity Ratios (%)



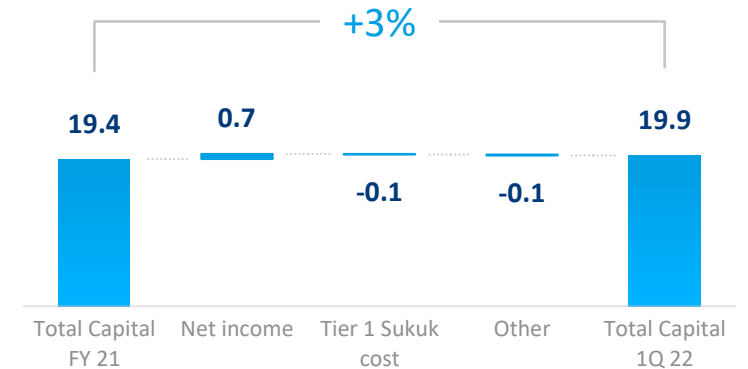
### = RWA (AEDbn)



### = Capitalization (AEDbn)



### = Total Capital Movement YTD (AEDbn)



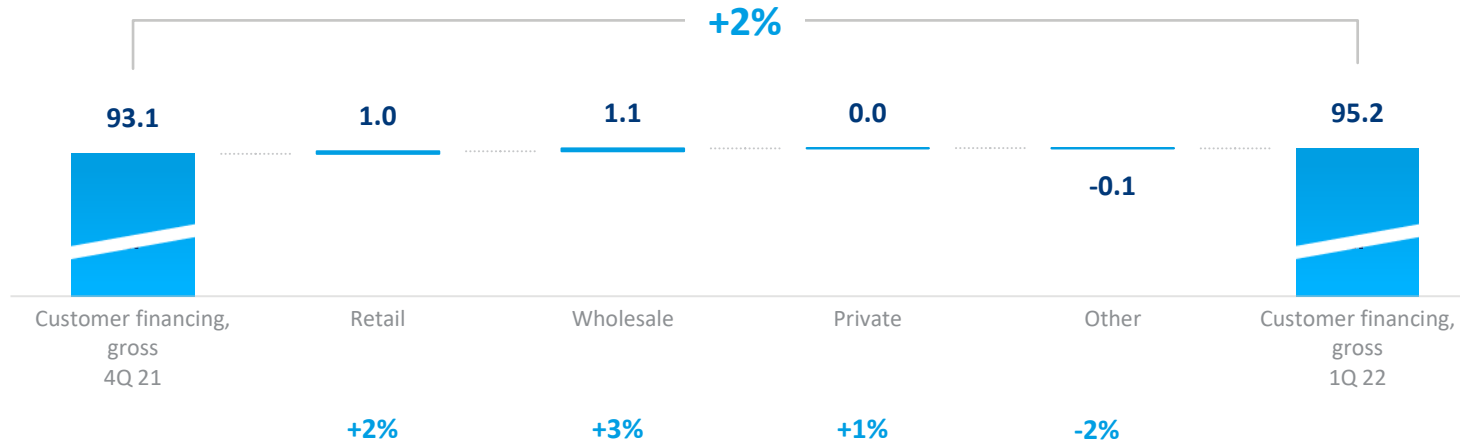
# Segmental Performance

1Q 2022 Investor Presentation

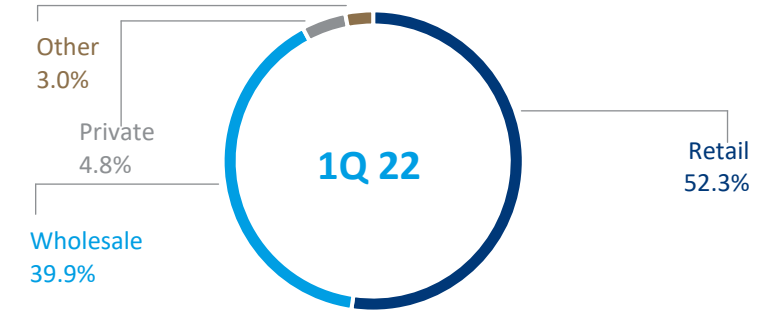
## = Segmental Balance Sheet Summary

Financing growth led by all business segments, while Retail contributed most to deposit growth

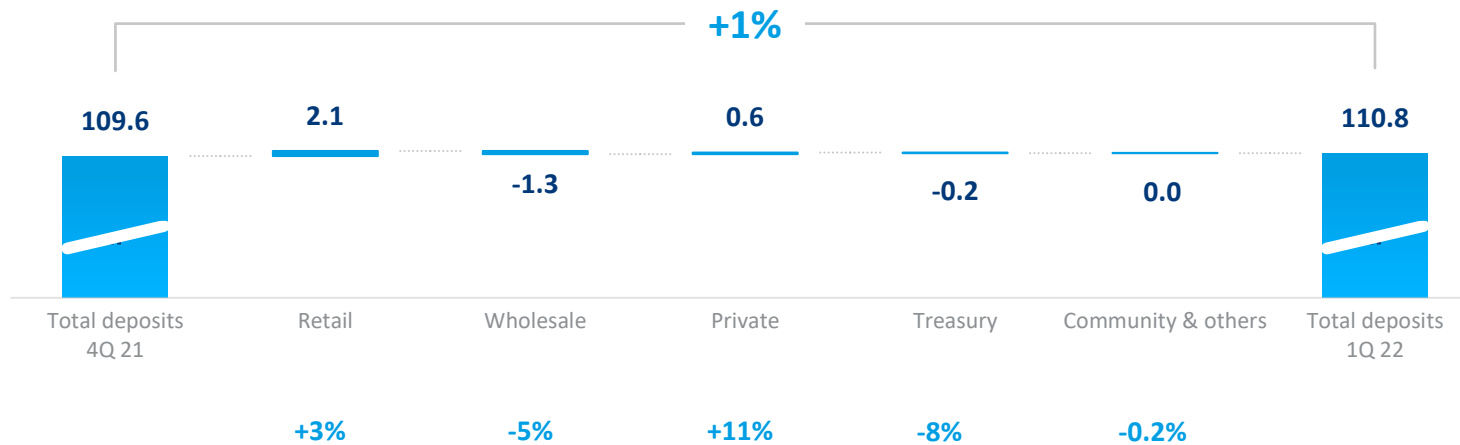
### = Customer Financing, Gross Movement YTD (AEDbn)



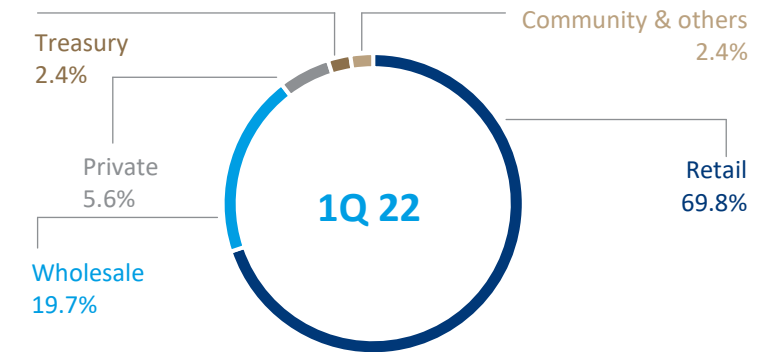
### = Customer Financing, Gross Composition (AEDbn)



### = Total Deposits Movement YTD (AEDbn)



### = Total Deposits Composition (AEDbn)

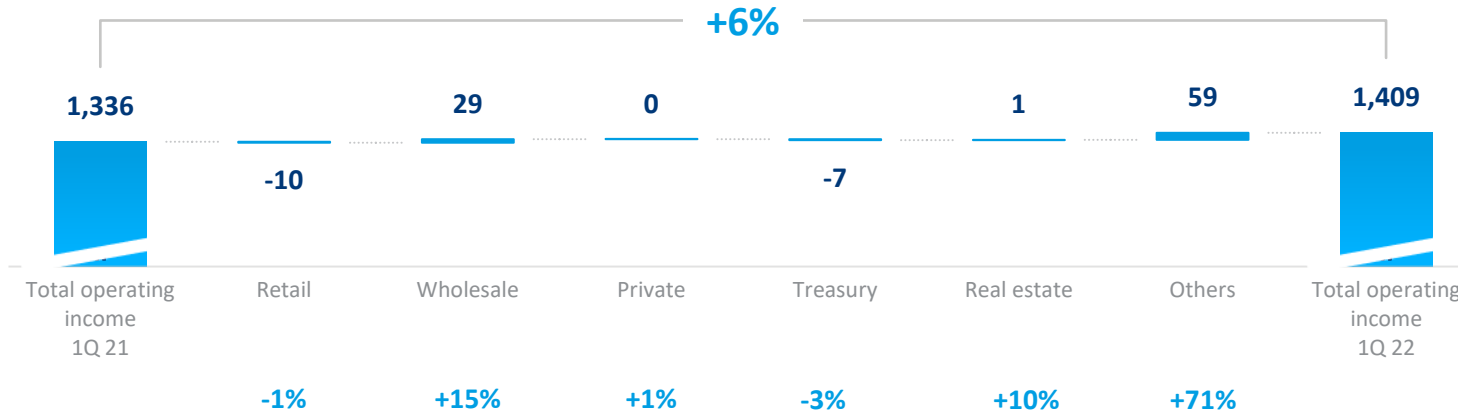




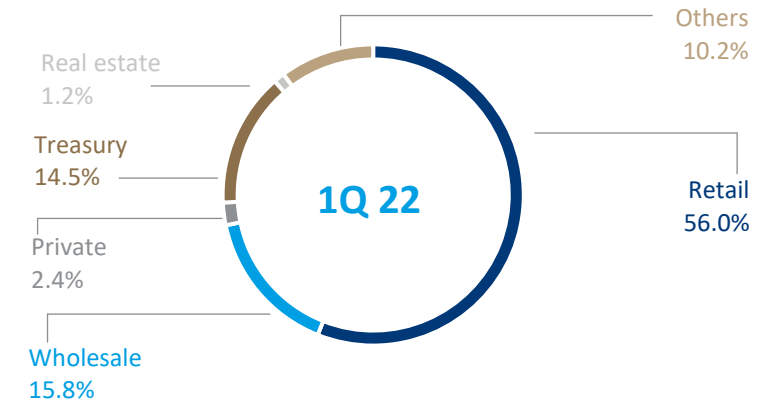
# = Segmental Income Statement Summary

Profit growth driven mainly by Retail

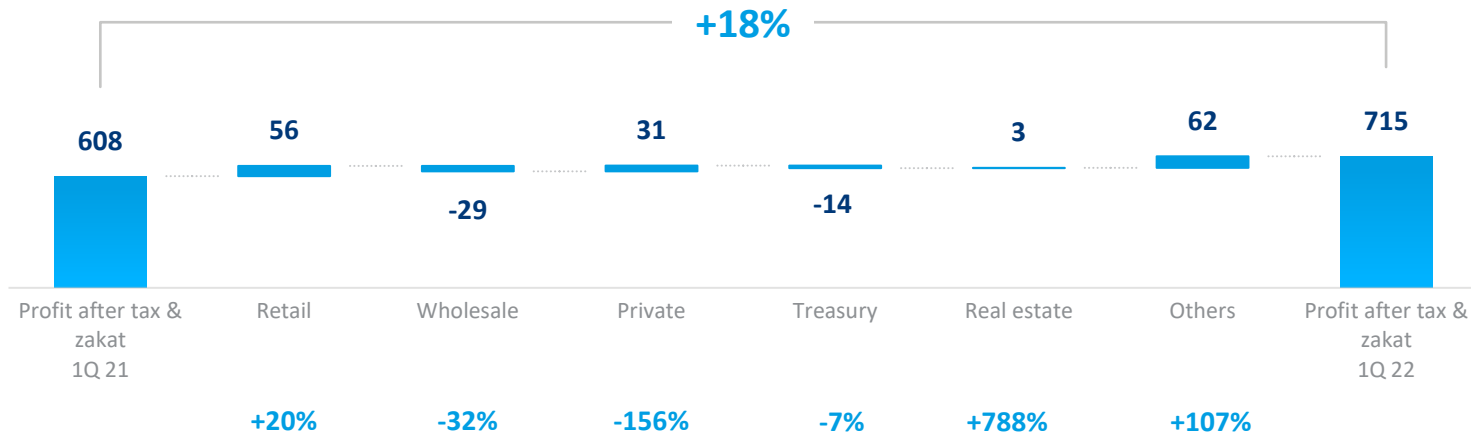
## = Total Operating Income Movement YoY (AEDmn)



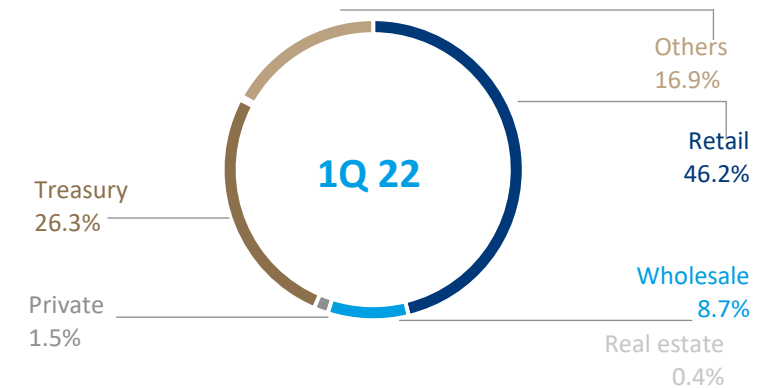
## = Total Operating Income Composition (AEDmn)



## = Profit After Tax & Zakat Movement YoY (AEDmn)



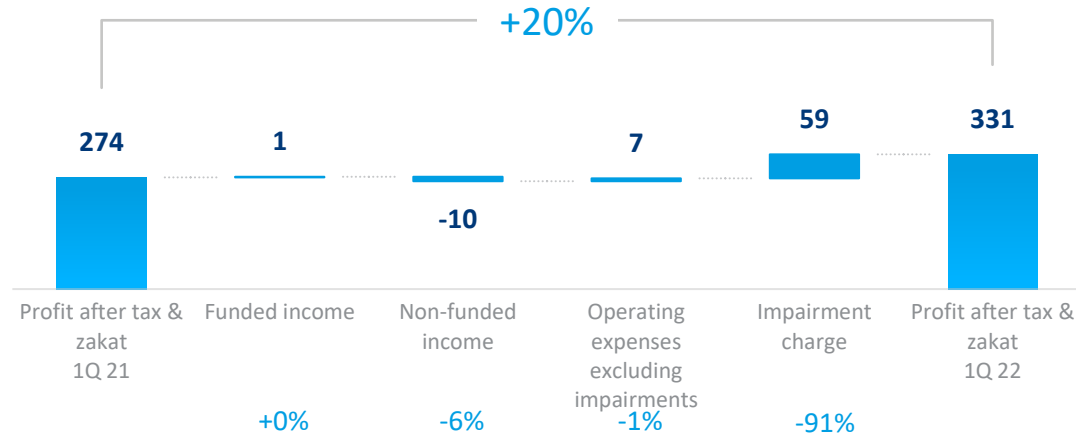
## = Profit After Tax & Zakat Composition (AEDmn)



## = Retail

20% retail profit increase

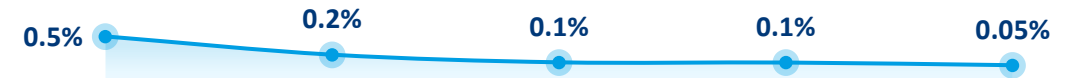
### = Profit After Tax & Zakat Movement YoY (AEDmn)



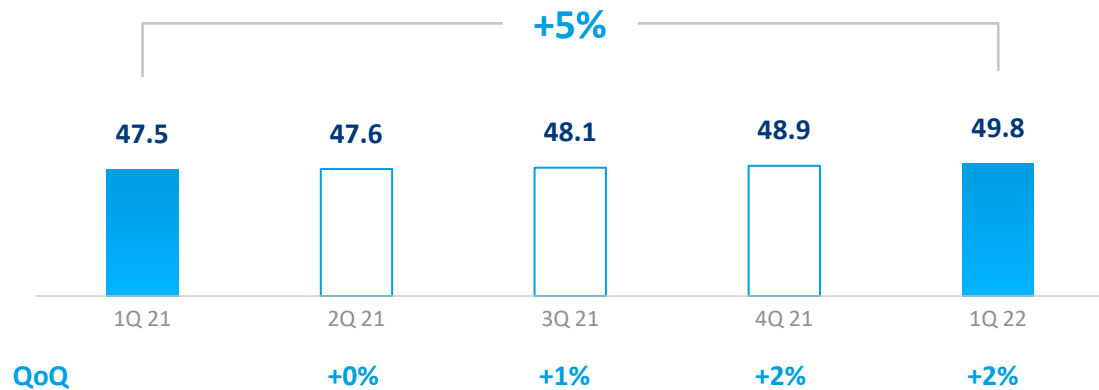
### = Cost Income Ratio (%)



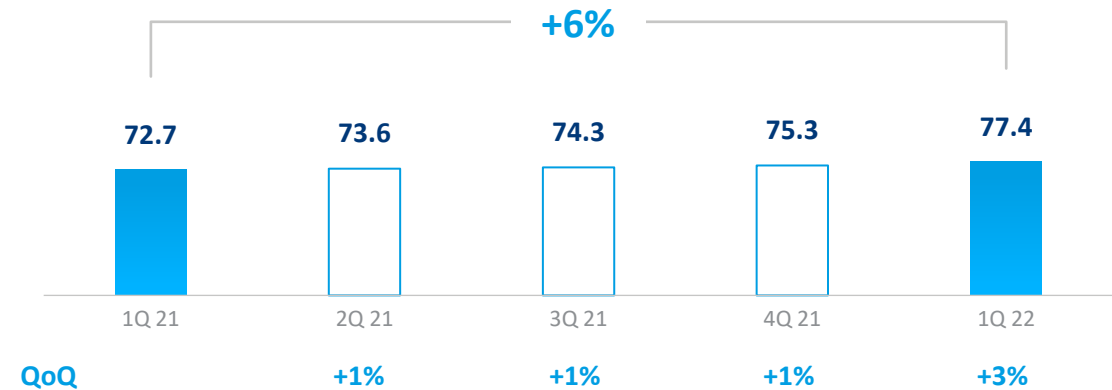
### = Cost of Risk (%)



### = Customer Financing, Gross (AEDbn)



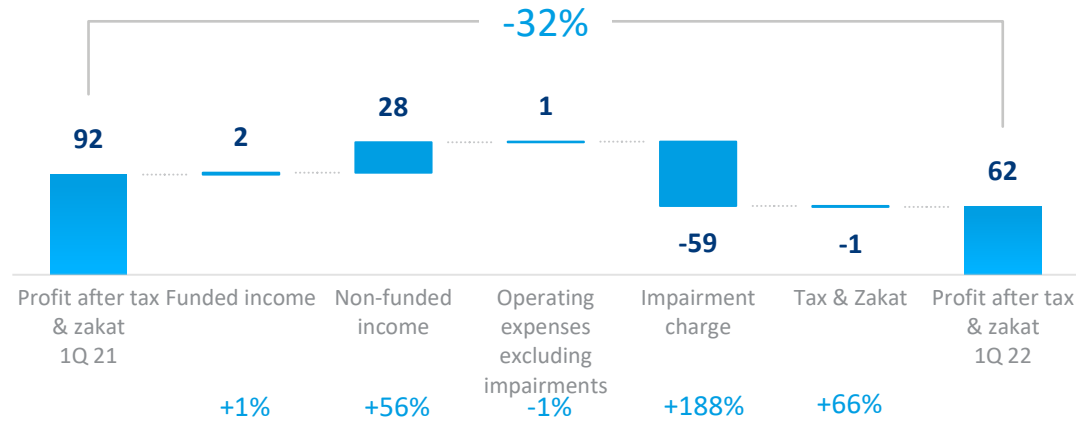
### = Deposits (AEDbn)



## = Wholesale

Decline in profit by 32% driven by an increase in impairment charges

### = Profit After Tax & Zakat Movement YoY (AEDmn)



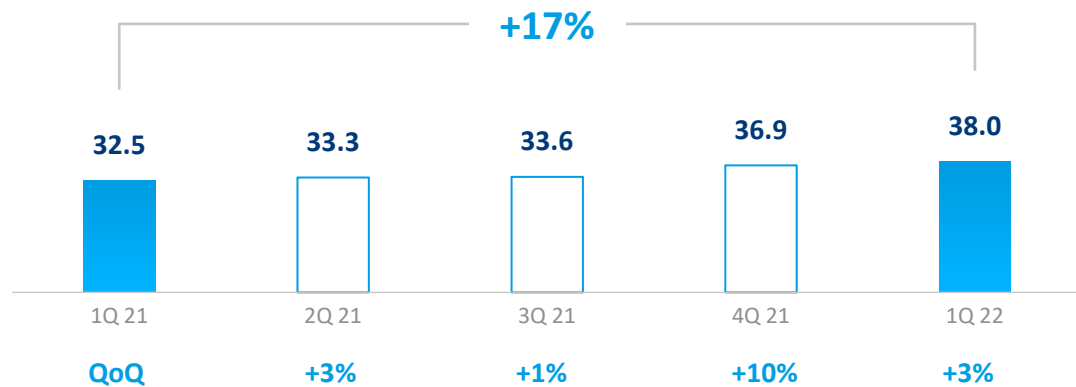
### = Cost Income Ratio (%)



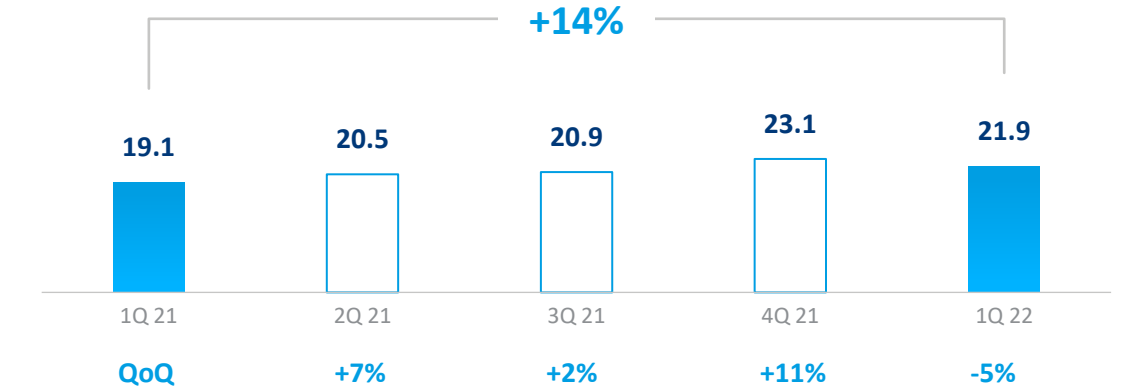
### = Cost of Risk (%)



### = Customer Financing, Gross (AEDbn)



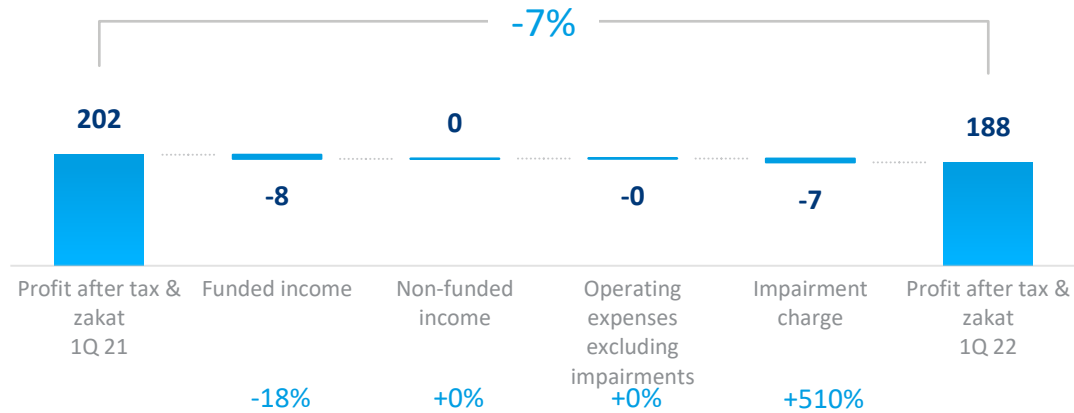
### = Deposits (AEDbn)



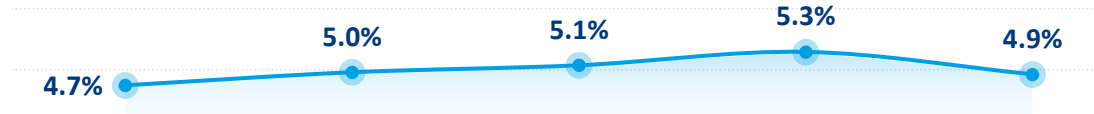
## = Treasury

7% profit decline from a decline in funded income

### = Profit After Tax & Zakat Movement YoY (AEDmn)



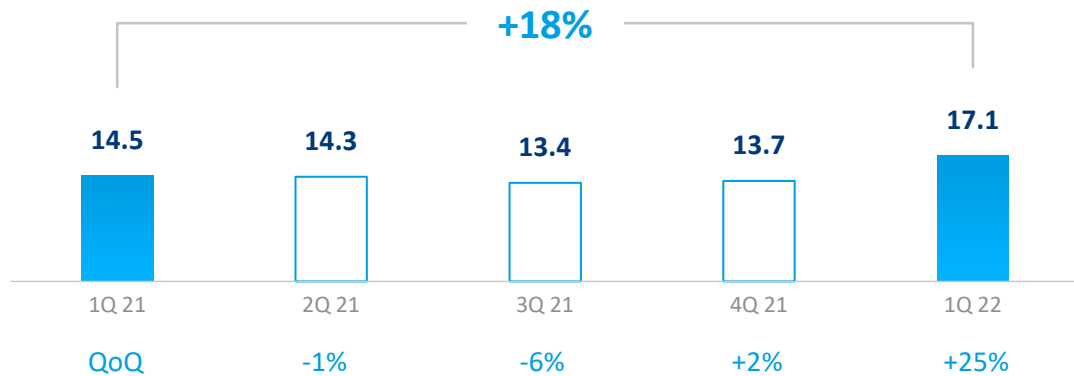
### = Cost Income Ratio (%)



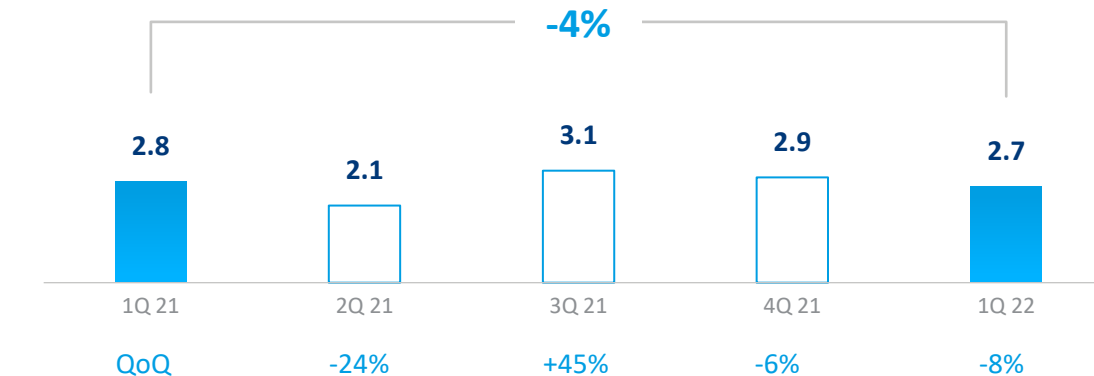
### = Investment Yield (%)



### = Investments (AEDbn)



### = Deposits (AEDbn)



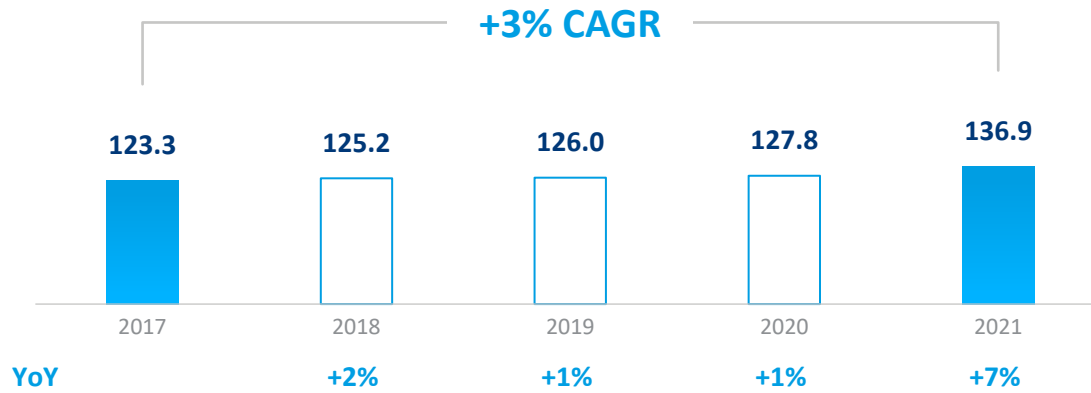
# Performance Track Record

1Q 2022 Investor Presentation

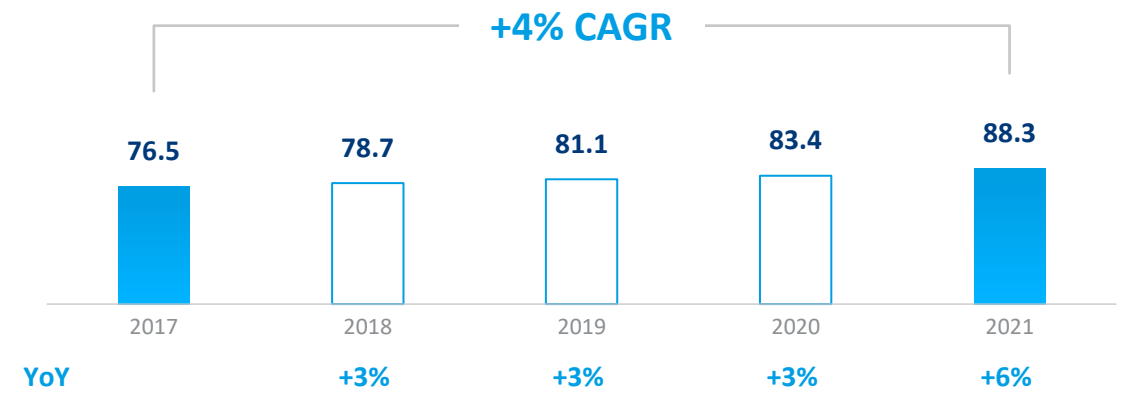
## = Balance Sheet Trends

Steady balance sheet growth

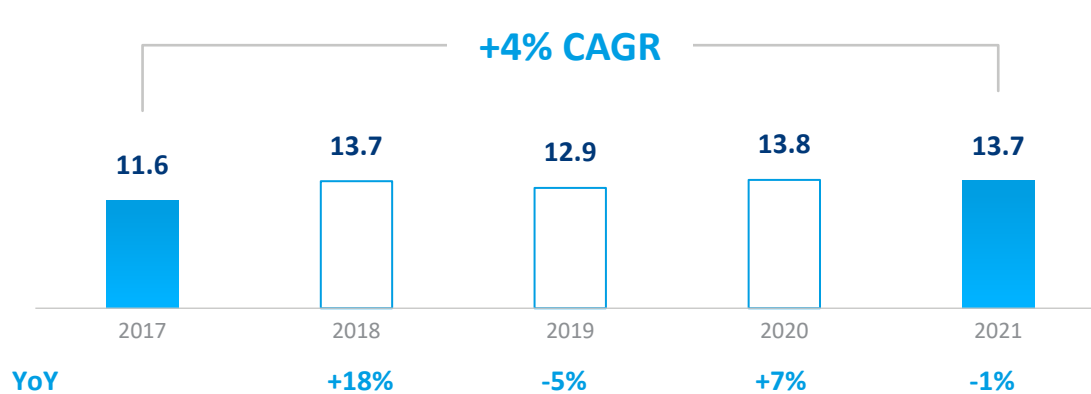
### = Total Assets (AEDbn)



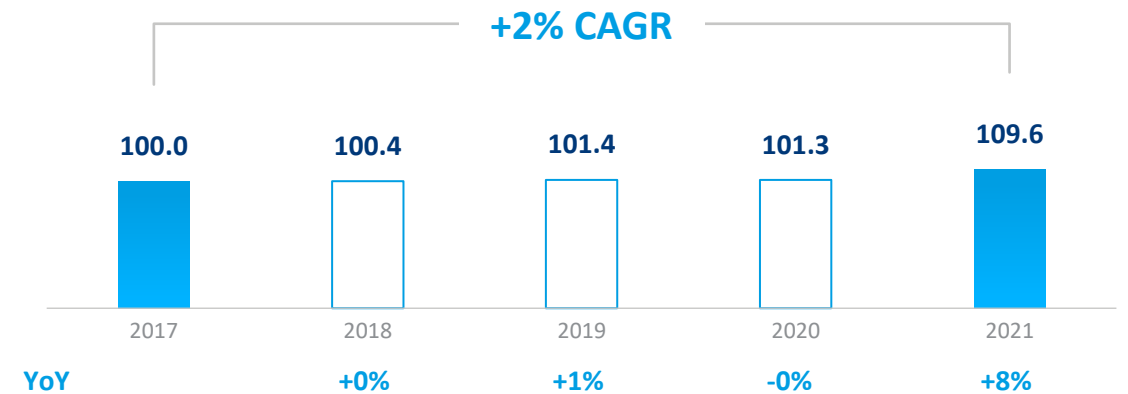
### = Customer Financing, Net (AEDbn)



### = Investments (AEDbn)



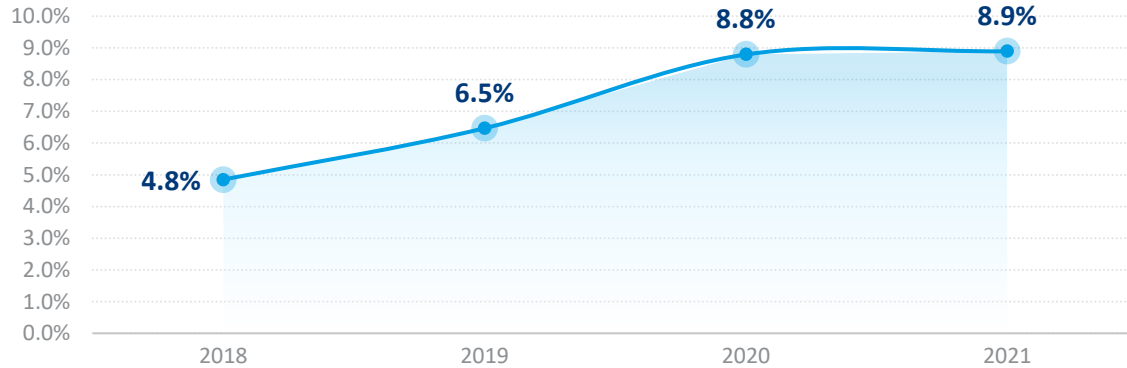
### = Total Deposits (AEDbn)



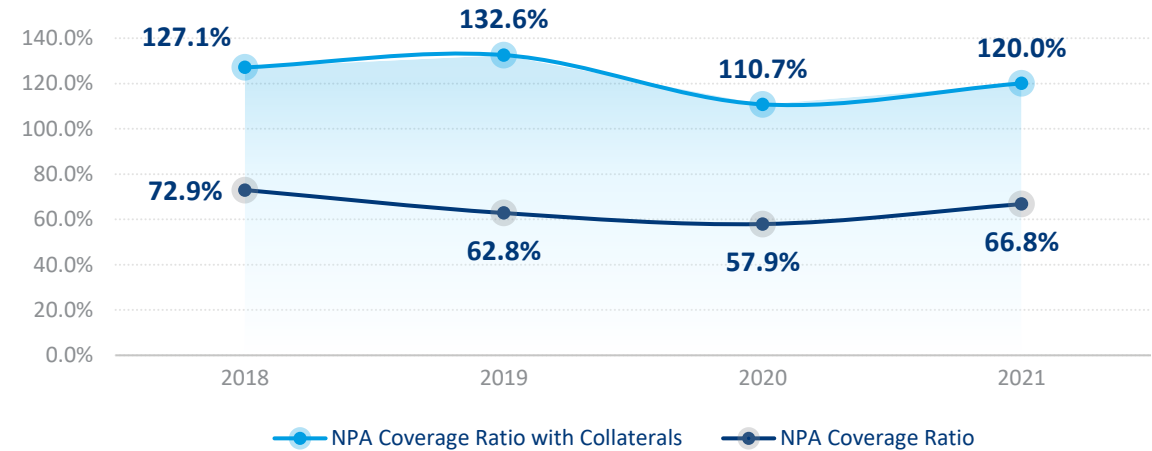
## = Asset Quality, Capital & Liquidity

Improving capitalization and strong, stable liquidity position mitigate challenging credit quality

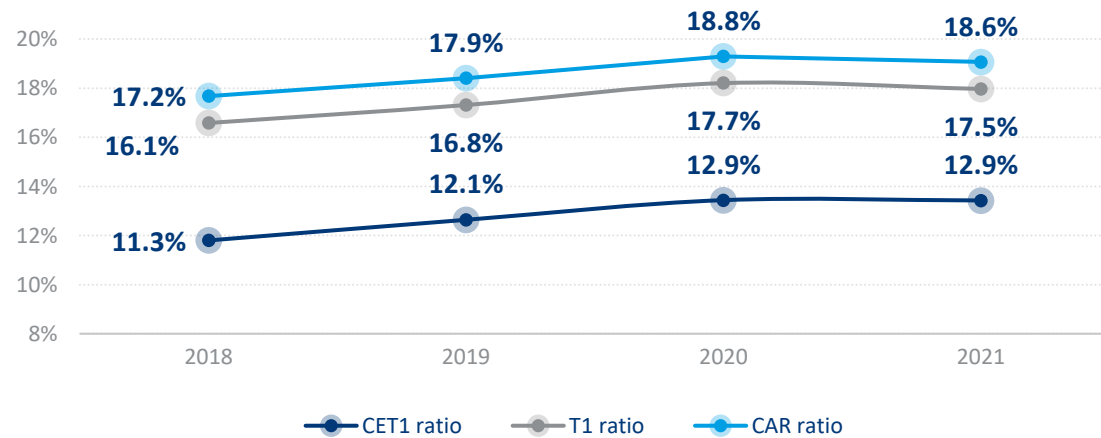
### = NPA Ratio (%)



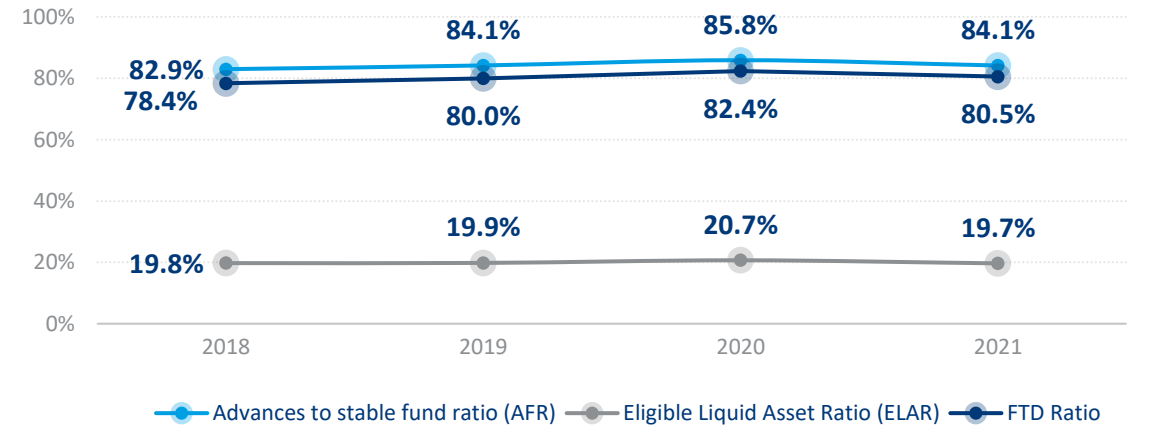
### = NPA Coverage Ratio with Collaterals (%)



### = Capitalization Ratios (%)



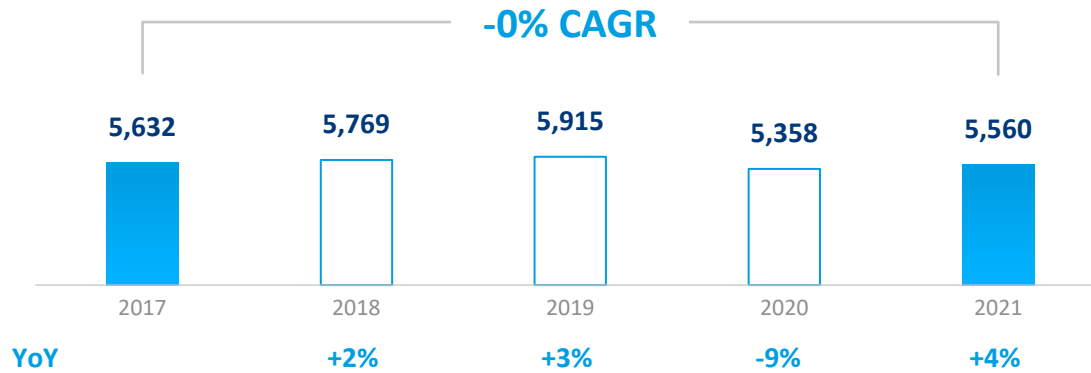
### = Liquidity Ratios (%)



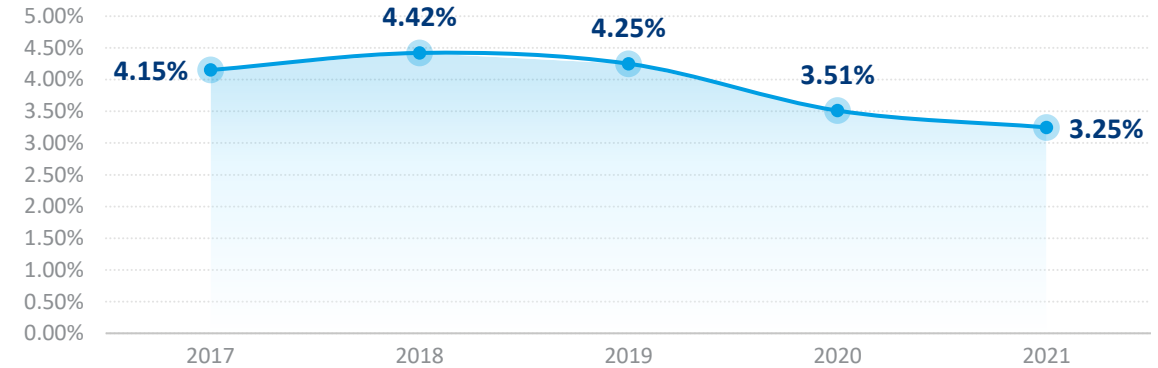
## = Revenues and Expenses

Stable revenue and operating expense trends

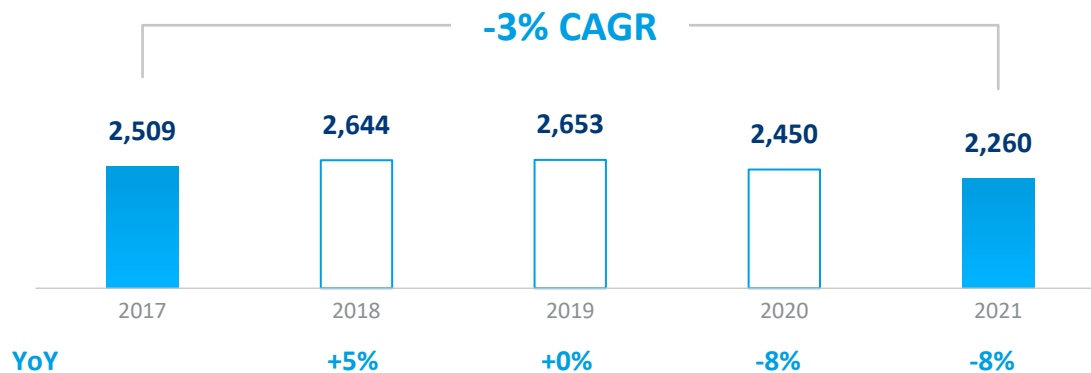
### = Revenues (AEDmn)



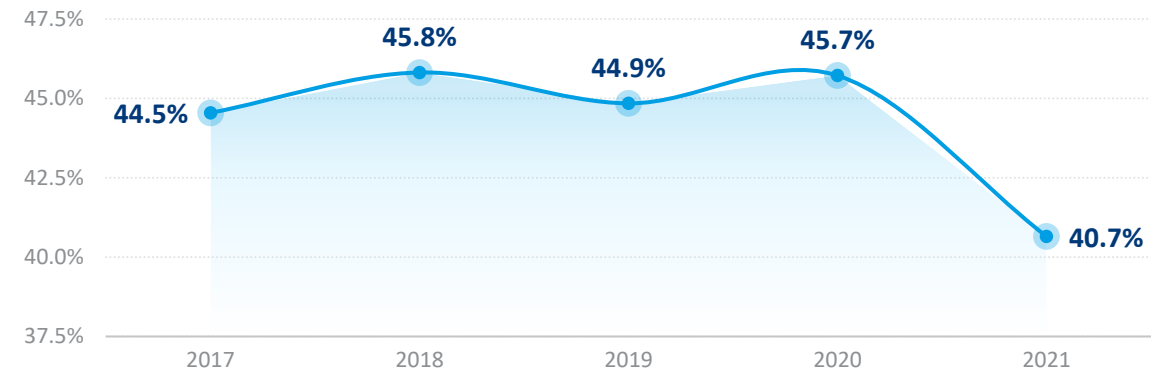
### = Net Profit Margin (%)



### = Expenses (AEDmn)



### = Cost to Income Ratio (%)

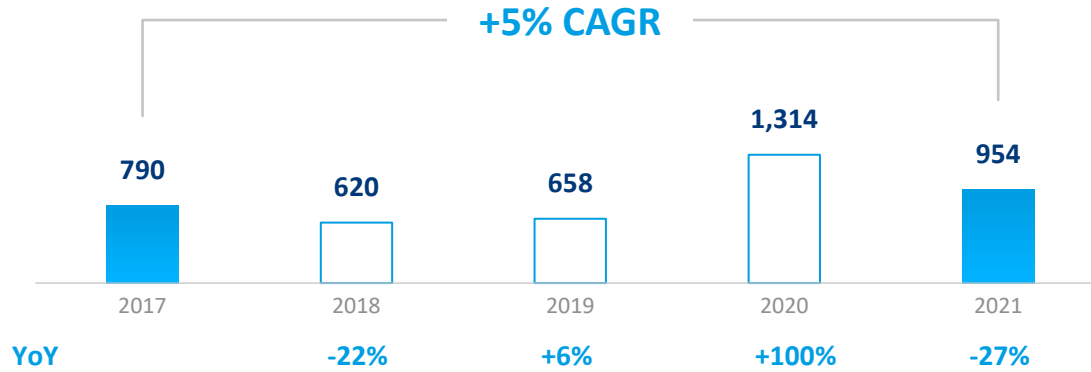




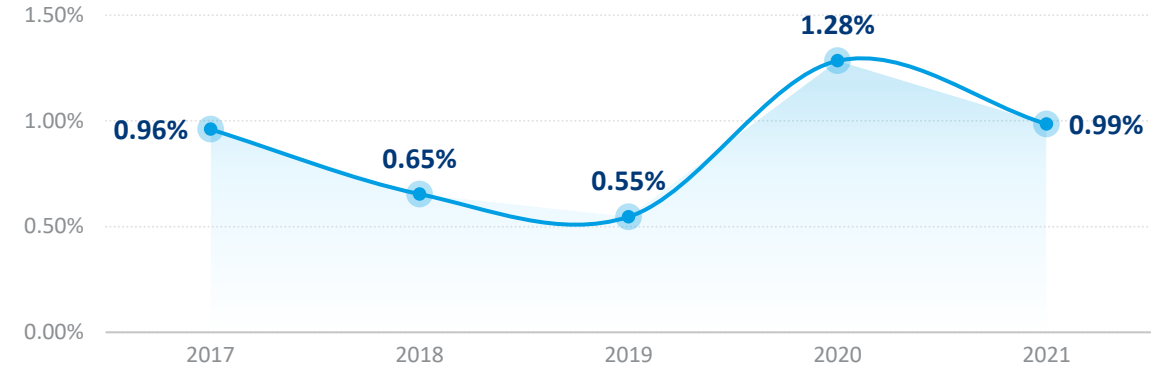
## = Impairments and Profitability

Return to stable profitability and cost of risk in 2021

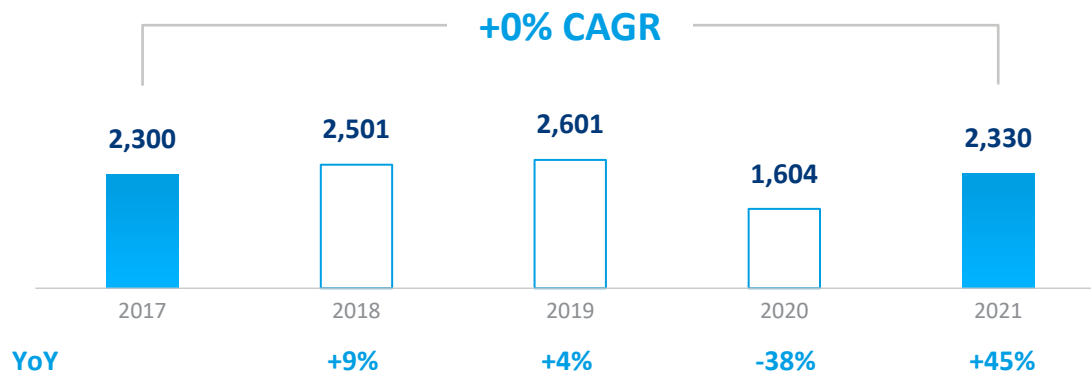
### = Impairments (AEDmn)



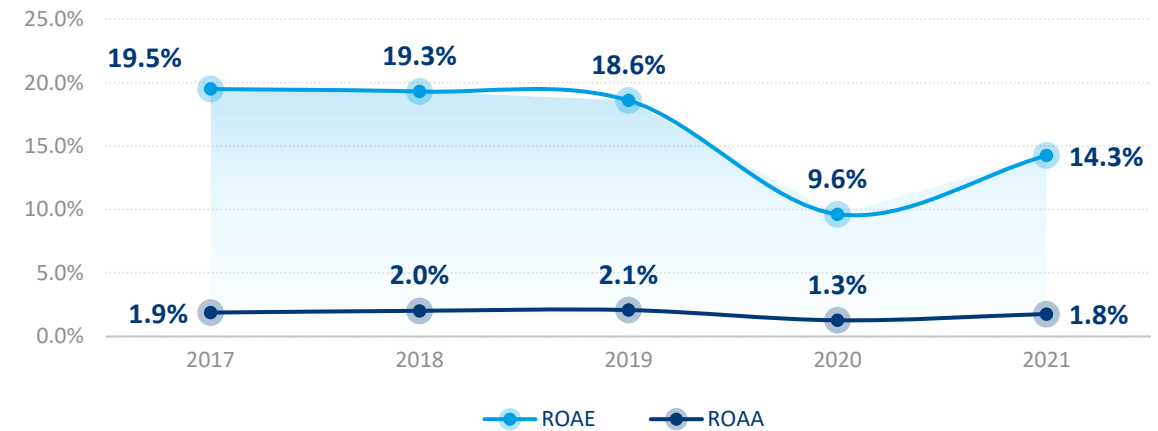
### = Cost of risk (%)



### = Profit After Zakat & Tax (AEDmn)



### = Returns (%)



# Appendix

1Q 2022 Investor Presentation

## = Additional Information

Please contact the Investor Relations team for additional information or download ADIB's IR App

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### = ADIB Investor Relations App



Download link:



### = ADIB Investor Relations Website

<https://adib.com/en/Pages/Investor-Relations.aspx>

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