

Investor Presentation

H1 2022

July 2022

ADIB IR Website



IR App Download link:



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H1 2022 Investor Presentation

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ADIB Profile

H1 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 142bn
Total Assets

146
Branches

520
ATMs



Advanced Digital Bank

67%
Digitally Active Customers

47%
Digital sales

95%
Straight Through Processing



Leader in Customer Satisfaction

#1 in UAE
NPS

#1 in Islamic banking
Banker Magazine
Best Islamic Bank

#1 Digital
Best Islamic Digital 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 **27** bn

= Value Drivers (1H 2022)

ROE

17.3%

ROA

2.12%

▼ Market leader ▼

CASA Ratio

75.3%

Net Profit Margin

3.13%

Cost of Risk

0.42%

P/B Ratio*

1.74 x

Total Assets

AED **142** bn

Financing

AED **97** bn

Net Income

AED **1.4** bn

C/I Ratio

40.9%

= Solid Ratings

Moody's

A2

Stable Outlook

Fitch Ratings

A+

Stable Outlook

MSCI
ESG RATINGS

A

EPS

AED **0.36**

Investments

AED **19** bn

Deposits

AED **115** bn

Revenues

AED **2.8** bn

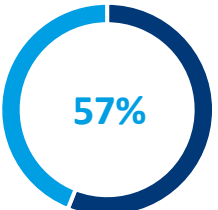
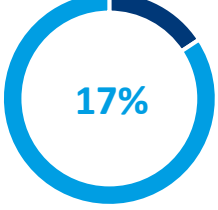
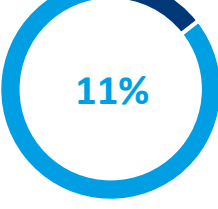
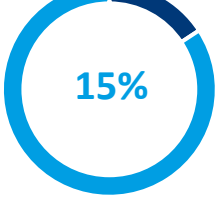
CAR

18.0%

* At 30/06/2022

= Business Segments

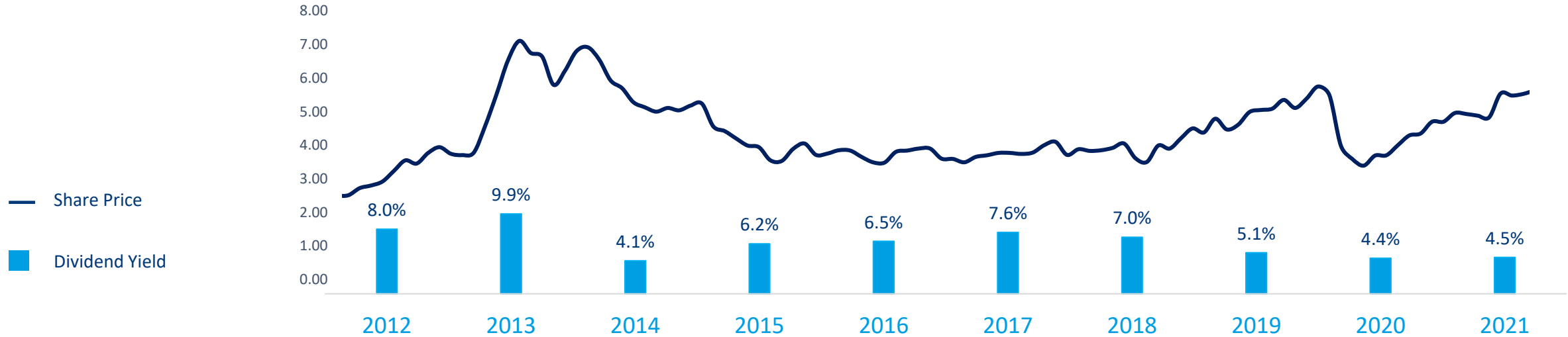
ADIB's business is comprised of 4 main segments

= % of Group Revenue	Business Segment	Description
 <p>57%</p>	<p>Retail Banking</p>	<p>Targets individuals and SME entities with main focus on UAE Nationals and mass affluent segment</p> <p>Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.</p>
 <p>17%</p>	<p>Wholesale Banking</p>	<p>Focuses on large corporates, Governments, GREs and FIs</p> <p>Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.</p>
 <p>11%</p>	<p>Treasury</p>	<p>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.</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>15%</p>	<p>Other</p>	<p>ADIB is present in the following countries for the following services:</p> <ul style="list-style-type: none"> • ADIB UAE offers IBG, private banking and real estate asset class • ADIB Egypt caters to the needs of corporate and retail customers. • ADIB UK offers commercial and industrial real estate asset class

= Consistent dividend distribution

ADIB consistently distribute dividends with average yield of 4%

= Shareholder Return Metrics

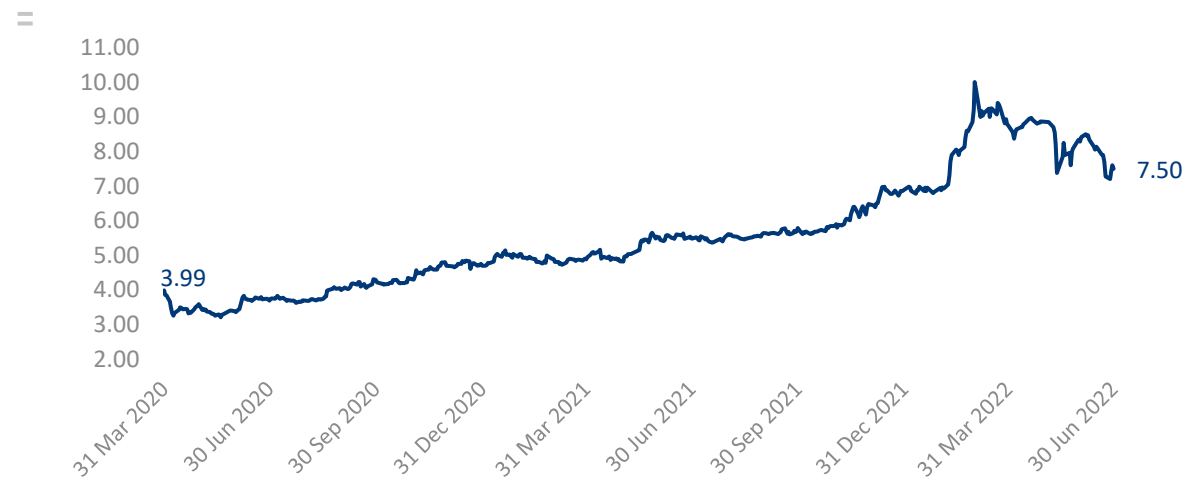
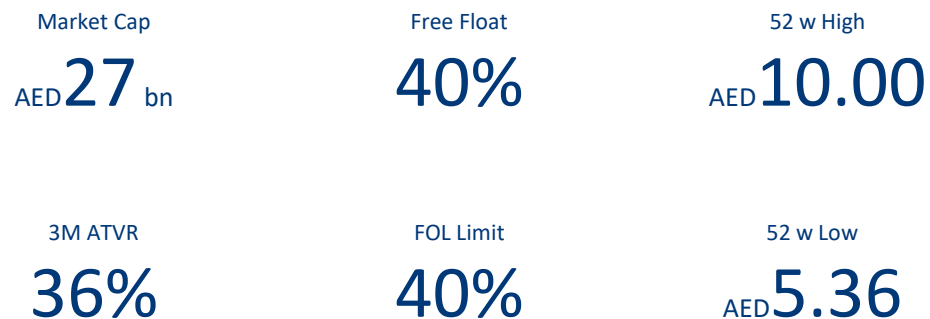


Net Profit in AEDmn	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330
Cash Dividend Payout Ratio (% of Net Profit)	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%	39.8%	38.2%	46.6%	48.5%
Cash Dividend (% of Share Capital)	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	20.6%	31.1%
Cash Dividend in AEDmn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

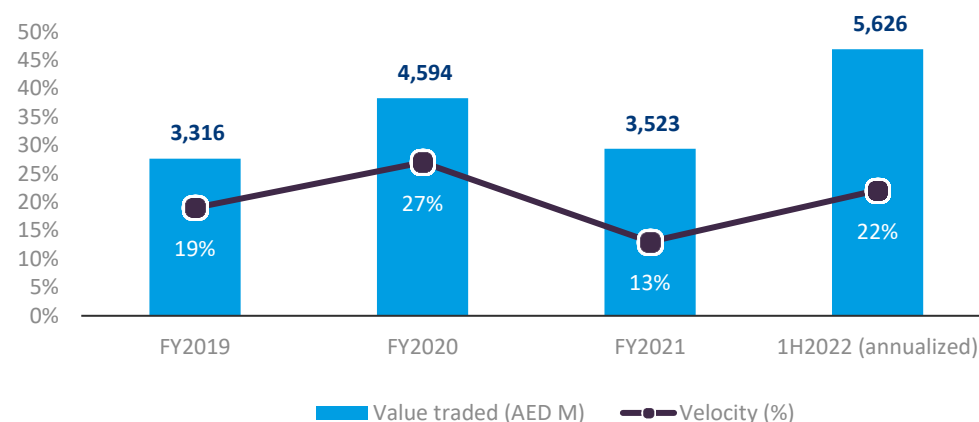
= Market Metrics & Ownership Structure

ADIB is a liquid stock with 14% foreign ownership

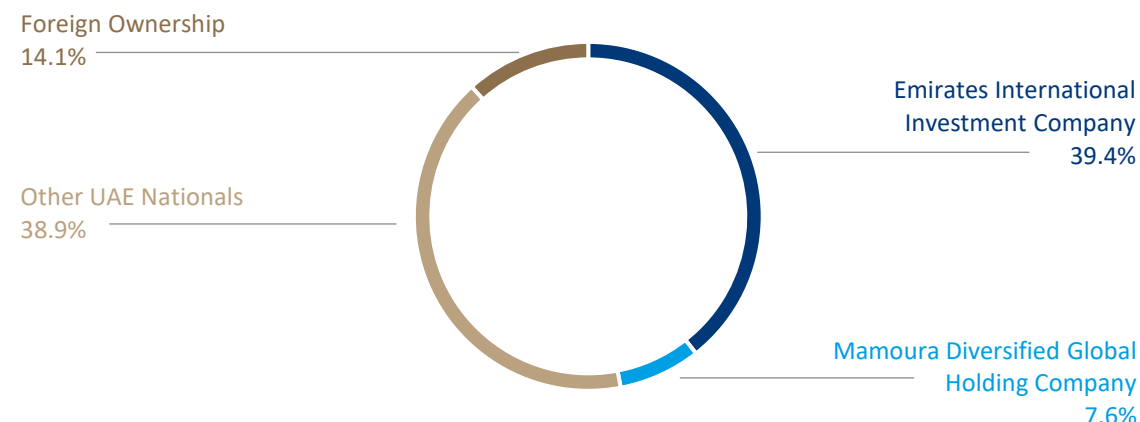
= Key Metrics*



= ADIB Stock Liquidity



= Ownership Structure*

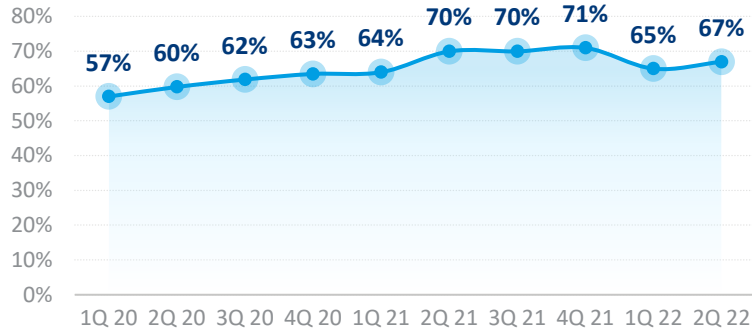


* At 30/06/2022

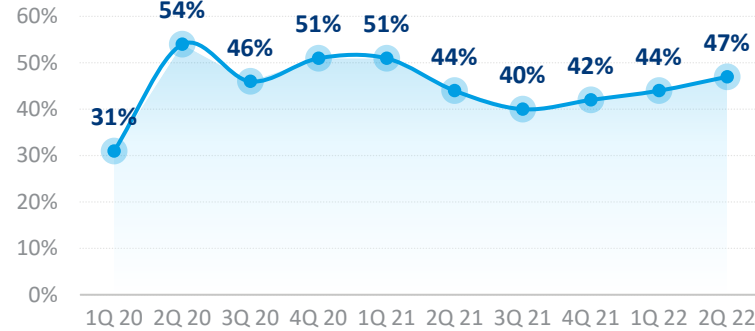
= Digital Banking

Progress made on ADIB's digital strategy is reflected in UAE's highest customer ratings and other key digital metrics.

= Digitally Active Customers (%)



= Digital Sales (% of Total)



= Auto Digital Ecosystem



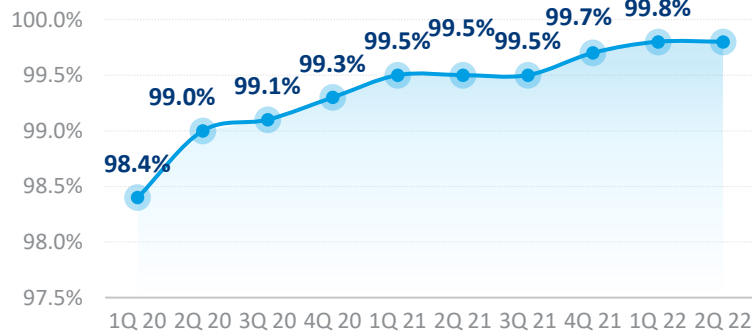
= Amwali Youth Bank Account



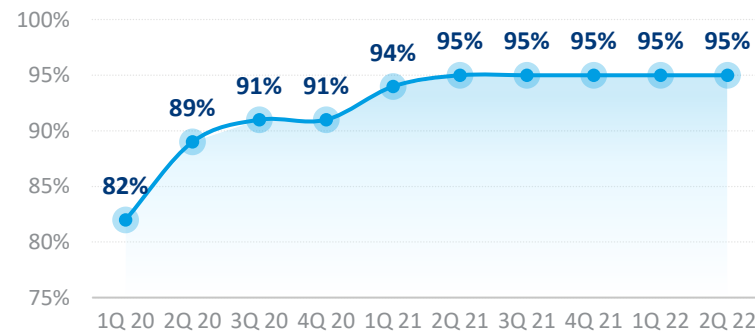
= Facial Recognition Account Opening



= Digital Transfers (%)



= Straight Through Processing (%)



= API Developer Portal plot



= Al Ghaf Initiative for Paperless Branches



= Recent Achievements and Accolades

ADIB's recognition for excellence in Islamic banking

= Awards received



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

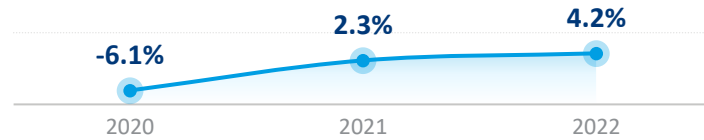
= Outlook and Guidance

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

= Market Outlook

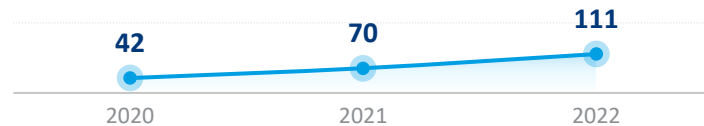
= GDP growth from rising oil prices

Real GDP growth (%)



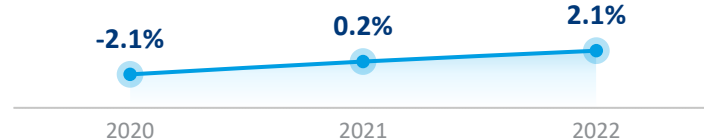
= Expected improvement in oil prices

Brent Price / Barrel (avg) (USD)



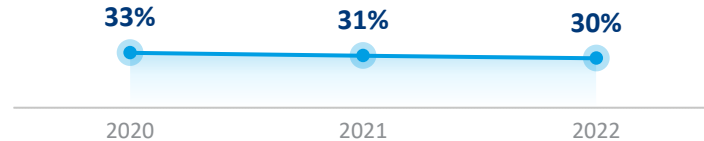
= Return from deflation to inflation

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

1H 2022 Reported

+4%

FY 2022 Guidance
as at 1Q 2022

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

3.13%

2.90% to 3.10%

3.35% to 3.45%

= Cost of Risk

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

0.42%

0.60% to 0.70%

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%

37% to 39%

= Net Income Growth

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

+30%

15% to 20%

20% to 25%

= Return on Equity

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

17.3%

15% to 17%

17.5% to 18.5%

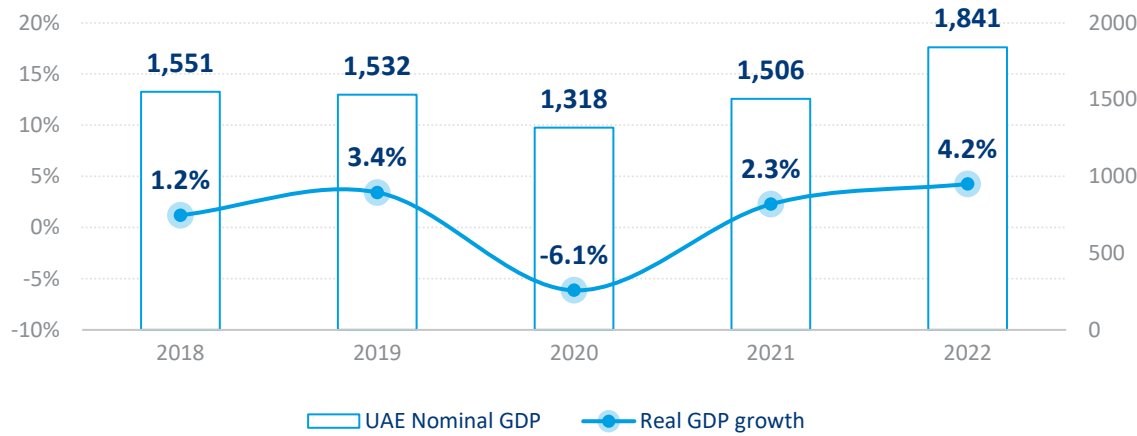
Operating Environment

1H 2022 Investor Presentation

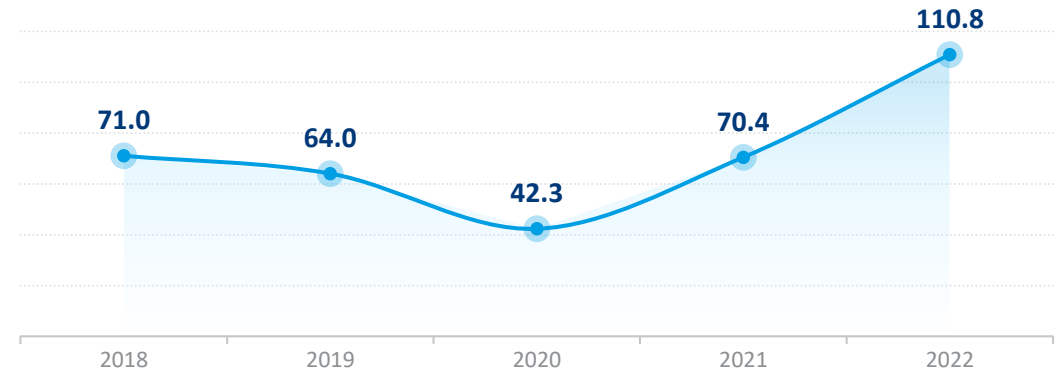
= UAE Economic Environment

The economic environment steadily improved in 1H 2022

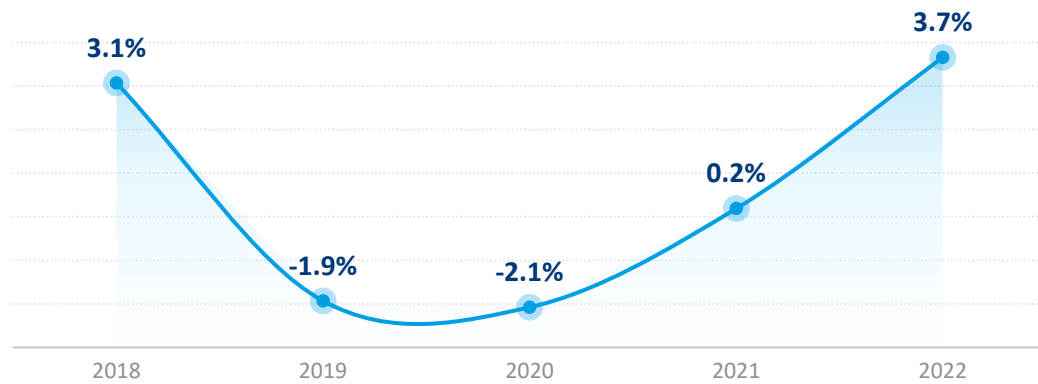
= Real GDP Growth (%) and Nominal GDP (AEDbn)



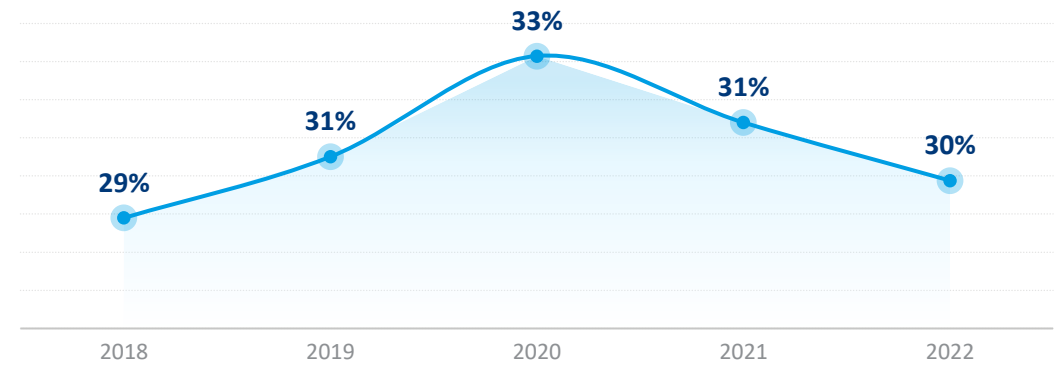
= Brent Price / Barrel (Avg) (USD)



= UAE Inflation (avg) (%)



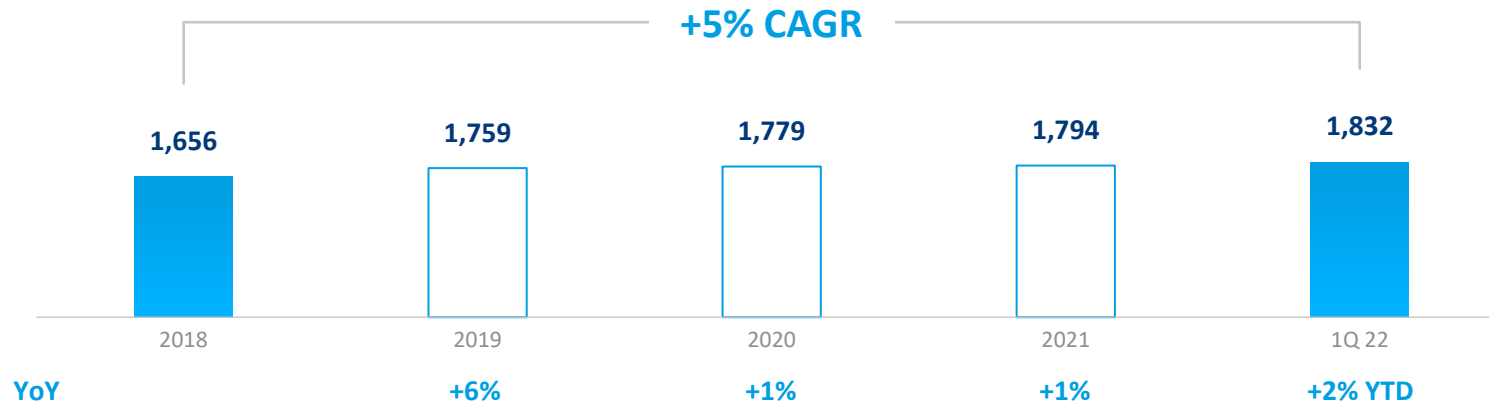
= Government Expenditure % of GDP (%)



= 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

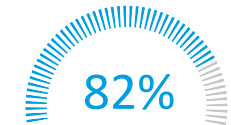
UAE Gross Banking Assets
(03/2022)

AED **3.3** tr

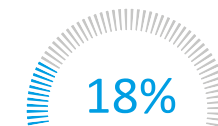
UAE Gross Banking Assets
(as % of GDP)

221%

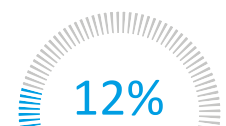
= Market Landscape (03/2022)



Share of Conventional
Banks (Total Assets)

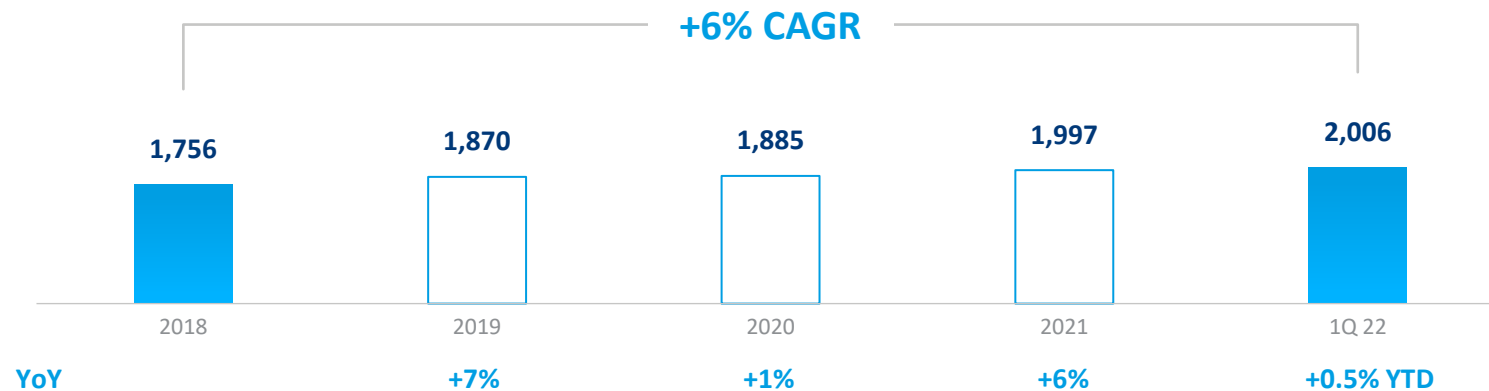


Share of Islamic Banks
(Total Assets)



Share of Foreign Banks
(Total Assets)

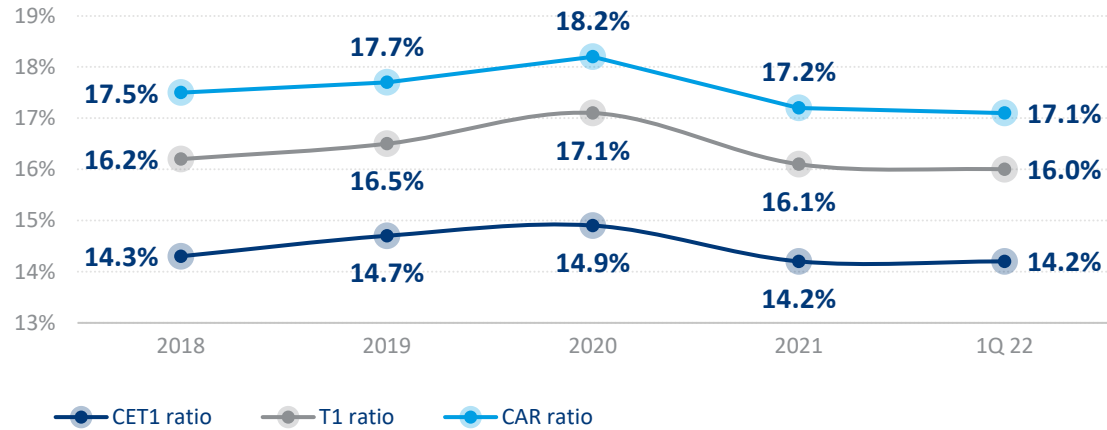
= Bank Deposits (AEDbn)



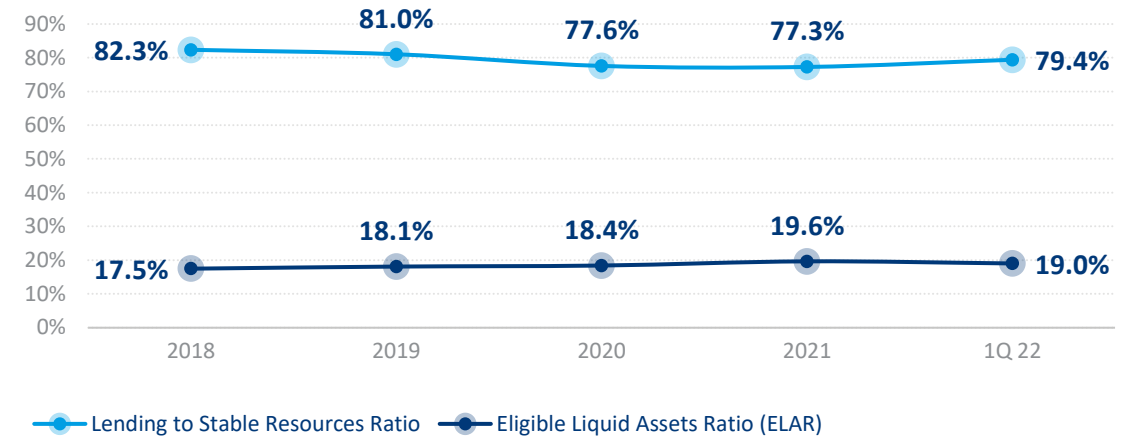
= UAE Banking Sector Update (2)

Strong sector capitalization and liquidity but lower rate environment impacting profitability

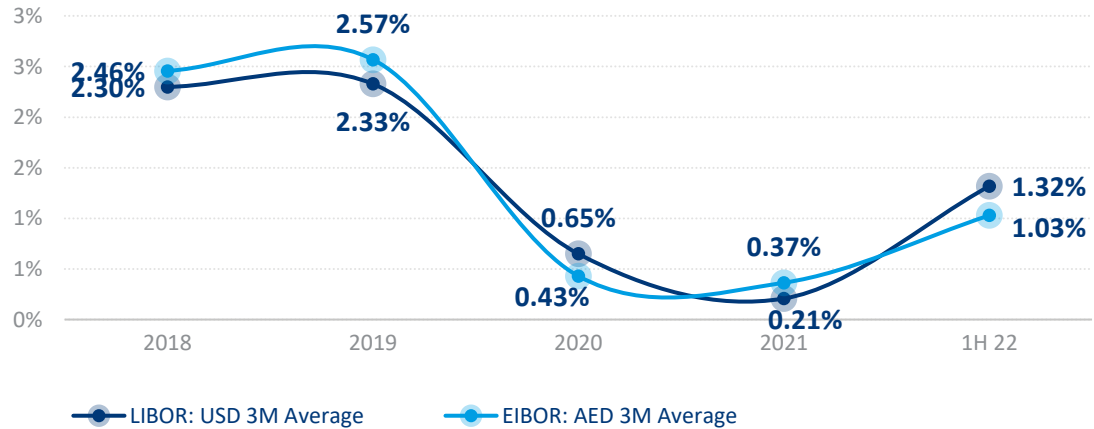
= Capitalization (%)



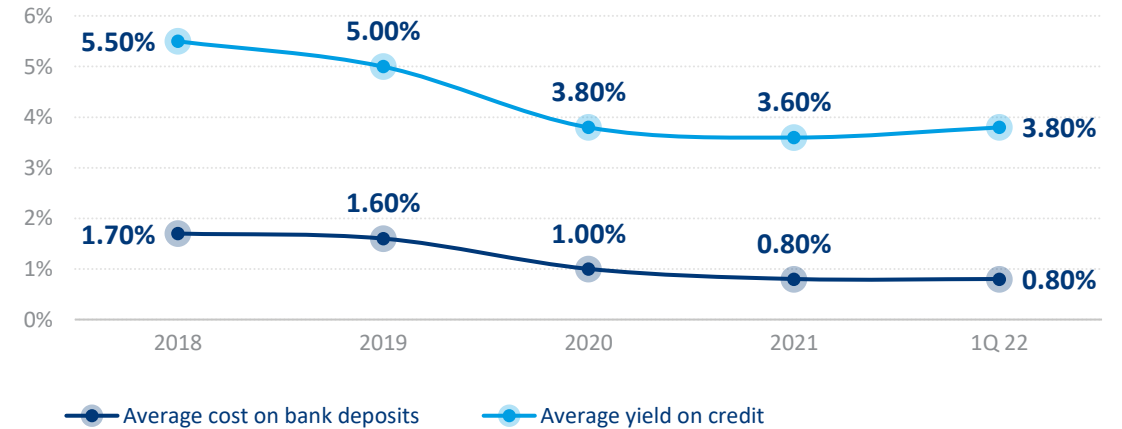
= Liquidity (%)



= Interest Rates (%)



= Yield and Funding Cost (%)



ADIB Strategy

1H 2022 Investor Presentation

= 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 1H 2022

Continuous Innovation	<p>Key product launches</p> <ul style="list-style-type: none"> • Launch of API Developer Portal plot • New land finance product • Exclusive partnership deal with Visa 	<p>Amwali Youth Account</p> <p>+7,478</p> <p>Accounts</p>	<p>Asset Management</p> <p>\$162 mn</p> <p>Global Sukuk Fund</p>	<p>Payment Service</p> <p>AED 3.9 mn</p> <p>Revenue</p>	
Segment Focused	<p>UAE Nationals</p> <p>+21,346</p> <p>New to bank UAE Nationals</p>	<p>Grow wholesale banking</p> <p>+16.4%</p> <p>Financing growth YoY</p>	<p>Retail sales</p> <p>+31%</p> <p>Asset growth YoY</p>	<p>Attract new customers</p> <p>+48,000</p> <p>New customers</p>	<p>Deepen relationships</p> <p>1.50</p> <p>Cross-sell Ratio</p>
Digital Excellence	<p>Digitize processes</p> <p>99%</p> <p>Digital transfers</p>	<p>Digitize channels</p> <p>99% Payments: Volumes received from Mobile App & Online Channels</p> <p>44% Personal finance</p>	<p>Automate processes</p> <p> 69 bots</p>	<p>Leverage digital channels</p> <p>4.70/5 ★★★★★ AppStore rating</p> <p>4.54/5 ★★★★★ Google Play rating</p>	<p>Paperless strategy:</p> <p> 2m Papers Saved (2021)</p>
Sustainable Future	<p>Leader in financial conduct</p> <p> </p> <p>1st ESG report</p> <p>GRI accreditation</p>	<p>Employer of choice</p> <p> 78% Employee engagement index</p>	<p>Best customer experience</p> <p>#1 Number 1 bank NPS in UAE: 78%</p> 		

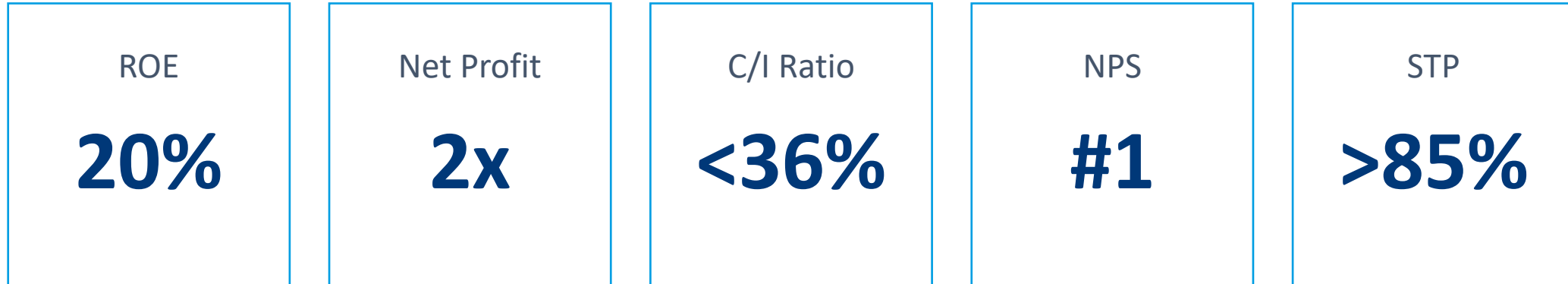
= Committed to Sustainability

Supporting ESG Initiatives

<p>Sustainable Future</p>	<p>Leader in Financial Conduct</p> <p>MSCI  'A' ESG rating (MSCI)</p>		<p>Employer of Choice</p> <p> 78% Employee engagement index</p>		<p>Best Customer Experience</p> <p>#1 Number 1 bank NPS in UAE: 78%</p> 	
<p>Environment</p>	<p>Green Finance</p> <p>11 Green finance deals</p>	<p>Low Carbon Operation</p> <p>4 Green building certificates 2mn Papers saved</p>	<p>Plantation</p> <p>50k Mangrove trees planted 13kg Plastic recycled</p>	<p>Electric Cars</p> <p>3 Electric charging stations installed at different locations</p>		
<p>Social</p>	<p>Create Economic Value</p> <p>40% Emiratization rate TESS Relief Program</p>	<p>Diversity & Inclusion</p> <p> 36% Women in the workforce</p>	<p>Social Impact</p> <p>12 Charity organizations</p>	<p>Empowering the Underbanked</p> <p>7,000 Youth empowered by Amwali 386 ATM (people of determination)</p>		
<p>Governance</p>	<p>Responsible Governance Practices</p> <p>6 Board committees 5 Independent Board members</p>		<p>Compliance & Risk Management</p> <p>* AAOIFI & IFSB compliant * Consumer protection guidelines * 1st ESG Report Launched</p>			

= ADIB Strategy 2025 Strategic Targets

A commitment to driving value



Financial Performance

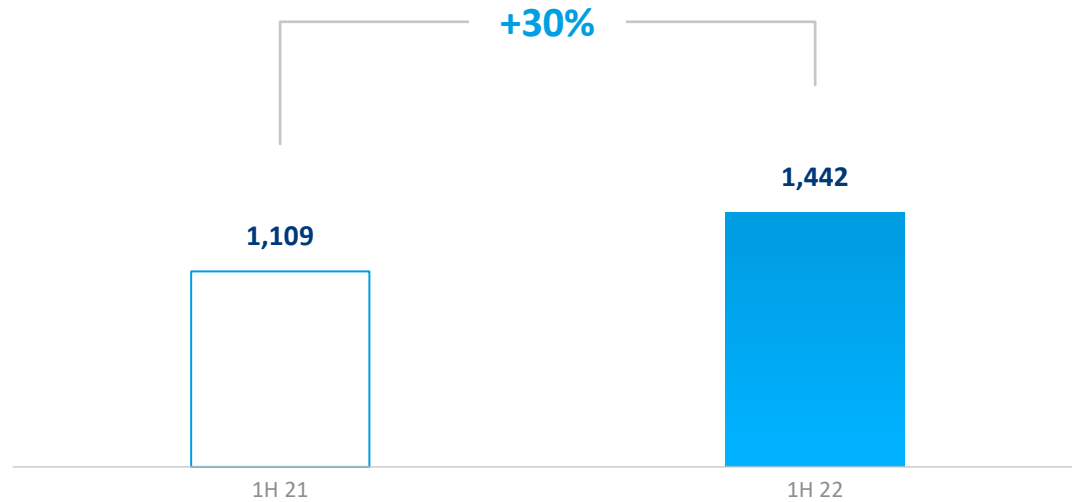
1H 2022 Investor Presentation

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= Income Statement Highlights

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

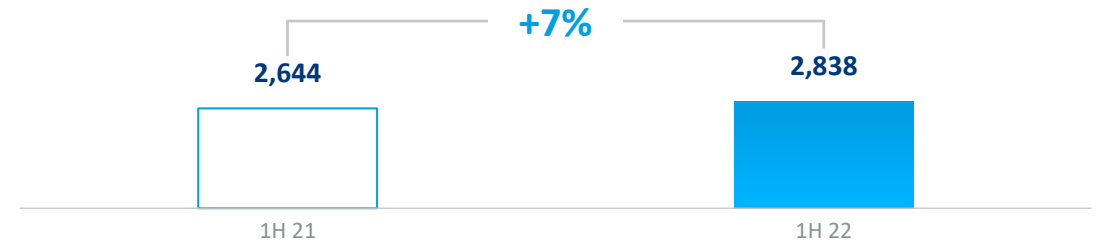
= Profit After Zakat & Tax (AEDmn)



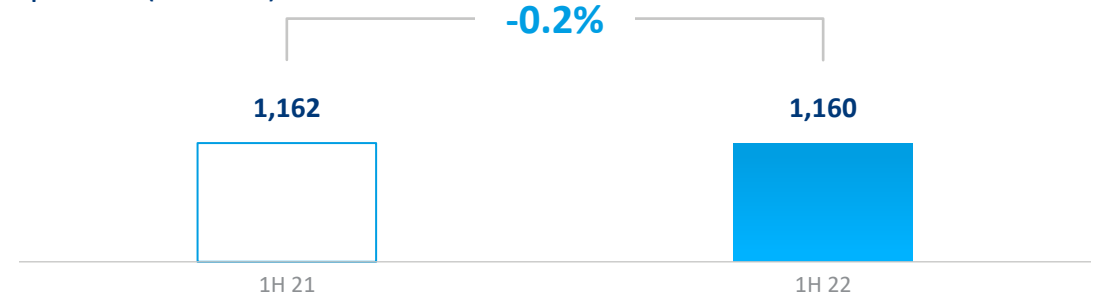
= Key Highlights

- The rebound in UAE economic activity and an improvement in business momentum lifted revenues by 7%
- Profit growth was further boosted by a 0.2% YoY reduction in expenses
- The improved economic outlook allowed us to keep impairments stable YoY

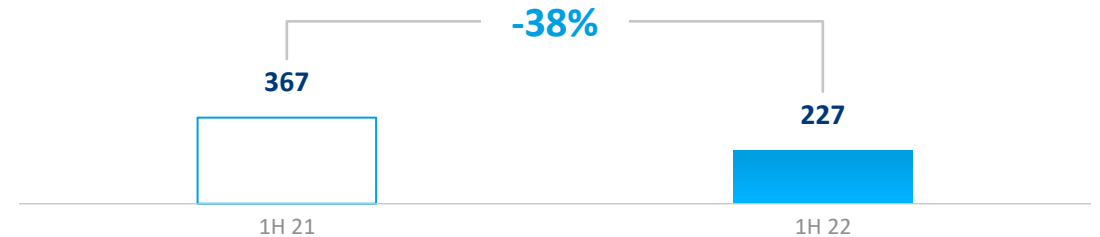
= Revenues (AEDmn)



= Expenses (AEDmn)



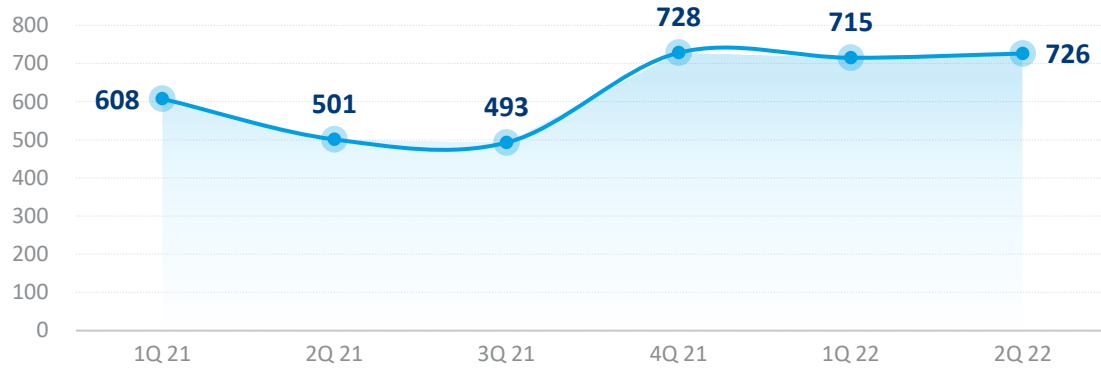
= Impairments (AEDmn)



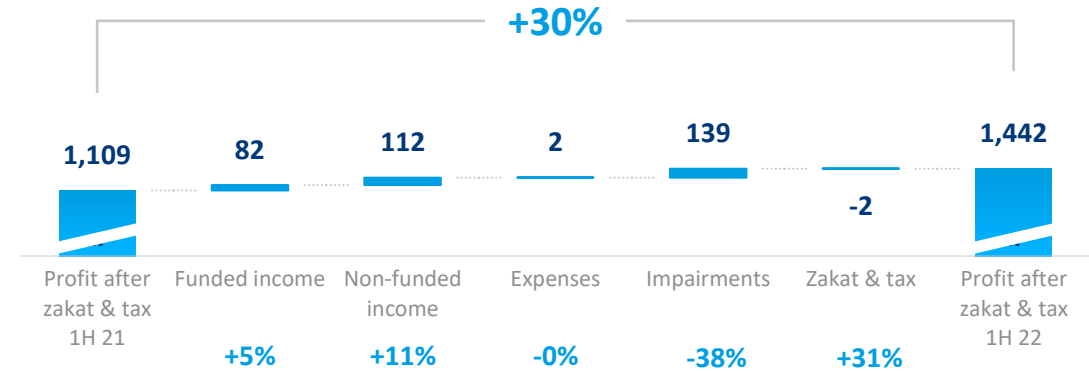
= Income Statement

30% growth in profitability underscored by positive increases in our assets, revenue and gross financing

= Net Income (AEDmn)



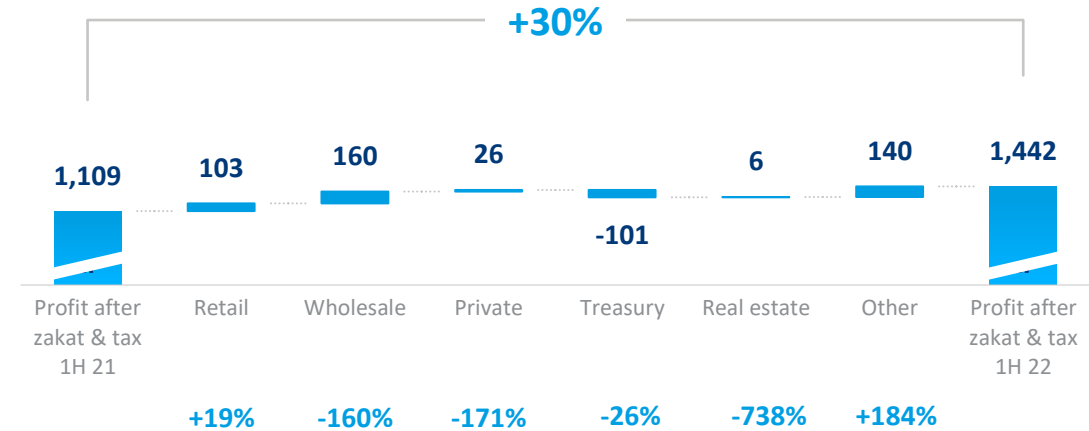
= Net Income Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	1H 2022	1H 2021	Δ%	2Q 2022	2Q 2021	Δ%
Funded income	1,669	1,587	+5%	880	803	+10%
Non-funded income	1,169	1,057	+11%	549	506	+8%
Revenues	2,838	2,644	+7%	1,429	1,309	+9%
Operating expenses	(1,160)	(1,162)	-0%	(583)	(570)	+2%
Provision for impairment	(227)	(367)	-38%	(114)	(233)	-51%
Net Income after zakat and income tax	1,442	1,109	+30%	726	501	+45%

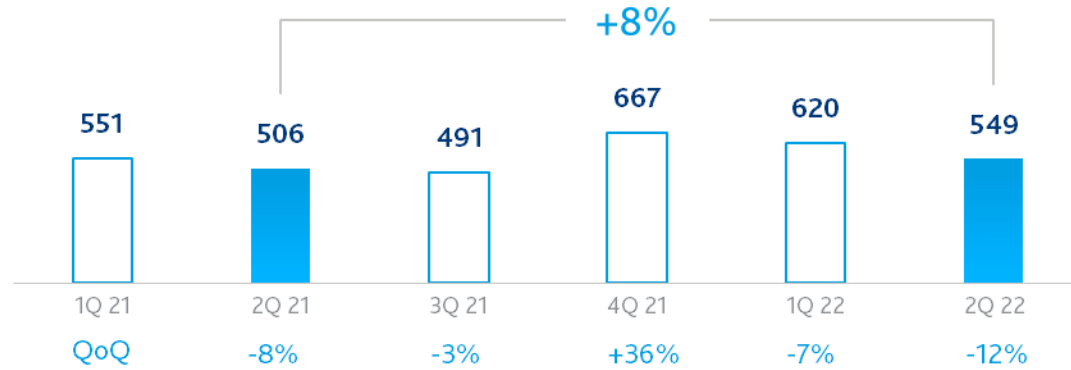
= Net Income Movement by Segment YoY (AEDmn)



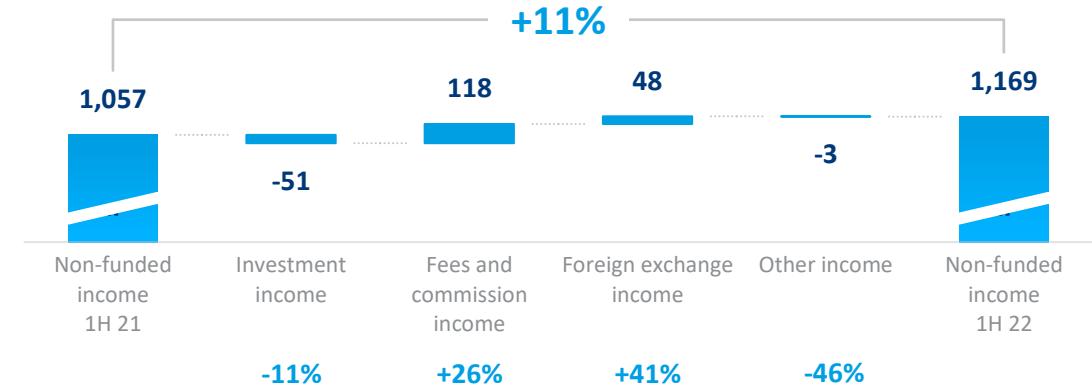
= Non-Funded Income

Robust fee generation drives 11% YoY growth in non-funded income

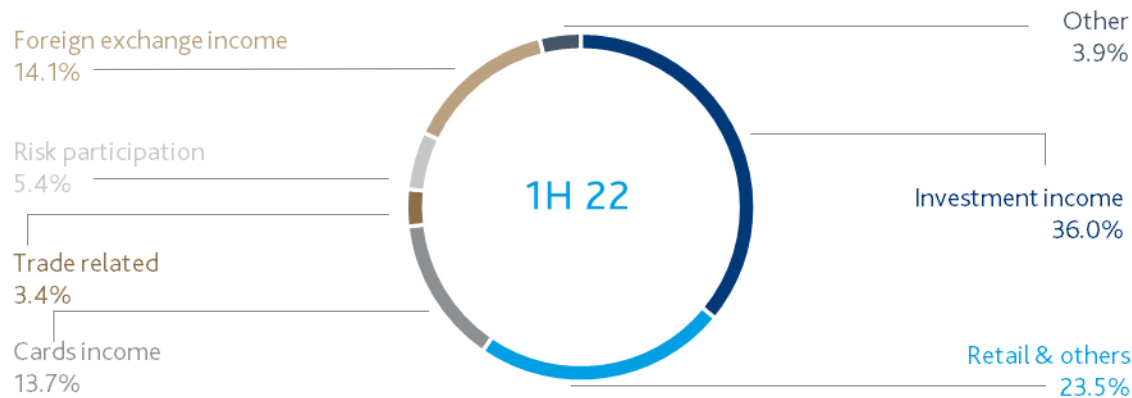
= Non-Funded Income (AEDmn)



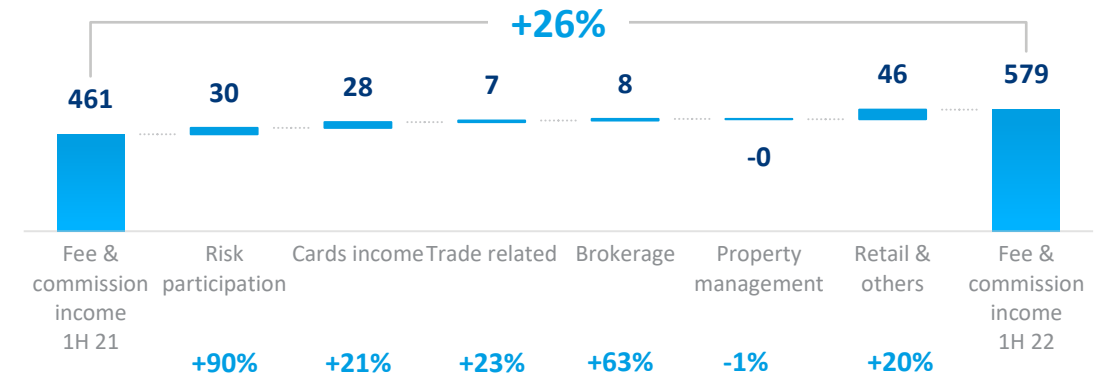
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



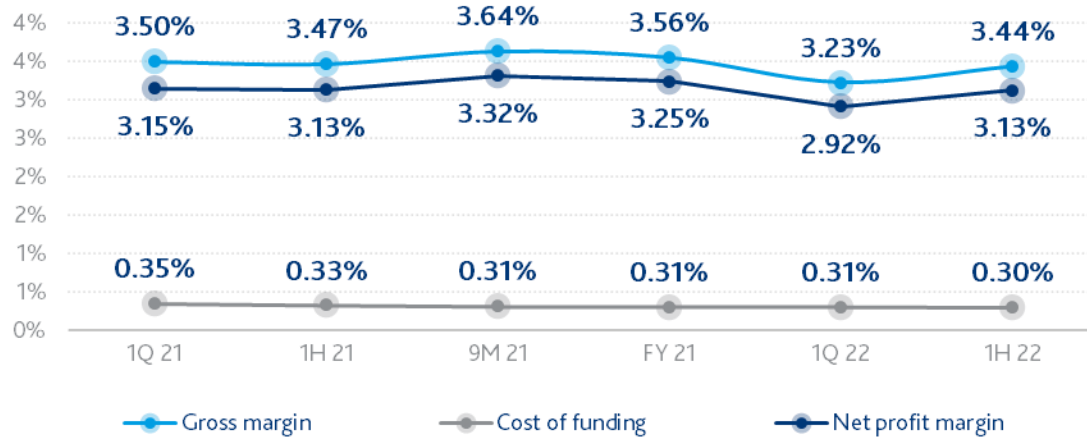
= Fee & Commission Income Movement YoY (AEDmn)



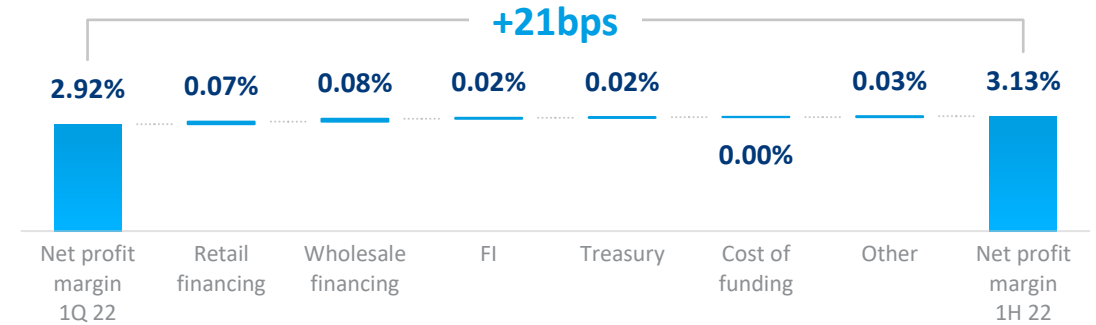
= Funded Income

Net profit margin saw a 21bps rebound from 1Q 2022

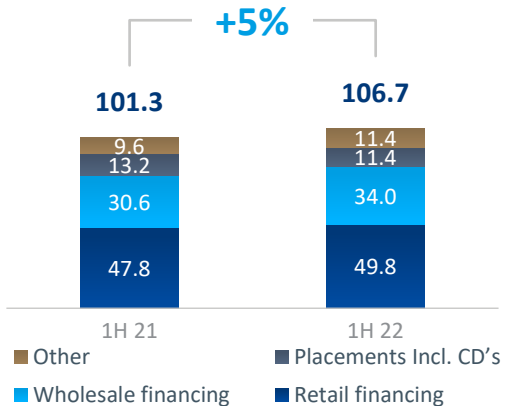
= Net Profit Margin (%)



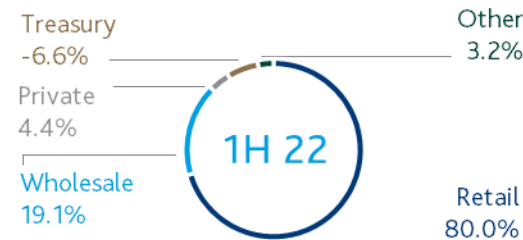
= Net Profit Margin Movement QoQ (%)



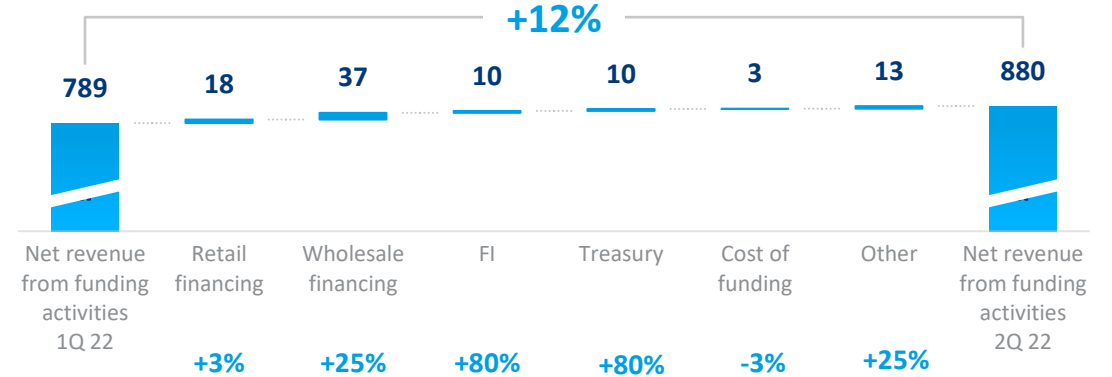
= Average Profit Earning Assets (AEDbn)



= Funded Income Composition (%)



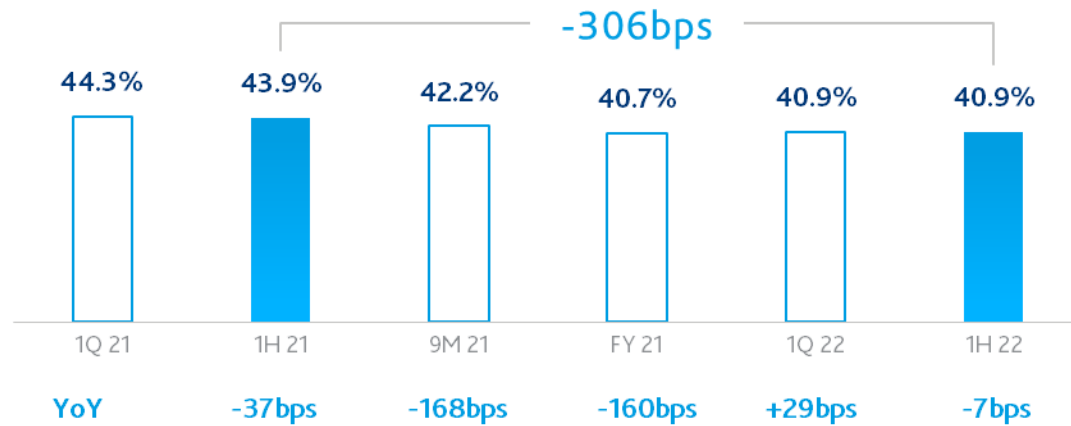
= Net Revenue From Funding Activities Movement QoQ (AEDmn)



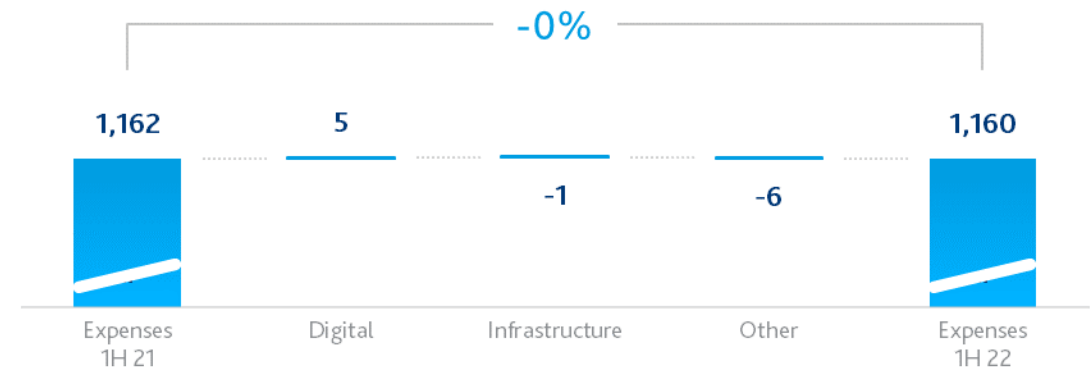
= Operating Expenses

Relatively stable expenses YoY with cost to income ratio improving on positive jaws

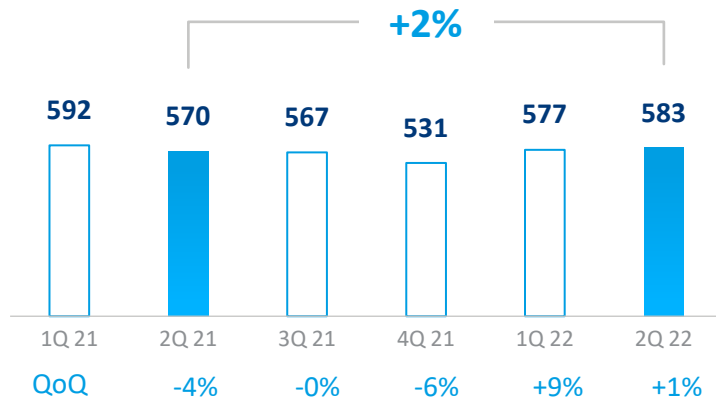
= Cost To Income Ratio (%)



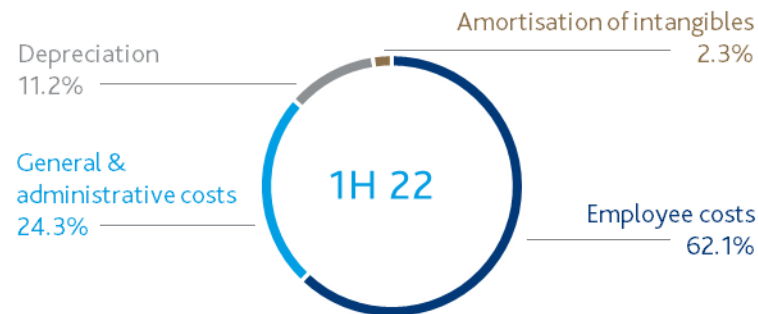
= Expenses Movement YoY (AEDmn)



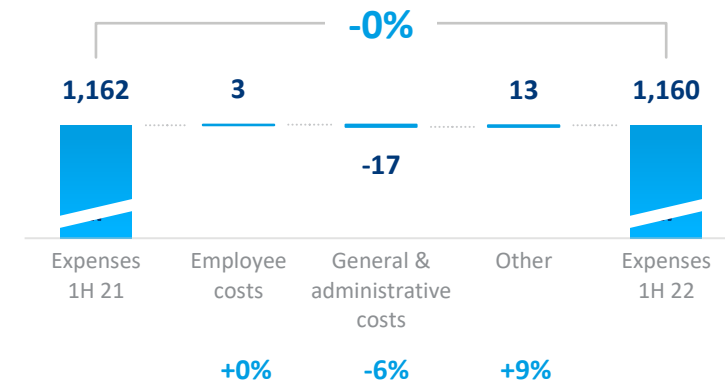
= Expenses (AEDmn)



= Expenses Composition (%)



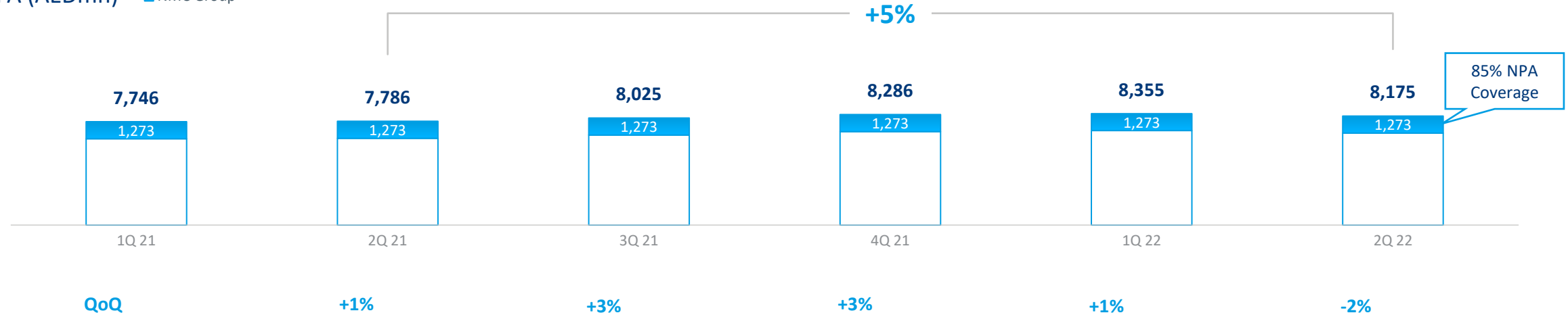
= Expenses Movement YoY (AEDmn)



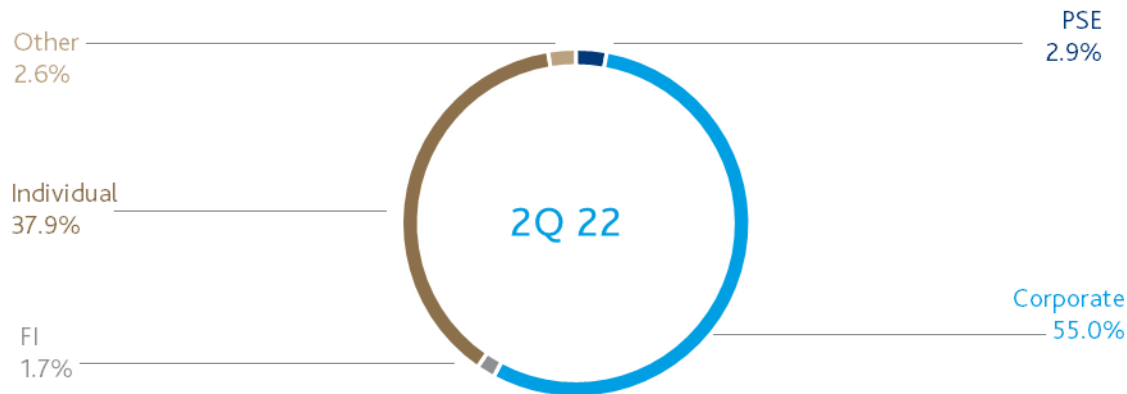
= Non-Performing Financing

High asset quality leading to a lower NPA formation

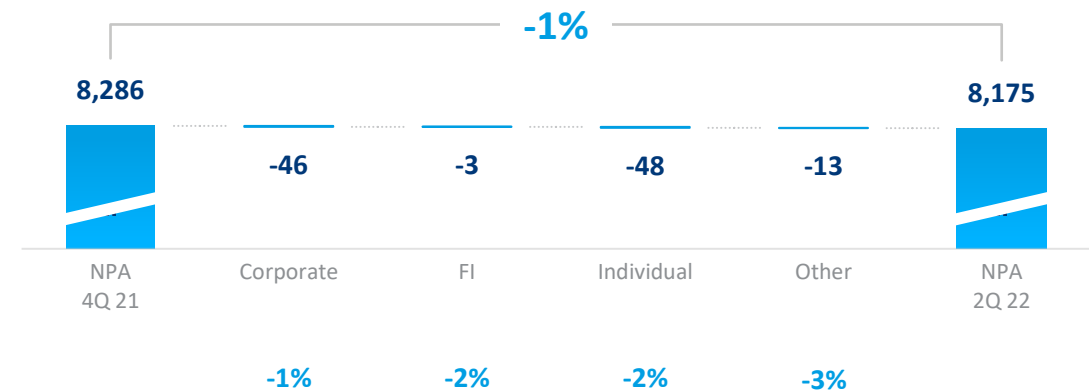
= NPA (AEDmn) ■ NMC Group



= NPA Composition by Sector (%)



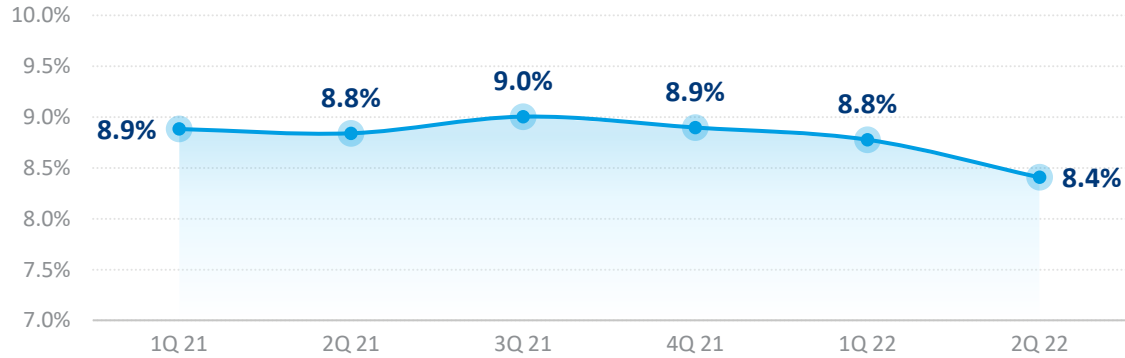
NPA Movement YTD (AEDmn)



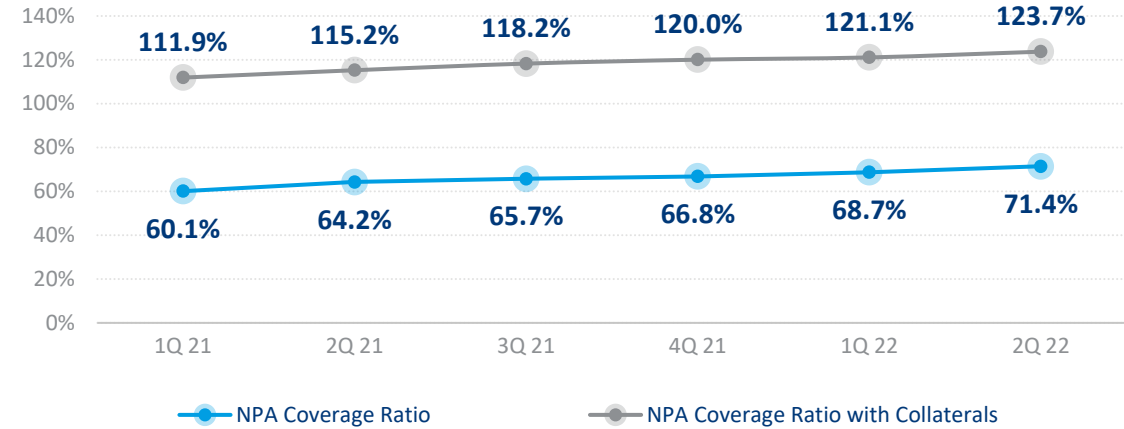
= Non-Performing Financing

Lower NPA ratio with higher coverage on non-performing financing

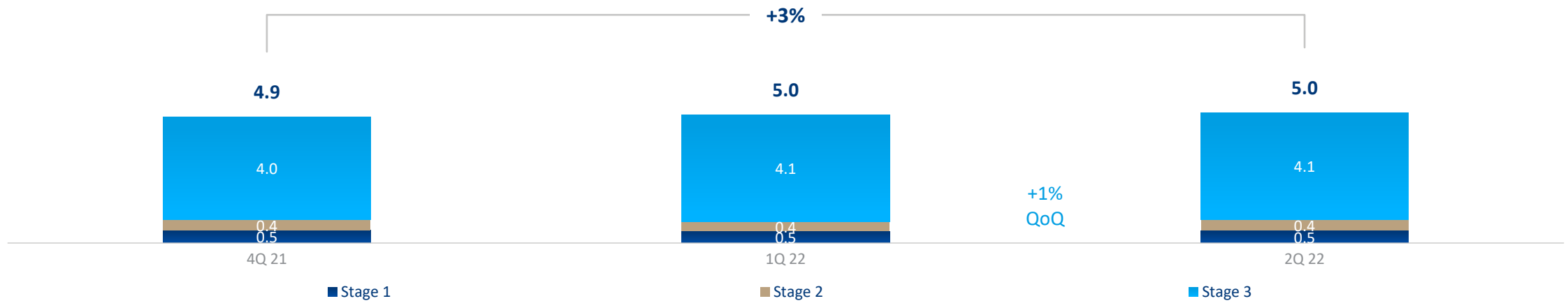
= NPA Ratio (%)



= NPA Coverage Ratio (%)



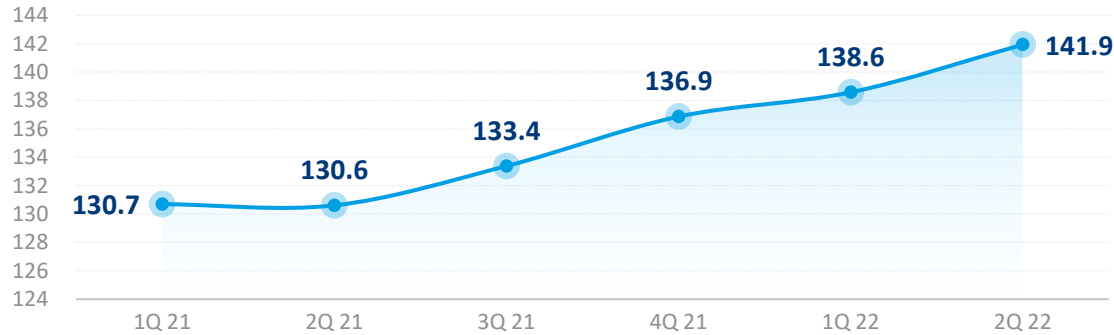
= ECL by Stage (AEDbn)



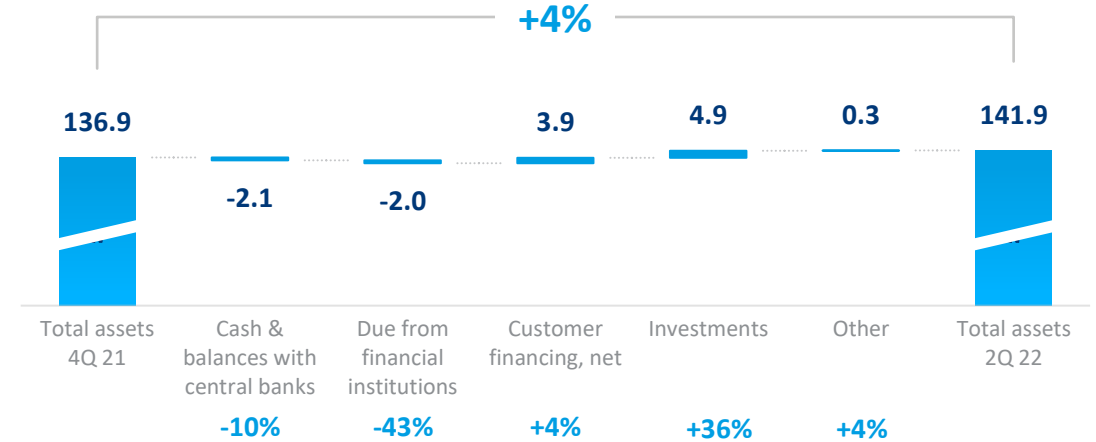
= Balance Sheet

ADIB reported 9% growth in total assets versus last year

= Total Assets (AEDbn)



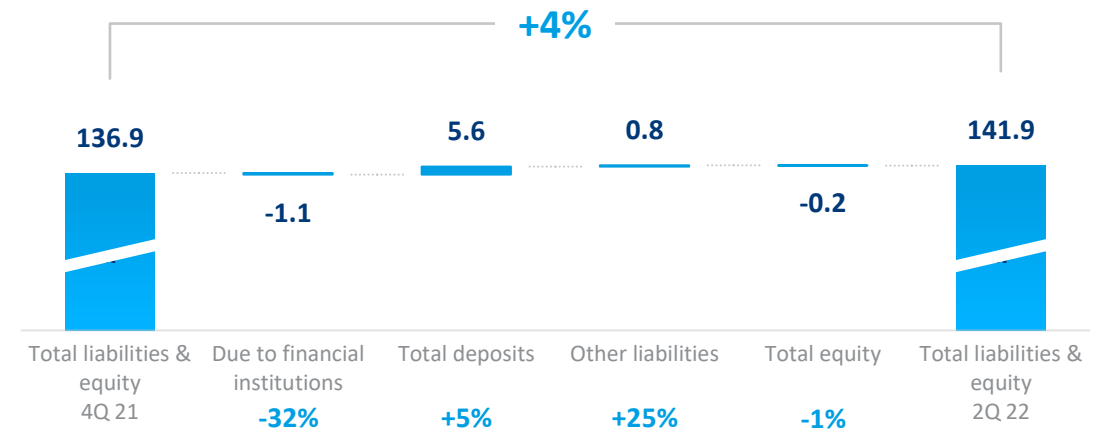
= Total Assets Movement YTD (AEDbn)



= Balance Sheet Highlights

AED (mn)	2Q 2022	1Q 2022	Δ%	4Q 2021	Δ%
Customer financing, net	92,190	90,224	+2%	88,252	+4%
Investments	18,572	17,139	+8%	13,691	+36%
Total assets	141,944	138,583	+2%	136,868	+4%
Total Deposits	115,188	110,808	+4%	109,611	+5%
Total liabilities	121,541	118,699	+2%	116,309	+4%
Total equity	20,404	19,885	+3%	20,559	-1%

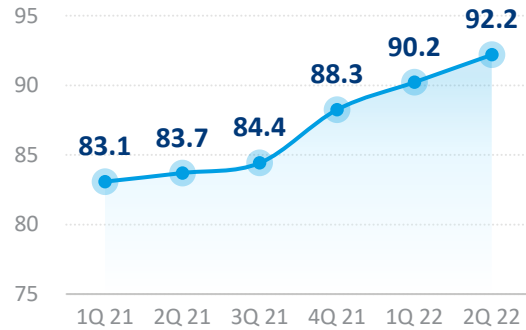
= Funding Movement YTD (AEDbn)



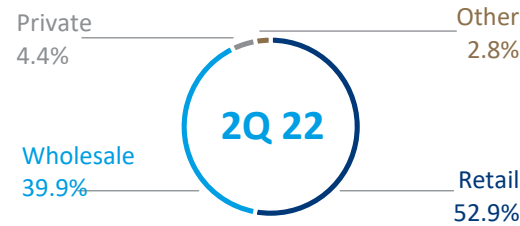
= Customer Financing

...with 4% YTD customer financing growth driven mainly by growth in Retail and Corporate financing...

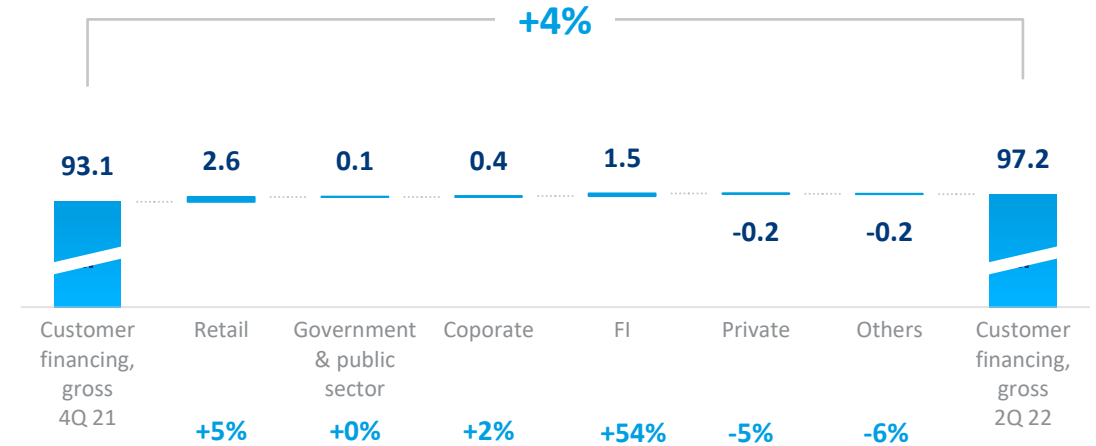
= Customer Financing, net (AEDbn)



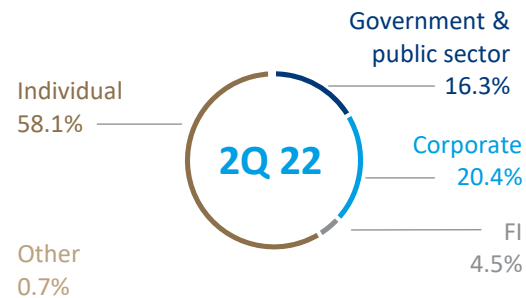
= Customer Financing, Gross by Segment (%)



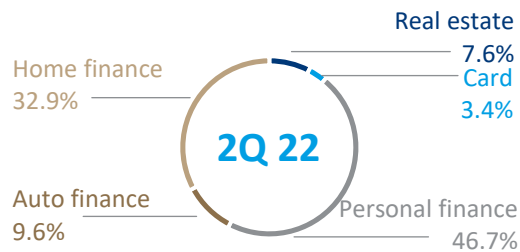
= Customer Financing, Gross Movement YTD (AEDbn)



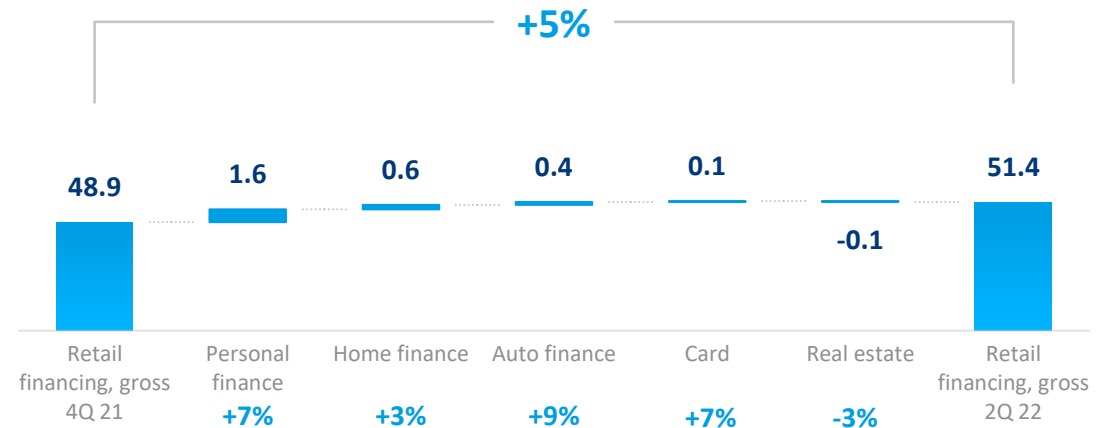
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



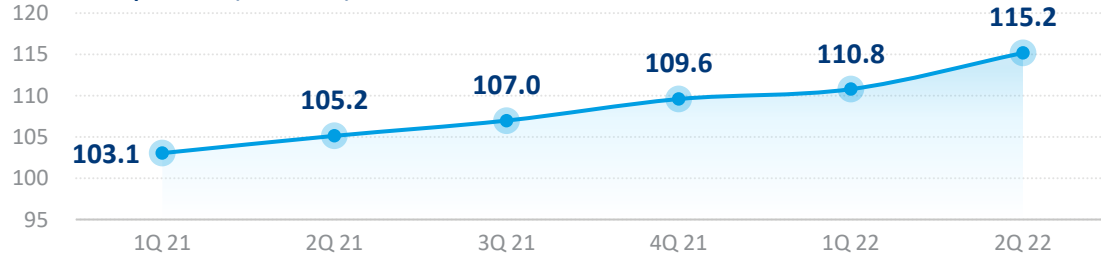
= Retail Financing, Gross Movement YTD (AEDbn)



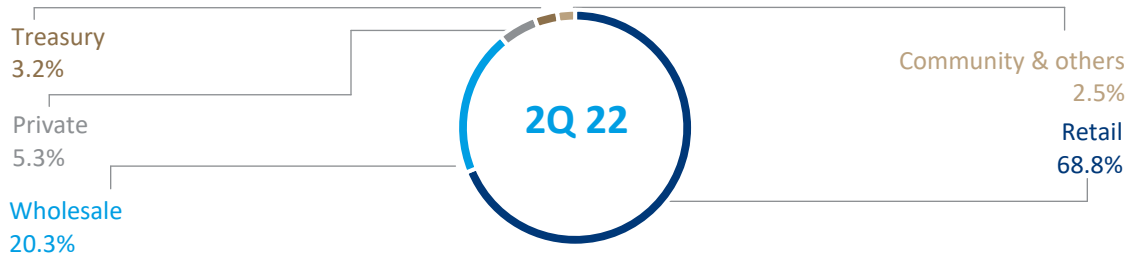
= Customer Deposits

...and 5% deposit growth with CASA comprising 75% of total customer deposits

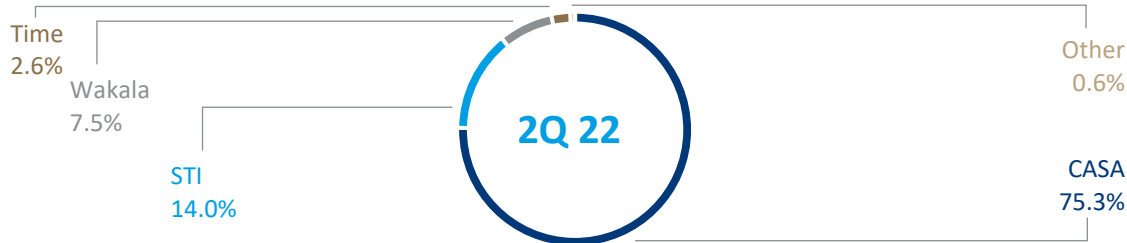
= Total Deposits (AEDbn)



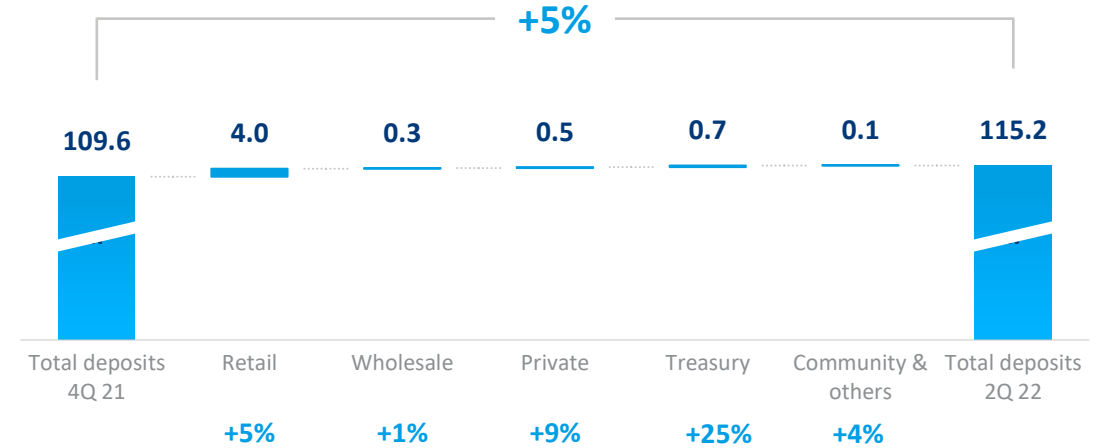
= Total Deposits by Segment (%)



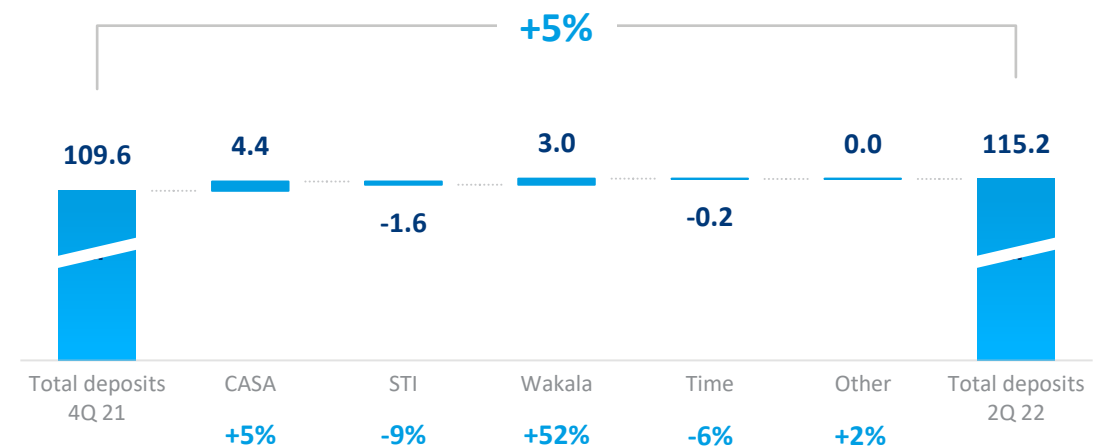
= Total Deposits by Type (%)



= Total Deposits Movement by Segment YTD (AEDbn)



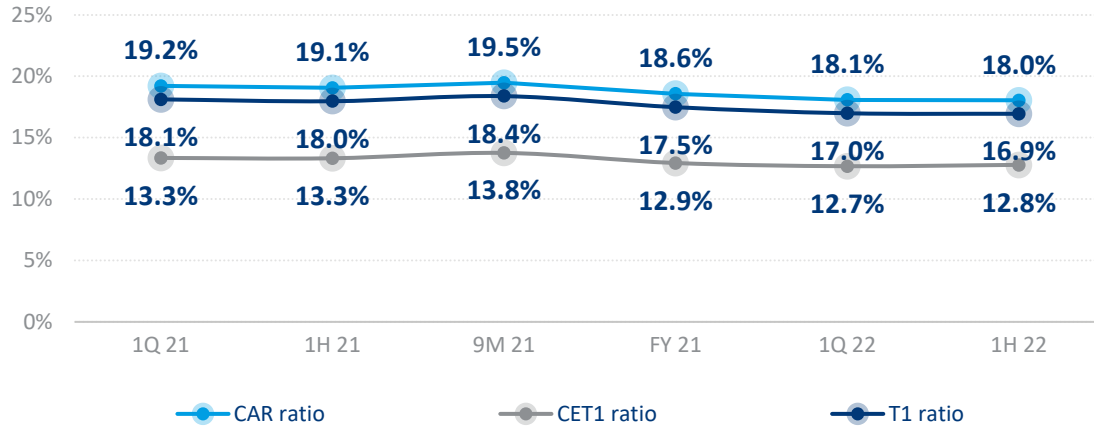
= Total Deposits Movement by Type YTD (AEDbn)



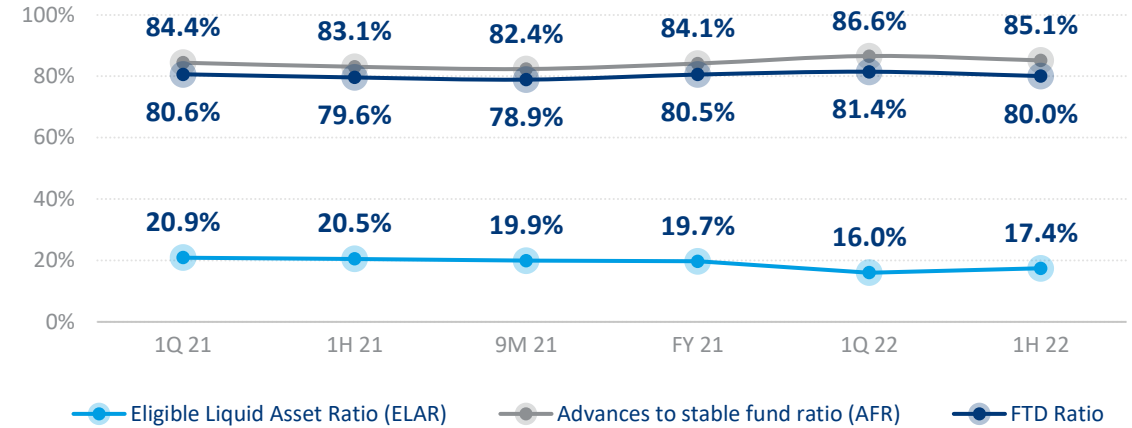
= Capital and Liquidity

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

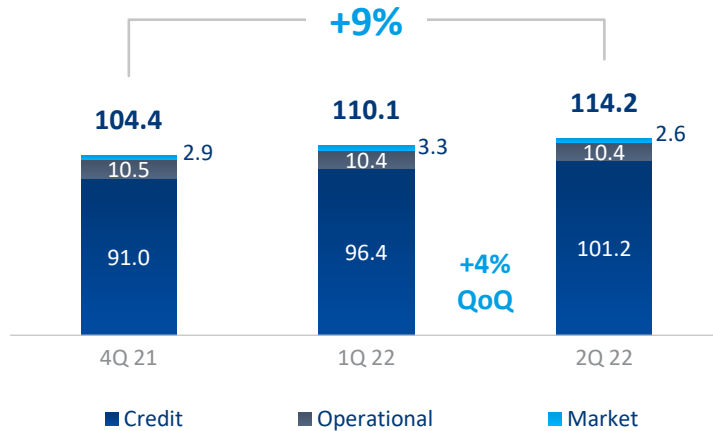
= Capitalization Ratios (%)



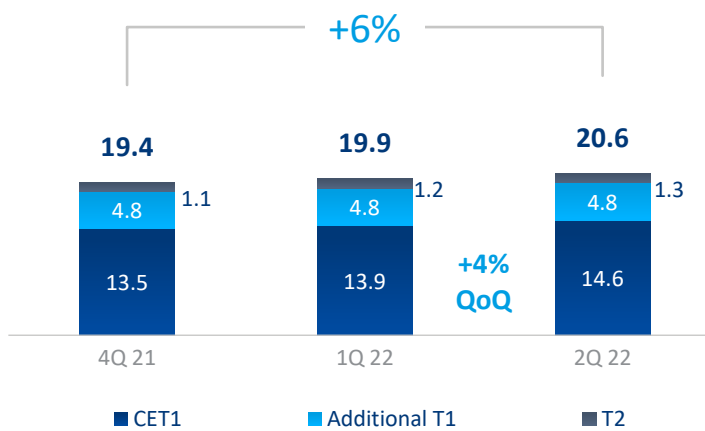
= Liquidity Ratios (%)



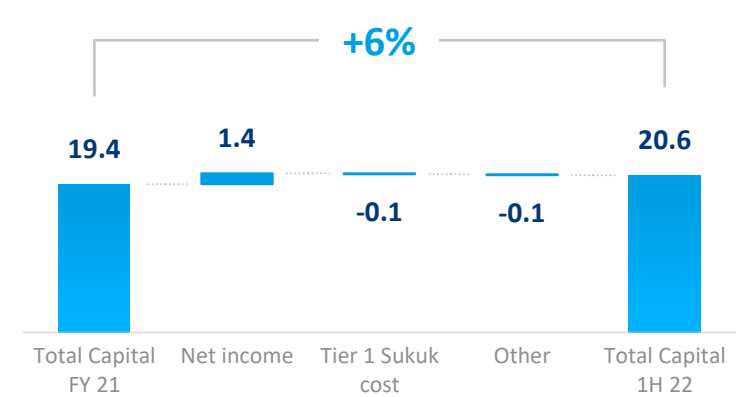
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



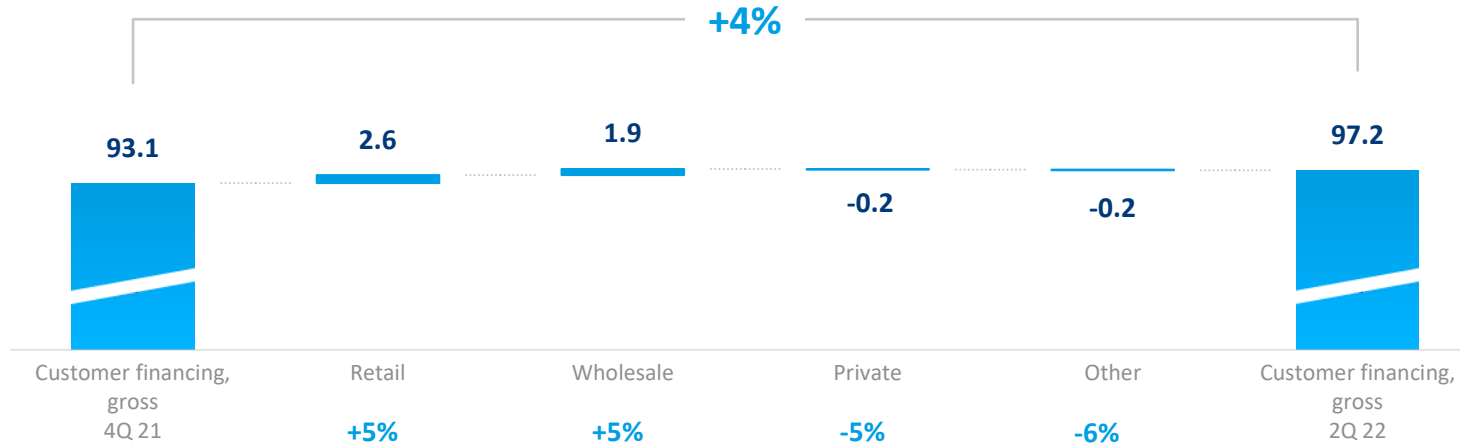
Segmental Performance

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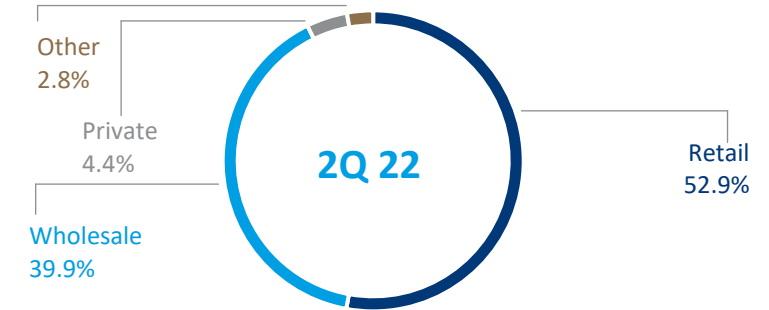
= Segmental Balance Sheet Summary

Financing and deposit growth led by growth across all business segments

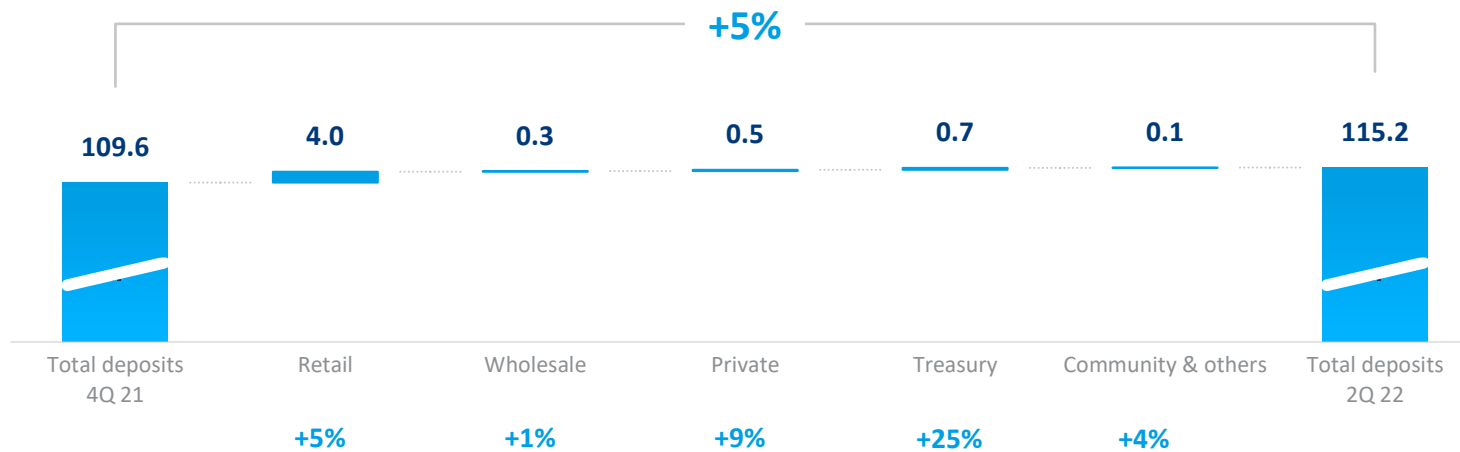
= Customer Financing, Gross Movement YTD (AEDbn)



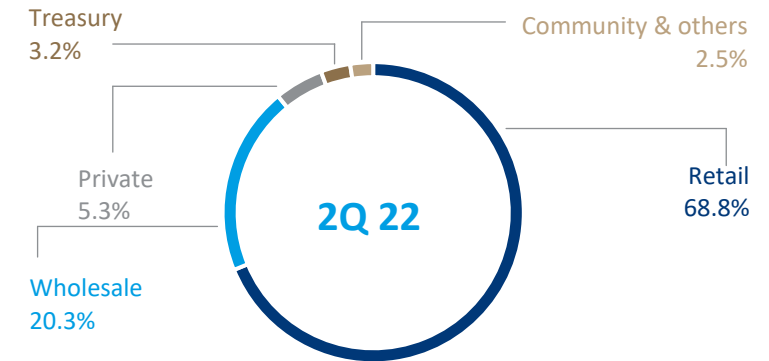
= Customer Financing, Gross Composition (AEDbn)



= Total Deposits Movement YTD (AEDbn)



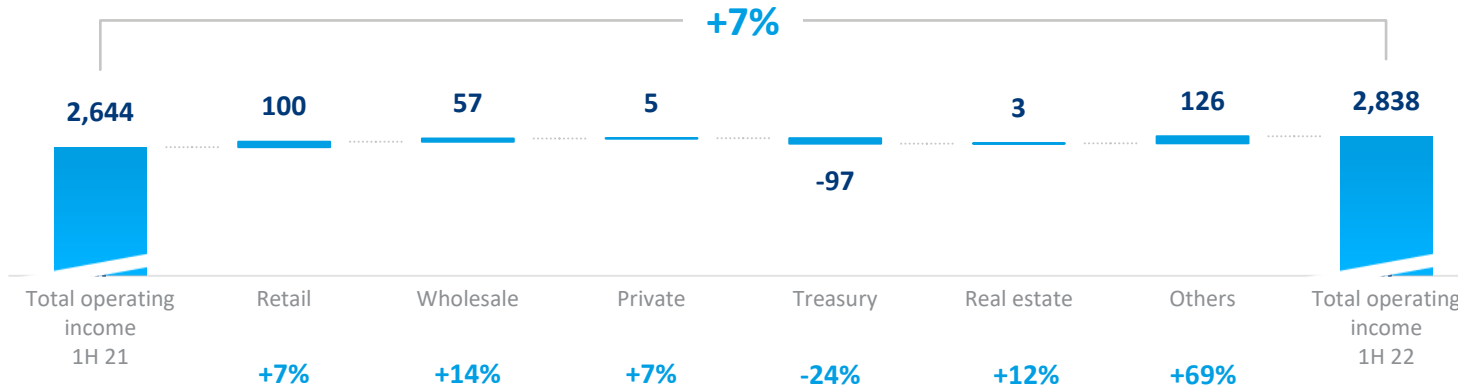
= Total Deposits Composition (AEDbn)



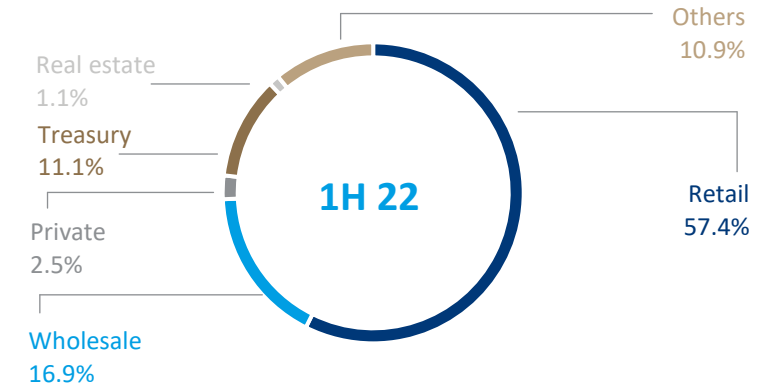
= Segmental Income Statement Summary

Profit growth driven mainly by core business growth

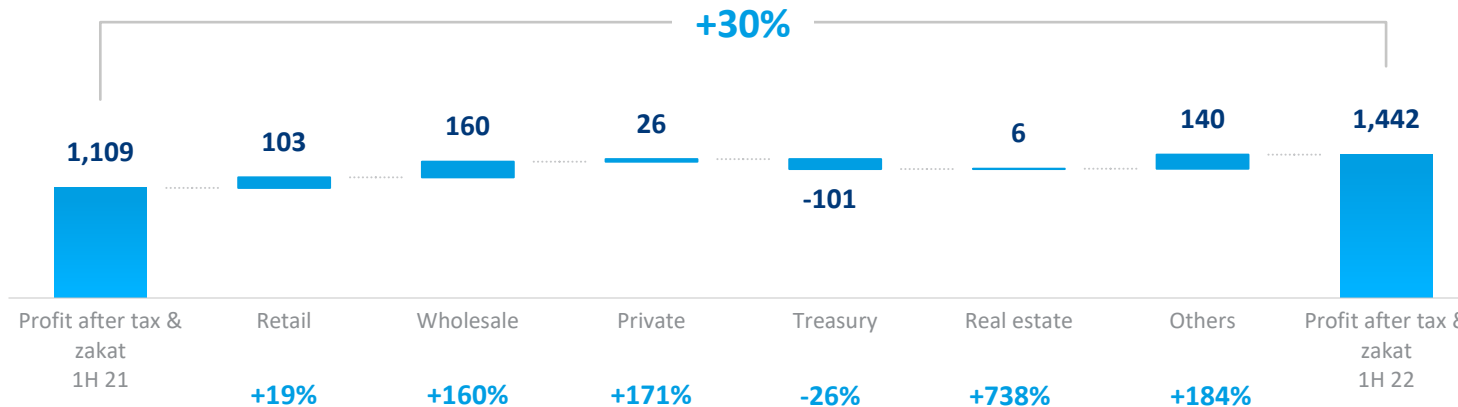
= Total Operating Income Movement YoY (AEDmn)



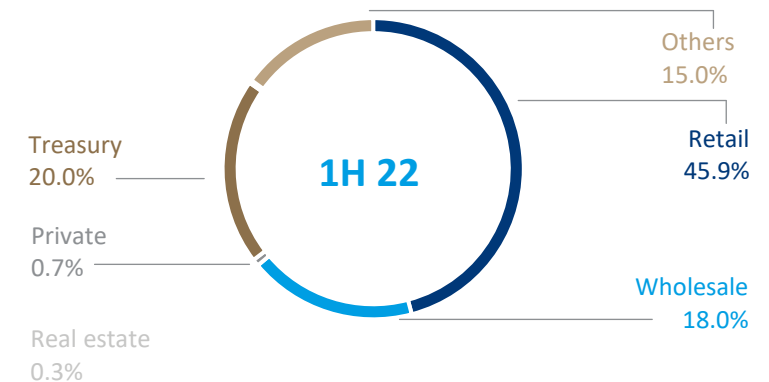
= Total Operating Income Composition (AEDmn)



= Profit After Tax & Zakat Movement YoY (AEDmn)



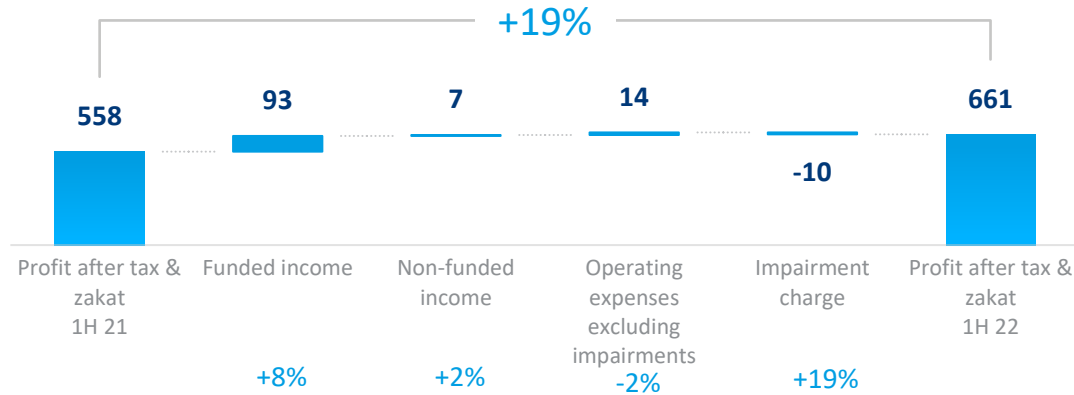
= Profit After Tax & Zakat Composition (AEDmn)



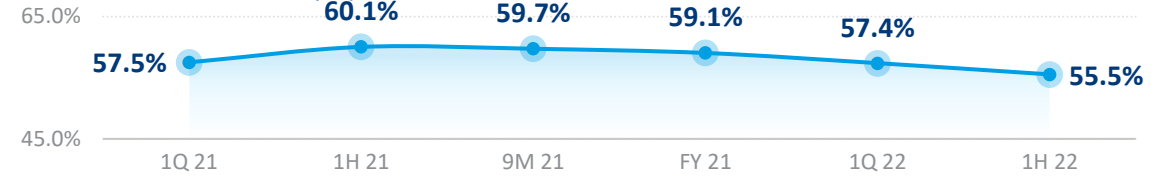
= Retail

19% retail profit increase driven by growth in customer financing and lower provisions

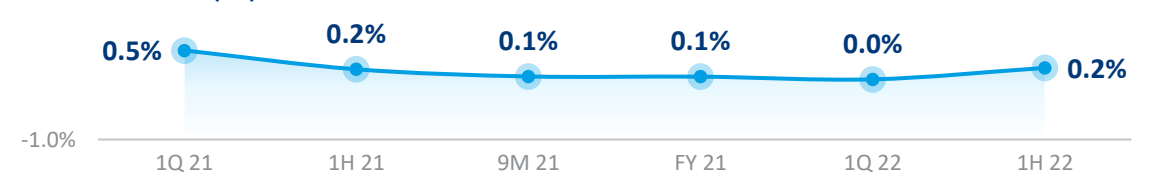
= Profit After Tax & Zakat Movement YoY (AEDmn)



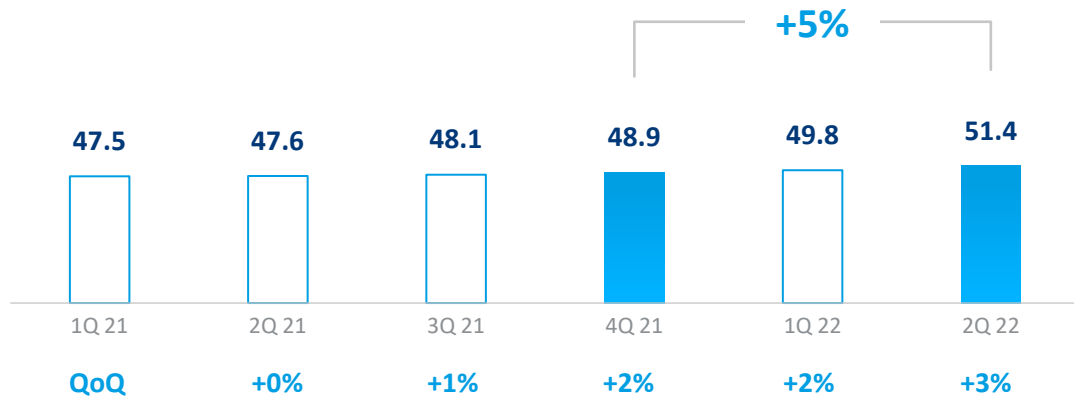
= Cost Income Ratio (%)



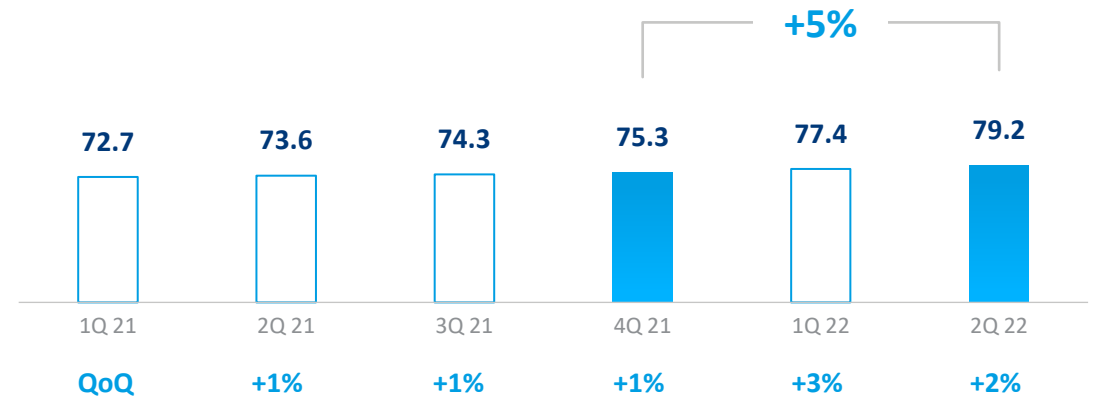
= Cost of Risk (%)



= Customer Financing, Gross (AEDbn)



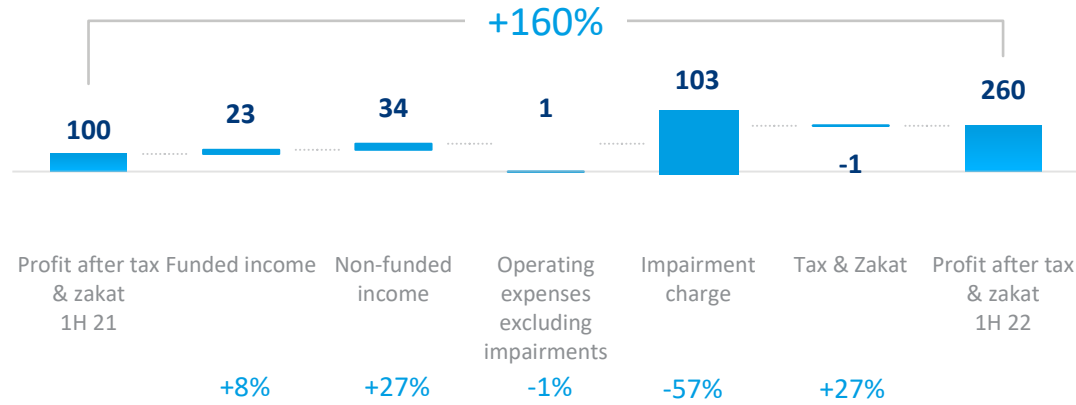
= Deposits (AEDbn)



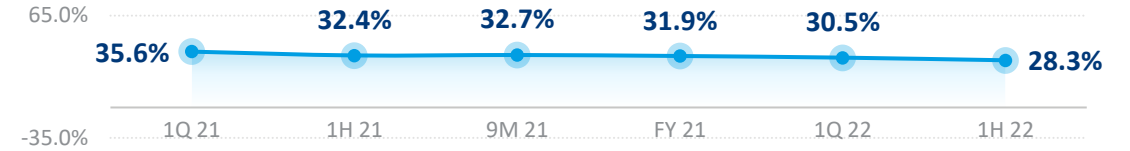
= Wholesale

Increase in profit by 160% driven by a decrease in impairment charges

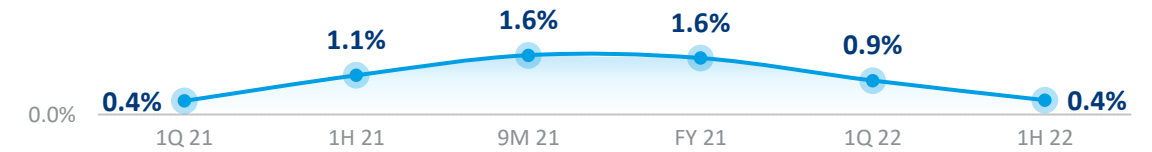
= Profit After Tax & Zakat Movement YoY (AEDmn)



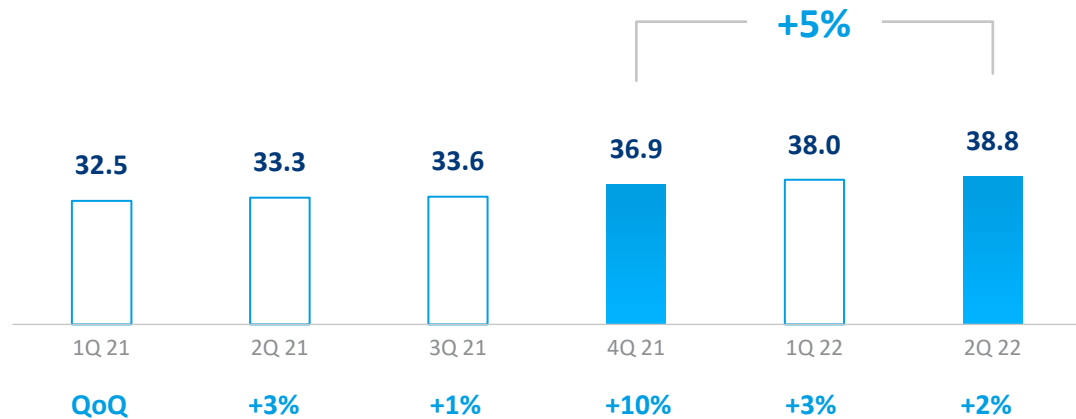
= Cost Income Ratio (%)



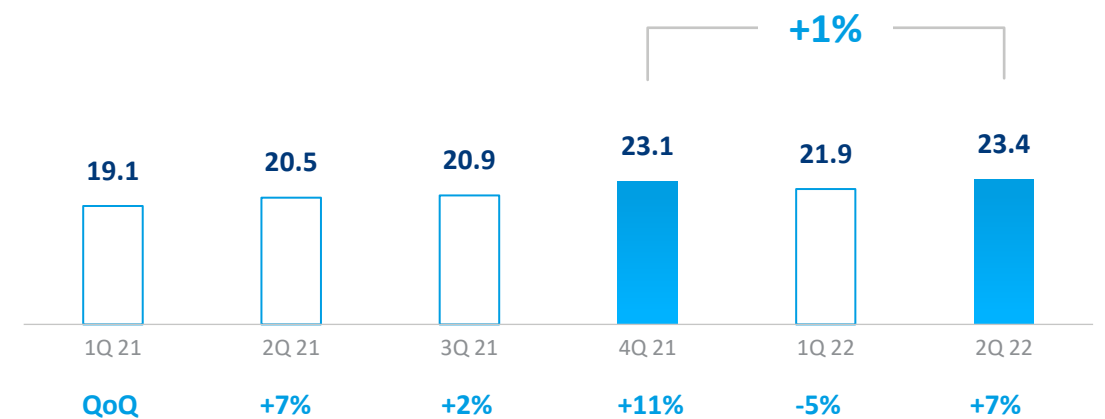
= Cost of Risk (%)



= Customer Financing, Gross (AEDbn)



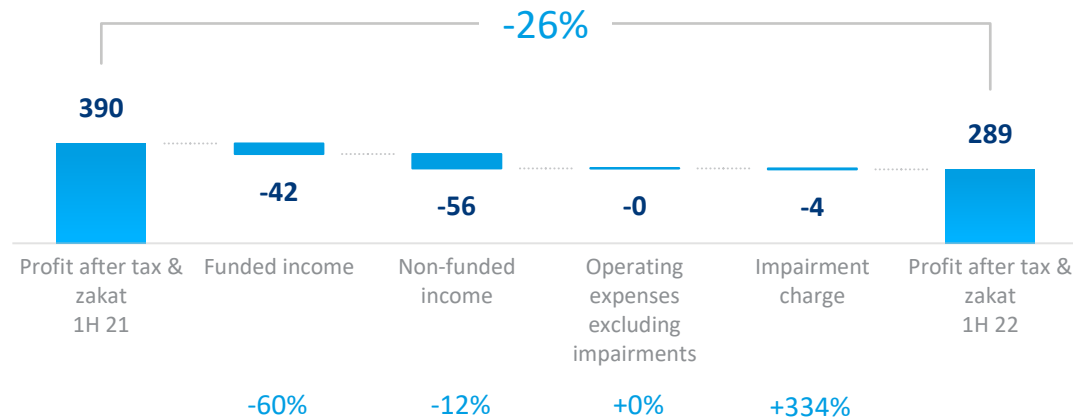
= Deposits (AEDbn)



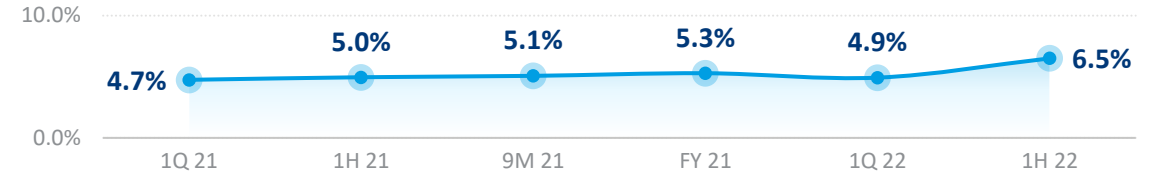
= Treasury

26% profit decline impacted by inventive income

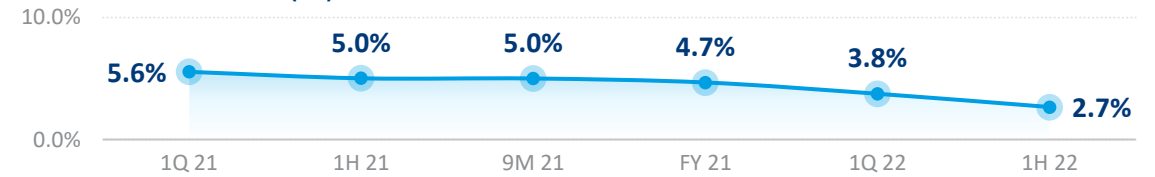
= Profit After Tax & Zakat Movement YoY (AEDmn)



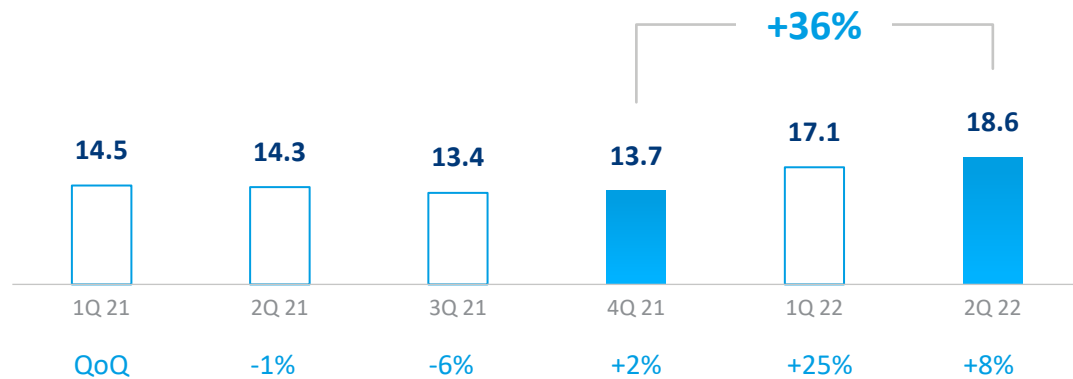
= Cost Income Ratio (%)



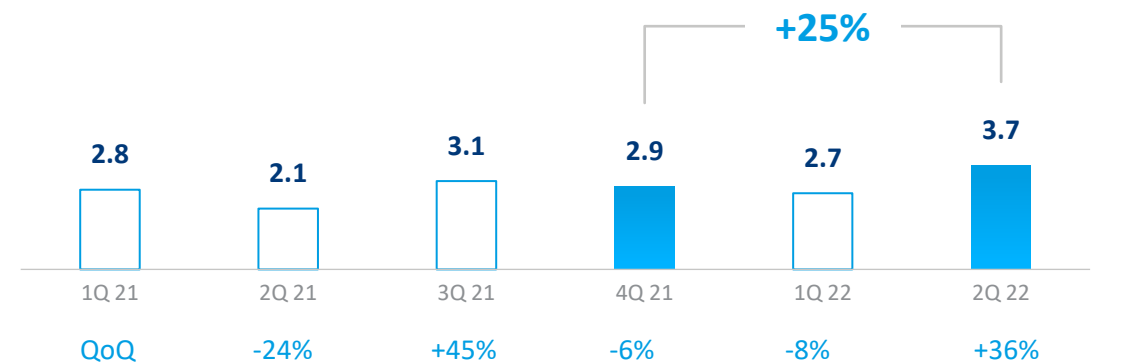
= Investment Yield (%)



= Investments (AEDbn)



= Deposits (AEDbn)



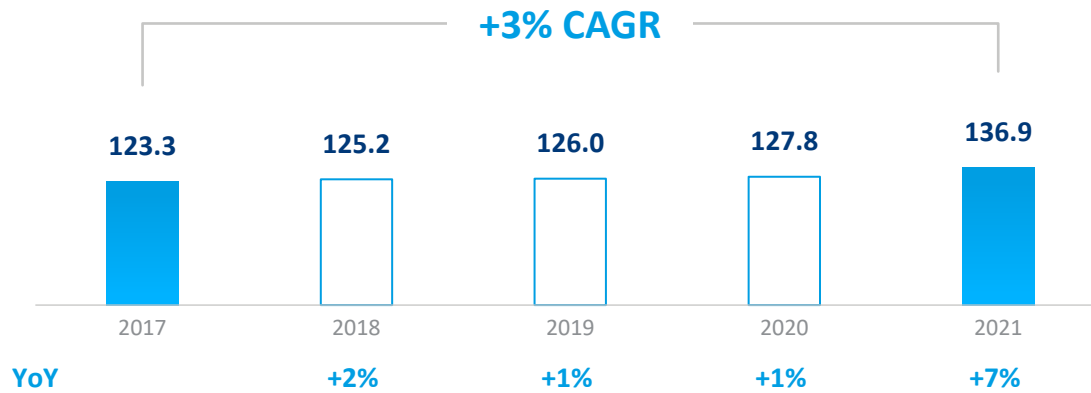
Performance Track Record

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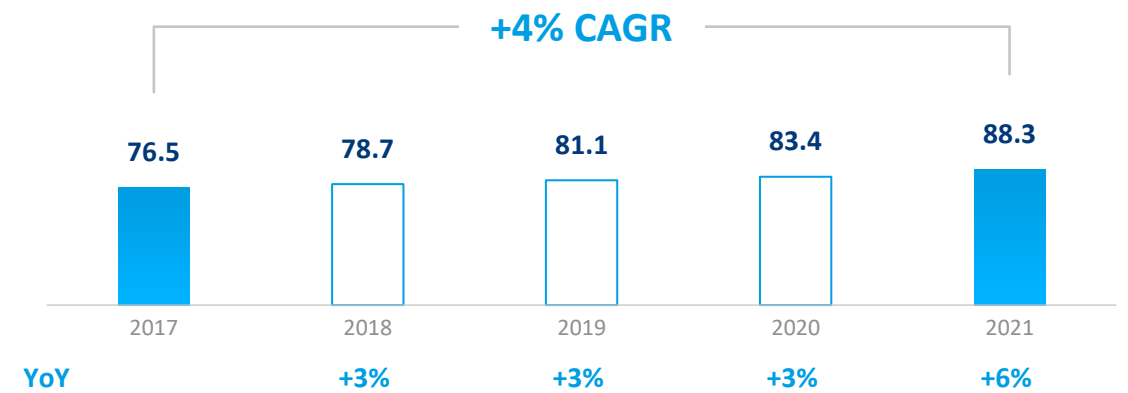
= Balance Sheet Trends

Steady balance sheet growth

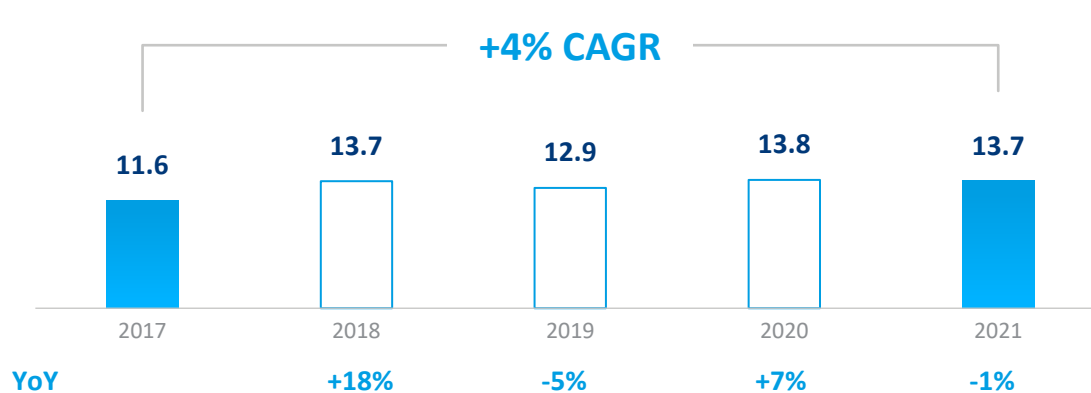
= Total Assets (AEDbn)



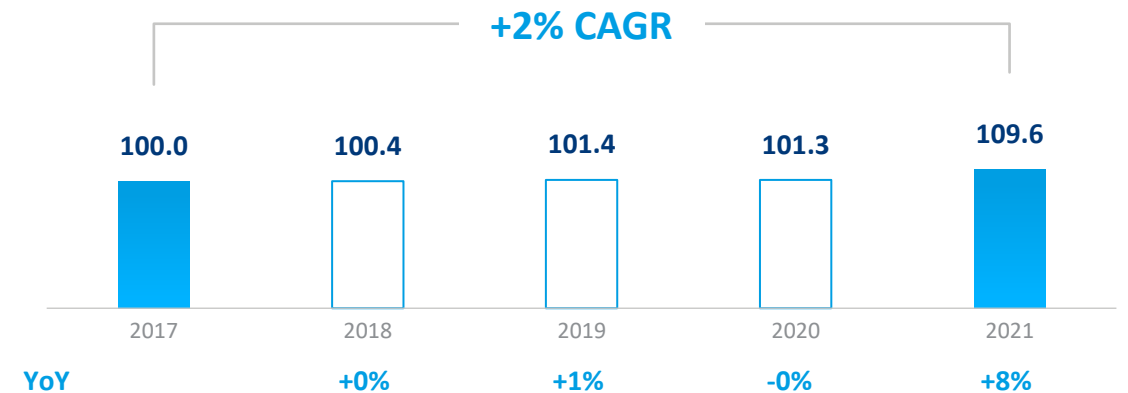
= Customer Financing, Net (AEDbn)



= Investments (AEDbn)



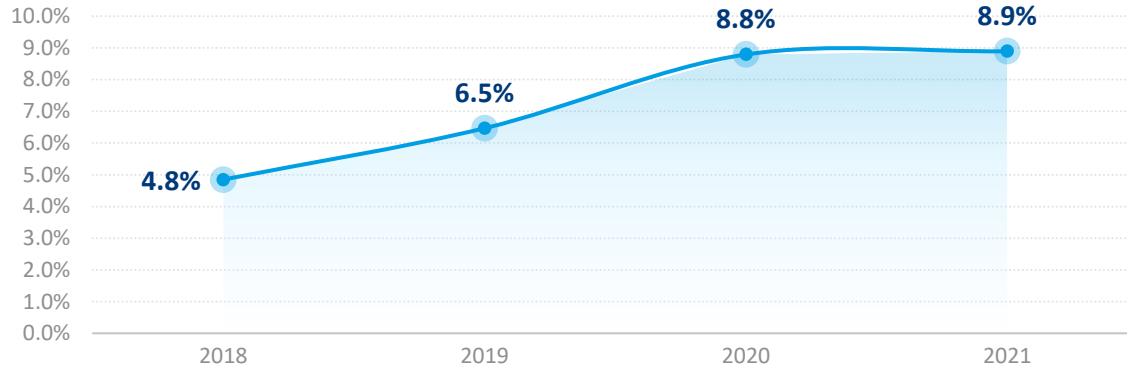
= Total Deposits (AEDbn)



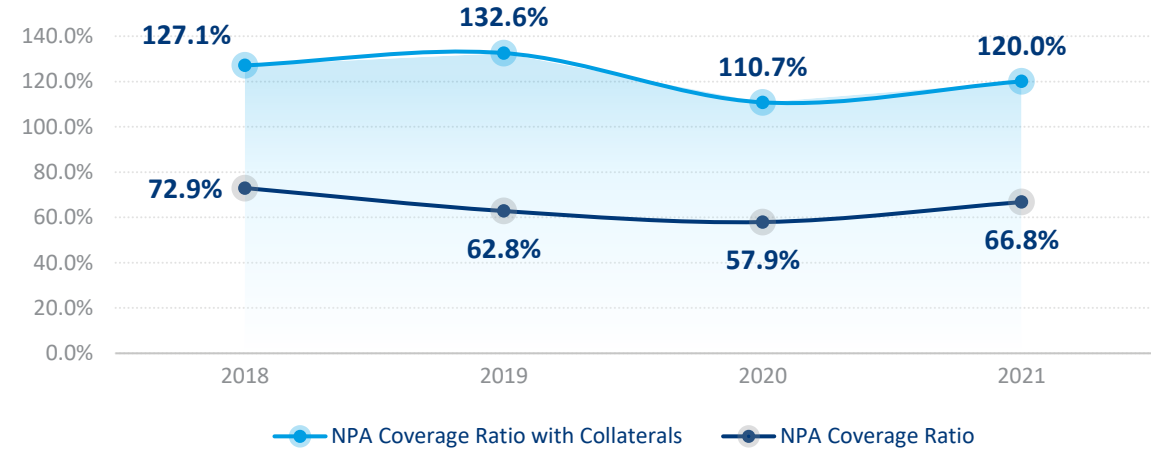
= Asset Quality, Capital & Liquidity

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

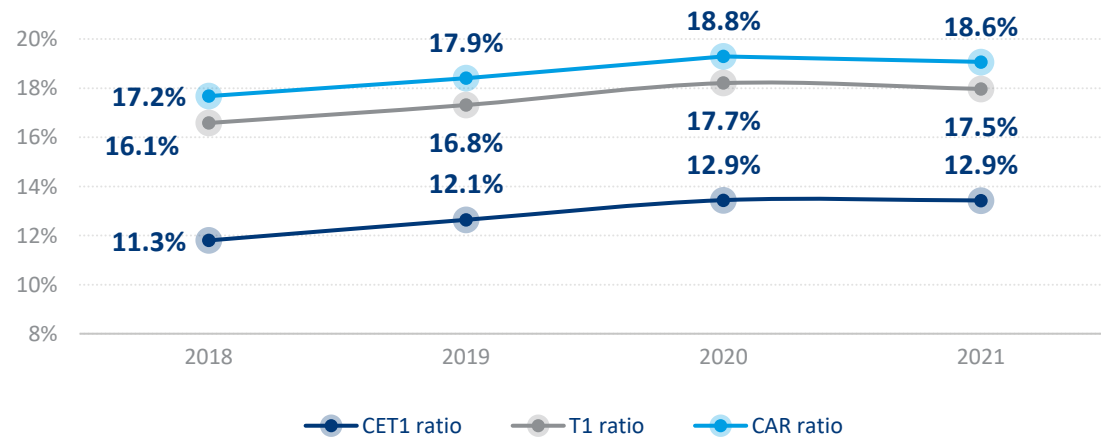
= NPA Ratio (%)



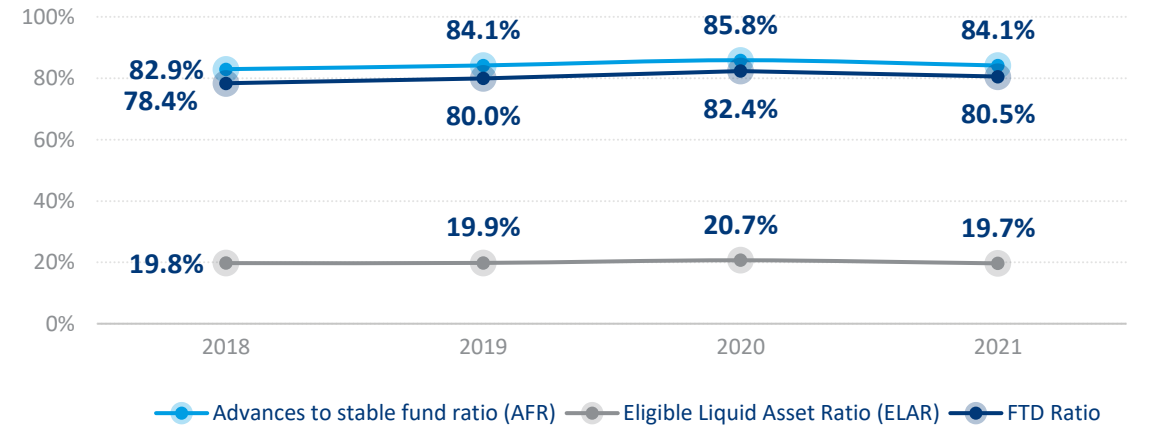
= NPA Coverage Ratio with Collaterals (%)



= Capitalization Ratios (%)



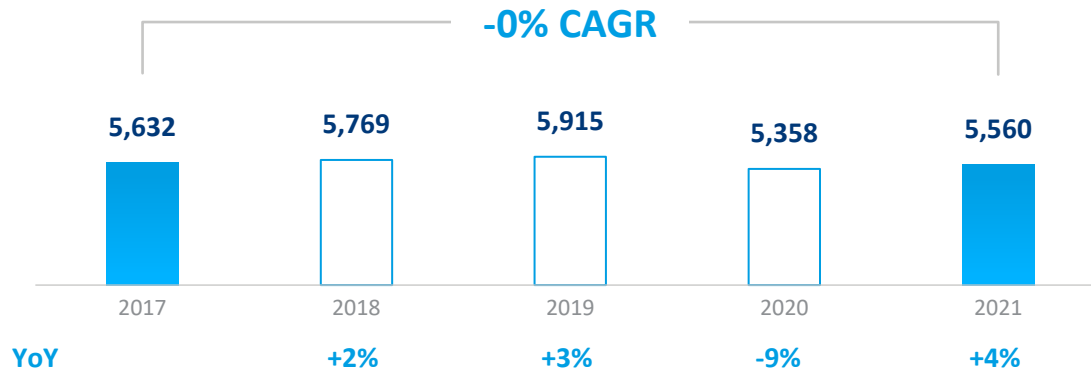
= Liquidity Ratios (%)



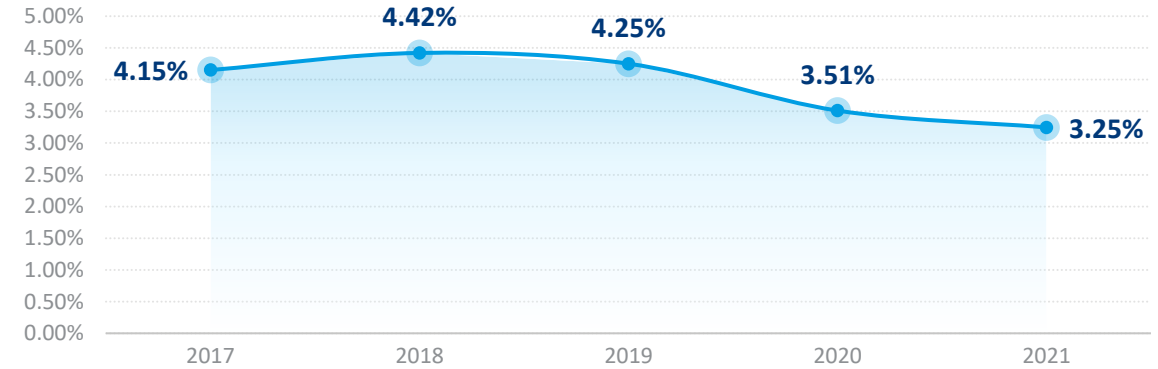
= Revenues and Expenses

Stable revenue and operating expense trends

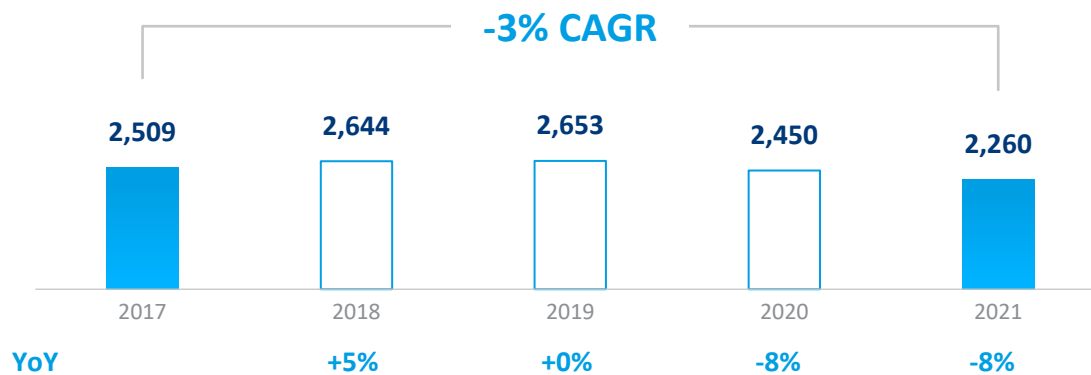
= Revenues (AEDmn)



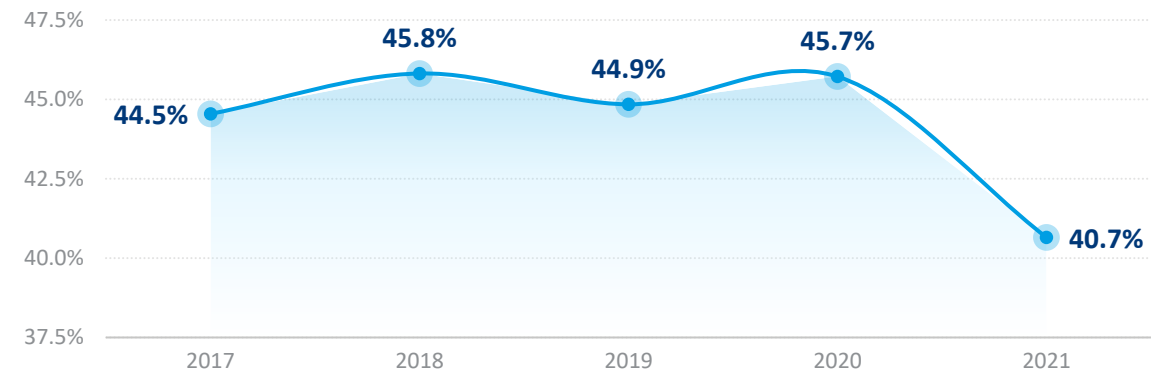
= Net Profit Margin (%)



= Expenses (AEDmn)



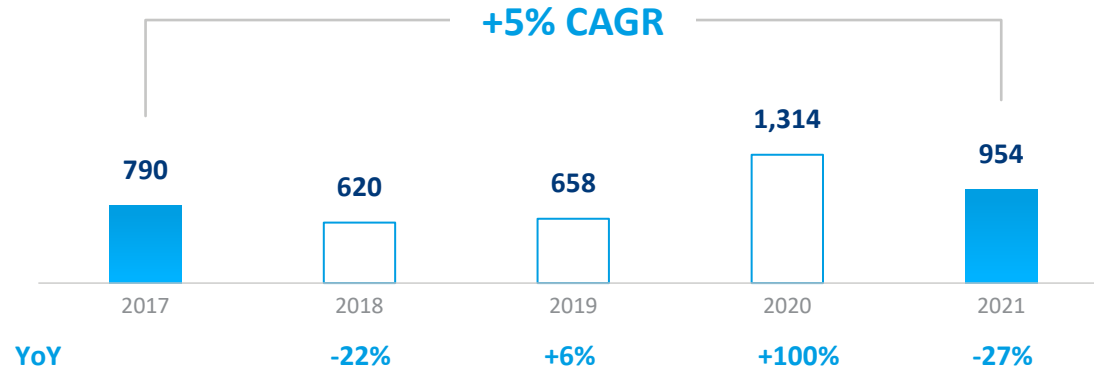
= Cost to Income Ratio (%)



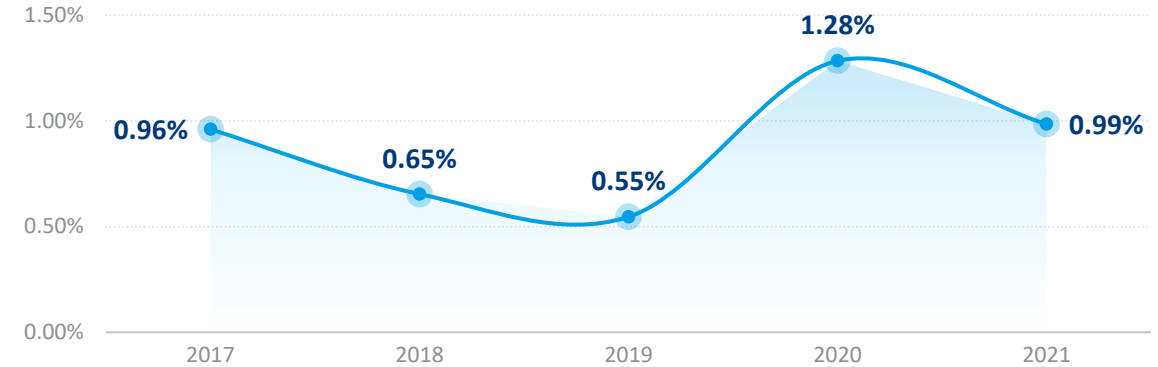
= Impairments and Profitability

Return to stable profitability and cost of risk in 2021

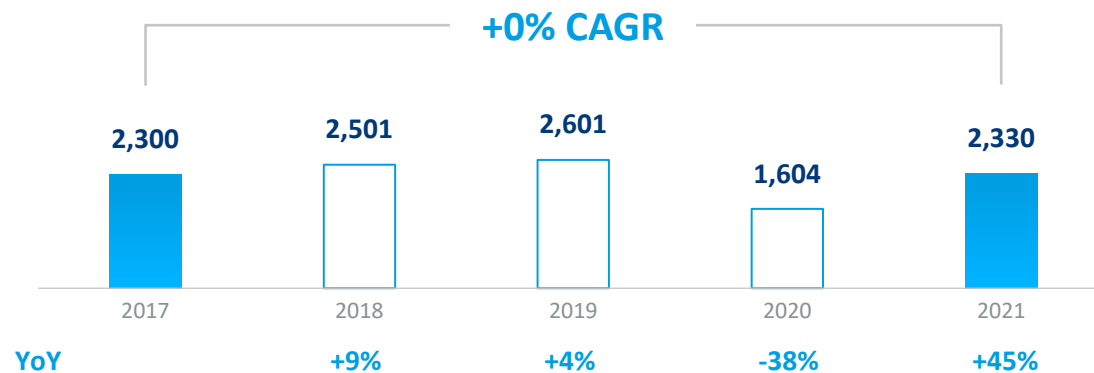
= Impairments (AEDmn)



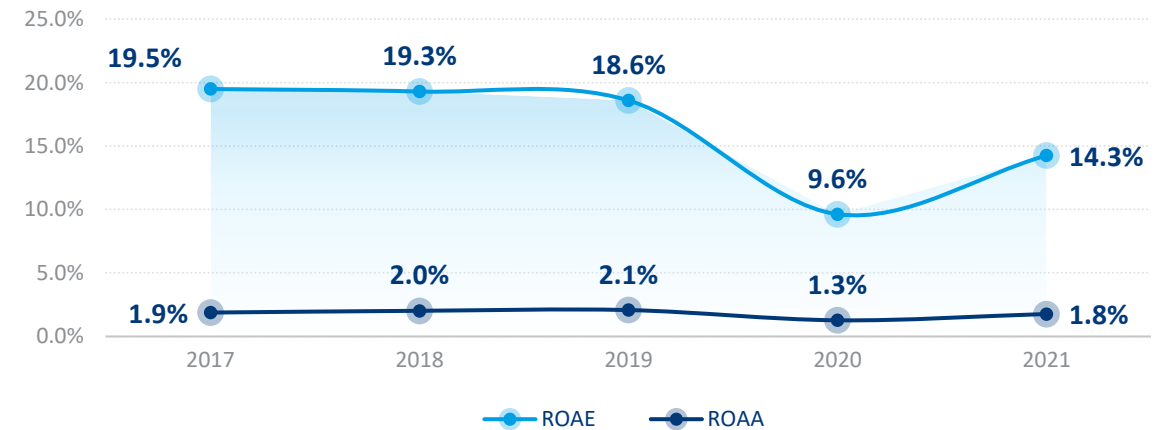
= Cost of risk (%)



= Profit After Zakat & Tax (AEDmn)



= Returns (%)



Appendix

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= 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



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

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