

# Investor Presentation

1H 2023

August 2023

ADIB IR Website



IR App Download link:



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1H 2023 Investor Presentation

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# ADIB Profile

1H 2023 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

513K  
UAE Nationals



A Leading Islamic Bank

AED 182bn  
Total Assets

146  
Branches

544  
ATMs



Advanced Digital Bank

76%  
Digitally Active Customers

48%  
Digital sales

98%  
Straight Through Processing



Leader in Customer Satisfaction

#1 in UAE  
NPS

#1 in UAE  
Bank  
Banker FT

#1 in UAE  
Safest 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

**1.2** mn

Market Cap\*

AED **39** bn

## = Value Drivers (1H 2023)

ROE

**24.9%**

ROA

**2.87%**

▼ **Market leader** ▼

CASA Ratio

**65.9%**

Net Profit Margin

**4.41%**

Cost of Risk

**0.48%**

P/B Ratio\*

**2.18** x

Total Assets

AED **182** bn

Financing

AED **115** bn

Net Income

AED **2.3** bn

C/I Ratio

**33.9%**

## = Solid Ratings

MOODY'S

**A2**

Stable Outlook

FitchRatings

**A+**

Stable Outlook

MSCI  
ESG RATINGS

**A**

EPS

AED **0.57**

Investments

AED **23** bn

Deposits

AED **150** bn

Revenues

AED **4.3** bn

CAR

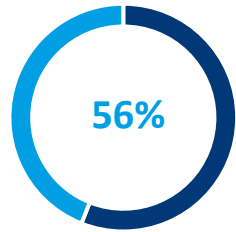
**17.7%**

\* At 30/06/2023

## = Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue



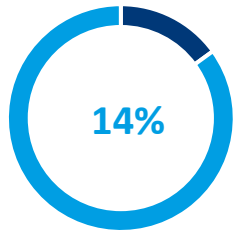
**Business Segment**

Retail Banking

**Description**

**Targets individuals and SME entities with main focus on UAE Nationals and mass affluent segment**

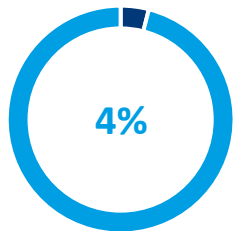
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

**Focuses on large corporates, Governments, GREs and FIs**

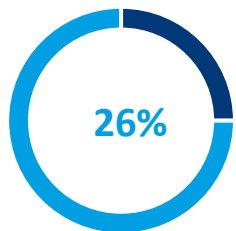
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



Treasury

**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.**

Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.



Other, incl. Associates and Subsidiaries

**ADIB is present in the following countries for the following services:**

- ADIB UAE offers 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 4.5%

## = Shareholder Return Metrics

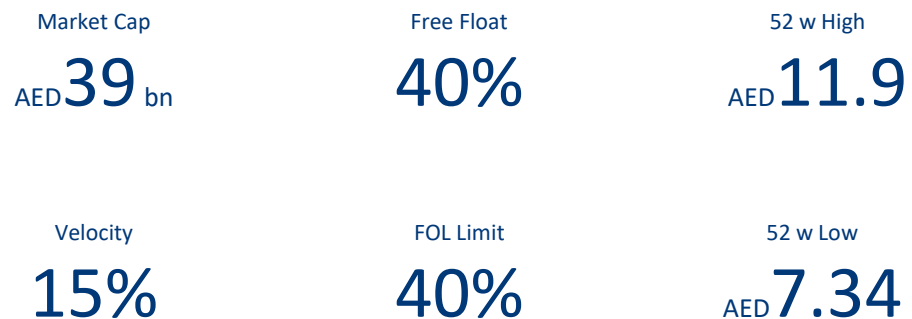


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Net Profit in AED mn</b>	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330	3,619
<b>Cash Dividend Payout ratio (% of Net Profit)</b>	<b>50.0%</b>	<b>50.0%</b>	<b>40.0%</b>	<b>39.8%</b>	<b>39.8%</b>	<b>39.8%</b>	<b>39.8%</b>	<b>38.2%</b>	<b>46.6%</b>	<b>48.5%</b>	<b>49.2%</b>
<b>Cash Dividend (% of Share Capital)</b>	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	20.6%	31.1%	49.0%
<b>Cash dividend in AEDmn</b>	601	725	700	770	778	915	995	994	747	1,130	1,779
<b>Bonus shares</b>	-	635.3	-	-	-	-	-	-	-	-	-
<b>Bonus shares (% of Share Capital)</b>	-	26.9%	-	-	-	-	-	-	-	-	-

# = Market Metrics & Ownership Structure

ADIB is a liquid stock with 17% foreign ownership

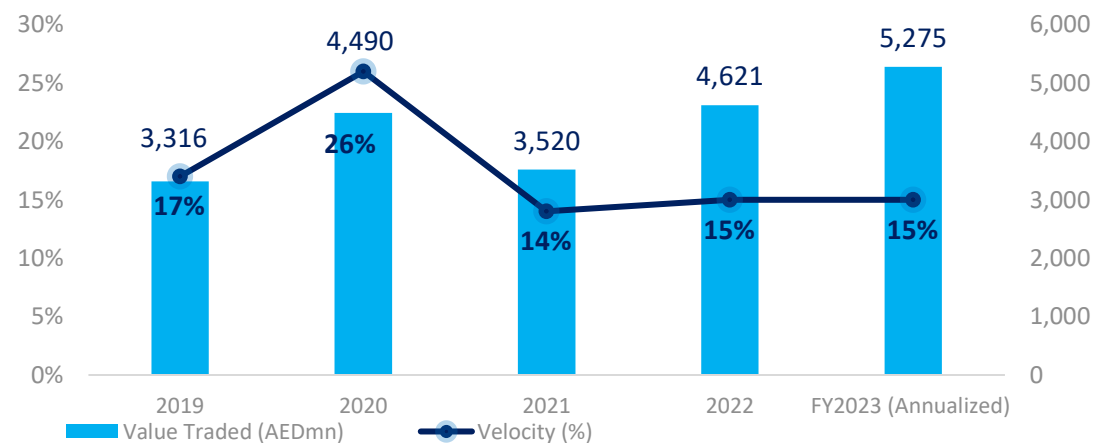
## = Key Metrics\*



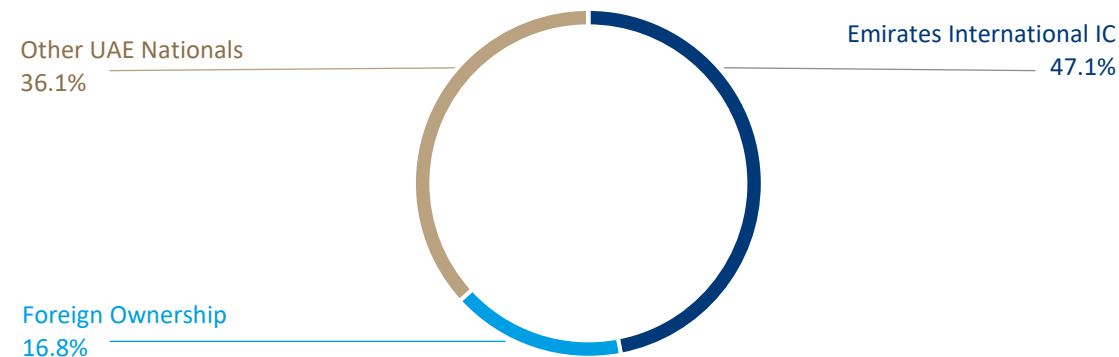
## = Share Price (AED)



## = ADIB Stock Liquidity



## = Ownership Structure\*



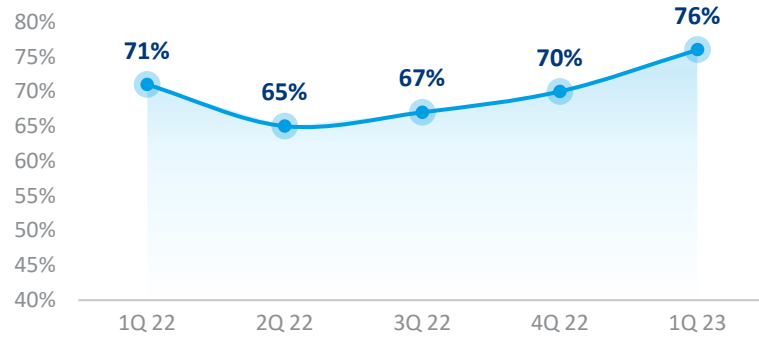
\* At 30/06/2023;



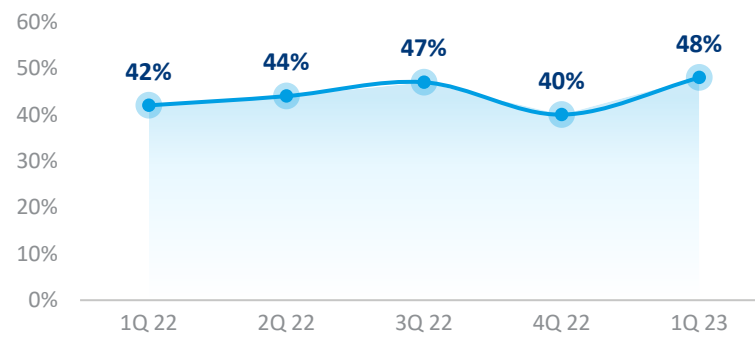
# = Digital Banking

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

## = Digitally Active Customers (%)

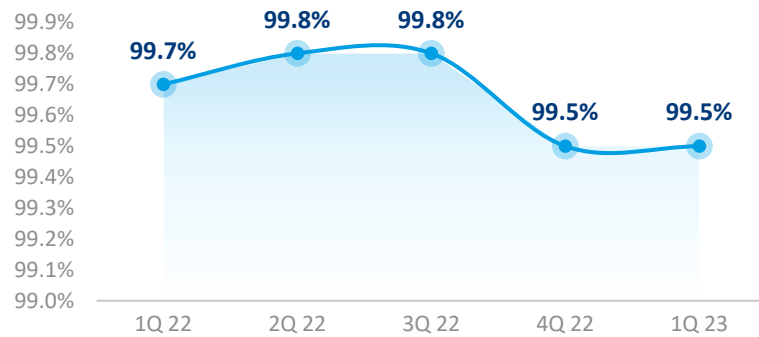


## = Digital Sales (% of Total)

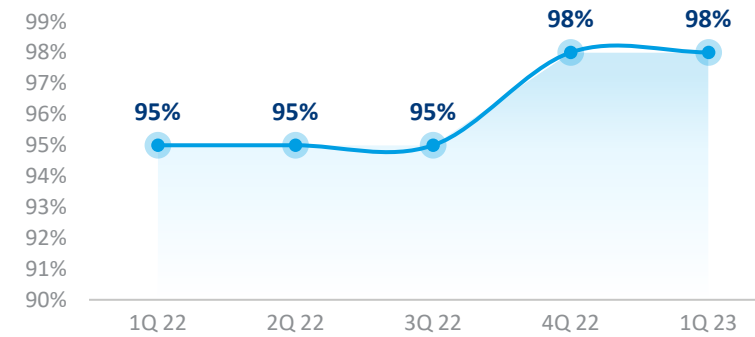


- = 22 ITM machines deployed across the network
- = Fully digital application process for cards, personal finance and account opening
- = Launched 1<sup>st</sup> open API platform
- = Enabled digital IPO subscription
- = Launched Amwali – 1<sup>st</sup> digital Islamic proposition for youth
- = New features added to mobile app including push notifications

## = Digital Transfers (%)



## = Straight Through Processing (%)



- = Facial recognition account opening
- = Auto Wealth management portal
- = Partnership with UTC platform on Blockchain transaction
- = Digital remote sales
- = Analytics Center of Excellence

## = Recent Achievements and Accolades

ADIB's recognition for excellence in Islamic banking

### = Awards received in 2022



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



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



**IFN**  
 Most Innovative Islamic Bank



**Global Finance**  
 Best Islamic Bank in Egypt



**IFN**  
 Best Bank in Treasury  
 Management



**Digital Banker**  
 Best Digital Banking  
 Innovation



**Global Finance**  
 Most Innovative Bank in the  
 Middle East



**Banker FT**  
 Best Bank in UAE



**The Asian Banker**  
 Best Digital Platform for  
 Corporates



**Global Finance**  
 Safest Islamic Bank



**ICX**  
 International Service  
 Excellence Certificate



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

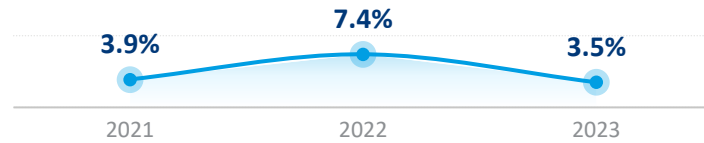
# = Outlook and Guidance

Solid financial & strategic foundations drive a promising outlook for 2023

## = Market Outlook

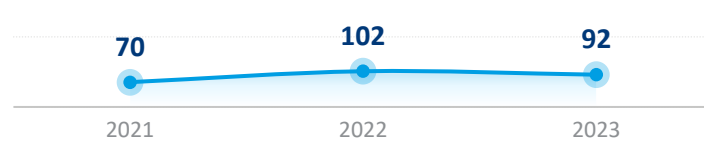
### = Solid GDP growth

Real GDP growth (%)



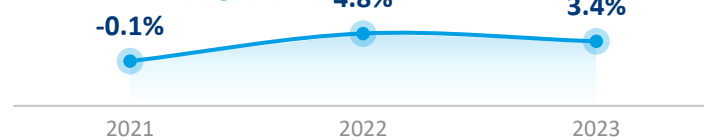
### = Oil prices to remain supportive

Brent Price / Barrel (avg) (USD)



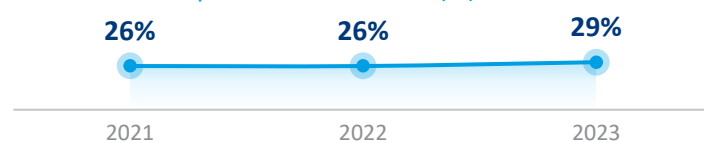
### = Inflation to moderate

UAE Inflation (avg) (%)



### = Expenditure expected to remain at 2022 level

Government expenditure % of GDP (%)



## = Management Guidance

### = Gross Financing Growth

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

1H 2023 Actual

2% YTD

FY2023 Guidance

5% to 8%

### = Net Profit Margin

Benefit of rate hikes offset by continued competitive yield pressure

4.41%

~4.5%

### = Cost of Risk

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

0.48%

0.55% to 0.65%

### = Cost to Income Ratio

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

33.9%

Below 35%

### = Return on Equity

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

24.9%

Above 22%

# Operating Environment

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# = Macroeconomic Overview

Resilient UAE economy despite global uncertainties

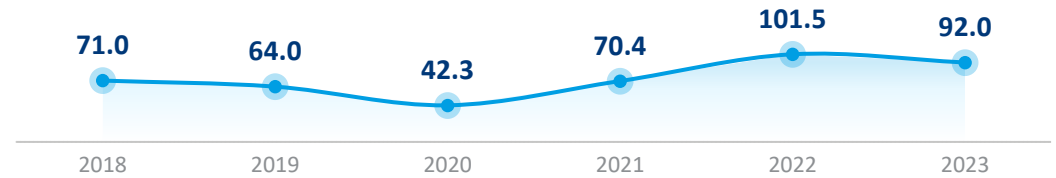
= Real GDP growth driven by rising oil prices, domestic consumption and liquidity

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



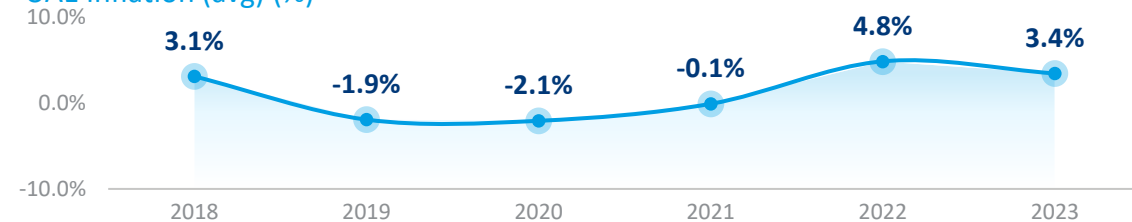
= Rising oil prices to improve economic outlook

Brent Price / Barrel (Avg) (USD)



= Improved inflation forecasted for 2023

UAE Inflation (avg) (%)



= Government Expenditure to GDP expected to remain stable

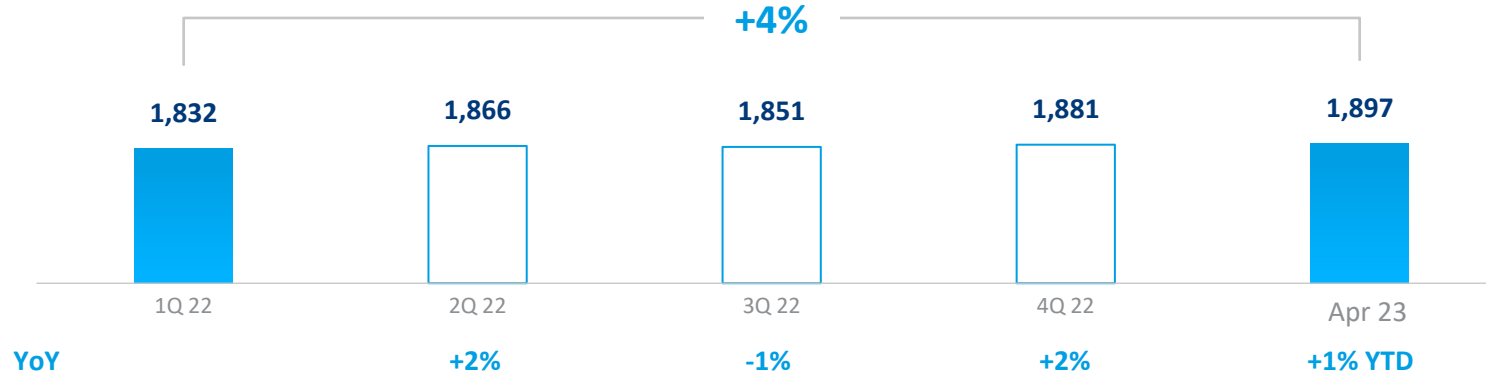
Government Expenditure % of GDP (%)



# = UAE Banking Sector Update (1)

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

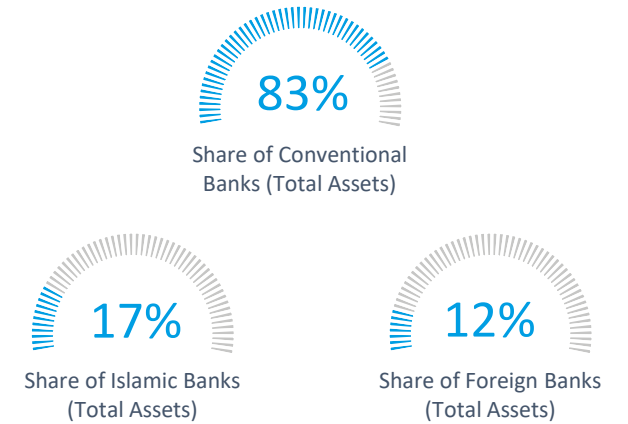
## = Financing, Advances & Overdrafts (AEDbn)



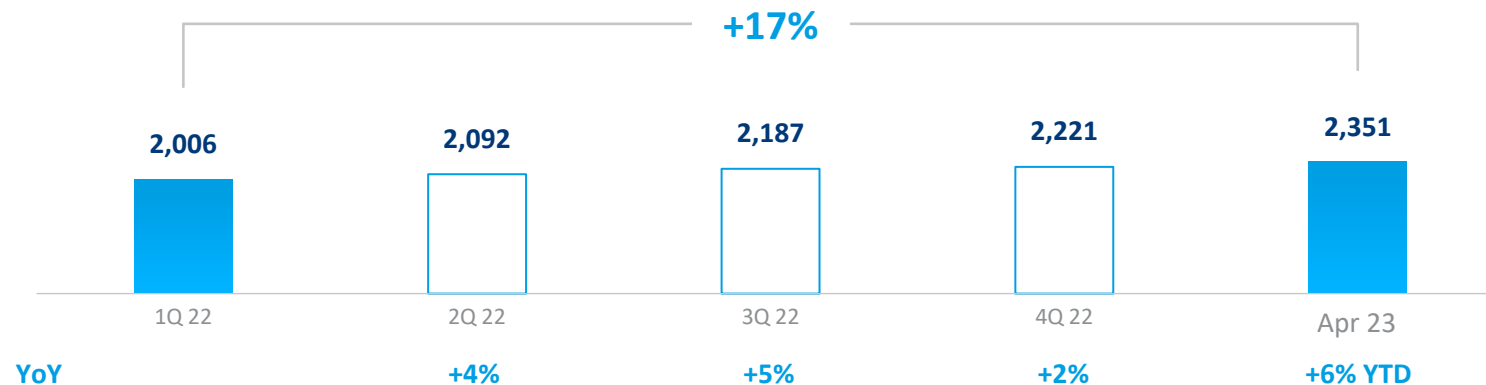
## = Size of the UAE Banking Sector



## = Market Landscape (Apr 2023)



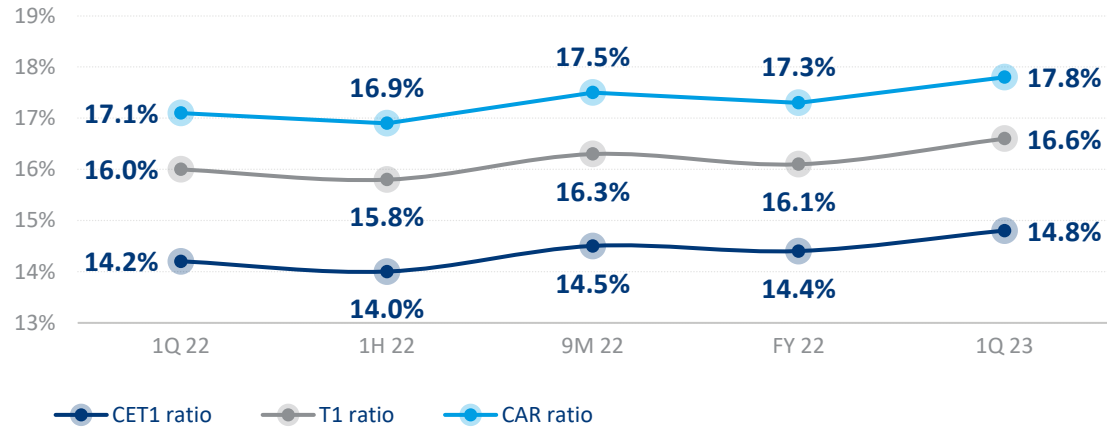
## = Bank Deposits (AEDbn)



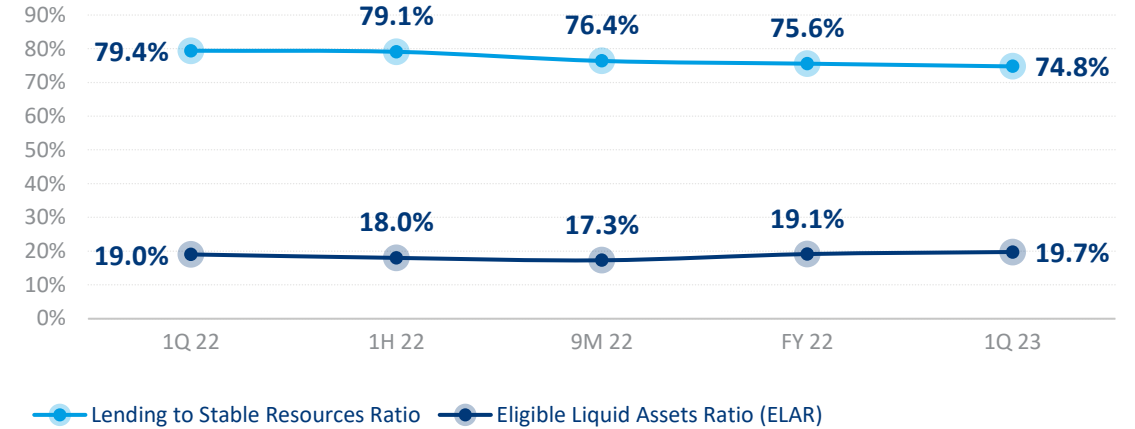
## = UAE Banking Sector Update (2)

Moderation of sector liquidity , higher rates environment improving profitability

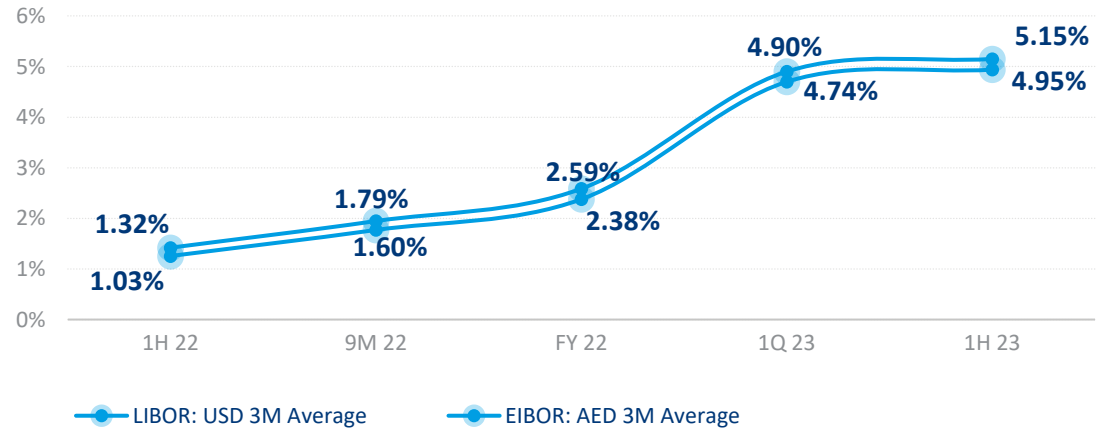
### = Capitalization (%)



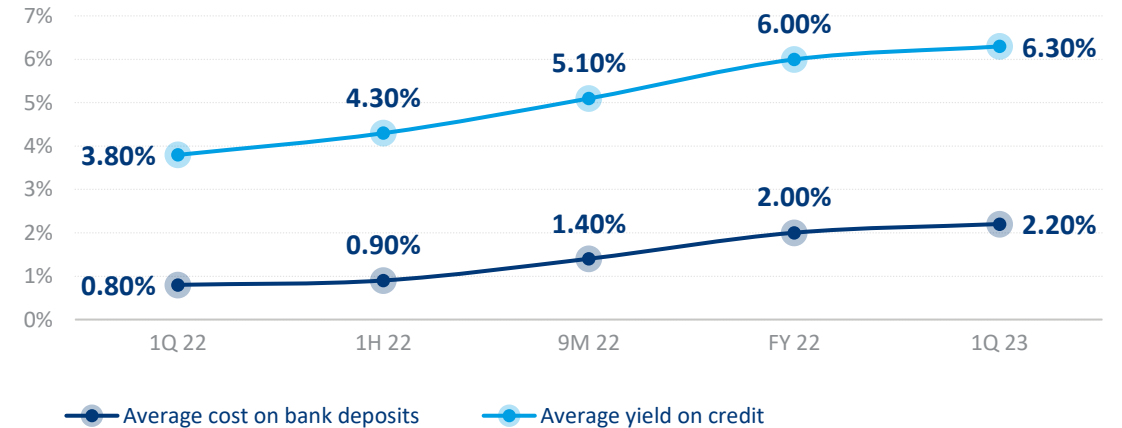
### = Liquidity (%)



### = Interest Rates (%)



### = Yield and Funding Cost (%)



# ADIB Strategy

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## = ADIB Strategy

Our purpose, values and vision are supported by a clear set of strategic goals

= Purpose

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

= Vision

To be the world's **most innovative Islamic bank**

= Values

We keep it  
**simple and sensible**

We are  
**transparent**

We work for  
**mutual benefit**

We nurture **hospitality**  
**and tolerance**

We are  
**Shari'a inspired**

► 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

## ▶ Digital Excellence



Continuous  
Innovation



Segment  
Focused



**Digital  
Excellence**

- Delivering operational and sales efficiency by migrating all sales and services to full end-to-end digital channels
- 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



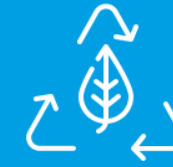
Continuous  
Innovation



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 2023




<b>Continuous Innovation</b>	<p>Key product launches</p> <ul style="list-style-type: none"> <li>Salary cash back campaign</li> <li>Digital on-boarding for business banking</li> <li>New cash back card</li> <li>UAE's first long term home finance fixed rate</li> <li>Remittance programs to new corridors</li> </ul>	<p>Amwali Youth Account</p> <p><b>10,701</b>Accounts</p>	<p>Asset Management</p> <p><b>\$147 mn</b></p> <p>Global Sukuk Fund</p>	<p>Payment Service</p> <p><b>AED 3.9 mn</b></p> <p>Revenue</p>	
<b>Segment Focused</b>	<p>UAE Nationals</p> <p><b>+31,041</b></p> <p>New to bank UAE Nationals</p>	<p>Grow wholesale banking</p> <p><b>+14%</b></p> <p>Financing growth YoY</p>	<p>Retail sales</p> <p><b>+14%</b></p> <p>Asset growth YoY</p>	<p>Attract new customers</p> <p><b>+95,783</b></p> <p>New customers</p>	<p>Deepen relationships</p> <p><b>1.50</b></p> <p>Cross-sell Ratio</p>
<b>Digital Excellence</b>	<p>Digitize processes</p> <p><b>91%</b></p> <p>Overall STP</p>	<p>Digitize channels</p> <p><b>98%</b> Payments: Volumes received from Mobile App &amp; Online Channels</p> <p><b>54%</b> Personal finance</p>	<p>Automate processes</p> <p> <b>63 bots</b></p>	<p>Leverage digital channels</p> <p><b>4.70/5</b> ★★★★★ AppStore rating</p> <p><b>4.54/5</b> ★★★★★ Google Play rating</p>	<p>Paperless strategy:</p> <p> <b>5m</b> Papers Saved (2022)</p>
<b>Sustainable Future</b>	<p>Leader in financial conduct</p> <p> </p> <p>Included in ESG MSCI Leaders Index</p> <p><b>\$2bn</b> in sustainable finance</p>	<p>Employer of choice</p> <p> <b>78%</b> Employee engagement index</p>	<p>Best customer experience</p> <p><b>#1</b> Number 1 bank NPS in UAE: <b>78%</b></p> 		

# ESG Strategy

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## = Key Pillars of ADIB's ESG Strategy

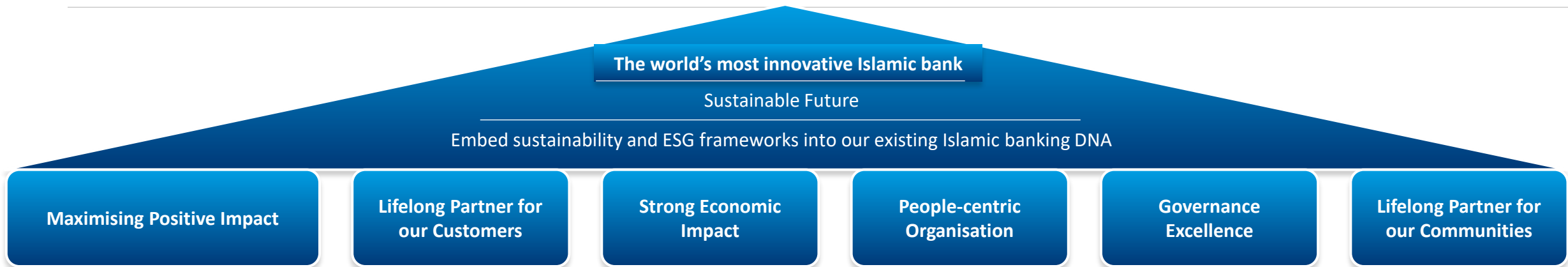
ADIB is committed to supporting the UAE's ambitious agenda to promote sustainable growth and development

<p><b>Maximising Positive Impact</b></p>	<p>We commit to maximise our positive impact through green/sustainable product</p> 
<p><b>Lifelong Partner for our Customers</b></p>	<p>We commit to adopt innovative and inclusive financial solutions to maximise customers' experience</p> 
<p><b>People-centric Organisation</b></p>	<p>We commit to foster an attractive, diverse and inclusive workforce</p> 
<p><b>Strong Economic Impact</b></p>	<p>We commit to cultivate our presence in high impact sectors to promote sustainable value chain</p> 
<p><b>Governance Excellence</b></p>	<p>We commit to build a best in class, resilient and responsible organisation</p> 
<p><b>Lifelong Partner for our Communities</b></p>	<p>We commit to be the partner of choice in the community</p> 



# = Key Pillars of ADIB's ESG Strategy

ADIB is committed to supporting the UAE's ambitious agenda to promote sustainable growth and development



The world's most innovative Islamic bank

Sustainable Future

Embed sustainability and ESG frameworks into our existing Islamic banking DNA



Maximising Positive Impact

Lifelong Partner for our Customers

Strong Economic Impact

People-centric Organisation

Governance Excellence

Lifelong Partner for our Communities

- 1 Issue sustainable/ green finance products/sukuk ( WBG, Retail, Investments)
- 2 Build internal capabilities to support customers' transition to low carbon economy
- 3 Develop a net zero strategy
- 4 Finalize sustainable finance framework
- 5 Reduce our finance emissions through sustainable and green finance and investments
- 6 Be part of equator principles and PRB

- 7 ESG procurement strategy
- 8 Develop financial inclusion policy and programs
- 9 Develop financial literacy programs
- 10 Develop a gender diversity strategy
- 11 Develop Employee wellbeing plan
- 12 Become an increasingly learning-oriented organization
- 13 Develop a social and community strategy
- 14 Implement Emiratization strategy

- 15 Implement ESG screening toolkit, asset register and portfolio finance emissions template
- 16 Integrate ESG considerations and due diligence in investment & finance decisions
- 17 Embed an ESG internal culture through trainings and KPIs
- 18 Attain best-in-class data privacy and cybersecurity
- 19 Integrate ESG in governance structure
- 20 Report on ESG as per market and legal requirements
- 21 Sustainable finance and impact report

## = Delivering against our ESG strategy

	Metric	Description	2023		Target 2025
<b>Leadership</b>	MSCI	MSCI assesses the environmental, social responsibility and governance (ESG) risks of companies, and their ability to manage those risks relative to peers.	A	→	Improve ratings
	Sustainalytics	ADIB has achieved an upgrade to its (ESG) risk score by Sustainalytics, It has improved from 34.25 in 2022 to 29.6 in 2023, reflecting a significant leap that transitioned ADIB from the 'high risk' category to the 'medium risk' category.	29.6	→	Low risk category
	Standard & Poor's CSA	ADIB has improved its S&P Score by 21 points reflecting our ability to manage ESG related risks	38	→	Improve score
<b>Social</b>	Percentage of Females within the organization (%)	Number of female working at ADIB group	39%	→	45%
	Female percentage in top management	Number of female who are VP and above	6%	→	15%
	Employee turnover rate	Enhance the turnover rate of employees	11%	→	9%
	Training hours	Average hours of training per year per employee (#) (Male / Female)	20h	→	35h
	Emiratization rate	Percentage of UAE nationals	45%	→	50%

	Metric	Description	2022/2023 (baseline)		Target 2025
<b>Social</b>	NPS	Net promoter score	55%	→	65%
	SME financing	Enable social inclusion through SME financing	AED 897 Mn	→	3 Bn (2030)
	Financial literacy	People impacted by financial awareness	5,400	→	Increase by 5% yearly
	Procurement	Total spend on local suppliers	85%		Maintain baseline
<b>Governance</b>	Board seats occupied by independent directors (%)	Independent board members	71%	→	Maintain baseline
	Women in board	Female representation in board	1	→	2
	% of portfolio screened on ESG issues	Assess corporates portfolio from ESG perspective	93.6%	→	100% of the total WBG and FI
	ESG training	Staff trained on ESG	10%	→	90%

	Metric	Description	2023	→	Target 2025
<b>Environment</b>	Sustainable finance portfolio	Amount of finance allocated for green/ sustainable projects	AED 6 Bn	→	AED 9 Bn
	Scope 1-2 emissions	Direct environmental impact of our own operations	13,803 (TCO2e)	→	Reduce 20%
	Green/sustainable products	Number of green/sustainable products	Green Auto finance	→	3
	Reduce finance emissions	Reduce scope 3 emissions	No baseline (to be established)		Net Zero plan to determine

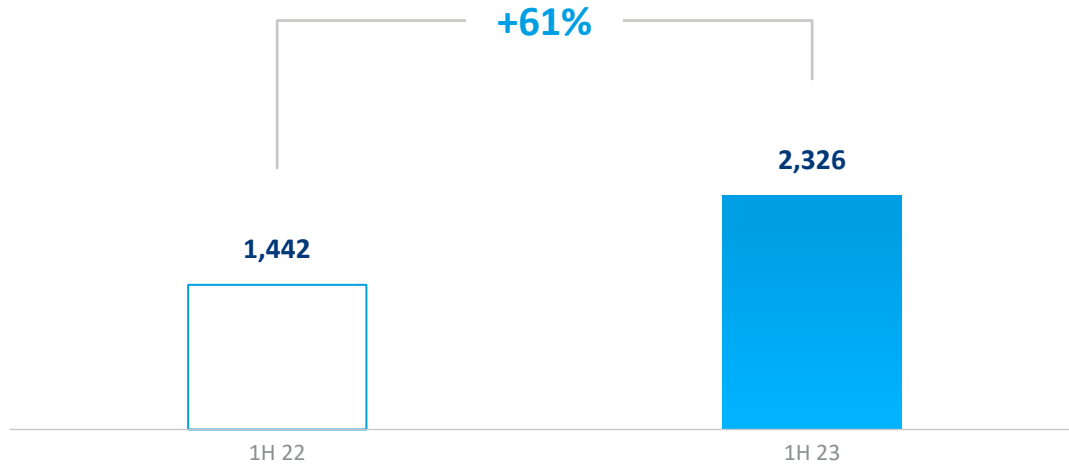
# Financial Performance

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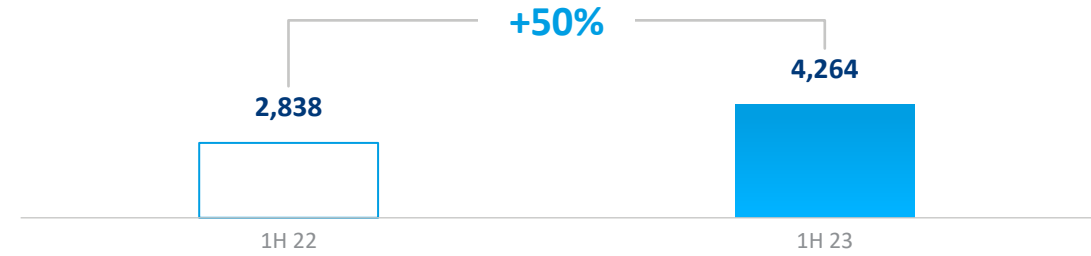
## = Income Statement Highlights

Strong YoY growth in revenues and profitability

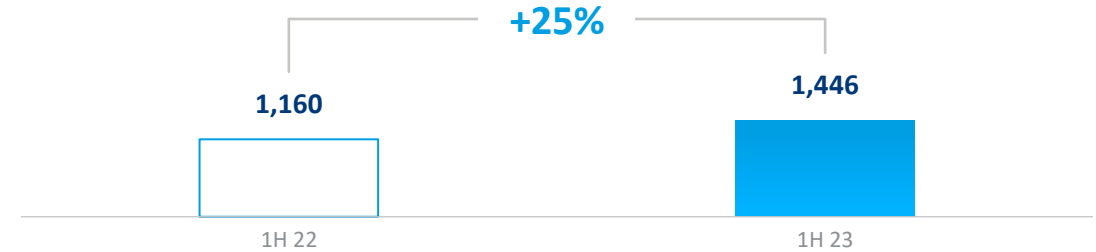
### = Profit After Zakat & Tax (AEDmn)



### = Revenues (AEDmn)



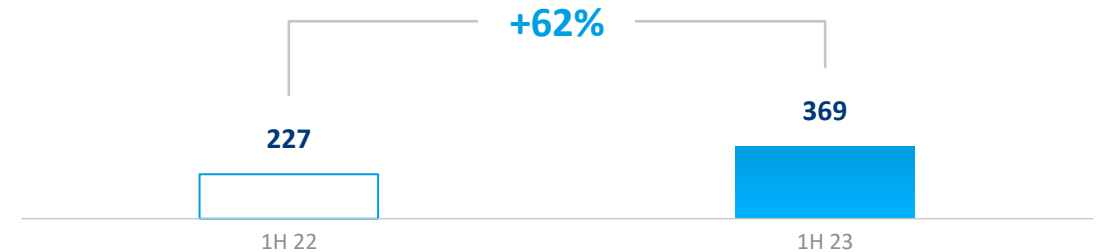
### = Expenses (AEDmn)



### = Key Highlights

- Solid macroeconomic environment, improvement in business and consolidation of Egypt lifted revenues by 50% YoY in 1H 2023.
- 50% Revenue growth was well above cost inflation of 25%
- Net Income rose 61% YoY and exceeded AED2.3bn based on balance sheet growth and higher margins

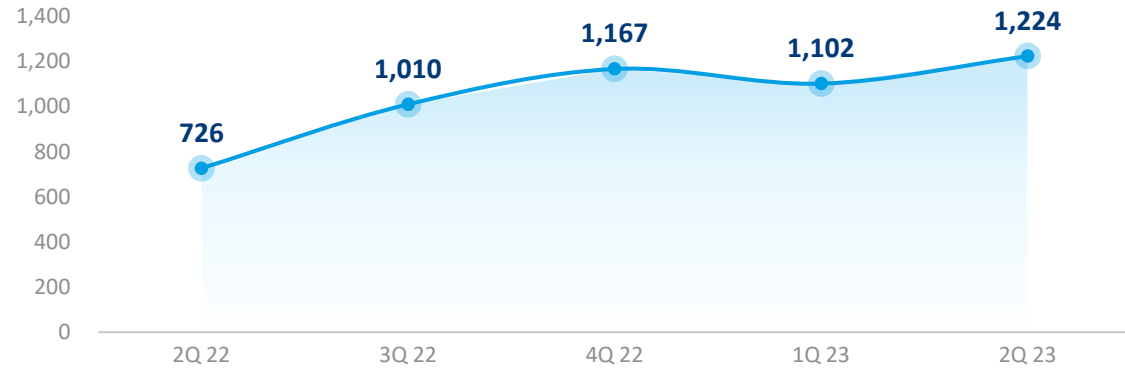
### = Impairments (AEDmn)



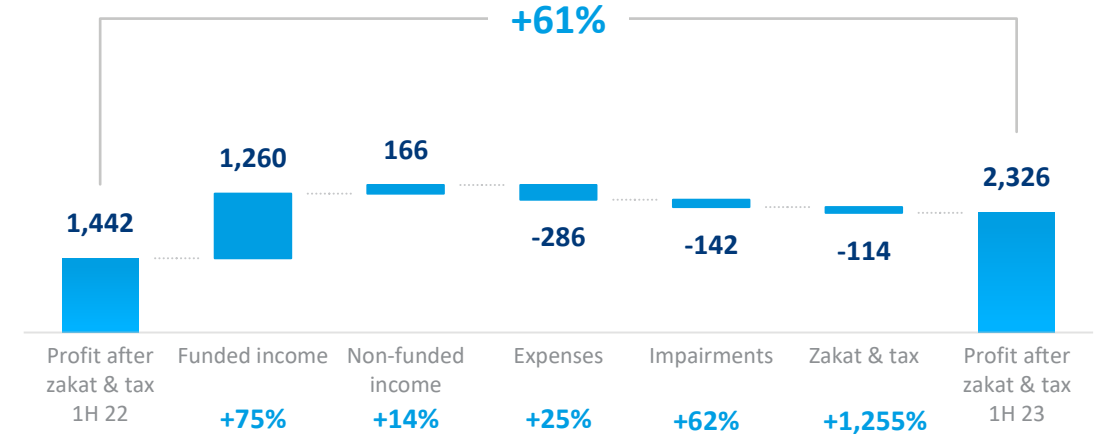
## = Income Statement

61% YoY growth in 1H 2023 Net income underscored by strong funded and non-funded revenue growth

### = Net Income (AEDmn)



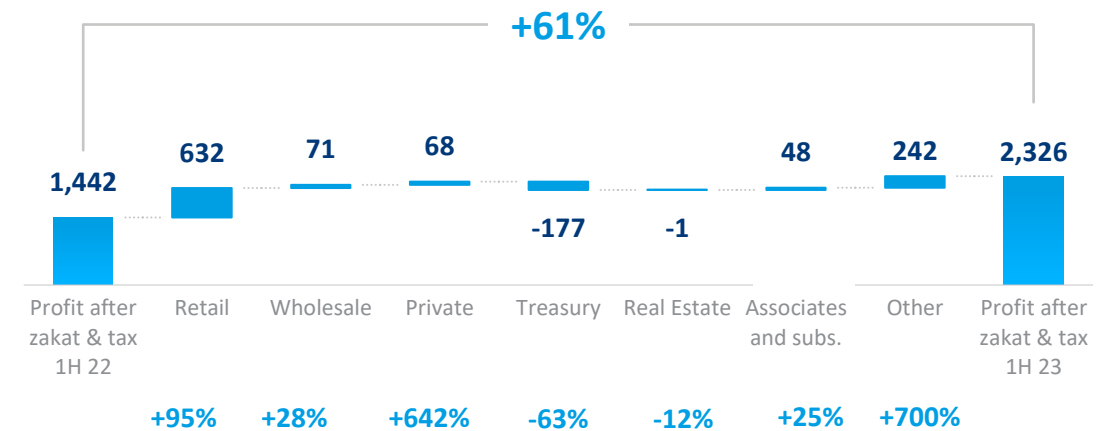
### = Net Income Movement YoY (AEDmn)



### = Income Statement Highlights

AED (mn)	1H 2023	1H 2022	Δ%	2Q 2023	2Q 2022	Δ%
Funded income	2,930	1,669	+75%	1,504	880	+71%
Non-funded income	1,335	1,169	+14%	724	549	+32%
<b>Revenues</b>	<b>4,264</b>	<b>2,838</b>	<b>+50%</b>	<b>2,228</b>	<b>1,429</b>	<b>+56%</b>
Operating expenses	(1,446)	(1,160)	+25%	(719)	(583)	+23%
Provision for impairment	(369)	(227)	+62%	(223)	(114)	+95%
<b>Net Income before zakat and income tax</b>	<b>2,326</b>	<b>1,442</b>	<b>+61%</b>	<b>1,224</b>	<b>726</b>	<b>+68%</b>

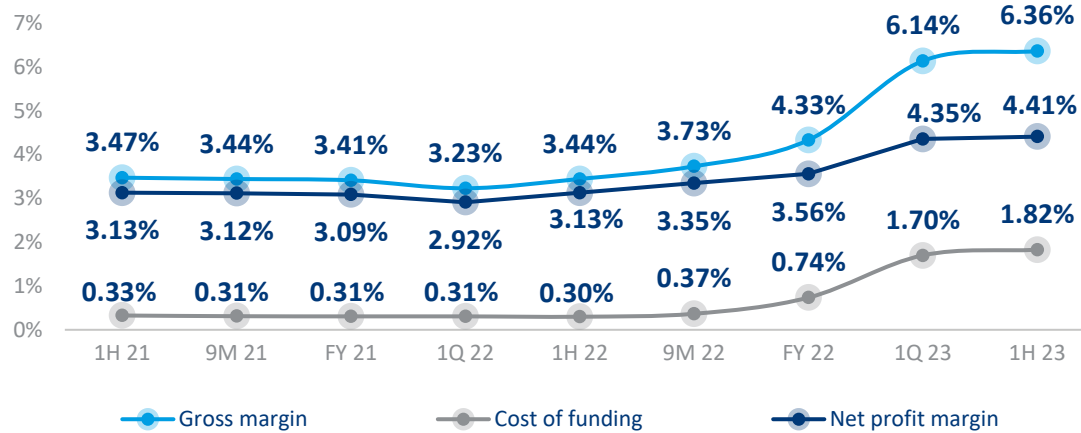
### = Net Income Movement by Segment (AEDmn)



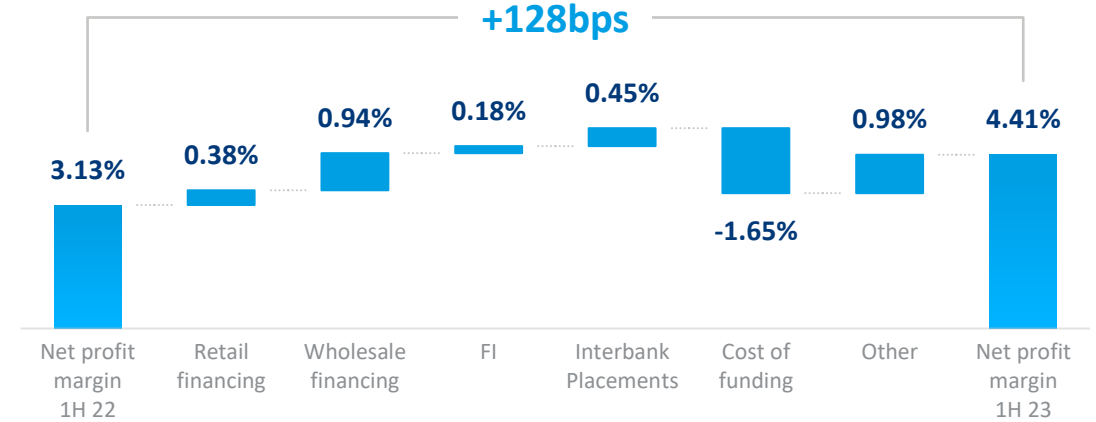
## = Funded Income

Strong growth in funded income driven by strong business volumes and higher rates with NPM improving 128 bps

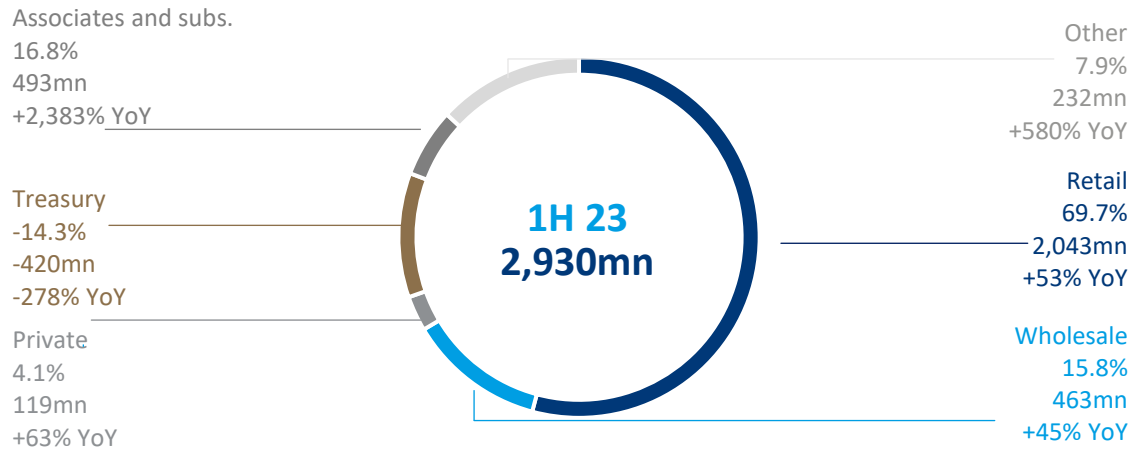
### = Net Profit Margin (%)



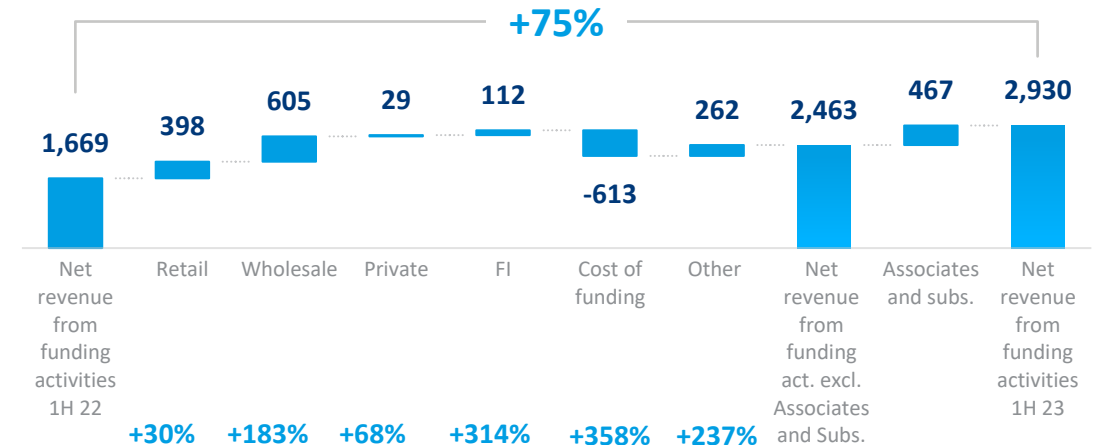
### = Net Profit Margin Movement YoY (%)



### = Net Revenue from Funding Activities Composition (AEDmn)



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

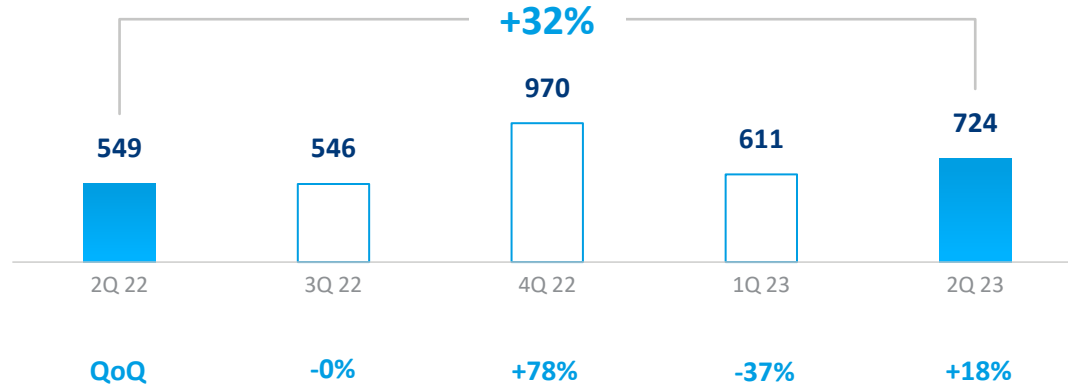




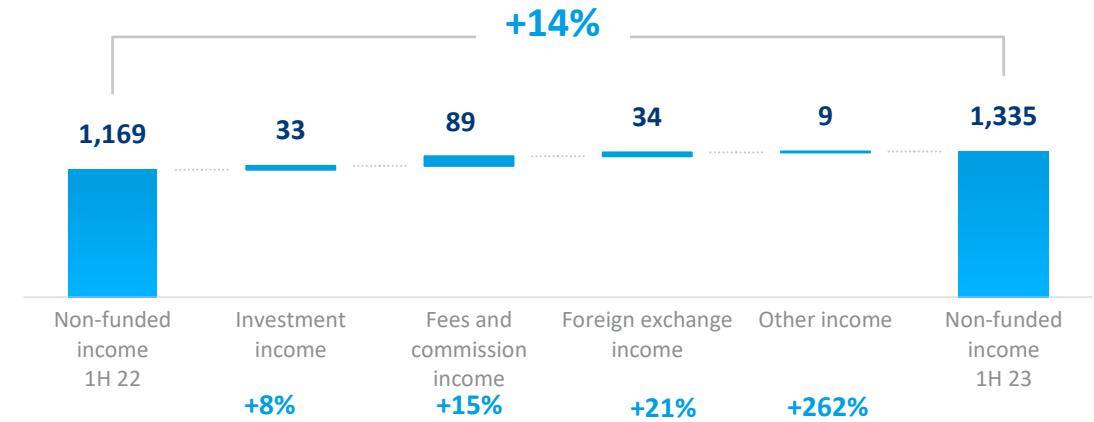
## = Non-Funded Income

Strong non-funded income growth on higher investment income, F&C and FX income, underlining strategic focus on revenue diversification

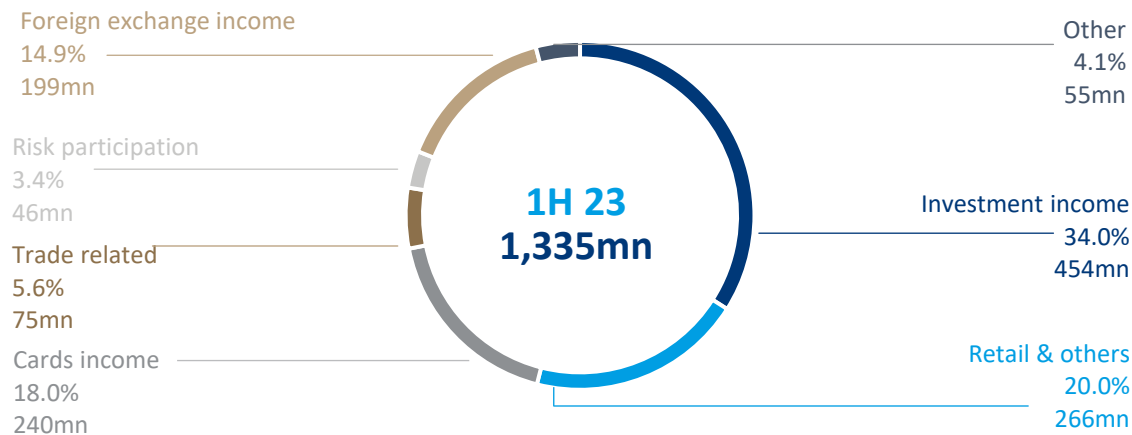
### = Non-Funded Income (AEDmn)



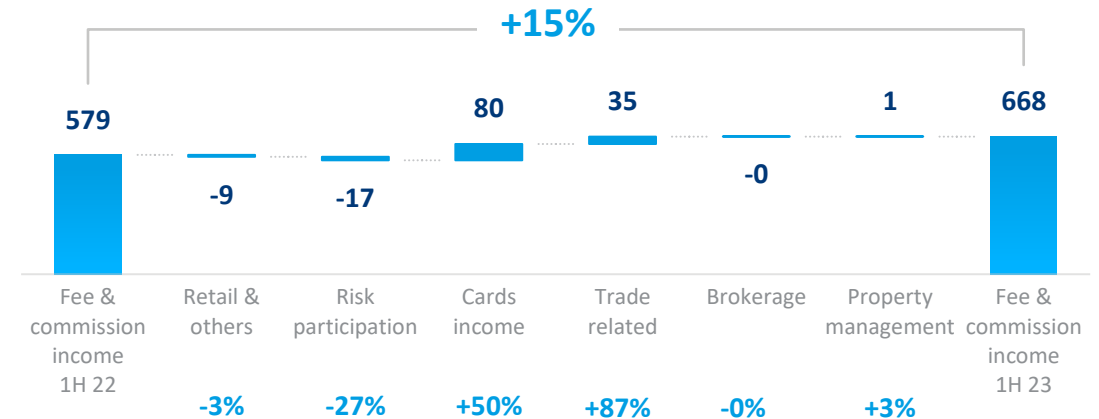
### = Non-Funded Income Movement YoY (AEDmn)



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



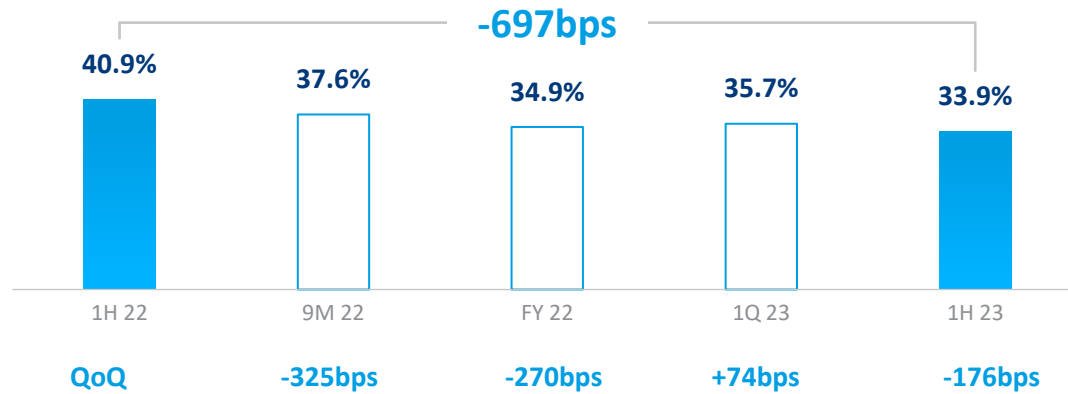
### = Fee & Commission Income Movement YoY (AEDmn)



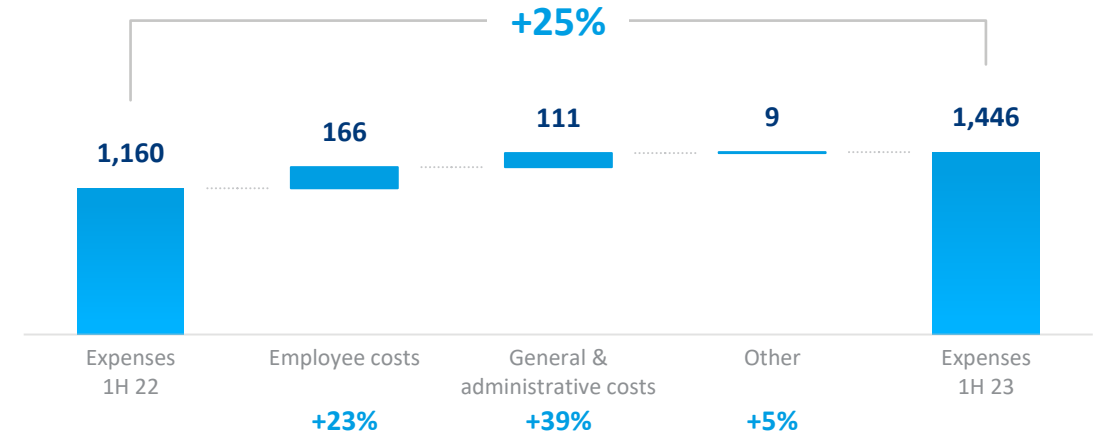
## = Operating Expenses

Cost to income ratio improved by 697bps to 33.9% on revenue growth

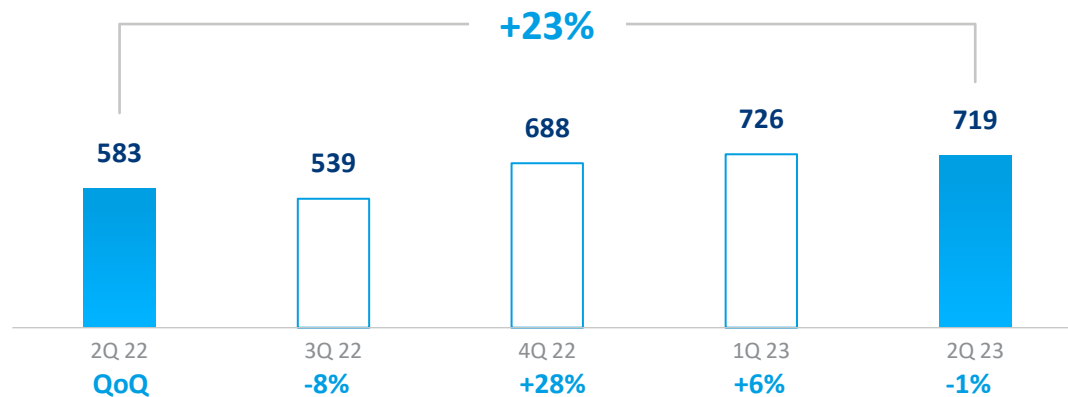
### = Cost To Income Ratio (%)



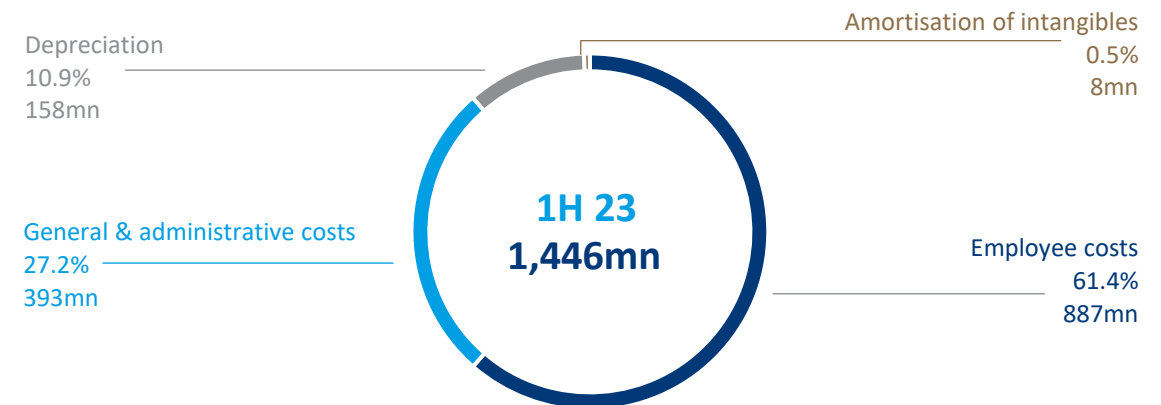
### = Expenses Movement YoY (AEDmn)



### = Expenses (AEDmn)



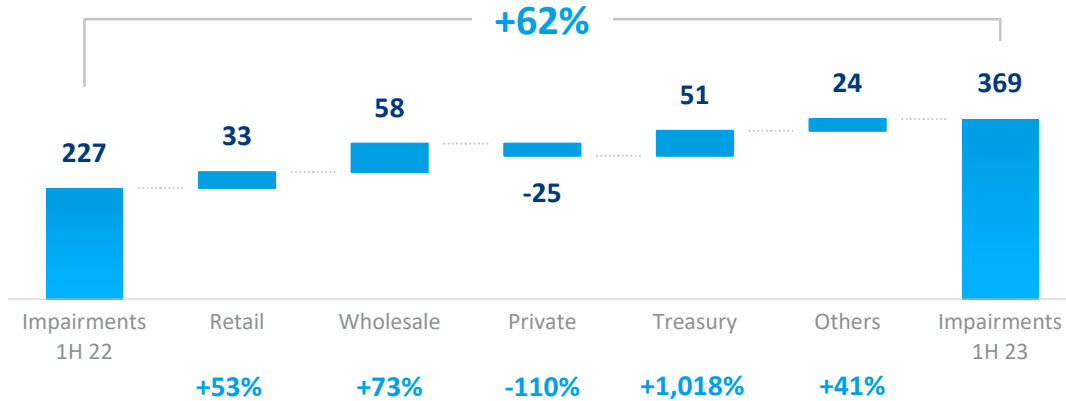
### = Expenses Composition (%)



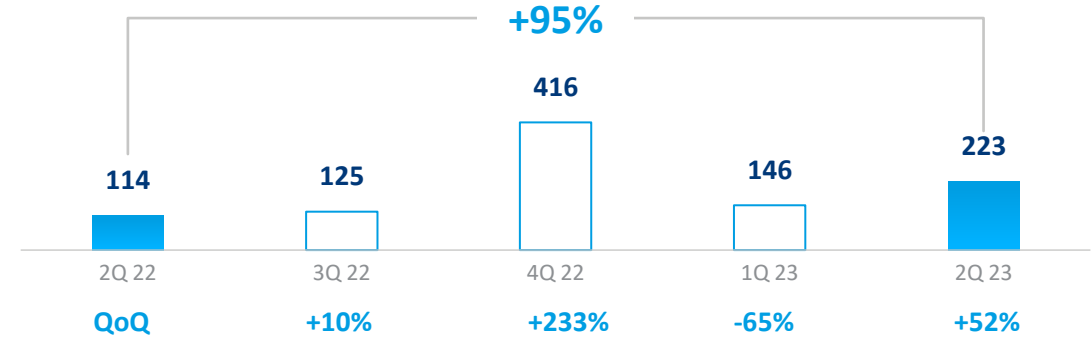
## = Impairments

COR is at comfortable 48bps in 1H 2023

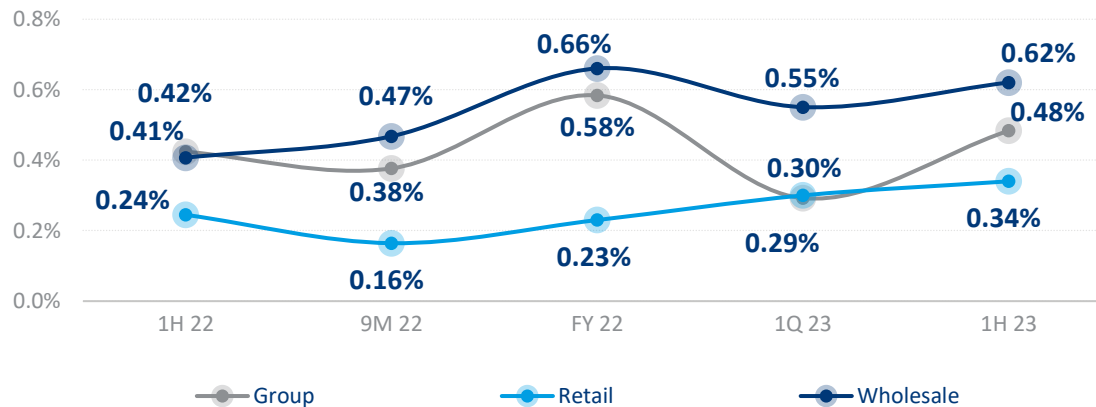
### = Impairments Movement YoY (AEDmn)



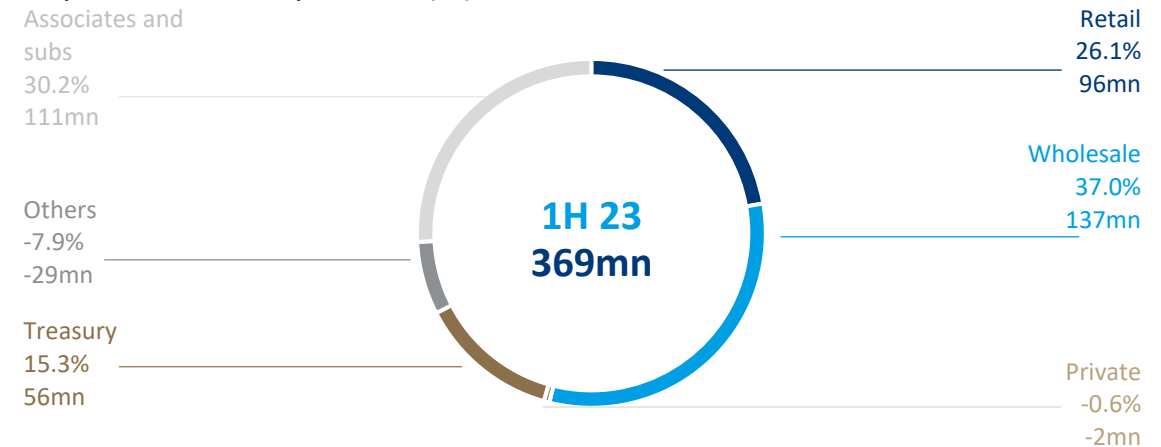
### = Impairments (AEDmn)



### = Cost Of Risk (%)



### = Impairments Composition (%)

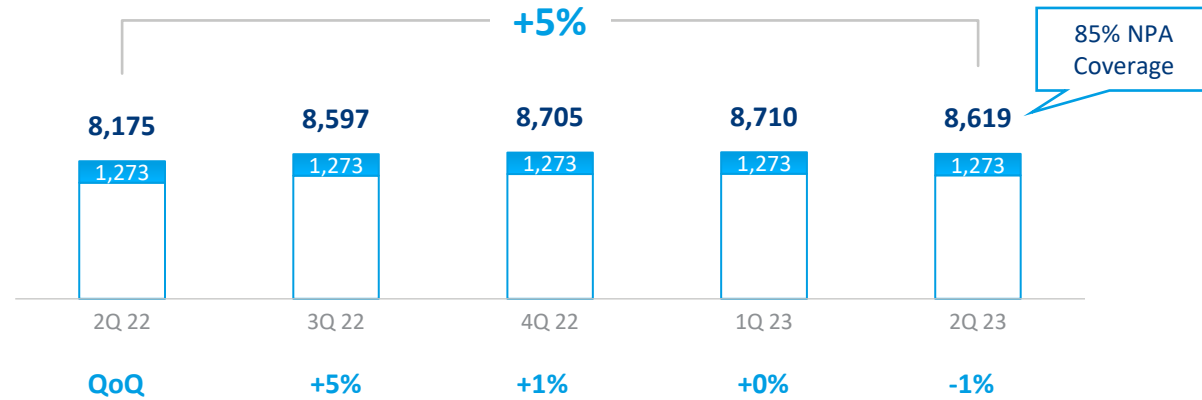


# = Non-Performing Financing

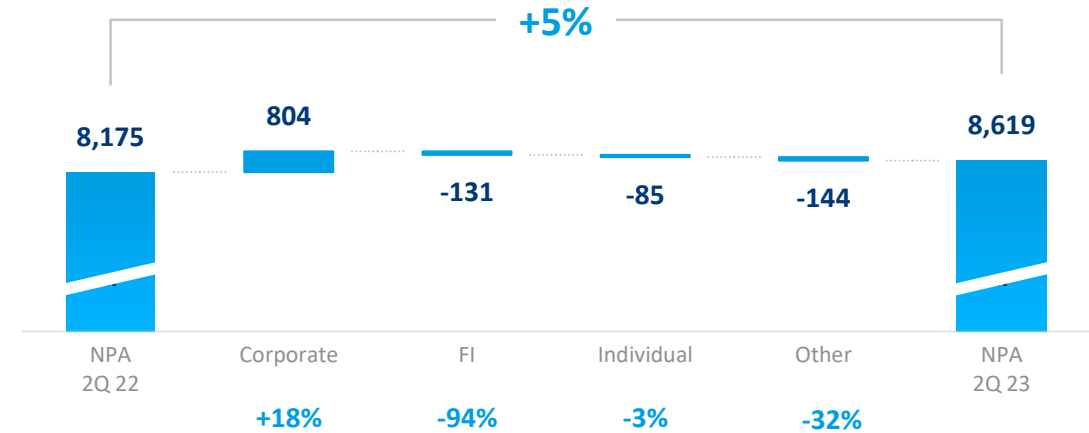
Healthy asset quality Metrix with NPA ratio at its lowest level since 2019 and coverage ratio improving

## = NPA (AEDmn)

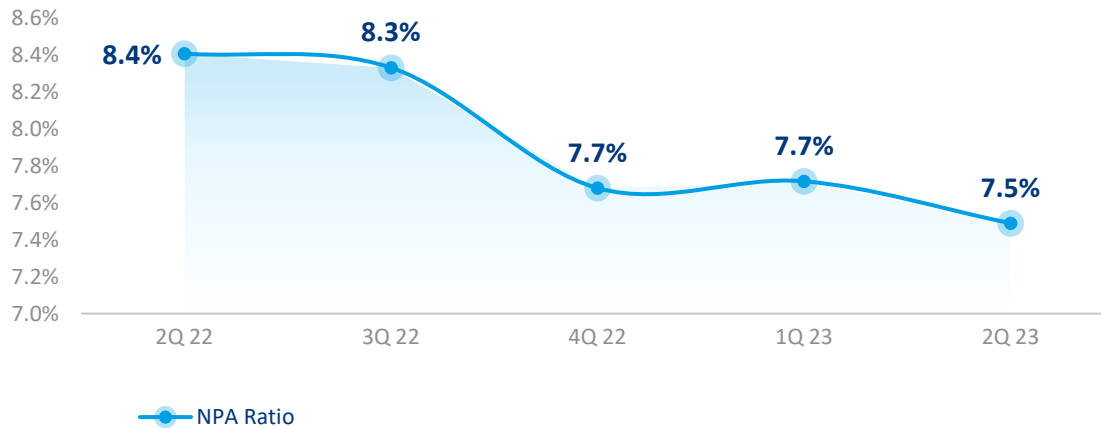
■ NMC Group



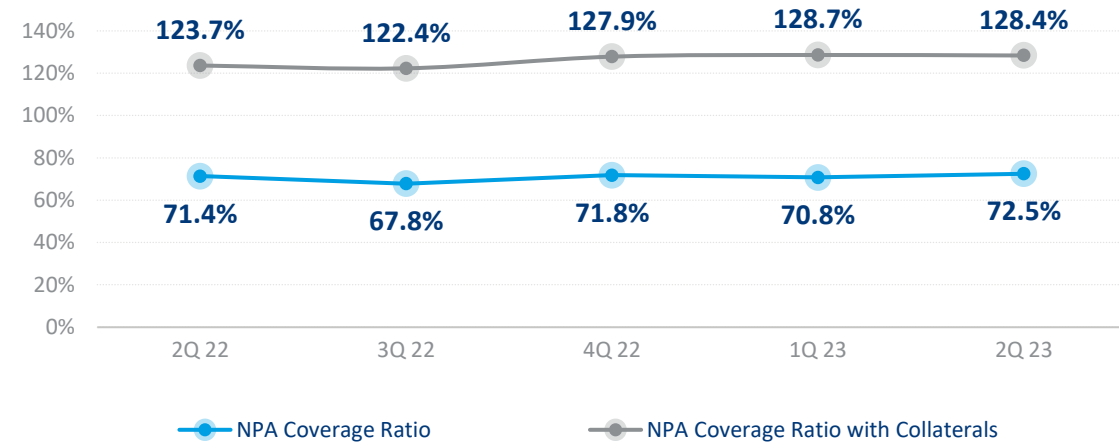
## = NPA Movement YoY (AEDmn)



## = NPA Ratio (%)



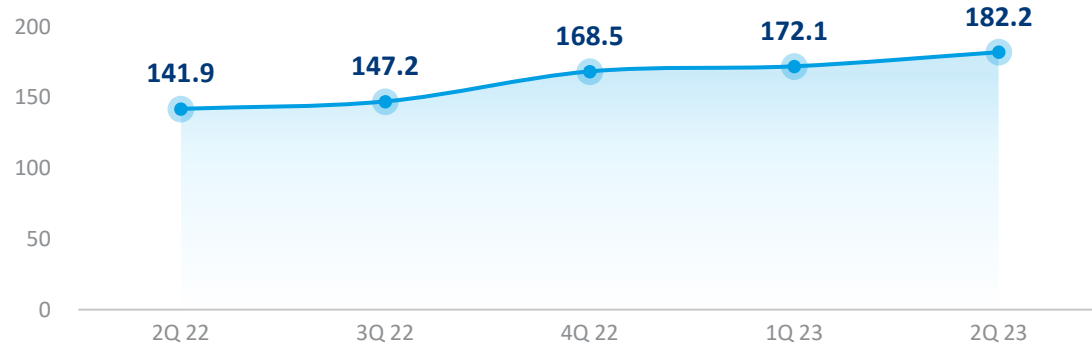
## = NPA Coverage Ratio (%)



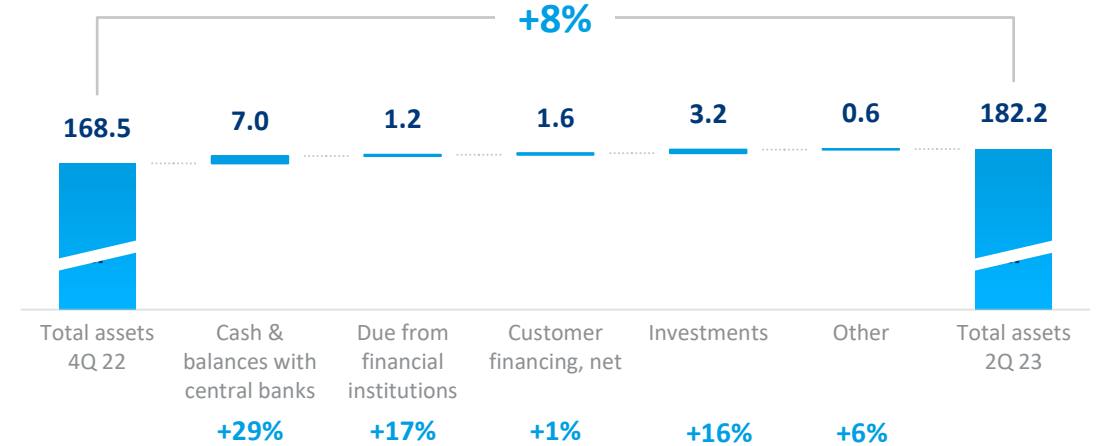
## = Balance Sheet

Total assets increased by 28% YoY driven by 19% growth in customer financing

### = Total Assets (AEDbn)



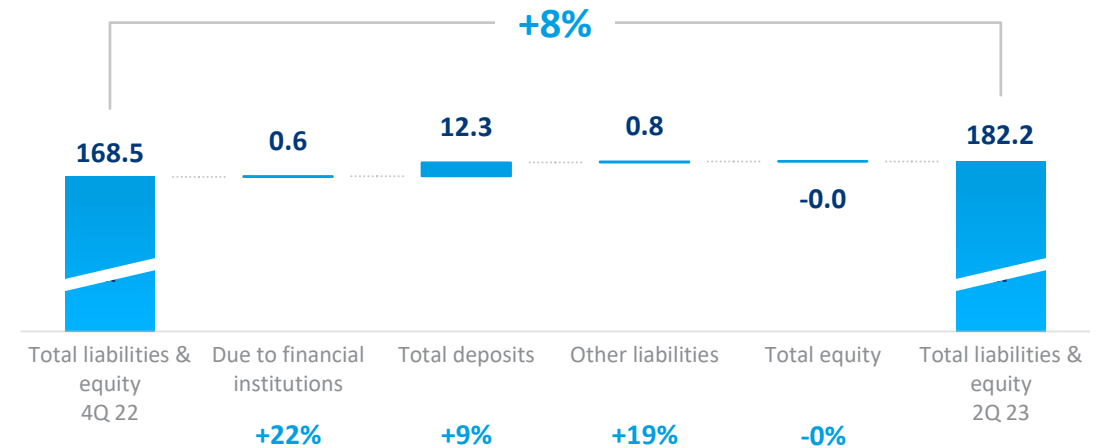
### = Total Assets Movement YTD (AEDbn)



### = Balance Sheet Highlights

AED (mn)	2Q 2023	4Q 2022	Δ%	2Q 2022	Δ%
Customer financing, net	109,329	107,717	+1%	92,190	+19%
Investments	22,590	19,432	+16%	18,572	+22%
<b>Total assets</b>	<b>182,167</b>	<b>168,517</b>	<b>+8%</b>	<b>141,944</b>	<b>+28%</b>
Total Deposits	150,401	138,137	+9%	115,188	+31%
<b>Total liabilities</b>	<b>158,718</b>	<b>145,056</b>	<b>+9%</b>	<b>121,541</b>	<b>+31%</b>
<b>Total equity</b>	<b>23,449</b>	<b>23,461</b>	<b>-0%</b>	<b>20,404</b>	<b>+15%</b>

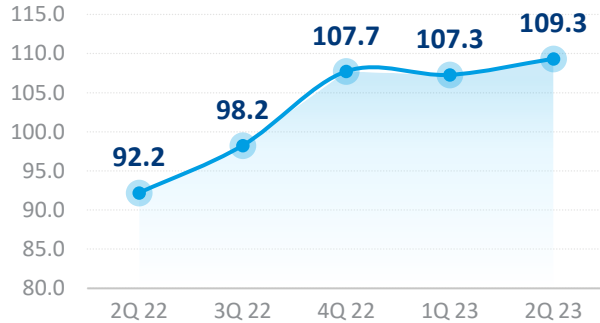
### = Funding Movement YTD (AEDbn)



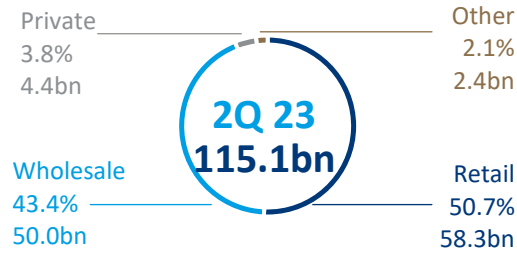
# = Customer Financing

AED 18 billion growth in financing assets vs last year mainly due to strong volume from Retail, Government and Public Sector

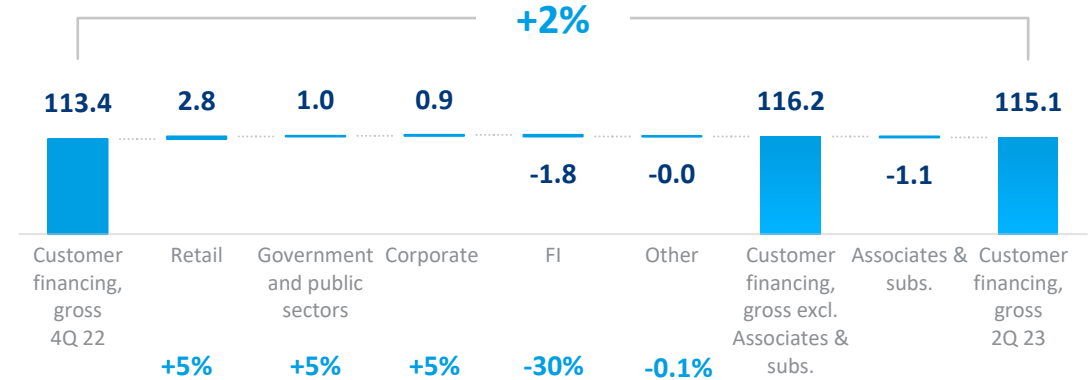
= Customer Financing, Net (AEDbn)



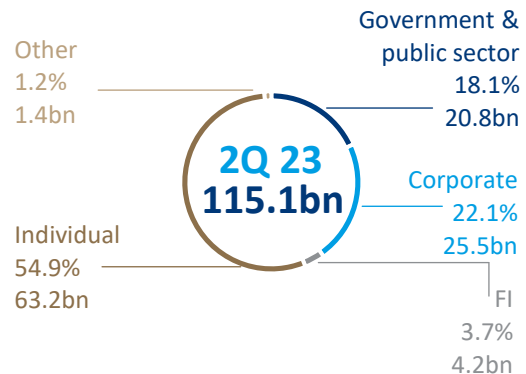
= Customer Financing, Gross by Segment (%)



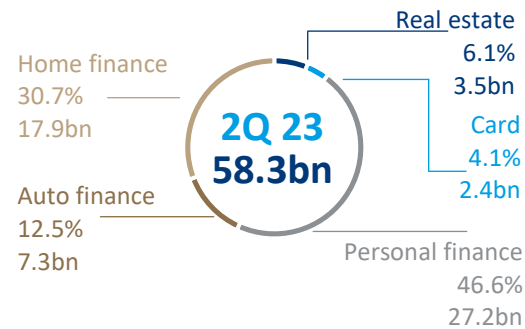
= Customer Financing, Gross Movement YTD (AEDbn)



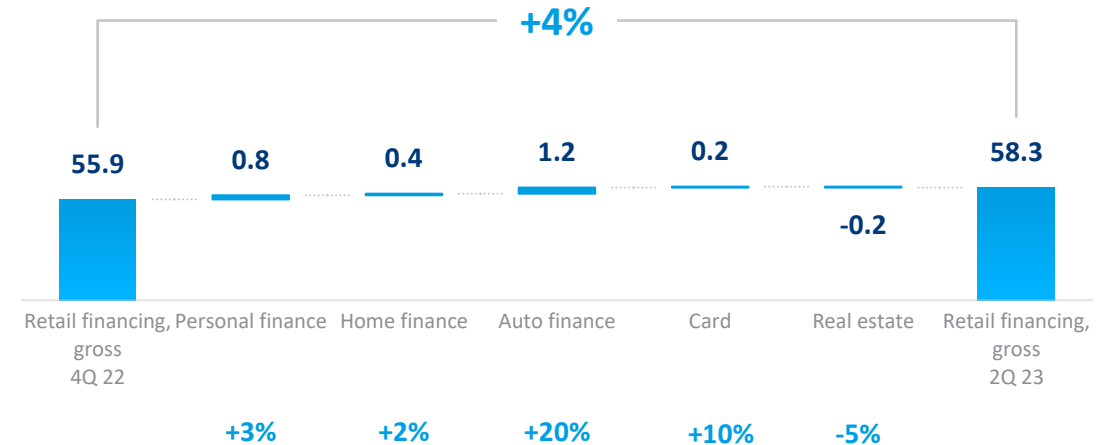
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



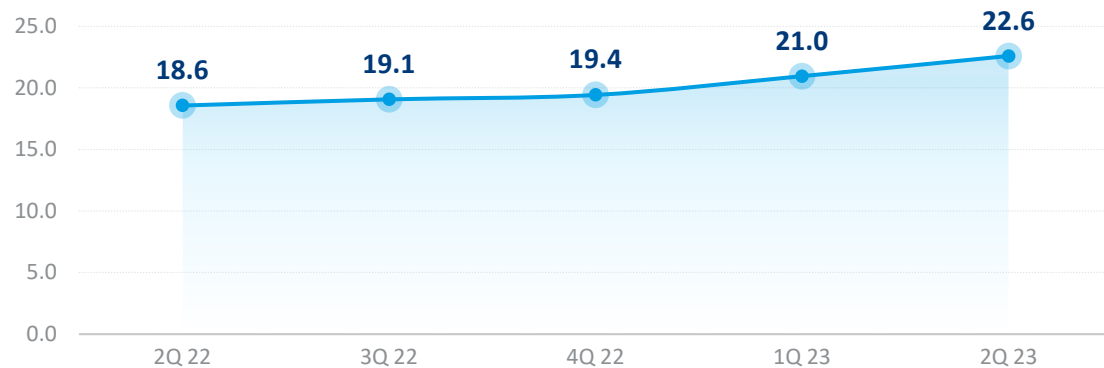
= Retail Financing, Gross Movement YTD (AEDbn)



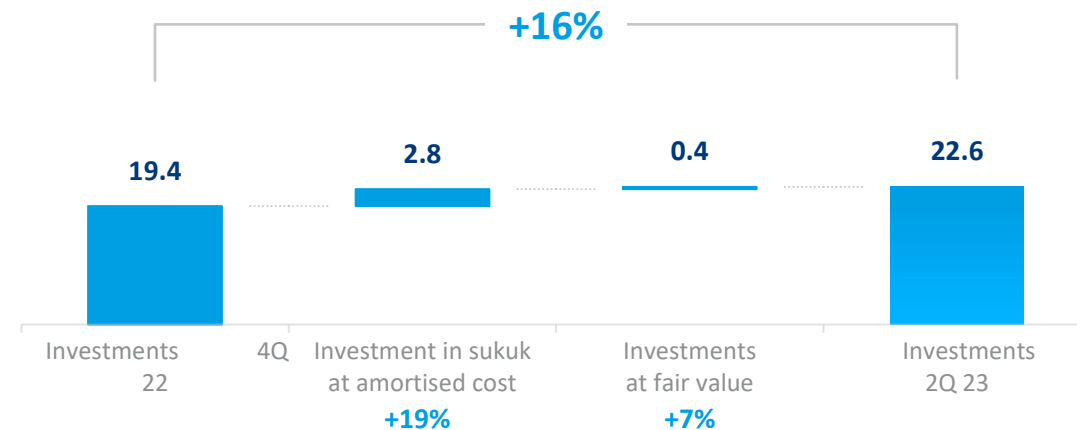
# = Investments

## Diversified Investment Portfolio

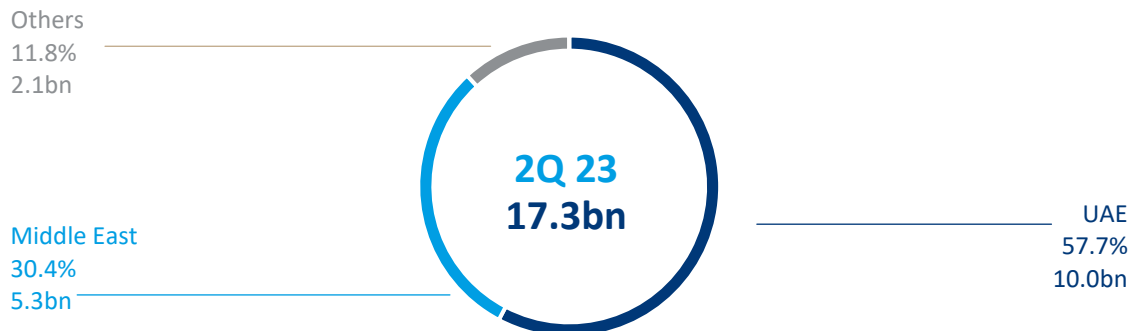
### = Investments (AEDbn)



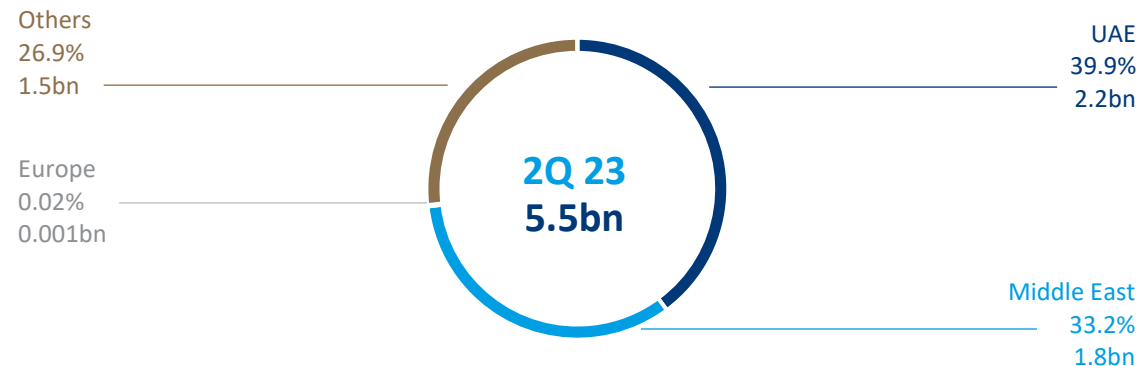
### = Total Investments Movement YTD (AEDbn)



### = Investments carried at amortised cost by country (%)



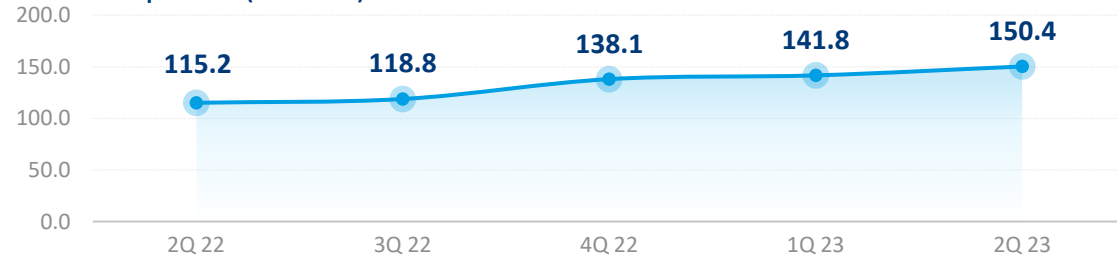
### = Investments carried at fair value by country (%)



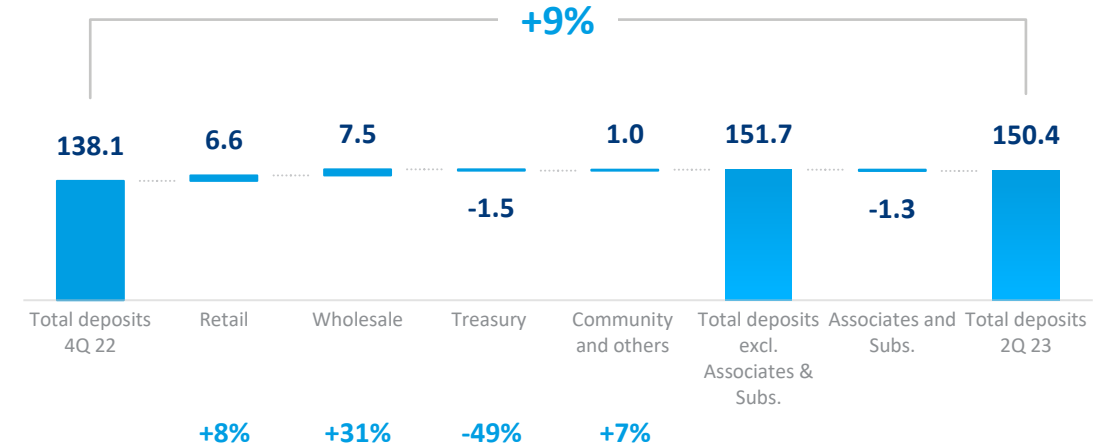
# = Customer Deposits

Strong customer deposits with continued growth in CASA despite higher rates environment reflecting ADIB's strong franchise

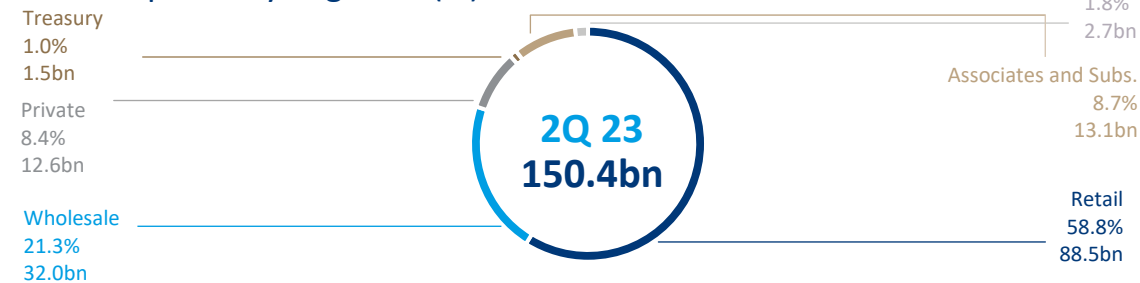
## = Total Deposits (AEDbn)



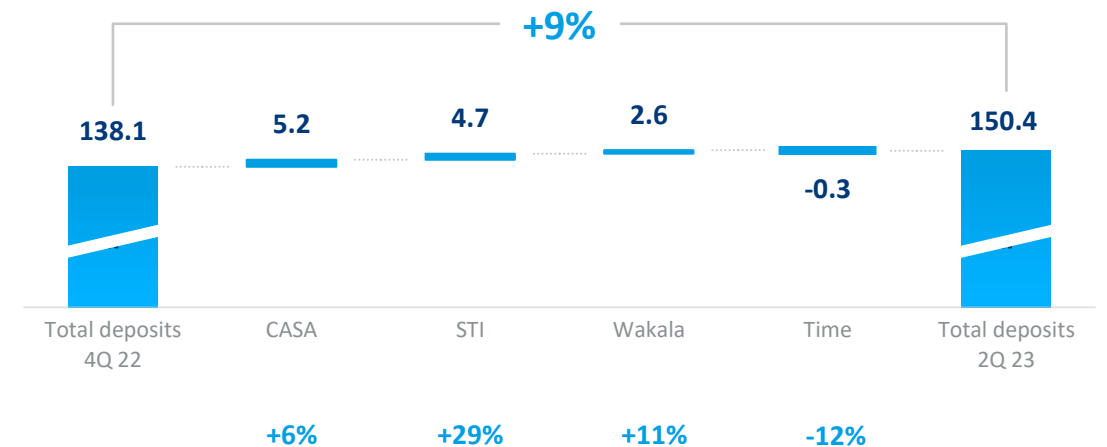
## = Total Deposits Movement by Segment YTD (AEDbn)



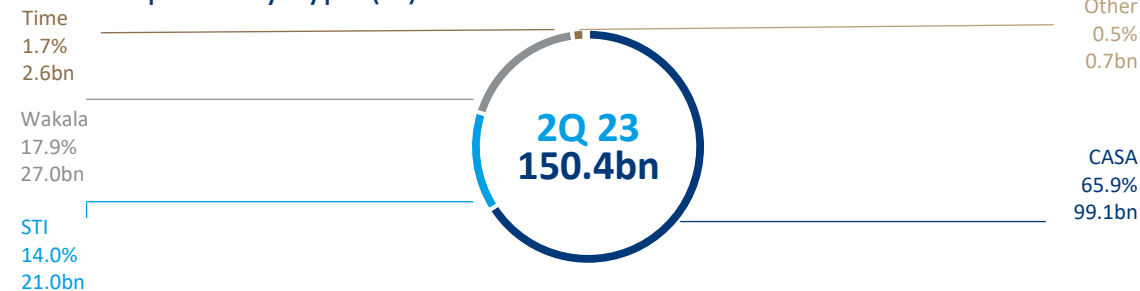
## = Total Deposits by Segment (%)



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



## = Total Deposits by Type (%)

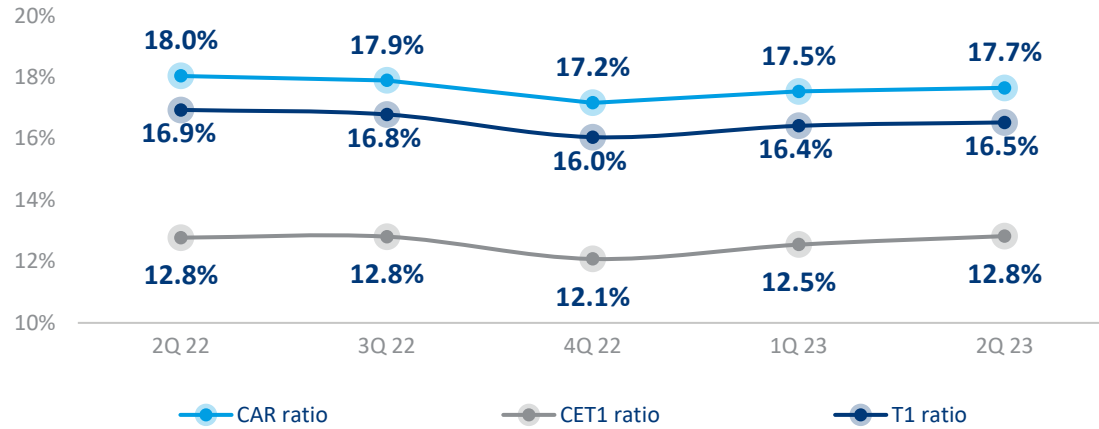




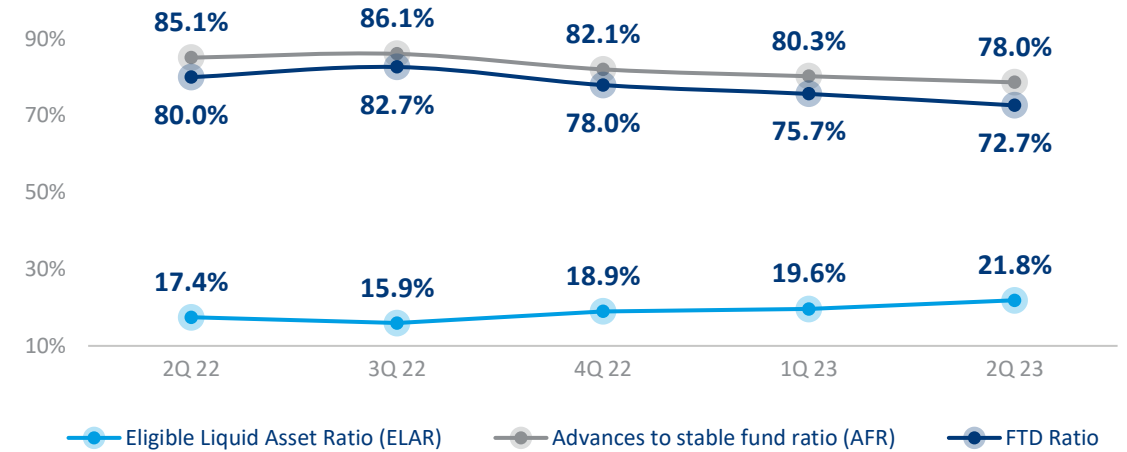
# = Capital and Liquidity

Robust capitalization and liquidity positions, well within regulatory requirements

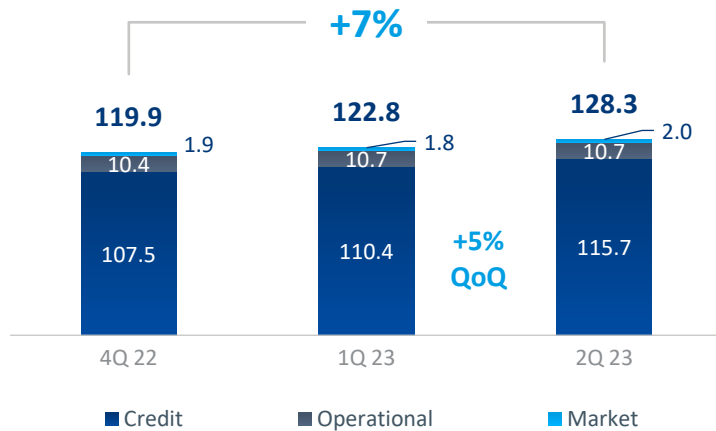
## = Capitalization Ratios (%)



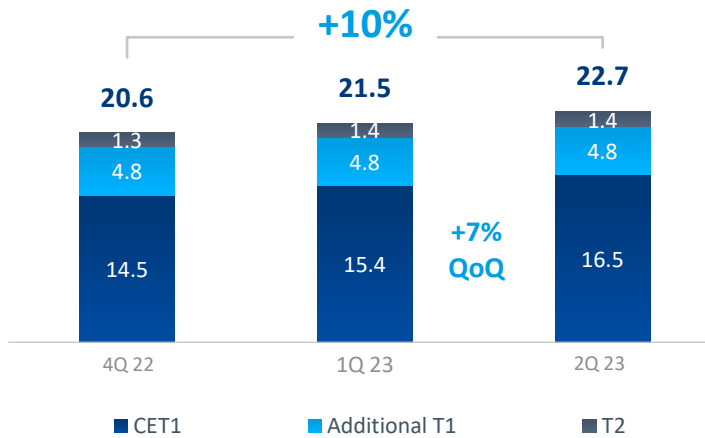
## = Liquidity Ratios (%)



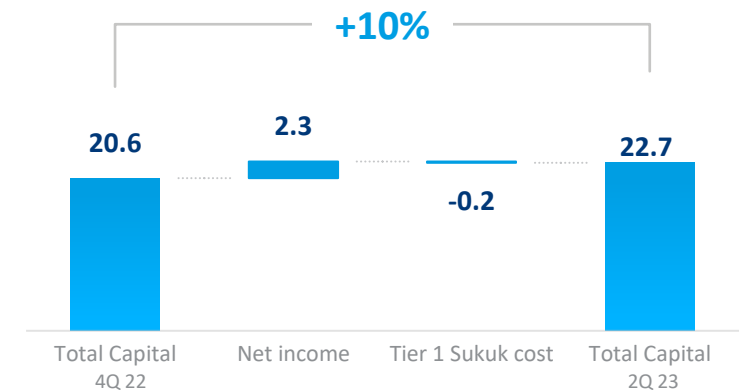
## = RWA (AEDbn)



## = Capitalization (AEDbn)



## = Total Capital Movement YTD (AEDbn)



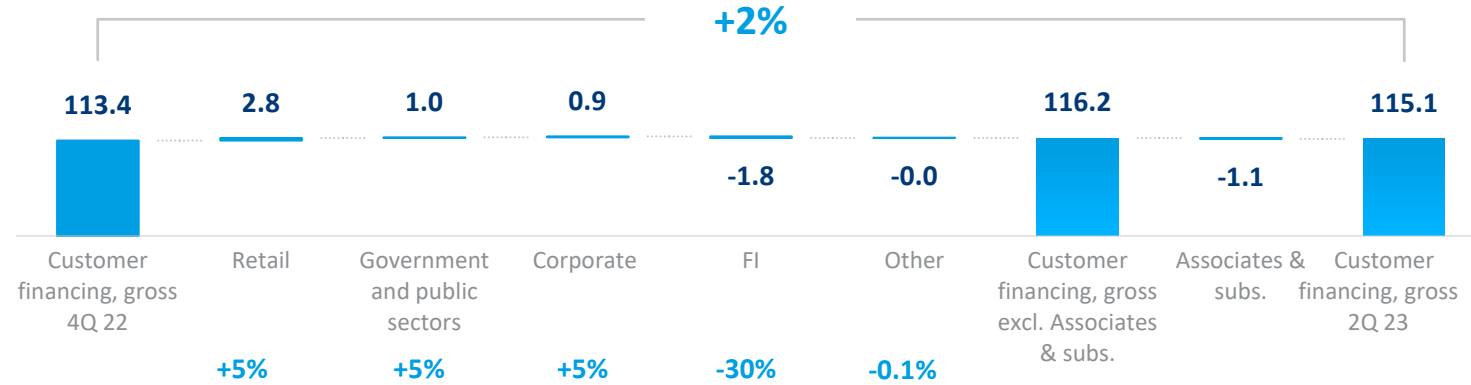
# Segmental Performance

1H 2023 Investor Presentation

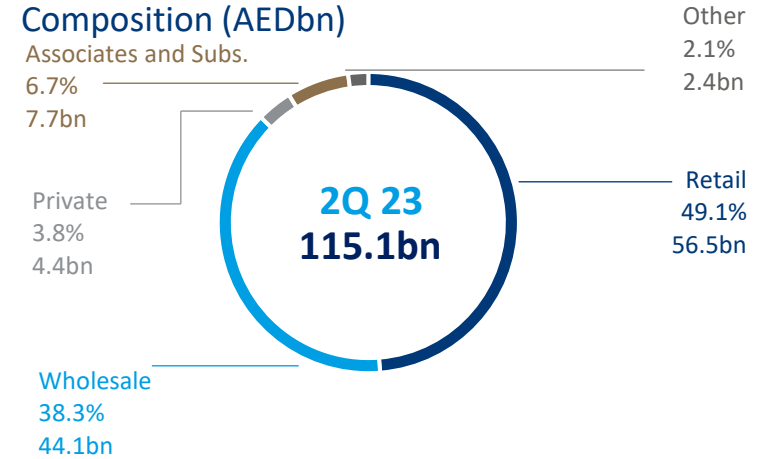
# = Segmental Balance Sheet Summary

Deposit growth led by growth in Retail, Wholesale segments

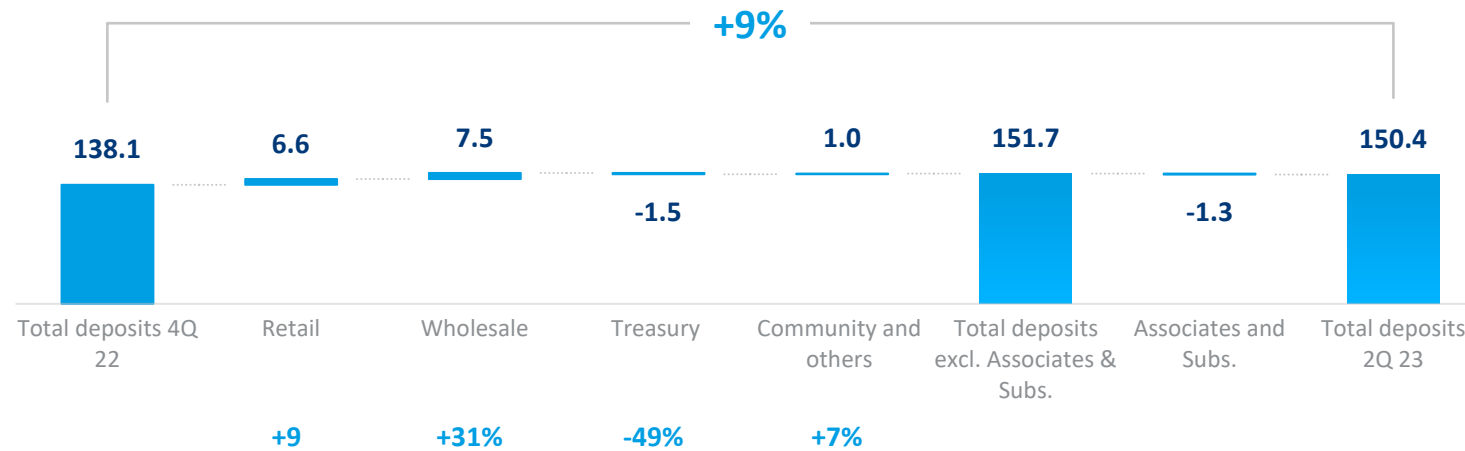
## = Customer Financing, Gross Movement YTD (AEDbn)



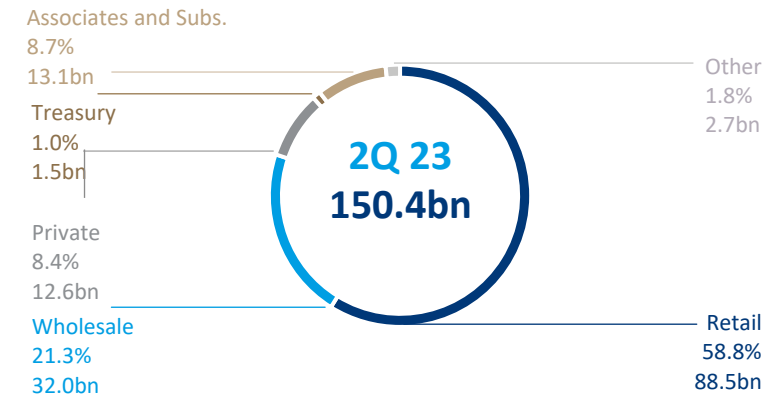
## = Customer Financing, Gross Composition (AEDbn)



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



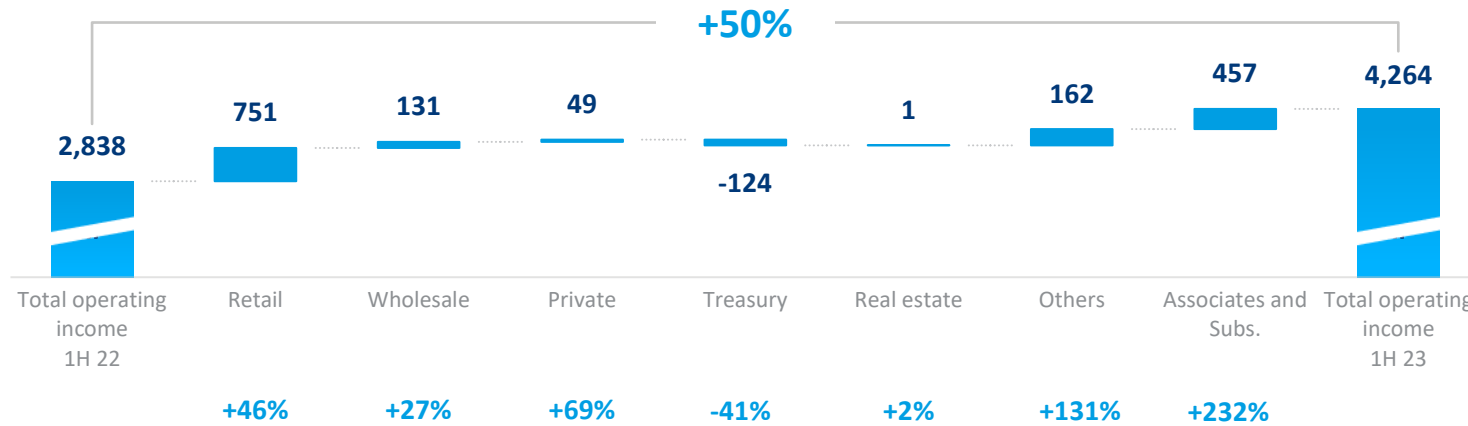
## = Total Deposits by Segment (%)



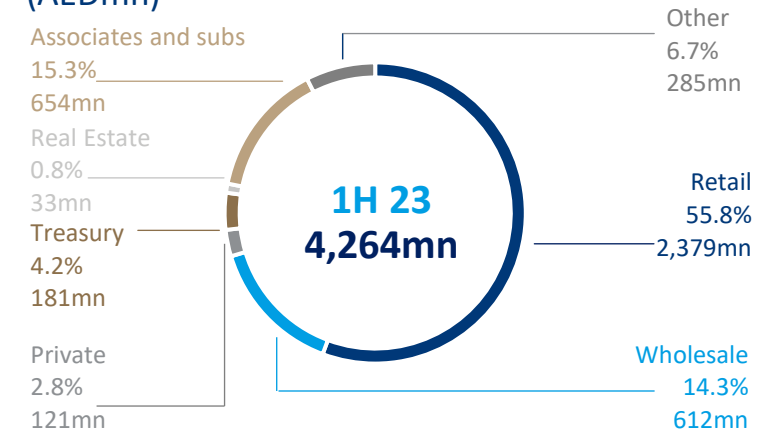
# = Segmental Income Statement Summary

Profit growth driven by core business growth

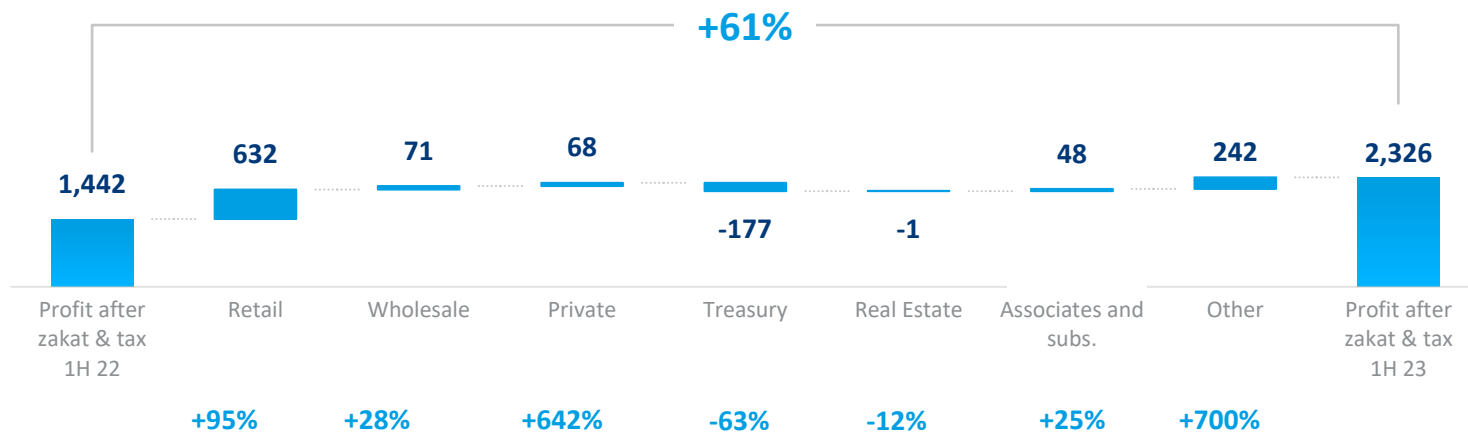
## = Total Operating Income Movement YoY (AEDmn)



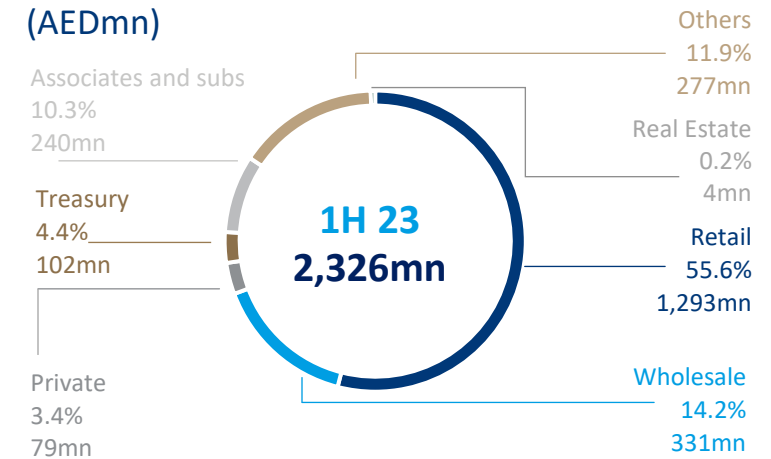
## = Total Operating Income Composition (AEDmn)



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



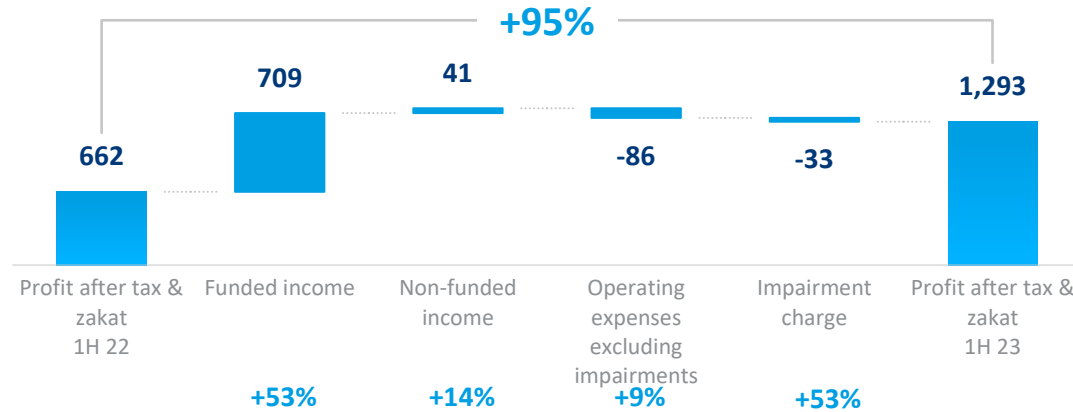
## = Profit After Tax & Zakat Composition (AEDmn)



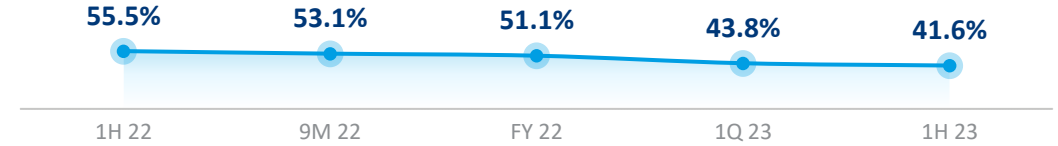
## = Retail

95% Retail profit increase driven by growth in funded income

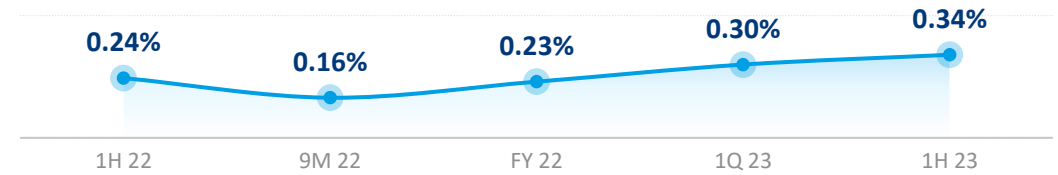
### = Profit After Tax & Zakat Movement YoY (AEDmn)



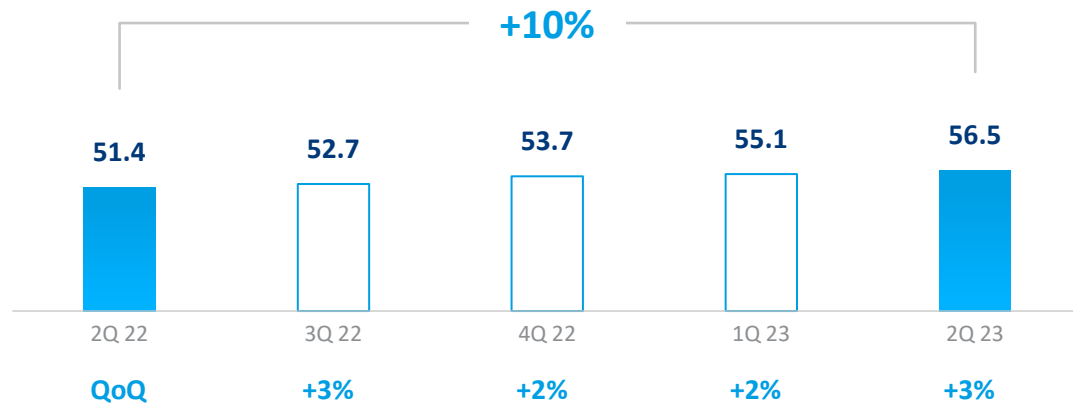
### = Cost Income Ratio (%)



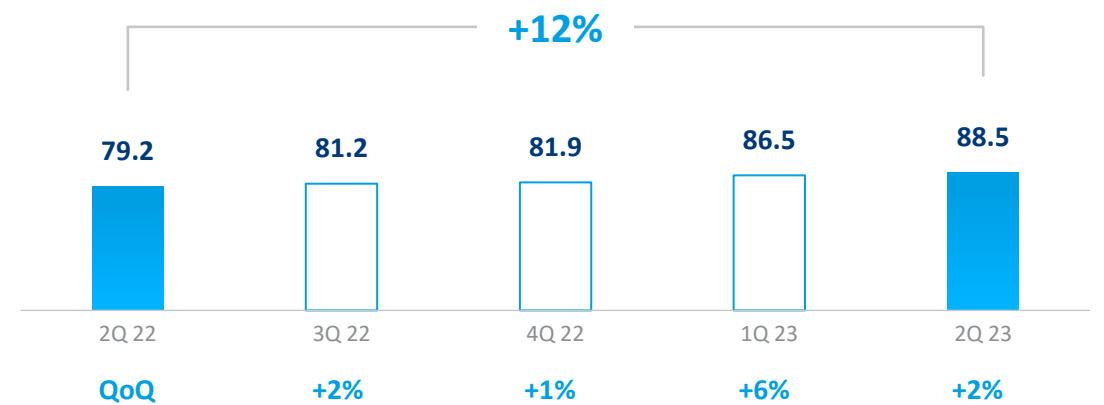
### = Cost of Risk (%)



### = Customer Financing, Gross (AEDbn)



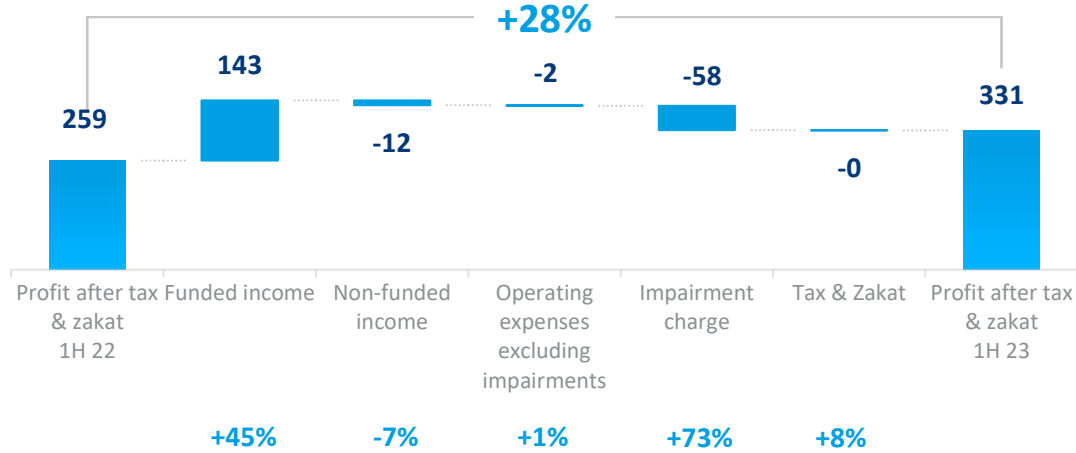
### = Deposits (AEDbn)



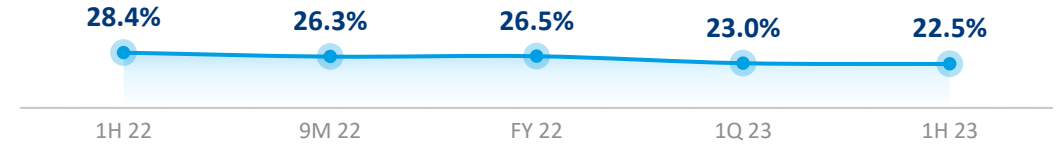
## = Wholesale

Wholesale net profit increased 28% YoY driven by higher funded income, decline in impairment charges and tax

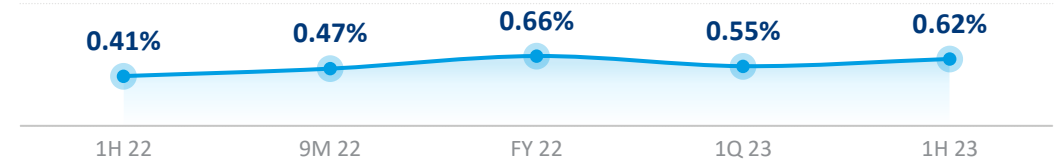
### = Profit After Tax & Zakat Movement YoY (AEDmn)



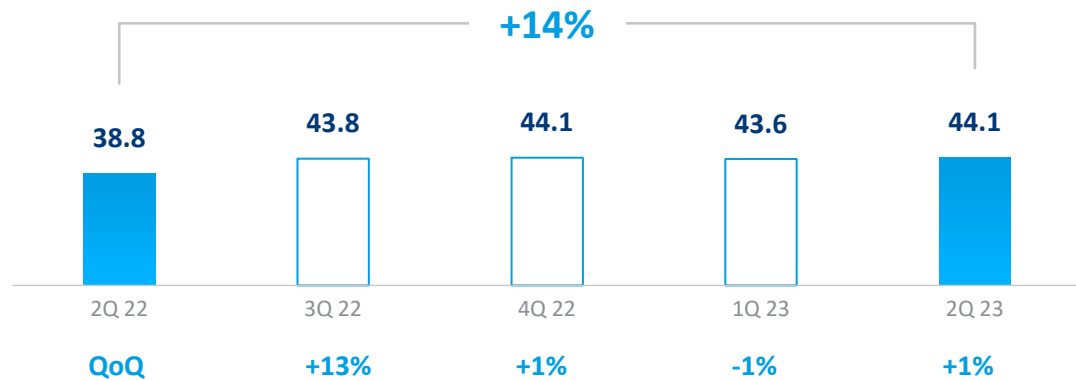
### = Cost Income Ratio (%)



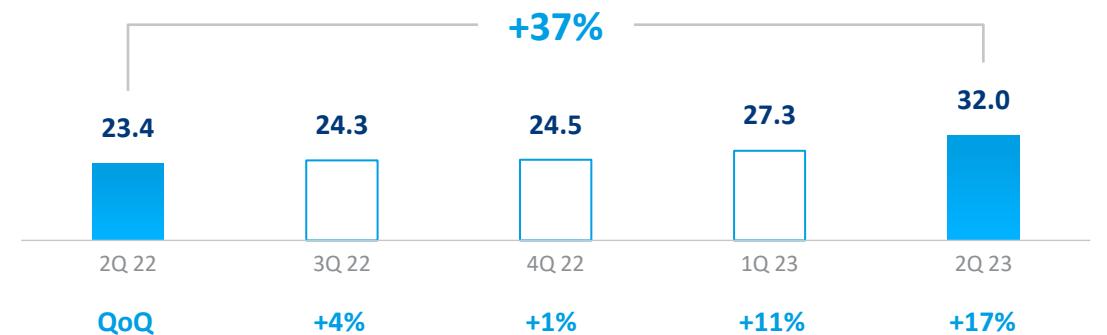
### = Cost of Risk (%)



### = Customer Financing, Gross (AEDbn)



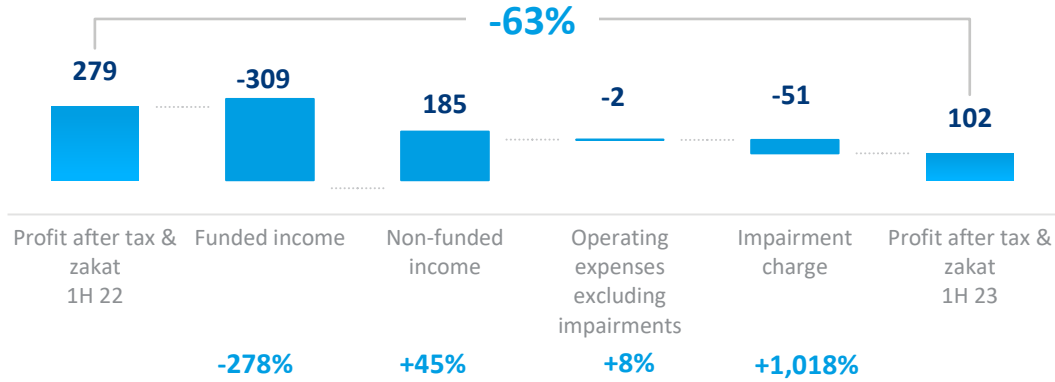
### = Deposits (AEDbn)



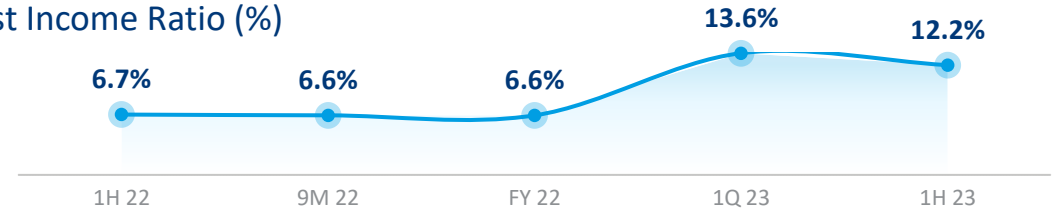
## = Treasury

63% profit decline in the environment of rate hikes

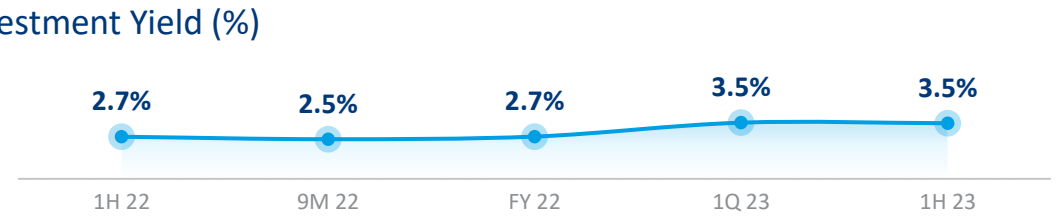
### = Profit After Tax & Zakat Movement YoY (AEDmn)



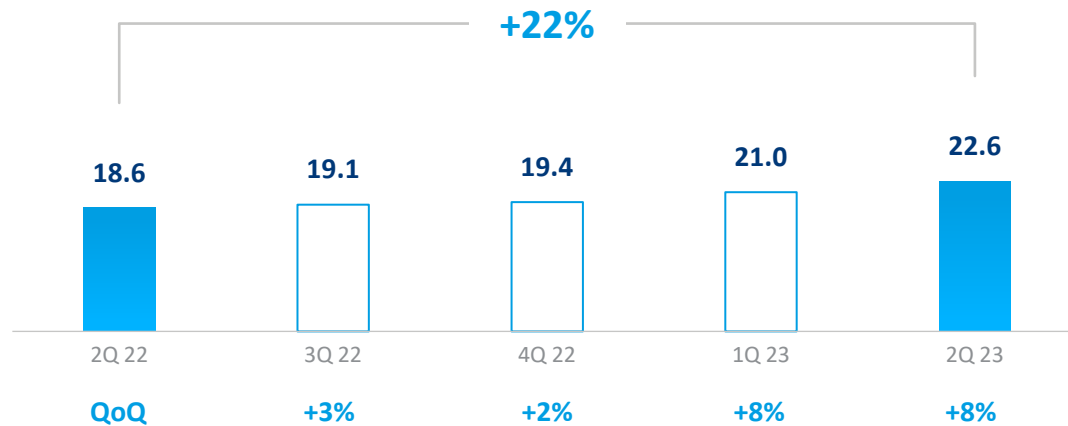
### = Cost Income Ratio (%)



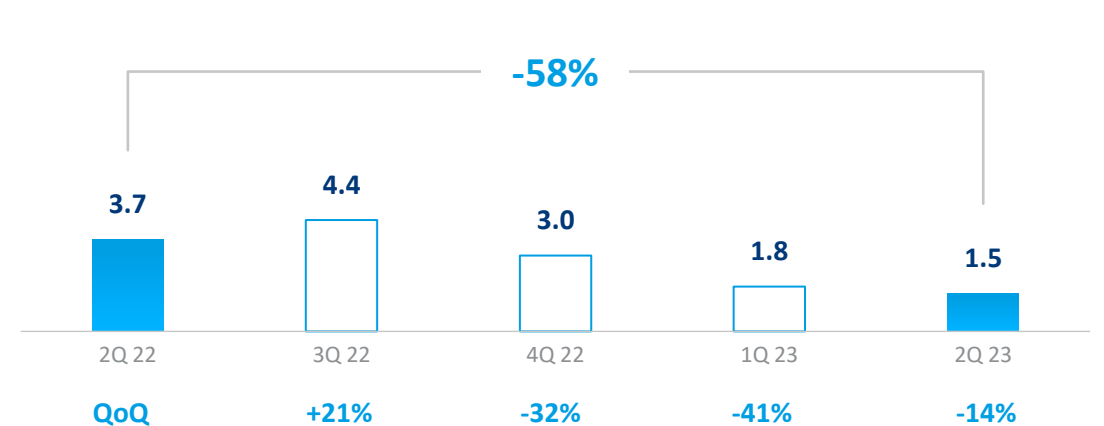
### = Investment Yield (%)



### = Investments (AEDbn)



### = Deposits (AEDbn)



# Performance Track Record

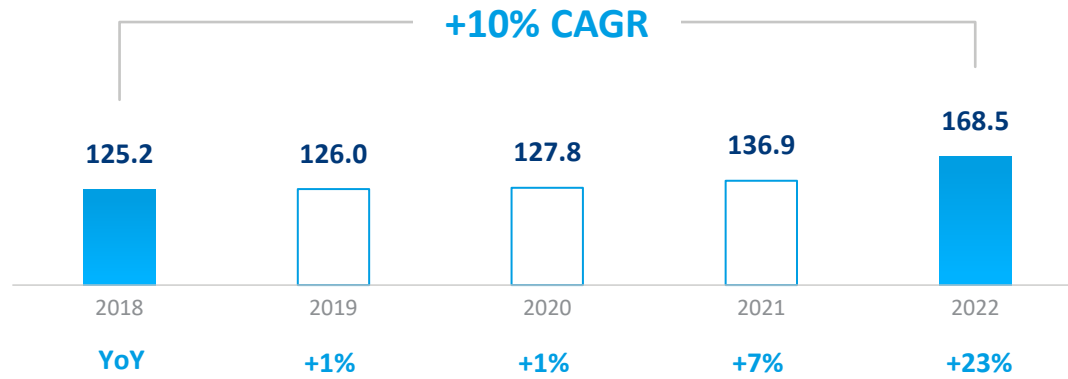
1H 2023 Investor Presentation



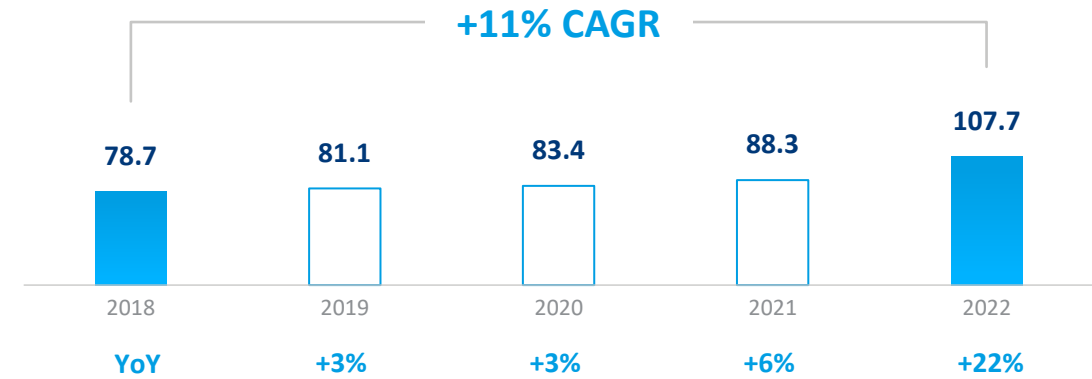
## = Balance Sheet Trends

Steady balance sheet growth

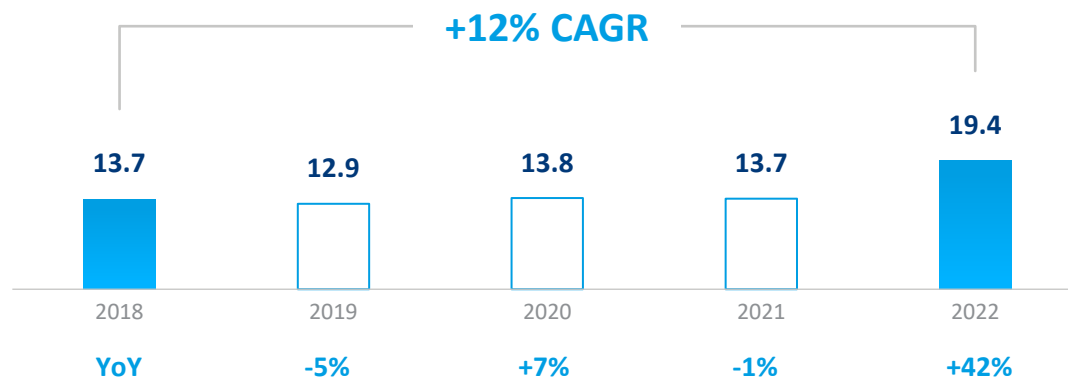
### = Total Assets (AEDbn)



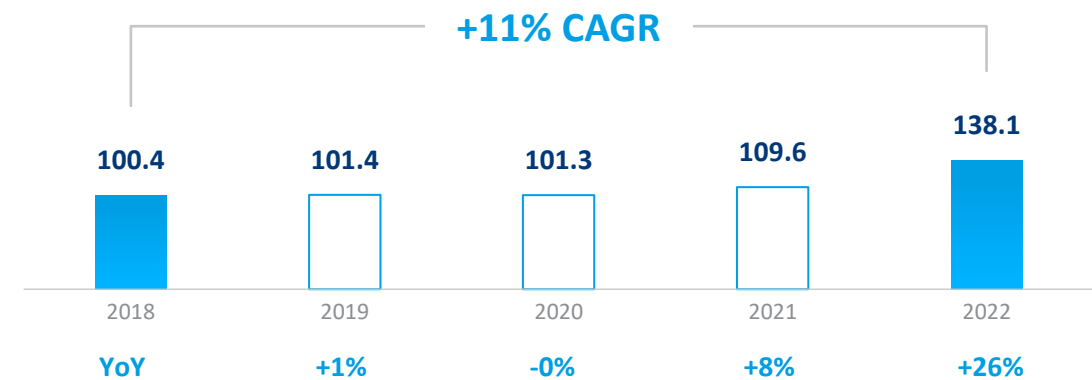
### = Customer Financing, Net (AEDbn)



### = Investments (AEDbn)



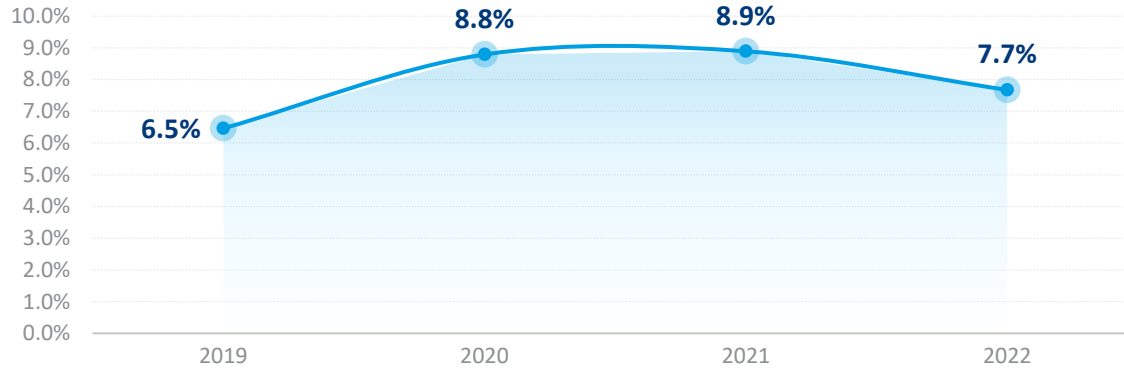
### = Total Deposits (AEDbn)



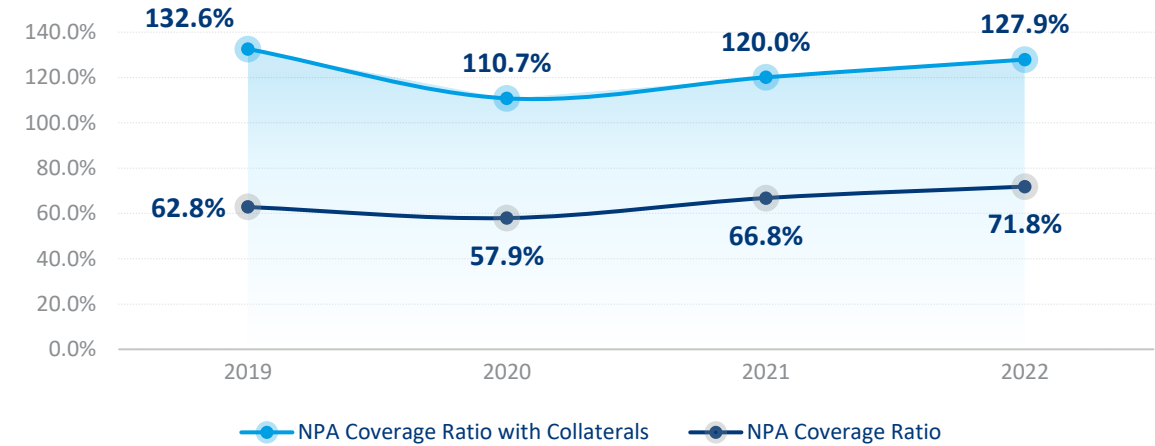
## = Asset Quality, Capital & Liquidity

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

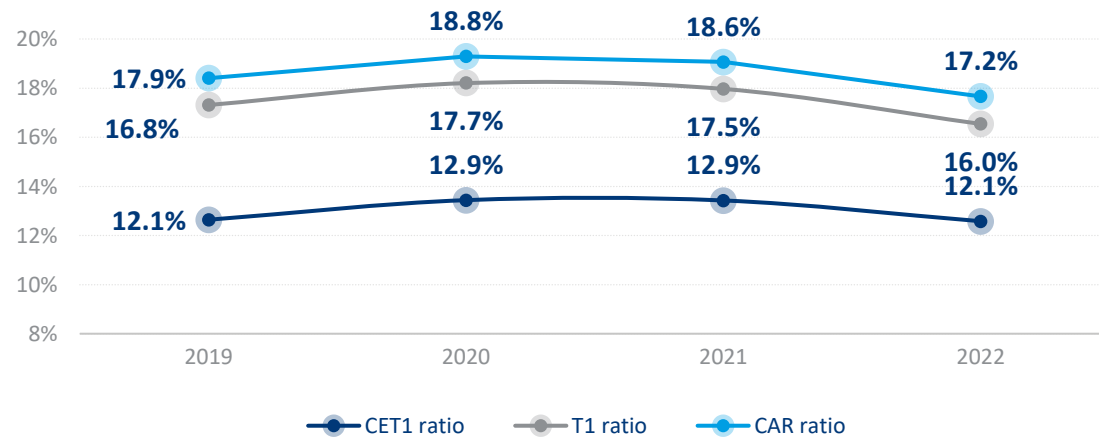
### = NPA Ratio (%)



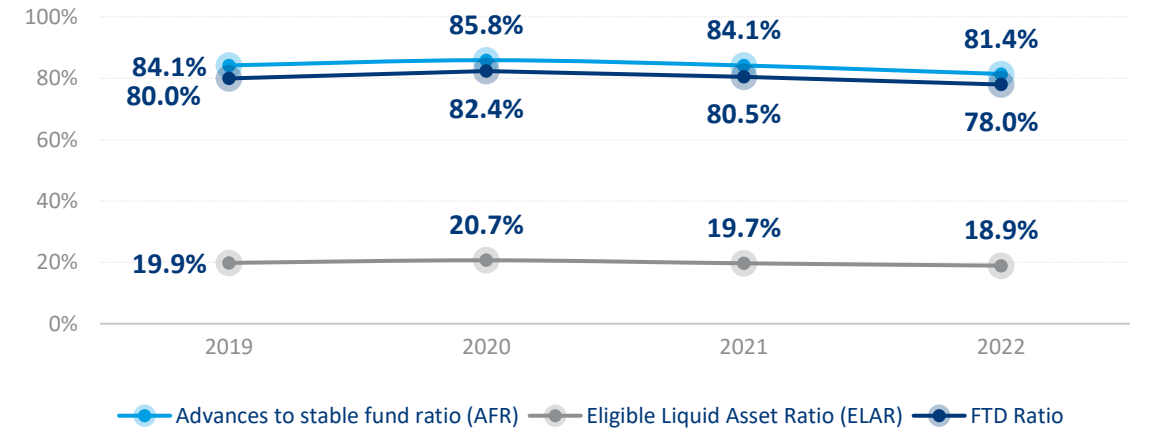
### = NPA Coverage Ratio with Collaterals (%)



### = Capitalization Ratios (%)



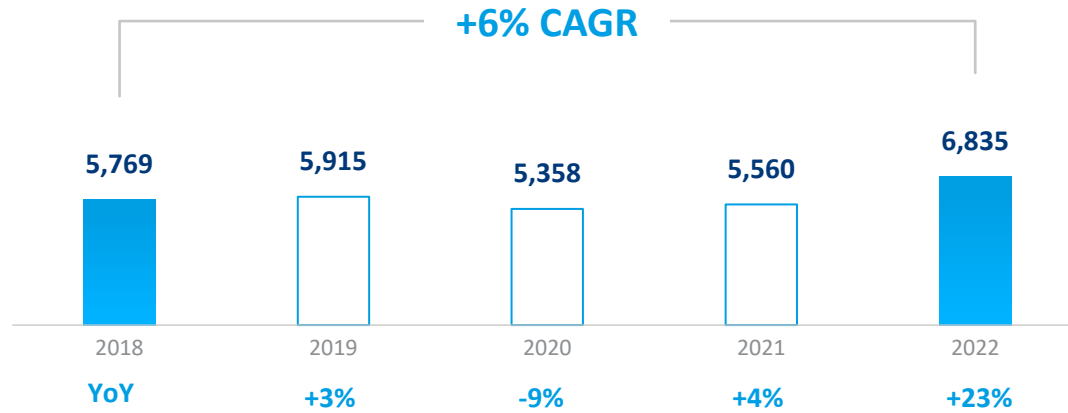
### = Liquidity Ratios (%)



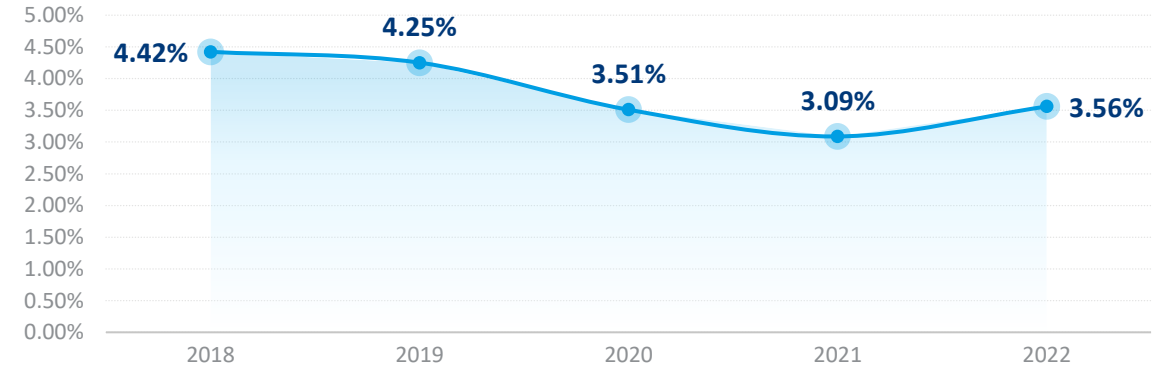
## = Revenues and Expenses

Decent revenue and operating expense trends

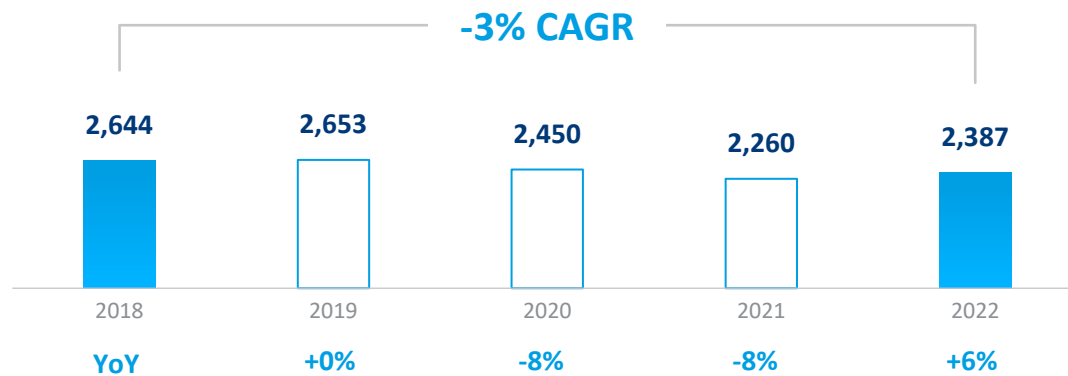
### = Revenues (AEDmn)



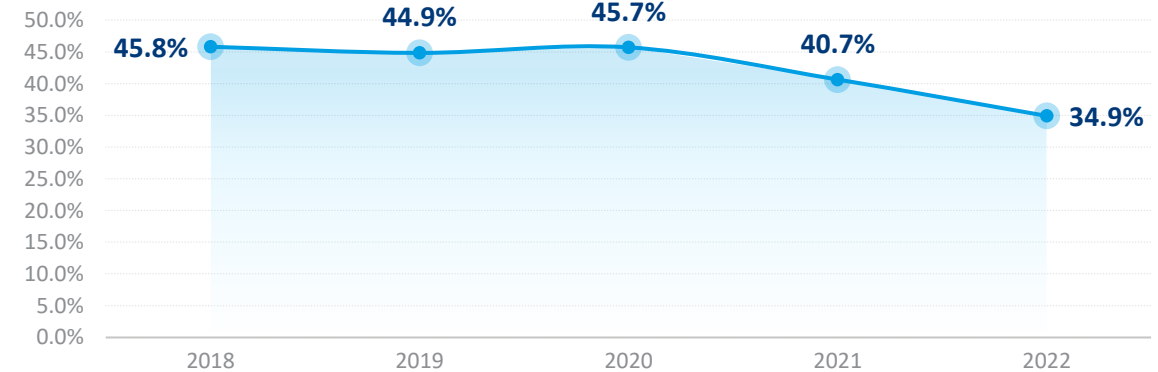
### = Net Profit Margin (%)



### = Expenses (AEDmn)



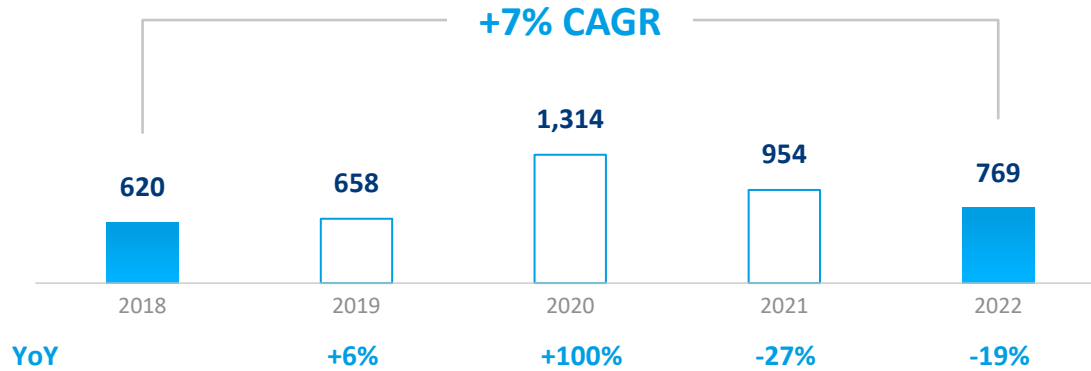
### = Cost to Income Ratio (%)



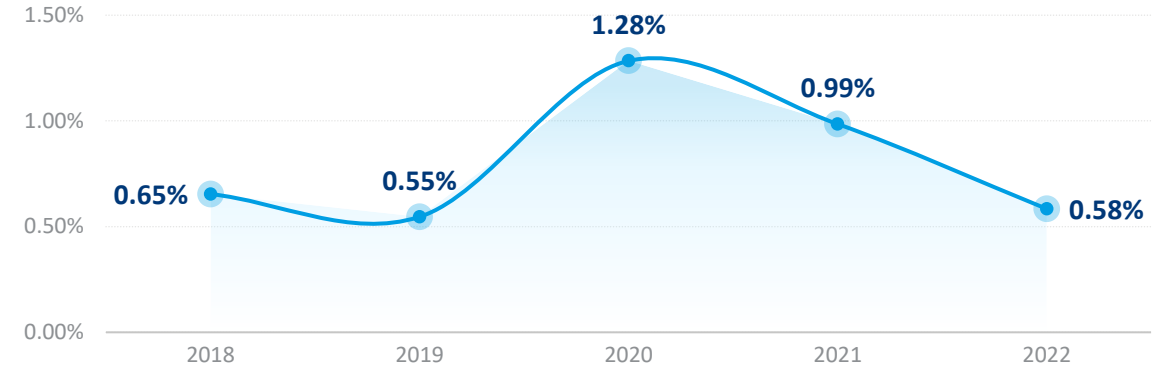
## = Impairments and Profitability

Higher returns and reduction of cost of risk in 2022

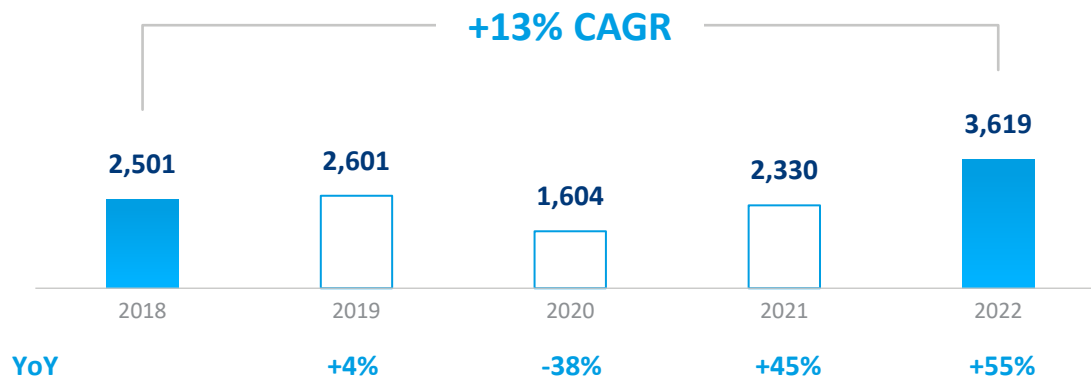
### = Impairments (AEDmn)



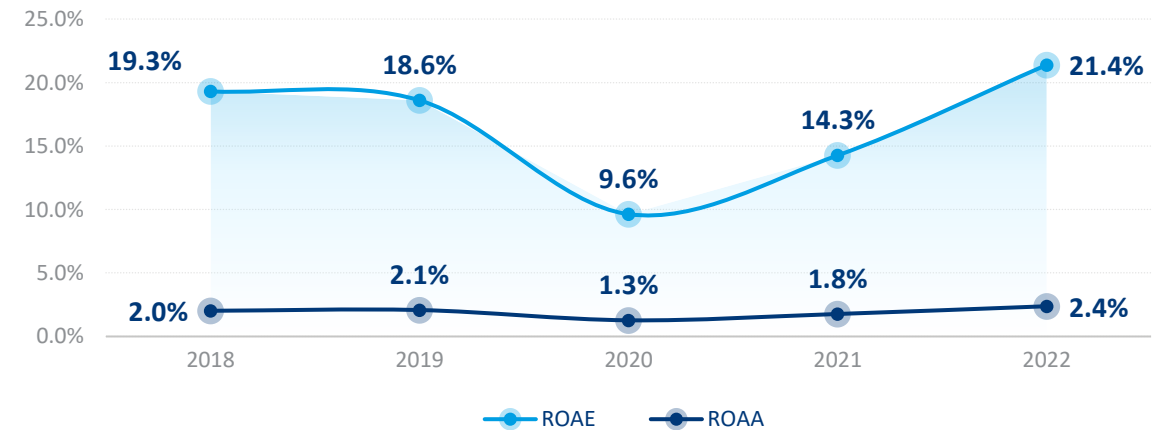
### = Cost of risk (%)



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



### = Returns (%)



# Appendix

1H 2023 Investor Presentation

## = Additional Information

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

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