

Investor Presentation

FY 2023

February 2023

ADIB IR Website



IR App Download link:



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ADIB Profile

FY 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

530K
UAE Nationals



A Leading Islamic Bank

AED 193bn
Total Assets

135
Branches

544
ATMs



Advanced Digital Bank

80%
Digitally Active Customers

50%
Digital sales

91%
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 **37** bn

= Value Drivers (FY 2023)

ROE

27.1%

ROA

2.91%

▼ Market leader ▼

CASA Ratio

65.3%

Net Profit Margin

4.50%

Cost of Risk

0.49%

P/B Ratio

1.80 x

Total Assets

AED **193** bn

Financing

AED **115** bn

Net Income

AED **5.25** bn

C/I Ratio

32.9%

= Solid Ratings

MOODY'S

A2

Stable Outlook

FitchRatings

A+

Stable Outlook

MSCI
ESG RATINGS

A

EPS

AED **1.28**

Investments

AED **24** bn

Deposits

AED **157** bn

Revenues

AED **9.3** bn

CAR

16.8%

*at 31/12/2023

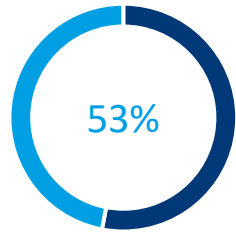
= Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue

Business Segment

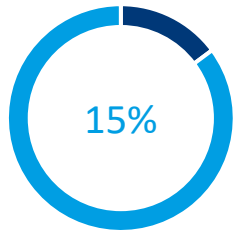
Description



Retail Banking

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

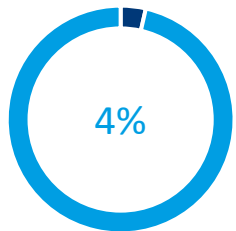
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

Focuses on large corporates, Governments, GREs and FIs

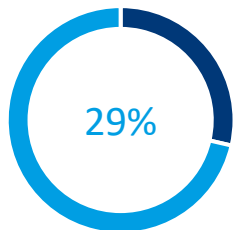
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



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

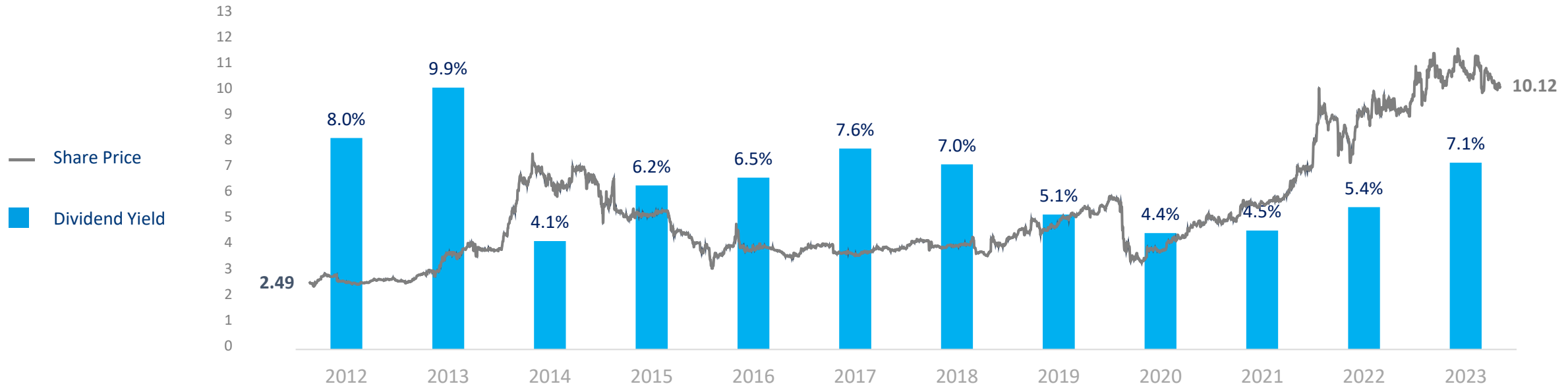
ADIB is present in the following countries for the following services:

- 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 above 5%

= Shareholder Return Metrics



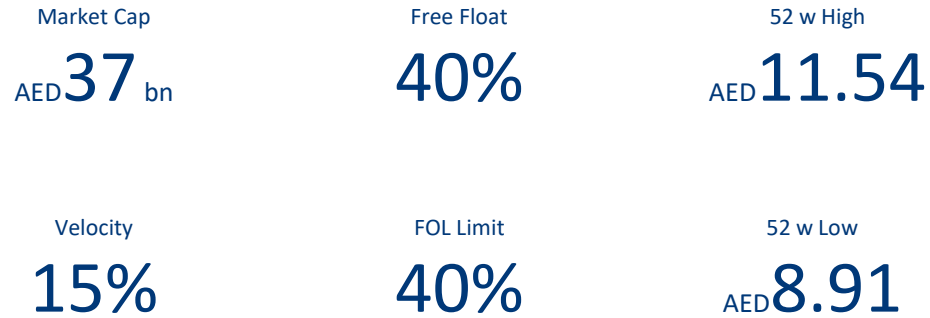
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Net Profit in AED mn	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330	3,619	5,251
Cash Dividend Payout ratio (% of Net Profit)	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%	39.8%	38.2%	46.6%	48.5%	49.2%	49.4%
Cash Dividend (% of Share Capital)	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	20.6%	31.1%	49.0%	71.9%
Cash dividend in AEDmn	600	725	700	770	778	915	995	994	747	1,130	1,779	2,595*
Bonus shares	-	635	-	-	-	-	-	-	-	-	-	-
Bonus shares (% of Share Capital)	-	26.9%	-	-	-	-	-	-	-	-	-	-

*Proposed dividend

= Market Metrics & Ownership Structure

ADIB is a liquid stock with 18% foreign ownership

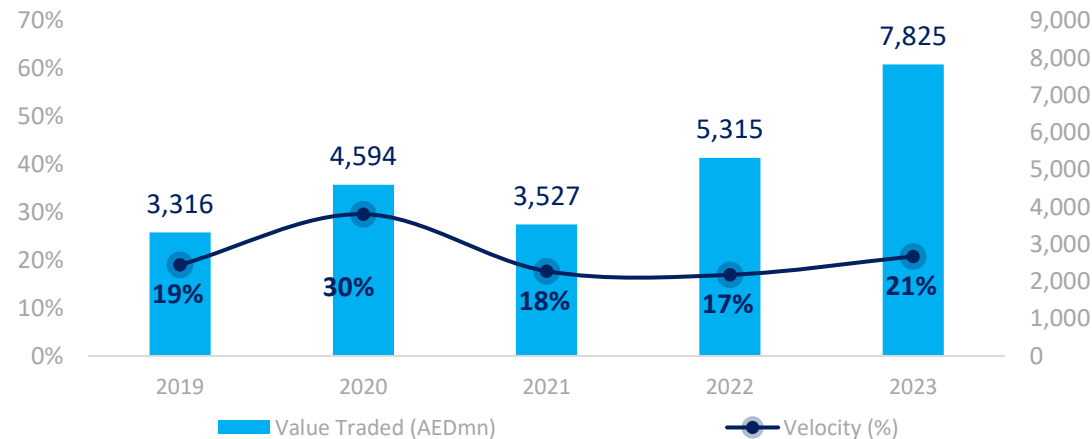
= Key Metrics*



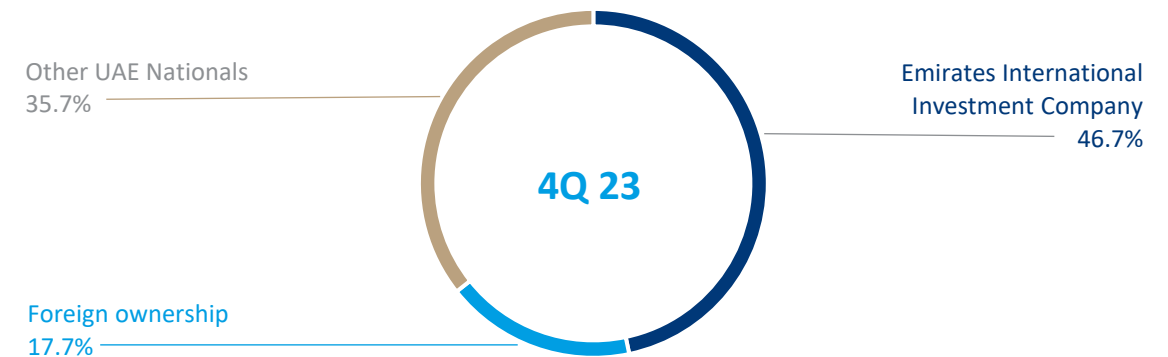
= ADIB Share Price Performance (AED)



= ADIB Stock Liquidity



= Ownership Structure (%)



= Investment Highlights

Strong Management, Solid Fundamentals and Clear Strategy

Clear Strategy

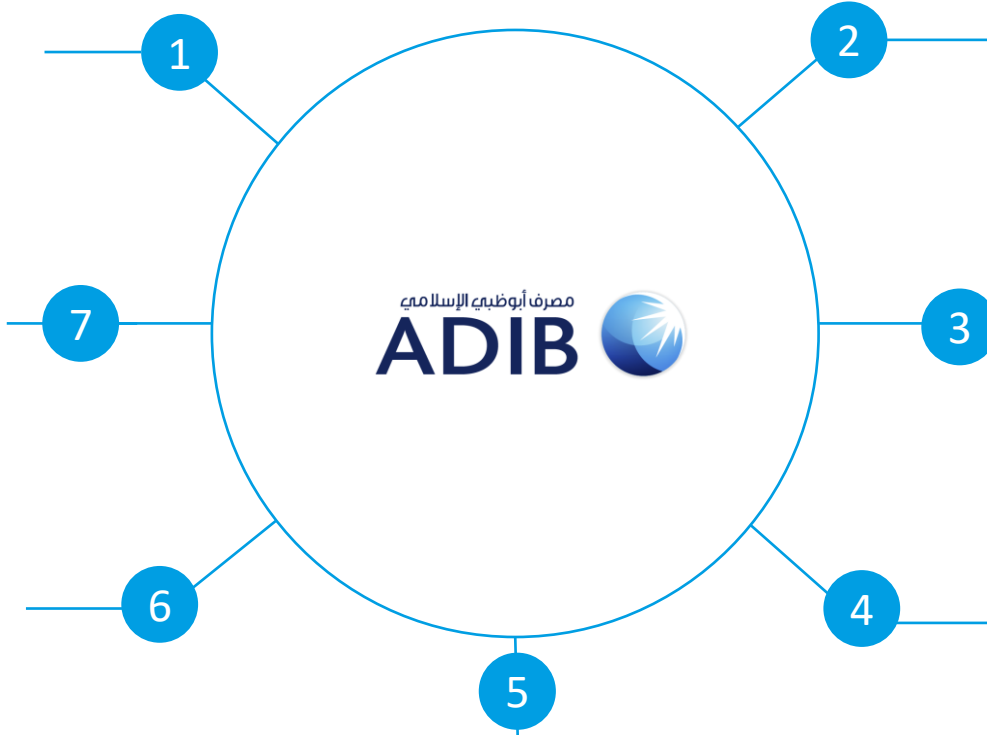
- Strengthen Islamic leadership position
- Deepening customer relationships
- Create productivity and efficiency gains
- Focus on innovation and digital
- Deliver sustainable growth

Strong Fundamentals

- Strong liquidity and funding profile with ELAR at 21.0%
- Healthy credit quality with stable NPAs, low cost of risk and adequate coverage
- Solid capital generation with CAR 16.8%, T1 15.7%, CET1 12.2%

Strong financial track record

- 27.1% ROE- highest in the market
- Highly profitable organisations with a 16% 5Y CAGR in net income
- Efficiently run bank with Cost to income ratio below 33%



Experienced management

- Best in class management team
- Extensive banking experience with leading regional and global banks
- Ongoing investment in talents

Unique market position

- N1 Bank for Emiratis
- One of the highest NPB deposit ratios
- Best performing share price
- Strong brand association

Maximising positive impact

- A Group wide sustainability strategy
- Sustainable Finance FRAMEWORK
- Included in MSCI EM ESG Leaders

Strong Capitalisation

- Strong capitalisation ratios
- Strong Buffers
- Strong distance to MDA
- Strong Coverage of MDA and ADI

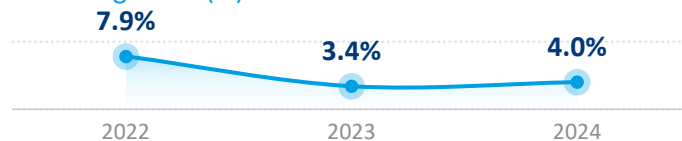
= Outlook and Guidance

Solid financial & strategic foundations drive a promising outlook for 2024

= Market Outlook

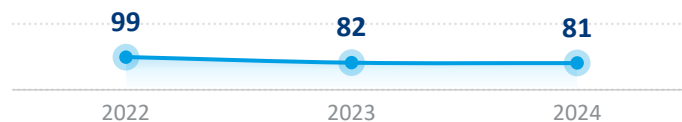
= Solid GDP growth

Real GDP growth (%)



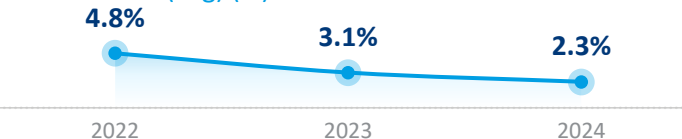
= Oil prices to remain supportive

Brent Price / Barrel (avg) (USD)



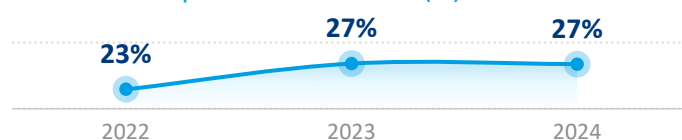
= Inflation to moderate

UAE Inflation (avg) (%)



= Expenditure expected to remain stable

Government expenditure % of GDP (%)



= Management Guidance

= Gross Financing Growth

Executing ADIB's growth strategy against a positive economic backdrop resulting in balanced growth across Retail & Wholesale

FY 2023 Actual

6%

FY 2024 Guidance

5% to 7%

= Net Profit Margin

Higher 4Q23 NPM exit rate moderating towards 4.5% average for FY 2024 from modest expected rate cuts during the year

4.50%

~ 4.5%

= Cost of Risk

Modest rise in CoR from ongoing expansion into SME and retail expat sectors and continued build-up of prudent provisioning

0.49%

0.50% to 0.70%

= Cost to Income Ratio

Opex growth to support business expansion moderated by disciplined management and digital efficiencies with overall positive "jaws"

32.9%

< 32%

= Return on Equity

Solid expected profit growth and focus on capital-efficient income growth expected to drive continued superior returns

27.1%

> 25%

Operating Environment

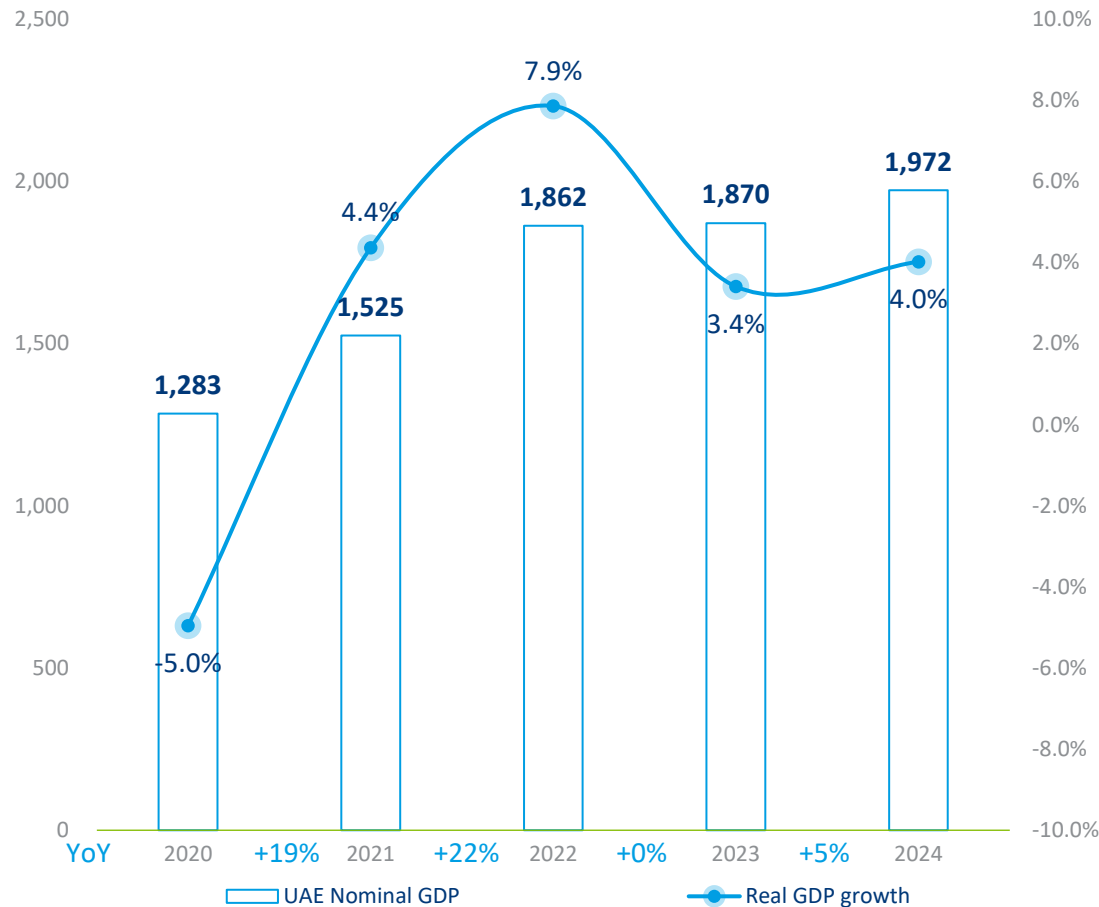
FY 2023 Investor Presentation

= Macroeconomic Overview

UAE economy continues to remain robust despite global headwind

- = GDP growth continues to outperform global economies driven by rising oil prices, domestic consumption and liquidity

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



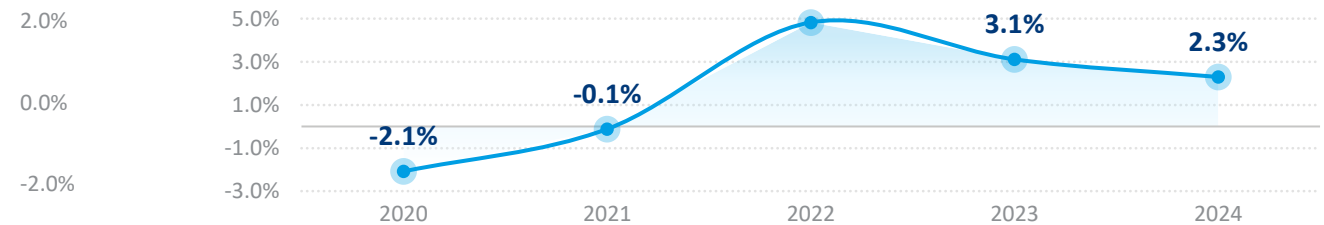
- = Oil prices remain at supportive levels

Brent Price / Barrel (Avg) (USD)



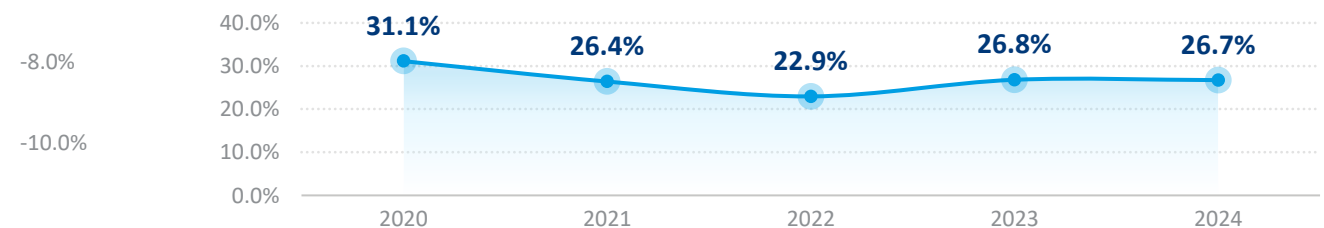
- = Improved inflation forecasted for 2023 and 2024

UAE Inflation (Avg) (%)



- = Government Expenditure to GDP expected to remain stable

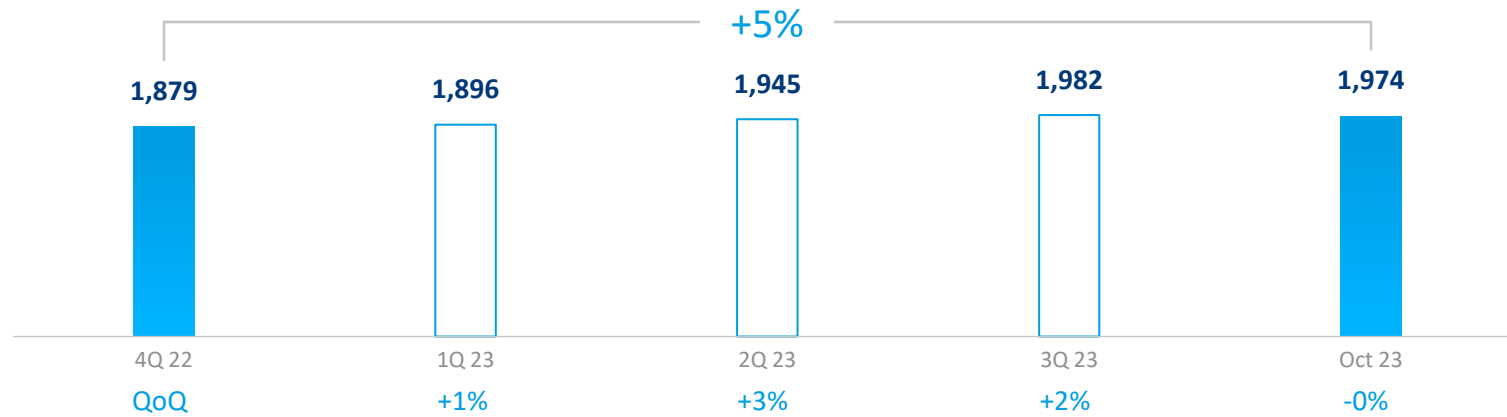
Government Expenditure % of GDP (%)



= UAE Banking Sector Update

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

= Loans, Advances & Overdrafts (AEDbn)



= Size of the UAE Banking Sector

UAE Gross Banking Assets (Oct 2023)

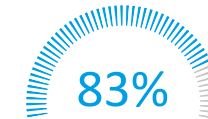
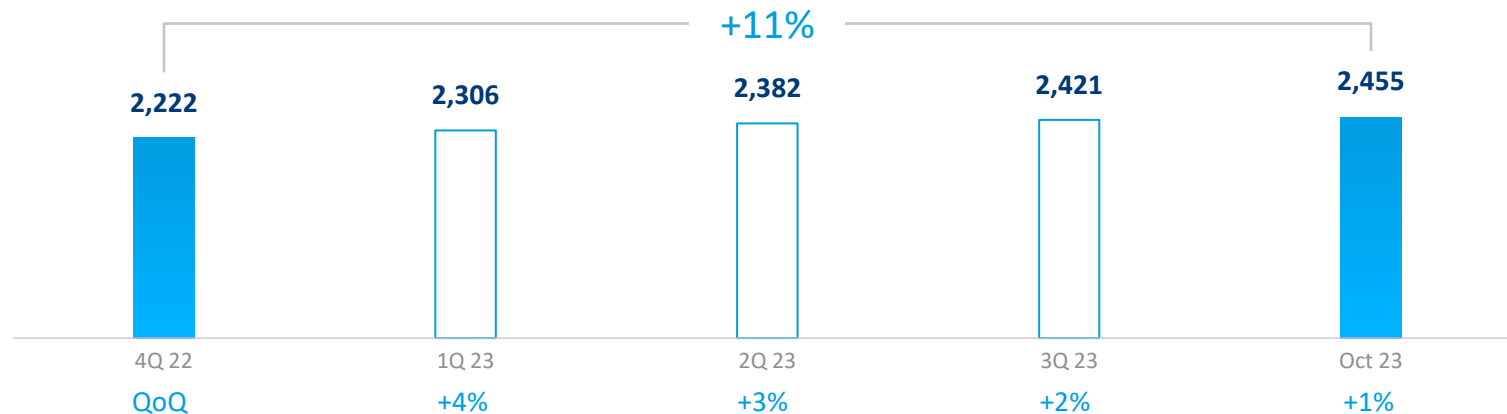
AED 4.0_{tr}

UAE Gross Banking Assets (as % of 2023F GDP)

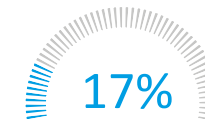
214%

= Market Landscape (Oct 2023)

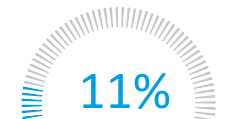
= Bank Deposits (AEDbn)



Share of Conventional Banks (Total Assets)



Share of Islamic Banks (Total Assets)

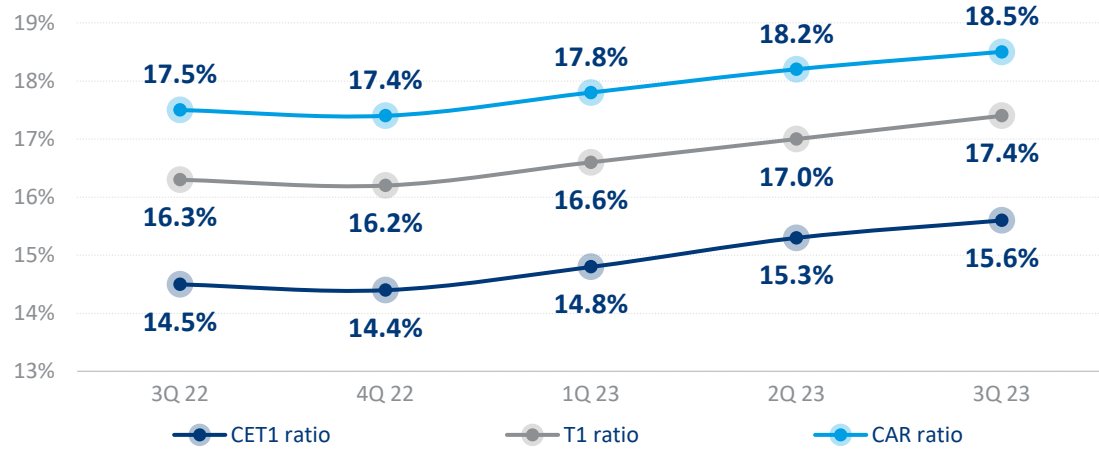


Share of Foreign Banks (Total Assets)

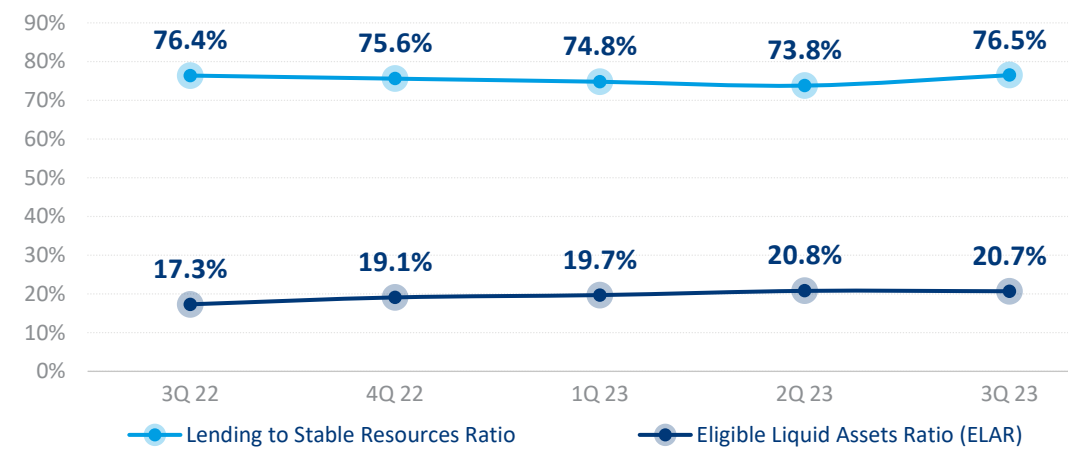
= UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

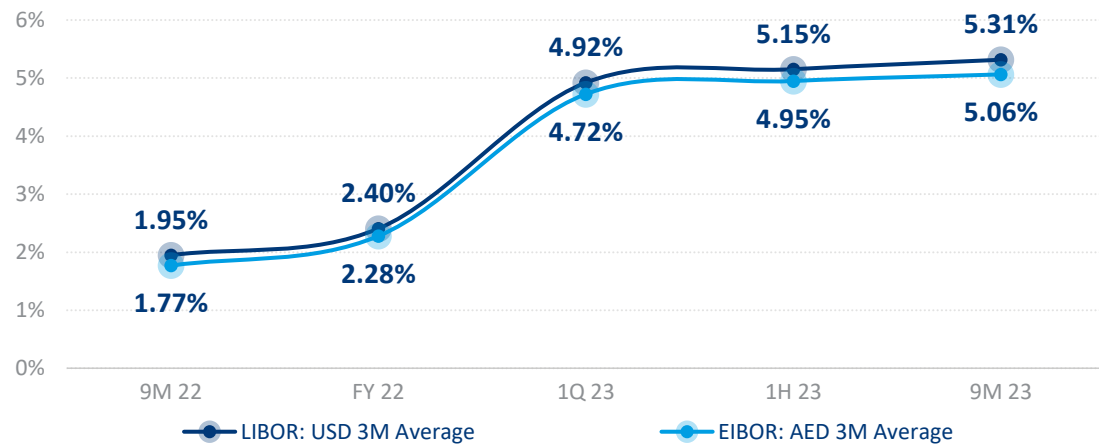
= Capitalization (%)



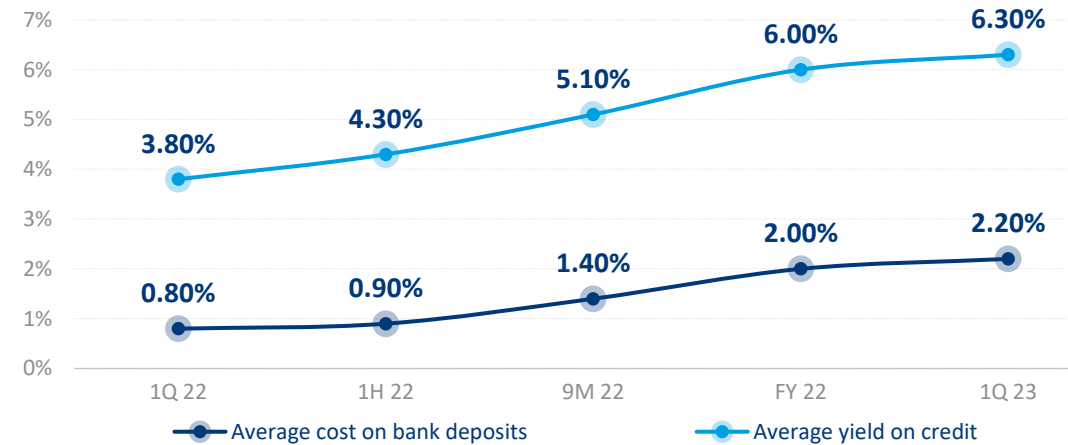
= Liquidity (%)



= Interest Rates (%)



= Yield and Funding Cost (%)



ADIB Strategy

FY 2023 Investor Presentation

= A changing banking landscape

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

Digitalization
Drive



Volatile Rate
Environment



Sustainability
Focus



Fintech
Disintermediation



Regulatory
Pressure



= 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: Building the World's Most Innovative Islamic Bank

Continuous Innovation in Sharia-compliant banking products

► Continuous Innovation



Continuous Innovation

- Innovate Sharia-compliant banking products
- Re-engineer our processes
- Launch digital ventures & new business models
- Deliver a market leading Islamic Wealth Management business
- Build and scale our Asset management capability



Segment Focused



Digital Excellence



Sustainable Future

= ADIB 2025 Strategy: Building the World's Most Innovative Islamic Bank

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
- Expand Business Banking
- Expand offerings to large and mid corporations
- Better cross sell products and services
- Establish FI as a major growth Engine



Digital
Excellence



Sustainable
Future

= ADIB 2025 Strategy: Building the World's Most Innovative Islamic Bank

Become a digital first financial institution

► Digital Excellence



Continuous
Innovation



Segment
Focused



**Digital
Excellence**

- Elevate customer convenience through digital
- Build a modern technology foundation
- Become a data-driven company through advanced analytics and AI
- Build the bank of the future with new digital tools and capabilities



Sustainable
Future

= ADIB 2025 Strategy: Building the World's Most Innovative Islamic Bank

Embed sustainability and ESG frameworks into our existing Islamic banking DNA

► Sustainable Future



Continuous
Innovation



Segment
Focused



Digital
Excellence









**Sustainable
Future**

- Optimize, grow & develop human capital
- Reinforce risk & compliance culture
- Embed sustainability into our Islamic banking DNA
- Develop and Strengthen existing talents
- Optimize our technology foundations

= Update on Strategy Progress

ADIB continued to deliver on its strategy in 2023

Continuous Innovation	Key product launches <ul style="list-style-type: none"> • Salary cash back campaign • Exceed loyalty program • Volt auto finance • Digital on-boarding for business banking • New cash back card • Istikrar home finance 	Amwali Youth Account 10,701 Accounts	Asset Management \$135 mn Global Sukuk Fund	Payment Service AED 3.9 mn Revenue	
Segment Focused	UAE Nationals +67,000 New to bank UAE Nationals	Grow wholesale banking +5% Financing growth YoY	Retail sales +17% Asset growth YoY	Attract new customers +206,000 New customers	Deepen relationships 1.50 Cross-sell Ratio
Digital Excellence	Elevate customer experience 91% Overall STP 50% Digital sales 80% Digital activation	Bank of the future 33 new features on mobile app	Build a modern technology foundation  63 bots	Leverage digital channels 4.70/5  AppStore rating 4.54/5  Google Play rating	Data driven organization ACE command center
Sustainable Future	Leader in financial conduct 	Sustainable finance AED 5.4 billion	Grow human capital  40% Emiratization rate 78% Employee Engagement Index	Best customer experience #1 Number 1 bank NPS in UAE: 60% 	

ESG Strategy

FY 2023 Investor Presentation

= ADIB's ESG Strategy

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

ADIB's ESG Approach



A defined **ESG strategy with a three-year roadmap** towards sustainability with a key objective for ADIB to become a leader in innovative and Islamic banking



Established **Board and management ESG Committee** to oversee responsibilities regarding (ADIB)'s ESG/sustainability strategies, objectives, and overall performance

ADIB's ESG Integration



Launched **Sustainable Finance Framework** to finance or refinance eligible green and social projects



Launched an **ESG Policy Framework** which defines ADIB's ambitions and approach to incorporate ESG in its banking operations



Integrate the ESG considerations into investment and financing decisions through a defined **ESG risk due diligence toolkit**

ADIB's ESG Performance

- MSCI ESG Rating A
- MSCI EM ESG Leaders Index
- Sustainalytics Medium risk
- Standard & Poor's CSA 38
- Recognized as the best Islamic bank in ESG by Global Finance
- 14% reduction in Scope 1 & 2 GHG emissions
- 26% reduction in energy intensity
- 6 LEED certificates
- 305 local suppliers engaged
- 39.4% women workforce
- ISO 45001 Occupational Health and Safety
- ISO 9001 Quality Management System
- ISO 27001 Information Security

= Key Pillars of ADIB's ESG Strategy

ADIB's ongoing initiatives distributed under three strategic pillars

The world's most innovative Islamic bank

Sustainable Future

Embed sustainability and ESG frameworks into our existing Islamic banking DNA

Maximise Positive Impact

- Issue sustainable/ green finance products
- Develop a net zero strategy including finance emissions
- Launch sustainable finance framework
- Integrate ESG considerations and due diligence in investment & finance decisions
- Be part of equator principles and PRB
- Build internal capabilities to support customers' transition to low carbon economy

Be a Lifelong Partner

- Develop financial inclusion policy and programs
- Establish financial literacy programs for SMEs
- Develop a gender diversity strategy
- Develop Employee wellbeing plan
- Become an increasingly learning-oriented organization
- Implement Emiratization strategy

Maintain High Standards of Governance

- Integrate ESG in governance structure
- Develop ESG procurement strategy
- Cultivate ESG driven culture through trainings and Key Performance Indicators
- Attain best-in-class data privacy and cybersecurity
- Report on ESG as per market and legal requirements
- Drive social responsibility via community engagements and volunteerism

= Delivering against our ESG strategy

	Metric	Description	2023		Target 2025
ESG Rating	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 risk	38	->	Improve score
Environment	Sustainable finance portfolio	Amount of finance allocated for green/ sustainable projects	AED 5.6 Bn	->	AED 17 Bn (2030)
	Scope 1-2 emissions	Direct environmental impact of our own operations	13,803 (TCO2e)	->	Reduce 20%
	Green/sustainable products	Number of green/sustainable products	1 (Green Auto finance)	->	3
	Reduce finance emissions	Reduce scope 3 emissions	No baseline (to be established)		Net Zero plan to determine
Social	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%
	Emiratization rate	Percentage of UAE nationals	45%	->	50%
	Procurement	Total spend on local suppliers	85%		Maintain baseline
Governance	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 Wholesale Banking & Financial Institutions
	ESG training	Staff trained on ESG	10%	->	90%

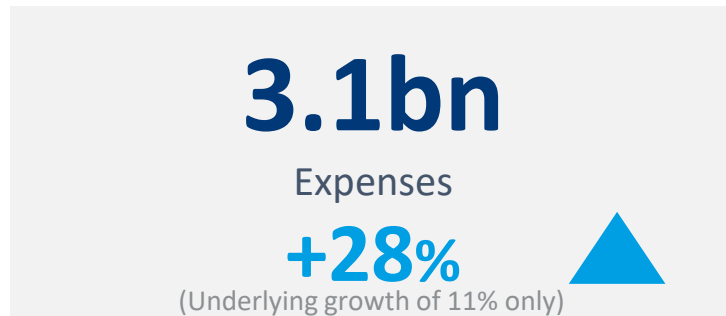
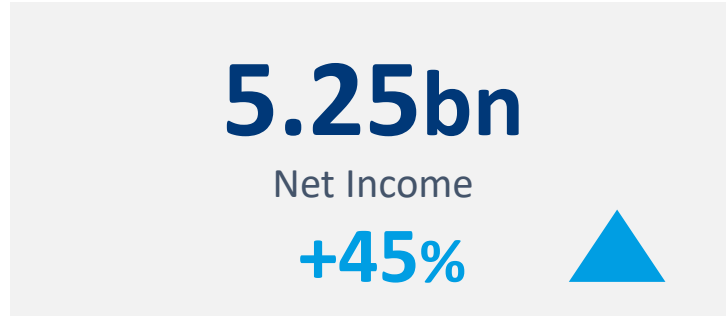
Financial Performance

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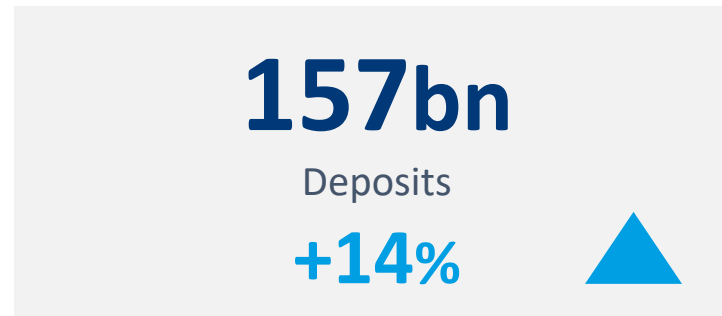
= Financial Performance Highlights

Delivered record net income of AED 5.25bn, growing 45% YoY on solid balance sheet growth, NIM expansion and fee generation

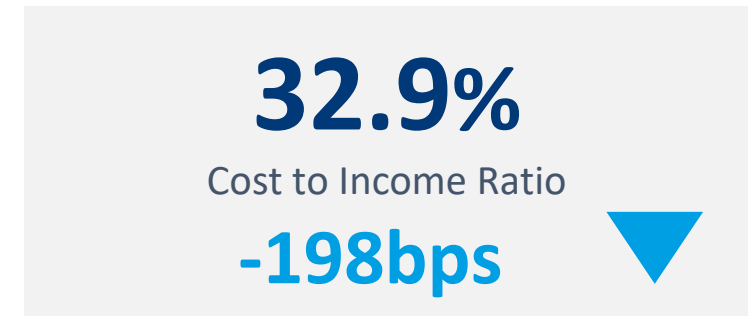
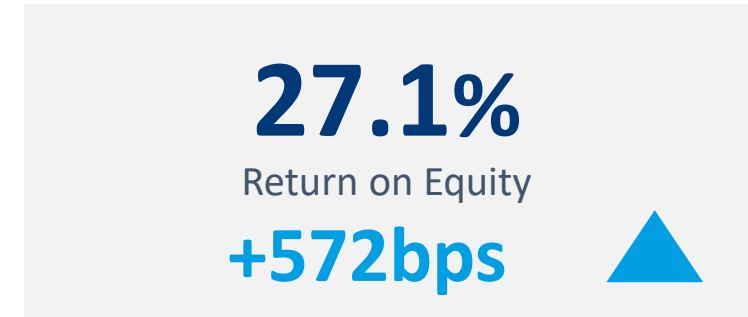
= Strong YoY Growth in Profitability



= Solid Balance Sheet Growth YoY



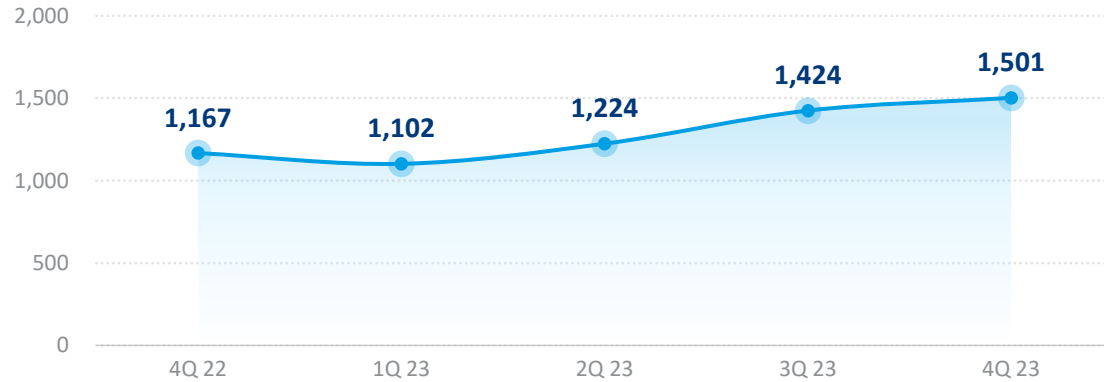
= Strong Capital Position and Return YoY



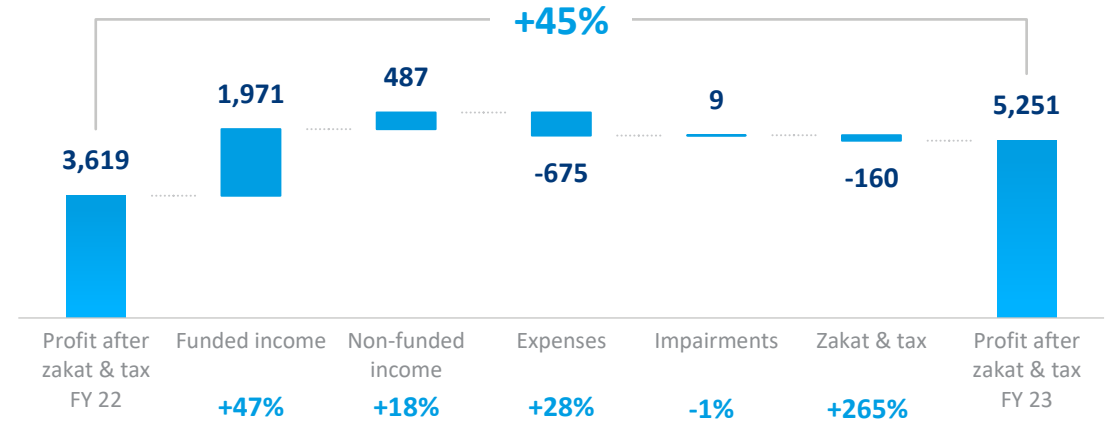
= Income Statement

45% YoY growth in Net income in FY 2023 underscored by increase volume transactions and margins

= Net Income (AEDmn)



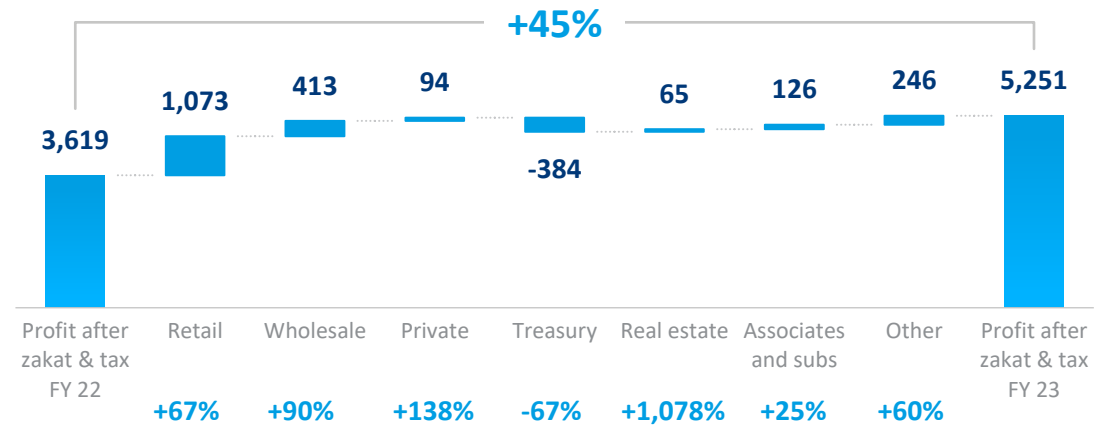
= Net Income Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	FY 2023	FY 2022	Δ%	4Q 2023	4Q 2022	Δ%
Funded income	6,122	4,151	+47%	1,616	1,349	+20%
Non-funded income	3,172	2,684	+18%	984	970	+1%
Revenues	9,294	6,835	+36%	2,599	2,319	+12%
Operating expenses	(3,061)	(2,387)	+28%	(876)	(688)	+27%
Provision for impairment	(760)	(769)	-1%	(189)	(416)	-55%
Net Income after zakat and tax	5,251	3,619	+45%	1,501	1,167	+29%

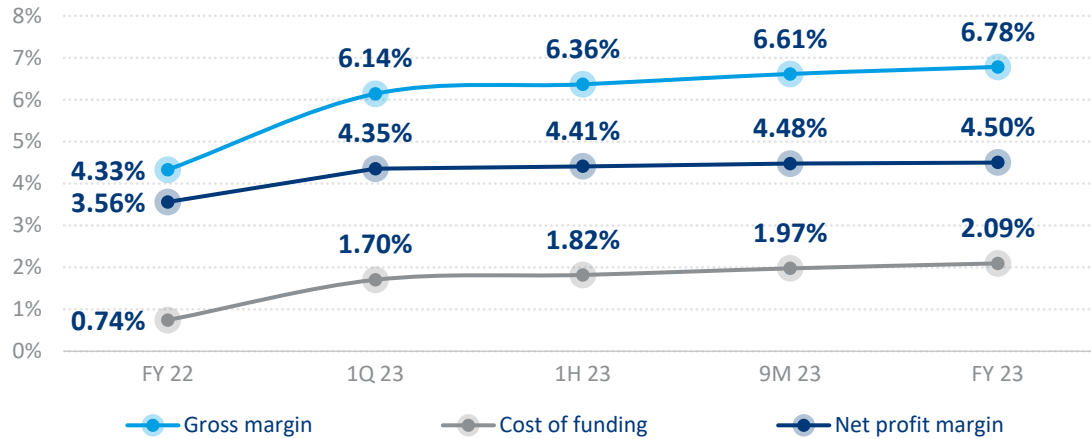
= Net Income Movement by Segment YoY (AEDmn)



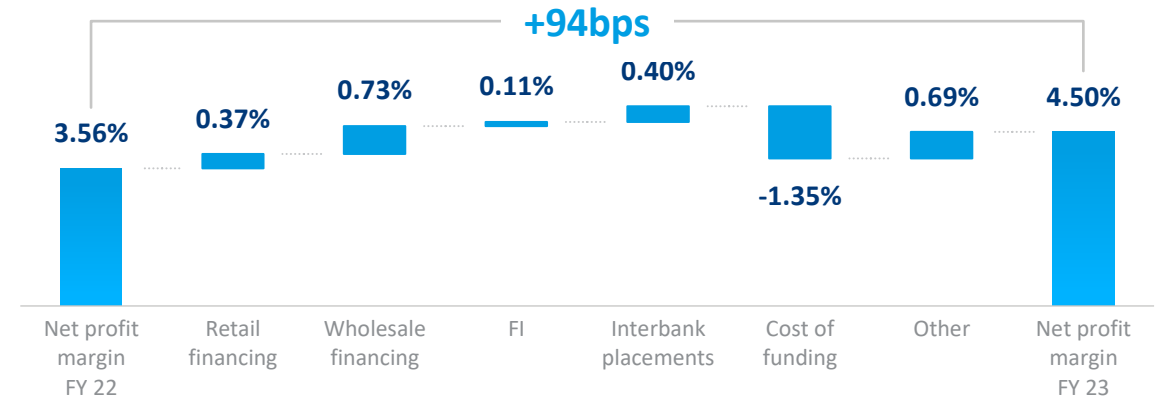
= Funded Income

Strong growth in funded income driven by strong business volumes and higher rates with NPM improving 94bps

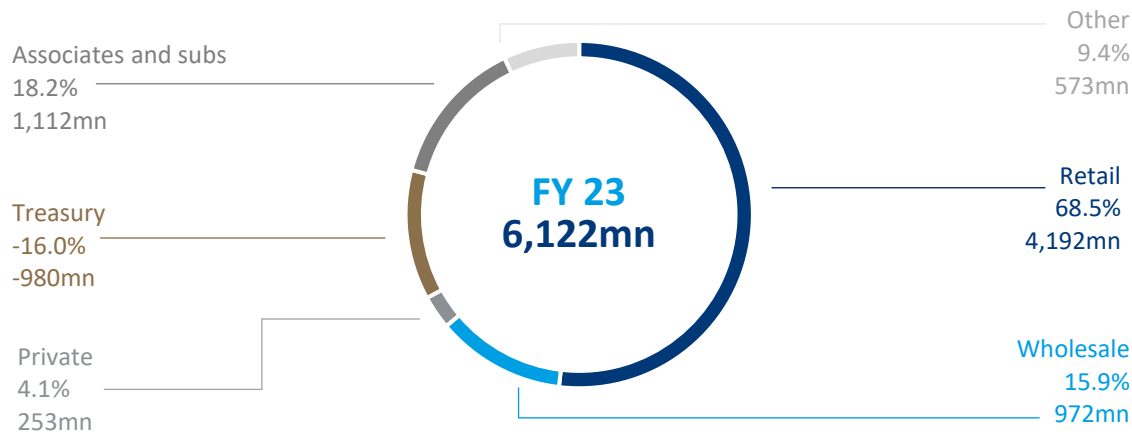
= Net Profit Margin (%)



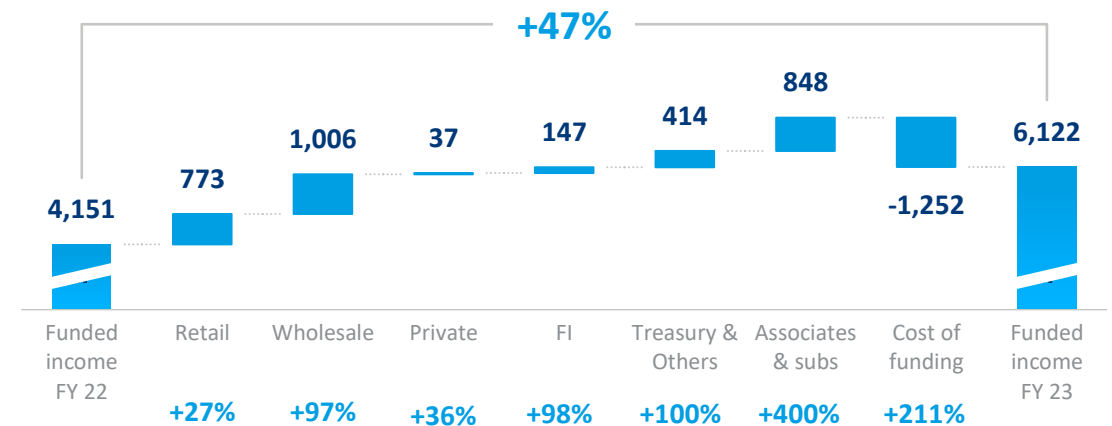
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



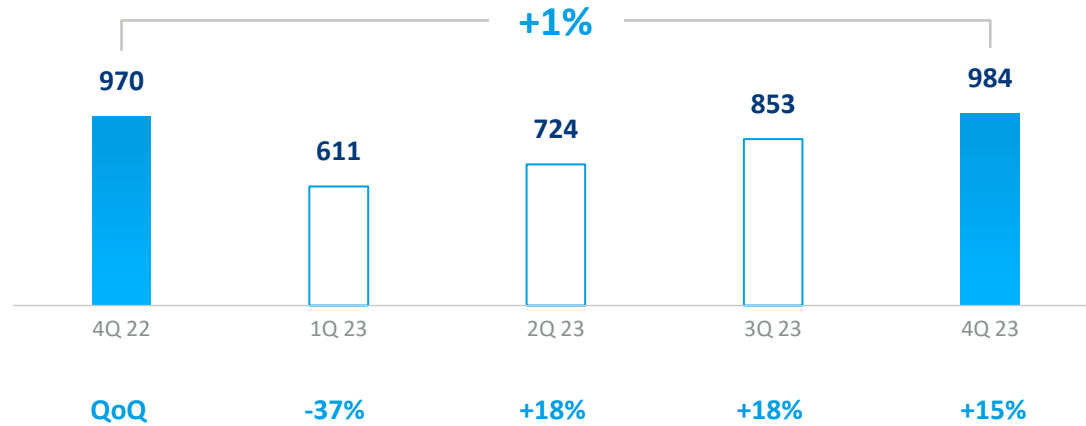
= Funded Income Movement YoY (AEDmn)



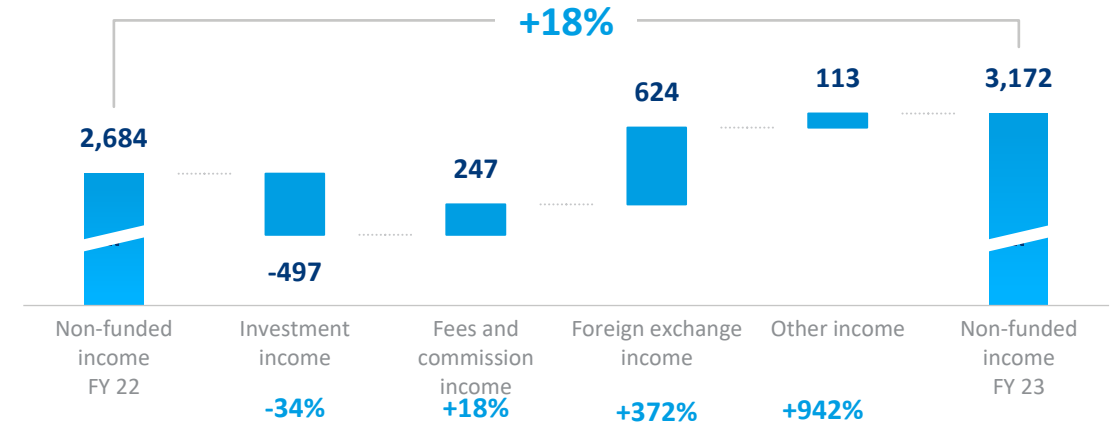
= Non-Funded Income

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

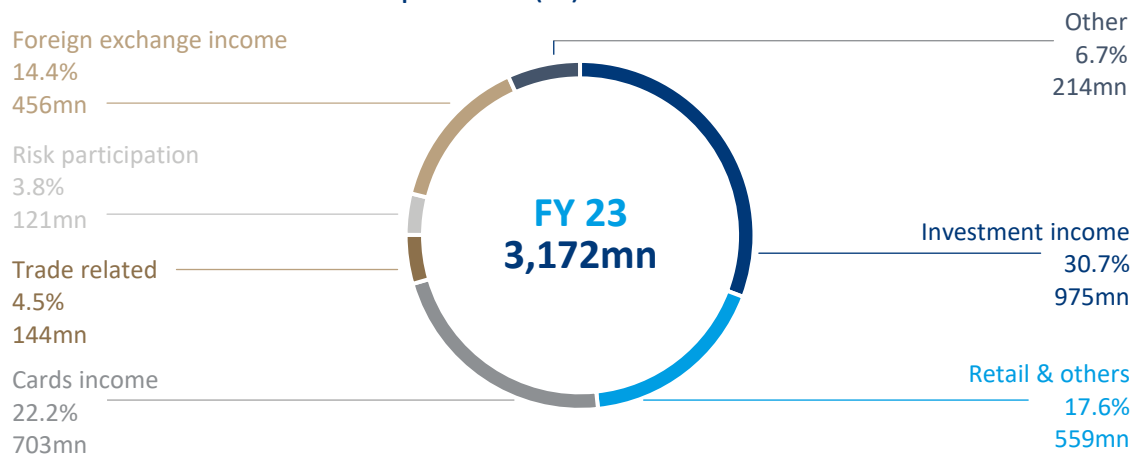
= Non-Funded Income (AEDmn)



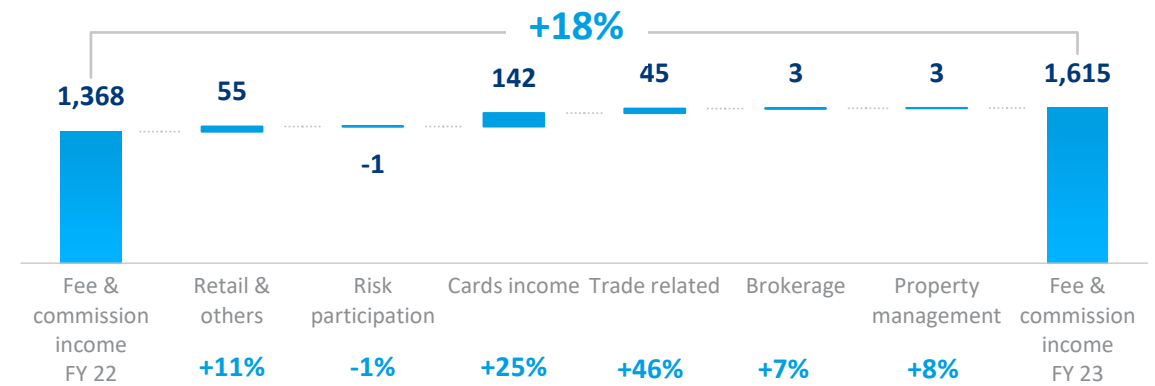
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



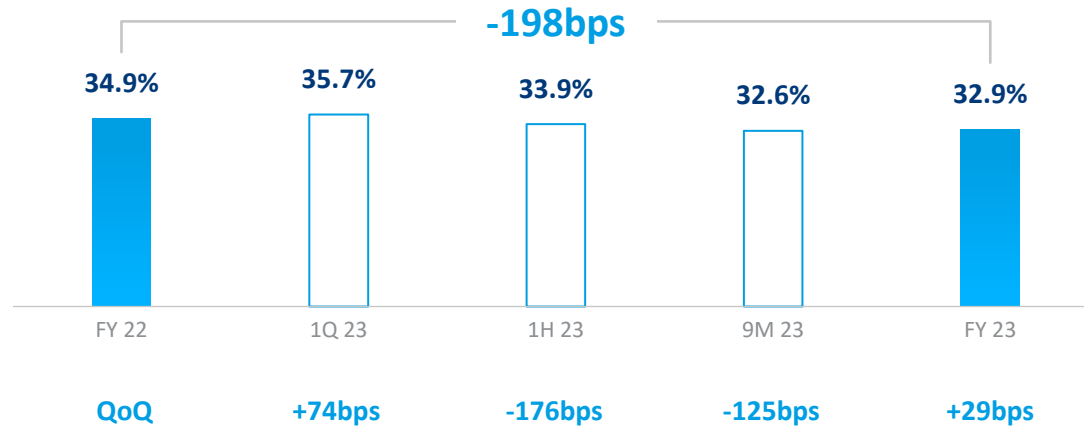
= Fee & Commission Income Movement YoY (AEDmn)



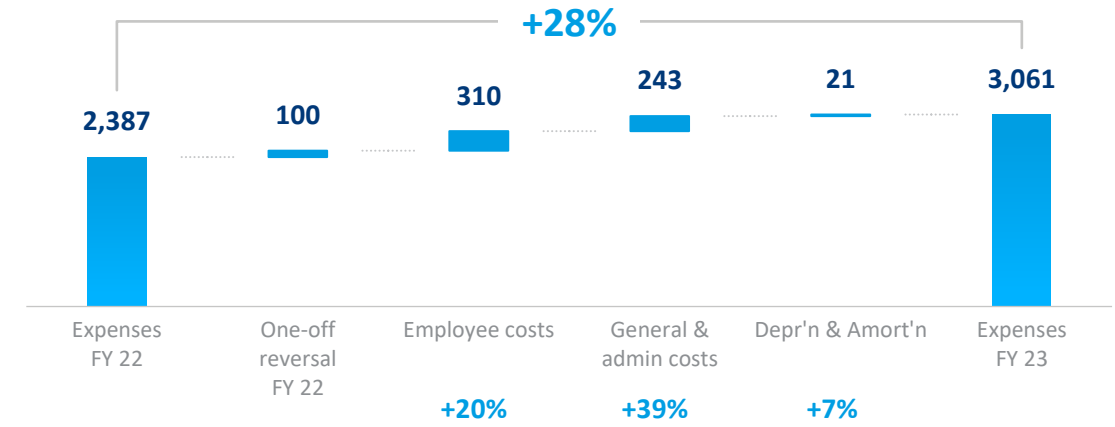
= Operating Expenses

Significant cost to income ratio improvement helped by higher income and operational efficiency amid ongoing transformation investments

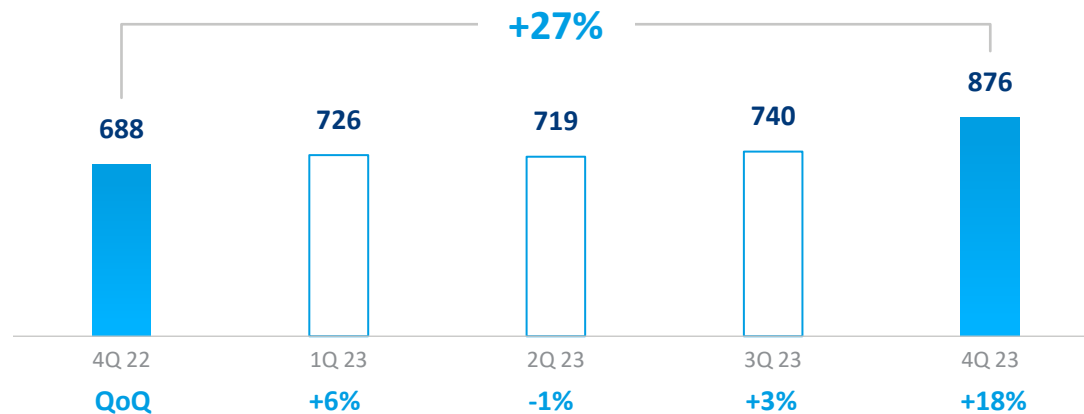
= Cost To Income Ratio (%)



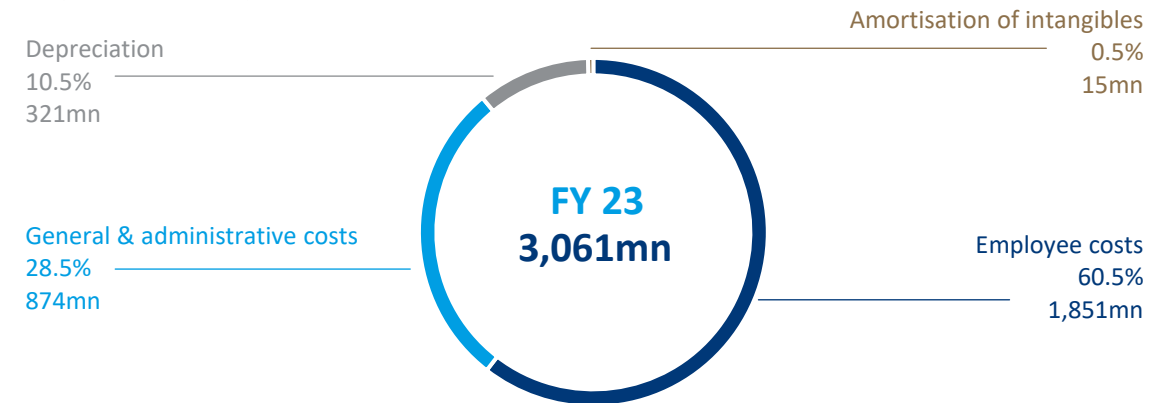
= Expenses Movement YoY (AEDmn)



= Expenses (AEDmn)



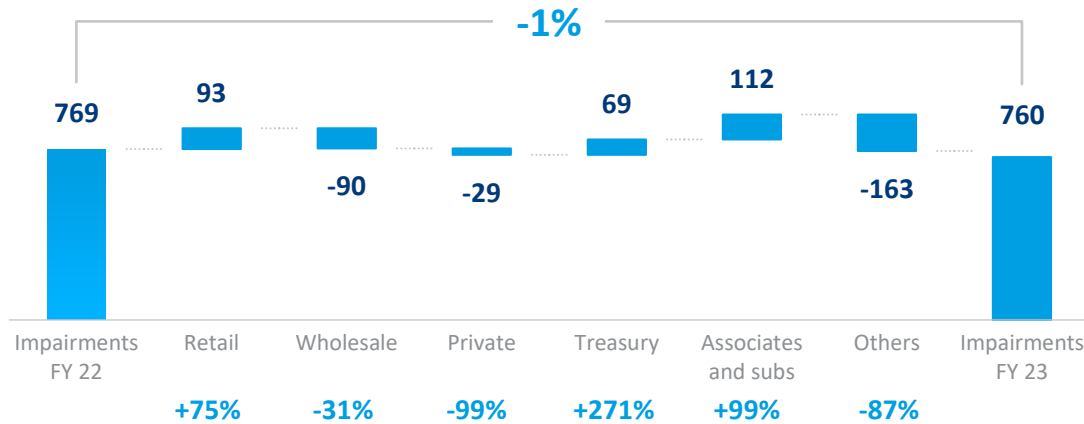
= Expenses Composition (%)



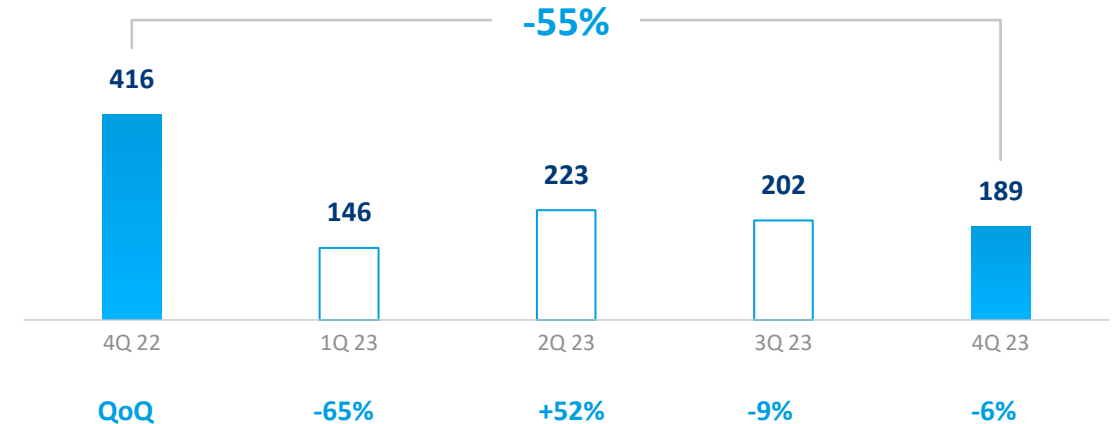
= Impairments

Broadly stable impairment charge YoY and COR is at a comfortable 49bps for FY 2023

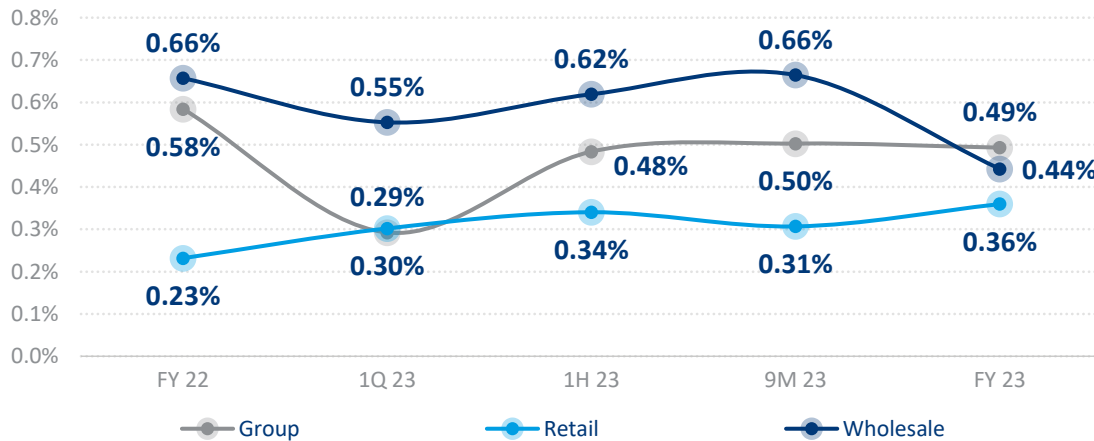
= Impairments Movement YoY (AEDmn)



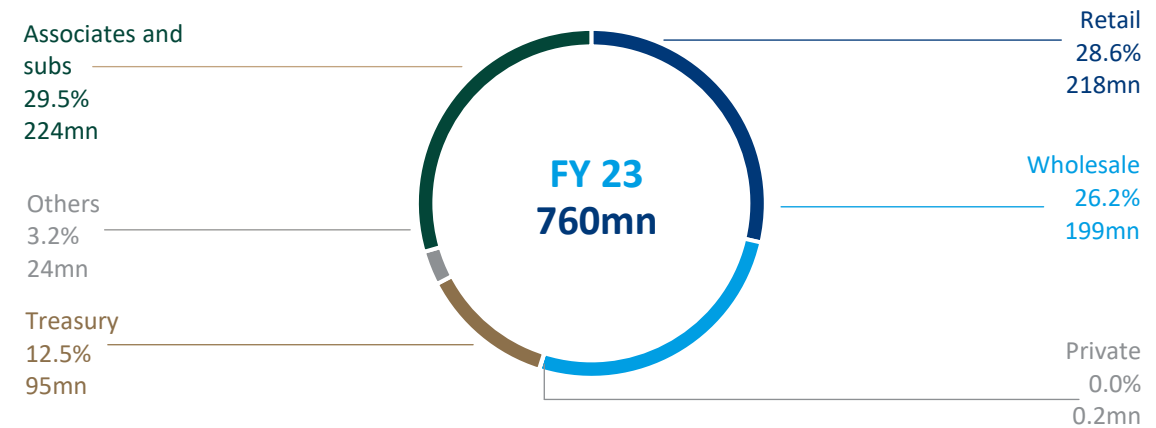
= Impairments (AEDmn)



= Cost Of Risk (%)



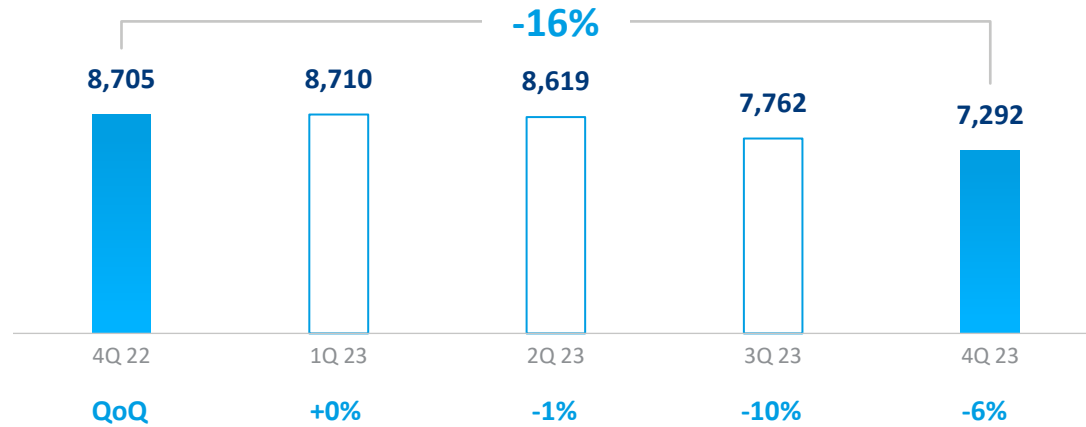
= Impairments Composition (%)



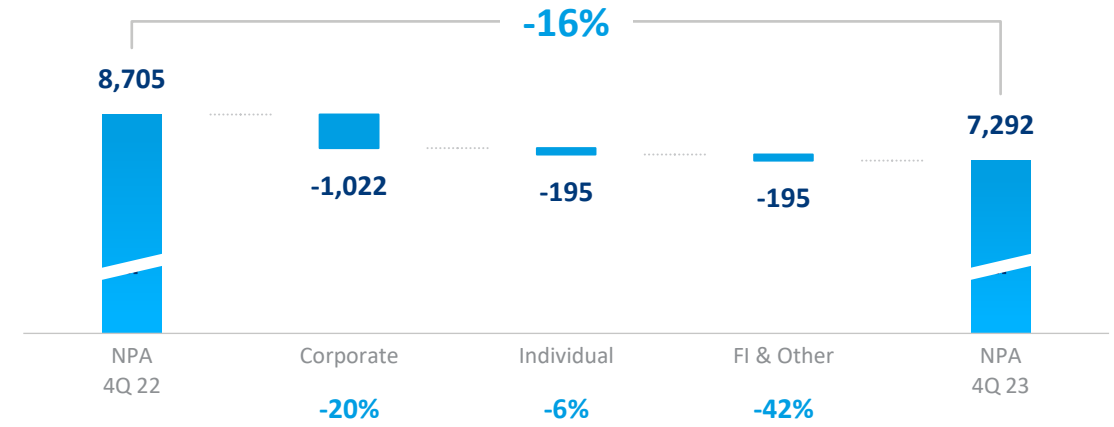
= Non-Performing Financing

Lowest NPA ratio since 4Q 19 with cost of risk in line with guidance while coverage ratio trending within the guidance

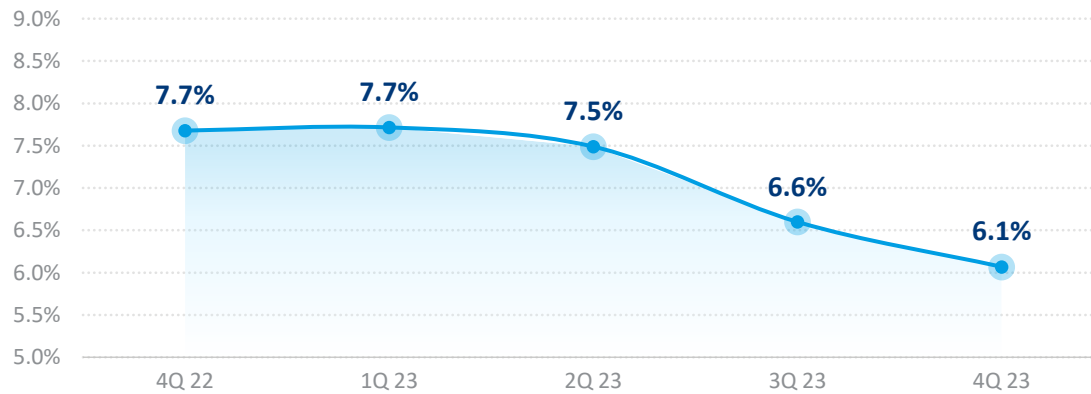
= NPA (AEDmn)



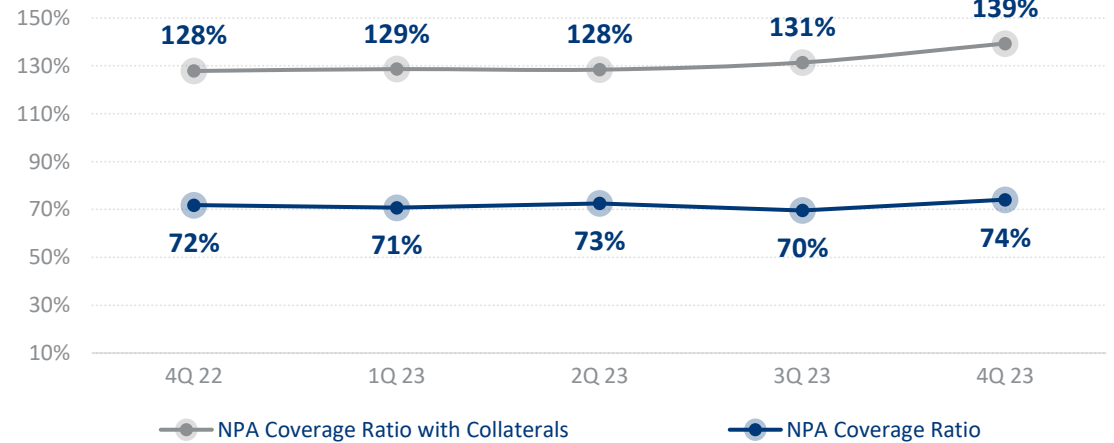
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



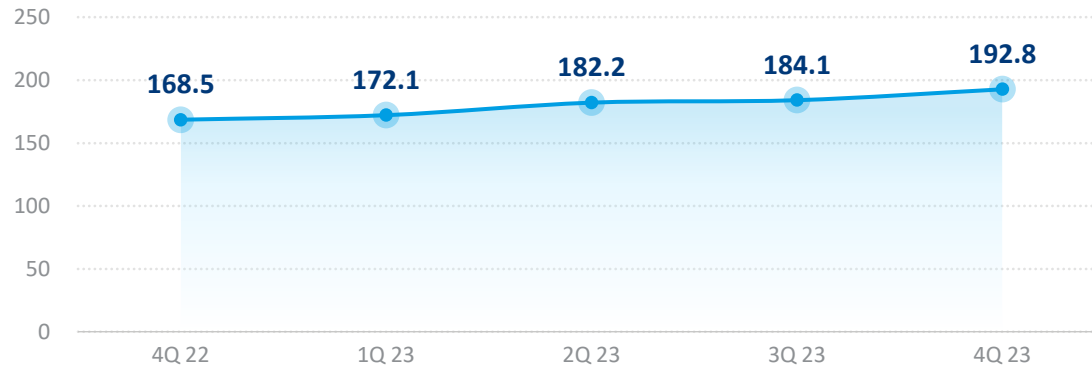
= NPA Coverage Ratio (%)



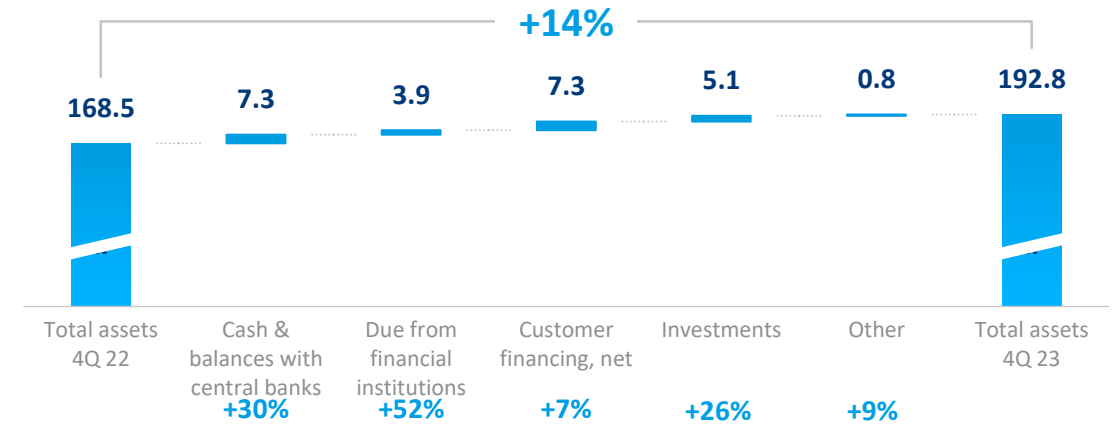
= Balance Sheet

Total assets increased by 14% YoY driven by 7% growth in customer financing supported by a very strong funding position

= Total Assets (AEDbn)



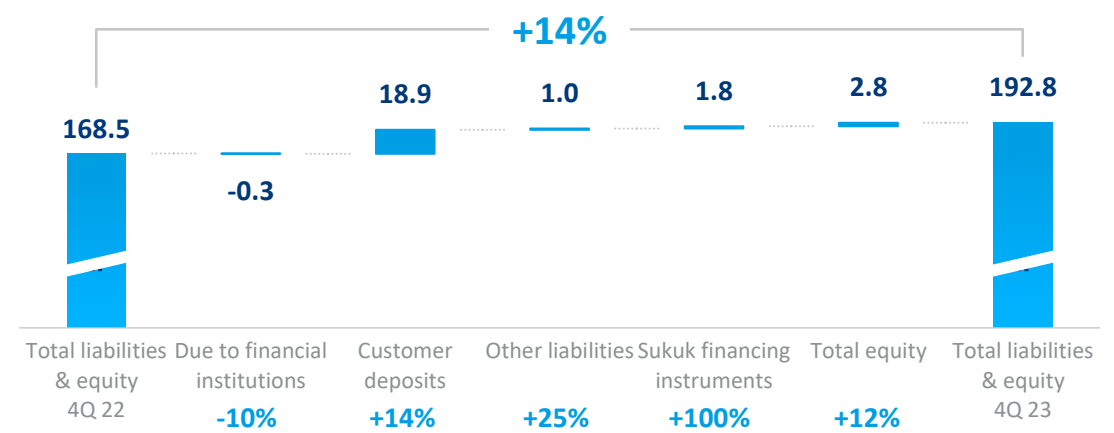
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

AED (mn)	4Q 2023	3Q 2023	Δ%	4Q 2022	Δ%
Customer financing, net	115,002	112,595	2%	107,717	7%*
Investments	24,483	23,000	6%	19,432	26%
Total assets	192,827	184,124	5%	168,517	14%
Total Deposits	157,067	151,545	4%	138,137	14%
Total liabilities	166,585	159,424	4%	145,056	15%
Total equity	26,242	24,699	6%	23,461	12%

= Funding Movement YoY (AEDbn)

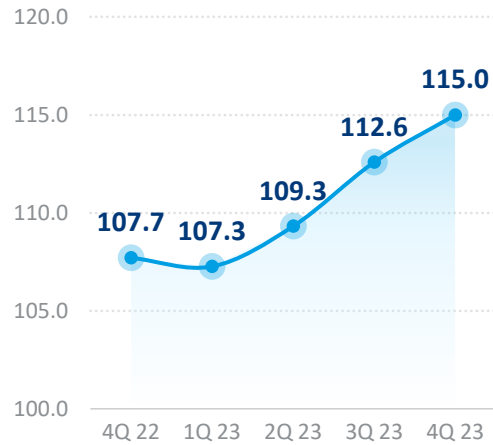


*8% growth of customer financing in constant currency, excluding devaluation of EGP

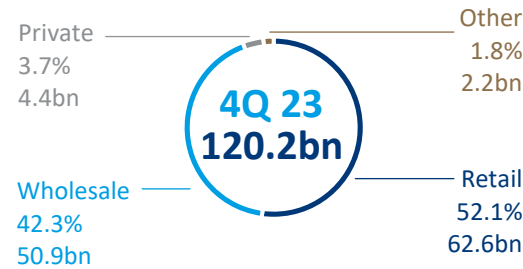
= Customer Financing

AED 6.8bn growth in gross financing assets vs last year mainly due strong volumes from Retail, Corporate, Government and Public sector

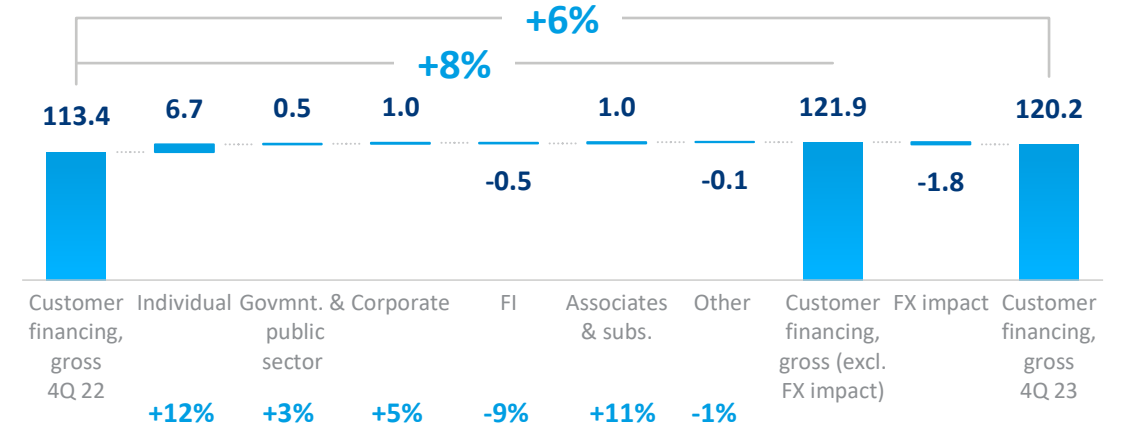
= Customer Financing, Net (AEDbn)



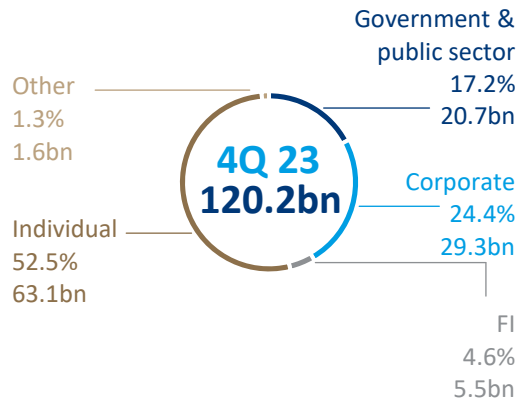
= Customer Financing, Gross by Segment (%)



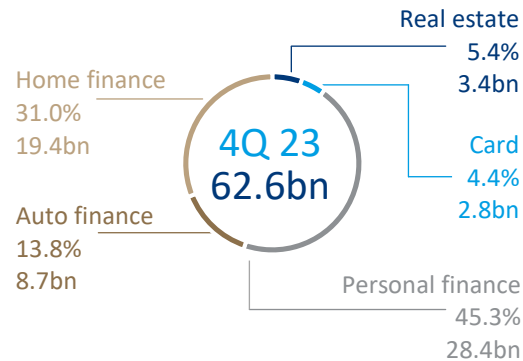
= Customer Financing, Gross Movement YoY (AEDbn)



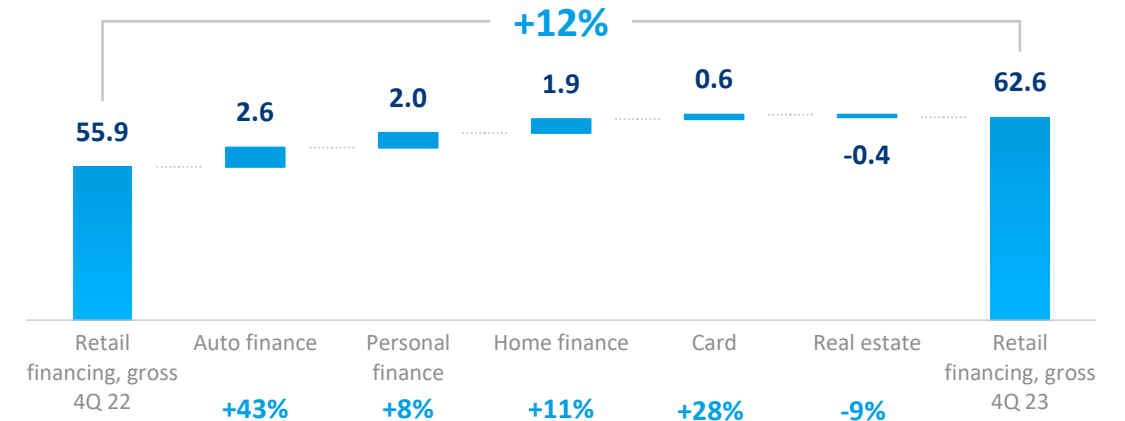
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



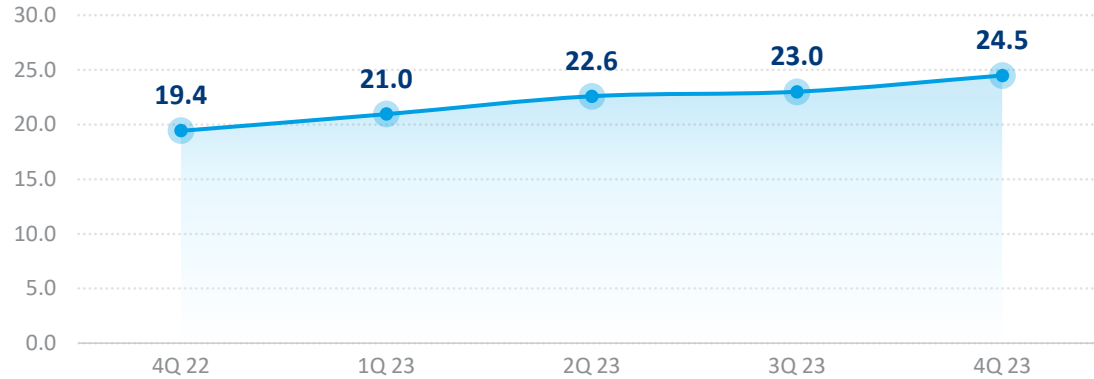
= Retail Financing, Gross Movement YoY (AEDbn)



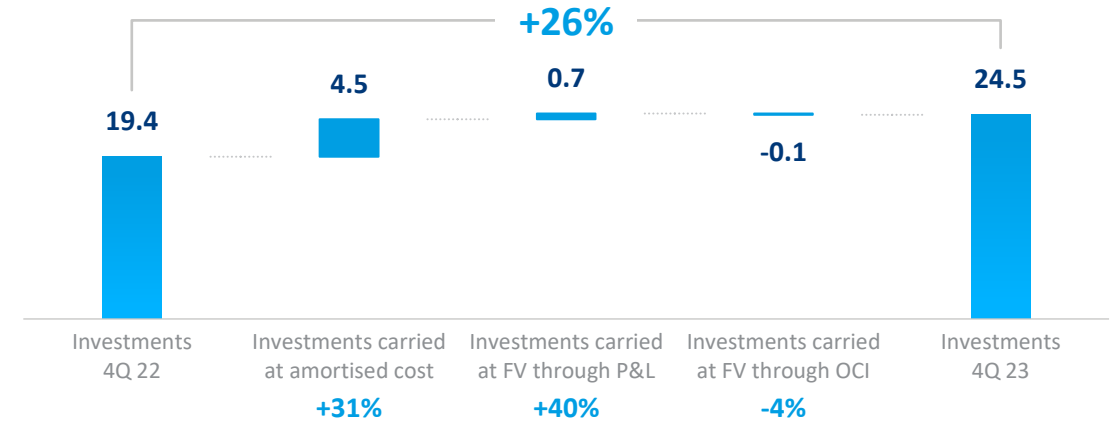
= Investments

Diversified Investment Portfolio

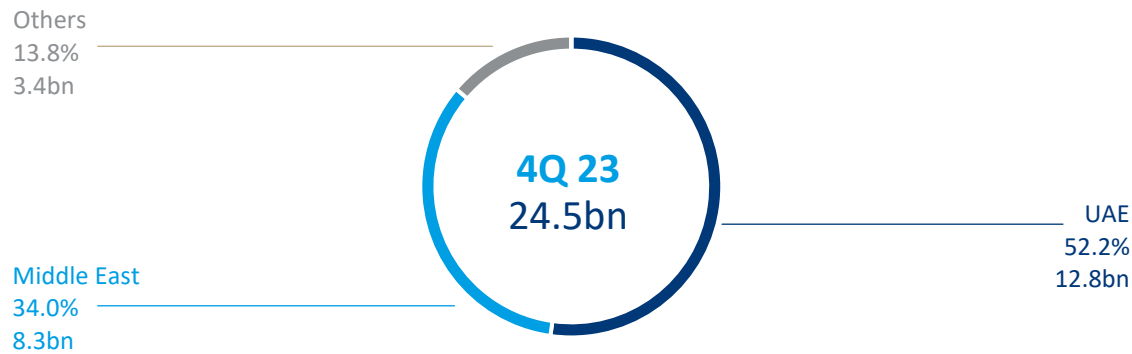
= Investments (AEDbn)



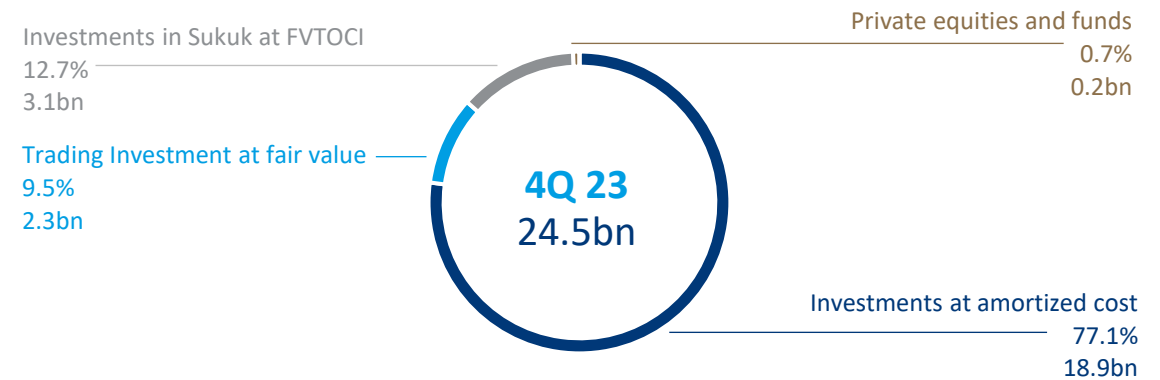
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



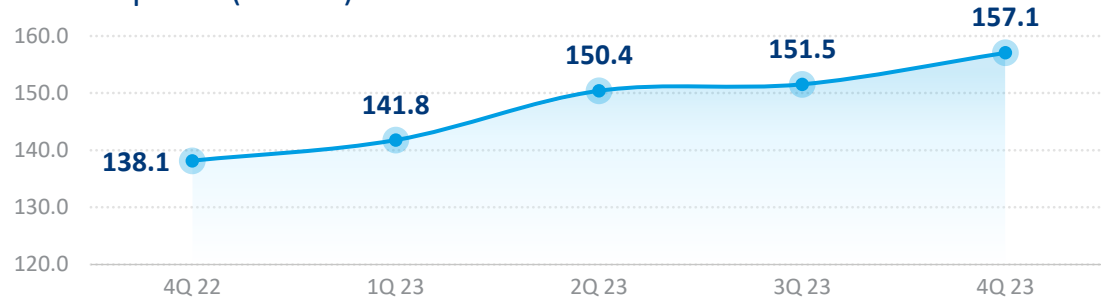
= Investments by Type (%)



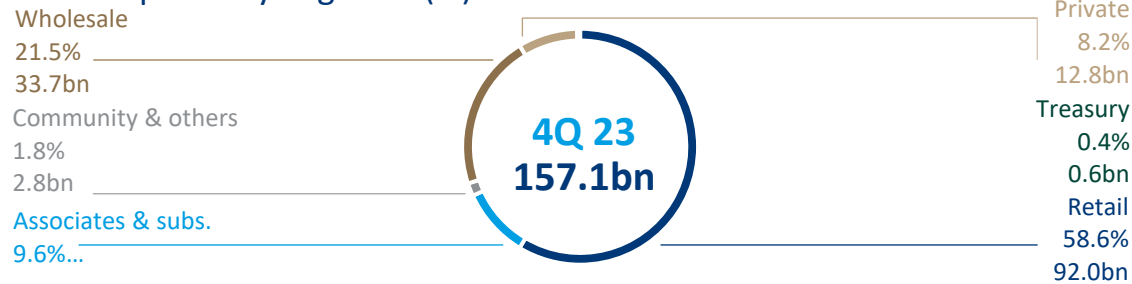
= Customer Deposits

Up 14% YoY reflecting our ability to gain market share with 8.7bn increase in CASA, demonstrating effective deposit gathering strategy

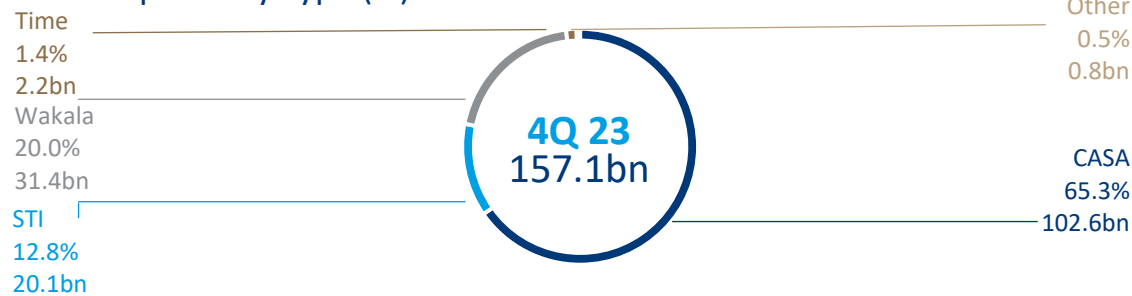
= Total Deposits (AEDbn)



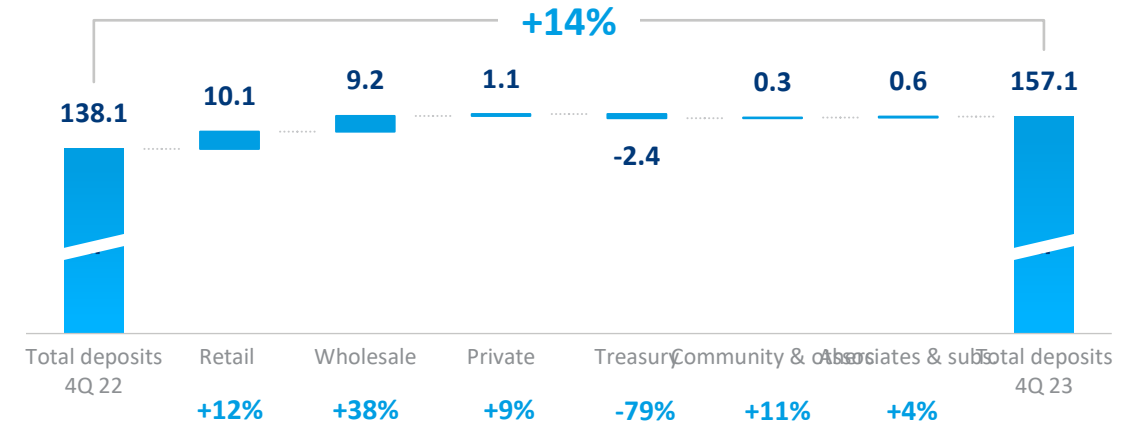
= Total Deposits by Segment (%)



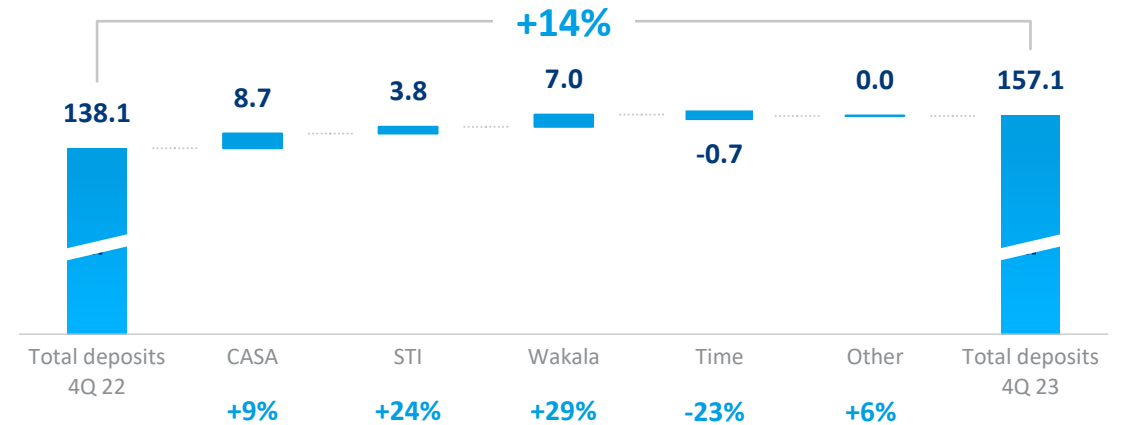
= Total Deposits by Type (%)



= Total Deposits Movement by Segment YoY (AEDbn)



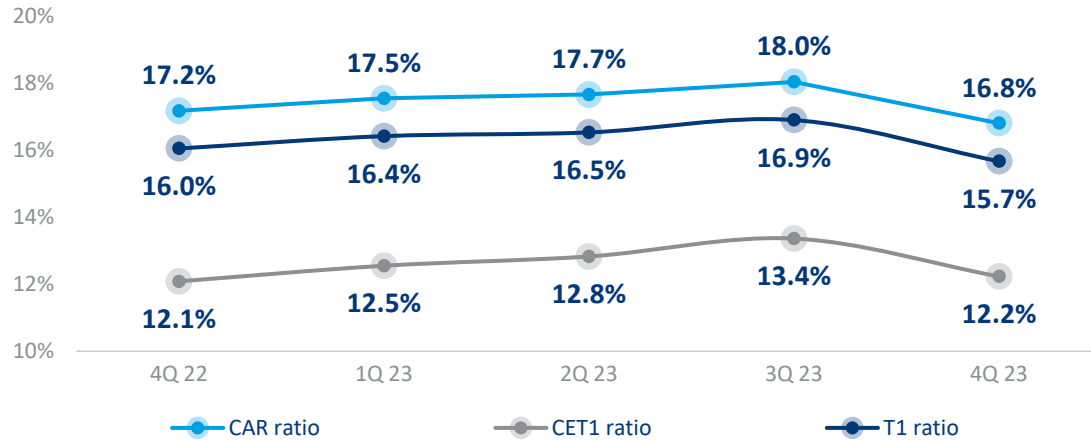
= Total Deposits Movement by Type YoY (AEDbn)



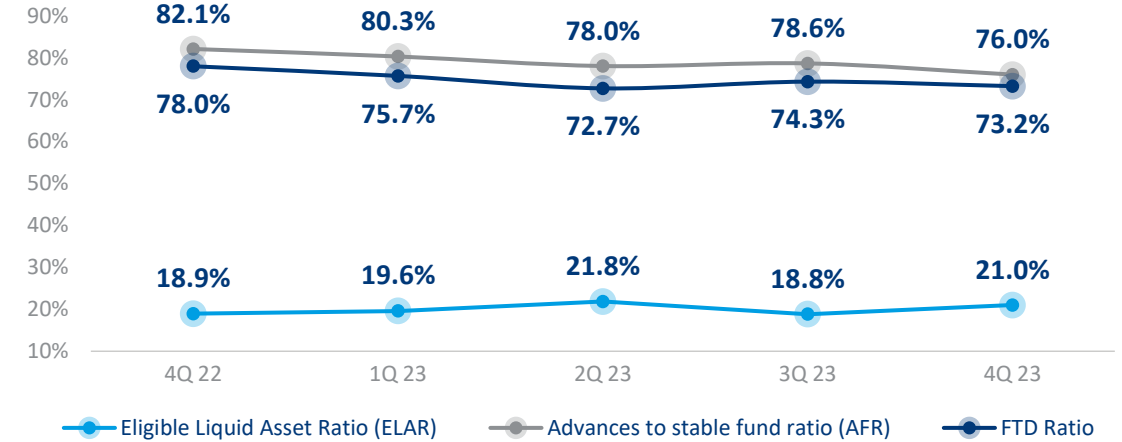
= Capital and Liquidity

Robust foundation across all key metrics including strong capital and liquidity ratios

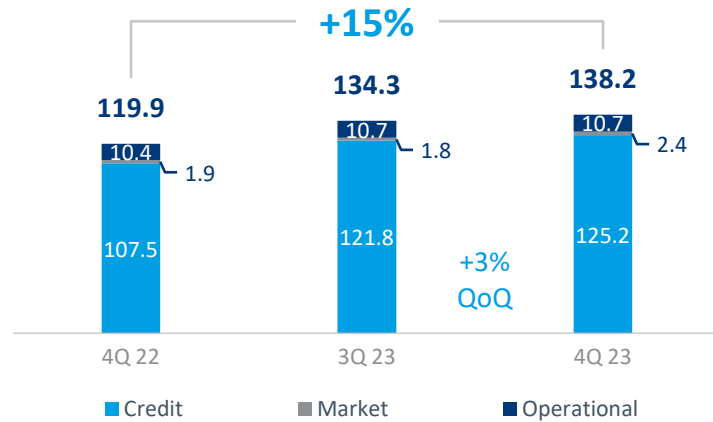
= Capitalization Ratios (%)



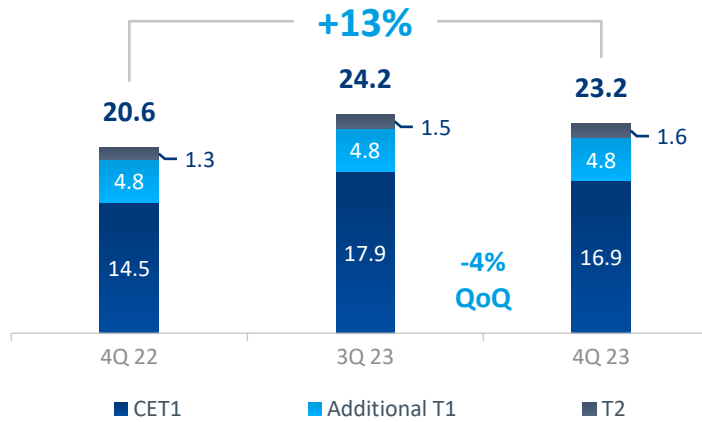
= Liquidity Ratios (%)



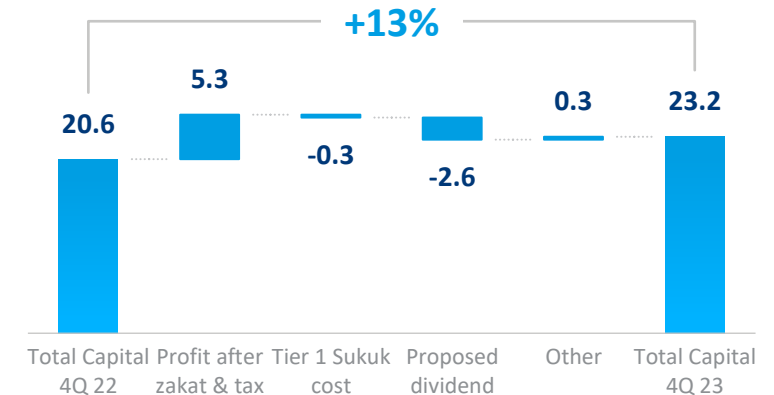
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YoY (AEDbn)



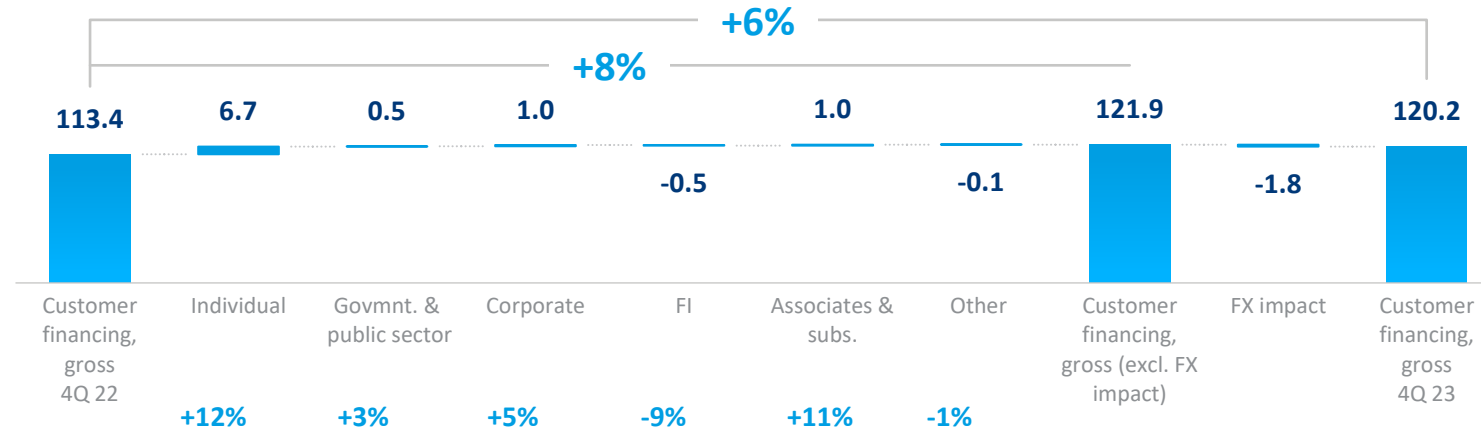
Segmental Performance

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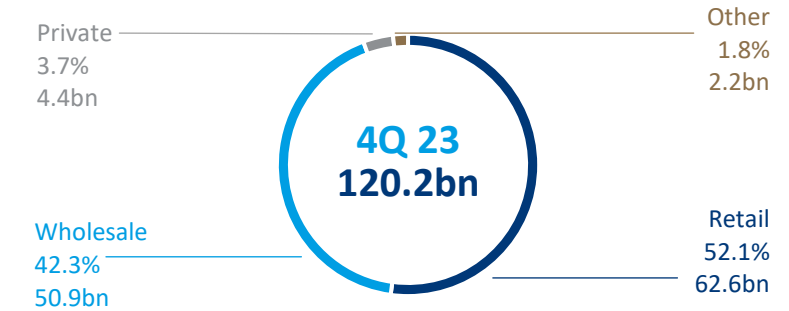
= Segmental Balance Sheet Summary

Financing growth driven mainly by Retail, while deposit growth from both Retail and Wholesale segments

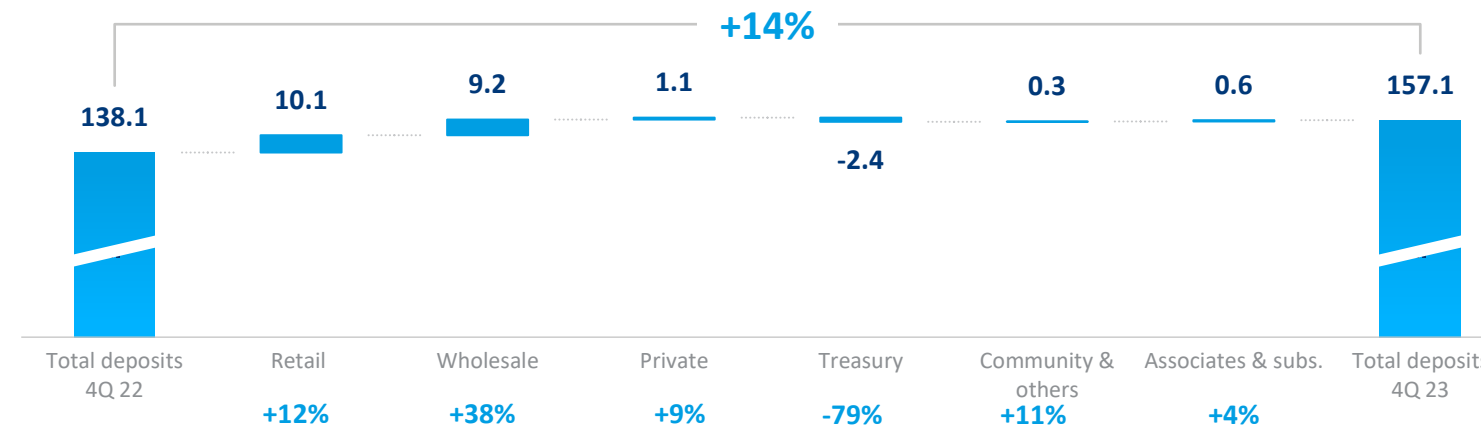
= Customer Financing, Gross Movement YoY (AEDbn)



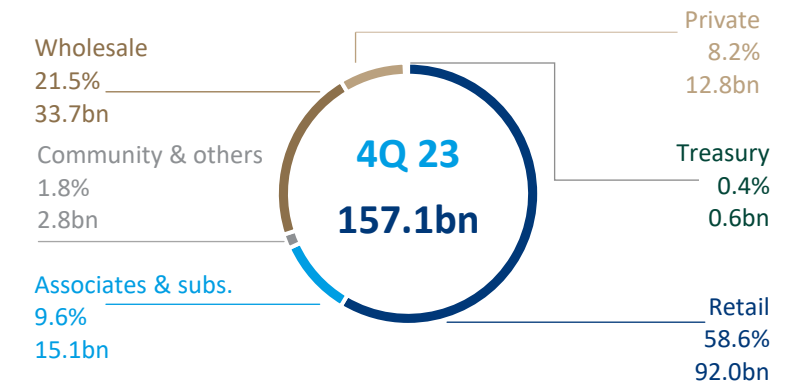
= Customer Financing, Gross by Segment (%)



= Total Deposits Movement by Segment YoY (AEDbn)



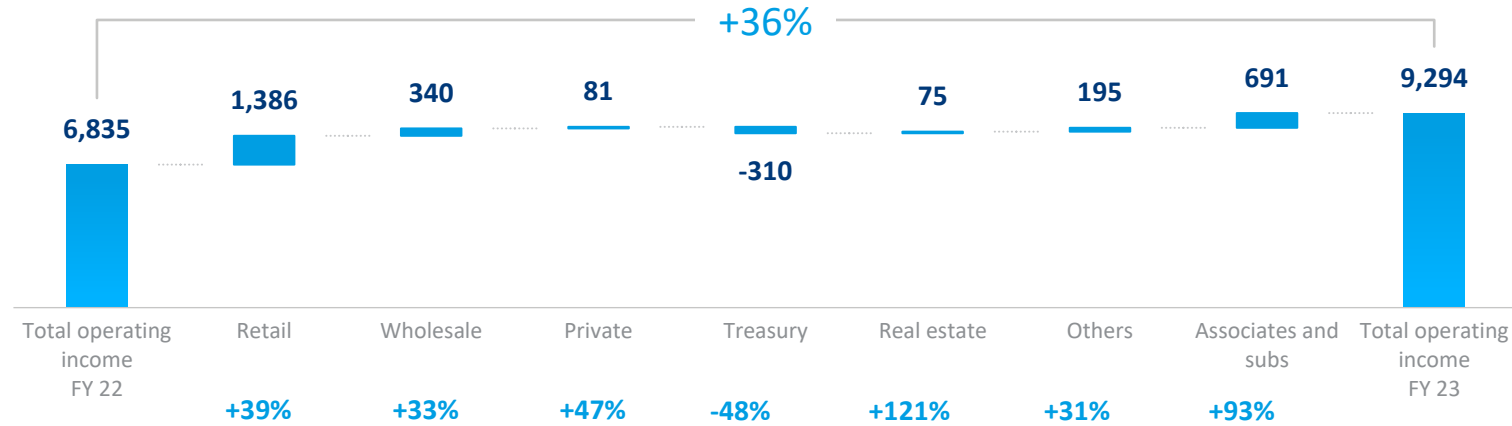
= Total Deposits by Segment (%)



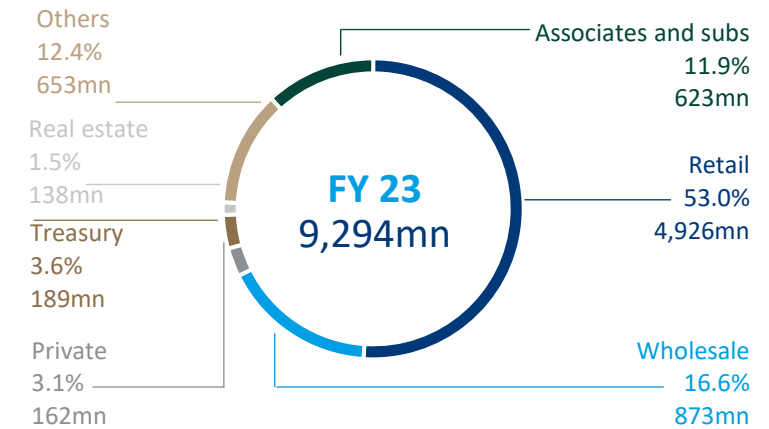
= Segmental Income Statement Summary

Profit growth driven by core business growth

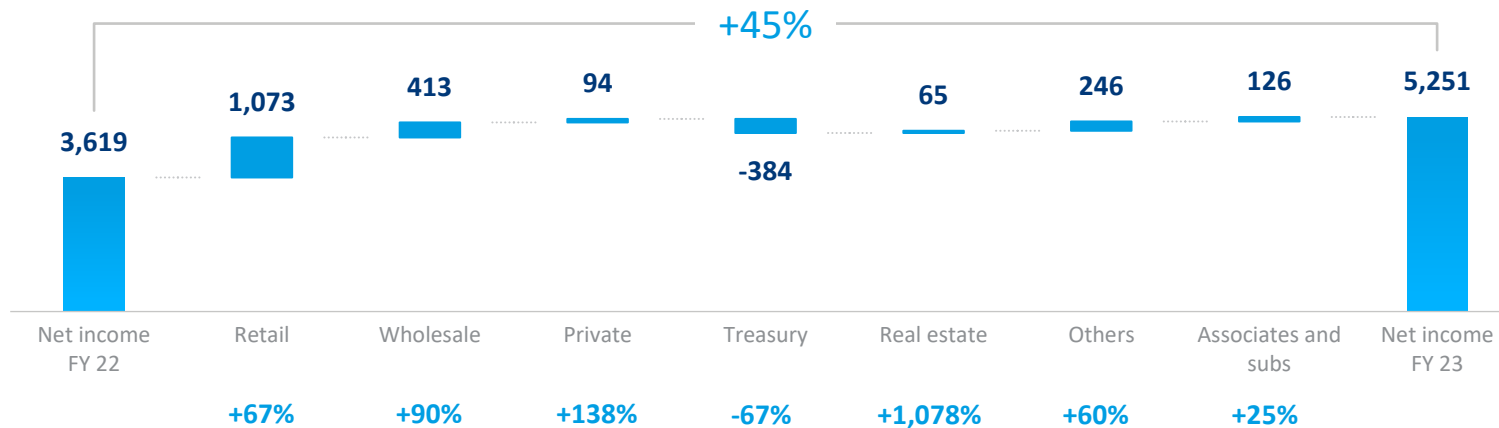
= Total Operating Income Movement YoY (AEDmn)



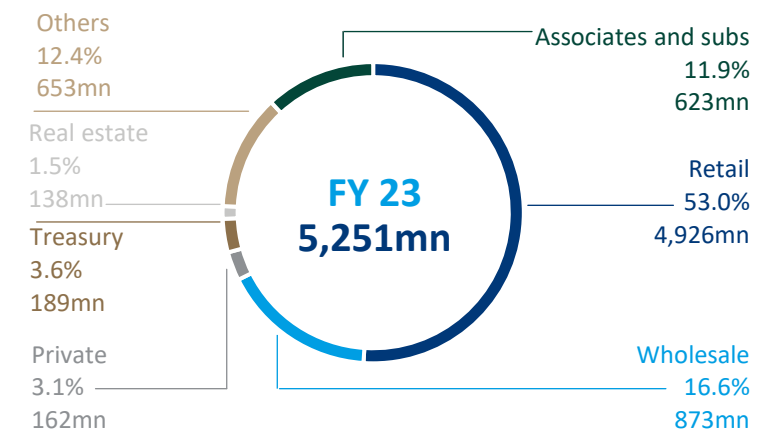
= Net Income Composition (AEDmn)



= Net Income Movement YoY (AEDmn)



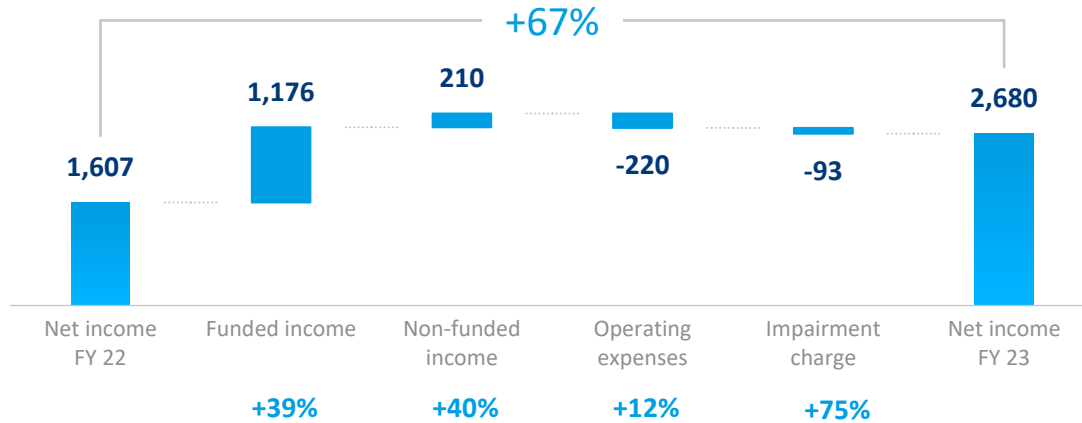
= Net Income Composition (AEDmn)



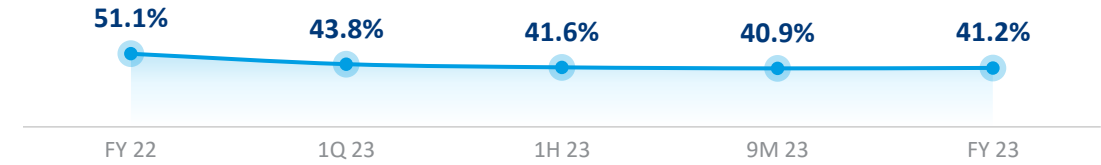
= Retail

Retail net profit increased 67% mainly driven by growth in funded income

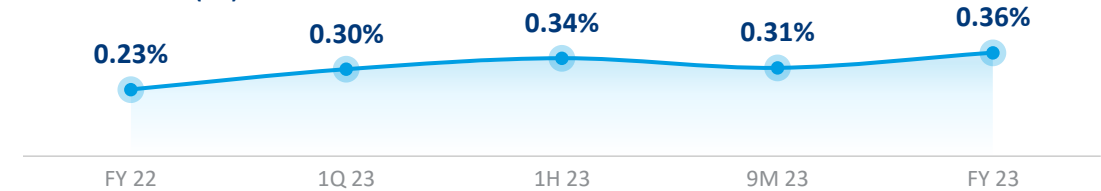
= Net Income Movement YoY (AEDmn)



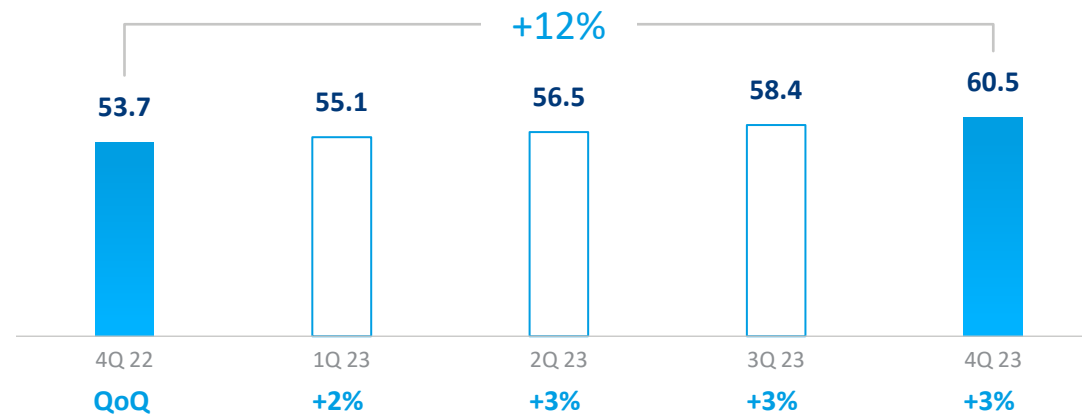
= Cost To Income Ratio (%)



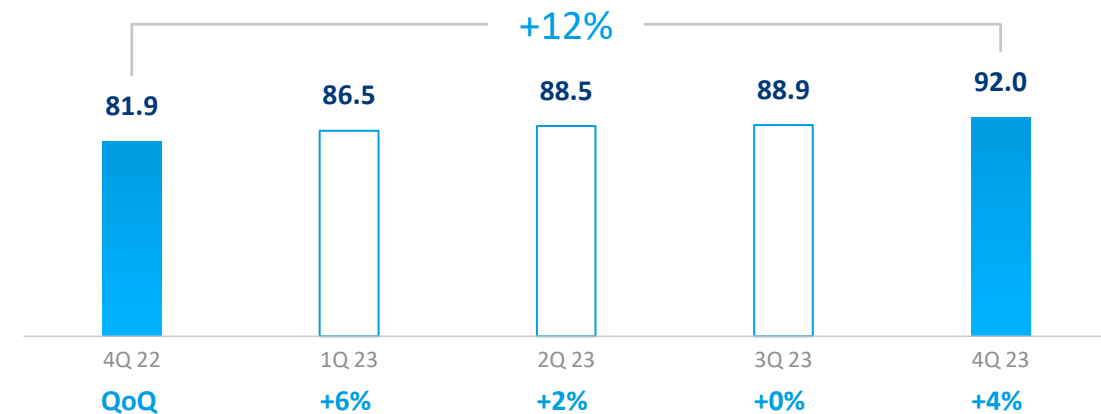
= Cost of Risk (%)



= Customer Financing, Gross (AEDbn)



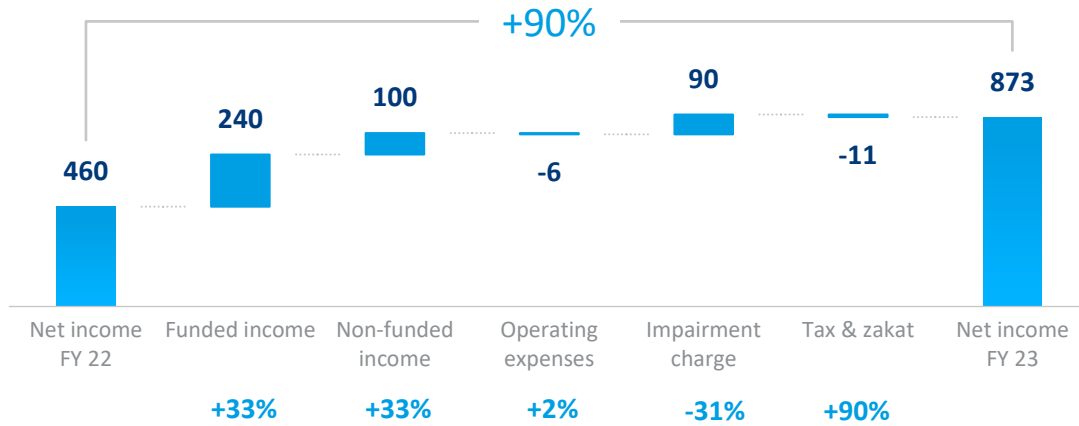
= Customer Deposits (AEDbn)



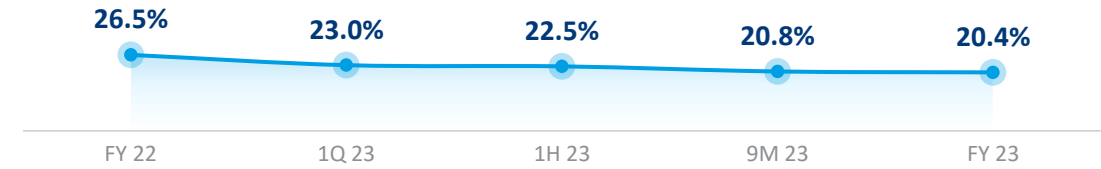
= Wholesale

Wholesale net profit increased 35% YoY driven by higher funded income, decline in impairment charges and tax

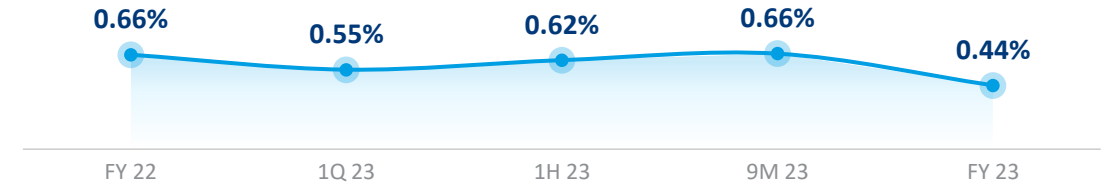
= Net Income Movement YoY (AEDmn)



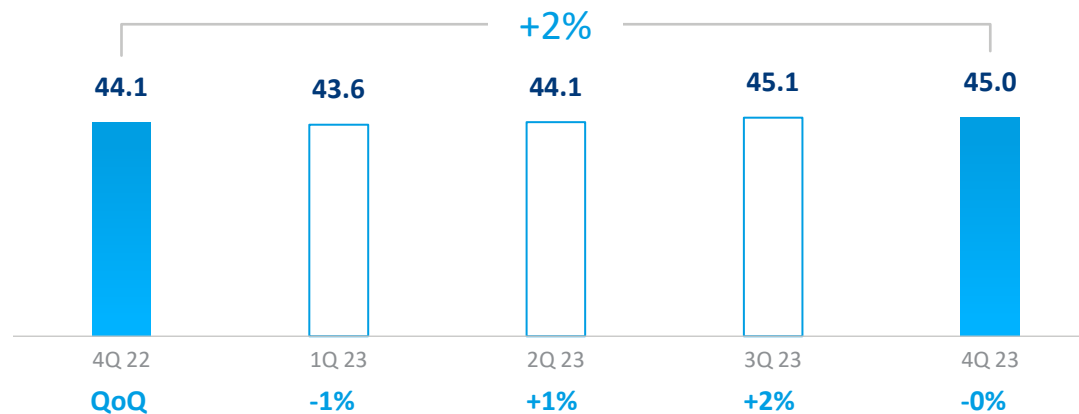
= Cost To Income Ratio (%)



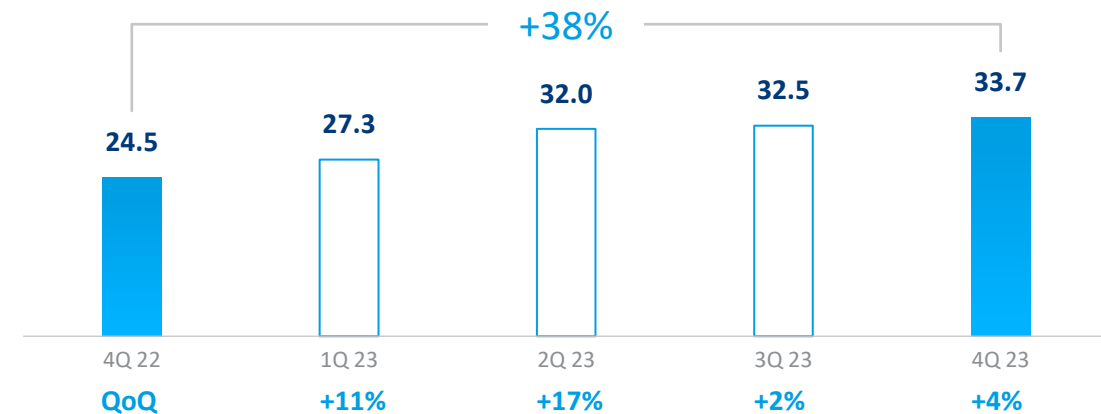
= Cost of Risk (%)



= Customer Financing, Gross (AEDbn)



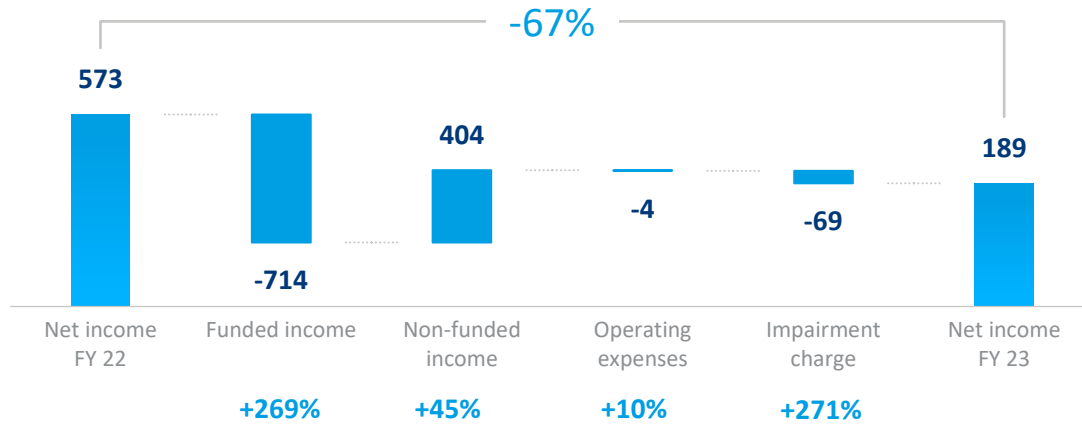
= Customer Deposits (AEDbn)



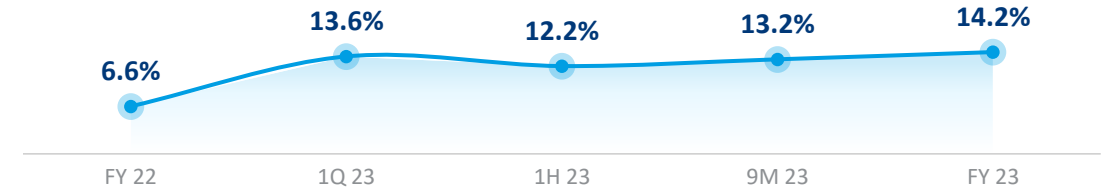
= Treasury

Treasury net profit declined 67% from higher funding costs in rising rate environment

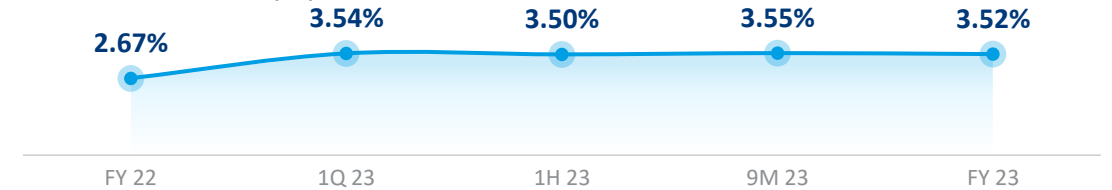
= Net Income Movement YoY (AEDmn)



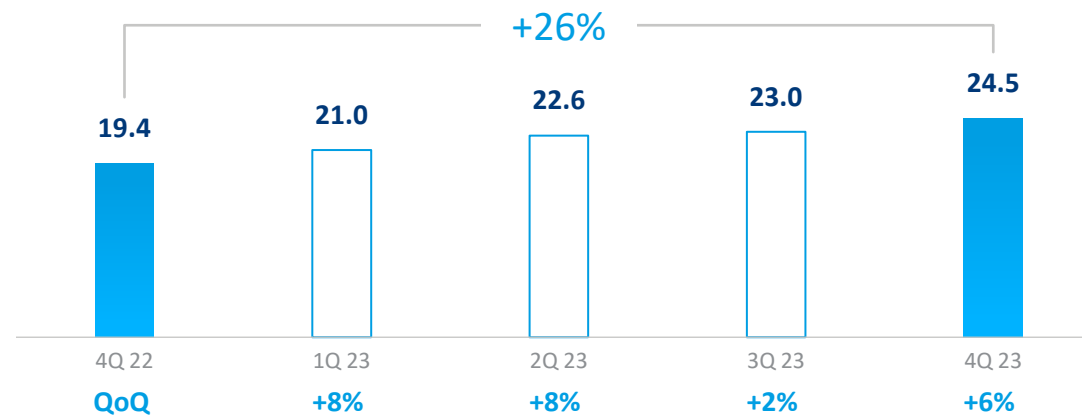
= Cost To Income Ratio (%)



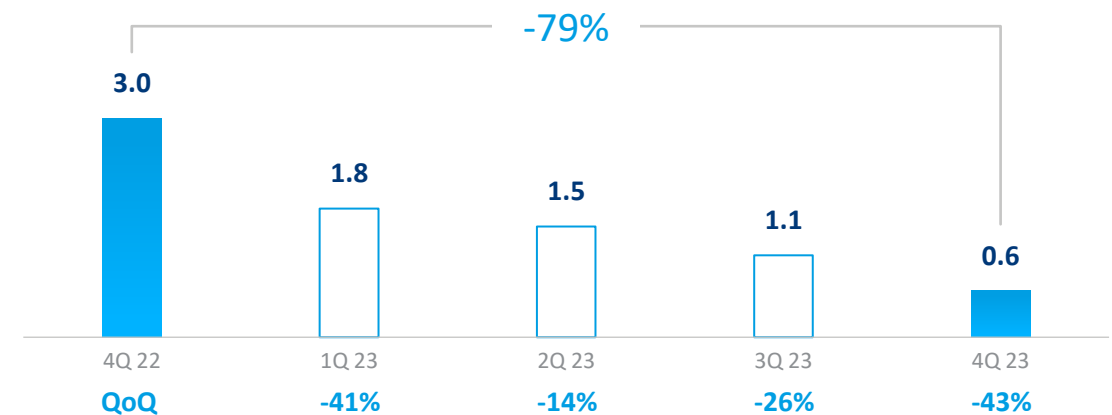
= Investment Yield (%)



= Investments (AEDbn)



= Customer Deposits (AEDbn)



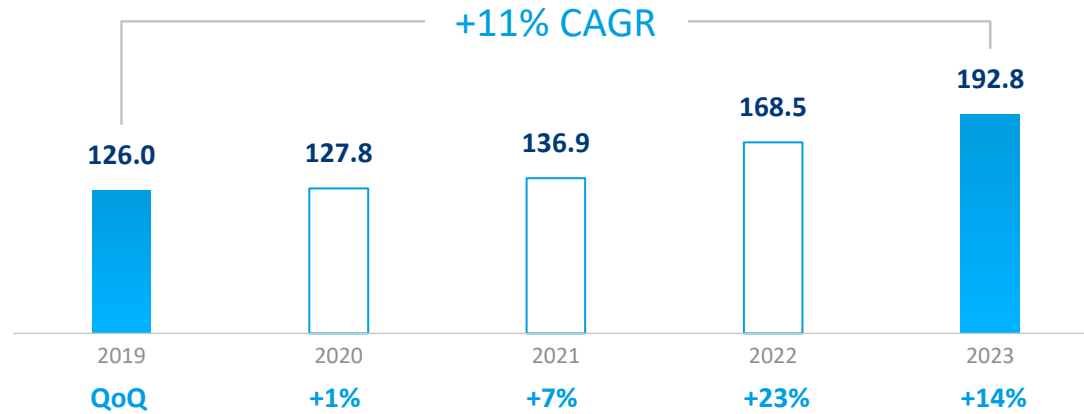
Performance Track Record

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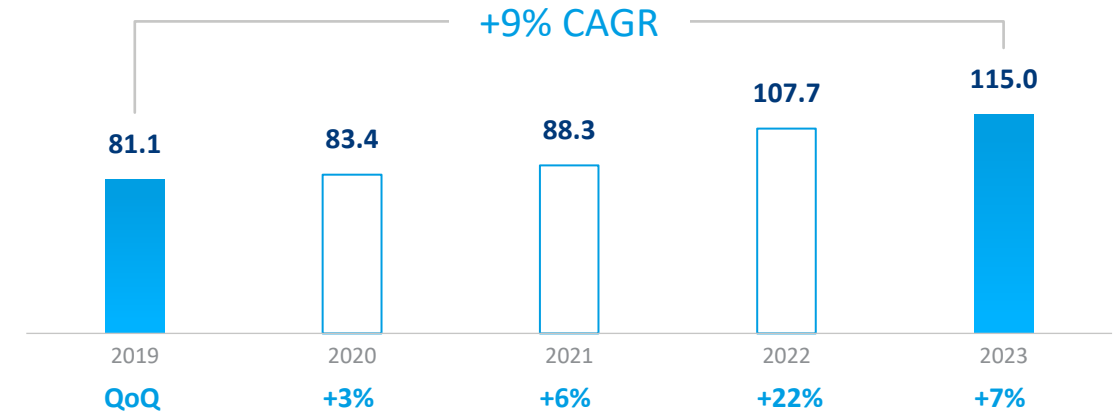
= Balance Sheet Trends

Consistently solid balance sheet growth

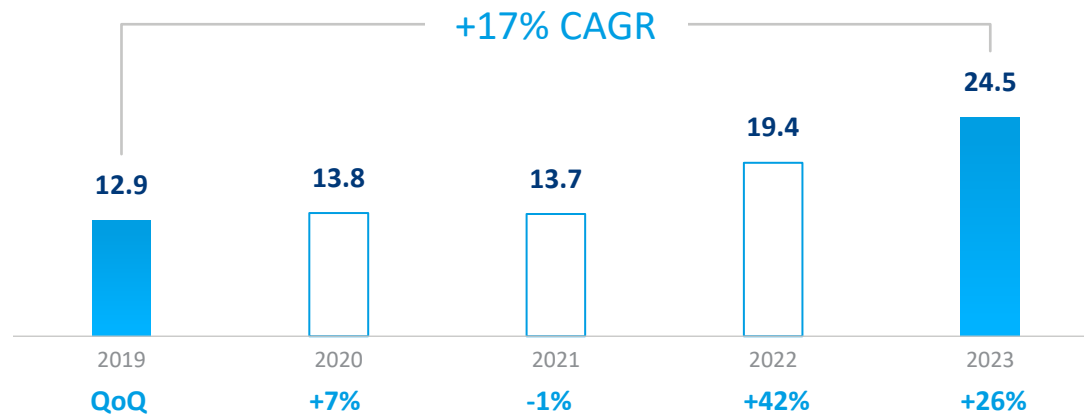
= Total Assets (AEDbn)



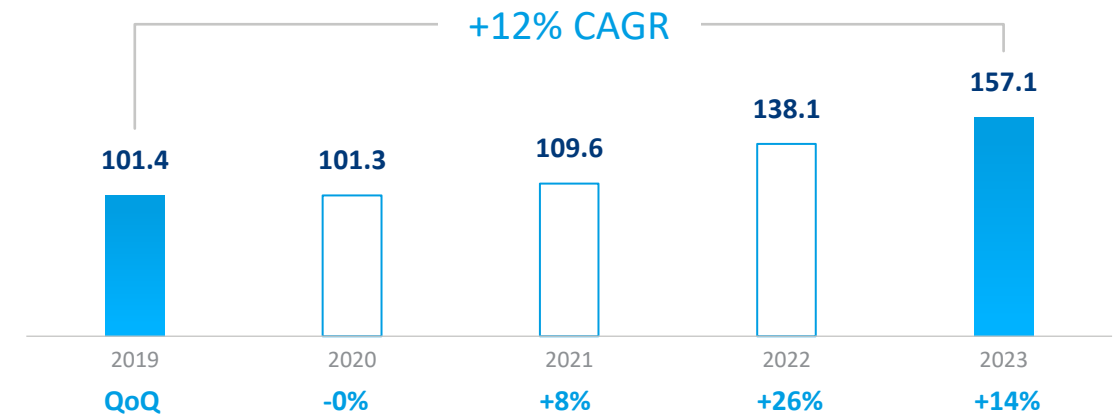
= Customer Financing, Net (AEDbn)



= Investments (AEDbn)



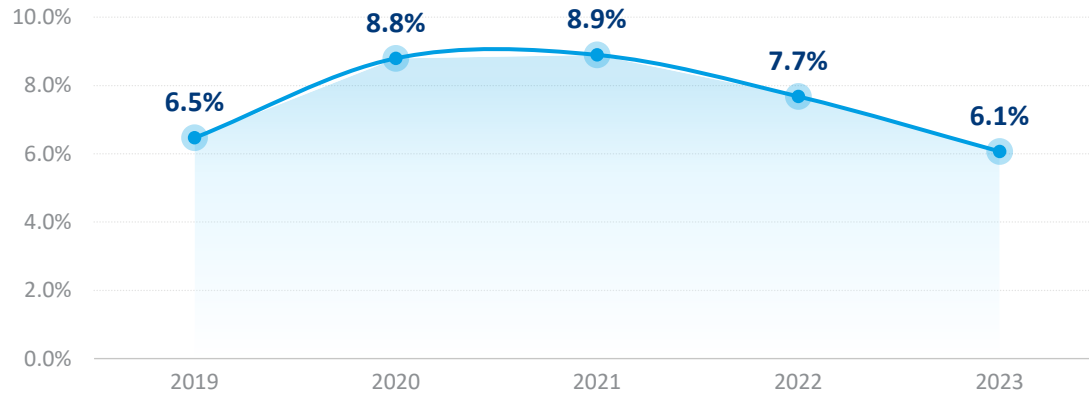
= Total Deposits (AEDbn)



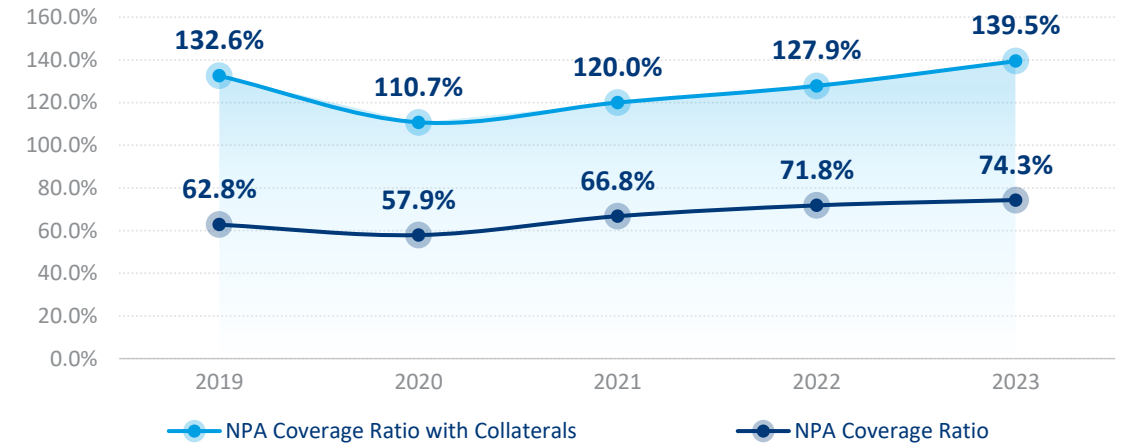
= Asset Quality, Capital & Liquidity

Strong capitalization and liquidity positions and improving credit metrics

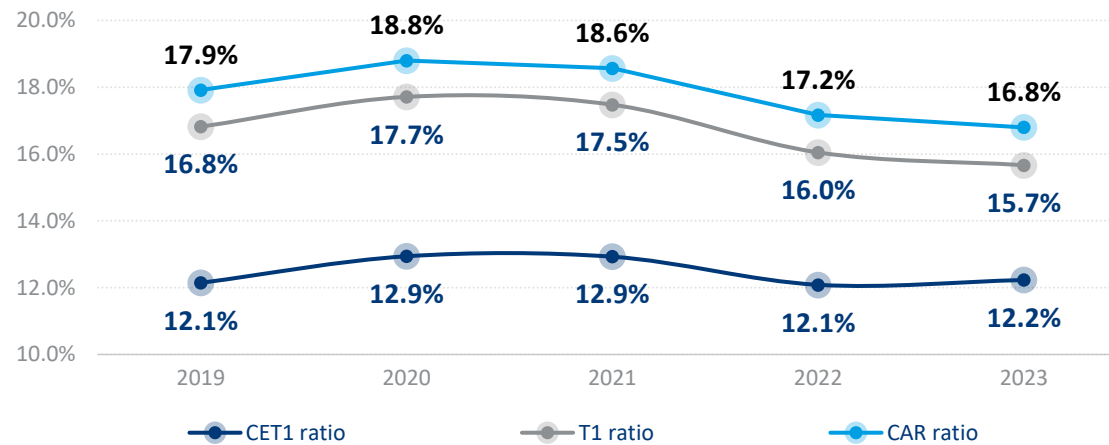
= NPA Ratio (%)



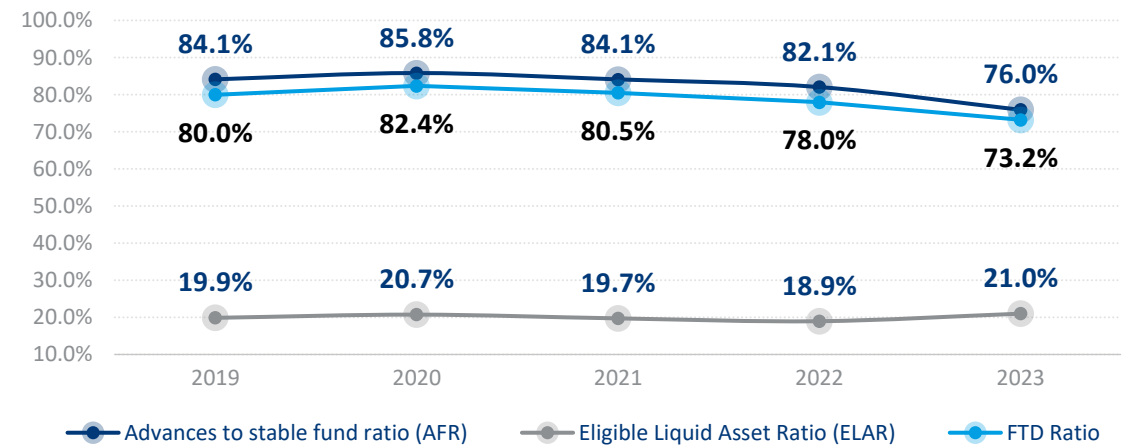
= NPA Coverage Ratios (%)



= Capitalization Ratios (%)



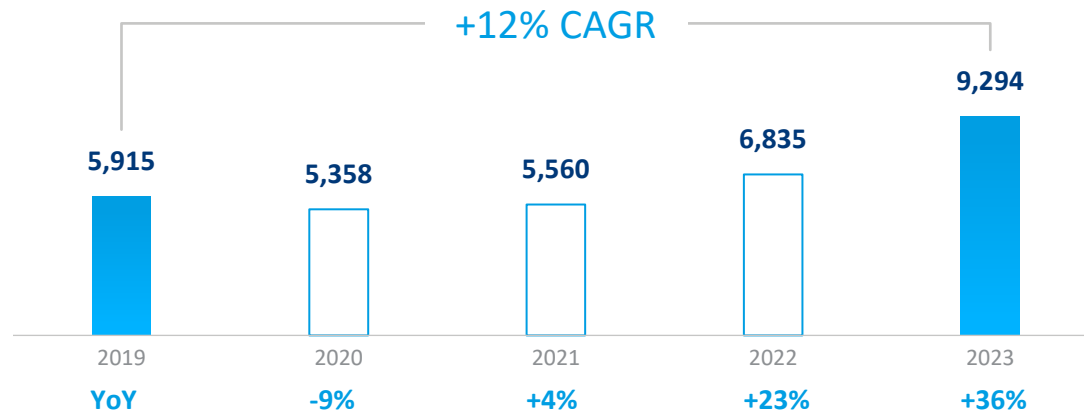
= Liquidity Ratios (%)



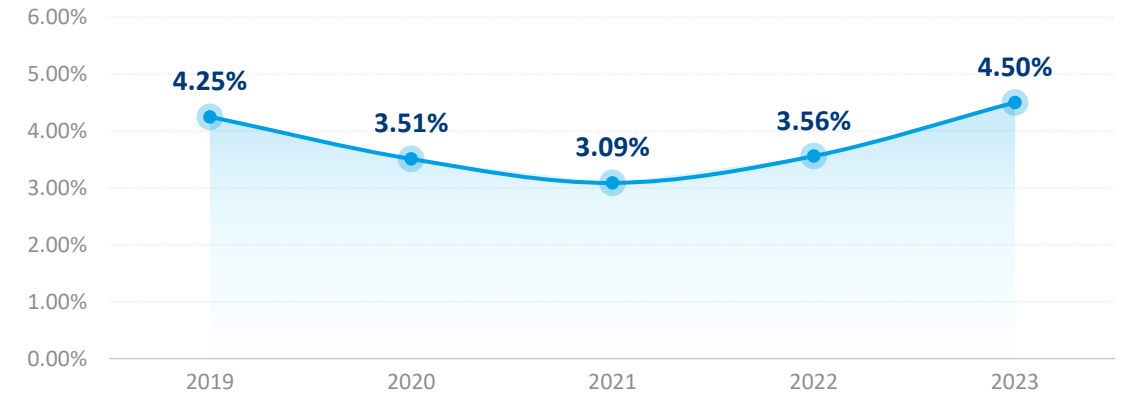
= Revenues and Expenses

Robust revenue and operating expense trends with improving net profit margin and positive jaws

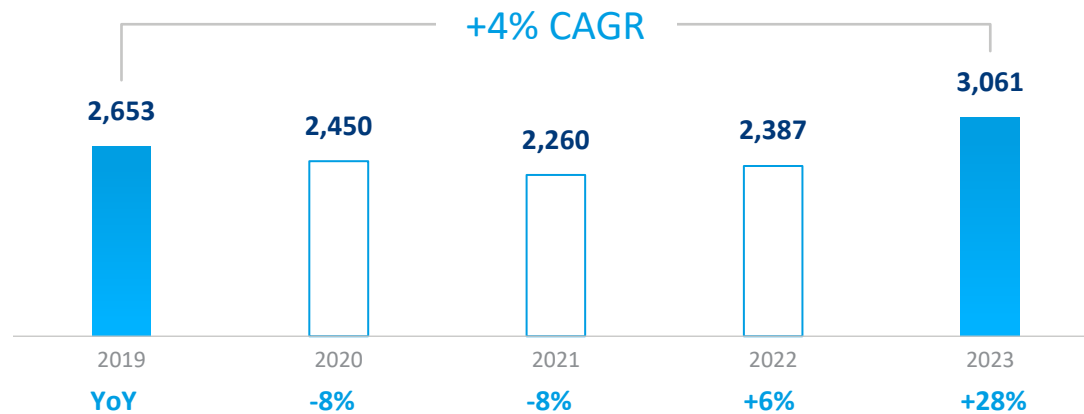
= Revenues (AEDmn)



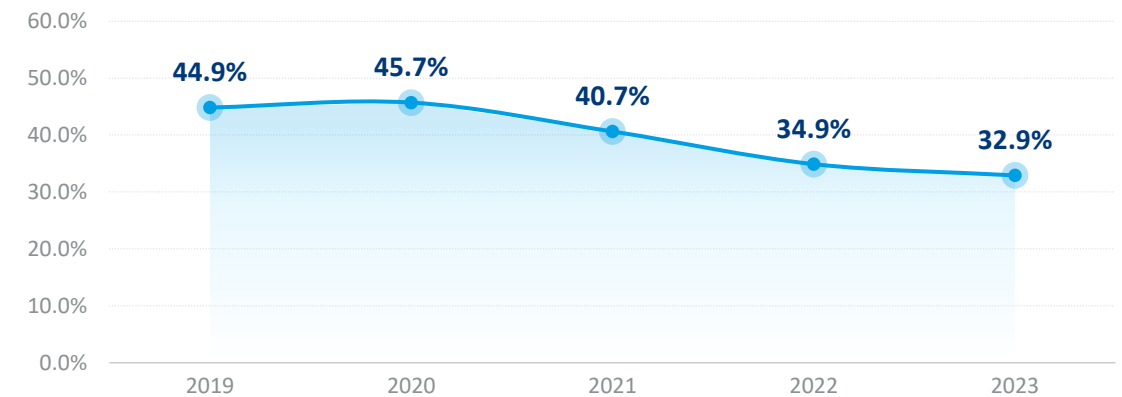
= Net Profit Margin (%)



= Expenses (AEDmn)



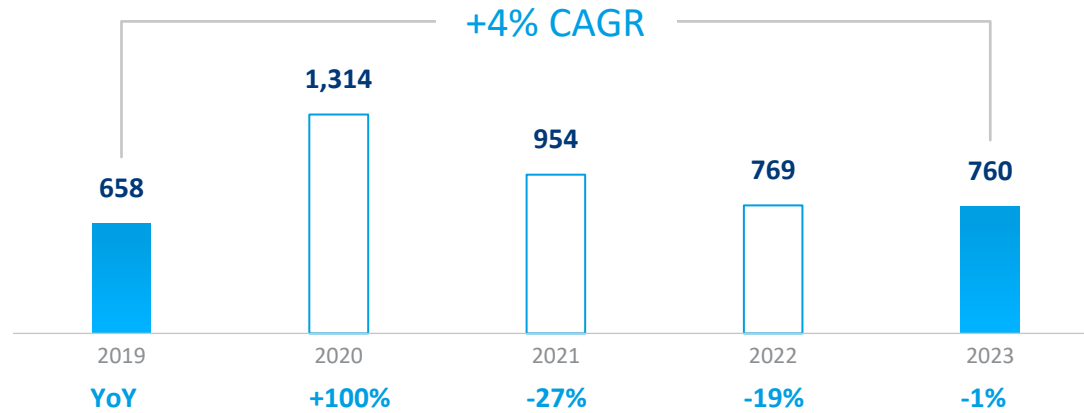
= Cost To Income Ratio (%)



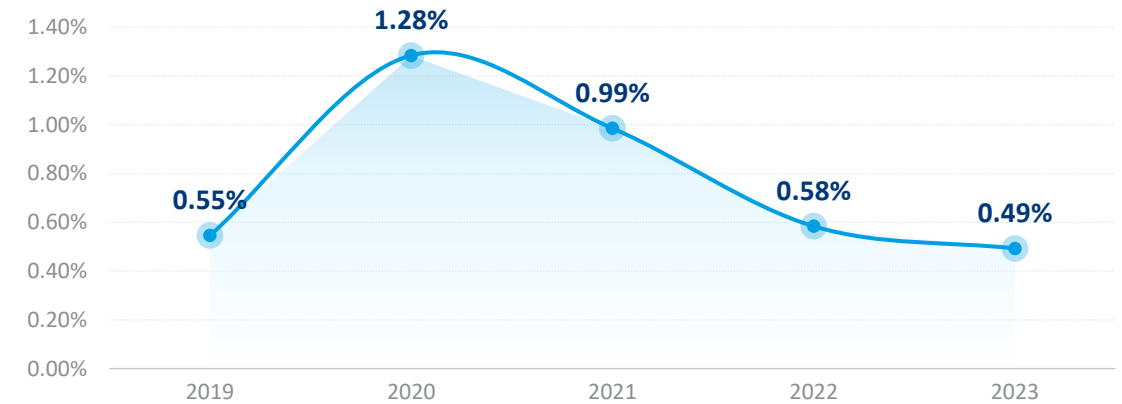
= Impairments and Profitability

Higher returns and reduction of cost of risk in 2022

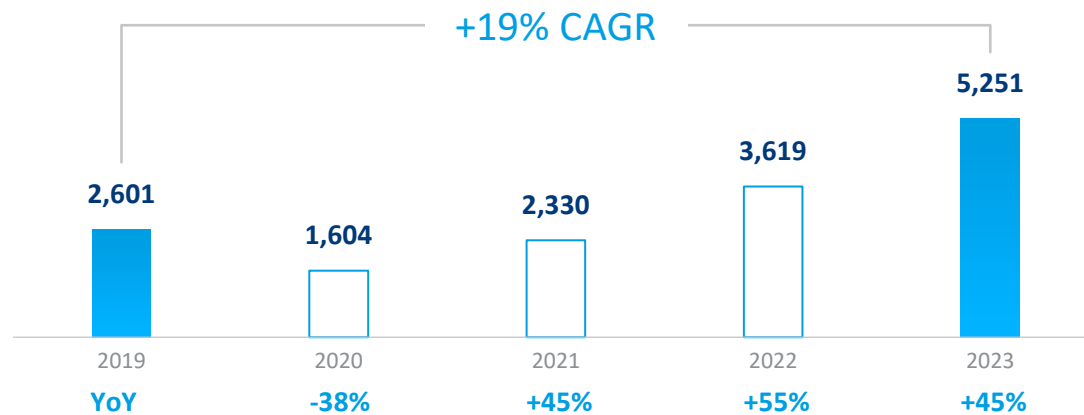
= Impairments (AEDmn)



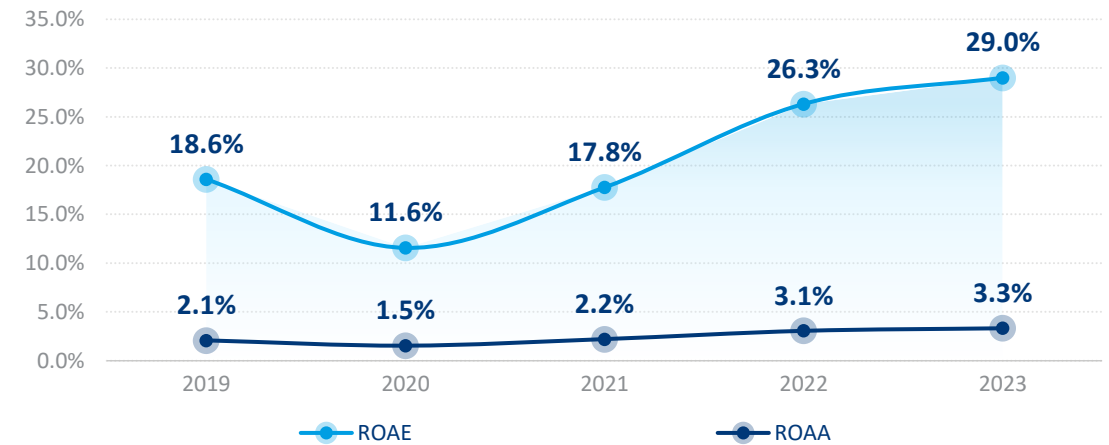
= Cost Of Risk (%)



= Net Income (AEDmn)



= Returns (%)



Appendix

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= Additional Information

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

= ADIB Investor Relations Contact

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