

# Investor Presentation

1Q 2023

May 2023

ADIB IR Website



IR App Download link:



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1Q 2023 Investor Presentation

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# ADIB Profile

1Q 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 172bn  
Total Assets

146  
Branches

524  
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

**1.1**mn

Market Cap\*

AED **41** bn

## = Value Drivers (1Q 2023)

ROE

**23.4%**

ROA

**2.84%**

▼ **Market leader** ▼

CASA Ratio

**68.4%**

Net Profit Margin

**4.35%**

Cost of Risk

**0.29%**

P/B Ratio\*

**2.18**<sub>x</sub>

Total Assets

AED **172** bn

Financing

AED **113** bn

Net Income

AED **1.1** bn

C/I Ratio

**35.7%**

## = Solid Ratings

MOODY'S

**A2**

Stable Outlook

FitchRatings

**A+**

Stable Outlook

MSCI  
ESG RATINGS

**A**

EPS

AED **0.264**

Investments

AED **21** bn

Deposits

AED **142** bn

Revenues

AED **2.0** bn

CAR

**17.5%**

\* At 27/04/2023

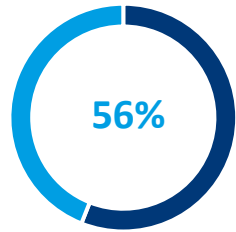
# = Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue

Business Segment

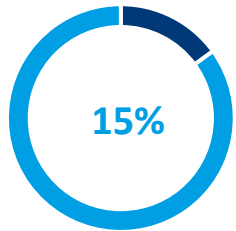
Description



Retail Banking

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

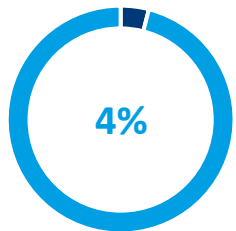
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

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

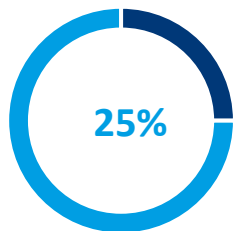
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



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 4.5%

### = Shareholder Return Metrics

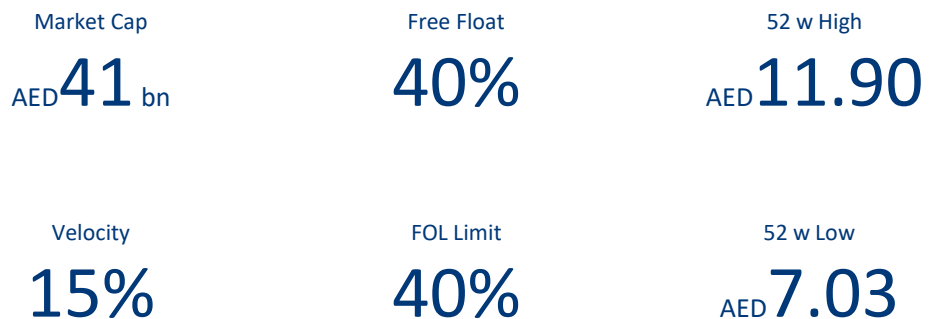


<b>Net Profit in AED mn</b>	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330	3,619
<b>Cash Dividend Payout ratio (% of Net Profit)</b>	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%	39.8%	38.2%	46.6%	48.5%	49.2%
<b>Cash Dividend (% of Share Capital)</b>	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	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 16% foreign ownership

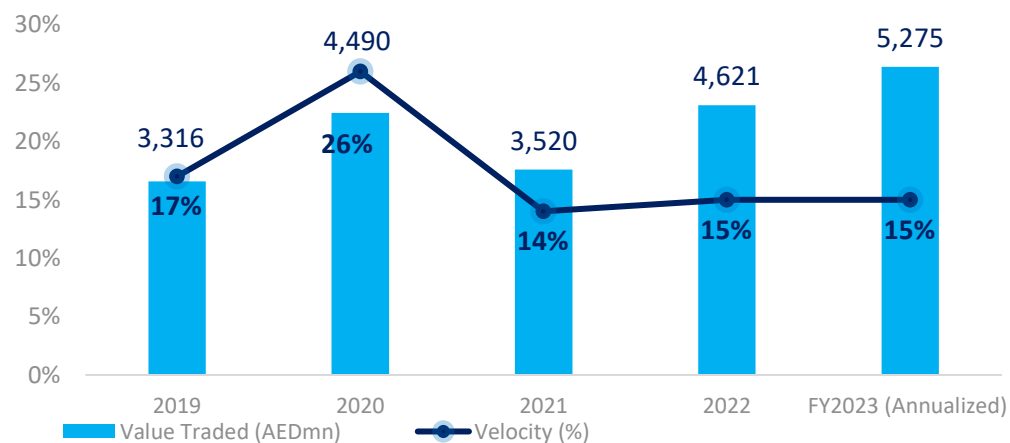
## = Key Metrics\*



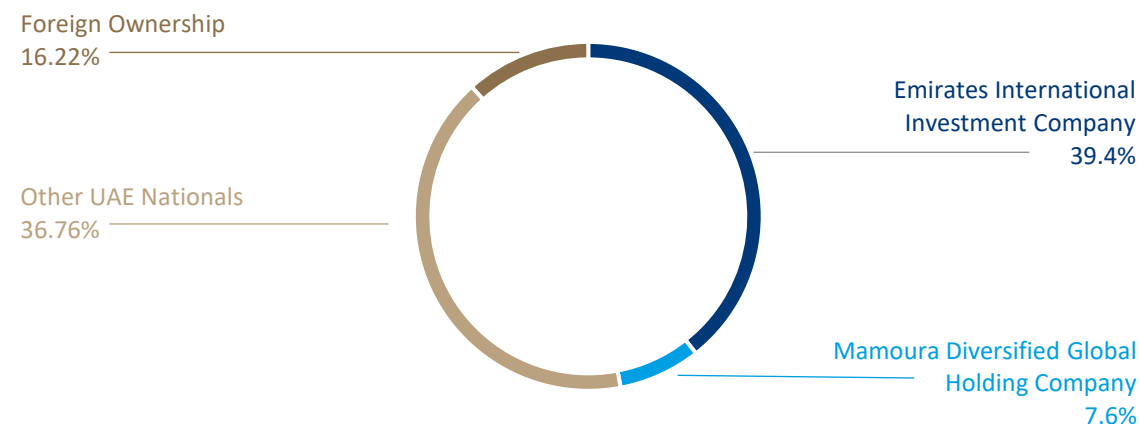
## = Share Price (AED)



## = ADIB Stock Liquidity



## = Ownership Structure\*



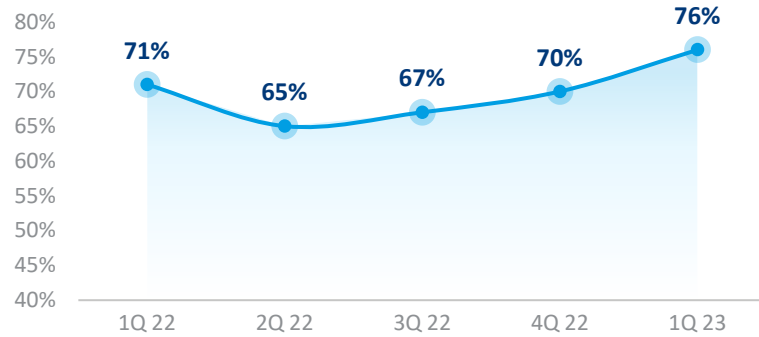
\* At 27/04/2023



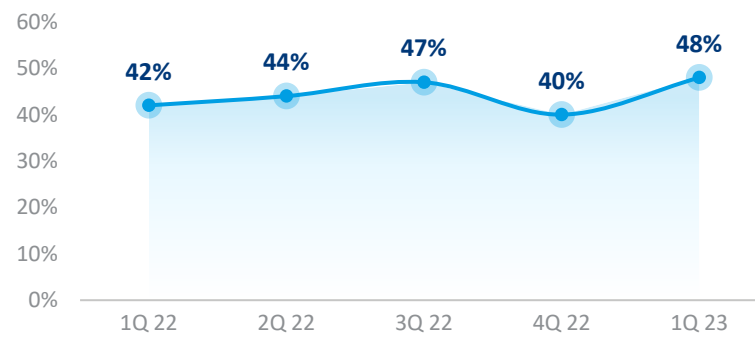
# = Digital Banking

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

## = Digitally Active Customers (%)

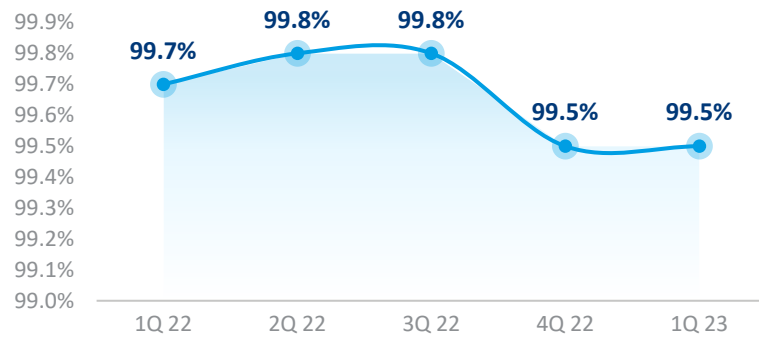


## = Digital Sales (% of Total)

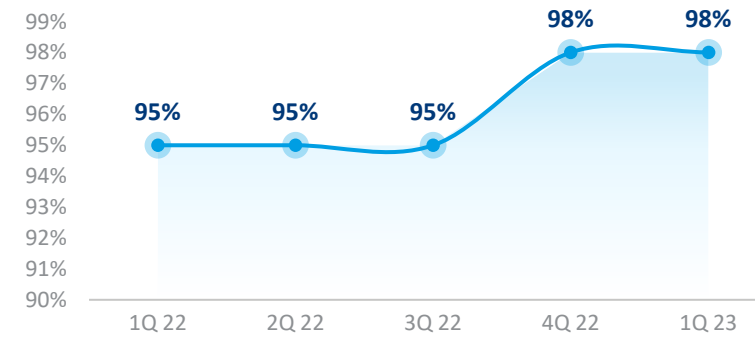


- = 22 ITM machines deployed across the network
- = Fully digital application process for cards, personal finance and account opening
- = Launched 1<sup>st</sup> open API platform
- = Enabled digital IPO subscription
- = Launched Amwali – 1<sup>st</sup> digital Islamic proposition for youth
- = New features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

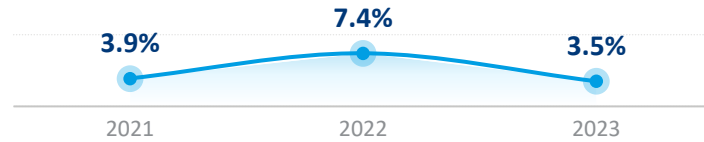
# = Outlook and Guidance

Solid financial & strategic foundations drive a promising outlook for 2023

## = Market Outlook

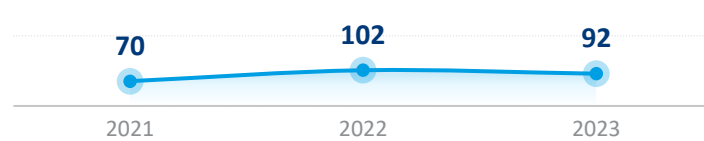
### = Solid GDP growth

Real GDP growth (%)



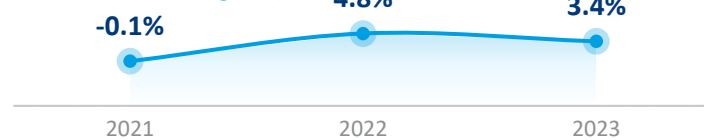
### = Oil prices to remain supportive

Brent Price / Barrel (avg) (USD)



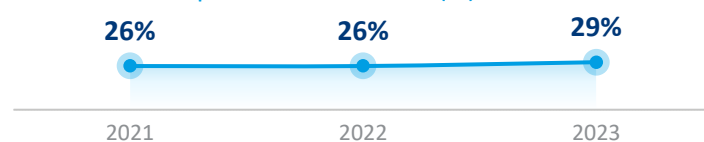
### = Inflation to moderate

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

1Q 2023 Actual

19% YoY

FY2023 Old Guidance

5% to 8%

FY2023 Revised Guidance

5% to 8%

### = Net Profit Margin

Benefit of rate hikes offset by continued competitive yield pressure

4.35%

3.8% to 4.1%

~4.5%

### = Cost of Risk

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

0.29%

0.55% to 0.65%

0.55% to 0.65%

### = Cost to Income Ratio

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

35.7%

Below 35%

Below 35%

### = Return on Equity

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

23.4%

21% to 22%

Above 22%

# Operating Environment

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1

2

3

4

5

6

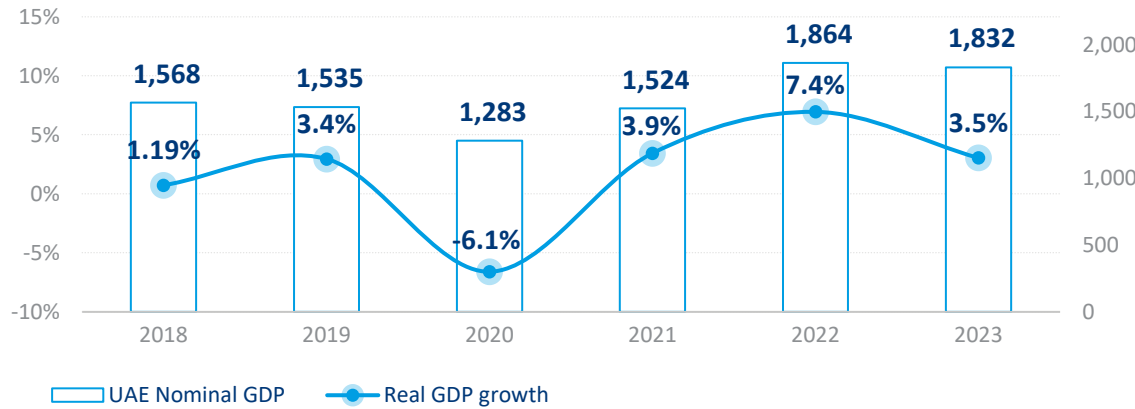
7

8

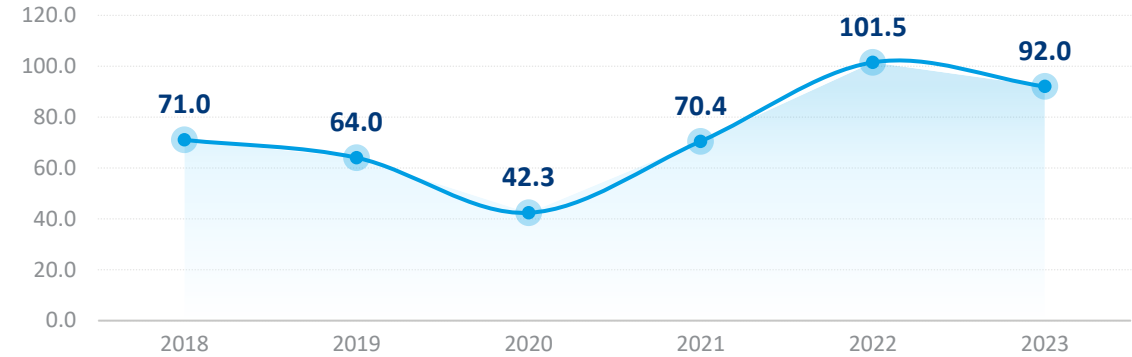
## = UAE Economic Environment

Solid outlook for UAE economy backed by decent oil prices and inflation normalization

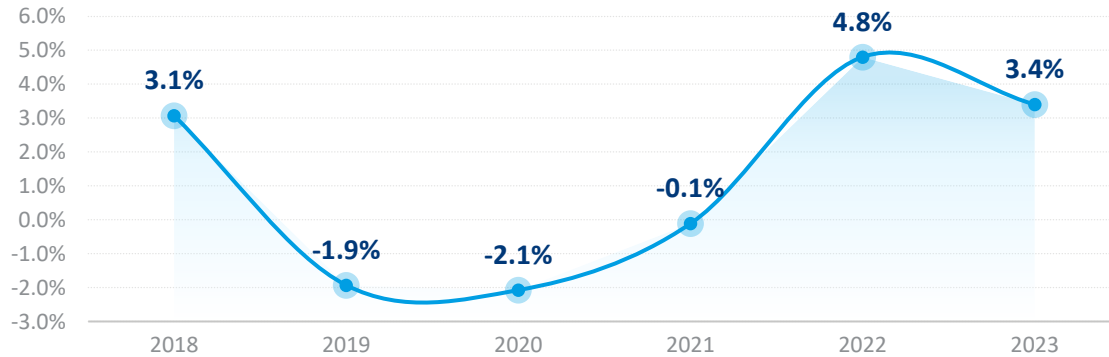
### = Real GDP Growth (%) and Nominal GDP (AEDbn)



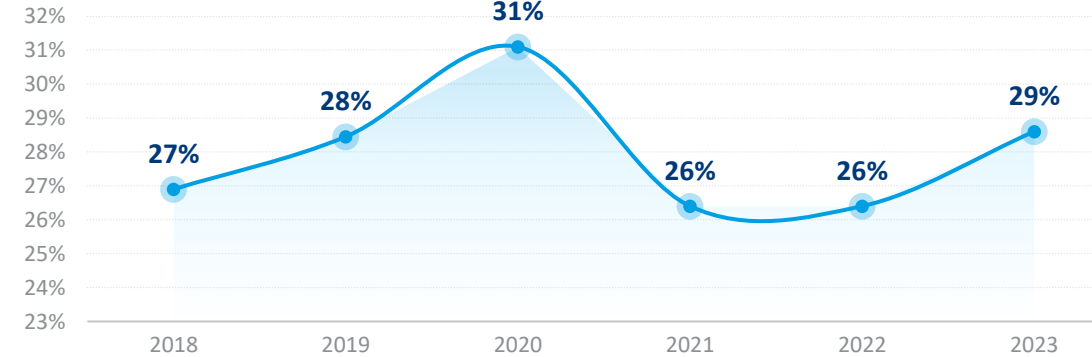
### = Brent Price / Barrel (Avg) (USD)



### = UAE Inflation (avg) (%)



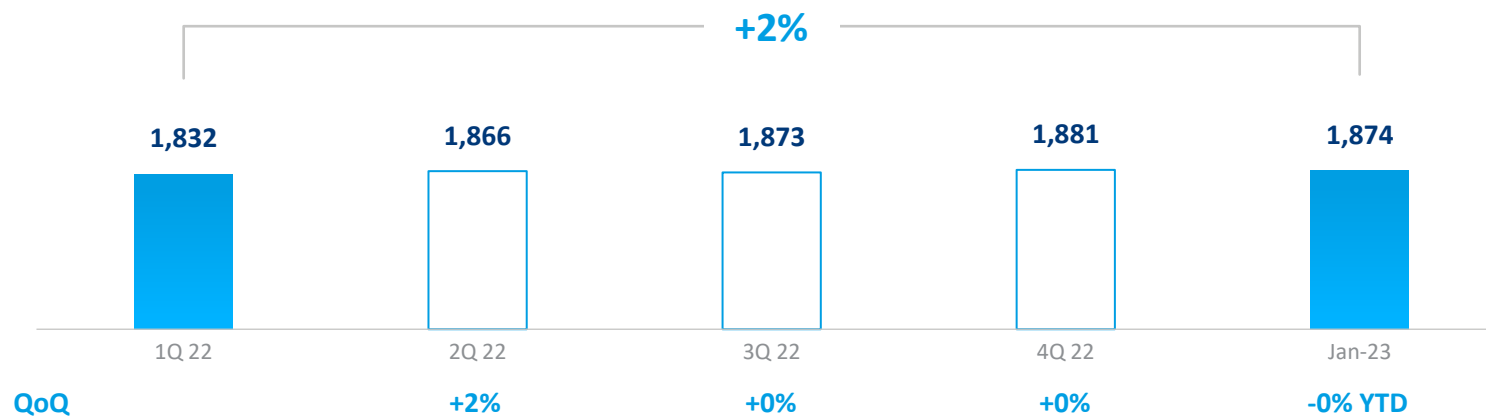
### = Government Expenditure % of GDP (%)



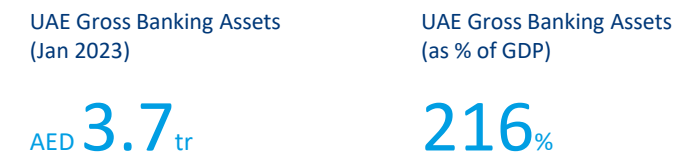
# = UAE Banking Sector Update (1)

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

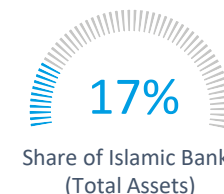
## = Financing, Advances & Overdrafts (AEDbn)



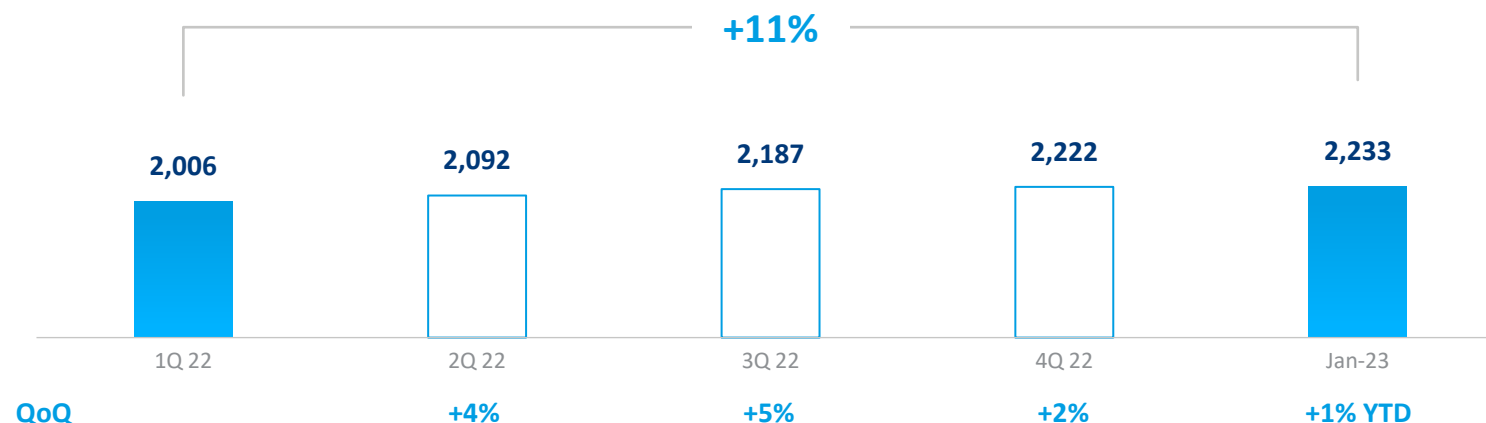
## = Size of the UAE Banking Sector



## = Market Landscape (Jan 2023)



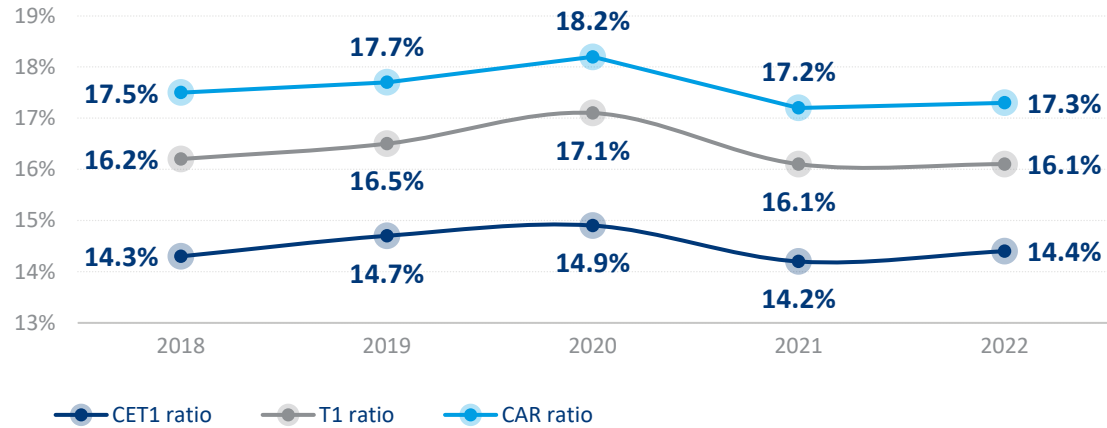
## = Bank Deposits (AEDbn)



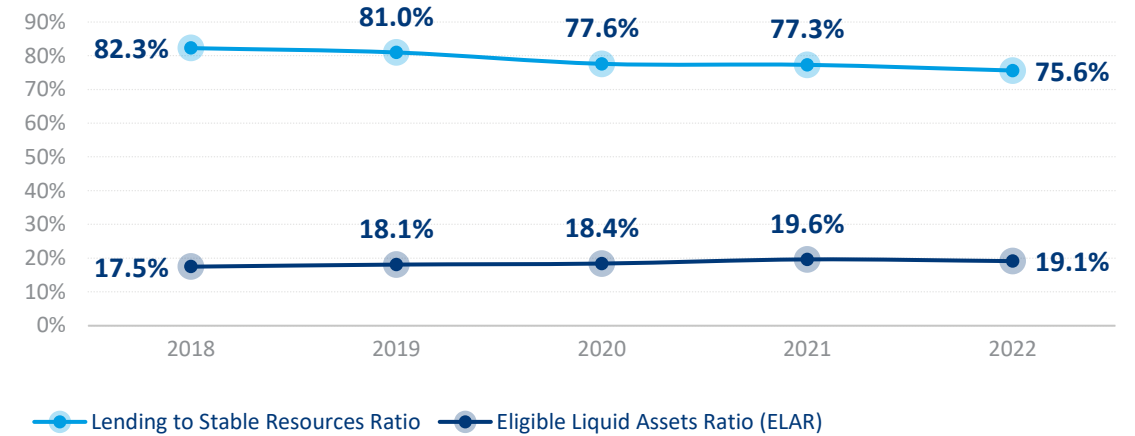
## = UAE Banking Sector Update (2)

Moderation of sector liquidity , higher rates environment improving profitability

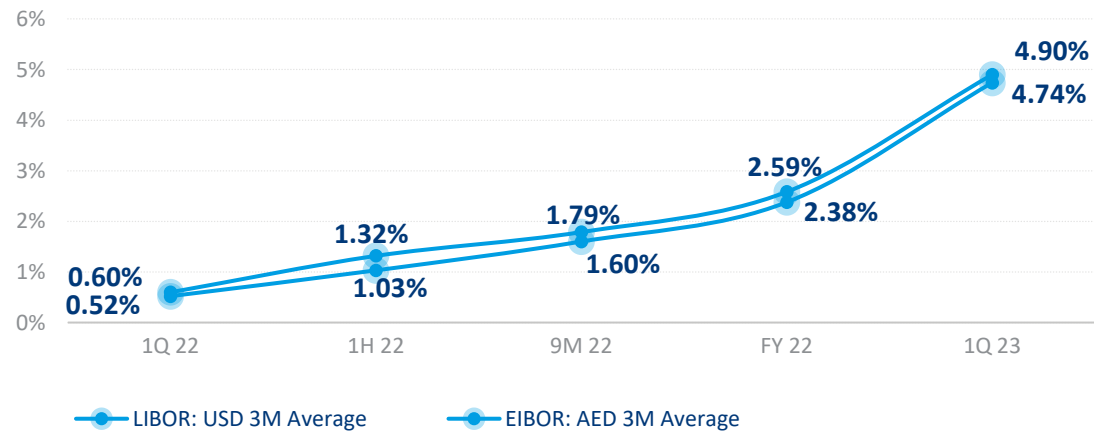
### = Capitalization (%)



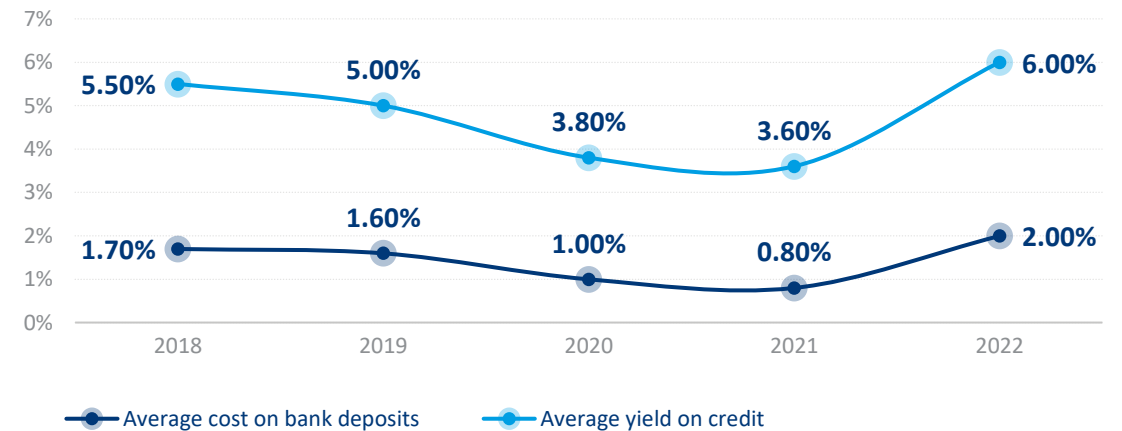
### = Liquidity (%)



### = 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

## Continuous Innovation in Sharia-compliant banking products



### Continuous Innovation

We will:

- Lead on new Sharia products and services
- Continue to develop Islamic banking expertise
- Explore digital ventures and new business models
- Re-engineer processes to become more efficient



Segment Focused



Digital Excellence



Sustainable Future

## = ADIB 2025 Strategy

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



Continuous  
Innovation



**Segment  
Focused**

We will:

- Deepen existing relationships through better cross-sell
- Build further our Emirati lifecycle propositions
- Leverage existing relationships to grow Business Banking
- Expand business with large and mid-sized corporates



Digital  
Excellence



Sustainable  
Future

# = ADIB 2025 Strategy

Become a digital first financial institution



Continuous  
Innovation



Segment  
Focused



**Digital  
Excellence**



Sustainable  
Future

We will

- Elevate customer experience through digital
- Build a modern technology foundation
- Expand the use of data, advanced analytics and AI
- Enable colleagues with new digital tools and capability

## = ADIB 2025 Strategy

Embed sustainability and ESG frameworks into our existing Islamic banking DNA



Continuous  
Innovation



Segment  
Focused



Digital  
Excellence









**Sustainable  
Future**

We will

- Focus on employee wellbeing
- Adopt ESG framework and policies
- Develop sustainability strategy and roadmap
- Remain disciplined on risk and compliance
- Nurture and support talent

# = Update on Strategy Progress

ADIB continues to deliver on its strategy in 2023

<b>Continuous Innovation</b>	Key product launches <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>• Remittance programs to new corridors</li> </ul>	Amwali Youth Account  <b>10,701</b> Accounts	Asset Management  <b>\$153 mn</b>  Global Sukuk Fund	Payment Service  <b>AED 3.9 mn</b>  Revenue	
<b>Segment Focused</b>	UAE Nationals  <b>+15,323</b>  New to bank UAE Nationals	Grow wholesale banking  <b>+15%</b>  Financing growth YoY	Retail sales  <b>+10%</b>  Asset growth YoY	Attract new customers  <b>+45,972</b>  New customers	Deepen relationships  <b>1.50</b>  Cross-sell Ratio
<b>Digital Excellence</b>	Digitize processes  <b>91%</b>  Overall STP	Digitize channels  <b>98%</b> Payments: Volumes received from Mobile App & Online Channels  <b>49%</b> Personal finance	Automate processes   <b>63 bots</b>	Leverage digital channels  <b>4.70/5</b> ★★★★★ AppStore rating  <b>4.54/5</b> ★★★★★ Google Play rating	Paperless strategy:   <b>5m</b> Papers Saved (2022)
<b>Sustainable Future</b>	Leader in financial conduct    Included in ESG MSCI Leaders Index  <b>\$2bn</b> in sustainable finance	Employer of choice   <b>78%</b> Employee engagement index	Best customer experience  <b>#1</b> Number 1 bank NPS in UAE: <b>78%</b> 		

# 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



\*ESG Strategy formulated in end of 2022






# = ADIB ESG Framework

ADIB will lead ESG practices to achieve strong market differentiation, ...



# = Committed to Sustainability

## Supporting ESG Initiatives

<p><b>Sustainable Future</b></p>	<p>Leader in Financial Conduct</p> <p><b>MSCI</b> ESG RATINGS  <b>'A'</b> ESG rating (MSCI)</p>		<p>Recognized ESG Leader</p> <p><b>MSCI</b>  MSCI Emerging Markets ESG Leaders Index</p>		<p>Low Portfolio Risk</p> <p><b>61%</b> of finance portfolio low or medium risk</p>
<p><b>Environment</b></p>	<p>Green Finance</p> <p><b>\$1.7 billion</b></p> <p>Sustainable project financing</p>	<p>Sustainability initiatives</p> <p><b>6</b> Green building certificates</p> <p><b>5M</b> Papers saved</p>	<p>Consumption</p> <p><b>-18.4%</b> Water consumption intensity*</p> <p><b>-26%</b> Energy consumption intensity*</p>	<p>Emission reductions</p> <p><b>-27.9 tCO2e</b> In Scope 1 emissions reductions*</p> <p><b>-2843 tCO2e</b> In Scope 2 emissions reductions*</p>	
<p><b>Social</b></p>	<p>Create Economic Value</p> <p><b>AED 1 billion</b></p> <p>SME financing*</p>	<p>Diversity &amp; Inclusion</p> <p> <b>39.4%</b> Women in the workforce</p> <p><b>45%</b> Emiratization rate</p>	<p>Social Impact</p> <p><b>191</b> Weddings sponsored*</p> <p><b>2800+</b> Volunteers across multiple events*</p>	<p>Empowering the community</p> <p><b>AED 23M</b> In community investment*</p> <p><b>10,700+</b> Youth empowered by Amwali</p>	
<p><b>Governance</b></p>	<p>Responsible Governance Practices</p> <p><b>6</b> Board committees</p> <p><b>5</b> Independent Board members</p> <p><b>14%</b> Of board seats occupied by women</p>		<p>Compliance &amp; Risk Management</p> <p><b>99%</b> Of Staff recommitted to Code of Conduct</p> <p>* Consumer protection guidelines</p> <p>* AAOIFI &amp; IFSB complaint</p> <p>*as of end of 2022</p>		

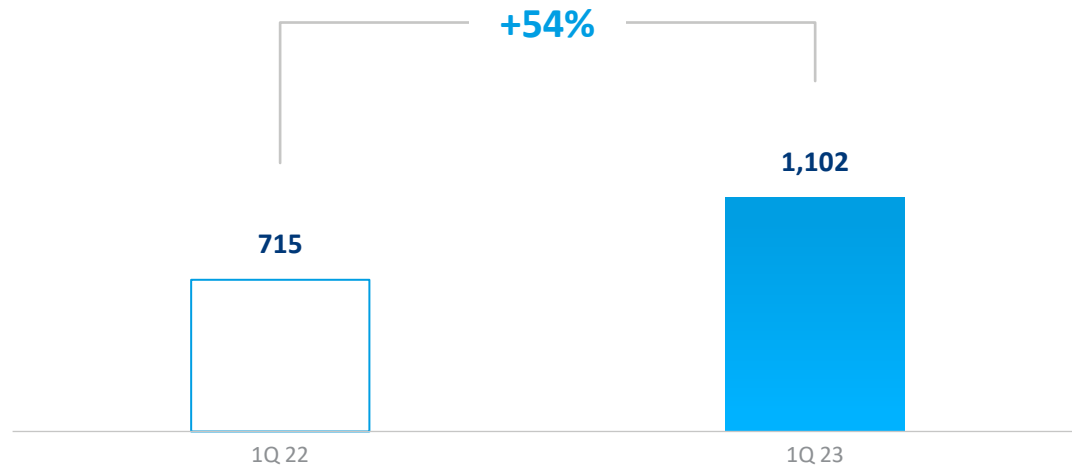
# Financial Performance

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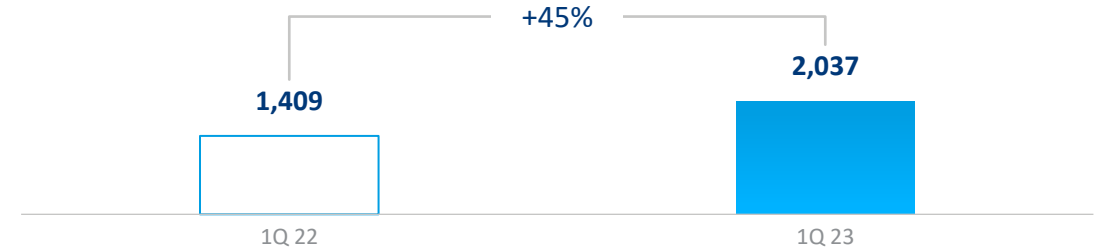
## = Income Statement Highlights

Strong YoY growth in revenues and profitability

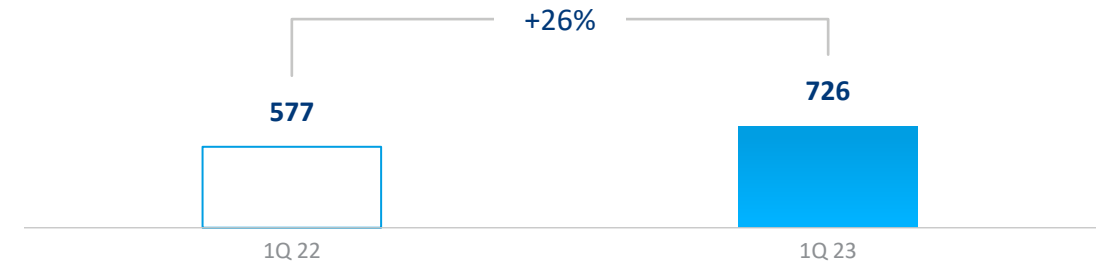
### = Profit After Zakat & Tax (AEDmn)



### = Revenues (AEDmn)



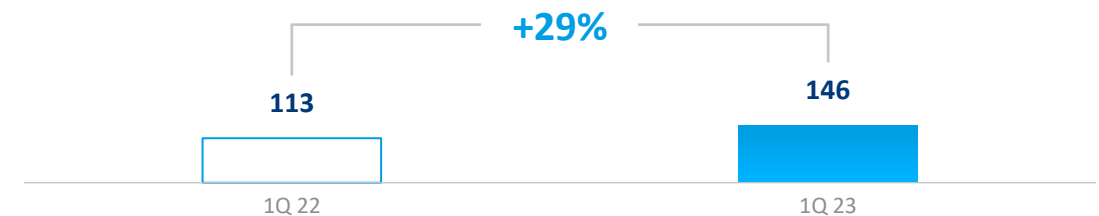
### = Expenses (AEDmn)



### = Key Highlights

- Solid macroeconomic environment, improvement in business and consolidation of Egypt lifted revenues by 45% YoY in 1Q 2023.
- 45% Revenue growth was well above cost inflation of 26%
- Net Income rose 54% YoY and exceeded 1.1 AED bn based on balance sheet growth and higher margins

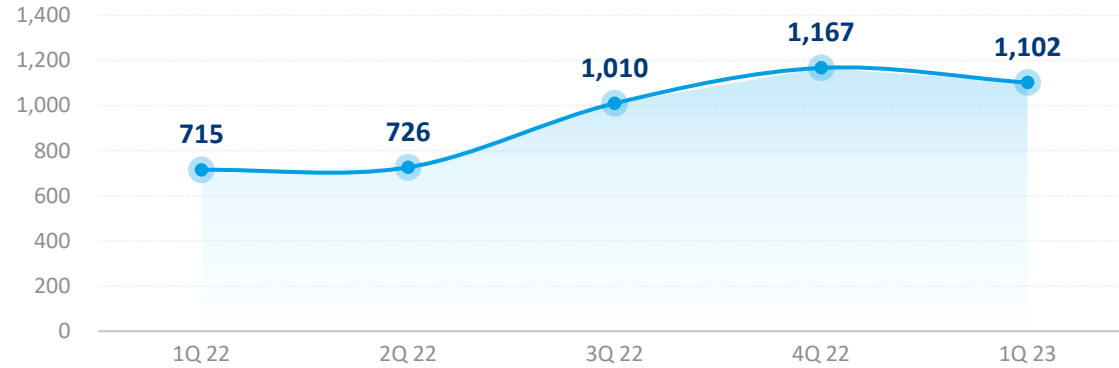
### = Impairments (AEDmn)



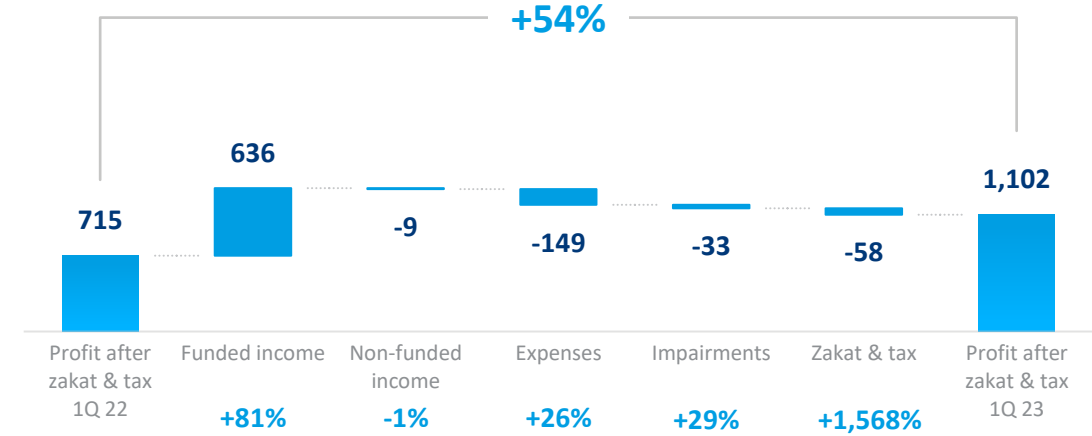
## = Income Statement

54% YoY growth in net income underscored by increase in financing assets and funded revenues

### = Net Income (AEDmn)



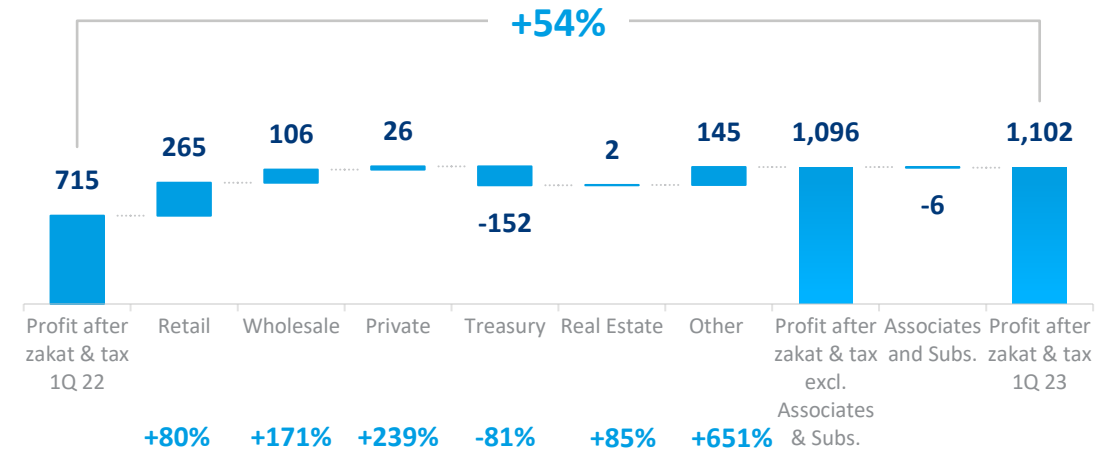
### = Net Income Movement YoY (AEDmn)



### = Income Statement Highlights

AED (mn)	1Q 2023	4Q 2022	Δ%	1Q 2022	Δ%
Funded income	1,425	1,349	+6%	789	+81%
Non-funded income	611	970	-37%	620	-1%
<b>Revenues</b>	<b>2,037</b>	<b>2,319</b>	<b>-12%</b>	<b>1,409</b>	<b>+45%</b>
Operating expenses	(726)	(688)	+6%	(577)	+26%
Provision for impairment	(146)	(416)	-65%	(113)	+29%
<b>Net Income before zakat and income tax</b>	<b>1,102</b>	<b>1,167</b>	<b>-6%</b>	<b>715</b>	<b>+54%</b>

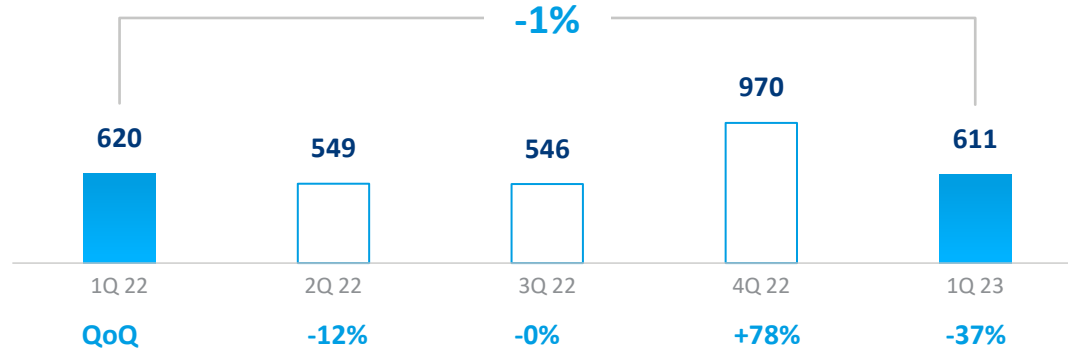
### = Net Income Movement by Segment YoY (AEDmn)



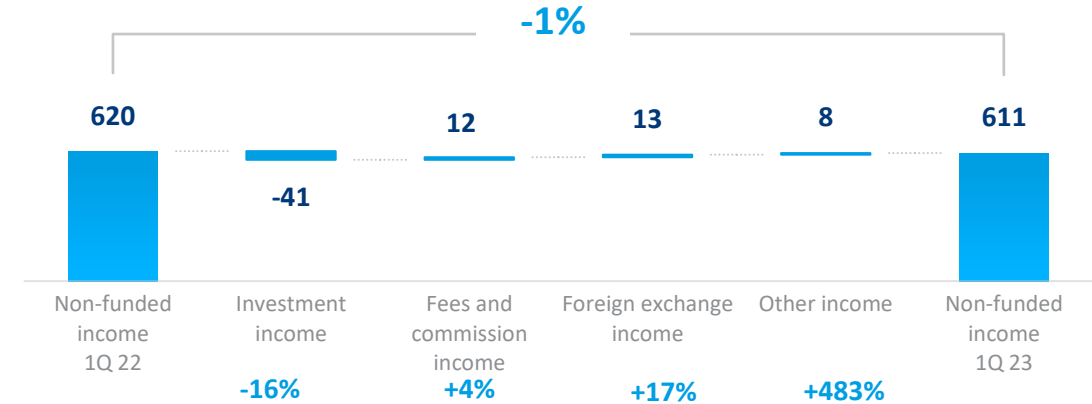
## = Non-Funded Income

Stable non-funded income as growth in trade finance and FX income was offset by lower investment income

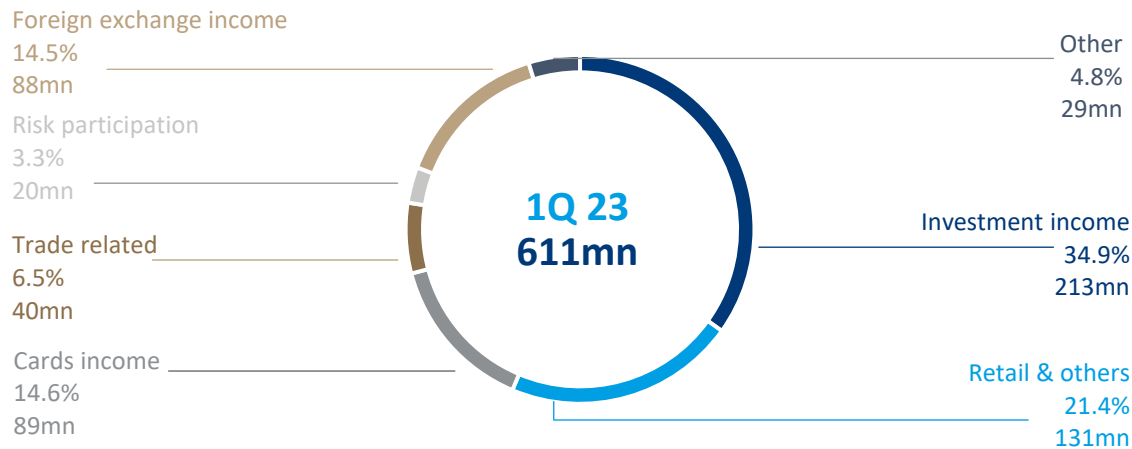
### = Non-Funded Income (AEDmn)



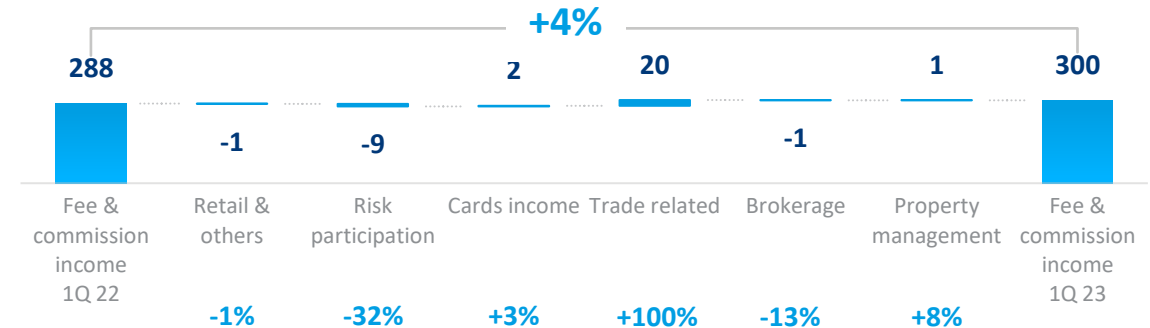
### = Non-Funded Income Movement YoY (AEDmn)



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



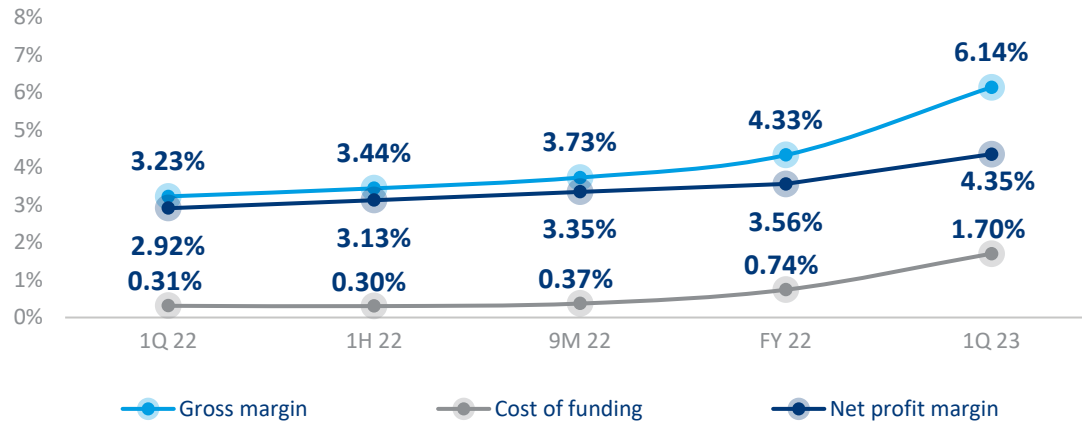
### = Fee & Commission Income Movement YoY (AEDmn)



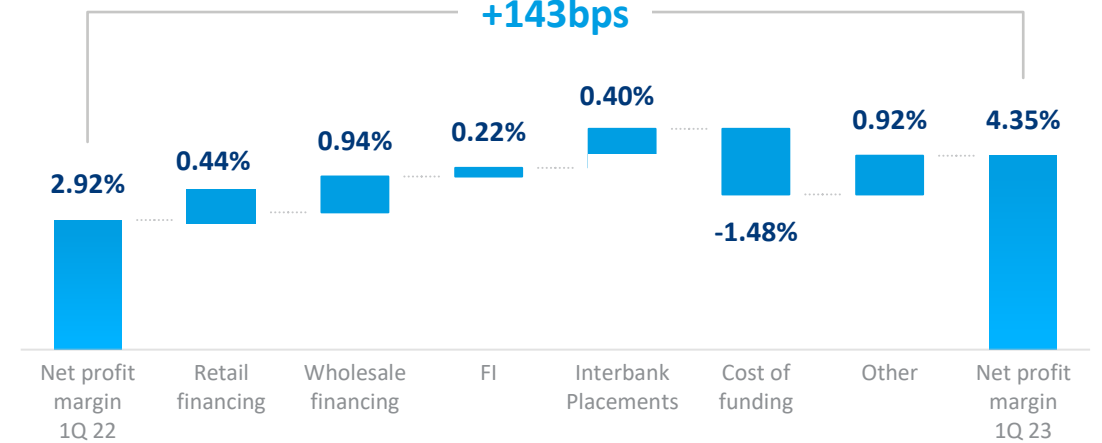
## = Funded Income

Continued increase in yields driven by higher rates and expansion of net profit margin to 4.35%

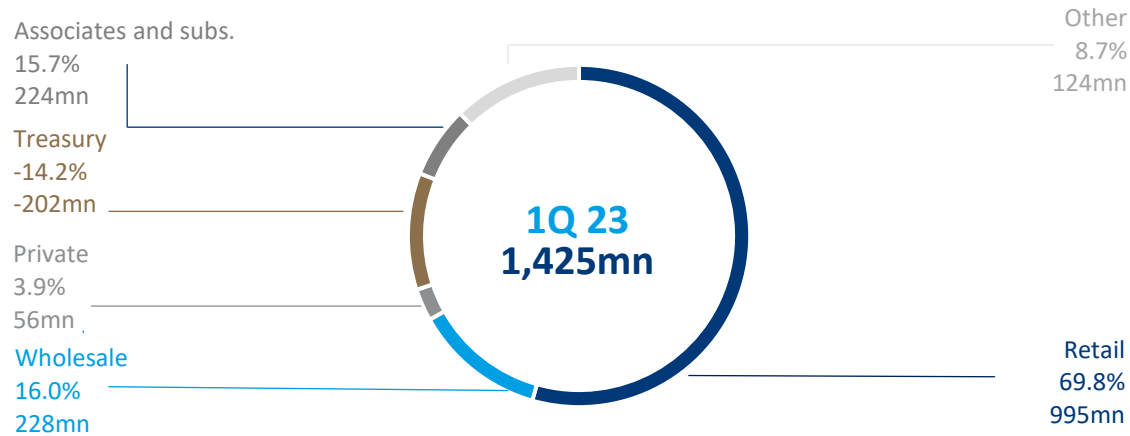
### = Net Profit Margin (%)



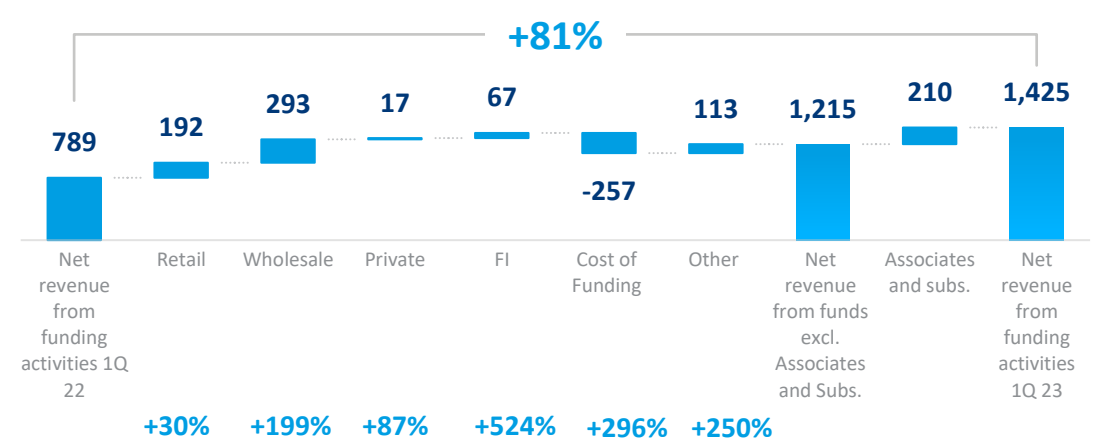
### = Net Profit Margin Movement YoY (%)



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



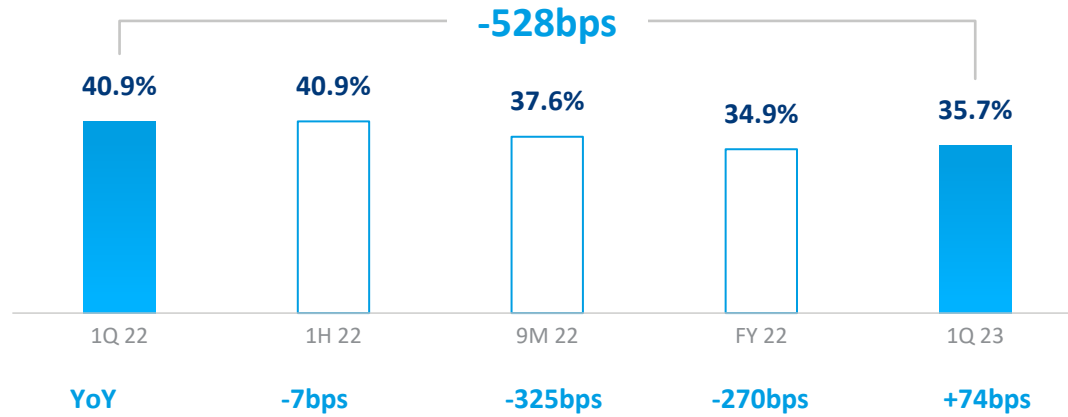
### = Net Revenue from Funding Activities YoY (AEDmn)



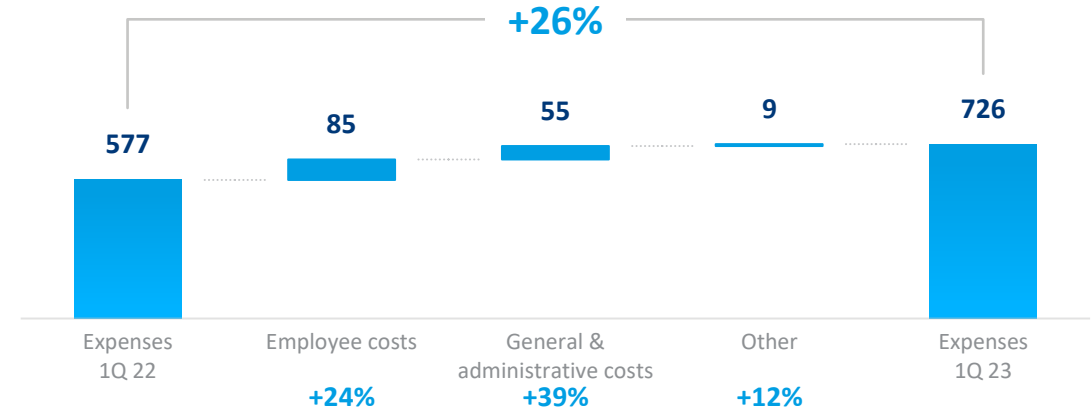
## = Operating Expenses

Cost to income ratio improved by 528bps to 35.7% on revenue growth

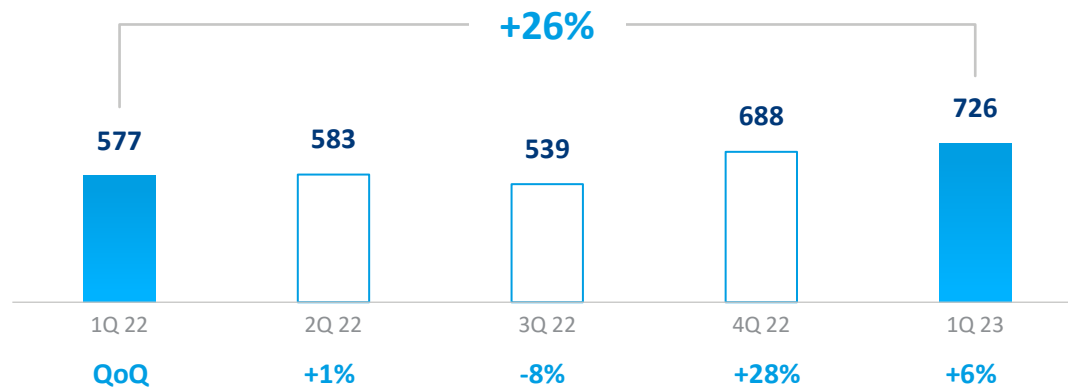
### = Cost To Income Ratio (%)



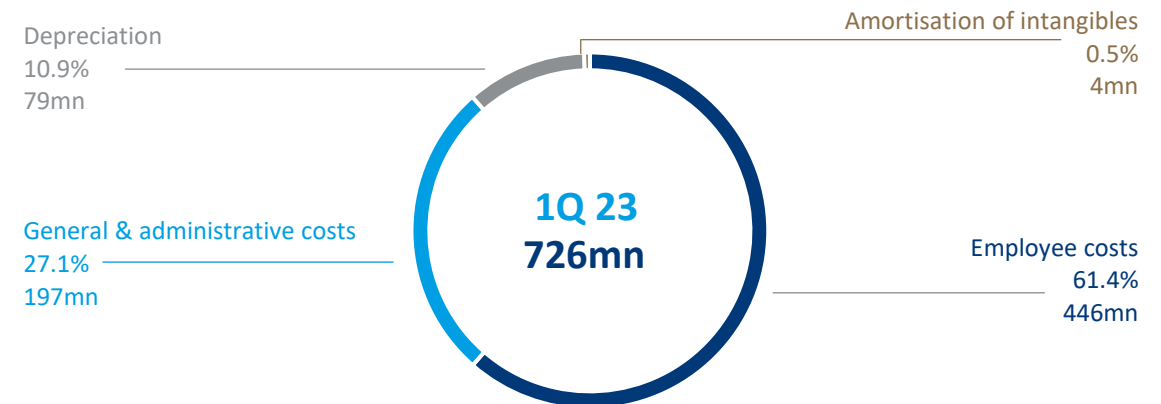
### = Expenses Movement YoY (AEDmn)



### = Expenses (AEDmn)



### = Expenses Composition (%)

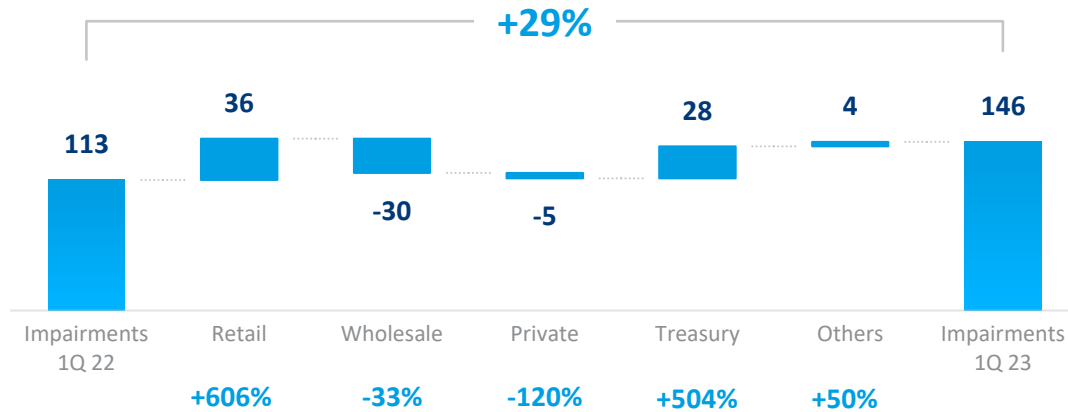




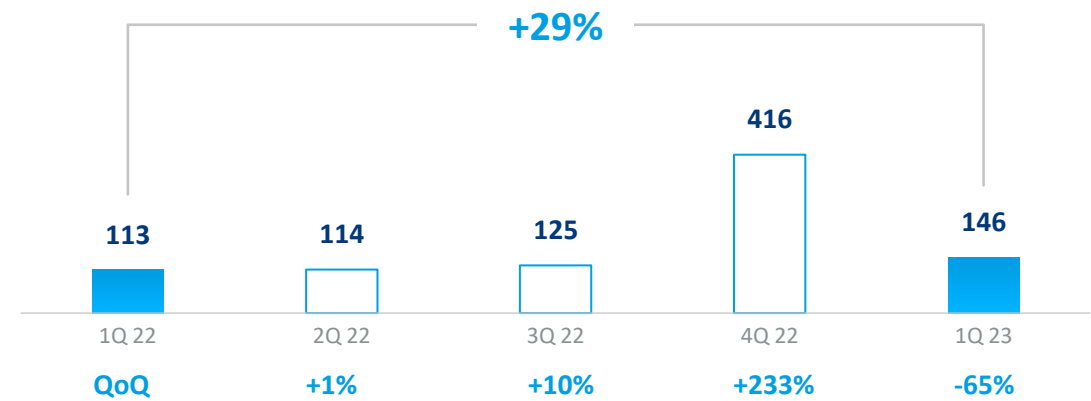
# = Impairments

29% increase in provisions at a Group level with COR improving to 29 bps

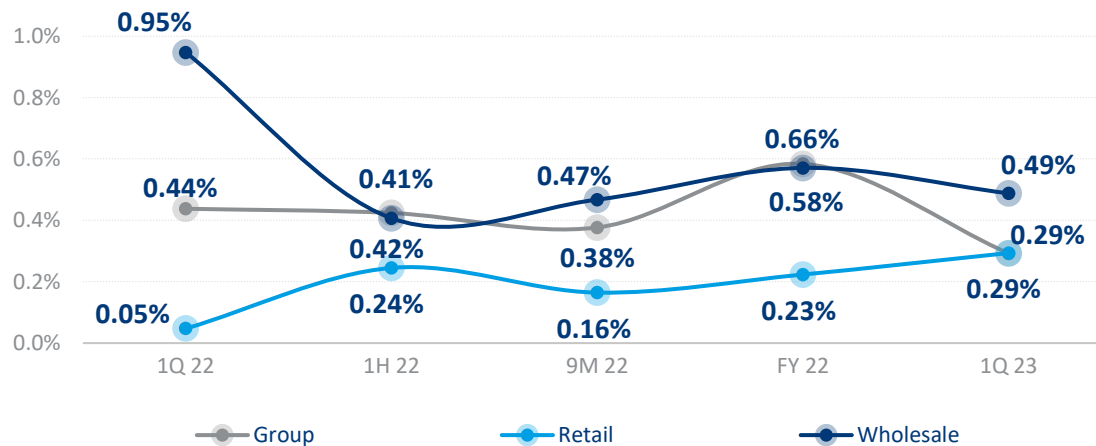
## = Impairments Movement YoY (AEDmn)



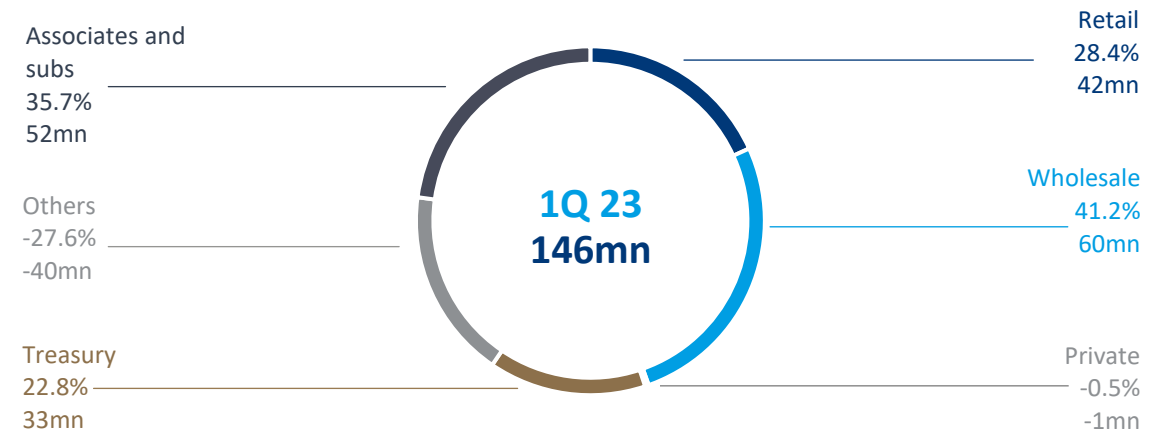
## = Impairments (AEDmn)



## = Cost Of Risk (%)



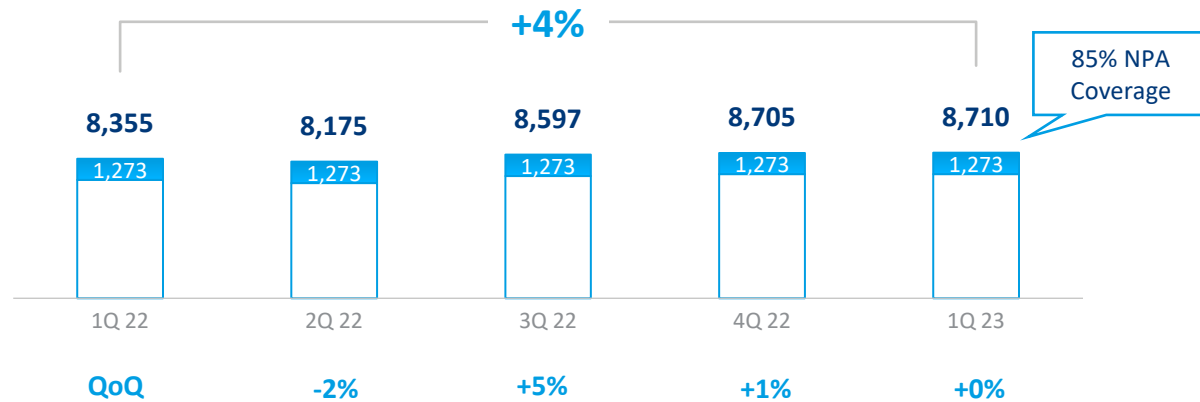
## = Impairments Composition (%)



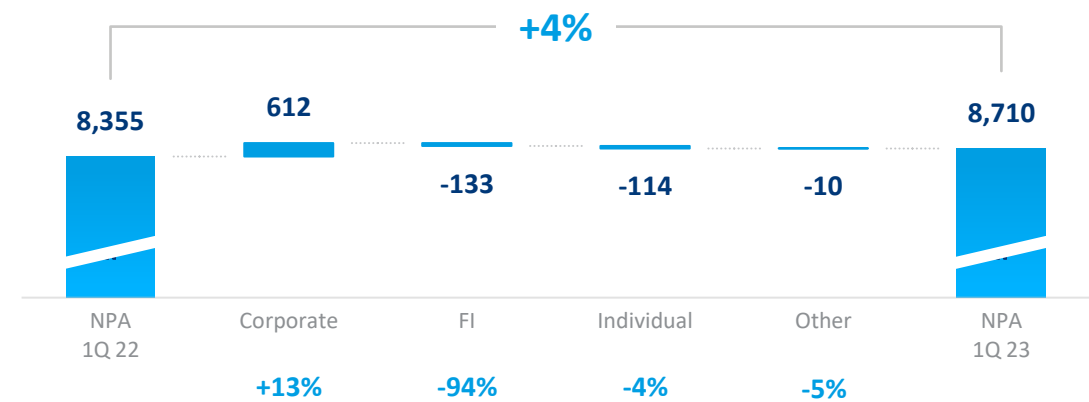
# = Non-Performing Financing

NPA ratio moderating and coverage ratio improving

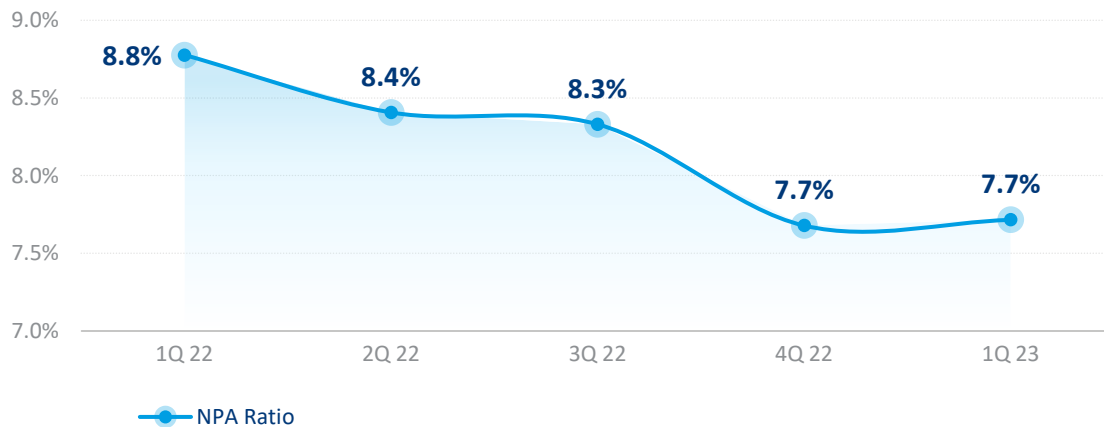
## = NPA (AEDmn)



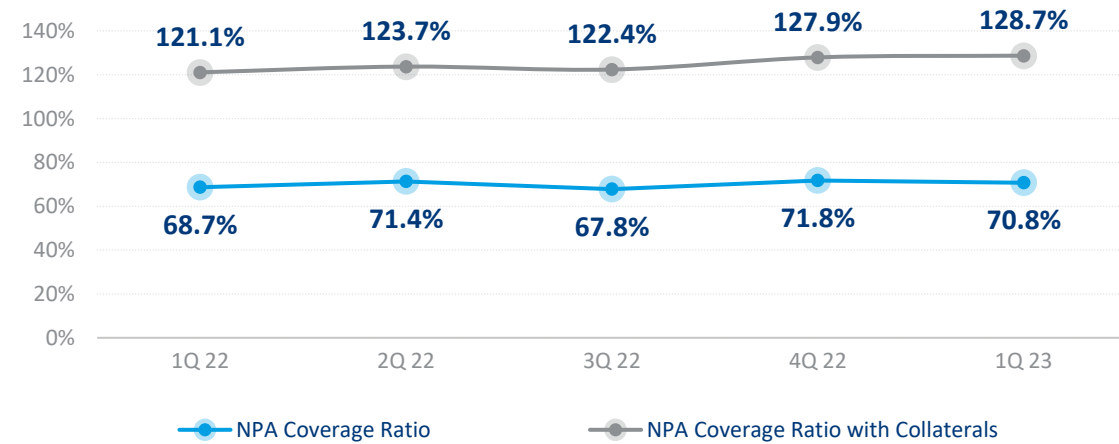
## = NPA Movement YoY (AEDmn)



## = NPA Ratio (%)



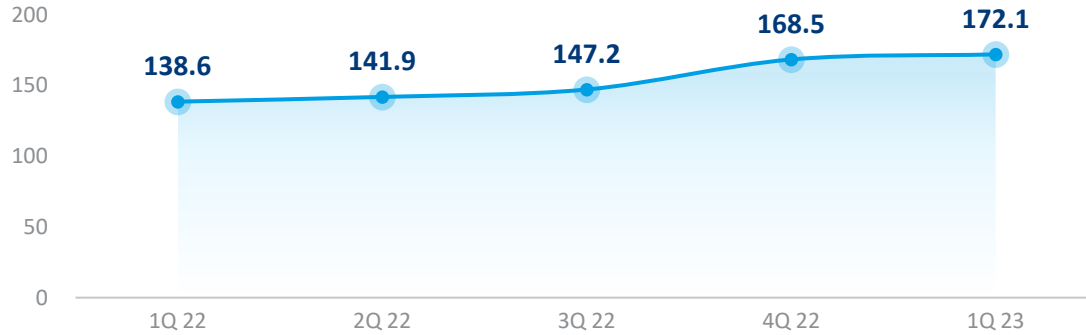
## = NPA Coverage Ratio (%)



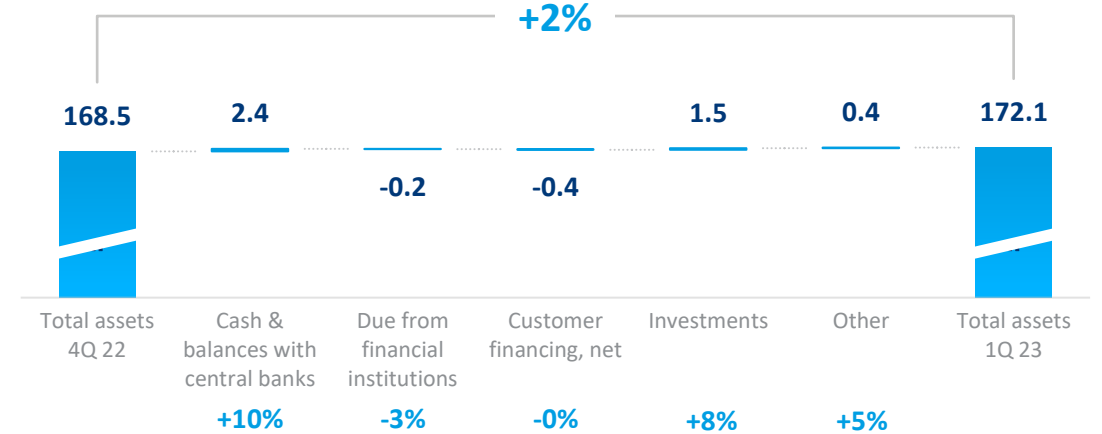
## = Balance Sheet

Total assets increased by 24% YoY driven by 11% growth in customer financing

### = Total Assets (AEDbn)



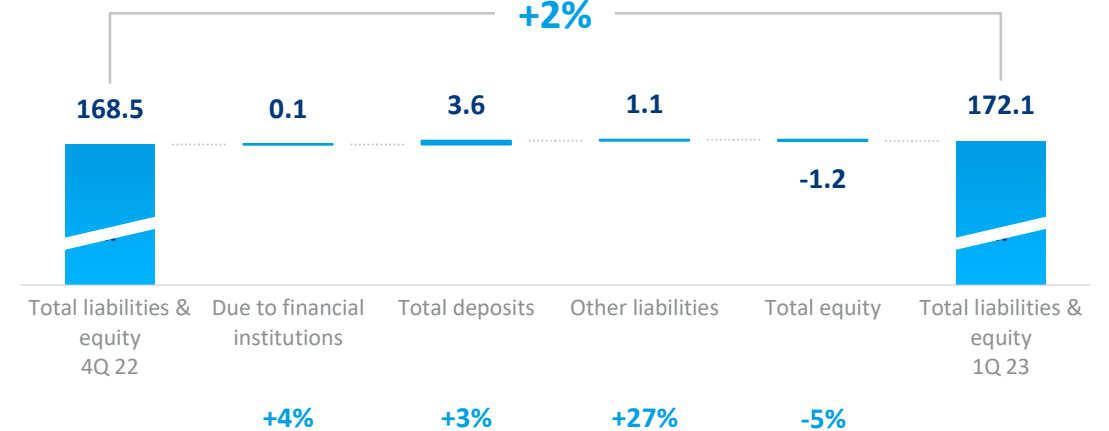
### = Total Assets Movement YTD (AEDbn)



### = Balance Sheet Highlights

AED (mn)	1Q 2023	4Q 2022	Δ%	1Q 2022	Δ%
Customer financing, net	107,274	107,717	-0%	90,224	+19%
Investments	20,954	19,432	+8%	17,139	+22%
<b>Total assets</b>	<b>172,147</b>	<b>168,517</b>	<b>+2%</b>	<b>138,583</b>	<b>+24%</b>
Total Deposits	141,756	138,137	+3%	110,808	+28%
<b>Total liabilities</b>	<b>149,891</b>	<b>145,056</b>	<b>+3%</b>	<b>118,699</b>	<b>+26%</b>
<b>Total equity</b>	<b>22,255</b>	<b>23,461</b>	<b>-5%</b>	<b>19,885</b>	<b>+12%</b>

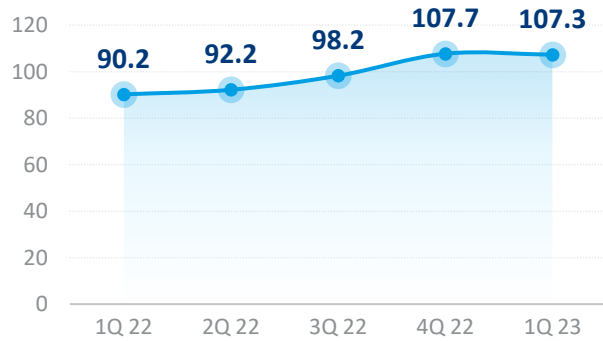
### = Funding Movement YTD (AEDbn)



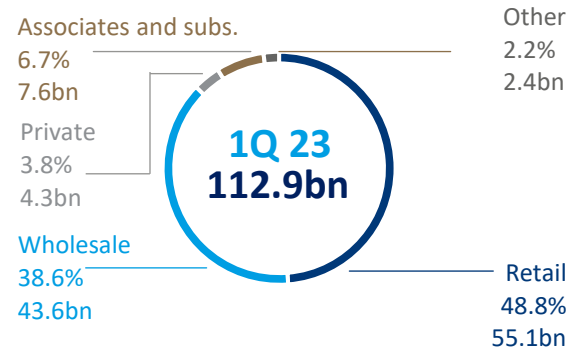
# = Customer Financing

AED 17 billion growth in financing assets versus last year mainly from Retail, Government and Public sector

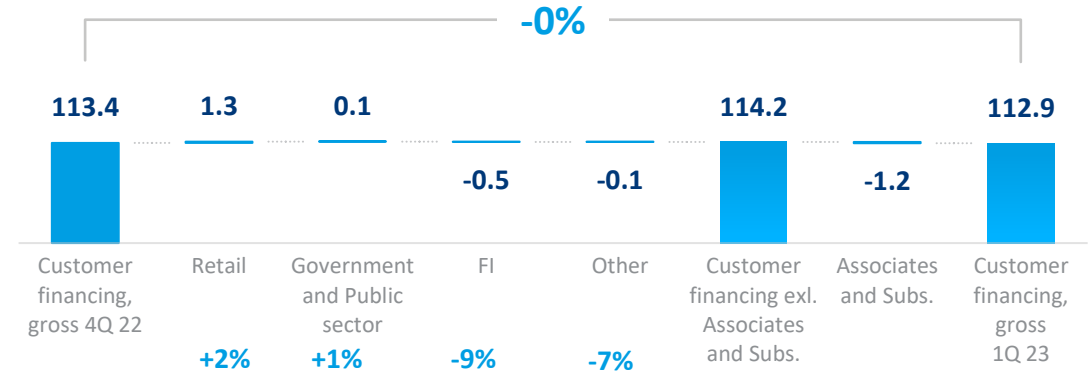
= Customer Financing, Net (AEDbn)



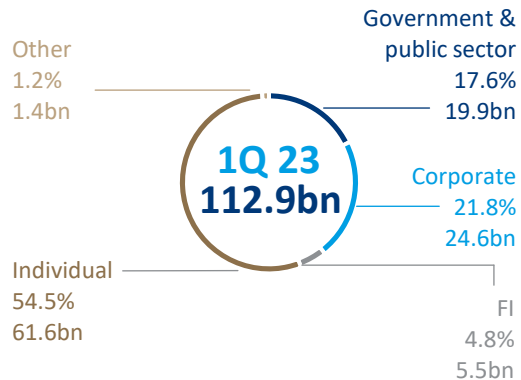
= Customer Financing, Gross Composition (AEDbn)



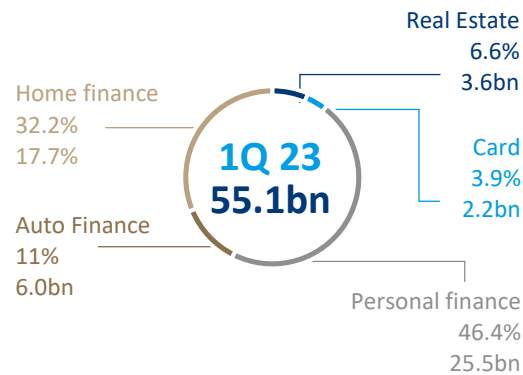
= Customer Financing, Gross Movement YTD (AEDbn)



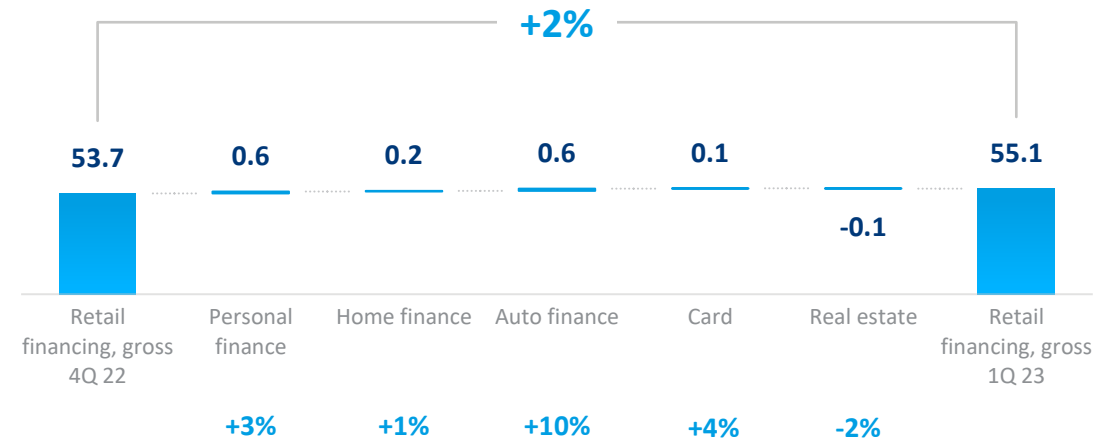
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



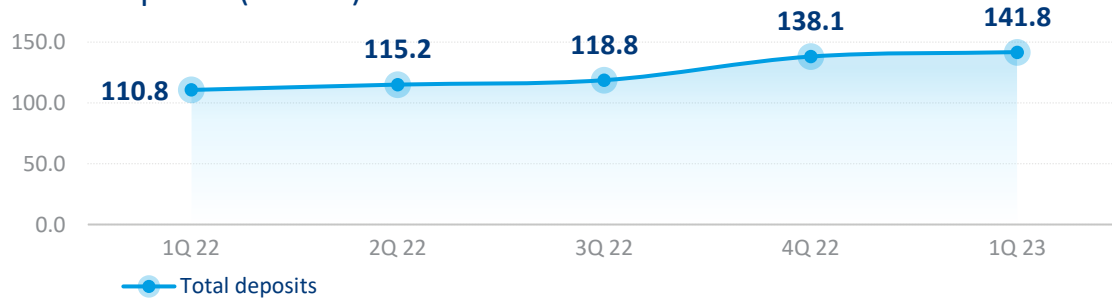
= Retail Financing, Gross Movement YTD (AEDbn)



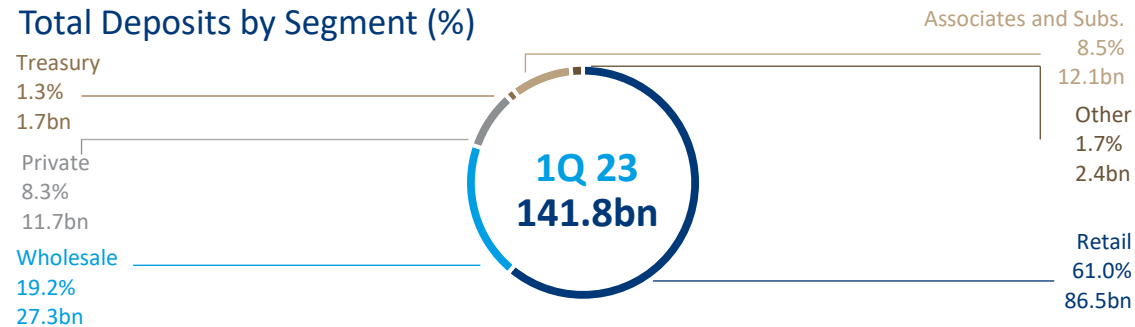
# = Customer Deposits

Strong CASA growth despite higher rates environment

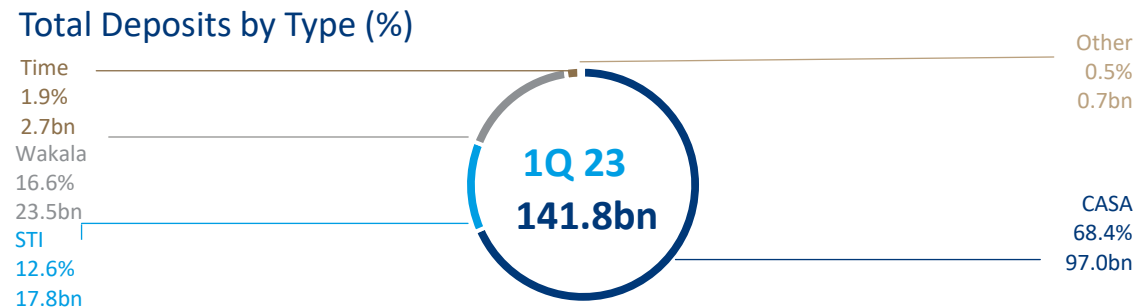
## = Total Deposits (AEDbn)



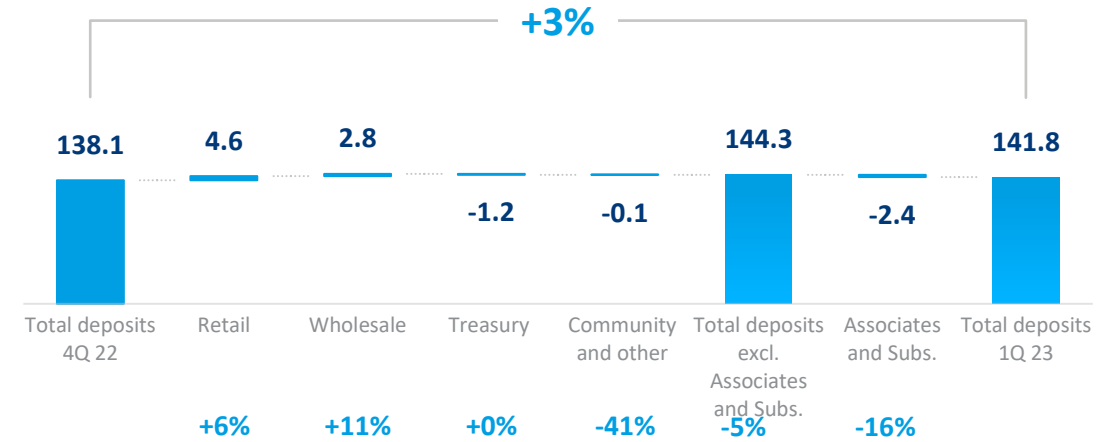
## = Total Deposits by Segment (%)



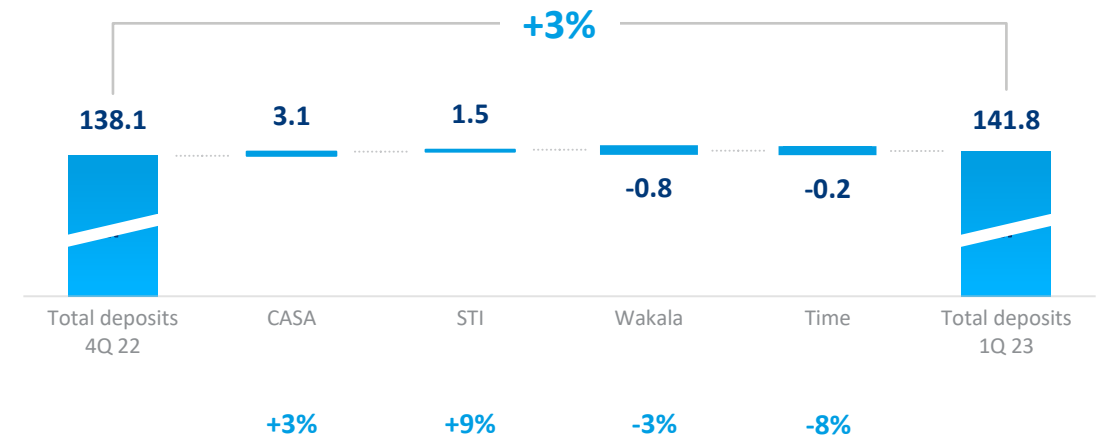
## = Total Deposits by Type (%)



## = Deposits Movement by Segment YTD (AEDbn)



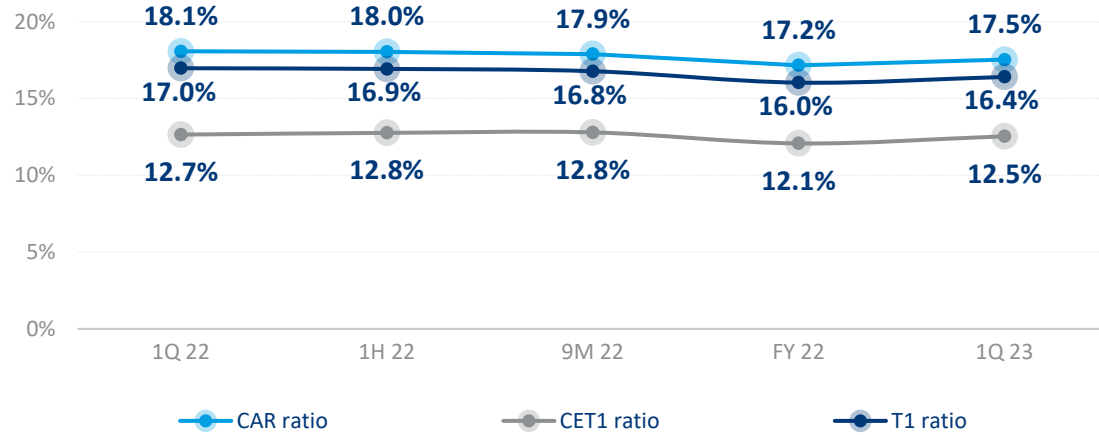
## = Total Deposits Movement by Type YTD (AEDbn)



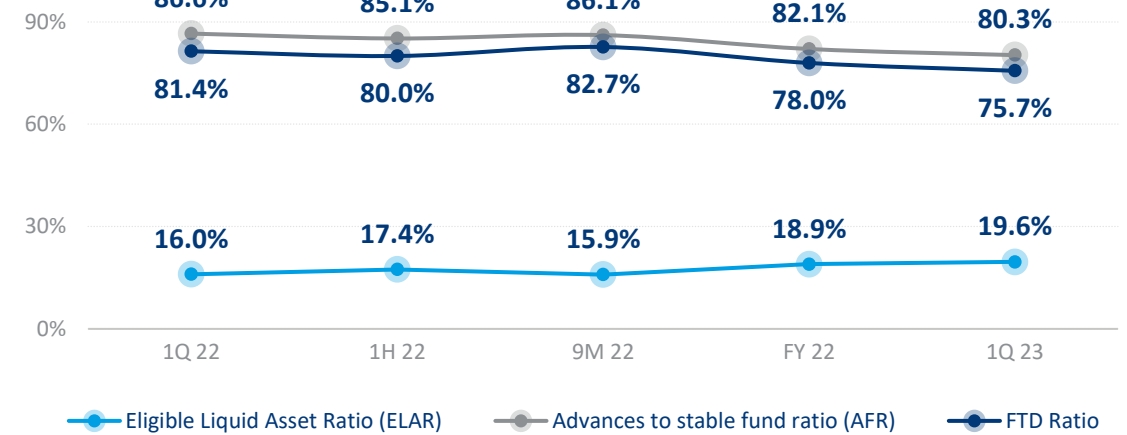
# = Capital and Liquidity

Robust capitalization and liquidity positions, well within regulatory requirements

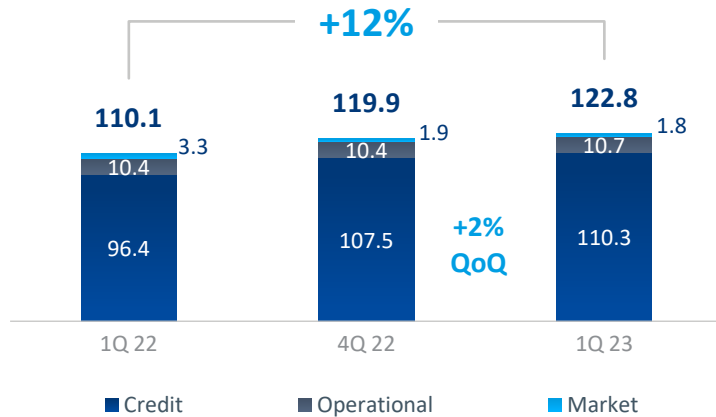
## = Capitalization Ratios (%)



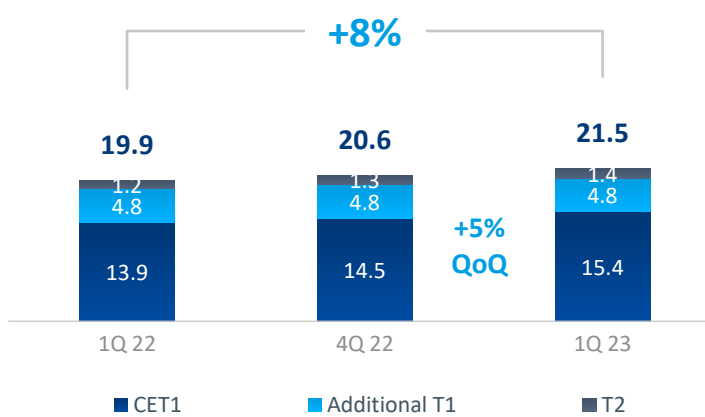
## = Liquidity Ratios (%)



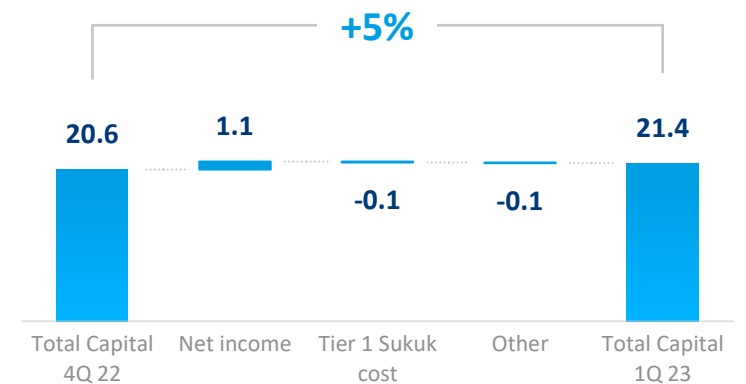
## = RWA (AEDbn)



## = Capitalization (AEDbn)



## = Total Capital Movement YTD (AEDbn)



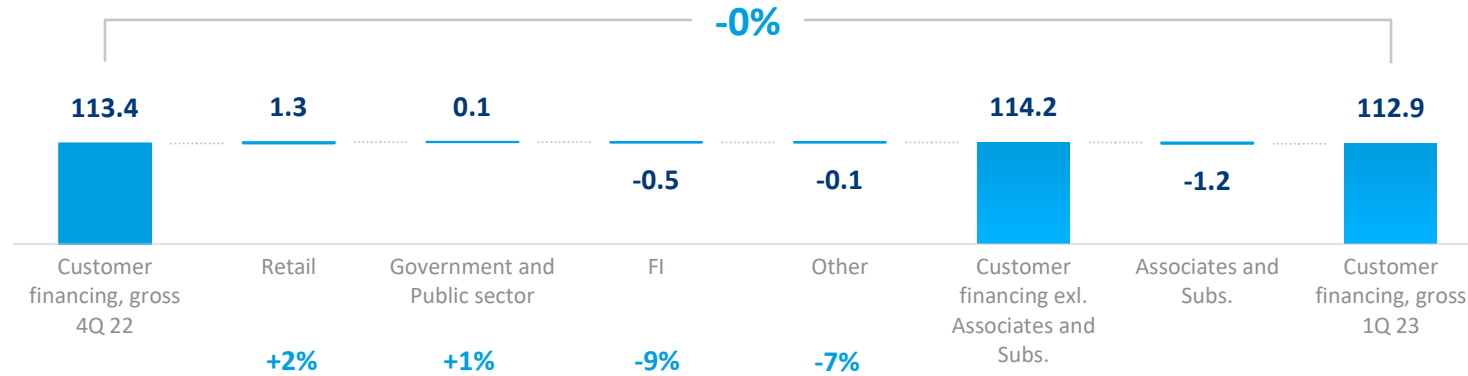
# Segmental Performance

1Q 2023 Investor Presentation

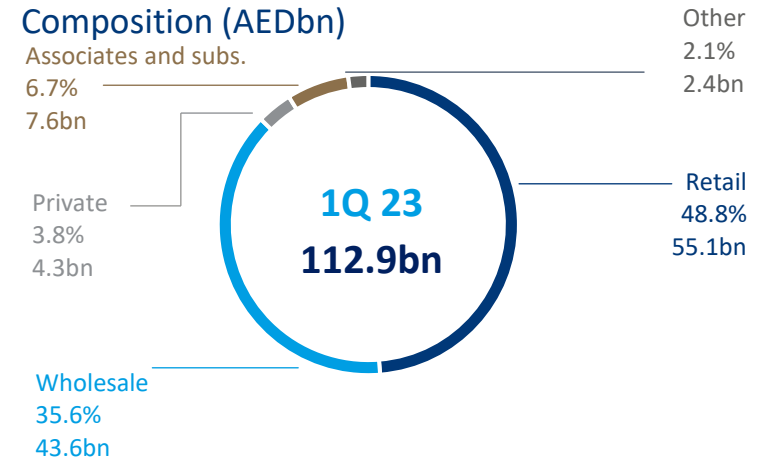
# = Segmental Balance Sheet Summary

Deposit growth led by growth in Retail, Wholesale segments

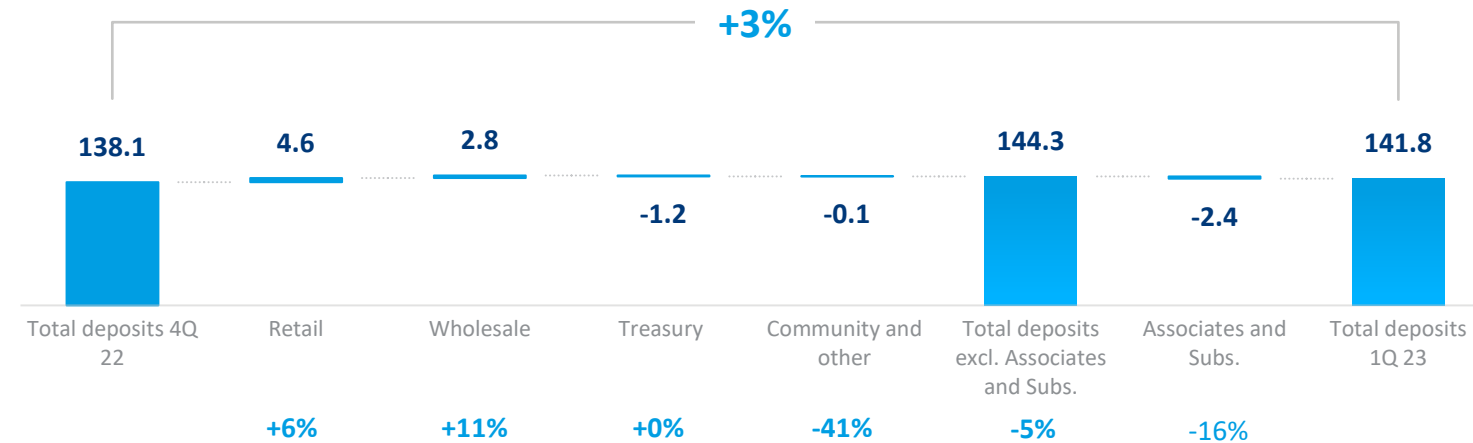
## = Customer Financing, Gross Movement YTD (AEDbn)



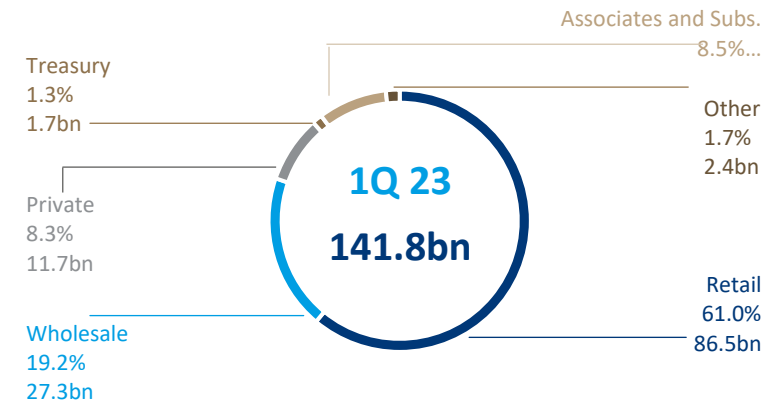
## = Customer Financing, Gross Composition (AEDbn)



## = Deposits Movement by Segment YTD (AEDbn)



## = Total Deposits by Segment (%)

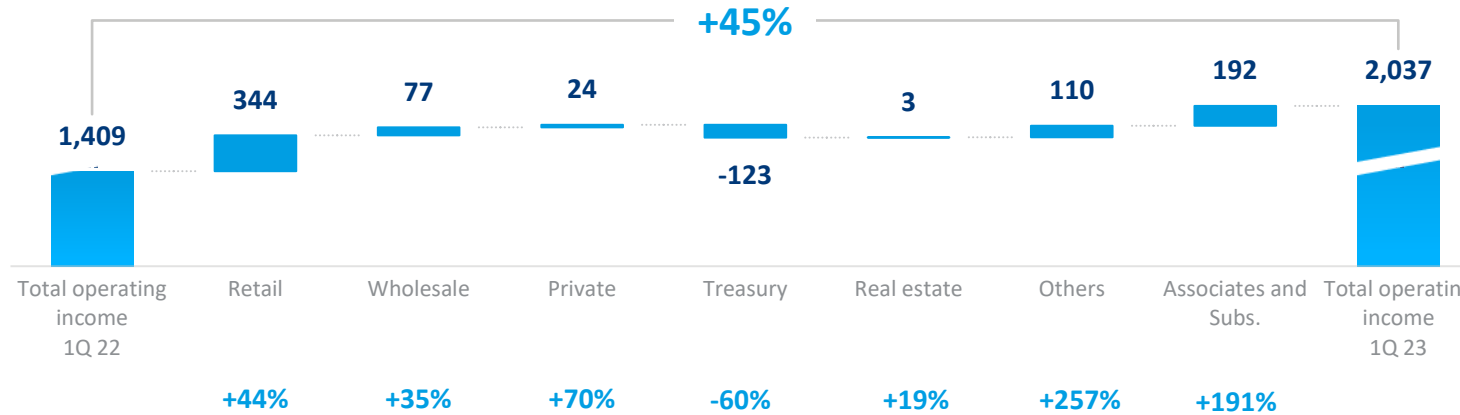




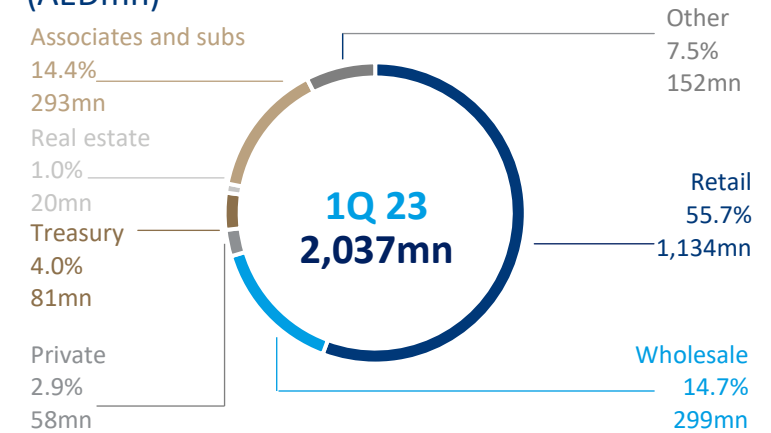
# = Segmental Income Statement Summary

Profit growth driven by core business growth

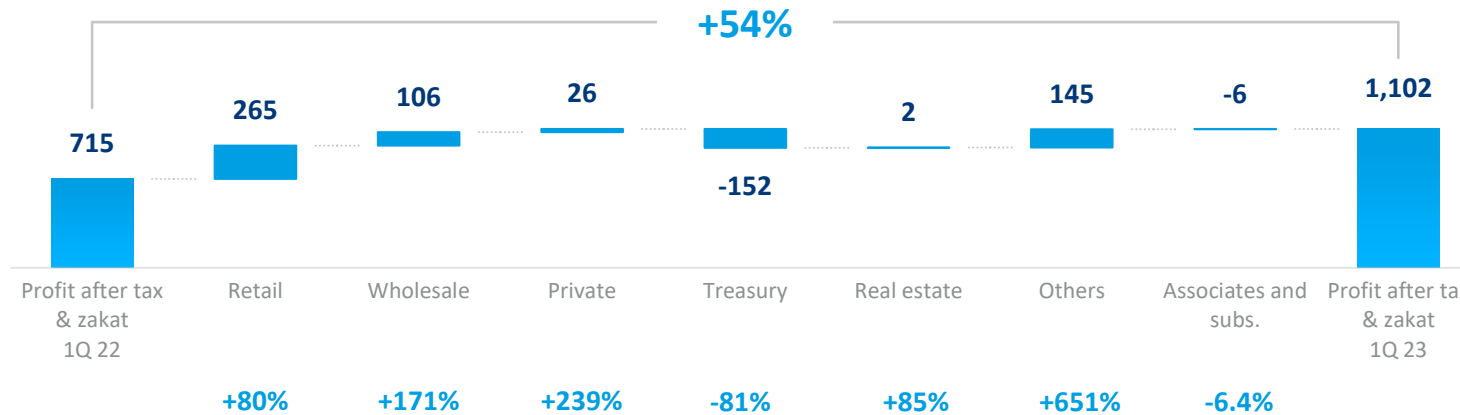
## = Total Operating Income Movement YoY (AEDmn)



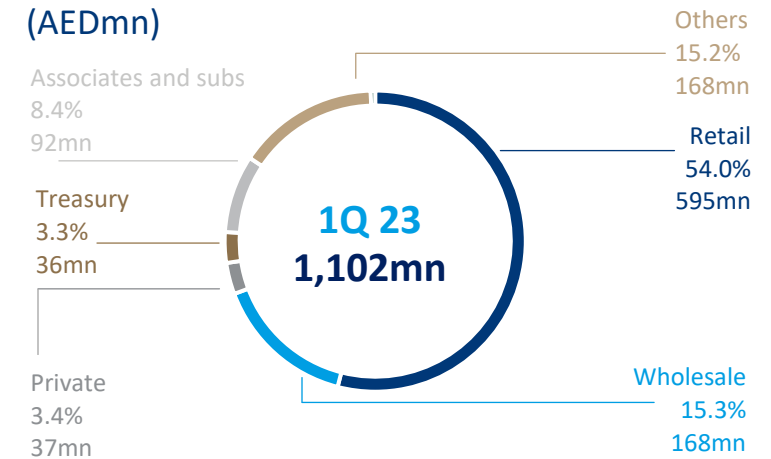
## = Total Operating Income Composition (AEDmn)



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



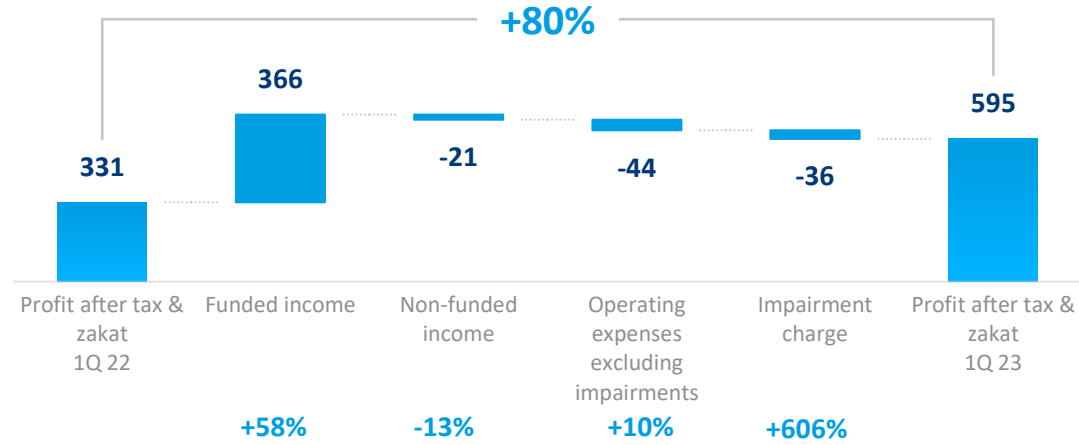
## = Profit After Tax & Zakat Composition (AEDmn)



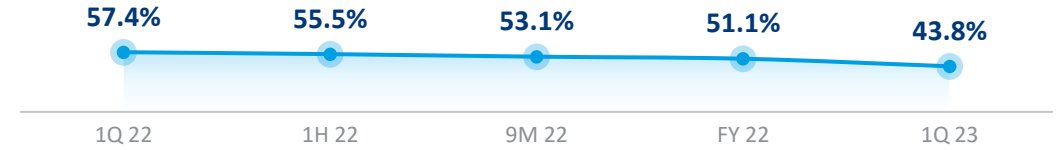
## = Retail

80% Retail profit increase driven by growth in funded income

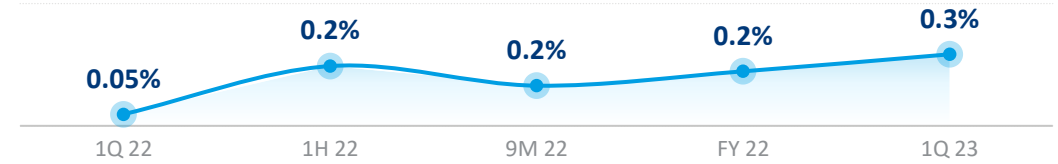
### = Profit After Tax & Zakat Movement YoY (AEDmn)



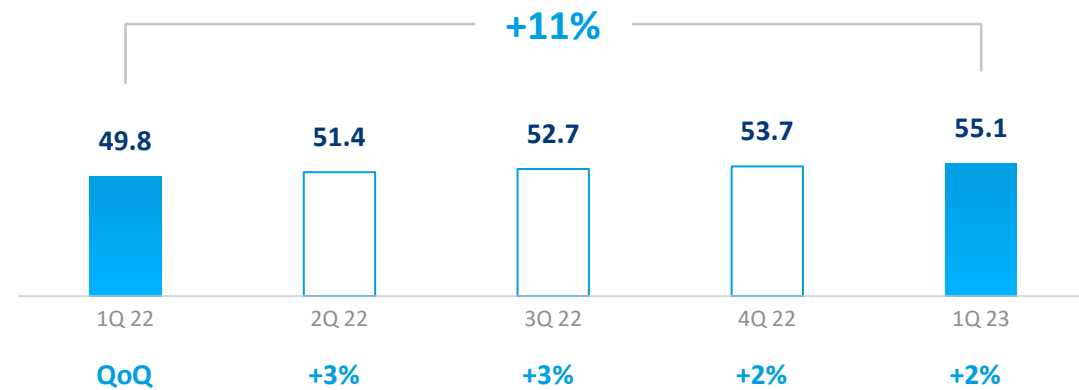
### = Cost Income Ratio (%)



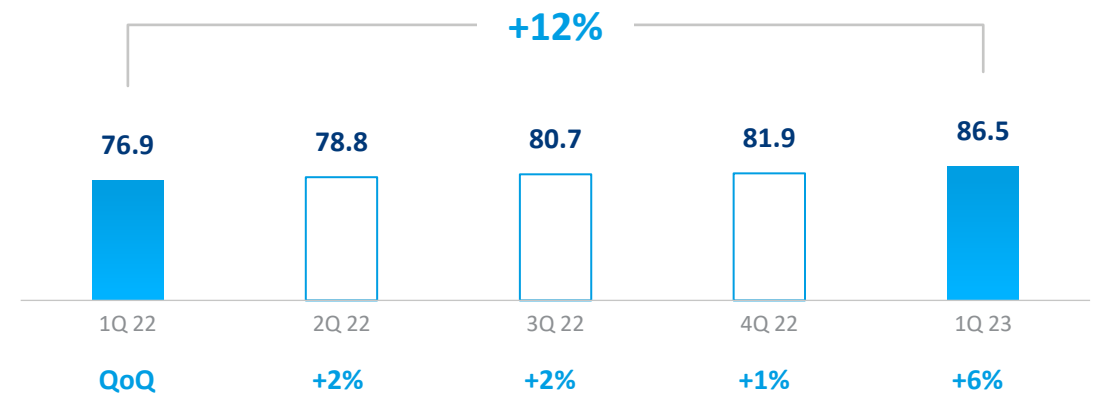
### = Cost of Risk (%)



### = Customer Financing, Gross (AEDbn)



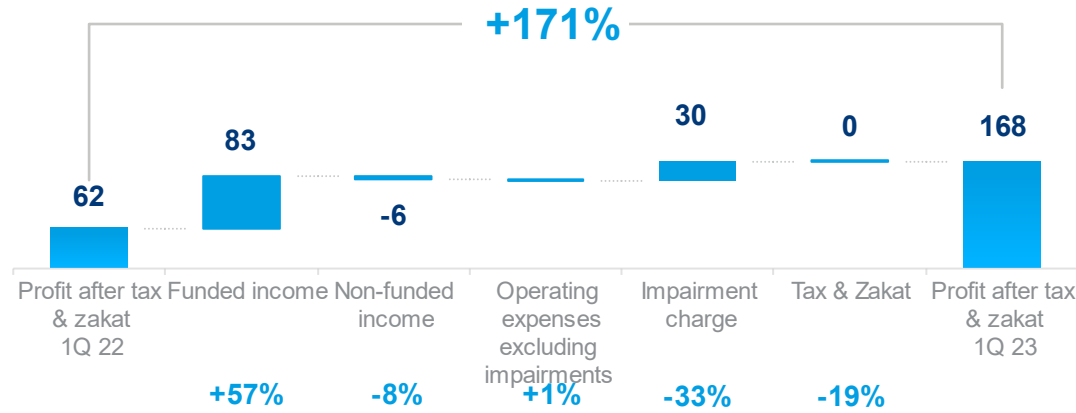
### = Deposits (AEDbn)



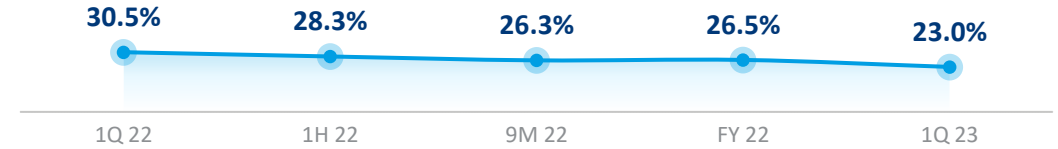
## = Wholesale

Wholesale net profit increased 171% YoY driven by higher funded income , decline in impairment charges and tax

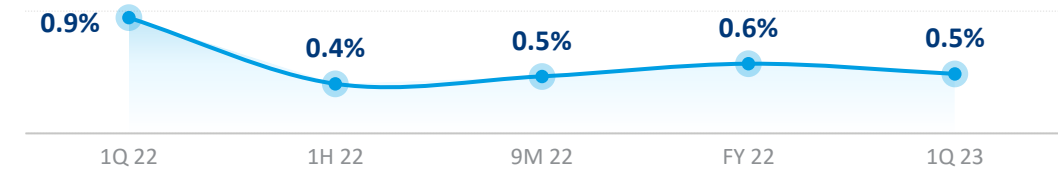
### = Profit After Tax & Zakat Movement YoY (AEDmn)



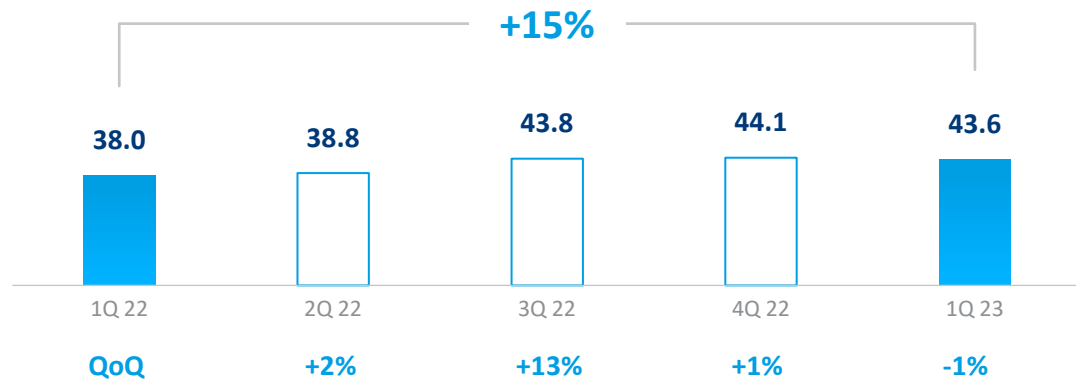
### = Cost Income Ratio (%)



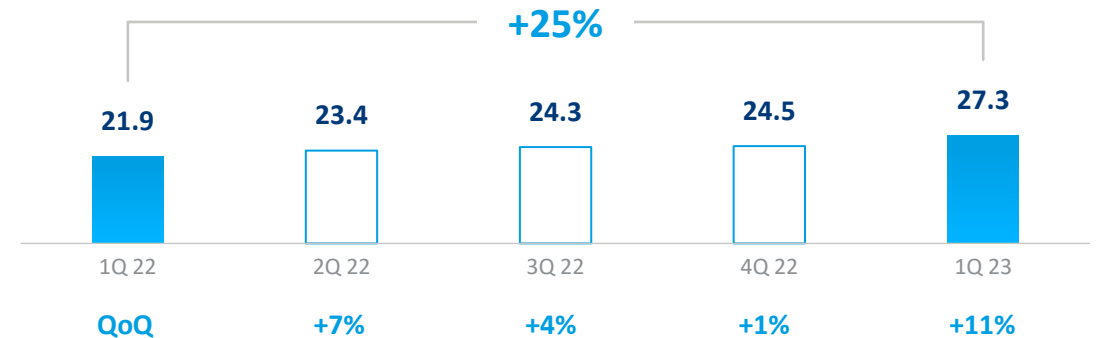
### = Cost of Risk (%)



### = Customer Financing, Gross (AEDbn)



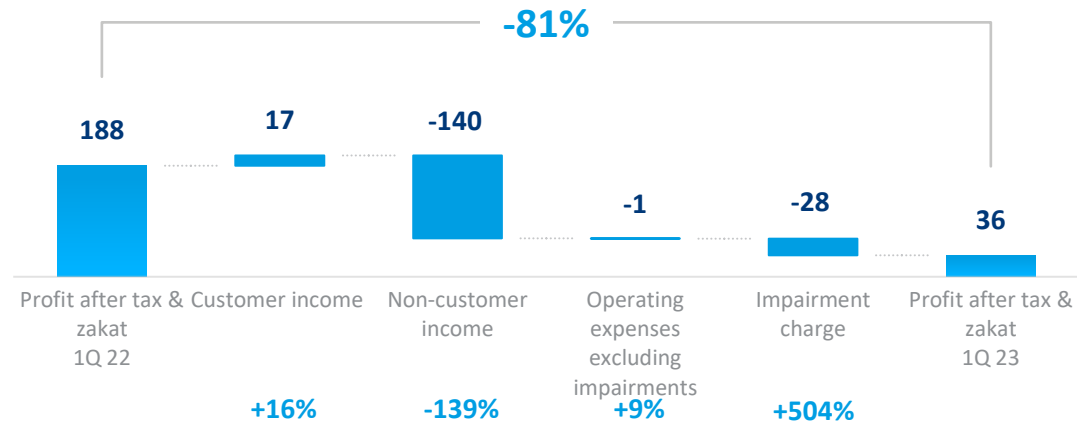
### = Deposits (AEDbn)



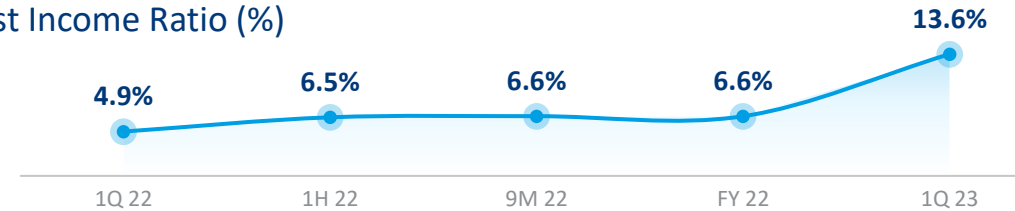
## = Treasury

81% profit decline in the environment of rate hikes

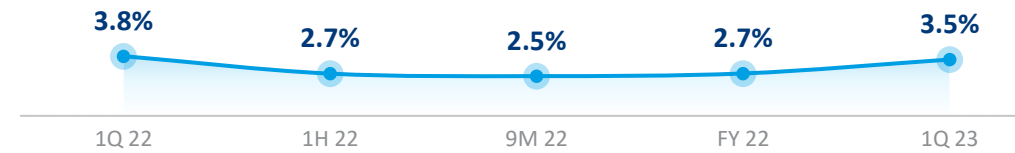
### = Profit After Tax & Zakat Movement YoY (AEDmn)



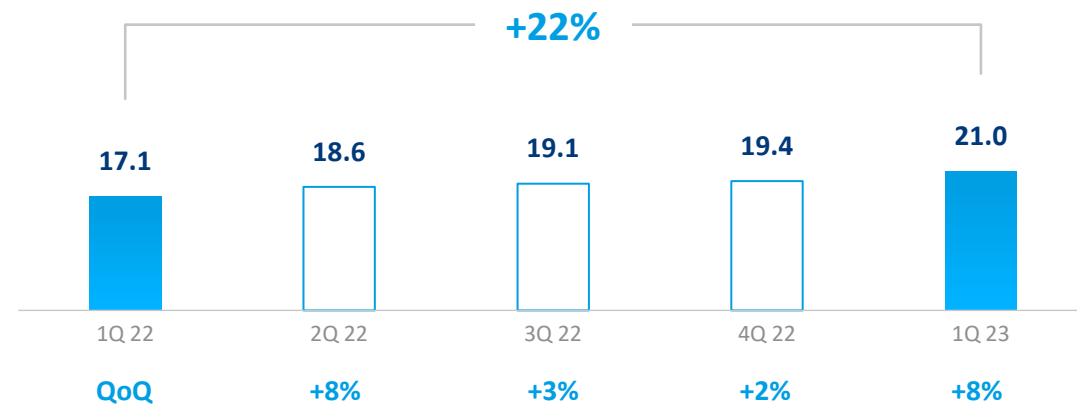
### = Cost Income Ratio (%)



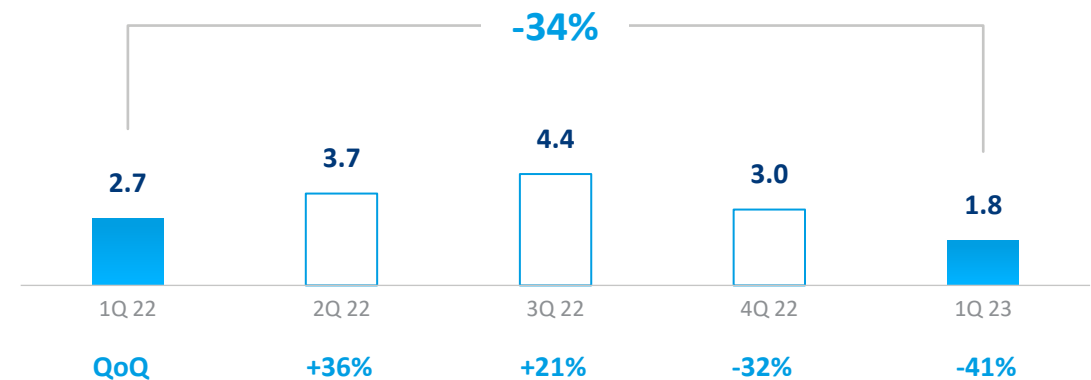
### = Investment Yield (%)



### = Investments (AEDbn)



### = Deposits (AEDbn)



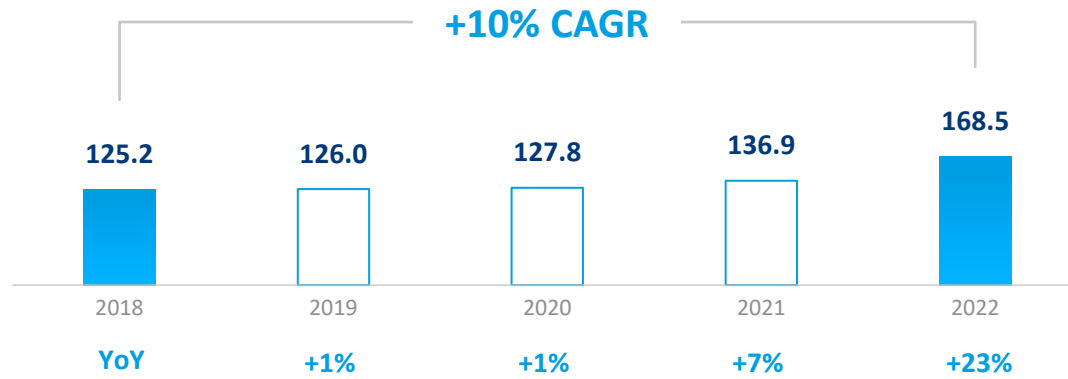
# Performance Track Record

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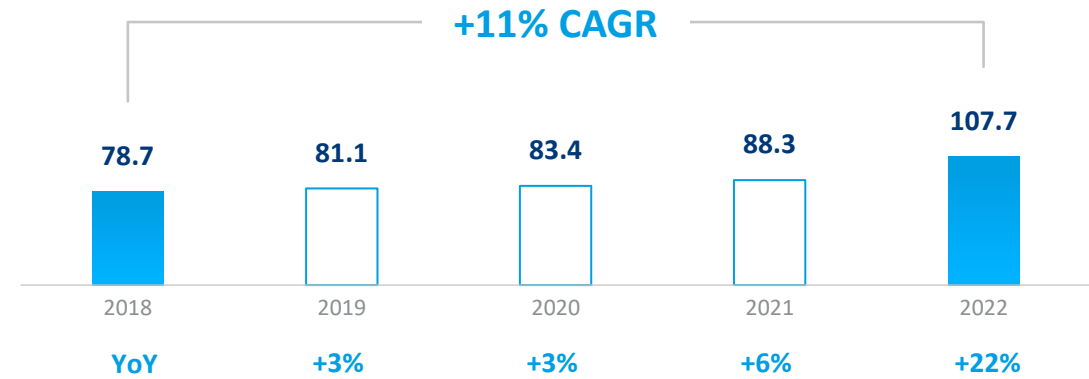
## = Balance Sheet Trends

Steady balance sheet growth

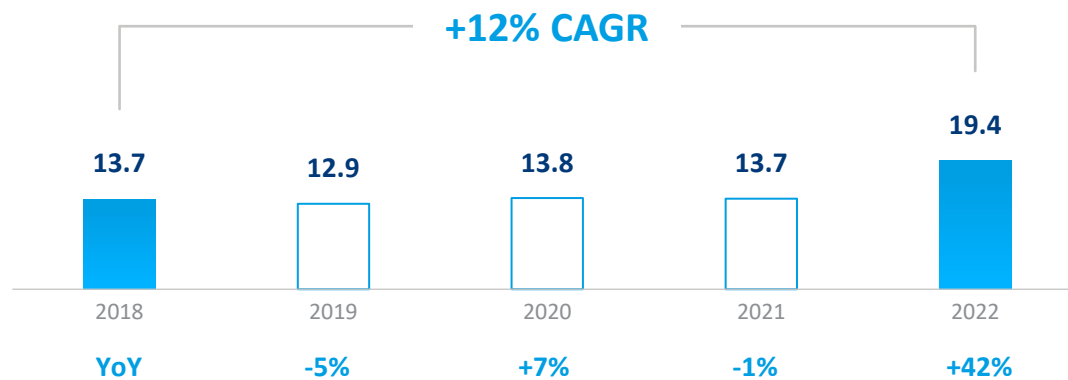
### = Total Assets (AEDbn)



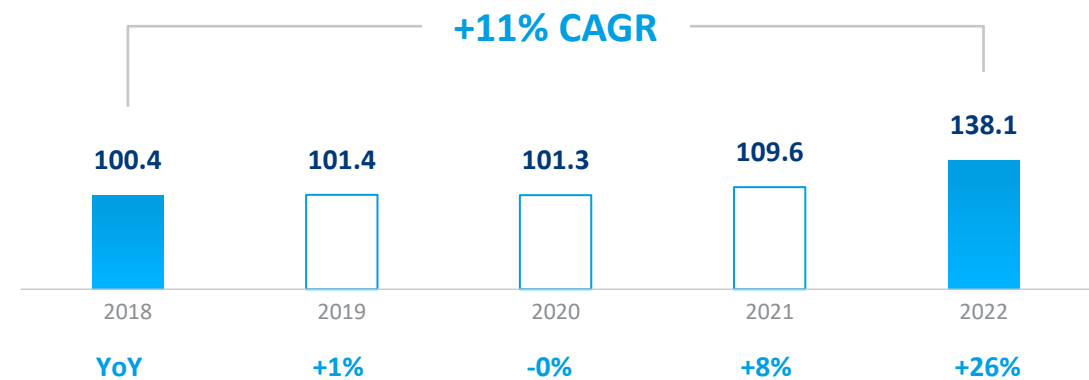
### = Customer Financing, Net (AEDbn)



### = Investments (AEDbn)



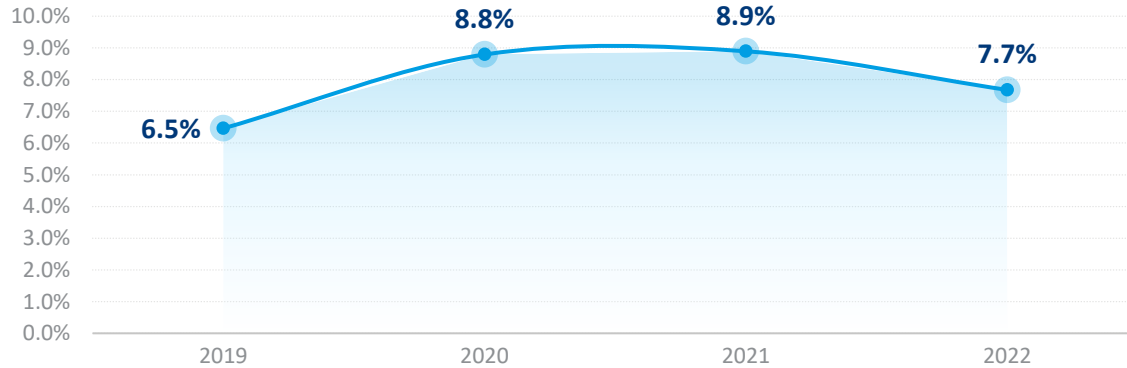
### = Total Deposits (AEDbn)



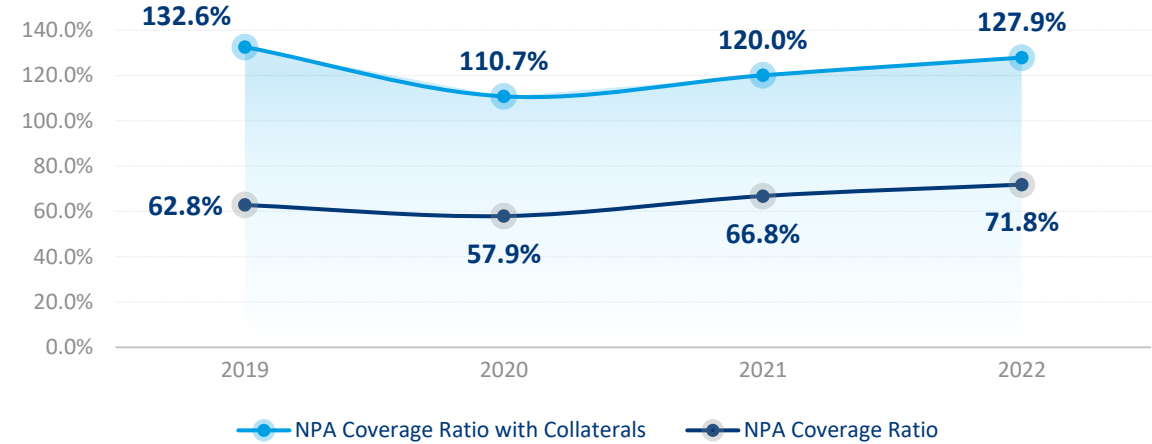
## = Asset Quality, Capital & Liquidity

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

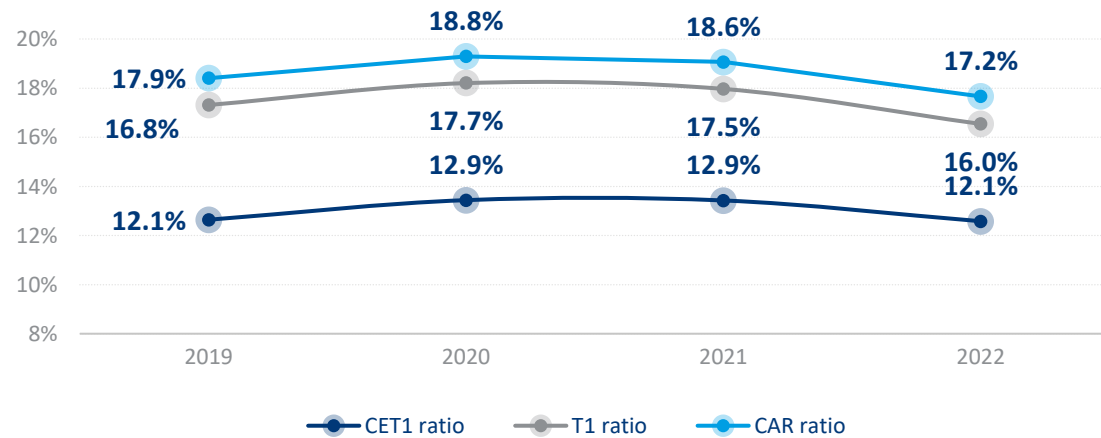
### = NPA Ratio (%)



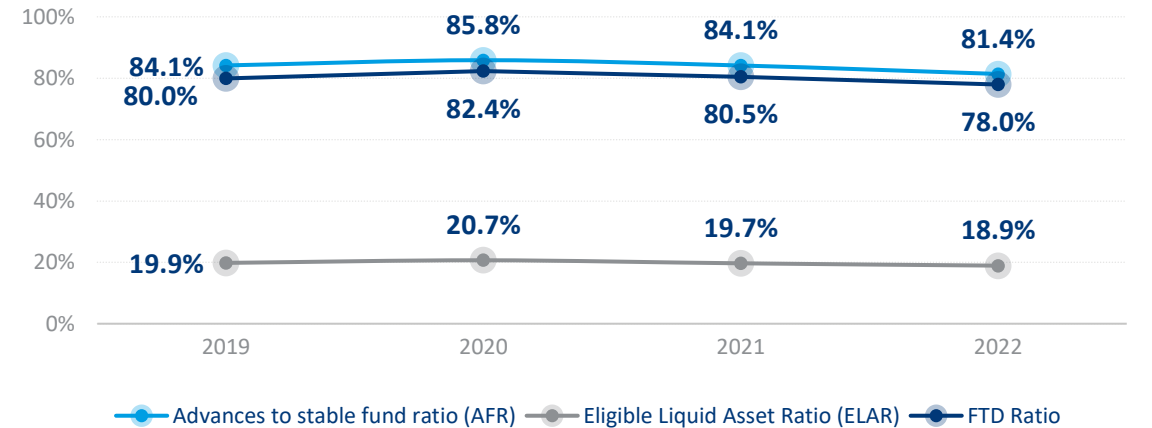
### = NPA Coverage Ratio with Collaterals (%)



### = Capitalization Ratios (%)



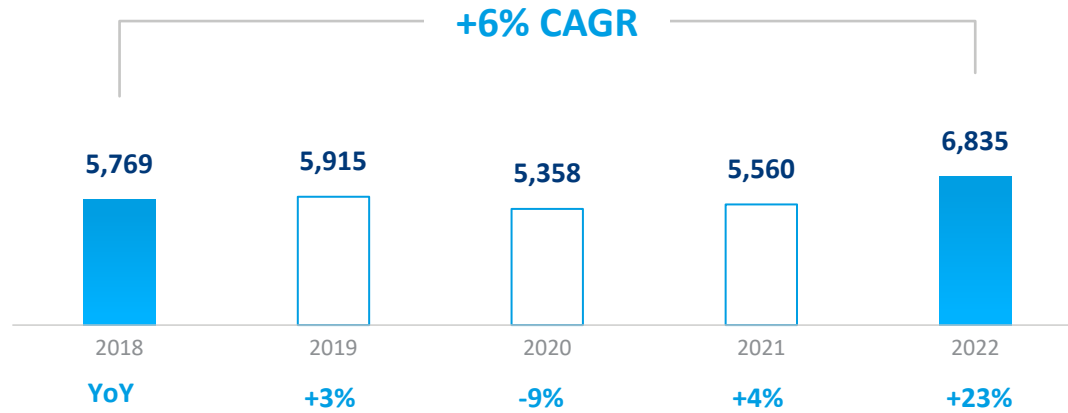
### = Liquidity Ratios (%)



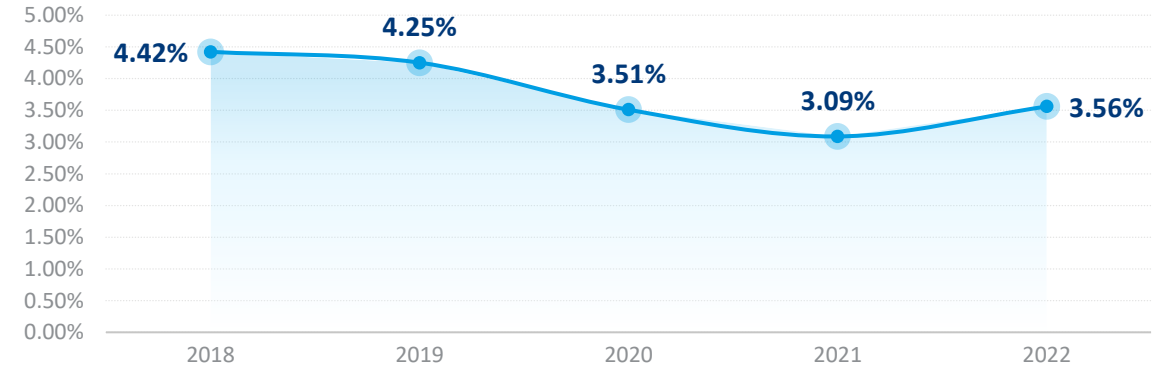
## = Revenues and Expenses

Decent revenue and operating expense trends

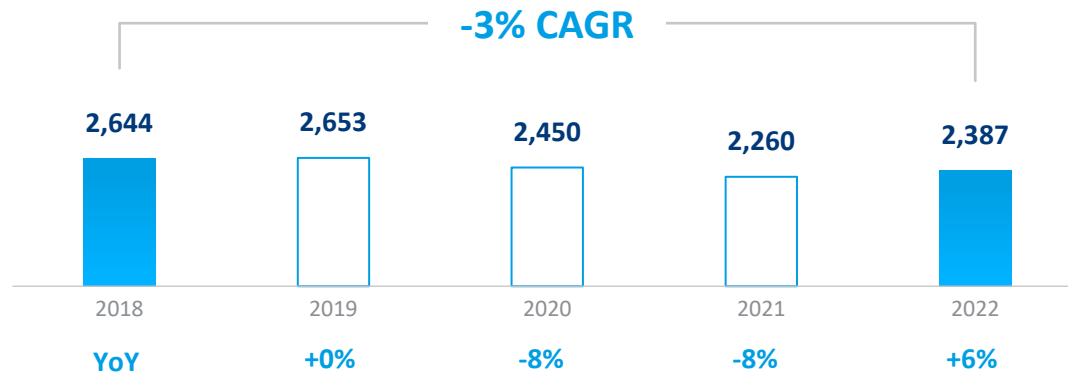
### = Revenues (AEDmn)



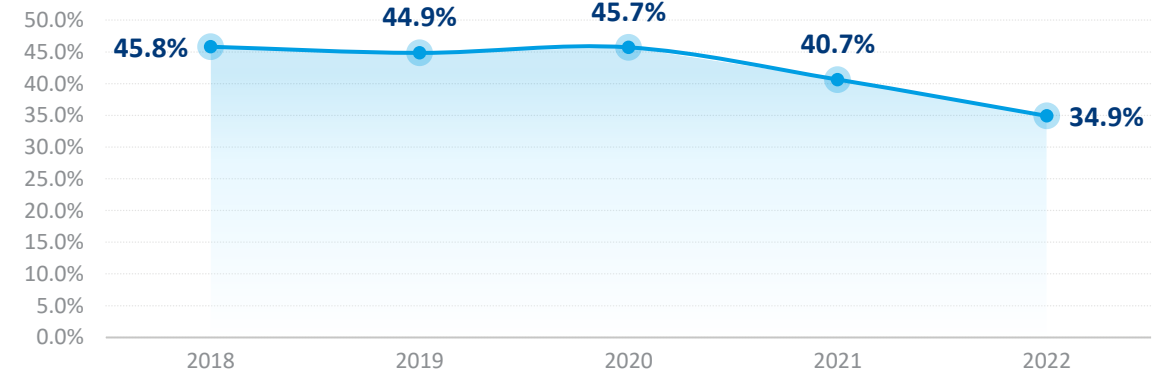
### = Net Profit Margin (%)



### = Expenses (AEDmn)



### = Cost to Income Ratio (%)

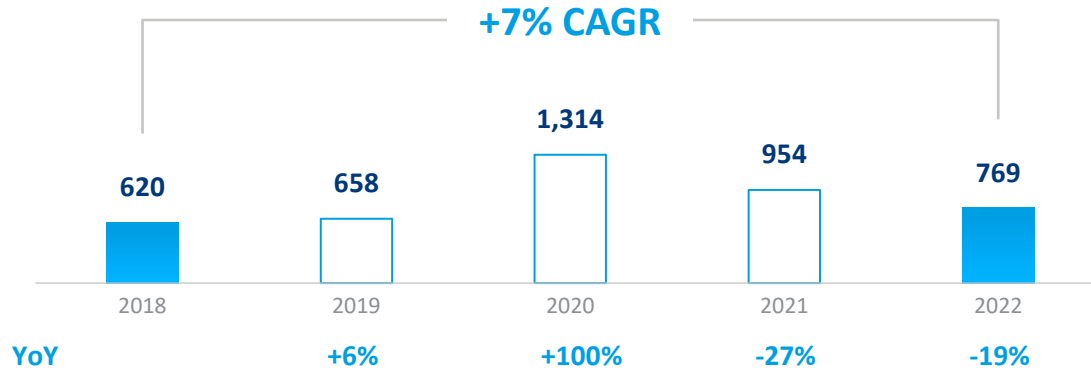




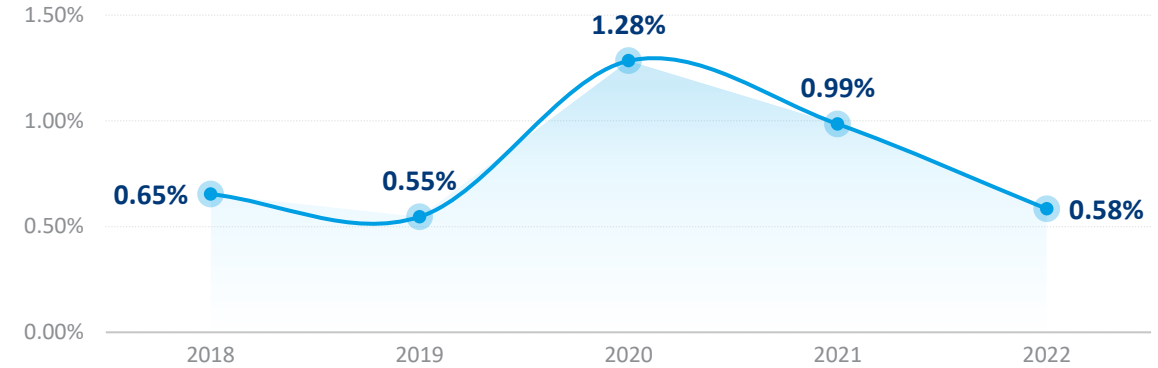
## = Impairments and Profitability

Higher returns and reduction of cost of risk in 2022

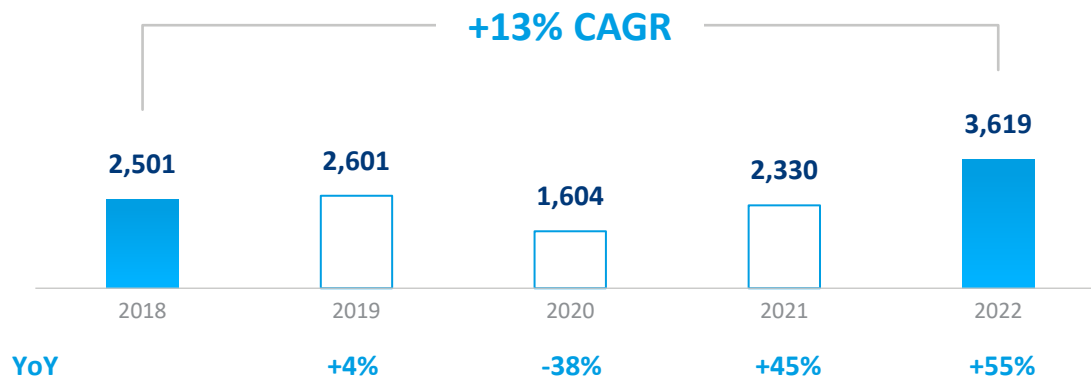
### = Impairments (AEDmn)



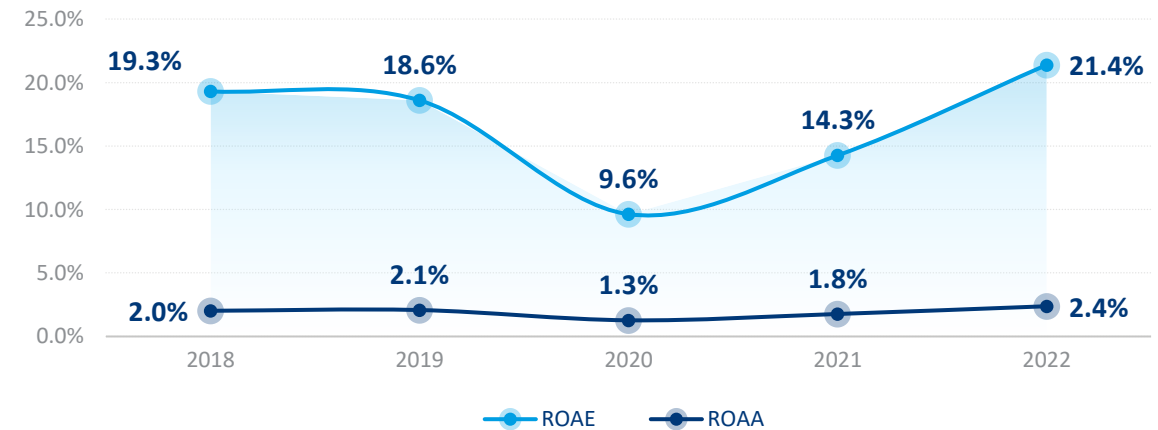
### = Cost of risk (%)



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



### = Returns (%)



# Appendix

1Q 2023 Investor Presentation

## = 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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### = ADIB Investor Relations App



Download link:



### = ADIB Investor Relations Website

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

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