

Investor Presentation

9M 2023

November 2023

ADIB IR Website



IR App Download link:



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ADIB Profile

9M 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 184bn
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 (9M 2023)

ROE

26.4%

ROA

3.02%

▼ Market leader ▼

CASA Ratio

65.6%

Net Profit Margin

4.48%

Cost of Risk

0.50%

P/B Ratio

2.16 x

Total Assets

AED **184** bn

Financing

AED **118** bn

Net Income

AED **3.75** bn

C/I Ratio

32.6%

= Solid Ratings

MOODY'S

A2

Stable Outlook

FitchRatings

A+

Stable Outlook

MSCI
ESG RATINGS

A

EPS

AED **0.91**

Investments

AED **23** bn

Deposits

AED **152** bn

Revenues

AED **6.7** bn

CAR

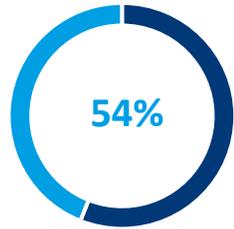
18.0%

* At 01/11/2023

= 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

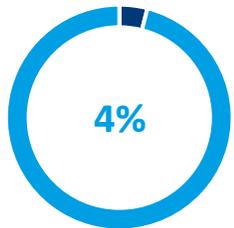
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

Focuses on large corporates, Governments, GREs and FIs

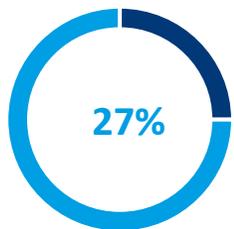
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



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

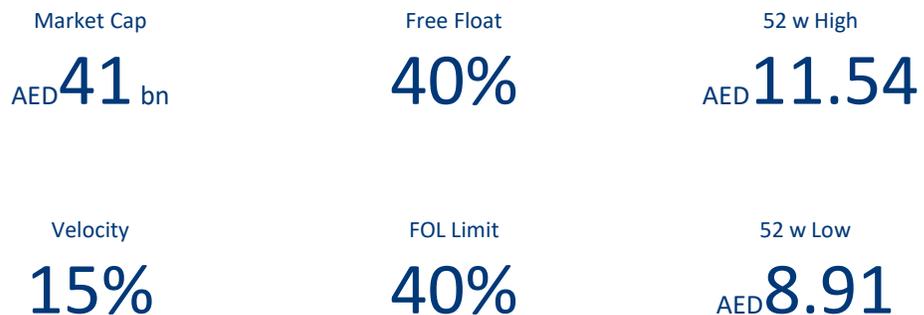


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Net Profit in AED mn	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330	3,619
Cash Dividend Payout ratio (% of Net Profit)	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%	39.8%	38.2%	46.6%	48.5%	49.2%
Cash Dividend (% of Share Capital)	25.4%	30.7%	23.3%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

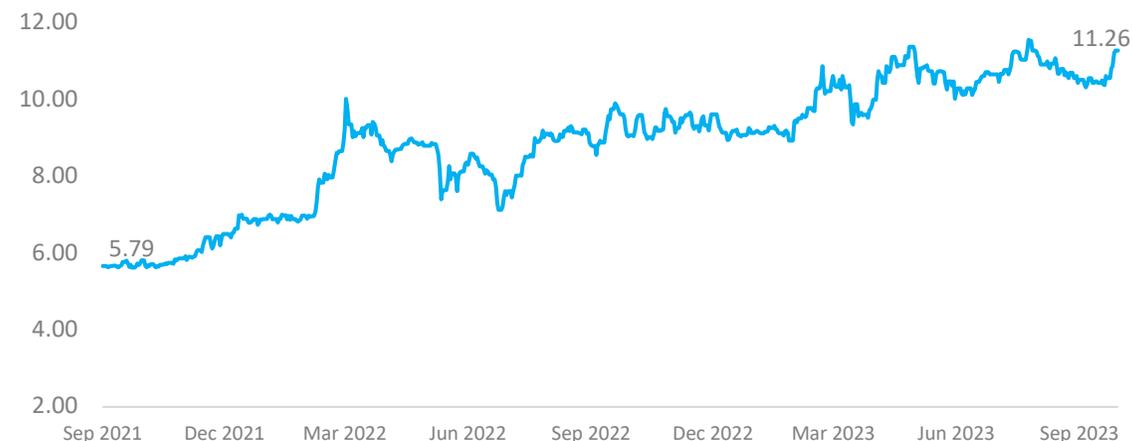
= Market Metrics & Ownership Structure

ADIB is a liquid stock with 18% foreign ownership

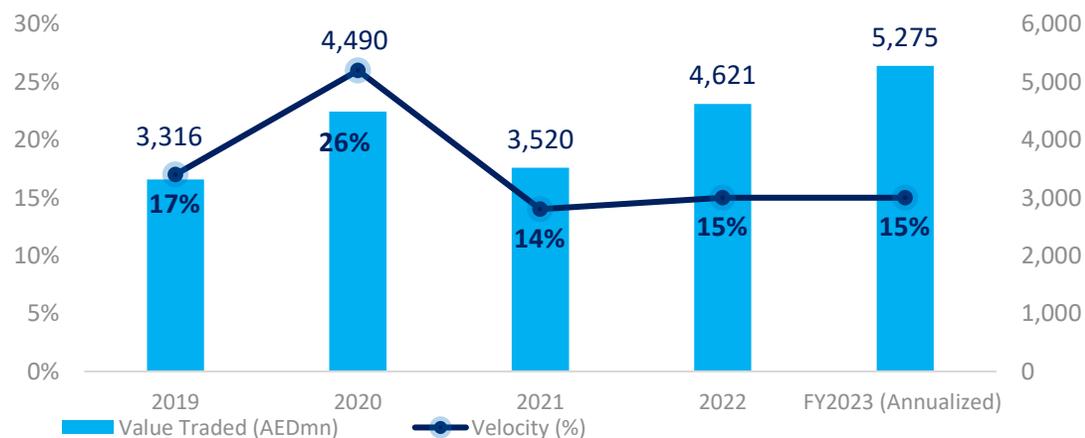
= Key Metrics*



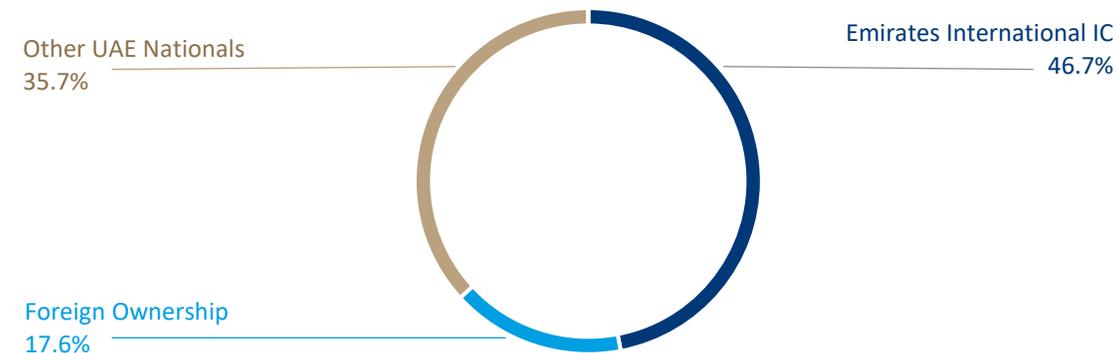
= Share Price (AED)



= ADIB Stock Liquidity



= Ownership Structure*



* At 30/09/2023;

= 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 bank in the UAE



Global Finance

Best Islamic Bank in ESG



Digital Banker

Best Digital Banking Innovation



Global Finance

Most Innovative Bank in the Middle East



Banker FT

Best Bank in UAE



Digital Banker

Best Islamic Retail bank



Global Finance

Safest Islamic Bank



Banker

Best Private Islamic Bank



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

9M 2023 Actual

4% YTD

FY2023 Guidance

5% to 8%

= Net Profit Margin

Benefit of rate hikes offset by continued competitive yield pressure

4.48%

~4.5%

= Cost of Risk

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

0.50%

0.55% to 0.65%

= Cost to Income Ratio

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

32.6%

Below 35%

= Return on Equity

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

26.4%

Above 22%

Operating Environment

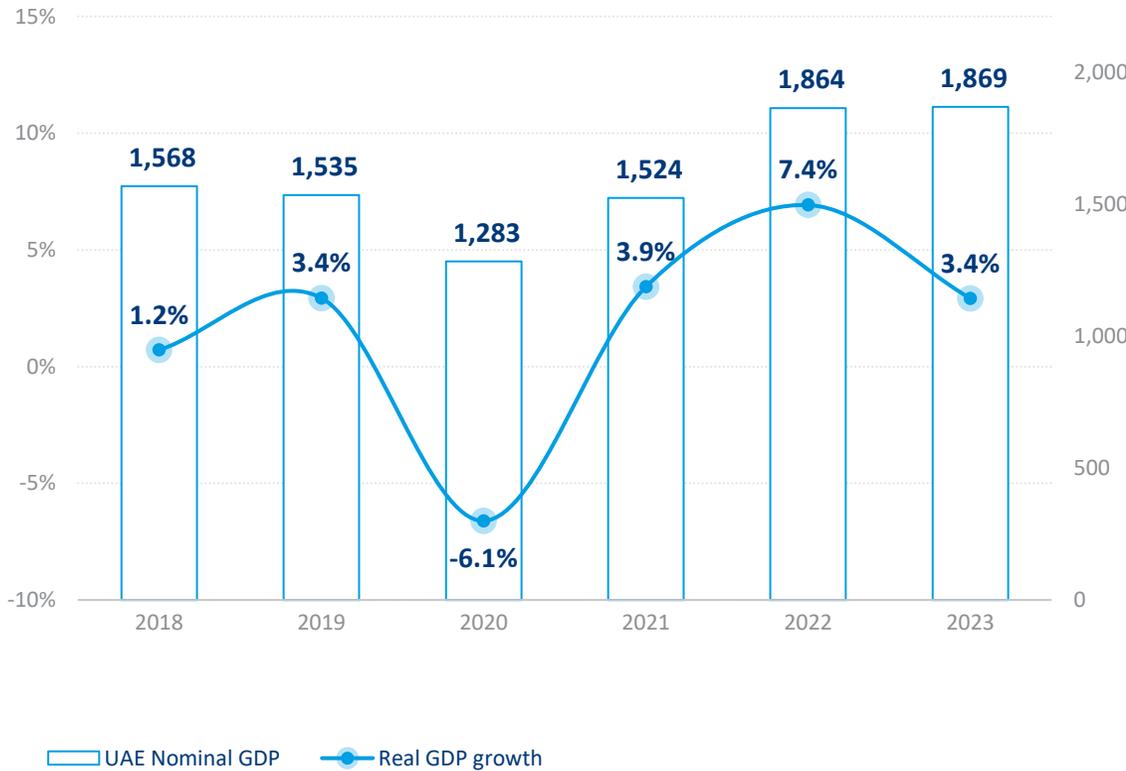
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= Macroeconomic Overview

UAE economy continues to remain robust despite global headwind

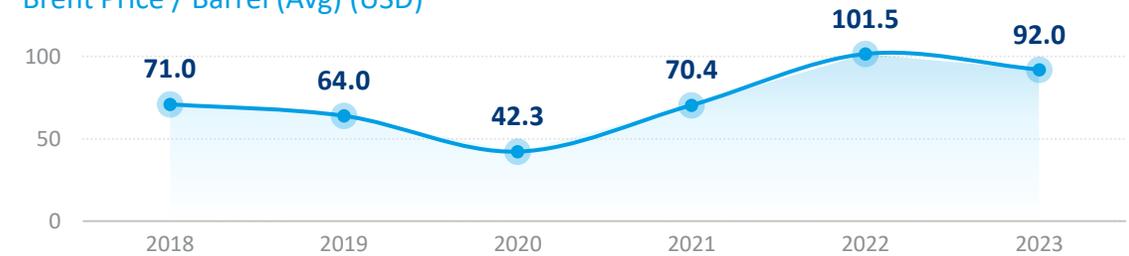
- = GDP growth continues to outperform global economies driven by rising oil prices, domestic consumption and liquidity

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



- = Rising oil prices to improve economic outlook

Brent Price / Barrel (Avg) (USD)



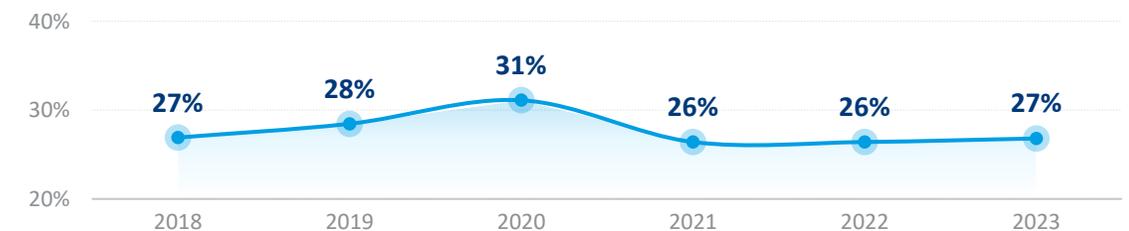
- = Improved inflation forecasted for 2023

UAE Inflation (avg) (%)



- = Government Expenditure to GDP expected to remain stable

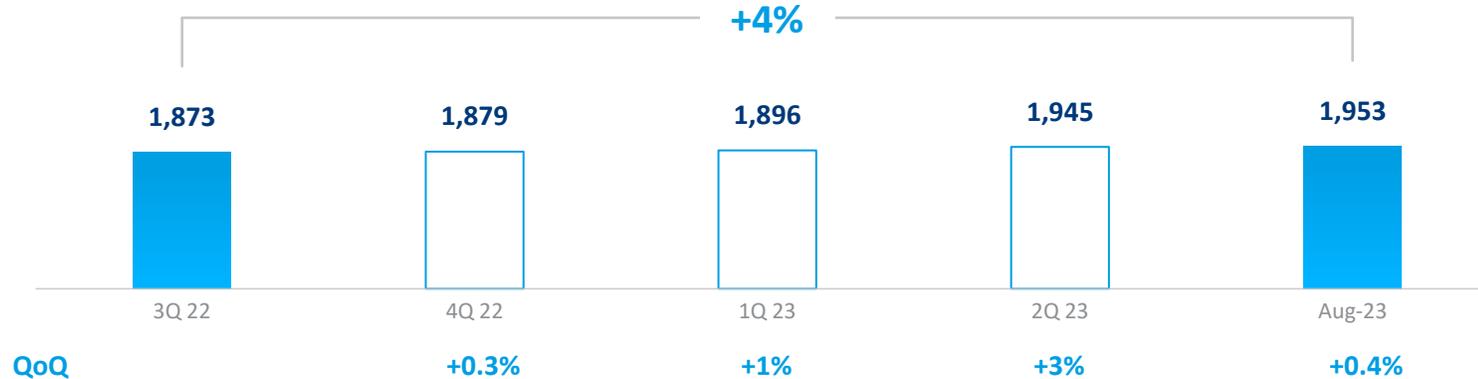
Government Expenditure % of GDP (%)



= 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

UAE Gross Banking Assets
(Aug 2023)

AED **3.9** tr

UAE Gross Banking Assets
(as % of GDP)

209%

= Market Landscape (Aug 2023)



Share of Conventional
Banks (Total Assets)

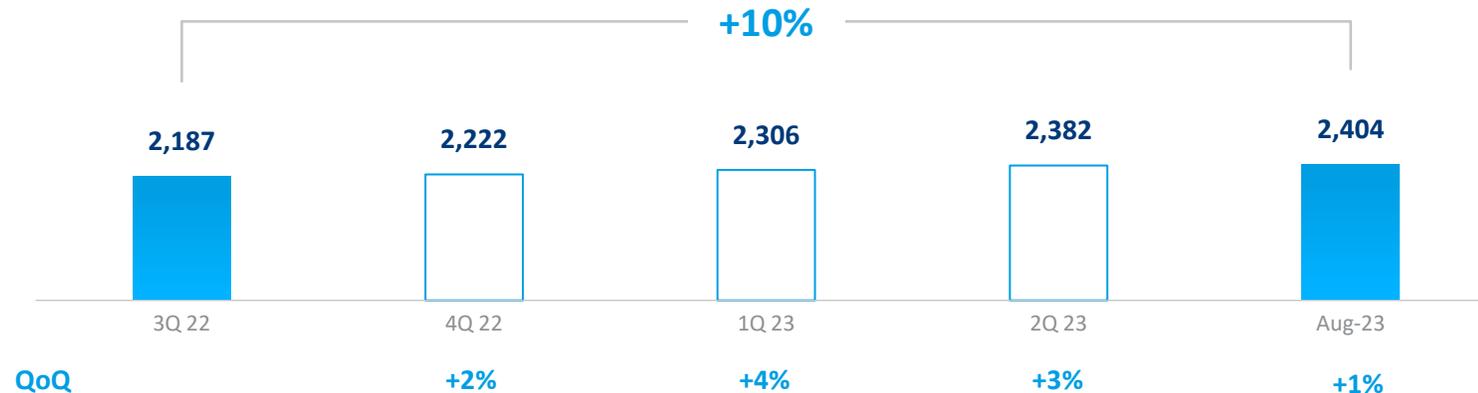


Share of Islamic Banks
(Total Assets)



Share of Foreign Banks
(Total Assets)

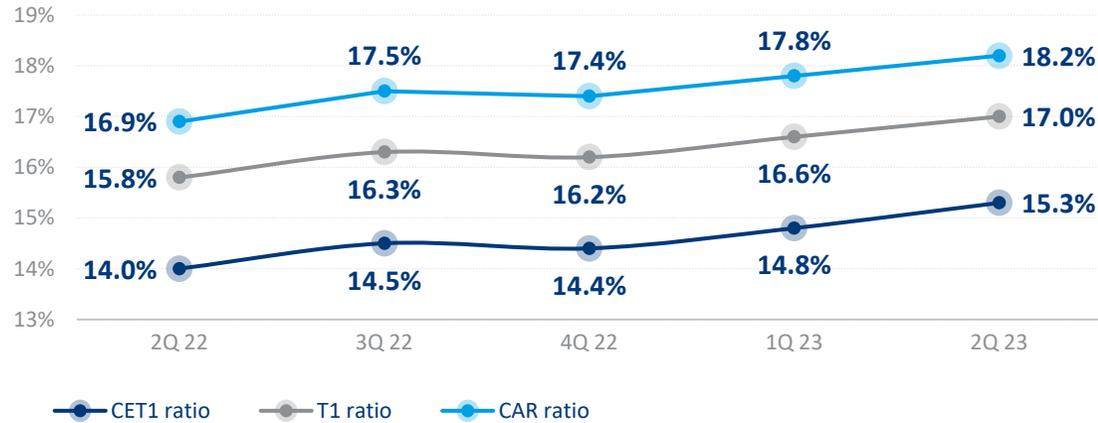
= Bank Deposits (AEDbn)



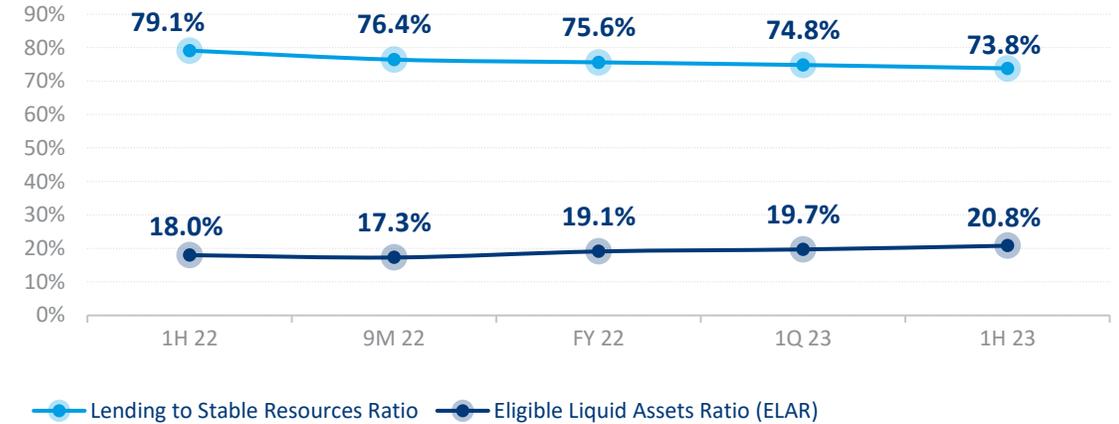
= UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

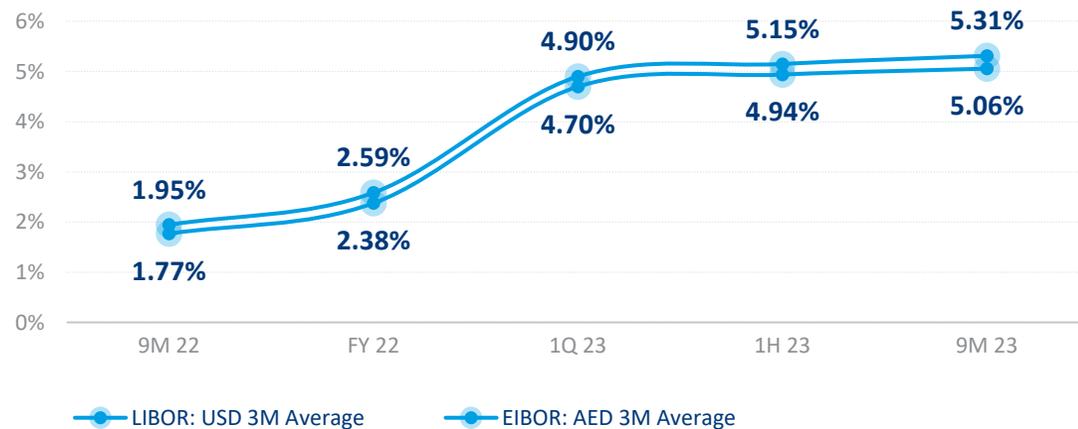
= Capitalization (%)



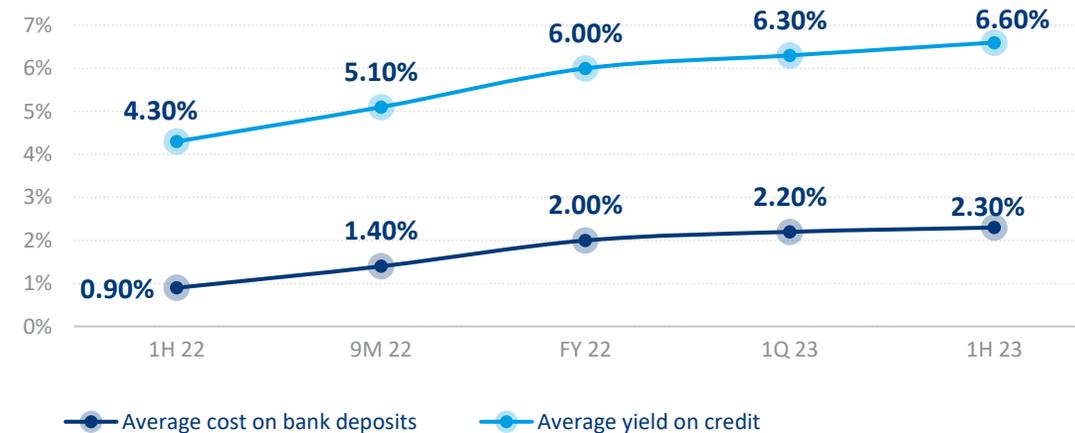
= Liquidity (%)



= 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

= Update on Strategy Progress

ADIB continues to deliver on its strategy in 2023

Continuous Innovation	Key product launches <ul style="list-style-type: none"> • Salary cash back campaign • Digital on-boarding for business banking • New cash back card • UAE's first long term home finance fixed rate • Remittance programs to new corridors 	Amwali Youth Account 10,701 Accounts	Asset Management \$142 mn Global Sukuk Fund	Payment Service AED 3.9 mn Revenue	
Segment Focused	UAE Nationals +52,300 New to bank UAE Nationals	Grow wholesale banking +7% Financing growth YoY	Retail sales +14% Asset growth YoY	Attract new customers +157,000 New customers	Deepen relationships 1.50 Cross-sell Ratio
Digital Excellence	Digitize processes 91% Overall STP	Digitize channels 98% Payments: Volumes received from Mobile App & Online Channels 49% Personal finance	Automate processes  63 bots	Leverage digital channels 4.70/5 ★★★★★ AppStore rating 4.54/5 ★★★★★ Google Play rating	Paperless strategy:  5m Papers Saved (2022)
Sustainable Future	Leader in financial conduct   Included in ESG MSCI Leaders Index \$2bn in sustainable finance	Employer of choice  78% Employee engagement index	Best customer experience #1 Number 1 bank NPS in UAE: 78% 		

ESG Strategy

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= 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**
- S&P Global ESG Score **41**
- Recognized as the **Best Islamic Bank in ESG** by Global Finance

- GHG Emissions Reduction (Scope 1 & 2) **14%**
- Energy Intensity Reduction **26%**

- LEED Certificates **6**
- Local Suppliers Engaged **305**
- Women Workforce **39.4%**

- **ISO 45001** Occupational Health and Safety
- **ISO 9001** Quality Management System
- **ISO 27001** Information Security

= Key Pillars of ADIB's ESG Strategy

ADIB's initiatives distributed under three strategic pillars



Maximize Positive Impact

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

Be A Lifelong Partner

1. Develop financial inclusion policy and programs
2. Establish financial literacy programs for SMEs
3. Develop a gender diversity strategy
4. Develop Employee wellbeing plan
5. Become an increasingly learning-oriented organization
6. Implement Emiratization strategy
7. Drive social responsibility via community engagements and volunteerism

Maintain High Standards of Governance

1. Integrate ESG in governance structure
2. Develop ESG procurement strategy
3. Cultivate ESG driven culture through trainings and Key Performance Indicators
4. Attain best-in-class data privacy and cybersecurity
5. Report on ESG as per market and legal requirements

= ADIB Sustainable Finance Framework

 Renewable Energy	<ul style="list-style-type: none"> Production, components, transmission and distribution infrastructure of renewable energy: Solar (PV & CSP); Onshore and Offshore wind; Geothermal; Hydropower; Bioenergy; Hydrogen and Ammonia 	 
 Energy Efficiency	<ul style="list-style-type: none"> Products or technologies which reduce energy consumption by 30% Existing district cooling or heating systems which result in 30-50% energy savings Smart grids with a clear linkage to renewable energy technologies and storage of renewable energy Manufacture of energy efficiency technologies including LED lights and smart grid meters 	 
 Green Buildings	<ul style="list-style-type: none"> Green buildings which are certified at minimum of BREEAM Excellent, LEED Gold, GSAS 4 star, HQE Very Good, BCA Green Mark Gold Plus, Estidama Pearl 4 Pearls Energy efficiency improvements of at least 30% through retrofits 	
 Pollution Prevention and Control	<ul style="list-style-type: none"> Recycling plants converting waste into new materials Soil remediation projects such as land remediation for urban land sites 	
 Sustainable Water and Wastewater Management	<ul style="list-style-type: none"> Water collection, recycling, transportation, treatment projects including water and wastewater treatment plants, sewer systems and pumping stations Projects to increase water-use efficiency by at least 20% Water desalination projects running on reverse osmosis technology with carbon intensity of less than 100gCO2e/kWh over the residual asset life 	
 Clean Transportation	<ul style="list-style-type: none"> Electric vehicles with zero direct emissions Hybrid vehicles with emissions intensity lower than 50gCO2e/p-km Infrastructure to enable cleaner modes of transport such as EV charging stations, bicycles/e-bicycles/e-scooters infrastructure, walking paths Rail and bus rapid transport infrastructure 	 
 Access to Essential Services	<ul style="list-style-type: none"> Construction and retrofit of public schools, universities and university campuses Facilities and services to improve access to child or tertiary education, and vocational training Activities such as school transportation service Development, expansion or acquisition of hospitals, laboratories, clinic, healthcare and hospices Health-related R&D programs supporting new medicines, treatments, vaccines or health equipment Activities to strengthen provision of early warning systems to monitor healthcare systems for potential risks and provide alerts 	  
 Employment Generation	<ul style="list-style-type: none"> Financing of local SMEs as defined by local UAE central bank regulation including businesses owned and operated by minority groups such as people of determination, women and migrants 	 
 Affordable Housing	<ul style="list-style-type: none"> Development and construction of social housing or affordable housing projects which are defined and eligible under local regulated programs for low-income households 	 

Use of Process

- Net proceeds will be used to finance or refinance eligible green assets, businesses, projects and investments aligned with the eligibility criteria.
- The eligible projects portfolio may include new or existing projects with a maximum 3 years look back period



ADIB has obtained a Second Party Opinion from ISS Corporate Solutions

Process for Project Evaluation and Selection

- ADIB has developed an ESG due diligence toolkit to identify and assess deals with clear environmental or social benefits
- The ESG assessment provides a powerful ex-ante and ex-post means to oversee and monitor ESG risks in financing and investing activities while supporting positive engagements with clients on key ESG topics
- ADIB's ESG department and a sustainable finance working group established within the ESG department, will review the use of proceeds and approve or reject deals to ensure compliance with the Sustainable Finance Framework

Management of Proceeds

- Net proceeds of Sustainable Finance Transactions will be fully allocated within 24 months from issuance, and maintained in a separate Sustainable Finance Register
- ADIB will ensure an adequate balance of green/social assets is maintained to match issuance amounts at all times. Unallocated net proceeds will be placed in short-term Shari'a compliant instruments
- ADIB's ESG Board Committee, with the support of the ESG department, will review the Sustainable Finance Register on a semi-annual basis to ensure all eligible assets meet the eligibility criteria in the framework

Reporting

- ADIB will report on the allocation and impact of net proceeds on an annual basis until full allocation in an annual Sustainable Finance Report
- The Sustainable Finance Report will be produced and reviewed by the ESG department
- ADIB will appoint an external party to verify the allocation of net proceeds towards eligible projects in line with the criteria in the Framework

<p>Alignment with ICMA GBP, SBP and SBG, LMA GLP and SLP</p>	<p>✓ Aligned. ADIB has defined a formal concept for its Sustainable Financing Instruments regarding the use of proceeds, process for project evaluation and selection, management of proceeds and reporting.</p>
<p>Sustainability Quality of Eligibility Criteria</p>	<p>✓ Positive. The environmental and social risks associated with the Use of Proceeds categories are managed.</p>
<p>Linking the transaction(s) to ADIB's ESG profile</p>	<p>✓ The key sustainability objectives and the rationale for issuing Sustainable Financing Instruments are clearly described by the issuer. The majority of the project categories considered are in line with the sustainability objectives of the issuer.</p>

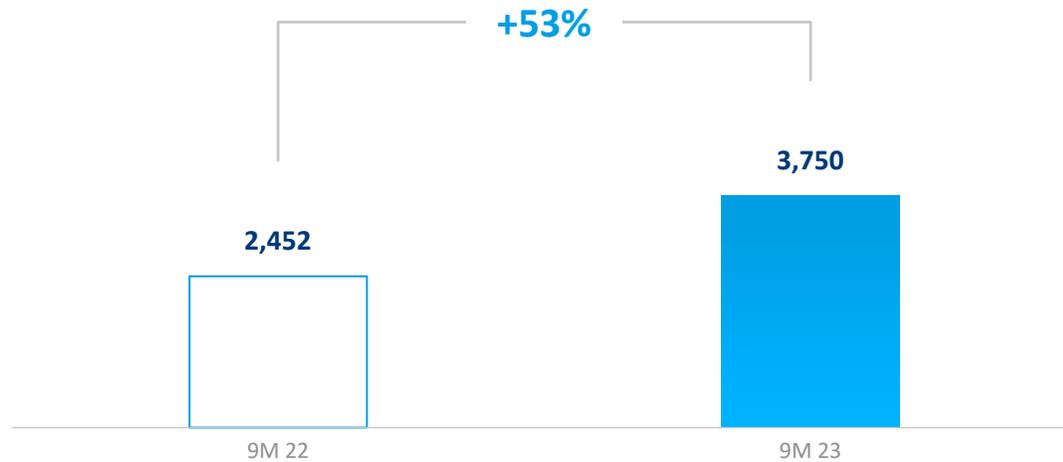
Financial Performance

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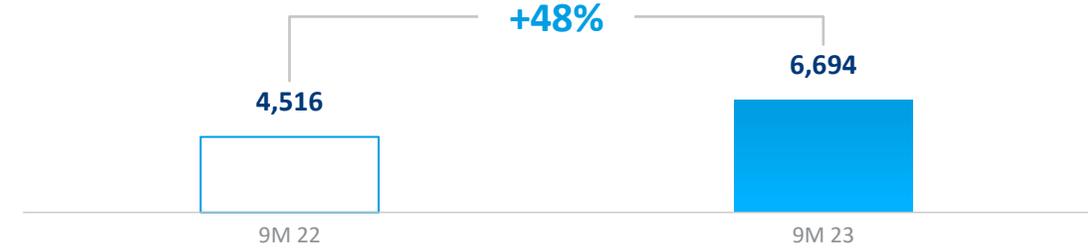
= Income Statement Highlights

Strong YoY growth in revenues and profitability

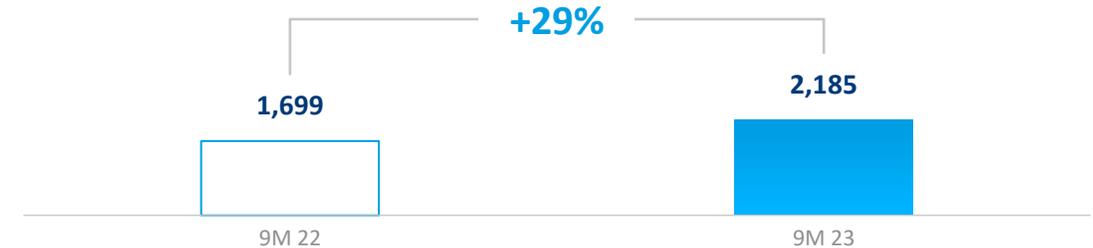
= Profit After Zakat & Tax (AEDmn)



= Revenues (AEDmn)



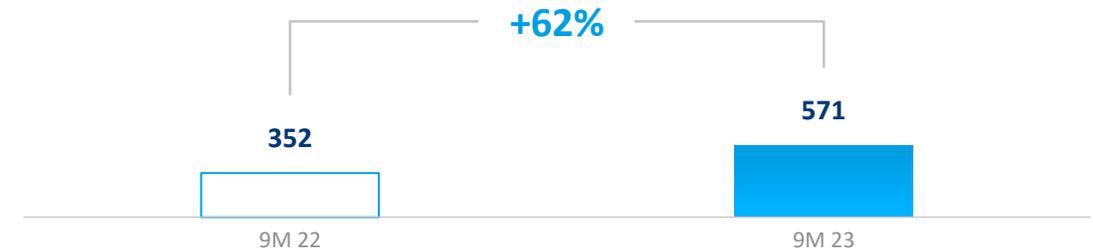
= Expenses (AEDmn)



= Key Highlights

- Solid macroeconomic environment, improvement in business and consolidation of Egypt lifted revenues by 48% YoY in 9M 2023.
- 48% Revenue growth was well above cost inflation of 29%
- Net Income rose 53% YoY to AED3.75bn based on balance sheet growth and higher margins

= Impairments (AEDmn)



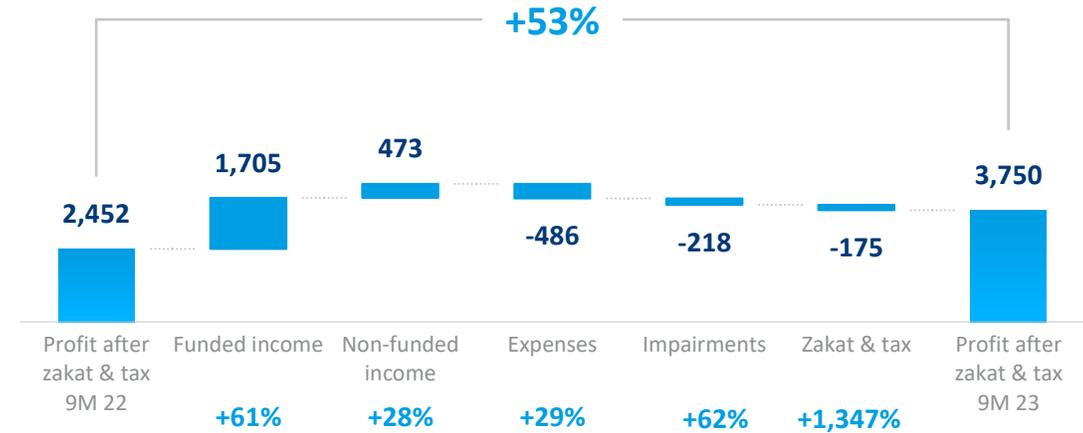
= Income Statement

53% YoY growth in Net income in 9M 2023 underscored by increase volume transactions and margins

= Net Income (AEDmn)



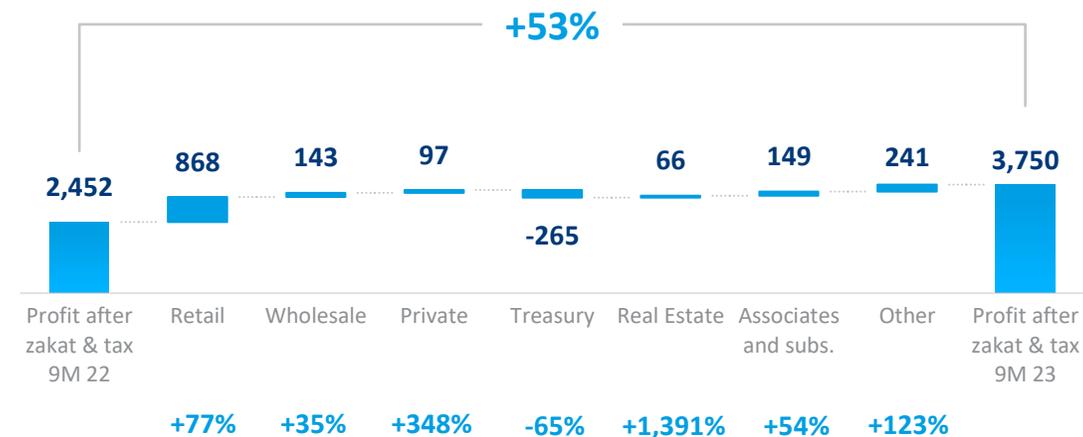
= Net Income Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	9M 2023	9M 2022	Δ%	3Q 2023	3Q 2022	Δ%
Funded income	4,506	2,802	+61%	1,577	1,132	+39%
Non-funded income	2,188	1,715	+28%	853	546	+56%
Revenues	6,694	4,516	+48%	2,430	1,678	+45%
Operating expenses	(2,185)	(1,699)	+29%	(740)	(539)	+37%
Provision for impairment	(571)	(352)	+62%	(202)	(125)	+61%
Net Income after zakat and tax	3,750	2,452	+53%	1,424	1,010	+41%

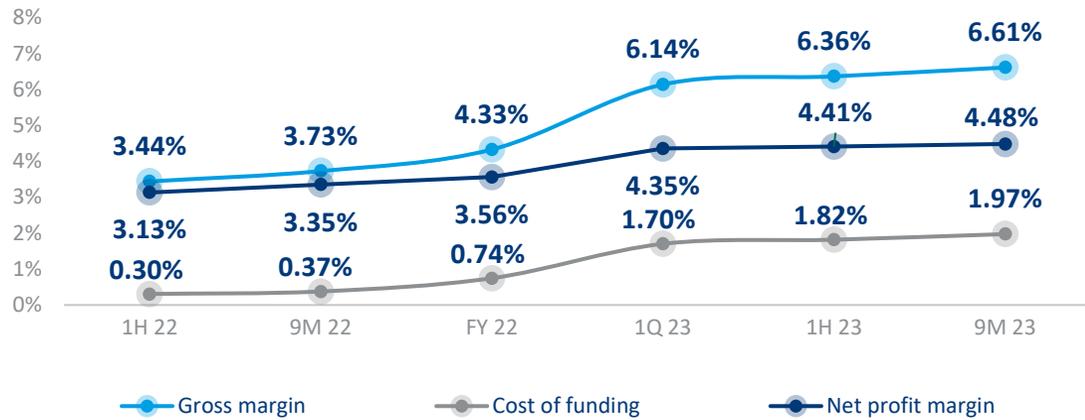
= Net Income Movement by Segment (AEDmn)



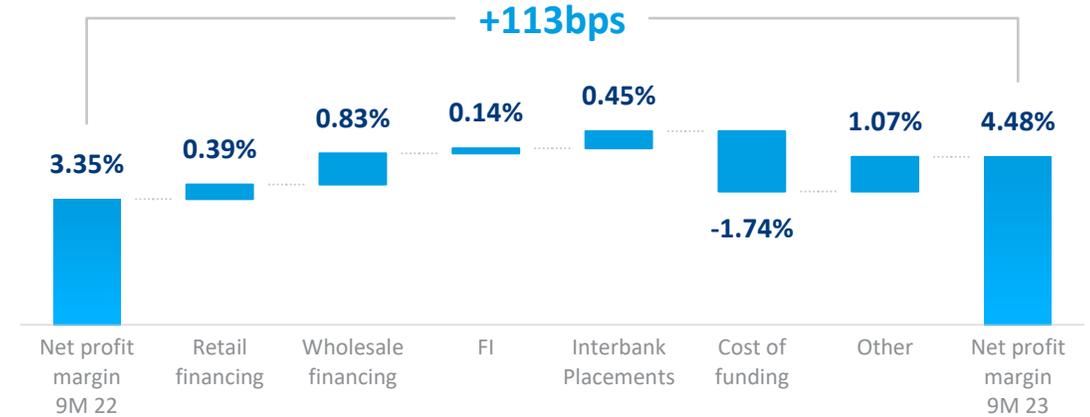
= Funded Income

Strong growth in funded income driven by strong business volumes and higher rates with NPM improving 113 bps

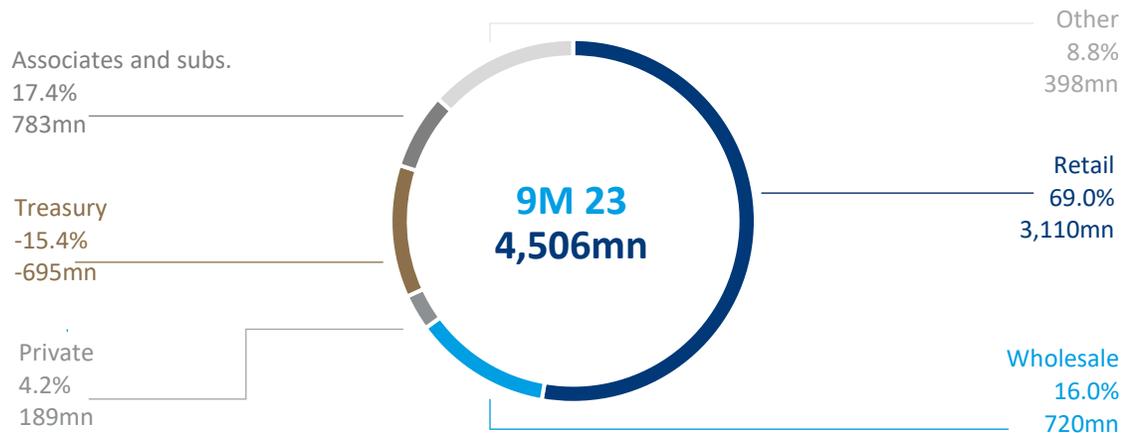
= Net Profit Margin (%)



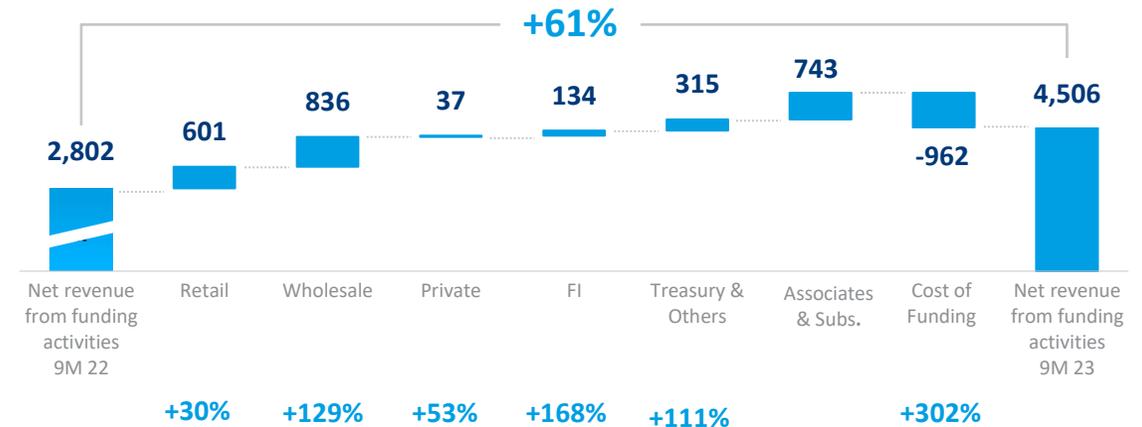
= Net Profit Margin Movement YoY (%)



= Net Revenue from Funding Activities Composition (AEDmn)



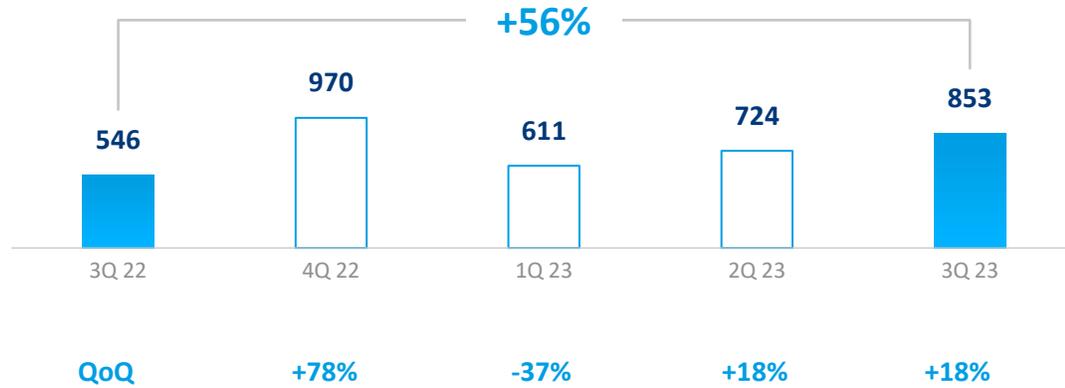
= Net Revenue from Funding Activities Movement YoY (AEDmn)



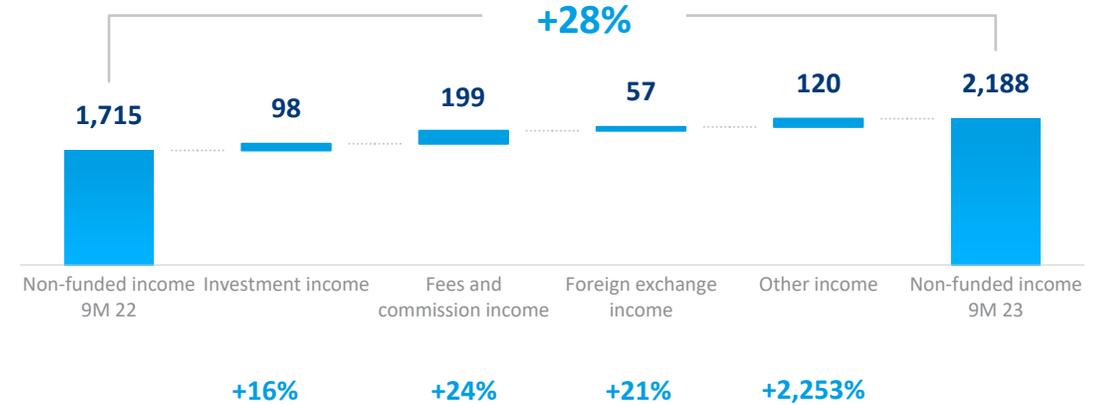
= Non-Funded Income

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

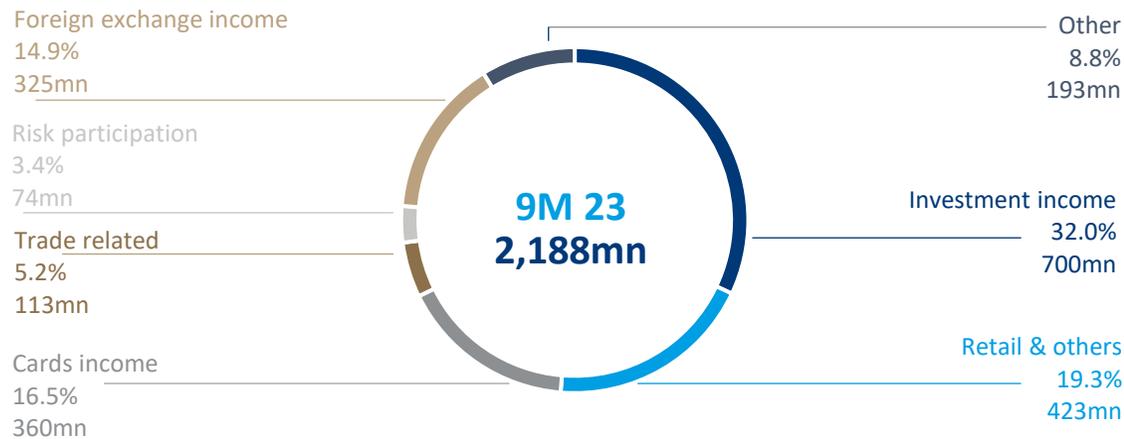
= Non-Funded Income (AEDmn)



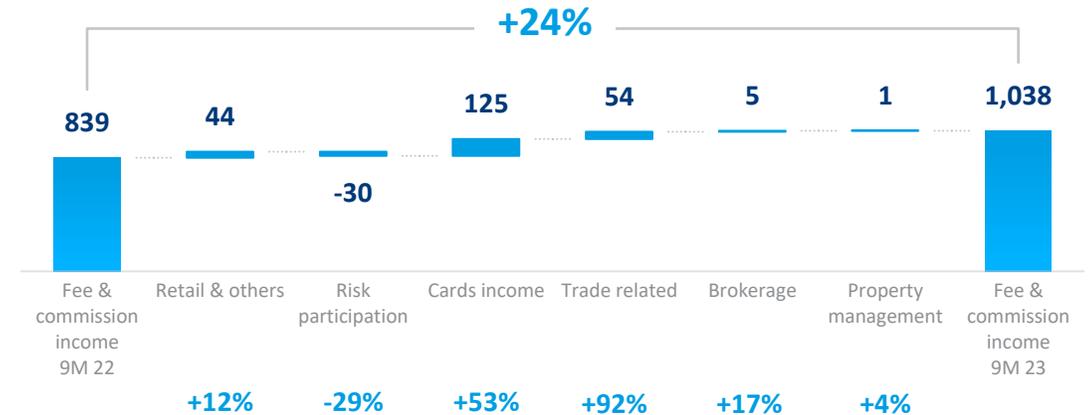
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



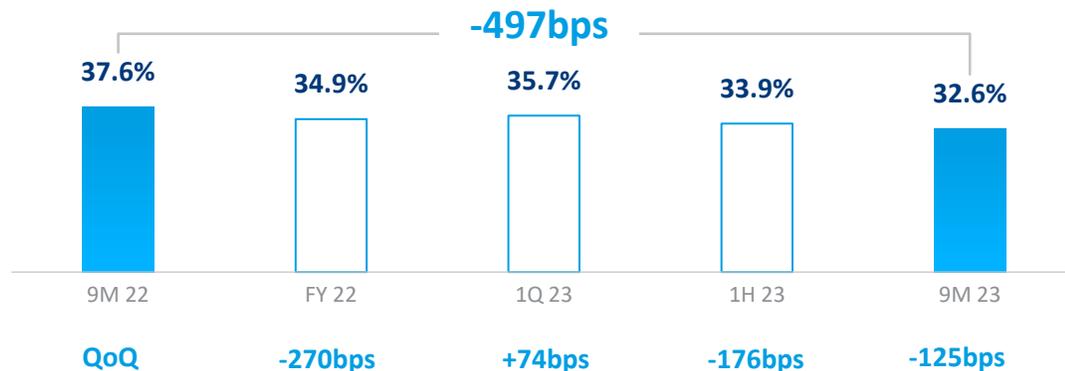
= Fee & Commission Income Movement YoY (AEDmn)



= Operating Expenses

Significant improve in cost to income ratio helped by higher income and cost discipline amid ongoing transformation investments

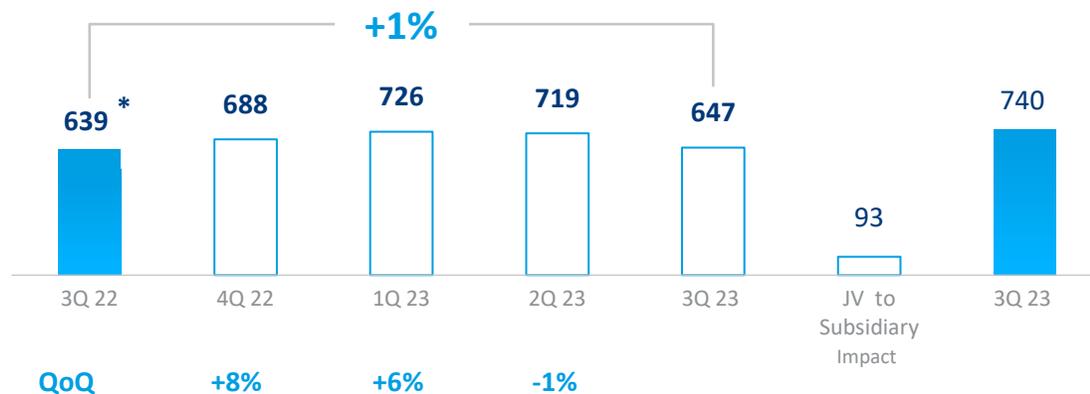
= Cost To Income Ratio (%)



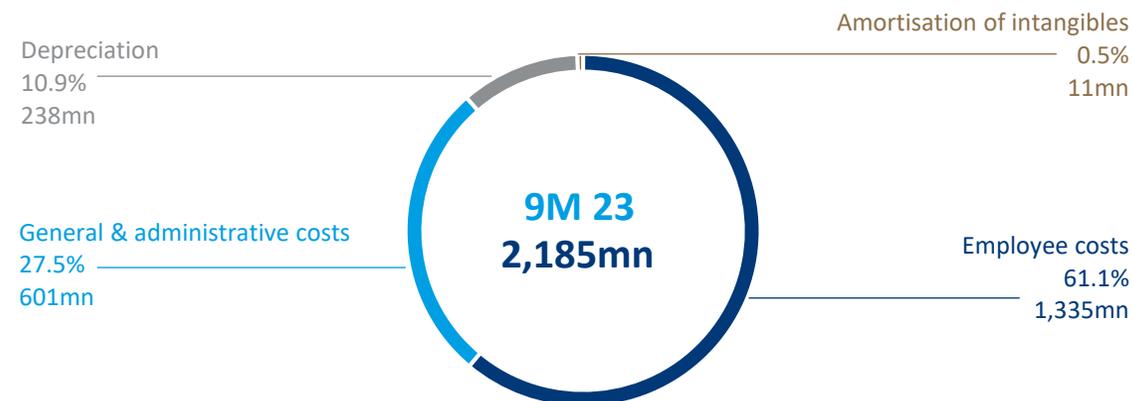
= Expenses Movement YoY (AEDmn)



= Expenses (AEDmn)



= Expenses Composition (%)

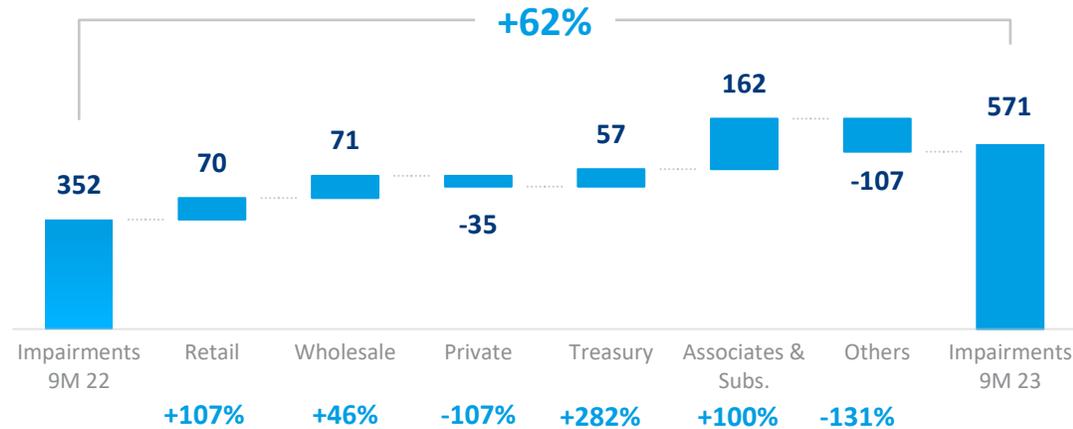


*Adjusted for AED100mn one-off reversal in 3Q 2022

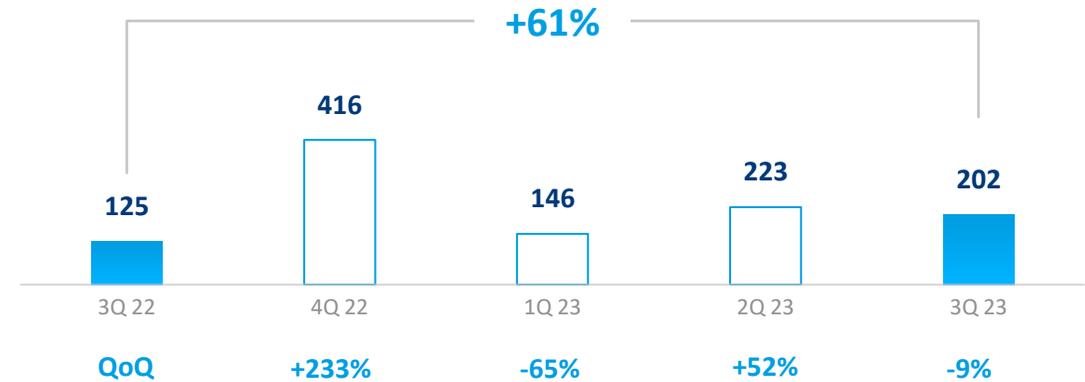
= Impairments

COR is at comfortable 50bps in 9M 2023

= Impairments Movement YoY (AEDmn)



= Impairments (AEDmn)



= Cost Of Risk (%)



= Impairments Composition (%)



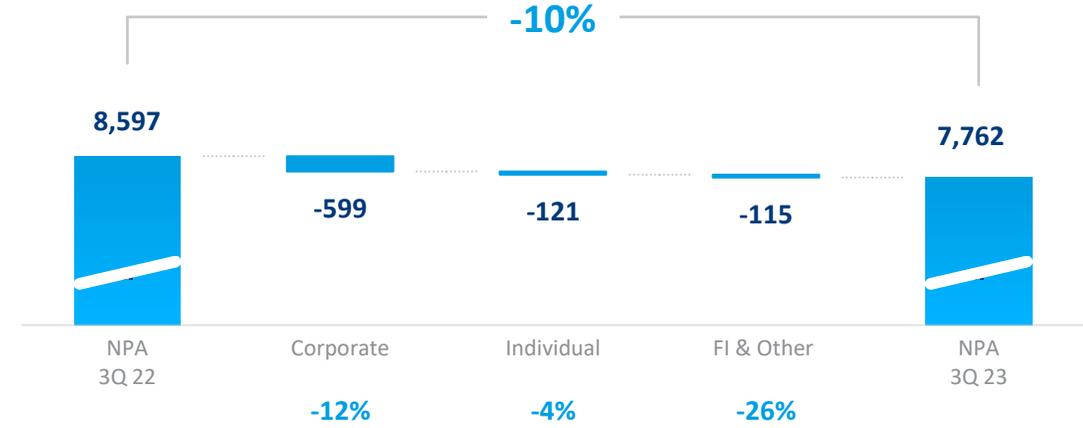
= Non-Performing Financing

Lowest NPA ratio since 1Q 20 with cost of risk in line with guidance while coverage ratio trending within the guidance

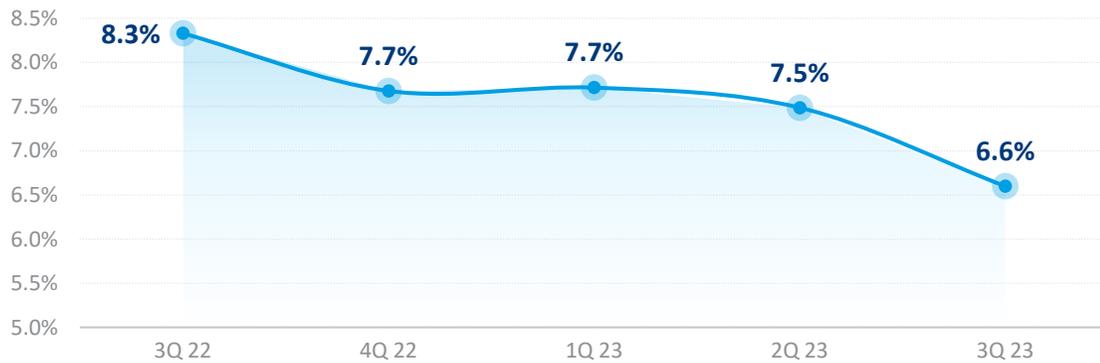
= NPA (AEDmn)



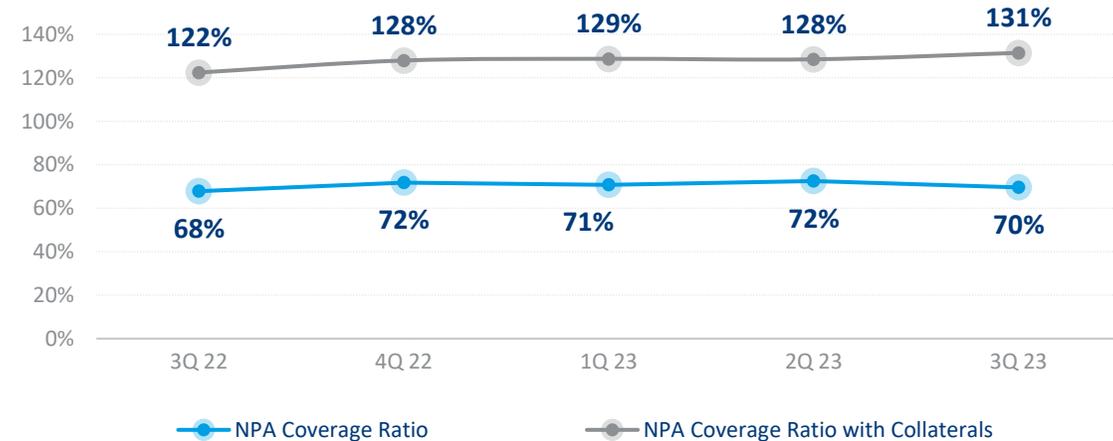
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



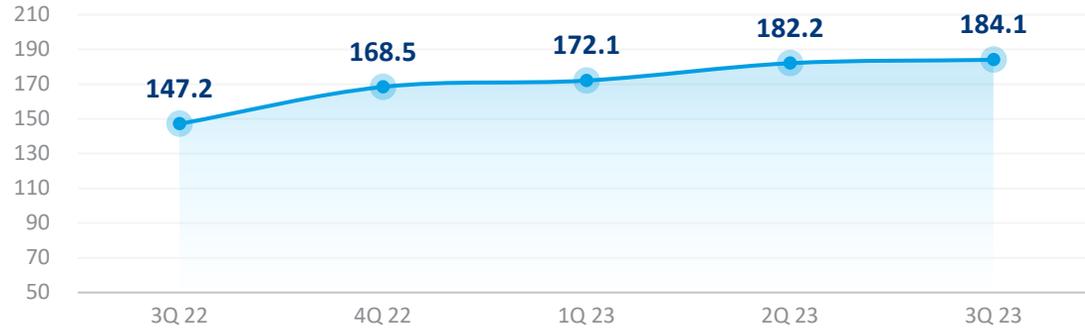
= NPA Coverage Ratio (%)



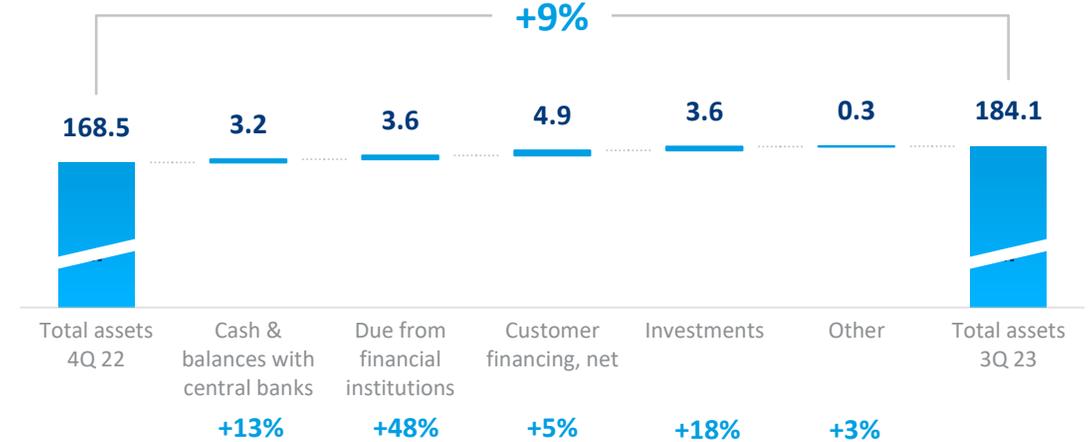
= Balance Sheet

Total assets increased by 25% YoY driven by 15% growth in customer financing supported by a very strong funding position

= Total Assets (AEDbn)



= Total Assets Movement YTD (AEDbn)



= Balance Sheet Highlights

AED (mn)	3Q 2023	4Q 2022	Δ%	3Q 2022	Δ%
Customer financing, net	112,595	107,717	+5%*	98,240	+15%
Investments	23,000	19,432	+18%	19,072	+21%
Total assets	184,124	168,517	+9%	147,209	+25%
Total Deposits	151,545	138,137	+10%	118,823	+28%
Total liabilities	159,424	145,056	+10%	126,036	+26%
Total equity	24,699	23,461	+5%	21,173	+17%

= Funding Movement YTD (AEDbn)



*6% growth of customer financing in constant currency, excluding devaluation of EGP

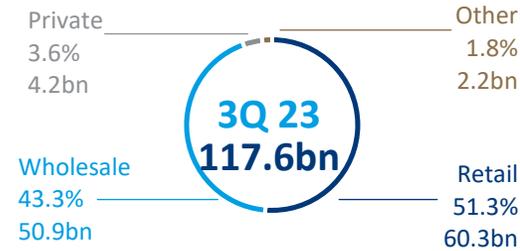
= Customer Financing

AED 14.4bn growth in financing assets vs last year mainly due strong volumes from Retail, Government and Public sector

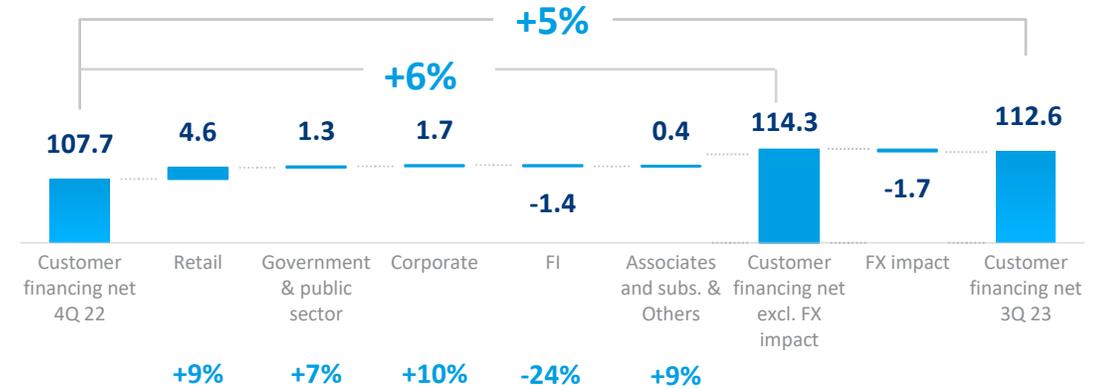
= Customer Financing, Net (AEDbn)



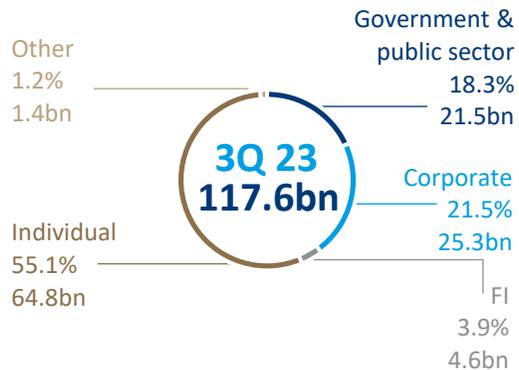
= Customer Financing, Gross by Segment (%)



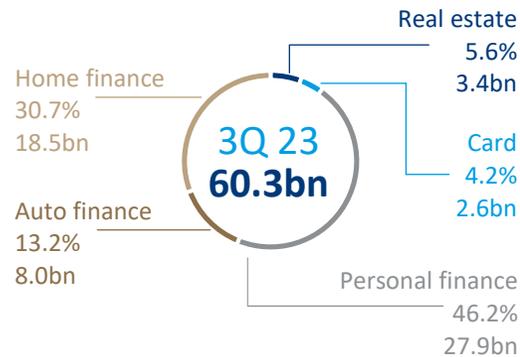
= Customer Financing, Net Movement YTD (AEDbn)



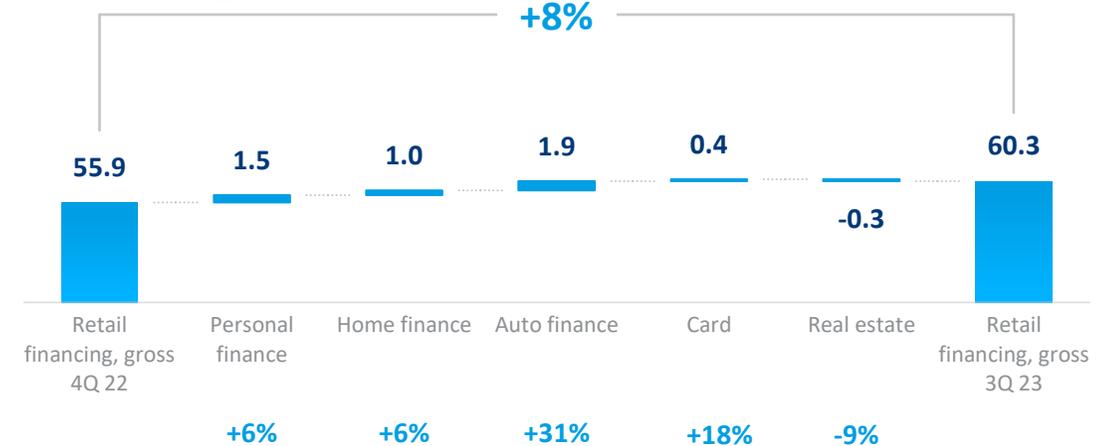
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



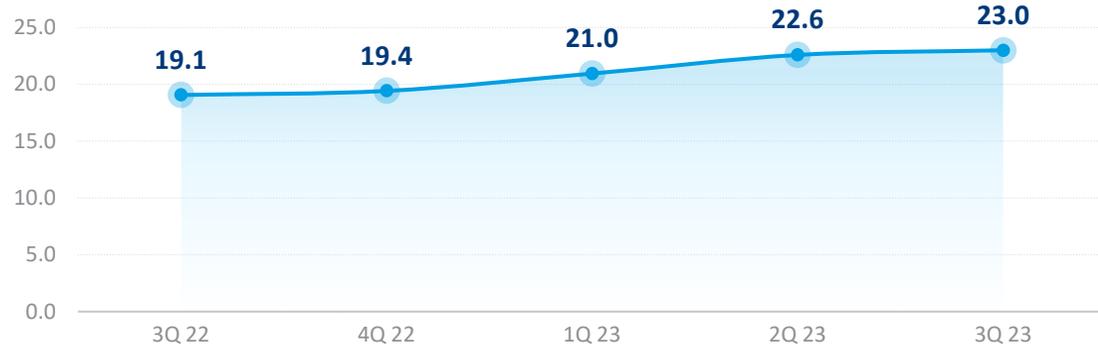
= Retail Financing, Gross Movement YTD (AEDbn)



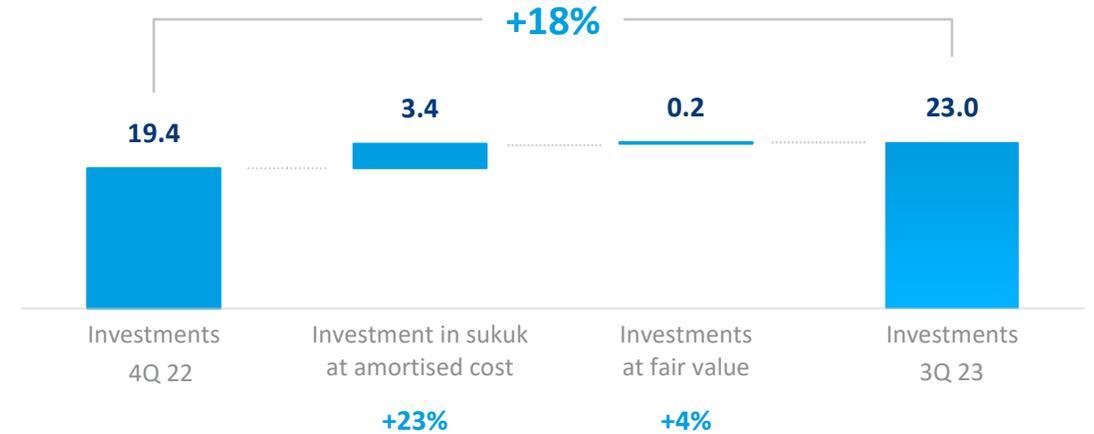
= Investments

Diversified Investment Portfolio

= Investments (AEDbn)



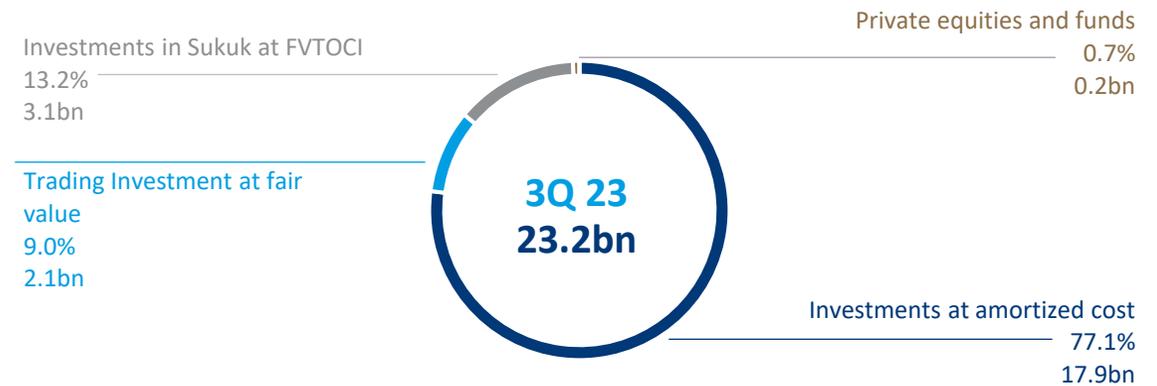
= Total Investments Movement YTD (AEDbn)



= Investments by country (%)



= Investments by type (%)



= Customer Deposits

Up 28% YoY reflecting our ability to gain market share with AED5.4bn increase in CASA, demonstrating effective deposit gathering strategy

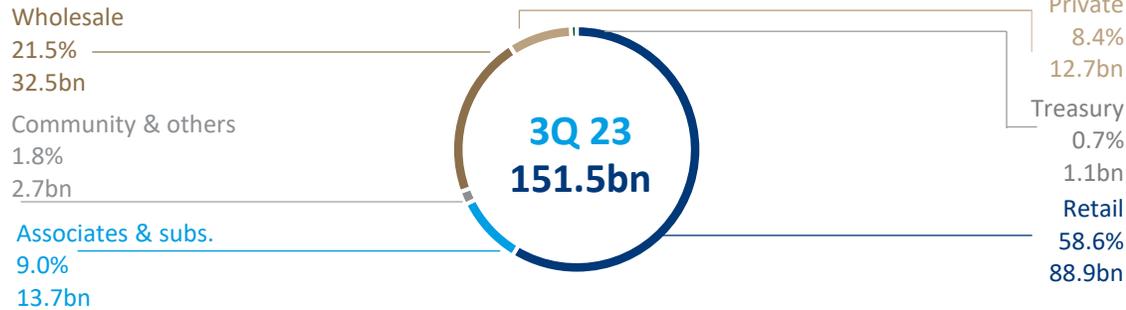
= Total Deposits (AEDbn)



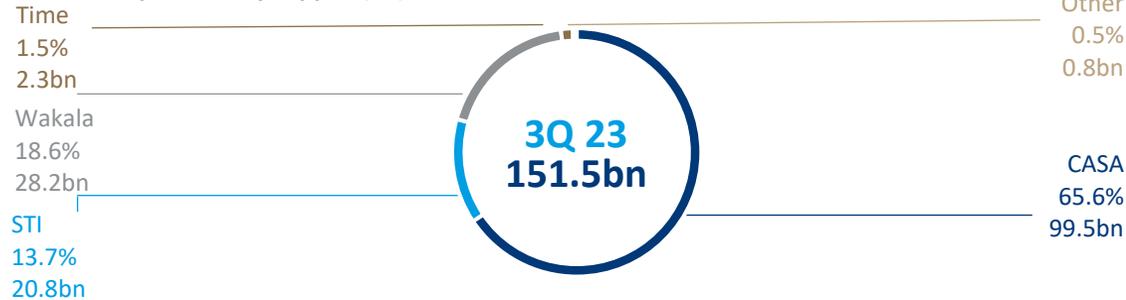
= Total Deposits Movement by Segment YTD (AEDbn)



= Total Deposits by Segment (%)



= Total Deposits by Type (%)



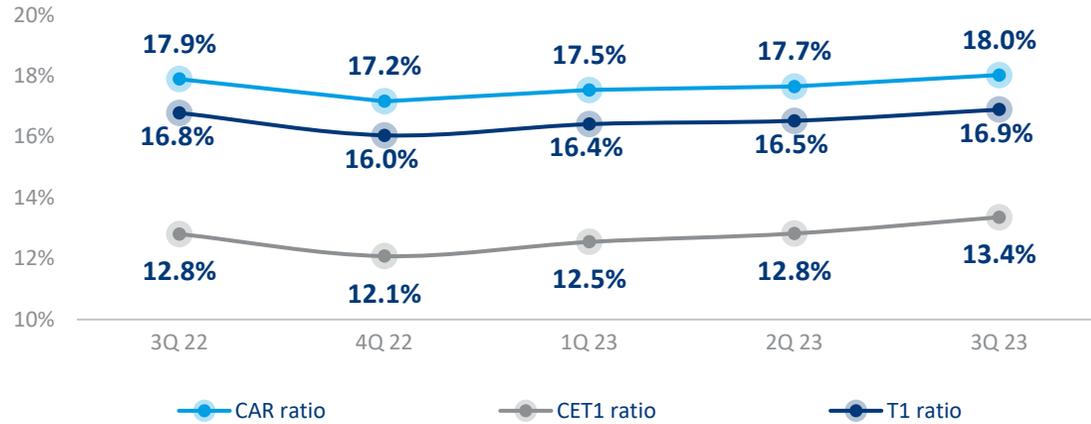
= Total Deposits Movement by Type YTD (AEDbn)



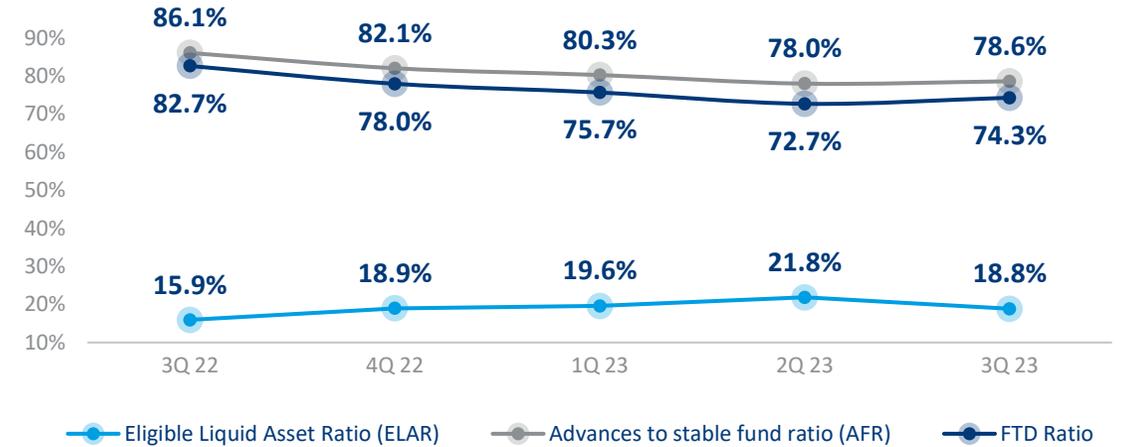
= Capital and Liquidity

Significant improvement in capital position with CET 1 at 13.4%

= Capitalization Ratios (%)



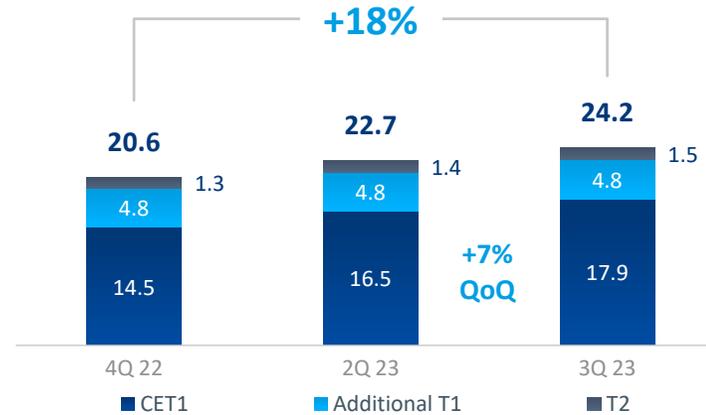
= Liquidity Ratios (%)



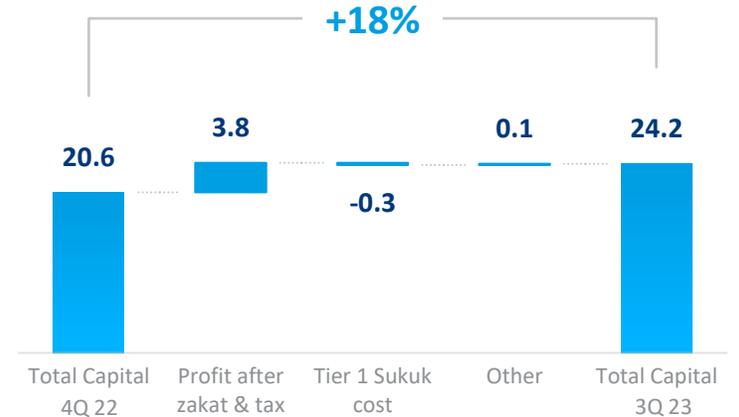
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



Segmental Performance

9M 2023 Investor Presentation

= Segmental Balance Sheet Summary

Deposit growth led by growth in Retail, Wholesale segments

= Customer Financing, Net Movement YTD (AEDbn)



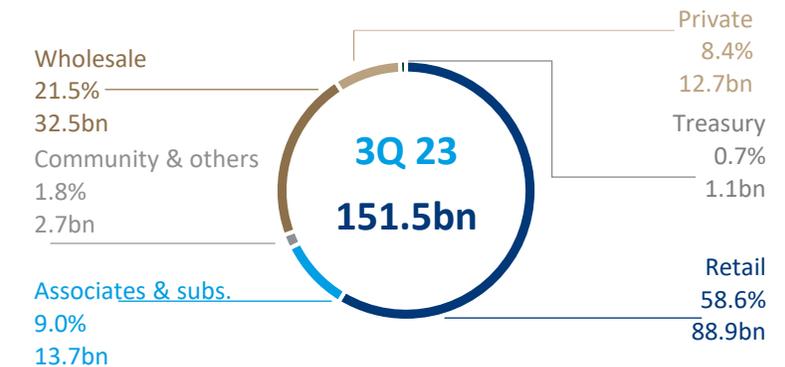
= Customer Financing, Gross by Segment (%)



= Total Deposits Movement by Segment YTD (AEDbn)



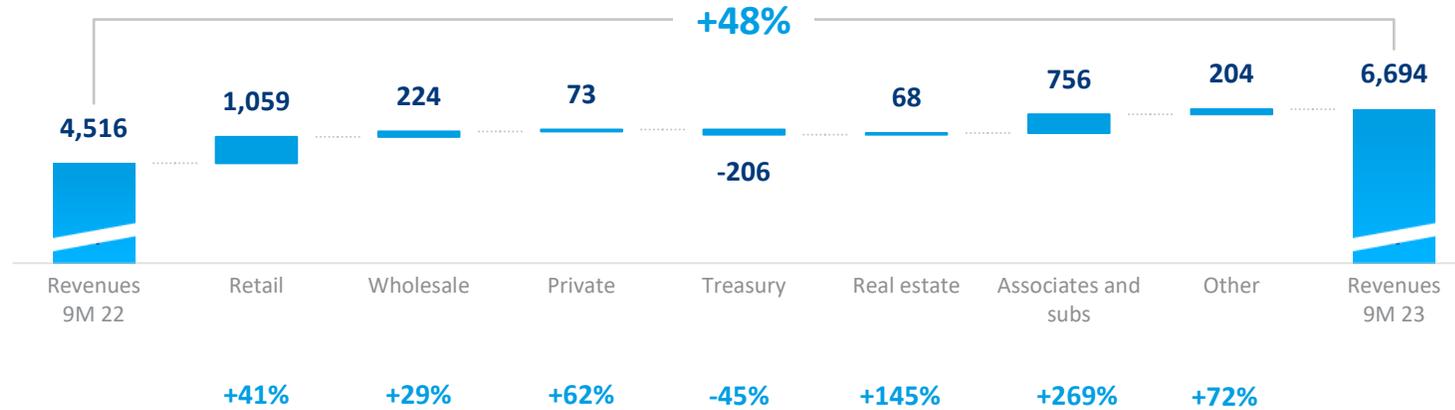
= Total Deposits by Segment (%)



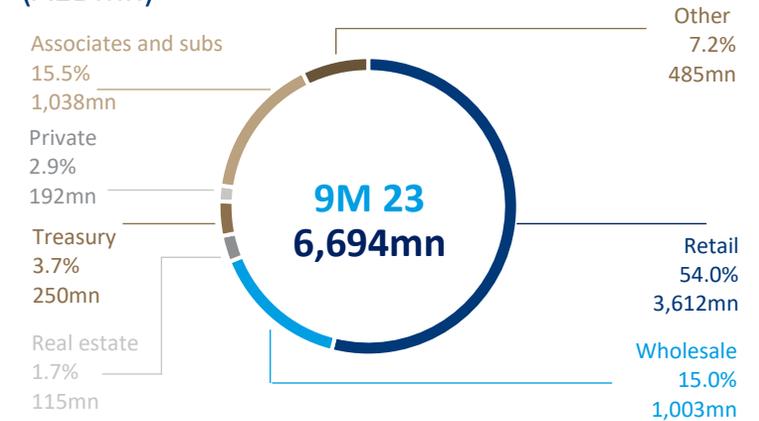
= Segmental Income Statement Summary

Profit growth driven by core business growth

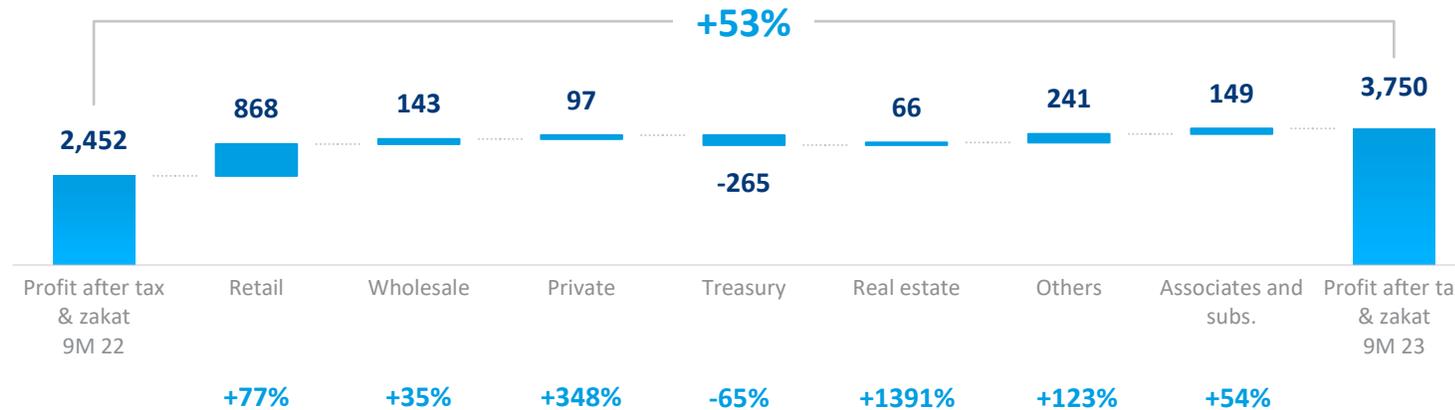
= Total Operating Income Movement YoY (AEDmn)



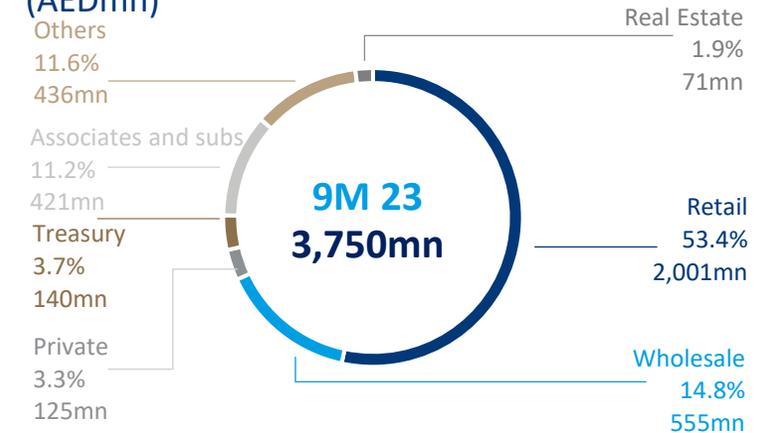
= Total Operating Income Composition (AEDmn)



= Profit After Tax & Zakat Movement YoY (AEDmn)



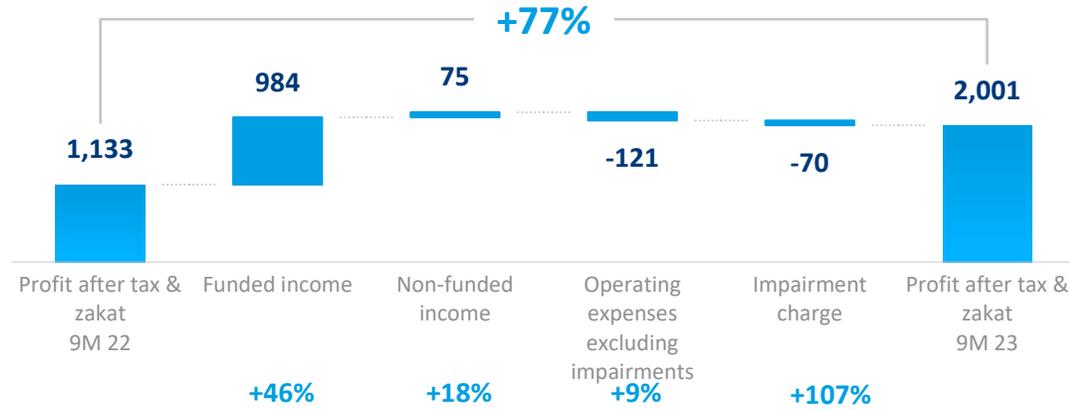
= Profit After Tax & Zakat Composition (AEDmn)



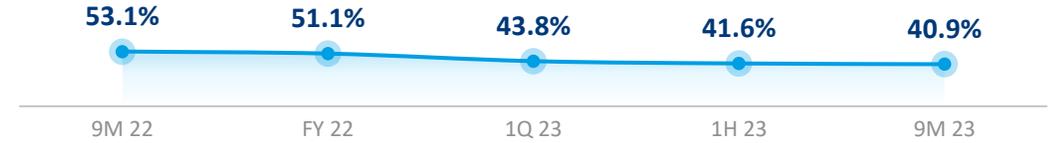
= Retail

113% 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)



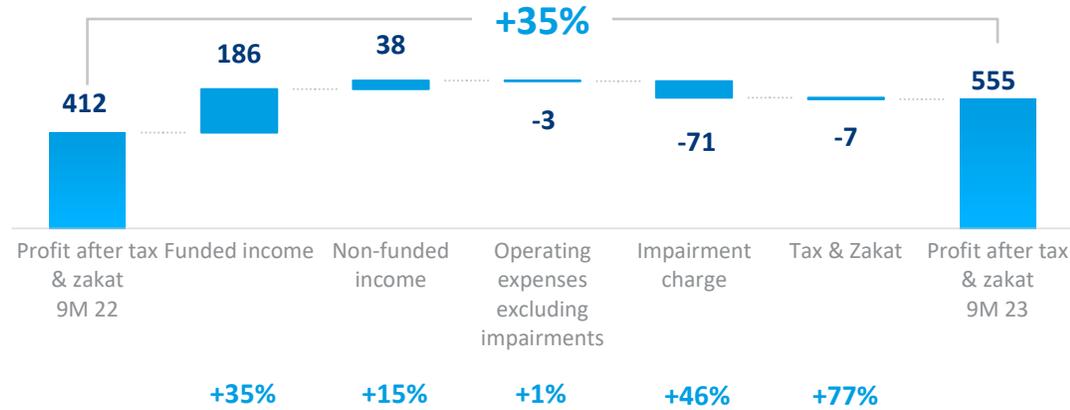
= Deposits (AEDbn)



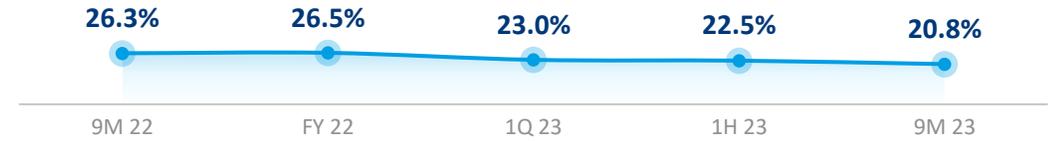
= Wholesale

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

= Profit After Tax & Zakat Movement YoY (AEDmn)



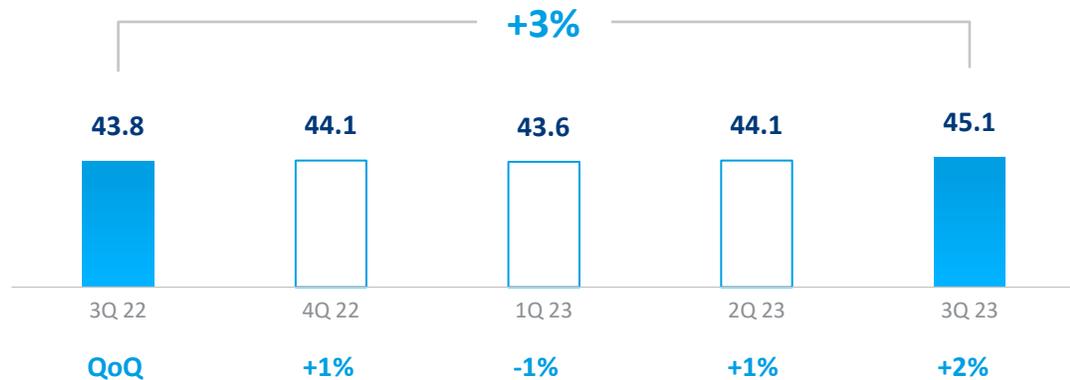
= Cost Income Ratio (%)



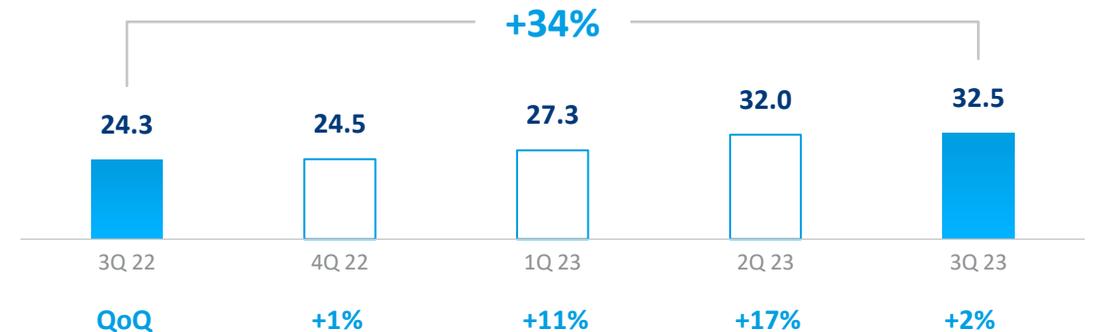
= Cost of Risk (%)



= Customer Financing, Gross (AEDbn)



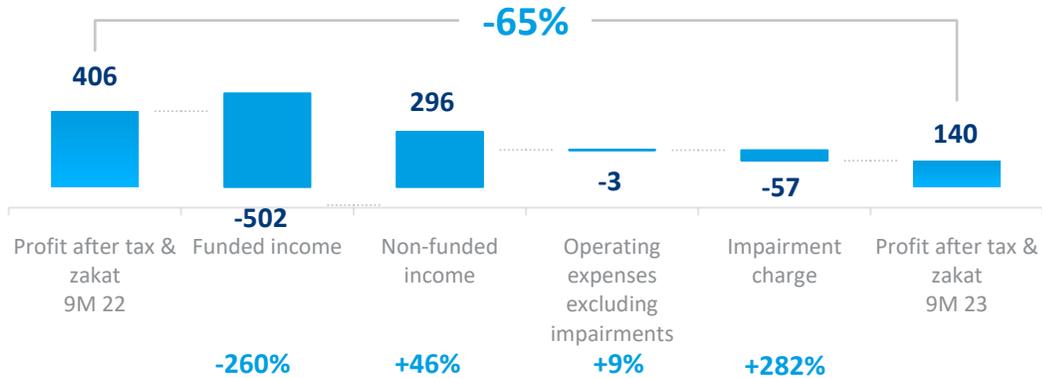
= Deposits (AEDbn)



= Treasury

65% profit decline in the environment of rate hikes

= Profit After Tax & Zakat Movement YoY (AEDmn)



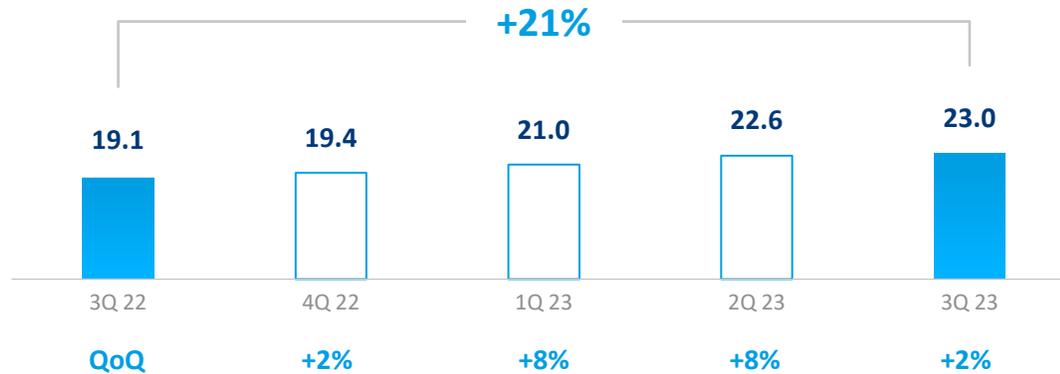
= Cost Income Ratio (%)



= Investment Yield (%)



= Investments (AEDbn)



= Deposits (AEDbn)



Performance Track Record

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= Balance Sheet Trends

Steady balance sheet growth

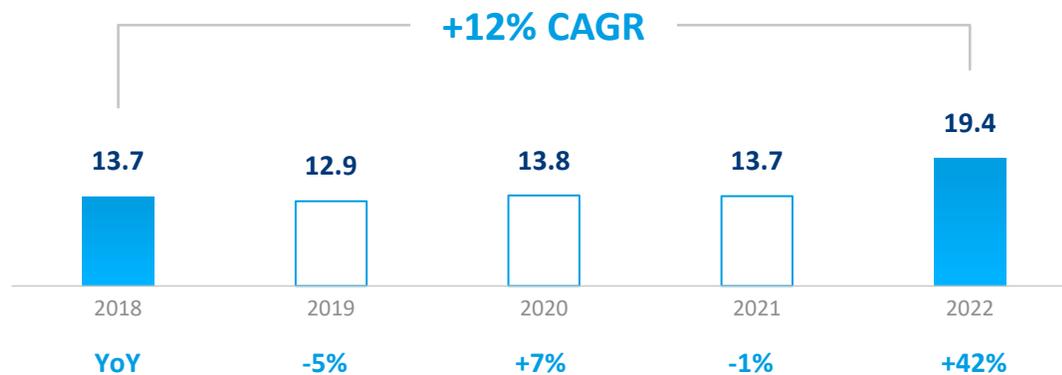
= Total Assets (AEDbn)



= Customer Financing, Net (AEDbn)



= Investments (AEDbn)



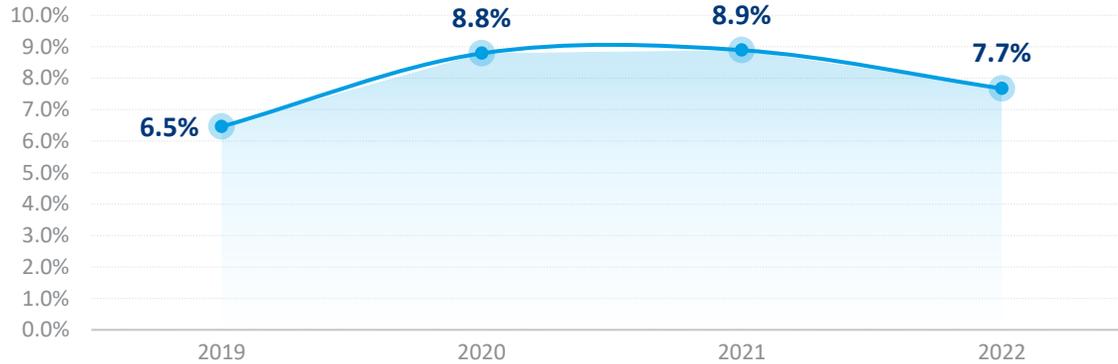
= Total Deposits (AEDbn)



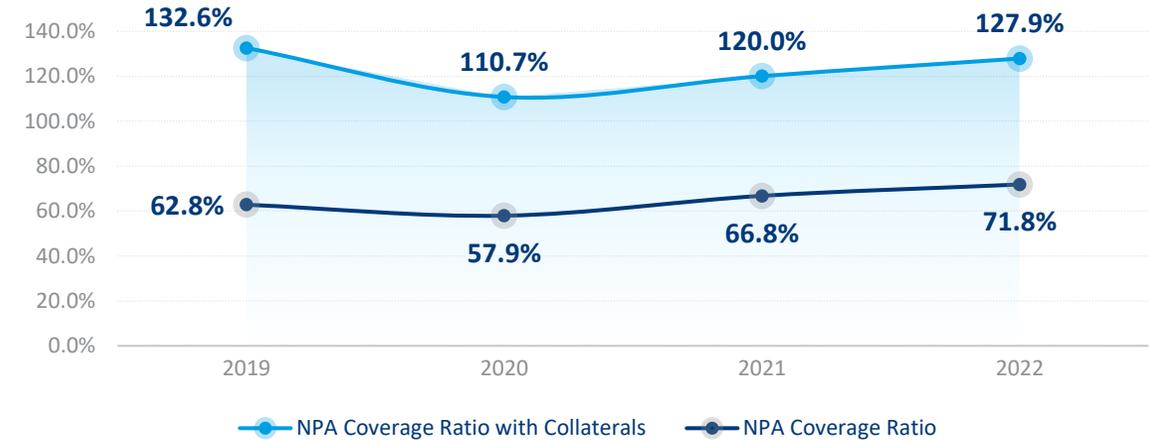
= Asset Quality, Capital & Liquidity

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

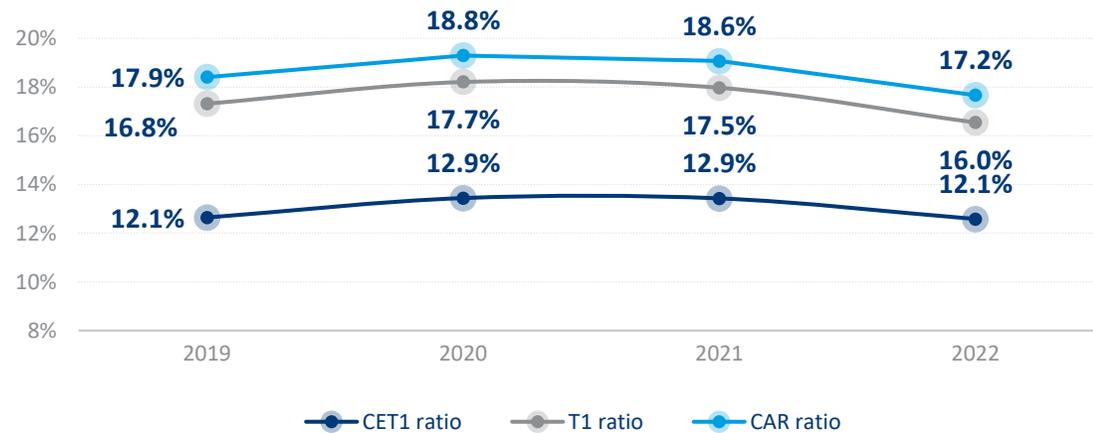
= NPA Ratio (%)



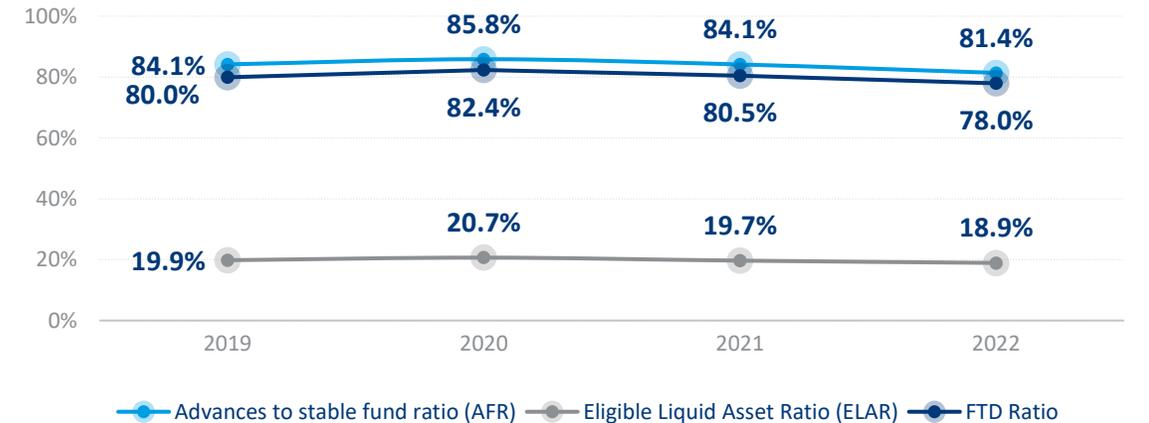
= NPA Coverage Ratio with Collaterals (%)



= Capitalization Ratios (%)



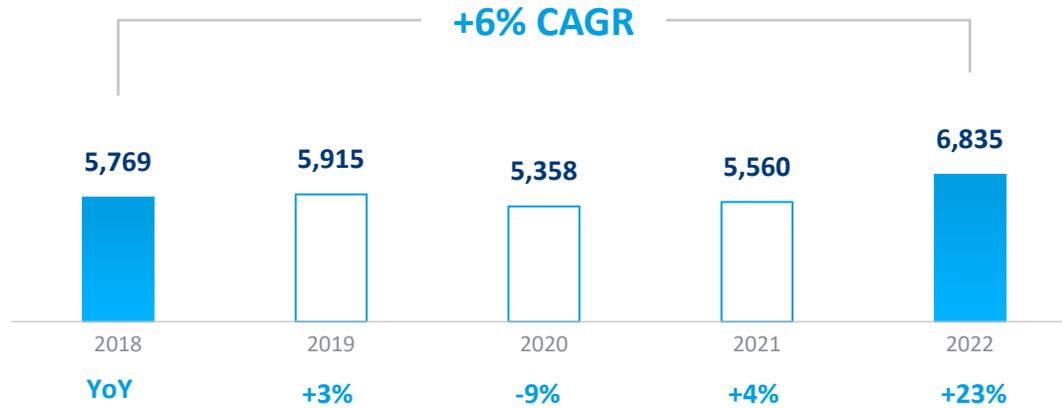
= Liquidity Ratios (%)



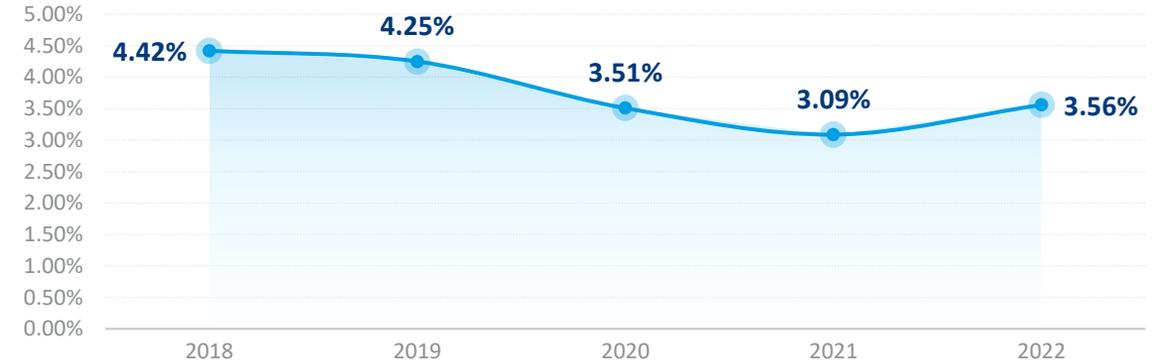
= Revenues and Expenses

Decent revenue and operating expense trends

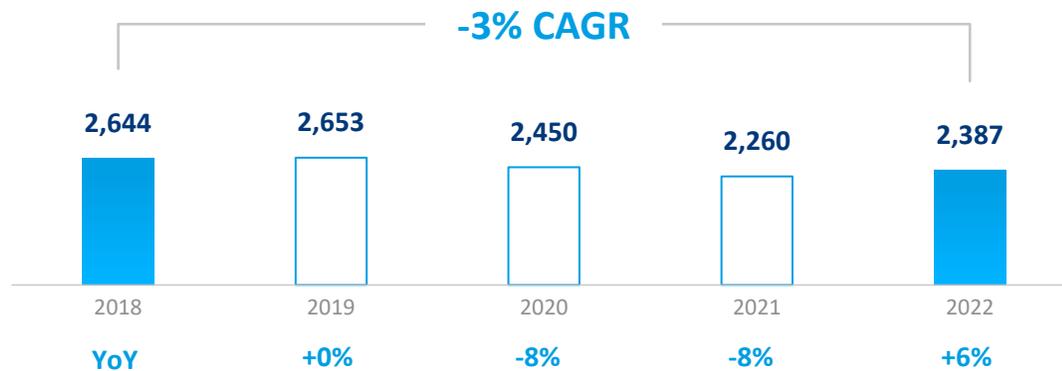
= Revenues (AEDmn)



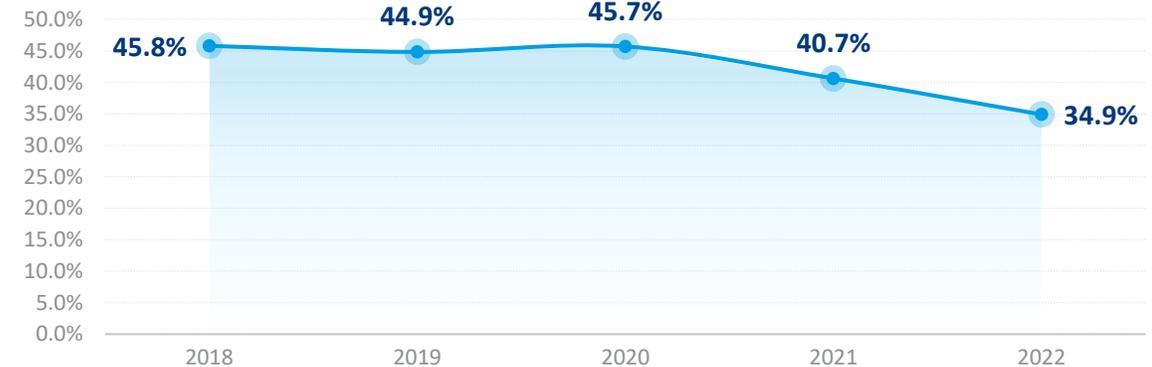
= Net Profit Margin (%)



= Expenses (AEDmn)



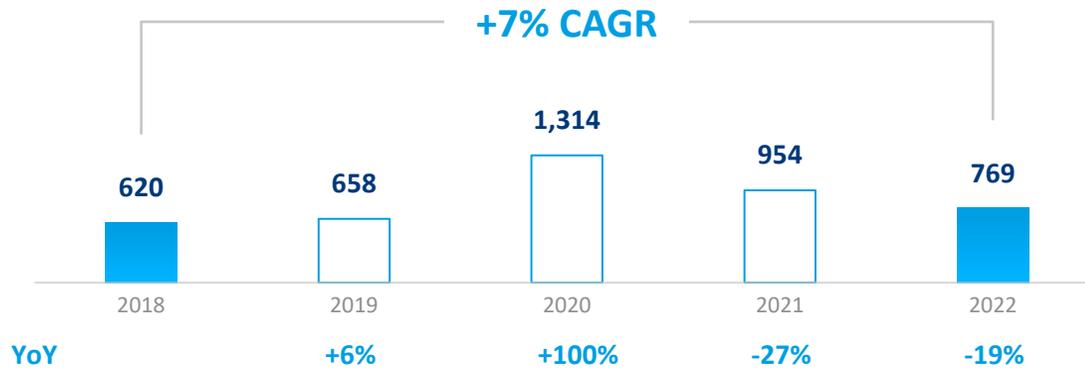
= Cost to Income Ratio (%)



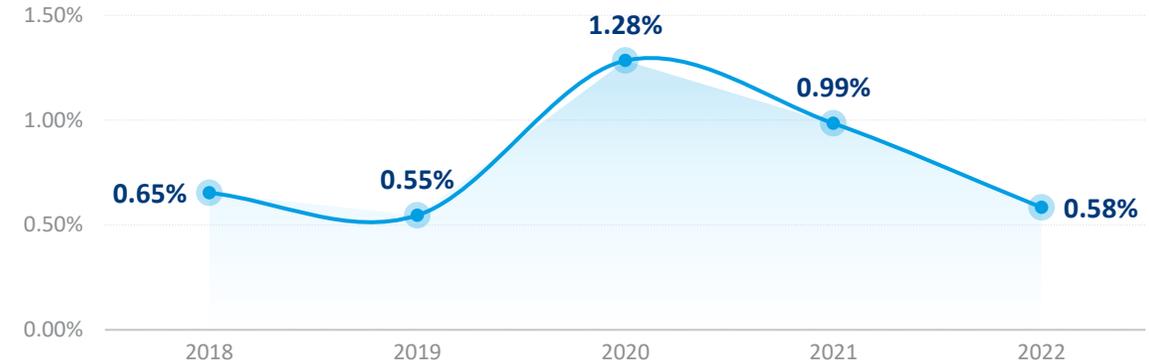
= Impairments and Profitability

Higher returns and reduction of cost of risk in 2022

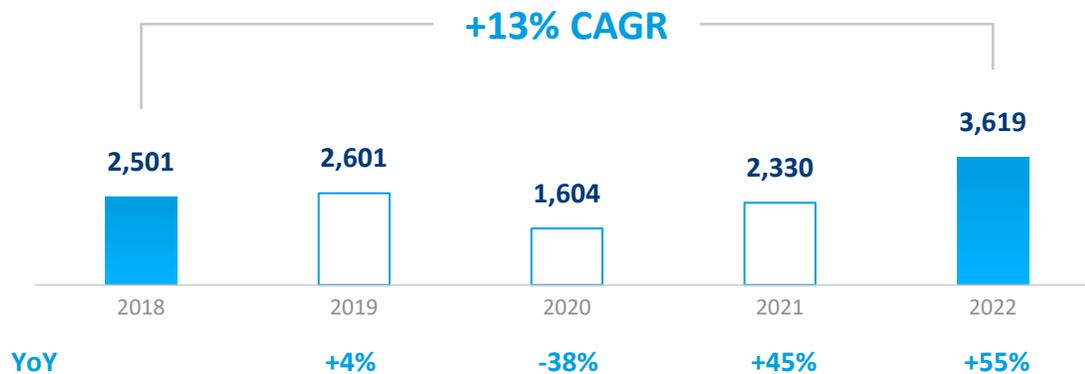
= Impairments (AEDmn)



= Cost of risk (%)



= Profit After Zakat & Tax (AEDmn)



= Returns (%)



Appendix

9M 2023 Investor Presentation

= Additional Information

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

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ADIB Investor Relations Website

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

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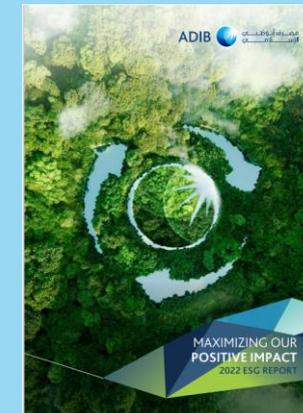
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