

# Investor Presentation 30 June 2018 results

Abu Dhabi: July 2018

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# ADIB at a glance

## Overview

- Incorporated in **1997** to serve as first Islamic Bank in the Emirate of Abu Dhabi.
- Majority owned by members of the ruling family of Abu Dhabi and sovereign wealth fund.
- Listed on Abu Dhabi Securities Exchange (ADX).

## Ratings



	Long term rating	Short term rating	Outlook
FitchRatings	A+	F1	Stable
MOODY'S INVESTORS SERVICE	A2	P1	Stable
RAM RATINGS	AAA	P1	Stable

Stock Info  
(Price and Ratio  
as of 30 June  
2018)

Market Cap (Price @ AED 3.85)	AED 12.2 bn (US\$ 3.3 bn)
.....	
Diluted EPS / share (AED) - Annualised	0.631
.....	
PE Ratio	6 times
.....	
Price / Book Ratio	1.12
.....	
Shares Issued (@ AED 1)	3.2 Bn
.....	

## Presence

- Domestic - 82 Branches and 714 ATMs (a 24 hour branch at Abu Dhabi International Airport). In addition, 4 Express Branches also.
- Overseas - Presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

## ADIB - Timeline and milestones

Early History  
(1997 - 2000)

- Established by the Govt. of Abu Dhabi in **1997**.
- Licensed in 1998 as an Islamic bank by the Central bank and commenced operations.
- Listed on Abu Dhabi securities Exchange in 2000.

Intermediary  
years  
(2001 - 2007)

- Established Abu Dhabi Islamic Securities Company (ADIBS) and Burooj Properties in **2005**.
- New strategic shareholder (EIIC) introduced in **2007**.
- **2007** - Acquired 49% of National Bank for Development based in Egypt.

Growth  
(2008 - Present)

- **2008** - Arrival of new management and adoption of new strategic vision and mission.
- **2012** - Issued world's first Shari'a-compliant hybrid perpetual Tier 1 sukuk amounting to USD 1 billion.
- **2013** - Fully repaid AED 2.2 billion Tier 2 Wakala Capital.
- **2013** - Total assets crossed AED 100 bn for the first time.
- **2014** - Established Abu Dhabi Islamic Merchant Acquiring company LLC (ADIMAC) in Aug 2014.
- **2014** - Acquired Retail banking business of Barclays Bank in the UAE.
- **2015** - Raised capital AED 504 Mn by issuing right shares.
- **2015** - Fully repaid 2<sup>nd</sup> tranche, issued under \$5 Bn EMTN programme, of USD 750 Mn at maturity in 2015 .
- **2016** - Fully repaid 3<sup>rd</sup> tranche, issued under \$ 5 Bn EMTN programme, of USD 500 Mn at maturity in 2016.
- **2017** - Total Deposits reached AED 100 Bn in 1<sup>st</sup> Quarter.
- **2017** - Achieved AED 2 Bn net profit for the year for the 1<sup>st</sup> time.
- **2018** - Welcomed 1,000,000<sup>th</sup> customer.

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**Financial Review**

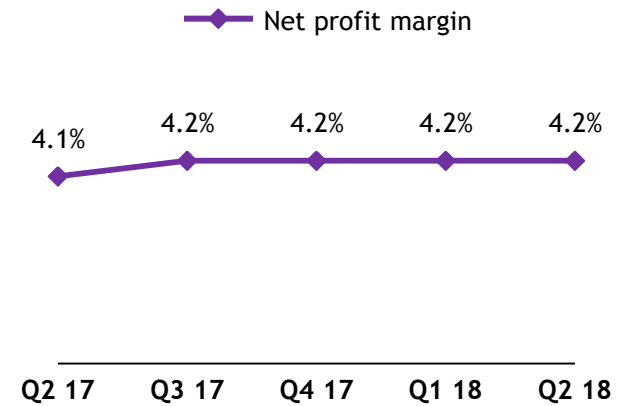
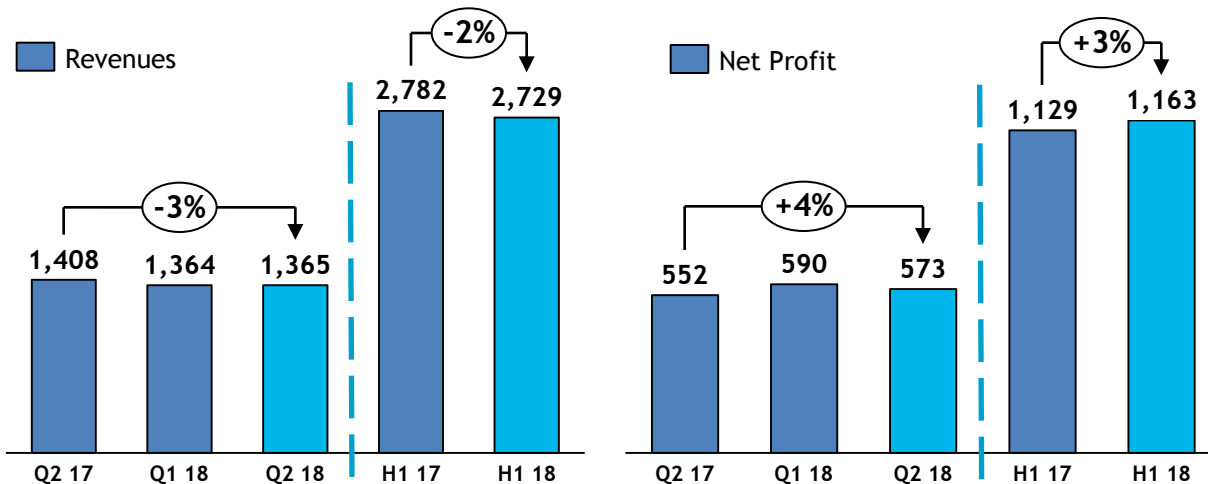
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# Q2 / H1 2018– Key financial highlights – Income statement

AED Mn	Q2 17	Q2 18	Change %	H1 17	H1 18	Change %
Net Revenue from funds	918.5	<b>929.1</b>	1.2%	1,872.7	<b>1,877.5</b>	0.3%
Fees, commission and others	489.5	<b>435.8</b>	-11.0%	909.4	<b>851.3</b>	-6.4%
<b>Operating income</b>	<b>1,408.0</b>	<b>1,364.9</b>	-3.1%	<b>2,782.1</b>	<b>2,728.8</b>	-1.9%
Expenses	627.2	<b>624.7</b>	-0.4%	1,255.3	<b>1,248.1</b>	-0.6%
<b>Operating profit</b>	<b>780.8</b>	<b>740.2</b>	-5.2%	<b>1,526.8</b>	<b>1,480.7</b>	-3.0%
Provision for impairment	216.4	<b>165.3</b>	-23.6%	380.8	<b>315.2</b>	-17.2%
Zakat & tax	12.8	<b>2.2</b>	-83.2%	16.9	<b>2.5</b>	-85.8%
<b>Net profit</b>	<b>551.6</b>	<b>572.7</b>	3.8%	<b>1,129.1</b>	<b>1,163.0</b>	3.0%

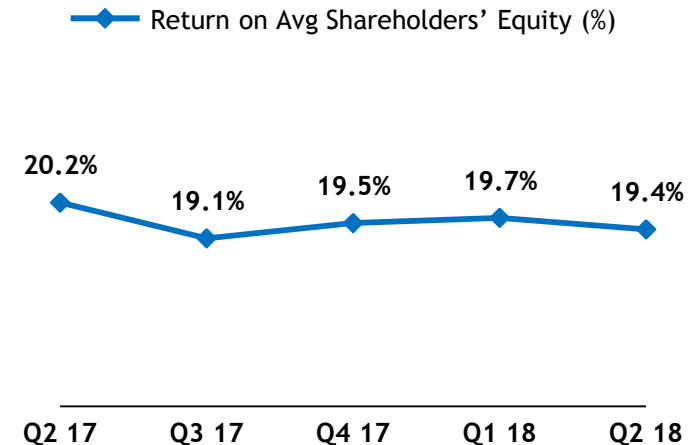
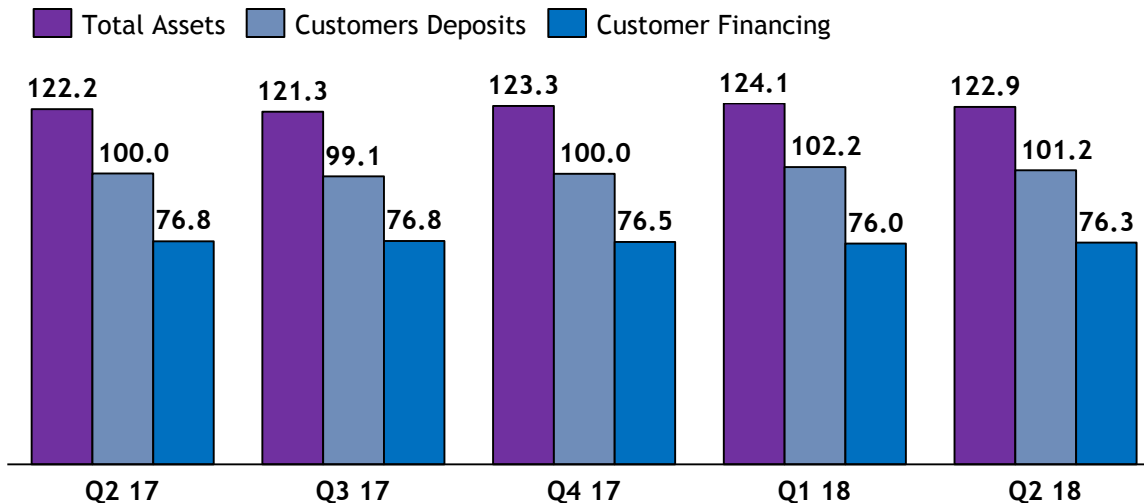
- Revenues are down by 2% mainly due to lower FX income & lower fees and commissions.
- Expenses were 0.6% lower as digitisation and efficiency initiatives resulted in controlling cost.
- Operating profit down by 3%.
- Provision for impairment down by 17%.
- Net profit up by 3%.



# 30 June 2018 - Key financial highlights - Balance sheet

AED Bn	June 17	June 18	Change %	Dec 17	Change %
Total assets	122.2	122.9	0.6%	123.3	-0.3%
Net customer financing	76.8	76.3	-0.6%	76.5	-0.3%
Customers' deposits	100.0	101.2	1.2%	100.0	1.2%
Total equity	15.6	16.5	6.2%	16.6	-0.2%

- Total assets increased by 1% over Q2 2017 to reach AED 122.9 Bn.
- Customer financing dropped 1% from Q2 2017 to reach AED 76.3 Bn.
- Customer deposits increased by 1% over Q2 2017.
- Advances to Stable Funds Ratio at 31 June 2018 was 81.5%. Advances to Deposits Ratio was 75.4% as at 30 June 2018.
- Capital adequacy ratio - Basel III at 30 June 2018 Total CAR was 16.83%, Tier 1 ratio was 15.74% and CET 1 ratio was 10.28% .



# Key ratios

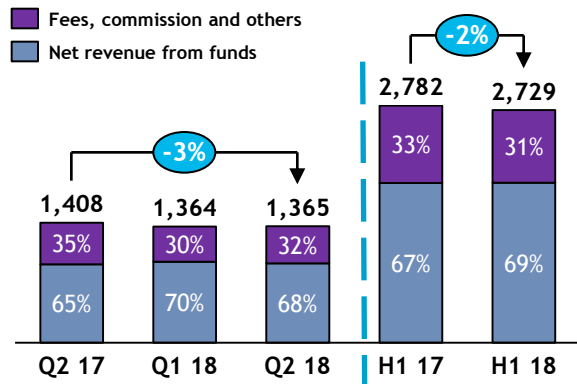
	Ratios	Jun 2017	Jun 2018
Efficiency	Diluted Earnings per share (EPS in AED)	0.307	0.317
	Return on Average Shareholders' Equity (excluding - Tier 1 capital)	20.2%	19.4%
	Net profit margin (%)	4.1%	4.2%
	Cost / income ratio	45.1%	45.7%
Liquidity	Percentage lent (Financing / Total Assets)	62.8%	62.1%
	Financing to Deposits ratio	76.7%	75.4%
	Advances to Stable funds ratio	81.0%	81.5%
	Liquid Assets to Total Assets ratio	20.0%	20.0%
Solvency	Capital Adequacy - Basel III	N/A	16.8%
	Tier -1 ratio - Base III	N/A	15.7%
	Leverage ratio (Assets / Equity)	784%	743%
Asset Quality	Non - performing ratio (Impaired NPA* / Gross Financing)	4.7%	5.5%
	Total provision coverage (Total provisions / Impaired NPA*)	79.4%	75.7%
	Specific provision** coverage (Specific provisions / Impaired NPA*)	34.0%	40.9%
	Total provisions / Gross Customer Financing	3.7%	4.2%

# Operating Performance - Net profit income

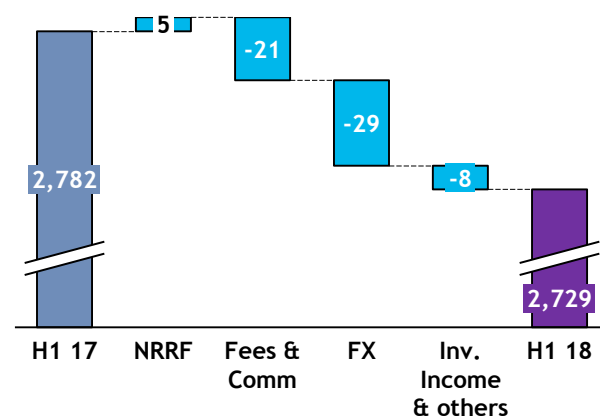
## Highlights (H1 2018 vs. H1 2017)

- Revenues, down by 1.9% to AED 2,728.8 Mn.
- Net revenue from Funds (NRFF) 0.3% higher, primarily due to 1.4% increase in customer financing revenues which is partially netted - off by increase in funding cost by 8.8%.
- Non -NRFF income down by 6.4% and now constitute 31.2% of total revenue.

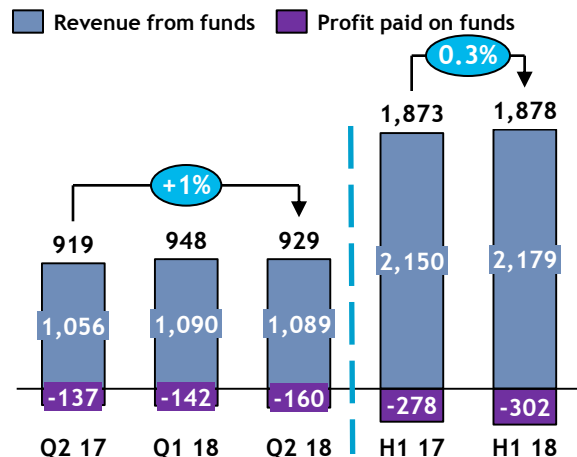
## Revenues (AED Mn)



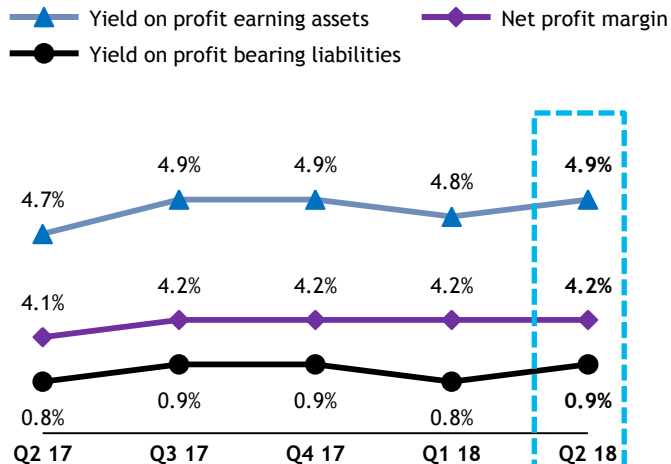
## Key movements in Revenues (AED Mn)



## Net Revenue from Funds (AED Mn)



## Evolution of Yields (%)



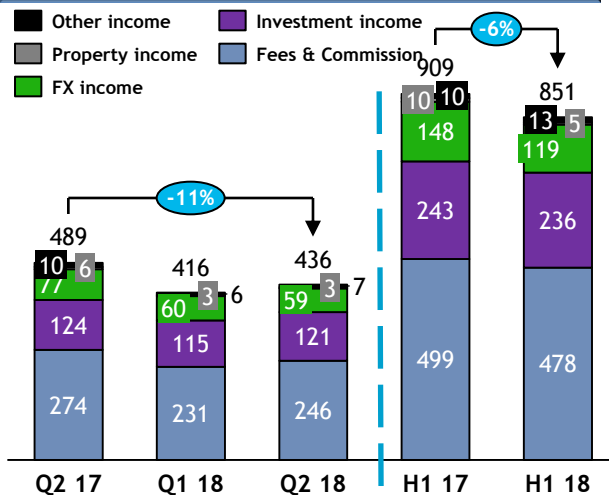


# Operating Performance - Non-profit income

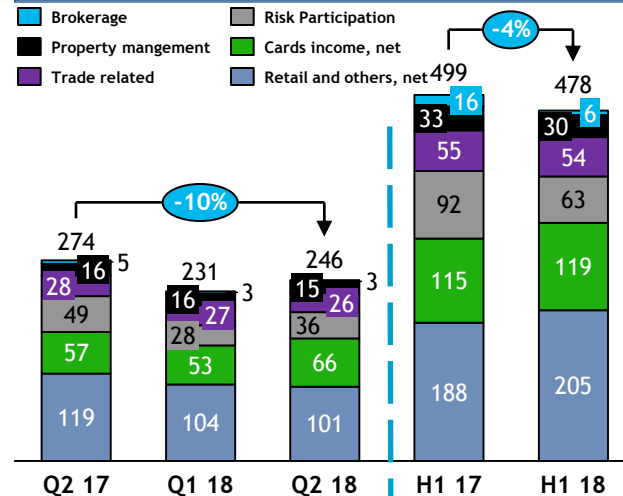
## Highlights (H1 2018 vs. H1 2017)

- Non-profit income down by 6.4% at AED 851.3 Mn.
- FX income lower by 19.5% at AED 119.4 Mn.
- Fees and commission income lower by 4.3% mainly due to Risk participation fee, brokerage fees and lower International branch fees.
- Investment income dropped by 4.2% due to realised and unrealised losses, partially offset by increase in sukuk income, realised gain in FVTOCI Sukuk & higher associate income.

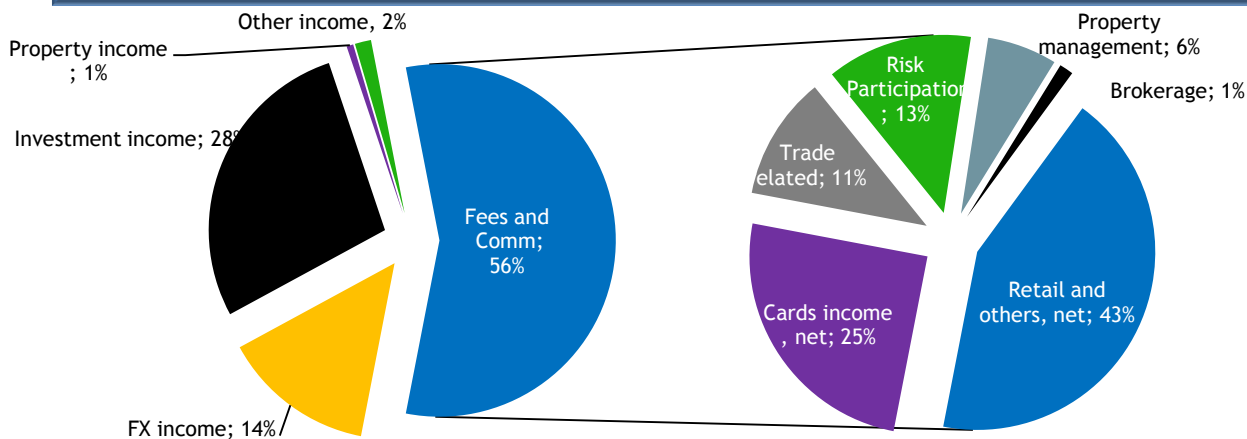
## Non-profit income (AED Mn)



## Composition of Fees & commission (AED Mn)



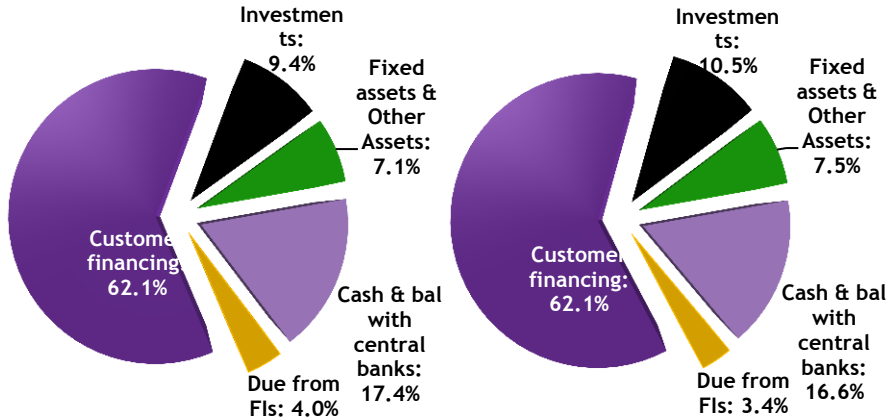
## Non-profit income Revenue breakdown



# Balance Sheet Strength and Customer Financing

Customer Portfolio remain flat, despite repayments in WBG (-4.6%), however Personal Banking assets grew 3.7% vs. June 17

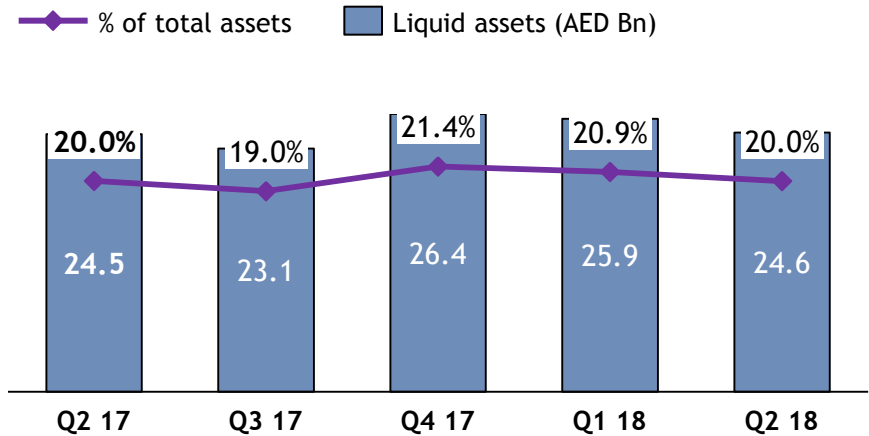
### Composition of Total Assets - AED Bn



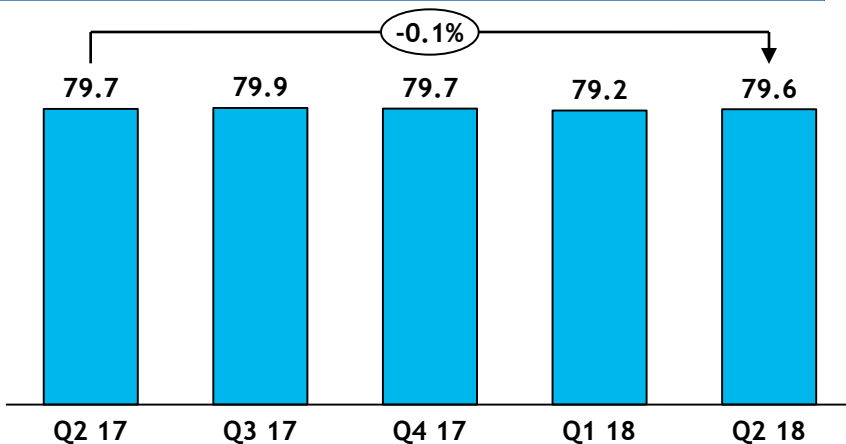
31 Dec 2017 - AED 123.3 Bn

30 June 2018 - AED 122.9 Bn

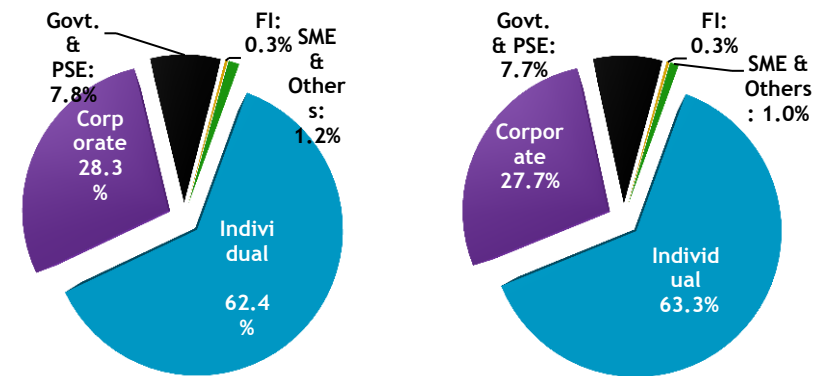
### Liquidity ratio\* (%)



### Gross Customer Financing



### Gross Customer Financing by Customer Segment



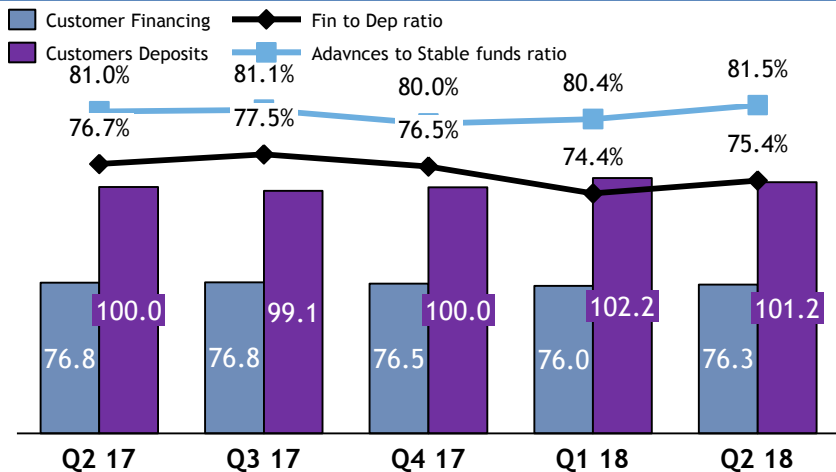
31 Dec 2017 - AED 79.7 Bn

30 Jun 2018 - AED 79.6 Bn

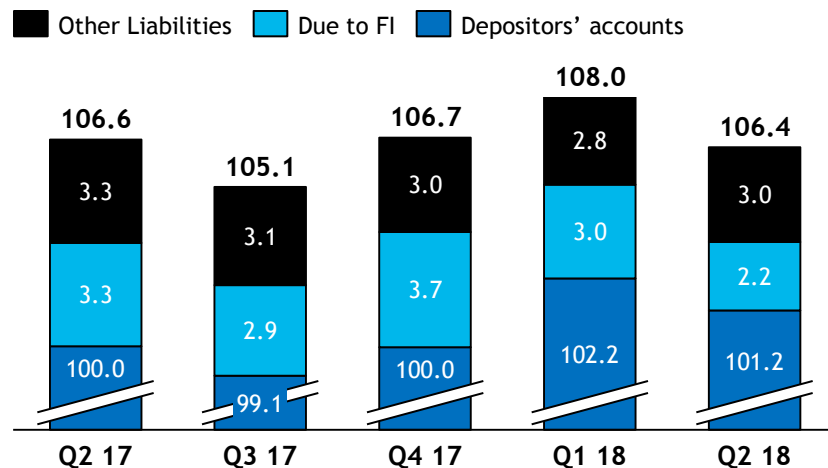
# Funding Profile

Healthy Financing to Deposit ratio of 75.4%. Deposit grew 1.2% vs Dec 17.

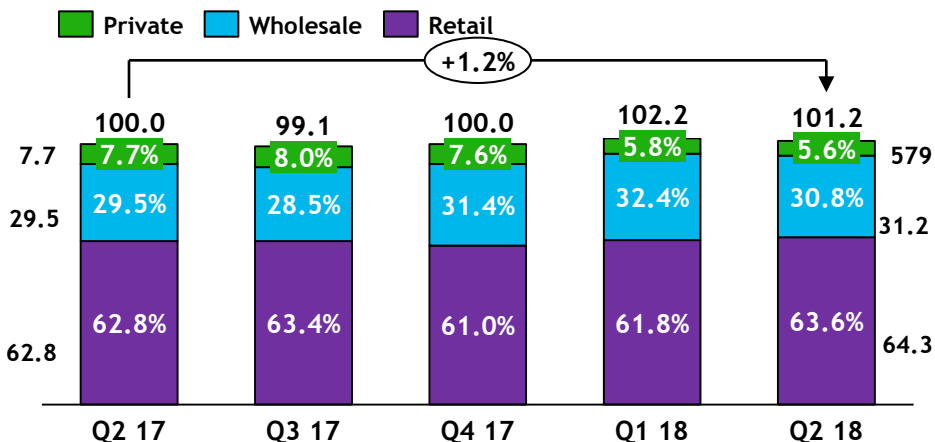
## Net Customer Financing & Customers' Deposits (AED Bn)



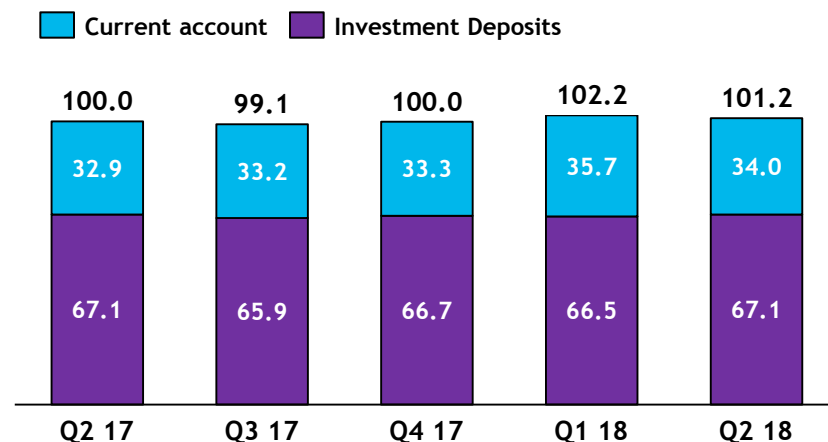
## Composition of Liabilities (AED Bn)



## Customers' Deposits by Segment (AED Bn)

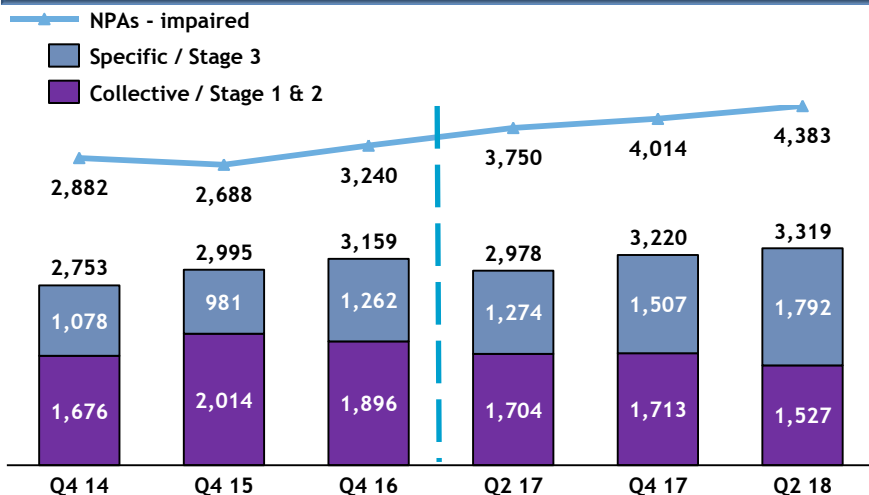


## Customers' Deposits by Type (AED Bn)

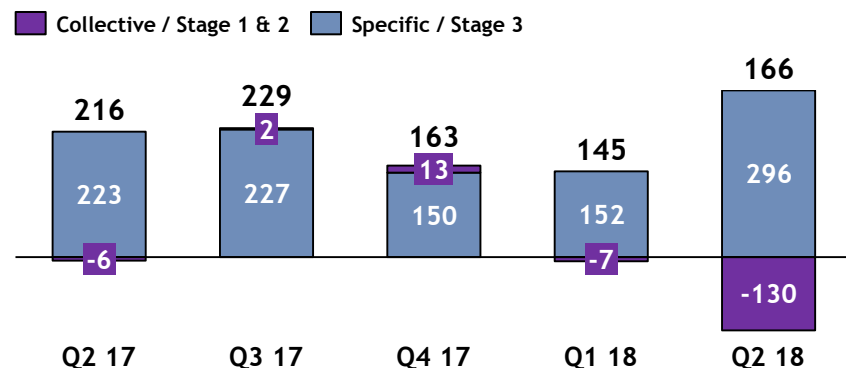


# Asset quality - Customer financing only

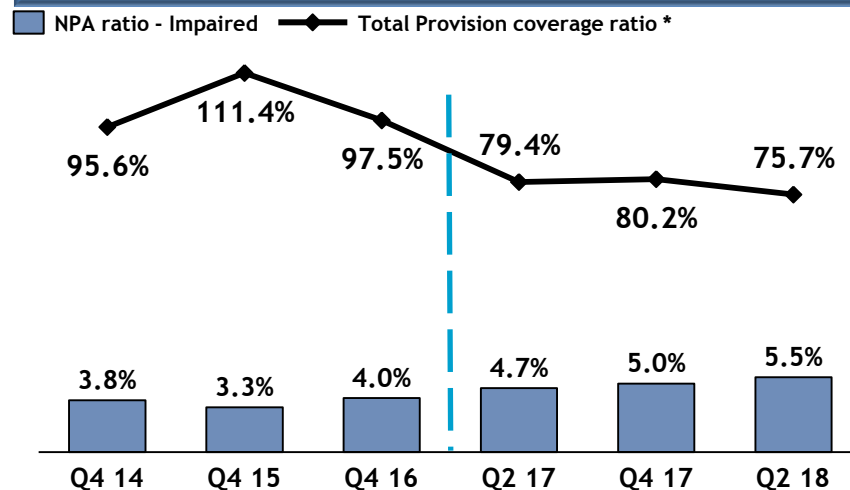
## Provisions and NPAs - Customer financing (AED Mn)



## Impairment charge - Customer financing (AED Mn)



## NPA ratio and Provision Coverage ratio



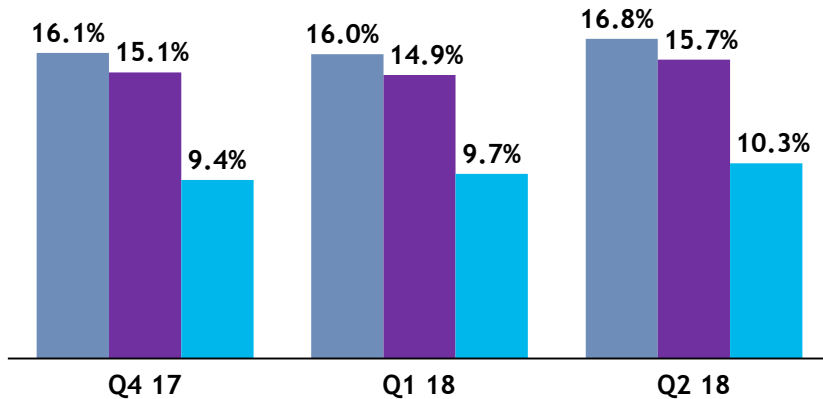
## Key points

- Total impaired NPAs increased by AED 369 Mn during H1 2018 to reach AED 4,383 Mn (31 Dec 17: AED 4,014 Mn).
- Impaired NPAs ratio at 5.5% as at 30 June 2018 (5.0% at 31 Dec 2017) with coverage of 75.7% (31 Dec 2017: 80.2%).
- Collective / Stage 1 & 2 provisions now stand AED 1,527 Mn at end of Q2 2018 represents 1.77% of total Credit RWAs (31 Dec 2017: 1.95%).
- Specific / Stage 3 provisions of AED 1,792 Mn at 40.9% of impaired NPAs at end of Q2 2018 (31 Dec 2017: 37.6%).
- Total provisions of AED 3,319 Mn represents 4.17% (31 Dec 2017: 4.04%) of Gross Financing portfolio.

# Capital Adequacy Ratio (CAR)

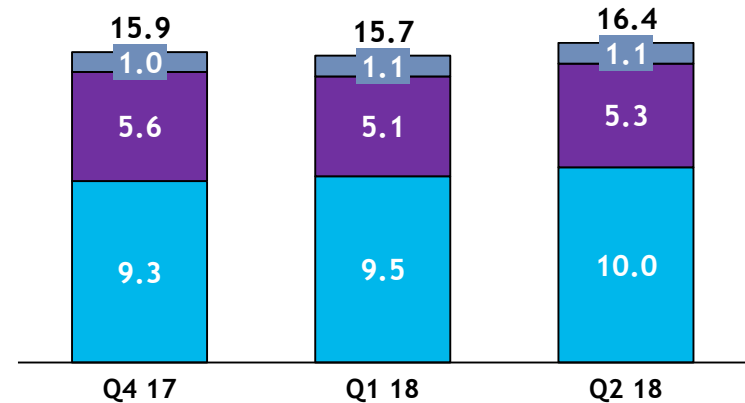
## Capital Adequacy Ratio (%)

CAR Basel III Tier 1 CET 1



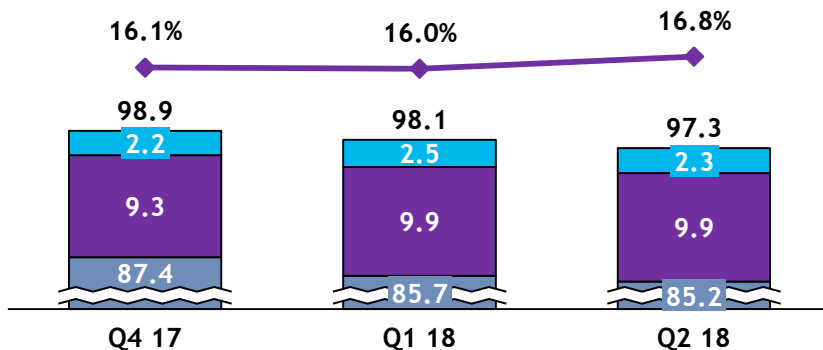
## Capital base - CET, Tier 1 and Tier 2 - AED Bn

Tier 2 Tier 1 CET 1



## Total Capital Adequacy Ratio and RWA

Total CAR Market risk Operational risk Credit risk



## Highlights

- Basel III Total Capital Adequacy ratio at end of June 2018 at 16.83% well above the regulatory requirement of 12.38%. (31 Dec 17: 16.09%).
- Basel III Tier I ratio at 15.74% at the end of June 2018 well above the regulatory requirement of 10.38%. (31 Dec 17: 15.06%).
- Basel III CET1 ratio at 10.28% at the end of June 2018 above the regulatory requirement of 8.88%. (31 Dec 17: 9.40%).

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# ADIB Strategy

To become a top tier regional bank  
by  
Providing Islamic financial solutions for everyone

## Build Market Leadership within the UAE

- The key customer service sectors are Personal Banking, Business Banking, Wholesale Banking, Private Banking and Community Banking supported by Cards, Treasury, Corporate Finance and Investment Banking, Wealth Management and Transaction Banking.
- ADIB's retail presence will continue to build towards market leadership.
- At the heart of ADIB's customer-centric approach is a Bank-wide focus on customer service excellence.

## Create an Integrated Financial Services Group

- ADIB continues to build a diversified Islamic financial services model.
- Currently ADIB provides customers access to brokerage (through ADIB Securities), Takaful insurance (through Abu Dhabi National Takaful Company) and Real Estate Management (through MPM) and is building its merchant acquiring and foreign exchange business propositions.

## Pursue International Growth Opportunities

- With the growing acceptance of Islamic banking worldwide, ADIB is increasingly turning its attention to replicating its business model through systematic geographic expansion.
- ADIB's international expansion began in Egypt with the acquisition via a joint venture structure of National Bank of Development followed by the establishment of Iraq, UK, Saudi Arabia operations and will continue with the new operations in Qatar and Sudan.
- ADIB is also in the process of applying for banking licenses in a range of other countries.

Simple & Sensible

Transparency

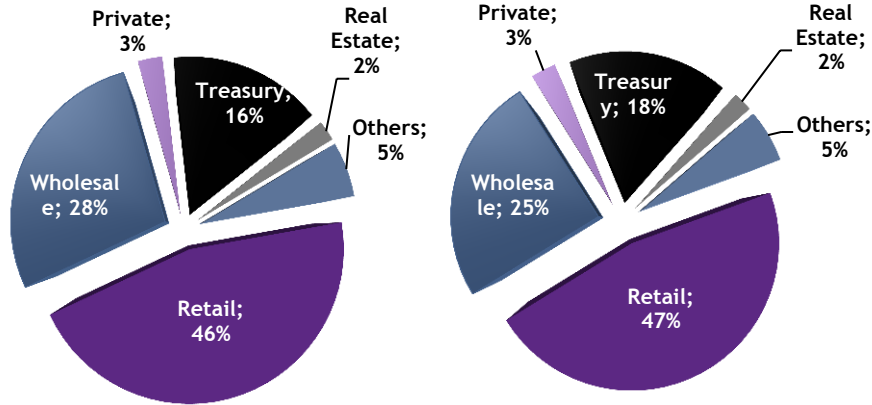
Mutual Benefit

Hospitality &  
Tolerance

Shari'a Inspired

# Business unit contribution

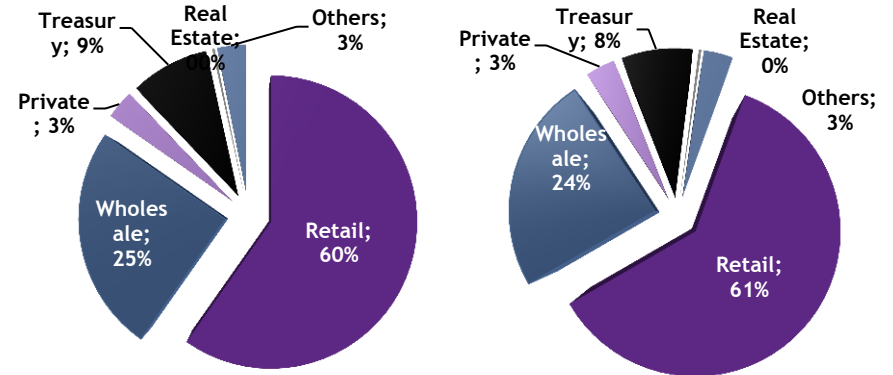
## Composition of Total Assets - AED Bn



30 Jun 2017 - AED 122.2 Bn

30 Jun 2018 - AED 122.9 Bn

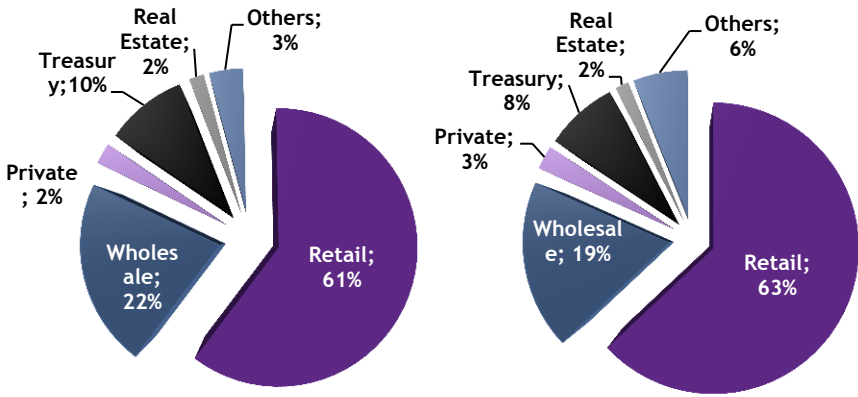
## Composition of Total Liabilities - AED Bn



30 Jun 2017 - AED 106.6 Bn

30 Jun 2018 - AED 106.4 Bn

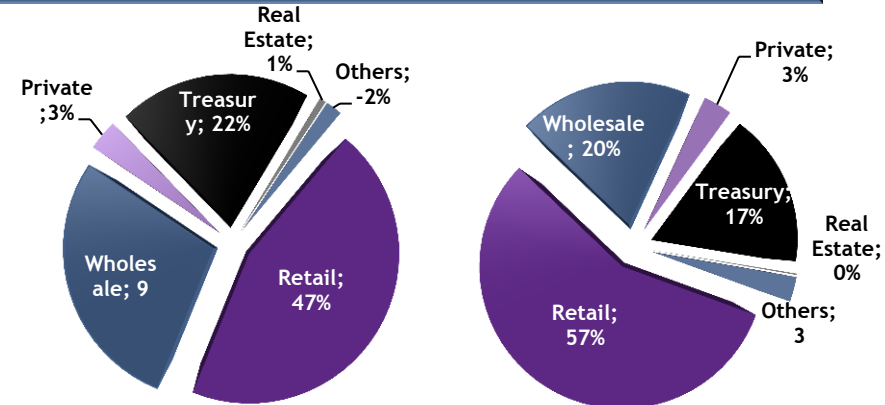
## Composition of Revenues - AED Mn



H1 2017 - AED 2,782.1 Mn

H1 2018 - AED 2,728.8 Mn

## Composition of Net profit - AED Mn



H1 2017 - AED 1,129.1 Mn

H1 2018 - AED 1,163.0 Mn



# Global Retail Banking overview

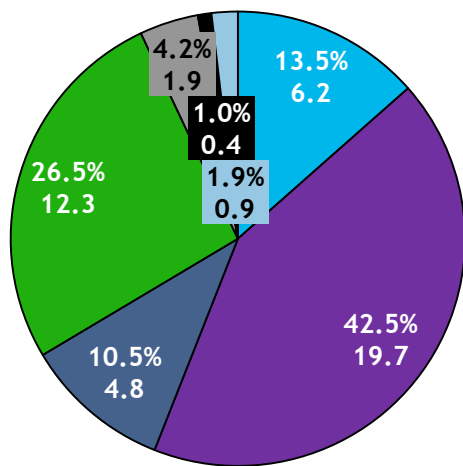
Personal banking assets grew 3.7% vs June 17

Global Retail Banking contributes 63% of Net Revenues:

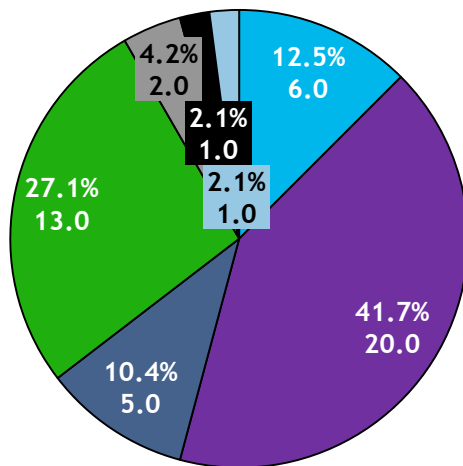
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

## Gross Retail Financing Portfolio

■ Car Finance    ■ Mortgage    ■ Covered Cards    ■ SME  
■ Personal Finance    ■ Home Finance    ■ Others

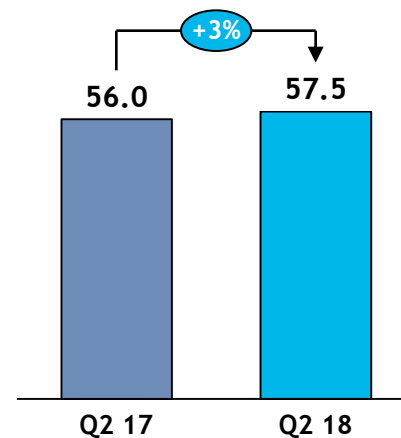


31 Dec 2017 - AED 46.3 Bn

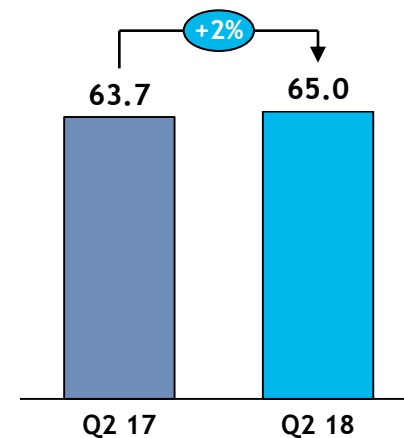


30 Jun 2018 - AED 46.6 Bn

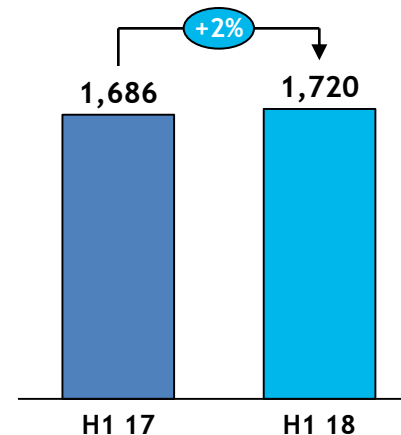
## Assets (AED Bn)



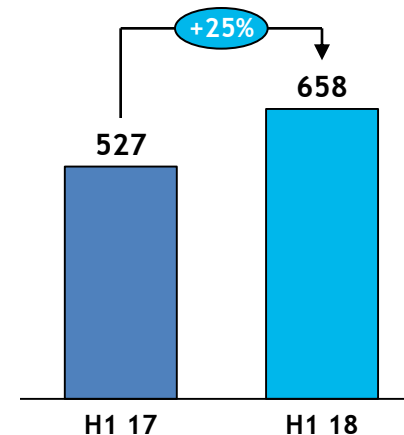
## Liabilities (AED Bn)



## Revenues (AED Mn)



## Net Profit (AED Mn)



# Global Wholesale Banking overview

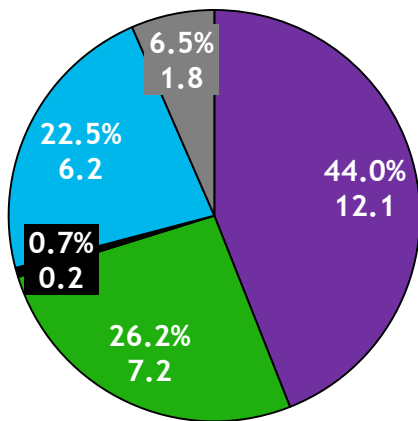
Customer Portfolio lower by 5% vs June 17 mainly due to repayments

Global Wholesale Banking contributes 19% of Net Revenues:

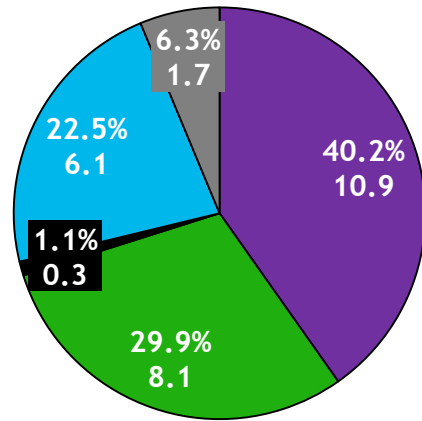
- Global Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

## Gross Wholesale Financing Portfolio

- Corporate- AUH
- Government and Public sector
- Corporate- Dubai & Others
- International
- FI

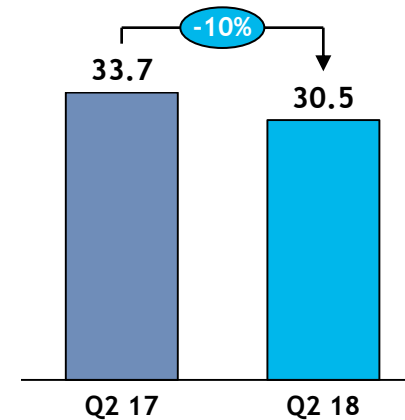


31 Dec 2017 - AED 27.6 Bn

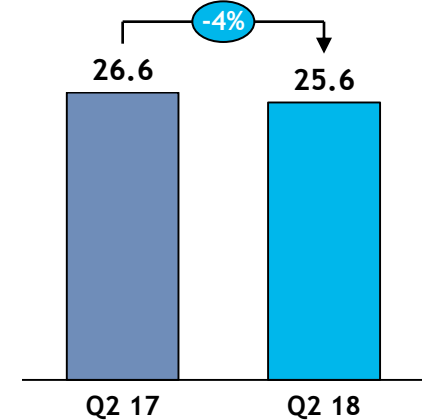


30 June 2018 - AED 27.0 Bn

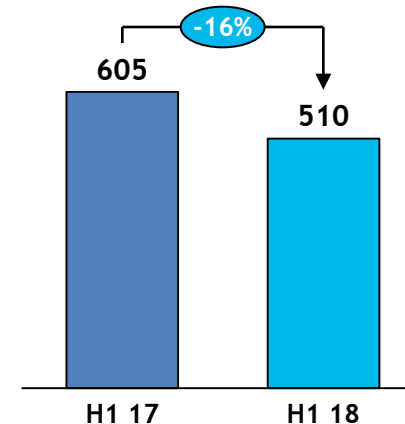
## Assets (AED Bn)



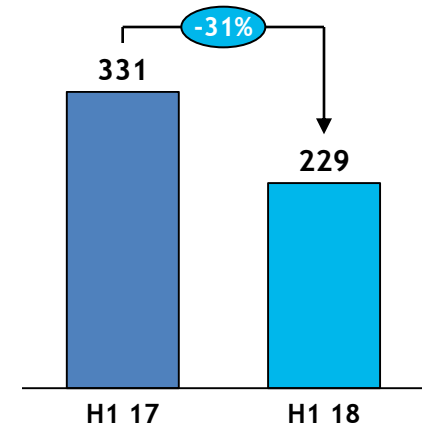
## Liabilities (AED Bn)



## Revenues (AED Mn)



## Net Profit (AED Mn)

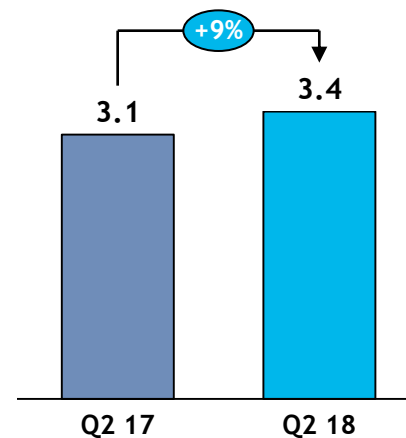


# Private Banking overview

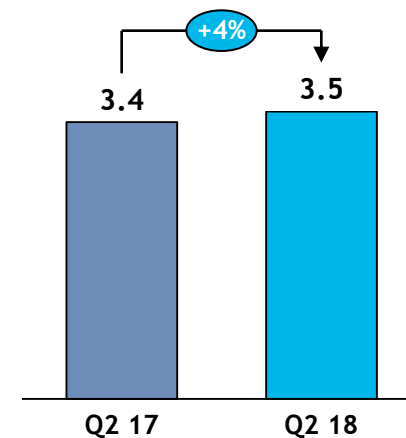
## Private Banking contributes 3% of Net Revenues

- Private Banking focuses on high and ultra high net worth individuals.
- Wealth Management concentrates on developing, marketing and servicing a wide range of wealth management products (including third party and ADIB proprietary funds) for high net worth, affluent and mass market.

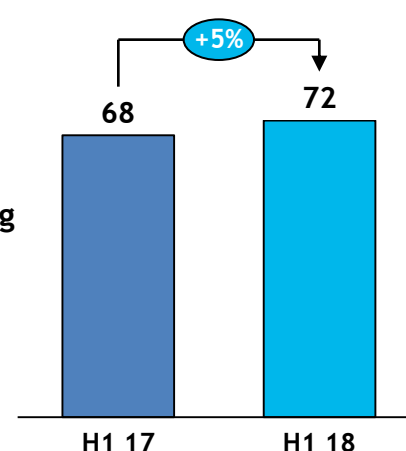
Assets (AED Bn)



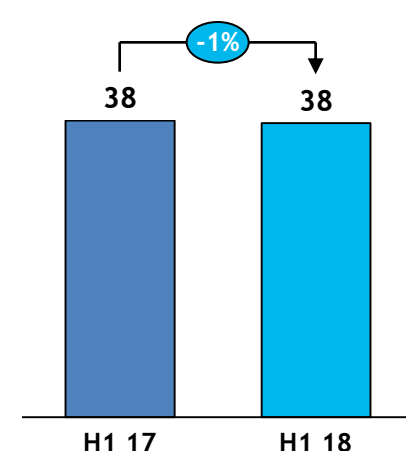
Liabilities (AED Bn)



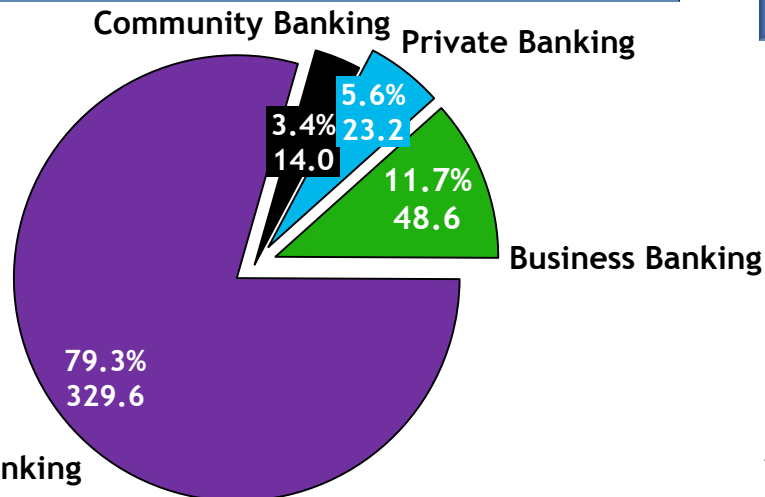
Revenues (AED Mn)



Net Profit (AED Mn)



Wealth Management AuM - AED 415.4 Mn



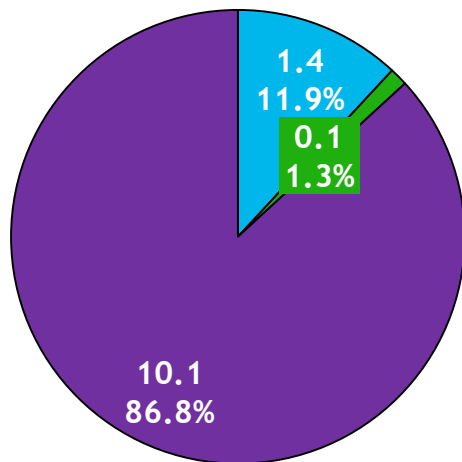
# Treasury overview

## Treasury contributes 8% of Net Revenues

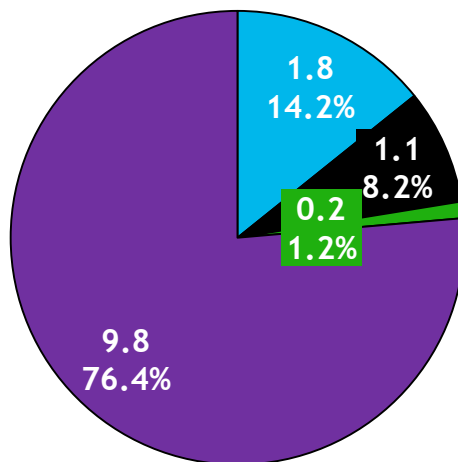
- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits.

### Investments

- Fair value through P&L
- Amortised cost
- Fair value through OCI - Sukuk
- Fair value through OCI - Equities

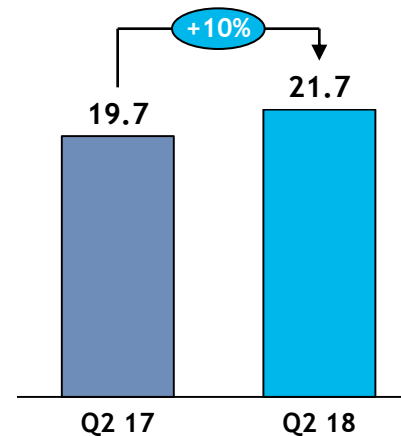


31 Dec 2017 - AED 11.6 Bn

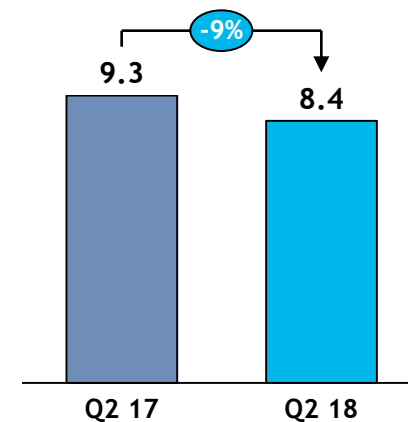


30 Jun 2018 - AED 12.8 Bn

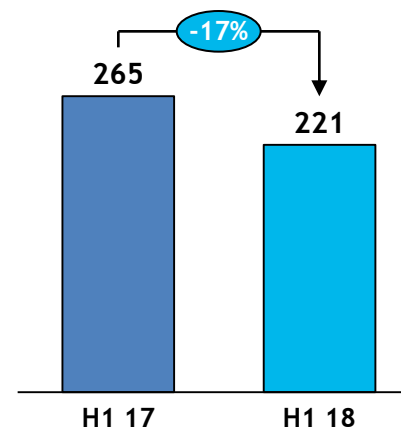
### Assets (AED Bn)



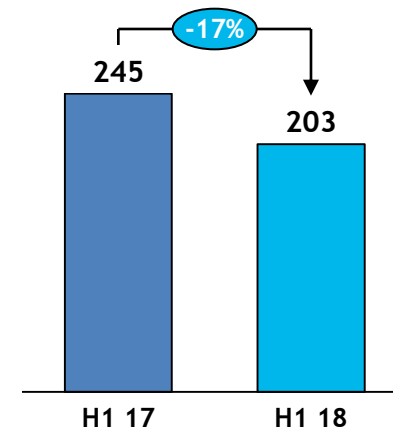
### Liabilities (AED Bn)



### Revenues (AED Mn)



### Net Profit (AED Mn)



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# Consolidated Statement of Income

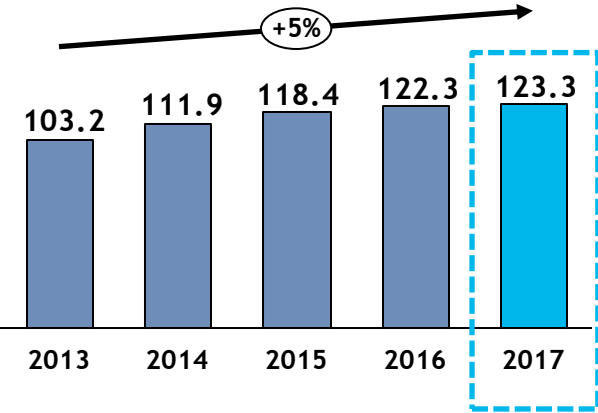
AED Mn	Q2 17	Q1 18	Q2 18	% chg Q2 18 vs Q2 17	% chg Q2 18 vs Q1 18	H1 17	H1 18	% chg H1 18 vs H1 17
<b>Revenues</b>	1,408.0	1,363.9	1,364.9	-3.1%	0.1%	2,782.1	2,728.8	-1.9%
Net Revenue from Funds	918.5	948.4	929.1	1.2%	-2.0%	1,872.7	1,877.5	0.3%
Fees & commission	273.7	231.3	246.4	-9.9%	6.5%	499.0	477.7	-4.3%
Investment income	129.2	117.7	123.8	-4.2%	5.2%	252.2	241.5	-4.2%
Foreign Exchange	76.8	60.5	58.9	-23.3%	-2.7%	148.3	119.4	-19.5%
Other income	9.8	6.1	6.6	-32.6%	8.9%	9.9	12.7	28.3%
<b>Expenses</b>	627.2	623.4	624.7	-0.4%	0.2%	1,255.3	1,248.1	-0.6%
Employee cost	349.7	358.5	365.8	4.6%	2.0%	699.5	724.3	3.5%
Premises	67.4	72.2	67.2	-0.2%	-6.9%	134.0	139.5	4.1%
Depreciation	55.4	64.5	65.2	17.7%	1.0%	110.7	129.7	17.2%
Other Operating expenses	154.8	128.2	126.5	-18.3%	-1.3%	311.2	254.7	-18.2%
<b>Operating Profit - Margin</b>	780.8	740.5	740.2	-5.2%	-0.05%	1,526.8	1,480.7	-3.0%
<b>Provision for impairment</b>	216.4	149.9	165.3	-23.6%	10.3%	380.8	315.2	-17.2%
<b>Net profit before zakat &amp; tax</b>	564.3	590.6	574.8	1.9%	-2.7%	1,146.0	1,165.4	1.7%
<b>Zakat &amp; Tax</b>	12.7	0.3	2.1	-83.2%	738.8%	16.9	2.4	-85.8%
<b>Net Profit after zakat &amp; tax</b>	551.6	590.4	572.7	3.8%	-3.0%	1,129.1	1,163.0	3.0%

# Consolidated Balance Sheet

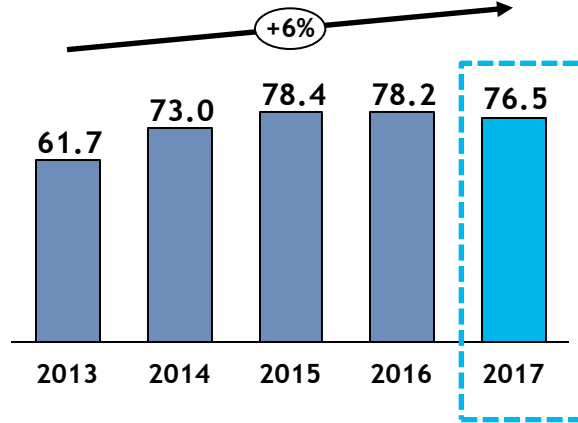
AED Mn	30 June 2017	31 Dec 2017	30 June 2018	% chg 30 Jun 2018 vs 31 Dec 2017	% chg 30 Jun 2018 vs 30 Jun 2017
<b>Cash and balances with Central Banks</b>	20,066	21,467	<b>20,412</b>	-4.9%	1.7%
<b>Due from financial institutions</b>	4,396	4,891	<b>4,196</b>	-14.2%	-4.5%
<b>Net Customer financing</b>	76,758	76,530	<b>76,303</b>	-0.3%	-0.6%
<b>Investments</b>	12,692	11,579	<b>12,854</b>	11.0%	1.3%
<b>Investment in associates</b>	772	989	<b>1,003</b>	1.4%	29.9%
<b>Investment and development properties</b>	2,034	1,931	<b>1,928</b>	-0.2%	-5.2%
<b>Other assets / fixed assets / intangibles</b>	5,509	5,892	<b>6,242</b>	6.0%	13.3%
<b>TOTAL ASSETS</b>	<b>122,227</b>	<b>123,278</b>	<b>122,938</b>	<b>-0.3%</b>	<b>0.6%</b>
<b>Due to financial institutions</b>	3,308	3,689	<b>2,189</b>	-40.7%	-33.8%
<b>Customers' deposits</b>	100,033	100,004	<b>101,184</b>	1.2%	1.2%
<b>Other liabilities</b>	3,306	3,012	<b>3,024</b>	0.4%	-8.5%
<b>TOTAL LIABILITIES</b>	<b>106,647</b>	<b>106,704</b>	<b>106,397</b>	<b>-0.3%</b>	<b>-0.2%</b>
<b>Share capital</b>	3,168	3,168	<b>3,168</b>	-	-
<b>Tier 1 sukuk</b>	5,673	5,673	<b>5,673</b>	-	-
<b>Proposed dividend</b>	-	915	-	-100%	-
<b>Reserves</b>	6,740	6,818	<b>7,701</b>	12.9%	14.3%
<b>TOTAL EQUITY</b>	<b>15,580</b>	<b>16,573</b>	<b>16,541</b>	<b>-0.2%</b>	<b>6.2%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>122,227</b>	<b>123,278</b>	<b>122,938</b>	<b>-0.3%</b>	<b>0.6%</b>

# Financial Snapshot (1/2)

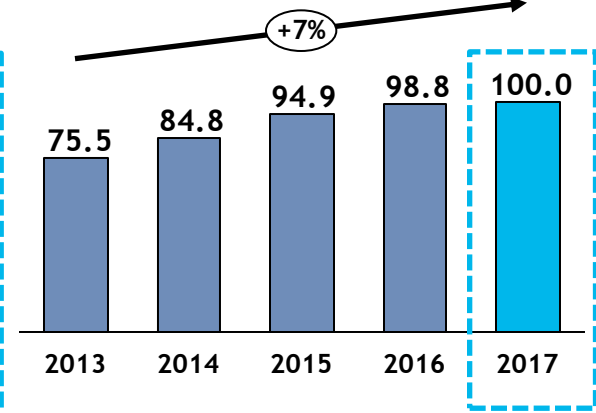
Total Assets (AED Bn)



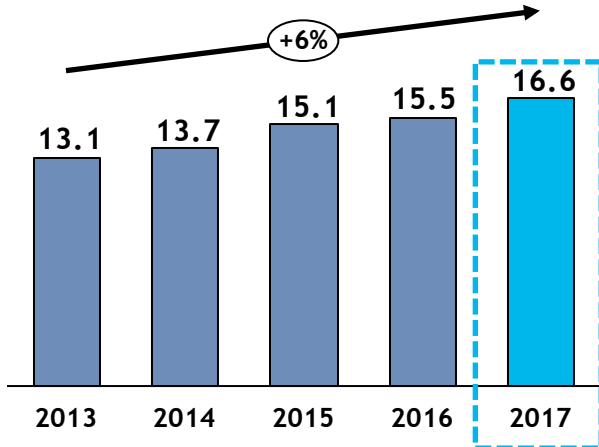
Net Customer Financing (AED Bn)



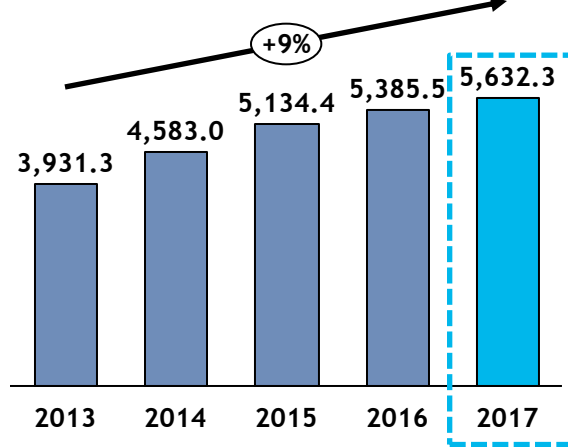
Customer Deposits (AED Bn)



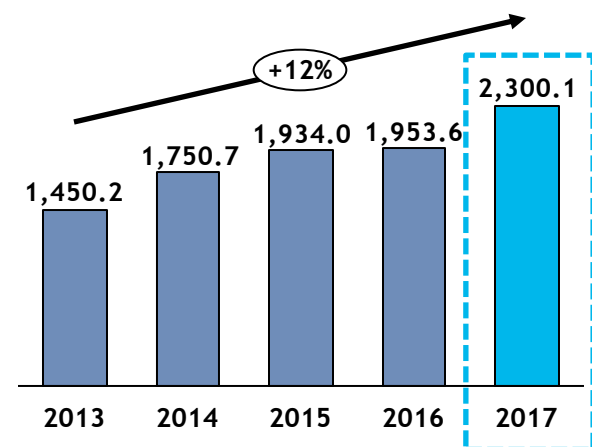
Equity (AED Bn)



Revenues (AED Mn)



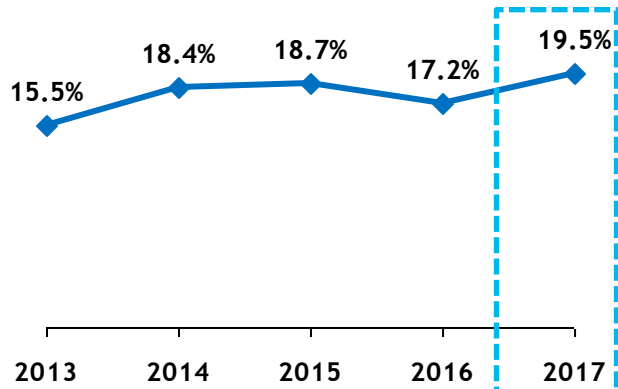
Net Profit (AED Mn)



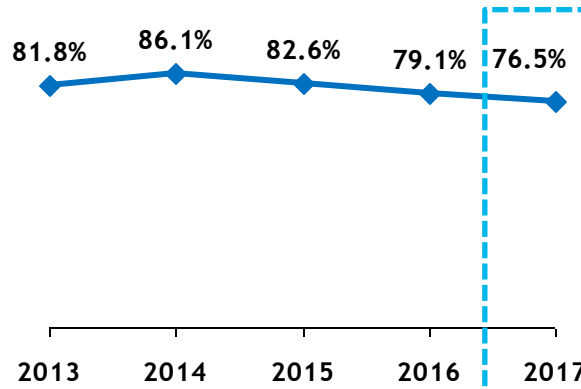


# Financial Snapshot (2/2)

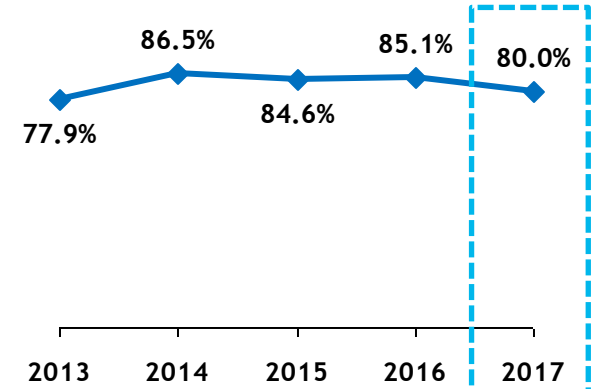
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

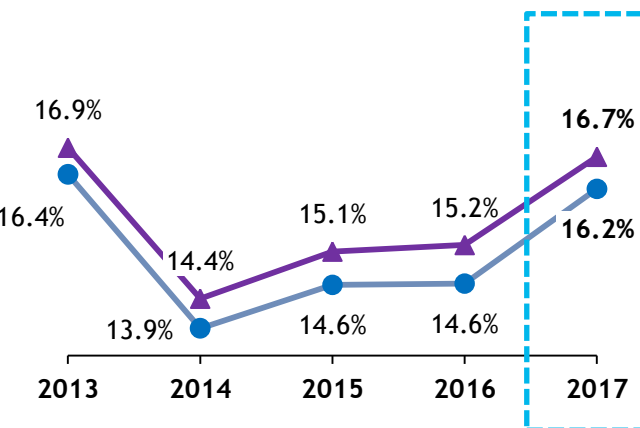


Advances to Stable Funds Ratio (%)



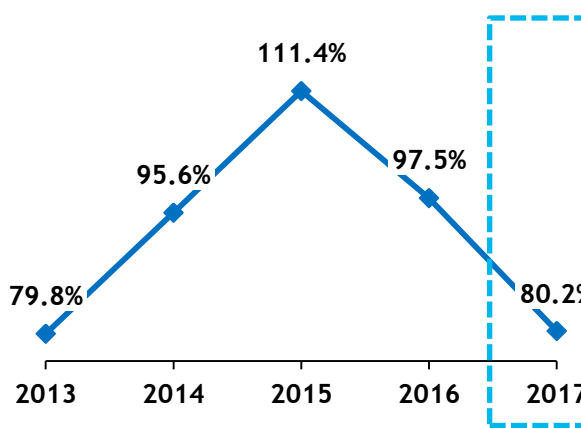
CAR - Basel II(%)

▲ Total CAR ● Tier 1



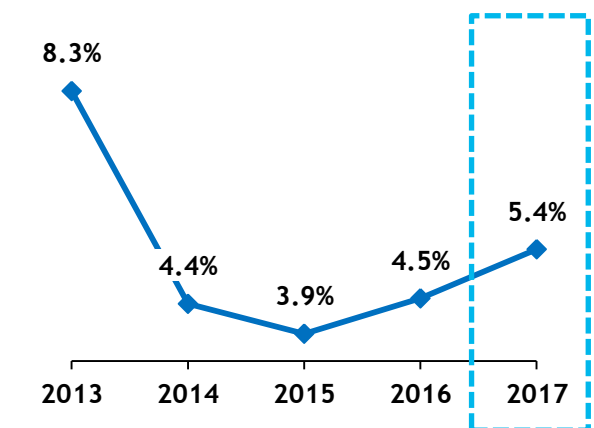
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only \*



Non - Performing Ratio (%)

◆ Total Non performing ratio



# An award winning Bank – 2018



Best Islamic structured Finance House in the Middle East by **EMEA Finance Middle East Banking Awards**



Best Takaful Provider by **Islamic Finance News**



Best Structured Finance Deal in the Middle East by **EMEA Finance Middle East Banking Awards**



Security Leadership at **CISO 30 Awards 2018**



Best Syndicated Murabaha facility for the GEMS MENASA's US\$1.25bn by **EMEA Finance Middle East Banking Awards**



Best Premium Islamic Card by **Banker Middle East Magazine**

# An award winning Bank – 2017 (1/2)



Global Islamic Business Award  
by Department of Economic  
Development



Best Online Banking Services  
By Banker Middle East



Mena HR Excellence awards  
Best Emiratization Initiative



Best Performance  
Campaign' by MENA Digital  
Awards



Best Islamic Bank in the UAE  
Global Finance



Best Home Finance in  
the Middle East



Best Sport CSR  
Initiative of the Year



Best Youth  
Development Program

# An award winning Bank (2/2)



“SKEA - Gold category”  
Sheikh Khalifa Excellence award -2016



Mohammed Bin Rashid Business  
award for 2 consecutive years



“Best Overall Bank in Customer  
Service” for 4 consecutive years  
in the UAE by Ethos consultancy



“Best Overall Bank in Customer  
Service” in the GCC  
by Ethos consultancy



“Best Private Bank in the  
Middle East for Islamic  
Finance” by Private Banker  
International



Best Islamic Bank of the year in  
the Middle east and UAE -  
Banker Magazine by Financial Times



“Best Islamic Bank in the UAE”  
by Islamic Finance News



“Best Overall Islamic Bank “  
International Financial Law Review  
Magazine

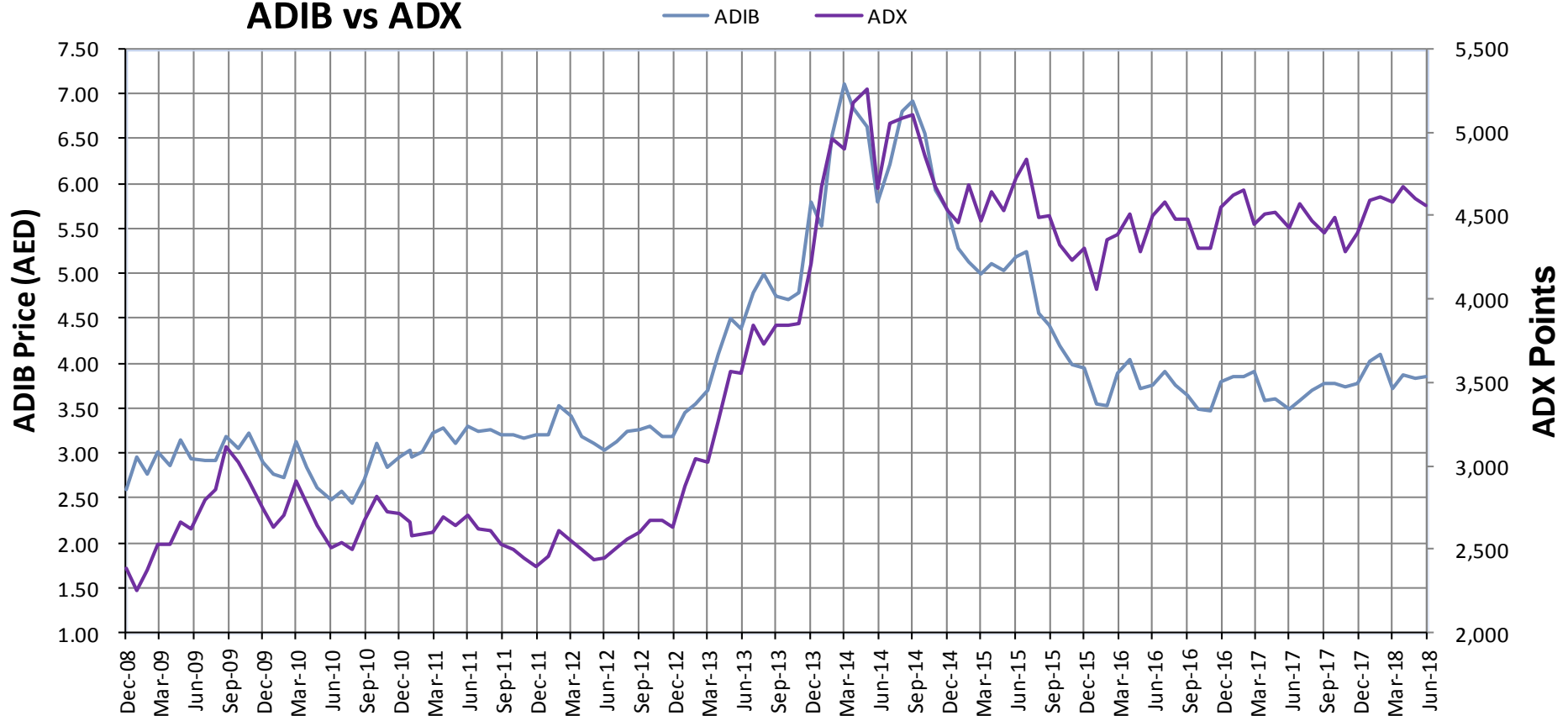
# Dividend Distribution History

	2010	2011	2012	2013	2014	2015	2016	2017
<b>Net Profit (Mn)</b>	1,023.6	1,155.1	1,201.2	1,450.2	1,750.7	1,934.0	1,953.6	2,300.1
<b>Cash Dividend Payout Ratio (% of Net Profit)</b>	50.0%	50.0%	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%
<b>Cash Dividend (% of Share Capital)</b>	21.6%	24.4%	25.4%	30.7%	23.3%	24.3%	24.5%	28.7%
<b>Cash Dividends (Mn)</b>	511.8	577.5	600.6	725.1	700.2	769.0	776.8	941.5
<b>Total Dividend Yield</b>	7.3%	7.7%	8.0%	9.9%	4.1%	6.2%	6.5%	7.6%
<b>Bonus shares (Mn)</b>	-	-	-	635.3	-	-	-	-
<b>Bonus Shares (% of Share Capital)</b>	-	-	-	26.9%	-	-	-	-

# Shareholders' Return

- 30 June 2018 share price was AED 3.85 per share (31 Dec 2017: AED 3.78 per share).
- Cash dividend of 39.8% of net profit, 28.87% of share capital (2016: 24.52% of share capital).
- Total dividend yield of ADIB share of 7.6%. (2016: 6.5%).

## ADIB vs ADX



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