

Investor Presentation Q1 2013 results

Abu Dhabi: May 2013

Agenda

Introduction

Financial Review

Business Review

Appendix

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
Fitch	A+	F1	Stable
Moody's	A2	P1	Stable
RAM	AAA	P1	Stable

Stock Info (Price and Ratio as of 31 Mar 2013)

Market Cap (Price @ AED 3.70)	AED 8.7 bn (US\$ 2.4 bn)
EPS / share (AED) - annualised	0.426
PE Ratio	9 times
Price / Book Ratio	1.30
Shares Issued (@ AED 1)	2,365 Mn

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 (EIIIC) 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** - Acquired 51% of Saudi Installment House based in Saudi Arabia.
- **2012** - Issued world's first Shari'a-compliant hybrid perpetual Tier 1 sukuk amounting to USD 1 billion.

Presence

- Domestic - 76 Branches and 570 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - presence in UK, Saudi Arabia, Qatar, Iraq and Sudan

Ratings Excerpts

"BFSR is supported by ADIB's solid financial fundamentals and its rapidly expanding Islamic franchise in the retail segment within the United Arab Emirates [...] Moody's assessment of a very high probability of systemic support in the event of need, reflecting ADIB's strong relationship with the Abu Dhabi government and its importance within the domestic banking system, as the second largest Islamic bank."



Moody's Investors Service

"A2" Stable
October 2012

"ADIB's Viability Rating is driven by its robust pre-impairment operating profit, sound balance-sheet liquidity and its growing franchise in the UAE [...] Income from retail and corporate financing continues to drive ADIB's income performance and the bank's net profit and margins compare well with peers."

FitchRatings

"A+" Stable
November 2012

"The rating reflects the extremely high likelihood of support from the Bank's influential shareholders, and systemic support from both the governments of Abu Dhabi and the UAE. The rating also reflects ADIB's established franchise, sound pre-provision profits and capitalization as well as healthy funding and liquidity."



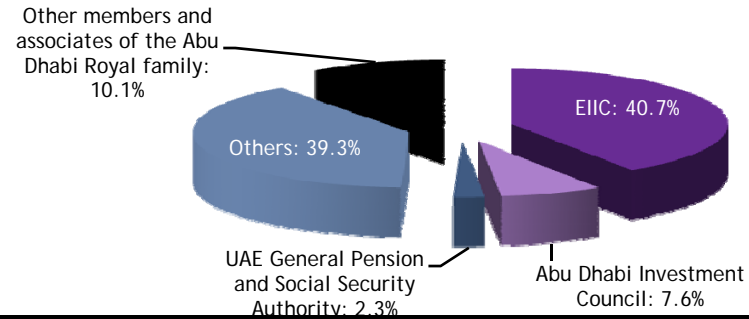
RATINGS

"AAA" Stable
December 2011






Ownership & Corporate Structure

ADIB Ownership




- ADIB is mainly owned by over 46,000 UAE nationals and companies.
- The Bank's main shareholder is National Holding via EIIC, which is a private holding company, wholly-owned by members of the Abu Dhabi Royal Family.
- ADIB enjoys strong Abu Dhabi support in the form of royal family, sovereign wealth fund, Pension and Government shareholding and capital participants.



Subsidiaries

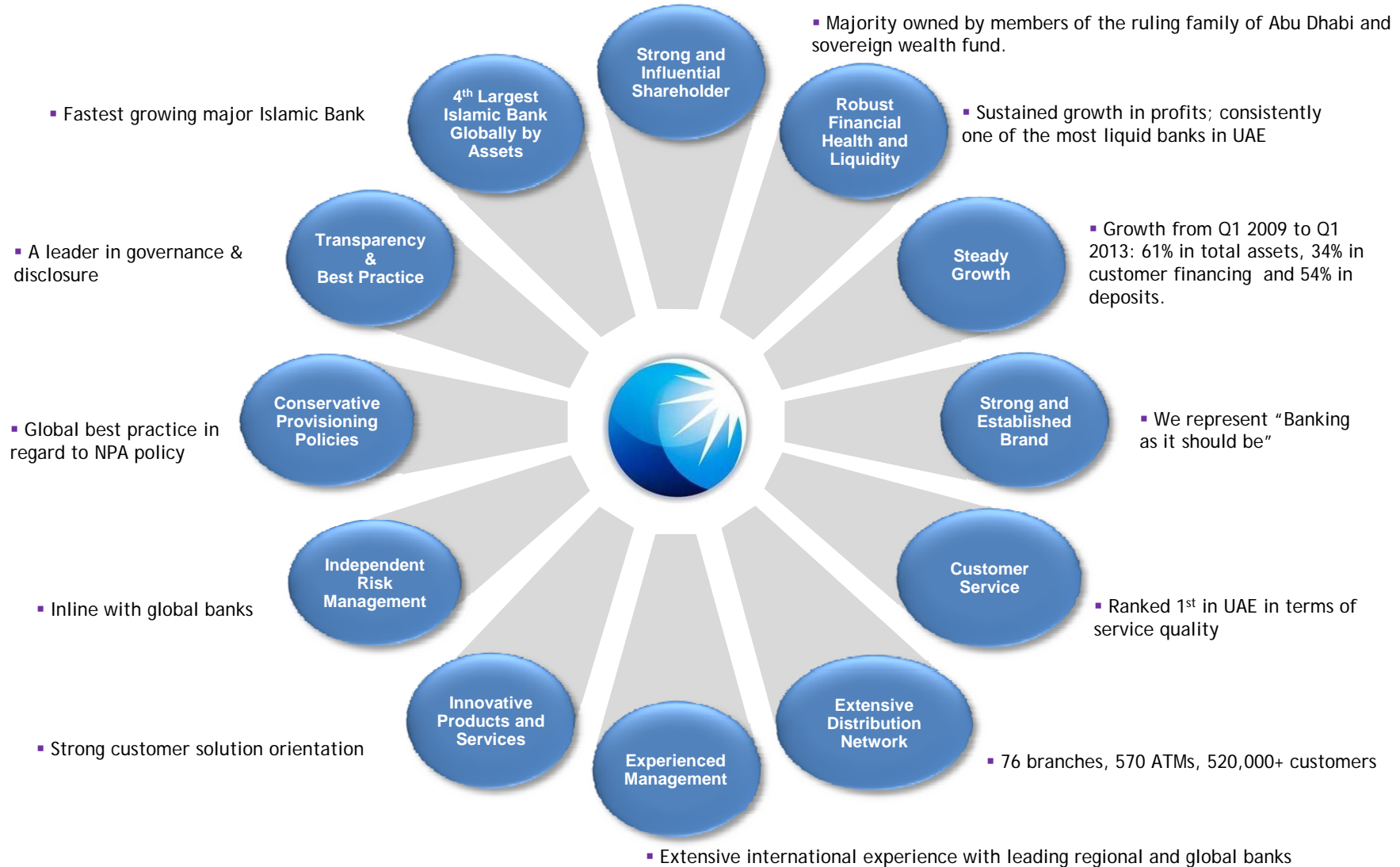
- 
 Abu Dhabi Islamic Securities Company (95%) is a brokerage firm established in 2005
- 
 Burooj Properties (100%) is a real estate company established in 2005
- 
 Kawader Services Company (100%) is a recruitment company, dedicated solely to ADIB
- 
 Saudi Installment House (51%) is a retail finance company working in Saudi Arabia, acquired in 2012.
- 
 ADIB UK Limited (100%) was established to offer banking services to HNWI established in 2012.

Associates and Joint venture

- 
 National Bank for Development (49%) provides banking services in Egypt*
- 
 Bosna Bank International (27%) is an Islamic bank based in Bosnia
- 
 Abu Dhabi National Takaful (40%) offers insurance services

Since inception the Financial Services and Non Financial Services business have been run independently, and on an arms-length basis of each other.

Key Strengths



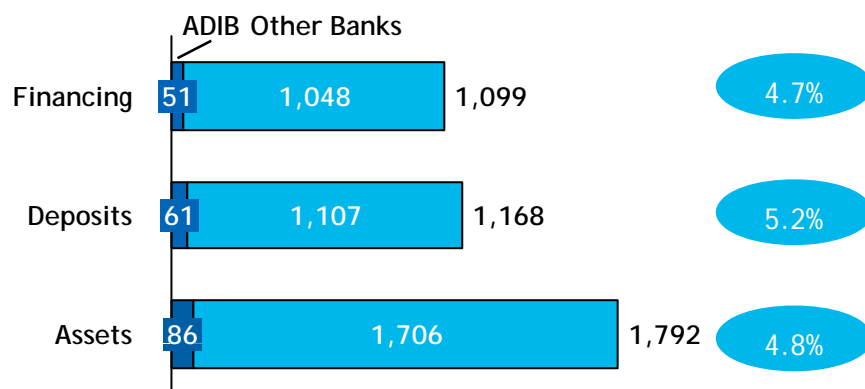
UAE Banking Sector

Highlights

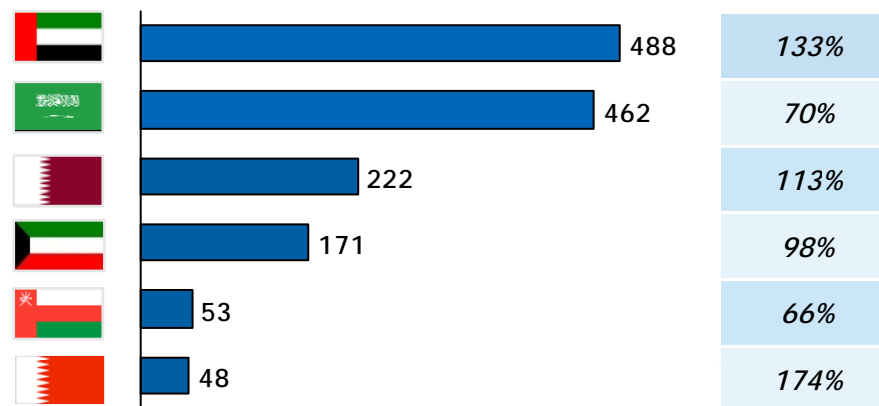
- UAE Banking sector is the largest by assets in the GCC; the UAE banking sector accounts for 31% of the GCC total.
- Banking assets are over 133% of GDP, the second highest in the region after Bahrain.
- Strong Capital Adequacy Ratio of 21% in 2012.
- ADR ratio for UAE banking sector is now below the 100% regulatory threshold.

UAE Banking Sector (AED Bn)	2010	2011	2012
Total Assets (net of provisions)	1,605.6	1,662.1	1,791.6
Certificates of deposit held by Banks	94.0	80.4	95.1
Investments by Banks	124.2	143.0	155.2
Bank Deposits	1,049.6	1,069.7	1,167.8
Bank Credit - net	1,031.3	1,071.0	1,099.1
Specific Provision	44.3	55.3	67.9
General Provision	12.5	16.3	17.5
Capital Adequacy ratio	20.8%	20.8%	21.0%
<u>Branches</u>			
- 23 National Banks	732	768	805
- 28 Foreign Banks	83	83	85

UAE Banking Sector, ADIB Market Share Dec 2012 (AED Bn)



GCC Banking Sector Assets Dec 2012 (USD Bn) Assets as % of GDP



Agenda

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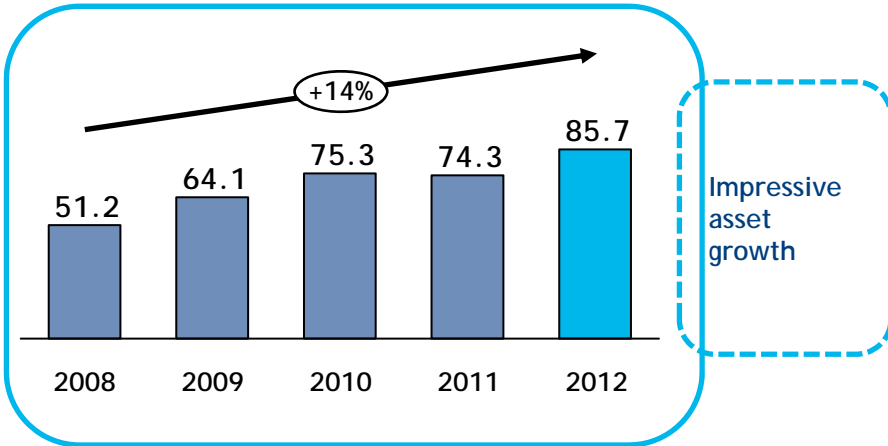
Financial Review

Business Review

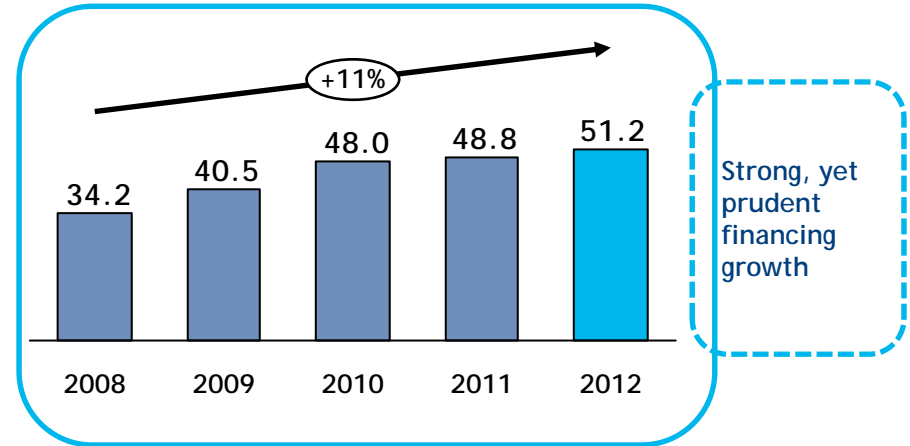
Appendix

Financial Snapshot (1/2)

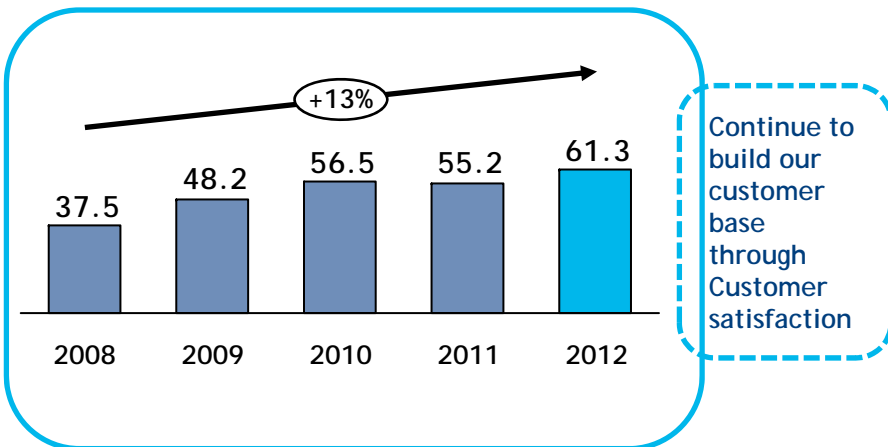
Total Assets (AED Bn)



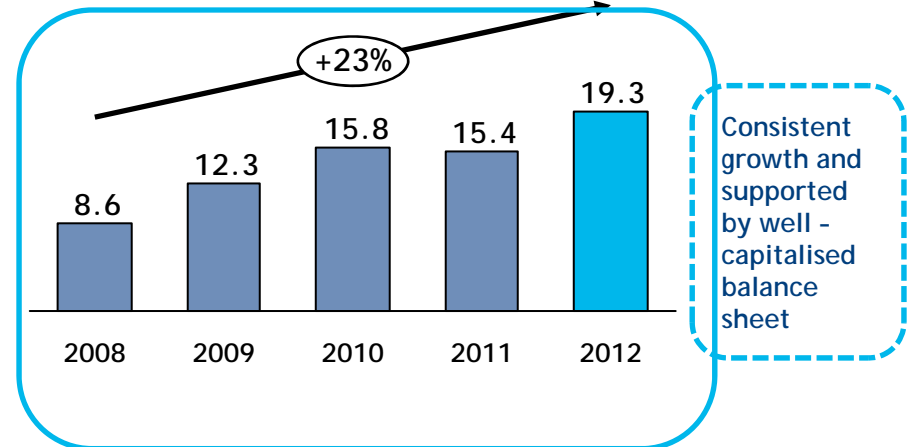
Customer Financing (AED Bn)



Customers' Deposits (AED Bn)

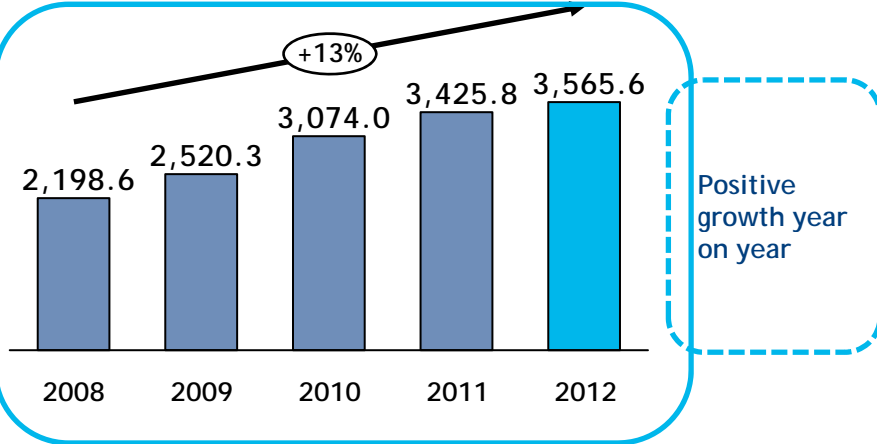


Capital Resources (AED Bn)

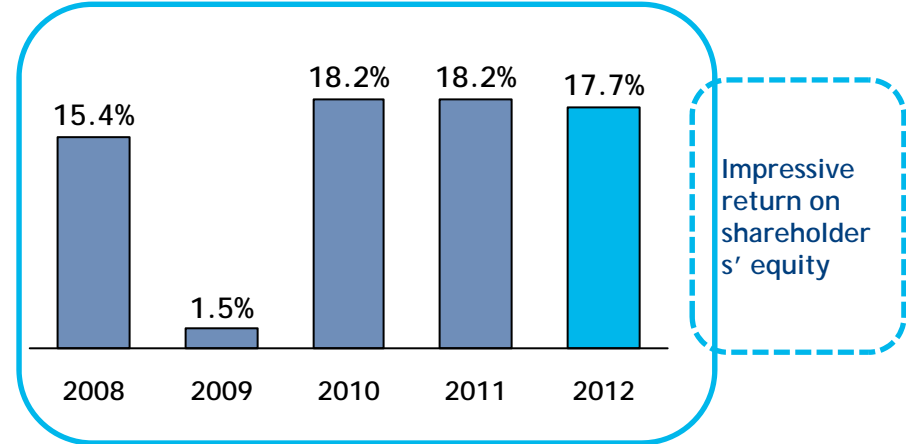


Financial Snapshot (2/2)

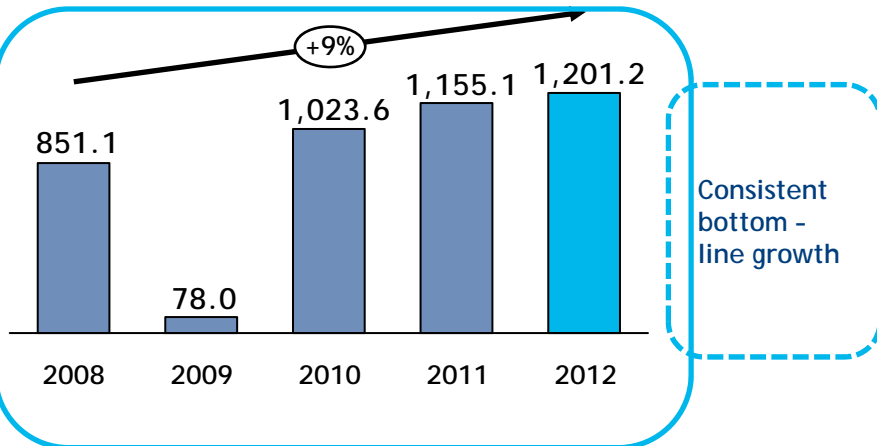
Revenues (AED Mn)



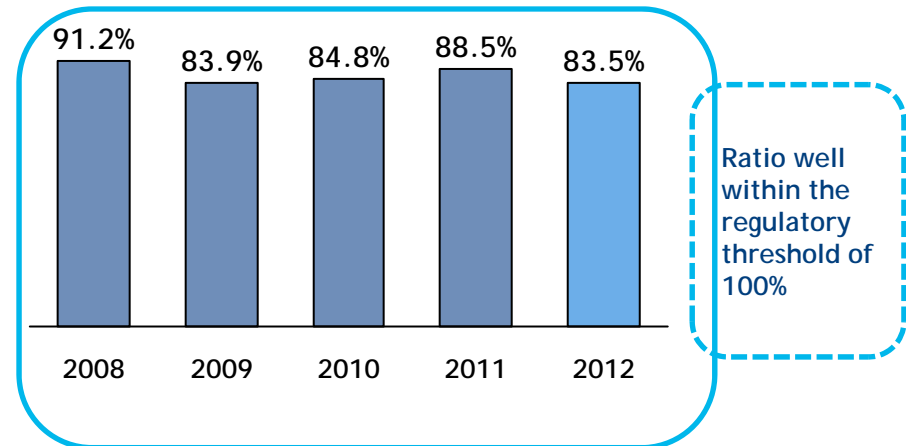
Return on Shareholders' Equity (%)



Net Profit (AED Mn)



Customer Financing to Customers' Deposits (%)



Q1 2013 in review - key financial highlights

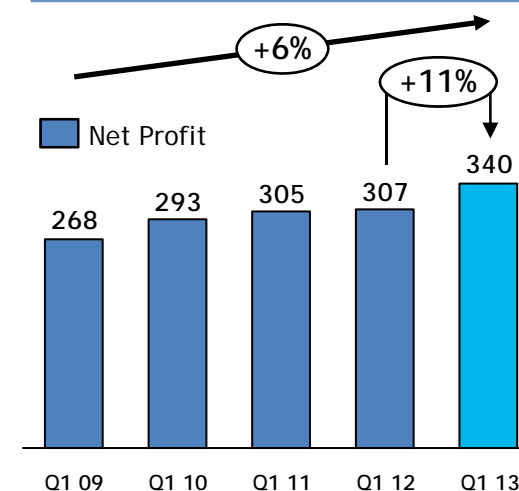
Balance sheet highlights

AED Bn	Q1 12	Q1 13	Change %
Total assets	76.5	88.7	16%
Net customer financing	49.6	54.0	9%
Customers' deposits	57.6	63.4	10%
Total equity	8.9	12.3	38%
Total capital resources	15.7	19.1	22%

Income statement highlights

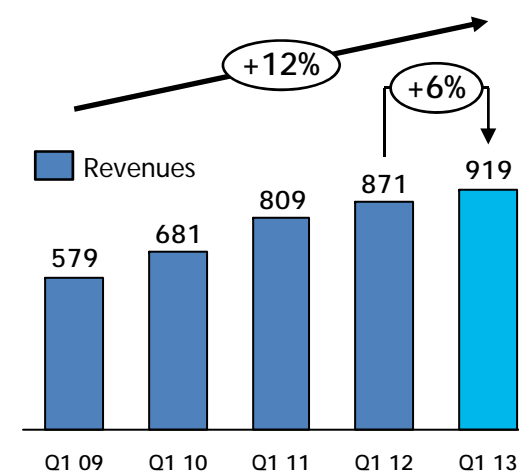
AED Mn	Q1 12	Q1 13	Change %
Revenue	870.8	919.0	6%
Expenses	377.4	393.4	4%
Operating profit	493.4	525.6	7%
Provision for impairment	186.1	185.5	0.3%
Net profit	307.3	340.1	11%

Key performance indicators



- Total assets increased by 16% over Q1 2012 to reach AED 88.7 Bn.
- Customer financing increased by 9% from Q1 2012 to reach AED 54.0 Bn.
- Customer deposits increased by 10% over Q1 2012 and Advances to Stable Funds Ratio at 31 Mar 2013 strengthened to 77.7%.
- Capital adequacy ratio at 31 Mar 2013 was 19.84% - Basel II. Tier 1 ratio at 31 Mar 2013 was 16.93%.
- Capital resources reached AED 19.1 Bn, a increase of 22% vs. Q1 2012.

- Revenues up by 6% on the back of higher net investment income (up 95%).
- Expenses up by 4% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 7%.
- Provision for impairment down by 0.3%. This includes AED 28.3 Mn (Q1 2012: AED 29.3 Mn) pertaining to Burooj Properties LLC, a real estate subsidiary of the Bank.
- Net profit up by 11% on continued growth in core operations.



Q1 2013 - Key ratios

	Ratios	Q1 2012	Q1 2013
Efficiency	Return on Shareholders' Equity <i>(annualised, net of Tier sukuk)</i>	19.1%	19.9%
	Net Profit Margin	4.6%	4.1%
	Cost to income ratio	43.3%	42.8%
Liquidity	Financing to deposits ratio	86.2%	85.2%
	Stable funds ratio	81.7%	77.7%
Solvency	CAR - Basel II	17.4%	19.8%
	Tier -1	14.3%	16.9%
	Liquid Assets to Total Assets ratio	25.8%	26.6%
Asset Quality	Non performing advances to Gross financing	8.5%	7.7%
	Total Provision coverage - impaired only <small>(Total Provision coverage ratio is defined as "total provision / impaired NPAs)</small>	69.6%	72.5%

Competitive landscape

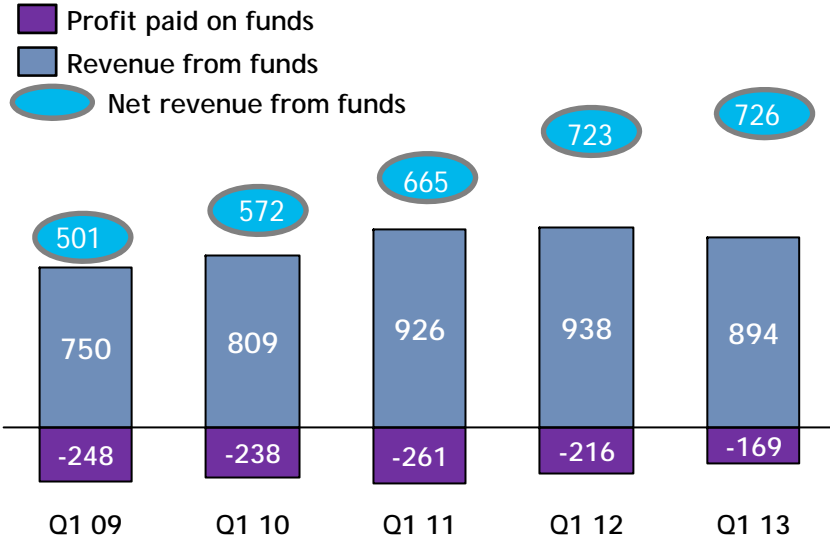
Peer Group Analysis for Q1 2013 (AED Bn)

	NBAD	ADCB	FGB	UNB	Mashreq	DIB	ADIB
Return on Average Shareholders' Equity*	22.4%	16.6%	18.3%	17.1%	13.5%	12.3%	19.9%
Revenues	2.51	1.74	1.88	0.82	1.12	1.07	0.92
Operating Profit	1.78	1.23	1.49	0.63	0.63	0.66	0.53
Net Profit	1.41	0.90	1.05	0.50	0.45	0.30	0.34
Total Assets	322.0	180.0	180.0	90.8	77.8	120.6	88.7
Customer Assets	162.4	124.4	117.8	58.2	42.7	55.0	54.0
Customer Deposits	205.6	111.1	119.2	67.8	49.2	88.3	63.4

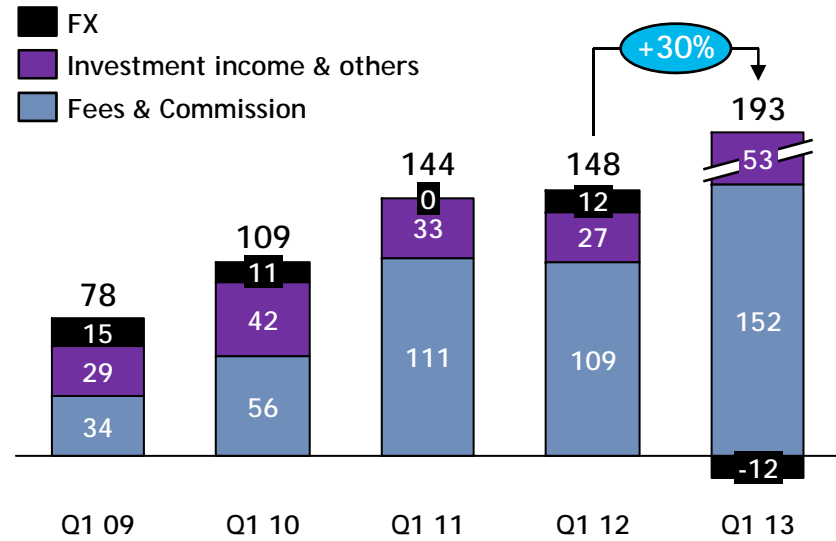
Source: Financial Statements & MDA for the period ended 31 March 2013

Key income parameters - Group

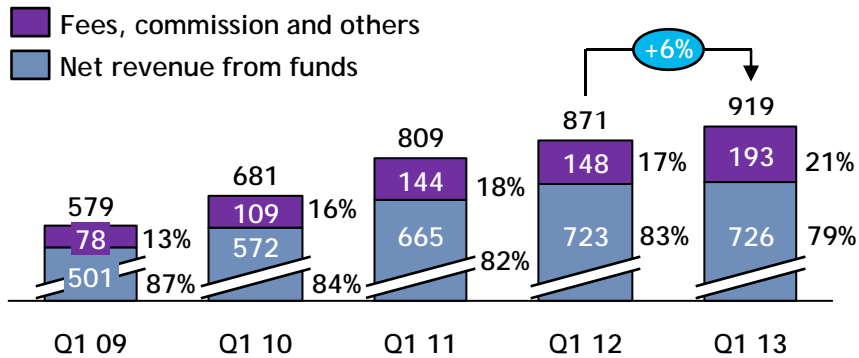
Net Revenue from Funds (AED Mn)



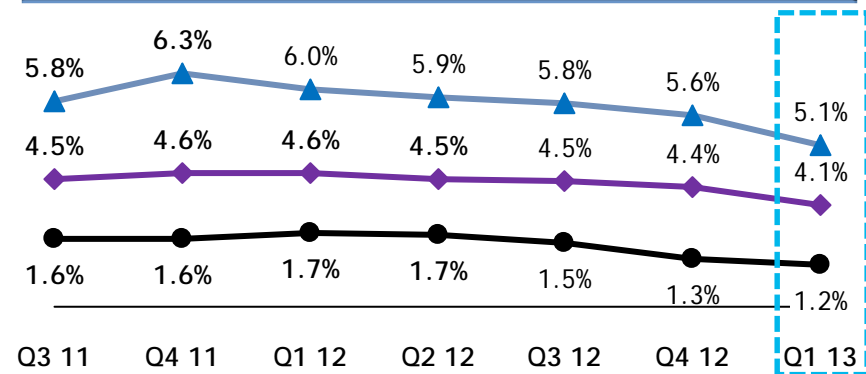
Fees, commission and others (AED Mn)



Revenues (AED Mn)

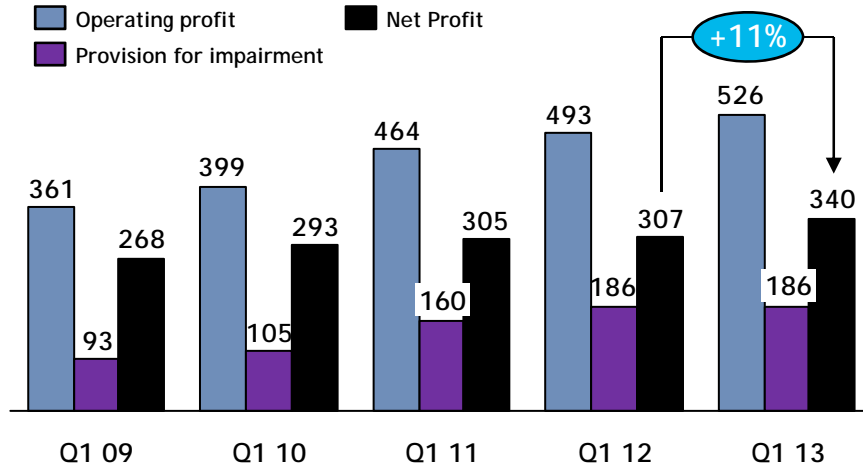


Evolution of Yields (%)

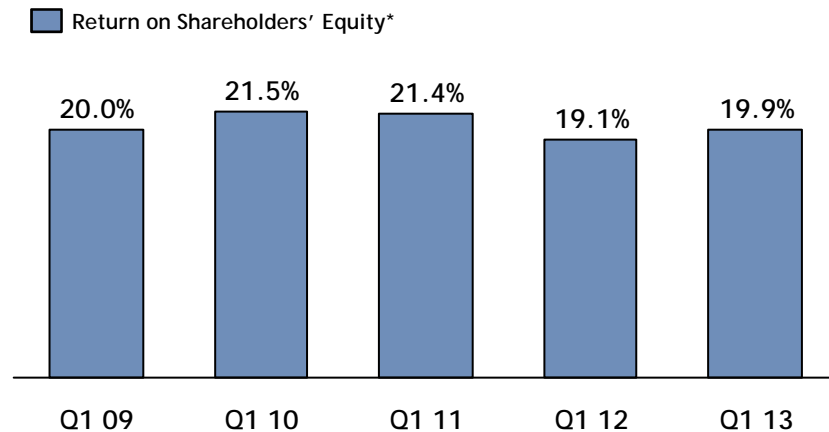


Key income parameters - Group

Net Profit (AED Mn)



Return on Shareholders' Equity (%)



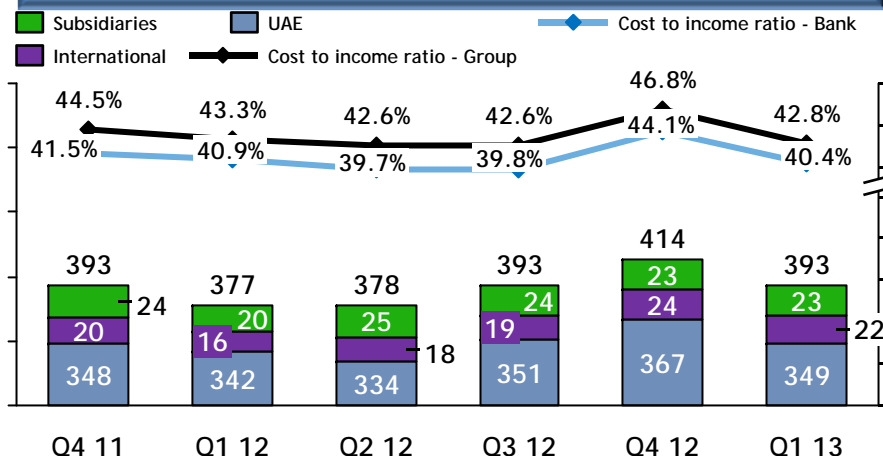
Highlights

- Bottom line (net profit) up by 11% y-o-y.
- Top line (revenue) grew by 6% y-o-y.
- Operating profit up by 7% y-o-y.
- Increase in sukuk portfolio resulting in growth of investment income by 111% y-o-y.
- Fees and commission up by 40% y-o-y mainly due to new deals booked in Q1 2013.
- Q1 2013 Fees, commission and other income revenues contribution to operating income was at 21% compared to 17% for Q1 12.
- CASA growth of 24% y-o-y resulting a drop in funding cost by 22% y-o-y.
- Q1 13 provision for impairment includes AED 28 Mn relating to Group's real estate subsidiary (Q1 12 AED 29 Mn).

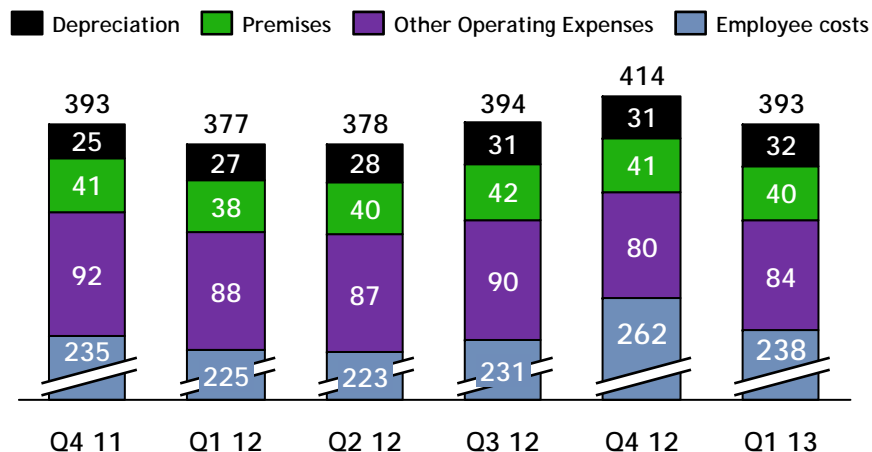
Operating expenses drivers - Group

Expense base relatively constant over last 18 month period, despite increase in international presence, due to tight expense management

Improved cost to income ratio (AED Mn)



Operating expenses by type (AED Mn)



Network

Branches / ATM	Q4 11	Q4 12	Q1 13
Branches - UAE	69	75	76
International Presence	1	4	5
ATMs	460	549	570

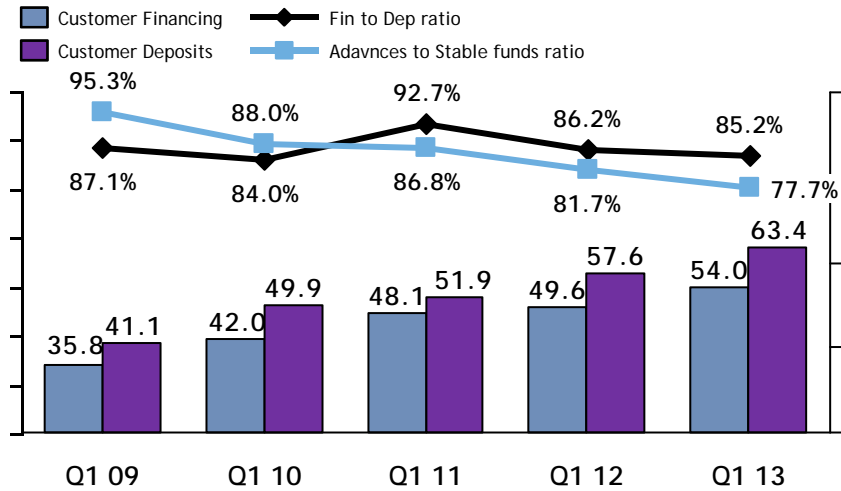
Highlights

- Year-on-year growth of only 2% for UAE Bank Operations keeping cost to income ratio to stable i.e. 42.8% for Q1 2013 (Q1 2012 - 43.3%).
- Expense base for last 18 month remains flat at 393 Mn (growth 4.2% y-o-y) despite continuous investment in domestic and international network.
- International presence increased from 1 branch in Q4 11 to 5 in Q1 13 (including SIH).

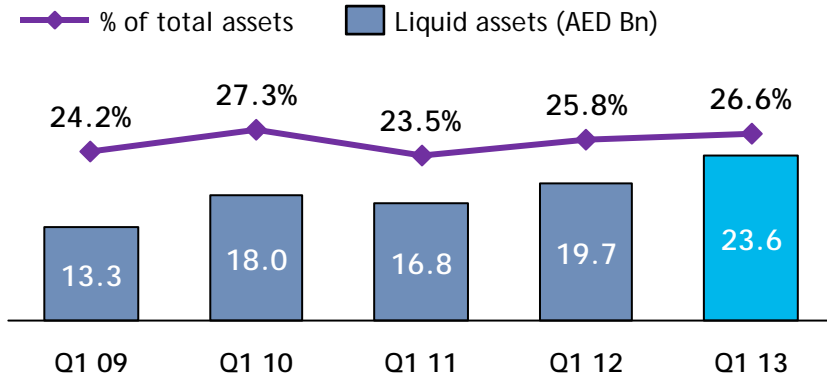
Balance Sheet Strength

Consistently remains one of the most liquid banks in the UAE

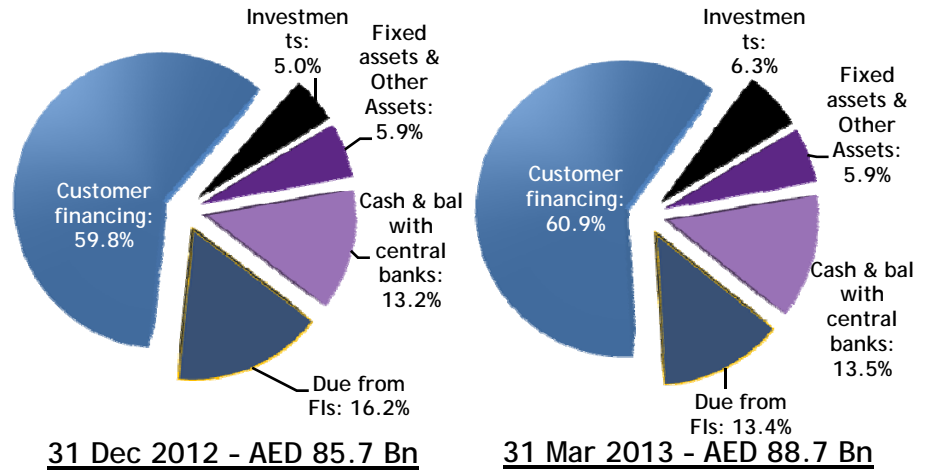
Net Customer Financing & Customers' Deposits (AED Bn)



Liquidity ratio* (%)



Composition of Total Assets - AED Bn



31 Dec 2012 - AED 85.7 Bn

31 Mar 2013 - AED 88.7 Bn

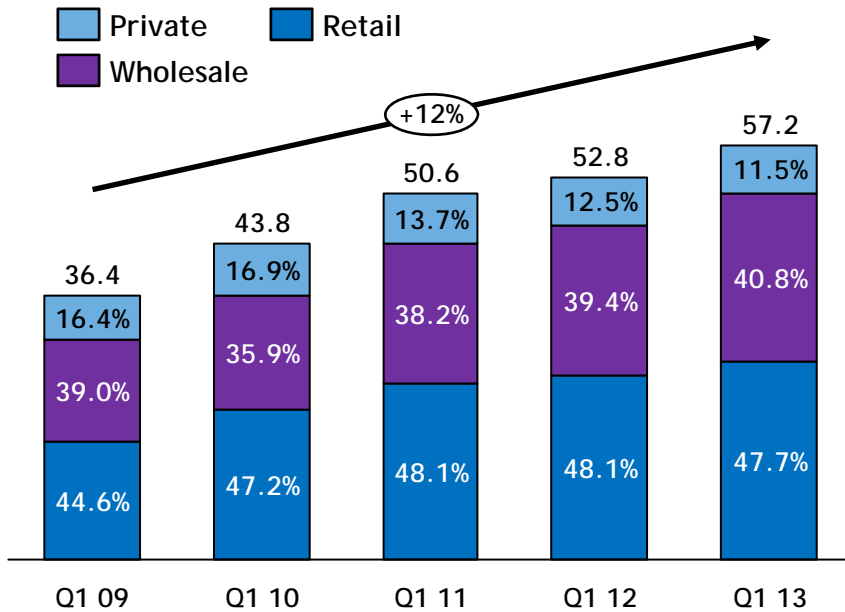
Highlights

- One of the most liquid banks, with Net interbank assets & Central Bank CD's of AED 13.4 Bn as of 31 March 2013.
- 4 year CAGR (Q1 2009 - Q1 2013)
 - Total Assets 12.7%
 - Customer financing 10.9%
 - Customers' Deposits 11.5%
- Net Profit Margin (NPM) was 4.1% for Q1 13.
- Advances to Stable Funds ratio was 77.7% as of Q1 13 compared to 81.7% as of Q1 12 (75.7%: 31 Dec 12).

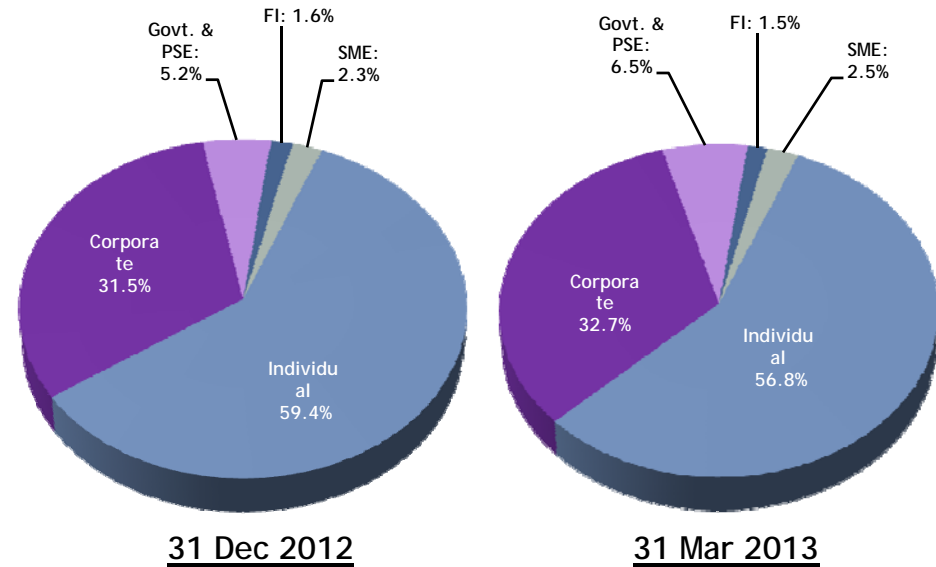
Customer Financing Assets

Portfolio growth of 5.5% since Q4 12 (highest among peer banks) driven by strong performance from Wholesale bank

Gross Customer Financing by Segment



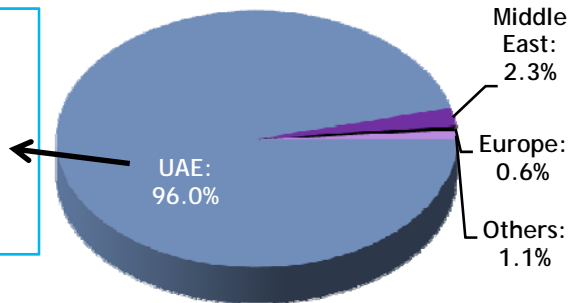
Gross Customer Financing by Customer Segment



Gross Customer Financing by Geographic Region

UAE Composition:

Abu Dhabi - 72.8%
Dubai - 17.4%
Other Emirates - 9.8%

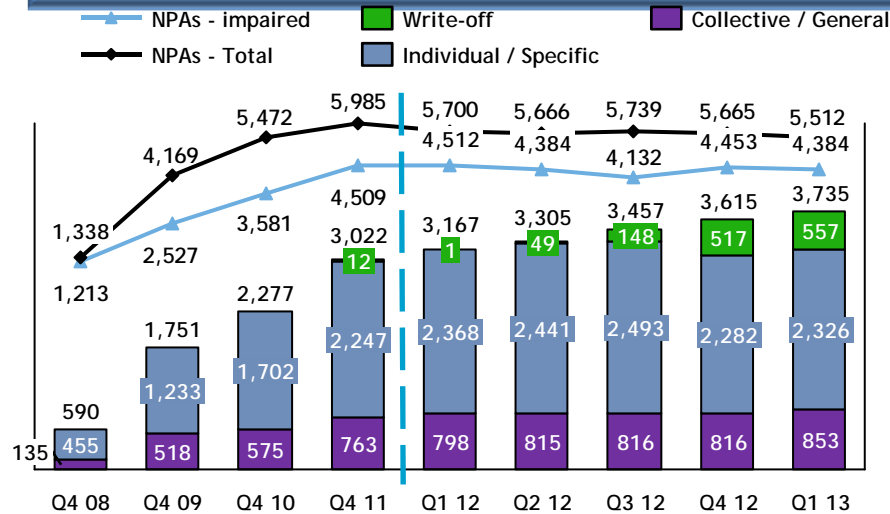


Highlights

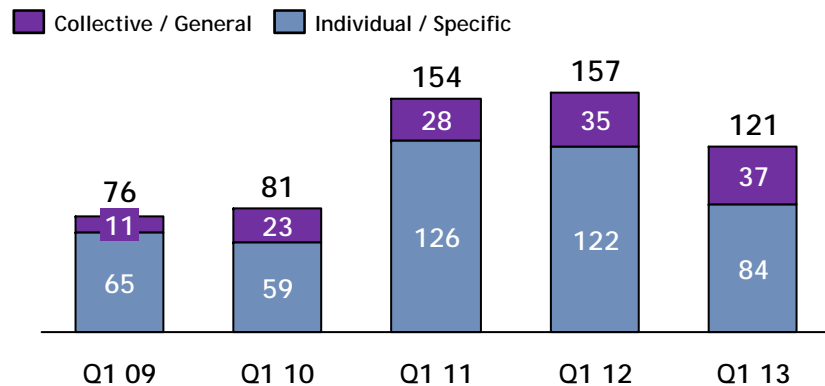
- Universal banking model under pinned by strong Retail franchise.
- Diversified portfolio across various segments.
- Top 3 retail bank in the UAE.
- Support the vision of Govt. of Abu Dhabi and development of the UAE.

Asset quality - Customer financing only

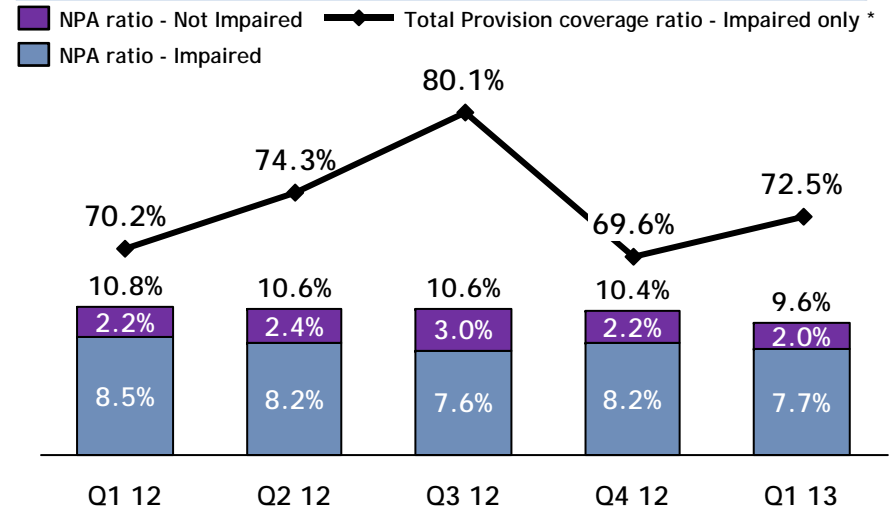
Provisions and NPAs - Customer financing (AED Mn)



Impairment charge - Customer financing (AED Mn)



NPA ratio and provision coverage ratio



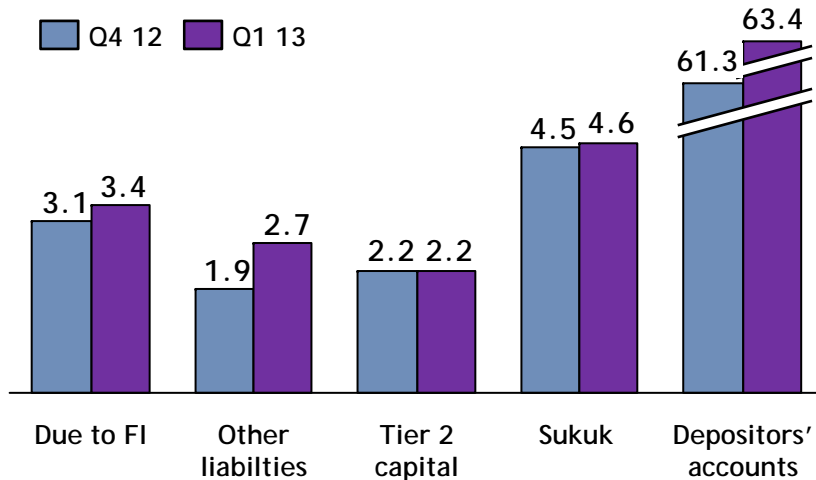
Highlights

- Total NPAs decreased by AED 153 Mn during Q1 2013 to reach AED 5,512 Mn (31 Dec 12: AED 5,665 Mn).
- Impaired NPAs ratio at 7.7% as at 31 Mar 2013 (8.2% at end Q4 2012) with coverage improving to 72.5% (31 Dec 2012: 69.6%).
- Collective provisions of AED 853 Mn at end of Q1 2013 represents 1.67% of Customer Credit RWAs.
- Individual provisions of AED 2,326 Mn at 53.1% of impaired NPAs at end of Q1 2013 (31 Dec 2012: 51.2%).
- Total provisions of AED 3,179 Mn (net of write-off of AED 556.6 Mn), represents 5.56% (31 Dec 2012: 5.71%) of Gross Financing portfolio.

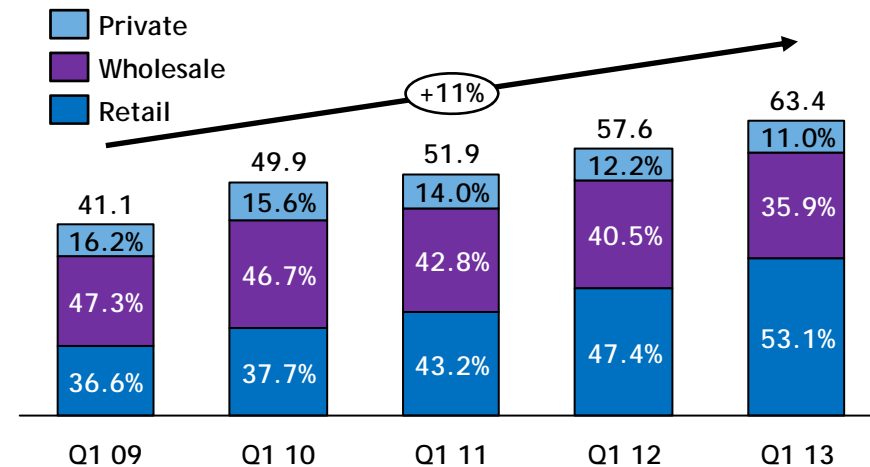
Funding Profile

Customer deposits up 10% yoy, focus on CASA deposits

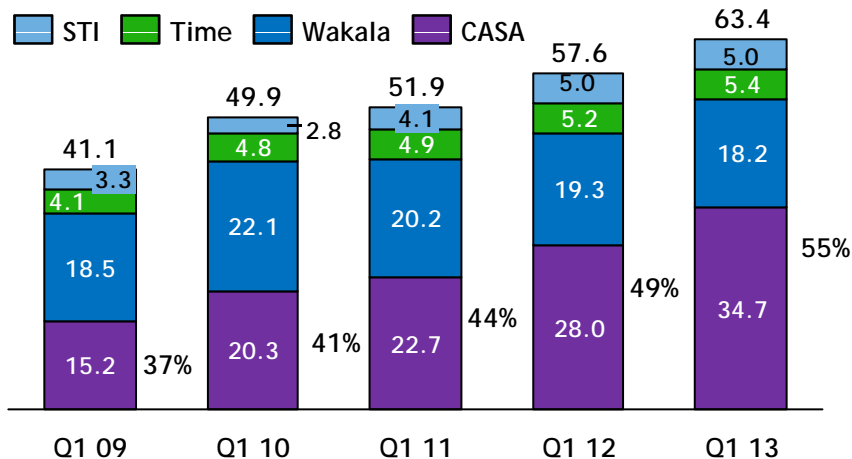
Composition of Liabilities (AED Bn)



Customers' Deposits by Segment (AED Bn)



Customers' Deposits by Type (AED Bn)



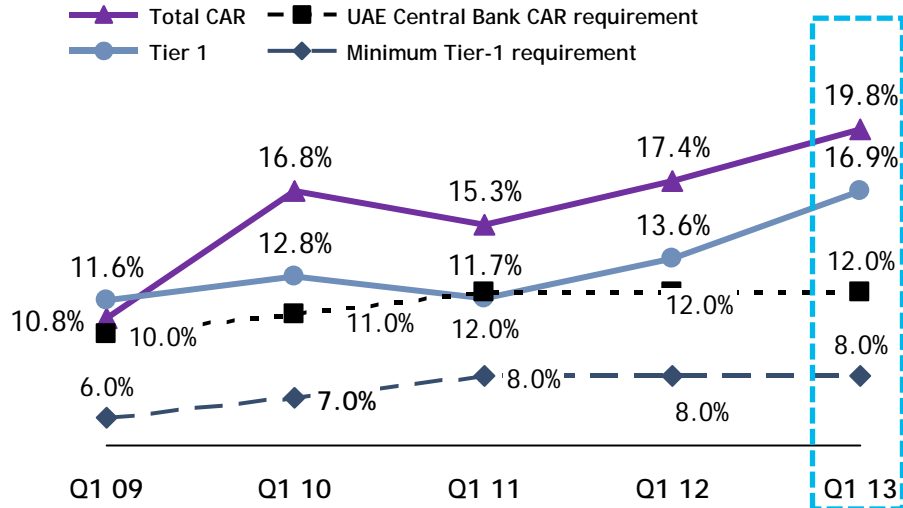
Highlights

- Deposits from customers/ total liabilities constitute 83% as of 31 March 2013.
- Current and Savings accounts (CASA) growth of 23.9% year on year has resulted in significant improvement in cost of funds.
- We have highest proportion of CASA deposits (55%) among the peer banks.
- Retail and Wholesale segment to remain as major source of deposits.

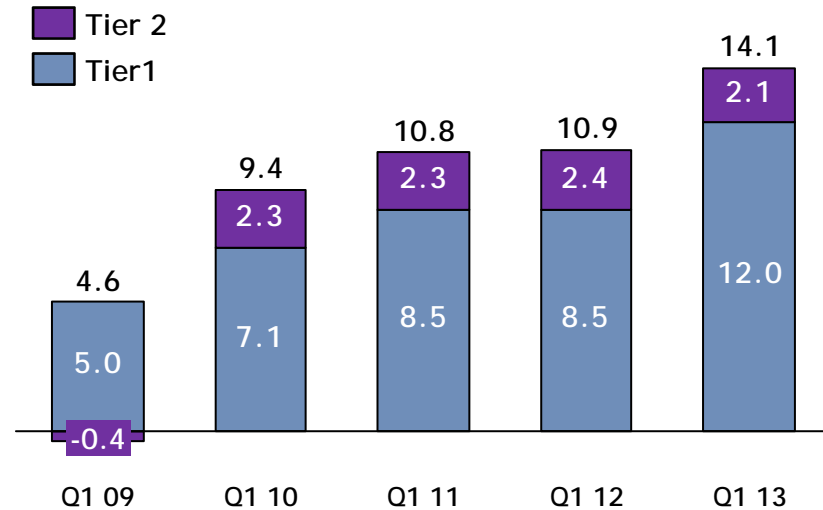
Capital

Well capitalised and strong capital base after Tier 1 Hybrid issue

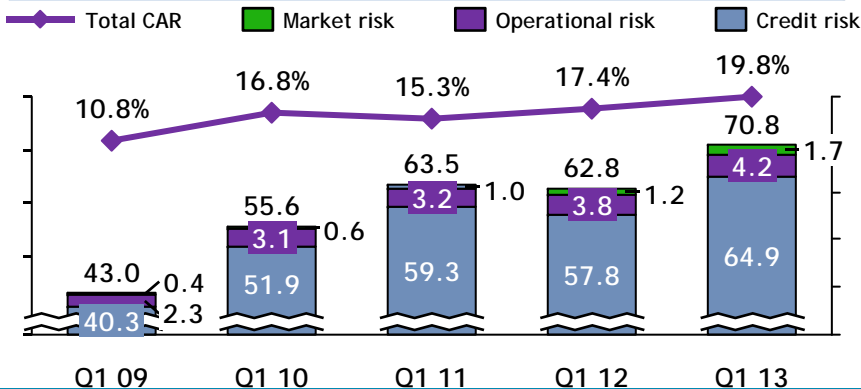
Capital Adequacy (%)



Capital base - Tier 1 and Tier 2 - AED Bn



Total CAR and RWA

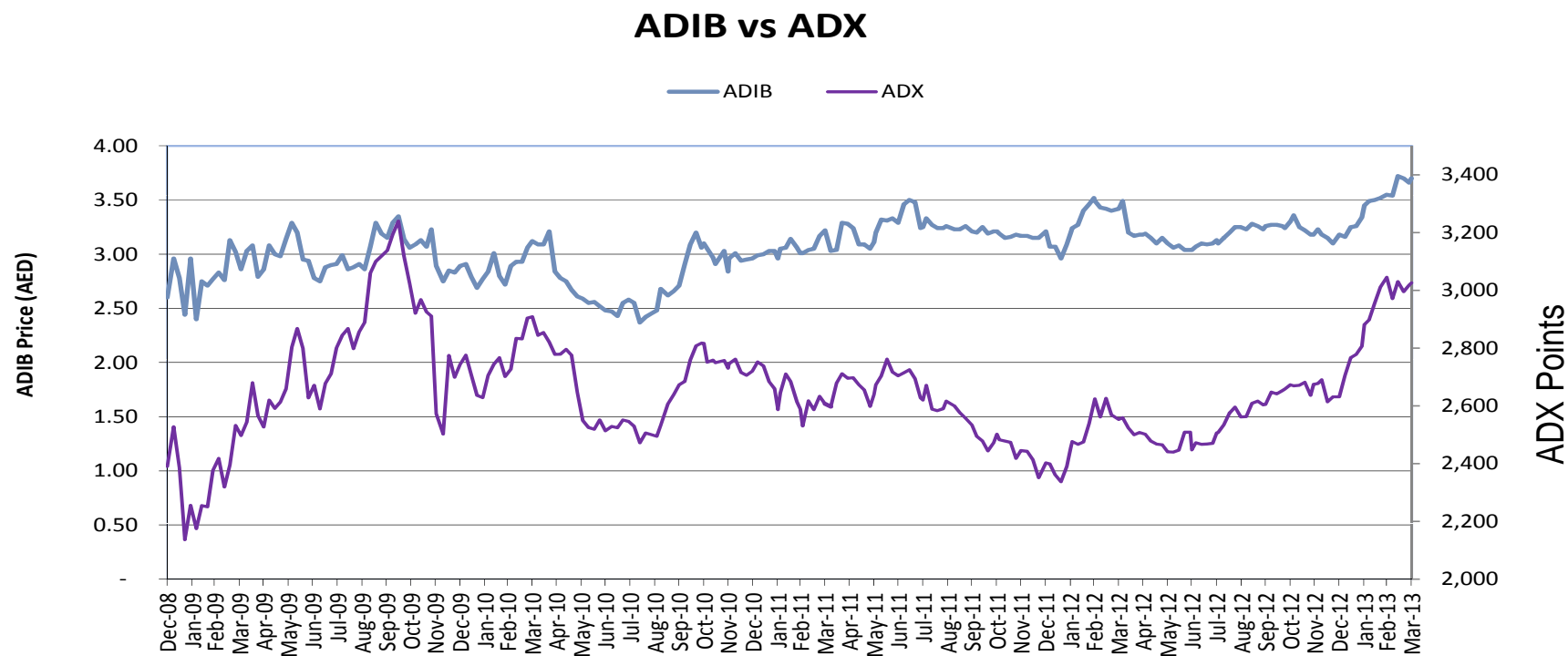


Highlights

- Basel II Total Capital Adequacy ratio at end of Q1 2013 at 19.84% well above the regulatory requirement of 12%.
- Basel II Tier I ratio at 16.93% at the end of Q1 2013 well above the regulatory requirement of 8%.
- Strong capital base after the issue of Hybrid Tier 1 sukuk of USD 1 Bn in Q4 2012.

Shareholders' Return

- 31 March 2013 share price was AED 3.70 per share (31 Dec 2012: AED 3.18 per share).
- FYR 2012 Cash dividend of 50% of net profit (25.40% of share capital).
- Total dividend yield of ADIB share - 8.0%. (2011: 7.7%)



Dividend Distribution History

	2007	2008	2009	2010	2011	2012
Net Profit (Mn)	769.0	851.1	78.0	1,023.6	1,155.1	1,201.2
Cash Dividend Payout Ratio (% of Net Profit)	51.2%	50.0%	-	50.0%	50.0%	50.0%
Total Dividend Yield	3.2%	8.3%	6.9%	7.3%	7.7%	8.0%
Cash Dividend (% of Share Capital)	20.0%	21.6%	-	21.6%	24.4%	25.4%
Bonus Shares (% of Share Capital)	-	-	20.0%	-	-	-

Agenda

Introduction

Financial Review

Business Review

Appendix

ADIB Strategy

To be a top tier Islamic financial services group
by
Providing Islamic financial services for the global community

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

	Retail banking		Wholesale banking		Private banking		Capital markets		Real estate		Other operations	
	Q1 12	Q1 13	Q1 12	Q1 13	Q1 12	Q1 13	Q1 12	Q1 13	Q1 12	Q1 13	Q1 12	Q1 13
Assets												
Amount (Bn)	25.6	28.0	19.8	22.6	6.1	6.1	21.0	27.4	2.7	2.7	1.3	1.9
Contribute %	33.6%	31.5%	25.9%	25.4%	8.0%	6.9%	27.4%	30.9%	3.5%	3.0%	1.6%	2.3%
Liabilities												
Amount (Bn)	27.2	33.9	16.0	15.6	7.0	5.2	16.7	19.8	0.3	0.3	0.4	1.5
Contribute %	40.2%	44.4%	23.7%	20.4%	10.4%	6.8%	24.7%	26.0%	0.4%	0.4%	0.6%	2.0%
Revenue												
Amount (Mn)	549.2	613.1	237.3	267.8	69.4	62.3	24.0	10.1	(10.0)	(9.1)	0.9	(25.2)
Contribute %	63.1%	66.7%	27.2%	29.1%	8.0%	6.8%	2.7%	1.1%	-1.1%	-1.0%	0.1%	-2.7%

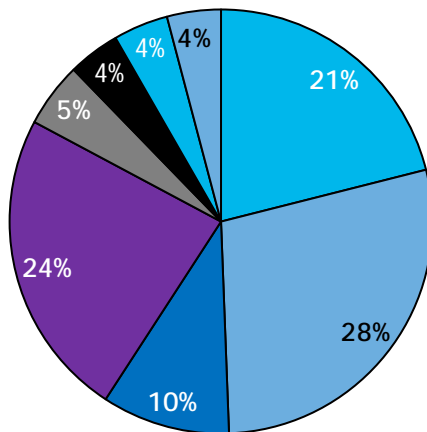
Retail Banking overview

Retail Banking contributes 67% of Net Revenues

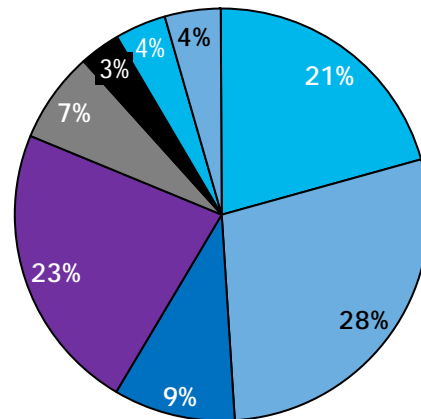
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

Gross Retail Financing Portfolio - AED 27.2 Bn

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

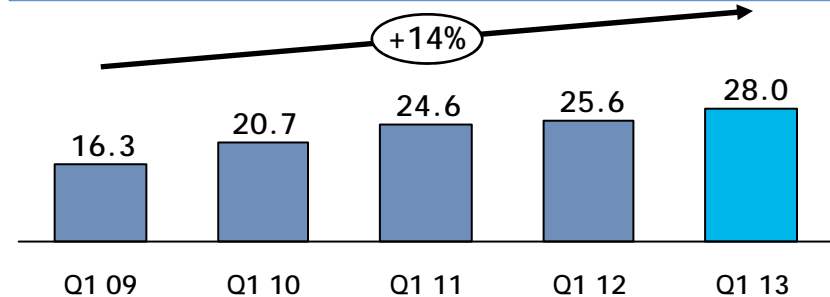


31 Dec 2012 - AED 26.7 Bn

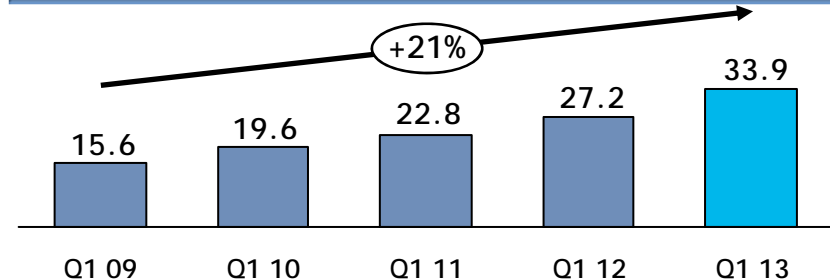


31 Mar 2013 - AED 27.2 Bn

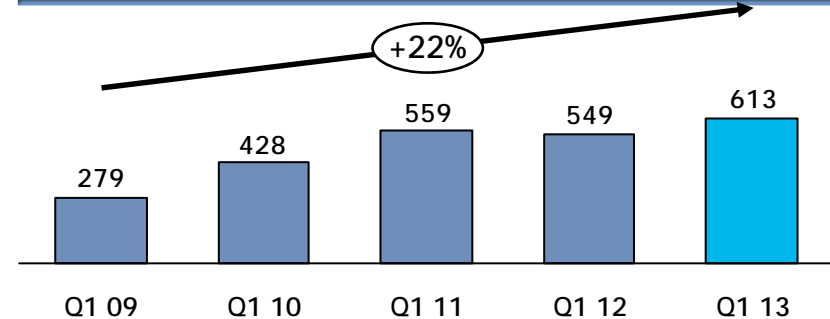
Assets (AED Bn)



Liabilities (AED Bn)



Revenues (AED Mn)



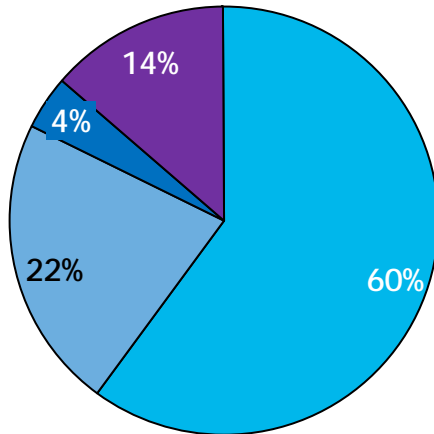
Wholesale Banking overview

Wholesale Banking contributes 29% of Net Revenues

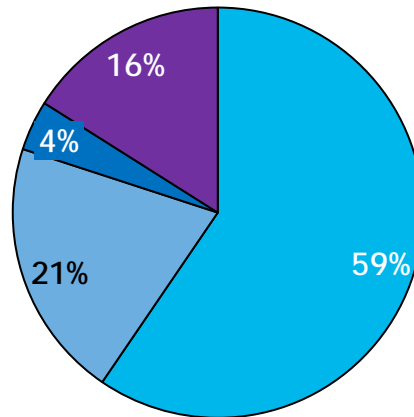
- Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

Gross Wholesale Financing Portfolio - AED 22.9 Bn

- Corporate- AUH
- Corporate- Dubai
- FI
- Government and Public sector

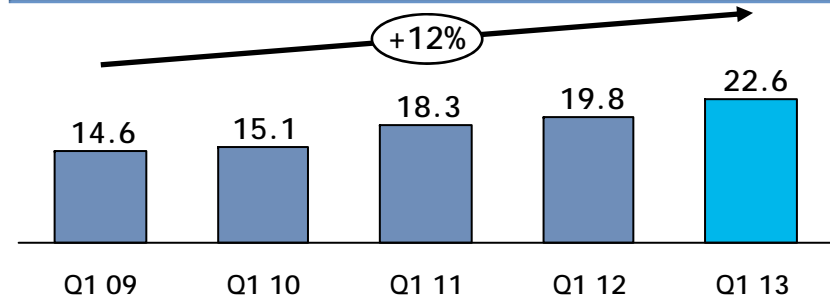


31 Dec 2012- AED 20.8 Bn

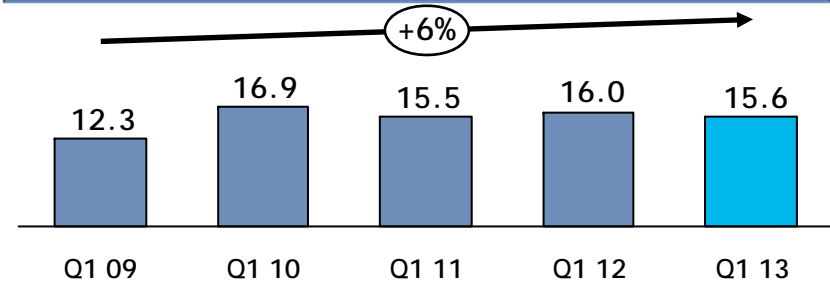


31 Mar 2013 - AED 22.9 Bn

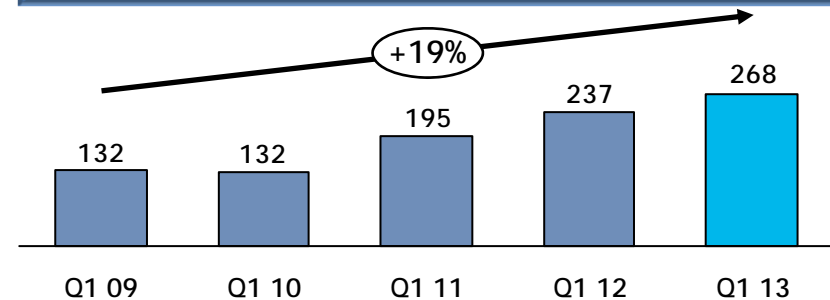
Assets (AED Bn)



Liabilities (AED Bn)



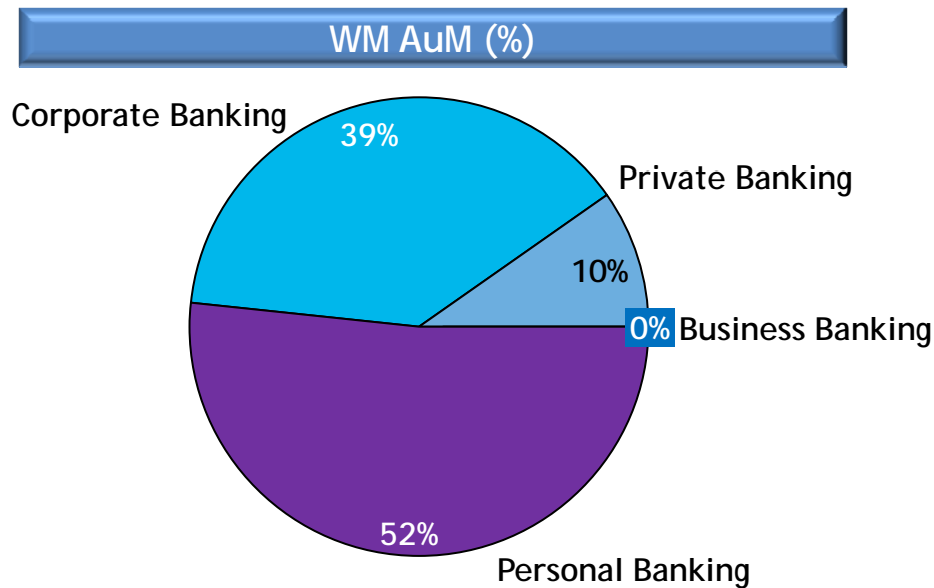
Revenues (AED Mn)



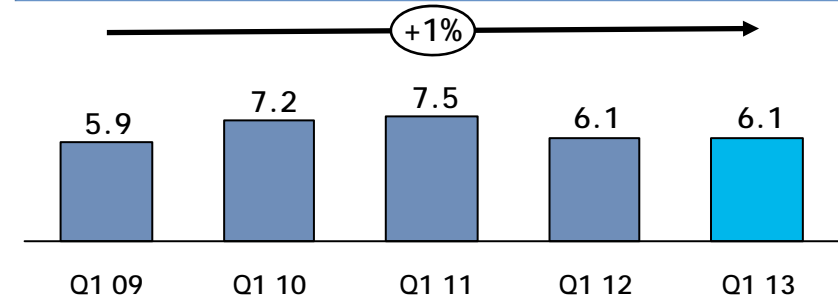
Private Banking overview

Private Banking contributes 7% of Net Revenues

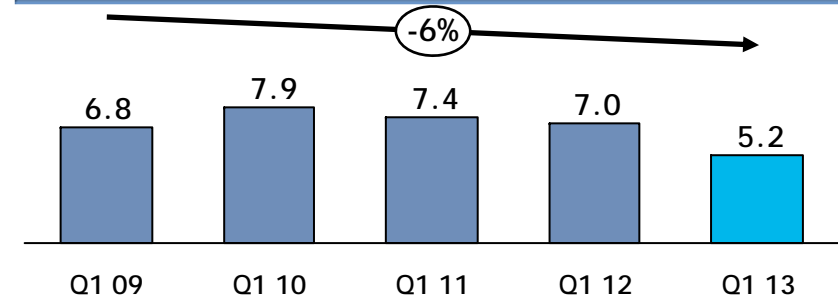
- Private Banking focuses on high and ultra high net worth individuals.
- Wealth Management concentrates on developing, marketing and servicing a wide range of wealth management products (including third party and ADIB proprietary funds) for high net worth, affluent and mass market.



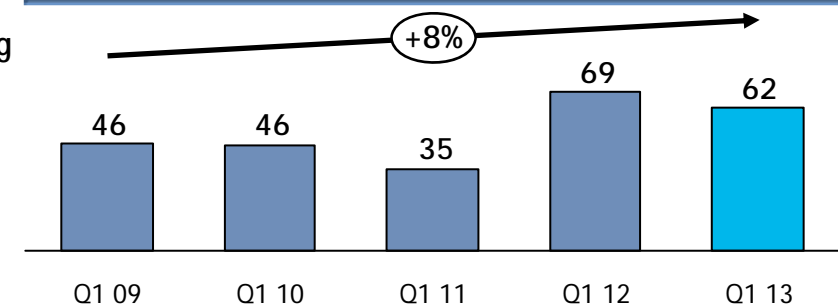
Assets (AED Bn)



Liabilities (AED Bn)



Revenues (AED Mn)



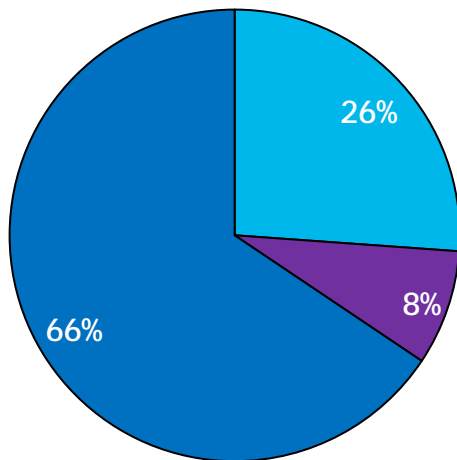
Treasury overview

Treasury contributes 7% of Net Revenues

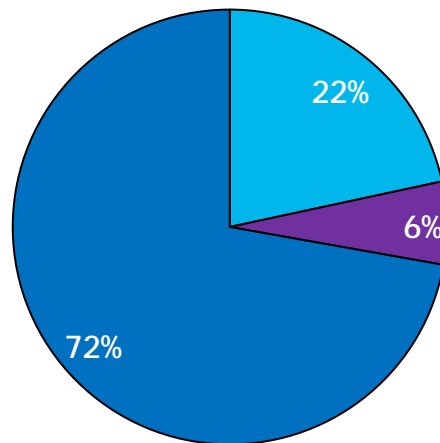
- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits

Investments - AED 5.6 Bn

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

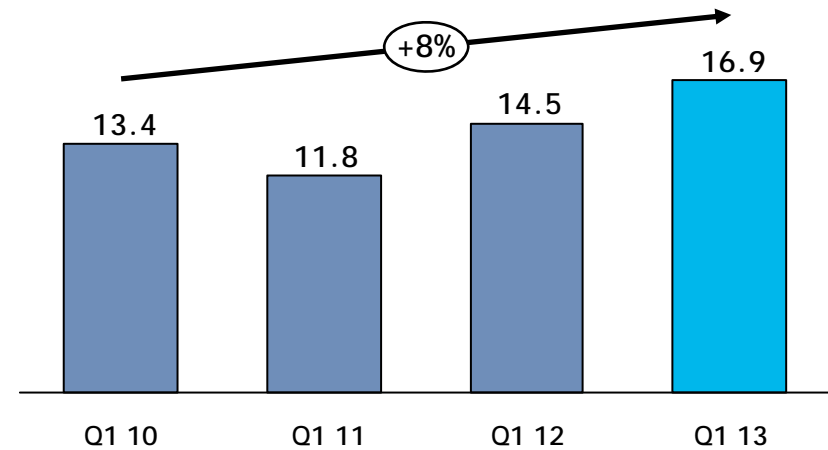


31 Dec 2012- AED 4.3 Bn

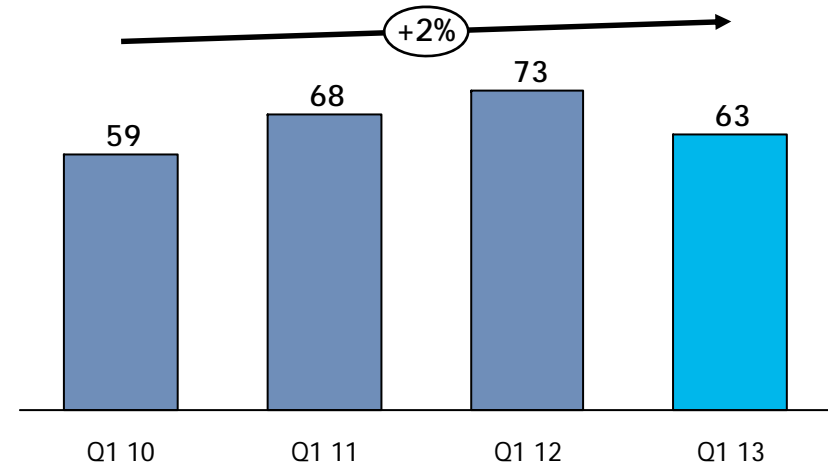


31 Mar 2013 - AED 5.6 Bn

Assets (AED Bn)



Revenues (AED Mn)



Agenda

Introduction

Financial Review

Business Review

Appendix

Consolidated Statement of Income

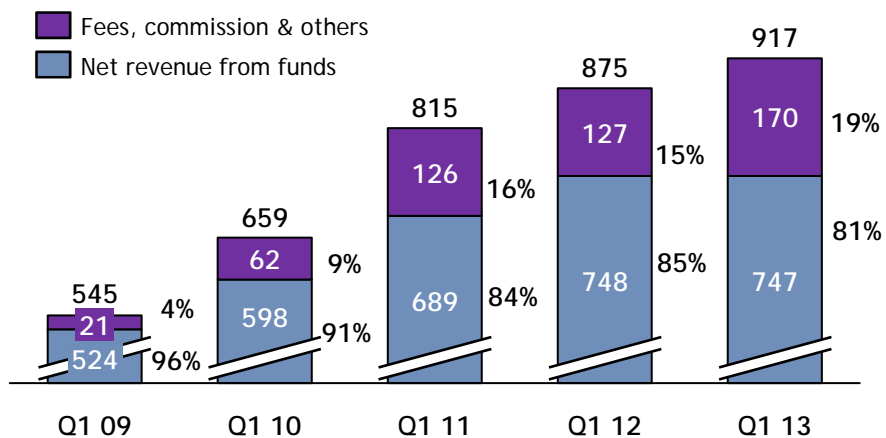
AED Mn	Q1 12	Q4 12	Q1 13	% chg Q1 13 vs Q1 12	% chg Q1 13 vs Q4 12
Revenues	870.8	884.0	919.0	5.5%	4.0%
Net Revenue from Funds	722.6	736.9	725.7	0.4%	-1.5%
Fees & commission	108.8	94.3	151.8	39.5%	61.0%
Investment income	27.2	44.7	53.1	95.2%	18.8%
Foreign Exchange	12.0	0.5	(11.8)	-198.5%	-2277.1%
Other income	0.2	7.6	0.2	11.0%	-97.5%
Expenses	377.4	413.6	393.4	4.2%	-4.9%
Employee cost	224.6	262.1	238.2	6.1%	-9.1%
Premises	38.1	40.7	39.9	4.7%	-2.1%
Depreciation	26.5	30.9	31.8	19.8%	2.9%
Other Operating expenses	88.2	79.9	83.6	-5.3%	4.5%
Operating Profit - Margin	493.4	470.4	525.6	6.5%	11.7%
Provision for impairment	186.1	227.6	185.5	-0.3%	-18.5%
- Individual / Specific	121.7	161.8	84.4	-30.7%	-47.8%
- Collective / General	35.1	-	37.0	5.5%	100.0%
- Others	29.3	65.8	64.1	119.1%	-2.5%
Net Profit	307.3	242.8	340.1	10.7%	42.1%

Consolidated Balance Sheet

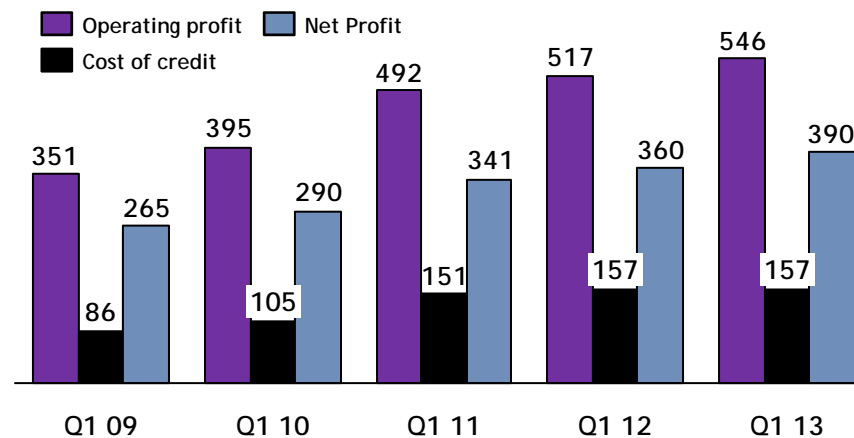
AED Mn%	31 Mar 2012	31 Dec 2012	31 Mar 2013	% chg 31 Mar 2013 vs 31 Dec 2012	% chg 31 Mar 2013 vs 31 Mar 2012
Cash and balances with Central Banks	10,480	11,287	11,974	6.1%	14.3%
Due from financial institutions	9,556	13,876	11,889	-14.3%	24.4%
Net Customer financing	49,615	51,197	54,032	5.5%	8.9%
Investments	1,772	4,255	5,562	30.7%	213.9%
Investment in associates	855	766	723	-5.6%	-15.4%
Investment and development properties	1,122	1,144	1,141	-0.2%	1.7%
Other assets / fixed assets	3,112	3,140	3,364	7.1%	8.1%
TOTAL ASSETS	76,513	85,665	88,686	3.5%	15.9%
Due to financial institutions	1,441	3,134	3,438	9.7%	138.6%
Customers' deposits	57,550	61,326	63,412	3.4%	10.2%
Other liabilities	1,793	1,874	2,722	45.2%	51.8%
Tier 2 wakala capital	2,207	2,207	2,207	-	-
Sukuk payable	4,591	4,471	4,563	2.1%	-0.6%
TOTAL LIABILITIES	67,582	73,013	76,343	4.6%	13.0%
Share capital	2,365	2,365	2,365	-	-
Tier 1 sukuk	2,000	5,629	5,629	-	181.5%
Proposed dividend	578	601	-	-100%	-100%
Reserves	3,989	4,057	4,349	7.2%	9.0%
TOTAL EQUITY	8,931	12,652	12,343	-2.4%	38.2%
TOTAL LIABILITIES AND EQUITY	76,513	85,665	88,686	3.5%	15.9%

Key income parameters - Bank only

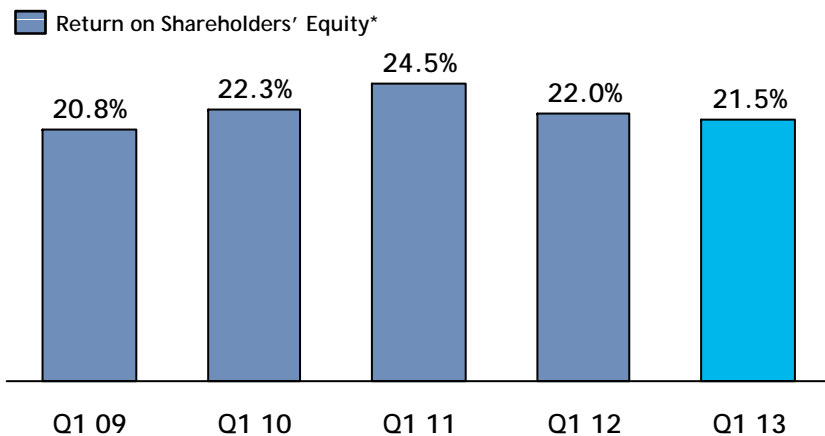
Revenues (AED Mn)



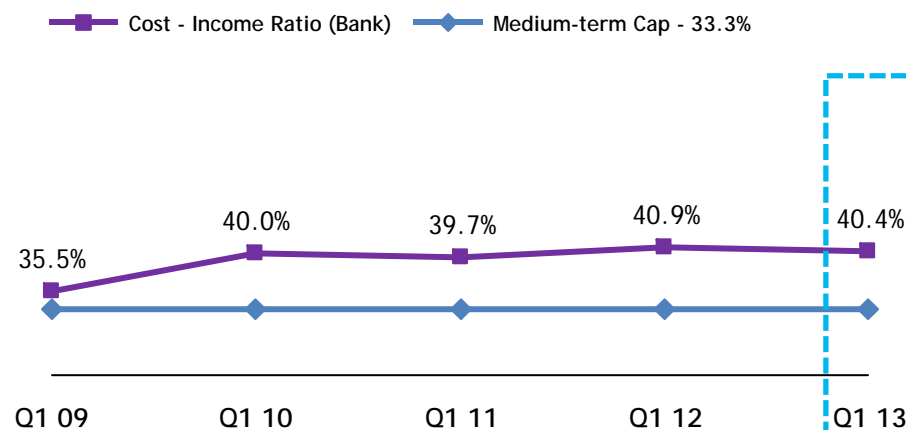
Net Profit (AED Mn)



Return on Shareholders' Equity (%)



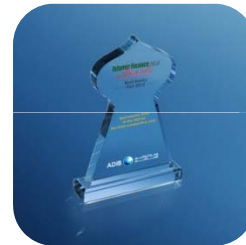
Cost to Income Ratio (%)



An award winning Islamic Bank - 2012 (1/2)



“Best Islamic Bank in the World”
by **Islamic Finance News**



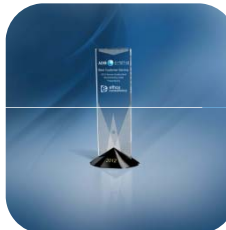
“Best Islamic Bank”
in the UAE for three consecutive years
by **Islamic Finance News**



“Best Islamic Bank”
in the UAE for three consecutive years
by **Global Finance**



“Best Global Islamic Retail Bank”
by **Islamic Finance News**



“Best Overall Bank in Customer
Service” in the UAE for two consecutive
years by **Ethos Consultancy**



“Best Call Center Award”
in the UAE by **Ethos Consultancy**



“Best Islamic Bank”
in the UAE for three consecutive years
by **EMEA Finance**



“Best Islamic Bank”
in the UAE by **EuroMoney**

An award winning Islamic Bank - 2012 (2/2)



"Best Corporate Finance Deal"
of the year by **Islamic Finance News**



"Sheikh Khalifa Excellence Award
- GOLD Category"
by **Abu Dhabi Chamber of Commerce & Industry**



"Best Syndicated Deal"
of the year by **Islamic Finance News**



"Best Islamic Investment Strategist"
of the year by **Islamic Finance News**



"Best Mudarabah Deal"
of the year for Tier 1 Sukuk by **Islamic Finance News**



"Deal of the Year"
by **Euromoney**



"UAE Deal of the Year"
for Tier 1 Sukuk by **Islamic Finance News**



"Excellence in Islamic Banking"
by **International Alternative Investment Review**

Key deals in Q1 2013



USD 1Bn Sukuk

Joint Lead Manager & Bookrunner



Feb 2013

- The Largest corporate Sukuk issue from Dubai since 2007
- The lowest profit rate ever achieved by a Dubai corporate entity in the international Debt Capital Markets.




USD 82,000,000

MLA, Bookrunner, & Documentation Agent for a Syndicated Facility




Mar 2013

- Highly structured transaction that reaffirms ADIB's commitment to the growth & development of the UAE
- The transaction attracted Islamic and conventional financiers with major allocation from UAE banks with 1.45x oversubscription



USD 340,000,000

Mandated Lead Arranger & Sole Bookrunner



March 2013

- The transaction was fully underwritten by ADIB and witnessed a strong demand from regional & Local banks with 2.17x oversubscription
- 100% Islamic facility is a testament of the wide acceptability of Islamic structures in major financing transactions




USD 142,000,000

Mandated Lead Arranger & Bookrunner



March 2013

- ADIB's first Islamic Aircraft financing mandate
- Highly important transaction for ADIB with continuous support to Dubai Government Entities




AED 500,000,000

Mandated Lead Arranger for a Syndicated Facility




March 2013

- Highly important transaction for ADIB with continuous support to Dubai Government Entities



USD 1Bn T1 Sukuk

Co Lead Manager



March 2013

- The lowest coupon/profit rate USD Tier 1 issuance compliant with Basel III issued under Regulation S
- The deal was extremely well received by investors across the globe, evidenced by the fact that it was oversubscribed 14 times



USD 1Bn Sukuk

Joint Lead Manager & Bookrunner



March 2013

- The first amortizing senior unsecured Sukuk offering by an airline globally;
- The first unrated senior unsecured amortizing Sukuk issued by a GCC-based entity;



USD 525,000,000

Mandated Lead Arranger & Bookrunner



March 2013

- The Largest corporate syndicated multi tranche facility issue in 2013 to date
- Largest education sector financing to build state of the art schools in UAE & GCC

Key Deals in 2012


MAF Sukuk
USD 400,000,000
Joint Lead Manager/
Bookrunner/Arranger
ADIB 
Feb 2012

- The 1st issuance by an investment grade privately-owned company in the GCC;
- The 1st Bond/Sukuk by a UAE-based privately-held company in over four years;
- The 1st corporate issuance from the region in the international markets; and
- The 1st corporate Sukuk issuance in 2012


USD 1,850,000,000
Joint Lead Manager &
Bookrunner
For Refinancing Sukuk /
Syndication
ADIB 
June 2012

- The largest non-sovereign Sukuk issuance out of Dubai in over four years
- The first secured Sukuk transaction from the region in over four years
- The largest syndicated facility closed in 2012 to date
- 100% Islamic facility is a testament of the wide acceptability of Islamic structures in major financing transactions


Dubai Duty Free
USD 1,750,000,000
Mandated Lead Arranger
& Bookrunner for a
Syndicated Facility
ADIB 
June 2012

- The first Debt and Standalone Islamic Syndicated facility for the client
- Transaction with significant interest from the market due to strategic importance to Dubai Vision
- Purpose of transaction is Strategic "Expansion of Dubai Airport" with highly Sustainable cash flows


The Private Department
of H.E. Sheikh
Mohammed Bin Khalid
Al Nahyan PJSC
AED 525,000,000
Mandated Lead Arranger /
Bookrunner/ Facility &
Documentation Agent for a
Syndicated Facility
ADIB 
Mar 2012

- The first standalone Islamic syndicated facility for the client
- Success in re-profiling PVT dept's existing debt resulting in consolidation / optimization of their various facilities and optimization of their security, assets and cash flows
- Ring fenced structured deal with assignment of cash flows from prime real estate in AD with low LTV ratios


USD 80,000,000
Mandated Lead Arranger /
Bookrunner /Facility &
Documentation Agent for a
Syndicated Facility
ADIB 
June 2012

- Highly visible project finance transaction given strategic importance of project
- ADIB acted as sole bookrunner in this key transaction and structured the deal in a manner that was perceived with high appetite in the market


USD 175,000,000
Mandated Lead Arranger &
Bookrunner for a Syndicated
Facility
ADIB 
June 2012

- The first standalone Islamic syndicated facility for the client
- Highly structured transaction and largest Facility in history of client
- Ring fenced structured deal with assignment of cash flows from tickets of sales of multiple destinations

Executive Management Biographies

Executive Management Profile (1/3)

Tirad Mahmoud
Chief Executive Officer

Joined ADIB in March 2008. He holds a Bachelor degree (major in Corporate Finance) from Loyala of Concordia University in Montreal, Canada and has also completed the Executive Management Program at Wharton. He has previously worked at Citibank for 22 years on various assignments. His previous position was General Manager and Head of the Corporate and Investment Banking with Samba Financial Group, KSA.

Andrew Moir
Global Head of Strategy
& Finance

Joined ADIB on 1 October 2007. He holds B.Com (Hons.) Degree from Rhodes University and MBA from University of Cape Town. He previously worked at HSBC (1990-2007). His previous position was Chief Operating Officer, Sub Saharan Africa with HSBC Bank (2003-2007).

Sarvesh Sarup
Global Head of
Retail Banking

Joined ADIB on Dec 2008. He holds Master of Business Administration from University of Delhi, India. He has 23 years of banking experience . Previously worked Citibank as Country Manager, India; Division Executive , UK / Germany and Retail Banking Head, EMEA.

Arif Usmani
Global Head of
Wholesale Banking

Joined ADIB on 6 March 2012. He holds a First Class B.Sc (Hons) degree from Imperial College, University of London and is an Associate of the Royal College of Science. He has previously worked for over 30 years with Citibank in 6 different countries including a stint as CRO of Samba Financial Group from October 2003 till August 2007. His last position was Chief Executive Officer with Citibank in Pakistan.

Abdul Qader Khanani
Treasurer, UAE & Acting
Global Head of Treasury

Joined ADIB on 28 August 2012. He holds a Bachelor of Commerce Degree from University of Karachi & is a CFA Charter Holder as well as a Certified Financial Risk Manager (FRM). He has over 25 years of experience in Treasury & Financial Markets and was with NCB of Saudi Arabia where he was Head of Investment, responsible for Money Market/ALM/Foreign Exchange and Treasury Operations of Bahrain and Beirut.

Abdul Rahman Abdullah
Head of Strategic Clients
And Community Banking

Joined ADIB on 12 September 1998. He holds a Bachelor in Science. He has 29 years banking experience His previous position was Deputy Head of Private Banking Department at the National Bank of Abu Dhabi.

Abdulla Al Shahi
Head of New Country
Expansion

Joined ADIB in November 1998. He holds an MBA from the UAE University. He has 19 years banking experience. His previous position was as a branch manager for Oman Housing Bank.

Executive Management Profile (2/3)

Masarrat Husain
Global Head of Risk

Joined ADIB on 3 June 2008. He holds a Masters in Business Administration from Tulane University, Louisiana, USA and BS of Science Chemical Engineering from Texas A&M University, Texas, USA. He has 33 years experience working with Citibank and SAMBA Financial Group, Riyadh. His previous position was GM/Deputy Chief Risk Officer with SAMBA Financial Group, Riyadh.

Majaz Khan
Global Head of Operations
& Technology

Joined ADIB on 8 November 2009. He holds an MBA from Central Michigan University and a Bachelors in Commerce from University of Karachi. He has worked with Citigroup in 5 countries (1981-2007). His previous position was Chief Operating Officer for Arab Bank, Plc - Amman Jordan (2007-2009).

Dr. Osaid Kilani
Global Head of Shari'a

Holds a B.A. in Shari'a and Law and a Diploma in Islamic law. He has 16 years of banking experience. He is a member of Shari'a Standard Committee related to Accounting and Auditing Organisation for Islamic Financial Institutions in Bahrain

Noble Power
Global Head of Human
Resources

Joined ADIB on 1 January 2012. He hold a Master's degree in Personnel Management & Industrial Relations and has worked for over 20 years with Global Banks in the Middle East, UK, USA, Europe, Asia and Africa. His previous position was Managing Director of Talent First Limited a UK based HR Consulting company.

Waheeb Al Khazraji
Head of Human Resource,
UAE

Joined ADIB on 10 December 2005 . He holds Chemical Engineering and MBA degrees along with Chartered Human Resource Consultant (CHRC), Canada and Chartered in Personal Development (CIPD), UK. He has 6 years banking experience. His previous position was HR & Training Manager with ADCO, Abu Dhabi.

Badaruzzaman Ahmed
Global Head of Corporate
Governance & Compliance

Joined ADIB on 12 January 1998. He holds a Bachelor of Commerce degree and professional certifications from The Institute of Internal Auditors (USA), Institute of Chartered Accountants (PAK), He has 19 years banking experience. His previous position was Assistant Manager - Internal Audit with Kuwait Finance House

Abdul Hakim Kanan
Global Head of Audit
and Risk Review

Joined ADIB on 18 April 2010. He holds a Certified Public Accountant (CPA) from State Board of Accountancy, New Hampshire, US. He also holds professional qualification CIA, CISA, CITP, CFSA, CFE and CGEIT. He has over 24 years of experience. His previous positions were Group Chief Internal Auditor of Dubai Islamic Bank.

Executive Management Profile (3/3)

Dr. Adnan Said Abraham
Head of Legal, UAE

Joined ADIB on May 2012. He has 30 years of banking experience in managing in-house legal departments and acting as general legal counsel to various banks and investment companies over the span of his career.

Ahsan Ahmad Akhtar
Group Financial Controller

Joined ADIB on 9 April 2008. He is a Chartered Accountant from the UK and holds a Bachelor of Science degree in Accounting & Finance from the London School of Economics and Political Science. He has previously worked with Pricewaterhouse Coopers (1991- 1998) and Citibank (1998-2008). His previous position was Country CFO with Citibank, Pakistan.

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