

Investor Presentation 30 June 2015 results

Abu Dhabi: July 2015

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
FitchRatings	A+	F1	Stable
MOODY'S INVESTORS SERVICE	A2	P1	Stable
RAM RATINGS	AAA	P1	Stable

Stock Info (Price and Ratio as of 30 Jun 2015)

Market Cap (Price @ AED 5.2)	AED 15.5 bn (US\$ 4.2 bn)
Diluted EPS / share (AED) - Annualised	0.471
PE Ratio	11 times
Price / Book Ratio	1.92
Shares Issued (@ AED 1)	3.0 Bn

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.
- **2014** - Acquired 51% shares in Arab Link Money Exchange in April 2014
- **2014** - Established Abu Dhabi Islamic Merchant Acquiring company LLC (ADIMAC) in Aug 2014.

Presence

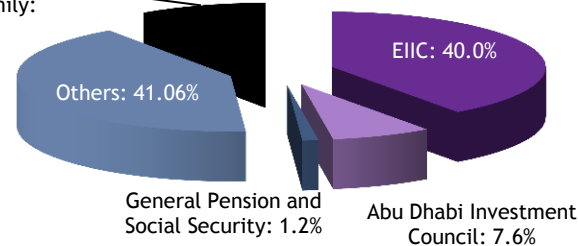
- Domestic - 88 Branches and 737 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

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.


Other members and associates of the Abu Dhabi Royal family: 9.6%



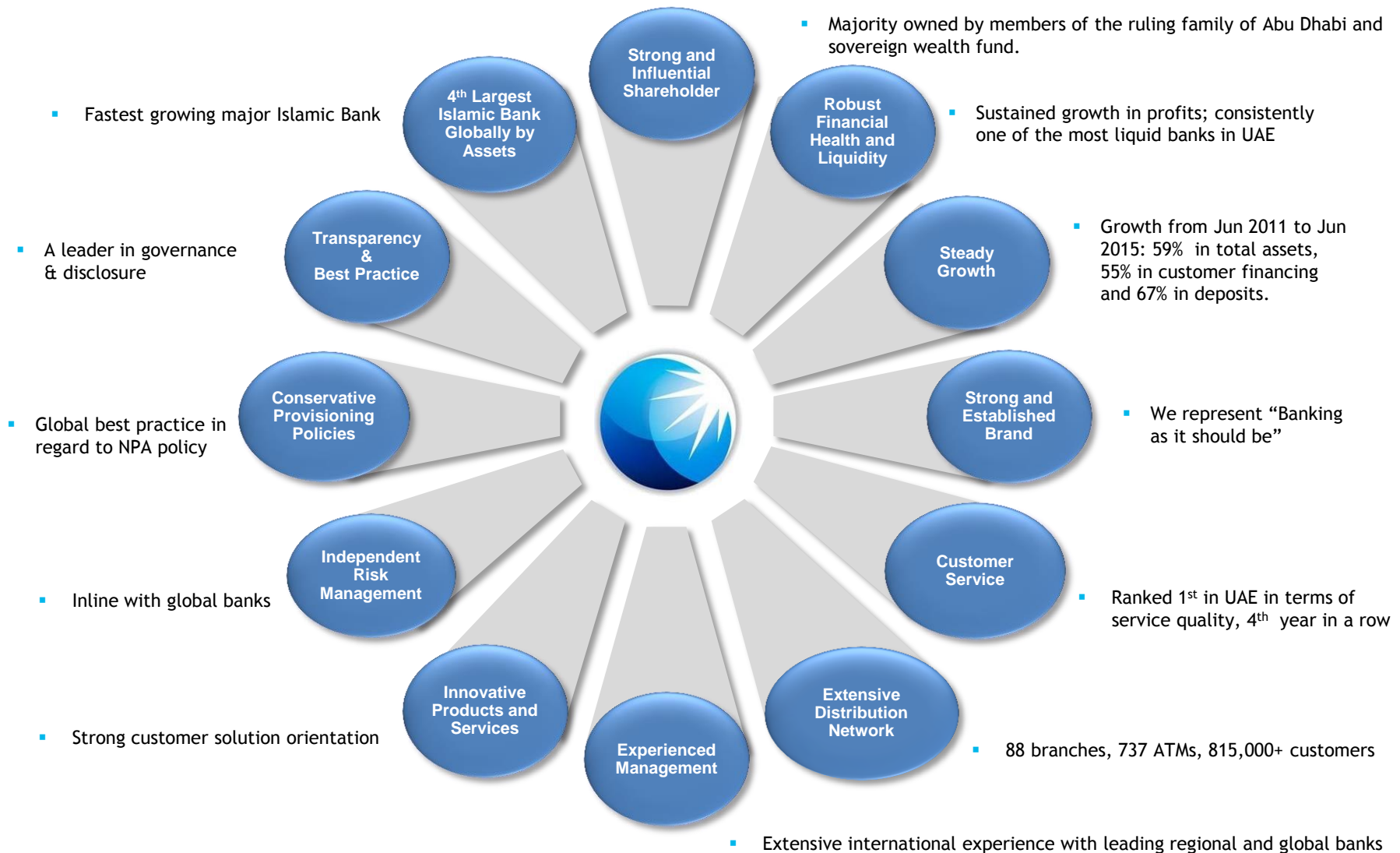
Subsidiaries

-  ADIB UK Limited (100%) was established to offer banking services to HNWI established in 2012.
-  Abu Dhabi Islamic Securities Company (95%) is a brokerage firm established in 2005.
-  MPM Properties LLC (100%) is a property management 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.

Associates and Joint ventures

-  ADIB Egypt (49%) provides banking services in Egypt*.
-  Saudi Finance Company (SFC)* (51%) is a retail finance company working in Saudi Arabia, acquired in 2012.
-  Bosna Bank International (27%) is an Islamic bank based in Bosnia.
-  Abu Dhabi National Takaful (40%) offers insurance services.
-  Arab link (51%) is a Currency exchange house, acquired in 2014.
-  Abu Dhabi Islamic Merchant Acquiring Company LLC (51%) is a merchant acquiring company established in 2014.

Key Strengths



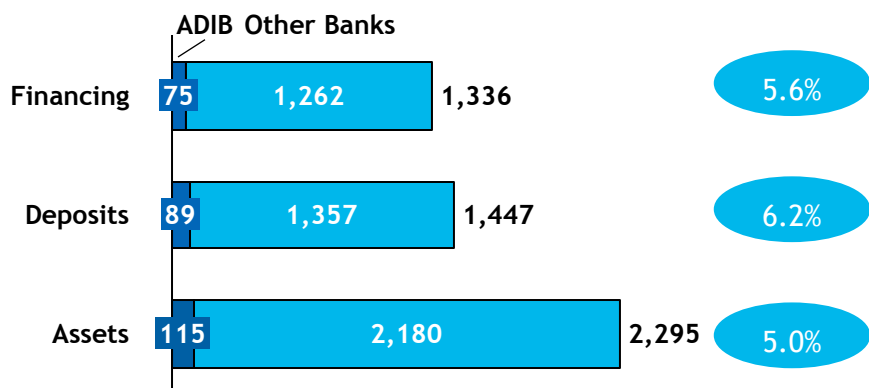
UAE Banking Sector

Highlights

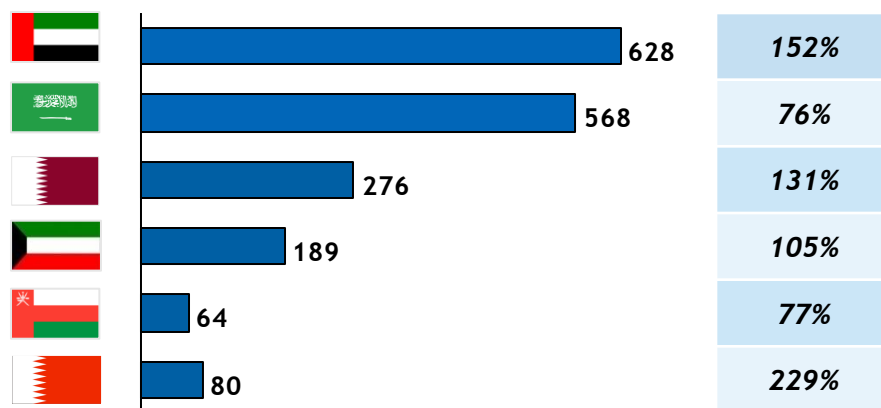
- UAE Banking sector is the largest by assets in the GCC; the UAE banking sector accounts for ~38% of the GCC total.
- Banking assets are at 152% of GDP, the highest in the GCC region.
- Strong growth since Jun 2014 - deposits have grown by 3.3%, financing by 7.7% and total assets by 6.9%.
- Strong Capital Adequacy Ratio of 18.2% as of Mar 2015. (Tier 1 ratio of 16.2%)
- ADR ratio for UAE banking sector is at 92.4% as of May 2015.

UAE Banking Sector (AED Bn)	Dec 13	Dec 14	May 15
Total Assets - Gross	2,100.3	2,304.9	2,391.2
Certificates of deposit held by Banks	107.9	99.5	94.7
Investments by Banks	186.7	228.0	230.7
Bank Deposits	1,278.9	1,421.3	1,446.5
Bank Credit - net	1,178.8	1,282.4	1,336.4
Specific Provision	77.5	71.6	70.9
General Provision	19.2	24.1	25.0
Capital Adequacy ratio	19.3%	18.2%	18.2%*
Branches			
- 23 National Banks	841	869	871
- 26 Foreign Banks	87	86	86

UAE Banking Sector, ADIB Market Share @ June 2015 (AED Bn)

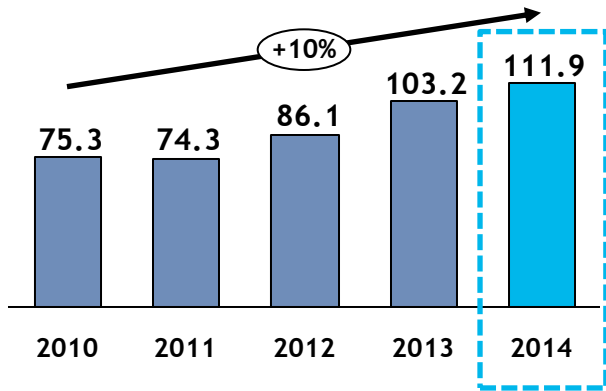


GCC Banking Sector Assets Dec 2014 (USD Bn) Assets as % of GDP

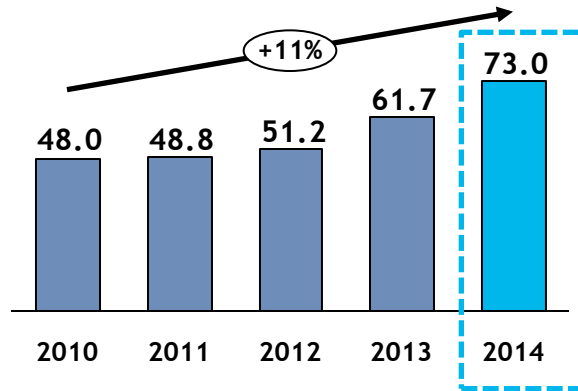


Financial Snapshot (1/2)

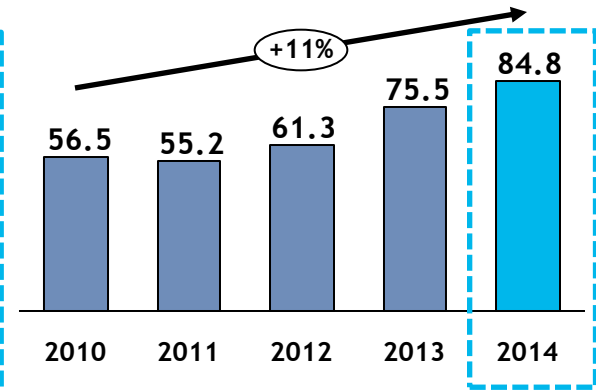
Total Assets (AED Bn)



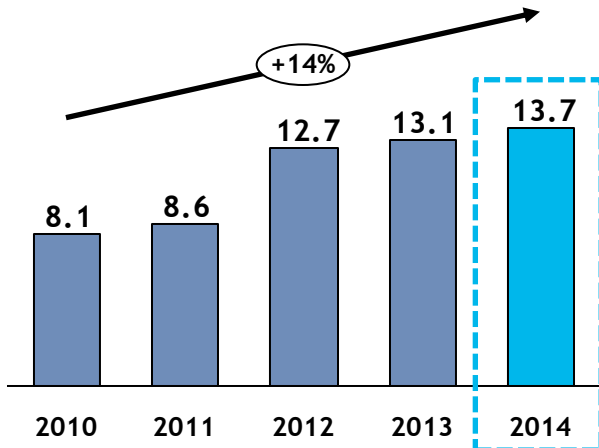
Net Customer Financing (AED Bn)



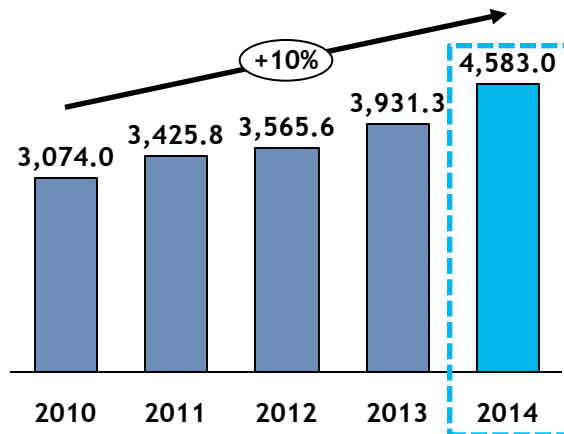
Customer Deposits (AED Bn)



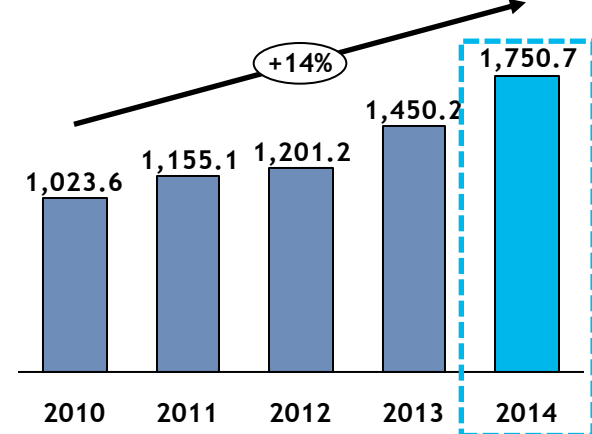
Equity (AED Bn)



Revenues (AED Mn)

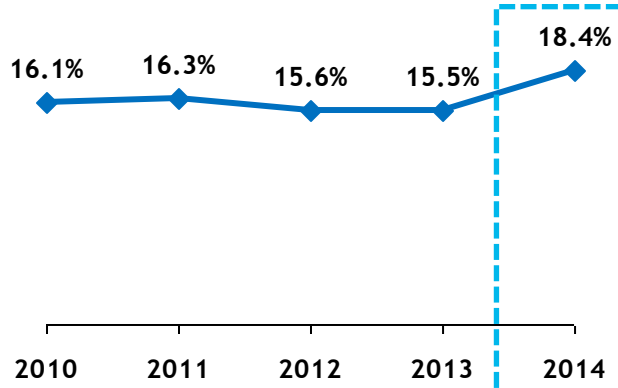


Net Profit (AED Mn)

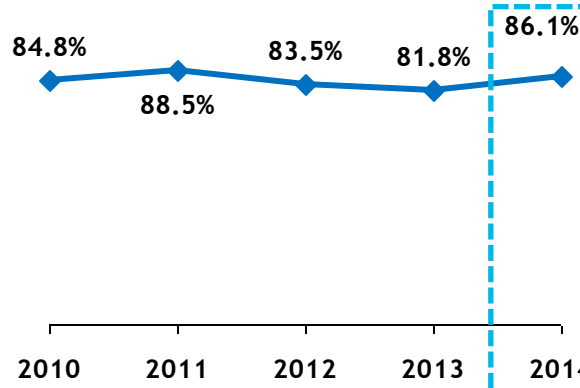


Financial Snapshot (2/2)

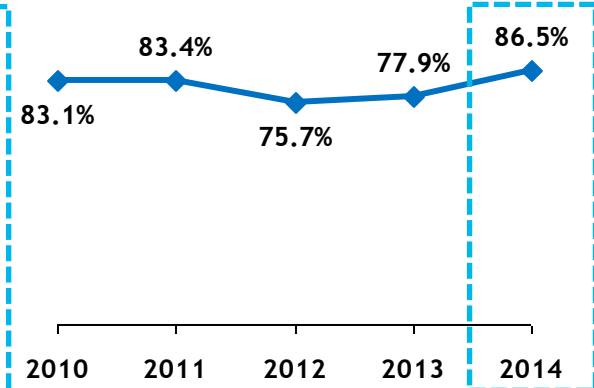
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

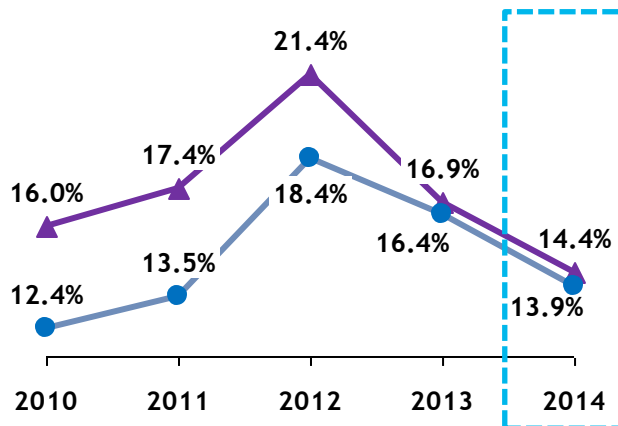


Advances to Stable Funds Ratio (%)



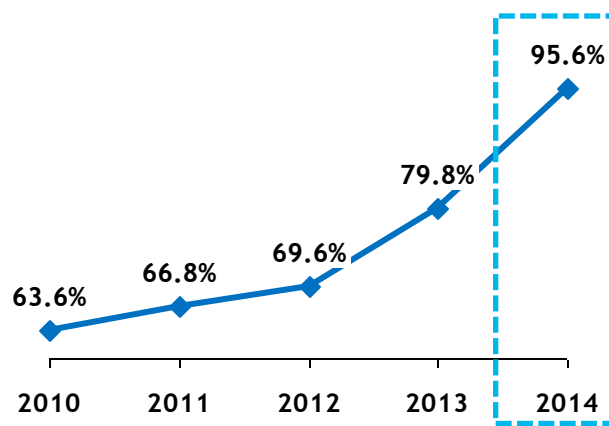
CAR (%)

▲ Total CAR ● Tier 1



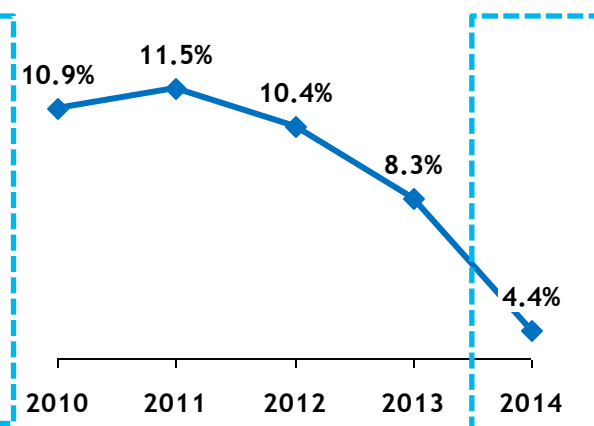
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only *



Non - Performing Ratio (%)

◆ Total Non performing ratio



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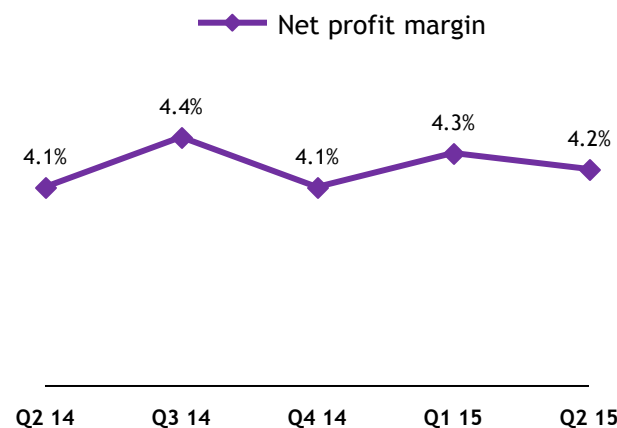
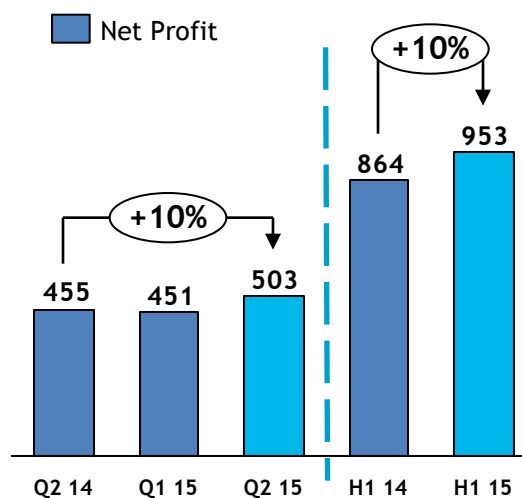
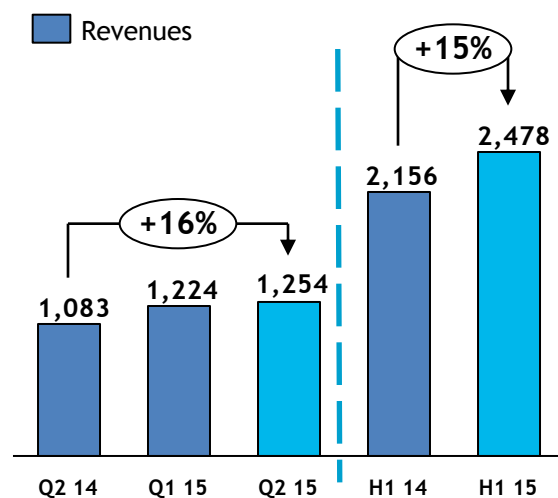
Business Review

Appendix

Q2 / H1 2015 - Key financial highlights - Income statement

AED Mn	Q2 14	Q2 15	Change %	H1 14	H1 15	Change %
Net Revenue from funds	840.9	918.8	9.3%	1,638.6	1,860.1	13.5%
Fees, commission and others	242.0	335.2	38.5%	517.4	618.2	19.5%
Operating income	1,082.9	1,254.0	15.8%	2,156.0	2,478.3	15.0%
Expenses	452.2	576.8	27.4%	899.4	1,147.2	27.6%
Operating profit	630.7	677.7	7.5%	1,256.6	1,331.1	5.9%
Provision for impairment	175.8	175.1	-0.4%	392.3	377.7	-3.7%
Net profit	454.8	502.6	10.5%	864.3	953.4	10.3%

- Net revenue from funds up by 9% on the back of higher customer revenues and low funding cost.
- Expenses up by 27% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 7%.
- Provision for impairment down by 0.4%. There was no impairment (30 June 2014: AED 3.3 Mn) pertaining to Burooj Properties LLC, a real estate subsidiary of the Bank.
- Net profit up by 10% on continued growth in core operations.

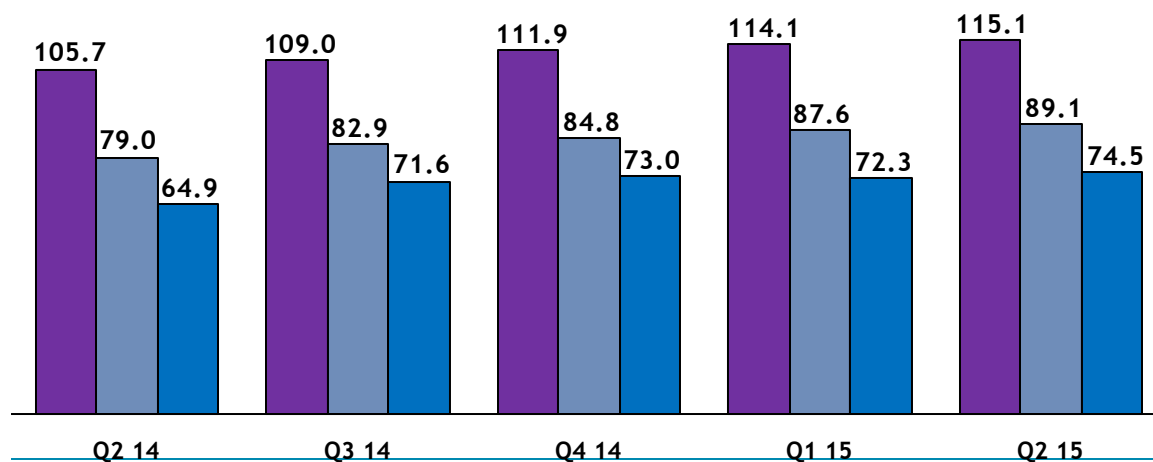


30 June 2015 - Key financial highlights - Balance sheet

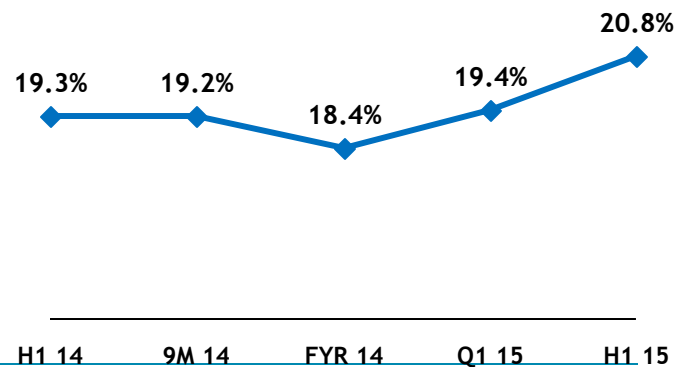
AED Bn	Jun 14	Jun 15	Change %	Dec 14	Change %
Total assets	105.7	115.1	8.9%	111.9	2.8%
Net customer financing	64.9	74.5	14.9%	73.0	2.1%
Customers' deposits	79.0	89.1	12.7%	84.8	5.1%
Total equity	13.0	13.7	5.9%	13.7	0.3%

- **Total assets** increased by 9% over Q2 2014 to reach AED 115.1 Bn.
- **Customer financing** increased by 15% from Q2 2014 to reach AED 74.5 Bn.
- **Customer deposits** increased by 13% over Q2 2014.
- **Advances to Stable Funds Ratio** at 30 June 2015 was 87.0%. **Advances to Deposits Ratio** was 83.7% as at 30 June 2015.
- **Capital adequacy ratio** at 30 June 2015 was 14.01% - Basel II. Tier 1 ratio at 30 June 2015 was 13.47%.

■ Total Assets ■ Customers Deposits ■ Customer Financing



◆ Return on Avg Shareholders' Equity (%)



Key ratios

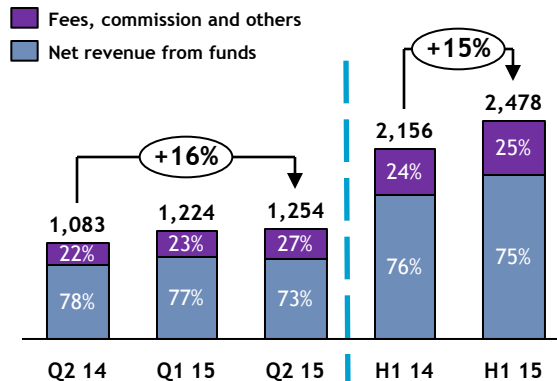
Ratios		Jun 2014	Jun 2015
Efficiency	Diluted Earnings per share (EPS in AED)	0.228	0.268
	Return on Average Shareholders' Equity (excluding GoAD - Tier 1 capital)	19.3%	20.8%
	Net profit margin (%)	4.1%	4.2%
	Cost / income ratio	41.7%	46.3%
Liquidity	Percentage lent (Financing / Total Assets)	61.4%	64.8%
	Financing to Deposits ratio	82.1%	83.7%
	Advances to Stable funds ratio	79.0%	87.0%
	Liquid Assets to Total Assets ratio	25.8%	21.1%
Solvency	Capital Adequacy	15.8%	14.0%
	Tier -1 ratio	15.3%	13.5%
	Leverage ratio (Assets / Equity)	816%	839%
Asset Quality	Non - performing ratio (NPA / Gross Financing)	5.7%	3.5%
	Total provision coverage (Total provisions / NPA)	82.2%	101.8%
	Specific provision coverage (Specific provisions / NPA)	53.2%	35.5%
	Total provisions / Gross Customer Financing	4.7%	3.6%

Operating Performance - Net profit income

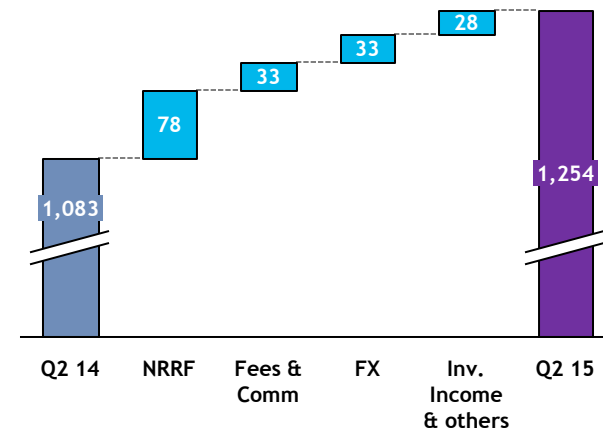
Highlights (Q2 2015 vs. Q2 2014)

- Revenues, up by 15.8% at AED 1,254 Mn.
- Net revenue from Funds (NRFF) 9% higher, primarily driven by 7.0% increase in customer financing revenues.
- Net profit margin increased to 4.2% in Q2 2015 from 4.1% in Q2 2014.
- Funding cost dropped by 5.2% y-o-y due to continuous CASA growth and reduction in expensive wakala deposits.
- Non-NRFF based income constitute 27% of total revenue.

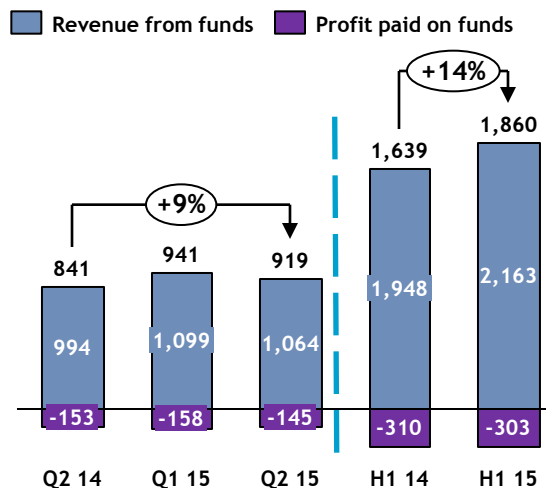
Revenues (AED Mn)



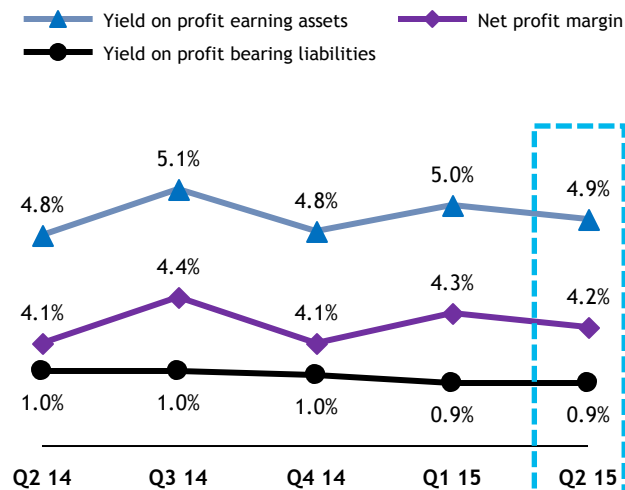
Key movements in Revenues (AED Mn)



Net Revenue from Funds (AED Mn)



Evolution of Yields (%)

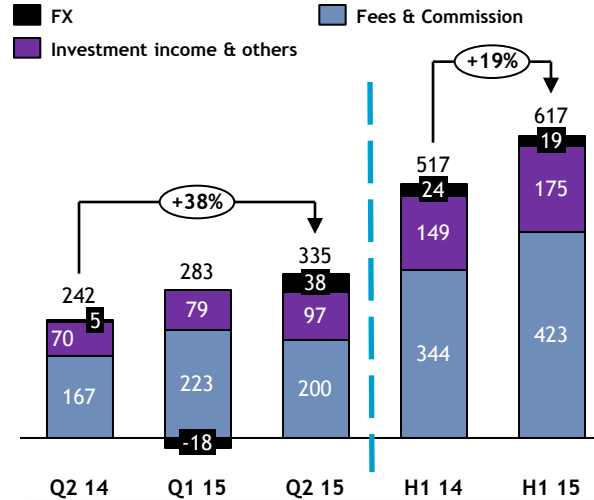


Operating Performance - Non-profit income

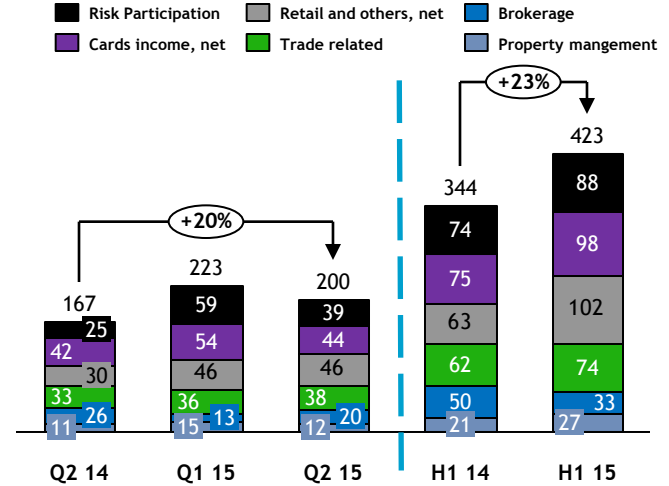
Highlights (Q2 2015 vs. Q2 2014)

- Non profit income up by 38.5% at AED 335 Mn.
- Overall fees and commission income grew by 20%, mainly due to:
 - Risk participation fees up by 60%, mainly due to new corporate deals executed during Q2 15.
 - Trade related fees up by 17%, mainly due to increase in trade finance business volume in UAE and other international branches.

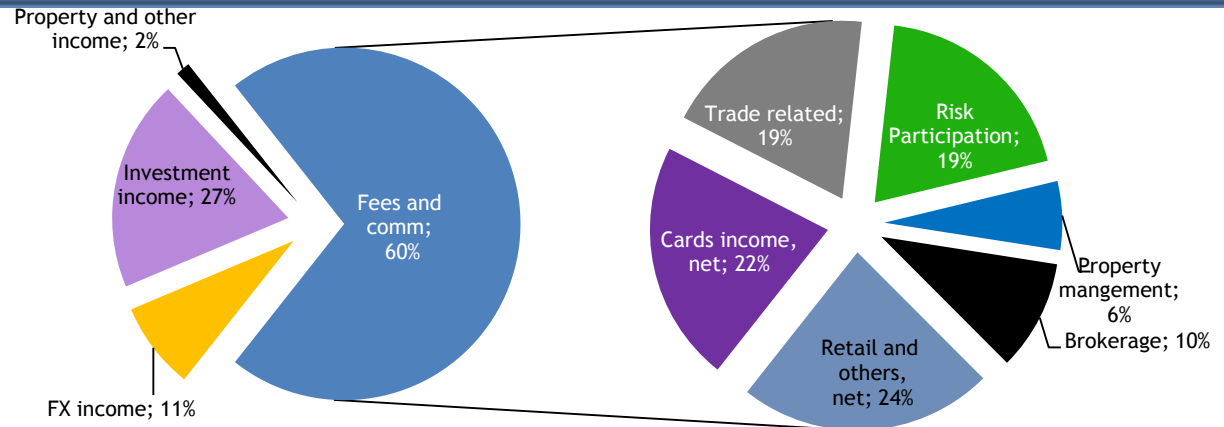
Non-profit income (AED Mn)



Composition of Fees & commission (AED Mn)



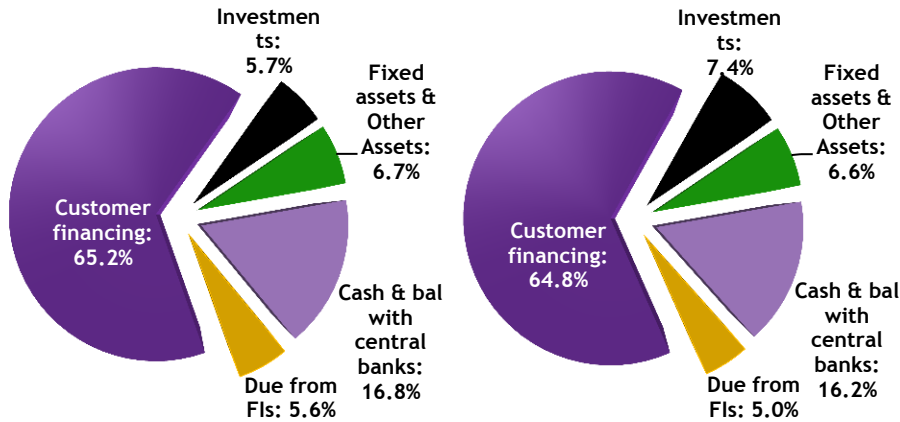
Non-profit income Revenue breakdown



Balance Sheet Strength and Customer Financing

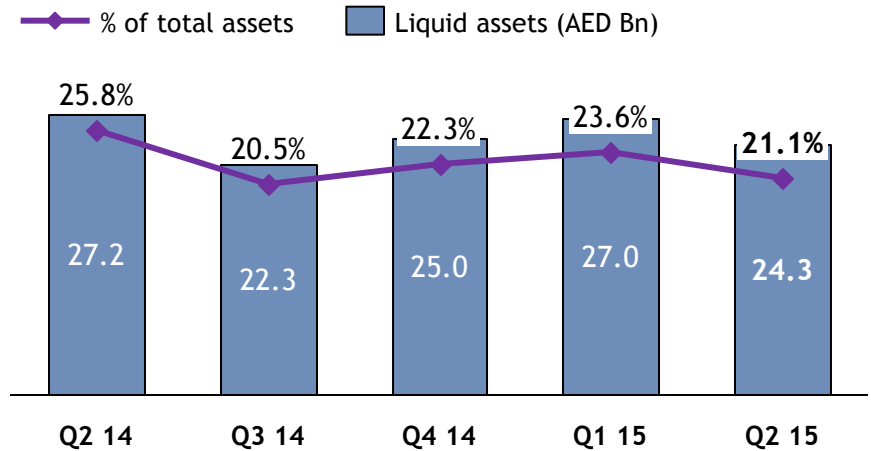
Portfolio growth of 14% since Q2 14 driven by strong performance from Retail (19%) and Wholesale bank (12%)

Composition of Total Assets - AED Bn

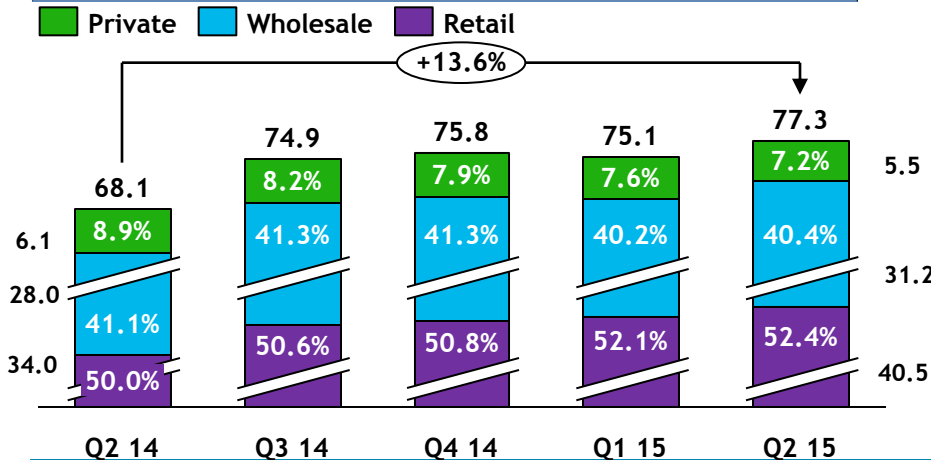


31 Dec 2014 - AED 111.9 Bn 30 Jun 2015 - AED 115.1 Bn

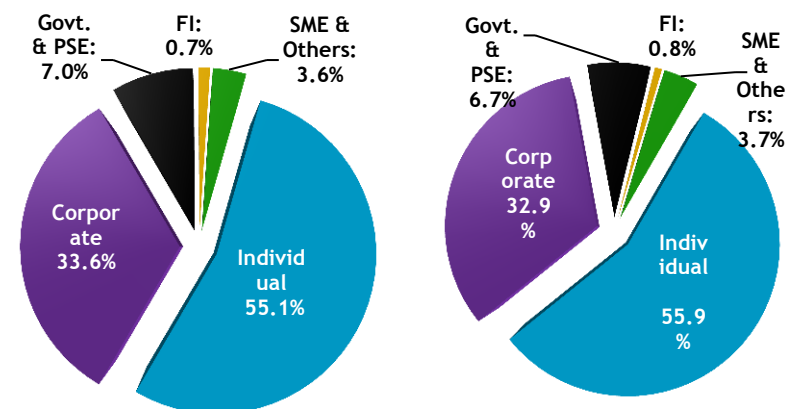
Liquid Assets* (%)



Gross Customer Financing by Segment



Gross Customer Financing by Customer Segment

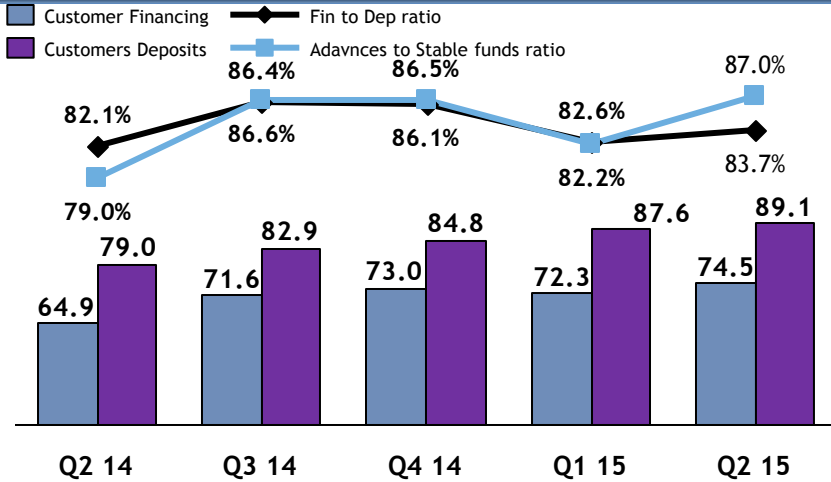


31 Dec 2014 - AED 75.8 Bn

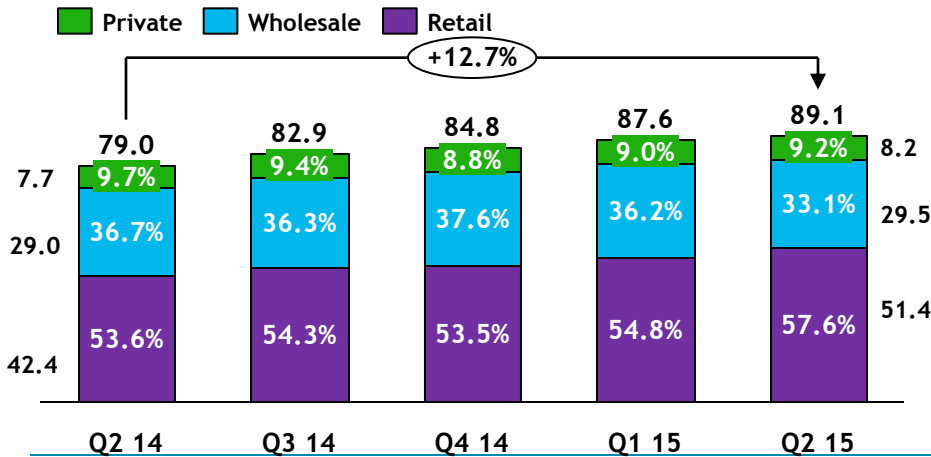
30 Jun 2015 - AED 77.3 Bn

Funding Profile

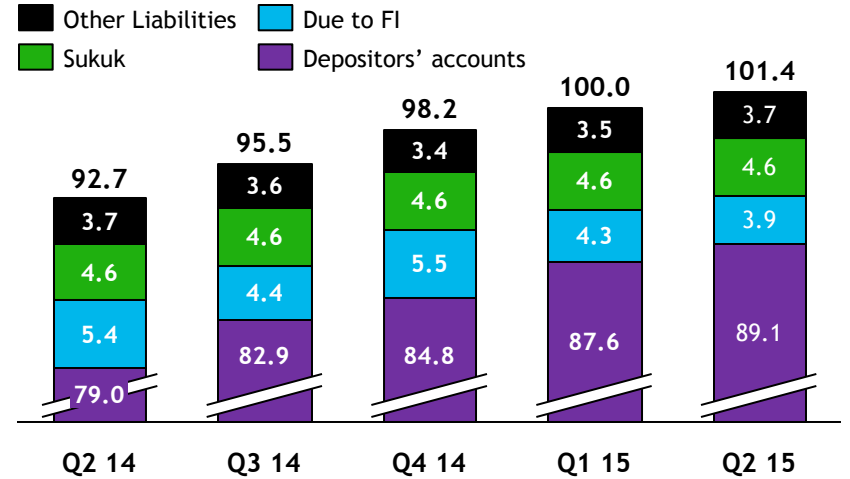
Net Customer Financing & Customers' Deposits (AED Bn)



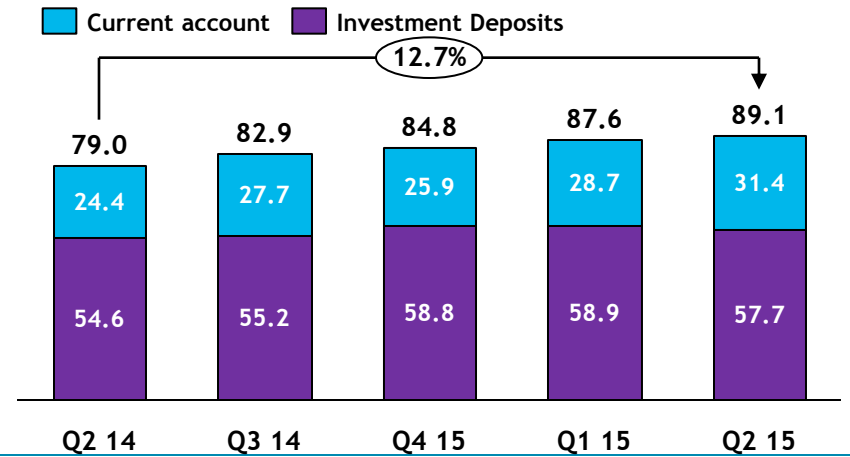
Customers' Deposits by Segment (AED Bn)



Composition of Liabilities (AED Bn)

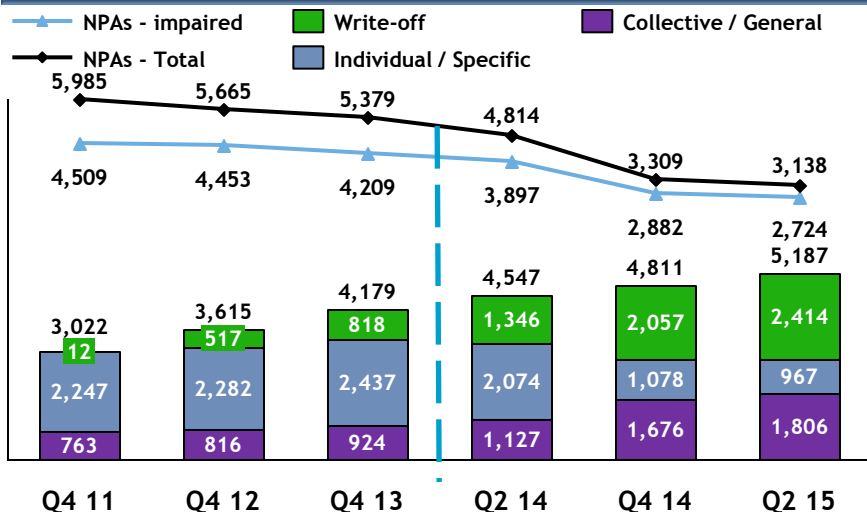


Customers' Deposits by Type (AED Bn)

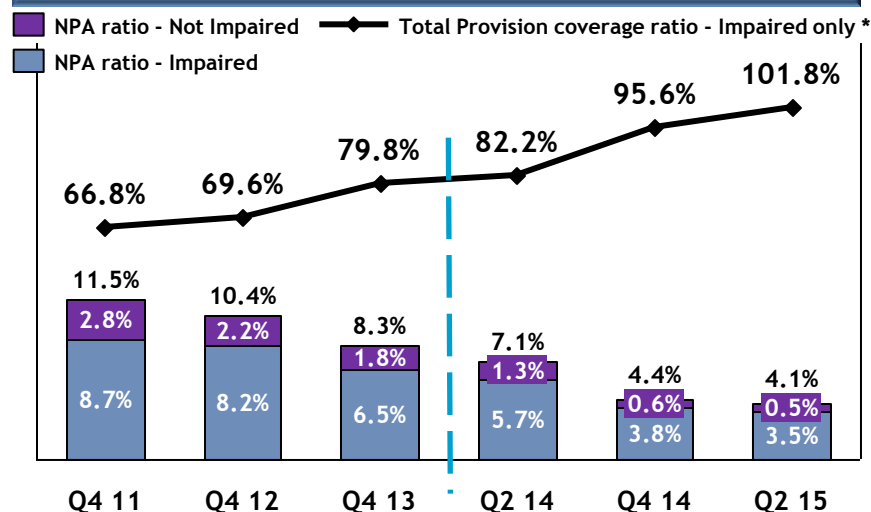


Asset quality - Customer financing only

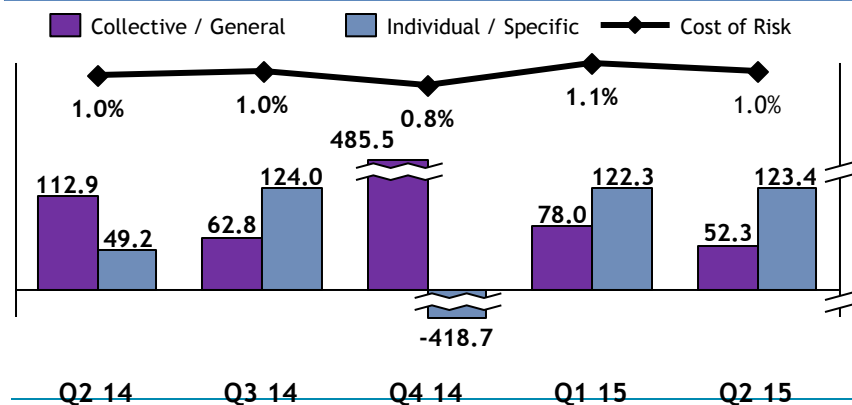
Provisions and NPAs - Customer financing (AED Mn)



NPA ratio and provision coverage ratio



Impairment charge - Customer financing (AED Mn)

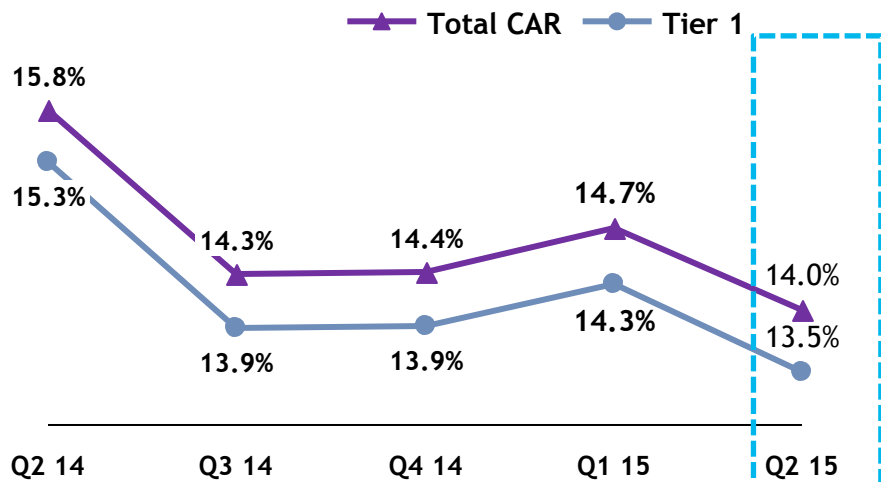


Key points

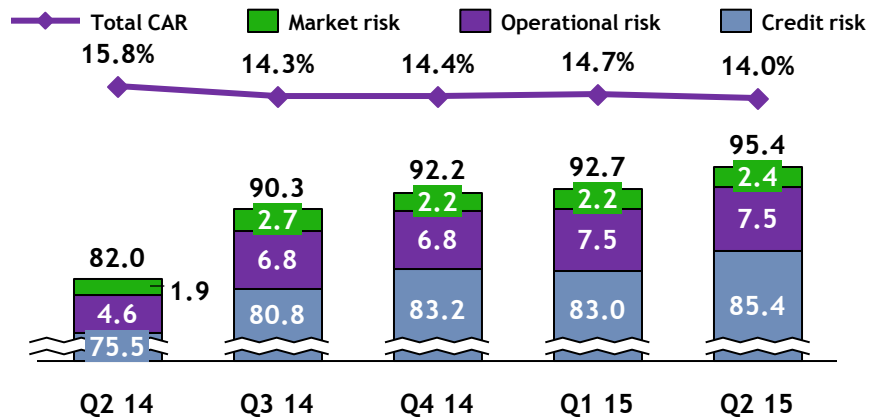
- Total NPAs decreased by AED 171 Mn during H1 2015 to reach AED 3,138 Mn (31 Dec 14: AED 3,309 Mn).
- Impaired NPAs ratio at 3.5% as at 30 Jun 2015 (3.8% at end Q4 2014) with coverage improving to 101.8% (31 Dec 2014: 95.6%).
- Collective provisions of AED 1,806 Mn at end of Q2 2015 represents 2.11% of total Credit RWAs.
- Individual provisions of AED 967 Mn at 35.5% of impaired NPAs at end of Q2 2015 (31 Dec 2014: 37.4%).
- Total provisions of AED 2,773 Mn (net of write-off of AED 2,414 Mn), represents 3.59% (31 Dec 2014: 3.63%) of Gross Financing portfolio.

Capital

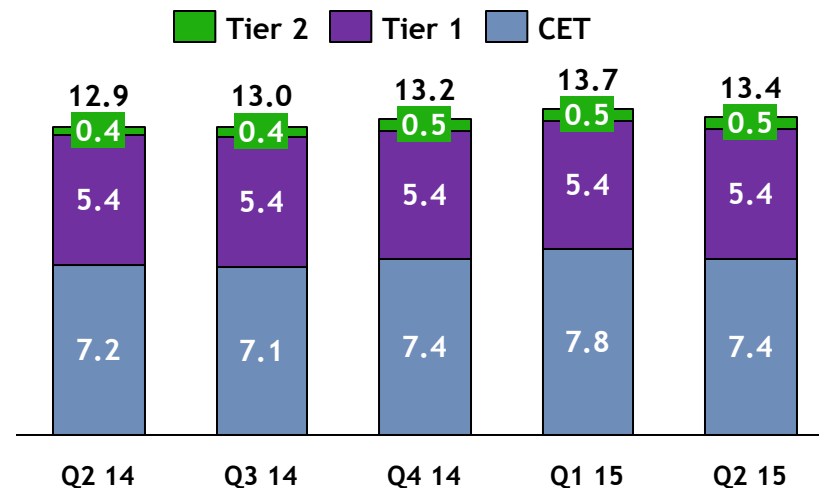
Capital Adequacy (%)



Total CAR and RWA



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



Highlights

- Basel II Total Capital Adequacy ratio at end of Jun 2015 at 14.01% well above the regulatory requirement of 12% (31 Dec 14: 14.36%).
- Basel II Tier I ratio at 13.47% at the end of Jun 2015 well above the regulatory requirement of 8% (31 Dec 14: 13.87%).
- During Q3 2014, CAR is impacted due to Barclays acquisition (0.8%) and regulatory changes to the treatment of risk-weighted assets (0.4%).

Agenda

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Appendix

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

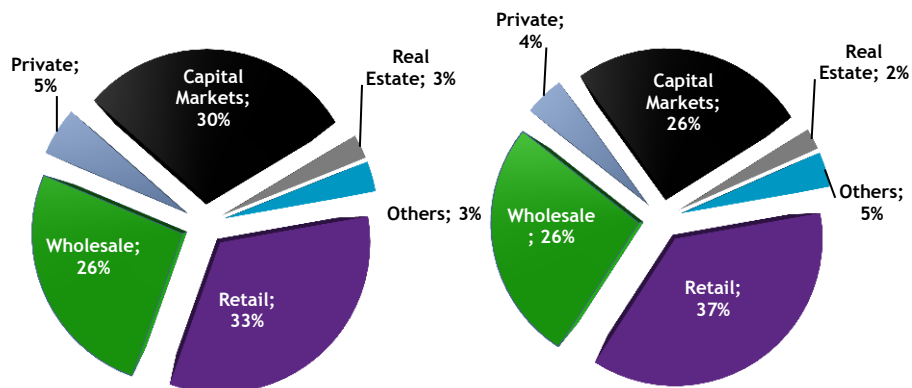
Mutual Benefit

Hospitality & Tolerance

Shari'a Inspired

Business unit contribution

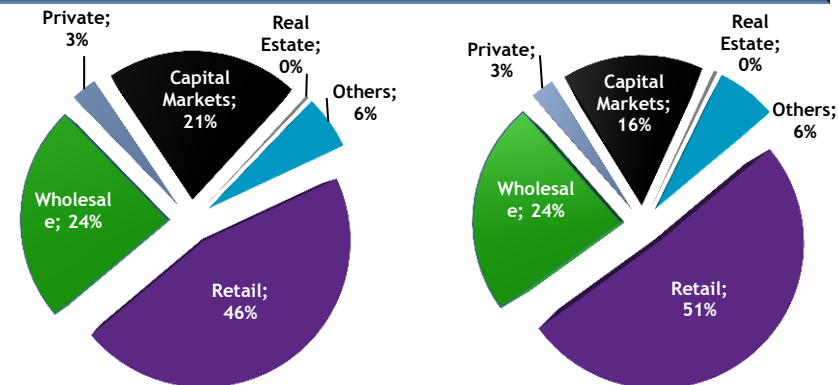
Composition of Total Assets - AED Bn



30 June 2014 - AED 105.7 Bn

30 June 2015 - AED 115.1 Bn

Composition of Total Liabilities - AED Bn



30 June 2014 - AED 92.7 Bn

30 June 2015 - AED 101.4 Bn

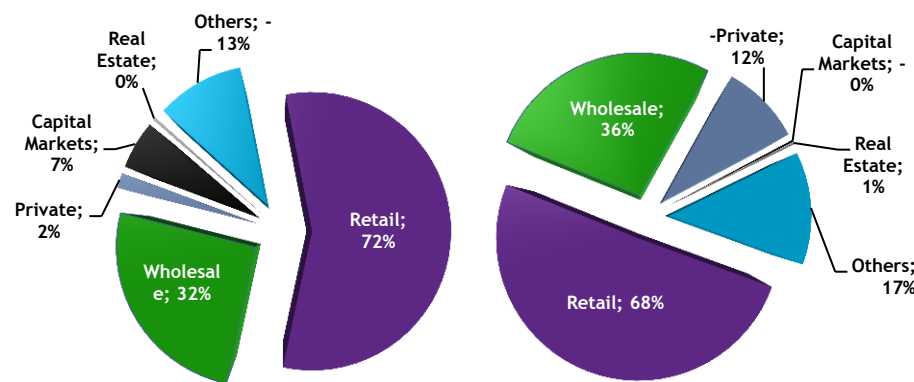
Composition of Revenues - AED Mn



H1 2014 - AED 2,156.0 Mn

H1 2015 - AED 2,478.3 Mn

Composition of Net profit - AED Mn



H1 2014 - AED 864.3 Mn

H1 2015 - AED 953.4 Mn

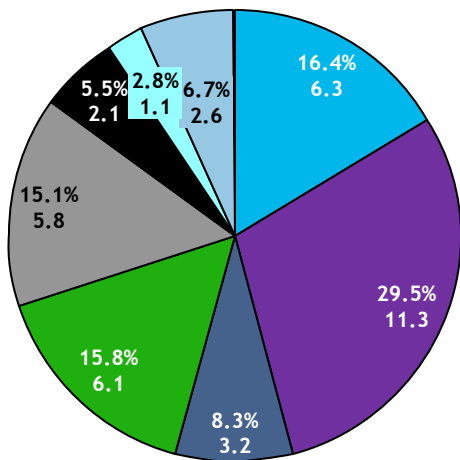
Retail Banking overview

Retail Banking contributes 67% of Net Revenues

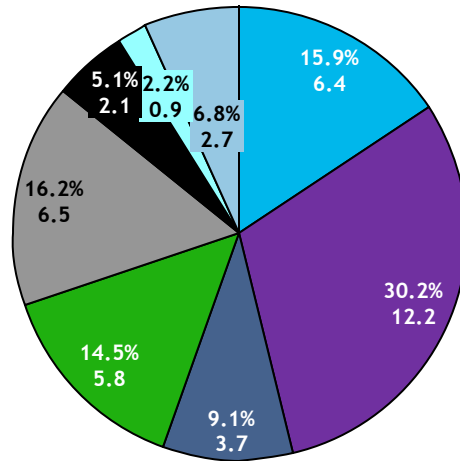
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

Gross Retail Financing Portfolio

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

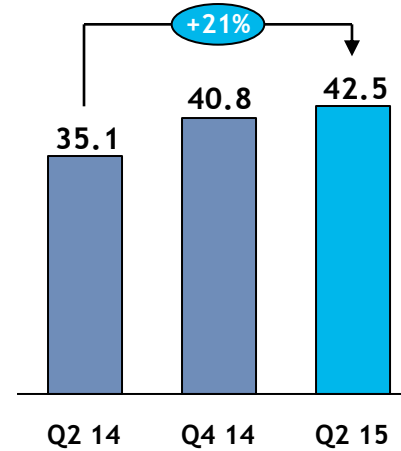


31 Dec 2014- AED 38.4 Bn

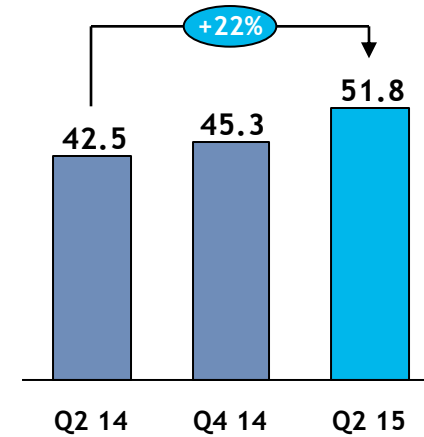


30 June 2015 - AED 40.4 Bn

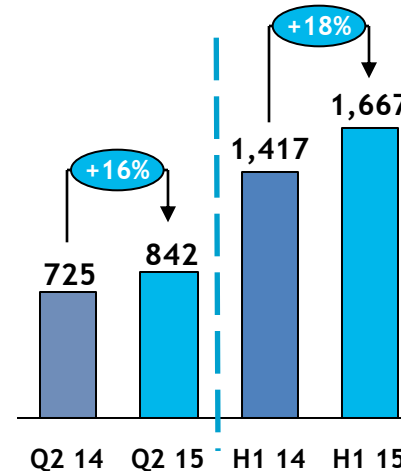
Assets (AED Bn)



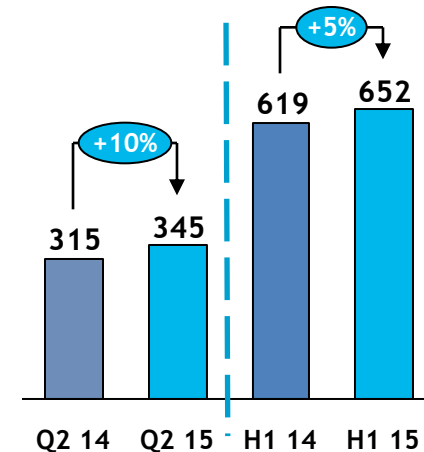
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



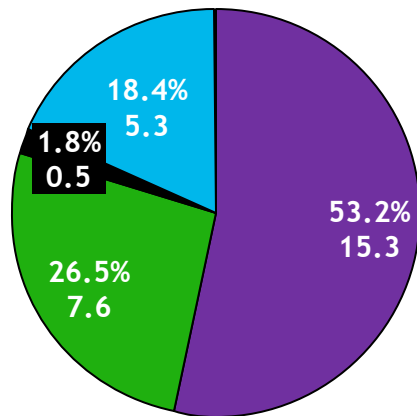
Wholesale Banking overview

Wholesale Banking contributes 27% of Net Revenues

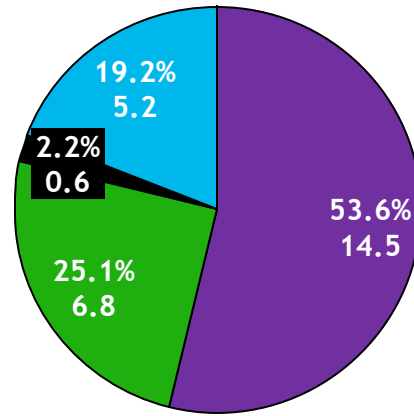
- Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

Gross Wholesale Financing Portfolio

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

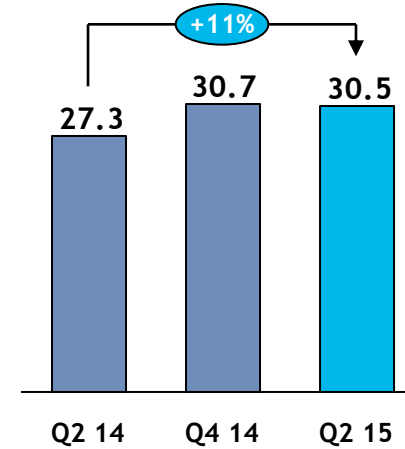


31 Dec 2014 - AED 27.0 Bn

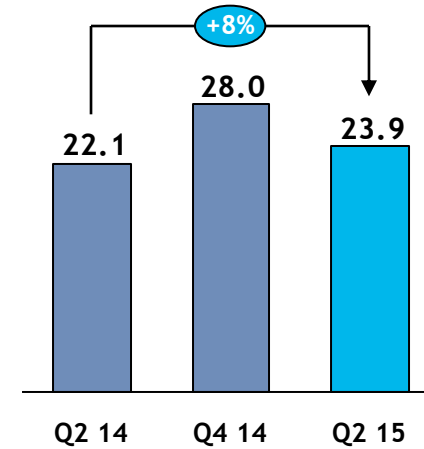


30 Jun 2015 - AED 27.1 Bn

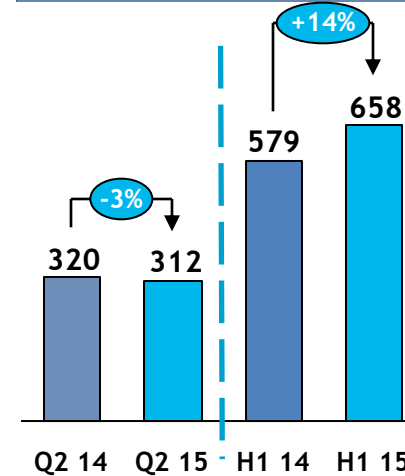
Assets (AED Bn)



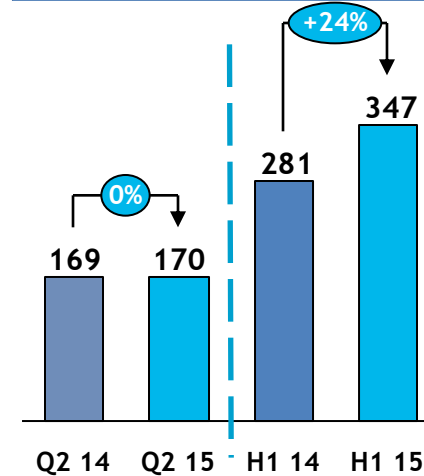
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)

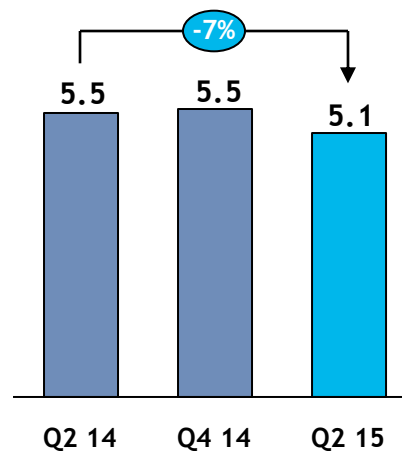


Private Banking overview

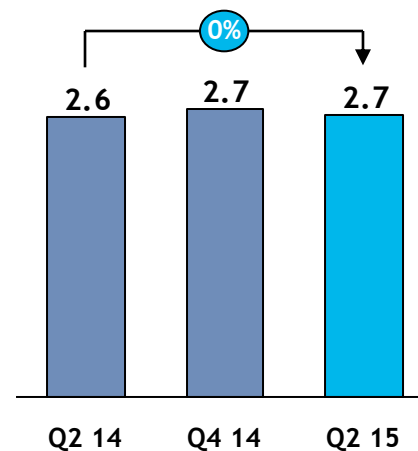
Private Banking contributes 4% of Net Revenues

- 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.

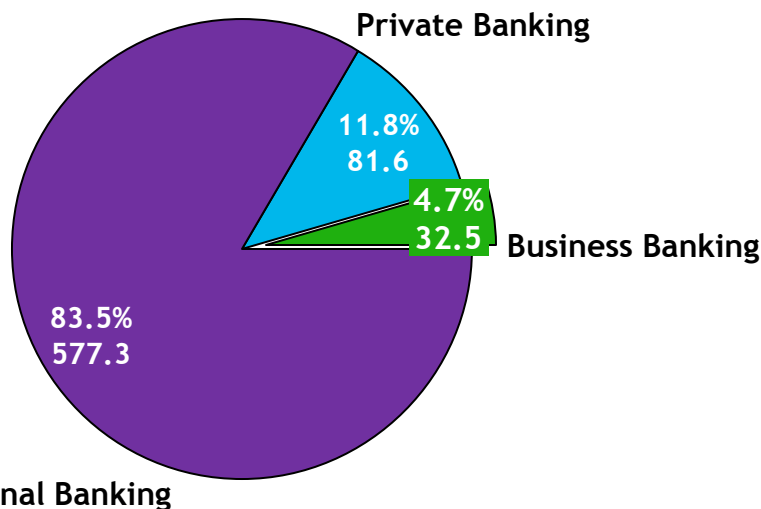
Assets (AED Bn)



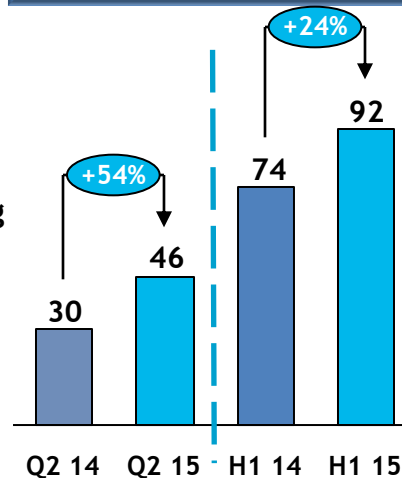
Liabilities (AED Bn)



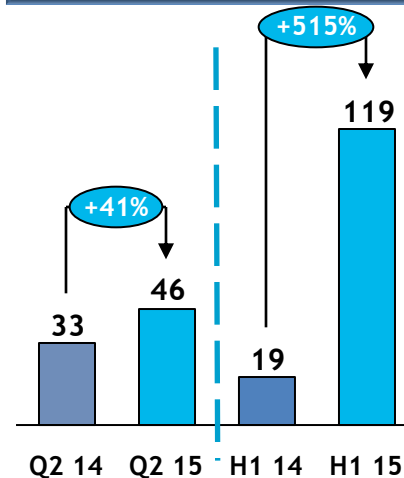
Wealth Management AuM - AED 691.4Mn



Revenues (AED Mn)



Net Profit (AED Mn)



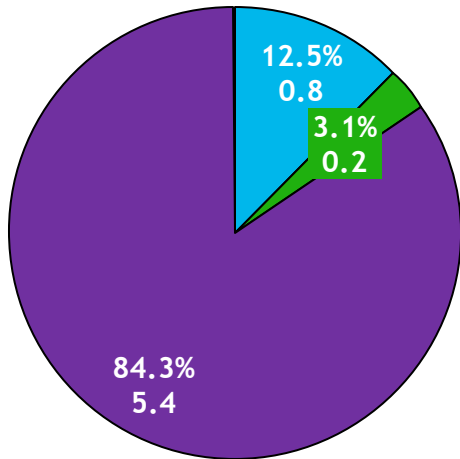
Treasury overview

Treasury contributes 10% of Net Revenues

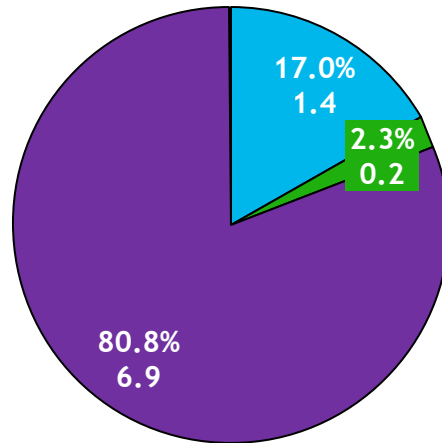
- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits.

Investments

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

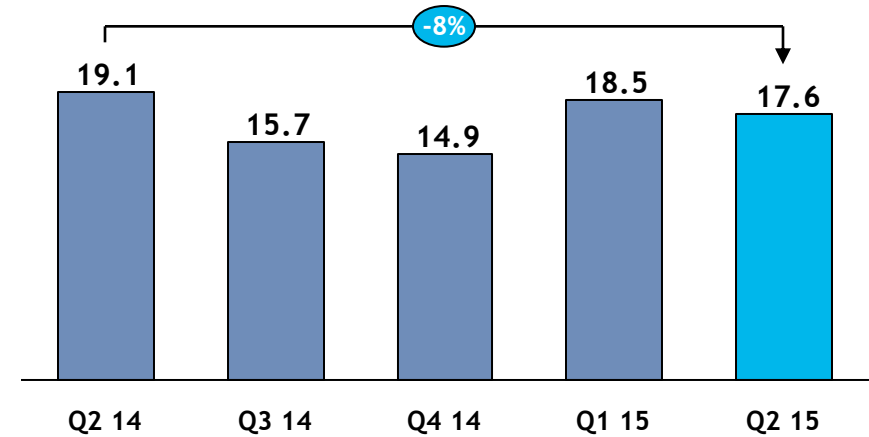


31 Dec 2014- AED 6.4 Bn

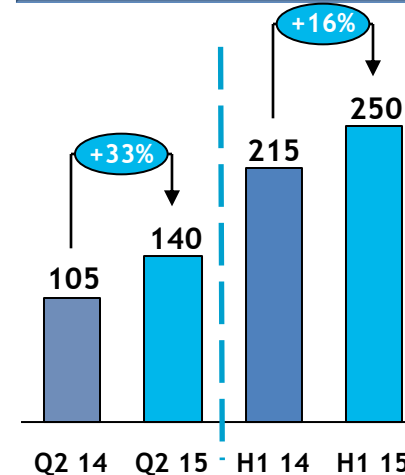


30 June 2015 - AED 8.5 Bn

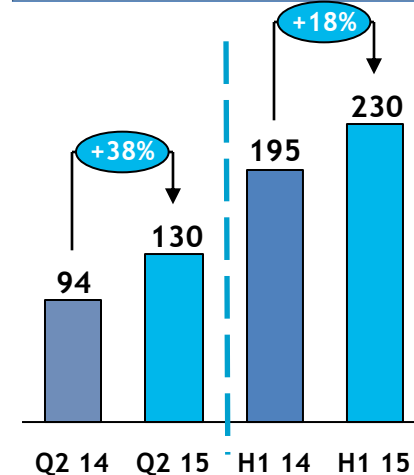
Assets (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



Agenda

Introduction

Financial Review

Business Review

Appendix

Consolidated Statement of Income

AED Mn	Q2 14	Q1 15	Q2 15	% chg Q2 15 vs Q2 14	% chg Q2 15 vs Q1 15	H1 14	H1 15	% chg H1 15 vs H1 14
Revenues	1,082.9	1,224.3	1,254.0	15.8%	2.4%	2,156.0	2,478.3	15.0%
Net Revenue from Funds	840.9	941.3	918.8	9.3%	-2.4%	1,638.6	1,860.1	13.5%
Fees & commission	167.3	222.5	200.1	19.7%	-10.1%	344.2	422.7	22.8%
Investment income	68.2	78.2	96.5	41.6%	23.3%	147.6	174.7	18.4%
Foreign Exchange	5.1	(18.5)	37.6	636.9%	-303.9%	23.7	19.2	-19.0%
Other income	1.4	0.8	0.9	-40.4%	12.4%	1.9	1.6	-13.5%
Expenses	452.2	570.9	576.2	27.4%	0.9%	899.4	1,147.1	27.6%
Employee cost	286.3	349.5	338.4	18.2%	-3.2%	565.3	687.8	21.7%
Premises	40.9	53.6	58.6	43.5%	9.4%	81.9	112.3	37.1%
Depreciation	31.2	49.9	49.8	59.7%	-0.2%	66.6	99.8	49.8%
Other Operating expenses	93.9	117.9	129.4	37.8%	9.8%	185.6	247.3	33.2%
Operating Profit - Margin	630.7	653.4	677.7	7.5%	3.7%	1,256.6	1,331.1	5.9%
Provision for impairment	175.8	202.6	175.1	-0.4%	-13.6%	392.3	377.7	-3.7%
- Individual / Specific	46.9	122.3	123.4	163.3%	0.9%	165.1	245.7	48.8%
- Collective / General	112.9	78.0	52.3	-53.7%	-32.9%	203.5	130.3	-36.0%
- Others	16.1	2.4	(0.5)	-103.3%	-122.2%	23.6	1.8	-92.2%
Net Profit	454.8	450.8	502.6	10.5%	11.5%	864.3	953.4	10.3%

Consolidated Balance Sheet

AED Mn%	30 Jun 2014	31 Dec 2014	30 Jun 2015	% chg 30 Jun 2015 vs 30 Jun 2014	% chg 30 Jun 2015 vs 31 Dec 2014
Cash and balances with Central Banks	20,567	18,758	18,609	-9.5%	-0.8%
Due from financial institutions	6,831	6,270	5,716	-16.3%	-8.8%
Net Customer financing	64,873	73,006	74,537	14.9%	2.1%
Investments	6,377	6,429	8,520	33.6%	32.5%
Investment in associates	806	807	782	-2.9%	-3.1%
Investment and development properties	1,141	1,137	1,144	0.2%	0.6%
Other assets / fixed assets / intangibles	5,071	5,497	5,770	13.8%	5.0%
TOTAL ASSETS	105,666	111,904	115,077	8.9%	2.8%
Due to financial institutions	5,431	5,476	3,941	-27.4%	-28.0%
Customers' deposits	79,029	84,776	89,084	12.7%	5.1%
Other liabilities	3,662	3,374	3,742	2.2%	10.9%
Sukuk payable	4,591	4,591	4,589	-0.1%	-0.1%
TOTAL LIABILITIES	92,713	98,217	101,355	9.3%	3.2%
Share capital	3,000	3,000	3,000	-	-
Tier 1 sukuk	5,624	5,643	5,632	0.2%	-0.2%
Proposed dividend	-	700	-	-	-100%
Reserves	4,330	4,343	5,090	17.6%	17.2%
TOTAL EQUITY	12,953	13,687	13,722	5.9%	0.3%
TOTAL LIABILITIES AND EQUITY	105,666	111,904	115,077	8.9%	2.8%

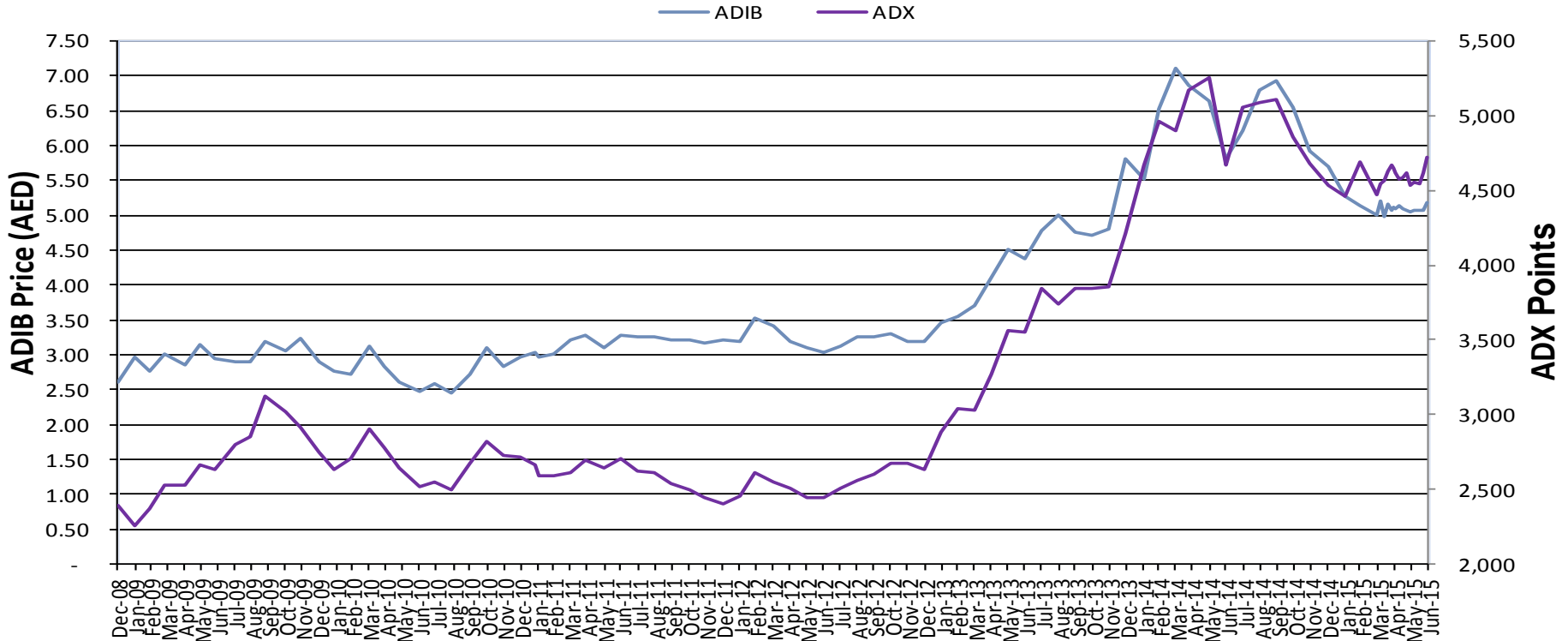
Dividend Distribution History

	2007	2008	2009	2010	2011	2012	2013	2014
Net Profit (Mn)	769.0	851.1	78.0	1,023.6	1,155.1	1,201.2	1,450.2	1,750.7
Cash Dividend Payout Ratio (% of Net Profit)	51.2%	50.0%	-	50.0%	50.0%	50.0%	50.0%	40.0%
Cash Dividend (% of Share Capital)	20.0%	21.6%	-	21.6%	24.4%	25.4%	30.7%	23.3%
Cash Dividends (Mn)	394.1	425.6	-	511.8	577.5	600.6	725.1	700.2
Total Dividend Yield	3.2%	8.3%	6.9%	7.3%	7.7%	8.0%	9.9%	4.1%
Bonus shares (Mn)	-	-	394.1	-	-	-	635.3	-
Bonus Shares (% of Share Capital)	-	-	20.0%	-	-	-	26.9%	-

Shareholders' Return

- 30 June 2015 share price was AED 5.18 per share (31 Dec 2014: AED 5.70 per share).
- Cash dividend of 40% of net profit, 23.34% of share capital (2013: 30.66% of share capital).
- Total dividend yield of ADIB share - 4.1%. (2013: 5.3% Cash dividend only).

ADIB vs ADX



Key Deals in Q1 2015 (1/2)

 <p>NPCC</p>	 <p>KBBO GROUP</p>	 <p>MUBARAK MARINE L.L.C.</p>	 <p>مصرف الشارقة الإسلامية Sharjah Islamic Bank</p>	 <p>Emirates</p>	 <p>PIA Pakistan International</p>
<p>US\$ 600,000,000</p>	<p>AED 400,000,000</p>	<p>US\$ 16,000,000</p>	<p>US\$ 500,000,000 Sukuk</p>	<p>US\$ 913,000,000 ECGD Backed Sukuk</p>	<p>US\$ 70,775,027 ICIEC-backed facility</p>
<p>Mandated Lead Arranger & Bookrunner</p>	<p>Structuring Advisor - Bridge Financing Facility</p>	<p>Structural Bilateral Deal</p>	<p>Joint Lead Manager & Bookrunner</p>	<p>Joint Lead Manager & Bookrunner</p>	<p>Mandated Lead Arranger</p>
<p>ADIB  January 2015</p>	<p>ADIB  February 2015</p>	<p>ADIB  February 2015</p>	<p>ADIB  March 2015</p>	<p>ADIB  March 2015</p>	<p>ADIB  March 2015</p>

- One of few landmark transactions in Abu Dhabi market with quality credit standing in a growing industry.
- The funding was used for general corporate purposes and Capex expansion.
- ADIB successfully structured a bridge financing facility to KBBO group through Emirates Hospitals.
- The facility is a statement to ADIB's continuous support to the healthcare sector in Abu Dhabi.
- ADIB successfully closed USD 16 million financing facility for Mubarak Marine.
- The facility was uniquely designed to meet Mubarak Marine's financing needs.
- ADIB through its specialized finance unit has structured and arranged various syndicated facilities for shipping & offshore clients across various sectors ranging from tankers to offshore supply and specialist subsea construction vessels.
- ADIB acted as Joint Lead Manager and Book runner.
- The transaction attracted strong interest from international investors with 37% of demand from Europe/Asia and 63% from the Middle East.
- Order book in excess of USD 3 billion (6x oversubscription), with over 140 accounts participating.
- ADIB acted as Joint Lead Manager and Book runner.
- The world's first Sukuk financing supported by ECGD.
- The largest ever capital markets offering in aviation space with an Export Credit Agency guarantee.
- Distribution: MENA (39%), Europe (32%), US (29%), Asia (0.3%).
- Banks/Private Banks (38%), Fund managers (47%), Insurance/Pension Funds (15%).
- ADIB, as Mandated Lead Arranger and Investment Agent, successfully closed a USD 70.7 million facility to Pakistan International Airlines Corporation (PIA).
- ADIB successfully structured the landmark Seat-voucher Islamic facility, backed by the Insurance of Investment and Export Credit (ICIEC).
- PIA will use the funds to overhaul GE90 engines for its Boeing 777 fleet.

Key Deals in Q2 2015 (2/2)



US\$ 1,500,000,000

Mandated Lead Arranger & Bookrunner



June 2015

- Landmark transaction for one of the leading players in the oil and gas sector.
- Received positive response from regional and international financial institutions.
- The funding was used for general corporate purposes and Capex expansion.
- The facility is a statement to ADIB's continuous support to the oil and gas sector in UAE.



AED 500,000,000

Sole Underwriter/ Bookrunner, MLA & Account Bank



June 2015

- ADIB acted as Sole Underwriter / Book runner, MLA and Account Bank.
- Group's first ever Islamic financing.
- The facility is a statement of ADIB's continuous support to the healthcare sector in Abu Dhabi.




US\$ 55,200,000

Structural Bilateral Deal




June 2015

- ADIB successfully closed USD 55.2 million financing facility for transworld.
- The facility was uniquely designed to meet the Company's financing needs.
- ADIB through its specialized finance unit has structured and arranged various syndicated facilities for shipping & offshore clients across various sectors ranging from tankers to offshore supply and specialist subsea construction vessels.



US\$ 500,000,000

Mandated Lead Arranger



June 2015

- ADIB acted as a MLA & Book runner for this landmark transaction.
- The facility is a statement of ADIB's continuous support to Qatar.

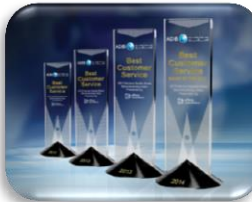
An award winning Bank (1/3)



“SKEA - Gold category”
Sheikh Khalifa Excellence award 2014



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 Bank of the year in the
UAE”- Banker Magazine by Financial
Times



“Best Islamic Bank in the
Middle East and the UAE”- by
Euromoney



“The Leading Arab Islamic Bank
for 2015” - by Union of Arab Banks



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

An award winning Bank (2/3)



“Best Overall Islamic Bank”
by **Islamic Finance News**



“Best Branch Award in the
UAE” for 2014 by **Ethos
Consultancy**



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



“Best Islamic Bank”
in the UAE by **Global Finance**



“Best Overall Islamic Bank “
**International Financial Law Review
Magazine 2014**



“Best Islamic Bank”
by **EMEA Finance 2014**



“Best overall Islamic retail
Bank”
by **Global Finance 2014**



“Best retail bank for 2014” by
Islamic Banking and Finance Magazine

An award winning Bank (3/3)

ASIAMONEY

“Best Islamic Bank in the Middle East and UAE “ by *Asia Money*

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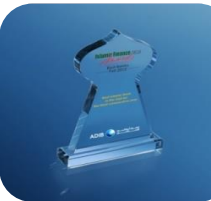
“Most Recommended Bank in the UAE” by *Souq Al Mal*



“Best Loyalty Card” by *Freddie Award*



“Best Treasury services
by *Islamic Finance News 2013*



“Best Corporate Finance for Barclays Deal” by *Islamic Finance News*



“Best Nationalisation initiative”
by *MENA HR excellence*



“Best Call Centre Award in the UAE” for 2014 by *Ethos Consultancy*



“Best Treasury services in the Middle east” by *EMEA Finance*

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