

Investor Presentation

30 September 2016 results

Abu Dhabi: October 2016

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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

FitchRatings
MOODY'S
INVESTORS SERVICE

RAM
RATINGS

| | Long term rating | Short term rating | Outlook |
|--|------------------|-------------------|-----------------|
| | A+ | F1 | Stable |
| | A2 | P1 | Negative |
| | AAA | P1 | Stable |

Stock Info
(Price and
Ratio as of
30 Sep 2016)

| | |
|--|--------------------------------------|
| Market Cap (Price @ AED 3.65) | AED 11.6 bn (US\$ 3.1 bn) |
| Diluted EPS / share (AED) - Annualised | 0.497 |
| PE Ratio | 7 times |
| Price / Book Ratio | 1.17 |
| Shares Issued (@ AED 1) | 3.2 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 (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** - 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.
- **2014** - Acquired Retail banking business of Barclays Bank in the UAE.
- **2015** - Raised capital AED 504 Mn by issuing right shares.

Presence

- Domestic - 88 Branches and 780 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - Presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

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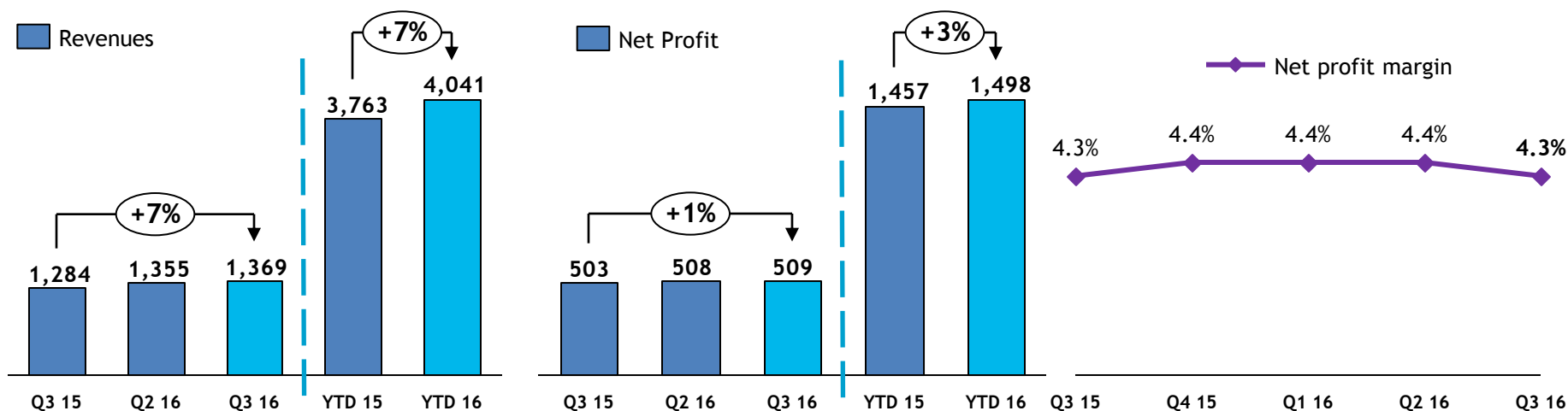
Business Review

Appendix

Q3 / YTD Sep 2016 - Key financial highlights - Income statement

| AED Mn | Q3 15 | Q3 16 | Change % | YTD 15 | YTD 16 | Change % |
|-----------------------------|---------|----------------|----------|---------|----------------|----------|
| Net Revenue from funds | 934.4 | 984.4 | 5.4% | 2,794.4 | 2,939.7 | 5.2% |
| Fees, commission and others | 349.8 | 384.7 | 10.0% | 968.0 | 1,101.6 | 13.8% |
| Operating income | 1,284.2 | 1,369.1 | 6.6% | 3,762.5 | 4,041.3 | 7.4% |
| Expenses | 585.6 | 588.2 | 0.4% | 1,730.8 | 1,813.1 | 4.8% |
| Operating profit | 698.6 | 780.9 | 11.8% | 2,031.7 | 2,228.2 | 9.7% |
| Provision for impairment | 193.0 | 267.7 | 38.7% | 570.7 | 717.8 | 25.8% |
| Zakat & tax | 2.4 | 4.3 | 75.2% | 4.4 | 11.9 | 174.2% |
| Net profit | 503.2 | 508.9 | 1.1% | 1,456.6 | 1,498.4 | 2.9% |

- Revenues are up by 7.4% on the back of higher Net revenue from funds and Investment income.
- Expenses up by 4.8% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 9.7%.
- Provision for impairment up by 25.8%.
- Net profit up by 2.9% on continued growth in core operations.

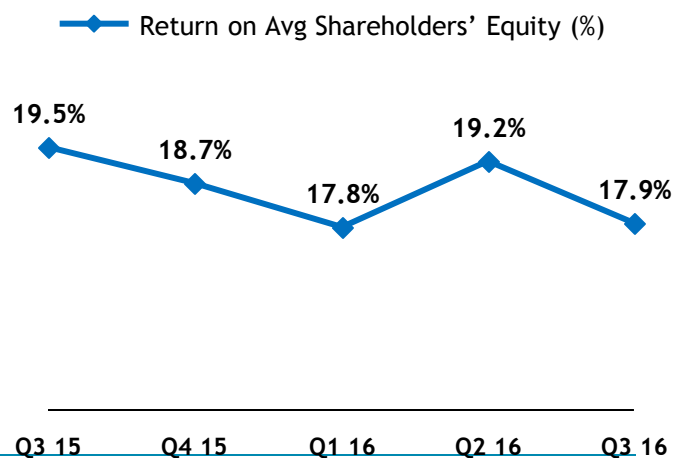
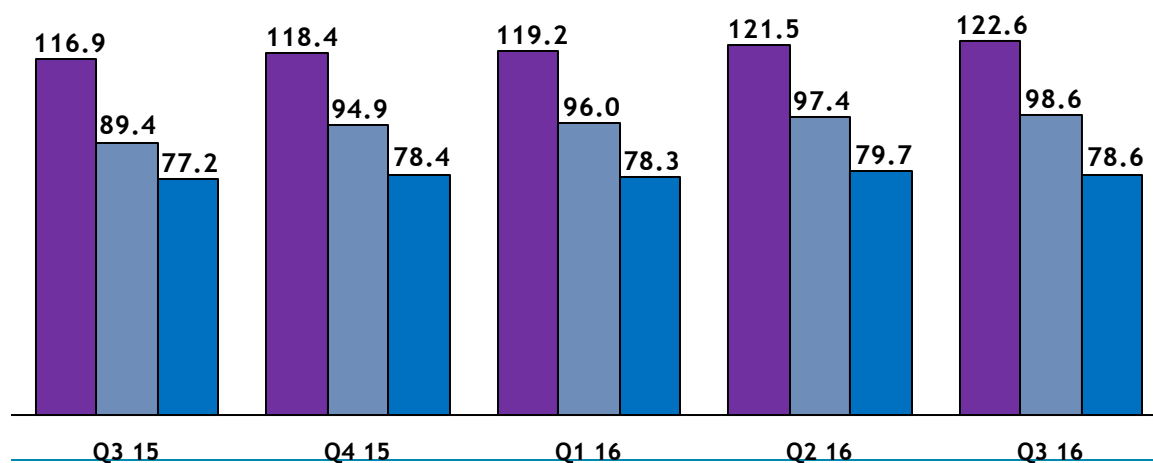


30 September 2016 - Key financial highlights - Balance sheet

| AED Bn | Sep 15 | Sep 16 | Change % | Dec 15 | Change % |
|------------------------|--------|--------|----------|--------|----------|
| Total assets | 116.9 | 122.6 | 4.8% | 118.4 | 3.6% |
| Net customer financing | 77.2 | 78.6 | 1.8% | 78.4 | 0.3% |
| Customers' deposits | 89.4 | 98.6 | 10.3% | 94.9 | 3.9% |
| Total equity | 14.7 | 15.6 | 6.0% | 15.1 | 3.4% |

- **Total assets** increased by 4.8% over Q3 2015 to reach AED 122.6 Bn.
- **Customer financing** increased by 1.8% from Q3 2015 to reach AED 78.6 Bn.
- **Customer deposits** increased by 10.3% over Q3 2015.
- **Advances to Stable Funds Ratio** at 30 Sep 2016 was 85.3%. **Advances to Deposits Ratio** was 79.7% as at 30 Sep 2016.
- **Capital adequacy ratio** at 30 Sep 2016 was 15.03%. **Tier 1 ratio** at 30 Sep 2016 was 14.39%.

■ Total Assets ■ Customers Deposits ■ Customer Financing



Key ratios

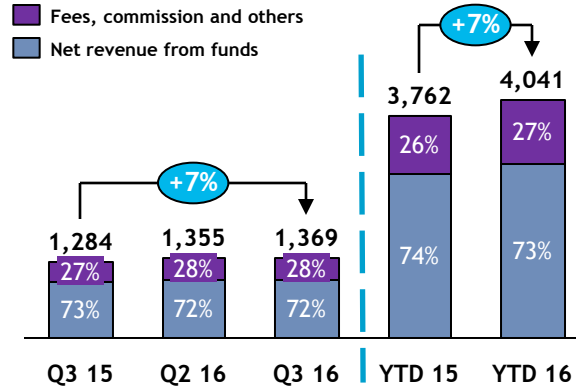
| | Ratios | Sep 2015 | Sep 2016 |
|---------------|---|----------|----------|
| Efficiency | Diluted Earnings per share (EPS in AED) | 0.427 | 0.425 |
| | Return on Average Shareholders' Equity (excluding - Tier 1 capital) | 19.5% | 17.9% |
| | Net profit margin (%) | 4.3% | 4.3% |
| | Cost / income ratio | 46.0% | 44.9% |
| Liquidity | Percentage lent (Financing / Total Assets) | 66.1% | 64.1% |
| | Financing to Deposits ratio | 86.4% | 79.7% |
| | Advances to Stable funds ratio | 88.3% | 85.3% |
| | Liquid Assets to Total Assets ratio | 20.0% | 21.4% |
| Solvency | Capital Adequacy | 14.7% | 15.0% |
| | Tier -1 ratio | 14.1% | 14.4% |
| | Leverage ratio (Assets / Equity) | 795% | 786% |
| Asset Quality | Non - performing ratio (Impaired NPA / Gross Financing) | 3.7% | 3.5% |
| | Total provision coverage (Total provisions / Impaired NPA) | 97.8% | 114.5% |
| | Specific provision coverage (Specific provisions / Impaired NPA) | 34.9% | 42.2% |
| | Total provisions / Gross Customer Financing | 3.6% | 4.0% |

Operating Performance - Net profit income

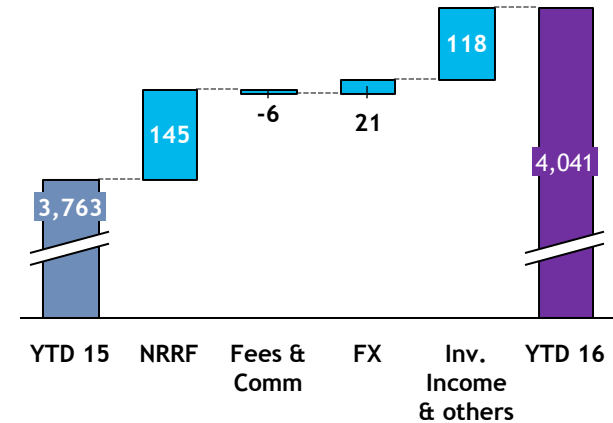
Highlights (YTD 2016 vs. YTD 2015)

- Revenues, up by 7.4% to AED 4,041 Mn.
- Net revenue from Funds (NRFF) 5.2% higher, primarily driven by 4.2% increase in customer financing revenues and drop in funding cost by 2.1%.
- Non -NRFF income up by 13.8% and now constitute 27% of total revenue vs. 26% last year.

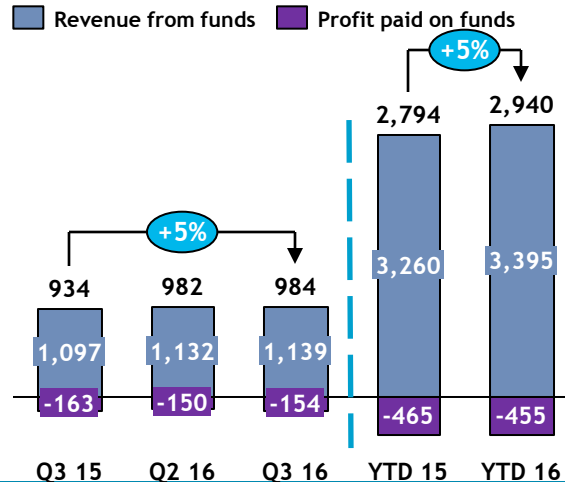
Revenues (AED Mn)



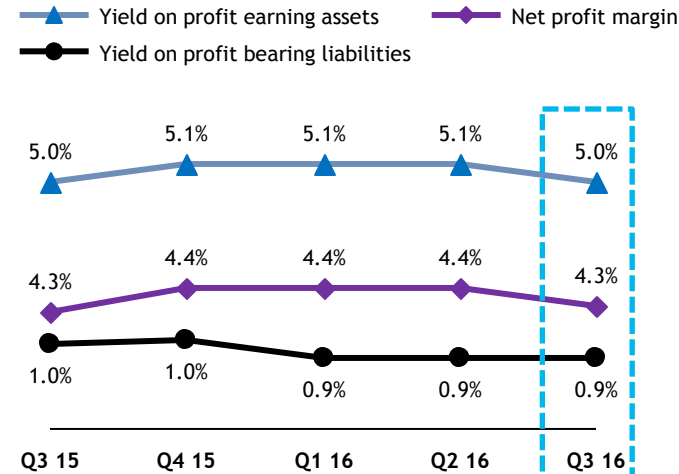
Key movements in Revenues (AED Mn)



Net Revenue from Funds (AED Mn)



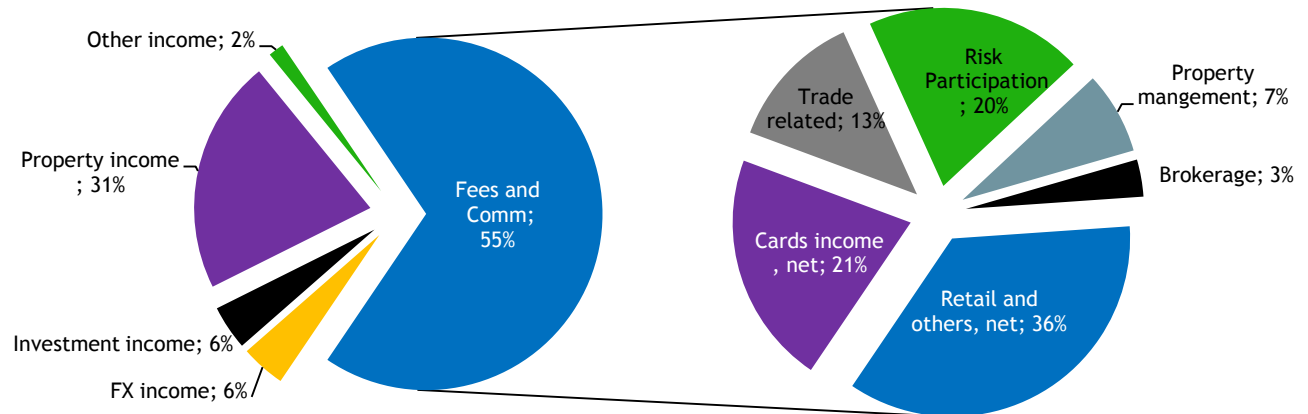
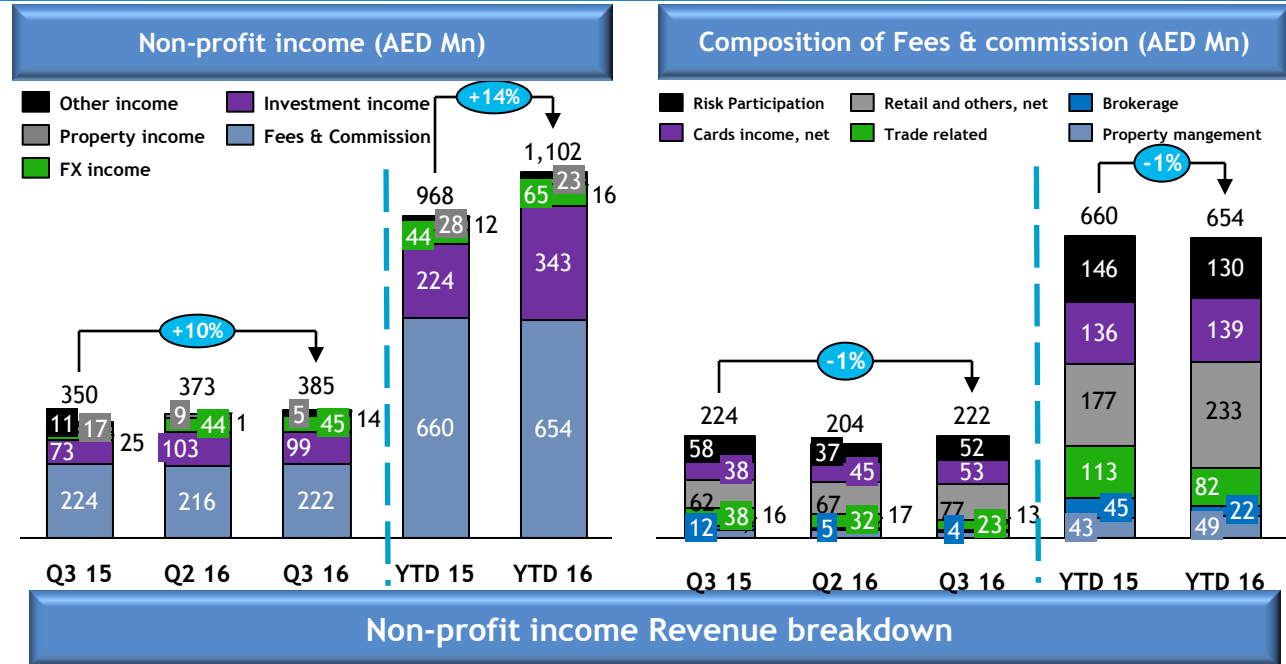
Evolution of Yields (%)



Operating Performance - Non-profit income

Highlights (YTD 2016 vs. YTD 2015)

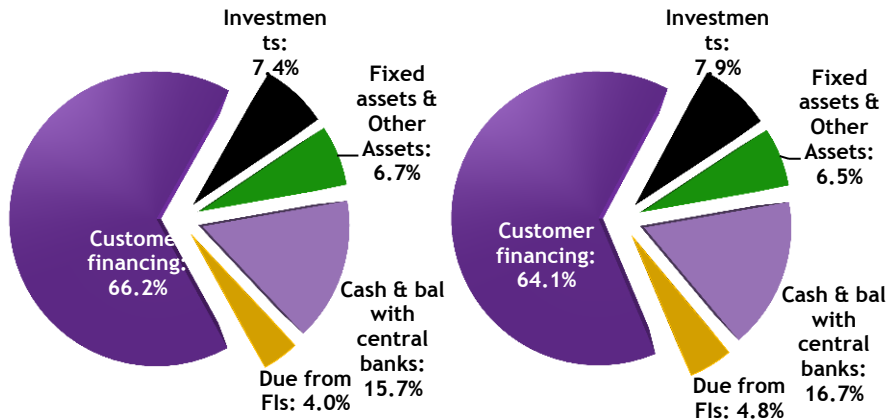
- Non-profit income up by 13.8% at AED 1,102 Mn.
- Investment income higher 52.0% mainly due to increase in Sukuk income and higher trading gains.
- FX income higher by 48.7% at AED 65 Mn.
- Fees and commission income lower by 0.9%.



Balance Sheet Strength and Customer Financing

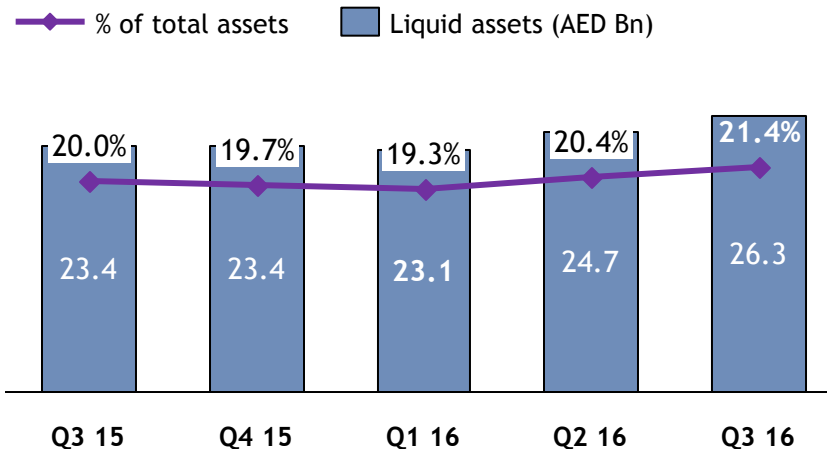
Portfolio growth has slowed down to 2% since Q3 15, but Retail growth still strong at 8%

Composition of Total Assets - AED Bn

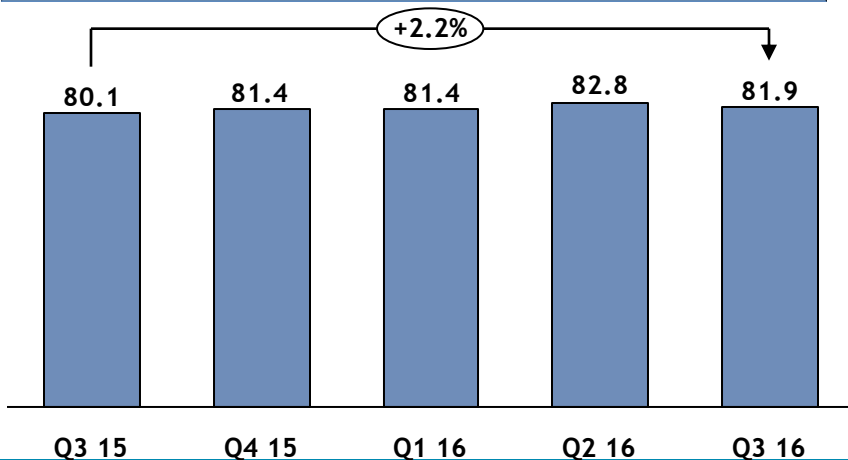


31 Dec 2015 - AED 118.4 Bn 30 Sep 2016 - AED 122.6 Bn

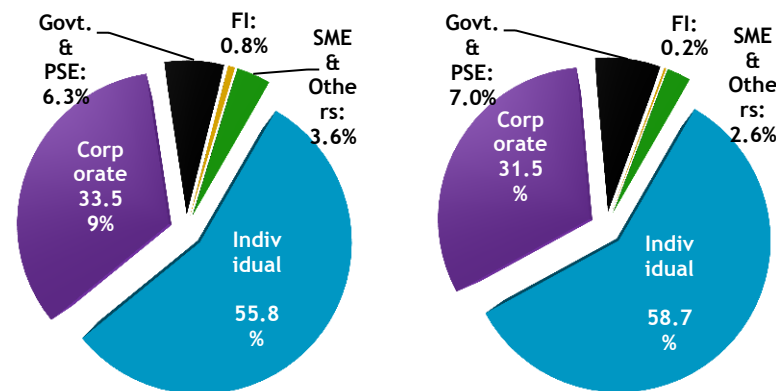
Liquidity ratio* (%)



Gross Customer Financing



Gross Customer Financing by Customer Segment

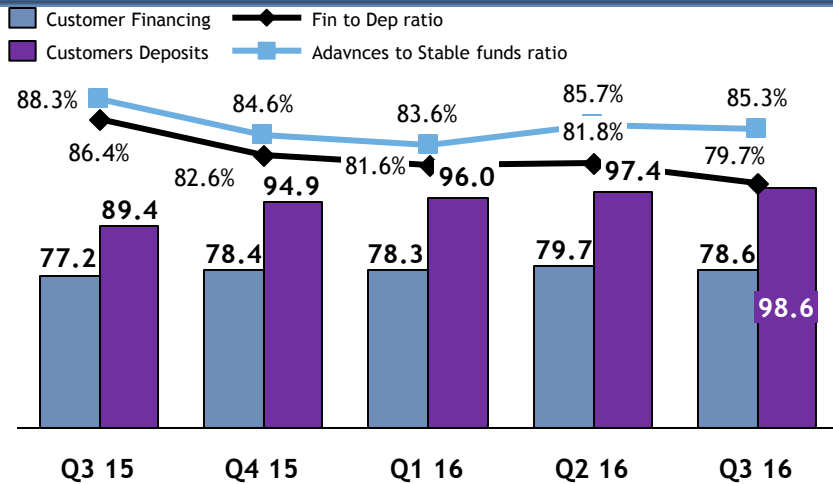


31 Dec 2015 - AED 81.4 Bn 30 Sep 2016 - AED 81.9 Bn

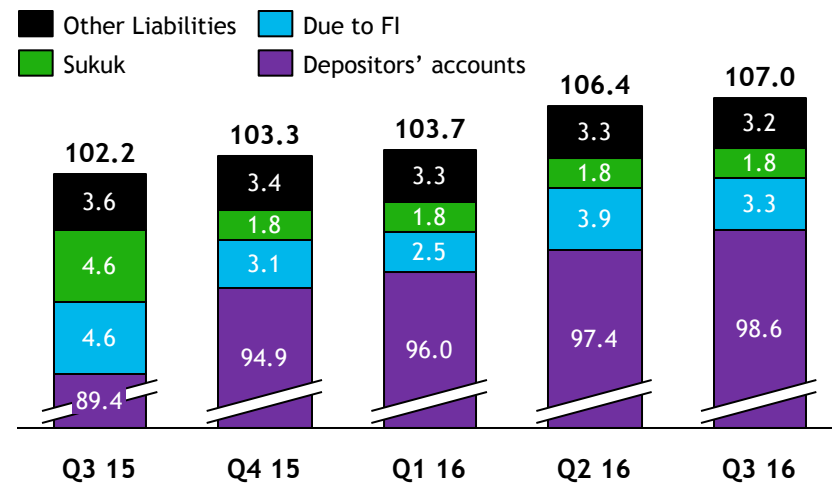
Funding Profile

Healthy Financing to Deposit ratio of 79.7% on back of deposit growth of 10%

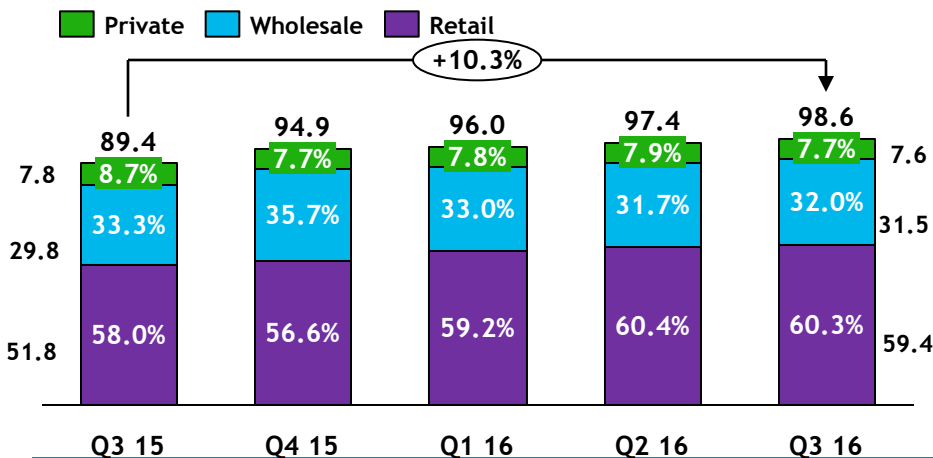
Net Customer Financing & Customers' Deposits (AED Bn)



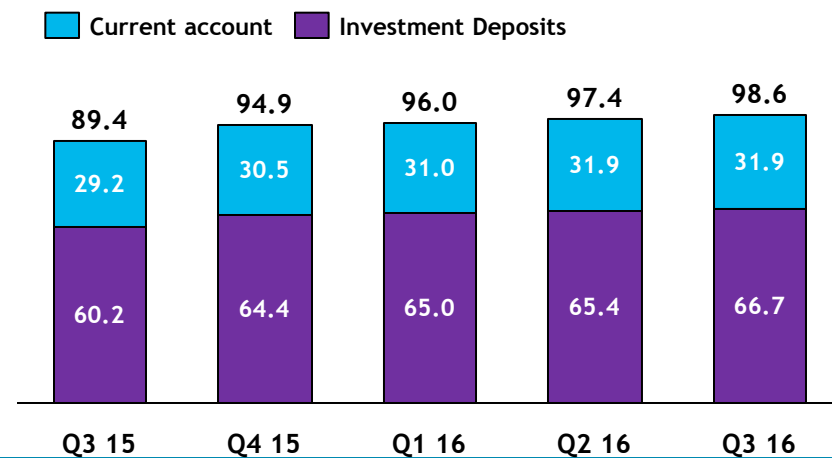
Composition of Liabilities (AED Bn)



Customers' Deposits by Segment (AED Bn)



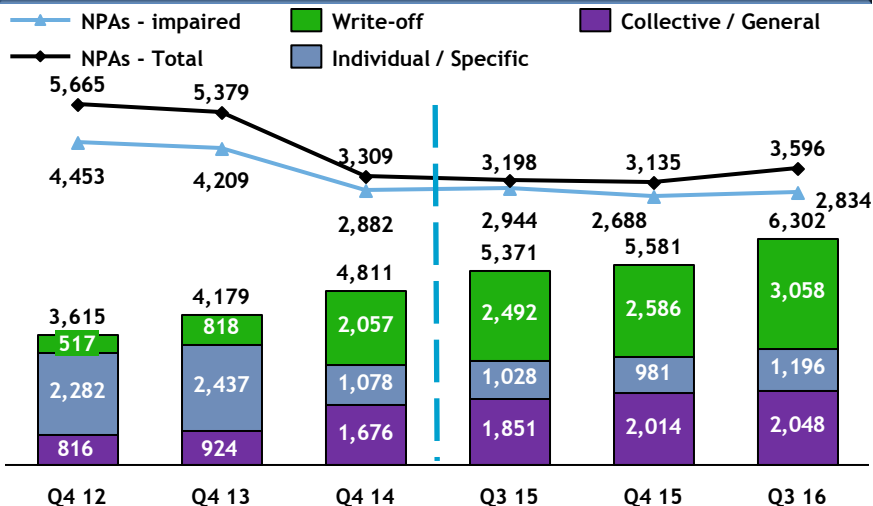
Customers' Deposits by Type (AED Bn)



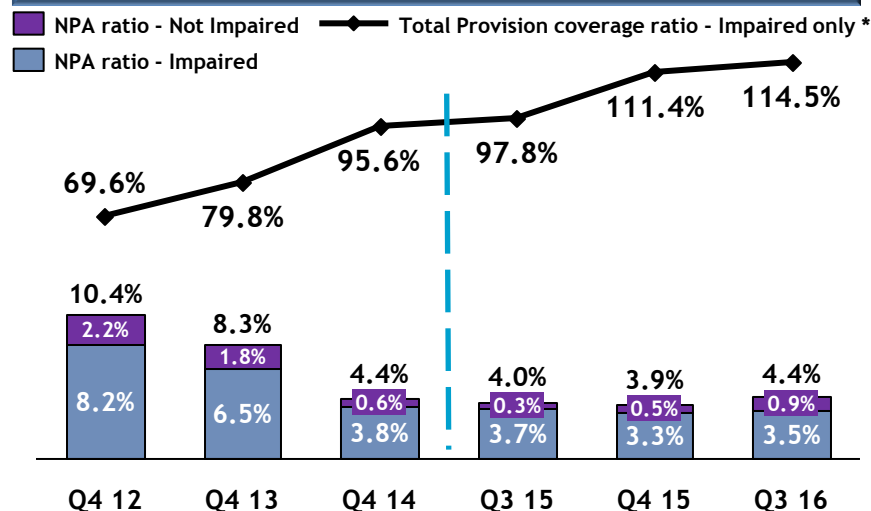
Asset quality - Customer financing only

Total NPAs slightly higher at 4.4% of gross customer financing with coverage ratio of 114.5%

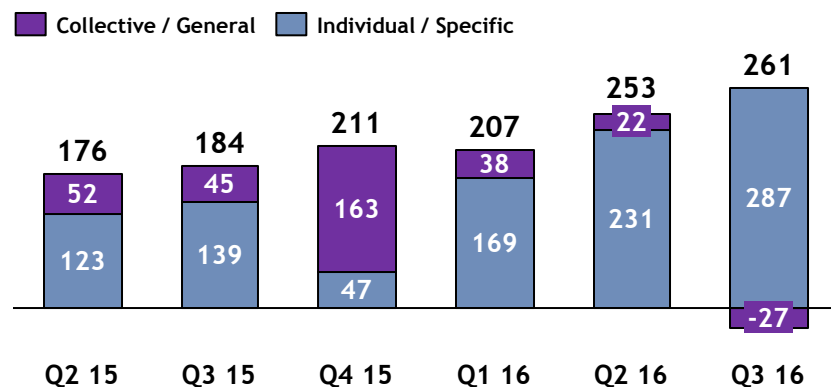
Provisions and NPAs - Customer financing (AED Mn)



NPA ratio and provision coverage ratio



Impairment charge - Customer financing (AED Mn)



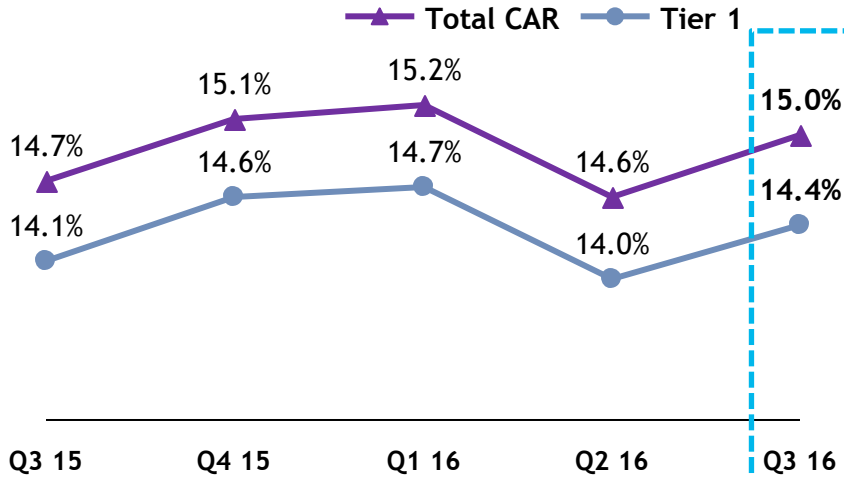
Key points

- Total NPAs increased by AED 461 Mn during 9 months of 2016 to reach AED 3,596 Mn (31 Dec 15: AED 3,135 Mn).
- Impaired NPAs ratio at 3.5% as at 30 Sep 2016 (3.3% at end Q4 2015) with coverage improving to 114.5% (31 Dec 2015: 111.4%).
- Collective provisions of AED 2,048 Mn at end of Q3 2016 represents 2.22% of total Credit RWAs (31 Dec 2015: 2.30%).
- Individual provisions of AED 1,196 Mn at 42.2% of impaired NPAs at end of Q3 2016 (31 Dec 2015: 36.5%).
- Total provisions of AED 3,244 Mn (net of write-off of AED 3,058 Mn), represents 3.96% (31 Dec 2015: 3.68%) of Gross Financing portfolio.

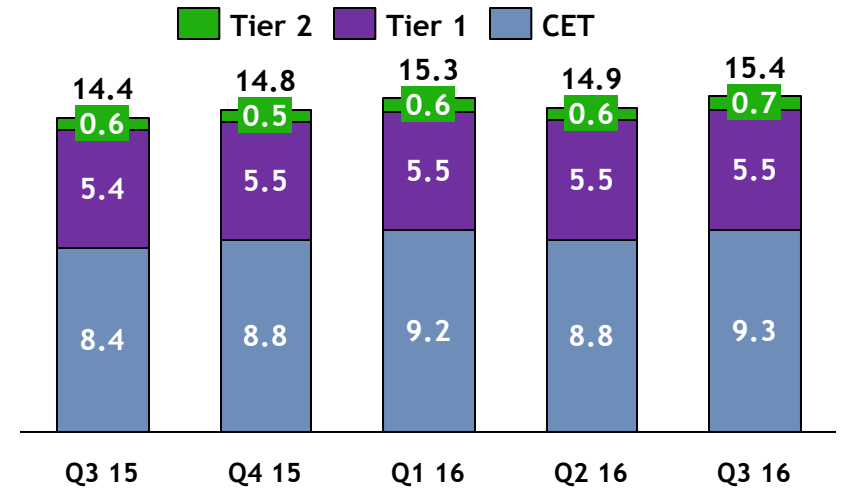
Capital

CAR above 15% even after 2015 dividend and Tier 1 coupon payments

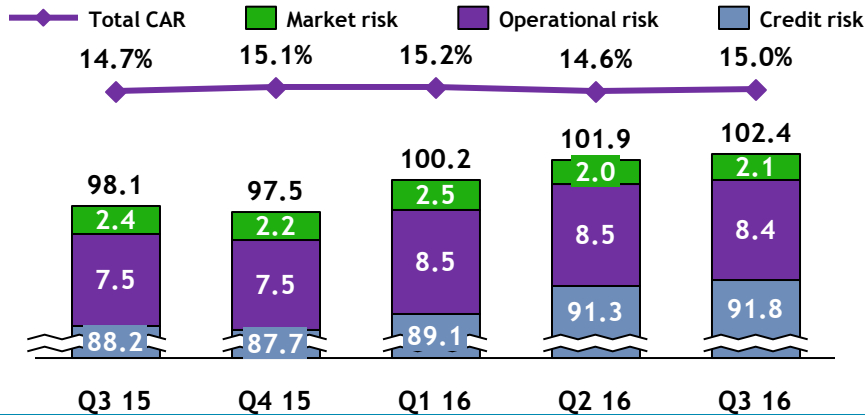
Capital Adequacy (%)



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



Total CAR and RWA



Highlights

- Basel II Total Capital Adequacy ratio at end of Sep 2016 at 15.03% well above the regulatory requirement of 12% (31 Dec 15: 15.14%).
- Basel II Tier I ratio at 14.39% at the end of Sep 2016 well above the regulatory requirement of 8% (31 Dec 15: 14.59%).
- During Q3 2015, raised AED 504 million of new common equity capital via right issue of 168 million ordinary shares @ AED 3 per share.

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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

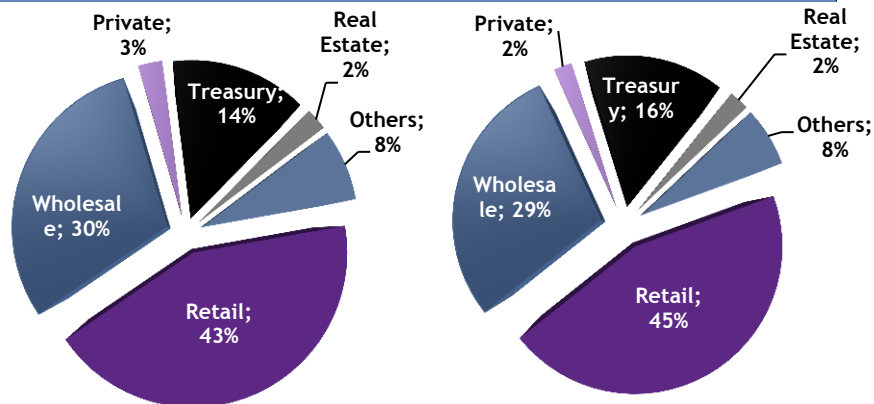
Mutual Benefit

Hospitality &
Tolerance

Shari'a Inspired

Business unit contribution

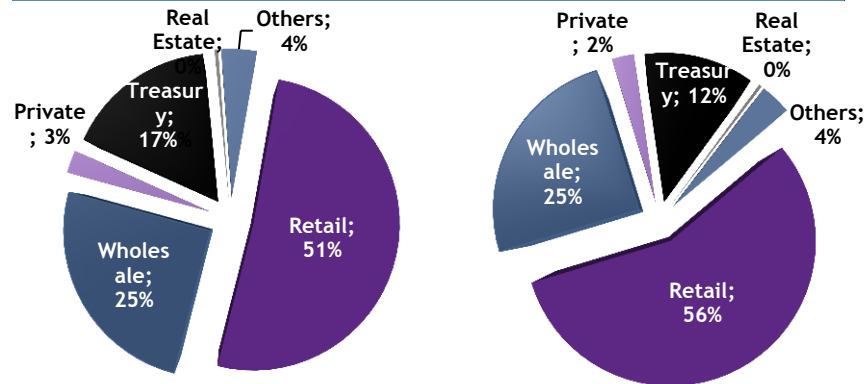
Composition of Total Assets - AED Bn



30 Sep 2015 - AED 116.9 Bn

30 Sep 2016 - AED 122.6 Bn

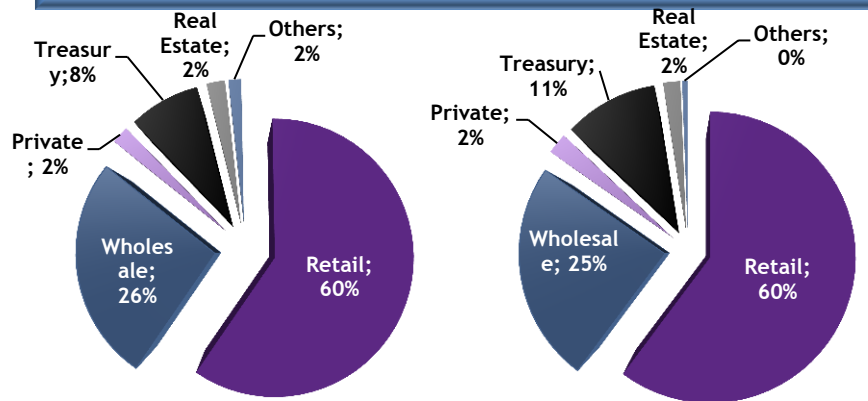
Composition of Total Liabilities - AED Bn



30 Sep 2015 - AED 102.2 Bn

30 Sep 2016 - AED 107.0 Bn

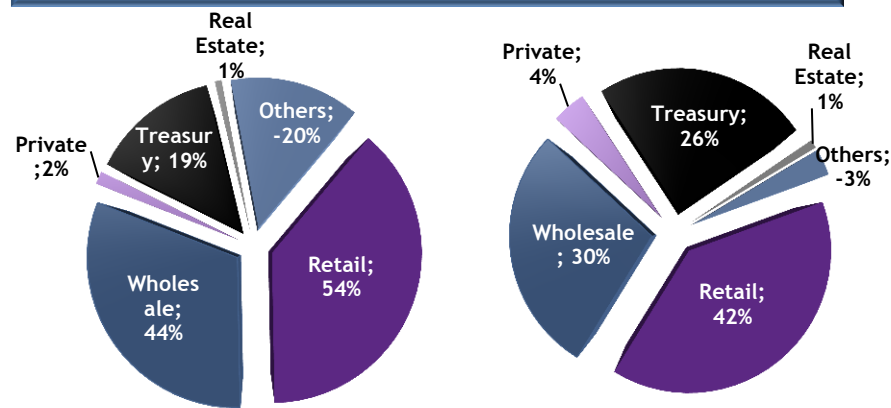
Composition of Revenues - AED Mn



YTD 2015 - AED 3,762.5 Mn

YTD 2016 - AED 4,041.3 Mn

Composition of Net profit - AED Mn



YTD 2015 - AED 1,456.6 Mn

YTD 2016 - AED 1,498.4 Mn

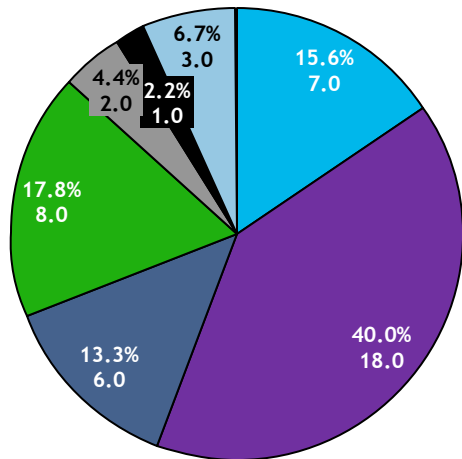
Global Retail Banking overview

Global Retail Banking contributes 60% of Net Revenues:

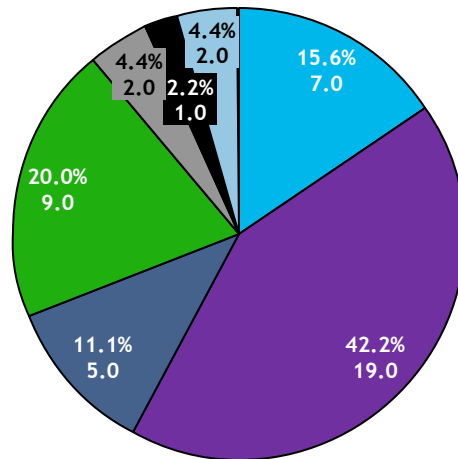
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

Gross Retail Financing Portfolio

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

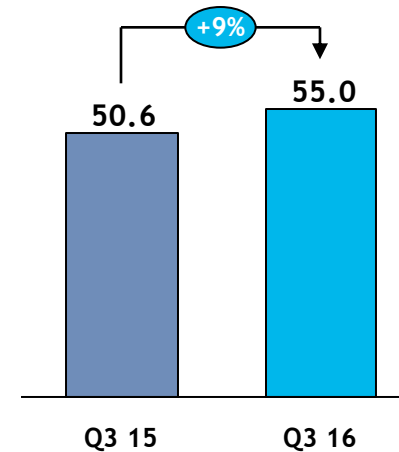


31 Dec 2015 - AED 43.0 Bn

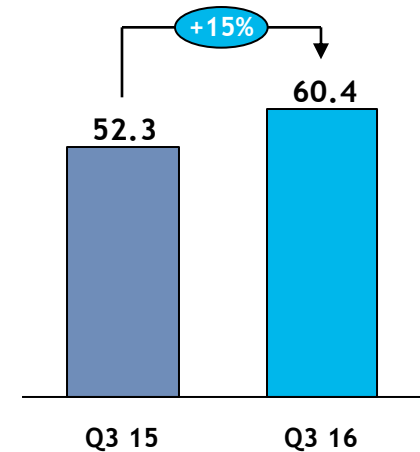


30 Sep 2016 - AED 44.9 Bn

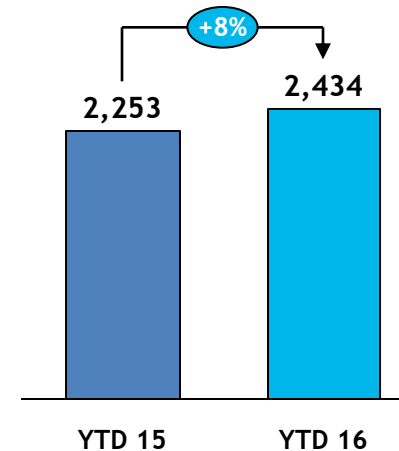
Assets (AED Bn)



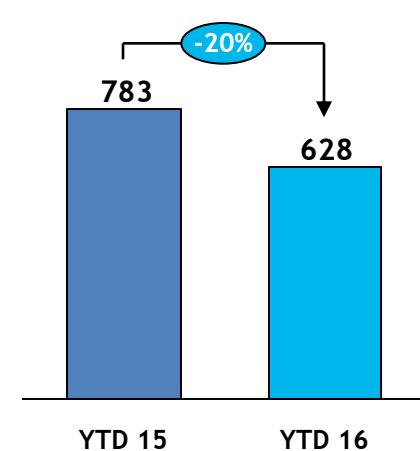
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



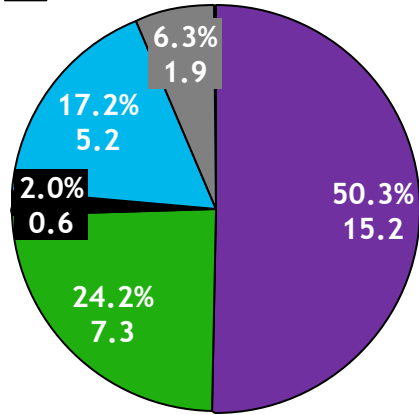
Global Wholesale Banking overview

Global Wholesale Banking contributes 25% of Net Revenues:

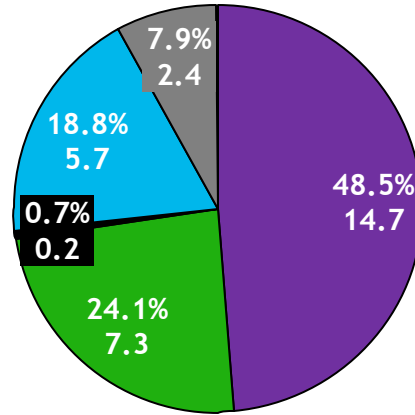
- Global Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

Gross Wholesale Financing Portfolio

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

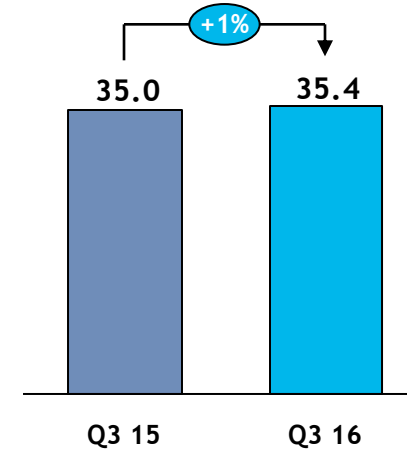


31 Dec 2015 - AED 30.2 Bn

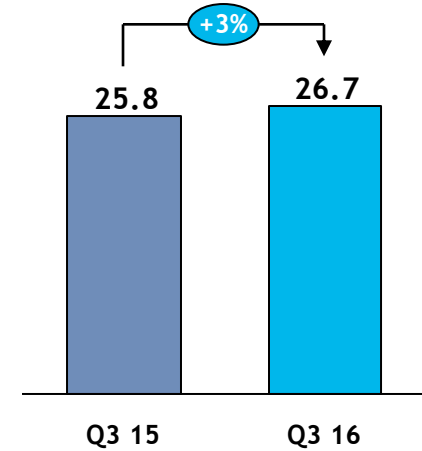


30 Sep 2016 - AED 30.3 Bn

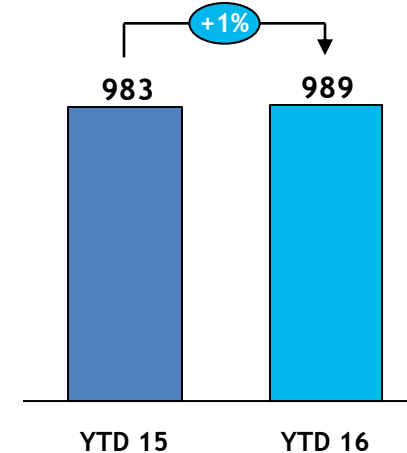
Assets (AED Bn)



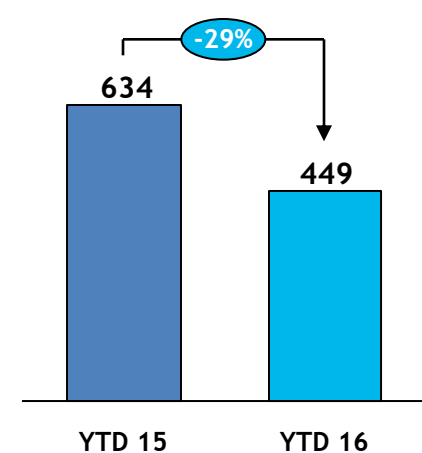
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)

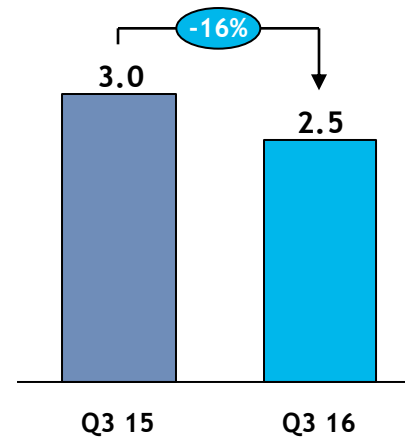


Private Banking overview

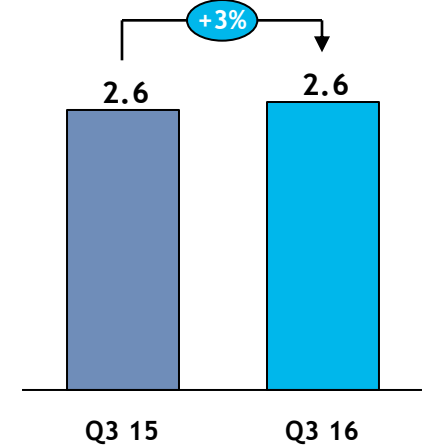
Private Banking contributes 2% of Net Revenues

- 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.

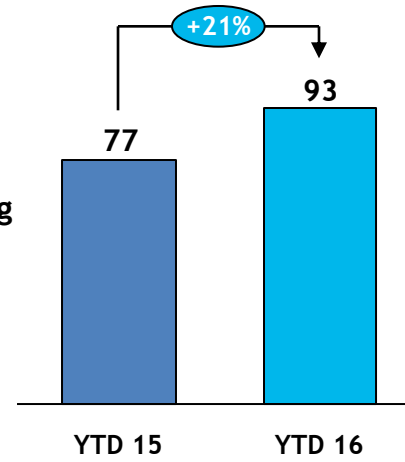
Assets (AED Bn)



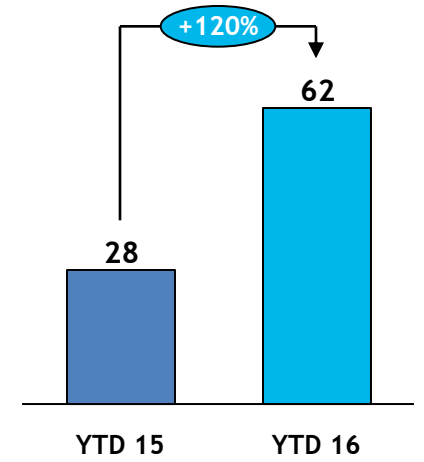
Liabilities (AED Bn)



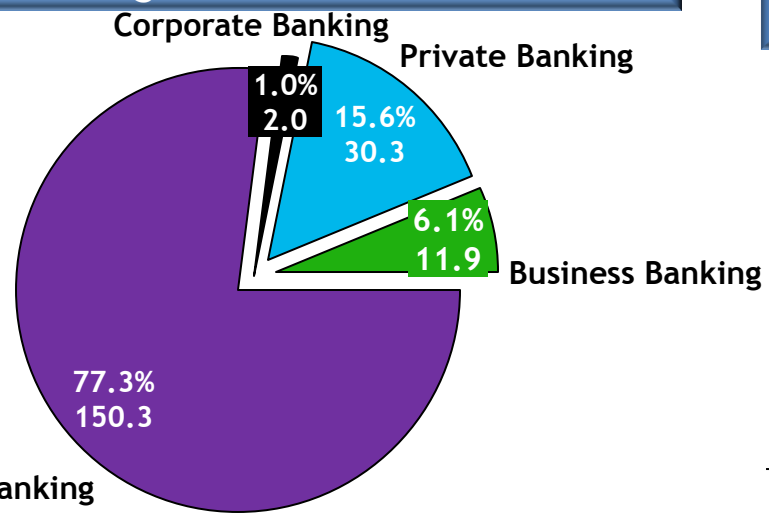
Revenues (AED Mn)



Net Profit (AED Mn)



Wealth Management AuM - AED 194.5 Mn



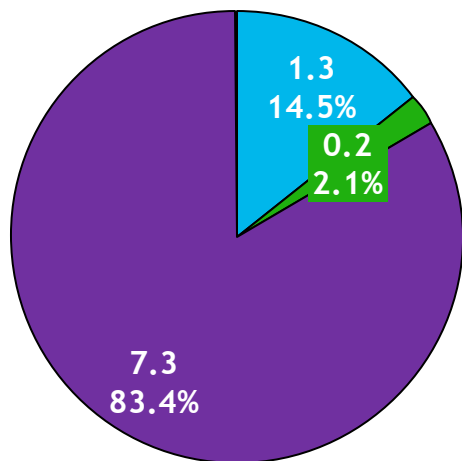
Treasury overview

Treasury contributes 11% of Net Revenues

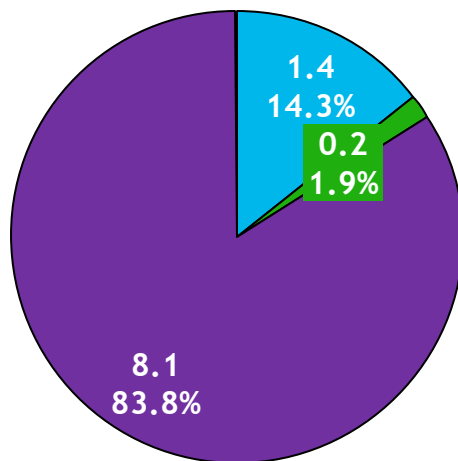
- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits.

Investments

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

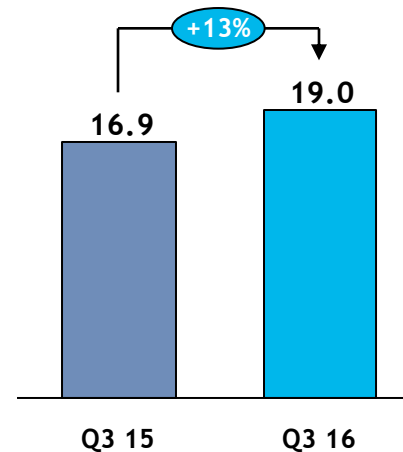


31 Dec 2015 - AED 8.7 Bn

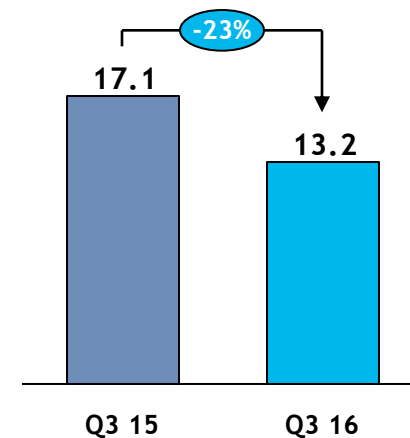


30 Sep 2016 - AED 9.7 Bn

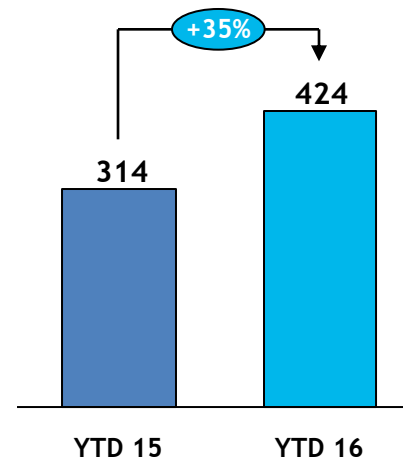
Assets (AED Bn)



Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)

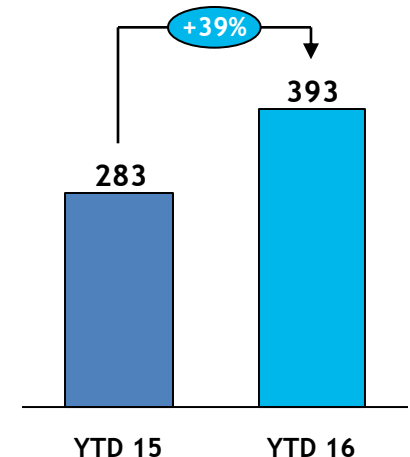


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Consolidated Statement of Income

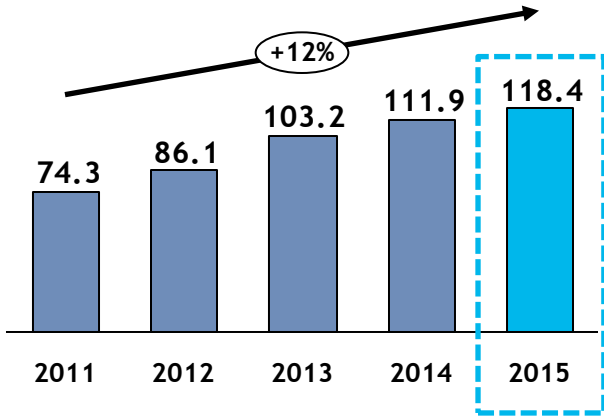
| AED Mn | Q3 15 | Q2 16 | Q3 16 | % chg Q3 16 vs Q3 15 | % chg Q3 16 vs Q2 16 | YTD 15 | YTD16 | % chg YTD 16 vs YTD 15 |
|--|----------------|----------------|----------------|----------------------|----------------------|----------------|----------------|------------------------|
| Revenues | 1,284.2 | 1,355.0 | 1,369.1 | 6.6% | 1.0% | 3,762.5 | 4,041.3 | 7.4% |
| Net Revenue from Funds | 934.4 | 982.3 | 984.4 | 5.4% | 0.2% | 2,794.4 | 2,939.7 | 5.2% |
| Fees & commission | 218.4 | 215.7 | 221.9 | 1.6% | 2.9% | 660.2 | 654.5 | -0.9% |
| Investment income | 96.0 | 112.3 | 103.3 | 7.7% | -8.0% | 251.5 | 365.9 | 45.5% |
| Foreign Exchange | 24.7 | 43.7 | 45.1 | 82.9% | -3.2% | 43.8 | 65.2 | 48.7% |
| Other income | 10.9 | 0.9 | 14.3 | 31.8% | 1458.8% | 12.5 | 16.0 | 28.5% |
| Expenses | 585.6 | 609.9 | 588.2 | 0.4% | -3.6% | 1,730.8 | 1,813.1 | 4.8% |
| Employee cost | 348.9 | 357.0 | 337.0 | -3.4% | -5.6% | 1,036.7 | 1,057.9 | 2.0% |
| Premises | 58.6 | 55.1 | 58.8 | 0.4% | 6.8% | 170.9 | 172.3 | 0.8% |
| Depreciation | 49.8 | 50.9 | 50.1 | 0.6% | -1.6% | 149.6 | 151.7 | 1.4% |
| Other Operating expenses | 128.3 | 146.9 | 142.3 | 10.9% | -3.2% | 373.6 | 431.2 | 15.4% |
| Operating Profit - Margin | 698.6 | 745.0 | 780.9 | 11.8% | 4.8% | 2,031.7 | 2,228.2 | 9.7% |
| Provision for impairment | 193.0 | 234.0 | 267.7 | 38.7% | 14.4% | 570.7 | 717.8 | 25.8% |
| - Individual / Specific | 139.1 | 231.4 | 287.3 | 106.5% | 24.2% | 384.7 | 687.4 | 78.7% |
| - Collective / General | 45.1 | 21.8 | (26.7) | -159.3% | -222.9% | 175.3 | 33.1 | -81.1% |
| - Others | 8.8 | (19.1) | 7.2 | -18.8% | 137.4% | 10.7 | (2.7) | -125.5% |
| Net profit before zakat & tax | 505.6 | 511.1 | 513.2 | 1.5% | 0.4% | 1,461.0 | 1,510.4 | 3.4% |
| Zakat & Tax | 2.4 | 3.5 | 4.3 | 75.2% | 20.7% | 4.4 | 11.9 | 174.2% |
| Net Profit after zakat & tax | 503.2 | 507.5 | 508.9 | 1.1% | 0.3% | 1,456.6 | 1,498.4 | 2.9% |

Consolidated Balance Sheet

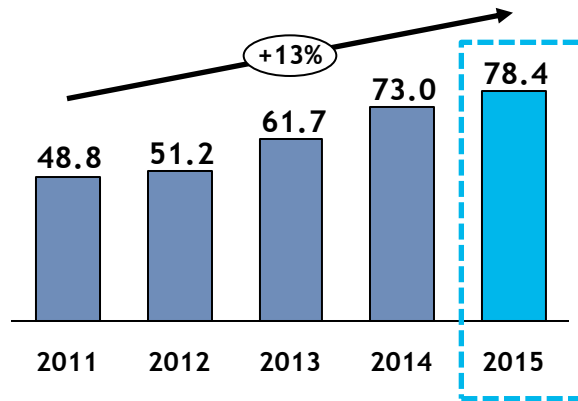
| AED Mn% | 30 Sep 2015 | 31 Dec 2015 | 30 Sep 2016 | % chg 30 Sep 2016 vs 30 Sep 2015 | % chg 30 Sep 2016 vs 31 Dec 2015 |
|--|----------------|----------------|----------------|--|--|
| Cash and balances with Central Banks | 17,363 | 18,629 | 20,438 | 17.7% | 9.7% |
| Due from financial institutions | 6,055 | 4,742 | 5,857 | -3.3% | 23.5% |
| Net Customer financing | 77,244 | 78,403 | 78,624 | 1.8% | 0.3% |
| Investments | 8,506 | 8,736 | 9,710 | 14.2% | 11.2% |
| Investment in associates | 773 | 799 | 777 | 0.5% | -2.8% |
| Investment and development properties | 1,113 | 1,084 | 2,053 | 84.4% | 89.5% |
| Other assets / fixed assets / intangibles | 5,864 | 5,984 | 5,129 | -12.5% | -14.3% |
| TOTAL ASSETS | 116,919 | 118,378 | 122,589 | 4.8% | 3.6% |
| Due to financial institutions | 4,589 | 3,106 | 3,339 | -27.2% | 7.5% |
| Customers' deposits | 89,434 | 94,927 | 98,610 | 10.3% | 3.9% |
| Other liabilities | 3,590 | 3,433 | 3,210 | -10.6% | -6.5% |
| Sukuk payable | 4,591 | 1,836 | 1,836 | -60.0% | - |
| TOTAL LIABILITIES | 102,204 | 103,302 | 106,996 | 4.7% | 3.6% |
| Share capital | 3,168 | 3,168 | 3,168 | - | - |
| Tier 1 sukuk | 5,636 | 5,672 | 5,673 | 0.6% | 0.01% |
| Proposed dividend | - | 769 | - | - | -100% |
| Reserves | 5,910 | 5,466 | 6,752 | 14.2% | 23.5% |
| TOTAL EQUITY | 14,714 | 15,075 | 15,593 | 6.0% | 3.4% |
| TOTAL LIABILITIES AND EQUITY | 116,919 | 118,378 | 122,589 | 4.8% | 3.6% |

Financial Snapshot (1/2)

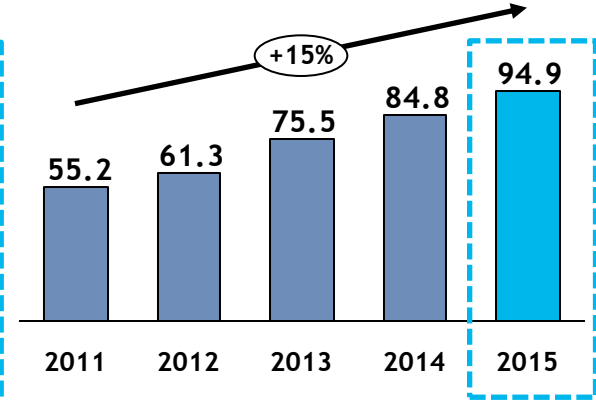
Total Assets (AED Bn)



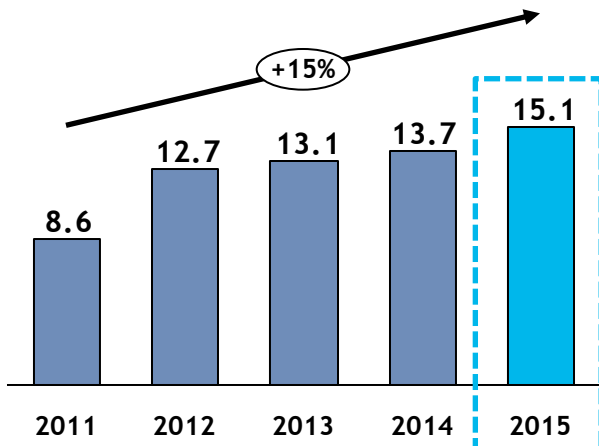
Net Customer Financing (AED Bn)



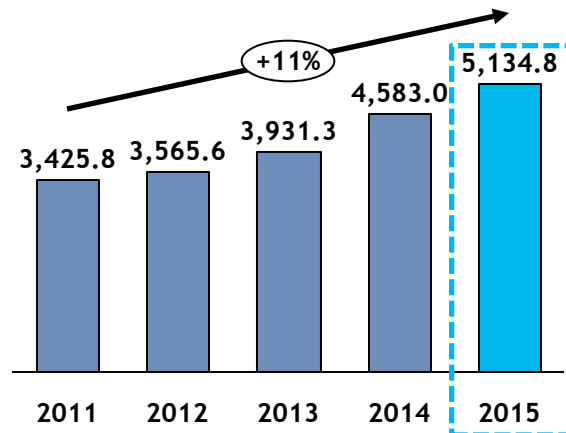
Customer Deposits (AED Bn)



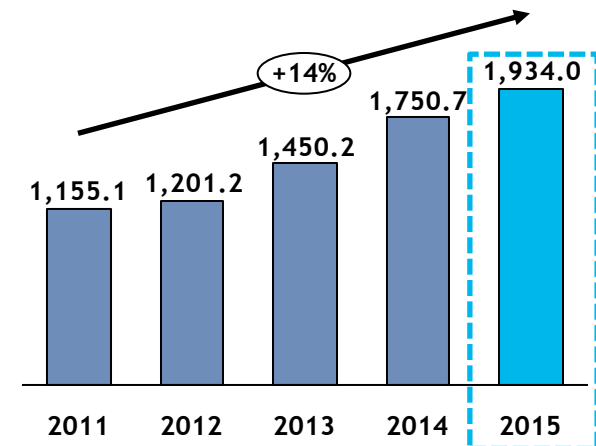
Equity (AED Bn)



Revenues (AED Mn)

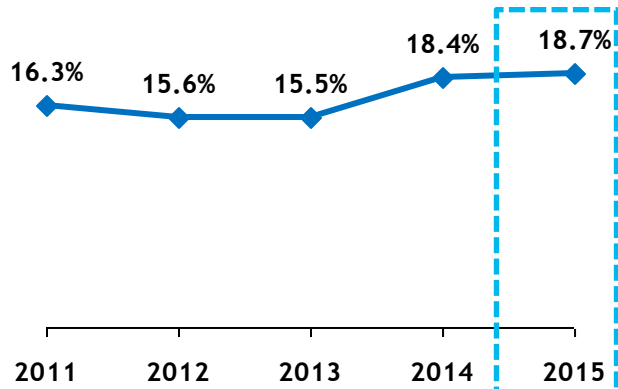


Net Profit (AED Mn)

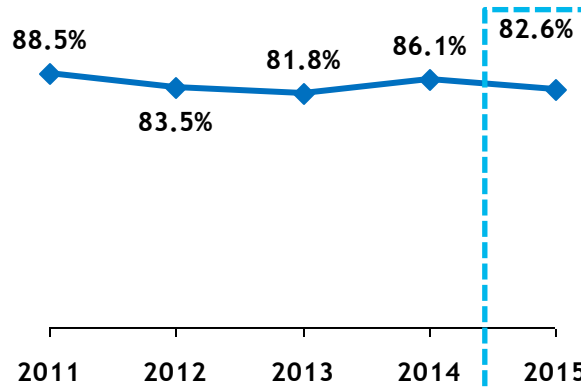


Financial Snapshot (2/2)

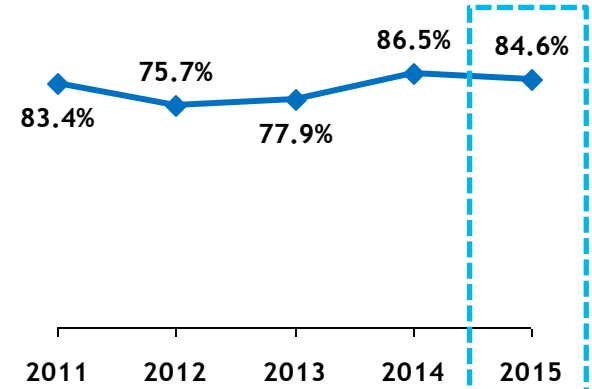
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

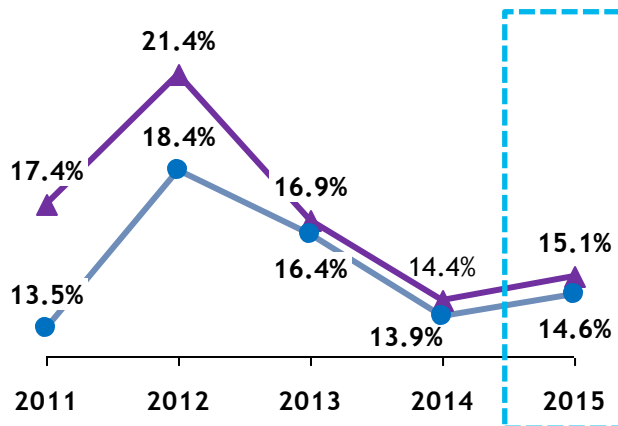


Advances to Stable Funds Ratio (%)



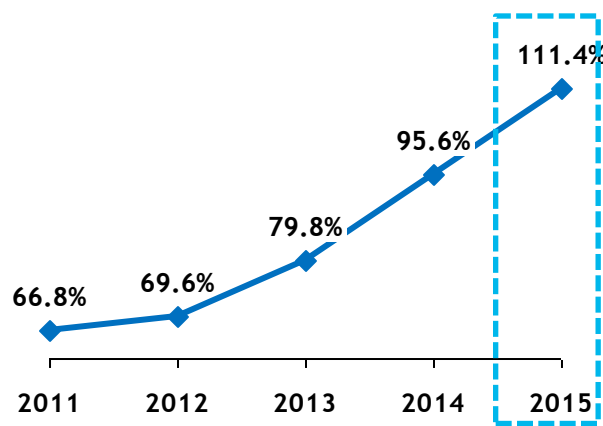
CAR (%)

▲ Total CAR ● Tier 1



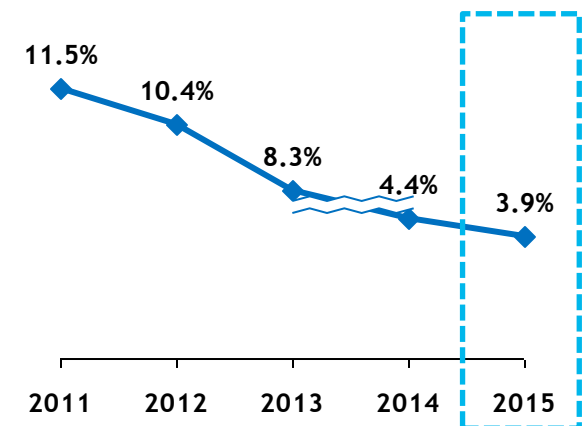
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only *



Non - Performing Ratio (%)

◆ Total Non performing ratio



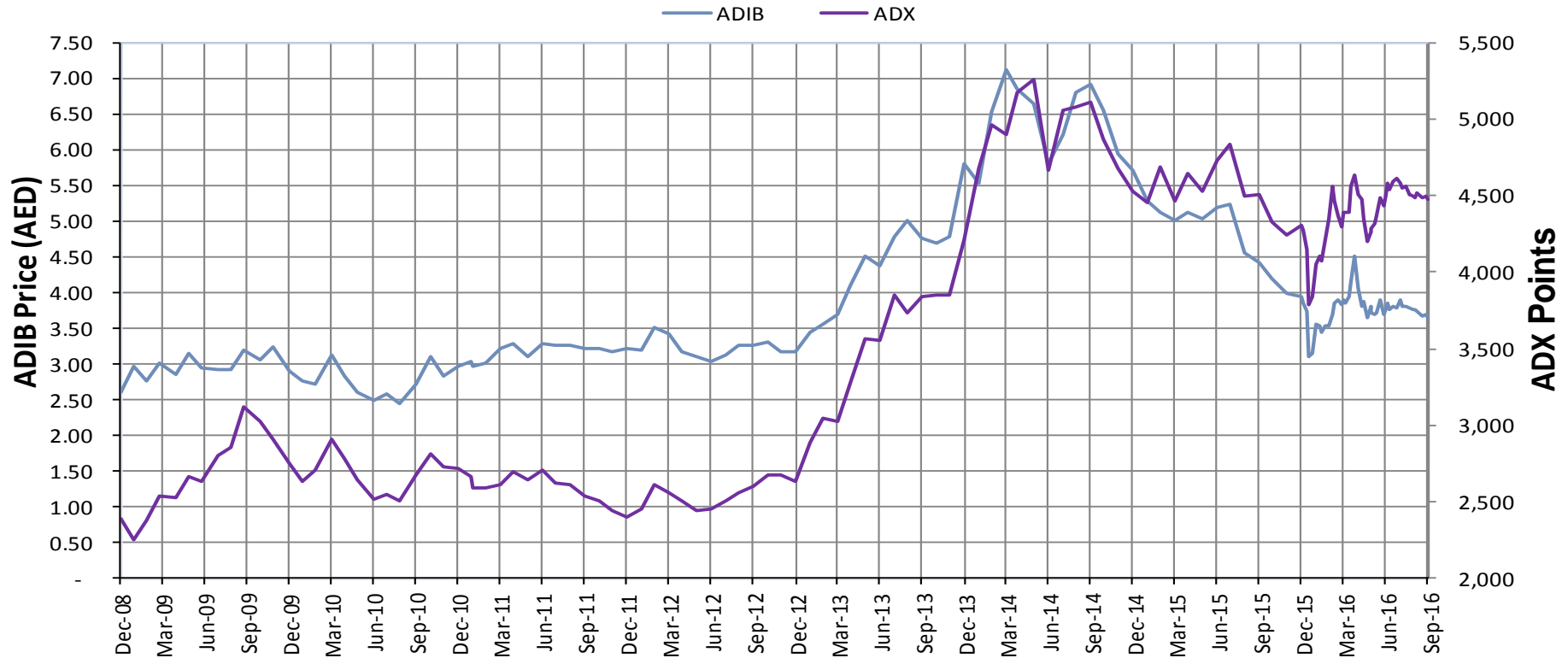
Dividend Distribution History

| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|---|-------|-------|---------|---------|---------|---------|---------|---------|
| Net Profit (Mn) | 851.1 | 78.0 | 1,023.6 | 1,155.1 | 1,201.2 | 1,450.2 | 1,750.7 | 1,934.0 |
| Cash Dividend Payout Ratio (% of Net Profit) | 50.0% | - | 50.0% | 50.0% | 50.0% | 50.0% | 40.0% | 39.8% |
| Cash Dividend (% of Share Capital) | 21.6% | - | 21.6% | 24.4% | 25.4% | 30.7% | 23.3% | 24.27% |
| Cash Dividends (Mn) | 425.6 | - | 511.8 | 577.5 | 600.6 | 725.1 | 700.2 | 769.0 |
| Total Dividend Yield | 8.3% | 6.9% | 7.3% | 7.7% | 8.0% | 9.9% | 4.1% | 6.2% |
| Bonus shares (Mn) | - | 394.1 | - | - | - | 635.3 | - | - |
| Bonus Shares (% of Share Capital) | - | 20.0% | - | - | - | 26.9% | - | - |

Shareholders' Return

- 30 September 2016 share price was AED 3.65 per share (31 Dec 2015: AED 3.94 per share).
- Cash dividend of 39.8% of net profit, 24.27% of share capital (2014: 23.34% of share capital).
- Total dividend yield of ADIB share - 6.2%. (2014: 4.1% Cash dividend only).

ADIB vs ADX



An award winning Bank (1/2)



“SKEA - Gold category”
Sheikh Khalifa Excellence award



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



“Most Innovative Bank in the
Middle East” - by EMEA Finance



Best Premium Banking Service-
by Banker Middle East

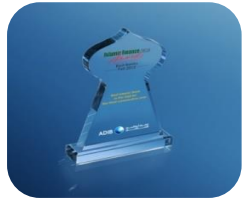
An award winning Bank (2/2)



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



“Best Private Bank UAE” by **Global Finance**



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



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



“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**



“Best Overall Islamic Bank “
International Financial Law Review Magazine



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

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