

Investor Presentation

1Q 2025

May 2025

ADIB IR Website



IR App Download link:



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= Contents

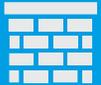
Investor Presentation

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ADIB Profile

1Q 2025 Investor Presentation

= ADIB has a solid Investment profile and a unique market position

1.		One of the leading Islamic banks in the region <ul style="list-style-type: none">• 4th largest Islamic bank in the GCC by total assets• 15% market share in UAE retail banking
2.		Track record of delivering consistently strong returns <ul style="list-style-type: none">• Strong financial results supported by consistent business momentum and growth• Consistently delivering a Return on equity above 25%
3.		A diversified business model and a wide range of product capabilities <ul style="list-style-type: none">• Diversified franchise across businesses, products, sources of income, and geographies• A full-fledged financial group servicing all customers across banking, payment, takaful insurance and property management
4.		Strong focus on customer service and experience <ul style="list-style-type: none">• Customer-centric approach with high NPS score• Dedicated customer Majlis and service quality forums
5.		Clear strategy with defined balanced scorecard and ambitious aspirations <ul style="list-style-type: none">• Clear and focused strategy for an evolving external environment and customers' needs• Ambitious 2035 Vision built around three strategic pillars: Building the bank of the future, Customer-Centricity, and Sustainability
6.		Well- capitalized balance sheet supporting ADIB's growth ambitions <ul style="list-style-type: none">• Robust capitalisation level, well-above regulatory requirements, supported by internal capital generation through strong profitability• Attractive funding base with customers' deposits representing 92% of total liabilities – Currents and saving accounts constitute 69% of the total deposits
7.		Best-in-class Executive Management Team <p>Considerable and diverse experience in the banking industry and strong expertise in operating financial institutions in the local, regional and international markets</p>



Building the Bank for the future

- Transforming the way we operate for agility and speed
- Transition to a fully AI-powered Bank
- Accelerate digital asset adoption
- Scale ADIB Ventures to foster fintech collaboration



Revolutionize Customer Experience

- Elevate customer value with innovative propositions
- Deliver seamless end-to-end digital journeys
- Harness technology to simplify and enhance the customer experience
- Map and optimize customer journey mapping



Advancing Sustainability Initiatives

- Integrate sustainability into all business
- Develop innovative sustainable financing solutions
- Prioritize employee wellbeing and engagement
- Drive Staff development and champion Emiratization

= ADIB is a leading UAE Bank and a regional Islamic banking powerhouse

A UNIQUE MARKET POSITION

The go-to bank for UAE Nationals with more than 50% market share within UAE Nationals



Customers



Market share in retail banking

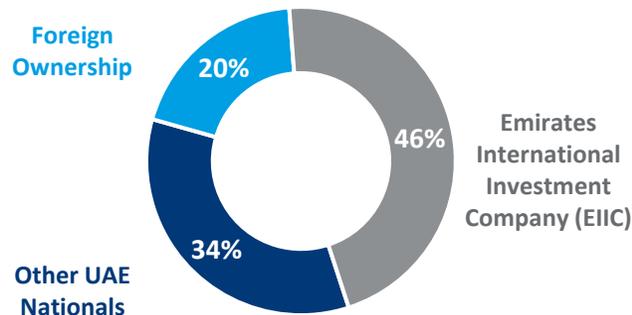


UAE National Customers

*Includes ADIB Egypt customers

A DIVERSIFIED SHAREHOLDERS BASE

Listed on the Abu Dhabi Stock Exchange Market with FOL limit of 40% and strong representation in major indices



A DIVERSIFIED BUSINESS MODEL

Full range of banking services available across all segments and a diversified franchise with banking, real estate, brokers, payment and takaful business



A REGIONAL ISLAMIC POWERHOUSE

One of the largest Islamic banks globally and the first Islamic bank to be established in the Emirate of Abu Dhabi



Total assets
AED 244 Billion
(\$66.3bn)



Market Cap.
AED 69.4* Billion
(\$18.9bn)



+60 Branches

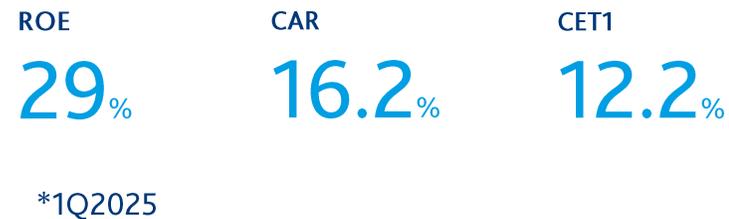
+70 Branches



Presence in regional markets
(UAE, Egypt, Iraq, Qatar, UK)

STRONG FUNDAMENTALS

Record-breaking performance with one of the highest ROEs in the market



A STRONG CREDIT & ESG RATING

MOODY'S

A2

Stable Outlook

FitchRatings

A+

Stable Outlook

MSCI
ESG RATINGS

AA

* Based on 7 May 2025 share price

= Track record of consistently delivering shareholder value

A Market Leader

ROE

29%

Highest ROE in the market

(1Q 2025)

Value creation

Dividend Yield

6%

Consistent dividend distribution with average yield >6%

Strong market confidence

P/E*

8.74

A value stock with high growth potential

NPM

4.31%

Consistently maintaining high margins

(1Q 2025)

TSR

44.8%

Exceptional shareholder value creation

(4Q 2024)

P/B*

2.8x

Strong valuation signaling a strong market confidence

(1Q 2025)

CASA Ratio

69%

Highest CASA ratio in the region

(1Q 2025)

EPS

AED 0.417

20% growth in EPS versus last year

(1Q 2025)

Share price growth

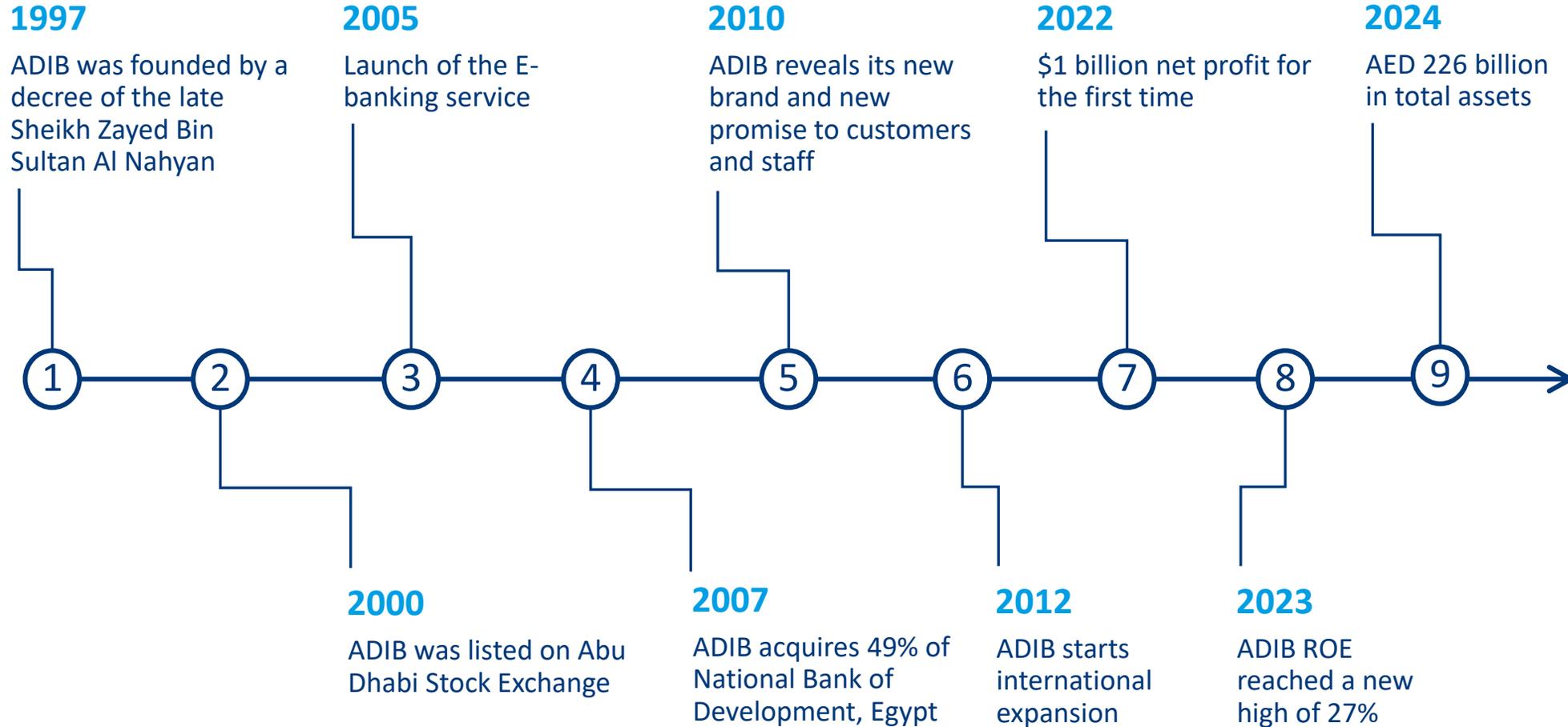
46%

One of the best performing shares in the market

(YOY)

* Based on 31 March 2025 share price

= First Islamic bank to be established in Abu Dhabi



2024 Highlights



44%
Emiratization rate



39%
Woman in Workforce



5,000 number of employees



67
Net promoter Score (NPS)

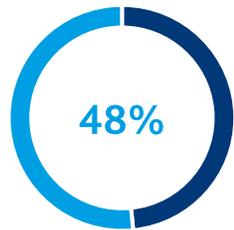


AED 5.6 Billion in Sustainable financing

= Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue



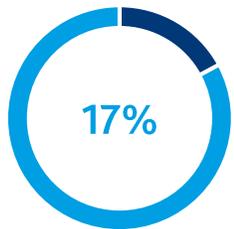
Business Segment

Retail Banking

Description

Targets individuals and SME entities with main focus on UAE Nationals and mass affluent segment

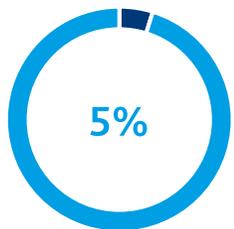
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

Focuses on large corporates, Governments, GREs and FIs

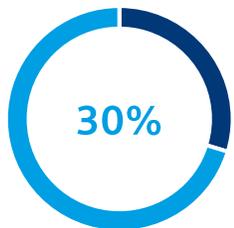
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



Treasury

An active investor in the global sukuk market, offering investment opportunities to customers and using debt assets to manage the bank's balance sheet

Expertise in FX, rates, hedging, money markets, equity and debt execution. Treasury also manages ADIB's balance sheet and asset/liability mix.



Others, incl. Associates and Subsidiaries

ADIB is present in the following countries for the following services:

- ADIB UAE offers private banking and real estate asset class
- ADIB Egypt caters to the needs of corporate and retail customers
- ADIB UK offers commercial and industrial real estate asset class

= ADIB Digital Journey

Building the bank for the future with a focus on customer centricity, innovation and partnership

Our mobile app is highly regarded by our customers, and market leading in servicing capability



Launch ADIB Ventures to accelerate partnership program with FinTechs and leverage their products and capabilities

+1.1M users on mobile banking app which has 100+ services



Launched fractionalized sukuks as part of our digital asset strategy

Enabled instant journeys with 100% STP across account opening, covered cards, personal finance



Launched Business banking enabled digital onboarding journey

Introduce 83 new features in 2024 on the mobile app



Accelerate AI capabilities to build on internal efficiencies and support accelerated growth (cross selling, new services)

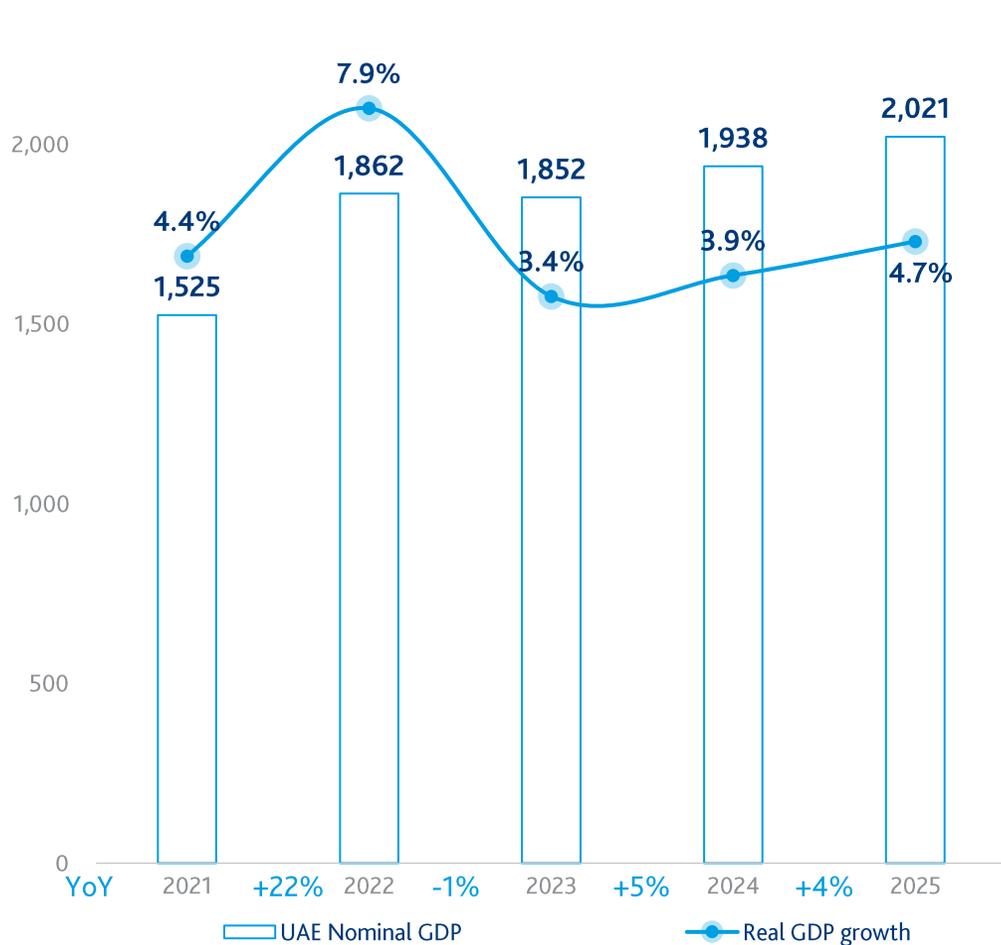
Operating Environment

1Q 2025 Investor Presentation

= Macroeconomic Overview

UAE continues to demonstrate economic resilience backed by diversification strategy and consistent government expenditures

= GDP growth remains resilient reflecting strong momentum in non-oil sector



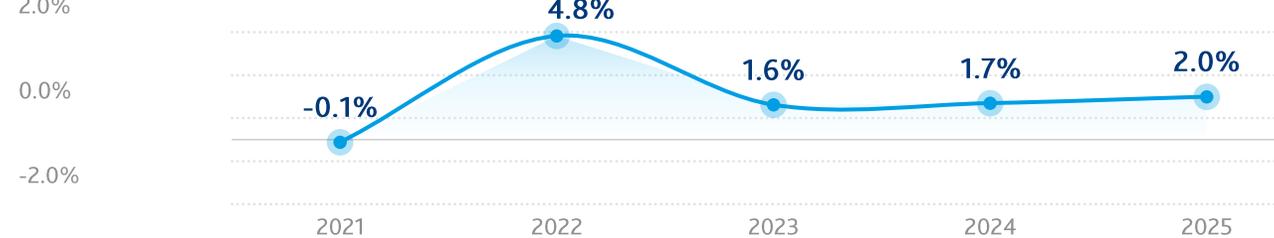
= Oil prices adjust to market dynamics

Brent Price / Barrel (Avg) (USD)



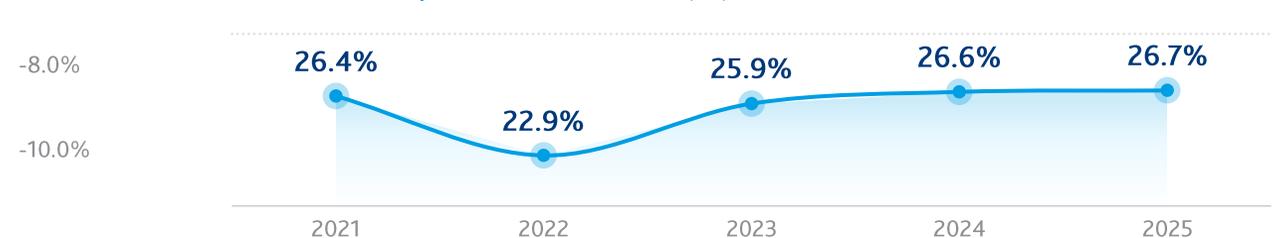
= Moderate inflation, supporting economic stability & consumer confidence

UAE Inflation (Avg) (%)



= Stable government spending supporting UAE's long term diversification plan

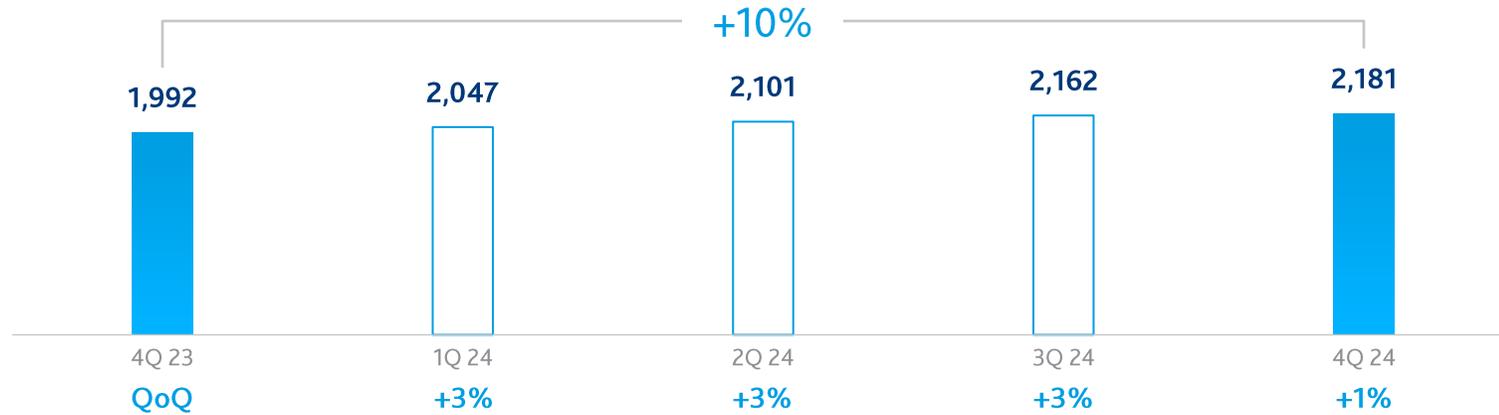
Government Expenditure % of GDP (%)



= UAE Banking Sector Update

The UAE banking system's financing portfolio continued to grow, reflecting healthy economic conditions

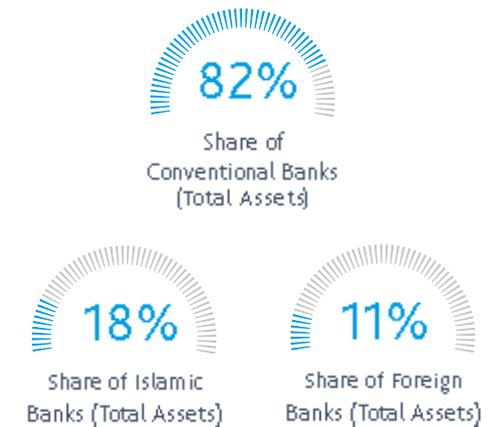
= Loans, Advances & Overdrafts (AEDbn)



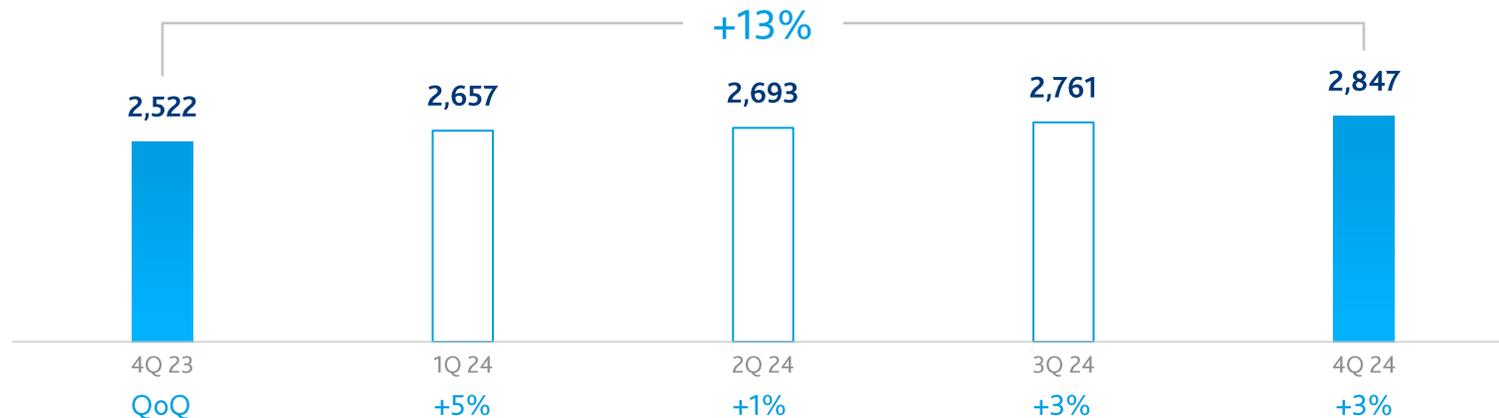
= Size of the UAE Banking Sector



= Market Landscape (Jan 2025)



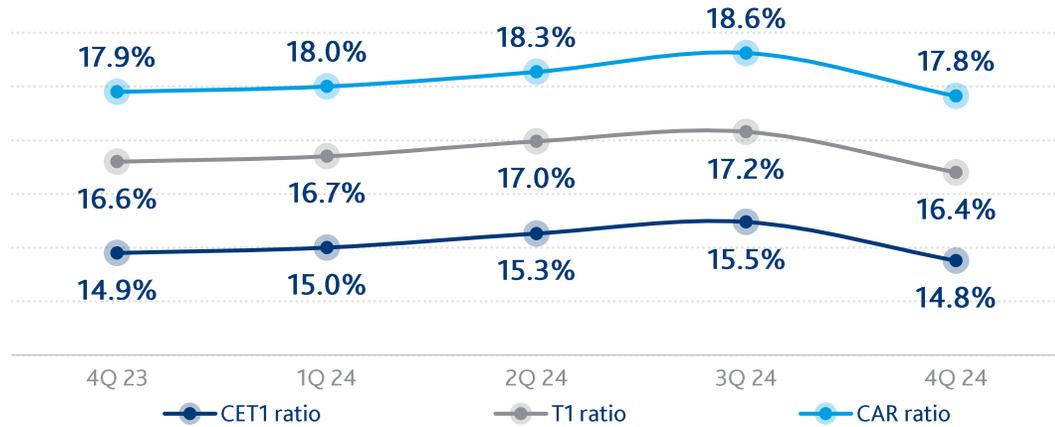
= Bank Deposits (AEDbn)



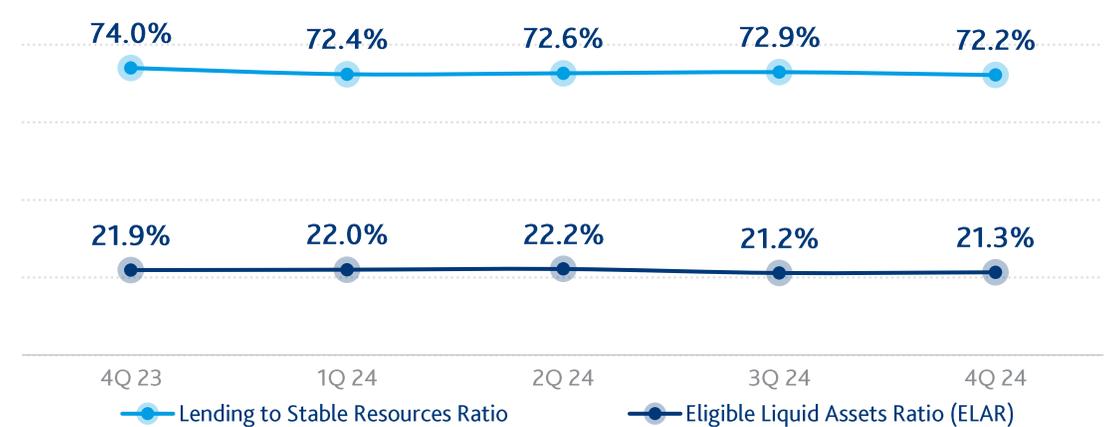
= UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

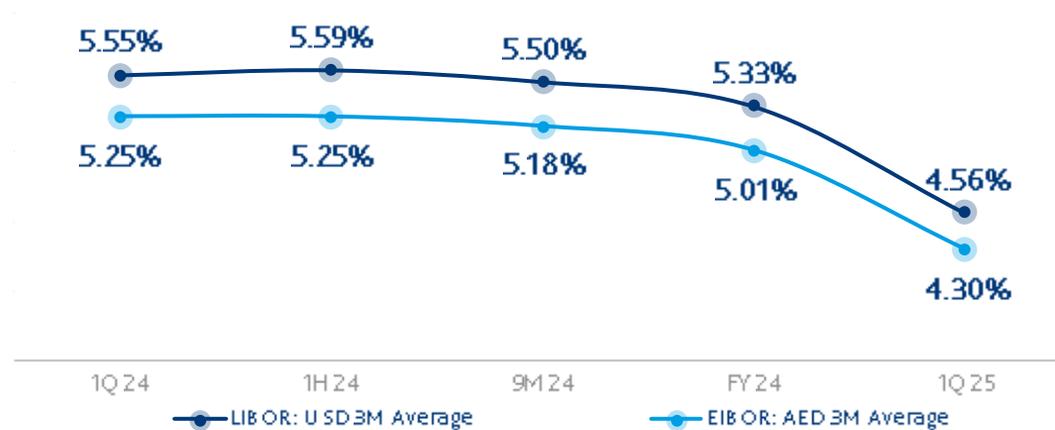
= Capitalization (%)



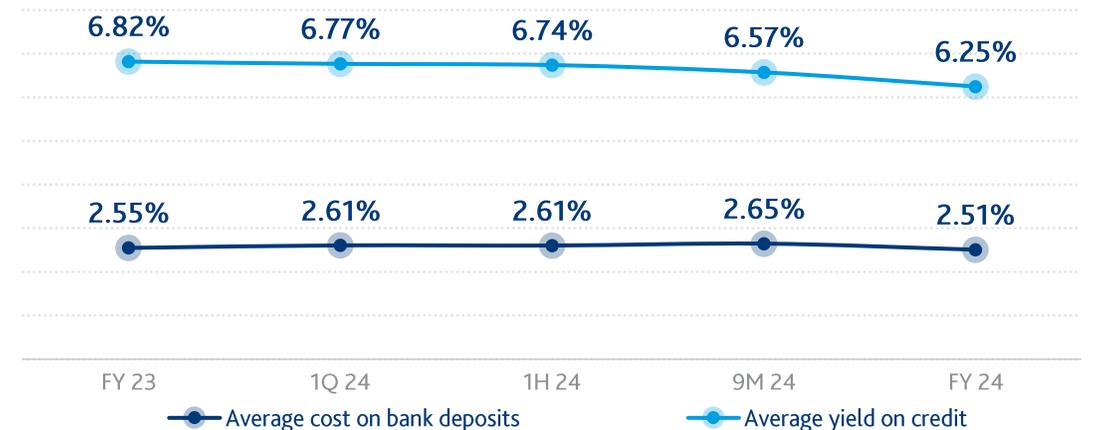
= Liquidity (%)



= Interest Rates (%)



= Yield and Funding Cost (%)



Sources: UAE Central Bank, S&P Capital IQ

Performance Track Record

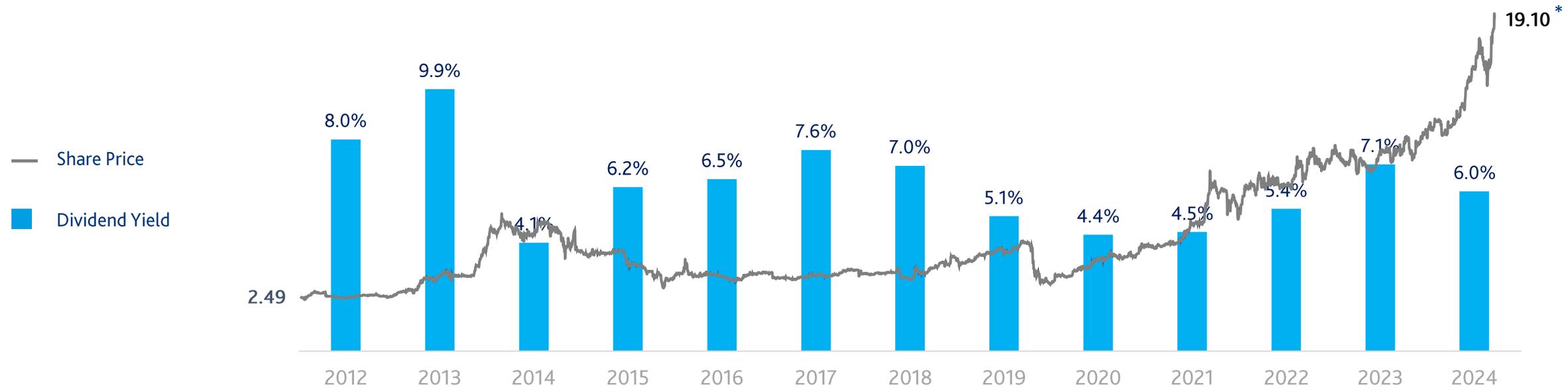
1Q 2025 Investor Presentation

1
2
3
4
5

= Consistent dividend distribution

ADIB consistently distributes dividends with average yield of above 6%

= Shareholder Return Metrics



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Net Profit in AED mn	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330	3,619	5,251	6,101
Cash Dividend Payout ratio (% of Net Profit)	50.0%	50.0%	40.0%	39.8%	39.8%	39.8%	39.8%	38.2%	46.6%	48.5%	49.2%	49.4%	49.7%
Cash Dividend (% of Share Capital)	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	20.6%	31.1%	49.0%	71.5%	83.4%
Cash dividend in AEDmn	600	725	700	770	778	915	995	994	747	1,130	1,779	2,595	3,030
Bonus shares	-	635	-	-	-	-	-	-	-	-	-	-	-
Bonus shares (% of Share Capital)	-	26.9%	-	-	-	-	-	-	-	-	-	-	-

*Share price at 7 May 2025

= Market Metrics & Ownership Structure

ADIB is a liquid stock with 20% foreign ownership

= Key Metrics



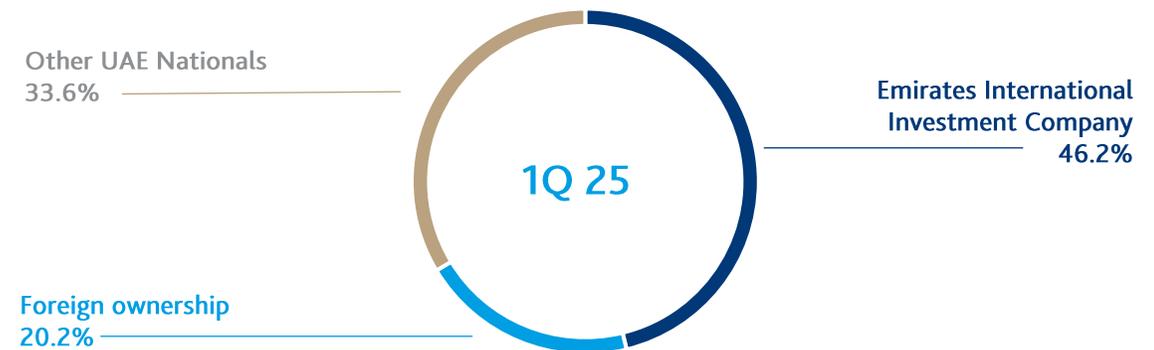
= ADIB Share Price Performance (AED)



= ADIB Share Price Vs Index



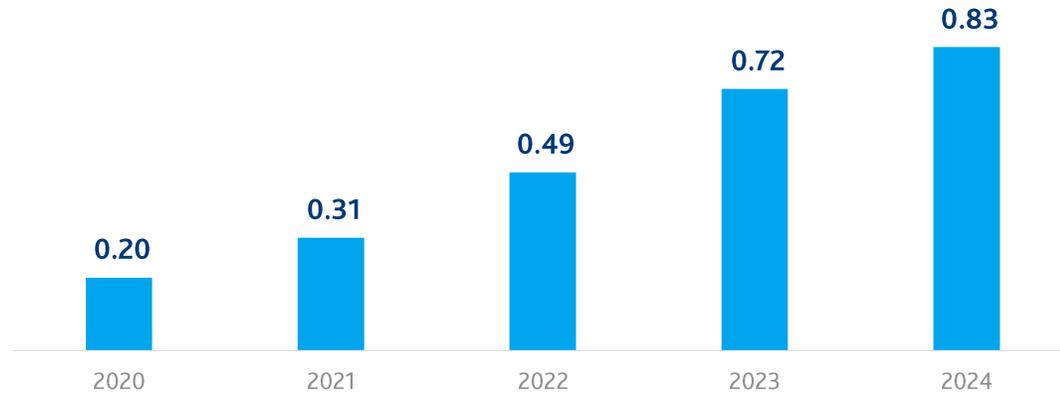
= Ownership Structure (%)



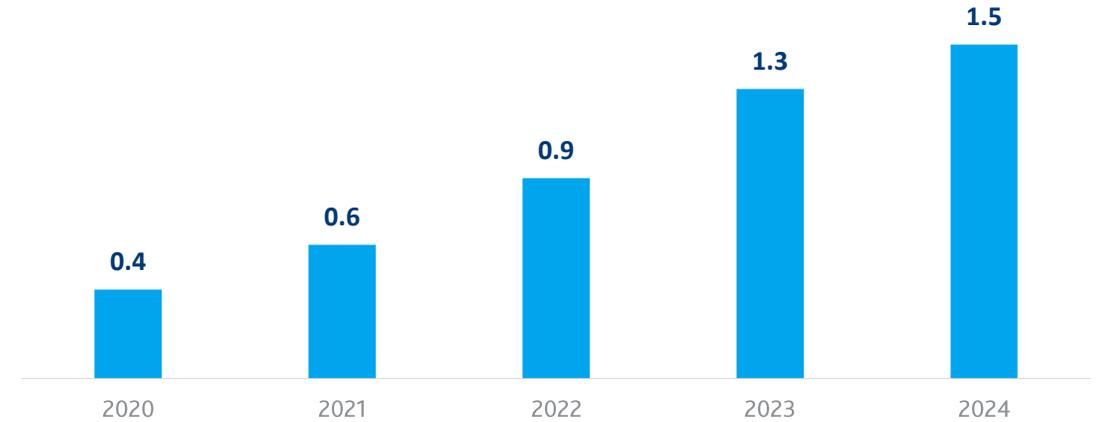
*Share price at 7 May 2025

= Consistently delivering high Shareholders' Return

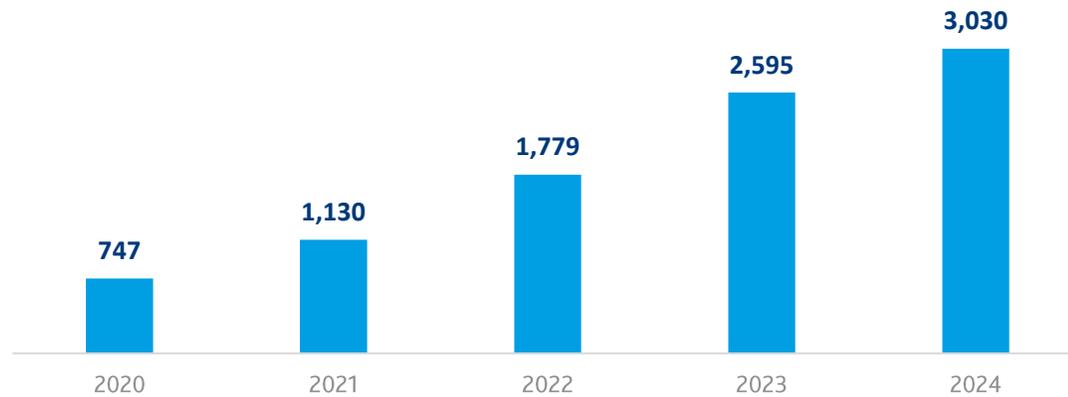
= Dividend per Share (in Fils)



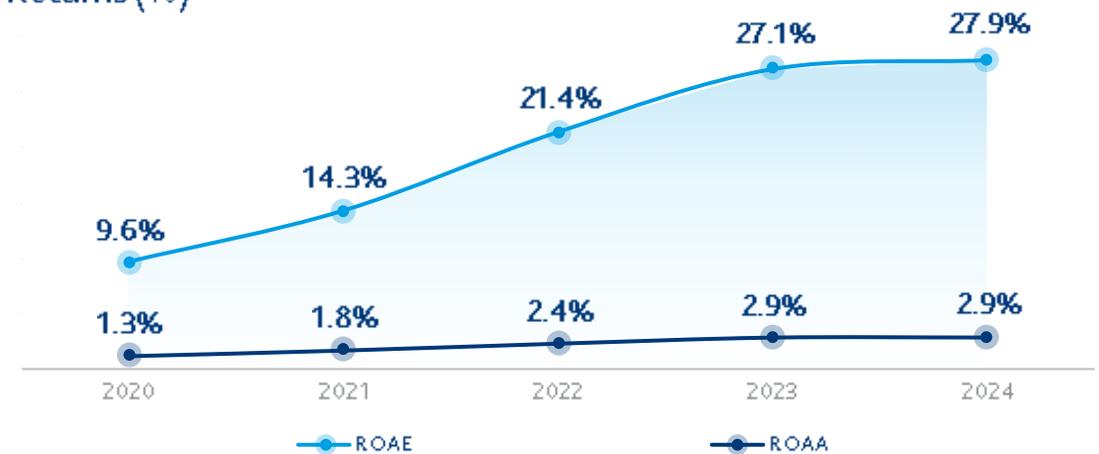
= Basic EPS (AED)



= Cash Dividend (AEDmn)

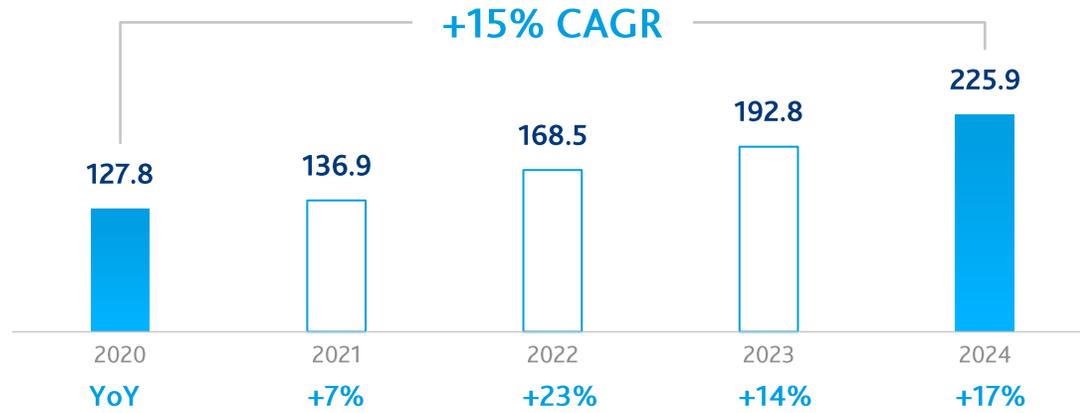


= Returns (%)



= A solid Balance Sheet Growth with Strong Funding Base

= Total Assets (AEDbn)



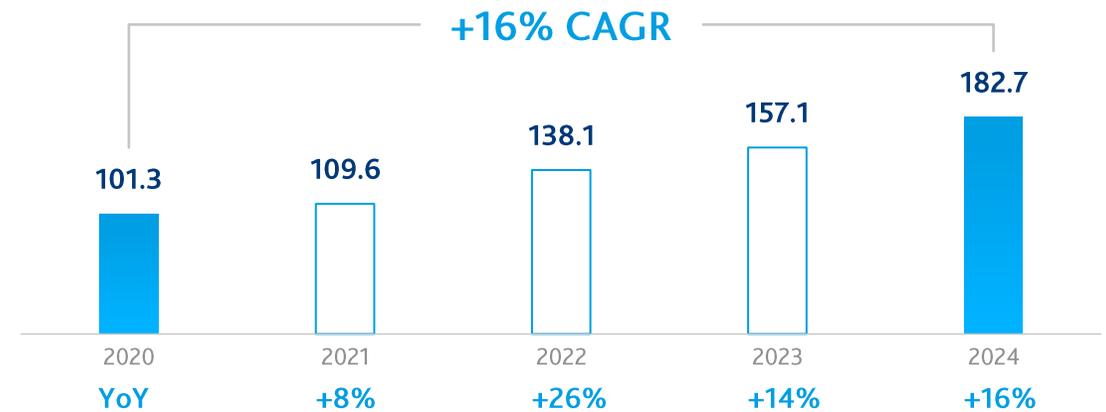
= Customer Financing, Net (AEDbn)



= Investments (AEDbn)

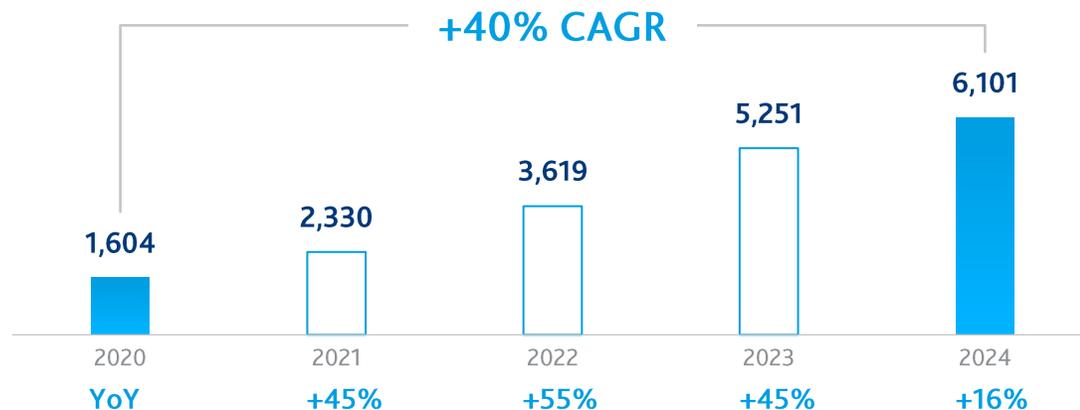


= Total Deposits (AEDbn)



= A highly Profitable Organization with a 40% CAGR in Net Income & Strong Efficiency Gains

= Net Income (AEDmn)



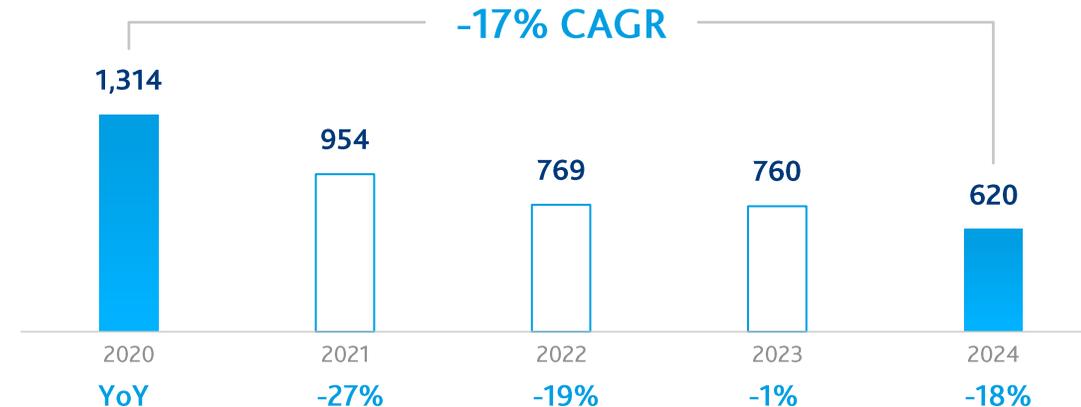
= Revenues (AEDmn)



= Expenses (AEDmn)

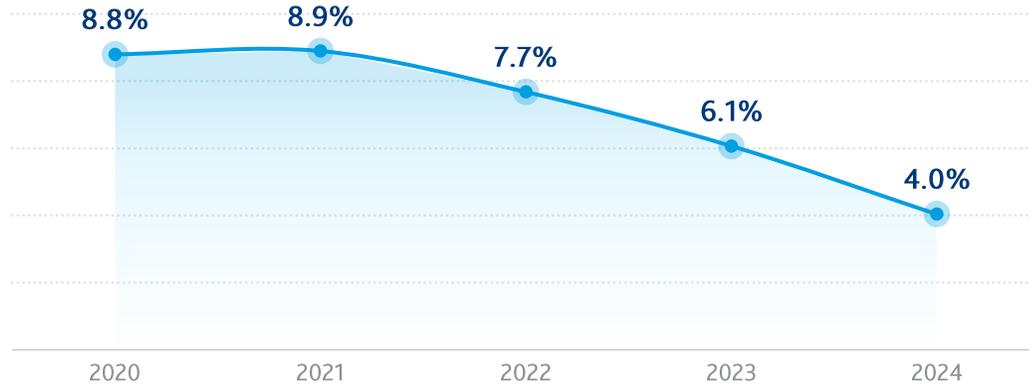


= Impairments (AEDmn)



= Improved Margins and Credit Quality with Robust Cost Efficiency Trends

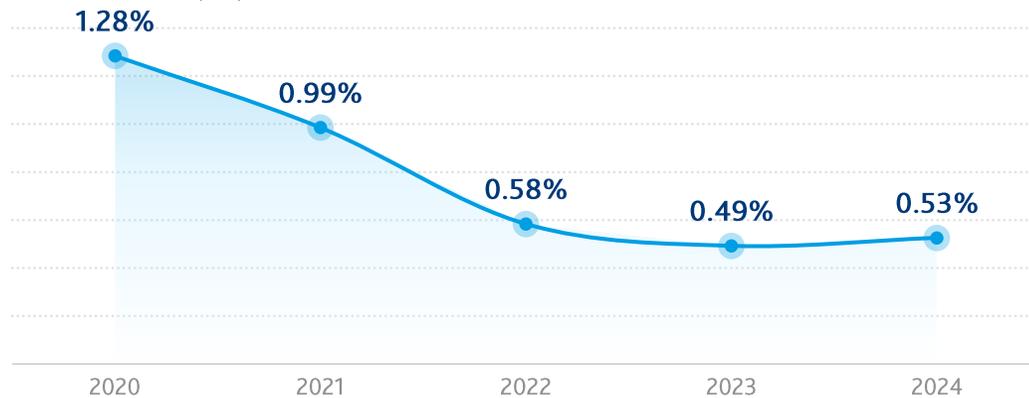
= NPA Ratio (%)



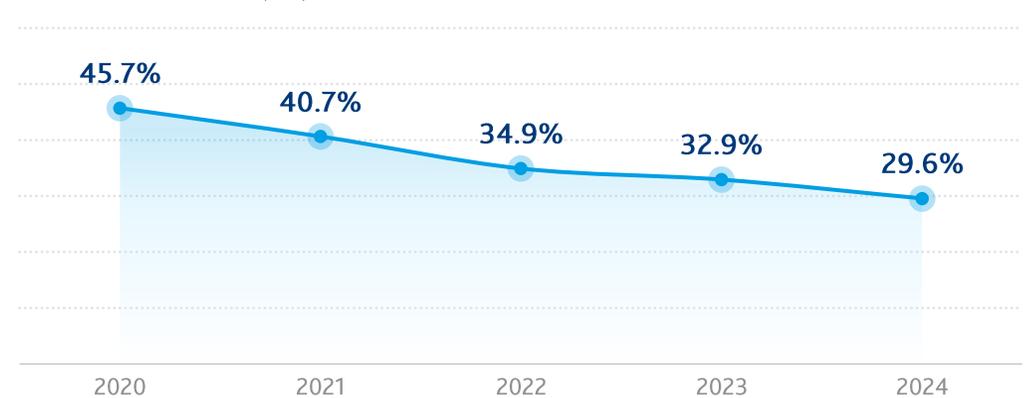
= Net Profit Margin (%)



= Cost Of Risk (%)

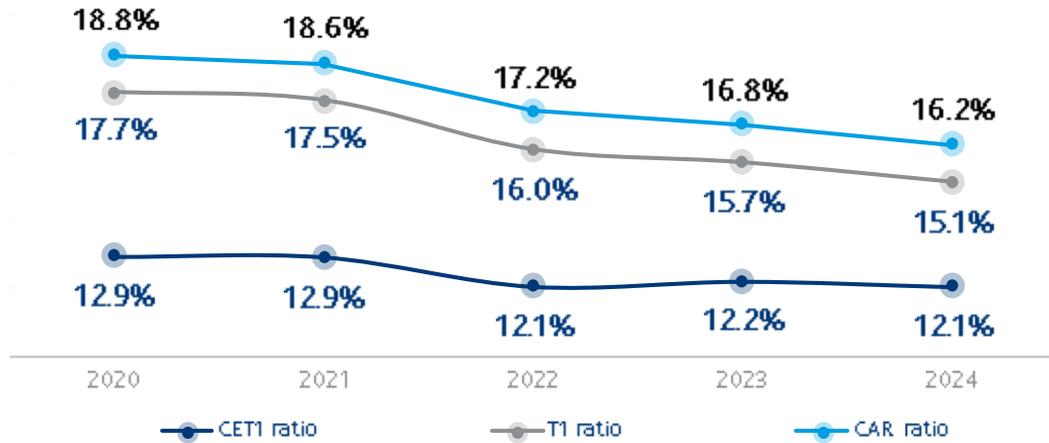


= Cost To Income Ratio (%)



= Strong capitalization and liquidity positions

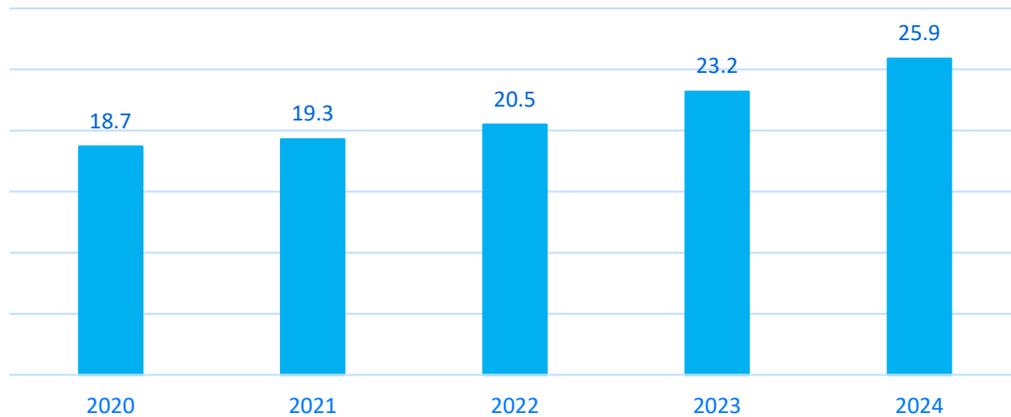
= Capitalization Ratios (%)



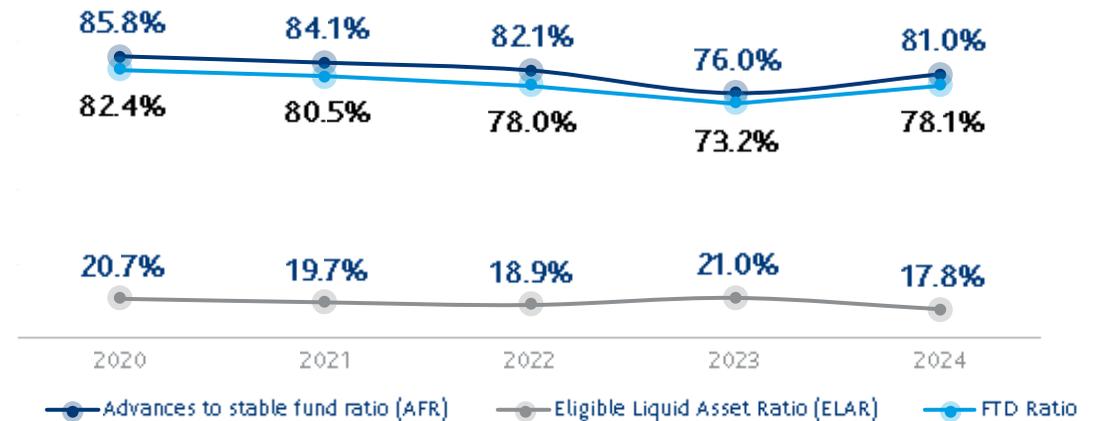
= NPA Coverage Ratios (%)



= Total Capital base (AEDbn)



= Liquidity Ratios (%)



ESG Strategy

1Q 2025 Investor Presentation

Driving positive change: Unlocking the power of Islamic banking for a sustainable future

At the heart of our strategy lies the unique, untapped potential of Islamic banking to foster sustainability.

As a leading Islamic bank, we are committed to playing our part and making a difference in the way we interact with our community and with all our stakeholders.

Committed to Global Standards

- Aligned with the UN's Sustainable Development Goals (SDGs)
- Signatory to the Principles of Responsible Banking (PRB)

Sustainable Finance Leadership

- Pioneering in sustainable Islamic finance with 28% of our AED 60 billion by 2030 target achieved
- Issued the world's first USD-denominated Green Sukuk

Strong ESG Performance

- MSCI ESG rating of AA
- S&P DJSI score improved from 17 to 41
- ESG Score on Refinitiv 75.5

Supporting National and Global climate goals

- Align with UAE's Net Zero Goal 2050 and Abu Dhabi Economic Vision 2030
- First Islamic bank to set financed emissions targets for 2030

= Our Sustainability Approach

Embedding Sustainability at the Core of ADIB's Business & Culture

1 Strengthened Governance

Established ESG Board and Management Committees to ensure oversight of ESG activities

2 A comprehensive Sustainability strategy

- Integrating ESG into our operations
- Built around three key pillars to operationalize our vision and ambition
- Developed a sustainable finance plan

3 ESG risk policy and framework

Embedding ESG into the Corporate Risk Register

Key Pillars of ADIB's ESG Strategy



Maintain High Standards of Governance

- Fully integrate ESG into our governance structure
- Develop a sustainable procurement strategy
- Build a strong ESG-driven culture through trainings and KPIs
- Achieve best-in-class data privacy and cybersecurity
- Align ESG reporting with market and legal requirements
- Embed ESG risk framework through proprietary ESG risk due diligence toolkit.



Maximise Positive Impact

- Launch Shari'a-compliant sustainable and green finance products
- Implement a Net Zero Strategy including financed emissions
- Integrate ESG considerations into investment & finance decisions
- Support customers in transitioning to low-carbon economy
- Integrated climate considerations into our risk management processes to ensure resilience of our business

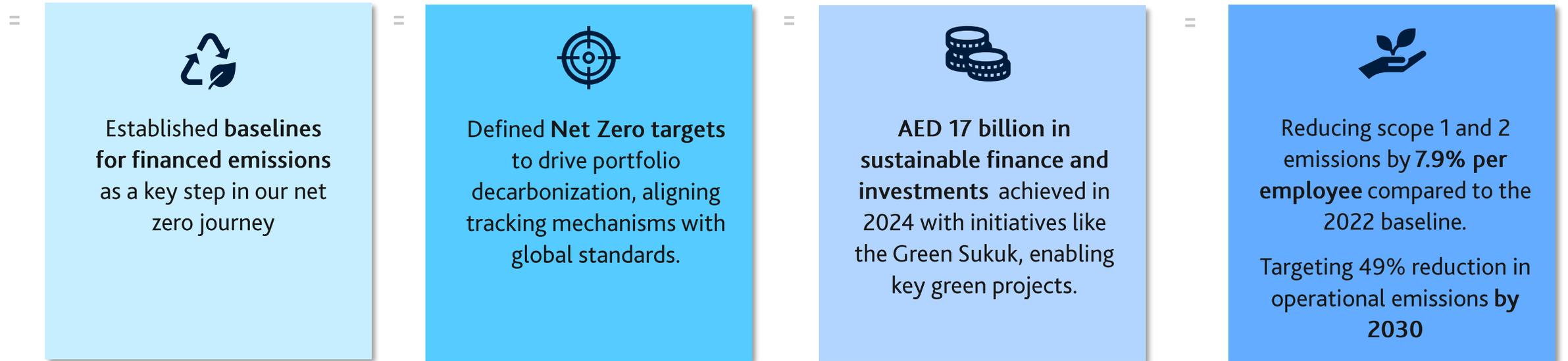


Be a Lifelong Partner

- Develop financial inclusion policy and programs
- Establish financial literacy programs for retail and SME customers
- Develop a gender diversity strategy
- Implement Employee wellbeing plan
- Foster a learning-oriented culture
- Drive Emiratization and career development
- Champion social responsibility through community engagement



= Driving Decarbonization: Our Path to Net Zero



National Goals

Net Zero by 2050

30% clean energy capacity mix

7% reduction in transport sector emissions

Triple Renewable energy investments by 2030



ADIB's Contribution

Developing a Net Zero strategy to align with sustainability goals

Supporting Net Zero through sustainable finance targets and Green Sukuk issuances

Promoting electric mobility with the VOLT Electric Vehicle financing product

Advancing renewable energy through green finance initiatives under ADIB's Sustainable Finance Framework

= Leading the way in ESG Excellence

	AA rating by MSCI ESG		\$500 million green sukuk - World's first USD Green Sukuk issued by a financial institution		Completed Double Materiality Assessment & Conducted IFRS ISSB disclosure assessment
	Chair of Green Climate Finance Centre (GCFC)		AED 17 billion in sustainable finance		*14% reduction in Scope 1 & 2 GHG emissions 26% reduction in energy intensity
	Board and management ESG Committee		Clear commitment to a net zero and carbon reduction plan		Recognized as best Islamic bank globally for ESG by Global Finance

* FY 2023

Financial Performance

1Q 2025 Investor Presentation

= Financial Performance Highlights

Delivered net income of AED 1.7bn in 1Q 2025, growing 18% YoY on strong customer financing and non-funded income growth

= Strong YoY Growth in Profitability



= Robust Balance Sheet Growth YoY



= Strong Capital Position and Return YoY



= Outlook and Guidance

UAE economic resilience, the solid financial & strategic foundations drive promising outlook for the rest of 2025

= Market Outlook

Resilient growth reflecting strong momentum in non-oil sector

Real GDP growth (%)



Oil prices adjusting to market dynamics but remain supportive

Brent Price / Barrel (avg) (USD)



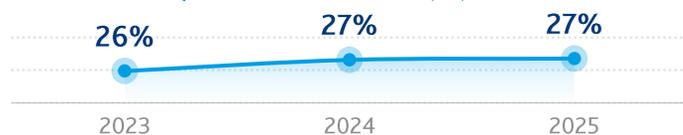
Moderate inflation supporting economic stability & consumer confidence

UAE Inflation (avg) (%)



Stable government spending supporting UAE's long term diversification plan

Government expenditure % of GDP (%)



= Management Guidance

= Gross Financing Growth

Customer financing momentum in both retail and corporate expected to remain robust, supported by a resilient economic backdrop

1Q 2025 Actual

27% YoY ✓

FY 2025 Guidance

12% to 14%

= Net Profit Margin

NPM to stabilise in 4% to 4.25% range for FY 2025

4.31% ✓

4% to 4.25%

= Cost of Risk

CoR to remain at healthy level due to better asset quality and effective risk management supported by continuous build-up of provisioning

0.37% ✓

0.40% to 0.60%

= Cost to Income Ratio

Opex growth to support business expansion moderated by disciplined management and digital efficiencies with overall positive "jaws"

28.9% ✓

< 30%

= Return on Equity

Solid expected profit growth and focus on capital-efficient income growth expected to drive continued superior returns

28.8% ✓

> 25%

= Key financial metrics – 1Q 2025 vs 1Q 2024

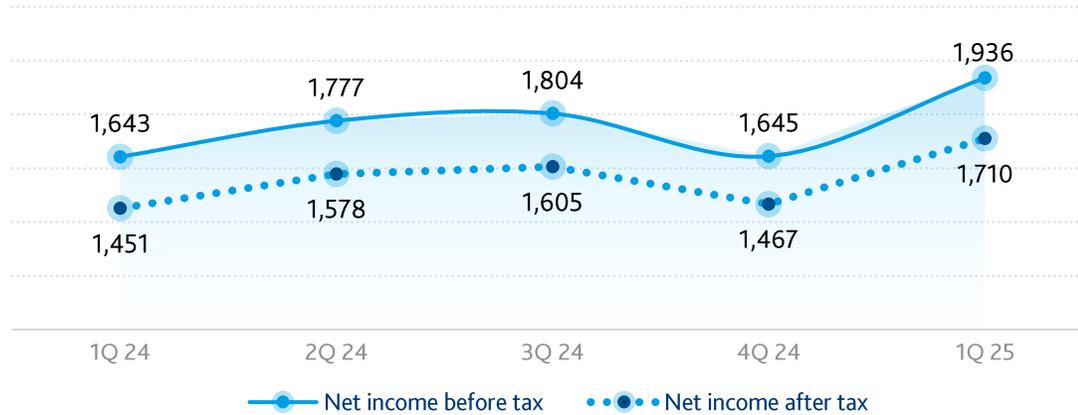
Record set of results with ROE reaching 28.8% driven strong commercial momentum, diversified revenue streams and cost discipline

	1Q 2024	1Q 2025	1Q 2025 vs 1Q 2024	
			Amount	%
Profitability (AED mn)				
Revenue	2,517	2,871	354	14%
Expenses	-765	-830	-64	8%
Margin	1,752	2,042	290	17%
Cost of Credit	-109	-106	4	-3%
Net Income before Zakat & Tax	1,643	1,936	293	18%
Zakat & Tax	-192	-226	-34	18%
Net Income after Zakat & Tax	1,451	1,710	259	18%
Balance Sheet (AED bn)				
Total Assets	194.6	243.5	48.9	25%
Gross Financing Assets	121.4	154.5	33.1	27%
Risk Weighted Assets	142.3	169.1	26.8	19%
Customer Deposits	160.3	200.1	39.8	25%
Investments	26.3	32.2	5.9	22%
Key Ratios				
Cost to Income	30.4%	28.9%		-1.51%
Return on Equity	27.0%	28.8%		1.82%
NPA Coverage	73.0%	82.8%		9.8%
NPA	5.5%	3.7%		-1.7%

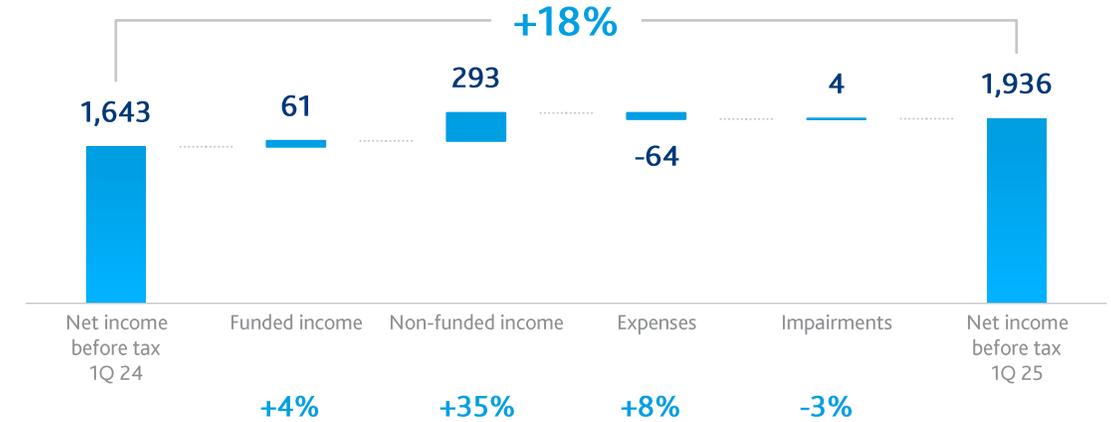
= Income Statement

Strong YoY net income growth of 18% driven by strong revenue momentum, revenue diversification and balance sheet growth

= Net Income (AEDmn)



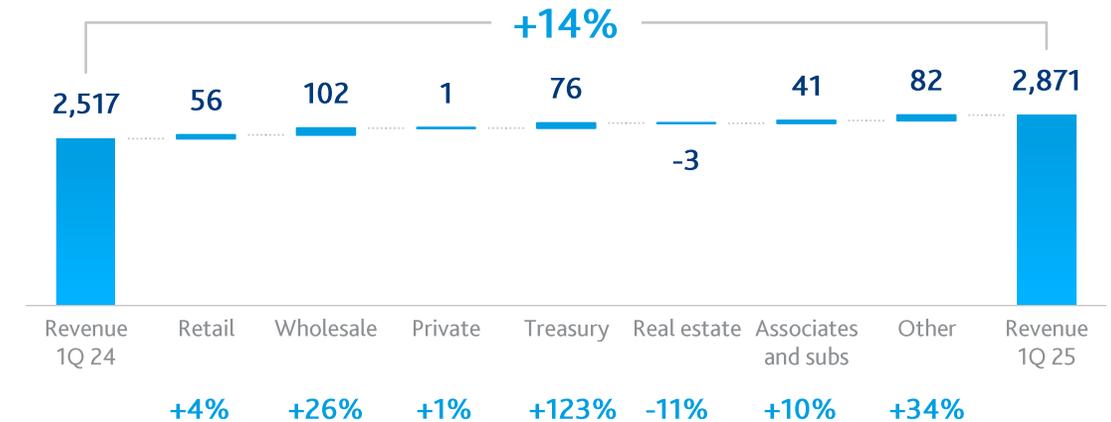
= Net Income before Tax Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	1Q 2025	1Q 2024	Δ%	4Q 2024	Δ%
Funded income	1,752	1,690	+4%	1,663	+5%
Non-funded income	1,120	827	+35%	974	+15%
Revenues	2,871	2,517	+14%	2,637	+9%
Operating expenses	(830)	(765)	+8%	(821)	+1%
Provision for impairment	(106)	(109)	-3%	(172)	-39%
Net Income before tax	1,936	1,643	+18%	1,645	+18%
Net Income after tax	1,710	1,451	+18%	1,467	+17%

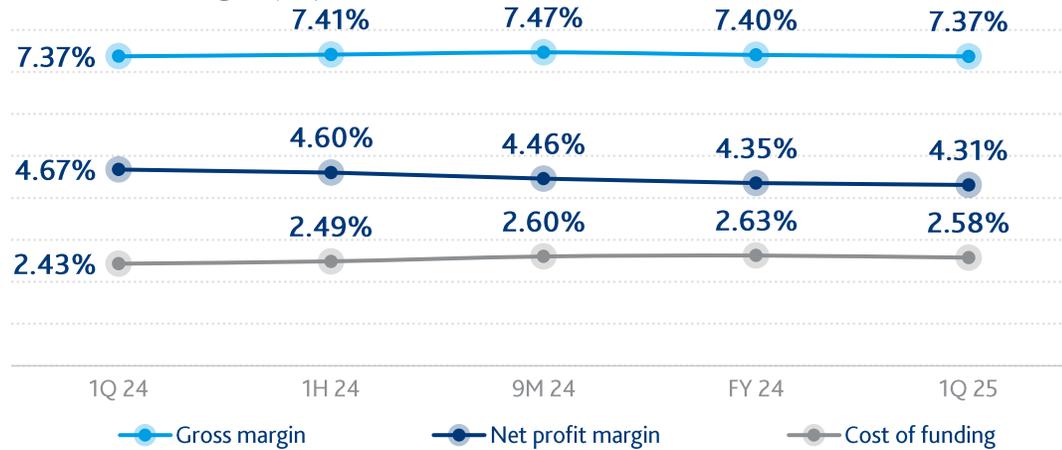
= Revenue Movement by Segment YoY (AEDmn)



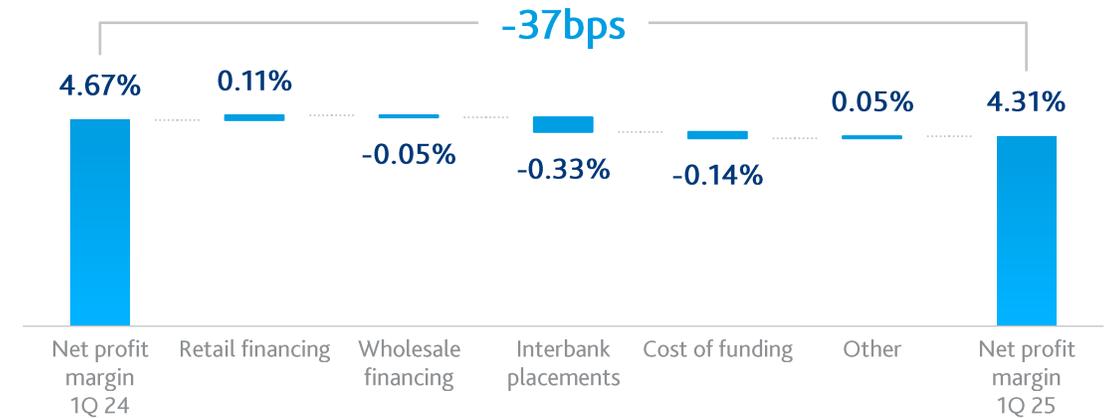
= Funded Income

Stabilized margins, strong volume growth and disciplined balance sheet management, drove a 4% increase in funded income

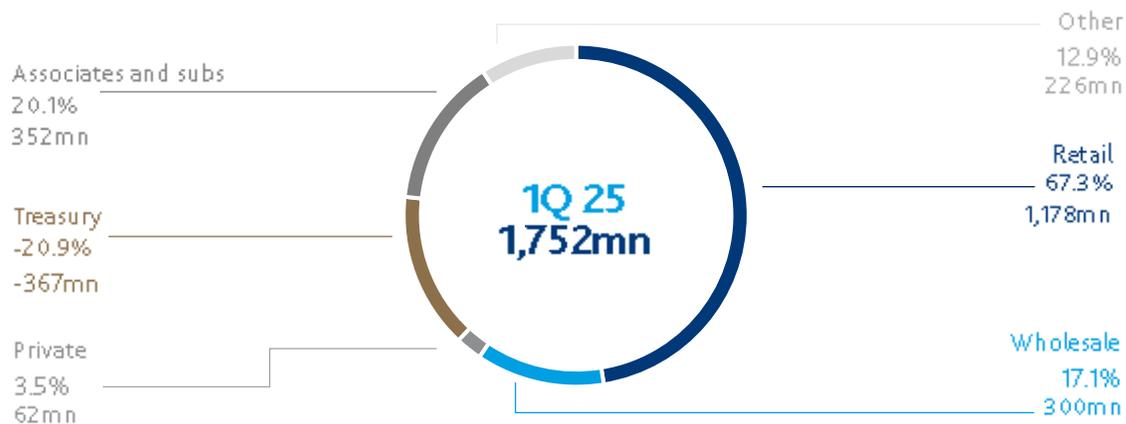
= Net Profit Margin (%)



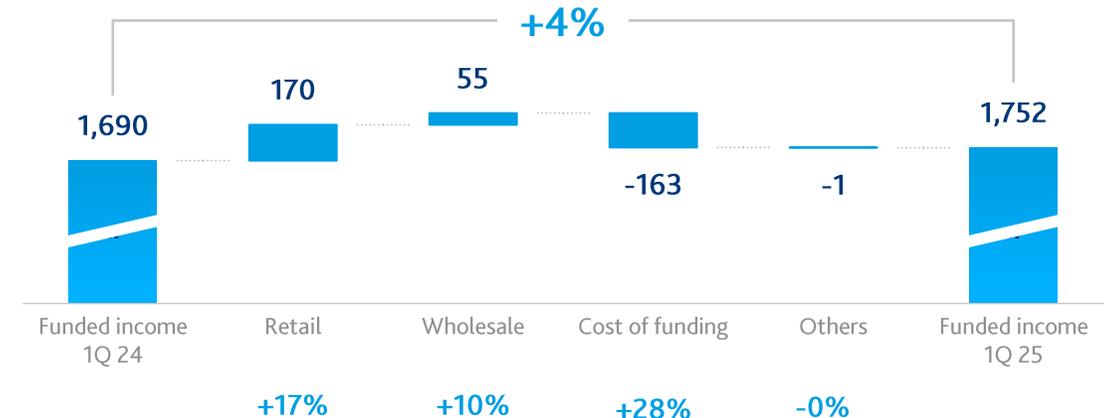
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



= Net Revenue from Funding Activities Movement YoY (AEDmn)



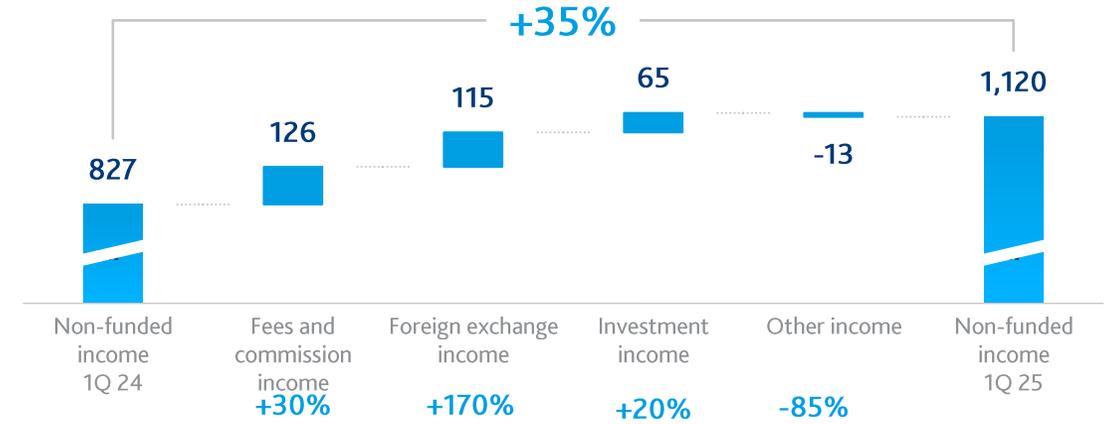
= Non-Funded Income

Exceptional non-funded income growth, reflecting our strategic focus on revenue diversification across F&C, FX and investment income streams

= Non-Funded Income (AEDmn)



= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



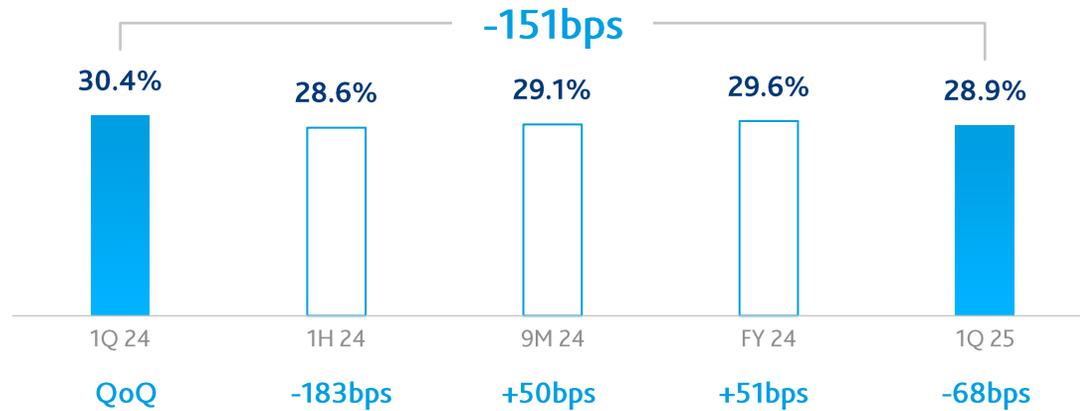
= Fee & Commission Income Movement YoY (AEDmn)



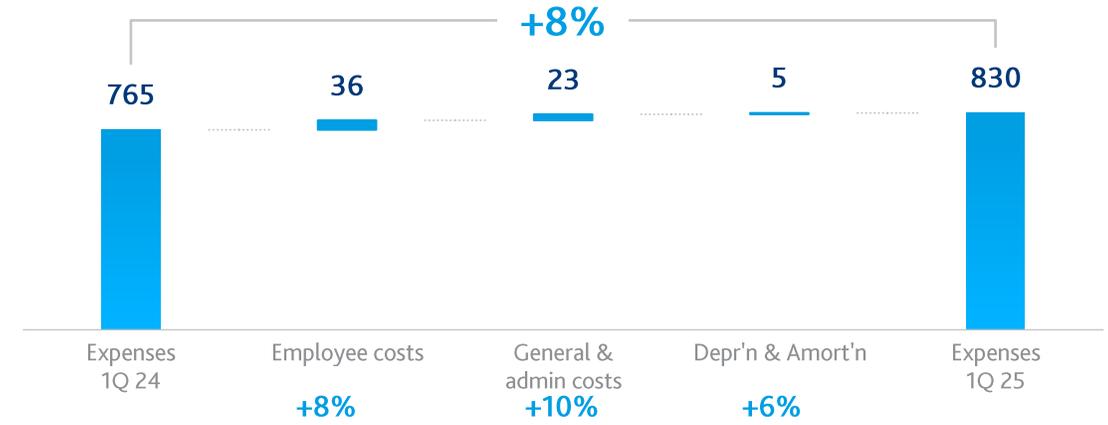
= Operating Expenses

Despite ongoing investment in growth initiatives, we delivered a 151bps YoY improvement in Cost/Income ratio

= Cost To Income Ratio (%)



= Expenses Movement YoY (AEDmn)



= Expenses (AEDmn)



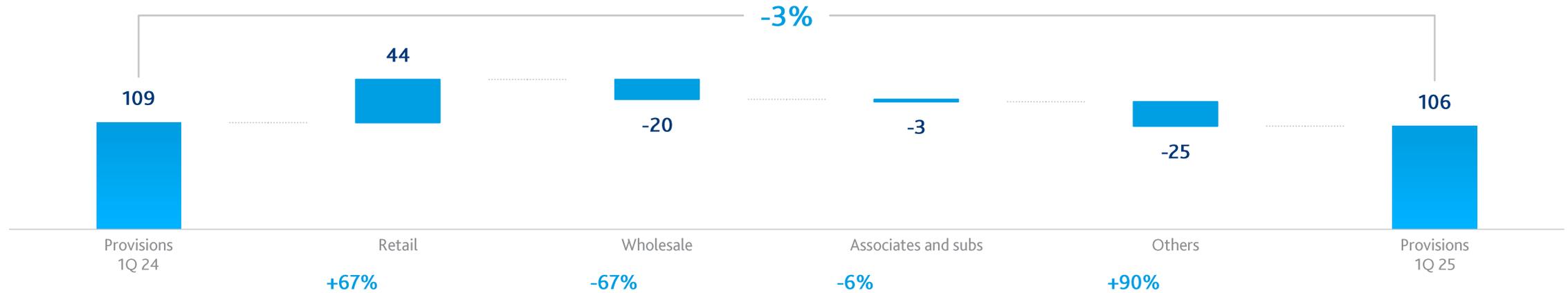
= Expenses Composition (%)



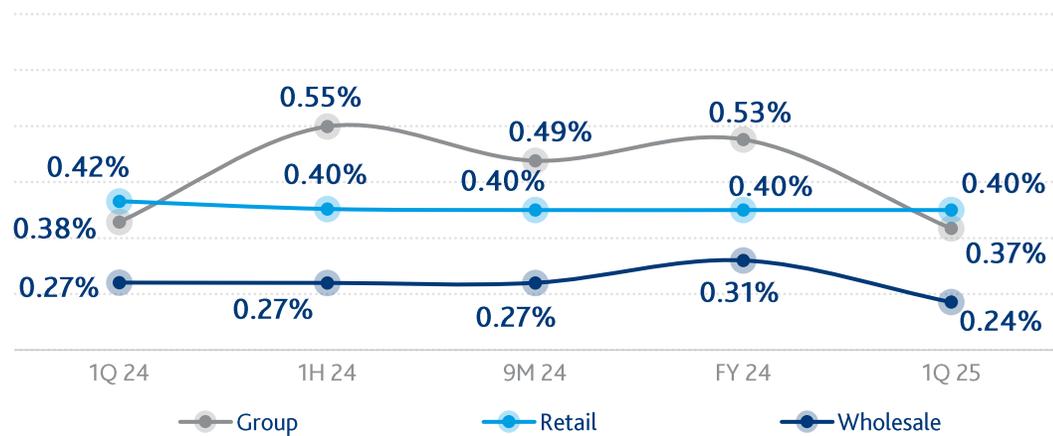
= Provisions

Cost of risk at a historical low, reflecting disciplined risk management and strong asset quality

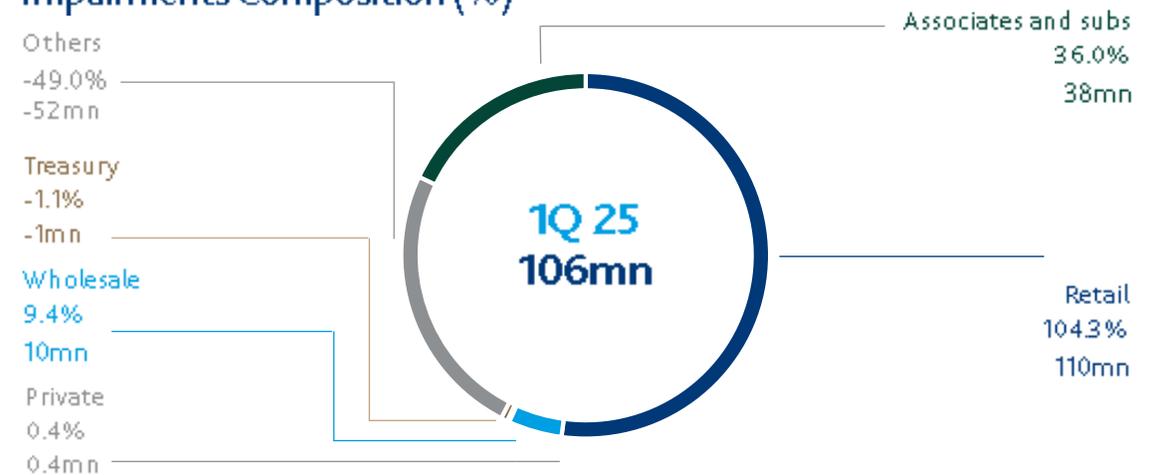
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



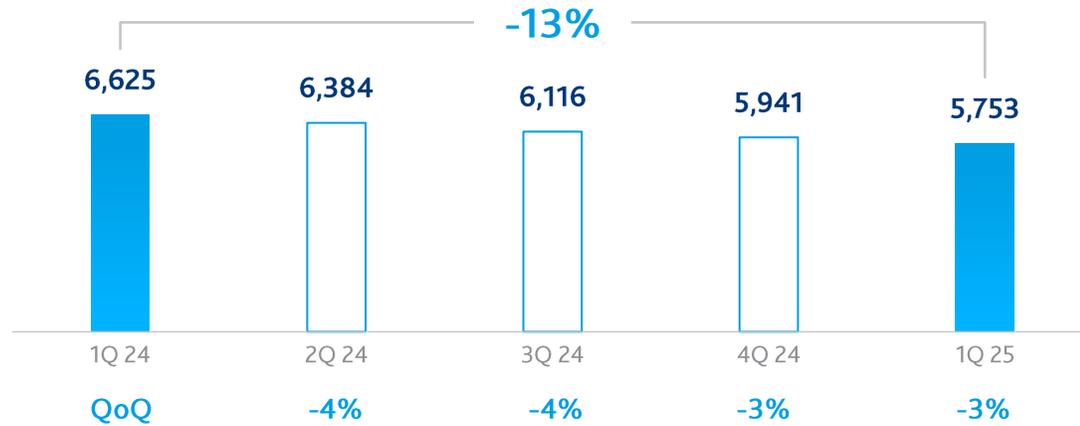
= Impairments Composition (%)



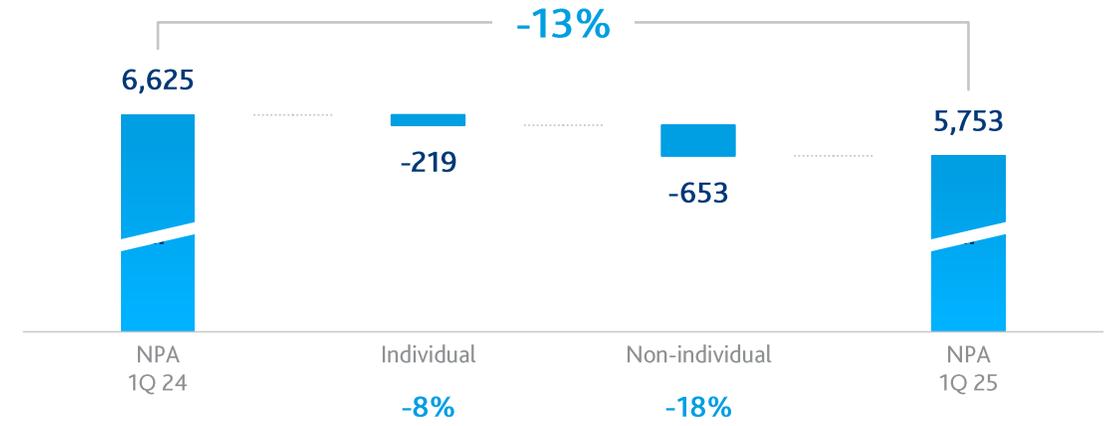
= Non-Performing Financing

Asset quality continues to improve with NPA ratio of 3.7% lowest since 4Q 16 accompanied by a record-high coverage ratio

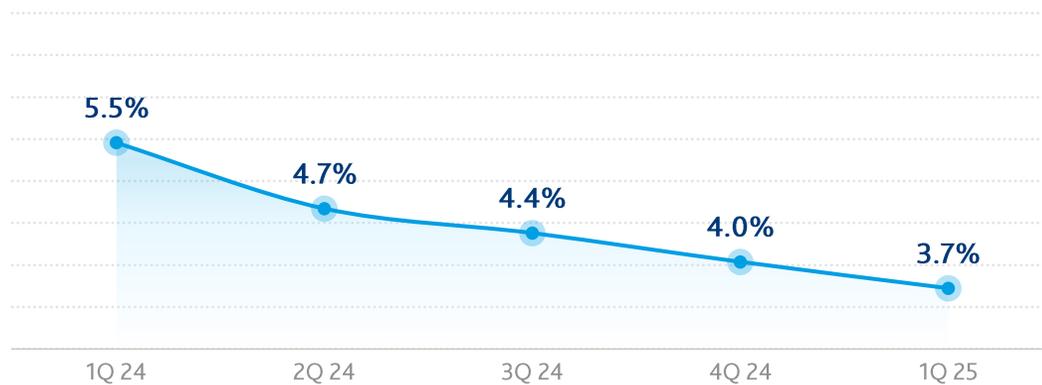
= NPA (AEDmn)



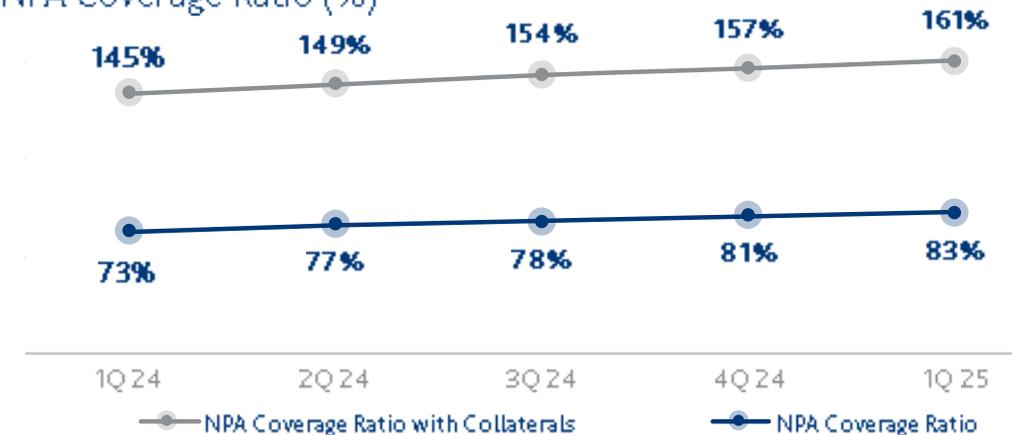
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



= NPA Coverage Ratio (%)



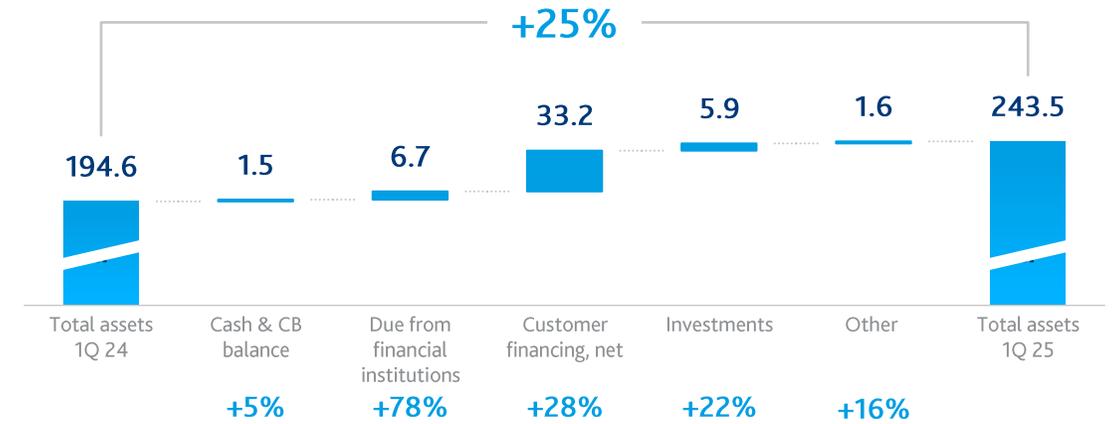
= Balance Sheet

Exceptional asset growth fueled by 28% growth in customer financing supported by strong and diversified funding position

= Total Assets (AEDbn)



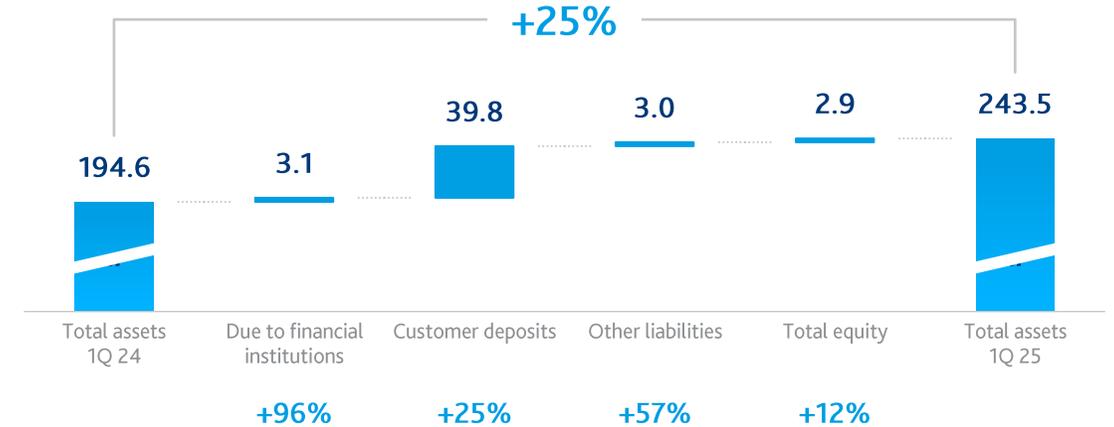
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

AED (mn)	1Q 2025	4Q 2024	Δ%	1Q 2024	Δ%
Customer financing, net	150,133	142,611	5%	116,943	28%
Investments	32,157	29,286	10%	26,271	22%
Total assets	243,528	225,910	8%	194,647	25%
Total Deposits	200,095	182,675	10%	160,262	25%
Total liabilities	216,601	197,593	10%	170,633	27%
Total equity	26,927	28,317	-5%	24,014	12%

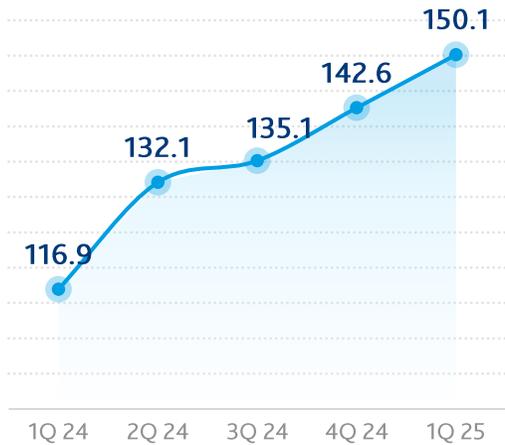
= Funding Movement YoY (AEDbn)



= Customer Financing

AED 33 billion increase in financing in the past 12 months with RBG experiencing a strong momentum

= Customer Financing, Net (AEDbn)



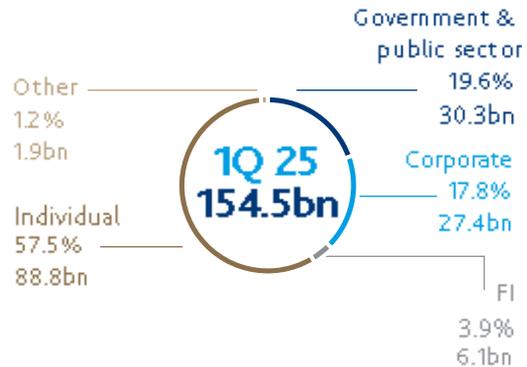
= Customer Financing, Gross by Segment (%)



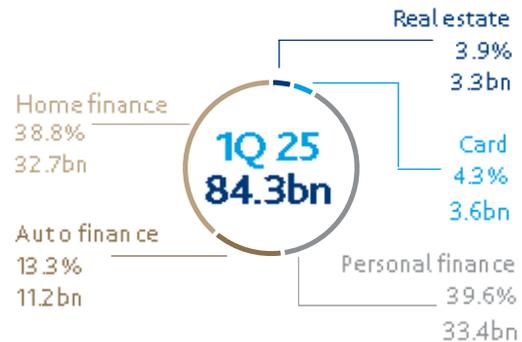
= Customer Financing, Gross Movement YoY (AEDbn)



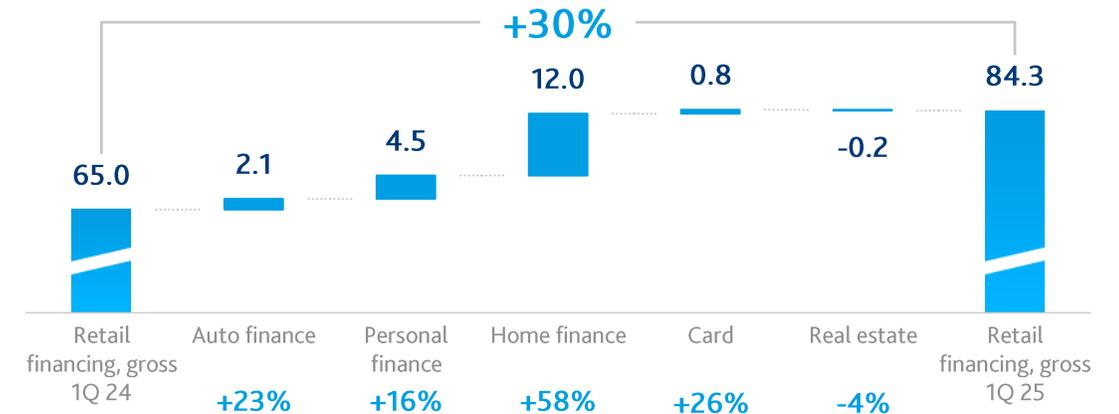
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



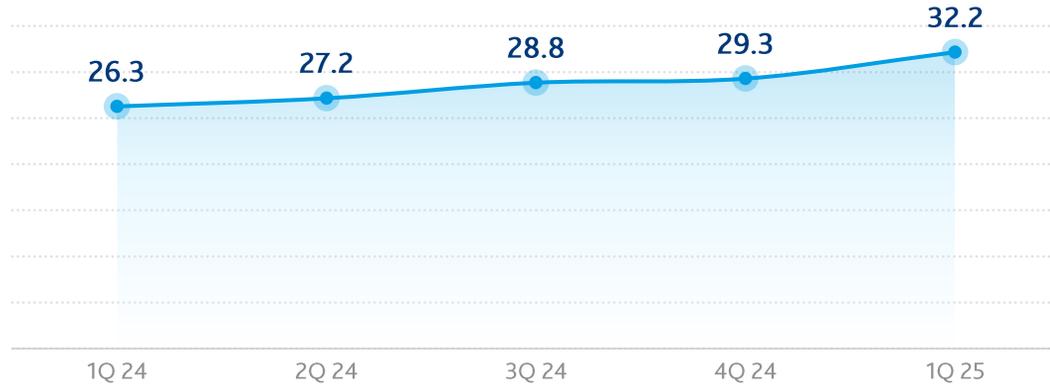
= Retail Financing, Gross Movement YoY (AEDbn)



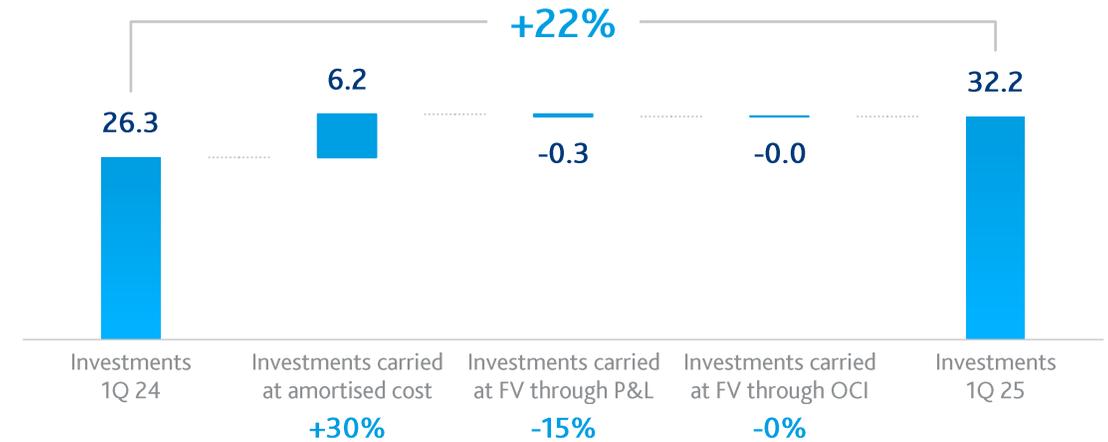
= Investments

Investment Portfolio grew 22% vs 1Q 24 with 84% accounted for at amortized cost

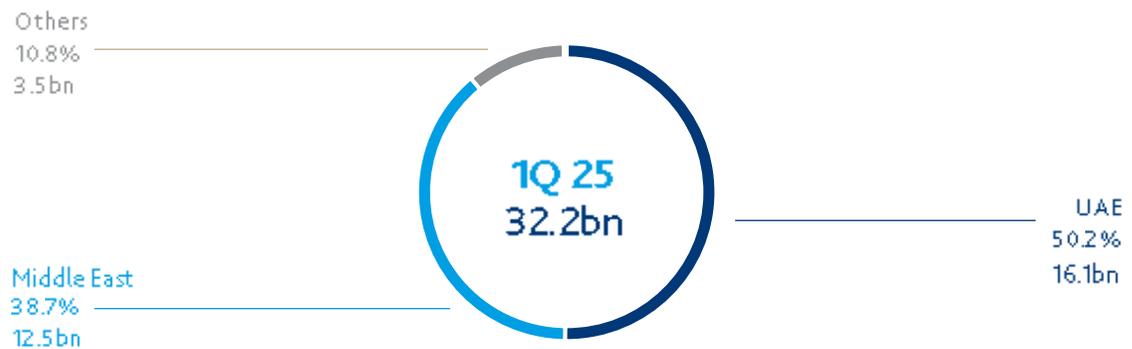
= Investments (AEDbn)



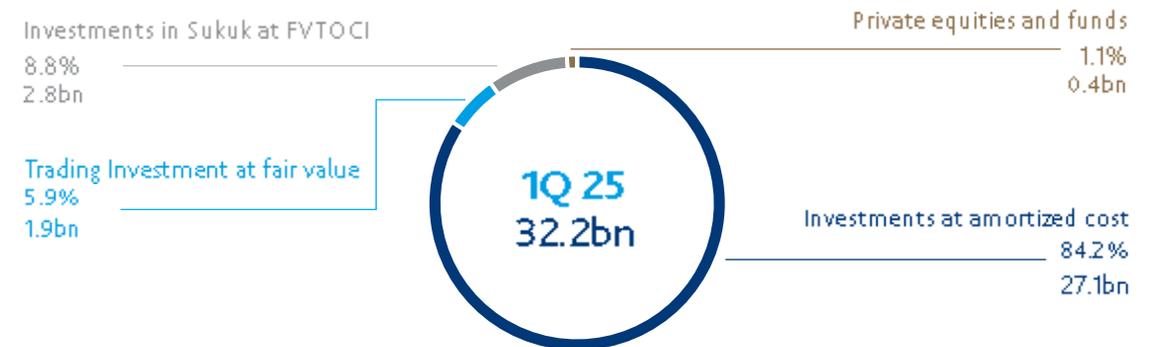
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



= Investments by Type (%)



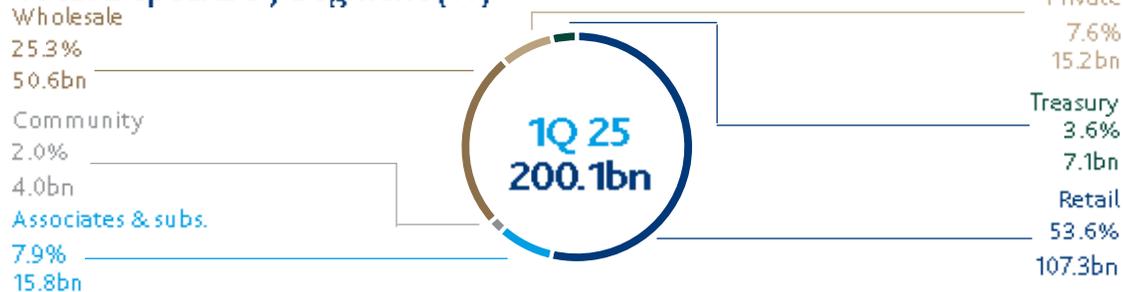
= Customer Deposits

Substantial increase in customer deposits with ADIB attracting AED 15.3bn of CASA deposits contributing to a healthy funding mix

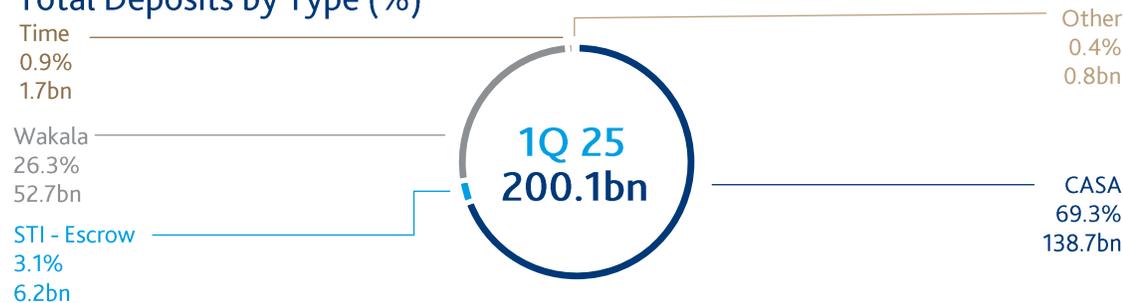
= Total Deposits (AEDbn)



= Total Deposits by Segment (%)



= Total Deposits by Type (%)



= Total Deposits Movement YoY (AEDbn)



= Total Deposits Movement by Type YoY (AEDbn)



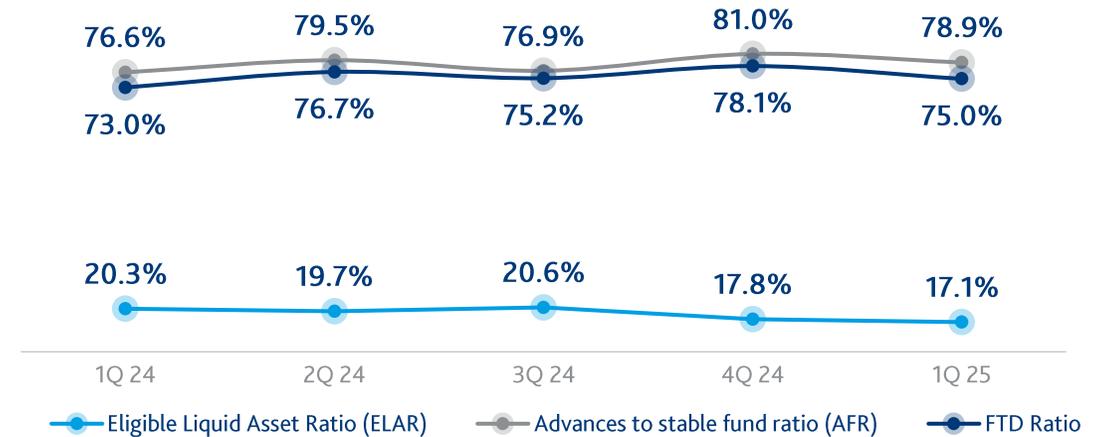
= Capital and Liquidity

Robust fundamentals across all key metrics reflecting strong capital and liquidity ratios comfortably above regulatory requirements

= Capitalization Ratios (%)



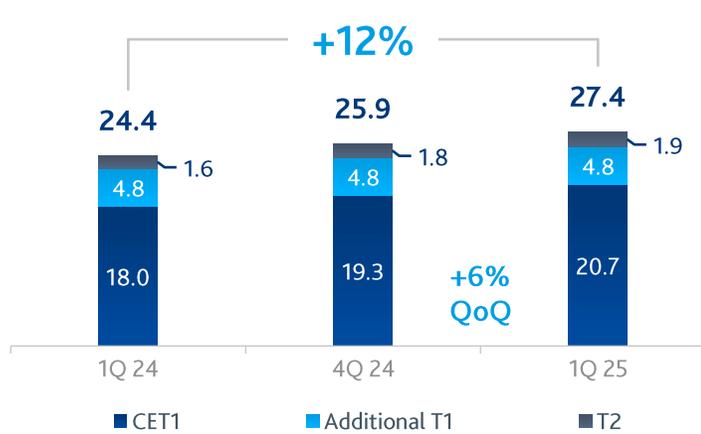
= Liquidity Ratios (%)



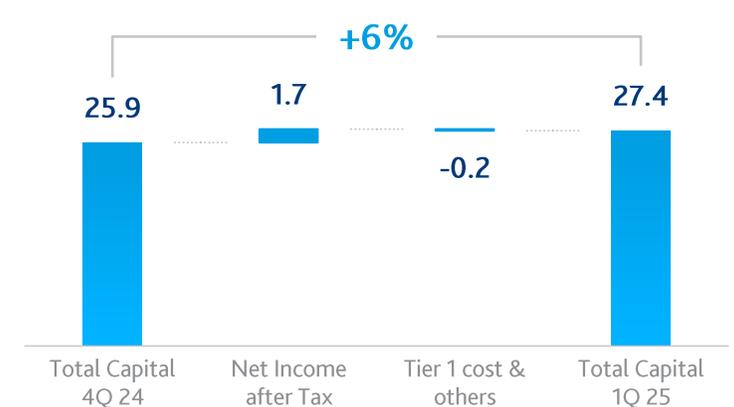
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YTD (AEDbn)



= Additional Information

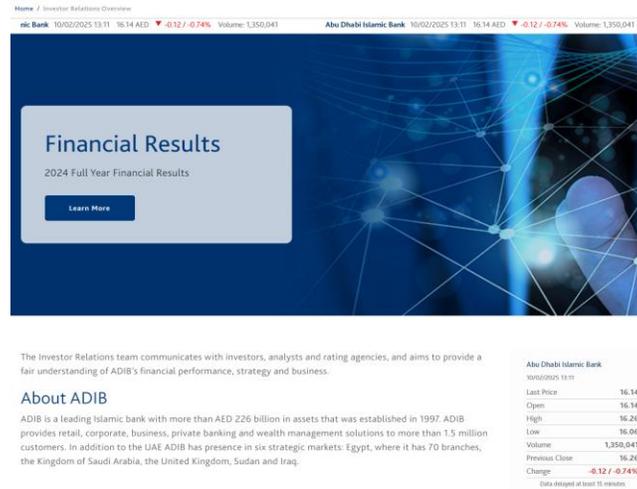
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= ADIB Investor Relations Website

Website:
[Investor Relations | ADIB Abu Dhabi Islamic Bank](https://www.adib.ae/investor-relations)



The screenshot shows the ADIB Investor Relations website. At the top, there's a navigation bar with 'Home / Investor Relations Overview'. Below that, a header displays market data for 'Abu Dhabi Islamic Bank' on 10/02/2025, showing a price of 16.14 AED, a change of -0.12 / -0.74%, and a volume of 1,350,041. The main content area features a 'Financial Results' section for the '2024 Full Year Financial Results' with a 'Learn More' button. To the right, there's a table of market data for Abu Dhabi Islamic Bank, including Last Price (16.14), Open (16.14), High (16.26), Low (16.06), Volume (1,350,041), Previous Close (16.26), and Change (-0.12 / -0.74%).

Abu Dhabi Islamic Bank	
10/02/2025 13:11	
Last Price	16.14
Open	16.14
High	16.26
Low	16.06
Volume	1,350,041
Previous Close	16.26
Change	-0.12 / -0.74%

= ADIB Investor Relations Application

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