

# Investor Presentation

9M 2024

November 2024

ADIB IR Website



IR App Download link:



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# ADIB Profile

9M 2024 Investor Presentation



## Unique market position

- First Islamic bank in the Emirate of Abu Dhabi
- One of the largest Islamic banks globally by total assets
- Strongest combined credit rating among regional Islamic banks
- Sticky and loyal customer base with long standing relationship with our customers
- A leading financial player in supporting UAE and Abu Dhabi economies
- One of the highest CASA deposit ratios



## Diversified franchise with a strong revenue diversification strategy

- Diversified franchise with banking, real estate, brokers and takaful business
- Diversified product offerings across businesses and segments
- Diversified sources of funds & sources of income with 39% contribution from non funding income
- Presence in 6 markets



## Track record of delivering Highest ROE in the market

- Highly profitable organisations with a 13% 5Y CAGR in net income
- Strong financial results supported by consistent business momentum and growth.
- Robust balance sheet foundation with Strong liquidity and funding profile with ELAR at 20.6%
- Healthy credit quality with improving NPAs, low cost of risk and adequate coverage
- Solid capital generation with CET 1 at 13.4%
- Consistently delivering ROE higher than 25%
- Efficiently run bank with Cost to income ratio less than 30%



## Committed to more sustainable future powering the UAE sustainability agenda

- AA ratings by MSCI
- Launched net zero plan and set interim financed emissions reduction targets.
- Issued the first USD green sukuk by a financial institution
- Committed to AED 17 billion sustainable financing by 2030

# = Abu Dhabi Islamic Bank Today

ADIB is a digitally advanced Islamic Bank serving as a **lifelong partner** for its customers, colleagues and community



#1 Bank for UAE Nationals

15%  
UAE retail market share

55%  
Market share of UAE  
Nationals in Abu Dhabi

655K  
UAE Nationals



A Leading Islamic Bank

AED 223 bn  
Total Assets

+130  
Branches

+500  
ATMs



Advanced Digital Bank

80%  
Digitally Active Customers

50%  
Digital sales

91%  
Straight Through Processing



Leader in Customer Satisfaction

#1 in UAE  
NPS

#1 in UAE  
Bank  
Banker FT

#1 in UAE  
Safest Islamic Bank  
by Global Finance

# = ADIB Key Highlights

ADIB is a leading UAE Bank and one of the largest Islamic banks world-wide

## = Presence in 7 markets



Employees  
**5,000**

Customers  
**1.42**mn

Market Cap\*  
 AED **46**bn

## = Value Drivers (9M 2024)

ROE  
**29.0%**

ROA  
**3.04%**

▼ Market leader ▼

CASA Ratio  
**60.6%**

Net Profit Margin  
**4.46%**

Cost of Risk  
**0.49%**

P/B Ratio  
**2.16**x

Total Assets  
 AED **223** bn

Financing  
 AED **140**bn

Net Income  
 AED **4.6** bn

C/I Ratio  
**29.1%**

## = Solid Ratings

MOODY'S  
**A2**  
 Stable Outlook

FitchRatings  
**A+**  
 Stable Outlook

MSCI  
 ESG RATINGS  
**AA**

EPS  
 AED **1.132**

Investments  
 AED **29** bn

Deposits  
 AED **180** bn

Revenues  
 AED **8.0** bn

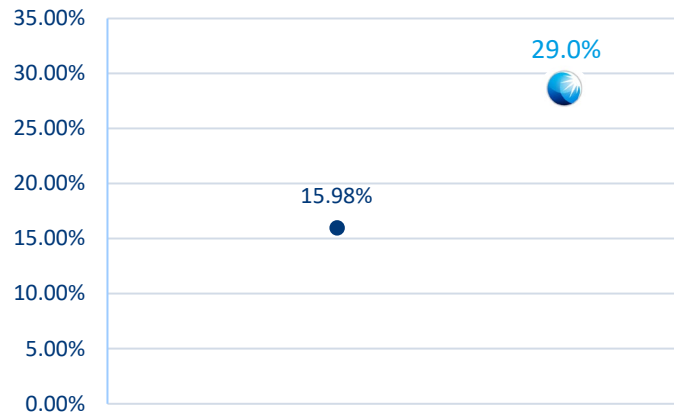
CAR  
**17.6%**

\*at 30/09/2024

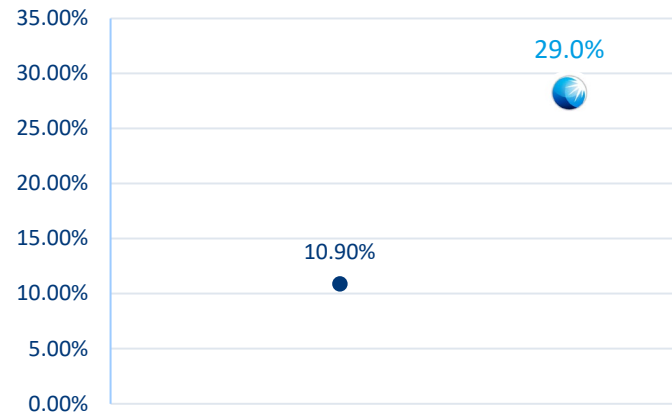
# = Delivering one of the highest ROE in the banking industry

Consistently Strong Returns on Equity

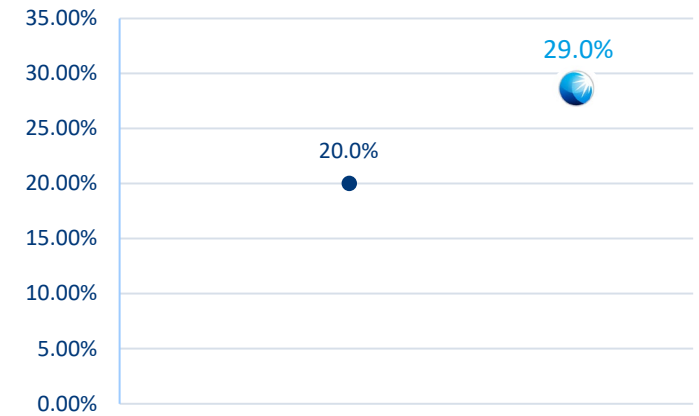
### Global average ROE



### GCC Average ROE



### UAE Average ROE

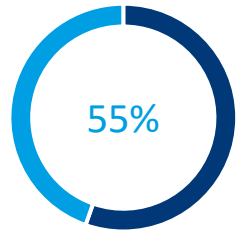




## = Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue



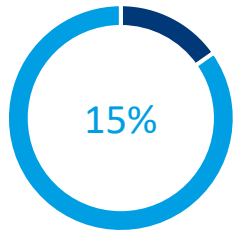
**Business Segment**

Retail Banking

**Description**

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

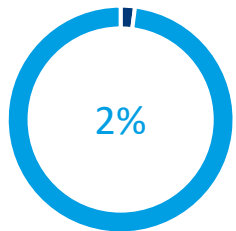
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

**Focuses on large corporates, Governments, GREs and FIs**

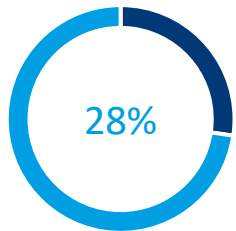
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



Treasury

**Offers risk management; 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.



Other, 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



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 64 new features in 2024 on the mobile app



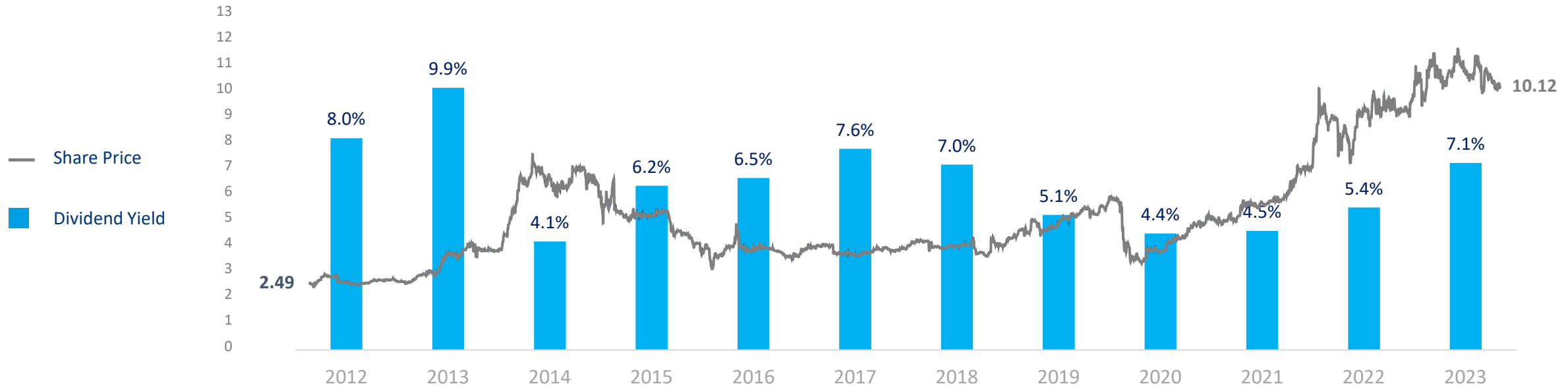
Accelerate AI capabilities to build on internal efficiencies and support accelerated growth (cross selling, new services.



## = Consistent dividend distribution

ADIB consistently distribute dividends with average yield of above 5%

## = Shareholder Return Metrics

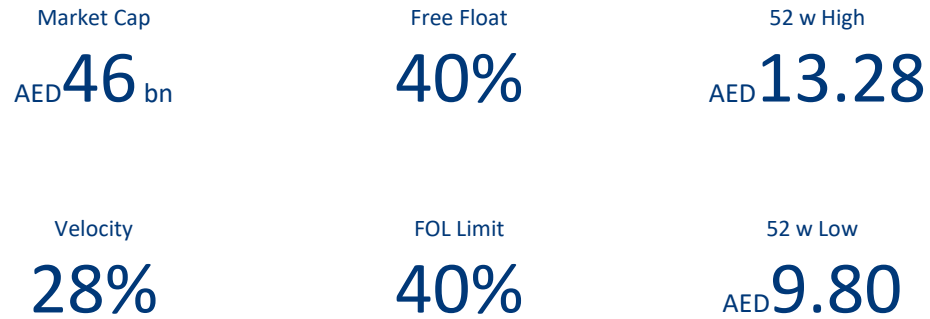


	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Net Profit in AED mn</b>	1,201	1,450	1,751	1,934	1,954	2,300	2,501	2,601	1,604	2,330	3,619	5,251
<b>Cash Dividend Payout ratio (% of Net Profit)</b>	<b>50.0%</b>	<b>50.0%</b>	<b>40.0%</b>	<b>39.8%</b>	<b>39.8%</b>	<b>39.8%</b>	<b>39.8%</b>	<b>38.2%</b>	<b>46.6%</b>	<b>48.5%</b>	<b>49.2%</b>	<b>49.4%</b>
<b>Cash Dividend (% of Share Capital)</b>	25.4%	30.7%	23.3%	24.3%	24.5%	28.9%	27.4%	27.4%	20.6%	31.1%	49.0%	71.9%
<b>Cash dividend in AEDmn</b>	600	725	700	770	778	915	995	994	747	1,130	1,779	2,595
<b>Bonus shares</b>	-	635	-	-	-	-	-	-	-	-	-	-
<b>Bonus shares (% of Share Capital)</b>	-	26.9%	-	-	-	-	-	-	-	-	-	-

# = Market Metrics & Ownership Structure

ADIB is a liquid stock with 19% foreign ownership

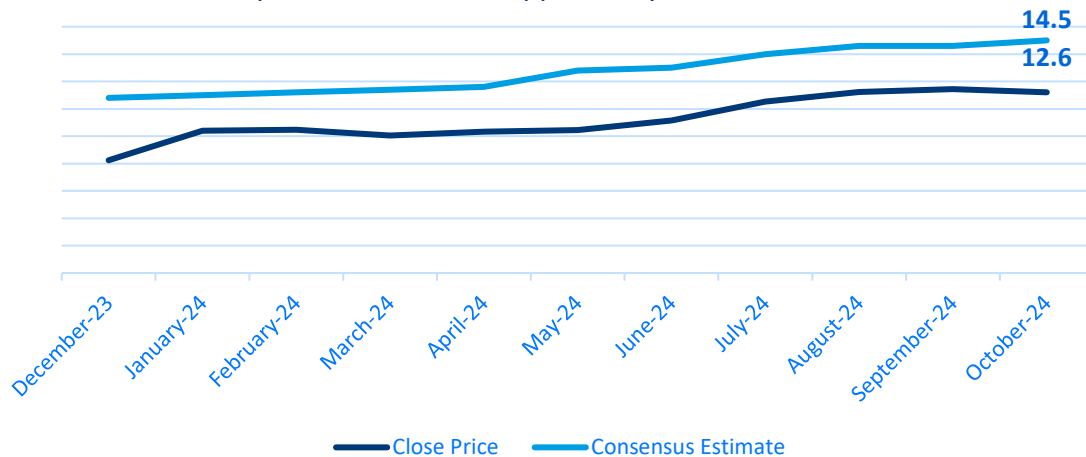
## = Key Metrics



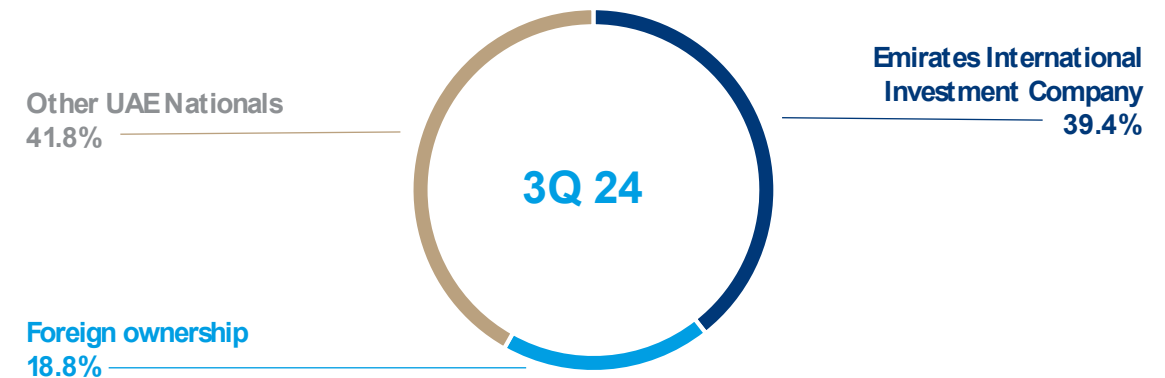
## = ADIB Share Price Performance (AED)



## = Current valuation represents attractive opportunity



## = Ownership Structure (%)



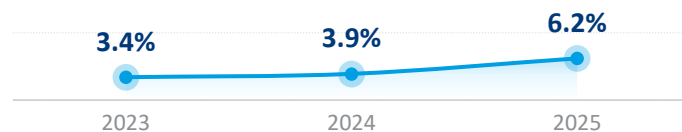
# = Outlook and Guidance

Solid financial & strategic foundations drive a promising outlook for 2024

## = Market Outlook

### = Solid GDP growth

Real GDP growth (%)



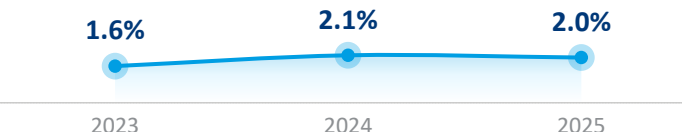
### = Oil prices to remain supportive

Brent Price / Barrel (avg) (USD)



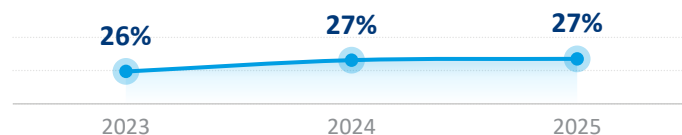
### = Inflation expectations are modest

UAE Inflation (avg) (%)



### = Expenditure expected to remain stable

Government expenditure % of GDP (%)



## = Management Guidance

### = Gross Financing Growth

Executing ADIB's growth strategy against a positive economic backdrop resulting in balanced growth across Retail & Wholesale

9M 2024 Actual

16% YTD

FY 2024 Guidance

> 16%

Revised guidance

### = Net Profit Margin

Expectation for another 50bps rate cut moderating towards 4.5% average for FY 2024

4.5%

> 4.3%

### = Cost of Risk

Modest rise in CoR from ongoing expansion of portfolio and continued build-up of prudent provisioning

0.49%

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"

29.1%

< 30%

### = Return on Equity

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

29.0%

> 25%

# Operating Environment

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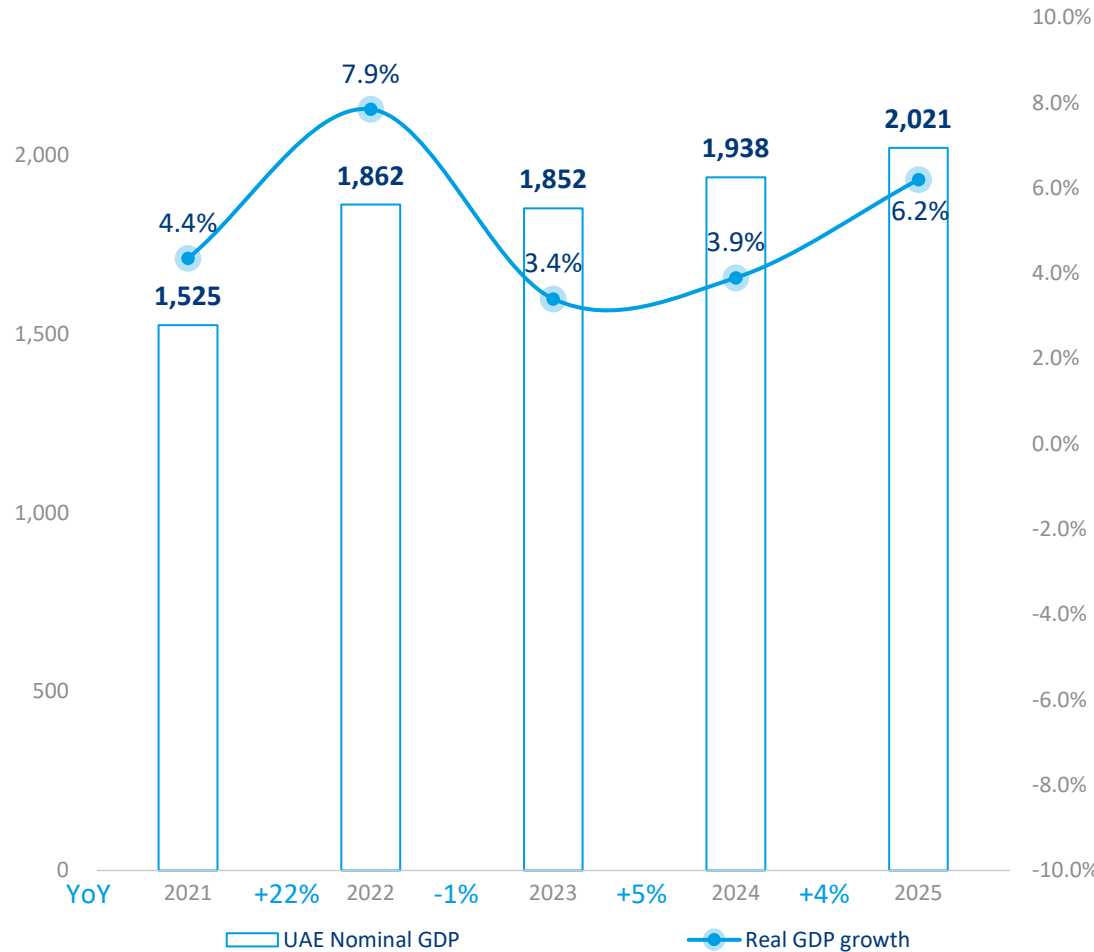
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# = Macroeconomic Overview

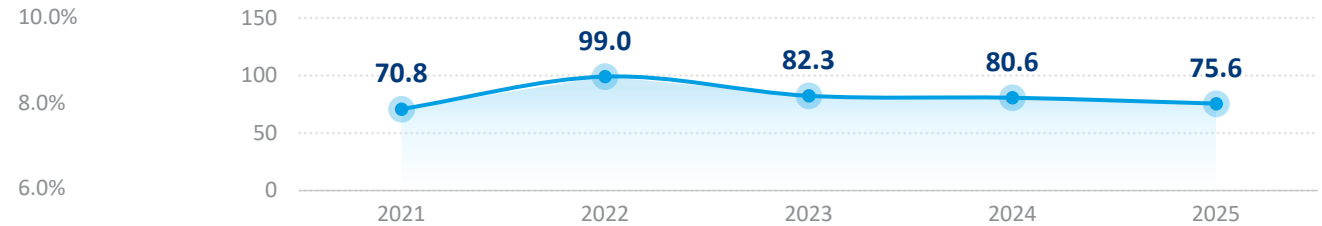
Robust UAE macroeconomic backdrop backed by supportive oil price and diversification plans

- = GDP growth continues to outperform global economies driven by supportive oil prices, domestic consumption and liquidity



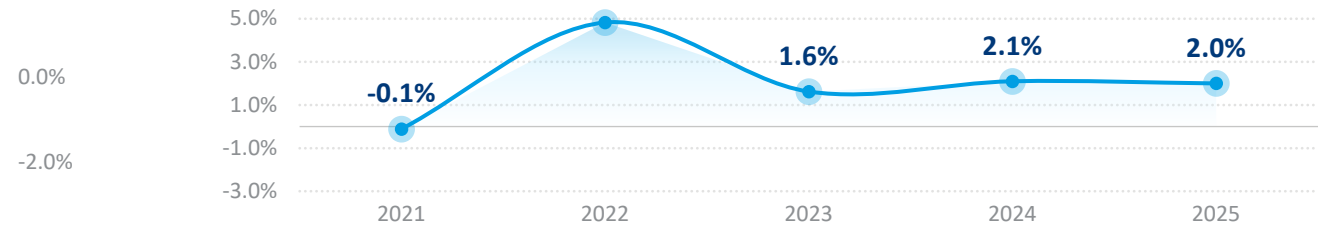
- = Oil prices remain at supportive levels

Brent Price / Barrel (Avg) (USD)



- = Relatively moderate inflation

UAE Inflation (Avg) (%)



- = Government Expenditure to GDP expected to remain stable

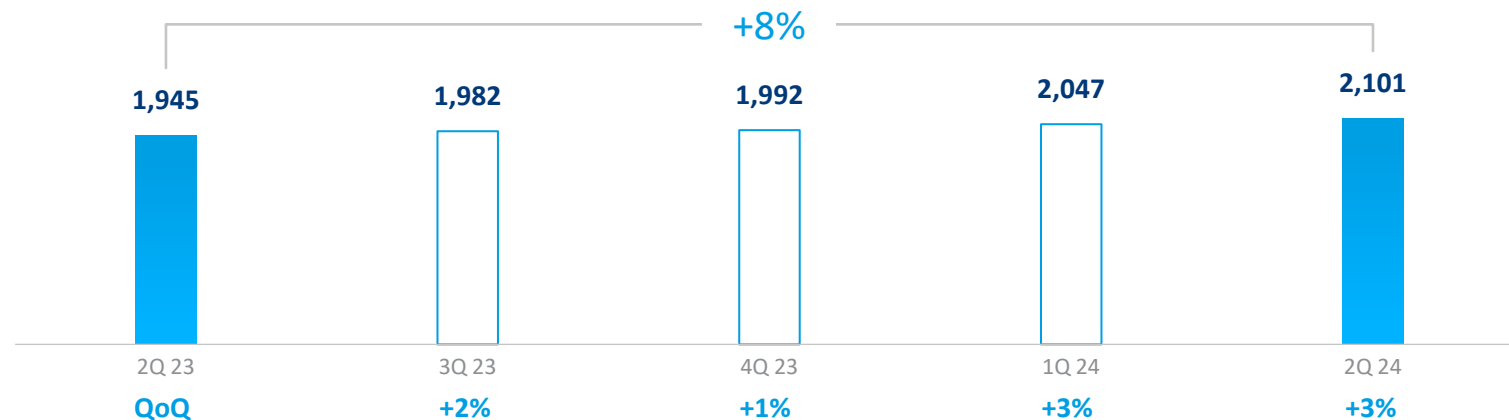
Government Expenditure % of GDP (%)



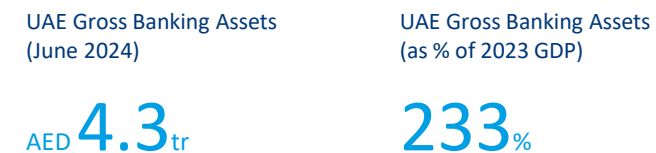
# = UAE Banking Sector Update

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

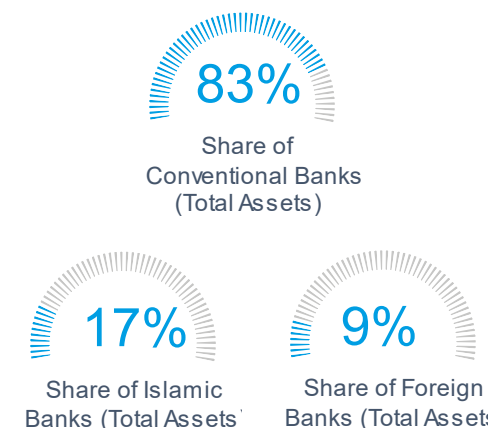
## = Loans, Advances & Overdrafts (AEDbn)



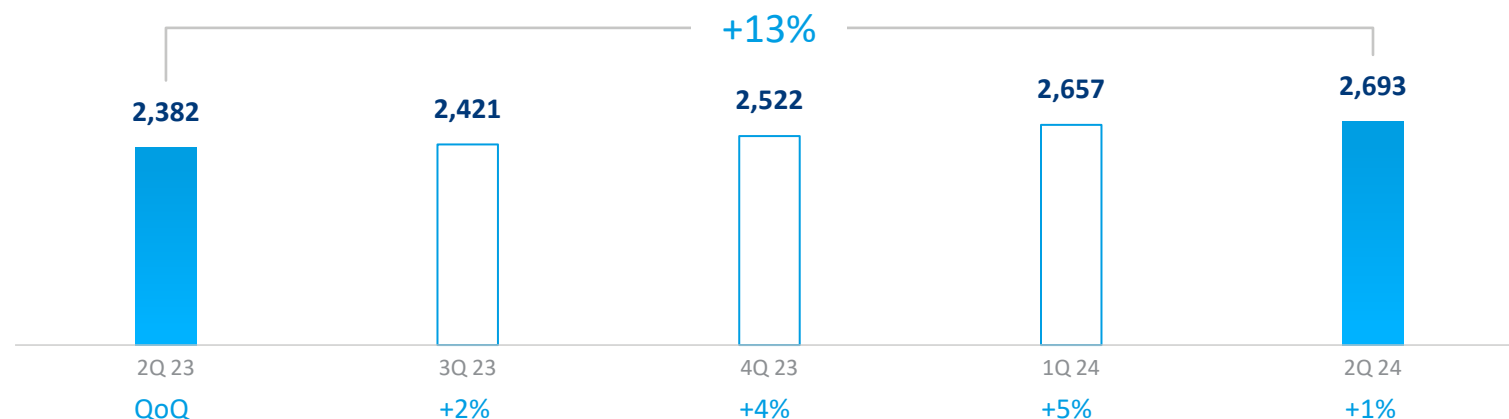
## = Size of the UAE Banking Sector



## = Market Landscape (June 2024)



## = Bank Deposits (AEDbn)

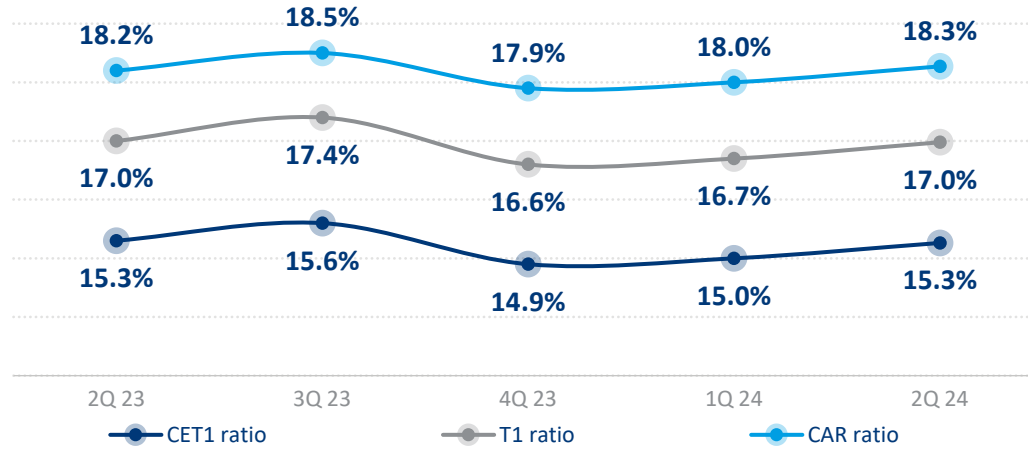




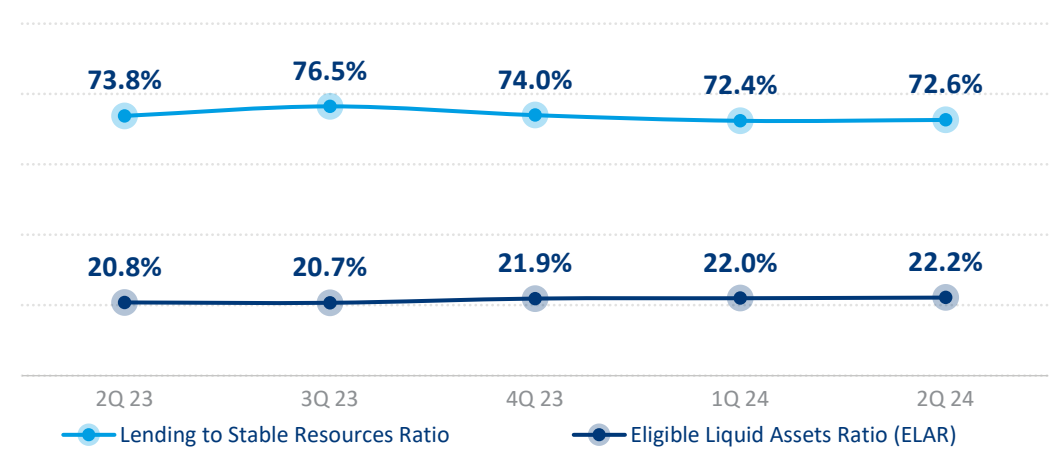
## = UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

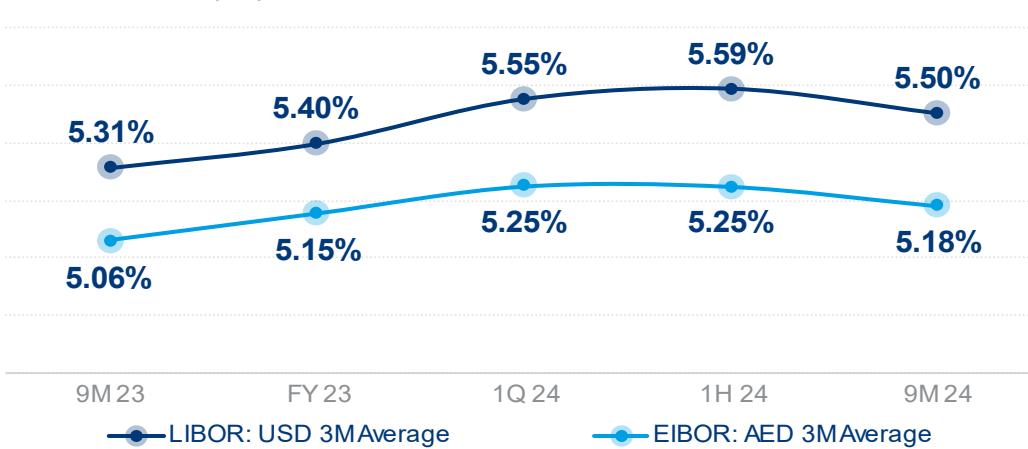
### = Capitalization (%)



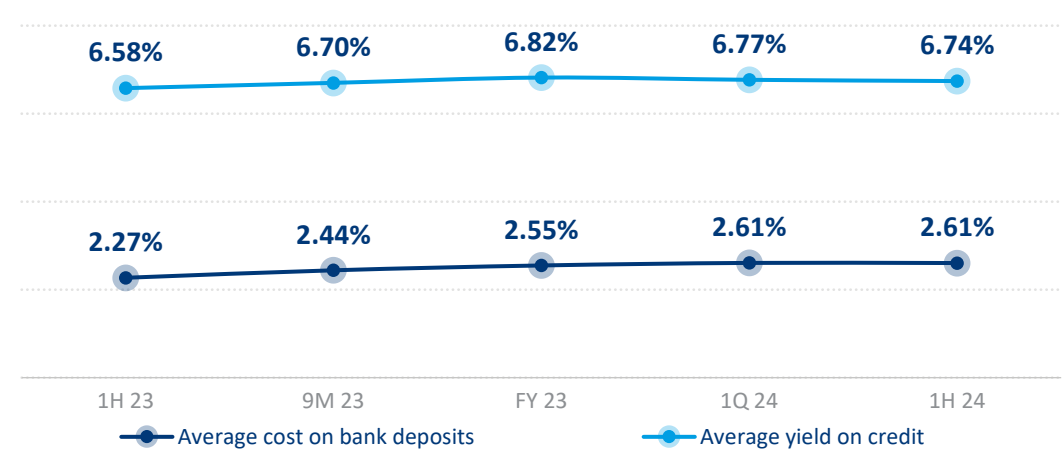
### = Liquidity (%)



### = Interest Rates (%)



### = Yield and Funding Cost (%)



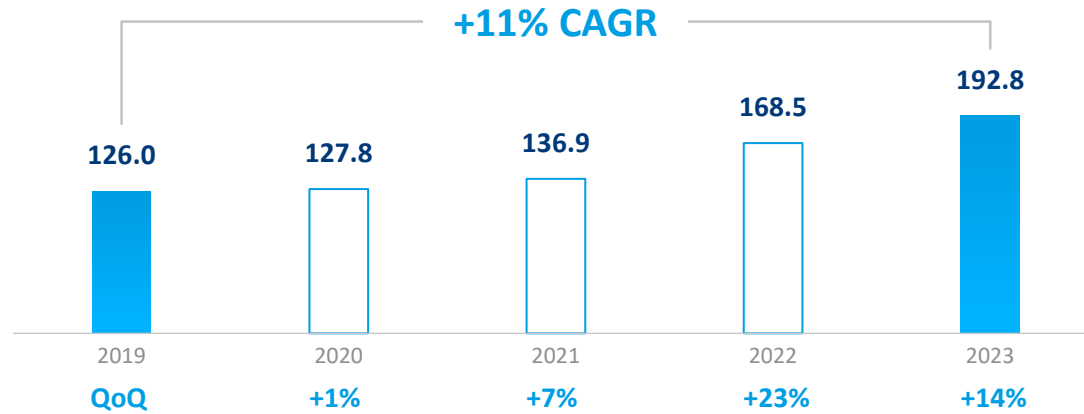
# Performance Track Record

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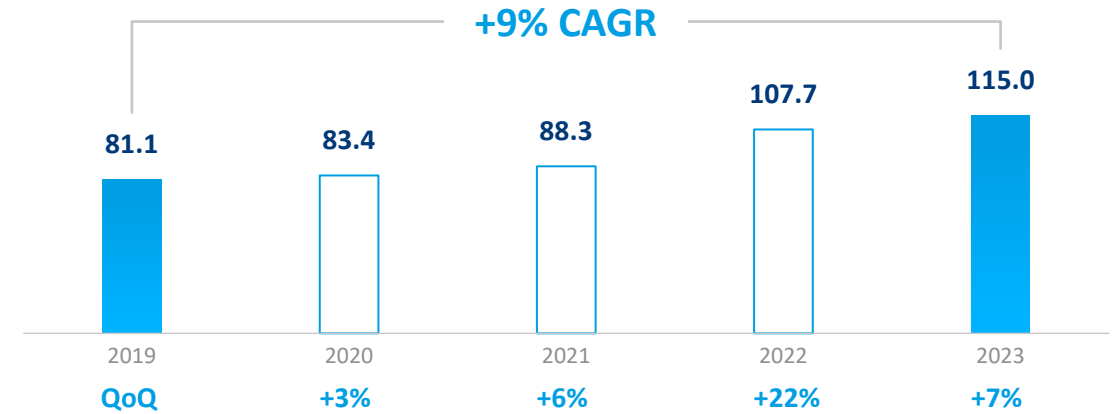
## = Balance Sheet Trends

Consistently solid balance sheet growth

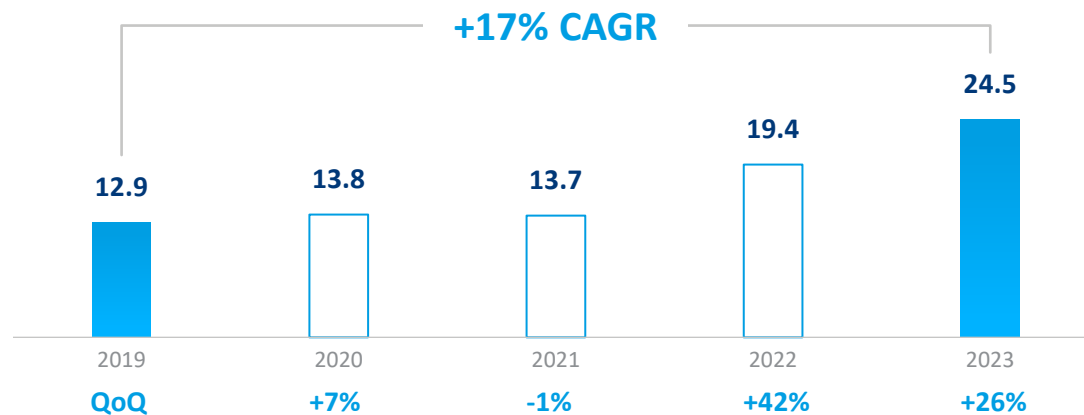
### = Total Assets (AEDbn)



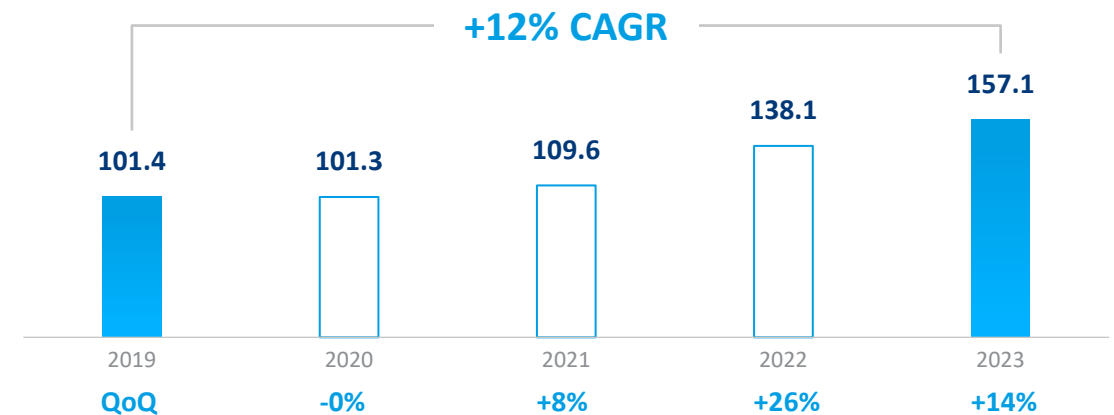
### = Customer Financing, Net (AEDbn)



### = Investments (AEDbn)



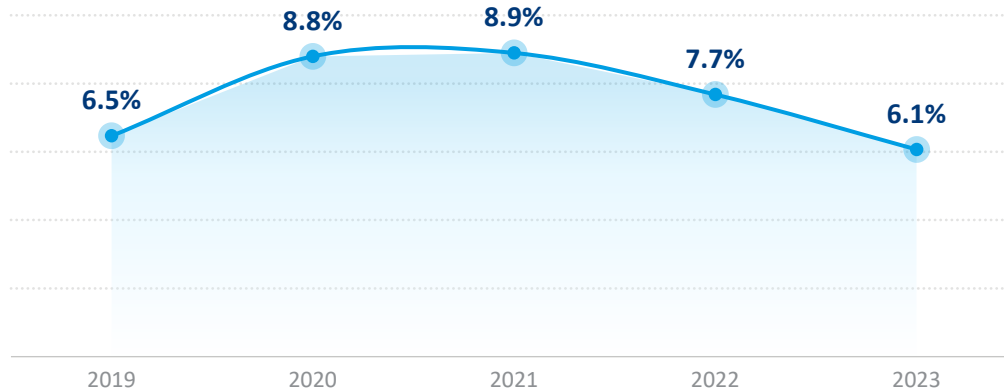
### = Total Deposits (AEDbn)



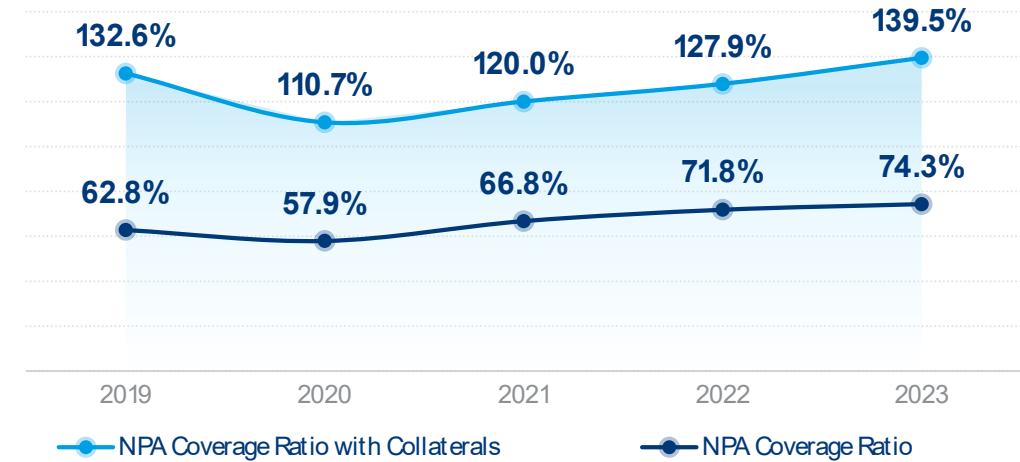
## = Asset Quality, Capital & Liquidity

Strong capitalization and liquidity positions and improving credit metrics

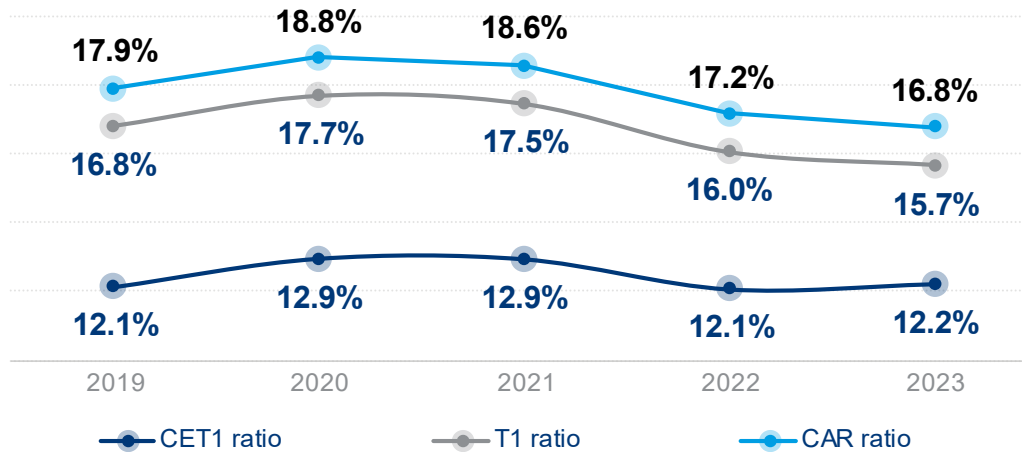
### = NPA Ratio (%)



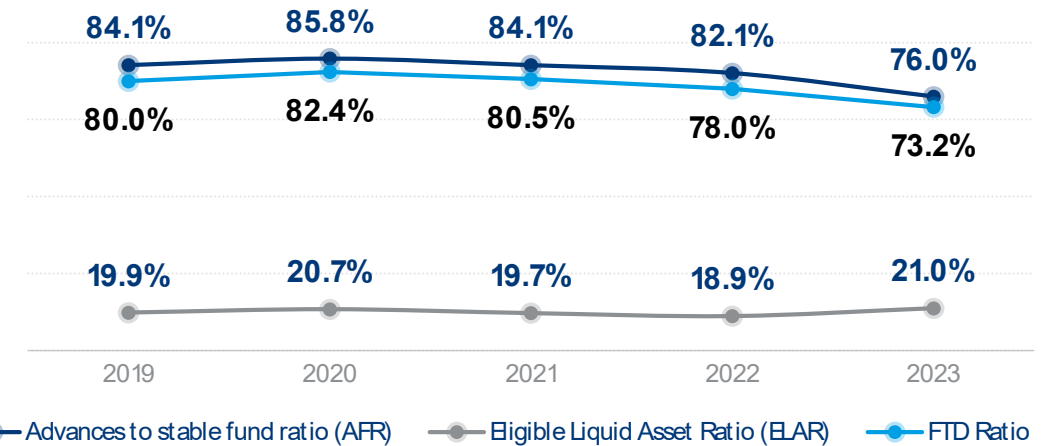
### = NPA Coverage Ratios (%)



### = Capitalization Ratios (%)



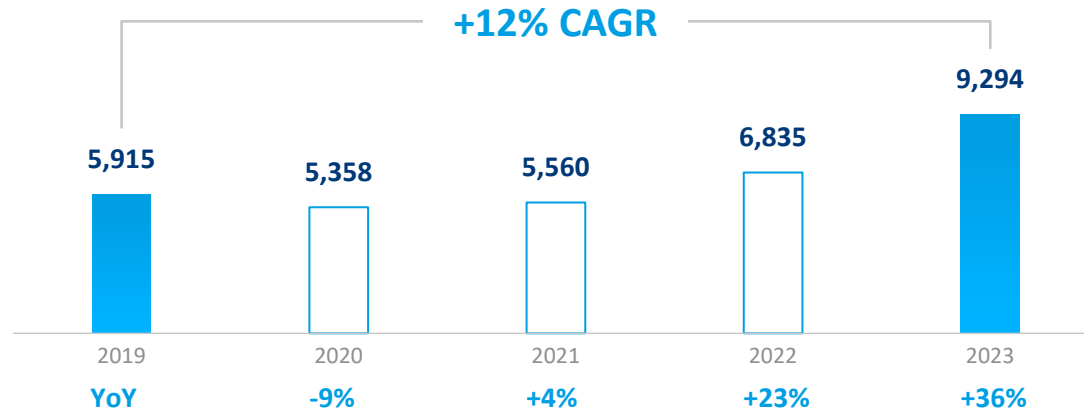
### = Liquidity Ratios (%)



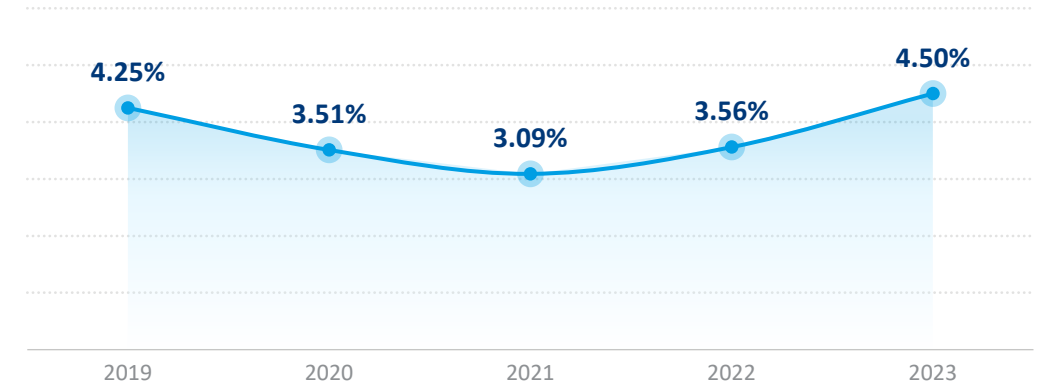
## = Revenues and Expenses

Robust revenue and operating expense trends with improving net profit margin and positive jaws

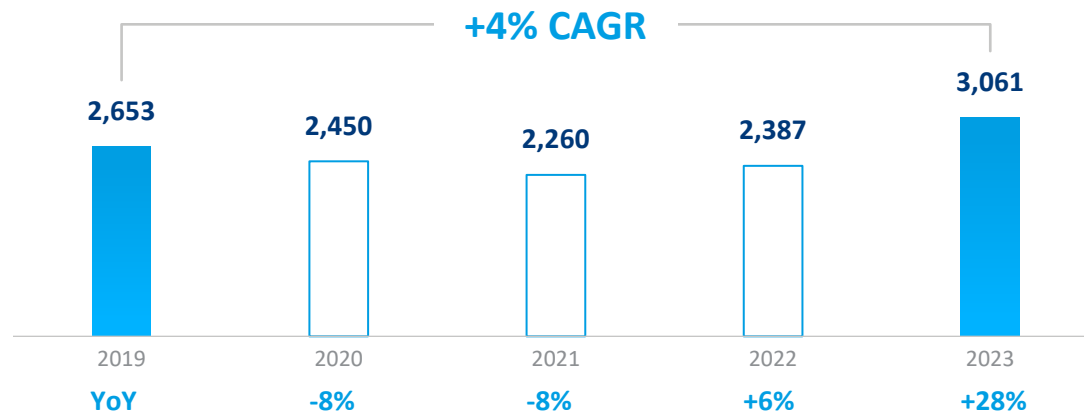
### = Revenues (AEDmn)



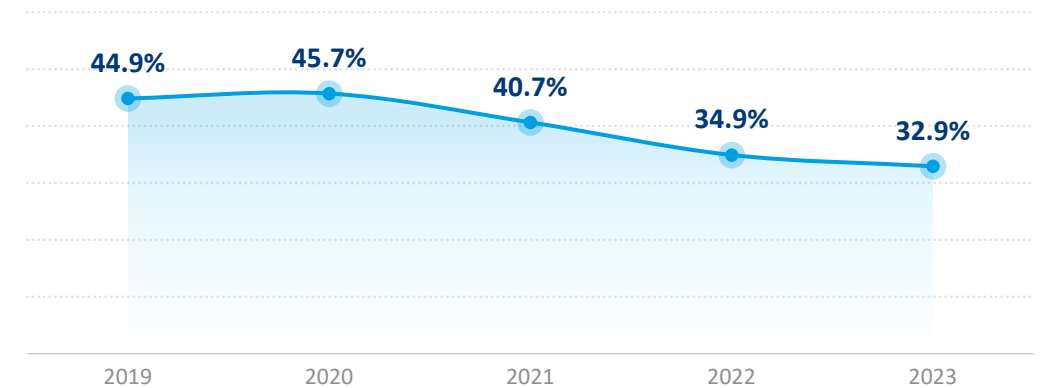
### = Net Profit Margin (%)



### = Expenses (AEDmn)



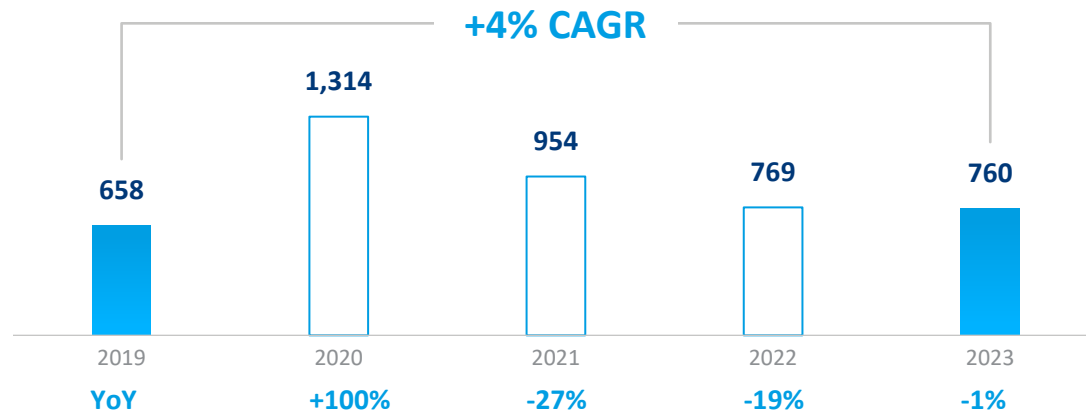
### = Cost To Income Ratio (%)



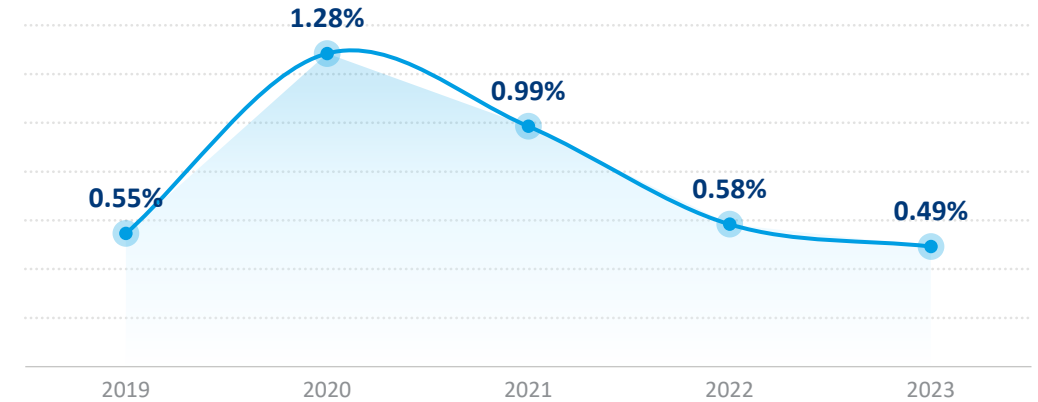
# = Impairments and Profitability

Improving cost of risk, profitability and returns

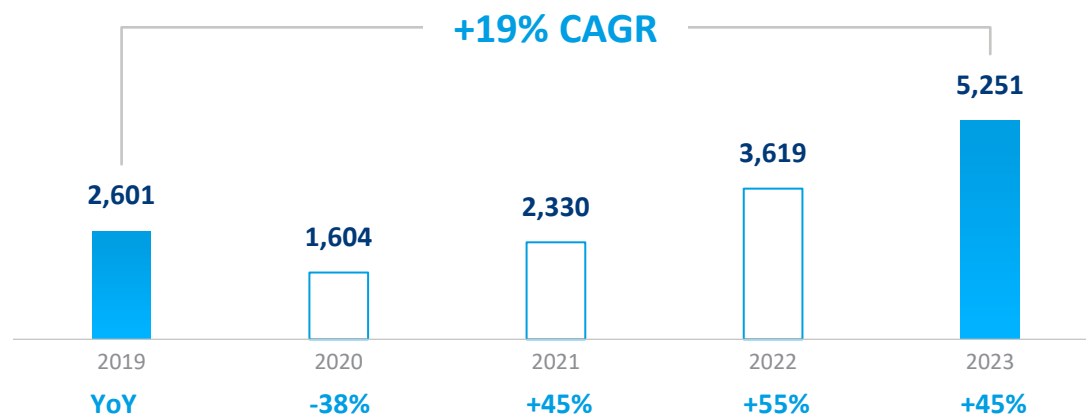
## = Impairments (AEDmn)



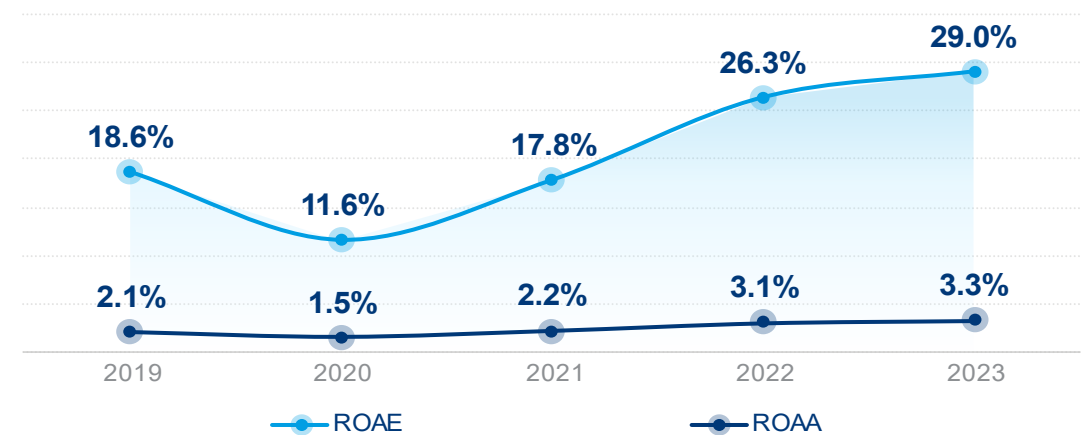
## = Cost Of Risk (%)



## = Net Income (AEDmn)



## = Returns (%)



# ADIB Strategy

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# = ADIB Strategy

Our purpose, values and vision are supported by a clear set of strategic goals

= Purpose **Lifelong partner** for customers, colleagues and community

= Vision To be the world's **most innovative Islamic bank**

= Values

- We keep it **simple and sensible**
- We are **transparent**
- We work for **mutual benefit**
- We nurture **hospitality and tolerance**
- We are **Shari'a inspired**

► 4-Pillar Strategy







## Continuous innovation

- Innovate Sharia-compliant banking products
- Re-engineer our processes
- Establish ourselves at the centre of the Islamic FinTech ecosystem
- Deliver a market leading Islamic Wealth Management business
- Build and scale our Asset management capability



## Segment focused

- Enhance Emirati lifecycle proposition
- Expand Business Banking and expatriate's base
- Expand offerings to large and mid corporations
- Better cross sell products and services
- Establish FI as a major growth Engine



## Digital Excellence

- Elevate customer convenience through digital
- Build a modern technology foundation
- Become a data-driven company through advanced analytics and AI
- Build the bank of the future with new digital tools and capabilities
- Optimize our technology foundations



## Sustainable Future

- Optimize, grow & develop human capital
- Reinforce risk & compliance culture
- Embed sustainability into our Islamic banking DNA
- Develop and Strengthen existing talents

## = Strategic Highlights

Well on track in executing the key elements of our strategy



Launch **ADIB 2035 vision**



Launch **ADIB Ventures** to accelerate innovation and collaboration with the global fintech sector



Develop a **Gen AI related framework** & adopting **Gen AI ‘use cases’** in areas such as fraud management, compliance and customer service



Attracted **150k new customers** in the first 9 months of 2024 bringing the total number of customers to **1.42 million**



Launch of **62 new features** on mobile app including the Digital Covered Cards with instant approval process



Successful migration from on-prem infrastructure **to the public cloud** of 60% of applications



Ranked as an ‘Industry leader’ following **MSCI ESG rating upgrade to ‘AA’**, placing ADIB among 27% of banks in the MSCI All Country World Index (ACWI)

# ESG Strategy

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# = Key Pillars of ADIB's ESG Strategy

ADIB's ongoing initiatives distributed under three strategic pillars



## Maintain High Standards of Governance

- Integrate ESG into our governance structure
- Develop ESG procurement strategy
- Cultivate ESG driven culture through trainings and Key Performance Indicators
- Attain best-in-class data privacy and cybersecurity
- Report on ESG as per market and legal requirements
- Embed ESG risk framework



## Maximise Positive Impact

- Issue sustainable/ green finance products
- Develop a Net Zero strategy including finance emissions
- Integrate ESG considerations and due diligence in investment & finance decisions
- Build internal capabilities and financial solutions to support customers' transition 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
- Develop Employee wellbeing plan
- Become an increasingly learning-oriented organization
- Implement Emiratization strategy
- Drive social responsibility via community engagements and volunteerism



# = Unique sustainability profile in the MENA region

	<b>AA rating by MSCI ESG</b>		<b>Issued \$ 500 million green sukuk, the world's first USD Green Sukuk by a financial institution</b>		<b>Issued ESG risk policy</b>
	<b>A signatory of PRB</b>		<b>AED 5.7 Billion in sustainable finance</b>		<b>14% reduction in Scope 1 &amp; 2 GHG emissions</b> <b>26% reduction in energy intensity</b>
	<b>Board and management ESG Committee Established</b>		<b>Clear commitment to a net zero and carbon reduction plan</b>		<b>Recognized as best Islamic bank globally for ESG by Global Finance</b>

# Financial Performance

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## = Financial Performance Highlights

Delivered net income of AED 4.6bn in the first 9M 2024, growing 24% YoY on strong customer financing and non-funded income growth

### = Strong YoY Growth in Profitability

**4.6bn**

Net Income

**+24%**



**8.0bn**

Revenues

**+19%**



**2.3bn**

Expenses

**+6%**



### = Robust Balance Sheet Growth YoY

**223bn**

Total Assets

**+21%**

(At constant FX 27% growth)



**140bn**

Gross Customer Financing

**+19%**

(At constant FX 22% growth)



**180bn**

Deposits

**+19%**

(At constant FX 24% growth)



### = Strong Capital Position and Return YoY

**17.6%**

CAR

**-46bps**



**29.0%**

Return on Equity

**+262bps**



**29.1%**

Cost to Income Ratio

**-358bps**



## = Key financial metrics – 9M 2024 vs 9M 2023

Record set of results with ROE reaching 29.0% driven by robust growth in balance sheet and diversified revenue streams

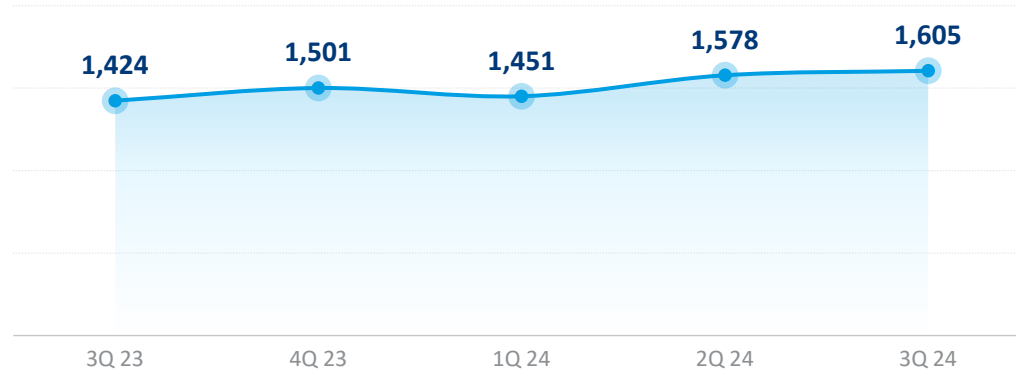
	9M 2023	9M 2024	Change %
<b>Profitability (AED mn)</b>			
Revenue	6,694	7,995	19%
Expenses	-2,185	-2,324	6%
Margin	4,509	5,671	26%
Cost of Credit	-571	-448	-22%
Net Income before Zakat & Tax	3,938	5,223	33%
Zakat & Tax	-188	-588	213%
Net Income after Zakat & Tax	3,750	4,635	24%
<b>Balance Sheet (AED bn)</b>			
Total Assets	184.1	222.6	21%
Gross Financing Assets	117.6	139.6	19%
Risk Weighted Assets	134.3	158.2	18%
Customer Deposits	151.5	179.7	19%
Investments	23.0	28.8	25%
<b>Key Ratios</b>			
Cost to Income	32.65%	29.07%	-3.58%
Return on Equity	26.42%	29.04%	2.62%
NPA Coverage	69.6%	78.2%	8.6%



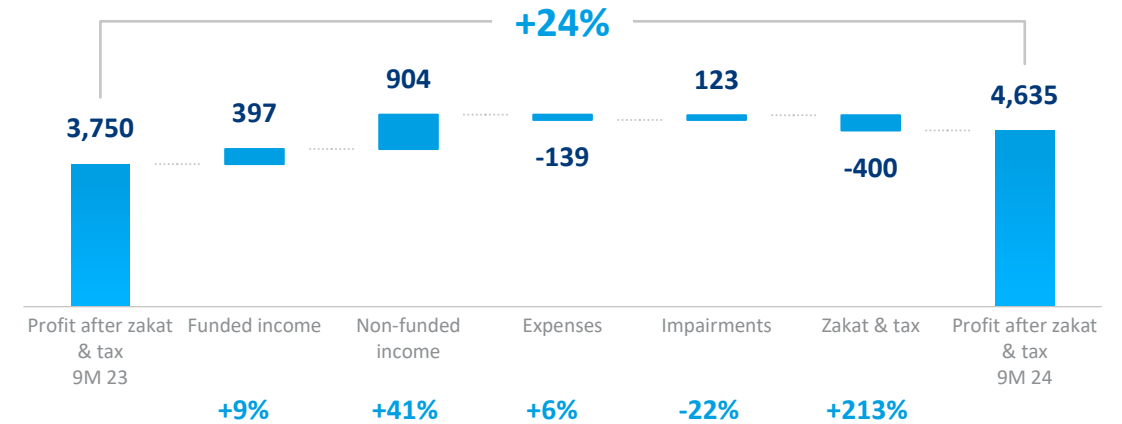
## = Income Statement

9M 2024 net income growth of 24% YoY driven by strong revenue momentum, operating efficiency and balance sheet growth

### = Net Income (AEDmn)



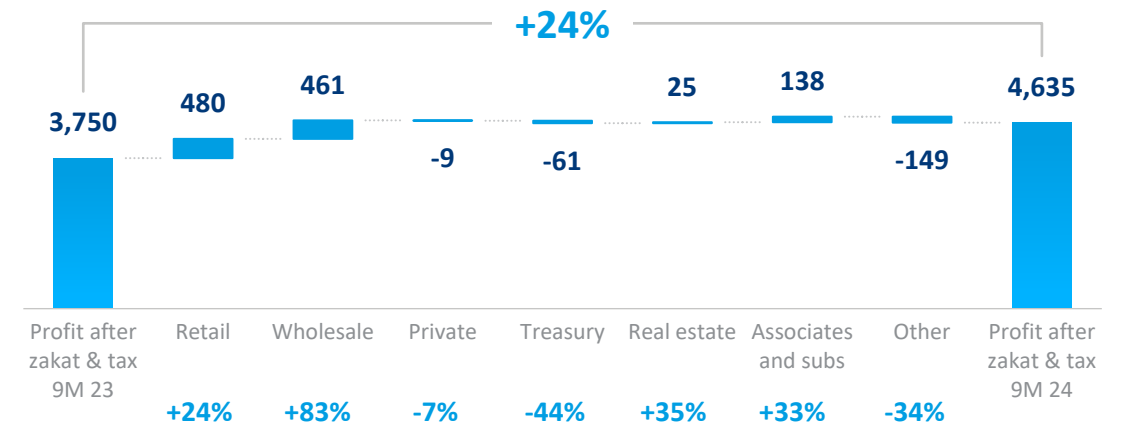
### = Net Income Movement YoY (AEDmn)



### = Income Statement Highlights

AED (mn)	9M 2024	9M 2023	Δ%	3Q 2024	3Q 2023	Δ%
Funded income	4,903	4,506	+9%	1,581	1,577	+0.3%
Non-funded income	3,092	2,188	+41%	1,064	853	+25%
<b>Revenues</b>	<b>7,995</b>	<b>6,694</b>	<b>+19%</b>	<b>2,645</b>	<b>2,430</b>	<b>+9%</b>
Operating expenses	(2,324)	(2,185)	+6%	(796)	(740)	+8%
Provision for impairment	(448)	(571)	-22%	(46)	(202)	-77%
<b>Net Income after zakat and tax</b>	<b>4,635</b>	<b>3,750</b>	<b>+24%</b>	<b>1,605</b>	<b>1,424</b>	<b>+13%</b>

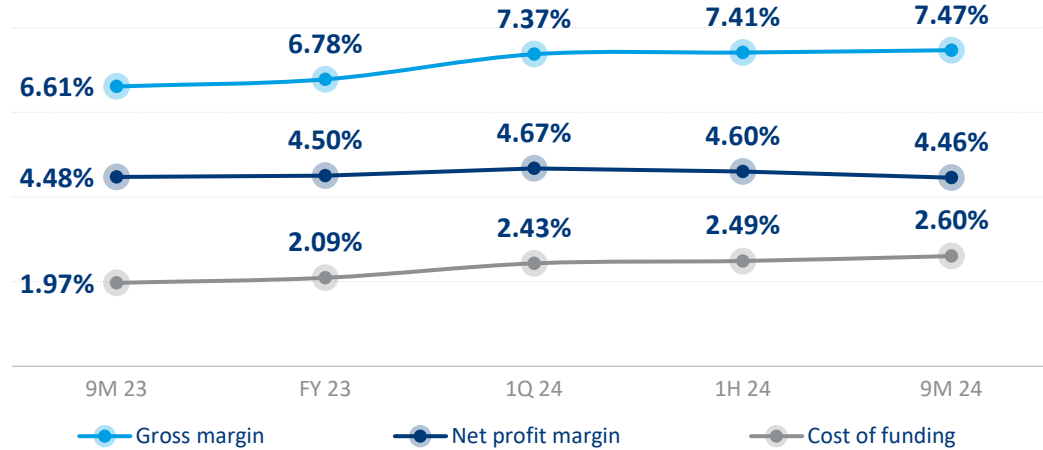
### = Net Income Movement by Segment YoY (AEDmn)



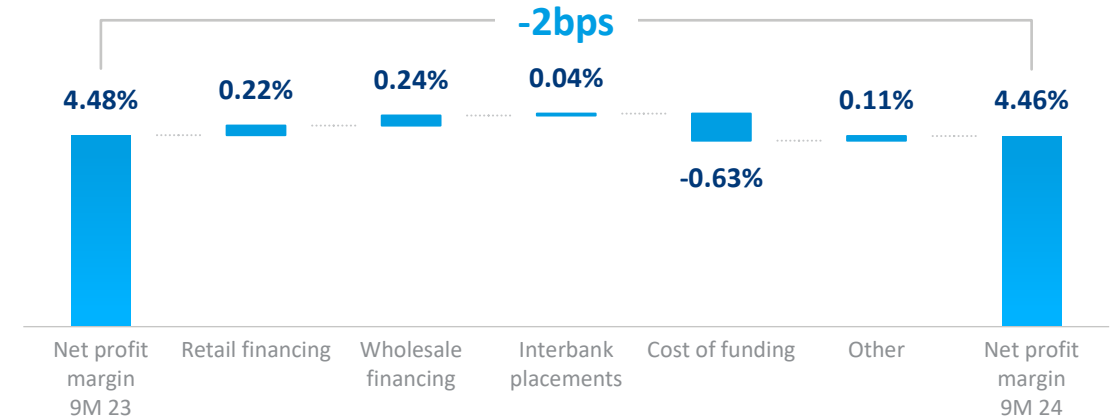
## = Funded Income

Strong growth in funded income with NPM trending strong reflecting discipline on both asset and liability pricing

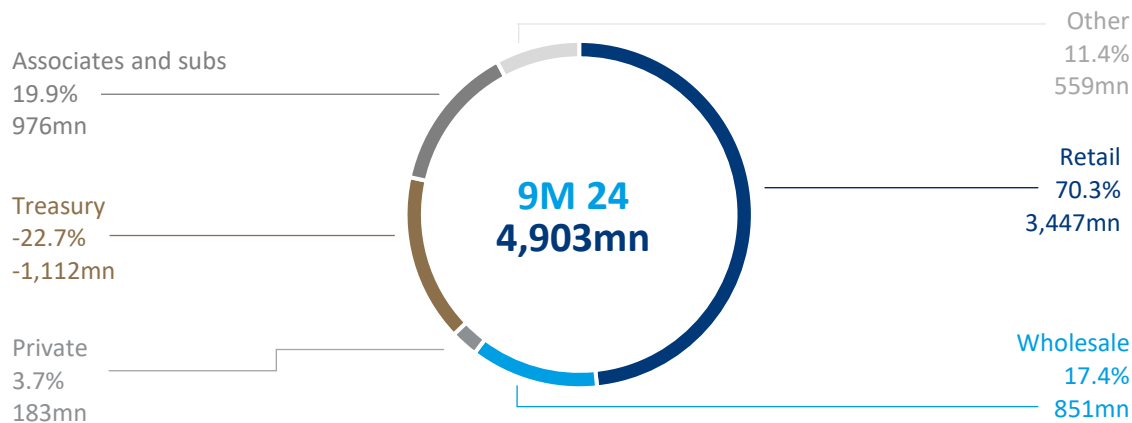
### = Net Profit Margin (%)



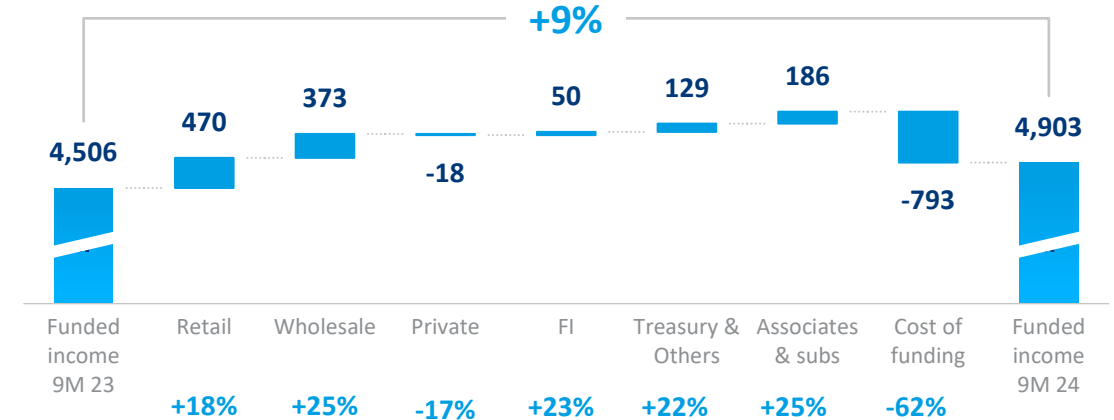
### = Net Profit Margin Movement YoY (%)



### = Funded Income Composition (AEDmn)



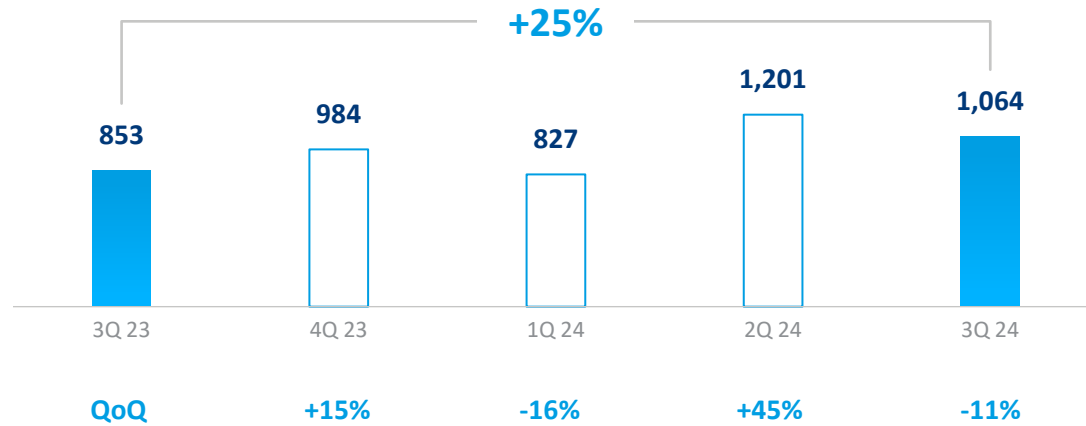
### = Net Revenue from Funding Activities Movement YoY (AEDmn)



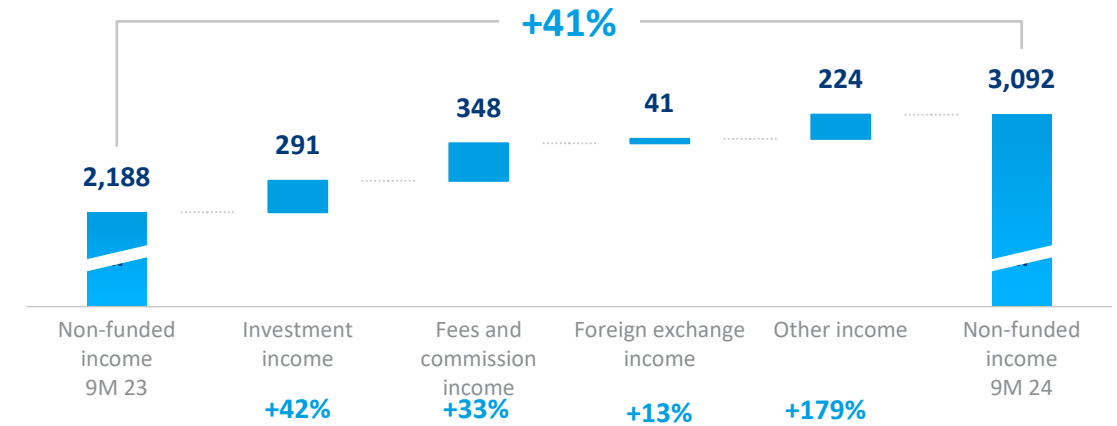
## = Non-Funded Income

Strong non-funded income growth YoY on F&C and investment income, underlining strategic focus on revenue diversification

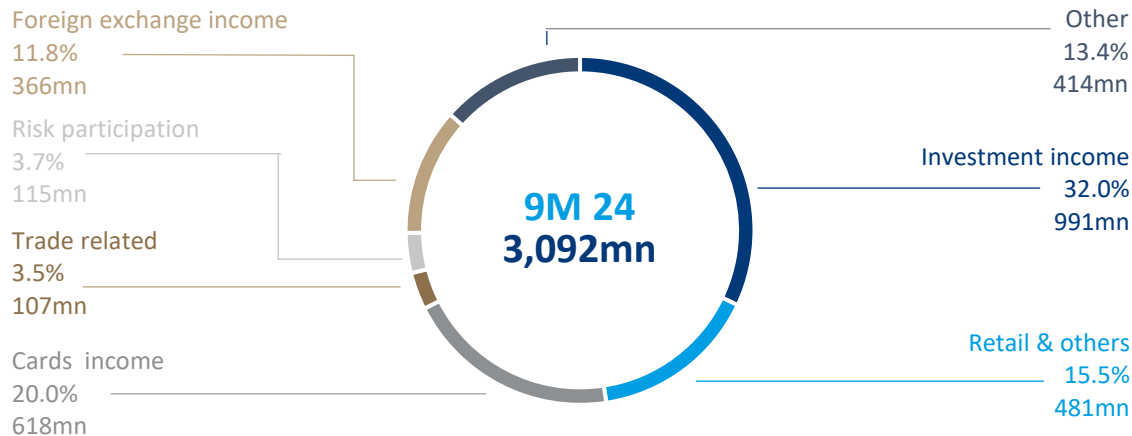
### = Non-Funded Income (AEDmn)



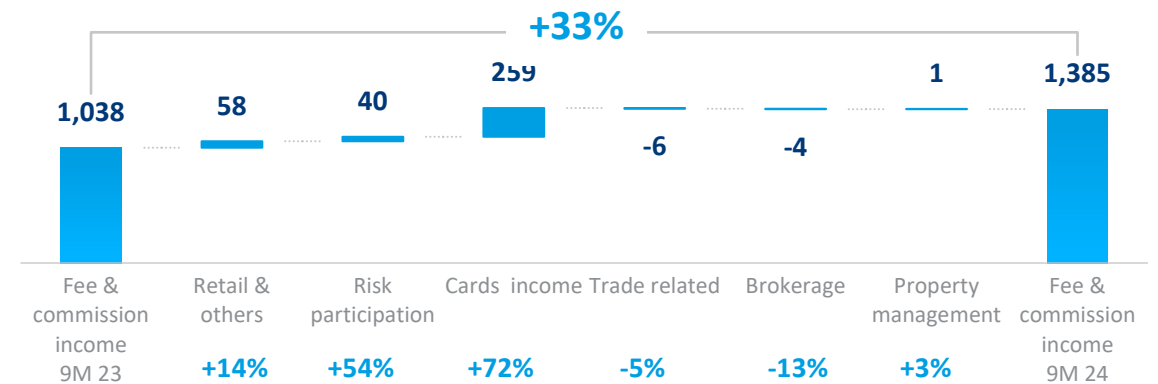
### = Non-Funded Income Movement YoY (AEDmn)



### = Non-Funded Income Composition (%)



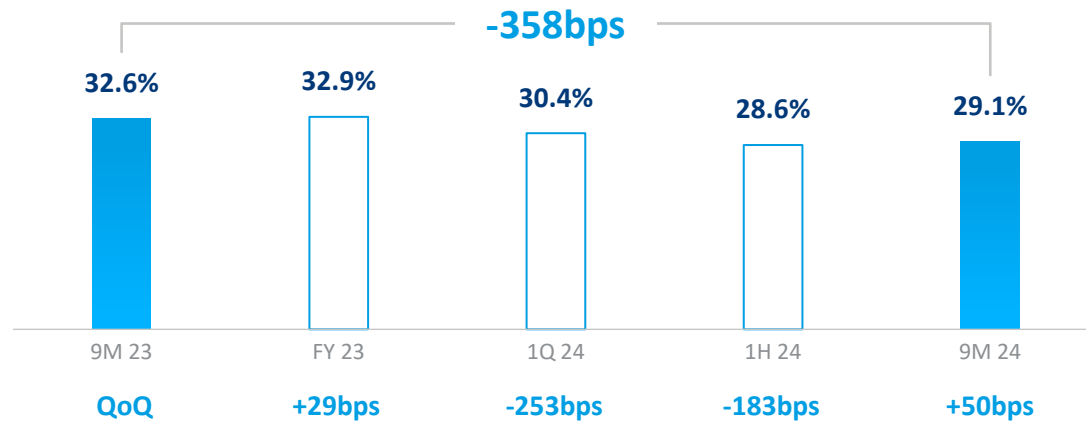
### = Fee & Commission Income Movement YoY (AEDmn)



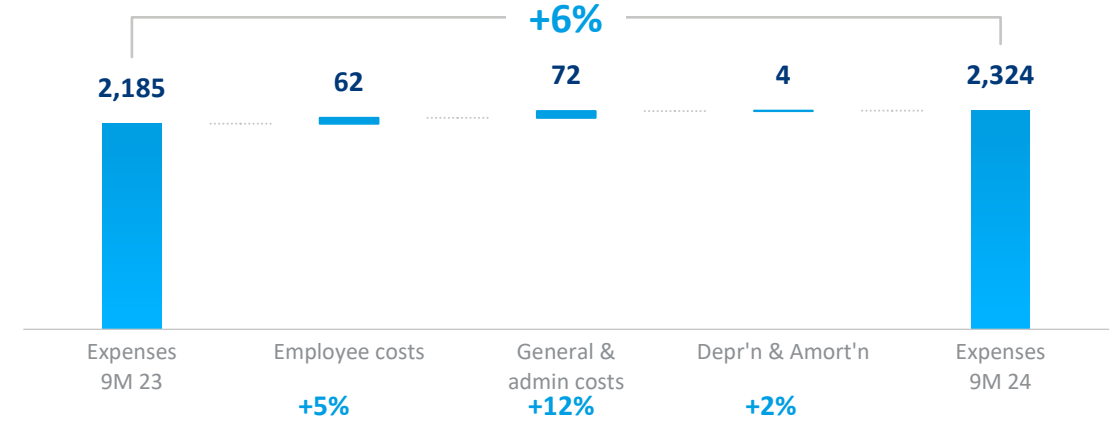
# = Operating Expenses

C/I ratio improving despite ongoing business growth and investments, offset by cost savings driven by digital initiatives

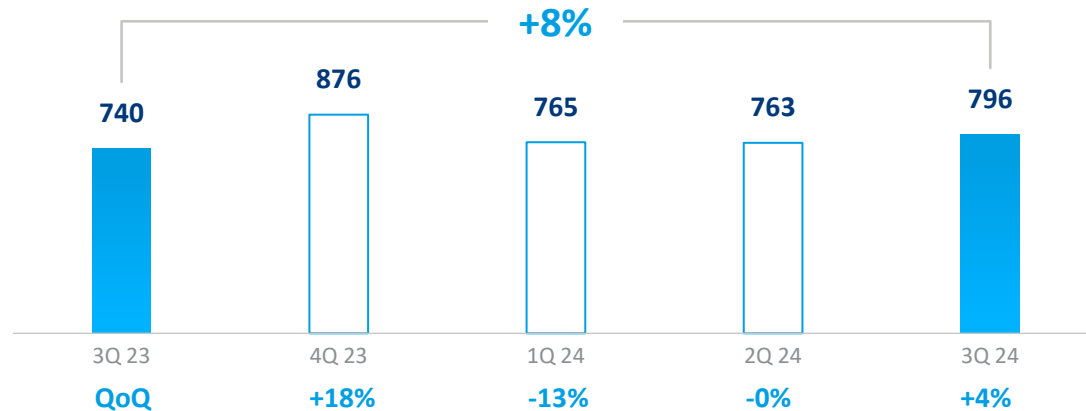
## = Cost To Income Ratio (%)



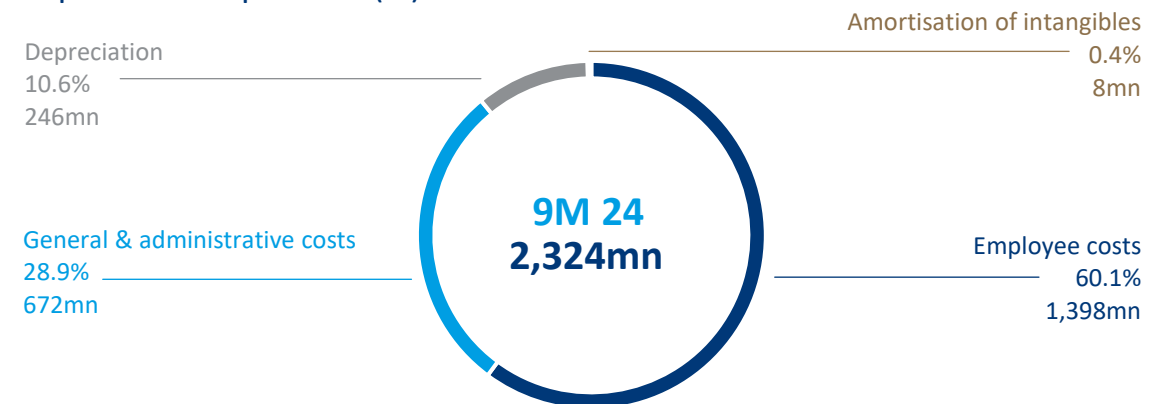
## = Expenses Movement YoY (AEDmn)



## = Expenses (AEDmn)



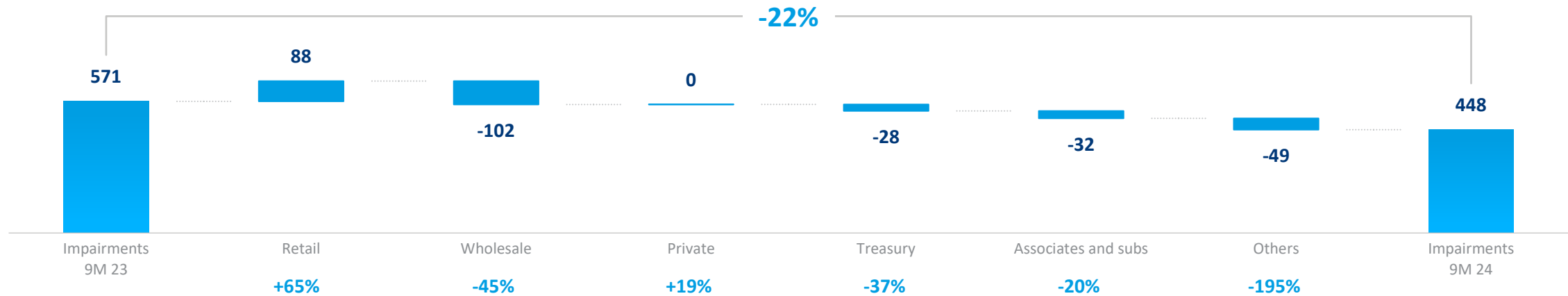
## = Expenses Composition (%)



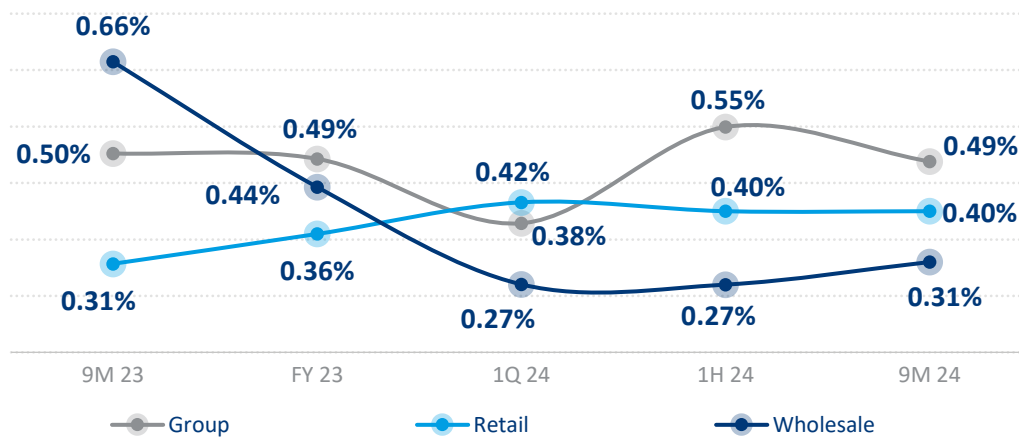
## = Impairments

Impairment charge down 22% YoY and COR is at a comfortable 49bps for 9M 2024

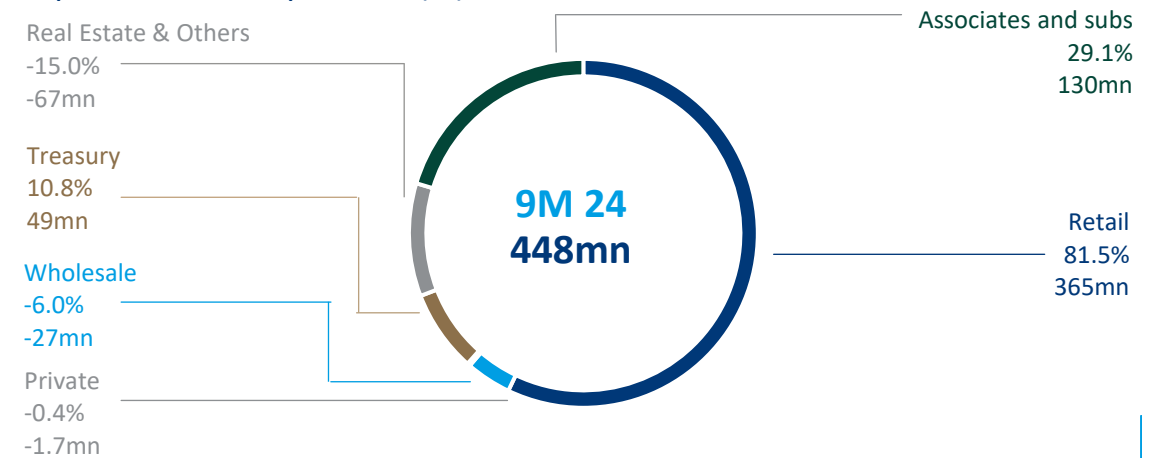
### = Impairments Movement YoY (AEDmn)



### = Cost Of Risk (%)



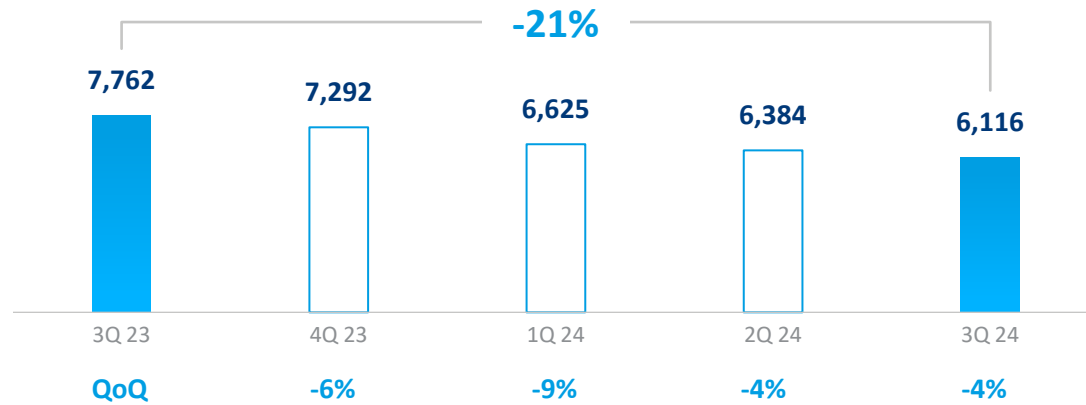
### = Impairments Composition (%)



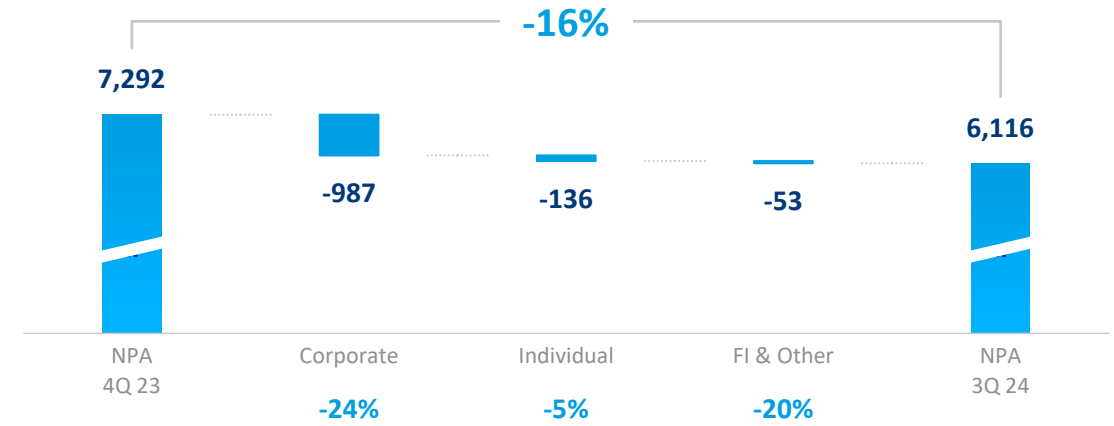
## = Non-Performing Financing

Asset quality continues to improve significantly with NPA ratio of 4.4% lowest since 1Q 17 while coverage ratio increased to 78%

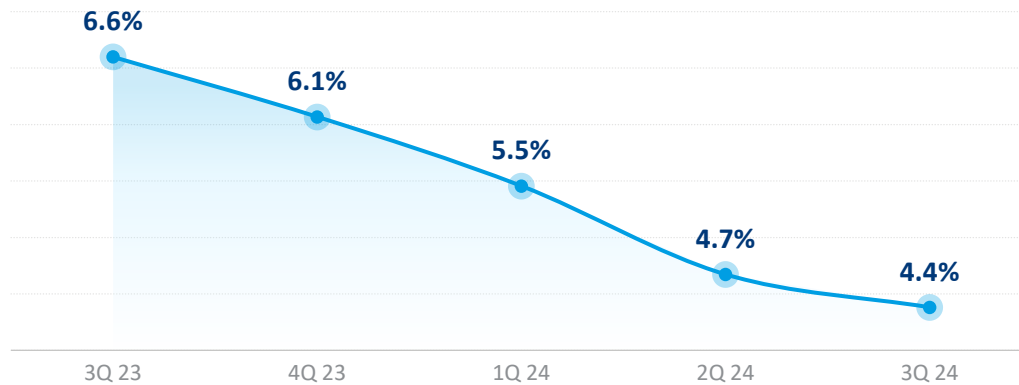
= NPA (AEDmn)



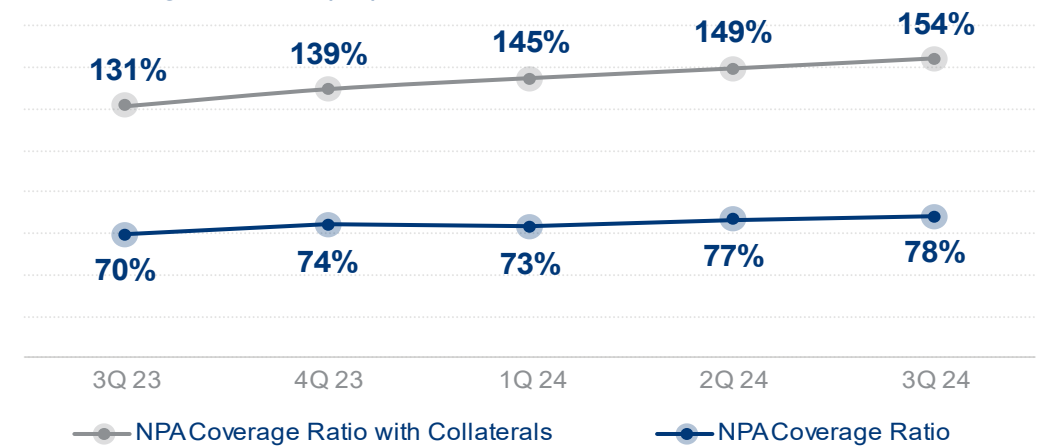
= NPA Movement YTD (AEDmn)



= NPA Ratio (%)



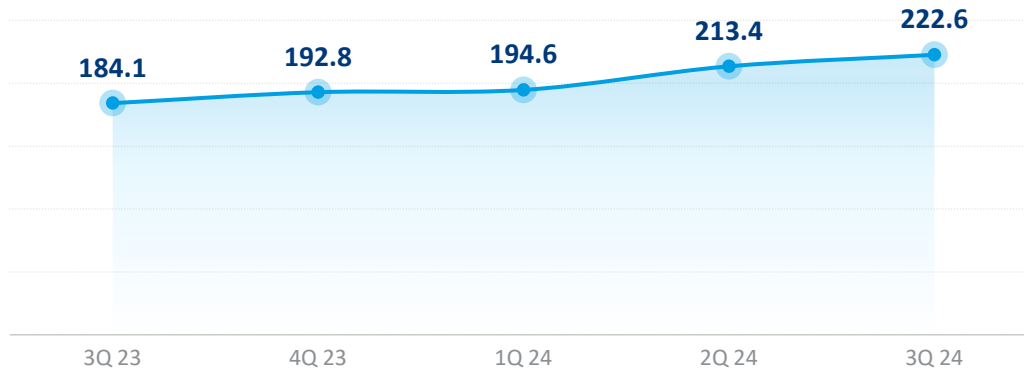
= NPA Coverage Ratio (%)



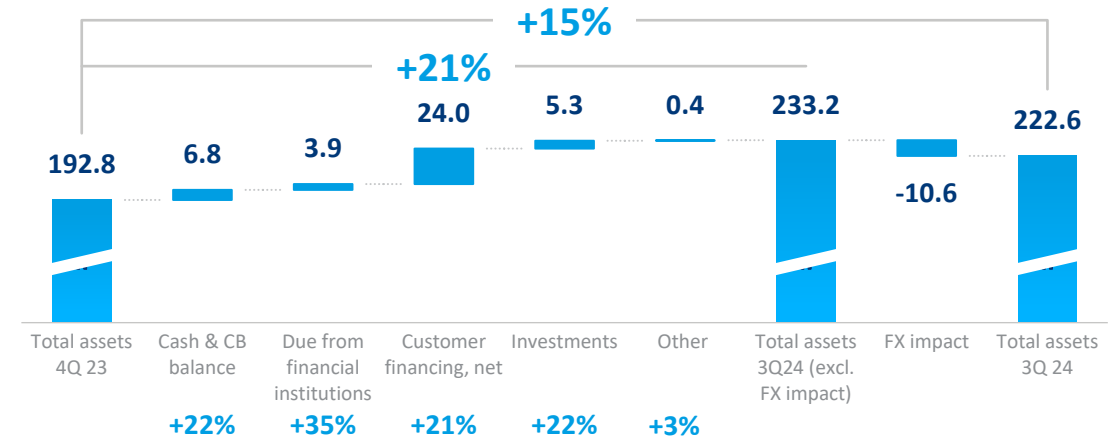
## = Balance Sheet

Total assets surpassed AED 220bn driven by 20% growth in customer financing supported by strong and diversified funding position

### = Total Assets (AEDbn)



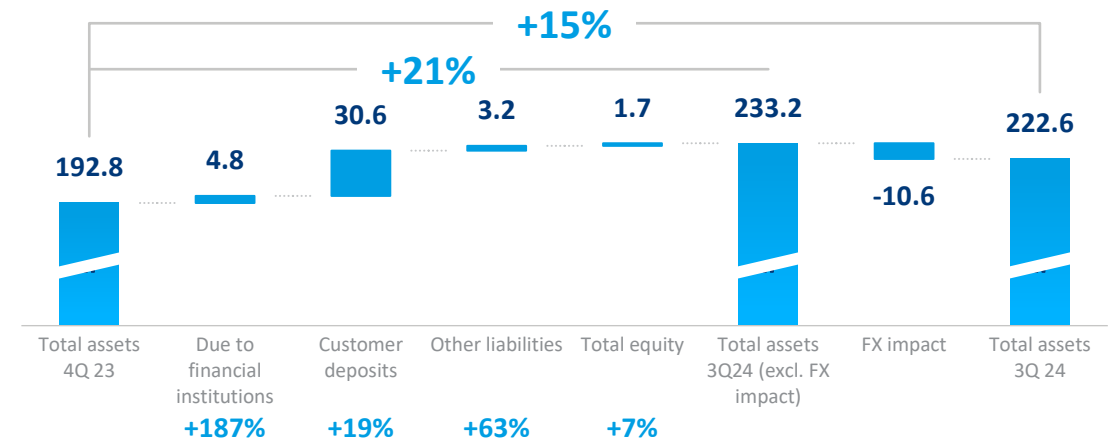
### = Total Assets Movement YTD (AEDbn)



### = Balance Sheet Highlights

AED (mn)	3Q 2024	4Q 2023	Δ%	3Q 2023	Δ%
Customer financing, net	135,132	115,002	18% <sup>(1)</sup>	112,595	20%*
Investments	28,844	24,483	18%	23,000	25%
<b>Total assets</b>	<b>222,567</b>	<b>192,827</b>	<b>15%</b>	<b>184,124</b>	<b>21%</b>
Total Deposits	179,745	157,067	14% <sup>(2)</sup>	151,545	19%**
<b>Total liabilities</b>	<b>195,500</b>	<b>166,585</b>	<b>17%</b>	<b>159,424</b>	<b>23%</b>
<b>Total equity</b>	<b>27,067</b>	<b>26,242</b>	<b>3%</b>	<b>24,699</b>	<b>10%</b>

### = Funding Movement YTD (AEDbn)



\*23% growth of customer financing in constant currency, excluding devaluation of EGP | \*\* 24% growth of total deposits in constant currency, excluding devaluation of EGP

(1) 21% growth of customer financing in constant currency, excluding devaluation of EGP | (2) 19% growth of total deposits in constant currency, excluding devaluation of EGP

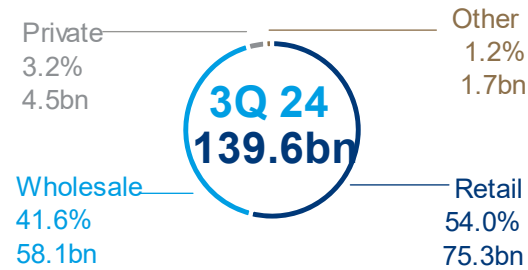
# = Customer Financing

AED 20 bn YTD growth reflecting market share gains in retail and corporate market

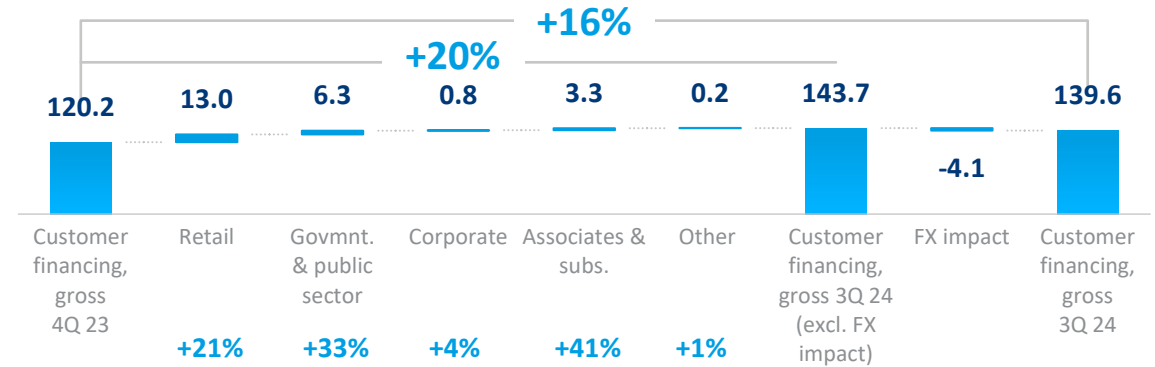
## = Customer Financing, Net (AEDbn)



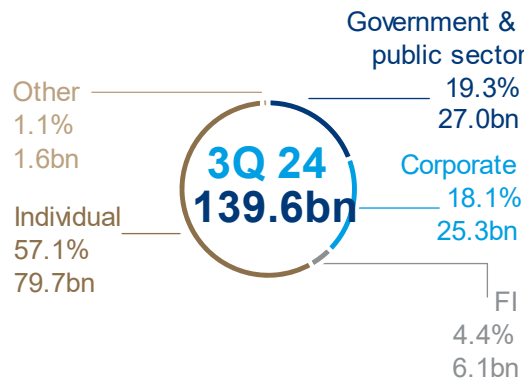
## = Customer Financing, Gross by Segment (%)



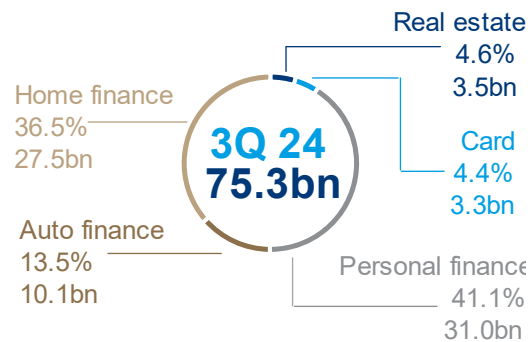
## = Customer Financing, Gross Movement YTD (AEDbn)



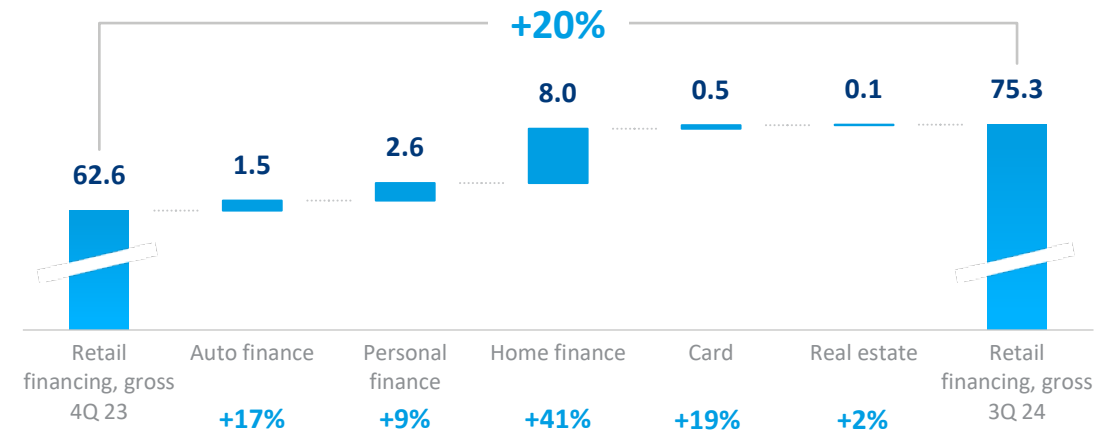
## = Customer Financing, Gross by Sector (%)



## = Retail Financing, Gross Composition (%)



## = Retail Financing, Gross Movement YTD (AEDbn)

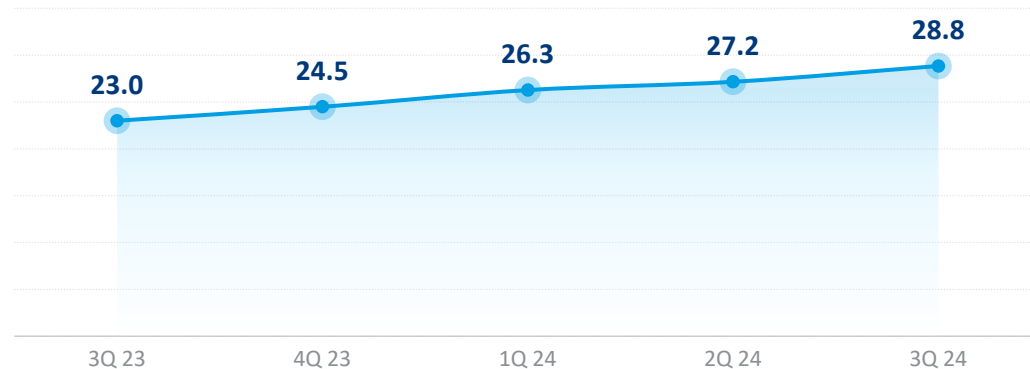




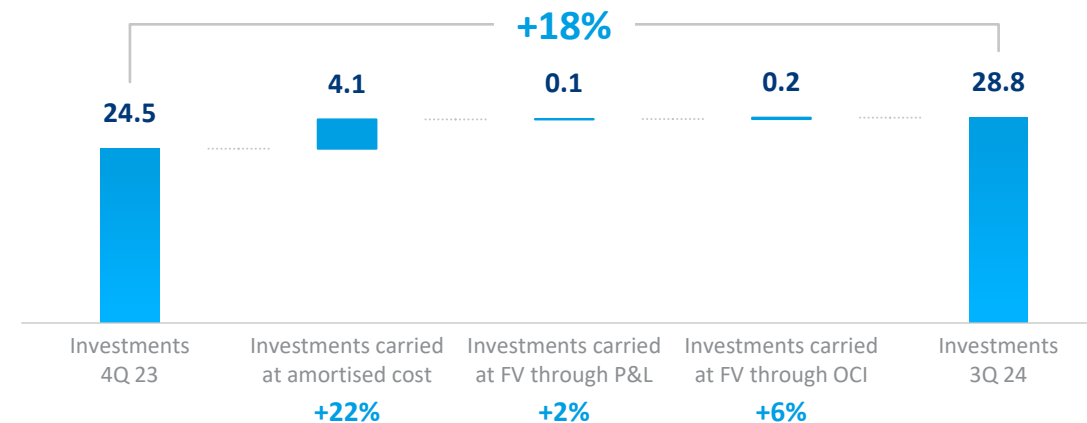
## = Investments

Diversified Investment Portfolio grew 25% vs 3Q 23

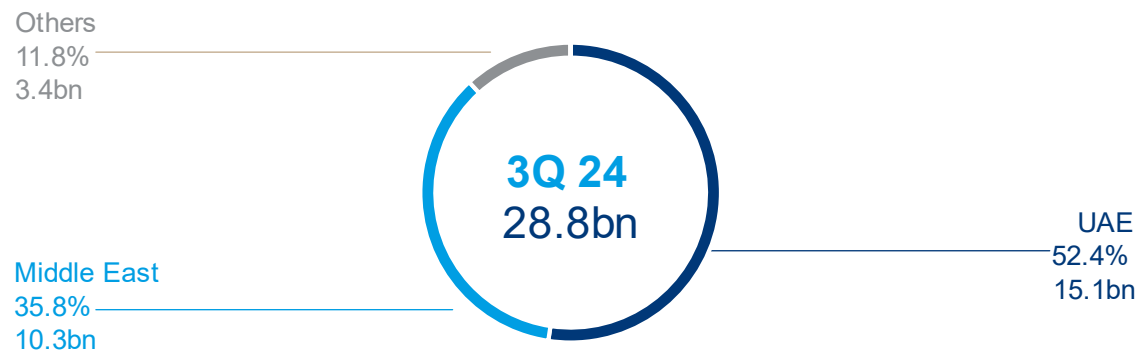
### = Investments (AEDbn)



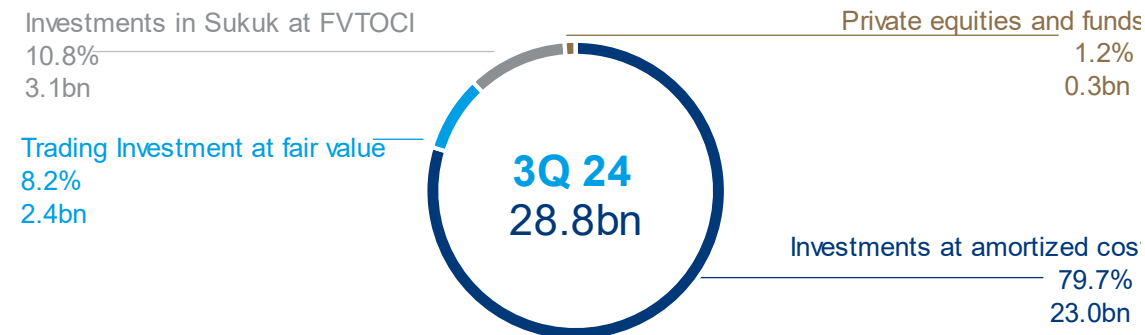
### = Investments Movement YTD (AEDbn)



### = Investments by Country (%)



### = Investments by Type (%)



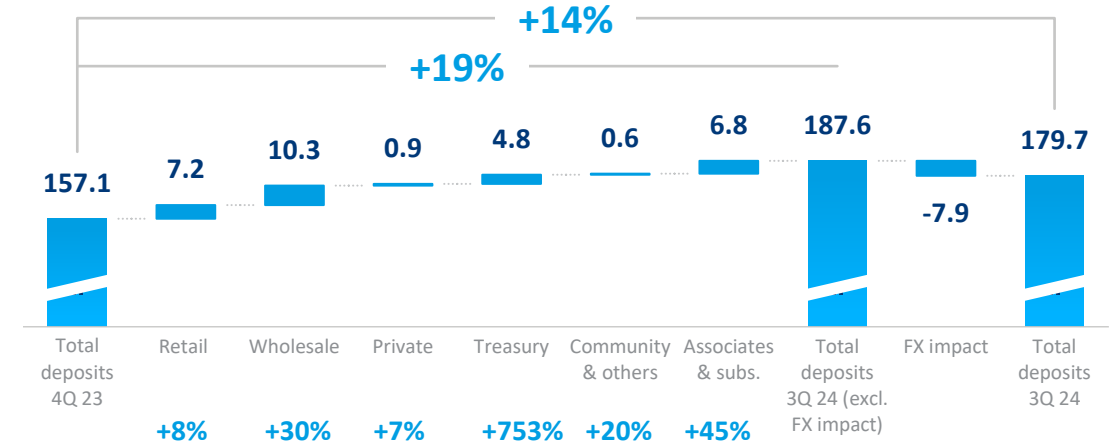
# = Customer Deposits

YTD growth of 14% with AED 6.4bn increase in CASA, demonstrating strategic initiatives to grow market share

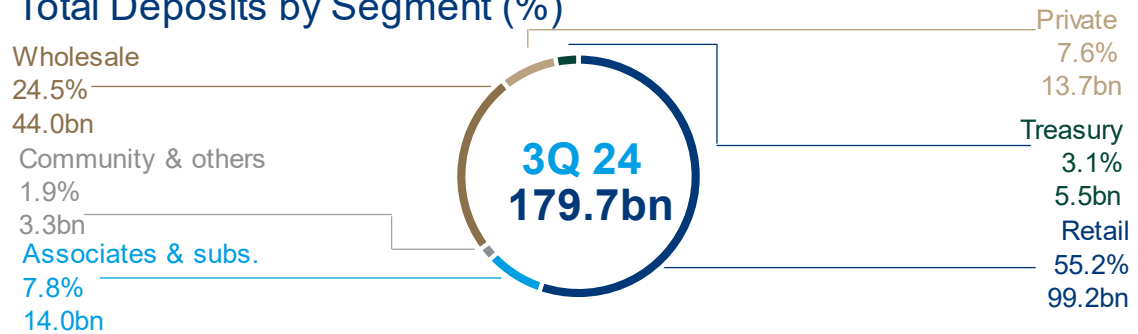
## = Total Deposits (AEDbn)



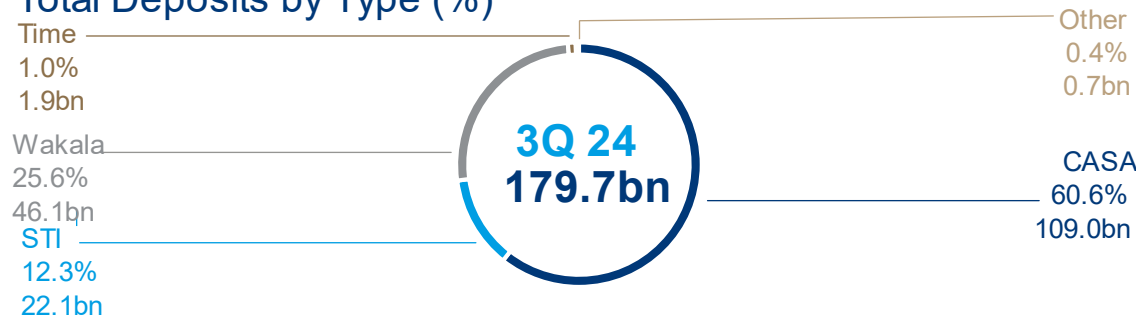
## = Total Deposits Movement YTD (AEDbn)



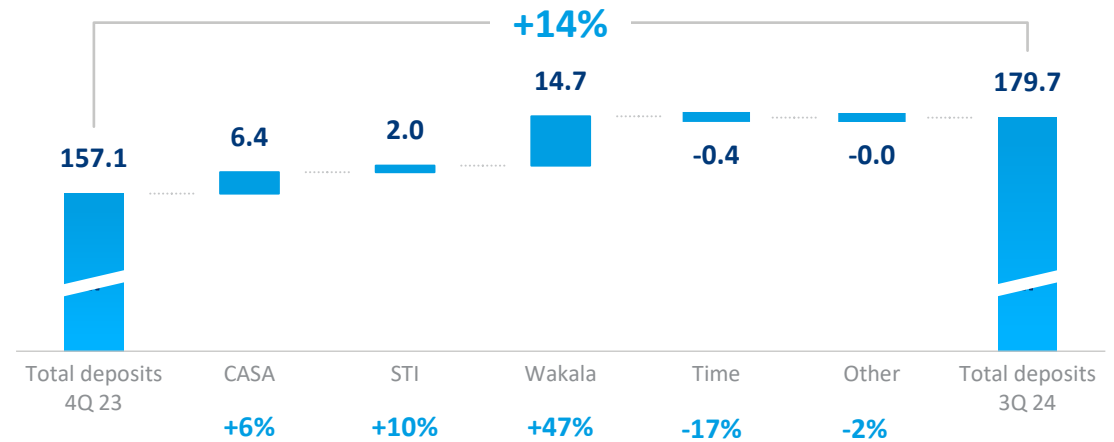
## = Total Deposits by Segment (%)



## = Total Deposits by Type (%)



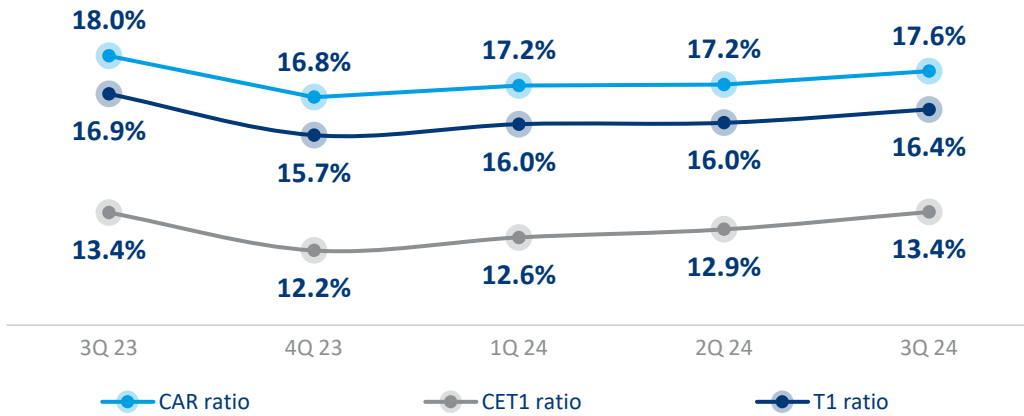
## = Total Deposits Movement by Type YTD (AEDbn)



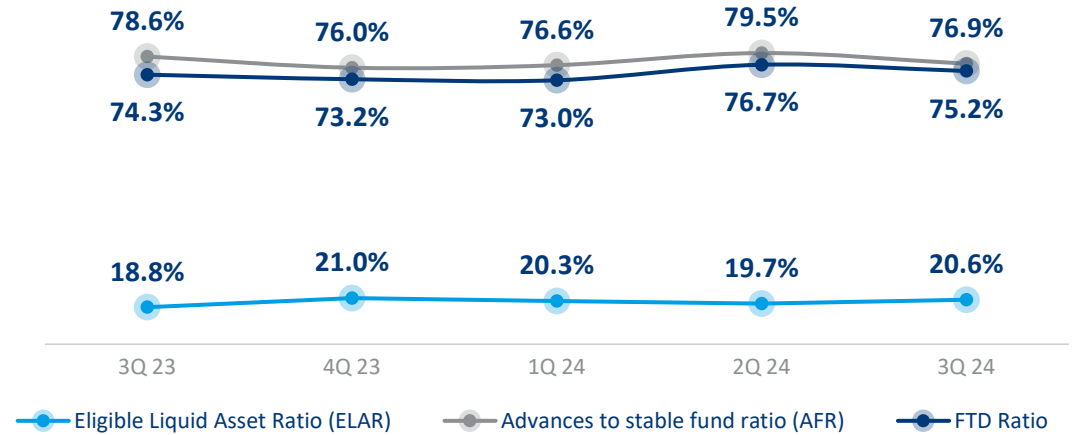
# = Capital and Liquidity

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

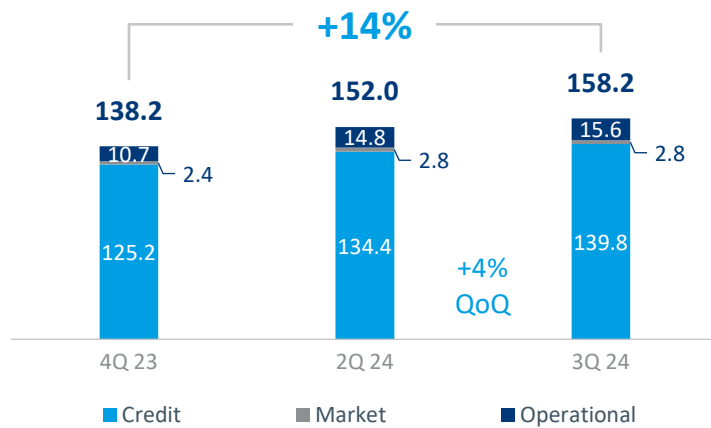
## = Capitalization Ratios (%)



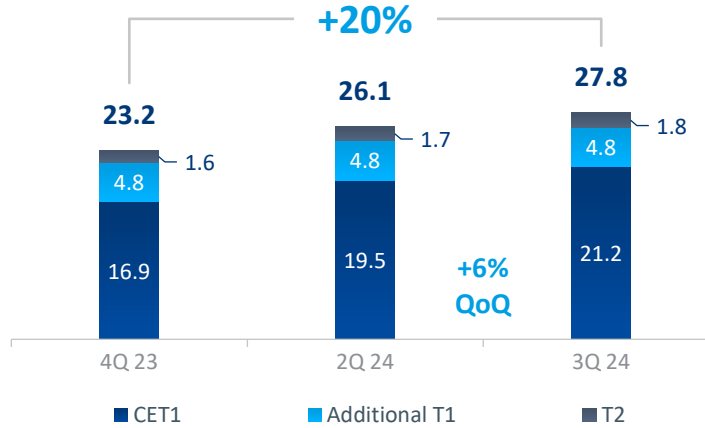
## = Liquidity Ratios (%)



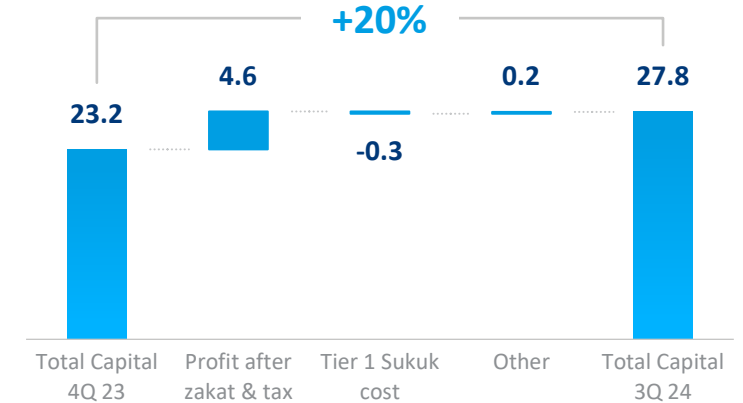
## = RWA (AEDbn)



## = Capitalization (AEDbn)



## = Total Capital Movement YTD (AEDbn)



## = Additional Information

Please contact the Investor Relations team for additional information or download ADIB's IR App

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