

Investor Presentation 31 March 2016 results

Abu Dhabi: April 2016

Agenda

Introduction

Financial Review

Business Review

Appendix

ADIB at a glance

Overview

- Incorporated in **1997** to serve as first Islamic Bank in the Emirate of Abu Dhabi.
- Majority owned by members of the ruling family of Abu Dhabi and sovereign wealth fund
- Listed on Abu Dhabi Securities Exchange (ADX).

Ratings

FitchRatings
MOODY'S
INVESTORS SERVICE

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

Stock Info
(Price and
Ratio as of
31 Mar 2016)

Market Cap (Price @ AED 3.89)	AED 12.3 bn (US\$ 3.4 bn)
Diluted EPS / share (AED) - Annualised	0.516
PE Ratio	8 times
Price / Book Ratio	1.25
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 (EIC) 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

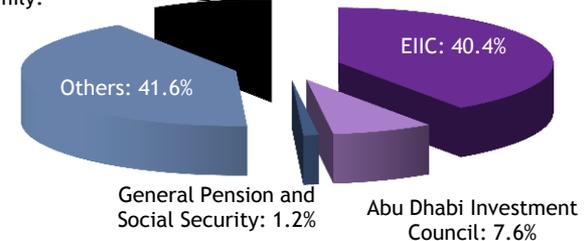
- Domestic - 88 Branches and 783 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - Presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

Ownership & Corporate Structure

ADIB Ownership

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

Other members and associates of the Abu Dhabi Royal family: 9.2%



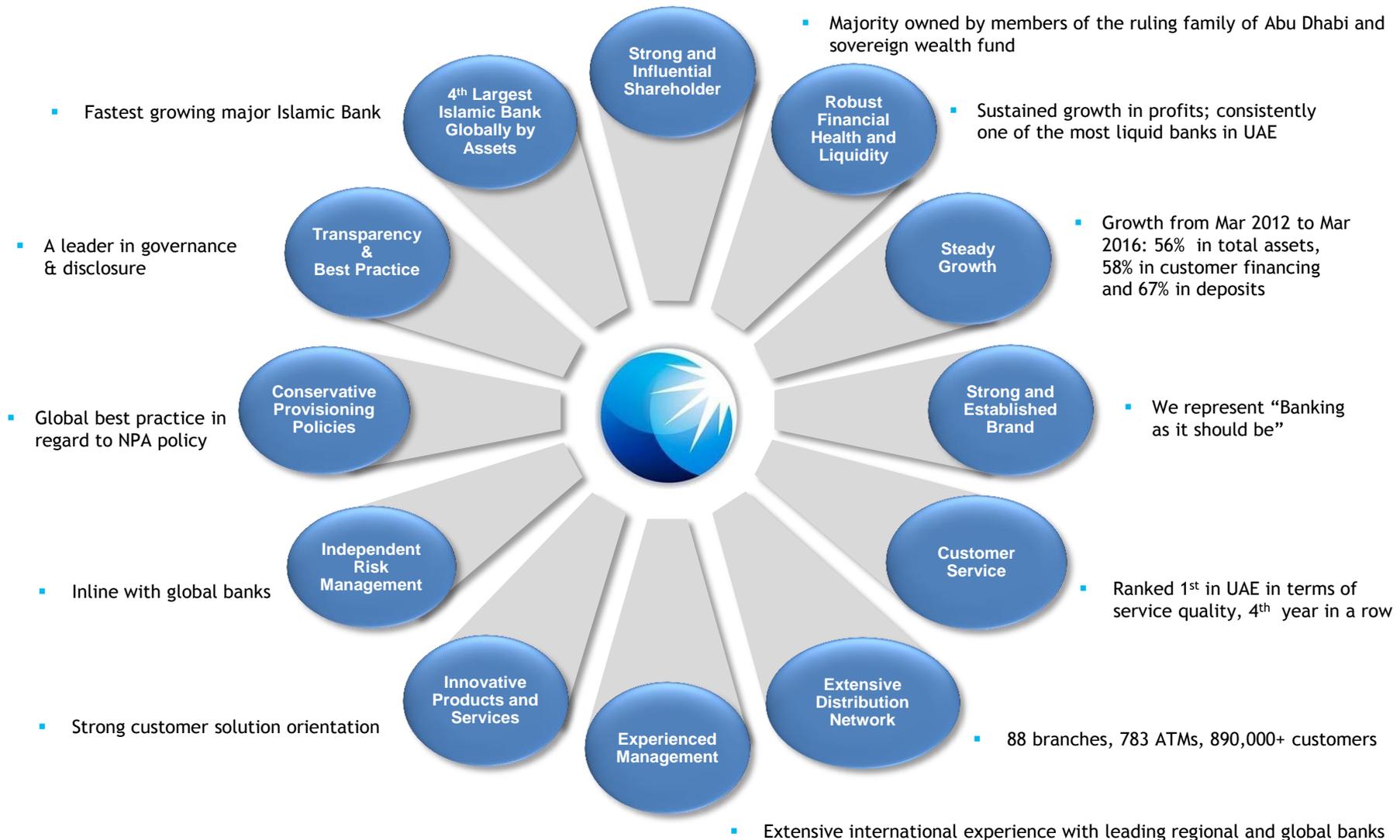
Subsidiaries

-  ADIB UK Limited (100%) was established to offer banking services to HNWI established in 2012.
-  Abu Dhabi Islamic Securities Company (95%) is a brokerage firm established in 2005.
-  MPM Properties LLC (100%) is a property management firm established in 2005.
-  Burooj Properties (100%) is a real estate company established in 2005.
-  Kawader Services Company (100%) is a recruitment company, dedicated solely to ADIB.

Associates and Joint ventures

-  ADIB Egypt (49%) provides banking services in Egypt.
-  Saudi Finance Company (SFC) (51%) is a retail finance company working in Saudi Arabia, acquired in 2012.
-  Bosna Bank International (27%) is an Islamic bank based in Bosnia.
-  Abu Dhabi National Takaful (42%) offers insurance services.
-  Arab link (51%) is a Currency exchange house, acquired in 2014.
-  Abu Dhabi Islamic Merchant Acquiring Company LLC (51%) is a merchant acquiring company established in 2014.

Key Strengths



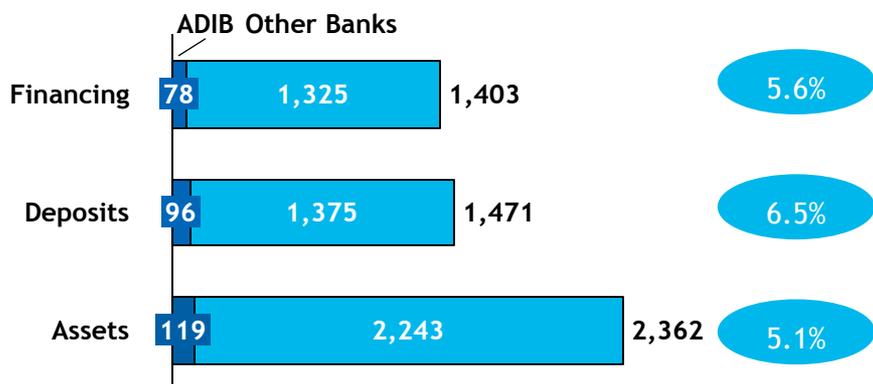
UAE Banking Sector

Highlights

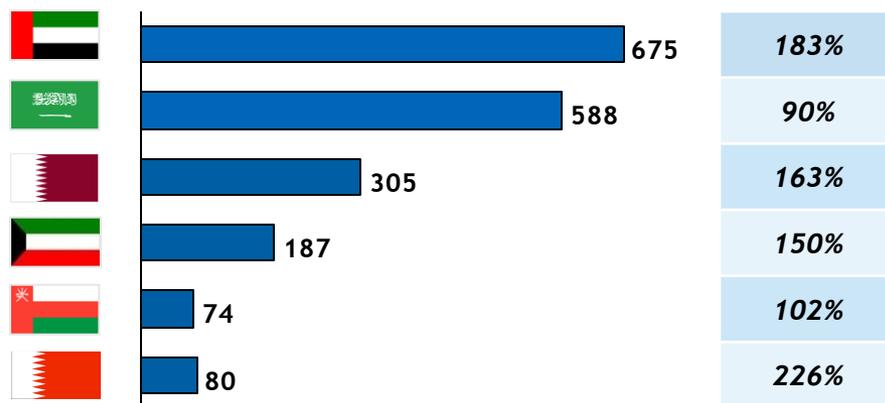
- UAE Banking sector is the largest by assets in the GCC; the UAE banking sector accounts for ~35% of the GCC total.
- Banking assets are at 183% of GDP, the highest in the GCC region.
- Strong growth since Feb 2015 - financing have grown by 7.9%, total assets by 5.5% and deposits by 2.9%.
- Capital Adequacy Ratio of 18.3% as of Dec 2015. (Tier 1 ratio of 16.6%)
- ADR ratio for UAE banking sector is at 95.4% as of Feb 2016.

UAE Banking Sector (AED Bn)	Dec 14	Dec15	Feb16
Total Assets - Gross	2,304.9	2,474.4	2,462.2
Certificates of deposit held by Banks	99.5	139.8	116.5
Investments by Banks	228.0	250.1	262.2
Bank Deposits	1,421.3	1,471.6	1,471.1
Bank Credit - net	1,282.4	1,386.3	1,403.3
Specific Provision	71.6	72.8	73.7
General Provision	24.1	26.4	26.7
Capital Adequacy ratio	18.2%	18.3%	18.3%*
Branches			
- 23 National Banks	869	874	874
- 26 Foreign Banks	86	86	86

UAE Banking Sector, ADIB Market Share @ Feb 2016 (AED Bn)

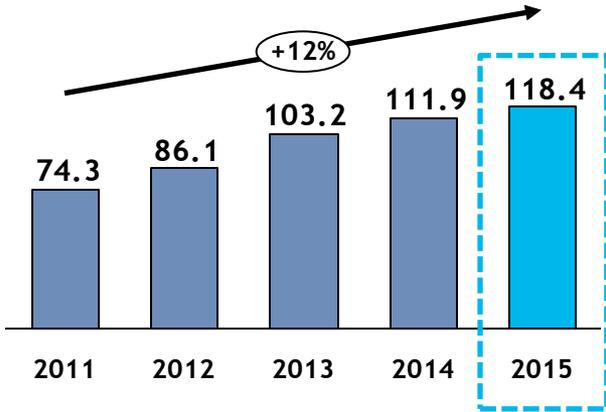


GCC Banking Sector Assets Dec 2015 (USD Bn) Assets as % of GDP

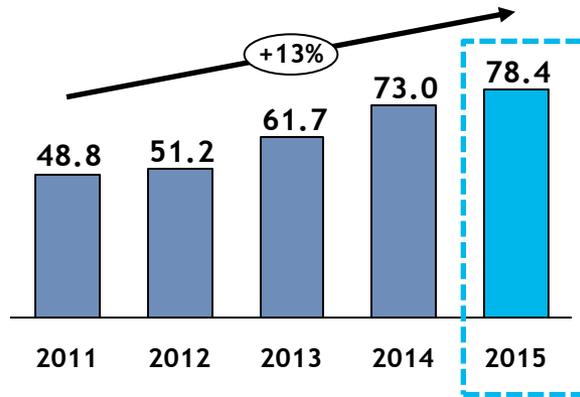


Financial Snapshot (1/2)

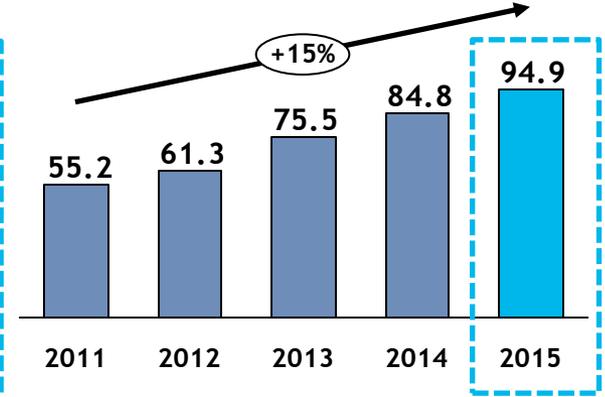
Total Assets (AED Bn)



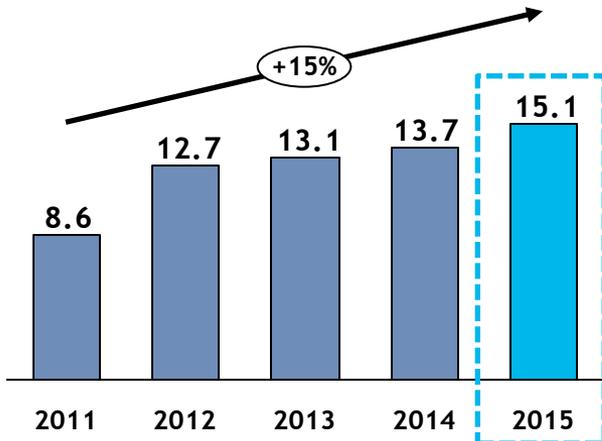
Net Customer Financing (AED Bn)



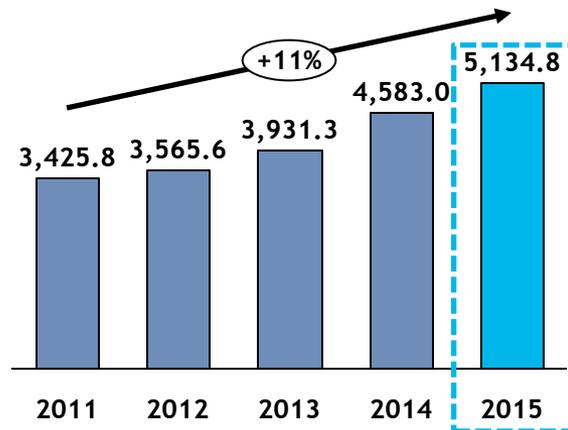
Customer Deposits (AED Bn)



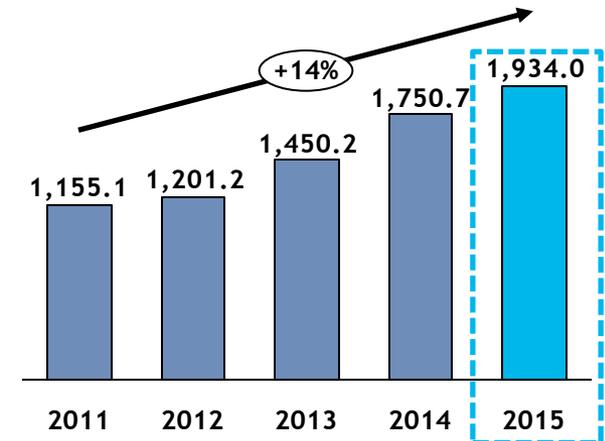
Equity (AED Bn)



Revenues (AED Mn)

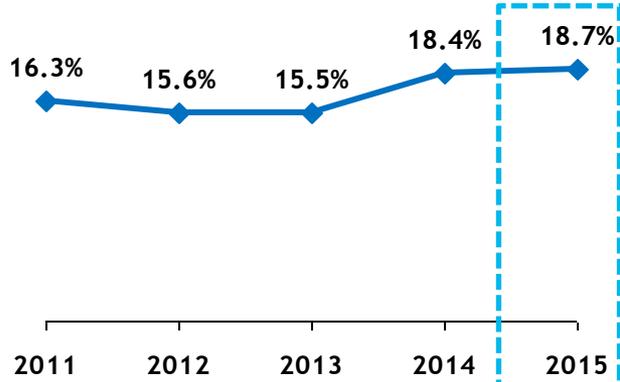


Net Profit (AED Mn)

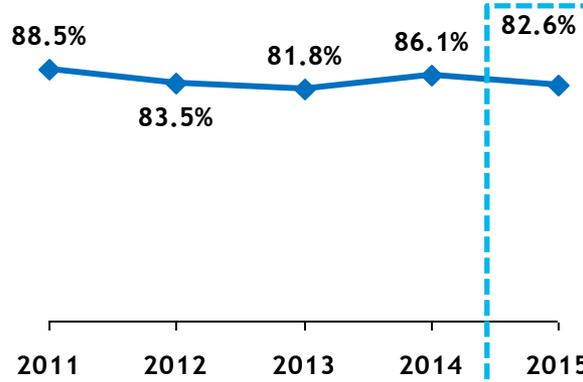


Financial Snapshot (2/2)

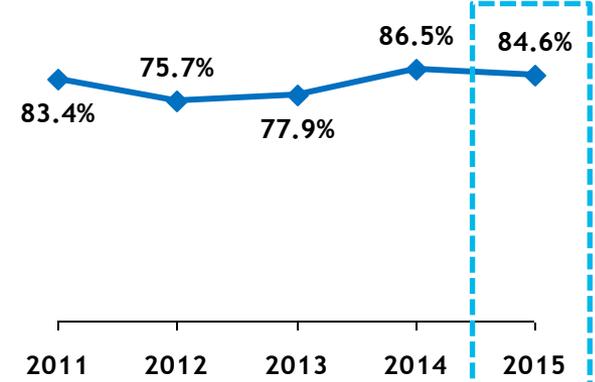
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

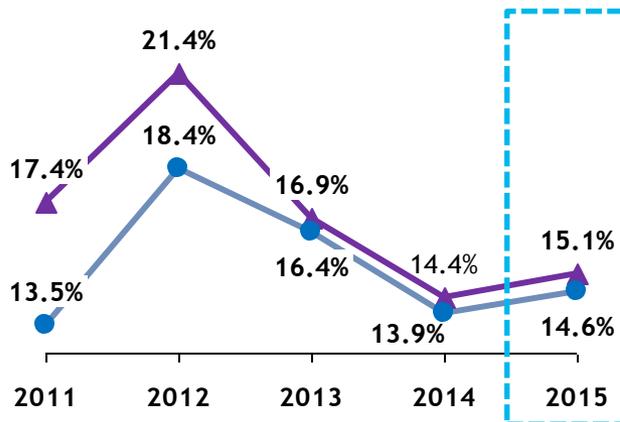


Advances to Stable Funds Ratio (%)



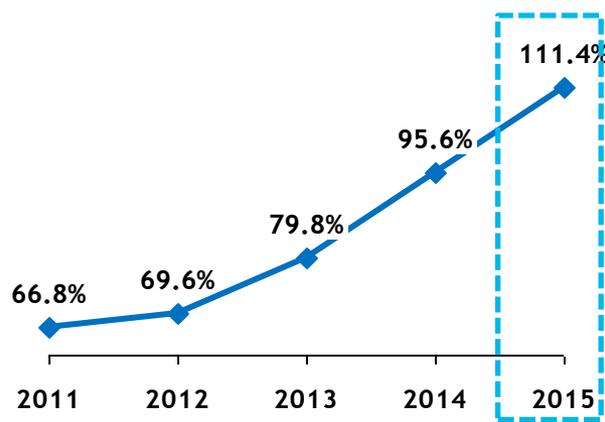
CAR (%)

▲ Total CAR ● Tier 1



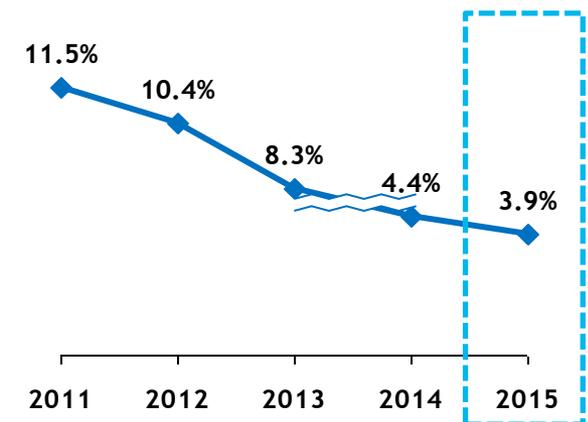
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only *



Non - Performing Ratio (%)

◆ Total Non performing ratio



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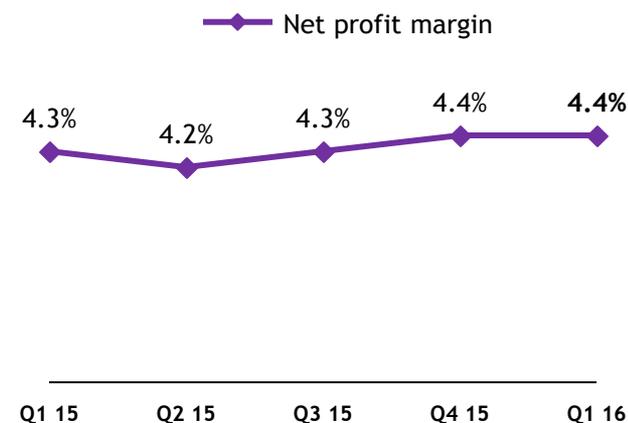
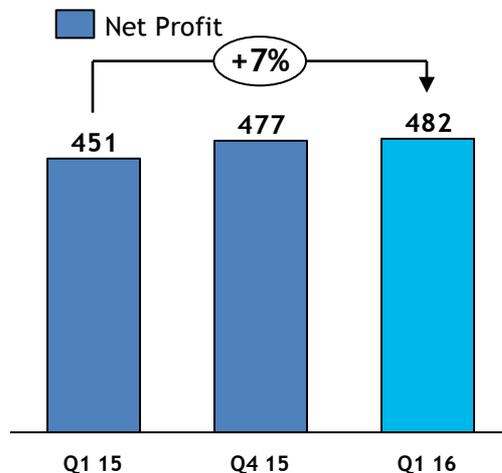
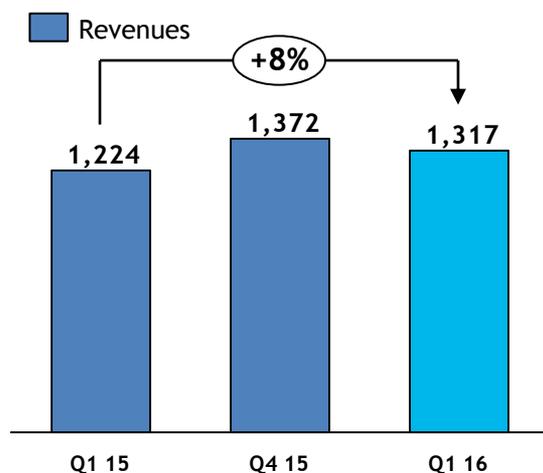
Business Review

Appendix

Q1 2016 - Key financial highlights - Income statement

AED Mn	Q1 15	Q1 16	Change %	Q4 15	Change %
Net Revenue from funds	941.3	973.0	3.4%	976.8	-0.4%
Fees, commission and others	283.0	344.3	21.6%	395.1	-12.8%
Operating income	1,224.3	1,317.3	7.6%	1,371.9	-4.0%
Expenses	569.9	615.0	7.9%	643.3	-4.4%
Operating profit	654.4	702.3	7.3%	728.6	-3.6%
Provision for impairment	202.6	216.2	6.7%	249.3	-13.3%
Zakat & tax	1.0	4.2	313.4%	2.0	112.0%
Net profit	450.8	482.0	6.9%	477.4	1.0%

- Revenues are up by 7.6% on the back of higher Net revenue from funds and Investment income.
- Expenses up by 7.9% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 7.3%.
- Provision for impairment up by 6.7%.
- Net profit up by 6.9% on continued growth in core operations.

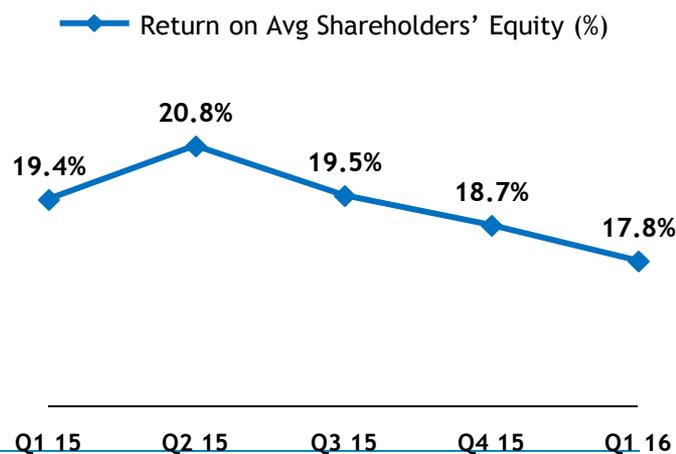
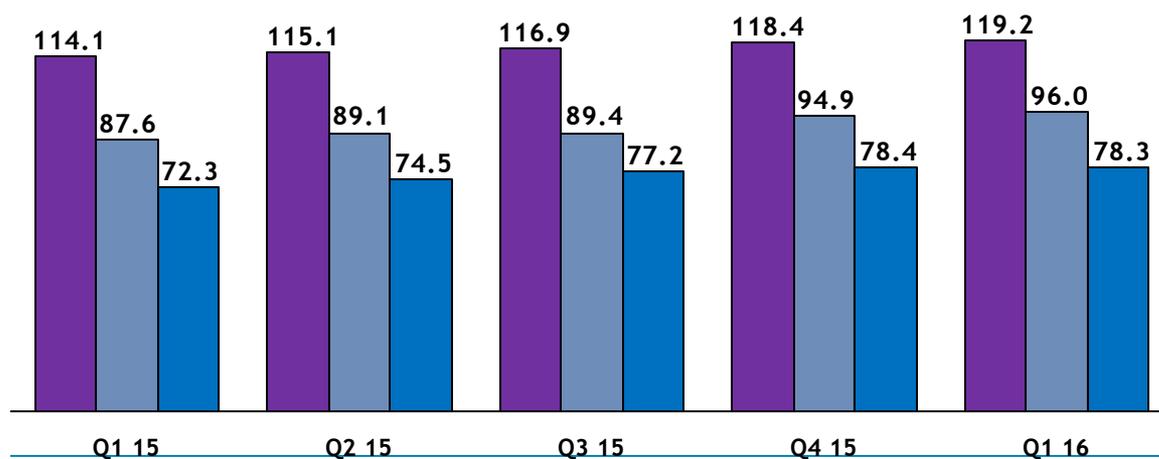


31 March 2016 - Key financial highlights - Balance sheet

AED Bn	Mar 15	Mar 16	Change %	Dec 15	Change %
Total assets	114.1	119.2	4.5%	118.4	0.7%
Net customer financing	72.3	78.3	8.3%	78.4	-0.1%
Customers' deposits	87.6	96.0	9.6%	94.9	1.1%
Total equity	14.1	15.5	10.2%	15.1	2.9%

- **Total assets** increased by 4.5% over Q1 2015 to reach AED 119.2 Bn.
- **Customer financing** increased by 8.3% from Q1 2015 to reach AED 78.3 Bn.
- **Customer deposits** increased by 9.6% over Q1 2015.
- **Advances to Stable Funds Ratio** at 31 March 2016 was 83.6%. **Advances to Deposits Ratio** was 81.6% as at 31 March 2015.
- **Capital adequacy ratio** at 31 Mar 2016 was 15.24%. Tier 1 ratio at 31 Mar 2016 was 14.66%.

■ Total Assets ■ Customers Deposits ■ Customer Financing



Key ratios

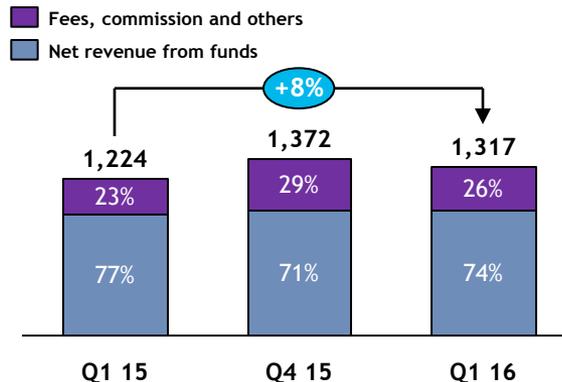
	Ratios	Mar 2015	Mar 2016
Efficiency	Diluted Earnings per share (EPS in AED)	0.147	0.152
	Return on Average Shareholders' Equity (excluding - Tier 1 capital)	19.4%	17.8%
	Net profit margin (%)	4.3%	4.4%
	Cost / income ratio	46.5%	46.7%
Liquidity	Percentage lent (Financing / Total Assets)	63.4%	65.7%
	Financing to Deposits ratio	82.6%	81.6%
	Advances to Stable funds ratio	82.2%	83.6%
	Liquid Assets to Total Assets ratio	23.6%	19.3%
Solvency	Capital Adequacy	14.7%	15.2%
	Tier -1 ratio	14.2%	14.7%
	Leverage ratio (Assets / Equity)	810%	768%
Asset Quality	Non - performing ratio (Impaired NPA / Gross Financing)	3.7%	3.4%
	Total provision coverage (Total provisions / Impaired NPA)	102.0%	112.6%
	Specific provision coverage (Specific provisions / Impaired NPA)	38.3%	38.0%
	Total provisions / Gross Customer Financing	3.7%	3.8%

Operating Performance - Net profit income

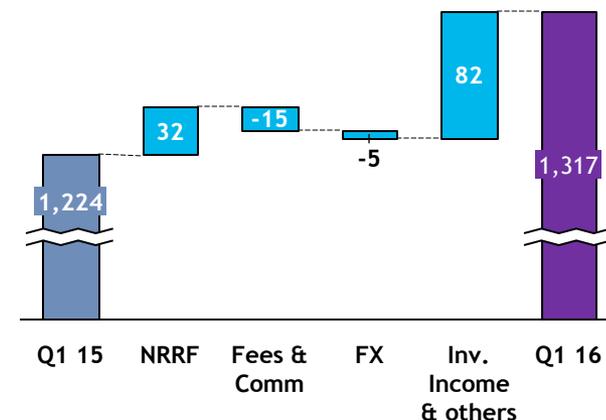
Highlights (Q1 2016 vs. Q1 2015)

- Revenues, up by 8% at AED 1,317 Mn.
- Net revenue from Funds (NRFF) 3% higher, primarily driven by 2.3% increase in customer financing revenues and drop in funding cost by 4.3%.
- Net profit margin increased to 4.4% in Q1 2016 from 4.3% in Q1 2015.
- Non -NRFF income up by 21%.
- Non-NRFF based income constitute 26% of total revenue vs. 23% last year.

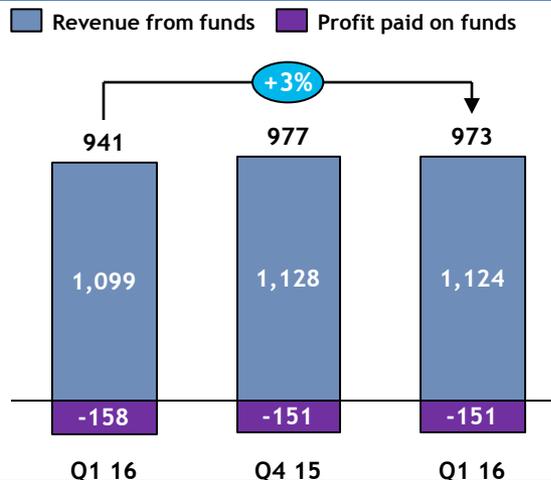
Revenues (AED Mn)



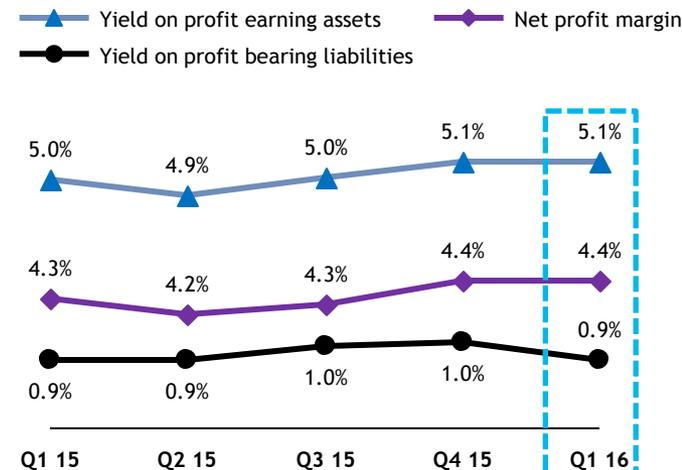
Key movements in Revenues (AED Mn)



Net Revenue from Funds (AED Mn)



Evolution of Yields (%)

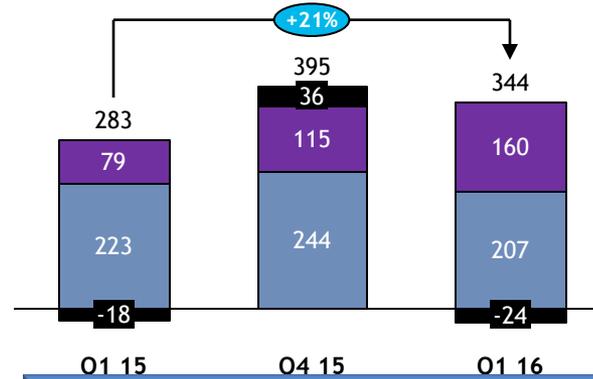


Operating Performance - Non-profit income

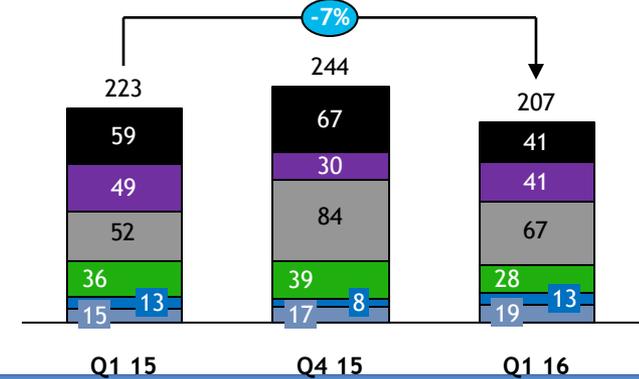
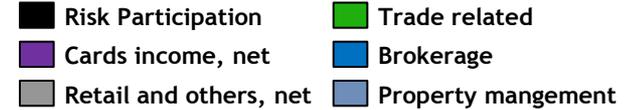
Highlights (Q1 2016 vs. Q1 2015)

- Non-profit income up by 21% at AED 344 Mn.
- 103% higher investment income mainly driven by Sukuk investment portfolio and gain on disposal of investment properties.
- Fees and commission income lower by 7% due to the following.
 - Card related fees down by 16%.
 - Risk participation fees down by 31%.
 - Trade related fees down by 23%, mainly due to decrease in trade finance business volume in UAE and other international branches
 - The above decline partially offset by increase in the other Retail portfolio fees by 30%.

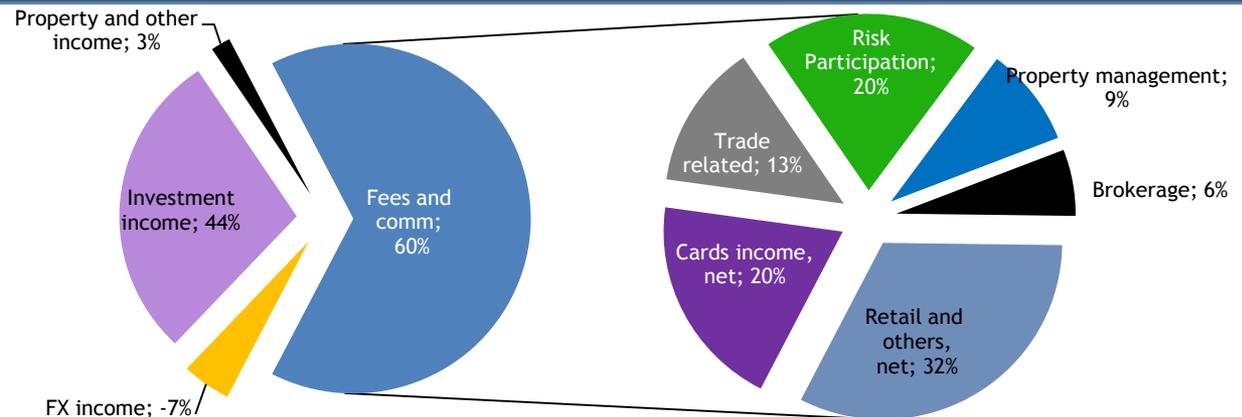
Non-profit income (AED Mn)



Composition of Fees & commission (AED Mn)



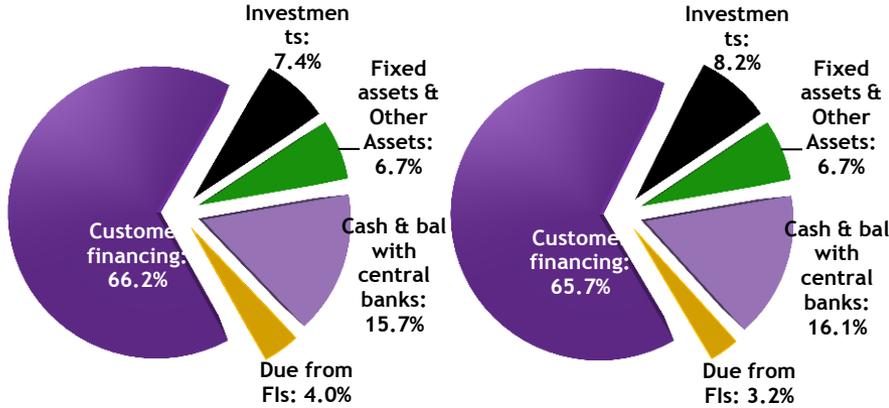
Non-profit income Revenue breakdown



Balance Sheet Strength and Customer Financing

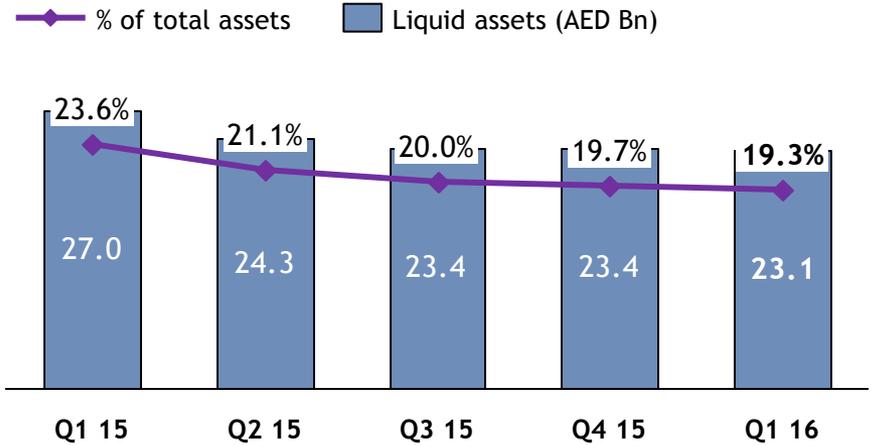
Portfolio growth of 8% since Q115 driven by performance from Retail (12%) and Wholesale bank (8%)

Composition of Total Assets - AED Bn

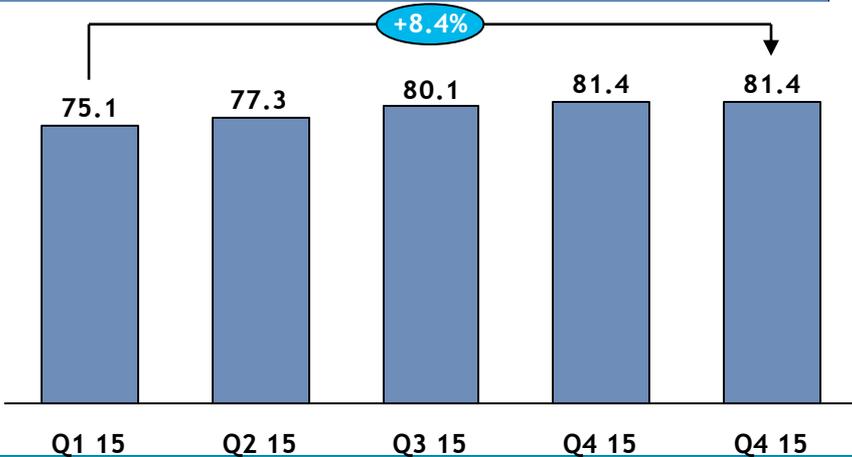


31 Dec 2015 - AED 118.4 Bn 31 Mar 2016 - AED 119.2 Bn

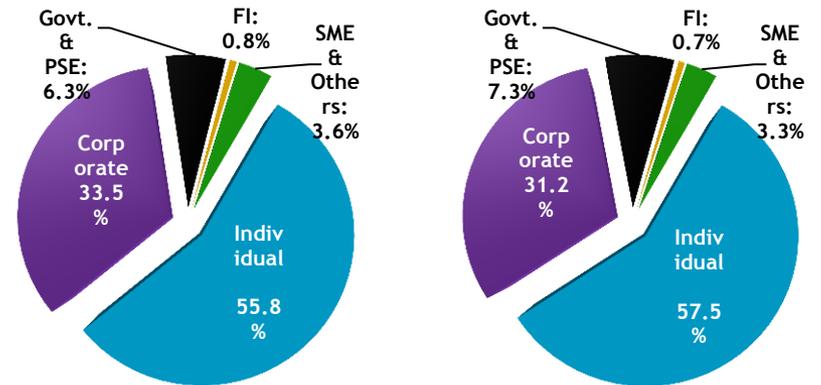
Liquidity ratio* (%)



Gross Customer Financing



Gross Customer Financing by Industry

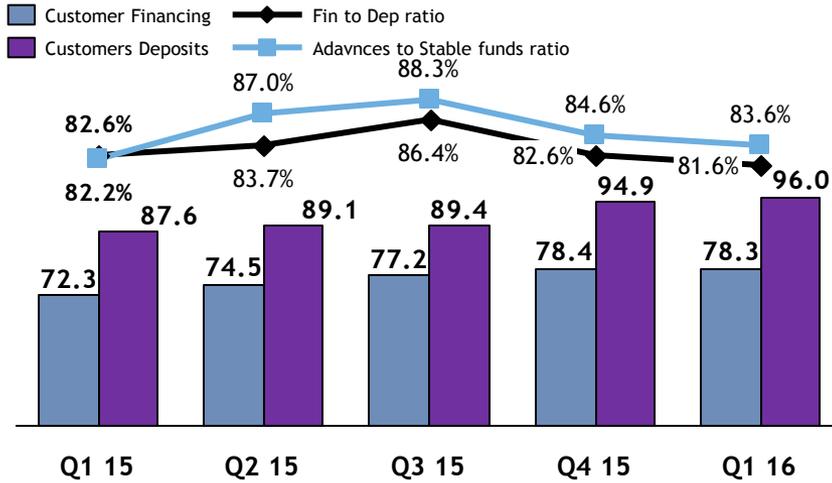


31 Dec 2015 - AED 81.4 Bn 31 Mar 2016 - AED 81.4 Bn

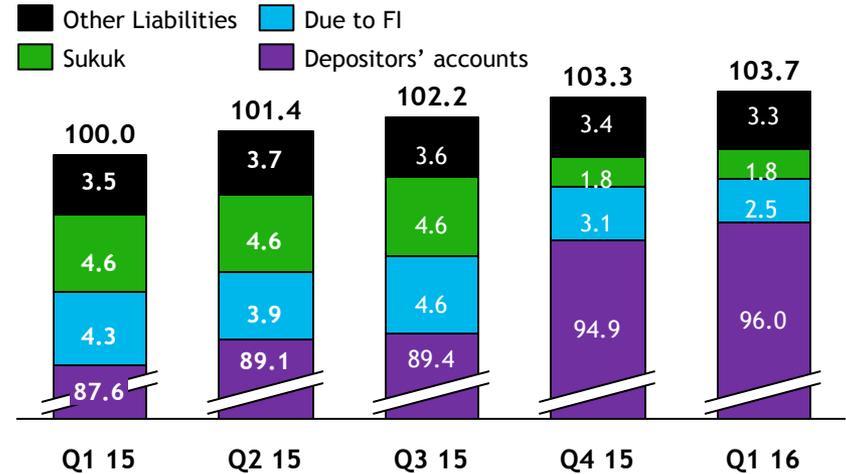
Funding Profile

Strong ADR ratio of 81.6% on the back of 10% growth in Deposits

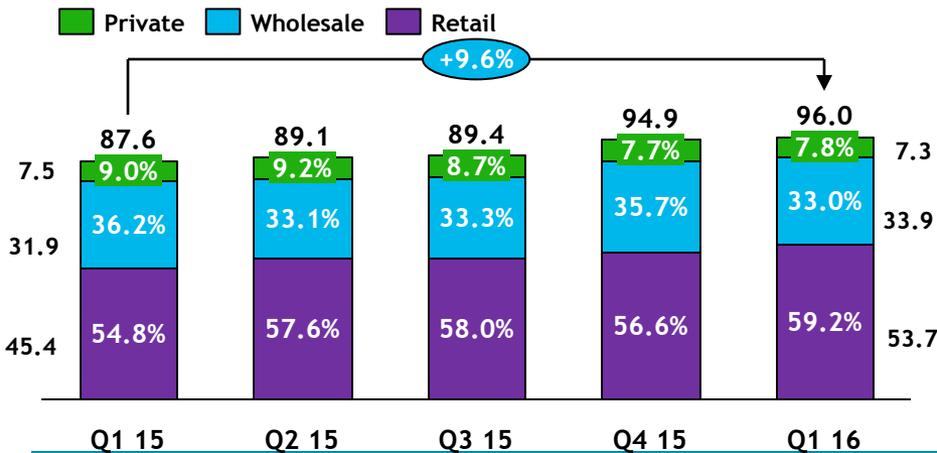
Net Customer Financing & Customers' Deposits (AED Bn)



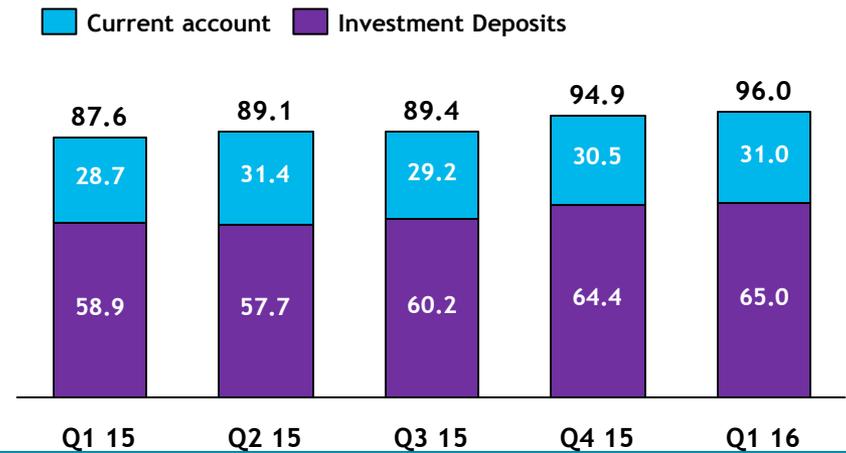
Composition of Liabilities (AED Bn)



Customers' Deposits by Segment (AED Bn)



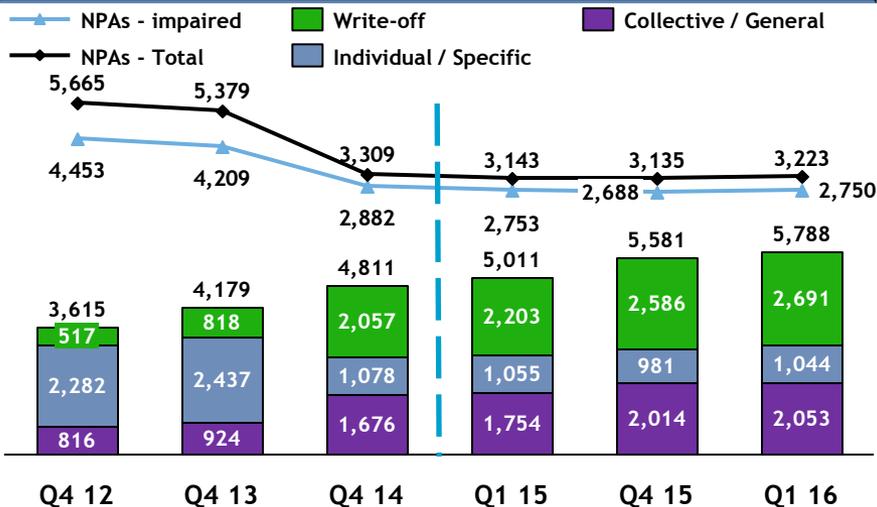
Customers' Deposits by Type (AED Bn)



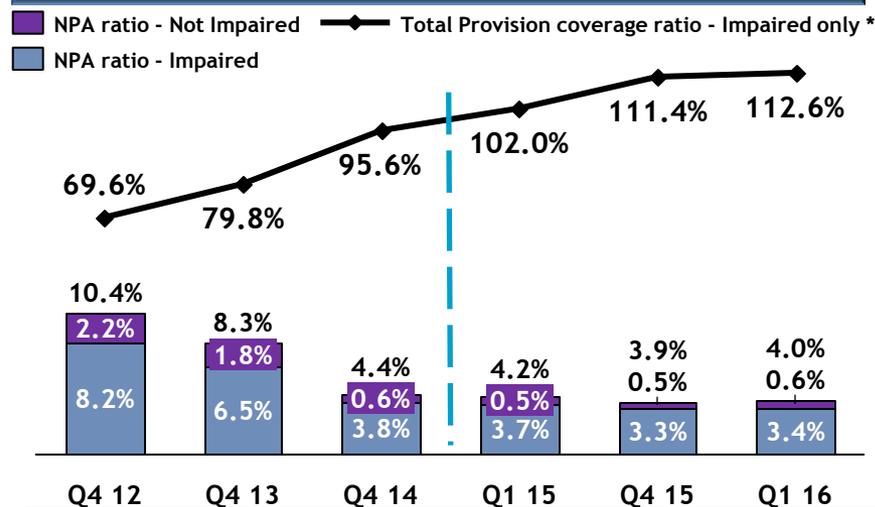
Asset quality - Customer financing only

Total Impaired NPAs now represent 3.4% of gross customer financing with coverage ratio of 112.6%

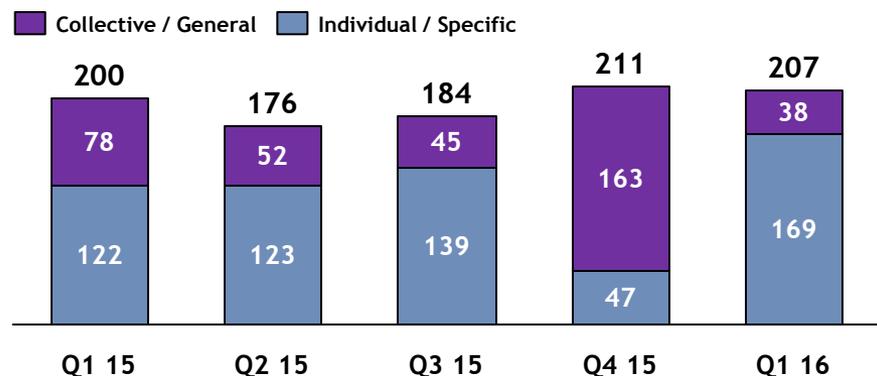
Provisions and NPAs - Customer financing (AED Mn)



NPA ratio and provision coverage ratio



Impairment charge - Customer financing (AED Mn)

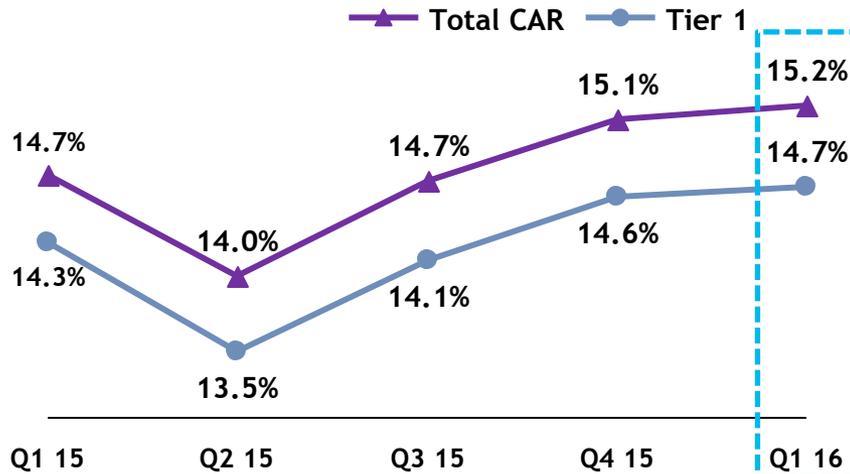


Key points

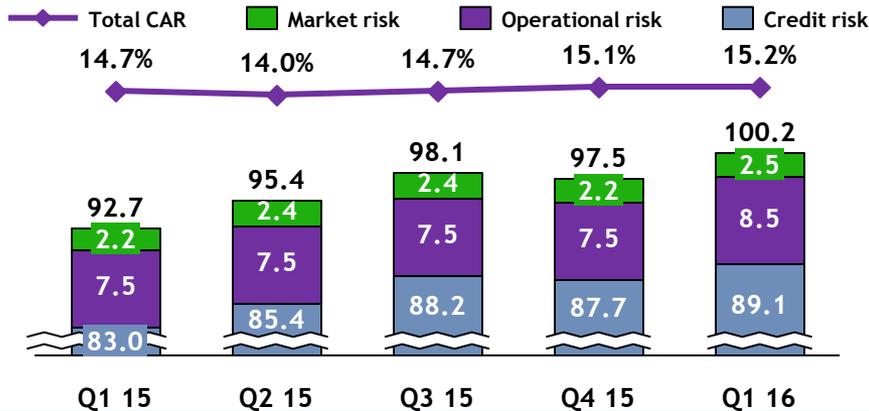
- Total NPAs increased by AED 88 Mn during Q1 2016 to reach AED 3,223 Mn (31 Dec 15: AED 3,135 Mn).
- Impaired NPAs ratio at 3.4% as at 31 Mar 2016 (3.3% at end Q4 2015) with coverage improving to 112.6% (31 Dec 2015: 111.4%).
- Collective provisions of AED 2,053 Mn at end of Q1 2016 represents 2.30% of total Credit RWAs (31 Dec 2015: 2.30%).
- Individual provisions of AED 1,044 Mn at 38.0% of impaired NPAs at end of Q1 2016 (31 Dec 2015: 36.5%).
- Total provisions of AED 3,097 Mn (net of write-off of AED 2,691 Mn), represents 3.80% (31 Dec 2015: 3.68%) of Gross Financing portfolio.

Capital

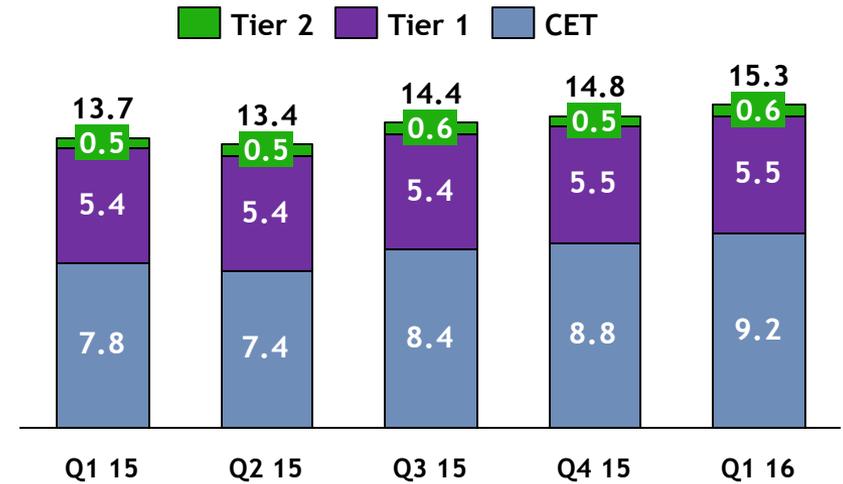
Capital Adequacy (%)



Total CAR and RWA



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



Highlights

- Basel II Total Capital Adequacy ratio at end of Mar 2016 at 15.24% well above the regulatory requirement of 12% (31 Mar 15: 14.74%).
- Basel II Tier I ratio at 14.66% at the end of Mar 2016 well above the regulatory requirement of 8% (31 Mar 15: 14.25%).
- During Q3 2015, raised AED 504 million of new common equity capital via right issue of 168 million ordinary shares @ AED 3 per share.

Agenda

Introduction

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Appendix

ADIB Strategy

To become a top tier regional bank
by
Providing Islamic financial solutions for everyone

Build Market Leadership within the UAE

- The key customer service sectors are Personal Banking, Business Banking, Wholesale Banking, Private Banking and Community Banking supported by Cards, Treasury, Corporate Finance and Investment Banking, Wealth Management and Transaction Banking.
- ADIB's retail presence will continue to build towards market leadership.
- At the heart of ADIB's customer-centric approach is a Bank-wide focus on customer service excellence.

Create an Integrated Financial Services Group

- ADIB continues to build a diversified Islamic financial services model.
- Currently ADIB provides customers access to brokerage (through ADIB Securities), Takaful insurance (through Abu Dhabi National Takaful Company) and Real Estate Management (through MPM) and is building its merchant acquiring and foreign exchange business propositions.

Pursue International Growth Opportunities

- With the growing acceptance of Islamic banking worldwide, ADIB is increasingly turning its attention to replicating its business model through systematic geographic expansion.
- ADIB's international expansion began in Egypt with the acquisition via a joint venture structure of National Bank of Development followed by the establishment of Iraq, UK, Saudi Arabia operations and will continue with the new operations in Qatar and Sudan.
- ADIB is also in the process of applying for banking licenses in a range of other countries.

Simple & Sensible

Transparency

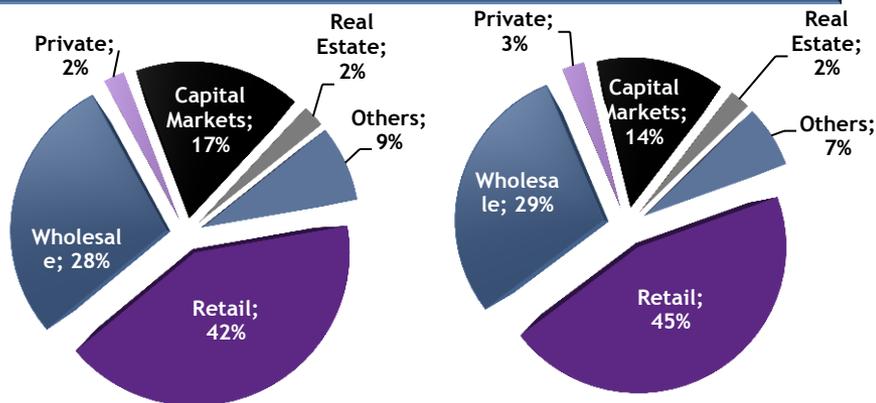
Mutual Benefit

Hospitality & Tolerance

Shari'a Inspired

Business unit contribution

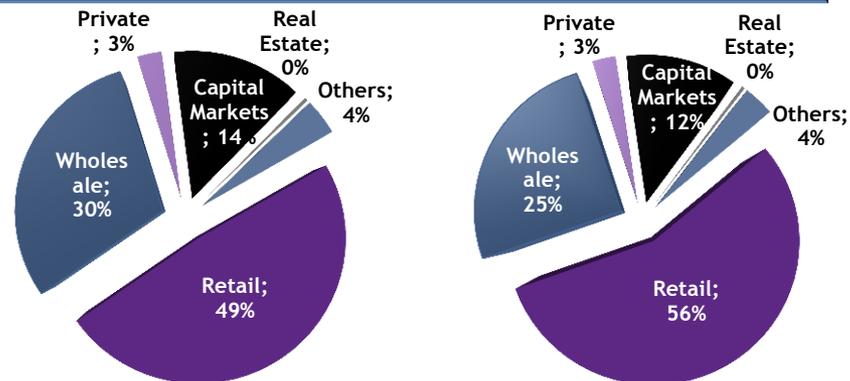
Composition of Total Assets - AED Bn



31 Mar 2015 - AED 114.1 Bn

31 Mar 2016 - AED 119.2 Bn

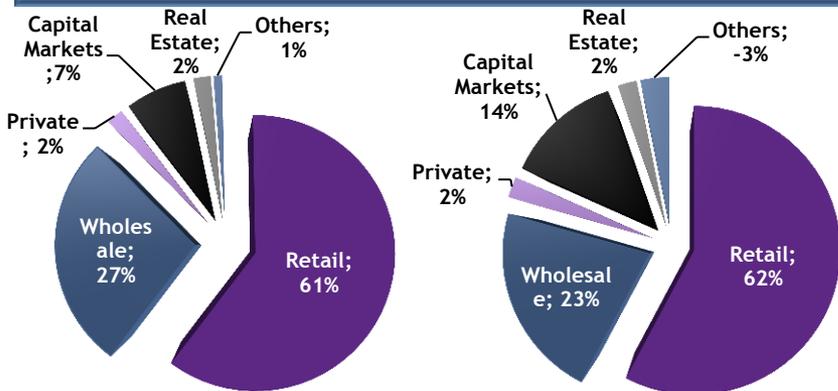
Composition of Total Liabilities - AED Bn



31 Mar 2015 - AED 100.0 Bn

31 Mar 2016 - AED 103.7 Bn

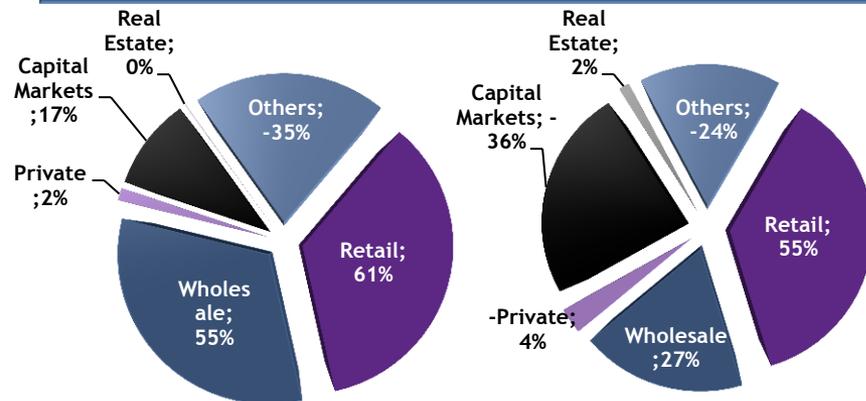
Composition of Revenues - AED Mn



Q1 2015 - AED 1,224.3 Mn

Q1 2016 - AED 1,317.3 Mn

Composition of Net profit - AED Mn



Q1 2015 - AED 450.8 Mn

Q1 2016 - AED 482.0 Mn

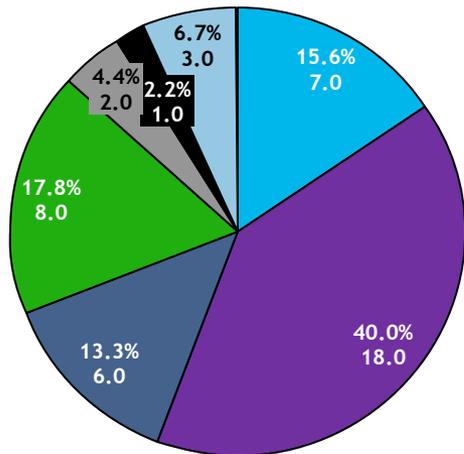
Global Retail Banking overview

Global Retail Banking contributes 62% of Net Revenues:

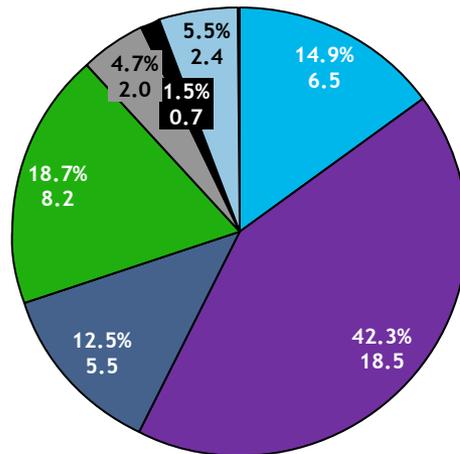
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

Gross Retail Financing Portfolio

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

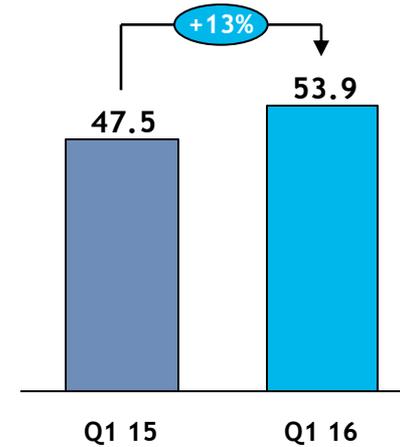


31 Dec 2015 - AED 43.0 Bn

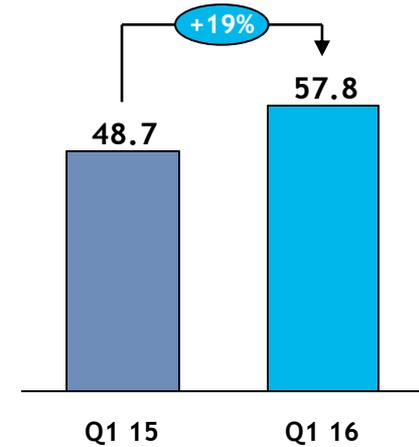


31 Mar 2016 - AED 43.8 Bn

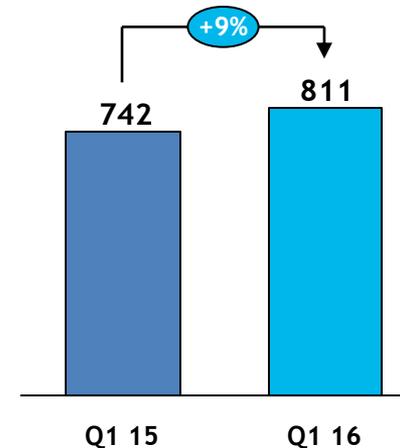
Assets (AED Bn)



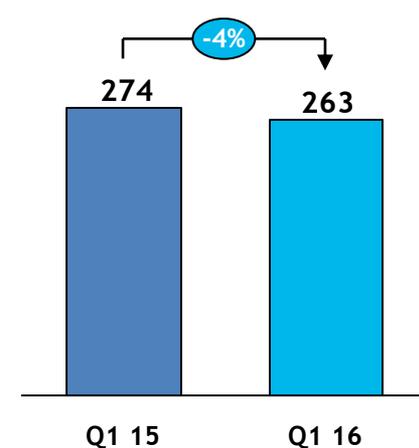
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



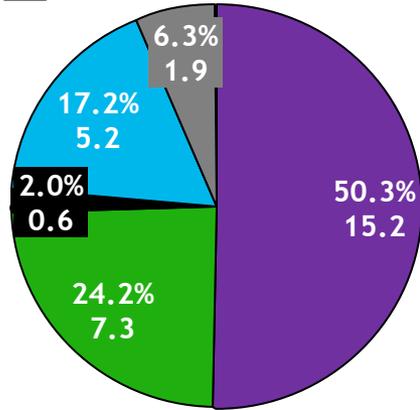
Global Wholesale Banking overview

Global Wholesale Banking contributes 23% of Net Revenues:

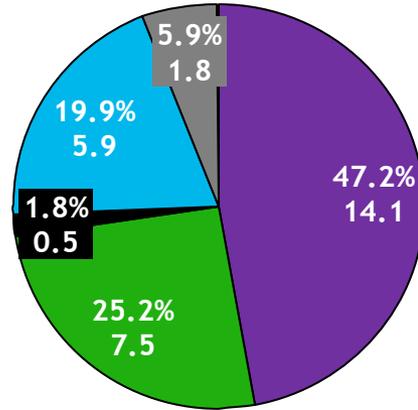
- Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

Gross Wholesale Financing Portfolio

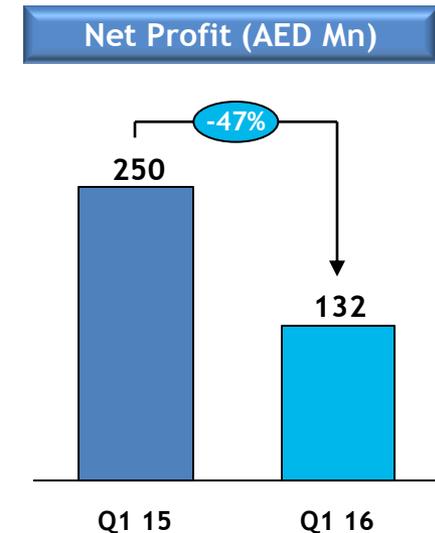
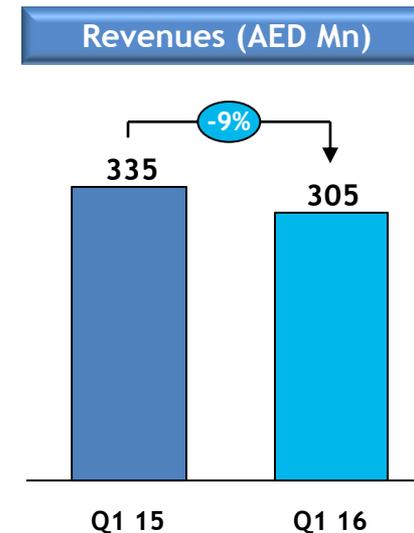
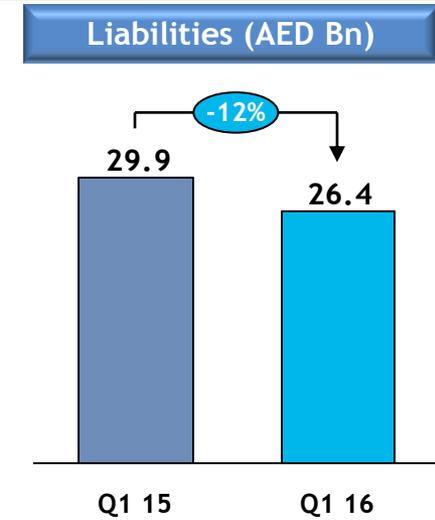
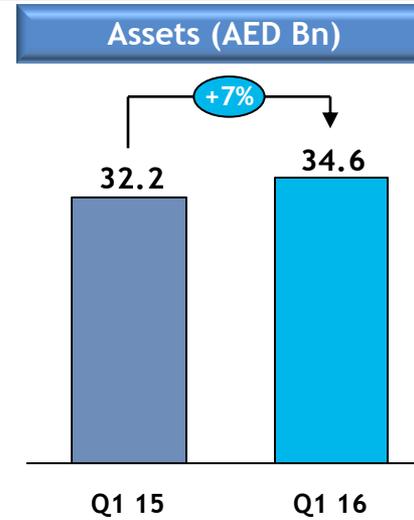
- Corporate- AUH
- Corporate- Dubai & Others
- FI
- Government and Public sector
- International



31 Dec 2015 - AED 30.2 Bn



31 Mar 2016 - AED 29.9 Bn

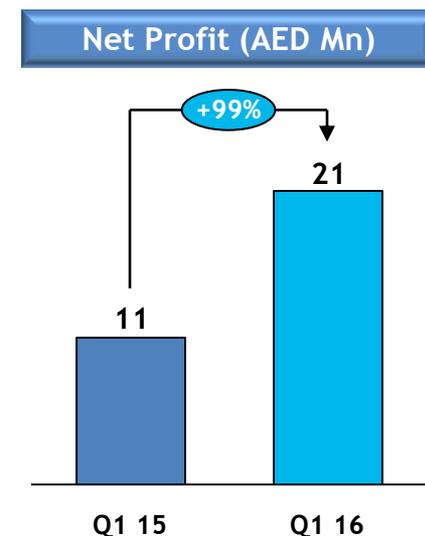
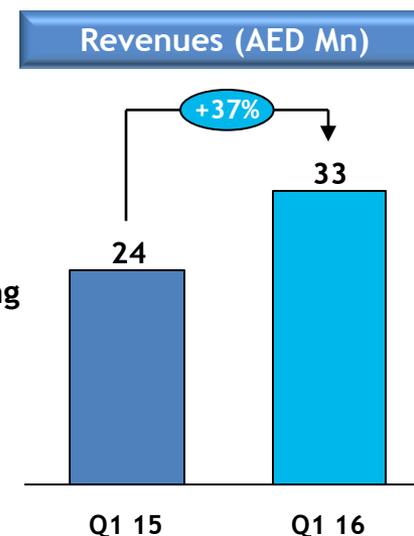
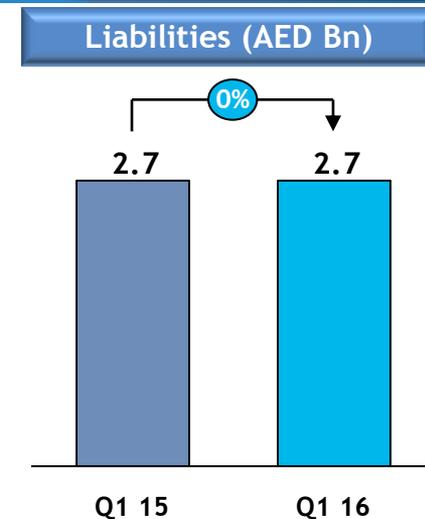
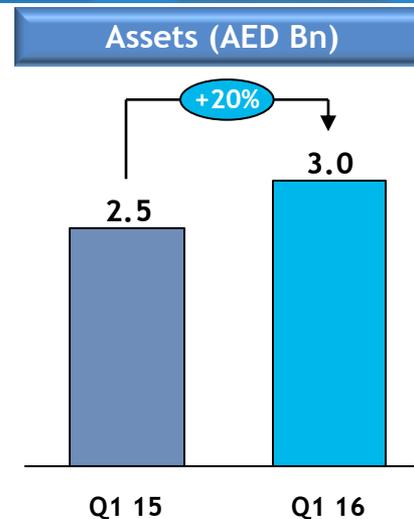
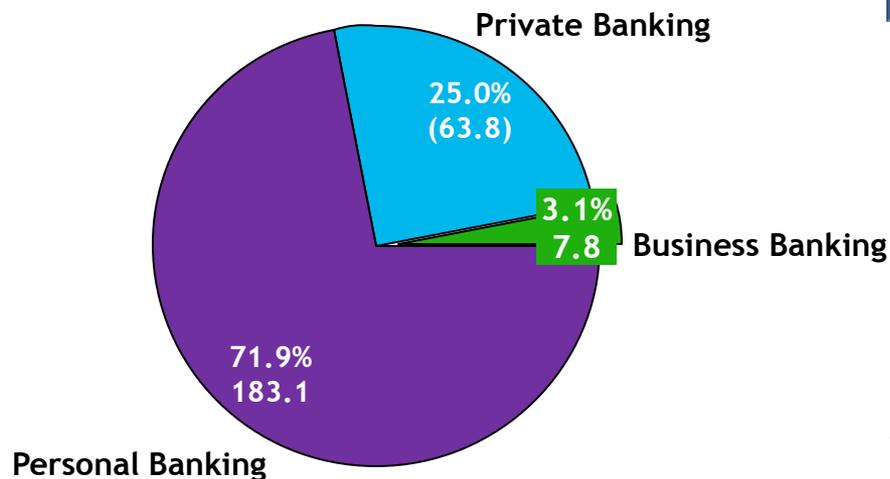


Private Banking overview

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.

Wealth Management AuM - AED 254.8 Mn



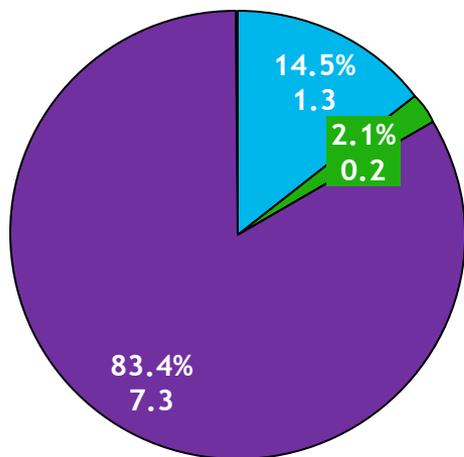
Treasury overview

Treasury contributes 14% of Net Revenues

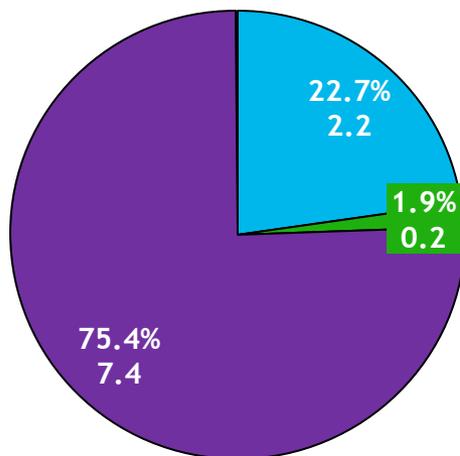
- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits.

Investments

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

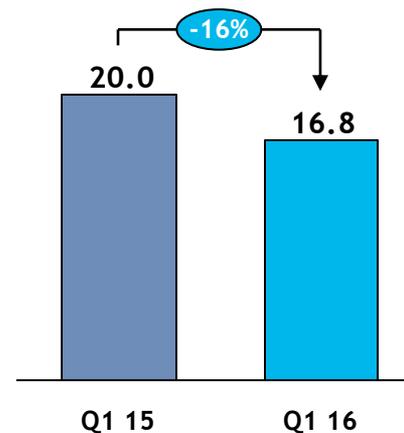


31 Dec 2015 - AED 8.7 Bn

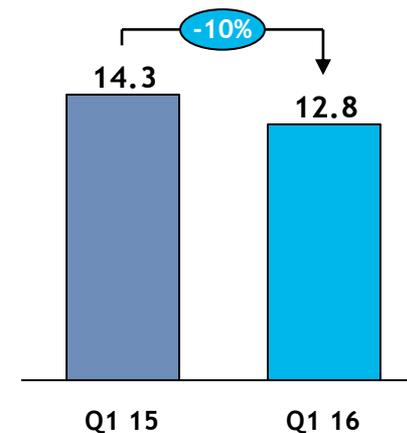


31 Mar 2016 - AED 9.8 Bn

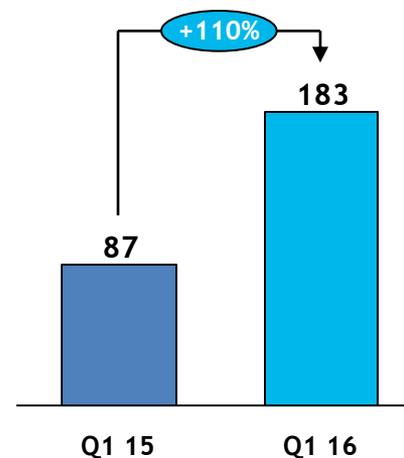
Assets (AED Bn)



Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



Agenda

Introduction

Financial Review

Business Review

Appendix

Consolidated Statement of Income

AED Mn	Q1 15	Q4 15	Q1 16	% chg Q1 16 vs Q1 15	% chg Q1 16 vs Q4 15
Revenues	1,224.3	1,371.9	1,317.3	7.6%	-4.0%
Net Revenue from Funds	941.3	976.8	973.0	3.4%	-0.4%
Fees & commission	222.5	244.3	207.4	-6.8%	-15.1%
Investment income	78.2	107.4	159.7	104.2%	48.8%
Foreign Exchange	(18.5)	35.8	(23.6)	-27.8%	-165.9%
Other income	0.8	7.6	0.8	6.0%	-89.3%
Expenses	569.9	643.2	614.9	7.9%	-4.4%
Employee cost	349.5	366.7	363.9	4.1%	-0.8%
Premises	53.6	55.4	58.4	8.9%	5.5%
Depreciation & amortisation	49.9	50.8	50.7	1.5%	-0.2%
Other Operating expenses	116.9	170.3	141.9	21.5%	-16.7%
Operating Profit - Margin	654.4	728.7	702.4	7.3%	-3.6%
Provision for impairment	202.6	249.3	216.2	6.7%	-13.3%
- Individual / Specific	148.0	47.1	168.8	14.1%	258.2%
- Collective / General	52.3	163.5	38.1	-27.1%	-76.7%
- Others	2.3	38.7	9.3	292.5%	-76.1%
Net Profit before Zakat & Tax	451.8	479.4	486.2	7.6%	1.4%
Zakat & Tax	1.0	2.0	4.2	313.4%	112.0%
Net Profit after Zakat & Tax	450.8	477.4	482.0	6.9%	1.0%

Consolidated Balance Sheet

AED Mn%	31 Mar 2015	31 Dec 2015	31 Mar 2016	% chg 31 Mar 2016 vs 31 Mar 2015	% chg 31 Mar 2016 vs 31 Dec 2015
Cash and balances with Central Banks	21,163	18,629	19,215	-9.2%	3.1%
Due from financial institutions	5,839	4,742	3,849	-34.1%	-18.8%
Net Customer financing	72,324	78,403	78,311	8.3%	-0.1%
Investments	7,052	8,736	9,767	38.5%	11.8%
Investment in associates	781	799	750	-4.0%	-6.2%
Investment and development properties	1,147	1,084	1,779	55.1%	64.2%
Other assets / fixed assets / intangibles	5,755	5,984	5,507	-4.3%	-8.0%
TOTAL ASSETS	114,061	118,378	119,179	4.5%	0.7%
Due to financial institutions	4,274	3,106	2,505	-41.4%	-19.3%
Customers' deposits	87,602	94,927	95,994	9.6%	1.1%
Other liabilities	3,521	3,433	3,333	-5.3%	-2.9%
Sukuk payable	4,589	1,836	1,836	-60.0%	-
TOTAL LIABILITIES	99,986	103,302	103,668	3.7%	0.4%
Share capital	3,000	3,168	3,168	5.6%	-
Tier 1 sukuk	5,611	5,672	5,673	1.1%	0.01%
Proposed dividend	700	769	769	9.8%	-
Reserves	4,764	5,466	5,901	23.9%	8.0%
TOTAL EQUITY	14,075	15,075	15,510	10.2%	2.9%
TOTAL LIABILITIES AND EQUITY	114,061	118,378	119,179	4.5%	0.7%

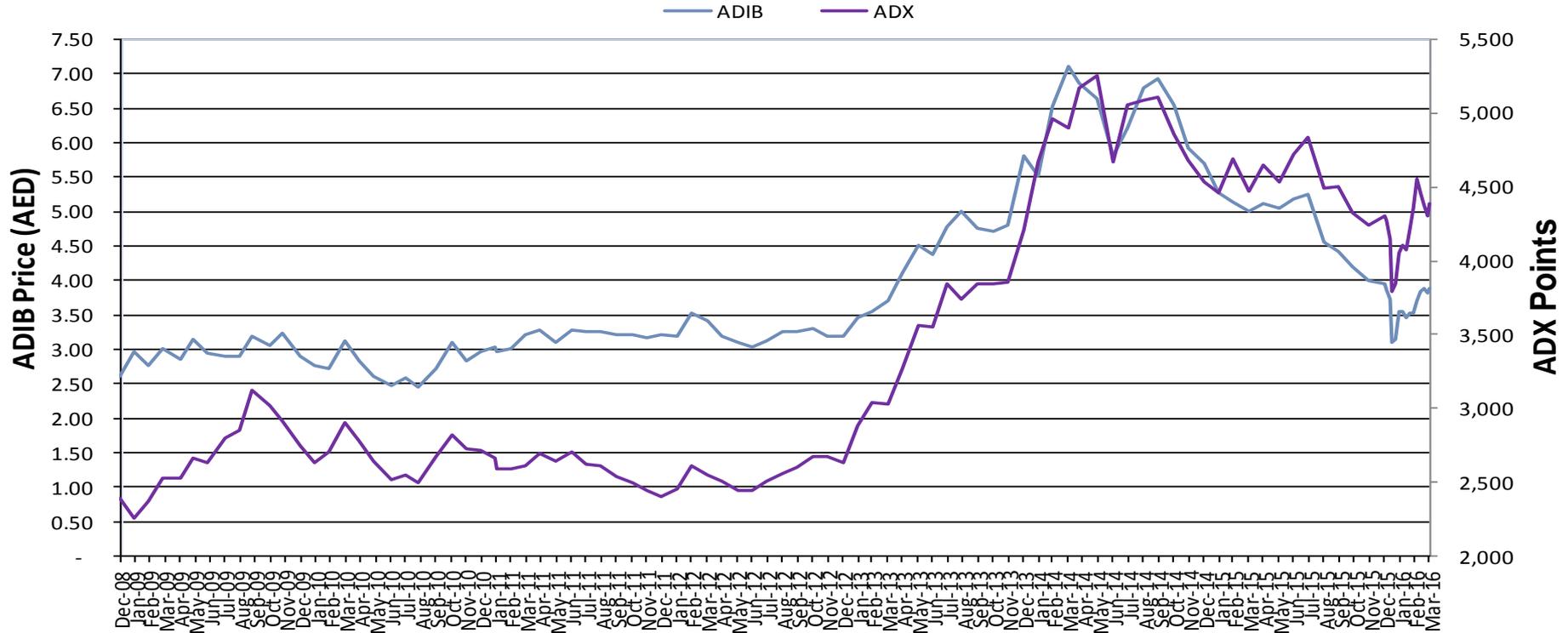
Dividend Distribution History

	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

- 31 Mar 2016 share price was AED 3.89 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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