

Investor Presentation

FY 2024

February 2025

ADIB IR Website



IR App Download link:



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- = 1 ADIB Profile
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- = 4 ESG
- = 5 Financial Performance

ADIB Profile

FY 2024 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 61% 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>



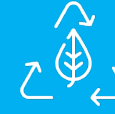
Building the Bank for the future

- 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

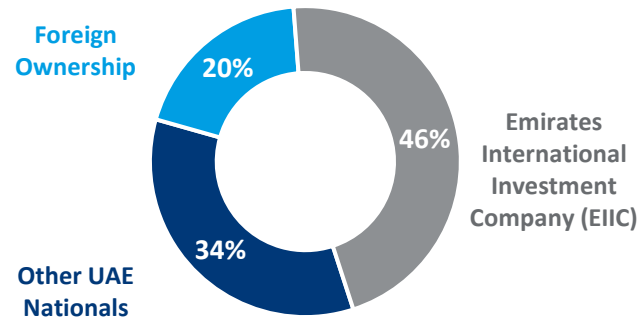


UAE National Customers

*Includes Egypt customers

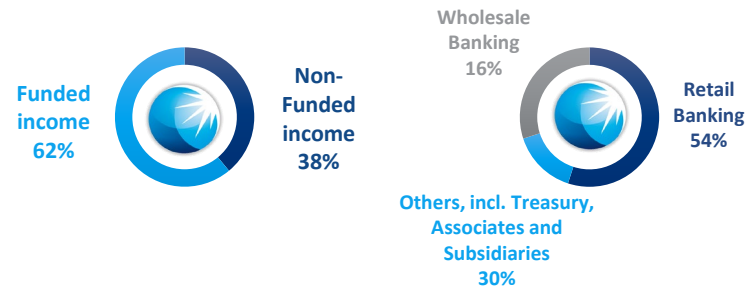
A DIVERSIFIED SHAREHOLDERS BASE

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 226 Billion
(\$61.5bn)



Market Cap.
AED 50.2* Billion
(\$13.7bn)



60 Branches



70 Branches



Presence in 6 markets
(UAE, Egypt, Saudi Arabia, Iraq, Qatar, UK)

STRONG FUNDAMENTALS

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

ROE
28%

CAR
16.2%

CET1
12.1%

*FY2024

A STRONG CREDIT & ESG RATING

MOODY'S

A2

Stable Outlook

FitchRatings

A+

Stable Outlook

MSCI
ESG RATINGS

AA

* Based on 31 December 2024 share price

= Track record of consistently delivering shareholder value

A Market Leader

ROE

28%

Highest ROE in the market

(FY 2024)

Value creation

Dividend Yield*

6%

Consistent dividend distribution with average yield >6%

(FY 2024)

Strong market confidence

P/E*

9.26

A value stock with high growth potential

NPM

4.35%

Consistently maintaining high margins

(FY 2024)

TSR*

35.4%

Exceptional shareholder value creation

(FY 2024)

P/B*

2.2x

Strong valuation signaling a strong market confidence

(FY 2024)

CASA Ratio

61%

Highest CASA ratio in the region

(FY 2024)

EPS

AED 1.493

16% growth in EPS versus last year

(FY 2024)

Share price growth

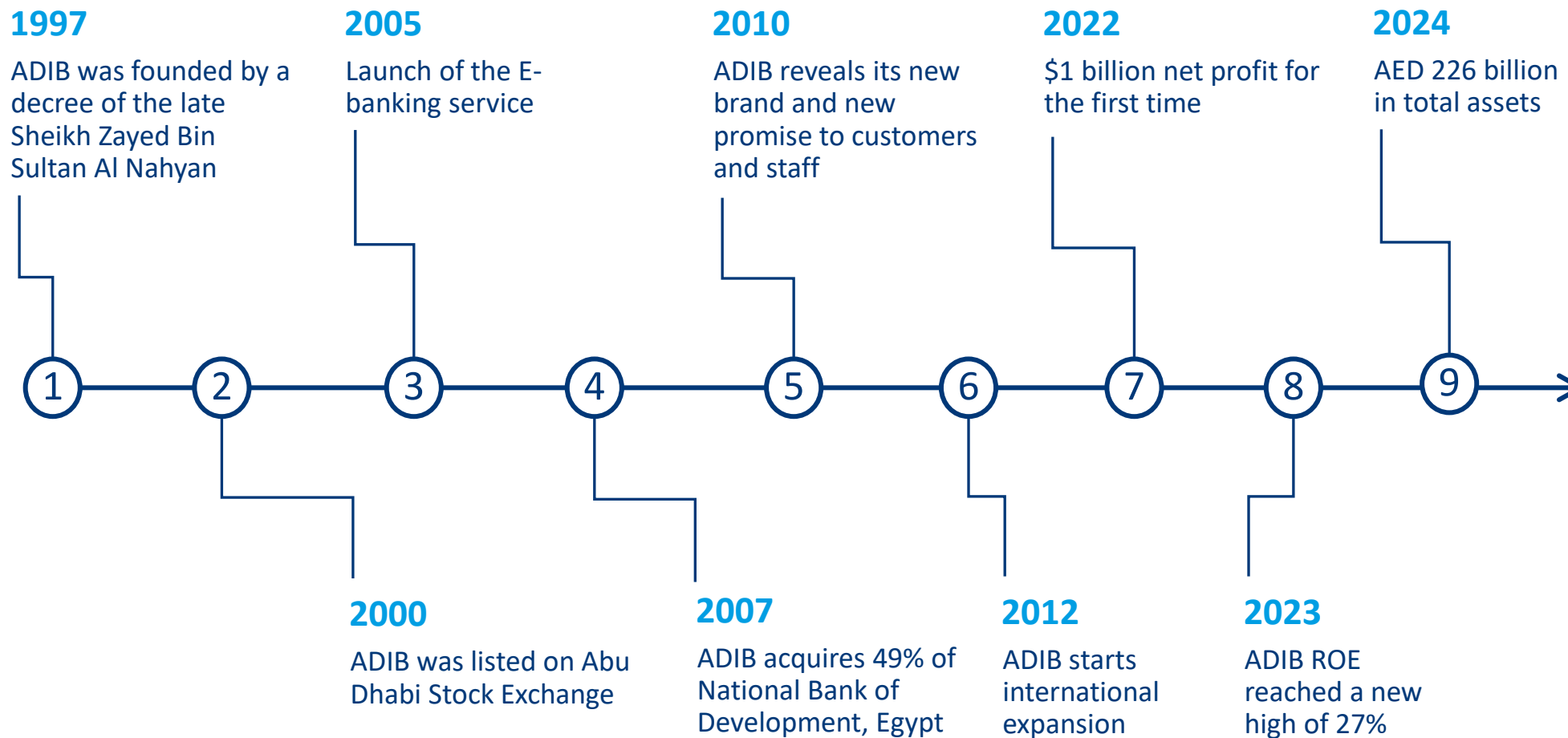
37%*

One of the best performing shares in the market

(YOY)

* Based on 31 December 2024 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

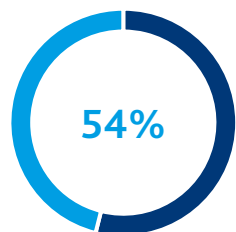
= Business Segments

ADIB's business is comprised of 4 main segments

= % of Group Revenue

Business Segment

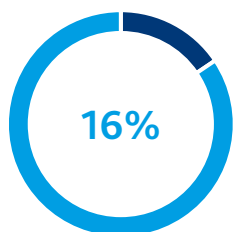
Description



Retail Banking

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

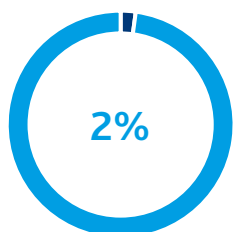
Product ranges offered include everyday banking products such as current accounts, deposits, cards, finance, wealth products, etc.



Wholesale Banking

Focuses on large corporates, Governments, GREs and FIs

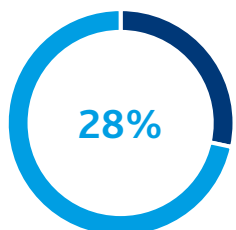
Product offerings include investment and corporate finance, corporate banking, contracting and commercial banking, transaction banking, liquidity, trade finance, payments and cash management services. ADIB offers wholesale banking internationally in Iraq, Qatar and Sudan.



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



1M users on mobile banking app which has 100+ services



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



Introduce 83 new features in 2024 on the mobile app



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



Launched fractionalized sukuks as part of our digital asset strategy



Launched Business banking enabled digital onboarding journey



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



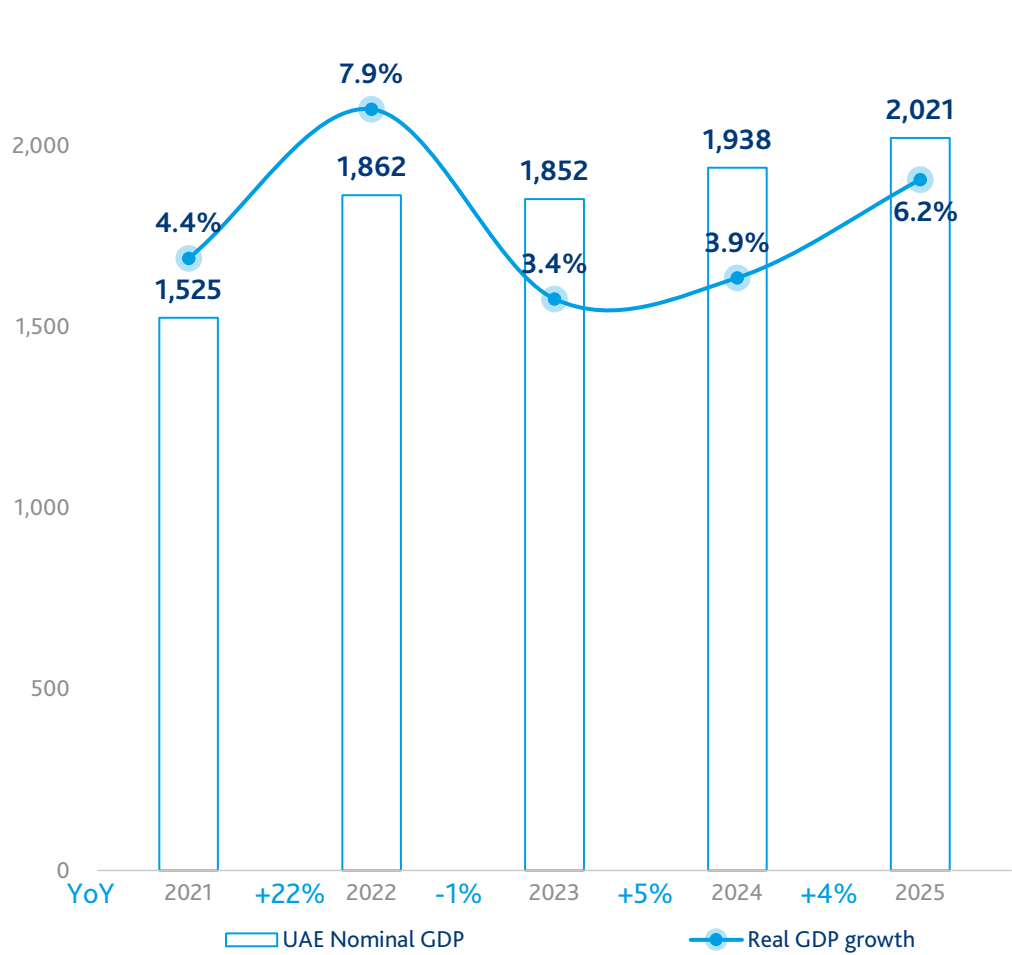
Operating Environment

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= Macroeconomic Overview

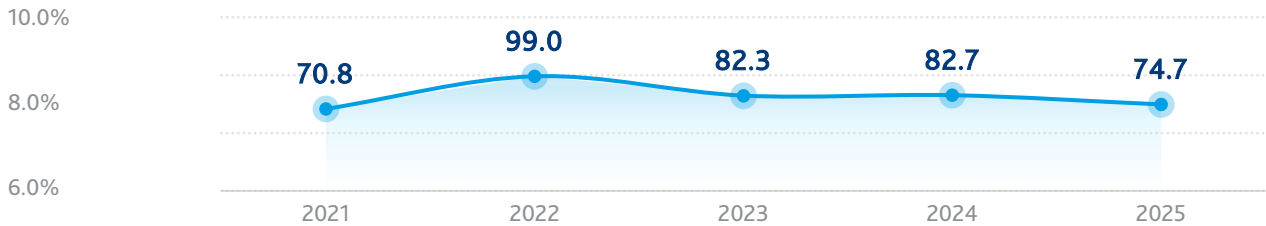
Robust UAE macroeconomic backdrop backed by supportive oil price and diversification plans

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



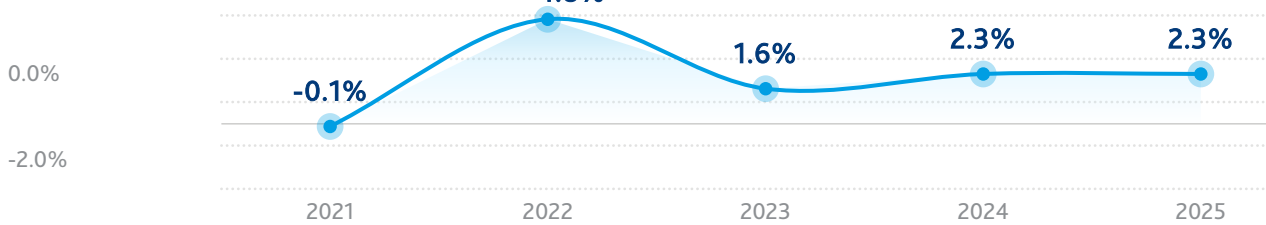
- = Oil prices remain at supportive levels

Brent Price / Barrel (Avg) (USD)



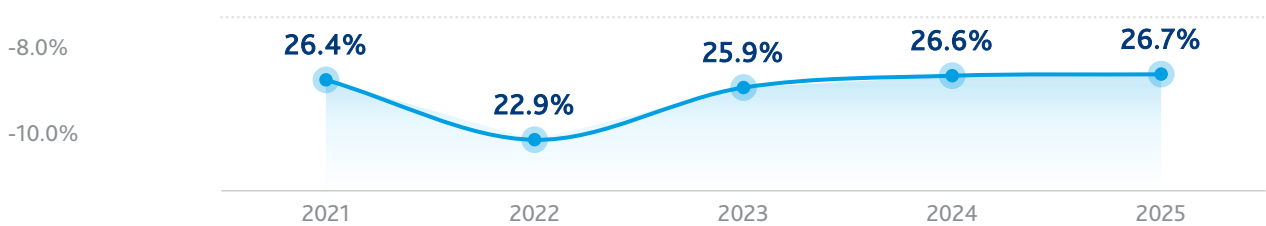
- = Relatively moderate inflation

UAE Inflation (Avg) (%)



- = Government Expenditure to GDP expected to remain stable

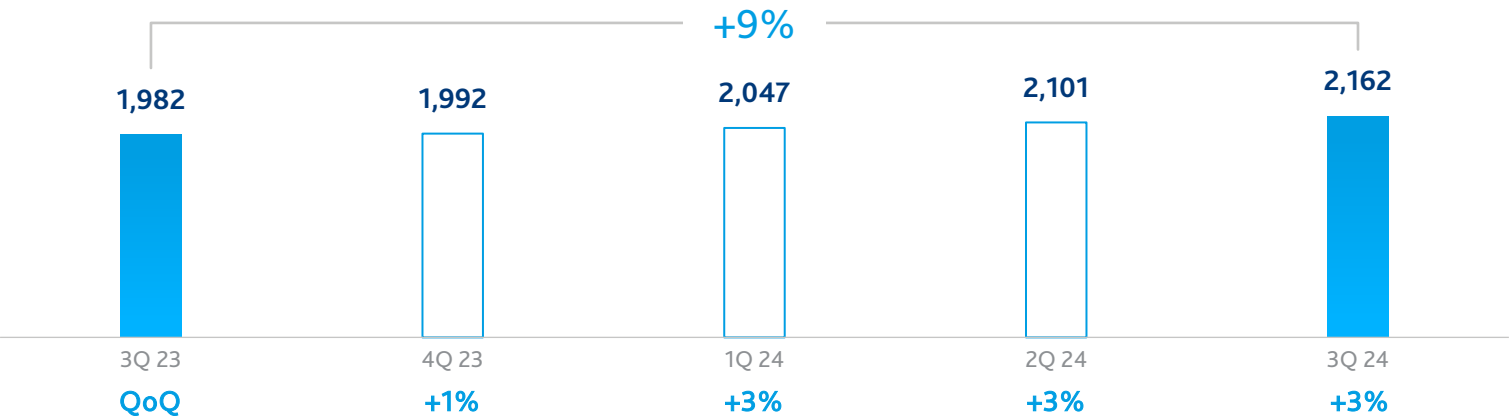
Government Expenditure % of GDP (%)



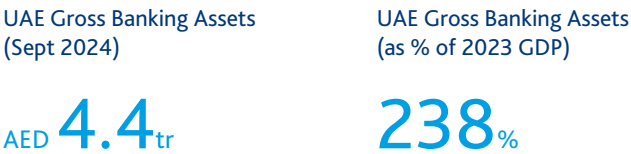
= UAE Banking Sector Update

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

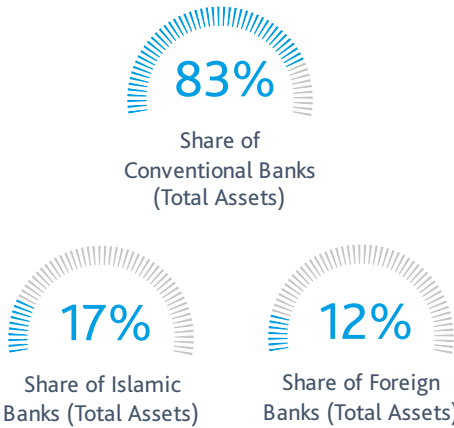
= Loans, Advances & Overdrafts (AEDbn)



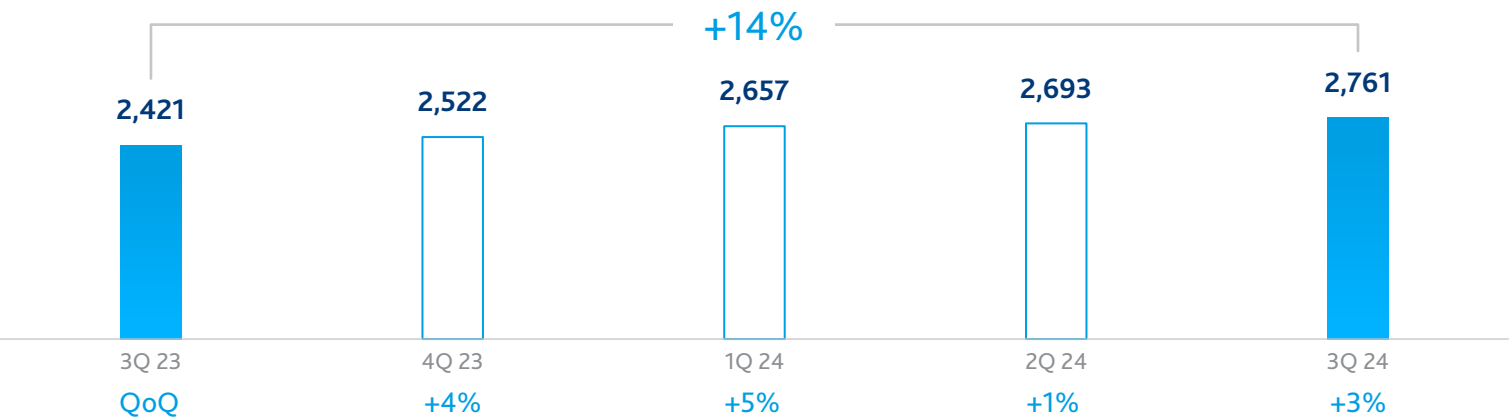
= Size of the UAE Banking Sector



= Market Landscape (Sept 2024)



= Bank Deposits (AEDbn)

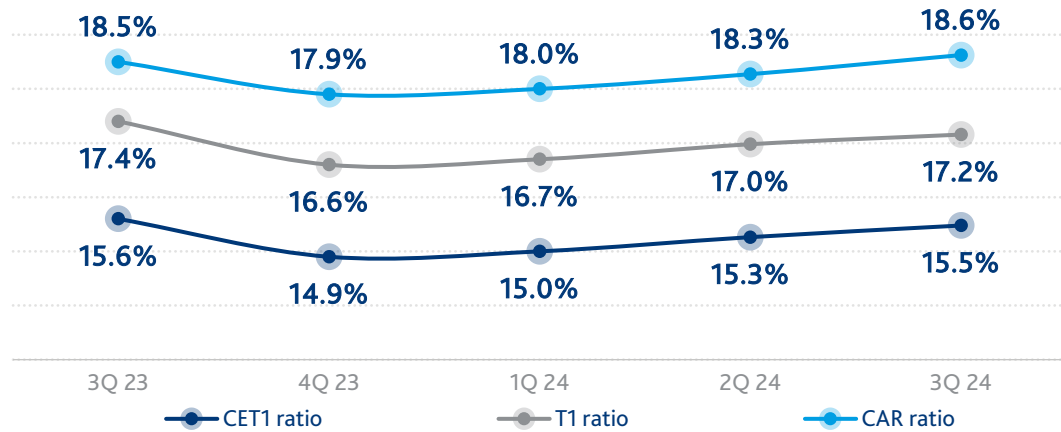


Sources: UAE Central Bank, Economic Intelligence Unit

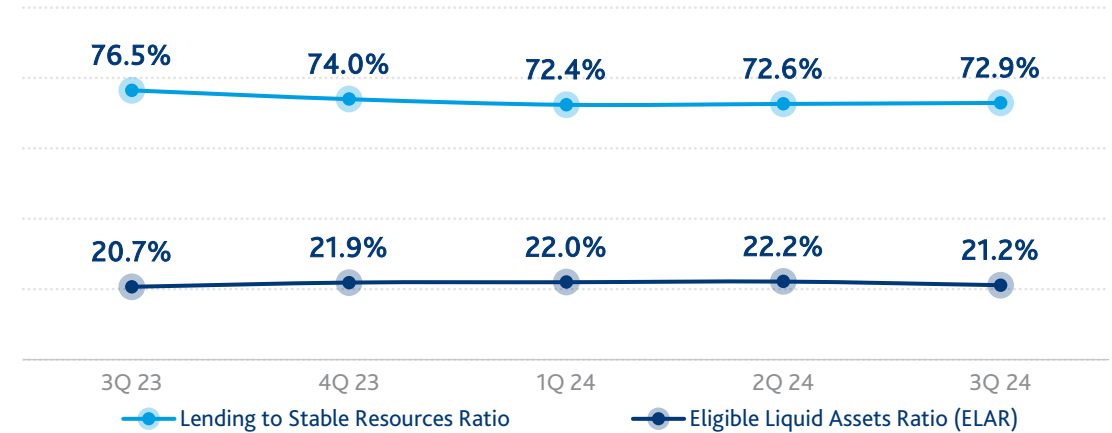
= UAE Banking Sector Update (2)

Moderation of sector liquidity, higher rates environment improving profitability

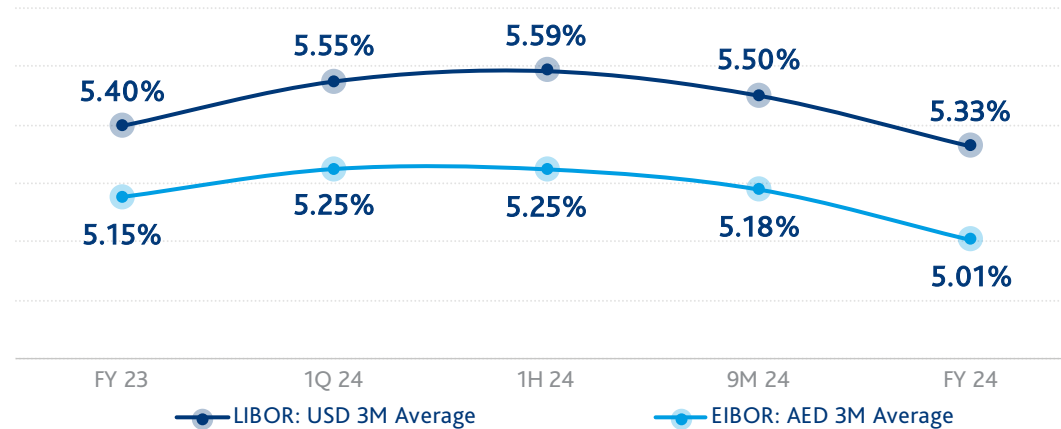
= Capitalization (%)



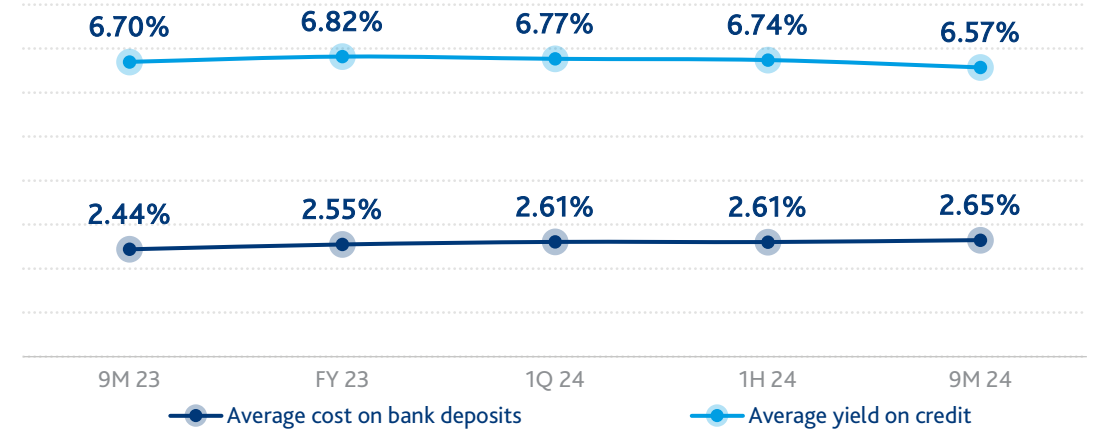
= Liquidity (%)



= Interest Rates (%)



= Yield and Funding Cost (%)



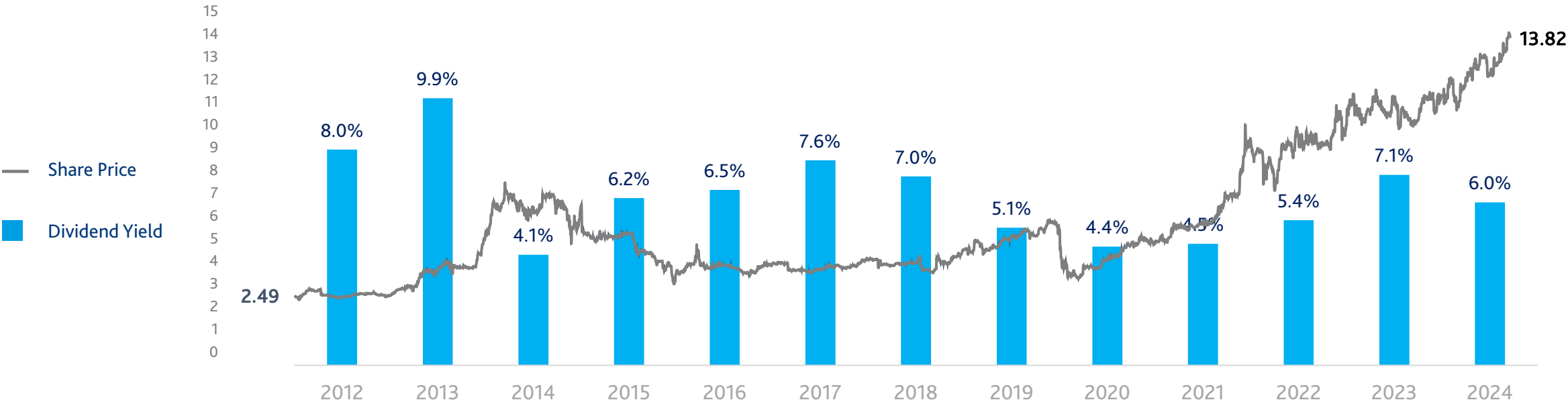
Performance Track Record

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= Consistent dividend distribution

ADIB consistently distributes dividends with average yield of above 6%

= Shareholder Return Metrics



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%	71.9%	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%	-	-	-	-	-	-	-	-	-	-	-

= Market Metrics & Ownership Structure

ADIB is a liquid stock with 20% foreign ownership

= Key Metrics

Market Cap
AED **50** bn

Free Float
40%

52 w High
AED **14.06**

Velocity
19%

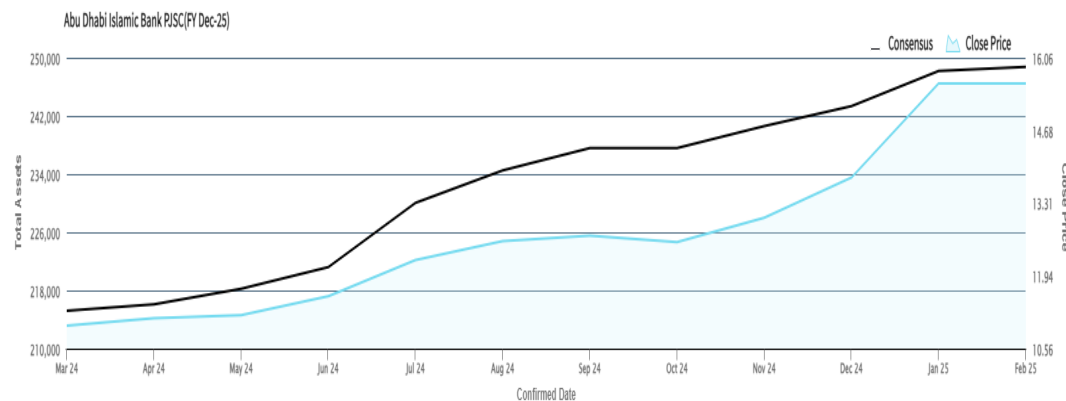
FOL Limit
40%

52 w Low
AED **10.12**

= ADIB Share Price Performance (AED)



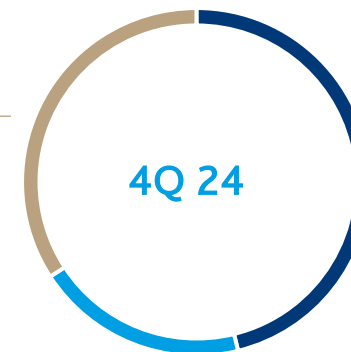
= Current valuation represents attractive opportunity



= Ownership Structure (%)

Other UAE Nationals
34.2%

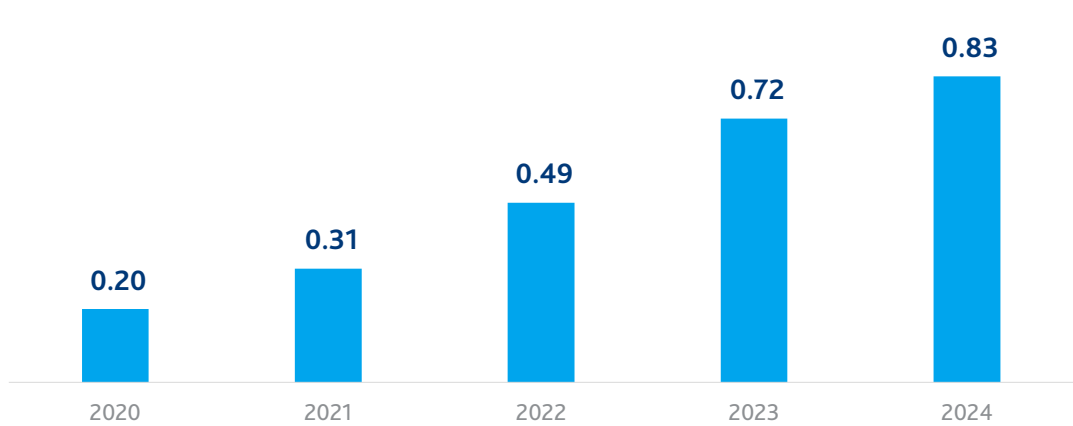
Foreign ownership
19.7%



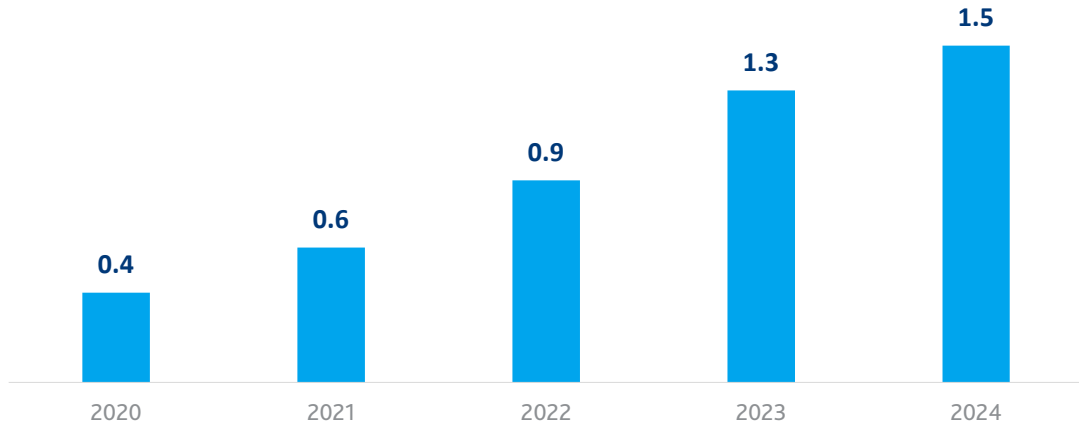
Emirates International
Investment Company
46.2%

= Consistently delivering high Shareholders' Return

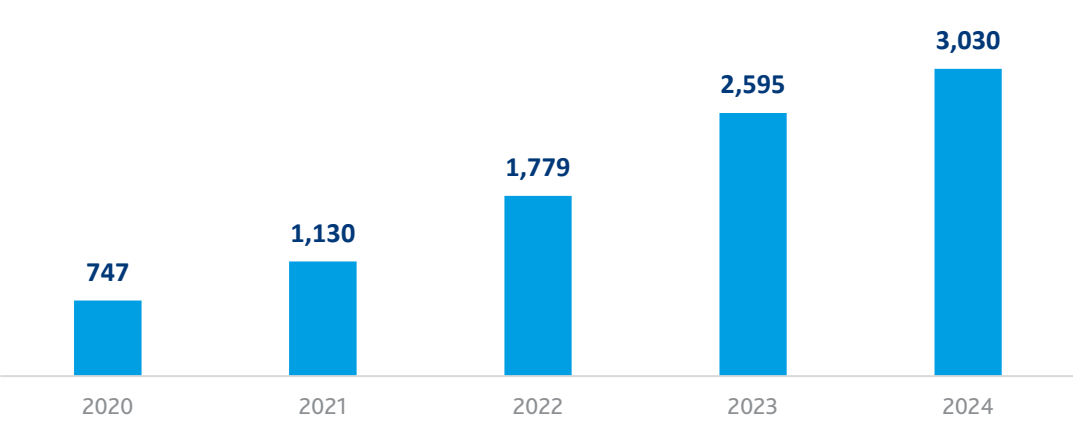
= Dividend per Share (in Fils)



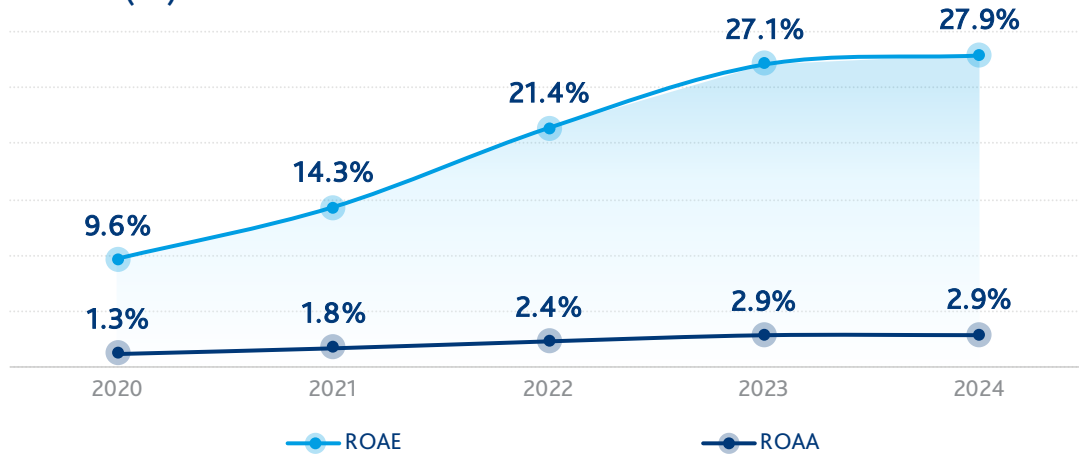
= Basic EPS (AED)



= Cash Dividend (AEDmn)

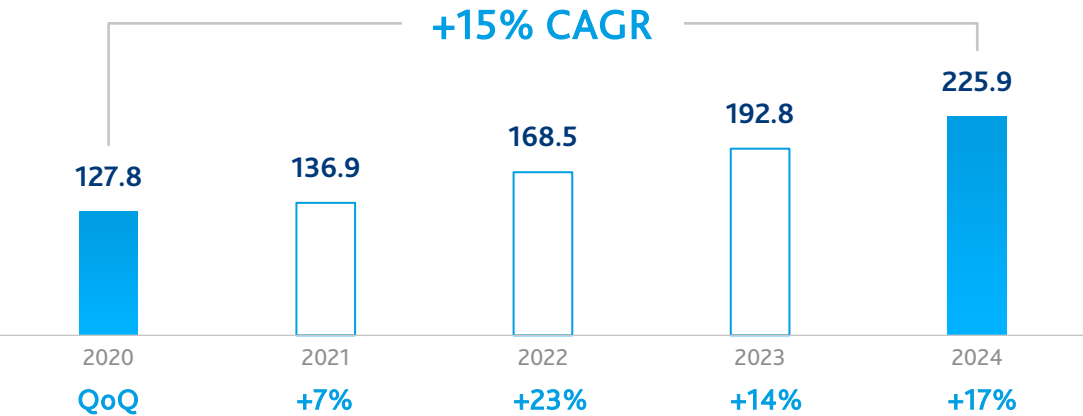


= Returns (%)

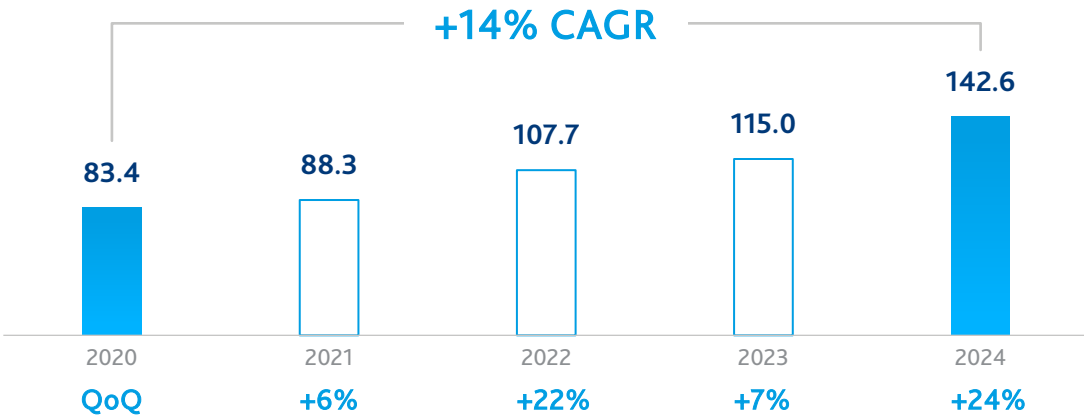


= A solid Balance Sheet Growth with Strong Funding Base

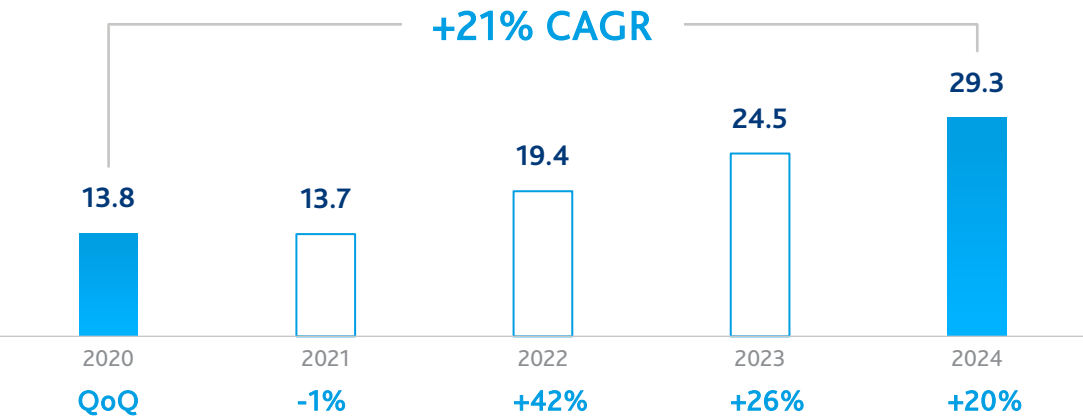
= Total Assets (AEDbn)



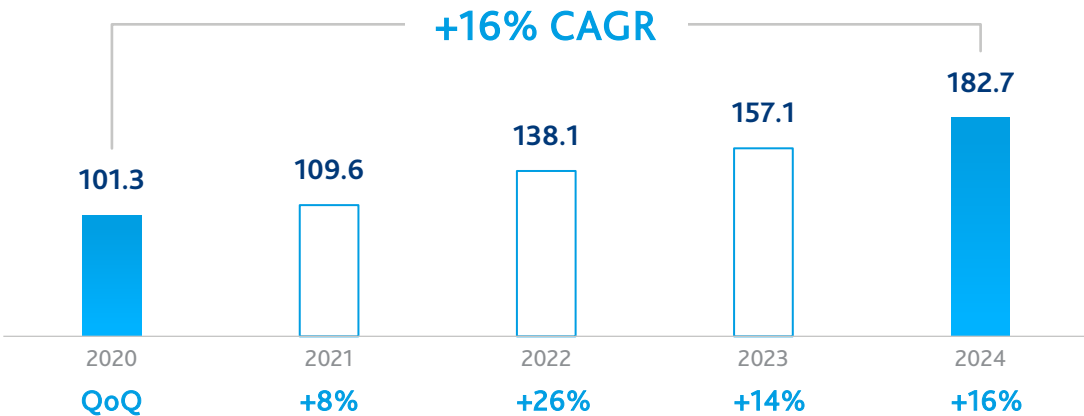
= Customer Financing, Net (AEDbn)



= Investments (AEDbn)

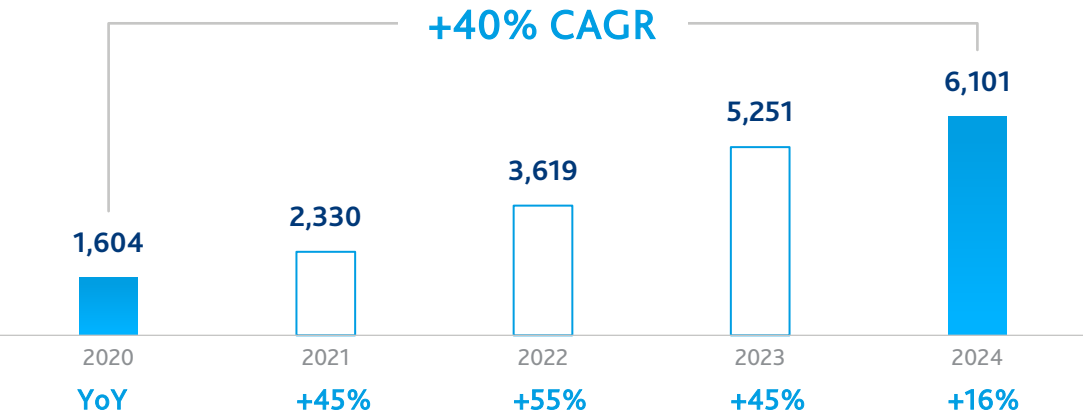


= Total Deposits (AEDbn)

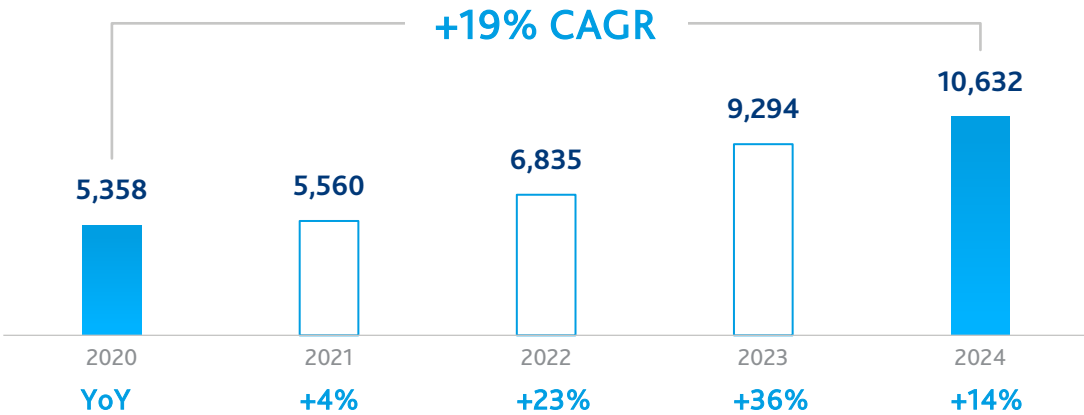


= A highly Profitable Organization with a 40% CAGR in Net Income & Strong Efficiency Gains

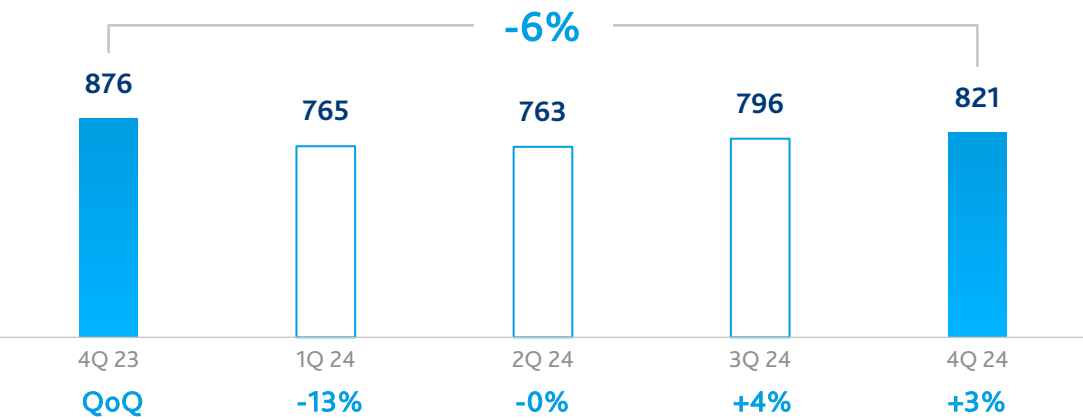
= Net Income (AEDmn)



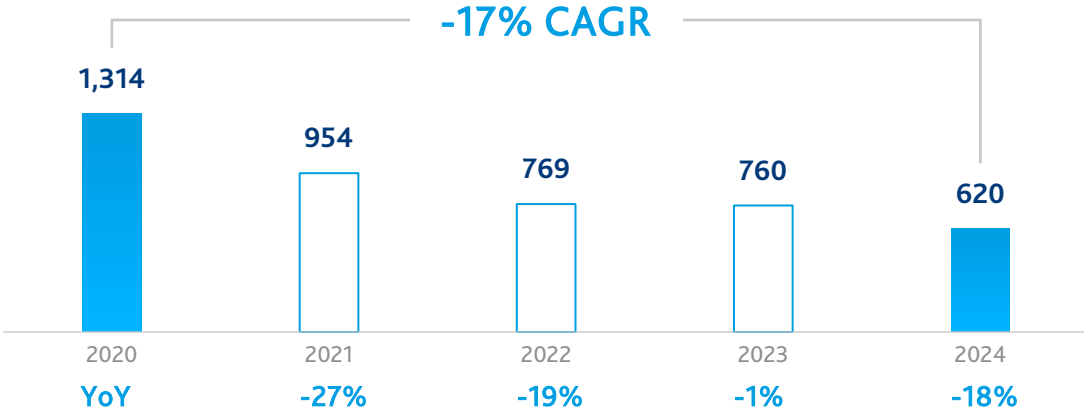
= Revenues (AEDmn)



= Expenses (AEDmn)

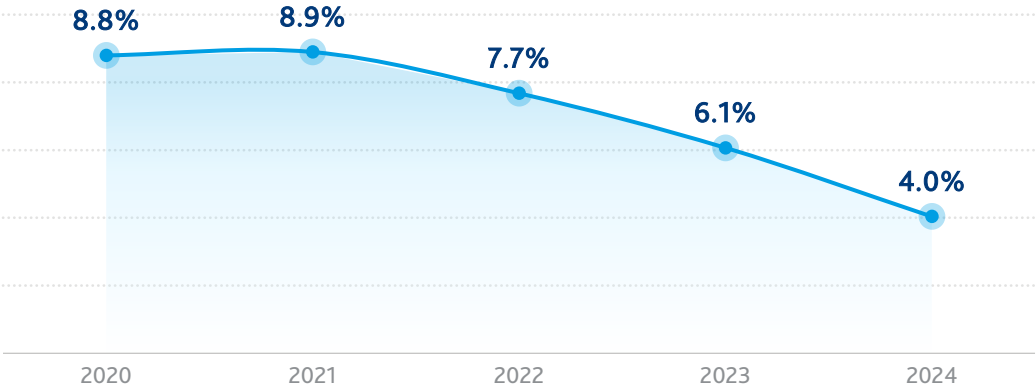


= Impairments (AEDmn)

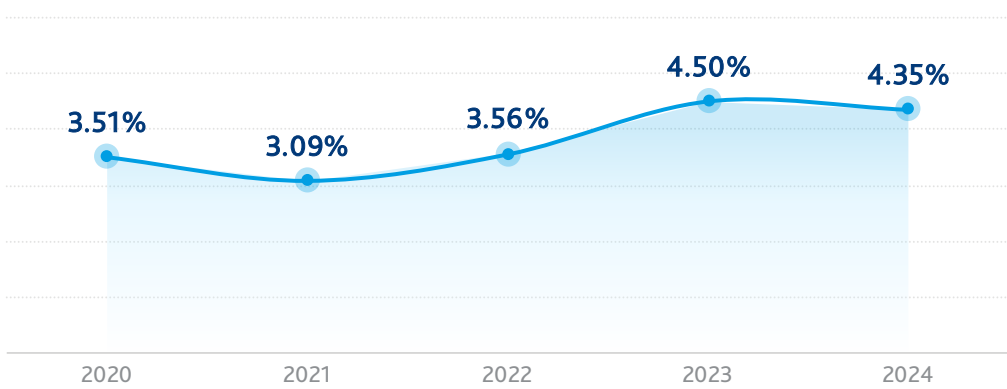


= Improved Margins and Credit Quality with Robust Cost Efficiency Trends

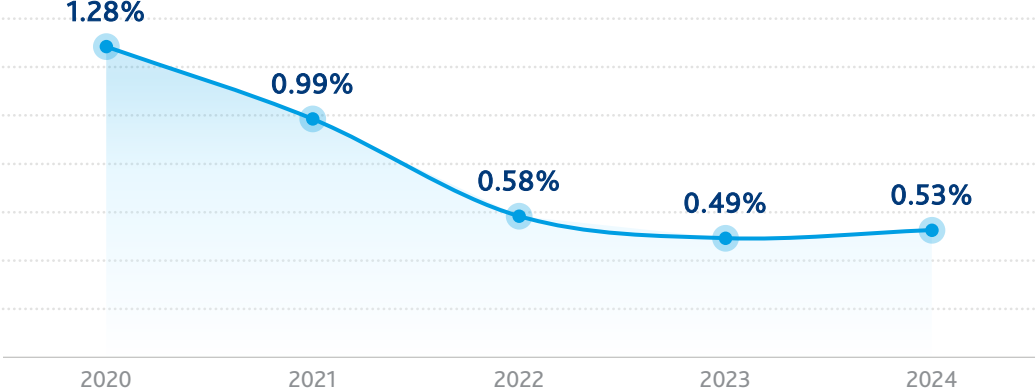
= NPA Ratio (%)



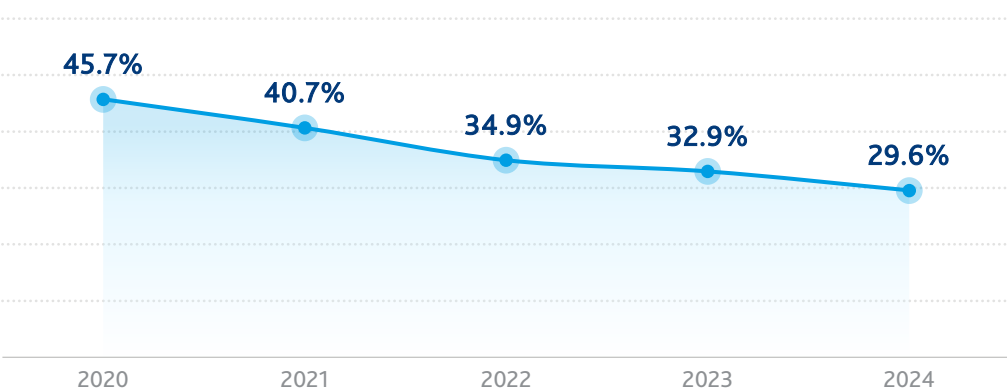
= Net Profit Margin (%)



= Cost Of Risk (%)

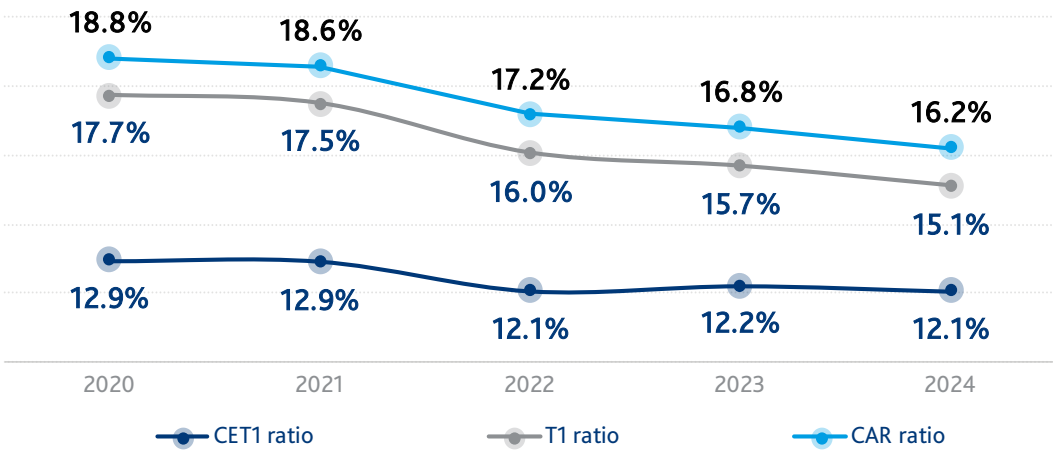


= Cost To Income Ratio (%)

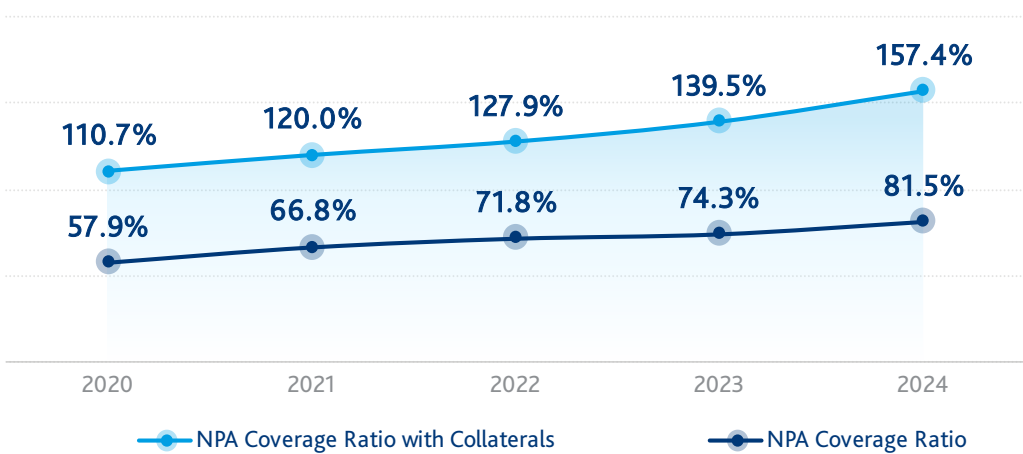


= Strong capitalization and liquidity positions

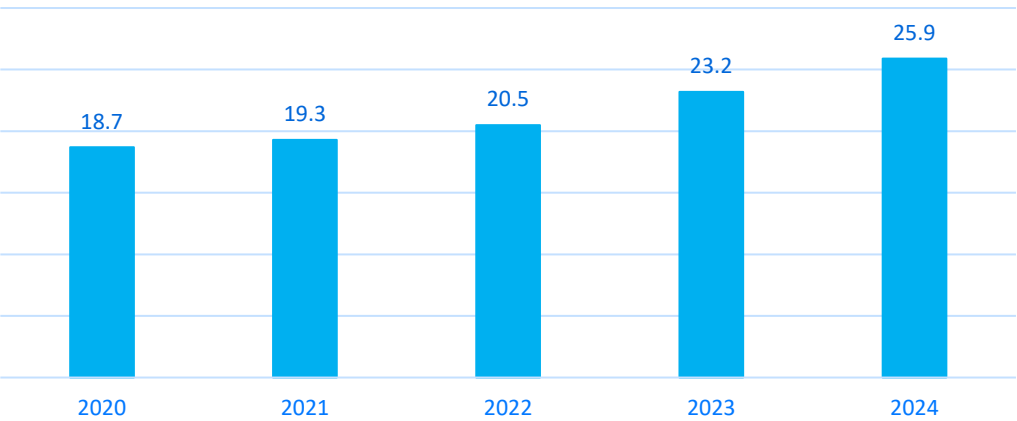
= Capitalization Ratios (%)



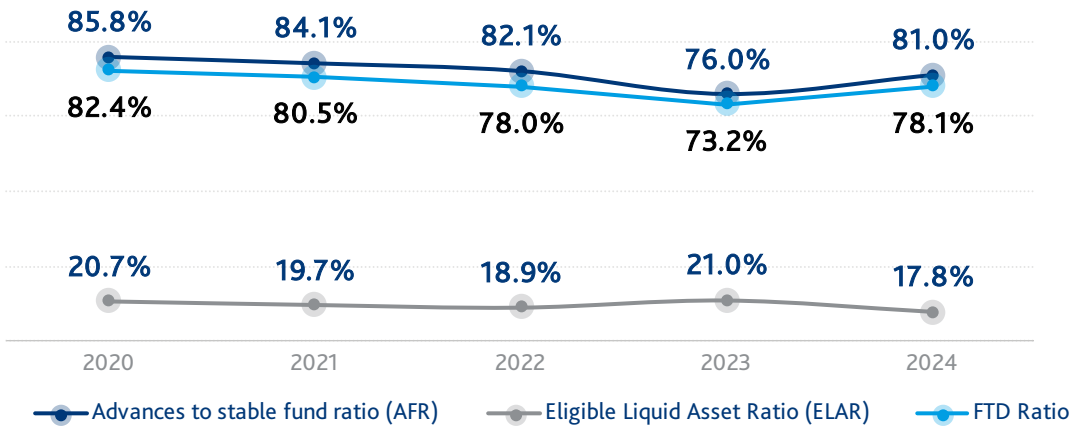
= NPA Coverage Ratios (%)



= Total Capital base (AEDbn)



= Liquidity Ratios (%)



ESG Strategy

FY 2024 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

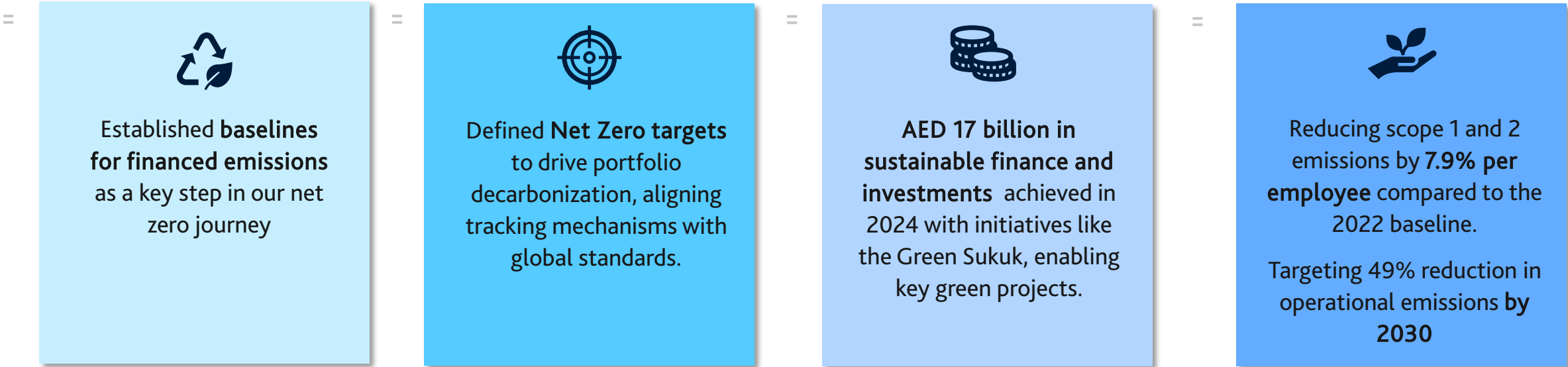


Be a Lifelong Partner

- 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

FY 2024 Investor Presentation

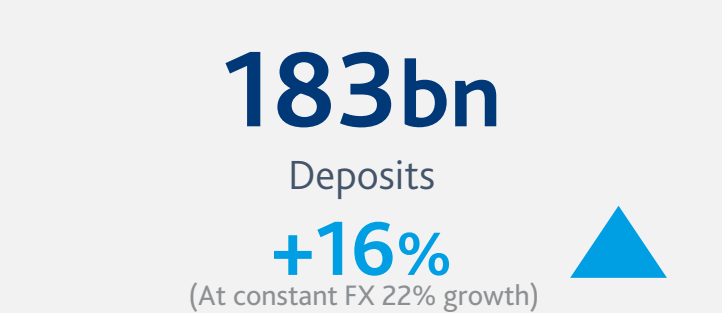
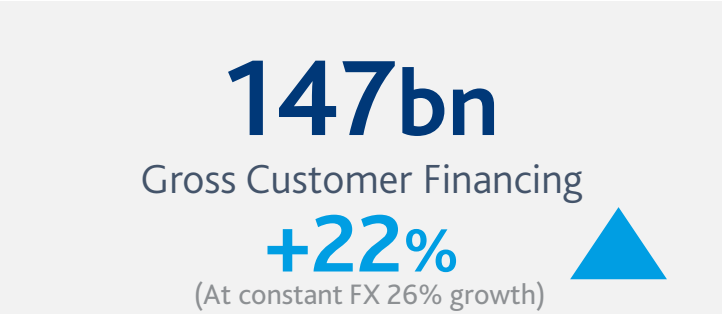
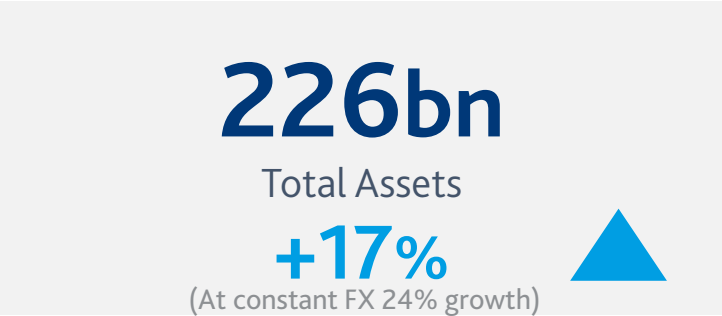
= Financial Performance Highlights

Record profitability in FY 2024 with 26% growth in net profit before tax driven by strong customer financing and non-funded income growth

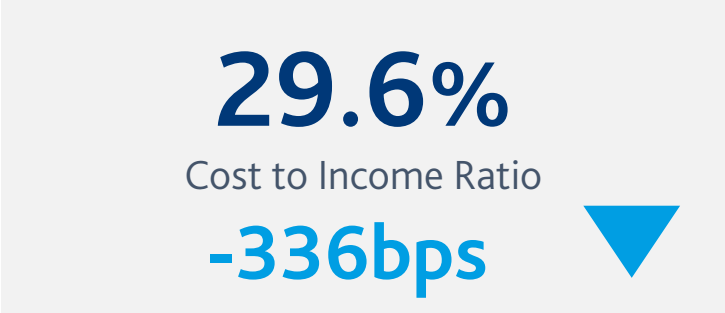
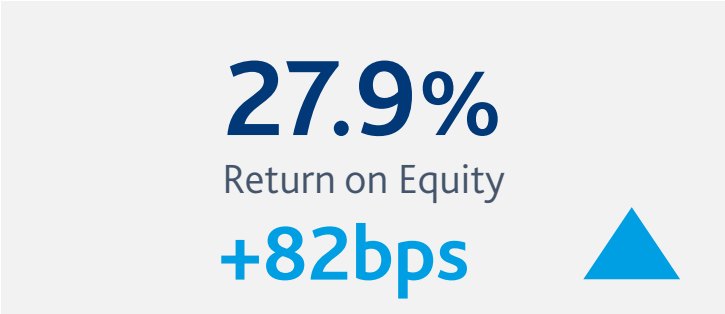
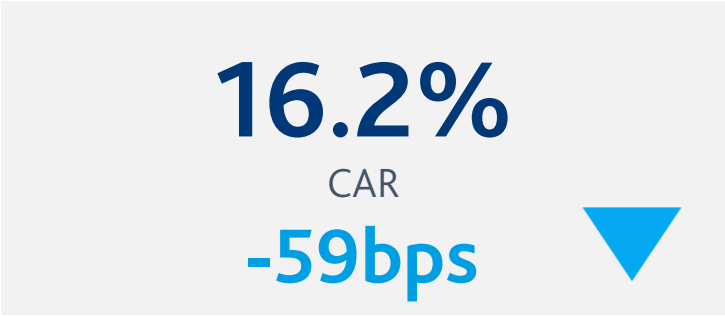
= Strong YoY Growth in Profitability



= Robust Balance Sheet Growth YoY



= Strong Capital Position and Return YoY



All figures in AED

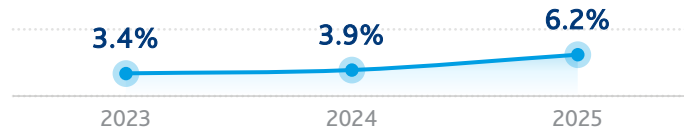
= Outlook and Guidance

Solid financial & strategic foundations drive a promising outlook for 2025

= Market Outlook

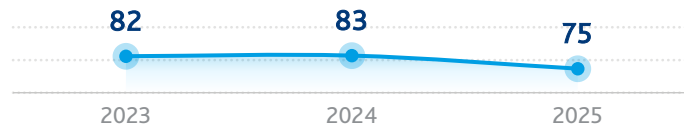
= Solid GDP growth

Real GDP growth (%)



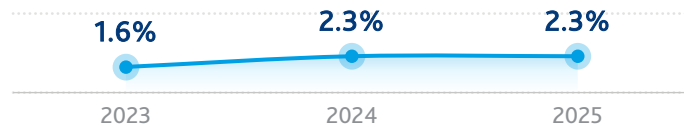
= Oil prices to remain supportive

Brent Price / Barrel (avg) (USD)



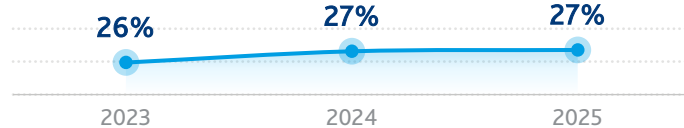
= Inflation expectations are modest

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

FY 2024 Actual

22%



FY 2025 Guidance

> 10%

= Net Profit Margin

Expectation for another 50bps rate cut in 2025. NPM moderating towards 4% average for FY 2025

4.35%



> 4%

= Cost of Risk

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

0.53%



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"

29.6%



< 30%

= Return on Equity

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

27.9%



> 25%

= Key financial metrics – FY 2024 vs FY 2023

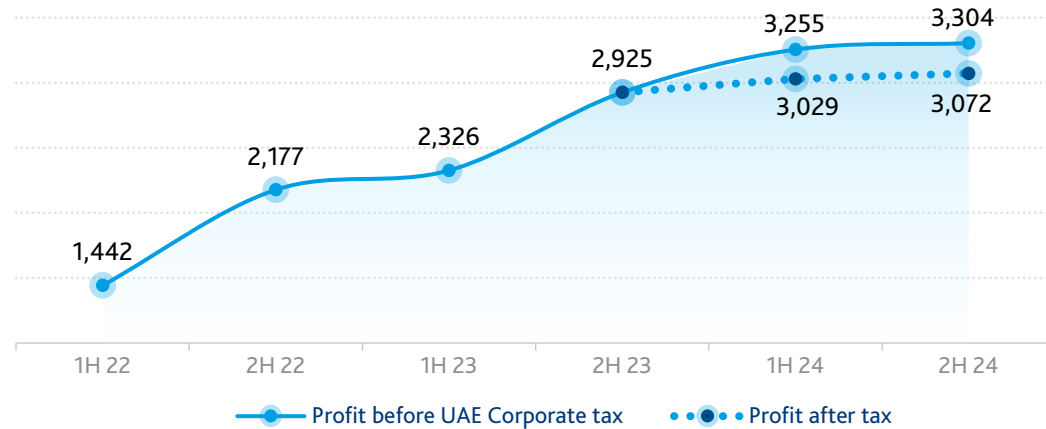
Record set of results with ROE reaching 27.9% driven strong commercial momentum, diversified revenue streams and cost discipline

		FY 2023	FY 2024	FY 2024 vs FY 2023	
				Amount	%
Profitability (AED mn)	Revenue	9,294	10,632	1,338	14%
	Expenses	-3,061	-3,145	-83	3%
	Margin	6,232	7,487	1,255	20%
	Cost of Credit	-760	-620	141	-18%
	Net Income before Zakat & Tax	5,472	6,868	1,396	26%
	Zakat & Tax	-221	-766	-545	247%
	Net Income after Zakat & Tax	5,251	6,101	850	16%
Balance Sheet (AED bn)	Total Assets	192.8	225.9	33.1	17%
	Gross Financing Assets	120.2	147.1	27.0	22%
	Risk Weighted Assets	138.2	160.0	21.8	16%
	Customer Deposits	157.1	182.7	25.6	16%
	Investments	24.5	29.3	4.8	20%
Key Ratios	Cost to Income	32.94%	29.58%		-3.36%
	Return on Equity	27.11%	27.92%		0.82%
	NPA Coverage	74.3%	81.5%		7.2%
	NPA	6.1%	4.0%		-2.0%

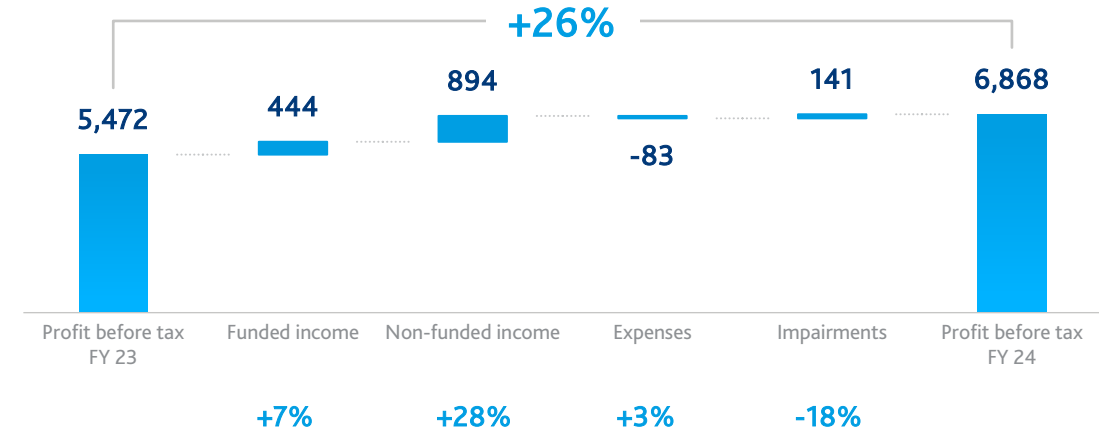
= Income Statement

FY 2024 net income before tax growth of 26% YoY driven by strong revenue momentum, operating efficiency and balance sheet growth

= Net Income (AEDmn)



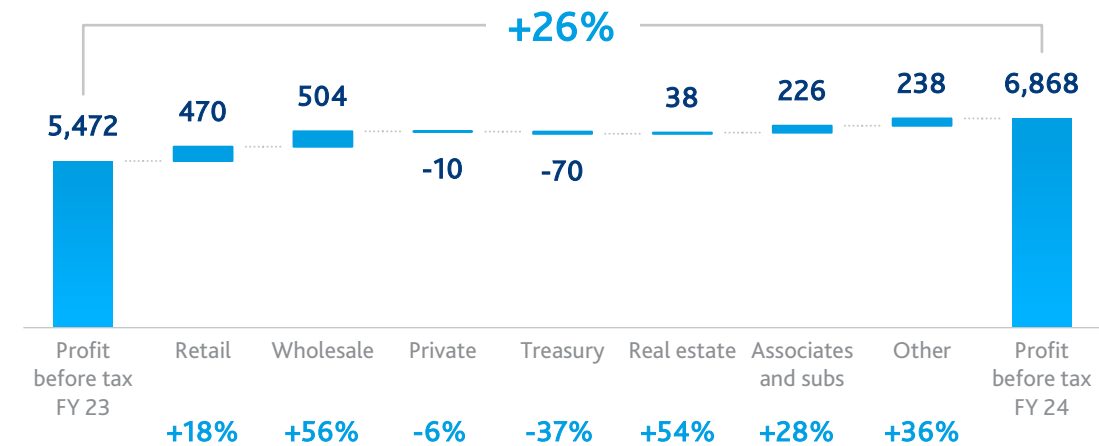
= Net Income before Tax Movement YoY (AEDmn)



= Income Statement Highlights

AED (mn)	FY 2024	FY 2023	Δ %	4Q 2024	4Q 2023	Δ %
Funded income	6,566	6,122	+7%	1,663	1,616	+3%
Non-funded income	4,066	3,172	+28%	974	984	-1%
Revenues	10,632	9,294	+14%	2,637	2,599	+1%
Operating expenses	(3,145)	(3,061)	+3%	(821)	(876)	-6%
Provision for impairment	(620)	(760)	-18%	(172)	(189)	-9%
Net Income before zakat and tax	6,868	5,472	+26%	1,645	1,534	+7%
Net Income after zakat and tax	6,101	5,251	+16%	1,467	1,501	-2%

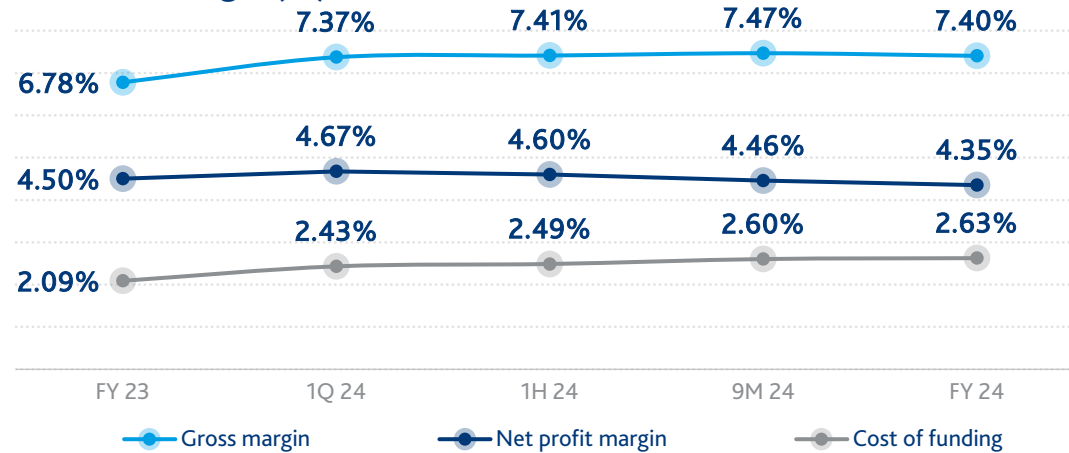
= Net Income before Tax Movement by Segment YoY (AEDmn)



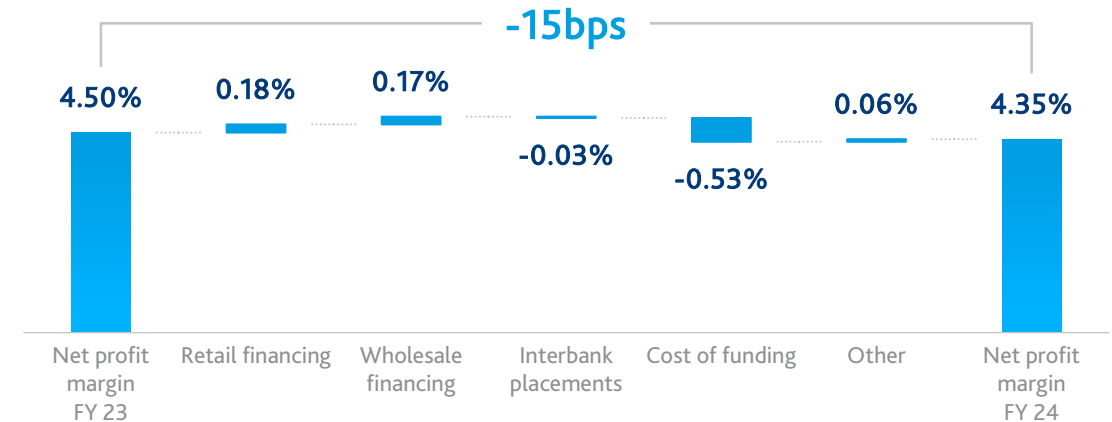
= Funded Income

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

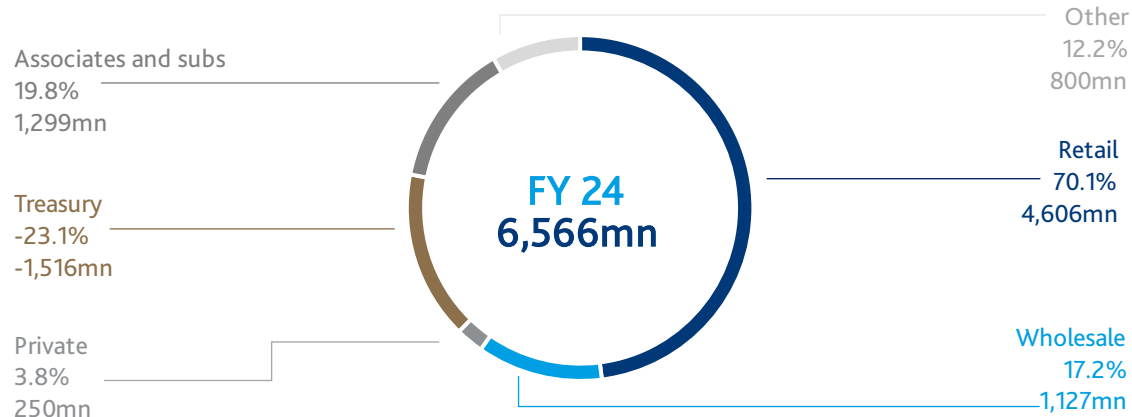
= Net Profit Margin (%)



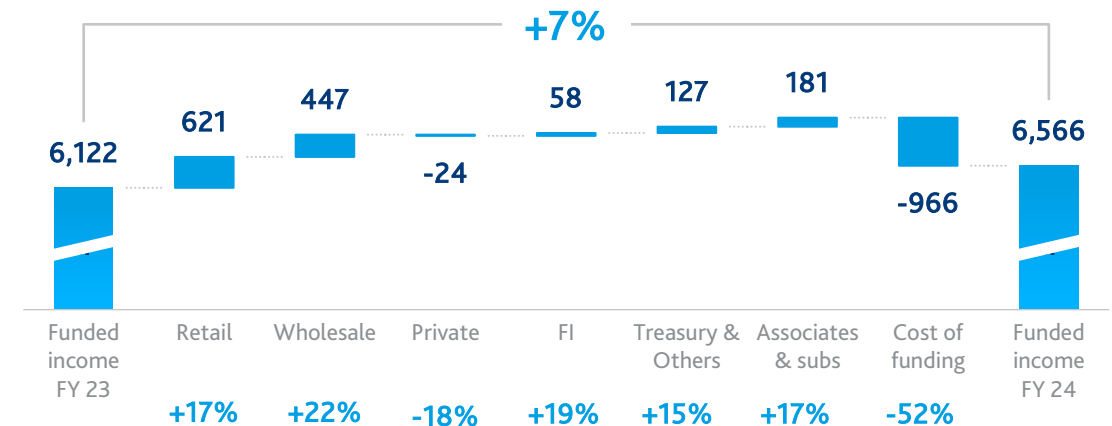
= Net Profit Margin Movement YoY (%)



= Funded Income Composition (AEDmn)



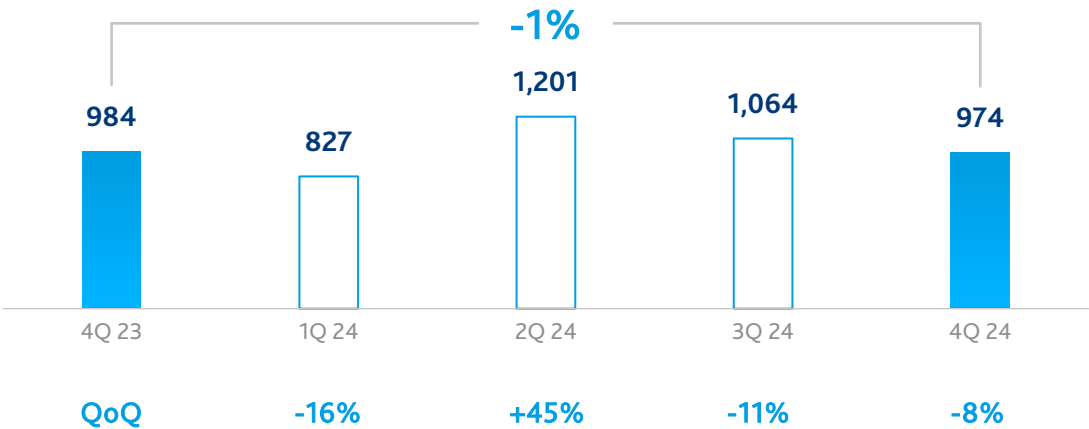
= Net Revenue from Funding Activities Movement YoY (AEDmn)



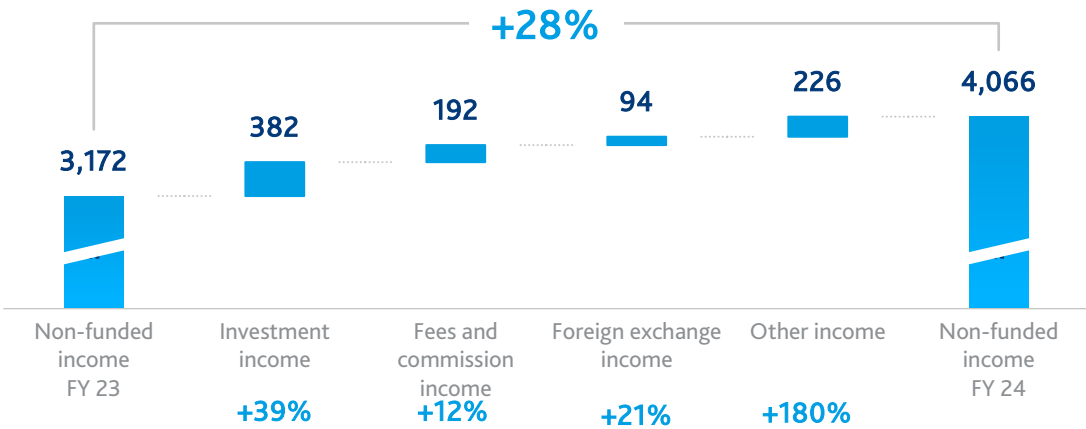
= Non-Funded Income

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

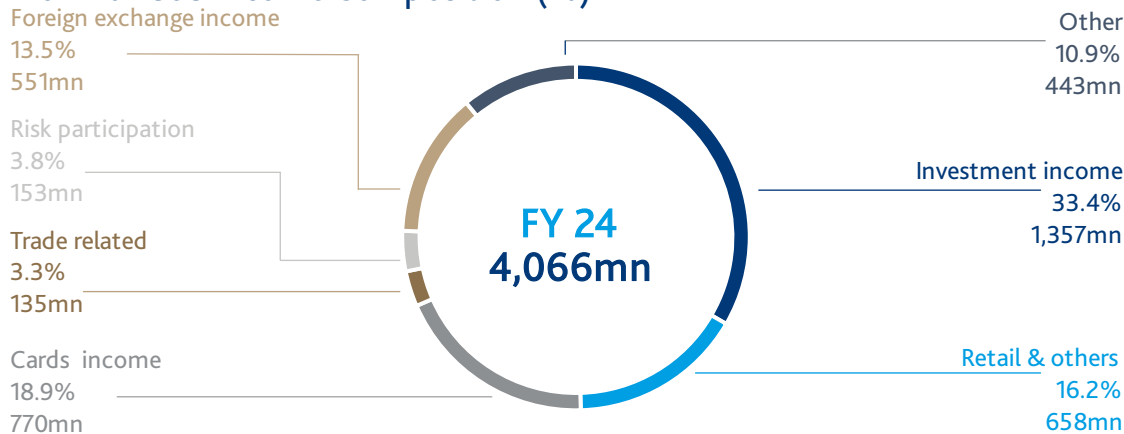
= Non-Funded Income (AEDmn)



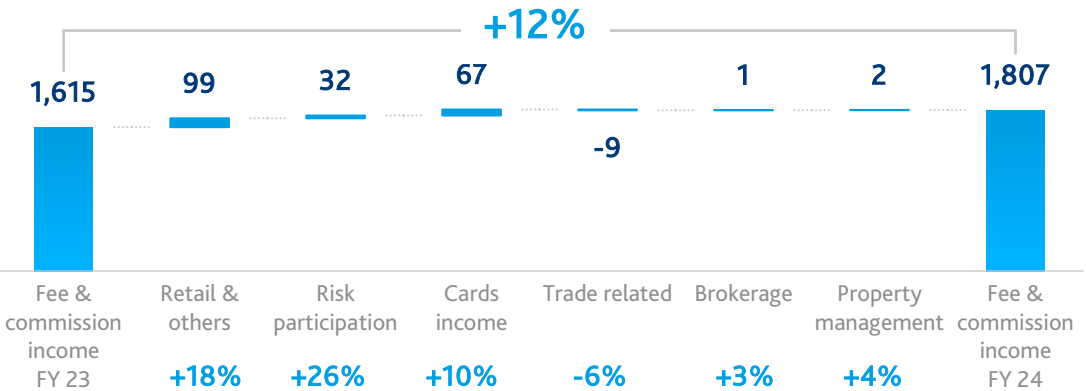
= Non-Funded Income Movement YoY (AEDmn)



= Non-Funded Income Composition (%)



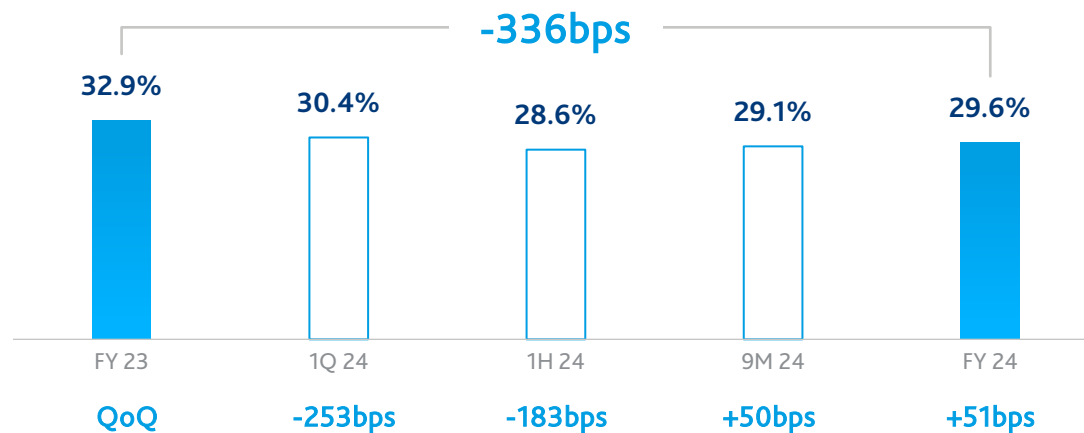
= Fee & Commission Income Movement YoY (AEDmn)



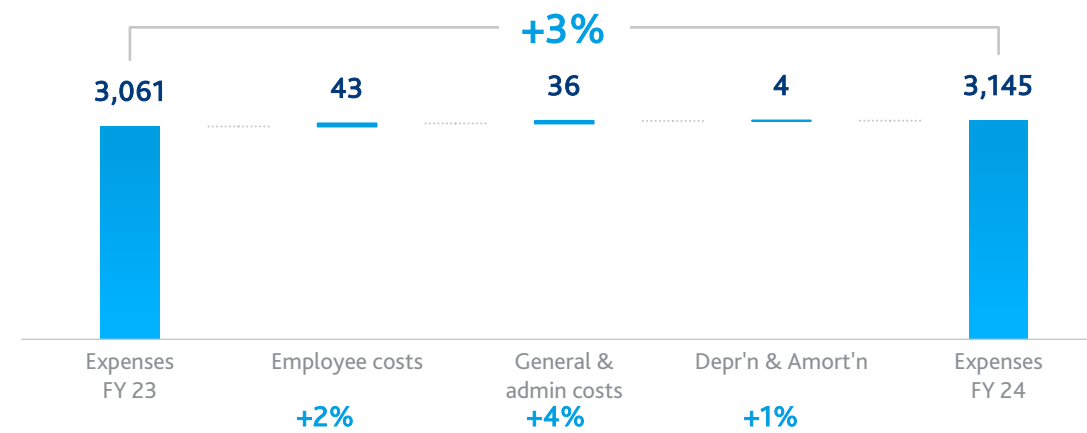
= Operating Expenses

Discipline cost management and revenue growth drove 336bps YoY improvement in Cost/Income ratio

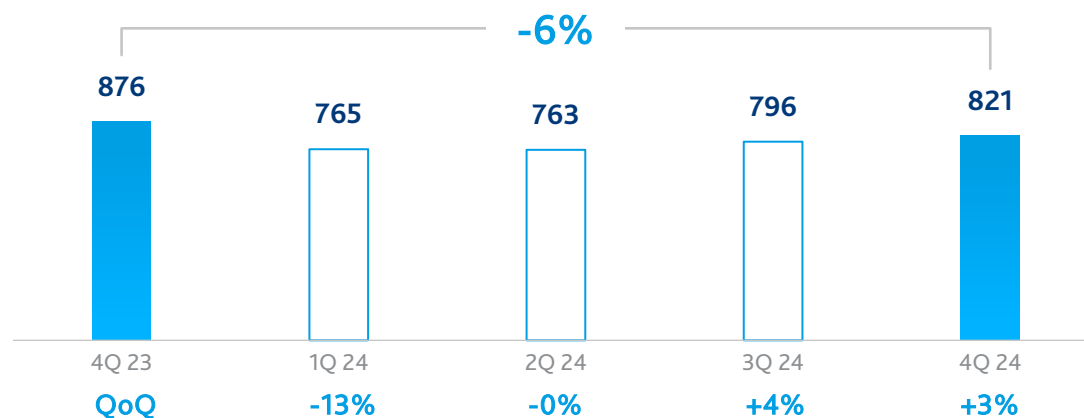
= Cost To Income Ratio (%)



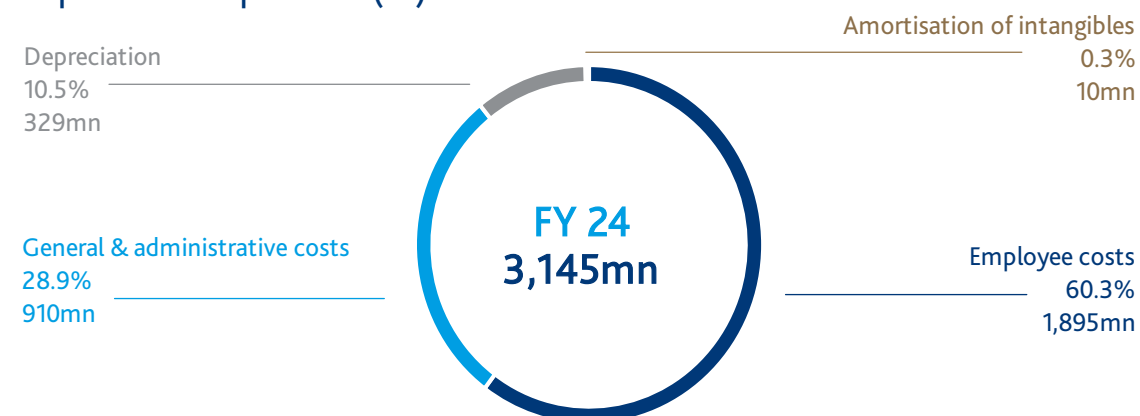
= Expenses Movement YoY (AEDmn)



= Expenses (AEDmn)



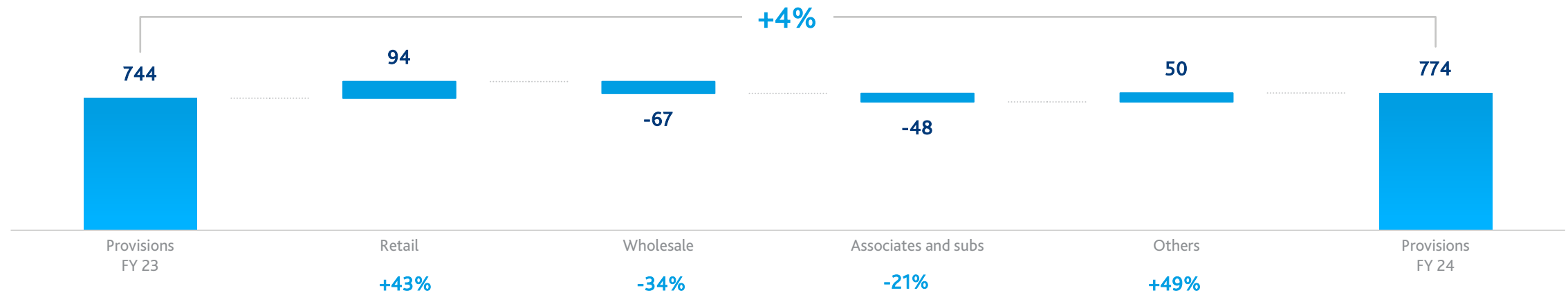
= Expenses Composition (%)



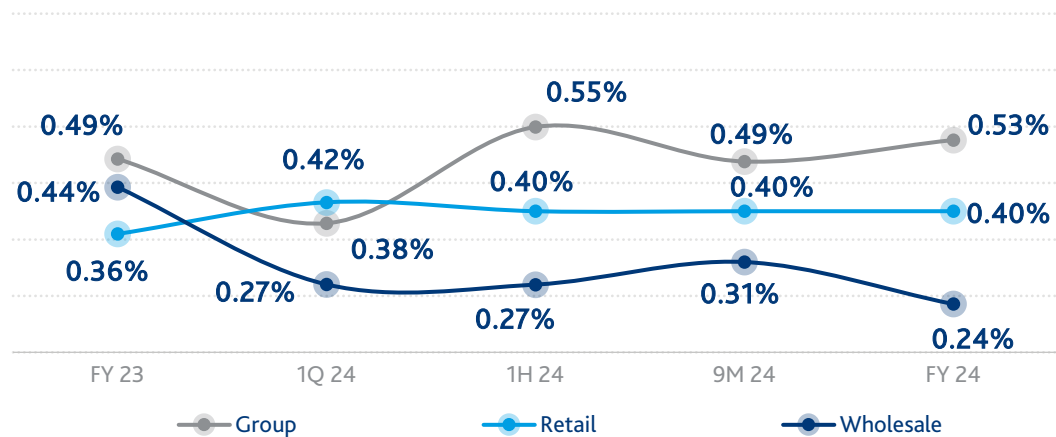
= Provisions

Improved asset quality metrics underpinned by prudent provisioning

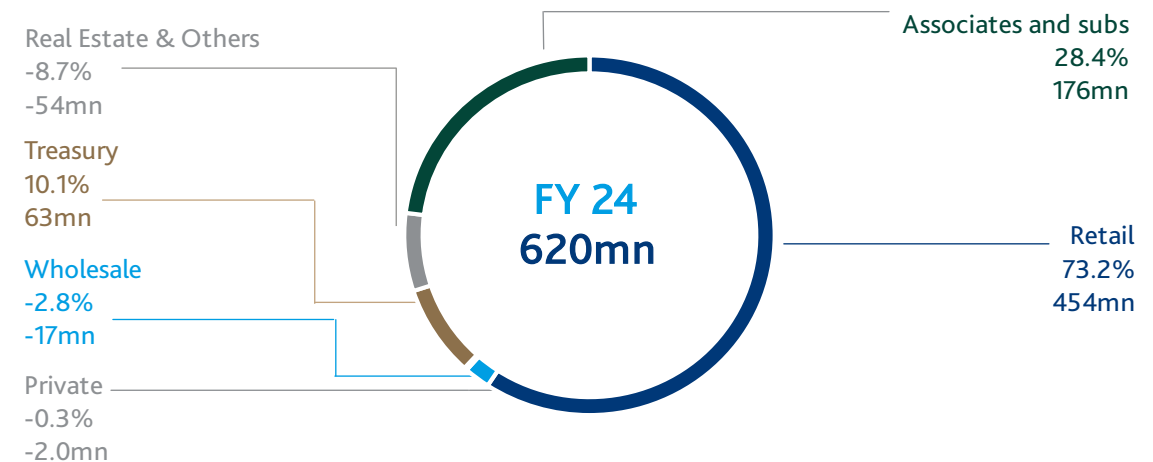
= Provisions Movement YoY (AEDmn)



= Cost Of Risk (%)



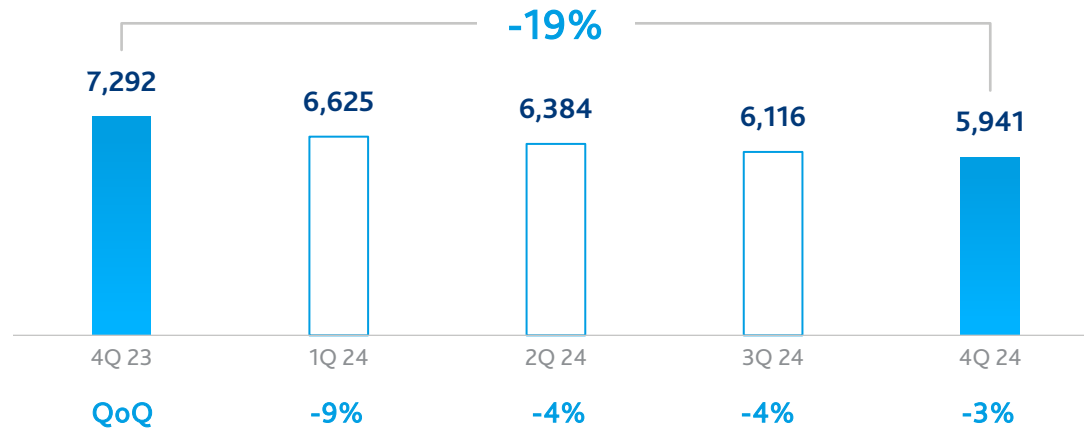
= Impairments Composition (%)



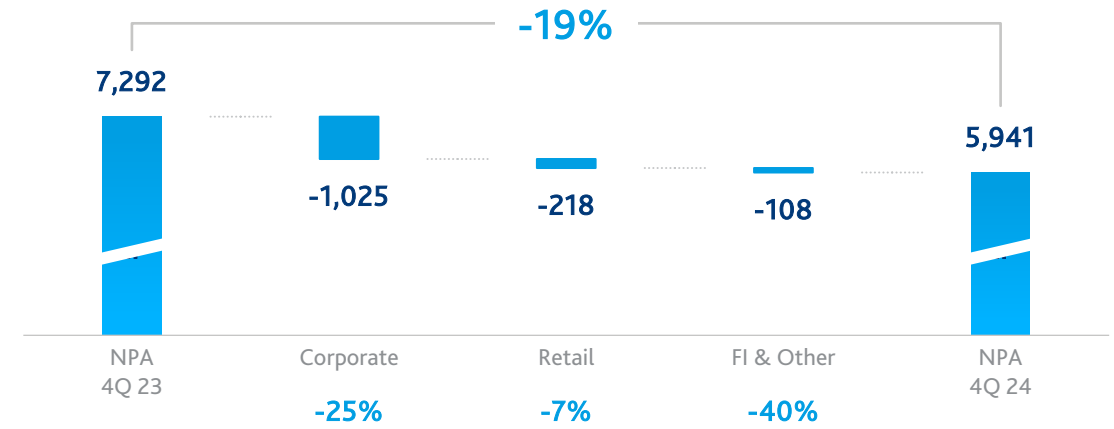
= Non-Performing Financing

Asset quality continues to improve significantly with NPA ratio of 4.0% lowest since 1Q 17 while coverage ratio increased to 82%

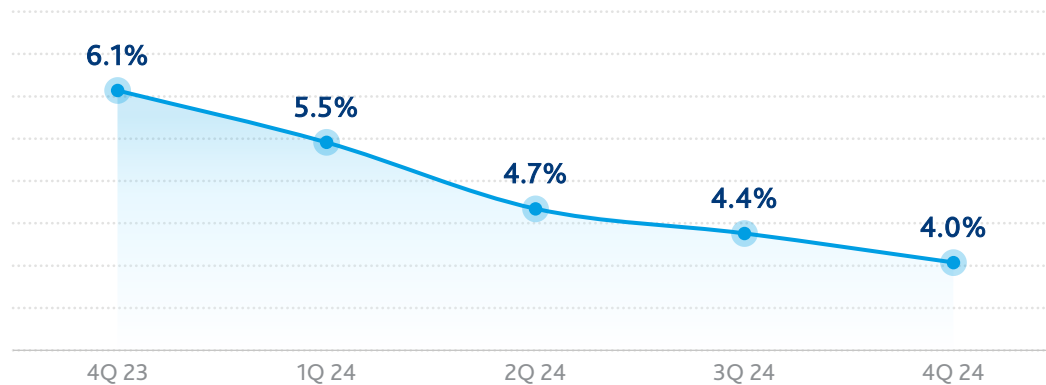
= NPA (AEDmn)



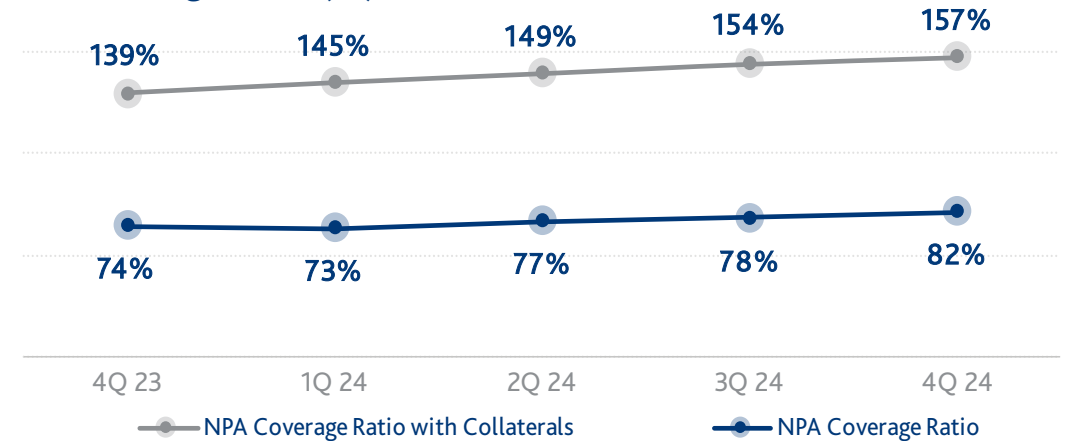
= NPA Movement YoY (AEDmn)



= NPA Ratio (%)



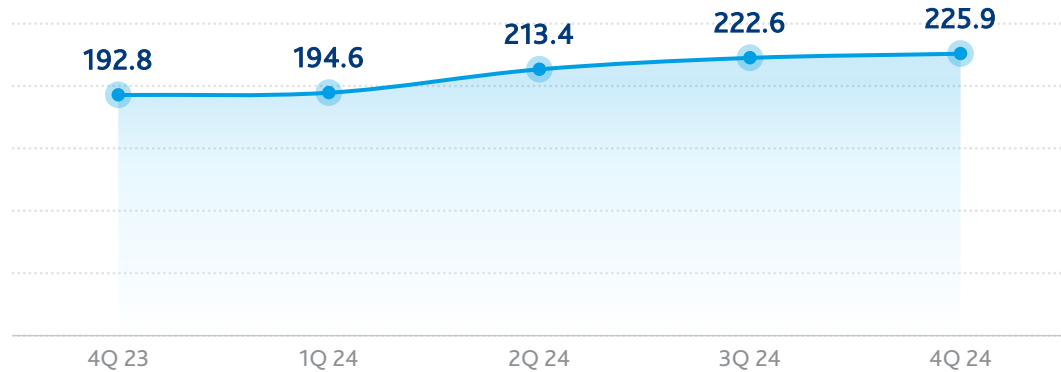
= NPA Coverage Ratio (%)



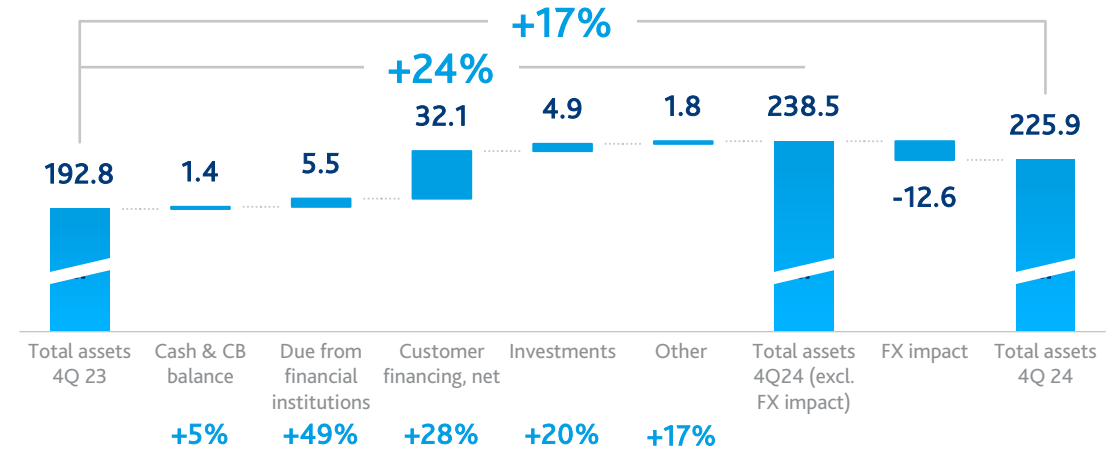
= Balance Sheet

Total assets surpassed AED 225bn driven by 24% growth in customer financing supported by strong and diversified funding position

= Total Assets (AEDbn)



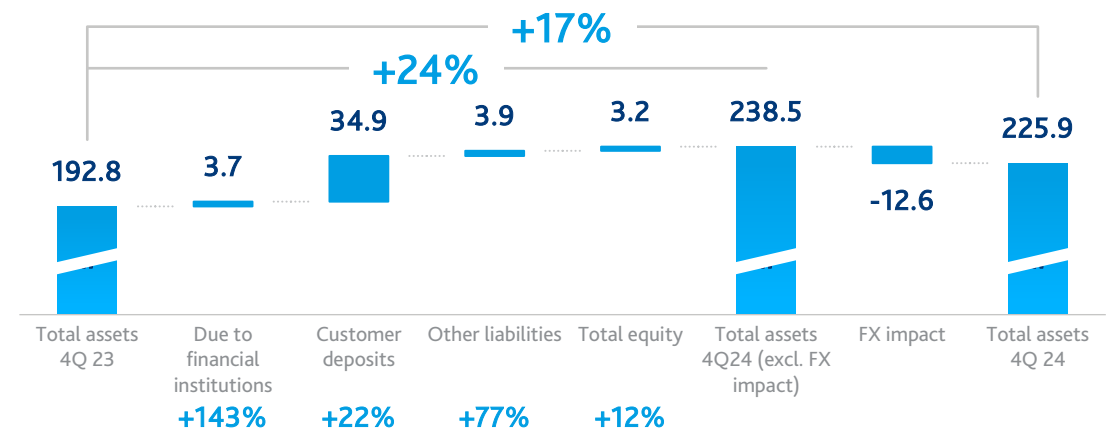
= Total Assets Movement YoY (AEDbn)



= Balance Sheet Highlights

AED (mn)	4Q 2024	3Q 2024	Δ%	4Q 2023	Δ%
Customer financing, net	142,611	135,132	6%	115,002	24%*
Investments	29,286	28,844	2%	24,483	20%
Total assets	225,910	222,567	2%	192,827	17%
Total Deposits	182,675	179,745	2%	157,067	16%**
Total liabilities	197,593	195,500	1%	166,585	19%
Total equity	28,317	27,067	5%	26,242	8%

= Funding Movement YoY (AEDbn)

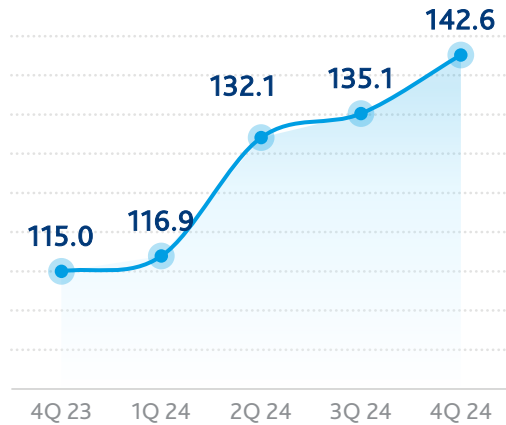


*28% growth of customer financing in constant currency, excluding devaluation of EGP | ** 22% growth of total deposits in constant currency, excluding devaluation of EGP

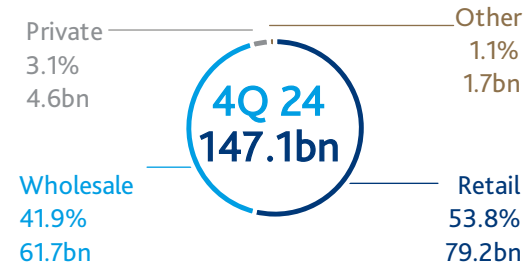
= Customer Financing

22% YoY growth reflecting market share gains in retail and corporate market

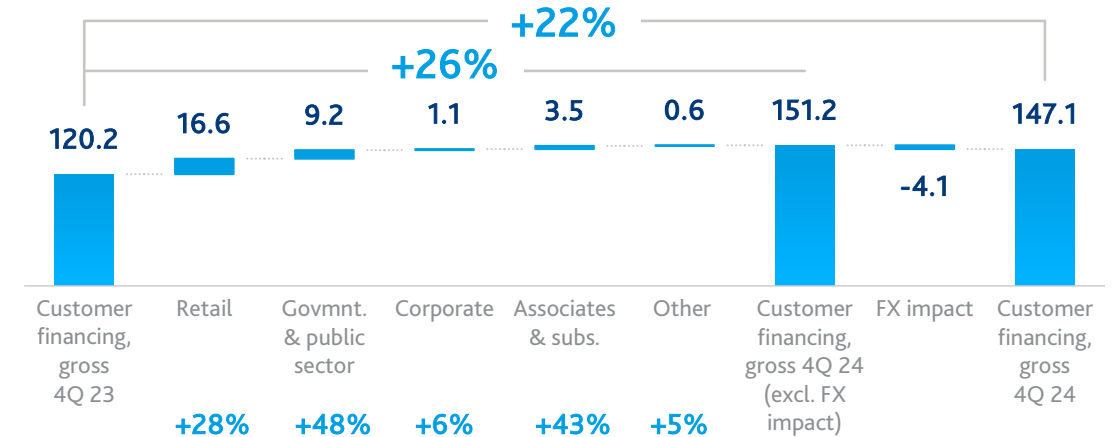
= Customer Financing, Net (AEDbn)



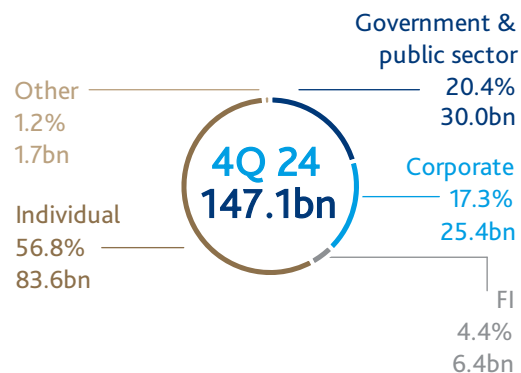
= Customer Financing, Gross by Segment (%)



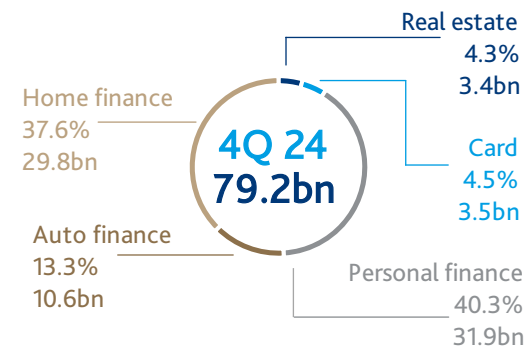
= Customer Financing, Gross Movement YoY (AEDbn)



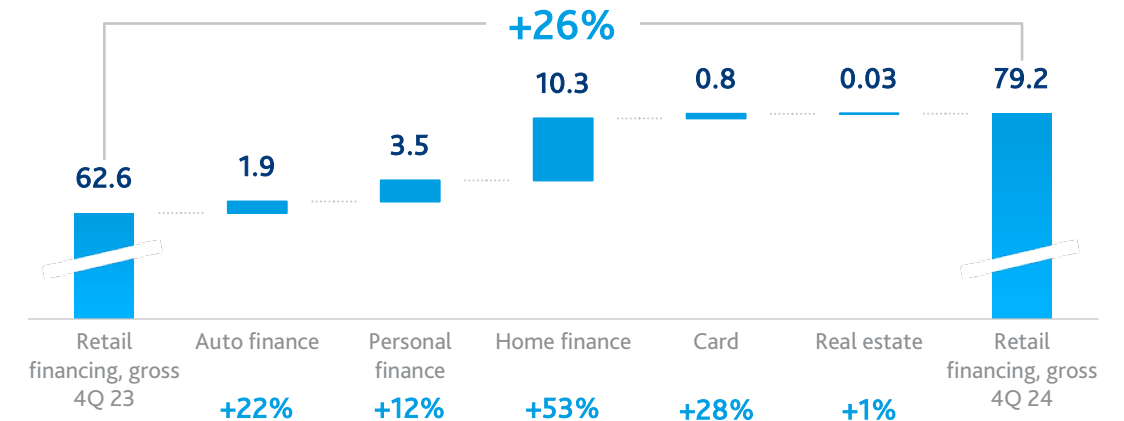
= Customer Financing, Gross by Sector (%)



= Retail Financing, Gross Composition (%)



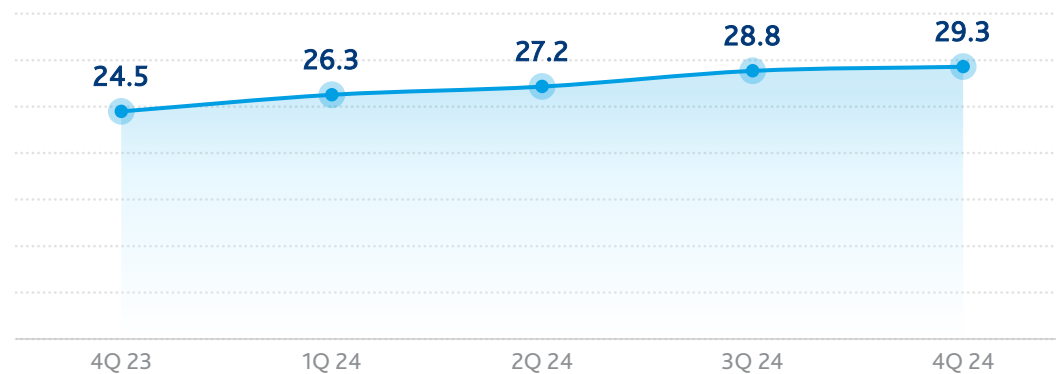
= Retail Financing, Gross Movement YoY (AEDbn)



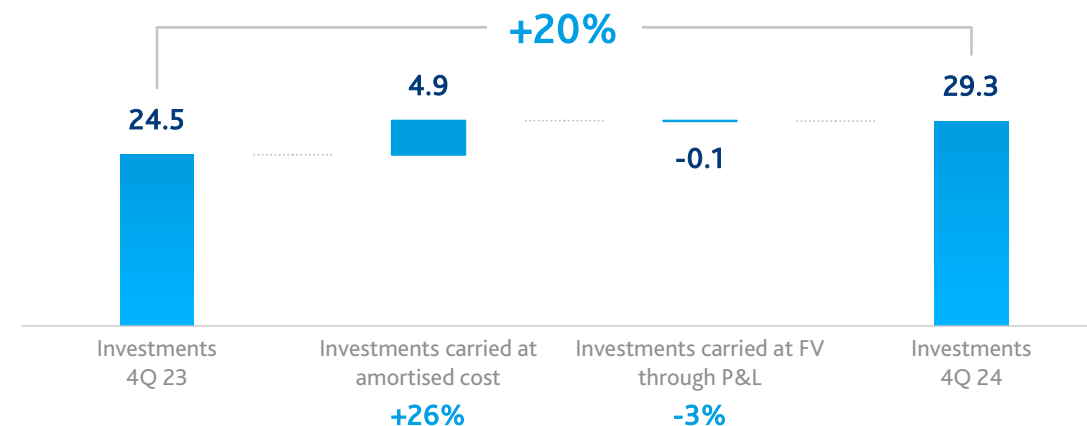
= Investments

Diversified Investment Portfolio grew 20% vs 4Q 23

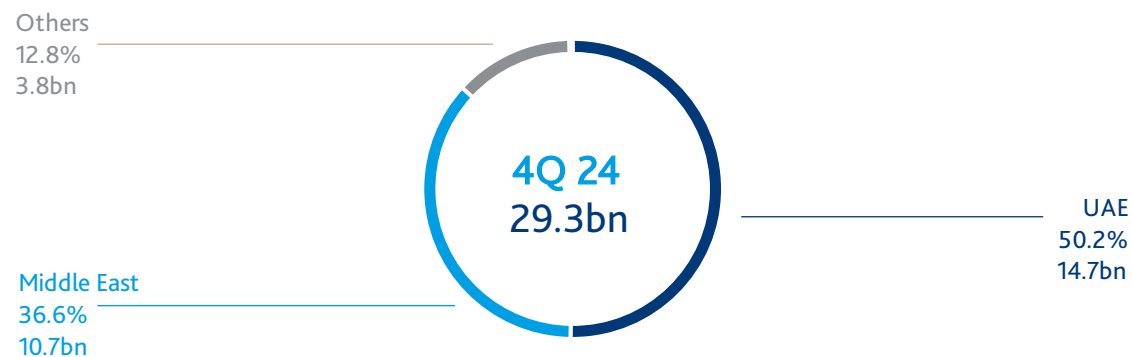
= Investments (AEDbn)



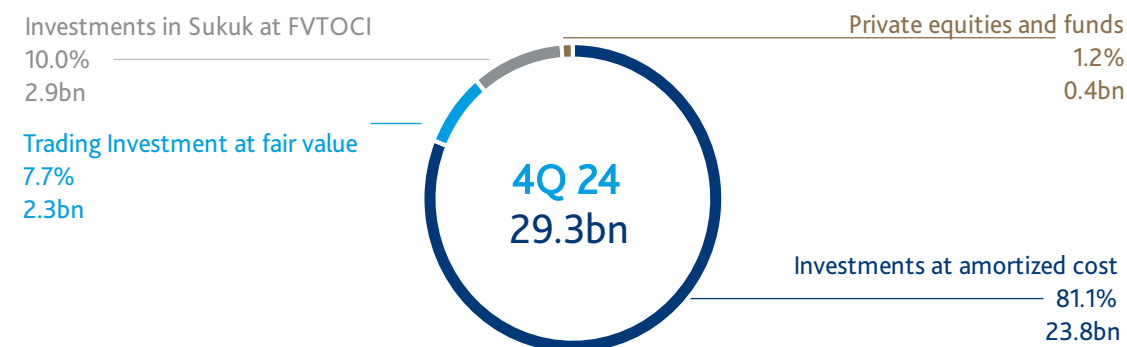
= Investments Movement YoY (AEDbn)



= Investments by Country (%)



= Investments by Type (%)



= Customer Deposits

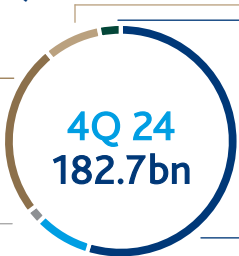
YoY growth of 16% with AED 8.8bn increase in CASA, demonstrating strategic initiatives to grow market share

= Total Deposits (AEDbn)



= Total Deposits by Segment (%)

Wholesale
24.4%
44.6bn
Community & others
2.0%
3.7bn
Associates & subs.
7.9%
14.4bn



Private
8.0%
14.6bn
Treasury
3.0%
5.5bn
Retail
54.7%
99.9bn

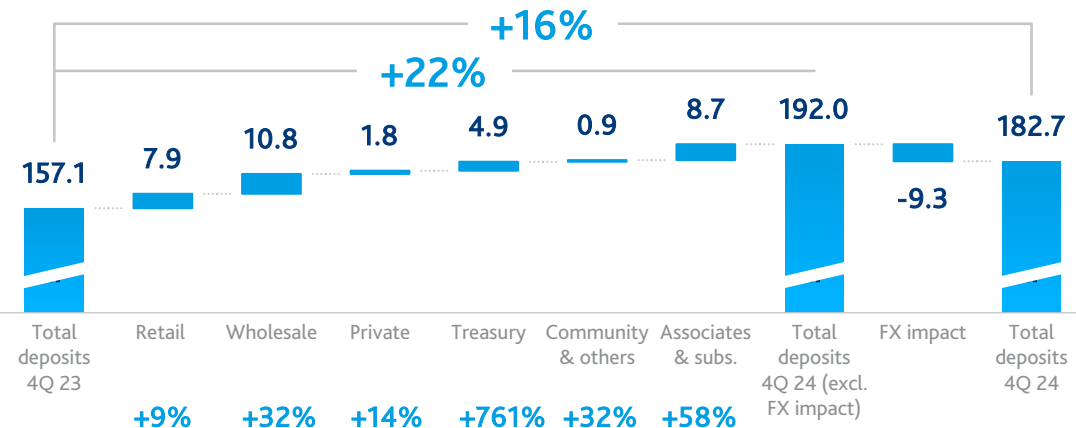
= Total Deposits by Type (%)

Time
1.0%
1.8bn
Wakala
25.6%
46.8bn
STI
12.1%
22.0bn

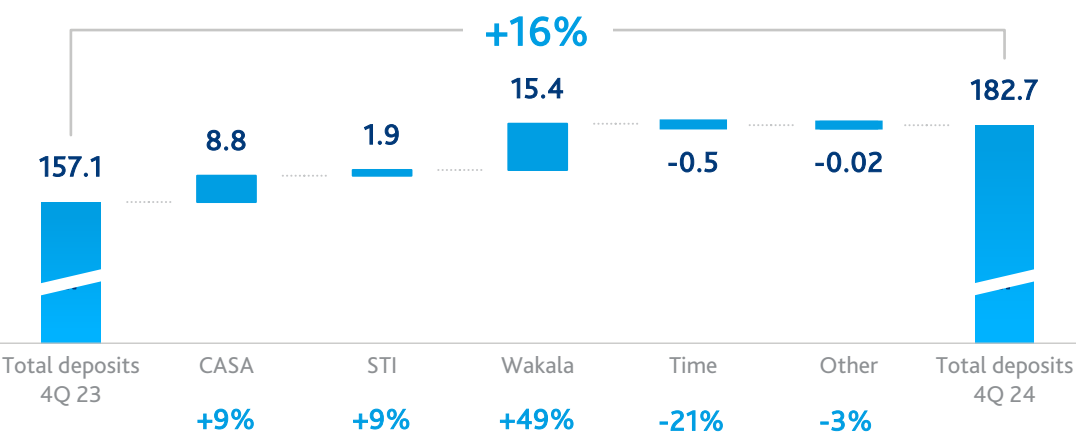


Other
0.4%
0.7bn
CASA
61.0%
111.4bn

= Total Deposits Movement YoY (AEDbn)



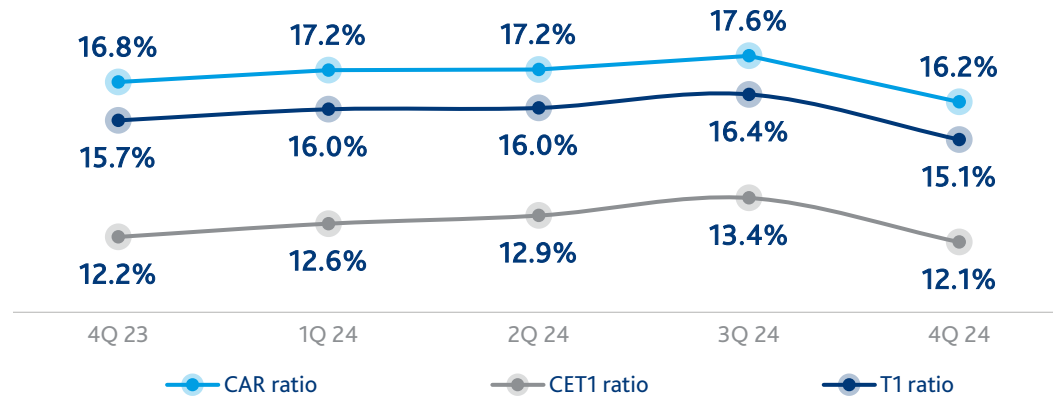
= Total Deposits Movement by Type YoY (AEDbn)



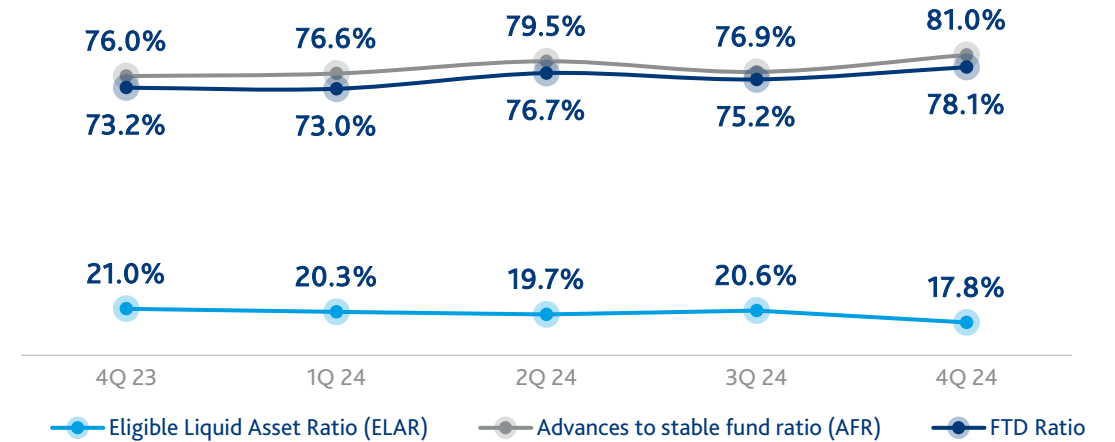
= Capital and Liquidity

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

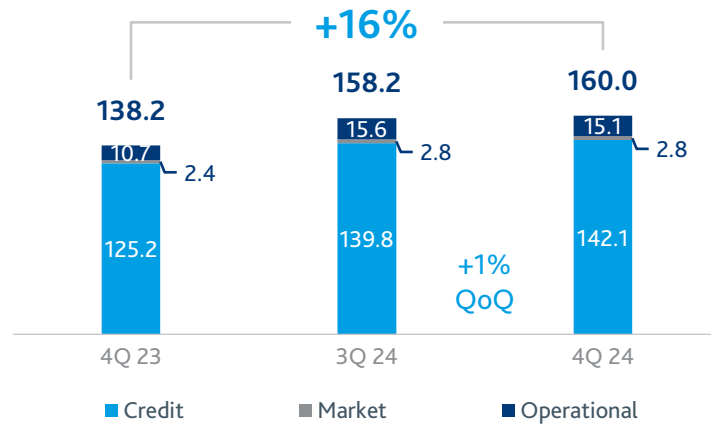
= Capitalization Ratios (%)



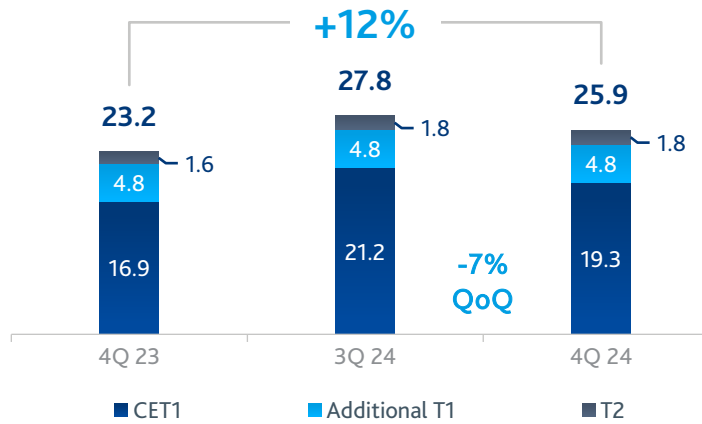
= Liquidity Ratios (%)



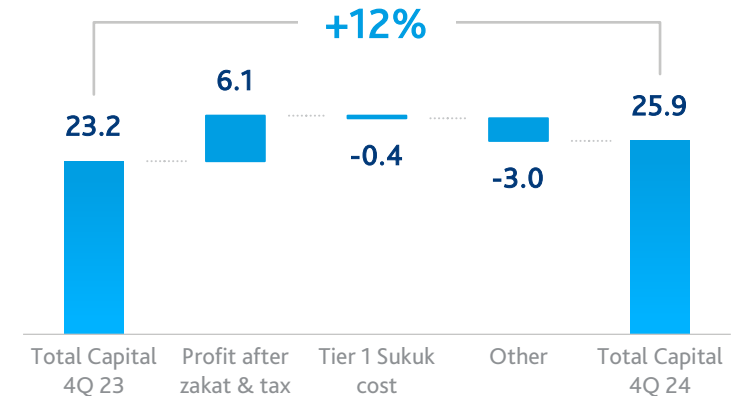
= RWA (AEDbn)



= Capitalization (AEDbn)



= Total Capital Movement YoY (AEDbn)



= Additional Information

= ADIB Investor Relations Contact

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Marketing & Investor Relations

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= ADIB Investor Relations Website

Website:
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Abu Dhabi Islamic Bank (ADIB) 10/02/2025 13:11 16.14 AED ▼ -0.12 / -0.74% Volume: 1,350,041

Financial Results
2024 Full Year Financial Results
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The Investor Relations team communicates with investors, analysts and rating agencies, and aims to provide a fair understanding of ADIB's financial performance, strategy and business.

About ADIB

ADIB is a leading Islamic bank with more than AED 226 billion in assets that was established in 1997. ADIB provides retail, corporate, business, private banking and wealth management solutions to more than 1.5 million customers. In addition to the UAE ADIB has presence in six strategic markets: Egypt, where it has 70 branches, the Kingdom of Saudi Arabia, the United Kingdom, Sudan and Iraq.

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%
Data delayed at least 15 minutes	

= ADIB Investor Relations Application

ADIB IR App:
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