



ADIB-EGYPT

Investor Relation
PRESENTATION

Dec 2024

ADIB- EGYPT MADINATY BRANCH

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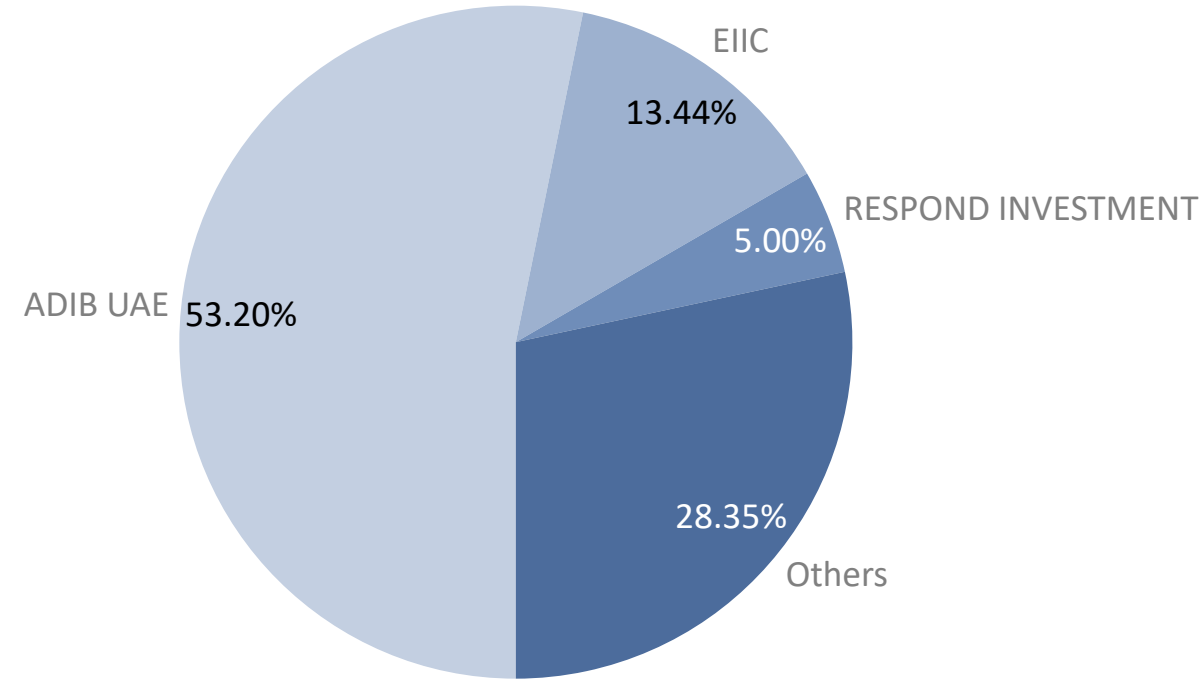
- 1 ADIB Profile
- 2 Operating Environment
- 3 Performance Track Record
- 4 Strategy
- 5 Environmental, Social & Governance
- 6 Financial Performance

ADIB PROFILE

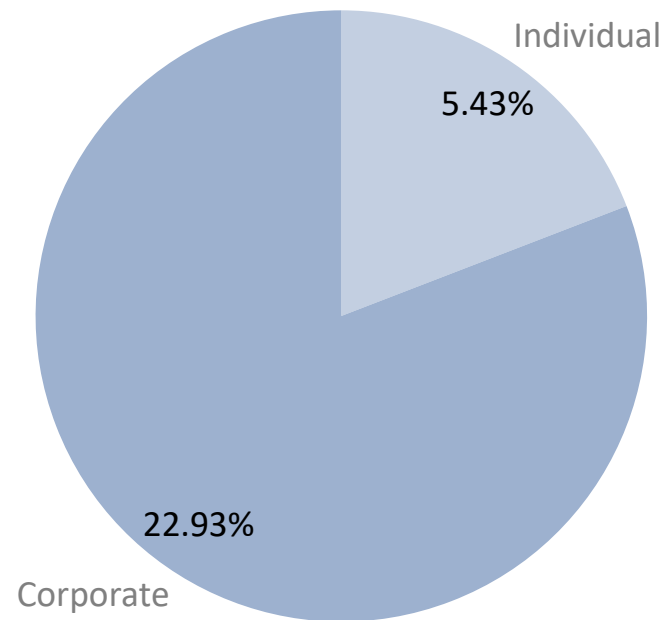
Capital Structure

Paid up Capital reached to EGP 6 Bn during 2024

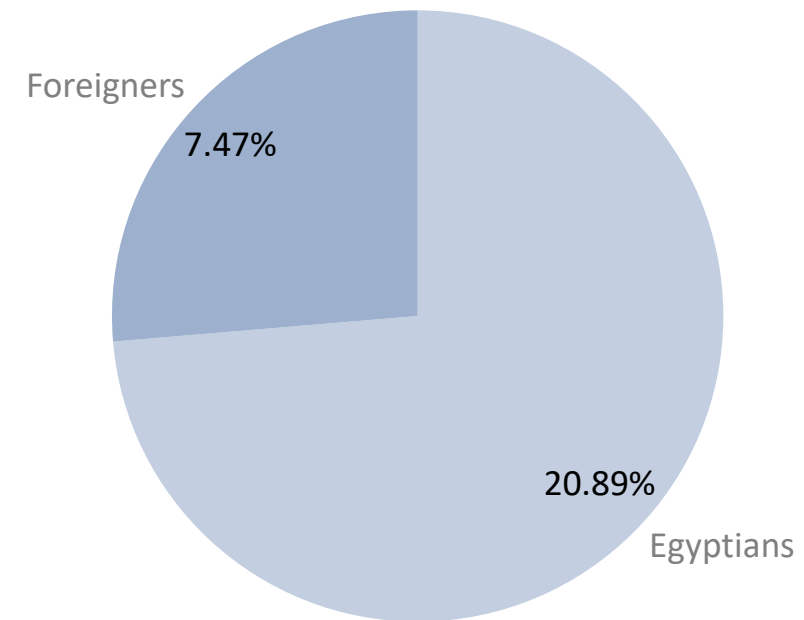
Shareholder Structure



Others - Segregated into Individual & Corporate



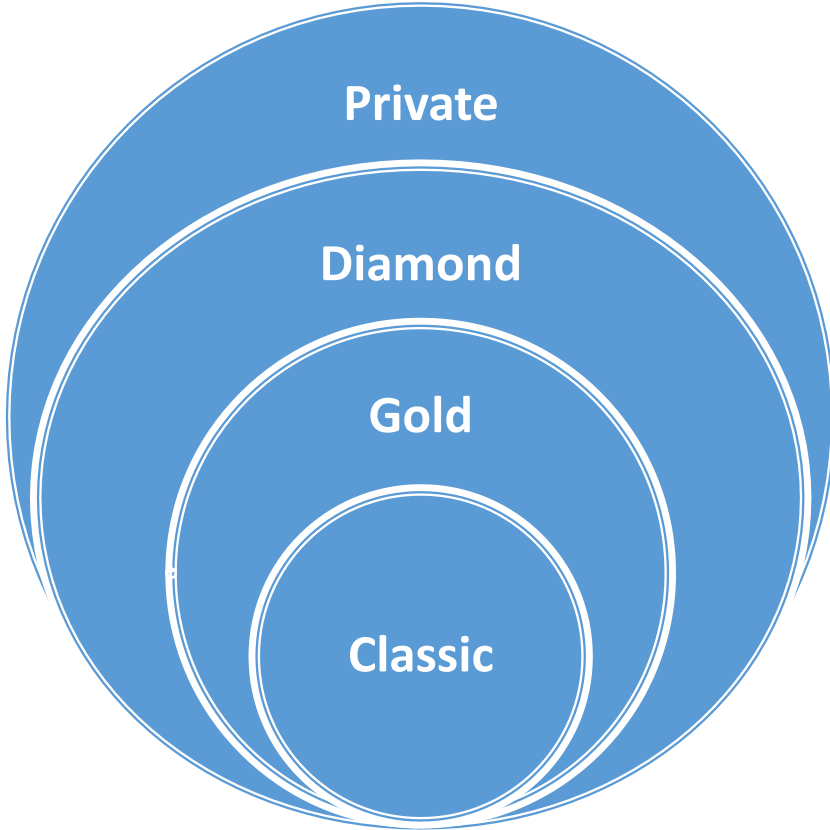
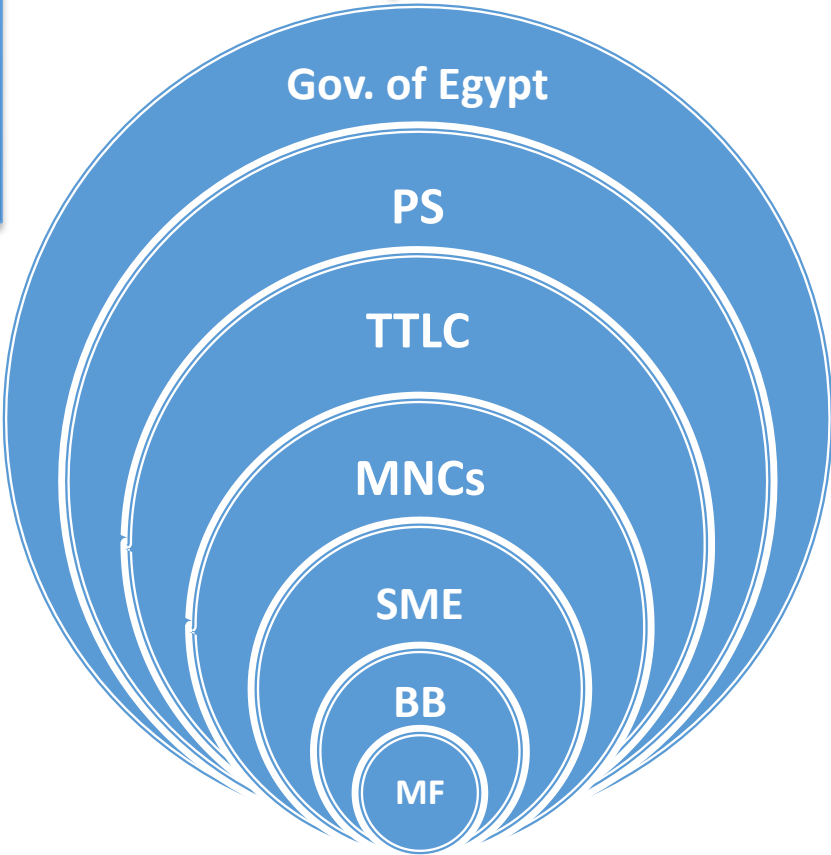
Others - Segregated into Egyptians & Foreigners



Bank Wholesale Coverage

Bank Consumer Coverage

- ADIB Corporate Subsidiaries
- ADIB Capital
ADI Finance
ADI Microfinance
- ADIB Taskeek



- ADIB Consumer Subsidiaries
- ADI Consumer Finance



Channels



Consumer Finance



✓ FinTech Islamic Consumer Finance

✓ Business started Jun 2023.

✓ TA 349Mn, 216K Applicant, 13K Active Customer

✓ Capital Increased by 100Mn during 2024 to record 200Mn



Micro Finance



✓ First sharia compliant MF products & services

✓ Business started Mar 2024

✓ 29 Branch, TA 200Mn with 4,788 Customer

✓ Capital increased by 50Mn during 2024 to record 75Mn



ADI Finance

أبوظبي الإسلامي للتمويل
ADIFinance

✓ Leasing, Factoring & Real Estate Financing

✓ TA Exceeding 5.07Bn & Net Profit 150.4Mn

✓ Capital Increase by 100Mn during 2024 to reach 250Mn, ROE ≈30%.



ADI Capital

أبوظبي الإسلامي
كابيتال
ADI CAPITAL

✓ Investment arm for raising Shariah Compliant syndications, M&A

✓ Net Profit 32Mn ROE 57%.



Other NBFS

✓ Orient Insurance Takaful (20% Participation).

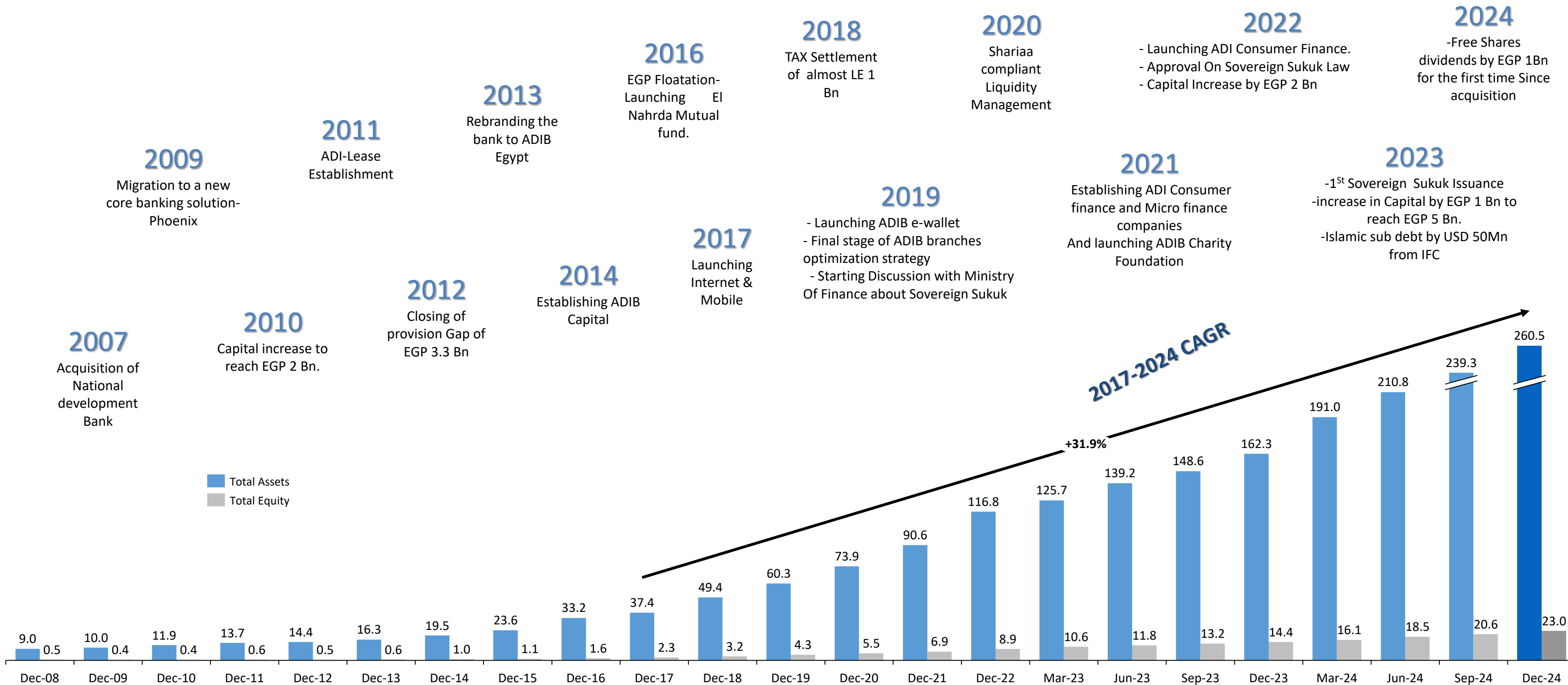
✓ ADI Taskeek.

✓ Custody.

Acquisition

Restructuring

Growth



OPERATING ENVIROMENT

Market Overview:

- Egypt has a large and growing population, with significant urbanization and a young demographic and with growing demand for banking services, particularly in retail and SME segments.
- Egypt's banking sector is one of the most developed in the MENA region, with a diverse range of banks, including large state-owned institutions, private banks, and foreign entities.
- The Central Bank of Egypt has taken several steps to support the banking sector, such as facilitating access to finance, education support, entrepreneurship support as well as customers rights protection

Competition:

- The 3 largest banks, NBE, Banque Misr and CIB, hold 63% of banking assets, with CIB being the largest private sector bank by assets
- Overall the 12 biggest players make 80% of the market share by assets, while the remaining 25 banks, made up of local and foreign players, make up the remainder of the market
- Islamic banking is present but less dominant compared to conventional banking; however, it is gaining traction as awareness and demand grow.



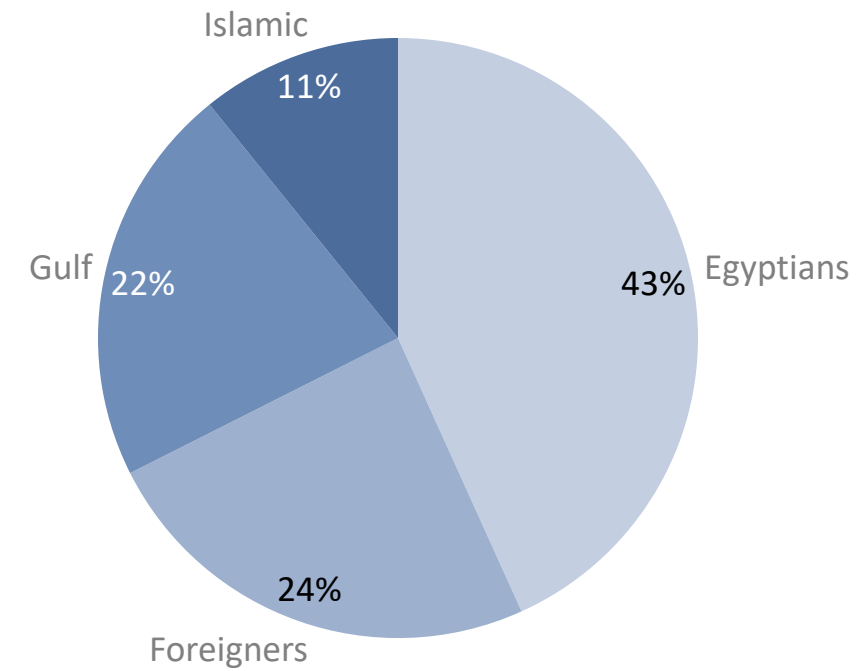
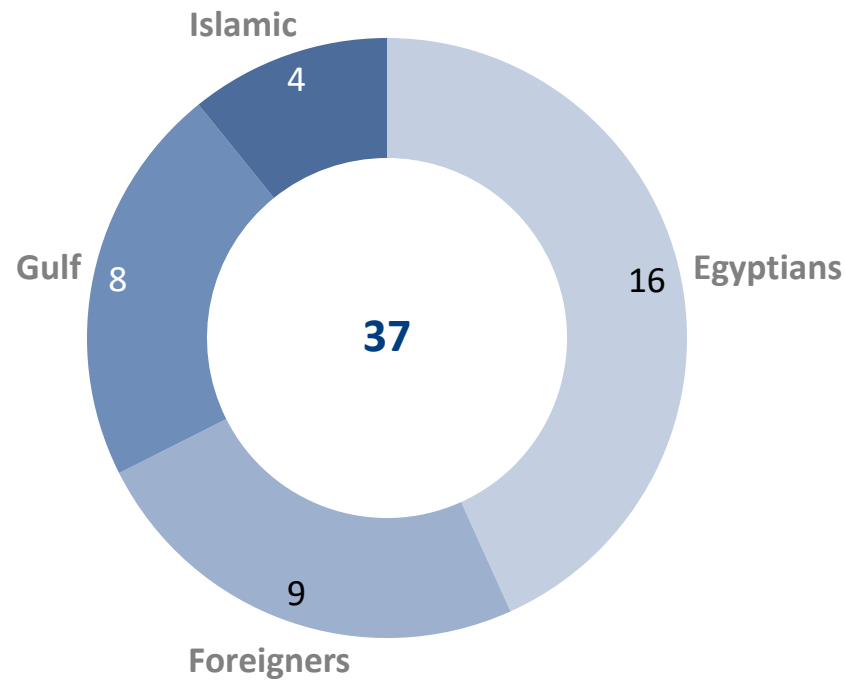
ADIB's Opportunity: GROW

- ADIB Egypt is a well-established player in the Egyptian market, focusing on providing Sharia-compliant banking products and services.
- The bank has the opportunity to expand its retail banking segment, capitalizing on Egypt's large, underserved population and the growing demand for Islamic banking.
- Significant opportunity exists in SME and Corporate banking given the regulatory focus on driving SME lending. Credit offering to SME segment needs to be supported by robust risk management processes.
- Enhancing digital banking capabilities and offering innovative financial products will be key to maintaining and growing market share in Egypt.

Banks Segmentation

Egypt has 37 banks

■ Banks Segmentation



Islamic Banks



10 banks with an Islamic Windows

National Bank of Egypt

Banque Misr

Banque Du Caire

Suez Canal Bank

Egyptian Gulf Bank

National Bank Of Kuwait

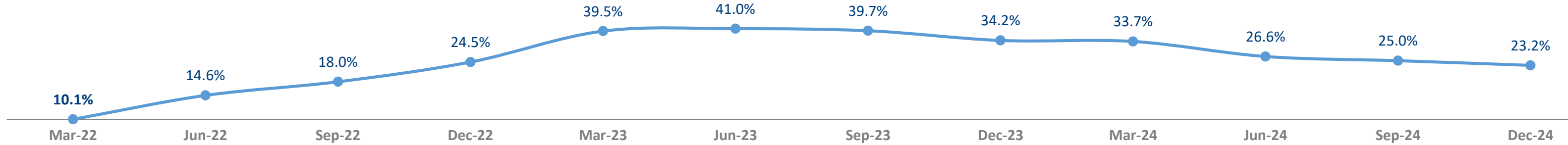
Egyptian Arab Land Bank

SAIB

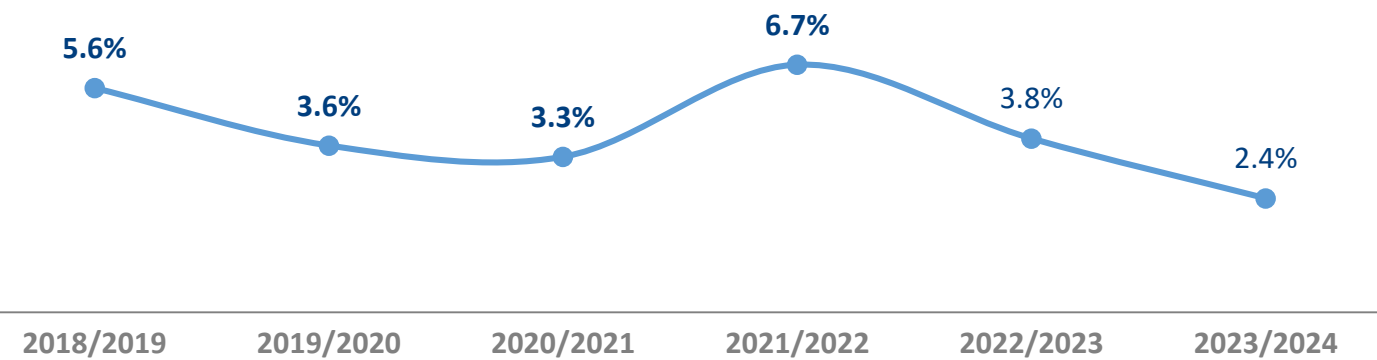
Kuwait Finance House

First Abu Dhabi Bank

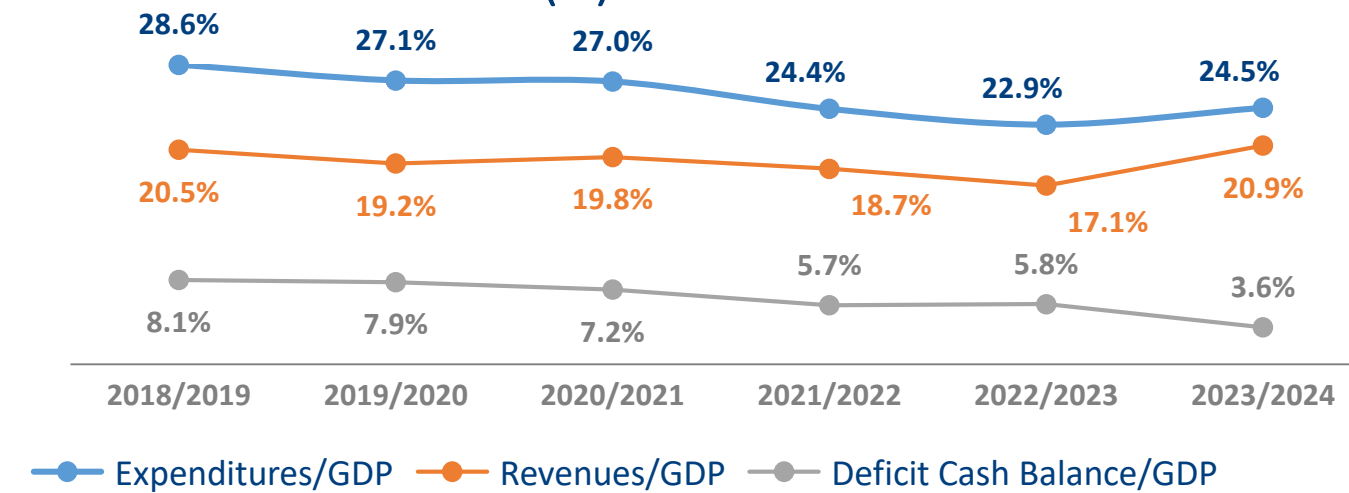
Core Inflation Rate (%)



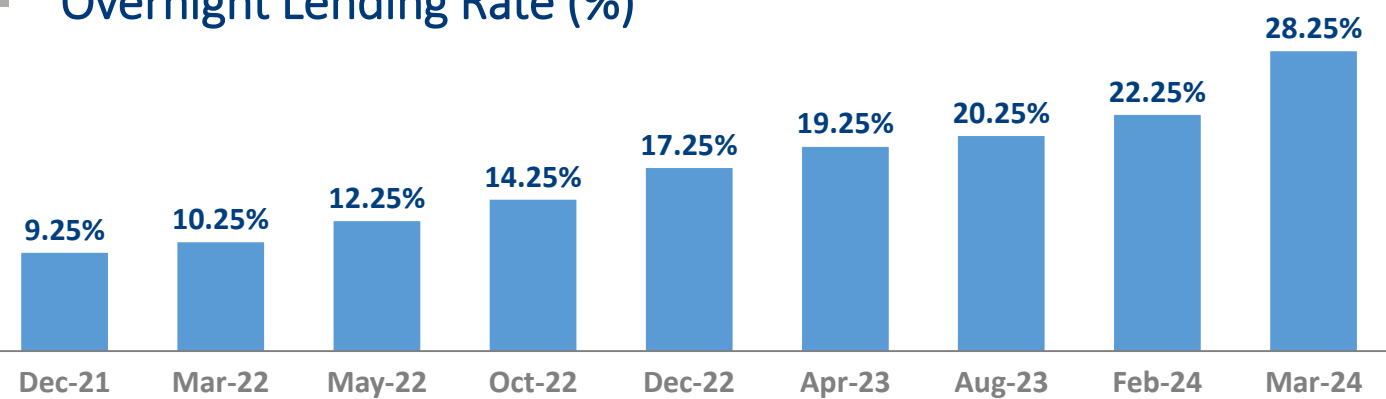
GDP Growth Rate (%)



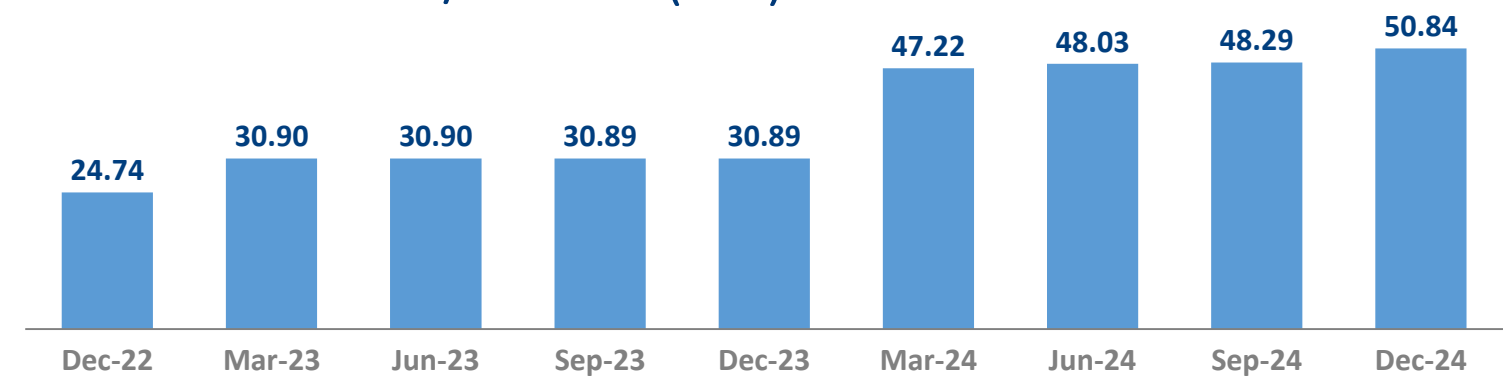
Fiscal Sector (%)



Overnight Lending Rate (%)



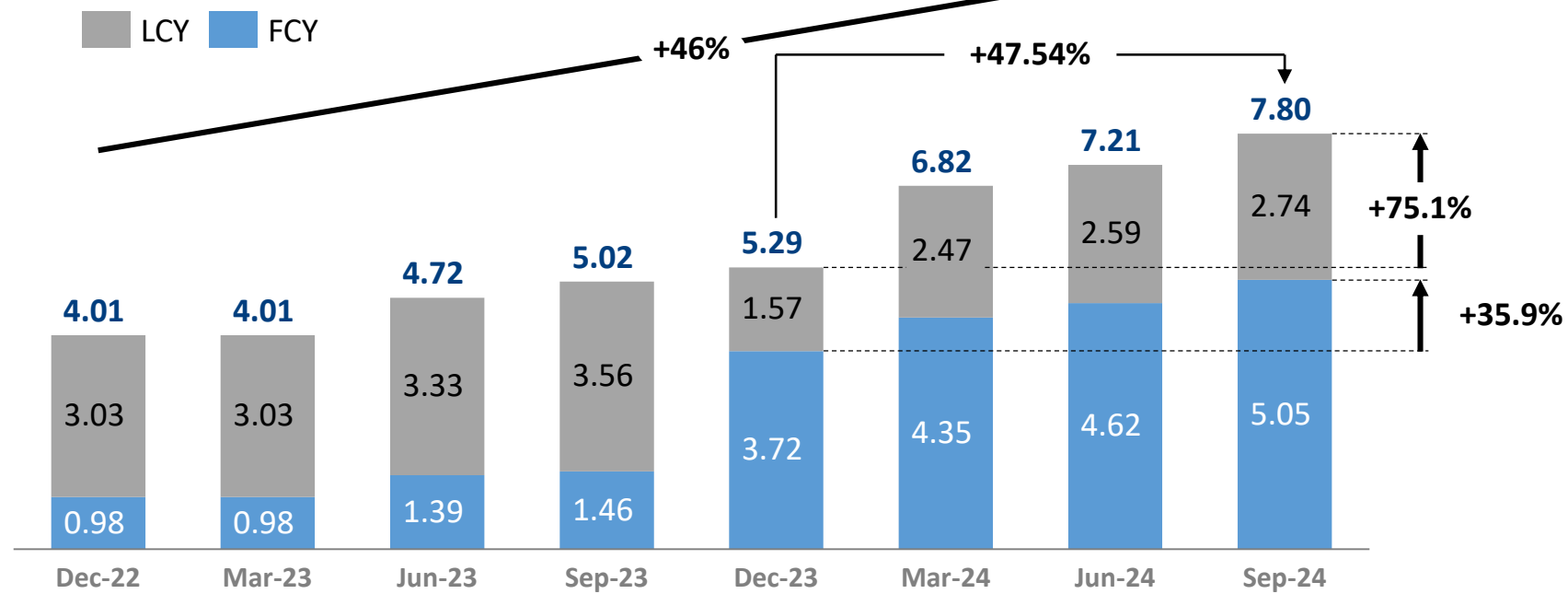
USD/EGP Rate (EGP)



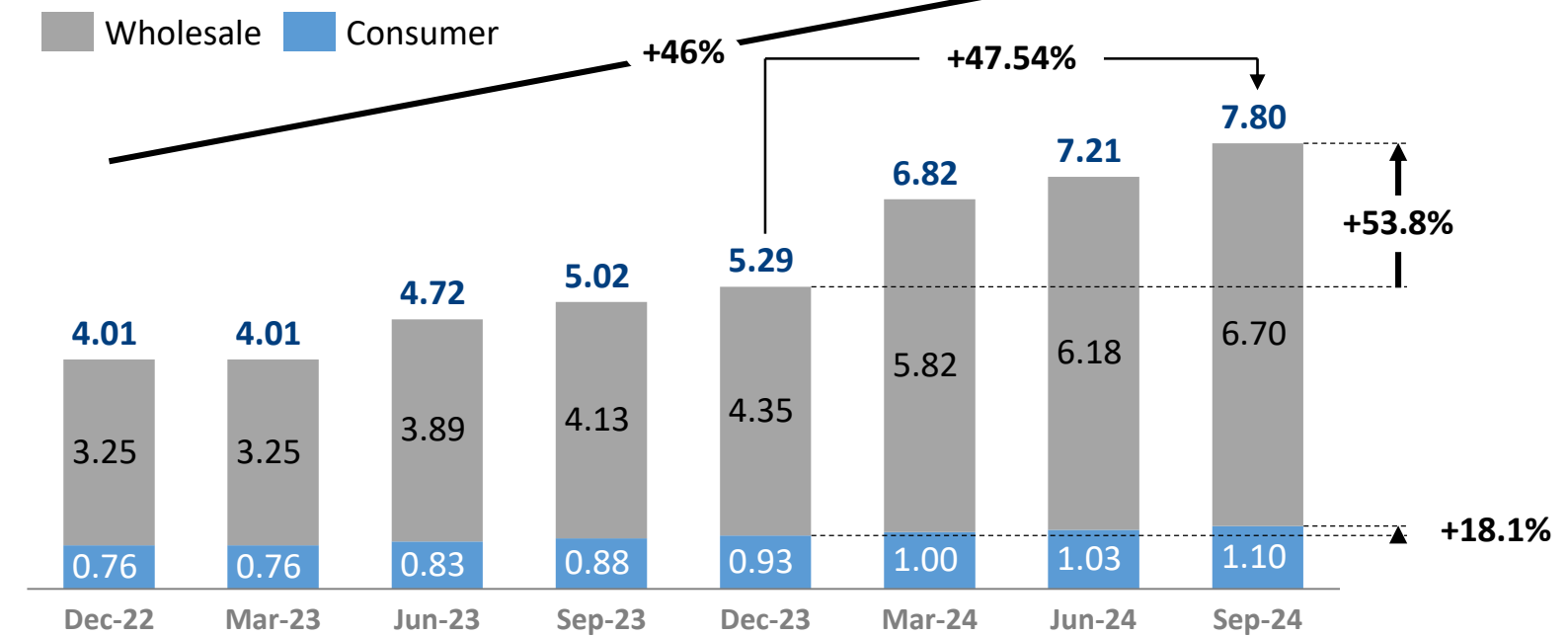
*According to CBE Bulletin

Egyptian Banking Sector Market Data

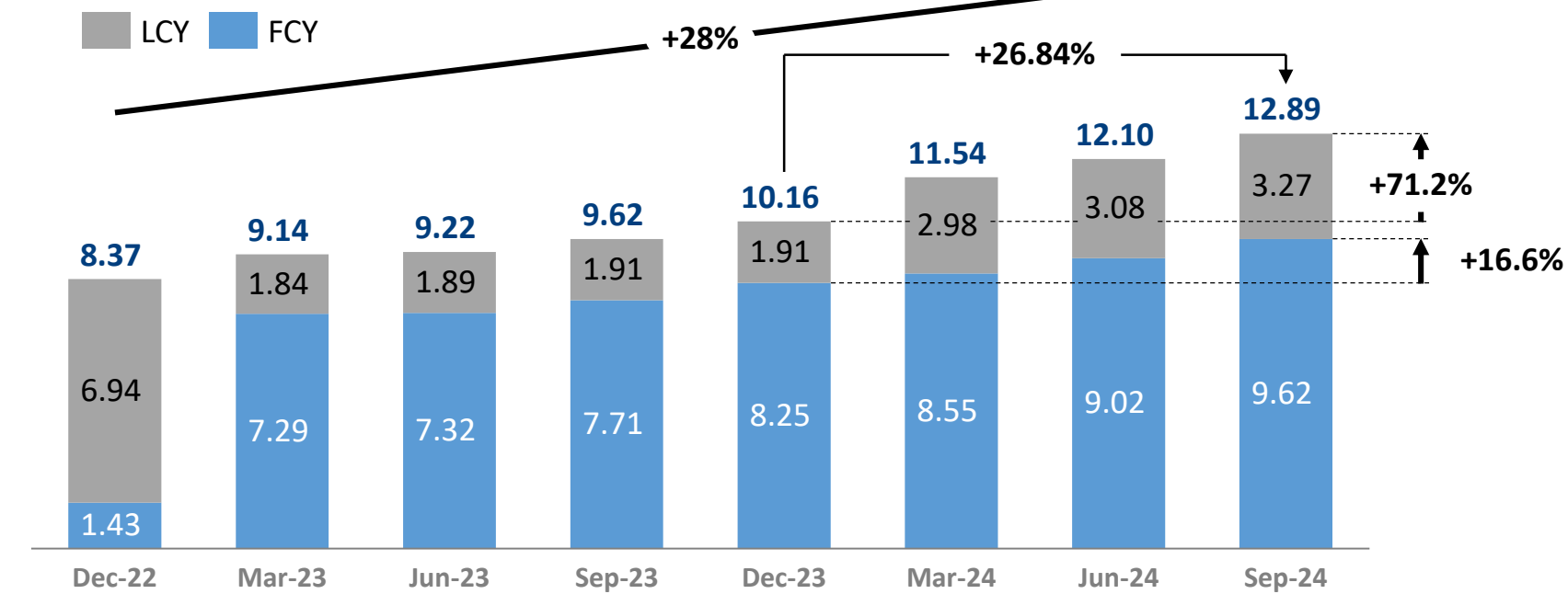
Financing composition by Currency (EGP Tn)



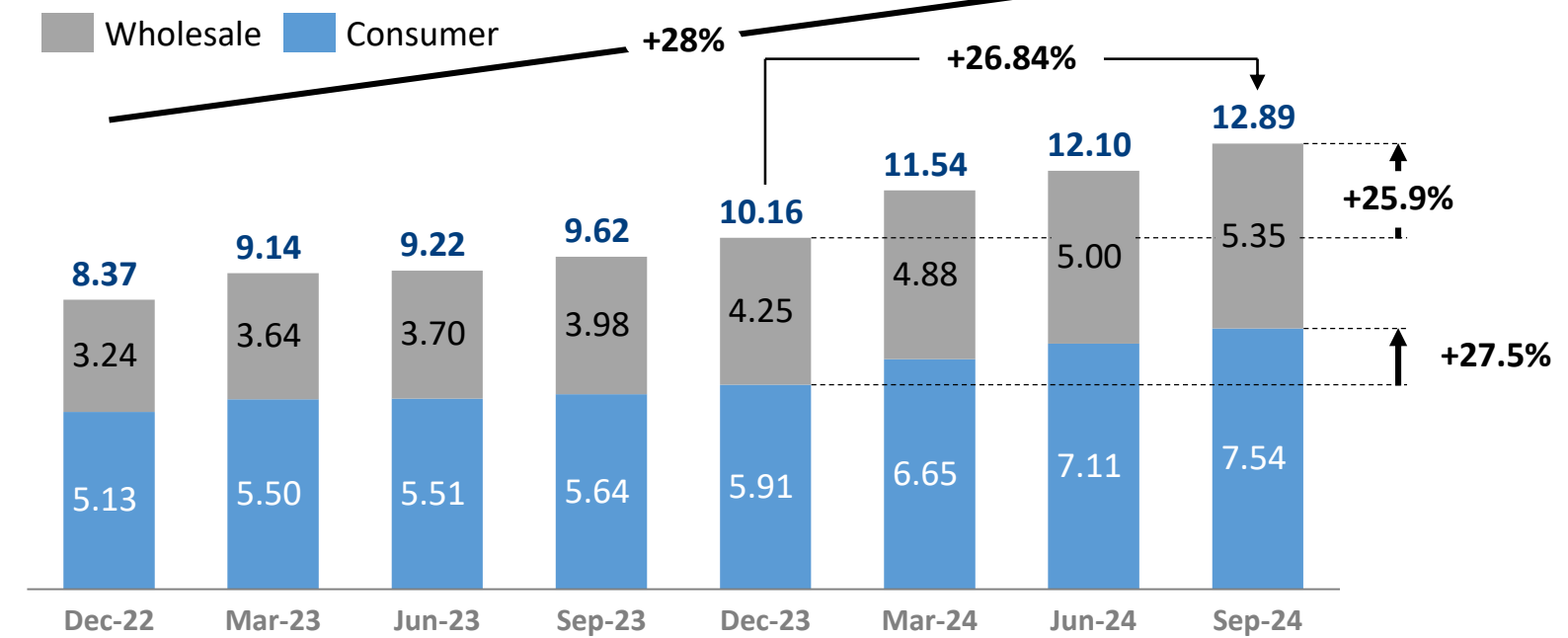
Financing composition by Segment (EGP Tn)



Deposits composition by Currency (EGP Tn)



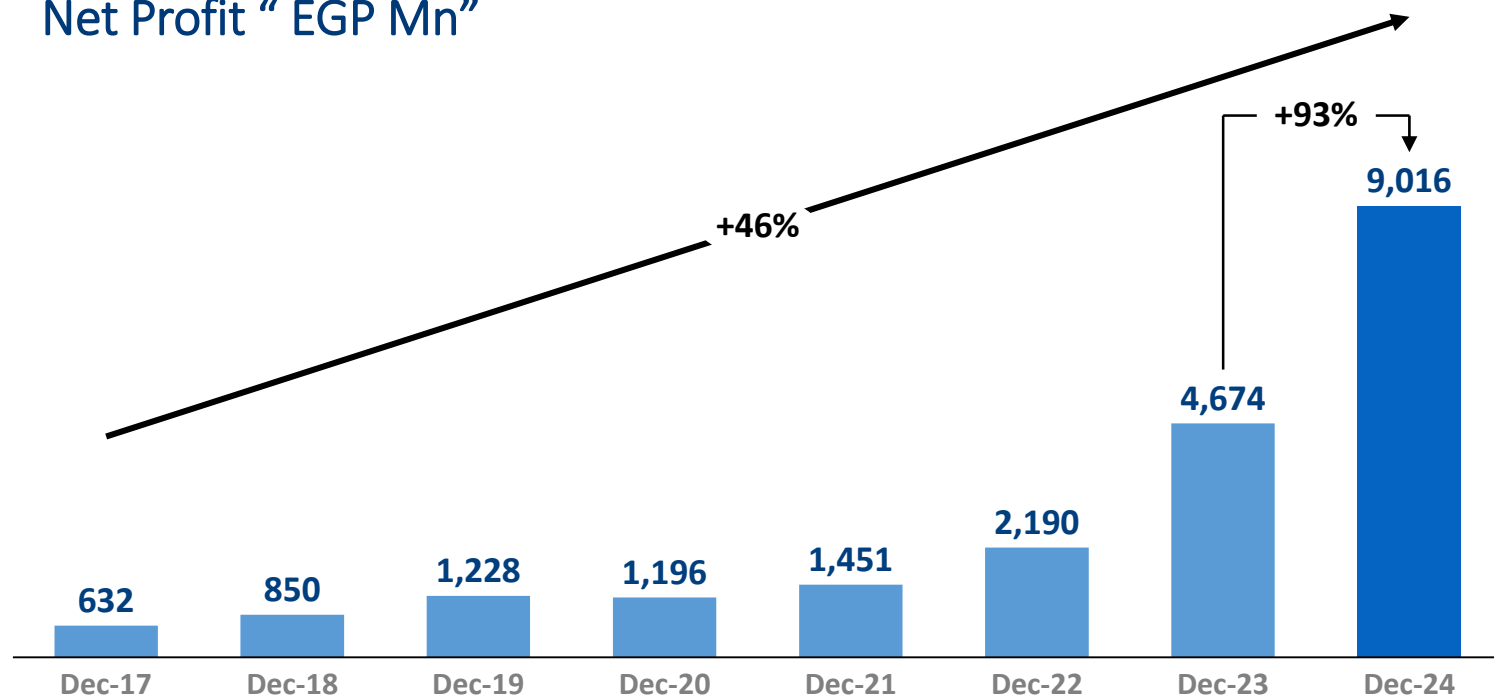
Deposits composition by Segment (EGP Tn)



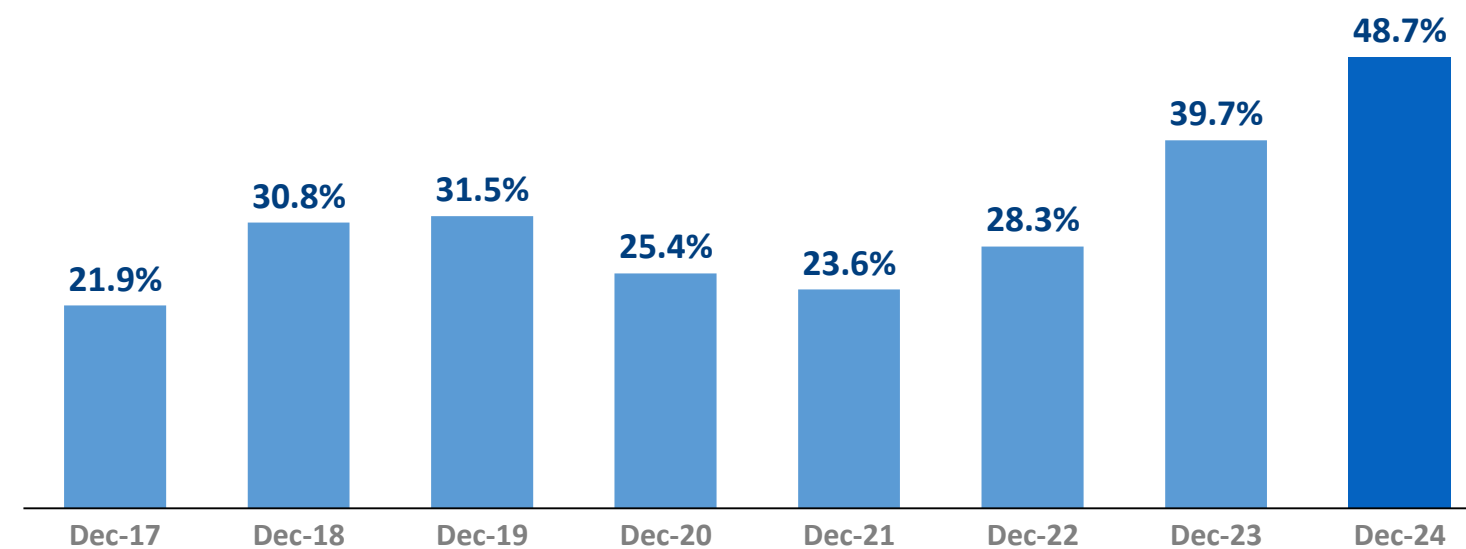
Performance Track Record

ADIBEG Performance Highlights

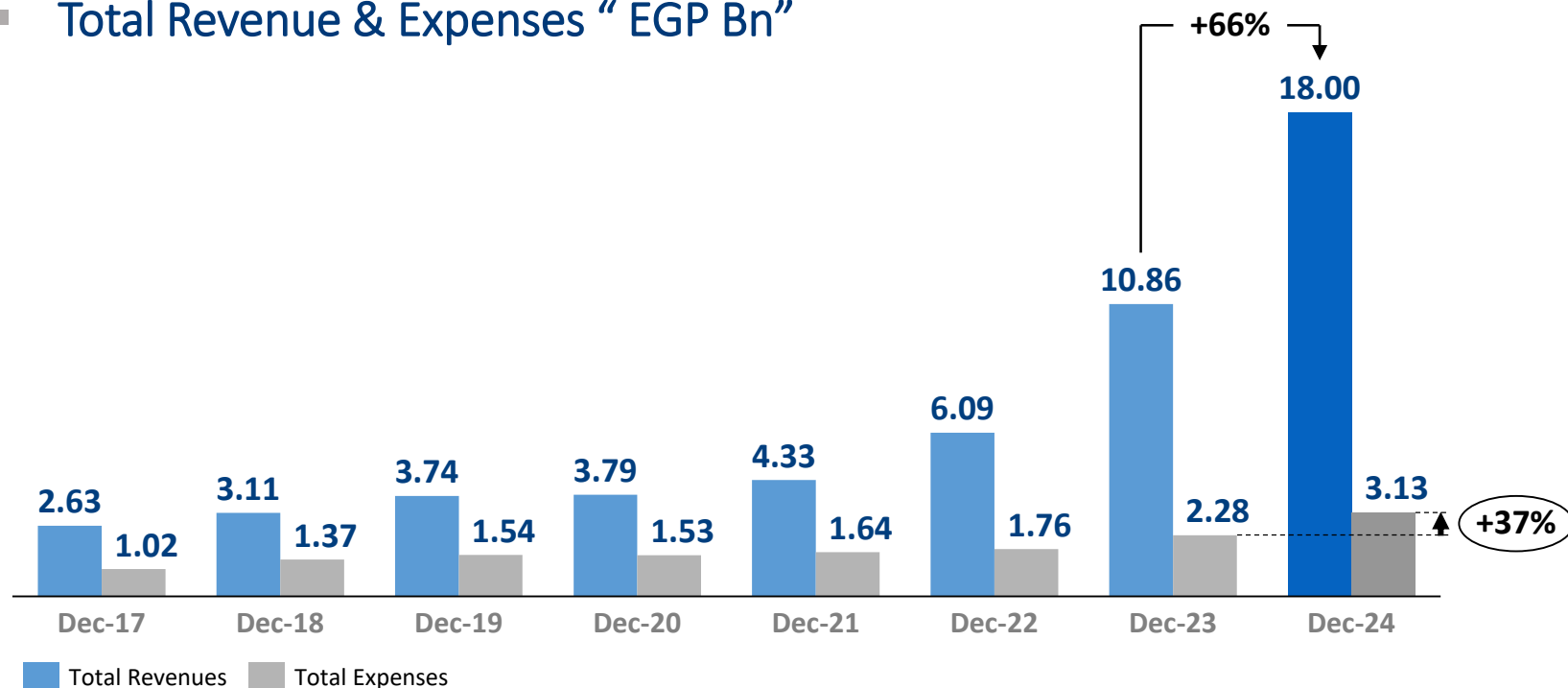
Net Profit “ EGP Mn”



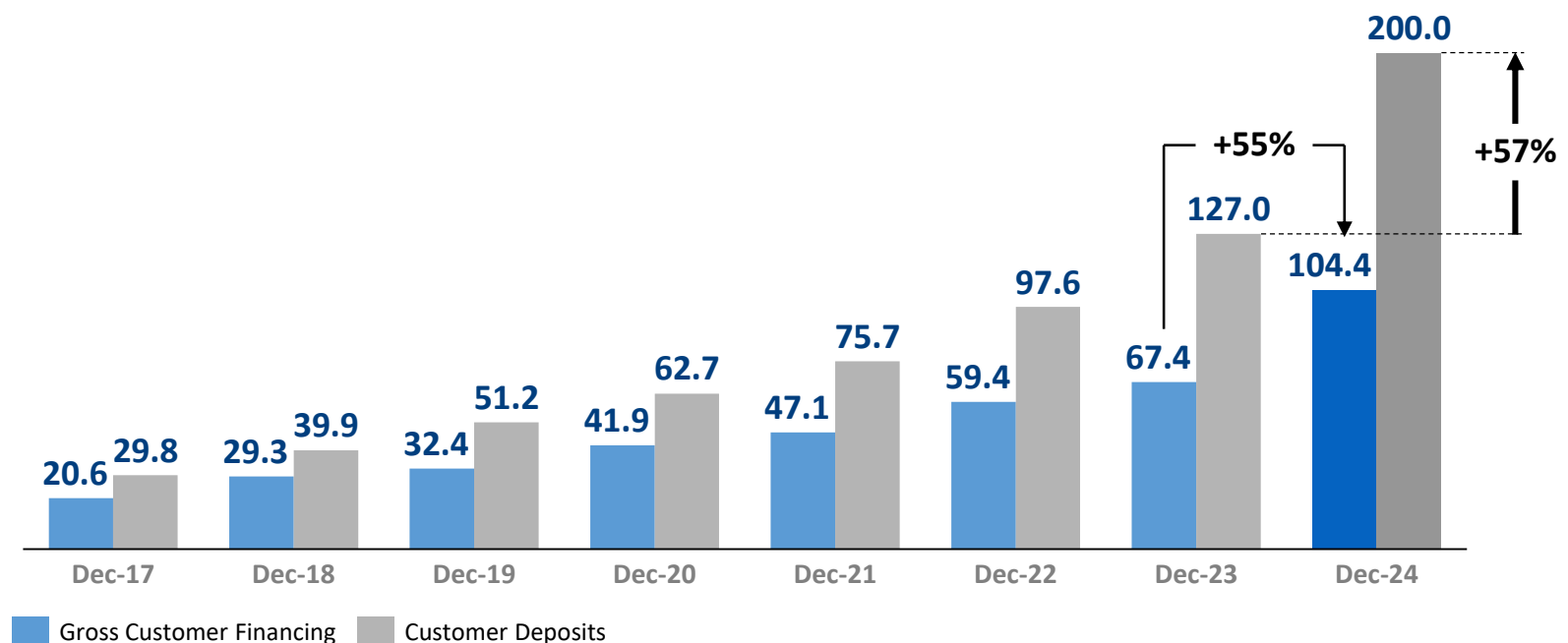
ROAE



Total Revenue & Expenses “ EGP Bn”

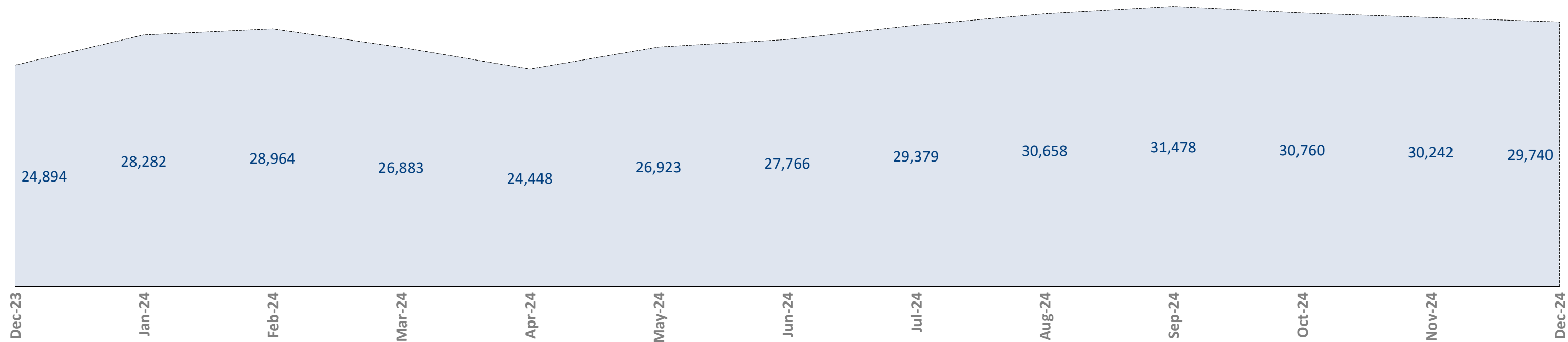


Gross Financing Assets and Banks & Deposits “ EGP Bn”

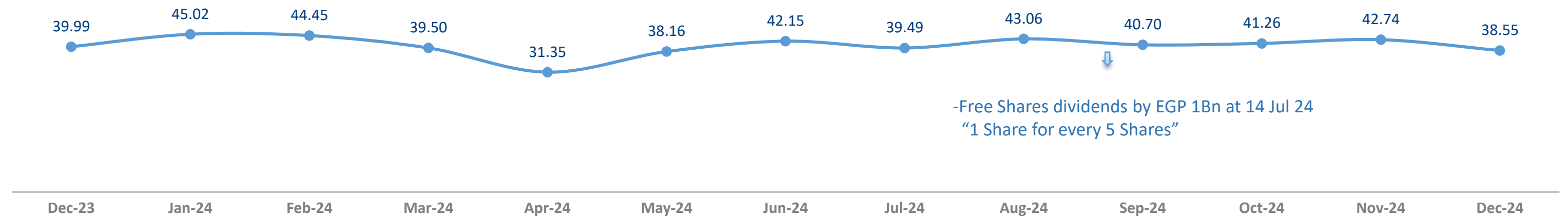


EGX 30 and Price per Share

EGX 30 (BPS)



Price per Share (EGP)



STRATEGY

Mission

Sharia Compliant Financial Solutions for the Egyptian Community.

Vision

To be the Best Universal Islamic Bank in Egypt serving all market segments through multi channels, providing full range of products.

Strategic Pillars

Focused on enhancing efficiency, sustainability and service excellence.

Values

The bank is guided by Islamic finance values, principles of responsible corporate citizenship, and a strong belief that banking solutions should always be simple, fair, and transparent.



Environmental, Social & Governance

Key Pillars of ADIB Egypt's ESG Strategy – Key Initiatives

Key Pillars



Maximizing Positive Impact

- Integrate ESG/sustainability into retail, wholesale/corporate and SMEs product offerings
- Launch a marketing and communications campaign to secure the 'maximum positive impact'
- Adopt sustainability impact measurement, evaluation and management to support the 'positive impact' differentiation strategy
- Working on avoiding the negative environmental and social impacts resulting from the Bank's activities, and enhance the positive environmental and social impact along with applying best corporate governance practices.




Lifelong Partner for our Customers

- Increase customer satisfaction
- Accessible banking services
- Support financial inclusion in general and facilitating access to financial services, and working to innovate products and services for low- and middle-income people and people with special needs.




Strong Economic Impact

- ESG Procurement road Map
- Increase finance or investment in projects that take into consideration the elements of Sustainable Finance and that achieve sustainable development such as financing the establishment of new and renewable energy generating stations, and financing waste recycling projects.



People-centric Organization

- Building and developing the capabilities of all the bank employees in sustainability and Sustainable Finance.
- Prioritize employee wellbeing



Governance Excellence

- Improve transparency, disclosure, understanding, practical actions and monitoring across key ESG requirements.



Lifelong Partner for our Communities

- Enhancing cooperation with the ministries, government bodies and all stakeholders on the national and international level to achieve the different ESG objectives

ADIB Egypt ESMS

The bank issued its environmental and social management system that covers different aspects of the bank activities.

ADIB Egypt ESRM

The bank has created its environmental and social risk management to assess all its customers environmentally and socially to ensure their compliance

GRI Sustainability Report

1st ADIB-E Sustainability Report for the year 2023. The report covers all internal and external activities of the bank.

Carbon Footprint Reporting

The bank has been issuing the report since 2022. The report covers scope 1,2 and 3 for internal operations.

Sustainability Capacity Building

By cooperating with HR training department in preparing and implementing the necessary programs to train all the Bank's staff

Energy Efficiency

This is done in cooperation with different bank departments such as premises, admin,etc.

FINANCIAL PERFORMANCE Q4-2024

Strong YoY Growth in Profitability

9 Bn
Net Income
+ 93% ▲

Solid Balance sheet Growth YTD

260.5 Bn
Total Assets
+ 61% ▲

Exceptional Increase in Return & maintain in cost YoY

17.21 %
CAR
- 0.76% ▼

Presence in Egypt

2,493
Staff

18 Bn
Total Revenues
+ 66% ▲

104.4 Bn
Gross Financing
+ 54 % ▲

48.7 %
Return on Equity
+9% ▲

72
Branches

1.9 Bn
Net Fees & Commissions
+ 22% ▲

200 Bn
Customer Deposits
+ 57% ▲

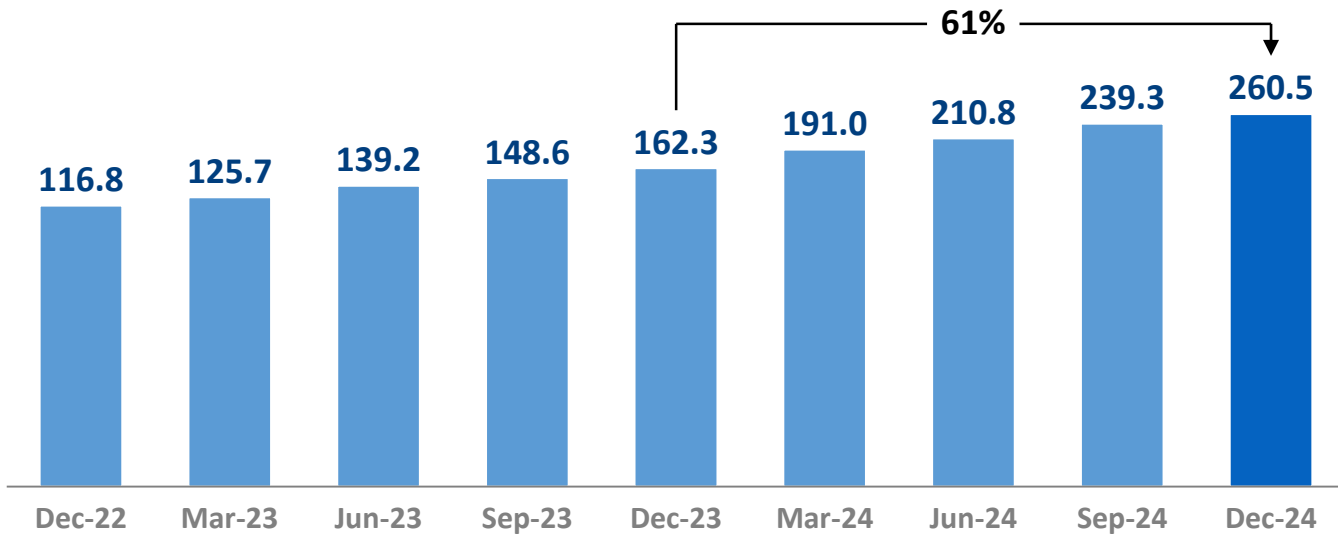
17.4 %
Cost to Income Ratio
- 3.6% ▼

139
ATMs

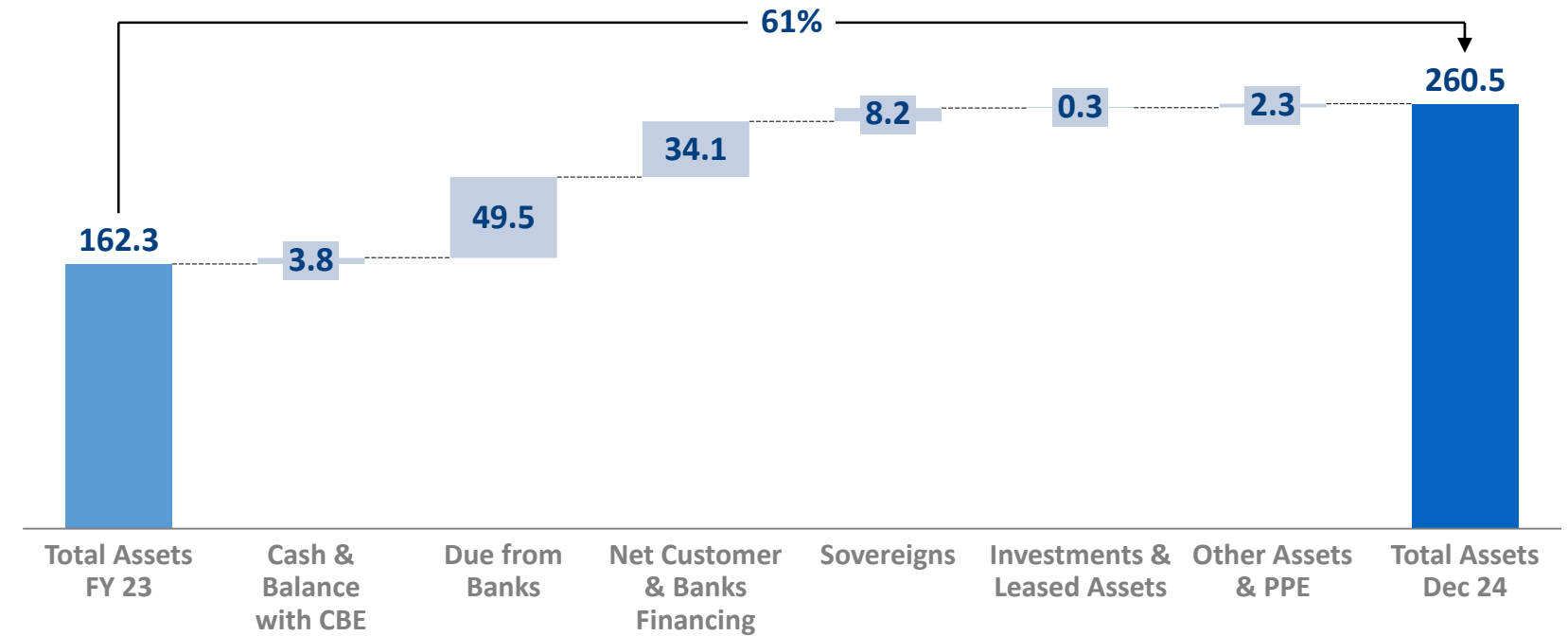
Balance Sheet

61% total asset growth in Dec-24 over Dec -23 to reach EGP 260.5Bn

Total Assets (EGP Bn)



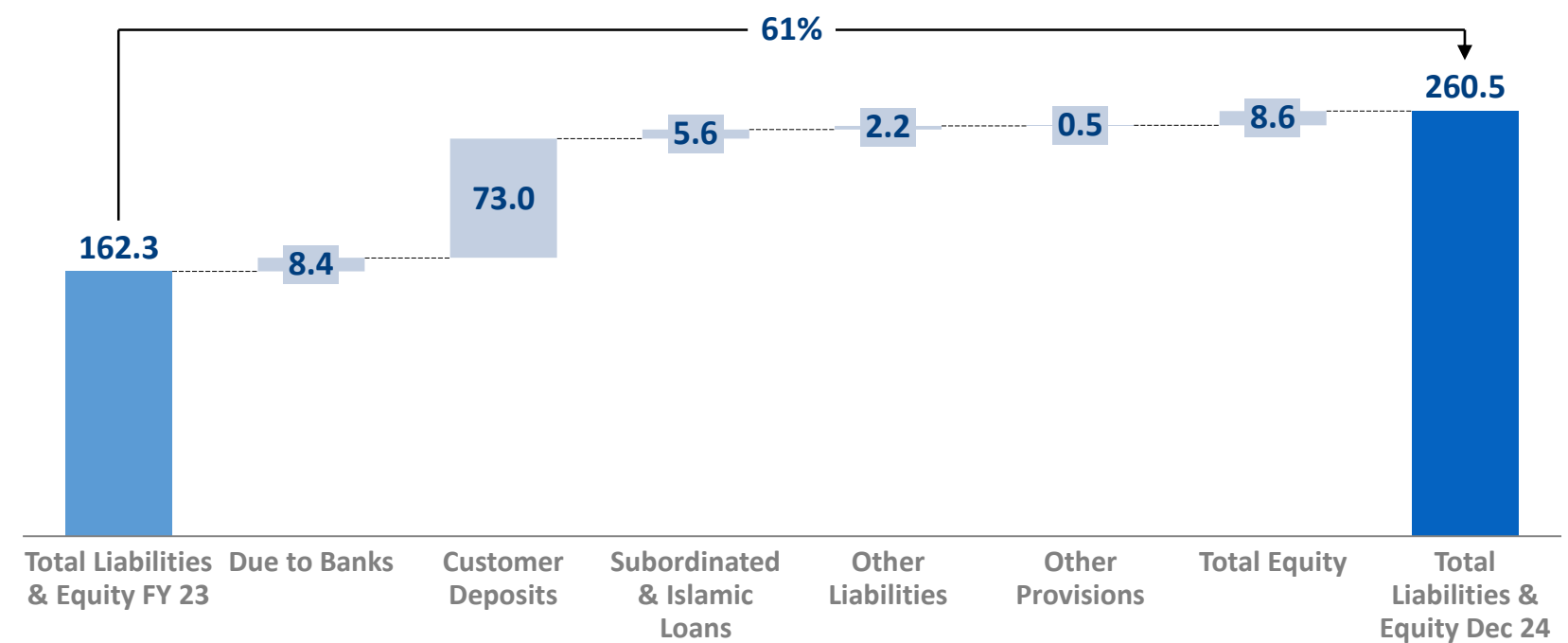
Total Assets Movement YoY (EGP Bn)



Balance Sheet Highlights (EGP Bn)

EGP (MN)	31-Dec-24	31-Dec-23	Δ %
Net Customer Financing	95.7	63.6	50%
Sovereigns	41.5	33.3	25%
Investments & Leased Assets	3.1	2.8	11%
Total Assets	260.5	162.3	61%
Customer Deposits	200.0	127.0	57%
Total Liabilities	237.5	147.9	61%
Total Equity	23.0	14.4	60%
Total Contingent Liabilities	53.5	28.7	86%

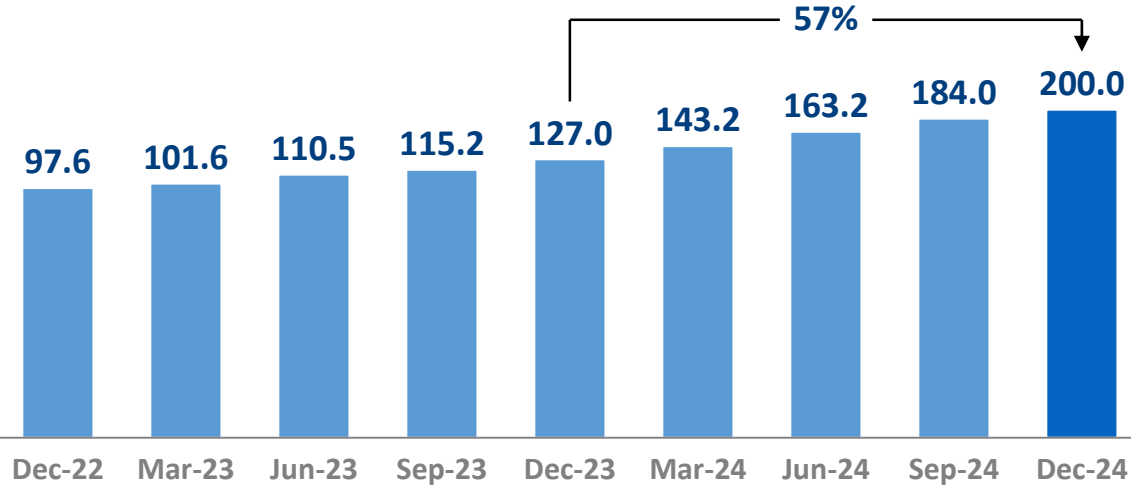
Funding Movement YoY (EGP Bn)



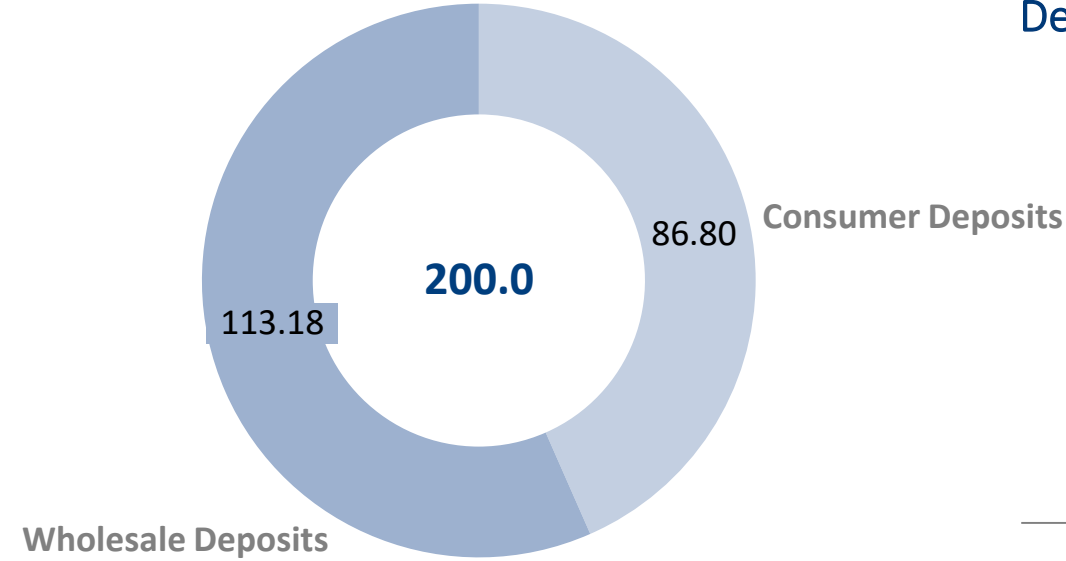
Customer Deposits

Deposits Growth of 57% supported by balanced Growth in Consumer & Wholesale Deposits

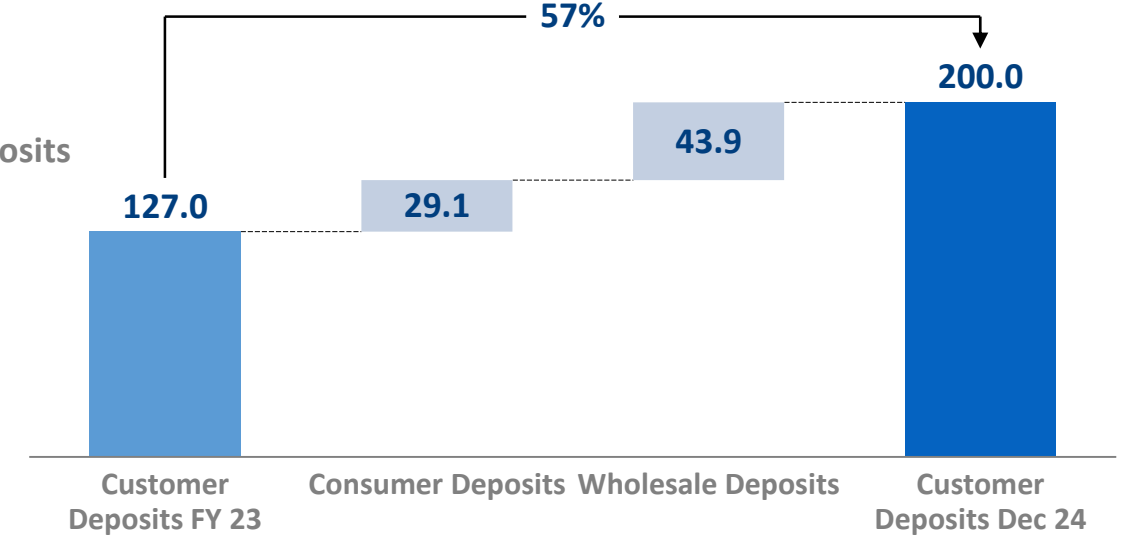
Customer deposits (EGP Bn)



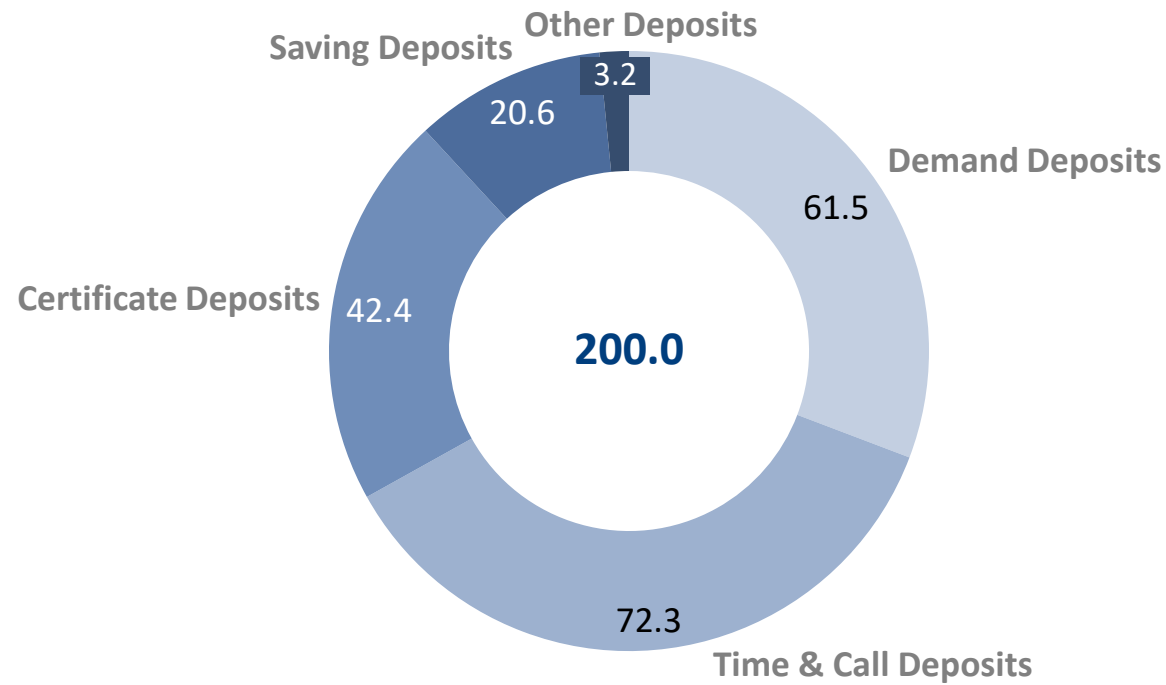
Customer Deposits By segment (EGP Bn)



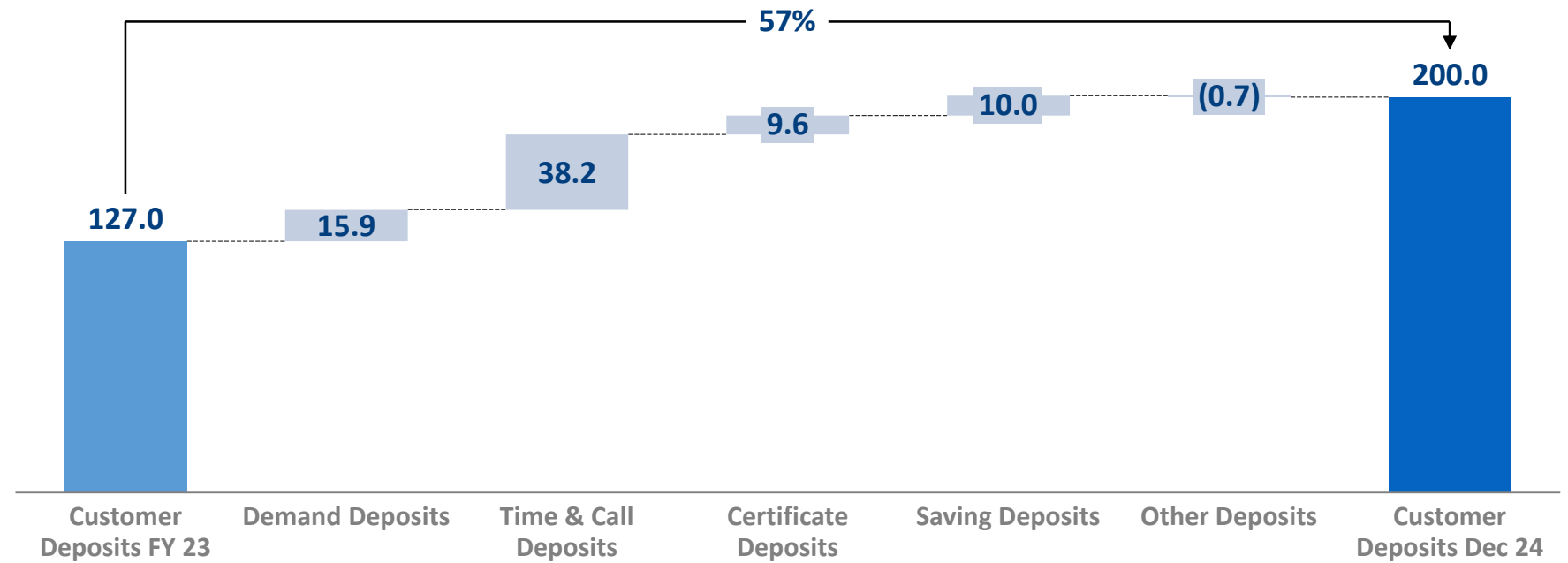
Customer Deposits Movement by segment Dec-24 Over Dec-23 (EGP Bn)



Customer Deposits composition by Type (EGP Bn)



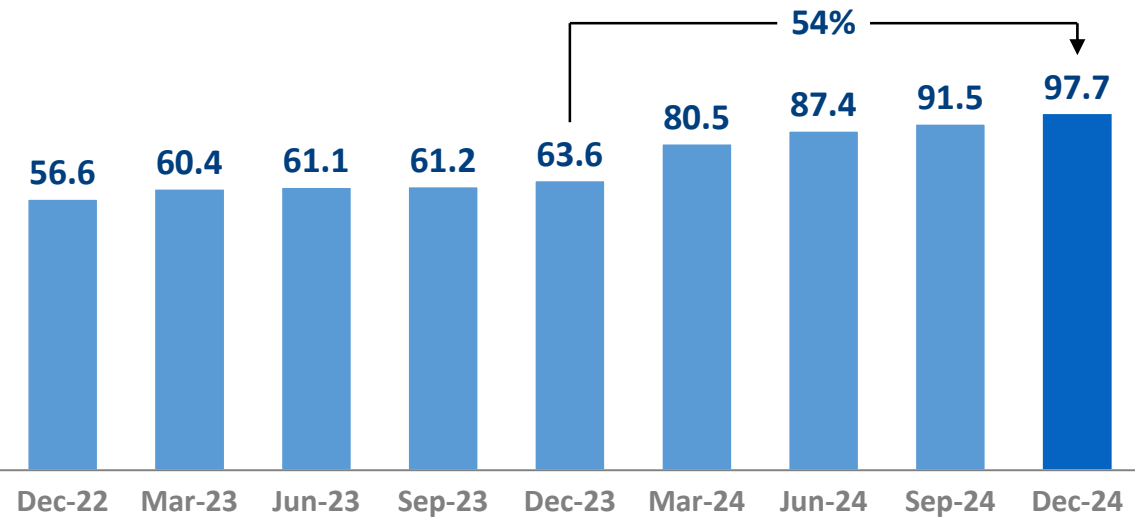
Customer Deposits Movement by Type Sep-24 Over Dec-23 (EGP Bn)



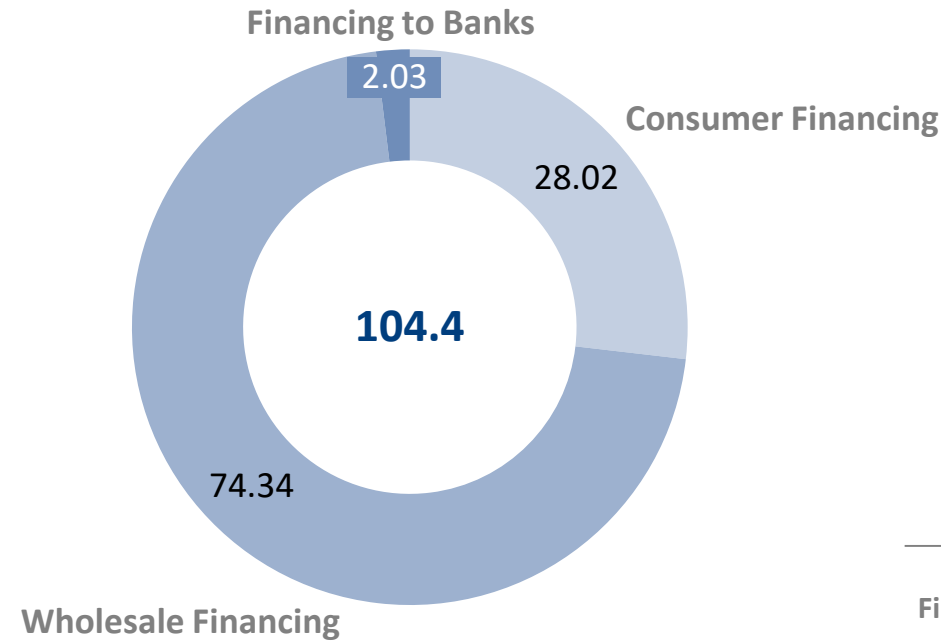
Customer Financing

Net Financing Growth of 54% mainly driven by Growth in Corporate financing by 53%

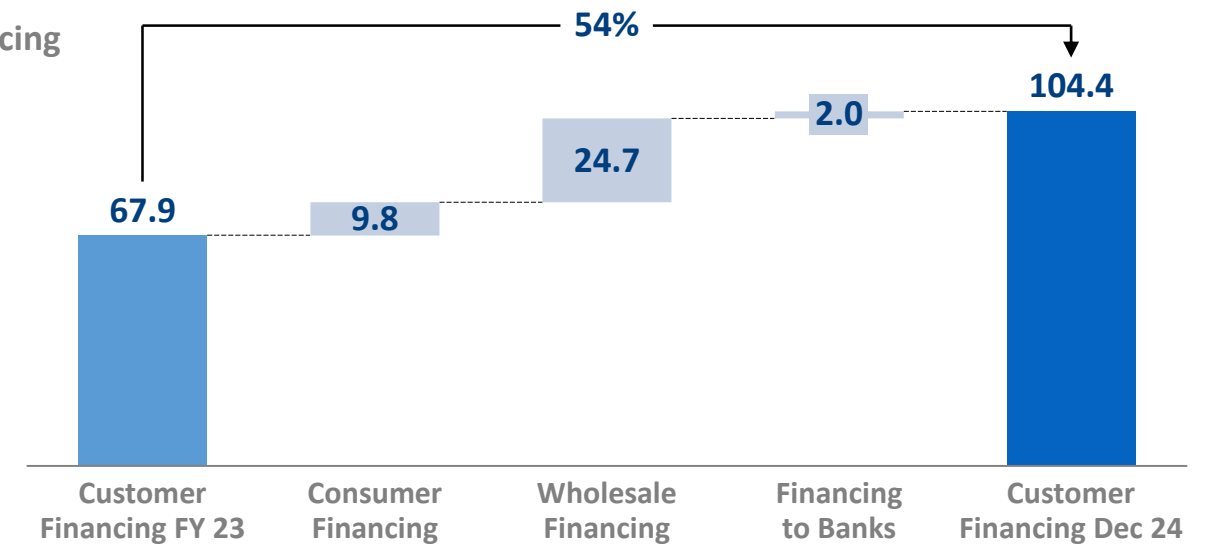
Net Customer & Banks Financing (EGP Bn)



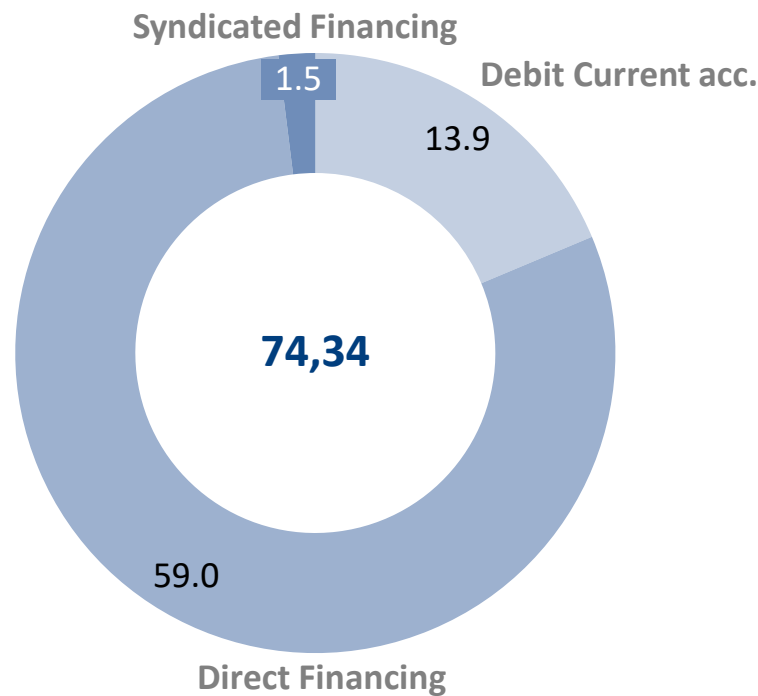
Gross Customer Financing By segment (EGP Bn)



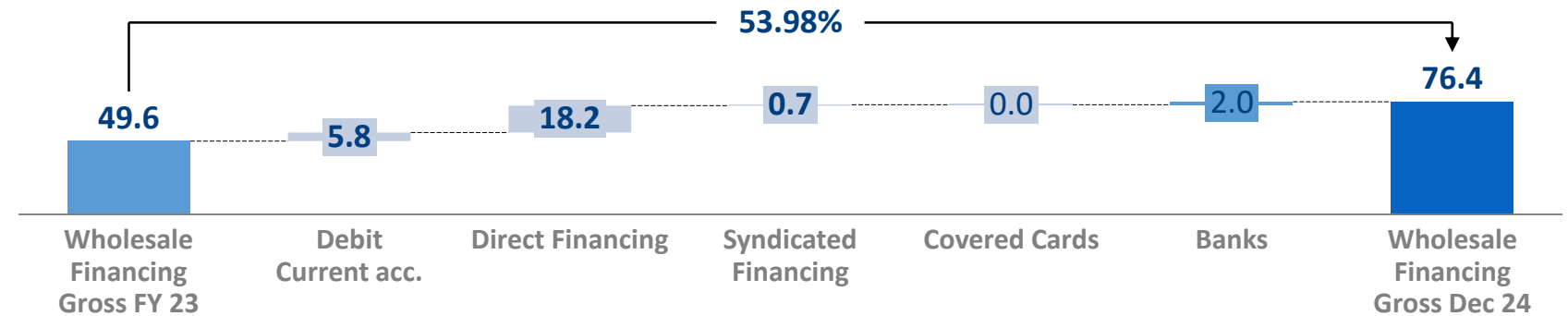
Gross Customer Financing Movement (EGP Bn)



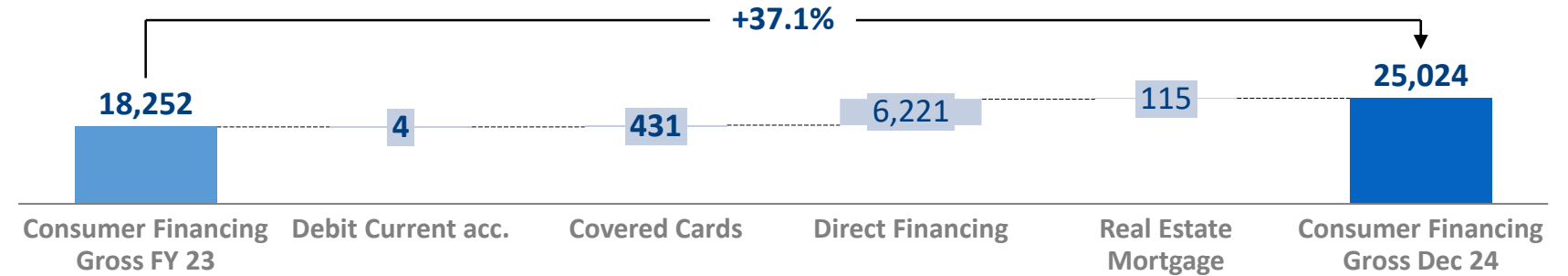
Gross Wholesale Financing Composition (EGP Bn)



Gross Wholesale & Banks Financing Movement YoY (EGP Bn)

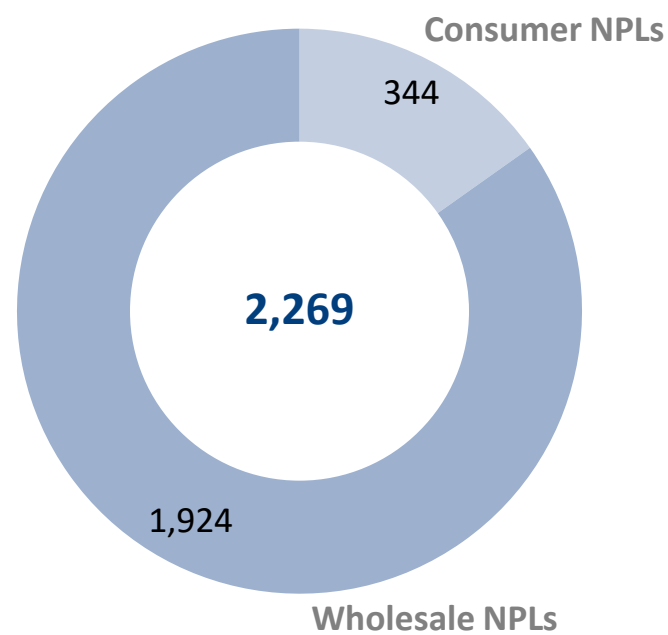


Gross Consumer Financing Movement YoY (EGP Mn)

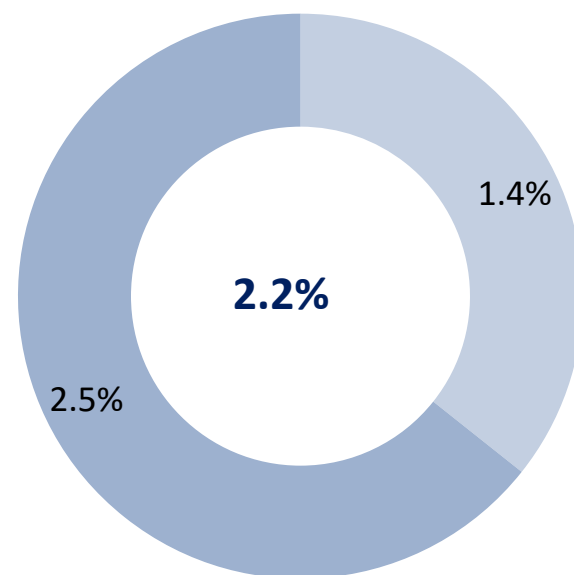


Non Performing Financing

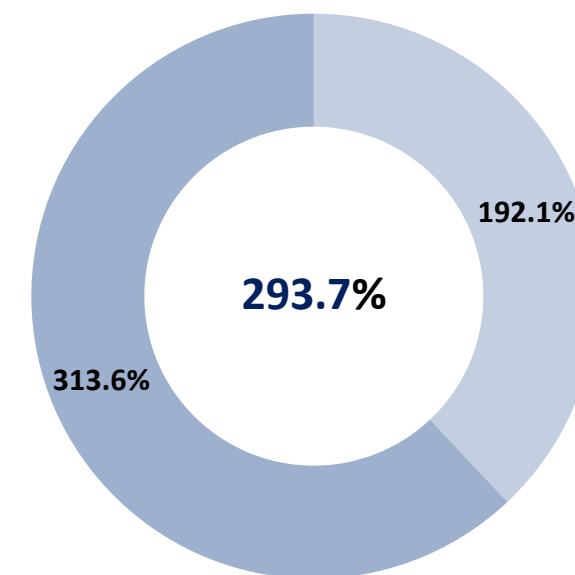
NPL Composition (EGP Mn)



NPL Ratio%



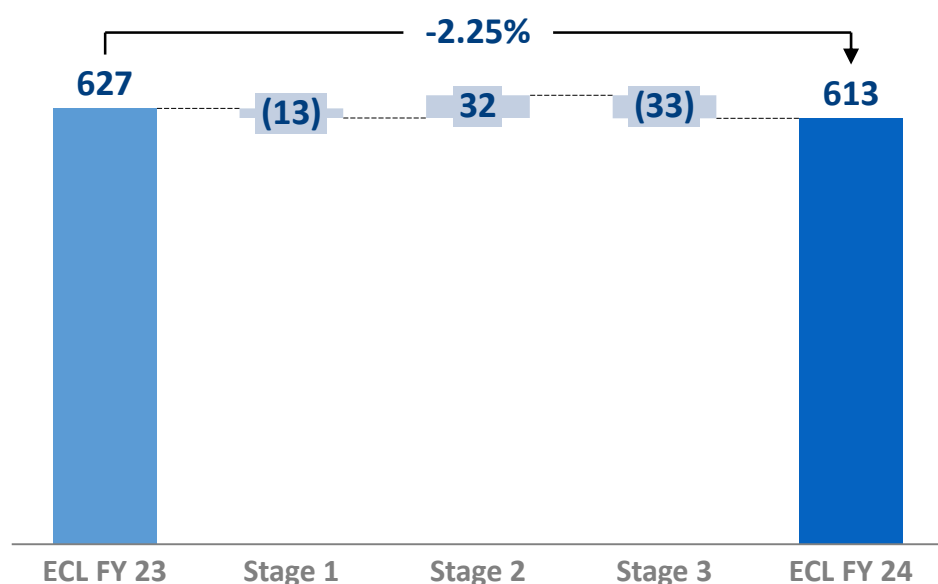
Coverage Ratio%



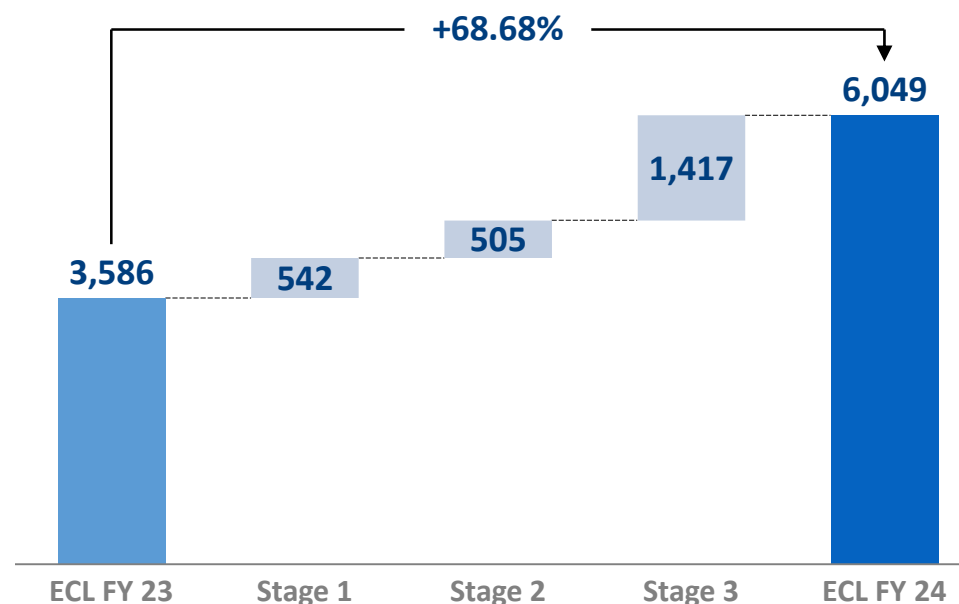
Consumer NPL Ratio Wholesale NPL Ratio

Consumer NPL Coverage Ratio Wholesale NPL Coverage Ratio

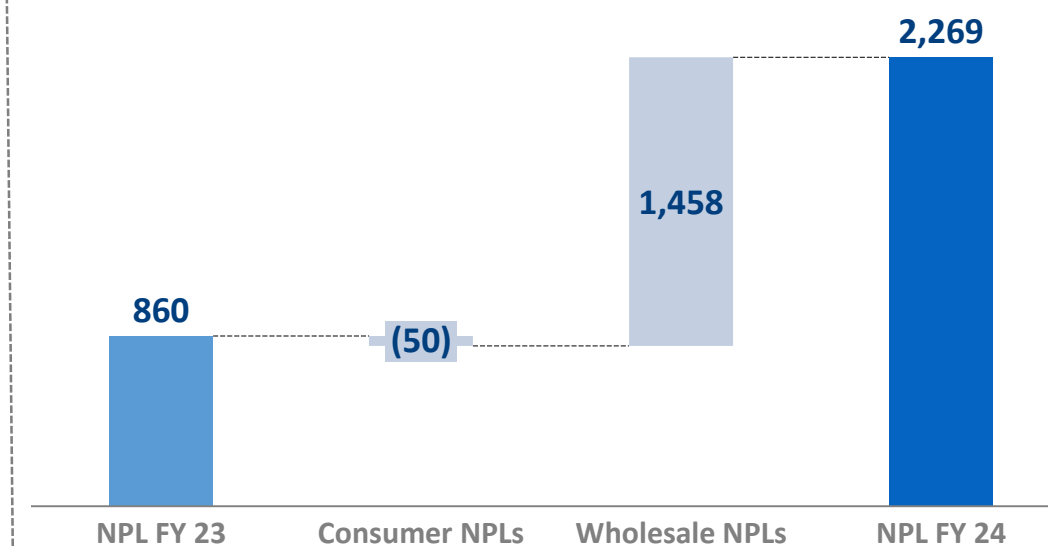
Consumer ECL Stock Movement YTD (EGP Mn)



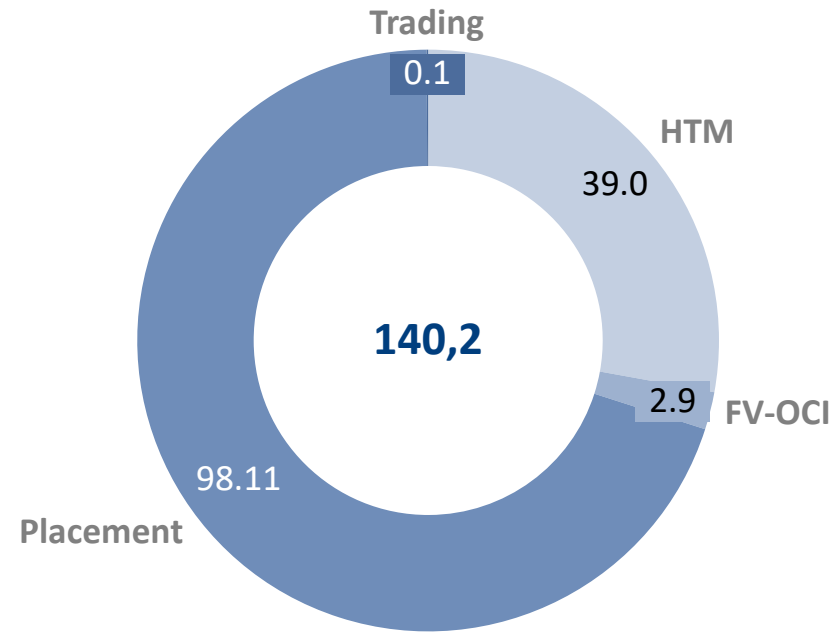
Wholesale ECL Stock Movement YTD (EGP Mn)



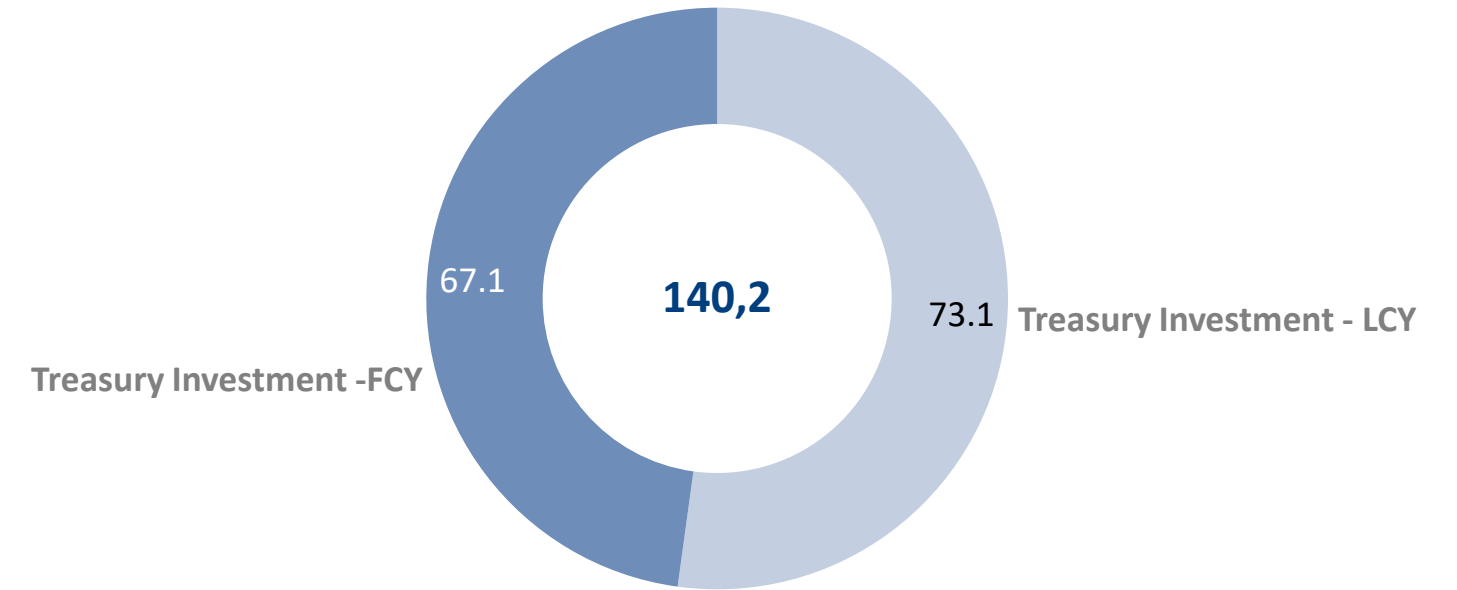
NPL Movement YTD (EGP Mn)



Treasury Investment Classification (EGP Bn)

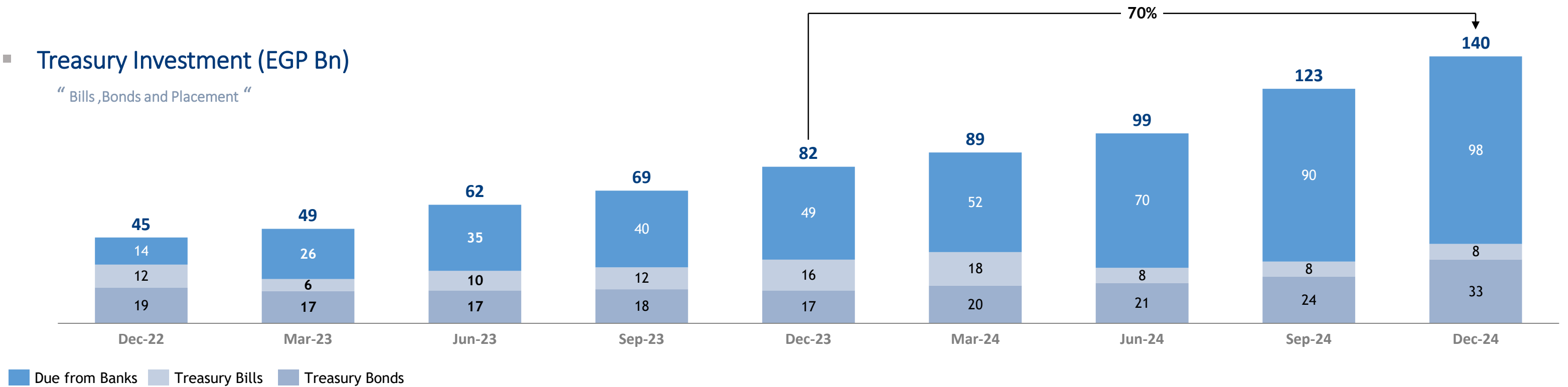


Treasury Investment by Currency (EGP Bn)



Treasury Investment (EGP Bn)

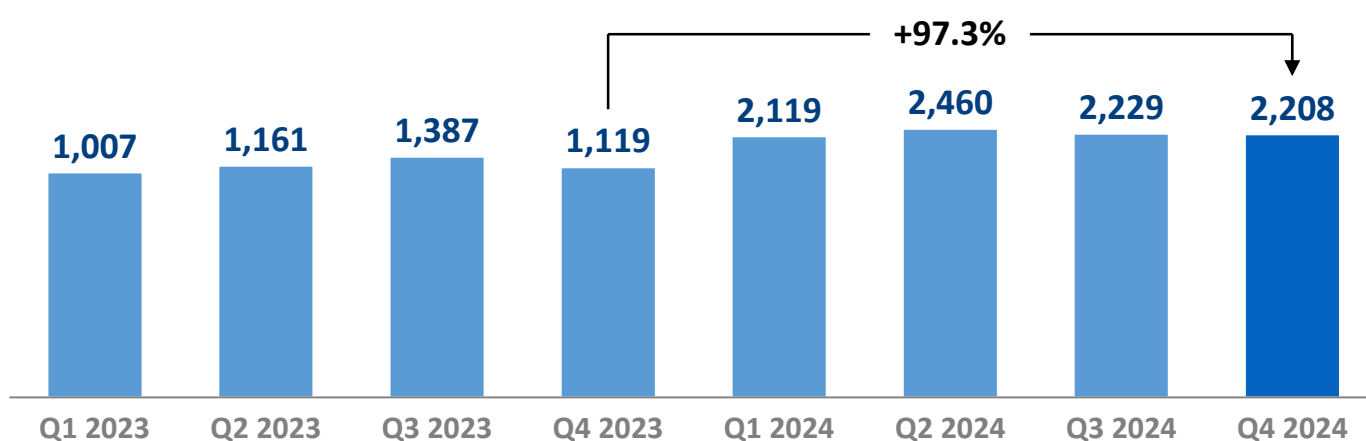
“ Bills, Bonds and Placement “



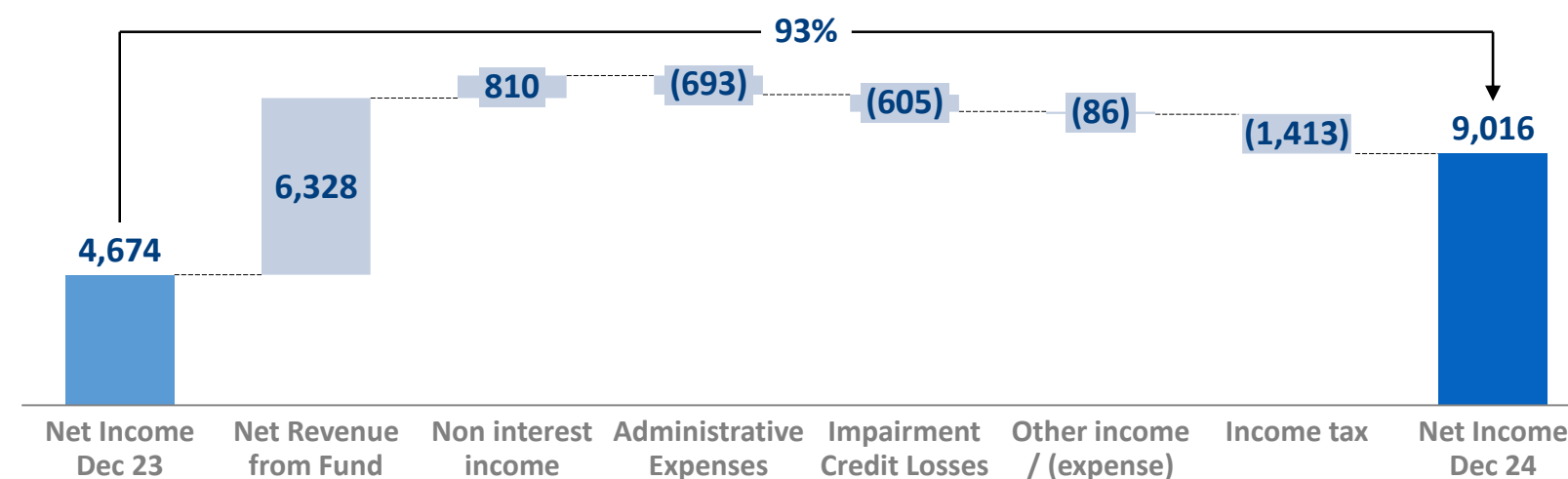
Income Statement

93% Growth in net income underscored by positive increase in Earning assets and effective costs control.

Quarterly Net Income (EGP Mn)



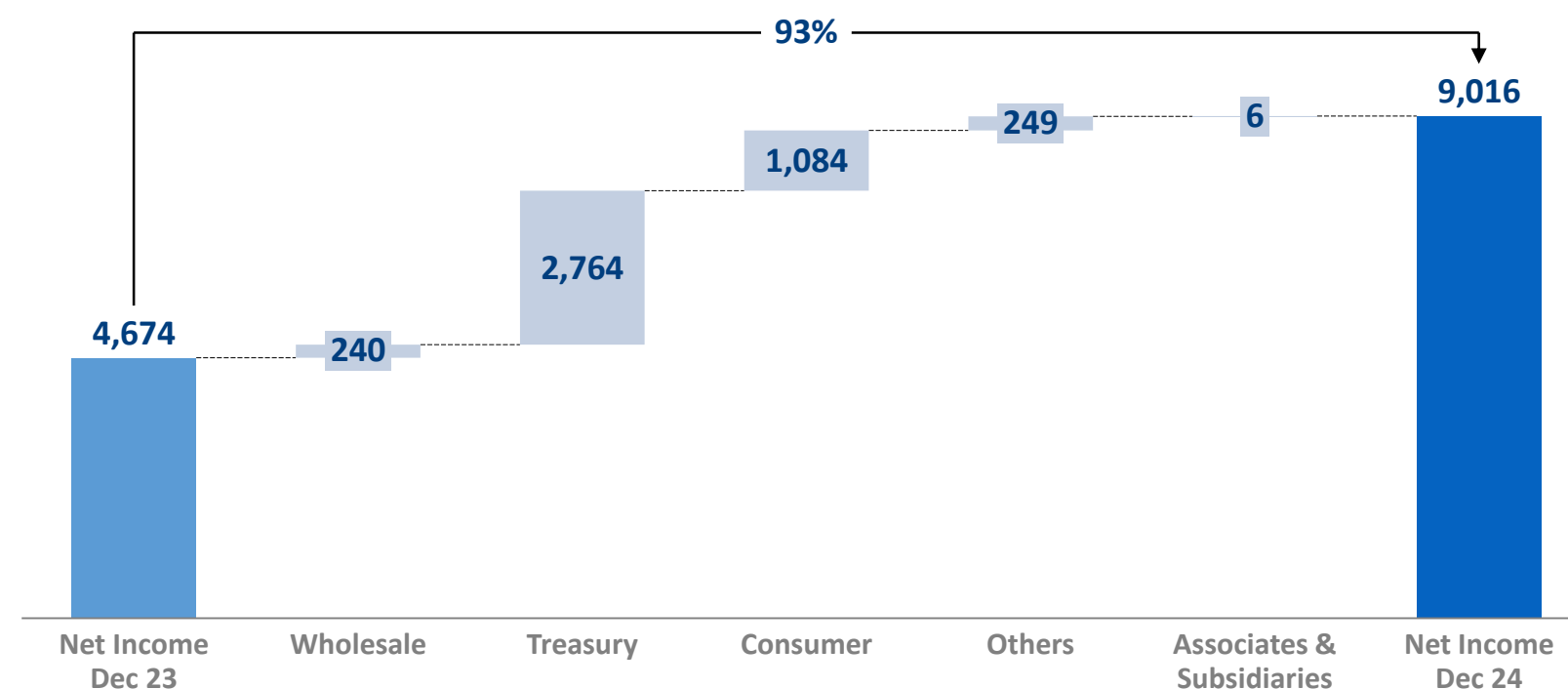
Net Income Movement YoY (EGP Mn)



Income Statement Highlights (EGP Mn) YTD

EGP (MN)	31-Dec-24	31-Dec-23	Δ %
Net Revenue from Fund	15,253	8,924	71%
Non interest income	2,750	1,939	42%
Total Revenues	18,002	10,864	66%
Administrative Expenses	(2,615)	(1,922)	36%
Net Operating Profit	15,388	8,942	72%
Impairment Credit Losses	(2,429)	(1,824)	33%
Other income / (expense)	(668)	(582)	15%
Income before taxes	12,290	6,535	88%
Income tax	(3,274)	(1,862)	76%
Net income	9,016	4,674	93%

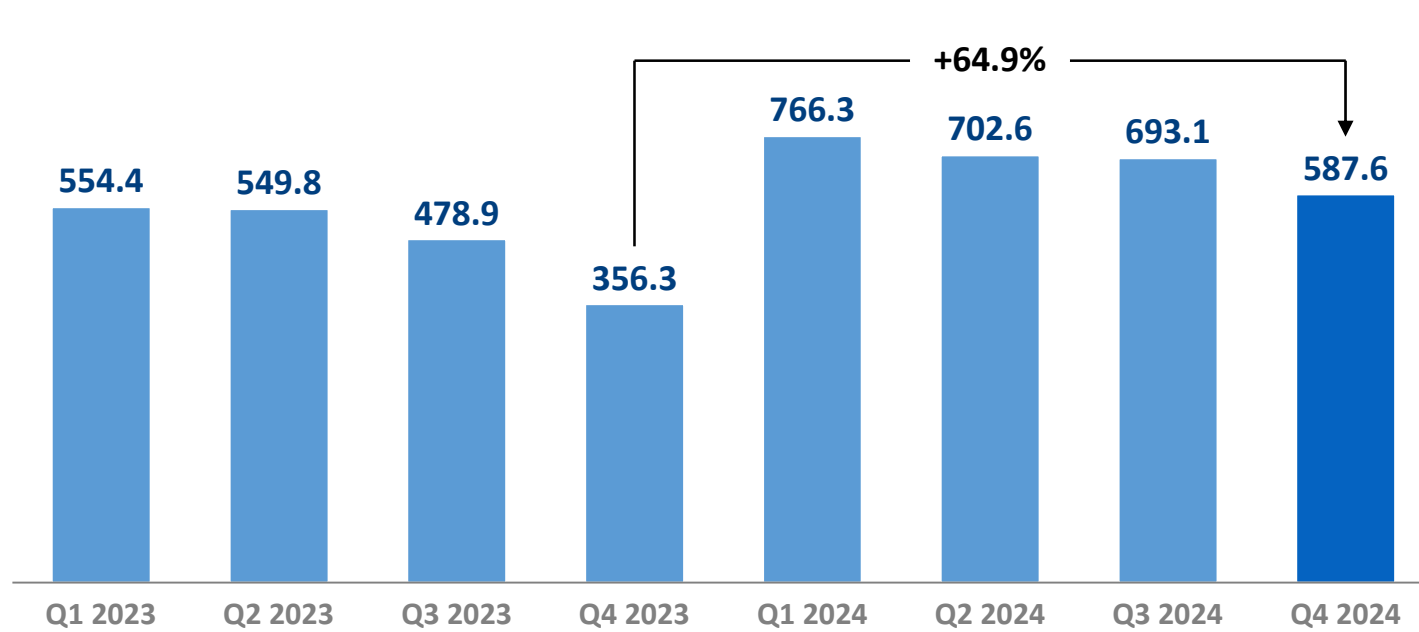
Net Income Movement by segment YoY (EGP Mn)



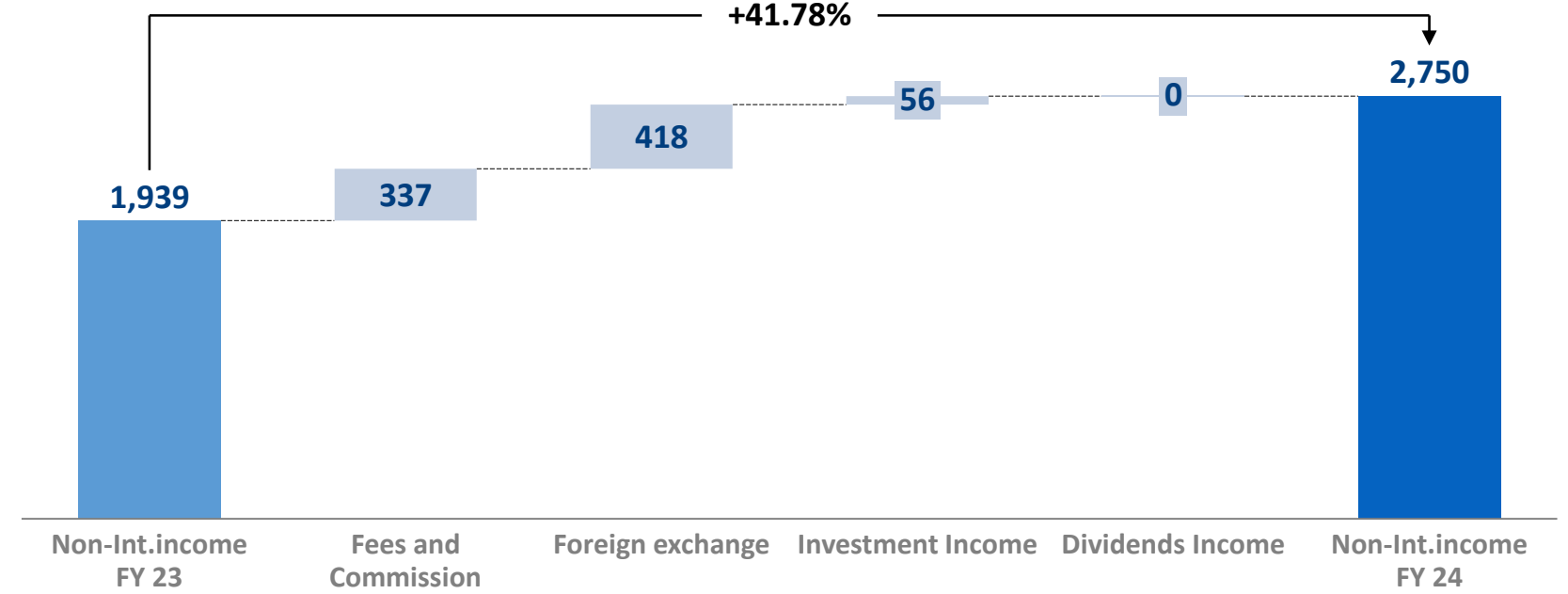
Non-Interest Income

Non interest income drives 42% YoY growth Supported by robust increase in fees and commissions & Net Trading by 22% &143% respectively

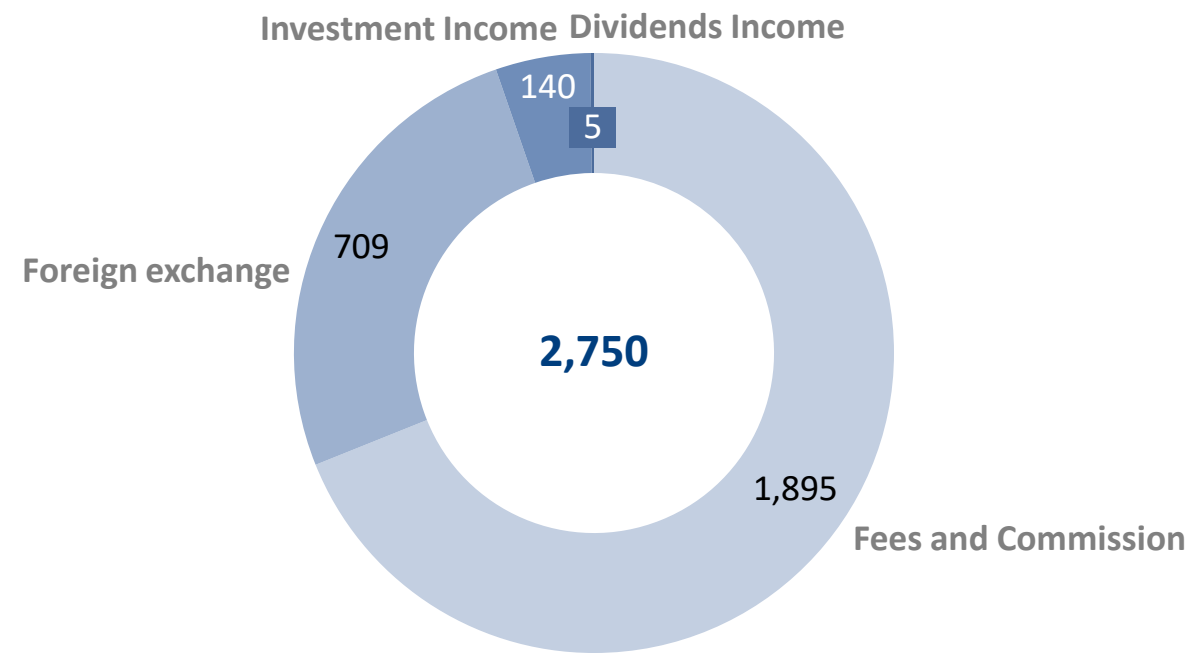
Quarterly non-Int.Income (EGP Mn)



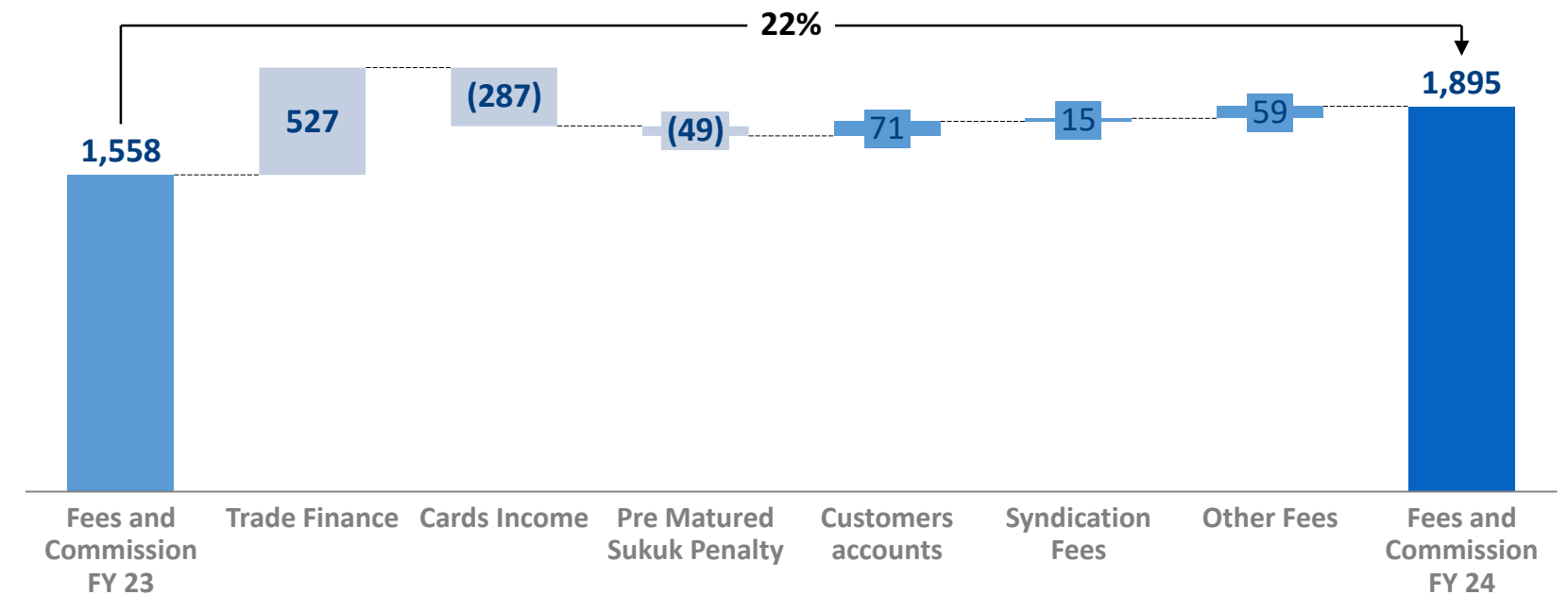
non-Int.Income Movement YoY (EGP Mn)



non-Int.Income Composition (EGP Mn)*



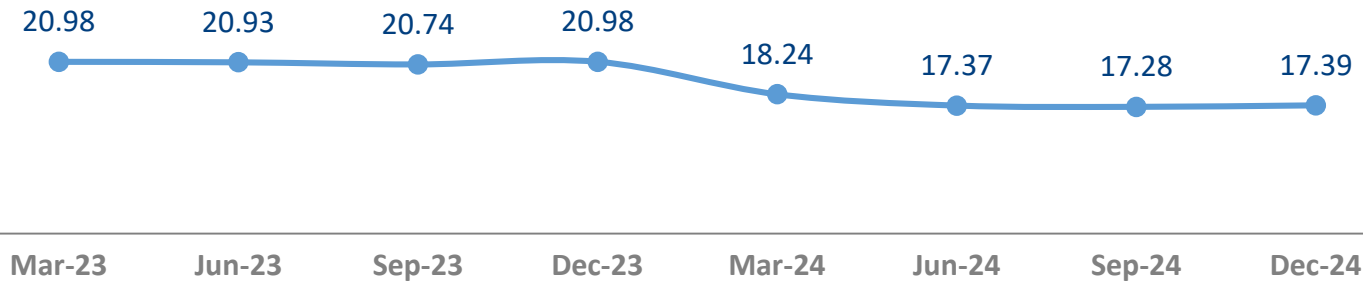
Fees & Commission Movement YoY (EGP Mn)



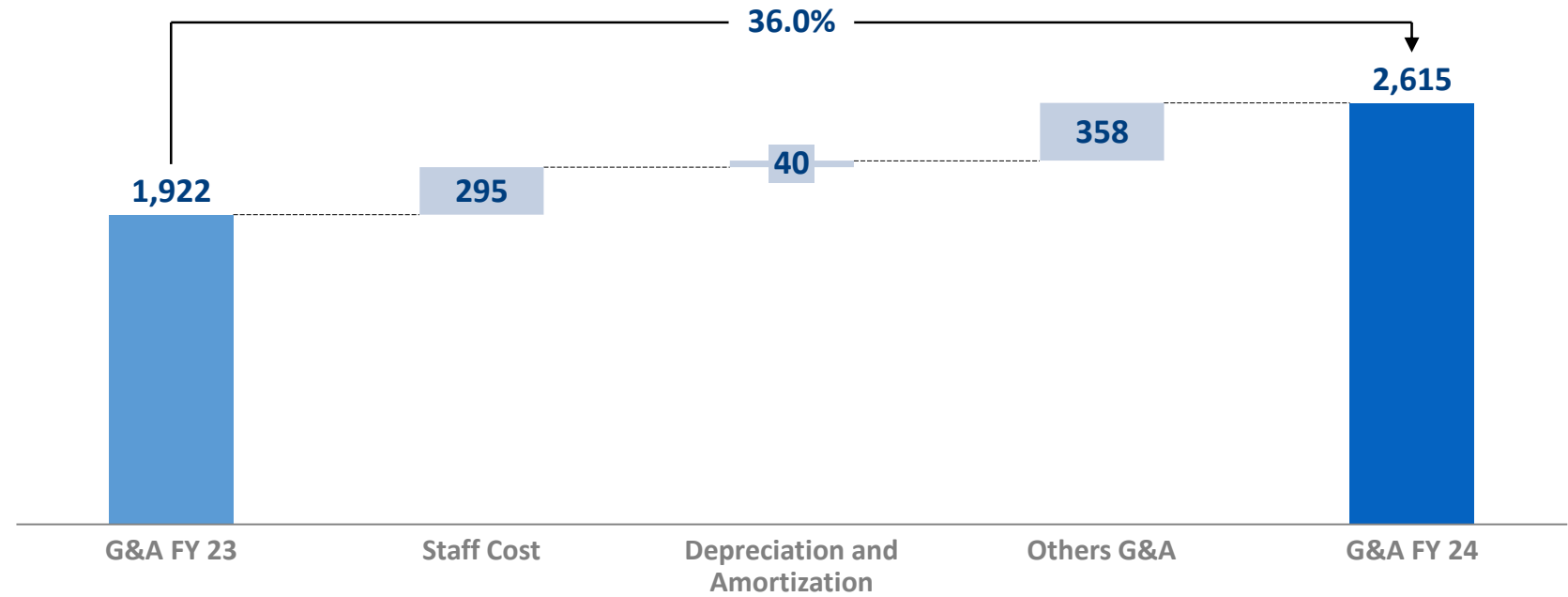
Expenses

Cost to income Ratio improved by 3.6% to reach 17.4% driven by revenue growth and effective cost control

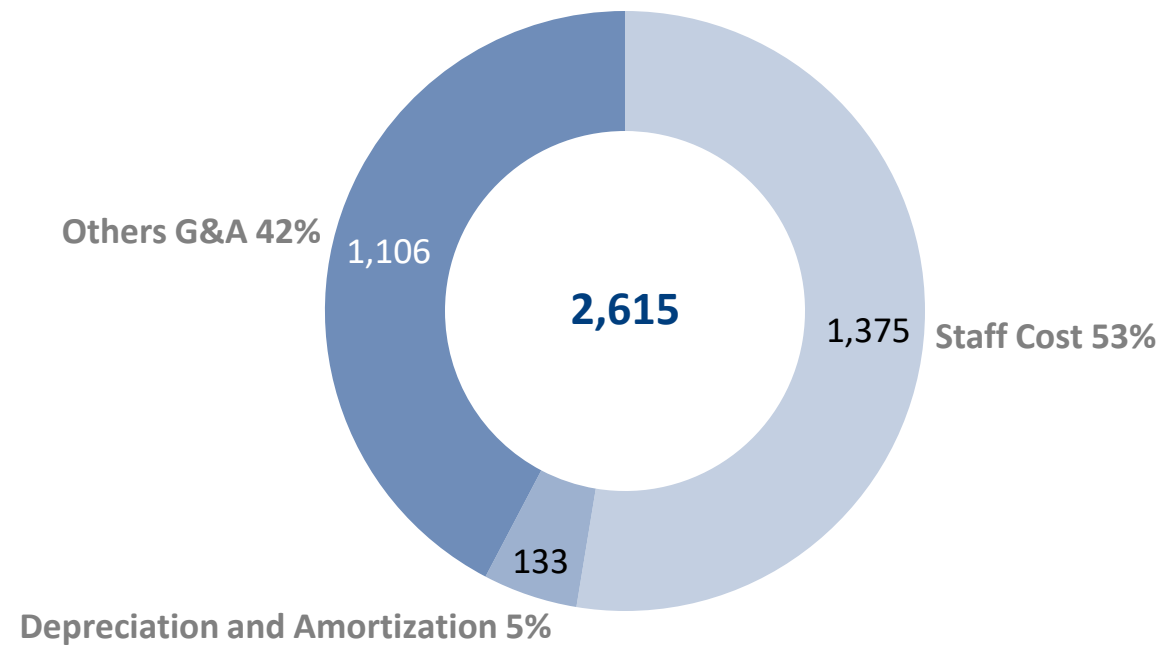
Cost to Income Ratio (%) YTD



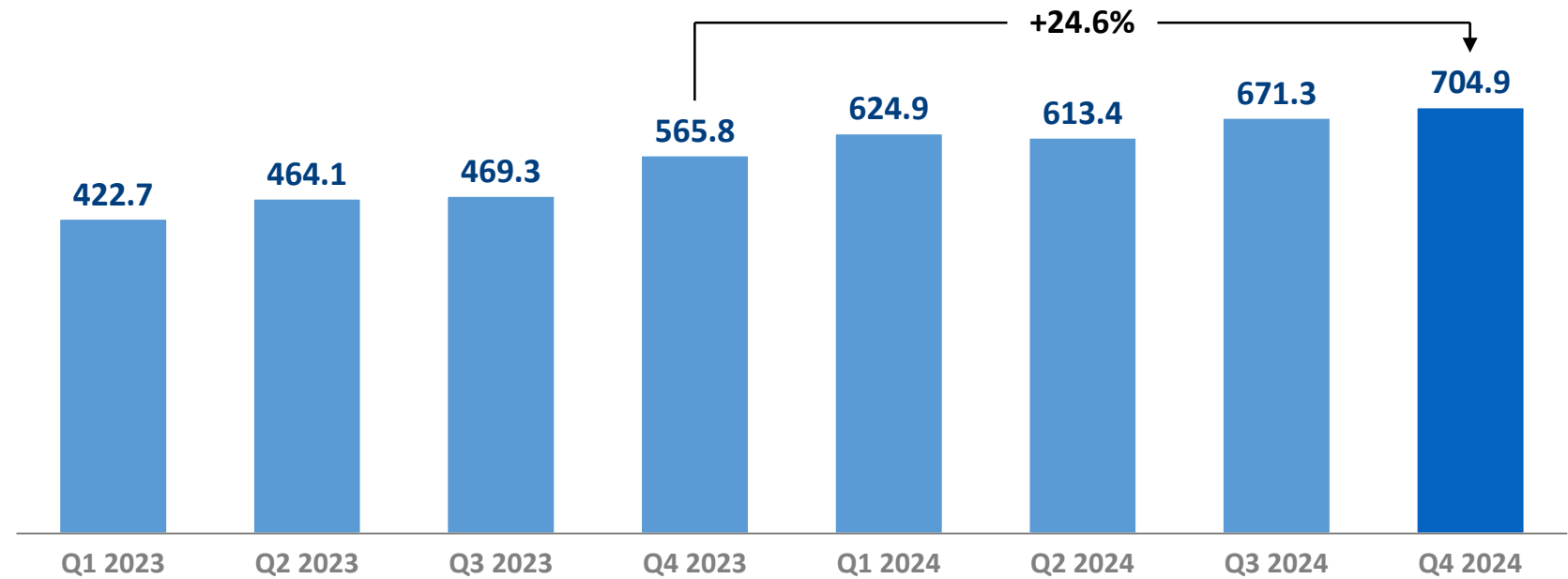
Expenses Movement YoY (EGP Mn)



Expenses Composition (EGP Mn)



Expenses QoQ (EGP Mn)

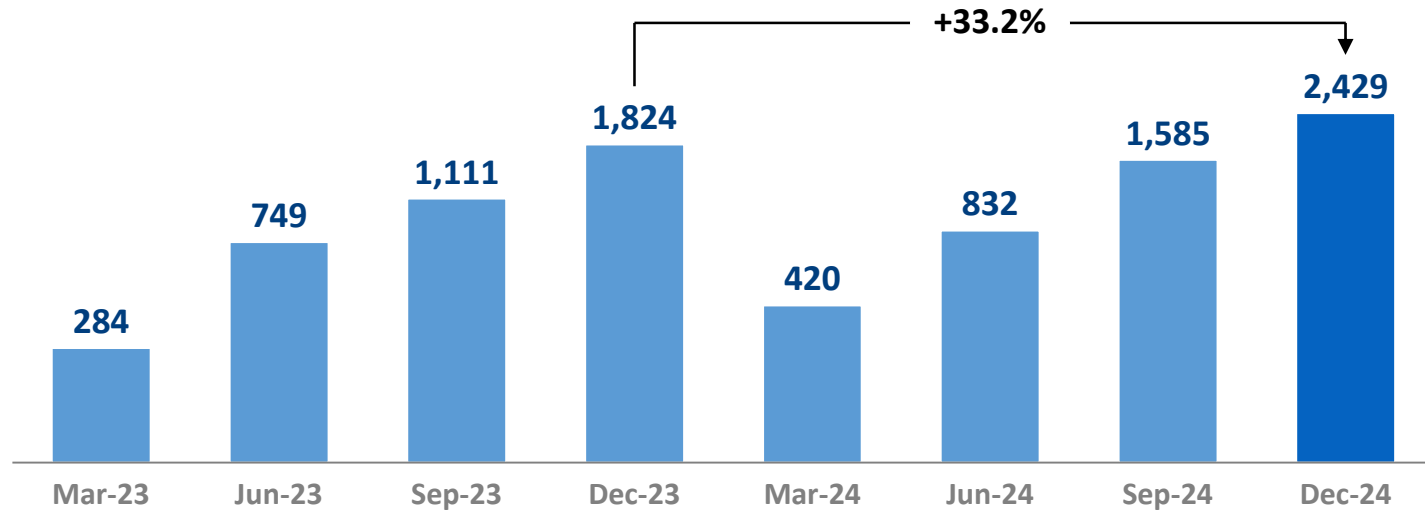


Impairments

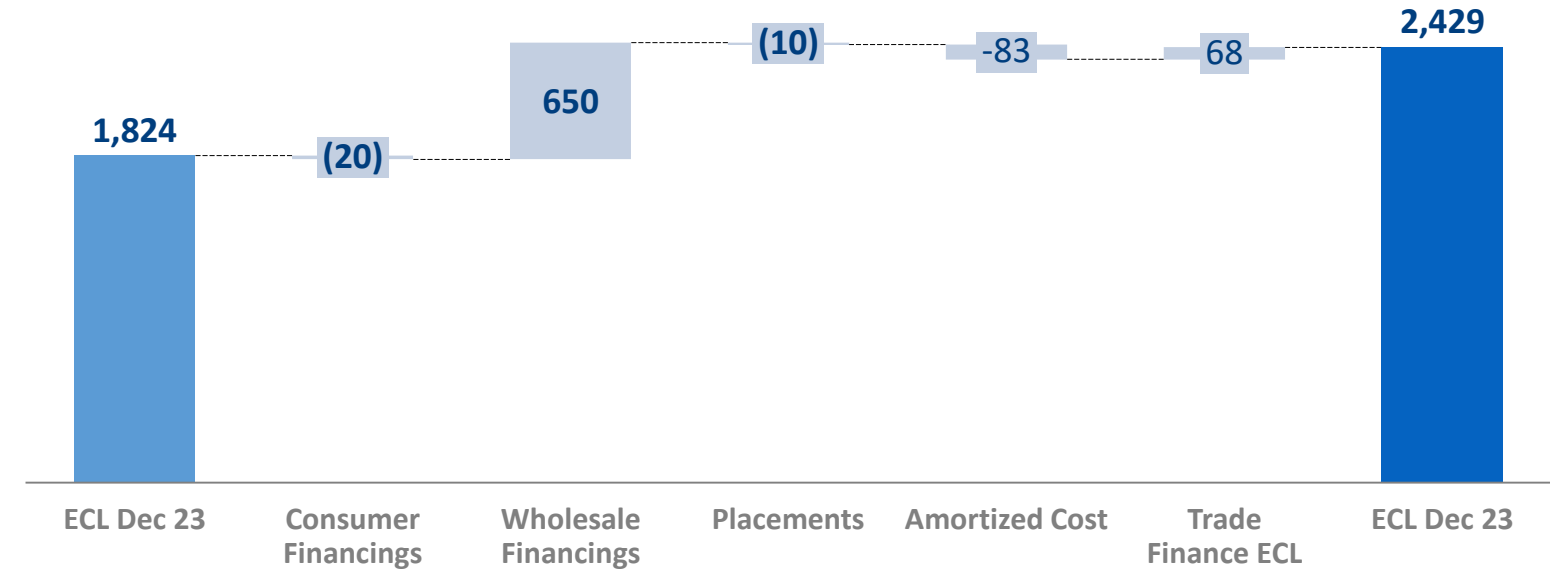
ECL increased by 33.2% in Dec-24 driven by the current economic circumstances.

ECL (EGP Mn) YTD

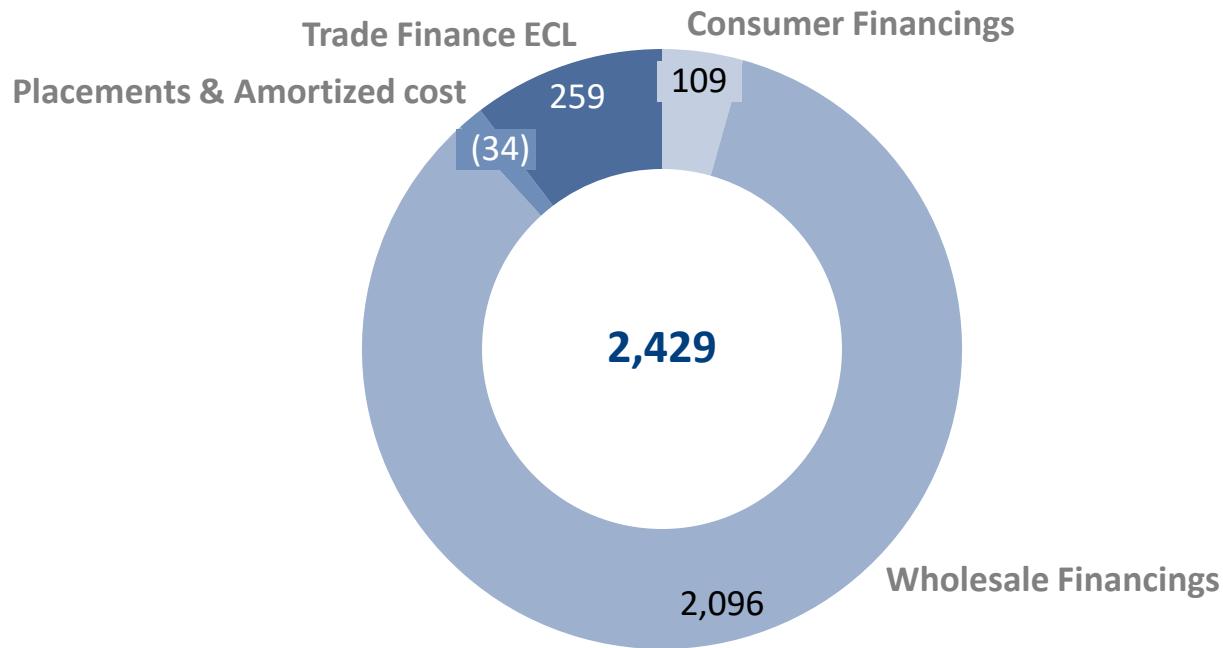
Including - Indirect



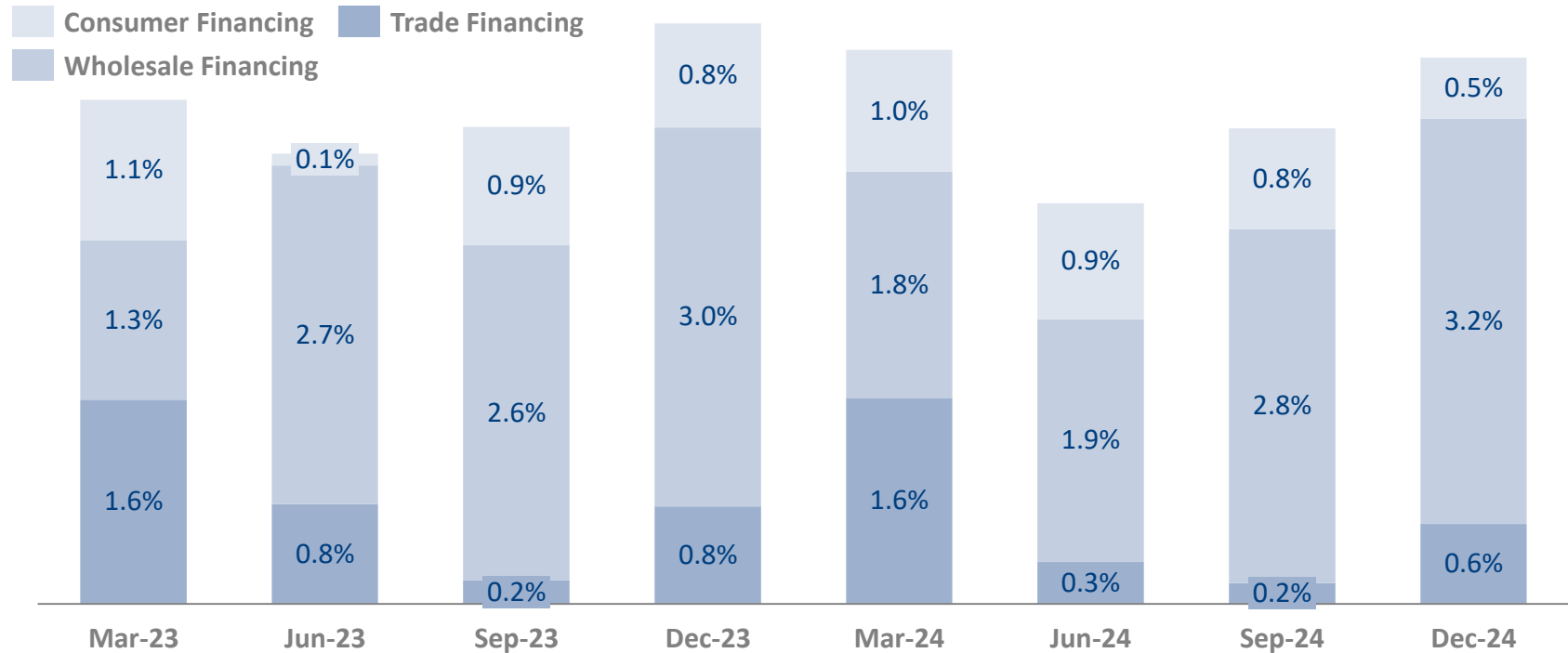
ECL Movement YoY (EGP Mn)



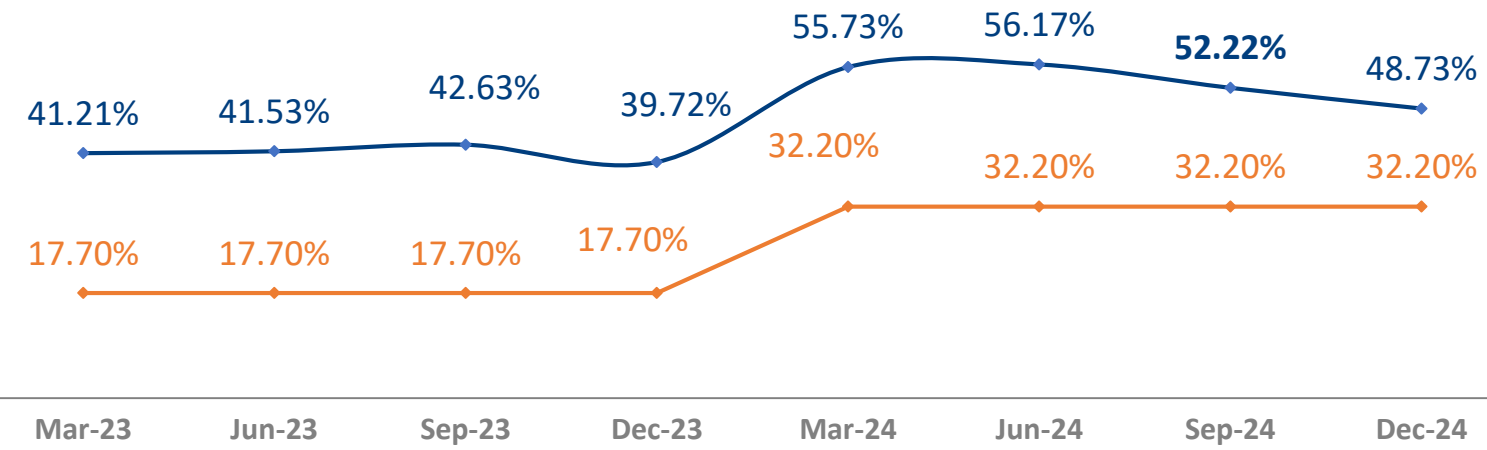
ECL Composition (EGP Mn)



Cost of Risk (%) YTD

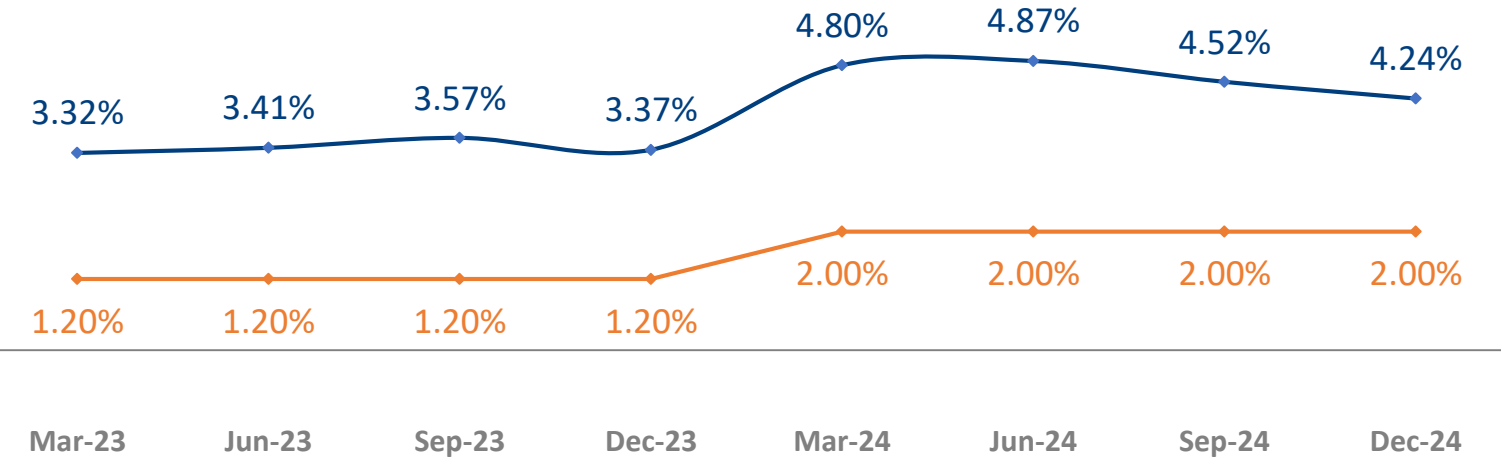


ROAE (%)



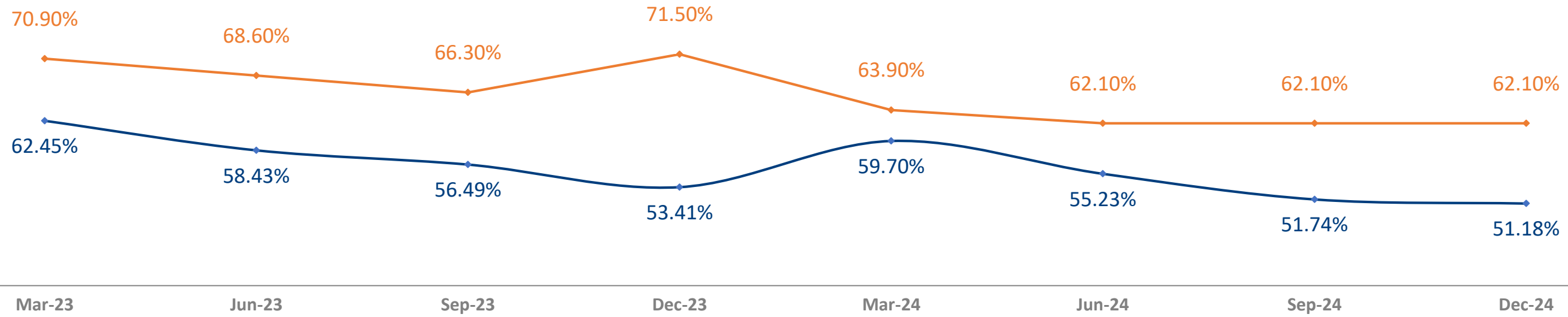
ROAE Market ROAE

ROAA (%)



ROAA Market ROAA

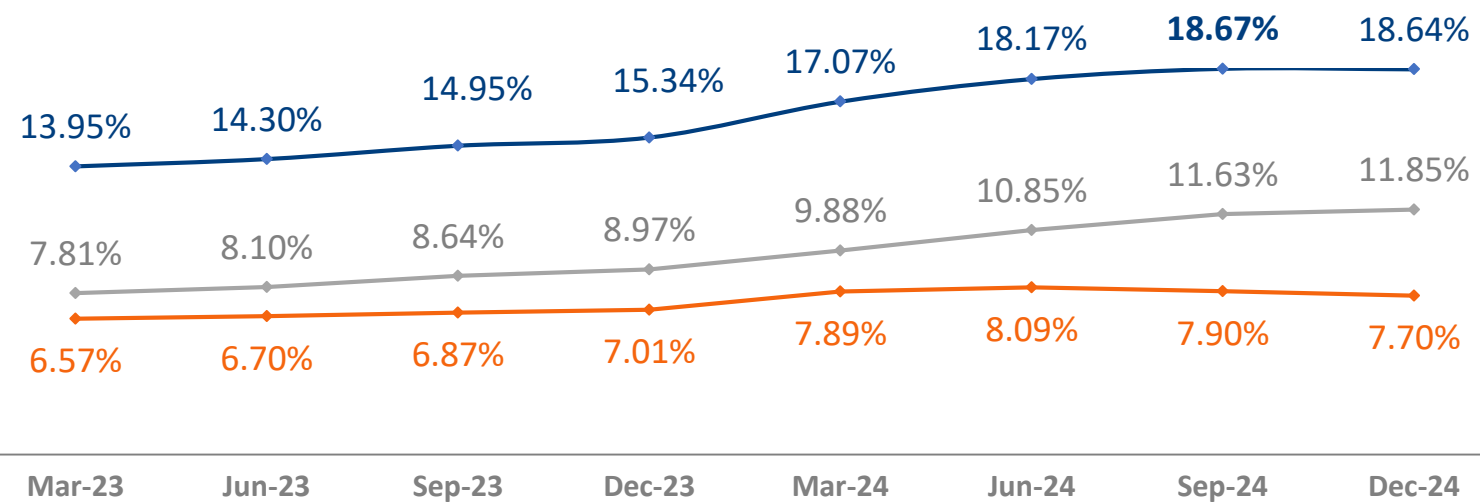
Customer Financing to Deposit (%) YTD



Financing to Deposits Ratio (Customers) Market Financing To Deposits %

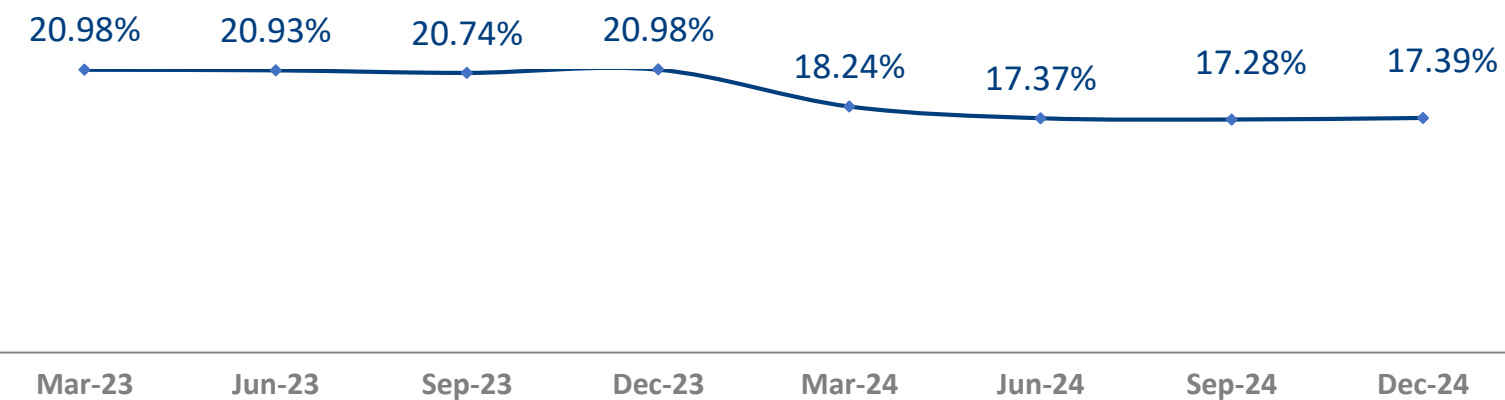
Main Indicators Trend

Net Profit Margin (%)



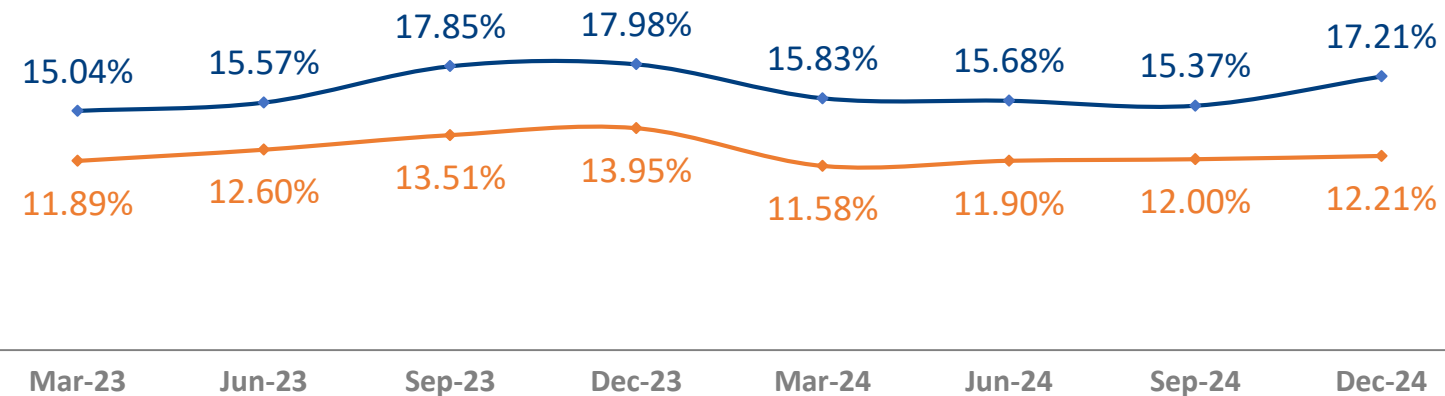
Yield on profit earning assets Yield on profit bearing liabilities NRFF Margin

Cost to Income Ratios (%)



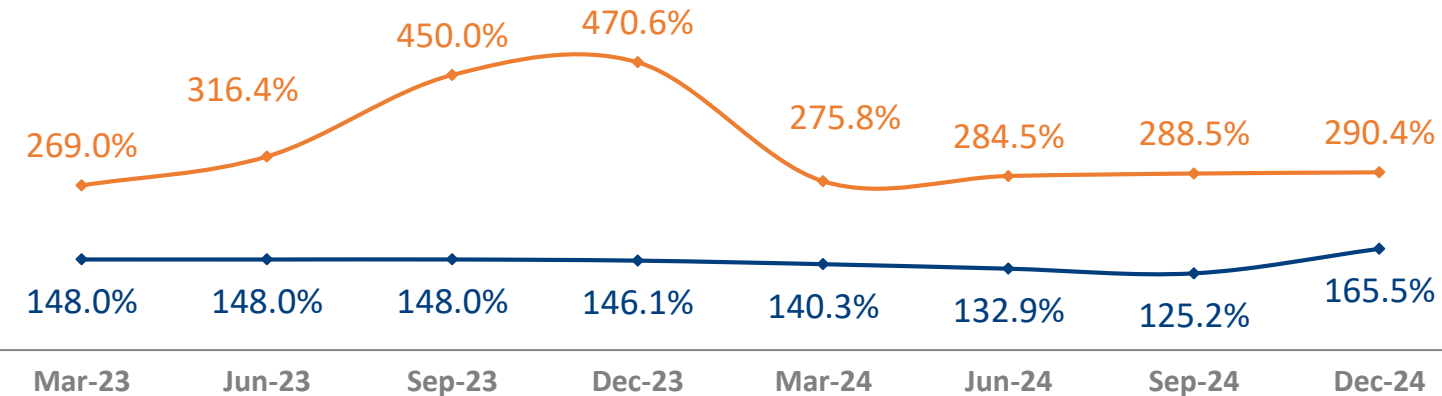
CIR

Capitalization Ratios (%)



CAR Ratio Tier1 Ratio Minimum Required for CAR 12.5% and Tir1 8.5%

Liquidity Ratios (%)



LCR NSFR Minimum Required for LCR and NSFR 100%

AWARDS & RECOGNITION

ADIB Egypt winning 39 awards in 2024



GLOBAL BUSINESS REVIEW MAGAZINE

- Best Islamic Banking CEO Of The Year Egypt 2024 - Mr. Mohamed Aly
- Best Islamic Bank Egypt 2024

BRANDS REVIEW MAGAZINE AWARD

- Best Shari'a Compliant Banking Solutions Egypt 2024
- Best Bank for Treasury Services Egypt 2024
- Best Online Banking Services Egypt 2024

INTERNATIONAL BUSINESS MAGAZINE

- ADIB Egypt- Most Sustainable Islamic Bank Egypt 2024
- Best Islamic Bank Egypt 2024

Global Business Outlook

- Most Innovative Islamic Corporate Bank – Egypt 2024 for ADIB
- “ Fastest Growing Investment Bank – Egypt 2024 for ADI Capital”

Enigma Magazine

- Best CEO - Mr Mohamed Aly

World Business Stars Magazine

- Best Islamic Bank Egypt 2024
- Best Retail Bank Egypt 2024
- Best Islamic Corporate Bank Egypt 2024

GLOBAL BUSINESS MAGAZINE

- Best Bank for Treasury Services Egypt 2024
- Best Islamic Bank Egypt 2024
- Best Social Responsibility Bank Egypt 2024

COSMOPOLITAN THE DAILY BUSINESS AWARD

- Best Digital Islamic Bank - Egypt 2024
- Best Islamic Bank for Sustainable Financing - Egypt 2024

Wealth Briefing MENA Awards 2024 Programme

- Best Islamic Private Bank

The Business Pinnacle

- Best Islamic Bank
- Most Sustainable Islamic Bank - Egypt 2024

AWARDS & RECOGNITION

ADIB Egypt winning 39 awards in 2024



MEED

- Best Islamic Wealth Management Firm in MENA Region 2024

EUROMONEY

- Best Islamic Bank in Egypt 2024

WORLD BUSINESS OUTLOOK

- Best Islamic Bank Award for Year Egypt 2024

THE DIGITAL BANKER

- Best Islamic Bank for Sustainable Finance – Egypt

INTERNATIONAL FINANCE AWARDS 2024

- Most Innovative Islamic Digital Bank – Egypt 2024

BRANDS AND BUSINESS MAGAZINE

- Best Versatile Developer in Egypt 2024

GLOBAL FINANCE

- Best Islamic Financial Institution in Egypt 2024

Forbes Middle East

- One Of The Top listed 50 companies

Global Business & Finance Magazine

- Best Islamic Bank Egypt 2024
- Most Innovative Internet Banking Egypt 2024

World Business Achievers

- Best Banking CEO Of The Year - Egypt 2024 - Mr. Mohamed Aly
- Best Islamic Auto Financing Bank - Egypt 2024
- Best Islamic Bank For ESG - Egypt 2024

Global Banking and Finance Review

- Best Bank for Sustainable Development Egypt 2024

World Union of Arab banks

- Best Shari'a Compliant Banking Products

AWARDS & RECOGNITION

ADIB Egypt winning 39 awards in 2024



Global Brand Frontier Awards

- The best marketing and public relations campaign for the Islamic Bank in the summer

World Economic Magazine

- Best Islamic Bank in Egypt 2024
- Best Online Banking Services Egypt 2024

Arab Security Conference

- Best Information Security Manager of the Year 2024 Award in the banking sector

Investor Relation Contacts

Additional Information

Please contact the investor relations team for additional information.

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- ✓ <https://www.adib.eg/investor-relations.aspx>

Thank You

