

30 JUNE, 2015

ADCB AT A GLANCE

OWNERSHIP

58.08% OWNED BY THE GOVERNMENT OF ABU DHABI (ABU DHABI INVESTMENT COUNCIL)

ASSETS AND CAPITAL

AED 212 BILLION ASSETS	19.80% TOTAL CAPITAL ADEQUACY RATIO
16.10% TIER 1 CAPITAL	22.0% ROE

MARKET SHARE AND PRESENCE

- 10.5% market share in loans (gross) and 9.1% market share of deposits (as of 30th June, 2015).
- Serving over 600,000 retail clients and approximately 50,000 wholesale clients.

NETWORK

UAE 49 BRANCHES, 4 PAY OFFICES AND 316 ATMS	INDIA 2 BRANCHES	JERSEY 1 BRANCH	LONDON REPRESENTATIVE OFFICE
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RATING

	SHORT TERM	LONG TERM	OUTLOOK
Standard and Poor's	A-1	A	Stable
Fitch	F1	A+	Stable

2015 AWARDS

- World Finance "Best Corporate Governance Award 2015"
- Euromoney "Best for Cash Management- UAE"
- Euromoney "Best Trade Finance Provider in the UAE"
- Global Finance "Best Bank for Cash Management in the Middle East"
- Global Finance "Best Supply Chain Finance Provider Award - Middle East"
- Global Finance "Best Trade Finance Bank in UAE"
- Banker Middle East "Best Cash Management"
- Banker Middle East "Best Customer Service - Corporate Banking"
- Banker Middle East "Best Trade Finance Offering"
- Thomson Reuters Lipper Fund Awards "Best Fund over 3 years, Equity, United Arab Emirates"
- The Asian Banker "Best Brand Building Initiative in the Middle East"
- Annual Freddie Awards "Best Affinity Credit Card in the Middle East and Asia/ Oceania"
- Asian Banking and Finance's Wholesale Banking Awards "UAE Domestic Trade Finance Bank of the Year"
- Finance Monthly's Global Awards "Trade Finance Firm of the Year"
- GTR MENA's Leaders in Trade Awards "Best local bank in UAE, in UAE"
- The Asset- Hong Kong "Best Islamic Retail Bank in UAE and Islamic Bank of the Year in UAE"

CONSUMER BANKING

Free Banking

- No monthly minimum balance fees.
- Free fund transfers: UAE and International.
- Free duplicate statements.
- Free cheque book (one per year).
- Free teller transactions.
- Free utility bill payments.
- Free standing order instructions.
- Free supplementary/replacement Debit Cards.

Offshore and International Accounts and Alliances - Jersey Branch*

- The convenience of one Relationship Manager looking after all your accounts.
- Access to your accounts in all ADCB branches across the UAE.
- Instant online fund transfers between your accounts using ADCB Personal Internet Banking service.
- Inheritance and Estate Planning: More control over inheritance and easy distribution of wealth to beneficiaries including investment portfolios.

Axis Bank and Kotak Securities

Two strategic alliances that cater to the needs of ADCB NRI client segment.

Onshore

- Aspire Relationship.
- Privilege Club.
- Excellency Wealth Management.
- Millionaire Destiny Savings Account (ADCB Islamic Banking).

- Emirati Millionaire Savings Account (ADCB Islamic Banking).
- Investments: access to a range of international investment solutions.
- Brokerage Services.
- Savings and Protection Solutions - provided by global providers.
- Current/Saving Accounts.
- Fixed Deposits.
- Foreign Currency Accounts.
- Auto Loans, Personal Loans, Education Loans, Mortgages and Rental Loans.
- Leading issuer of MasterCard and Visa credit cards in the country.

Loyalty Programs and Rewards

- **TouchPoints:** Loyalty points that can be redeemed for free flights, upgrades and vouchers.
- **Ethad Guest Miles:** Airline co-brand card with Etihad Airways, national airline of UAE, giving highest miles per USD spend offered in the UAE.
- **LuLuPoints:** Retail co-brand card programs with LuLu Hypermarkets and Supermarkets, allowing significant savings at all LuLu hypermarkets.

Simplylife

ADCB has launched a new brand 'simplylife' to focus on and increase its share of the mass market consumer finance business. The essence of this new brand is embodied in its name – the consumer requires financing solutions to meet several life stage needs and the brand offers simple, accessible and friendly solutions for the same. 'simplylife' currently offers Personal loans, Car loans and Cash-back credit card and will continue to add to its suite of products.

WHOLESALE BANKING

- **Wholesale Banking, Abu Dhabi, Al Ain and GCC Group:** Supporting the strategic banking and financing requirements of the Capital of the UAE, its surrounding jurisdictions, and the Gulf Cooperation Council region. Servicing multiple Governments, their various entities, public and private businesses and organizations across all sectors and industries, with specialized teams serving UAE-based Exchange Houses and India-linked businesses.
- **Wholesale Banking, Dubai and Northern Emirates Group:** Supporting the banking and financing requirements of the Governments, Government-related enterprises, corporate, manufacturing, construction and real estate sectors and industries of the Emirates of Dubai, Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah and Fujairah, and supporting the Federal Government's agencies in the region.
- **Investment Banking:** We provide both financing and advice. The team has a proven track record in book-running conventional and Islamic debt capital markets transactions; structured real estate, large-ticket asset and infrastructure financing. ADCB's investment banking business continues to grow year on year, leading transactions in the structured finance and debt capital markets. Landmark transactions include the USD 2.55 billion Investment Corporation of Dubai syndicated loan financing, the USD 1 billion Emirates sukuk, the USD 650 million JAFZ sukuk, the USD 1.75 billion Dubai Duty Free inaugural syndicated loan financing and the innovative USD 1.7 billion debt restructuring for Global Investment House.
- **Trade Finance:** We are a leader in trade finance including import and export finance, structured trade finance, documentary collections and guarantees. Our strong service offer is complemented by our unique dedicated online platform (ProTrade).
- **Cash Management:** A state of the art platform (ProCash) accompanied by tailored product solutions provide our Corporate and Government clients with a complete range of capabilities. These are delivered in real time to execute their payments, view and reconcile their receipts and optimise their liquidity across all their banking accounts held

globally. Our proposition is supported by a dedicated customer service team, providing a premium service to major clients.

- **Commercial:** ADCB offers a wide range of financing, cash management and transaction services to enterprises with annual sales of up to AED 150 million. Dedicated Business Banking Centres supplemented by representation in all our branches help deliver a focused approach. Our branch locations aim to be close to significant business hubs and include major free zones; we have recently opened a full-service business banking branch in Jebel Ali.
- **Mid Corporates:** We believe that this segment requires specialist advice and has been overlooked by competitor. We are the only major UAE bank with a dedicated team catering to the needs of mid-corporate clients (i.e. those with annual sales turnover of above AED 150 million).
- **Corporate Banking:** This is one of our largest and most successful areas of business over many years. Focused on clients with annual sales turnover above AED 500 million per year. We provide specialist sector expertise through dedicated industry teams including a unique offering for GCC Business, Multinational Business and India Linked Businesses.
- **Government and Public Enterprises Group:** We have dedicated teams servicing both Government Departments and Government Related Commercial Entities, including key public sector and listed clients. In addition to corporate banking, investment banking, structured finance, treasury and transaction banking services, a link with consumer banking provides retail and wealth management services for government employees of our clients.
- **Institutional Clients Group:** Specialized team handling over 200 International Banks and Non-Bank Financial Institutions and global commodity houses. The group provides a range of transaction banking services, including cash management and trade products, lending and risk management products and solutions to Financial Institutions.

TREASURY

- **Asset Liability Management:** ADCB manages its liquidity to international standards specified by the Bank for International Settlements (BIS); i.e. its liquidity is as per BASEL III Standards. In addition, ADCB maintains an adequate liquidity buffer over a 60 day stress horizon – twice the level prescribed by BASEL III Standards. The Investment Portfolio run by the desk as part of ADCB's liquid asset management strategy stands at AED 23.1 Billion.
- **Bond and Sukuk Trading:** Specializes in providing pricing and liquidity to ADCB's clients on all Investment Grade Bonds and Sukuks in the secondary markets.
- **Structured Treasury Solutions:** ADCB provides bespoke, innovative solutions for asset and liability management, risk management or yield enhancement. Our expertise ranges over multiple asset classes: Interest Rates, Commodities, Foreign Exchange and Credit.
- **Debt Capital Markets:** ADCB is a frequent issuer in GCC Capital Markets. The Debt Capital Markets (DCM) Desk manages Capital Markets funding in excess of AED 34 Billion for the bank. Following on from multiple landmark transactions in 2014, including the first ever Zero Coupon bond by a GCC issuer, ADCB successfully raised USD 750 Million in a very well received bond transaction in March 2015. Over the past year, ADCB has raised USD 2.3 Billion from public bond issuances, thereby significantly lengthening and diversifying the funding base of the bank.
- **Derivatives:** Leading market expertise in Derivative products (in local and foreign currencies) covering a broad range of asset classes and structured solutions. ADCB successfully competes with international banks within this space.
- **Foreign Exchange:** ADCB Treasury is a leading regional provider of FX Spot, Options, Forwards, NDF and Swaps on G10 and GCC currencies with year-to-date transaction volumes in excess of AED 1,400 Billion. With FX-E-Commerce Portal now live, ADCB is providing market leading prices via Bloomberg, 360T and FX All to its institutional and corporate clients.
- **Islamic Offering:** A wide range of Islamic offerings that include: Risk Management Solutions and Structured Investments (across assets), Money Market, FX and Fixed Income - Sukuk trading. ADCB Treasury executes fully Shariah compliant structures like: the Profit Rate Swaps (PRS) and FX Wa'ad for clients to hedge against a floating rate risk associated with their underlying liability. Tailor-made Islamic investments are also traded. These milestones further recognizes our Islamic Banking platform to be the "best-in-class" amongst banks in the UAE.
- **Money Markets:** Treasury and Investment Group manages the liquidity of ADCB with high profile professional counterparties in local and international markets, handling customer liquidity in excess of AED 42 million. Additionally, the desk is also the gateway for all financial markets transactions between ADCB and its client base of Central Banks and Sovereign Wealth Funds.

ADCB ISLAMIC BANKING

- **Consumer Banking:** Pioneers in offering Shariah compliant products like Salam Finance, in addition to an array of financial solutions for Consumer Banking covering Assets, Liability, Wealth Management, and Takaful Savings Plans.
- **Wholesale Banking:** Innovative Shariah compliant financial solutions for Wholesale Banking offering a wide range of financing, liquidity management and transaction services to Corporates and SME. Key relationships with Government and Strategic Clients seeking Islamic Banking solutions.
- **Treasury:** A wide range of Islamic offerings that include: Risk Management Solutions

and Structured Investments (across assets), Money Market, FX and Fixed Income - Sukuk trading. ADCB Treasury executes fully Shariah compliant structures like: the Profit Rate Swaps (PRS) and FX Wa'ad for clients to hedge against a floating rate risk associated with their underlying liability. Tailor-made Islamic investments are also traded. These milestones further recognizes our Islamic Banking platform to be the "best-in-class" amongst banks in the UAE.

- Dedicated Toll Free Number **800 5626** and website www.adcbislamic.com. All our Branches, Excellency Centers, Direct Sales and TeleSales Team, and all Wholesale Banking Group Sales teams serve Islamic Banking customers.

* ADCB Offshore Banking – Jersey Branch is a registered business name of Abu Dhabi Commercial Bank PJSC, Jersey Branch ("ADCB Jersey"), which is regulated by the Jersey Financial Services Commission. Its principal place of business in Jersey is 27 Hill Street, St Helier, JE2 4UA. The registered head office of Abu Dhabi Commercial Bank is at Abu Dhabi Commercial Bank Head Office Building, Sheikh Zayed Street, Plot C-33, Sector E-11, P.O. Box 939, Abu Dhabi, U.A.E. Abu Dhabi Commercial Bank's latest financial statements may be viewed at www.adcb.com. ADCB Jersey is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website: www.gov.je/dcs, or on request.