

protect  
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بنك أبوظبي التجاري  
**ADCB**

# 2007 CORPORATE SOCIAL RESPONSIBILITY REPORT

## ADCB in the Community

### Corporate Social Responsibility

ADCB continues to progress as one of the UAE's top-ranked banks, while corporate social responsibility remains an important pillar and one of the most significant elements in the Bank's development cycle. Problems related to community issues like youth education, health and environment intensify year on year, making it necessary for ADCB to have a role in being part of the solution.

When it comes to corporate social responsibility, ADCB recognizes two facets; the first is Sustainable Development, which we decode as developing our business in a socially and environmentally responsible approach, while adhering to the best interests of our stakeholders. The second facet is Community Involvement, which demonstrates our responsible and dynamic role in serving the community.

ADCB believes that it is important to build solid relationships between the Bank and the community in which we operate. As a leading bank, ADCB plays an active role in the community service through sponsoring and supporting diverse activities such as economic, social, educational, cultural and charitable events geared towards serving the society, of which ADCB is an integral part.

The Bank's initiatives to sponsor and contribute to various events is a manifestation of our strategy to be involved in creating innovative and proactive solutions to social and environmental challenges and to take part in the endeavours to enhance educational and economic development in the UAE.

We, at ADCB look forward to maintaining our stand as responsible corporate citizens with much adherence to corporate social responsibilities in the community. ■

## EXCELLENCE IN CORPORATE GOVERNANCE

### ADCB's approach to corporate governance

ADCB recognizes the high standards of corporate governance required by the markets in which it operates. ADCB is committed to achieving excellence in corporate governance to:

- Create additional value for ADCB's shareholders,
- Protect the interests of ADCB's stakeholders, and
- Improve ADCB's ability to respond to opportunities and better serve its clients.

### Enhancement of ADCB's corporate governance

#### Strategy and action plan

During 2007, ADCB commissioned International Finance Corporation, a member of the World Bank Group, to conduct a performance evaluation of ADCB's Board of Directors, review ADCB's standards of corporate governance and initiate a comprehensive strategy and action plan aimed at:

- Strengthening the Board's oversight of ADCB's activities;
- Establishing efficient and effective board committees;
- Ensuring that good working procedures and controls apply throughout ADCB;
- Formalizing ADCB's processes for identifying and selecting Directors;
- Consolidating management's control and operation of business activities; and
- Reinforcing shareholders' rights, in particular through improving ADCB's disclosures.

#### Implementation plan

During 2007, ADCB, working with International Finance Corporation, produced a corporate governance strategy and implementation plan. According to the plan, which will be fully implemented by 2010 but substantially implemented during 2008, ADCB will:

- Review the composition of the Board, the processes for election of Directors and the remuneration of Directors;
- Re-organize all board committees.

After the reorganization, the following committees will exist:

#### Audit Committee

The responsibilities of ADCB's existing Audit Committee will be expanded. From 2008, in addition to carrying out its existing tasks (listed below), the Audit Committee will review all related party transactions, structure whistle blowing procedures and implement the highest ethical standards.

#### Nomination, Follow Up & Remuneration Committee

The Nomination, Follow Up & Remuneration Committee will review the composition of the Board, identify, filter candidate Directors and ensure that independent Directors maintain their independence, implement formal structures. It will review Directors' skills, requirements and recruitment practices, recommend and annually review remuneration for Directors, senior executives and other staff (including long term incentive schemes), develop, apply and review human resources and training policies, determine ADCB's requirements for executive managers and employees, and the basis for choosing them, and prepare briefing documents, orientation and training sessions for new and existing Directors.

#### Corporate Governance Committee

The Corporate Governance Committee will oversee the development and implementation of ADCB's corporate governance strategy and action plan.

#### Risk Committee

The Risk Committee will develop and supervise ADCB's risk measurement processes, risk limits and controls, and disclosures of risk information and data.

#### Asset Management Committee

The Asset Management Committee will consider and advise on ADCB's existing and future asset management. ■

Further details about ADCB's corporate governance implementation plans can be found at [www.adcb.com/about us](http://www.adcb.com/about us)

# Review of ADCB's CSR Activities in 2007

## Sheikh Mohammed Bin Zayed honors ADCB for Diamond Sponsorship of Emirates Foundation



H.H. Major General Sheikh Mohammed Bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, paid tributes on September 25, 2007 during a ceremony to honor Abu Dhabi Commercial Bank, for the generous support and contribution of AED 25 million to the Emirates Foundation (EF). The Emirates Foundation, one of the UAE's leading philanthropic institutions, staged a unique recognition event to thank the many donors who have funded the Foundation's activities over its first two years of its operations.

H.E. Saeed Mubarak Al Hajiri, Chairman, ADCB, received the award as diamond sponsors in the presence of Sheikh Ahmed Bin Zayed Al Nahyan, Chairman of the Board of Trustees of Zayed Foundation for Charity and Humanitarian Works, Sheikh Mansoor Bin Zayed Al Nahyan, Minister of Presidential Affairs and Chairman of EF, Sheikh Nahyan Bin Mubarak Al Nahyan, Minister of Higher Education and Scientific Research, Sheikha Lubna Al Qasimi, Minister of Economy and a number of VIPs and businessmen. ■

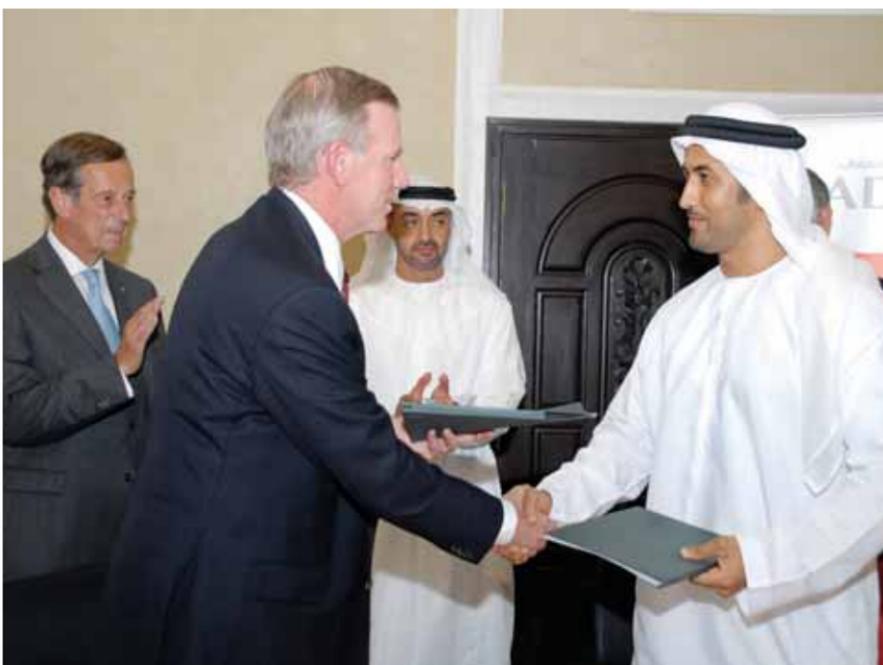
## Sponsorship of Ideas Arabia Conference 2007



As one of the largest banks in the UAE and the only Abu Dhabi sponsor, ADCB sponsored the Ideas Arabia Conference 2007. As part of the bank's social responsibility policy to promote creativity and innovation within the United Arab Emirates, ADCB endeavours to encourage the growing culture of employee participation in change management and decision making, by encouraging all employees to participate in their respective organization's suggestion scheme.

During the conference, "The Idea of the Year" competition award was held to recognize the most significant ideas implemented by the participants throughout the calendar year covering different categories such as technology, productivity, customer service, environment, health and safety and finance. ADCB was one of the participating competitors through the unique idea presented by the Senior Contact Center Officer, Ahmed Abdullah Al Nuaimi, who suggested the Idea of "Special needs people to have special allowance" and ranked the seventh in the competition. ADCB has granted Ahmed Abdullah Al Nuaimi a recognition certificate as appreciation for his outstanding contribution in the Ideas Arabia Conference. ■

## ADCB Sponsors Chair in INSEAD



In line with the bank's strategy to support and develop the national human power in Abu Dhabi by cooperating with the most internationally recognized educational institutions, Abu Dhabi Commercial Bank represented by H.E. Saeed Mubarak Al Hajiri, Chairman, ADCB, has signed with INSEAD, the International Business School, an agreement, under which ADCB will sponsor a Chair in International Business in the INSEAD Center for Executive Education and Research, financing various researches in the business domain.

The newly opened INSEAD center in Abu Dhabi will play a central role in INSEAD's global business education network. INSEAD already has a unique dual-campus structure with two fully integrated campuses in Europe and Asia and an alliance with the Wharton School in the US. ■

## In Support of Charity Causes & Humanitarian Efforts ADCB Donates AED 1 Million to Red Crescent



Abu Dhabi Commercial Bank contributed to the Red Crescent Authority of AED 1 million to support the charity activities in and outside the UAE. ADCB Board of Directors has decided to donate this amount to uphold the humanitarian and charity activities of the Red Crescent. Mr. Jasim Al Darmaki, Vice President - Government Relations in ADCB, has delivered the AED 1 million cheque to H.E. Khalifa Nasir Al Suwaidi, the Chairman of the UAE Red Crescent. ■

## ADCB offers job opportunities for UAE Nationals Walk-In Open Day in Abu Dhabi

After the successful launch of its recruitment program for nationals last year, Abu Dhabi Commercial Bank has reopened its doors to nationals who wish to start their career path in the banking sector.

UAE fresh graduates and high-school job seekers were also invited to attend this event, which took place in Abu Dhabi at the Emirates Palace Hotel, where members

of the Bank specifically from the HR Department were present to provide career guidance and information about the In-Take Program and how ADCB can support and qualify the students, whilst they are still studying, to join the Bank after completion of their studies.

The walk-in nature of this significant event has presented the interested applicants with job opportunities and enabled them to go through informal interviews, while having their contact details and information reviewed by the Bank representatives, a step which could take them to further interviews at ADCB premises with the concerned managers and HR department. ■

## Abu Dhabi Commercial Bank Sponsors ALWAQF Campaign



Under the patronage of H.H. Major General Sheikh Mohammed Bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, the Authority of Islamic Affairs and Endowments launched during Ramadan the Endowment "ALWAQF" Campaign, aiming at increasing the public awareness of endowments' issues and rules through various media channels to encourage charitable actions and interaction with endowment projects within the community.

Within the framework of its distinctive role in community service and interaction with the cultural, social and religious institutions, ADCB has sponsored the Endowment Campaign in an attempt to support and enhance charitable deeds in the public community and to carry out the corporate social responsibility towards meeting the public's needs. ■

## ADCB Sponsors Leadership Excellence



Abu Dhabi Commercial Bank sponsored the Leadership Excellence Applied Diploma programme, a national programme organized by ALDAR Properties PJSC, Abu Dhabi's first fully integrated developer that supports the future leaders in Abu Dhabi.

The launch of the new Diploma qualification was announced in May 2007, and the first batch of students is already participating in the course. The programme is open to all the UAE nationals willing to assume high profile positions in the Government and business fields. The programme attempts to prepare and train pioneers who enjoy strategic reasoning and managers who are able to achieve the prospective vision of Abu Dhabi.

The Leadership Excellence Applied Diploma programme, already joined by 25 students represents a strategic partnership between Al Dar Properties and Cambridge University for international examinations and knowledge horizons. The programme lasts for two years during which, the students go through workshops, research classes and international training and eventually are granted professional certificates. The programme's flexible timings also allow students to choose between different timings of seminars during the year, enabling them to compromise between their work and study and providing them with comprehensive knowledge to elevate their professional life. ■

## 2007 Staff Gathering



On 27th of November 2007, ADCB held its annual staff gathering in the Officers Club in Abu Dhabi. The Gathering was attended by the Chairman H.E. Saeed Mubarak Al Hajeri, a number of Board Members and Mr. Eirvin Knox, the CEO.

This year's gathering was full of fun and surprises. The staff enjoyed a bountiful dinner and lots of entertainment. In his speech, H.E. the Chairman addressed more than 3000 employees converging from 43 branches and thanked the staff for their dedicated work and efforts that contributed to the Bank's success during the past several years. H.E. also confirmed that the coming period would witness more business expansion and better results.

After dinner, each table was assigned a number to enter a knowledge game, whereby the participants were challenged to accurately and quickly answer competition questions about the Bank as well as a general knowledge quiz which despite being a tough challenge, was also real fun. At the end of the party, prizes were handed over to the winning teams and subsequently, a raffle with valuable prizes was held and the party was concluded while everybody was reluctant to leave. ■

## Under the Patronage of H.H. Sheikh Nahyan Mubarak Al Nahyan, ADCB sponsors Future Centre Gala Dinner

In line with its endeavors to support people with special needs, ADCB supported the Future Center for Special Needs 5th Annual Gala Dinner held on 12th April 2007 at the British Embassy Residence Gardens.

ADCB's Sponsorship of the Future Centre Gala Dinner confirms the Bank's dedication to support and develop effective programmes and projects for individuals with special needs. This initiative is driven by ADCB's belief in the importance of its responsibility towards the community, particularly the special needs people category. ■

## Under the Patronage of H.H. Sheikh Saif Bin Zayed Al Nahyan ADCB Sponsors First European Emirates Exhibition of Equipments for Special Needs People Rehabilitation and First Special Needs Mass Wedding



Abu Dhabi Commercial Bank sponsored the First European Emirates Exhibition of Equipments and Tools for Special Needs People Rehabilitation and First Special Needs Mass Wedding held from 4th to the 6th of December, 2007 at the Emirates Palace, Abu Dhabi.

In light of the "Realizing Hope into Reality" campaign launched by the centers of rehabilitation and employment of people with special needs, the First European Emirates Exhibition of Equipments and Tools for Special Needs People Rehabilitation and First Special Needs Mass Wedding have been organized in cooperation with several German and Swedish companies. The Exhibition also documents the latest developments in the technical medical equipment field and encourages society, individuals, local and international institutions to participate in the humanitarian activities to encourage support for people with special needs in the community to enable them to be productive and creative. ■

## Ramadan Tournament at the Abu Dhabi Officers Club

ADCB staff was invited to get involved in a series of sports activities that were held at the Officers Club in Abu Dhabi as part of its Ramadan activities. Interested staff signed up for a number of sports activities including football, volleyball and table tennis. With a tremendous number of responses, participating staff got a chance to stretch their muscles while working on their team building skills. The tournament also helped to improve their communications skills while exchanging ideas related to work. ■

## Under the Patronage of H.H. Sheikh Fatma Bint Mubarak, Abu Dhabi Disability Exhibition 2007

was held to show the vital civilized role the UAE played in dealing with individuals with Special Needs. By becoming a diamond sponsor, ADCB helped in highlighting the responsibilities of the clubs, schools hospitals and establishments that care for the Special Needs individuals. ■

## ADCB Sponsor Baniyas Club for the season 2007

ADCB was proud to sponsor Baniyas Sports & Cultural Club for the 2007 season. Baniyas Club, a multi sport organization that caters to school children, local citizens and other ethnic communities, was established in 1982 and has since been a place where athletes from all over Abu Dhabi come together to play as a team. ■

## Under the patronage of H.H. Sheikh Khalifa Bin Zayed Al Nahyan, President of UAE, ADCB sponsors Environment 2007



ADCB was the Co Sponsor of the Environment Exhibition and Conference 2007 that had emerged as the largest and most important event in the region by focusing on the Environmental field. It emphasized the market potential for environmental projects in the region while presenting the ideal opportunities to harness this potential. The Environment Exhibition and Conference 2007 that ran on 15th and 16th of January 2007 took place at the Abu Dhabi National Exhibition Centre. ■

## In celebration of ArtParis-Abu Dhabi, ADCB hosts a Gala Dinner



On the occasion of the ArtParis-Abu Dhabi opening, the Middle East's exclusive international art fair under the patronage of H.H. Sheikh Mohammed Bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, Abu Dhabi Commercial Bank hosted a splendid Gala Dinner on 25th of November 2007 at the Emirates Palace, which was attended by the Board Members, Senior Executive Management and Mr. Eirvin Knox the CEO and ADCB clients.

ArtParis-Abu Dhabi, an amazing opportunity to expose the participating artists to an international audience, comprises 3000 artwork pieces representing all modern and contemporary art schools of drawing, sculptures and photography. ■

## Special support for the Ones with Special Needs

As ADCB recognizes its impact on the economy, communities and on the environment in which it serves, every year, the bank makes financial contributions to different non-profit organizations that help support people and children with special needs. This year, ADCB made a number of contributions to such organizations, including the Emirates Autism Centre and Dubai Autism centre. ■

## ADCB staff undergo Tafani Training

Tafani Training was a 37 one-day program designed to deliver a message of service excellence using activity-based exercises aimed at creating a unified service message across the bank. The program was delivered by two teams of 15 facilitators all of whom were volunteers from the Bank. The facilitators went through an intensive "Train the Trainer" course that lasted 5-8 days. As a result, the program was received with resounding success and the feedback was excellent. Moreover, the development progress that the facilitators had achieved helped them perform their line jobs better and were more comfortable coaching and training others. ■



GO GREEN



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