Dr. Hussain Hamed Hassan
Professor of Sharia & Comparative Law

د. حسين حامد حسان
أستاذ الشريعة والقانون المقارن

Mr. Amr Al Menhali
Head of Islamic Banking
Abu Dhabi Commercial Bank
Head Office
Abu Dhabi
U.A.E.

29 September 2011

Dear Mr. Amr: Assalamu Alaikum

It was a pleasure indeed to preside the meeting of Fatwa and Shari'ah Supervisory Board (Shari'ah Board) of ADCB Islamic Banking held at ADCB Head Office on 26 September 2011. For and on behalf of the Shari'ah Board, I would like to thank you for the warm welcome and hospitality extended to us.

I would like to appreciate the detailed and comprehensive presentation which was given to the Shari'ah Board as the same was supported by facts and figures. All the members of the Shari'ah Board were delighted with the achievements and progress of ADCB Islamic Banking during the trying circumstances and extremely difficult business conditions. I would also commend the efforts and hard work on your part as well as on part of your team members for progress in every department. All the Shari'ah Board members have praised the achievements of ADCB Islamic Banking (which include increase in number of customers, growth in Islamic deposits and augmentation assets portfolio) which are evident from the in-depth analysis presented during the meeting and Shari'ah Board considers that ADCB Islamic Banking is a role model for other Islamic banks and financial institutions as well as the Islamic windows operating in UAE and elsewhere.

On behalf of the Shari'ah Board members, while I congratulate you on making considerable progress on your business, I highly appreciate the untiring efforts of ADCB Islamic Banking team and thank Allah (SWT) for ADCB Islamic Banking's achievements. We pray for Allah's blessings to be showered on ADCB Islamic Banking.

Sincerely yours,

Hassan

Dr. Hussein Hamid Hassan

Chairman, Shari'ah Supervisory Board

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