

31 DECEMBER, 2017

OWNERSHIP*

62.52% OWNED BY THE GOVERNMENT OF ABU DHABI (ABU DHABI INVESTMENT COUNCIL)
* Following our buyback programme concluded in January 2015, the Bank has cancelled 397,366,172 treasury shares. The new issued share capital is AED 5,198,231,209 (Effective 8th January, 2017).

ASSETS AND CAPITAL

AED 265 BILLION ASSETS	19.09% TOTAL CAPITAL ADEQUACY RATIO (BASEL III)
15.92% TIER 1 CAPITAL	15% ROAE

MARKET SHARE AND PRESENCE

- 11.1% market share in loans (net) and 10% market share of deposits.

NETWORK

UAE 47 BRANCHES, 3 PAY OFFICES AND 357 ATMS	INDIA 2 BRANCHES	JERSEY 1 BRANCH	LONDON & SINGAPORE REPRESENTATIVE OFFICES
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RATING

	SHORT TERM	LONG TERM	OUTLOOK
Standard and Poor's	A-1	A	Stable
Fitch	F1	A+	Stable
RAM	P1	AAA	Stable

2017 AWARDS

- "Best Business Change or Transformation – Delivery of a Great Customer Experience Through Change" for Operational Excellence Framework 'SIMPLearn' by **Gulf Customer Experience Awards**
- "Innovative Approach to Emiratisation to Deliver Exceptional Customer Experience" for Tamoooha by **Gulf Customer Experience Awards**
- "Best Insight and Feedback – Listening to Customers to Create an Impact" for Customer Experience and Research by **Gulf Customer Experience Awards**
- "Five Star Cash Manager" by **Euromoney**
- "Best Trade Finance Bank in The U.A.E." by **Global Finance**
- "Best Contact Centre in the Region" for Contact Centre by **Gulf Customer Experience Awards**
- "Best Employee Engagement in Financial Services" for the Human Resources Team by **Gulf Customer Experience Awards**
- "Best Supply Chain Finance Bank in the Middle East" by **Global Finance**
- "Mohammed Bin Rashid Al Maktoum Business Innovation Award" by "The Mohammed Bin Rashid Al Maktoum Business Innovation Awards"
- "Outstanding Award for Business Innovation" by "The Mohammed Bin Rashid Al Maktoum Business Innovation Awards"
- "Best Trade Bank in the Middle East" by **Trade and Forfeiting Review (TFR)**
- "Best Bank for Transaction Services in the Middle East" by **Euromoney Awards for Excellence**
- "Five Star Trade Finance provider in Middle East" by **Euromoney**
- "3G CSR Award" in recognition of excellence in transparency, good governance and social responsibility by **The Global Good Governance Awards "3G Awards"**
- "Five Star Trade Finance provider in the Region (Middle East)" by **Euromoney**
- "UAE Domestic Trade Finance Bank of the Year Award" by **Asian Banking & Finance**
- "Market Leader" in 2017" by **Euromoney**
- "Debt Capital Markets in UAE" by **Euromoney**
- "APCP- Best Property Management Team - UAE 2017" by **The Capital Finance International (CFI)**
- "The Best Annual Report Category in the Middle East" by **The 9th Middle East Investor Relations Association (MEIRA) Awards**
- "Best Investor Relations Website in the Middle East" by **The 9th Middle East Investor Relations Association (MEIRA)**
- "Islamic Banker of the Year 2017 Award" by **Global Islamic Finance Awards (GIFA)**
- "The Institute for Corporate Governance" by **Hawkamah**
- "Women in Leadership Achievement Award" under the category of best DNI (Diversity and Inclusion Initiative) for its Tamoooha by **The 19th Global Women in Leadership Economic Forum**

CONSUMER BANKING

Free Banking*:

- Teller Transactions: Free.
- Cheque Book: Free.
- Standing Instructions: Free.
- Utility Bill Payments: Free.
- Replacement/Supplementary Debit Card: Free.

Offshore - Jersey Branch**:

- The convenience of one Relationship Manager looking after all your accounts.
- Access to your accounts through ADCB Personal Internet Banking, Mobile Banking and in all ADCB branches across the UAE.
- Instant online fund transfers between your onshore and offshore accounts using ADCB Personal Internet Banking service.
- A wide range of products with variety of accounts in US Dollars, Euros, Sterling Pound and other major currencies.
- Inheritance and Estate Planning offering better control over inheritance and easier 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:

- Based on the customer's needs Onshore solutions classified into Aspire, Privilege Club, Excellency and Private.
- Current/Saving Accounts.
- Fixed Deposits.
- Foreign Currency Accounts.
- Millionaire Destiny Savings Account (ADCB Islamic Banking).
- Emirati Millionaire Savings Account (ADCB Islamic Banking).

- Investments with access to a range of international investment solutions.
- Brokerage Services.
- Savings and Protection Solutions - provided by global providers.
- 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:** Bank wide loyalty program in which TouchPoints can be redeemed for utility bills, airline miles, instantly at merchant locations and shopping vouchers.
- **Ethihad Guest Miles:** Ethihad Airlines co-brand Account/Card which rewards Ethihad Guest Miles for the balance maintained in the account/spend on the card.
- **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.

ADCB Traveller Credit Card: ADCB in partnership with MasterCard, Hotels.com and Cleartrip has launched a new Credit Card, the "ADCB Traveller World Mastercard Credit Card". This card allows UAE's travellers to enjoy unprecedented travel benefits and generous savings on flight and hotels booking. This one of its kind Traveller Credit Card has been designed with the needs of the region's traveller at its heart.

Samsung Pay: As part of ADCB's commitment to innovation, we are one of the first banks in the GCC region to enable cardholders to perform mobile payments through Samsung Pay. Samsung Pay is available to all ADCB Credit Card customers who wish to enjoy this feature on their latest Samsung mobile devices.

WHOLESALE BANKING

- **Commercial:** We operate a successful and innovative business focused on SMEs and enterprises with annual sales of up to AED 150 million. Our Relationship Managers are supplemented by additional representation in all our branches, as well as Virtual RMs who cover large portfolios from a largely desk-based approach. We offer a wide range of financing, cash management and transaction services to customers.
- **Mid Corporate:** Our MCD business is focused largely on organic growth and new to bank customers in line with the bank's core strategy. We have highly skilled RMs catering to the needs of clients with annual sales turnover of AED 150-500 million. ADCB is unique in UAE market in having a team focused in this area.
- **Wholesale Banking, Abu Dhabi & Al Ain:** Comprised of teams supporting the banking requirements of Abu Dhabi-based clients with annual sales exceeding AED 500 million per year. We have committed teams servicing Government departments, Government-related commercial entities and large corporate businesses. Our RMs are supplemented by key product specialists in Cash Management, Investment Banking, Trade Sales, Treasury Sales and other products.
- **Wholesale Banking, Dubai and Northern Emirates:** Leads our proposition to Government departments. Government-related commercial entities and large corporate businesses in the Emirates of Dubai, Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah and Fujairah. Its approach and structure is similar to that of WBG Abu Dhabi & Al Ain, and uses teams of DNE-based product specialists to drive cross-sell and enhanced service.
- **GCC Coverage & India Linked Business:** Supports the banking and financing requirements of large corporate, public sector and commercial government entities based in GCC countries, not including UAE. We also have dedicated teams servicing Exchange Houses and UAE businesses that benefit from the UAE-India trade corridor (India linked Businesses).
- **Institutional Clients Group:** Our highly skilled team handles the transactional and financing requirements of more than 200 International Banks, Financial Institutions and global commodity houses. The business provides a range of relatively specialised solutions to these complex Financial Institutions.
- **Cash Management:** The business supports our RMs by providing transaction and payment services, various deposit products and current accounts / cash management. Our services are truly market leading, and regularly win regional and global awards. Our innovative approach is supplemented by investment in technology, primarily our ProCash secure online platform. We also provide tailored solutions that incorporate Escrow accounts, WPS, Corporate Cards and employee offerings. We launched our ADCB ProCash Mobile Application earlier this year to provide our corporate clients with a seamless, faster banking experience and to manage their business on-the-go, anytime and anywhere.
- **Trade Finance:** Our Trade Sales teams offers a full range of term financing options in order to assist clients with the financing of import and export of goods through and working capital finance, receivables / invoice financing, structured trade finance, documentary collections and guarantees. Our specialist sales teams are assisted by our online platform, ProTrade, and a dedicated operational unit of experienced professionals. This has enabled us to capture more customers, including in import and export finance. The business is managed with Cash Management as a Transaction Banking Group.
- **Investment Banking:** ADCB's investment banking business continues to grow year on year, leading transactions in structured finance and debt capital markets. We provide both financing and advice to our customers. The highly specialised team has a proven track record in book-running conventional and Islamic debt capital markets transactions, structured real estate deals, large-ticket asset and infrastructure financing deals.

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 and contingent funding 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 49.2 Billion.
- **Bond and Sukuk Trading:** Specializes in providing industry leading pricing and liquidity to ADCB's clients on GCC Bonds and Sukuks in the secondary markets with volumes in excess of AED 13.5 Billion year to date. ADCB extended its client reach by providing electronic trading on TOMS and MarketAxess in its constant effort to deliver the best tools and services to its customers.
- **Financial Markets Solutions:** ADCB provides bespoke, innovative solutions to our clients that enable them to hedge against risks of market movements in Foreign Exchange, Interest Rates and Commodities.
- **Debt Capital Markets:** The Debt Capital Markets (DCM) desk manages Capital Markets funding in excess of AED 46.3 Billion for the Bank. In 2017, the desk again enlarged its geographical coverage. It raised over AED 5.5 Billion from the Formosa Market in Taiwan at the cheapest cost of funds since the financial crisis in 2008. ADCB was also the first Middle Eastern bank to issue a multi tranche transaction in the Kangaroo market. Working closely with international banks & investors, the desk remains vigilant in ensuring that through innovation and constant client engagement, market opportunities are captured such that ADCB is able to meet and where appropriate, exceed its regulatory requirements at the lowest cost point with respect to its wholesale market funding profile.
- **Interest Rates Derivatives:** Leading market expertise in IR Derivative products (in local and foreign currencies) covering a broad range of structures and solutions. ADCB is considered a market leader among both local and international banks in this space.
- **Commodities:** Leading market expertise in commodities risk management products covering a broad range of structures and solutions. Allowing our clients to mitigate their exposures against the volatility of the commodities prices.
- **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 AED1,400 Billion. With FX-E-Commerce Portal now live, ADCB is providing market leading prices via our own GoTrade electronic platform, Bloomberg, 360T and FX All to its institutional and corporate clients.
- **Money Markets:** Treasury and Investments Group manages the liquidity of ADCB with high profile professional counterparties in local and international markets, handling customer liquidity in excess of AED 43.6 Billion. 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

The Sharia compliant business sector is rapidly growing in the UAE and as one of the main local banks we are pleased to offer a full set of Islamic banking services. ADCB Islamic Banking is considered to be one of the key pillars of the bank's sustainable growth strategy.

- **Consumer Banking:** To ensure that our valued customers do not miss on any service offered by ADCB, a full suite of banking services was developed offering the most innovative and advanced solutions within the Sharia compliant regulatory framework. The financial solutions covers wealth management, saving plans, finances and deposits.
- **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:** ADCB Treasury provides a wide range of Islamic products covering Risk Management and Structured Investments solutions (across asset classes), Money Market, Forex and Fixed Income (Sukuk). These products include: Profit Rate Swaps (PRS) and FX Wa'ad which are used to hedge against a floating rate risk, in addition to, tailor-made Islamic market-linked investment solutions. These milestones further recognize 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 ADCB's channel network, physical or digital, such as distribution channels, Service Centers and branches serve our valued Islamic Banking customers.
- Our in-house Shariah Advisory allows us to service our customers in the highest industry standards and most efficient and effective way.

* Subject to Free Banking - Fair Usage Policy.

** 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 4JA. 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.