

The image features a vibrant red background with intricate, white, stylized Arabic calligraphy. The calligraphy is dense and forms a complex, interlocking pattern. In the lower portion of the image, there is a semi-circular cutout revealing a bright blue sky with scattered white clouds. The overall composition is dynamic and visually striking.

Abu Dhabi Commercial Bank PJSC

Investor presentation

Q1'12

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Our strategy...

- Growth through a UAE centric approach and controlled ‘internationalisation’
- Sustainability through liability growth
- Maintaining a culture of service excellence and efficiency
- Managing ADCB’s risk in line with a predefined risk strategy
- Attracting, developing and retaining the best talent with incentives aligned with the strategic objectives

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- Financial highlights
- Business overview
- Appendix

Financial highlights

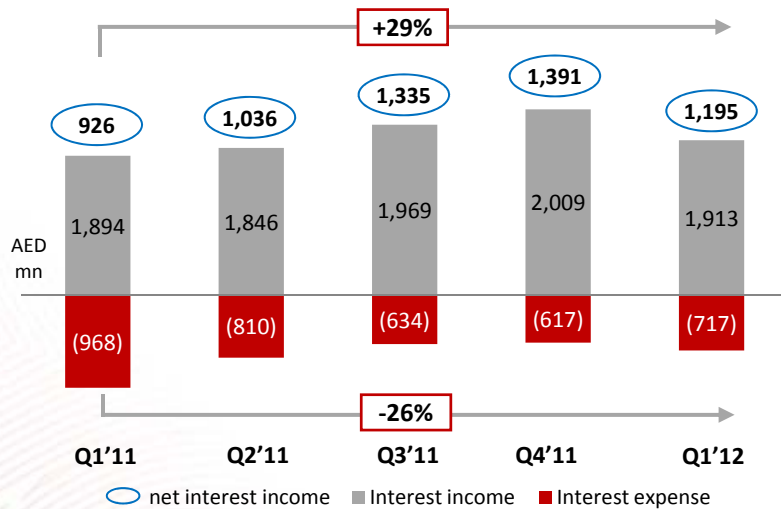
Analysis of ADCB's first quarter results...

AED million	Q1'12	Q4'11	Q1'11	Q4'11	Q1'11
Income statement highlights				QoQ % Change	YoY% Change
Total net interest and Islamic financing income	1,195	1,391	926	(14)	29
Non-interest income	389	231	400	68	(3)
Operating income	1,584	1,623	1,326	(2)	19
Operating expenses	(506)	(548)	(427)	(8)	18
Operating profit before impairment allowances	1,078	1,075	899	0	20
Net impairment allowances	(287)	(549)	(399)	(48)	(28)
Share of (loss)/profit of associates	12	(9)	84	(236)	(86)
Overseas income tax expense	(2)	(2)	(2)	NM	NM
Net profit for the period	802	514	583	56	38
Balance sheet highlights	March'12	Dec'11	March'11	QoQ % Change	YoY% Change
Total assets	182,914	183,726	180,705	NM	1
Gross loans and advances	129,786	130,467	126,101	(1)	3
Deposits from customers	114,462	109,887	109,132	4	5

- ✓ Sustainable revenue generation
- ✓ Strong balance sheet
- ✓ Position of capital strength
- ✓ Conservative risk management

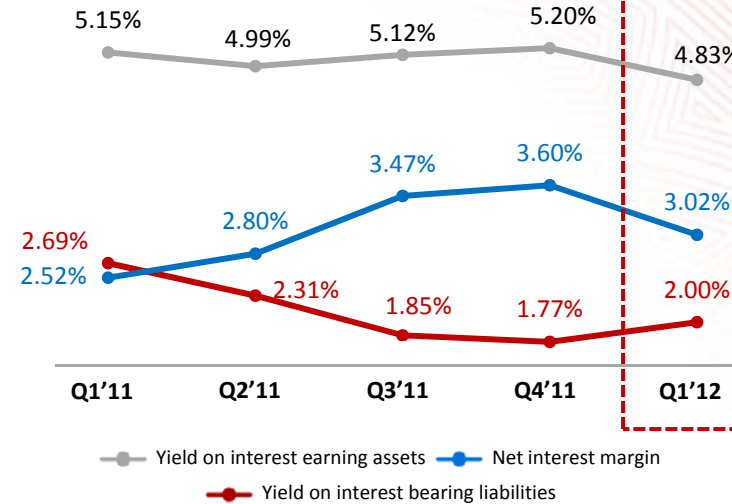
Sustainable revenue generation, diversified streams of income...

Net interest income*



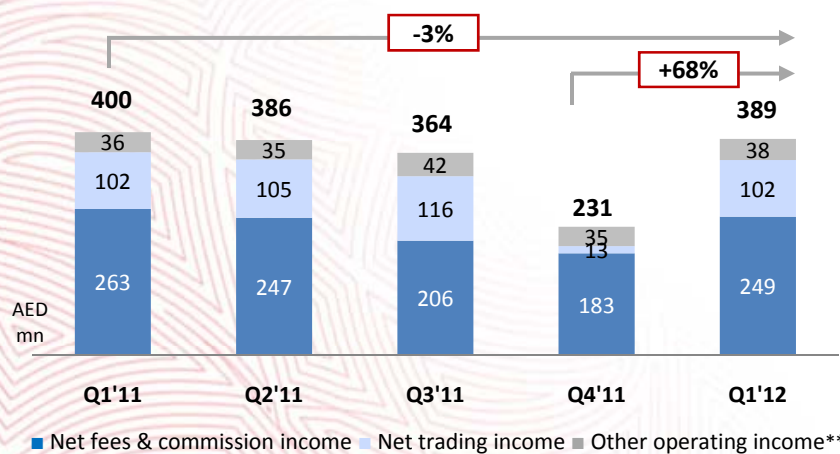
* Includes income from Islamic financing

Evolution of yields



Sustainable revenue generation
Strong balance sheet
Position of capital strength
Conservative risk management

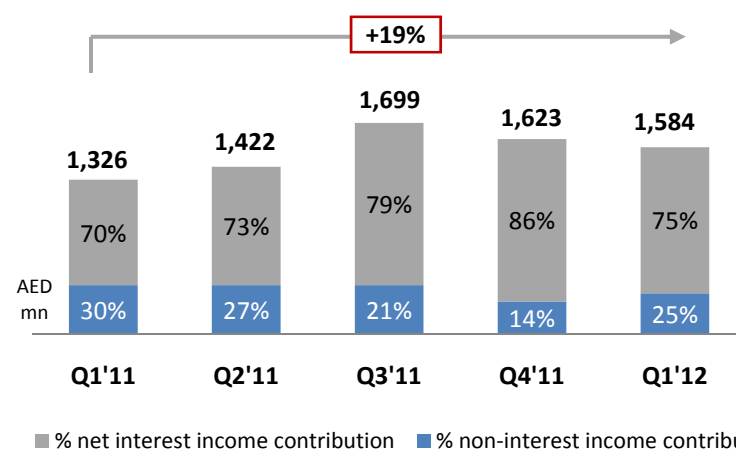
Non-interest income*



* Excludes share of profit of associates

** Other operating income includes decrease in fair value of investment properties

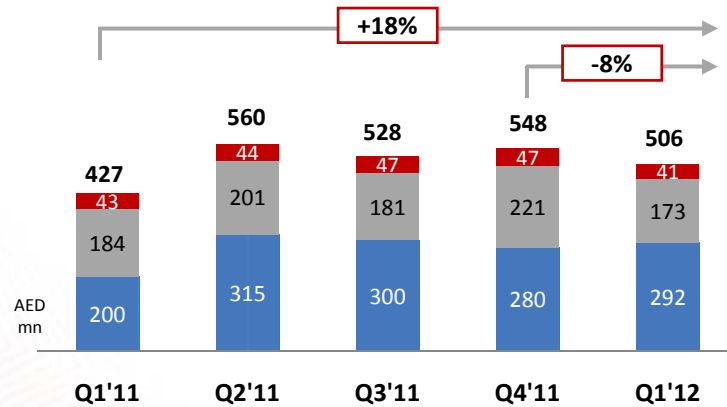
Operating income contribution breakdown



Carefully managed cost of funds resulted in lower interest expenses and NIM of 3.02%

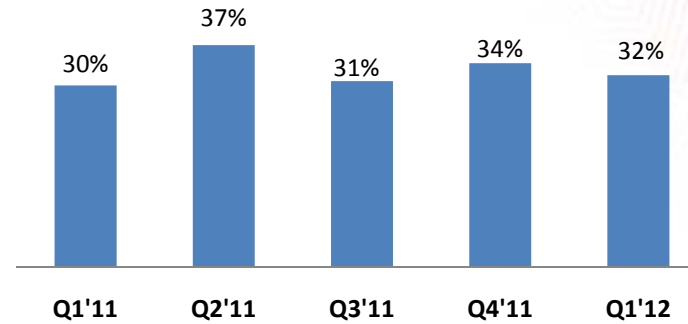
Strong core banking franchise delivering solid results...

Operating expenses



■ Staff costs ■ General admin expenses ■ Depreciation and amortisation

Cost to income ratio*

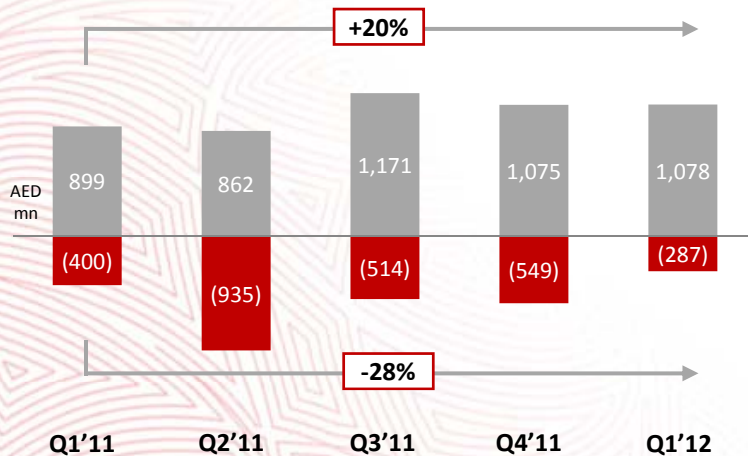


* Includes share of profit of associates

Sustainable revenue generation
Strong balance sheet
Position of capital strength
Conservative risk management

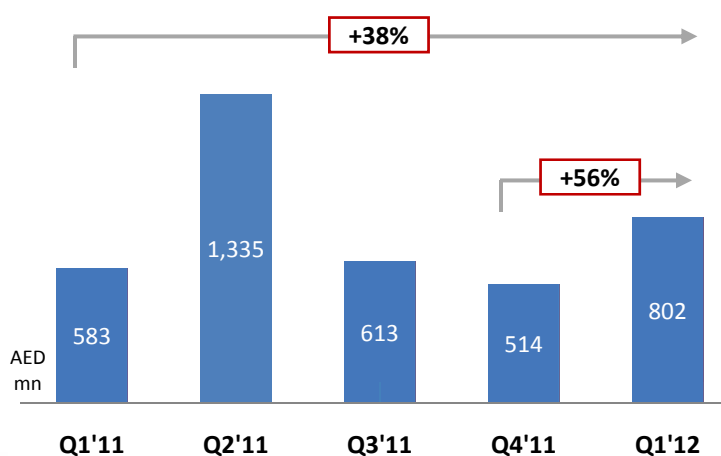
Cost /Income ratio
32%
 Q1'12

Operating profit and impairment allowances



■ Operating profit ■ Net impairment allowances

Net profit



Solid operating profit generation with net impairment allowances substantially reduced

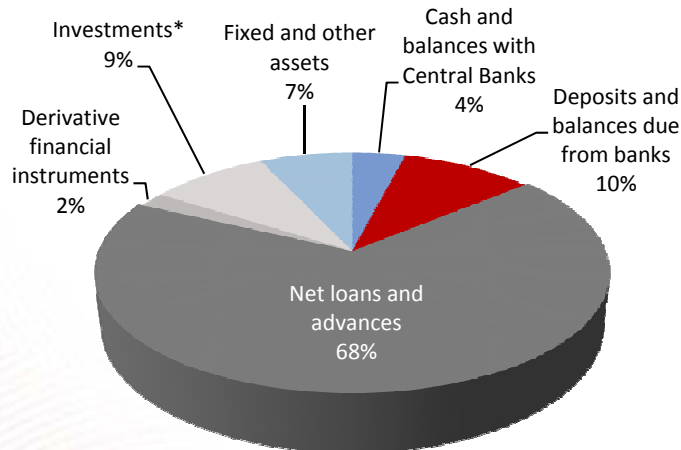
-28%
 YoY

Sustained profitability
+56% **+38%**
 QoQ YoY

ROE 14.74%
ROAA 1.49%

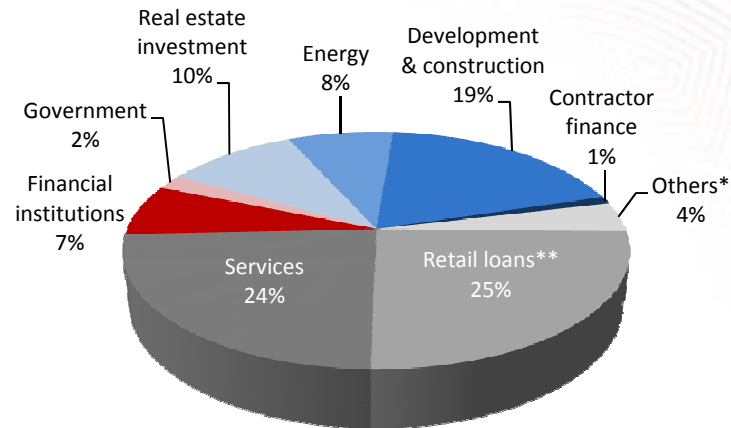
Effective management of balance sheet with a UAE centric approach...

Composition of assets (AED 183 bn)



*Investments include: investment securities, trading securities, investment in associates, investment properties

Split of the loan portfolio, gross (AED 130 bn)



* Agriculture, trading, manufacturing and transport

** Retail loans include personal retail loans and personal collateralised loans

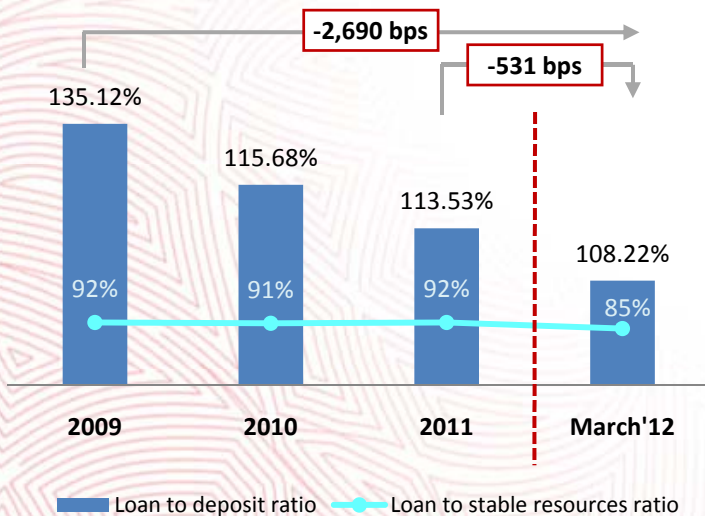
Sustainable revenue generation
Strong balance sheet
Position of capital strength
Conservative risk management

Domestic focus

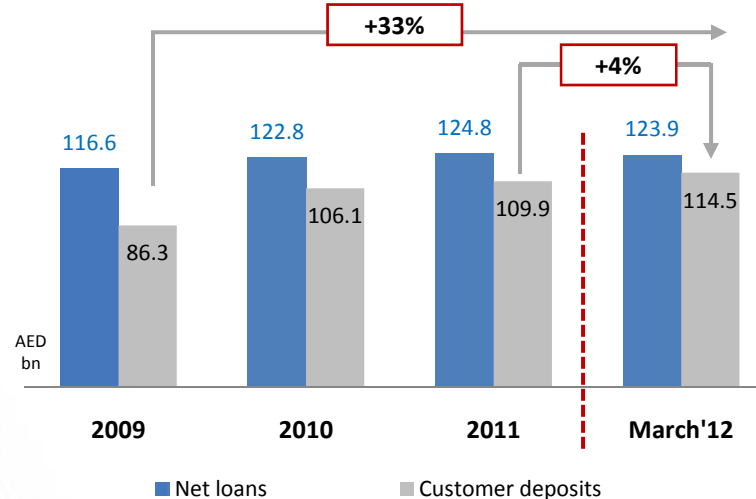
96%

of gross loans within the UAE

Loan to deposit ratio



Net loans and customer deposits



Real estate investment, contractor finance, development & construction

30%

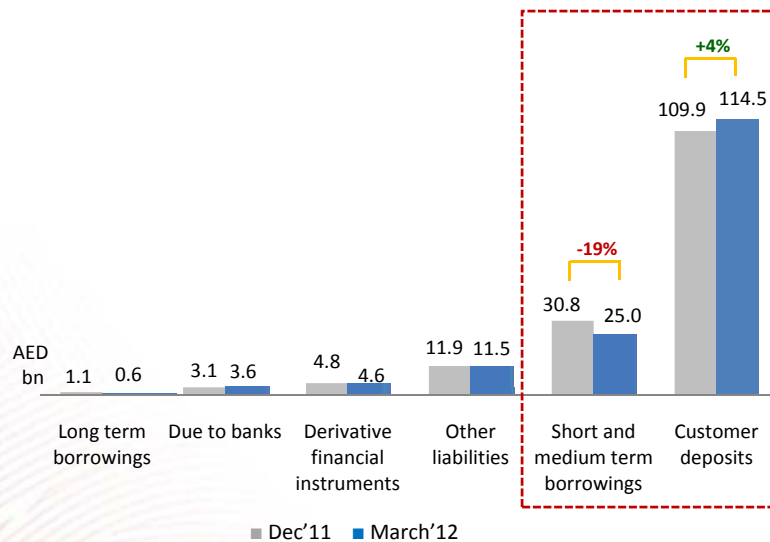
Loan split
 Abu Dhabi

65%

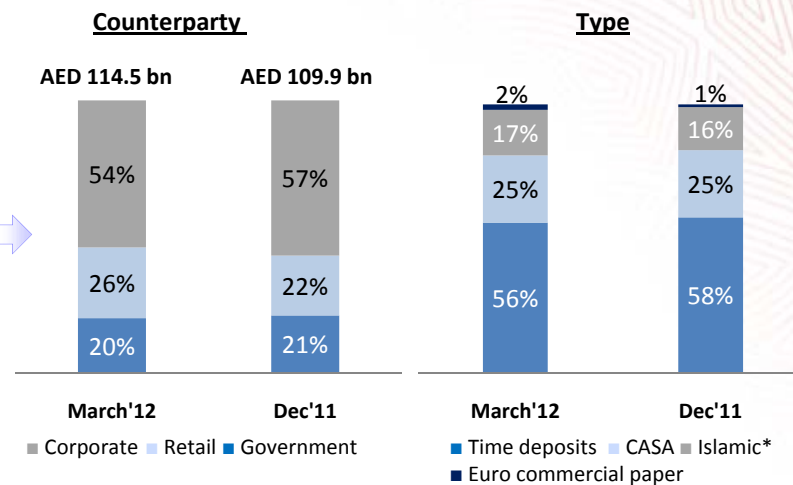
& Dubai
26%

Sustainability through liability growth, diversified sources of funding...

Composition of liabilities (AED 160 bn)



Customer deposits by:



Sustainable revenue generation
Strong balance sheet
Position of capital strength
Conservative risk management

Islamic product deposits*

AED 20 bn
March'12

AED 18 bn
Dec'11

* Includes Murabaha deposits

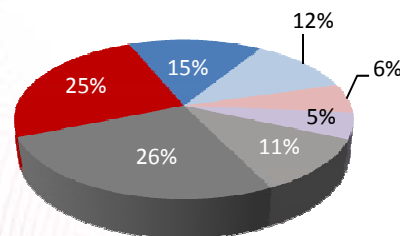
Customer Deposits

72%
of total liabilities
(Dec'11: 68%)

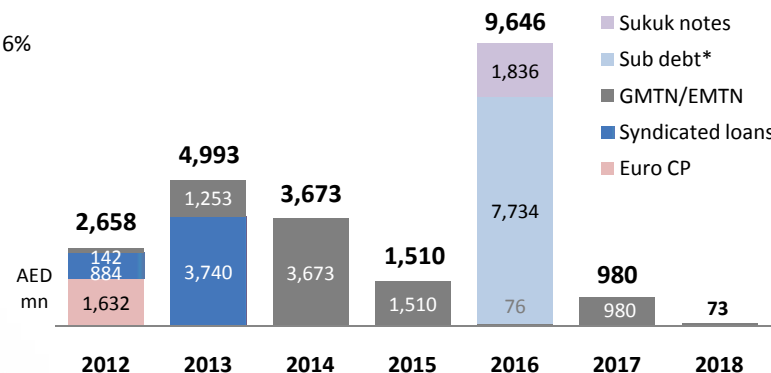
Total sources of wholesale funding
AED 31 bn

Composition of wholesale funding

Source of funds	AED mn
GMTN/EMTN	8,010
Sub. FRN ¹	7,734
Syndicated loans	4,619
Interbank ²	3,588
Islamic Sukuk notes	1,836
Euro Commercial paper	1,632
Other ³	3,422
Total	30,841



Maturity profile as at 31 March 2012



* Includes AED 6,617 mn Tier II loan

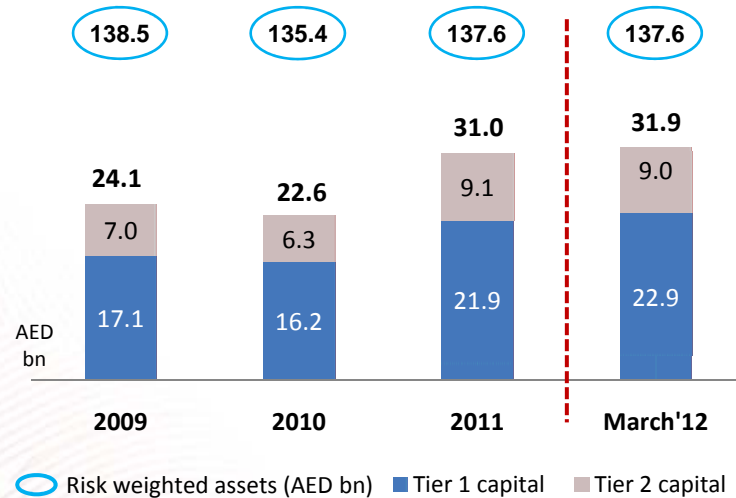
¹ Includes AED 6,617 mn Tier II loan from UAE Ministry of Finance

² Includes due to Central Banks

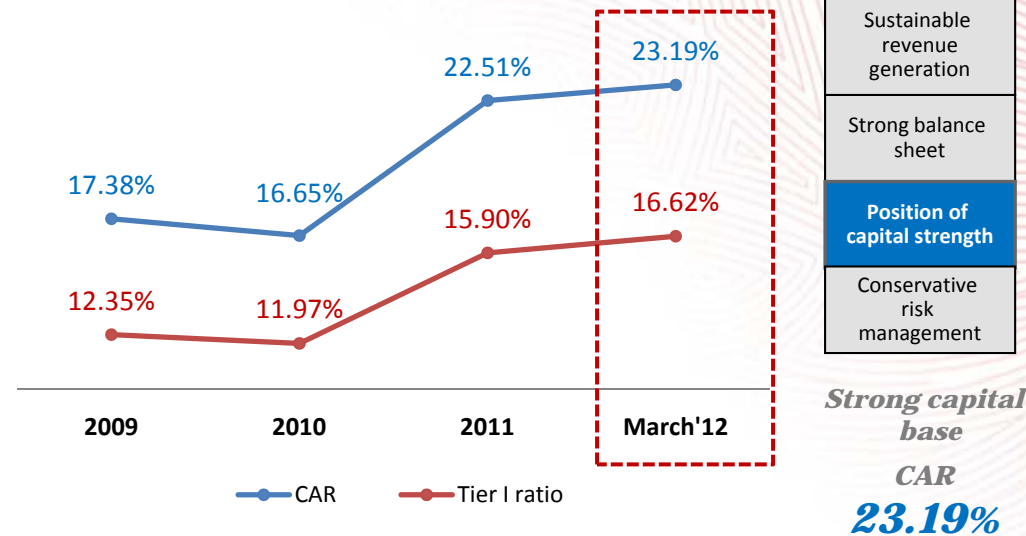
³ Includes AED 2,981 mn of borrowing through total return swaps and AED 441 mn of borrowing through repurchase agreement

Strong capital position and liquidity levels...

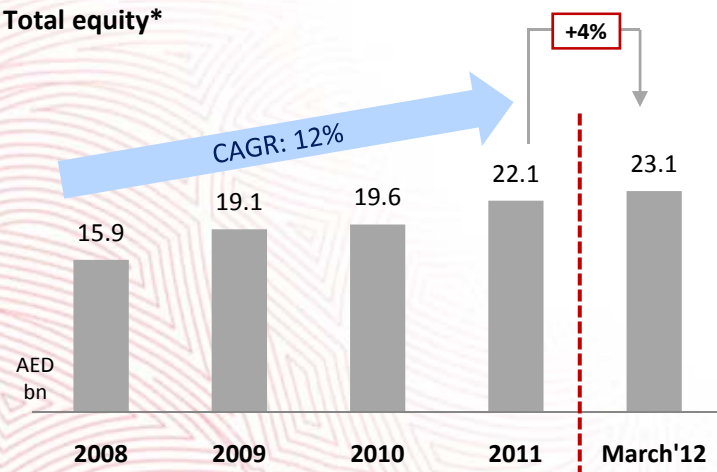
Capital position and risk weighted assets



Capital adequacy ratio and Tier I ratio

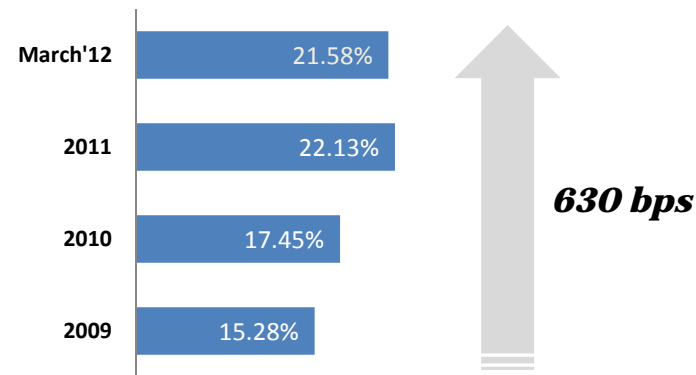


Total equity*



* Tier I capital notes of AED 4 bn included in equity since March 2009

Liquidity ratio*



* Liquid assets include cash and balances with Central Banks, deposits and balances due from banks, trading securities, and liquid investments (liquidity ratio is calculated as follows: liquid assets divided by total assets)

***Net interbank lender of**
16 bn

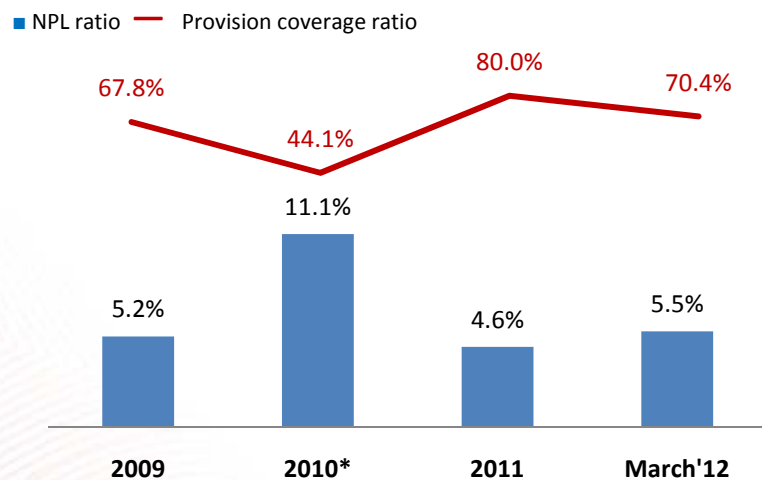
* Certificate of deposits with Central Bank is considered as due to banks for the purpose of calculating net position in interbank market

Total equity
AED 23.1 bn
March'12

AED 22.1 bn
Dec'11

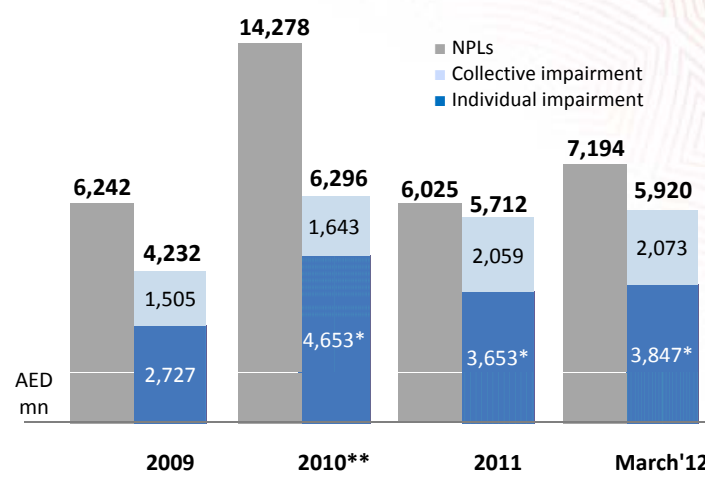
Asset quality...

NPL ratio and provision coverage ratio



* Includes Dubai World exposure and related provisions

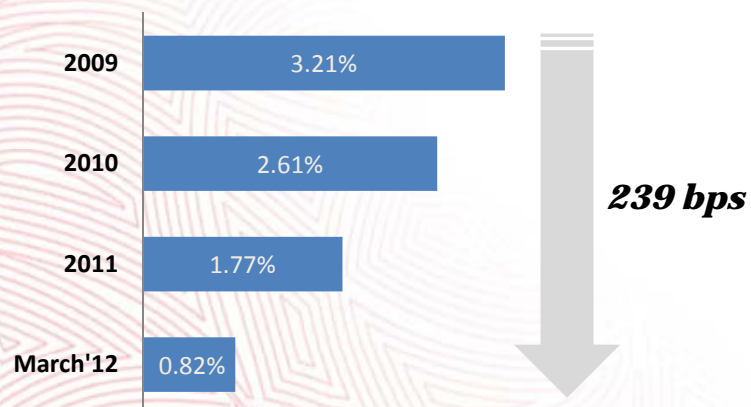
NPLs and impairment allowances



* Includes provision for Dubai World exposure
 ** Includes Dubai World exposure

Sustainable revenue generation
Strong balance sheet
Position of capital strength
Conservative risk management

Cost of risk*



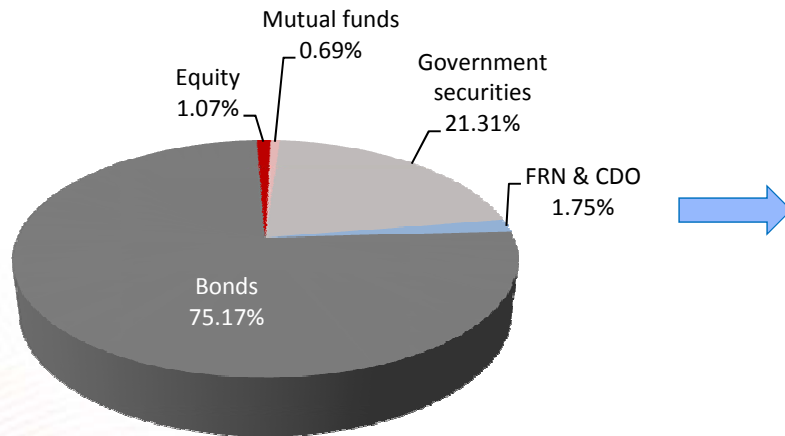
* Total provisions including investments/ average loans & advances and investments

Highlights

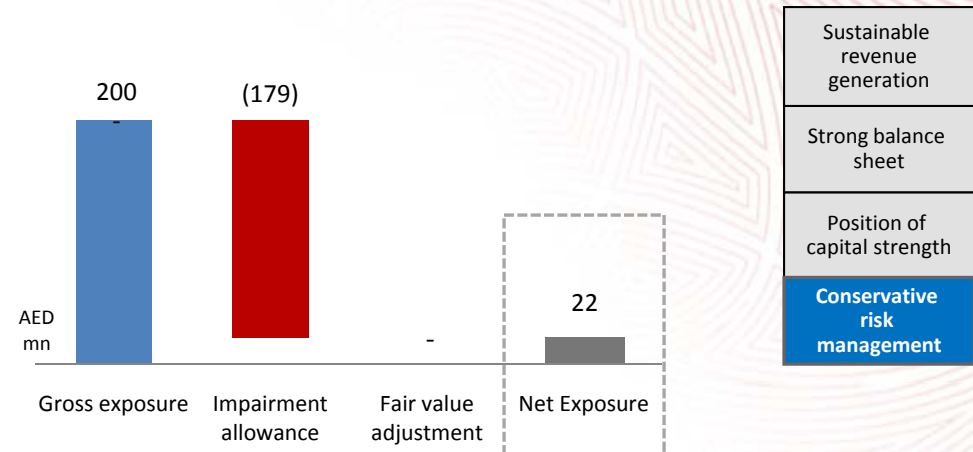
- Portfolio impairment allowance balance was AED 2,073 mn and 1.61% of credit risk weighted assets as at 31 March 2012. The UAE Central Bank directive requires banks to increase the level of collective provisions to 1.50% of credit risk weighted assets by 2014
- In Q1'12, charges for impairment allowance on loans and advances, net of recoveries amounted to AED 287 mn
- In 2011 a loan of AED 6,749 mn was transferred from impaired to performing category based on the performance of agreed renegotiated terms.

Investment portfolio...

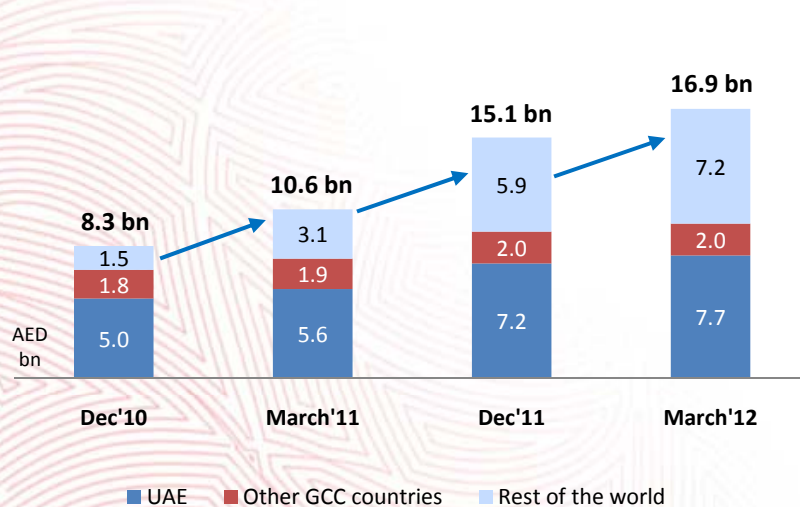
Available for sale investments (AED 17 bn)



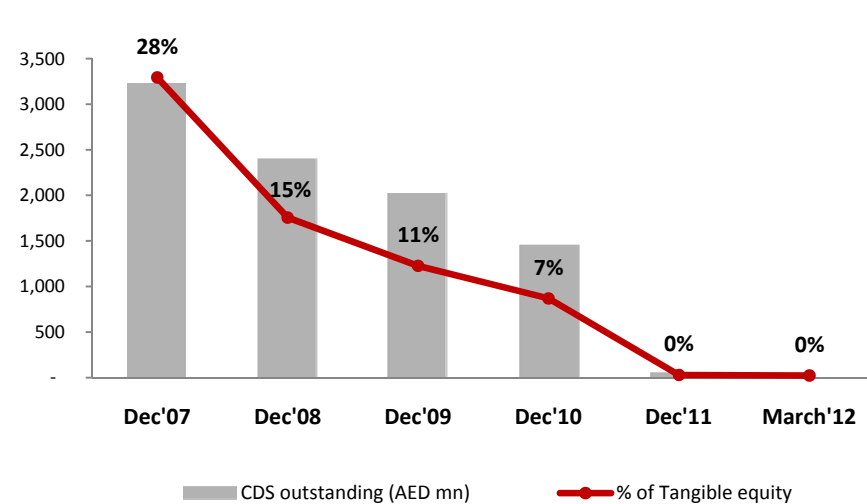
Remaining funded FRN & CDO exposure



Available for sale investments: Geographical split



Outstanding CDS exposure



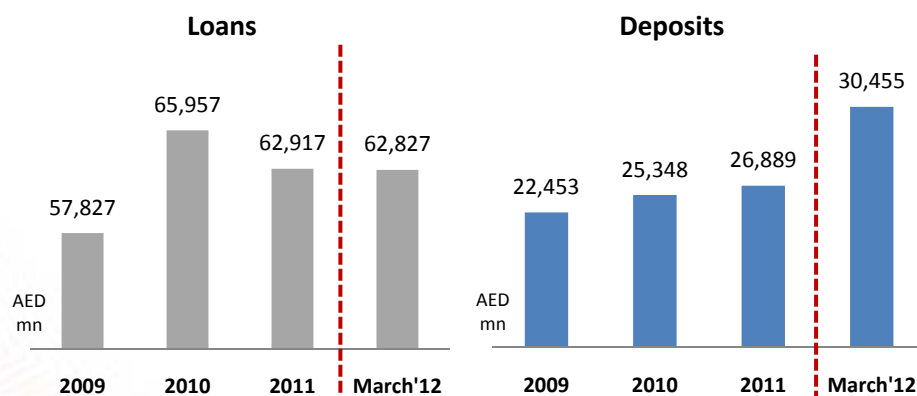
Business overview

ADCB Services - active across all business lines...

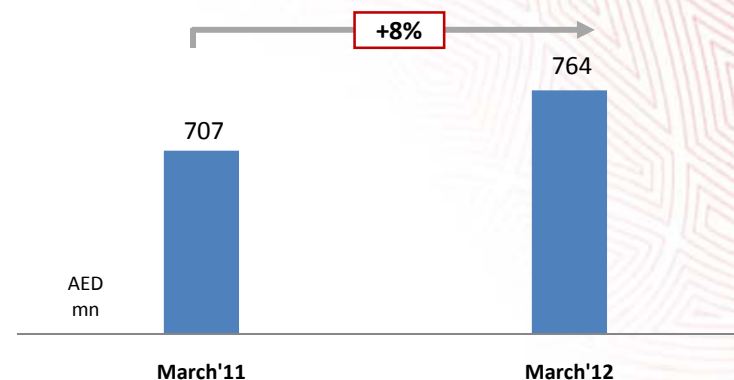
Business segment	Overview	Contribution to operating income in Q1'12
Consumer banking	<ul style="list-style-type: none"> Covers retail, wealth management and Islamic operations Growth in consumer banking underpinned by an increased product offering, expansion of sales and distribution infrastructure and effective cross-selling Wealth management – ADCB Excellency Wealth Management Exclusive private banking partnership with Schroder & Co Bank AG Launch of co-branded Visa Cards with Etihad Airways Acquired RBS' UAE retail, wealth management and SME banking businesses Launch of offshore banking service through the Jersey branch 	<p>48% AED 764 mn</p>
Wholesale banking	<ul style="list-style-type: none"> Relationship coverage to SMEs and large corporate clients, financial institutions, Indian operations, international business development, strategic client operations, corporate finance and investment banking Focus on tight management of balance sheet growth and monitoring asset quality JV with Macquarie Bank covering infrastructure funds and infrastructure advisory services Strategic relationship with Bank of America Merrill Lynch to allow clients who require services in the region to access capabilities provided by ADCB 	<p>24% AED 388 mn</p>
Treasury and investments	<ul style="list-style-type: none"> The Bank's treasury business and investment portfolio provides interest rate, commodities and foreign exchange services Covers money market, FX, interest rates, currency, commodity derivatives and asset liability management 	<p>24% AED 375 mn</p>
Property management	<ul style="list-style-type: none"> Includes real estate and property management activities Comprises of real estate management and engineering service operations of subsidiaries - Abu Dhabi Commercial Properties L.L.C., Abu Dhabi Commercial Engineering Services L.L.C., ADCB Real Estate Fund operations and rental income 	<p>4% AED 58 mn</p>

Consumer banking...

Balance sheet trends

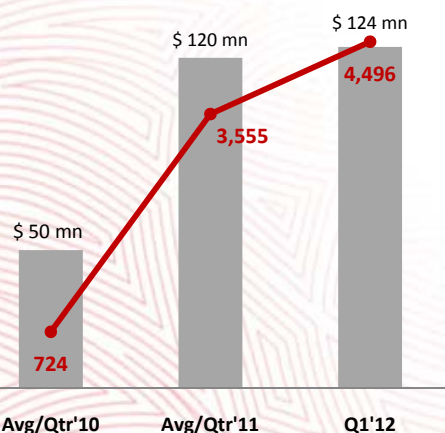


Operating income

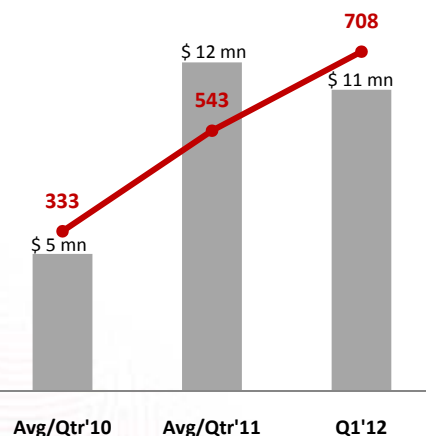


Mass affluent and wealth management focus paying off

Investment - New sales



Bancassurance - New sales



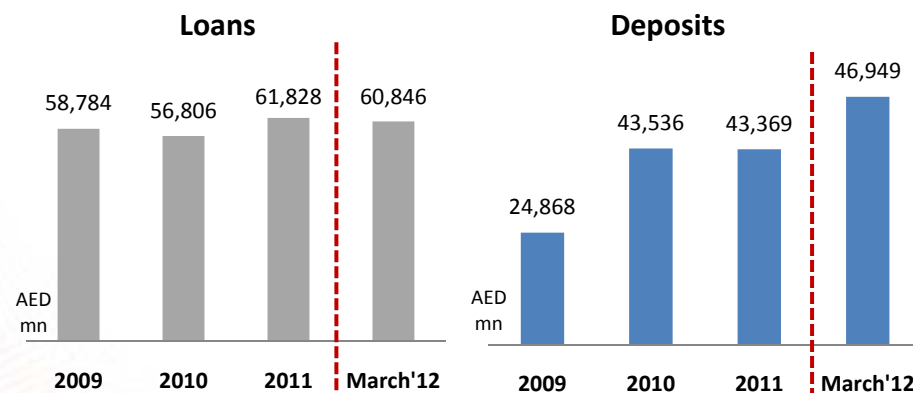
■ Sales ● Number of deals ■ APE (Average premium earned) ● Number of policies

Highlights

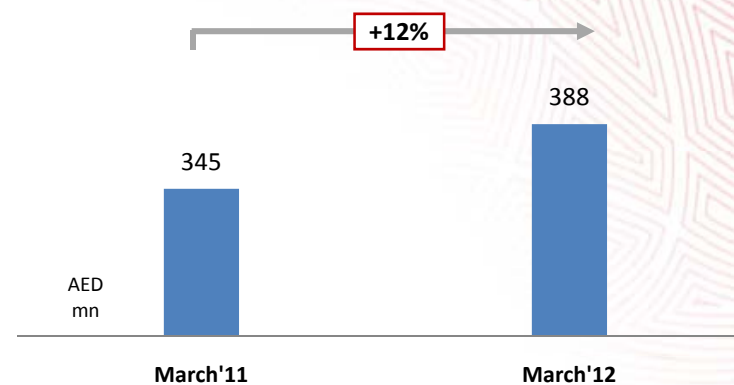
- Revenue growth of 8%, led by both volume growth and right pricing of assets
- Net Profit more than doubled to AED 295 mn in Q1'12 from AED 126 mn in Q1'11 on the back of lower loan loss provisions both in retail and private accounts
- Islamic Banking crosses 100,000 customers for consumer banking
- Mass affluent & Wealth Management focus yielding results. Investment and Bancassurance sales on the rise

Wholesale banking...

Balance sheet trends

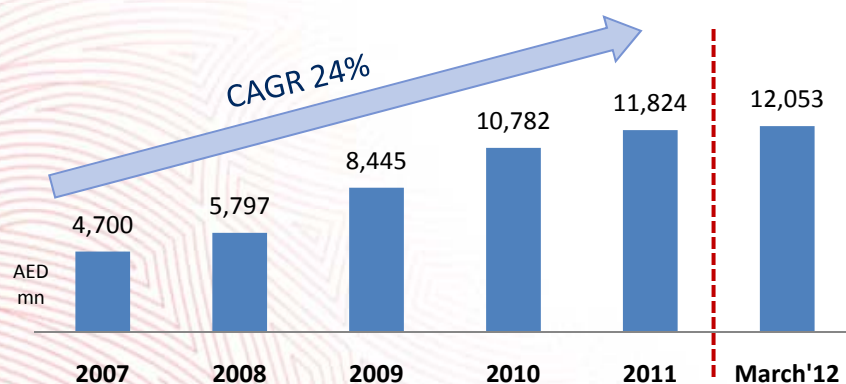


Operating income*



* Excludes share of profit of associate

Wholesale banking - CASA balances



Highlights

- Deployed state of the art trade platform, 'Pro Trade', allowing straight through processing, number of clients more than doubled in Q1'12
- Phase I of cash management platform, 'ProCash' went live in 2011, Phase II of ProCash released with more than 3000 clients using the system
- SME business significantly enhanced with the launch of a range of financing products, awarded "Best SME Account" and "Best SME Trade Finance" by the Banker Middle East in March 2012
- Investment Banking played a pivotal role as bookrunner on the highly successful bond issue for Dolphin Energy
- Operating costs and liability cost of funds remain under tight control
- Offering to Government, 'Reyadah', resulted in over 15 new to bank core transaction banker role for Government clients

PROCASH ريادة REYADAH PROTRADE

Corporate governance and risk management...

Corporate governance - In line with best international practices

Principles and awards

- Focused around principles of integrity, transparency, responsibility and accountability
- Rated 'Top Bank in GCC' in terms of transparency according to a survey by The National Investor and Hawkamah in 2009 and awarded "Top Bank in GCC for Corporate Governance" by Hawkamah in 2010 and 'The Best Corporate Governance Award in the UAE' by World Finance in 2010 and 2011, and Financial Institution of the Year and Corporate Governance Officer of the Year at The ACC 3rd Annual International GRC & Financial Crimes Conference and Exhibition
- Recently selected by World Bank for a case study on "Corporate Governance Success Stories"

Top Bank in GCC For corporate governance

by



November 2010

Best Corporate Governance in United Arab Emirates

By

World Finance

Corporate Governance Awards

WORLD FINANCE

March 2011

Financial Institution of the Year and Corporate Governance Officer of the Year

at

The ACC 3rd Annual International GRC & Financial Crimes Conference and Exhibition



November 2011

Risk management pillars - Achieving sustainable growth

Credit risk

- Single borrower, group, industry and country concentration limits
- Regular audits of business units
- Continuous monitoring of all customer exposures
- Pricing tool incorporating Basel norms and funds transfer pricing (FTP) in place to price risk appropriately

Liquidity risk

- Assets liabilities committee (ALCO) sets and monitors liquidity and treasury limits
- Monitors and reports liquidity on a daily and a weekly basis
- Stress testing on a regular basis

Interest rate risk

- Assets and liabilities predominantly floating rate
- Monitored by risk management function within established limits and parameters

Market risk

- Independent market risk function
- Established monitoring, review and reporting processes for market risk reporting

Operational risk

- Operational risk management (ORM) governance framework established
- Policy and processes (ORM tools) in place to effectively manage and monitor operational risk
- Process, systems and tools currently being upgraded

Awards in Q1'12...

"Best Woman Award in the Banking & Financial Sector 2011 "

by
 Human Resources Development Committee in
 Banking & Financial Sector
 At
 the 14th edition of the National Career Exhibition

HRDC لجنة المهنة الموارد البشرية في القطاع المصرفي و المالي
 Human Resources Development Committee in Banking and Financial Sector

February 2012

"Human Resources Award in the Banking & Financial Sector 2011"

by
 Human Resources Development Committee in
 Banking & Financial Sector
 At
 the 14th edition of the National Career Exhibition

HRDC لجنة المهنة الموارد البشرية في القطاع المصرفي و المالي
 Human Resources Development Committee in Banking and Financial Sector

February 2012

"Best SME Account"

for BusinessEdge Free Zone Platinum Account
 By
 Banker Middle East product awards 2011


Banker
 MIDDLE EAST
 PRODUCT AWARDS
 - 2012 -

March 2012

"Best SME Trade Finance"

for Business Edge Trade 360
 By
 Banker Middle East product awards 2011


Banker
 MIDDLE EAST
 PRODUCT AWARDS
 - 2012 -

March 2012

"Most Improved Islamic Bank in the Middle East"

by
 Euromoney


EUROMONEY
 2012
 Awards
 for excellence

March 2012

"Best Retail Bank in the UAE"

By
 The Asian Banker


 THE ASIAN BANKER
**EXCELLENCE IN
 RETAIL FINANCIAL SERVICES**
 A W A R D S 2 0 1 2

March 2012

"Best Retail Bank in the Gulf Region"

By
 The Asian Banker


 THE ASIAN BANKER
**EXCELLENCE IN
 RETAIL FINANCIAL SERVICES**
 A W A R D S 2 0 1 2

March 2012

Appendix

- Operating environment
- Key group subsidiaries
- Board of Directors and Management profiles
- Financial statements

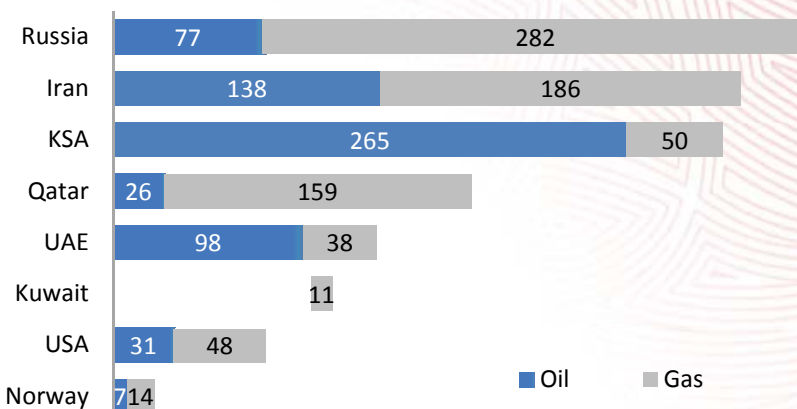
United Arab Emirates (UAE) – stable operating environment...

United Arab Emirates

Country rating	<ul style="list-style-type: none"> Moody's: Aa2 (unsolicited)
Robust economic fundamentals	<ul style="list-style-type: none"> Economic growth of over 3% expected for 2011 with a GDP of US\$ 358.1 (Moody's Investor Services estimates)
General overview	<ul style="list-style-type: none"> Second largest economy in the GCC, after Saudi Arabia Relatively well diversified economy – with hydrocarbon sector traditionally accounting for less than one third of the UAE GDP The UAE boasts a stable socio-political environment – the country did not witness any turmoil amidst the unrest seen in the wider MENA region

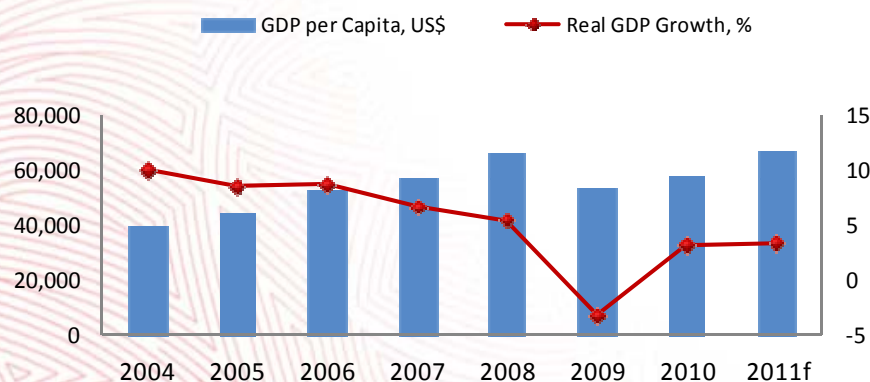
Substantial hydrocarbon wealth (billion barrels of oil equivalent)

The UAE has 6th and 7th highest reserves of oil and gas, respectively, in the world



Source: BP Statistical Review of World Energy – June 2011

Robust economic growth



Source: Moody's Country Statistics: United Arab Emirates as at November 2011

Global peer comparison

2011 Forecasts	UAE	Singapore	Hong Kong
Nominal GDP (US\$ bn)	358.1	280.4	247.8
Real GDP Growth (%)	3.3	5.3	5.2
GDP per Capita (US\$)	66,619	53,929	34,905
Population (mn)	5.4	5.2	7.1
Government Debt (% of GDP)	17.8	42.9	3.3
Current Account Balance (% of GDP)	13.9	13.2	5.5

Source: Moody's Investor Services

Abu Dhabi – strong economic outlook...

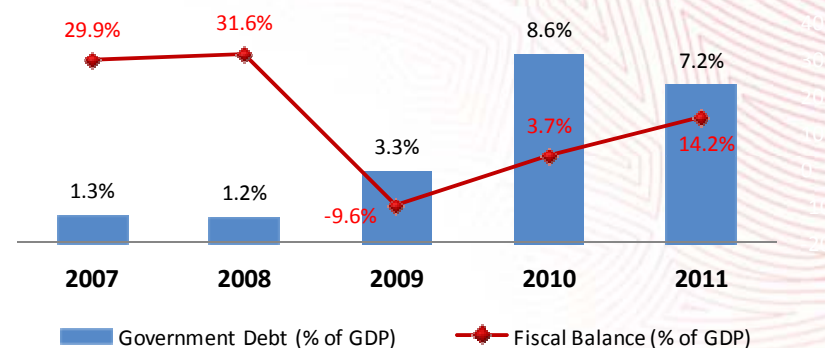
Abu Dhabi

Emirate rating	<ul style="list-style-type: none"> Moody's: Aa2, S&P: AA, Fitch: AA
Nominal GDP	<ul style="list-style-type: none"> 2011 nominal GDP estimated at US\$ 205bn (as per Standard & Poor's)
Strong prospects	<ul style="list-style-type: none"> Vast hydrocarbon wealth underpinning economic development Government focus on driving economic diversification The Emirate of Abu Dhabi is the largest and wealthiest of the seven emirates forming the UAE, holding the vast majority of the country's oil and gas reserves

2030 Economic Vision – seven areas of ongoing economic policy focus

Build open, efficient, effective and globally integrated business environment
Adopt disciplined fiscal policies, responsive to economic cycles
Establish resilient monetary and financial market environment
Improve efficiency of the labour market
Develop a sufficient and resilient infrastructure
Develop highly skilled, highly productive workforce
Enable financial markets to become the key financiers of economic sectors and projects

Healthy public finances



Source: Moody's Credit Opinion, January 2012

Key economic indicators

	2007	2008	2009	2010	2011e
Real GDP growth (%)	2.6	7.6	-3.6	4.0	3.8
GDP per capita (US\$)*	97,034	113,227	79,795	85,841	97,707
Population (mn)	1.574	1.696	1.827	1.968	--
Oil and gas % of GDP	56.4	60.9	49.4	--	--
CPI (average, % change)	10.6	14.9	0.8	3.0	3.0

Sources: Standard & Poor's, January 2012 and Abu Dhabi Statistics Centre

*GDP per capita is calculated using nominal GDP

UAE Banking Sector – ADCB’s home market...

- Regulated by the UAE Central Bank
 - 23 local banks with 794 branches
 - 28 licensed foreign banks with 88 branches
- The UAE banking sector has effectively weathered the financial crisis – the local central bank and government have been highly supportive of the financial sector
- With an asset base (net of provisions) in excess of AED 1,741 bn, the UAE banking sector is the largest in the GCC

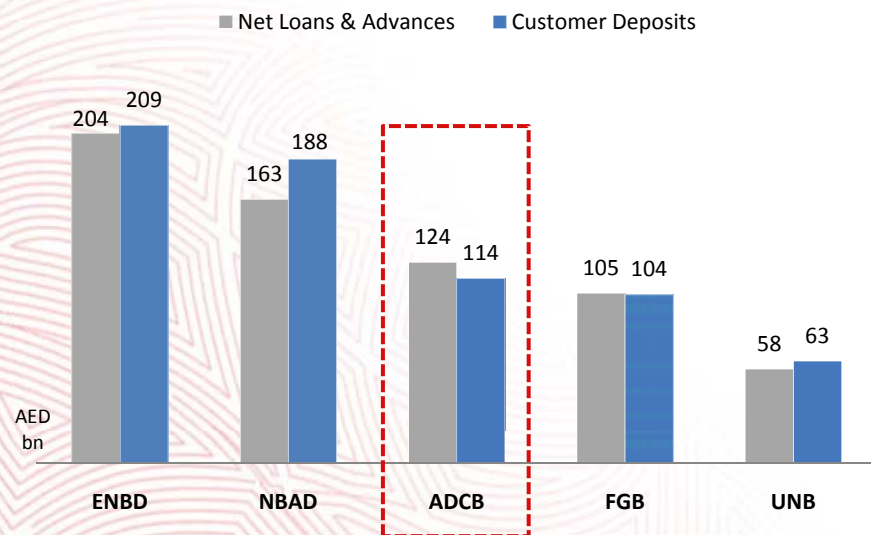
Source: UAE Central Bank , March 2012

UAE banking sector

UAE Banking Sector (AED bn)	2009	2010	2011	March'12
Total Assets	1,519	1,606	1,662	1,741
Deposits	983	1,050	1,070	1,146
Loans and advances	1,018	1,031	1,071	1,074
CAR (%)	19.2	20.8	20.8	20.9

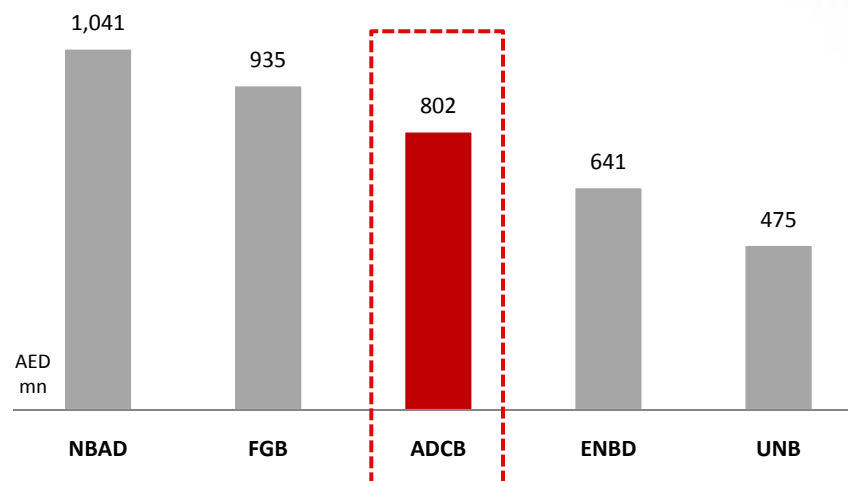
Source: UAE Central Bank

ADCB – the third largest bank in the UAE



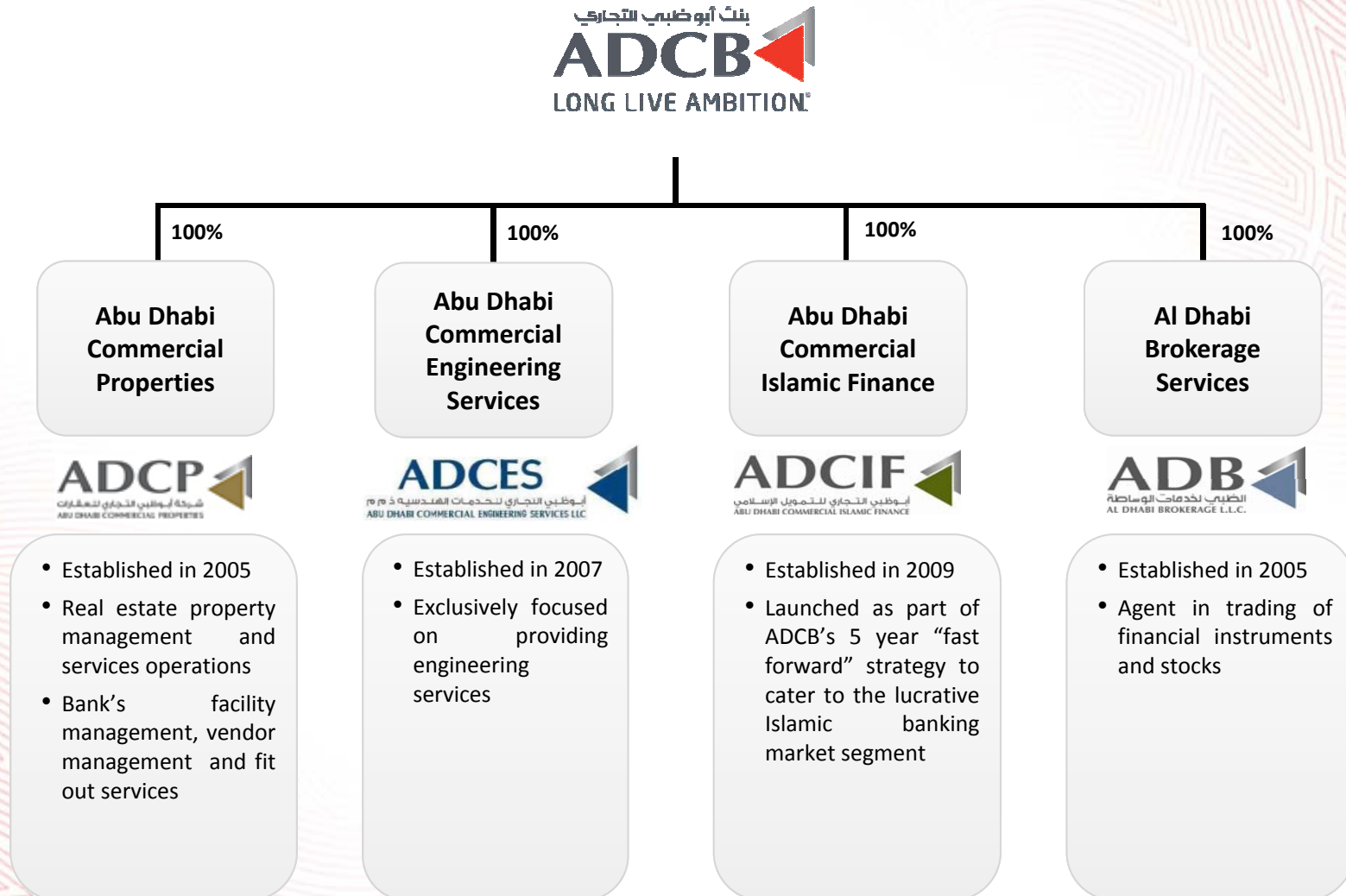
Sources: ADCB and other banks’ financial statements as at 31 March 2012

Continued profitability of UAE banking sector



Sources: ADCB and other banks’ financial statements at 31 March 2012

Key group subsidiaries...



Board of Directors



H.E. Eissa Al Suwaidi, Chairman

- Appointed by the Government of Abu Dhabi to join the ADCB Board of Directors and was elected the chairman of ADCB in September 2008.
- Over 20 years of experience in banking & finance
- External appointments:
 - Executive Director – Abu Dhabi Investment Council
 - Board Member - Abu Dhabi National Oil Company for Distribution, International Petroleum Investment Company, Abu Dhabi Fund for Development
 - Board Member - Arab Bank Corporation
 - Board Member – Emirates Investment Authority
 - Vice Chairman – Arab Banking Corporation - Egypt



Mr. Mohamed Al Hameli, Vice Chairman

- Appointed by ADIA to join ADCB Board of Directors in 2004.
- Prior to joining the Finance Dept of the Government of Abu Dhabi, Mr. Al Hameli was the Assistant Director of the European Equities Department of ADIA.
- External appointments:
 - Board Member - Abu Dhabi Development Fund
 - Board Member - Abu Dhabi Airport Company
 - Assistant Undersecretary of the Finance Department of the Government of Abu Dhabi



Mr. Mohamed Darwish Al Khouri, Independent

- Nominated by the Government of Abu Dhabi to join ADCB Board of Directors in 2004, and in April 2006 he was elected to act as an independent Director
- External appointments:
 - Executive Director – Internal Equities Department, ADIA
 - Member of the Investment Committee, ADIA
 - Board Member - National Marine Dredging Company
 - Board Member - Al Benaa Property Investment Company



Mr. Khalid Abdalla Deemas Al Suwaidi

- Appointed by Abu Dhabi Investment Council to join ADCB Board of Directors in March 2009.
- External appointments:
 - Chief Executive Officer – Das Holding
 - Board Member - Takaful
 - Chairman – Manafa Outdoors
 - Chairman – United Tina
 - Board Member – Al Dar Financial Securities



Mr. Mohamed Al Dhaheri

- Before being appointed by Abu Dhabi Investment Council to join the ADCB Board of Directors in May 2007, Mr. Al Dhaheri was the Chief Operating Officer of the Treasury Department in ADIA
- External appointments:
 - Accounting & Financial Services – Abu Dhabi Investment Council
 - Board Member - Abu Dhabi Investment Company



Mr. Mohamed Esmaeel Al Fahim

- Appointed by ADIA holding senior position since 1987.
- External appointments:
 - Board Member – Burooj Properties (Subsidiary of Abu Dhabi Islamic Bank)
 - Board Member - Abu Dhabi Islamic Services (Subsidiary of Abu Dhabi Islamic Bank)
 - Board Member – Auwqaf Investment Board
 - Board Member – Takaful
 - Board Member – Baniyas Investment
 - Board Member – Al Fajer Investment
 - Board Member – Green Crescent Insurance



Mr. Ala'a Eraiqat, CEO & Member - Board of Directors

- Appointed as Chief Executive Officer & Board Member in February 2009.
- Over 20 years of banking experience. Joined ADCB in 2004 and started the Wealth Management Division to later become Head-Consumer Banking and then Deputy CEO in 2007. He also held senior positions previously within Citibank, Standard Chartered Bank, amongst others
- The sole recipient in March 2008 of the Asian Banker Promising Young Banker Award for the Gulf Region 2007 and chosen by Arabian Business as one of GCCs Most Admired Executives in 2009
- External appointments:
 - Member of Board of Directors in Abu Dhabi National Hotels, Public Joint Stock Co.
 - Member of Board of Directors in Gulf Capital
 - Director to the MasterCard AsiaPacific, Middle East and Africa regional Advisory Board
 - Member of Mubadala Infrastructure Partners Advisory Board
 - Member of the Honorary Board of Al Ain Club



Mr. Jean-Paul Pierre Villain

- Appointed by ADIA to join the ADCB Board of Directors in 2004. In 2007, the President of the French Republic made him "Chevalier de la Legion d'Honneur"
- External appointments:
 - Head of ADIA Strategy Committee
 - Head of Strategy Unit at H.H. the Managing Director's Office of ADIA
 - Member of the Investment Committee of the Abu Dhabi Fund for Retirement and Benefits
 - Governor – British Community School, Abu Dhabi



Mr. Salem Al Ameri

- Joined ADCB Board of Directors in 2007. He spent 9 years with ADIA as the Head of the Rest of the World region in the Private Equities Department
- External appointments:
 - Executive Director - Abu Dhabi Investment Council
 - Board Member - Abu Dhabi Investment Company
 - Chairman – Airport International Group (Developer & Operator of Queen Alia International Airport), Jordan



Mr. Abdulla Al Mutawa

- Nominated by ADCB shareholders to join the ADCB Board of Directors in 1997.
- External appointments:
 - General Manager - Office of Sheikh Suroor Bin Mohamed Al Nahyan
 - Board Member - Al Falah Exchange, U.A.E
 - Board Member - Bank Al Falah, Pakistan



Sheikh. Sultan Bin Suroor Al Dhaheri

- Elected by ADCB Shareholders to join the ADCB Board of Directors in March 2009.
- External appointments:
 - Chief Executive Officer – Al Dhaheri Group
 - Board Member - Abu Dhabi National Tourism and Hotels Company
 - Board Member - Al Khazna Insurance Company

Management team



Ala'a Eraiqat, CEO & Member - Board of Directors

- Joined ADCB in 2004, appointed Deputy CEO in 2007; CEO since February 2009
- Over 20 years of banking experience with previous employers including Citibank and Standard Chartered
- Broad-based experience in consumer, wholesale and general management in leading financial institutions
- On the Board of Directors of several UAE companies (Abu Dhabi National Hotels PJSC, Gulf Capital PJSC)
- Received 'The Asian Banker Promising Young Banker Award' for the Gulf Region in 2008



Deepak Khullar, Group Chief Financial Officer

- Joined ADCB: 2008
- Previous Experience: Standard Chartered First Bank, Korea - CFO
- Over 25 years of banking & finance experience



Abdulla Khalifa Al Suwaidi, Head Of Government Relations

- Joined ADCB: 2010
- Previous Experience : Dubai Islamic Bank- Area Manager of Wealth Management
- 11 years of banking & business management



Colin Fraser, Group Head of Wholesale Banking

- Joined ADCB: 2008
- Previous Experience : Barclays Bank- Head of Corporate Banking, GCC Region
- 17 years of banking & finance experience



Arup Mukhopadhyay, Group Head of Consumer Banking

- Joined ADCB: 2005
- Previous Experience : Citibank - Head Wealth Management and Marketing Services , UAE region
- 11 years of banking & finance experience



Kevin Taylor, Group Treasurer

- Joined ADCB: 2009
- Previous Experience : ALICO - Chief Risk Officer
- 25 years of banking & finance experience



Jerry Möllenkramer, Group Chief Operating Officer

- Joined ADCB: 2010
- Previous Experience : Chief Operating Officer for Royal Bank of Scotland's MEA franchise
- Executive Director for ABN Amro's Group Services Division



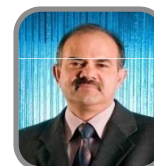
Ali Darwish, Group Head of Human Resources

- Joined ADCB: 2010
- Previous Experience : HSBC and ABN AMRO
- 10 years of ESCROW, business development and Islamic banking



Simon Copleston, Board Secretary & General Counsel

- Joined ADCB: 2008
- Previous Experience : ADIA – Lawyer to the Emerging Markets Department & Strategic Investment and Infrastructure teams
- Over 10 years of banking, finance and corporate finance experience
- Solicitor of the Courts of England & Wales



Kishore Rao, Chief Risk Officer

- Joined ADCB: 2009
- Previous Experience : Arab Banking Corporation - CRO
- Over 25 years of banking industry & risk management

ADCB – a leading bank in the UAE...

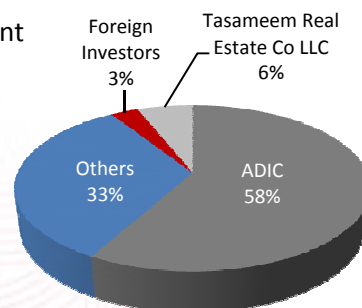
Overview

- Third largest bank in the UAE and second largest in the Emirate of Abu Dhabi in terms of total assets, 11.65% market share by loans and 10.27% market share by deposits as at 31 December 2011 *
- Serving over 450,000 retail customers and over 34,000 corporate and SME clients in 47 branches and 4 pay offices and 1 service center in the UAE, 2 branches in India and 1 offshore branch in Jersey
- The Bank is listed on the Abu Dhabi Securities Exchange, with a market cap of AED 17 bn as at 31 March 2012

* Source: UAE Central Bank

Strong and supportive government ownership

- 58.08% owned by the Government of Abu Dhabi through the Abu Dhabi Investment Council (ADIC)
- Second largest bank shareholding by the Government of Abu Dhabi
- Strong government representation on ADCB's board including one member from the Department of Finance, two members from Abu Dhabi Investment Authority (ADIA) and three members from ADIC
- Government support provided to local banks including ADCB, AED 4 bn Tier I capital notes in Q1'09



* As at 31 March 2012

Investment grade rating

	Long term rating	Short term rating	Outlook
S&P	A	A-1	Stable
Moody's*	A1	P-1	Stable
Fitch	A+	F1	Stable
RAM	AAA	P1	Stable

* As at 24 April 2012, Moody's outlook changed to stable from negative as a result of the continued improvement in the bank's financial fundamentals since 2009

ADCB – recent timeline and milestones

1985	• Established following merger of three local Abu Dhabi banks
2001	• Listed on Abu Dhabi Securities Market
2003	• Bank-wide reorganization designed to create competitive, contemporary and full-service bank
2005	• Established treasury and corporate finance joint ventures with Australia's Macquarie Bank
2006	• Developed "ADCB Fast Forward" programme to restructure and overhaul Bank's products
2008	• Acquired 25% of Malaysia's RHB Capital Berhad
2010	• Completed acquisition of RBS' UAE retail, wealth management and SME banking businesses • Terminated treasury joint venture arrangement with Macquarie Bank
2011	• Sale of RHB Capital Berhad Stake

Group performance – balance sheet

AED mn	31 Mar'12	31 Dec'11	Variance (%)
Cash and balances with Central Banks	7,556	6,630	14
Deposits and balances due from banks	17,664	20,840	(15)
Loans and advances, net	123,866	124,755	(1)
Derivative financial instruments	4,533	4,845	(6)
Investment securities*	17,035	15,068	13
Investment in associates	94	82	15
Investment properties	435	397	10
Other assets	10,667	10,021	6
Property and equipment, net	947	965	(2)
Intangible assets	116	124	(6)
Total assets	182,914	183,726	NM
Due to Central bank	7	48	(85)
Due to banks	3,581	3,090	16
Deposits from customers	114,462	109,887	4
Mandatory convertible securities -liability component	-	-	NA
Wholesale borrowings including Tier II	25,621	31,897	(20)
Derivative financial instruments	4,636	4,822	(4)
Other liabilities	11,548	11,904	(3)
Total liabilities	159,855	161,648	(1)
Total shareholders' equity	23,051	22,072	4
Non -controlling interest	7	6	32
Total liabilities and shareholders' equity	182,914	183,726	NM

* Includes trading securities

Group performance - income statement

AED mn	31 Mar'12	31 Mar'11	Variance (%)
Interest and income from Islamic financing	1,913	1,894	1
Interest expense and profit distribution	(717)	(968)	(26)
Net interest and Islamic financing income	1,195	926	29
Net fees and commission income	249	263	(5)
Net trading income	102	102	0
Other operating income	38	36	4
Non interest income	389	400	(3)
Operating income	1,584	1,326	19
Staff expenses	(292)	(200)	46
Other operating expenses	(173)	(184)	(6)
Depreciation	(33)	(36)	(9)
Amortisation of intangible assets	(8)	(7)	12
Operating expenses	(506)	(427)	18
Operating profit before impairment allowances & taxation	1,078	899	20
Impairment allowance on loans and advances	(349)	(360)	(3)
Recovery of loans	61	34	78
Other impairment	1	(74)	(101)
Share of profit of associates	12	84	(86)
Overseas income tax expense	(2)	(2)	NM
Net profit	802	583	38