

30 SEPTEMBER, 2018

OWNERSHIP

62.52% OWNED BY THE GOVERNMENT OF ABU DHABI (ABU DHABI INVESTMENT COUNCIL)

ASSETS AND CAPITAL

AED **273** BILLION ASSETS

16.90% TOTAL CAPITAL ADEQUACY RATIO (BASEL III)

14.87% TIER 1 CAPITAL (BASEL III)

15.70% ROAE (9M'18) - ANNUALISED

MARKET SHARE AND PRESENCE

- 10.9% market share in loans (net) and 9.8% market share of deposits.

NETWORK

UAE

50 BRANCHES AND 380 ATMS

INDIA

2 BRANCHES

JERSEY

1 BRANCH

LONDON & SINGAPORE

REPRESENTATIVE OFFICES

RATING

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

2018 AWARDS

- "Best Cash Management Bank in the UAE and Middle East" by **Global Finance**
- "Best affinity Card in Middle East & North Africa" by **MasterCard Leadership Forum**
- Ranked the 2nd in S&P/Hawkamah ESG Pan Arab Index for leadership in corporate sustainability by **Hawkamah**
- "Most popular Credit Card of the Year 2018" by **Souqalmaal.com**
- "Credit Card product of the Year in Middle East" by **The Asian Banker**
- "Best affinity Credit Card in Middle East & Asia/Oceania" by **Freddie Awards 2018**
- "Best Domestic Trade Finance Bank Of The Year" by **Global Finance**
- "Best Trade Finance Portal Services in the UAE and Middle East" by **Global Finance**
- "Best Integrated Corporate Banking Site in the UAE and Middle East" by **Global Finance**
- "Best online Portal Services in the UAE" by **Global Finance**
- "Best Service Cash Management in the UAE- Non-FI" by **2018 Euromoney Cash Management Survey**
- "Best Islamic Wholesale Banking Solutions" by **Global Islamic Finance Awards**

CONSUMER BANKING

Onshore:

- Based on the customer's needs, our Onshore solutions are classified into Aspire, Privilege Club, Excellency and Private Banking.
- Fixed Deposits.
- 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.
- Protection and Savings Solutions from renowned global providers.
- Auto Loans, Personal Loans, Education Loans and Rental Loans.
- Leading Issuer of MasterCard and Visa credit cards in the country.
- Current/Saving Accounts.
- Foreign Currency Accounts.

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.

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.

- Customers can now earn bonus TouchPoints on their card spends with a range of Merchant partners.
- Ethihad Guest Miles:** Etihad Airlines co-brand Account/Card which rewards Etihad 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.

MyChoice: ADCB's new digital platform MyChoice started to bring forth an "Online Shopping Experience" to banking industry. Designed to motivate the Customers to strengthen their financial choices through enhanced rewards and gamification, ADCB is the first bank in the region to launch such a customer experience. This platform also redefines the way we engage with our Customers by moving away from a product centric approach to a more consultative and solution based conversation.

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 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 49.6 Billion for the Bank. This year ADCB demonstrated once again its successful credit story with international investors. ADCB was one of the first issuer to tap the Formosa market in 2018 raising USD 540mio. The bank also raised CHF 175mio in the Swiss public market for the first time since 2013. In March, ADCB printed a USD 750mio 5-year RegS/144A Senior Unsecured bond offering at a spread of MS+130bps after initial pricing was set at MS+145bps with an order book size of over USD 1.6 billion. The transaction represented the first 144A/ RegS transaction from a UAE financial institution since 2009 and the first re-entry of ADCB in the dollar public market since 2015. In June, the Bank successfully launched and executed Senior Unsecured Term Loan facilities focused on Asian investors.

With strong investor response during syndication, the final size of these facilities (3 & 5 years) closed at USD590m, against initial target of USD400m. 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 Rate Derivatives & Commodities:** ADCB Treasury provides risk management and trading solutions to help our customers address challenges arising out of their exposure to changes in interest rates and commodity prices. Through a combination of voice and electronic channels, we provide trading liquidity to local financial institutions, investors and corporate customers. Our services are focused on allowing our customers to access global markets in order to transform income volatility into income annuity and financial efficiencies by hedging market risks effectively. Throughout, we provide transparency in pricing and margins to ensure that our customer experience is seamless and optimal.
- 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 47.8 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 banking sector is rapidly growing in the UAE and as one of the main local banks we offer a full suite of Islamic banking products and services. ADCB Islamic Banking is one of the key pillars of bank's sustainable business growth strategy.

- Consumer Banking:** To ensure that our valued customers do not miss on any services offered by ADCB Islamic Banking, a full range of consumer banking products and services were developed offering the most innovative and advanced solutions within the Sharia compliant framework. Our financial solutions cover all types of accounts, deposits, credit cards, finances and wealth management products and services. ADCB Islamic Banking pioneered cash based Salam personal finance and offshore Islamic banking and our flagship Millionaire Savings Accounts offer over AED 26 Million prizes in a year – highest prize by any bank in the UAE.
- Wholesale Banking:** ADCB Islamic Banking is a partnership with its clients offering Sharia compliant financial solutions through a variety of convenient and progressive banking channels. We deliver a seamless method of intelligent and responsible business banking teamed with a fresh and proactive approach to our clients. We provide complete solutions to large corporates, small & medium enterprises and government related entities. Whatever client's financial requirements are, we provide

focused solutions on a personal service level to the highest standards of Wholesale banking practice. Our experienced and qualified Relationship Managers understand client's business and manage banking needs in a practical and sensible manner.

- 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.
- Our in-house Sharia Advisory Dept** allows us to service our customers in the highest industry standards and most efficient and effective manner. All ADCB's channel networks, physical or digital, such as distribution teams, Service Centers, uBank and branches serve our valued Islamic banking customers. We have dedicated 24/7 Call Center 600 56 2626 and website www.adcbislamic.com.

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** 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 339, 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.