

Press Release: Immediate Release

ABU DHABI COMMERCIAL BANK PJSC REPORTS

FULL YEAR 2014 NET PROFIT OF AED 4.201 BN,

RECOMMENDS CASH DIVIDEND OF 40 FILS PER SHARE (Subject to UAE Central Bank approval)

EQUIVALENT TO 50% OF NET PROFIT

Abu Dhabi, 25 January 2015 – Abu Dhabi Commercial Bank PJSC (“ADCB” or the “Bank”) today reported its financial results for the year ended 31 December 2014, subject to approval by the UAE Central Bank.

Financial highlights (2014 vs. 2013)

- ▶ Record levels of net profit and operating income, sustainable profitability
 - Net profit up 16% to AED 4.201 bn
 - Net profit attributable to equity shareholders up 20% to AED 4.050 bn
 - Operating income up 3% to AED 7.529 bn
 - Net fees and commission income up 25% to AED 1.243 bn

- ▶ Resilient balance sheet and disciplined growth
 - Net loans and advances increased 7% to AED 141 bn as at 31 December 2014
 - Deposits from customer increased 9% to AED 126 bn as at 31 December 2014
 - Low cost CASA deposits contributed 45% of total deposits compared to 39% as at 31 December 2013

- ▶ Strong liquidity and capital position at industry leading levels
 - Capital adequacy ratio of 21.03% and Tier 1 ratio of 17.01%
 - Net lender of AED 15 bn in the interbank markets as at 31 December 2014, reflecting our strong liquidity

- ▶ Significant improvement in cost of funds and managed cost base
 - Cost of funds improved to 0.89% from 1.18% in 2013
 - Cost to income ratio at 34%, remains within our target range

- ▶ Continued improvement in asset quality
 - Non-performing loan ratio improved to 3.1% from 4.1% as at 31 December 2013
 - Non-performing loans declined to AED 4.6 bn from AED 5.7 bn as at 31 December 2013
 - Provision coverage ratio improved to 137.1% from 109.7% as at 31 December 2013
 - Collective impairment allowance balance was 2.14% of credit risk weighted assets as at 31 December 2014

- ▶ Tangible returns to shareholders
 - Recommended cash dividend of 40 fils per share
 - Basic EPS improved by 25.4% to AED 0.74 compared to AED 0.59 in 2013

- ▶ Remained committed to the UAE Economy
 - 90% of loans (gross) in the UAE

The Bank reported record results in 2014, crossing the AED 200 bn mark in total assets and AED 4 bn mark in net profit for the first time, delivering a net profit of AED 4.201 bn, up 16% from 2013.

“These results reflect sustained solid performances across all operations” said ADCB Chairman Eissa Mohamed Al Suwaidi.

“ADCB remains a leading bank in the UAE and the region, differentiated by its focused approach, strategic and operational discipline, and financial strength. As a result of the Bank’s record performance in 2014, the Board of Directors has recommended a cash dividend of 40 fils per share, translating to a pay out of AED 2.080 bn (excluding treasury shares) equivalent to 50% of net profit, subject to approval of the UAE Central Bank.

Our strategy has delivered good performances over recent years and in 2014, the Bank reaffirmed the pillars comprised in the Bank’s strategy and agreed on the prioritisation of the Bank’s objectives.”

ADCB’s priorities:

1. Create the most valuable bank in UAE in terms of total shareholder return
2. Build sustainable and quality profits through repeatable core business and operating model
3. Retain our conservative risk stance

The Chairman also noted that ADCB remains a UAE centric bank and is committed to investing in developing the UAE’s long-term social and economic infrastructure, in line with the UAE Vision 2021 and Abu Dhabi Economic Vision 2030.

“In 2014, the Bank continued to focus on a number of important areas, including:

- ▶ Our commitment to attracting, training, and retaining high-calibre UAE national talent across all levels of the Bank. At the end of the year 40.5% of the Bank’s staff were UAE nationals. The Board is particularly proud of the Bank’s ‘Tamooha’ initiative which won the HR Excellence Award for Emiratisation in 2014. This initiative, the first of its kind in the Middle East Banking sector, provides work for 120 Emirati ladies in the Al Ain region, and is part of ADCB’s ambition to promote Emiratisation at various administrative levels, in line with the directives of the UAE’s leadership.
- ▶ ADCB won the Hawkamah Bank Corporate Governance Award for the second time in three years. This prestigious regional award highlights our commitment to governance across all levels of the Bank, from the Board and executive management to our entire staff.
- ▶ The Bank again published a Sustainability report during 2014 and ranked 4th in Standard & Poor’s/Hawkamah Pan-Arab ESG Index. Our practice continues to support locally sourced products to promote local economic development. In 2014, the CIPS Middle East Awards recognised ADCB as a finalist for the Best Contribution to Corporate Responsibility.

The Bank remains committed to contributing to the development of the UAE banking sector and the country, and on behalf of the Board, I thank His Highness Sheikh Khalifa Bin Zayed Al Nahyan, the UAE President and Ruler of Abu Dhabi, may Almighty Allah safeguard him, His Highness Sheikh Mohamed Bin Zayed Al Nahyan, Abu Dhabi Crown Prince and Deputy Supreme Commander of the UAE Armed Forces, His Highness Sheikh Mansour Bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Presidential Affairs, and the UAE Central Bank for their continued support for ADCB and the future development of the UAE economy. I would also like to extend my gratitude and appreciation to our shareholders, valued customers and the ADCB executive management team and employees.”

A Better way: Ambition + Discipline

Commenting on the Bank's performance, Ala'a Eraiqat, Member of the Board and Chief Executive Officer said:

"We are pleased to report a year of strong underlying performance by ADCB. 2014 was a great year for the Bank, a record year of net profit of AED 4.2 bn and a record operating income of AED 7.5 bn, building upon a record year before it. Excluding the one off gain from retirement of hedges in 2013 and income attributable to non-controlling interests (primarily funds consolidation), net profit attributable to equity shareholders grew by 24%.

Since we launched our strategy five years ago, we have committed ourselves to offer a better way to bank, delivering value and service that goes above and beyond, by striking a balance between ambition and discipline. We pursue growth with a passion, but only the right kind of growth. This focus on sustainable growth has energised all our businesses to focus on repeatable and recurring income, which we can protect and grow.

We continue to deliver strong results. Our capital adequacy ratio continues to be at industry leading levels at 21.03%. Even with significantly high level of capital, our businesses have delivered a strong return on equity of 18.1%, one of the highest amongst peers. We manage our balance sheet conservatively, in an extremely competitive environment net loans grew 7% in 2014, diversified across all economic sectors to minimise risk. Customer deposits increased 9% year on year, while low cost CASA deposits improved significantly contributing to 45% of total customer deposits compared to 39% in 2013."

Our journey continues

"In an environment of margin compression and intense competition, we have managed to reduce our cost of funds and maintain our net interest margin at stable levels. Our cost base is efficiently managed and asset quality shows continued improvement with provision coverage ratio increased to 137.1% for the year and past due and impaired loans decreased by 19% over 2013, while cost of risk was reported at record low levels. We run a stable and resilient business. In July 2014, global ratings agency Standard & Poor's revised its outlook on ADCB to "Positive". This is a testament to the work we are all doing as a team. Ours is a story of continuity and progress, the Bank's management team is stable since 2009 and the value we deliver continues to grow."

Customer Focus

Ala'a Eraiqat also attributed the Bank's strong performance to ADCB's customer-centric focus.

"Our differentiation comes down to disciplined execution and customer centricity. We continue to invest in world class infrastructure, with the bank-wide adoption of the Net Promoter Score (NPS)¹, as a way of measuring and managing customer experience. With NPS as our metric, we have implemented real time fast feedback loops to ensure we are always delivering on customer centric service excellence.

We strive to find better ways of delivering the right products and services to our customers and all our businesses have made a significant contribution to the bottom line. In our retail business we have accomplished a remarkable transformation over the years and become a leader in our markets. To expand our retail presence in 2014 we launched "Simplylife", a basic banking value proposition focused on serving the mass market segment of the UAE. Our Islamic Banking business remains a prime driver of growth, with Islamic financing assets (gross) up 5% and total Islamic deposits up 15% over 2013. To strengthen the Bank's market-leading and award winning SME franchise in the UAE, ADCB acquired the SME loan portfolio of Mubadala GE Capital PJSC. This affirms our clear strategy to focus on the UAE and to serve this vital sector of the UAE economy. 2014 also saw record levels of SME lending which is growing in a sustainable way, while in cash management we reported a record number of clients across all segments."

Moving ahead - Stable, strong and growing

"2014 did bring challenges and headwinds. However, the underlying economy of the UAE remains strong supported by multiple drivers. We offer a simple business model with a clear geographic focus – the UAE, a clear strategy focused on sustainable growth in the disciplined way we operate and grow our business. Our strategy will not change and our focus on the customer will remain absolute. We are confident in our chosen path as we move ahead, and we are honoured and grateful to have the continuing support of our shareholders and customers."

¹ NPS is well-recognised as the ultimate measure of customer advocacy. "Net Promoter Score" and "NPS" are trademarks of Satmetrix Systems Inc., Bain & Company and Fred Reicheld.

Press Release: Management Discussion & Analysis

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2014 Financial highlights

Income statement highlights

| AED mn | 2014 | 2013 | Change % | Q4'14 | Q3'14 | Q4'13 | QoQ Change % | YoY Change % |
|--|---------|---------|----------|-------|-------|-------|--------------|--------------|
| Total net interest income ¹ | 5,585 | 5,429 | 3 | 1,392 | 1,400 | 1,343 | (1) | 4 |
| Non - interest income | 1,945 | 1,890 | 3 | 493 | 470 | 420 | 5 | 17 |
| Operating income | 7,529 | 7,320 | 3 | 1,885 | 1,870 | 1,764 | 1 | 7 |
| Operating expenses | (2,563) | (2,358) | 9 | (709) | (648) | (684) | 9 | 4 |
| Operating profit | 4,966 | 4,961 | 0 | 1,176 | 1,221 | 1,079 | (4) | 9 |
| Impairment allowances | (762) | (1,334) | (43) | (154) | (201) | (198) | (24) | (22) |
| Overseas income tax expense | (3) | (7) | NA | 1 | (2) | (2) | NA | NA |
| Net profit | 4,201 | 3,620 | 16 | 1,023 | 1,018 | 879 | 0 | 16 |
| Basic EPS (AED) | 0.74 | 0.59 | 0.15 | 0.19 | 0.18 | 0.15 | 0.01 | 0.04 |

Balance sheet highlights

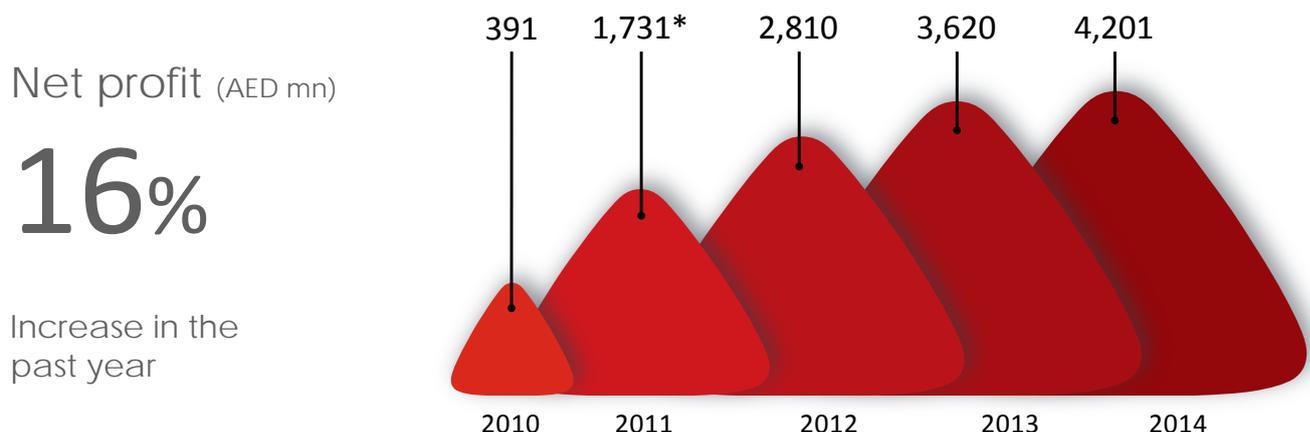
| AED mn | 2014 | 2013 | Change % | Dec'14 | Sep'14 | Dec'13 | QoQ Change % | YoY Change % |
|-------------------------|---------|---------|----------|---------|---------|---------|--------------|--------------|
| Total assets | 204,019 | 183,143 | 11 | 204,019 | 198,425 | 183,143 | 3 | 11 |
| Net loans | 140,562 | 131,649 | 7 | 140,562 | 135,887 | 131,649 | 3 | 7 |
| Deposits from customers | 126,011 | 115,428 | 9 | 126,011 | 121,516 | 115,428 | 4 | 9 |

| Ratios (%) | 2014 | 2013 | Change bps | Dec'14 | Sep'14 | Dec'13 | Change bps | Change bps |
|------------------------------|--------|--------|------------|--------|--------|--------|------------|------------|
| Capital Adequacy Ratio (CAR) | 21.03 | 21.21 | (18) | 21.03 | 21.25 | 21.21 | (22) | (18) |
| Tier I ratio | 17.01 | 16.62 | 39 | 17.01 | 16.90 | 16.62 | 11 | 39 |
| Loan to Deposit Ratio (LTD) | 111.55 | 114.05 | (250) | 111.55 | 111.83 | 114.05 | (28) | (250) |

There could be inconsistencies in totals due to rounding errors

A Better Way: Ambition + Discipline

Commenting on the results, Deepak Khullar, Group Chief Financial Officer said: “2014 stands as a year of strong financial results, building on strong years before it, as we continue to execute a strategy we put in place five years ago. We see ADCB’s performance as a function of discipline, reflecting our focus on fundamental banking principles and the emphasis we place on sustainable growth.”



* Normalised to reflect sale of investment in associate

¹ Includes income from Islamic financing and Islamic profit distribution

Sustainable profitability: Record net profit and record operating income, crossing the AED 4 bn mark in net profit for the first time

- ▶ The Bank reported a record net profit of AED 4,201 mn compared to AED 3,620 mn in 2013, an increase of 16% year on year. Net profit attributable to equity shareholders was AED 4,050 mn, an increase of 20% over 2013. Excluding the one off gain from retirement of hedges in 2013 and income attributable to non-controlling interests (primarily funds consolidation), net profit attributable to equity shareholders grew by 25%.
- ▶ Basic earnings per share were AED 0.74 compared to AED 0.59 in 2013, an increase of 25.4% year on year.
- ▶ Despite high level of capital, the Bank has delivered a strong return on equity of 18.1% compared to 15.5% in 2013.
- ▶ ROAA for 2014 was 2.00% compared to 1.72% in 2013.
- ▶ Operating income in 2014 reached a record AED 7,529 mn, an increase of 3%. Total net interest and Islamic financing income grew 3% in 2014 to AED 5,585 mn and non-interest income grew by 3% to AED 1,945 mn in 2014.
- ▶ Net fees and commission income grew 25% year on year to AED 1,243 mn in 2014. This was primarily attributed to higher corporate banking fees up 29% year on year at AED 503 mn, and retail banking fees up 15% year on year at AED 858 mn. Net fees and commission income accounted for 64% of total non-interest income in 2014, compared to 53% in 2013. Net trading income for 2014 was 24% lower year on year, mainly on account of lower gains from trading securities. Other operating income for 2014 was also 24% lower, mainly attributable to a one-off gain of AED 100 mn arising from retirement of hedges in 2013. Excluding the one off gain, non-interest income for 2014 improved by 9% year on year to AED 1,945 mn.

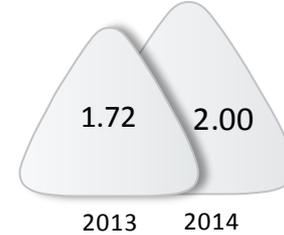
Earnings per share
(EPS – AED)



Return on equity
(ROE%)*



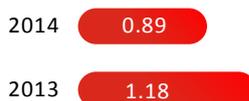
Return on average assets
(ROAA %)*



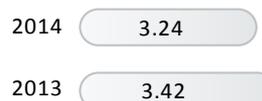
Significant improvement in cost of funds and managed cost base

- ▶ Cost of funds reported a significant improvement from 1.18% in 2013 to 0.89% in 2014, mainly on account of higher proportion of low cost CASA deposits which comprised 45% of total customer deposits compared to 39% in 2013, higher volume of Euro Commercial Paper inflows and lower EIBOR.

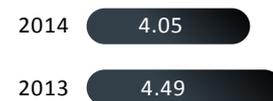
Cost of funds
(%)



Net interest margin
(%)



Asset yield
(%)



- ▶ Operating expenses for 2014 were AED 2,563 mn, an increase of 9% year on year, and cost to income ratio for the year was 34% within our target range. Staff costs as a percentage of total operating expenses remained unchanged at 57%.

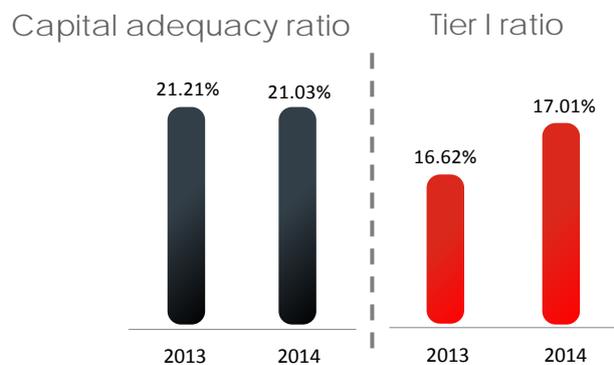
* Annualised, for ROE/ROA calculations, net profit attributable to equity shareholders is considered, i.e., net profit after deducting minority interest and interest expense on Tier 1 capital notes

Resilient balance sheet and disciplined growth: Crossed the AED 200 bn mark in total assets for the first time

- ▶ As at 31 December 2014, total assets reached AED 204 bn, representing an increase of 11% year on year. This was mainly on account of higher loans and advances, deposits and balances due from banks and higher cash and balances with central banks.
- ▶ Gross loans and advances increased 6% to AED 147,340 mn as at 31 December 2014. 90% of gross loans were within the UAE, in line with the Bank's UAE centric strategy. Total customer deposits increased 9% to AED 126,011 mn as at 31 December 2014. Loan to deposit ratio improved to 111.55% compared to 114.05% as at 31 December 2013.
- ▶ Investment securities portfolio increased to AED 21,652 mn, representing an increase of 4% over 31 December 2013, mainly attributable to increase in available for sale investments in government securities.

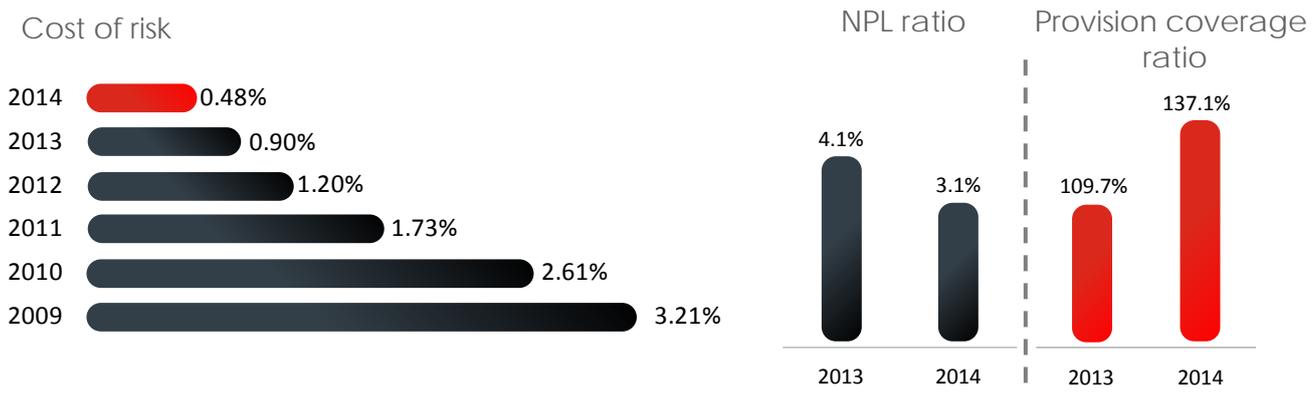
Strong liquidity and capital position at industry leading levels

- ▶ As at 31 December 2014, the Bank's capital adequacy ratio was 21.03% compared to 21.21% as at 31 December 2013. Tier I ratio was 17.01% compared to 16.62% as at 31 December 2013. The capital adequacy ratio minimum requirement stipulated by the UAE Central Bank is 12% and Tier I minimum requirement is 8%.
- ▶ As at 31 December 2014, the Bank was a net lender of AED 15 bn in the interbank markets, while the liquidity ratio improved to 25.2% from 22.8% in 2013.



Continued improvement in asset quality, cost of risk at record low levels

- ▶ Non-performing loan ratio improved to 3.1% from 4.1% as at 31 December 2013, non-performing loans declined by AED 1,111 mn to AED 4,611 mn from AED 5,722 mn in 2013. Provision coverage ratio improved significantly to 137.1% from 109.7% at 31 December 2013, whilst cost of risk for 2014 was 48 bps, a record low for the Bank.
- ▶ Net impairment allowance charge for 2014 was AED 762 mn. Charges for impairment allowances on loans and advances, net of recoveries amounted to AED 811 mn in 2014 compared to AED 1,366 mn in 2013. Provisions for the investment portfolio totaled a net write back of AED 49 mn in 2014.
- ▶ As at 31 December 2014, the Bank's collective impairment allowance balance was AED 2,921 mn, 2.14% of credit risk weighted assets and the individual impairment balance stood at AED 3,857 mn.

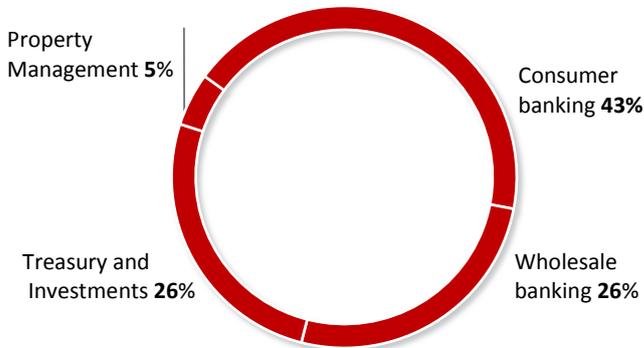


Business review:

Percentage contribution to operating income

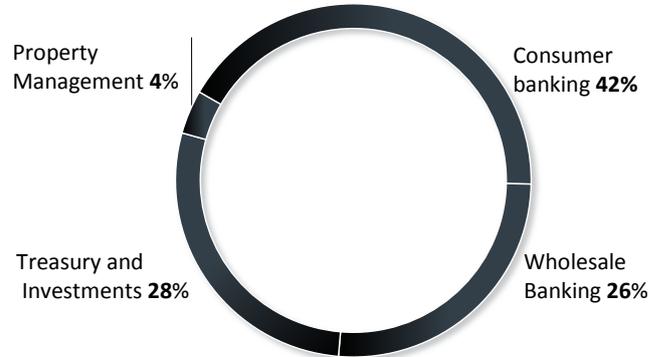
2014

Total operating income = AED 7,530 mn



2013

Total operating income = AED 7,320 mn



Consumer Banking Group

CBG remains a key contributor to ADCB's strategy of sustainable growth. The group's proven consistency in financial performance over the years stems from a focus on earning deep customer loyalty and cross selling efforts, resulting in optimal revenue at the customer level and a healthy risk return balance on the portfolio.

Our Consumer Banking business continues to grow profitably, with a year over year rise of 5% in operating income (excluding one-off items, operating income was up 10% year on year with the core retail banking segment growing by 14%) and 72% in net profit. CBG's discipline, risk management capabilities and investment in risk infrastructure supported growth with a 38% decline in impairment allowances over the prior year.

The biggest challenge in 2014 was margin compression due to falling interest rates and strong competition in the operating environment. This was overcome by focusing on volume growth and investing in back end processing. Acquisition momentum was strong with healthy balance sheet growth – 14% growth in customer base led to 22% increase in retail assets book, and 24% increase in credit card spend driving 21% increase in outstanding balances.

Islamic Banking forms an integral part of CBG and remains a prime driver of growth and contributed 31% of retail assets and 42% of retail liabilities sourced during 2014. To enhance our footprint and impact, in 2014 CBG launched a value proposition for the mass market segment under a new brand, **SimplyLife**, focused on further tapping the market potential of, and ensuring a wider reach within, the bankable population of the UAE. Also in 2014, ADCB successfully launched VOICEPASS™, the first bank in the world to launch voice biometrics in three languages (English, Arabic and Hindi), as a means to authenticating customers and allowing them to perform banking transactions via phone or mobile devices more easily and securely.

Customer centricity remains the cornerstone of our strategy. Investments in technology and data analytics driving cross-sell and penetration of untapped market segments will be key drivers of growth going forward.

Wholesale Banking Group

Wholesale Banking's financial results for 2014 reflected strong performance across all of its business and product areas. WBG reported an increase of 16% in net profit and an increase of 3% in operating income over 2013. 2014 saw record levels of SME lending, which is growing in a sustainable way, and similarly high growth for Mid Size Corporates (MCD). Our corporate loan book has reached record levels with reduced cost of risk and the non-performing loans are conservatively provisioned.

We set new highs in trade finance, cash management and CASA. In cash management, we have a record number of clients across all segments with payment automation now at 95% of all payment activity. World-class cash management capabilities have been used to build increasing CASA deposits, contributing to reductions in the bank's overall cost of funds. There is also strong growth in ADCB India's corporate loan book, with increased profitability. WBG also looks to build up ADCB's trade franchise and support cross border business in proximity markets such as India, Kingdom of Saudi Arabia (KSA) and Oman. ADCB has opened a representative office in London, and received approval to open one in Singapore.

WBG addressed a number of challenges throughout the year. Competition on the lending side remains fierce. This has been managed by driving loan growth across a wide set of clients in different segments and remaining disciplined in the business underwritten. Growing the wholesale loan book was difficult given there was a relatively higher level of repayments, pre-payments and refinancing of debt from major borrowing clients. This was carefully managed through a strong, diversified and granular lending pipeline. The result is a stronger loan book and acceptable net lending growth across our business.

Looking ahead, we intend to sustain a suitable level of loan growth across our WBG business segments in 2015 with a focus on business mix, granularity and reduction of loan concentration, whilst continuing to develop our product and channel capabilities to ensure leadership in the market. This includes keeping a close watch on the development of our loan portfolios as they grow and season, whilst ensuring our discipline and rigour in lending is maintained. Our CASA and fixed deposit books will continue to support a good and cost effective liability mix for the bank.

Treasury & Investments Group

Treasury & Investments Group (Treasury), continued its strong performance in 2014, with a net profit of AED 1.8 bn. Working in close collaboration with external clients and ADCB business groups, Treasury continues to foster a high performance culture, investing in staff, products and technology to keep pace with the rapidly evolving market environment.

On an ongoing basis, Treasury has worked on improving the liquidity and capital position of the bank. The investment portfolio run by Treasury as part of ADCB's liquid asset management strategy has exceeded expectations and the yield on the money market book has been well protected in a year where the average three months AED benchmark rate fell by a third.

2014 was an active year for ADCB in the capital markets with issuances of circa AED 7 bn, tapping the capital markets thrice in one calendar year. ADCB completed its first issuance in the Australian dollar market in 2014 with the intent to diversify its investor base. ADCB opened the US dollar market for Middle East issuers in 2014 with the first issue of the region. In the latter part of 2014, ADCB also completed a first five year issuance from a Middle East bank at a benchmark spread of sub 100 bps. Through reverse enquiries, the bank concluded eight issuances in 2014, being the first issuer in the Middle East to issue longer dated (over 20 years) zero coupons in the market, followed by two more issues.

The Foreign Exchange business has performed well with increased client flows and trading activities in 2014. Net gains from dealing in foreign currencies reported an increase of 55% over 2013. Treasury new product launches resulted in execution of the first foreign exchange pivot target redemption forwards and expanded the suite of commodity hedges offered to clients in the energy segment.

On the technology front, Treasury has successfully implemented new "Murex" modules for derivatives, straight through processing for fixed income, and collateral management in 2014. Treasury implemented its e-commerce platform initiative focusing on connectivity to global platforms to transact electronically on best-in-market pricing with its institutional customers.

Awards - 2014

World Finance Magazine Award; “Best Corporate Governance in UAE”

The Banker Middle East Product Awards 2014; “Best New SME Product”, “Best SME Customer Service” and “Best Trade Finance Offering”

Global Finance Magazine; “Best Overall Bank for Cash Management” (first time by a Middle East Bank) and “Best Trade Finance Bank in the UAE”

The Asian Banker Magazine; “Best Domestic Cash Management Bank in the UAE”

The Asian Banker Awards; “Best Retail Bank in the UAE” (for the sixth year) and “Best Deposit Product Business in Middle East”

Banker Middle East Industry Awards; “Best Corporate Bank and Best Transaction Bank”

Trade Finance Magazine; “Best Trade Bank in the Middle East and North Africa” and “Best Islamic Trade Finance Bank in the Middle East and North Africa”

Asian Banking and Finance Magazine; “UAE Domestic Cash Management Bank of the Year”

Euromoney Award; “Best Cash Management Bank in the UAE” for the second year in a row

The International Finance Magazine; “Best Islamic Banking Window in UAE”

“Hawkamah Bank Corporate Governance Award for 2014”

The Middle East HR Excellence Awards; “Nationalisation Initiative of the Year” for the ‘Tamooha’ initiative

About ADCB (31 December 2014):

ADCB was formed in 1985 and as at 31 December 2014 employed over 4,000 people from 65 nationalities, serving over 580,000 retail customers and approximately 49,000 corporate and SME clients in 50 branches, 4 pay offices and 2 branches in India, 1 branch in Jersey and a representative office in London. As at 31 December 2014, ADCB’s total assets were AED 204 bn.

ADCB is a full-service commercial bank which offers a wide range of products and services such as retail banking, wealth management, private banking, corporate banking, commercial banking, cash management, investment banking, corporate finance, foreign exchange, interest rate and currency derivatives and Islamic products, project finance and property management services.

ADCB is owned 59.3% by the Government of Abu Dhabi (Abu Dhabi Investment Council - 58.08% and an Abu Dhabi Government Entity – 1.19%). Its shares are traded on the Abu Dhabi Securities Exchange. As at 31 December 2014, excluding treasury shares, ADCB’s market capitalisation was AED 37 bn.

For further details please contact:

Corporate Communications
Majdi Abd El Muhdi
E: majdi.a@adcb.com

Investor Relations
Denise Caouki
E: adcb_investor_relations@adcb.com

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By their nature, these forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond ADCB’s control, including, among others, the UAE domestic and global economic and business conditions, market related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory and Governmental authorities, the impact of competition, the timing impact and other uncertainties of future acquisition or combinations within relevant industries.

As a result, ADCB’s actual future condition, performance and results may differ materially from the plans, goals and expectations set out in ADCB’s forward-looking statements and persons reading this document should not place reliance on forward-looking statements. Such forward-looking statements are made only as at the date on which such statements are made and ADCB does not undertake to update forward-looking statements contained in this document or any other forward-looking statement it may make.