

Glossary of key ESG terms used in our disclosures

AAML: ADCB Asset Management Limited

ABC: Anti-Bribery and Corruption

AHB: Al Hilal Bank PJSC: ADCB's Islamic banking subsidiary in the UAE

ADCB: Abu Dhabi Commercial Bank

ADCB Group/ Group: Abu Dhabi Commercial Bank PJSC group of entities which includes the Bank, any subsidiary of the Bank, and any affiliate and joint venture of the Bank

ADGM: Abu Dhabi Global Market

ADX: Abu Dhabi Securities Exchange

AI: Artificial Intelligence

AML: Anti-Money Laundering

BAC: Board Audit Committee

BEC: Board Executive Committee

BRC: Board Risk Committee

CASA: Current and Savings Accounts

CBUAE: Central Bank of the United Arab Emirates

CFT: Combating the Financing of Terrorism

CIBG: Corporate & Investment Banking Group

CO₂: Carbon dioxide

CSR: Corporate Social Responsibility

DCM: Debt Capital Markets

E&S: Environmental and Social

ECL: Expected Credit Loss

EIF: Emirates Institute of Finance

EGLP: Eligible Green Loan Portfolio

ESG: Environmental, Social and Governance

ESRM: Environmental and Social Risk Management

FATF: Financial Action Task Force

GCEO: Group Chief Executive Officer

GCFO: Group Chief Financial Officer

GHG: Greenhouse Gas

GRI: Global Reporting Initiative

GSC: Group Sustainability Committee

HQLA: High Quality Liquid Assets

HR: Human Resources

HSA: Higher Shari'ah Authority

IA: Information Assurance

ICAAP: Internal Capital Adequacy Assessment Process

ICMA: International Capital Market Association

ICV: In-Country Value

IFRS: International Financial Reporting Standards

IR: The ADCB Investor Relations Department

KPI: Key Performance Indicator

KRI: Key Risk Indicator

LGD: Loss Given Default

LMA: Loan Market Association

LMI: Line Manager Index

MEC: Management Executive Committee

NCHRCG: Board Nomination, Compensation, Human Resources, and Governance Committee

NDC: Nationally Determined Contribution

NGFS: Network for Greening the Financial System

NPS: Net Promoter Score

OHI: Organisational Health Index

PCAF: Partnership for Carbon Accounting Financials

PD: Probability of Default

RAS: Risk Appetite Statement

RBG: Retail Banking Group

RCSA: Risk & Control Self-Assessment

RMC: Risk Management Committee

SASB: Sustainability Accounting Standards Board

SDG: Sustainable Development Goals

SFWG: Sustainable Finance Working Group

SME: Small and Medium-sized Enterprise

SSP: Shared Socioeconomic Pathways

TCFD: Task Force on Climate-related Financial Disclosures

TIG: Treasury & Investments Group

UBF: UAE Banks Federation

UNEPFI: United Nations Environment Program Finance Initiative