

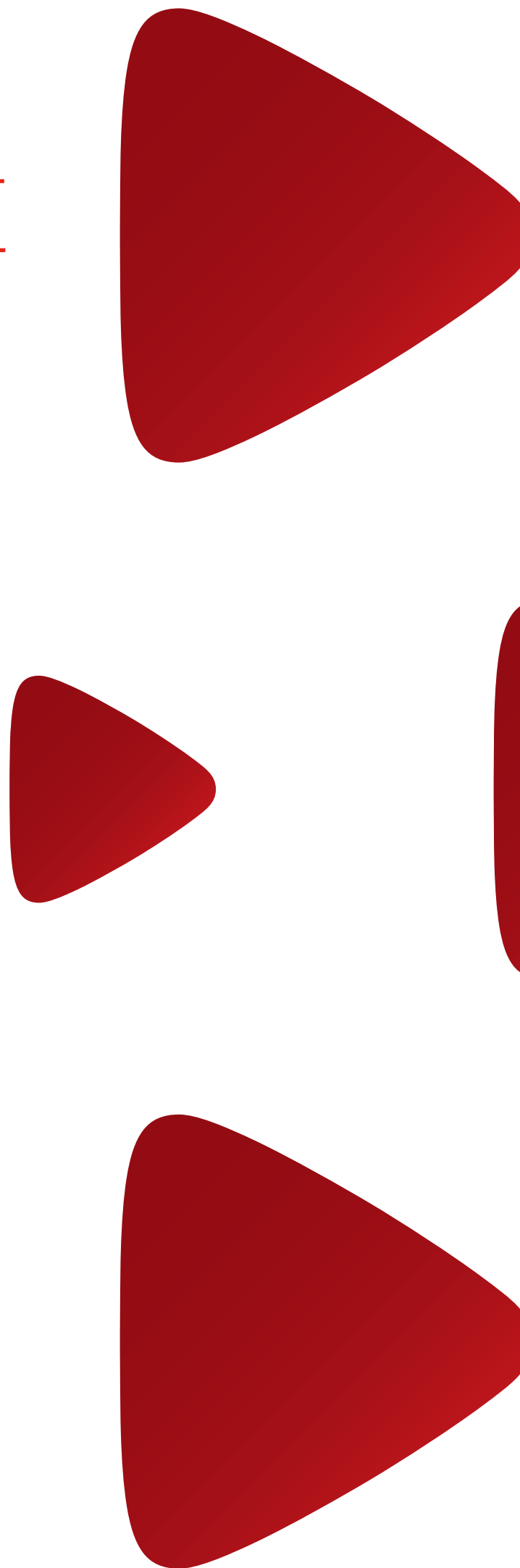
The Difference Is...

Commitment

ADCB differentiates itself by a deep commitment to fostering long-term economic opportunity and growing value for stakeholders. That commitment has led us to focus on several key drivers of sustainable growth and value-creation. We contribute to the UAE's economic growth by helping individuals and organisations to attain their financial goals whilst also generating strong performance for the Bank. We manage our business in a responsible, ethical manner, and we invest in our communities and their people.

ADCB is also committed to transparency and accountability in the areas of corporate, social and environmental responsibility. In that regard, our 2015 achievements are summarised in the following pages. We also have launched a sustainability page on our website, at <http://www.adcb.com/about/sstanrprt/sustainability.aspx>, which is one of our primary tools for reporting on related activities.

We are proud that ADCB has been included in the Standard & Poor's/Hawkamah ESG Pan Arab Index, which ranks 50 of the best-performing stocks in the pan-Arab region based on nearly 200 environmental, social and governance (ESG) metrics. ADCB ranked #2 in the Index in 2015, up from #4 in 2013 and 2014 and #6 in 2012.





143

Employees joined the Tamooha programme since the launch



305

Breast cancer screenings in 2015



17.24

Tons of carbon emissions avoided through ADCB Bikeshare in 2015



In 2015, ADCB partnered with the Al Jalila Foundation to support breast cancer research. A total of AED 239,913 was raised for the Foundation through the ADCB Breast Cancer Awareness campaign.

Emirati Graduate Development Programme

14,700+ training hours

The Emirati Graduate Development Programme is our flagship initiative to develop the career potential of UAE nationals. Extensive training, job rotations, reviews and feedback give trainees an understanding of our business drivers and encourage them to achieve high standards of professionalism and contribute to the Bank's success. Programme participants logged over 14,700 training hours in 2015.



We are proud that ADCB's Tamooha initiative has been recognised by the Abu Dhabi Sustainability Group. Tamooha provides a unique career structure that adds value to our community by giving Emirati women the opportunity to join the workforce whilst meeting their everyday life responsibilities. Tamooha is a sustainable and innovative way to contribute to the UAE's economic development whilst advancing employment and diversity. This recognition reflects our keen enthusiasm to support the UAE's vision and to build a bright and ambitious future by providing career opportunities to Emirati women in harmony with cultural traditions and values.



We contribute to UAE economic growth.

STRATEGY

- ▶ Our strategic pillars support sustainable growth, demonstrated through our financial performance year on year.

SMEs

- ▶ We support SMEs by providing the necessary finance and advisory tools needed for success.

ISLAMIC FINANCE

- ▶ Our Shari'ah-compliant financial solutions support financial stability and corporate social responsibility, to serve the best interests of all our stakeholders whilst also allowing them to stay true to their values, traditions and ethics.

TRADE FINANCE

- ▶ We support trade in the region through tailored financing solutions that meet our customers' needs.



We responsibly manage our business practices.

GOVERNANCE

- ▶ We have a clear and well-understood corporate governance framework to monitor strategic direction, adjust our risk profiles and engage our stakeholders.

ETHICAL BANKING

- ▶ Our policies and internal practices mandate the highest standards of integrity in the way we conduct our business.

OUR PEOPLE

- ▶ We empower and help our people to grow and succeed, thus ensuring we can deliver on our promises.

ENVIRONMENTAL STEWARDSHIP

- ▶ We seek to minimise the environmental impact of our operations.

CUSTOMER SERVICE

- ▶ We listen to our customers and constantly strive to deliver excellent services.



We invest in our communities.

UAE CULTURE

- ▶ We promote our nation's values, culture, heritage and people.

COMMUNITY OUTREACH

- ▶ Our strategic partnerships seek to deliver maximum benefits for important social, cultural and environmental causes.

FINANCIAL CONTRIBUTIONS

- ▶ We give back to the community by facilitating and donating to local charities and organisations.

We Contribute to UAE Economic Growth

Growth is at the heart of UAE Vision 2021 and Abu Dhabi Economic Vision 2030. ADCB contributes to these visions through a sustainable growth strategy which delivers consistent and long-term value to our stakeholders. Our contribution to economic impact is both direct and indirect, through our financing activities and our business growth strategy and scope.

ADCB promotes economic opportunity in our communities by responsibly addressing our stakeholders' needs: opening

new offices and branches; expanding the markets for which we deliver financial services; financing individuals buying their own homes; enabling businesses to grow; facilitating trade and investment; creating new products to support business; and raising our standards of service excellence. A number of our recent growth initiatives are described below.

SUPPORTING SMEs

With small and medium-size enterprises (SMEs) contributing significantly to the UAE economy, our focus on serving this customer segment is an important part of

Sustainability (continued)

ADCB's commitment to sustainable growth. We have enhanced our services to provide tools and support to help address some of the common challenges faced by SMEs, such as managing finances.

In 2015, we launched the Purely Business Web portal to meet the needs of the SME business community. Purely Business offers access to a support network that provides expert knowledge, management solutions, financing advice and other resources that are valuable to anyone seeking to start, maintain or grow a business.

FACILITATING TRADE FINANCE

Trade financing is well-recognised as an important sector expected to drive economic growth in the UAE. As a leading bank in the UAE, ADCB plays a key role in supporting trade in the region. Our dedicated Trade Finance team caters to the advisory needs of our customers whilst our specialist trade expertise and global reach enable customers to develop and implement tailored solutions across supplier/buyer networks, resulting in significant cost savings and increased resource flexibility and efficiency. Over the last few years, our trade financing activities have increased year over year, and continue to contribute to the UAE's economic growth.

LISTENING TO OUR CUSTOMERS' NEEDS

We continually introduce new and innovative products that address important customer needs and responsibly expand our customers' financial options.

For customers who require loans for urgent matters, such as a medical emergency, ADCB introduced paperless, pre-approved personal loans in 2015. Pre-approved customers can now apply for a personal loan online, quickly and conveniently, with funds instantly credited to their account.

In 2015, we launched Critical Guard Insurance, an insurance product for critical needs. Underwritten by insurance providers, Critical

Guard provides coverage against 37 relatively common critical illnesses. This product helps safeguard our customers' families against financial difficulties arising from unexpected health expenses.

PROMOTING SOUND FINANCIAL VALUES

We offer various Shari'ah-compliant financial solutions to individuals and corporate customers. With AED 14,542 mn in assets and AED 10,222 mn in deposits at the end of 2015, our Islamic Banking operation plays a major role in helping customers meet their financial goals consistent with their values, ethics and traditions. For example, our Islamic Banking Emirati Millionaire Savings Account encourages Emiratis to save by offering prizes for maintaining specific savings account balances. The 17% increase in such savings accounts in 2015 shows how this programme is encouraging sound personal financial literacy and management practices.

We Responsibly Manage Our Business Practices

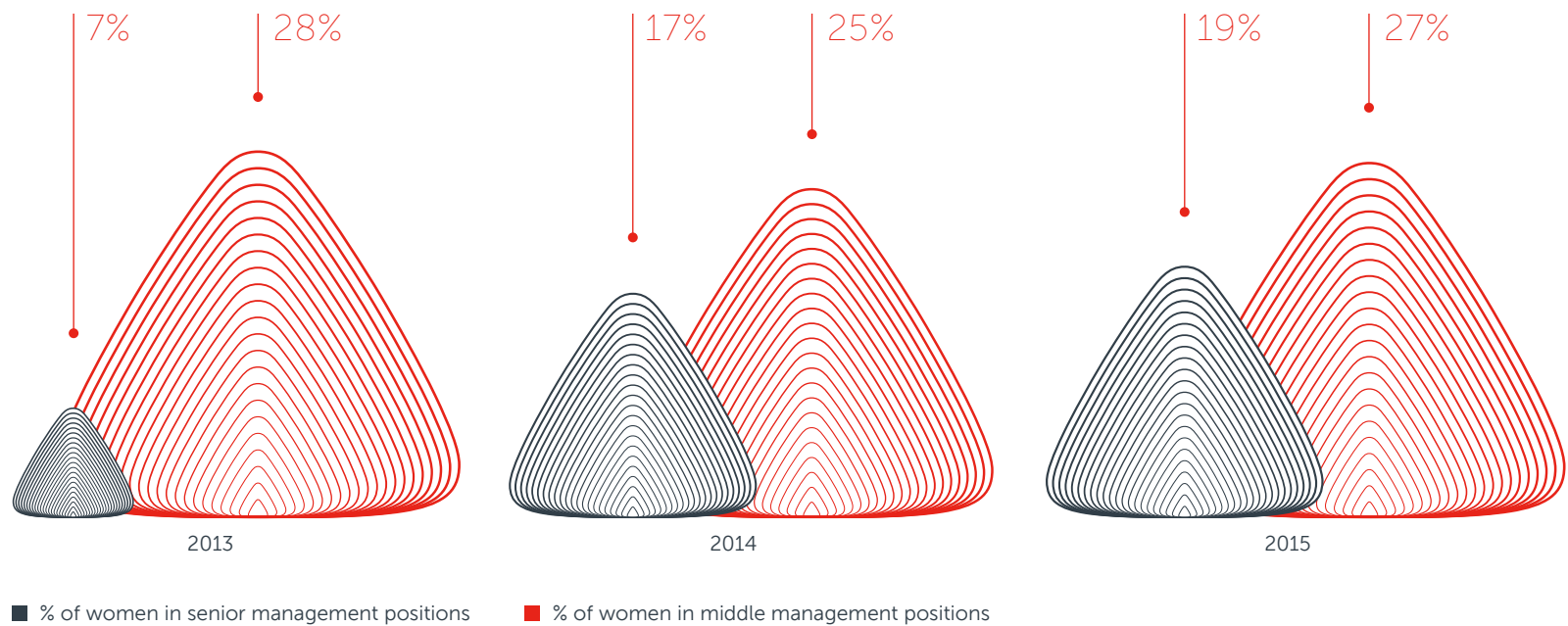
To ensure sustainable growth and long-term value for our stakeholders, we emphasise disciplined and responsible business conduct. We have embedded rigorous, well-developed policies and practices throughout our governance framework, which are supported by internal communications, training and development, and internal controls.

EXCELLING IN GOVERNANCE PRACTICES

At ADCB, we know that excellent corporate governance is vital to our commitment to be a responsible bank. We continuously evolve our approach to our governance framework and principles, with an emphasis on transparency, integrity, accountability and fairness, which serve as the foundation for honouring the trust of our stakeholders.

For more information, please refer to the Corporate Governance section of this annual report.

Promoting women in management



COMMITTING TO THE HIGHEST ETHICAL BANKING STANDARDS

The highest standards of integrity and ethical conduct in our banking practices are critical to our long-term viability and are expected by our stakeholders. Accordingly, our employees are responsible for complying with the ADCB Code of Conduct and applicable regulations. We have processes in place to ensure enterprise-wide awareness and implementation of our policies and control procedures. In order to protect our clients and operations against financial crime, we have continued our mandatory Bank-wide staff e-learning training programmes which address compliance, anti-money laundering, sanctions, operational risk, fraud prevention and information security. We also have conducted internal reviews of our policies to enhance and/or introduce protections against

the risk of fraud and strengthen internal controls. Our commitment is ongoing.

INVESTING IN OUR PEOPLE

As a business that has been built upon the knowledge, experience and energy of our people, ADCB recognises the importance of investing in our employees. We facilitate employee development through a comprehensive suite of professional training and learning programmes provided under the umbrella of Ambition University, with a particular focus on identifying and fast-tracking UAE national talent. We monitor our employee engagement annually in order to evaluate our success and ensure that our staff understands our strategy and goals and are committed to meeting them. Our 2015 results showed greater effectiveness and enablement than in prior years. We also promote diversity

Sustainability (continued)

through a range of initiatives and have actively advocated numerous health and safety efforts.

REDUCING OUR ENVIRONMENTAL IMPACT

ADCB actively seeks to minimise the impact of its operations on the environment by being a responsible environmental steward. We view this as essential to protecting the resources needed for the future, better managing climate change risks, and enhancing the quality of life for our customers, employees, shareholders and fellow citizens. Some of the conservation steps we have undertaken in recent years include the transition to paperless statements, more efficient use of electricity, and a waste recycling programme for paper, cans, glass and general waste.

We have continued to raise awareness of important environmental issues in collaboration with our partner Emirates Wildlife Society in association with World Wildlife Fund (EWS-WWF) and have facilitated raising significant donations for related causes through our ATM and Internet banking platforms. ADCB has supported Earth Hour since its inception, and in 2015 we expanded our support by turning off the lights at each of our four main office locations. We also conducted internal campaigns to promote the recycling of paper, cardboard, plastics and electronic waste.

ADCB continues to encourage environmental and social responsibility throughout our supply chain through our procurement management system. During the registration process, a vendor is required to answer questions about its commitment to sustainability. This process was initiated in 2014, and by the end of 2015, vendors representing over 90% of our spend had registered on our system. ADCB will require all vendors to register on our procurement system by end of 2016 and will use the results to assess vendors' compliance with sustainability and assign weightings to their sustainability performance.

FULFILLING CUSTOMER SERVICE EXPECTATIONS

Delivering excellent customer service, with solutions that anticipate and satisfy our customers' evolving needs, is a keystone of our responsible business practices.

In 2015, such service and product innovations included paperless personal loans, the simplylife Service Centre that is revolutionising access to banking in the mass-market segment, and our Apple Watch banking app. These are just some examples of the way we listened and responded to ADCB customers last year.

For further details on our customer service initiatives, please refer to the Business Review section of this annual report.

We Invest in Our Communities

Investing in the wellbeing of our communities is a fundamental pillar of our approach to delivering sustainable economic growth. We have continued to contribute to our communities through measures that promote UAE culture and heritage, encourage health and wellness, and provide financial support for worthy organisations.

PROMOTING UAE CULTURE, HERITAGE AND PEOPLE

ADCB supports a range of activities that celebrate the culture, heritage and values of the UAE, and we promote positive social and economic outcomes for the people in our communities. ADCB was among the first private-sector organisations to provide employment opportunities for UAE national talent in collaboration with the Abu Dhabi Tawteen Council. With at least 40% of our staff consistently represented by UAE nationals, ADCB's Emiratisation strategy has been recognised with "Best Emiratisation" awards for the past four years. To support our commitment to UAE nationalisation, ADCB's Emirati Committee has held several forums within the past year to expand the lines of

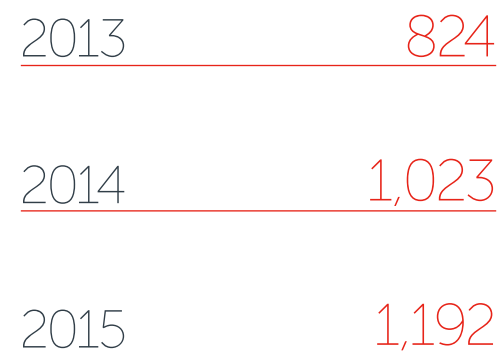
ESTIMATED SAVINGS FROM e-STATEMENTS



CUSTOMER SERVICE RESPONSE



EMIRATI MILLIONAIRE SAVINGS (AED mn)



communication between UAE nationals, committee members, and the Bank's senior management.

ADCB also has sponsored the Sheikh Zayed Heritage Festival each year for the past three years. The festival pays homage to the late Sheikh Zayed bin Sultan Al Nahyan, the founding father of the UAE, and honours the rulers of the seven Emirates. Located at the Al Wathba Desert Camp, the festival celebrates UAE culture through folklore dances, traditional shopping, horse and camel riding, regional cuisine and many other activities.

POSITIVELY IMPACTING OUR COMMUNITY

ADCB aims to contribute positively to our communities through vital health and wellness partnerships and programmes, as well as by providing and facilitating financial support to non-profit organisations.

Breast Cancer Awareness (BCA)

An important way that we contribute to the wellbeing of our communities is through our dedication to breast cancer awareness. ADCB's flagship BCA programme seeks to help reduce the incidence of breast cancer – one of the most significant health issues facing our society – through many initiatives aimed at increasing understanding of the disease, promoting medical screening, helping to fund research and offering hope.

In 2015, for example, ADCB partnered with the Al Jalila Foundation to support breast cancer research. AED 239,913 was raised for the Foundation through the ADCB BCA campaign.

In order to maximise visibility, many of our initiatives are concentrated during the month of October, known as **ADCB Pink Month**.

Initiatives undertaken in 2015 included the following:

- ▶ **ADCB's *Think Pink*** breast cancer magazine, an informative booklet, was distributed at all ADCB Pink events and also was distributed with *Emirates Woman* magazine to various commercial outlets.
- ▶ **Wellness-on-Wheels Mobile Mammogram Unit** is a partnership between ADCB and Medeor 24x7 Hospital in Abu Dhabi. The initiative offers free mammogram screenings (and a significant cost savings) to the public through the mobile unit, which appeared at all of ADCB's sponsored Pink Month events. We were able to provide 305 free screenings throughout the month of October 2015.
- ▶ **ATM Donations** are an easy way to support breast cancer-related charities. ADCB ATM users had the opportunity to take part in the campaign by donating one dirham to the Al Jalila Foundation at the end of each transaction throughout the month of October.
- ▶ **ADCB Pink Polo** is a family-friendly day organised around a charity polo match at Ghantoot Polo Club in support of breast cancer awareness, held in conjunction with the Abu Dhabi Health Authority. In 2015, we marked our sixth consecutive year sponsoring this event, which raises awareness about breast cancer in the UAE.
- ▶ **Pink Golf Day** is an event supported by ADCB at the Abu Dhabi Golf Club which raised funds for the Al Jalila Foundation and Breast Cancer Research UK. Around 100 women participated, proudly displaying their commitment to the cause by wearing pink golfing attire.

Over **1,000**
people participated
in the Pink Run

ADCB's
Breast Cancer
Awareness
programme was
recognised by
Daman as the best
corporate health
and wellness
initiative in the UAE

Sustainability (continued)

- ▶ **ADCB Zayed Sport City (ZSC) Pink Run** attracted over 1,000 people to join the popular 5K and 10K runs sponsored by ADCB and organised by Abu Dhabi Striders at Zayed Sport City. The ADCB ZSC Pink Run is more than just a running event, with people of different abilities coming together to show their support for breast cancer research.
- ▶ **BCA Seminars** are provided free of charge to ADCB staff to enable them to learn about breast cancer. Through the seminars, organised in Abu Dhabi and Dubai, medical, health and wellbeing experts provided staff with a holistic understanding of breast cancer facts and risks, the importance of early detection, different screening methods, prevention tips and the importance of support groups.

The success of our Pink Month programme was recognised with the prestigious “Daman Award for Corporate Health and Wellness Initiative.” Pink Month was also cited as one of the 10 great breast cancer awareness campaigns in the Middle East by Step Feed, a Middle East-focused news site.

ADCB Bikeshare

ADCB launched the UAE’s first public bicycle-sharing system, ADCB Bikeshare, in December 2014. In partnership with Cyacle, a private bike-sharing venture of the Khalifa Fund for Enterprise Development, we introduced the Nation’s capital to a cost-effective and energy-saving method of transport for recreational and leisure purposes. ADCB Bikeshare offers both transportation benefits and support for a healthier and more sustainable lifestyle. There are currently 75 bicycles for hire at 11 locations including Yas Island and Al Raha Beach in Abu Dhabi. As at 31 December 2015, over 2.75 million kcal had been burned since launch and more than 17.24 tons of carbon emissions had been avoided through ADCB Bikeshare.

Health and Wellness

At ADCB, we believe that our commitment to our customers, employees and communities must extend beyond helping to meet financial needs. This leads us to invest in programmes that promote health and wellness. These programmes are carried out in conjunction with our product and service offerings, sending the clear message that a healthy financial position goes hand in hand with a healthy lifestyle. Our Health & Wealth Roadshows, comprehensive insurance proposition and employee wellness initiatives are solid examples of the intersection of good business and good health.

- ▶ **Health & Wealth Roadshows.** ADCB promotes good health in the community through our Health & Wealth Roadshows, organised through our Wealth Management Bancassurance department. Select ADCB branches and sales centres throughout the UAE hosted the roadshows in 2015, which provided basic medical testing (blood pressure, BMI and blood sugar, and complimentary cholesterol check-up vouchers) to over 2,000 participants. We also offered free Wealth Check-Ups, during which customers were given the opportunity to meet with dedicated Relationship Managers and have their current financial circumstances, liquidity position, and short-term as well as long-term plans reviewed, and to explore how ADCB might help them address their financial needs.
- ▶ **Staff Wellness Event.** We also held an internal staff Health & Wellness event to address some of the key health issues faced in the UAE. The event sought to facilitate healthier lifestyle habits and a better work-life balance for all staff through awareness, testing and special promotions to encourage beneficial changes. Approximately 500 staff participated, receiving basic medical testing and attending seminars by medical experts on stress management, nutrition, dental hygiene, computer vision syndrome and smoking cessation.

11,685 mn

Total community investments and collections (AED)



CONTRIBUTING FINANCIALLY TO OUR COMMUNITIES

ADCB invests in communities through donations to and sponsorships of organisations that address a range of social, cultural and environmental concerns. In addition to our financial support for the Al Jalila Foundation in the area of breast cancer, other partnerships and charitable contributions include the following:

► **Emirates Foundation.** ADCB has partnered with the Emirates Foundation for Youth Development to support programmes that improve the welfare of UAE youth. These programmes focus on social inclusion,

leadership, empowerment and community involvement. Partnership programmes also address material issues, such as financial literacy, as well as specific cultural and social issues.

► **EWS-WWF.** To help protect the biodiversity of species and ecosystems across the UAE, we are Pearl Member partners of EWS-WWF. ADCB customers are encouraged to donate to EWS-WWF via our ATM screens and online banking platform to support environmental preservation efforts. In 2015, these channels raised AED 285,348 for EWS-WWF.