

MANAGEMENT DISCUSSION & ANALYSIS FOR THE YEAR ENDING 31 DECEMBER 2012

**Abu Dhabi Islamic Bank net profit for 2012 increases 4.0% to AED 1.201 billion
after provisions of AED 802 million**

Total assets at 31 December 2012 up 15.2% to AED 85.7 billion

Group financial highlights - full year

- Group net revenue for 2012 was AED 3,565.6 million vs. AED 3,425.8 million for 2011, an increase of 4.1 %.
- Group operating profit (margin) for 2012 was AED 2,003.5 million vs. AED 1,976.2 million for 2011, an increase of 1.4%.
- Total credit provisions and impairments for 2012 were AED 802.3 million vs. AED 821.1 million in 2011, a decrease of 2.3%.
- Group net profit for 2012 reached a record AED 1,201.2 million vs. AED 1,155.1 million in 2011, an increase of 4.0%.
- ADIB remains one of the most liquid banks in the UAE, with advances to stable funds ratio of 75.7%, customer financing to deposits ratio of 83.5% and net due from banks and deposits with Central Bank totaling AED 15.7 billion.
- Capital adequacy position under Basel II increased significantly to 21.42% from 17.39% at the end of 2011.

Bank financial highlights - full year

- Bank net revenue for 2012 was AED 3,577.6 million vs. AED 3,410.2 million for 2011, an increase of 4.9%.
- Bank operating profit (margin) for 2012 was AED 2,106.9 million vs. AED 2,050.0 million for 2011, an increase of 2.8%.
- Total credit provisions and impairments for 2012 were AED 611.1 million vs. AED 625.0 million in 2011, a decrease of 2.2%.
- Bank net profit for 2012 was a record AED 1,495.8 million vs. AED 1,425.0 million in 2011, an increase of 5.0%.
- Total number of customers increased by 11.9% over 2011, to reach 506,689.
- Total number of branches in the UAE stands at 75, from 69 at 31 Dec 2011.

Financial analysis

Income Statement: FYR 2012 vs. FYR 2011

- Group net revenues for 2012 increased to AED 3,565.6 million vs. AED 3,425.8 million in 2011, a 4.1% increase.
- Bank net revenues for 2012 increased to AED 3,577.6 million vs. AED 3,410.2 million in 2011, a 4.9% increase.
- Group net revenue from funding activities for 2012 increased to AED 2,905.3 million vs. 2,841.2 million for 2011, an increase of 2.3%.
- Group fee and commission income for 2012 decreased to AED 395.6 million vs. AED 429.3 million in 2011, a decrease of 7.9%.
- Group net profit for 2012 was AED 1,201.2 million, after taking credit provisions and impairments of AED 802.3 million vs. a net profit of AED 1,155.1 million in 2011, which was recorded after credit provisions and impairments of AED 821.1 million.
- Bank net profit for 2012 was AED 1,495.8 million, after credit provisions and impairments of AED 611.1 million vs. a net profit of AED 1,425.0 million in 2011 which was recorded after credit provisions and impairments of AED 625.0 million.

Balance Sheet: FYR 2012 vs. FYR 2011 and Q3 2012

- Total assets as of 31 December 2012 were AED 85.7 billion, representing an increase of 15.2% compared to AED 75.3 billion at the end of 2011 (AED 81.5 billion at 30 Sept 2012).
- Net Customer Financing has increased to AED 51.2 billion, growing 4.8% over the AED 48.8 billion at the end of 31 December 2011 (AED 50.9 billion at 30 Sept 2012).
- Customer deposits grew 11.2% to AED 61.3 billion, from AED 55.2 billion at the same time last year (AED 61.2 billion at 30 Sept 2012).

Capital adequacy and liquidity: FYR 2012 vs. FYR 2011 and Q3 2012

- The Capital Adequacy ratio at 31 December 2012 stood at 21.42% vs. 17.39% recorded at 31 December 2011 (16.92% at 30 Sept 2012).
- The Customer Financing to Deposits ratio at 31 December 2012 was 83.5% vs. 88.5% at 31 December 2011 (83.1% at 30 Sept 2012).
- The Advances to Stable Funds ratio (a regulatory ratio) moved to 75.7% at 31 December 2012 from 83.4% at 31 December 2011 (78.6% at 30 Sept 2012).

Financial highlights - Four year performance

As at 31 December

All figures are in AED millions

Balance sheet	2009	2010	2011	2012	3 YR (CAGR)
Total assets	64,084	75,258	74,335	85,665	10.2%
Gross customer financing	42,225	50,229	51,842	54,294	8.7%
Customer deposits	48,220	56,517	55,172	61,326	8.3%
Total equity	7,145	8,111	8,571	12,652	21.0%
Capital adequacy ratio - Basel II	16.96%	16.03%	17.39%	21.42%	
Customer financing to deposit ratio	83.9%	84.8%	88.5%	83.5%	
Income statement	2009	2010	2011	2012	3 YR (CAGR)
Net revenue - Group	2,520	3,074	3,426	3,566	12.3%
Net revenue - Bank	2,387	3,050	3,410	3,578	14.4%
Operating profit (margin) - Group	1,527	1,773	1,976	2,003	9.5%
Operating profit (margin) - Bank	1,516	1,845	2,050	2,107	11.6%
Credit provisions and impairment charge - Group	1,449	749	821	802	-17.9%
Credit provisions and impairment charge - Bank	1,405	630	625	611	-24.2%
Net profit - Group	78	1,024	1,155	1,201	148.8%
Net profit - Bank	111	1,215	1,425	1,496	137.9%
Total credit provisions to gross financing assets ratio - Group	4.15%	4.53%	5.81%	5.71%	
Cost to income ratio - Group	39.4%	42.3%	42.3%	43.8%	
Cost to income ratio - Bank	36.5%	39.5%	39.9%	41.1%	
Network	2009	2010	2011	2012	3 YR (CAGR)
Total customers	342,097	425,730	452,611	506,689	14.0%
Branches - UAE	52	66	69	75	13.0%
ATMs	204	323	460	549	39.1%

Abu Dhabi, UAE - 7 February 2013: The Abu Dhabi Islamic Bank (ADIB) Group posted a net profit of AED 1,201.2 million for 2012 after taking provisions and impairments of 802.3 million in a year where the focus was on laying the foundations of the Bank's next phase growth strategy, with an important part of this work being the successful USD 1 billion Hybrid Tier 1 Capital issue. Despite the continued challenging market conditions and an increasing level of regulatory uncertainty, the performance of the main banking business remained strong: the Bank welcomed its 500,000th customer in Q4 2012, and its net profit grew by 5.0% to AED 1,495.8 million from AED 1,425.0 million in 2011.

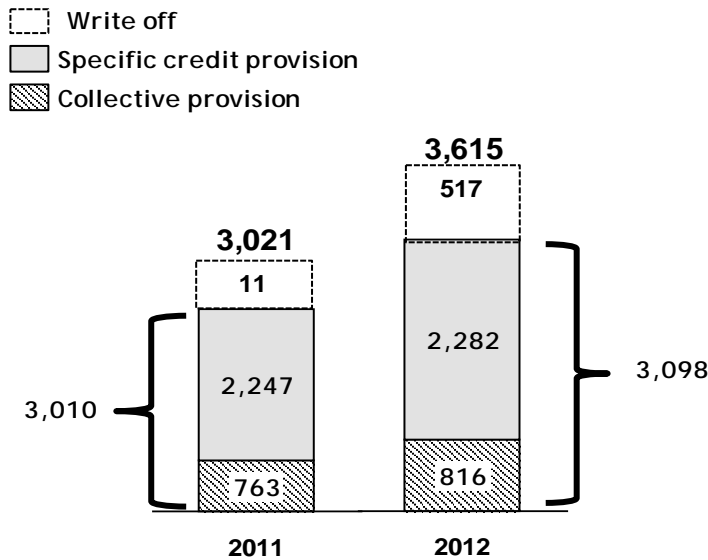
The business highlights for 2012 were:

- A primary focus on capital preservation and as such: the Bank curtailed growth in risk weighted assets thereby restricting customer financing growth to 4.8% year-on-year; and raised USD 1 billion in new tier 1 capital in November 2012.
- Given that ADIB's core customer base is UAE Nationals, who have been the focus of extensive regulatory restrictions, the Bank decided during 2012 to expand its operations to include expatriates. The Retail Banking business, underpinned by ADIB's number 1 rating in customer service for the second consecutive year, therefore saw the customer base increase by 11.9% year-on-year to 506,689 customers.
- ADIB opened its 75th Retail branch in the UAE and installed its 549th ATM during the year, giving the Bank the third largest Retail network in the UAE. It remains on track to have 80 branches in early 2013.
- ADIB operations in the United Kingdom, Iraq and the Kingdom of Saudi Arabia continued to gain momentum as did the plans to establish new branches in Sudan, which was launched in December 2012, and Qatar.
- The deposit concentration was further reduced as current and savings account balances reached AED 32.1 billion at the end of 2012, a 25.7% year-on-year increase and significantly above the total market growth in deposits.
- The continuation of the conservative policy of non-performing asset recognition and remedial management, including the taking of an additional AED 609.0 million in credit provisions to ensure a healthy pre-collateral non-performing asset coverage ratio of 69.6% of the impaired portfolio, net of write-offs.
- The Group continued the process of bringing the legacy investment and development portfolio held by its real estate subsidiary, Burooj Properties, to account and made further impairments of AED 190.0 million in this regard.

A best practice approach to risk management continues to underpin the Bank's strategy

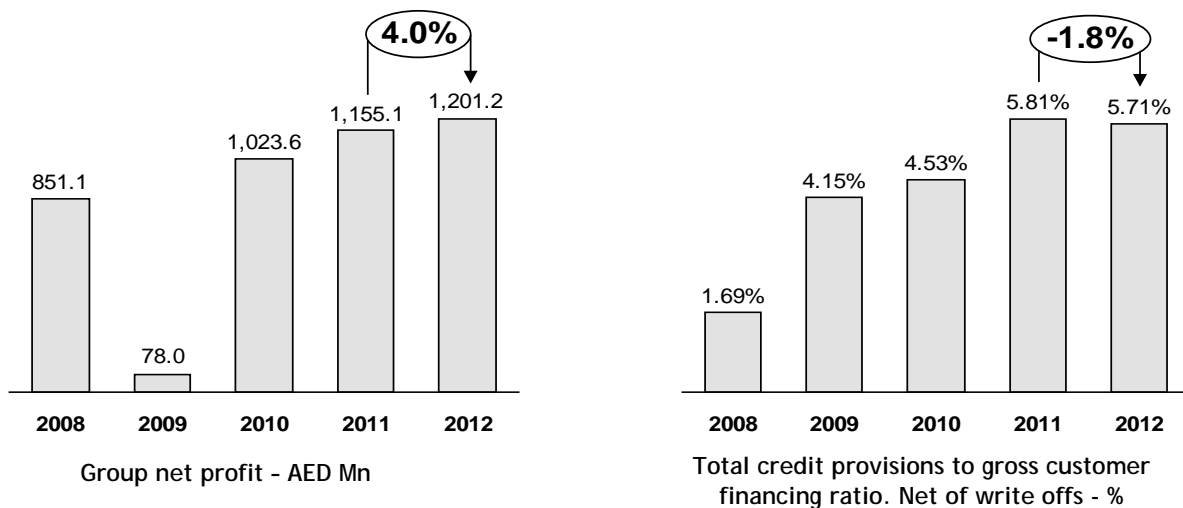
ADIB's management continued its rigorous approach to managing the non-performing portfolio. As a result, the Bank took an additional AED 161.1 million in credit provisions in Q4 2012, thereby increasing net credit provisions to AED 3,098 million, after AED 516.8 million in write-offs in 2012 vs. AED 11.5 million in 2011, with specific credit provisions at AED 2,282 million and collective provisions at AED 816 million. Total net credit provisions now amount to 5.7% of gross customer financing assets and represent a pre-collateral non-performing coverage ratio of 69.6% of the impaired portfolio, net of the write-offs. The Bank's collective provisions now represent 1.68% of total customer risk weighted assets, well ahead of the Central Bank's requirement of 1.5% by the end of 2014.

In addition to the credit portfolio, a further AED 190.0 million in impairments was taken against the real estate subsidiary's legacy development and investment portfolio, bringing total impairments related to this business to AED 546.3 million over the past three years as it tracked the downturn in the real estate market.



Total Gross Credit Provisions - AED Mn

As a result, the Group net profit increased by a conservative 4.0% in 2012 to reach AED 1,201.2 million vs. 2011, and represents a 148.8% compounded net profit growth rate over the past three years.

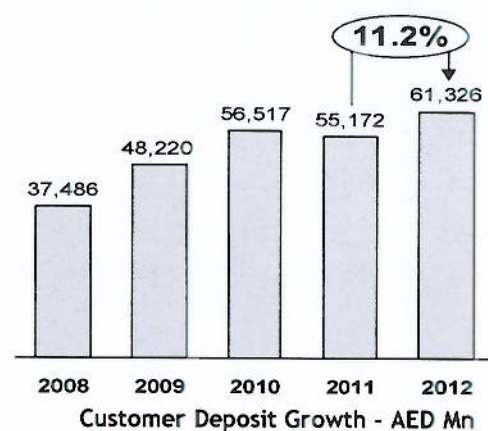
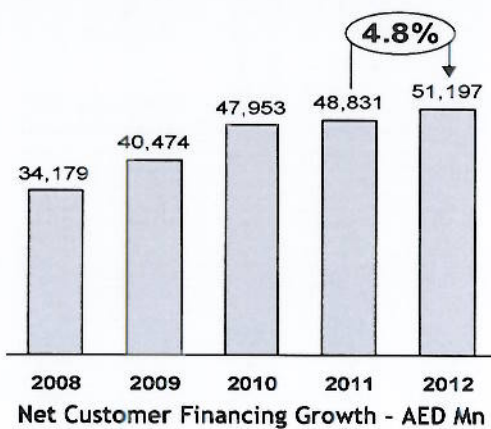
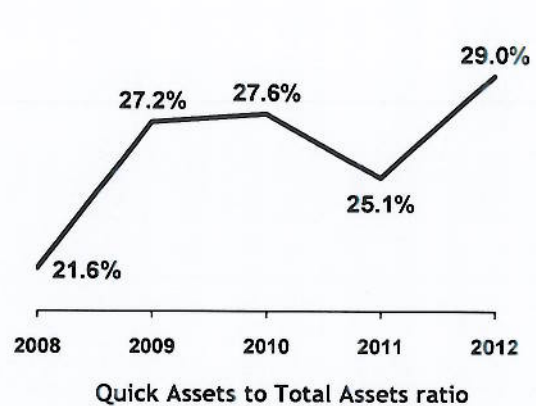
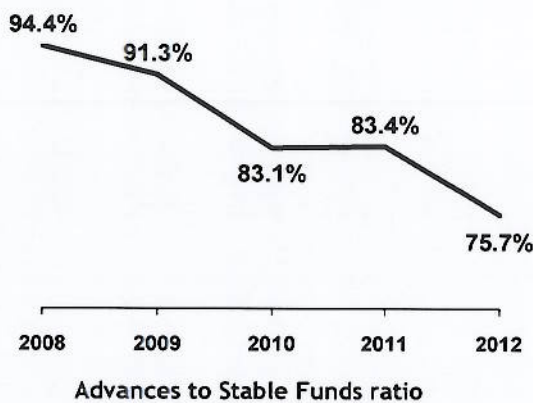


Liquidity

The continued focus on deepening customer relationships by the Retail Banking, Private Banking and Wholesale Banking franchises, backed by a strong Treasury, meant that ADIB maintained its position as one of the most liquid banks in the UAE. At the end of 2012, customer deposits stood at AED 61.3 billion, Central Bank placements at AED 4.9 billion and the net interbank position at AED 10.8 billion. A continued focus on reducing the cost of funds and deposit concentration saw current and savings accounts grow by

25.7% year-on-year to reach AED 32.1 billion, while overall deposits increased 11.2% to AED 61.3 billion during the same period.

On the asset side, net customer financing reached a new high of AED 51.2 billion (AED 48.8 billion as at 31 December 2011) and the Bank ended the quarter with a customer financing to deposits ratio of 83.5% and an advances to stable funds ratio of 75.7%, which is significantly better than the regulatory threshold of 100%. Furthermore, it is noteworthy that ADIB's Quick Asset to Total Asset Ratio was 29.0% at year end.

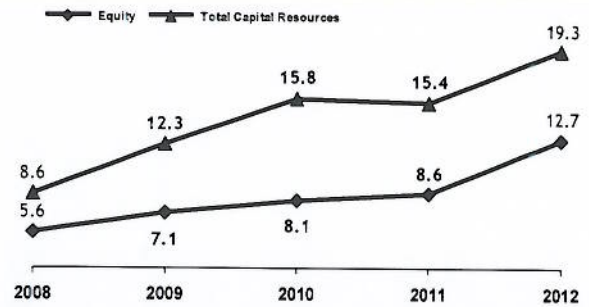


Capital strength

ADIB adopted a multi-pronged approach to building the necessary capital to boost its Tier 1 ratio above 15%, exclusive of any stress scenario buffers, and thereby enabling the Bank to resume its growth trajectory in 2013. One aspect of this was to focus on capital preservation and optimization for most of 2012, and as a result customer asset growth was restricted to 4.8% year-on-year. A parallel thrust was a capital issue, with ADIB becoming the first bank in the region and the first Islamic Bank world-wide to complete a public Hybrid Tier 1 Capital issue, drawing orders of more than USD 15 billion. The success of the various capital initiatives, including the innovative Tier 1 issue, saw the Bank's capital adequacy ratio at 21.42% under Basel II principles and its Basel II Tier 1 capital ratio at 18.43% by the end of 2012. ADIB's capital ratios not only continue to be above the Central Bank of the UAE's prescribed minimums of 12% for Capital Adequacy and 8% for Tier 1, but now compare favorably with the Bank's peers.



Capital Adequacy Ratio - %



Equity & Total Capital Resources - AED Bn

Cost management

The single digit growth environment in the UAE has not deterred ADIB from continuing to invest appropriately in its Retail Banking business to reach optimal scale and expand its coverage to new market segments. In 2012, investments were made in: distribution (with six new branches); alternative channels (89 new ATMs); and also building ADIB's regional and international capabilities. Behind this investment is a clear strategy to ensure that ADIB consolidates its position as one of the top three retail banks in the UAE while continuing to work towards the Group's long-term vision of becoming a top tier global Islamic Bank. Nonetheless, despite the expansion in the Retail network, there has been a concurrent focus on efficiency and as a result, the Group's operating expenses increased by a below-market average of 8.1% year-on-year. The Group cost to income ratio was 43.8% for FYR 2012 (42.3% - FYR 2011), while the Bank's cost to income ratio was 41.1% for FYR 2012 (39.9% - FYR 2011).

Human resources

Despite the growth of its local and international operations the Bank's headcount decreased by 118 to 1,637 during the period under review, as a result of a combined emphasis on efficiency and performance. ADIB also remains one of the leading banks in regard to Emiratisation as at the end of 2012 the Bank employed 719 UAE Nationals.

Management comment

On behalf of the Board of Directors and the management team Tirad Al Mahmoud, CEO of ADIB, said: "The UAE banking environment remained challenging during the period, in particular the slow growth in our home market as evidenced by the 3.4% growth in loans and advances across the UAE banking sector for the first 11 months of 2012. In general we have observed banks continuing to seek new ways to grow market share, including increasingly aggressive cross-border lending into the GCC and Asia.

While we are encouraged by the recent announcements of an Abu Dhabi Government-led economic recovery plan and the upturn in certain areas of Dubai's real estate and tourism, our customers are still feeling the effects of the prolonged downturn and therefore growth in the banking sector as a whole remains moderate. ADIB's strong historical focus on serving the UAE national segment has, in particular, been under regulatory deflationary pressure and as a result has impacted our Retail growth volumes.

Strategy focus and awards

"ADIB's strategy remains unchanged as we:

1. Maintained our position as the leading bank for customer service excellence in 2012, being rated number 1 in the UAE for the second consecutive year;
2. Expanded our Retail Banking business to include a greater emphasis on expatriates in addition to our market-leading UAE National customer franchise. In support of the expanded customer segment approach. 2012 saw renewed focus on increasing our range of distribution channels, expanding our branch network and growing our range of retail products and solutions; and
3. Expand our Wholesale Banking offering by acquiring new relationships across a greater range of customer segments, including the middle markets.

"This continued focus on our customer-centric strategy in 2012, combined with our strong capital and liquidity position, meant that ADIB maintained its ranking as a top-tier UAE bank and remains on track to becoming a truly global Islamic bank.

"In laying the foundations of our next growth phase we also established a new landmark in 2012 by recapitalizing the Bank through a market redefining and multiple-award winning Hybrid Tier 1 Capital issue. The USD 15 billion order book from investors around the world not only recognized the innovation and simplicity of the instrument itself, but was a clear acknowledgment of the solidity and prospects of ADIB - and of the UAE banking sector as a whole. We are proud to have led the way in opening new avenues for banks, both Islamic and conventional, to raise capital in the future.

"Turning to customer deposits, the Bank further evidenced its strong liquidity capabilities by improving the advances to stable funds ratio to 75.7% at 31 December 2012. Most notably, our focus on building current and saving accounts saw their combined balances grow by 25.7% over the course of the year. The result is that not only does ADIB meet both the new Basel III based liquidity ratios, but additionally, deposit concentration risk continues to decline.

"With regards to provisioning, we remained prudent in classifying our impaired portfolio and taking provisions - and suspending the accrual of profit - in line with our 90 days past due and conservative collateral recognition approach. As a result, we added a further AED 556.2 million in individual provisions during 2012, vs. AED 558.7 million during 2011, while maintaining our collective provisions well above the Central Bank guidelines of 1.5%. Since 2007, total credit provisions and impairments have increased to AED 3,736 million, net of write-offs, from AED 404 million.

"In addition to our best practice approach to the recognition of problem credits, ongoing work by the two remedial management units established in 2009 is bearing fruit, with a 5.3% decrease in the total non-performing accounts in 2012. Despite this, however, we retain the view that it is too early to call a meaningful improvement in the credit environment. Furthermore, while we will continue to assist

customers in the sustainable restructuring of their financing, we reiterate that those who resist ADIB's efforts to work constructively with them to find ways of honoring their credit obligations will face all available remedies on our part, since it is our duty also to protect both our depositors' and shareholders' rights.

Other ADIB Group companies

ADIB Securities

Commenting on the performance of other Group companies besides the core banking business: "Despite the improvement in the local equity market indices, the continued lack of liquidity in the equity markets remains a major concern. It is therefore particularly pleasing that ADIB Securities, our stock-brokerage subsidiary, continued to perform, with a net profit of AED 5.7 million in 2012, up 134.4% from the previous year. ADIB Securities has a market share of 8.8% and remains one of the top three brokers in the UAE. It is an integral part of our wealth management proposition, which is focused on enhancing savings, investment and related wealth diversification portfolios of our customers."

Burooj Properties

With regard to Burooj, the Group's real estate subsidiary: "We continue to bring Burooj's legacy development and investment portfolio to account. All properties and commitments in Burooj's portfolio are regularly subjected to independent review in order to determine the real value of each property with reference to the recent market conditions, existing prices and estimates of the net present value of future cash flows. The resultant value is compared to the carrying value of the properties in order to determine the impairments. Our approach to valuing Burooj's portfolio, first adopted in late 2010, resulted in a further AED 190.0 million in impairments in 2012 and a consequent loss of AED 305.2 million versus the loss of AED 274.1 million in 2011. Despite some welcome signs of recovery in the sector, these have been isolated and the real estate market in general remains under pressure. Therefore, we believe Burooj will incur further losses in 2013.

Outlook for 2013

Providing guidance on the Bank's direction for 2013: "Our outlook is moderately conservative. We remain concerned about the impact of the slow pace of the global economic recovery on our customers. Therefore, we expect 2013 to be yet another year of moderate asset growth coupled with stiff competition between banks, which will place pressure on credit margins. As far as ADIB is concerned, until we see clear evidence of a sustainable recovery we will continue to take prudent measures as necessary in regard to both the Bank and Burooj portfolios in 2013. Notwithstanding, we will continue to invest across all segments and business units for long-term growth potential and market leadership."

Dividend

The Board of Directors is recommending a cash dividend per share of AED 0.2540, equivalent to 50% of 2012 net profit, to the shareholders at the Annual General Assembly.

Approvals

These results, including the cash dividend, are subject to approval by the Central Bank of the UAE and the shareholders at the Annual General Assembly.

Gratitude

The Board of Directors, executive management and members of ADIB staff wish to extend their sincere appreciation and gratitude to His Highness Sheikh Khalifa Bin Zayed Al Nahyan, the President of the UAE and Ruler of Abu Dhabi, to His Highness Sheikh Mohammed Bin Zayed Al Nahyan, Abu Dhabi Crown Prince and Deputy Supreme Commander of the UAE Armed Forces, to the UAE Central Bank and to the Emirates Securities and Commodities Authority, our shareholders and our clients for their continued trust in and support of ADIB.



Tirad Al Mahmoud
Chief Executive Officer

Financial summaries

ADIB Financial summary - Full year

Financials	Banking					Consolidated Group				
	2010	2011	2012	Chg 11 vs. 10	Chg 12 vs. 11	2010	2011	2012	Chg 11 vs. 10	Chg 12 vs. 11
	AED Mn	AED Mn	AED Mn	%	%	AED Mn	AED Mn	AED Mn	%	%
Net Revenue from Funding	2,694.7	2,941.2	2,996.7	9.1%	1.9%	2,694.7	2,941.2	2,996.7	9.1%	1.9%
Fees, Commissions and FX	287.7	401.2	374.9	39.5%	-6.6%	287.7	401.2	374.9	39.5%	-6.6%
Investment Revenues	67.4	67.8	206.0	0.5%	204.0%	67.4	67.8	206.0	0.5%	204.0%
Net Banking Revenues	3,049.8	3,410.2	3,577.6	11.8%	4.9%	3,049.8	3,410.2	3,577.6	11.8%	4.9%
Brokerage Revenues (ADIFS subsidiary)	-	-	-	-	-	18.2	15.2	18.7	-16.1%	22.6%
Real Estate Revenues (Burooj subsidiary)	-	-	-	-	-	5.8	0.1	(45.3)	-97.6%	-32111%
Revenue from Other Minor Activities	-	-	-	-	-	0.2	0.3	14.6	50.0%	4,767%
Net Non-banking Revenues	-	-	-	-	-	24.2	15.6	(12.0)	-35.5%	-176.9%
	Banking					Consolidated Group				
Total Revenues	3,049.8	3,410.2	3,577.6	11.8%	4.9%	3,074.0	3,425.8	3,565.6	11.4%	4.1%
Operating profit (margin)	1,844.5	2,050.0	2,106.9	11.1%	2.8%	1,772.8	1,976.2	2,003.5	11.5%	1.4%
Credit Provisions and Impairment charge	629.9	625.0	611.1	-0.8%	-2.2%	749.2	821.1	802.3	9.6%	-2.3%
Net Profit	1,214.6	1,425.0	1,495.8	17.3%	5.0%	1,023.6	1,155.1	1,201.2	12.8%	4.0%
Total Assets in AED (Billion)	74.9	74.4	86.0	-0.6%	15.5%	75.3	74.3	85.7	-1.2%	15.2%
Customer Financing in AED (Billion)	50.0	51.0	53.4	2.0%	4.6%	48.0	48.8	51.2	1.8%	4.8%
Customer Deposits in AED (Billion)	56.6	55.3	61.4	-2.2%	11.1%	56.5	55.2	61.3	-2.4%	11.2%

ADIB Financial summary - Quarter Summary

Financials	Banking					Consolidated Group				
	Q4 2010	Q4 2011	Q4 2012	Chg Q4 11 vs. Q4 10	Chg Q4 12 vs. Q4 11	Q4 2010	Q4 2011	Q4 2012	Chg Q4 11 vs. Q4 10	Chg Q4 12 vs. Q4 11
	AED Mn	AED Mn	AED Mn	%	%	AED Mn	AED Mn	AED Mn	%	%
Net Revenue from Funding	732.8	787.9	756.0	7.5%	-4.0%	732.8	787.9	756.0	7.5%	-4.0%
Fees, Commissions and FX	78.7	87.6	81.8	11.3%	-6.5%	78.7	87.6	81.8	11.3%	-6.5%
Investment Revenues	18.0	12.4	46.9	-31.0%	276.5%	18.0	12.4	46.9	-31.0%	276.5%
Net Banking Revenues	829.5	887.9	884.7	7.0%	-0.4%	829.5	887.9	884.7	7.0%	-0.4%
Brokerage Revenues (ADIFS subsidiary)	-	-	-	-	-	4.5	3.0	3.9	-32.5%	31.8%
Real Estate Revenues (Burooj subsidiary)	-	-	-	-	-	1.7	(6.9)	(13.0)	-497.0%	-89.4%
Revenue from Other Minor Activities	-	-	-	-	-	3.3	0.1	8.4	-97.0%	8,300%
Net Non-banking Revenues	-	-	-	-	-	9.5	(3.8)	(0.7)	-140.0%	81.6%
	Banking					Consolidated Group				
Total Revenues	829.5	887.9	884.7	7.0%	-0.4%	839.0	884.1	884.0	5.4%	0.0%
Operating profit (margin)	475.0	519.1	494.1	9.3%	-4.8%	457.9	491.1	470.4	7.2%	-4.2%
Credit Provisions and Impairment charge	224.4	180.5	161.1	-19.5%	-10.8%	343.8	274.9	227.6	-20.0%	-17.2%
Net Profit	250.6	338.6	333.0	35.1%	-1.6%	114.1	216.2	242.8	89.5%	12.3%

-Ends-

About ADIB:

Abu Dhabi Islamic Bank (ADIB) was established on 20th May 1997 as a Public Joint Stock Company following the Emiri Decree No. 9 of 1997. The Bank commenced commercial operations on 11th November 1998, and was formally inaugurated by His Highness Sheikh Abdullah Bin Zayed Al Nahyan on 18th April 1999.

ADIB's vision is to be a top-tier, global Islamic financial services group and its mission is to provide Islamic financial solutions to the global community.

The Bank carries out all contracts, operations and transactions in accordance with Islamic Shari'a principles.

ADIB's core values, reflected in all its activities are: Simple and Sensible; Transparent; Mutual Benefit; Hospitality and Tolerance; and Shari'a inspired. It brings to its customers banking as it should be.

ADIB -Awards:

1. Sheikh Khalifa Excellence Award - Gold category - in 2012.
2. Best Islamic Bank in the UAE by Global Finance in 2012 for three consecutive years.
3. "Best Overall Bank in the UAE in customer service" in 2012) by Ethos Consultancy
4. "Best Call center Award in the UAE" for 2012 by Ethos Consultancy for two consecutive years.
5. Best Branch Award in the UAE by Ethos Consultancy for 2012 for two consecutive years
6. Best Islamic Bank in the UAE by EMEA Finance magazine for 2012
7. Best Islamic Bank in the UAE by Islamic Finance News magazine for 2012
8. Best Islamic Bond by International Financing Review for 2012
9. Best Co-branded card and best covered card by Banker Middle East for 2012
10. Best Islamic card and best co-branded card by Smart Card Middle East for 2012
11. Human Resource Development award by Emirates Banking Institute and Finance for 2012
12. Best Islamic Investment strategist of the year by Islamic Finance News for 2012
13. Excellence in Islamic Banking Award by the International Alternative Investment Review for 2012
14. Best Islamic Retail Bank by Islamic Finance News for 2012
15. Best Corporate deal of the year by Islamic Finance News for 2012
16. Best Mudarabah Deal of the year by Islamic Finance News for 2012
17. Best Syndicated deal of the year by Islamic Finance News for 2012
18. Best UAE deal of the year by Islamic Finance News for 2012

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