

Investor Presentation

30 September 2015 results

Abu Dhabi: November 2015

Agenda

Introduction

Financial Review

Business Review

Appendix

ADIB at a glance

Overview

- Incorporated in **1997** to serve as first Islamic Bank in the Emirate of Abu Dhabi.
- Majority owned by members of the ruling family of Abu Dhabi and sovereign wealth fund
- Listed on Abu Dhabi Securities Exchange (ADX).

Ratings



	Long term rating	Short term rating	Outlook
FitchRatings	A+	F1	Stable
MOODY'S INVESTORS SERVICE	A2	P1	Stable
RAM RATINGS	AAA	P1	Stable

Stock Info (Price and Ratio as of 30 Sep 2015)

Market Cap (Price @ AED 4.4)	AED 14.0 bn (US\$ 3.8 bn)
Diluted EPS / share (AED) - Annualised	0.504
PE Ratio	9 times
Price / Book Ratio	1.54
Shares Issued (@ AED 1)	3.2 Bn

ADIB - Timeline and milestones

Early History (1997 - 2000)

- Established by the Govt. of Abu Dhabi in **1997**
- Licensed in 1998 as an Islamic bank by the Central bank and commenced operations.
- Listed on Abu Dhabi securities Exchange in 2000

Intermediary years (2001 - 2007)

- Established Abu Dhabi Islamic Securities Company (ADIBS) and Burooj Properties in **2005**
- New strategic shareholder (EIC) introduced in **2007**.
- **2007** - Acquired 49% of National Bank for Development based in Egypt.

Growth (2008 - Present)

- **2008** - Arrival of new management and adoption of new strategic vision and mission.
- **2012** - Issued world's first Shari'a-compliant hybrid perpetual Tier 1 sukuk amounting to USD 1 billion.
- **2013** - Fully repaid AED 2.2 billion Tier 2 wakala capital.
- **2014** - Acquired 51% shares in Arab Link Money Exchange in April 2014
- **2014** - Established Abu Dhabi Islamic Merchant Acquiring company LLC (ADIMAC) in Aug 2014.
- **2014** - Acquired Retail banking business of Barclays Bank in the UAE.
- **2015** - Raised capital AED 504 Mn by issuing right shares.

Presence

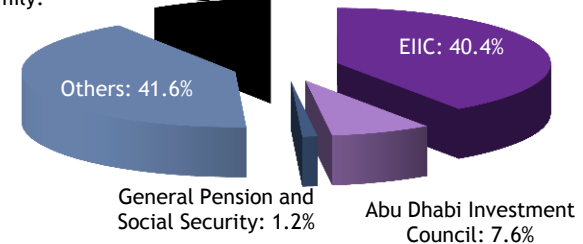
- Domestic - 88 Branches and 757 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

Ownership & Corporate Structure






ADIB Ownership

- ADIB is mainly owned by over 46,000 UAE nationals and companies.
- The Bank's main shareholder is National Holding via EIIC, which is a private holding company, wholly-owned by members of the Abu Dhabi Royal Family.
- ADIB enjoys strong Abu Dhabi support in the form of royal family, sovereign wealth fund, Pension and Government shareholding and capital participants.

Other members and associates of the Abu Dhabi Royal family: 9.2%



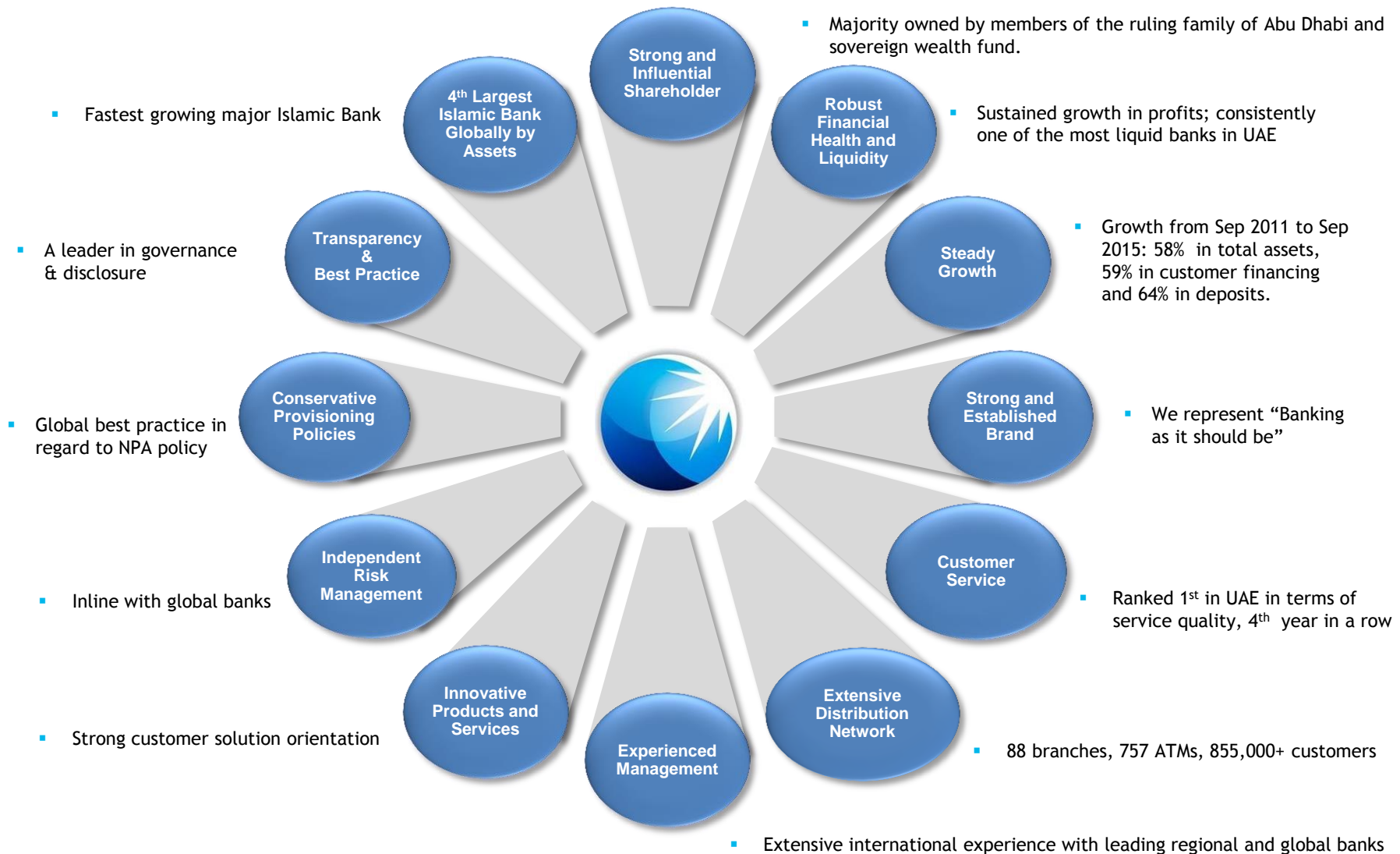
Subsidiaries

-  ADIB UK Limited (100%) was established to offer banking services to HNWI established in 2012.
-  Abu Dhabi Islamic Securities Company (95%) is a brokerage firm established in 2005.
-  MPM Properties LLC (100%) is a property management firm established in 2005.
-  Burooj Properties (100%) is a real estate company established in 2005.
-  Kawader Services Company (100%) is a recruitment company, dedicated solely to ADIB.

Associates and Joint ventures

-  ADIB Egypt (49%) provides banking services in Egypt*.
-  Saudi Finance Company (SFC)* (51%) is a retail finance company working in Saudi Arabia, acquired in 2012.
-  Bosna Bank International (27%) is an Islamic bank based in Bosnia.
-  Abu Dhabi National Takaful (40%) offers insurance services.
-  Arab link (51%) is a Currency exchange house, acquired in 2014.
-  Abu Dhabi Islamic Merchant Acquiring Company LLC (51%) is a merchant acquiring company established in 2014.

Key Strengths



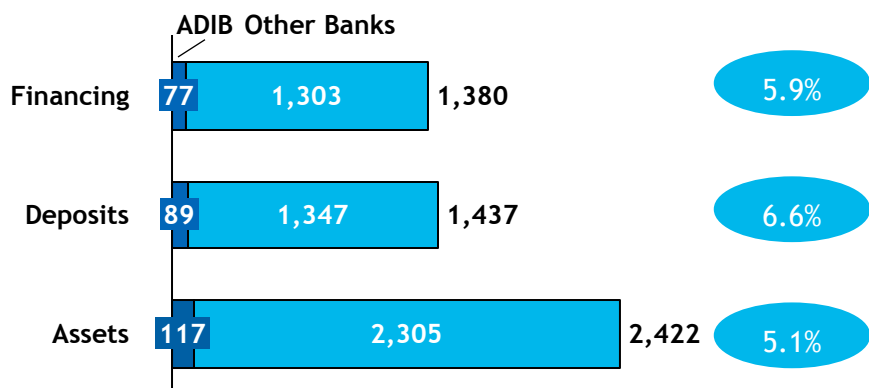
UAE Banking Sector

Highlights

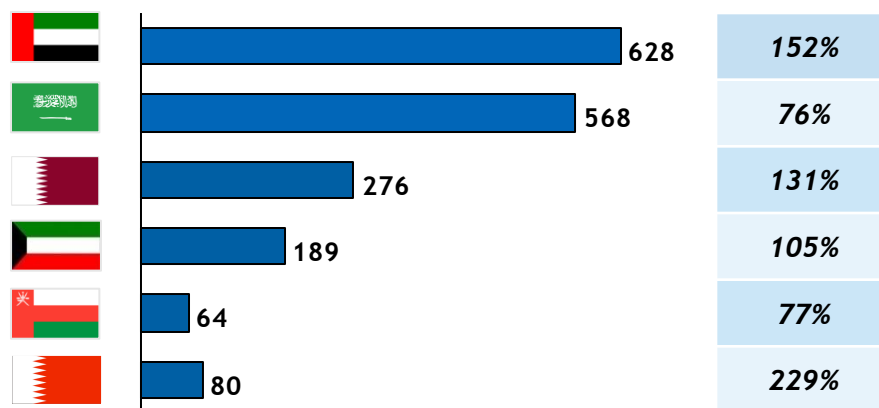
- UAE Banking sector is the largest by assets in the GCC; the UAE banking sector accounts for ~38% of the GCC total.
- Banking assets are at 152% of GDP, the highest in the GCC region.
- Strong growth since Sep 2014 - deposits have grown by 1.6%, financing by 8.6% and total assets by 4.8%.
- Strong Capital Adequacy Ratio of 18.3% as of Sep 2015. (Tier 1 ratio of 16.5%)
- ADR ratio for UAE banking sector is at 96.1% as of Sep 2015.

UAE Banking Sector (AED Bn)	Dec 13	Dec 14	Sep15
Total Assets - Gross	2,100.3	2,304.9	2,422.2
Certificates of deposit held by Banks	107.9	99.5	97.4
Investments by Banks	186.7	228.0	246.0
Bank Deposits	1,278.9	1,421.3	1,436.8
Bank Credit - net	1,178.8	1,282.4	1,380.1
Specific Provision	77.5	71.6	72.6
General Provision	19.2	24.1	25.8
Capital Adequacy ratio	19.3%	18.2%	18.3%
Branches			
- 23 National Banks	841	869	875
- 26 Foreign Banks	87	86	86

UAE Banking Sector, ADIB Market Share @ Sep 2015 (AED Bn)

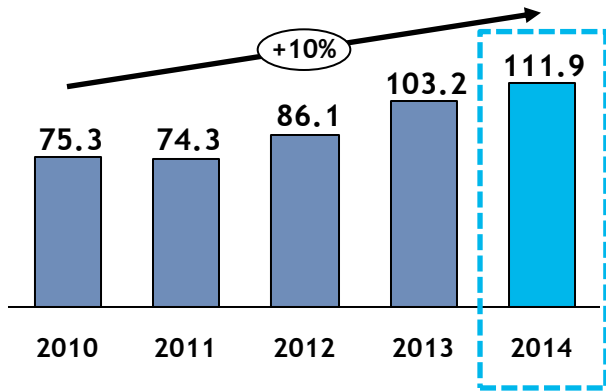


GCC Banking Sector Assets Dec 2014 (USD Bn) Assets as % of GDP

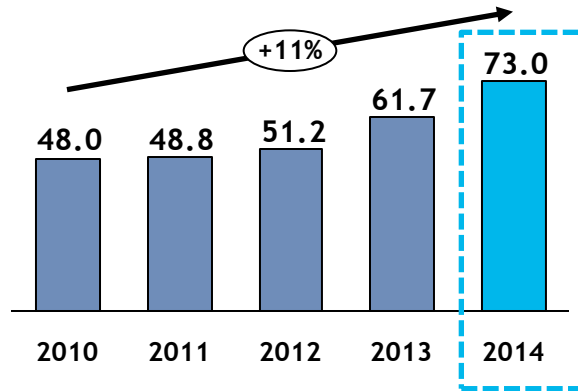


Financial Snapshot (1/2)

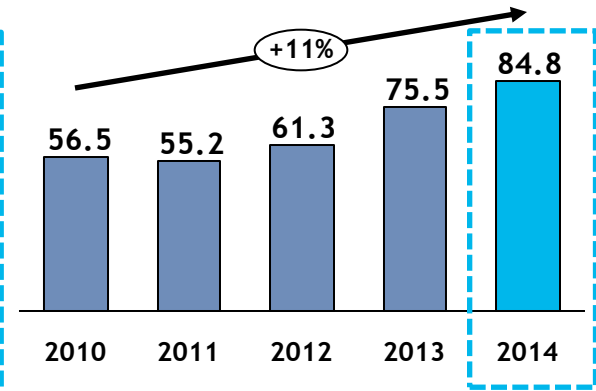
Total Assets (AED Bn)



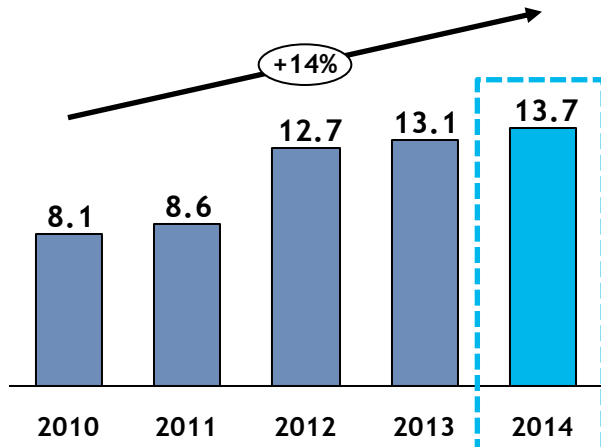
Net Customer Financing (AED Bn)



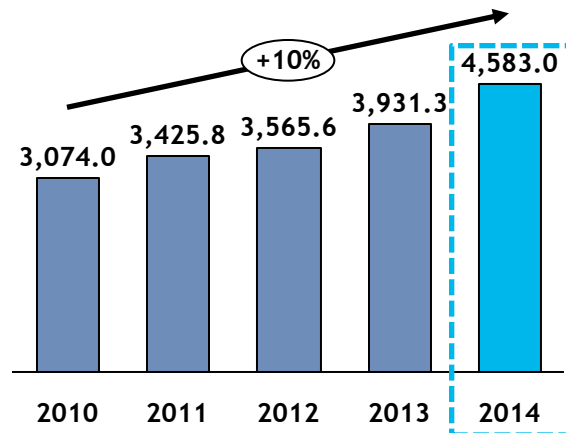
Customer Deposits (AED Bn)



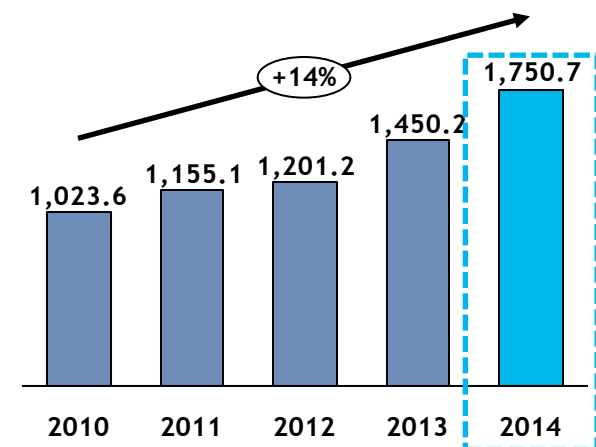
Equity (AED Bn)



Revenues (AED Mn)

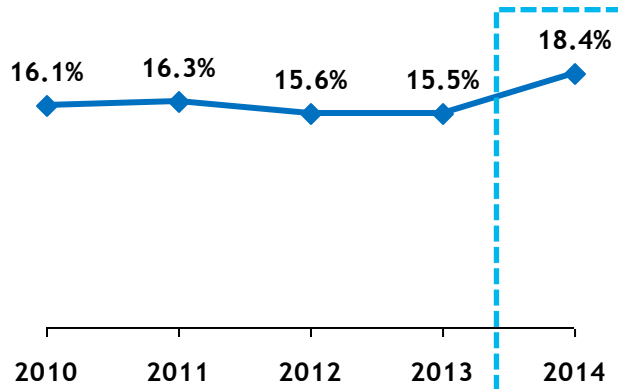


Net Profit (AED Mn)

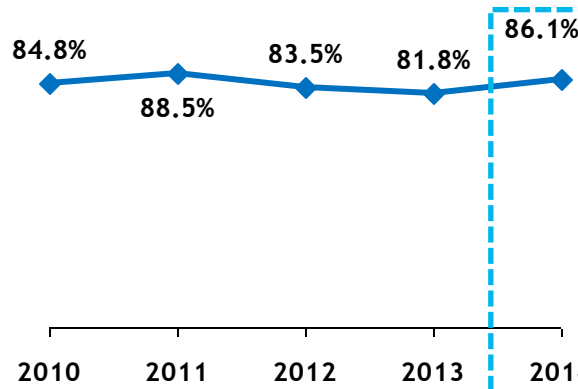


Financial Snapshot (2/2)

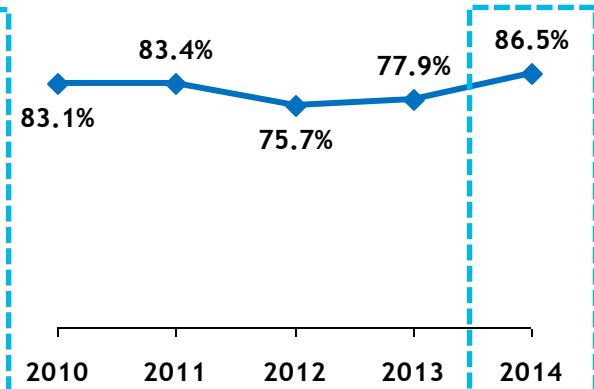
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

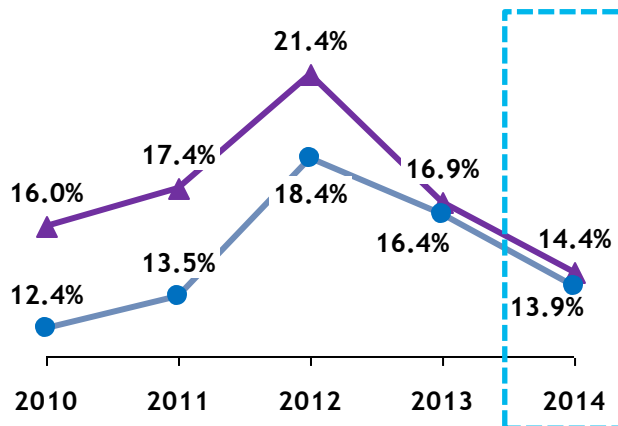


Advances to Stable Funds Ratio (%)



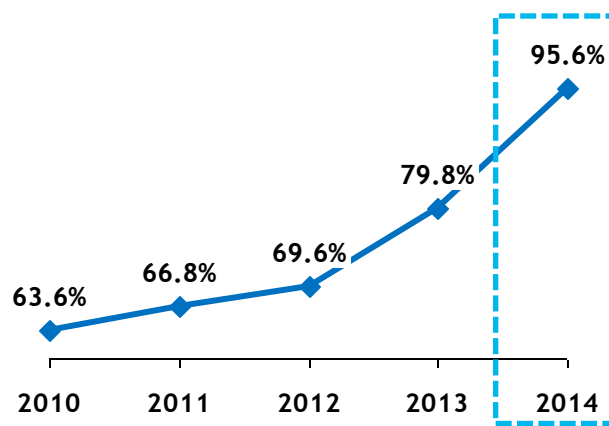
CAR (%)

▲ Total CAR ● Tier 1



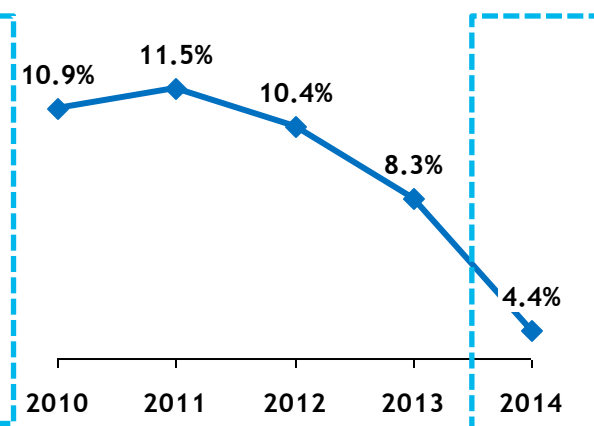
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only *



Non - Performing Ratio (%)

◆ Total Non performing ratio



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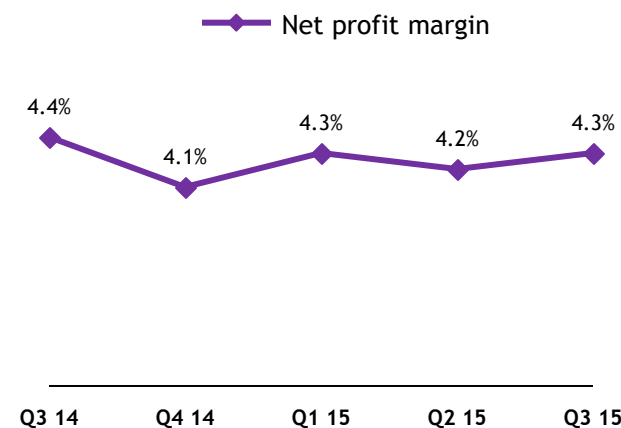
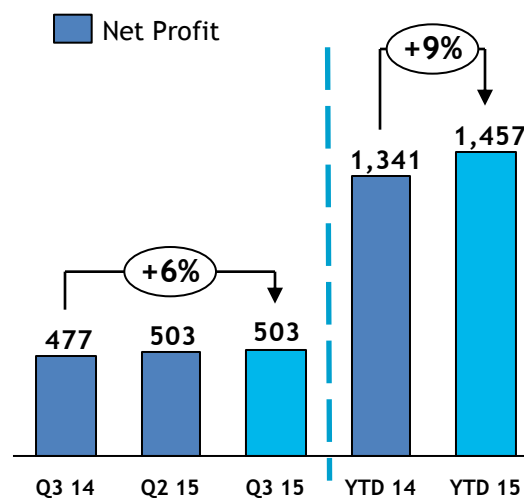
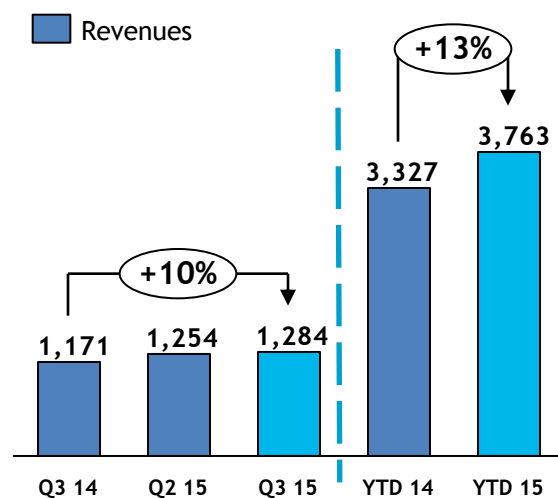
Business Review

Appendix

Q3 / YTD Sep 2015 - Key financial highlights - Income statement

AED Mn	Q3 14	Q3 15	Change %	YTD Sep 14	YTD Sep 15	Change %
Net Revenue from funds	921.8	934.4	1.4%	2,560.4	2,794.4	9.1%
Fees, commission and others	249.0	349.8	40.4%	766.4	968.1	26.3%
Operating income	1,170.8	1,284.2	9.7%	3,326.8	3,762.5	13.1%
Expenses	507.2	588.0	15.9%	1,406.6	1,735.2	23.4%
Operating profit	663.6	696.2	4.9%	1,920.2	2,027.3	5.6%
Provision for impairment	186.8	193.0	3.3%	579.1	570.7	-1.5%
Net profit	476.8	503.2	5.5%	1,341.1	1,456.6	8.6%

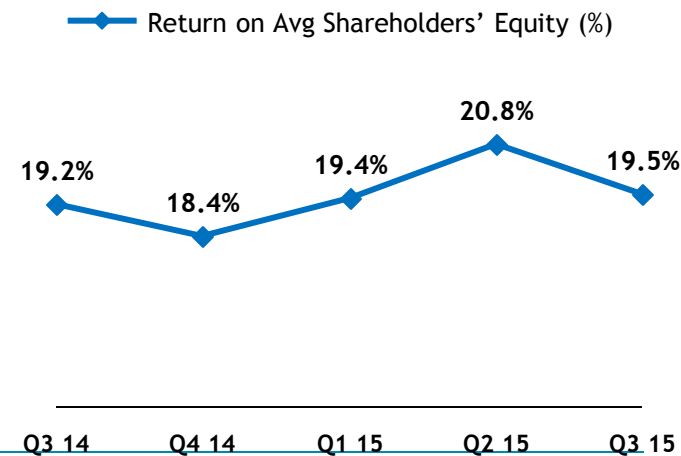
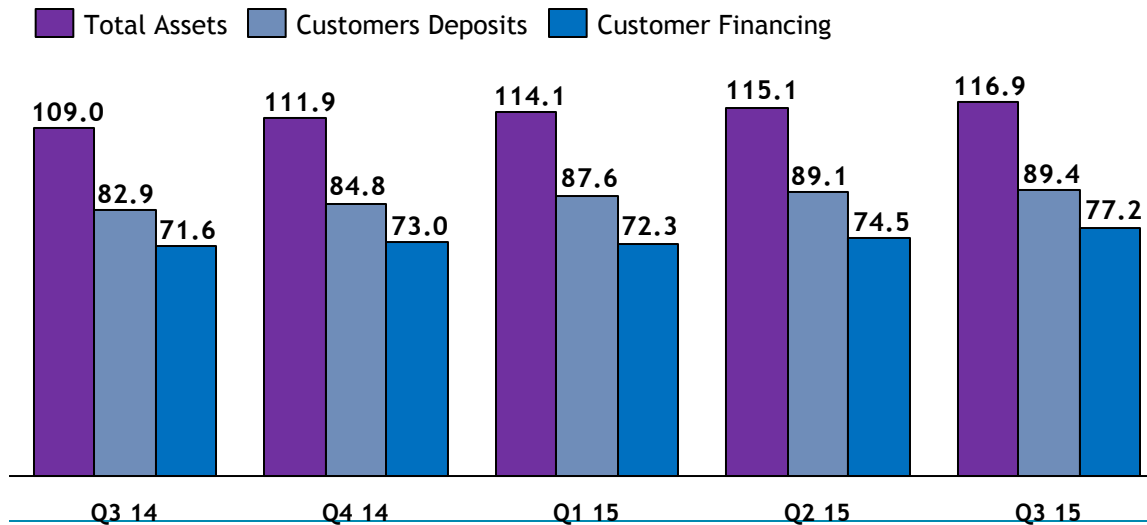
- Revenues are up by 13% on the back of higher Fees, commission and Investment income.
- Expenses up by 23% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 6%.
- Provision for impairment down by 2%. There was no impairment (30 Sep 2014: AED 3.3 Mn) pertaining to Burooj Properties LLC, a real estate subsidiary of the Bank.
- Net profit up by 9% on continued growth in core operations.



30 September 2015 - Key financial highlights - Balance sheet

AED Bn	Sep 14	Sep 15	Change %	Dec 14	Change %
Total assets	109.0	116.9	7.3%	111.9	4.5%
Net customer financing	71.6	77.2	7.8%	73.0	5.8%
Customers' deposits	82.9	89.4	7.8%	84.8	5.5%
Total equity	13.4	14.7	9.5%	13.7	7.5%

- **Total assets** increased by 7% over Q3 2014 to reach AED 116.9 Bn.
- **Customer financing** increased by 8% from Q3 2014 to reach AED 77.2 Bn.
- **Customer deposits** increased by 8% over Q3 2014.
- **Advances to Stable Funds Ratio** at 30 September 2015 was 88.3%. **Advances to Deposits Ratio** was 86.4% as at 30 September 2015.
- **Capital adequacy ratio** at 30 Sep 2015 was 14.70% - Basel II. Tier 1 ratio at 30 Sep 2015 was 14.13%.



Key ratios

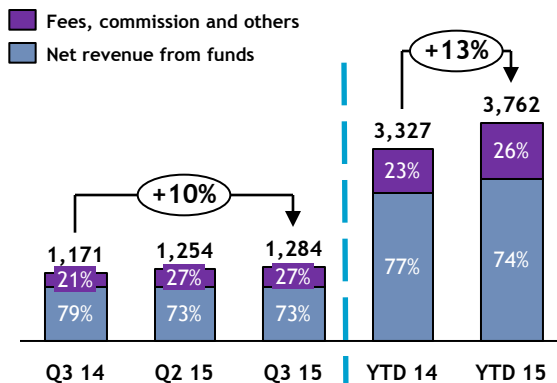
Ratios		Sep 2014	Sep 2015
Efficiency	Diluted Earnings per share (EPS in AED)	0.380	0.427
	Return on Average Shareholders' Equity (excluding GoAD - Tier 1 capital)	19.2%	19.5%
	Net profit margin (%)	4.4%	4.3%
	Cost / income ratio	42.3%	46.1%
Liquidity	Percentage lent (Financing / Total Assets)	65.7%	66.1%
	Financing to Deposits ratio	86.4%	86.4%
	Advances to Stable funds ratio	86.6%	88.3%
	Liquid Assets to Total Assets ratio	20.5%	20.0%
Solvency	Capital Adequacy	14.3%	14.7%
	Tier -1 ratio	13.9%	14.1%
	Leverage ratio (Assets / Equity)	811%	795%
Asset Quality	Non - performing ratio (NPA / Gross Financing)	4.8%	3.7%
	Total provision coverage (Total provisions / NPA)	91.9%	97.8%
	Specific provision coverage (Specific provisions / NPA)	58.6%	34.9%
	Total provisions / Gross Customer Financing	4.4%	3.6%

Operating Performance - Net profit income

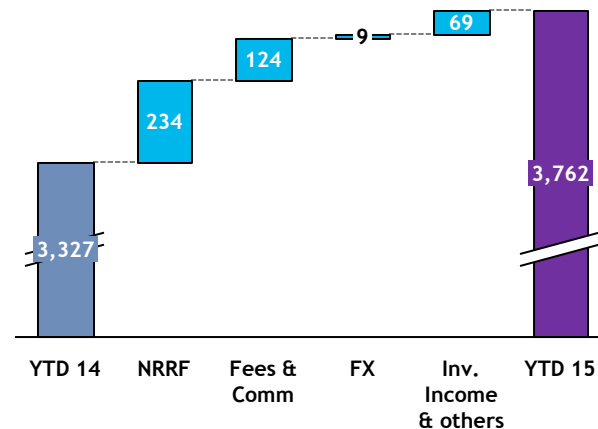
Highlights (YTD 2015 vs. YTD 2014)

- Revenues, up by 13.1% at AED 3,762 Mn.
- Net revenue from Funds (NRFF) 9.1% higher, primarily driven by 7.8% increase in customer financing revenues.
- Net profit margin increased to 4.3% in Q3 2015 from 4.2% in Q2 2015.
- Non-NRFF based income constitute 26% of total revenue vs. 23% last year which is mainly driven by:
 - Fees & commission, up 24% mainly due to increase in fees from Cards, risk participation fee and trade finance businesses.
 - 19% higher investment income driven by Sukuk investment portfolio.

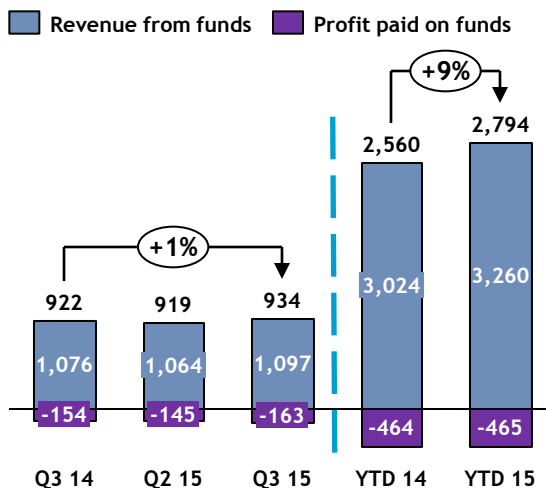
Revenues (AED Mn)



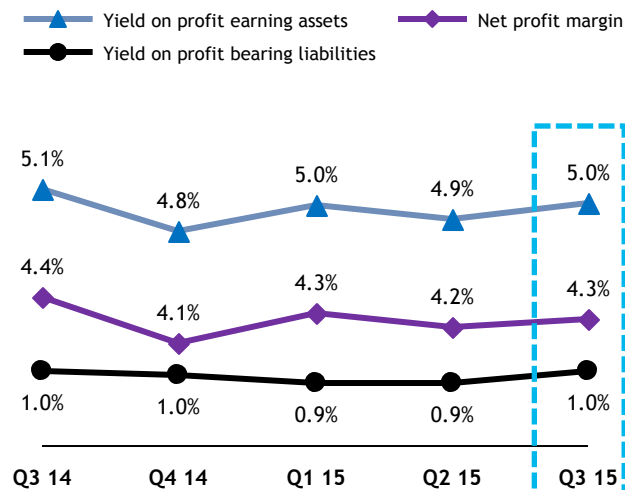
Key movements in Revenues (AED Mn)



Net Revenue from Funds (AED Mn)



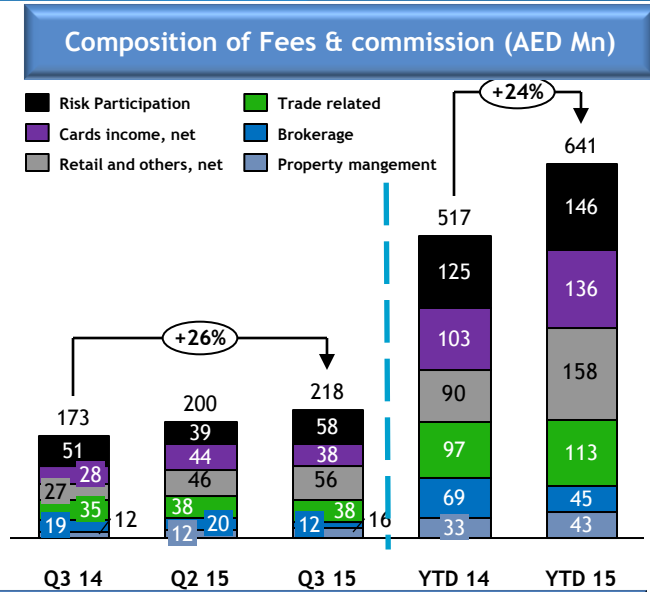
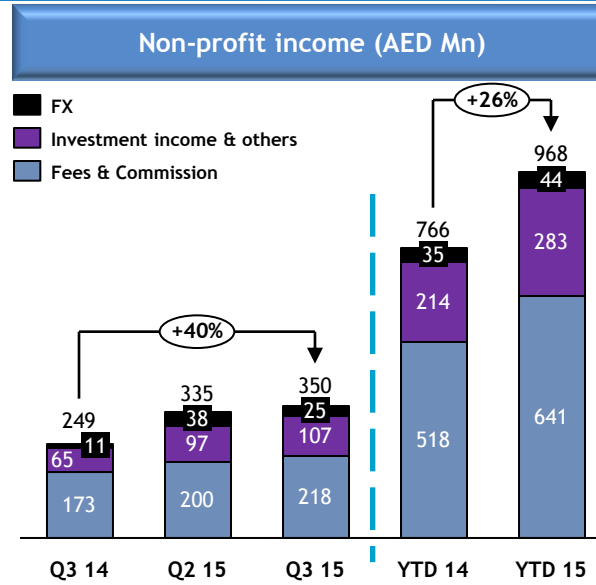
Evolution of Yields (%)



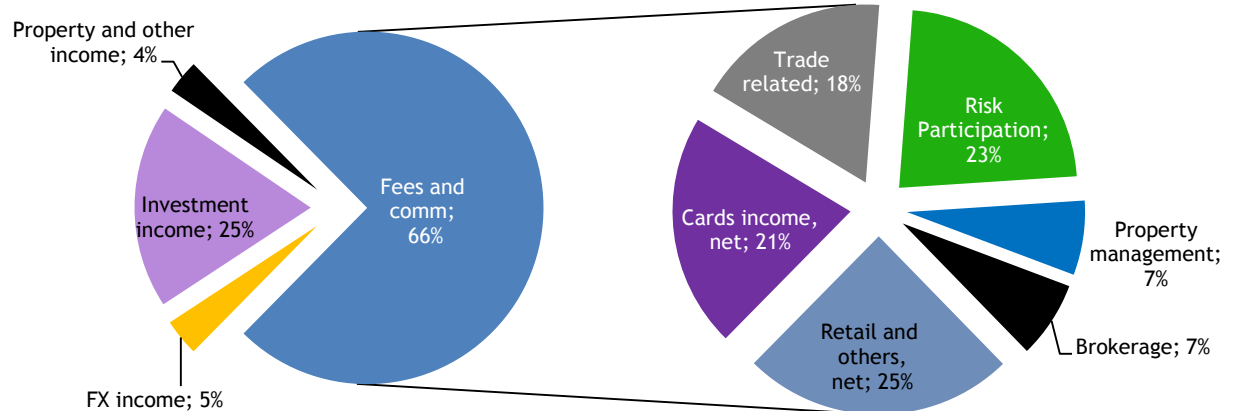
Operating Performance - Non-profit income

Highlights (YTD 2015 vs. YTD 2014)

- Non-profit income up by 26% at AED 968 Mn.
- Overall fees and commission income grew by 24%, mainly due to:
 - Card related fees up by 32%.
 - Risk participation fees up by 17%, mainly due to new corporate deals executed during first 9 months of 2015.
 - Trade related fees up by 17%, mainly due to increase in trade finance business volume in UAE and other international branches.
- Investment income up by 19% driven by higher profit income from the sukuk portfolio.

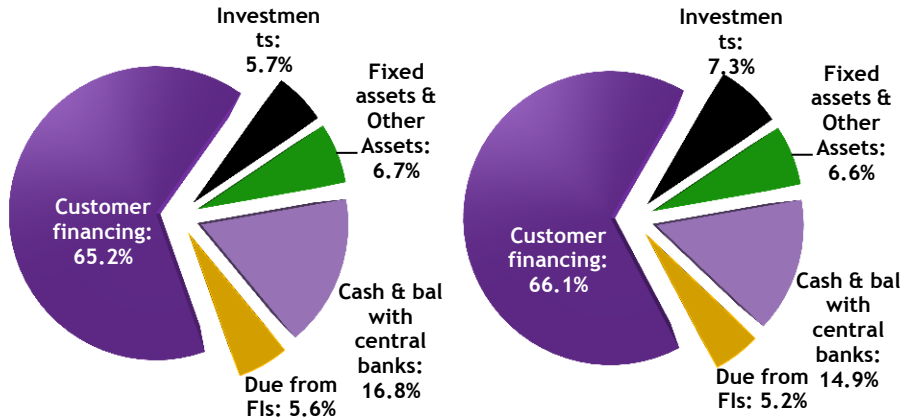


Non-profit income Revenue breakdown



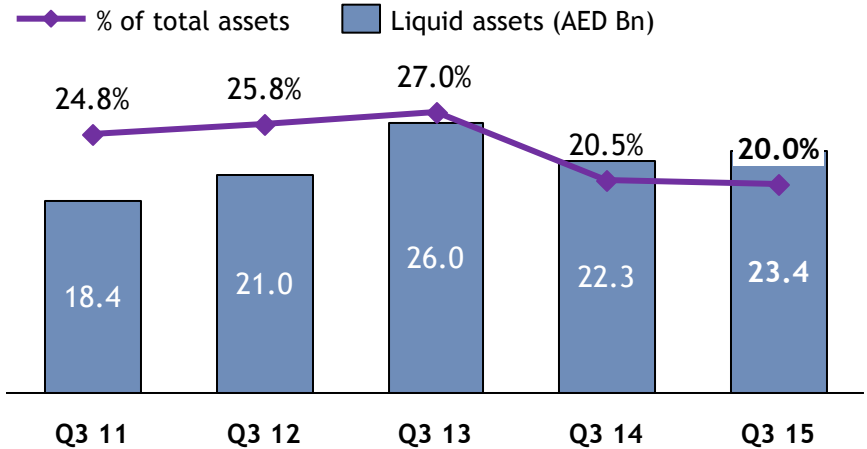
Balance Sheet Strength and Customer Financing

Composition of Total Assets - AED Bn

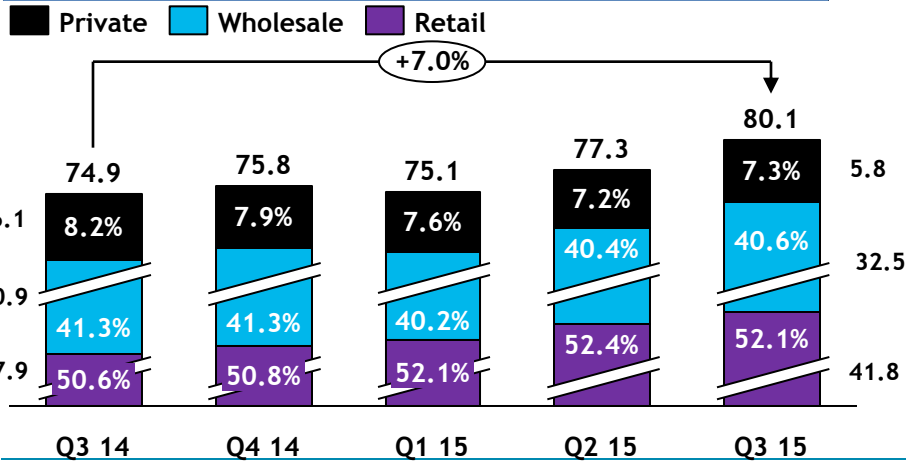


31 Dec 2014 - AED 111.9 Bn 30 Sept 2015 - AED 116.9 Bn

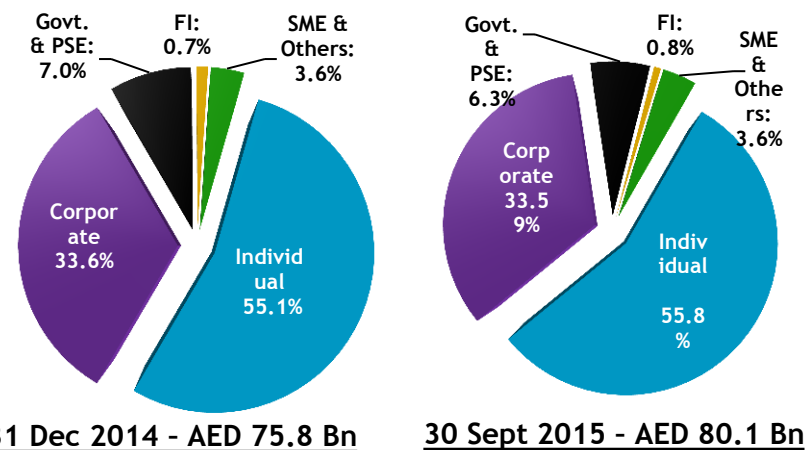
Highlights



Gross Customer Financing by Segment



Gross Customer Financing by Customer Segment



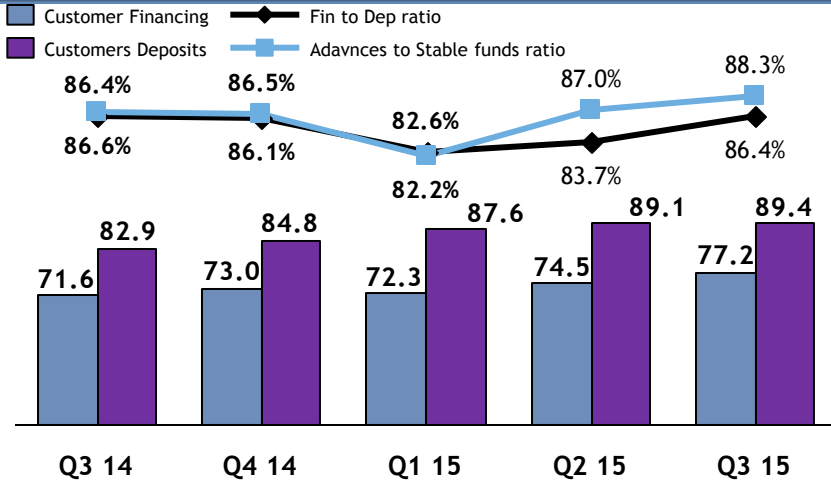
31 Dec 2014 - AED 75.8 Bn

30 Sept 2015 - AED 80.1 Bn

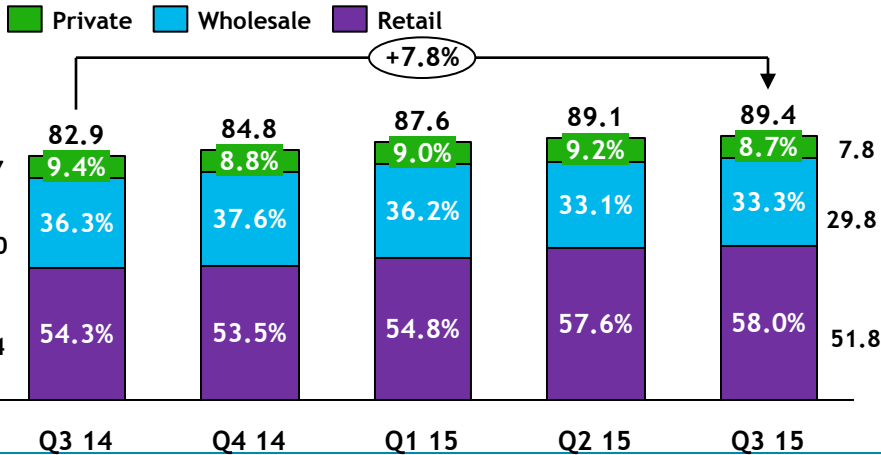
Funding Profile

Deposit growth of 8% backed by Retail segment (15%).

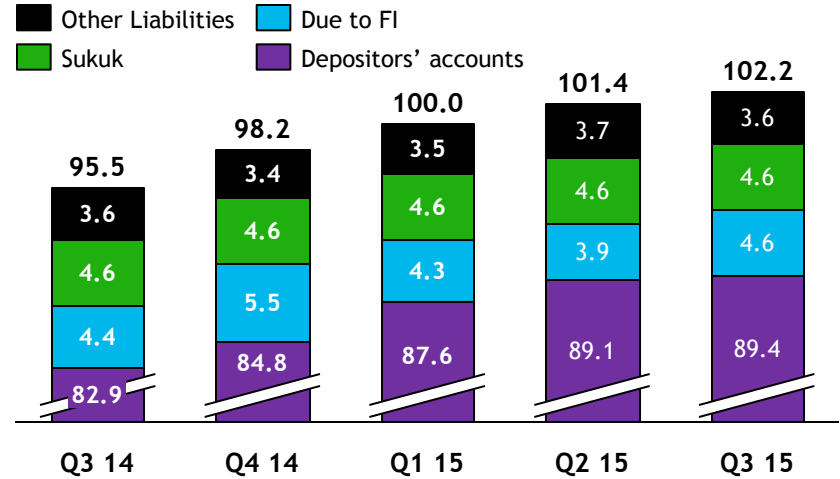
Net Customer Financing & Customers' Deposits (AED Bn)



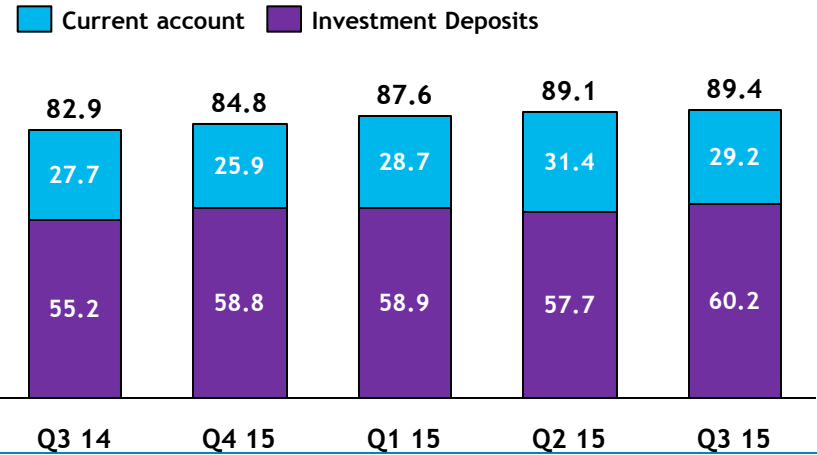
Customers' Deposits by Segment (AED Bn)



Composition of Liabilities (AED Bn)



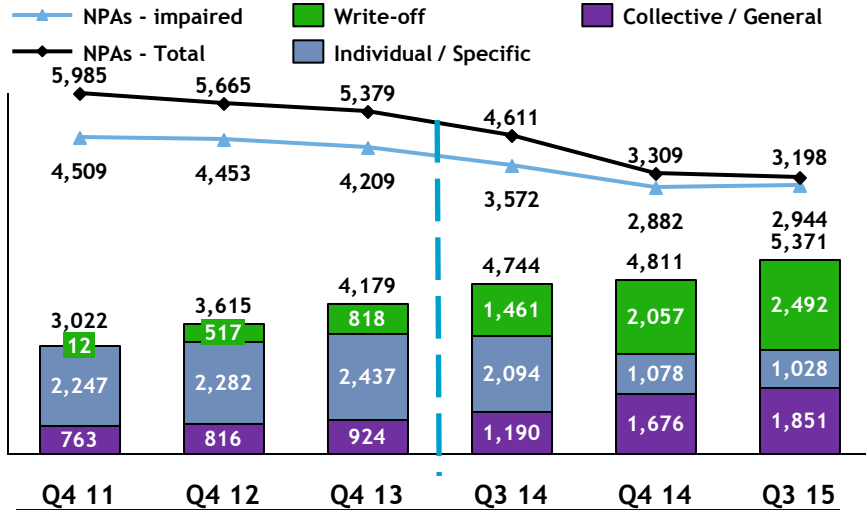
Customers' Deposits by Type (AED Bn)



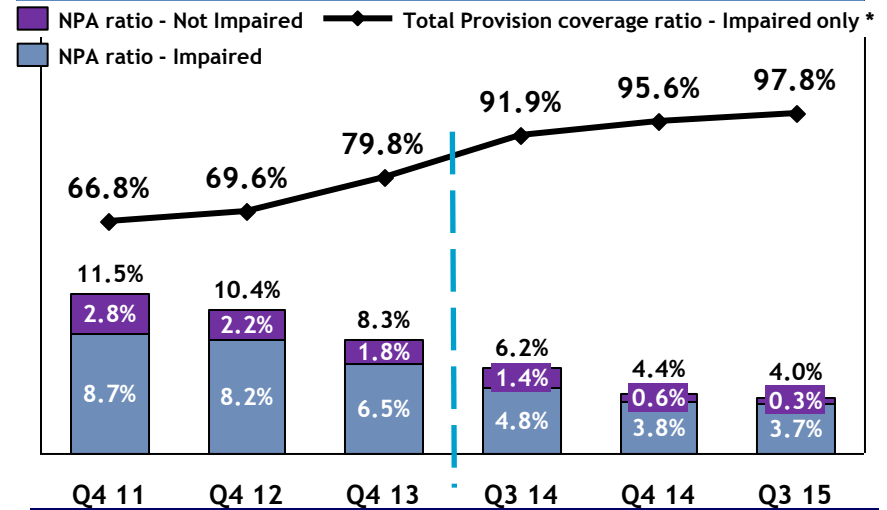
Asset quality - Customer financing only

Total Impaired NPAs now represent 3.7% of gross customer financing with coverage ratio of 97.8%

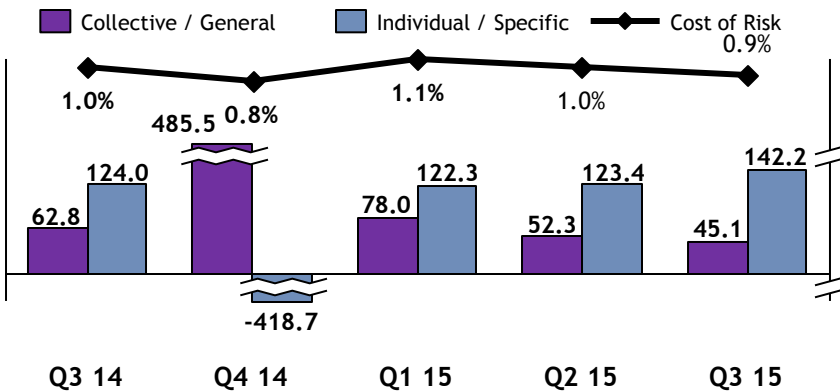
Provisions and NPAs - Customer financing (AED Mn)



NPA ratio and provision coverage ratio



Impairment charge - Customer financing (AED Mn)



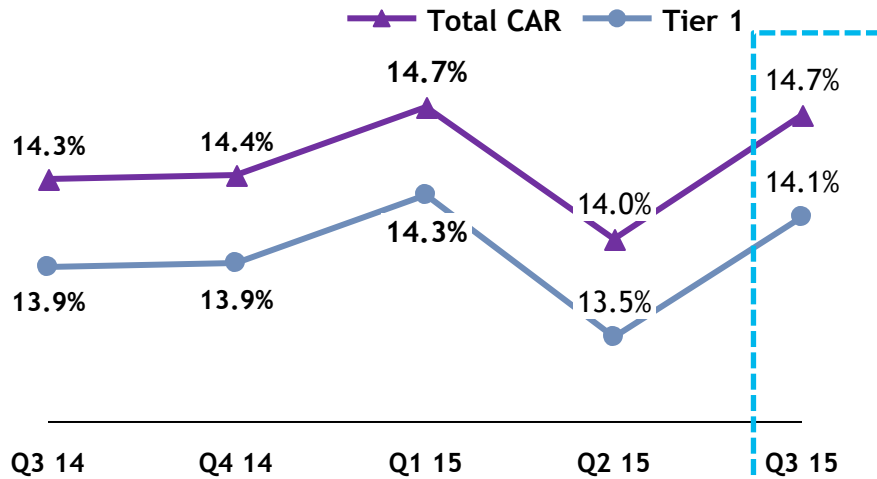
Key points

- Total NPAs decreased by AED 111 Mn during 9 months of 2015 to reach AED 3,198 Mn (31 Dec 14: AED 3,309 Mn).
- Impaired NPAs ratio at 3.7% as at 30 Sept 2015 (3.8% at end Q4 2014) with coverage improving to 97.9% (31 Dec 2014: 95.6%).
- Collective provisions of AED 1,851 Mn at end of Q3 2015 represents 2.10% of total Credit RWAs.
- Individual provisions of AED 1,028 Mn at 34.9% of impaired NPAs at end of Q3 2015 (31 Dec 2014: 37.4%).
- Total provisions of AED 2,879 Mn (net of write-off of AED 2,492 Mn), represents 3.59% (31 Dec 2014: 3.63%) of Gross Financing portfolio.

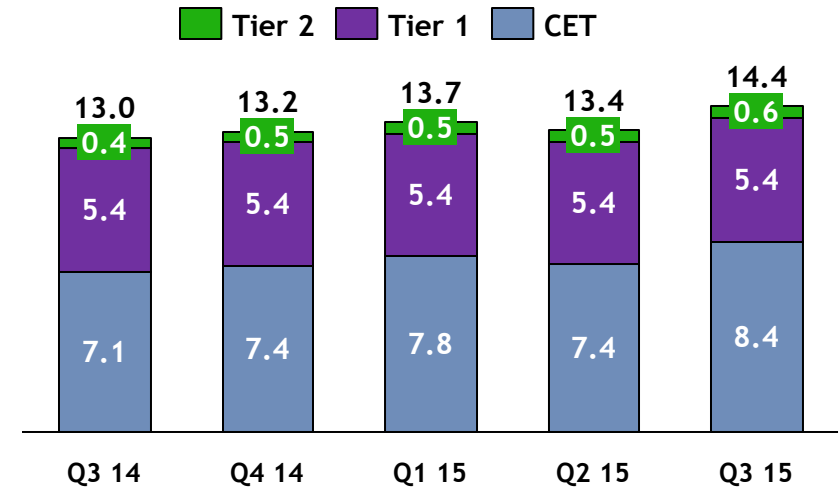
Capital

Raised AED 504 Mn new equity via right share issuance during Q3 2015

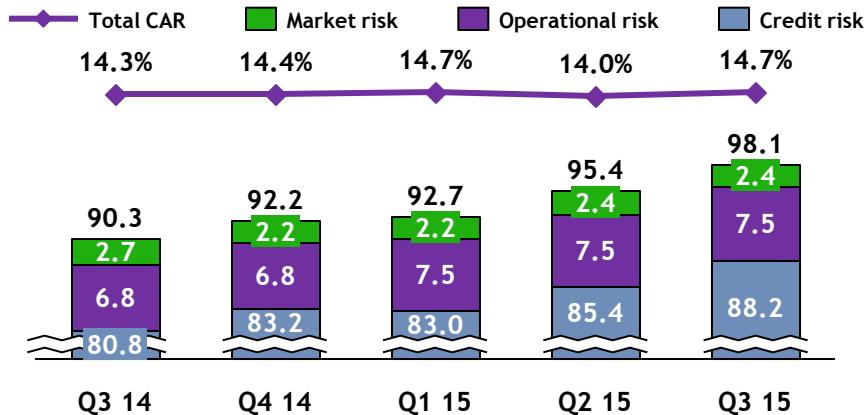
Capital Adequacy (%)



Capital base - CET, Tier 1 and Tier 2 - AED Bn



Total CAR and RWA



Highlights

- Basel II Total Capital Adequacy ratio at end of Jun 2015 at 14.70% well above the regulatory requirement of 12% (31 Dec 14: 14.36%).
- Basel II Tier I ratio at 14.13% at the end of Sept 2015 well above the regulatory requirement of 8% (31 Dec 14: 13.87%).
- During Q3 2015, raised AED 504 million of new common equity capital via right issue of 168 million ordinary shares @ AED 3 per share.

Agenda

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Appendix

ADIB Strategy

To become a top tier regional bank
by
Providing Islamic financial solutions for everyone

Build Market Leadership within the UAE

- The key customer service sectors are Personal Banking, Business Banking, Wholesale Banking, Private Banking and Community Banking supported by Cards, Treasury, Corporate Finance and Investment Banking, Wealth Management and Transaction Banking.
- ADIB's retail presence will continue to build towards market leadership.
- At the heart of ADIB's customer-centric approach is a Bank-wide focus on customer service excellence.

Create an Integrated Financial Services Group

- ADIB continues to build a diversified Islamic financial services model.
- Currently ADIB provides customers access to brokerage (through ADIB Securities), Takaful insurance (through Abu Dhabi National Takaful Company) and Real Estate Management (through MPM) and is building its merchant acquiring and foreign exchange business propositions.

Pursue International Growth Opportunities

- With the growing acceptance of Islamic banking worldwide, ADIB is increasingly turning its attention to replicating its business model through systematic geographic expansion.
- ADIB's international expansion began in Egypt with the acquisition via a joint venture structure of National Bank of Development followed by the establishment of Iraq, UK, Saudi Arabia operations and will continue with the new operations in Qatar and Sudan.
- ADIB is also in the process of applying for banking licenses in a range of other countries.

Simple & Sensible

Transparency

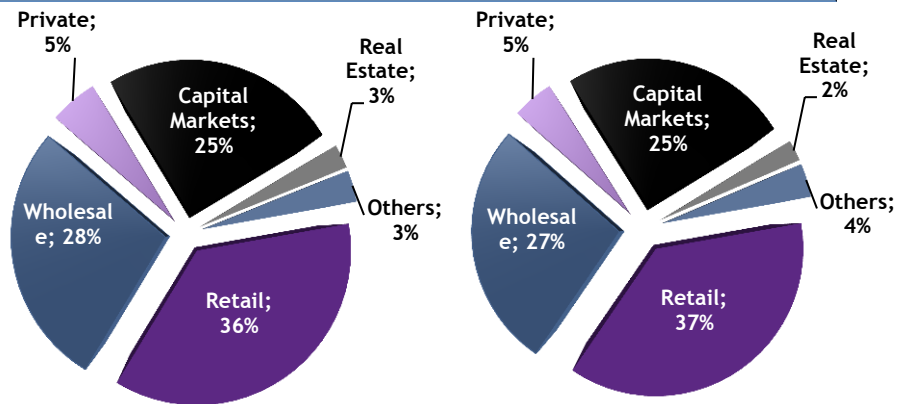
Mutual Benefit

Hospitality &
Tolerance

Shari'a Inspired

Business unit contribution

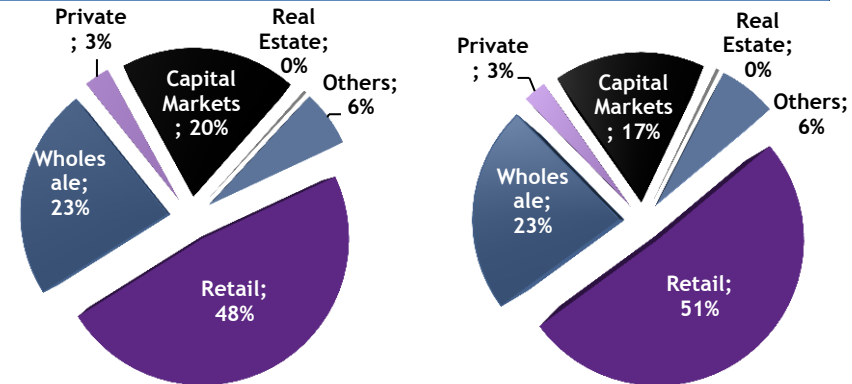
Composition of Total Assets - AED Bn



30 Sep 2014 - AED 109.0 Bn

30 Sep 2015 - AED 116.9 Bn

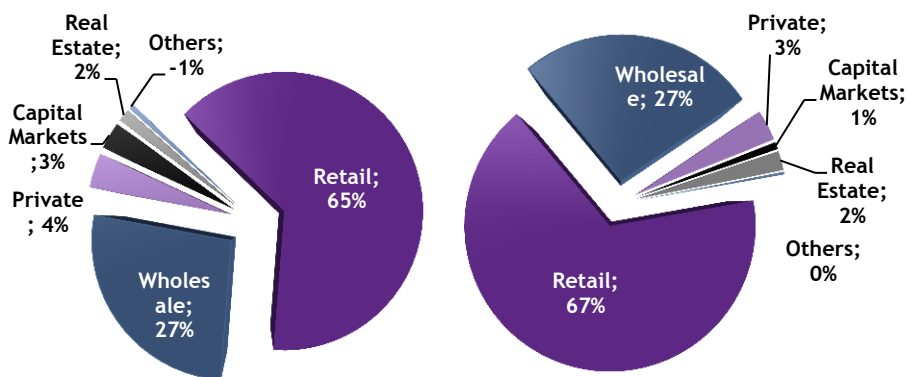
Composition of Total Liabilities - AED Bn



30 Sep 2014 - AED 95.5 Bn

30 Sep 2015 - AED 102.2 Bn

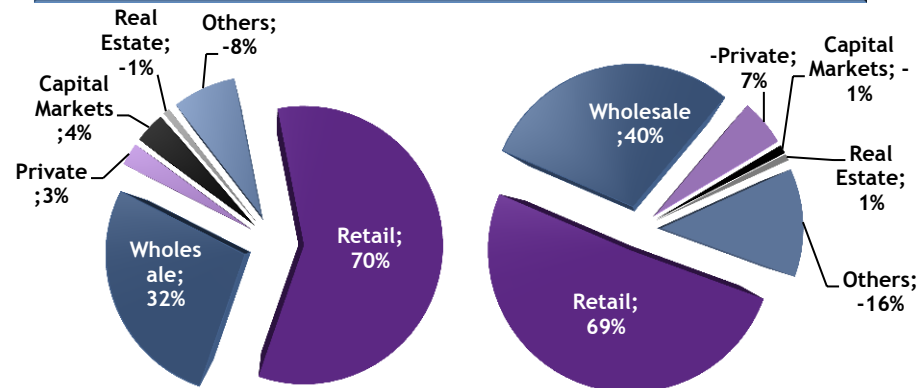
Composition of Revenues - AED Mn



YTD Sep 2014 - AED 3,326.8 Mn

YTD Sep 2015 - AED 3,762.5 Mn

Composition of Net profit - AED Mn



YTD Sep 2014 - AED 1,341.1 Mn

YTD Sep 2015 - AED 1,456.6 Mn

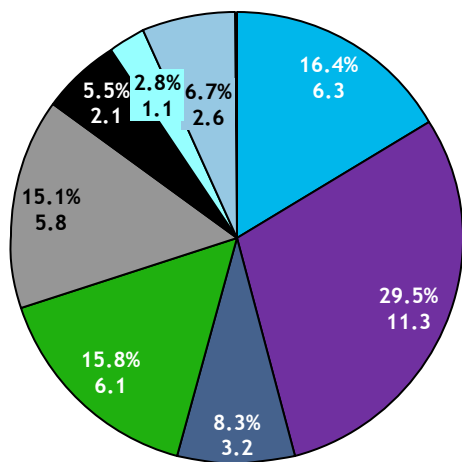
Retail Banking overview

Retail Banking contributes 67% of Net Revenues

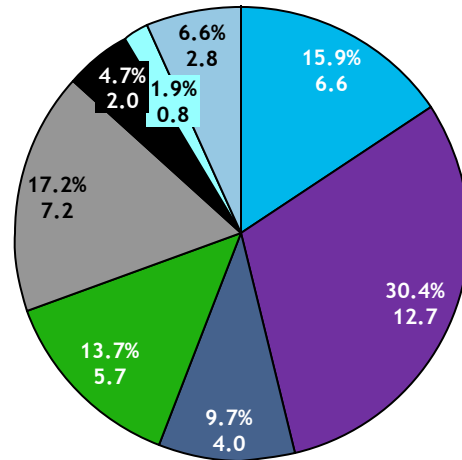
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

Gross Retail Financing Portfolio

■ Car Finance
 ■ Personal Finance
 ■ Home Finance
 ■ Others
■ Shares Finance
 ■ Mortgage
 ■ Covered Cards
 ■ SME

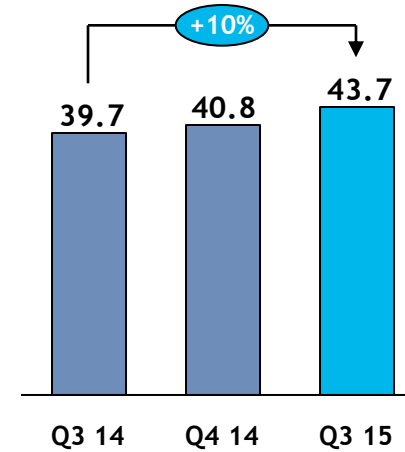


31 Dec 2014 - AED 38.4 Bn

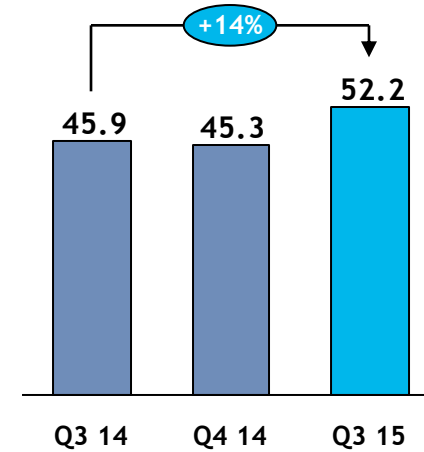


30 Sep 2015 - AED 41.6 Bn

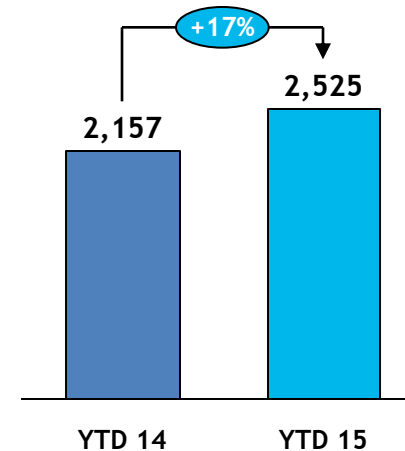
Assets (AED Bn)



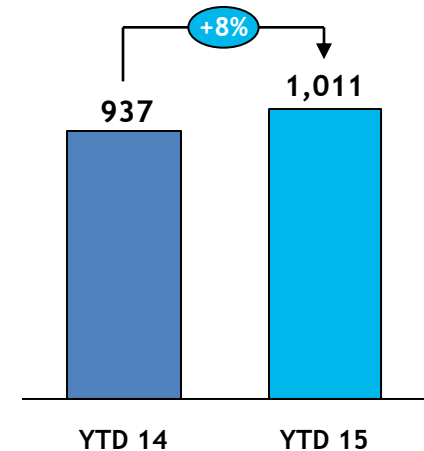
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



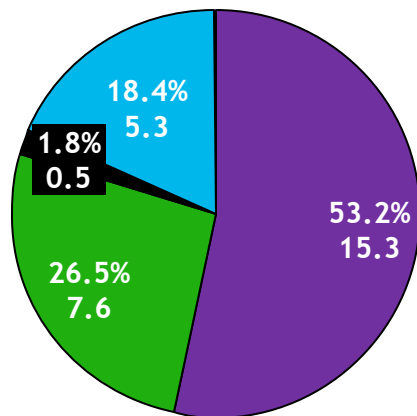
Wholesale Banking overview

Wholesale Banking contributes 27% of Net Revenues

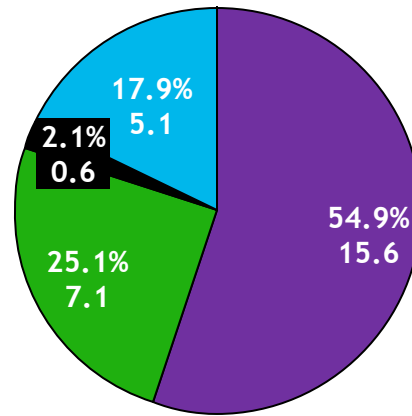
- Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

Gross Wholesale Financing Portfolio

■ Corporate- AUH ■ FI
■ Corporate- Dubai ■ Government and Public sector

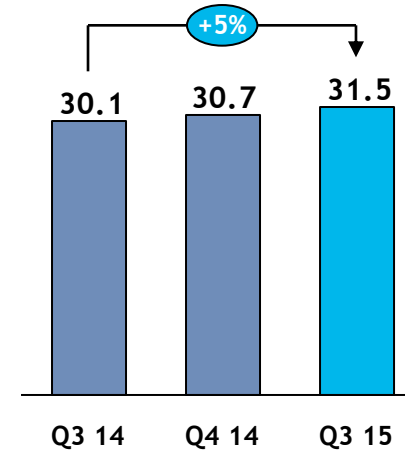


31 Dec 2014 - AED 27.0 Bn

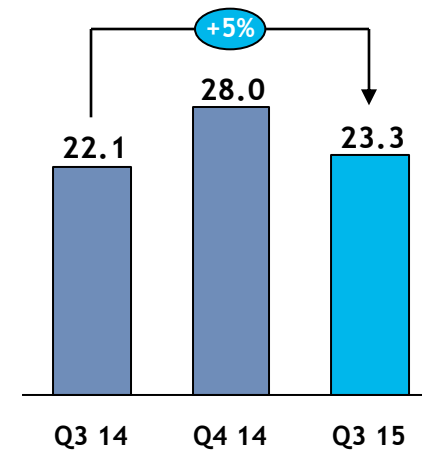


30 Sep 2015 - AED 28.4 Bn

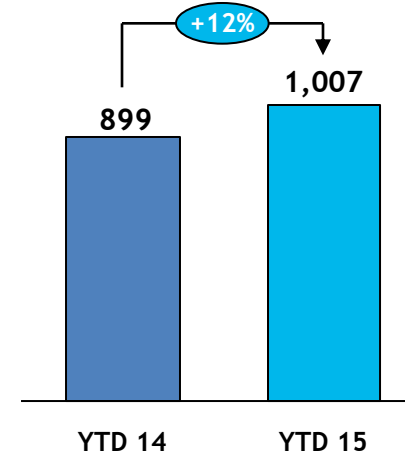
Assets (AED Bn)



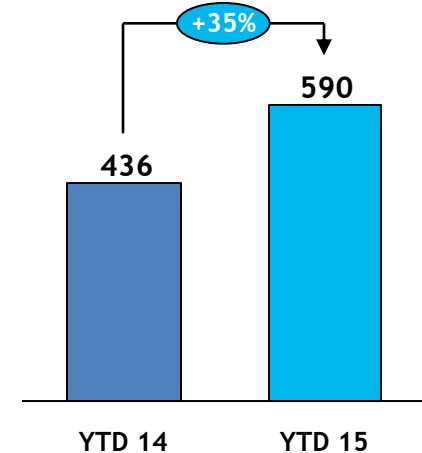
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)

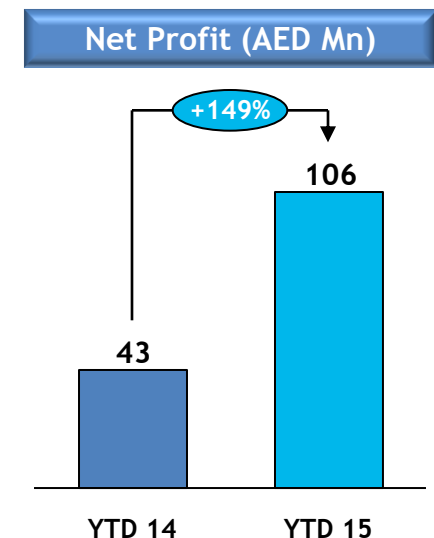
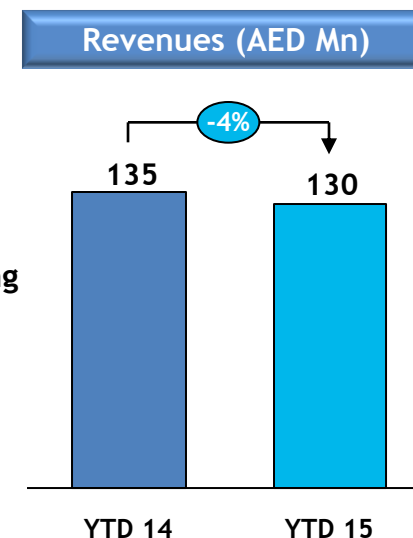
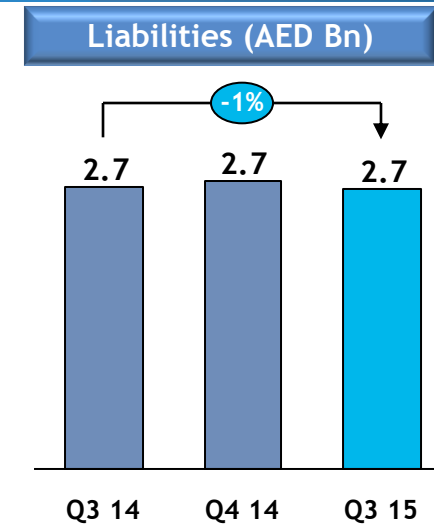
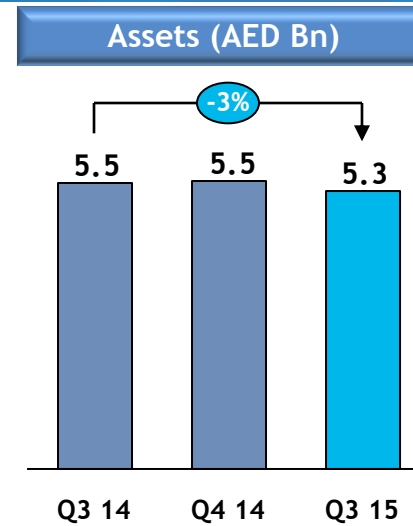
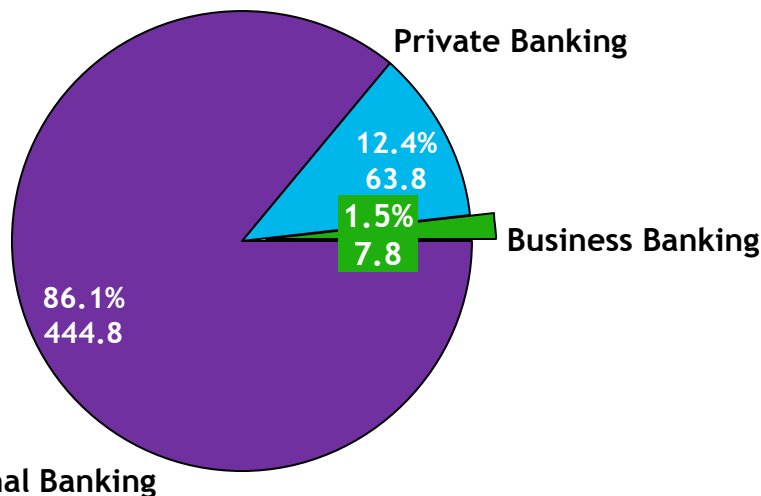


Private Banking overview

Private Banking contributes 3% of Net Revenues

- Private Banking focuses on high and ultra high net worth individuals.
- Wealth Management concentrates on developing, marketing and servicing a wide range of wealth management products (including third party and ADIB proprietary funds) for high net worth, affluent and mass market.

Wealth Management AuM - AED 516.4Mn



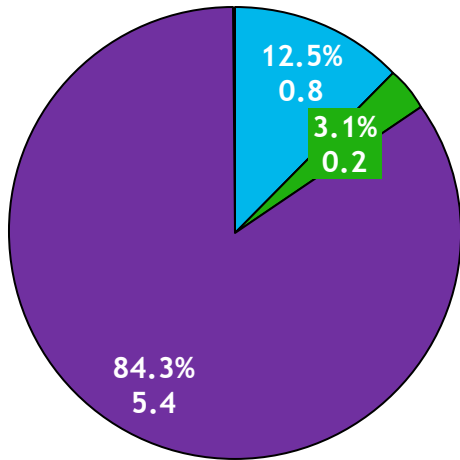
Treasury overview

Treasury contributes 10% of Net Revenues

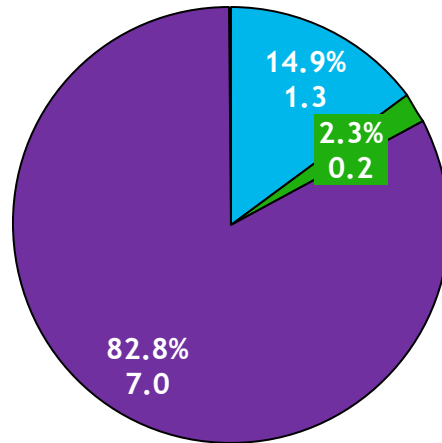
- Treasury principally handles money market brokerage, trading and treasury services, as well as the management of the Bank's funding operations by use of investment deposits.

Investments

- Fair value through P&L
- Amortised cost
- Fair value through OCI

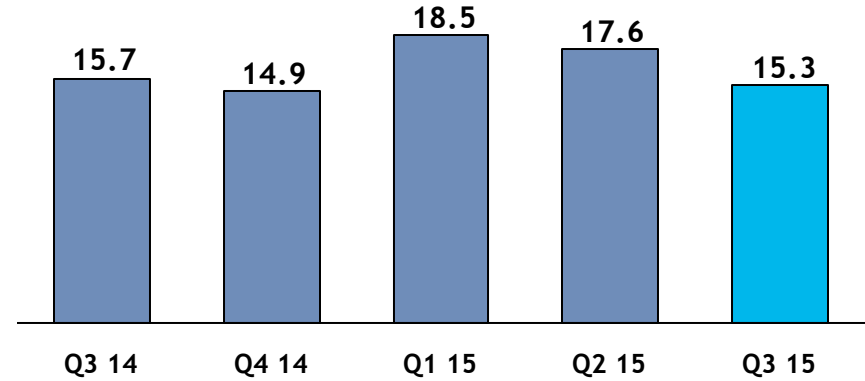


31 Dec 2014 - AED 6.4 Bn

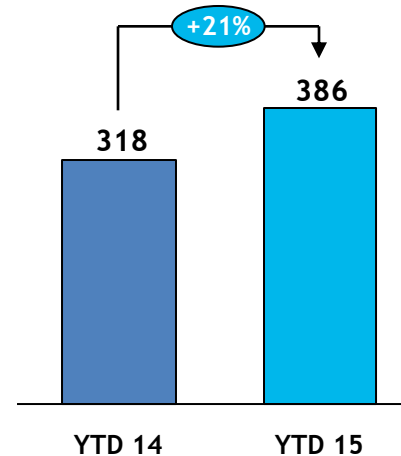


30 Sep 2015 - AED 8.5 Bn

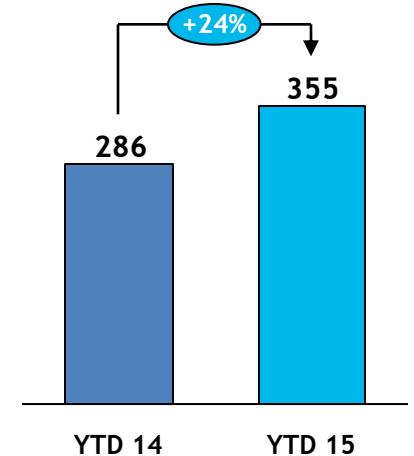
Assets (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



Agenda

Introduction

Financial Review

Business Review

Appendix

Consolidated Statement of Income

AED Mn	Q3 14	Q2 15	Q3 15	% chg Q3 15 vs Q3 14	% chg Q3 15 vs Q2 15	YTD 14	YTD 15	% chg YTD 15 vs YTD 14
Revenues	1,170.8	1,254.0	1,284.2	9.7%	2.4%	3,326.8	3,762.5	13.1%
Net Revenue from Funds	921.8	918.8	934.4	1.4%	1.7%	2,560.4	2,794.4	9.1%
Fees & commission	173.3	200.1	218.4	26.0%	9.1%	517.5	641.0	23.9%
Investment income	65.8	96.5	96.0	45.9%	-0.5%	213.4	270.7	26.9%
Foreign Exchange	10.8	37.6	24.7	127.2%	-34.5%	34.5	43.8	27.0%
Other income	-0.9	0.9	10.9	1364.0%	1162.6%	1.0	12.5	1123.7%
Expenses	507.2	576.2	588.0	15.9%	2.0%	1,406.6	1,735.2	23.4%
Employee cost	307.7	338.4	348.9	13.4%	3.1%	872.9	1,036.7	18.8%
Premises	43.8	58.6	58.6	33.8%	-0.1%	125.7	170.9	35.9%
Depreciation & Amortisation	36.8	49.8	49.8	35.2%	-0.1%	103.4	149.6	44.6%
Other Operating expenses	119.0	129.4	130.7	9.9%	1.0%	304.5	378.0	24.1%
Operating Profit - Margin	663.6	677.7	696.2	4.9%	2.7%	1,920.2	2,027.3	5.6%
Provision for impairment	186.8	175.1	193.0	3.3%	10.2%	579.2	570.7	-1.5%
- Individual / Specific	123.6	123.4	139.1	12.5%	12.7%	288.9	384.7	33.2%
- Collective / General	62.8	52.3	45.1	-28.3%	-13.8%	266.3	175.3	-34.2%
- Others	0.4	(0.5)	8.8	2251.7%	-1783.0%	24.0	10.7	-55.7%
Net Profit	476.8	502.6	503.2	5.5%	0.1%	1,341.0	1,456.6	8.6%

Consolidated Balance Sheet

AED Mn%	30 Sep 2014	31 Dec 2014	30 Sep 2015	% chg 30 Sep 2015 vs 30 Sep 2014	% chg 30 Sep 2015 vs 31 Dec 2014
Cash and balances with Central Banks	17,146	18,758	17,363	1.3%	-7.4%
Due from financial institutions	5,429	6,270	6,055	11.5%	-3.4%
Net Customer financing	71,626	73,006	77,244	7.8%	5.8%
Investments	7,025	6,429	8,506	21.1%	32.3%
Investment in associates	809	807	773	-4.4%	-4.2%
Investment and development properties	1,139	1,137	1,113	-2.2%	-2.1%
Other assets / fixed assets / intangibles	5,789	5,497	5,864	1.3%	6.7%
TOTAL ASSETS	108,962	111,904	116,919	7.3%	4.5%
Due to financial institutions	4,398	5,476	4,589	4.3%	-16.2%
Customers' deposits	82,936	84,776	89,434	7.8%	5.5%
Other liabilities	3,598	3,374	3,590	-0.2%	6.4%
Sukuk payable	4,591	4,591	4,591	-	-
TOTAL LIABILITIES	95,523	98,217	102,204	7.0%	4.1%
Share capital	3,000	3,000	3,168	5.6%	5.6%
Tier 1 sukuk	5,630	5,643	5,636	0.1%	-0.1%
Proposed dividend	-	700	-	-	-100%
Reserves	4,809	4,343	5,910	22.9%	36.1%
TOTAL EQUITY	13,439	13,687	14,714	9.5%	7.5%
TOTAL LIABILITIES AND EQUITY	108,962	111,904	116,919	7.3%	4.5%

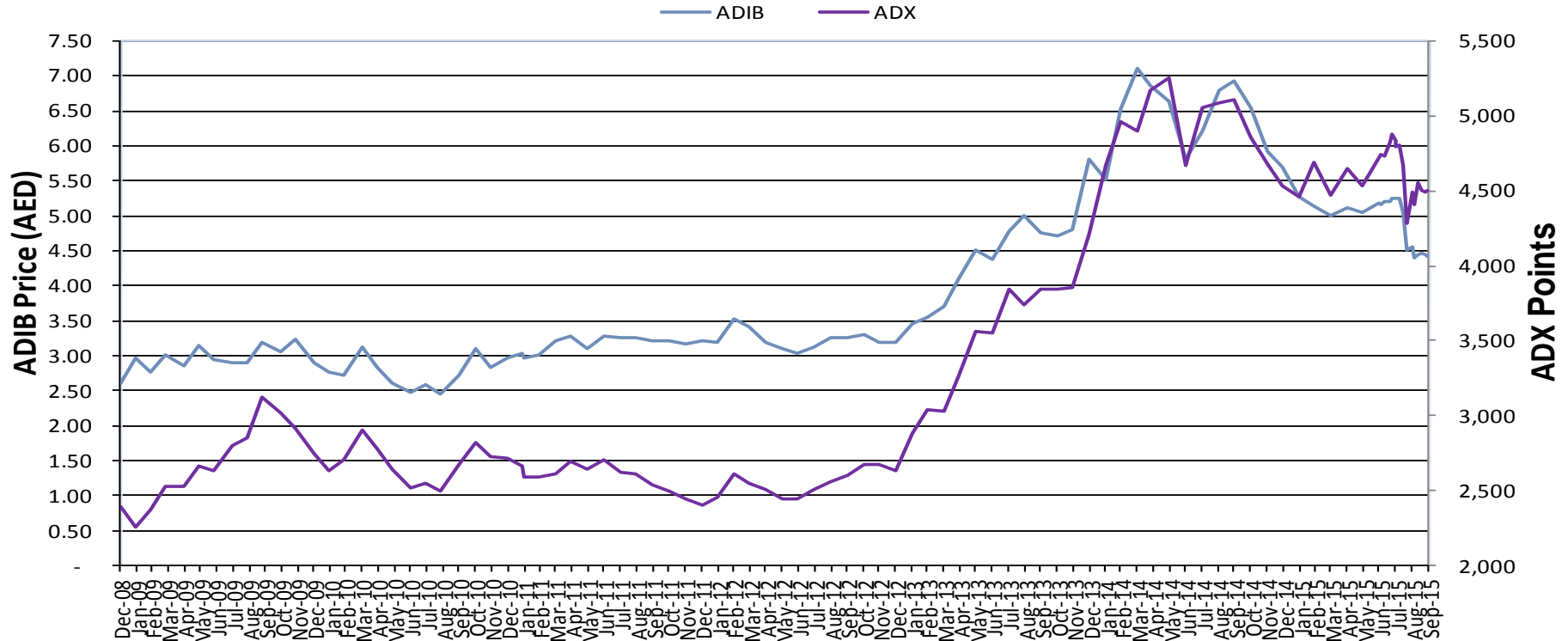
Dividend Distribution History

	2007	2008	2009	2010	2011	2012	2013	2014
Net Profit (Mn)	769.0	851.1	78.0	1,023.6	1,155.1	1,201.2	1,450.2	1,750.7
Cash Dividend Payout Ratio (% of Net Profit)	51.2%	50.0%	-	50.0%	50.0%	50.0%	50.0%	40.0%
Cash Dividend (% of Share Capital)	20.0%	21.6%	-	21.6%	24.4%	25.4%	30.7%	23.3%
Cash Dividends (Mn)	394.1	425.6	-	511.8	577.5	600.6	725.1	700.2
Total Dividend Yield	3.2%	8.3%	6.9%	7.3%	7.7%	8.0%	9.9%	4.1%
Bonus shares (Mn)	-	-	394.1	-	-	-	635.3	-
Bonus Shares (% of Share Capital)	-	-	20.0%	-	-	-	26.9%	-

Shareholders' Return

- 30 Sep 2015 share price was AED 4.42 per share (31 Dec 2014: AED 5.70 per share).
- Cash dividend of 40% of net profit, 23.34% of share capital (2013: 30.66% of share capital).
- Total dividend yield of ADIB share - 4.1%. (2013: 5.3% Cash dividend only).

ADIB vs ADX



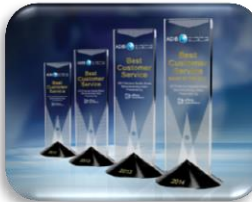
An award winning Bank (1/3)



“SKEA - Gold category”
Sheikh Khalifa Excellence award 2014



Mohammed Bin Rashid Business
award for 2 consecutive years



“Best Overall Bank in Customer
Service” for 4 consecutive years
in the UAE by Ethos consultancy



“Best Overall Bank in Customer
Service” in the GCC by Ethos
consultancy



“Best Bank of the year in the
UAE”- Banker Magazine by Financial
Times



“Best Islamic Bank in the
Middle East and the UAE”- by
Euromoney



“The Leading Arab Islamic Bank
for 2015” - by Union of Arab Banks



Best Islamic Bank of the year in
the Middle East and UAE -
Banker Magazine by Financial Times

An award winning Bank (2/3)



“Best Overall Islamic Bank”
by **Islamic Finance News**



“Best Branch Award in the
UAE” for 2014 by **Ethos
Consultancy**



“Best Islamic Bank in the UAE”
in the UAE **Islamic Finance News**



“Best Islamic Bank”
in the UAE by **Global Finance**



“Best Overall Islamic Bank “
**International Financial Law Review
Magazine 2014**



“Best Islamic Bank”
by **EMEA Finance 2014**



“Best overall Islamic retail
Bank”
by **Global Finance 2014**



“Best retail bank for 2014” by
Islamic Banking and Finance Magazine

An award winning Bank (3/3)

ASIAMONEY

“Best Islamic Bank in the Middle East and UAE “ by Asia Money

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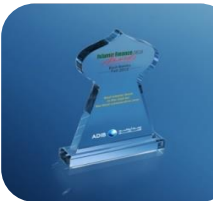
“Most Recommended Bank in the UAE” by Souq Al Mal



“Best Loyalty Card” by Freddie Award



“Best Treasury services by Islamic Finance News 2013



“Best Corporate Finance for Barclays Deal” by Islamic Finance News



“Best Nationalisation initiative” by MENA HR excellence



“Best Call Centre Award in the UAE” for 2014 by Ethos Consultancy



“Best Treasury services in the Middle east” by EMEA Finance

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