

**MANAGEMENT DISCUSSION & ANALYSIS FOR THE QUARTER ENDING 30 JUNE 2011**

**Abu Dhabi Islamic Bank posts 5% net profit increase to AED 316.6 million  
for the second quarter of 2011**

**Group Financial highlights - Second quarter 2011**

- Group net revenue for Q2 2011 was AED 909.6 million vs. AED 744.2 million for Q2 2010, an increase of 22.2%.
- Group operating profit (“margin”) for Q2 2011 was AED 552.4 million vs. AED 436.2 million for Q2 2010, an increase of 26.6%.
- Total credit provisions and impairments for Q2 2011 were AED 235.8 million vs. AED 134.6 million in Q2 2010, an increase of 75.2%.
- Group net profit for Q2 2011 was AED 316.6 million vs. AED 301.6 million in Q2 2010, an increase of 5.0% despite increasing credit provisions and impairments by 75.2%.
- ADIB remains one of the most liquid banks in the UAE, with a customer financing to deposits ratio of 90.5% and net due from banks of AED 9.0 billion.
- Capital adequacy position under Basel II remains strong at 16.1% (16.0% at the end of 2010).

**Bank Financial highlights - Second quarter 2011**

- Bank net revenue for Q2 2011 was AED 875.6 million vs. AED 747.8 million for Q2 2010, an increase of 17.1%.
- Bank operating profit (“margin”) for Q2 2011 was AED 541.5 million vs. AED 466.2 million for Q2 2010, an increase of 16.2%.
- Total credit provisions and impairments for Q2 2011 were AED 148.9 million vs. AED 134.6 million in Q2 2010, an increase of 10.6%.
- Bank net profit for Q2 2011 was AED 392.6 million vs. AED 331.6 million in Q2 2010, an increase of 18.4%.
- Total number of customers increased by 52,717 since Q2 2010 to reach 439,734.
- Total number of branches stands at 66 vs. 57 in Q2 2010.

**Financial highlights - First half 2011**

- Group net revenue for H1 2011 was AED 1,717.1 million vs. AED 1,424.8 million for H1 2010, an increase of 20.5%.
- Group operating profit (“margin”) for H1 2011 was AED 1,015.1 million vs. AED 834.7 million for H1 2010, an increase of 21.6%.
- Group net profit for H1 2011 was AED 619.8 million vs. AED 594.9 million in H1 2010, an increase of 4.2% despite an increase in credit provisions and impairments of 64.9%.

## Financial analysis

### Income Statement: Q2 2011 vs. Q2 2010 and Q1 2011

- Group net revenues for Q2 2011 increased to AED 909.6 million vs. AED 744.2 million in Q2 2010, a 22.2% increase (and an increase of 12.6% over the AED 807.5 million in Q1 2011).
- Bank net revenues for Q2 2011 increased to AED 875.6 million vs. AED 747.8 million in Q2 2010, a 17.1% increase (and an increase of 7.6% over the AED 813.8 million in Q1 2011).
- Group net revenue from funding activities for Q2 2011 increased to AED 722.7 million vs. 647.6 million for Q2 2010, an increase of 11.6% (and an increase of 8.7% over the AED 664.7 million in Q1 2011).
- Group fee and commission income for Q2 2011 increased to AED 105.3 million vs. AED 78.9 million in Q2 2010, an increase of 33.4% (and a decrease of 5.3% over the AED 111.2 million in Q1 2011).
- Group operating profit ("margin") for Q2 2011 reached AED 552.4 million vs. AED 436.2 million for Q2 2010, an increase of 26.6% (an increase of 19.4% over the AED 462.8 million in Q1 2011).
- Bank operating profit ("margin") for Q2 2011 reached AED 541.5 million vs. AED 466.2 million for Q2 2010, an increase of 16.2% (an increase of 10.5% over the AED 490.3 million in Q1 2011).
- Group net profit for Q2 2011 was AED 316.6 million, after taking credit provisions and impairments of AED 235.8 million for the quarter (vs. a net profit of AED 301.6 million in Q2 2010 which was recorded after taking credit provisions and impairments of AED 134.6 million). Net profit for Q1 2011 was AED 303.2 million after taking credit provisions and impairments of AED 159.6 million.
- Bank net profit for Q2 2011 was AED 392.6 million, after taking credit provisions and impairments of AED 148.9 million for the quarter (vs. a net profit of AED 331.6 million in Q2 2010 which was recorded after taking credit provisions and impairments of AED 134.6 million). Net profit for Q1 2011 was AED 339.3 million after taking credit provisions and impairments of AED 151.0 million.

### Balance Sheet: 30 June 2011 vs. 30 June 2010 and 31 December 2010

- Total assets as of 30 June 2011 were AED 72.3 billion, representing an increase of 5.8% compared to AED 68.3 billion at the end of 30 June 2010 (AED 75.3 billion at 31 Dec 2010).
- Net Customer Financing has increased to AED 48.1 billion, growing 6.5% over the AED 45.2 billion at the end of 30 June 2010 (AED 48.0 billion at 31 Dec 2010).
- Customer deposits grew by 2.5% to AED 53.2 billion, from AED 51.9 billion at the same time last year (AED 56.5 billion at 31 Dec 2010).

### Capital Adequacy and Liquidity: 30 June 2011 vs. 30 June 2010 and 31 December 2010

- The Capital Adequacy ratio at 30 June 2011 stood at 16.1% vs. 16.6% recorded at 30 June 2010 (16.0% at 31 Dec 2010).
- The Customer Financing to Deposits ratio at 30 June 2011 was 90.5% vs. 87.1% at 30 June 2010 (84.8% at 31 Dec 2010).
- The Advances to Stable Funds ratio (regulatory ratio) improved to 87.8% at 30 June 2011 from 88.2% at 30 June 2010 (83.1% at 31 Dec 2010).

## Financial highlights - Three year performance

As at 30 June

All figures are in AED millions

Balance sheet	Q2 2008	Q2 2009	Q2 2010	Q2 2011	3 YR (CAGR)
Total assets	48,079	58,104	68,332	72,327	14.6%
Gross customer financing	30,653	38,389	47,133	50,697	18.3%
Customer deposits	33,710	43,566	51,883	53,192	16.4%
Total equity	5,502	7,664	7,701	8,159	14.0%
Capital adequacy ratio - Basel II	12.21%	14.19%	16.64%	16.10%	
Customer financing to deposit ratio	89.4%	86.0%	87.1%	90.5%	

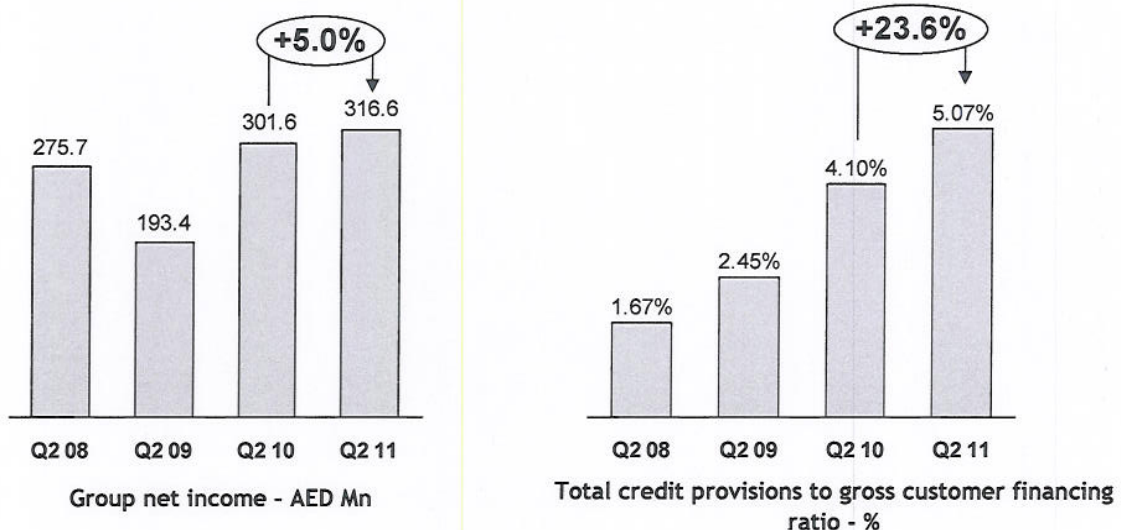
Income statement	Q2 2008	Q2 2009	Q2 2010	Q2 2011	3 YR (CAGR)
Net revenue - Group	624.1	599.4	744.2	909.6	13.4%
Net revenue - Bank	463.0	587.8	747.8	875.6	23.6%
Operating profit (margin) - Group	437.4	364.8	436.2	552.4	8.1%
Operating profit (margin) - Bank	305.6	385.4	466.2	541.5	21.0%
Credit provisions and impairment charge - Group	161.7	171.4	134.6	235.8	13.4%
Credit provisions and impairment charge - Bank	161.7	171.4	134.6	148.9	-2.7%
Net profit - Group	275.7	193.4	301.6	316.6	4.7%
Net profit - Bank	143.9	214.0	331.6	392.6	39.7%
Total credit provisions to gross financing assets ratio - Group	1.67%	2.45%	4.10%	5.07%	
Cost to income ratio - Group	29.9%	39.1%	41.4%	39.3%	
Cost to income ratio - Bank	34.0%	34.4%	37.7%	38.2%	

Network	Q2 2008	Q2 2009	Q2 2010	Q2 2011	3 YR (CAGR)
Total customers	249,421	305,567	387,017	439,734	20.8%
Branches	44	48	57	66	14.5%
ATMs	91	160	262	384	61.5%

Abu Dhabi, UAE - 7 August 2011: Abu Dhabi Islamic Bank (ADIB) posted a record net profit of AED 316.6 million for Q2 2011, an increase of 5.0% over the same period in 2010. Performance from the main banking business was particularly strong as the Bank's net revenues grew by 17.1% to AED 875.6 million from AED 747.8 million in Q2 2010. The Bank has maintained its strong liquidity position and continues to respect the regulatory ratios, as the advances to stable funds ratio improved to 87.8% at the end of first half of 2011, while continued emphasis on managing the cost of funds saw the bank further reduce its higher cost deposits. In addition, strong year-on-year customer activity in the Retail Banking unit saw ADIB's customer numbers increase by 13.6% since Q2 2010 to more than 439,000 customers. The growth in customer numbers and a more diversified product offering reduced the impact of the new UAE Central Bank guidelines and, along with ADIB's enhanced Transaction Banking and Investment Banking franchises, saw a growth in fee and commission income of 62% versus Q2 2010. Furthermore, the Bank continued its conservative approach to provisioning, ensuring a healthy non-performing asset coverage ratio as well as introducing a quarterly impairment review of the portfolio held by the real estate subsidiary, Burooj Properties.

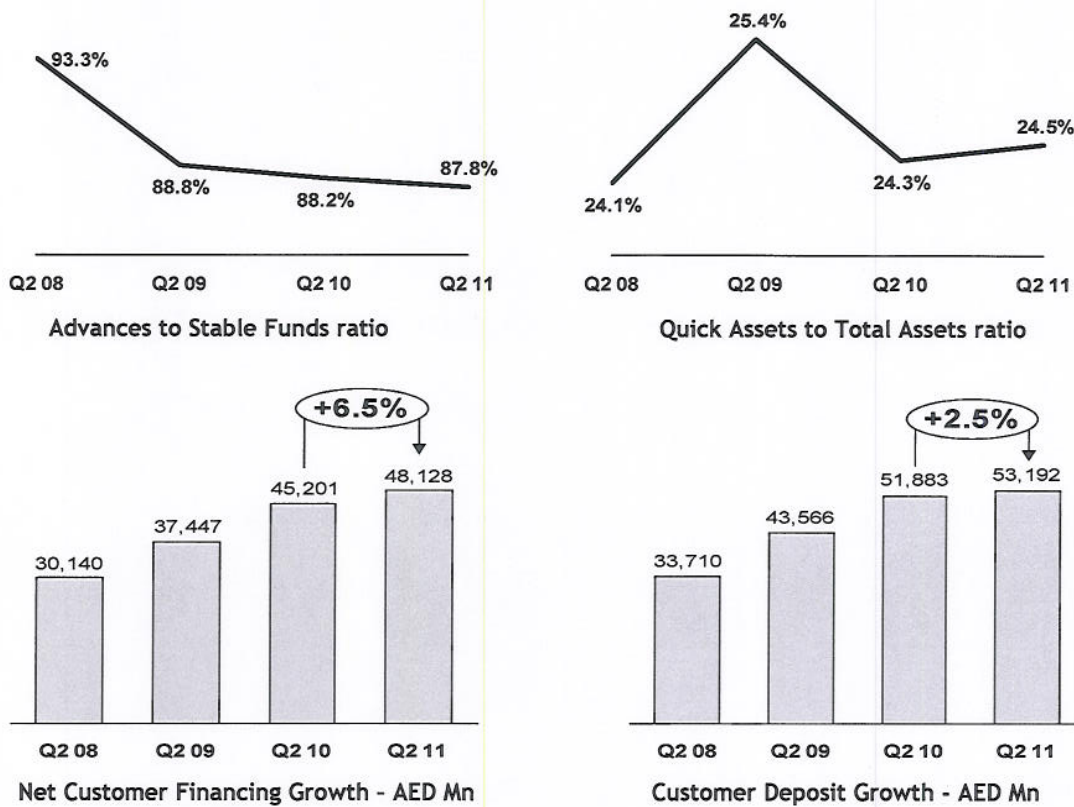
**A focus on the Bank's strategy continues to drive growth**

The second quarter of 2011 saw ADIB's management continue to take a conservative approach to the recognition of non-performing credit exposures and investments. As a result, the Bank has taken an additional AED 148.9 million in credit provisions in Q2 2011, thereby increasing total credit provisions to AED 2.57 billion, which now amounts to 5.07% of gross customer financing and represents a pre-collateral non-performing coverage ratio of 52.9%. In addition a further AED 86.9 million in impairments was taken against the real estate subsidiary's portfolio. As a result the real estate subsidiary posted an AED 77.2 million loss for the Q2 2011, but notwithstanding this, net profit for the Group reached a new record of AED 316.6 million. This highlights the underlying strength of the core banking operations, where the Bank posted an 18.4% increase in net profit for the quarter versus Q2 2010 to reach AED 392.6 million.



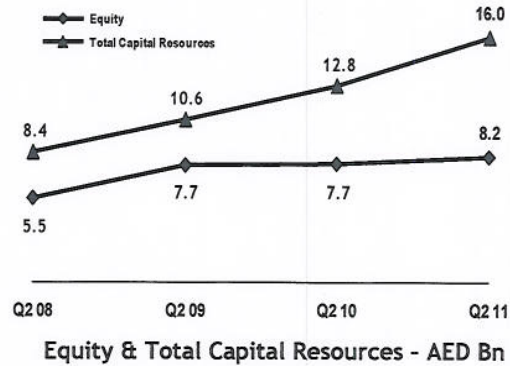
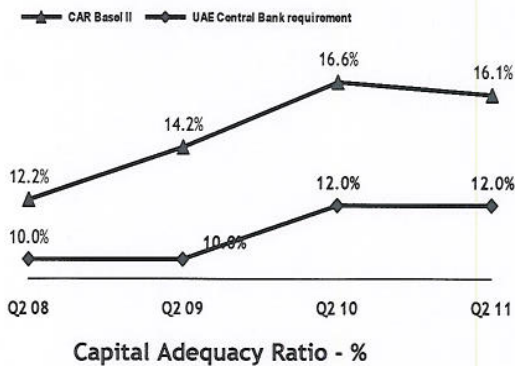
**Liquidity**

ADIB maintained its position as one of the most liquid banks in the UAE with customer deposits of AED 53.2 billion (AED 51.9 billion at 30 June 2010) and a net interbank position of AED 9.0 billion. Net customer financing grew to AED 48.1 billion (AED 45.2 billion as at 30 June 2010) and the Bank ended the quarter with a customer financing to deposits ratio of 90.5% and an advances to stable funds ratio of 87.8%, which is significantly better than the regulatory threshold of 100%. The quarter saw a continued focus on lowering the cost of funds in support of the UAE Central Bank’s goal of lowering the interbank rate in the UAE. In this regard the bank’s current and savings accounts grew by 13.6% for the first half to reach AED 24.5 billion at the end of Q2 2011.



**Capital strength**

The Bank’s capital position remains strong. Total capital resources, including both Tier 1 and Tier 2 capital, as at 30 June 2011 improved to AED 16.0 billion vs. AED 12.8 billion at 30 June 2010 (AED 15.8 billion at 31 December 2010). The Capital Adequacy ratio remained strong at 16.1% under Basel II principles (16.0% at 31 December 2010), with the Basel II Tier 1 capital ratio stable at 13.1% (13.0% at 31 December 2010).



### Cost management

The continued focus on cost optimization saw operating expenses increasing by only 3.6% to AED 357.3 million for Q2 2011 vs. AED 344.7 million for Q1 2011. However, the investment in nine new branches in the past 12 months, related infrastructure and human capital saw the Group's operating expenses increase by 16.0% year-on-year. The Group cost to income ratio declined to 39.3% while, more importantly, the Bank's cost to income ratio improved to 38.2% for Q2 2011 vs. 39.8% in Q1 2011. ADIB expects the Bank's cost to income ratio to continue to improve in 2011 as the ongoing investment in growth is matched by a marginally higher relative increase in revenue.

### Human resources

The Bank's headcount now stands at 1,660. Furthermore, ADIB is particularly proud of the fact that its Emiratisation ratio remains one of the highest in the industry and is on target to reach 48% by year end. The focus on training and enhancing the professional qualifications of staff to better serve customers is proving itself as customer satisfaction levels continue to rise, and we remain committed to our goal of being a top-rated bank for customer service in all markets in which we operate.

### Management comment

On behalf of the Board of Directors and the management team, ADIB CEO Tirad Mahmoud said: "We are particularly proud to have once again been recognized as the best Islamic Bank in the region as well as the fastest growing bank in the country, since both of these reflect the continued successful implementation of our strategy. The second quarter has seen us maintain our momentum, enabling us to post a record Group net profit of AED 316.6 million for Q2 2011. More importantly, our banking operations delivered an outstanding quarterly net profit of AED 392.6 million, which reflects the underlying strength in our franchise notwithstanding the changes in the regulatory environment relating to our Personal Banking business. The foundations of our growth remain customer service excellence, best practice risk management and qualified staff led by an experienced management team. This, when combined with our capital and liquidity position, means that our growth is sustainable and ADIB's strategy to become a top tier UAE bank and global Islamic bank remains on track despite the continued global economic challenges and events closer to home.

“The Bank has maintained its strong liquidity position and continues to respect the regulatory ratios, as the advances to stable funds ratio improved to 87.8% at quarter end, while we continue to carefully manage the cost of funds by not building deposits at higher costs. We are fully supportive of the efforts of the regulatory authorities to reduce the costs of banking in the UAE while simultaneously encouraging the responsible use of credit by consumers.

“In regard to provisioning, ADIB is now acknowledged as being in line with best practice when it comes to our recognition of non-performing accounts and providing against these, having preempted the UAE Central Bank guidelines in 2009. We have therefore continued to be prudent in classifying our impaired portfolio and taking provisions in line with our 90 days past due and conservative collateral recognition approach, adding a further AED 136.9 million in individual provisions in Q2 2011 versus AED 126.2 million in Q1 2011. Since the new management team took over early in 2008, total credit provisions and impairments have increased to AED 3,189 million from AED 404 million at the end of 2007. The two remedial management units we established in 2009 are now very active as we work with those customers who are in genuine difficulty, and actively engage with us, to assist them in the sustainable restructuring of their financing.

“Turning to our collective provisioning, our policy has been refined to recognize both the UAE Central Bank guidelines and best practice accounting standards and our provisions in this regard now stand at AED 614.8 million.”

#### Other ADIB Group companies

##### **ADIB Securities:**

Commenting on the performance of other Group companies besides the core banking business, Tirad said: “ADIB’s stock brokerage subsidiary has had another challenging quarter given the low volumes, lack of new offerings and general uncertainty that continues to impact the equity markets. It is therefore a credit to the management team at ADIB Securities that they managed to post a profit of AED 0.8 million for Q2 2011 and grow their market share to over 7%. Our securities products are now readily available to all our customers and we expect to see our cross-sell ratio improve, giving us the necessary momentum going into any future recovery in the region's equity markets.

##### **Burooj Properties:**

“Burooj, the Group’s real estate subsidiary, continues to be operated independently from the banking and financial services business. Burooj posted a loss of AED 77.2 million for the Q2 2011, including a further AED 86.9 million in impairments, compared to the loss of AED 31.5 million in Q2 2010. We expect Burooj to post further losses in 2011 on the back of our quarterly impairment reviews and we will continue to manage costs, which are down 21% versus Q2 2010, and focus its business model until there is a meaningful and sustained change in the real-estate market.”

### Outlook for 2011

Providing guidance on the Bank's direction for rest of 2011, Tirad said: "While we continue to expect 2011 to be another year of global economic uncertainty, we are also closely monitoring what has been happening in the broader region and its follow-on impact on some of our customers and operations. We are also aware of the increasingly competitive environment in which we operate in the UAE and the increased regulatory oversight that is being brought to bear on the market as a whole, all of which makes the year ahead a challenging one and we still expect single digit growth in both assets and liabilities for the sector and the Bank. Furthermore, while the brunt of the legacy portfolio's cost of credit was absorbed in 2009, and we took further action in 2010, we expect to continue to take prudent measures as necessary for both the Bank and specifically Burooj portfolios during the course of the year. However, despite these realities, ADIB remains on a clear growth trajectory and we will continue to focus on building our banking and financial services businesses both in the UAE and abroad as opportunities present themselves."

### 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 Mohamed 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 M. Mahmoud**  
Chief Executive Officer



## Financial summaries

### ADIB Financial summary - Half year summary

Financials	Banking					Consolidated Group				
	H1 2009	H1 2010	H1 2011	Chg H1 10 vs. H1 09	Chg H1 11 vs. H1 10	H1 2009	H1 2010	H1 2011	Chg H1 10 vs. H1 09	Chg H1 11 vs. H1 10
	AED Mn	AED Mn	AED Mn	%	%	AED Mn	AED Mn	AED Mn	%	%
Net Revenue from Funding	1,066.8	1,269.1	1,435.3	19.0%	13.1%	1,066.8	1,269.1	1,435.3	19.0%	13.1%
Fees, Commissions and FX	41.7	111.1	200.6	165.8%	80.6%	41.7	111.1	200.6	165.8%	80.6%
Investment Revenues	23.9	26.7	53.5	11.9%	100.4%	23.9	26.7	53.5	11.9%	100.4%
<b>Net Banking Revenues</b>	<b>1,132.4</b>	<b>1,406.9</b>	<b>1,689.5</b>	<b>24.2%</b>	<b>20.1%</b>	<b>1,132.4</b>	<b>1,406.9</b>	<b>1,689.5</b>	<b>24.2%</b>	<b>20.1%</b>
Brokerage Revenues (ADIFS subsidiary)	-	-	-	-	-	9.8	10.1	8.7	2.6%	-13.5%
Real Estate Revenues (Burooj subsidiary)	-	-	-	-	-	29.3	9.8	18.9	-66.6%	93.1%
Revenue from Other Minor Activities	-	-	-	-	-	6.9	(2.0)	0	-129.8%	100%
<b>Net Non-banking Revenues</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>46.0</b>	<b>17.9</b>	<b>27.6</b>	<b>-60.9%</b>	<b>54.2%</b>
	Banking					Consolidated Group				
<b>Total Revenues</b>	<b>1,132.4</b>	<b>1,406.9</b>	<b>1,689.5</b>	<b>24.2%</b>	<b>20.1%</b>	<b>1,178.4</b>	<b>1,424.8</b>	<b>1,717.1</b>	<b>20.9%</b>	<b>20.5%</b>
<b>Operating profit (margin)</b>	<b>736.5</b>	<b>861.3</b>	<b>1,031.8</b>	<b>16.9%</b>	<b>19.8%</b>	<b>726.2</b>	<b>834.7</b>	<b>1,015.1</b>	<b>14.9%</b>	<b>21.6%</b>
Credit Provisions and Impairment charge	257.4	239.9	299.9	-6.8%	25.0%	264.4	239.8	395.3	-9.3%	64.9%
<b>Net Profit</b>	<b>479.1</b>	<b>621.4</b>	<b>731.9</b>	<b>29.7%</b>	<b>17.8%</b>	<b>461.8</b>	<b>594.9</b>	<b>619.8</b>	<b>28.8%</b>	<b>4.2%</b>
Total Assets in AED (Billion)	57.4	67.6	72.1	17.8%	6.6%	58.1	68.3	72.3	17.6%	5.8%
Customer Financing in AED (Billion)	39.3	47.1	50.2	19.7%	6.6%	37.4	45.2	48.1	20.7%	6.5%
Customer Deposits in AED (Billion)	43.8	52.0	53.2	18.9%	2.3%	43.6	51.9	53.2	19.1%	2.5%

### ADIB Financial summary - Quarter summary

Financials	Banking					Consolidated Group				
	Q2 2009	Q2 2010	Q2 2011	Chg Q2 10 vs. Q2 09	Chg Q2 11 vs. Q2 10	Q2 2009	Q2 2010	Q2 2011	Chg Q2 10 vs. Q2 09	Chg Q2 11 vs. Q2 10
	AED Mn	AED Mn	AED Mn	%	%	AED Mn	AED Mn	AED Mn	%	%
Net Revenue from Funding	543.0	671.6	746.5	23.7%	11.2%	543.0	671.6	746.5	23.7%	11.2%
Fees, Commissions and FX	15.5	65.3	100.0	321.9%	53.1%	15.5	65.3	100.0	321.9%	53.1%
Investment Revenues	29.3	10.9	29.1	-62.6%	166.2%	29.3	10.9	29.1	-62.6%	166.2%
<b>Net Banking Revenues</b>	<b>587.8</b>	<b>747.8</b>	<b>875.6</b>	<b>27.2%</b>	<b>17.1%</b>	<b>587.8</b>	<b>747.8</b>	<b>875.6</b>	<b>27.2%</b>	<b>17.1%</b>
Brokerage Revenues (ADIFS subsidiary)	-	-	-	-	-	9.3	4.9	4.5	-48.0%	-7.8%
Real Estate Revenues (Burooj subsidiary)	-	-	-	-	-	0.0	(6.5)	29.5	-21,059%	555.2%
Revenue from Other Minor Activities	-	-	-	-	-	2.3	(2.0)	0	-187.0%	100%
<b>Net Non-banking Revenues</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.6</b>	<b>(3.6)</b>	<b>34.0</b>	<b>-131.0%</b>	<b>1,044.4%</b>
	Banking					Consolidated Group				
<b>Total Revenues</b>	<b>587.8</b>	<b>747.8</b>	<b>875.6</b>	<b>27.2%</b>	<b>17.1%</b>	<b>599.4</b>	<b>744.2</b>	<b>909.6</b>	<b>24.1%</b>	<b>22.2%</b>
<b>Operating profit (margin)</b>	<b>385.4</b>	<b>466.2</b>	<b>541.5</b>	<b>20.9%</b>	<b>16.2%</b>	<b>364.8</b>	<b>436.2</b>	<b>552.4</b>	<b>19.6%</b>	<b>26.6%</b>
Credit Provisions and Impairment charge	171.4	134.6	148.9	-21.5%	10.6%	171.4	134.6	235.8	-21.5%	75.2%
<b>Net Profit</b>	<b>214.0</b>	<b>331.6</b>	<b>392.6</b>	<b>54.9%</b>	<b>18.4%</b>	<b>193.4</b>	<b>301.6</b>	<b>316.6</b>	<b>55.9%</b>	<b>5.0%</b>

-Ends-

### About ADIB:

Abu Dhabi Islamic Bank (ADIB) was established on 20<sup>th</sup> May 1997 as a Public Joint Stock Company following the Emiri Decree No. 9 of 1997. The Bank commenced commercial operations on 11<sup>th</sup> November 1998, and was formally inaugurated by His Highness Sheikh Abdullah Bin Zayed Al Nahyan on 18<sup>th</sup> 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. ADIB was named "*The Best Islamic Bank*" in the Middle East region for the second year running at the Banker Middle East Industry Awards 2011.
2. ADIB was nominated as "*Fastest Growing Bank in the UAE*" by the awards jury at the Banker Middle East Industry Awards 2011.
3. ADIB was named "*The Best Islamic Bank in the region*" in the Middle East at the Banker Middle East Industry Awards 2010
4. ADIB won the "*Best Islamic Bank in the region*" at the 2010 Islamic Banking and Finance Awards organized by CPI Financial.
5. ADIB was named "Best Islamic Bank in the UAE" at the Islamic Finance News Awards 2010.
6. ADIB won the best Islamic bank in the UAE by EMEA Finance.
7. ADIB won the "Best UAE Deal" award at the Islamic Finance News Awards 2010.
8. ADIB also won the "*HRD Award*" from the Emirates Institute of Banking & Financial Studies.
9. ADIB's GHINA saving program won the "*Best Savings Account Award*" at the Banker Middle East Product Awards 2010.
10. ADIB won the "*Best Private Sector Customer Service Team*" award at the 2010 UAE Customer Service Week forum, held by The International Customer Service Institute UK.
11. ADIB won the "*Most Improved Bank*" in service excellence and got the top rank in "*Call Centre Performance*" in the 6<sup>th</sup> Annual Bank Benchmarking Index for service excellence by Ethos Consultancy.
12. ADIB also won the award for "*Best Branding Category*" at the 2010 Islamic Banking and Finance Awards organized by CPI Financial.
13. ADIB won the "*Best SME Card*" at the 4<sup>th</sup> Annual Banker Middle East Product Awards 2011.
14. ADIB won the "*Best Ladies Banking Service*" at the 4<sup>th</sup> Annual Banker Middle East Product Awards 2011.

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