

Investor Presentation

31 December 2015 results

Abu Dhabi: February 2016

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 31 Dec 2015)

Market Cap (Price @ AED 3.94)	AED 12.5 bn (US\$ 3.4 bn)
Diluted EPS / share (AED) -	0.529
PE Ratio	7 times
Price / Book Ratio	1.33
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

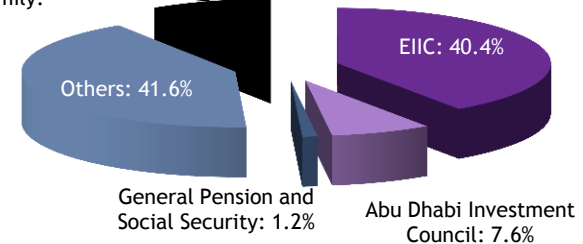
- Domestic - 88 Branches and 769 ATMs (a 24 hour branch at Abu Dhabi International Airport).
- Overseas - presence in UK, Saudi Arabia, Qatar, Iraq, Sudan & Egypt.

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%



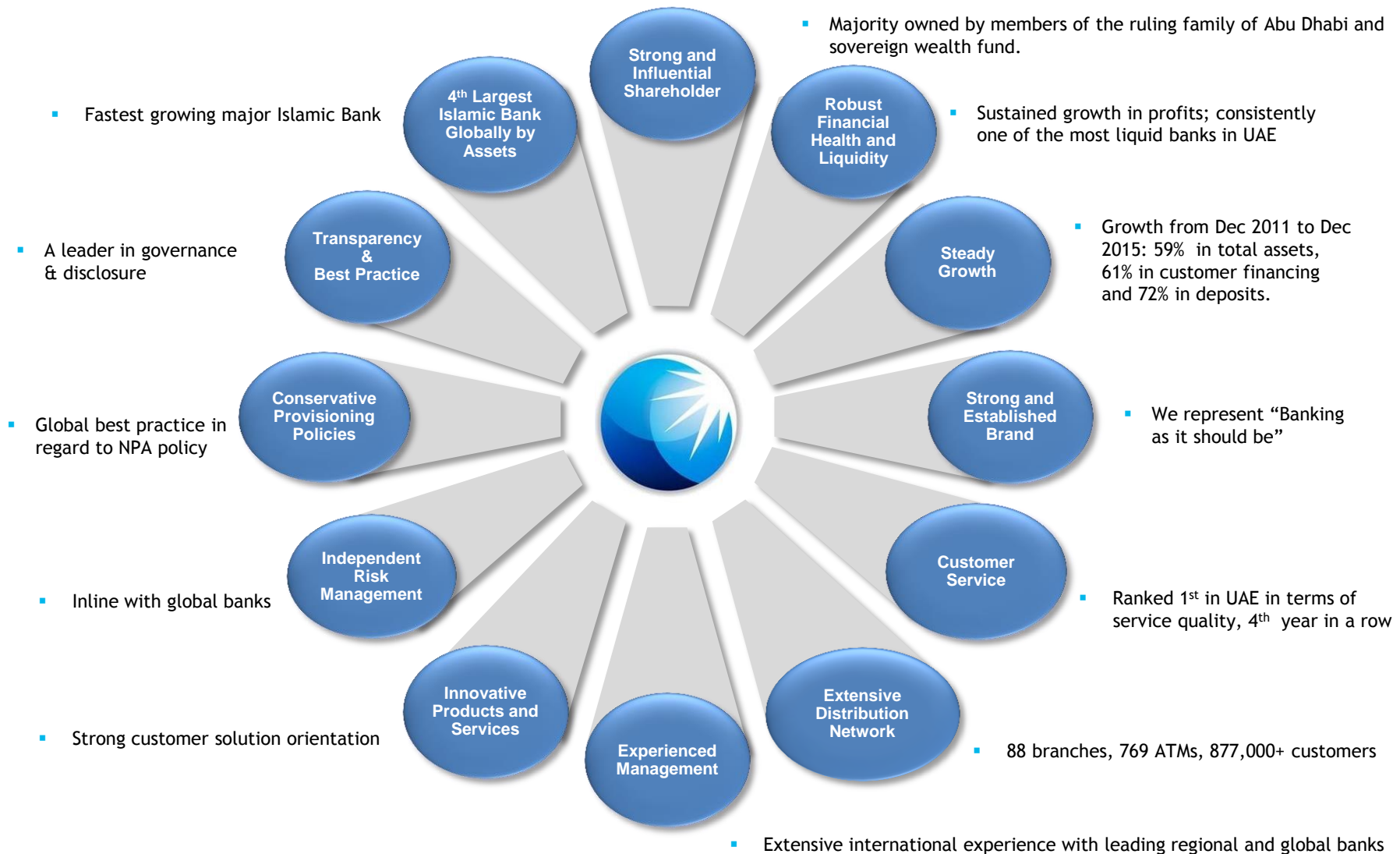
Subsidiaries

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

Associates and Joint ventures

- ADIB**  **مصرف أبوظبي الإسلامي**
 - ADIB Egypt (49%) provides banking services in Egypt*.
- Saudi Finance**  **السعودية للتحويل**
 - Saudi Finance Company (SFC)* (51%) is a retail finance company working in Saudi Arabia, acquired in 2012.
- BBI**  **Bosna Bank International**
 - Bosna Bank International (27%) is an Islamic bank based in Bosnia.
- Takaful**  **شركة أبوظبي الوطنية للتكافل**
 - Abu Dhabi National Takaful (42%) offers insurance services.
- arablink** 
 - Arab link (51%) is a Currency exchange house, acquired in 2014.
- ADIB Merchant Services**  **أبوظبي الإسلامية**
 - Abu Dhabi Islamic Merchant Acquiring Company LLC (51%) is a merchant acquiring company established in 2014.

Key Strengths



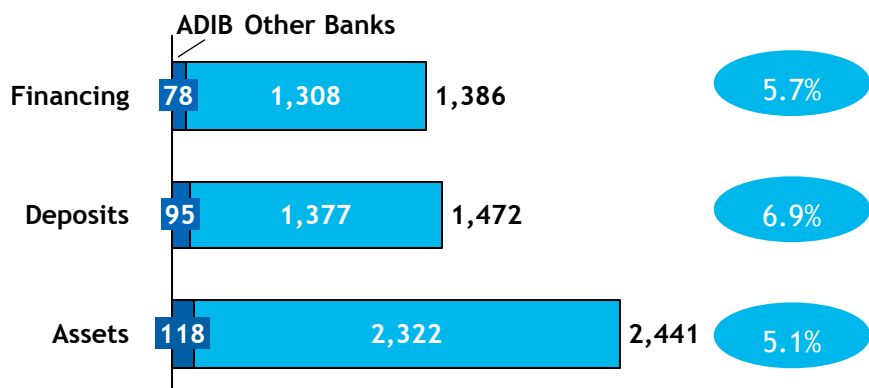
UAE Banking Sector

Highlights

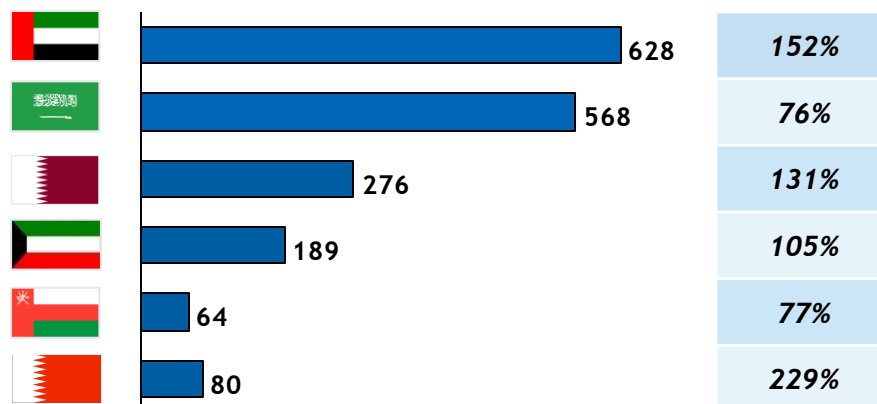
- UAE Banking sector is the largest by assets in the GCC; the UAE banking sector accounts for ~38% of the GCC total.
- Banking assets are at 152% of GDP, the highest in the GCC region.
- Strong growth since Dec 2014 - deposits have grown by 3.5%, financing by 8.1% and total assets by 7.4%.
- Strong Capital Adequacy Ratio of 18.3% as of Dec 2015. (Tier 1 ratio of 16.6%)
- ADR ratio for UAE banking sector is at 94.2% as of Dec 2015.

UAE Banking Sector (AED Bn)	Dec 13	Dec 14	Dec 15
Total Assets - Gross	2,100.3	2,304.9	2,474.4
Certificates of deposit held by Banks	107.9	99.5	139.8
Investments by Banks	186.7	228.0	250.1
Bank Deposits	1,278.9	1,421.3	1,471.6
Bank Credit - net	1,178.8	1,282.4	1,386.3
Specific Provision	77.5	71.6	72.8
General Provision	19.2	24.1	26.4
Capital Adequacy ratio	19.3%	18.2%	18.3%
Branches			
- 23 National Banks	841	869	874
- 26 Foreign Banks	87	86	86

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

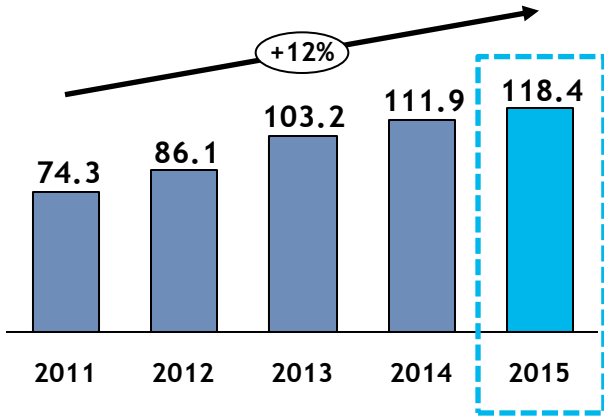


GCC Banking Sector Assets Dec 2014 (USD Bn) Assets as % of GDP

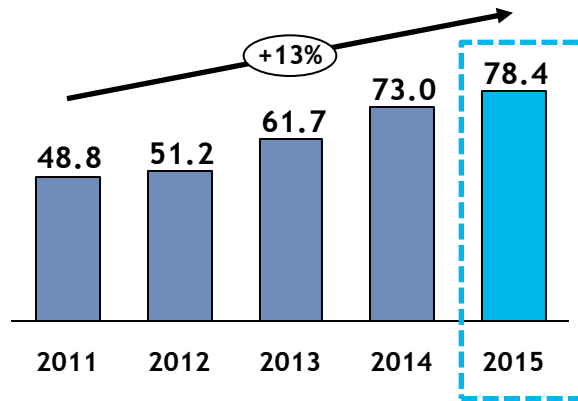


Financial Snapshot (1/2)

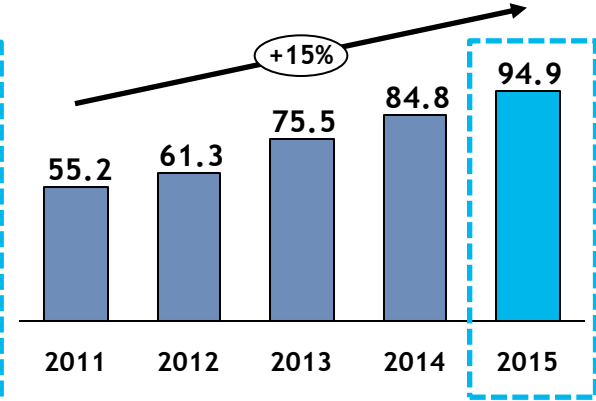
Total Assets (AED Bn)



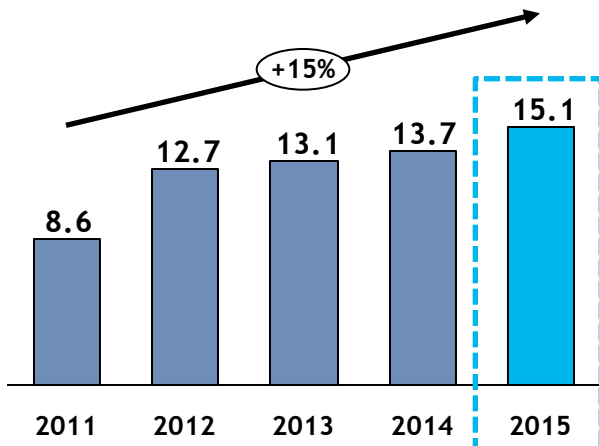
Net Customer Financing (AED Bn)



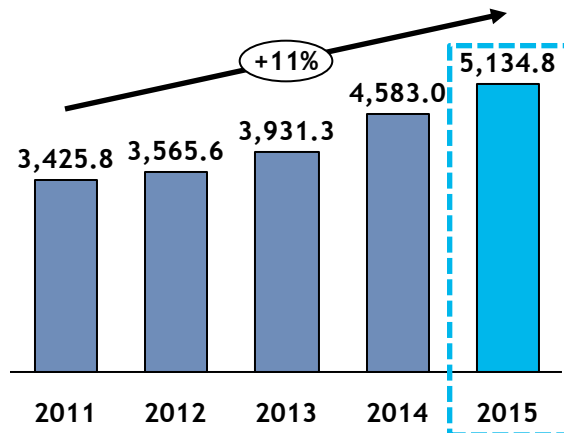
Customer Deposits (AED Bn)



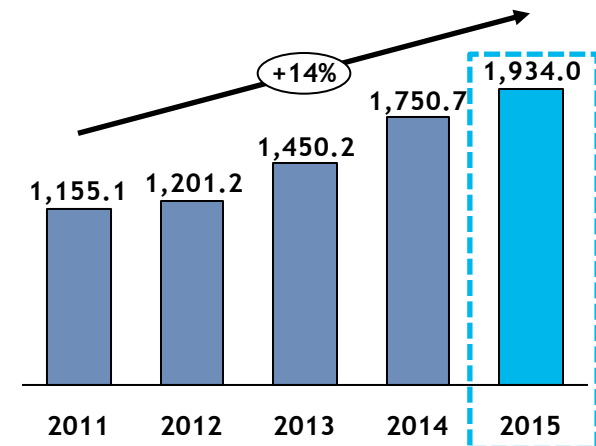
Equity (AED Bn)



Revenues (AED Mn)

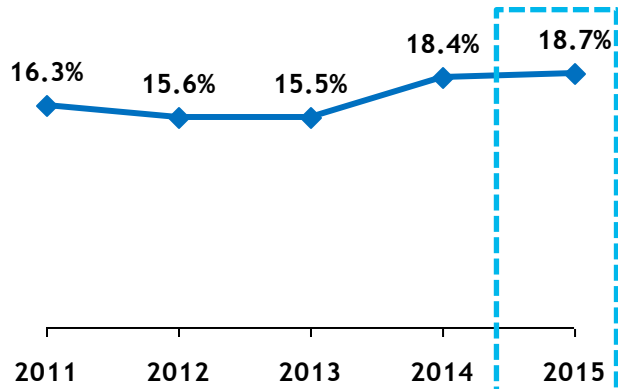


Net Profit (AED Mn)

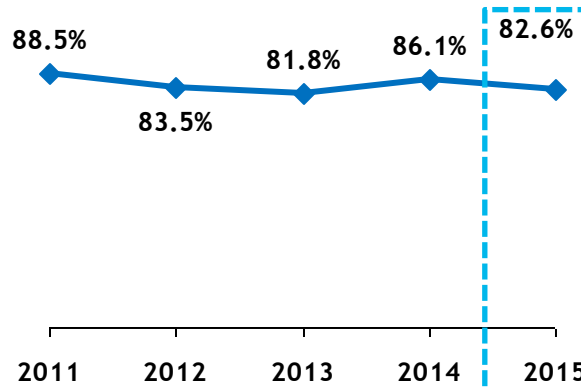


Financial Snapshot (2/2)

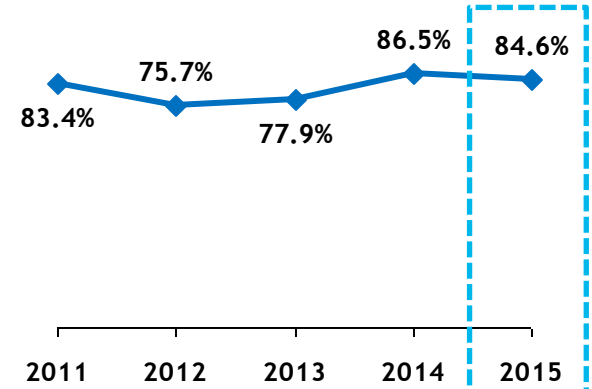
Return on Avg Shareholders' Equity (%)



Financing to Deposits Ratio (%)

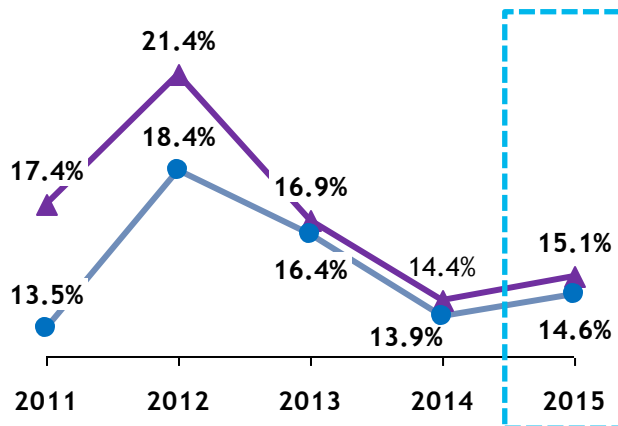


Advances to Stable Funds Ratio (%)



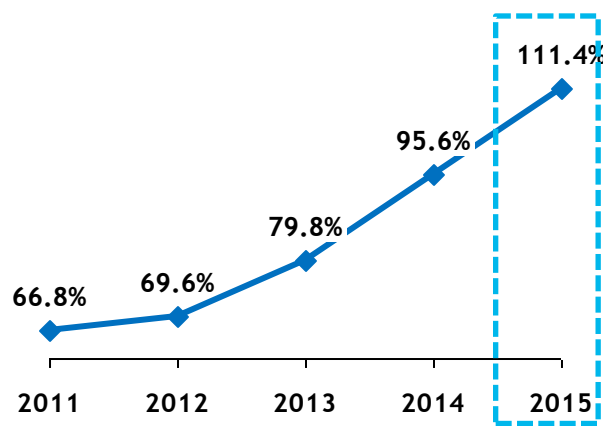
CAR (%)

▲ Total CAR ● Tier 1



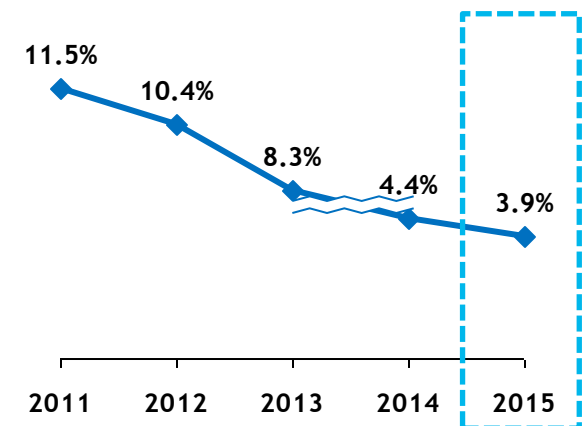
Provision Coverage (%)

◆ Total Provision coverage ratio - Impaired only *



Non - Performing Ratio (%)

◆ Total Non performing ratio



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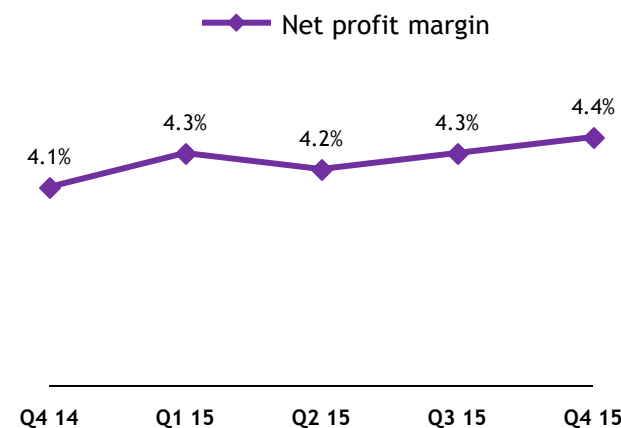
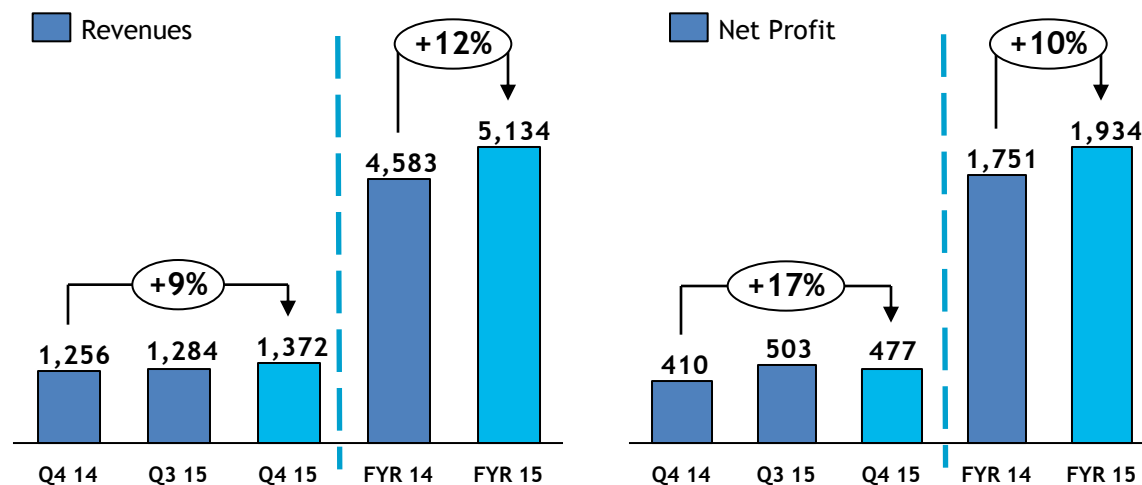
Business Review

Appendix

FYR 2015 - Key financial highlights - Income statement

AED Mn	FYR 2014	FYR 2015	Change %
Net Revenue from funds	3,505.0	3,771.3	7.6%
Fees, commission and others	1,078.0	1,363.1	26.5%
Operating income	4,583.0	5,134.4	12.0%
Expenses	2,071.0	2,374.1	14.6%
Operating profit	2,512.0	2,760.3	9.9%
Provision for impairment	757.8	820.0	8.2%
Zakat & tax	3.5	6.3	81.6%
Net profit	1,750.7	1,934.0	10.5%

- Revenues are up by 12% on the back of higher Fees, commission, foreign exchange and Investment income.
- Expenses up by 15% mainly due to continuous investment in our franchise, network, systems and people.
- Operating profit up by 10%.
- Provision for impairment up by 8%. There was AED 5.2 Mn impairment (31 Dec 2014: AED 74.9 Mn) pertaining to Burooj Properties LLC, a real estate subsidiary of the Bank.
- Net profit up by 11% on continued growth in core operations.

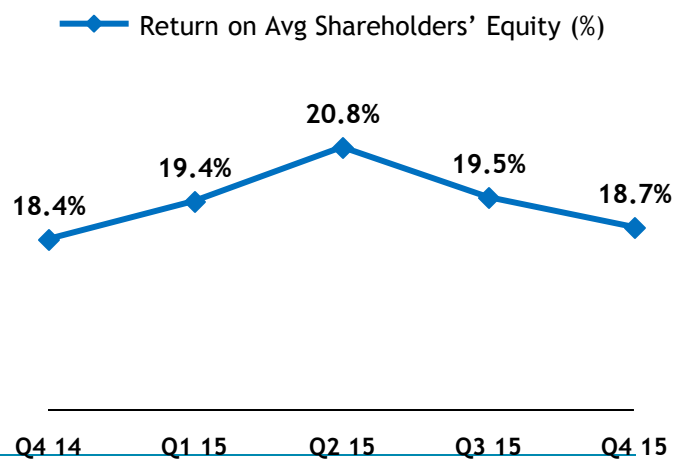
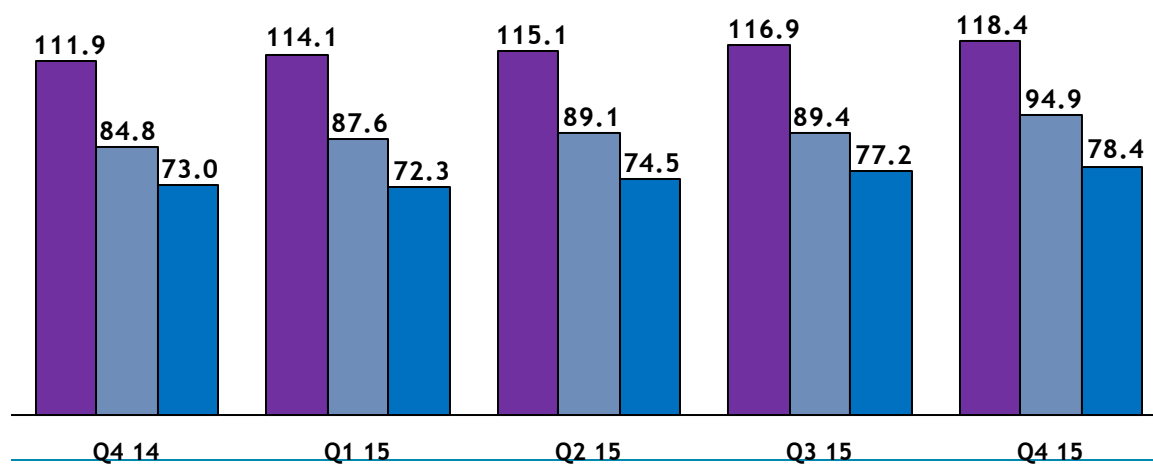


31 December 2015 - Key financial highlights - Balance sheet

AED Bn	Dec 14	Dec 15	Change %
Total assets	111.9	118.4	5.8%
Net customer financing	73.0	78.4	7.4%
Customers' deposits	84.8	94.9	12.0%
Total equity	13.7	15.1	10.1%

- **Total assets** increased by 6% over Q4 2014 to reach AED 118.4 Bn.
- **Customer financing** increased by 7% from Q4 2014 to reach AED 78.4 Bn.
- **Customer deposits** increased by 12% over Q4 2014.
- **Advances to Stable Funds Ratio** at 31 December 2015 was 84.6%. **Advances to Deposits Ratio** was 82.6% as at 31 December 2015.
- **Capital adequacy ratio** at 31 Dec 2015 was 15.14% - Basel II. Tier 1 ratio at 31 Dec 2015 was 14.59%.

■ Total Assets ■ Customers Deposits ■ Customer Financing



Key ratios

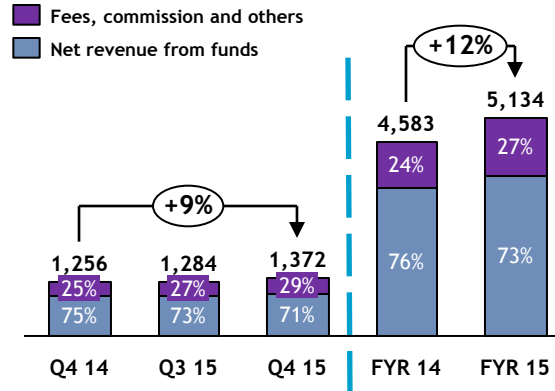
Ratios		2014	2015
Efficiency	Diluted Earnings per share (EPS in AED)	0.465	0.529
	Return on Average Shareholders' Equity (excluding GoAD - Tier 1 capital)	18.4%	18.7%
	Net profit margin (%)	4.1%	4.4%
	Cost / income ratio	45.2%	46.2%
Liquidity	Percentage lent (Financing / Total Assets)	65.2%	66.2%
	Financing to Deposits ratio	86.1%	82.6%
	Advances to Stable funds ratio	86.5%	84.6%
	Liquid Assets to Total Assets ratio	22.3%	19.7%
Solvency	Capital Adequacy	14.4%	15.1%
	Tier -1 ratio	13.9%	14.6%
	Leverage ratio (Assets / Equity)	818%	785%
Asset Quality	Non - performing ratio (NPA / Gross Financing)	3.8%	3.3%
	Total provision coverage (Total provisions / NPA)	95.6%	111.4%
	Specific provision coverage (Specific provisions / NPA)	37.4%	36.5%
	Total provisions / Gross Customer Financing	3.6%	3.7%

Operating Performance - Net profit income

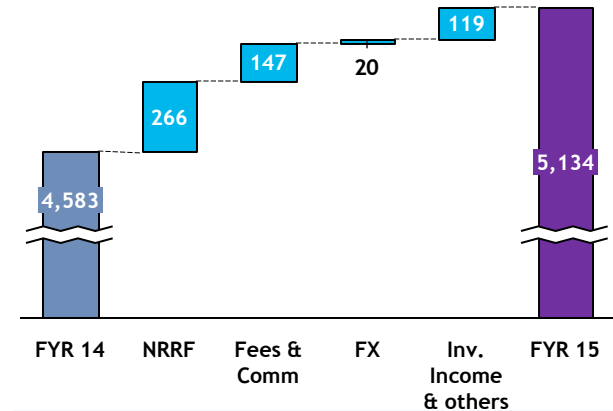
Highlights (FYR 2015 vs. FYR 2014)

- Revenues, up by 12.0% at AED 5,134 Mn.
- Net revenue from Funds (NRFF) 7.6% higher, primarily driven by 6.2% increase in customer financing revenues and drop in funding cost by 1.9%.
- Net profit margin increased to 4.4% in Q4 2015 from 4.3% in Q3 2015.
- Non -NRFF income up by 26%.
- Non-NRFF based income constitute 27% of total revenue vs. 24% last year.

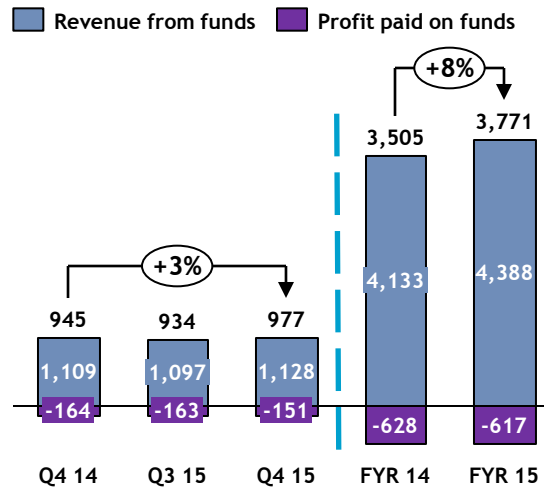
Revenues (AED Mn)



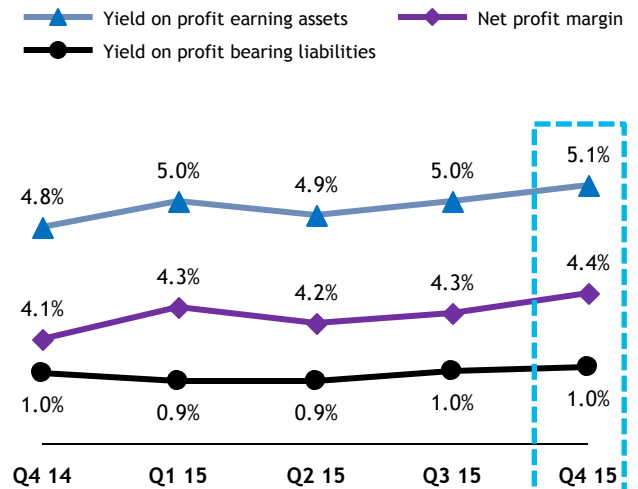
Key movements in Revenues (AED Mn)



Net Revenue from Funds (AED Mn)



Evolution of Yields (%)

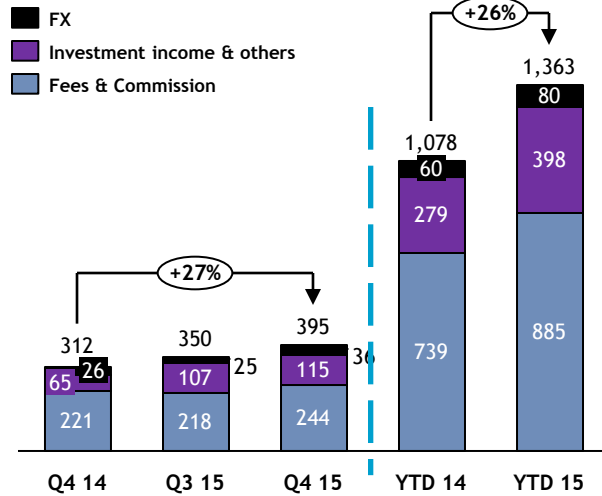


Operating Performance - Non-profit income

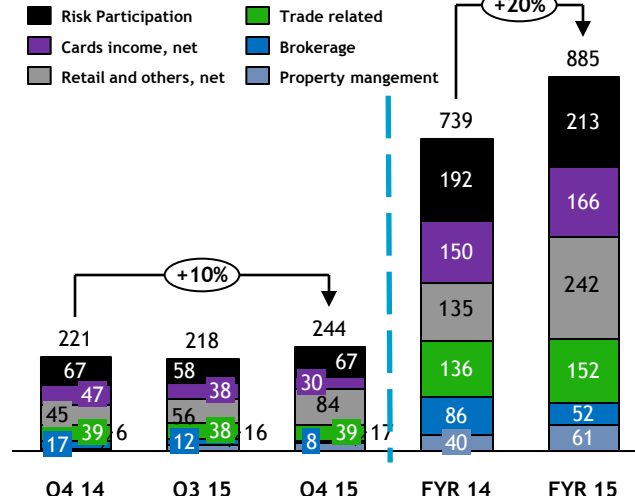
Highlights (FYR 2015 vs. FYR 2014)

- Non-profit income up by 26% at AED 1,363 Mn.
- Overall fees and commission income grew by 20%, mainly due to:
 - Card related fees up by 11%.
 - Risk participation fees up by 11%, mainly due to new corporate deals executed during 2015.
 - Trade related fees up by 11%, mainly due to increase in trade finance business volume in UAE and other international branches.
 - Property management fees up by 53% due to increase in volume of property management business.
- Overall foreign exchange income grew by 32%.
- 37% higher investment income driven by Sukuk investment portfolio and gain on disposal of investment properties.

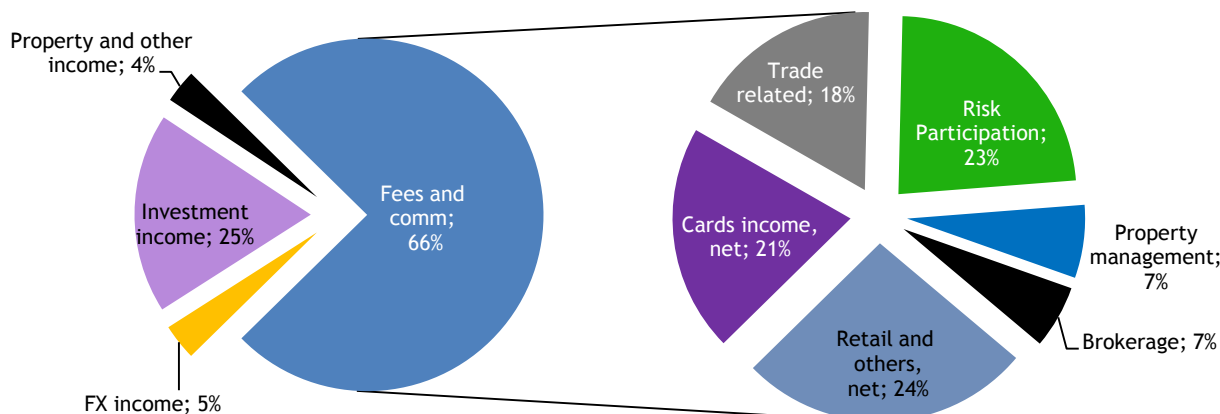
Non-profit income (AED Mn)



Composition of Fees & commission (AED Mn)

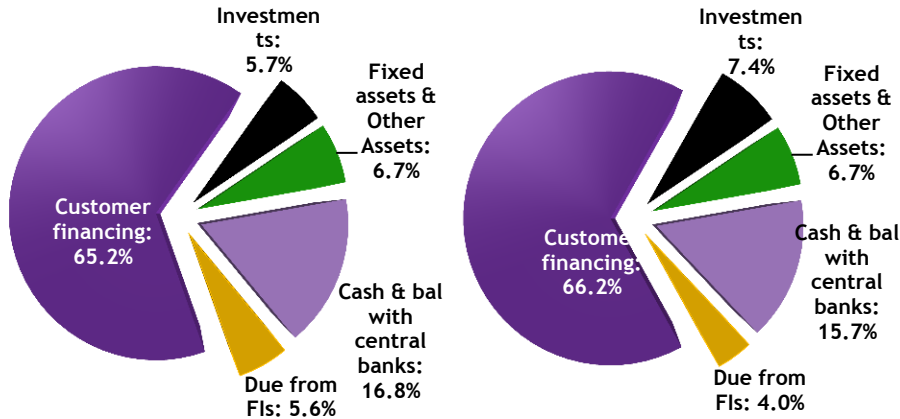


Non-profit income Revenue breakdown



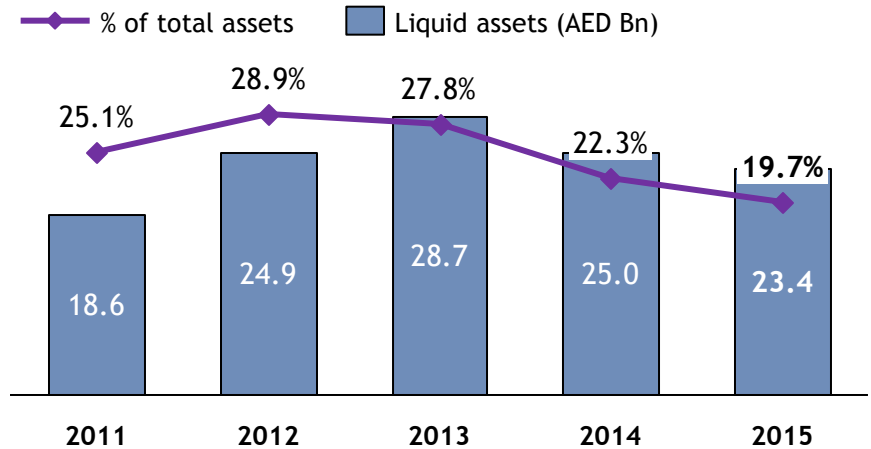
Balance Sheet Strength and Customer Financing

Composition of Total Assets - AED Bn

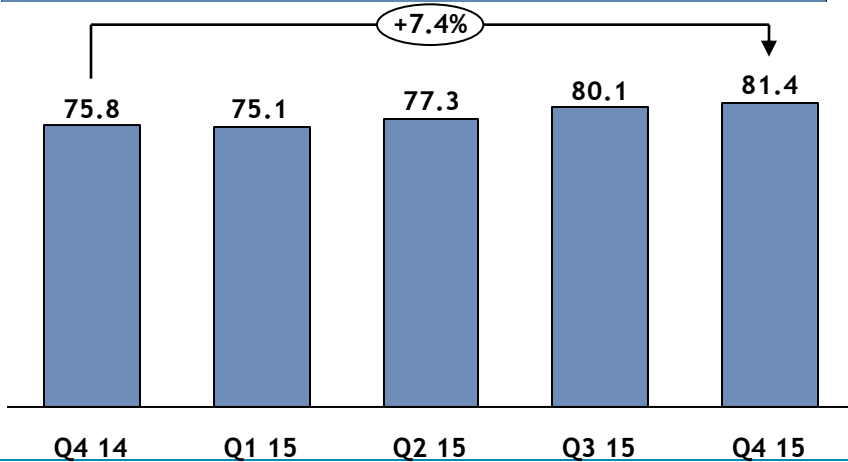


31 Dec 2014 - AED 111.9 Bn 31 Dec 2015 - AED 118.4 Bn

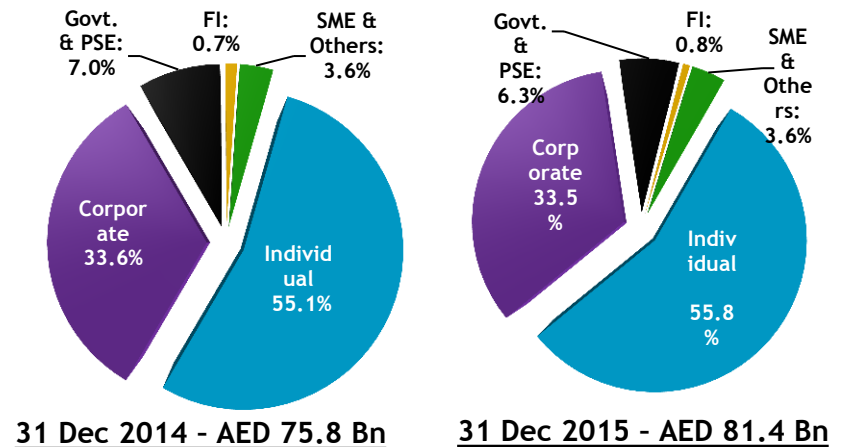
Liquidity ratio* (%)



Gross Customer Financing



Gross Customer Financing by Industry



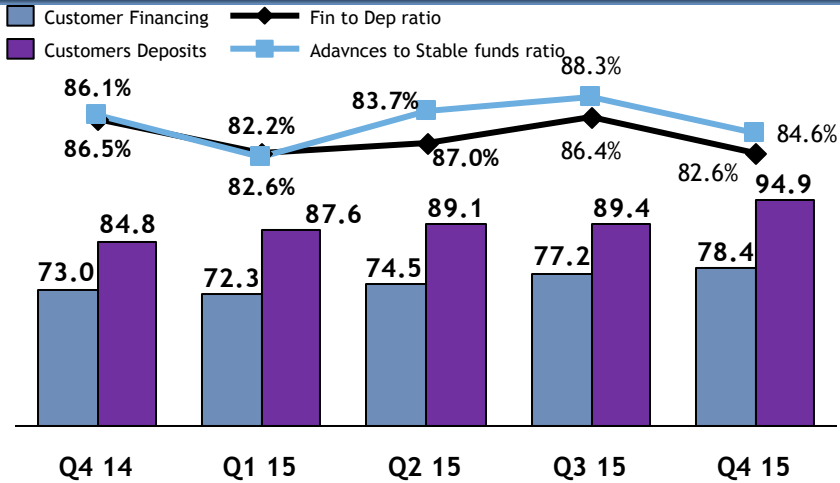
31 Dec 2014 - AED 75.8 Bn

31 Dec 2015 - AED 81.4 Bn

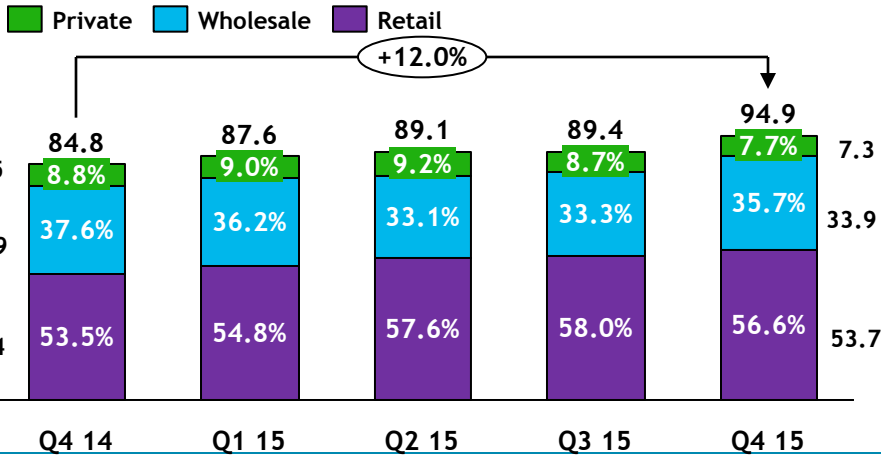
Funding Profile

Deposit growth of 12% backed by Retail segment (18%) primarily due to CASA business

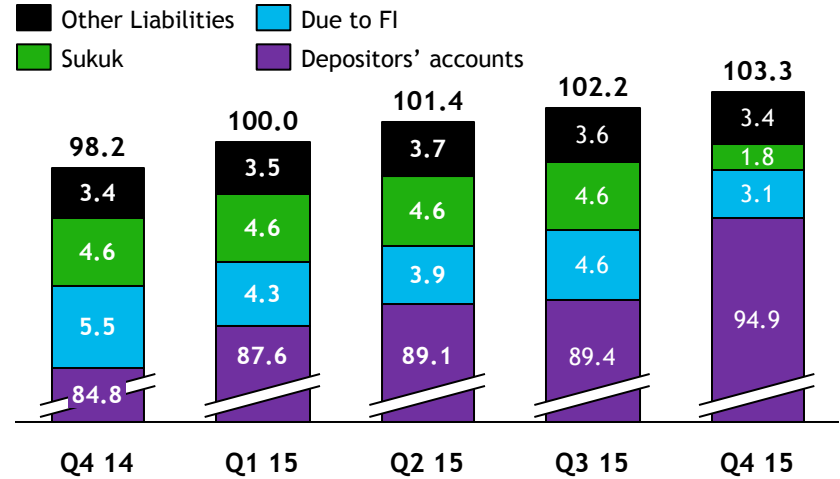
Net Customer Financing & Customers' Deposits (AED Bn)



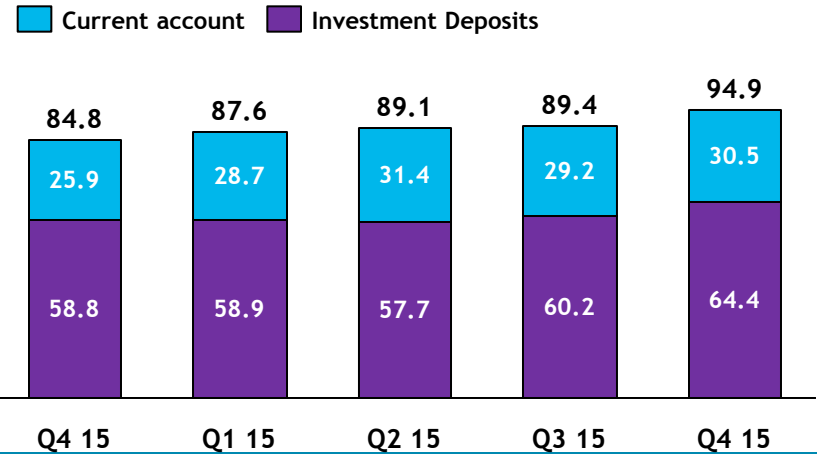
Customers' Deposits by Segment (AED Bn)



Composition of Liabilities (AED Bn)



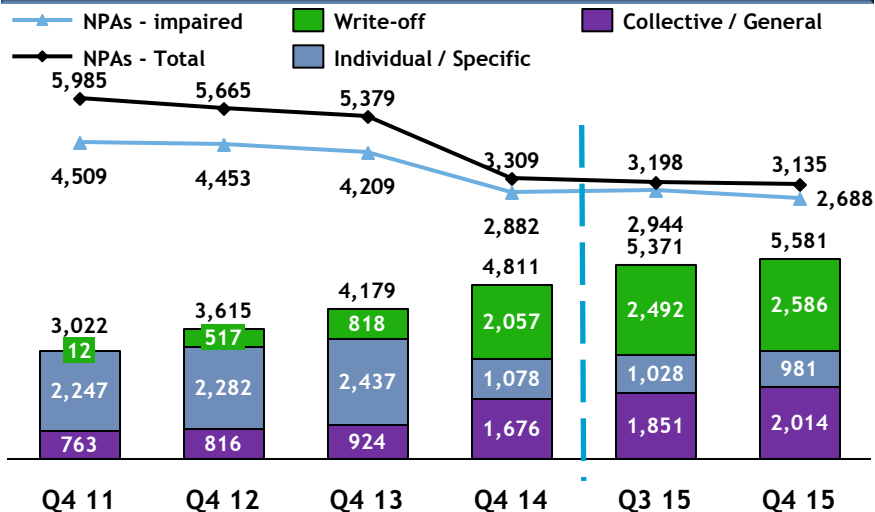
Customers' Deposits by Type (AED Bn)



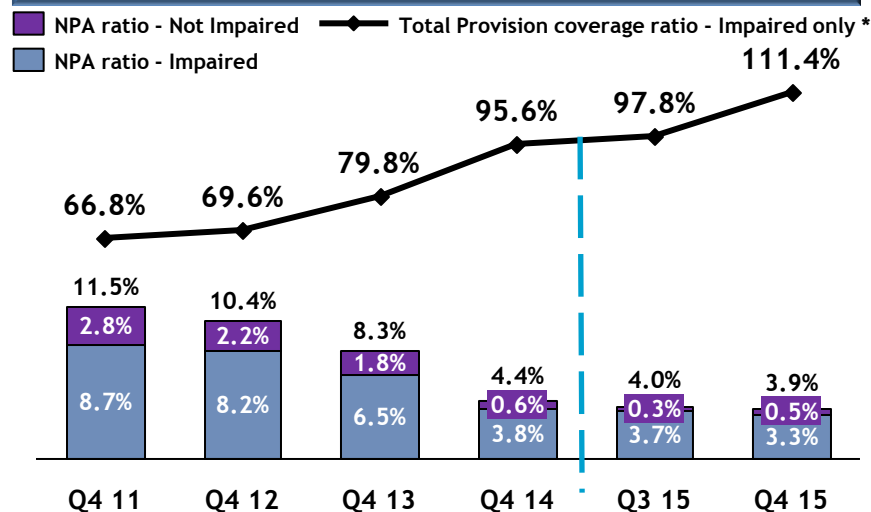
Asset quality - Customer financing only

Total Impaired NPAs now represent 3.3% of gross customer financing with coverage ratio of 111.4%

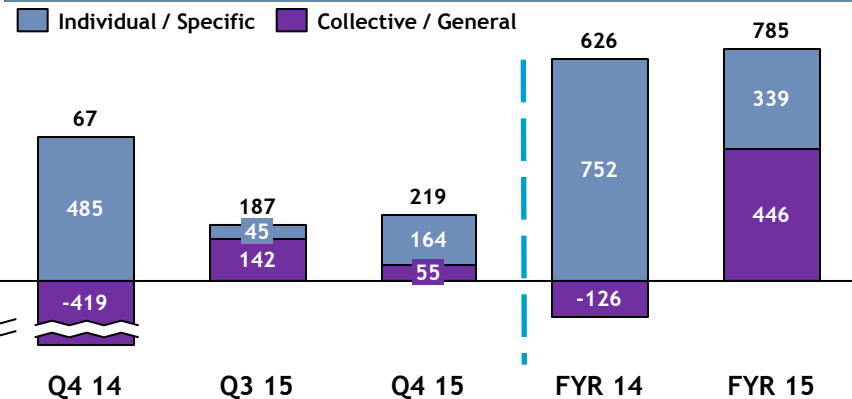
Provisions and NPAs - Customer financing (AED Mn)



NPA ratio and provision coverage ratio



Impairment charge - Customer financing (AED Mn)



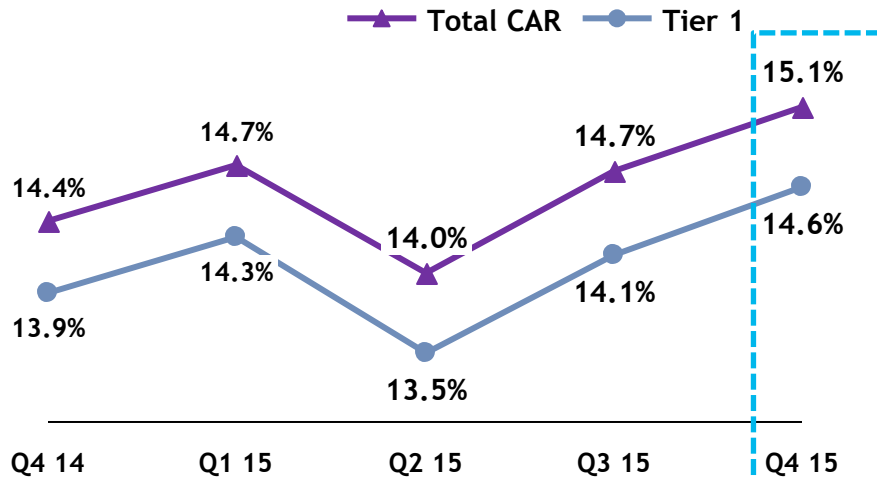
Key points

- Total NPAs decreased by AED 174 Mn during 2015 to reach AED 3,135 Mn (31 Dec 14: AED 3,309 Mn).
- Impaired NPAs ratio at 3.3% as at 31 Dec 2015 (3.8% at end Q4 2014) with coverage improving to 111.4% (31 Dec 2014: 95.6%).
- Collective provisions of AED 2,014 Mn at end of Q4 2015 represents 2.30% of total Credit RWAs.
- Individual provisions of AED 981 Mn at 36.5% of impaired NPAs at end of Q4 2015 (31 Dec 2014: 37.4%).
- Total provisions of AED 2,995 Mn (net of write-off of AED 2,586 Mn), represents 3.68% (31 Dec 2014: 3.63%) of Gross Financing portfolio.

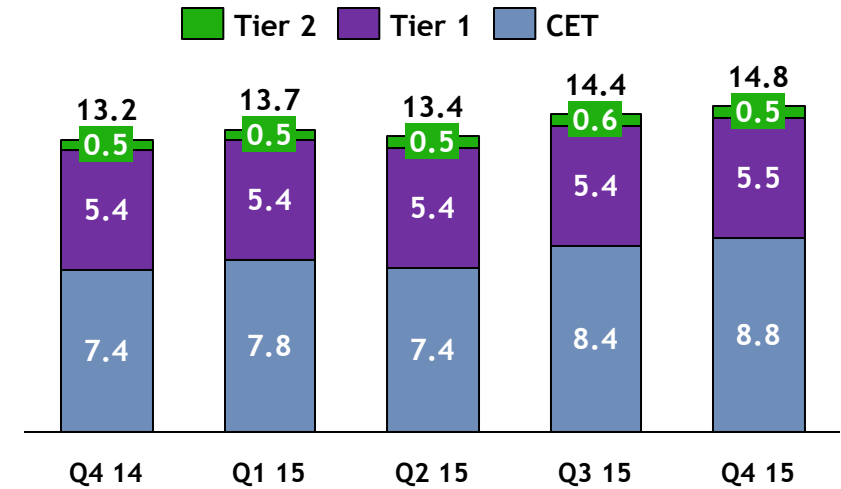
Capital

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

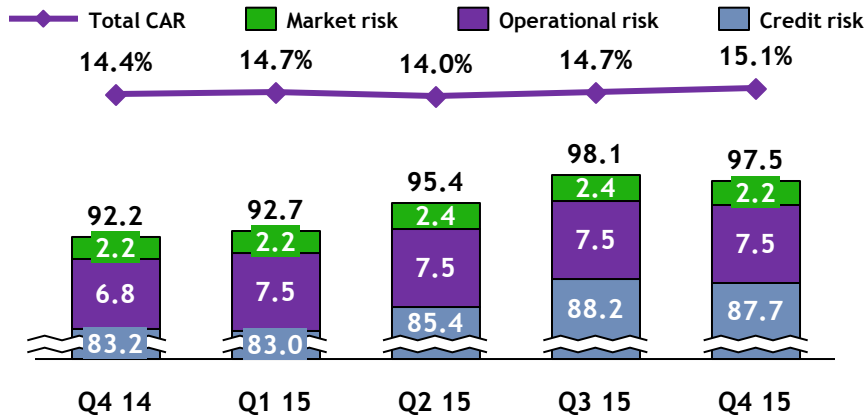
Capital Adequacy (%)



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



Total CAR and RWA



Highlights

- Basel II Total Capital Adequacy ratio at end of Dec 2015 at 15.14% well above the regulatory requirement of 12% (31 Dec 14: 14.36%).
- Basel II Tier I ratio at 14.59% at the end of Dec 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

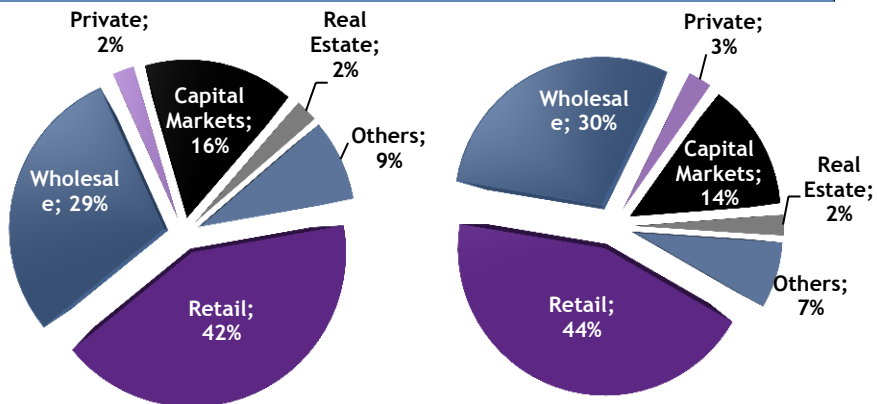
Mutual Benefit

Hospitality &
Tolerance

Shari'a Inspired

Business unit contribution

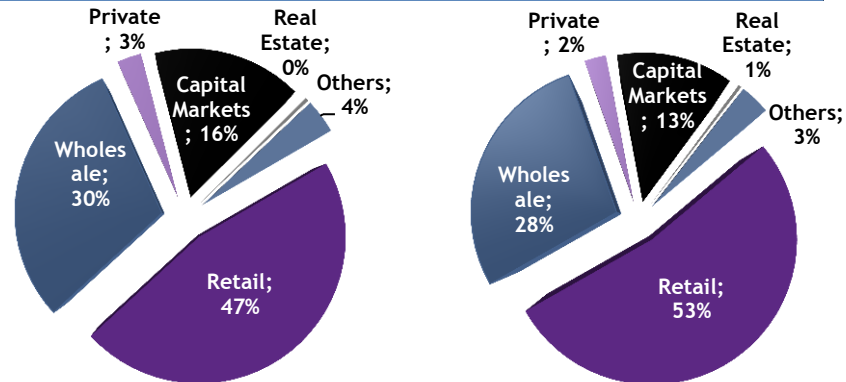
Composition of Total Assets - AED Bn



31 Dec 2014 - AED 111.9 Bn

31 Dec 2015 - AED 118.4 Bn

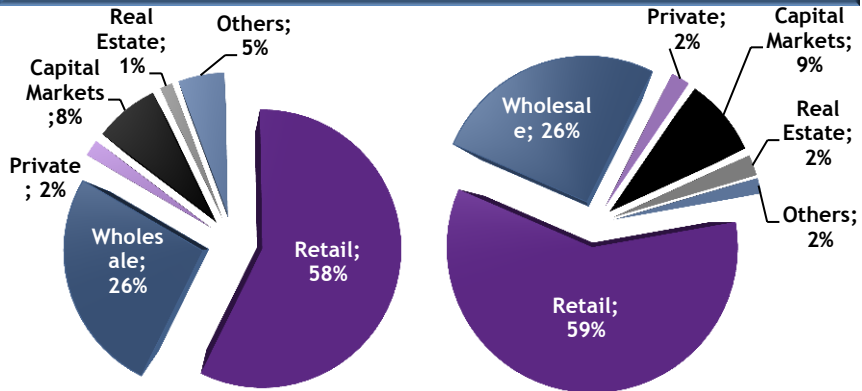
Composition of Total Liabilities - AED Bn



31 Dec 2014 - AED 98.2 Bn

31 Dec 2015 - AED 103.3 Bn

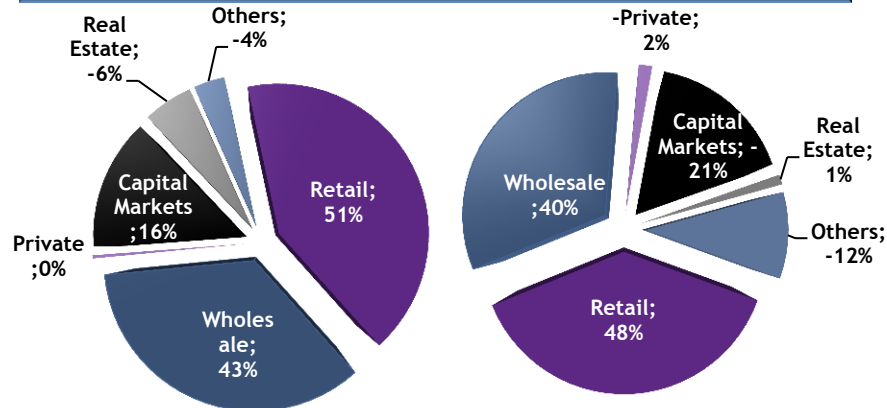
Composition of Revenues - AED Mn



FYR Dec 2014 - AED 4,583.0 Mn

FYR Dec 2015 - AED 5,134.4 Mn

Composition of Net profit - AED Mn



FYR Dec 2014 - AED 1,750.7 Mn

FYR Dec 2015 - AED 1,934.0 Mn

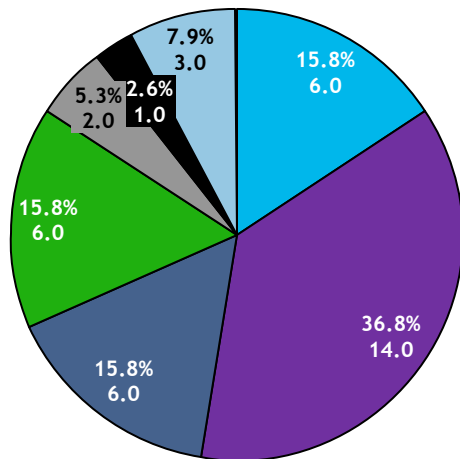
Retail Banking overview

Retail Banking contributes 59% of Net Revenues

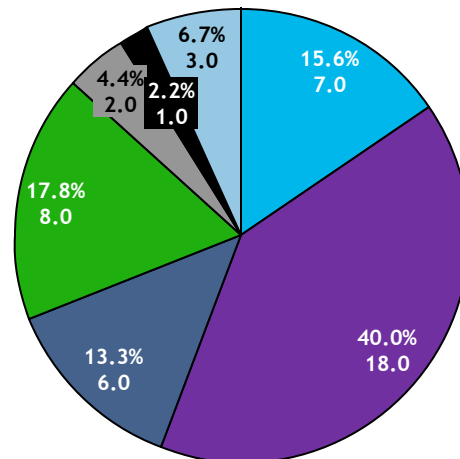
- Personal Banking Division provides services for individuals clients, while the Business Banking Division services the needs of SMEs.
- These services include a variety of Shari'a compliant financing.

Gross Retail Financing Portfolio

- Car Finance
- Mortgage
- Covered Cards
- SME
- Personal Finance
- Home Finance
- Others

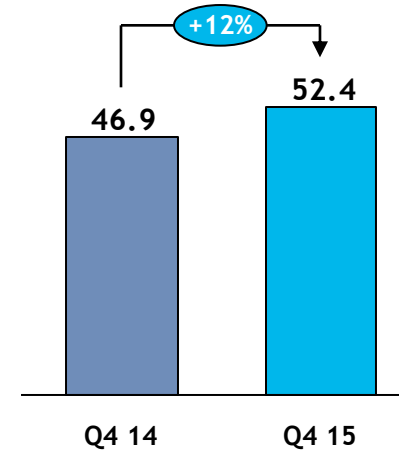


31 Dec 2014 - AED 38.4 Bn

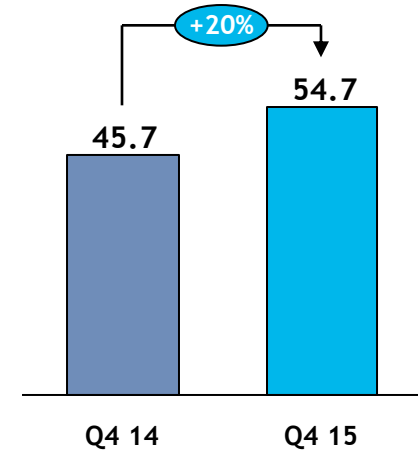


31 Dec 2015 - AED 43.0 Bn

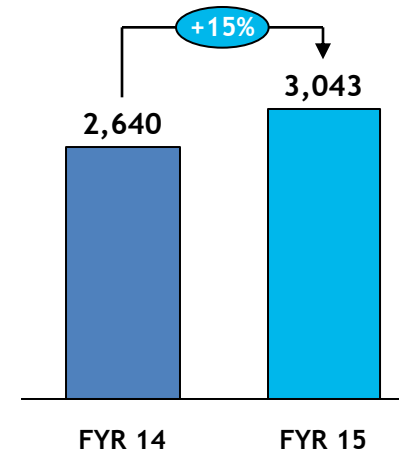
Assets (AED Bn)



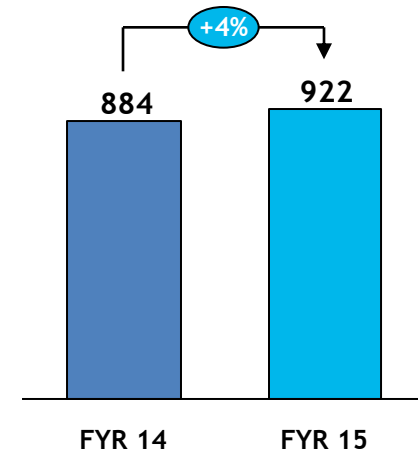
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



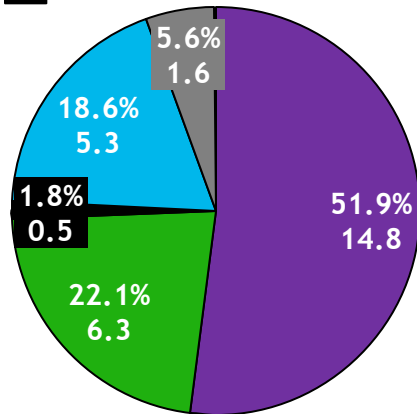
Wholesale Banking overview

Wholesale Banking contributes 26% of Net Revenues

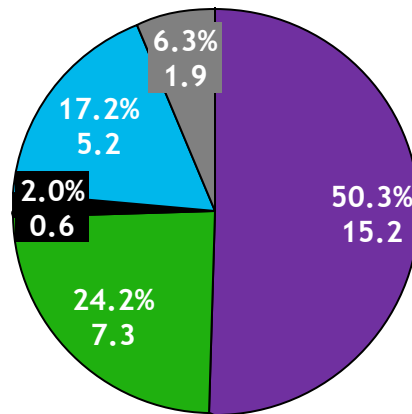
- Wholesale Banking encompasses the large corporates, emerging corporates and financial institutions divisions of the Bank. The array of services includes Transaction Banking and Corporate Finance and Investment Banking.

Gross Wholesale Financing Portfolio

- Corporate- AUH
- Government and Public sector
- Corporate- Dubai & Others
- International
- FI

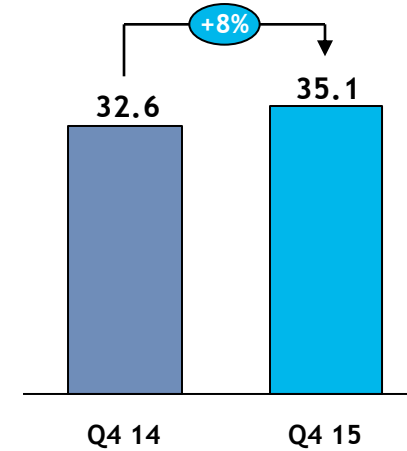


31 Dec 2014 - AED 28.6 Bn

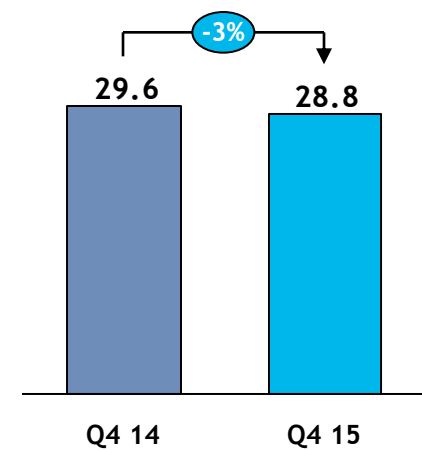


31 Dec 2015 - AED 30.2 Bn

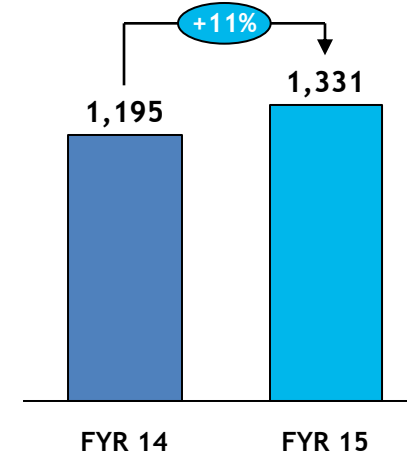
Assets (AED Bn)



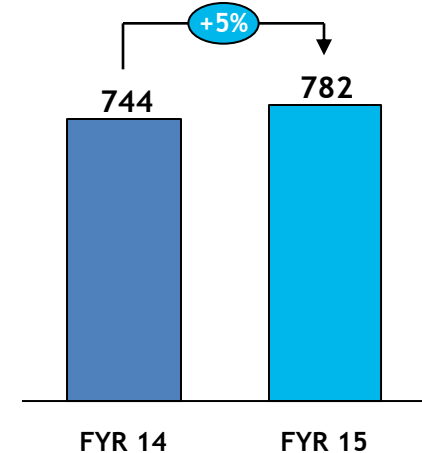
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)

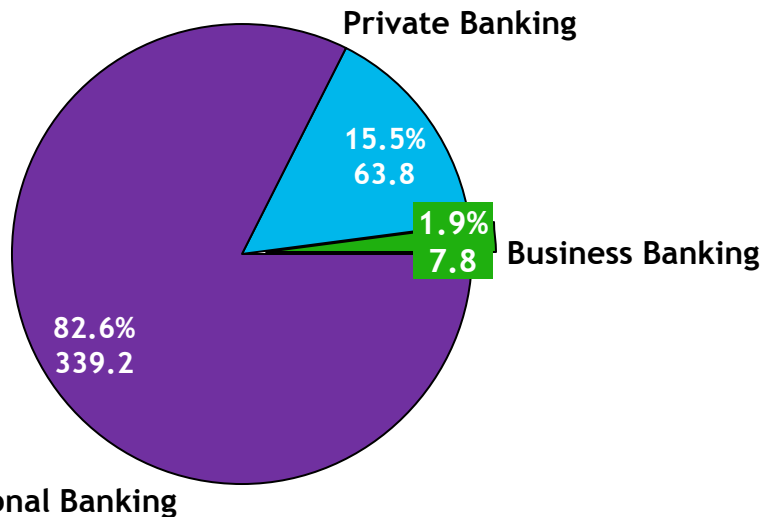


Private Banking overview

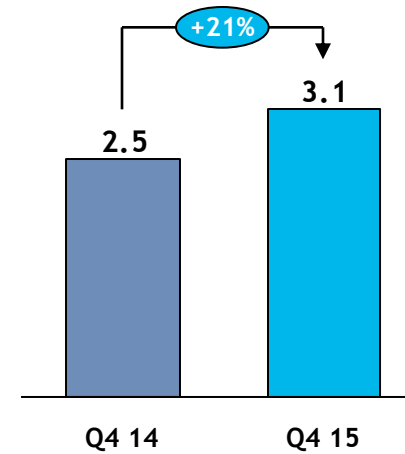
Private Banking contributes 2% of Net Revenues

- 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.

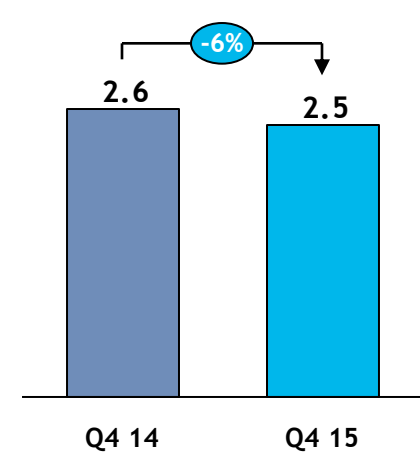
Wealth Management AuM - AED 410.8 Mn



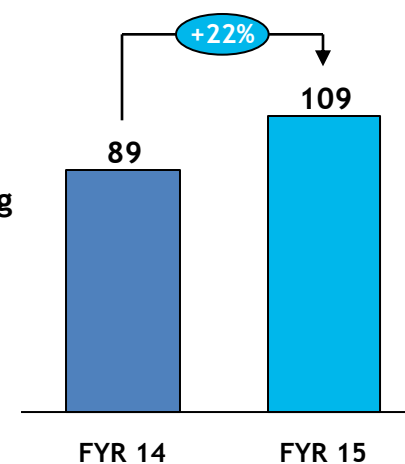
Assets (AED Bn)



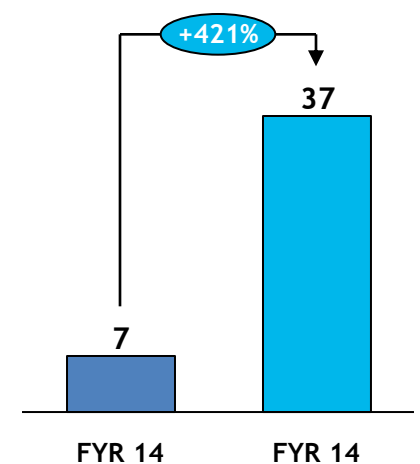
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



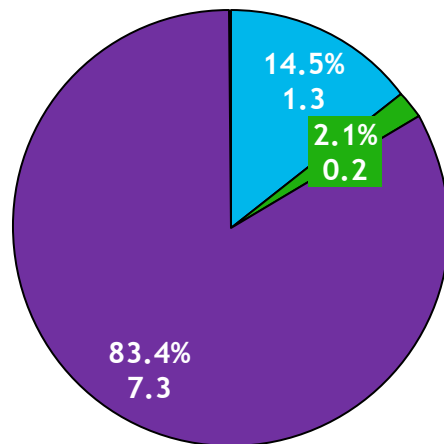
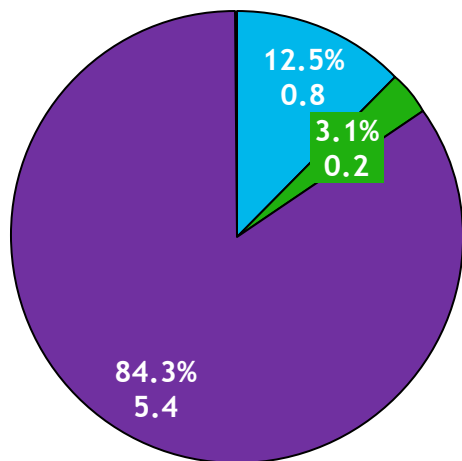
Treasury overview

Treasury contributes 9% 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

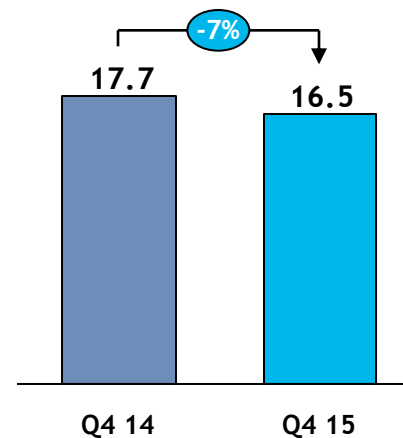
- Fair value through P&L
- Amortised cost
- Fair value through OCI



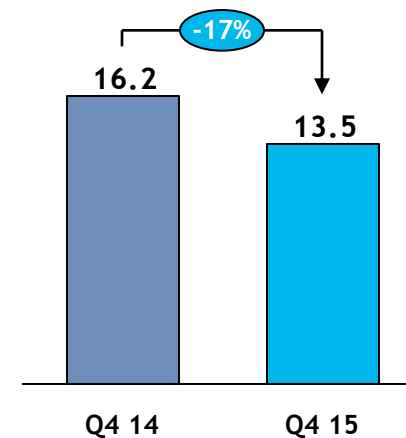
31 Dec 2014 - AED 6.4 Bn

31 Dec 2015 - AED 8.7 Bn

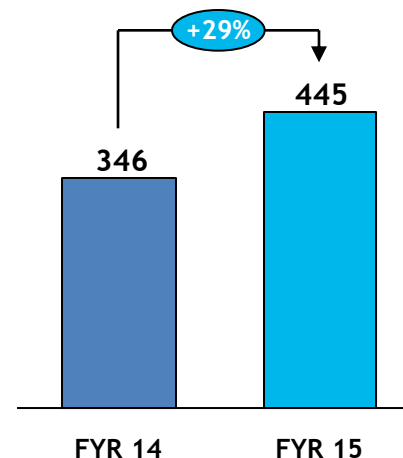
Assets (AED Bn)



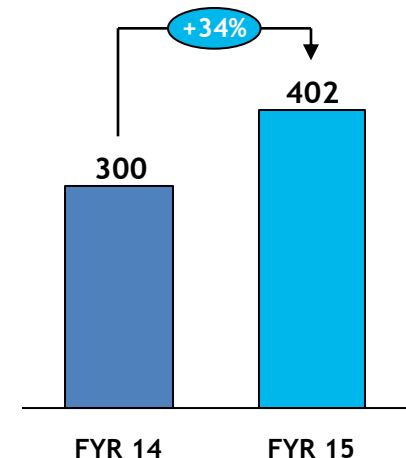
Liabilities (AED Bn)



Revenues (AED Mn)



Net Profit (AED Mn)



Agenda

Introduction

Financial Review

Business Review

Appendix

Consolidated Statement of Income

AED Mn	Q4 15	Q3 15	Q4 15	% chg Q4 15 vs Q4 14	% chg Q4 15 vs Q3 15	FYR 14	FYR 15	% chg FYR 15 vs FYR 14
Revenues	1,256.2	1,284.2	1,371.9	9.2%	6.8%	4,583.0	5,134.4	12.0%
Net Revenue from Funds	944.6	934.4	976.8	3.4%	4.5%	3,505.0	3,771.3	7.6%
Fees & commission	221.1	218.4	244.3	10.5%	11.9%	738.6	885.3	19.9%
Investment income	63.4	96.0	107.4	69.3%	11.9%	276.8	378.1	36.6%
Foreign Exchange	25.6	24.7	35.8	39.9%	45.2%	60.1	79.6	32.5%
Other income	1.4	10.9	7.6	434.3%	-29.9%	2.4	20.1	722.1%
Expenses	667.9	588.0	645.2	-3.4%	9.7%	2,074.5	2,380.4	14.7%
Employee cost	390.6	348.9	366.7	-6.1%	5.1%	1,263.5	1,403.5	11.1%
Premises	48.3	58.6	55.4	14.6%	-5.5%	174.0	226.2	30.0%
Depreciation & Amortisation	48.1	49.8	50.8	5.5%	2.0%	151.5	200.3	32.2%
Other Operating expenses	180.9	130.7	172.4	-4.7%	31.8%	485.5	550.4	13.4%
Operating Profit - Margin	588.3	696.2	726.7	23.5%	4.4%	2,508.5	2,754.0	9.8%
Provision for impairment	178.7	193.0	249.3	39.5%	29.2%	757.8	820.0	8.2%
- Individual / Specific	(418.7)	139.1	47.1	111.3%	-66.1%	(126.2)	431.9	442.2%
- Collective / General	485.5	45.1	163.5	-66.3%	262.9%	751.8	338.8	-54.9%
- Others	111.9	8.8	38.7	-65.5%	338.4%	132.2	49.3	-62.7%
Net Profit	409.6	503.2	477.4	16.6%	-5.1%	1,750.7	1,934.0	10.5%

Consolidated Balance Sheet

AED Mn%	31 Dec 2014	30 Sep 2015	31 Dec 2015	% chg 31 Dec 2015 vs 31 Dec 2014	% chg 31 Dec 2015 vs 30 Sep 2015
Cash and balances with Central Banks	18,758	17,363	18,629	-0.7%	7.3%
Due from financial institutions	6,270	6,055	4,742	-24.4%	-21.7%
Net Customer financing	73,006	77,244	78,403	7.4%	1.5%
Investments	6,429	8,506	8,736	35.9%	2.7%
Investment in associates	807	773	799	-1.0%	3.4%
Investment and development properties	1,137	1,113	1,084	-4.7%	-2.7%
Other assets / fixed assets / intangibles	5,497	5,864	5,984	8.9%	2.1%
TOTAL ASSETS	111,904	116,919	118,378	5.8%	1.2%
Due to financial institutions	5,476	4,589	3,106	-43.3%	-32.3%
Customers' deposits	84,776	89,434	94,927	12.0%	6.1%
Other liabilities	3,374	3,590	3,433	1.7%	-4.4%
Sukuk payable	4,591	4,591	1,836	-60.0%	-60.0%
TOTAL LIABILITIES	98,217	102,204	103,302	5.2%	1.1%
Share capital	3,000	3,168	3,168	5.6%	-
Tier 1 sukuk	5,643	5,636	5,672	0.5%	0.6%
Proposed dividend	700	-	769	9.8%	100.0%
Reserves	4,343	5,910	5,466	25.9%	-7.5%
TOTAL EQUITY	13,687	14,714	15,075	10.1%	2.5%
TOTAL LIABILITIES AND EQUITY	111,904	116,919	118,378	5.8%	1.2%

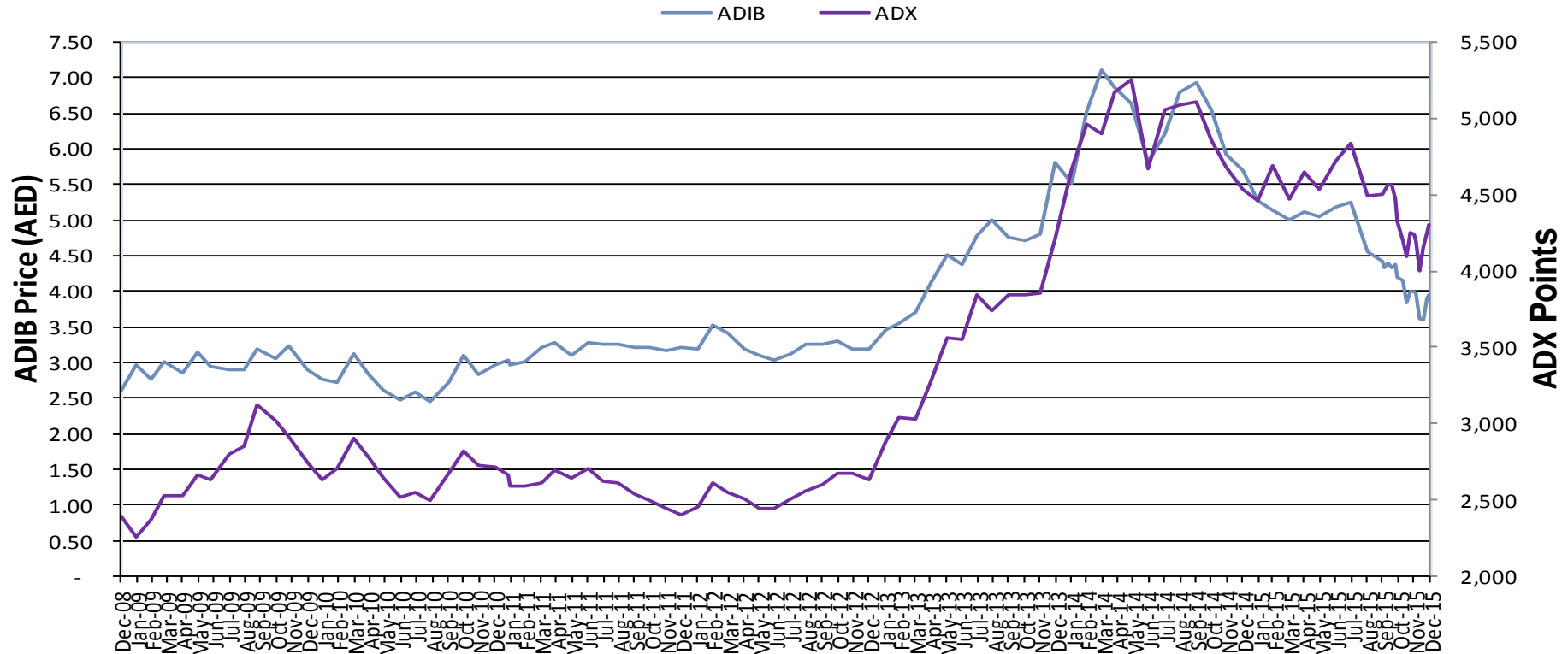
Dividend Distribution History

	2008	2009	2010	2011	2012	2013	2014	2015*
Net Profit (Mn)	851.1	78.0	1,023.6	1,155.1	1,201.2	1,450.2	1,750.7	1,934.0
Cash Dividend Payout Ratio (% of Net Profit)	50.0%	-	50.0%	50.0%	50.0%	50.0%	40.0%	39.8%
Cash Dividend (% of Share Capital)	21.6%	-	21.6%	24.4%	25.4%	30.7%	23.3%	24.27%
Cash Dividends (Mn)	425.6	-	511.8	577.5	600.6	725.1	700.2	769.0
Total Dividend Yield	8.3%	6.9%	7.3%	7.7%	8.0%	9.9%	4.1%	6.2%
Bonus shares (Mn)	-	394.1	-	-	-	635.3	-	-
Bonus Shares (% of Share Capital)	-	20.0%	-	-	-	26.9%	-	-

Shareholders' Return

- 31 Dec 2015 share price was AED 3.94 per share (31 Dec 2014: AED 5.70 per share).
- Cash dividend of 39.8% of net profit, 24.27% of share capital (2014: 23.34% of share capital).
- Total dividend yield of ADIB share - 6.2%. (2014: 4.1% Cash dividend only).

ADIB vs ADX



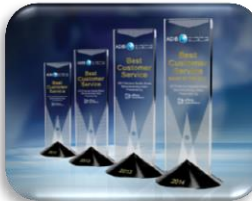
An award winning Bank (1/3)



“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



“Highest investors numbers
issued 2015” - by Abu Dhabi
Securities Exchange



“Highest number of traded
accounts 2015” - by Abu Dhabi
Securities Exchange

An award winning Bank (2/3)



“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**



“**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**

An award winning Bank (3/3)



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



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



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



“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**

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