

MANAGEMENT DISCUSSION & ANALYSIS FOR THE QUARTER ENDING 30 SEPTEMBER 2011

Abu Dhabi Islamic Bank posts record quarterly profit of AED 319.1 million

Group Financial highlights - Third quarter 2011

- Group net revenue for Q3 2011 was AED 824.6 million vs. AED 810.3 million for Q3 2010, an increase of 1.8%.
- Group operating profit ("margin") for Q3 2011 was AED 469.9 million vs. AED 480.1 million for Q3 2010, a decrease of 2.1%.
- Total credit provisions and impairments for Q3 2011 were AED 150.8 million vs. AED 165.6 million in Q3 2010, a decrease of 8.9%.
- Group net profit for Q3 2011 was AED 319.1 million vs. AED 314.5 million in Q3 2010, an increase of 1.5%.
- ADIB remains one of the most liquid banks in the UAE, with a customer financing to deposits ratio of 89.1%. Net due from banks and deposits with Central Bank total AED 11.8 billion.
- Capital adequacy position under Basel II has improved to 16.3% (16.0% at the end of 2010).

Bank Financial highlights - Third quarter 2011

- Bank net revenue for Q3 2011 was AED 832.9 million vs. AED 813.4 million for Q3 2010, an increase of 2.4%.
- Bank operating profit ("margin") for Q3 2011 was AED 499.0 million vs. AED 508.1 million for Q3 2010, a decrease of 1.8%.
- Total credit provisions and impairments for Q3 2011 were AED 144.6 million vs. AED 165.6 million in Q3 2010, a decrease of 12.7%.
- Bank net profit for Q3 2011 was AED 354.4 million vs. AED 342.5 million in Q3 2010, an increase of 3.5%.
- Total number of customers increased by 39,265 since Q3 2010 to reach 448,512.
- Total number of branches stands at 66 vs. 60 in Q3 2010.

Group Financial highlights - Nine months ending 30 September 2011

- Group net revenue for 9 months 2011 was AED 2,541.7 million vs. AED 2,235.1 million for 9 months 2010, an increase of 13.7%.
- Group operating profit ("margin") for 9 months 2011 was AED 1,485.0 million vs. AED 1,314.9 million for 9 months 2010, an increase of 12.9%.
- Group net profit for 9 months 2011 was AED 938.9 million vs. AED 909.5 million in 9 months 2010, an increase of 3.2% despite an increase in credit provisions and impairments of 34.7%.

Financial analysis

Income Statement: 9 months 2011 vs. 9 months 2010

- Group net revenues for 9 months 2011 increased to AED 2,541.7 million vs. AED 2,235.1 million in 9 months 2010, an increase of 13.7%.
- Bank net revenues for 9 months 2011 increased to AED 2,522.4 million vs. AED 2,220.4 million in 9 months 2010, an increase of 13.6%.
- Group net revenue from funding activities for 9 months 2011 increased to AED 2,079.7 million vs. AED 1,888.0 million for 9 months 2010, an increase of 10.2%.
- Group fee and commission income for 9 months 2011 increased to AED 335.4 million vs. AED 253.2 million in 9 months 2010, an increase of 32.5%.
- Group operating profit ("margin") for 9 months 2011 reached AED 1,485.0 million vs. AED 1,314.9 million for 9 months 2010, an increase of 12.9%.
- Bank operating profit ("margin") for 9 months 2011 reached AED 1,530.9 million vs. AED 1,369.5 million for 9 months 2010, an increase of 11.8%.
- Group net profit for 9 months 2011 was AED 938.9 million, after taking credit provisions and impairments of AED 546.1 million. Net profit for 9 months 2010 was AED 909.5 million after taking credit provisions and impairments of AED 405.4 million.
- Bank net profit for 9 months 2011 was AED 1,086.4 million, after taking credit provisions and impairments of AED 444.5 million. Net profit for 9 months 2010 was AED 964.0 million after taking credit provisions and impairments of AED 405.5 million.

Balance Sheet: 30 September 2011 vs. 30 September 2010 and 31 December 2010

- Total assets as of 30 Sep 2011 were AED 74.2 billion, representing an increase of 4.2% compared to AED 71.2 billion at the end of 30 Sep 2010 (AED 75.3 billion at 31 Dec 2010).
- Net Customer Financing has increased to AED 48.4 billion, growing 2.7% over the AED 47.2 billion at the end of 30 Sep 2010 (AED 48.0 billion at 31 Dec 2010).
- Customer deposits grew by 0.7% to AED 54.4 billion, from AED 54.0 billion at the same time last year (AED 56.5 billion at 31 Dec 2010).

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

- The Capital Adequacy ratio at 30 Sep 2011 stood at 16.3% vs. 16.5% recorded at 30 Sep 2010 (16.0% at 31 Dec 2010).
- The Customer Financing to Deposits ratio at 30 Sep 2011 was 89.1% vs. 87.3% at 30 Sep 2010 (84.8% at 31 Dec 2010).
- The Advances to Stable Funds ratio (regulatory ratio) improved to 84.6% at 30 Sep 2011 from 86.3% at 30 Sep 2010 (83.1% at 31 Dec 2010).

Financial highlights - Three year performance

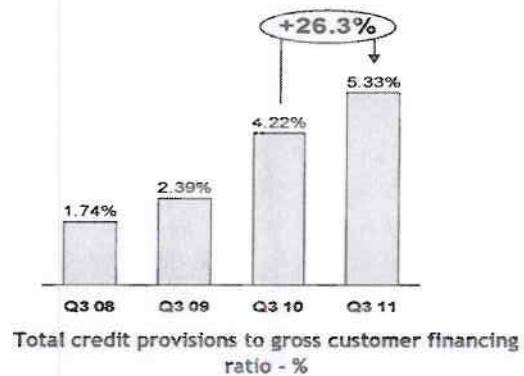
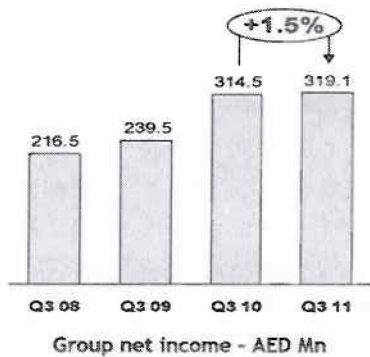
As at 30 Sep		All figures are in AED millions				
Balance sheet	Q3 2008	Q3 2009	Q3 2010	Q3 2011	3 YR (CAGR)	
Total assets	49,115.0	58,662.7	71,175.4	74,162.8	14.7%	
Gross customer financing	32,651.1	40,212.5	49,238.6	51,171.3	16.2%	
Customer deposits	33,649.5	43,998.7	54,037.9	54,397.7	17.3%	
Total equity	5,598.4	7,911.2	8,064.3	8,464.8	14.8%	
Capital adequacy ratio - Basel II	12.21%	15.16%	16.52%	16.33%		
Customer financing to deposit ratio	95.3%	89.2%	87.3%	89.1%		
Income statement	Q3 2008	Q3 2009	Q3 2010	Q3 2011	3 YR (CAGR)	
Net revenue - Group	585.2	608.6	810.3	824.6	12.1%	
Net revenue - Bank	507.4	603.7	813.4	832.9	17.9%	
Operating profit (margin) - Group	324.1	361.0	480.1	469.9	13.2%	
Operating profit (margin) - Bank	274.1	387.1	508.1	499.0	22.1%	
Credit provisions and impairment charge - Group	107.6	121.5	165.6	150.8	11.9%	
Credit provisions and impairment charge - Bank	107.6	124.0	165.6	144.6	10.3%	
Net profit - Group	216.5	239.5	314.5	319.1	13.8%	
Net profit - Bank	166.5	263.1	342.5	354.4	28.6%	
Total credit provisions to gross financing assets ratio - Group	1.74%	2.39%	4.22%	5.33%		
Cost to income ratio - Group	44.6%	40.7%	40.7%	43.0%		
Cost to income ratio - Bank	46.0%	35.9%	37.5%	40.1%		
Network	Q3 2008	Q3 2009	Q3 2010	Q3 2011	3 YR (CAGR)	
Total customers	259,196	323,342	409,247	448,512	20.0%	
Branches	44	50	60	66	14.5%	
ATMs	108	189	284	417	56.8%	

Abu Dhabi, UAE - 25 October 2011: Abu Dhabi Islamic Bank (ADIB) posted its highest ever quarterly net profit of AED 319.1 million for Q3 2011 and a net profit of AED 938.9 million for the first 9 months 2011, an increase of 3.2% over the same period in 2010. Despite difficult market conditions, as a result of the continued global financial crises, performance from the main banking business was particularly strong as the Bank's net profit grew by 12.7% to AED 1,086.4 million from AED 964.0 million in the same nine-month period in 2010. Strong year-on-year customer activity in the Retail Banking unit, which attained the number one ranking for customer service in the UAE, saw ADIB's customer numbers increase by 9.6% in the last year to more than 448,000 customers. However, despite the growth in customer numbers and a more diversified product offering, the impact of the UAE Central Bank guidelines on Personal Banking fee income and asset growth was noticeable and the Bank expects subdued growth to continue into 2012. Notwithstanding this, ADIB's enhanced Transaction Banking and Investment Banking franchises, more than compensated for the decline in Personal Banking fees and the quarter saw total fee and commission income increase by 6.0% versus Q3 2010.

The Bank has maintained its strong liquidity position, as the advances to stable funds ratio improved to 84.6% at the end of 30 Sep 2011, while continued emphasis on managing the cost of funds saw the bank further reduce its higher cost deposits as current and savings account balances reached AED 24.8 billion at the end of Q3 2011, an increase of 21.8% for the same period in 2010. Furthermore, ADIB continued its conservative approach to non-performing asset recognition and provisioning, ensuring a healthy non-performing asset coverage ratio as well as continuing the quarterly impairment review of the portfolio held by the real estate subsidiary, Burooj Properties.

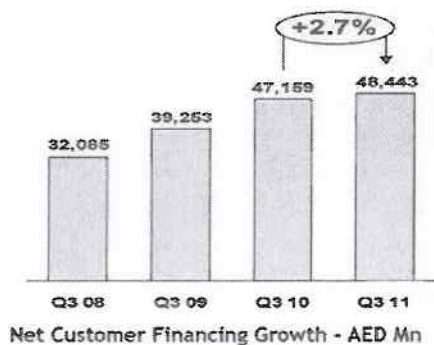
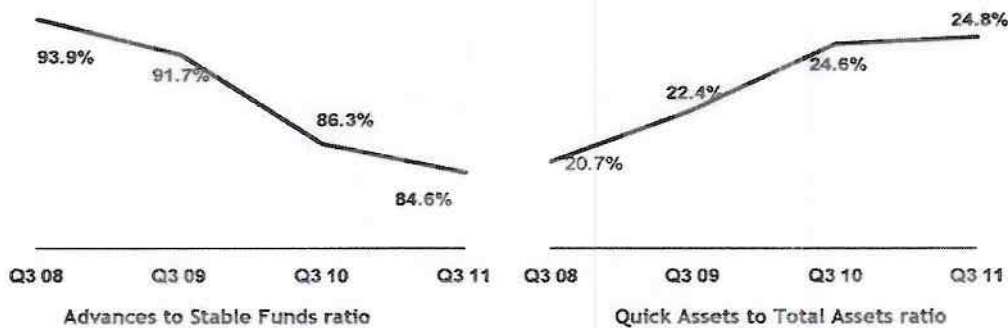
A best practice approach and focus on the Bank's strategy continues to drive growth

The third 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 144.6 million in credit provisions and impairments in Q3 2011, thereby increasing total individual credit provisions to AED 2.1 billion and collective provisions to AED 628 million, which together amount to 5.3% of gross customer financing and represent a pre-collateral non-performing coverage ratio of 59.6%. In addition a further AED 6.2 million in impairments was taken against the real estate subsidiary's portfolio. Notwithstanding this, net profit for the Group reached a record AED 319.1 million. This highlights the underlying strength of the core banking operations, where the Bank posted a 3.5% increase in net profit for the quarter versus Q3 2010 to reach AED 354.4 million on a stand-alone basis.



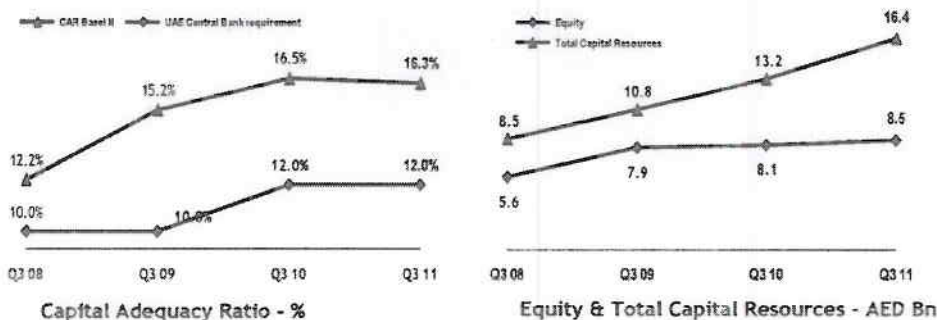
Liquidity

ADIB maintained its position as one of the most liquid banks in the UAE with customer deposits of AED 54.4 billion, Central Bank deposits of AED 4.2 billion and a net interbank position of AED 7.6 billion. Net customer financing grew to AED 48.4 billion (AED 47.2 billion as at 30 Sep 2010) and the Bank ended the quarter with a customer financing to deposits ratio of 89.1% and an advances to stable funds ratio of 84.6%, 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 15.0% for the 9 months to reach AED 24.8 billion at the end of 30 Sep 2011.



Capital strength

The Bank's capital position remains strong. Total capital resources, including both Tier 1 and Tier 2 capital, as at 30 Sep 2011 improved to AED 16.4 billion vs. AED 13.2 billion at 30 Sep 2010 (AED 15.8 billion at 31 December 2010). The Capital Adequacy ratio improved to 16.3% under Basel II principles (16.0% at 31 December 2010), with the Basel II Tier 1 capital ratio increasing to 13.4% (13.0% at 31 December 2010).



Cost management

The continued focus on cost optimization saw operating expenses decreasing by 0.7% to AED 354.7 million for Q3 2011 vs. AED 357.3 million for Q2 2011. However, the investment in six new branches in the past 12 months, related infrastructure and human capital saw the Group's operating expenses increase by 14.8% year-on-year. The Group cost to income ratio declined to 41.6% for 9 months 2011 (42.3% - FYR 2010) while, more importantly, the Bank's cost to income ratio declined to 39.3% for 9 months 2011 vs. 39.5% for FYR in 2010. ADIB expects to continue its investment program as it builds its customer franchises and the Bank's cost to income ratio to gradually improve in the future 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 1,695. Furthermore, ADIB is particularly proud of the fact that its Emiratisation ratio remains one of the highest in the industry. 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 achieved our goal, for the first time, of being a top-rated bank for customer service in the UAE.

Management comment

On behalf of the Board of Directors and the management team, ADIB CEO Tirad Mahmoud said: "ADIB is particularly proud to add the best bank for customer service in the UAE to our list of achievements. This accomplishment builds on awards earlier in the year for best Islamic Bank in the region as well as the fastest growing bank in the country, and once again reflects the commitment by management and all employees to the successful implementation of our strategy. The environment in which we operate remains challenging as the global financial crises continues and uncertainty resulting from the malaise

preoccupies decision makers and regulators around the world. Even though we believe that the end of the crises is still some way off we continue to look for opportunities to grow our business and are cautiously expanding into new segments, products and markets. As a result of this considered approach the third quarter has seen us maintain our momentum, enabling us to post a record Group net profit of AED 319.1 million for Q3 2011. More importantly, our banking operations delivered a quarterly net profit of AED 354.4 million, which reflects the underlying strength in our franchise. 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.

"The Bank has maintained its strong liquidity position and continues to respect the regulatory ratios, as the advances to stable funds ratio improved to 84.6% at quarter end, while we continue to proactively manage the cost of funds by careful management of our retail and wholesale funding books.

"Despite the impact on our Personal Banking revenue in the quarter, as fee income declined and asset growth was muted, 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. As one of the major Retail Banks in the country we believe that the changes in the regulatory environment will further enhance the UAE's reputation as a leader in the region when it comes to protecting the interests of the customers by favoring those banks which put their long-term customer interests ahead of short-term profitability.

"In regard to provisioning, ADIB is now acknowledged as being with a leader in regard to adopting a best practice when it comes to our recognition of non-performing assets and providing against these. 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 147.1 million in individual provisions in Q3 2011 versus AED 136.9 million in Q2 2011. Since the new management team took over early in 2008, total credit provisions and impairments have increased to AED 3,316 million from AED 404 million at the end of 2007. Our two remedial management units remain 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 commitments.

"Turning to our collective provisioning, our provisions in this regard now stand at over 1.5% of on-balance sheet credit risk weighted assets at AED 628 million. This provides a substantial buffer against future surprises and we will continue to increase our collective provisions in line with our recent loss norms."

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 subdued quarter on the back of continually declining volumes, lack of new offerings and general uncertainty that impacts the equity markets. It is therefore a credit to the management team at ADIB Securities that they managed, once again, to post a profit of AED 0.5 million for Q3 2011 and grow their market share to over 11.4% in Q3 11. We are now seen as a safe home for customers of those brokerage houses that are closing their doors and are committed to build this business to a position of market leadership and ensure that it has the necessary capabilities to best serve all our customers when the markets recover.

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 36.3 million for the Q3 2011, including a further AED 6.2 million in impairments, compared to the loss of AED 28.5 million in Q3 2010. We expect Burooj to post further losses and to continue to do so until there is a meaningful and sustained positive change in the real estate market. Until then we are carefully managing and restructuring its portfolio and have further reduced costs in the business, which are down 19.8% versus Q3 2010."

Outlook for 2011 and 2012

Providing guidance on the Bank's direction for rest of 2011 and the following year, Tirad said: "We do not expect this period of economic uncertainty to end soon and remain concerned about global growth rates and the impact on our markets. The UAE may face another down cycle in the credit environment triggered by the prevailing negative global sentiment and its impact on the entire region. The main area of concern is the concentration of non-performing real estate assets, which require a lot more time to recover. Fortunately the UAE banking sector has the unwavering support of the government and regulatory bodies who have continued to introduce prudent measures since the crises began in late 2008 and we firmly believe that they are willing, ready and able to play their usual support role as seen in the recent past.

We have also been closely monitoring what has been happening in the broader region and its follow-on impact on some of our customers and operations. Furthermore, we remain 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. As a result we still expect low single digit growth in both assets and liabilities for the sector and the Bank. In addition, while the brunt of the legacy portfolio's cost of credit has been absorbed since we adopted our best-practice based approach to provisioning and impairments in 2009, we expect to continue to take prudent measures as necessary for both the Bank and specifically Burooj portfolios going forward. 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

ADIB Financial summaries

9 months summary

Financials	Banking					Consolidated Group				
	YTD 2009	YTD 2010	YTD 2011	Chg YTD 10 vs. YTD 09	Chg YTD 11 vs. YTD 10	YTD 2009	YTD 2010	YTD 2011	Chg YTD 10 vs. YTD 09	Chg YTD 11 vs. YTD 10
	AED Mn	AED Mn	AED Mn	%	%	AED Mn	AED Mn	AED Mn	%	%
Net Revenue from Funding	1,625.6	1,961.9	2,153.2	20.7%	9.8%	1,625.6	1,961.9	2,153.2	20.7%	9.8%
Fees, Commissions and FX	90.6	209.1	313.8	130.7%	50.1%	90.6	209.1	313.8	130.7%	50.1%
Investment Revenues	19.9	49.4	55.4	148.6%	12.1%	19.9	49.4	55.4	148.6%	12.1%
Net Banking Revenues	1,736.1	2,220.4	2,522.4	27.9%	13.6%	1,736.1	2,220.4	2,522.4	27.9%	13.6%
Brokerage Revenues (ADIFS subsidiary)	-	-	-	-	-	15.8	13.7	12.2	-13.3%	-10.7%
Real Estate Revenues (Burooj subsidiary)	-	-	-	-	-	24.0	4.1	7.0	-83.1%	73.2%
Revenue from Other Minor Activities	-	-	-	-	-	11.0	(3.1)	0.1	-128.4%	103.2%
Net Non-banking Revenues	-	-	-	-	-	50.8	14.7	19.3	-71.0%	31.3%
	Banking					Consolidated Group				
Total Revenues	1,736.1	2,220.4	2,522.4	27.9%	13.6%	1,786.9	2,235.1	2,541.7	25.1%	13.7%
Operating profit (margin)	1,123.6	1,369.5	1,530.9	21.9%	11.8%	1,087.2	1,314.9	1,485.0	20.9%	12.9%
Credit Provisions and Impairment charge	381.4	405.5	444.5	6.3%	9.6%	385.9	405.4	546.1	5.0%	34.7%
Net Profit	742.2	964.0	1,086.4	29.9%	12.7%	701.3	909.5	938.9	29.7%	3.2%
Total Assets in AED (Billion)	58.0	70.5	73.9	21.6%	4.9%	58.7	71.2	74.2	21.3%	4.2%
Customer Financing in AED (Billion)	41.2	49.2	50.6	19.4%	2.9%	39.2	47.2	48.4	20.1%	2.7%
Customer Deposits in AED (Billion)	44.2	54.2	54.5	22.7%	0.5%	44.0	54.0	54.4	22.8%	0.7%

Quarterly summary

Financials	Banking					Consolidated Group				
	Q3 2009	Q3 2010	Q3 2011	Chg Q3 10 vs. Q3 09	Chg Q3 11 vs. Q3 10	Q3 2009	Q3 2010	Q3 2011	Chg Q3 10 vs. Q3 09	Chg Q3 11 vs. Q3 10
	AED Mn	AED Mn	AED Mn	%	%	AED Mn	AED Mn	AED Mn	%	%
Net Revenue from Funding	558.8	692.7	717.9	24.0%	3.6%	558.8	692.7	717.9	24.0%	3.6%
Fees, Commissions and FX	48.9	98.0	113.2	100.6%	15.5%	48.9	98.0	113.2	100.6%	15.5%
Investment Revenues	(4.0)	22.7	1.8	663.4%	-92.1%	(4.0)	22.7	1.8	663.4%	-92.1%
Net Banking Revenues	603.7	813.4	832.9	34.7%	2.4%	603.7	813.4	832.9	34.7%	2.4%
Brokerage Revenues (ADIFS subsidiary)	-	-	-	-	-	6.0	3.6	3.5	-39.5%	-3.1%
Real Estate Revenues (Burooj subsidiary)	-	-	-	-	-	(5.3)	(5.7)	(11.9)	-8.3%	-107.3%
Revenue from Other Minor Activities	-	-	-	-	-	4.2	(1.0)	0.1	-124.4%	110.0%
Net Non-banking Revenues	-	-	-	-	-	4.9	(3.1)	(8.3)	-164.6%	-167.7%
	Banking					Consolidated Group				
Total Revenues	603.7	813.4	832.9	34.7%	2.4%	608.6	810.3	824.6	33.1%	1.8%
Operating profit (margin)	387.1	508.1	499.0	31.3%	-1.8%	361.0	480.1	469.9	33.0%	-2.1%
Credit Provisions and Impairment charge	124.0	165.6	144.6	33.5%	-12.7%	121.5	165.6	150.8	36.3%	-8.9%
Net Profit	263.1	342.5	354.4	30.2%	3.5%	239.5	314.5	319.1	31.3%	1.5%

-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 Shar'ia 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 Overall Bank in the UAE in customer service" for 2011 by Ethos Consultancy
2. ADIB won the "Best Branch Award in the UAE" for 2011 by Ethos Consultancy
3. ADIB was named the "Best Islamic Bank in the UAE" for 2011 by Global Finance Magazine
4. 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.
5. ADIB was nominated as "Fastest Growing Bank in the UAE" by the awards jury at the Banker Middle East Industry Awards 2011.
6. ADIB was named "The Best Islamic Bank in the region" in the Middle East at the Banker Middle East Industry Awards 2010
7. ADIB won the "Best Islamic Bank in the region" at the 2010 Islamic Banking and Finance Awards organized by CPI Financial.
8. ADIB was named "Best Islamic Bank in the UAE" at the Islamic Finance News Awards 2010.
9. ADIB won the best Islamic bank in the UAE by EMEA Finance.
10. ADIB won the "Best UAE Deal" award at the Islamic Finance News Awards 2010.
11. ADIB also won the "HRD Award" from the Emirates Institute of Banking & Financial Studies.
12. ADIB's GHINA saving program won the "Best Savings Account Award" at the Banker Middle East Product Awards 2010.
13. 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.
14. ADIB won the "Most Improved Bank" in service excellence and got the top rank in "Call Centre Performance" in the 6th Annual Bank Benchmarking Index for service excellence by Ethos Consultancy.
15. ADIB also won the award for "Best Branding Category" at the 2010 Islamic Banking and Finance Awards organized by CPI Financial.
16. ADIB won the "Best SME Card" at the 4th Annual Banker Middle East Product Awards 2011.
17. ADIB won the "Best Ladies Banking Service" at the 4th Annual Banker Middle East Product Awards 2011.

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