

# Our vision

Creating value for our customers, employees, shareholders and communities to grow stronger through differentiation, agility and innovation.

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## Customers

**We empower** our customers to grow stronger through choice, convenience, and customised products and services.

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## Employees

**We create** an environment where our people can leverage their strengths and excel in their performance.

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## Shareholders

**We deliver** superior and sustainable returns to our shareholders.

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## Communities

**We build** a legacy of positive change in our communities.



### Personal Banking strategic focus

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## Dominant personal bank in UAE

- Bank of choice across key segments in Abu Dhabi, and enhanced market share in Dubai and Northern Emirates
- Multichannel and 'smart' distribution model leveraging on digital solutions
- Leader in everyday banking anchored in payment solutions and cards

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## Regional wealth advisor of choice

- Access new high growth HNWI segments
- Use global network to expand product and service range
- Deepen existing relationships with increased cross-sell

### Corporate and Investment Banking strategic focus

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## Trusted partner to CIB customers

- Leverage scale and cross-sell to deepen client relationships and increase share of wallet in UAE and abroad
- Preferred banking partner for government and government-related entities
- One-stop shop banking partner for large corporates and medium-sized businesses

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## International business built around UAE knowledge and relationships

- Wholesale-driven international strategy Reference bank for UAE multinational businesses
- Selective international presence and sharper focus on high potential growth markets

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## Complementary offering through subsidiaries