

NBAD is UAE's Number One Bank



Investor Presentation

April 2010

Among the world's 50 safest banks in 2009 (Global Finance) | Official bank of the 2010 Formula 1 Etihad Airways Abu Dhabi Grand Prix

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UAE economic overview

UAE Overview

UAE Overview A Federation of seven Emirates (Abu Dhabi being the capital)
Headed by the President (Ruler of Abu Dhabi; Ruler of Dubai is the Vice President)

- Key Facts**
- Rating: **Moody's (Aa2 stable), S&P (AA stable), Fitch (AA stable)**
 - 2nd largest economy in GCC and the Arab world** (after Saudi Arabia)*
 - 10% of proven global oil reserves** which generates 1/3 of UAE's GDP
 - UAE Banking sector offers the largest asset base within the GCC (**NBAD is 3rd largest bank by assets in the MENA region**)
 - UAE banking sector is dominated by domestic players domiciled within the market

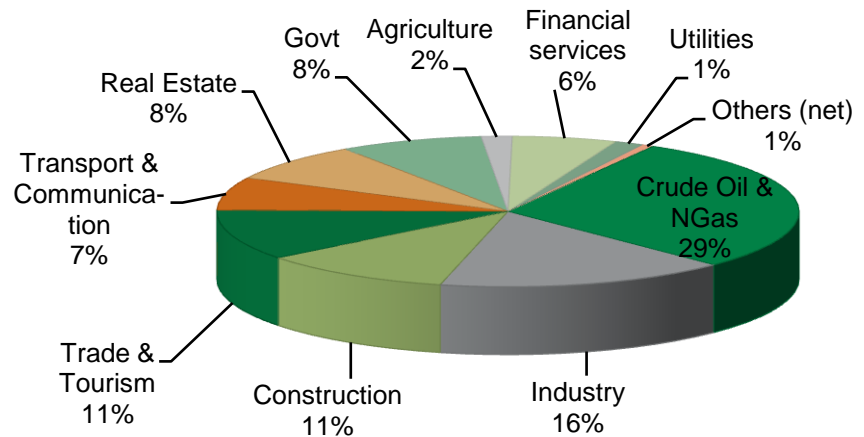
*Nominal GDP rankings by IMF (2008)
Source: Bloomberg, IMF, UAE Central Bank

Key Economic Indicators

2009 Estimates (in US\$ bn)	UAE	New Zealand	Singapore	Malaysia
Nominal GDP	249.0	117.8	177.1	191.5
Real GDP growth (% change yoy)	1.3	-1.6	-2.0	-1.7
Exports of goods & services	167	28	259	171
Imports of goods & services	122	26	234	135
Population (mn)	5.0	4.3	4.8	27.8

Source: IMF, World Economic Outlook Database - Oct 2008, IIF, UAE Central Bank, Ministry of Economy, National Bureau of Statistics (UAE), NBAD Research
(Exchange Rate: 1 USD = 3.673 USD)

UAE GDP (Real) Split by Sector



Source: National Bureau of Statistics, Economic Report 2009

Abu Dhabi – The Capital

Abu Dhabi Key Economic Indicators

Credit Rating	Aa2 (Moody's) / AA (S&P) / AA (Fitch)
Size	Abu Dhabi accounts for 87% of UAE's land area
Population	1.6mn
Nominal GDP	US\$ 142bn
GDP Per Capita	US\$ 90,000 (3 rd Highest in the World)
Oil & Gas as a % of GDP	64%
Crude Oil Production	Approx 2.5mn bpd
Principal Contributors to Nominal GDP	Manufacturing, Construction, FIs & Insurance, Govt Services, Real Estate, Wholesale & Retail Services – contribute 31% to Abu Dhabi's GDP
Budgetary Figures	US\$ 11.6bn budgeted fiscal deficit at an assumed oil price of US\$ 50 for 2009*
Abu Dhabi "2030 Economic Vision"	Initiative by the Government of Abu Dhabi to develop and diversify the economy beyond oil revenues
Future Developments	Future major developments in Abu Dhabi covering all sectors for the next 5 years have an estimated value of US\$ 180 billion

Source: Department of Planning and Economy, IMF, UAE Central Bank, NBAD Research, ADCCI, DCCI, DPE (All figures as of 2008)

* Emirate of Abu Dhabi MTN programme prospectus, March 2009



Model of the Formula 1 -Yas Marina Circuit in Abu Dhabi

The UAE banking sector

UAE banking sector (in USD bn)	2008	2009	Mar '10 _{est}
Total Assets/ Liabilities ²	394.2	413.6	417.4
Foreign Assets	14.0%	13.7%	113.7%
Foreign Liabilities	19.5%	16.5%	116.5%
Deposits ³	248.3	267.5	263.3
Bank Credit ⁴	251.7	277.1	278.2
Banks & Branches⁵			
National Banks (24)	714	795	808
Foreign Banks (28)	146	154	157
Employees in Banks (excl auxiliary staff)	39,589	37,704	137,704

Source: UAE Central Bank

1 as of Dec 2009

2 Net of provisions and interest in suspense

3 Excluding Inter-bank deposits

4 Excluding loans to banks, provisions & interest in suspense

5 Includes head offices, branches, pay offices, EBU's

Country	Latest (2010)	Growth (YoY)	Banking Sector Assets (USD bn)
UAE	Mar	4.5%	417.4
S. Arabia	Mar	4.0%	367.3
Bahrain	Mar	(8.1)%	224.1
Kuwait	Mar	3.0%	140.5
Qatar	Mar	21.1%	133.9
Oman	Mar	8.5%	38.6
GCC Estimate		3.4%	1,321.9

Source: Central Banks of respective countries

NBAD at a glance

- **Banker to the Abu Dhabi Government**
- **70% owned by the Government of Abu Dhabi through ADIC (Abu Dhabi Investment Council)**
- **Flagship bank for Abu Dhabi**
- **Consistent profitability and value creation to shareholders**
- **Well positioned for growth from global economic recovery**
- **Among the highest rated banks in Middle East and among the world's 50 safest banks***
- **Clear and focused strategy for growth**
- **Largest international presence among the UAE banks**

NBAD at a glance (cont'd)

Overview

- Incorporated in **1968** to serve as Banker to the Emirate of Abu Dhabi
- Owned (**70.48%**) by **Government of Abu Dhabi**, via the Abu Dhabi Investment Council (ADIC)
- Listed on Abu Dhabi Securities Exchange (ADX)

Credit Rating

	Fitch	Moody's	S&P
LT	AA-	Aa3	A+
ST	F1+	P-1	A-1
Outlook	Stable	Stable	Stable

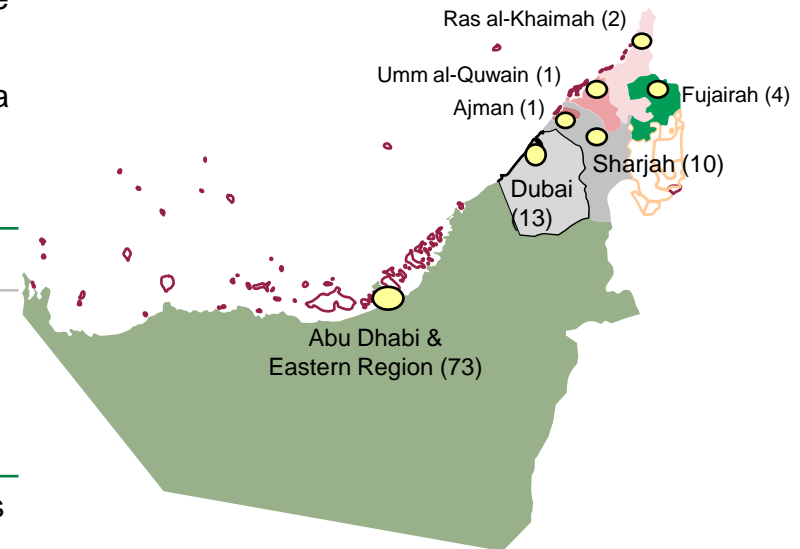
Presence

- UAE - 104 branches*, 362 ATMs+ in all the 7 emirates
- Egypt – 27 branches*, 41 ATMs
- Other Overseas – 21 branches*, 16 ATMs

Stock Info

Market Cap (Price @ AED 10.85)	AED 23.6bn (US\$ 6.4bn)
Diluted EPS (annualised)	1.67
PE Ratio (on Diluted EPS)	6.5
Price / Book	1.5
Shares Issued (@ AED 1)	2,392 mn
Free float:	29.5% (Non-UAE – 2.07%)

*Including cash offices, NBAD Suisse subsidiary, offshore units & representative office in Libya
+ includes Cash deposit machines



Most international bank in UAE

A diversified business model

Contribution to 1Q 2010 Operating Profits

21.4%

19.2%

10.6%

49.6%

0%

1.6%

Domestic Banking

Financial Markets

International Banking

Corporate & Investment Banking

Global Wealth

Islamic Banking

- ▶ Consumer Banking
- ▶ Elite Banking
- ▶ Commercial Banking (SME)

- ▶ Money Markets
- ▶ Institutional & Corporate Coverage
- ▶ Debt & Capital Markets
- ▶ Portfolio Management
- ▶ Foreign Exchange
- ▶ MENA equity

- ▶ Arab World Banking
 - Egypt Network
 - Oman Network
 - Sudan Network
 - Bahrain
 - Kuwait
 - Libya
 - Jordan
- ▶ International Banking
 - United Kingdom
 - France
 - USA
 - Hong Kong/ China

- ▶ Corporate Banking Group
- ▶ Wholesale Banking Group
 - Global Project & Structured Finance
 - Syndications & Specialised Portfolio
 - Financial Institutions Dept
 - Global Trade Finance
- ▶ Investment Banking Group
 - DCM
 - ECM
 - Advisory
- ▶ Private Equity
- ▶ Abu Dhabi National Property - Real Estate
- ▶ Abu Dhabi National Leasing - Leasing

- ▶ Private Banking
- ▶ Asset Management Group
 - Local and Global Funds
 - Discretionary Portfolio Management
- ▶ Abu Dhabi Financial Services
 - Brokerage services
- ▶ Custody services

- ▶ Abu Dhabi National Islamic Finance
- ▶ NBAD Islamic Division

Head Office * (-2.4%)

* Support functions: Audit & Compliance, Finance, Human Resources, Information Technology, Legal, Operations, Risk Management, Investor Relations, Corporate Communications, Strategic Planning, Securities Services, Corporate Governance & Economic Research

Our Vision

To become the Number One Arab bank

Global Rules

- Put the client at the heart of the business
- Build rather than buy
- Ensure adequate liquidity
- Prudent approach to lending
- Develop and grow our fee income generating businesses
- Maintain a strong capital base and conservative capital adequacy ratios
- Attract, select and retain top tier staff across all businesses
- Remain as the Abu Dhabi flagship bank

Competitive landscape

Peer Group Analysis for the 1st quarter 2010

		E-NBD	ADCB	FGB	Mashreq	NBAD	Comments
Return on Equity	%	15.4	5.9	19.5	9.7	24.3	1 st in providing RoE to its shareholders
Attributable Profit	USDm	302	60	250	68	281	2 nd highest profit figures amongst UAE banks
Cost Base	USDm	242	98	67	126	134	2 nd lowest cost to income ratio amongst UAE banks
Total Assets	USDbn	78.9	44.6	36.1	24.1	54.7	2 nd highest asset base amongst UAE banks
Total Equity	USDbn	9.2	5.2	6.2	3.2	5.8	3 rd highest equity base amongst the UAE banks
Customer Loans	USDbn	57.7	31.9	25.4	12.4	36.4	2 nd highest amongst UAE banks
Customer Deposits	USDbn	52.1	24.5	24.3	12.2	31.2	2 nd highest amongst UAE banks

• Sample of the 5 largest (by assets) UAE banks

• Figures may have been reclassified for comparative analysis

• Source: Financial Statements for the period as at 31 March 2010 for First Gulf Bank, Emirates-NBD, Abu Dhabi Commercial Bank, Mashreq and National Bank of Abu Dhabi

Financial targets











- Return on shareholders' funds of 25% over the medium-term
- Cost to income ratio of less than 35%
- Earnings increase of 20% per annum over the medium-term
- Dividend cover of minimum 2.5x of net profits

Salient features of 1Q 2010 results

- Net profits at AED 1,031 million – highest ever recorded profit in a single quarter
- Assets cross the AED 200 billion mark – balance sheet continues to grow
- Capital base strengthened by conversion of AED 5.6bn Ministry of Finance deposits into Tier-2 capital ; capital adequacy ratio increases to 21.4%
- Impaired assets adequately provided – 161% NPL coverage ratio ; Collective provisions at 1.25% of credit risk weighted assets
- Return on shareholders' funds (annualised) at a healthy 24.3%
- Another benchmark transaction by NBAD on its issuance of USD 750 million 5-year medium term notes at a fixed coupon of 4.25% in March 2010
- Strong results in an environment of subdued recovery

1Q 2010 – Balance Sheet Highlights

- ❑ **Assets** increased by 2% over FY'09 and by 25% over 1Q'09 to cross the AED 200bn mark for the first time
- ❑ **Loans and advances** continue to grow, albeit prudently
- ❑ **Customer deposits** of AED 114.7bn were up by 17% on Mar'09, but due to conversion of AED 5.6bn Ministry of Finance deposits into Tier-2 capital, decreased by 5% over FY'09
- ❑ **Capital resources** reached AED 29.9bn, up 28% over FY'09
- ❑ Bank's **Basel-II capital adequacy** ratio at 1Q'10 was 21.4% (Tier-I at 14.9%)

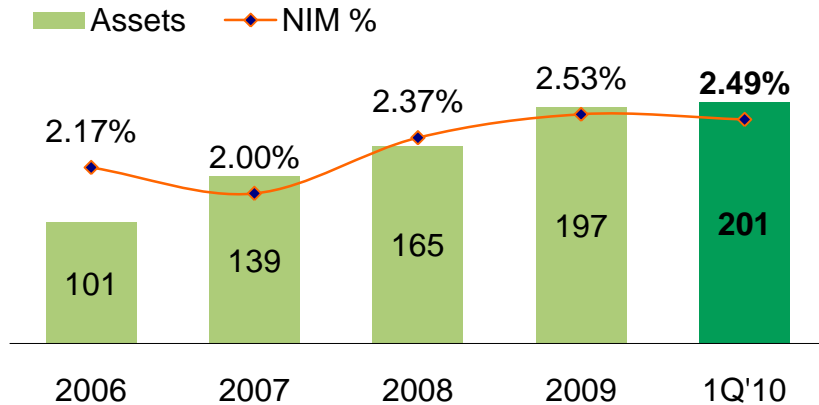
Consolidated Balance Sheet	31 Mar'10 (AED bn)	% chg (vs Dec'09)	% chg (vs Mar'09)
Assets	200.8	 2%	 25%
Loans & Advances	133.6	 1%	 15%
Customers' Deposits	114.7	 (5)%	 17%
Equity	21.4	 5%	 17%
Total Capital resources	29.9	 28%	 40%

Net Profits Performance 1Q 2010

Consolidated Income Statement	1Q '10 (AED mn)	1Q '09 (AED mn)	% chg (YoY)	4Q '09 (AED mn)	% chg (QoQ)
Operating income (net interest income + other income)	1,772	1,438	23%	1,603	11%
Operating expenses	(494)	(435)	14%	(534)	(8)%
Operating profits	1,278	1,003	27%	1,069	20%
Impairment charges	(225)	(214)	5%	(623)	(64)%
Of which: Specific provisions (net)*	(170)	(62)		(307)	
Collective provisions	(55)	(152)		(316)	
Overseas tax expense	(22)	(19)	20%	(17)	30%
Net attributable profit	1,031	770	34%	429	140%

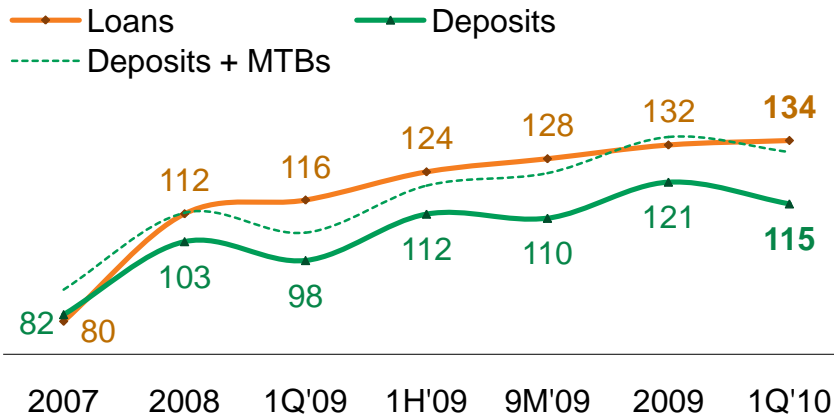
* Specific provisions net of write backs, write-offs and recoveries; includes provisions on investments & write-offs of intangible assets

Assets (AED bn) and Net Interest Margins* (%)

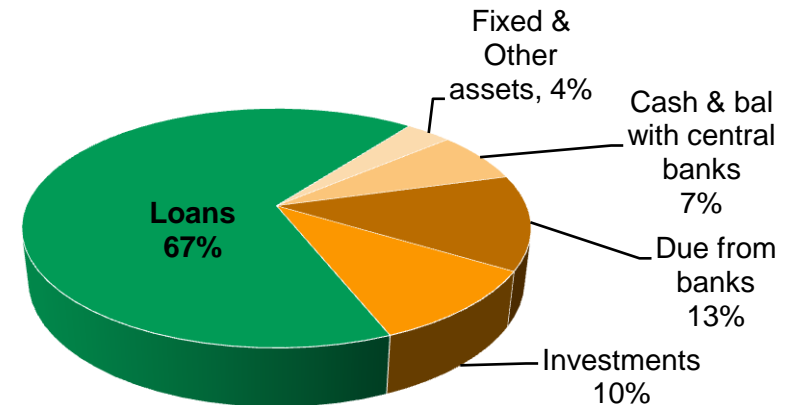


* Based on period end figures for Net Interest Income (annualised) and Average Assets for the period

Loans & Customer Deposits (AED bn)



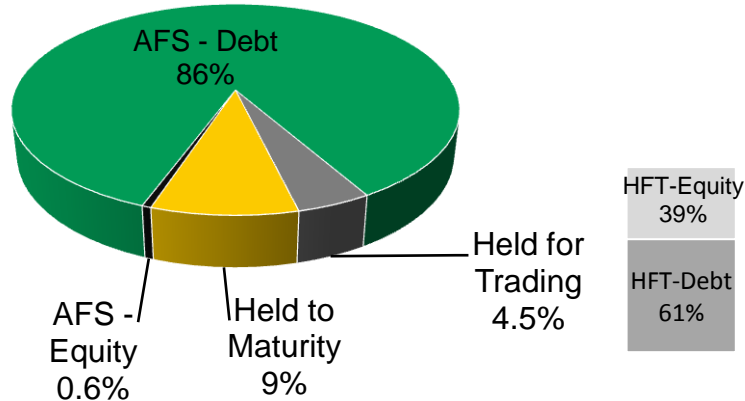
Composition of Assets – AED 201bn (1Q '10)



Key points

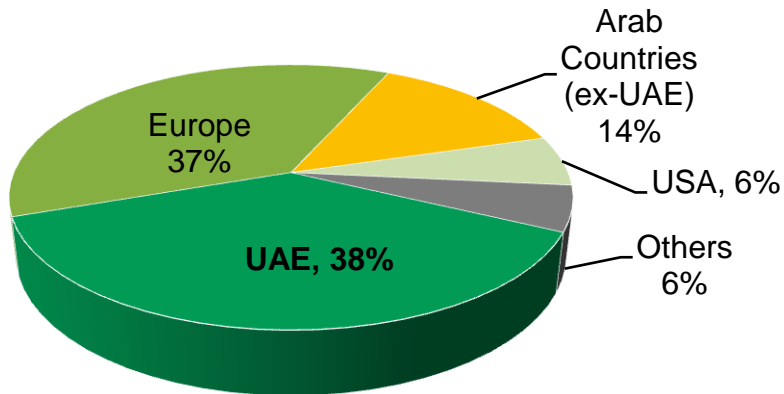
- Strong asset quality and liquidity
- NIM* for 1Q'10 – 2.49% (FY'09 - 2.53%)
- Optimal loans to deposits ratio at **116%** at 1Q'10 from 109% at FY'09 (AED 5.6bn Ministry of Finance deposits converted into Tier-2 capital in 1Q'10)

Investments – AED 20.6bn



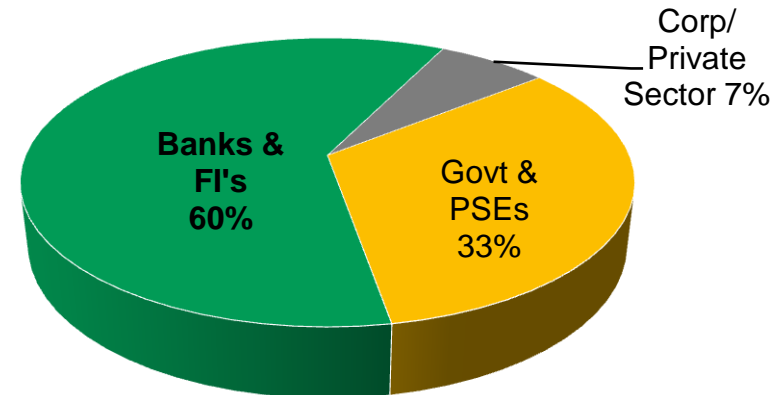
• HFT – AED 0.9bn ; HTM – AED 1.8bn ; AFS – AED 17.9bn

AFS investments by region



* Based on location of the issuer of the security or parent in case of SPV's

AFS investments by issuer

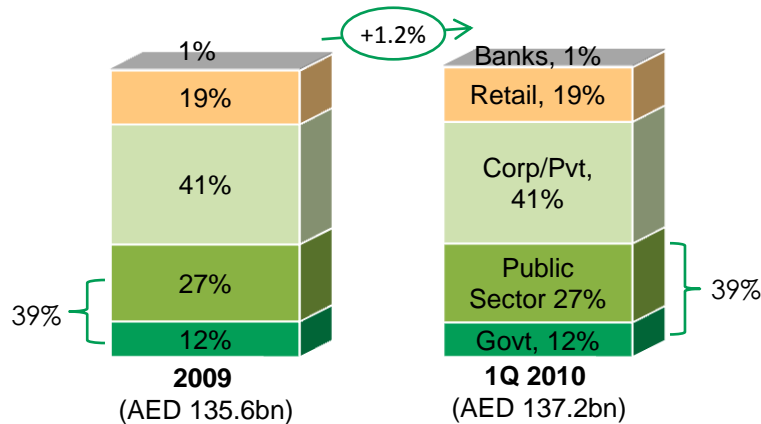


• 30% increase in exposure to Govt securities since FY'09

Key points

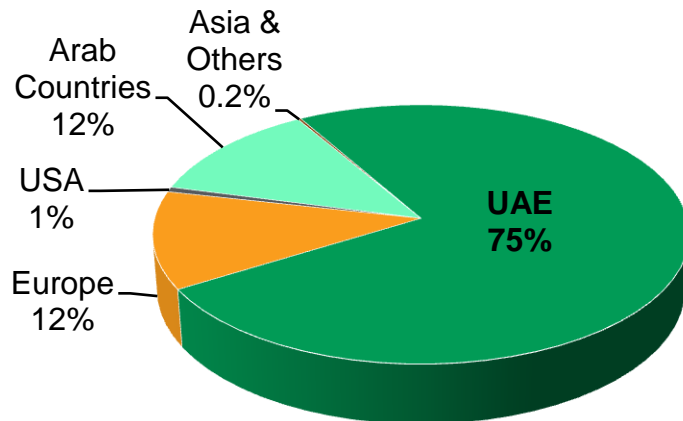
- More than 68% of Available for Sale (AFS) investments are rated AA & above
- Debt instruments include corporate and banks, government bonds and treasury bills
- No exposure to CDOs, SIVs or subprime assets

Loans (gross) by customer type



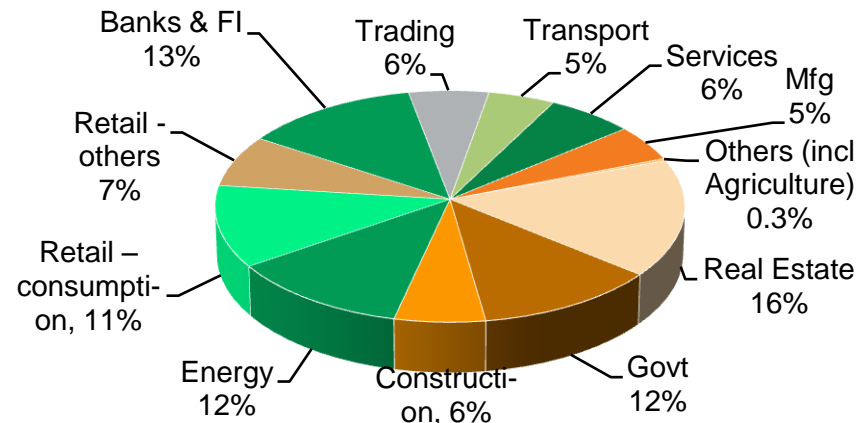
- 15% loan (gross) growth over 1Q'09 (AED 119.6bn)

Loans by geography (FY'09)



* Based on residential status of borrower

Loans (gross) by economic sector



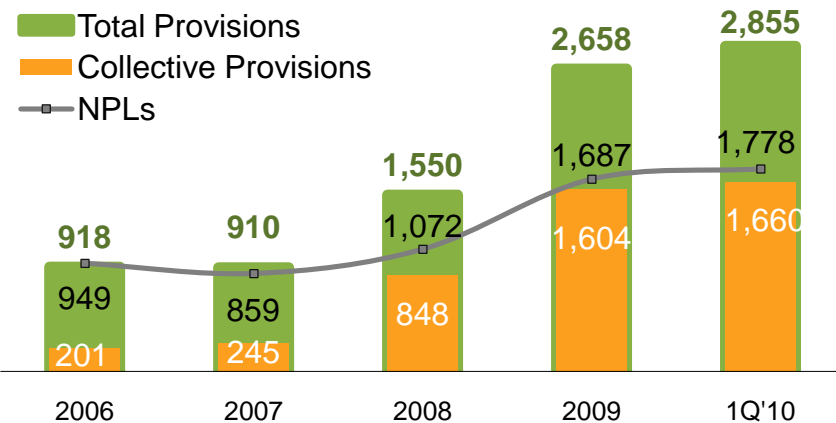
- Diversified portfolio across economic sectors

Key points

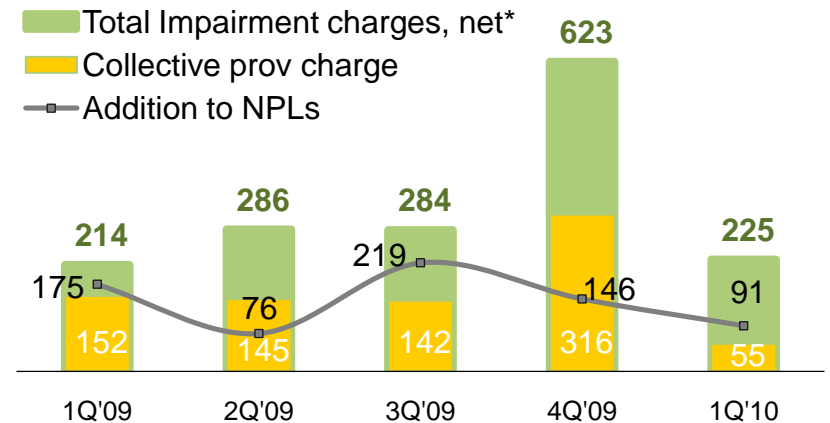
- Corporate & Private sector remains NBADs niche market
- Conservative underwriting of loans
- Diversified portfolio across various sectors

* Excluding personal loans for consumption which are unrated

Provisions & NPLs (AED mn)



Impairment charge & Addition to NPLs (AED mn)



* Net of recoveries & write-backs, includes provision on investments and write-offs of intangible assets

Impairment charges (AED mn)

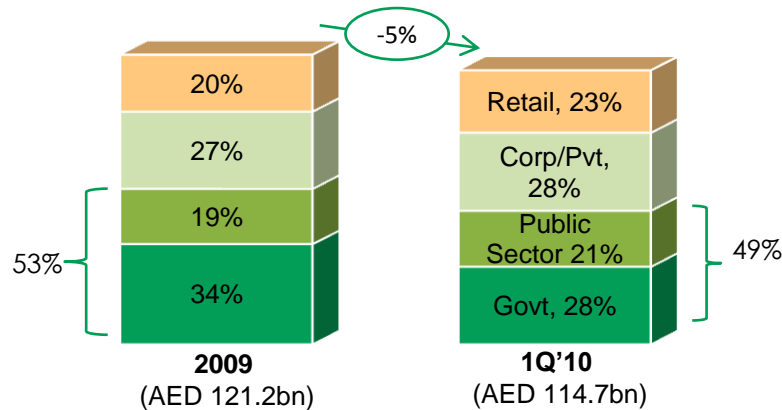
	1Q'10	1Q'09
Charge to specific provisions	187	85
Charge to collective provisions	55	152
Recoveries	(10)	(6)
Writebacks	(28)	(19)
Write-offs	1	2
Others*	20	-
Net impairment charges in P&L	225	214

* includes provisions on investments and write-off of non-financial & intangible assets

Key points

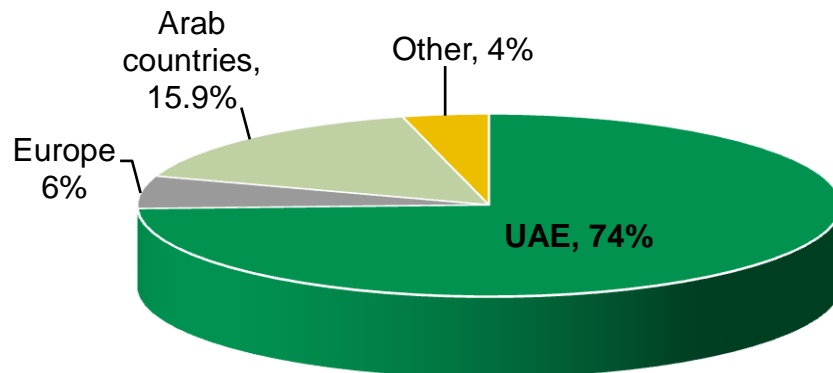
- NPLs increased by AED 91mn in 1Q'10 to **AED 1,778mn** from AED 1,687mn at FY'09
- NPLs ratio at **1.3%** as at 1Q'10 (1.25% at FY'09) with a coverage of 161% (158% at FY'09)
- Collective provisions of **AED 1,660mn** at 1Q'10 maintained at 1.25% of credit risk weighted assets
- Specific provisions at 67% as a percentage of NPLs at 1Q'10 (FY'09 – 62%), excluding collaterals

Deposits by customer type



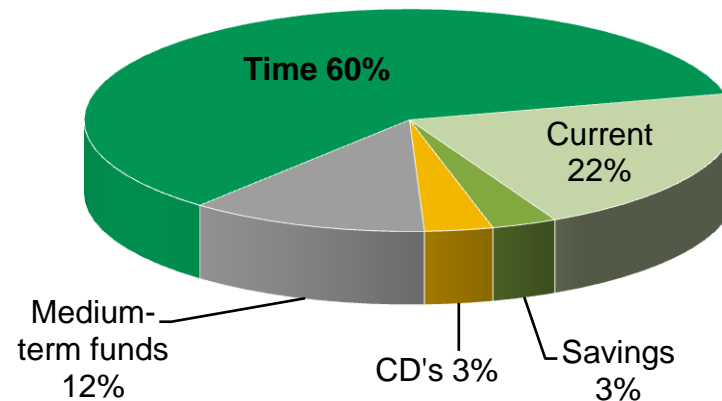
- AED 5.6bn MoF deposits transferred to Tier-2 capital in 1Q'10

Deposits by geography (FY'09)



* Based on residential status of depositor

Deposits & medium-term funds by type

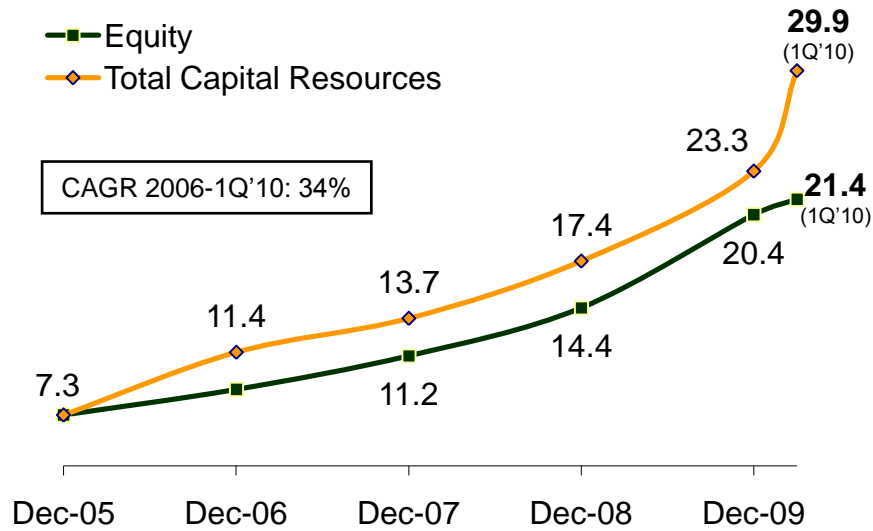


- Medium term borrowings at AED 15.4bn at 1Q'10

Key points

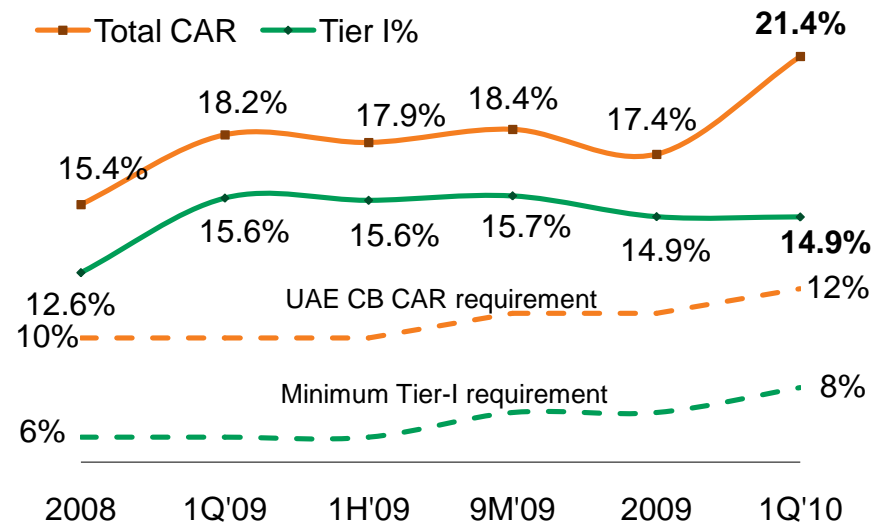
- Funds from government & public sector form the majority of deposits due to our long standing relationship with them
- Medium-term funds amounting AED 3.5bn to mature in remainder of 2010 (AED 3bn in Dec'10)
- USD 750mn 5-year medium term notes issued @ 4.25% fixed coupon under the existing USD 5bn EMTN programme in Mar'10; USD 850mn was issued @ 4.5% under the same programme in Sep'09

Capital resources (AED Bn)



- Capital resources increased by 28% over FY'09 to AED 29.9bn comprising:
 - Equity of AED 21.4bn (without any property revaluation gains) includes AED 4bn Govt of Abu Dhabi Tier-I capital notes: non-dilutive, non-cumulative, perpetual; issued in March 2009
 - Subordinated convertible notes (AED 8.4bn) increased by AED 5.6bn on conversion of MoF deposits in 1Q'10
- Among the lowest leverage ratios (assets to capital resources) at 6.7x

Capital adequacy (Basel-II)

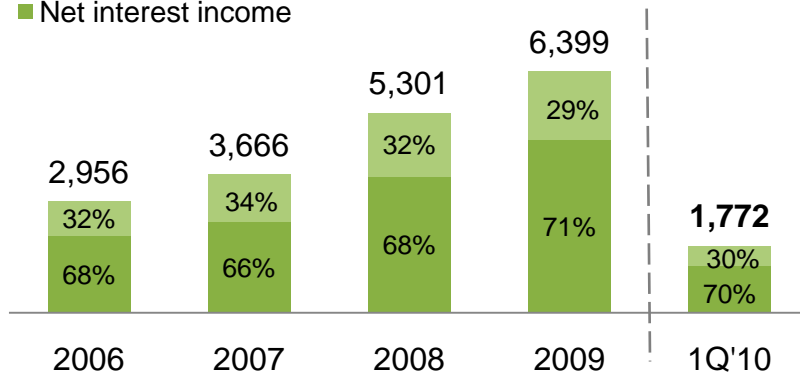


- UAE Central bank's minimum capital adequacy requirements increased to 11% as of Sept 2009 (7% on Tier-I) and 12% by June 2010 (8% on Tier-I)
- Capital Adequacy (Basel-II) as at 1Q'10 on total capital resources at 21.4% (on Tier-I – 14.9%)

Income Statement

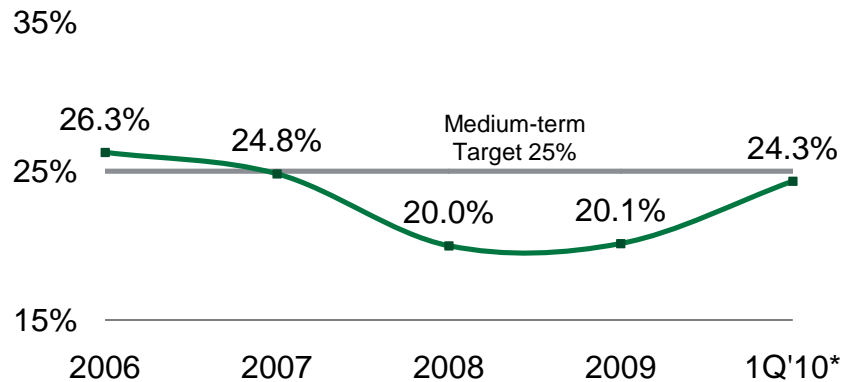
Operating income (AED mn)

- Fees, Commissions & other non-interest income
- Net interest income



- 56% growth in non-interest income in 1Q'10 over 1Q'09

Return on Shareholders' Equity (%)

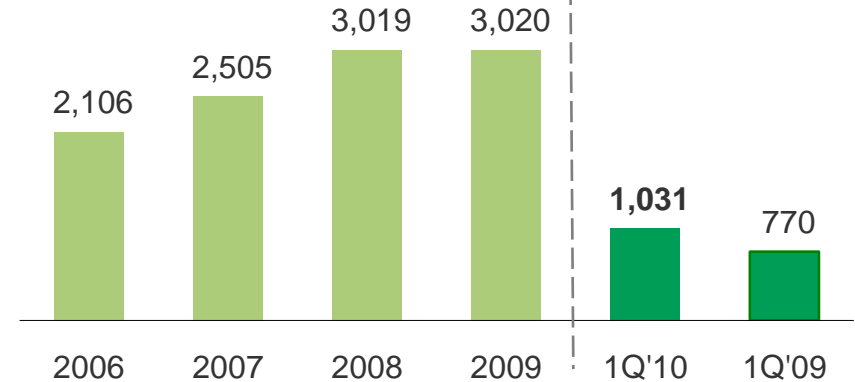


- Target for 2010 at 20%

* Annualised

Net attributable profits (AED mn)

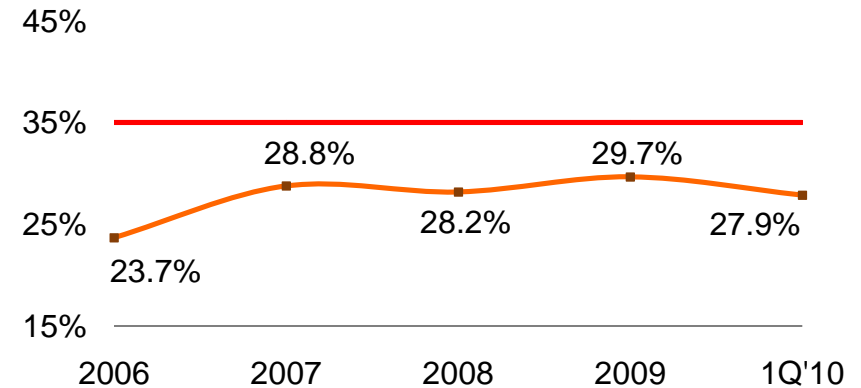
CAGR* 2006-1Q'10: 18%



- Highest ever net profits recorded in a single quarter in 1Q'10

* Annualised

Cost to Income ratio (%)



- Ratio remains within our medium-term cap of 35%, while organic growth continues

- Credit challenges and liquidity to remain key areas of focus for 2010
- Continue to maintain collective provisions at 1.25% of credit risk weighted assets
- Target a return on equity of 20% for 2010; remain focused on our medium-term strategy of achieving 25% return on equity for our shareholders
- Solidly capitalised with continued momentum in growth
- Well positioned to take advantage of first signs of global recovery

“NBAD’s businesses performed well and showed their resilience. With capital resources of some AED30 billion the bank is well positioned to take advantage of the first signs of global recovery.”

- Michael H Tomalin
Chief Executive

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Consolidated balance sheet

CONSOLIDATED BALANCE SHEET	Mar '10	Dec '09	% chg	Mar '09	% chg
Cash and balances with central banks	13,828	18,057	(23)	14,446	(4)
Due from banks & reverse repos	25,771	20,078	28	10,073	156
Investments	20,644	20,049	3	15,133	36
Loans and advances to customers	133,612	132,258	1	115,872	15
Other assets (incl premises & equipments)	6,982	6,403	9	5,611	24
ASSETS	200,837	196,845	2	161,135	25
Due to banks	31,286	30,777	2	25,561	22
Repurchase agreements with banks	3,400	2,570	32	2,230	52
Customers' deposits	114,719	121,205	(5)	97,868	17
Medium-term borrowings/ notes/ ECP's	15,409	13,412	15	8,304	86
Other liabilities	6,145	5,588	10	5,896	4
Subordinated convertible notes	8,435	2,852	196	2,976	183
LIABILITIES	179,394	176,404	2	142,835	26
Share capital	2,392	2,174	10	2,174	10
Govt of Abu Dhabi's Tier-I capital notes	4,000	4,000	-	4,000	-
Reserves, etc	15,051	14,267	6	12,126	24
EQUITY	21,443	20,441	5	18,300	17
LIABILITIES AND EQUITY	200,837	196,845	2	161,135	25

Consolidated income statement

Consolidated Income Statement	1Q'10	1Q'09	% chg (yoy)	4Q'09	% chg (qoq)	FY'09
Interest income	1,719	1,808	(5)	1,737	(1)	6,877
Interest expense	(480)	(711)	(33)	(509)	(6)	(2,306)
Net interest income	1,239	1,097	13	1,228	1	4,571
Other income	533	341	56	376	42	1,828
Operating Income	1,772	1,438	23	1,604	11	6,399
Operating Expenses	(494)	(435)	14	(535)	(8)	(1,898)
Operating Profit	1,278	1,003	27	1,069	20	4,501
Net impairment charge	(225)	(214)	5	(623)	(64)	(1,408)
Profit Before Taxes	1,053	789	33	446	136	3,093
Overseas income tax expense	(22)	(19)	20	(17)	30	(73)
NET PROFIT	1,031	770	34	429	140	3,020

Moody's Aa3/Stable/P-1

Upgraded from A1
in Aug 2006

Credit Strengths:

- Leading domestic franchise underpinned by its strong ties with the Govt of Abu Dhabi
- Sound financial fundamentals on the back of high oil revenue receipts and increased economic activity in its domicile
- Good asset quality, with a low ratio of NPLs, driven by strong loan growth and buoyant economic conditions
- NBAD's majority ownership by the Government of Abu Dhabi (70%) underpins its deposit ratings

S&P A+/Stable/A-1

Upgraded from A
in May 2007

- Profitability is high and has benefited from the robust economic environment of the past five years
- The bank's asset quality is also among the strongest in the Gulf region

Strengths:

- ✓ Majority ownership by the Abu Dhabi Government
- ✓ Strong domestic commercial position
- ✓ Robust profitability
- ✓ Good asset quality indicators

Fitch AA-/Stable/F1+

Upgraded from A+
in Nov 2007

- NBAD's performance has been consistently good
- Asset quality is strong
- NBAD appears well placed to benefit from the buoyant domestic economy and rising government spending given its close ties with the Government of Abu Dhabi

Domestic Banking

- **Consumer Banking:**
 - Grow domestic market share by utilising the bank's strong distribution network and balance sheet (Security and Convenience Banking)
 - Expanding channels such as branches, internet, phone/mobile banking, ATMs service
 - Increase focus on fee generation through transactions
 - Products – mortgage loans, personal loans, motor loans, cards, bancassurance, wealth management
- **Commercial Banking:** Develop commercial business with Small & Medium scale enterprises
- **Elite Banking:** Develop elite business through HNW UAE Nationals & others requiring specialised personal services

International Banking

- **Network Growth:** "In country" strategy in MENA; cross border outside MENA
- **Commercial Efficiency:** Enhance cross selling
- **New Markets:** Further growth into new markets including Qatar, Jordan, & Hong Kong

Financial Markets

- **Money Markets:** Active player in Dirham & regional markets; management of NBAD liquidity
- **Institutional & Corporate Coverage:** Provide total coverage in a variety of treasury products to the banks' institutional and corporate accounts throughout the region
- **Debt & Capital Markets:**
 - Manage a portfolio of highly rated interest linked bonds
 - Manage the trading portfolio of GCC bonds, sukuk and notes
 - Full GCC bond syndication team
- **Portfolio Management:** Manage a multi-asset class of externally managed funds
- **Foreign Exchange:** Trading and executing in exchange markets and exposure covering
- **MENA Equity:** Trading and executing publicly listed MENA equities

Corporate & Investment Banking

- **Corporate Banking Group**
 - Relationship management with leading corporates and institutions
- **Wholesale Banking Group**
 - Global Project and Structured Finance
 - Syndications and Specialised Portfolio
 - Financial Institutions Department
 - Global Trade Finance
- **Investment Banking Group**
 - Leading regional provider of Investment Banking services across equity & debt instruments, advisory and M&A
- **Private Equity**
 - Develop private equity funds, projects and direct investments across multiple industry sectors
- **ADNP**
 - Abu Dubai National Property – Property management, advisory and development
- **ADNL**
 - Abu Dubai National Leasing – Lease financing

Global Wealth

- **Private Banking (incl NBAD Suisse)**

To become a first choice provider of sophisticated and customised wealth management solutions to Ultra-High Net Worth Individuals in the UAE and overseas:

 - Breadth of product offering: Open architecture of best in class products, including growth and capital preservation products and advisory service
 - Flexibility in locations: **Off-shore platform** – subsidiaries in Jersey and Geneva (standalone Swiss regulated Bank) & **onshore** (UAE)
- **Asset Management**
 - Aim to be among top three Asset Management companies in the MENA region
- **Brokerage**
 - Maintain leadership as one of the most active stockbrokers in the UAE & expand within region organically and by acquisition (e.g. purchase of 70% of Al Salam Brokerage in August 2008)
- **Custody Services**
 - Provide custody services in UAE & regionally; non-discretionary portfolio management and funds administration

Abu Dhabi National Islamic Finance

- **Brand Building:** Position the Islamic finance company (ADNIF) as an expert in Islamic finance and take advantage of the fast growth in the Islamic banking industry
- **Islamic Banking Division:** Provide Islamic-compliant core transaction banking services

Support Divisions

- **Human Resources:** Attract, select and retain skilled staff across all NBAD businesses
- **Operations & IT:** Leverage off the New Core Banking System implemented in 2007
- **Investor Relations:** Provide the stakeholders with transparent disclosure, and timely corporate and financial information
- **Risk Management:** To be the premier bank in the UAE in the field of Risk Management, reflecting good practices and managing the risks emanating from business activities thus ensuring optimal return on shareholder funds
- **Management systems:** Continue to develop state-of-the-art customer centric systems to support NBAD's growth
- **Corporate Governance:** Shaping and monitoring corporate governance policies and practices as well as to evaluate compliance with regulatory authorities

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The Banker**

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