

NBAD is UAE's Number One Bank



Investor Presentation

September 2010

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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

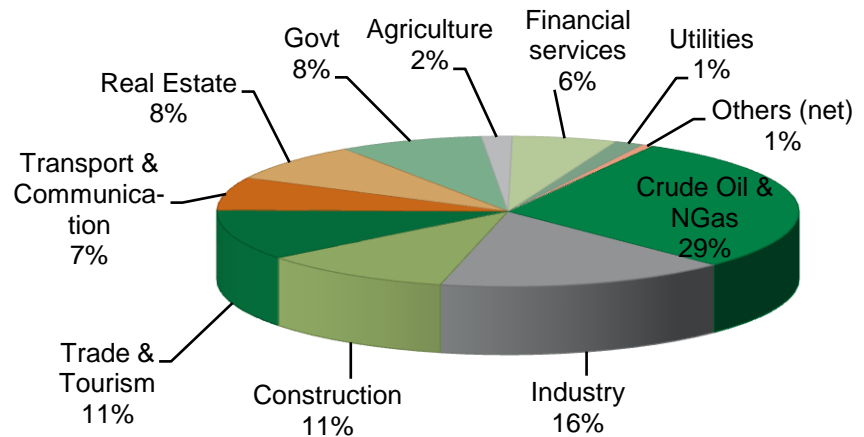
*Nominal GDP rankings by IMF (2008)
Source: Bloomberg, IMF, UAE Central Bank

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 AED)

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
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



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

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

The UAE banking sector

UAE banking sector (in USD bn)	2008	2009	June 2010 _{est}
Total Assets/ Liabilities ²	394.2	413.6	418.9
Foreign Assets	14.0%	13.7%	114.1%
Foreign Liabilities	19.5%	16.5%	116.9%
Deposits ³	248.3	267.5	268.3
Bank Credit ⁴	251.7	277.1	279.2
Banks & Branches⁵			
National Banks (23)	714	795	824
Foreign Banks (28)	146	154	158
Employees in Banks (excl auxiliary staff)	39,589	37,704	136,509

Source: UAE Central Bank

1 as of April 2010

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, EBUs

Country	Latest (2010)	Growth (YoY)	Banking Sector Assets (USD bn)
UAE	Jun	3.3%	418.9
S. Arabia	Jun	3.3%	368.5
Bahrain	Jun	(13.4)%	209.5
Kuwait	Jun	3.3%	140.1
Qatar	Jun	19.1%	134.0
Oman	May	9.8%	39.2
GCC Estimate		1.7%	1,310.1

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**

* By Global Finance – 2010 & 2009

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

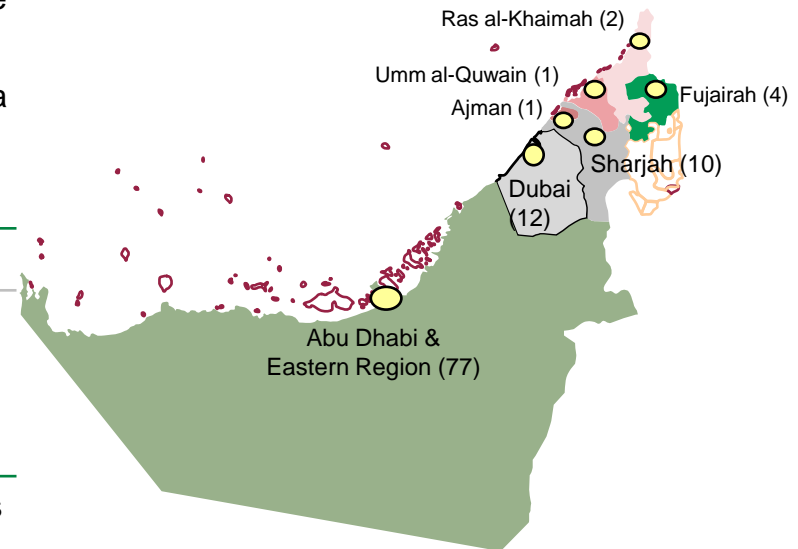
Presence

- UAE - 107 branches*, 365 ATMs+ in all the 7 emirates
- Egypt – 28 branches*, 41 ATMs
- Other Overseas – 21 branches*, 16 ATMs

Stock Info

Market Cap (Price @ AED 11.35)	AED 27.2bn (US\$ 7.4bn)
Diluted EPS (annualised)	1.54
PE Ratio (on Diluted EPS)	7.4
Price / Book	1.5
Shares Issued (@ AED 1)	2,392 mn
Free float:	29.5% (Non-UAE – 2.5%)

*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 1H 2010 Operating Profits

22.2%

15.6%

11.4%

48.4%

0.3%

1.9%

Domestic Banking

Financial Markets

International Banking

Corporate & Investment Banking

Global Wealth

Islamic Banking

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

- ▶ Liquidity management & Interest rate products
- ▶ Institutional & Corporate Coverage
- ▶ Proprietary trading & Investments group
 - Fixed income
 - Structured products & investments
 - MENA equity
 - Foreign Exchange
 - Portfolio Management
 - Research

- ▶ 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 * (0.2%)

* 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

Peer Group Analysis for the 1st half 2010

		E-NBD	ADCB	FGB	Mashreq	NBAD	Comments
Return on Shareholders' Funds	%	10.7	(4.1)	17.8	8.5	23.4	1st in providing RoE to its shareholders
Attributable Profit	AEDm	1,509	(309)	1,707	453	2,032	Highest amongst UAE banks
Cost Base	AEDm	1,625	800	514	897	1,004	2nd lowest cost to income ratio amongst UAE banks
Total Assets	AEDbn	282	167	132	86	202	2nd highest amongst UAE banks
Total Equity	AEDbn	32.0	19.1	22.9	12.0	22.3	3rd highest amongst UAE banks
Customer Loans	AEDbn	204	119	94	44	135	2nd highest amongst UAE banks
Customer Deposits	AEDbn	198	94	88	48	112	2nd highest amongst UAE banks

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

• Figures may have been reclassified for comparative analysis

• Source: Financial Statements for the period as at 30 June 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 2Q/1H 2010 results

- Net profits exceed AED 2 billion on consistent performance over 2 quarters
- 2nd quarter net profits at AED 1 billion up 10% on corresponding quarter of 2009
- Underlying performance of loan book remains steady; Collective provisions continue to be maintained at 1.25% of credit risk-weighted assets
- Return on shareholders' funds (annualised) at 23.4% in line with 20% target for 2010
- First Sukuk issued in Malaysian ringgit of MYR 500 million (USD 156 million); continuing to diversify funding sources and access new markets and segment of investors
- Organic growth continues with domestic and international network expansion; NBAD one of 5 international banks to get a commercial banking license in Malaysia
- Overall, a solid set of results in challenging economic and market conditions, both globally and locally

1H 2010 – Balance sheet highlights

- ❑ **Asset** growth remains conservative
- ❑ **Loans and advances** continue to grow, albeit prudently
- ❑ **Customer deposits** growth remains challenging amidst tight liquidity conditions
- ❑ **Capital resources** remain in a solid position
- ❑ **Basel-II capital adequacy** ratio at 21.7% and Tier-I capital ratio at 15.4% - well above the UAE Central Bank's minimum requirements of 12% and 8%, respectively

Consolidated Balance Sheet	30 Jun'10 (AED bn)	% chg (vs Dec'09)	% chg (vs Jun'09)
Assets	201.7	↑ 2%	↑ 11%
Loans & Advances	135.0	↑ 2%	↑ 9%
Customers' Deposits*	112.2	↓ 7%	↑ 0.4%
Shareholders' funds	18.3	↑ 12%	↑ 22%
Total Capital resources	30.7	↑ 32%	↑ 40%

* Customer Deposits as at Jun'09 and Dec'09 included the Ministry of Finance deposits of AED 5.6bn which were converted into Tier-2 capital in 1Q'10

1H 2010 – Income statement highlights

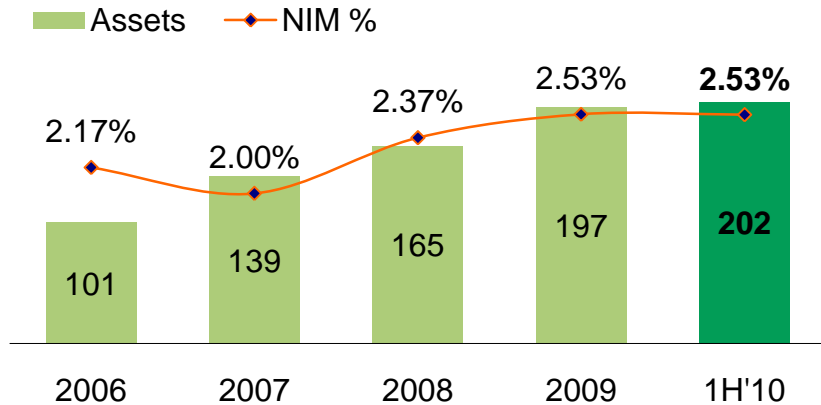
- ❑ **Operating income** up by 15% on higher fees and commissions (up 23%) and higher investment gains and revaluations
- ❑ **Operating expenses** grew by 15.2% on continuous investment in our franchise, network, systems and people and resulted in a cost-income ratio of 28.3%
- ❑ **Impairment charges** were lower by 7.3% as adequate collective provisions have already been created over a period of 2 years
- ❑ **Net profits** exceed AED 2bn on continued growth in core operations while maintaining prudent risk policies

Consolidated Income Statement	1H 2010 (AED mn)	1H 2009 (AED mn)	% chg
Operating Income	3,548	3,087	↑ 15%
Operating expenses	1,004	872	↑ 15%
Operating profits	2,544	2,215	↑ 15%
Impairment charges, net	463	500	↓ 7%
Net attributable profit	2,032	1,677	↑ 21%

2Q 2010 – Comparative income statement

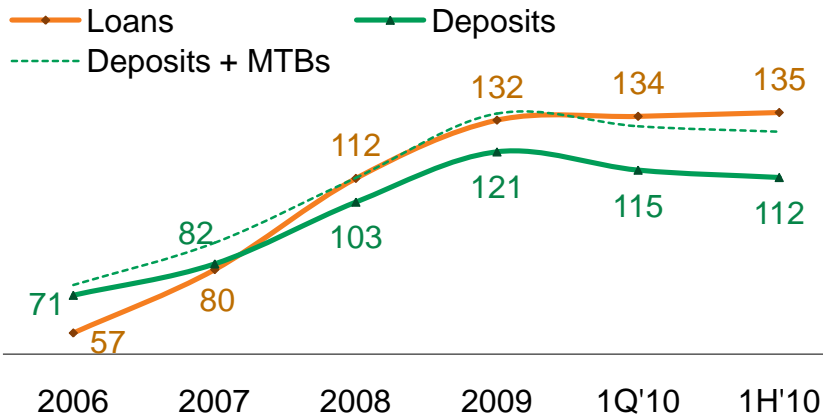
Consolidated Income Statement	2Q '10 (AED mn)	2Q '09 (AED mn)	% chg (YoY)	1Q '10 (AED mn)	% chg (QoQ)
Operating income (net interest income + other income)	1,776	1,649	8%	1,772	0.2%
Operating expenses	(510)	(436)	(17)%	(494)	(3)%
Operating profits	1,266	1,213	4%	1,278	(1)%
Impairment charges, net	(238)	(286)	17%	(225)	(6)%
Overseas tax expense	(27)	(20)	(32)%	(22)	(20)%
Net attributable profit	1,001	907	10%	1,031	(3)%

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

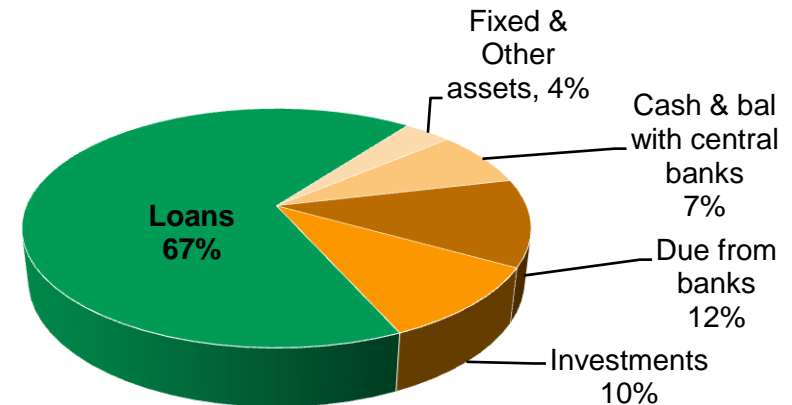


* Based on period end figures for Net Interest Income (annualised) and Average Assets for the period

Loans & Customer Deposits (AED bn)



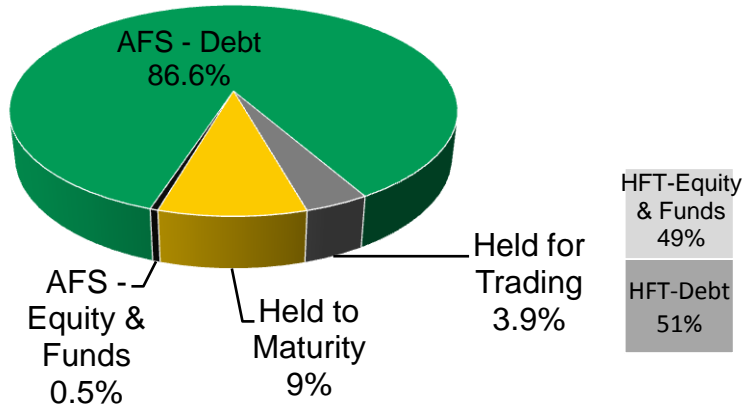
Composition of Assets – AED 202bn (1H '10)



Key points

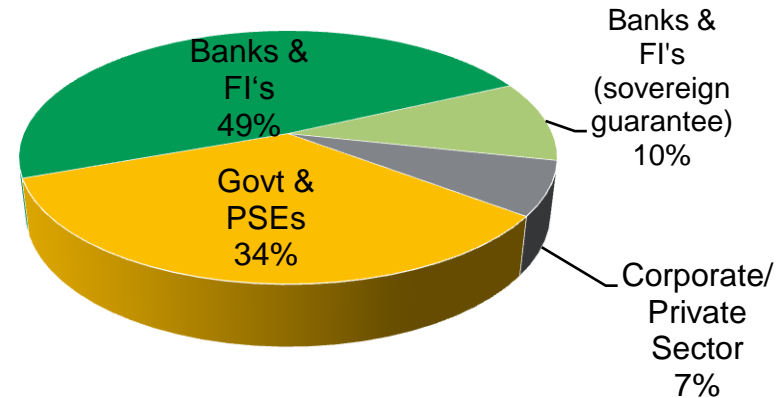
- Strong asset quality and liquidity
- NIM* for 2Q'10 – 2.54% (2Q'09 - 2.49%)
- Optimal loans to deposits ratio at **120%** at 1H'10 from 109% at FY'09 (primarily due to AED 5.6bn Ministry of Finance deposits converted into Tier-2 capital in 1Q'10)
- Regulatory loans to stable resources ratio is in compliance with stipulated UAE Central Bank cap

Investments – AED 20.5bn

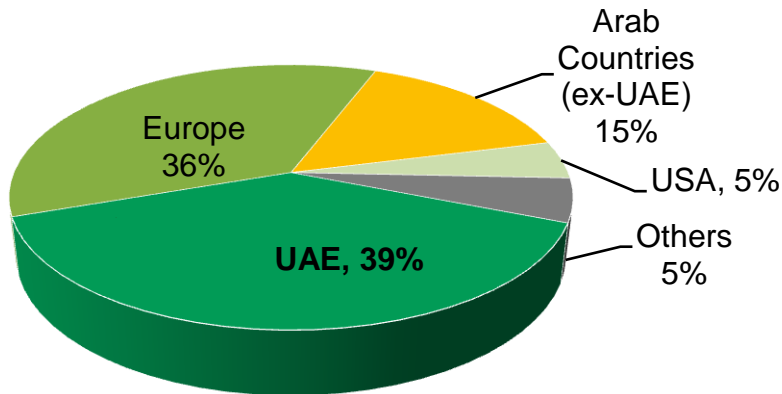


• HFT – AED 0.8bn ; HTM – AED 1.8bn ; AFS – AED 17.9bn

AFS investments by issuer



AFS investments by region

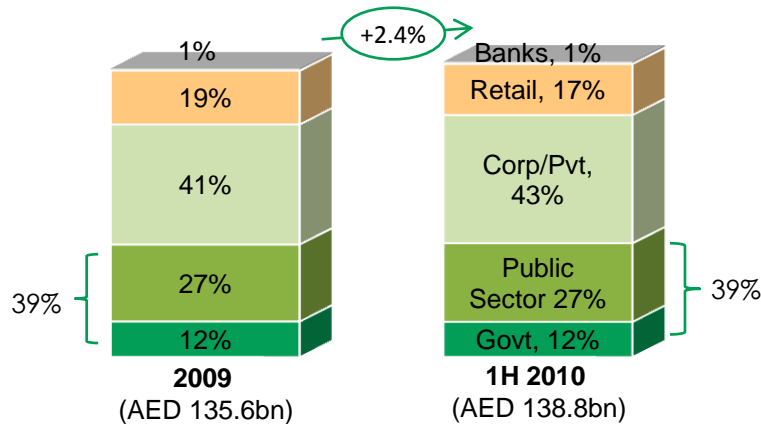


Key points

- More than 67% 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

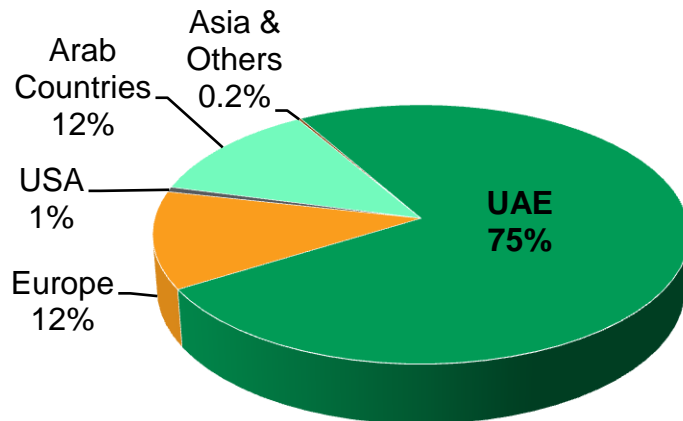
* Based on location of the issuer of the security or parent in case of SPV's

Loans (gross) by customer type



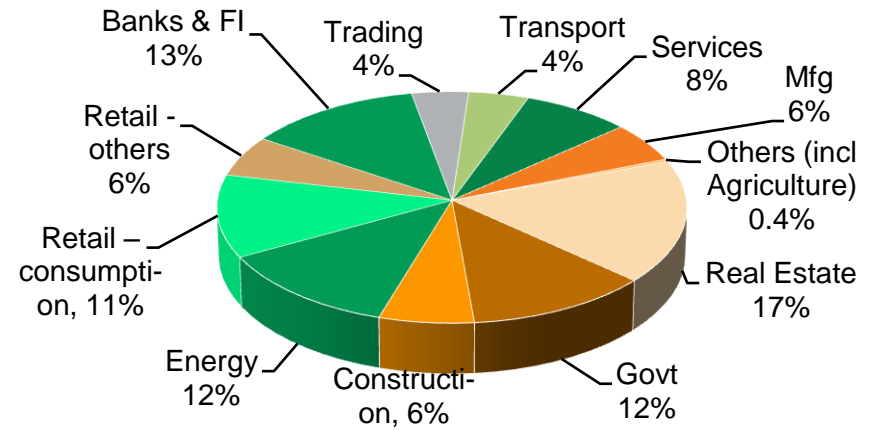
- 8% loan (gross) growth over 1H'09 (AED 128.2bn)

Loans by geography (FY'09)



* Based on residential status of borrower

Loans (gross) by economic sector

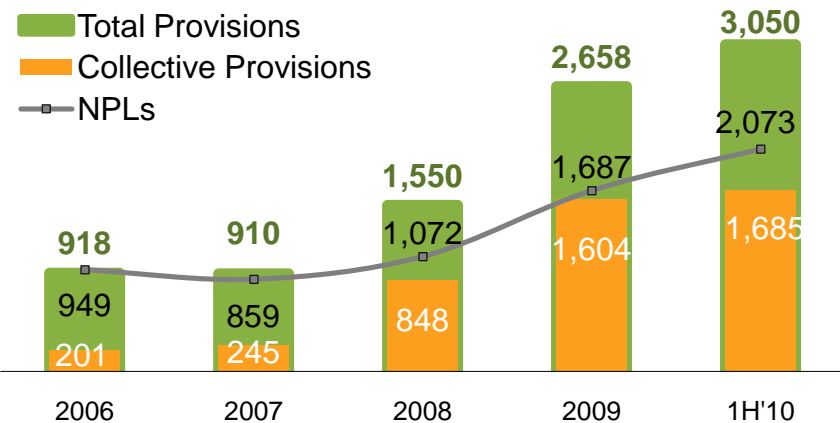


- Diversified portfolio across economic sectors

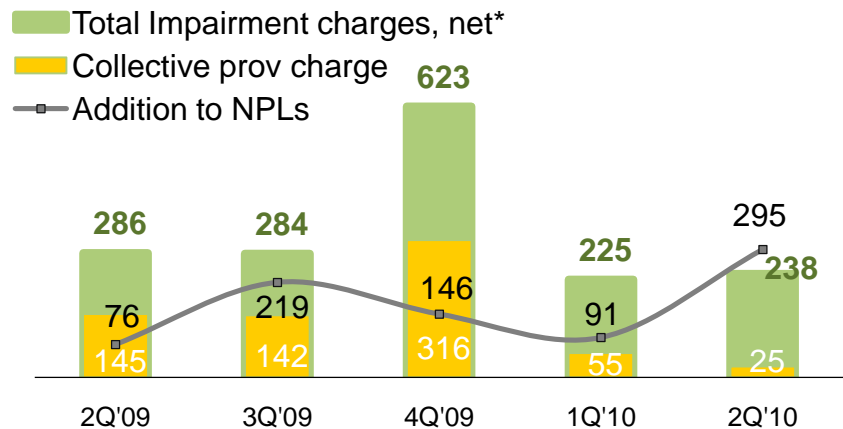
Key points

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

Provisions & NPLs (AED mn)



Impairment charge & Addition to NPLs (AED mn)



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

Impairment charges (AED mn)

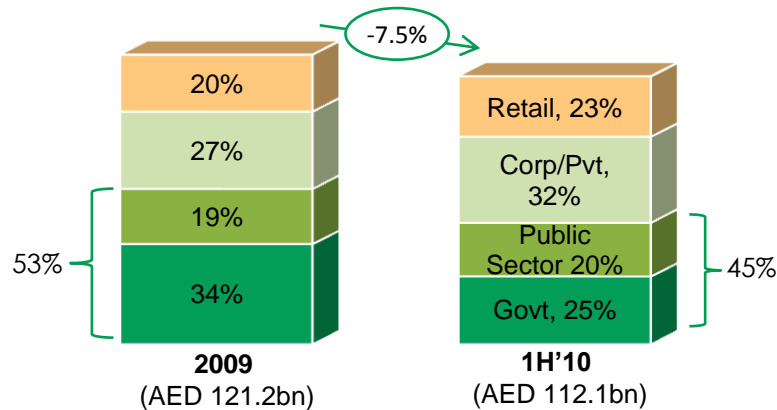
	1H'10	1H'09
Charge to specific provisions	411	245
Charge to collective provisions	80	298
Recoveries	(15)	(11)
Writebacks	(68)	(35)
Write-offs	2	3
Others*	53	-
Net impairment charges in P&L	463	500

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

Key points

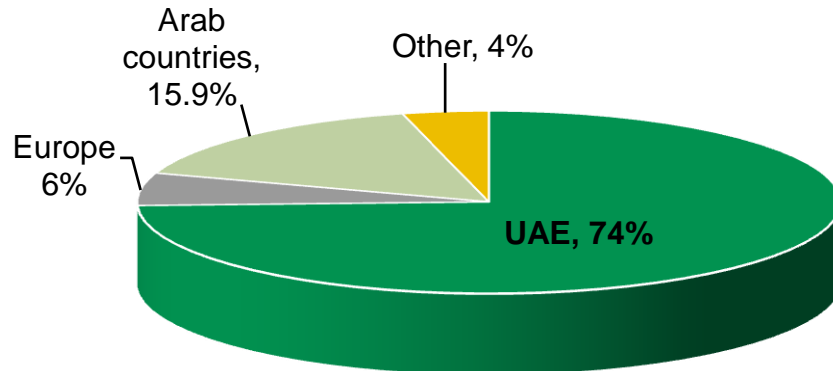
- NPLs increased by AED 386mn in 1H'10 to **AED 2,073mn** (up by AED 295mn in 2Q'10) from AED 1,687mn at FY'09
- NPLs ratio at **1.5%** as at 1H'10 (1.25% at FY'09) with a coverage of 147% (158% at FY'09)
- Collective provisions of **AED 1,685mn** at 1H'10 are above 1.25% of credit risk weighted assets
- Specific provisions at 66% as a percentage of NPLs at 1H'10 (FY'09 – 62%), excluding collaterals

Deposits by customer type



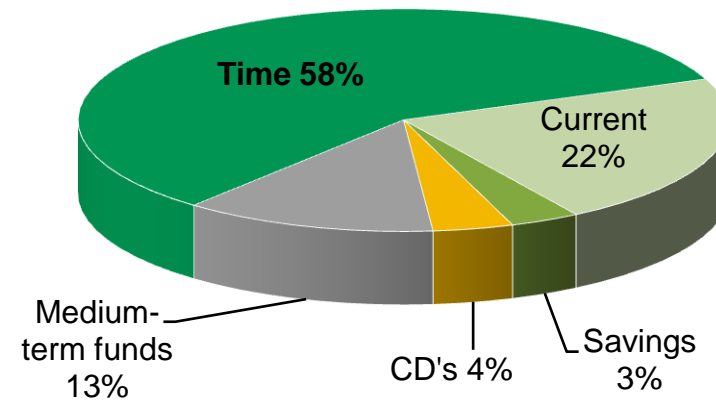
- AED 5.6bn MoF deposits transferred to Tier-2 capital in 1Q'10

Deposits by geography (FY'09)



* Based on residential status of depositor

Deposits & medium-term funds by type

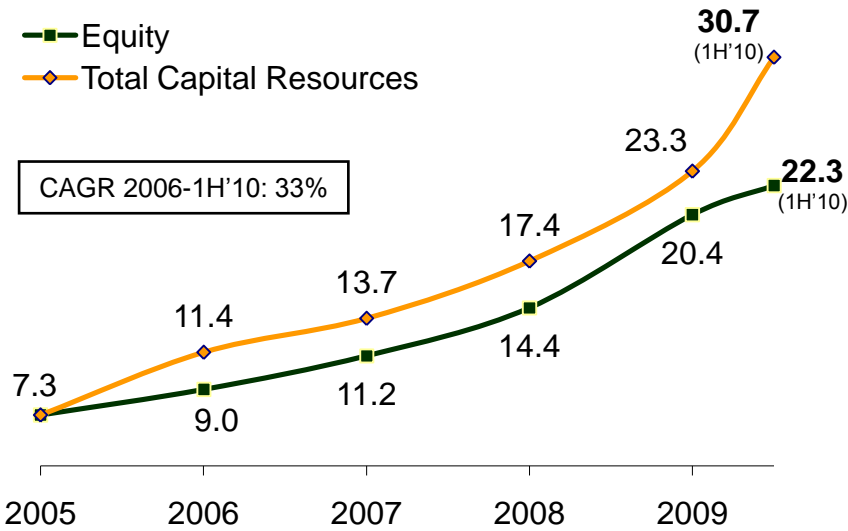


- Medium term borrowings at AED 16.1bn at 1H'10

Key points

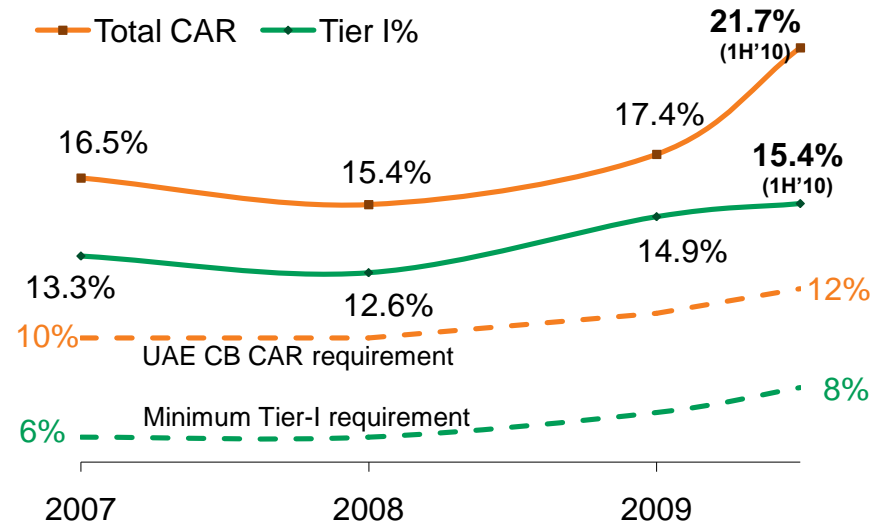
- Substantial funding from government & public sector entities due to our long standing relationship with them
- EMTNs amounting AED 3bn to mature in remainder of 2010
- Recent benchmark issuances for a 5 year term – MYR 500mn @4.75% fixed (June 2010), USD 750mn @4.25% fixed (March 2010) and USD 850mn @4.5% fixed (Sep 2009)

Capital resources (AED Bn)



- Capital resources increased by 32% over FY'09 to AED 30.7bn comprising:
 - Equity of AED 22.3bn (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 6.6x

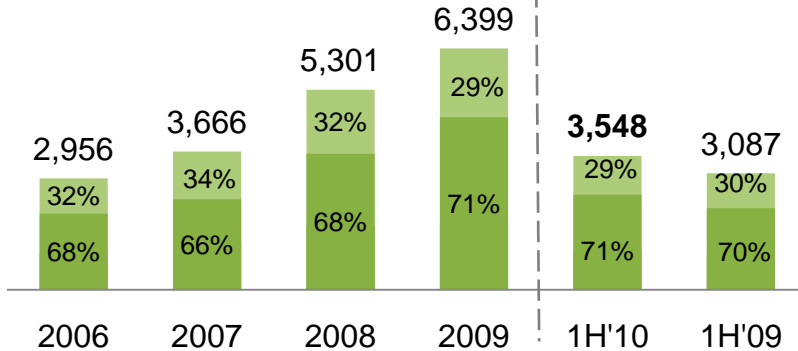
Capital adequacy (Basel-II)



- UAE Central bank's minimum capital adequacy requirements increased to 12% as of June 2010 (8% on Tier-I)
- Capital Adequacy ratio (Basel-II) in 1H'10 at 21.7% (on Tier-I – 15.4%) well above the Basel-II and UAE Central Bank's minimum requirements

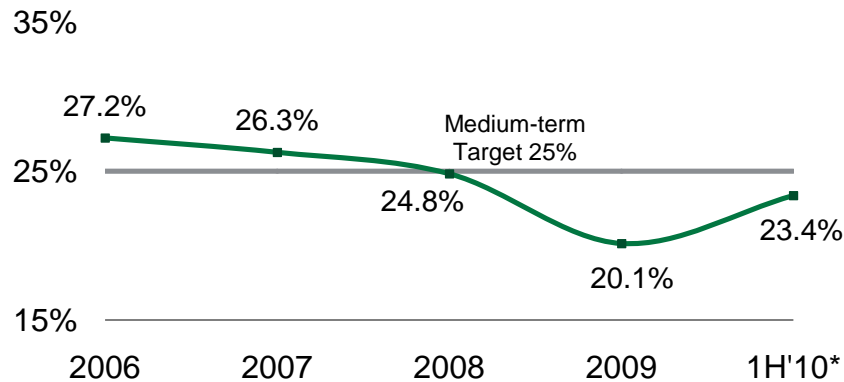
Operating income (AED mn)

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



- 11.6% growth in non-interest income in 1H'10 over 1H'09

Return on Shareholders' Funds (%)

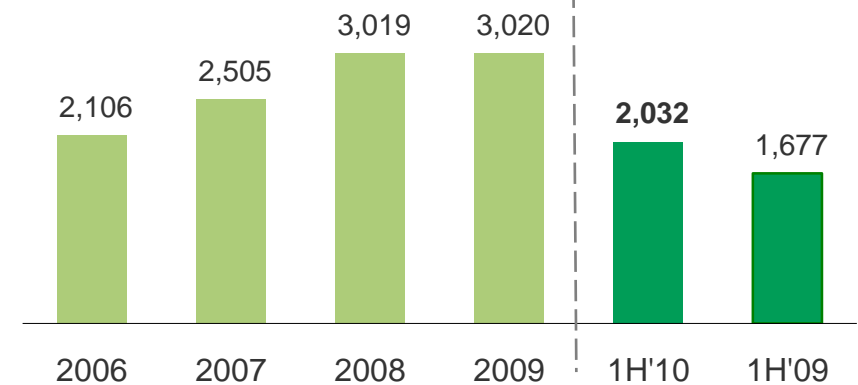


- Target for 2009 & 2010 set at 20%

* Annualised

Net attributable profits (AED mn)

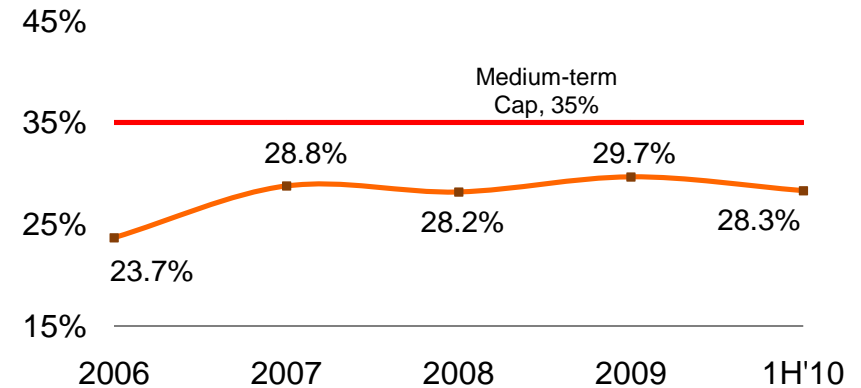
CAGR* 2006-1H'10: 18%



- Net profits exceed AED 1bn in both the quarters of 2010

* 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 the year
- Prudent and conservative loan growth
- Continue to diversify our sources of funding and accessing new markets and segments of investors
- Organic growth to continue with investments in our franchise, network, systems and people
- Target a return on shareholder's funds of 20% for 2010; remain focused on our medium-term strategy of achieving 25% return on shareholders' funds

“These are a strong set of results in difficult market conditions reflecting the resilience and strength of the bank”

- Michael H Tomalin
Chief Executive

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Consolidated balance sheet

CONSOLIDATED BALANCE SHEET	Jun '10	Dec '09	% chg	AED mn	
				Jun '09	% chg
Cash and balances with central banks	15,033	18,057	(17)	14,706	2
Due from banks & reverse repos	23,783	20,078	18	20,590	16
Investments	20,514	20,049	2	16,209	27
Loans and advances to customers	135,037	132,258	2	124,250	9
Other assets (incl premises & equipments)	7,302	6,403	14	5,274	38
ASSETS	201,669	196,845	2	181,029	11
Due to banks	32,269	30,777	5	31,360	3
Repurchase agreements with banks	3,050	2,570	19	2,325	31
Customers' deposits	112,161	121,205	(7)	111,674	0.4
Medium-term borrowings/ notes/ ECP's	16,109	13,412	20	8,483	90
Other liabilities	7,333	5,588	31	5,263	39
Subordinated convertible notes	8,403	2,852	195	2,847	195
LIABILITIES	179,325	176,404	2	161,952	11
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	15,952	14,267	12	12,904	24
EQUITY	22,344	20,441	9	19,078	17
LIABILITIES and EQUITY	201,669	196,845	2	181,029	11

Consolidated income statement

							AED mn
Consolidated Income Statement	1H'10	1H'09	% chg	2Q'10	2Q'09	% chg	FY'09
Interest income (includes income from Islamic financing)	3,514	3,464	1	1,795	1,656	8	6,877
Interest expense (includes Depositors' share of profits)	(998)	(1,302)	(23)	(518)	(590)	(12)	(2,306)
Net interest income	2,516	2,162	16	1,277	1,066	20	4,571
Other income	1,032	925	12	499	583	(14)	1,828
Operating Income	3,548	3,087	15	1,776	1,649	8	6,399
Operating Expenses	(1,004)	(872)	15	(510)	(436)	17	(1,898)
Operating Profit	2,544	2,215	15	1,266	1,213	4	4,501
Net impairment charge	(463)	(500)	(7)	(238)	(286)	(17)	(1,408)
Profit Before Taxes	2,081	1,715	21	1,028	927	11	3,093
Overseas income tax expense	(49)	(38)	26	(27)	(20)	32	(73)
NET PROFIT	2,032	1,677	21	1,001	907	10	3,020

Credit Strengths:

Moody's Aa3/Stable/P-1

*Upgraded from A1
in Aug 2006*

- Leading domestic franchise underpinned by its strong ties with the Govt of Abu Dhabi
- Strong asset growth potential given its high capital levels, Abu Dhabi Govt projects and favourable operating conditions in its home emirate Abu Dhabi
- High capitalisation levels and strong core profitability underpinned by a successful business model
- NBAD's majority ownership by the Govt of Abu Dhabi (70%) underpins its deposit ratings

S&P A+/Stable/A-1

*Upgraded from A
in May 2007*

- NBAD generally maintains strong profitability compared with levels in the Gulf region; Adequate interest margins, good efficiency and stable fee and commission income, in our opinion, underpin the bank's profitability
- The bank's asset quality is also among the strongest in the Gulf region

Strengths:

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

Fitch AA-/Stable/F1+

*Upgraded from A+
in Nov 2007*

- Leading domestic franchise, with strong ties to the Abu Dhabi Govt
- Benefits from low funding cost due to its leading Abu Dhabi franchise and relatively extensive branch network, in addition to a "flight of safety effect", especially during periods of uncertainty
- Conservative approach to risk management; Limited market risk

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

- **Liquidity management & Interest rate products:** Manager of NBAD group's liquidity and funding; provider of all interest rate products including derivatives and repo
- **Institutional & Corporate Coverage:** Provide total client coverage and e-commerce, institutional coverage and corporate coverage throughout the region
- **Proprietary trading and Investments:**
 - Fixed income
 - Structured products and investments
 - MENA equities
 - Foreign exchange
 - Portfolio management
 - Research

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

Best Bank in UAE
(winner - 4 times)



Ranked among the world's 50 safest banks
by Global Finance in 2009 & 2010



Best Investor Relations
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&
The Banker

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