



بنك أبوظبي الوطني
NATIONAL BANK OF ABU DHABI
ش.م.ع. PJSC البنك الرائد The Number One Bank

Investor Presentation

December 2010

www.nbad.com

The Number One Bank



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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

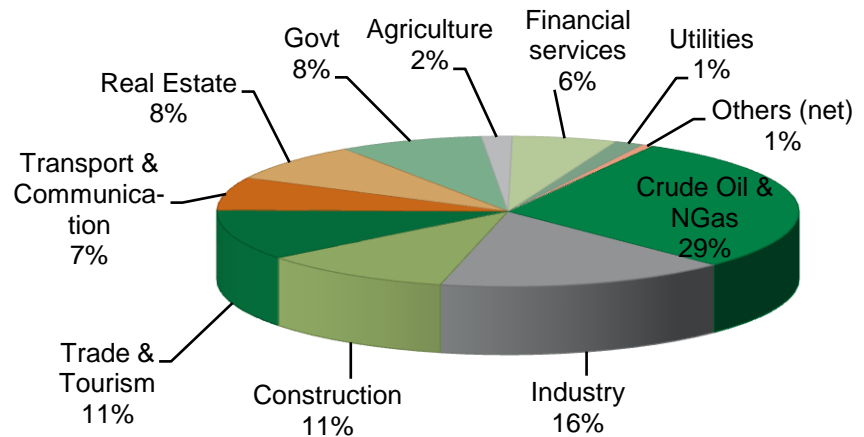
*Nominal GDP rankings by IMF (2008)
Source: Bloomberg, IMF, UAE Central Bank

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



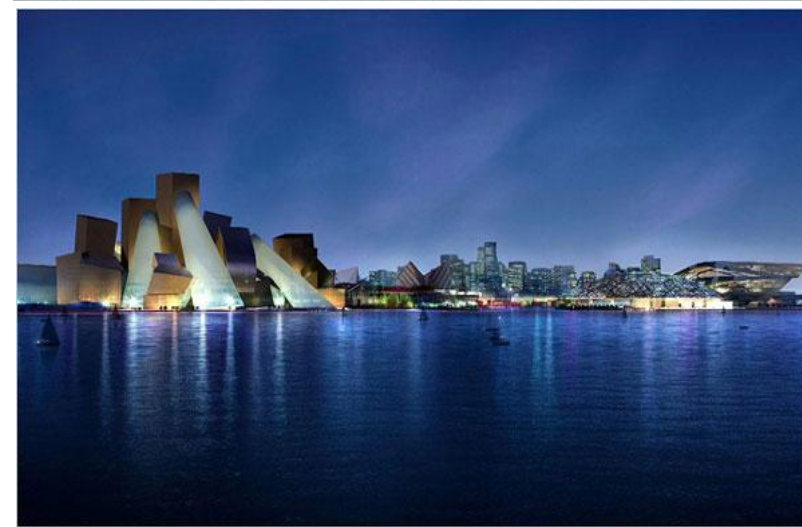
Source: National Bureau of Statistics, Economic Report 2009

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	1.57mn (mid-2008)
Nominal GDP	US\$ 148.9bn
GDP Per Capita	US\$ 115,500 (2008)
Oil & Gas as a % of GDP	49.4%
Crude Oil	
-- Production	Approx 2.5mn bpd (2008)
-- Reserves	92 bn barrels (Global ranking - 6th) (2008)
Principal Contributors to Nominal GDP	Real Estate & Construction (18%), Trade, Services & Logistics (13%), FIs & Insurance (6%), Manufacturing (7%), Govt Services (6%) – contribute 50% 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 line with Abu Dhabi Economic Vision 2030 covering all sectors for the next 3 years have an estimated value of US\$ 200 bn (Abu Dhabi's Urban Planning Council)

Source: Department of Planning and Economy, IMF, UAE Central Bank, NBAD Research, ADCCI, DCCI, DPE (All figures as of 2009, unless stated)



Top – Model of Louvre, Abu Dhabi

Below – An artists impression of the Saadiyat Island development

The UAE banking sector

UAE banking sector (in USD bn)	2008	2009	Nov 2010 _{est}
Total Assets/ Liabilities ²	394.2	413.6	444.5
Foreign Assets	14.0%	13.7%	115.3%
Foreign Liabilities	19.5%	16.5%	116.4%
Deposits ³	248.3	267.5	285.8
Bank Credit ⁴	251.7	277.1	283.3
Banks & Branches⁵			
National Banks (23)	714	795	859
Foreign Banks (28)	146	154	158
Employees in Banks (excl auxiliary staff)	39,589	37,704	136,515

Source: UAE Central Bank

1 as of Oct 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	Nov	5.2%	444.5
S. Arabia	Nov	1.0%	373.9
Bahrain	Nov	(1.9%)	215.9
Kuwait	Nov	1.7%	146.0
Qatar	Nov	22.4%	155.1
Oman	Oct	11.7%	41.3
GCC Estimate		4.3%	1,376.8

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

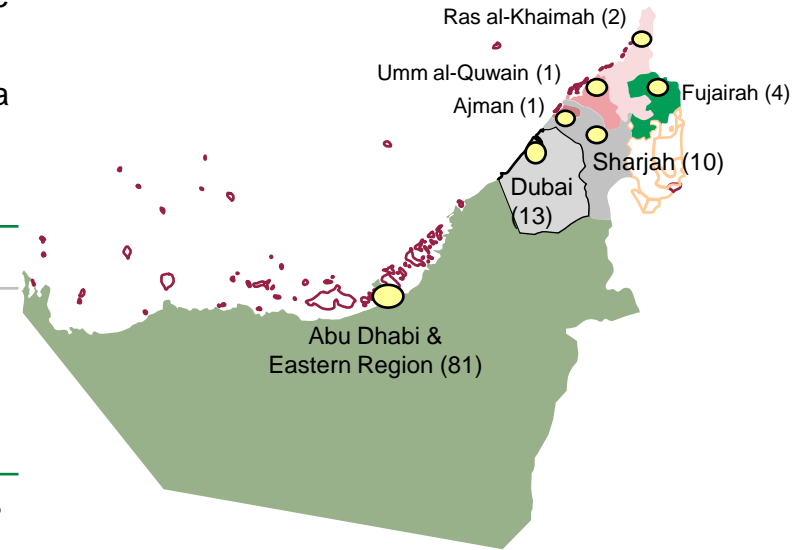
Presence

- UAE - 112 branches*, 429 ATMs+ in all the 7 emirates
- Egypt – 28 branches*, 43 ATMs
- Other Overseas – 21 branches*, 19 ATMs

Stock Info

Market Cap (Price @ AED 11.75)	AED 28.1bn (US\$ 7.7bn)
Diluted EPS	1.09
PE Ratio	7.8
Price / Book	1.4
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



A diversified business model

Contribution to 9M 2010 Operating Profits

22.4%

13.6%

11.6%

49.3%

0.5%

1.8%

Domestic Banking

Financial Markets

International Banking

Corporate & Investment Banking

Global Wealth

Islamic Banking

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

- ▶ Liquidity management & Interest rate products
- ▶ Institutional & Corporate Coverage
- ▶ Proprietary trading & Investments group

- ▶ 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
- ▶ Special Asset Advisory

- ▶ 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 * (0.8%)

* 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 be recognised as the World's Best 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 9 months of 2010

		E-NBD	ADCB	FGB	Mashreq	NBAD	Comments
Return on Shareholders' Funds	%	9.1	(1.9)	17.5	7.8	20.1	1st in providing RoE to its shareholders
Attributable Profit	AEDm	1,933	9	2,555	647	2,951	1st amongst UAE banks*
Cost Base	AEDm	2,378	1,270	804	1,308	1,554	2nd lowest cost to income ratio amongst UAE banks*
Total Assets	AEDbn	284	176	137	87	213	2nd highest amongst UAE banks*
Total Equity	AEDbn	32.8	19.3	24.1	12.2	23.5	3rd highest amongst UAE banks*
Customer Loans	AEDbn	201	120	92	43	139	2nd highest amongst UAE banks*
Customer Deposits	AEDbn	199	101	92	49	120	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 September 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 20% 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 3Q/9M 2010 results

- **Cumulative Net profits for 3 quarters at AED 2,951 million up 14%**
- **3rd quarter net profits at AED 920 million up 1% on corresponding quarter of 2009**
- **Return on shareholders' funds (annualised) at 20% in line with target for 2010**
- **NBAD recognised among the world's 50 safest banks for a second consecutive year**
- **Consistent bottom-line performance in subdued and challenging market conditions**

9M 2010 – Balance sheet highlights

- **Assets** higher on the back of loan growth and increased reverse repo book during 2010
- **Loans and advances** up 5% in 2010 on prudent growth
- **Customer deposits** increased by 9% during the quarter on increased government deposits
- **Capital resources** remain in a solid position
- **Basel-II capital adequacy** ratio at 22.1% and Tier-I capital ratio at 15.7% - well above the UAE Central Bank's minimum requirements of 12% and 8%, respectively

Consolidated Balance Sheet	30 Sep'10 (AED bn)	% chg (vs Dec'09)	% chg (vs Sep'09)
Assets	213.5	↑ 8%	↑ 15%
Loans & Advances	139.0	↑ 5%	↑ 8%
Customers' Deposits*	120.4	↓ 1%	↑ 9%
Shareholders' funds	19.5	↑ 18%	↑ 20%
Total Capital resources	31.8	↑ 36%	↑ 37%

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

9M 2010 – Income statement highlights

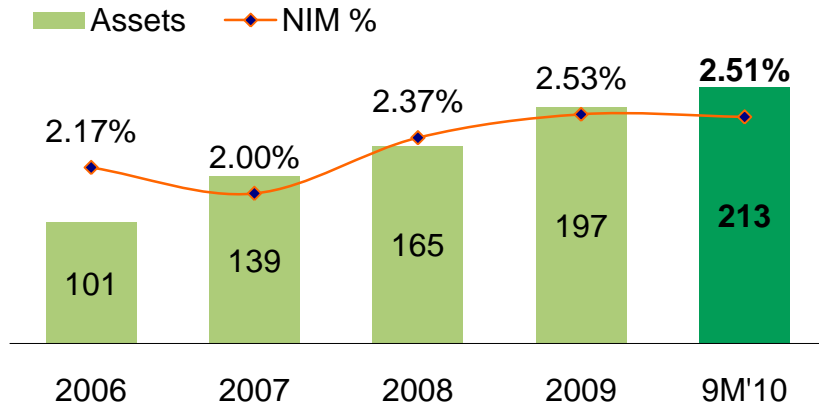
- **Operating income** up by 12% on higher net interest income (up 16%)
- **Operating expenses** rose by 14% on organic growth and continued investment in our franchise and infrastructure to deliver quality products and services ; cost-income ratio at 29% still within the cap of 35%
- **Impairment charges** flat year-on-year; however, higher specific provisions compared to last year
- **Net profits** performance consistent during the 3 quarters of 2010

Consolidated Income Statement	9M 2010 (AED mn)	9M 2009 (AED mn)	% chg
Operating Income	5,361	4,795	↑ 12%
Operating expenses	1,554	1,364	↑ 14%
Operating profits	3,807	3,431	↑ 11%
Impairment charges, net	783	784	↔
Net attributable profit	2,951	2,591	↑ 14%

3Q 2010 – Comparative income statement

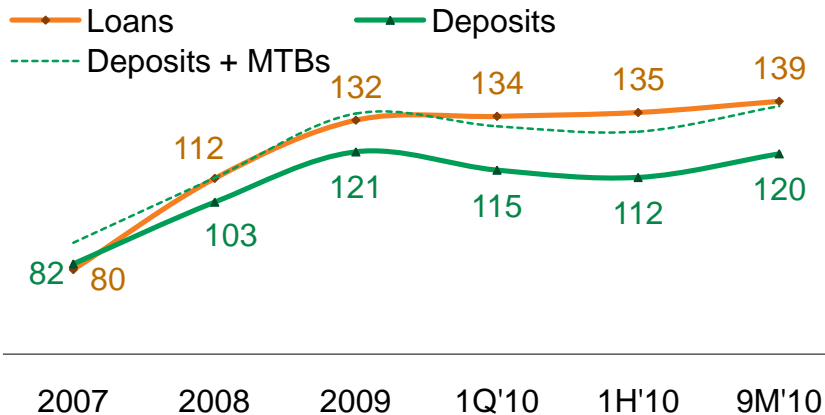
Consolidated Income Statement	3Q '10 (AED mn)	3Q '09 (AED mn)	% chg (YoY)
Operating income (net interest income + other income)	1,813	1,708	6%
Operating expenses	(550)	(493)	12%
Operating profits	1,263	1,215	4%
Impairment charges, net	(320)	(284)	12%
Overseas tax expense	(23)	(17)	37%
Net attributable profit	920	914	1%

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

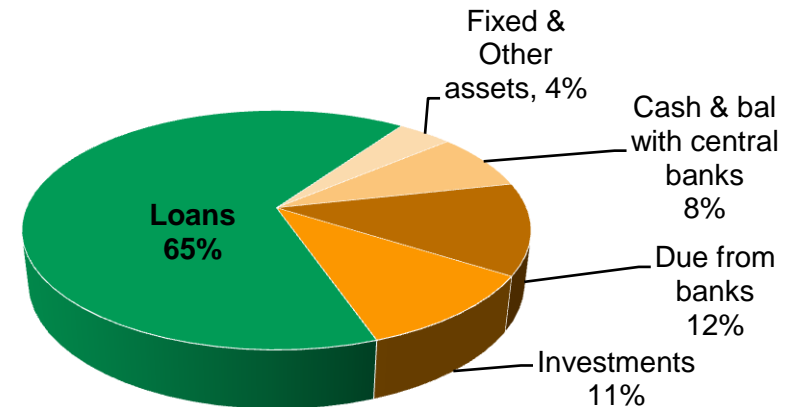


* Based on period end figures for Net Interest Income (annualised) and Average Assets for the period

Loans & Customer Deposits (AED bn)



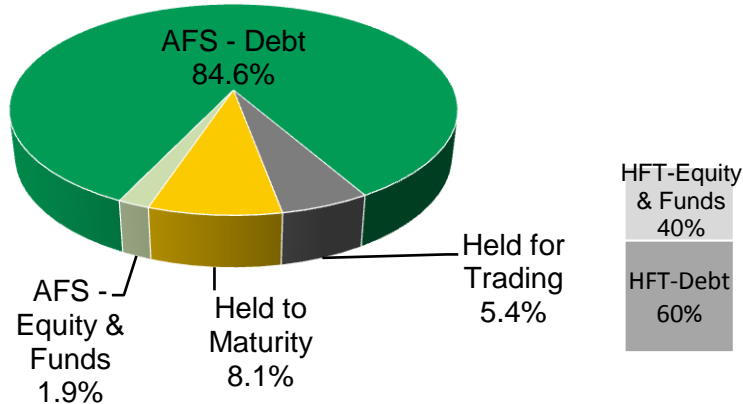
Composition of Assets – AED 213bn (9M '10)



Key points

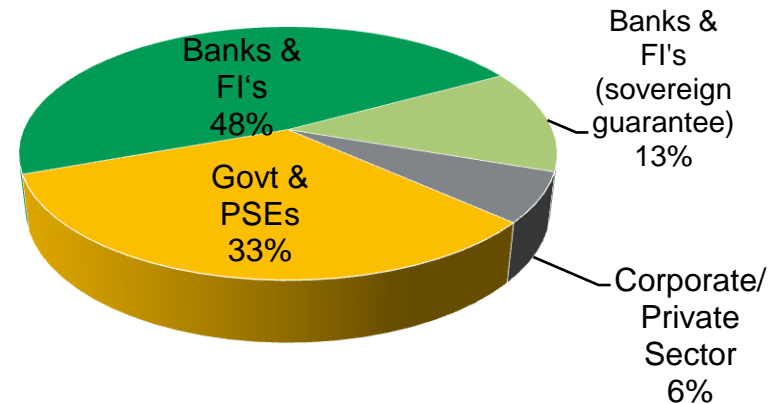
- Sustained NIMs* around 250bps
- Strong asset quality and liquidity
- Regulatory loans to stable resources ratio is in compliance with stipulated UAE Central Bank cap (100%)
- Emphasis on increasing stable/longer term sources of funding; optical loans to deposits ratio at **115%** at 9M'10

Investments – AED 22.8bn

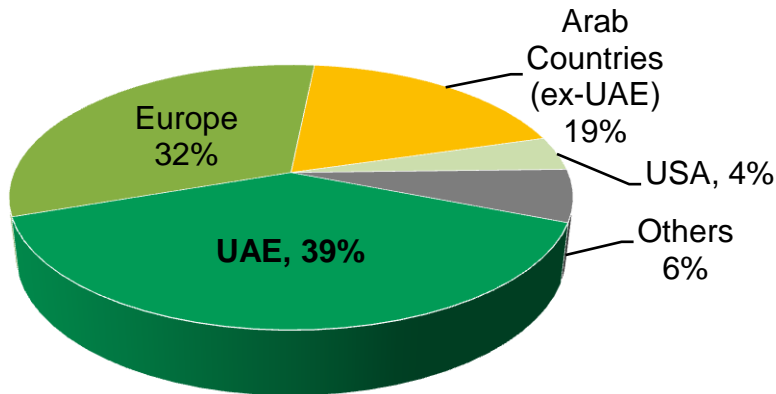


• HFT – AED 1.2bn ; HTM – AED 1.8bn ; AFS – AED 19.7bn

AFS investments by issuer



AFS investments by region

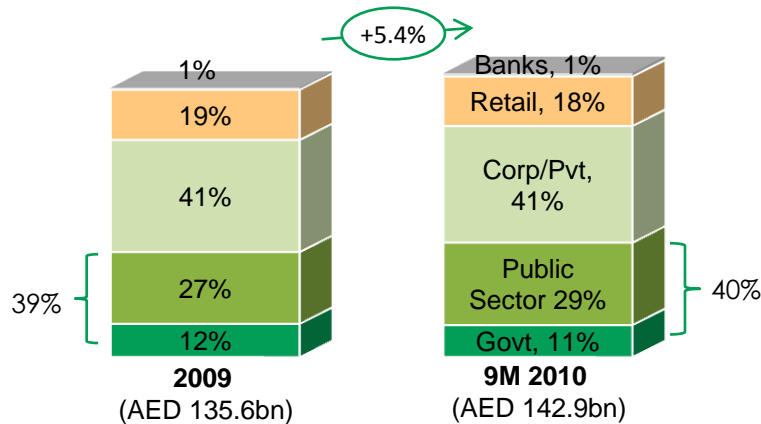


* Based on location of the issuer of the security or parent in case of SPV's

Key points

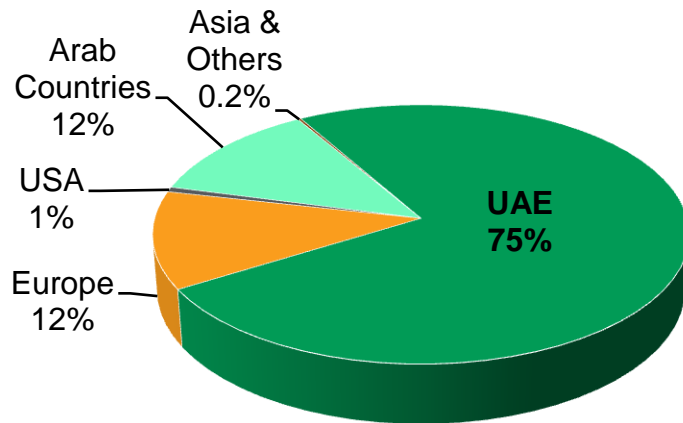
- More than 70% of Available for Sale (AFS) investments are rated AA & above
- Debt instruments include corporate and banks, government bonds and treasury bills
- No exposure to CDOs, SIVs or subprime assets

Loans (gross) by customer type



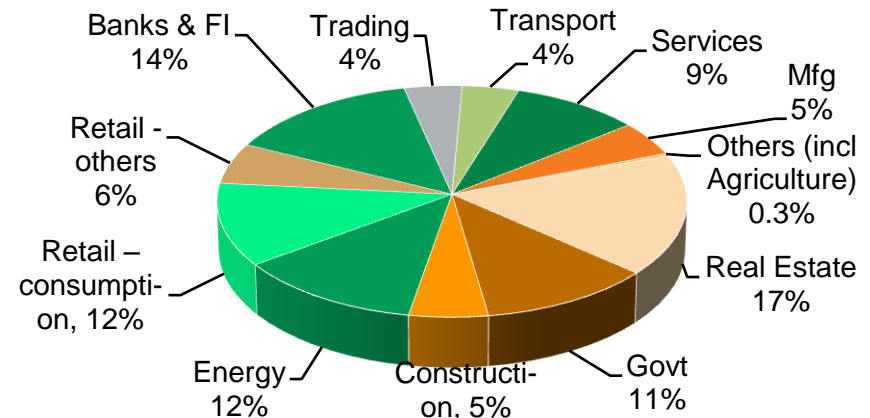
- 8% loan (gross) growth over 9M'09 (AED 132.5bn)

Loans by geography (FY'09)



* Based on residential status of borrower

Loans (gross) by economic sector

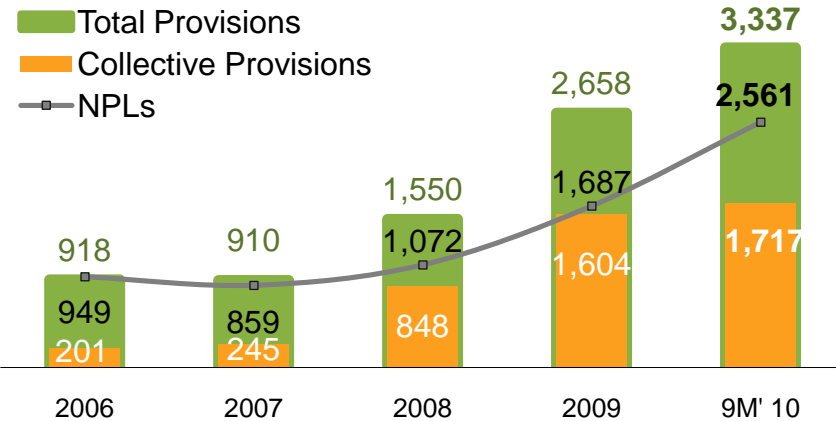


- Diversified portfolio across economic sectors

Key points

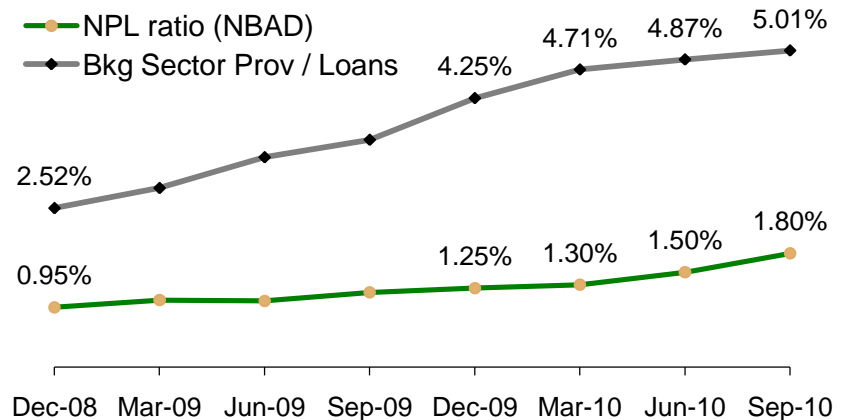
- Stronghold in Corporate & Private sector and Government related businesses
- Diversified portfolio across various sectors
- Prudent loan growth and conservative underwriting process

Provisions* & NPLs (AED mn)



* Provisions on loans & advances - excludes all other provisions

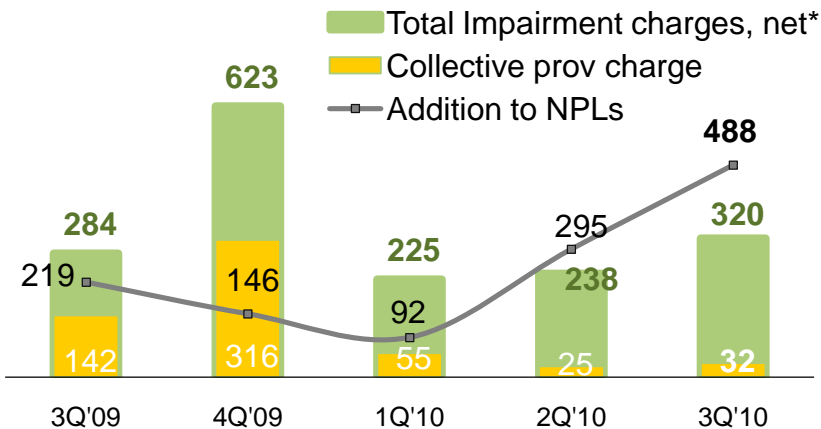
NPLs (NBAD vs Banking Sector*)



• **Banking sector NPLs were 4.4% at Dec 2009 and are expected to increase to 6.4% by Dec 2010** (Source: statement by UAE CB Governor)

* Banking sector Provisions/ Loans (Source: UAE CB)

Impairment charges & Addition to NPLs (AED mn)

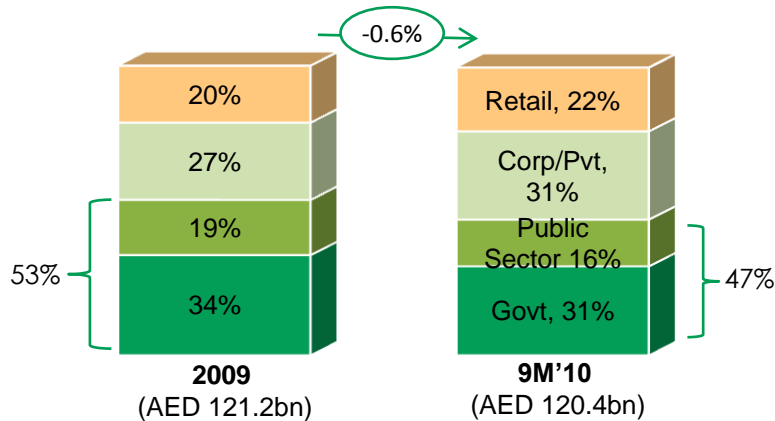


* Net of recoveries, write-backs and write-offs and includes provision on investments

Key points

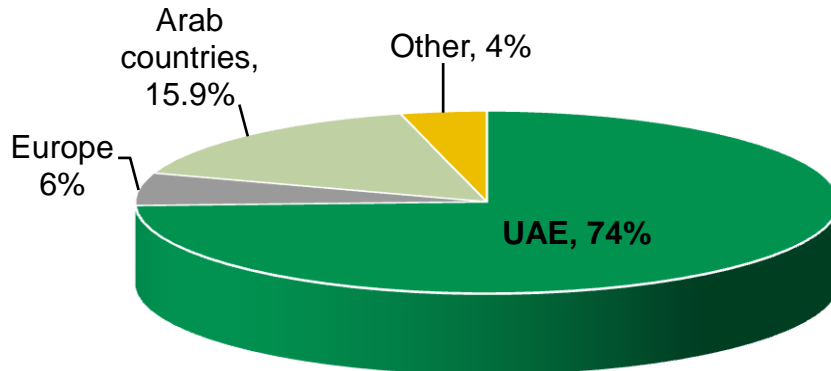
- NPLs increased by AED 874mn in 9M'10 to **AED 2,561mn** (up by AED 488mn in 3Q'10) from AED 1,687mn at FY'09
- NPLs ratio at **1.8%** as at 9M'10 (1.25% at FY'09) with a coverage of 130% (158% at FY'09)
- Collective provisions of **AED 1,717mn** at 9M'10 at 1.25% of credit risk weighted assets; new UAE CB requirement at 1.5% of Total RWA (issued in Nov 2010 and to be met within a period of 4 years)
- Specific provisions at 63% as a percentage of NPLs at 9M'10 (FY'09 – 62%), excluding collaterals

Deposits by customer type



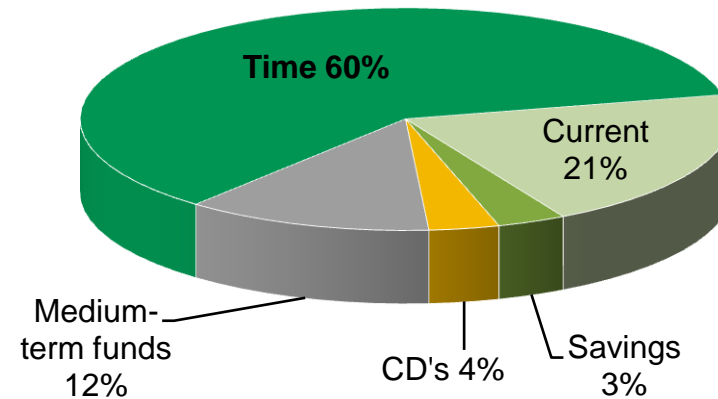
- AED 5.6bn MoF deposits transferred to Tier-2 capital in 1Q'10

Deposits by geography (FY'09)



* Based on residential status of depositor

Deposits & medium-term funds by type

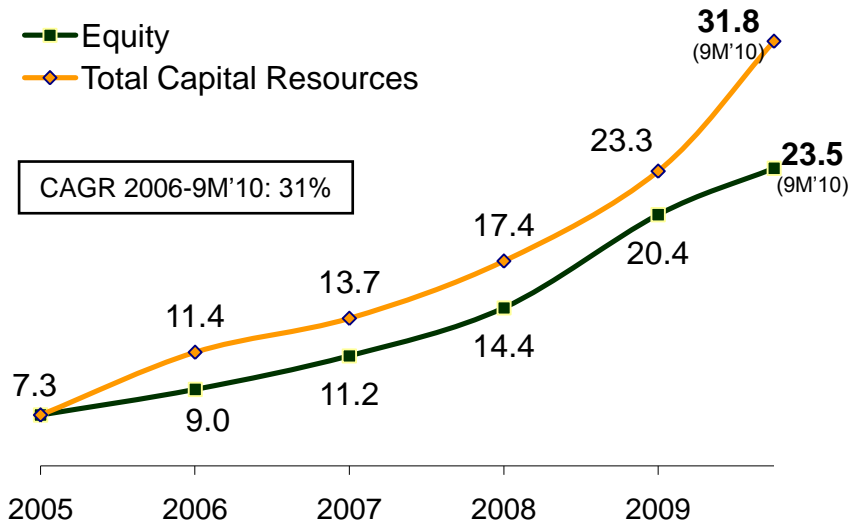


- Medium term borrowings at AED 16.8bn at 9M'10

Key points

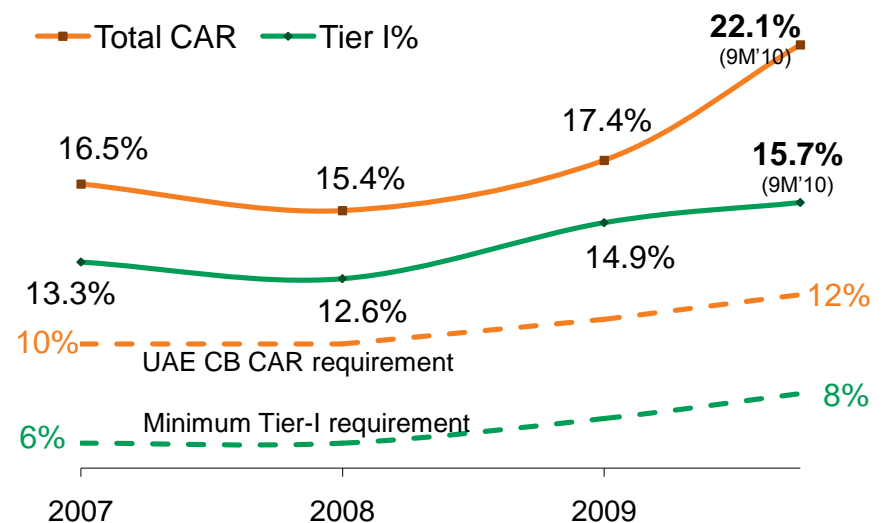
- Substantial funding from government & public sector entities due to our long standing relationship with them
- EMTNs amounting AED 3bn to mature in Dec 2010
- Recent benchmark issuances for a 5 year term – MYR 500mn @4.75% fixed (June 2010), USD 750mn @4.25% fixed (March 2010) and USD 850mn @4.5% fixed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

Capital resources (AED Bn)



- Capital resources increased by 36% over FY'09 to AED 31.8bn comprising:
 - Equity of AED 23.5bn (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 8.3bn) 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

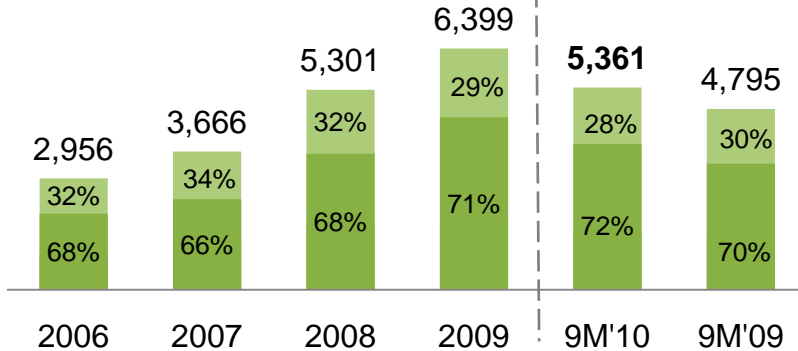
Capital adequacy (Basel-II)



- UAE Central bank's minimum capital adequacy requirements increased to 12% as of June 2010 (8% on Tier-I)
- Capital Adequacy ratio (Basel-II) in 9M'10 at 22.1% (on Tier-I – 15.7%) well above the Basel-II and UAE Central Bank's minimum requirements

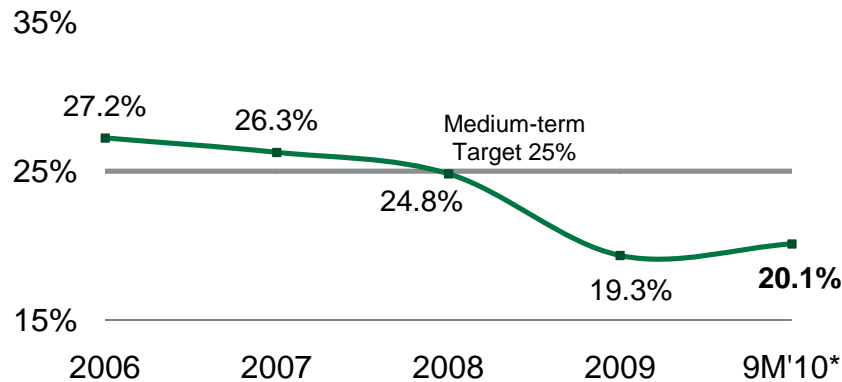
Operating income (AED mn)

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



- 16% growth in net interest income in 9M'10 over 9M'09

Return on Shareholders' Funds (%)

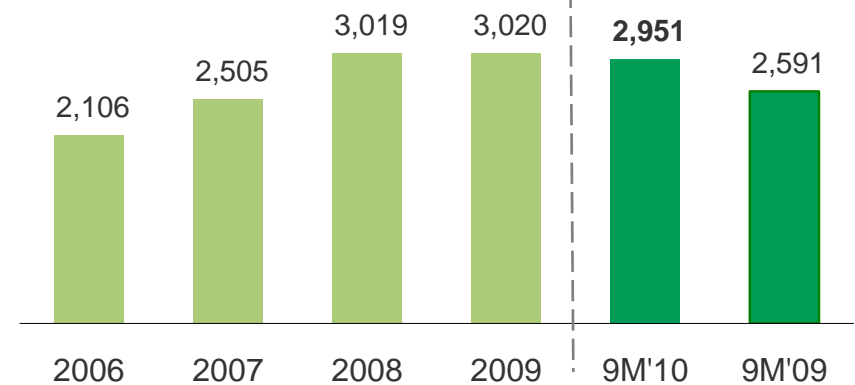


- Target for 2009 & 2010 set at 20%

* Annualised

Net attributable profits (AED mn)

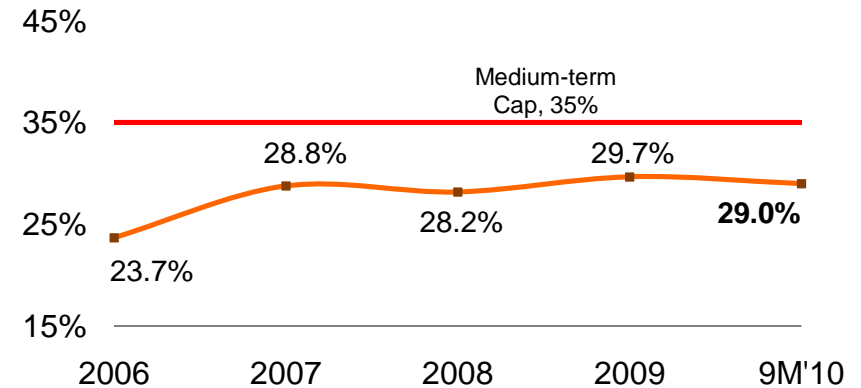
CAGR* 2006-9M'10: 17%



- Consistent bottom-line performance in 2010

* Annualised

Cost to Income ratio (%)



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

- Prudent and conservative loan growth; NPLs to increase in line with expectations
- To maintain adequate collective provisions – 1.25% of credit RWAs
- Continue to diversify our sources of funding & accessing new markets and segments of investors – plans to establish a Kangaroo (AUD/NZD) & Samurai (JPY) program
- Organic growth to continue with investments in our franchise, network, systems and people
- Target a return on shareholders' funds of 20% for 2010

“The bank continues to perform well in demanding market circumstances. We have continued to build up our provisions and have maintained collective provisions at 1.25% of risk weighted assets. We continue to build our businesses, investing in people, systems, our franchise and our channels. Our new ventures in Hong Kong, Switzerland and Jordan are now all operating in profit.”

- Michael H Tomalin
Group Chief Executive

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Consolidated balance sheet

	AED mn				
CONSOLIDATED BALANCE SHEET	Sep '10	Dec '09	% chg	Sep '09	% chg
Cash and balances with central banks	16,427	18,057	(9)	12,046	36
Due from banks	16,956	19,521	(13)	19,382	(12)
Reverse repos	9,503	557	NA	2,074	358
Investments	22,792	20,049	14	17,314	32
Loans and advances to customers	138,990	132,258	5	128,194	8
Other assets (incl premises & equipments)	8,821	6,403	38	6,556	35
ASSETS	213,489	196,845	8	185,566	15
Due to banks	33,500	30,777	9	30,148	11
Repurchase agreements with banks	3,688	2,570	43	2,567	44
Customers' deposits	120,433	121,205	(1)	110,488	9
Medium-term borrowings/ notes/ ECP's	16,859	13,412	26	13,421	26
Other liabilities	7,221	5,588	29	5,799	25
Subordinated convertible notes	8,310	2,852	191	2,850	192
LIABILITIES	190,011	176,404	8	165,273	15
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	17,086	14,267	20	14,119	21
EQUITY	23,478	20,441	15	20,293	16
LIABILITIES and EQUITY	213,489	196,845	8	185,566	15

Consolidated income statement

							AED mn
Consolidated Income Statement	9M'10	9M'09	% chg	3Q'10	3Q'09	% chg	FY'09
Interest income (includes income from Islamic financing)	5,460	5,140	6	1,946	1,676	16	6,877
Interest expense (includes Depositors' share of profits)	(1,597)	(1,797)	(11)	(599)	(495)	21	(2,306)
Net interest income	3,863	3,343	16	1,347	1,181	14	4,571
Non-interest income	1,498	1,452	3	466	527	(12)	1,828
Operating Income	5,361	4,795	12	1,813	1,708	6	6,399
Operating Expenses	(1,554)	(1,364)	14	(550)	(493)	12	(1,898)
Operating Profit	3,807	3,431	11	1,263	1,215	4	4,501
Net impairment charge	(783)	(784)	-	(320)	(284)	12	(1,408)
Profit Before Taxes	3,024	2,647	14	943	931	1	3,093
Overseas income tax expense	(73)	(56)	30	(23)	(17)	37	(73)
NET PROFIT	2,951	2,591	14	920	914	1	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

NBAD Launches First Solar ATM in UAE

Abu Dhabi (January 17, 2011) - **The National Bank of Abu Dhabi (NBAD), the Number One Bank in the UAE, has become the first bank in the UAE to launch a solar-powered ATM.**

NBAD's first solar ATM became operational this week at Al Bateen Branch in Abu Dhabi. Its launch coincided with the World Future Energy Summit (WFES), taking place in Abu Dhabi January 17-19, which NBAD sponsors, and where speakers from NBAD will present to the forum the Bank's sustainable initiatives and strategy.

"We are proud to be the first bank in the UAE to launch a green ATM," says Suvo Sarkar, the General Manager of Consumer & Elite Banking at NBAD. "As the Number One Bank in the UAE, NBAD strives to be at the forefront of offering superior banking products and services. As part of our CSR initiatives, we hope to be the 'trend-setter' in adopting solar power for future ATMs in this country. "

Mr. Sarkar adds: "NBAD's rollout of solar-powered ATMs will reduce our carbon footprint, and presumably act as an example of how banks can contribute to the sustainability of the environment."



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