



Investor Presentation

May 2011



بنك أبوظبي الوطني
NATIONAL BANK OF ABU DHABI
ش.م.ع. PJSC البنك الرائد 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

+ S&P and Fitch do not rate UAE; the ratings above reflect their ratings on the Emirate of Abu Dhabi

* Nominal GDP rankings by IMF (2008)

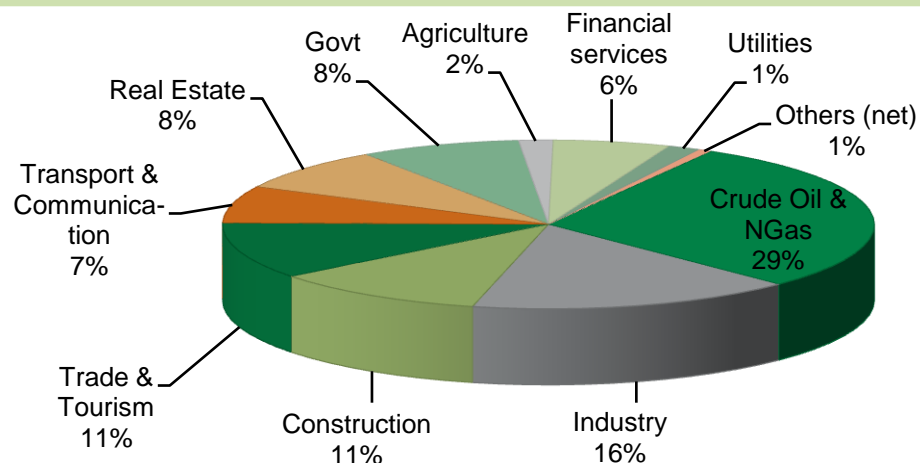
Source: Bloomberg, IMF, UAE Central Bank

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



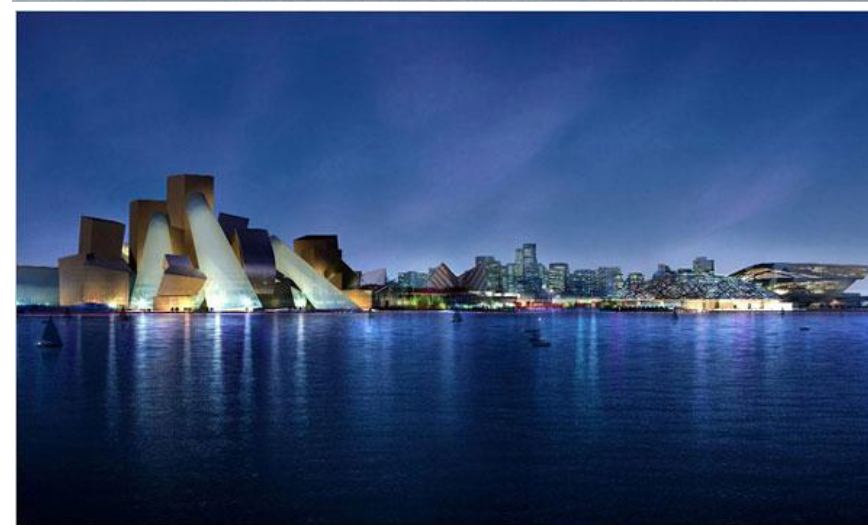
Source: National Bureau of Statistics, Economic Report 2009

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) (<i>3rd highest in the world – IMF</i>)
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\$ 200bn (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)	2009	2010	March 2011 _{est}
Total Assets ¹	413.6	437.1	461.7
Certificates of Deposit held by Banks	19.6	25.6	30.5
Investments by Banks	32.4	33.8	37.3
Deposits ²	267.5	285.8	300.9
Bank Credit ³	277.1	280.8	285.4
Specific Provisions	8.9	12.1	12.7
General Provisions	2.9	3.4	3.5
Capital Adequacy Ratio	19.2%	20.8%	20.7%
Banks & Branches⁴			
National Banks (23)	795	867	874
Foreign Banks (28)	154	162	160

Source: UAE Central Bank

1 Net of provisions and interest in suspense

2 Excluding Inter-bank deposits

3 Excluding loans to banks, provisions & interest in suspense

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

Country	Latest (2011)	Growth (YoY)	Banking Sector Assets (USD bn)
UAE	Mar	10.6%	461.7
S. Arabia	Mar	7.5%	394.9
Bahrain	Feb	(0.4)%	215.1
Kuwait	Mar	5.1%	153.8
Qatar	Mar	18.5%	158.7
Oman	Feb	8.2%	40.8
GCC Estimate		8.1%	1,425.0

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	RAM (Malaysia)	R&I (Japan)
LT	AA-	Aa3	A+	AAA	A+
ST	F1+	P-1	A-1	P1	
Outlook	Stable	Stable	Stable	Stable	Stable

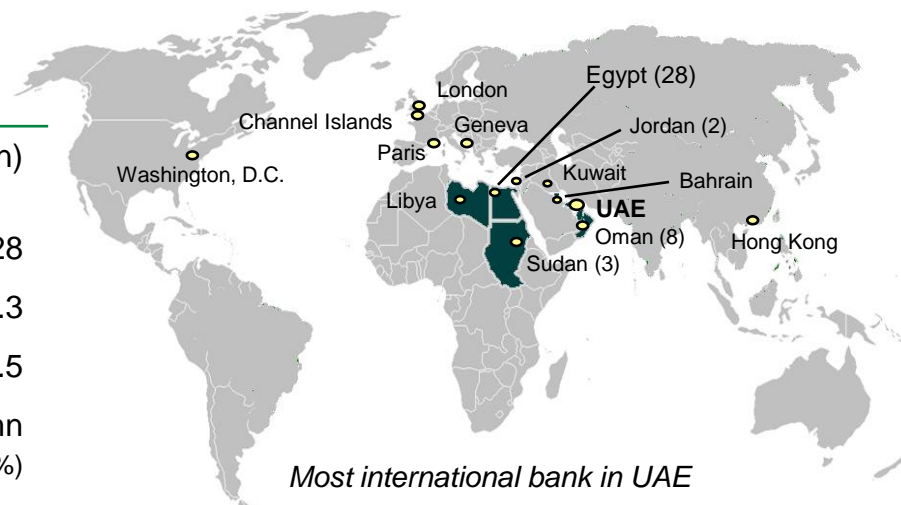
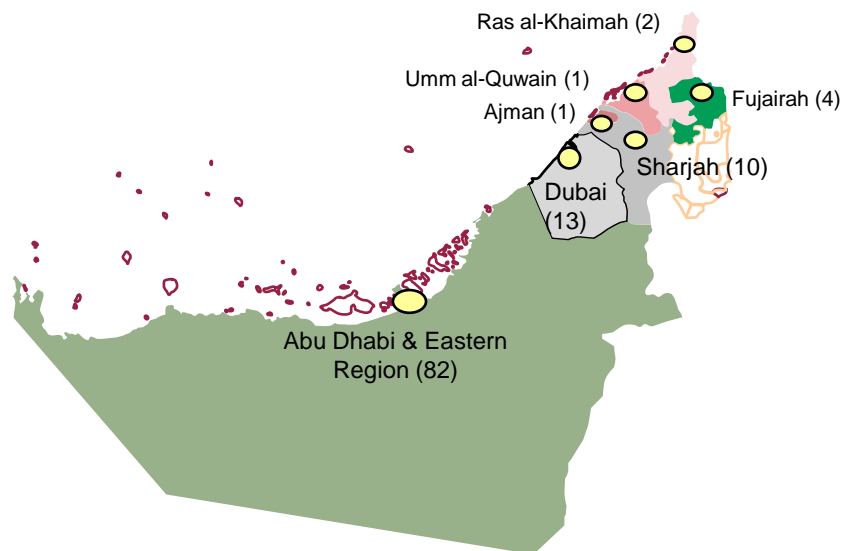
Presence

- UAE - 113 branches*, 436 ATMs+ in all the 7 emirates
- Egypt – 28 branches*, 44 ATMs
- Other Overseas – 22 units*, 19 ATMs

Stock Info

Market Cap (Price @ AED 11.25)	AED 32.3bn (US\$ 8.8bn)
Diluted EPS (1Q 2011)	0.28
PE Ratio	9.3
Price / Book	1.5
Shares Issued (@ AED 1)	2,870 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

National Bank of Abu Dhabi					
Domestic Banking	Financial Markets	International Banking	Corporate & Investment Banking	Global Wealth	Islamic Banking
<ul style="list-style-type: none"> ▶ Consumer Banking ▶ Elite Banking ▶ Business Banking (SME) 	<ul style="list-style-type: none"> ▶ Liquidity management & Interest rate products ▶ Institutional & Corporate Coverage ▶ Proprietary trading & Investments group 	<ul style="list-style-type: none"> ▶ Arab World Banking <ul style="list-style-type: none"> – Egypt Network – Oman Network – Sudan Network – Bahrain – Kuwait – Libya – Jordan ▶ International Banking <ul style="list-style-type: none"> – United Kingdom – France – USA – Hong Kong/ China 	<ul style="list-style-type: none"> ▶ Corporate Banking Group ▶ Wholesale Banking Group <ul style="list-style-type: none"> – Global Project & Structured Finance – Syndications & Specialised Portfolio – Financial Institutions Dept – Global Trade Finance – Global Cash Management ▶ Investment Banking Group <ul style="list-style-type: none"> – DCM – ECM – Advisory ▶ Private Equity ▶ Abu Dhabi National Property - Real Estate ▶ Abu Dhabi National Leasing <ul style="list-style-type: none"> – Leasing ▶ Special Asset Advisory 	<ul style="list-style-type: none"> ▶ Private Banking ▶ Asset Management Group <ul style="list-style-type: none"> – Local and Global Funds – Discretionary Portfolio Management ▶ Abu Dhabi Financial Services <ul style="list-style-type: none"> – Brokerage services ▶ Custody services 	<ul style="list-style-type: none"> ▶ Abu Dhabi National Islamic Finance ▶ NBAD Islamic Division
Head Office *					

* 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

Core strategy

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 1st Quarter of 2011

		E-NBD	ADCB	FGB	Mashreq	NBAD	Comments*
Return on Shareholders' Funds	%	18.1	13.3	16.1	9.9	17.2	2 nd in providing RoSF to its shareholders
Attributable Profit	AEDm	1,413	574	875	265	927	2 nd amongst UAE banks
Cost Base	AEDm	808	427	266	456	566	2 nd lowest cost to income ratio amongst UAE banks
Total Assets	AEDbn	300	181	143	85	233	2 nd highest amongst UAE banks
Total Equity	AEDbn	34.0	19.9	24.1	12.3	24.1	2 nd highest amongst UAE banks
Customer Loans	AEDbn	194	121	97	40	143	2 nd highest amongst UAE banks
Customer Deposits	AEDbn	212	109	98	46	141	2 nd highest amongst UAE banks

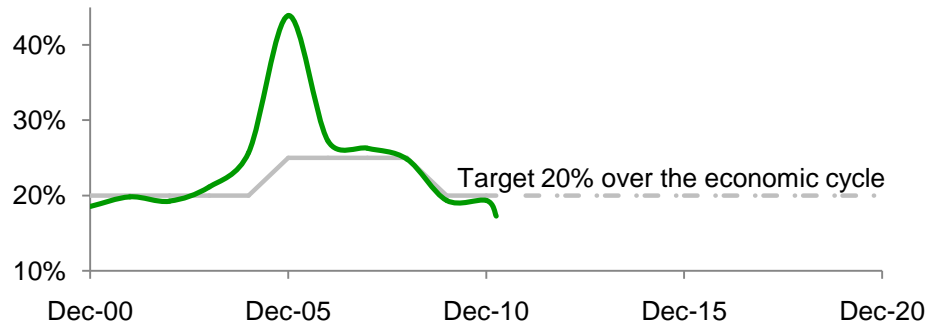
*Comments based on the sample of the 5 largest (asset-based) UAE commercial banks

•Figures may have been reclassified/recalculated for comparative analysis

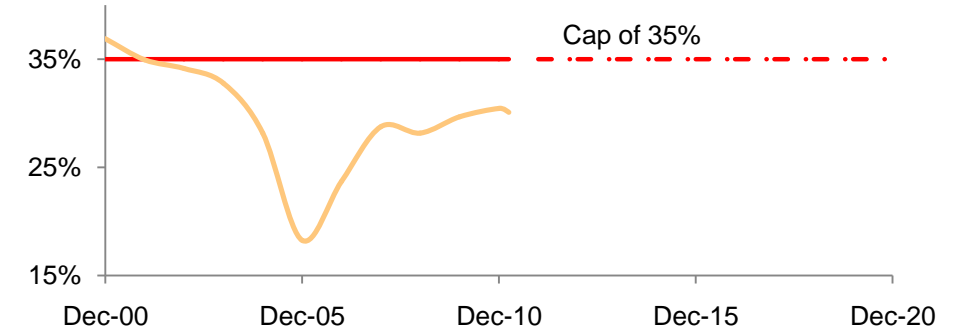
•Source: Financial Statements for the period as at 31 March 2011 for First Gulf Bank, Emirates-NBD, Abu Dhabi Commercial Bank, Mashreq and National Bank of Abu Dhabi

Financial objectives

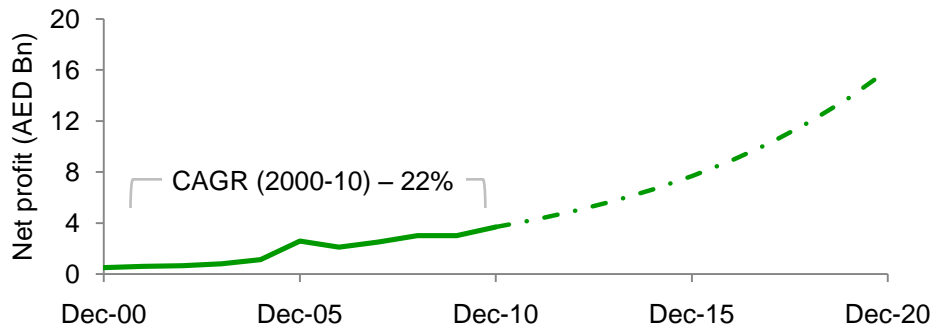
Return on Shareholders' Funds – 20% over the medium-term



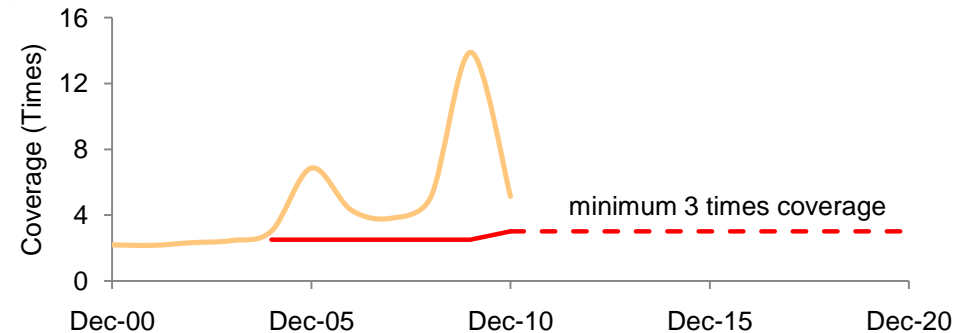
Cost to Income ratio – 35% cap in the medium-term



Earnings growth – targeted at 16% CAGR from 2010-2020



Cash Dividends – min 3x covered by Net profits



Non – Interest income

Target non-interest income to 35% as a proportion of the total operating income

Capital adequacy

Maintain ratio above current UAE Central Bank minimum requirement of 12% (8% on Tier-1)

Salient features of 1Q 2011 results



Net profits for the quarter at AED 927 million up 27% on 4th quarter profits of 2010



1st quarter profits lower by 10% year-on-year due to higher provisions



Top-line Revenues, Assets, Loans and Deposits – at record levels



Return on shareholders' funds at 17.2%



Strong balance sheet growth and adequately liquid for further growth

1Q 2011 – Balance sheet highlights

- **Assets** up by 10.4% in the quarter mainly driven by the growth in deposits
- **Loans and advances** up 4.7% in the quarter
- **Customer deposits** jumped 14.6% in the quarter compared to the year end
- **Capital resources** stable after payment of dividends - AED 120mn on GoAD Tier-I capital notes and AED 718mn to shareholders as a cash dividend for 2010

Consolidated Balance Sheet	31 Mar'11 (AED bn)	% chg (vs Dec'10)	% chg (vs Mar'10)
Assets	233.5	↑ 10%	↑ 16%
Loans & Advances	143.2	↑ 5%	↑ 7%
Customers' Deposits	141.1	↑ 15%	↑ 23%
Shareholders' funds*	20.1	↔	↑ 15%
Total Capital resources	32.4	↔	↑ 9%

* Excludes AED 4bn Government of Abu Dhabi (GoAD) Tier-I capital notes

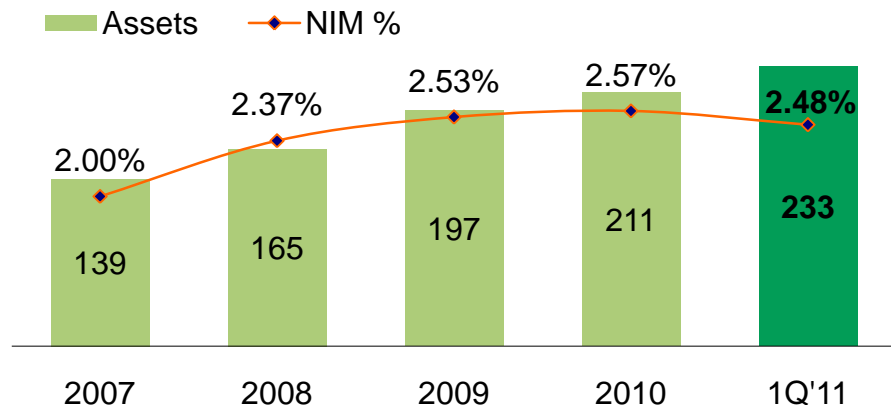
1Q 2011 – Income statement highlights

- ❑ **Operating income** up by 6% on higher net interest income (up 11%), however, partly offset by lower non-interest income (down 6%)
- ❑ **Operating expenses** rose by 15% on organic growth and continued investment in our businesses; cost-income ratio at 30.1% still within the cap of 35%
- ❑ **Impairment charges** were higher due to conservative provisioning – higher collective and specific provisions
- ❑ **Net profits** lower mainly due to higher provisions; though top line revenues, operating profits at record levels

Consolidated Income Statement	1Q 2011 (AED mn)	1Q 2010 (AED mn)	% chg
Operating Income	1,881	1,772	↑ 6%
Operating expenses	566	494	↑ 15%
Operating Profits	1,315	1,278	↑ 3%
Impairment charges, net	365	225	↑ 62%
Net profits	927	1,031	↓ 10%

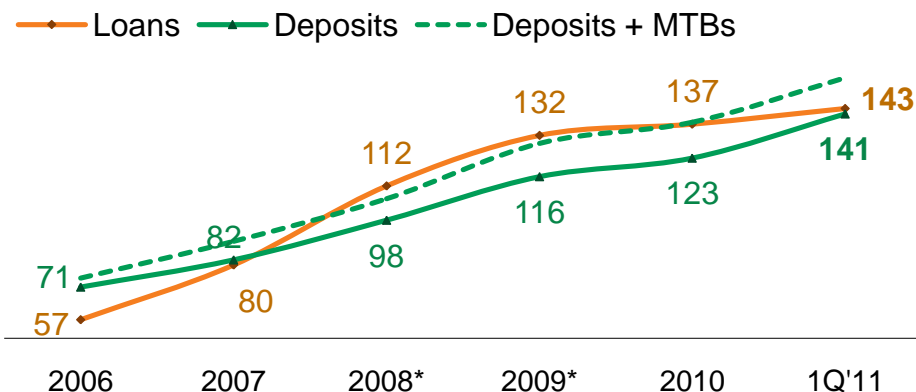
Assets & liquidity

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



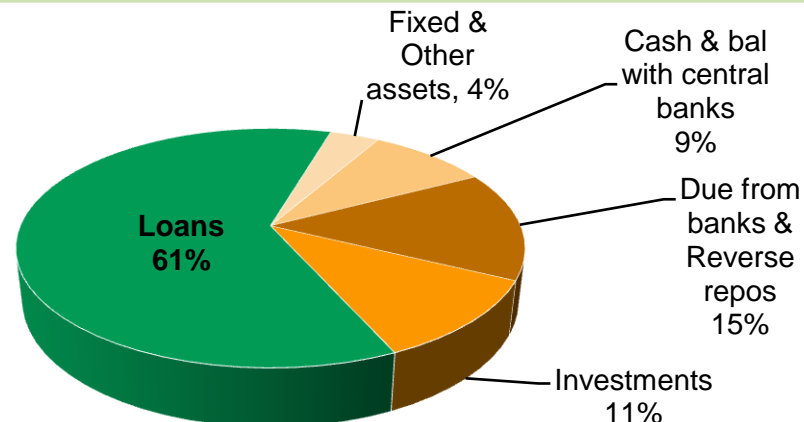
*Based on period end figures for Net Interest Income (annualised) and Average Assets for the period

Loans & Customer Deposits (AED bn)



*Deposits excludes AED 5.6bn Ministry of Finance deposits converted into Tier-2 capital in 1Q'10

Composition of Assets – AED 233bn (1Q 2011)

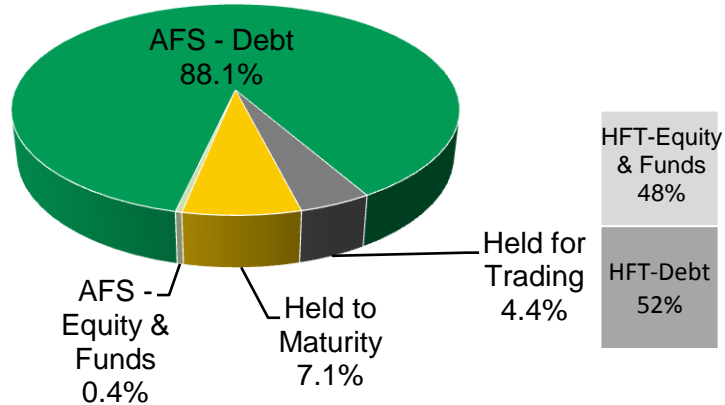


Key points

- NIMs* at **2.48%** in 1Q'11, almost matching levels of 1Q'10; lower than 2.57% for the full year 2010
- Regulatory loans to stable resources ratio within stipulated UAE Central Bank cap
- Optimal loans to deposits ratio at **102%** at 1Q'11; emphasis on increasing stable/medium-term borrowings

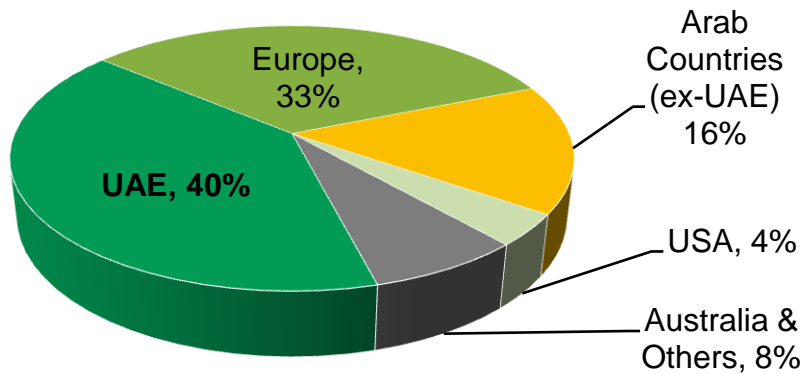
Investments

Investments – AED 25.8bn



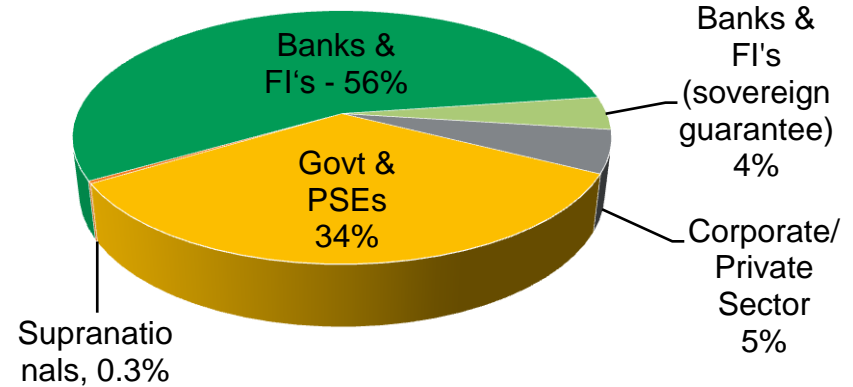
• HFT – AED 1.1bn ; HTM – AED 1.8bn ; AFS – AED 22.8bn

AFS investments by region



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

AFS investments by issuer

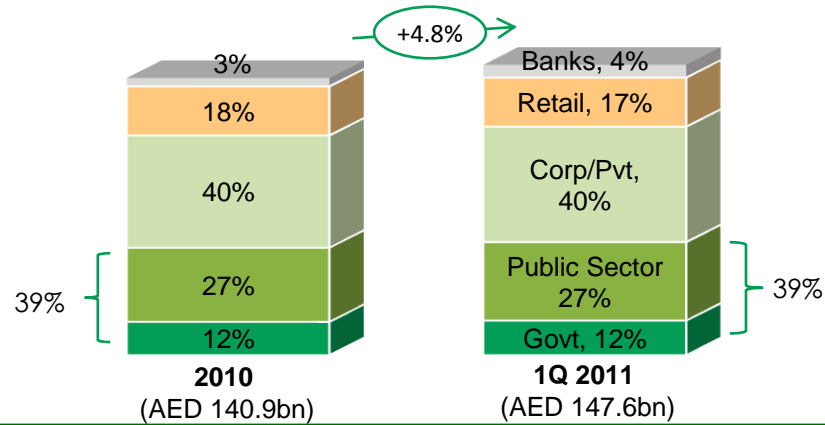


Key points

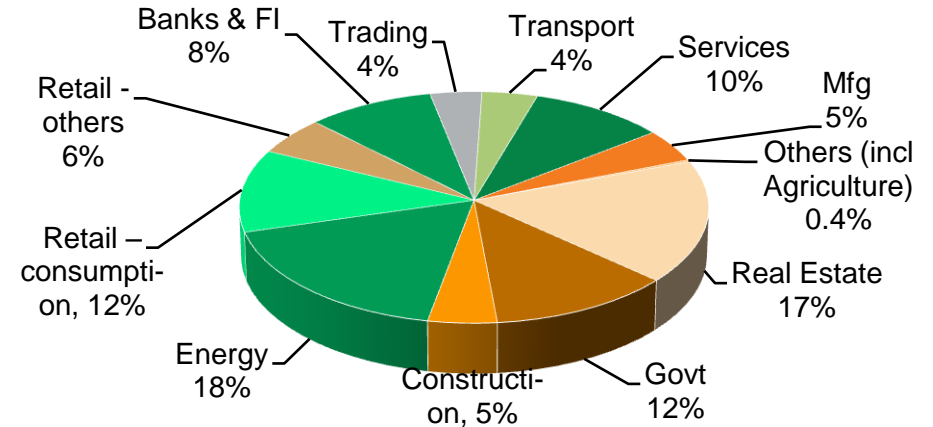
- More than 70% of Available for Sale (AFS) investments are rated AA & above
- Debt instruments include corporate and banks, treasury bills and government bonds

Loans and advances

Loans (gross) by customer type

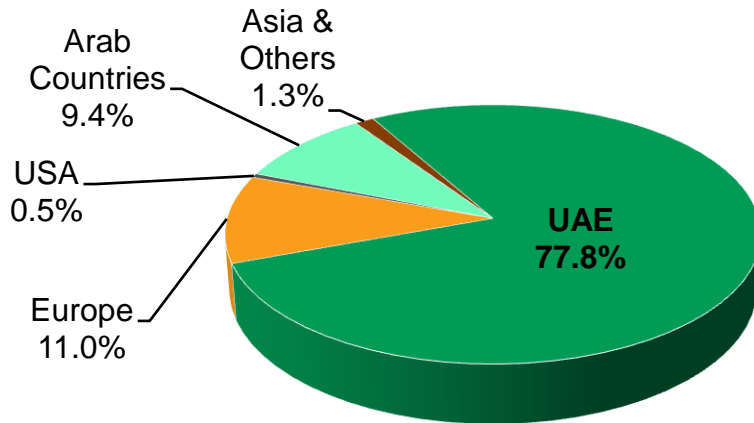


Loans (gross) by economic sector



- Diversified portfolio across economic sectors

Loans by geography (2010)



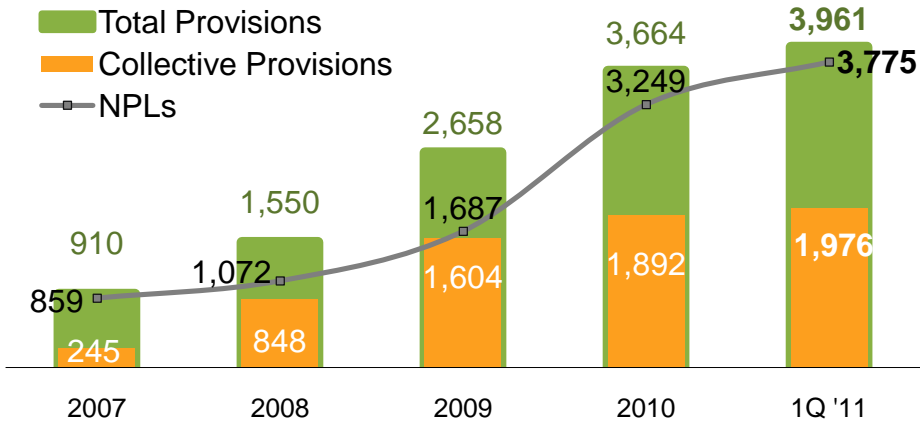
Key points

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

* Based on residential status of borrower

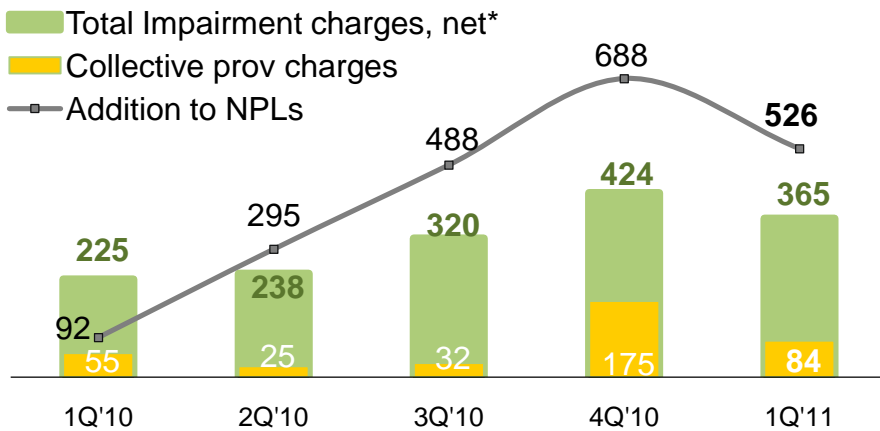
Provisions & NPLs

Provisions* & NPLs (AED mn)



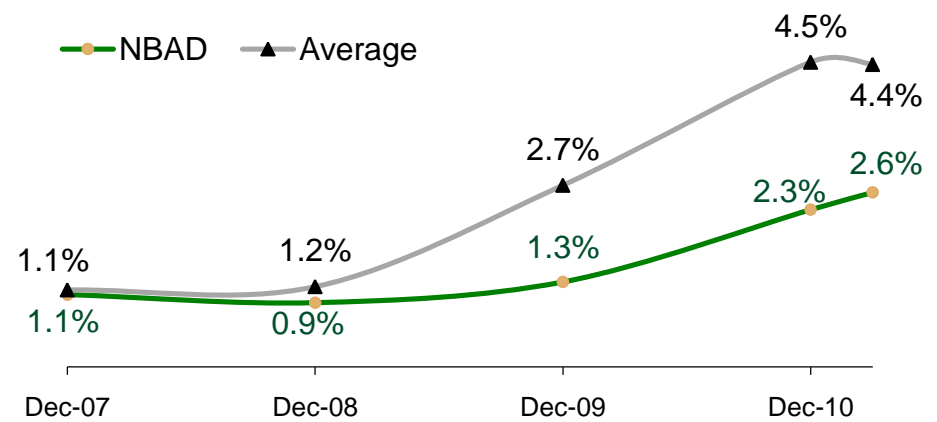
* Provisions on loans & advances - excludes all other provisions

Impairment charges & Addition to NPLs (AED mn)



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

NPLs (NBAD vs Major UAE Banks*)



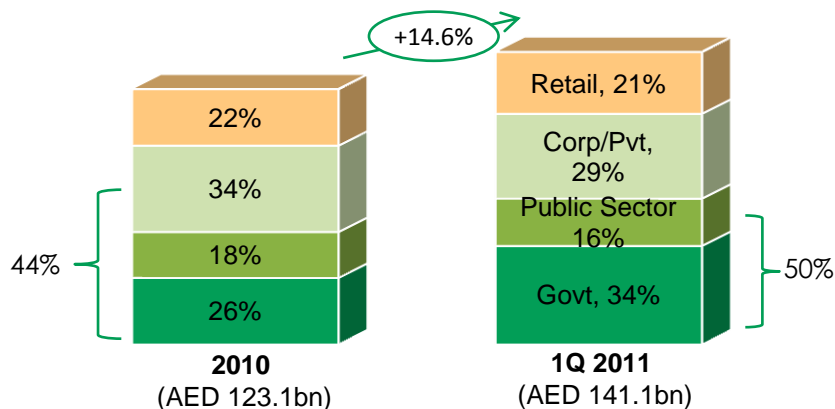
- Average NPL ratio of ENBD, NBAD, ADCB, FGB (Source: NBAD, Published financials)
- NPLs above exclude Dubai World related exposure classified as impaired by some of the banks included in the sample

Key points

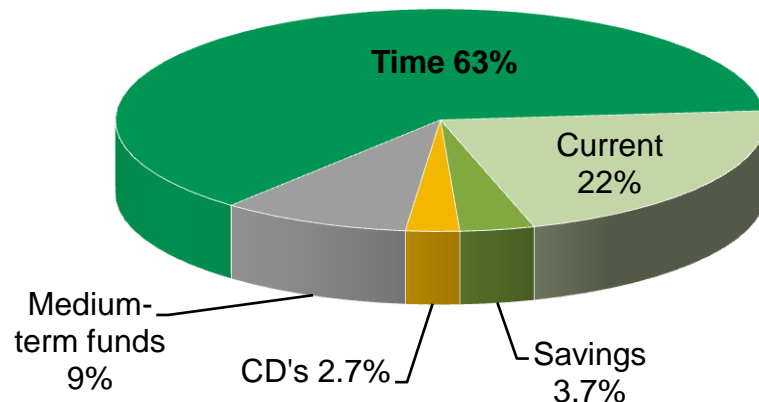
- NPLs increased by AED 526mn in the quarter to **AED 3,775mn** from AED 3,249mn at end-2010
- NPLs ratio at **2.56%** at the end of 1st quarter (2.3% at end-2010)
- Specific provisions at **52.6%** as a percentage of NPLs at the end of 1st quarter (2010 – 54.5%), excluding collaterals (estimated value of AED 1.7bn at 31 Dec 2010)
- Collective provisions of **AED 1,976mn** represents 1.39% of credit risk weighted assets (target – 1.5% by 2014 as per UAE Central Bank requirements)

Funding profile

Deposits by customer type

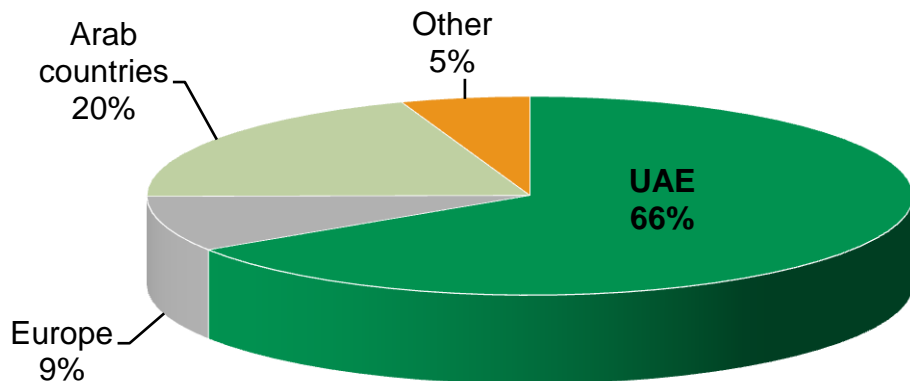


Deposits & medium-term funds by type



- Medium term borrowings at AED 14.6bn at Mar-2011

Deposits by geography (2010)



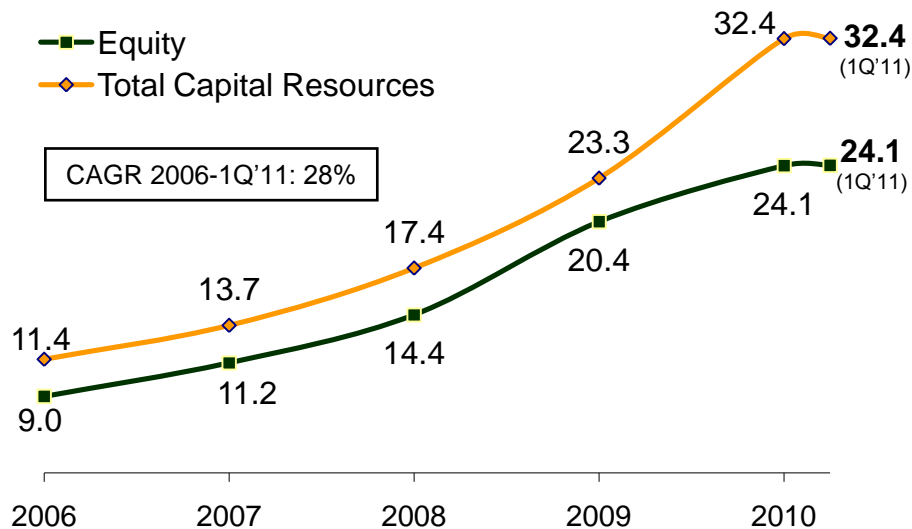
* Based on residential status of depositor

Key points

- Substantial funding from government & public sector entities due to our long standing relationship with them
- No maturities slated for 2011; AED 2.9bn to mature in 2012
- Recent benchmark issuances:
 - MYR 500mn @ 4.9% fixed issued in Dec 2010 for 10 years
 - MYR 500mn @ 4.75% fixed issued in June 2010 for 5 years
 - USD 750mn @ 4.25% fixed issued in March 2010 for 5 years

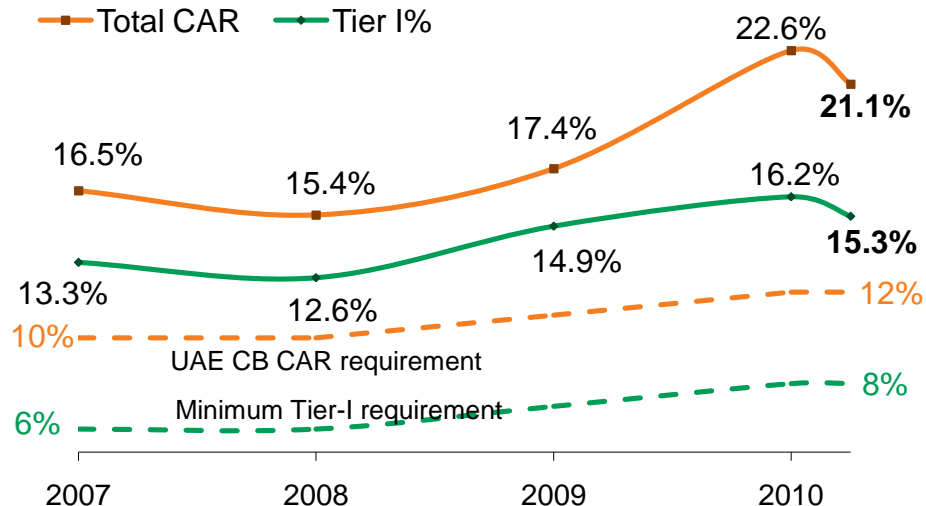
Capital

Capital resources (AED Bn)



- Capital resources at AED 32.4bn comprise of :
 - Equity of AED 24.1bn (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)
- Among the lowest leverage ratios (assets to capital resources) at 7.2x

Capital adequacy (Basel-II)

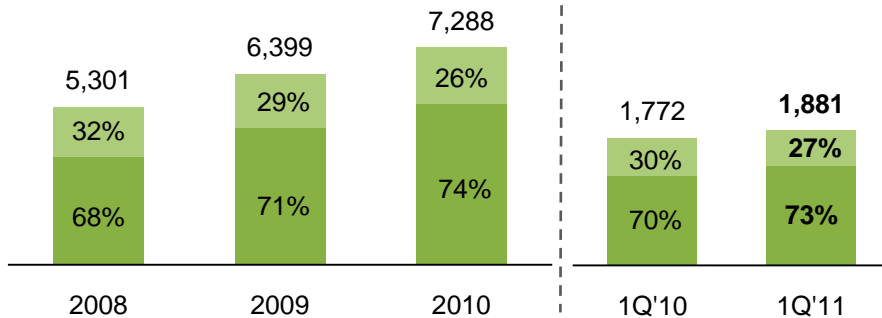


- UAE Central bank's minimum capital adequacy requirements increased to 12% as of June 2010 (8% on Tier-I)
- Capital Adequacy ratio (Basel-II) at 31 Mar 2011 at 21.1% (on Tier-I – 15.3%) well above the Basel-II and UAE Central Bank's minimum requirements

Income statement

Operating income (AED mn)

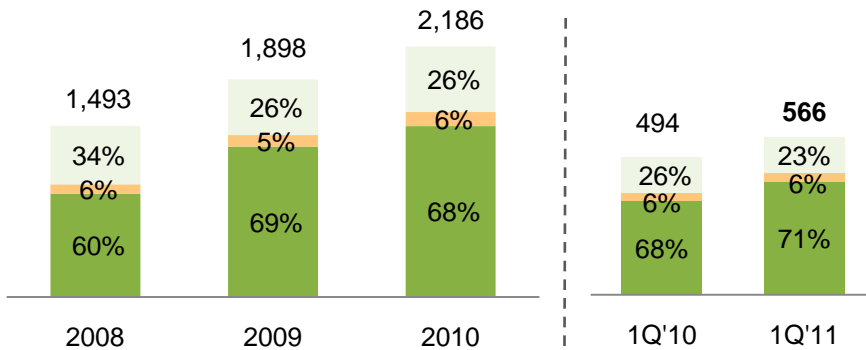
- Fees, Commissions & other non-interest income
- Net interest income & net income from Islamic financing



- 11% growth in net interest income in 1Q'11 over 1Q'10

Operating expenses (AED mn)

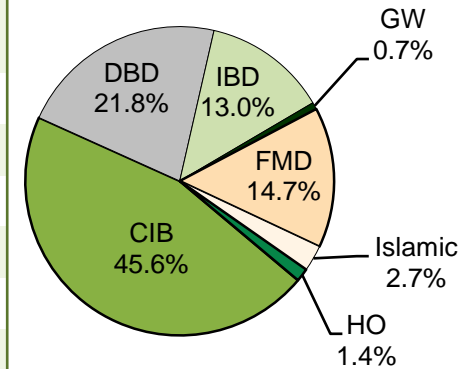
- Staff costs
- Depreciation
- Others



- Cost-income ratio remains within our medium-term cap of 35%, while organic growth continues

Operating profits by business segment – 1Q'11 (AED mn)

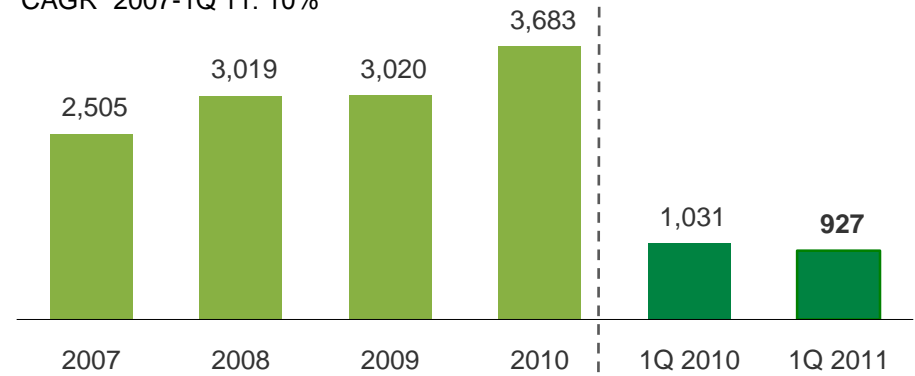
Corporate & Investment banking	600
Domestic banking	287
International banking	171
Global Wealth	10
Financial Markets	194
Islamic banking	36
Head Office	18



- Operating profits were AED 1,315mn in 1Q'11, up 3% yoy and 11% qoq

Net profits (AED mn)

CAGR* 2007-1Q'11: 10%



- Net profits higher by 27% over 4Q'10; lower by 10% YoY

* Annualised

Outlook



Loan growth target around 8-10% for 2011; NPLs forecasted to stabilise at end-2011



Gradually increasing collective provisions to 1.5% of Credit RWAs by 2014 in line with UAE Central Bank directives



Organic growth to continue with investments in our franchise, network, systems and people



Target a return on shareholders' funds of 20% in the medium-term

“Although net profits for the current quarter are below the first quarter of 2010 as a result of higher provisions; top line revenues, operating profits, assets, loans and deposits are all at record levels. The Group remains well placed and continues to invest in its people, network, systems and brand.”

- Michael H Tomalin
Group Chief Executive

Appendix

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Consolidated balance sheet

CONSOLIDATED BALANCE SHEET	AED mn				
	Mar '11	Dec '10	% chg	Mar '10	% chg
Cash and balances with central banks	21,184	18,430	15	13,828	53
Due from banks	19,077	14,163	35	21,798	12
Reverse repos	15,490	10,898	42	3,973	290
Investments	25,759	22,689	14	20,644	25
Loans and advances to customers	143,237	136,833	5	133,612	7
Other assets (incl premises & equipments)	8,742	8,414	4	6,982	25
ASSETS	233,489	211,427	10	200,837	16
Due to banks	33,874	31,551	7	31,286	8
Repurchase agreements with banks	2,884	2,543	13	3,400	(15)
Customers' deposits	141,051	123,131	15	114,719	23
Medium-term borrowings/ notes/ ECP's	14,609	14,494	1	15,409	(5)
Other liabilities	8,633	7,283	19	6,145	40
Subordinated convertible notes	8,308	8,312	-	8,435	(2)
LIABILITIES	209,359	187,314	12	179,394	17
Share capital	2,870	2,392	20	2,392	20
Govt of Abu Dhabi's Tier-I capital notes	4,000	4,000	-	4,000	-
Reserves, etc	17,260	17,721	(3)	15,051	15
EQUITY	24,130	24,113	-	21,443	13
LIABILITIES and EQUITY	233,489	211,427	10	200,837	16

Consolidated income statement

	<i>AED mn</i>				
Consolidated Income Statement	1Q'11	1Q'10	% chg	4Q'10	% chg
Interest income (includes income from Islamic financing)	1,960	1,719	14	1,970	(1)
Interest expense (includes Depositors' share of profits on Islamic financing)	(582)	(480)	21	(585)	(1)
Net interest income	1,378	1,239	11	1,385	(1)
Non-interest income	503	533	(6)	433	16
Operating Income	1,881	1,772	6	1,818	4
Operating Expenses	(566)	(494)	15	(632)	(10)
Operating Profit	1,315	1,278	3	1,186	11
Net impairment charge	(365)	(225)	62	(424)	(14)
Profit Before Taxes	950	1,053	(10)	762	25
Overseas income tax expense	(23)	(22)	4	(30)	24
NET PROFIT	927	1,031	(10)	732	27

Credit ratings profile

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
- 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

Other ratings: RAM (Malaysia) – **AAA**, R&I (Japan) – **A+**, Capital Intelligence – **AA-**

Clear strategy

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
- **Business 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
- **Special Asset Advisory**

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

Clear strategy (cont'd)

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

Contact Us



Best Corporate Social Responsibility
by emefinance



Best Investment Product in Middle East
By Banker Middle East



Best Arranger of Middle Eastern Loans
by Euroweek



Most recognised International Compliance Officer & Best Compliance Officer of the Year
by Thomson Reuters / Complinet



NBAD opened 3 Business Banking Centres in 1st quarter

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