

ADCB embraces sustainability to support its stakeholders' ambitions

ADCB is devoted to supporting the ambitions of its four stakeholder groups – Customers, Employees, Shareholders and our Country – by going beyond conventional business conduct and embracing sustainability. This means that the needs and expectations of each of stakeholder are considered against each of three pillars of sustainability, namely, social, economic and environmental factors.

Highlighted below is a summary of the Bank's approach¹:

Customers:

In practice, ADCB supports the ambitions of its Customers through innovative products and services (TouchPoints loyalty program, Free Banking), Education Loans, various SME financial products and services, Sustainability Awareness (Zakat Fund Alliance, Islamic Banking Credit Card), easy & effective banking channels, alternative banking channels (ADCB Personal Internet Banking, ADCB Mobile SMS Banking service, e-statements, websites, 24-hour contact center, ATM machines), service excellence (TSE training), InterAct complaints resolution process and information security and protection.

Employees:

Employees' ambitions are supported in numerous ways which reinforce that they are vital to our continued growth and excellence:

1. Emiratisation initiatives include Emiratisation Committee, Emirati Academy Programme and Mahara;
2. A diverse & engaging workplace is supported by performance measurements, employee engagement surveys and an effective performance management system and internal communication platform (Tawasul);
3. Investing in our biggest asset through rewards, recognition, training and a healthy environment to fulfill career development and the realization of their ambitions.

Shareholders:

ADCB maximizes value to Shareholders through excellent returns on investment and excellent governance practices. This is detailed in a full and transparent manner in the Bank's annual reports, which can be found by visiting www.adcb.com, under the heading 'about us' and selecting 'investor relations' and 'governance' from the drop down.

Country:

The ambitions of our Country (which comprises the UAE government, community, environment and suppliers) are achieved through strategic partnerships, community

¹ For full details of the all of the areas in which the Bank supports our stakeholders, visit www.adcb.com, under the heading marked 'about us' and select 'sustainability' from the drop down to view the full ADCB Sustainability Report 2011.

contributions, internal environmental impact reduction initiatives and other practices. A sound economic system is supported through the Bank's overarching commitment to contribute to the development of the UAE's economy, through responsible lending, local procurement practices, job-creation, social contributions and environmental initiatives (lights-off and air conditioning, e-statements, paperless procurement system, recycling).

Strategic public and private partnerships and sponsorships through which ADCB promotes sustainability and supports the community, including:

- EWS-WWF
- Red Crescent
- AD SG membership
- Zakat Fund Alliance
- Khorfakkan Club for Handicapped
- Islamic Banking Credit Card
- ADCB Tree of Hope
- Pink Polo presented by ADCB
- Ghantoot Racing and Polo Club Seasonal Sponsorship (H.H. President of the UAE Polo Cup, Pin Polo, Ghantoot Golden Cup)
- ADCB Breast Cancer Awareness Booklet
- BurJuman Pink Walkathon
- Abu Dhabi Striders running events
- Abu Dhabi Art and through this, Abu Dhabi's 2012 Wings Project
- Safe and Sound Breast Cancer Awareness Campaign
- Emirates Woman of the Year Awards
- Abu Dhabi Harlequins
- The Club (to support their 50th anniversary)

The Bank recognises the need to reassure its stakeholders about the company's performance in these matters and ensure that stakeholders understand how the Bank's actions in this field delivers value to the ambitions of its stakeholders. This is achieved through its sustainability reporting practices.

To learn more about ADCB's sustainability initiatives and to read its latest sustainability report, visit www.adcb.com, go to the heading marked 'about us' and select 'sustainability' from the drop down.