



# بنك أبوظبي الوطني NATIONAL BANK OF ABU DHABI

The Number One Bank البنك الرائد PJSC ش.م.ع

## MARKET

National Bank of Abu Dhabi (NBAD), one of the largest banks in the UAE and the one with constant focus towards the right goals, as demonstrated by its consistent results for over four decades, was incorporated in 1968 as the first national bank in the Emirate of Abu Dhabi.

In addition to having one of the largest branch and ATM networks in the UAE, they are represented through branches and operating subsidiaries in Oman, Kuwait, Bahrain, Egypt, Libya, Sudan, the United Kingdom, France, Switzerland and the United States of America. Their worldwide banking business is expanding fast and they have plans to open in Jordan, Qatar and Hong Kong to increase their international reach.

Besides its branches, NBAD provides 24-hour internet banking accessibility through NbadOnline and NbadDirect as well as account access and personalised customer support through their 24-hour Call Centre.

NBAD is rated senior long term/short term A+/A-1 by Standard and Poor's, Aa3/P1 by Moodys and AA-/F1+ by Fitch giving one of the strongest combined ratings of any Middle Eastern financial institution.

## ACHIEVEMENTS

Based on their continuous development and improvement of human resources, operations, the use of technology and the results achieved NBAD has won the Middle East Excellence Award 2008, the Mohamed Bin Rashid Al Maktoum Business Award 2007, the Sheikh Khalifa Excellence Gold Award, the Mohammed Bin Rashid Al Maktoum Business Award 2007, UAE Banks Corporate Governance Award in 2008, the Middle East Excellence Award 2008, the Dubai Quality Award as well as the Emirates Institute of Banking and Finance Studies (EIBFS) Human Resources Development Award and the Dubai Human Development Award.

NBAD has also won the Best Bank in the UAE Award from Euromoney, the Banker and Global Finance nine times in the last six years; the Middle East e-banking Country Award and the outstanding use of IT in Financial Services Award; numerous Deal of the Year Awards as well as special recognition from UAE environmental groups for the bank's active participation in environmental conservation.

## HISTORY

National Bank of Abu Dhabi was established on the 13th February 1968. It was very small then and Abu Dhabi itself was a relatively small city. It was the first national bank in the emirate and something of a novelty, there was not even a Dirham note issued at that time; the bank's first balance sheet was drawn up in Bahraini Dinars. The bank was officially opened on the 23rd December 1968 by the late Sheikh Zayed bin Sultan Al Nahyan.

At the end of 1969 NBAD recorded its first full year of operation. The total balance sheet of the bank was the equivalent of AED219 million, the capital was AED11 million and net profits just under AED2 million. But there was a profit from the start and, having paid a dividend on the initial capital, there was AED1 million left over to build the capital for the next year. By

the end of 2007 their balance sheet was AED139 billion, 660 times larger; with profits of AED2.5 billion and capital resources over AED11 billion; over 1,000 times larger.

The growth of NBAD mirrors the growth of the UAE and Abu Dhabi itself. NBAD is now a top 250 bank in the world and one of the largest banks in the Middle East. It employs 3,000 people in eleven countries. It has a wide range of products and services, from credit cards and corporate finance, to financial engineering and car loans. With over fifty nationalities representing their employees, they have many multi-talented, highly gifted and qualified people. They are proudly serving over 300,000 customers around the world.

Nevertheless, some things have stayed just the same in these 40 years. Their commitment to serving and to building Abu Dhabi, and the wider UAE nation, remains exactly the same. NBAD is part of the DNA of Abu Dhabi. Sheikh Zayed had a great vision for this country and this Emirate and part of the vision was to establish a bank owned by, and for, Abu Dhabi and its friends. The strength and vitality of NBAD today bears witness to that vision and those employed by the National Bank of Abu Dhabi now have the responsibility to grow with the bank to even greater heights.

## PRODUCT

National Bank of Abu Dhabi is a full service bank offering a plethora of products and services to its retail and corporate customers. The main divisions of the bank and their functions are:

### Domestic Banking Division:

Offers consumer, elite and commercial banking services. Clients can access NBAD through Internet banking, NBAD Online, NBAD Direct, 24-hour Call Centre and one of the largest network of branches and ATMs in the country.

### Corporate and Investment Banking:

- Corporate banking
- Wholesale banking
- Investment banking

- Properties and Real Estate (Abu Dhabi National Properties - (ADNP)
- Leasing (Abu Dhabi National Leasing - ADNL)

### Financial Markets Division:

Offers 24-hour trading services in local, regional and international markets. Services include: Money Markets and Capital, Guaranteed Investment Notes, Fixed Income (Primary and Secondary), Futures, Options, Commodities, Foreign Exchange and Structured Solutions.

### Global Wealth:

- Private Banking
- Asset Management
- Stock Brokerage (Abu Dhabi Financial Services - ADFS)

### Islamic Banking and Finance

Islamic banking and financial services are provided through Abu Dhabi National Islamic Finance (ADNIF), fully owned by NBAD. Customers are offered Sharia'a compliant products and services through Corporate, Retail, Treasury and Investment divisions of ADNIF/ISD and through the bank's many other delivery channels.

### International Banking Division:

NBAD's presence in the Arab world comprises: **NBAD Egypt** (est.1975): with 26 branches in major cities including Cairo, Giza, Alexandria, 6th October City, Port Said, Mansoura, Hurghada, Luxor, Sharm El Sheikh, Assuit and Tanta. NBAD is ranked amongst one of the largest foreign banks in Egypt.

**NBAD Oman** (est. 1976): has seven branches in the country in Muttrah, Al Khoud, Sohar, Al Khuwair, Al Qurum, Nizwa and Salalah. NBAD Oman is the only UAE based bank in Oman providing a crucial commercial link between the two countries.

**NBAD Sudan** (est.1976): Located in Khartoum, it is one of the few international financial institutions in the country and uniquely placed to support inward investors and international businesses. They have two Full Commercial Branches, one in main Khartoum, another in Amarat area and a Cash Office in Khartoum North.

**NBAD Bahrain** (est.1977): Operating as an offshore banking unit NBAD Bahrain is engaged in treasury operations. They opened their NBAD Bahrain Full Commercial Branch in March 2008.

**NBAD Kuwait:** NBAD opened a full Commercial Branch in Kuwait in November 2006.

**NBAD Libya** (est.2008): NBAD opened a representative office in Libya in April 2009.

Their network in the Middle East is well placed to serve the particular needs of the expatriate community in the United Arab Emirates.

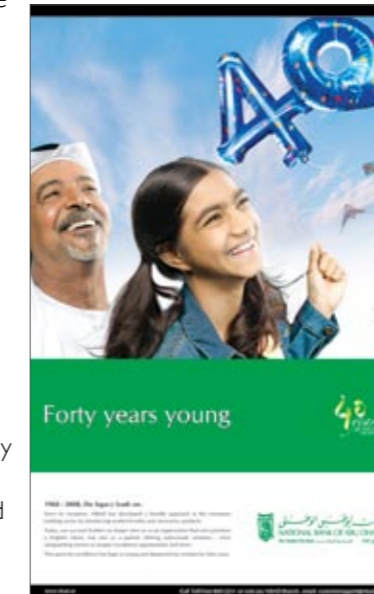
NBAD's overseas network stretches from Oman, Kuwait and Bahrain in the G.C.C. to Egypt, Libya and Sudan in Africa and to London, Paris and Geneva in Europe, and to Washington DC in the USA.

## RECENT DEVELOPMENTS

NBAD is one of the growing number of financial institutions interested in increasing its Corporate Social Responsibility (CSR), NBAD believes that CSR is their way of contributing to sustainable development, recognising that as they conduct their daily business operations, they have an inevitable impact on the environment in the UAE.

Through sound projects and initiatives NBAD acknowledges its responsibility, as well as the commercial advantage, in going beyond what is required when managing their impact on society, the environment and the economy.

Issues such as effective preservation of the environment, humanitarian, social, economic



and charitable causes are considered as good business practices. They not only balance these responsibilities but also ensure the sustainability of these elements for the future. For NBAD corporate social responsibility is about managing business interaction with people, the environment and the economy. Consequently NBAD has developed a number of environmental activities, partnerships and changes that have been applied collectively across the organisation. National Bank of Abu Dhabi looks forward to continuing its path as responsible corporate

citizens and strengthening their commitment to corporate social responsibility in the UAE.

## PROMOTION

Globalisation has brought new challenges such as increased accountability and demands for greater levels of transparency and at NBAD they are not immune to the risks and opportunities that such challenges bring. They have come to recognise that by taking responsibility for their business decisions, activities and resulting impacts, by listening and taking the needs of their internal and external stakeholders into consideration, their Corporate Social Responsibility and their approach to sustainability adds significant value to their brand. CSR contributes to the strength of their reputation through their commitment to their employees as a responsible institution, by providing their customers access to a variety of financial products and services that meet their needs. They are also engaged in raising awareness of health issues that affect our society. By behaving responsibly and ethically they strengthen their reputation thereby adding to the value of the NBAD brand.

The NBAD Reduce, Re-Use, Recycle programme is designed to encourage employees to reduce their use of natural resources, such as switching off their computers and screens, photocopiers and lights, etc. at the end of each day. The programme encourages them to use on-line forms, to print less and recycle more. The programme is being rolled out to all branches in the Emirates and will then continue in their overseas branches. They are expanding from an internal wastepaper collection service to the collection of used printer cartridges and the installation of recycling centres, which will be available for members of the public to use.

The NBAD Wellness Day supports employees by encouraging them to maintain healthy lifestyles. Annually, NBAD offers employees various health checks as well as providing seminars and information to educate them about a healthy lifestyle – including diet, stress relief, exercise and personal care. When NBAD invests in their employees' well being the benefits

are seen not only by their families, but also by their fellow colleagues. The results can lead to reduced levels of stress, resulting in more quality time with their families, and during their personal lives, a higher level of engagement, increased productivity and less time lost through ill health.

The NBAD Annual Blood Donation Drive sees a significant number of people from the community, together with NBAD employees, donating blood; the overall contribution has increased appreciably each year. The event has been further enhanced by the inclusion of Thalassemia screening due to the concerns of the UAE Government of the long-term impacts of this genetic blood disorder on future generations.

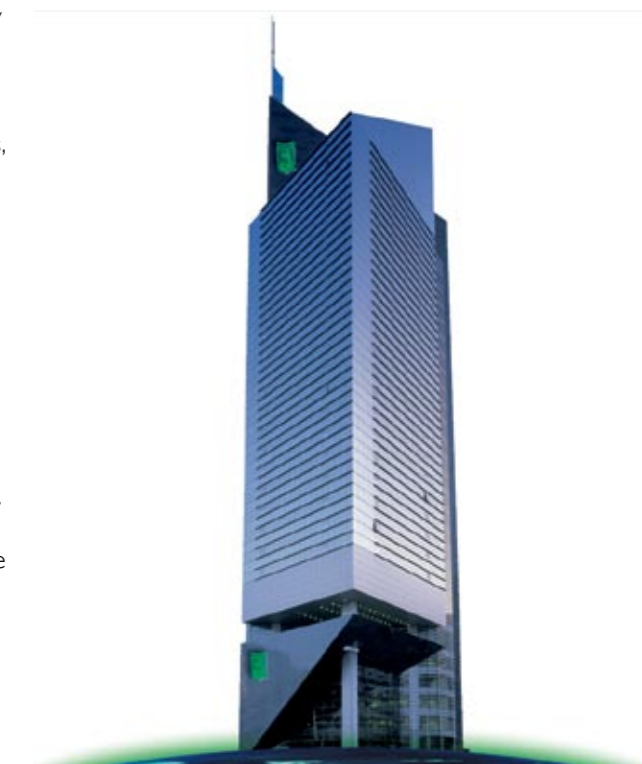
## BRAND VALUES

The Mission of NBAD is to provide their customers with the very best services. They pledge to listen to their customers, understand their needs and to dedicate all their energies towards serving them.

The underpinning values which run through NBAD and define its identity depict the brand as safe, evolving, confident, proud, ethical, innovative and green.

NBAD strives to be loyal to its heritage but modern in its outlook; and, while empowering their staff to strive constantly for organisational excellence, NBAD diffuses a beneficial learning culture that builds up its iconic status.

[www.nbad.com](http://www.nbad.com)



## Things you didn't know about NATIONAL BANK OF ABU DHABI

- NBAD is the flagship for Abu Dhabi and the UAE.
- NBAD has shown consistent profitability and value creation to shareholders.
- NBAD is well positioned to generate growth from the robust regional economic environment.
- NBAD is one of the highest rated banks in the Middle East with a clear and focused strategy for growth.
- NBAD is the UAE bank with the largest international presence.
- NBAD is 70.48% owned by the Abu Dhabi Investment Council (ADIC).

Superbrands