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Press Release

FOR IMMEDIATE RELEASE

Abu Dhabi Commercial Bank wins credit risk management award for 2011

- Abu Dhabi Commercial Bank demonstrated exceptional credit risk management in 2011.
- The bank successfully completed a complex integration of Royal Bank of Scotland's retail banking and SME business in the UAE.
- It significantly improved its capital position, liquidity levels, funding profile as well as risk management capabilities.

Bangkok, April 27th, 2012 – Abu Dhabi Commercial Bank (ADCB) has been named as the winner of The Achievement in Credit Risk Management Award for the year 2011 during the Asian Banker Risk & Regulation Conference. The bank received the award at the Asian Banker Summit 2012. The ceremony was held at the Bangkok Convention Centre on April 26th 2012.

ADCB has demonstrated exceptional credit risk management through its resiliency in overcoming the challenges it faced as a result of its integration with Royal Bank of Scotland's retail banking and SME business in the UAE. The bank gained an additional 250, 000 customers, 110,000 accounts, 300,000 cards, and 1400 employees, along with a world-class operations processing and call centre facility, successfully doubling the size of its credit card business. Despite the complexity of the endeavour, loss rates decreased from 18% to 11%, and recovery rate improved by 80% from 2010 on the acquired portfolio, which is impressive when read in conjunction with falling ENR.

ADCB has recorded 12% market share by loans, and NPL ratio has improved by 5.5% year-on-year, even with reduced ENR. Provision norms are more stringent compared to Central Bank guidelines, and such rigor has resulted in excess provisions of \$23 million as on 31st December 2011, providing adequate cushion to the portfolio. The bank significantly strengthened its capital position, improved liquidity levels and funding profile, enhanced risk management capabilities and operating efficiency. The bank developed a collection strategy on its acquired retail banking and SME business portfolios, and adopted a principles-based approach to collection management, integrating risk with performance across the entire organization.

About 1,000 delegates attended the event, consisting of industry specialists, senior bankers, regulators, service providers and decision makers from leading institutions in Asia, the US, Europe and Latin America, where opinions and responses of practitioners from across the region to global issues are shaped.

The awards programme, administered by The Asian Banker is Asia's most important annual risk event featuring leading practitioners from a cross-section of banks and global regulators on a number of

critical areas affecting the banking industry. A stringent three-month evaluation process based on a balanced and transparent scorecard had been used to determine the winners.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong and Shanghai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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