

Press Release

FOR IMMEDIATE RELEASE

Abu Dhabi Commercial Bank wins Best Retail Bank in United Arab Emirates for 2014

- **ADCB's customer-oriented approach has resulted in increased customer satisfaction and new customer-base growth of 10%.**
- **The bank has effectively moved customers to digital channels, with 73% of their client-base becoming active mobile users and 51% conducting transactions online.**
- **ADCB established ITMAM to consolidate bank-wide operational support activities that enable the bank to provide a unique customer experience.**

Sydney, April 3rd 2014—Abu Dhabi Commercial Bank (ADCB) won the Best Retail Bank in United Arab Emirates for 2014. The bank received the award at The Asian Banker's International Excellence in Retail Financial Services 2014 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Shangri-La Hotel, Sydney, Australia on April 3rd 2014.

ADCB's new customer-centric approach is focused on providing a personalised experience for each customer through product bundling, tailored services and a friendly environment. Improved customer experience and enhanced branch designs reflect ADCB's new brand image, where the bank aims to provide products and services to help clients achieve their life goals, with money just one of many enablers.

With continual upgrades and improvements to its online and mobile platforms, the bank has acquired a larger active customer base on both digital channels. Customers can pay bills, transfer money, apply for products and are notified of location-based offers digitally. Moreover, use of these services earn Touchpoints which can be redeemed for cash or prizes. This multi-channel distribution approach provides increased customer satisfaction and cost efficiency for ADCB.

ITMAM, meaning "done completely" in Arabic, was established by ADCB to operate like a BPO, covering a range of operational support activities including account opening, transaction processing, credit underwriting and contact centre operations, among others. The creation of the company with a NPS framework based on customer lifetime values enables the bank to pursue a more customer-oriented business model.

About 200 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

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, Beijing and Dubai 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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