



MEMBER SPOTLIGHT

Abu Dhabi Commercial Bank

Oct 2024





Overview

The Abu Dhabi Commercial Bank (ADCB) Group is one of the UAE's leading financial institutions, based in Abu Dhabi, UAE.

Serving over 2 million customers with a wide range of market-leading products and services, the ADCB Group's core businesses are Retail Banking, Corporate & Investment Banking, Private Banking, and Treasury & Investments.

With a host of award-winning digital solutions and market firsts, the ADCB Group is driving digital innovation in the financial services industry, providing the highest levels of service and convenience to its customers and partners.

The ADCB Group operates major subsidiaries including Al Hilal Bank, a digital-first Islamic bank that serves retail customers, and ADCB Egypt, which offers both corporate and retail banking services.

The ADCB Group is 60.69% owned by the Government of Abu Dhabi through Mubadala Investment Company through its wholly owned subsidiary One Hundred and Fourteenth Investment Company – Sole Proprietorship LLC and trades on the Abu Dhabi Securities Exchange (ADX) under the ticker "ADCB".

Further information on the ADCB Group can be found at www.adcb.com

ADCB by the numbers as at 30 September 2024

AED 639 bn Total Assets	AED 2.390 bn Q3'24 Net Profit (after tax)	AED 407 bn Customer Deposits	AED 344 bn Net loans
YoY deposit growth AED +77 bn +24% YoY	YoY net loan growth AED 60 bn +21% YoY	14.8% Q3'24 Return on average tangible equity (after tax)	13.11% CET1 ratio

Key Subsidiaries

Kazakhstan



Egypt



* ADCB is establishing strategic presence in KSA and has received a full banking license approval and will be opening a new branch in Riyadh

Credit Ratings

A+/F1/Stable

Fitch Ratings

A/A-1/Positive

S&P Global Ratings

ESG Ratings

AA

MSCI

13.0 Low Risk

Sustainalytics

Geographic Footprint

54

ADCB & Al Hilal bank branches in the UAE

50

ADCB Egypt branches

3

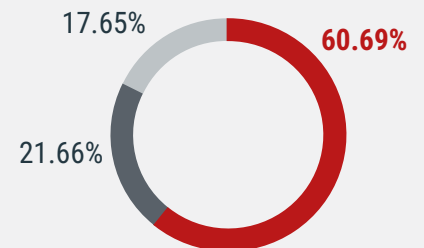
Corporate branches in Kazakhstan

1

Corporate branch in KSA (opening soon)*

Ownership Structure

As at 30 September 2024



- Mubadala Investment Company
- Free float: Domestic Investors
- Free float: Foreign Investors

Corporate and Investment Banking Group

ADCB Corporate and Investment Banking Group (CIBG) provides a comprehensive and sophisticated suite of solutions to more than 40,000 commercial, mid corporate, non-bank financial institutions and corporate clients.

With local operations based in United Arab Emirates, and regional offices in Egypt, Kazakhstan and plans to open a branch in Saudi Arabia; ADCB Corporate and Investment Banking Group bridges banking corridors across the Middle East and North Africa region.

From account opening, award winning cash management solutions, to Capital Markets and beyond, you can trust ADCB to support your business growth and ambitions. Get the edge you need to succeed with ADCB.

To learn more about ADCB's products and solutions, please visit www.adcb.com/business



CIBG Leadership



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Notable Partnerships





U.S.-U.A.E. Business Council
usuaebusiness.org

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