

News

FOR IMMEDIATE RELEASE

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FOR MOODY'S ANALYTICS

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ABU DHABI COMMERCIAL BANK PARTNERS WITH MOODY'S ANALYTICS TO HELP IMPLEMENT UNIFIED CREDIT CULTURE

ABU DHABI – APRIL 16, 2011 – Abu Dhabi Commercial Bank ("ADCB"), today announced that the bank has engaged Moody's Analytics' Professional Development Services to design and deliver a tailored training program in order to support the establishment of a "Unified Credit Culture" (UCC) across all of ADCB's operations. This represents a deepening of the solid partnership between the two companies given that ADCB already uses two key software tools provided by Moody's Analytics across all of its branches - namely, RiskAnalyst™, a credit risk scoring tool, as well as an asset liability management (ALM) software program.

The partnership with ADCB emphasizes Moody's Analytics' continued leadership in the Middle East as the pre-eminent provider of credit risk training solutions and risk management systems to the region's largest financial institutions. "We are very proud to partner with ADCB on this high-profile learning initiative," says Agne Nilsson, MD, and Global Practice Leader for Professional Development Services at Moody's Analytics. "The initiative demonstrates ADCB's commitment to fostering a competence culture and investing in people, in line with the approach of leading institutions around the world. We remain committed to helping ADCB and other clients globally with organization-wide solutions to enhance competence."

The Moody's Analytics training program will be implemented in three phases and across all levels of ADCB's banking staff, beginning with the bank's board and senior management. All training will be conducted by instructors from the Professional Development Services, a division of Moody's Analytics, each of whom has a minimum of 20 years of industry experience. Phase 1 of the training program will start in January 2011 and focus on client analysis; Phase 2 will be implemented in September 2011 and focus on deal structuring; and Phase 3 in 2012 will focus on successful credit communication.

"ADCB is committed to providing the best-in-class development opportunities for our people'. Investing in our people, building their skills and adding thereby to the strength of our risk and relationship management capabilities remains one of our strategic pillars.' We remain positive about future growth prospects and the investment in this program is a reflection on our level of preparedness to meet future demand with a unified voice" said Mr. Kishor Rao, Chief Risk Officer, ADCB.

Moody's Analytics' Professional Development Services is a leading global provider of blended, customized training solutions to clients across the financial services industry. In addition, it has experienced tremendous growth in offering training and development solutions outside of traditional risk and capital market in areas such as personnel development, client relationship development, conflict resolution, negotiations and selling skills. Its approach is to seamlessly incorporate training

tools and methodologies from many disciplines to reinforce the learning experience and to ensure that it is totally relevant for improving all-round performance.

"Moody's Analytics' partnership with ADCBunderscores our commitment to serving the UAE market," says Wael Jadallah, Director of Moody's Analytics in the Middle East. " ADCBis a valuable and strong partner in our already strong Middle Eastern customer base for risk management and training solutions."

ABOUT ADCB

ADCBwas incorporated in July 1985 as a public joint stock company in the Emirate of Abu Dhabi, United Arab Emirates. ADCB's authorized and issued share capital is currently AED 4.81 billion. ADCBis owned 64.8% by the Abu Dhabi Government through the Abu Dhabi Investment Council. Its shares are traded on the Abu Dhabi Securities Market.

As at 31 December 2010, ADCB's total assets were approximately AED 178.271 billion. As at the same date, its capital adequacy ratio was 16.65 per cent. As at 31 December 2010, ADCBemployed over 3,824 people from 48 nationalities, serving approximately 550,000 retail customers and over 23,000 wholesale clients in 47 branches in the UAE and 2 branches in India.

ADCBis a full-service commercial bank which offers a wide range of products and services such as retail banking, wealth management, private banking, corporate banking, commercial banking, cash management, investment banking, corporate finance, foreign exchange, interest rate, currency, derivative, Islamic products, project finance and property management services.

ABOUT MOODY'S ANALYTICS

Moody's Analytics helps capital markets and risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By providing leading-edge software, advisory services and research, including the proprietary analysis of Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges. Moody's Analytics is a subsidiary of Moody's Corporation (NYSE: MCO), which reported revenue of \$2 billion in 2010, employs approximately 4,500 people worldwide and maintains a presence in 26 countries. Further information is available at www.moodyanalytics.com.

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