

## A COMMITMENT TO FINANCIAL LITERACY & CORPORATE CITIZENSHIP

ADCB is committed to raising the levels of financial literacy in the UAE through equipping the communities we serve with the tools, knowledge and resources to help them manage their money effectively and responsibly. During 2016, ADCB focused on promoting financial literacy through two key initiatives:

- (1) **MoneySense** – Unique to ADCB and a first in the UAE, MoneySense was developed in partnership with Emirates Foundation. This innovative programme educates ADCB customers on better money management principles using an in-branch counselling model, designed around a workbook experience. Specially trained ADCB front line staff meet with the customer and together they complete the workbook during an educative session. The MoneySense experience equips the recipient with information, examples, tips and tools on various topics of relevance and significance to the UAE's young adults, including: Household Budgeting, Sensible Borrowing, Setting and Reaching Savings Goals, and General Money Management. MoneySense was successfully rolled-out as a pilot project in 2016 and is currently being developed for further outreach.
- (2) **Esref Sah Shabaab Club** – ADCB promoted responsible money management through our staff's participation in the Emirates Foundation's 'Esref Sah Shabaab' Club. This train-the-trainer programme provided ADCB staff with comprehensive training on sound financial money management principles which enabled them to participate in outreach activities and train fellow UAE national youth through events organized by the Emirates Foundation. ADCB's staff constituted approximately 20% of the total participants in the Shabaab Club programme.

Separate to Financial Literacy, ADCB has developed programmes that support social and environmental concerns that include the following:

1. **ADCB Bikeshare** – ADCB launched the UAE's first public bikeshare system in December 2014 in partnership with Cyacle. ADCB Bikeshare promotes and supports a healthier lifestyle and offers an environmentally friendly alternative transport solution with fitness benefits for all the family. ADCB Bikeshare now offers 162 bicycles for hire at 28 locations covering Yas Island, Saadiyat Island, Masdar City and Al Raha Beach communities in Abu Dhabi. To date, over 150,000 km has been covered from people riding an ADCB Bikeshare bike, who have collectively burnt over 3.77 million calories (est.) between them, displacing 3.77 million tons of CO2 in the process.
2. **ADCB Pink Month** – ADCB has been supporting breast cancer awareness for 7 years, with an increasing number of community activities and events, partnerships and (direct and

In-direct) investments. In 2016, our outreach focused on the ADCB Zayed Sports City 5&10K run, Pink Polo (a bespoke charity polo match held at Ghantoot Polo Club in aid of Breast Cancer Awareness, in conjunction with Abu Dhabi Health Authority) and various platforms that facilitated donations for our partner Al Jalila Foundation (Tree of Hope, ATM donation screens, internet banking). ADCB also educated our staff through an in-house staff seminar dedicated to raising awareness on breast cancer.

3. **EWS-WWF** – ADCB has been supporting the UAE government's environmental sustainability goals as a Platinum/Pearl Member of EWS-WWF since 2012. In 2016, we dedicated our ATM donations screens to EWS-WWF to facilitate donations for the NGO, as well as facilitating donations through our internet banking platform. In 2016, ADCB and EWS-WWF facilitated a special workshop organised for our SME customers to help them understand how to create a more sustainable office by managing their energy and water consumption to reduce their environmental footprint and achieve significant financial savings. The workshop was timed during the month of March to coincide with preparations for Earth Hour, which ADCB has also supported since its inception.
4. **Dubai Supreme Energy Council** – ADCB supported the government's energy reduction objective through the I LED THE WAY initiative which was held in May 2016 as part of the Dubai Efficient Lighting Week. The initiative brought retailers and lighting manufacturers together to promote energy-efficient lighting and encourage people and businesses to switch to energy-efficient lights by offering discounted prices on LED lights.

In 2016, ADCB also supported the Red Crescent Authority, Zakat Fund, Sheikh Khalifa bin Zayed Al Nayhan Foundation Ramadan Campaign, Al Bayt Mitwahid Association, and the Sheikh Zayed Heritage Festival along with many other charities and donations.

ADCB's direct and indirect community investments during 2016 totalled over AED 13.7 million.

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