

FINAL TERMS

28 June 2012

ADCB FINANCE (CAYMAN) LIMITED

**Issue of U.S.\$30,000,000
5.00 per cent. Notes due 6 July 2032**

**unconditionally and irrevocably guaranteed by
ABU DHABI COMMERCIAL BANK PJSC**

**under the U.S.\$7,500,000,000
Global Medium Term Note Programme**

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus 7 December 2011 and the supplemental Prospectus dated 5 March 2012 which together constitute a base prospectus for the purposes of the Directive 2003/71/EC (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Base Prospectus. Full information on the Issuer, the Guarantor and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus as so supplemented. The Base Prospectus and the supplemental Prospectus are available for viewing during normal business hours at Abu Dhabi Commercial Bank PJSC, ADCB Tower, Head Office, Al Salam Street, PO Box 939, Abu Dhabi, United Arab Emirates and copies may be obtained from Abu Dhabi Commercial Bank PJSC, ADCB Tower, Head Office, Al Salam Street, PO Box 939, Abu Dhabi, United Arab Emirates.

1. (a) Issuer: ADCB Finance (Cayman) Limited
(b) Guarantor: Abu Dhabi Commercial Bank PJSC
2. (a) Series Number: 9
(b) Tranche Number: 1
3. Specified Currency or Currencies: U.S. dollars
4. Aggregate Nominal Amount of Notes admitted to trading:
(a) Series: U.S.\$30,000,000
(b) Tranche: U.S.\$30,000,000
5. Issue Price: 100 per cent. of the Aggregate Nominal Amount
6. (a) Specified Denominations: U.S.\$200,000
(b) Calculation Amount: U.S.\$200,000
(Applicable to Notes in definitive form)
7. (a) Issue Date: 6 July 2012
(b) Interest Commencement Date: Issue Date
8. Maturity Date: 6 July 2032
9. Interest Basis: 5.00 per cent. Fixed Rate

(further particulars specified below)

- | | | |
|-----|---|-------------------|
| 10. | Redemption/Payment Basis: | Redemption at par |
| 11. | Change of Interest Basis or Redemption/Payment Basis: | Not applicable |
| 12. | Put/Call Options: | Not applicable |
| 13. | (a) Status of the Notes: | Senior |
| | (b) Status of the Guarantee: | Senior |
| | (c) Date approval for issuance of Notes obtained: | 27 June 2012 |
| 14. | Method of distribution: | Non-syndicated |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

- | | | |
|-----|--|--|
| 15. | Fixed Rate Note Provisions | Applicable |
| | (a) Rate(s) of Interest: | 5.00 per cent. per annum payable annually in arrear |
| | (b) Interest Payment Date(s): | 6 July in each year (not adjusted) commencing on 6 July 2013 up to and including the Maturity Date |
| | (c) Fixed Coupon Amount(s):
<i>(Applicable to Notes in definitive form.)</i> | U.S.\$10,000 per Calculation Amount |
| | (d) Broken Amount(s): | Not applicable |
| | (e) Day Count Fraction: | 30/360, unadjusted |
| | (f) Determination Date(s): | Not applicable |
| | (g) Other terms relating to the method of calculating interest for Fixed Rate Notes: | None |
| 16. | Floating Rate Note Provisions | Not Applicable |
| 17. | Zero Coupon Note Provisions | Not Applicable |
| 18. | Index Linked Interest Note Provisions | Not Applicable |
| 19. | Dual Currency Interest Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

- | | | |
|-----|---|--------------------------------------|
| 20. | Issuer Call: | Not Applicable |
| 21. | Investor Put: | Not Applicable |
| 22. | Change of Control Put: | Not Applicable |
| 23. | Final Redemption Amount: | U.S.\$200,000 per Calculation Amount |
| 24. | Early Redemption Amount payable on redemption for taxation reasons or | U.S.\$200,000 per Calculation Amount |

on event of default and/or the method of calculating the same (if required or if different from that set out in Condition 8.5):

GENERAL PROVISIONS APPLICABLE TO THE NOTES

- | | | |
|-----|--|---|
| 25. | Form of Notes: | Bearer Notes:

Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for definitive Notes only upon an Exchange Event. |
| 26. | Additional Financial Centre(s) or other special provisions relating to Payment Days: | London |
| 27. | Talons for future Coupons or Receipts to be attached to definitive Notes (and dates on which such Talons mature): | No |
| 28. | Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment: | Not Applicable |
| 29. | Details relating to Instalment Notes: | |
| | (a) Instalment Amount(s): | Not Applicable |
| | (b) Instalment Date(s): | Not Applicable |
| 30. | Redenomination applicable: | Redenomination not applicable |
| 31. | Other final terms: | Not Applicable |

DISTRIBUTION

- | | | |
|-----|---|-----------------------------|
| 32. | (a) If syndicated, names of Managers: | Not Applicable |
| | (b) Date of Subscription Agreement: | 28 June 2012 |
| | (c) Stabilising Manager (if any): | Not Applicable |
| 33. | If non-syndicated, name of relevant Dealer: | J.P. Morgan Securities Ltd. |
| 34. | U.S. Selling Restrictions: | Reg. S Category 2; TEFRA D |
| 35. | Additional selling restrictions: | Taiwan |

By purchasing the Notes, each Noteholder is deemed to have acknowledged that the Notes may not be offered or sold in the Republic of China and may only be made available for purchase by investors normally resident in the Republic of China outside the Republic of China. In

respect of the secondary market, By purchasing the Notes, each Noteholder is deemed to have acknowledged, represented and agreed it has not offered or sold, and it will not offer or sell, directly or indirectly, any of the Notes in the Republic of China or to, or for the benefit of, residents of the Republic of China or to any persons for reoffering or resale, directly or indirectly, in the Republic of China or to, or for the benefit of, any resident of the Republic of China. Any subscription of Notes accepted outside the Republic of China shall be effective upon acceptance by the Issuer or the relevant Dealer and shall be deemed a contract entered into in the jurisdiction of incorporation of the Issuer or relevant Dealer, as the case may be, unless otherwise specified in the subscription documents relating to the Notes signed by the relevant investor(s).

- 36. Additional U.S. Federal tax disclosure: Not Applicable
- 37. Alternative ERISA considerations: Not Applicable
- 38. Kingdom of Saudi Arabia Selling Restrictions: Not Applicable
- 39. RMB Currency Event: Not Applicable
- 40. Spot Rate (if different from that set out in Condition 7.9): Not Applicable
- 41. Party responsible for calculating the Spot Rate: Not Applicable
- 42. Relevant Currency (if different from that: in Condition 7.9): Not Applicable

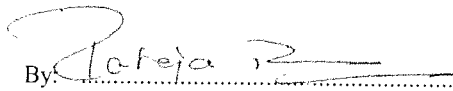
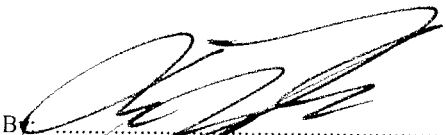
PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for issue and admission to trading on the London Stock Exchange's regulated market and listing on the Official List of the UK Listing Authority of the Notes described herein pursuant to the U.S.\$7,500,000,000 Global Medium Term Note Programme of Abu Dhabi Commercial Bank PJSC and ADCB Finance (Cayman) Limited.

RESPONSIBILITY

The Issuer and the Guarantor accept responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

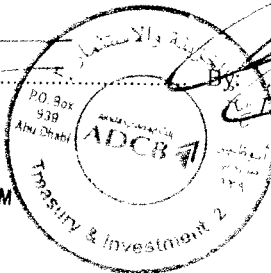
By:  By: 
Duly authorised *Duly authorised*

Signed on behalf of the Guarantor:

By:  By: 
Duly authorised *Duly authorised*

Rajesh Raheja
 Head of ALM, Funding & DCM

Kevin Taylor
 Head of Treasury



PART B -- OTHER INFORMATION

1. LISTING

- (i) Listing and Admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's regulated market listing on the Official List of the UK Listing Authority) with effect from 6 July 2012
- (ii) Estimate of total expenses related to admission to trading: GBP 400

2. RATINGS

Ratings: The Notes have not been rated

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

4. YIELD

5.00 per cent. per annum

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

OPERATIONAL INFORMATION

- (i) ISIN : XS0798853049
- (ii) Common Code: 079885304
- (iii) Any clearing system(s) other than DTC, Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme and the relevant identification number(s): Not Applicable
- (iv) Delivery: Delivery against payment
- (v) Names and addresses of additional Paying Agent(s) (if any): Not Applicable