



Hana Al Rostamani

Group Chief Executive Officer

Hana Al Rostamani is the Group Chief Executive Officer (GCEO) at First Abu Dhabi Bank (FAB), the United Arab Emirates' largest bank and one of the world's largest and safest financial institutions, with over USD 300 billion in total assets.

Recognised for being a change leader, focused on embedding a culture driven by innovation, diversity and inclusion, Hana is the first female CEO of a UAE-based bank.

With more than 25 years of experience in banking and financial services, Hana brings solid industry experience to the Group. Prior to being named GCEO in January 2021, she was Deputy Group Chief Executive Officer and Group Head of Personal Banking at FAB, responsible for leading the transformation of FAB's consumer bank, instilling a customer and digital-first mindset. Prior to joining FAB, Hana held various roles of increasing domestic and international accountabilities at First Gulf Bank, Citibank and AW Rostamani Group.

Hana is currently Chair of the Global Council on the Sustainable Development Goals, with a key interest in development goal 7, 'Affordable and Clean Energy'. She is a Board member of several entities, including: Bana, the Arab Monetary Fund's cross-border payment system aimed at strengthening investment ties among Arab economies; the Institute of International Finance (IIF), the financial industry's global association; the International Institute for Management Development (IIMD), a renowned academic institution consistently ranked among the leading management and executive education centres globally; and the Executive Board of the US-UAE Business Council.

She is a graduate of George Washington University in the United States, where she earned a Bachelor of Science in Business Administration and a Master of Science in Information Management. Hana's most recent accolade includes her first-place ranking in Forbes Middle East's list of the region's most powerful businesswomen. Hana is a UAE native, and she is married with three children.



Futoon AlMazrouei

Group Head of Consumer Banking – UAE

Futoon AlMazrouei is the Group Head of Consumer Banking UAE at First Abu Dhabi Bank (FAB). With over 15 years of experience in the banking sector, she has garnered a plethora of awards in recognition of the value that she has brought to the banking and financial sector.

Futoon brings extensive experience to her current role, having previously held leadership positions within FAB's consumer banking business, including her role as Head of Elite Banking, where she was central to driving the group's digital transformation agenda.

Futoon has always been an advocate for customers and has been at the forefront of the digitalisation of banking services as part of ensuring that banks serve their customers safely and securely. Under her leadership, FAB's Consumer Business received multiple awards, including: Best Mobile Banking Adaptive Site and Best Open Banking APIs by Global Finance Magazine, Digital Banking Awards in 2021, in addition to winning the MEA Finance Award for Best Mobile Banking Service Implementation. FAB also won The Best Use of Data and Analytics at the Digital CX Awards for Dubai First in 2022, further cementing Futoon's vision for the bank's consumer services.

In addition to winning awards for the bank, Futoon has been named one of the Middle East's Top Women in Banking by Global Money Monitor in 2022 and is the first woman to sit on the board of the Abu Dhabi National Insurance Company (ADNIC). Futoon is the Council Member for Visa and Member for Mastercard MENA Executive Council (MMEC). She also sits on the boards of several prominent companies in the GCC and North Africa such as FAB Islamic, WIO Bank and Bank FABMISR.

Futoon holds a Bachelor of Science and Mathematics degree from Al Ain University and graduated from the Executive Program in International Management at Stanford Graduate School of Management in Singapore.



Lars Kramer

Chief Financial Officer

Lars Kramer is the Chief Financial Officer (CFO) at First Abu Dhabi Bank (FAB) in the UAE – responsible for overseeing the bank's financial activities, including group-wide finance, treasury, investor relations, and strategy. Lars joined FAB from Netherlands-based ABN AMRO where he was CFO from June 2021. He has extensive banking industry experience across several senior leadership positions including as Group CFO at Hellenic Bank. For almost 20 years he worked with ING, where he was CFO for ING Direct, ING Retail Banking Direct and International, and ING Commercial Bank. With his extensive industry expertise, Lars can provide insights and commentary on capital markets, portfolio management, credit risk, financial risk, and asset and liability management – and he is also a trusted voice on issues related to tax and banking strategy. Lars is a Chartered Accountant and holds a Bachelor of Science in Accounting from the University of South Africa and a Master of Business Administration (MBA) from the University of Cape Town, specialising in finance, markets, and strategy.



Martin Tricaud

Group Head of Investment Banking

Martin Tricaud is the Group Head of Investment Banking at First Abu Dhabi Bank (FAB), the UAE's largest bank, serving as a member of the Executive Committee.

Martin has over 30 years of banking and corporate finance experience across institutional businesses. In his role at FAB, Martin has the responsibility for leading and growing our group-wide Investment Banking business, overseeing Global Corporate and FI Coverage, and Global Corporate Finance. With a focus on regional expansion, Martin has led the development of the FAB product proposition and the client coverage model and is reinforcing FAB's positioning as a regional leader in the Investment Banking space. Martin has also been instrumental in the development of FAB's ESG proposition.

Prior to joining FAB, Martin held several senior positions with HSBC group, including Deputy Chairman and CEO for the Middle East, North Africa and Turkey, and was Group General Manager at HSBC. He was also the CEO for HSBC Australia and for HSBC Korea and held senior leadership positions over two decades at HSBC Global Banking and Markets across the Middle East, the UK and Europe.

In addition to leading FAB's Investment Banking franchise, Martin is the Chairman of the bank's FAB Suisse subsidiary and Vice Chairman for the FAB Capital Saudi Arabia Board. He is also a trustee of the Université Paris II Assas, Sorbonne, and was appointed by French Prime Minister decree a Conseiller du Commerce Extérieur de la France in 2001. Martin graduated from the Institut d'Études Politiques de Paris, holds a Master's in Law from La Sorbonne University, Paris, and a bachelor's degree in history from Paris.



Michel Longhini

Group Head of Global Private Banking

Michel Longhini is the Group Head of Global Private Banking at First Abu Dhabi Bank (FAB) where he is responsible for strengthening the bank's private banking proposition and reach by driving growth and depth across its international footprint. He focuses on enhancing FAB's offering by ensuring that the bank's Global Private Banking platform creates long-term prosperity for its clients through highly customised solutions and access to dynamic investment opportunities. Michel has three decades of experience in private banking and prior to joining FAB he was the CEO of Private Banking at Edmond de Rothschild in Switzerland. Before this, he was the CEO of Private Banking at Union Bancaire Privée (UBP SA) in Geneva. Michel spent a substantial part of his career in leading positions across BNP Paribas wealth management. In all his leadership positions, Michel managed teams and developed relationships with key clients based in the UAE. He is a graduate from the Emlyon Business School in Lyon, France.



Sara Al-Binali

Group Head of Corporate and Commercial Banking
and Acting Group Head of International Banking

Sara Al-Binali is the Group Head of Corporate, Commercial, and International Banking at First Abu Dhabi Bank (FAB), the UAE's largest bank, serving as a member of the executive committee.

Sara has over 24 years of experience in financial services, investment, and banking. In her role at FAB, she is responsible for leading and growing the Corporate, Commercial, and International Banking division and for ensuring that it is aligned with the Group's overall vision, strategy, and direction.

Prior to this role, she served as the Head of Business Banking – responsible for driving the SME business for FAB. She also headed Strategic Planning for FAB and at First Gulf Bank (FGB) as it was known then, before FAB was created as a merged entity of FGB and the National Bank of Abu Dhabi (NBAD). Before this she was Deputy Head of FGB's International Business Group.

Sara started her career at the Abu Dhabi Investment Authority (ADIA) working across several key investment management roles that were specifically focused on Far East Equities.

She sits on number of boards including First Abu Dhabi Bank Securities, FAB Capital KSA, and Reem Finance.

Sara graduated from Northwestern University in the United States with a degree in economics – and holds an Excellence and Awareness certification that she obtained at INSEAD's Singapore campus.



Sameh Abdulla Al Qubaisi

Group Head of Global Markets

Sameh Al Qubaisi is the Group Head of Global Markets at First Abu Dhabi Bank (FAB) in the United Arab Emirates. He oversees the bank's award-winning global markets function which includes trading, sales, products, and research as well as new product capabilities to fuel the momentum and appeal of FAB's global client base.

With a combination of broad reach, deep insight, and responsive world-class tailored products and a cross-asset platform – the Global Markets Teams under Sameh enables its clients to pursue global growth quickly and carefully while managing risk.

The Team that Sameh oversees, in particular its FX, research, and overall business functions have drawn multiple accolades from Euromoney, AsiaMoney, Global Finance, IFC and other global and regional industry experts.

Sameh previously served as Director General of Economic Affairs at the Abu Dhabi Department of Economic Development. In this role, he led teams responsible for delivering Abu Dhabi's economic strategy, overseeing SME policymaking, logistics and trade facilitation, the Competitiveness Office of Abu Dhabi, the Industrial Development Bureau, and the Abu Dhabi Residents Office.

He was also Executive Director of Business Enterprise at the Abu Dhabi Investment Office (ADIO) where he was primarily responsible for investments and Public Private Partnerships, playing a key role in scaling up ADIO's coverage, capabilities, and offerings.

Sameh's 15-year career in global banking and finance and long-standing expertise in wholesale banking, risk management and global markets plays a crucial role in his efforts towards achieving macro-economic diversification initiatives.

He spent more than a decade at the National Bank of Abu Dhabi and has held a number of leadership roles at CAPM Investments, Finance House, Standard Chartered Bank, HSBC, and National Bank of Dubai.

Sameh holds a Bachelor's degree in International Relations with minors in Political Science and Economics from Rollins College, USA.



Gareth Powell

Group Chief Human Resources Officer (GCHRO)

Gareth Powell is the Group Chief Human Resources Officer (GCHRO) at First Abu Dhabi Bank (FAB) in the UAE, where he is responsible for leading and developing the bank's people and human resources proposition.

He has extensive experience in HR functional leadership, including a background and track record in delivering culture change, talent development, and change programmes. Most recently, he was the Chief Human Resources Officer at Commercial Bank of Dubai, and prior to that, he was Chief Human Resources Officer for First Gulf Bank from 2011 to 2016.

Throughout his career, Gareth has held both generalist and specialist roles covering business and HR issues at both a tactical and strategic level.

Previously, Gareth was at HSBC for nearly 20 years where he held a variety of senior roles across the group in locations such as Hong Kong, London, the United States, Latin America, and the UAE.

He holds a Bachelor of Arts degree in Spanish and French from King's College, University of London, as well as professional qualifications from the Graduate Institute of Personnel Management at Thames University. Gareth is also Fellow of the Chartered Institute of Personnel & Development (CIPD) and is accredited by the British Psychological Society in Psychometric Assessment.



Karim Karoui

Advisor

Karim Karoui is the Group Head of Mergers and Acquisitions at First Abu Dhabi Bank (FAB) and is a member of the bank's Executive Committee.

During his tenure with FAB, Karim has held a number of senior positions including Group CFO, Group Head of Subsidiaries, Strategy and Transformation and in April 2020, was appointed to his current role as the Group Head of Mergers and Acquisitions, focusing on the bank's inorganic growth strategy.

Karim has over 28 years of regional and international banking experience, having lead Finance, Strategy, Mergers and Acquisitions, Investor Relations and Marketing and Communication areas. Prior to FAB, Karim worked with Industrie Cosmetique Internationale (ICI) and Citibank Tunisia where he held a variety of senior positions including Country Financial Controller.

Karim holds a Masters' in Accounting from IHEC, Tunisia and serves as a Board Member in FAB Islamic, First Gulf Libyan Bank and Chairman of the Board of Bank Audi Egypt owned by FAB.



Nizar Qaiser Luqman

Acting Group Chief Compliance Officer

Nizar Qaiser Luqman is the Acting Group Chief Compliance Officer at First Abu Dhabi Bank based in the UAE. In this role, he is responsible for overseeing compliance within the FAB Group both domestically and internationally – ensuring compliance with applicable laws, regulatory requirements, policies, and procedures.

Nizar is a seasoned career banker with over 26 years of experience in the sector, he has extensive experience in auditing, quality assurance, internal control, enterprise risk assessment, credit, and operations. Before taking up his current post, he was and Executive Vice President, Group Internal Audit at FAB.

Throughout his career, Nizar has obtained numerous certifications including Certified Internal Auditor, Certified Anti-Money Laundering Specialist, Certified Fraud Examiner, Certified Financial Services Auditor and CIMA Certificate in Islamic Finance.

Alongside this, Nizar has completed several specialised post-graduate certifications from several leading global business schools.



Nurendra Perera

Group Chief Audit Officer

Nurendra Perera is the Group Chief Audit Officer at First Abu Dhabi Bank (FAB). Nurendra is responsible for providing independent assurance to the Bank's Board of Directors and Senior Management on the quality and effectiveness of the Group's Internal Control environment covering its Systems & Processes, Risk Management, Compliance & Corporate Governance Framework.

Nurendra has more than 30 years of banking experience and has held senior positions in Governance, Risk Management, Compliance and Internal Audit in prominent UAE and international banks.

Nurendra holds a Masters' Degree in Business Administration, having majored in Finance Honours from University of Leicester (UK), a Post Graduate Diploma in Consortium Executive Leadership & Organisation Design from University of INSEAD, including the following internationally accredited qualifications: CIA, CFSA and CRMA from the Institute of Internal Auditors (USA), CISA and CRISC from ISACA (USA), CIB from The Chartered Institute of Bankers (UK).



Pradeep Rana

Group Chief Risk Officer

Pradeep Rana is the Group Chief Risk Officer at First Abu Dhabi Bank (FAB). He also has responsibility for Corporate Governance, Group Legal and Group Environmental, Social and Governance (ESG).

Pradeep is an international banker with over 25 years of experience in roles that have spanned global and regional leadership at ABN AMRO, Standard Chartered Bank and Danske Bank.

He brings strong international experience having worked in multiple international locations namely India, Hong Kong, South Korea, Singapore, The Netherlands, UK and Denmark, covering a variety of leadership roles in Fixed Income Syndications, Wholesale Credit, Strategic and Reputational Risk, Trading Risk Management, Market, Liquidity and Operational Risk, Retail Credit, Compliance and Enterprise Risk Management.

Pradeep holds a B.Eng. (Hons) in Mechanical Engineering from University of Surrey, United Kingdom and an MBA from Rotterdam School of Management, Erasmus University, The Netherlands.

Pradeep sits on the Board of Governors for GCC Board Directors Institute.



Rajesh Deshpande

Acting Group Chief Credit Officer

Rajesh Deshpande is a seasoned career banker with over 23 years of experience in the Banking sector and is currently serving as Acting Group Chief Credit Officer at First Abu Dhabi Bank (FAB).

Before transitioning into Credit Risk, Rajesh's diverse experience covered roles in Relationship Management, Corporate Finance; focusing on Project and Asset backed Finance, Leverage Finance and Private Equity. Primarily in the Middle East, Rajesh has successfully led structuring teams on several landmark Project Financing and Leverage Finance transactions.

Prior to joining FAB, Rajesh worked with National Commercial Bank, Gulf International Bank and Abu Dhabi Commercial Bank.

Rajesh holds a Chartered Accountancy degree from The Institute of Chartered Accountants of India and completed his MBA from the Manchester Business School, UK.



Suhail BinTarraf

Group Chief Operating Officer

Suhail BinTarraf is Group Chief Operating Officer at First Abu Dhabi Bank (FAB).

Suhail has extensive experience and is a leader in championing operational and technology change initiatives, regionally and internationally.

Prior to joining FAB, Suhail was the Chief Operating Officer at Emirates Islamic Bank and previously held the position of Chief Executive Officer at Tanfeeth, the shared services subsidiary at the Emirates NBD Group.

Suhail is a graduate of the American University in Dubai with a bachelor's degree in Business Administration and holds a specialized post-graduate certification from several leading global business schools.



Tracy S. Faulkner

Group Chief Communications & External Relations Officer

Tracy S. Faulkner is the Chief Communications and External Relations Officer for First Abu Dhabi Bank (FAB), the UAE's largest bank with a global presence across 20 markets and more than USD 300 billion in total assets. Ms. Faulkner is a member of the Executive Committee and is responsible for leading the strategy to strengthen and protect FAB's image, brand and reputation in local, regional and international markets. She oversees Communications, Brand, Marketing, Strategic Partnerships, Corporate Social Responsibility and live event experiences.

With over 30 years of multi-industry and cross functional experience across six continents, Ms. Faulkner joined FAB from Majid Al Futtaim, a leading retail conglomerate in Africa, Asia and the Middle East, where she was Chief Communications and Public Affairs Officer. Prior to this role, Ms. Faulkner was Vice President, Global Communications, at Shell, a global energy and petrochemical company. Before joining Shell, she held senior roles of increasing domestic and international responsibilities in the US Federal Government and General Motors.

Ms. Faulkner received a bachelor's degree in Mass Communications Management from Clark-Atlanta University in Atlanta, Georgia. She completed the Harvard Business School Executive Education Program and Center for Creative Leadership Development Program. She is a Board member of the Arthur W. Page Society and Institute for Public Relations, and Vice President of Alpha Kappa Alpha Sorority, Incorporated, Omega Theta Omega Chapter.