

MANAGEMENT DISCUSSION & ANALYSIS REPORT



FOR THE NINE-MONTH PERIOD
ENDED 30 SEPTEMBER 2020

**Grow
Stronger**

بنك أبوظبي الأول

FAB

First Abu Dhabi Bank

Third Quarter 2020 Group Net Profit of AED 2.5 Billion, up 4% quarter-on-quarter

Nine months 2020 net profit at AED 7.3 Billion

Solid performance in the third quarter

Q3'20 Revenue of AED 4.3 Billion
9M'20 Revenue of AED 13.7 Billion

Strong cost discipline and operating efficiency

9M'20 operating costs down 7% year-on-year

Resilient asset quality underpinned by a conservative risk profile

NPL ratio at 3.9%, stable quarter-on-quarter
Provision coverage at 96%

Strengthened liquidity, funding and capital ratios

Total assets at AED 955 Billion, up 10% quarter-on-quarter

Customer deposits at AED 602 Billion, up 16% quarter-on-quarter

Loans and advances at AED 389 Billion, up 1% quarter-on-quarter

CET1 ratio stands strong at 14.0%, comfortably above regulatory requirements

9M'20 Key Performance Indicators

Earnings Per Share (EPS)

85 fils

9M'19: AED 1.10

Annualised

Return on Tangible Equity (RoTE)

12.4%

9M'19: 16.7%

Cost-to-Income Ratio

27.5%

9M'19: 26.5%

Ex-integration costs

CET1 ratio

14.0%

9M'19: 14.2%

Liquidity Coverage Ratio

155%

9M'19: 146%

Abu Dhabi, 26th October 2020

First Abu Dhabi Bank (FAB), the UAE's largest bank and one of the world's largest and safest financial institutions, reported its financial results for the nine-month period ended 30 September 2020, today.

Following a resilient first half, the bank delivered solid results in the third quarter of 2020, reflecting a rebound in economic activity, a healthy business momentum across Corporate and Investment Banking (CIB) and Personal Banking (PBG), and effective management actions in response to the current environment. Group net profit for the third quarter of 2020 was AED 2.5 Billion, a 4% increase from the second quarter. Net profit for the first nine months of 2020 was AED 7.3 Billion, 22% lower compared to the same period in 2019, mainly due to higher impairment charges and softer revenue, partly mitigated by cost optimisation. The Bank continued to demonstrate balance sheet strength through improved liquidity, funding, and capital ratios. Asset quality remained resilient underpinned by diligent risk management and a conservative risk profile, supported by the relief measures under the UAE Central Bank TESS programme.



ANDRÉ SAYEGH

GROUP CHIEF EXECUTIVE OFFICER

“FAB delivered a resilient performance in the first nine months of 2020, successfully managing key risks in the face of unprecedented economic and market conditions. With total assets almost reaching the AED 1 Trillion mark as of September-end 2020, our robust foundation enabled us to continue to support our clients, and to benefit from the gradual rebound in economic activity and market sentiment. Leveraging our competitive strengths, we were proud to lead prominent transactions for our clients in the third quarter, and to continue to support trade and investment flows across the region.

We continued to accelerate our digital initiatives across the Group. A specific focus was enhancing our customer facing channels, finalising key digitally-led partnerships, and enhancements in payments and merchant services. Our new partnership with ADQ and its future digital bank also represents a new milestone for us, as part of our commitment to support Abu Dhabi’s digital ambitions. Internally, our digital-first mind-set has allowed us to adopt flexible working policies at FAB and we will continue to look into how we can evolve our operations to best meet our stakeholders’ needs.

I am proud of our achievements so far this year, as we continued to demonstrate resilience, while making significant progress against our strategic agenda, and supporting the government’s important relief and stimulus measures. In recognition for our strong profile, we were once again ranked as the Middle East’s Safest Bank by Global Finance, and improved on our ranking as the 16th Safest Commercial Bank globally from 22nd last year. The publication also named us the “Best Bank in the UAE” and we were honoured as the “Investment Bank of the Year for Emerging Markets in the Middle East” by the Banker, amongst a number of other prominent accolades.

I would like to thank all our partners and stakeholders for their continuous support. We are grateful for the guidance received by the UAE’s leadership, our chairman H.H. Sheikh Tahnoon Bin Zayed Al Nahyan and our board members and senior management team. I also want to thank our customers and shareholders for their trust in us, and our employees for putting the customer first and working flexibly to maintain a seamless service. Looking ahead, we will continue to play a key role in supporting the UAE’s economic recovery, and we remain confident in our ability to navigate the evolving environment, and to deliver sustainable shareholder returns.”



JAMES BURDETT

GROUP CHIEF FINANCIAL OFFICER

The Group delivered a net profit of AED 2.5 Billion in the third quarter of 2020, up 4% sequentially, marking our strongest quarterly performance this year. While we continued to face headwinds from low interest rates and the challenging environment brought about by the ongoing pandemic, this was offset by higher fee-based income reflecting a rebound in business activity with sales volumes in PBG returning to pre-COVID levels, and strong results from our continued focus on cross-sell and revenue diversification. Our CIB business performed particularly well with underlying revenue growth underpinned by the execution of landmark deals for our core clients in the UAE and MENA, as well as strong client engagement across our franchise driving higher income from Global Market sales. Reflecting strong cost discipline, operating expenses improved 7% year-on-year amidst ongoing investments in key strategic and digital initiatives designed to enhance productivity and create future efficiencies. While we continued to build prudent provisions against our portfolio, we benefitted from the partial resolution of a large corporate account which resulted in lower impairment charges sequentially. With a CET1 ratio at 14.0%, our capital position is strong and comfortably above regulatory requirements.



KEY OPERATIONAL UPDATES

As we moved into the third quarter, FAB continued to support employees, customers and the UAE community to mitigate the effects of the COVID-19 pandemic, and a particular focus was dedicated to supporting SMEs as they navigate challenging times. Relief measures extended to our retail, SME and corporate customers in the form of payment deferrals under the Targeted Economic Support Scheme (TESS) were AED 7.5 Billion as of September-end 2020. In addition to TESS, FAB continued to provide relief to customers through its own programmes.

The Bank also accelerated the execution of its digital plans, adapting to new market realities, while unlocking long-term value for our customers, shareholders and communities. We continued to automate key processes, and enhance digital capabilities, with further innovation in the payments sphere including the launch of 'Digital Marketplace' through Payit, which allows SME businesses to list and sell their products and services on the platform; a partnership with UAE-based Fintech start-up Tabby to enable acceptance of their Buy-Now-Pay-Later solution at FAB merchant partners; and an agreement with the Ministry of Human Resources and Emiratisation (MOHRE) to launch a unified payment solution for domestic workers.

FAB continues to have a robust Business Continuity & Crisis Management framework in place, and the Bank now sees some 90% of FAB UAE staff and 65% of international staff enabled to Work From Home (WFH). Our Return to Office programme is in progress, based on a phased approach. We have invested extensively in people, process and technology, with continuous management support to prioritise Information Security, and maintain robust operational resilience.

We will continue to invest in our infrastructure to build a world-class technology foundation, a key enabler to support an agile operating model and achieve our business aspirations.

Q3/9M'20 SUMMARY FINANCIALS

Income Statement - Summary (AED Mn)	Q3'20	Q2'20	QoQ%	Q3'19	YoY %	9M'20	9M'19	YoY %
Net interest Income	2,854	3,244	(12)	3,329	(14)	9,178	9,744	(6)
Non-interest Income	1,451	1,551	(6)	1,744	(17)	4,488	5,424	(17)
Total Operating Income	4,305	4,795	(10)	5,073	(15)	13,666	15,168	(10)
Operating expenses	(1,207)	(1,237)	(2)	(1,405)	(14)	(3,796)	(4,084)	(7)
Operating profit	3,098	3,559	(13)	3,668	(16)	9,870	11,084	(11)
Impairment charges, net	(504)	(1,060)	(53)	(469)	7	(2,302)	(1,344)	71
Non-Controlling Interests and Taxes	(89)	(87)	3	(88)	2	(243)	(301)	(19)
Net Profit	2,506	2,411	4	3,111	(19)	7,325	9,439	(22)
Basic Earning per Share (AED)	0.86	0.86	(1)	1.05	(19)	0.85	1.10	(23)

Balance Sheet - Summary (AED Bn)	Sep'20	Jun'20	QoQ %	Sep'19	YoY %	Dec'19	Ytd%
Loans and advances, net	389	385	1	378	3	408	(5)
Customer deposits	602	519	16	477	26	519	16
CASA (deposits)	216	196	10	176	22	174	24
Total Assets	955	866	10	788	21	822	16
Equity (incl Tier 1 capital notes)	101	98	4	104	(2)	108	(6)
Tangible Equity	74	70	5	73	1	77	(5)

Key Ratios (%)	Q3'20	Q2'20	QoQ (bps)	Q3'19	YoY (bps)	9M'20	9M'19	YoY (bps)
Net Interest Margin	1.62	1.90	(28)	2.17	(55)	1.80	2.19	(39)
Cost-Income ratio (ex-integration costs)	28.0	25.5	250	27.3	70	27.5	26.5	101
Cost of Risk (bps) (loans & advances)	44	108	(64)	50	(5)	72	49	23
Non-performing loans ratio	3.9	3.9	(2)	3.1	83	3.9	3.1	83
Provision coverage	96	91	515	109	<-999	96	109	<-999
Liquidity Coverage Ratio (LCR)	155	129	>999	146	939	155	146	939
Return on Tangible Equity (RoTE)	13.4	13.8	(41)	16.4	(296)	12.4	16.7	(428)
Return on Risk-weighted Assets (RoRWA)	1.98	1.95	3	2.48	(50)	1.97	2.55	(58)
CET1 ratio	14.0	13.6	44	14.2	(15)	14.0	14.2	(15)
Capital Adequacy ratio	16.8	16.4	41	17.5	(72)	16.8	17.5	(72)

Notes:

- Comparative figures have been reclassified where appropriate to conform to the presentation and accounting policies adopted in the consolidated financial statements
- Ratios for the quarter are annualised, where applicable
- For further details on calculation of the ratios, please see the Quarterly Series on FAB IR website's financial reports page
- Rounding differences may appear in above table

OPERATING PERFORMANCE

Operating income (AED Mn)	Q3'20	Q2'20	QoQ %	Q3'19	YoY %	9M'20	9M'19	YoY %
Net interest Income	2,854	3,244	(12)	3,329	(14)	9,178	9,744	(6)
Non- interest Income	1,451	1,551	(6)	1,744	(17)	4,488	5,424	(17)
Fees & commission, net	777	636	22	813	(4)	2,252	2,387	(6)
FX & Investment income, net	627	371	69	886	(29)	1,601	2,911	(45)
Other non interest income	46	544	(91)	45	3	635	126	403
Total operating income	4,305	4,795	(10)	5,073	(15)	13,666	15,168	(10)

Group Revenue for the nine month period ended 30 September 2020 was AED 13.7 Billion, compared to AED 15.2 Billion in the comparative period last year.

Net Interest Income (including Islamic Financing Income) was AED 9.2 Billion, down 6% year-on-year, reflecting headwinds from rate cuts and margin compression, partially offset by higher volumes. Third quarter net interest income was down 12% sequentially reflecting the full impact from rate cuts and lower interest in suspense reversals. **Net Interest Margin (NIM)** for the first nine months of 2020 was 1.80%, compared to 2.19% the same period last year.

Non-interest income was 17% lower year-on-year reflecting a subdued environment and adverse market conditions as a result of the COVID-19 pandemic. The third quarter saw a pick-up in fee-based income with fees and commissions up 22% reflecting a recovery in retail volumes and a strong momentum in deal execution in CIB, while FX and investment income grew 69% driven by higher trading revenue and Global Market sales. Non-interest income was 6% lower sequentially as property gains realised in the second quarter were not repeated.

Amidst ongoing investments in key strategic and digital initiatives, **operating expenses** improved 7% year-on-year reflecting strong cost discipline as we continue to improve customer experience and build an agile operating model. Cost-to-income ratio (ex-integration costs) remained at an industry-leading level of 27.5%.

ASSET QUALITY

The Group continued to display resilient asset quality metrics, underpinned by diligent risk management, a conservative risk profile, and the relief measures under the UAE Central Bank TESS programme.

Non-Performing Loans were AED 15.7 Billion as of September-end 2020, compared to AED 15.6 Billion the previous quarter, translating to an NPL ratio of 3.9%, stable quarter-on-quarter.

While the bank continued to build prudent provisioning, the partial resolution of a large corporate account resulted in lower **net impairment charges** of AED 504 Million for the third quarter, compared to AED 1.1 Billion in Q2'20. **Impairment charges** for the first nine months of 2020 were AED 2.3 Billion, representing an **annualised cost of risk** of 72 basis points.

During the third quarter, the Group updated the underlying macro-economic assumptions of its IFRS9 models to reflect the evolving economic environment, in line with the UAE Central Bank guidelines. Total ECL / provisions were AED 15.1 Billion, representing a **coverage ratio** of 96%, compared to 91% as of June-end 2020.

BALANCE SHEET TRENDS

Total assets grew 21% year-on-year and 10% sequentially to AED 955 Billion.

Loans and advances (net) at AED 389 Billion were up 3% year-on-year and 1% sequentially, primarily led by government and public sector lending.

Customer deposits grew 26% year-on-year and 16% sequentially to AED 602 Billion, reflecting FAB's 'flight-to-safety' and its role as the prime banker to the Government of Abu Dhabi and its related entities. Current Account and Savings Account (CASA) balances added AED 20 Billion in the third quarter reaching AED 216 Billion.

Liquidity Coverage Ratio (LCR) was 155% as of September-end 2020, demonstrating our strong liquidity position, and remains comfortably in excess of Basel III minimum regulatory requirement of 100%, as well as the minimum of 70% established by the UAE Central Bank as part of temporary liquidity relief measures under TESS.

In the third quarter, the Group continued to be active in the wholesale funding markets raising USD 785 Million of senior debt and USD 750 Million of Additional Tier 1 (AT1) capital. Year to date, the Group has raised USD 4.4 Billion of senior wholesale funding across different markets and currencies despite the weaker market backdrop and increased volatility due to the COVID-19 outbreak. Following the successful CNY 1.4 Billion Formosa in the second quarter, the Group issued a CNY 3.6 Billion 5 year Formosa which is the largest CNY denominated Formosa from a non-domestic Financial Institution (ex-China).

SHAREHOLDERS' EQUITY, CAPITAL AND RETURNS

Shareholders' equity (including Tier 1 capital notes) stood at AED 101 Billion, compared to AED 98 Billion as of June-end 2020. **Basel III Common Equity Tier 1 (CET1)** ratio improved sequentially from 13.6% to 14.0% primarily due to higher retained earnings. The Bank's CET1 ratio stands comfortably above the minimum Basel III regulatory requirement of 11%, as well as the 8% minimum requirement prescribed by the UAE Central Bank until December-end 2021 as part of capital relief buffers under TESS. At the end of quarter, the Bank successfully issued USD 750 Million AT1 capital notes, following the repayment of its earlier AT1 capital notes in June. This will add another 55 basis points to the Group's Tier 1 and total capital adequacy ratios, which stood at 15.6% and 16.8% respectively, as of September-end 2020.

BUSINESS PERFORMANCE¹

AED Mn	Q3'20	Q2'20	QoQ%	Q3'19	YoY %	9M'20	9M'19	YoY %	9M'20 Contr%
Revenues	4,305	4,795	(10)	5,073	(15)	13,666	15,168	(10)	
CIB	2,829	3,178	(11)	2,939	(4)	8,645	8,884	(3)	63%
PB	1,580	1,405	12	1,722	(8)	4,634	5,010	(8)	34%
HO & Subsidiaries	(104)	212	na	412	na	387	1,274	(70)	3%
UAE	3,559	4,089	(13)	4,352	(18)	11,483	13,022	(12)	84%
International	746	706	6	721	4	2,183	2,146	2	16%
Profit after taxes	2,499	2,418	3	3,118	(20)	7,317	9,508	(23)	
CIB	2,199	1,900	16	2,019	9	5,806	6,245	(7)	79%
PB	535	363	48	810	(34)	1,392	2,204	(37)	19%
HO & Subsidiaries	(235)	155	na	290	na	118	1,059	(89)	2%
UAE	2,169	2,383	(9)	2,794	(22)	6,665	8,501	(22)	91%
International	331	36	821	325	2	652	1,007	(35)	9%

Corporate & Investment Banking (CIB) Group

CIB delivered a strong performance in the third quarter of 2020, following a more challenging first half marked by extraordinary market conditions as a result of the COVID-19 pandemic. Sequentially, loans and advances grew 1% reflecting prudent lending, while customer deposits were up 19% further strengthening our liquidity position.

Operating performance in the first nine months of 2020 was resilient, with CIB revenues only 3% lower compared to the prior year comparative period despite unprecedented market conditions, and rate cuts. Excluding property gains realised in the second quarter, operating income grew by double-digits in the third quarter, driven by strong performances across Global Corporate Finance and Global Markets, indicating a rebound in economic activity and market sentiment, as well as strong momentum in deal execution.

- **Global Transaction Banking (GTB)** delivered a solid performance winning over 650 new cash management mandates year-to-date despite heightened competition, partly mitigating headwinds from lower interest rates. CASA balances remained strong at an average of AED 124 Billion, highlighting FAB's flight-to-safety status and diversified client franchise. GTB continued to make significant progress in its transformation journey, offering digitally enabled and innovative solutions to clients. This included the recent launch of Virtual Account Management (VAM), Remote Cheque Printing, UAE DDS with enhanced Direct Debit originator / biller portal, FABePAY, and Smart Cash Deposit Machines (SCDM).
- **Global Corporate Finance (GCF)** saw a strong momentum in the third quarter spurred by a number of prominent deals in the UAE and the MENA region. While interest income was lower mainly due to lower interest in suspense reversals, non-interest income grew 20% reflecting strong fee-generation following the successful completion of significant transactions. This included a landmark inward investment for the UAE, which was the largest infrastructure M&A transaction globally year-to-date, and the largest M&A transaction ever completed in the Middle East. FAB continued to top league tables for MENA loans, is a leading regional bank in the ESG space and continues to be the leading Bank for the MENA Public Sector, playing a crucial role in a number of landmark transactions and jumbo sovereign deals. We continue to build-out our regional Securities Services proposition by establishing offices in KSA, Oman and Bahrain and are on track to be live in Egypt and Kuwait by the end of the year, which will create the region's largest direct custody network. We won the Global Custodian magazine's 'Top Performer in Middle East & Africa' accolade, one of the industry's most prestigious awards voted by clients.

¹Real estate businesses (previously structured under Subsidiaries) and SME business (previously structured under PBG) were reorganised under CIB effective 1 April 2020; prior period numbers have been restated where applicable

- **Global Markets (GM)** produced the best quarterly performance of the year with solid contributions from sales and trading, offsetting the initial impact from the pandemic instilled market turbulence. Revenue in the first nine months of 2020 improved 8% year-on-year and was up 37% sequentially in Q3'20, as credit spreads narrowed and volatility dropped. Global Market Sales benefitted from strong volumes on the back of increased client flow from strong demand for rates and commodity-related hedging solutions, along with restructuring of positions to navigate prevailing market conditions. Trading revenues have been strong, with smart positioning and good risk management across Africa, GCC and G10 FX & Rates desks. As part of our liquidity management activity, conscious efforts were made to extend the maturity profile of our deposits to strengthen regulatory ratios and avoid any potential concentrated run-offs in the near term.

Personal Banking Group (PBG)

Personal Banking Group (PBG) delivered a resilient performance generating AED 4.6 Billion of revenue in the first nine months of the year, down 8% over the same period last year due to the slowdown in market activity due to the COVID-19 outbreak. Third quarter revenue grew 12% sequentially, driven by a 6% increase in net interest income, and a 41% rebound in non-interest income reflecting improved market conditions compared to the second quarter. This, in addition to strengthened propositions and improved channel productivity, resulted in sales of credit cards and loans returning to pre-COVID levels, and a 1% growth in loans and advances to AED 90 Billion as of September-end 2020.

Operating costs in the first nine months of 2020 improved 8% year-on-year, reflecting cost optimisation initiatives, and our continued focus on process simplification and automation to improve efficiency and deliver better customer experiences. We made our customer complaint resolution process more transparent and efficient, used Robotics Process Automation to expedite liability letter issuance for customers, and we equipped Islamic sales staff with tools to provide instant credit decisions and shorten the sales process. Our ongoing customer focus and continuous improvement resulted in FAB remaining the fastest improving bank in the UAE for customer satisfaction.

The third quarter also saw significant enhancement to our digital capabilities. Customers are now able to view enhanced details on transactions, download credit card e-statements, and instantly remit using FAB mobile, greatly improving their ability to self-serve. We built functionality that allows select customers to take out a personal loan or acquire a credit card through FAB Mobile without the need for physical forms or signatures. And users of Payit, our mobile wallet, are able to receive instant salary advances and buy non-banking products through the app.

Our longstanding relationship with Abu Dhabi government was further strengthened in the third quarter. The second phase of Abu Dhabi Pay was launched with TAMM, enabling citizens and residents to make card-less payments for government services through Payit. We partnered with Abu Dhabi Police to introduce the Abu Dhabi Pay platform, and partnered with Ministry of Finance to launch contactless eDirham cards for governmental services.

International operations

Revenues from our international operations improved 2% year-on-year in the first nine months of 2020, contributing 16% to Group Revenue, with higher contributions from KSA and Egypt as we continue to expand our product offering and enhance connectivity in the MENA region.

The international loan book grew 2%, while customer deposits grew 18% sequentially and 50% year-on-year underlining our strong ability to attract regional and global liquidity, leveraging our superior credit rating. This was led by our presence in the US and UK, growing deposits both in terms of volume and weighted average tenor as clients have sought to manage uncertainty by retaining high levels of liquidity and deploying funds with highly rated financial institutions like FAB.

ECONOMIC OVERVIEW AND OUTLOOK

The third quarter of 2020 was characterised by modest, yet broad-based economic recovery in the UAE compared to the second quarter during which economic activity was subdued due to lockdown restrictions. From a low of 44.1 in April, UAE PMI picked up steadily during the quarter to trade at a year-to-date high of 51.0 in September. Market sentiment was buoyed throughout the third quarter by the provision of increasing levels of global monetary and fiscal accommodation, albeit partially offset at times by the spectre of a second wave of the coronavirus pandemic.

While aggregate UAE GDP will remain firmly in recession territory in 2020, the pace and shape of further recovery will remain geographically specific across the region, and dependent on the form of fiscal and monetary stimulus' by the local authorities. In Abu Dhabi, plans announced by the Abu Dhabi Executive Council under the Ghadan 2021 initiatives with a priority placed on COVID-19 related programmes continued to support the local economy in the near-term.

James Burdett,
Group Chief Financial Officer

ABOUT FIRST ABU DHABI BANK (FAB)

FAB is the UAE's largest bank and one of the world's largest and safest financial institutions. FAB's vision is to create value for its employees, customers, shareholders and communities to grow stronger through differentiation, agility and innovation.

Headquartered in Abu Dhabi, the bank's international network spans five continents, providing global relationships, expertise and financial strength to support local, regional and international businesses seeking to do business at home and abroad. FAB is a trusted adviser and regional partner to major institutions, emerging companies and individuals seeking to do business in the UAE, the MENA region and beyond. As an engine of growth for the region, it helps customers to thrive and grow stronger by managing risk, providing access to capital and facilitating trade flows across developed and emerging markets.

FAB continuously anticipates evolving requirements, develops innovative solutions and moves in tandem with customers to offer an extensive range of tailor-made products via its market-leading Corporate and Investment Banking (CIB) and Personal Banking Group (PBG) franchises.

Aligned to the Abu Dhabi Economic Vision, inspired by global standards and guided by the expectations of stakeholders, FAB takes a leading role in fostering development and driving change towards a more sustainable future. FAB sees beyond traditional banking and embraces a challenger mindset. Its ambition is to contribute to social and human development which creates a dynamic, inclusive and tolerant society.

With total assets of AED 955 Billion (USD 260 Billion) as of September-end 2020, FAB is rated Aa3/AA-/AA- by Moody's, S&P and Fitch, respectively, the strongest combined ratings of any bank in the MENA region. The Bank has been ranked by Global Finance as the Safest Bank in the UAE and the Middle East, and the 32nd Safest Bank globally. The Banker's Top 1000 World Banks 2020 list, measured by Tier 1 capital, ranked FAB as number one in the UAE, second in the Middle East and #85 across the globe - in addition to ranking the bank #109 by assets in the same list. FAB is also a regional sustainability leader, and a constituent of MSCI ESG Leaders and FTSE4Good EM indices.

For further information, visit: www.bankfab.com, or <https://www.growstronger.com/> Grow Stronger or <https://www.bankfab.com/en-ae/updates> for COVID-19 related updates.

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First Abu Dhabi Bank

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