



Q1'21 EARNINGS PRESENTATION

21 APRIL 2021



Disclaimer

Comparative figures have been reclassified where appropriate to conform to the presentation and accounting policies adopted in the consolidated financial statements.

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Please note that rounding differences may appear throughout the presentation.

Introductory Remarks



Hana Al Rostamani
Group Chief Executive Officer

Key Messages



2.5

AED Bn

0.7

USD Bn

Net profit

+3% year-on-year



4.4

AED Bn

1.2

USD Bn

Revenue

-4% year-on-year

12.8 %

**Return on
Tangible Equity**
(Q1'20: 13.0%)

13.7 %

**Common Equity
Tier 1 Ratio**
(Q1'20: 12.2%)

- **Continued resilient performance amid slow recovery:** Q1'21 NPAT at AED 2.5 Bn, up 3% yoy
- **Balance sheet strength** across liquidity, funding, and capital ratios; while asset quality remains resilient
- **Delivering on our strategic agenda,** while firmly laying the foundations for long term success

Delivering on our strategic priorities



Completed **carve-out of our payments business**, and launched **magnati**



On track to complete **acquisition of Bank Audi Egypt**



Ongoing **commitment to sustainability**, planning to finalise ESG roadmap in 2021



Optimisation of property portfolio, and **rundown of non-strategic assets** to enhance risk-adjusted returns



Ongoing **digital transformation**, to enhance productivity and efficiencies

Firmly laying the foundations for long term success

Driving specialisation and competitive advantage to build a future-proof FAB around our customers' evolving needs:

- **Business structure realigned** to strengthen capabilities, and enhance future income generation; 4 distinct business lines including Investment Banking and Private Banking
- **Streamlined Technology, Data Analytics & AI, operations and administrative functions**, in order to create a robust service delivery model, enhance organisational agility, and offer a distinct customer experience
- **Evolving Group strategy:** 3-year plan to be presented at FAB's Analyst & Investor Day in the second half of the year

Committed to unlocking new opportunities for growth, and delivering superior and sustainable shareholder returns

Q1'21 Financial Review

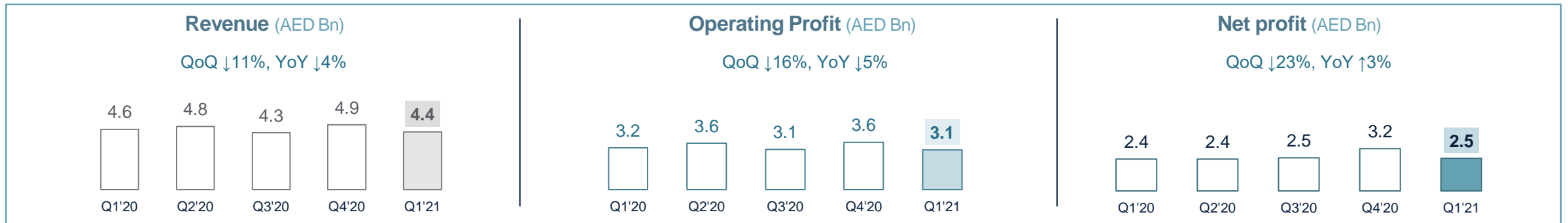
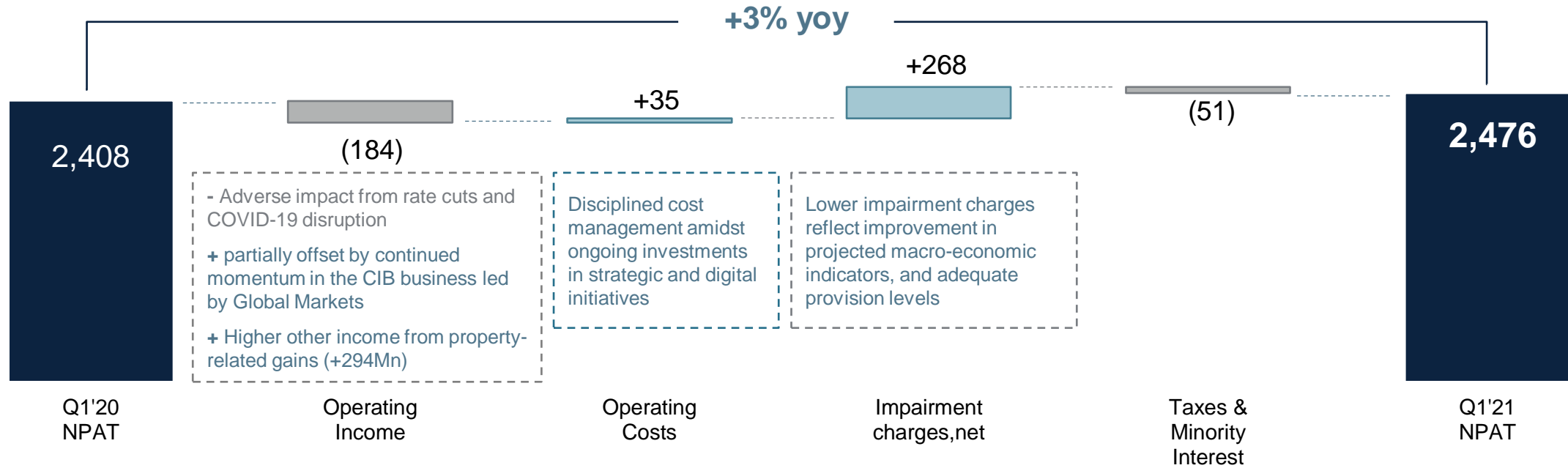


James Burdett
Group Chief Financial Officer

Q1 2021 results reflect gradual economic recovery

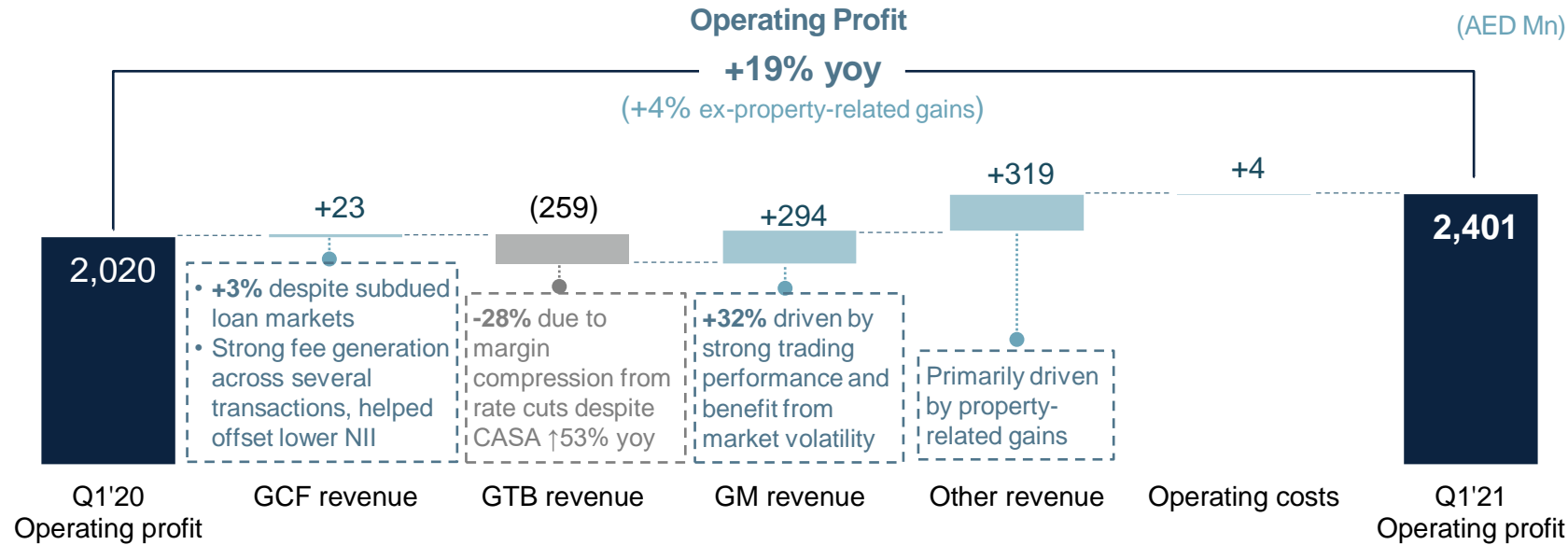
Net profit bridge

(AED Mn)



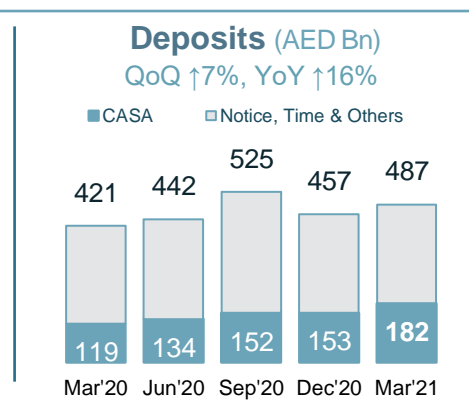
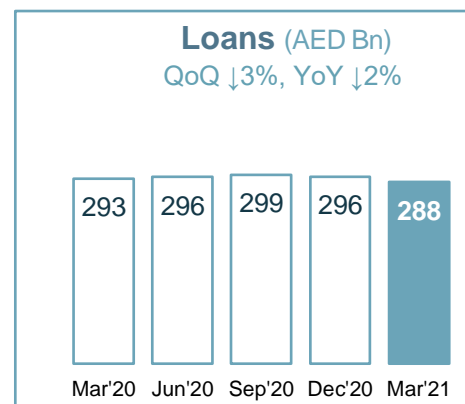
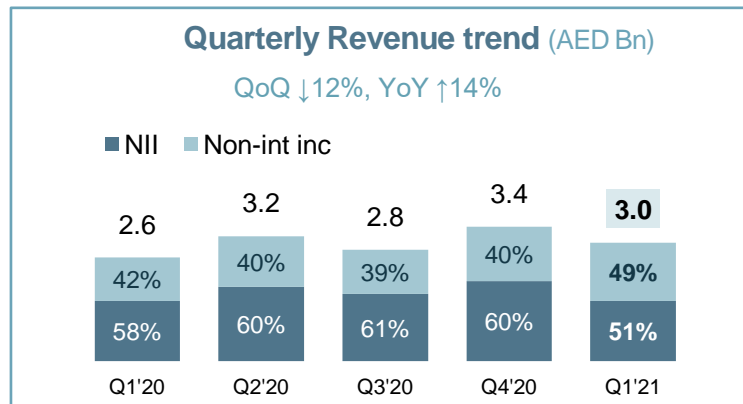
CIB performance

Headwinds from rate cuts and subdued demand, largely offset by GM momentum, property portfolio optimisation



Q1'21 summary P&L (AED Mn)

	Q1'21	YoY%
Revenue	3,016	+14
Costs	(615)	-1
Operating Profit	2,401	+19
Impairment charges, net	(238)	-10
Taxes	(99)	+114
Profit after taxes	2,064	+21



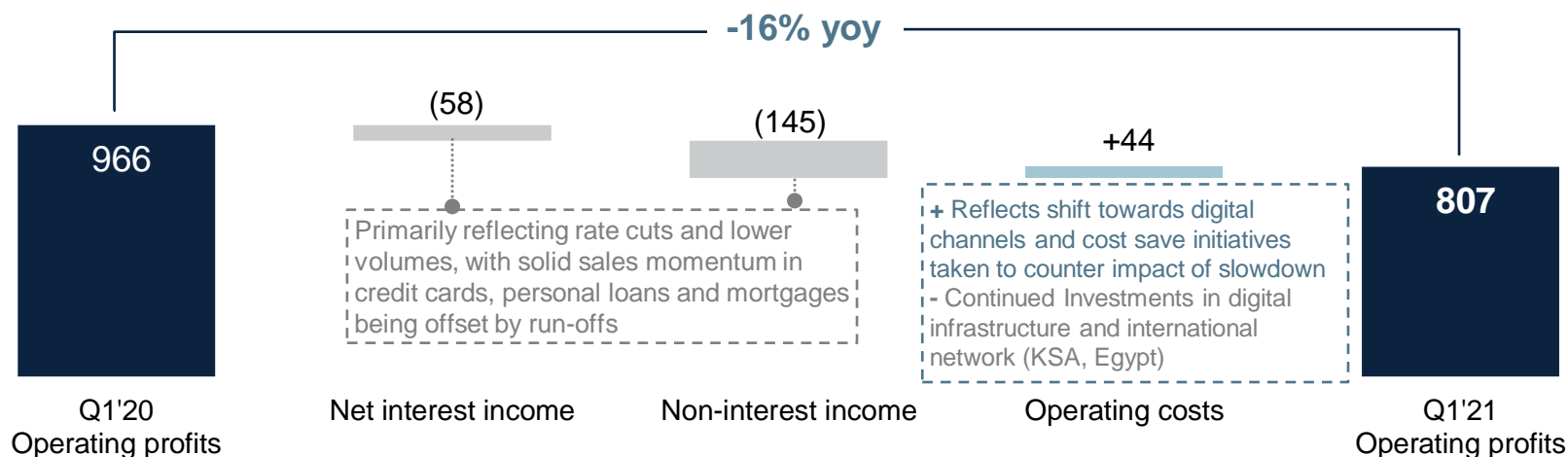
Note: Real estate businesses (previously structured under Subsidiaries) and SME business (previously structured under PBG) were re-organised under CIB effective 1 April 2020; prior period numbers have been restated where applicable

PBG performance

Reflects impact from rate cuts, lower business volumes

Operating Profit

(AED Mn)

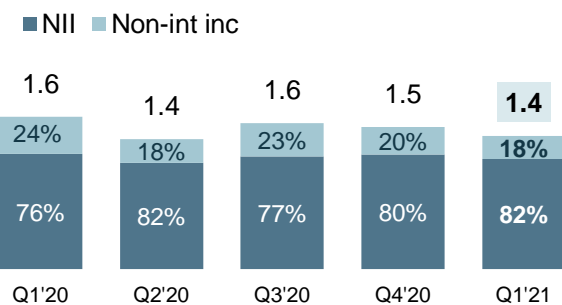


Q1'21 summary P&L (AED Mn)

	Q1'21	YoY%
Revenue	1,440	-12
Costs	(633)	-7
Operating Profit	807	-16
Impairment charges, net	(238)	-47
Taxes	(13)	-44
Profit after taxes	556	+13

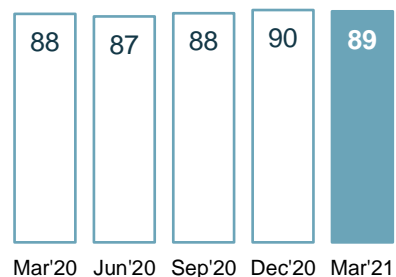
Quarterly Revenue trend (AED Bn)

QoQ ↓6%, YoY ↓12%



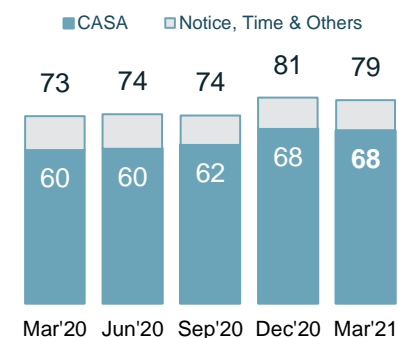
Loans (AED Bn)

QoQ ↓1%, YoY ↑1%



Deposits (AED Bn)

QoQ ↓1%, YoY ↑9%



Note: Real 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

CI Ratio	44.0%	+275bps
RoRWA	2.9%	+28bps
Revenue Contribution	33%	-313bps

Sustained balance sheet strength

Strong liquidity position as deposits growth remains robust

- **Excess liquidity prudently and tactically deployed** into highly liquid assets
- **LCR remains solid at 141%**; HQLAs¹ amounted to AED 345Bn
- Loans down ytd on muted demand, repayments in our GRE loan book and tactical run-down of our FI trade loans (↓11Bn yoy)
- **Healthy Govt/GRE lending pipeline**, with demand expected to gradually pick-up on rebound in economic activity in H2'21 (*Undrawn commitments AED 74Bn ↑17% yoy*)
- TESS allocation utilised at end-Mar 2021 was AED 4.4Bn, +1Bn from Dec'20 (FAB's allocation - AED 8Bn)
- **Strong deposit growth** (+AED 27Bn qoq) underlines FAB's role as an aggregator of regional and global liquidity
- **CASA at record high levels** of AED 250Bn, up 38% yoy, represent 44% of total deposits

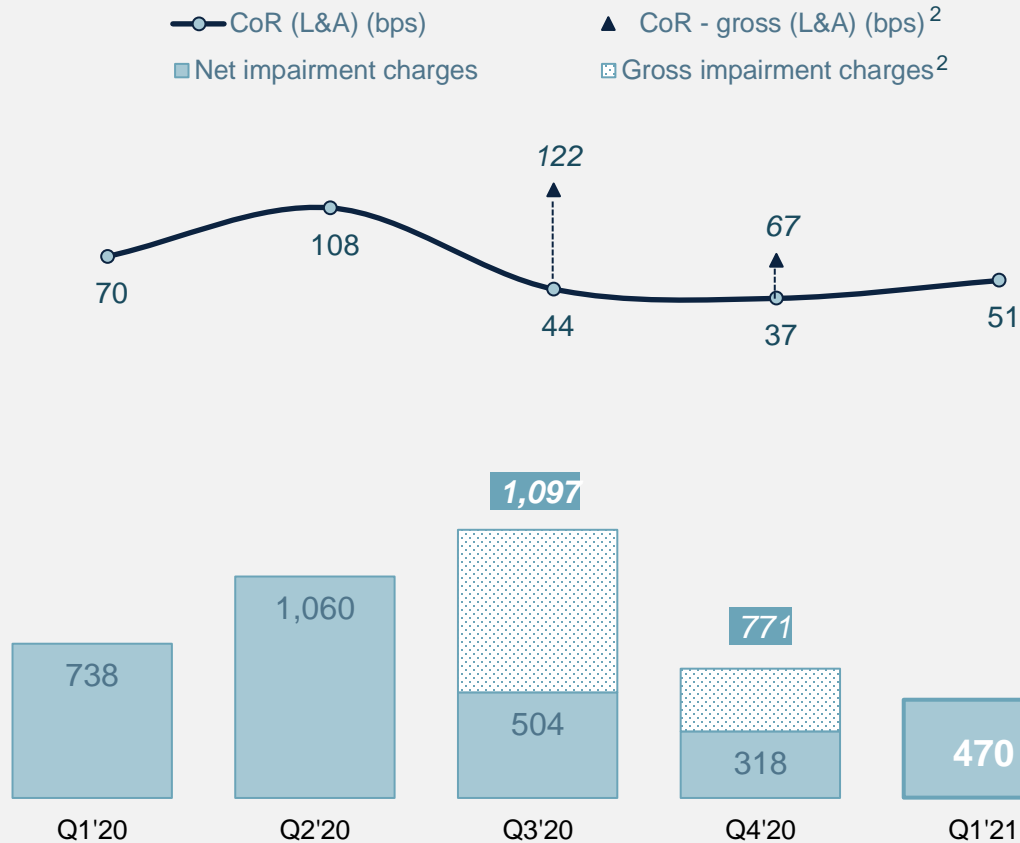
¹ HQLA including cash and central bank placements

	QoQ change (AED Bn)	Mar'21	QoQ% change	YoY% change
Cash & balances with CB's	+22	250	+10%	+42%
DFB & Reverse repos	+6	78	+9%	+31%
Investments	+7	160	+4%	+20%
Loans & advances	(9)	378	-2%	-1%
DTB, Repos & CPs	(2)	142	-2%	+14%
Customer deposits	+27	568	+5%	+14%
Term borrowings (incl Sub-debt)	+8	71	+13%	+23%
Shareholders' equity	(6)	103	-5%	+10%

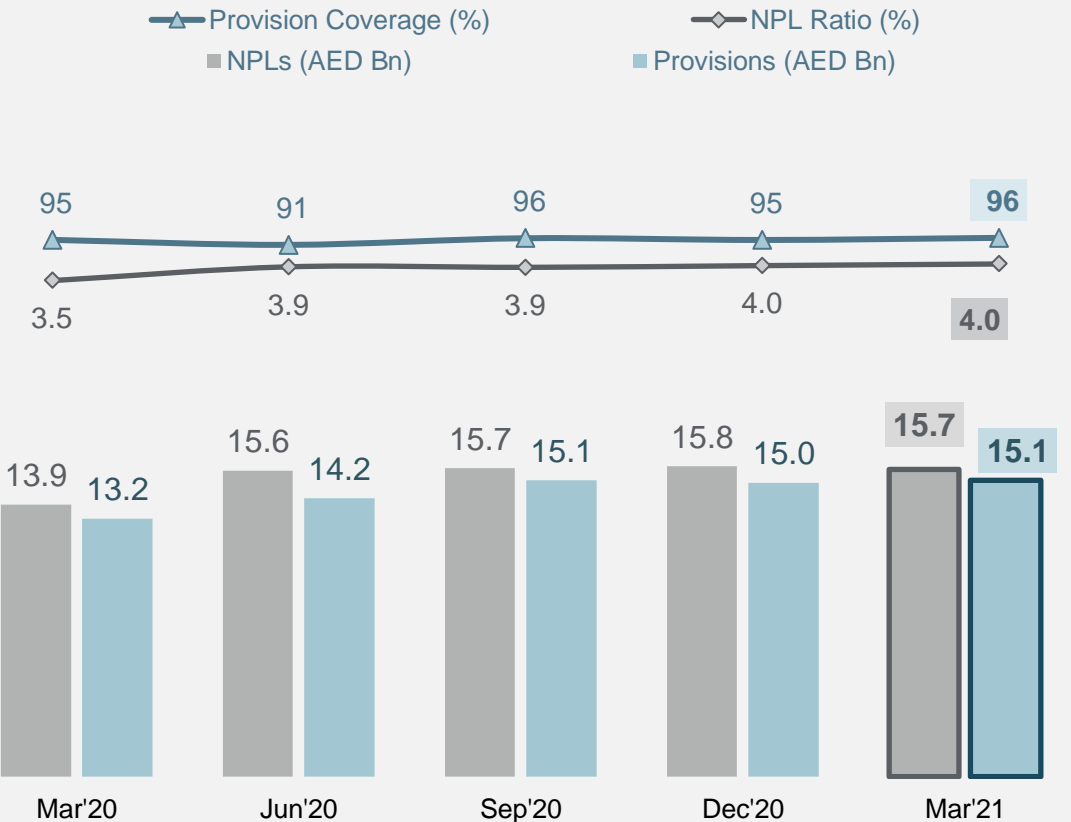
Resilient asset quality and adequate provision levels

Lower impairment charges reflect improvement in projected macro-economic indicators

Impairment charges, net (AED Mn) & CoR¹ (%)



NPLs³ and ECLs⁴ (%)



1 Annualised

2 Gross impairment charges and gross CoR on loans and advances: excludes provision reversals as a result of partial resolution of a few large corporate accounts

3 NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of AED 4,929Mn as of Mar'21 considered as par to NPLs, net of IIS

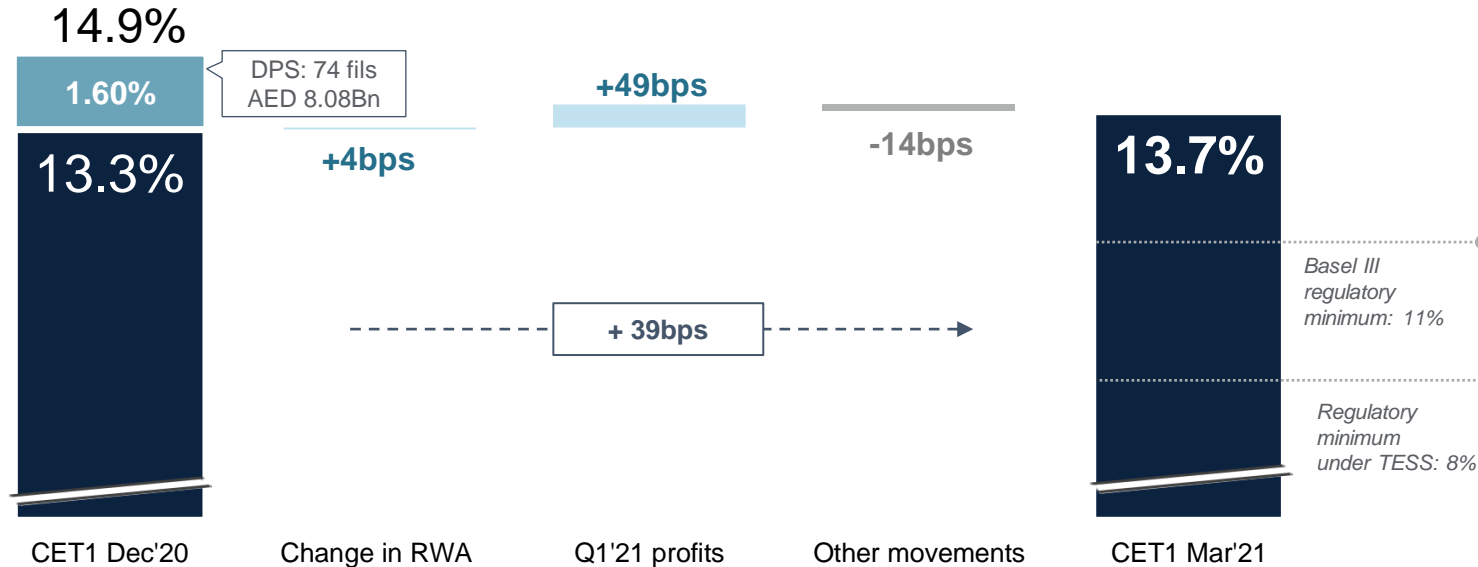
4 ECL = ECL on loans & advances + ECL on unfunded exposures + IFRS9 impairment reserves

Note: Gross loans and advances and NPLs are net of interest in suspense; see Note #29 'Credit quality analysis' in Q1'21 financials for more details on IFRS9 exposures and ECL

Strong capital position comfortably above regulatory requirements

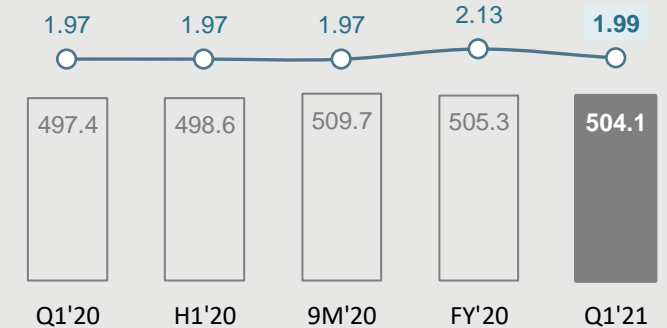
CET1 strengthened year-to-date, to 13.7%

CET1¹ ratio progression Q1'21



- **March-end 21 CET1 at 13.7%**, up from 13.3% as of December-end 2020
- **Risk discipline** maintained despite balance sheet growth
- **Capital ratios remain well above minimum regulatory requirements**; Tier 1 and CAR ratios at 15.8% and 16.9%, respectively
- Capital ratios in upcoming quarters to reflect the impact of Bank-Audi Egypt acquisition and the implementation of specific Basel III capital requirements

RoRWA (%ytd) and RWAs (AED Bn)



1 UAE CB has reduced the minimum CET1, Tier 1 and CAR requirement to 8%, 9.5% and 11.5% respectively until 31 Dec 2021 under TESS (previous minima of 11%, 12.5% & 14.5%, respectively)

2 ECL add-back to CET1 under IFRS9 prudential filter – AED 995Mn (20bps of CET1)

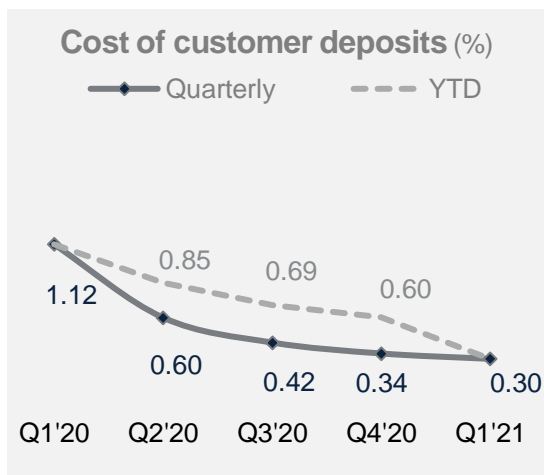
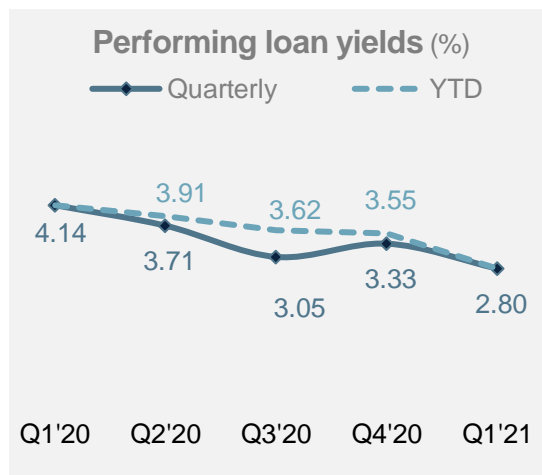
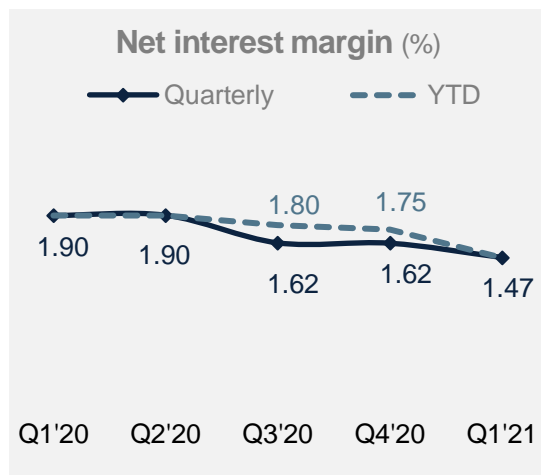
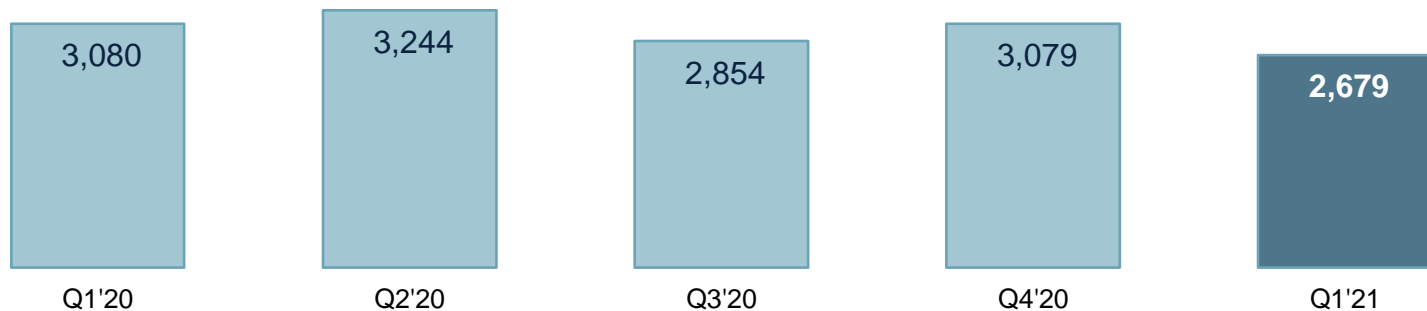
Net interest income and margins

Primarily reflect impact from rate cuts

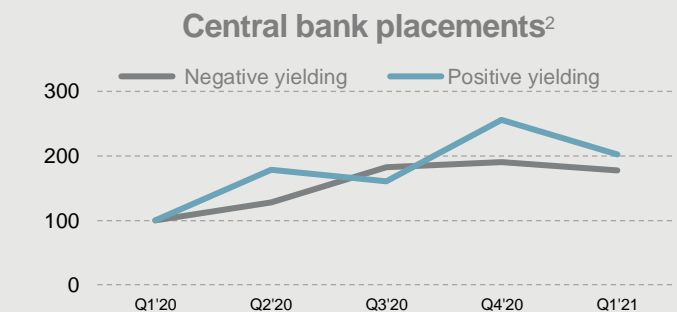
(AED Mn)

Net interest income

QoQ ↓13%, YoY ↓13%



- **NII was 13% lower yoy, reflecting the adverse impact of rate cuts**, partly offset by the placement of short-term liquidity with Central Banks earning positive yields; QoQ decline primarily due to lower IIS reversals
- **P&L impact from a +/-25bps parallel movement** in interest rates is estimated at approximately +/- **AED 260Mn¹**, if no offsetting action is taken by management
- **Continued focus on tactical deployment of excess liquidity**
- **NIM expected to stabilise broadly around current levels**



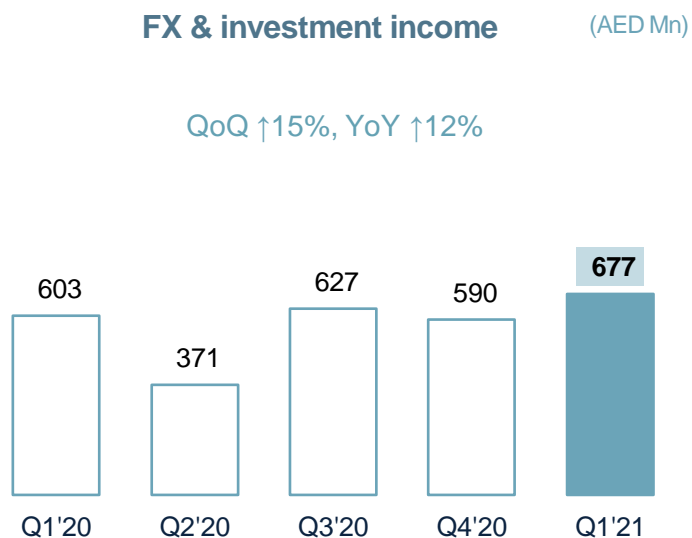
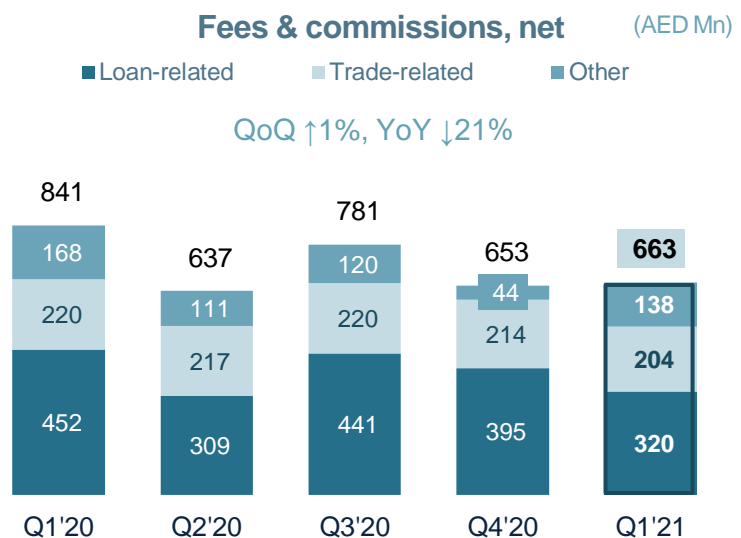
Note: All percentage figures are annualised

¹ For further details, please refer to Market Risk note #43.3 of FY'20 financial statements

² Daily average balances of placements on a quarterly basis with overseas central banks; Data rebased to 100 as of Jan 2020

Non-interest income trends

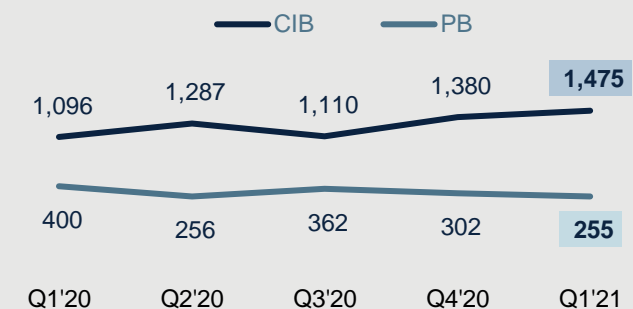
Supported by FX & investment income, property-related gains



- **Fees and commissions** in Q1'21 vs. Q1'20
 - lower PBG fees reflecting lower business volumes due to COVID-19 induced economic slowdown
 - + partly offset by continued strength in capital markets and corporate finance/ advisory fees
- **FX & investment income** in Q1'21 vs. Q1'20
 - + higher income from trading and liquidations, and continued strength in strategic client flow products
 - lower income from our liquidity arbitrage activity
- **Other income** in Q1'21 vs. Q1'20
 - + Property-related gains (net) - AED 294Mn

Non-interest income (In AED Mn)	Q1'21	Q4'20	QoQ%	Q1'20	YoY%
Fees & Commissions, net	663	653	+1	841	-21
FX & Investment income	677	590	+15	603	+12
Other income	363	586	-38	43	+752
Non-interest income	1,703	1,829	-7	1,487	+15
<i>% of Group total income</i>	39%	37%		33%	

Non-interest income trends in CIB & PB

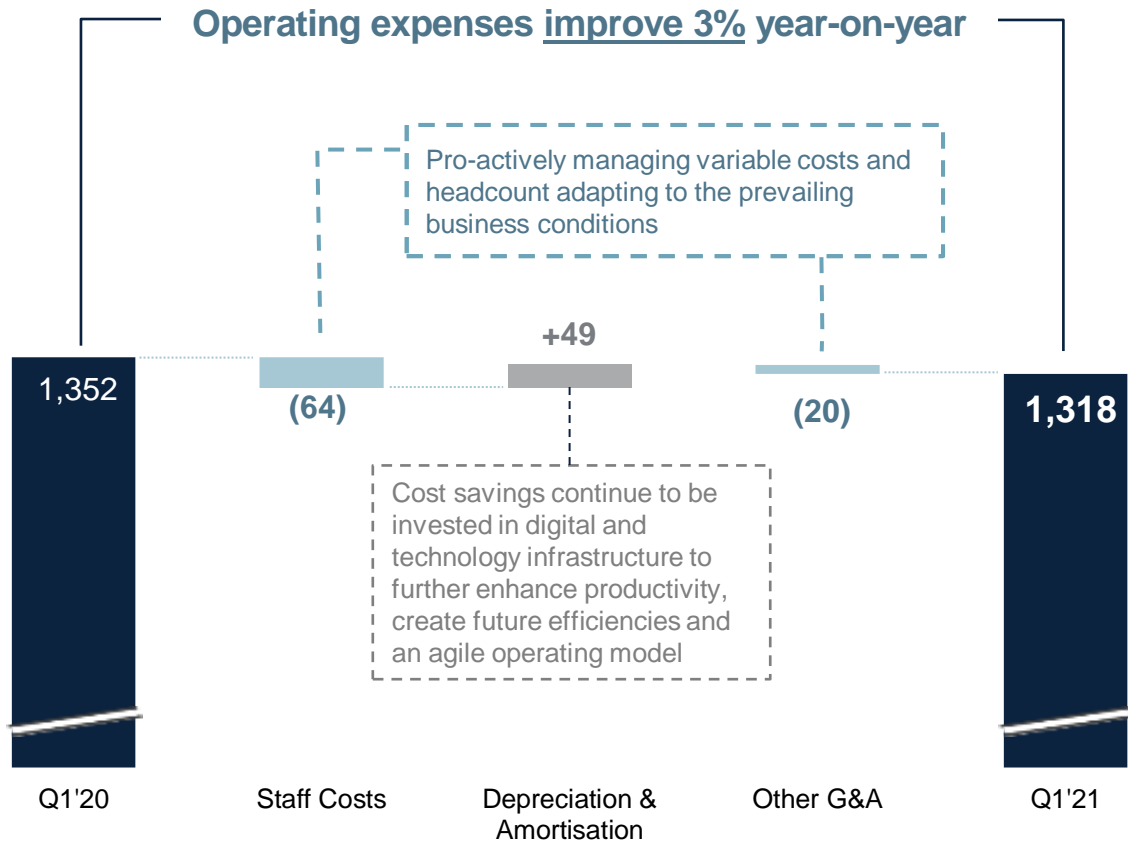


Strong cost discipline maintained

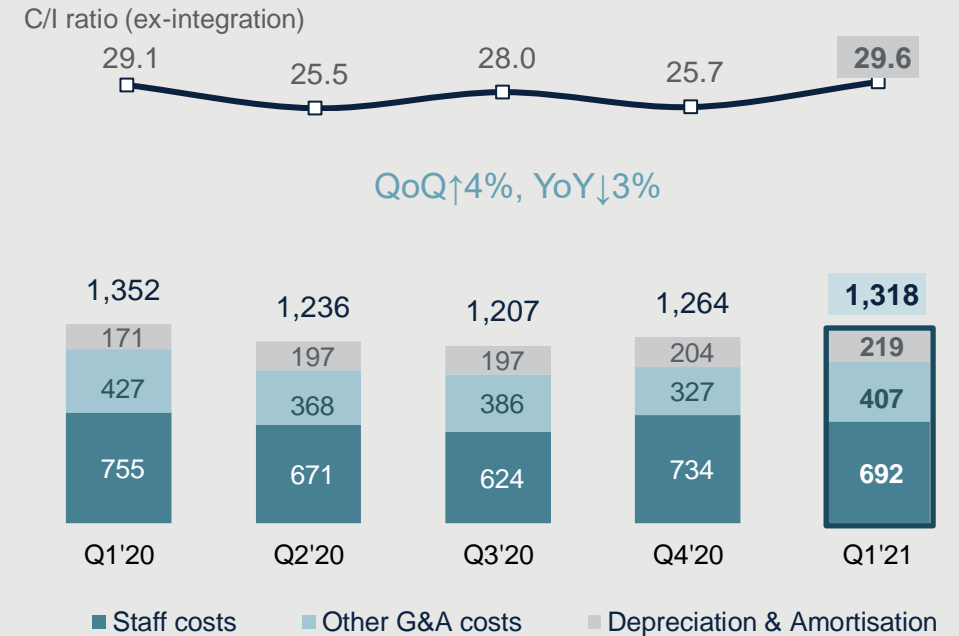
Amidst continued investments in our digital capabilities and efficiency enhancing initiatives

Opex drivers YoY

(AED Mn)



Operating expenses trend (AED Mn) and C/I ratio (%)



FY'21 C/I ratio guidance: <30%

Cost savings to be deployed to support further digital and technology investments; cost discipline to be maintained through the cycle, with several initiatives underway to create future efficiencies

Reiterating FY'21 financial guidance

FY'21 financial guidance

Loan growth

Mid-single digit

C/I Ratio

(ex-integration costs)

<30%

Cost of Risk

<100bps

Provision coverage

~ 90%

CET1

(pre-dividend)

> 13.5%

- **We expect underlying operating performance to improve in H2'21**, driven by a healthy Government/GRE pipeline, continued focus on cross-sell, and M&A (Egypt)
- **We will continue to invest in our digital transformation** to enhance productivity and efficiency, while ensuring cost discipline
- **Prudent provisioning to continue**
- **Capital position to remain comfortable**, and well above Basel III minimum requirement

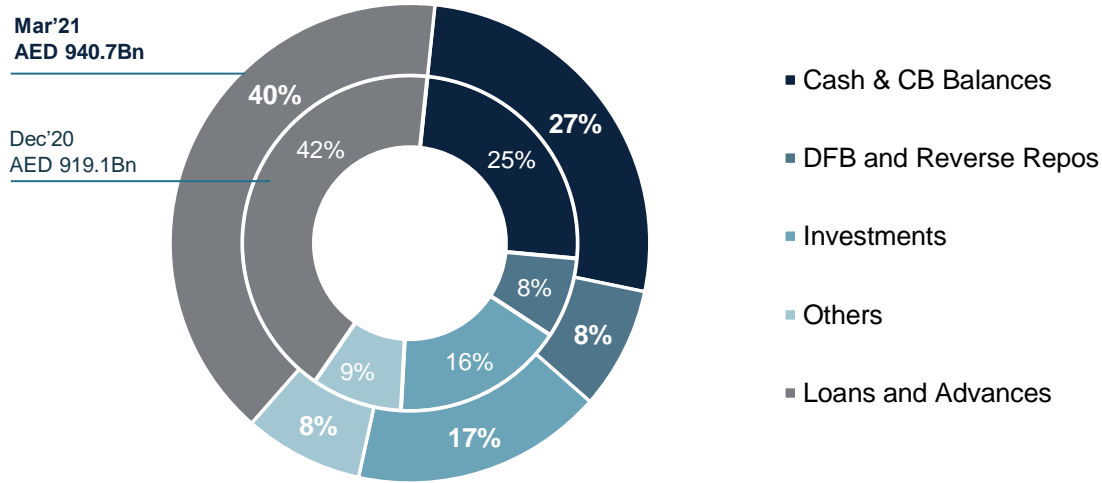
- **Continued resilient performance in the first quarter of 2021**, in an improving yet challenging backdrop
 - Vaccine roll-out and improving macro outlook to underpin a gradual return to economic normalcy and a pick-up in business activity in the second half
- **Our foundation continues to be robust**
 - Strong liquidity and funding profile
 - Solid capital position with CET1 at 13.7%
 - Resilient asset quality with NPL ratio at 4.0%, and adequate provision coverage
- **We are firmly laying the foundations for long term success, confident in our capacity to deliver superior and sustainable shareholder returns**
 - Strengthening business capabilities to drive specialisation and competitive advantage
 - Core businesses realigned, with enhanced focus on Investment Banking and Private Banking
 - Evolving our strategy: 3-year plan to be presented at FAB's Analyst & Investor Day in H2'21

Appendix

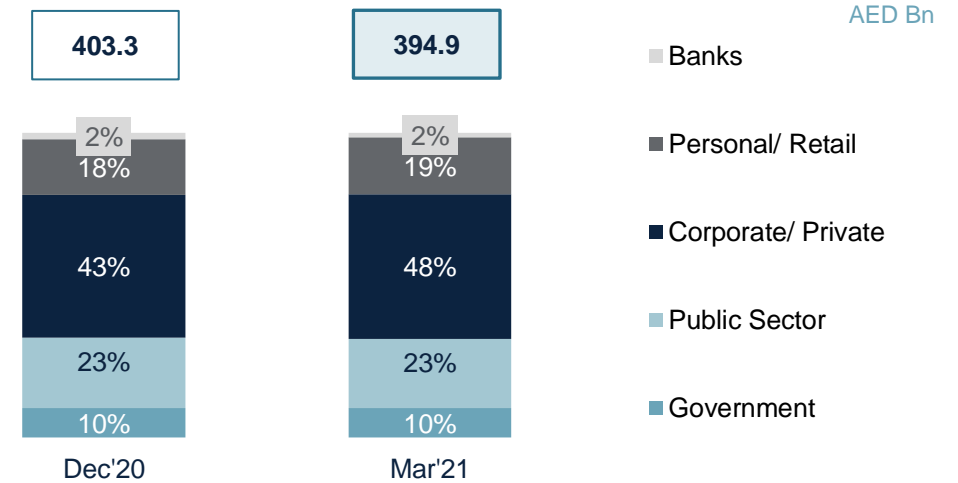
Asset & loan mix

Conservative asset mix with a well diversified, high-quality loan book

Asset mix



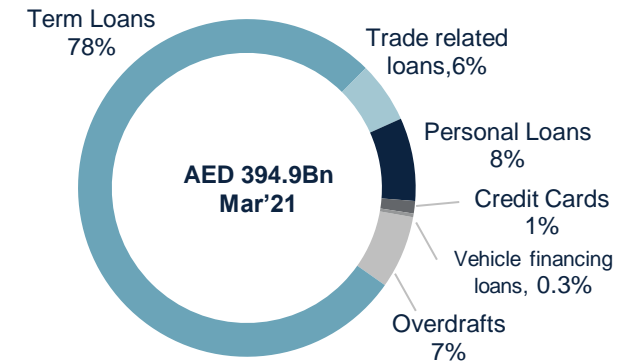
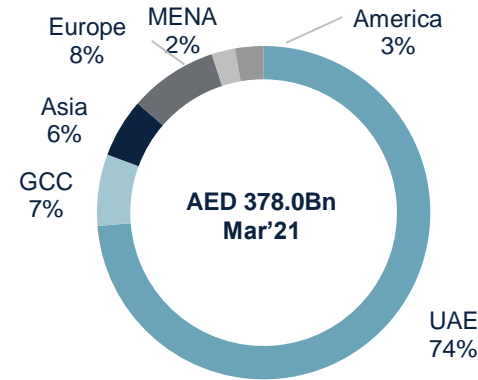
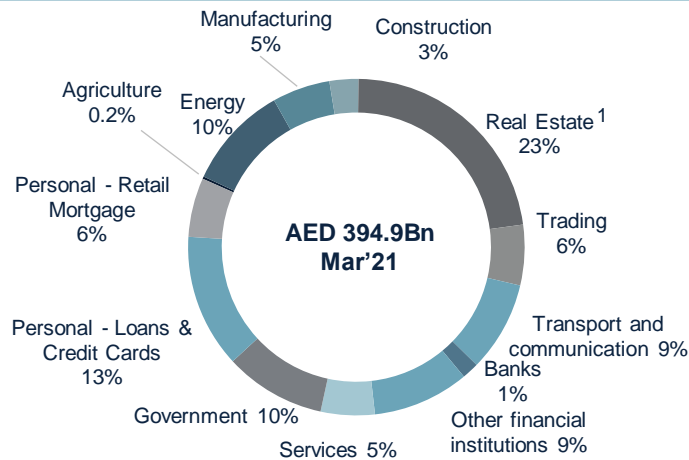
Gross loans by counterparty



Gross loans by economic sector

Net loans by geography²

Gross loans by product



¹ Real Estate by geography: Abu Dhabi 45%, Dubai 25%, Other UAE 3%, UK 18%, Other Intl 9%

² Based on loan origination / coverage

Strong liquidity position

LCR at 141% and LDR at 67%

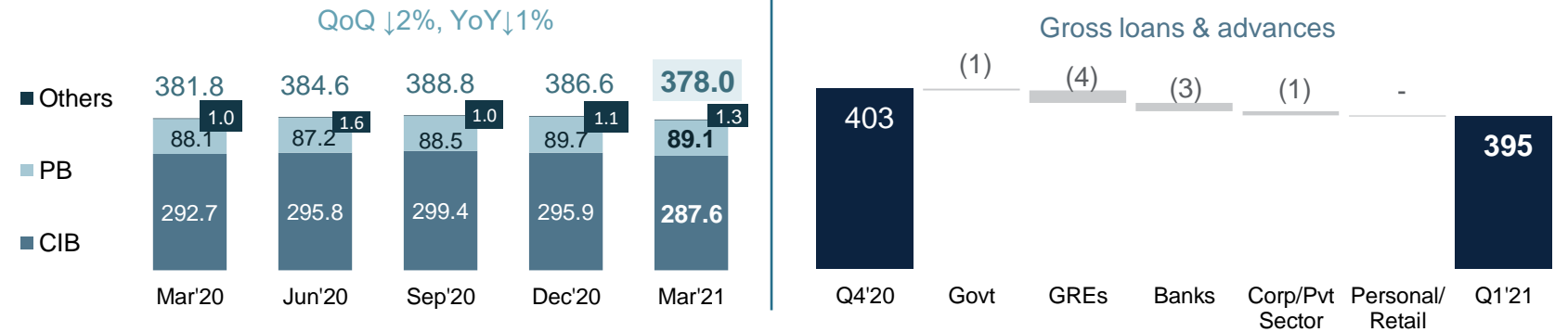
- Loans declined in Q1'21 on **muted demand**, repayments in our GRE loan book and tactical run-down of our FI trade loans (↓11Bn yoy)

- Strong inflows in Q1'21 driven by corporates, slightly offset by outflows in GREs

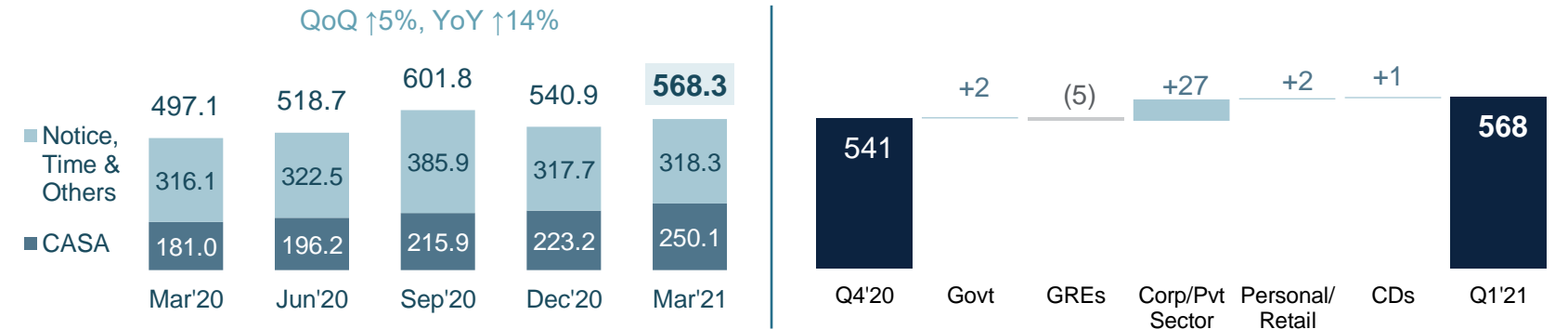
- FAB's international network continues to be a key differentiator to source liquidity and funding; **international deposits were up 28%** (+34Bn) yoy driven by our UK and US offices attracting SWFs and asset managers looking for high-rated counterparties like FAB

- CASA +38% yoy** to AED 250Bn, represents 44% of customer deposits, highlights strong momentum in cash management

Loans and advances, net (AED Bn)



Customer Deposits (AED Bn)



	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21
LCR(%)¹	110	129	155	143	141
LDR (%)	77	74	65	72	67

¹ Minimum regulatory LCR requirement is 100% effective Jan'19; relaxed to 70% until 31 Dec 2020 under TESS by UAE CB

Supporting our customers through payment deferrals

UAE CB TESS facility further extended to end-June 2022

From April 1st 2020, relief measures were extended to our retail, SME and corporate customers in the form of payment deferrals on interest and principal between 3-6 months, under the UAE Central Bank's Targeted Economic Support Scheme (TESS), as well as FAB's own initiatives. **TESS deferral programme has now been further extended to end-Dec 2021, while TESS recovery programme has been extended to end-June 2022.**

- FAB's TESS allocation is AED 8Bn
- As of March-end 2021, our customers benefitted from deferrals under the TESS programme as well as from

AED Bn	TESS	Non-TESS	Total
as of Mar'21	4.4	0.4	4.8
as of Dec'20	3.5	0.7	4.2
<i>Cumulative since Apr'20</i>	<i>10.4</i>	<i>1.1</i>	<i>11.5</i>

- Majority of clients benefitting from relief measures are corporates, mainly from trading, real estate (incl. hospitality), construction and services sectors

The Group undertook a comprehensive portfolio review in Q2'20 in line with the UAE CB guidance

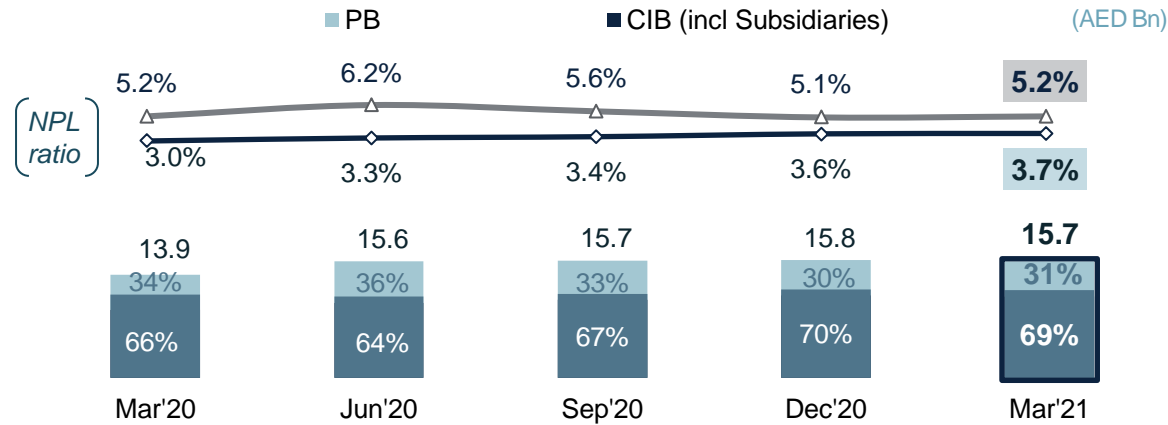
- Preemptive action taken to identify clients benefitting under TESS under two main categories:
 - Group 1:** Borrowers temporarily and mildly impacted by COVID-19
 - Group 2:** Borrowers expected to be significantly impacted by COVID -19 in the long term

Segment <i>(figures in AED Mn)</i>	Payment deferrals under TESS	Total Loans & Advances	% of Gross Loans (Mar'21)	<u>TESS utilisation</u> AED 4.4Bn Others, 6% Loans to Individuals, 3% Services, 7% Construction, 35% Real Estate (incl. hospitality), 21% Trading, 28%
CIB				
Group 1	2,801	24,281	6.1%	
Group 2	1,584	3,792	1.0%	
PB				
Group 1	27	312	0.1%	
Group 2	2	14	0.0%	
Total	4,414	28,399	7.2%	

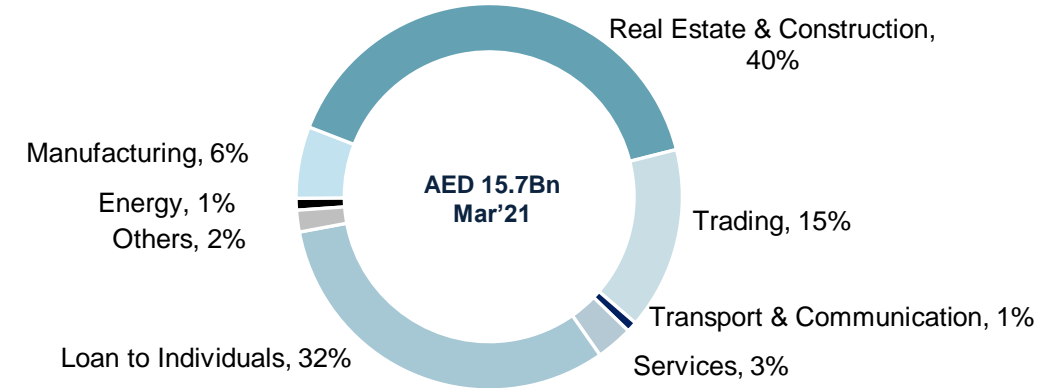
¹ For more information, refer to note 29 of FAB's Q1'21 financial statements

NPLs and Loans/ECL by stage

NPLs¹ by segment



NPLs¹ by sector (%)



Loans by stage

AED 390.2Bn
(Gross loans net of IIS)

(AED Bn)
as of Mar'21

Stage	Value (AED Bn)	Ratio (% of gross loans)
Stage 1	354.5	90.8%
Stage 2	20.0	5.1%
Stage 3 + Adj POCI	15.7	4.0% ¹

ECL² by stage

AED 15.1Bn

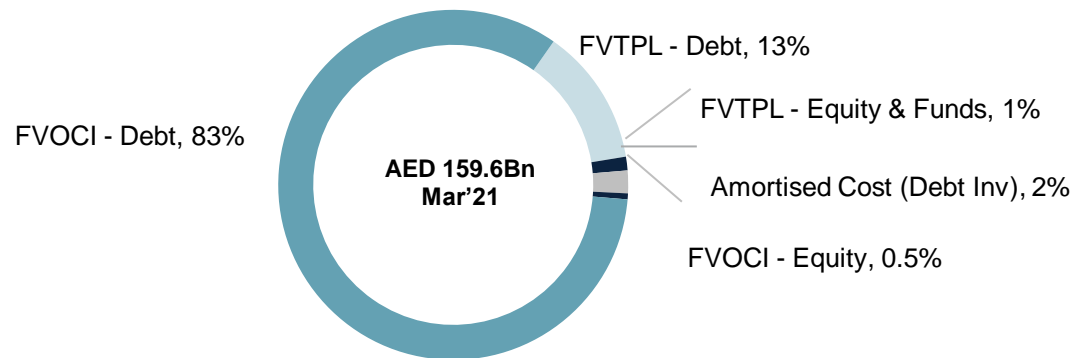
(AED Bn)
as of Mar'21

Stage	Value (AED Bn)
Stage 1	2.7
Stage 2	4.2
Stage 3 + Adj POCI	8.2

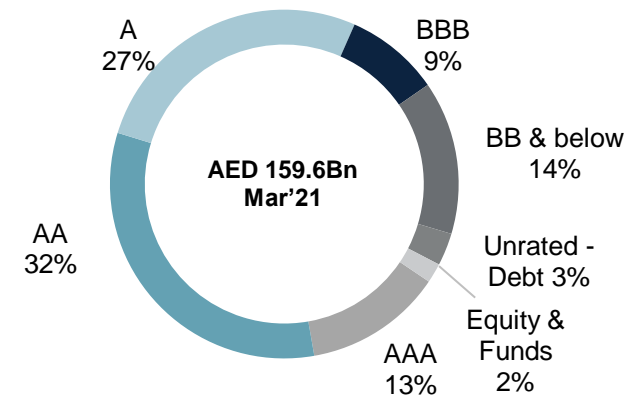
¹ NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of AED 4,929Mn as of Mar'21 considered as par to NPLs, net of IIS; Stage 3 + POCI, net of IIS as per Note #29 in Q1'21 financials is AED 15.8Bn
² ECL = ECL on loans & advances (12.4bn) + ECL on unfunded exposures (0.9bn) + IFRS9 impairment reserve (1.9bn), IFRS9 specific reserve incl in Stage3 (1.2bn), IFRS9 collective reserve incl in Stage2 (0.7bn)
Note: Gross loans & advances and NPLs are net of interest in suspense; see Note #29 Credit Risk in Q1'21 financials for more details on IFRS9 exposures and ECL

High-quality investment book

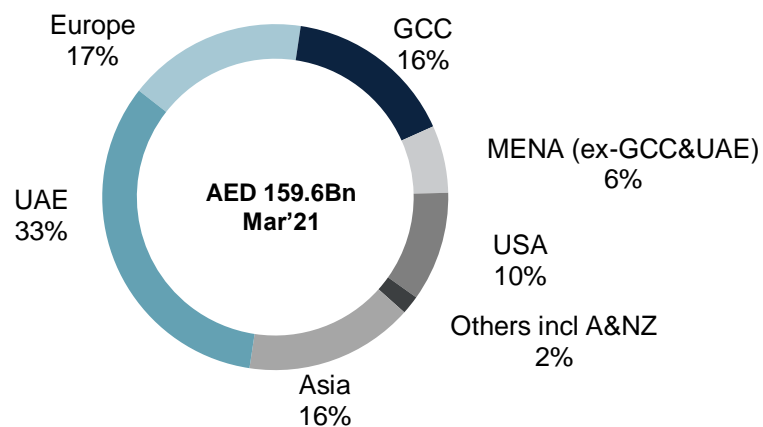
Investments by type



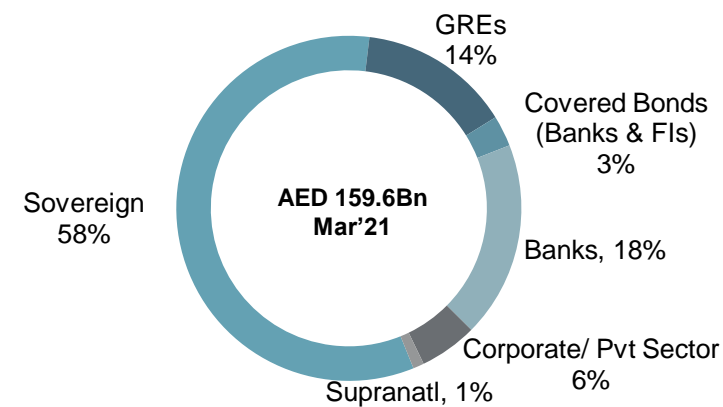
Investment by ratings



Investments by geography



Investments by counterparty



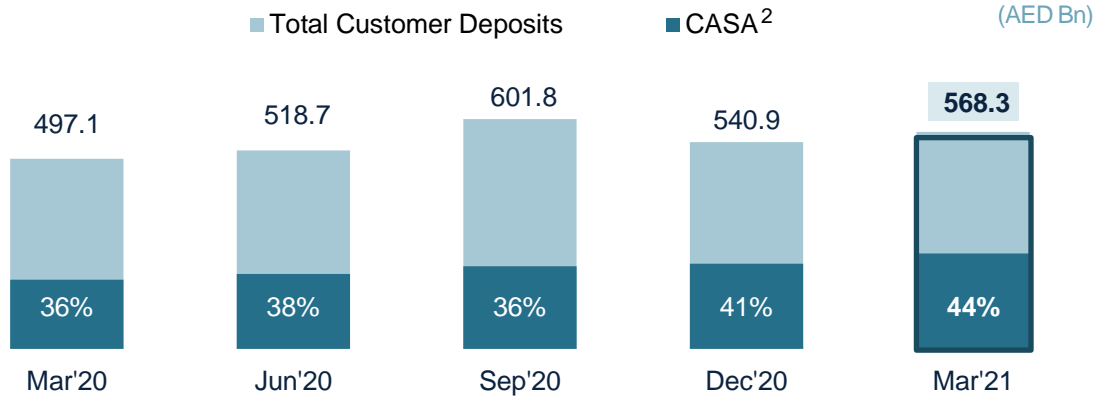
FVTPL – Fair value through profit or loss (previously HFT), Amortised cost – previously HTM, FVOCI – Fair value through other comprehensive income (previously AFS)

Sovereign bonds include sovereign guaranteed bonds issued by GREs, banks & FIs

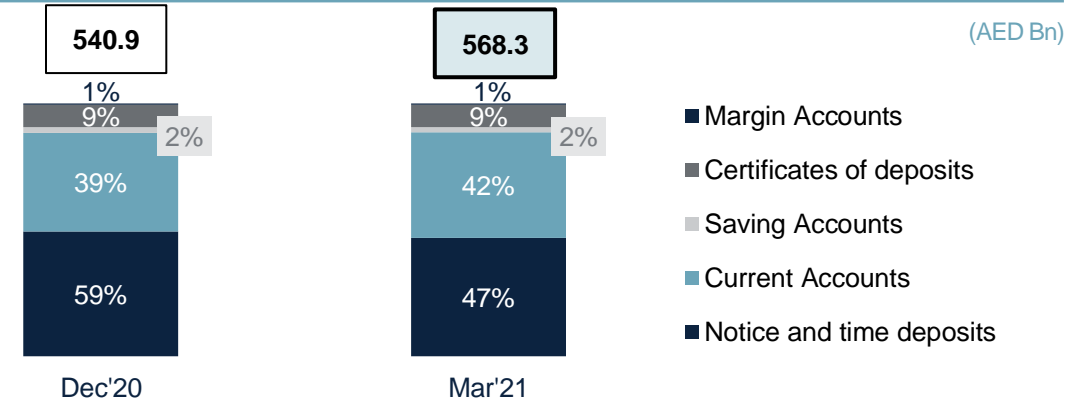
Note: All totals are Gross investments before ECL

Customer deposits

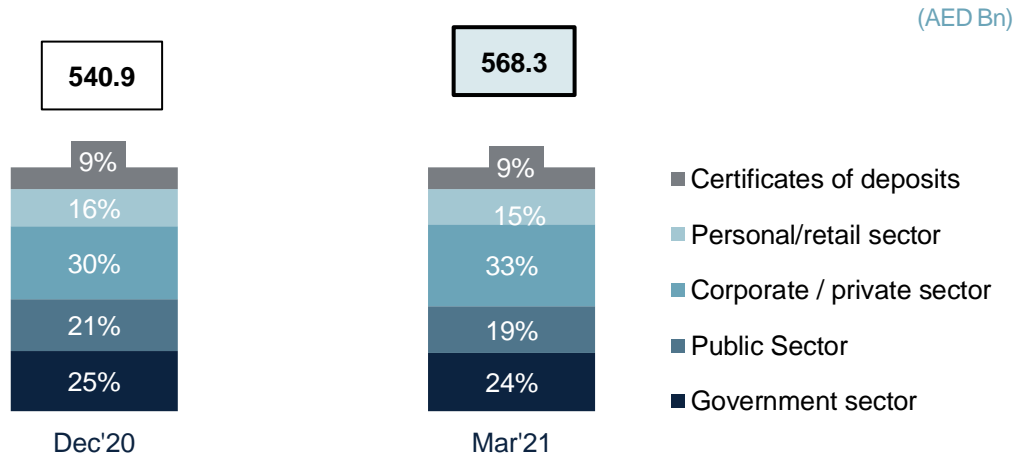
Customer Deposits



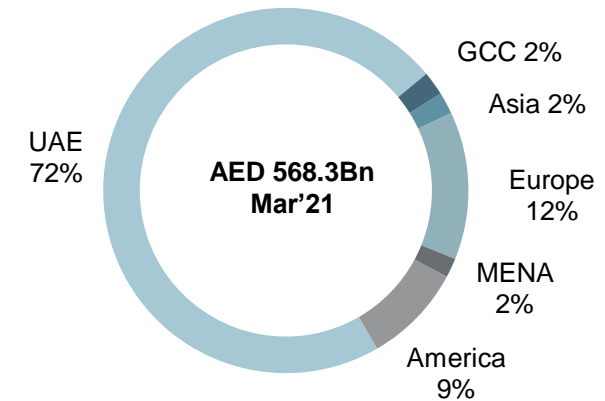
Customer deposits by account type



Customer deposits by counterparty



Customer deposits by geography¹

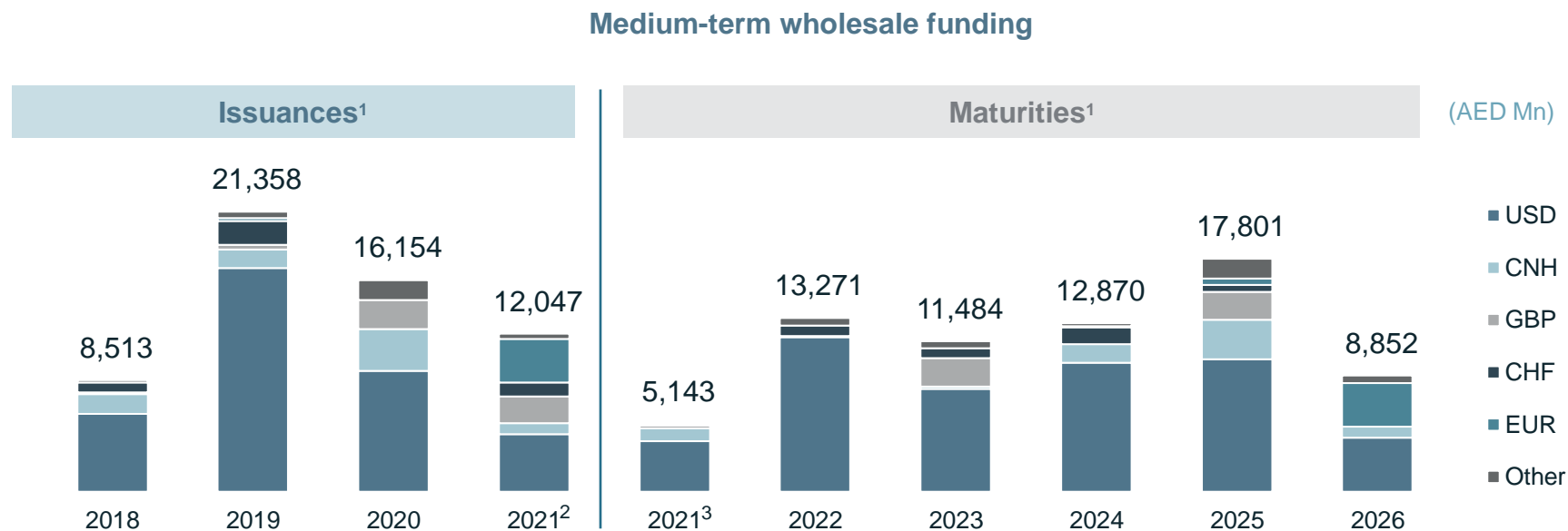
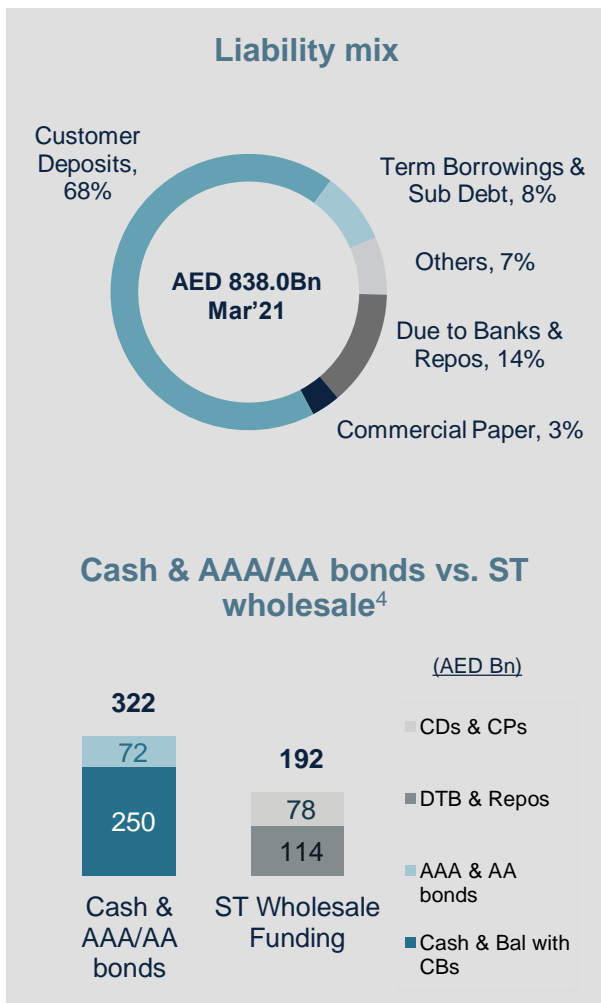


¹ Based on deposit origination / coverage

² Current, savings and call accounts; prior periods reclassified to include call accounts earlier grouped with notice and time deposits

Liability mix and funding profile

Leading issuer in the MENA region – conventional, Sukuks and Green bonds



Year-to-date highlights:

- AED 12Bn equivalent (USD 3.3Bn) ytd of senior wholesale funding across multiple formats and 8 different currencies
- Inaugural Euro public transaction (EUR 750Mn 5-year) marking the first MENA FI in this format since 2015
- Return to the Sterling market (GBP 400Mn short 5-year) where FAB is the only MENA FI with public bonds outstanding
- CHF 260Mn long 6-year Public Green Bond which was the largest ever CHF denominated Green Bond issued by a foreign FI
- Regional leader in Green Bond issuance with over US\$1Bn of Green Bond notional outstanding across 5 transactions and 3 currencies

1 All figures based on historical FX with the maturity of callables bonds set at next call date

2 Year-to-date as of 21 April 2021

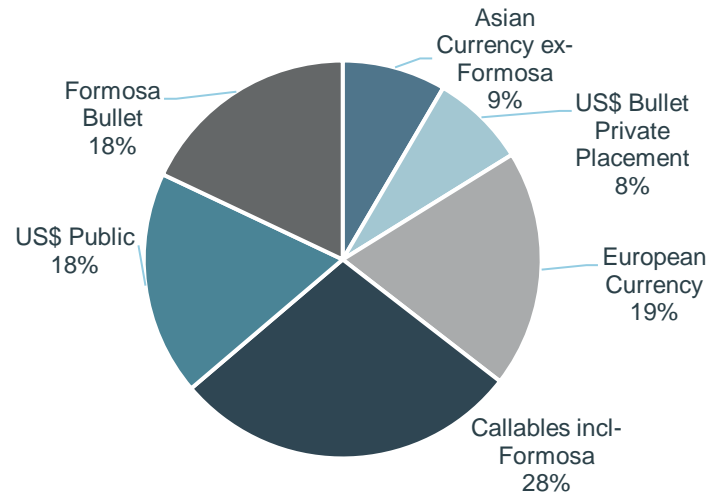
3 For the remainder period of 2021

4 FAB has access to place deposits with ECB & FED

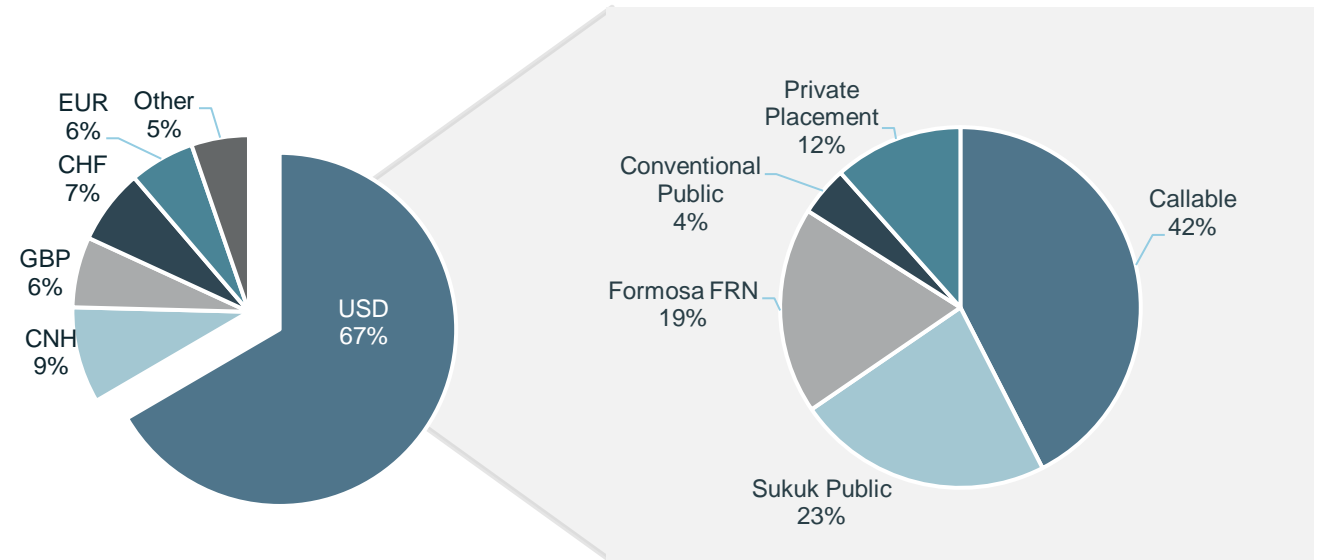
Diversified Term Funding portfolio

Frequent Issuer across multiple products, currencies and geographies

Term Funding Portfolio by Type¹



Term Funding Portfolio by Currency¹

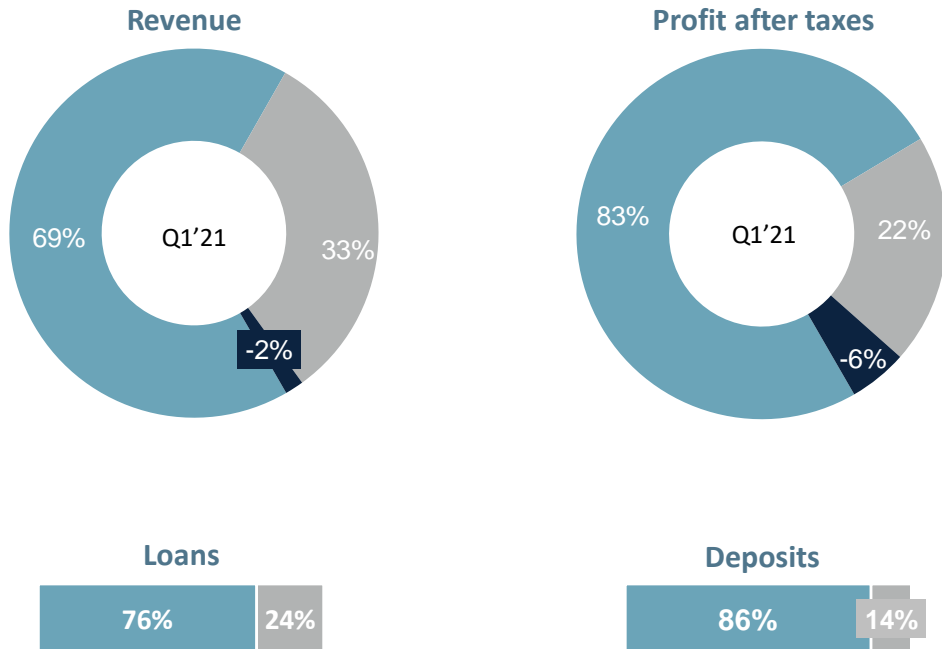


- Diversified investor base spanning Asia, the Middle East and Europe
- Active issuer across currencies with US\$1bn equivalent or greater outstanding across each of USD, CNH, GBP, CHF and EUR
- Source and maturity profile of US\$ denominated debt spread across multiple products

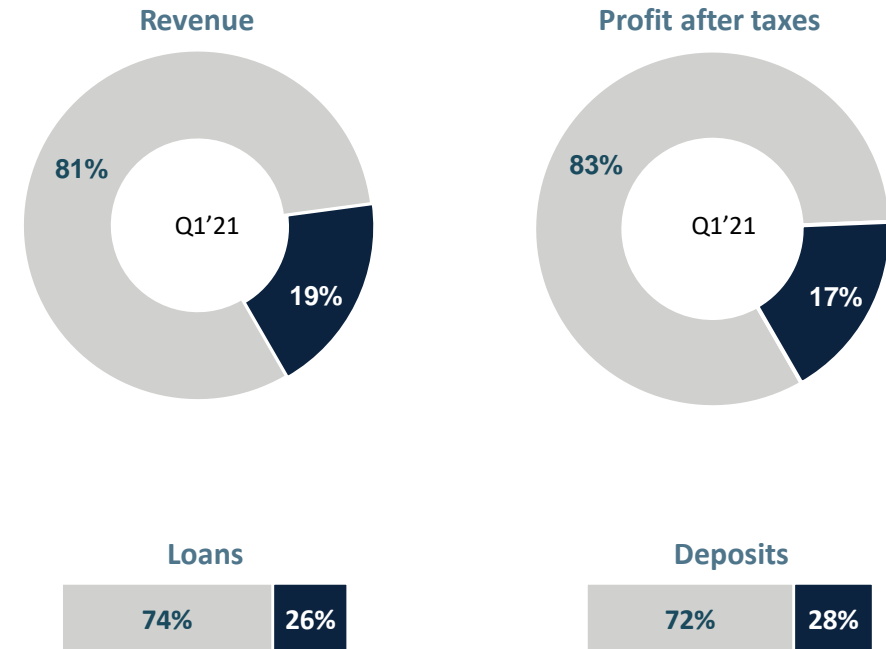
1. All figures based on historical FX

Dominant franchise in UAE with strategic International presence

Breakdown by Business



Breakdown by Geography



1 All figures as of 31 Mar 2021 / Q1'21 financials

Our commitment to sustainability

Integration of ESG into risk management framework is a key focus for 2021

Our ESG Ratings

A

MSCI ESG

A-

Carbon Disclosure Project (CDP) Score

FAB is the highest scoring bank in the region, strengthening our commitment to continue to improve our position in the years ahead

FAB's robust framework is anchored on 4 strategic pillars



Sustainable Banking



Responsible Employer



Positive Societal Impact



Governance, Integrity and Risk Management

Voluntary initiatives and public commitments in alignment with national and global frameworks

- UAE Vision 2021
- The Abu Dhabi Economic Vision 2030
- Equator Principles
- The Green Bond Principles
- UN Sustainable Development Goals
- UN GRI (Global Reporting Initiative)

- TCFD (Task Force on Climate-Related Financial Disclosures)
- CDP (Carbon Disclosure Project)
- MSCI ESG
- FTSE4Good

ESG scope of implementation and estimated timeline of implementation

2021

- Group wide ESG strategy
- ESG risk framework
- Operationalisation of ESG through roll out of ESG tools

Recent Highlights

- FAB named Middle East's Best Bank for Corporate Responsibility¹
- Amongst the largest MENA constituents on the FTSE4Good² and MSCI ESG Index
- Moved from a B to an A- score in our climate disclosure to CDP, signifying our understanding in the importance of transparency of our reporting and disclosure
- FAB Green Bonds outstanding exceed USD 1 Billion (equivalent), across 5 issuances and 3 different currencies.
- Green bond framework expanded to a Sustainable Finance framework
- Became a corporate partner with Aurora50, a UAE-based social enterprise that aims to increase board-level gender diversity while also creating and bolstering a female talent pipeline for future independent director appointments

Integration of ESG into FAB's risk management framework is a key focus for 2021, which will be supported by the new dedicated ESG Risk function

¹ Euromoney Awards for Excellence 2020

² Constituent for 2 years in a row

³ The report can be downloaded at <http://www.forcegood.org>

Note: Please refer to the Sustainability section of our corporate website to learn more about FAB's sustainability practices and disclosures (including FAB's Corporate ESG, Green Bond and Equator Principles Reports)

Q1'21 financial highlights – Group financials

Income Statement - Summary (AED Mn)	Q1'21	Q4'20	QoQ %	Q1'20	YoY %
Net interest Income	2,679	3,079	(13)	3,080	(13)
Non- interest Income	1,703	1,829	(7)	1,487	15
Total Operating Income	4,382	4,908	(11)	4,566	(4)
Operating expenses	(1,318)	(1,264)	4	(1,352)	(3)
Operating profit	3,064	3,643	(16)	3,214	(5)
Impairment charges, net	(470)	(318)	48	(738)	(36)
Non Controlling Interests and Taxes	(118)	(96)	24	(67)	76
Net Profit	2,476	3,230	(23)	2,408	3
Basic Earning per Share (AED) ¹	0.88	1.18	(26)	0.82	7

Balance Sheet - Summary (AED Bn)	Mar'21	Dec'20	QoQ %	Mar'20	YoY %
Loans and advances, net	378	387	(2)	382	(1)
Customer deposits	568	541	5	497	14
CASA (deposits)	250	223	12	181	38
Total Assets	941	919	2	835	13
Equity (incl Tier 1 capital notes)	103	109	(5)	94	10
Tangible Equity	73	79	(7)	63	15

Key Ratios ¹ (%)	Q1'21	Q4'20	QoQ (bps)	Q1'20	YoY (bps)
Net Interest Margin	1.47	1.62	(15)	1.90	(43)
Cost-Income ratio (ex-integration costs)	29.6	25.7	385	29.1	47
Cost of Risk (bps) (loans & advances)	51	37	14	70	(19)
Non-performing loans ratio	4.0	4.0	5	3.5	49
Provision coverage	96	95	164	95	158
Liquidity Coverage Ratio (LCR)	141	143	(175)	110	>999
Return on Tangible Equity (RoTE)	12.8	16.4	(360)	13.0	(24)
Return on Risk-weighted Assets (RoRWA)	1.99	2.53	(54)	1.97	2
CET1 ratio	13.7	13.3	39	12.2	148
Capital Adequacy ratio	16.9	16.5	38	15.5	143

¹ All ratios are annualised, where applicable



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Q1'21 financial highlights – Segmental

AED Mn	Q1'21	Q4'20	QoQ %	Q1'20	YoY %
Revenues	4,382	4,908	(11)	4,566	(4)
CIB	3,016	3,423	(12)	2,639	14
PB	1,440	1,536	(6)	1,643	(12)
HO & Subsidiaries	(74)	(51)	46	284	Na
UAE	3,570	4,082	(13)	3,838	(7)
International	812	825	(2)	728	12
Profit after taxes	2,479	3,236	(23)	2,399	3
CIB	2,064	2,507	(18)	1,709	21
PB	556	813	(32)	494	13
HO & Subsidiaries	(141)	(84)	67	195	Na
UAE	2,050	2,937	(30)	2,125	(3)
International	429	298	44	274	56
AED Bn	Mar'21	Dec'20	QoQ %	Mar'20	YoY %
Loans & advances, net	378	387	(2)	382	(1)
CIB	288	296	(3)	293	(2)
PB	89	90	(1)	88	1
HO & Subsidiaries	1	1	22	1	27
UAE	279	284	(2)	279	-
International	99	103	(3)	103	(4)
Customer deposits	568	541	5	497	14
CIB	487	457	7	421	16
PB	79	81	(1)	73	9
HO & Subsidiaries	2	3	(44)	3	(47)
UAE	411	406	1	374	10
International	157	135	16	123	28



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THANK YOU!

For more information, please visit www.bankfab.com or contact FAB Investor Relations team at ir@bankfab.com

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