

OUR JOURNEY TO GROW STRONGER

The creation of First Abu Dhabi Bank (FAB) was a historic chapter in the story of the UAE, establishing one of the world's largest and safest financial institutions.

The journey began in July 2016 with the landmark decision to unite First Gulf Bank (FGB) and National Bank of Abu Dhabi (NBAD). More than a combination of two companies, FAB brought together complementary strengths, distinct cultures and shared values to create a new corporate leader.

This vision was realised on 2 April 2017 when the bell rang at the Abu Dhabi Securities Exchange to mark the first day of trading in FAB's shares, with the bank's Grow Stronger movement launched soon after.

The following period has seen new many achievements, including the completion of FAB's UAE integration journey in less than two years. Meanwhile, the bank's international journey has begun, with FAB now operating three branches in Saudi Arabia, and innovations like paylt placing it firmly at the heart of the UAE's digital payments landscape.

Today, FAB stands as the strongest, most international bank in the Middle East, and as one of the UAE's most powerful and recognisable brands.

Looking ahead, the bank's vision is to continue creating value for our employees, customers, shareholders and communities and to grow stronger through differentiation, agility and innovation.

2017 FAB delivered a resilient performance in a transitional year

2018 Strong set of results with **+10% YoY** net profit growth despite focus on integration

2019 **+4% YoY** net profit growth in the first year of growth and transformation

Outlook



FAB well positioned to drive **sustainable growth**



Strong foundation to support **higher market share**



Continue to focus on **maximising shareholder return**

Significant cost synergies from the merger

