

VISION, VALUES AND STRATEGY

Our Vision

"Creating value for our customers, employees, shareholders and communities to **grow stronger** through differentiation, agility and innovation"



Mobile-centric digitisation

- Digitise customer journeys
- Launch digital ventures and new business models
- Become a data-driven company through advanced analytics, AI
- Build a modern and flexible technology foundation



Growth and leadership in PBG

- Enhance value proposition across key segments and products
- Digital investments: acquisition and servicing capabilities
- Accelerate international growth (KSA, Egypt, private banking)



Regional dominance and international relevance in CIB

- Strengthen leadership position in UAE
- International: grow in KSA and Egypt, dominate MENA trade flows
- Expand product offering, focus on flow business and cross-sell
- Elevate customer convenience through digital



Talent mobilisation

- Strengthen and evolve unified culture
- Acquire new talent to support transformation and cultural shift
- Enable employees to acquire new skills and capabilities



Drive value from scale

- Drive organic growth across segments and geographies
- Opportunistically pursue transactions that create significant value

Making significant progress against our strategic priorities



Disciplined Growth

- Market share gains across key segments in UAE; outperformed market growth in Govt/GRE lending, as well as retail
- International strategy on track: opened 2 additional branches in KSA, rolling out global product capabilities across our network, exploring growth opportunities in key markets



Efficiency & Transformation

- Invested in key areas to accelerate transformation and enable agility
- Significantly improved customer experience, digital capabilities, and culture in our first year as 'One Bank'
- Synergy realisation ahead of plan with ~%98 of 2020 run-rate target already achieved to-date



Leadership & Strength

- Key enabler to Abu Dhabi's economic growth and diversification plans
- Diversified business profile across products and geographies
- Market-leading franchise and award-winning capabilities, FAB remained top ranked regional LCM and DCM House in 2019
- Strongest combined credit ratings of any other bank in MENA (AA- or equivalent), recently reaffirmed by all 3 major rating agencies