BASEL III: PILLAR 3 DISCLOSURES AS AT 30 SEPTEMBER 2019
(CURRENCY: INDIAN RUPEES IN MILLIONS)

1. Scope of Application and Capital Adequacy

Qualitative Disclosures:

First Abu Dhabi Bank PJSC - India Branch ('the Bank') operates in India as a branch of First Abu Dhabi Bank PJSC, a banking entity incorporated and registered in Abu Dhabi.

Pursuant to the merger of the two Abu Dhabi-listed banks National Bank of Abu Dhabi PJSC (NBAD) and First Gulf Bank PJSC (FGB) with effective date of the merger being close of business of 30 March 2017, the combined bank retained NBAD's legal registrations and the brand name of "National Bank of Abu Dhabi".

With effect from 25 April 2017, National Bank of Abu Dhabi PJSC's name was changed to First Abu Dhabi Bank PJSC. The Bank had written to RBI for change of name under Schedule II to the RBI Act 1934 which got approved by RBI on 04 July 2017.

The Bank has only one branch in India as on September 30, 2019 located in Mumbai. The Bank does not have any subsidiaries in India nor any interest in Insurance Entities. Thus, the disclosures contained herein only pertain to the Bank.

a) **List of group entities considered for consolidation**

Name of the entity / Country of incorp-oration	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consoli-dation	Whether the entity is included under regulatory scope of consoli- dation (yes / no)	Explain the method of consoli-dation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Not Applicable						

b) **List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation**

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Not Applicable					

Quantitative Disclosures :

c) List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Not Applicable			

d) The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted :

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
Not Applicable				

e) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted :

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Not Applicable				

f) Any restrictions or impediments on transfer of funds or regulatory capital within the banking group :

There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

2. Capital Adequacy

Qualitative Disclosures:

The CRAR of the Bank 59.53% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement of 10.9%.

First Abu Dhabi Bank PJSC - India Branch
(formerly known as National Bank of Abu Dhabi PJSC- India Branch)
(Incorporated in Abu Dhabi With Limited Liability)

BASEL III: PILLAR 3 DISCLOSURES AS AT 30 SEPTEMBER 2019
(CURRENCY: INDIAN RUPEES IN MILLIONS)

The Bank's capital management approach is driven by the desire to maintain an appropriate capital base and to maintain an adequate buffer in support of its business development and to meet the regulatory capital requirements stipulated by the RBI at all times. Implications of major business decisions on the Bank's capital position are taken into account by the India Executive Committee (India EXCO) of the Bank and the FAB Group, prior to implementation, in order to preserve the Bank's overall capital requirements.

The Bank's capital requirements are drawn up annually in conjunction with the financial budgeting exercise and approved by the FAB Group for implementation at the beginning of each financial year. The capital requirements take into account, inter alia, the Bank's strategic objectives and business plans and regulatory capital requirements.

Quantitative Disclosures :

				Particulars	**30 SEPTEMBER 2019**
(a)	**Capital requirements for credit risk :**				**2,297**
	*	Portfolios subject to standardised approach			2,297
	*	Securitisation exposures			-
(c)	**Capital requirements for market risk :**				
	*	Standardised duration approach;			634
		-	Interest rate risk		556
		-	Foreign exchange risk (including gold)		78
		-	Equity risk		
(d)	**Capital requirements for operational risk :**				
	*	Basic Indicator Approach			169
(e)	Common Equity Tier 1 (CET1), Tier 1 and Total Capital ratios :				
	*	CET1 Capital ratio (%)			58.81%
	*	Tier 1 Capital ratio (%)			58.81%
	*	Total Capital ratio (%)			59.53%

3. General Disclosures

The India EXCO has overall responsibility for the establishment and oversight of FAB India's risk management framework and the India EXCO is assisted by two management committees, the India Risk Management Committee ("IRMC") and India Assets and Liability Management Committee ("India ALCO").

The Bank's Risk Governance Approach has been aligned with those established at the Group.

The Bank adopts the Group's three lines of defence risk management approach.

- The first line of defence is that all employees are required to ensure the effective management of risks within the scope of their direct organizational responsibilities.

- The second line of defence comprises the Risk Control Owners, supported by their respective control functions. Risk Control Owners are responsible for ensuring that the risks within the scope of their responsibilities remain within appetite. The second line is independent of the origination, trading and sales functions to ensure that the necessary balance and perspective is brought to risk/return decisions.

- The third line of defence comprises the independent assurance provided by the Group Internal Audit ("IA") function which has no responsibilities for any of the activities it examines. IA provides independent assurance of the effectiveness of management's control of its own business activities (first line) and of the processes maintained by the Risk Control Functions (the second line). As a result, IA provides assurance that the overall system of control effectiveness is working as required within the Risk Management Framework.

General Disclosures for Credit Risk

Qualitative Disclosures

Erstwhile First Abu Dhabi Bank India follows the Group Credit Policy Manual and has also developed an India Credit Policy Addendum which together cover all stages of the credit life cycle, viz. origination, assessment and measurement, pricing, approval, commitment, administration, operations, monitoring, reporting, remedial management and portfolio management. It addresses all the businesses of the Bank where credit risk is presently being assumed, in any manner.

The Manual provides a set of policies to establish and maintain the following including, but not limited to:

- An appropriate credit risk environment,
- A sound credit granting process,
- An appropriate credit measurement, monitoring and reporting process, and
- Adequate controls over credit risk, in all business segments at, both, the individual credit and portfolio levels. It also seeks to establish a common quality standard for the management of credit risk.

The India credit policy is under revision following the merger of FGB and NBAD and the modified policy would be adopted by India EXCO in FY 2018-19. This will be done in line with Group policy.

Risk rating system

The Bank uses an internal risk rating system to assess the credit quality of borrowers and counterparties. Each counterparty is assigned a rating, including classified accounts that are either watch list or non-performing. The risk rating system has 11 grades, further segregated into 24 notches. Grades 1-7 are performing, Grade 8 is Watch-list and Grades 9 - 11 are non–performing, each with a rating description.

The Group has implemented bespoke models and scorecards using its own data and expert judgment for:

- Borrower risk rating models for Corporate, SMEs, and High Net-Worth Individuals.
- Facility risk rating models for Project Finance and Real Estate.

Model performance and usage are monitored regularly by the Group and are reported to the Group senior management and risk committees. All models are subject to periodic in-depth reviews by the Group to ensure that they remain fit-for-use and appropriate to the underlying portfolio segment and geography.

The output of each model and scorecard is mapped to an internal rating scale. Each grade in the rating system is linked to a Probability of Default (PD) estimated using the Group default experience supplemented by data from external sources.

Sovereign and bank exposures are governed by the ratings from external credit rating agencies.

Risk Monitoring

The Bank regularly monitors its credit risk in respect of all its portfolios at various levels. At the obligor level, the Bank has a process of periodic review of credit based on the internal rating grades. More frequent reviews are made for the weaker credits and less frequent reviews for the superior credits. The Bank conducts full reviews and renewals of all performing credits at least annually. Obligors with lower risk profile are monitored at lower frequency by business units, unless otherwise required, to evaluate the potential changes in credit worthiness and related impact on risk rating based on latest available financial and other relevant information. More frequent and focused monitoring for lower rated borrowers ensures early identification of potential impairments, if any.

The Group has clearly identified specific sectors (real estate etc.) that are vulnerable, and are subject to material credit risk. The Bank in India currently have exposure to Housing Finance Company.

The classification and impairment policy currently implemented by the Group classifies delinquent borrowers as Substandard, Doubtful or Loss in line with the guidelines laid down in the Central Bank of United Arab Emirates' (CBUAE) circular 28/2010. The Bank in India will comply with the Group policy as well as the RBI's Master Circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated 01 July 2015. Currently there are no non-performing exposures.

In assessing the collective loss allowance, the Bank uses the capital charge of 0.4% (and other specified rates) of standard assets and credit equivalent of FX and derivative exposure as stipulated in the above RBI circular.

Watch-listed accounts are also monitored and reported to senior management. This category comprises accounts where either contractual principal or interest is past due or when the accounts show weakness in the borrower's financial position and creditworthiness and requires more than normal attention. Such weakness is specifically monitored to ensure that the quality of the asset does not further deteriorate. Currently there are no Watch-listed accounts.

The Bank monitors all excesses over limits. The monitoring reports are available to senior management and processes are initiated to realize and regularize such excesses, where outstanding.

The Bank monitors the existing portfolio based on country, industry and ratings. These portfolio reports are prepared periodically and tabled for review by senior management. In view of the single branch status and nascent stage of business, the Bank in India does not currently have economic sector / industry wise exposure caps / limits nor have geographic caps / limits been set. These will be considered in due course.

Quantitative Disclosures

a. Credit Exposures

Particulars	**30 September 2019**
Fund Based	10,799
Non Fund Based	10,802

*Does not include Gsec & CDs investment

The Fund based exposures represents Nostro Balances, Deposits with QCCP, Loans and Investment in CPs. Non fund based exposures represents Guarantees and credit equivalent of Foreign exchange contracts.

b. Geographic distribution of exposures

The Bank does not have overseas operations and hence exposures are restricted to the domestic segment

(CURRENCY: INDIAN RUPEES IN MILLIONS)

c. Industry type distribution of exposures

Industry type	Fund based	NFB	Total
Bank	57	4,778	**4,835**
QCCP	274	600	**874**
Generation of Electricity	2,013	0	**2,013**
Mfg of Basic Iron and Steel	0	54	**54**
Real Estate Activities		0	**0**
Other Computer Related Activities	1,250	0	**1,250**
NBFCs- general purpose loans	0	101	**101**
Mfg of Refined Pretroleum Products	0	415	**415**
Basic Telecom Services	0	1,867	**1,867**
Mfg of Basic Iron and Steel	0	99	**99**
Mfg of Basic Chemicals except Fertilisers	2,260	0	**2,260**
NBFCs- for small & micro enterprises	0	1,094	**1,094**
NBFCs- general purpose loans	0	1,795	**1,795**
Mfg of Fertilisers etc	2,500	0	**2,500**
Mfg of Cement, Lime and Plaster	1,500	0	**1,500**
NBFC - Housing sector	944	0	**944**
Total	**10,799**	**10,802**	**21,601**

d. Residual contractual maturity breakdown of total assets

Buckets	30-Sep-19
1 day	119
2 to 7 days	-
8 to 14 days	-
15 to 28 days	-
29 days and upto 3 months	4,174
Over 3 months and upto 6 months	8,896
Over 6 months and upto 1 year	-
Over 1 year and upto 3 years	20,455
Over 3 year and upto 5 years	10,976
Over 5 years	3,346
Total	**47,966**

e. Amount of NPA

The Bank did not have any NPA during the year and hence this disclosure is not applicable

f. Net NPAs

The Bank did not have any NPA during the year and hence this disclosure is not applicable

g. NPA ratios

The Bank did not have any NPA during the year and hence this disclosure is not applicable

h. Movement of NPAs (Gross)

The Bank did not have any NPA during the year and hence this disclosure is not applicable

i. Movement of provisions

The Bank did not have any NPA during the year and hence disclosure is not applicable for specific provisions. The movement for general provisions (Standard Assets, Country Risk and UFCE) during the year is as under:

Opening Balance	46
Provisions made during the year	66
Write-offs / write back of excess provisions	(8)
Closing Balance	104

j. Amount of Non-Performing Investments (NPI)

The Bank did not have any NPI during the year and hence this disclosure is not applicable

k. Amount of provisions held for NPI

The Bank did not have any NPI during the year and hence this disclosure is not applicable

l. Movement of provisions for depreciations on investments

Opening Balance	-
Provisions made during the year	-
Write-offs / write back of excess provisions	-
Closing Balance	-

(CURRENCY: INDIAN RUPEES IN MILLIONS)

4. Disclosures for Portfolios Subject to the Standardised Approach

Qualitative Disclosures

The Bank uses the External Credit Assessment Institutions (ECAI) approved by the RBI to calculate its capital adequacy for sovereigns, banks, and corporate counterparties. For all exposures to domestic corporates, ratings by the following ECAIs are to be considered in line with 5.8 of RBI's Master Circular on Basel III Capital Regulations dated 01 July, 2015 - Brickwork Ratings India Pvt Ltd; Credit Analysis and Research Ltd; CRISIL Ltd; India Ratings and Research Ltd; ICRA Ltd; SMERA Ratings Ltd.

Claims on Indian banks and Indian branches of foreign banks will be risk weighted in line with the RBI's Master Circular on Basel III Capital Regulations dated 01 July, 2015 based on the CET1 and applicable CCB ratio levels set out.

Ratings from Fitch, Moody's and Standard & Poor's are considered for risk weights for claims on foreign sovereigns, foreign public sector entities and foreign banks as set out in the RBI Master Circular.

The use of the ratings and mapping process will be in line with the RBI Master Circular.

Quantitative Disclosures

Bank's outstanding (rated and unrated) in the three major risk buckets as well as those that are deducted are as under:

Particulars	30 September 2019
Below 100% risk weight	10,783
100% risk weight	643
More than 100% risk weight	1,500
Deduction	83

* Deduction represents DTA which has deducted from CET 1 Capital

5. Credit Risk Mitigation : Disclosures for Standardised Approaches

Qualitative Disclosures

The Bank has not accepted any collateral for credit risk mitigation purposes as on 30 September 2019. The types of collateral considered by the Bank are provided below, which will be accepted based on Legal advice and approval – cash; fixed deposit receipts issued by the Branch; debt securities; marketable securities including mutual fund units, equity shares; trade and other receivables; commercial real estate; other tangible assets such as, commodities, vehicles, plant and machinery, merchandise, goods, inventory, and stock; life insurance policies with a declared surrender value of an insurance company which is regulated by an insurance sector regulator; credit insurance / guarantees; standby letters of credit etc.

Quantitative Disclosures

For credit risk portfolio under the standardized approach, the Bank had extended guarantee to Indian corporate obligor on the basis of counter guarantee from Bank's parent totaling to NIL.

6. Securitisation Exposures : Disclosure for Standardised Approach

The Bank has not undertaken any securitisation and hence this disclosure is not applicable.

7. Market Risk in Trading Book

Qualitative Disclosures

Market risk is the risk that the Bank's income and / or value of its financial instruments will fluctuate adversely because of changes in market factors such as interest rates, foreign exchange rates, and equity, commodity and option prices.

Market Risk at the Group is managed as per the Group Market Risk Policy Framework, which includes specific guidelines on roles and responsibilities for management of Market Risk, its Governance Structure, Market Risk appetite statement and the limit structure. It specifies the way market risk is identified, measured, monitored, controlled and reported.

The Bank monitors market risk sensitivity (DV01), net open position and Value-at-Risk (VaR) using historical simulation based on a 99% confidence level and assumes a 1-day holding period using market data from the previous two years.

The Bank segregates all its positions in either the Trading Book or Banking Book.

Quantitative Disclosures

Particulars			30 SEPTEMBER 2019
Capital requirements for market risk :			**634**
*	Standardised duration approach;		
	-	Interest rate risk	556
	-	Foreign exchange risk (including gold)	78
	-	Equity risk	

8. Operational Risk Mitigation

Operational risk is identified as the risk of losses (direct, indirect & near misses) resulting from inadequate or failed internal processes, human behavior, systems, or from external events.

The Bank has adopted the Group Operational Risk framework consisting of policies and procedures to assess risks (i.e. to identify, assess, monitor, control, report) and to manage incidents (i.e. to notify, identify and rectify incidents). The Operational Risk framework also provides the interrelation with other risk categories. Where appropriate, risk is mitigated by way of insurance.

The primary responsibility to ensure that risks are managed and monitored resides with the businesses, as the 'first line of defence'. The businesses are supported by the risk function as the 'second line of defence' to ensure robust risk management. Further, reviews are to be conducted by Group Internal Audit as the 'third line of defence'.

(CURRENCY: INDIAN RUPEES IN MILLIONS)

Key components of the FAB Operational Risk framework and policies include:

- Conduct of risk and control assessments (RA) and incorporation of action plans for any gaps as well as the development of a risk profile
- Monitoring of risks by regularly measuring key indicators (KI)
- Reporting and managing operational risk incidents on a timely basis including any mitigating measures

Incidents are recorded in the online platform called "Archer",, which is managed by Group Operational Risk Management (GORM).

9. Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures

The Banking Book exposure is defined as all other exposures that are not defined as Trading Book positions. This includes both on and off-balance sheet positions. Financial instruments held under the Banking Book are considered as investment positions.

The Banking Book operations generate non traded market risk primarily through interest rate risk arising from the sensitivity of the value of financial instruments and the net interest margin to changes in interest rates. The Bank manages this risk principally through monitoring interest rate gaps and by matching the re-pricing profile of assets and liabilities.

Earning at Risk and Market Value of Equity computations are carried out and tabled at the ALCO meetings. Limits for MVE has been implemented to facilitate monitoring.

Quantitative Disclosures

The impact on market value of equity for a 200 basis upward move (in ` 000's) as at 30 Sep 2019 is decline in value of Rs. 255.75 millions.

EaR is the loss of income under different interest rate scenarios over a time horizon of one year i.e. loss in income due to change in interest rates at the time of maturity / re-pricing of assets and liabilities within one year. The impact is detailed below:

EaR for 1 year horizon under different Interest Rate scenarios:	Amount in Rs. Millions
-300bps	800
-200bps	534
-100bps	267
+100bps	(267)
+200bps	(534)
+300bps	(800)

(CURRENCY: INDIAN RUPEES IN MILLIONS)

10. General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures

The Bank follows the Current Exposure Method (CEM) of computation of counter-party credit exposure set out in RBI's Master Circular on Basel III Capital Regulations dated 01 July 2015. The CEM requires the aggregation of the potential future exposure using the product/tenor wise credit conversion factors and positive MTM to arrive at the exposure at default. Customer exposure limits are set using the counter-party credit risk process and approval authorities.

It is the Bank's preference to execute Credit Support Annexes (CSAs) and there are detailed policies regarding the requirement of CSAs and management of collateral.

The Group has established a process for managing CVA. The Group calculates CVA using the add-on methodology at a transaction level and at the counter-party level. The CVA is effected at the FAB Group level. In case of larger value transactions, the CVA is accounted at the transaction level. The FAB Group is working on integration of CVA into the trading system, which will automatically calculate CVA numbers on a daily basis.

The impact of wrong-way risk is considered while approving counter-party limits/transactions.

Quantitative Disclosures

Particulars	30 September 2019
Gross positive fair value of contracts	2,194
Netting benefits	-
Netted current credit exposure	2,194
Collateral held	-
Net derivatives credit exposure	2,194
Potential Future Exposure (PFE)	11,455
Measures for exposure at default, or exposure amount, under CEM	13,649
Notional value of credit derivative hedges	-
Distribution of current credit exposure by types of credit exposure	-
Current credit exposure – Interest Rates	144
Current credit exposure – Forex	2,050

(CURRENCY: INDIAN RUPEES IN MILLIONS)

11. Composition of Capital as at 30 September 2019

Table DF-11 : Composition of Capital

(Rs. in million)

	Basel III common disclosure template to be used from March 31, 2018		**Amounts Subject to Pre-Basel III Treatment**	**Ref No.**
Common Equity Tier 1 capital : instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	20,126	20,126	A
2	Retained earnings	213	213	B
3	Accumulated other comprehensive income (and other reserves)			
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
	Public sector capital injections grandfathered until January 1, 2018			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)			
6	Common Equity Tier 1 capital before regulatory adjustments	20,339	20,339	
Common Equity Tier 1 capital : regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-	-	
10	Deferred tax assets	-	-	
11	Cash-flow hedge reserve	-	-	
12	Shortfall of provisions to expected losses	-	-	
13	Securitisation gain on sale	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets	-	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	-	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory	-	-	

(CURRENCY: INDIAN RUPEES IN MILLIONS)

	consolidation, net of eligible short positions (amount above 10% threshold)			
20	Mortgage servicing rights[4](amount above 10% threshold)	-	-	
21	Deferred tax assets arising from temporary differences[5](amount above 10% threshold, net of related tax liability)	83	83	
22	Amount exceeding the 15% threshold	-	-	
23	of which : significant investments in the common stock of financial entities	-	-	
24	of which : mortgage servicing rights	-	-	
25	of which : deferred tax assets arising from temporary differences	-	-	
26	National specific regulatory adjustments[7] (26a+26b+26c+26d)	-	-	
26a	of which : Investments in the equity capital of the unconsolidated insurance subsidiaries	-	-	
26b	of which : Investments in the equity capital of unconsolidated non-financial subsidiaries	-	-	
26c	of which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank[9]	-	-	
26d	of which : Unamortised pension funds expenditures	-	-	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	-	
	of which:	-	-	
	of which :	-	-	
	of which :	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	**Total regulatory adjustments to Common Equity Tier 1**	83	83	
29	**Common Equity Tier 1 capital (CET1)**	20,256	20,256	
Additional Tier 1 capital : instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	-	
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	-	
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	
35	of which : instruments issued by subsidiaries subject to phase out	-	-	

(CURRENCY: INDIAN RUPEES IN MILLIONS)

36	**Additional Tier 1 capital before regulatory adjustments**	-	-	
Additional Tier 1 capital : regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)[10]	-	-	
41	National specific regulatory adjustments (41a+41b)	-	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	-	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	-	
	of which:	-	-	
	of which:	-	-	
	of which:	-	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	-	
44	**Additional Tier 1 capital (AT1)**	-	-	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	20,256	20,256	
Tier 2 capital : instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	of which : instruments issued by subsidiaries subject to phase out	-	-	
50	Provisions	248	248	
51	**Tier 2 capital before regulatory adjustments**	248	248	
Tier 2 capital : regulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	

(CURRENCY: INDIAN RUPEES IN MILLIONS)

53	Reciprocal cross-holdings in Tier 2 instruments	-	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	
55	Significant investments[13] in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
56	National specific regulatory adjustments (56a+56b)	-	-	
56a	of which : Investments in the Tier 2 capital of unconsolidated subsidiaries	-	-	
56b	of which : Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	-	
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-	-	
	of which:	-	-	
	of which:	-	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	-	
58	**Tier 2 capital (T2)**	248	248	
59	**Total capital (TC = T1 + T2) (45 + 58)**	**20,504**	**20,504**	
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
	of which :			
60	**Total risk weighted assets (60a + 60b + 60c)**	**34,444**	**34,444**	
60a	of which : total credit risk weighted assets	25,525	25,525	
60b	of which : total market risk weighted assets	7,046	7,046	
60c	of which : total operational risk weighted assets	1,873	1,873	
Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	58.81%	58.81%	
62	Tier 1 (as a percentage of risk weighted assets)	58.81%	58.81%	
63	Total capital (as a percentage of risk weighted assets)	59.53%	59.53%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	10.09	10.09	
65	of which : capital conservation buffer requirement	1.875	1.875	
66	of which : bank specific countercyclical buffer requirement	-	-	
67	of which : G-SIB buffer requirement	-	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	48.72%	48.72	

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National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.5%	5.5%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.0%	7.0%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.0%	9.0%	
Amounts below the thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financial entities	-	-	
73	Significant investments in the common stock of financial entities	-	-	
74	Mortgage servicing rights (net of related tax liability)	-	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	248	248	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	NA	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	NA	
84	Current cap on T2 instruments subject to phase out arrangements	NA	NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	NA	

First Abu Dhabi Bank PJSC - India Branch
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(Incorporated in Abu Dhabi With Limited Liability)

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(CURRENCY: INDIAN RUPEES IN MILLIONS)

Notes to the above template			
Row No. of the template	**Particular**		**(Rs.in million)**
10	Deferred tax assets associated with accumulated losses		-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability		83
	Total as indicated in row 10		83
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank		-
	of which : Increase in Common Equity Tier 1 capital		-
	of which : Increase in Additional Tier 1 capital		-
	of which : Increase in Tier 2 capital		-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :		-
	(i)	Increase in Common Equity Tier 1 capital	-
	(ii)	Increase in risk weighted assets	-
50	Eligible Provisions included in Tier 2 capital		248
	Eligible Revaluation Reserves included in Tier 2 capital		-
	Total of row 50		248

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12. Composition of Capital - Reconciliation Requirements

Table DF-12 : Composition of Capital - Reconciliation Requirements

(Rs. in million)

Step 1			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on 30 September 2019	As on 30 September 2019
A	Capital & Liabilities			
	i.	Paid-up Capital	20,126	20,126
		Reserves & Surplus	1,261	1,261
		Minority Interest	-	-
		Total Capital	21,387	21,387
	ii.	Deposits	483	483
		of which : Deposits from banks	-	-
		of which : Customer deposits	483	483
		of which : Other deposits (pl. specify)	-	-
	iii.	Borrowings	**22,934**	**22,934**
		of which : From RBI	-	-
		of which : From banks	680	680
		of which : From other institutions & agencies	22,254	22,254
		of which : Others (pl. specify)	-	-
		of which : Capital instruments	-	-
	iv.	Other liabilities & provisions	**3,162**	**3,162**
	Total		**47,966**	**47,966**
B	**Assets**			
	i.	Cash and balances with Reserve Bank of India	**59**	**59**
		Balance with banks and money at call and short notice	**60**	**60**
	ii.	Investments :	**31,858**	**31,858**
		of which : Government securities	28,583	28,583
		of which : Other approved securities	-	-
		of which : Shares	-	-
		of which : Debentures & Bonds	-	-
		of which : Subsidiaries / Joint Ventures / Associates	-	-
		of which : Others (Commercial Papers, Mutual Funds etc.)	3,275	3,275

(CURRENCY: INDIAN RUPEES IN MILLIONS)

	iii.	Loans and advances	**12,221**	**12,221**
		of which : Loans and advances to banks	-	-
		of which : Loans and advances to customers	12,221	12,221
	iv.	Fixed assets	**29**	**29**
	v.	Other assets	**3,740**	**3,740**
		of which : Goodwill and intangible assets	-	-
		of which : Deferred tax assets	83	83
	vi.	Goodwill on consolidation	-	-
	vii.	Debit balance in Profit & Loss account	-	-
Total Assets			**47,966**	**47,966**

				(Rs. in million)	
Step 2			**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No. of DF 11**
			As on 30 September 2019	**As on 30 September 2019**	
A	**Capital & Liabilities**				
	i.	Paid-up Capital	20,126	20,126	
		of which : Amount eligible for CET1	20,126	20,126	
		of which : Amount eligible for AT1	-	-	
		Reserves & Surplus	1,261	1,261	
		of which : Statutory Reserve	213	213	
		of which : IPR	144	144	
		of which : Balance in profit & loss account	904	904	
		Minority Interest	-	-	
		Total Capital	21,387	21,387	
	ii.	Deposits	483	483	
		of which : Deposits from banks	-	-	
		of which : Customer deposits	483	483	
		of which : Other deposits (pl. specify)	-	-	
	iii.	Borrowings	22,934	22,934	
		of which : From RBI	-	-	
		of which : From banks	680	680	
		of which : From other institutions & agencies	22,254	22,254	

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		of which : Others (pl. specify)	-	-	
		of which : Capital instruments	-	-	
	iv.	Other liabilities & provisions	3,162	3,162	
		of which : DTLs related to goodwill	-	-	
		of which : DTLs related to intangible assets	-	-	
		of which : Standard asset provision & UFCE & Country Risk	104	104	
		Total	47,966	47,966	
B	**Assets**				
	i.	Cash and balances with Reserve Bank of India	59	59	
		Balance with banks and money at call and short notice	60	60	
	ii.	Investments :	31,858	31,858	
		of which : Government securities	28,583	28,583	
		of which : Other approved securities	-	-	
		of which : Shares	-	-	
		of which : Debentures & Bonds	-	-	
		of which : Subsidiaries / Joint Ventures / Associates	-	-	
		of which : Others (Commercial Papers, Mutual Funds etc.)	3,275	3,275	
	iii.	Loans and advances	12,221	12,221	
		of which : Loans and advances to banks	-	-	
		of which : Loans and advances to customers	12,221	12,221	
	iv.	Fixed assets	29	29	
	v.	Other assets	3,740	3,740	
		of which : Goodwill and intangible assets	-	-	
		Out of which :			
		Goodwill	-	-	
		Other intangibles (excluding MSRs)	-	-	
		Deferred tax assets	83	83	
	vi.	Goodwill on consolidation	-	-	
	vii.	Debit balance in Profit & Loss account	-	-	
Total Assets			**47,966**	**47,966**	

13. Main Features Template

As of 30 September 2019, there were no regulatory capital instruments issued by the Bank.

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14. Full Terms and Conditions of Regulatory Capital Instruments

As of 30 September 2019, there were no regulatory capital instruments issued by the Bank.

15. Disclosure Requirements for Remuneration

The Bank's compensation policies including that of CEO's, is in conformity with the Financial Stability Board principles and standards. In accordance with the requirements of the RBI Circular No. DBOD No.BC.72/29.67/001/2011-12 dated 13 January 2012, the Regional Office of the Bank has submitted a declaration to RBI confirming the aforesaid matter. Accordingly no disclosure is required to be made in this regard.

16. Equities – Disclosure for Banking Book Positions

The Bank has not invested in any equity and hence this disclosure is not applicable.

17. Leverage Ratio Disclosures

Table DF 17 - Summary comparison of accounting assets vs. leverage ratio exposure measure

	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	47,966
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	11,455
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	5,879
7	Other adjustments	(83)
8	Leverage ratio exposure	65,218

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Common disclosure template and explanatory table, reconciliation and other requirements

Table DF-18: Leverage ratio common disclosure template

	Item	Leverage ratio (Rs. in million)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but incl collateral)	45,773
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(83)
3	Total on-balance sheet exposures (excluding derivatives and SFTs)	45,690
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	2,194
5	Add-on amounts for PFE associated with all derivatives transactions	11,455
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	13,649
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	10,422
18	(Adjustments for conversion to credit equivalent amounts)	(4,543)
19	Off-balance sheet items (sum of lines 17 and 18)	5,879
	Capital and total exposures	
20	Tier 1 capital	20,256
21	Total exposures (sum of lines 3, 11, 16 and 19)	65,218
	Leverage ratio	
22	Basel III leverage ratio	31.06%