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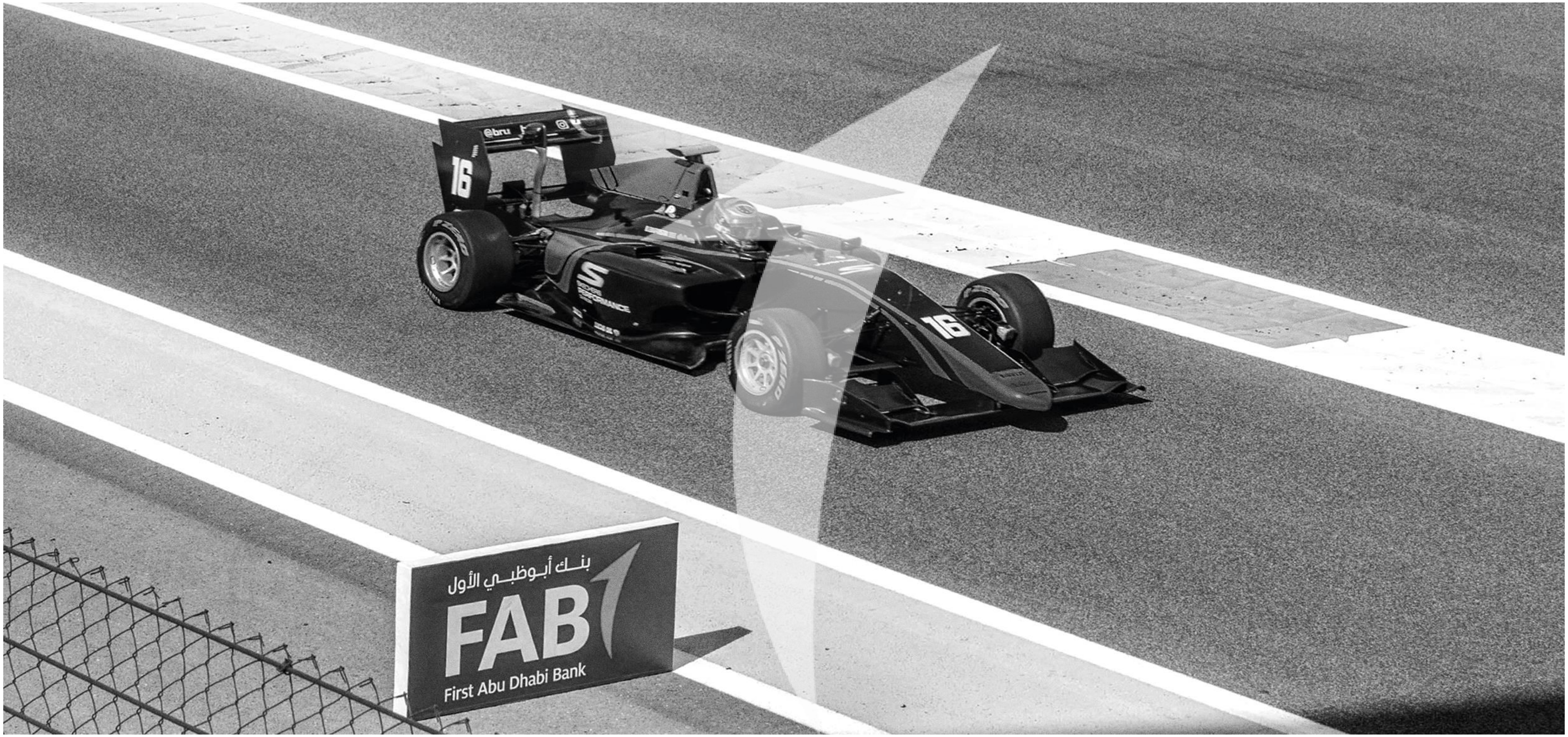

Q3/9M'18 EARNINGS PRESENTATION

October 22nd, 2018

Grow Stronger

بنك أبوظبي الأول
FAB
First Abu Dhabi Bank

Disclaimer

Please note that FAB pro forma consolidated financials as at 30 September 2018 serve as the main basis of reference for our Management Discussion & Analysis Report (MDA) and Investor Relations presentation.

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

FAB's interim reviewed consolidated financial statements as at 30 September 2018 are prepared on the basis that FGB/NBAD merger was declared effective on 1st April 2017 with FGB being the accounting acquirer as per IFRS 3. Therefore, these financials reflect consolidation of NBAD since 1st April 2017.

For further information, please refer to the Business Combination note of the reviewed consolidated interim financial statements.

The information contained herein has been prepared by First Abu Dhabi Bank P.J.S.C ("FAB"). FAB relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

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Note: Rounding differences may appear throughout the presentation

Q3/9M'18 Key Performance Highlights

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- **Strong financial performance**
  - 9M'18 Net Profit of AED 9.1Bn up 12% yoy ; Q3'18 net profit up 16% yoy
  - 9M'18 Group Revenue up 1% yoy despite non-recurrence of opportunistic investment gains realised in 2017
- **Sustained business momentum**
  - Loans and advances up 3% QoQ (+8% yoy), primarily driven by CIB; Customer deposits up 6% QoQ (+20% yoy), on significant short term government deposit inflows
- **Fundamentals remain robust, capital ratios continue to strengthen**
  - LCR at 123%, comfortably above regulatory glide path
  - NPL ratio stable at 3.1%, strong provision coverage at 118%
  - CET1 strengthens from 13.1% to 13.6% sequentially
- **Continued progress on integration journey, and delivering on Group strategy**
  - Systems unification on track subject to final testing
  - ~AED 1.5Bn cost synergy target on plan; one-off integration costs under control
  - Commencement of investment banking activities in Saudi Arabia marks key milestone for the Group
- **On track to meet FY'18 targets and maximise shareholder value**

Solid results in the third quarter

Q3’18 financial highlights

Q3’18 P&L summary

In AED Mn	**Q3’18**	Q2’18	*QoQ %*	*Q3’17*	*YoY %*
Revenues	**4,845**	4,920	*(2)*	4,611	*5*
Operating expenses	***(1,309)***	(1,338)	*(2)*	(1,344)	*(3)*
BAU[1] costs	***(1,190)***	(1,212)	*(2)*	(1,270)	*(6)*
Integration costs	***(74)***	(80)	*(8)*	(74)	-
Amortisation of intangibles (merger-related)	***(46)***	(46)	-	-	*na*
Impairment charges, net	**(435)**	(423)	*3*	(562)	*(23)*
Net profit	**3,021**	3,059	*(1)*	2,605	*16*
EPS (AED)[3]	**1.05**	1.08	*(3)*	0.91	*16*

- Operating income improved yoy driven by higher non-interest revenues offsetting headwinds on NII; slightly down sequentially as Q2’18 included one-off gains on sale of an office premise
- BAU[1] operating expenses continued to reduce yoy as a result of cost synergy realisation; one-off integration costs under control
- Impairment charges significantly lower yoy

Key ratios

%	**Q3’18**	Q2’18	*QoQ (bps)*	*Q3’17*	*YoY (bps)*
C/I ratio (ex-integ costs)	**25.5**	*25.6*	*(6)*	27.5	*(204)*
CoR (bps)[3,4]	***50***	53	*(3)*	*66*	*(17)*
NPL ratio	***3.1***	*3.1*	*9*	*3.0*	*13*
Provision coverage	***118***	*123*	*(458)*	*109*	*930*
LCR	***123***	*125*	*(273)*	*105*	*1,757*
RoTE[3]	***16.9***	*18.2*	*(131)*	*13.7*	*320*
CET1 ratio[2]	***13.6***	*13.1*	*56*	*14.9*	*(125)*

- C/I ratio continues to improve and remains at industry-leading level
- Asset quality is healthy; provision coverage is strong; CoR materially lower yoy on IFRS9, risk optimisation
- Strong liquidity position with LCR comfortably above regulatory minimum
- RoTE materially expands yoy
- CET1 improves sequentially on internal capital generation and RWA discipline, in line with FY’18 target of >13.0%

1 BAU – Business as usual
2 CET1 ratio as per UAE CB’s Basel III framework; Q3’17 as per Basel II framework
3 Annualised
4 On loans and advances

On track to meet revised FY'18 financial targets

9M'18 results vs. FY'18 financial guidance

		2018 Guidance	9M'18 Actual	
Growth	**Loan**	High single-digit	+7% ytd / +8% yoy	• *Healthy pipeline execution in CIB, while PBG gathered some positive momentum in the quarter*
	Revenue	Low single-digit	+1% yoy	• *Against strong 9M'17 which included opportunistic investment gains* • *Driven by solid growth in non-interest income*
Efficiency	**C/I Ratio** (ex-integration costs)	~25-26%	25.6%	• *Continued cost synergy realisation and discipline* • *Synergies on track, one-off integration costs well under control*
Asset quality	**Cost of Risk**[1]	50-60bps	51bps	• *CoR at lower end of target range, reflects risk optimisation and strong coverage post IFRS9 implementation*
Profitability	**Net profit growth**	8-10%	+12% yoy	• *Solid profitability and returns, comfortably within guidance*
	RoTE[2]	16-17%	16.5%	
Capital	**Basel III CET1** (pre-dividend)	>13%	13.6%	• *CET1 continues to build up, well above FY'18 floor*

1 Year-to-date annualised; on loans and advances

2 Return on Average Tangible Equity, annualised; based on attributable profit to equity shareholders' excl Tier 1 notes coupon

Integration and Strategy execution

Key highlights

- ✓ Systems unification:
  - on track subject to final testing
  - will mark conclusion of integration journey
  - key enabler for product and service harmonisation

- ✓ Franchise continues to show strong growth leveraging on key strategic differentiators and market-leading capabilities
  - *Most Innovative Investment Bank* for the 3rd year in a row (The Banker)
  - *Safest Bank in the Middle East* and one of the safest across Emerging Markets (Global Finance)

- ✓ Strong focus on strategy execution in Saudi Arabia:
  - First DCM deal executed through our investment banking subsidiary in KSA; healthy pipeline in CIB
  - Commercial banking operations to be launched in Q4'18

- ✓ Strategic alignment of international operations ongoing

- ✓ Cost synergy momentum continues
  - UAE Branch & cash offices network reduced to 80 (down from 87 as of Jun'18 , 103 as of Dec'17)
  - On track to realise ~AED 1.5Bn cost synergies by 2020

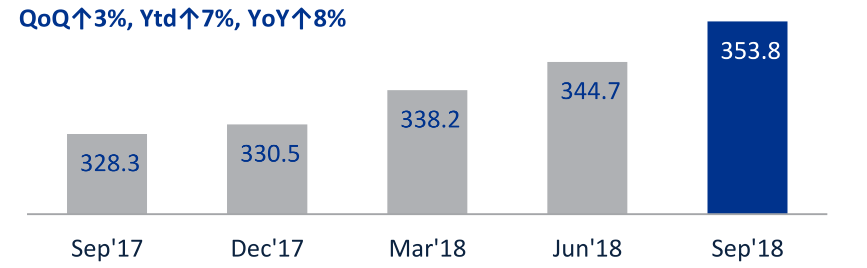
- ✓ Investing in digital capabilities and other key enablers to improve customer experience and drive business growth

Business momentum continues while liquidity position remains strong

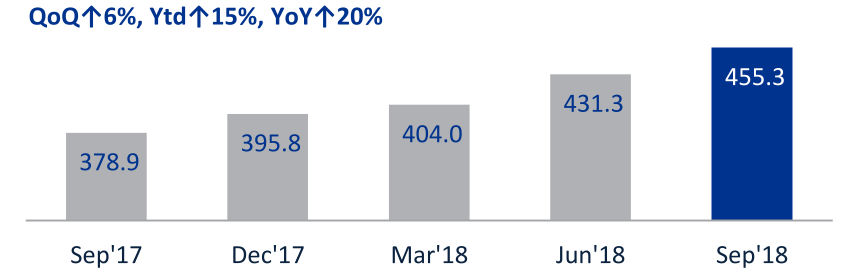
Key highlights

- Loans and advances increased 3% sequentially, 8% yoy, primarily driven by healthy growth in CIB in UAE and across strategically targeted markets; PBG lending gathered momentum during Q3’18
- Customer deposits up 6% sequentially on significant short term government inflows
- Strong liability franchise remains competitive strength with CASA balances up 7% to AED 155Bn (34% of total deposits), and healthy growth in international deposits driving further diversification of funding sources
- Liquidity position remains strong with September-end 2018 LCR at 123%, comfortably above the Basel III glide path for the current year (min required 90%)

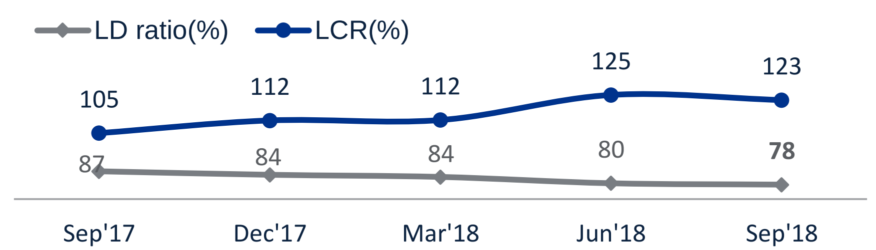
Loans and advances (AED Bn)



Customer deposits (AED Bn)



Strong liquidity position



Although NII continues to face headwinds,...

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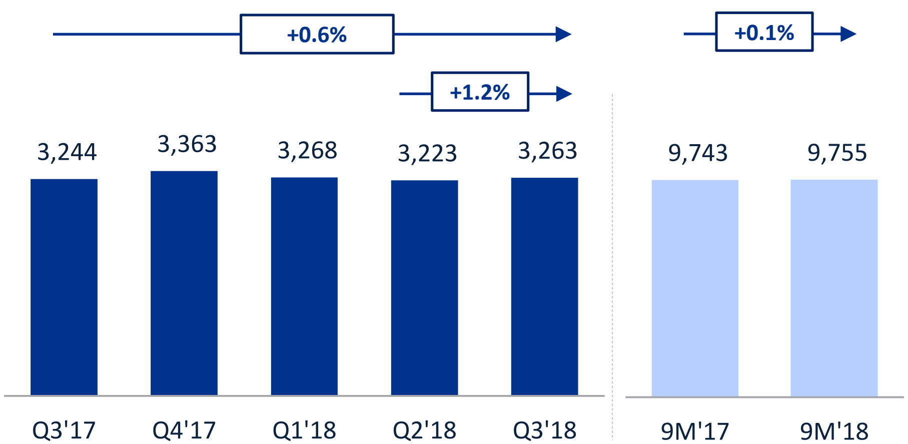
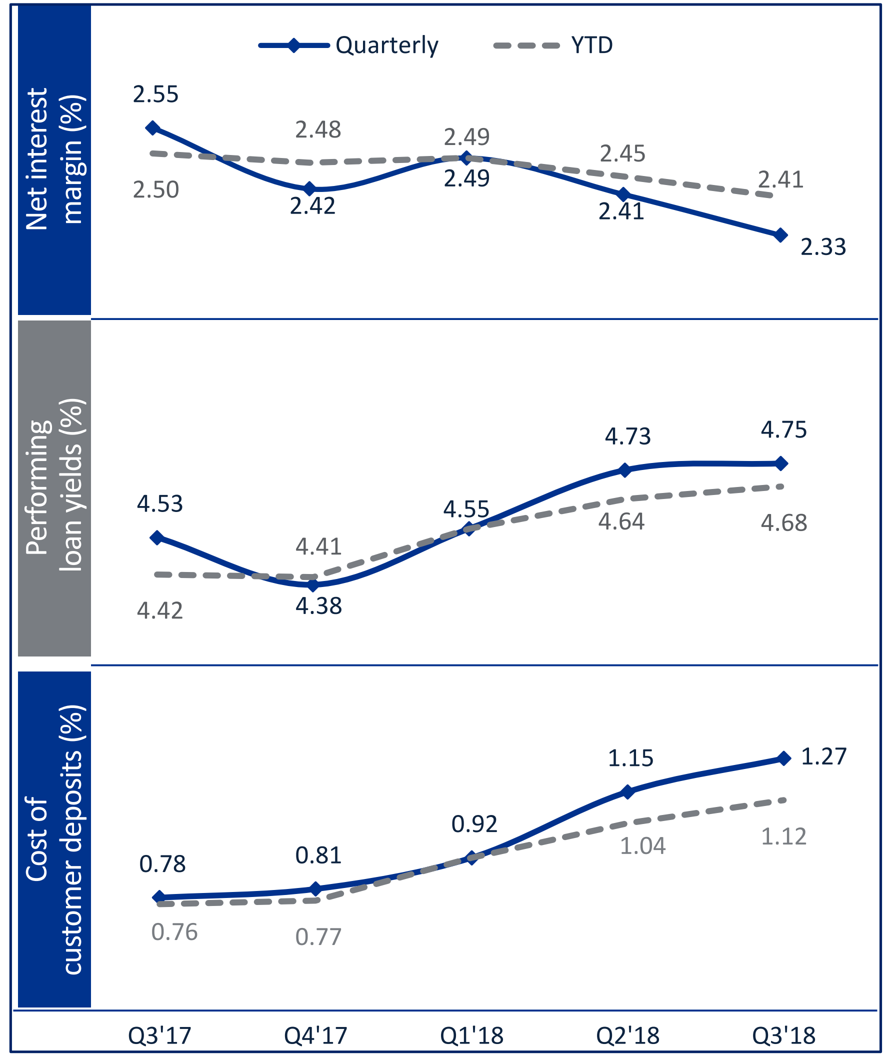
Key highlights

- 9M'18 Group NIM lower 4bps qoq, reflects margin compression and the dilutive impact of deployment of short-term excess liquidity at Central Bank(s)
- Net Interest Income (NII) broadly stable yoy as strong business volumes and rate hike benefits continue to be offset by competitive pricing and risk optimisation in Personal Banking
- NII outlook remains positive into 2019 as some headwinds are expected to moderate

Net interest income (AED Mn)





Note: All percentage figures are annualised

…this is largely offset by continued strength in non-interest income

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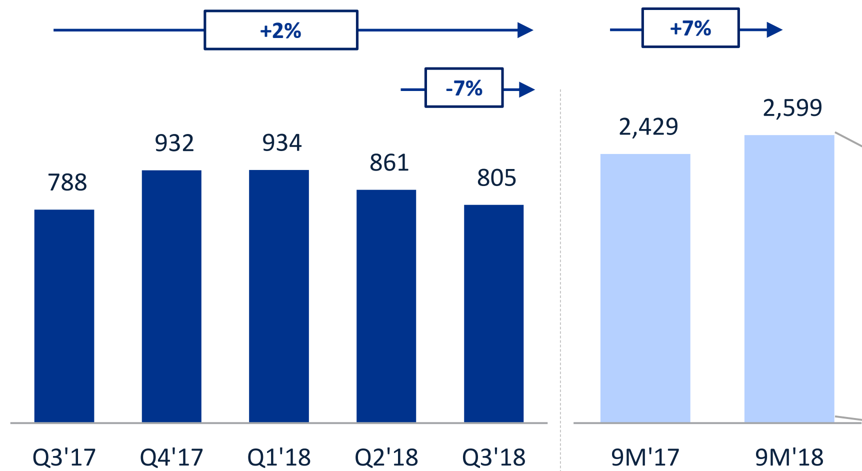
Fees & commissions, net (AED Mn)

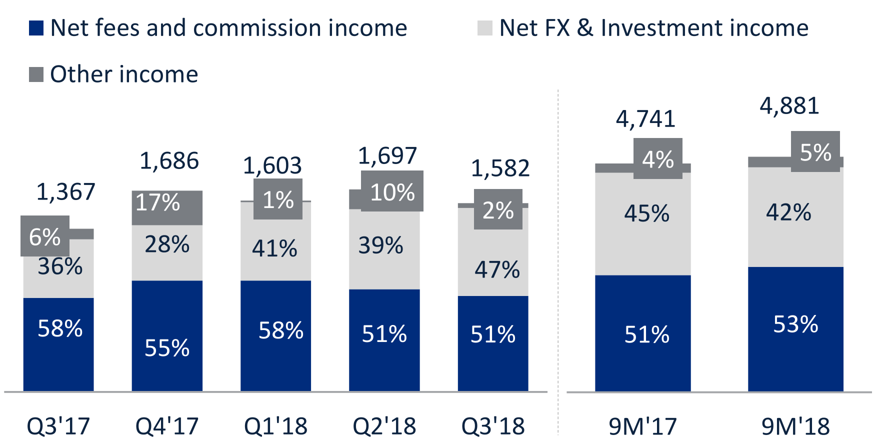


- Fees and commissions (net) grew 7% yoy on the back of higher business volumes, and healthy pick-up in key products including trade, DCM and LCM; however, Q3'18 was lower by 7% qoq due to one-offs in previous quarters and seasonality

	9M'18	*YoY change*
Loan-related	**1,358**	*+14%*
Trade-related	**815**	*+5%*
Others	427	*(8)%*

- Fees and commissions (net) grew 17% yoy in CIB; broadly flat in PBG

Non-interest income (AED Mn)



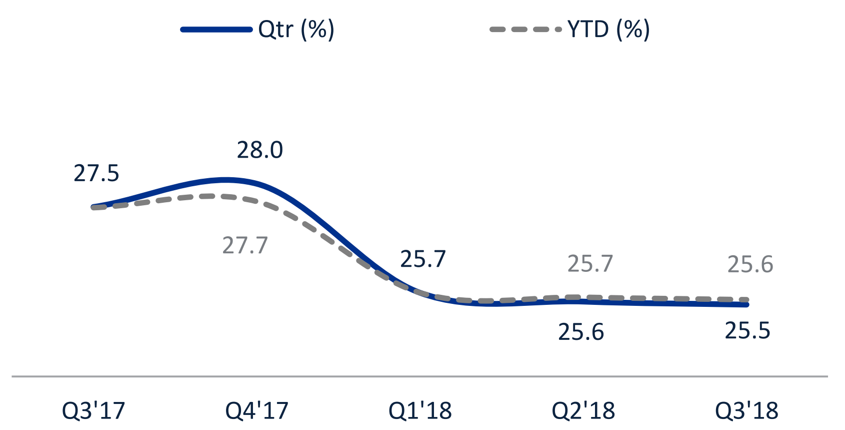
- Non-interest income improved yoy in Q3'18 on higher FX and investment income, driven by enhanced returns from Credit and Asset-Liability management desks, including higher volume of FX swaps related to the placement of liquidity at central bank(s)
- Non-interest income was 7% lower sequentially as Q2'18 revenue included a one-off gain on sale of an office premise
- 9M'18 non-interest income is 3% higher yoy although the comparative period in 2017 included opportunistic investment gains (of ~AED 400Mn)

Industry-leading operating efficiency supported by synergy momentum and cost discipline

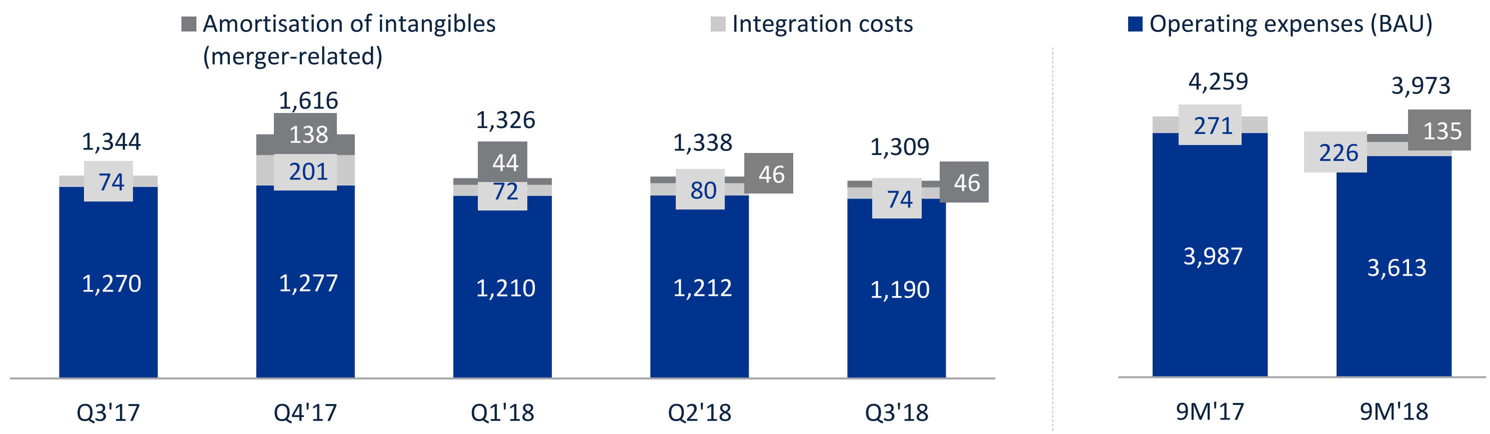
Key highlights

- BAU operating expenses are 9% lower yoy on the back of cost synergy momentum and maintained discipline offsetting new costs (KSA, marketing, key hires)
- C/I ratio (ex-integration costs) materially improved yoy, and is within the revised guidance range of 25%-26% for FY’18
- Cost synergies realised since Dec-end’16 reached ~AED 900Mn against a 2020 target of ~AED 1.5Bn
- One-off Integration costs at AED 226Mn ytd are in line with 2018 guidance (of AED 330Mn)

Cost-income ratio (ex-integration) (%)



Operating expenses trend (AED Mn)



Change in BAU Opex:

Q3’18 vs. Q2’18 – ↓2%

Q3’18 vs. Q3’17 – ↓6%

9M’18 vs. 9M’17 – ↓9%

Healthy credit quality metrics, strong provision coverage

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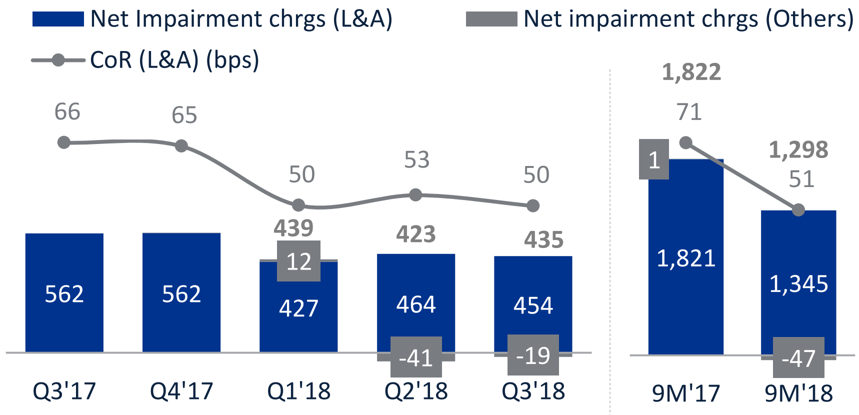
Key highlights[1]

- NPL ratio at 3.1%, stable since Dec'17; strong provision coverage of 118% with Group impairment allowances on loans and advances at AED 13.2Bn
- Impairment charges (net) in 9M'18 are down 29% yoy reflecting healthy asset quality and adequate provisions post IFRS9 implementation
- Cost of risk on loans and advances at 51bps for 9M'18, reduced by 20bps yoy and stands at the lower end of 50-60bps guidance range for FY'18
- Non-performing loans increased 5% sequentially to AED 11.6Bn mainly due to NPL formation in PBG

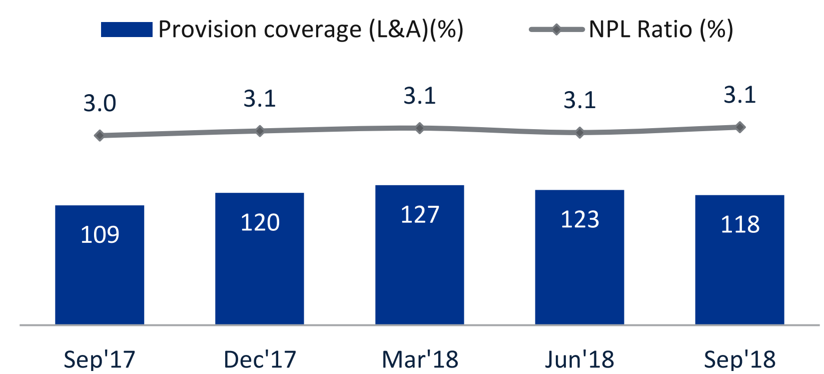
Impairment charges, net (AED Mn) & CoR[1,4]



NPLs and ECL / Provisions for L&A[1]

AED Bn	Sep'18	Jun'18	Dec'17	Sep'17
NPLs	11.6[2]	11.0[2]	10.6	10.2
Provisions (L&A)	13.2	12.9	12.7	11.2
Stage 1 & 2	6.1	6.1	8.1	7.0
Stage 3	7.1	6.7	4.6	4.1

Provision coverage (L&A)[3] & NPL ratio[1]

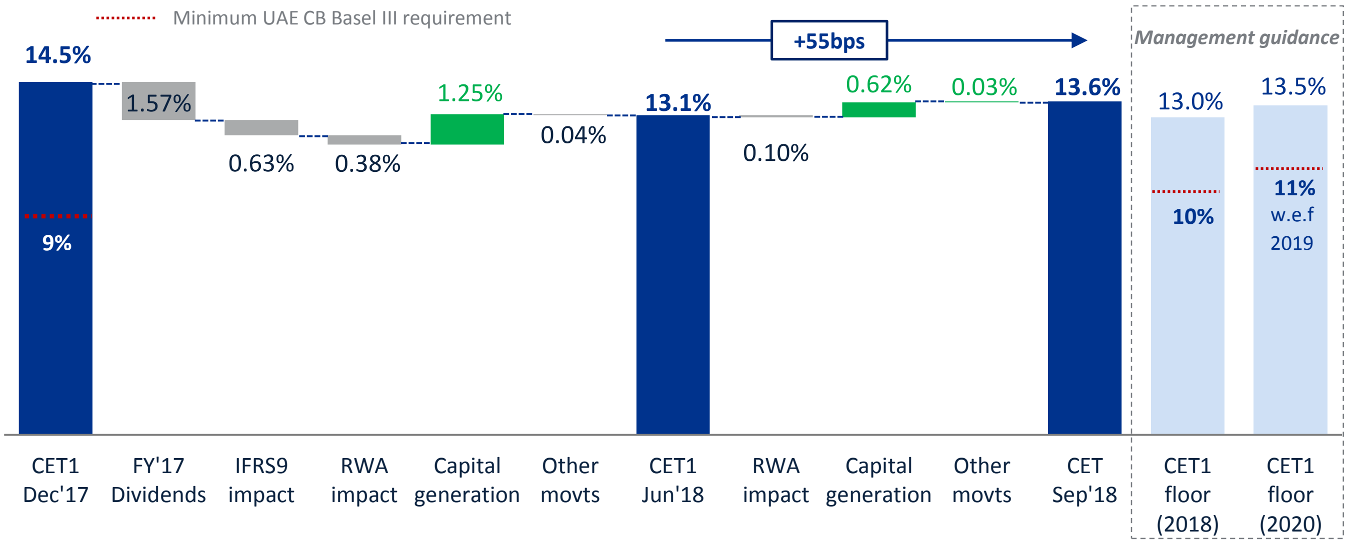


1 As 2018 ratios are based on IFRS9 accounting and ratios for prior periods are based on IAS39 accounting, they may not be fully comparable
2 NPLs = Stage 3 exposure + POCI (Purchase or originally impaired credit) of AED 5,339Mn as of Sep'18 considered as par to NPLs (AED 5,219Mn as of Jun'18)
3 Provision coverage (under IFRS9 w.e.f. 2018) = Provisions (L&A) + unfunded exposure ECL of AED 464Mn as of Sep'18 (AED 590Mn as of Jun'18) as a percentage of NPLs
4 Annualised
Note: Gross loans and advances and NPLs are net of interest in suspense; see Note #6 Credit Risk in financials for more details on IFRS9 exposures and ECL

Robust capital position

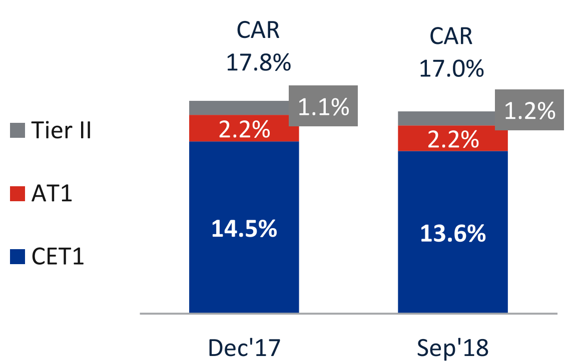
Even after PPA, FY'17 dividends, and IFRS9

CET1[1] ratio progression

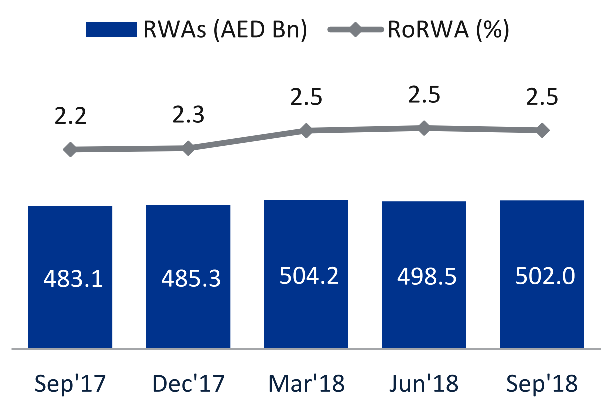


- CET1[1] ratio continued to strengthen on the back of internal capital generation and RWA discipline
- At 13.6%, FAB's CET1 stands comfortably above current year guidance (>13.0%) and in excess of regulatory requirements
- Impact of IFRS9 on 1 Jan 2018 was AED 3.1Bn (3.0% of Dec'17 shareholders' equity and 63bps of Dec'17 CET1)
- RoTE materially improved to 16.5% vs. 14.3% as of September-end'17

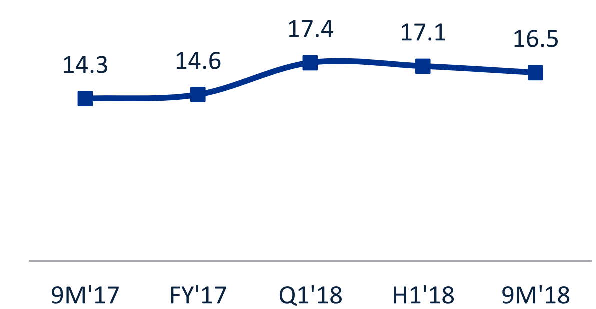
Strong capital ratios (Basel III)[1]



RWAs & Return on RWAs



Return on Tangible Equity (RoTE – ytd) (%)



1 CET1 ratio as per UAE CB's Basel III framework (without considering the transitional arrangements for 2017)

Note: AT1 (additional Tier 1) + Tier 2 capital requirement – Min 3.5%; any shortfall in same to be met by CET1; Countercyclical buffer requirement (0 – 2.5%) as advised by UAECB - nil for 2017 & 2018

Wrapping Up

Strong 9M’18 financial performance, positions us well to meet FY’18 targets despite headwinds on NII

FAB will continue to leverage on strong fundamentals, a diversified business profile and market-leading capabilities to drive growth in balance sheet and returns

Positive macro outlook underpinned by strengthening fundamentals, and Abu Dhabi’s 3-year development program *Ghadan 2021*

Systems integration a key milestone, will help unlock FAB’s full potential

FAB is well on track to deliver sustainable growth in returns and maximise shareholder value; Medium term targets under review, to be communicated in Q1 2019

APPENDIX

Q3/9M'18 Summary Financials

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Income Statement - Summary (AED Mn)	Note	**Q3'18**	**Q2'18**	*QoQ %*	**Q3'17**	*YoY %*	**9M'18**	**9M'17**	*YoY %*
Net interest Income		3,263	3,223	*1*	3,244	*1*	9,755	9,743	*0*
Fees & commissions, net		805	861	*(7)*	788	*2*	2,599	2,429	*7*
FX and investment income, net		738	671	*10*	491	*50*	2,065	2,121	*(3)*
Other non-interest income		39	165	*(76)*	89	*(55)*	217	191	*14*
Total Operating Income		4,845	4,920	***(2)***	**4,611**	***5***	**14,636**	**14,484**	***1***
Operating expenses		(1,309)	(1,338)	*(2)*	(1,344)	*(3)*	(3,973)	(4,259)	*(7)*
Incl: Integration costs		(74)	(80)	*(8)*	*(74)*	*(0)*	*(226)*	*(271)*	*(17)*
Amortisation of intangibles (merger-related)		(46)	(46)	*(0)*	-	*na*	*(135)*	-	-
Impairment charges, net		(435)	(423)	*3*	(562)	*(23)*	(1,298)	(1,822)	*(29)*
Non Controlling Interests and Taxes		(80)	(99)	*(20)*	(100)	*(20)*	(287)	(310)	*(8)*
Net Profit		3,021	3,059	***(1)***	**2,605**	***16***	**9,078**	**8,093**	***12***
Basic Earning per Share (AED)	a,h	1.05	1.08	*(3)*	0.91	*16*	1.07	0.95	*12*

a) Basic EPS based on attributable profits to equity shareholders' excluding Tier 1 notes coupon (9M'18: AED 382 Mn) and outstanding shares

Q3/9M'18 Summary Financials

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Balance Sheet - Summary (AED Bn)	Note	**Sep'18**	Jun'18	*QoQ %*	Sep'17	*YoY %*	Dec'17	*Ytd %*
Loans and advances, net		354	345	*3*	328	*8*	330	*7*
Customer deposits		455	431	*6*	379	*20*	396	*15*
CASA (deposits)	b	155	145	*7*	148	*4*	150	*3*
Total Assets		732	692	*6*	644	*14*	669	*9*
Equity (incl Tier 1 capital notes)		100	97	*4*	99	*1*	102	*(2)*
Tangible Equity	c	70	66	*5*	73	*(5)*	71	*(2)*

b) CASA deposits include current, savings and call accounts; periods prior to Mar-2018 have been reclassified to include call accounts

c) Tangible equity is shareholders' equity net of Tier 1 capital notes, goodwill & intangibles

Key Ratios (%)	Note	**Q3'18**	Q2'18	*QoQ (bps)*	Q3'17	*YoY (bps)*	**9M'18**	9M'17	*YoY (bps)*
Net Interest Margin	h	2.33	2.41	*(9)*	2.55	*(23)*	2.41	2.50	*(9)*
Cost-Income ratio (ex-integration costs)		25.5	25.6	*(6)*	27.5	*(204)*	25.6	27.5	*(193)*
Cost of Risk (bps)	d,e,h	50	53	*(3)*	66	*(17)*	51	71	*(20)*
Non-performing loans ratio	d	3.1	3.1	*9*	3.0	*13*	3.1	3.0	*13*
Provision coverage	d	118	123	*(458)*	109	*930*	118	109	*930*
Loans-to-deposits ratio		78	80	*(220)*	87	*(893)*	78	87	*(893)*
Return on Tangible Equity (RoTE)	f	16.9	18.2	*(131)*	13.7	*320*	16.5	14.3	*227*
Return on Risk-weighted Assets (RoRWA)	h	2.4	2.4	*(5)*	2.2	*23*	2.5	2.2	*22*
CET1 ratio	g	13.6	13.1	*56*	14.9	*(125)*	13.6	14.9	*(125)*
Capital Adequacy ratio	g	17.0	16.4	*54*	18.4	*(140)*	17.0	18.4	*(140)*

d) As 2018 ratios are based on IFRS9 accounting and ratios for prior periods are based on IAS39 accounting, they may not be fully comparable

e) On Loans and Advances

f) Return on Average Tangible Equity, annualised; based on attributable profit to equity shareholders' excl. coupon on Tier 1 capital notes

g) As per UAE Central Bank's Basel III framework; ratios prior to end-2017 are based on UAE CB's Basel II framework

h) Annualised

Rounding differences may appear in above table

Segmental Performance (by business)

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Corporate & Investment Banking (CIB)

50% of Group Revenue

In AED Mn	9M'18	*YoY %*
Revenues	7,318	*8*
Operating expenses	(1,290)	*(15)*
Impairment charges, net	(1,044)	*na*
Profit after taxes	4,835	*(5)*
Loans (AED Bn)	255.6	*12*
Deposits (AED Bn)	355.1	*27*

- CIB Revenue up 8% against a strong comparative period in 2017, which included extraordinary trading gains, with broad-based growth across key products:
  - › **Global Transaction Banking: +17%** including +45% growth in cash management, and +7% in trade finance
  - › **Global Corporate Finance: +2%** driven by stellar growth in DCM and LCM, offset by margin compression in the loan portfolio due to competitive pricing
  - › **Global Markets: +10%** on the back of enhanced returns in Credit and ALM portfolios
- Quality of CIB portfolio remains healthy with positive outlook
- Robust double-digit loan and deposit growth year-on-year, and strong liquidity position
- FAB leads MENA/GCC loan league tables ytd in terms of number of deals
- Market leading CIB franchise will continue to build momentum in UAE and across strategically targeted markets, including Saudi Arabia

Personal Banking Group (PBG)

38% of Group Revenue

In AED Mn	9M'18	*YoY %*
Revenues	5,544	*(3)*
Operating expenses	(2,092)	*(10)*
Impairment charges, net	(266)	*(86)*
Profit after taxes	3,109	*120*
Loans (AED Bn)	98.1	*(5)*
Deposits (AED Bn)	95.7	*3*

- Revenue lower yoy on the back of risk-asset optimisation and tightened risk appetite impacting interest and non-interest income sources
- Strong focus on enhancing productivity across the business led to 10% reduction in expenses and the rationalisation of the UAE branch network to 80 branches (from 103 as of Dec'17)
- Credit trends remain challenging with continued retail NPL formation
- Although 5% down yoy, loan book grew 1% sequentially driven by mortgages and resumed growth in personal loans and credit cards; deposits grew 3% yoy (4% qoq)
- PBG will be launching its product and services offering in Saudi Arabia during Q4'18, and expand capabilities in Egypt over the medium term

Segmental Performance (by geography)

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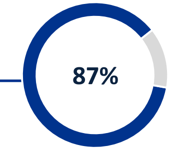
UAE

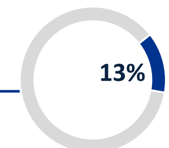


of Group Revenue

In AED Mn	9M'18	*YoY %*
Revenues	12,700	↔
Operating expenses	(3,290)	*(9)*
Impairment charges, net	(1,270)	*(29)*
Profit after taxes	8,144	*13*
Loans (AED Bn)	271.9	*4*
Deposits (AED Bn)	356.3	*29*

- UAE profitability was solid yoy, on the back of a strong business momentum, continued synergy realisation and a significant reduction in impairment charges post IFRS9
- Operating expenses were 9% lower yoy reflecting a strong focus on executing integration milestones as well as cost discipline
- Asset quality remained healthy, with a strong provision coverage post IFRS9 implementation
- Loans grew 4% primarily led by a strong momentum in CIB
- Customer deposits added 29% yoy mainly on the back of significant short-term inflows from the government, as well as private sector deposits

International (Europe, Americas, Middle East & Africa and Asia-Pacific)



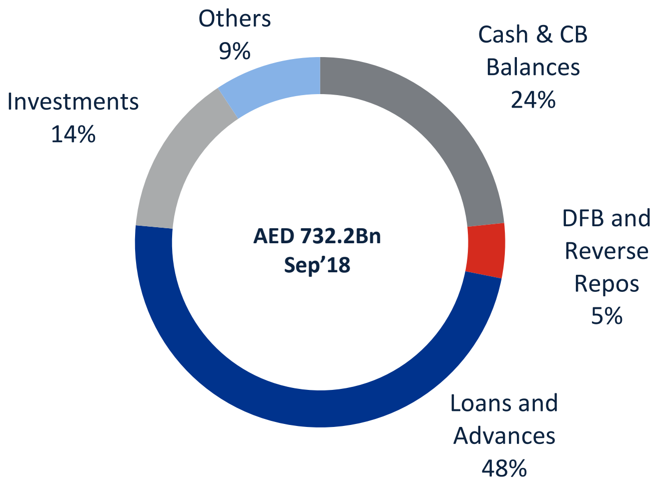
of Group Revenue

In AED Mn	9M'18	*YoY %*
Revenues	1,937	*6*
Operating expenses	(684)	*8*
Impairment charges, net	(28)	*(5)*
Taxes	(255)	*(9)*
Profit after taxes	970	*9*
Loans (AED Bn)	82.0	*22*
Deposits (AED Bn)	99.0	*(3)*

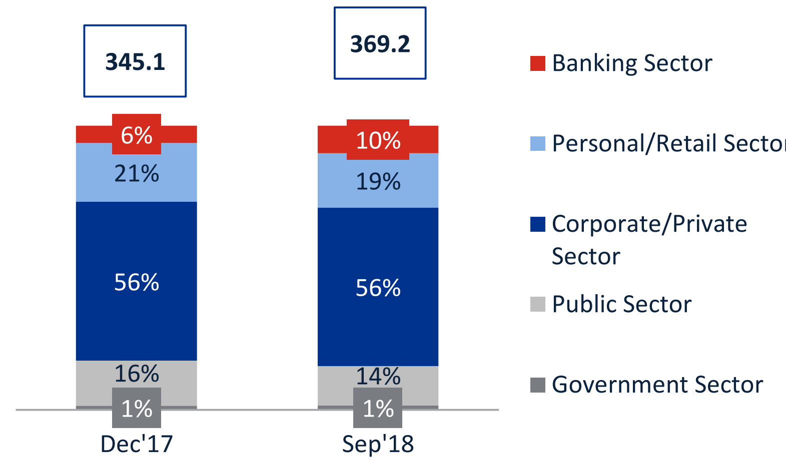
- FAB's international business remains a key differentiator supporting revenue and risk diversification, contributing 13% to 9M'18 Group revenue
- Revenue grew 6% yoy in 9M'18, mainly driven by higher fees and commissions
- Loans were up 22% yoy led by enhanced activity across Asia Pacific and MENA; although deposits were slighlty lower yoy, liquidity positon remained healthy underpinned by continued diversification of funding sources across various geographies
- As of September-end'18, international loans and deposits represent 23% of Group loans and 22% of deposits, respectively

Asset & Loan Mix

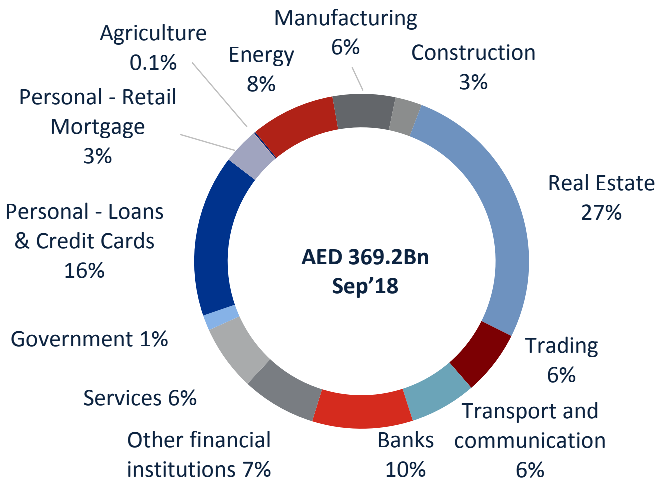
Asset Mix



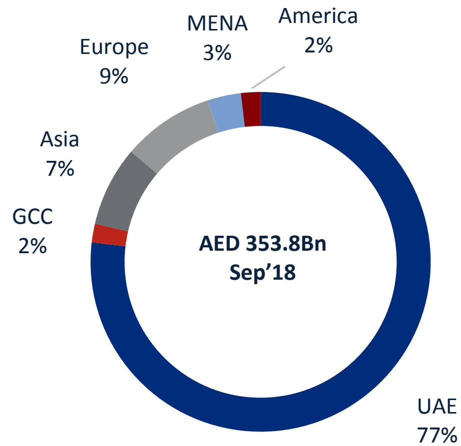
Gross loans by counterparty (AED Bn)



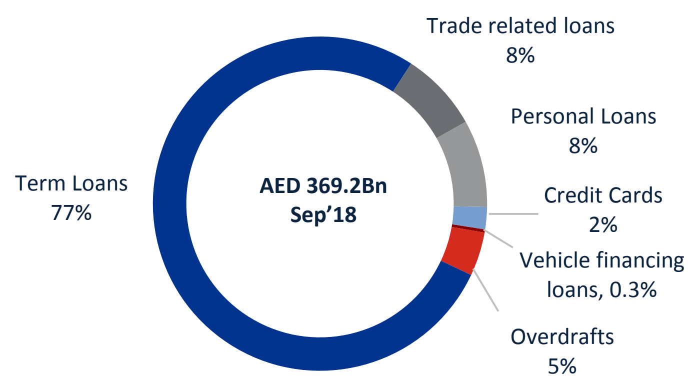
Gross loans by economic sector



Net loans by geography[1]



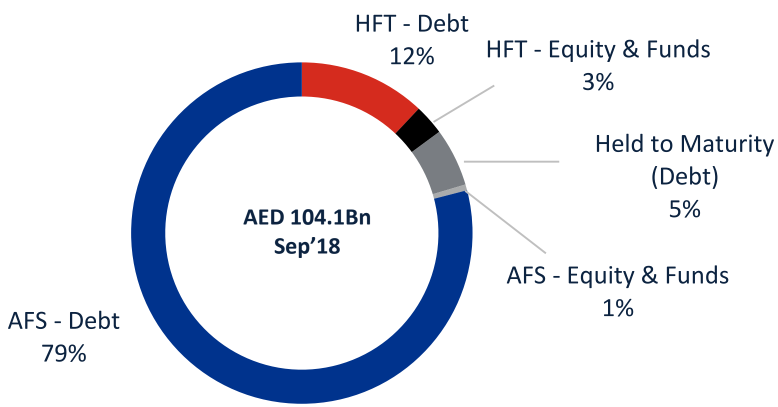
Gross loans by product



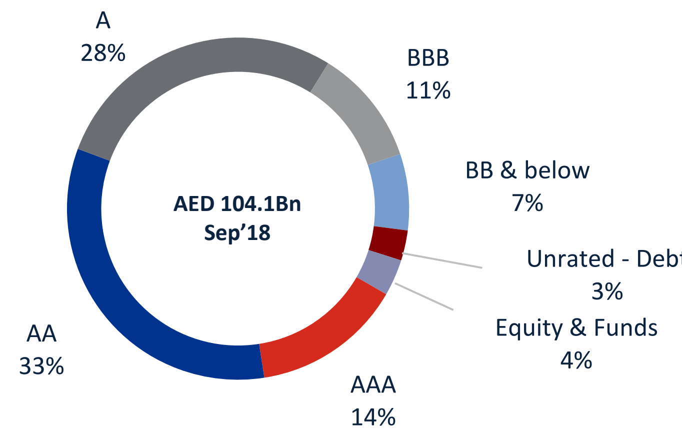
1 Based on booking centre

Investments[1] breakdown

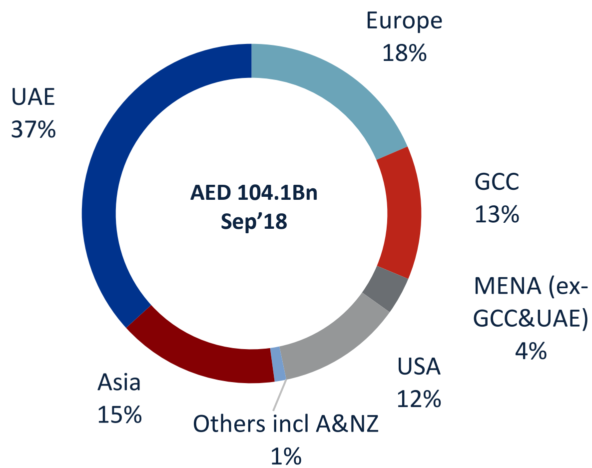
Investments by type



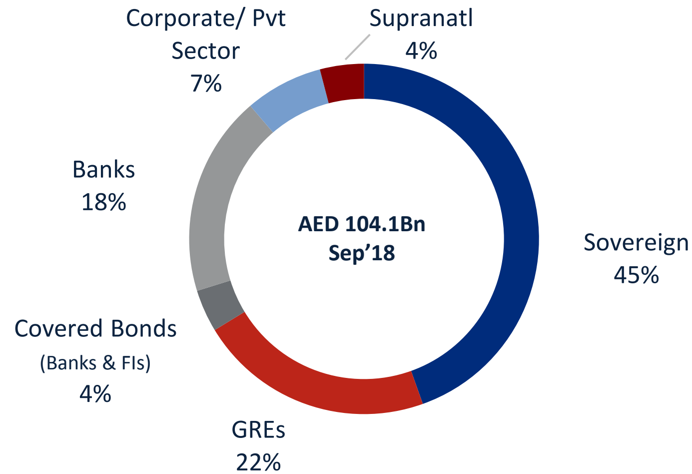
Investments by ratings



Investments by geography



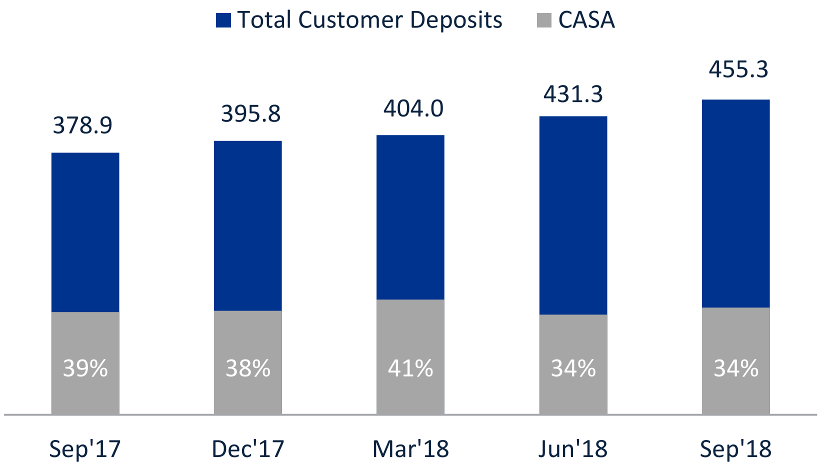
Investments by counterparty



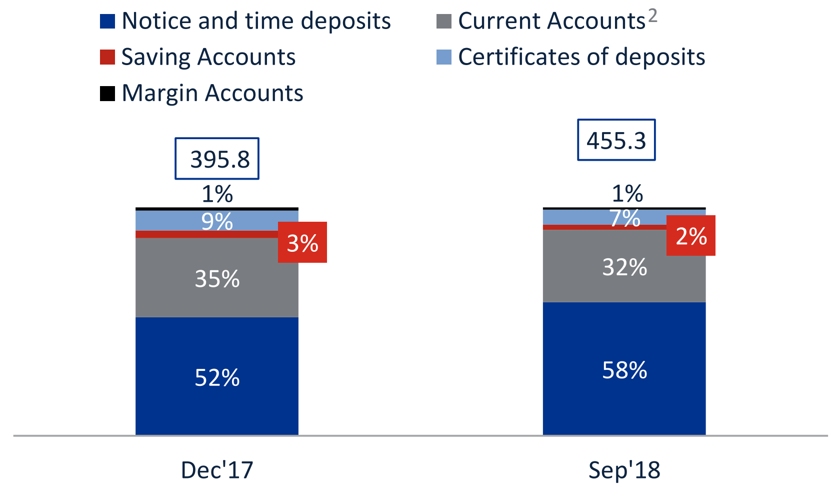
1 Gross investments before ECL

Customer deposits

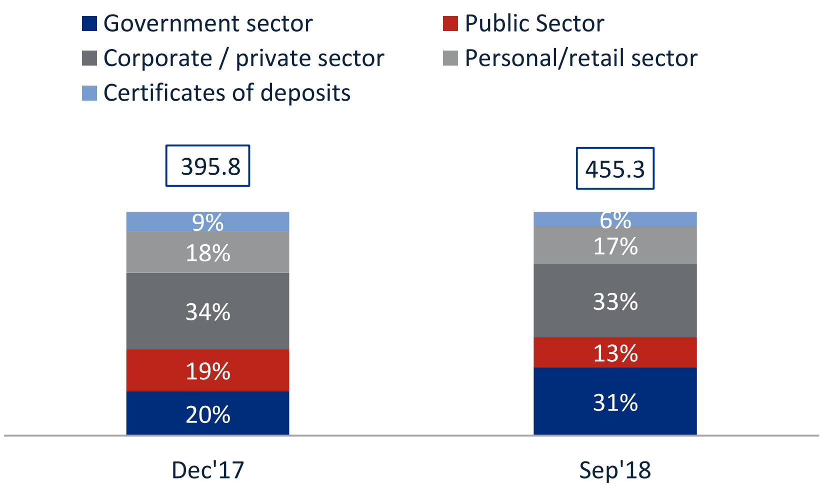
Customer deposits (AED Bn)



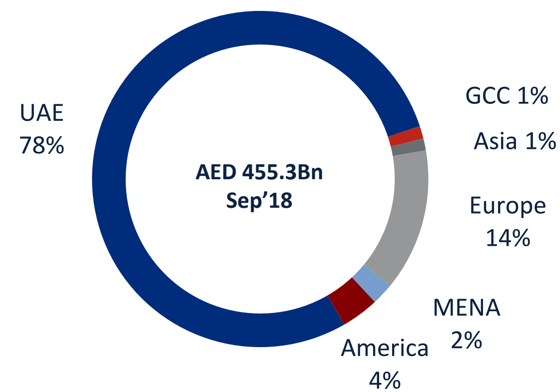
Customer deposits by account type (AED Bn)



Customer deposits by Counterparty (AED Bn)



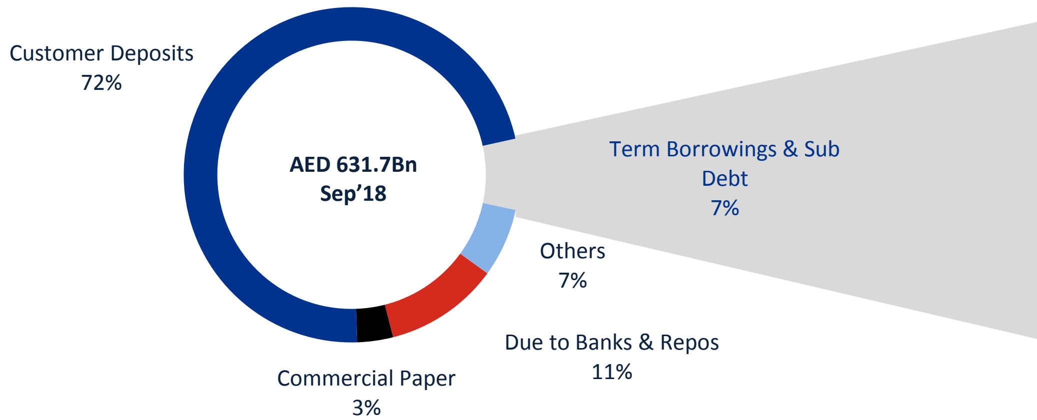
Customer deposits by geography[1]



1 Based on booking centre
2 Current, savings and call accounts; prior periods reclassified to include call accounts earlier grouped with notice and time deposits

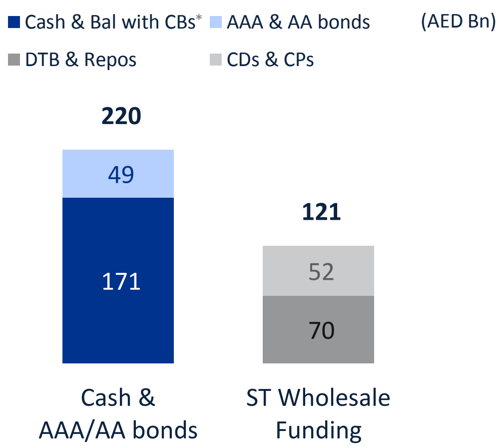
Liability mix and Wholesale Funding

Liabilities mix



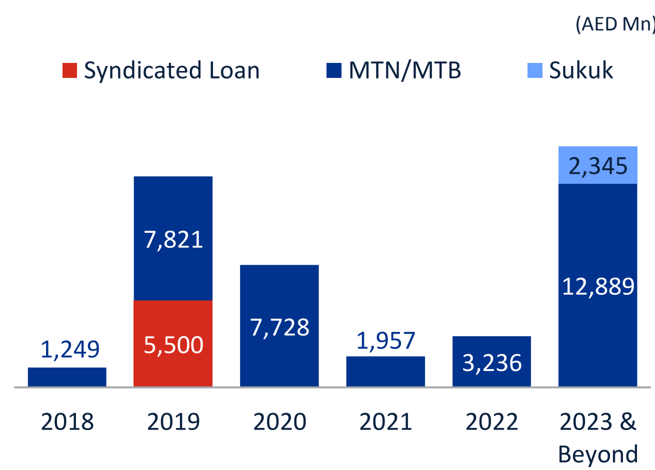
Wholesale funding (AED Bn)	Sep'18
Syndicated loan	5.5
Medium Term Notes/Bonds	34.9
Sukuk	2.3
Subordinated debt	0.4
Total	**43.1**

Cash & AAA/AA bonds vs. ST wholesale



Medium-term wholesale funding

Issuances in 9M'18	• 30yr non-call 5yr USD 610Mn Formosa @ 4.70% IRR • 5yr USD 650Mn Sukuk @ 3.625% • 5yr CHF 200Mn Swiss @ 0.3225% • 3yr CNH 2.65Bn Dim Sum Formosa across 3 transactions @ 4.50-4.80% • 18mo-10yr USD 311Mn Private Placements
Maturities in 9M'18	• 5yr AUD 300Mn Kangaroo bonds @ 5.0% • 5yr USD 500Mn Convertible bonds @ 1.0% • USD 215Mn equivalent Private Placements issued in 2015 & 2016 • USD 500Mn early repayment of USD 2Bn Syndicated loan



* FAB has access to place deposits with ECB & FED

Note: Debt at final maturity date rather than next call date

THANK YOU!

For more information, please visit
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ir@bankfab.com

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