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الأولمبياد الخاص الألعاب العالمية أبوظبي 2019

Q4/FY'18 EARNINGS PRESENTATION

31 January, 2019

Grow Stronger

بنك أبوظبي الأول

FAB

First Abu Dhabi Bank

Disclaimer

Please note that FAB pro forma consolidated financials as at 31 December 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 financial statements.

FAB's audited consolidated financial statements as at 31 December 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 audited consolidated financial statements.

These financials are subject to approval by the UAE Central Bank and adoption by the shareholders at the Annual General Meeting.

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Note: Rounding differences may appear throughout the presentation

Q4/FY’18 Key Performance Highlights

- **Strong set of results in second year post-merger**
    - FY’18 Net Profit up 10% yoy, meeting upper end of target range
    - Healthy underlying revenue growth, considering one-offs in 2017
- **Continuing to maximise shareholder returns**
    - Proposed DPS of 74 fils (vs. 70 fils for FY’17)
    - Total cash dividends at a record AED 8.0Bn (+6% yoy)
- **Final milestone of UAE integration delivered in Q4**
    - System integration was major change event, marked final milestone of UAE integration journey
    - Cost synergies to-date at ~75% of 2020 target run-rate
- **FAB starts 2019 from a position of strength**
    - Diversified franchise with dominant positioning, and market-leading corporate and retail capabilities
    - Strong capital position, comfortable liquidity/funding profile, and healthy asset quality metrics
    - Successful UAE integration and key strategic initiatives will help unlock growth potential

Strong set of results in second year post-merger

FY'18 Financial Highlights

P&L summary

In AED Mn	**FY'18**	FY'17	*YoY %*
Revenues	**19,446**	19,533	*(0)*
Operating expenses	**(5,329)**	(5,875)	*(9)*
BAU[1] costs	***(4,852)***	*(5,264)*	*(8)*
Integ/ merger transaction-related costs	***(295)***	*(473)*	*(38)*
Amort. Intangibles (merger-related)	***(181)***	*(138)*	*31*
Impairment charges	**(1,726)**	(2,384)	*(28)*
Net profit *(after minority interest)*	**12,011**	**10,915**	***10***
Basic EPS (AED)	**1.06**	0.96	*10*
DPS (AED)	**0.74**	0.70	*6*

- Net profit up 10% yoy; EPS +10%, proposed DPS +6%
- Operating income broadly in line with 2017 revenue which included opportunistic investment gains and higher property-related income; Revenue +3% yoy on underlying basis
- BAU[1] operating expenses reduced significantly on the back of synergy realisation post-merger, and cost discipline
- Lower impairment charges yoy reflect healthy asset quality, IFRS9 transition and PPA, as well as risk optimisation

Key ratios

%	**FY'18**	FY'17	*YoY (bps)*
C/I ratio (ex-integ costs)	**25.9**	27.7	*(178)*
CoR (bps)	**48**	69	*(21)*
NPL ratio	**3.1**	3.1	*6*
Provision coverage	**110**	120	*(1,002)*
LCR (liquidity coverage ratio)	**118**	112	*629*
RoTE	**16.2**	14.6	*154*
CET1 ratio[2]	**14.0**	14.4	(38)

- C/I ratio below 26% remains at industry-leading level
- Healthy risk metrics with adequate NPL provision coverage; CoR materially lower yoy
- Strong liquidity position and diversified funding profile
- RoTE materially improves yoy
- Robust CET1 comfortably above regulatory requirements and FY guidance

1 BAU – Business as usual
2 Pre-dividend CET1 ratio as per UAE CB's Basel III framework; FY'17 ratio without considering transitional adjustment

Strong set of results in second year post-merger

Net profit growth at upper end of target range

		2018 Guidance	2018 Actual
Growth	Loan	High single-digit	+7% yoy
	Revenue	Low single-digit	Broadly flat *+3% yoy on underlying basis*
Efficiency	C/I Ratio (ex-integration costs)	~25-26%	25.9%
Asset quality	Cost of Risk	50-60bps	48bps
Profitability	Net profit growth	8-10%	+10% yoy
	RoTE[1]	16-17%	16.2% *16.6% ex-integration costs*
Capital	Basel III CET1 (pre-dividend)	>13%	14.0%

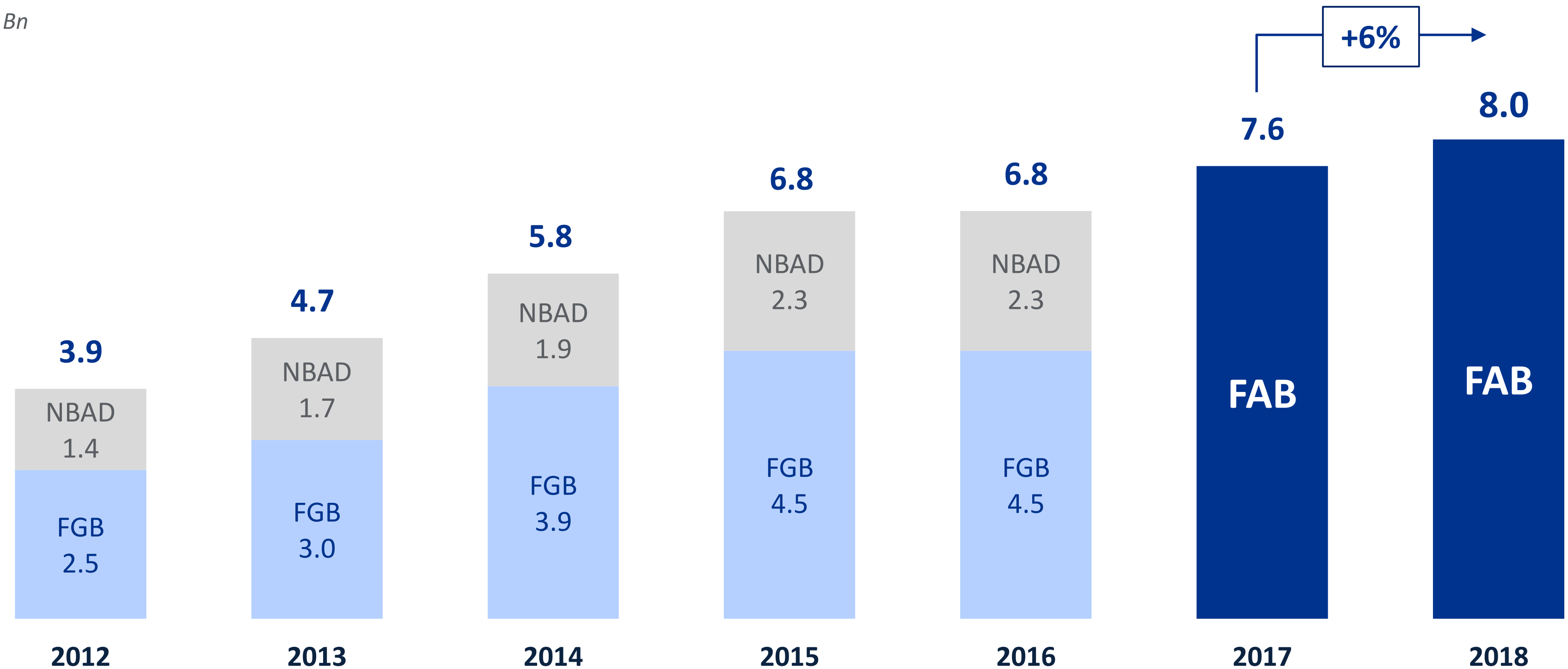
1 Return on Average Tangible Equity, annualised; based on attributable profit to equity shareholders' excl Tier 1 notes coupon

Continuing to maximise shareholder returns

Proposed FY’18 cash dividends 6% higher yoy

- Proposed dividend[1] per share: 74 fils, **+6% yoy**
- Dividend yield[2]: 5.2%
- Record total cash dividends: **AED 8.0 Billion**

In AED Bn



1 subject to approval at General Assembly Meeting to be held on 25 February 2019
2 based on FAB share price as of 31 December 2018

Reflecting on a successful journey

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3rd Jul 2016 – Merger announcement

2nd Apr 2017 – Legal merger completion

3rd Dec 2018 – Unification of legacy systems
Final milestone of UAE integration journey

Strong focus on execution and delivering all planned milestones

- Finalisation of organisation structure and operating model
- Harmonisation of Group policies and risk framework
- Product and pricing harmonisation
- Network and channels rebranding
- Strategic alignment of international operations
- Launch of key strategic initiatives
- Ongoing network optimisation
- Process refinements and automation

Leading market position

Optimised network and processes

Excellent progress in delivering cost synergies

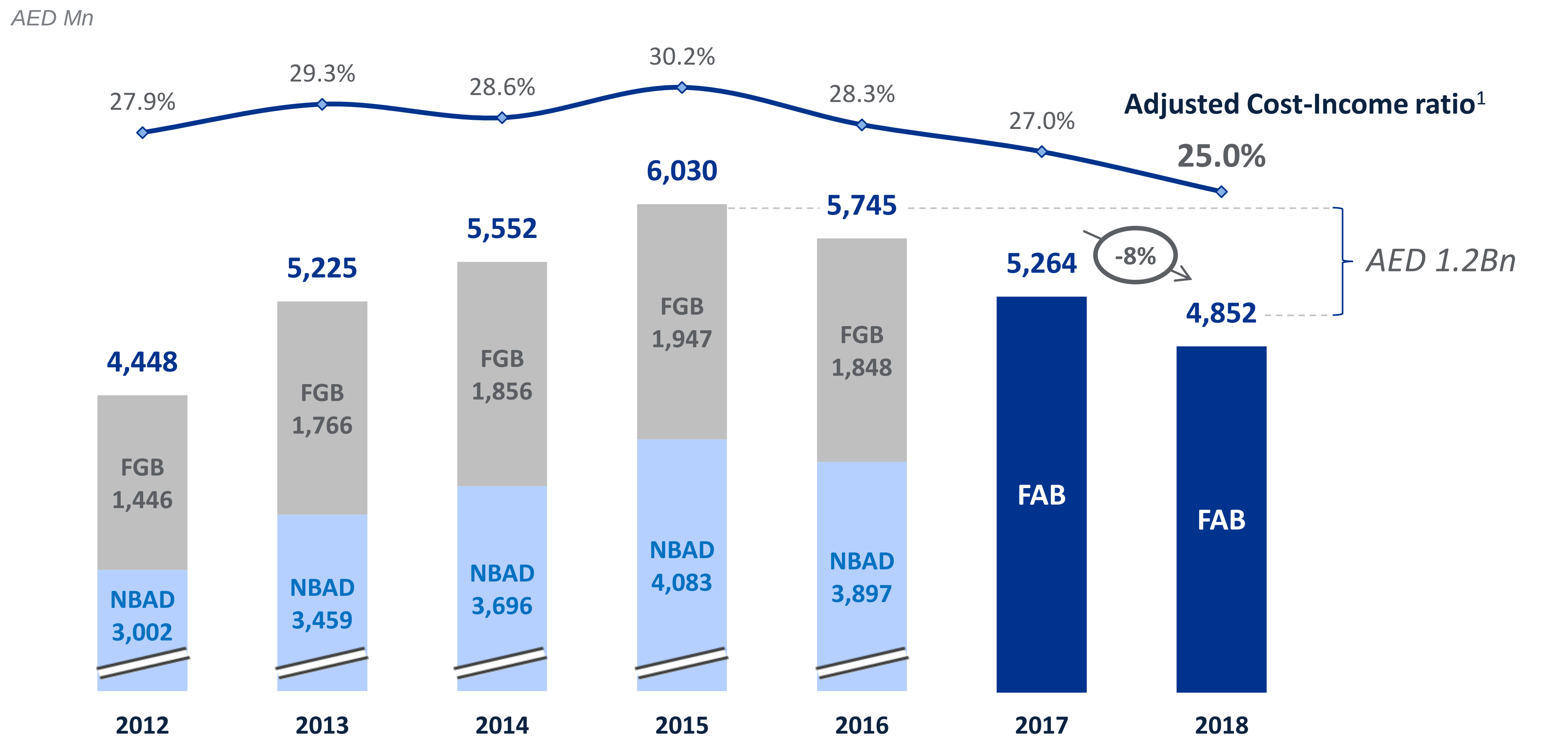
Expansion in Saudi Arabia underway

Strongest combined credit ratings of any other bank in MENA (AA- or equivalent)

BAU costs at 6-year low

Cost reduction since 2015 reflects substantial merger benefits

G&A expenses BAU[1]



[1] Excluding integration/ merger transaction-related costs and amortisation of intangibles (merger-related)

On track to meet 2020 run-rate target; one-off integration cost guidance revised downward

Cost synergies

- ~AED 1.1Bn cost synergies achieved to-date, that is ~75% of 2020 run-rate target
- On track to meet 2020 target; 19e phasing slightly revised
- System integration completed in Q4 was final milestone of UAE integration journey; future synergies to be driven by further rationalisation, automation, process refinements

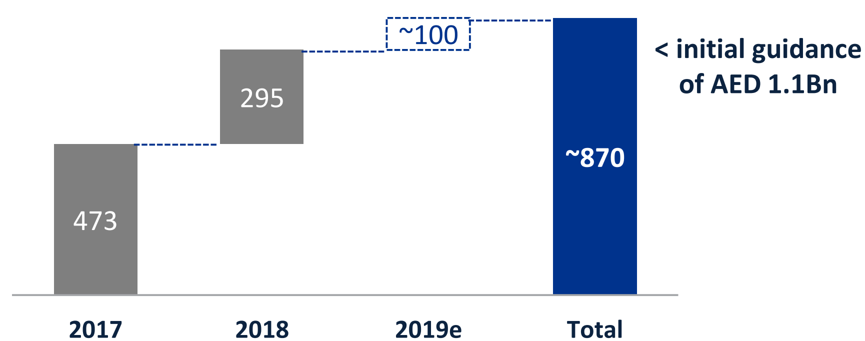
	2017	2018	2019	2020	
Previous Phasing	33%	65%	85%	100%	
Revised Phasing	33%	75%	90%	100%	AED ~1.5Bn

To-date as of Dec'18: ~75% AED ~1.1Bn

One-off integration costs

- 2018 integration costs at AED 295Mn, with another ~AED 100Mn expected in 2019
- One-off integration cost guidance for (2017-2019e) revised from AED 1.1Bn to ~AED 870Mn

In AED Mn



Strong lending momentum in 2018

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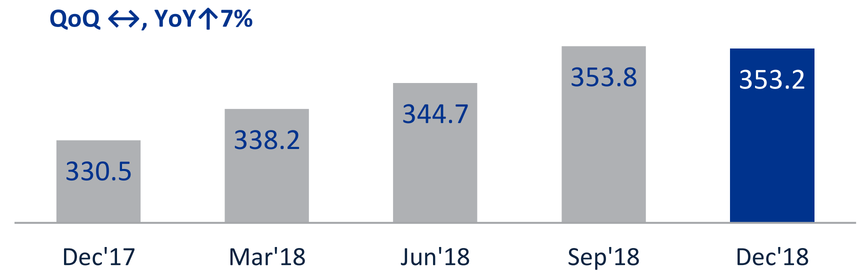
Key highlights

- Loans and advances increased 7% yoy, primarily driven by healthy growth in CIB across Asia-Pacific, MENA and UAE, while selective growth in Personal Banking was offset by risk optimisation
- Loan book was broadly flat in Q4'18, as new underwritings were offset by maturities in short-term trade FI lending

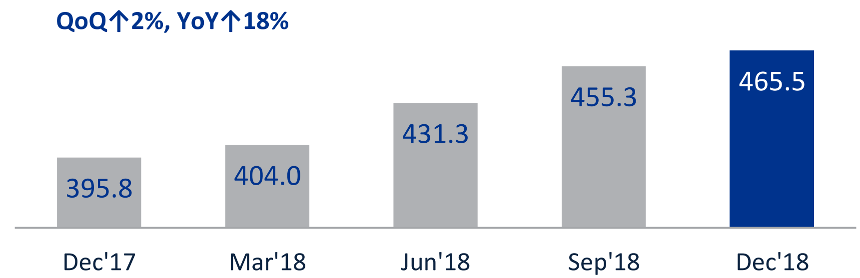
- Customer deposits were up 18% yoy on significant short term government inflows, and healthy growth in international deposits in Q4 as we continue to diversify funding sources
- Strong liability franchise remains competitive strength with CASA balances up 6% yoy to AED 159Bn (34% of total deposits)

- Liquidity position remains strong with December-end 2018 LCR at 118%, comfortably above the Basel III glide path for the current year (min required 90%)

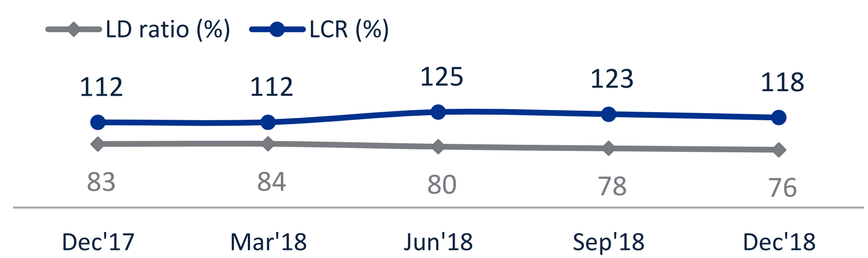
Loans and advances (AED Bn)



Customer deposits (AED Bn)



Strong liquidity position



NII/NIM trend: volume growth and rate hikes offset by margin contraction, excess short-term liquidity placements

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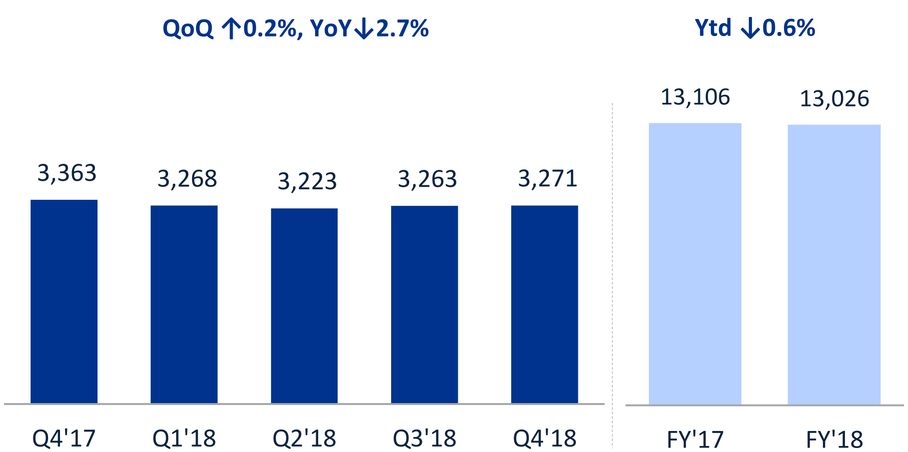
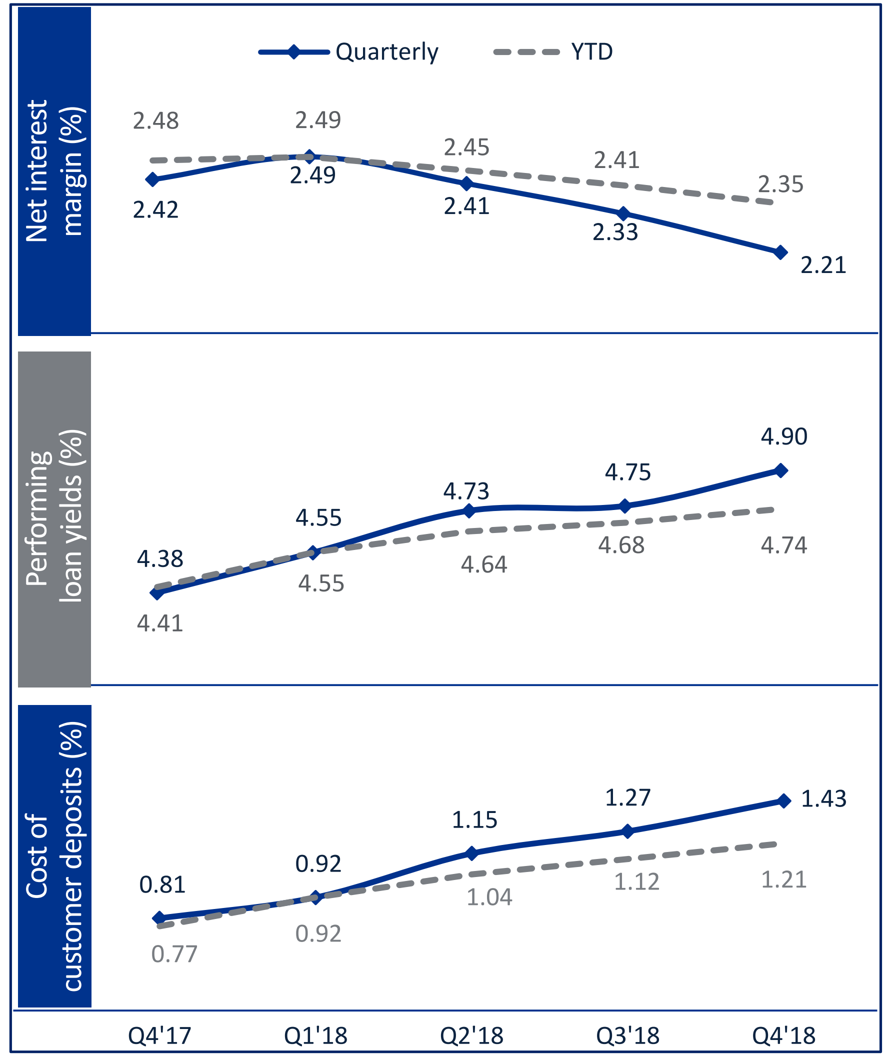
Key highlights

- Net Interest Income (NII) broadly flat yoy as strong business volumes and rate hike benefits were offset by competitive pricing, risk optimisation in Personal Banking and tactical deployment of excess short term liquidity
- FY’18 Group NIM 13bps lower yoy; Q4’18 NIM down 12bps sequentially mainly due to the dilutive impact of excess liquidity

Net interest income (AED Mn)

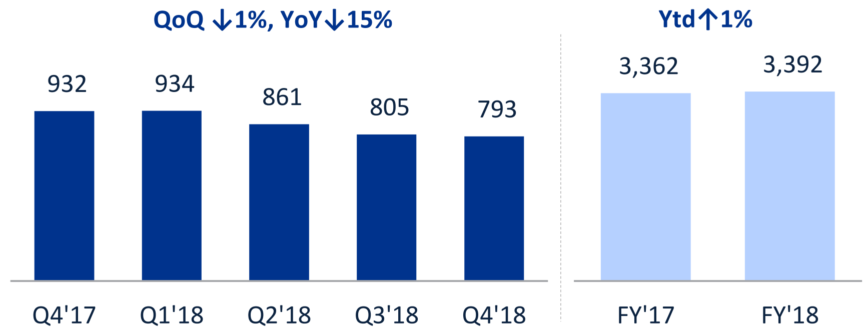




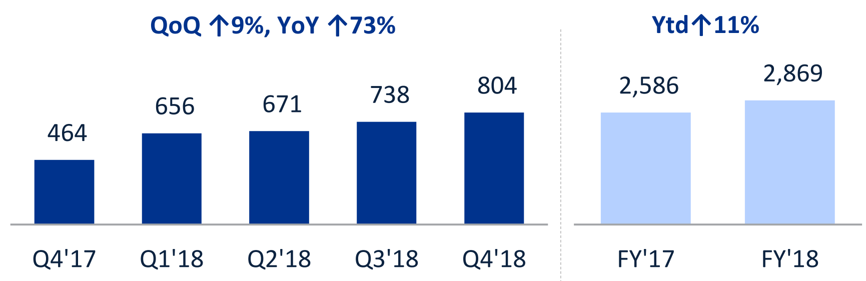
Note: All percentage figures are annualised

Strength in unfunded income, despite softer Q4

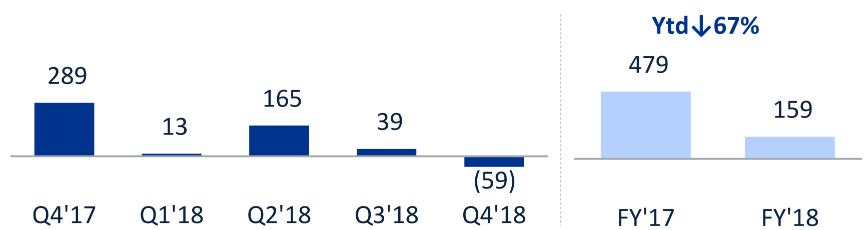
Fees & commissions, net (AED Mn)



Net FX & Investment income (AED Mn)



Other operating income (AED Mn)



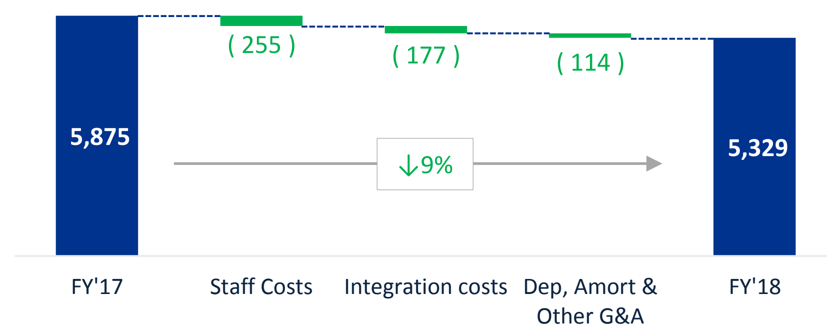
- Fees and commissions (net) grew 1% yoy, on the back of higher income from trade finance, LCM and DCM, partially offsetting lower fees in Personal Banking due to risk optimisation
- Q4'18 fees and commissions down qoq and yoy, primarily due to lower personal banking fees
- FAB maintained leadership in LCM and DCM space in 2018:
  - #1 MENA Loan league tables for 2nd consecutive year
  - #1 Agent of MENA Loans, up from #2 in 2017
  - #7 Bookrunner of MENA Bonds/Sukuk
- FX and investment income (net) up 11% yoy on higher income from optimal deployment of excess short-term liquidity in addition to increased client sales
- Other operating income was lower yoy mainly due to fair value losses on investment properties in Q4'18 vs. gains in the prior year comparative period

Industry-leading cost efficiency

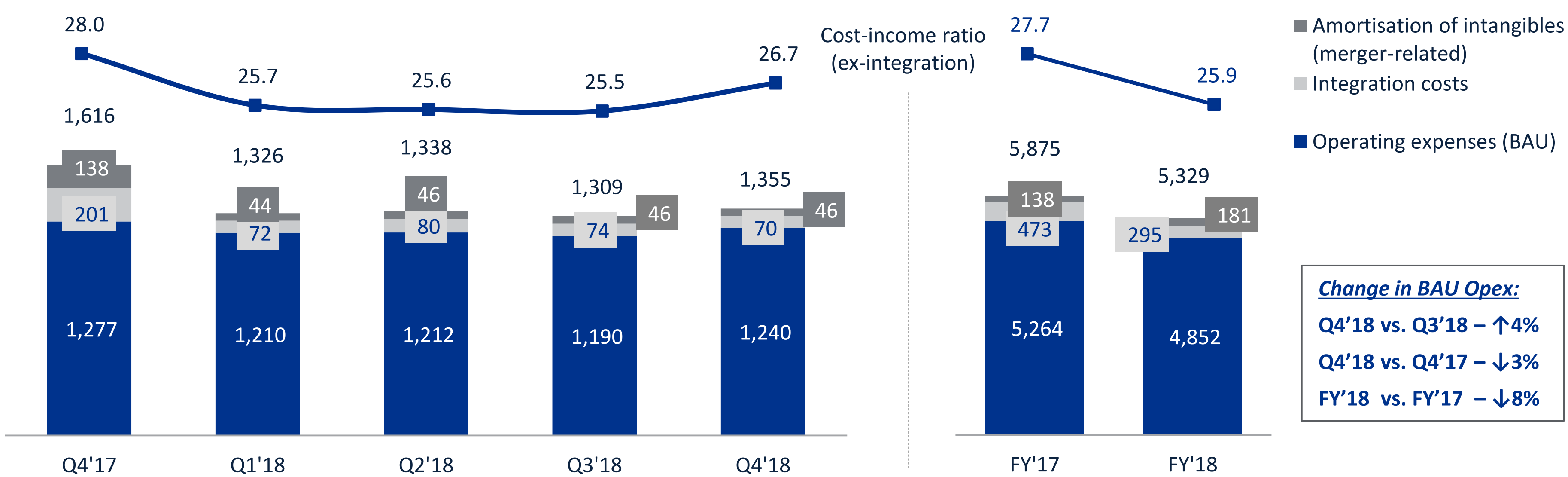
Key highlights

- Headline operating expenses reduced by 9% yoy (↓8% BAU), reflecting cost synergy momentum
- BAU costs up 4% sequentially in Q4'18 as cost savings were offset by new costs (incl. key hires, KSA)
- At 25.9%, C/I ratio (ex-integration costs) is within guidance range of 25-26% for the full year

Movement in operating expenses (AED Mn)



Operating expenses trend (AED Mn) and **Cost-income ratio (ex-integration) (%)**



Change in BAU Opex:

Q4'18 vs. Q3'18 – ↑4%

Q4'18 vs. Q4'17 – ↓3%

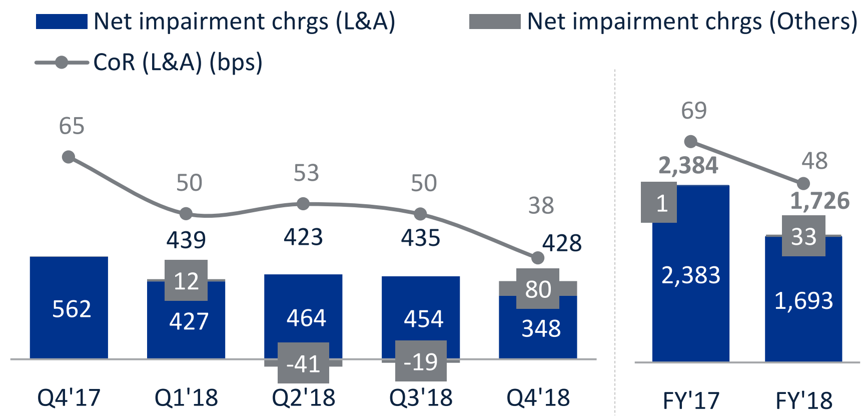
FY'18 vs. FY'17 – ↓8%

Healthy credit risk metrics

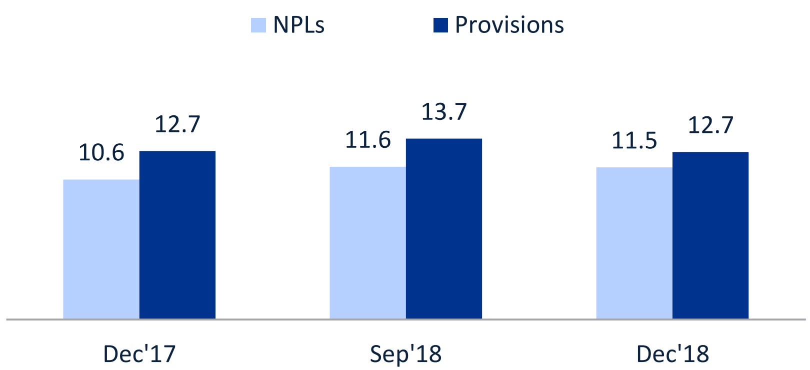
Key highlights[1]

- Impairment charges (net) for FY'18 down 28% yoy reflecting healthy asset quality, adequate provisions post IFRS9 implementation and PPA, and risk optimisation in PBG
- CoR on loans and advances at 48bps, reduced by 21bps yoy and is better than guided range of 50-60bps for FY'18; Q4'18 CoR sequentially lower due to higher recoveries
- NPL ratio at 3.1%, stable since Dec'17; provision coverage at 110% with Group impairment allowances at AED 12.7Bn
- Non-performing loans were up 9% yoy, reflecting softness in real estate, trading and retail. Renegotiated loans stand at AED 7.3Bn, against AED 6.3Bn as of Dec'17

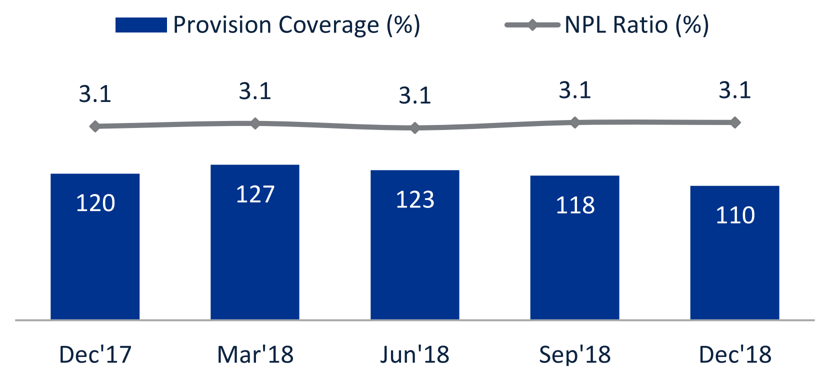
Impairment charges, net (AED Mn) & CoR[1,4]



NPLs[2] and ECL / Provisions[3] (AED Bn)



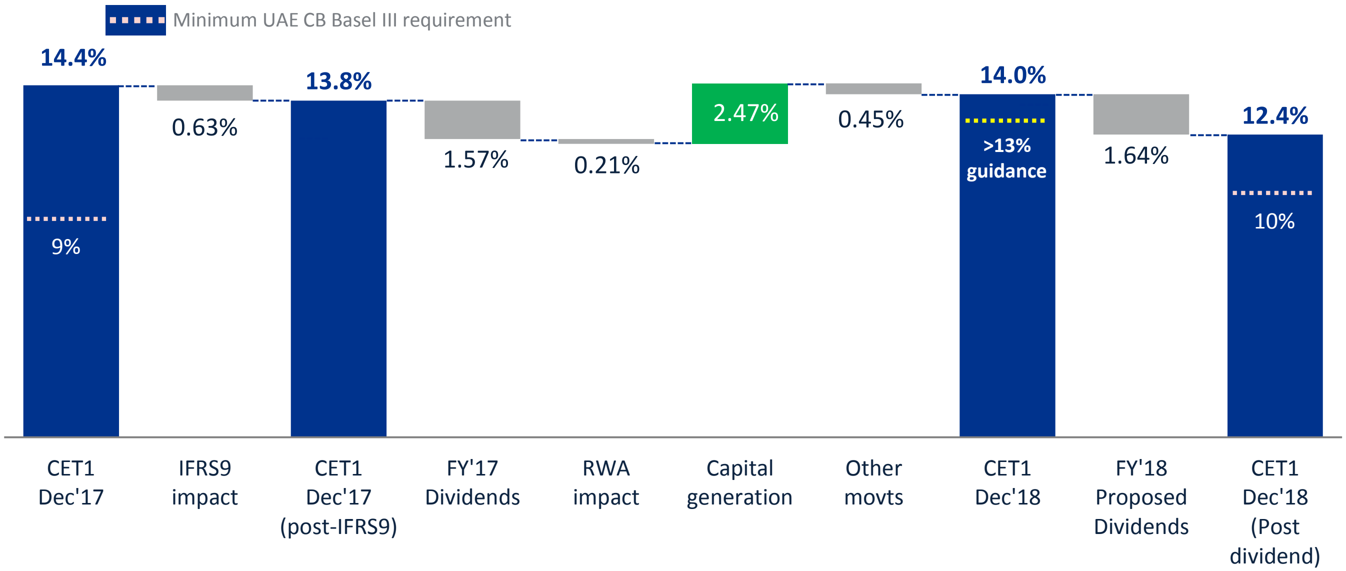
Provision coverage[1] & NPL ratio[1]



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 4,572Mn as of Dec'18 considered as par to NPLs (AED 5,339Mn as of Sep'18, AED 5,469Mn as of Dec'17)
3 Provisions = ECL on loans & advances + ECL on unfunded exposures + IFRS9 impairment reserve
4 Annualised
Note: Gross loans and advances and NPLs are net of interest in suspense; see Note #5 Credit Risk in financials for more details on IFRS9 exposures and ECL

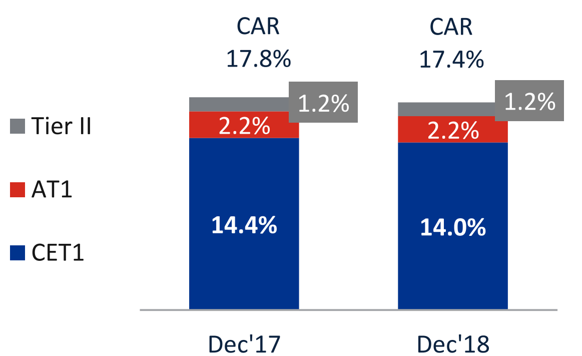
Robust capital position

CET1[1] ratio progression

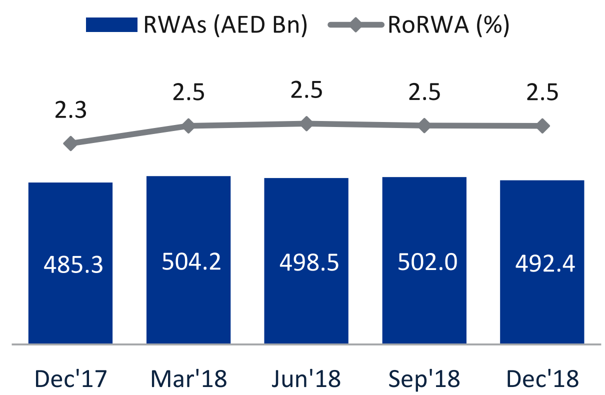


- CET1[1] (post IFRS9 impact) improved yoy on the back of internal capital generation, RWA optimisation
- CET1 post proposed dividend is above regulatory minimum of 10% as prescribed by FAB's D-SIB status
- Impact of IFRS9 on 1 Jan 2018 was AED 3.1Bn (3.0% of Dec'17 shareholders' equity and 63bps of Dec'17 CET1)
- Both RoRWA and RoTE improved yoy. RoTE (ex-integration costs) stands at 16.6%

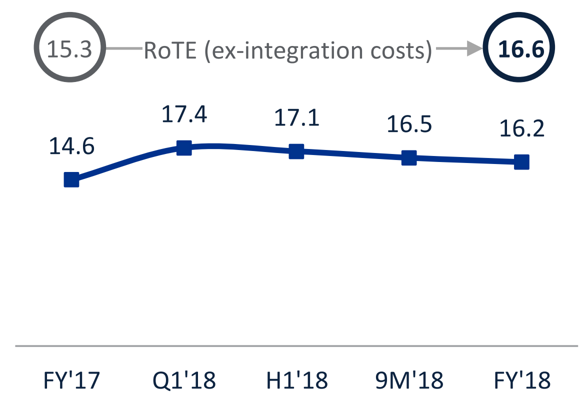
Strong capital ratios (Basel III)[1] (pre-dividend)



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

2019 outlook and guidance

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Economy to gather momentum…

- UAE real GDP growth to pick-up to +3.2% *(vs. 2.9% in 2018)*
- Modestly higher oil output and stabilized oil price
- Abu Dhabi stimulus plan to support government spending
- Ambitious reforms and incentives to facilitate doing business, attract FDIs
- Expo 2020

… despite potential headwinds

- Margin compression
- Softness in key economic sectors
- Regulatory environment

Our strategic priorities

- Deliver disciplined and balanced growth
- Focus on efficiency, while enabling transformation
- Maintain strength
- Support sustainable profitability, to continue to maximize shareholder returns

2019 financial guidance

Loan growth	High single digit
Revenue growth	Mid-single digit
C/I Ratio (ex-integration costs)	25-26%
Cost of Risk	55-65bps
Net profit growth	Mid-single digit
RoTE	16-17%
Basel III CET1 (pre-dividend)	>13%

APPENDIX

Q4/FY'18 Summary Financials

Income Statement - Summary (AED Mn)	Note	**Q4'18**	Q3'18	*QoQ %*	Q4'17	*YoY %*	**FY'18**	FY'17	*YoY %*
Net interest Income		3,271	3,263	*0*	3,363	*(3)*	13,026	13,106	*(1)*
Fees & commissions, net		793	805	*(1)*	932	*(15)*	3,392	3,362	*1*
FX and investment income, net		804	738	*9*	464	*73*	2,869	2,586	*11*
Other non-interest income		(59)	39	*na*	289	*na*	159	479	*(67)*
Total Operating Income		**4,809**	**4,845**	***(1)***	**5,049**	***(5)***	**19,446**	**19,533**	***(0)***
Operating expenses		(1,355)	(1,309)	*3*	(1,616)	*(16)*	(5,329)	(5,875)	*(9)*
Incl: Integration costs		(70)	(74)	*(6)*	(201)	*(65)*	(295)	(473)	*(38)*
Amortisation of intangibles (merger-related)		(46)	(46)	*1*	(138)	*(67)*	(181)	(138)	*31*
Impairment charges, net		(428)	(435)	*(2)*	(562)	*(24)*	(1,726)	(2,384)	*(28)*
Non Controlling Interests and Taxes		(93)	(80)	*17*	(48)	*96*	(381)	(358)	*6*
Net Profit		**2,933**	**3,021**	***(3)***	**2,822**	***4***	**12,011**	**10,915**	***10***
Basic Earning per Share (AED)	a,h	1.02	1.05	*(3)*	0.99	*3*	1.06	0.96	*10*

a) Basic EPS based on attributable profits to equity shareholders' excluding Tier 1 notes coupon (FY'18: AED 523Mn) and outstanding shares

Q4/FY'18 Summary Financials

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Balance Sheet - Summary (AED Bn)	Note	Dec'18	Sep'18	QoQ %	Dec'17	YoY %
Loans and advances, net		353	354	*(0)*	330	*7*
Customer deposits		465	455	*2*	396	*18*
CASA (deposits)	b	159	155	*2*	150	*6*
Total Assets		744	732	*2*	669	*11*
Equity (incl Tier 1 capital notes)		102	100	*2*	102	*(0)*
Tangible Equity	c	71	70	*2*	71	*0*

b) CASA deposits include current, savings and call accounts; Dec-2017 has been reclassified to include call accounts

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

Key Ratios (%)	Note	Q4'18	Q3'18	QoQ (bps)	Q4'17	YoY (bps)	FY'18	FY'17	YoY (bps)
Net Interest Margin	h	2.21	2.33	*(12)*	2.42	*(21)*	2.35	2.48	*(13)*
Cost-Income ratio (ex-integration costs)		26.7	25.5	*123*	28.0	*(130)*	25.9	27.7	*(178)*
Cost of Risk (bps)	d,e,h	38	50	*(12)*	65	*(28)*	48	69	*(21)*
Non-performing loans ratio	d	3.1	3.1	*0*	3.1	*6*	3.1	3.1	*6*
Provision coverage	d	110	118	*(821)*	120	*(1002)*	110	120	*(1002)*
Liquidity coverage ratio (LCR)		118	123	*(453)*	112	*629*	118	112	*629*
Return on Tangible Equity (RoTE)	f	15.7	16.9	*(117)*	14.9	*88*	16.2	14.6	*154*
Return on Risk-weighted Assets (RoRWA)	h	2.3	2.4	*(6)*	2.3	*3*	2.5	2.3	*20*
CET1 ratio	g	12.4	13.6	*(126)*	12.8	*(44)*	12.4	12.8	*(44)*
Capital Adequacy ratio	g	15.7	17.0	*(123)*	16.2	*(49)*	15.7	16.2	*(49)*

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; post-dividend; Dec-17 ratios are without considering the transitional arrangements

h) Annualised

Rounding differences may appear in above table

Segmental Performance (by business)

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Corporate & Investment Banking (CIB)

51% of Group Revenue

In AED Mn	FY'18	*YoY %*
Revenues	9,909	*10*
Operating expenses	(1,741)	*(13)*
Impairment charges, net	(1,223)	*308*
Profit after taxes	6,757	*4*
Loans (AED Bn)	255.3	*9*
Deposits (AED Bn)	370.9	*24*

- CIB Revenue up 10% against a strong comparative period in 2017, which included opportunistic investment gains, with broad-based growth across key products:
  - › **Global Transaction Banking: +22%** including +55% growth in cash management, and +5% in trade finance
  - › **Global Corporate Finance: +7%** driven by strong business activity and pipeline execution in LCM and DCM, offset by margin compression in the loan portfolio due to competitive pricing
  - › **Global Markets: +14%** driven by higher returns from ALM and Credit portfolios despite volatile market conditions, and fewer liquidations compared to 2017.
- Robust loan and deposit growth year-on-year, and strong liquidity position
- FAB is first ever regional bank to lead MENA/GCC loan league tables in 2018, for second year in a row; amongst leading book runners of MENA Bonds/Sukuk

Personal Banking Group (PBG)

38% of Group Revenue

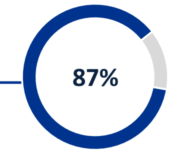
In AED Mn	FY'18	*YoY %*
Revenues	7,306	*(4)*
Operating expenses	(2,769)	*(9)*
Impairment charges, net	(457)	*(80)*
Profit after taxes	3,986	*79*
Loans (AED Bn)	96.7	*(5)*
Deposits (AED Bn)	90.2	*(1)*

- PBG net profit and risk-adjusted returns significantly improved yoy, on the back of lower impairment charges and operating expenses, largely offsetting softer revenue
- Branch network in UAE optimized to 79 branches (vs. 103 as of Dec-end 2017)
- Net loans down yoy reflect risk optimisation, and selective growth in targeted areas offering healthy risk-adjusted returns
- Integration of legacy banking platforms onto a single platform in Q4, enabling FAB customers to open and manage their accounts through consistent channels and processes

Segmental Performance (by geography)

Grow Stronger

UAE

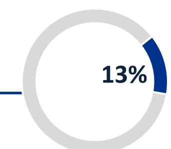


of Group Revenue

In AED Mn	FY'18	*YoY %*
Revenues	**16,851**	*(1)*
Operating expenses	**(4,381)**	*(13)*
Impairment charges, net	**(1,807)**	*(22)*
Profit after taxes	**10,659**	*9*
Loans (AED Bn)	**264.8**	*1*
Deposits (AED Bn)	**360.5**	*25*

- Solid UAE profitability yoy, on the back of strong business momentum, continued synergy realization and a significant reduction in net impairment charges
- Operating expenses 13% lower yoy on the back of cost synergies, cost discipline
- Asset quality remained healthy, with a strong provision coverage post IFRS9 implementation
- Loans grew 1% primarily led by CIB, while customer deposits increased 25% mainly on the back of significant short-term government inflows, as well as private sector deposits

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



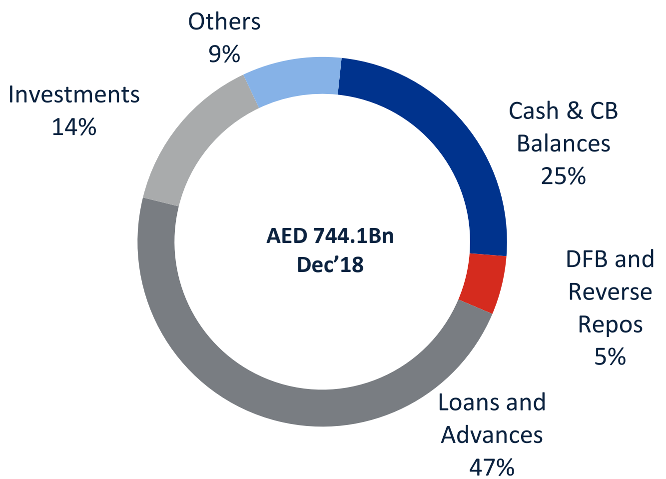
of Group Revenue

In AED Mn	FY'18	*YoY %*
Revenues	**2,595**	*7*
Operating expenses	**(947)**	*11*
Impairment charges, net	**81**	*na*
Taxes	**(322)**	*1*
Profit after taxes	**1,407**	*19*
Loans (AED Bn)	**88.4**	*31*
Deposits (AED Bn)	**105.0**	*(3)*

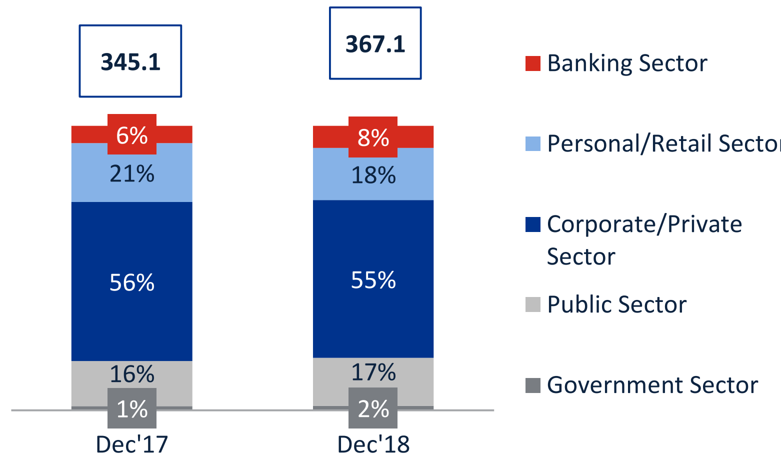
- FAB's international business remains a key differentiator supporting revenue and risk diversification, contributing 13% to FY'18 Group revenue
- Revenue grew 7%, primarily driven by double-digit growth in fees and commissions
- Loans were up 31%, led by strong activity across Asia-Pacific and MENA; liquidity remained strong underpinned by continued diversification of funding sources across various geographies
- As of December-end'18, international loans and deposits represent 25% of Group loans and 23% of deposits, respectively

Asset & Loan Mix

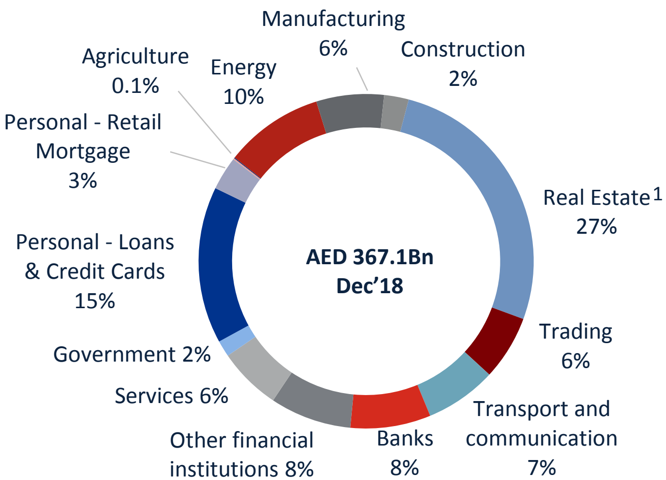
Asset Mix



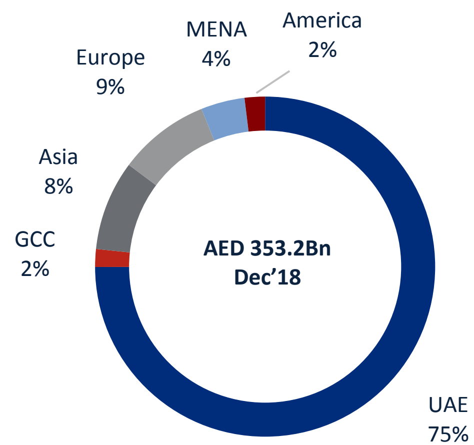
Gross loans by counterparty (AED Bn)



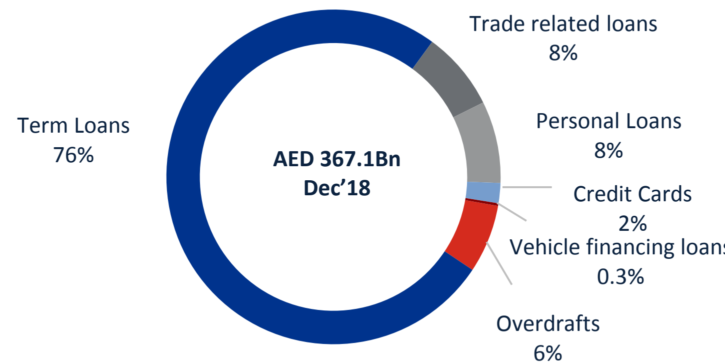
Gross loans by economic sector



Net loans by geography[2]



Gross loans by product



1 Real Estate by geography: Abu Dhabi 44%, Dubai 20%, Other UAE 2%, UK 26%, Other Intl 8%

2 Based on booking centre

Investments[1] breakdown

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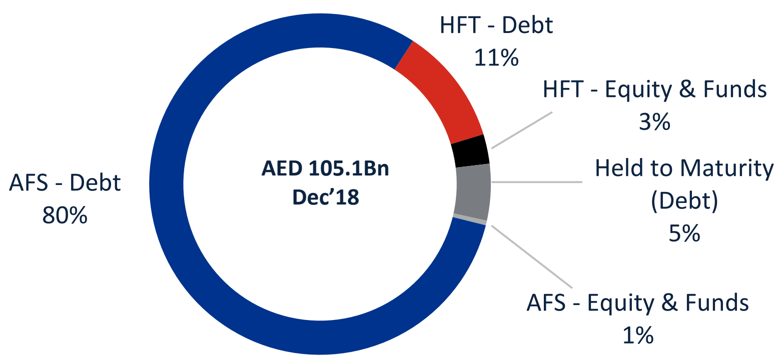
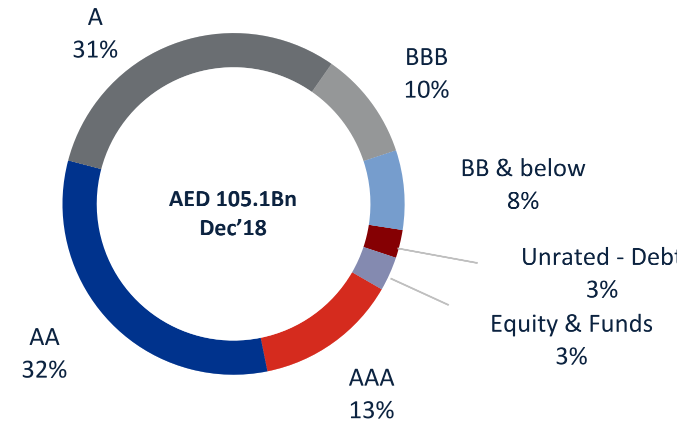
FAB First Abu Dhabi Bank

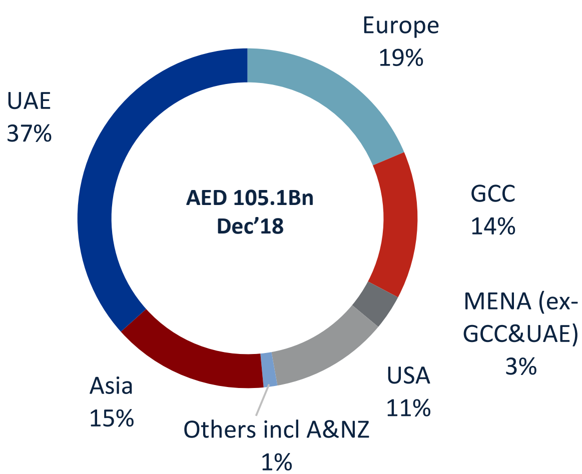
Investments by type



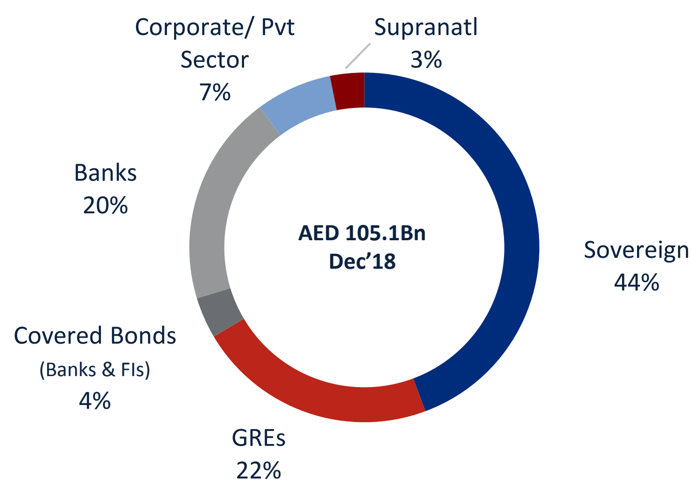
Investments by ratings



Investments by geography



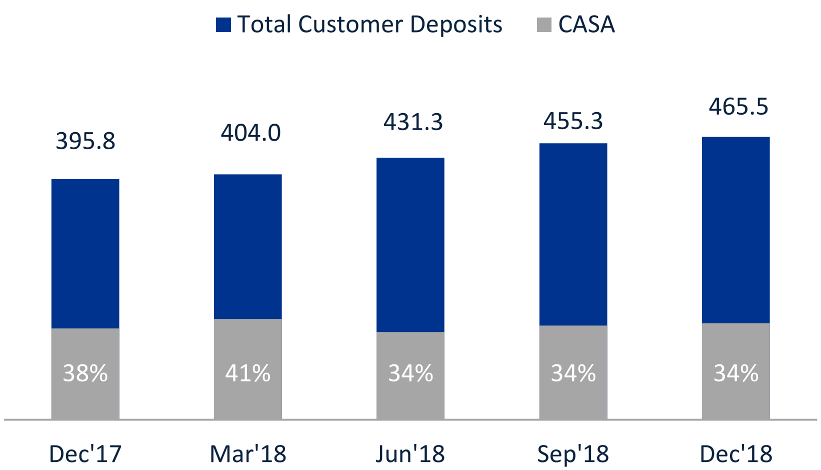
Investments by counterparty



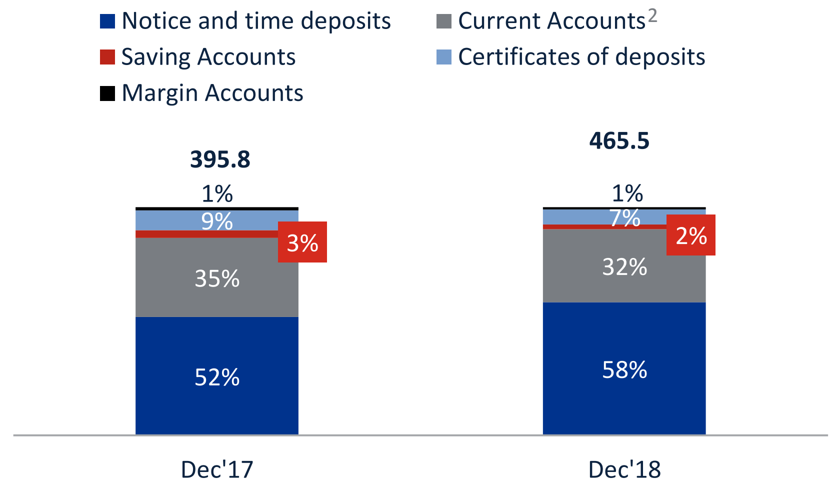
1 Gross investments before ECL

Customer deposits

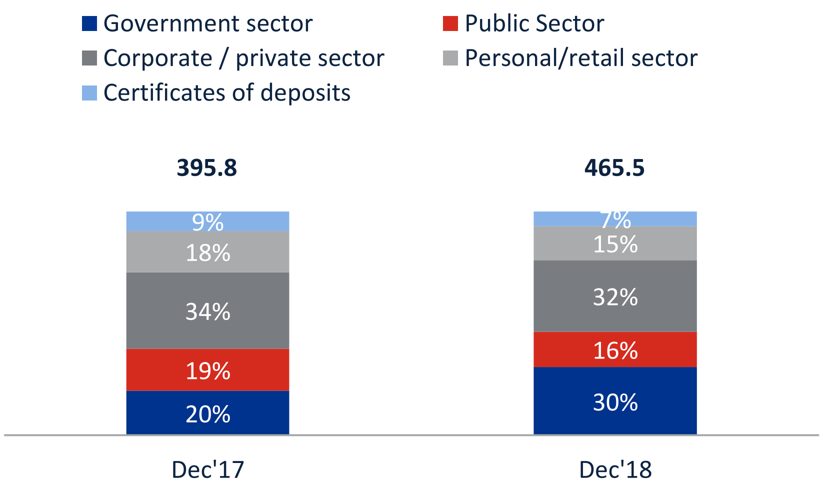
Customer deposits (AED Bn)



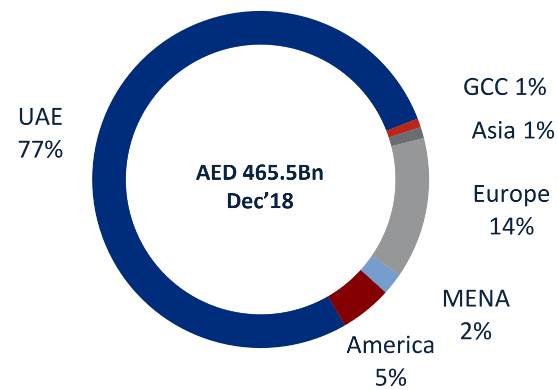
Customer deposits by account type (AED Bn)



Customer deposits by Counterparty



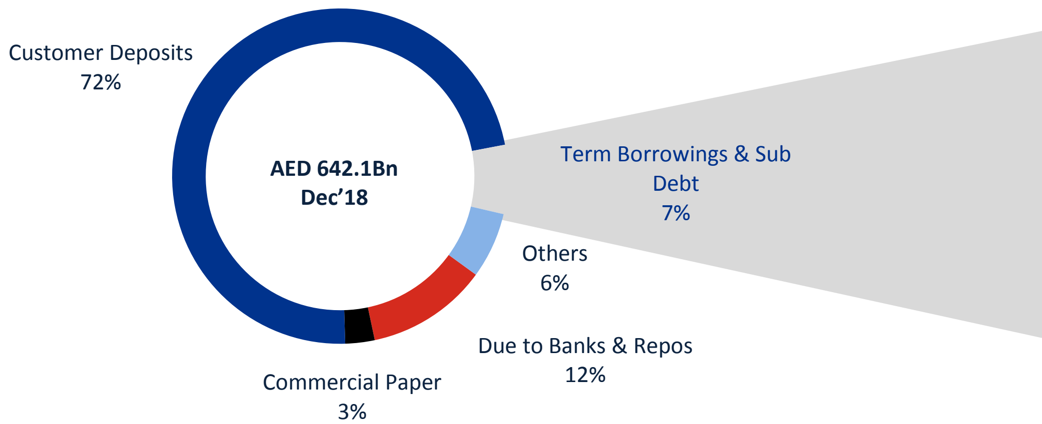
Customer deposits by geography[1]



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

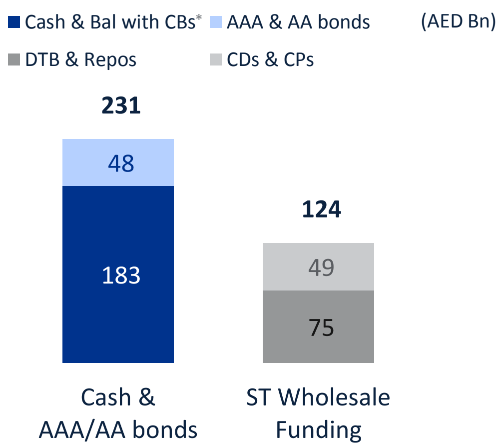
Liability mix and Wholesale Funding

Liabilities mix



Wholesale funding (AED Bn)	Dec'18
Syndicated loan	5.5
Medium Term Notes/Bonds	34.4
Sukuk	2.4
Subordinated debt	0.4
Total	**42.7**

Cash & AAA/AA bonds vs. ST wholesale



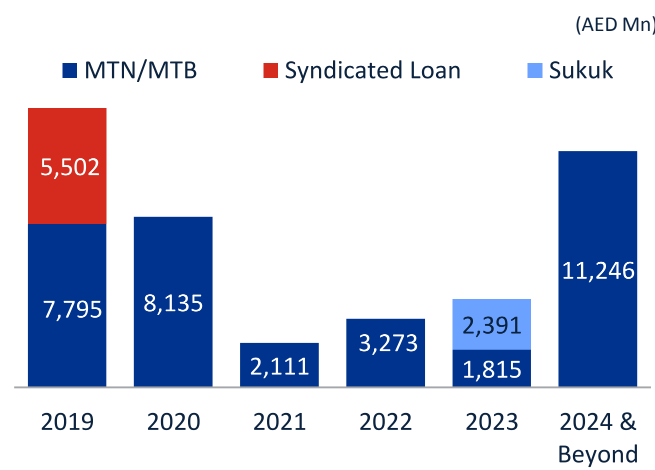
Medium-term wholesale funding

Issuances in FY'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 441Mn Private Placements

Maturities in FY'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

Save the Date

FAB Analyst & Investor Day 2019

Date: Wednesday 6th March 2019

Time: 5pm – 8pm

Location: Abu Dhabi, UAE

Please mark your calendar for FAB's inaugural Analyst & Investor Day. A formal invitation, including information on venue, agenda and transportation logistics will follow in due course.

Kindly RSVP by sending an email to FAB Investor Relations (ir@bankfab.com)

We look forward to seeing you in March.

THANK YOU!

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

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