

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (the "**Insurance Distribution Directive**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently, no key information document required by Regulation (EU) No. 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No. 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No. 1286/2014 as it forms part of domestic law by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the United Kingdom has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the United Kingdom may be unlawful under the UK PRIIPs Regulation.

## **FINAL TERMS**

Final Terms dated 7 November 2021

**First Abu Dhabi Bank PJSC**

**Legal entity identifier (LEI): 2138002Y3WMK6RZS8H90**

**Issue of CNY 150,000,000 3.400 per cent. Fixed Rate Notes due November 2025**

**under the U.S.\$20,000,000,000**

**Euro Medium Term Note Programme**

## **PART A – CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 15 July 2021, the supplemental Base Prospectus dated 30 July 2021, and the supplemental Base Prospectus dated 28 October 2021 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of the UK Prospectus Regulation. This document constitutes the Final Terms relating to the issue of Notes described herein for the purposes of the UK Prospectus

Regulation and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information.

The Base Prospectus is available for viewing at the market news section of the London Stock Exchange website (<http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html>) and during normal business hours at the registered offices of the Bank at FAB Building, Khalifa Business Park – Al Qurm District, P.O. Box 6316, Abu Dhabi, United Arab Emirates and the Fiscal Agent at Citigroup Centre, Canada Square, Canary Wharf, London, E14 5LB, United Kingdom.

1. Issuer: First Abu Dhabi Bank PJSC
2. (i) Series Number: 126  
(ii) Tranche Number: 1  
(iii) Date on which the Notes become fungible: Not Applicable
3. Specified Currency or Currencies: Chinese Offshore Renminbi ("CNY")
4. Aggregate Nominal Amount:  
(i) Series: CNY 150,000,000  
(ii) Tranche: CNY 150,000,000
5. Issue Price: 100 per cent. of the Aggregate Nominal Amount
6. (i) Specified Denominations: CNY 1,000,000  
(ii) Calculation Amount: CNY 1,000,000
7. (i) Issue Date: 10 November 2021  
(ii) Interest Commencement Date: Issue Date
8. Maturity Date: 10 November 2025
9. Interest Basis: 3.400 per cent. per annum Fixed Rate
10. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
11. Change of Interest or Redemption/Payment Basis: Not Applicable
12. Put/Call Options: Not Applicable
13. (i) Status of the Notes: Senior  
(ii) Date Board approval for: Not Applicable

issuance of Notes obtained:

- (iii) Date of UAE Central Bank approval for issuance of Subordinated Notes obtained: Not Applicable

#### **PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

14. **Fixed Rate Note Provisions** Applicable
- (i) Rate of Interest: 3.400 per cent. per annum payable annually in arrear
- (ii) Interest Payment Date(s): 10 November in each year, commencing on the First Interest Payment Date up to and including the Maturity Date, subject to adjustment in accordance with the Business Day Convention set out in (viii) below
- (iii) First Interest Payment Date: 10 November 2022, subject to adjustment in accordance with the Business Day Convention set out in (viii) below
- (iv) Fixed Coupon Amount: Not Applicable
- (v) Broken Amount: Not Applicable
- (vi) Day Count Fraction: Actual/365 (Fixed) with the Calculation Period being subject to adjustment in accordance with the Business Day Convention set out in (viii) below
- (vii) Determination Dates: Not Applicable
- (viii) Business Day Convention: Modified Following Business Day Convention
15. **Floating Rate Note Provisions** Not Applicable
16. **Zero Coupon Note Provisions** Not Applicable

#### **PROVISIONS RELATING TO REDEMPTION**

17. **Call Option** Not Applicable
18. **Put Option** Not Applicable
19. **Final Redemption Amount of each Note** CNY 1,000,000 per Calculation Amount
20. **Early Redemption Amount** Applicable
- Early Redemption Amount(s) of each Note payable on redemption for taxation reasons or on event of default: CNY 1,000,000 per Calculation Amount

## GENERAL PROVISIONS APPLICABLE TO THE NOTES

- |     |                                                                                                                   |                                                                                                                                                                                                            |
|-----|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 21. | Form of Notes:                                                                                                    | <p>Bearer Notes:</p> <p>Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note.</p> |
| 22. | Additional Financial Centre(s):                                                                                   | London, New York and Hong Kong                                                                                                                                                                             |
| 23. | Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature): | No                                                                                                                                                                                                         |
| 24. | RMB Settlement Centre(s):                                                                                         | Hong Kong                                                                                                                                                                                                  |
| 25. | RMB Currency Event:                                                                                               | Applicable                                                                                                                                                                                                 |
| 26. | Relevant Currency for Condition 11(k)/12(d):                                                                      | United States Dollar                                                                                                                                                                                       |
| 27. | Relevant Spot Rate Screen Pages for Condition 11(k)/12(d):                                                        | <p>(i) Relevant Spot Rate Screen Page (Deliverable Basis): Reuters Screen Page TRADCNY3 (ii) Relevant Spot Rate Screen Page (Non-deliverable Basis): Reuters Screen Page TRADNDF</p>                       |
| 28. | Party responsible for calculating the Spot Rate for Condition 11(k)/12(d):                                        | Citibank N.A., London Branch (the " <b>Calculation Agent</b> ")                                                                                                                                            |
| 29. | <p><b>THIRD PARTY INFORMATION</b></p> <p>Not Applicable</p>                                                       |                                                                                                                                                                                                            |

Signed on behalf of **First Abu Dhabi Bank PJSC**:

By: 

Duly Authorised

By:   
Duly Authorised

## **PART B – OTHER INFORMATION**

### **1. LISTING**

- (i) Listing and admission to trading: Application is expected to be made by the Bank (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange with effect from Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP 445

### **2. RATINGS**

Ratings: The Notes to be issued have not been rated

### **3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE**

Save for any fees payable to the Dealer, so far as the Bank is aware, no person involved in the issue of the Notes has an interest material to the offer. The Dealer and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Bank and its affiliates in the ordinary course of business for which they may receive fees.

### **4. REASON FOR THE OFFER**

General corporate purposes.

### **5. ESTIMATED NET PROCEEDS**

CNY 150,000,000

### **6. YIELD**

Indication of yield: 3.40 per cent. per annum

### **7. U.S. SELLING RESTRICTIONS**

Regulation S Compliance Category 2; TEFRA D applies

### **8. OPERATIONAL INFORMATION**

ISIN: XS2407051098

Common Code: 240705109

CFI: See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible

National Numbering Agency that assigned the ISIN

FISN: See the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN

Names and addresses of additional Paying Agent(s) (if any): Not Applicable

Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant addressees and identification number(s): Not Applicable

Delivery: Delivery against payment

## 9. DISTRIBUTION

(i) Method of distribution: Non-syndicated

(A) If syndicated, names of Managers: Not Applicable

(B) Stabilisation Manager(s) (if any): Not Applicable

(ii) Prohibition of Sales to EEA Retail Investors: Applicable

(iii) Prohibition of Sales to United Kingdom Retail Investors: Applicable

(iv) If non-syndicated, name of relevant Dealer: Standard Chartered Bank