Execution Version

THIRD SUPPLEMENT DATED 29 OCTOBER 2026 TO THE BASE PROSPECTUS DATED 3 JULY 2026

FIRST ABU DHABI BANK PJSC

(incorporated with limited liability in the Emirate of Abu Dhabi, the United Arab Emirates)

U.S.$30,000,000,000

Euro Medium Term Note Programme

This supplement (this "**Supplement**") is supplemental to, and must be read in conjunction with, the base prospectus dated 3 July 2026, as supplemented by the first supplement dated 23 July 2026 and the second supplement dated 6 October 2026 (together, the "**Base Prospectus**") prepared by First Abu Dhabi Bank PJSC (the "**Bank**") in connection with its Euro Medium Term Note Programme (the "**Programme**") for the issuance of up to U.S.$30,000,000,000 in an aggregate principal amount of notes (the "**Notes**").

Application has been made to the Financial Conduct Authority (the "**FCA**") under Part VI of the Financial Services and Markets Act 2000 for Notes issued under the Programme (other than Exempt Notes) during the period of 12 months from the date of the Base Prospectus to be admitted to the Official List of the FCA and the London Stock Exchange plc (the "**London Stock Exchange**") for such Notes to be admitted to trading on the London Stock Exchange's main market.

This Supplement has been approved by the FCA pursuant to the Prospectus Rules: Admission to Trading on a Regulated Market sourcebook (the "**PRM**"). The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the PRM. Such approval by the FCA should not be considered as an endorsement of the Bank or of the quality of the Notes that are the subject of this Supplement. Investors should make their own assessment as to the suitability of investing in the Notes.

This Supplement constitutes a supplement for the purposes of the PRM. Terms defined in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

The purpose of this Supplement is to: (a) incorporate by reference into the Base Prospectus the unaudited condensed consolidated interim financial statements of the Group as at and for the nine months ended 30 September 2026 and the independent auditor's review report thereon; and (b) update the "*Significant/Material Change*" statement.

The Bank accepts responsibility for the information contained in this Supplement and declares that the information contained in this Supplement is, to the best of its knowledge, in accordance with the facts and does not omit anything likely to affect the import of such information.

The Arrangers, the Dealers and the Agents have not independently verified the information contained herein. Accordingly, none of the Arrangers, the Dealers, the Agents or any of their respective directors,

affiliates, advisers or agents make any representation or warranty or accept any liability in relation to the information contained or incorporated by reference in this Supplement or any other information provided by the Bank in connection with the Programme, nor is any responsibility or liability accepted by them as to the accuracy or completeness of the information contained in this Supplement or any responsibility for any acts or omissions of the Bank or any other person (other than the relevant Dealer) in connection with this Supplement, the Base Prospectus or the issue and offering of Notes under the Programme.

Information which is updated by reference to one section of the Base Prospectus may be repeated or referred to in other sections of the Base Prospectus. Accordingly, to the extent that there is any inconsistency between: (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement; and (b) any other statement in, or incorporated by reference into, the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted since the publication of the Base Prospectus.

Copies of this Supplement, the Base Prospectus and the documents incorporated by reference in either can be: (i) viewed on the website of the Regulatory News Service operated by the London Stock Exchange at http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html; (ii) obtained on written request and without charge from the registered office of the Bank and from the specified office of the Paying Agent; and (iii) obtained from the website of the Bank (www.bankfab.com).

For a description of certain restrictions on offers and sales of the Notes described in this Supplement and the Base Prospectus, see the section headed "*Subscription and Sale*" in the Base Prospectus.

AMENDMENTS OR ADDITIONS TO THE BASE PROSPECTUS

With effect from the date of this Supplement the information appearing in the Base Prospectus shall be amended and/or supplemented in the manner described below.

1. Documents Incorporated by Reference

The section entitled "*Documents Incorporated by Reference*" on page 7 of the Base Prospectus shall be amended as follows:

(a) the following paragraph shall be inserted as a new paragraph "1.":

"the unaudited condensed consolidated interim financial statements of the Group as at and for the nine months ended 30 September 2026 and the independent auditor's review report thereon (https://www.bankfab.com/-/media/fab-uds/about-fab/investor-relations/reports-and-presentations/quarterly-and-annual-reports/2026/q3/fab-fs-q3-2026-english.pdf?view=1);"; and

(b) the remaining paragraph numbers shall be deemed to be amended accordingly.

2. General Information

The second paragraph in the section entitled "*Significant/Material Change*" on page 200 of the Base Prospectus shall be deleted in its entirety and replaced with the following paragraph:

"Since 30 September 2026, there has not been any significant change in the financial performance or financial position of the Bank or the Bank and its Subsidiaries.".