

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.

UK MIFIR product governance / Professional investors and ECPs only target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**UK MiFIR**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

FINAL TERMS

Final Terms dated 11 August 2026

First Abu Dhabi Bank PJSC

Legal entity identifier (LEI): 2138002Y3WMK6RZS8H90

Issue of CNY1,000,000,000 2.1775 per cent. Notes due December 2029

under the U.S.\$30,000,000,000

Euro Medium Term Note Programme

RESTRICTED

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 3 July 2026 and the first supplemental Base Prospectus dated 23 July 2026, which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (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.

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| 1. | Issuer: | First Abu Dhabi Bank PJSC |
| 2. | (i) Series Number: | 199 |
| | (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 Principal Amount: | |
| | (i) Series: | CNY1,000,000,000 |
| | (ii) Tranche: | CNY1,000,000,000 |
| 5. | Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 6. | (i) Specified Denominations: | CNY1,000,000 and integral multiples of CNY10,000 thereafter |
| | (ii) Calculation Amount: | CNY10,000 |
| 7. | (i) Issue Date: | 13 August 2026 |
| | (ii) Interest Commencement Date: | Issue Date |
| 8. | Maturity Date: | 13 December 2029 |
| 9. | Interest Basis: | 2.1775 per cent. 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 principal amount. |
| 11. | Change of Interest or | Not Applicable |

Redemption/Payment Basis:

12. Put/Call Options: Not Applicable

13. (i) Status of the Notes: Senior

(ii) Date Board approval for issuance of Notes obtained: Not Applicable

(iii) Date 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: 2.1775 per cent. per annum payable annually in arrear

(ii) Interest Payment Date(s): 13 December in each year, subject to adjustment in accordance with the Business Day Convention set out in (viii) below

(iii) First Interest Payment Date: 13 December 2026, subject to adjustment in accordance with the Business Day Convention set out in (viii) below

There will be a short first interest period (the "Short First Interest Period") in respect of the period beginning on (and including) the Interest Commencement Date and ending on (but excluding) the Interest Payment Date falling on 13 December 2026

(iv) Fixed Coupon Amount: Not Applicable

(v) Broken Amount(s): 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 100 per cent. of their principal 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 10,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21. Form of Notes: Bearer Notes:

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.

22. Additional Financial Centre(s): London, New York, Hong Kong and Beijing

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): (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

28. Party responsible for calculating the Spot Rate for Condition 11(k)/12(d): Citibank N.A., London Branch (the "Calculation Agent")

29. THIRD PARTY INFORMATION

Not Applicable

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 has been made by the Bank (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's main market with effect from the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP6,500

2. RATINGS

Ratings: The Notes to be issued are expected to be rated:
Moody's Cyprus: Aa3

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 its 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. SUSTAINABLE NOTES, TRANSITION FINANCE NOTES AND REASONS FOR THE OFFER

- (i) Sustainable Notes: No
- (ii) Transition Finance Notes: No
- (iii) Reasons for the Offer: See "Use of Proceeds" in the Base Prospectus

5. ESTIMATED NET PROCEEDS

CNY1,000,000,000

6. YIELD

Indication of yield: 2.1775 per cent. per annum

7. U.S. SELLING RESTRICTIONS

Regulation S Compliance Category 2; TEFRA D

8. OPERATIONAL INFORMATION

ISIN: XS3471467145

Common Code: 347146714

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:	Industrial and Commercial Bank of China (Asia) Limited, First Abu Dhabi Bank PJSC