

**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**"); (ii) a customer within the meaning of Directive 2002/92/EC ("**IMD**"), 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 Directive 2003/71/EC (as amended, including by Directive 2010/73/EU, and including any relevant implementing measure in a relevant Member State of the European Economic Area, the "**Prospectus Directive**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 (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.

There are no manufacturers for the purposes of MiFID II. Any person offering, selling or recommending the Notes (a "**distributor**") should consider (i) the target market for the Notes to be eligible counterparties and professional clients only, each as defined in MiFID II, and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients to be appropriate. However, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the target market) and determining appropriate distribution channels.

## **FINAL TERMS**

Final Terms dated 26 July 2018

### **First Abu Dhabi Bank PJSC**

**Issue of USD 31,700,000 Floating Rates Notes due 2019**

**under the U.S.\$15,000,000,000**

### **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 30 August 2017 and the supplemental Base Prospectuses dated 26 October 2017, 30 January 2018, 30 April 2018 and 25 July 2018, which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of the Prospectus Directive. This document constitutes the final terms relating to the issue of Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Base Prospectus.

Full information on the Bank and the Notes described herein is only available on the basis of the combination of these Final Terms and the Base Prospectus. 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:	14
	(ii) Tranche Number:	1
	(iii) Date on which the Notes become fungible:	Not Applicable
3.	Specified Currency or Currencies:	United States dollars ("U.S\$")
4.	Aggregate Nominal Amount:	U.S\$31,700,000
	(i) Series:	U.S\$31,700,000
	(ii) Tranche:	U.S\$31,700,000
5.	Issue Price:	100 per cent. of the Aggregate Nominal Amount
6.	(i) Specified Denominations:	U.S\$200,000 and integral multiples of U.S\$1,000 in excess thereof
	(ii) Calculation Amount:	U.S\$100,000
7.	(i) Issue Date:	02 August 2018
	(ii) Interest Commencement Date:	Issue Date
8.	Maturity Date:	The Interest Payment Date falling on or nearest to 02 August 2019
9.	Interest Basis:	3 month U.S\$ LIBOR + 0.25 per cent. per annum Floating 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

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

14.	<b>Fixed Rate Note Provisions</b>	Not Applicable
15.	<b>Floating Rate Note Provisions</b>	Applicable

- (i) Specified Period: Each period beginning on (and including) the Issue Date or any Specified Interest Payment Date, and ending on (but excluding) the next Specified Interest Payment Date
- (ii) Specified Interest Payment Dates: 02 November, 02 February, 02 May and 02 August in each year from and including 02 November 2018 up to and including the Maturity Date, subject to adjustment in accordance with the Business Day Convention set out in (iv)
- (iii) First Interest Payment Date: Interest Payment Date falling on or nearest to 02 November 2018, subject to adjustment in accordance with the Business Day Convention set out in (iv)
- (iv) Business Day Convention: Modified Following Business Day Convention
- (v) Additional Business Centre(s): London and New York
- (vi) Manner in which the Rate(s) of Interest is/are to be determined: Screen Rate Determination
- (vii) Party responsible for calculating the Rate(s) of Interest and Interest Amount(s) (if not the Fiscal Agent): Not Applicable
- (viii) Screen Rate Determination:
- Reference Rate: 3 month U.S\$ Libor
  - Interest Determination Date(s): Two London Business Days prior to start of the relevant Specified Period.
  - Relevant Screen Page: Reuters Screen LIBOR01
  - Relevant Time: 11:00 a.m.
  - Relevant Financial Centre: London
- (ix) ISDA Determination: Not Applicable
- (x) Margin(s): 0.25 per cent. per annum
- (xi) Minimum Rate of Interest: Not Applicable
- (xii) Maximum Rate of Interest: Not Applicable
- (xiii) Day Count Fraction: Actual/360
- (xiv) Linear Interpolation: 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** U.S.\$100,000 per Calculation Amount

20. **Early Redemption Amount** Not Applicable

**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 and New York

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):** Not Applicable

25. **RMB Currency Event:** Not Applicable

26. **Relevant Currency for Condition 11(k)/12(d):** Not Applicable

27. **Relevant Spot Rate Screen Pages for Condition 11(k)/12(d)::** (i) Relevant Spot Rate Screen Page (Deliverable Basis): Not Applicable

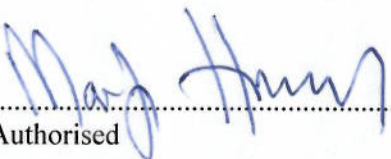
(ii) Relevant Spot Rate Screen Page (Non-deliverable Basis): Not Applicable

28. **Party responsible for calculating the Spot Rate for Condition 11(k)/12(d):** Not Applicable

**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 will be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the regulated market of the London Stock Exchange plc and admitted to the official list of the UK Listing Authority with effect from the Issue Date
- (ii) Estimate of total expenses related to admission to trading: GBP 300

### 2. RATINGS

- Ratings: The Notes to be issued are expected to be rated:  
Moody's: Aa3 (Stable)

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

Save for any fees payable to the Managers, so far as the Bank is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers 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

For General Corporate Purposes

### 5. U.S. SELLING RESTRICTIONS

Regulation S Compliance Category 2, TEFRA not applicable

### 6. OPERATIONAL INFORMATION

ISIN: XS1861511605

Common Code: 186151160

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

**7. 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) If non-syndicated, name of relevant Dealer: MUFG Securities EMEA plc