

MiFID II 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 eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "MiFID II"); 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 MiFID II 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 dated 18 September 2020

ABU DHABI COMMERCIAL BANK PJSC

Legal Entity Identifier (LEI): 213800RWVKKIRX1AUH58

Issue of CNH230,000,000 3.33 per cent. Notes due 22 September 2024

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

Global 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 4 June 2020 which constitutes a base prospectus (the "**Base Prospectus**") for the purposes of Regulation (EU) 2017/1129 (as amended, the "**Prospectus Regulation**"). This document constitutes the applicable Final Terms of the Notes described herein for the purposes of Article 8(4) of the Prospectus Regulation and must be read in conjunction with the Base Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these applicable Final Terms and the Base Prospectus. The Base Prospectus is available for viewing on the website of the Luxembourg Stock Exchange (www.bourse.lu) and during normal business hours at Abu Dhabi Commercial Bank PJSC, ADCB Tower, Head Office, Sheikh Zayed Street, P.O. Box 939, Abu Dhabi, United Arab Emirates, and copies may be obtained from Abu Dhabi Commercial Bank PJSC, ADCB Tower, Head Office, Sheikh Zayed Street, P.O. Box 939, Abu Dhabi, United Arab Emirates.

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| 1. | (a) | Series Number: | 154 |
| | (b) | Date on which the Notes become fungible: | Not Applicable |
| 2. | | Specified Currency or Currencies: | CNH |
| 3. | | Aggregate Nominal Amount of Notes admitted to trading: | CNH230,000,000 |
| 4. | | Issue Price: | 100.00 per cent. of the Aggregate Nominal Amount |
| 5. | (a) | Specified Denominations (in the case of Registered Notes this means the minimum integral amount in which transfers can be made): | CNH1,000,000 |
| | (b) | Calculation Amount: | CNH1,000,000 |

6.	(a)	Issue Date:	22 September 2020
	(b)	Interest Commencement Date:	Issue Date
7.		Maturity Date:	22 September 2024
8.		Interest Basis:	3.33 per cent. Fixed Rate
9.		Redemption/Payment Basis:	Redemption at par
10.		Change of Interest Basis or Redemption/Payment Basis:	Not Applicable
11.		Put/Call Options:	Not Applicable
12.	(a)	Status of the Notes:	Senior
	(b)	Date approval for issuance of Notes obtained:	8 January 2020

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.		Fixed Rate Note Provisions:	Applicable
	(a)	Rate(s) of Interest:	3.33 per cent. per annum payable annually in arrear
	(b)	Interest Payment Date(s):	22 September in each year, commencing on 22 September 2021 up to and including the Maturity Date
	(c)	Fixed Coupon Amount(s):	Not Applicable
	(d)	Broken Amount(s):	Not Applicable
	(e)	Day Count Fraction:	Actual/365 (Fixed)
	(f)	Determination Date(s):	Not Applicable
	(g)	Business Day Convention:	Modified Following Business Day Convention
14.		Floating Rate Note Provisions:	Not Applicable
15.		Reset Note Provisions:	Not Applicable
16.		Zero Coupon Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

17.		Issuer Call:	Not Applicable
18.		Investor Put:	Not Applicable
19.		Change of Control Put:	Not Applicable
20.		Final Redemption Amount:	CNH1,000,000 per Calculation Amount

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| 21. | Early Redemption Amount payable on redemption for taxation reasons or on event of default: | CNH1,000,000 per Calculation Amount |
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GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 22. | Form of Notes: | <p>Bearer Notes:</p> <p>Temporary Bearer Global Note exchangeable for a Permanent Bearer Global Note which is exchangeable for definitive Notes only upon an Exchange Event</p> <p>Reg. S Compliance Category 2; TEFRA D</p> |
| 23. | Additional Business Centre(s) relating to Payment Days: | Hong Kong, New York, London |
| 24. | Talons for future Coupons or Receipts to be attached to definitive Notes (and dates on which such Talons mature): | No |
| 25. | Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made: | Not Applicable |
| 26. | Details relating to Instalment Notes: | Not Applicable |
| 27. | Redenomination applicable: | Redenomination not applicable |
| 28. | RMB Settlement Centre(s): | Not Applicable |
| 29. | RMB Currency Event: | Applicable |
| 30. | Relevant Currency for Condition 7.9 (<i>RMB Currency Event</i>): | United States dollars |
| 31. | Relevant Spot Rate Screen Pages for Condition 7.9 (<i>RMB Currency Event</i>): | |
| | (i) Relevant Spot Rate Screen Page (Deliverable Basis): | CNH13H |
| | (ii) Relevant Spot Rate Screen Page (Non-deliverable basis): | Reuters Screen Page CNYNDFOR |
| 32. | Party responsible for calculating the Spot Rate for Condition 7.9 (<i>RMB Currency Event</i>): | Deutsche Bank AG, London Branch (the " Calculation Agent ") |

Signed on behalf of the Issuer:

By:
Duly authorised

Kevin Taylor
Group Treasurer

By:
Duly authorised

Rajesh Raheja
Head - Funding & Balance Sheet

PART B – OTHER INFORMATION

1. LISTING

- (a) Listing and Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to the Official List and to trading on the Euronext Dublin's regulated market with effect from the Issue Date
- (b) Estimate of total expenses related to admission to trading: EUR 1,000

2. 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 Manager, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Manager 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 Issuer or its affiliates in the ordinary course of business for which they may receive fees.

4. ESTIMATED NET PROCEEDS

CNH230,000,000

5. YIELD (Fixed Rate Notes Only)

Indication of yield: 3.33 per cent.

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. OPERATIONAL INFORMATION

- (a) ISIN Code: XS2234523533
- (b) Common Code: 223452353
- (c) FISN: As set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (d) CFI Code: As set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (e) CUSIP: Not Applicable
- (f) CINS: Not Applicable
- (g) Any clearing system(s) other than DTC, Euroclear Bank SA/NV and Not Applicable

Clearstream Banking S.A. and the relevant identification number(s):

- (h) Delivery: Delivery against payment
- (i) Names and addresses of additional Paying Agent(s) (if any): Not Applicable

7. **PROHIBITION OF SALES TO EEA AND UK RETAIL INVESTORS**

Not Applicable

8. **BENCHMARKS**

Details of benchmarks administrators and registration under Benchmarks Regulation Not Applicable

9. **THIRD PARTY INFORMATION**

Not Applicable