

FAB at a glance

Grow Stronger

بنك أبوظبي الأول
FAB
First Abu Dhabi Bank

Profile

First Abu Dhabi Bank (FAB) is the result of the transformational merger in 2017 between two of Abu Dhabi's leading financial institutions, First Gulf Bank and National Bank of Abu Dhabi

Global Finance magazine's World's Safest Banks ranking **The Bankers' Top 1000 World Banks ranking**

#1 in UAE & Middle East **#1** in UAE & Middle East

#4 in Emerging Markets **#81** in the World

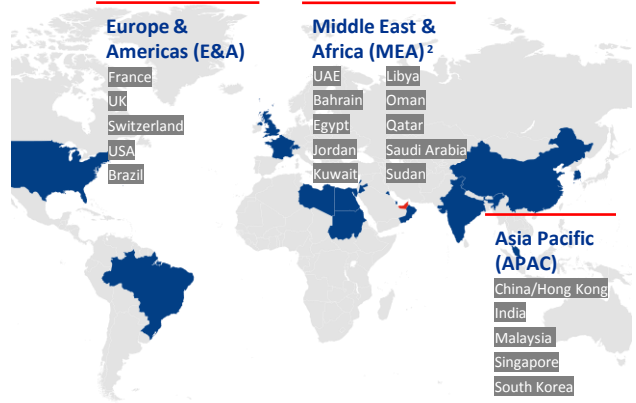
#17 World's Safest Commercial Banks **#116** in the World (by Assets)

1 - by Tier 1 capital strength

As of October 2017

July 2018

2 - Sale of NBAD Jordan was announced in July 2018



Global presence across

5 Continents

Domestic network across

7 Emirates

87 Branches/Cash offices in UAE

Largest Bank in the UAE

USD188Bn

Total Assets

USD36Bn

Market Capitalization

USD94Bn

Loans and Advances

USD5.3Bn

Revenue (FY'17)

USD117Bn

Customer Deposits

USD3.0Bn

Net Profit (FY'17)

Strongest Ratings in MENA

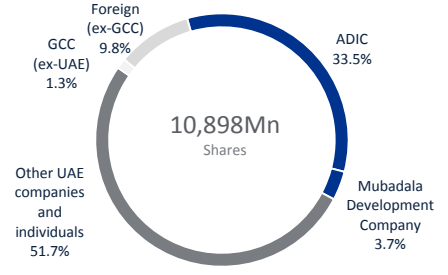
MOODY'S

S&P Global Ratings

Fitch Ratings

LT	Aa3	AA-	AA-
ST	P-1	A-1+	F1+
Outlook	Stable	Stable	Stable

Shareholding Structure³



Foreign ownership limit: 25%

Listed on ADX ; Bloomberg ticker FAB DH

3 - Based on outstanding shares (net of 38Mn treasury shares)

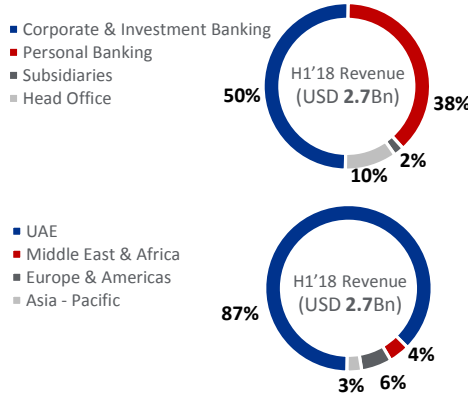
Note: All figures and information as on 30 June 2018 unless specified otherwise

Robust Financial Metrics – H1'18

Return on Tangible Equity ⁴	17.1%
Cost-Income ratio ⁴ (excl. integration costs)	25.7%
Cost of Risk ⁴ (loans & advances)	51bps
NPL ratio	3.1%
Provision coverage	123%
Loans to Deposits	80%
LCR (Liquidity Coverage)	125%
Basel III CET1	13.1%
Basel III Capital Adequacy	16.4%

4 - Ratios are year-to-date and annualised

Diversified Business Profile



Dominant personal bank in UAE

Regional wealth advisor of choice

Trusted partner to CIB customers

International business built around UAE knowledge and relationships

Complementary offering through subsidiaries

Leading UAE and regional bank

Banking sector assets - Jun'18	National Champion	Net Profit H1'18	Total Assets Jun'18	Total Equity Jun'18	Market Cap 30-Jun-18	Credit ratings (Moody's/S&P/Fitch)
UAE	FAB	1.6	188	26.3	36.0	Aa3 / AA- / AA-
Saudi Arabia	NCB	1.5	121	17.1	38.9	A1 / BBB+ / A-
Qatar	QNB	1.9	232	20.6	38.6	Aa3 / A / A+
Kuwait	NBK	0.6	90	10.7	15.2	Aa3 / A+ / AA-
Bahrain	AUB	0.4	34	4.2	4.8	NA / BBB / BBB-
Oman	Bank Muscat	0.2	30	4.9	2.9	Baa3 / BB / BBB-

(in USD Bn)

Award winning franchise



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