

FAB at a glance

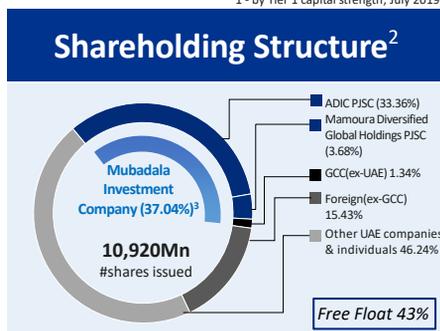
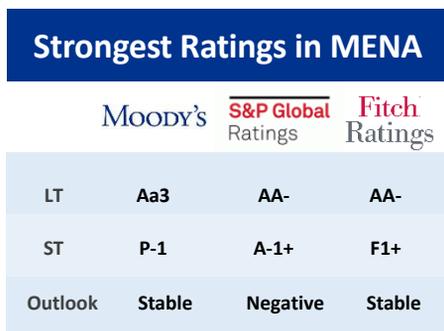
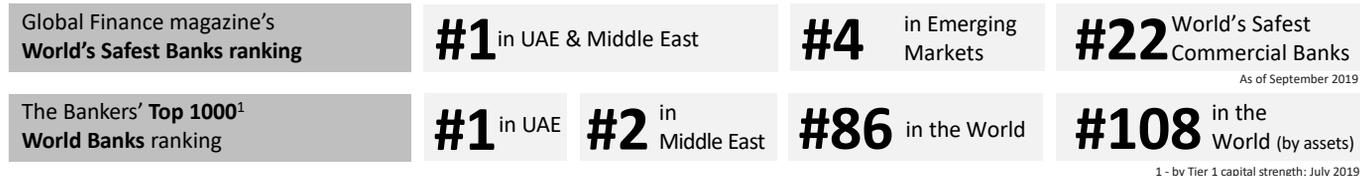
Grow Stronger

بنك أبوظبي الأول
FAB
First Abu Dhabi Bank

The UAE's largest bank and one of the world's largest and safest financial institutions

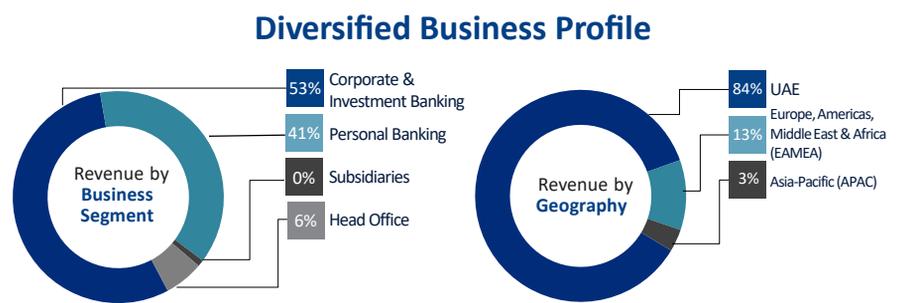


Note: This map summarises country presence for FAB and its subsidiaries, where the Group currently has active operations. For information about legal presence please refer to note #29 of March-end 2019 financial statements



Robust Financial Metrics – Q1'20

Return on Tangible Equity	13.0%	NPL ratio	3.5%	Liquidity Coverage Ratio (LCR)	110%
Return on Risk Weighted Assets	1.97%	Provision coverage	95%	Basel III CET1	12.2%
Cost-Income ratio (excl. integration costs)	29.1%	Cost of Risk (loans & advances)	70bps	Basel III Capital Adequacy	15.5%



Leading UAE and regional bank (in USD Bn)

Banking sector assets	National Champion ⁴	Total Assets	Total Equity	Market Cap	Credit ratings (Moody's/S&P/Fitch)
UAE	FAB	227	25.5	28.7	Aa3 / AA- / AA-
Saudi Arabia	NCB	142	17.3	27.6	A1 / BBB+ / A-
Qatar	QNB	262	24.1	42.2	Aa3 / A / A+
Kuwait	NBK	97 ⁶	14.1 ⁶	15.6	Aa3 / A+ / AA-
Bahrain ⁵	AUB	40 ⁶	5.4 ⁶	6.5	NA / BBB / BBB-
Oman	Bank Muscat	32	4.9	2.7	Ba2 / BB / BB+

4 - Defined as the largest bank in the country by total assets 5 - As of 29 Feb 2020 6 - As of 31 Dec 2019 / FY'19 financials Note: All figures and information as on 31 March 2020 unless specified otherwise

