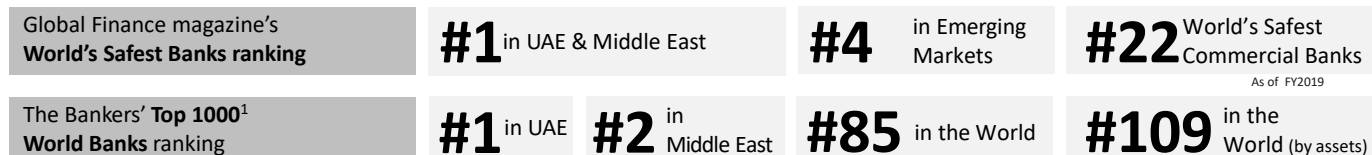


FAB at a glance

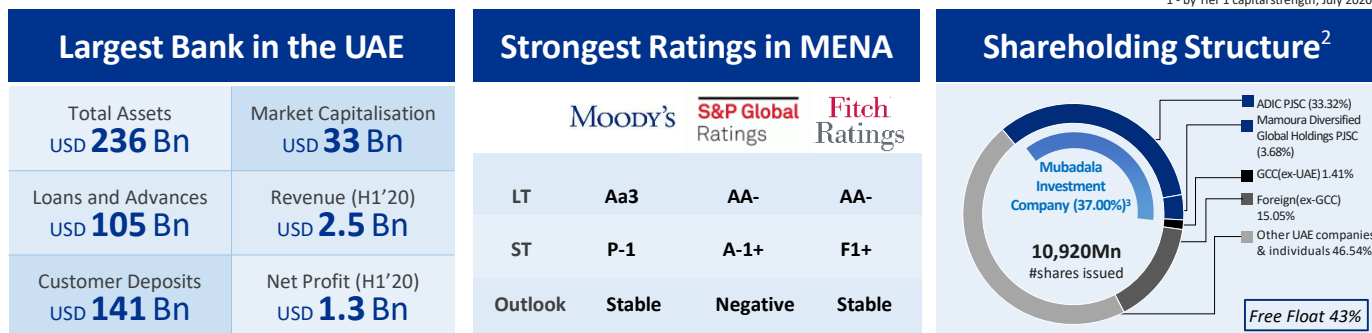
The UAE's largest bank and one of the world's largest and safest financial institutions



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



1 - by Tier 1 capital strength; July 2020

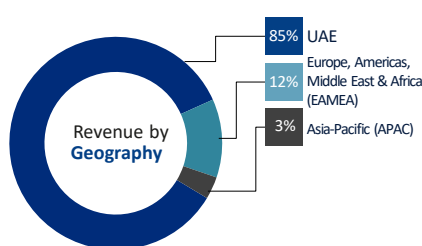
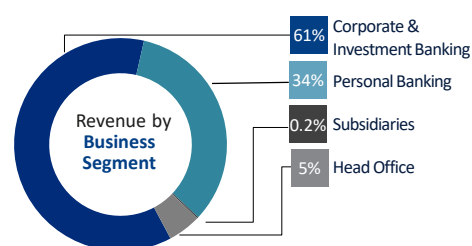


As of 30 June 2020 unless specified otherwise

Listed on ADX : Bloomberg ticker FAB DH ; Foreign ownership limit of 40%
2 - Based on outstanding shares (net of 12.1Mn treasury shares)
3 - MIC is 100% owned by Emirate of Abu Dhabi; MIC wholly owns ADIC PJSC & Mamoura Diversified Global Holdings PJSC

Robust Financial Metrics – H1'20					
Return on Tangible Equity	12.5%	NPL ratio	3.9%	Liquidity Coverage Ratio (LCR)	129%
Return on Risk Weighted Assets	1.97%	Provision coverage	91%	Basel III CET1	13.6%
Cost-Income ratio (excl. integration costs)	27.3%	Cost of Risk (loans & advances)	87bps	Basel III Capital Adequacy	16.4%

Diversified Business Profile



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 ⁵	FAB	236	26.7	33.4	Aa3 / AA- / A-	
Saudi Arabia	NCB	149	19.7	29.8	A1 / BBB+ / A-	
Qatar	QNB	265	25.0	43.8	Aa3 / A / A+	
Kuwait	NBK	96	12.7	17.2	Aa3 / A / AA-	
Bahrain	AUB	40 ⁵	5.4 ⁵	5.2	NA / BBB / BBB-	
Oman	Bank Muscat	32	5.1	2.7	Ba3 / BB- / BB	

4 – Defined as the largest bank in the country by total assets

5 – As of 31 Dec 2019 / FY'19 financials

Note: All figures and information as on 30 June 2020 unless specified otherwise

Award winning franchise

Best Debt Bank in the Middle East
Best Equity Bank in the Middle East
Best Investment Bank in the UAE
Best Custodian Bank in the UAE

by Global Finance

Most Innovative Investment Bank from the Middle East
by The Banker

Best Trade Finance Bank in MENA

by Global Trade Review

Best Investment Bank in the UAE
Middle East's Best Bank for Financing
Middle East's Best Bank for Corporate Responsibility

by Euromoney