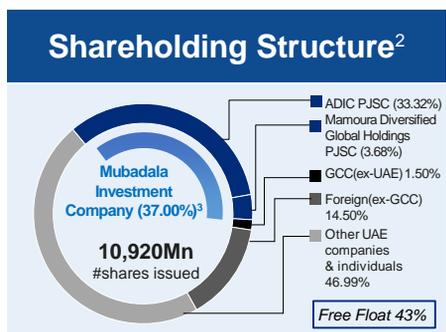
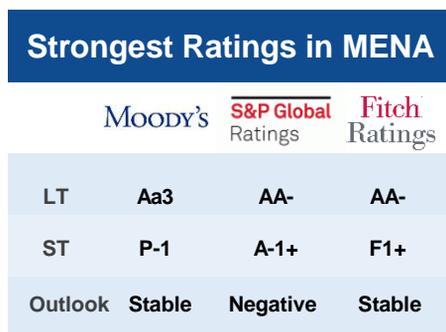
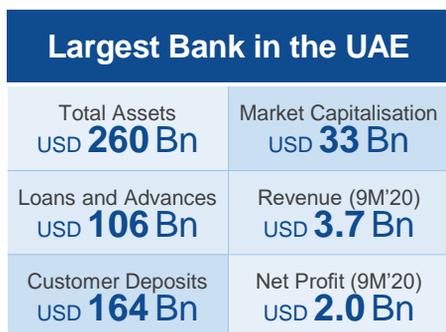
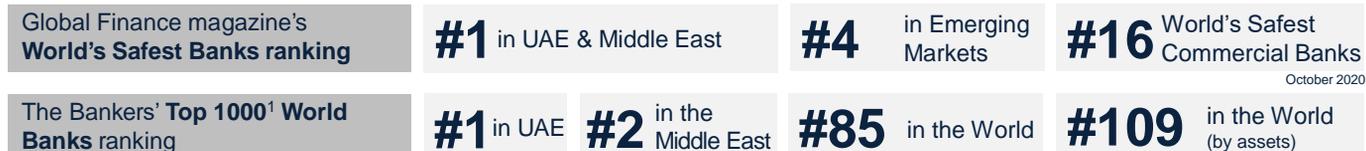


FAB at a glance

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



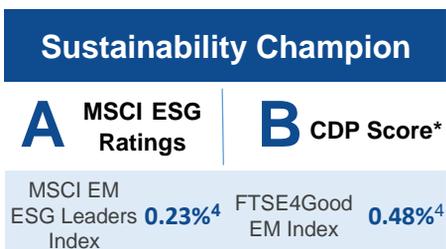
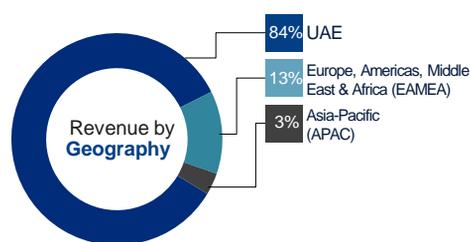
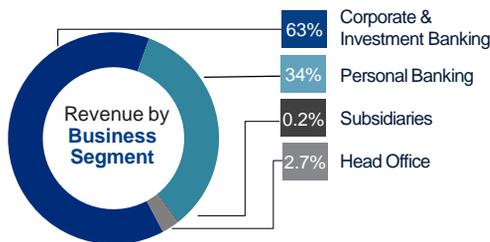
Note: This map summarises country presence for FAB and its subsidiaries, where the Group currently has active operations. For information about legal presence please refer to note #29 of Sep-end 2020 financial statements



Robust Financial Metrics – 9M'20

| | | | | | |
|---|-------|---------------------------------|-------|--------------------------------|-------|
| Return on Tangible Equity | 12.4% | NPL ratio | 3.9% | Liquidity Coverage Ratio (LCR) | 155% |
| Return on Risk Weighted Assets | 1.97% | Provision coverage | 96% | Basel III CET1 | 14.0% |
| Cost-Income ratio (excl. integration costs) | 27.5% | Cost of Risk (loans & advances) | 72bps | Basel III Capital Adequacy | 16.8% |

Diversified Business Profile (9M'20)



Award winning franchise

