

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 #40 of December-end 2018 financial statements



¹ - by Tier 1 capital strength; July 2018

Largest Bank in the UAE

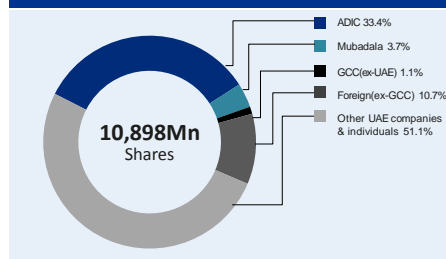


As of 31 Dec 2018 unless specified otherwise

Strongest Ratings in MENA



Shareholding Structure²



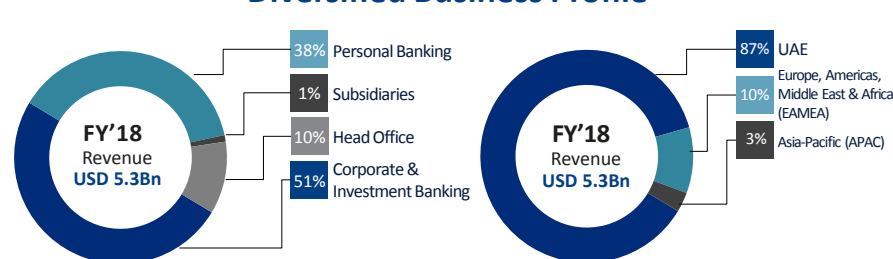
Listed on ADX ; Bloomberg ticker FAB DH
² - Based on outstanding shares (net of 26Mn treasury shares)
Foreign ownership limit of 40%, pending regulatory approvals

Robust Financial Metrics – FY'18

Return on Tangible Equity	16.2%	NPL ratio	3.1%	Liquidity Coverage Ratio (LCR)	118%
Return on Risk Weighted Assets	2.5%	Provision coverage	110%	Basel III CET1 ³	12.4%
Cost-Income ratio (excl. integration costs)	25.9%	Cost of Risk (loans & advances)	48bps	Basel III Capital Adequacy ³	15.7%

³ - capital ratios are post dividend distribution of AED 8.06 Billion (based on issued shares as of 31 December 2018)

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 (in US\$ Bn)

Banking sector assets	National Champion ⁴	Net Profit	Total Assets	Total Equity	Market Cap	Credit ratings (Moody's/S&P/Fitch)
UAE	FAB	3.3	203	27.7	41.8	Aa3 / AA- / AA-
Saudi Arabia	NCB	2.8	121	17.3	38.3	A1 / BBB+ / A-
Qatar	QNB	3.8	237	24.0	49.5	Aa3 / A / A+
Kuwait	NBK	1.2	91	11.2	17.1	Aa3 / A+ / AA-
Bahrain ⁵	AUB	0.7	36	4.5	5.2	NA / BBB / BBB-
Oman	Bank Muscat	0.5	32	5.0	2.8	Baa3 / BB / BBB-

⁴ - Defined as the largest bank in the country by total assets. Note: All figures and information as on 31 Dec 2018 unless specified otherwise

⁵ - As of 30 November 2018

Award winning franchise

