FAB at a glance

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

Global Domestic Branches/ presence across network across Cash offices Continents

Grow Stronger Asia Pacific(APAC) China / Hong Kong India | Labuan(Malaysia) Singapore | South Korea Europe, Americas, Middle East and Africa (EAMEA) France | UK | Switzerland | USA | Brazil UAE | Bahrain | Egypt | Kuwait Libya | Oman | Saudi Arabia 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

Global Finance magazine's World's Safest Banks ranking in UAE & Middle East in Emerging Markets

World & Su. ...
Commercial Banks

As of October 2018

The Bankers' Top 10001 World Banks ranking

in UAE & Middle East #81 in the World

#116 in the World (by assets)

118% 12.4% 15.7%

Largest Bank in the UAE

Total Assets USD 203 Bn	Market Capitalisation USD 42 Bn
Loans and Advances USD 96 Bn	Revenue USD 5.3 Bn
Customer Deposits USD 127 Bn	Net Profit USD 3.3 Bn

As of 31 Dec 2018 unless specified otherwise

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 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)
Return on Risk Weighted Assets	2.5%	Provision coverage	110%	Basel III CET1 ³
Cost-Income ratio (excl. integration costs)	25.9%	Cost of Risk (loans & advances)	48bps	Basel III Capital Adequacy ³

Dominant personal bank in UAE

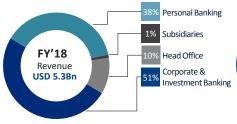
Regional wealth advisor of choice

Trusted partner to CIB customers

International business built around UAE knowledge and relationships

Complementary offering through subsidiaries

Diversified Business Profile





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 784	FAB	3.3	203	27.7	41.8	Aa3 / AA- / AA-
Saudi Arabia 630	NCB	2.8	121	17.3	38.3	A1 / BBB+ / A-
Qatar 390	QNB	3.8	237	24.0	49.5	Aa3 / A / A+
Kuwait 218	NBK	1.2	91	11.2	17.1	Aa3 / A+ / AA-
Bahrain ⁵ 192	AUB	0.7	36	4.5	5.2	NA / BBB / BBB-
Oman 89	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

Award winning franchise











