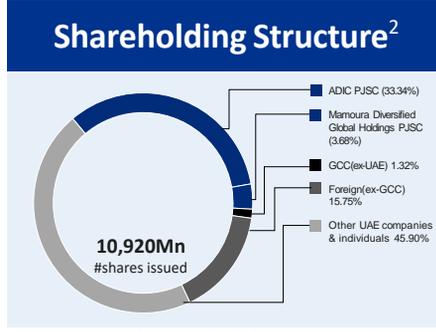
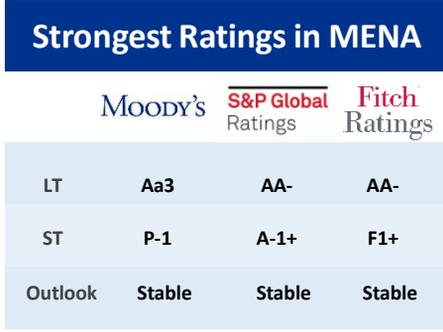
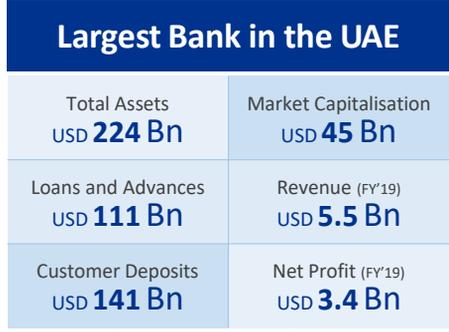
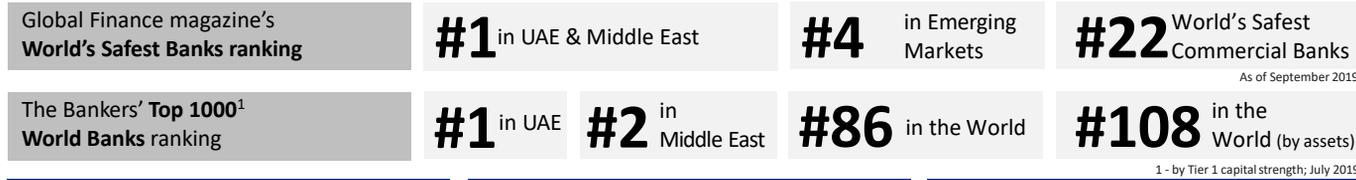


FAB at a glance

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

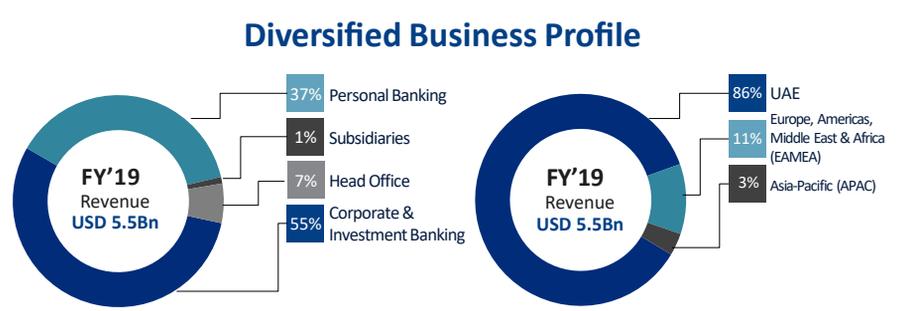


Note: This map summarises country presence for FAB and its subsidiaries, where the Group currently has active operations. For information about legal presence please refer to note #41 of Dec-end 2019 financial statements



Robust Financial Metrics – FY'19

Return on Tangible Equity	16.1%	NPL ratio	3.2%	Liquidity Coverage Ratio (LCR)	129%
Return on Risk Weighted Assets	2.56%	Provision coverage	93%	Basel III CET1	13.5%
Cost-Income ratio (excl. integration costs)	26.8%	Cost of Risk (loans & advances)	48bps	Basel III Capital Adequacy	16.9%



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	840	FAB	3.41	224	29.4	45.1	Aa3 / AA- / AA-
Saudi Arabia	701	NCB	3.04	135	18.6	39.4	A1 / BBB+ / A-
Qatar	424	QNB	3.92	258	25.9	52.0	Aa3 / A / A+
Kuwait	234	NBK	1.32	97	14.1	22.8	Aa3 / A+ / AA-
Bahrain ⁵	206	AUB	0.73	40	5.4	9.2	NA / BBB / BBB-
Oman	93	Bank Muscat	0.48	32	5.2	3.5	Ba2 / BB / BB+

4 - Defined as the largest bank in the country by total assets
 5 - As of 30 Nov 2019
 Note: All figures and information as on 31 December 2019 unless specified otherwise

