

FAB at a glance

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

Global presence across	Domestic network across	Branches/Cash offices
5 Continents	7 Emirates	73 in UAE

Governed by prominent regulators around the world in addition to UAE Central Bank



Grow Stronger

FAB
First Abu Dhabi Bank

Asia Pacific (APAC)
China / Hong Kong | India
Indonesia | 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 #37 of Sep-end 2020 financial statements

Global Finance magazine's **World's Safest Banks** ranking

#1 in UAE & Middle East

#4 in Emerging Markets

#16 World's Safest Commercial Banks
October 2020

The Bankers' **Top 1000¹ World Banks** ranking

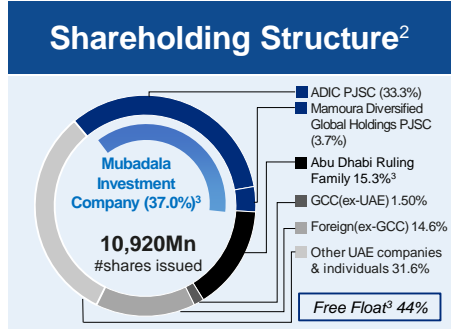
#1 in UAE **#2** in the Middle East **#85** in the World **#109** in the World (by assets)

1 - by Tier 1 capital strength; July 2020

Largest Bank in the UAE	
Total Assets USD 250 Bn	Market Capitalisation USD 38 Bn
Loans and Advances USD 105 Bn	Revenue (FY'20) USD 5.1 Bn
Customer Deposits USD 147 Bn	Net Profit (FY'20) USD 2.9 Bn

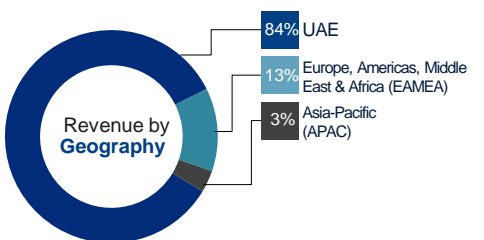
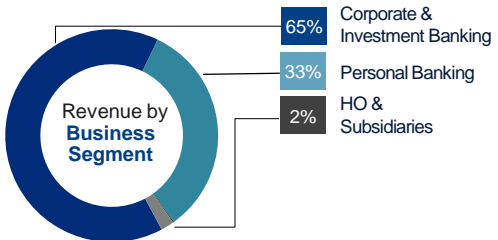
As of 31 December 2020 unless specified otherwise

Strongest Ratings in MENA			
	Moody's	S&P Global Ratings	Fitch Ratings
LT	Aa3	AA-	AA-
ST	P-1	A-1+	F1+
Outlook	Stable	Negative	Stable



Robust Financial Metrics – FY'20					
Return on Tangible Equity	13.0%	NPL ratio	3.97%	Liquidity Coverage Ratio (LCR)	143%
Return on Risk Weighted Assets	2.1%	Provision coverage	95%	Basel III CET1	13.3%
Cost-Income ratio (excl. integration costs)	27.0%	Cost of Risk (loans & advances)	63bps	Basel III Capital Adequacy	16.5%

Diversified Business Profile (FY'20)



Market Heavyweight		
#46 Globally #3 in MENA by market capitalisation	ADSMI	38.72%
	FTSE EM	0.20%
	MSCI EM	0.12%

As of 31 December 2020

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As of 31 December 2020

Sustainability Champion	
A MSCI ESG Ratings	A- CDP Score*
MSCI EM ESG Leaders Index 0.24% ⁴	FTSE4Good EM Index 0.44% ⁴

*CDP - Carbon Disclosure Project; 4 – As of 31 December 2020

Award winning franchise