



DEBT INVESTOR PRESENTATION

November 2020



FAB in Brief

FAB – the UAE’s leading bank, and one of the world’s largest and safest financial institution

- The **largest bank in the UAE** by total assets and market capitalisation, with the strongest combined credit ratings of any other bank in MENA
- A **dominant and diversified** banking franchise with market-leading corporate and personal banking businesses, and a presence across 5 continents
- An **engine for UAE economic growth and diversification**
- Robust foundation **with a strong balance sheet and solid fundamentals**
- On a clear path to deliver **superior and sustainable shareholder returns**

1 The Bankers' Top 1000 World Banks, July 2020

2 Bloomberg

3 #16 - Safest commercial banks worldwide ranking by Global Magazine; #85 - Tier 1 capital strength ranking by The Bankers'

4 All figures as on 30 Sep 2020



260

USD Bn

Assets

Ranked #109
in the World¹



33

USD Bn

Market Cap

Amongst the Top 50 Banks
in the World²



One of the safest and strongest banks globally³

Ranked #16 safest commercial bank in the world

12.4%



RoTE

27.5%



CI ratio
(ex-integration costs)

14.0%



CET1

FAB at a glance

Europe, Americas, Middle East & Africa (EAMEA)

France
UK
Switzerland
USA
Brazil

UAE
Bahrain
Egypt
Kuwait

Libya
Oman
Saudi Arabia

Asia Pacific (APAC)

China/Hong Kong
India
Labuan (Malaysia)
Singapore
South Korea



5

Continents
Global presence

73

Branches/ Cash
offices in UAE

502

ATMs/CDMs in UAE

5,043

Employees
globally (FTEs¹)

>3 Million

UAE Customers²

All figures as on 30 Sep 2020

1 Full Time Employees, excludes outsourced staff

2 includes Ratibi (Wages Protection System) and E-dirham customers

The above map summarises market presence for FAB and its subsidiaries, where the Group currently has active operations; For information about legal presence please refer to Notes #3 and #29 of Sep-end 2020 financial statements

The safest and strongest bank in the Middle East



Strongest combined credit ratings amongst any other bank in MENA

	MOODY'S	S&P	Fitch
LT	Aa3	AA-	AA-
ST	P-1	A-1+	F1+
Outlook	Stable	Negative	Stable



Recognised as one of the safest and strongest banks worldwide



Safest banks' rankings by Global Finance¹

#1

in UAE & Middle East

#4

in Emerging Markets

#16

Safest Commercial Bank Worldwide



Top 1000 banks' rankings by The Banker²

#1

in UAE
by Tier 1 capital strength

#2

in Middle East
by Tier 1 capital strength

#85

Worldwide
by Tier 1 capital strength

#109

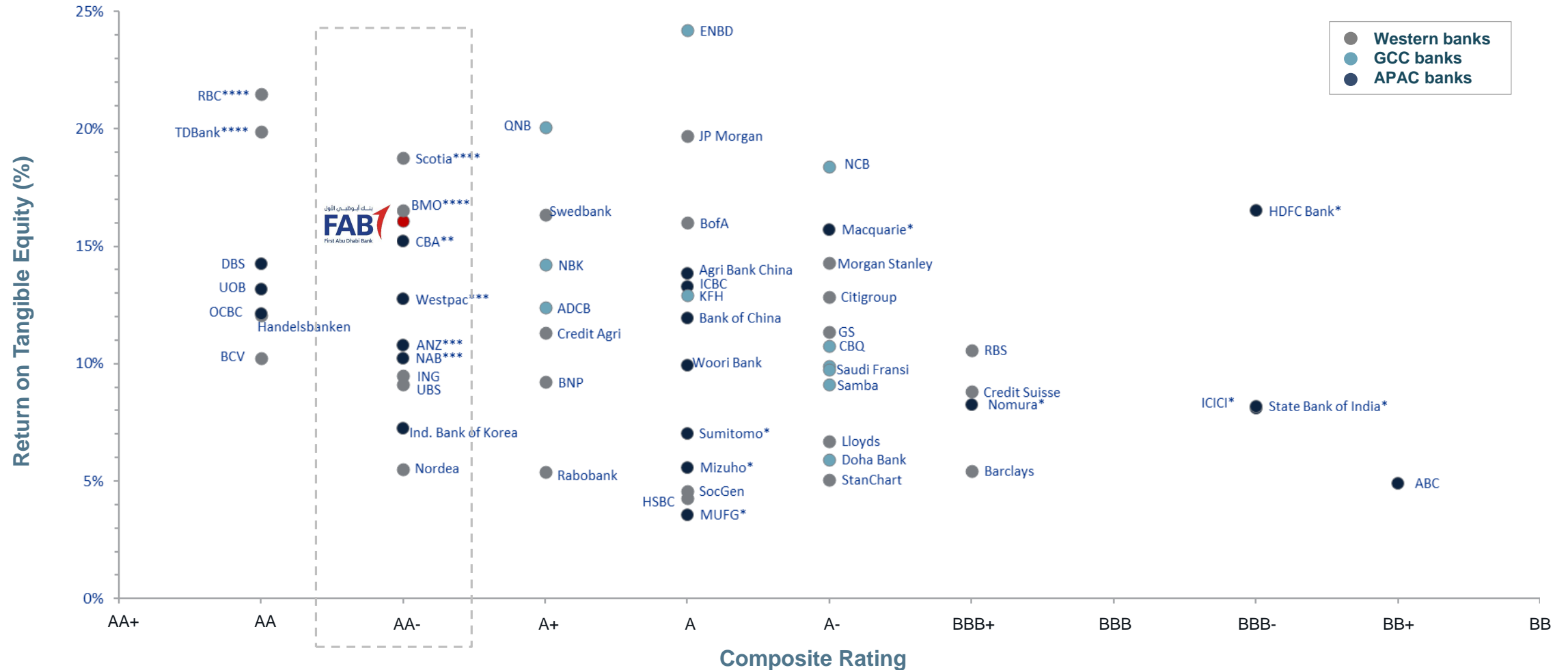
Worldwide
by Total Assets

¹ Global Finance Magazine safest bank rankings, October 2020

² The Banker's 2020 Top 1000 World Banks Rankings, July 2020

Globally outstanding rating and returns

FAB is amongst the most profitable AA- rated banks globally



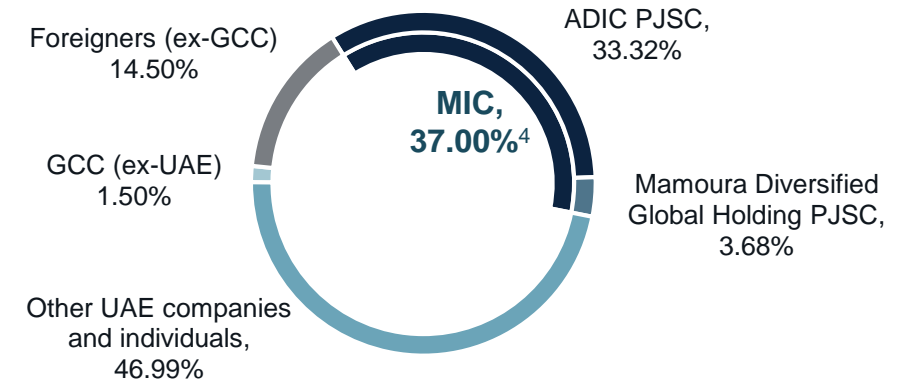
Notes: Based on the available financials on Bloomberg, RoTE for peer banks are estimated as: {net attributable profit less Tier-1 interest or Coupon payable on capital securities} / [average tangible equity]; ^Banks in the above peer group have different financial year endings; FY ending other than 31-Dec are highlighted with special characters: * for 31-Mar; ** for 30-Jun; *** for 30-Sep & **** for 31-Oct; Source: Bloomberg

A market heavyweight

Overview¹

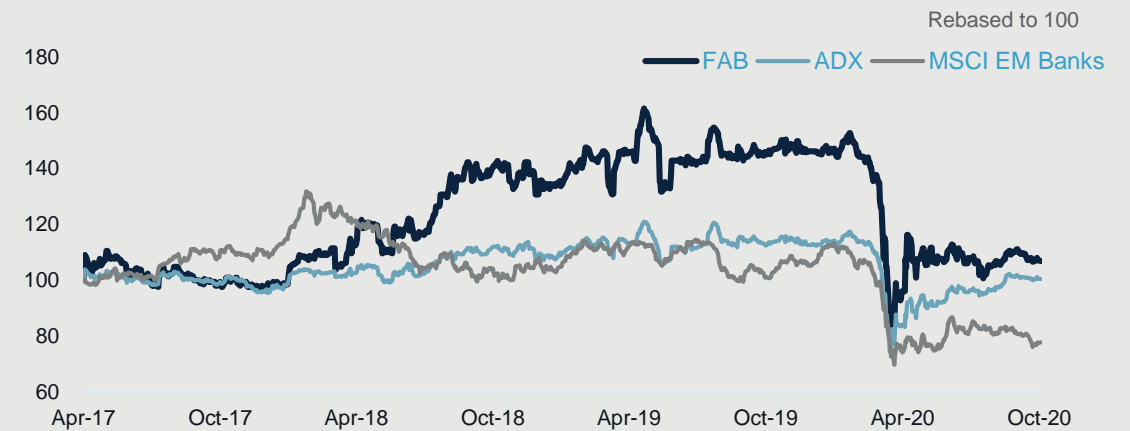
- **Listed on Abu Dhabi Securities Exchange (ADX)**
- **Symbol:** FAB, **ISIN:** AEN000101016
- **Market capitalisation:** AED 123Bn (USD 33Bn)
(Amongst the top 50 banks globally)
- **No. of shares issued:** 10,920Mn
- **Foreign Ownership Limit (FOL):** 40%
- **Free Float²:** 43%
- **Valuation multiples** (based on 9M'20 financials)
P/TE – 13.3x | **P/TB – 1.7x** | **D/Y – 6.6%**
 (2019 dividend)

Strong shareholding³



The largest constituent on ADX, and one of the largest MENA constituents on MSCI EM and FTSE EM indices







Index	Ticker	Weight%
Abu Dhabi Securities Market Index	ADSMI	37.67%
Bloomberg EMEA Banks Index	BEUBANK	3.30%
MSCI EM	MXEF	0.14%
MSCI EM Banks	MXEF0BK	0.84%
FTSE Emerging Index	FTAG01	0.23%
MSCI EM ESG Leaders ⁵	M1EFES	0.23%
FTSE 4 Good Emerging Markets (ESG index) ⁵	F4GEM	0.48%



1. Based on closing prices as of 30 Sep 2020 and 9M'20 financials
 2. Free float designates FAB shares available for purchase in public equity markets which are not strategic in nature

3. Shareholding percentage based on outstanding shares (net of 11.8Mn treasury shares) as of Sep-end 2020
 4. Through its 100% owned subsidiaries ADIC PJSC and Mamoura Diversified Global Holding PJSC (formerly known as Mubadala Development Company PJSC); MIC is 100% owned by the Emirate of Abu Dhabi
 5. As of August 2020

Leading UAE and regional bank

Banking sector assets ¹ (USD Bn)	National champion ^{2,3}	9M'20 Net Profit ² (USD Bn)	Total Assets ² (USD Bn)	Equity ² (USD Bn)	Market Cap ⁴ (USD Bn)	Credit Ratings ⁴ (Moody's/S&P/Fitch)
 UAE 878	FAB	1.99	260	27.6	33.4	Aa3 / AA- / AA-
 KSA 768	NCB	2.15	154	20.2	29.7	A1 / BBB+ / A-
 Qatar 441	QNB	2.59	269	25.6	45.6	Aa3 / A / A+
 Kuwait 237	NBK	0.55	99	13.0	19.3	A1 / A / AA-
 Bahrain 207	AUB	0.41	41	5.1	7.4	NA / BBB / BB+
 Oman 93	Bank Muscat	0.29	33	5.2	3.1	Ba3 / B+ / BB-

1 Central Bank information as of the latest available data (31 Aug 2020 or 30 Sep 2020 where applicable); Assets are gross including provisions

2 Company information as of 30 Sep 2020, except as stated otherwise

3 Defined as the largest bank in the country by total assets

4 Based on 30 Sep 2020; Source Bloomberg

FAB took decisive actions in its response to COVID-19



We activated a robust Business Continuity Plan
enabling the bank's functions to operate with speed and efficiency while limiting exposure

- **Activation of Work From Home** in UAE and across international locations for 80% of our staff (ex critical functions)
- Use of **cloud based virtual desktop capabilities**
- **Restrictions on travel**
- **Restricted physical meetings**, availing video and tele-conferencing
- **IT infrastructure scaled up** to accommodate WFH
- Enhanced **cybersecurity**, fraud prevention and monitoring



We took care of our employees, *to safeguard their health and safety*

- **Flexible working policies** being implemented across the Group
- **Extensive internal communication**, health tips reminders
- **Tele/Video doctor consultations**
- **Employee wellbeing** programmes
- Medical/testing support for reported cases
- **Extensive sanitisation** measures across our facilities
- Front line staff provided with **masks, gloves, thermal scanning, etc**



As the leading UAE Bank, it is our duty to support our customers and communities through these challenging times

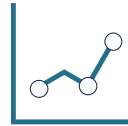
- **Financial relief measures** for individual, SME and corporate customers inline with TESS¹ and bank's own support programmes (payment deferrals, reductions of charges, fee waivers etc.)
- Leveraging our digital platform to deliver **uninterrupted banking services**, with a multitude of products and services accessed through online and mobile channels and available 24x7
- Re-opened majority of our branch network in Q2 as offices resume gradually across the country
- **Continued to actively engage with clients** and support their specific needs while conservatively managing liquidity
- **Facilitated UAE's first ever virtual General Assembly Meetings** (6 conducted so far)
- **AED 1Mn (USD 272k) to the Emirates Foundation** to provide food boxes to people in need during the Holy Month of Ramadan
- **AED 2Mn (USD 545k) to Emirates Red Crescent (ERC)** to provide meals for frontline health professionals and meal boxes to support people in need to safely break their Ramadan fasts
- **AED 5Mn (USD 1.36Mn) to provide laptops to students** for distance learning, in partnership with the Ministry of Education

¹ TESS – Targeted Economic Support Scheme by UAE CB, April 2020

Our competitive strengths underpin our resilient profile to navigate the current environment



- ✓ **Strategic banking partner to the Government of Abu Dhabi** ('AA' rated) and its related entities
- ✓ **Flight-to-safety status** and unique position as an **aggregator of regional and global liquidity**



- ✓ **Conservative asset mix** with a high quality loan portfolio and one of the lowest loans/ assets ratio (**41%**) amongst regional banks
- ✓ **Diversified revenue streams** across business segments and geographies
- ✓ **Best-in-class cost efficiency** (<30%)
- ✓ **A robust foundation** with strong capital, liquidity and funding ratios coupled with **prudent risk management**



- ✓ **A regional sustainability leader** - one of the top regional constituents in the MSCI EM ESG Leaders and FTSE4Good EM Index



- ✓ **A robust technology platform and improved digital capabilities** as key enablers

Our strategy positions us well for long term success

Leveraging our strengths, and accelerating our digital transformation

Strategic priorities

- Continue to **prudently manage key risks**, and maintain **cost discipline** amidst continued investments in our infrastructure

CIB

- Support our core clients**, leveraging our regional expertise and international connectivity
- Maintain our **leadership position in the UAE, deepening client relationships across the GCC** and Egypt

PBG

- Be the best consumer bank in the UAE **offering innovative and unique customer insight led propositions**
- Leverage our strong ties with the Abu Dhabi government**, and enhance cross-sell with CIB
- Scale operations in targeted markets** (KSA & Egypt)

Accelerating our digital transformation...

Enhancing digital capabilities

- Improving efficiencies** across all channels
- Leveraging Analytics and AI** to improve customer experience and implement data-driven decision making
- Develop partnerships** to offer innovative services

Building a world-class technology foundation

- Reshaping our technology foundation** in order to build a world-class infrastructure to help us achieve our business aspirations

Promoting agile transformation through new 'Ways of Working'

- Implement **bank wide, customer-centered agile ways of working**

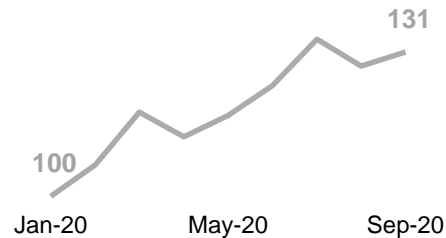
... and continue to act as a key enabler to Abu Dhabi's digital agenda

Responding to our customer needs with agility and innovation

Increased digital adoption and improved customer experience

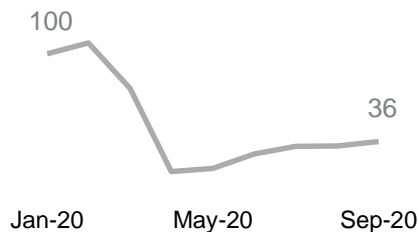
+31% increase in digital transactions from Jan'20

Digital Transactions (IB + MB)



-64% decrease in cash transactions from Jan'20

Cash Transactions



~90% of GTB customers utilising digital channels

Double-digit improvement in NPS from 2019

Continued focus on **process simplification and automation**

Most improved bank in the UAE for customer service

Innovative payment solutions

✓ For merchants and retailers

- Payment-as-a-platform ("Buy now pay later", "Super-Surprises")
- Digital Marketplace
- Digital Invoicing
- "Pay by Link"

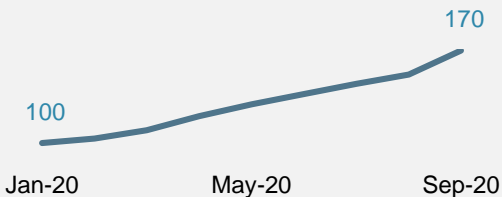
✓ Government solutions:

- Abu Dhabi Pay
- E-dirham

Strong growth for our mobile wallet

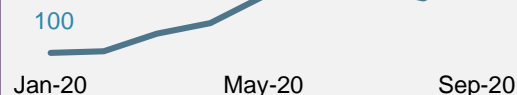


Users



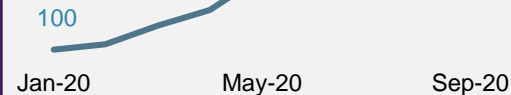
New user registrations **↑22% qoq**
Total customer base **↑74% ytd**

Remittances
(monthly value)



Cumulative ytd remittances value
↑293% yoy

All Transactions
(monthly value)



Cumulative ytd transactions value
↑230% yoy

Key enabler to Abu Dhabi's digital agenda

- ✓ Supporting Abu Dhabi government's long-term digital ambitions
- ✓ 10% stake in ADQ's future digital bank, with preferential access to another 10% of the shares in the event of an IPO

Unlocking growth potential by carving out our payments business in 2021

Note: All charts indexed to 100 as of Jan 2020, IB & MB stand for Internet Banking & Mobile Banking, respectively.

Our commitment to sustainability

Our ESG Ratings

FAB's robust framework is anchored on 4 strategic pillars

Voluntary initiatives and public commitments in alignment with national and global frameworks



A

MSCI ESG

B

Carbon Disclosure Project (CDP) Score

FAB is the highest scoring bank in the region, strengthening our commitment to continue to improve our position in the years ahead



Sustainable Banking



Responsible Employer



Positive Societal Impact



Governance, Integrity and Risk Management



FTSE4Good

**In 2016, we committed to facilitate financing
USD 10 Billion of sustainable projects over 10 years**



**Exceeded in 2019,
6 years ahead of
schedule**

Note: Please refer to the Sustainability section of our corporate website to learn more about FAB's sustainability practices and disclosures (including FAB's Corporate ESG, Green Bond and Equator Principles Reports)

Our commitment to sustainability

Recent Highlights

- FAB was named the ‘Middle East’s Best Bank for Corporate Responsibility’ in Euromoney’s Awards for Excellence 2020.
- FAB remains a constituent of the FTSE4Good ESG index for the 2nd year in a row.
- We issued a five-year green bond worth HKD 750 million (USD 96.77 million) through a private placement. This is the first Hong Kong dollars-dominated green bond issuance in the Middle East and North Africa (MENA) region, and the first to be issued by an offshore financial institution, building on from the first Green bond from the MENA region in 2017.
- FAB is a signatory to the Abu Dhabi Sustainable Finance Declaration, which was launched on 16th Jan 2019 and comprises 25 high-profile UAE government and private sector members.
- Our Group Modern Slavery Policy developed in 2020 reflects our stance towards modern slavery and human trafficking and is pertinent to FAB Group’s international operations. It addresses the regulatory requirements of the prevailing Modern Slavery legislation, in addition to embracing the UN Sustainable Development Goals (SDGs) and minimising our risk exposure.

Please refer to the Sustainability section of our corporate website to learn more about FAB’s sustainability practices and disclosures including FAB’s Corporate ESG, Green Bond and Equator Principles Reports:

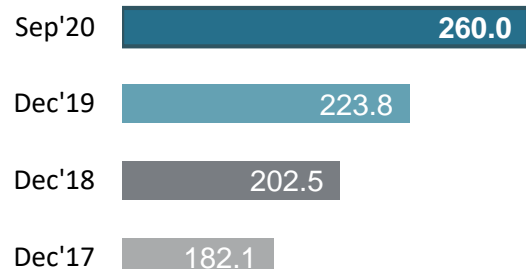
<https://www.bankfab.com/en-ae/about-fab/sustainability/reports>

A strong financial track record

Balance sheet & Income Statement

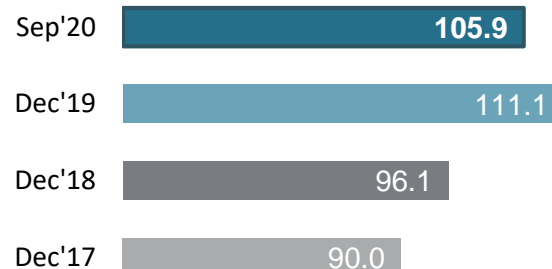
TOTAL ASSETS (USD Bn)

CAGR 2017-9M'20: 14%



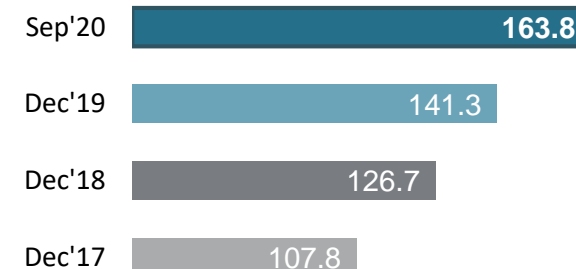
LOANS & ADVANCES (USD Bn)

CAGR 2017-9M'20: 6%



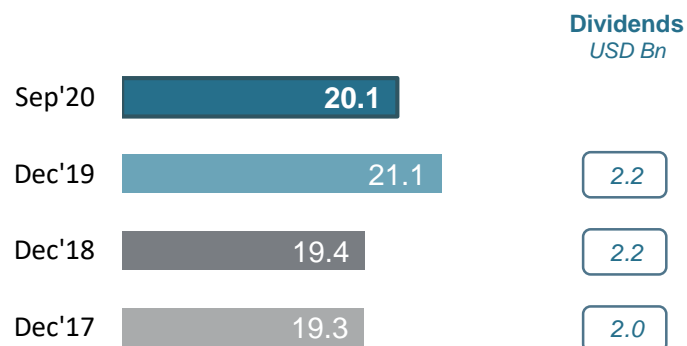
CUSTOMER DEPOSITS (USD Bn)

CAGR 2017-9M'20: 16%

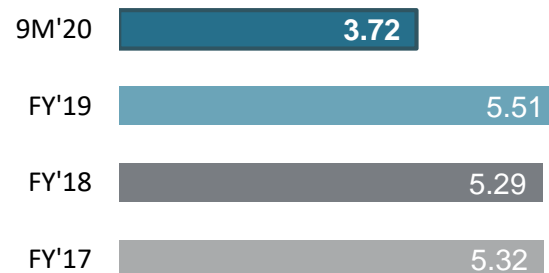


TANGIBLE EQUITY¹ (USD Bn)

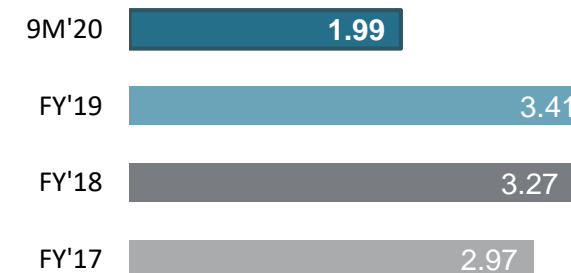
CAGR 2017-9M'20: 1%



OPERATING INCOME (USD Bn)



NET PROFIT (USD Bn)



¹ Post-dividend

A strong financial track record (...contd)

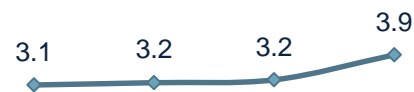
Key ratios

NIM - YTD (%)



FY'17 FY'18 FY'19 9M'20

NPL RATIO¹ (%)



Dec'17 Dec'18 Dec'19 Sep'20

PROVISION COVERAGE¹ (%)



Dec'17 Dec'18 Dec'19 Sep'20

COST-TO-INCOME RATIO - YTD (%)
(EX-INTEGRATION COSTS)



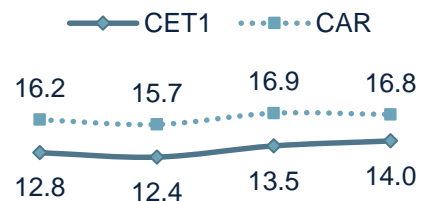
FY'17 FY'18 FY'19 9M'20

NON-INT INC / REVENUES (%)



FY'17 FY'18 FY'19 9M'20

CET1 & CAR² (%)



Dec'17 Dec'18 Dec'19 Sep'20

RoTE³ - YTD (%)



FY'17 FY'18 FY'19 9M'20

RoRWA - YTD (%)



FY'17 FY'18 FY'19 9M'20

¹ 2017 figures are pre-IFRS9 implementation

² Capital ratios are post dividend as per UAE CB's Basel III framework

³ Return on Average Tangible Equity, annualised; based on attributable profit to equity shareholders' excl Tier 1 notes coupon

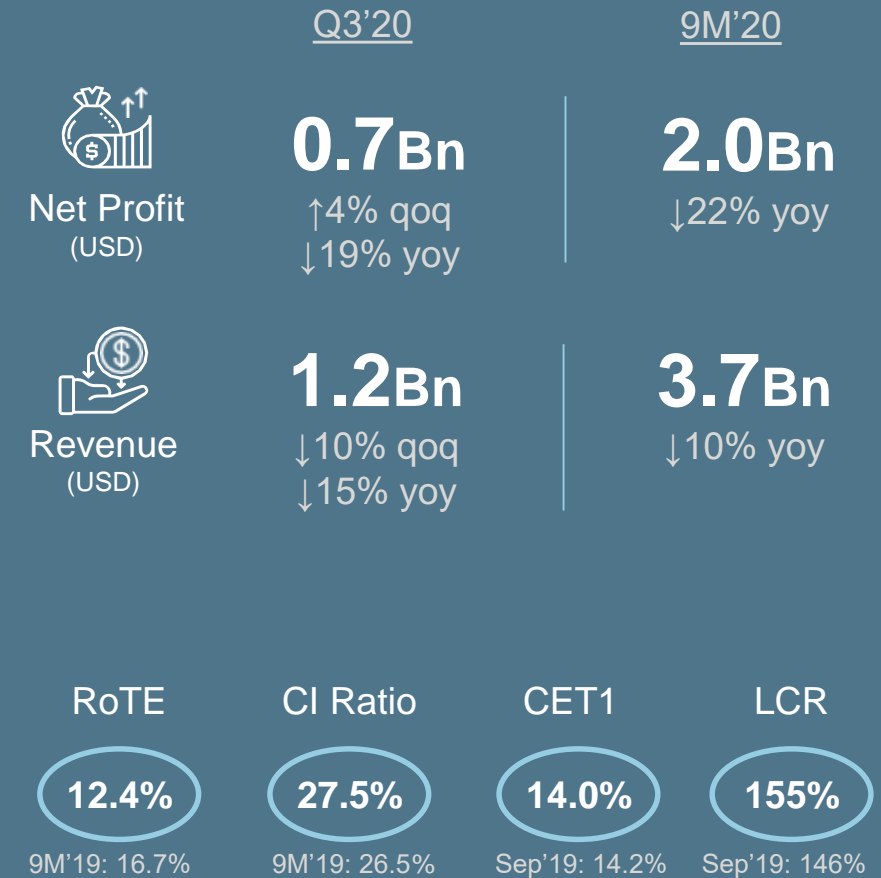
Ratios annualised, based on actual/365 day count, where relevant

Q3/9M'20

Financial Performance

Q3/9M'20 performance key highlights

- **Solid financial performance in the third quarter** helped by rebound in economic activity and market sentiment, as well as strong cost and risk discipline (Q3'20 NPAT +4% qoq)
- **Year-to-date performance** remains impacted by low interest rates, and a subdued operating environment as a result of the COVID-19 pandemic (9M'20 NPAT -22% yoy)
- **We further strengthened our capital, liquidity and funding ratios**, and continue to operate with a robust foundation
- **Our strategy positions us well for long term success**, as we leverage our strengths, and respond to changing market dynamics with agility and innovation



On track against FY'20 financial guidance metrics

	FY'20 financial guidance	9M'20 Actual	
Loan growth	Mid/high single digit <i>ex. large one-off in Q4'19</i>	+3% ytd	✓
Revenue growth	Downward pressure from rate cuts and COVID-19-led economic slowdown, to be partially offset by strategic initiatives to enhance revenue-generation capacity	-10% yoy	
C/I Ratio (ex-integration costs)	< 30%	27.5%	✓
Cost of Risk	100-120bps	72bps	✓
Provision coverage	~ 90%	96%	✓
CET1 (pre-dividend)	> 13.5%	14.0%	✓

Market sentiment rebounds in Q3

Operating environment remains challenging

Relaxation of lockdown restrictions during Q3 resulted in the resumption of key economic activities; consumer spending returned to pre-Covid levels in August

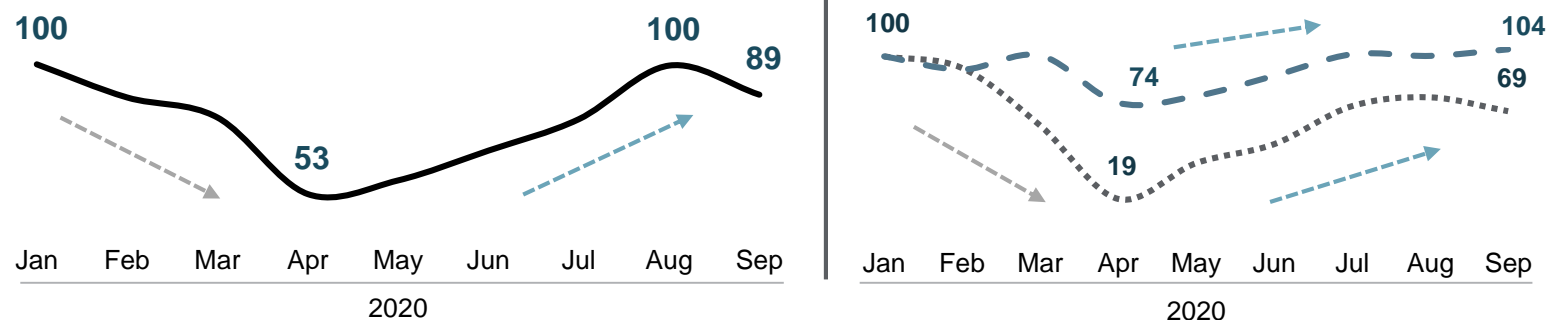
Despite increasing levels of global monetary and fiscal accommodation, the operating environment remains challenging and the economic outlook uncertain as COVID cases rise globally

Business confidence (PMI) recovers to pre-Covid19 levels



Source: IHS Markit

Credit card spends also recover to pre-Covid19 levels post relaxation of restrictions



Source: Data for FAB credit cards; Charts indexed to 100 as of Jan'20

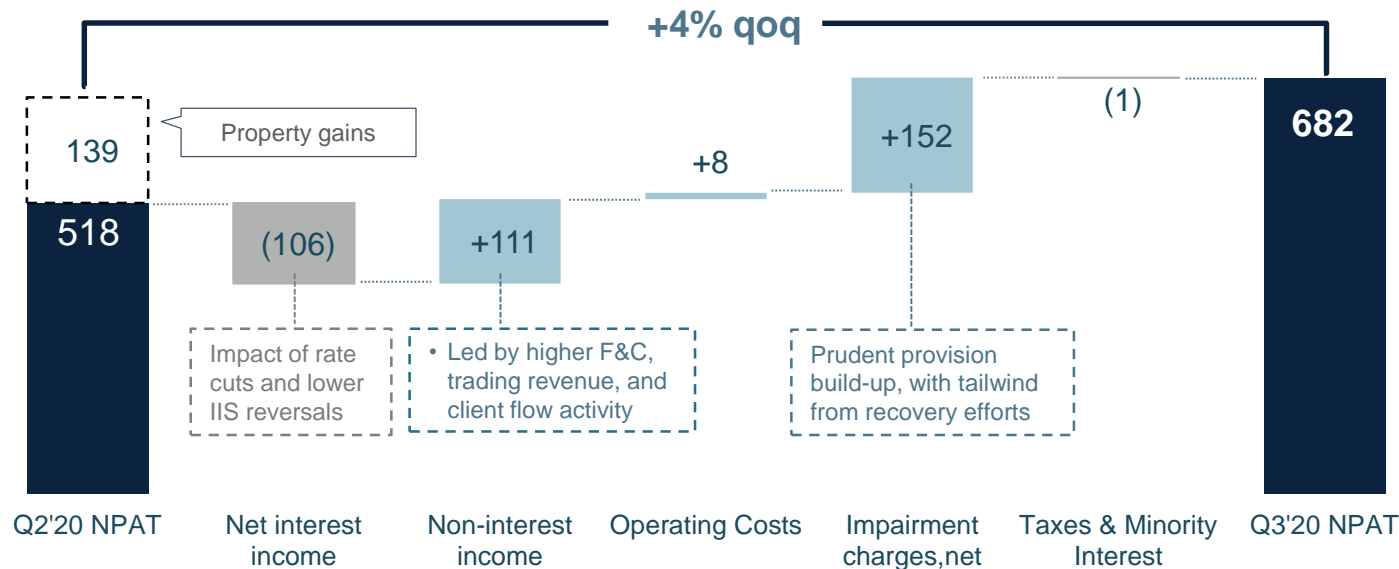
1 Impacted spends categories: Travel, Restaurants, Jewelry & Luxury items, Fashion

2 Less-impacted spends categories: Utilities, Healthcare, Automotive, Dept & General stores

Solid Q3'20 performance with NPAT +4% qoq

Supported by higher non-interest income, cost discipline and recovery efforts

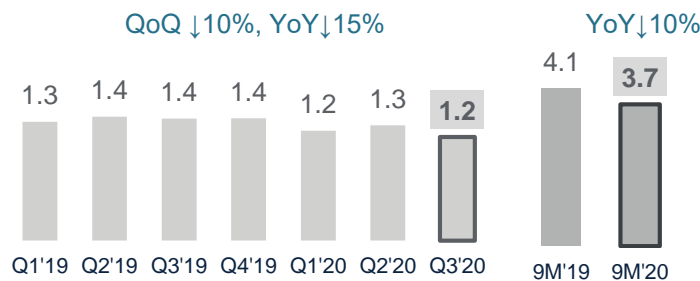
Net profit bridge (USD Mn)



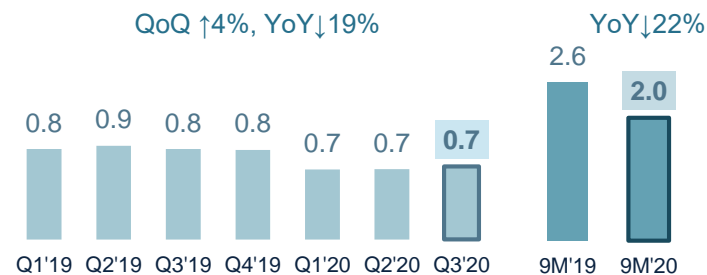
9M'20 summary P&L (USD Mn)

	9M'20	YoY%
Revenue	3,721	-10
Costs	(1,033)	-7
Operating Profit	2,687	-11
Impairment charges, net	(627)	+71
Taxes & MI	(66)	-19
Net Profit	1,994	-22
EPS (annualised, USD /share)	0.23	-23

Quarterly Revenues (USD Bn)



Quarterly NPAT (USD Bn)



RoTE
(9M'20)

12.4%
-428 bps yoy

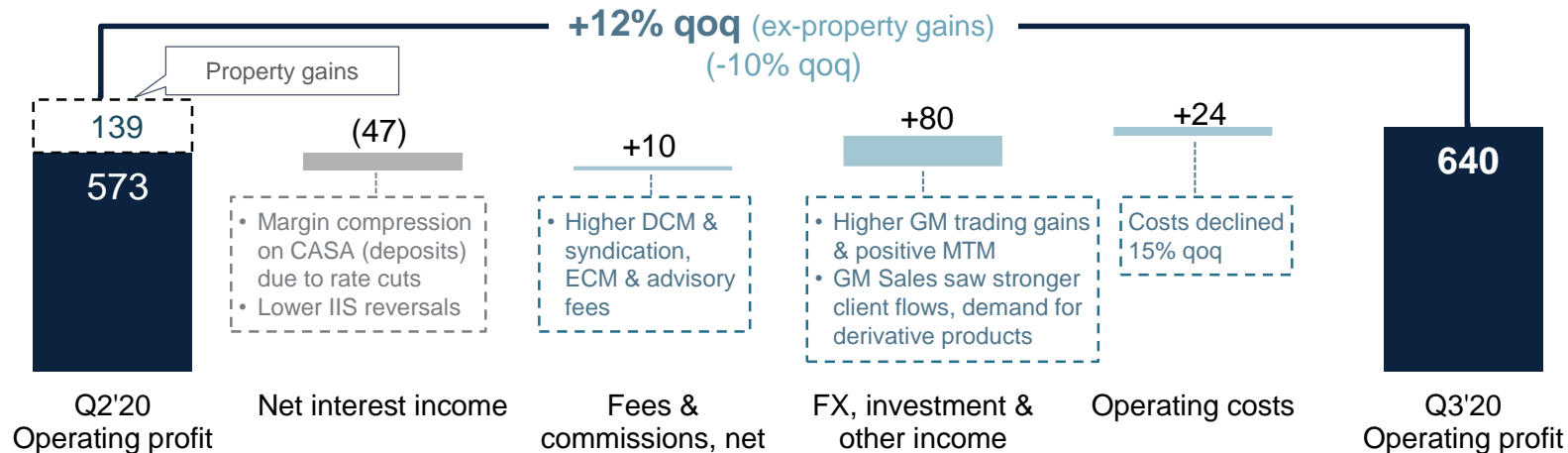
RoRWA
(9M'20)

2.0%
-58 bps yoy

Strong CIB performance despite significant headwinds

Driven by deal execution momentum, strong client engagement, and cost discipline

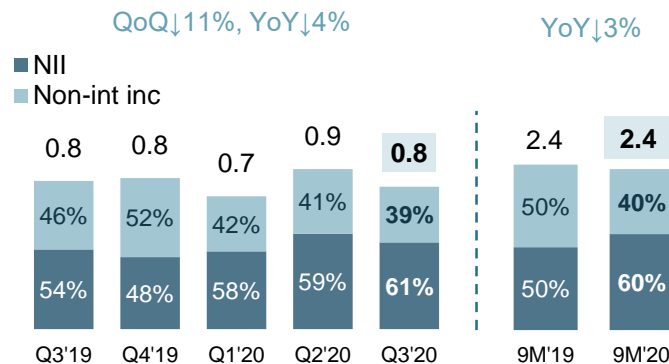
Operating profit (USD Mn)



9M'20 summary P&L (USD Mn)

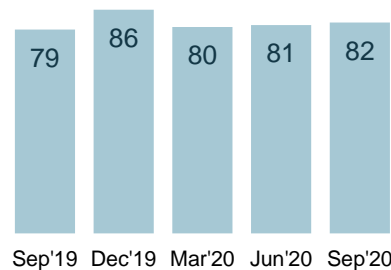
	9M'20	YoY%
Revenue	2,354	-3
Costs	(453)	-4
Operating Profit	1,900	-2
Impairment charges, net	(268)	+29
Taxes	(52)	+30
Profit after taxes	1,581	-7

Quarterly Revenue trend (USD Bn)



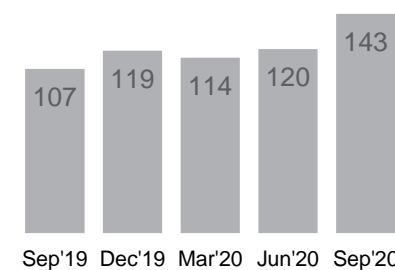
Loans (USD Bn)

QoQ↑1%, YoY↑4%, Ytd↓6%



Deposits (USD Bn)

QoQ↑19%, YoY↑34%, Ytd↑20%

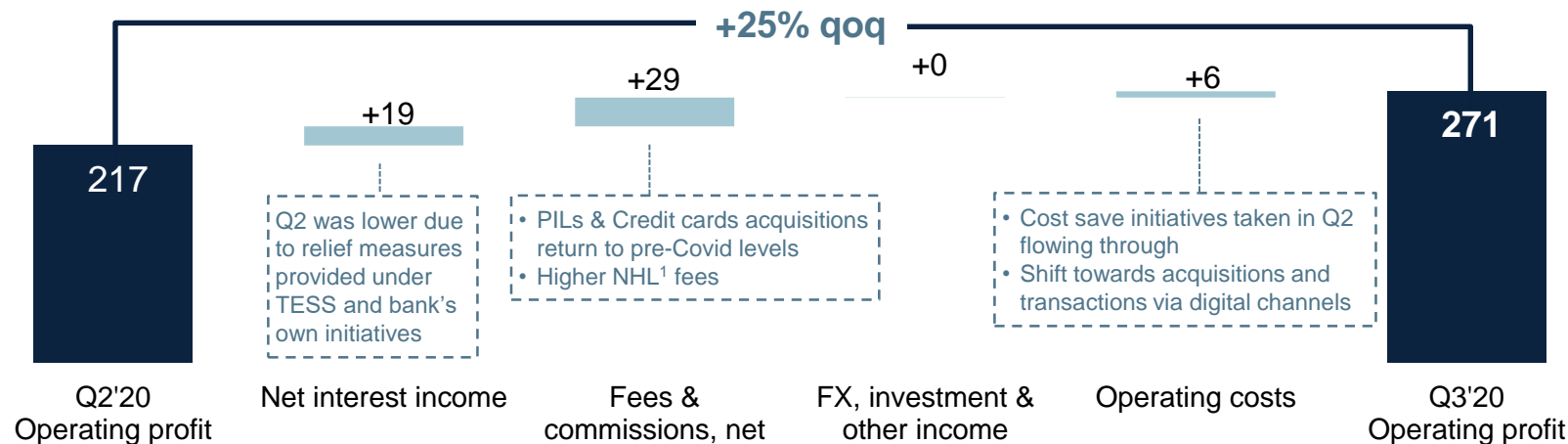


Note: Real estate businesses (previously structured under Subsidiaries) and SME business (previously structured under PBG) were reorganised under CIB effective 1 April 2020; prior period numbers have been restated where applicable

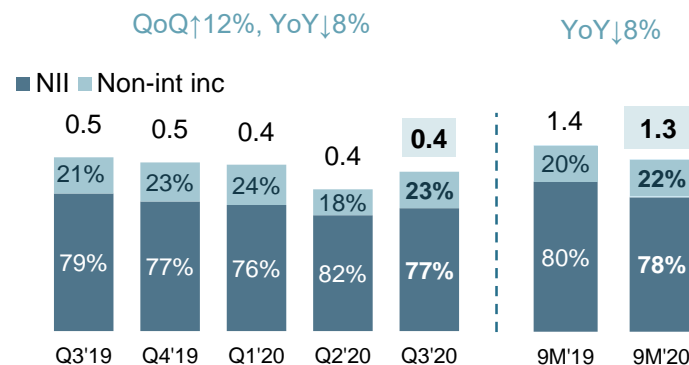
Resilient set of results in PBG

Q3 operating profit +25% qoq, helped by higher acquisition and transaction volumes

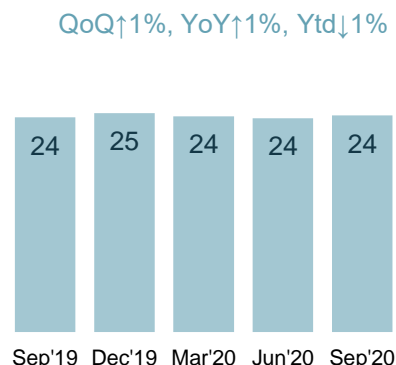
Operating profit (USD Mn)



Quarterly Revenue trend (USD Bn)



Loans (USD Bn)



Deposits (USD Bn)



Note: Real estate businesses (previously structured under Subsidiaries) and SME business (previously structured under PBG) were reorganised under CIB effective 1 April 2020; prior period numbers have been restated where applicable
1 NHL – National Housing Loan

9M'20 summary P&L (USD Mn)

	9M'20	YoY%
Revenue	1,262	-8
Costs	(510)	-8
Operating Profit	751	-7
Impairment charges, net	(360)	+88
Taxes	(12)	-31
Profit after taxes	379	-37

CI Ratio	40.4%	-28bps
RoRWA	2.5%	-122bps
Revenue Contribution	34%	+87bps

Balance sheet conservatively managed

Liquidity prudently deployed

- Record deposits growth (+USD 23Bn sequentially) highlights flight-to-safety, and FAB's status as banker of choice of the AD government
- Healthy lending pipeline materializing gradually
- Prudent deployment of liquidity into highly liquid assets (HQLAs amounted to USD 97Bn)
- Capital position continues to strengthen led by earnings and recovery in AFS reserves

1 HQLA including cash and central bank placements

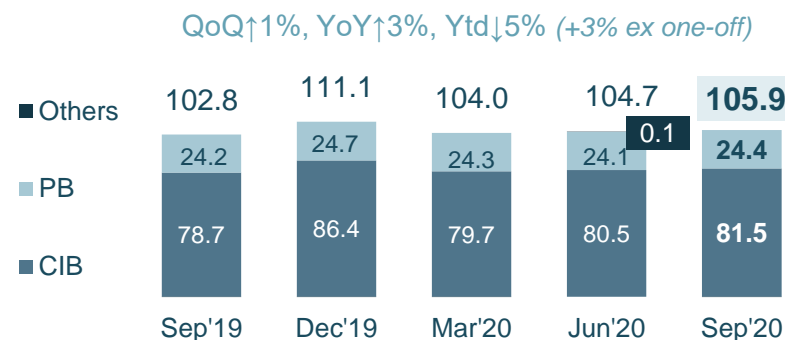
	QoQ change (USD Bn)	Sep'20	QoQ% change	Ytd% change	
Cash & balances with CB's	+21.4	76	+39%	+64%	
DFB & Reverse repos	+1.7	18	+11%	+57%	
Investments	+0.5	39	+1%	+6%	
Loans & advances	+1.1	106	+1%	-5%	+3% (ex-Q4'19 one-off)
DTB, Repos & CPs	+0.4	35	+1%	+34%	
Customer deposits	+22.6	164	+16%	+16%	+23% (ex-Q4'19 one-off)
Term borrowings	+0.8	17	+5%	+12%	
Shareholders' equity	+1	27	+4%	-6%	

Ample capacity to continue to support our clients

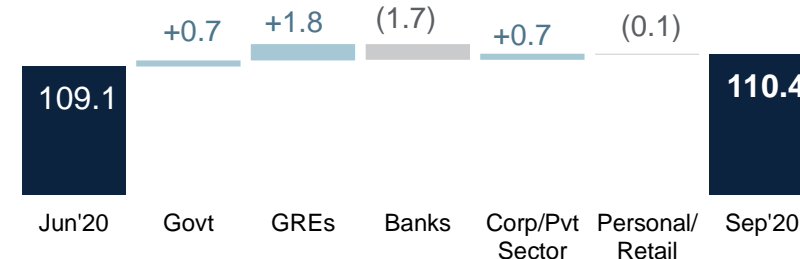
LCR at 155%; LDR at 65%

- Loan growth in Q3, driven by core clients in Govt & public sector and corporate clients, partly offset by run-down in trade-related loans
- Sequential growth in customer deposits driven by strong increase in public sector deposits as a result of significant transactions, and FAB's flight-to-safety status
- FAB's international network is a key differentiator to source liquidity and funding; **international deposits were up 18% (+7Bn) qoq**, and up 50% yoy
- CASA +10% qoq** to USD 59Bn, represent 36% of customer deposits

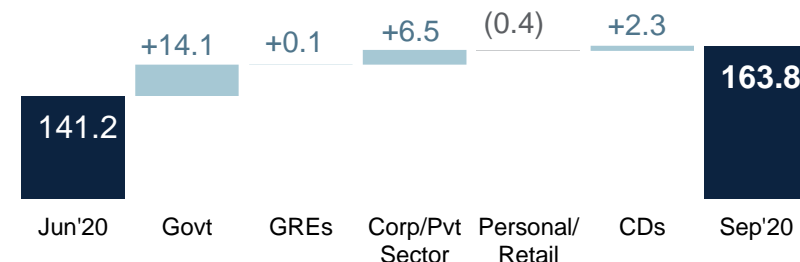
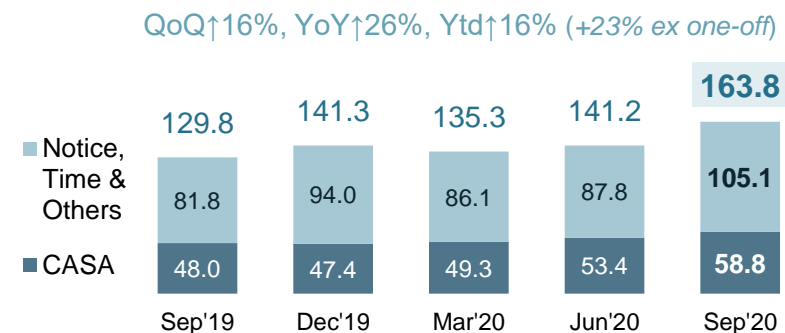
Loans and advances, net (USD Bn)



Gross loans & advances



Customer Deposits (USD Bn)



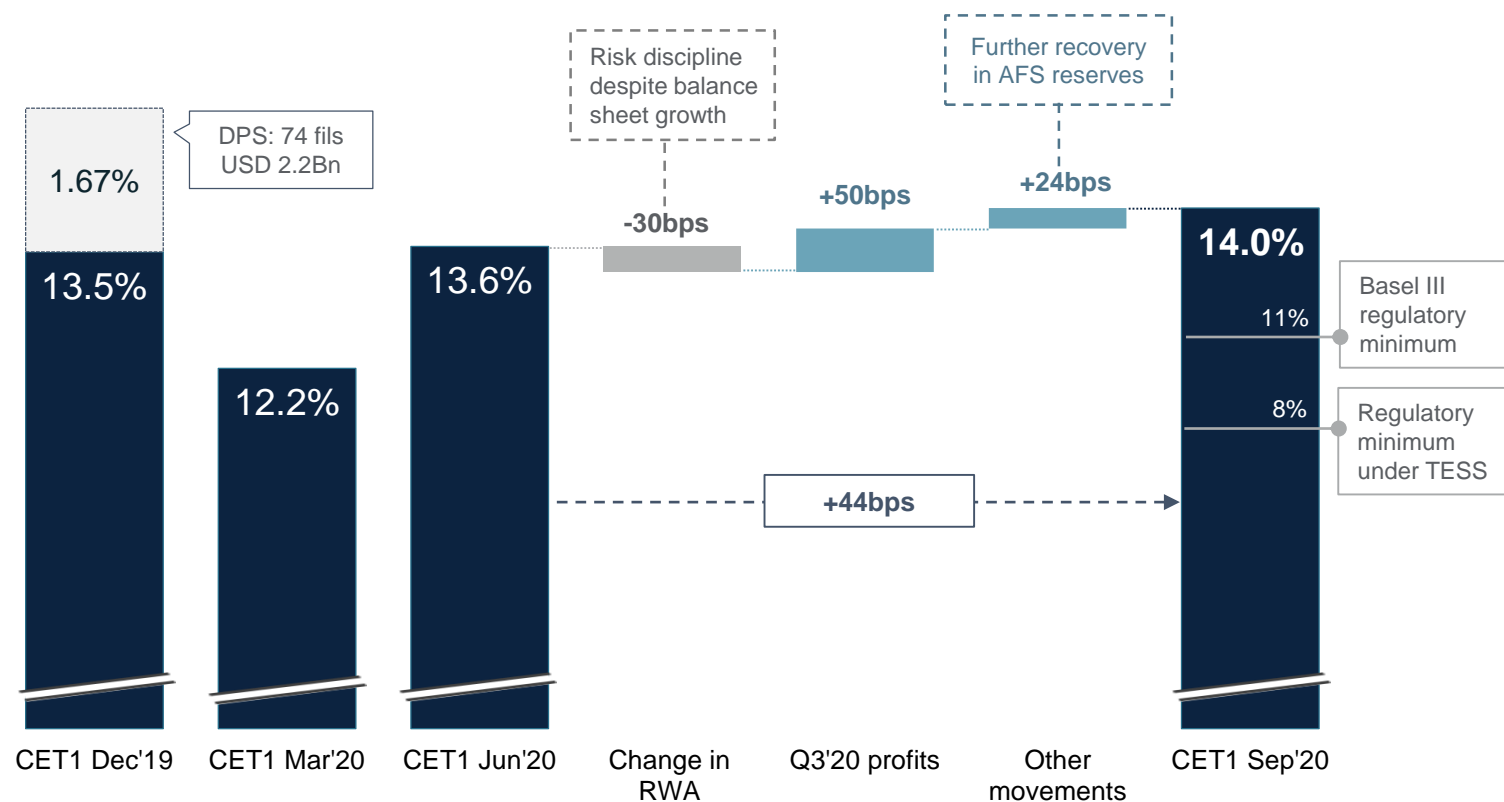
LCR(%) ¹	146	129	110	129	155
LDR (%)	79	79	77	74	65

¹ Minimum regulatory LCR requirement is 100% effective Jan'19; relaxed to 70% until 31 Dec 2020 under TESS by UAE CB

Robust capital position

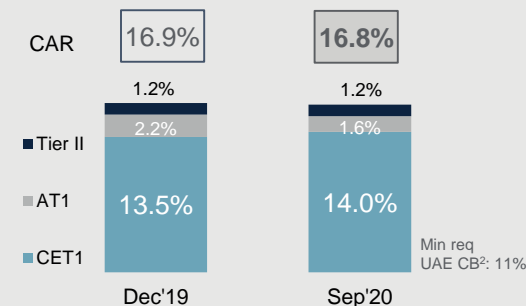
CET1 strengthens to 14.0%, led by retained earnings and AFS recovery

CET1¹ ratio progression QoQ

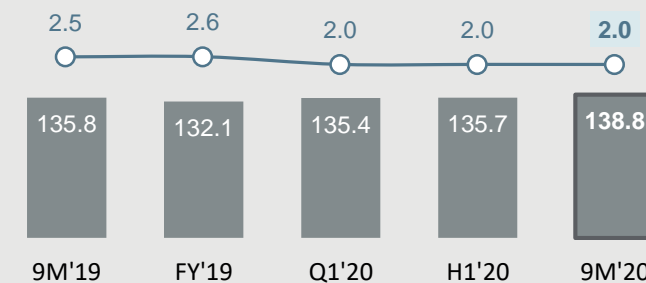


Capital Adequacy Ratio¹ (%)

- Tier1 and CAR at 15.6% and 16.8% respectively, comfortably above Basel III regulatory requirements, even after the repayment of USD 750Mn AT1 notes in June 2020; Tier1 and CAR to strengthen by 55bps post issuance of USD 750Mn AT1 notes in Sep 2020 (settled in Q4'20)



RoRWA (%ytd) and RWAs (USD Bn)

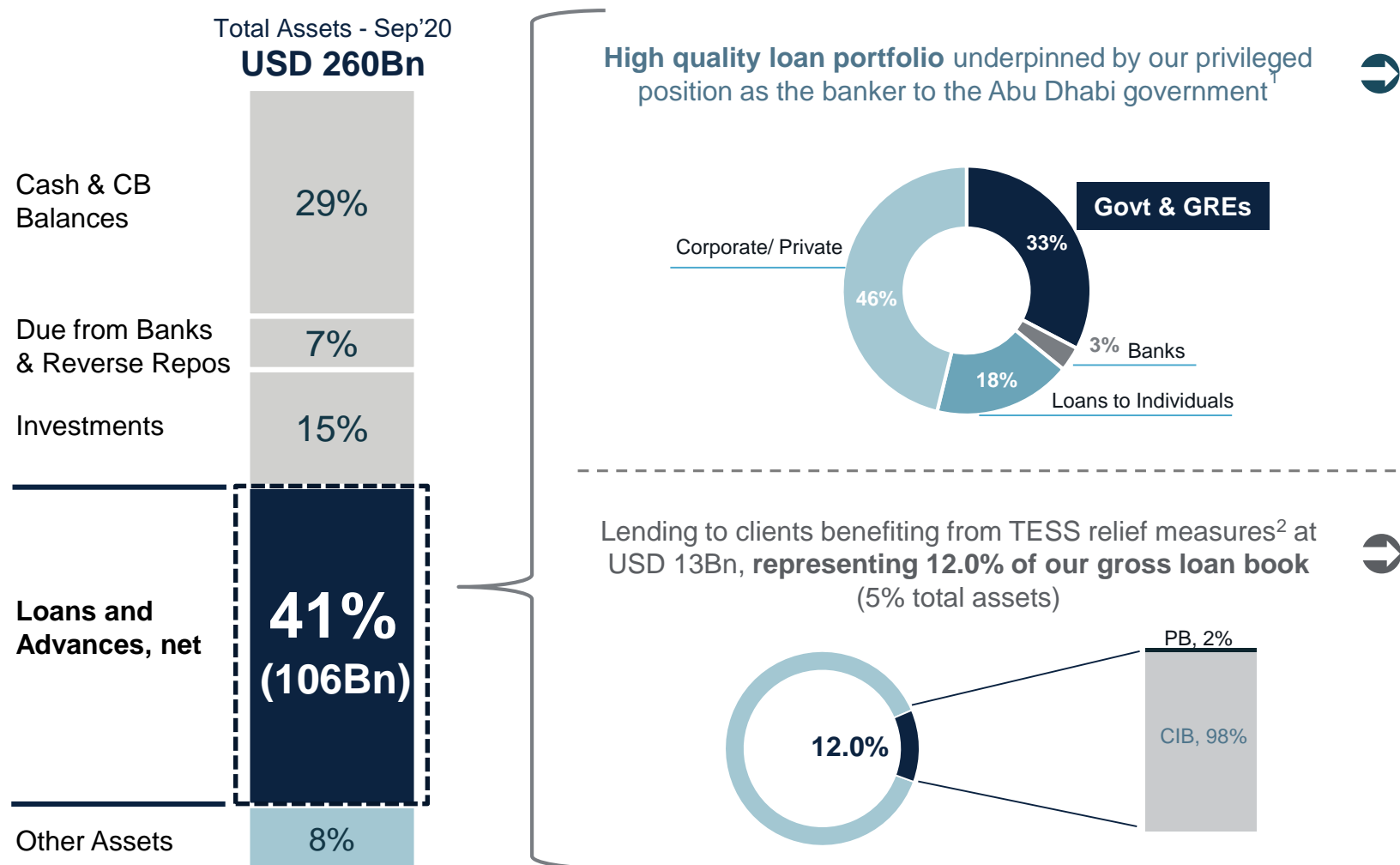


¹ UAE CB has reduced the minimum CET1, Tier 1 and CAR requirement to 8%, 9.5% and 11.5% respectively until 31 Dec 2021 under TESS (previous minima of 11%, 12.5% & 14.5%, respectively)

² ECL add-back to CET1 under IFRS9 prudential filter – USD 408Mn (29bps of CET1)

Conservative asset mix

A highly liquid balance sheet: loans and advances only represent 41% of total assets



- 33% exposure to Government & GREs
- ~7% of corporate exposures have the government as a significant shareholder
- 6% short-term trade loans
- Diversified exposure by economic sector
- Reduced unsecured lending following balance sheet de-risking post merger

- TESS allocation utilised at end-Sep 2020 was USD 2.0Bn (original allocation of USD 2.2Bn by UAE CB; repayments by customers in Q2 post resumption of economic activity)
- Majority of clients benefitting from relief measures are corporates, mainly from trading, non-banking FIs, construction, real estate (incl. hospitality) and services sectors

¹ Portfolio split by counterparty based on gross loans

² For further details, please refer to slide #22 in appendix, note #4 'Impact of COVID-19' in financials for the period ended 30 September 2020

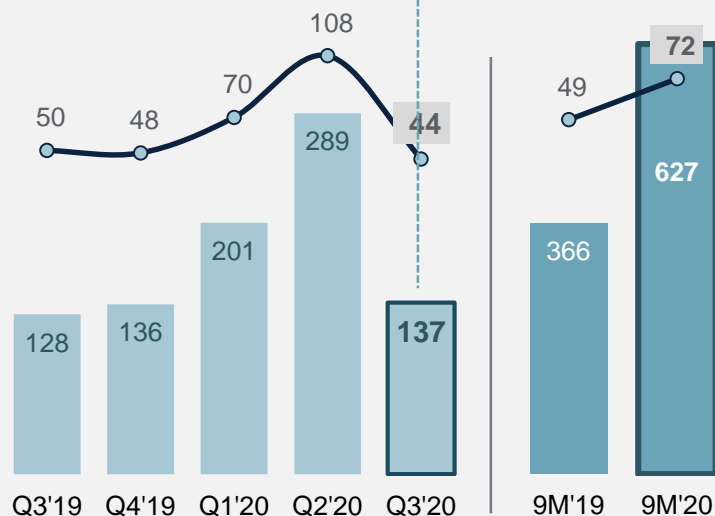
Resilient asset quality

Stable NPL ratio sequentially at 3.9%, provision coverage at 96%

Impairment charges, net (USD Mn) & CoR¹ (%)

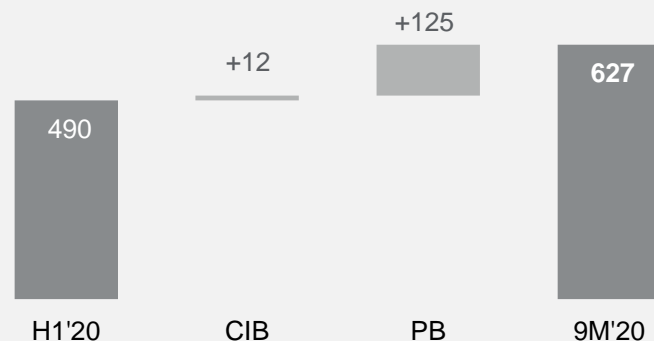
Net impairment charges CoR (L&A) (bps)

- Q3'20 CoR reflects the **partial resolution of a large corporate account**;
- Q3 gross impairment charges were USD 354Mn (vs. USD 327Mn in Q2) and reflect the **upgradation of macro-economic variables as per IFRS9**

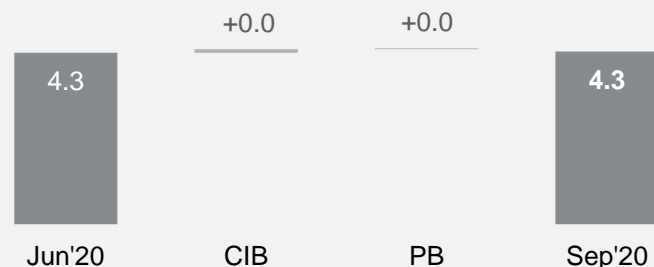


Movement in Impairment charges and NPLs by segment

Net impairment charges by segment (USD Mn)

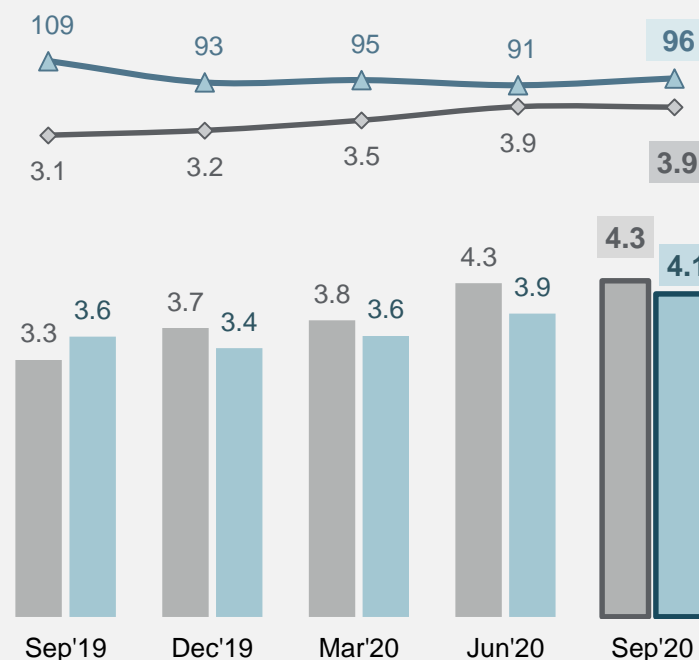


NPL flow (net) by segment (USD Bn)



NPLs³ and ECLs⁴ (%)

Provision Coverage (%) NPL Ratio (%)
NPLs (AED Bn) Provisions (AED Bn)



¹ Annualised

² For further details, refer to note #4 of Sep'20 financial statements 'Use of estimates and judgements – Impact of COVID-19'

³ NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of USD 1,334Mn as of Sep'20 considered as par to NPLs, net of IIS

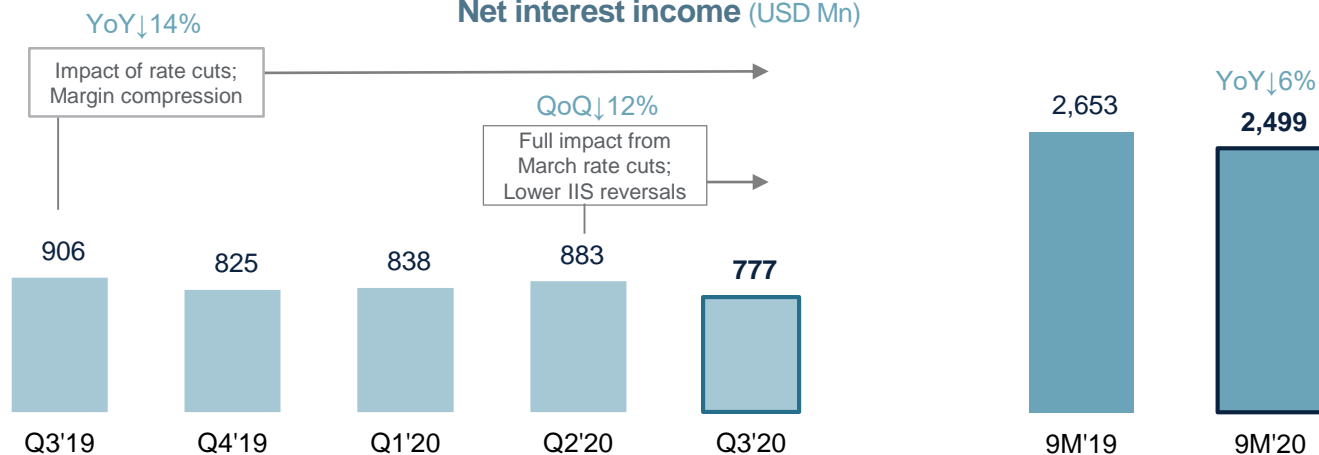
⁴ ECL = ECL on loans & advances + ECL on unfunded exposures + IFRS9 impairment reserves

Note: Gross loans and advances and NPLs are net of interest in suspense; see Note #5 Credit Risk in financials for more details on IFRS9 exposures and ECL

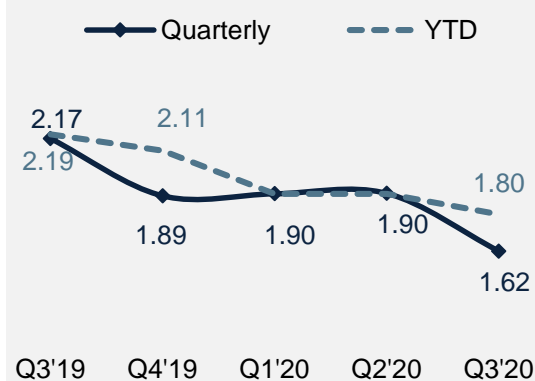
Net interest income and margins

Q3 NIM down 28bps qoq, reflects full impact from rate cuts, lower IIS reversals

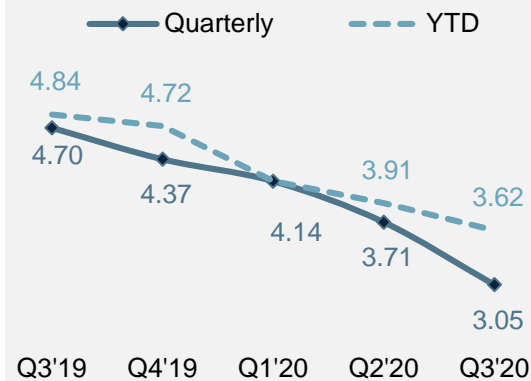
Net interest income (USD Mn)



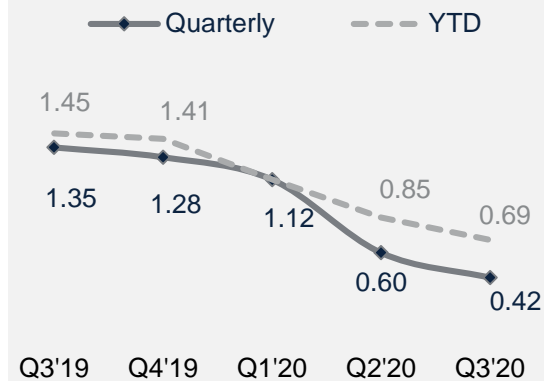
Net interest margin (%)



Performing loan yields (%)



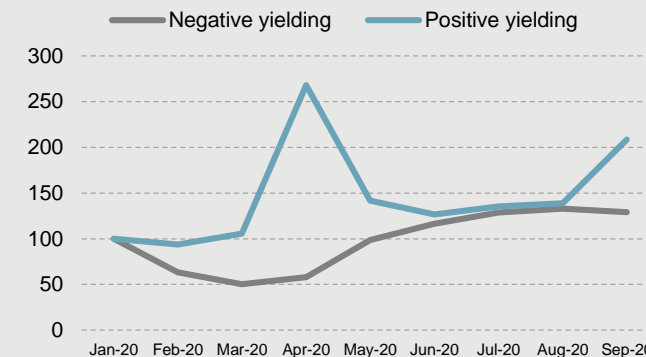
Cost of customer deposits (%)



Key highlights

- P&L impact from a +/-25bps parallel movement in interest rates is estimated at ~+/- USD 74Mn¹, if no offsetting action is taken by management
- Headwinds from rate cuts expected to be partly offset by volume growth, tactical deployment of excess liquidity and loan repricing benefits

Central bank placements²



Note: All percentage figures are annualised

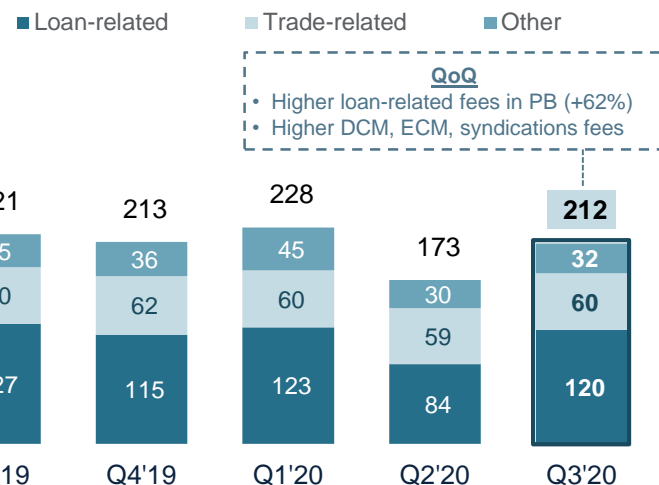
¹ For further details, please refer to Market Risk note 5(c) of FY'19 financial statements

² Daily average balances of placements with overseas central banks; Data rebased to 100 as of Jan 2020

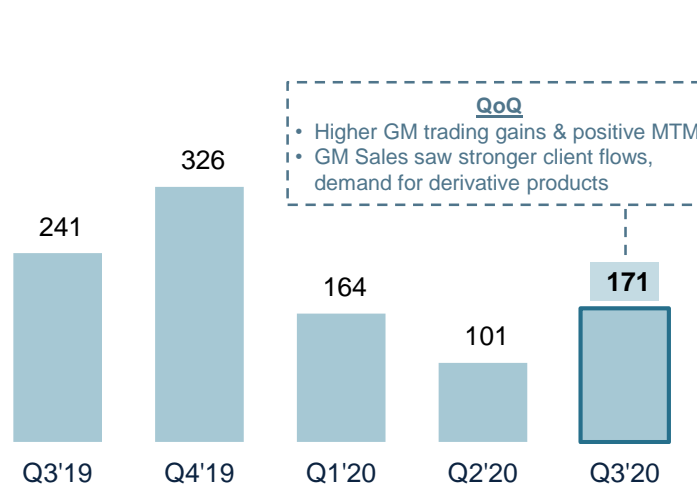
Non-interest income

Double-digit growth in F&C and FX & investment income

Fees & commissions, net (USD Mn)



FX & investment income (USD Mn)



Fees and commissions in 9M'20 vs. 9M'19

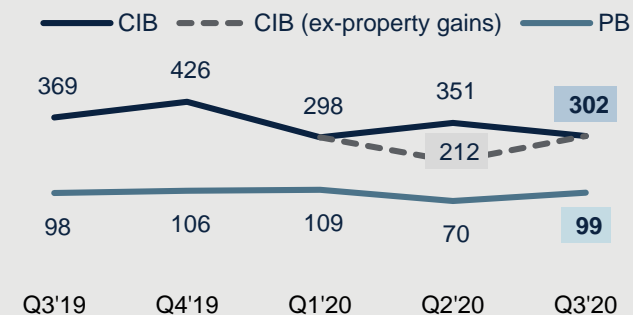
- lower transactions and business volumes in CIB & PB as a result of COVID-19 induced economic slowdown
- lower regional loan market volumes yoy
- + partly offset by continued strength in capital markets and corporate finance/ advisory

FX & investment income in 9M'20 vs. 9M'19

- lower income from our liquidity arbitrage activity
- lower trading gains
- + partially offset by strength GM sales and flow products reflecting higher demand for rates and commodity-related hedging solutions

Non-interest income (in USD Mn)	Q3'20	Q2'20	QoQ%	Q3'19	YoY%	9M'20	9M'19	YoY%
Fees & Commissions, net	212	173	+22	221	-4	613	650	-6
FX & Investment income	171	101	+69	241	-29	436	793	-45
Other income	13	148	-91	12	+3	173	34	+403
Non-interest income	395	422	-6	475	-17	1,222	1,477	-17
% of Group total income	32%	34%		34%		33%	36%	

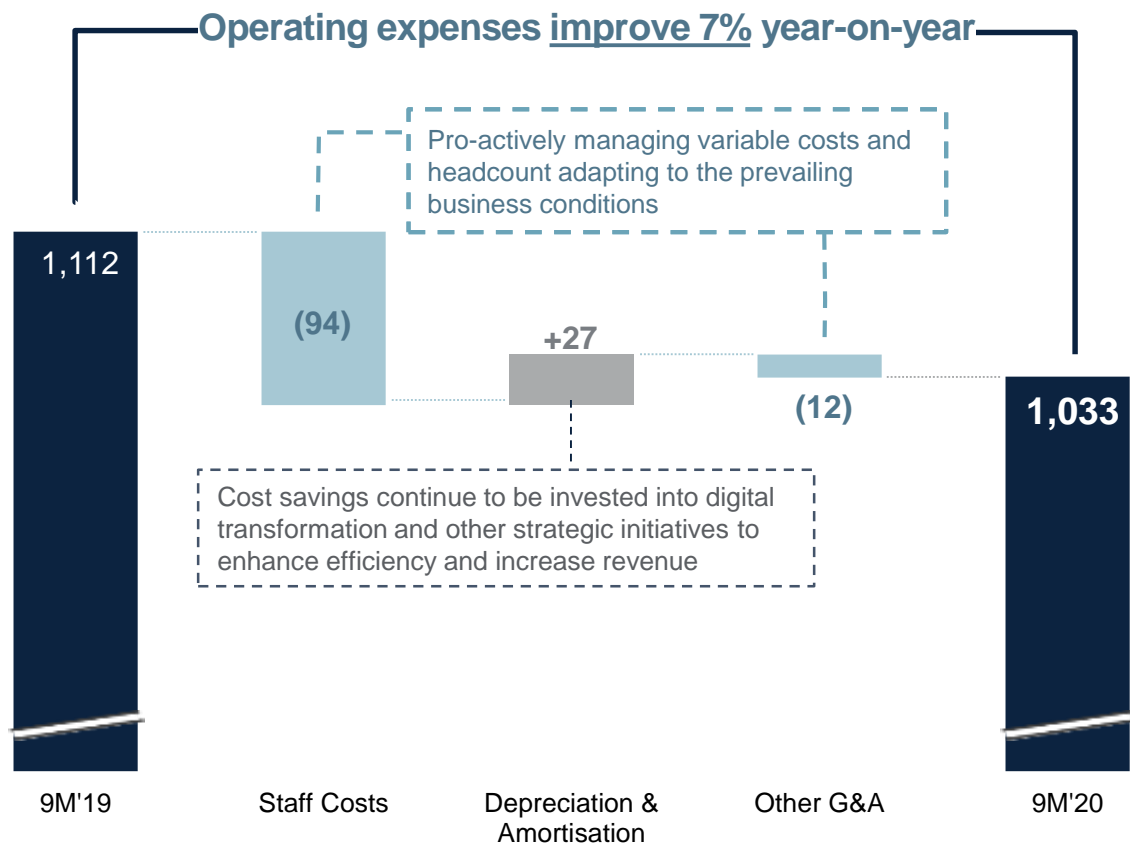
Non-interest income trends in CIB & PB (USD Mn)



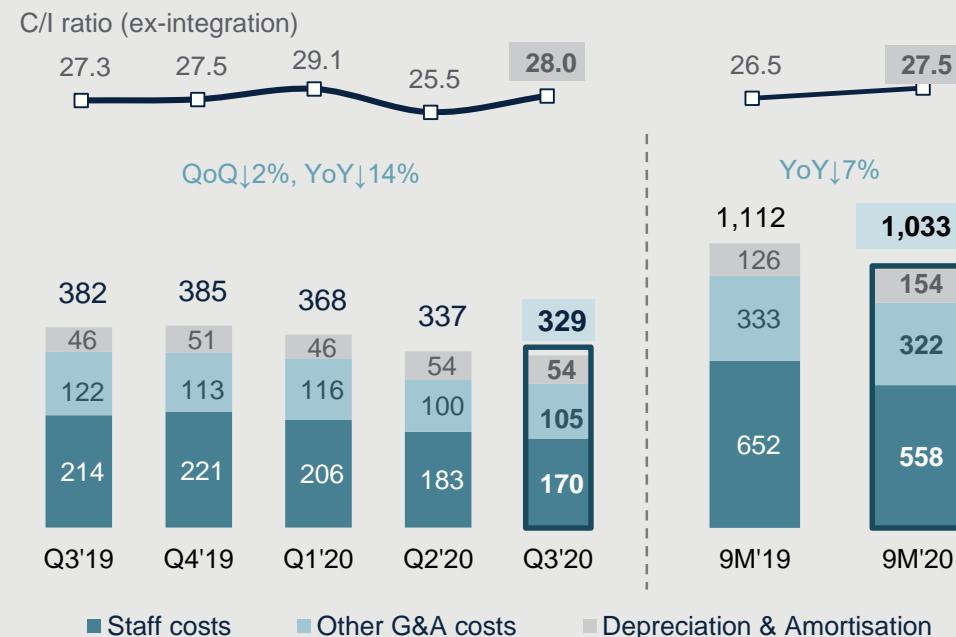
Strong cost discipline

Opex -7% yoy amidst ongoing digital transformation; C/I ratio at 27.5%

Opex drivers YoY (USD Mn)



Operating expenses trend (USD Mn) and C/I ratio (%)



FY'20 C/I ratio guidance: <30%

Cost discipline to be maintained through the cycle, with several initiatives underway to create future efficiencies

We remain cautious in the context of a challenging and uncertain economic environment

FY'20 financial guidance

Loan growth	Mid/high single digit <i>ex. large one-off in Q4'19</i>
Revenue growth	Downward pressure from rate cuts and COVID-19-led economic slowdown, to be partially offset by strategic initiatives to enhance revenue-generation capacity
C/I Ratio (ex-integration costs)	< 30%
Cost of Risk	<100bps (vs 100-120bps previously)
Provision coverage	~ 90%
CET1 (pre-dividend)	> 13.5%

- CIB pipeline remains strong; Govt and GREs to continue to be key drivers
- Revenue headwinds from lower rates, to be partially offset by strength in non-interest income sources
- CoR guidance revised to reflect tailwinds from recovery efforts; provision coverage to remain adequate
- Capital position to remain strong and well above regulatory requirements

Wrapping up

- **We delivered solid results in Q3 and a resilient performance over 9M'20** despite unprecedented market conditions
- **Our foundation is robust** as we continue to successfully manage key risks and maintain a strong liquidity and capital position, and a resilient risk profile
- **Our strategy positions us well for long term success**, as we leverage our strengths and accelerate our digital transformation
- **We remain confident in our capacity to deliver sustainable shareholder value**

Economic and banking sector review

UAE economic overview

A cosmopolitan country

~10.7Mn people (2019e)¹
Expatriates ~85%

2nd largest economy in GCC (30th largest in the world)

USD 421Bn 2019e Nominal GDP¹
USD 39,180 GDP per capita

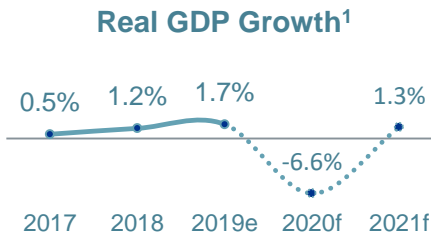
6th largest proven oil reserves

~98Bn boe (~8% of global oil reserves)³
Current capacity ~4.0Mn barrels/day

One of the highest rated sovereigns

Aa2 / AA-
Moody's / Fitch

GDP growth expectations



Diversified & competitive economy

75%
non-oil sector
contribution
to nominal
GDP²

16th
ease of doing
business
rankings, 11th in
2019⁴

- The **UAE's policy response to the COVID-19 pandemic was proactive and decisive** in the form of fiscal and monetary stimulus packages, including an AED 256Bn (USD 69.7Bn) stimulus plan launched by the UAE Central Bank
- According to the IMF, **UAE real GDP is expected to contract by -6.6% in 2020 before rebounding a conservative 1.3% in 2021** as the economic recovery through the COVID-19 pandemic is dependent on the widespread distribution of a vaccine



UAE federation established in **1971** comprising **7 Emirates**
One of the **6 GCC** (Gulf Cooperation Council) states

¹ IMF World Economic Outlook - October 2020

² Federal Competitiveness and Statistics Authority, 2019 Nominal GDP Preliminary Estimates

³ OPEC Annual Statistical Bulletin 2019; boe (barrel of oil equivalent)

⁴ World Bank's Ease of Doing Business Rankings 2020

Policy response to COVID-19 has been swift and effective



Monetary stimulus launched by the UAE Central Bank - AED 256Bn (USD 70Bn)

- **AED 50Bn (USD 13.6Bn) TESS¹ facility** to provide zero interest rate collateralised loans to banks – 89% utilised by banks as of 31st July 2020; further extended to 30 June 2021 from initial expiry date of 31 Dec 2020
- **AED 61Bn (USD 16.6Bn)** from reduction in cash reserve requirements ratio on demand deposits to 7% from 14%
- **AED 95Bn (USD 25.9Bn) Liquidity Buffer** - flexibility to maintain a minimum LCR of 70% (reduced from 100%) and a minimum ELAR of 7% (reduced from 10%); additional measure effective 8 Aug 2020 - minimum NSFR to 90% (from 100%) and maximum ASRR to 110% (from 100%)
- **AED 50Bn (USD 13.6Bn) Relaxation in capital buffers** – 60% of CCB (capital conservation buffer) and 100% of D-SIB buffer (until 31 Dec 2021)
- Application of prudential filter by banks to incremental IFRS9 expected loss provisions (5-year phasing period ending 31 Dec 2024)

¹ TESS – Targeted Economic Support Scheme by UAE CB, April 2020

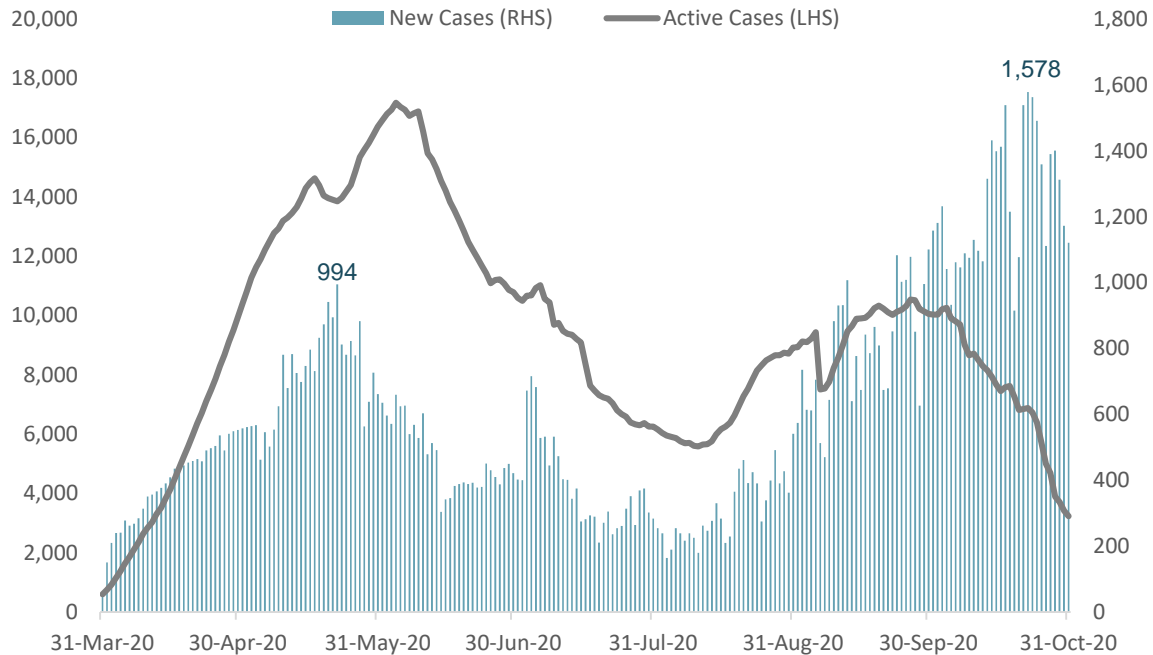


Stimulus package under Abu Dhabi's Ghadan 21 initiative

- **AED 5bn (USD 1.4Bn)** to subsidize water and electricity for citizens and commercial and industrial activities, as well as to subsidize electricity connection fees for startups until the end of 2020
- **AED 3bn (USD 817Mn)** allocated to SME credit guarantee scheme, to provide funding support to SMEs and stimulate financing by local banks
- **AED 1Bn (USD 272Mn)** to establish a market maker fund, to enhance liquidity and sustain balance between supply and demand for stocks
- Performance guarantees for projects up to AED 50Mn (USD 14Mn) waived for startups
- **Exemptions** provided from, i) individual or commercial real estate registration fees, ii) annual registration fees for commercial vehicles and, iii) toll gate tariffs for all vehicles until the end of 2020
- **Rebates on rentals** of up to 20% for restaurants and businesses in the tourism and entertainment sectors
- **Suspension of tourism & municipality fees** for the tourism and entertainment sectors until the end of 2020

The UAE continues to successfully manage the pandemic

UAE daily new and active cases



- A peak of 1,578 daily new cases was recorded on Oct. 22nd, 2020
- Active cases declining with daily recoveries exceeding the number of new cases

UAE continues to be a global leader in testing..

- **Ranked 3rd globally** by # of tests per 1Mn population (1.3Mn)
- **#21 globally** by total number of tests (13.2 Mn, ~130% of population)

...and amongst the most successful in the GCC

Total cases/ 1Mn population:

Bahrain : 48k	Oman : 22k
Qatar: 47k	UAE: 13k
Kuwait: 29k	KSA: 10k

Economic activity gradually resuming, while precautionary measures are in place

- Schools reopened in September, nurseries in October 2020
- 100% UAE government staff back to office
- Retail, leisure, sports establishments allowed to operate with hygiene measures in place
- Requirement to wear face masks at all times
- Widespread testing available

Abu Dhabi - the capital

Highest sovereign ratings in MENA

Aa2 / AA / AA
Moody's / S&P / Fitch

Major contributor to UAE GDP

USD 249Bn 2019e Nominal GDP¹
59% of UAE's 2019e Nominal GDP

2nd highest GDP per capita
in the world

USD 85,684²

Strong fiscal position

Sovereign foreign assets – 218% of GDP³
Government debt – only 16% of GDP⁴

On clear path to economic
diversification

59% non-oil sector contribution to nominal
GDP¹, up from 45% in 2013

Long term vision

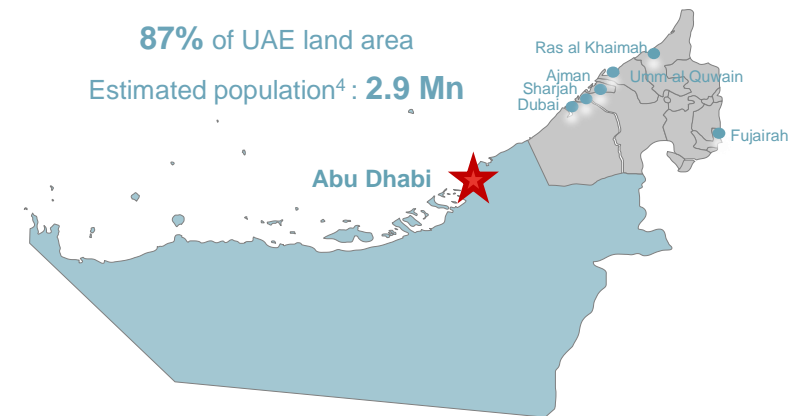
*To transform Abu Dhabi into a knowledge-
based economy and reduce its dependence
on the hydrocarbon sector
(2030 Economic Vision, Ghadan 2021)*

In the context of COVID-19, Abu Dhabi announced that previously budgeted capital expenditure plans would be maintained, and that oil production would be proactively managed to stabilise oil prices and revenues

“The ‘AA’ rating reflects Abu Dhabi's strong fiscal and external metrics and high GDP per capita...

“Long term growth outlook is supported by continued structural reforms. The government is undertaking further reforms (...) including opening some sectors to 100% foreign ownership and a relaxation of visa rules.”

Extract from Fitch report published on 29 October 2020, reaffirming Abu Dhabi's AA credit rating, with a stable outlook



1 Statistical Yearbook of Abu Dhabi 2020 as of 13th May 2020, preliminary estimates

2 After Luxembourg - IMF World Economic Outlook, October 2020; GDP per capita based on 2019e Nominal GDP, 2016 Population (SCAD)

3 Fitch Ratings (29 October 2020)

4 S&P Global Ratings (26 March 2020)

Abu Dhabi remains committed to create a diversified, competitive and sustainable economy



Abu Dhabi Economic Vision 2030

GHADAN 21 Stimulus package under Abu Dhabi's Ghadan 21 initiative

ECONOMY | KNOWLEDGE | COMMUNITY

Overarching Policy Themes

- Economic
- Social & Human Resources
- Governance
- Infrastructure

Areas of Focus

- Fiscal Sustainability
- Macroeconomic Stability
- Economic Growth
- Welfare & Social Sustainability

12 Key Sectors of Focus

- Oil & Gas
- Petrochemicals
- Healthcare
- Education
- Metals
- Transportation, Trade and Logistics
- Tourism
- Media
- Telecommunication
- Aviation, Aerospace & Defense
- Financial Services
- Pharma, Biotech & Life Sciences

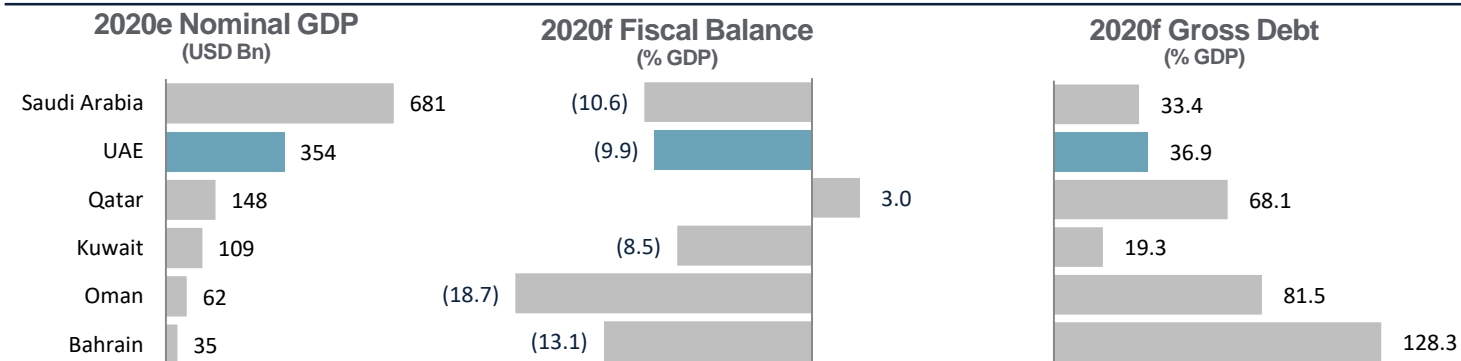
AED 50Bn (USD 14Bn) three-year programme focused on economy, knowledge and community. Key areas of investment include:

- **Business:** Focused on making business easier and more attractive through a variety of initiatives including flexible licencing, incentive packages, reduced tariffs and de-regulation.
- **Innovation:** Working towards a tech-enabled future by investing in ideas and knowledge through grants, incentives and partnerships under the programme, with the aim of enabling Abu Dhabi to play a role in solving global challenges.
- **People:** Enabling the development of skills and raising the quality of life of the people by investing in social support programmes and education. Abu Dhabi continues to make strides in improving its infrastructure, healthcare, education, culture and environment.

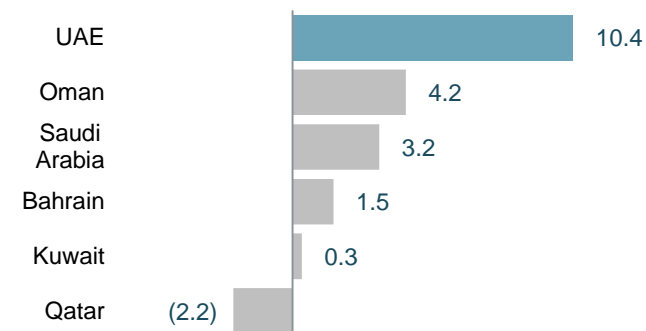
Resilient economy despite Covid-19 impact

PMI recovers from lows recorded in April

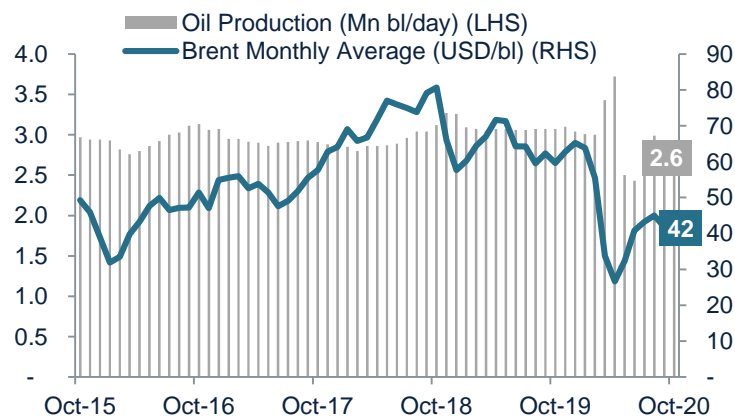
A robust and diversified economy¹



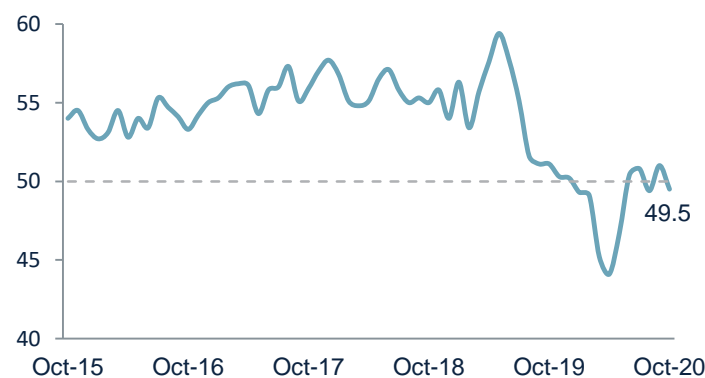
UAE remains top FDI destination in GCC²



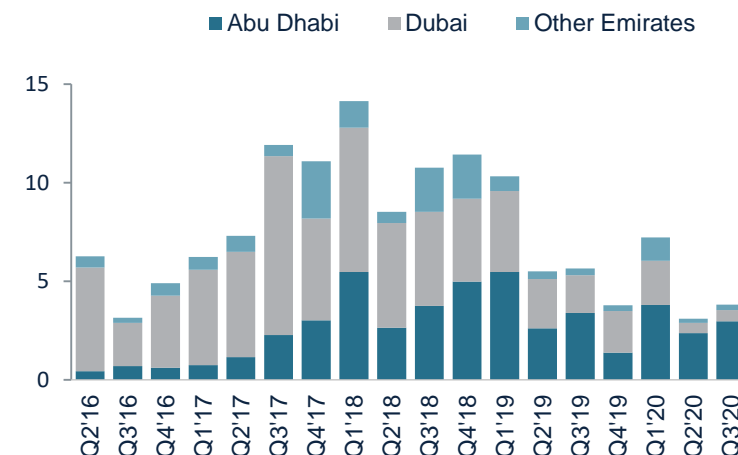
Oil Production and Price³



UAE PMI recovered from lockdown lows although still below pre-COVID levels⁴



COVID-19 impacts projects awarded in Q3⁵



¹ IMF World Economic Outlook, October 2020

² World Investment Report 2019 - UNCTAD Federal Competitiveness and Statistics Authority

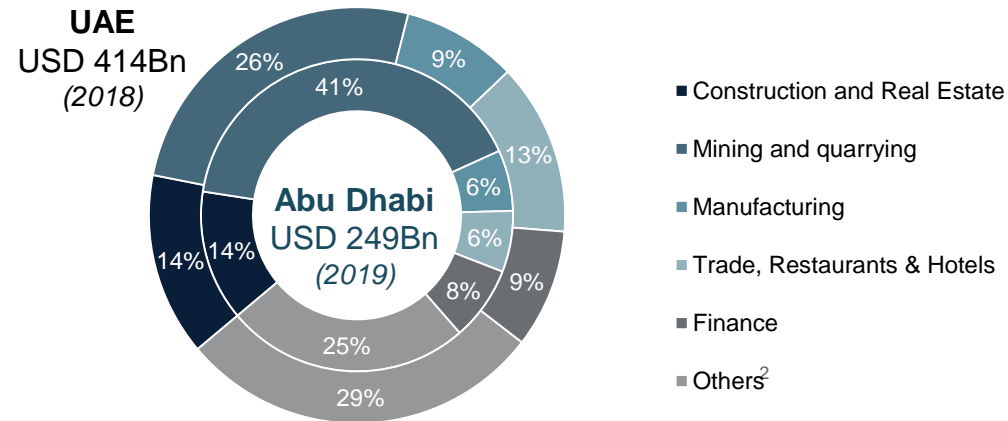
³ Bloomberg OPCRUA Index

⁴ Markit Economics-PMI (Purchasing Manager Index), Bloomberg (Oct 2020)

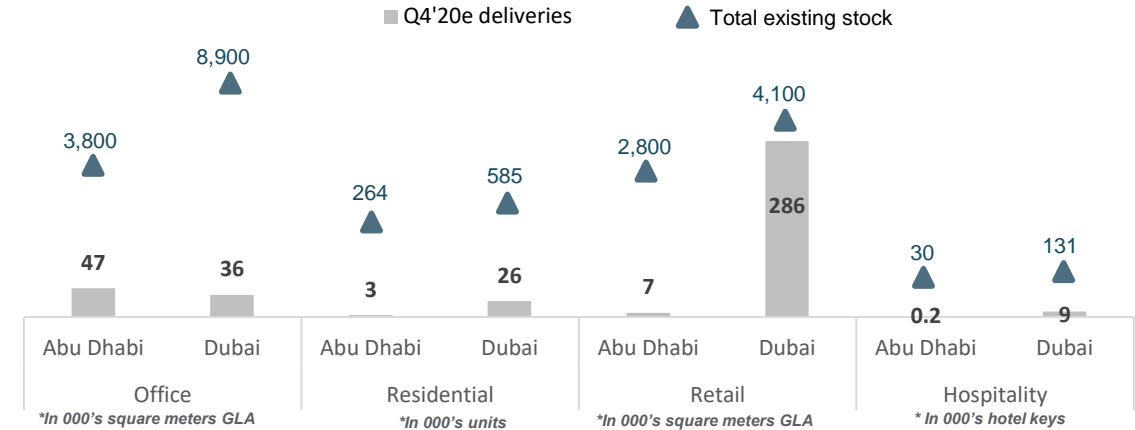
⁵ Meed Projects, Sep 2020

Real estate market continues to be oversupplied

Nominal GDP breakdown¹

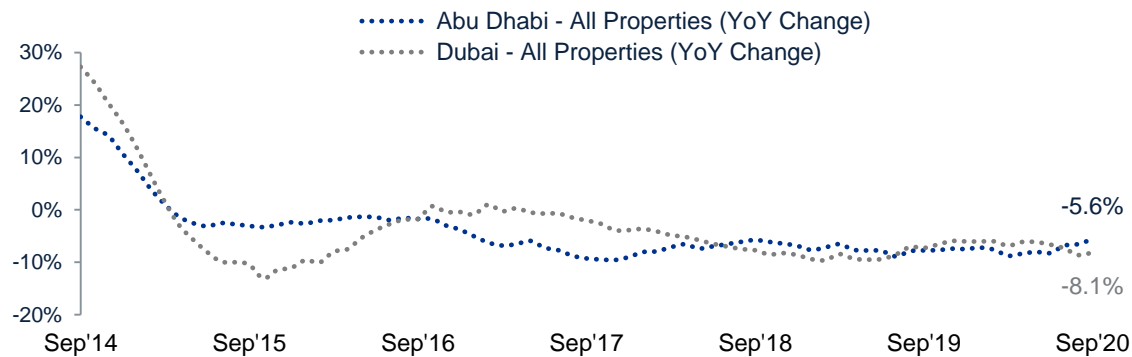


UAE Real Estate Market Overview – Total existing stock vs Q4'20e supply³



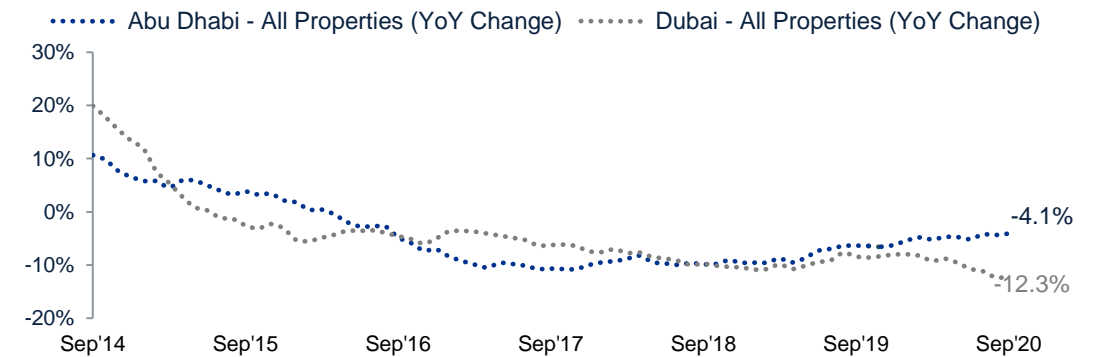
- Dubai is expected to witness higher project completions in Q4'20e vs Abu Dhabi, further increasing the demand-supply gap

Sale prices - mainstream residential market property⁴



- The market continues to be oversupplied with COVID-19 exacerbating the negative impact, however, contraction in Abu Dhabi's real estate sale prices has been moderating

Rental prices - mainstream residential market property⁴



- Rental prices are being impacted by the economic downturn led by the COVID-19 pandemic. Dubai continues to be significantly more impacted than Abu Dhabi

¹ Federal Competitiveness and Statistics Authority

² Others include Agriculture, Utilities, Transportation, Communication, Government and Other activities

³ JLL Real Estate Market Overview – Q3'20

⁴ REIDIN, UAE Monthly Report Sep 2020

Sound and highly capitalised banking sector

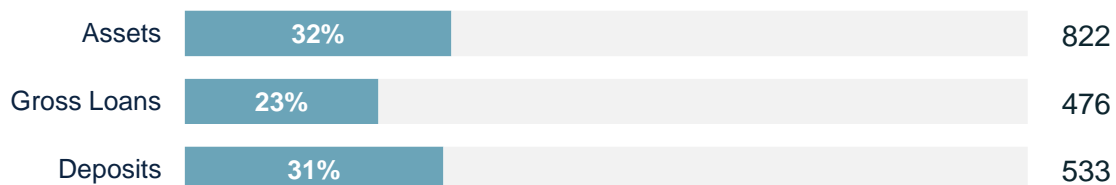
Ample liquidity, lending growth driven by GREs

Key Highlights

- UAE banking sector : 21 Local and 38 Foreign banks (*Incl. 11 wholesale banks*)
- FAB is one of the 4 Domestic Systematically Important Banks (DSIBs) in UAE

FAB Market Share (UAE listed banks & FIs)³

As of 30 Sep'20
USD Bn

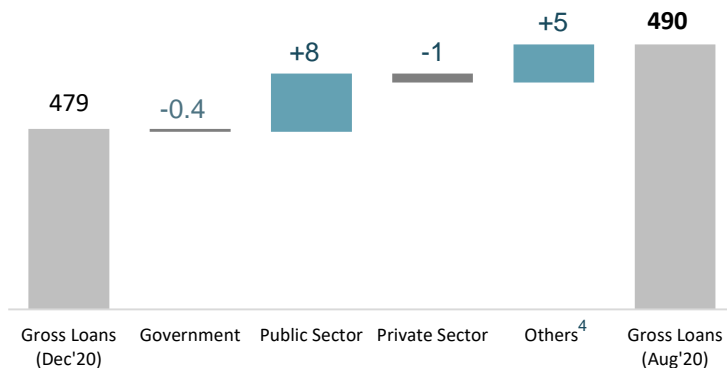


UAE Banking Sector Key Indicators¹

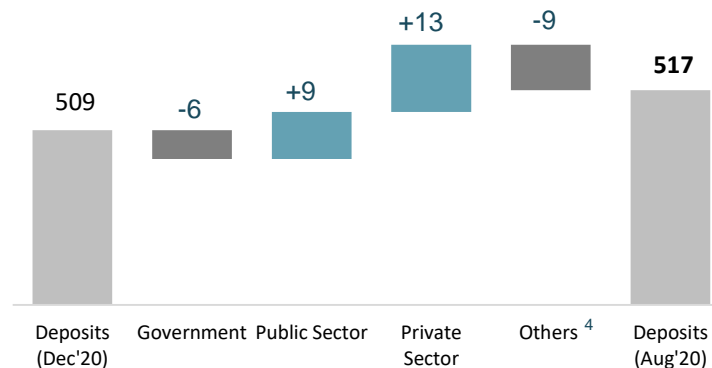
Figures in USD Bn

	Aug'20	YTD	YoY
Total Assets, net ²	837	4.0%	7.9%
Loans and Advances, net ²	450	1.6%	5.0%
Customer Deposits	517	1.5%	7.7%
LDR ²	87%	+5bps	-225bps
Lending to Stable Resources Ratio ⁵	80%	-150bps	-320bps
CAR (Basel III) (Jun'20)	17.6%	-10bps	-30bps
CET1 (Basel III) (Jun'20)	14.7%	↔	-20bps

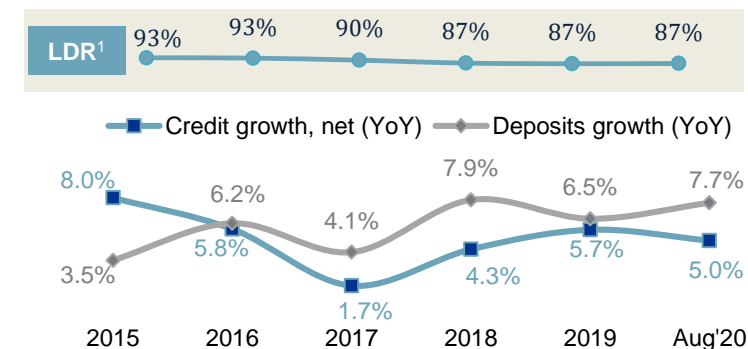
UAE sectoral gross loans movement YTD'20 (USD Bn)¹



UAE sectoral deposits movement YTD'20 (USD Bn)¹



Loan and deposit historical growth trend¹



¹ Source: UAE Central Bank

³ Source: Bloomberg, data available for listed banks, Data as of 30th Sep'20 where applicable

⁵ Total advances (net lending + net financial guarantees & stand-by LC+ Interbank placements more than 3 months)/ sum of (net free capital funds + total other stable resources)

² Net of provisions

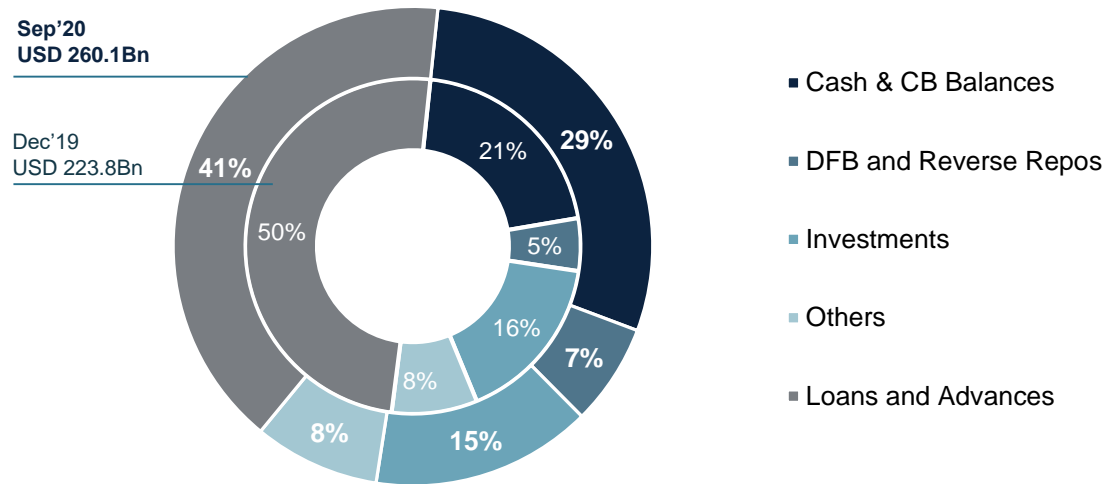
⁴ Others include Non-Banking Financial Institutions and Foreign Credit in net loans/Non-resident deposits in deposits

Appendix

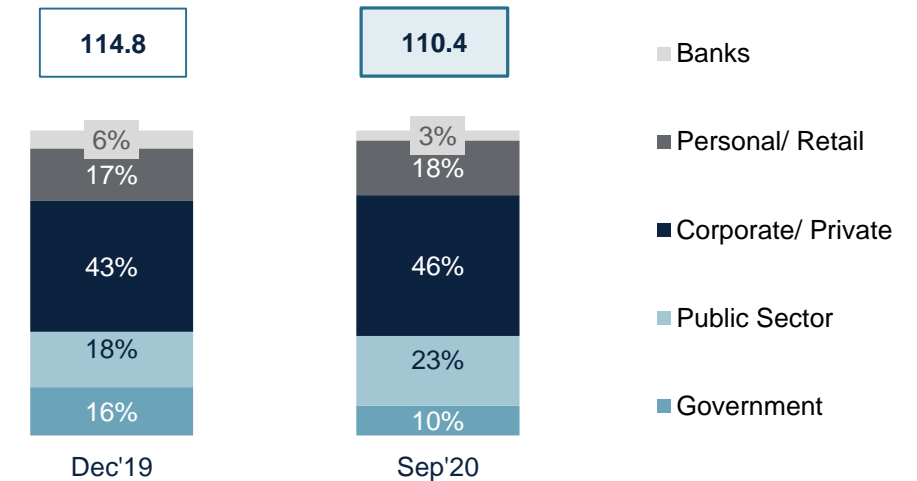
Asset & loan mix

Conservative asset mix with a well diversified, high-quality loan book

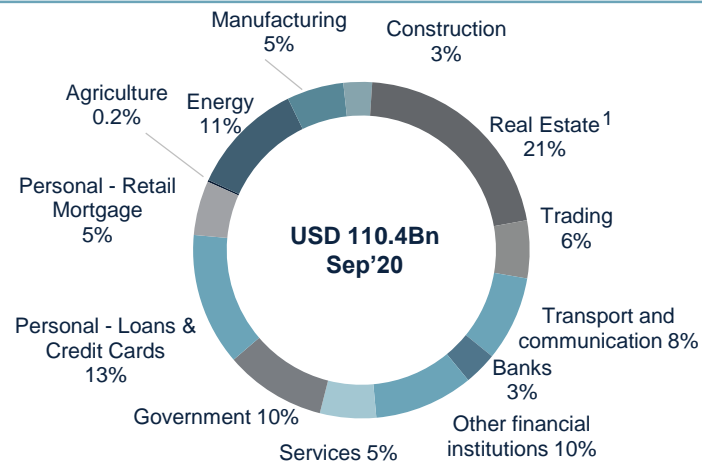
Asset mix



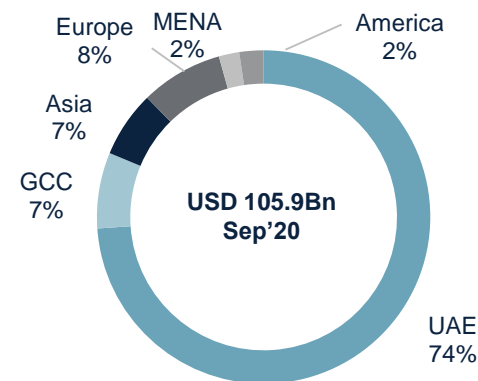
Gross loans by counterparty (USD Bn)



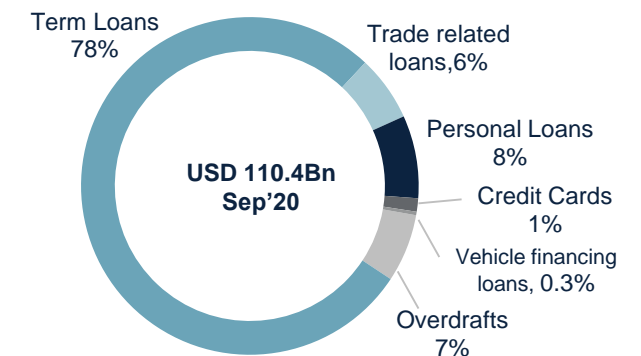
Gross loans by economic sector



Net loans by geography²



Gross loans by product



¹ Real Estate by geography: Abu Dhabi 45%, Dubai 25%, Other UAE 3%, UK 18%, Other Intl 9%.

² Based on loan origination / coverage

Update on payment deferrals as of September-end 2020

From April 1st 2020, relief measures were extended to our retail, SME and corporate customers in the form of **payment deferrals on interest and principal between 3-6 months, under the UAE Central Bank's Targeted Economic Support Scheme (TESS), as well as FAB's own initiatives**

The Group undertook a comprehensive portfolio review in Q2'20 in line with the UAE CB guidance

- Preemptive action taken to identify clients benefitting under TESS under two main categories:
 - ▶ **Group 1:** Borrowers temporarily and mildly impacted by COVID-19
 - ▶ **Group 2:** Borrowers expected to be significantly impacted by COVID -19 in the long term

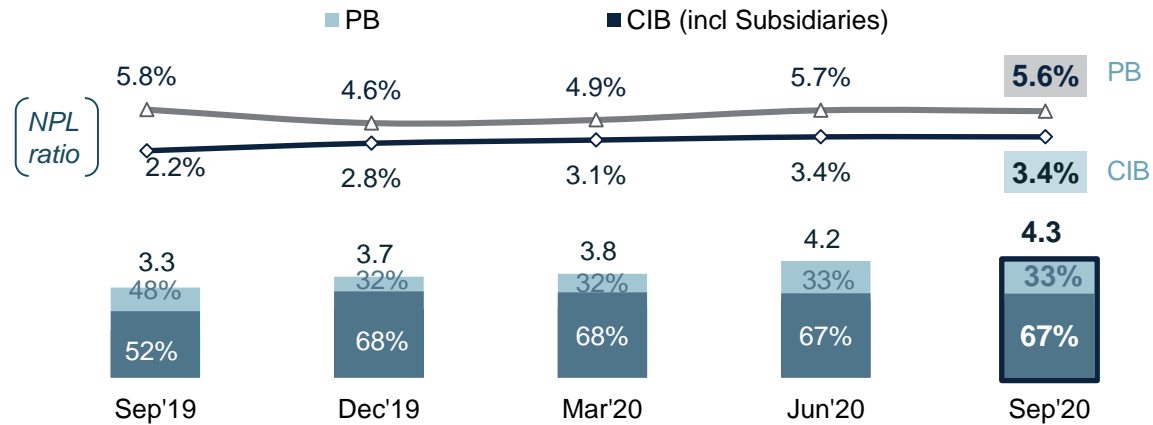
Segment (figures in USD Mn)	Payment deferrals under TESS	Total Loans & Advances ¹	% of Gross Loans (Sep'20)	TESS utilisation USD 2.0Bn
CIB				Manufacturing, 3% Loans to individuals, 2% Services, 4% Real Estate, 16% Construction, 13% Other financial institutions, 29% Trading, 32% Others, 1%
Group 1	1,712	10,530	9.5%	
Group 2	279	1,914	1.7%	
PB				
Group 1	42	783	0.7%	
Group 2	1	4	0.0%	
Total	2,034	13,231	12.0%	

- As of September-end 2020, our customers benefitting from **payment deferrals of over USD 2.0Bn** (disbursed USD 2.2Bn at June-end 2020; few repayments since then by customers)
- Majority of clients benefitting from relief measures are corporates, mainly from trading, non-banking FIs, construction, real estate (incl. hospitality) and services sectors
- Group 2 exposures amounted to USD 1.9Bn (all in Stage 2); ECL - USD 449Mn
- The TESS programme has been further extended to 30 June 2021

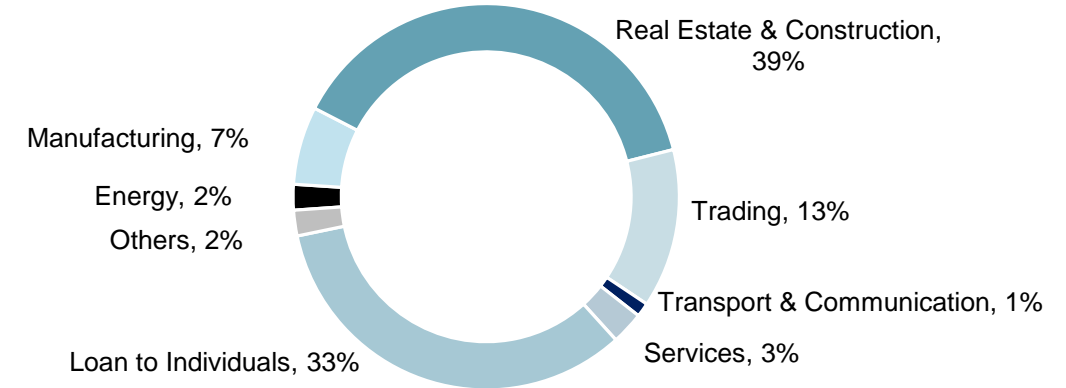
¹ For more information, refer to note 4 of FAB's September 2020 financial statements

NPLs and Loans/ECL by stage

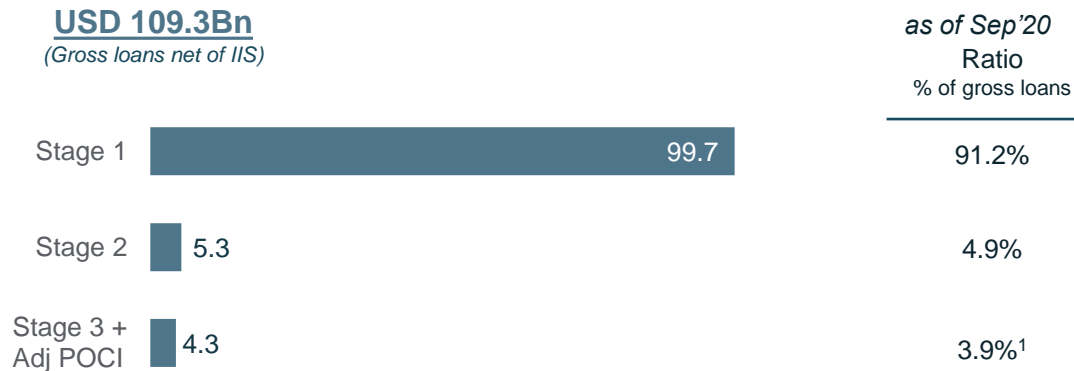
NPLs¹ by segment (USD Bn)



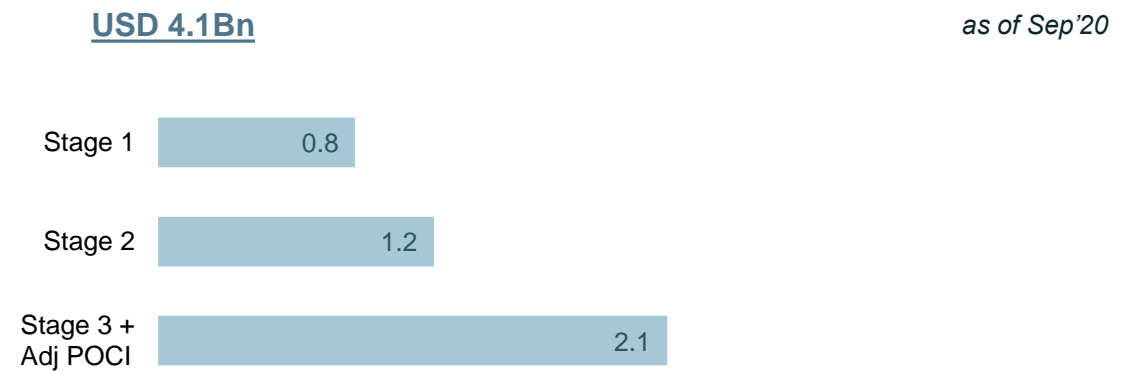
NPLs¹ by sector (%)



Loans by stage (USD Bn)



ECL² by stage (USD Bn)



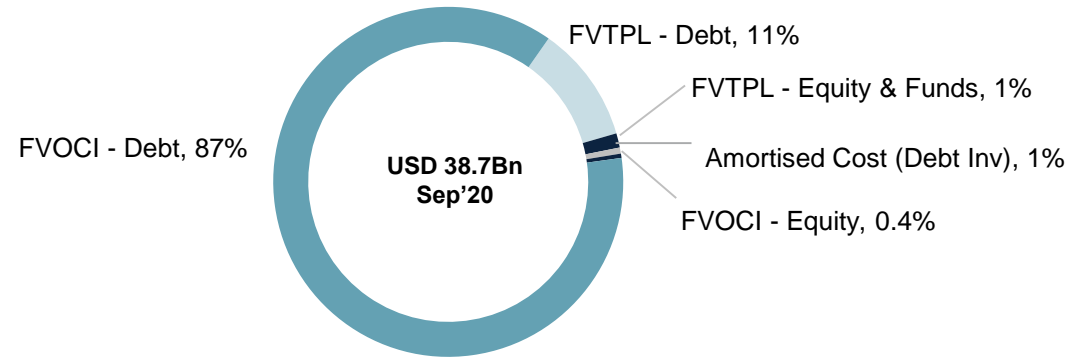
¹ NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of USD 1,334Mn as of Sep'20 considered as par to NPLs, net of IIS; Stage 3 + POCI, net of IIS as per Note #5 in financials is USD 4.3Bn

² ECL = ECL on loans & advances (3.5bn) + ECL on unfunded exposures (0.2bn) + IFRS9 impairment reserve (0.5bn), IFRS9 specific reserve incl in Stage3 (0.3bn), IFRS9 collective reserve incl in Stage2 (0.2bn)

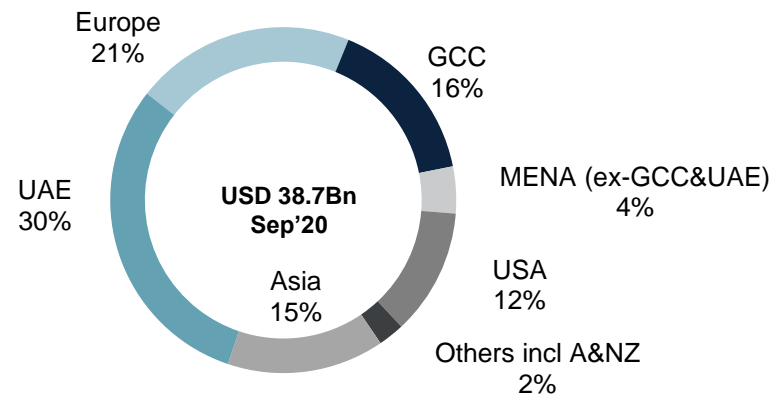
Note: Gross loans and advances and NPLs are net of interest in suspense; see Note #5 Credit Risk in financials for more details on IFRS9 exposures and ECL

High-quality investment book

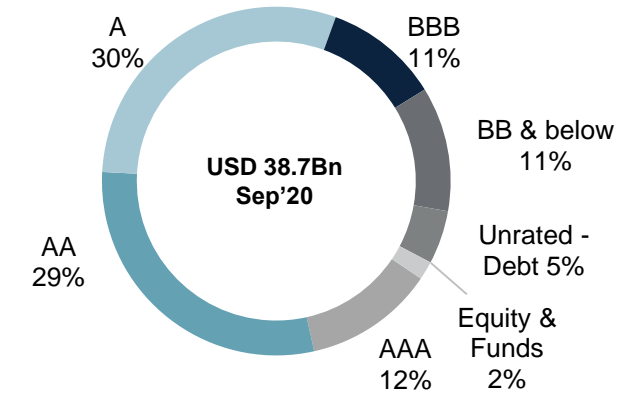
Investments by type



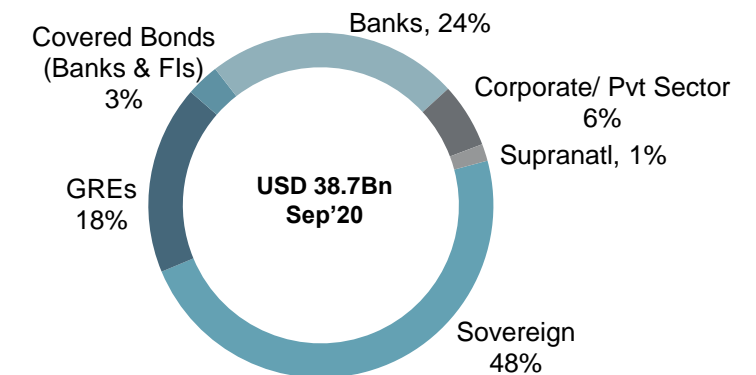
Investments by geography



Investment by ratings



Investments by counterparty



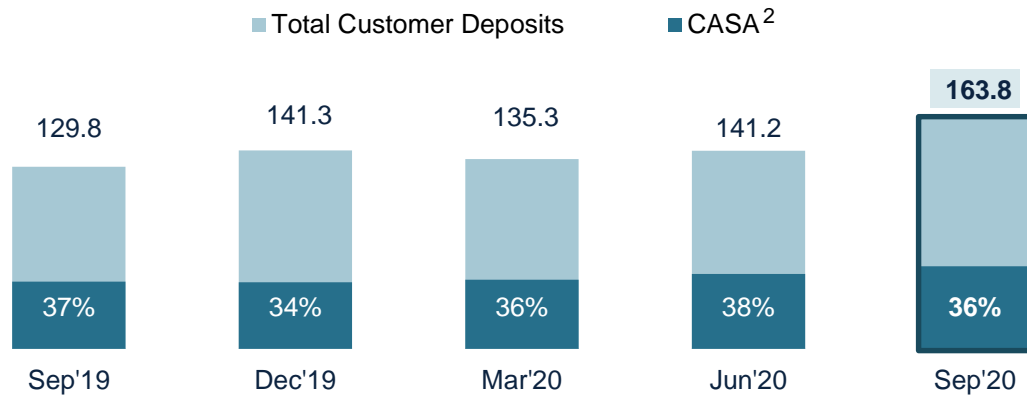
FVTPL – Fair value through profit or loss (previously HFT), Amortised cost – previously HTM, FVOCI – Fair value through other comprehensive income (previously AFS)

Sovereign bonds include sovereign guaranteed bonds issued by GREs, banks & FIs

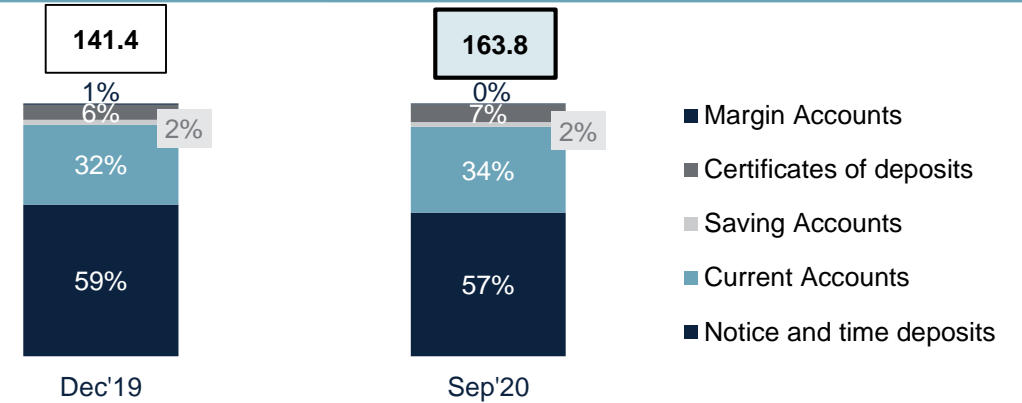
Note: All totals are Gross investments before ECL

Customer deposits

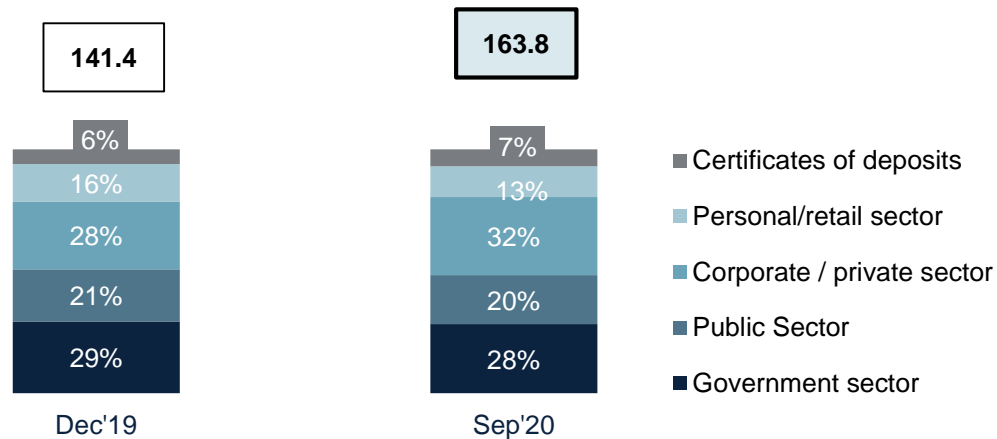
Customer Deposits (USD Bn)



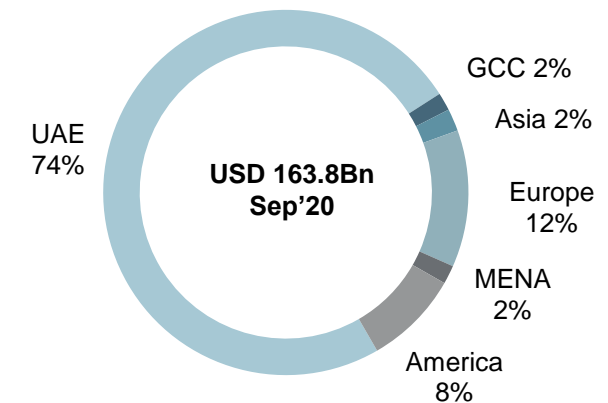
Customer deposits by account type (USD Bn)



Customer deposits by counterparty (USD Bn)



Customer deposits by geography¹

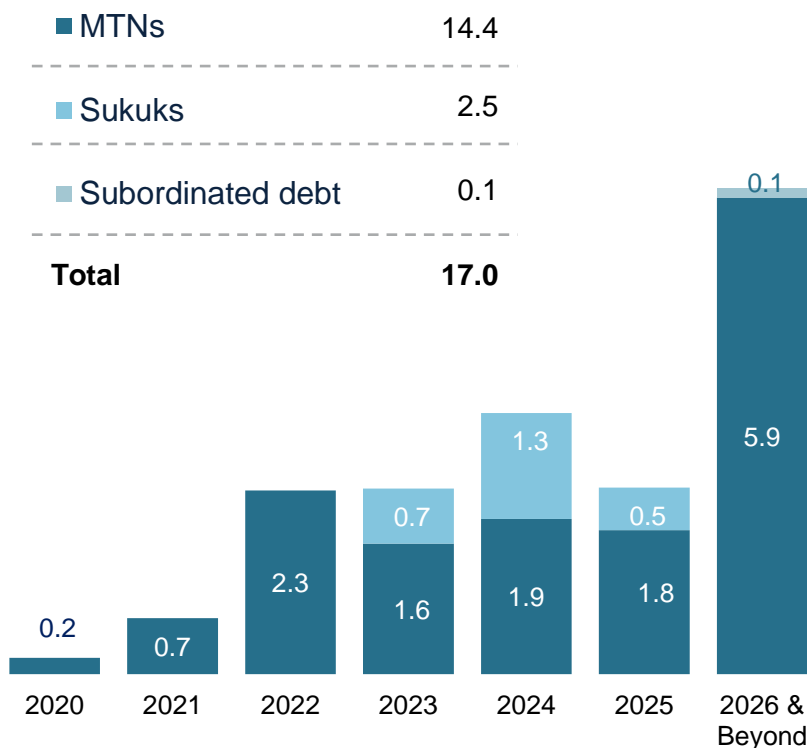


1 Based on deposit origination / coverage

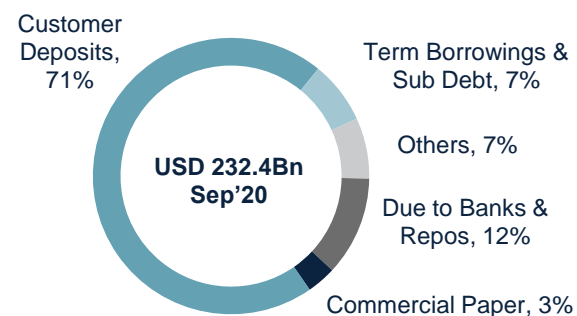
2 Current, savings and call accounts; prior periods reclassified to include call accounts earlier grouped with notice and time deposits

Liability mix and funding profile

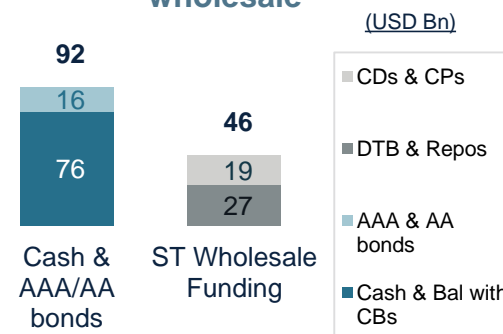
Medium-term wholesale funding¹ (USD Bn)



Liability mix



Cash & AAA/AA bonds vs. ST wholesale²



Senior Issuances - USD equivalent 4.4Bn in 9M'20

- 3 separate 30yr multi-callable Formosas totaling USD 1.625Bn
- 5yr USD 500Mn public Sukuk at 2.5%
- 5yr AUD 350Mn public Kangaroo at BBSW +110bps
- 3yr GBP 450Mn public Sterling at 1.375%
- 2 separate 5yr CNY Formosa totaling CNY 5bn at 3.4%-3.5%
- 2-30yr USD 705Mn equivalent of private placements, including a HKD 750Mn 5yr Green Bond - the first of its kind by an offshore FI

Senior Maturities - USD equivalent 2.4Bn in 9M'20

- 5yr USD 750Mn public bond at 2.250%
- 5yr USD 900Mn public bond at 2.625%
- USD 720Mn equivalent of private placements issued between 2014-2018

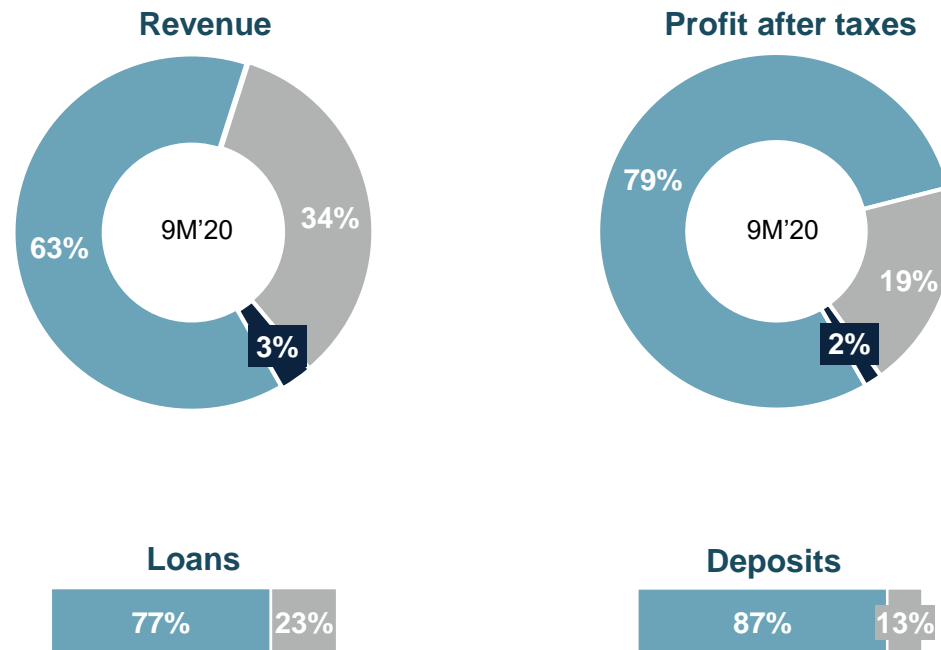
Capital Issuance in Q3'20

- Perpetual NC6 USD 750Mn AT1 issuance (settled in Oct'20)

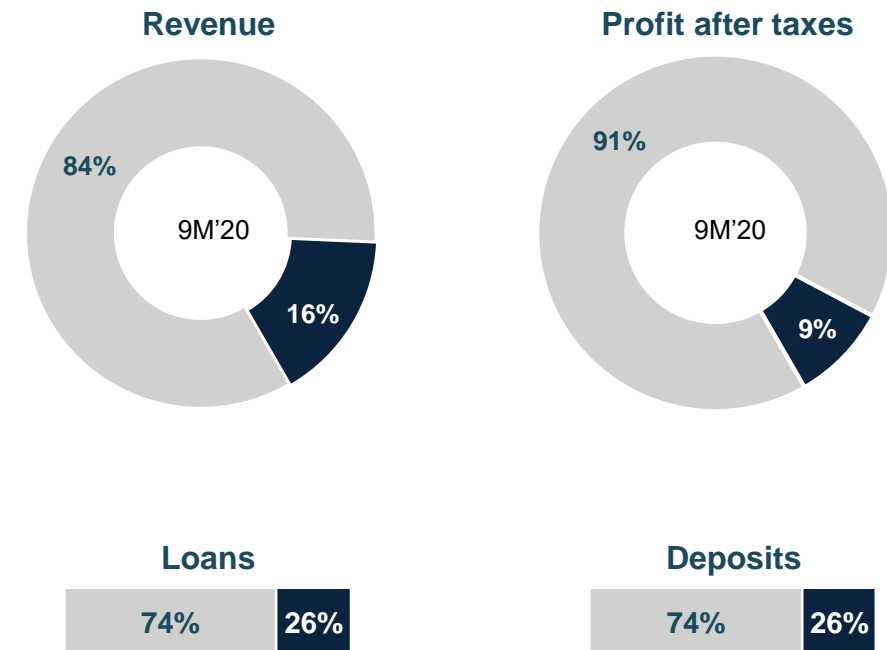
¹ Debt at final maturity date rather than next call date
² FAB has access to place deposits with ECB & FED

Dominant franchise in UAE with strategic International presence

Breakdown by Business



Breakdown by Geography



1 All figures as of 30 Sep 2020 / 9M'20 financials

Q3/9M'20 financial highlights – Group financials

Income Statement - Summary (USD Mn)	Q3'20	Q2'20	QoQ %	Q3'19	YoY %	9M'20	9M'19	YoY %
Net interest Income	777	883	(12)	906	(14)	2,499	2,653	(6)
Non- interest Income	395	422	(6)	475	(17)	1,222	1,477	(17)
Total Operating Income	1,172	1,305	(10)	1,381	(15)	3,721	4,130	(10)
Operating expenses	(329)	(337)	(2)	(383)	(14)	(1,033)	(1,112)	(7)
Operating profit	843	969	(13)	999	(16)	2,687	3,018	(11)
Impairment charges, net	(137)	(289)	(53)	(128)	7	(627)	(366)	71
Non Controlling Interests and Taxes	(24)	(24)	3	(24)	2	(66)	(82)	(19)
Net Profit	682	656	4	847	(19)	1,994	2,570	(22)
Basic Earning per Share (USD) ¹	0.23	0.23	(1)	0.29	(19)	0.23	0.30	(23)

Balance Sheet - Summary (USD Bn)	Sep'20	Jun'20	QoQ %	Sep'19	YoY %	Dec'19	Ytd %
Loans and advances, net	106	105	1	103	3	111	(5)
Customer deposits	164	141	16	130	26	141	16
CASA (deposits)	59	53	10	48	22	47	24
Total Assets	260	236	10	215	21	224	16
Equity (incl Tier 1 capital notes)	27	27	4	28	(2)	29	(6)
Tangible Equity	20	19	5	20	1	21	(5)

Key Ratios ¹ (%)	Q3'20	Q2'20	QoQ (bps)	Q3'19	YoY (bps)	9M'20	9M'19	YoY (bps)
Net Interest Margin	1.62	1.90	(28)	2.17	(55)	1.80	2.19	(39)
Cost-Income ratio (ex-integration costs)	28.0	25.5	250	27.3	70	27.5	26.5	101
Cost of Risk (bps) (loans & advances)	44	108	(64)	50	(5)	72	49	23
Non-performing loans ratio	3.9	3.9	(2)	3.1	83	3.9	3.1	83
Provision coverage	96	91	515	109	<-999	96	109	<-999
Liquidity Coverage Ratio (LCR)	155	129	>999	146	939	155	146	939
Return on Tangible Equity (RoTE)	13.4	13.8	(41)	16.4	(296)	12.4	16.7	(428)
Return on Risk-weighted Assets (RoRWA)	1.98	1.95	3	2.48	(50)	1.97	2.55	(58)
CET1 ratio	14.0	13.6	44	14.2	(15)	14.0	14.2	(15)
Capital Adequacy ratio	16.8	16.4	41	17.5	(72)	16.8	17.5	(72)

¹ All ratios are annualised, where applicable



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Q3/9M'20 financial highlights – Segmental

USD Mn	Q3'20	Q2'20	QoQ %	Q3'19	YoY %	9M'20	9M'19	YoY %	9M'20 Contr%
Revenues	1,172	1,305	(10)	1,381	(15)	3,721	4,130	(10)	
CIB	770	865	(11)	800	(4)	2,354	2,419	(3)	63%
PB	430	383	12	469	(8)	1,262	1,364	(8)	34%
HO & Subsidiaries	(28)	58	na	112	na	105	347	(70)	3%
UAE	969	1,113	(13)	1,185	(18)	3,126	3,545	(12)	84%
International	203	192	6	196	4	594	584	2	16%
Profit after taxes	680	658	3	849	(20)	1,992	2,589	(23)	
CIB	599	517	16	550	9	1,581	1,700	(7)	79%
PB	146	99	48	221	(34)	379	600	(37)	19%
HO & Subsidiaries	(64)	42	na	79	na	32	288	(89)	2%
UAE	591	649	(9)	761	(22)	1,815	2,314	(22)	91%
International	90	10	821	88	2	178	274	(35)	9%

USD Bn	Sep'20	Jun'20	QoQ %	Sep'19	YoY %	Dec'19	Ytd %	9M'20 Contr%
Loans & advances, net	106	105	1	103	3	111	(5)	
CIB	81	81	1	79	4	86	(6)	77%
PB	25	24	1	24	1	25	(1)	23%
UAE	78	78	1	76	3	83	(4)	74%
International	27	27	2	27	3	28	(1)	26%
Customer deposits	164	141	16	130	26	141	16	
CIB	143	120	19	107	34	119	20	87%
PB	20	20	(1)	22	(8)	22	(6)	13%
HO & Subsidiaries	1	1	(9)	1	(2)	1	(11)	0%
UAE	122	105	15	102	20	111	(21)	74%
International	42	36	18	28	50	31	37	26%



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Prestigious awards highlight FAB's strength and industry expertise

Global Finance

- Best Bank in UAE
- Best Equity Bank in the Middle East 2018-2020
- Best Investment Bank in the UAE 2018-2020
- Best Bank for Cash Management in the Middle East
- Best Bank for Liquidity Management in the Middle East
- Safest Bank in the UAE
- Safest Bank in the Middle East
- Top 50 Safest Bank in Emerging Markets
- Top 50 Safest Commercial Bank
- Top 50 Safest Bank in the World
- The Innovators 2019 for Cash Management
- Best Trade Finance Provider in UAE
- Best FX provider in UAE
- Best Debt Bank in the Middle East

EMEA Finance

- Best Equity House in the Middle East
- Best M&A House in the Middle East

Seamless

- Best Seamless Government Experience

The M&A Atlas Awards

- Emerging Markets M&A Deal of the Year

The Asian Banker

- Strongest bank in the UAE and Middle East

Asset Asian Awards

- Sukuk House of the Year - UAE
- Best Islamic Deal of the Year
- Best Islamic Structured Trade Finance Deal of the Year

CMD Portal

- Best Sukuk Issuer Award

Forbes

- Ranked 1st in UAE in Forbes Global 2000 list

Euromoney

- Best Investment Bank in the United Arab Emirates
- Best Bank for Transformation in Middle East
- Middle East's Best Bank for Financing
- Middle East's Best Bank for Corporate Responsibility

The Banker

- Most Innovative Investment Bank from the Middle East
- Ranked 1st in UAE in Top 1000 World Banks 2020

Global Capital

- Best Fixed Income of the Year
- Most Impressive Middle East Bank Issuer

Global Trade Review

- Best Trade Finance Bank in MENA

Global Custodian Magazine

- Best UAE Custodian

Bonds, Loans & Sukuk

- Best FI Deal of the Year 2018
- Financial Institution Funding Team of the Year

International Finance Magazine

- Best Cash Management Bank in the UAE

Asia Money

- Middle East's Best Banks for Asia

FinX Awards

- Digital Transformation Leader of the Year

Wealthbriefing GCC AWARDS

- Fund Manager (Regional Reach)

MENA Fund Manager

- Best Fixed Income of the Year
- UAE Asset Manager of the Year

THANK YOU!

For more information, please visit
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ir@bankfab.com

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