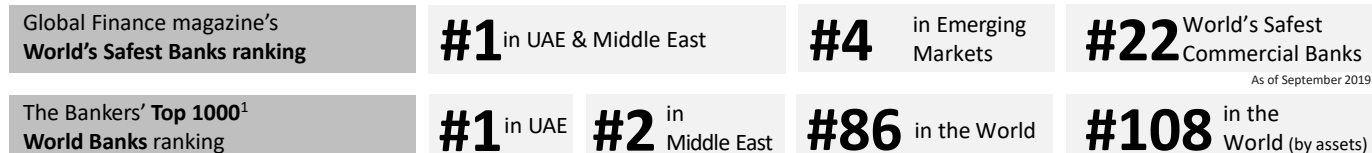


FAB at a glance

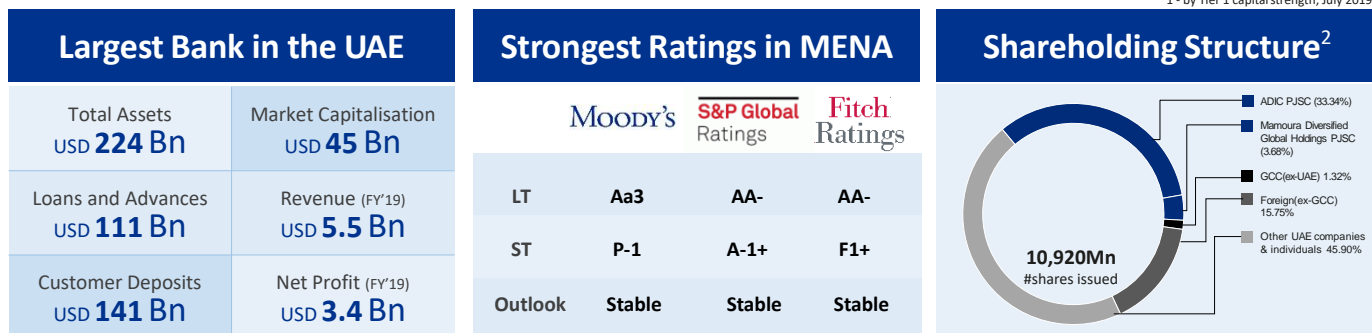
The UAE's largest bank and one of the world's largest and safest financial institutions



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



1 - by Tier 1 capital strength; July 2019

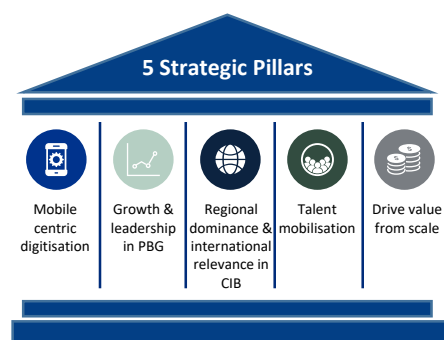
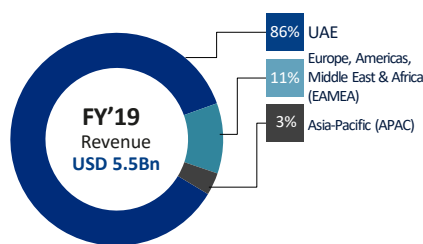
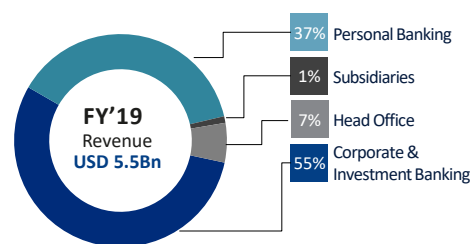


As of 31 December 2019 unless specified otherwise

Listed on ADX ; Bloomberg ticker FAB DH ; Foreign ownership limit of 40%
2 - Based on outstanding shares (net of 18.9Mn treasury shares)
3 - MIC is 100% owned by Emirate of Abu Dhabi; MIC wholly owns ADIC PJSC & Mamoura Diversified Global Holdings PJSC

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%

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 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

