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



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

Global Finance magazine's World's Safest Banks ranking

#1 in UAE & Middle East

in Emerging Markets

#22 World's Safest Commercial Banks

As of September 2019

The Bankers' Top 10001 World Banks ranking

#1 in UAE #2 In Middle East

#86 in the World

#108 in the World (by assets)

Largest Bank in the UAE

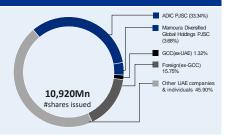
Total Assets USD 224 Bn	Market Capitalisation USD 45 Bn		
Loans and Advances USD 111 Bn	Revenue (FY'19) USD 5.5 BN		
Customer Deposits USD 141 Bn	Net Profit (FY'19) USD 3.4 Bn		

As of 31 December 2019 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

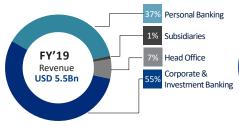
Shareholding Structure²

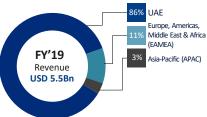


Robust Financial Metrics - FY'19

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





5 Strategic Pillars



Growth & leadership Regional

Talent

Drive value from scale

mobilisation dominance & relevance in

Leading UAE and regional bank (in US\$ Bn)

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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 9	3	Bank Muscat	0.48	32	5.2	3.5	Ba2 / BB / BB+
4 - Defined as the largest	bank in the country by t	otal assets 5 - As of 30	Nov 2019	Note: All figures and information	on as on 31 December 2019 un	less specified otherwise	

Award winning franchise











