



Q2/H1'21 EARNINGS PRESENTATION

28 JULY 2021



Disclaimer

- Comparative figures have been reclassified where appropriate to conform to the presentation and accounting policies adopted in the consolidated financial statements.
- FAB's Group consolidated financials include the financial performance of Bank Audi Egypt for the period of 2 months post legal day 1 on 28th April 2021
- During the quarter, the Group has reorganised its business model. Corporate & Investment Banking and Personal Banking Groups have been re-segmented into four distinct business lines: Corporate & Commercial Banking, Investment Banking, Consumer Banking and Private Banking. However, this re-segmentation is still in the process of being implemented and hence as of the reporting date, the segmental information disclosed is in line with the previous structure.

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Please note that rounding differences may appear throughout the presentation.

Introductory Remarks



Hana Al Rostamani
Group Chief Executive Officer

Strong set of results in Q2/H1'21



Net profit



Revenue

H1'21
AED Bn

5.4 ▲ 11% YoY

9.6 ▲ 2% YoY

Q2'21
AED Bn

2.9 ▲ $\frac{16\% \text{ QoQ}}{19\% \text{ YoY}}$

5.2 ▲ $\frac{18\% \text{ QoQ}}{8\% \text{ YoY}}$

Return on
Tangible Equity

13.6%

(H1'20: 12.5%)

Common Equity
Tier 1 Ratio

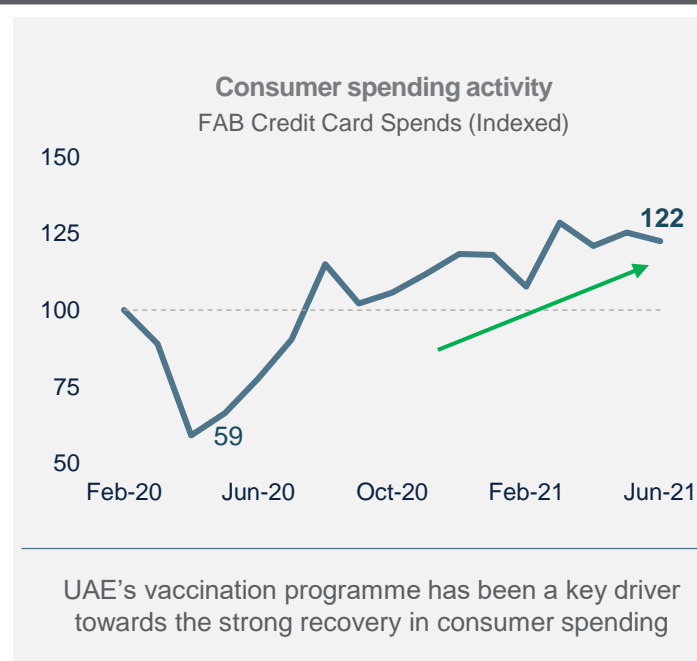
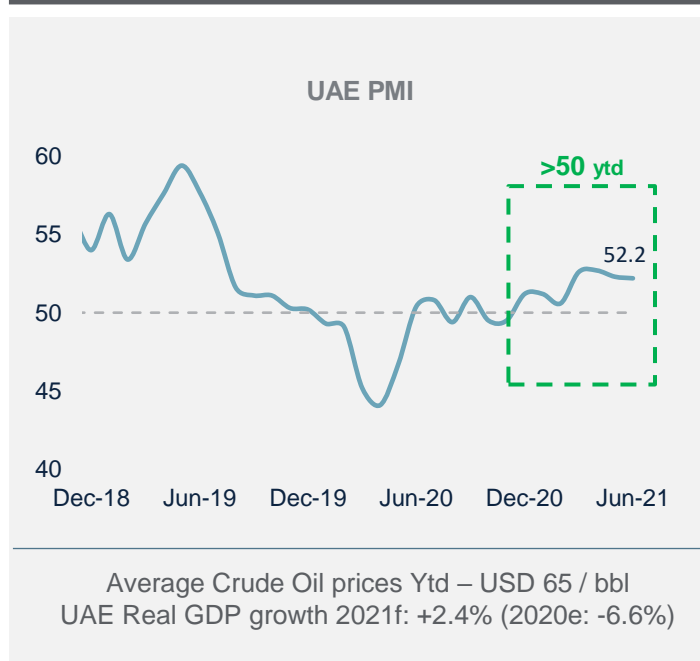
13.0%

(Jun'20: 13.6%)

- Strong financial results reflect the successful execution of our strategy in an improved backdrop
- Our foundation remains robust across all key metrics
- We are well positioned to unlock new opportunities, and to deliver superior and sustainable shareholder returns

Operating backdrop improving, although uncertainties remain

- Improved economic activity and consumer confidence, driven by COVID vaccine roll-out, eased restrictions



- Strong deal pipeline across MENA capital markets, indicates pick-up in activity and demand

MENA syndicated loan volumes¹
+76% YoY

MENA Bonds & Sukuk volumes¹
+16% YoY

Record inbound M&A in MENA²
+19% YoY

Renewed IPO activity; healthy pipeline ahead

Positive medium-term outlook, although evolving dynamics of the pandemic continue to impact pace of global economic recovery

¹ Bloomberg, Dealogic

² Refinitiv MENA Investment Banking Review, H1 2021

Solid growth in core businesses

Robust results in Corporate and Investment Banking

Revenue
▲
QoQ **24%**

- Balance sheet growth
- Regional leadership and strong pipeline execution
- Record Q2'21 revenue driven by investment banking focus
- Award-winning investment banking franchise
- Top-ranked regional bank in all MENA IB league tables in H1'21

Sustained performance in Personal Banking

Revenue
▲
QoQ **4%**

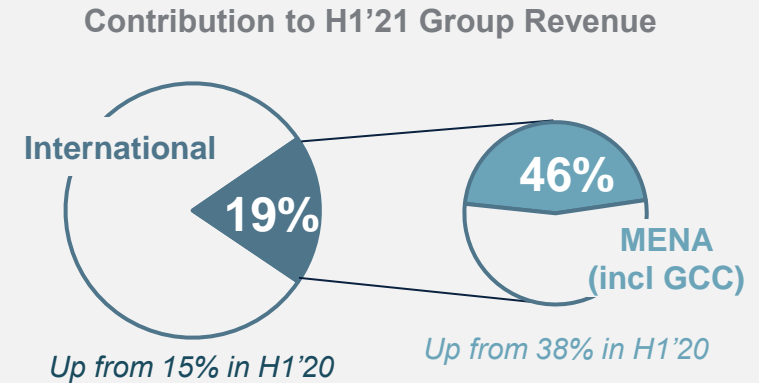
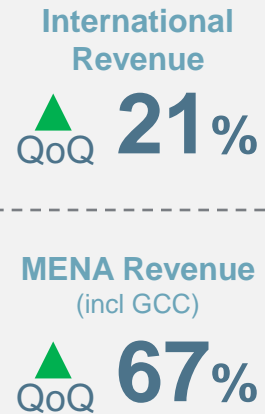
- Continued momentum in acquisition volumes in mortgages and cards
- Increased card spend
- Strengthened presence in key markets
- Double-digit growth in private banking AUMs

Building momentum in strategic areas

Solid growth in core businesses

Strategic expansion in targeted markets

Delivered strong growth in MENA, driven by Egypt and Saudi Arabia



Building momentum in strategic areas

Solid growth in core businesses

Strategic expansion in targeted markets

Continued progress in our digital transformation and sustainability agenda

Enhanced digital servicing capabilities...

- Improved mobile banking services
- Optimized distribution channels
- Continued digitisation journey in CIB

... drive further improvements in customer experience, and digital adoption

- ▲ NPS yoy
- Digital transactions ▲ 31% yoy
- 82% digital onboarding of new-to-bank current accounts

Continued innovation and growth in payments

magnati



- Users ▲ 104% yoy
- Remittances value ▲ 114% yoy

Leadership in ESG

- ESG rating upgraded to AA by MSCI, placing FAB in the 'Leader' category
- Leading regional and global bank in the Green bond market
- Group sustainability strategy and ESG roadmap in progress

H1'21 Financial Review

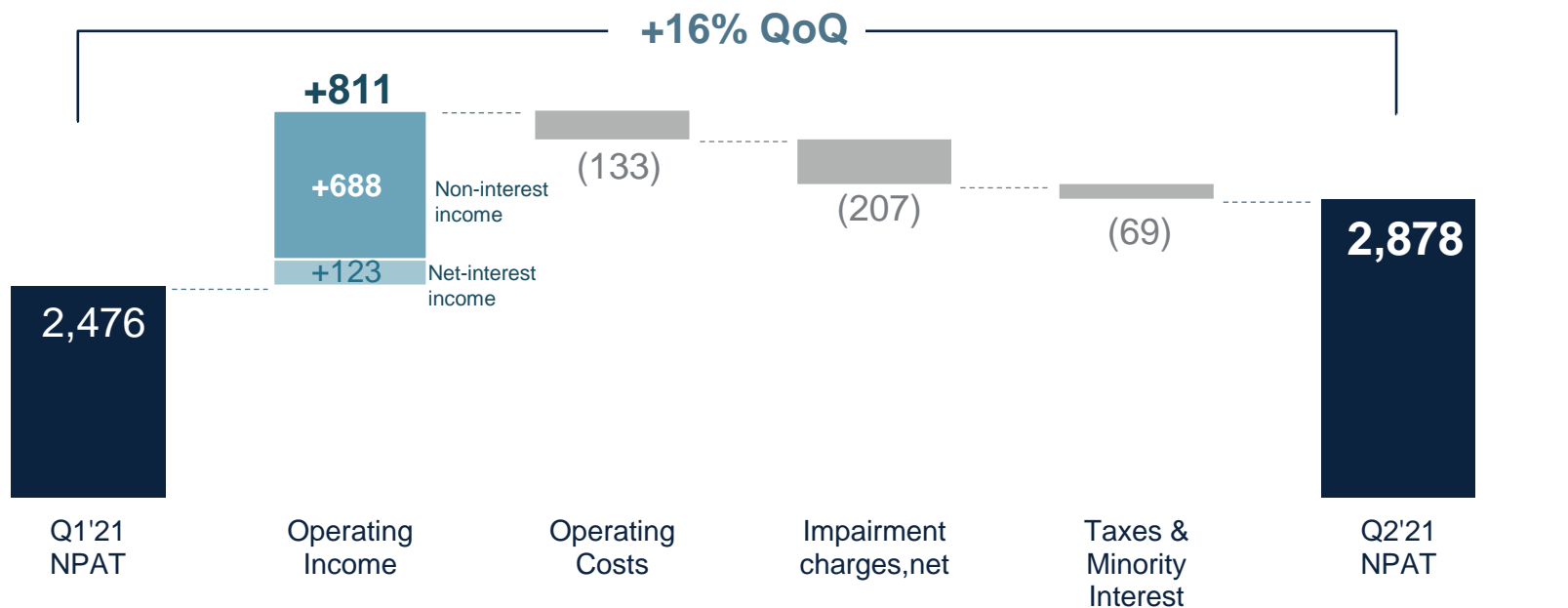


James Burdett
Group Chief Financial Officer

Strong set of results

Reflect positive momentum across core businesses, helped by contribution of Bank Audi Egypt

Net profit bridge (AED Mn)

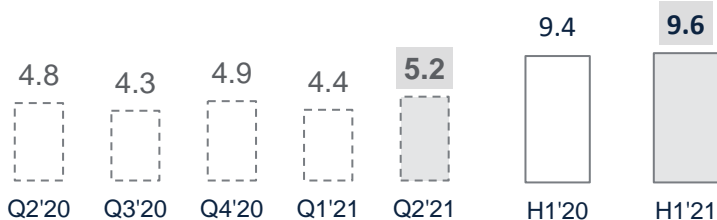


H1'21 summary P&L* (AED Mn)

	H1'21	YoY%
Revenue <i>(BAE – 156Mn)</i>	9,575	+2
Costs <i>(BAE – 57Mn)</i>	(2,768)	+7
Operating Profit	6,807	+1
Impairment charges, net <i>(BAE – 34Mn)</i>	(1,147)	-36
Taxes & MI <i>(BAE – 33Mn)</i>	(306)	+98
Profit after taxes <i>(BAE – 32Mn)</i>	5,354	+11

Revenue (AED Bn)

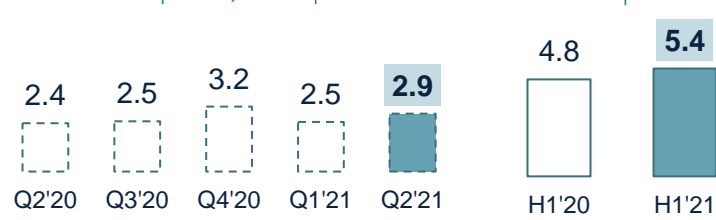
QoQ ↑18%, YoY ↑8%



Net profit (AED Bn)

QoQ ↑16%, YoY ↑19%

YoY ↑11%



RoTE	13.6%	+107bps
CI Ratio <i>(ex-integration)</i>	28.3%	+102bps
RoRWA	2.0%	+8bps

* Bank Audi Egypt contribution for 2 months

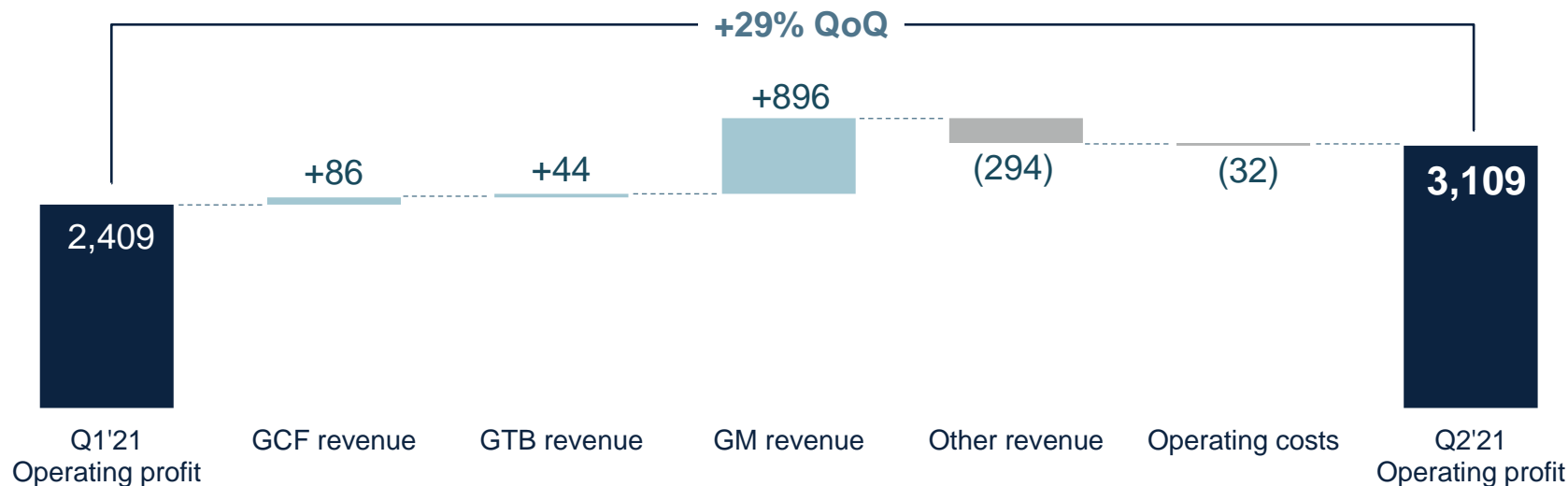
On track with our FY'21 financial guidance

	FY'21 financial guidance	H1'21 actual	
Loan growth	Mid-single digit	+3% Ytd	✓
C/I Ratio (ex-integration costs)	<30%	28.3%	✓
Cost of Risk	<100bps	56bps	✓
Provision coverage	~ 90%	97%	✓
CET1 (pre-dividend)	> 13.5%	13.0%	On-track

Corporate and Investment Banking

Robust set of results reflecting strong pipeline execution and strategic initiatives to enhance income generation

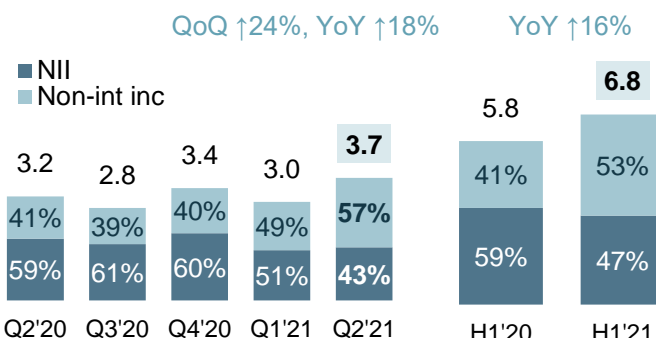
Operating profit bridge (AED Mn)



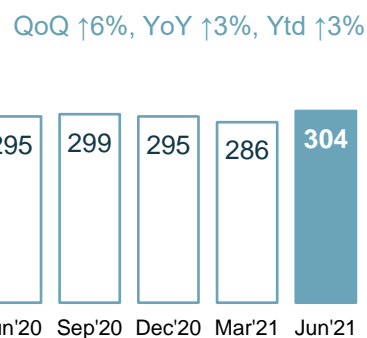
H1'21 summary P&L (AED Mn)

	H1'21	YoY%
Revenue	6,764	+16
Costs	(1,247)	+4
Operating Profit	5,517	+19
Impairment charges, net	(569)	-39
Taxes	(256)	+167
Profit after taxes	4,692	+30

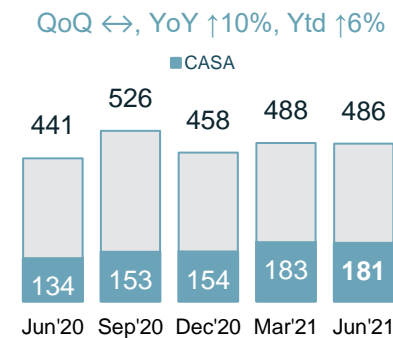
Quarterly Revenue trend (AED Bn)



Loans (AED Bn)



Deposits (AED Bn)



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

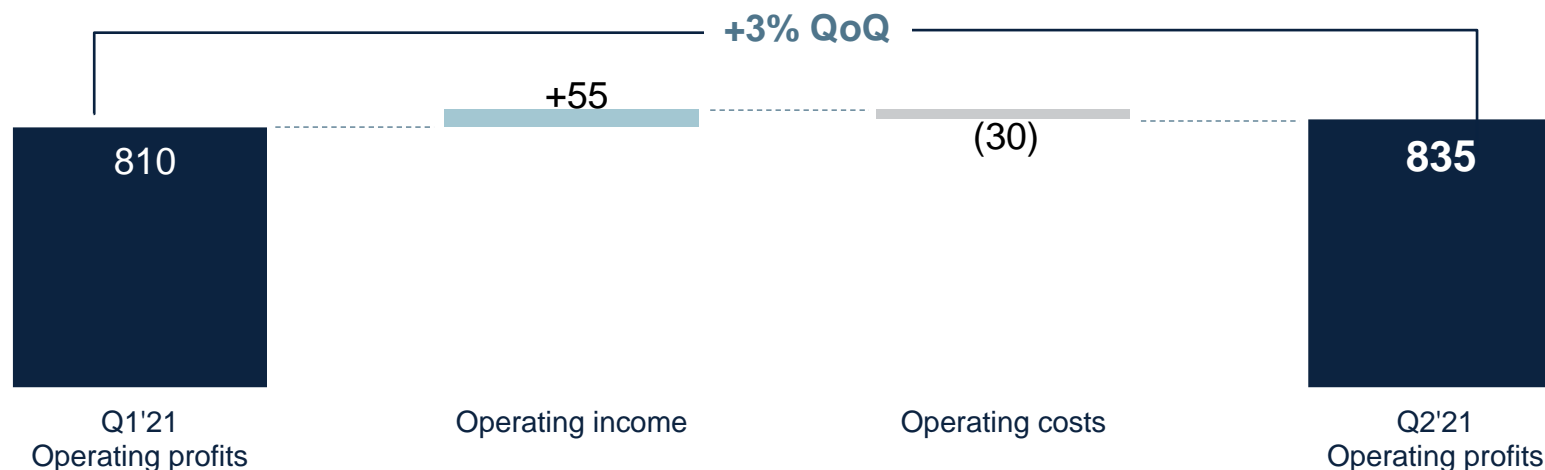
CI Ratio	18.4%	-219bps
RoRWA	2.2%	+40bps
Contribution to Group revenue	71%	+849bps

Personal Banking

Renewed consumer confidence, strong commercial momentum, and the positive impact of Bank Audi support healthy performance

Operating profit bridge

(AED Mn)



H1'21 summary P&L (AED Mn)

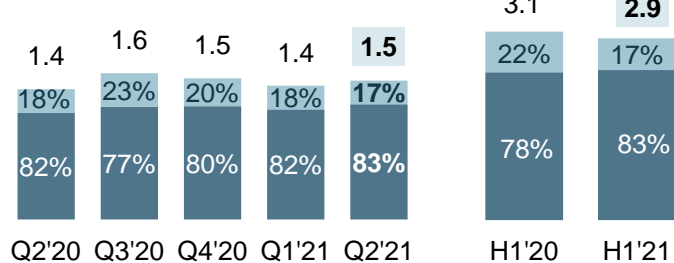
	H1'21	YoY%
Revenue	2,943	-4
Costs	(1,297)	+3
Operating Profit	1,645	-8
Impairment charges, net	(562)	-35
Taxes	(29)	-36
Profit after taxes	1,055	+19

Quarterly Revenue trend (AED Bn)

QoQ ↑4%, YoY ↑7%

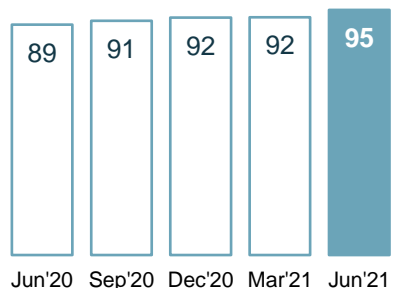
YoY ↓4%

■ NII
■ Non-int inc



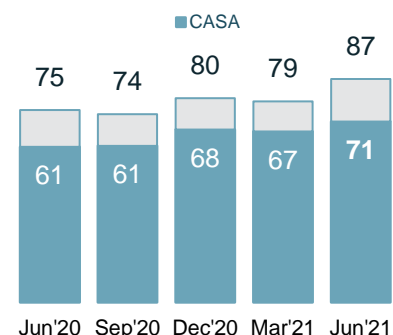
Loans (AED Bn)

QoQ ↑3%, YoY ↑6%, Ytd ↑3%



Deposits (AED Bn)

QoQ ↑11%, YoY ↑16%, Ytd ↑9%

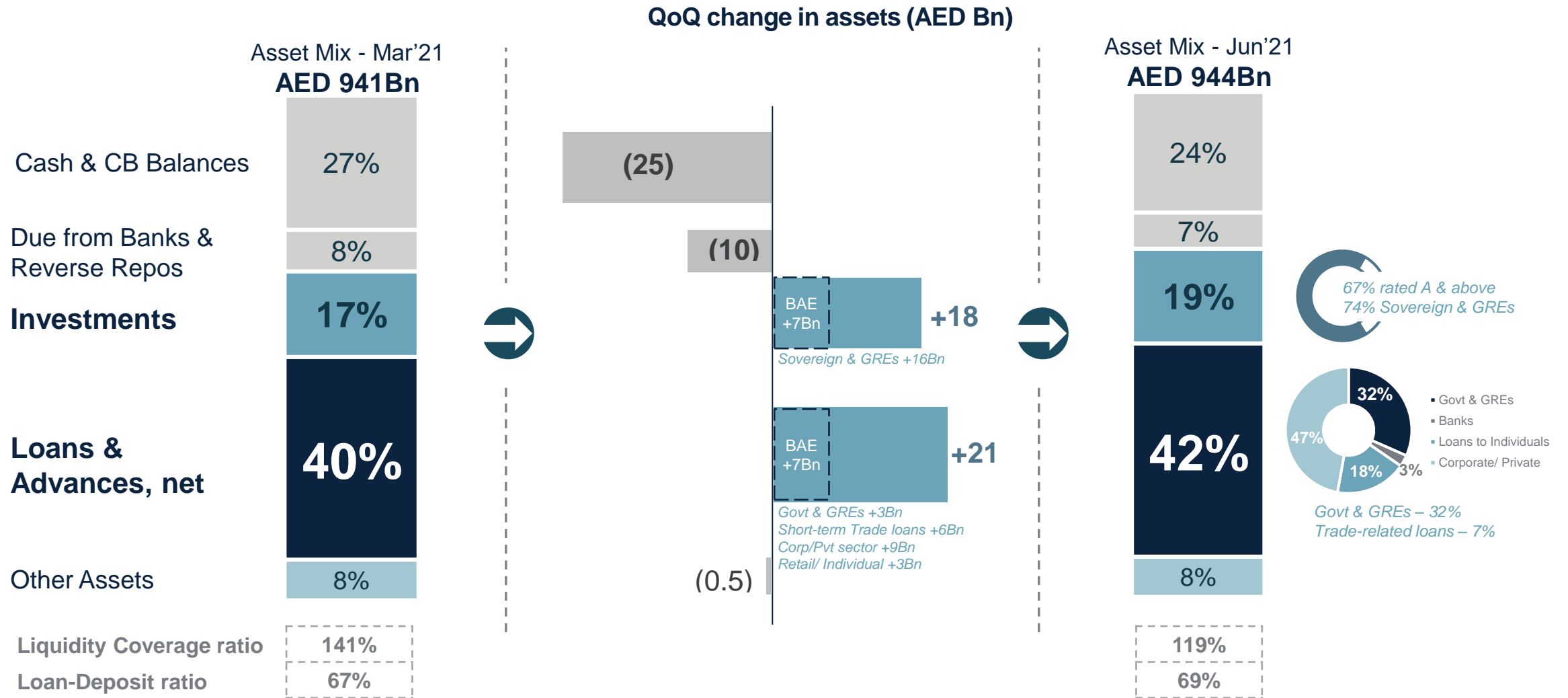


Note: Real estate businesses (previously structured under Subsidiaries) and SME business (previously structured under PBG) were reorganised under CIB effective 1 April 2020; prior period numbers have been restated where applicable

CI Ratio	44.1%	+279bps
RoRWA	2.5%	+10bps
Revenue Contribution	31%	-189bps

Enhanced returns through effective balance sheet deployment ...

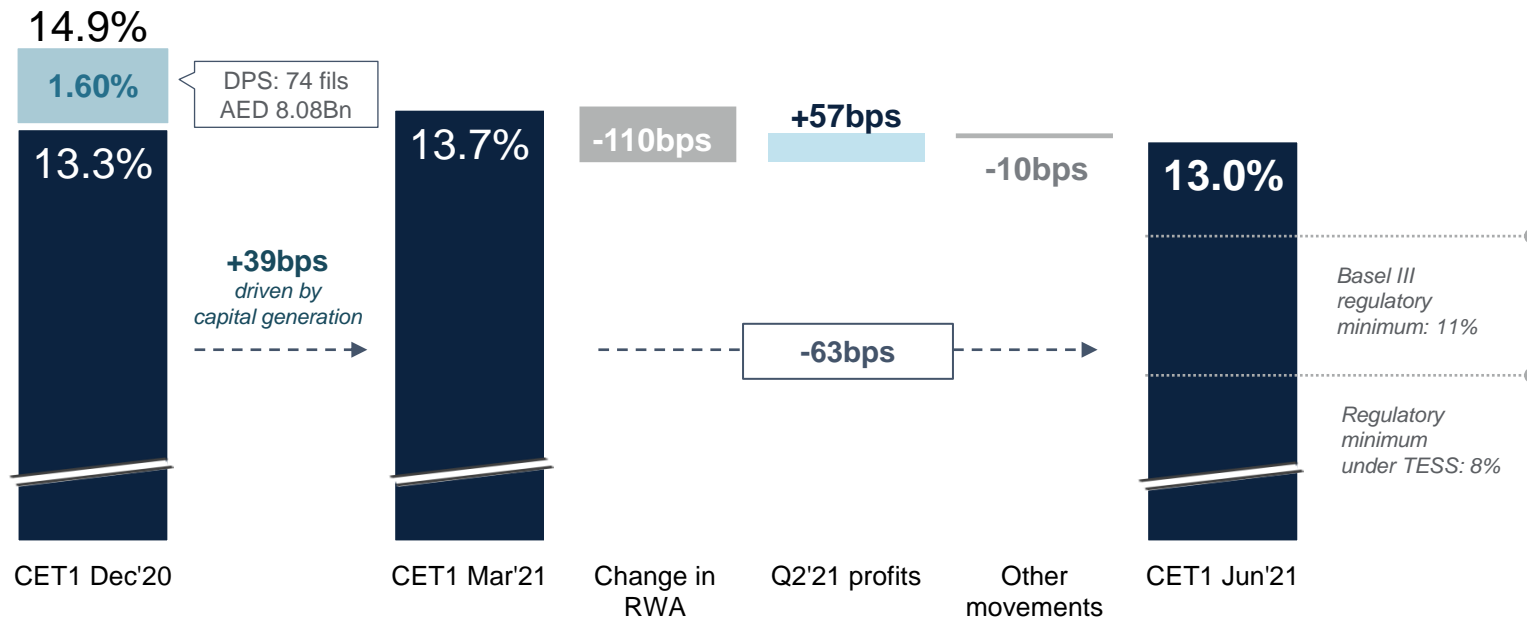
... whilst maintaining high quality assets and robust liquidity



Strong capital position comfortably above regulatory requirements

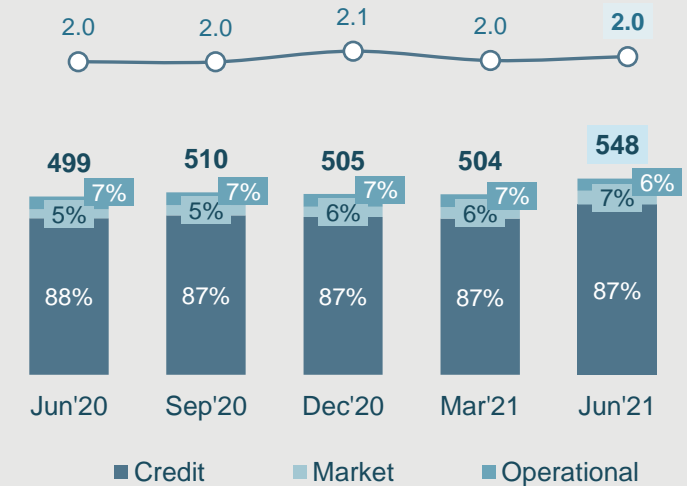
CET1 impacted by implementation of Basel 3 requirements

CET1¹ ratio progression H1'21



- Capital ratios remain well above minimum regulatory requirements; Tier 1 and CAR ratios at 15.0% and 16.1%, respectively

RoRWA (%ytd) and RWAs (AED Bn)



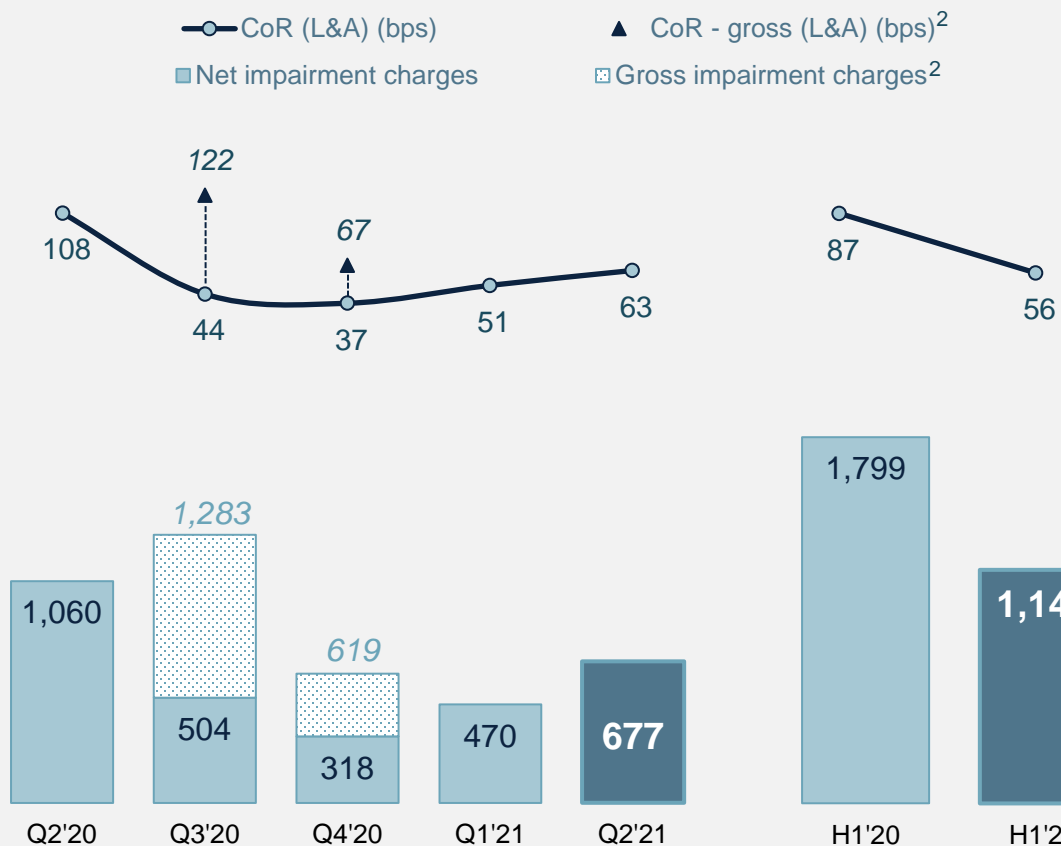
¹ UAE CB has reduced the minimum CET1, Tier 1 and CAR requirement to 8%, 9.5% and 11.5% respectively until 31 Dec 2021 under TESS (previous minima of 11%, 12.5% & 14.5%, respectively)

² ECL add-back to CET1 under IFRS9 prudential filter – AED 876Mn (16bps of CET1)

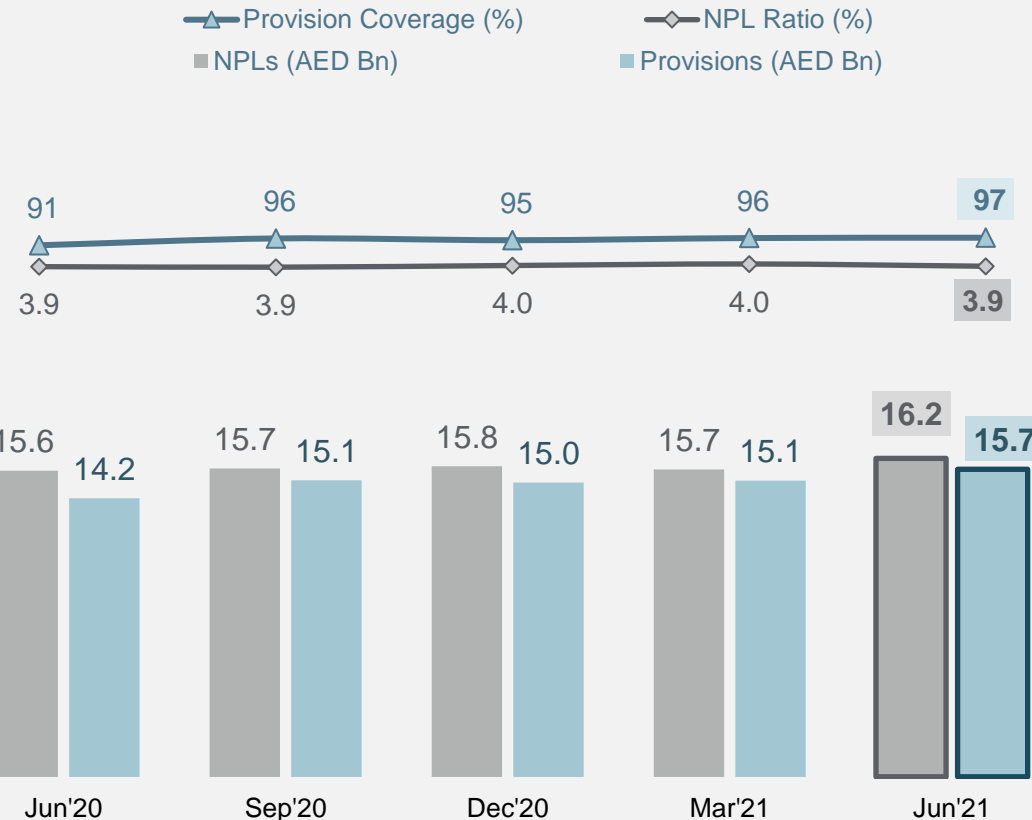
Resilient asset quality and adequate provision levels

Lower impairment charges YoY reflect improved backdrop

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



NPLs³ and ECLs⁴ (%)



1 Annualised

2 Gross impairment charges and gross CoR on loans and advances: excludes provision reversals as a result of partial resolution of a few large corporate accounts

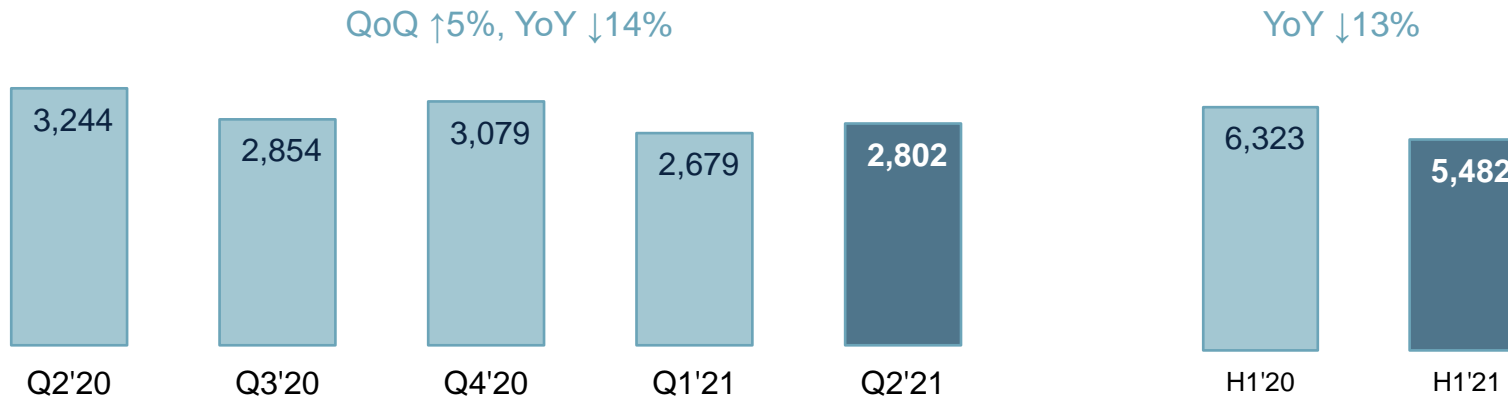
3 NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of AED 5,417Mn as of Jun'21 considered as par to NPLs, net of IIS

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 #29 'Credit quality analysis' in H1'21 financials for more details on IFRS9 exposures and ECL

NII and margins reflect headwinds from rate cuts and higher IIS in H1'20, offset by volume growth and positive impact of Bank Audi Egypt

Net interest income (AED Mn)

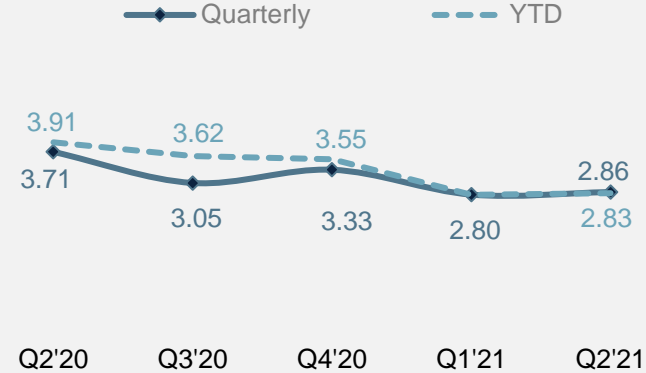


- P&L impact from a +/-25bps parallel movement in interest rates is estimated at approximately +/- AED 260Mn¹, if no offsetting action is taken by management
- Bank Audi Egypt NII contribution in Q2'21 – AED 134Mn

Net interest margin (%)



Performing loan yields (%)



Cost of customer deposits (%)



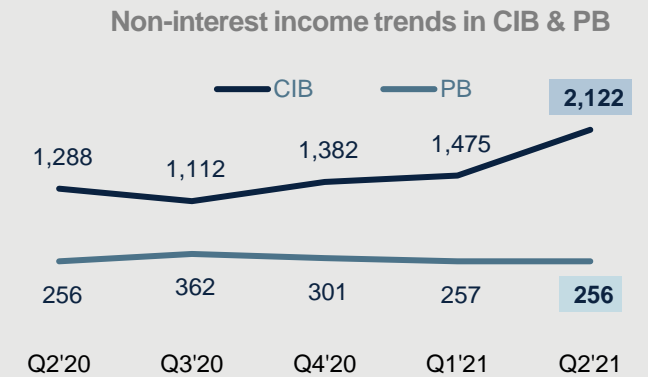
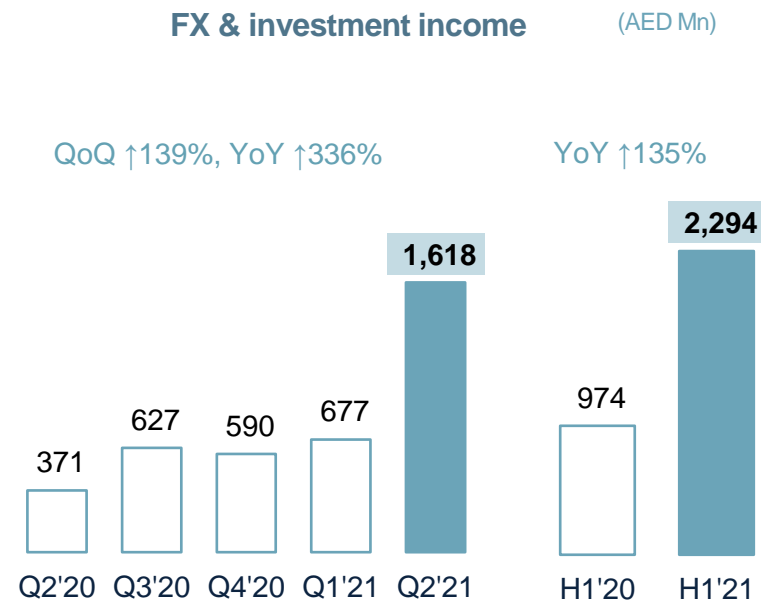
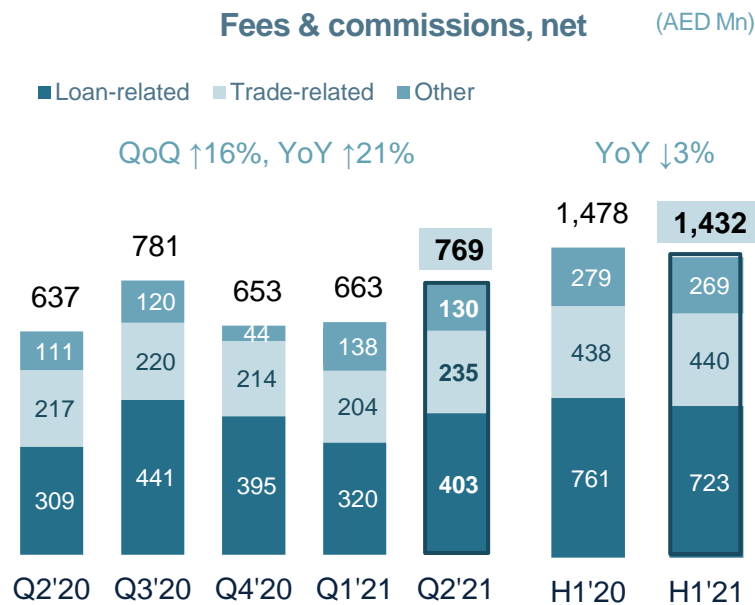
Note: All percentage figures are annualised

1 For further details, please refer to Market Risk note #43.3 of FY'20 financial statements

Strong portfolio returns, and rebound in fees and commissions boost non-interest income

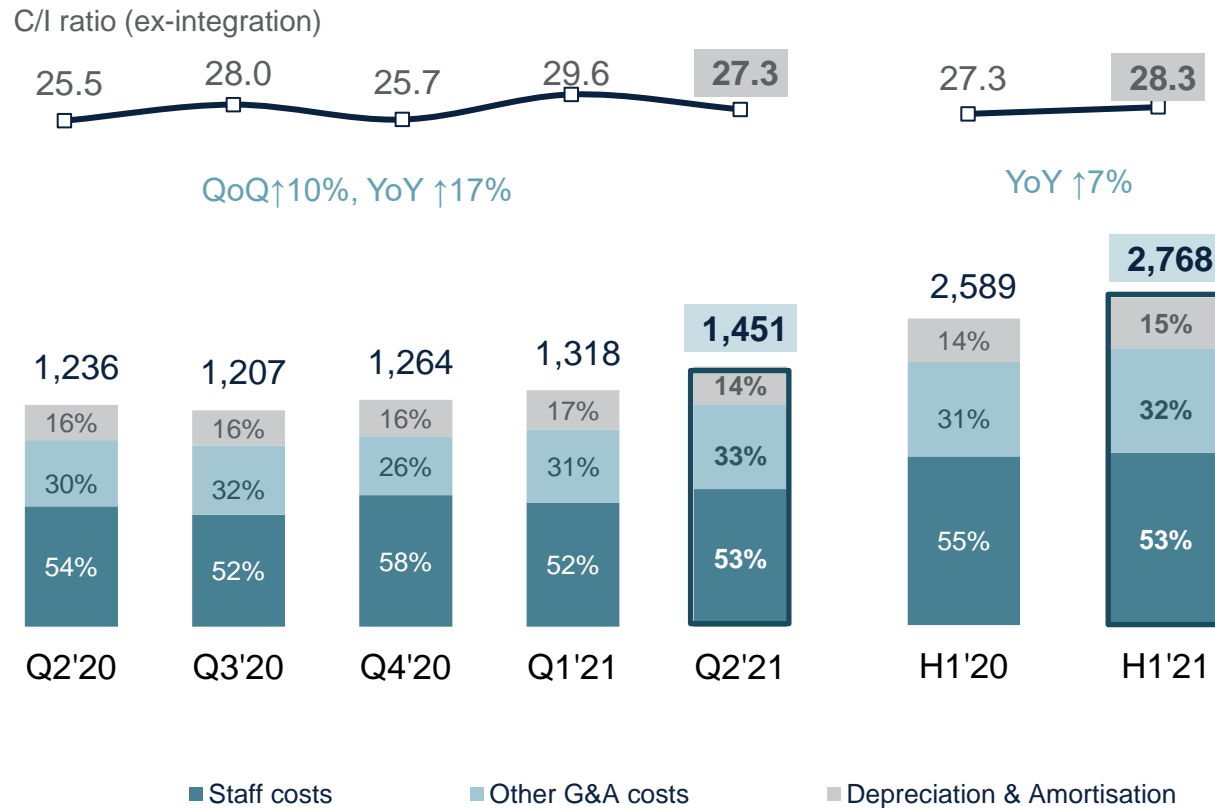
Non-interest income (In AED Mn)	Q2'21	Q1'21	QoQ%	Q2'20	YoY%	H1'21	H1'20	YoY%
Non-interest income	2,390	1,703	+40	1,551	+54	4,093	3,038	+35
% of Group total income	46%	39%		32%		43%	32%	

- **Fees and commissions** (Q2'21 vs. Q1'21)
+16% on strong pipeline execution and trade-related fees
- **FX & investment income** (Q2'21 vs. Q1'21)
+ higher income from trading gains and portfolio returns in Global Markets
- **Other non-interest income** (Q2'21 vs. Q1'21)
- Absence of property-related gains (AED 294Mn in Q1'21)

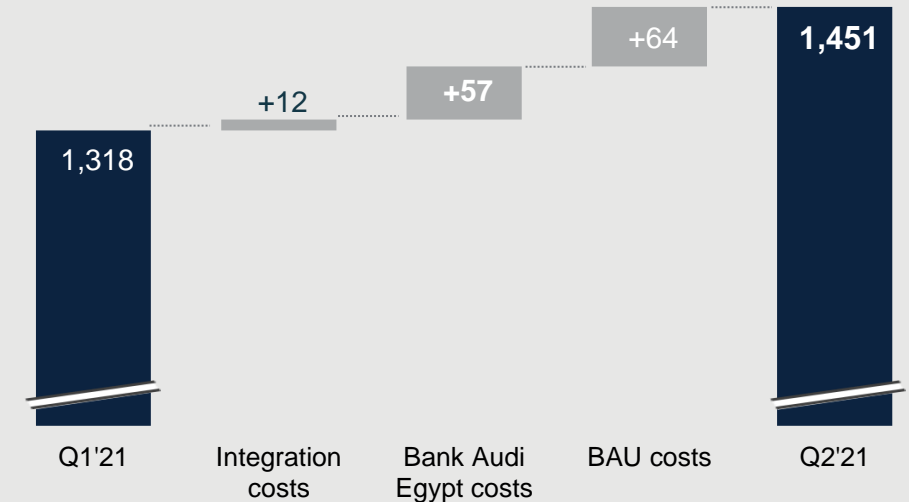


Cost-income ratio remains within guidance amidst continued investments in our digital capabilities and Bank Audi Egypt integration

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



Opex drivers QoQ (AED Mn)



FY'21 C/I ratio guidance: <30%

Cost savings to be deployed to support further digital and technology investments; cost discipline to be maintained through the cycle, with several initiatives underway to create future efficiencies

Reiterating FY'21 financial guidance in an improving, yet uncertain environment

FY'21 financial guidance

Loan growth **Mid-single digit**

C/I Ratio
(ex-integration costs) **<30%**

Cost of Risk **<100bps**

Provision coverage **~ 90%**

CET1
(pre-dividend) **> 13.5%**

- **Economic activity to gather momentum in H2'21**, on the back of fiscal and monetary stimulus, world-leading vaccination programme, and higher oil prices
- **Cost discipline** amid continued investments in **digital and strategic initiatives**
- **Prudent provisioning to continue**, given the improving, yet uncertain environment
- **Capital position to remain comfortable**, and well above Basel III minimum requirement

Wrapping up

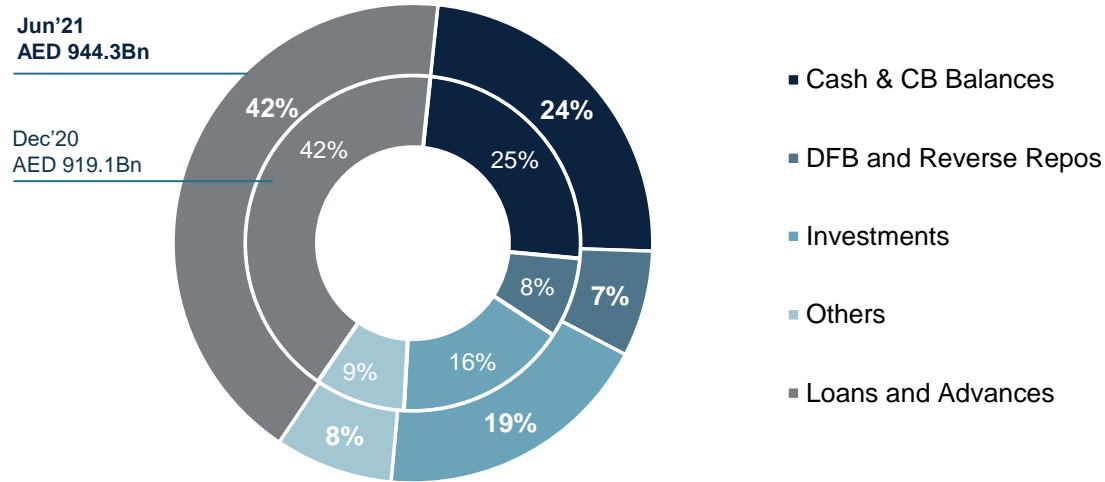
- **Strong set of results in Q2/H1'21 reflecting the successful execution of our strategy amidst an improved economic backdrop**
- **Our foundation is robust, through strong liquidity and funding ratios, a solid capital position and resilient asset quality**
- **We are confident in our capacity to continue to deliver superior and sustainable shareholder returns**

Appendix

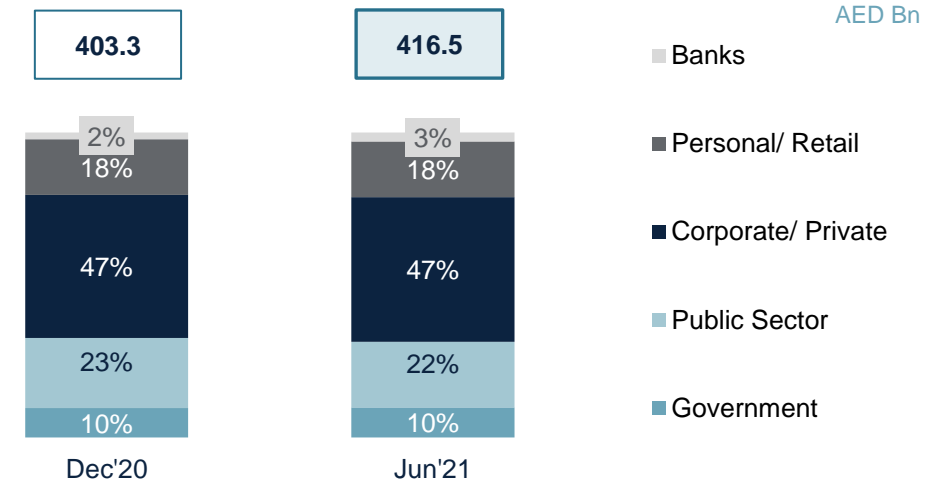
Asset & loan mix

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

Asset mix



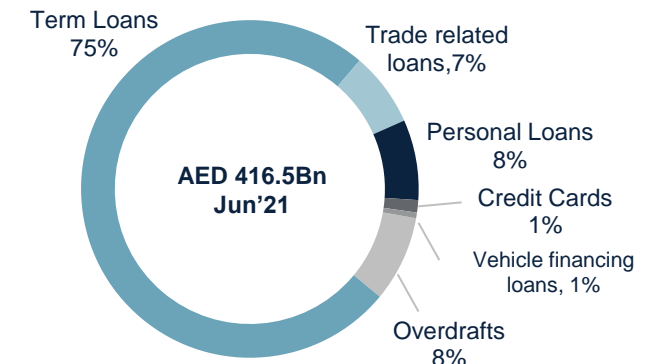
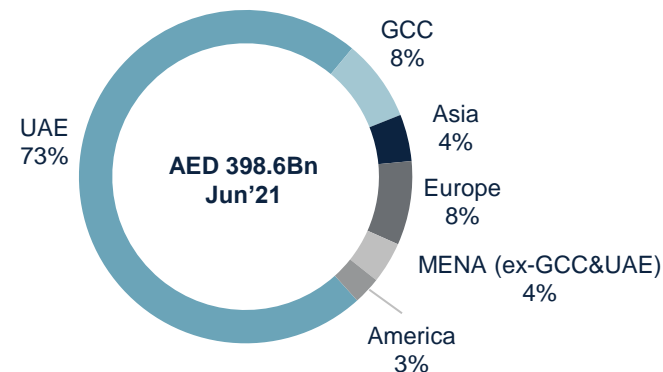
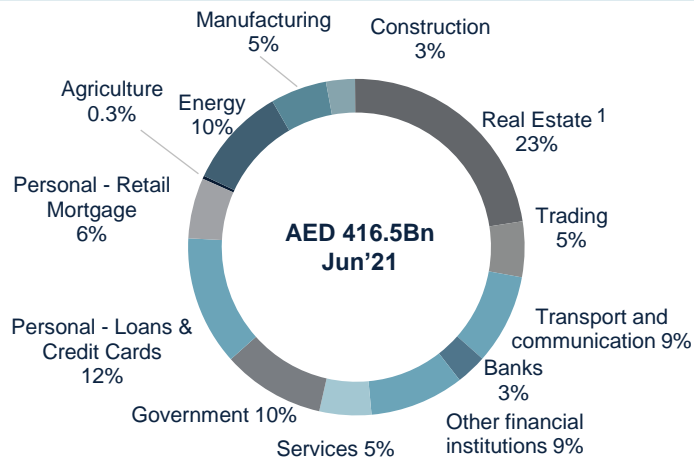
Gross loans by counterparty



Gross loans by economic sector

Net loans by geography²

Gross loans by product



¹ Real Estate by geography: Abu Dhabi 49%, Dubai 22%, Other UAE 3%, UK 17%, Other Intl 9%

² Based on loan origination / coverage

Strong lending growth driven by FI trade, CIB's international book and BAE

Liquidity ratios remain solid, well above regulatory requirements

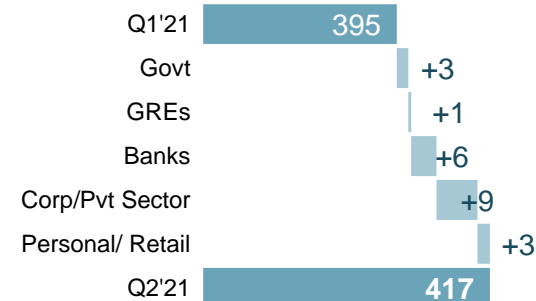
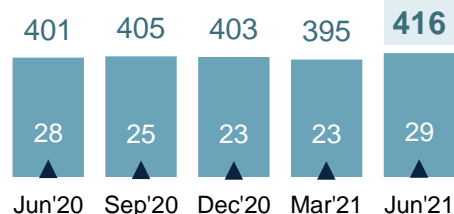
Loans and advances, gross (AED Bn)

QoQ Loan growth driven by:

- Corporate clients in UAE & International
- Trade-related lending +6Bn
- International loans +11Bn (+11%) of which BAE loans are 7Bn

QoQ ↑5%, YoY ↑4%, Ytd ↑3%

▲ Trade-related



International loans (net)

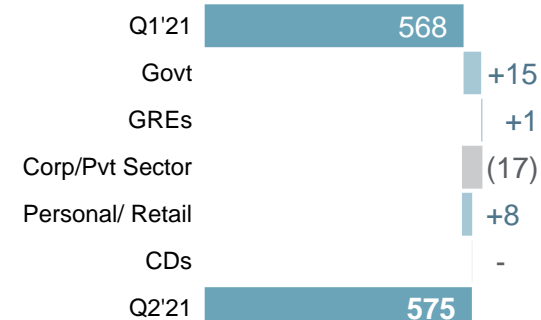
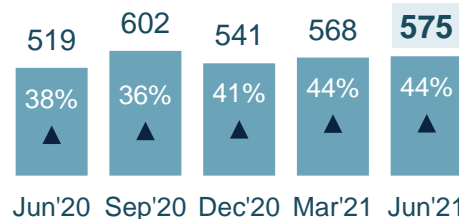
AED	QoQ	YoY	Ytd
109Bn	+11%	+10%	+6%
(Incl BAE 7Bn)			

Customer Deposits (AED Bn)

- CASA +2Bn in the quarter; 44% of deposits
- QoQ increase primarily driven by BAE integration, partially offset by decline in corporate deposits in UAE

QoQ ↑1%, YoY ↑11%, Ytd ↑6%

▲ CASA%



International deposits

AED	QoQ	YoY	Ytd
166Bn	+6%	+27%	+23%
(Incl BAE 19Bn)			

- Liquidity remains strong despite significant balance sheet deployment

LCR(%) ¹	129	155	143	141	119
LDR (%)	74	65	71	67	69

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

Supporting our customers through payment deferrals

UAE CB TESS facility further extended to end-June 2022

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. **TESS deferral programme has now been further extended to end-Dec 2021, while TESS recovery programme has been extended to end-June 2022.**

- FAB's TESS allocation is AED 8Bn
- As of June-end 2021, our customers benefitted from deferrals under the TESS programme as well as from Bank's own initiatives:

AED Bn	TESS	Non-TESS	Total
as of Jun'21	3.5	2.4	5.9
as of Dec'20	3.5	0.8	4.3

- Majority of clients benefitting from relief measures are corporates, mainly from trading, real estate (incl. hospitality), construction and services sectors

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

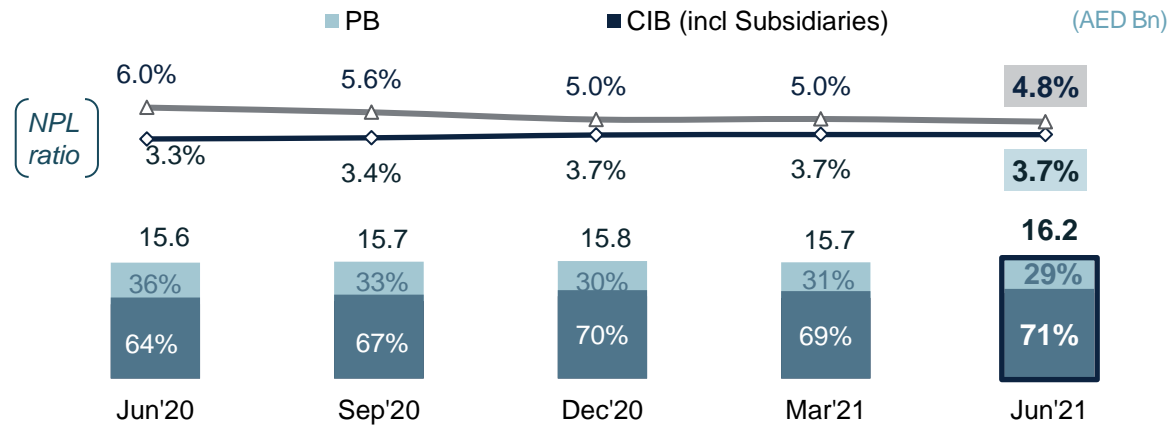
- Preemptive action taken to identify clients benefitting under TESS under two main categories:
 - Group 1:** Borrowers temporarily and mildly impacted by COVID-19
 - Group 2:** Borrowers expected to be significantly impacted by COVID -19 in the long term

Segment <i>(figures in AED Mn)</i>	Payment deferrals under TESS	Total Loans & Advances	% of Gross Loans (Jun'21)	TESS utilisation AED 3.5Bn
CIB				
Group 1	1,800	18,135	4.4%	Loans to Individuals, 4%
Group 2	1,670	3,801	0.9%	Services, 2%
PB				Construction, 46%
Group 1	26	474	0.1%	Real Estate (incl hospitality), 7%
Group 2	12	408	0.1%	Trading, 26%
Total	3,508	22,817	5.5%	

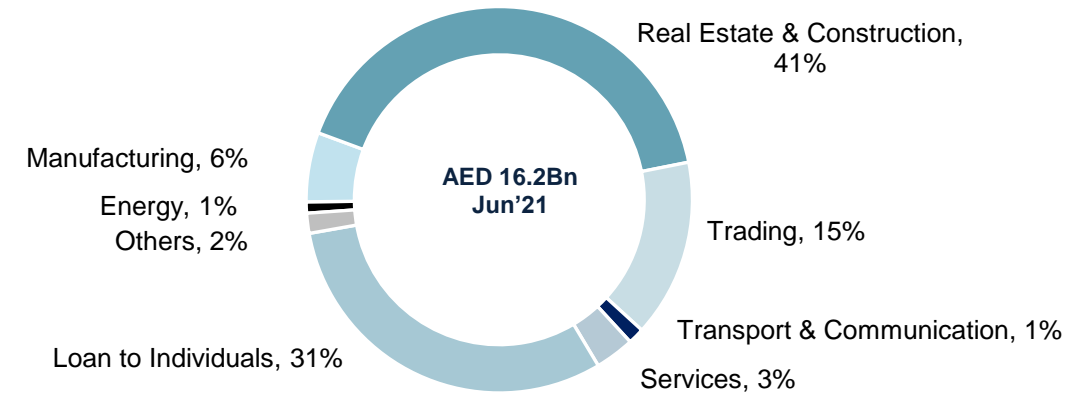
1 For more information, refer to note 29 of FAB's Q2/H1'21 financial statements

NPLs and Loans/ECL by stage

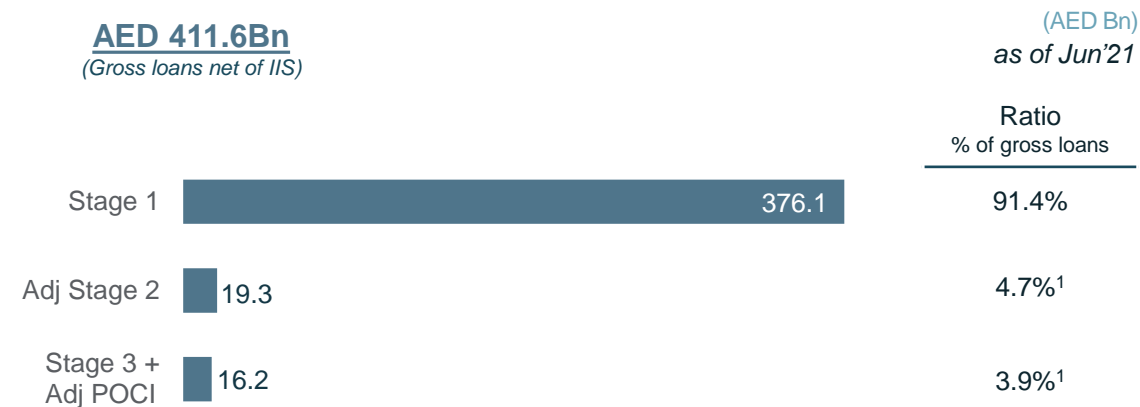
NPLs¹ by segment



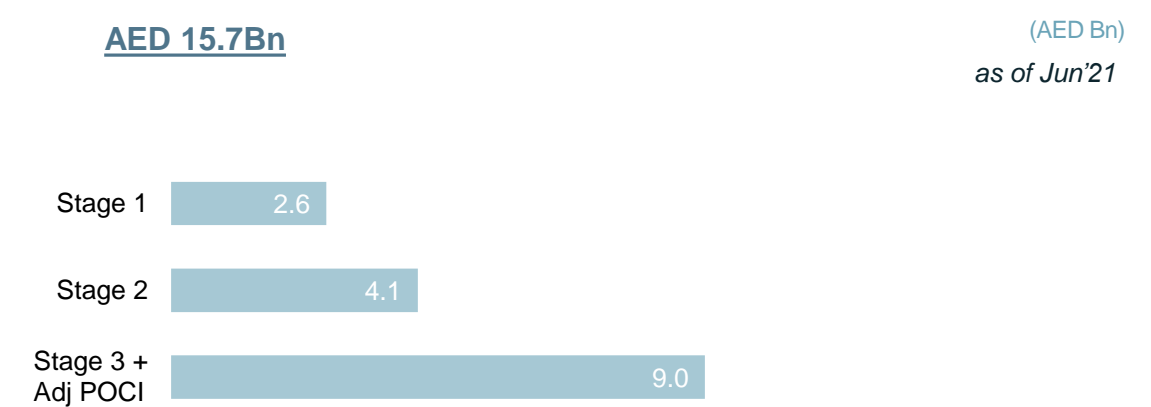
NPLs¹ by sector (%)



Loans by stage



ECL² by stage



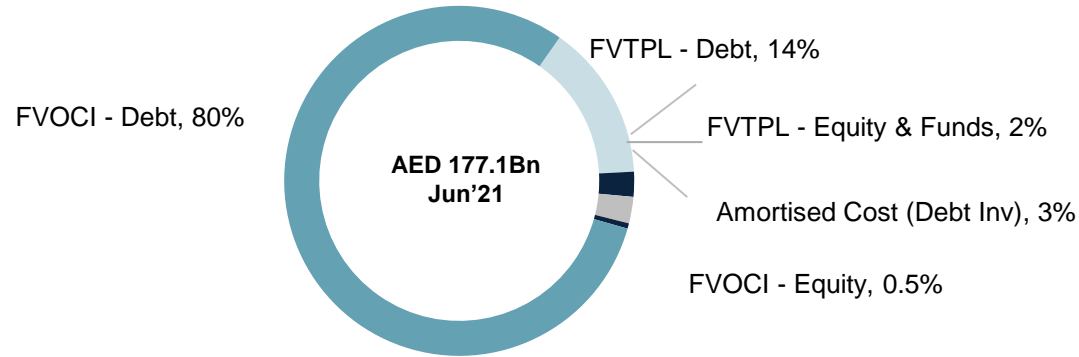
¹ NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of AED 5,417Mn as of Jun'21 considered as par to NPLs, net of IIS; Stage 3+POCI, net of IIS as per Note #29 in H1'21 financials is AED 16.4Bn; Adj Stage 2 incl POCI not considered as NPLs (AED 153Mn)

² ECL = ECL on loans & advances (13.0bn) + ECL on unfunded exposures (0.8bn) + IFRS9 impairment reserve (1.9bn), IFRS9 specific reserve incl in Stage3 (1.2bn), IFRS9 collective reserve incl in Stage2 (0.6bn)

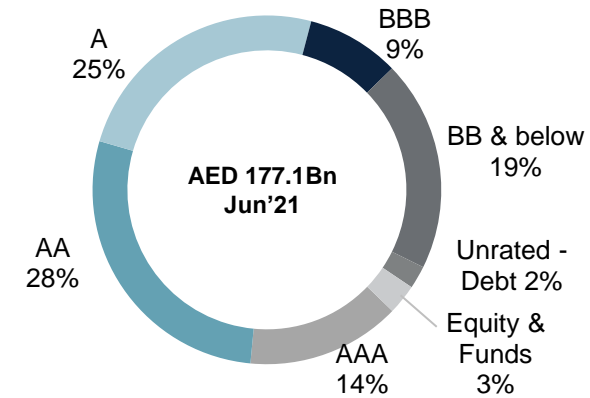
Note: Gross loans & advances and NPLs are net of interest in suspense; see Note #29 Credit Risk in H1'21 financials for more details on IFRS9 exposures and ECL

High-quality investment book

Investments by type

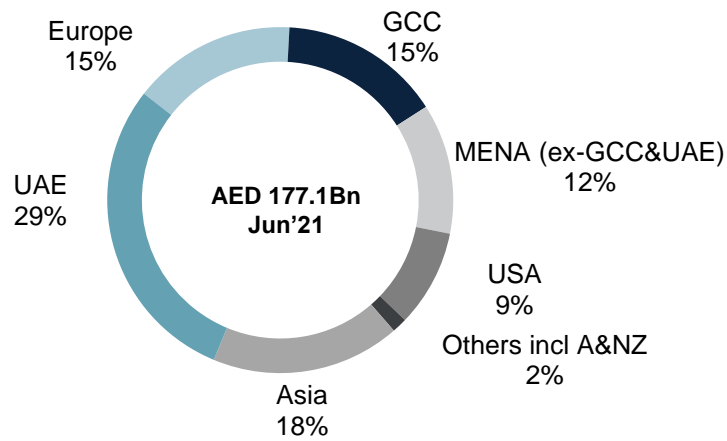


Investment by ratings

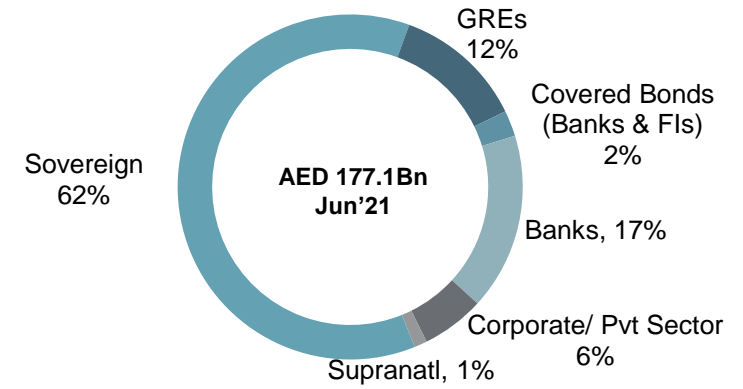


- 67% rated A and above
- 93% of BB & below Sovereign & GREs

Investments by geography



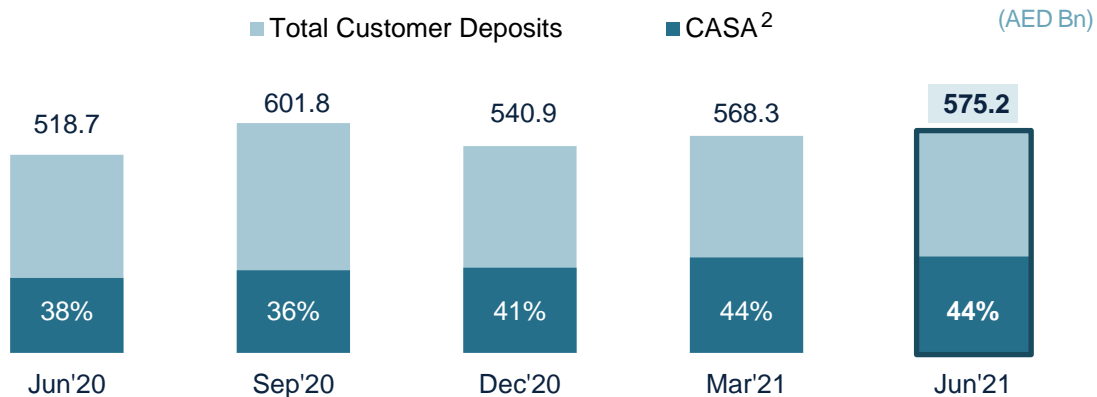
Investments by counterparty



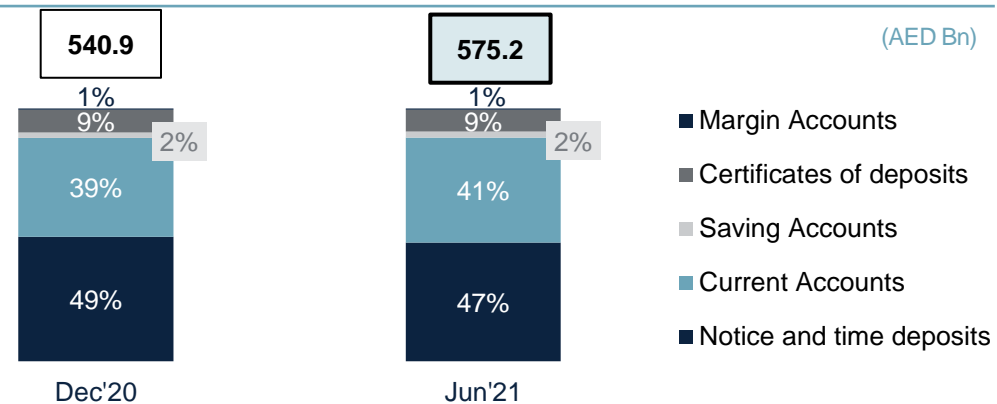
FVTPL – Fair value through profit or loss (previously HFT), Amortised cost – previously HTM, FVOCI – Fair value through other comprehensive income (previously AFS)
 Sovereign bonds include sovereign guaranteed bonds issued by GREs, banks & FIs
 Note: All totals are Gross investments before ECL

Customer deposits

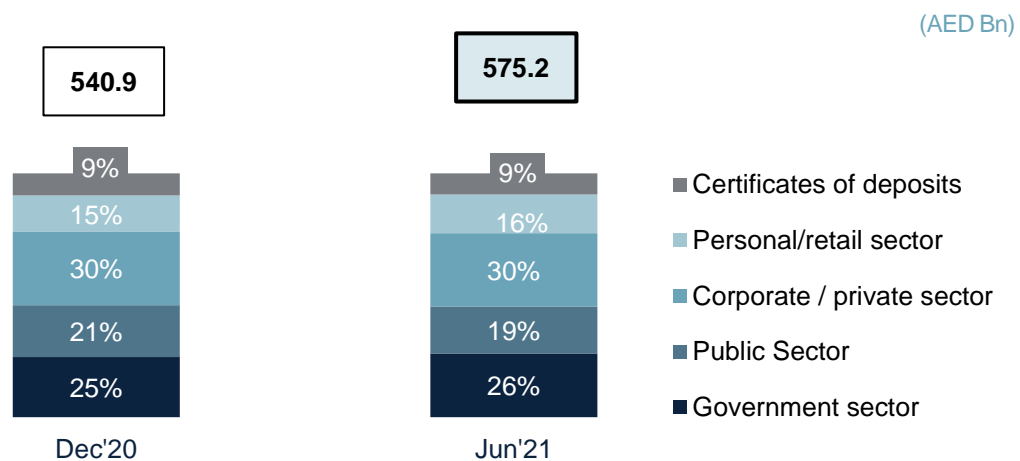
Customer Deposits



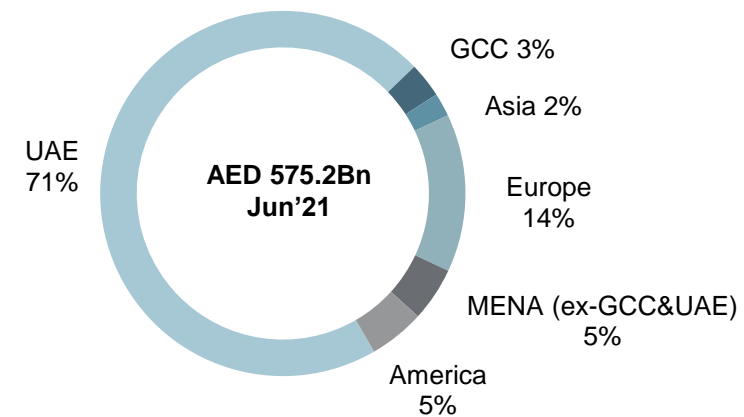
Customer deposits by account type



Customer deposits by counterparty



Customer deposits by geography¹

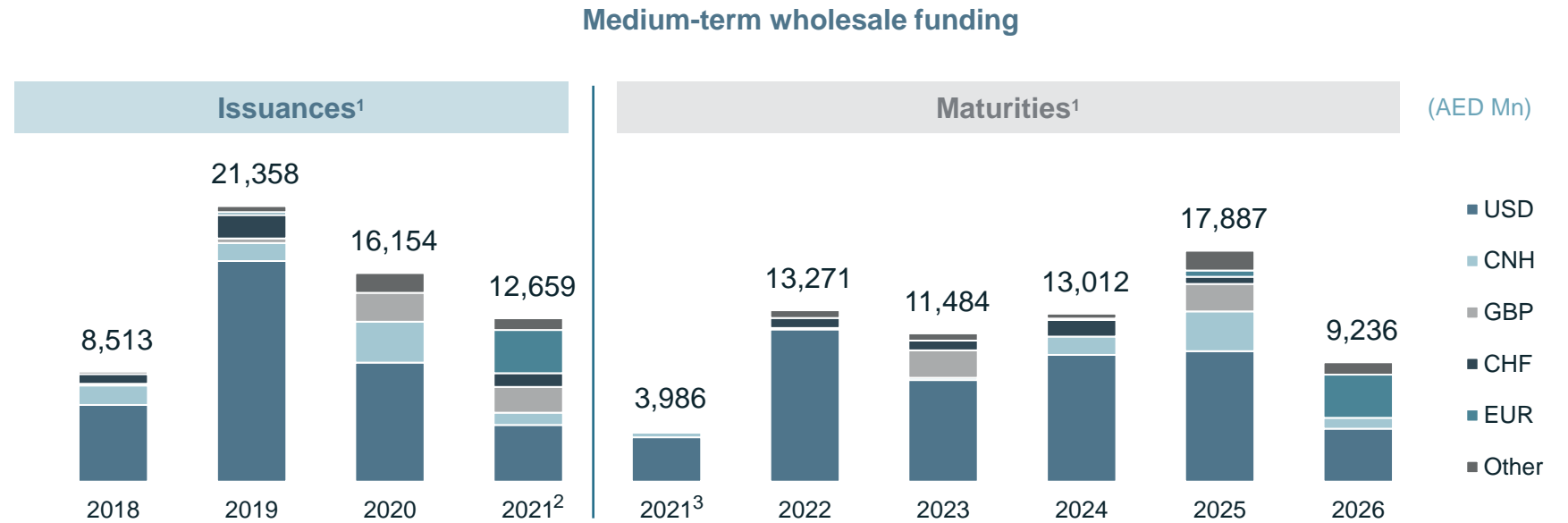
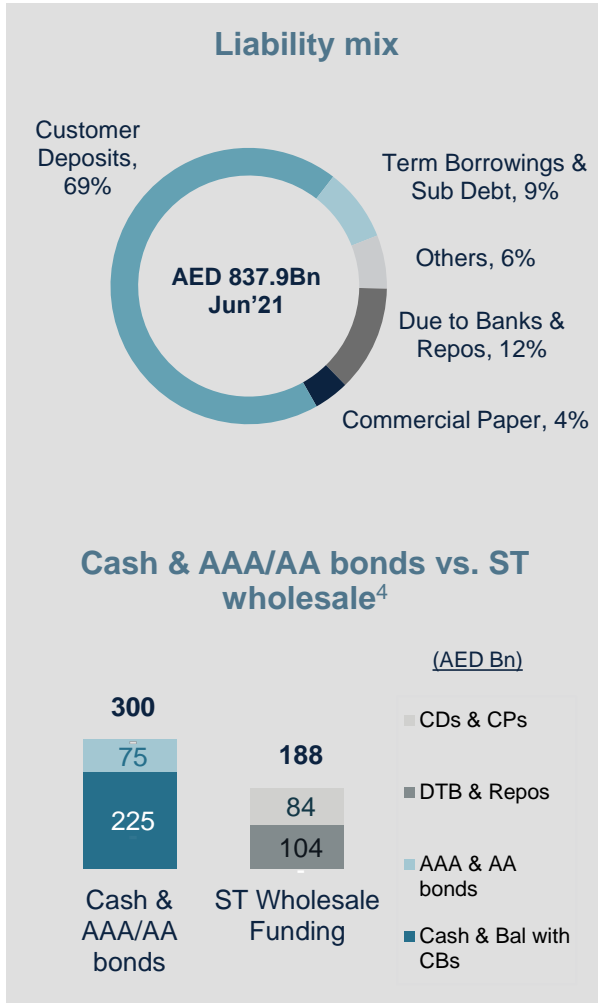


1 Based on deposit origination / coverage

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

Leading issuer in the MENA region – conventional, Sukuks and Green bonds



Year-to-date highlights:

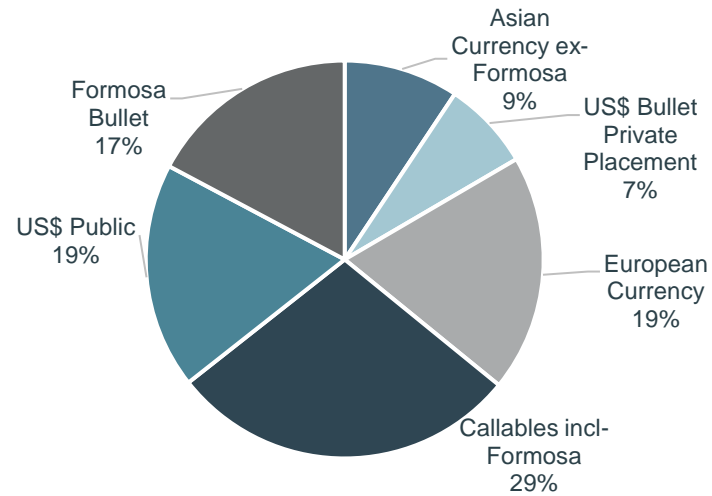
- USD 3.4Bn ytd of senior wholesale funding across multiple formats and 9 different currencies
- Inaugural Euro public transaction (EUR 750Mn 5-year) marking the first MENA FI in this format since 2015
- Return to the Sterling market (GBP 400Mn short 5-year) where FAB is the only MENA FI with public bonds outstanding
- CHF 260Mn long 6-year Public Green Bond which was the largest ever CHF denominated Green Bond issued by a foreign FI
- Regional leader in Green Bond issuance with over US\$1Bn of Green Bond notional outstanding across 6 transactions and 4 currencies
- In July, FAB issued its inaugural SOFR linked bond which is the first from a UAE issuer and demonstrates FAB's commitment to the IBOR transition process

1 All figures based on historical FX with the maturity of callables bonds set at next call date
 2 Year-to-date as of 30 June 2021
 3 For the remainder period of 2021
 4 FAB has access to place deposits with ECB & FED

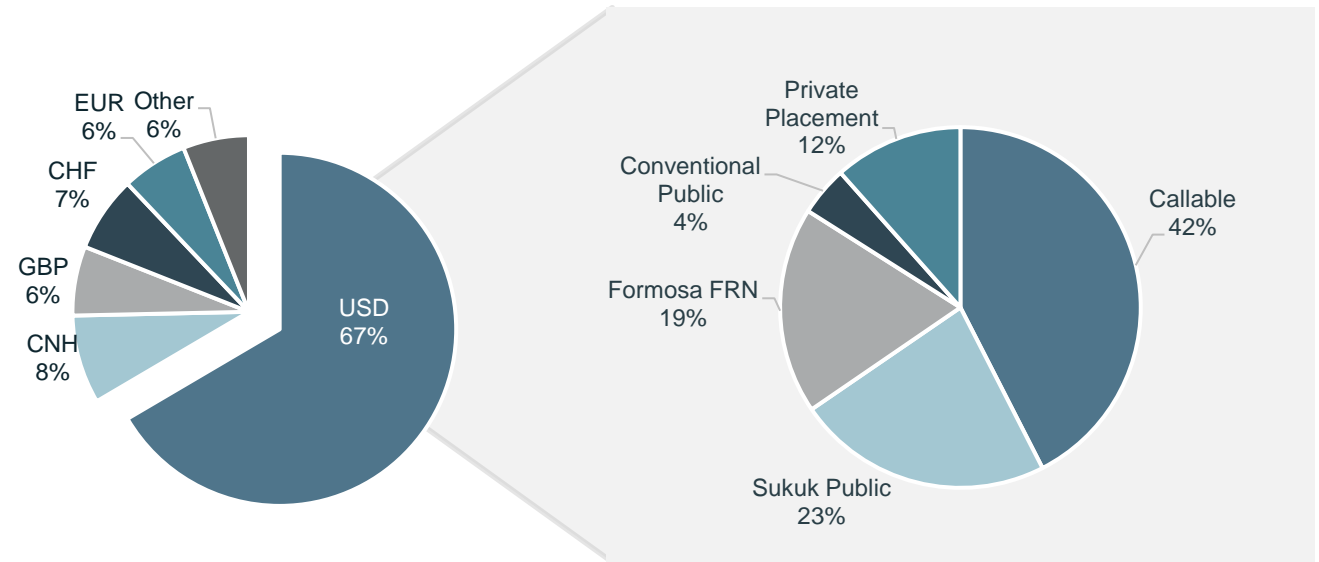
Diversified Term Funding portfolio

Frequent Issuer across multiple products, currencies and geographies

Term Funding Portfolio by Type¹



Term Funding Portfolio by Currency¹

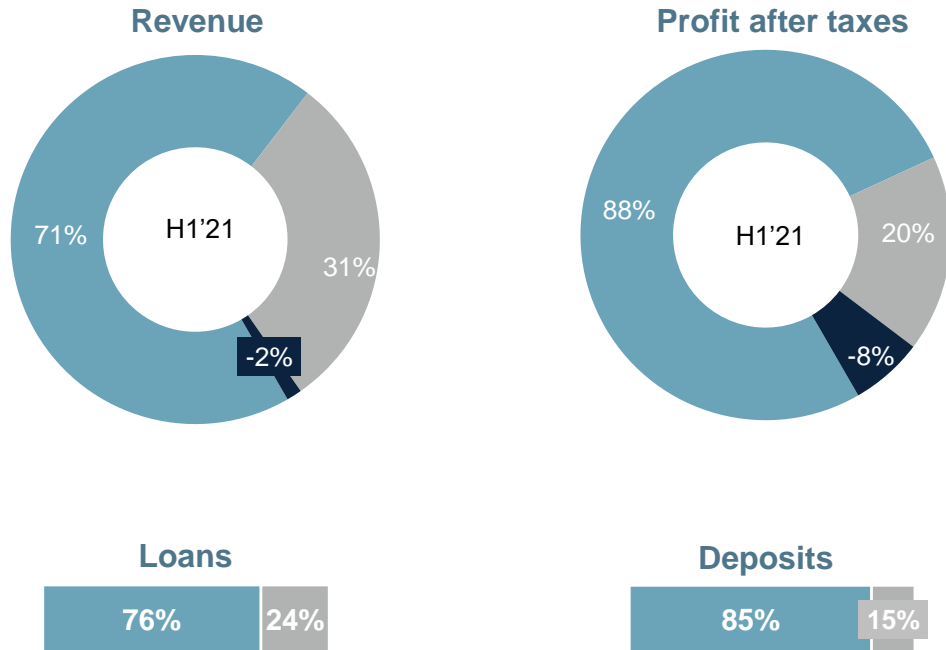


- Diversified investor base spanning Asia, the Middle East and Europe
- Active issuer across multiple currencies with US\$1bn equivalent or greater outstanding across both public and private placements in each of USD, CNH, GBP, CHF and EUR
- Source and maturity profile of US\$ denominated debt spread across multiple products

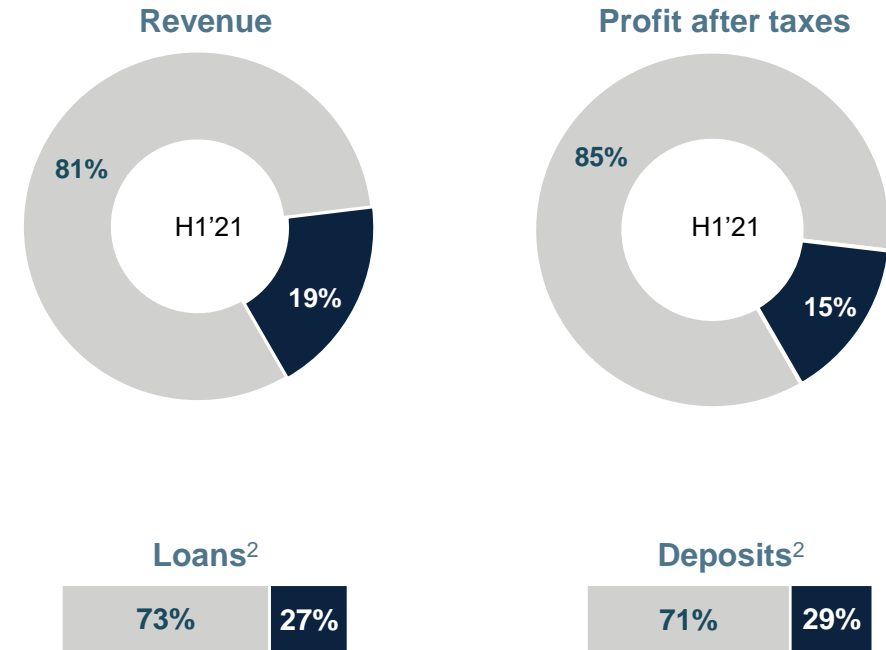
1. All figures based on historical FX

Dominant franchise in UAE with strategic International presence

Breakdown by Business



Breakdown by Geography



1 All figures as of 30 Jun 2021 / H1'21 financials

2 Based on loan origination / coverage

Our commitment to sustainability

Integration of ESG into risk management framework is a key focus for 2021

Our ESG Ratings

AA

MSCI ESG
'Leader'

A-

CDP Score
(formerly the Carbon Disclosure Project)

FAB's robust framework is anchored on 4 strategic pillars



Sustainable Banking



Responsible Employer



Positive Societal Impact



Governance, Integrity and Risk Management

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

- UAE Vision 2021
- The Abu Dhabi Economic Vision 2030
- Equator Principles
- The Green Bond Principles
- UN Sustainable Development Goals
- UN Global Impact
- TCFD (Task Force on Climate-Related Financial Disclosures)
- CDP (Carbon Disclosure Project)
- MSCI ESG
- FTSE4Good
- SASB (Sustainability Accounting Standards Board) & GRI (Global Reporting Initiative)

ESG scope of implementation and estimated timeline of implementation

2021

- Group sustainability strategy and roadmap
- ESG risk framework
- Operationalisation of ESG through roll out of ESG tools

Recent Highlights

- MSCI ESG ratings recently **upgraded from A to AA**
- FAB named Middle East's **Best Bank for Corporate Responsibility**¹
- Amongst the **largest MENA constituents** on the FTSE4Good² and MSCI ESG Index
- Annual CDP score **upgraded from B to A-**
- **FAB Green Bonds outstanding exceed USD 1 Billion** (equivalent), across 6 issuances and 4 different currencies.
- Green bond framework expanded to a **Sustainable Finance framework**
- Became a **corporate partner with Aurora50**, a UAE-based social enterprise that aims to increase board-level gender diversity while also creating and bolstering a female talent pipeline for future independent director appointments

Integration of ESG into FAB's risk management framework is a key focus for 2021, which will be supported by the new dedicated ESG Risk function

¹ Euromoney Awards for Excellence 2020

² Constituent for 2 years in a row

³ The report can be downloaded at <http://www.forcegood.org>

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)

Q2/H1'21 financial highlights – Group financials

Income Statement - Summary (AED Mn)	Q2'21	Q1'21	QoQ %	Q2'20	YoY %	H1'21	H1'20	YoY%
Net interest Income	2,802	2,679	5	3,244	(14)	5,482	6,323	(13)
Non- interest Income	2,390	1,703	40	1,551	54	4,093	3,038	35
Total Operating Income	5,193	4,382	18	4,795	8	9,575	9,361	2
Operating expenses	(1,451)	(1,318)	10	(1,236)	17	(2,768)	(2,589)	7
Operating profit	3,742	3,064	22	3,559	5	6,807	6,772	1
Impairment charges, net	(677)	(470)	44	(1,060)	(36)	(1,147)	(1,799)	(36)
Non-controlling Interests and Taxes	(187)	(118)	58	(87)	116	(306)	(154)	98
Net Profit	2,878	2,476	16	2,411	19	5,354	4,820	11
Basic Earning per Share (AED) ¹	1.04	0.88	18	0.86	20	0.96	0.84	14

Balance Sheet - Summary (AED Bn)	Jun'21	Mar'21	QoQ %	Jun'20	YoY %	Dec'20	Ytd%
Loans and advances, net	399	378	5	385	4	387	3
Customer deposits	575	568	1	519	11	541	6
CASA (deposits)	252	250	1	196	29	223	13
Total Assets	944	941	0	866	9	919	3
Equity (incl Tier 1 capital notes)	106	103	3	98	8	109	(3)
Tangible Equity	75	73	4	70	8	79	(4)

Key Ratios ¹ (%)	Q2'21	Q1'21	QoQ (bps)	Q2'20	YoY (bps)	H1'21	H1'20	YoY (bps)
Net Interest Margin	1.51	1.47	4	1.90	(39)	1.49	1.90	(41)
Cost-Income ratio (ex-integration costs)	27.3	29.6	(228)	25.5	175	28.3	27.3	102
Cost of Risk (bps) (loans & advances)	63	51	12	108	(45)	56	87	(31)
Non-performing loans ratio	3.9	4.0	(7)	3.9	1	3.9	3.9	1
Provision coverage	97	96	23	91	568	97	91	568
Liquidity Coverage Ratio (LCR)	119	141	<-999	129	(997)	119	129	(997)
Return on Tangible Equity (RoTE)	15.1	12.8	236	13.8	130	13.6	12.5	107
Return on Risk-weighted Assets (RoRWA)	2.2	2.0	21	1.9	25	2.0	2.0	8
CET1 ratio	13.0	13.7	(63)	13.6	(56)	13.0	13.6	(56)
Capital Adequacy ratio	16.1	16.9	(80)	16.4	(23)	16.1	16.4	(23)

¹ All ratios are annualised, where applicable



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Q2/H1'21 financial highlights – Segmental

AED Mn	Q2'21	Q1'21	QoQ %	Q2'20	YoY %	H1'21	H1'20	YoY %	H1'21 Contr%
Revenues	5,193	4,382	18	4,795	8	9,575	9,361	2	
CIB	3,748	3,016	24	3,178	18	6,764	5,818	16	71%
PB	1,499	1,444	4	1,406	7	2,943	3,054	(4)	31%
HO & Subsidiaries	(54)	(78)	(30)	211	na	(132)	490	na	-2%
UAE	4,219	3,576	18	4,085	3	7,796	7,923	(2)	81%
International	973	806	21	710	37	1,779	1,438	24	19%
Profit after taxes	2,879	2,479	16	2,418	19	5,359	4,817	11	
CIB	2,618	2,074	26	1,896	38	4,692	3,596	30	88%
PB	490	565	(13)	374	31	1,055	884	19	20%
HO & Subsidiaries	(229)	(160)	43	148	na	(388)	337	na	-8%
UAE	2,508	2,058	22	2,385	5	4,565	4,513	1	85%
International	372	422	(12)	34	998	793	304	161	15%
AED Bn	Jun'21	Mar'21	QoQ %	Jun'20	YoY %	Dec'20	Ytd%		Jun'21 Contr%
Loans & advances, net	399	378	5	385	4	387	3		
CIB	304	286	6	295	3	295	3		76%
PB	95	92	3	89	6	92	3		24%
HO & Subsidiaries	(0)	0	na	0	na	(0)	3		0%
UAE	290	280	4	286	1	284	(3)		73%
International	109	98	11	99	10	103	6		27%
Customer deposits	575	568	1	519	11	541	6		
CIB	486	488	(0)	441	10	458	6		85%
PB	87	79	11	75	16	80	9		15%
HO & Subsidiaries	2	1	18	3	(42)	3	(39)		0%
UAE	409	411	(0)	387	6	406	(16)		71%
International	166	157	6	131	27	135	23		29%



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SAVE THE DATE

Analyst & Investor Day 2021

Tuesday 23rd November 2021

THANK YOU!

For more information, please visit

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