

KEY FINANCIAL HIGHLIGHTS AS OF 31 DECEMBER 2019

The largest bank in the UAE by total assets and market capitalisation



TOTAL ASSETS
+10% YOY



LOANS AND ADVANCES
+16% YOY



CUSTOMER DEPOSITS
+12% YOY



MARKET CAPITALISATION
+8% YOY



REVENUE
+4% YOY



NET PROFIT
+4% YOY

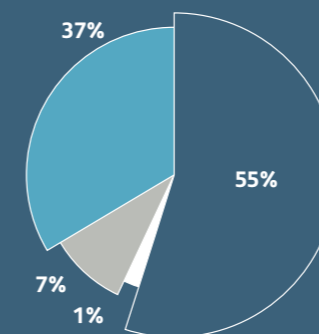
With the strongest combined credit ratings of any other bank in MENA



A dominant and diversified banking franchise with market-leading corporate and personal banking businesses, and a presence across 5 continents

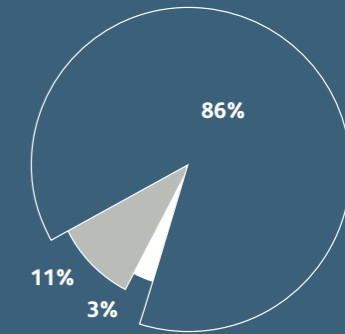
FY'19 Revenue: AED 20.2 Bn (USD 5.5 Bn)

BY BUSINESS SEGMENT



- 55%** Corporate & Investment Banking
- 37%** Personal Banking
- 7%** Head Office
- 1%** Subsidiaries

BY GEOGRAPHY



- 86%** UAE
- 3%** Asia Pacific
- 11%** Europe, Americas, Middle East & Africa (EAMEA)

Robust Financial Metrics – FY'19

16.1% (FY'18: 16.2%)

Return on Tangible Equity

3.2% (Dec'18: 3.1%)

NPL ratio

129% (Dec'18: 118%)

Liquidity Coverage Ratio (LCR)

26.8% (FY'18: 25.8%)

Cost-income ratio (excl. integration cost)

93% (Dec'18: 110%)

Provision coverage

13.5% (Dec'18: 12.4%)

Basel III CET1

Award-winning franchise

- Best Investment Bank in the UAE 2018, 2019
Global Finance
- Best Equity Bank in the Middle East 2018, 2019
Global Finance
- Best Bank for Cash Management in the UAE 2019
Global Finance
- Best Loan Arranger in the ME 2019
GlobalCapital
- Best Export Finance Bank Saudi Bank Awards
- Most Impressive Middle East Bank Issuer 2019
GlobalCapital
- Middle East's Best Banks for Asia 2018, 2019
ASIAMONEY
- Best Bank for Financing in the MEA 2019
EUROMONEY
- Best Bank for Transformation in MEA 2019
EUROMONEY
- Best UAE Custodian
Global Custodian

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

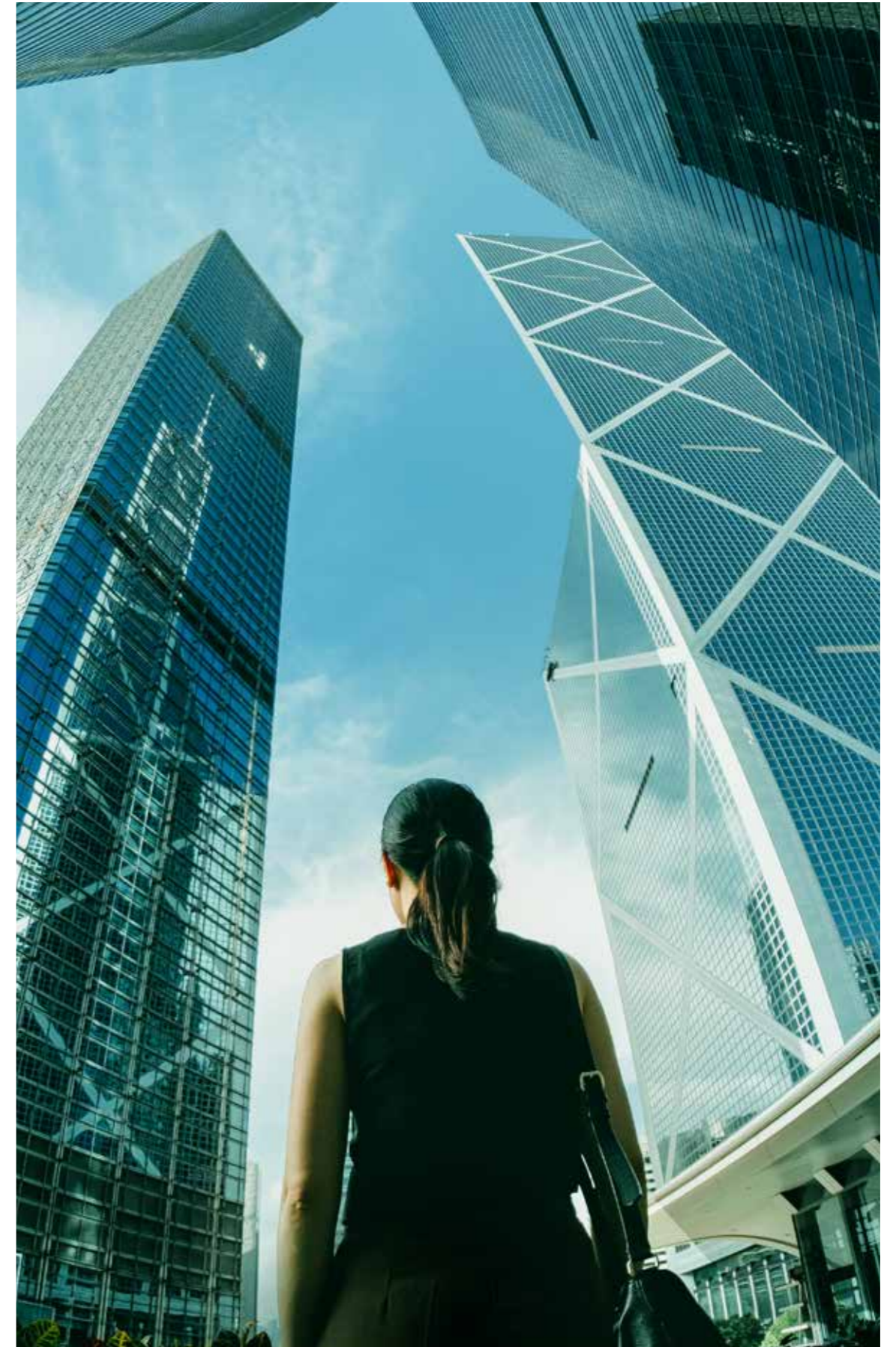
September 2019

- #1** in UAE & Middle East
- #4** in Emerging Markets
- #22** World's Safest Commercial Banks

The Bankers' **Top 1000 World Banks Ranking**

July 2019

- #1** in UAE (By Tier 1 Capital)
- #2** in the Middle East (By Tier 1 Capital)
- #108** in the World (by Assets)



WHERE WE OPERATE

Europe and Americas (E&A)

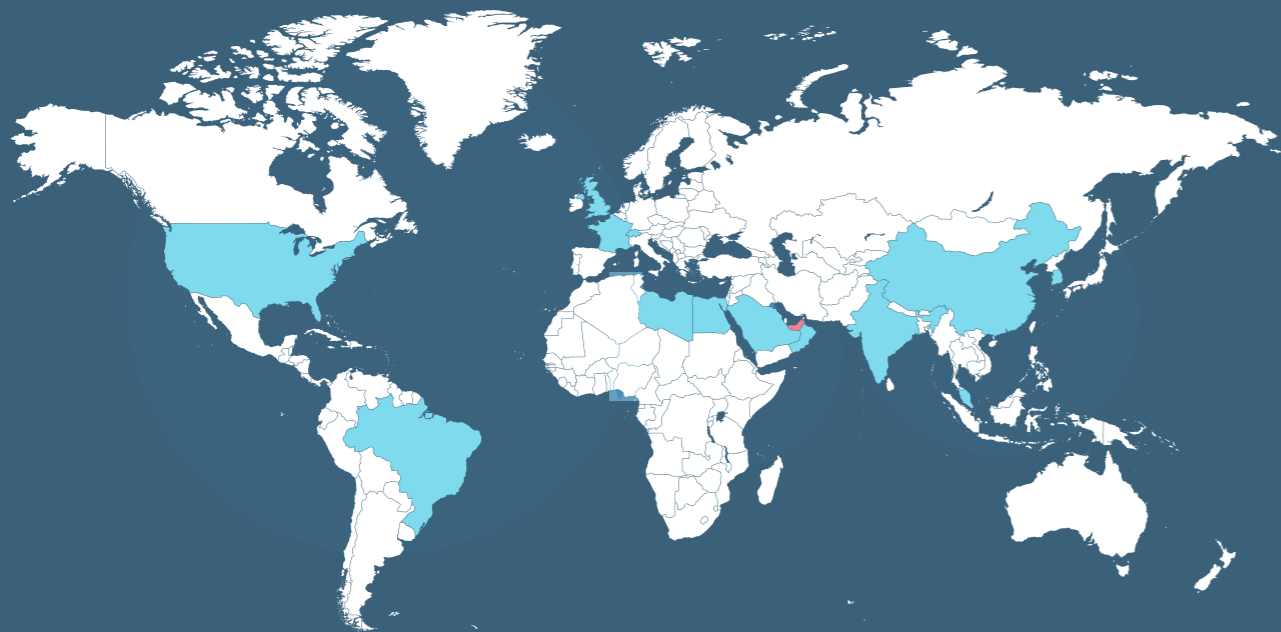
France | UK | Switzerland | USA | Brazil

Middle East and Africa (MEA)

UAE | Bahrain | Egypt | Kuwait | Libya | Oman | Saudi Arabia

Asia Pacific (APAC)

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



Domestic network across **7** Emirates

76 Branches/ Cash offices in UAE

541 ATMs/ CDMs



Rooted in the UAE with a global network across 5 continents, FAB will continue to strengthen and facilitate inward and outward trade and investment flows.