# 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

Market Capitalisation

**USD 29 Bn** 

Revenue

**USD 1.2 Bn** 

Net Profit

**USD 656 Mn** 



For information about legal presence please refer to note #29 of March-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

Total Assets

usp **227 Bn** 

Loans and Advances

**USD 104 Bn** 

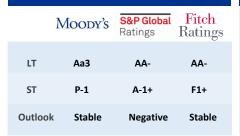
**Customer Deposits** 

**USD 135** Bn

#1 in UAE #2 Middle East

#86 in the World #108 in the World (by assets)

# Strongest Ratings in MENA





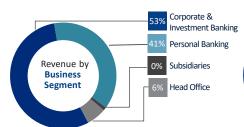
As of 31 March 2020 unless specified otherwise

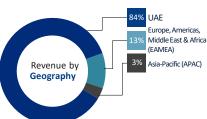
Largest Bank in the UAE

## Robust Financial Metrics - Q1'20

| Return on Tangible Equity                   | 13.0% | NPL ratio                       | 3.5%  | Liquidity Coverage Ratio (LCR) | 110%  |
|---|-------|---------------------------------|-------|--------------------------------|-------|
| Return on Risk Weighted Assets              | 1.97% | Provision coverage              | 95%   | Basel III CET1                 | 12.2% |
| Cost-Income ratio (excl. integration costs) | 29.1% | Cost of Risk (loans & advances) | 70bps | Basel III Capital Adequacy     | 15.5% |

#### **Diversified Business Profile**





#### **5 Strategic Pillars**

international

relevance in

Ö Mobile centric digitisation







mobilisation



## Leading UAE and regional bank (in USD Bn)

| Banking sector assets  | National Champion <sup>4</sup> | Total Assets     | Total Equity            | Market Cap                      | Credit ratings (Moody's/S&P/Fitch)                |  |  |
|--|--------------------------------|------------------|-------------------------|---------------------------------|---|--|--|
| UAE 852  | FAB                            | 227              | 25.5                    | 28.7                            | Aa3 / AA- / AA-                                   |  |  |
| Saudi Arabia 724   | NCB                            | 142              | 17.3                    | 27.6                            | A1 / BBB+ / A-                                    |  |  |
| Qatar 432  | QNB                            | 262              | 24.1                    | 42.2                            | Aa3 / A / A+                                      |  |  |
| Kuwait 232   | NBK                            | 97 <sup>6</sup>  | 14.1 <sup>6</sup>       | 15.6                            | Aa3 / A+ / AA-                                    |  |  |
| Bahrain <sup>5</sup> 208                                       | AUB                            | 40 <sup>6</sup>  | 5.4 <sup>6</sup>        | 6.5                             | NA / BBB / BBB-                                   |  |  |
| Oman 93  | Bank Muscat                    | 32               | 4.9                     | 2.7                             | Ba2 / BB / BB+                                    |  |  |
| 4 – Defined as the largest bank in the country by total assets | 5 - As of 29 Feb 2020          | 6 – As of 31 Dec | 2019 / FY'19 financials | Note: All figures and informati | on as on 31 March 2020 unless specified otherwise |  |  |

### Award winning franchise











