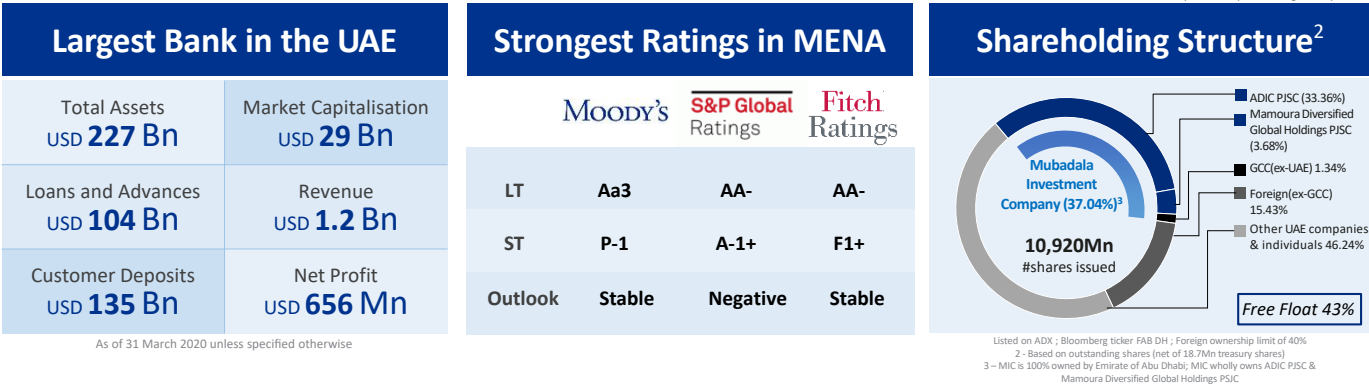
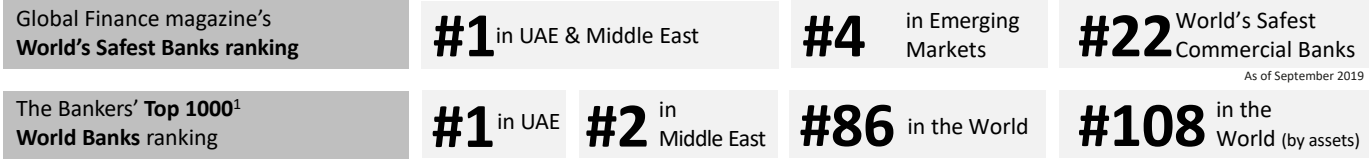


# FAB at a glance

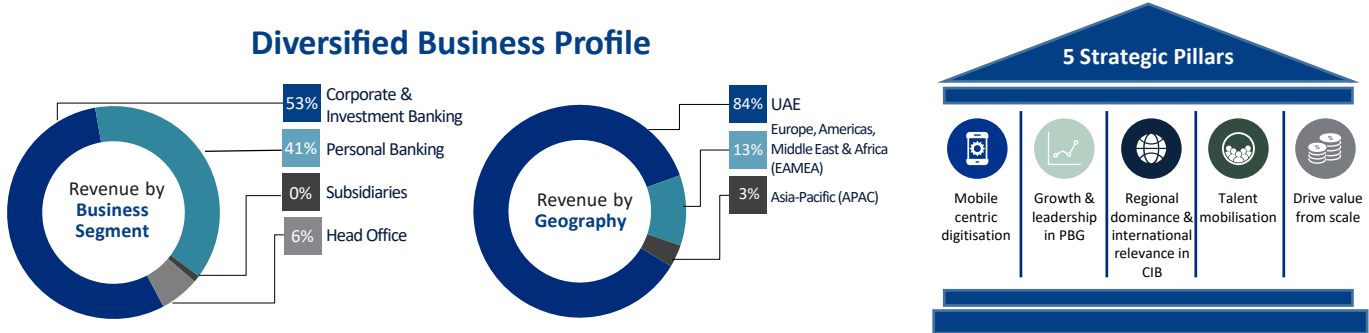
The UAE's largest bank and one of the world's largest and safest financial institutions



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 #29 of March-end 2019 financial statements



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%



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	<b>FAB</b>	<b>227</b>	<b>25.5</b>	<b>28.7</b>	<b>Aa3 / AA- / AA-</b>	
Saudi Arabia	NCB	142	17.3	27.6	A1 / BBB+ / A-	
Qatar	QNB	262	24.1	42.2	Aa3 / A / A+	
Kuwait	NBK	97 <sup>6</sup>	14.1 <sup>6</sup>	15.6	Aa3 / A+ / AA-	
Bahrain <sup>5</sup>	AUB	40 <sup>6</sup>	5.4 <sup>6</sup>	6.5	NA / BBB / BBB-	
Oman	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 information as on 31 March 2020 unless specified otherwise

