

# FAB at a glance

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

Global presence across

5

Continents

Domestic network across

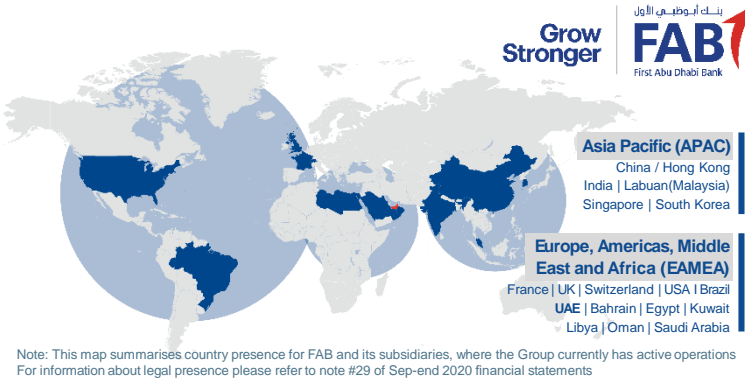
7

Emirates

Branches/ Cash offices

73

in UAE



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

**#1** in UAE & Middle East

**#4** in Emerging Markets

**#16** World's Safest Commercial Banks  
October 2020

The Bankers' **Top 1000<sup>1</sup> World Banks** ranking

**#1** in UAE

**#2** in the Middle East

**#85** in the World

**#109** in the World (by assets)  
1 - by Tier 1 capital strength; July 2020

**Largest Bank in the UAE**

Total Assets  
USD **260 Bn**

Loans and Advances  
USD **106 Bn**

Customer Deposits  
USD **164 Bn**

Market Capitalisation  
USD **33 Bn**

Revenue (9M'20)  
USD **3.7 Bn**

Net Profit (9M'20)  
USD **2.0 Bn**

As of 30 September 2020 unless specified otherwise

**Strongest Ratings in MENA**

MOODY'S

LT **Aa3**

ST **P-1**

Outlook **Stable**

S&P Global Ratings

**AA-**

**A-1+**

**Negative**

Fitch Ratings

**AA-**

**F1+**

**Stable**

**Shareholding Structure<sup>2</sup>**

Mubadala Investment Company (37.00%)<sup>3</sup>

10,920Mn #shares issued

Free Float 43%

ADIC PJSC (33.32%)

Mamoura Diversified Global Holdings PJSC (3.68%)

GCC(ex-UAE) 1.50%

Foreign(ex-GCC) 14.50%

Other UAE companies & individuals 46.99%

Listed on ADX; Bloomberg ticker FAB DH; Foreign ownership limit of 40%

2 - Based on outstanding shares (net of 11.8Mn treasury shares)

3 - MIC is 100% owned by Emirate of Abu Dhabi; MIC wholly owns ADIC PJSC & Mamoura Diversified Global Holdings PJSC

Robust Financial Metrics – 9M'20					
Return on Tangible Equity	12.4%	NPL ratio	3.9%	Liquidity Coverage Ratio (LCR)	155%
Return on Risk Weighted Assets	1.97%	Provision coverage	96%	Basel III CET1	14.0%
Cost-Income ratio (excl. integration costs)	27.5%	Cost of Risk (loans & advances)	72bps	Basel III Capital Adequacy	16.8%

**Diversified Business Profile (9M'20)**

Revenue by Business Segment

63%

Corporate & Investment Banking

34%

Personal Banking

0.2%

Subsidiaries

2.7%

Head Office

Revenue by Geography

84%

UAE

13%

Europe, Americas, Middle East & Africa (EAMEA)

3%

Asia-Pacific (APAC)

**Globally relevant**

**#43** Globally

**#3 in MENA**

Amongst the largest banks globally by market capitalisation

As of 30 September 2020

**Market Heavyweight**

ADSMI **37.21%**

FTSE EM **0.23%**

MSCI EM **0.14%**

As of 28 October 2020

**Sustainability Champion**

**A** MSCI ESG Ratings

**B** CDP Score\*

MSCI EM ESG Leaders Index **0.23%**<sup>4</sup>

FTSE4Good EM Index **0.48%**<sup>4</sup>

\*CDP - Carbon Disclosure Project; 4 – As of 3 August 2020

**Award winning franchise**

Best Bank in the UAE 2020  
Global Finance

Safest Bank in the MEA and the UAE 2020  
Global Finance

Ranked 1st in UAE in the Forbes Global 2000 list  
Forbes

MEA's Best Bank for Corporate Responsibility 2020  
EUROMONEY

Best Bank for Financing in the MEA 2019, 2020  
EUROMONEY

Investment Bank of the Year for Emerging Markets in the Middle East 2020  
THE BANKER