

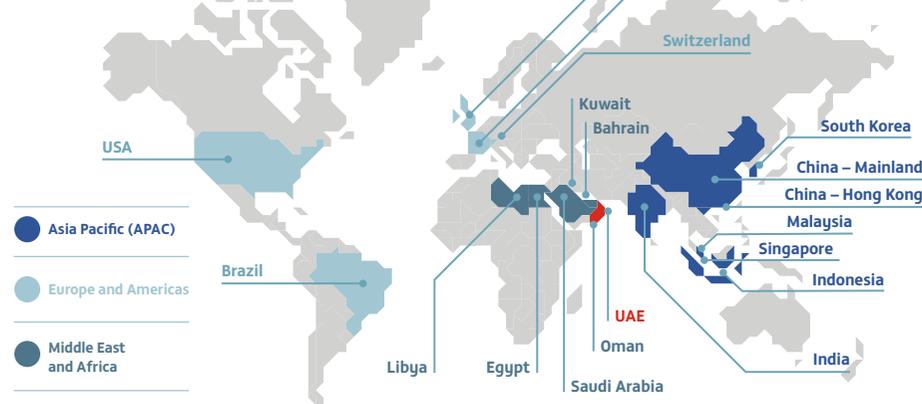


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LARGEST BANK IN THE UAE 		
with a diversified business profile		
Market Capitalisation	Total Assets	Loans and Advances
USD 53 BN	USD 268 BN	USD 110 BN
Customer Deposits	Revenue (9M'21)	Net Profit (9M'21)
USD 165 BN	USD 4.4 BN	USD 2.5 BN

As of 30th September 2021 unless specified otherwise

STRATEGIC INTERNATIONAL PRESENCE



Global presence across **19 markets**

Domestic network across **7 Emirates**

Branches/Cash offices **67 in UAE**

Governed by prominent regulators around the world in addition to UAE Central Bank

STRONG SHAREHOLDING

37.9%

Held by Emirate of Abu Dhabi through MIC (Mubadala Investment Company)

ROBUST FINANCIAL METRICS 	
<i>As of 30th September 2021 / 9M'21</i>	
Return on Tangible Equity	15.2%
Cost-Income ratio <small>(excl. integration costs)</small>	26.7%
Liquidity Coverage Ratio <small>(LCR)</small>	124%
Basel III CET1 <small>(post-dividends)</small>	13.0%

ESG LEADER

1st

UAE and GCC Bank to join the Net Zero Banking Alliance (NZBA)

AA MSCI ESG Ratings¹ **A-** CDP Score²

STRONGEST COMBINED CREDIT RATINGS IN MENA

AA- rated 

MARKET HEAVYWEIGHT 

Largest constituent on ADX and MSCI UAE

One of the largest MENA constituents on Emerging Markets and ESG equity indices

DELIVERING SUPERIOR AND SUSTAINABLE SHAREHOLDER RETURNS 

with a market-leading dividend payout ratio

GLOBAL FINANCE MAGAZINE'S WORLD'S SAFEST BANKS RANKING

16th

World's Safest Commercial Banks

More rankings 

September 2021

THE BANKER TOP 1000¹ WORLD BANK RANKING

94th

in the World

More rankings 

¹ By Tier 1 capital strength; July 2021

TOP-RANKED INVESTMENT BANK 

Only regional bank to rank within **Top #10** in all major MENA IB league tables in 9M'21

