

# FAB at a glance

Grow Stronger

بنك أبوظبي الأول  
**FAB**  
First Abu Dhabi Bank

## Profile

First Abu Dhabi Bank (FAB) is the result of the transformational merger in 2017 between two of Abu Dhabi's leading financial institutions, First Gulf Bank and National Bank of Abu Dhabi

Global Finance magazine's **World's Safest Banks ranking** **#1** in UAE & Middle East

The Bankers' **Top 1000 World Banks ranking** **#1** in UAE & Middle East

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**#4** in Emerging Markets

**#81** in the World

**#21** World's Safest Commercial Banks

**#116** in the World (by Assets)

As of October 2018

1 - by Tier 1 capital strength; July 2018



Global presence across **5** Continents

Domestic network across **7** Emirates

**80** Branches/ Cash offices in UAE

Note: This map summarizes 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 September-end 2018 financial statements

## Largest Bank in the UAE

**USD199Bn**

Total Assets

**USD42Bn**

Market Capitalization

**USD96Bn**

Loans and Advances

**USD5.3Bn**

Revenue (FY'17)

**USD124Bn**

Customer Deposits

**USD3.0Bn**

Net Profit (FY'17)

As of 30 Sep 2018 unless specified otherwise

## Strongest Ratings in MENA

MOODY'S **S&P Global Ratings** **Fitch Ratings**

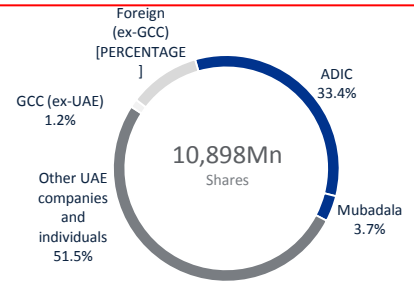
LT Aa3 AA- AA-

ST P-1 A-1+ F1+

Outlook Stable Stable Stable

AA- or equivalent ratings by all 3 rating agencies since 2013

## Shareholding Structure<sup>3</sup>



Foreign ownership limit: 25%

Listed on ADX; Bloomberg ticker FAB DH

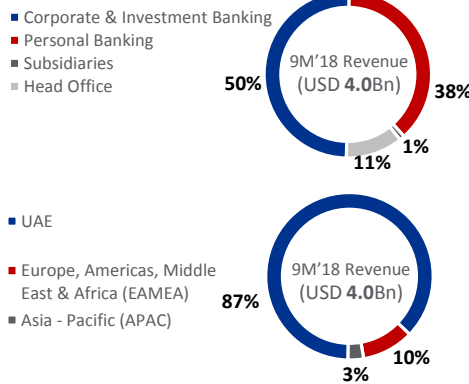
3 - Based on outstanding shares (net of 28Mn treasury shares)

## Robust Financial Metrics – 9M'18

Return on Tangible Equity <sup>4</sup>	16.5%
Cost-Income ratio <sup>4</sup> (excl. integration costs)	25.6%
Cost of Risk <sup>4</sup> (loans & advances)	51bps
NPL ratio	3.1%
Provision coverage	118%
Loans to Deposits	78%
LCR (Liquidity Coverage)	123%
Basel III CET1	13.6%
Basel III Capital Adequacy	17.0%

4 - Ratios are year-to-date and annualised

## Diversified Business Profile



Dominant personal bank in UAE

Regional wealth advisor of choice

Trusted partner to CIB customers

International business built around UAE knowledge and relationships

Complementary offering through subsidiaries

## Leading UAE and regional bank

Banking sector assets - Sep'18	National Champion <sup>5</sup>	Net Profit 9M'18	Total Assets Sep'18	Total Equity Sep'18	Market Cap 30-Sep-18	Credit ratings (Moody's/S&P/Fitch)
UAE	<b>FAB</b>	<b>2.5</b>	<b>199</b>	<b>27.3</b>	<b>42.1</b>	<b>Aa3 / AA- / AA-</b>
Saudi Arabia	NCB	2.1	122	16.7	35.9	A1 / BBB+ / A-
Qatar	QNB	3.0	234	20.9	44.7	Aa3 / A / A+
Kuwait	NBK	0.9	90	11.1	17.1	Aa3 / A+ / AA-
Bahrain	AUB	0.5	35	4.4	5.4	NA / BBB / BBB-
Oman	Bank Muscat	0.4	31	5.0	3.2	Baa3 / BB / BBB-

5 - Defined as the largest bank in the country by total assets

Note: All figures and information as on 30 Sep 2018 unless specified otherwise

## Award winning franchise

