Introducing
FIRST ABU DHABI BANK

بنك أبوظبي الأول

FAB

First Abu Dhabi Bank

Introducing First Abu Dhabi Bank (FAB)

First Abu Dhabi Bank (FAB) was formed earlier this year to create the UAE's largest bank and one of the world's largest and safest financial institutions. We are creating a premier bank for this generation, the next and the generation after that to **Grow Stronger.**

SAFE

The Safest Bank in the Middle East[1] and the largest bank in the UAE

STRONG

Strongest credit ratings of any bank in MENA at Aa3 / AA- / AA-[2] with total assets of AED 644bn[3] and market capitalization of AED 111bn[4]

SERVICE

Best-in-class customer centric services through our relationship managers, advisory services and top tier product experts

SPEED

Efficient and superior banking experience aimed at ensuring timely-delivery of our competitive offerings

1 - Global Finance Report, Sept 2017
2 - Ratings by Moody's, S&P and Fitch
3 - Total Assets as of September 2017
4 - Market Cap as of September 2017

A Leading Bank in the Middle East

Banking Sector Assets[1] (USD Bn)	9M'17 Net Profit (USD Bn)	Total Assets (USD Bn)	Equity (USD Bn)	Market Cap[2] (USD Bn)
720	2.2	175	27	30.3

FAB is well positioned against international peers

CET1: 14.4%

Market Cap of USD31.2bn

GROUP REVENUE
30 Sept 2017

AED14.48Bn

NET PROFIT
30 Sept 2017

AED8.09Bn

COST TO INCOME RATIO

27.4%

(excl. integration costs) is at industry best-practice levels

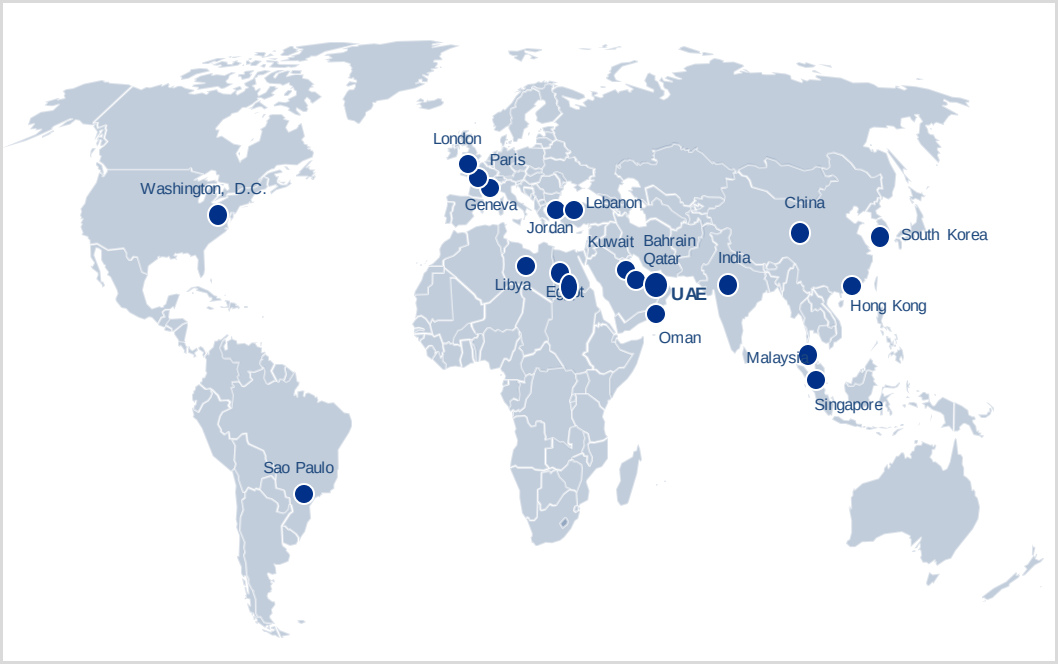
1 - Company and Central Bank information as of latest reported for Q3 2017
2 - Market Cap as of Q3 2017

Our Strengths

Dominant player in the MENA region with a strong network; and combined with our presence in 19 countries (exc. the UAE), we have one of the largest international networks of any GCC bank.

19	Countries (exc. the UAE)
115	UAE Branches
46	International Branches
625	ATMs/CDMs

Credit Ratings	Fitch	Moody's	S&P
LT	AA-	Aa3	AA-
ST	F1+	P-1	A-1+



We are governed by key regulators around the world:

- **Various U.S. regulatory bodies** (U.S.)
- **FCA** (U.K.)
- **Autorité des Marchés Financiers and Autorité de Contrôle Prudentiel et de Résolution** (France)
- **FINMA** (Switzerland)
- **Central Bank of UAE** (U.A.E)
- **Reserve Bank of India** (India)
- **MAS** (Singapore)
- **HKMA** (Hong Kong)

Building a customer centric focus

A primary focus for FAB is to take our

'Grow Stronger'

promise to a business built on relationship-led model

Client-led Model

with a focus on geography. One that provides greater proximity for our clients

Building trust and relationships with our clients

is at the center of our growth strategy and we are maintaining a focus on building a franchise that offers market leading capabilities and services in the UAE and through our MENA and international network

‘Grow Stronger’ is FAB’s promise to support your growth ambitions; providing ideas, tools and expertise to help you become stronger, today and in the future.”

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