

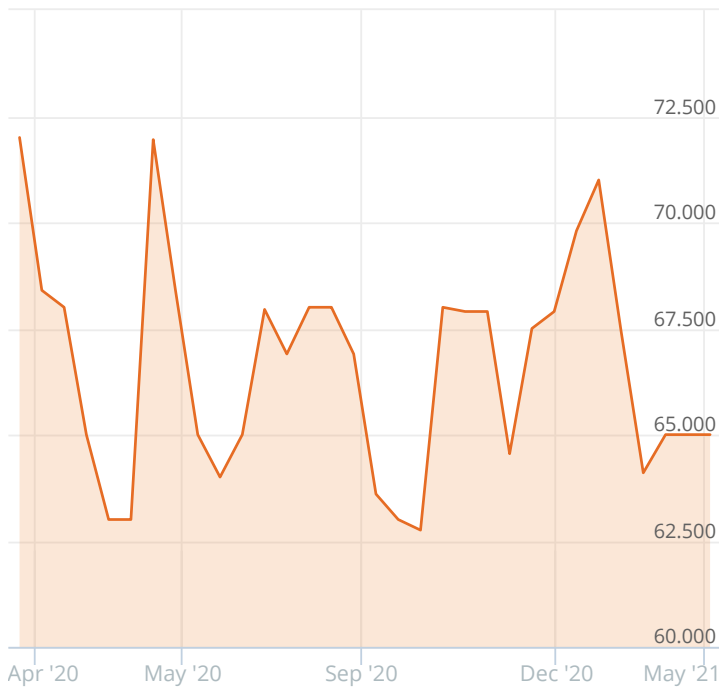
Mashreq Bank (DFML: MASQ) is one of the oldest banks and the only privately owned bank in the United Arab Emirates. It was established in 1967 by the Al-Ghurair Group, one of the leading business families in the region.

Mashreq bank offers a comprehensive range of banking services including, Corporate Banking, Retail Banking, International Banking and Treasury & Capital Markets. Mashreq also has presence in twelve countries, including Europe, US, Asia and Africa.

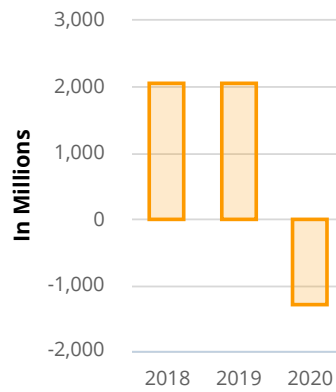
Stock Information

1 Week	0.00%	Exchange	DFM	Currency	AED
1 Month	0.00%	Sector	BANKS	Outstanding Shares	177,530,823
3 Months	0.00%	ISIN Code	AEM000101018	Free Float Shares	16.6856 %
YTD %	-4.27%	Symbol	MASQ	Par Value	10.00
1 Year	-4.34%	Established Date	01-01-1967	Paid Capital	1,775
Last Traded Price	65.00	Listed Date	01-04-2000	Market Cap	11,540
52 Weeks Range	62.599998 - 71	Auditor	PriceWaterhouseCoopers Ltd	Auth Capital	1,775

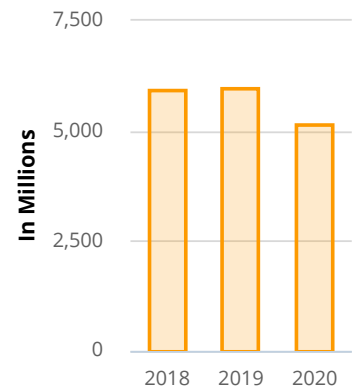
Share Price - 1 Year



Net Profit



Operating Income



FY ends in December. Values are in AED millions except per share data

2018 2019 2020

Income Statement

Net Interest Income	3,643	3,707	2,676
Non Interest Income	2,295	2,287	2,472
Operating Income	5,938	5,994	5,148
Operating Profit	3,320	3,371	2,203
Net Profit	2,060	2,065	(1,278)

Credit Ratings

Rating Agency	Long-Term Rating	Short-Term Rating	Outlook
Fitch	A	F1	Stable
Standard & Poor's	A-	A-2	Stable
Moody's	Baa1	P-2	Negative
Capital Intelligence	A	A1	Stable

Major Shareholders

Name	Percentage
------	------------

Saif Alghurair Investment Group LLC	39.47%
Abdulla Ahmed Al Ghurair Investment Co LLC	31.10%
Massar Investments LLC	12.75%

Operating Income By Segment 2020

- Domestic Corporate : 31.5%
- Domestic Retail : 29.9%
- Treasury and Capital markets : 12.6%
- International Banking : 9.4%
- Insurance : 10.3%
- Others : 6.2%



FY ends in December. Values are in AED millions except per share data			
	2018	2019	2020
Balance Sheet			
Total Assets	142,561	159,431	158,523
Net Loans and Advances	69,270	76,167	71,533
Deposits	83,219	90,969	88,261
Shareholders Equity	20,144	21,533	19,431

FY ends in December. Values are in AED
millions except per share data

2018

2019

2020

Ratios and Growth Rates

Tier One Capital Ratio% (1)	15.33	15.15	14.87
Total Capital Ratio% (1)	16.45	16.28	16.01
Net Interest Margin% (Earning Assets)	3.24	3.01	1.96
Cost to Income Ratio%	44.09	43.76	57.20
Advances to Deposits%	83.24	83.73	81.05
NPL Coverage Ratio%	137.19	116.83	130.31
NPL to Gross Advance%	3.11	3.64	5.06
EPS	11.60	11.63	(7.20)
ROAA% (Annualised)	1.64	1.50	(0.88)
ROAE% (Annualised)	10.17	9.91	(6.24)

