

The UAE's leading bank and one of the strongest banks globally

A Regional Powerhouse¹



1.24 AED Tn
(USD 336bn)
Total Assets



146 AED Bn
(USD 40bn)
Market Capitalisation



**Top-Ranked
Regional bank**

MENA IB league tables²

#1	Agent
#3	Loan bookrunner
#5	ECM

¹ By total assets; Source: Bloomberg, FAB, Peer financials

² Bloomberg/ Dealogic MENA league tables as of Q1'24

Among the Strongest and Safest Banks Globally



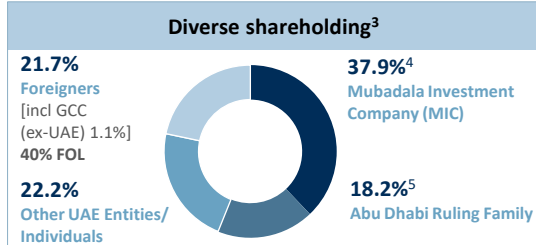
Strongest Combined
Credit Rating Among
MENA Banks

Aa3 / AA- / AA-
Moody's / Fitch / S&P (Stable outlook)

Reaffirmed by all major rating agencies during 2023

Global Finance Magazine Safest Banks 2023 rankings

#1	In UAE and Middle East
#5	In Emerging Markets
#31	Among World's Safest Banks



³ Free float as of 31 March 2024 was 41%

⁴ MIC holding through its wholly owned subsidiary One Hundred and Fifteenth Investment Company - Sale Proprietorship L.L.C., effective Sep 2021; MIC is one of the wholly owned strategic investment companies of the Emirate of Abu Dhabi

⁵ Members of companies owned by the Abu Dhabi ruling family; Each investor (natural or legal person) within this group, owns less than 5% of the company's shares, and is free to buy or sell FAB shares

Heavyweight constituent across major indices

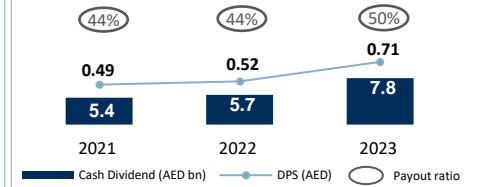
Top 3

Among largest
constituents on the
Abu Dhabi benchmark
(FTSE ADX15)

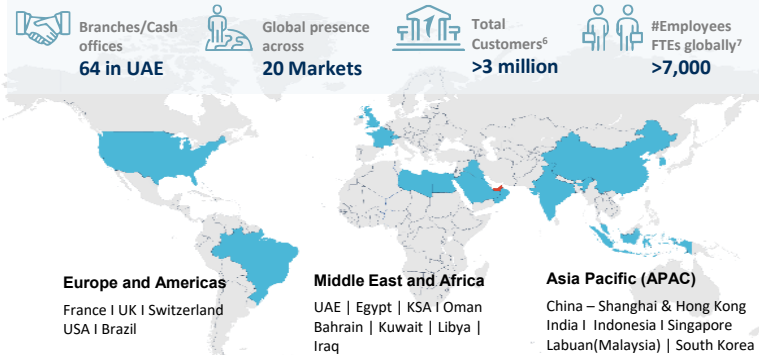
Top 15

Among largest MENA
constituents on most
widely tracked Global
EM indices

Strong shareholder returns history

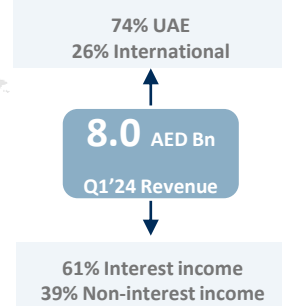


Diversified franchise with strong regional presence and a strategic global footprint



⁶ Includes Ratibi (Wages Protection System)

⁷ Full Time Employees, excludes outsourced staff

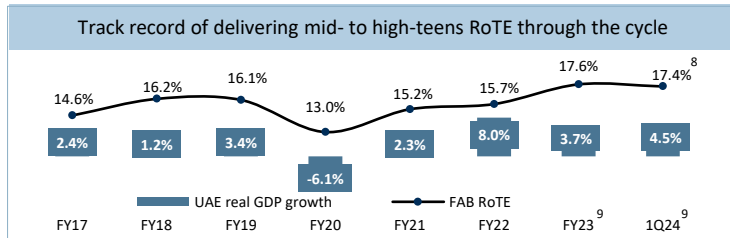


Award-winning franchise

- Best Bank for Sustainable Finance in the UAE (Global Finance (2023))
- Best UAE Corporate Bank Euromoney (2023)
- Middle East Investment Bank of the Year (The Banker (2023))
- Best Bank for Liquidity Management in the Middle East (Global Finance (2023))

Track record of delivering strong returns

Medium term RoTE guidance of >16%



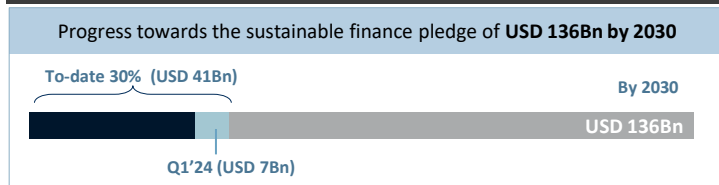
⁸ Annualised

⁹ Real GDP growth refers to expected for the 2023 and 2024 years

Robust Q1'24 performance

Loans and Advances	508 AED bn	138 USD bn	Healthy asset quality	Robust capital & liquidity
Customer Deposits	803 AED bn	219 USD bn	3.7% NPL Ratio	150% Liquidity Coverage Ratio
Net Profit	4.2 AED bn	1.1 USD bn	99% Provision Coverage Ratio	13.7% Basel III CET1 Ratio
			77 bps Cost of Risk L&A	17.1% Basel III Capital Adequacy

Regional ESG pacesetter powering the UAE sustainability agenda



First GCC bank

On a pathway to achieve **Net Zero Carbon Emissions** by 2050

Member of the **Net Zero Banking Alliance**

To have set interim **Financed Emissions Reduction Targets** across highest emitting sectors in the portfolio

A trusted strategic and financial partner for our clients in their transition to net zero

Regional leader in the Green Bond market
USD 3.3 billion
Equivalent outstanding across 18 issuances and 6 currencies

Multiple MoUs to supply **Carbon Credits**
Boosting the trading of emissions permits in the UAE

ENTITIES

- SUSTAINALYTICS
- MSCI
- CDP
- REFINITIV
- LSEG

SCORE

19.3

A

C

79

PEER COMPARISON

- Best ESG Risk rating among Middle Eastern banks (Low ESG Risk)
- Top 22% of the global banking industry
- Highest ESG score given to Middle Eastern banks
- Best score among UAE banks
- Best score among Middle Eastern banks
- Top 10% of the global banking industry