

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

A Regional Powerhouse



1.2 AED Tn
(USD 320bn)
Total Assets



138 AED Bn
(USD 37bn)
Market Capitalisation



Top-Ranked Regional bank

#1	Agent
#3	Loan bookrunner
#4	ECM
#2	Green Loans

Source: MENA IB league tables

Among the Strongest and Safest Banks Globally



Strongest Combined Credit Rating Among MENA Banks

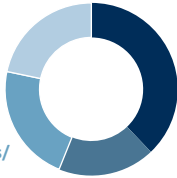
Aa3 / AA- / AA-
Moody's / Fitch / S&P
(Stable outlook)

Global Finance Magazine Safest Banks 2023 rankings

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

Diverse shareholding

21.3% Foreigners
[incl GCC (ex-UAE) 1.1%]
40% FOL



37.9% Mubadala Investment Company (MIC)

18.2% Abu Dhabi Ruling Family

22.6% Other UAE Entities/Individuals

Heavyweight constituent across major indices

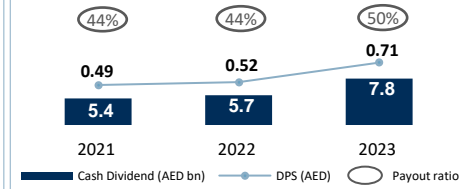
Top 3

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 a strong regional presence and a strategic global footprint



Branches/Cash offices
63 in UAE



Global presence across
20 Markets



Total Customers⁶
>3 million



#Employees FTEs globally⁷
>7,000

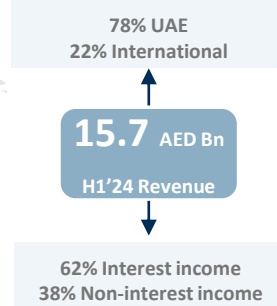


Europe and Americas
France | UK | Switzerland
USA | Brazil

Middle East and Africa
UAE | Egypt | KSA | Oman
Bahrain | Kuwait | Libya | Iraq

Asia Pacific (APAC)
China – Shanghai & Hong Kong
India | Indonesia | Singapore
Labuan (Malaysia) | South Korea

6. Includes Ratibi (Wages Protection System)
7. Full Time Employees, excludes outsourced staff



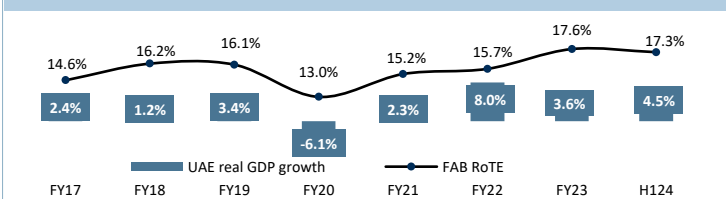
Award-winning franchise



Delivering consistently strong returns

Medium term RoTE guidance of >16%

Track record of delivering mid- to high-teens RoTE through the cycle



Robust H1'24 performance

Loans and Advances	513 AED bn	140 USD bn	Healthy asset quality	Robust capital & liquidity
Customer Deposits	766 AED bn	208 USD bn	3.7% NPL Ratio	152% Liquidity Coverage Ratio
Net Profit	8.4 AED bn	2.3 USD bn	96% Provision Coverage Ratio	14.0% Basel III CET1 Ratio
			76 bps Cost of Risk L&A	17.4% Basel III Capital Adequacy

Regional ESG pacesetter powering the UAE sustainability agenda

Progress towards the sustainable finance pledge of **USD 136Bn by 2030**

To-date **41%** (USD 55.6Bn)

By 2030

USD 136Bn

First GCC bank

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

Member of the **Net Zero Banking Alliance (NZBA)** & appointed Chair of NZBA Steering Group in Aug 2024

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

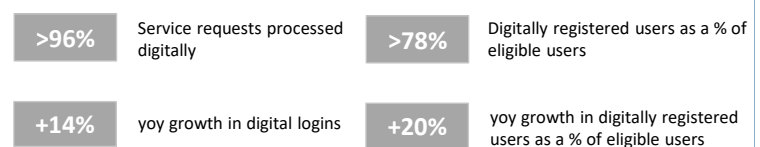
Regional leader in the Green Bond market
USD 3.3 billion
Equivalent outstanding across 18 issuances and 6 currencies

Leading ESG ratings

- Best Refinitiv ESG score in the Middle East (top 10% worldwide)
- Best MSCI ESG Score among UAE banks

Leveraging cutting-edge technology to enhance customer experience and operating efficiencies

Strong digital capabilities driving efficiencies and sustainable growth



Improved Net Promoter Scores across key channels, with consistently high ratings for FAB mobile app

Launched Commercial Banking digital platform to enhance service delivery

Continued deployment of AI and Gen-AI capabilities cross the Group

- Deployed FAB's first in-house conversational analytics tool
- Launched AI Academy in collaboration with Microsoft