

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

A Regional Powerhouse



Individuals

Total Assets



Market Capitalisation



Top-Ranked Regional bank

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

Source: MENA IB league tables

Among the Strongest and Safest Banks Globally



Aa3 / AA- / AA-

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



Middle East's **Best Bank** Global Finance Magazine Safest Banks 2024 rankings In UAE and Middle East #2

#6 In Emerging Markets

#36 Among World's Safest Banks

Diverse shareholding

21.5% **Foreigners** fincl GCC (ex-UAE) 1.1%] 40% FOL 22.6% Other UAE Entities/

37.9% Mubadala Investment Company (MIC)

18.0%

Abu Dhabi Ruling Family

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



Diversified franchise with a strong regional presence and a strategic global footprint



78% UAE 22% International 23.9 AED Bn 9M'24 Revenue 61% Net interest income 39% Non-interest income

Award-winning franchise



Best Consumer Digital Banks



Transaction **Banking Awards** The Banker



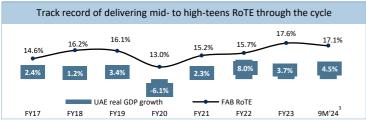
World's Best Digital Banks Global Finance



World's Best Sub-**Custodian Banks** 2024 Global Finance

Delivering consistently strong returns

Medium term RoTE guidance of >16%



³ Real GDP growth expected for 2024

Loans and 528 144 Advances AFD bn USD bn Customer 820 223 **Deposits** AED bn USD bn

12.9 3.5 AED bn USD bn Cost of Risk L&A

Robust 9M'24 performance Healthy asset quality

3.8% NPL Ratio

95 % Provision Coverage Ratio

Basel III CET1 Ratio 72 bps

18.0%

Basel III Capital Adequacy

Robust capital &

liquidity

Liquidity Coverage Ratio

140 %

14.3 %

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

Strong digital capabilities driving efficiencies and sustainable growth

Net Profit

Service requests processed digitally

>79%

Digitally registered users as a % of eligible users

yoy growth in digital logins

+30%

vov growth in digitally registered users as a % of eligible users

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

In partnership with Mastercard, now co-creating disruptive products, services and solutions, powered by Mastercard's advanced technology and customized for the bank's consumer, SME and commercial segments.

▶ Awarded Global Finance's 2024 best consumer digital bank in the UAE across:

- 'Best in Innovation'.
- 'Best User Experience (UX) Design' and
- 'Best in Transformation' subcategories

Regional ESG pacesetter powering the UAE sustainability agenda

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

To-date 43% (USD 59Bn)

By 2030 USD 136Bn

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

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

Regional leader in the Green Bond

USD 4.1 billion

Equivalent outstanding across 18 issuances and 6 currencies

► Leading ESG ratings

- Best Refinitiv ESG score across Middle East & Africa banks (top 5% worldwide)
- Rated 'Low ESG risk' by Sustainalytics
- 'AA' MSCI ESG rating