

AT A GLANCE (December 2023)

Top Ranked Investment Bank⁵

Top 15

Among Global Banks for green loans

- MENA league tables as of FY'23 
- #1 Agent Bank
 - #1 Loan Bookrunner
 - #3 ECM
 - #6 DCM

Market Heavyweight⁹

Top 50

Among Global Banks by Market Capitalisation

- Index
- FTSE ADX15 **Top 3**
 - FTSE EM **Top 10 in MENA**
 - MSCI EM

Among the Strongest and Safest Banks Globally

The UAE's leading bank and a Regional Banking Powerhouse

Safest banks rankings²

Total Assets	Market Capitalisation
1.2 AED Tn	154 AED Bn
318 USD Bn	42 USD Bn

#1 in UAE & Middle East

#5 In Emerging Markets

#31 Among World's Safest Banks

Top 1,000 banks rankings³

#1 In UAE

#5 In MENA
By Tier 1 capital strength

#90 Worldwide

#101 Worldwide
By Total Assets

Regional ESG High Performer



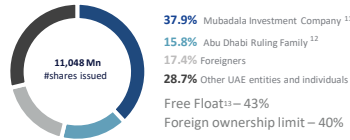
Strategic Pathway Partner

1st UAE and GCC Bank to join the Net Zero Banking Alliance (NZBA)

135 USD Bn Sustainable finance target by 2030
Facilitated c. USD 34 Bn to-date

#1 in MENA in Green Loans

Strong Shareholding¹⁰

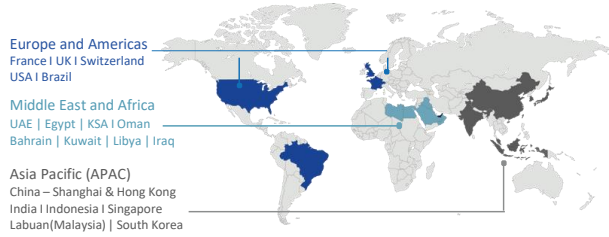


Diversified revenue streams⁹



AA-
equivalent
(with a stable outlook)
Strongest Combined Credit Rating among MENA Banks

Strategic International Presence⁴



Global presence across **20 Markets**

Domestic network across **7 Emirates**

Branches/Cash offices⁶ **65 in UAE**

ATMs/CDMs **393 in UAE**

#Employees FTEs globally⁷ **>6,900 across**
Across 82 nationalities

UAE customers⁸ **>3 million**

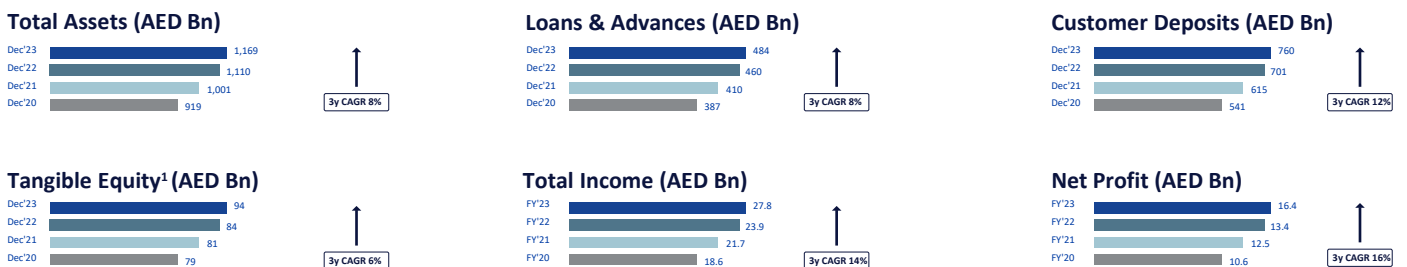
Award winning franchise

- Ranked 4th in the Middle East's most valuable banks Forbes Middle East (2023)
- Middle East Investment Bank of the Year The Banker (2023)
- Best Bank for Liquidity Management in the Middle East Global Finance (2023)
- Best Supply Chain Finance Provider in the Middle East Global Finance (2023)
- Best Bank for Sustainable Finance in the UAE Global Finance (2023)
- Best Bank for Sustainable Finance in the Middle East Euromoney (2023)
- Best UAE Corporate Bank Euromoney (2023)

Delivering Record Profitability Through Robust Fundamentals⁹

Loans and Advances	484 AED Bn	132 USD Bn	Revenue (FY'23)	27.8 AED Bn	7.6 USD Bn	Strong returns	Return on Tangible Equity	17.6 %	Healthy asset quality	NPL Ratio	3.9 %	Robust capital & liquidity	Liquidity Coverage Ratio	145 %
Customer Deposits	760 AED Bn	207 USD Bn	Net Profit (FY'23)	16.4 AED Bn	4.5 USD Bn		Return on Risk Weighted Assets	2.8 %		Provision Coverage Ratio	95 %		Basel III CET1 Ratio	13.8 %
							Cost to Income Ratio	25.9 %		Cost of Risk Loans and advances	63 bps		Basel III Capital Adequacy	17.4 %

A Journey of Growth and Sustainable Value Creation



1. All figures as of FY 2023, unless specified otherwise; relevant ratios are annualized
2. Global Finance Magazine, September 2023
3. The Banker's 2022 Top 1000 World Banks Rankings, July 2023
4. This map summarizes country presence for FAB and its subsidiaries, where the Group currently has active operations. For more information about legal presence, please refer to notes #1 and #5 of FY23 financial statements
5. Bloomberg / Dealogic MENA League tables as of FY 23
6. Including Islamic branches
7. Full Time Employees, excludes outsourced staff
8. Includes Ratio (Wages Protection System) and E-dinham customers
9. All figures as of 31 December 2023, unless specified otherwise; relevant ratios are annualized; Sources: ADX, Bloomberg, FAB
10. Based on issued shares. Treasury shares (5.34%) are included in 'Foreigners' to align with the definition as per ADX from 31 March 2023, prospectively
11. MIC holding through its wholly owned subsidiary One Hundred and Fifteen Investment Company - Sole Proprietorship L.L.C., effective Sep 2021, MIC is one of the jointly owned strategic investment companies of the Emirate of Abu Dhabi
12. 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
13. Free float designates FAB shares available for purchase in public equity markets which are not strategic in nature
14. Excluding Magnati related capital gains in 2022
15. Useful links:
a Investor Relations at FAB
b Sustainability at FAB & Corporate Governance at FAB
c Annual Financial and Social Statements
d FAB vs Peer Banks: How do we stack up? & other reports from our Market Insights team