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

A regional financial powerhouse

USD 401 bn
Total Assets

USD 60 bn
Market Capitalisation

27%
Market share (Total assets)

Market heavyweight
Across FTSE ADX15 and Global EM indices

Top ranked GCC Bank
In MENA IB League tables

Metrics as of 30 September 2026 unless otherwise stated

Among the strongest & safest banks globally

Strongest combined credit rating
among MENA banks at **AA- or equivalent**
(Reaffirmed with stable outlook)

Strongest combined ESG rating profile
in MENA, **AA ESG Rating reaffirmed by MSCI**

Ranked among the world's safest banks[1]

- **#2** In Middle East
- **#6** In Emerging Markets
- **#38** In the World

1 As per Global Finance Magazine Safest Banks 2026 rankings

Delivering strong and sustainable returns

Record P&L performance (9M'26)

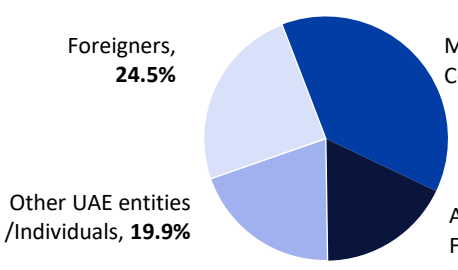
Operating Income	8.1 USD bn	↑ 7%	yoy
Profit before tax	5.5 USD bn	↑ 5%	yoy
Net Profit	4.5 USD bn	↑ 3%	yoy

Robust balance sheet fundamentals (Sep-26)

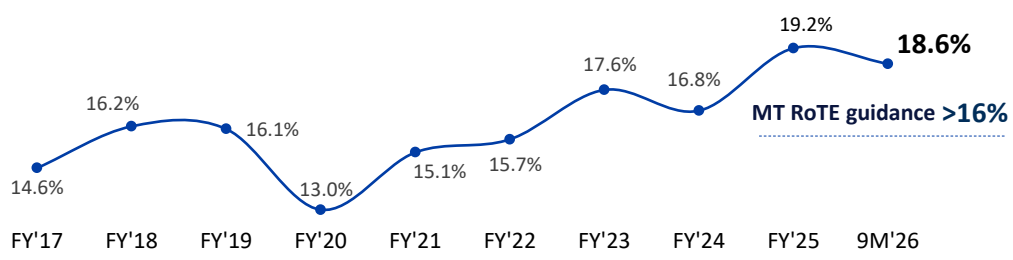
Loans and Advances (net)	185	USD bn
Customer Deposits	241	USD bn
Investments	75	USD bn

NPL Ratio	2.1%
Liquidity Coverage Ratio	140%
CET1 % (Basel III)	14.0%

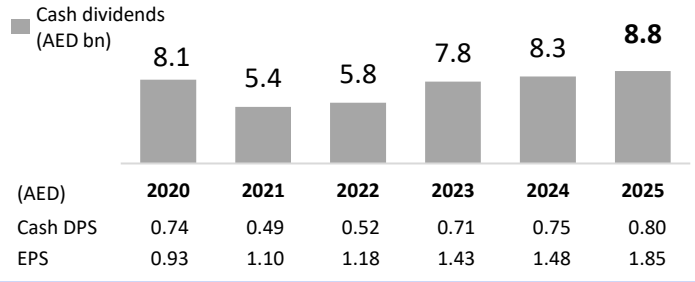
Backed by a diverse shareholding



Delivering mid to high teens RoTE through the cycle



Strong shareholder returns history



(AED)	2020	2021	2022	2023	2024	2025
Cash DPS	0.74	0.49	0.52	0.71	0.75	0.80
EPS	0.93	1.10	1.18	1.43	1.48	1.85

Đ44bn
Cumulative cash dividend payout (20-25)

- **19%** of total dividends paid on ADX

Diversified franchise across divisions, geographies and income sources driving revenue expansion

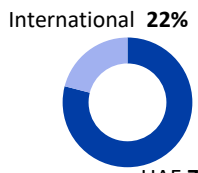
9M'26 Operating Income

IB&M	2.5 USD bn	↑ 4%	yoy
WB	1.4 USD bn	↑ 13%	yoy
PBW & PCBG	2.7 USD bn	↑ 4%	yoy

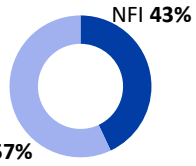
Balance Sheet (USD bn) & ytd growth %

IB&M	Loans	55	↑ 22%	
	Deposits	48	↑ 7%	
WB	Loans	52	↑ 14%	
	Deposits	67	↑ 4%	
PBW & PCBG	Loans	69	↑ 2%	
	Deposits	96	↑ 10%	

Revenue by geography



Revenue by income source



20+ markets
across 5 continents

> 4 Million
customers served[1]

140+
branches globally

> 7,500
employees globally[2]

1. Includes Ratibi (Wages Protection System)
2. Full Time Employees, excludes outsourced staff
3. PBW&PCBG: Personal, Business, Wealth & Privileged Client Banking Group, IB&M: Investment Banking & Markets, WB: Wholesale Banking

Harnessing AI and innovation to drive growth, efficiency and customer engagement

Enterprise-wide AI capabilities

Continued scaling of enterprise-wide AI capabilities, with **>6,000 employee-developed agents**

Delivering measurable value

>70% reduction in trade document processing turnaround times

> 80% growth in BB NTB onboarding volumes

External validation of regional AI leadership

Top 3 in the **2026 Evident AI MEA Banks Index**, including **#1 across Leadership and Transparency**

2026 Enterprise AI Breakthrough of the Year award (Gartner)

Advancing 24/7, programmable cross-border payment capabilities

#1 bank in MEA to execute live USD transactions at scale with Citi using tokenised deposits on Swift Ledger

Sustainable finance leadership delivering scale and impact

- **Established an AED 100bn blue finance target** to support water and blue economy related financing between 2026 and 2035
- **MSCI reaffirmed FAB's AA ESG Rating,** reflecting improved performance across environmental and social key issues, and industry-leading management of financing-related ESG risks

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

