

FAB at a glance (March 2023)

Strategic International Presence⁶

Governed by prominent regulators around the world in addition to UAE Central Bank

Europe and Americas

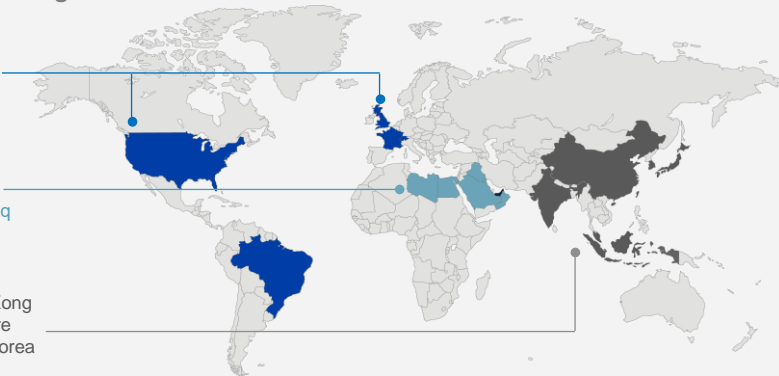
France | UK | Switzerland
USA | Brazil

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



Global
presence across
20 Markets



Domestic
network across
7 Emirates



Branches/Cash
offices³
65 in UAE



ATMs/CDMs
398 in UAE



#Employees
FTEs globally⁴
6,737

Across 85 nationalities



UAE customers⁵
>3 million

Amongst the Strongest and Safest Banks Globally

AA-
(equivalent)

Strongest
Combined Credit
Rating amongst
MENA Banks

Safest banks rankings⁷

#1
in UAE &
Middle East

#5
In Emerging
Markets

#14
Safest Bank
Worldwide

Top 1,000 banks rankings⁸

#1
In UAE

#3
In MENA

#91
Worldwide

#109
Worldwide

By Tier 1 capital strength

By Total Assets

Top Ranked Investment Bank²



MENA league
tables as of FY'22

#1

Agent Bank

#1

Loan
Bookrunner

#1
UAE Bank

DCM / ECM

Regional ESG High Performer

1st

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

USD Bn

75

Sustainable finance target by 2030
[Facilitated c.USD 15Bn to-date (Q1'23)]

#1

in MENA in the Green Bond Market

1. All figures as of 31 March 2023, unless specified otherwise; relevant ratios are annualised
2. Sources: ADX, Bloomberg, FAB; As of 31 December 2022
3. Excluding Islamic branches
4. Full Time Employees, excludes outsourced staff
5. Includes Ratibi (Wages Protection System) and E-dirham customers

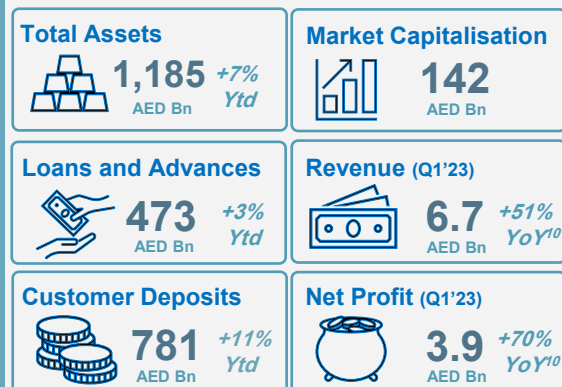
6. This map summarises country presence for FAB and its subsidiaries, where the Group currently has active operations. For information about legal presence please refer to notes #1 and #3 of Q1'23 financial statements
7. Global Finance Magazine, September 2022
8. The Banker's 2021 Top 1000 World Banks Rankings, July 2022

Useful links:

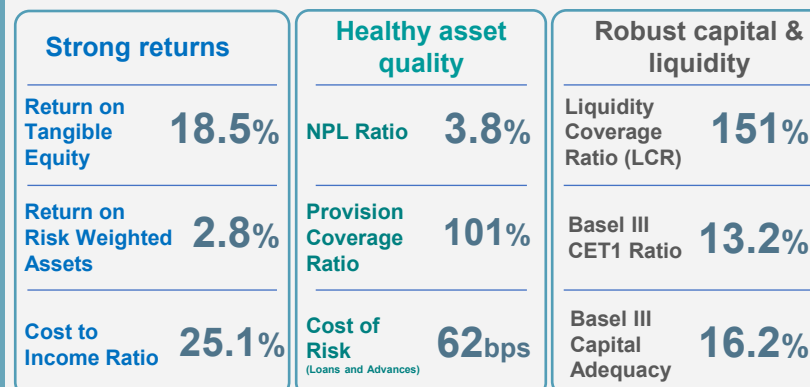
- a) [Investor Relations at FAB](#)
- b) [Sustainability at FAB & Corporate governance at FAB](#)
- c) [Board of Directors and Senior Management](#)
- d) [FAB vs Peer Banks: How do we stack up?](#) & other reports from our [Market Insights](#) team

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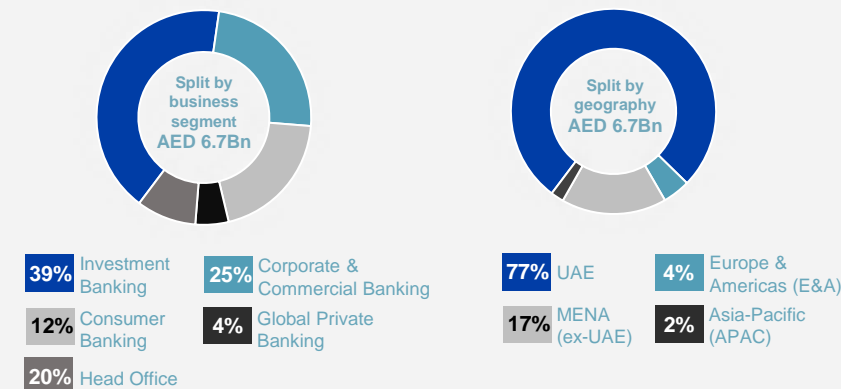
Largest bank in the UAE⁹



Key Ratios⁹



Diversified revenue streams⁹

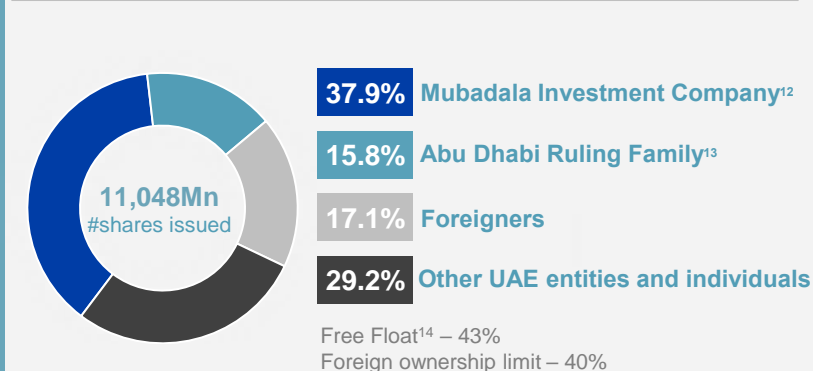


➔ [Click here](#) for more key financial figures, detailed financial reports and presentations

Market Heavyweight⁹



Strong Shareholding¹¹



Award Winning Franchise



9. All figures as of 31 March 2023, unless specified otherwise; relevant ratios are annualised; Sources: ADX, Bloomberg, FAB

10. Excluding Magnati-related capital gains in 2022

11. Based on issued shares. Treasury shares (6.5Mn) are included in 'Foreigners' to align with the definition as per ADX from 31 March 2023, prospectively

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

13. 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

14. Free float designates FAB shares available for purchase in public equity markets which are not strategic in nature

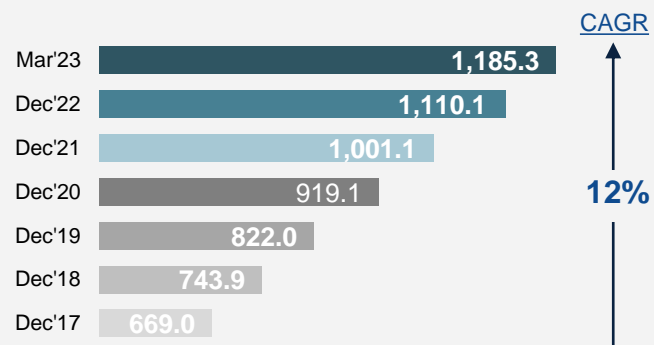
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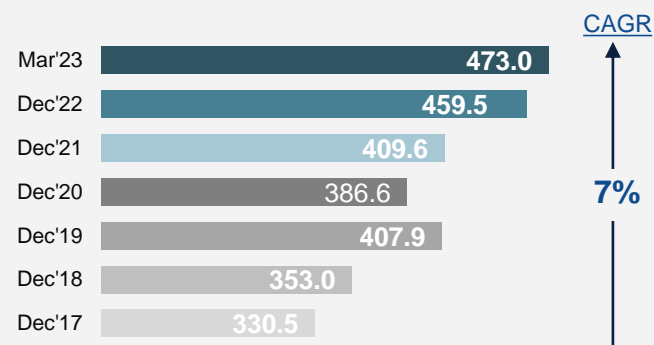
FAB at a glance (March 2023)

A Strong Financial Track Record

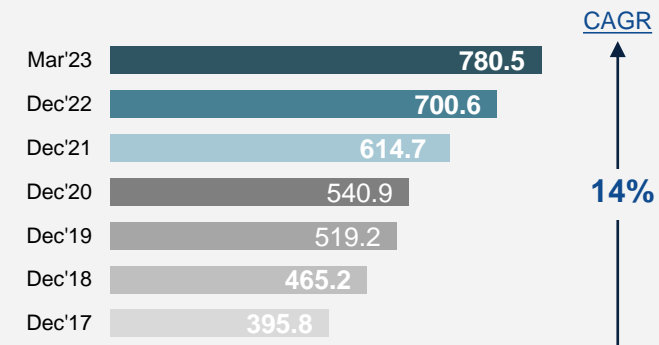
TOTAL ASSETS (AED Bn)



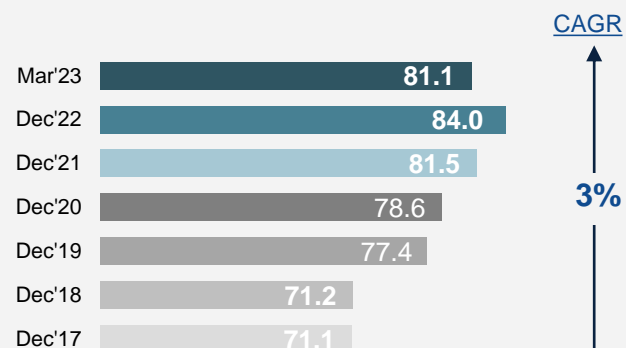
LOANS & ADVANCES (AED Bn)



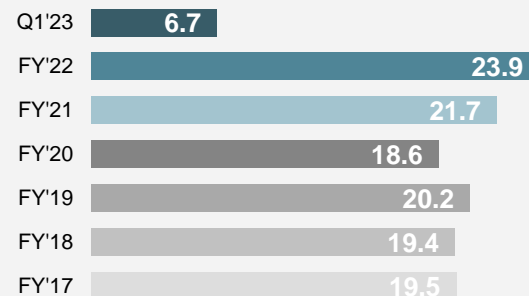
CUSTOMER DEPOSITS (AED Bn)



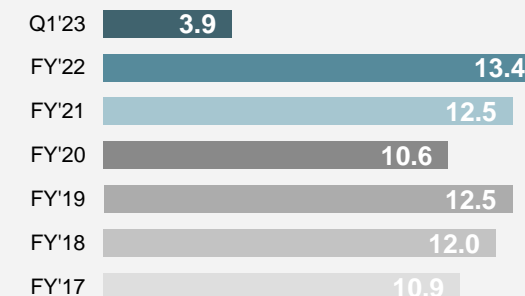
TANGIBLE EQUITY¹ (AED Bn)



OPERATING INCOME (AED Bn)



NET PROFIT (AED Bn)



¹ Post-dividend; Tangible equity = Total equity less minority interest, Tier 1 capital notes and intangible assets