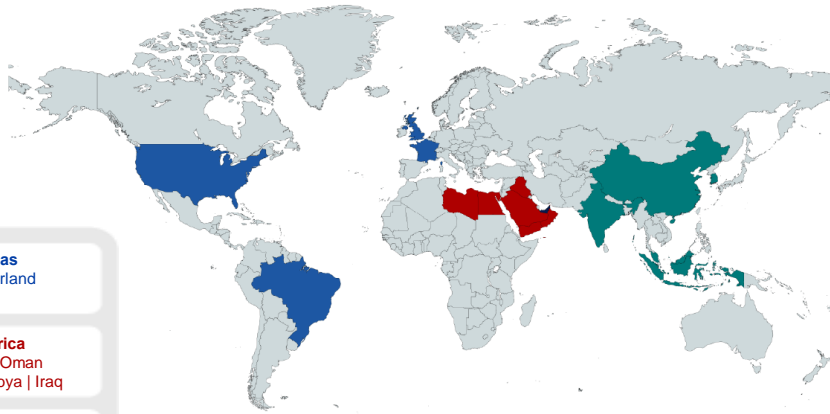


Strategic International Presence⁶



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

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



Global presence across
20 Markets



Domestic network across
7 Emirates



Branches/
Cash offices³
66 in UAE



ATMs/ CDMs
398 in UAE



#Employees
FTEs globally⁴
6,677



UAE Customers⁵
>3 Million

Global Finance magazine's
World's Safest Banks ranking⁷

#1 in UAE & Middle East | **#5** in Emerging Markets | **#14** World's Safest Commercial Banks

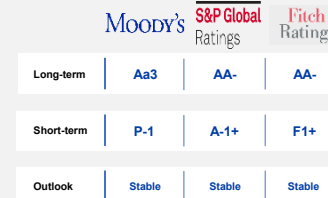
The Bankers'
Top 1000 World Banks ranking⁸

#1 in UAE | **#3** in Middle East | **#91** in the World | **#109** in the World (by assets)

Largest bank in the UAE¹

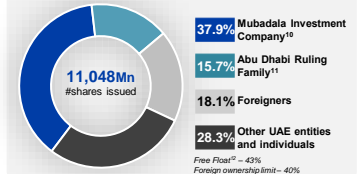


Strongest Ratings in MENA



Strong Shareholding⁹

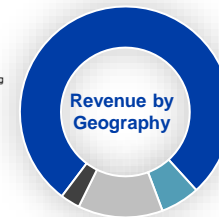
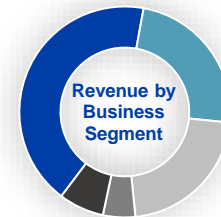
Symbol: FAB, ISIN: AEN000101016



Robust Financial Metrics – 9M'22^{1,2}: Delivering Superior and Sustainable Shareholder Returns

Profitability Ratios		Asset Quality Ratios		Solvency Ratios	
Return on Tangible Equity	17.5%	NPL ratio	3.4%	Liquidity Coverage Ratio (LCR)	171%
Return on Risk Weighted Assets	2.5%	Provision coverage	103%	Basel III CET1	13.1%
Cost-Income ratio (excl. integration costs & Magnat-related gains)	30.9%	Cost of Risk(loans & advances)	52bps	Basel III Capital Adequacy	16.1%

Diversified Business Profile (9M'22)



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

Market Heavyweight

#31 Globally by Market Capitalisation	FTSE ADX #2
	FTSE EM 0.39%
	MSCI EM 0.38%

Top Ranked Investment Bank²



MENA league tables as of 9M'22

#1

Loan Bookrunner

#1

Agent Bank

#4

DCM

ESG Leader



Award winning franchise



1. All figures as of 30 September 2022, unless specified otherwise; relevant ratios are annualised
2. Sources: ADX, Bloomberg, FAB
3. Excluding Islamic branches
4. Full Time Employees, excludes outsourced staff; includes BAE 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 #3 and #37 of 9M'22 financial statements
7. Global Finance Magazine, September 2022
8. Rankings by Tier 1 capital strength, July 2022
9. Based on outstanding shares (net of 6.5Mn treasury shares)

10. 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
11. 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
12. Free float designates FAB shares available for purchase in public equity markets which are not strategic in nature
13. CDP – Carbon Disclosure Project

14. 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