

OUR APPROACH TO SUSTAINABILITY

Rated 'A' in MSCI ESG, a market leading score

Increased from a 'B' to an 'A-' score by CDP for our climate change response

3rd and 4th largest MENA constituent on MSCI ESG Leaders and FTSE4good index, respectively

We recognise the importance of integrating sustainability in our corporate culture and business strategy. Our focus is to generate long-term stakeholder and shareholder value. We will continue to strengthen our ESG performance, demonstrate leadership and implement best practice throughout our organisation.

Our dedicated Corporate Sustainability team oversee our sustainability framework, strategy and policies and prioritise several sustainability initiatives. Our strategy is aligned with the United Nations Sustainable Development Goals and the Abu Dhabi Economic Vision 2030.

2020 Sustainability Highlights

Women represent 40% of our total workforce

and held 30% of senior and middle management positions

We issued a Hong Kong Dollars (HKD) 750 million five-year Green Bond and have been recognised as the first MENA issuer of a Green bond denominated in HKD

and the first Green Bond in HKD by an offshore financial institution

Priced the largest ever Swiss Franc (CHF) denominated Green Bond by an international issuer

and the first Green bond deal by a MENA issuer in Swiss Franc (CHF)

Became a corporate partner with Aurora50, a UAE-based social enterprise that aims to increase board-level gender diversity

while also creating and bolstering a female talent pipeline for future independent director appointments

We expanded our Green Bond Framework to create a Sustainable Finance Framework.

This framework will be applied to any type Sustainable Financing Transaction that will be used to fund projects that will deliver environmental and/or social benefits

Contributed to the report "Capital as a Force for Good: Global Finance Leaders Transforming Capitalism for a Sustainable Future"

which was presented at the 'Global Leadership in the 21st Century' conference organised by the United Nations on 15 December, and in support of the UN Secretary General's 2030 Agenda for Sustainable Development

Further details are available in our 2020 ESG Report and on our website: <https://www.bankfab.com/en-ae/about-fab/sustainability>

