

OPERATIONAL REVIEW

% GROUP REVENUE (FY'21)

Business Segment	Description
Investment Banking (57%)	<p>Full range of banking services for institutional clients: Government, GREs, SWFs, financial institutions, large conglomerates</p> <p>Offers banking and financing solutions, including corporate and Islamic finance, capital markets, transaction banking, trade, liquidity and cash management services along with a broad range of risk management solutions across credit, rates FX and money market products</p>
Corporate and Commercial Banking (16%)	<p>Focus on large corporates, medium and small entities</p> <p>Diversified products offering across sub-segments which include Corporate Banking, Contracting and Commercial Banking</p>
Consumer Banking (22%)	<p>Targets consumer and elite segment across conventional and Islamic banking</p> <p>Payments: Magnati, Payit</p> <p>Product ranges offered include everyday banking products such as current accounts, deposits, credit cards, loans, wealth products, etc.</p>
Global Private Banking (4%)	<p>Targets affluent and high net worth customers across conventional and Islamic sector</p> <p>Product ranges include everyday banking products plus sophisticated investment solutions, brokerage and securities services</p>

Note: Head Office (HO) contributes 0% of FAB's 2021 revenues. HO provides centralised human resources, IT, operations, finance, strategy, IR, risk management, credit management, corporate communications, legal & compliance, internal audit, procurement, treasury operations and administrative support to all business units of the Group. HO also includes a diversified business model supported by complementary offerings provided across real estate & property management services through subsidiaries partially or fully owned by the Group.