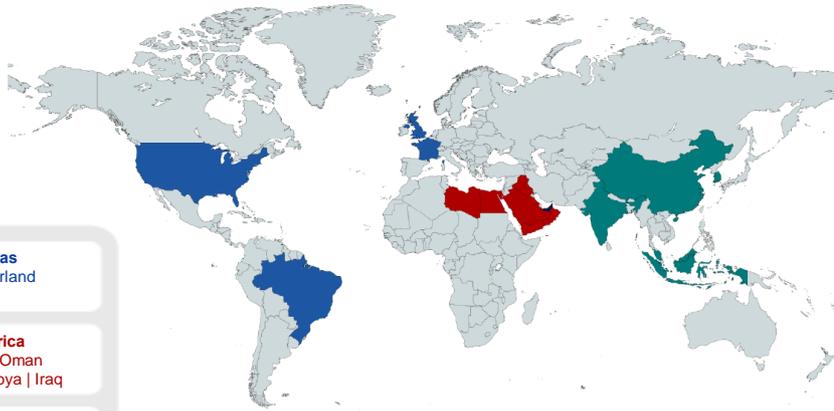


Strategic International Presence⁶



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
399 in UAE



#Employees
FTEs globally⁴
6,597



UAE Customers⁵
>3 Million

Global Finance magazine's
World's Safest Banks ranking⁷

#1 in UAE & Middle East | **#4** in Emerging Markets | **#16** World's Safest Commercial Banks

The Bankers'
Top 1000 World Banks ranking⁸

#1 in UAE | **#3** in Middle East | **#85** in the World | **#109** in the World (by assets)

Largest bank in the UAE¹(USD Bn)

Total Assets
287
USD Bn

Market Capitalisation
56
USD Bn

Loans and Advances
125
USD Bn

Revenue (H1'22)
3.4
USD Bn

Customer Deposits
176
USD Bn

Net Profit (H1'22)
2.2
USD Bn

Strongest Ratings in MENA

MOODY'S S&P Global Ratings Fitch Ratings

Long-term | Aa3 | AA- | AA-

Short-term | P-1 | A-1+ | F1+

Outlook | Stable | Stable | Stable

Strong Shareholding^{9,10,11,12}



Symbol: FAB
ISIN: AEN000101016

Mubadala Investment Company (MIC) 37.5%
Abu Dhabi Ruling Family 18.5%
Foreign 18.3%
Other UAE companies & individuals 28.3%



Robust Financial Metrics – H1'22¹²: Delivering Superior And Sustainable Shareholder Returns

Profitability Ratios

Asset Quality Ratios

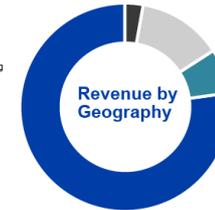
Solvency Ratios

Return on Tangible Equity	19.5%	NPL ratio	3.6%	Liquidity Coverage Ratio (LCR)	134.8%
Return on Risk Weighted Assets	2.8%	Provision coverage	99.5%	Basel III CET1	12.6%
Cost-Income ratio (excl. integration costs & Magnati-related gains)	32.4%	Cost of Risk(loans & advances)	47bps	Basel III Capital Adequacy	15.6%

Diversified Business Profile (H1'22)



42% Investment Banking
24% Corporate & Commercial Banking
23% Consumer Banking
5% Global Private Banking
6% Head Office



77% UAE
7% Europe & Americas (E&A)
13% MENA (ex-UAE)
3% Asia-Pacific (APAC)

Click here for more key financial figures, detailed financial reports and presentations

Market Heavyweight

#32
Globally

FTSE ADX	#1
FTSE EM	0.33%
MSCI EM	0.30%

Top Ranked Investment Bank



Only UAE Bank to rank within

Top #5

across MENA IB league tables in H1'22

ESG Leader

1st

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

AA MSCI ESG Ratings

B CDP¹³ Score

Award winning franchise



1. All figures as of 30 June 2022, unless specified otherwise; relevant ratios are annualised
2. Sources: ADX, Bloomberg, Dealogic, 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 H1'22 financial statements
7. Global Finance Magazine, September 2021
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) [Sustainability at FAB](#)
b) [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