Strategic International Presence[6]
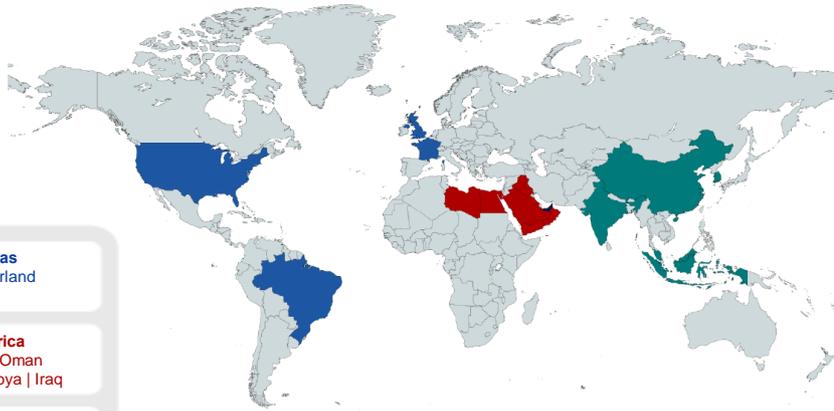
Europe and Americas
France I UK I Switzerland USA I Brazil

Middle East and Africa
UAE | Egypt | KSA I Oman
Bahrain | Kuwait | Libya | Iraq

Asia Pacific (APAC)
China – Shanghai & Hong Kong
India I Indonesia I 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 offices[3] 66 in UAE	**ATMs/ CDMs** 399 in UAE
#Employees FTEs globally[4] 6,597	**UAE Customers[5]** >3 Million

Global Finance magazine's **World's Safest Banks** ranking[7]
#1 in UAE & Middle East   **#4** in Emerging Markets   **#16** World's Safest Commercial Banks

The Bankers' **Top 1000 World Banks** ranking[8]
#1 in UAE   **#3** in Middle East   **#85** in the World   **#109** in the World (by assets)

Largest bank in the UAE[1](USD Bn)

Total Assets 287 USD Bn	+10% YoY	**Market Capitalisation** 56 USD Bn	
Loans and Advances 125 USD Bn	+15% YoY	**Revenue (H1'22)** 3.4 USD Bn	+31% YoY
Customer Deposits 176 USD Bn	+13% YoY	**Net Profit (H1'22)** 2.2 USD Bn	+50% YoY

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

11,047Mn #shares issued

- Mubadala Investment Company (MIC) 37.9%
- Abu Dhabi Ruling Family 15.5%
- Foreign 18.3%
- Other UAE companies & individuals 28.3%

Free Float ~44%
Foreign Ownership Limit 40%

Robust Financial Metrics – H1'22[1,2]: 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)

Revenue by Business Segment
- 42% Investment Banking
- 24% Corporate & Commercial Banking
- 23% Consumer Banking
- 5% Global Private Banking
- 6% Head Office
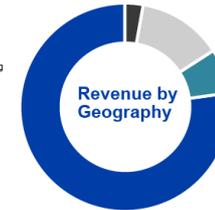
Revenue by Geography
- 77% UAE
- 7% Europe & Americas (E&A)
- 13% MENA (ex-UAE)
- 3% Asia-Pacific (APAC)

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** CDP[13] Score

Award winning franchise

- 1st in UAE in Forbes Global 2000 list 2022 FORBES
- Regional Investment Bank of the Year 2022 BONDS, LOANS & SUKUK AWARDS
- Best Bank for Financing in the MEA 2019 - 2022 EUROMONEY
- Best Bank for Corporate Banking in UAE 2022 EUROMONEY
- Best AI in Transformation in Financial Services 2022 TRANSFORMATIONAL LEADERSHIP AWARDS
- Best Bank for ESG 2022 EUROMONEY