

THE UAE'S LARGEST BANK AND ONE OF THE WORLD'S LARGEST AND SAFEST FINANCIAL INSTITUTIONS

Strategic International Presence⁶

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

Europe and Americas

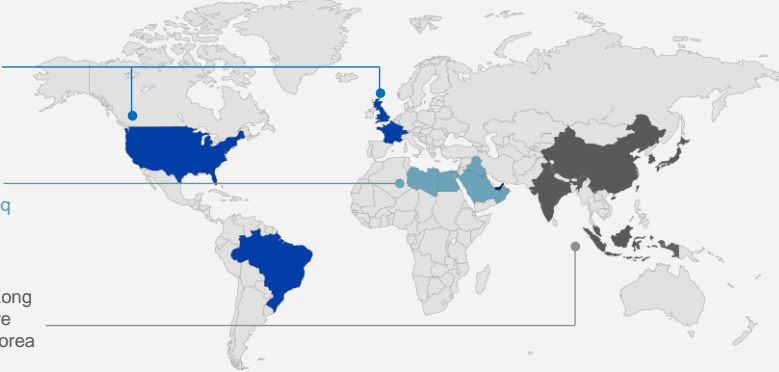
France | UK | Switzerland
USA | Brazil

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



Global
presence across
20 Markets



Domestic
network across
7 Emirates



Branches/Cash
offices³
64 in UAE



ATMs/CDMs
398 in UAE



#Employees
FTEs globally⁴
6,765

Across 85 nationalities



UAE customers⁵
>3 million

Amongst the Strongest and Safest Banks Globally

AA-
(equivalent)

Strongest
Combined Credit
Rating amongst
MENA Banks

Safest banks rankings⁷

#1
in UAE &
Middle East

#3
In Emerging
Markets

#91
Safest Bank
Worldwide

Top 1,000 banks rankings⁸

#1
In UAE

#3
In MENA

#91
Worldwide

#109
Worldwide

By Tier 1 capital strength

By Total Assets

Top Ranked Investment Bank²



MENA league
tables as of FY'22

#1

Agent Bank

#1

Loan
Bookrunner

#1
UAE Bank

DCM

Regional ESG High Performer

1st

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

USD Bn
75

Sustainable finance target by 2030

#1

in MENA in the Green Bond Market

1. All figures as of 31 December 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

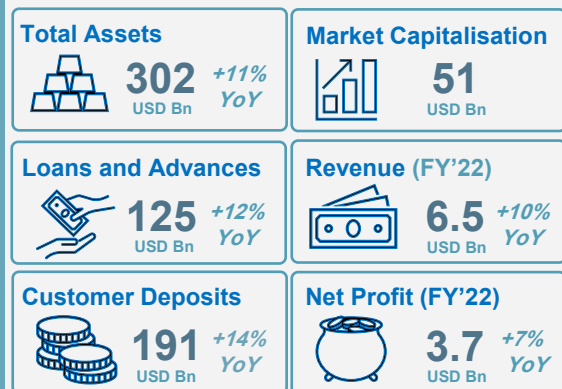
6. This map summarises country presence for FAB and its subsidiaries, where the Group currently has active operations. For information about legal presence please refer to notes #3 and #40 of FY'22 financial statements
7. Global Finance Magazine, September 2022
8. The Banker's 2021 Top 1000 World Banks Rankings, July 2022

Useful links:

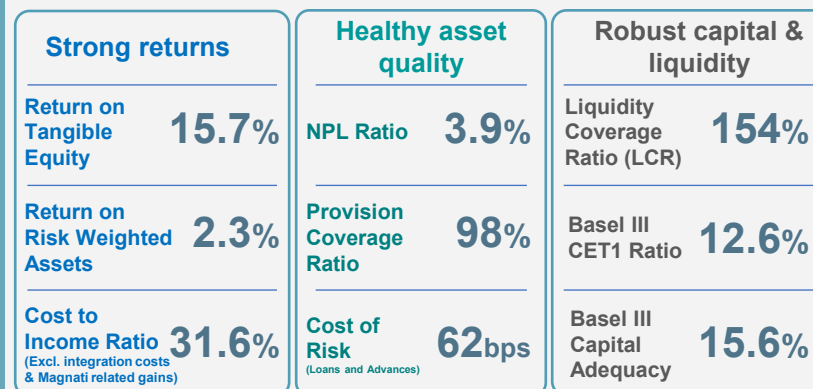
- a) [Investor Relations at FAB](#)
- b) [Sustainability at FAB & Corporate governance at FAB](#)
- c) [Board of Directors and Senior Management](#)
- d) [FAB vs Peer Banks: How do we stack up?](#) & other reports from our [Market Insights](#) team

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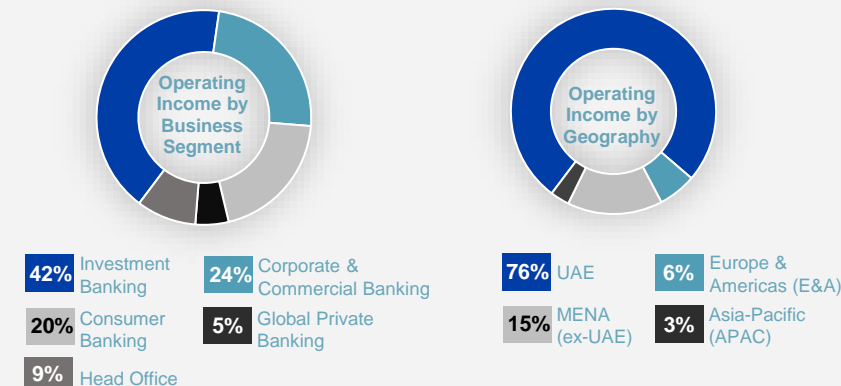
Largest bank in the UAE⁹



Key Ratios⁹

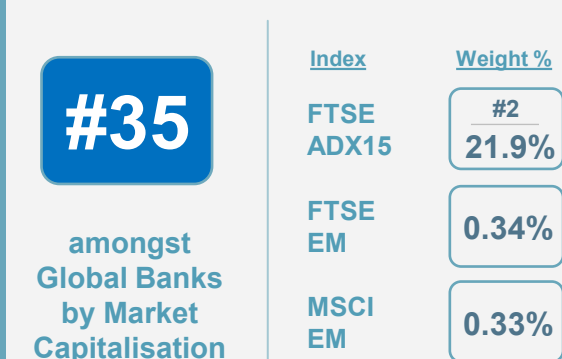


Diversified revenue streams⁹ (FY'22)

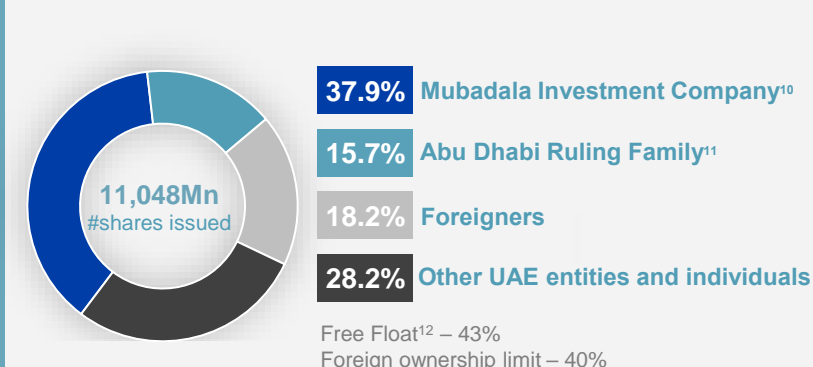


➔ [Click here](#) for more key financial figures, detailed financial reports and presentations

Market Heavyweight⁹



Strong Shareholding¹⁰



Award Winning Franchise (2022)



9. All figures as of 31 December 2022, unless specified otherwise; relevant ratios are annualised; Sources: ADX, Bloomberg, FAB

10. Based on outstanding shares (net of 6.5Mn treasury shares)

11. 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

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