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 I UK I Switzerland USA I Brazil

Middle East and Africa

UAE | Egypt | KSA | Oman — Bahrain | Kuwait | Libya | Iraq

Asia Pacific (APAC)

China – Shanghai & Hong Kong India I Indonesia I Singapore Labuan(Malaysia) | South Korea



Amongst the Strongest and Safest Banks Globally



Strongest
Combined Credit
Rating amongst
MENA Banks

#1 #3
in UAE & In Em
Middle East Mar

#3 #91
In Emerging Safest Bank Worldwide

Top 1,000 banks rankings⁸

Safest banks rankings⁷



#3 | #91 Worldwide

#109
Worldwide

By Tier 1 capital strength

By Total Assets



Global presence across 20 Markets



Domestic network across 7 Emirates



Branches/Cash offices³
- 64 in UAE



MENA league

tables as of FY'22



Top Ranked Investment Bank²

1 Agent Bank



Loan Bookrunner



DCM

Regional ESG High Performer

1_{st}

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



Sustainable finance target by 2030



in MENA in the Green Bond Market





#Employees FTEs globally⁴ 6,765

Across 85 nationalitites



- All figures as of 31 December 2022, unless specified otherwise; relevant ratios are annualised
- 2. Sources: ADX, Bloomberg, FAB
- Excluding Islamic branches
- Full Time Employees, excludes outsourced staff; includes BAE stage
- 5 Includes Ratibi (Wages Protection System) and E-dirham customer
- 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

Heaful 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

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



Largest bank in the UAE9

Total Assets 302 USD Bn

YOY

51 USD Bn

Market Capitalisation

Revenue (FY'22)

Loans and Advances

YOY USD Bn

YOY USD Bn

Customer Deposits

191 +14% YOY

Net Profit (FY'22)

USD Bn

Key Ratios⁹

Strong returns Return on 15.7% **Tangible** Equity Return on Risk Weighted 2.3% **Assets** Cost to Income Ratio 31.6% & Magnati related gains)

Healthy asset Robust capital & liquidity quality Liquidity 154% NPL Ratio Coverage Ratio (LCR) **Provision** 98% Basel III 12.6% Coverage CET1 Ratio Ratio Basel III Cost of 62_{bps} 15.6%

Capital

Adequacy

Diversified revenue streams⁹ (FY'22)

24% Corporate & Commercial Banking

Global Private



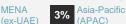


Income by

Geography

Americas (E&A)





(Loans and Advances

Risk

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

Market Heavyweight⁹

amongst **Global Banks** by Market Capitalisation Index

FTSE ADX15

FTSE EM

MSCI **EM**

0.33%

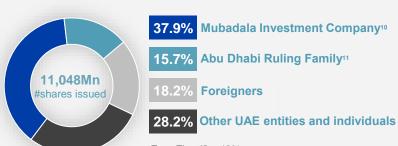
0.34%

Weight %

#2

21.9%

Strong Shareholding¹⁰



Free Float¹² - 43% Foreign ownership limit – 40%

Award Winning Franchise (2022)

Ranked 1st in UAE in Top 1000 World Banks The Banker

20% Consumer

9%

Banking

Head Office



Ranked 1st in **UAE** in Forbes Global 2000 list **Forbes**

Safest Bank in the UAE and the Middle East **Global Finance**



14th Safest Commercial Bank Globally **Global Finance**

Ranked 50th in World's Most Socially Responsible Banks Newsweek





Strongest Bank in the UAE The Asian **Banker**

d) FAB vs Peer Banks: How do we stack up? & other reports from our Market Insights team

^{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 sel FAB shares

^{12.} Free float designates FAB shares available for purchase in public equity markets which are not

a) Investor Relations at FAB

b) Sustainability at FAB & Corporate governance at FAB

c) Board of Directors and Senior Management