

FAB Credit Ratings*

Rating Agency	Last update	Category	Ratings
Moody's	Jul 2023	Outlook	Stable
		Bank Deposits	Aa3/P-1
		Baseline Credit Assessment	a3
		Senior Unsecured Debt	Aa3
		Pref. Stock Non-cumulative	Baa3 (hyb)
		Commercial Paper	P-1
		Other Short Term	(P) P-1
		Counterparty Risk Assessment	Aa2(cr) / P-1(cr)
Standard & Poor's	Sep 2023	Outlook	Stable
		Senior Unsecured	AA-
		Standalone Credit Profile (SACP)	a-
		Short Term	A-1+
FITCH	Oct 2023	Outlook	Stable
		Long-Term Issuer Default Rating	AA-
		Short-Term Issuer Default Rating	F1+
		Viability Rating	a-
RAM (Malaysia)	Nov 2022	Outlook	Stable
		LT Financial Institution Rating	AAA
		ST Financial Institution Rating	P1
		Subordinated Notes Rating	AA ₁
R&I (Japan)	Aug 2022	Outlook	Stable
		Issuer Rating	AA

* as of 10 October 2023