



Q2/H1'23

EARNINGS PRESENTATION

20 July 2023



Disclaimer

- Comparative figures have been reclassified where appropriate to conform to the presentation and accounting policies adopted in the consolidated financial statements
- Integration of Bank Audi Egypt into FABMisr was completed in Q4'22. FABMisr is grouped under Head Office on an interim basis, whilst product and business segmentation is aligned to the Group norms
- Figures for prior periods, accordingly, have been restated or adjusted where appropriate for comparative purposes. Please refer to IR Quarterly Series for segmental information on a quarterly basis since beginning of 2022

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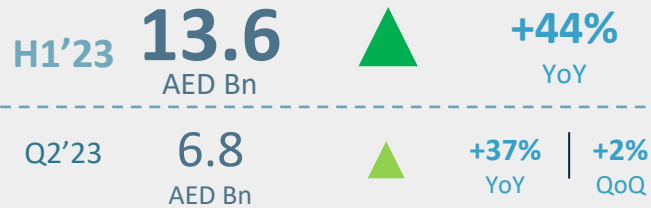
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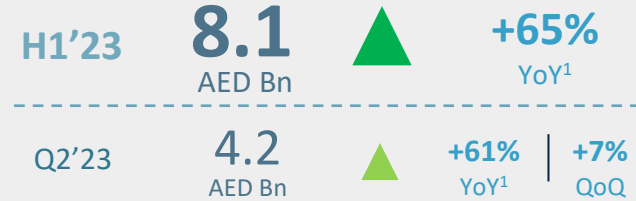
Please note that rounding differences may appear throughout the presentation.

Record underlying revenue and profits delivered in Q2/H1'23

Operating Income



Net profit



Key ratios H1'23

Return on Tangible Equity²
18.6% ▲
(H1'22: 12.3%)¹

Return on Risk Weighted Assets²
2.8% ▲
(H1'22: 1.7%)¹

Cost to Income Ratio
25.2% ▲
(H1'22: 32.2%)¹

Common Equity Tier 1 Ratio
13.6% ▲
(Jun'22: 12.6%)

KEY HIGHLIGHTS

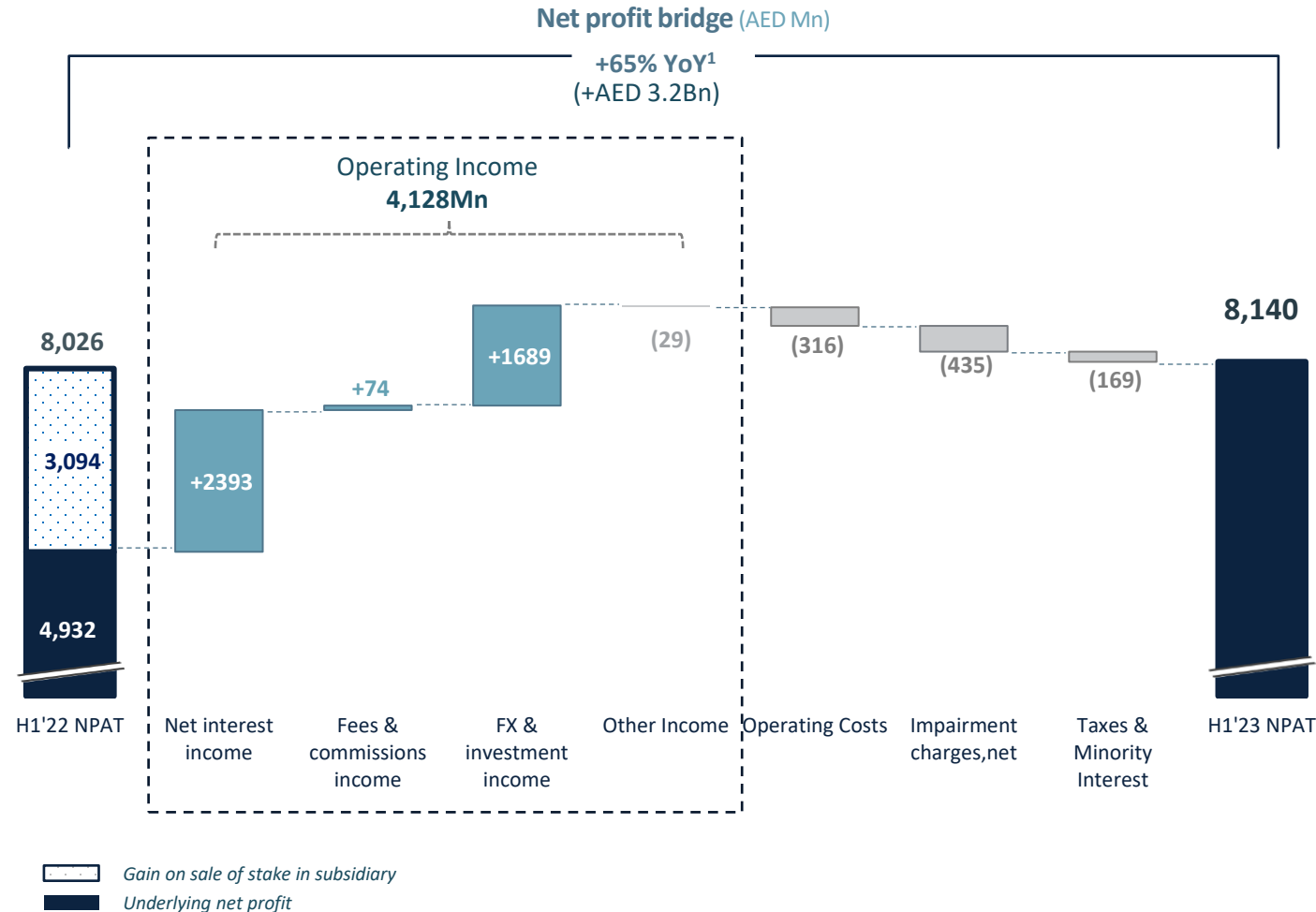
-  **Double-digit revenue growth** driven by sustained commercial momentum with +5% loan growth ytd, improved margins
-  Non-interest income contribution at 34% to Group revenue, **underlining continued strategic focus on revenue diversification**
-  **Cost discipline maintained** amid ongoing transformation investments
-  Group presents a **robust foundation across all key metrics**, underpinned by **strong capital accretion ytd**
-  **Strong liquidity and funding profile with June-end'23** Group LCR at **159%**, customer deposits +6% ytd, CASA at all-time high
-  **High-quality risk profile** with adequate provision coverage at 103%, NPL ratio at 3.7%

Recent credit rating affirmations by Moody's and S&P, are a compelling testament to the Group's structural strength and resilience through the cycles

¹ Excluding Magnati-related capital gains in 2022

² Annualised

H1'23 NPAT growth driven by strong NII and FX & investments income amid ongoing transformation investments and prudent provisioning



1 Excluding Magnati-related capital gains in 2022

H1'23 Summary P&L

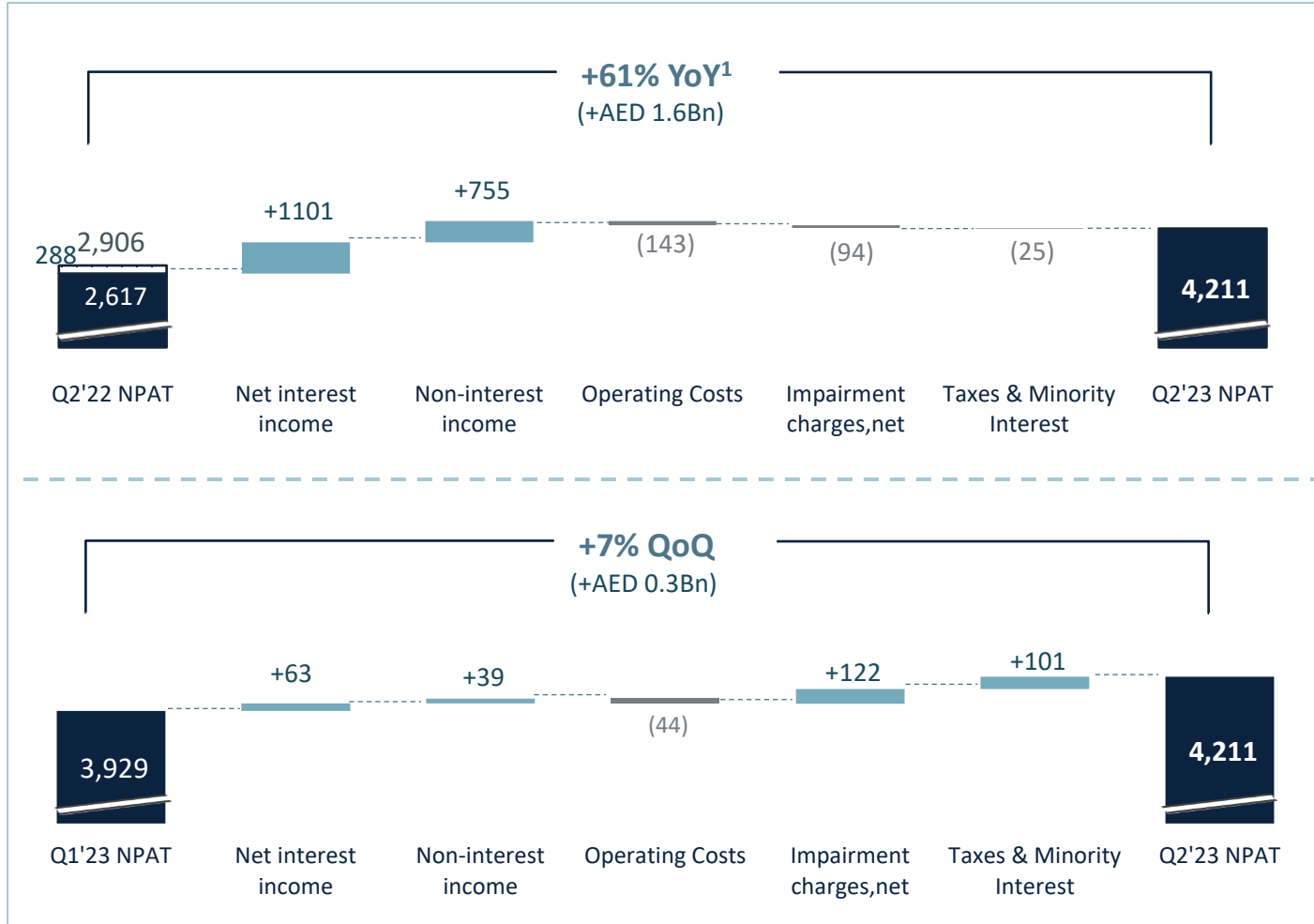
in AED Mn	H1'23	YoY% ¹
Net-Interest Income	8,918	+37
Non-Interest Income	4,645	+60
Operating Income	13,563	+44
Gain on sale of stake in subsidiary	-	na
Total Income¹	13,563	+8
Operating costs	(3,419)	+10
Operating Profit	10,144	+8
Impairment charges, net	(1,474)	+42
Taxes & MI	(529)	+47
Net Profit	8,140	+1
Net profit – excluding Magnati-related capital gains	8,140	+65
Basic EPS (adjusted ¹) (in AED)	0.71	+65
	%	bps
RoTE ²	18.6	+628
RoRWA ²	2.8	+115

1 Total income in 2022 includes AED 3.1Bn gain on sale of stake in subsidiary and fair value gain on retained interest; YoY% change excludes the Magnati-related capital gains

2 Annualised

Record underlying quarterly performance in Q2'23; NPAT +7% QoQ, +61% YoY

Q2'23 Net profit bridge (AED Mn)



Gain on sale of stake in subsidiary
Net profit (excluding Magnati-related capital gains)

Q2'23 Summary P&L

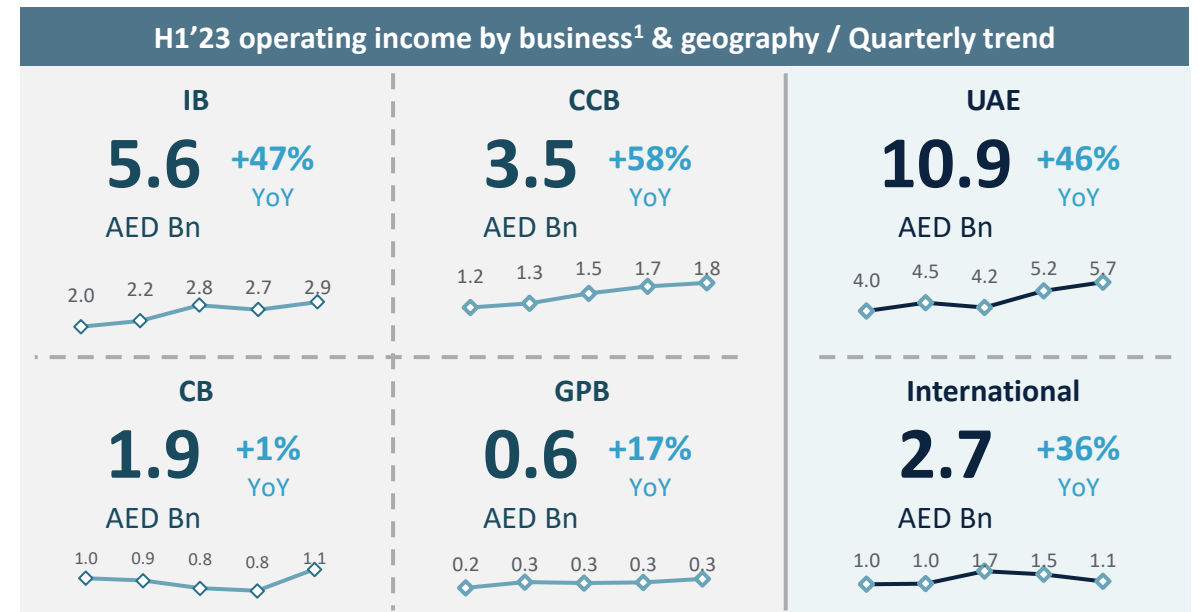
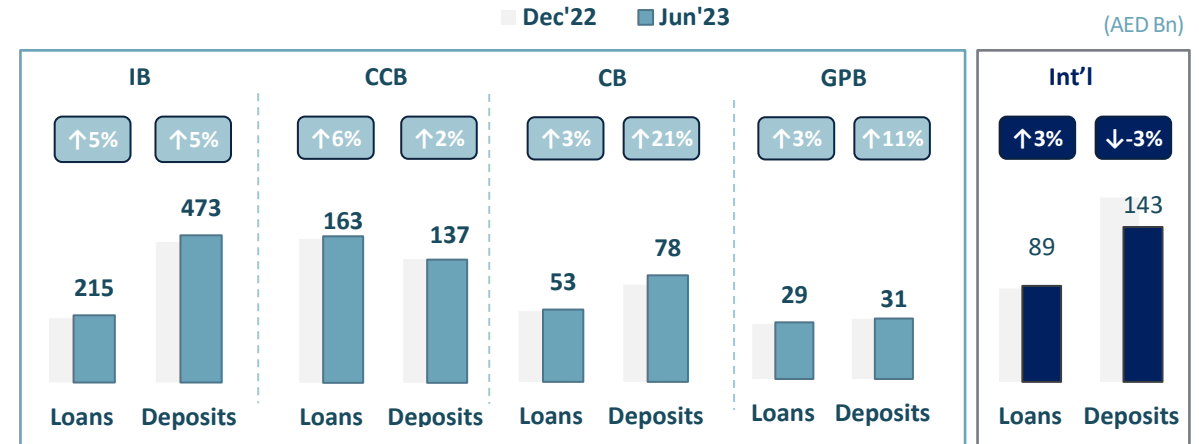
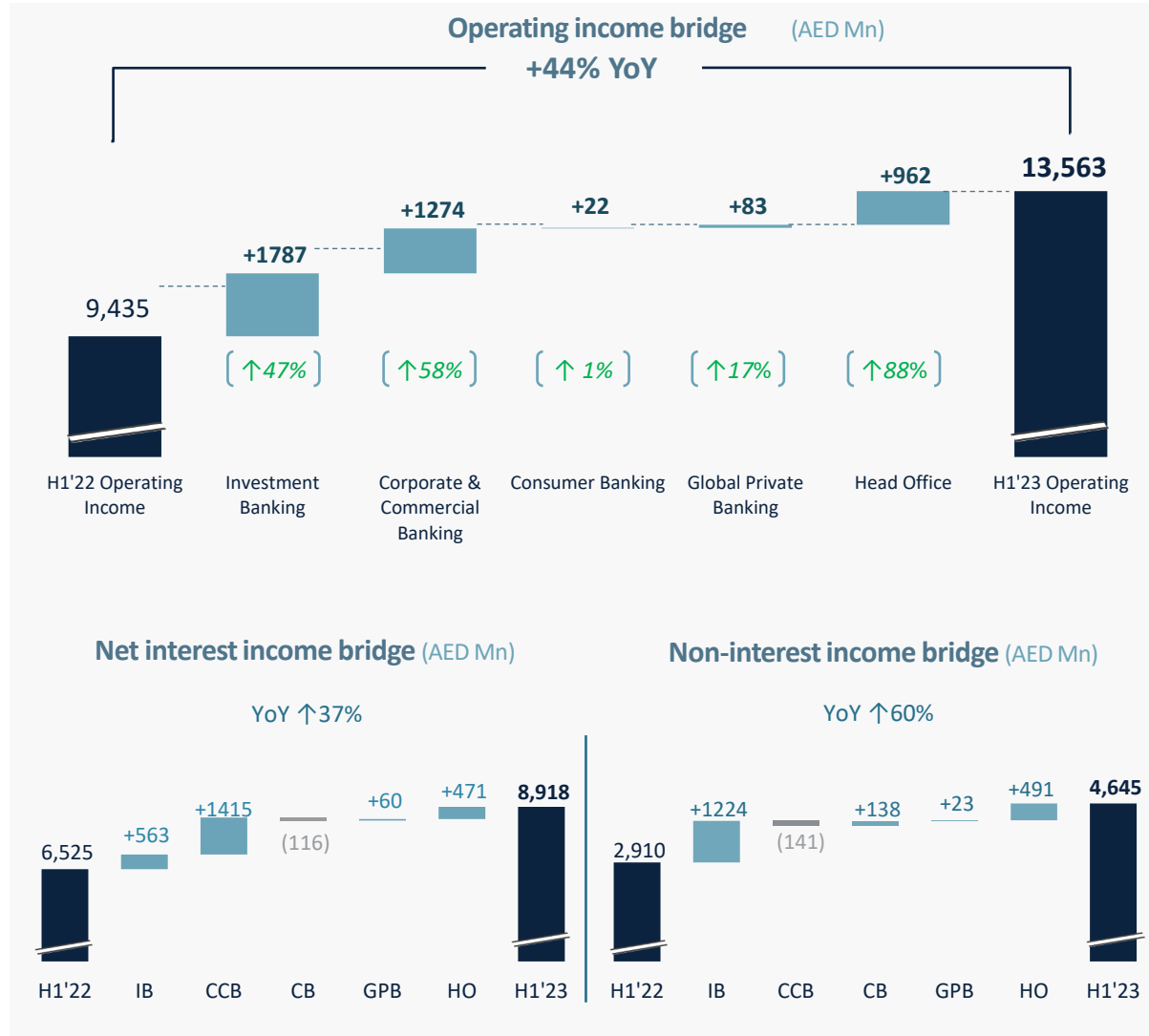
in AED Mn	Q2'23	QoQ%	YoY% ¹
Net-Interest Income	4,490	+1	+32
Non-Interest Income	2,342	+2	+48
Operating Income	6,833	+2	+37
Gain on sale of stake in subsidiary	-	na	na
Total Income¹	6,833	+2	+30
Operating costs	(1,732)	+3	+9
Operating Profit	5,101	+1	+39
Impairment charges, net	(676)	(15)	+16
Taxes & MI	(214)	(32)	+13
Net Profit	4,211	+7	+45
Net profit – excluding Magnati-related capital gains	4,211	+7	+61
Basic EPS (adjusted ²) (in AED)	0.38	+12	+63
	%	bps	bps
RoTE ³	19.4	+89	+655
RoRWA ³	2.9	+14	+116

1 Total income includes AED 288 Mn gain on sale of stake in Magnati in Q2'22

2 Excluding Magnati-related capital gains in Q1'22

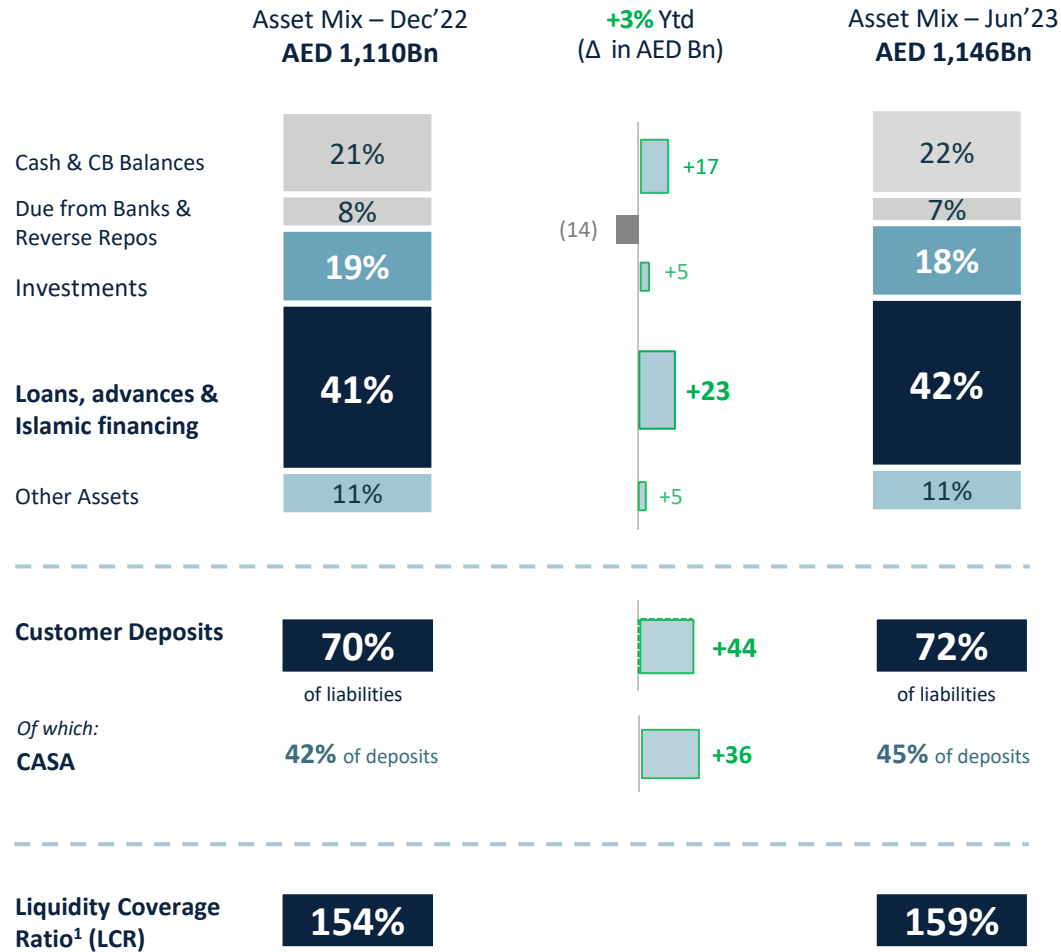
3 Annualised

Underlying operating performance improves across all business lines, underpinned by strong commercial momentum in a favourable regional backdrop



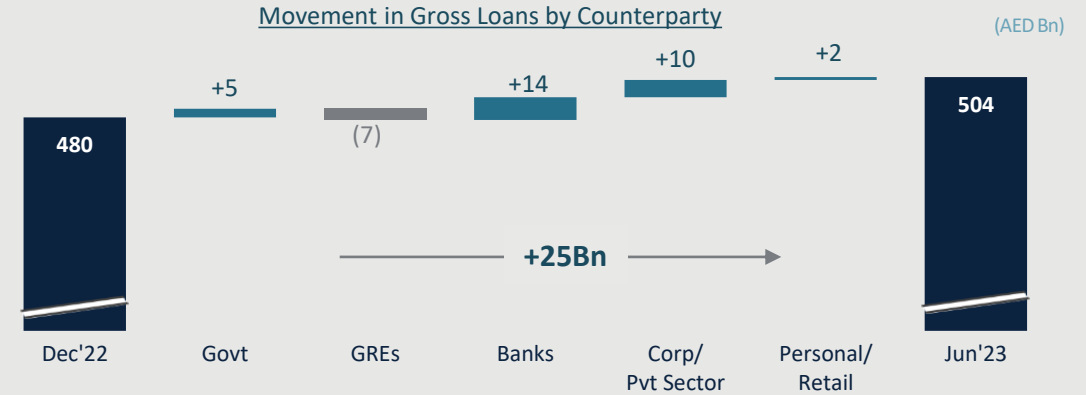
1 HO (head office): H1'23 operating income AED 2.1Bn, up 88% yoy

Solid balance sheet fundamentals supported by a very strong liquidity position

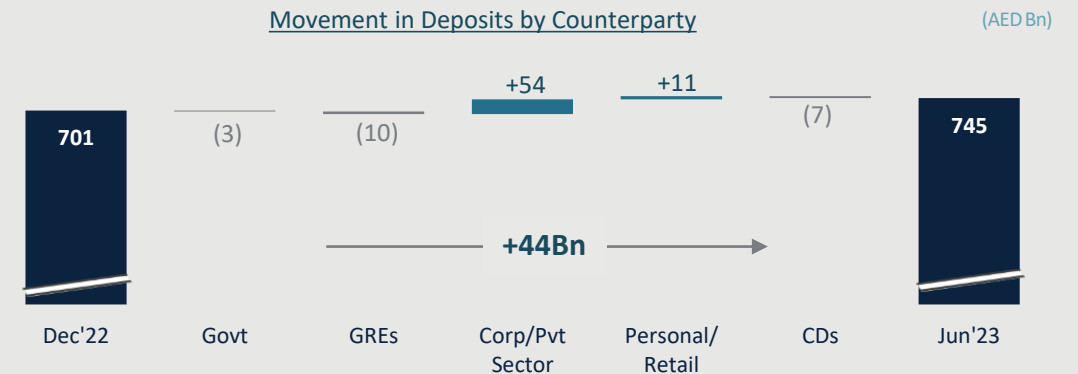


¹ Minimum regulatory LCR requirement is 100%

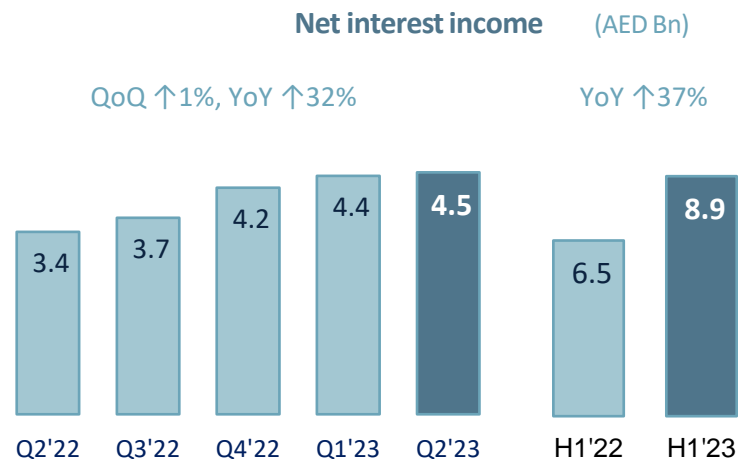
Loans (net) increased 5% ytd (+AED 23Bn) driven by sustained demand from our core clients across the corporate & private sectors, and growth in trade finance activity, partially offset by GRE repayments



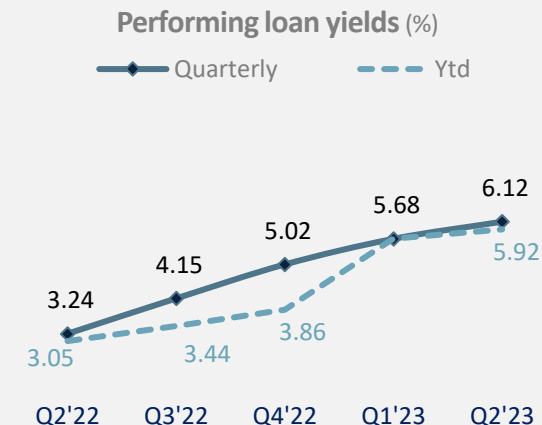
Customer deposits have grown 6% ytd (+AED 44Bn) underlining franchise strength, and our superior credit rating of AA- or equivalent as one of the safest banks in the world



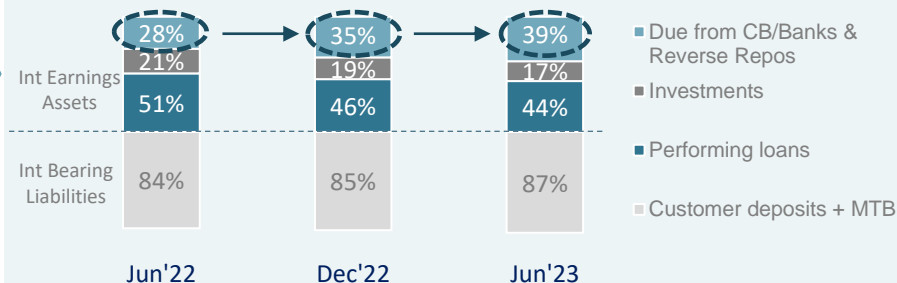
Double-digit NII growth from strong business volumes and rate hike benefits



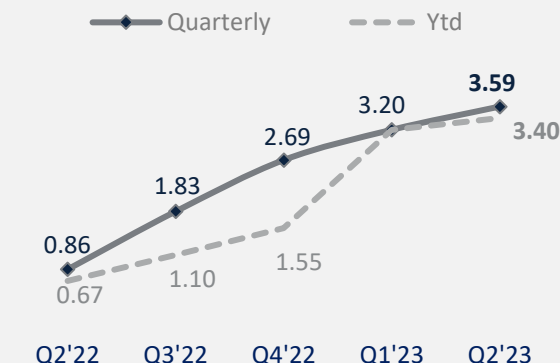
- H1'23 **Net Interest Income (NII)** was up 37% yoy, strongly benefitting from higher deposit margins as well as healthy business volumes
- H1'23 **Net Interest Margin (NIM)** improved by 12bps yoy to 1.67% despite a significant increase in cash and central bank placements as Group liquidity is efficiently deployed



Significant increase in contribution of average balance of short-term DFB and CB placements as a consequence of sizeable growth in avg deposits in H1'23. Average DFB and CB placements together represent 39% of avg Interest Earnings Assets as of Jun-end 2023 vs. 35% as of Dec-end 2022 and 28% as of Jun-end 2022, which had a dilutive impact on the calculated NIM



Cost of customer deposits (%)



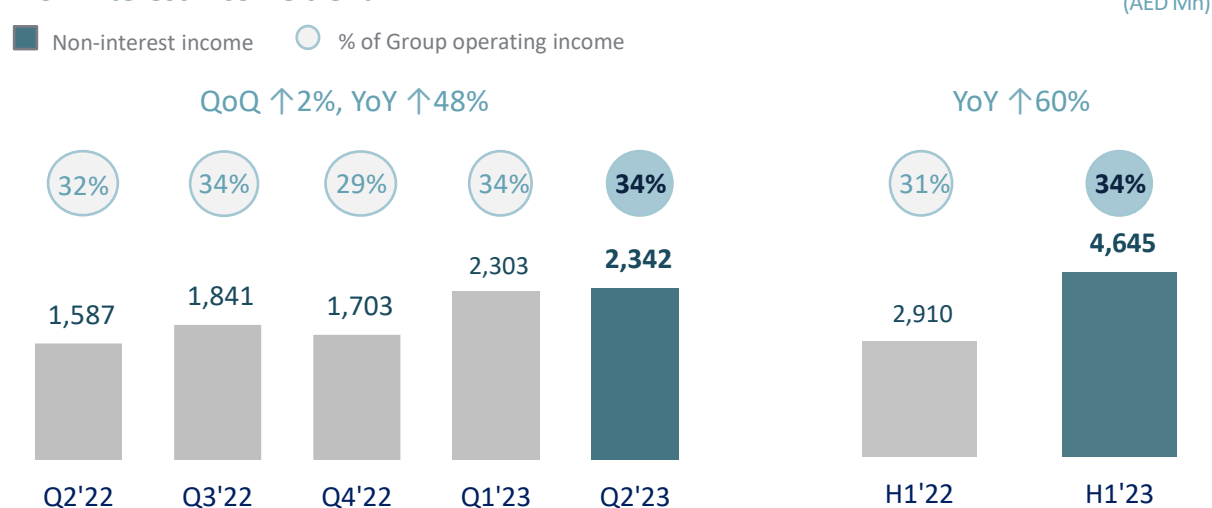
Note: All percentage figures are annualised

1 For further details, please refer to Market Risk note #46 (c) of FY'22 financial statements

2 P&L impact from a +25 bps parallel movement in interest rates is estimated at c. AED 343Mn, if no offsetting action is taken by management

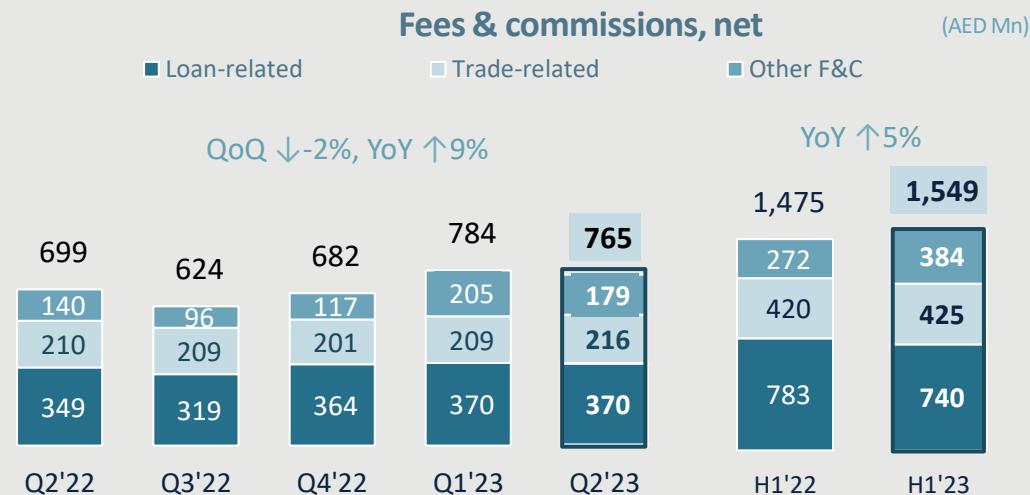
Healthy sales & trading performance, and continued strength in fee-based businesses drive non-interest income growth and revenue diversification

Non-interest income trend

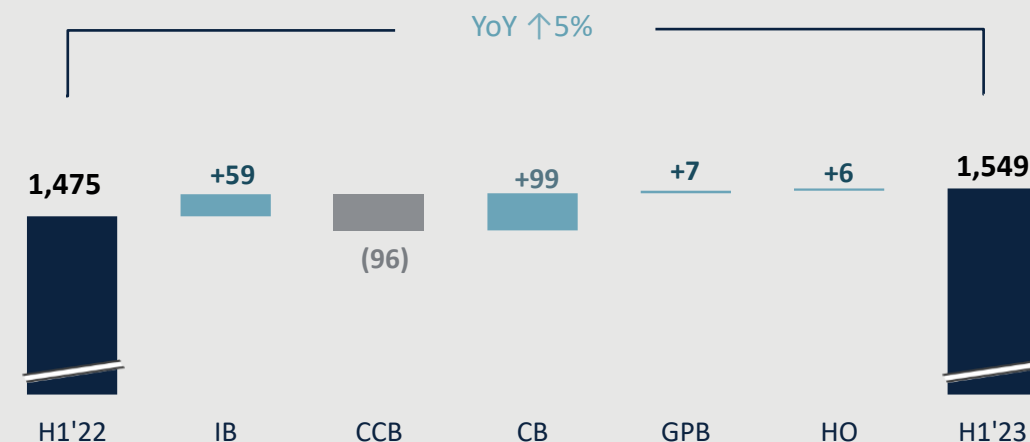


Non-interest income (In AED Mn)	H1'23	YoY%	Q2'23	QoQ%	YoY%
Fees & commissions, net	1,549	5%	765	-2%	9%
FX and other investment income, net	2,982	131%	1,530	5%	85%
Other non-interest income	114	-20%	47	-30%	-22%
Non-interest income	4,645	60%	2,342	2%	48%

Fees & commissions, net

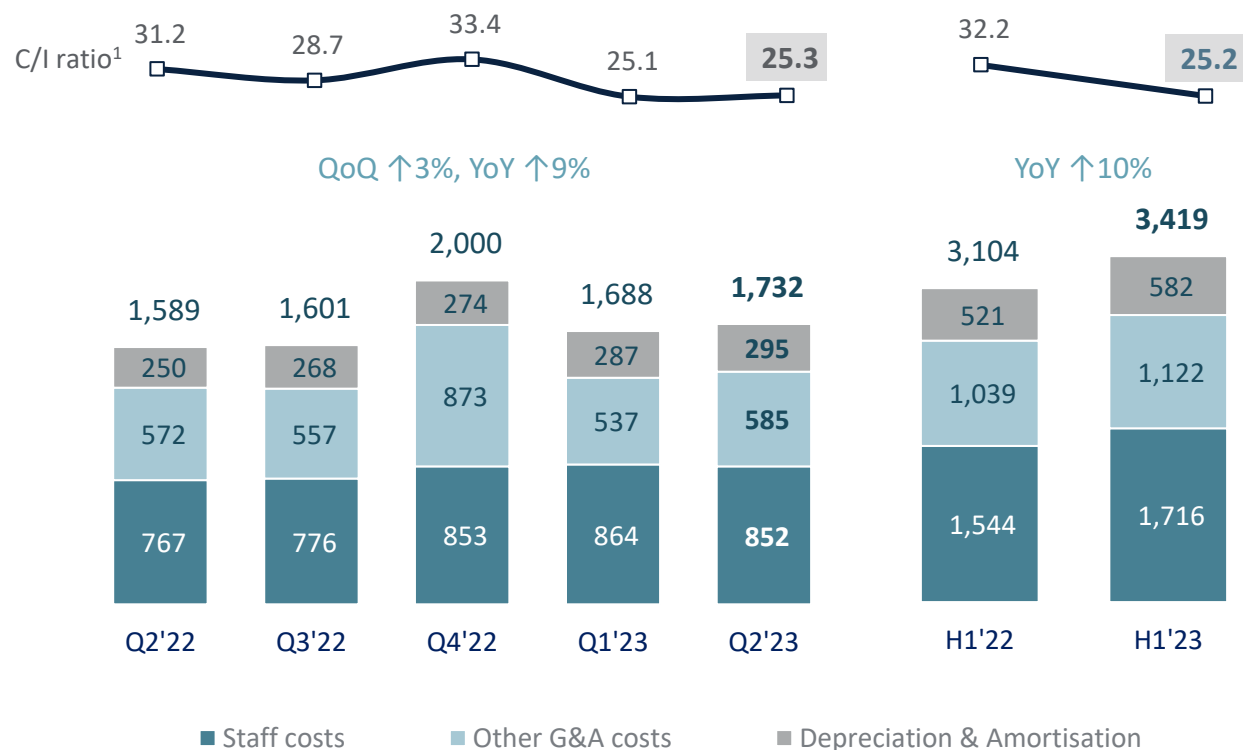


Fee & commissions bridge by business segment



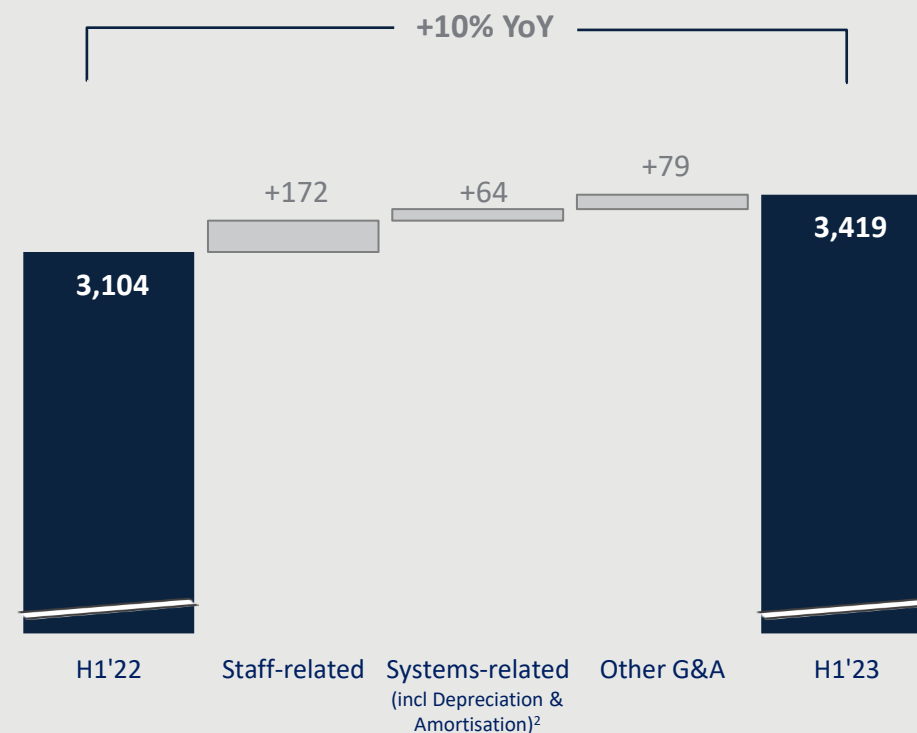
Cost discipline maintained amid continued investments to drive digitisation, further efficiencies and future growth; Higher income supporting significant improvement in C/I ratio

Operating expenses trend (AED Mn) and C/I ratio (%)



1 Excluding Magnati-related capital gains in 2022

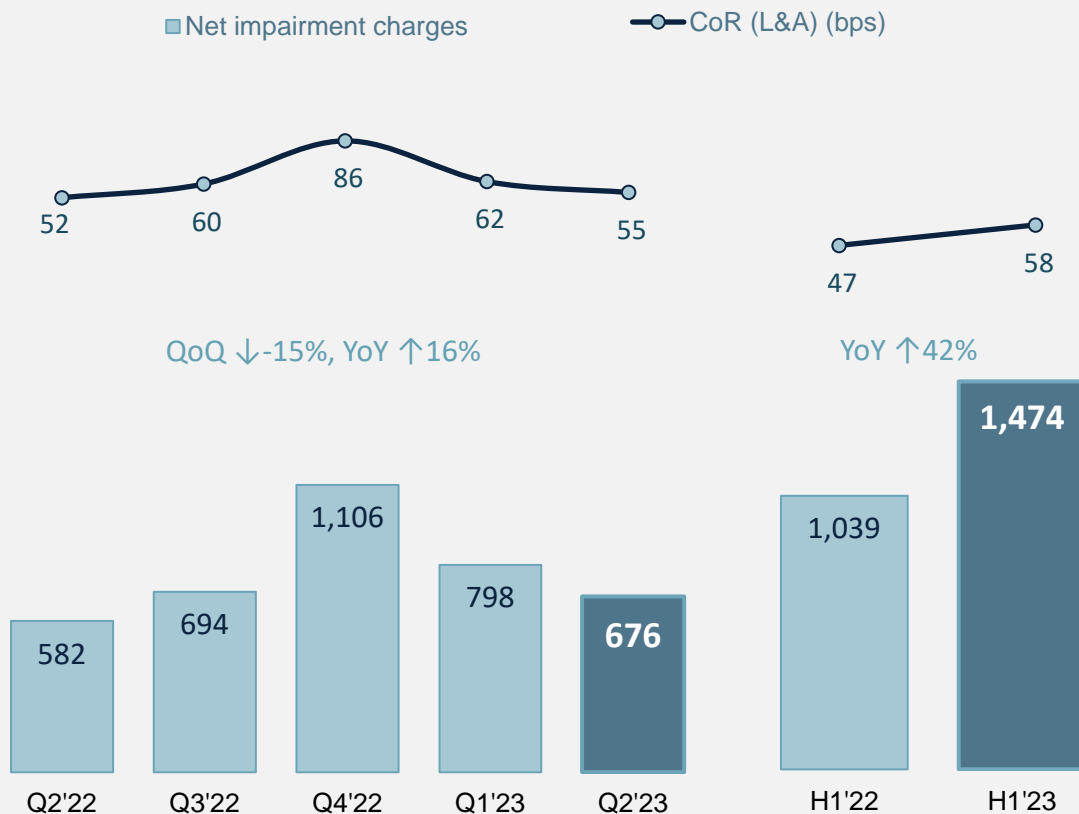
Opex drivers YoY (AED Mn)



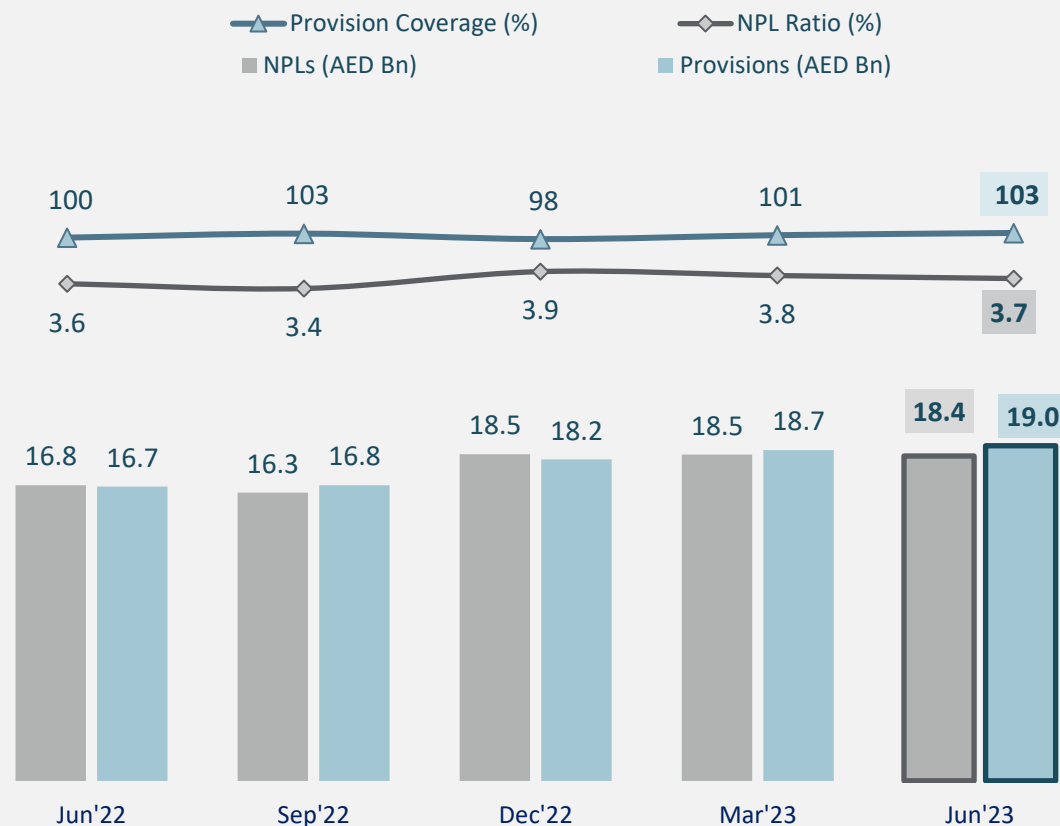
2 Systems-related costs includes IT projects and costs for other strategic initiatives

Healthy asset quality metrics with stable NPL ratio, adequate provision buffers

Impairment charges, net (AED Mn) & CoR¹ (%)



NPLs² and ECLs³ (%)



¹ Annualised

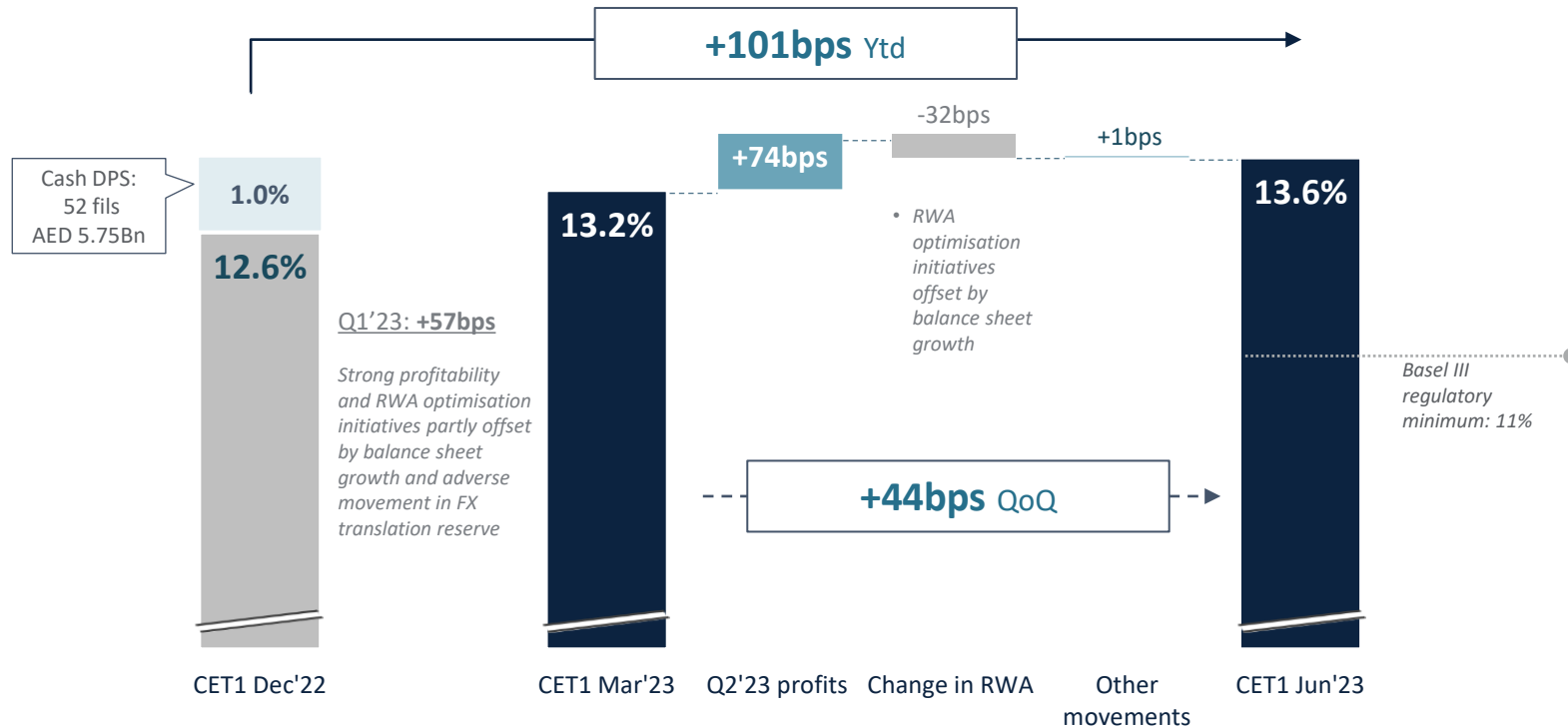
² NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of AED 3,987Mn as of Jun'23 considered as par to NPLs, net of IIS

³ ECL = ECL on loans, advances & Islamic financing + ECL on unfunded exposures + IFRS9 impairment reserves

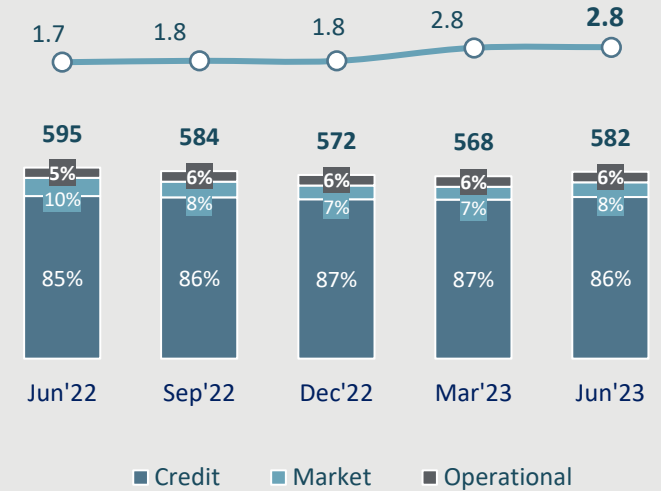
Note: Gross loans and advances and NPLs are net of interest in suspense; see Note 30 'Credit risk' in H1'23 financials for more details on IFRS9 exposures and ECL

Solid capital generation drives further expansion in Common Equity Tier 1 (CET1) to 13.6%

CET1¹ ratio progression



RoRWA⁴ (% ytd) and RWAs (AED Bn)



RWA Movements Ytd '22 (AED Bn)	Dec'22	Movement (AED Bn)	Jun'23
Credit RWA ³	496	+7.2	503
Market RWA	43	+2.9	46
Operational RWA	33	+0	33
Total RWA	572	+10	582

1 Minimum CET1, Tier 1 and CAR requirement by CBUAE - 11%, 12.5% & 14.5%, respectively

2 Capital ratios remain well above regulatory requirements; Tier 1 and CAR ratios at 15.5% and 16.6%, respectively

3 Credit RWA includes Basel III CVA Risk (CV1) w.e.f. Jun'22

4 Excluding Magnati-related capital gains in 2022

Maintaining FY'23 financial guidance

- **Positive economic outlook for GCC/UAE economies** underpinned by continued strength in non-oil sectors
- Balance sheet to be efficiently deployed **to enhance Group returns**
- Enhanced cross-sell to support **diversified streams of recurring income**
- **Prudent risk management** to be maintained

	2023e financial guidance	H1'23 actual
Loan growth	Mid single-digit	+5% ytd
Cost of Risk (CoR)	<80bps	58bps
Provision coverage ratio	> 90%	103%
CET1 (pre-dividend)	>13.5%	13.6%

Well positioned to continue to deliver solid results through the cycles



**SHAPING THE FUTURE WITH PURPOSEFUL ACTION
FOR SUSTAINABLE GROWTH**

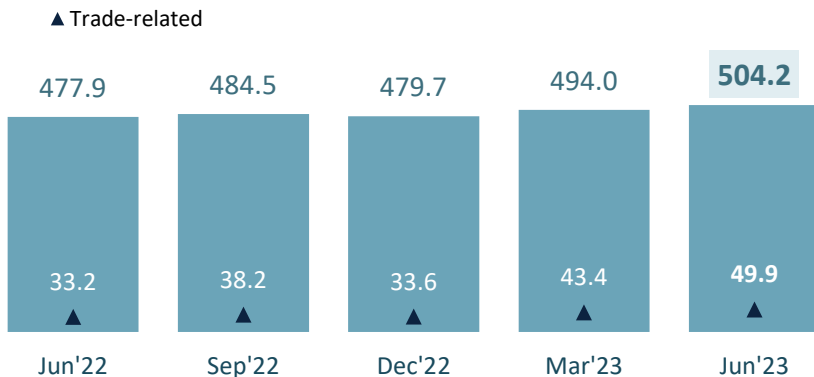
Appendix

A well-diversified, high quality loan book

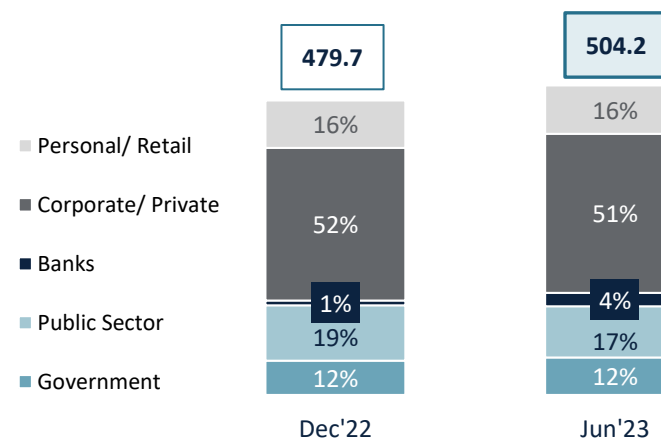
Gross loans trend

Figures in AED Bn

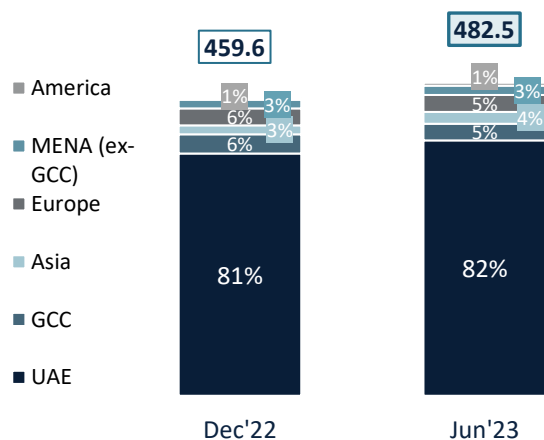
QoQ ↑2%, YoY ↑6%, Ytd ↑5%



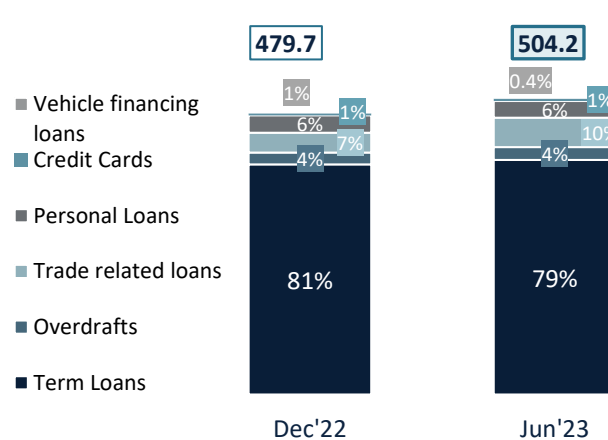
Gross loans by counterparty



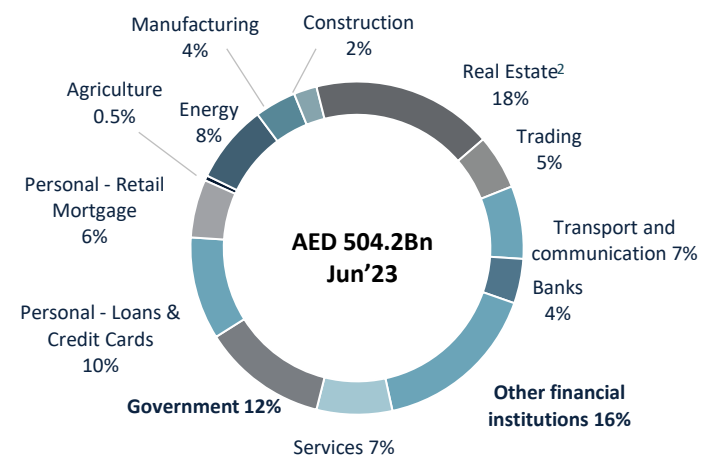
Net loans by geography¹



Gross loans by product



Gross loans by economic sector



Ytd Loan growth driven by:

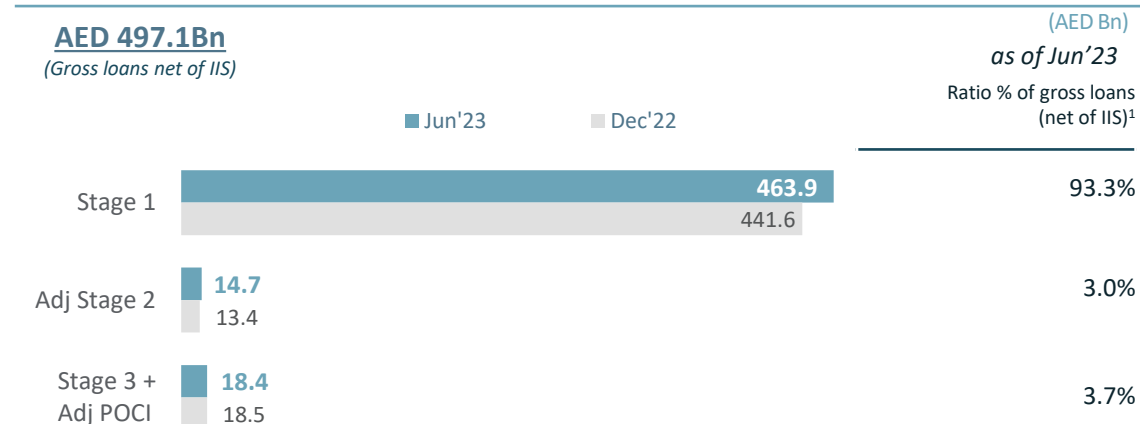
- Banks +14Bn (+175%)
- Energy+7Bn (+20%)
- Government +5Bn (+9%)

¹ Based on loan origination / coverage

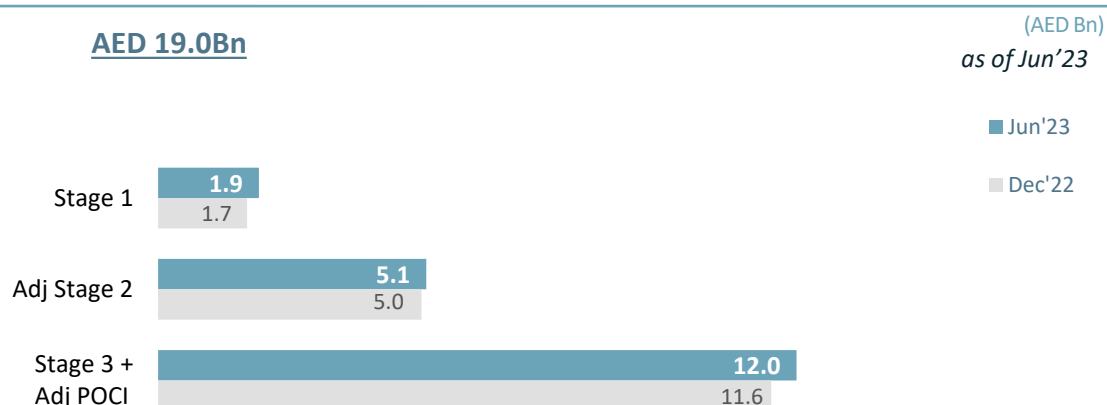
² Real Estate by geography: Abu Dhabi 47%, Dubai 23%, Other UAE 2%, UK 19%, Other Intl 9%

Healthy asset quality and adequate provision buffers

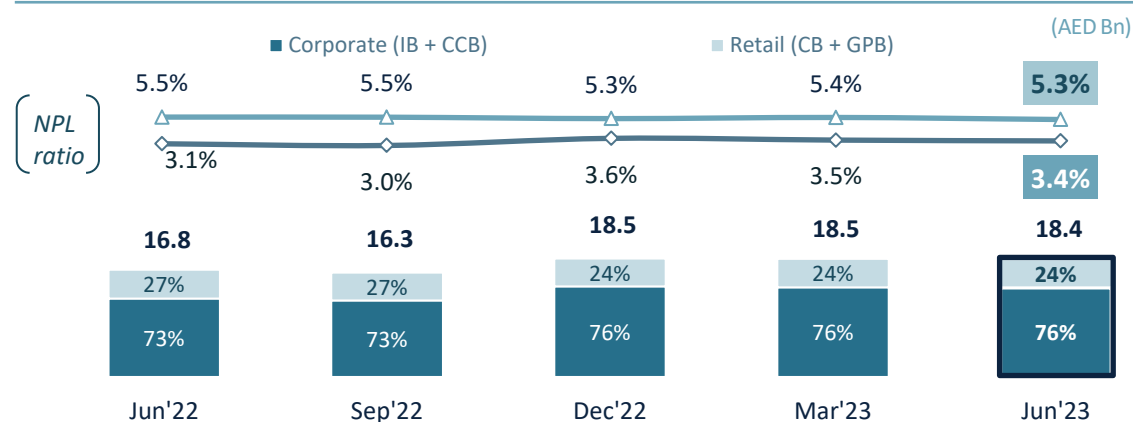
Loans by stage



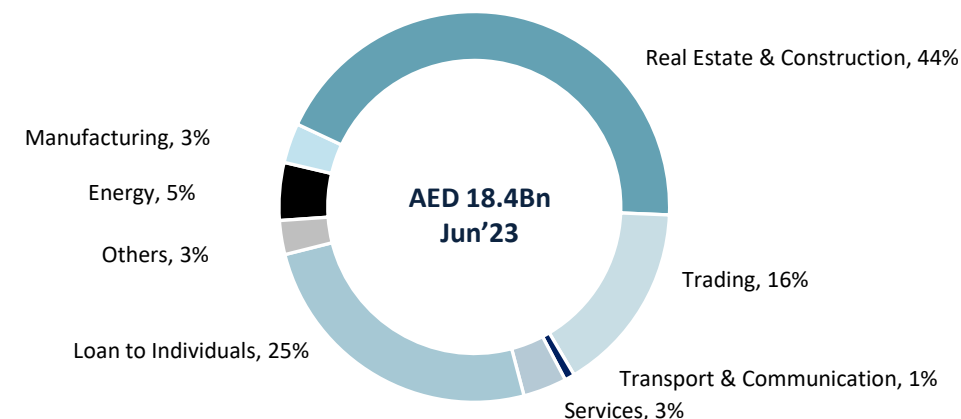
ECL² by stage



NPLs¹ by segment



NPLs¹ by sector (%)



¹ NPLs = Stage 3 exposure + adjusted POCI (Purchase or originally impaired credit) of AED 3,987Mn as of Jun'23 considered as par to NPLs, net of IIS; Stage 3+POCI, net of IIS as per Note #30 in H1'23 financials is AED 18.4Bn;

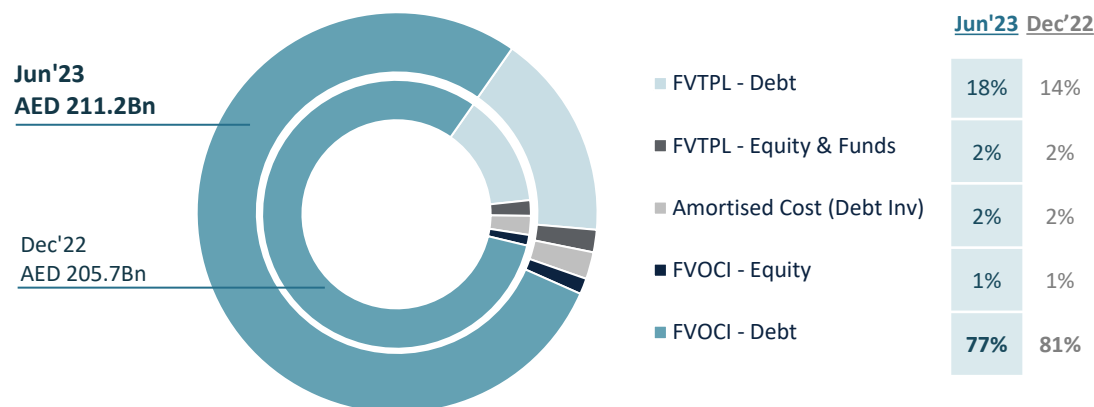
Adj Stage 2 incl POCI not considered as NPLs (AED 99Mn)

² ECL = ECL on loans, advances and Islamic financing (14.5Bn) + ECL on unfunded exposures (1.1Bn) + IFRS9 impairment reserve (2.2Bn), IFRS9 specific reserve incl in Stage3 (1.2Bn), IFRS9 collective reserve incl in Stage2 (2.2Bn)

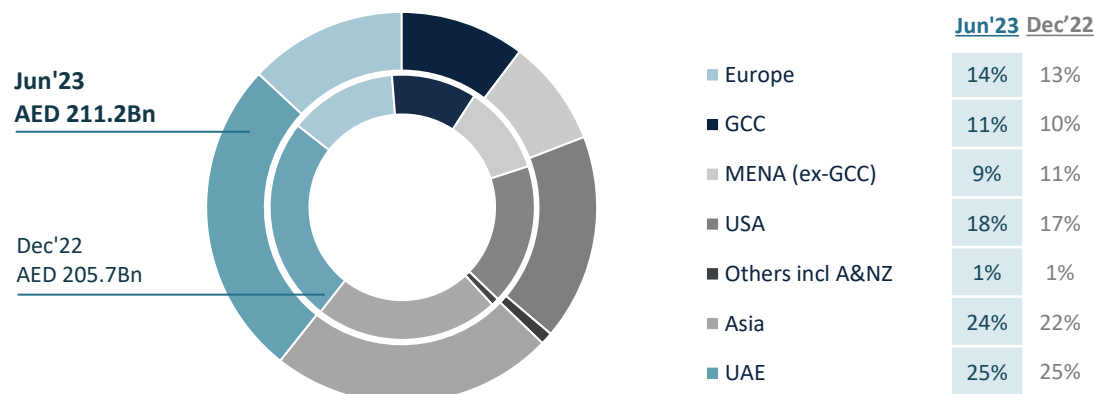
Note: Gross loans, advances & Islamic financing and NPLs are net of interest in suspense; see Note #30 Credit Risk in H1'23 financials for more details on IFRS9 exposures and ECL

High-quality and diversified investment portfolio

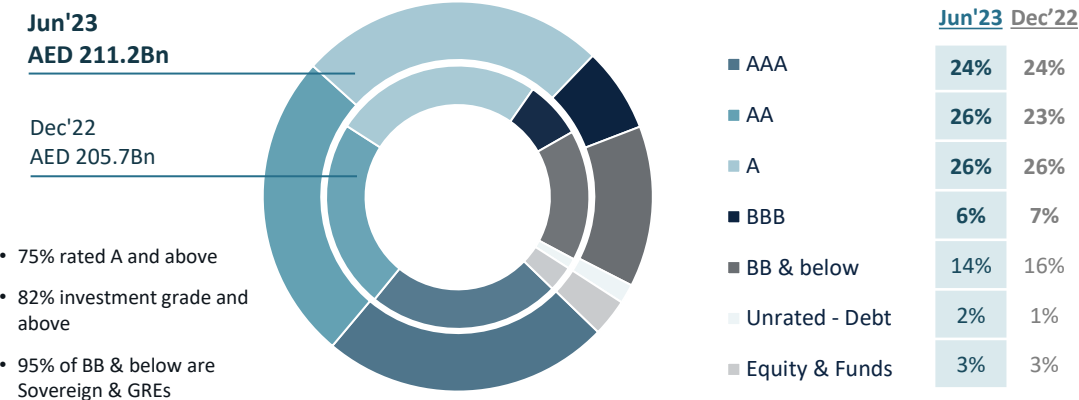
Investments by type



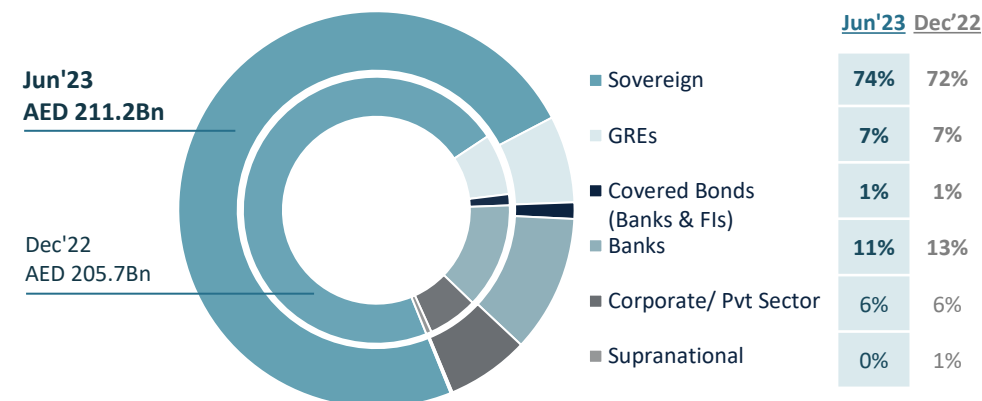
Investments by geography



Investments by ratings



Investments by counterparty



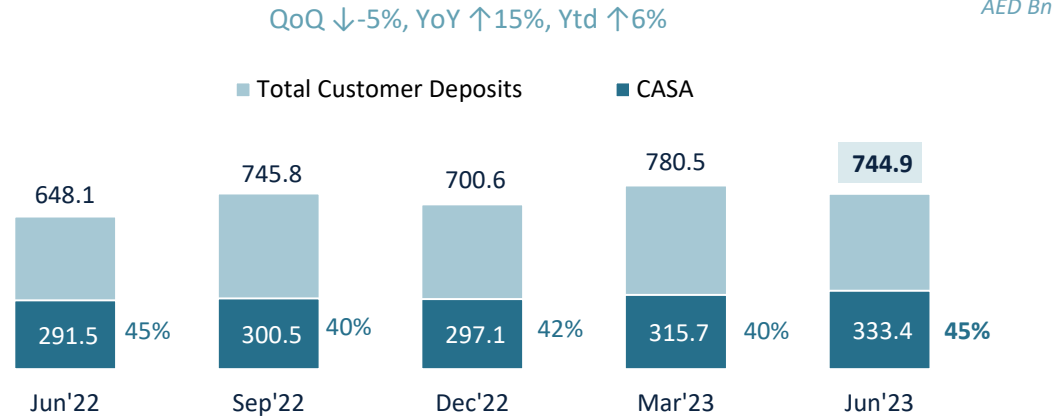
FVTPL – Fair value through profit or loss (previously HFT), Amortised cost – previously HTM, FVOCI – Fair value through other comprehensive income (previously AFS)

Sovereign bonds include sovereign guaranteed bonds issued by GREs, banks & FIs

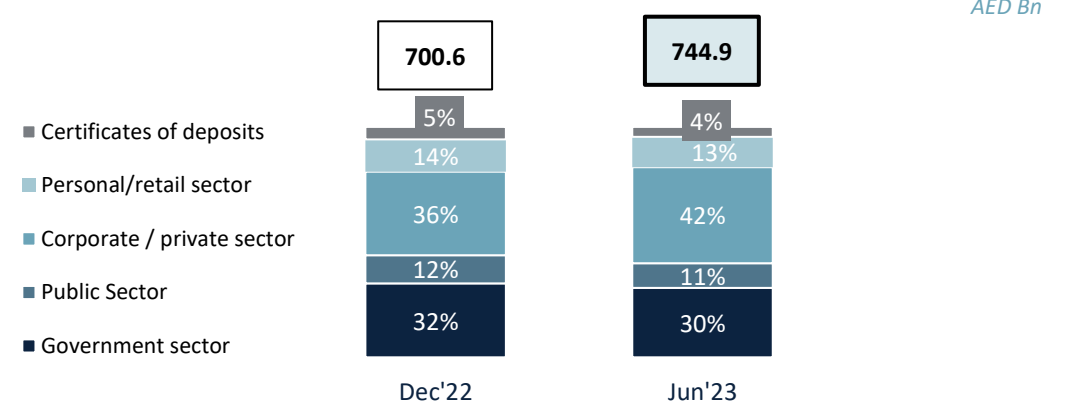
Note: All totals are Gross investments before ECL (0.5Mn as of Jun'23)

Customer deposits +6% ytd with continued growth in CASA balances

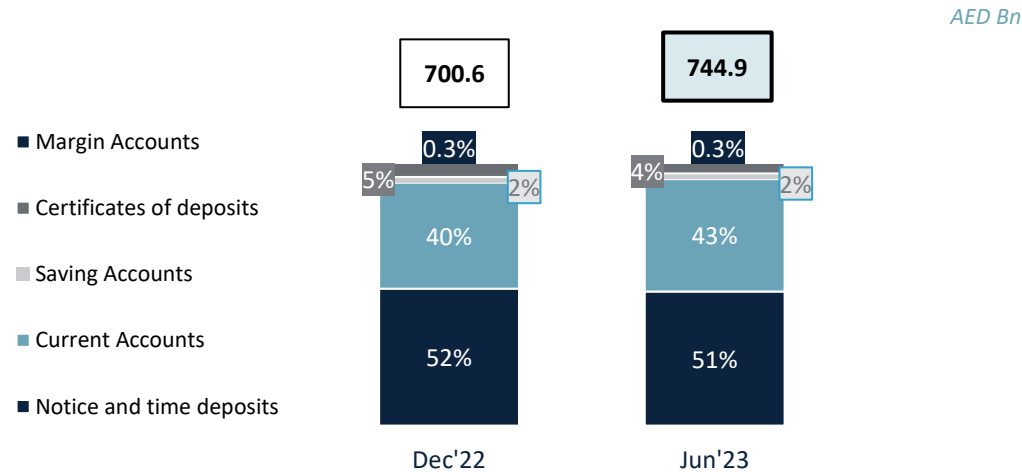
Customer deposits trend



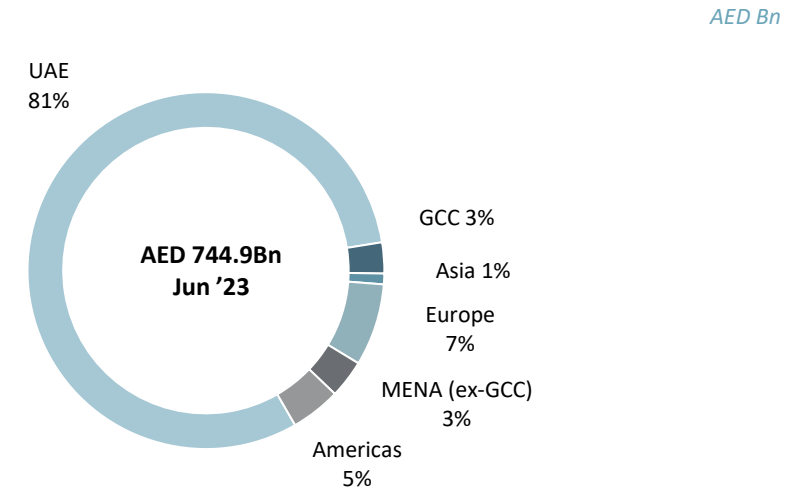
Customer deposits by counterparty



Customer deposits by account type

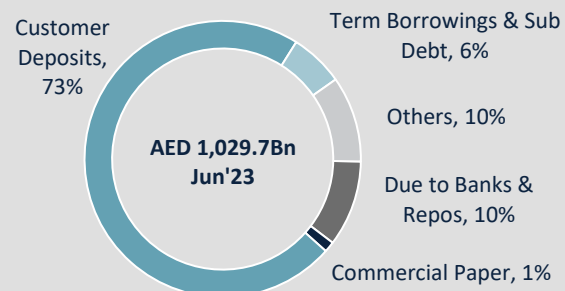


Customer deposits by geography

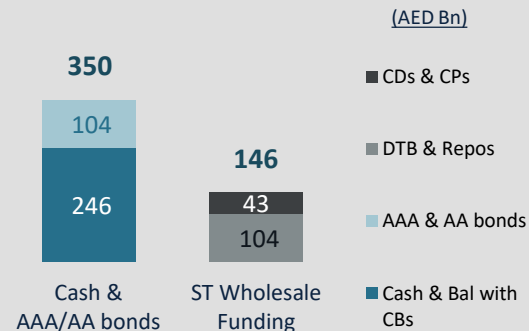


Leading issuer in the MENA region

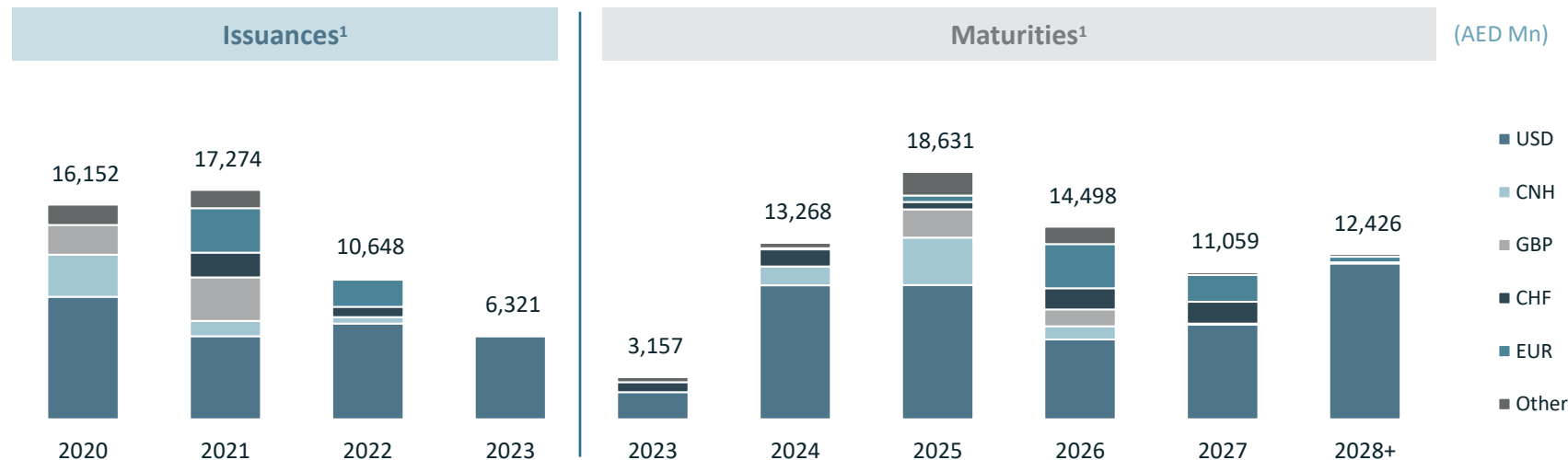
Liability mix



Cash & AAA/AA bonds vs. ST wholesale³



Medium-term wholesale funding



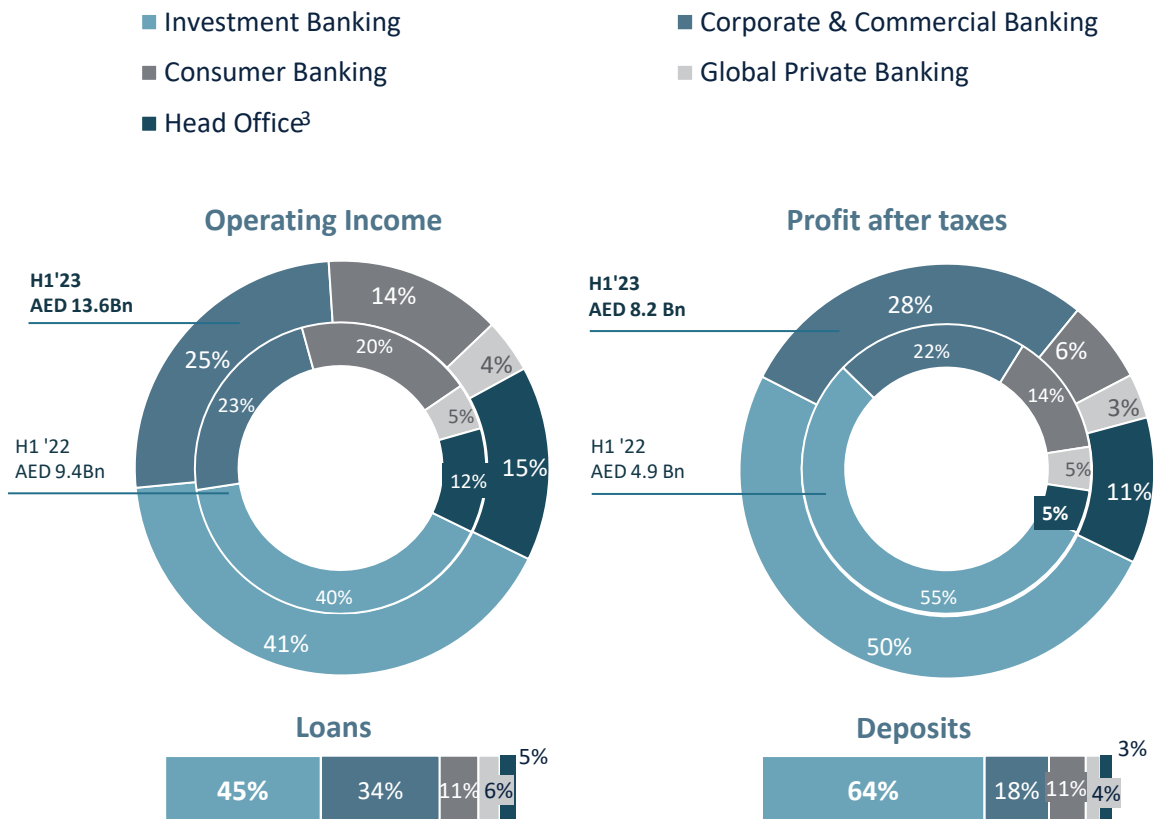
Ytd 2023 highlights:

- AED 6.3Bn (USD 1.7Bn) equivalent year-to-date of senior wholesale funding
- First sukuk issued globally in 2023 (USD 500Mn 5-year)
- Priced a USD 600Mn 5-year Green bond at the lowest spread ever achieved by a MENA bank for a 5-year conventional bond
- Regional leader in Green Bond issuance with over USD 2.85Bn of Green Bond notional outstanding across 14 transactions and 5 currencies

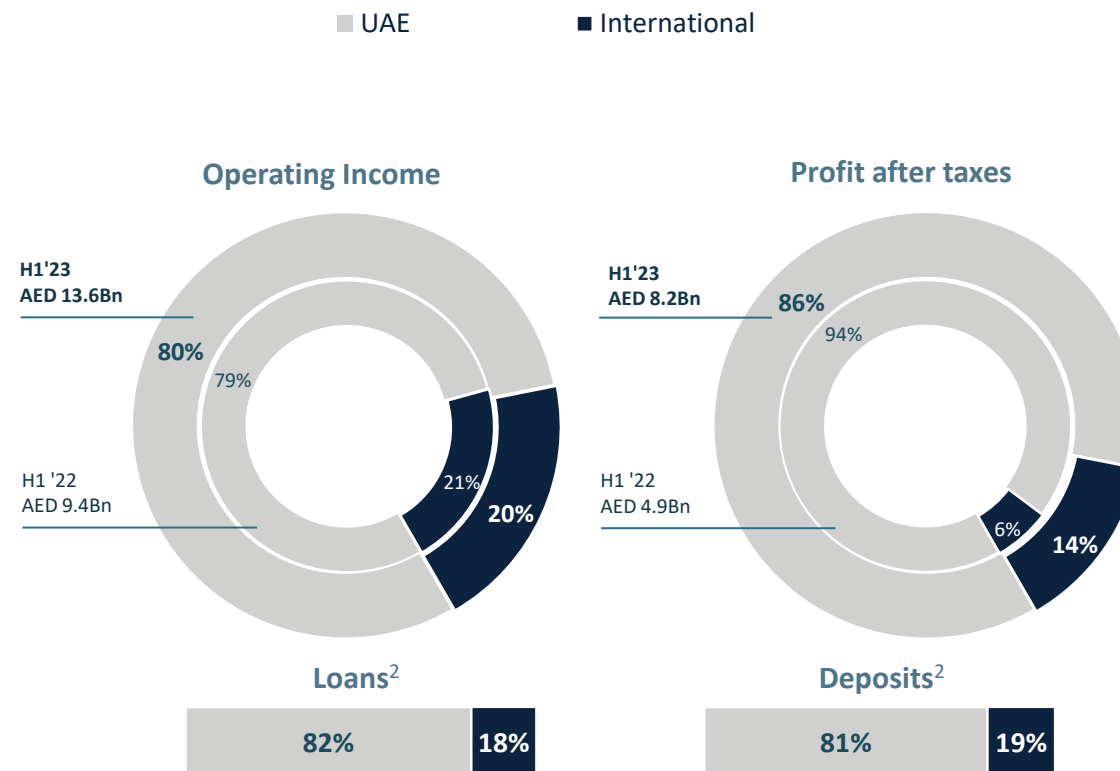
¹ All figures based on historical FX with the maturity of callable bonds set at next call date

Diversified franchise by business segment and geography

Breakdown by Business



Breakdown by Geography



1 All figures as of 30 June 2023 / H1'23 financials and based on operating income and profits excluding Magnati-related capital gains in 2022

2 Based on loan origination / coverage

3 FABMisr integration was completed in Q4'22 and is grouped under Head Office (HO)

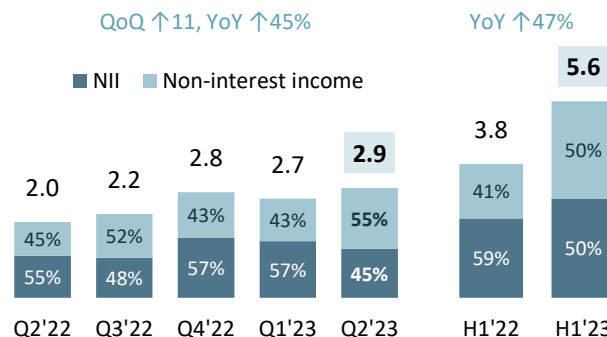
Business segments overview – IB & CCB

Investment Banking (IB)

Key highlights

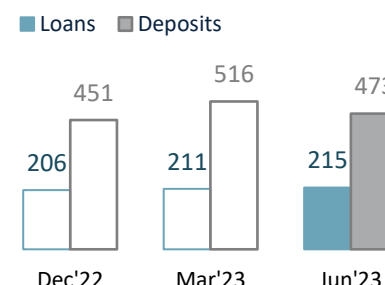
- IB revenue up 47% yoy driven by strong revenue growth in GTB on the back of consistent growth in CASA balances coupled with higher rates, high levels of client activity, deal pipeline execution as well as a strong sales and trading performance in GM
- Net loans up 2% qoq and 5% ytd
- Deposits up 5% ytd, following seasonal outflows at the tail-end of Q2'23; CASA balances up +7Bn qoq to AED 160Bn, on the back of new client relationships, and new cash management mandates

Quarterly operating income trend (AED Bn)



Loans & Deposits (AED Bn)

Loans: QoQ ↑2%, Ytd ↑5%
Deposits: QoQ ↓-8%, Ytd ↑5%



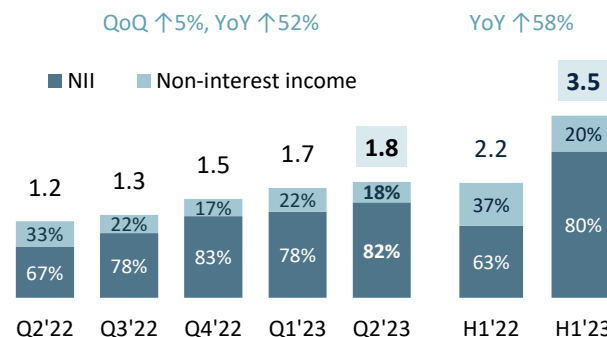
AED Mn	H1'23	YoY%
Operating Income	5,595	47
Costs	(969)	17
Operating Profit	4,626	55
Impairment charges, net	(319)	173
Taxes	(206)	45
Profit after taxes	4,101	51
CI Ratio	17.3%	(445)bps
RoRWA	2.6%	99bps
Contribution to Group operating income	41%	89bps

Corporate and Commercial Banking (CCB)

Key highlights

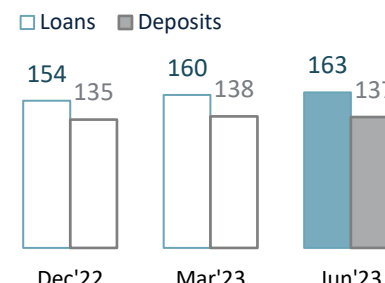
- CCB revenue up 58% yoy driven by strong performance in GTB, improved margins supported by higher interest rates, and strong cash management fees on the back of new mandates
- Loans up 2% qoq and 6% ytd driven by increase in trade finance activity
- Customer deposits up 2% ytd with a strong increase in CASA driven by new customer acquisitions on the back of successful campaigns and several large escrow mandates

Quarterly operating income trend (AED Bn)



Loans & Deposits (AED Bn)

Loans: QoQ ↑2%, Ytd ↑6%
Deposits: QoQ ↓-1%, Ytd ↑2%



AED Mn	H1'23	YoY%
Operating Income	3,457	58
Costs	(478)	(3)
Operating Profit	2,979	76
Impairment charges, net	(646)	5
Taxes	(22)	45
Profit after taxes	2,311	118
CI Ratio	13.8%	(863)bps
RoRWA	3.3%	165bps
Contribution to Group operating income	25%	235bps

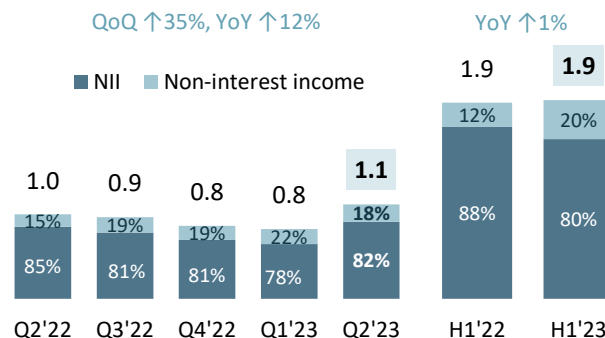
Business segments overview – CB & GPB

Consumer Banking (CB)

Key highlights

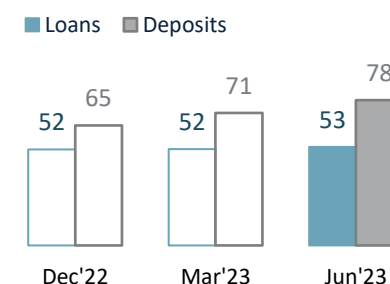
- CB revenue up 35% qoq in Q2'23 underpinned by robust sales, with continued focus on strategy execution to acquire new customers and accelerate digital transformation
- Deposits up 10% qoq, 21% ytd with record CASA sales (+124% yoy) led by strengthened propositions
- Loans up 2% qoq, 3% ytd driven by strong sales across various core products, including Islamic, cards and mortgages
- >160k new-to-bank retail customers acquired ytd

Quarterly operating income trend (AED Bn)



Loans & Deposits (AED Bn)

Loans: QoQ ↑ 2%, Ytd ↑ 3%
Deposits: QoQ ↑ 10%, Ytd ↑ 21%



AED Mn	H1'23	YoY%
Operating Income	1,884	1
Costs	(1,047)	4
Operating Profit	837	(2)
Impairment charges, net	(308)	71
Taxes	(0)	na
Profit after taxes	528	(22)

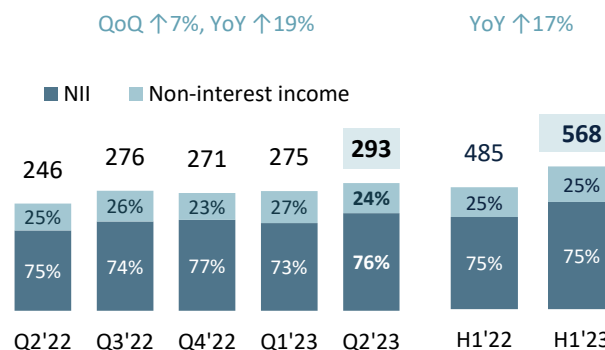
CI Ratio	55.6%	151bps
RoRWA	2.2%	(21)bps
Contribution to Group operating income	14%	(584)bps

Global Private Banking (GPB)

Key highlights

- GPB revenue up 17% yoy on the back of higher rates, strength in asset management fees and healthy IPO activity
- Assets Under Management (AUM) investments up 7% qoq and 8% yoy, mainly on account of positive net inflows, supported also by improved market conditions witnessed towards the end of H1'23
- Loans increased by 3% qoq, while customer deposits grew a further 1% during the quarter

Quarterly operating income trend (AED Mn)



Loans & Deposits (AED Bn)

Loans: QoQ ↑ 3%, Ytd ↑ 3%
Deposits: QoQ ↑ 1%, Ytd ↑ 11%



AED Mn	H1'23	YoY%
Operating Income	568	17
Costs	(236)	7
Operating Profit	332	26
Impairment charges, net	(17)	184
Taxes	(32)	74
Profit after taxes	284	18

CI Ratio	41.6%	(410)bps
RoRWA	3.5%	111bps
Contribution to Group operating income	4%	(95)bps

International – financial overview

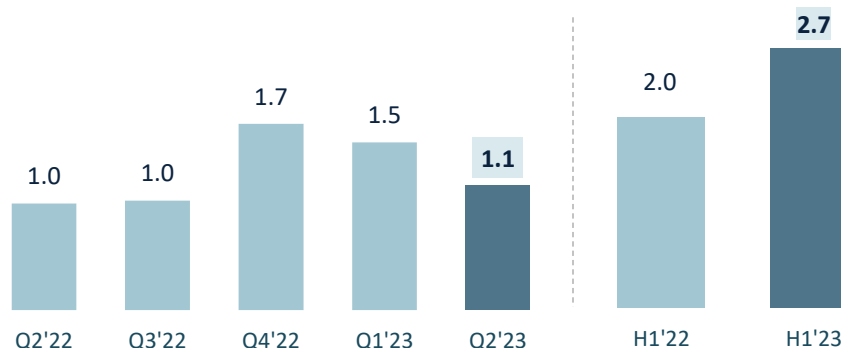
International

Key highlights

- International revenue +36% yoy reflecting healthy contributions across geographies
- Revenue from International operations represents 20% of H1'23 Group revenue
- Net loans up 3% qoq, driven by sustained client demand, representing 18% of Group loans
- FAB's international franchise remain a key contributor to the Group's liquidity with international deposits representing 19% of Group deposits.
- Cost and risk discipline helped drive improvements in H1'23 profit after taxes

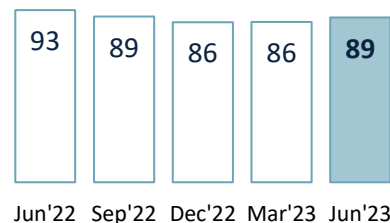
Quarterly operating income trend (AED Bn)

QoQ ↓-26%, YoY ↑16%



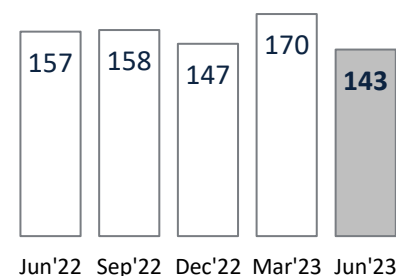
Loans (AED Bn)

QoQ ↑3%, YoY ↓-4%, Ytd ↑3%



Deposits (AED Bn)

QoQ ↓-16%, YoY ↓-9%, Ytd ↓-3%



(AED Mn)	H1'23	YoY%
Operating Income	2,686	36
Costs	(801)	(5)
Operating Profit	1,885	66
Impairment charges, net	(406)	(24)
Taxes	(369)	32
Profit after taxes	1,110	250

CI Ratio	29.8%	(1,282)
RoRWA	1.7%	127
Contribution to Group operating income	20%	(114)

1 Investment Banking has revised its reporting of customer loans based on where the client relationship is globally managed. This change is effective Q1'23 with the prior period figures for 2022 also restated for comparative purposes

H1'23 financial highlights – Group financials

Income Statement - Summary (AED Mn)	Q2'23	Q1'23	QoQ %	Q2'22	YoY %	H1'23	H1'22	YoY %
Net interest Income	4,490	4,427	1	3,390	32	8,918	6,525	37
Non- interest Income	2,342	2,303	2	1,587	48	4,645	2,910	60
Operating Income	6,833	6,730	2	4,977	37	13,563	9,435	44
Gain on sale of stake in subsidiary	-	-	na	288	na	-	3,094	na
Total Income	6,833	6,730	2	5,265	30	13,563	12,529	8
Operating expenses	(1,732)	(1,688)	3	(1,589)	9	(3,419)	(3,104)	10
Operating profit	5,101	5,043	1	3,677	39	10,144	9,425	8
Impairment charges, net	(676)	(798)	(15)	(582)	16	(1,474)	(1,039)	42
Non-controlling Interests and Taxes	(214)	(315)	(32)	(189)	13	(529)	(360)	47
Net Profit	4,211	3,929	7	2,906	45	8,140	8,026	1
Net profit (excluding Magnati-related capital gains)	4,211	3,929	7	2,617	61	8,140	4,932	65
Basic Earning per Share (AED) (adjusted ¹)	0.38	0.34	12	0.23	63	0.71	0.43	65

Balance Sheet - Summary (AED Bn)	Jun'23	Mar'23	QoQ %	Jun'22	YoY %	Dec'22	Ytd %
Loans, advances and Islamic financing	483	473	2	459	5	460	5
Investments	211	209	1	186	14	206	3
Customer deposits	745	781	-5	648	15	701	6
CASA (deposits)	333	316	6	291	14	297	12
Total Assets	1,146	1,185	-3	1,042	10	1,110	3
Equity (incl Tier 1 capital notes)	116	112	4	111	5	115	1
Tangible Equity	85	81	5	80	7	84	2
Risk Weighted Assets	582	568	2	595	-2	572	2

Key Ratios ² (%)	Q2'23	Q1'23	QoQ (bps)	Q2'22	YoY (bps)	H1'23	H1'22	YoY (bps)
Net Interest Margin	1.66	1.65	1	1.57	9	1.67	1.55	12
Cost-Income ratio ¹	25.3	25.1	28	31.2	(591)	25.2	32.2	(700)
Cost of Risk (bps) (loans, advances and Islamic financing)	55	62	(6)	52	3	58	47	11
Non-performing loans ratio	3.7	3.8	(9)	3.6	15	3.7	3.6	15
Provision coverage	103	101	170	100	356	103	100	356
Liquidity Coverage Ratio (LCR)	159	151	764	135	large	159	135	large
Return on Tangible Equity (RoTE) ¹	19.4	18.5	89	12.9	655	18.6	12.3	628
Return on Risk-weighted Assets (RoRWA) ¹	2.9	2.8	14	1.8	116	2.8	1.7	115
CET1 ratio	13.6	13.2	44	12.6	99	13.6	12.6	99
Capital Adequacy ratio	16.6	16.2	38	15.6	104	16.6	15.6	104

1 Excluding Magnati-related capital gains in Q1'22

2 All ratios are annualised, where applicable



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H1'23 financial highlights – Segmental

AED Mn	Q2'23	Q1'23	QoQ %	Q2'22	YoY %	H1'23	H1'22	YoY %	H1'23 Contr%
Operating income	6,833	6,730	2	4,977	37	13,563	9,435	44	100%
Investment banking (IB)	2,940	2,656	11	2,025	45	5,595	3,809	47	41%
Corporate & Commercial banking (CCB)	1,774	1,682	5	1,171	52	3,457	2,183	58	25%
Consumer banking (CB)	1,083	801	35	967	12	1,884	1,862	1	14%
Global Private banking (GPB)	293	275	7	246	19	568	485	17	4%
Head office (HO)	742	1316	(44)	568	31	2,058	1096	88	15%
UAE	5,690	5,187	10	3,996	42	10,877	7,459	46	80%
International	1,142	1,543	(26)	981	16	2,686	1,976	36	20%
Profit after taxes	4,220	3,934	7	2,620	61	8,154	4,937	65	100%
Investment banking (IB)	2,102	2,000	5	1,575	33	4,101	2,721	51	50%
Corporate & Commercial banking (CCB)	1,391	920	51	416	234	2,311	1,062	118	28%
Consumer banking (CB)	344	184	87	355	(3)	528	676	(22)	6%
Global Private banking (GPB)	161	123	31	127	26	284	240	18	3%
Head office (HO)	223	707	(69)	147	52	929	238	290	11%
UAE	3,845	3,199	20	2,460	56	7,044	4,620	52	86%
International	375	734	(49)	160	135	1,110	317	250	14%

AED Bn	Jun'23	Mar'23	QoQ %	Jun'22	YoY %	Dec'22	Ytd %	H1'23 Contr%
Loans, advances and Islamic financing	483	473	2	459	5	460	5	100%
Investment banking (IB)	215	211	2	214	0	206	5	45%
Corporate & Commercial banking (CCB)	163	160	2	141	16	154	6	34%
Consumer banking (CB)	53	52	2	51	4	52	3	11%
Global Private banking (GPB)	29	28	3	29	(0)	28	3	6%
Head office (HO)	22	22	(0)	23	(4)	20	12	4%
UAE	394	387	2	366	8	373	5	81%
International	89	86	3	93	(4)	86	3	19%
Customer deposits	745	781	(5)	648	15	701	6	100%
Investment banking (IB)	473	516	(8)	402	18	451	5	64%
Corporate & Commercial banking (CCB)	137	138	(1)	129	6	135	2	19%
Consumer banking (CB)	78	71	10	62	25	65	21	9%
Global Private banking (GPB)	31	31	1	28	12	28	11	4%
Head office (HO)	25	24	2	28	(9)	22	12	3%
UAE	602	610	(1)	491	22	553	9	79%
International	143	170	(16)	157	(9)	147	(3)	21%



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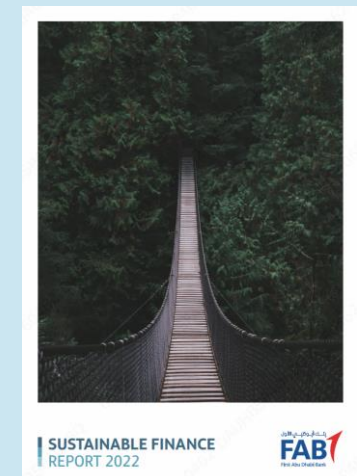
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