

بنك أبوظبي الأول

FAB

First Abu Dhabi Bank

Leading the transition to a sustainable and resilient future

2025 ESG SUMMARY



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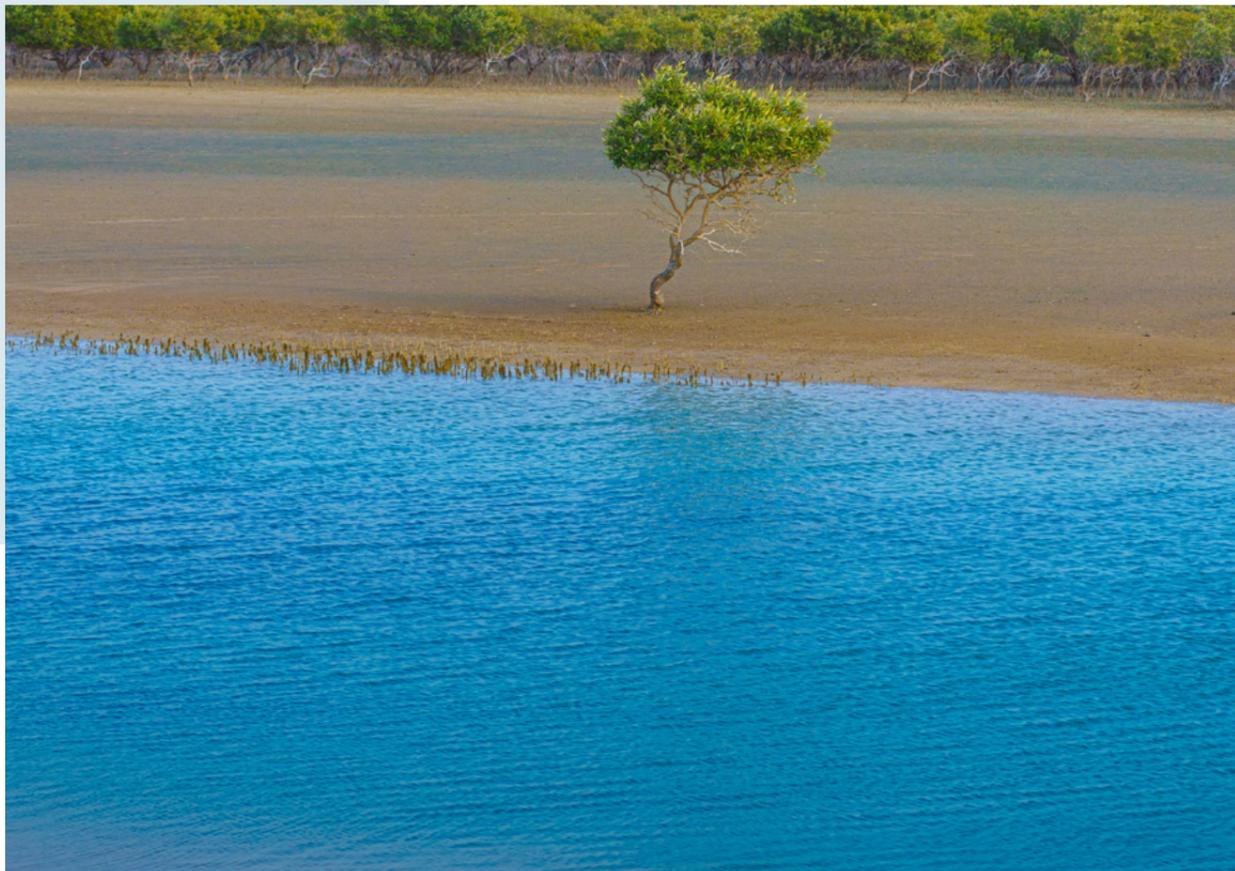
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Approach to sustainability

As the UAE's global bank and a regional leader in sustainable finance, we continue to advance inclusive and resilient growth. Guided by the UAE's Year of Community and the imperatives of the global transition, our ESG strategy delivered measurable, real-world impact across environmental, social and governance priorities.



In 2025, FAB made significant strides towards its commitment to provide AED 500 billion (USD 136 billion) in sustainable and transition finance by 2030, reaching 76% by year end.

The 2030 target, a catalyst for the UAE's transition to a low-carbon economy, remains central to FAB's ESG strategy, enabling innovative financing solutions that support climate mitigation, adaptation and broader sustainability outcomes across the markets we serve.

Our leadership in sustainable finance was exemplified through landmark transactions, including the issuance of the world's first low-carbon energy bond and the first blue bond issued by a Gulf Cooperation Council (GCC) financial institution.

We are committed to addressing climate change and aligning our business to support the nation's Net Zero by 2050 Strategy. In line with this ambition, in 2025 we advanced our climate risk roadmap by integrating climate risk assessments into decision-making, enhancing governance, and expanding data coverage processes and improving the governance of our climate risk models as well as data coverage.

We also enhanced our climate stress testing capabilities and submitted our inaugural stress test CBUAE, allowing us to identify and assess our portfolio vulnerabilities to flooding and heat stress. In line with our climate risk roadmap, we are expanding the scope of our climate risk assessment to include our own assets, in addition to the assets we finance.

On the decarbonisation front, we revised our portfolio ambitions for 2050 across key sectors to reflect the UAE's updated Nationally Determined Contributions (NDCs) and client transition plans.

We expanded transition maturity assessments to cover a larger base of our high-emitting clients and developed a comprehensive client engagement framework. For our operational emissions, our Scope 1 GHG emissions reduced to 6,769 tCO₂e in 2025, a 26% decrease from 2019, through efficiency upgrades, replacements of environmentally harmful refrigerants, and upgrading Heating, Ventilation, and Air Conditioning (HVAC) systems to cut fugitive emissions.



In January 2025, we became the first bank in the MENA region to publish a dedicated Nature Report, aligned with the Taskforce for Nature Related Financial Disclosures (TNFD). Since then, we have continued to build out our nature risk capabilities by exploring nature risk assessment at counterparty-and transaction-level in order to start embedding nature considerations into our decision-making.

Our commitment to nature is also demonstrated through our role as a principal partner at the International Union for Conservation of Nature (IUCN), World Conservation Congress, where we showcased our nature strategy, collaborated on thought leadership, panel discussions, and engaged with over 1,700 visitors in thematic zones focused on biodiversity and climate innovation.

We continue to foster a diverse and inclusive workplace, empowering employees to reach their full potential. This commitment was demonstrated by FAB's success in exceeding the regulatory mandate for large entities in the banking sector category, with UAE nationals representing 49% of the bank's employees. In recognition of these efforts, we were awarded first place in the Diamond Category of the Nafis Award in 2025, an honour that underscores our contribution to advancing Emirati participation in the private sector.

Building on our community-focused approach, we expanded support for SME financing and broader community investment. Notably, we committed AED 10 billion in financing to the UAE's industrial sector, including SMEs and startups through a strategic partnership

with the Ministry of Industry and Advanced Technology (MolAT).

In 2025, we also expanded our community support in Egypt by securing a Multilateral Investment Guarantee Agency (MIGA) guarantee of up to USD 550 million, enabling FABMISR to increase lending for micro, small, and medium-sized enterprises (MSMEs) and retail customers while also encouraging climate-related financing and broader financial inclusion.

As a leading financial institution with a global footprint, FAB remains dedicated to supporting the global transition toward a more sustainable, inclusive, and climate-resilient future.

ESG strategy

We are dedicated to fostering the transition toward a more resilient and sustainable future for the communities we serve. As we look ahead, our ESG strategy remains at the heart of this commitment.

With a forward-looking approach, we integrate ESG across our business, focusing on capitalising our social responsibility, transitioning the shift to a low-carbon economy, and upholding the highest

standards in our governance practices. Our ESG strategy is built on transparency, accountability and collaboration, ensuring that it meets our commitments and empowers others to achieve theirs.

Strategic pillars:

Supporting the global transition to a low-carbon and nature-positive future

Accelerating the shift to a net zero economy by financing sustainable growth, reducing emissions, collaborating on innovative solutions and building climate and nature resilience in partnership with our stakeholders.



This pillar outlines FAB's approach to net zero transition, climate resilience, and nature preservation.

- Regional leader in sustainable finance
- Embedding ESG in our products and services
- Accelerating the net zero transition
- Supporting our stakeholders through mobilising capital and partnerships to enable low-carbon and nature-positive future

Enabling a responsible transition for communities

Fostering a diverse and inclusive workplace, broadening access to financial services and driving meaningful impact for our communities through education, stewardship, environmental, and social development.



This pillar outlines FAB's approach to social responsibility, including diversity, women's empowerment, education, and financial inclusion.

- Diversity, Equity, & Inclusion (DEI) across the Bank
- Embedding gender diversity
- Emiratization focus
- Strategic focus on financial inclusion
- Accelerating social responsibility efforts

Championing and embedding best-in-class governance practices

Upholding the highest standards of accountability, transparency, and risk management to ensure responsible banking and long-term resilience.



This pillar outlines FAB's approach to a governance model, including identifying incentives linked to ESG accountability, transparency, and risk management.

- ESG KPIs and performance disclosure
- Whistleblower policies and processes
- ESG-driven governance structures
- Climate and nature risk integration

Key 2025 ESG achievements

Support the global transition to a low-carbon and nature-positive future		Enabling a responsible transition for communities		Championing and embedding best-in-class governance practices	
<p>Sustainable and transition finance</p> <p>Total sustainable and transition finance facilitation cumulatively amounted to AED 381 billion by December 2025, reaching 76% of the AED 500 billion by 2030 target</p> <p>First financial institution globally to issue a low-carbon bond, worth AED 2.8 billion</p> <p>First blue bond issued by a financial institution in the Gulf countries</p> <p>AED 21.2 billion in diversified sustainable issuances, including 14 green bonds, 1 green sukuk, 2 blue bonds, 1 low-carbon bond, and 3 social bonds</p> <p>Transition planning</p> <p>FAB co-chaired the Partnership for Carbon Accounting Financials (PCAF) MENA chapter, helping drive regional leadership in transparent and standardised carbon accounting</p>	<p>Expanded our transition maturity assessments to cover a larger base of our high-emitting clients and developed a client engagement framework</p> <p>Published our Climate Report, incorporating aspects of the ISSB's IFRS S2 standard</p> <p>Achieved a [B/B-] score from CDP in Climate Change/Forests/Water Security, demonstrating that we are taking coordinated action on environmental issues</p> <p>Nature</p> <p>As the Principal and Official Banking Partner of IUCN World Conservation Congress 2025, FAB hosted more than 30 thought leadership sessions, welcoming over 1,700 visitors and 700 attendees</p> <p>FAB published a whitepaper, 'Advancing Nature and Water Sustainability in MENA: A Path for Nature-Positive Investment,' which explores practical pathways for financing biodiversity conservation across the MENA region</p>	<p>Financial inclusion</p> <p>Supported SMEs in 2025 with AED 5.6 billion in new financing, a 31% increase yoy</p> <p>FAB secured a landmark AED 2 billion MIGA guarantee to optimise capital at FAB Egypt, unlocking capacity to accelerate lending to MSMEs and expand climate-aligned financing in one of the region's most underserved markets</p> <p>Reinforced our commitment of AED 10 billion total financing to support the UAE's industrial sector, including SMEs and startups through a strategic partnership with the MoIAT</p> <p>Expanded our youth customer base (15-35 years old) by 19% yoy</p>	<p>Empowering an inclusive workforce</p> <p>49% Emiratisation ratio, progressing towards 50% target by 2026</p> <p>FAB International launched the Women in Leadership initiative to advance gender diversity and empower women across all regions</p> <p>Advancing our commitments under the UAE Gender Balance Council's Equality Acceleration Pledge (2022) and the UN Women Empowerment Principles (2024)</p> <p>Social responsibility</p> <p>In 2025, FAB's staff contributed over 23,000 hours to volunteer activities that benefited our communities, in line with the UAE's Year of Community</p> <p>AED 136 million provided to the community through partnerships and donations, a 47% increase from last year's community investments</p>	<p>Recognition</p> <p>Received the Project Finance, Outstanding Sustainable Initiative at the MEA Business Achievement Awards 2025</p> <p>First Place for exceeding the CBUAE regulatory mandate among large entities in the banking sector at the Nafis Awards 2025</p> <p>Diamond Category for exceptional efforts in strategic Emiratisation initiatives at the Nafis Awards 2025</p> <p>Best Achievement in Sustainability at the inaugural Card and Payments Awards Middle East 2025</p> <p>Mandated Loan Arranger (MLA) of the Year MENA 2024 at the IJGlobal Awards, recognising significant financing in infrastructure and energy project finance transitions</p> <p>Received multiple supply chain finance awards by The Digital Banker at the Middle East & Africa Innovation Awards 2025</p>	<p>ESG ratings</p> <p>Best Refinitiv/LSEG ESG Score (top 6% worldwide) in the UAE</p> <p>Best ESG risk category among diversified banks in MENA by Sustainalytics ESG Risk Rating (Low ESG Risk)</p> <p>Best MSCI ESG Rating among MENA banks (AA ESG Rating)</p>

Double materiality assessment



In 2025, we undertook a double materiality assessment guided by IFRS and GRI standards. Our ESG topics were identified using international frameworks, industry best practices and evolving regulations. Our topics were shortlisted and prioritised based on relevance to FAB's value chain. Financial materiality was evaluated by considering anticipated impacts on cost of capital, access to finance, and cash flow across one, three, and 10-year horizons, including where these effects might occur in the value chain. Our assessment included positive and negative impacts of the shortlisted topics taking into consideration the scale, scope, irremediability and likelihood of these impacts.

The assessment combined internal expertise with external consultant insight to ensure alignment with international standards and best practices.

Double materiality assessment results

Material topic	Risk	Opportunity	Negative Impact	Positive Impact	Double Materiality
Climate change	●	●	●	●	●
Corporate governance and ethics	●	●	●	●	●
Customer satisfaction	●	●	●	●	●
Emiratization	●	●	●	●	●
ESG Integration	●	●	●	●	●
Nature	●	●	●	●	●
Privacy, data protection and cybersecurity	●	●	●	●	●
Sustainable and transition finance	●	●	●	●	●

The detailed view on risks, opportunities and impact across material topics is included in FAB's 2024 [Climate Report](#) and will be made available in the 2025 ESG report.

- Financial materiality
- Impact materiality
- Double materiality
- Non-material

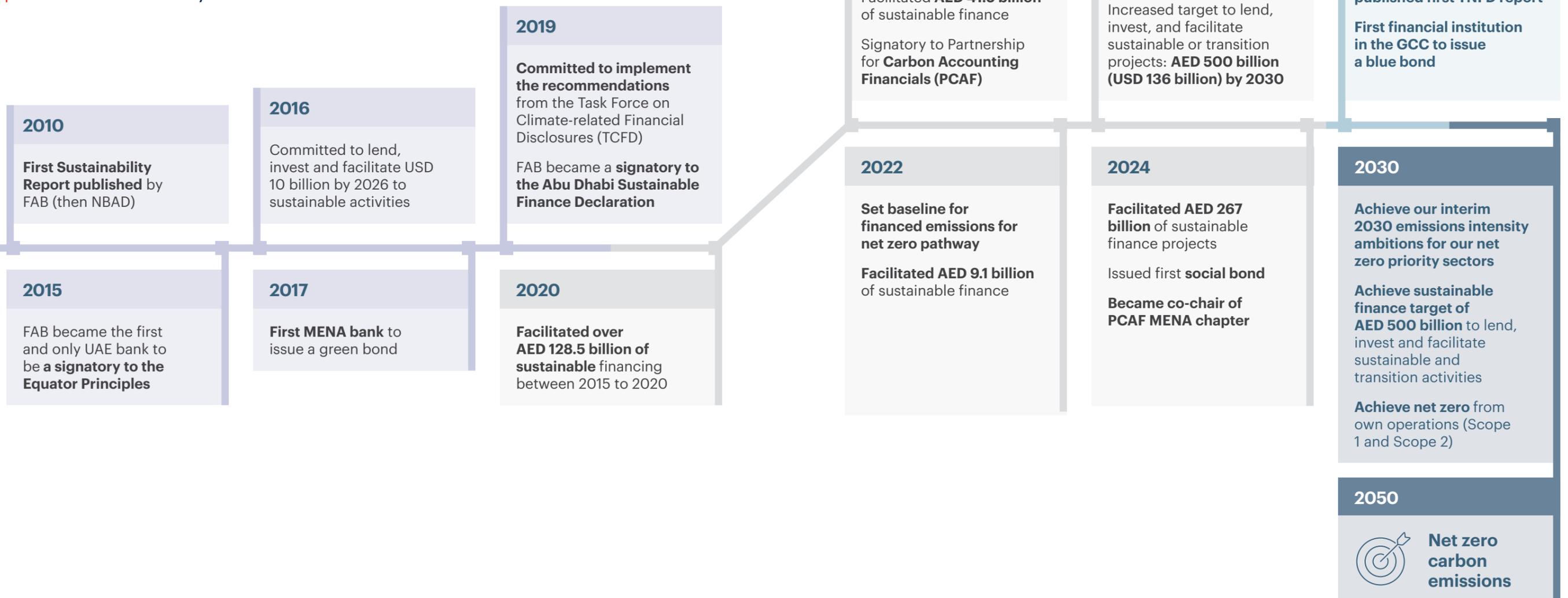


Supporting the global transition to a low-carbon and nature-positive future

As the UAE's global bank, FAB is committed to building a low-carbon and climate-resilient economy.

FAB is driving climate action and enabling the transition to a low-carbon economy through our AED 500 billion sustainable and transition finance commitment by 2030.

At the same time, we are actively working towards net zero by 2050, supporting our highest-emitting clients in developing and implementing transition plans, alongside decarbonising our own operations by 2030.



Scaling sustainable finance and climate solutions

In 2025, we achieved 76% of our commitment to lend, invest, and facilitate AED 500 billion (USD 136 billion) in sustainable and transition projects and activities by 2030.

Through this, we are supporting the transition to an inclusive, low-carbon economy, while fostering innovation to create lasting sustainable impact for tomorrow's communities.

Highlights:



Total sustainable and transition bond and sukuk issuances

23.9 ₪ BILLION
since 2017



Total outstanding bond issuances

21.2 ₪ BILLION

- 14 green bond outstanding **₪ 16.6 bn**
- 1 green sukuk outstanding **₪ 1.3 bn**
- 2 blue bonds outstanding **₪ 257 mn**
- 3 social bonds outstanding **₪ 301 mn**
- 1 transition (low-carbon energy bond) **₪ 2.8 bn**



Flagship deals include the UAE's first large-scale waste-to-energy facility, advancing landfill diversion and emissions reduction, and enabling a tourism city in the GCC to develop renewable energy and sustainable infrastructure for the region's first carbon-neutral tourism destination.



The world's first low-carbon energy bond issuance

FAB issued the world's first low-carbon energy bond (USD 750 million, five-year). The issuance represents an innovative approach to sustainable finance, broadening the definition of green and transition financing and acknowledging that the pathway to net zero will require pragmatic solutions. Its impact includes enabling long-term decarbonisation of the energy mix and reducing

financed emissions in line with UAE's Net Zero by 2050 strategic initiative and global climate commitments.

The low-carbon energy bond is expected to finance the generation of two million MWh of low-carbon energy per year and support the UAE to avoid more than one million tCO₂e per year. The financed project will cover 25% of the UAE's annual energy demand.



First blue bond issued by a financial institution in the GCC

FAB continues to lead in sustainable and transition finance innovation with the issuance of the first-ever blue bond by a financial institution in the GCC (a total of USD 70 million across two issuances). This landmark transaction issuance cements FAB's leadership in sustainable finance and supports the UAE's Water Agenda 2036.

The issuances also contributed to global environmental efforts ahead of major events such as the IUCN World Conservation Congress, which took place in Abu Dhabi in 2025, and the United Nations Water Conference which is set for 2026.



Climate-focused lending

Beyond the landmark deals above, we continue to finance renewable energy and climate tech projects through our thematic products. This

includes FAB's structured sustainability-linked loans and advisory services for clients' green projects.

Climate transition and our progress towards net zero

Addressing climate risks and opportunities

FAB's approach to climate risk is anchored by our Climate Risk Framework (CRF). The CRF outlines the processes for identifying, measuring, and monitoring climate-related risks across all business units and the broader Group. The CRF is integrated into the Bank's existing ESG Risk Framework and Environmental and Social (E&S) Risk Policy, helping to embed climate risk considerations within the bank's overall business, governance, and risk management structures. The CRF leverages scenario analysis and stress testing in line with the Network for Greening the Financial System (NGFS), enabling the Bank to assess the resilience of our portfolio under various climate scenarios and regulatory expectations.

FAB's Climate Risk Scoring methodology enables the Bank to understand transition and physical climate risks among corporate exposures in scope. Furthermore, the methodology

allows for granular assessment of counterparties' exposure to climate risks, which is currently being integrated into credit and business processes. In 2025, we made significant progress in expanding our data landscape by increasing our physical risk data coverage. Additionally, we continued to enhance our climate stress testing methodologies from a physical risk point of view.

Our published [Climate Report](#) incorporates aspects of the IFRS S2 standard where appropriate. Working towards alignment of the IFRS S2 standard enhances our transparency around climate-related financial risks and opportunities, building on our previous disclosures under the Task Force on Climate-related Financial Disclosures (TCFD) and strengthening consistency with global best practice for climate-related disclosures.

Refer to our Governance chapter for details on climate oversight by the Board Risk and ESG Committee and management-level ESG committees.



Our progress on net zero

Achieving net zero is a fundamental climate action, that we are committed to advancing through increased alignment of our business strategy with the nation's Net Zero by 2050 Strategy and the UAE's updated Nationally Determined Contributions (NDCs).

Our financed emissions net zero pathways, across eight identified sectors, account for approximately 90% of the our financed emissions and cover all sectors prioritised under the UAE's NDCs.

In 2025, we revised our 2030 ambition across four of the eight priority sectors, following a review of our portfolio and client commitments. The 2025 pathway revisions reflect a forward-looking reassessment of the bank's financed emissions across the priority sectors, incorporating client-level transition commitments, projected production volumes, and emissions trajectories under both business-as-usual and net zero scenarios from the IEA, alongside the UAE's updated NDCs.

This exercise confirmed the need to recalibrate ambitions in four sectors to align with the expected pace of decarbonisation and technological shifts. The updates were driven by improved visibility of client plans, strengthened national policy signals, and sector-specific developments.

FAB IN ACTION



AI-enabled climate and sustainable finance leadership

FAB is at the forefront of harnessing artificial intelligence to address climate change and accelerate sustainable finance across the Middle East and North Africa. Through collaboration with the World Economic Forum and Bain & Company, FAB leveraged AI to analyse market signals and corporate disclosures against its sustainable finance criteria, enabling earlier identification of clients with credible decarbonisation pathways and supporting pragmatic transition solutions.

The AI-enabled approach enhances sustainability risk assessment, improves capital deployment efficiency and supports measurable climate outcomes through financed emissions reductions. At scale, such models could help mobilise up to AED 734 billion in sustainable finance by 2030, reinforcing FAB's contribution to reducing financed emissions in line with the UAE Net Zero by 2050 strategic initiative and global climate commitments.

Financed emissions and restated ambition for portfolio decarbonisation is as below, as of 31 December 2024

Sector	Baseline intensity	Portfolio Intensity (2024)	Portfolio Intensity (2023)	2030 ambition
Oil and Gas	63	59.58 MtCO ₂ e/EJ	62 MtCO ₂ e/EJ	Unchanged. 7%-15% reduction to reach 53-59 MtCO ₂ /EJ
Power	464	296.13 gCO ₂ e/KWh	297 gCO ₂ e/KWh	Updated. 65% reduction to reach 194 gCO ₂ /kWh
Aviation ¹	83	68.17 gCO ₂ e/RPKM	81 gCO ₂ e/RPKM	Unchanged. 15% reduction to reach 71 gCO ₂ /pkm
Aluminium	8.09	9.39 tCO ₂ e/t Al	9.3 tCO ₂ e/t Al	Updated. 9% reduction to 7.4 t/t
Cement	0.75	0.40 tCO ₂ e/t Cement	0.56 tCO ₂ e/t Cement	Unchanged. 25% reduction to 0.57 t/t
Steel	2.01	1.97 tCO ₂ e/t Steel	2.04 tCO ₂ e/t Steel	Updated. 23% reduction to 1.55 t/t
Agriculture	1.64	2.04 ktCO ₂ e/M\$ Revenue	1.6 ktCO ₂ e/M\$ Revenue	Updated. 4% reduction to 1.74 ktCO ₂ e/m\$
Commercial real estate	138	113.67 kgCO ₂ e/sqm	121 kgCO ₂ e/sqm	Unchanged. 45%-55% reduction to reach 62-76 kgCO ₂ e/sqm

¹ Aviation baseline uses 2019 emissions to avoid Covid-related disruption to airline operations.



Supporting our clients in their transition journey

In 2025, we expanded our transition maturity assessments to cover a larger base of our high-emitting clients and developed a client engagement framework. In 2026, we plan to engage with clients on their transition journey and collaborate by providing support, advisory and financing.

We published our TCFD-aligned transition plan in 2023, and we

are now moving toward aligning our disclosure with IFRS S2. The Bank will continue to update its transition plan to align with the Transition Plan Taskforce (TPT) Disclosure Framework, enhancing transparency and comparability across the financial sector. This update will also reflect the CBUAE principles and the UAE NDCs. We plan to publish our updated transition plan in 2026.

FAB IN ACTION

Carbon Alliance Working Groups

Policy advocacy and demand aggregation

We played the role of facilitator as part of both the Policy Advocacy and Demand Aggregation Working Groups alongside Mubadala, Masdar and TAQA. The purpose of these groups is to support government engagement and regulatory discussions, accelerating policy implementations and provide context to global, regional and national stakeholders on current landscape and recommendations from the UAE.

Net zero from our operational emissions

We set the target to achieve net zero emissions from our own operations by 2030, covering Scope 1 and Scope 2 emissions. To reach this target, we developed an Operational Emissions Action Plan in 2025.

The plan is structured around a clear hierarchy of actions: Reduce, Balance, Offset, and Relocate. Applied in that order to minimise our carbon footprint:

- **Reduce:** We are implementing efficiency upgrades across our facilities and assets. In 2025 we continued to replace high-GWP refrigerants and upgrade HVAC systems to cut fugitive emissions, consolidate data servers, and other energy-saving initiatives.
- **Balance:** Starting in 2026, FAB will begin procuring renewable energy certificates (RECs) to green a significant portion of our electricity consumption.
- **Offset:** To address any residual emissions by 2030, we plan to invest in high-quality carbon offsets.
- **Relocate:** Where necessary, we will consider relocating certain operations to more energy-efficient sites to further cut emissions. While not a primary lever, this remains an option for future emission reduction if needed.

FAB's Scope 1+2 emissions for 2025 are estimated at 34,670 tCO₂e, down by 8% from 2019, despite significant Group growth, with full time employees increasing by 42%. Scope 1 emissions fell to 6,769 tCO₂e, a 26% decrease from the 2019 baseline, reflecting the benefits of emission reductions initiatives (ongoing replacement of high Global Warming Potential (GWP) refrigerants, upgrading HVAC systems to cut fugitive emissions, and consolidating

data servers) implemented this year and historically. Scope 2 emissions declined by 2% compared to the baseline. Emission intensities continue to decline yoy, demonstrating our progress in reducing our environmental footprint while continuing to expand our business operations.

We will publish finalised GHG emissions data and intensity metrics in our annual 2025 ESG report.

FAB IN ACTION



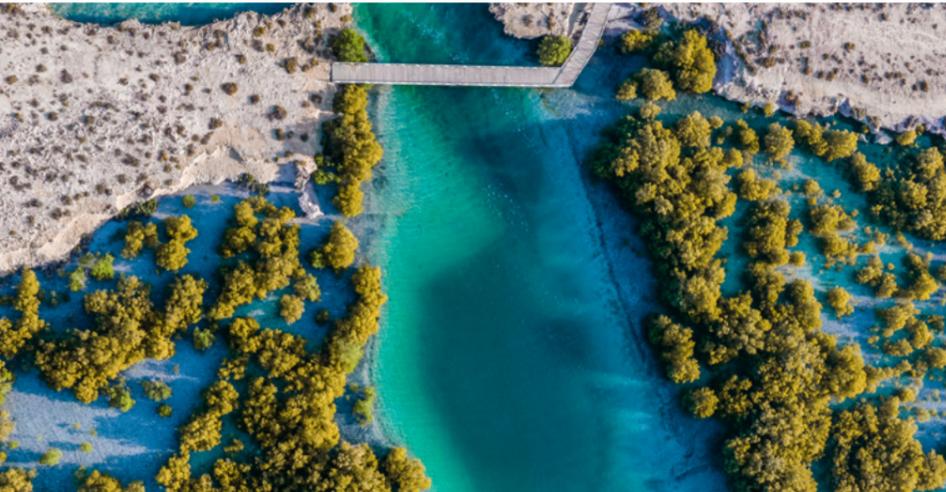
Working with stakeholders to embed climate change across the UAE

We are a founding member of the UAE Climate Change and Sustainability Council for the Private Sector, working alongside regulators to shape climate policy and market frameworks. In 2025, we contributed to national consultations on the UAE's new Climate Change Law and the design of a federal carbon credit trading scheme (National Carbon Register), ensuring the banking perspective supports robust and practical regulation. FAB is also a signatory of the UAE Climate-Responsible Companies Pledge, reinforcing our public commitment to climate action.

FAB also co-chairs the Partnership for Carbon Accounting Financials (PCAF) Middle East and North Africa (MENA) chapter reinforcing our role in shaping sustainable finance across the region.

Approach to nature and biodiversity

In January 2025, we became the first bank in MENA to publish a dedicated [Nature Report](#), and continued to build on this foundation.



Nature strategy and risk management

In 2025, FAB has made steady progress in strengthening its understanding and management of nature-related risks, recognising their relevance to long-term financial resilience and sustainable growth. A key milestone in this journey has been the publication of the Bank's TNFD-aligned disclosure. Building on this foundation, FAB has expanded its internal methodologies to identify nature-sensitive sectors across its portfolios. This work has enabled an initial mapping of nature-related risks and dependencies across sectors. FAB has also established a roadmap to advance its nature risk initiatives, set to commence in 2026.

Principal partner in conservation

In January 2025, FAB, in partnership with Masdar and Abu Dhabi Sustainability Week (ADSW), hosted a roundtable discussion on The Nature Agenda and the Role of the Private Sector. The discussion, opened by Her Excellency Razan Al Mubarak, focused on key areas of sectoral dependencies and impacts, current initiatives and ambition levels and private sector expectations, challenges and pathways.



Our role as Principal and Official Banking Partner of the IUCN World Conservation Congress 2025 underscores the financial sector's critical responsibility in advancing tangible climate and nature-based outcomes. At FAB, we embed sustainability at the very heart of our business and mobilise capital towards solutions that drive both national climate ambitions and global biodiversity targets. As environmental and economic systems grow ever more interconnected, finance must take the lead in shaping a future that is more resilient, equitable, and sustainable.

Hana Al Rostamani
Group Chief Executive Officer of FAB



Hosting the IUCN World Conservation Congress in Abu Dhabi is a milestone for the global conservation community. With First Abu Dhabi Bank as a Principal and Official Banking Partner, we are highlighting the UAE's leadership in linking finance and sustainability and showcasing how regional innovation can drive global impact. This collaboration reflects the spirit of the Congress — bringing governments, science, civil society, and business together to power transformative conservation.

Razan Al Mubarak
IUCN President



Community and youth engagement in nature

FAB's nature initiatives showcased at the IUCN Congress highlighted our emphasis on community. We provided a platform for UAE SMEs with nature-positive innovations giving entrepreneurs exposure to investors and policymakers. We also conducted internal awareness

programmes, such as a Group-wide staff webinar on the state of nature and the climate-nature nexus, to build knowledge and empower our employees as sustainability ambassadors. Through our partnership with the Emirates Foundation's Climate Action Program and other NGO collaborations, we

actively involved students and volunteers in conservation projects. These efforts reflect FAB's belief that protecting nature is a shared responsibility and an opportunity to strengthen communities.



FAB took on a principal partnership role in the IUCN World Conservation Congress held in Abu Dhabi. At the purpose-built FAB pavilion, we showcased the Bank's climate and nature journey, hosted expert discussions, and engaged youth and community participants in conservation topics. The pavilion featured five thematic zones - Water and Blue Economy, Food and Land Use, Nature-based Solutions, AI for Nature, and Nature & Climate Finance - highlighting innovation and partnership in each area. Over 1,700 visitors engaged with our exhibits, 41 partner organisations and clients participated, and 560 native Ghaf tree saplings were planted by attendees as a living legacy of the event. We harnessed this global forum to emphasise the interdependence of climate and biodiversity.

Our discussions at the IUCN also fostered thought leadership, resulting in the publication of a whitepaper, ['Advancing Nature and Water Sustainability in MENA: A Path for Nature-Positive Investment'](#) co-authored with BCG. The paper explores practical pathways for financing biodiversity conservation across the MENA region.

Enabling a responsible transition for communities

FAB fosters inclusive growth, drives equity, nurtures local talent, and invests in creating resilient communities.

FAB is committed to empowering communities across the UAE and beyond. In 2025, our efforts focused on financial inclusion, SME support, diversity and inclusion, customer protection, talent

development, and community investment. To achieve this, we worked closely with government entities, customers, and civil society to uplift and support economic opportunities for all.



Driving financial inclusion and SME growth

As the UAE's global bank, FAB plays a key role in extending financial access and supporting entrepreneurship.

In 2025, we continued to expand our financing and services for SMEs, with AED 5.6 billion in new financing to SMEs in 2025, an estimated 31% year-on-year growth. This growth reflects both greater demand and our strategic alignment to support the banking needs of smaller businesses. We onboarded 15% new SME clients during the year, utilising the FAB Business Mobile Banking application launched in 2024. The app provides comprehensive financial services, enabling streamlined account management and digital banking solutions for SMEs.



FAB IN ACTION

“Make It in the Emirates” Partnership

In May 2025, FAB renewed its strategic partnership with Ministry of Industry and Advanced Technology (MoIAT), reinforcing our commitment of AED 10 billion total financing to support the UAE's industrial sector, including SMEs and startups. Under this partnership, FAB provides preferential financing terms and advisory support to businesses in priority manufacturing and advanced technology sectors. By year-end, a significant portion of this commitment was deployed or approved to support projects that drive economic diversification and innovation.

The new MoU builds on FAB's initial AED 5 billion financing pledge from 2023, which was fulfilled ahead of schedule. Under this renewed agreement, FAB will provide an additional AED 5 billion in flexible financing solutions aimed at supporting industrial enterprises, from startups and SMEs to larger manufacturers. The focus will be on innovation, sustainability, and advanced technology adoption.

We also sponsored the Make it in the Emirates Forum 2025, providing SMEs with a platform to showcase their success stories and connecting entrepreneurs with funding opportunities. This public-private collaboration exemplifies how FAB empowers local enterprises at scale.

Expanding lending in Egypt

In 2025, FAB applied for a MIGA guarantee of up to USD 550 million to expand lending in Egypt, one of the region's most underserved financial markets. By freeing up risk-weighted asset capacity at Group level, the guarantee enables FABMISR to further scale financing for micro, small and medium enterprises (MSMEs) and retail customers, segments that continue to face structural barriers to formal credit. The project directly supports financial inclusion by mobilising additional capital toward MSMEs, enhancing access to tailored financial solutions, and enabling broader outreach through FABMISR's nationwide branch network. In parallel, the initiative is expected to encourage climate-related lending, further supporting sustainable economic participation for underserved communities.

For more information, please visit [FAB Egypt Capital Optimisation Project](#)

Own your dream home with FAB National Housing Loans (NHL)

Our commitment to the community extends to offering products and services that elevate the quality of life for Emirati citizens. As part of this commitment, NHL provides interest-free housing loans to eligible Emiratis, enabling them to purchase or build private homes on land granted by the relevant government entities. We are proud partners with Abu Dhabi Housing Authority (ADHA), Sheikh Zayed Housing Programme (SZHP) and Mubadarat to make home ownership more accessible. Since the start of our partnerships, we have supported over 80,000 families and disbursed over AED 80 billion.

To ensure a seamless experience, FAB has developed the NHL Mobile App, allowing customers to easily apply for and manage their National Housing Loans. Additionally, FAB registered consultants and contractors offer advisory and contracting services to support Emiratis in building, purchasing prefabricated homes, or expanding existing residences.

Furthermore, with our national community in mind, FAB Islamic in partnership with Abu Dhabi Housing Authority, as a panel finance provider, offers eligible beneficiaries additional Islamic home finance to help Emirati families own or build homes that reflect their aspirations and values.



Empowering and nurturing our people

FAB is committed to fostering a diverse and engaged workplace that thrives on a culture of respect, inclusion, and development, with particular focus on gender diversity, youth talent, and Emirati empowerment. Through carefully designed learning and development pathways and internal mobility opportunities, FAB creates an environment where employees can unlock their full potential, growing personally and professionally in a rapidly changing world.



Diversity and inclusion

FAB takes pride in being a diverse and inclusive employer, fostering an environment where every staff member feels valued and empowered to thrive. Our employees represent 93 nationalities, and we are advancing our efforts towards the Gender Equality Acceleration Pledge made with the UAE's Gender Balance Council in 2022 and the UN Women Empowerment Principles in 2024.

Emiratisation – empowering national talent

Developing Emirati talent is a strategic and national priority for FAB. We are proud that UAE nationals represent 49% of positions in the Bank. In 2025 we were awarded for our outstanding contributions to Emiratisation and national talent development at the Nafis Award 2025. The awards recognise entities that exemplify excellence in developing Emirati talent and advancing the nation's long-term economic diversification under UAE Vision 2031.

During the ceremony, FAB was recognised in:

- First place for exceeding the Central Bank of the UAE (CBUAE) regulatory mandate among large entities in the banking sector category
- Diamond Category for its exceptional efforts in advancing key strategic Emiratisation initiatives

These recognitions reflect FAB's strategic commitment to building a future-ready Emirati workforce through a proactive Emiratisation strategy and the Bank's consistent focus on talent development. It also highlights how the Bank is aligned with national employment targets, expanding leadership opportunities for Emiratis, and fostering sustainable career development through structured training and mentorship programmes.

Over 100 UAE nationals progressed in their careers via flagship FAB programmes such as Future Leadership Programme

(FLP), Al Masar, Reyada, and Qeyada. More than 1,000 have benefited from training that led to academic qualifications, professional certifications, leadership development, and technical training.

FAB engages leading development centres to identify skill gaps and tailor development programmes to align with business or role-specific needs. The Bank also sponsors UAE nationals pursuing higher education qualifications through the Bank's Education Assistance Scheme.

FAB's Youth Council is the bank's flagship programme aimed at empowering Emirati youth. The Youth Council operates in line with the UAE's Federal Youth Authority guidelines, representing FAB Group in external engagements with young professionals, empowering the voices of young employees within the bank's leadership.

We also emphasise Emirati women's advancement, achieving strong representation of women in our talent pools and leadership development initiatives.

FAB invests in upskilling nationals through dedicated trainings, including international secondments and leadership courses. Through these efforts, we contribute to the UAE's human capital goals and ensure our workforce reflects the community we serve.

FAB's Emirati career development programmes are designed to support UAE nationals at all career levels, providing targeted learning and development opportunities to accelerate their professional growth within the Bank. These programmes represent a strategic investment in our people and in strengthening the long-term business resilience.

These initiatives are the building blocks of a transformative journey in a work environment that fosters innovation, engagement, and a sense of belonging – ensuring FAB continues to represent opportunity and growth for every member of our team.

Employee engagement and wellbeing

FAB prioritises employee wellbeing and engagement through a combination of recognition programmes, structured engagement initiatives, and digital solutions that enhance accessibility and experience.

Our recognition framework provides a consistent and transparent way to appreciate and reward employees, reinforcing ownership, performance, and the link between behaviours and outcomes.

FAB is transforming the employee experience by prioritising wellbeing, engagement, and empowerment through digitised, centralised HR services. At the heart of

this journey is MyHR, an AI-powered, cloud-based platform that unifies HR processes and data into a single source of truth, delivering seamless hire-to-retire management.

By leveraging AI for data-driven decisions and process improvements, FAB ensures agility and growth - reinforcing its position as a benchmark employer and leader in AI-driven human capital management.

Employee wellbeing is supported through a holistic approach that integrates physical, mental, and social wellbeing. Through initiatives that promote nutrition, fitness, and overall health, we ensure our people have the support, resources, and environment

they need to thrive personally and professionally.

Learning and development is at the core of our people strategy. We place strong emphasis on internal mobility, encouraging employees to explore opportunities across the organisation and supporting diverse career experiences that enable long-term development.

Through these initiatives, FAB reinforces its position as a leading employer of choice, building future-ready skills, and leveraging AI to elevate the employee experience and unlock meaningful efficiencies.



Community investment and partnerships

In 2025, FAB continued to drive change by deploying volunteers, fostering meaningful partnerships, and supporting communities in need, both locally and internationally.

Throughout the year, 11,000 FAB volunteers and their families dedicated over 23,700 hours to a variety of environmental and social programmes across the UAE, collaborating with a

multitude of organisations and participating in unique initiatives.

This year's CSR agenda delivered a number of important outcomes, including:

Community collaboration for a resilient future

FAB's 2025 efforts embody the UAE's Year of Community uniting volunteers, partners, and families in projects like tree planting, sustainable farming, and educational workshops. These collaborative initiatives strengthen environmental stewardship and underscore FAB's commitment to a resilient, sustainable future built on community action.

The green journey

FAB collaborated with the Department of Culture and Tourism – Abu Dhabi during the Al Bahia Library Bazaar held at Al Bahia Park. The event featured a thought-provoking ESG lecture delivered by a FAB volunteer titled "The Risk of Environmental, Social, and Corporate Governance (ESG) and the Transition to a Climate-Smart Strategy". The session offered attendees insights into sustainable business practices and climate-conscious governance. Complementing the educational session, FAB hosted a hands-on planting workshop for children, introducing them to the principles of sustainable gardening and eco-friendly practices. Through interactive activities, young participants learned how planting contributes to environmental protection and how it can support climate resilience.

Sustainable farms for people of determination

The Sustainable Farms for People of Determination (POD) project launch marked a significant step toward inclusive empowerment through agriculture. Organised in collaboration with strategic partners and sponsored by FAB, the initiative engages POD in hands-on sustainable farming practices that enhance vocational skills, promote environmental awareness, and foster independence.

Ghaf planting pencil sustainability project

Our Ghaf planting pencil initiative is a meaningful project that reflects our long-term commitment to environmental stewardship. Launched in previous years and continuing to this day, the project involves distributing eco-friendly pencils embedded with Ghaf tree seeds. The act of planting seeds raises awareness about the importance of native trees with the hope of inspiring a greener future. This journey supports biodiversity and reinforces our dedication to sustainable practices and community engagement.

Supporting our youth

Supporting our youth and providing them with the tools to expand their knowledge remain at the heart of FAB's mission to foster a more knowledgeable, engaged, and resilient community.

National Youth Financial Advisors Programme

FAB is a proud knowledge partner of the National Youth Financial Advisors Program, launched by the Federal Youth Authority in collaboration with the CBUAE and the Securities and Commodities Authority. The programme equips Emirati youth with financial literacy, advisory skills, and familiarity with the banking sector. FAB's engagement spans three pillars: hosting expert-led ESG and sustainable finance sessions, offering internship placements, and organising meetings at FAB's headquarters.

FAB X Zoud financial literacy session

As part of its inclusive summer camp initiative, FAB partnered with Zoud (the UAE's national coordinator for Global Money Week) to deliver a series of engaging financial literacy sessions for children and their parents. Held at Mubadala Arena over a four-week period, the camp welcomed 74 participants, including 28 People of Determination and 46 children of FAB employees. The camp hosted a mix of sports and educational activities. Zoud conducted three tailored workshops focused on responsible money management, budgeting, and financial awareness, using interactive formats to ensure accessibility and impact.

One World Summit

FAB participated in the One Young World Summit in Munich, Germany, a global youth leadership forum that convenes over 2,000 emerging leaders from 190+ countries and 250+ organisations. Through strategic nominations and partnerships, FAB is enabling Emirati youth to engage in transformative discussions on circular economy, responsible technology, peace and security, education, and anti-hate initiatives.

Social impact

FAB hosted a range of social initiatives during the year that promoted inclusion and kindness, strengthening the social fabric of local communities.

World Humanitarian Day – supporting orphans with school essentials

In partnership with Dubai Charity Association, FAB provided over 100 orphaned children with essential school supplies, promoting equal access to education and raising awareness about supporting vulnerable groups.

Honouring senior citizens and their lifelong contributions

FAB, in collaboration with partners, organised initiatives that celebrate the wisdom, achievements, and enduring contributions of senior citizens. These programmes reflect our commitment to respect, dignity, and social inclusion, while fostering intergenerational connections and community engagement.

- **Elderly Day (Sharjah):** Promoted intergenerational bonding and social awareness.
- **Senior Recognition Ceremony:** Offered storytelling and appreciation, enhancing emotional wellbeing and inclusion.

Aftir 3rd Ramadan campaign by FAB

Now in its third year, the Aftir Ramadan Campaign has become FAB's flagship CSR initiative during the holy month of Ramadan, reflecting the bank's deep-rooted commitment to community welfare and inclusive engagement. What began in 2023, reaching five Emirates expanded in 2024 with Aftir 2 to all seven Emirates, and in 2025, Aftir 3 extended even further to include Al Ain—making it the only bank-led Ramadan initiative that unites communities across every emirate.

In 2025 alone, over 7,000 volunteers, including FAB volunteers, their families and members of the public, dedicated more than 14,000 hours to distribute 55,500 nutritious iftar meals to registered families. Aftir has touched nearly a quarter of a million lives, leaving a lasting impact across the nation.

Minutes of Giving

FAB's pre-Ramadan campaign engaged employees in packing 1,000 food boxes for families in need. In 2025, the initiative included international teams, contributing to a broader effort that reached over 200,000 individuals.

Sports

Aligned with the National Sports Strategy, FAB is advancing the UAE's vision of greater participation in sports and physical activity. Our efforts focus on expanding access to diverse sports, developing skilled professionals, nurturing young talent and enhancing the UAE's presence in regional and international arenas.

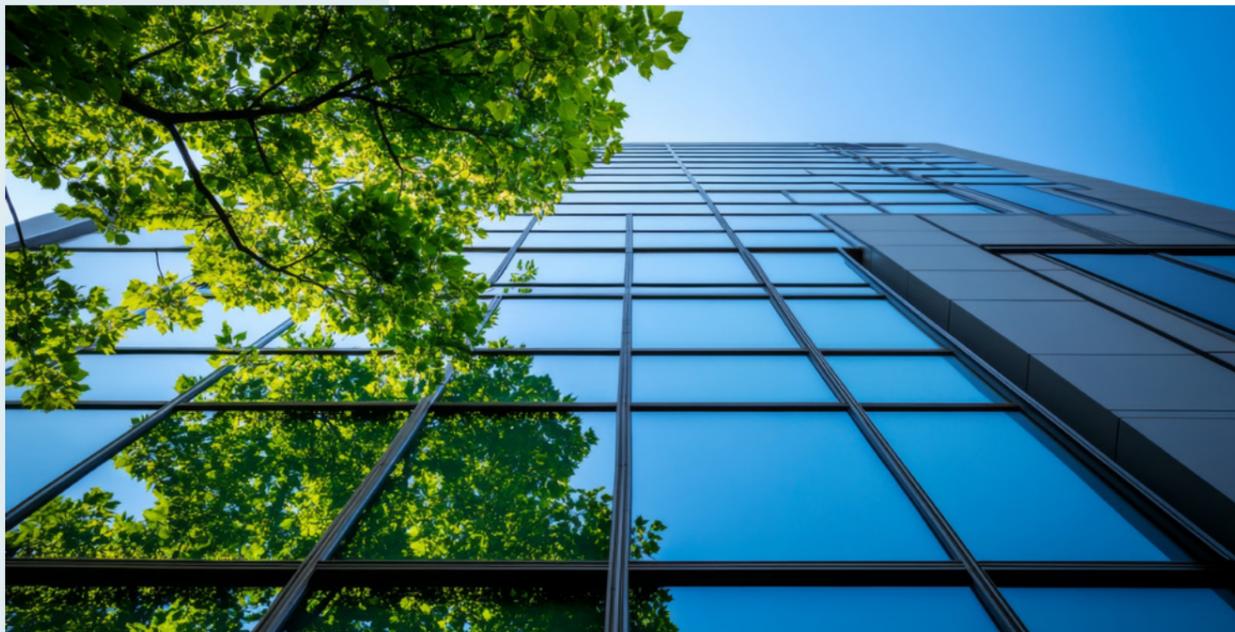
Ladies bowling competition – Dubai International Bowling Center

The Ladies Bowling Competition at Dubai International Bowling Center, sponsored by the Emirates Society for Parents Care & Relief, is a vibrant and engaging community sports event dedicated to women, for which FAB provided volunteers to organise and manage the event. Featuring a distinguished group of competitors, the initiative promotes recreational sports participation, positive competition, and social connection among female bowlers of all levels.



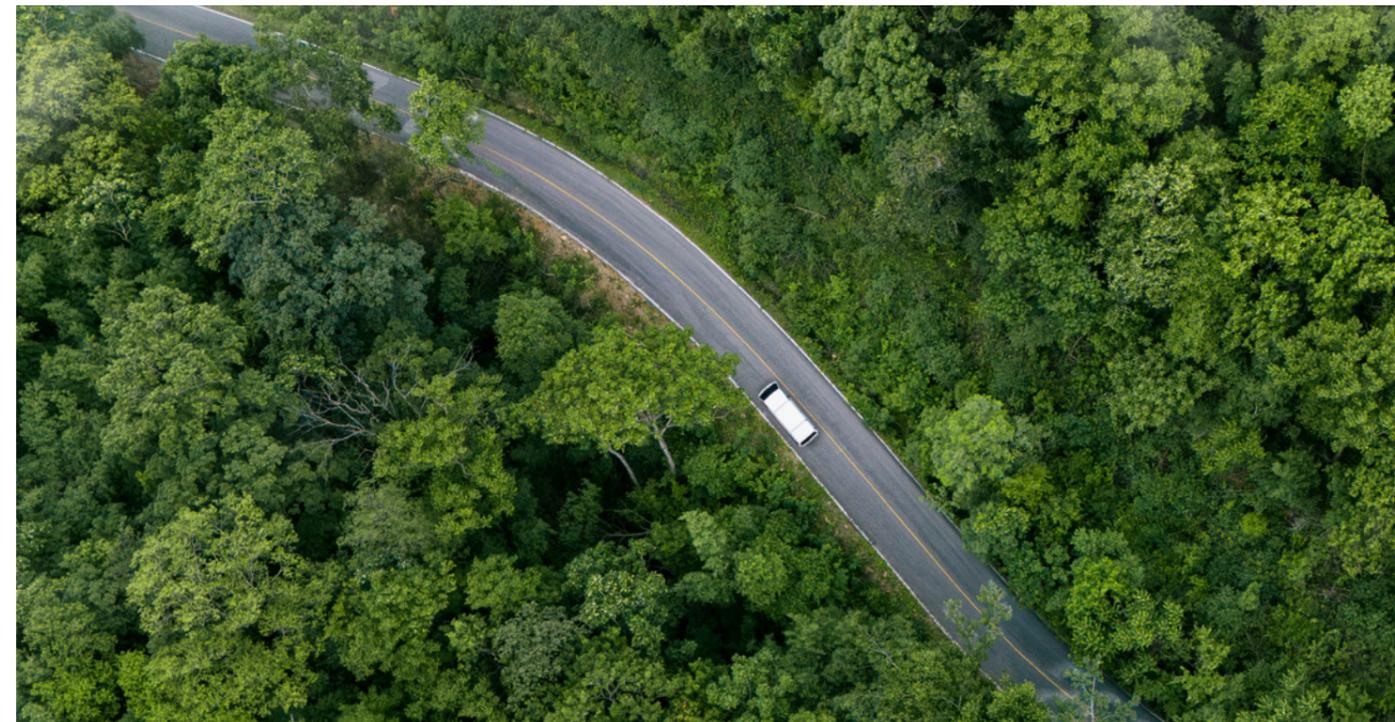
Championing and embedding best-in-class governance practices

At FAB, ESG is embedded into our decision-making, driving oversight, accountability, and transparency across our organisation.



Strong governance is the foundation of responsible business and effective ESG integration. In alignment with national and global standards, we embed

governance principles across our strategy, operations, risk management, and disclosures to ensure ethical conduct, transparency, and long-term value creation.



ESG governance and oversight

At FAB, dedicated committees oversee the development and implementation of the Group's ESG strategy, frameworks and policies. We are committed to cultivating a corporate culture that reflects the significance of ESG matters in business, fostering collaboration and capacity building across business lines.

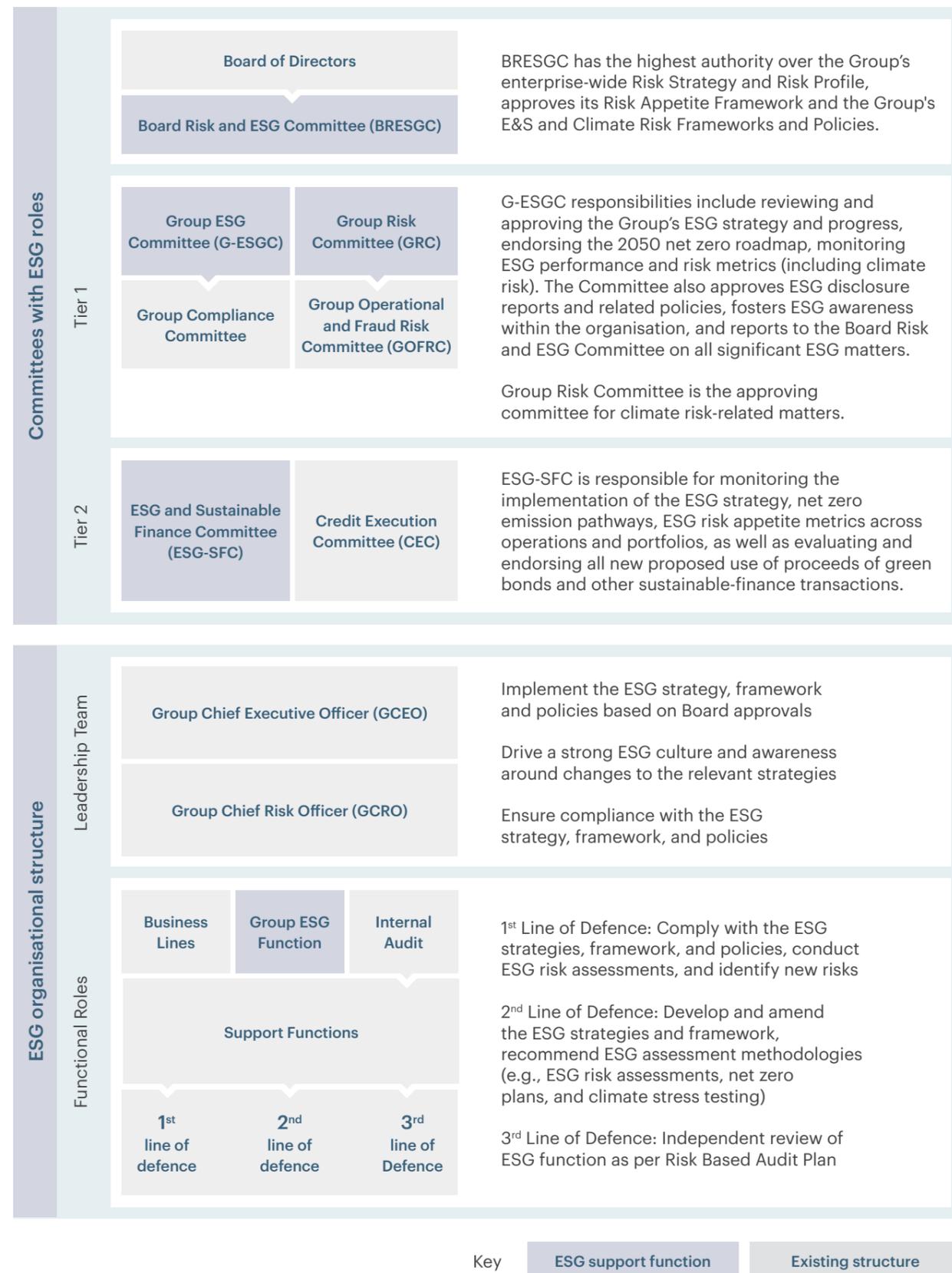
The Board of Directors directs our ESG ambitions in an ethical and transparent manner to ensure long-term performance and sustainability. The Board's ESG strategic direction is communicated to the wider Group through the Board Risk and ESG Committee (BRESGC), with support from the Group ESG Committee (G-ESGC) in

overseeing ESG strategy, culture and awareness, and shaping FAB's net zero pathway plans.

G-ESGC represents the highest authority at management level for all ESG related decision-making across the Group. It is supported by the ESG and Sustainable Finance Committee (ESG-SFC), which monitors the implementation of the ESG strategy, key risk indicators, policies and sustainable finance framework. FAB's ESG direction is disseminated across the organisation through a Group-wide ESG framework, alongside policies and strategies which are developed by the Group ESG team and implemented by FAB senior management.

Through these governance structures, FAB's leadership sets the tone at the top for ethical, sustainable business practices, and monitors execution rigorously. ESG oversight is fully integrated into our Three Lines of Defence model: business units, risk management, and internal audit all incorporate ESG considerations into their charters and reports. This coordinated approach ensures that everyone at FAB has a role in advancing our ESG commitments.

Structural overview of ESG governance



ESG risk management

FAB integrates ESG considerations into its Enterprise Risk Management (ERM) Framework through the Group E&S Risk policy and framework and the Climate Risk Framework, guiding FAB's appetite for E&S risk and setting criteria for ESG assessment requisites for obligors and deals. These frameworks also establish Key Risk Indicators (KRIs) and set out an E&S risk governance structure.

Our approach and commitment to responsible risk management and ensuring long-term resilience is integrated into the bank's transaction processes, enabling the assessment of E&S risks at every stage of decision-making.

FAB Group's E&S Risk Policy (ESRP) is designed to integrate E&S risks within the ERM framework while aligning with the Group's ESG targets and the

strategic business objectives of the Group. The ESRP defines the core principles for the identification, assessment, measurement, monitoring, mitigation and reporting of E&S risks for all business units across the Group, assuring stakeholders that these risks are addressed within an effective, integrated risk management framework.

Objectives of the ESRP include:

Establishing a reference guideline for identifying and assessing E&S risks across the Group

Developing E&S risk assessment tools and defining processes for onboarding new clients, transactions and vendors

Outlining our approach to ESG risk driver analysis to identify our unique exposure to ESG risks and incorporate it across our risk management efforts

See FAB's ESRP and E&S Risk Framework for more information.



Group E&S risk assessment approach and results

ESG risk assessments are considered during client onboarding and client annual renewals. Clients with elevated ESG risk profiles or deals falling within the E&S critical activities require E&S risk mitigation measures.

FAB maintains a negative screening list of activities it does not knowingly support. Similarly, FAB has a list of 'E&S Critical Activities' that we will not knowingly engage with unless specific revenue thresholds and/or E&S risk mitigation measures are met.

In addition to checks against the Bank's negative screening and E&S critical activities list, FAB has a dedicated E&S risk assessment tool at the client and transaction level. The tool includes internal qualitative assessments and quantitative

input from reputable third-party providers, which collectively yield a combined E&S risk rating outcome of Acceptable, High and Severe Risk. Clients classified as High ESG Risk are conditionally approved after undergoing enhanced due diligence and defined risk mitigation plans, monitored by ESG Risk or Credit functions. For clients with a severe E&S risk outcome, engagement with the counterparty is not permitted, unless overridden by a relevant committee.

To manage E&S risks in project financing, FAB adheres to the Equator Principles (EP) for project financing due diligence. The EP is a core part of our credit processes and is embedded in our internal policies, procedures and practices for financing projects. As an EP signatory, we have committed to evaluating and addressing social and environmental risks in our project financing and disclosing relevant EP project reviews in an annual EP report.

FAB remains committed to evolving its approach to ESG risk management, based on market best practices, our risk appetite and strategic priorities to ensure we effectively address ESG risks within our portfolio. The Group's Climate Risk Framework and Policy are integrated into the E&S Risk Framework and FAB's wider ERM. It outlines FAB's approach to climate risk management with consideration for local and global regulatory guidelines and expectations. A detailed overview of the bank's climate risk management approach and key highlights are provided in FAB's [Climate Report 2024](#).

In 2025, 474 ESG assessments were completed across Investment Banking & Markets (IB&M) and the Wholesale Banking Group (WBG). Within IB&M, these assessments covered around 75% of performing loans exposure for clients in scope, reflecting strong integration of ESG considerations across core lending activities.



Business ethics

We have a comprehensive Code of Ethics and Professional Conduct that applies to all employees and directors, setting out expectations on integrity, anti-bribery, confidentiality, and fair dealing. Robust anti-corruption and anti-fraud measures are in place. FAB's Anti-Bribery and Corruption

Policy prohibits giving or receiving improper payments, with strict controls on gifts and third-party due diligence. We enforce a zero-tolerance stance on corruption, and this is reinforced by audits and a clearly communicated disciplinary policy. To enable accountability, we maintain a

confidential whistleblowing channel for employees or stakeholders to report any unethical behaviour anonymously without fear of reprisal. All reported concerns are investigated, and action is taken where needed.

Internal labour practices

FAB aligns its strategies and operations with the United Nations Global Compact, encompassing human rights, labour, the environment, and anti-corruption, as well as the UN Sustainability Development Goals, UN Resolution 55/15 November 2000 – Prevention of Human Trafficking Act (1 March 2015) and UN TIP Protocol. We have a Modern Slavery and Human Trafficking Statement, affirming our commitment to address forced labour, child

labour, or human trafficking in our operations and supply chain.

Our internal labour practices comply with UAE laws and go beyond: we ensure fair wages, non-discrimination, and safe working conditions for all our people. We also extend these expectations to our suppliers through the FAB Vendor Code of Conduct, which all vendors must sign and adhere to as a condition of doing business with us. This code explicitly forbids

child labour, forced labour, human trafficking, and unethical labour practices, and requires suppliers to respect workers' rights and environmental standards. As a financial services organisation with a professional workforce, FAB considers the risk of modern slavery within its direct business operations to be low yet, to mitigate these risks, FAB performs due diligence across its stakeholder groups.

Data privacy and protection

FAB emphasises data privacy, security, and regulatory compliance as key governance priorities. We have a Group Data Protection Policy aligned with UAE's data laws and international best practices (mirroring principles of GDPR). Customer and employee data are safeguarded through strong cybersecurity measures, encryption, and strict access controls. We did not experience any data breaches in 2025.

been recognised by leading external rating agencies:

- MSCI ESG Rating: FAB maintained an AA rating in 2025 – the highest ESG rating awarded to any bank in the MENA region. This reflects our robust management of environmental and social risks and sound corporate governance practices.
- Sustainalytics Risk Rating: FAB received an ESG Risk Rating of 18.2 (Low Risk) from Sustainalytics, placing us firmly in the Low-Risk category and making FAB one of the

lowest-risk banks in MENA from an ESG standpoint.

- FAB ranked a 'B-' score in the CDP (formerly Carbon Disclosure Project) climate change questionnaire.
- LSEG (Refinitiv) ESG Score: We scored 79 (out of 100) in Refinitiv's ESG scoring, placing us in the top 6% of banks globally.

Independent ratings validate FAB's progress and leadership in ESG. They also motivate us to continually improve, as stakeholders increasingly consider such ratings in their investment decisions.

ESG Ratings and Benchmarks

FAB's strong governance and ESG performance has

Commitment to transparency and disclosure

Alignment with local and global frameworks and goals

Reporting frameworks

 <p>Global Reporting Initiative (GRI)</p>	 <p>Equator Principles (EP)</p>	 <p>Carbon Disclosure Project (CDP)</p>
 <p>Net Zero Banking Alliance (NZBA)</p>	 <p>Principles for Responsible Banking (PRB)</p>	 <p>Green bond ICMA Principles (ICMA)</p>
 <p>Task Force on International Sustainability Standards Board (ISSB)</p>	 <p>Abu Dhabi Securities Exchange (ADX) ESG Guide for Listed Companies</p>	 <p>Partnership for Carbon Accounting Financials</p>
 <p>The Taskforce on Nature-related Financial Disclosures (TNFD)</p>	 <p>Partnership for Biodiversity Accounting Financials</p>	 <p>Sustainability Accounting Standards Board</p>

Focus areas

 <p>Abu Dhabi Securities Exchange (ADX) ESG Guide for Listed Companies</p>	 <p>Abu Dhabi Vision UAE Vision 2021</p>	<p>UAE Green Agenda 2015-2030</p>
<p>UAE Net Zero by 2050</p>	<p>UAE Climate-Responsible Companies Pledge</p>	 <p>UAE Private Sector Pledge to Accelerate Gender Balance</p>
 <p>Abu Dhabi Global Markets (ADGM) Sustainable Finance Consultative Working Group</p>	 <p>The Private Sector Advisory Council to the UAE National Committee on the SDGs</p>	 <p>The UAE Council for Climate Change and Environment</p>

International

 <p>UN Sustainable Development Goals (SDGs)</p>	 <p>United Nations Global Compact</p>
 <p>UN Women</p>	 <p>Sustainable Markets Initiative Circularity Task Force</p>

Appendix – ADX ESG disclosures

Environment							
ADX Metric	ADX Calculation/Indicator	Scope	Unit	2023	2024	2025	
E1. Environmental Operations	E1.1) Does your company follow a formal Environmental Policy?	Group	Y/N	Y	Y	Y	
	E1.2) Does your company follow specific waste, water, energy, and/or recycling policies?			Y	Y	Y	
	E1.3) Does your company use a recognised energy management system?			N	N	N	
E2. Water Usage	E2.1) Total amount of water consumed	Group	m ³	169,898	170,038	170,038	
	E2.2) Total amount of water reclaimed			NA	NA	154,998	
E3. Waste Generation	E3.1) Total waste generated, per waste type	Group					
	Total paper consumption:			kg	206,768	190,048	191,932
	Total paper recycled:			kg	57,856	223,404	453,766
	Sewage waste:			m ³	-	6,587	2,730
	E-waste:			kg	83,321	87,788	55,472
	Waste recycled:			kg	147,532	123,902	27,895
	E3.2) Percentage of waste recycled		%	32	48	49	
E4. Energy Usage	E4.1) Total amount of energy directly consumed	Group	GJ	29,087	32,001	33,434	
	E4.2) Total amount of energy indirectly consumed			253,311	222,123	224,555	
E5. Energy Intensity	E5.1) Total direct energy usage per output scaling factor	Group	GJ/FTE	4.2	4.2	4.2	
E6. Energy Mix	E6.1) Percentage: Energy usage by generation type	Group	%	NA	NA	NA	
E7. GHG Emissions	E7.1) Total amount in CO2 equivalents, for Scope 1	Group	tCO ₂ e	5,644	6,201	6,769	
	E7.2) Total amount, in CO2 equivalents, for Scope 2 (if applicable)			32,522	29,881	27,901	
	E7.3) Total amount, in CO2 equivalents, for Scope 3 (if applicable)			4,785	5,085	4,993	
E8. Emissions Intensity	E8.1) Total GHG emissions per output scaling factor	Group	tCO ₂ e	5.7	4.8	4.5	
	E8.2) Total non-GHG emissions per output scaling factor			NA	NA	NA	
E9. Climate Strategy	E9.1) Describe the climate-related risks and opportunities that could reasonably be expected to affect your organisation's prospects. Also explain, for each climate-related risk your organisation has identified, whether your organisation considers the risk to be a climate-related physical risk or transition risk.	Group	Qualitative			FAB Climate Report 2024, p.36-39, 44	
	E9.2) Describe the current and anticipated impacts of climate-related risks and opportunities on your organisation's business model and value chain.					FAB Climate Report 2024, p.36-39, 44	
	E9.3) How has your organisation responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including the plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation?					FAB Climate Report 2024, p.27-28, 31, 58-6; FAB Transition Plan Report 2026 update (to be published)	
	E9.4) What are the current effects (during the reporting period) of climate-related risks and opportunities on your organisation's financial position, financial performance and cash flows for the reporting period (current financial effects)?					FAB Climate Report 2024, p.36-39, 48	
E10. Climate Related Risks and Opportunities	E10.1) Describe the processes and policies your organisation uses to identify, assess, prioritise, and monitor climate-related risks, and the inputs and parameters used in these processes.	Group	Qualitative			FAB Climate Report 2024, p.44 - 48	
	E10.2) Whether and how does your organisation use climate-related scenario analysis to inform the identification of climate-related risks?					FAB Climate Report 2024, p.44 - 48	

Certain environmental disclosure metrics presented in this table may be revised in the 2025 ESG Report upon completion of assurance.

E11. Climate Governance	E11.1) Which governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) is responsible for oversight of climate-related risks and opportunities?	Group				FAB Climate Report 2024, p.18-19
	E11.2) How does the body or individual consider climate-related risks and opportunities when overseeing your organisation's strategy?					FAB Climate Report 2024, p.21
	E11.3) Are performance metrics related to climate targets included in remuneration policies? If so, how?					FAB Climate Report 2024, p.18-19
	E11.4) Has your organisation delegated the role of overseeing climate-related risks and opportunities to a specific management-level position or committee, and how is oversight over this role or committee exercised?					FAB Climate Report 2024, p.18-19
E12. Climate Targets	Disclose any quantitative and qualitative climate-related targets to monitor progress towards strategic goals, incl. any GHG emissions targets. Specify the metric used to set the target.	Group				FAB Climate Report 2024, p.55, 64-65

Social

ADX Metric	ADX Calculation/Indicator	Scope	Unit	2023	2024	2025
S1. CEO Pay Ratio	S1.1) CEO total compensation to median Full Time Equivalent (FTE) total compensation	Group	Ratio	NA	NA	NA
	S1.2) Does your company report this metric in regulatory filings?		Y/N	N	N	N
S2. Gender Pay Ratio	S2.1) Median total compensation for female compared to median total compensation for male	Group	Ratio	0.8	0.8	0.8
	Senior Management			1.3	1.1	1.2
	Middle Management			0.8	0.8	0.8
	Staff (Professional, Operational and Administrative)			1.3	1.7	1.8
S3. Employee Turnover	S3.1) Percentage: Year-over-year change for full-time employees	Group	%	2	10	3
	S3.2) Percentage: Year-over-year change for part-time employees			-7	814*	44
	S3.3) Percentage: Year-over-year change for contractors/consultants			-2	2	5
S4. Gender Diversity	S4.1) Percentage: Total enterprise headcount held by men	Group	%	61	60	59
	S4.2) Percentage: Total enterprise headcount held by women			39	40	41
	S4.3) Percentage: Entry- and mid-level positions held by men			58	57	56
	S4.4) Percentage: Entry- and mid-level positions held by women			42	43	44
	S4.5) Percentage: Senior- and executive-level positions held by men			80	84	86
	S4.6) Percentage: Senior- and executive-level positions held by women			20	16	14
S5. Temporary Worker Ratio	S5.1) Percentage: Total enterprise headcount held by part-time employees	Group	%	0.1	1.1	2
	S5.2) Percentage: Total enterprise headcount held by contractors and/or consultants			33	32	31
S7. Nationalisation	S7.1) Percentage of national employees, per employment category	UAE	%	44	47	49
S8. Non-Discrimination	S8.1) Does your company follow non-discrimination policy?	Group	Y/N	Y	Y	Y
S9. Health, Safety and Wellbeing	S9.1) Does your company follow an occupational health and/or health and safety policy?	Group	Y/N	Y	Y	Y
S10. Injury Rate	S10.1) Percentage: Frequency of injury events relative to total workforce time	Group	%	0	0	0
S11. Child and Forced Labor	S11.1) Does your company follow a child and/or forced labour policy?	Group	Y/N	Y	Y	Y
	S11.2) If yes, does your child and/or forced labour policy also cover suppliers and vendors?			Y	Y	Y
S12. Human Rights	S12.1) Does your company follow a human rights policy?	Group	Y/N	Y	Y	Y
	S12.2) If yes, does your human rights policy also cover suppliers and vendors?			Y	Y	Y
S13. Community Investment	S13.1) Amount invested in the community, as a percentage of company revenues.	Group	%	0.60	0.29	0.37

* This number includes our Bedaya programme, which was designed for UAE nationals in their second and third year of university, offering them the opportunity to gain banking exposure.

Governance

ADX Metric	ADX Calculation/Indicator	Scope	Unit	2023	2024	2025
G1. Board Independence	G1.1) Does company prohibit CEO from serving as board chair?	Group	Y/N	Y	Y	Y
	G1.2) Percentage: Total board seats occupied by independent board members		%	100	100	100
G2. Board Diversity	G2.1) Percentage: Total board seats occupied by men	Group	%	91	91	91
	G2.1) Percentage: Total board seats occupied by women			9	9	9
	G2.2) Percentage: Committee chairs occupied by men			67%	80	80
	G2.2) Percentage: Committee chairs occupied by women			33%	20	20
G3. Supplier Code of Conduct	G3.1) Are your vendors or suppliers required to follow a Code of Conduct?	Group	Y/N	Y	Y	Y
	G3.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?		%	100	100	100
G4. Ethics and Prevention of Corruption	G4.1) Does your company follow an Ethics and/or Prevention of Corruption policy?	Group	Y/N	Y	Y	Y
	G4.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?		%	100	99	99
G5. Data Privacy	G5.1) Does your company follow a Data Privacy policy?	Group	Y/N	Y	Y	Y
	G5.2) Has your company taken steps to comply with GDPR rules?			Y	Y	Y
G6. Sustainability Strategy	G6.1) Describe the sustainability-related risks and opportunities that could reasonably be expected to affect your organisation's prospects.	Group	Qualitative			2025 ESG Summary, FAB's double materiality assessment; 2024 Climate Report, p. 34-39
	G6.2) Describe the current and anticipated impacts of sustainability-related risks and opportunities on your organisation's business model and value chain.					2025 ESG Summary, p. 10-11; FAB Climate Report 2024, p. 36-39, 44
	G6.3) Describe how your organisation responded to, and plans to respond to, sustainability-related risks and opportunities in its strategy and decision-making.					2025 ESG Summary, p. 10-11; FAB Climate Report 2024, p. 27-28, 31, 58-60
	G6.4) Describe the current and anticipated effects (during the reporting period) of sustainability-related risks and opportunities on your organisation's business model, financial position, performance, and cash flows. How are these risks considered in financial planning (current financial effects)?					2025 ESG Summary, p. 10-11; FAB Climate Report 2024, p. 36-39, 44
G7. Sustainability Risks Management	G7.1) Describe the processes and policies your organisation uses to identify, assess, prioritise, and monitor sustainability-related risks, and the inputs and parameters used in these processes.	Group	Qualitative			2025 ESG Summary, p. 10-11; 2024; Climate Report, p. 34-39
	G7.2) How are the processes for identifying, assessing, prioritising and monitoring sustainability-related risks and opportunities integrated into and informing your organisation's overall enterprise risk management process?					2025 ESG Summary, p. 10-11; 2024 Climate Report, p. 34-39
G8. Sustainability Governance	G8.1) Which governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) is responsible for oversight of sustainability-related risks and opportunities?	Group	Qualitative			2025 ESG Summary, p. 34-41 Climate Report, pages 16 - 21
	G8.2) How does the body or individual consider sustainability-related risks and opportunities when overseeing your organisation's strategy?					2025 ESG Summary, p. 34 - 37; Climate Report, pages 16
	G8.3) Are performance metrics related to these targets included in remuneration policies? If so, how?					Climate Report, pages 16 - 21
	G8.4) Has your organisation delegated the role of overseeing sustainability-related risks and opportunities to a specific management-level position or committee, and how is oversight over this role or committee exercised?					2025 ESG Summary, p. 34 - 37
G9. Sustainability Targets	G9.1) What metrics does your organisation use to measure and monitor each sustainability-related risk or opportunity identified above?	Group	Qualitative			2024 ESG Report, p. 118-151; 2024 Climate report, p. 52 - 71
G10. Disclosure Practices	G10.1) Does your company publish a sustainability report?	Group	Y/N	Y	Y	Y
	G10.2) Does your company publish a GRI, IFRS, CDP, SASB, IIRC, or UNGC-based report?			Y	Y	Y
G11. External Assurance	G11.1) Are your sustainability disclosures assured or verified by a third-party audit firm?	Group	Y/N	Y	Y	Y

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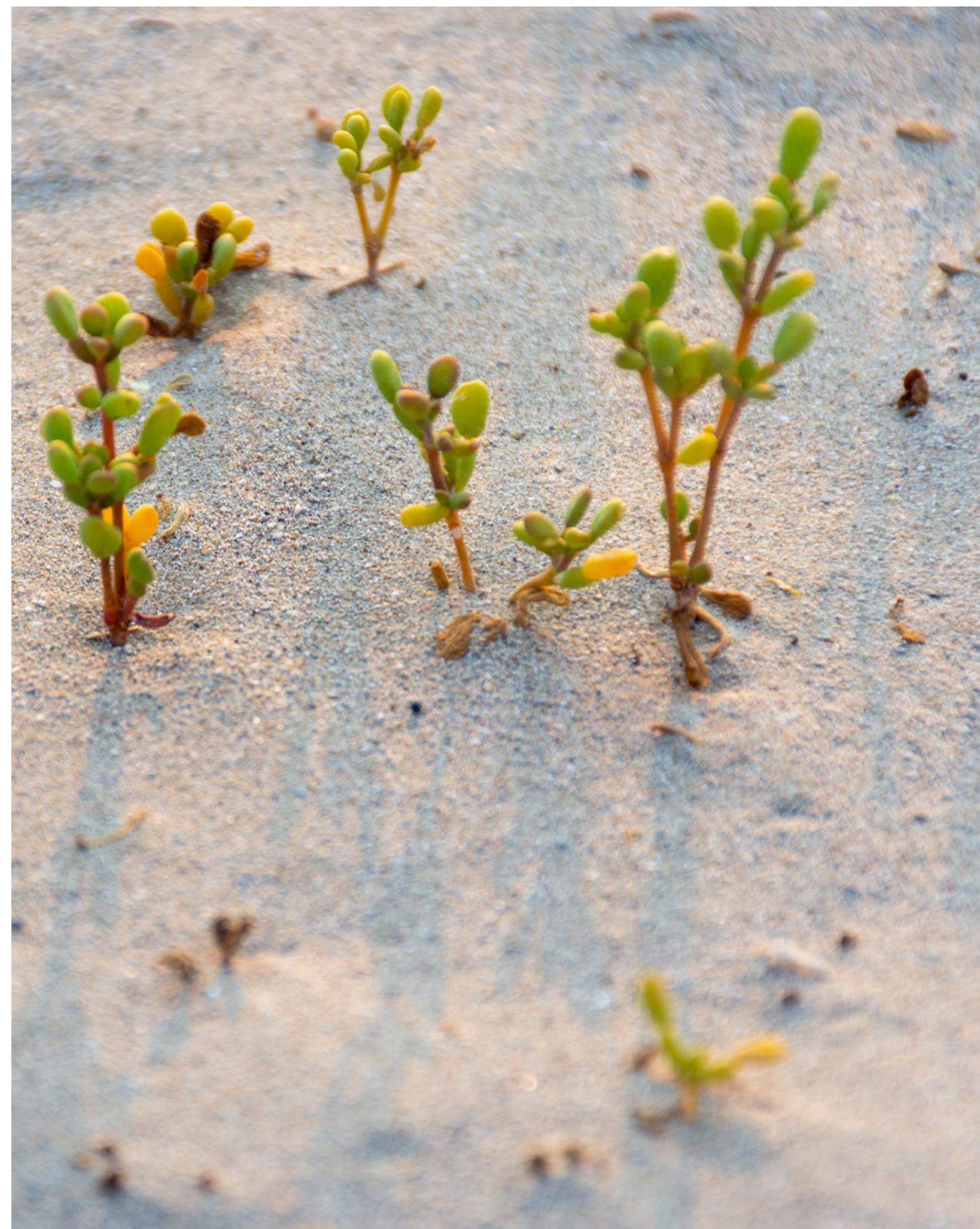
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