



First Gulf Bank Profile

February - March 2011

(based on FY' 2010 financials)

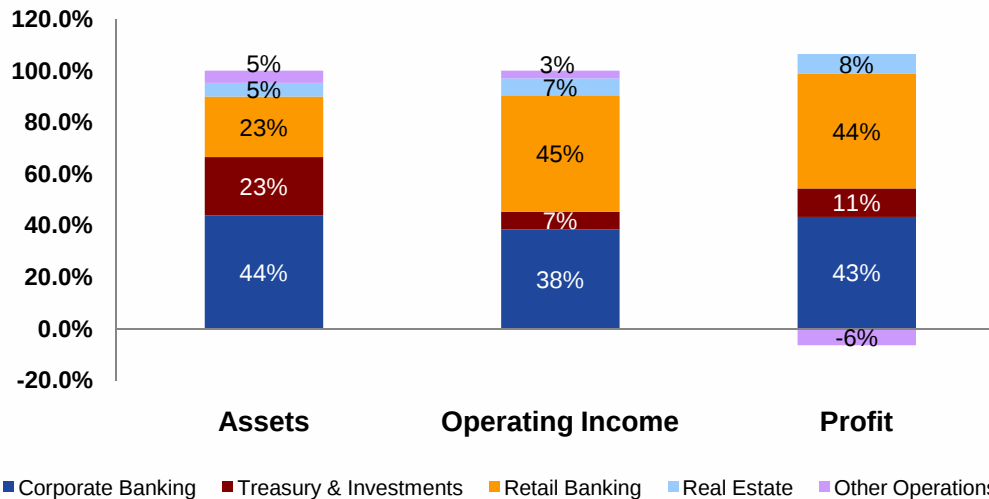
First Gulf Bank Overview

- ◆ Incorporated in 1979 and headquartered in Abu Dhabi. Majority owned by ruling family of Abu Dhabi representing an ownership of 66%
- ◆ A strong network of 19 branches across the UAE, with a staff strength of 956. The bank has approximately 1,250 outsourced sales agents for Retail Products
- ◆ Awarded "The UAE Bank of the Year 2009 and 2010" by The Banker Awards UK, and "The UAE 2009 Strongest Bank" by the Asian Banker
- ◆ Core Banking activities: Corporate Banking, Treasury & Investments, Retail Banking, Islamic Banking and Corporate Finance
- ◆ Listed on the Abu Dhabi Securities Exchange as of June 2002. Market capitalization of AED 25 billion

(AED billion unless stated otherwise)	2008	2009	2010
Total Assets	107.5	125.5	140.8
Operating Income	4.7	6.2	6.3
Loans & advances	79.4	90.4	95.6
Customer deposits	74.0	86.4	98.7
Total Equity	16.2	22.5	24.1
Profit	3.0	3.3	3.4
NPL's / Gross Loans(%) *	0.6	3.3	3.7
Provisions to Gross Loans(%)	1.4	2.7	3.3
Total Capital Adequacy Ratio (%)	14.1	22.6	22.9
Ratings	A2 / A+ Moody's / Fitch		

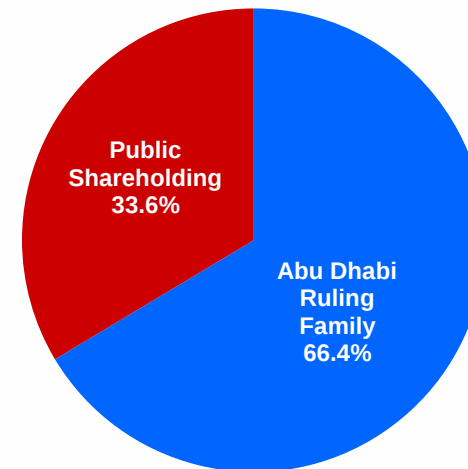
2008 NPL's/Gross Loans (%) is based on +180 days and 2009 & 2010 are based on +90 days

Contributions from Business Segments



Source: FGB Financial Statements

Ownership Structure



Source: FGB Financial Statements

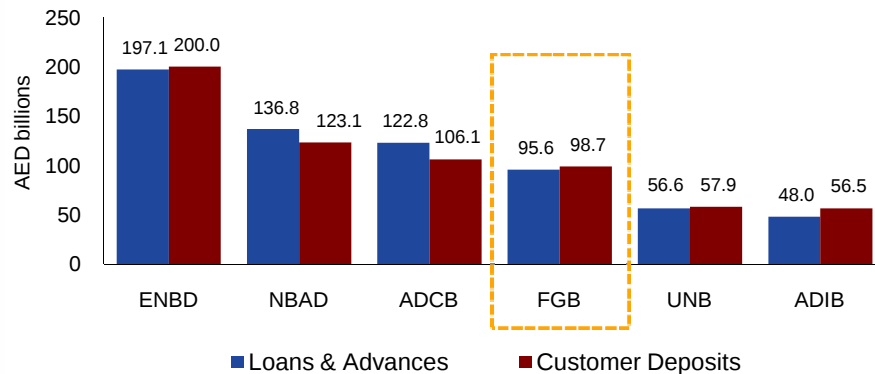
First Gulf Bank



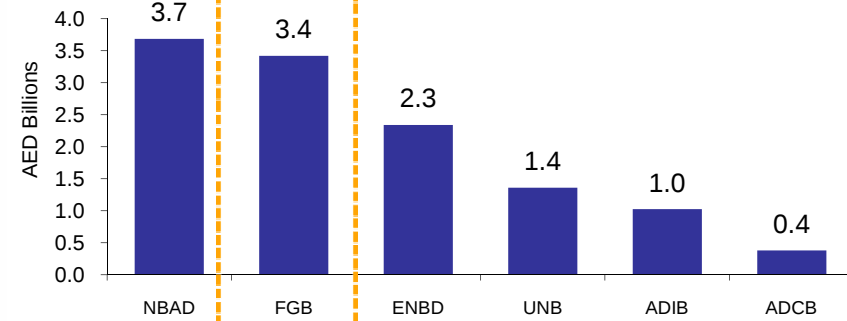
بنك الخليج الأول

FGB in the UAE Context – 2010

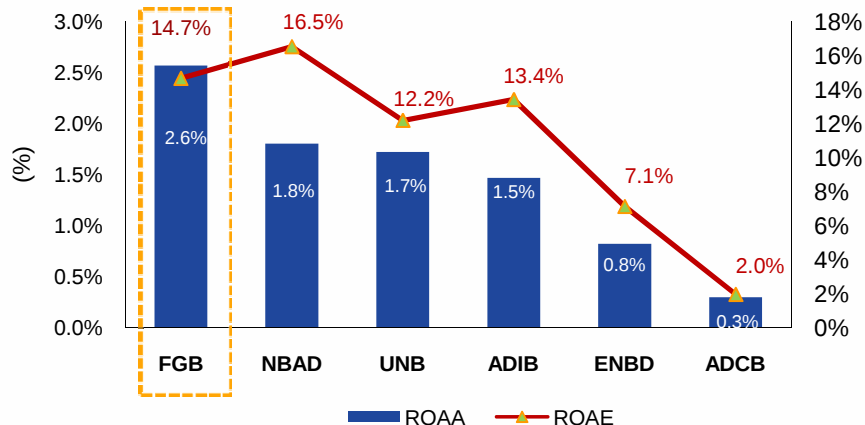
Loans & Advances and Customer Deposits



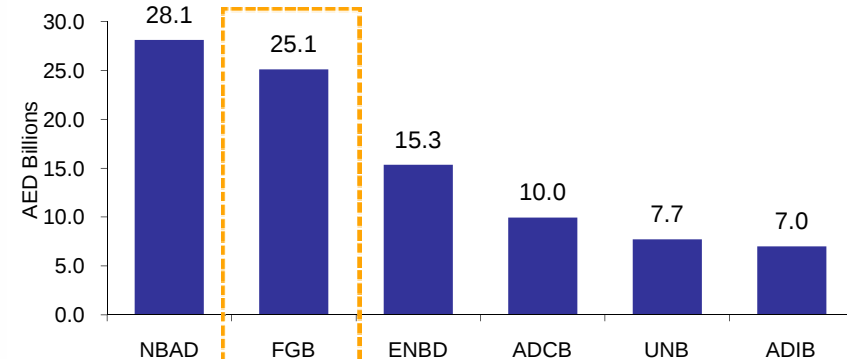
Net Profit



ROAA and ROAE



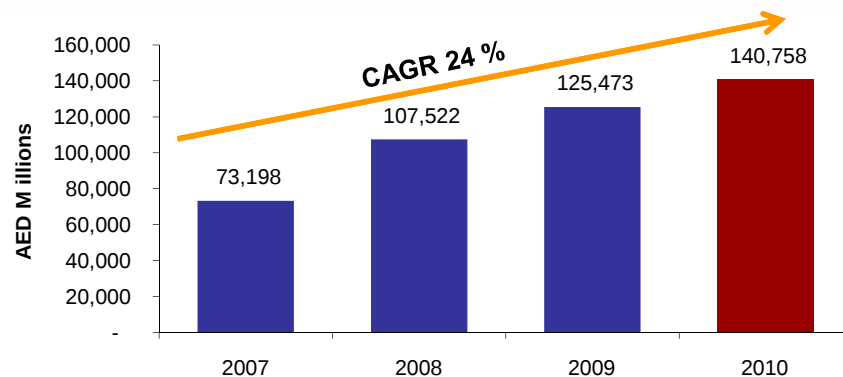
Market Capitalisation



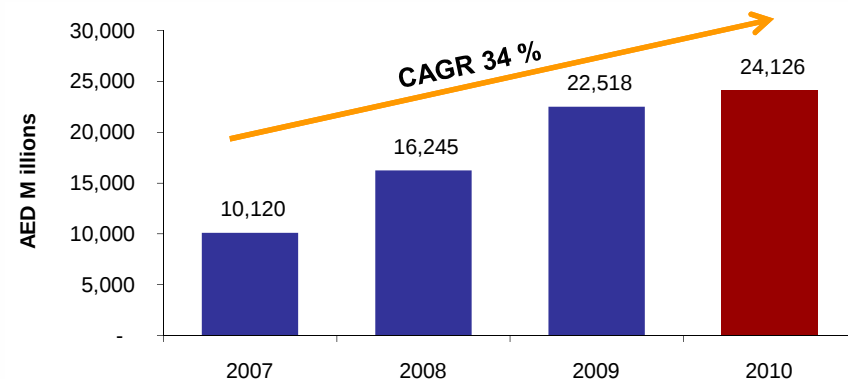
Source: FGB and other banks' financial statements

Financial Performance Trends

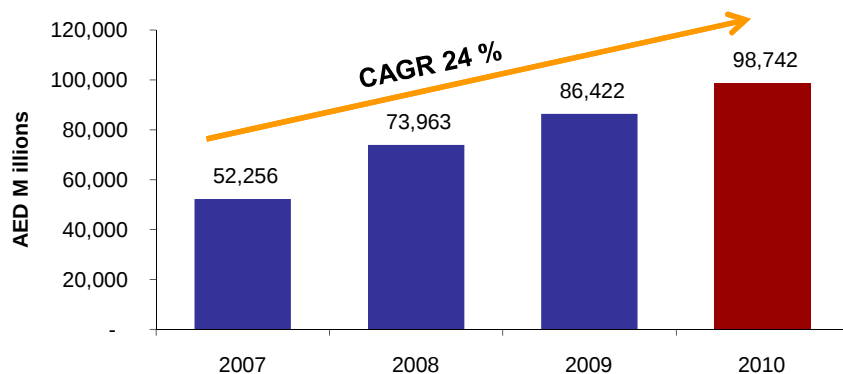
Total Assets¹



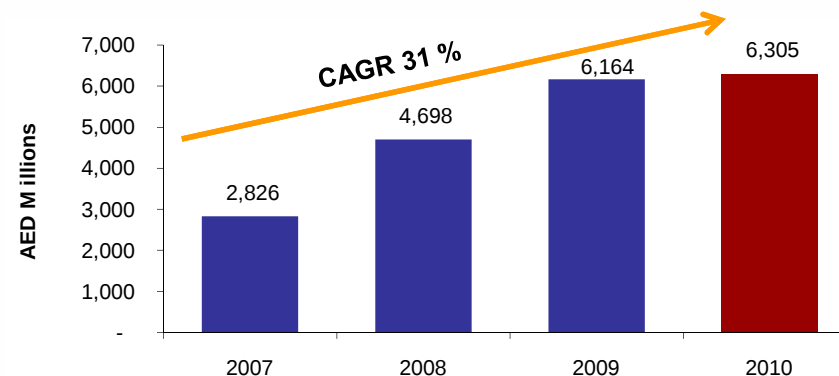
Total Equity¹



Customer Deposits¹



Operating Income²



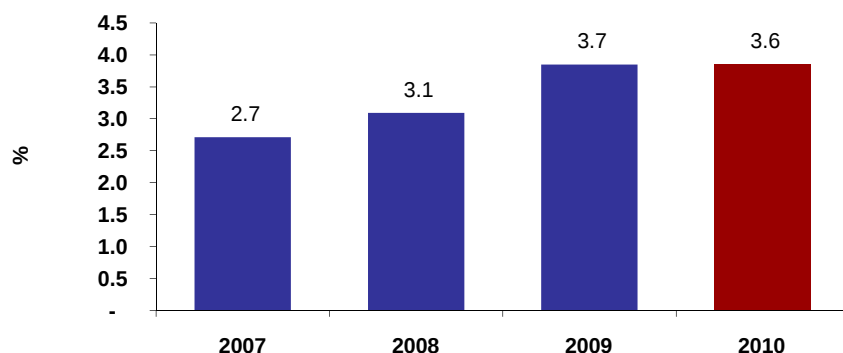
Source: FGB Financial Statements

Note1: As of 31 December 2010

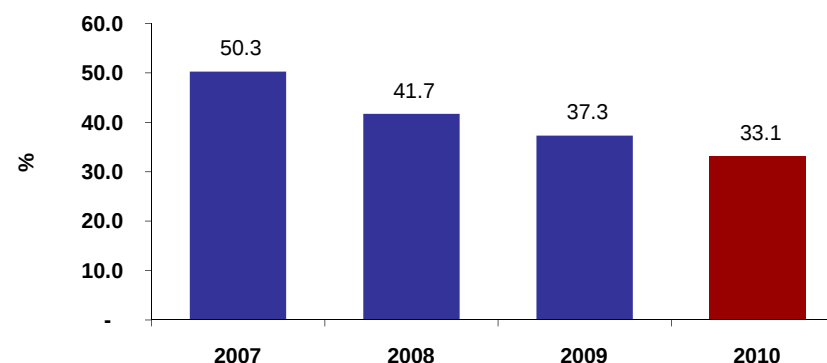
Note2: For the year ended 31 December 2010

Financial Performance Trends (Cont'd)

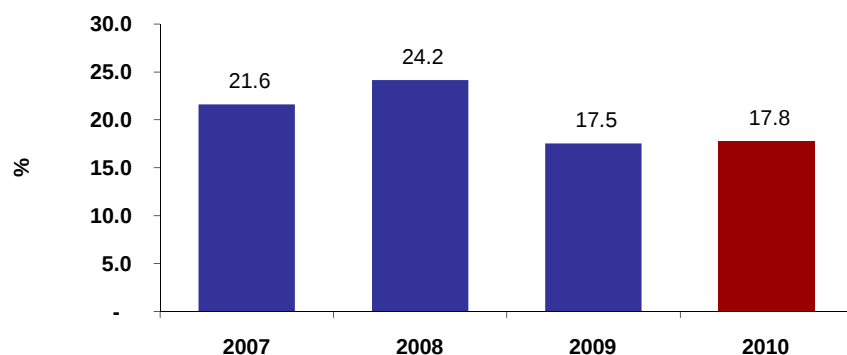
Net Interest Margin²



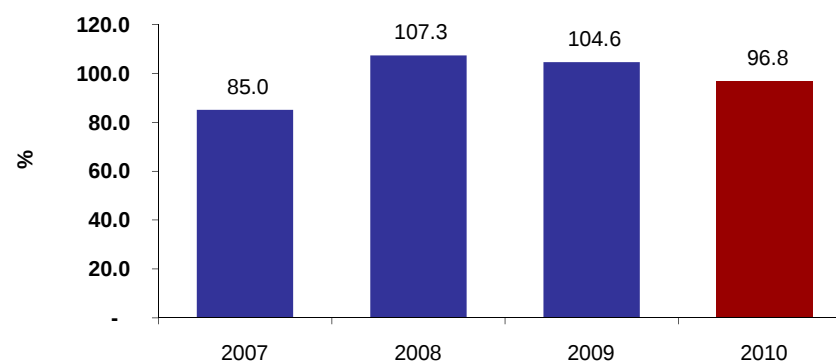
Non-interest Income / Total Income²



Cost / Income Ratio²



Loans / Deposits Ratio¹



Source: FGB Financial Statements

Note1: As of 31 December 2010

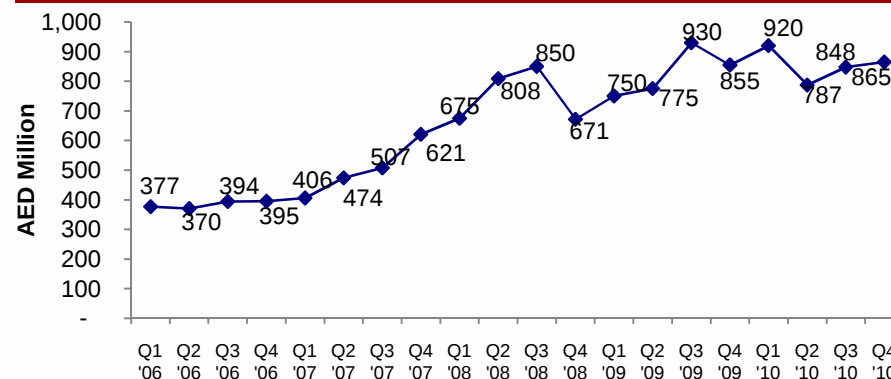
Note2: For the year ended 31 December 2010

Strong Financial Performance

Key Performance Indicators

- ◆ Total Assets: 2007 – 2010 CAGR of +24%
- ◆ Shareholders' equity: 2007 – 2010 CAGR of +34%
- ◆ Revenue: 2007 – 2010 CAGR of +31%

Net Profit — Quarterly Trends



FGB — A Leading Market Position

2000	(Bn)
Assets	2.4
Loans & Advances	1.4
Deposits	1.8
Shareholders' Equity	0.5
Net Profit (Mn)	50
Market Capitalization	0.94
EPS (AED)	0.14
Branches	5
Staff	174
Rating [Non Investment Grade]	BB+



Source: FGB

2010 – Performance Analysis

December 2009 (AED)		December 2010 (AED)	
Assets (Bn)	125.5	+ 12%	140.8
Loans & Advances (Bn)	90.4	+ 6%	95.6
Deposits (Bn)	86.4	+ 14%	98.7
Shareholders' Equity (Bn)	22.5	+ 7%	24.1
Revenue (Mn)	6,164	+ 2%	6,305
Expense (Mn)	1,081	+ 4%	1,120
Provisions (Mn)	1,770	-7%	1,639
Net Profit (Mn)	3,310	+ 3%	3,420
EPS (AED)	2.06	+ 4%	2.15

Position in the UAE – Dec'10

- ◆ One of the largest **UAE** listed banks
 - ◆ 2nd by Market Capitalisation
 - ◆ 2nd by Net Profit
 - ◆ 2nd by Equity
 - ◆ 4th by Assets and Loans
- ◆ Amongst the leading **Abu Dhabi** listed banks
 - ◆ 1st by Equity
 - ◆ 2nd by Net Profit
 - ◆ 2nd by Market Capitalisation
 - ◆ 3rd largest by Assets
 - ◆ 21% market share of customer loans and 22% of customer deposits

Key Ratios 2007 - 2010

Ratio	Dec-07 %	Dec-08 %	Dec-09 %	Dec-10 %
Return On Average Assets	3.3	3.3	2.8	2.6
Return On Average Equity	21	22.5	16.8	14.7
Non-Interest Income / Total Income	50.3	41.7	37.3	33.1
Net Interest Margin	2.7	3.1	3.7	3.6
Cost to Income Ratio	21.6	24.2	17.5	17.8
Loan to Deposit Ratio	85	107	104.6	96.8
NPLs To Gross Loans *	1	0.6	3.3	3.7
Provision Coverage *	144.6	232.9	81.7	89.4
Capital Adequacy	15	14.1	22.6	22.9

* With effect from 2009, NPL's are based on 90 days over due

Solid Balance Sheet reflected in very strong Ratios

Overall Strategy

A leading financial institution in the UAE by focusing on sustainable growth

Organic Growth of Core Banking Activities

- ◆ Build on opportunities with strategic partners and key economic players of the 2030 plan
- ◆ Continue to target large creditworthy UAE-based corporate banking customers
- ◆ Focus on the quality of service and range of products it can offer as factors that distinguish FGB from its competitors

Establishment of Associated Companies and Subsidiaries

- ◆ Focus on the growing real estate management business in conjunction with strategic partners
- ◆ Separate subsidiaries to undertake property development and private equity investment for better focus on these businesses
- ◆ Aseel Finance to provide Shariah-compliant mortgages to purchasers of developments undertaken by strategic partners

International and Targeted Regional Growth

- ◆ Continue the geographic diversification through:
 - an expansion strategy for our physical presence in Libya and Singapore
 - a progressive built strategy of the representative offices (Doha and Mumbai)
- ◆ Focus on key UAE trade partner countries in priority
- ◆ Position the bank to take advantage of new available growth opportunities beyond the international and regional financial crisis

FGB Key Business Lines

First Gulf Bank										
	Corporate Banking		Retail Banking		Treasury and Investments		Real Estate Activities		Other Operations	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
Assets	50%	44%	22%	23%	18%	23%	6%	5%	4%	5%
Operating Income *	35%	38%	39%	45%	12%	7%	13%	7%	1%	3%

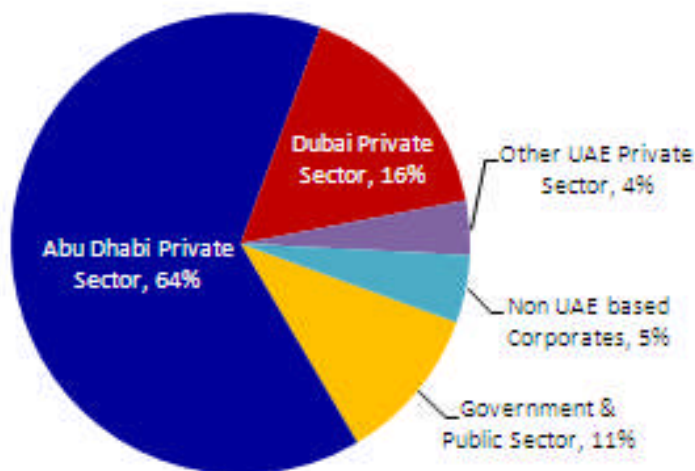
* Operating income excluding associates

FGB Subsidiaries and Associates Contributing to Core Business							
	First Merchant International	MISMAK	Radman Properties	First Gulf Libyan Bank	First Gulf Financial Services	Green Emirates Properties	Aseel Finance
Ownership	100%	100%	80%	50%	45%	40%	40%
Activity	Merchant Banking Business	Real Estate Development Holding Company	Real Estate Investments Company (Owned via MISMAK)	Banking Services Libya	Brokerage Services	Property Management and Brokerage	Islamic Financial Services

Business Lines — Corporate Banking

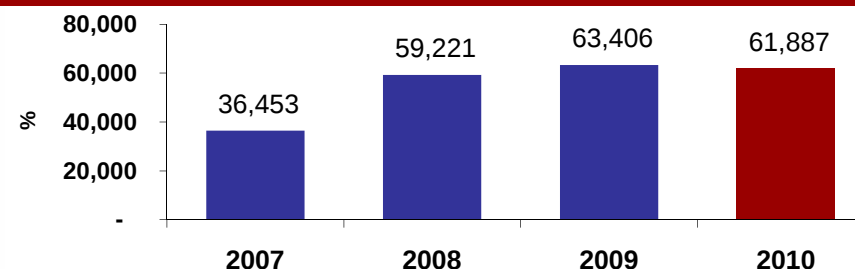
- ◆ **Corporate Banking** has been FGB's core activity since inception offering a range of financial services to corporates. Focus industries include oil & gas, manufacturing, energy and real estate.
- ◆ Offers a spectrum of financial services:
 - Institutional Banking: focus is on FIs, international and regional syndications, structured deals, IPOs
 - Private Banking Group: offers customized and diversified range of products to high net worth individuals
 - Islamic Banking window: offers various Shari'a compliant products

Corporate Gross Loan Portfolio

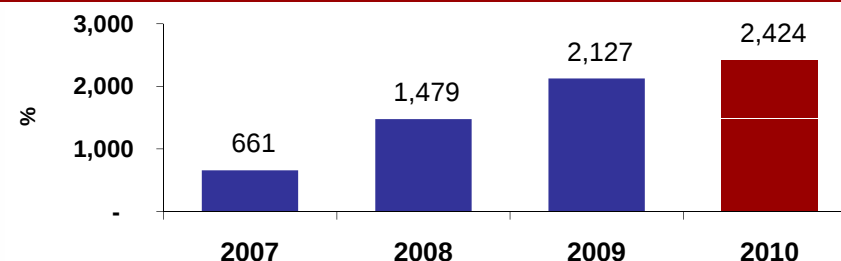


Source: FGB and FGB Financial Statements

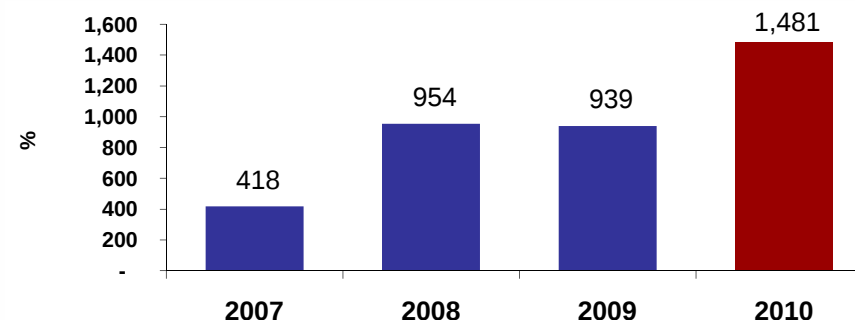
Assets



Operating Income



Profit



Business Lines — Corporate Banking



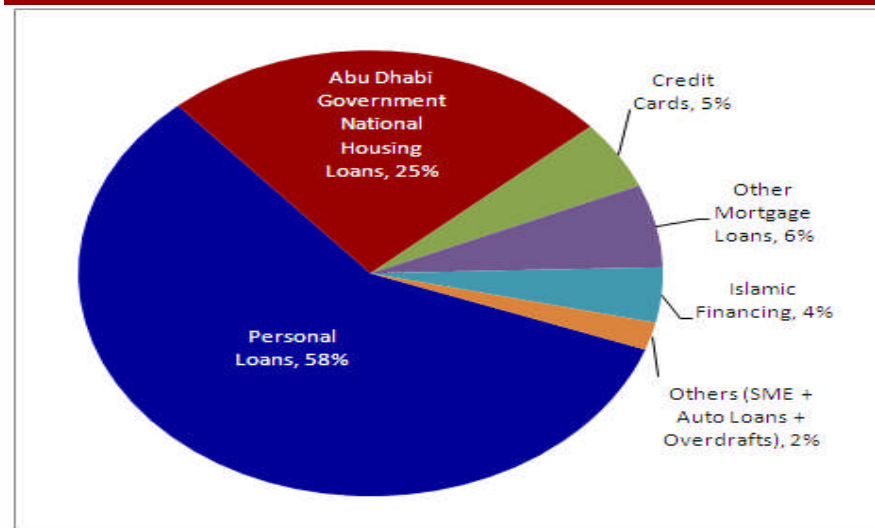
Corporate banking (AED Mn)	Q1, 08	Q2, 08	Q3, 08	Q4, 08	Q1, 09	Q2, 09	Q3, 09	Q4, 09	Q1, 10	Q2, 10	Q3, 10	Q4, 10
Assets	43,240	51,202	58,442	59,221	61,139	61,547	64,386	63,406	64,000	62,713	62,584	61,887
<i>% Growth</i>	19%	18%	14%	1%	3%	1%	5%	-2%	1%	-2%	-2%	-1%
Operating income	266	381	440	392	454	548	566	558	614	583	623	604
<i>% Growth</i>	18%	43%	16%	-11%	16%	21%	3%	-1%	10%	-5%	7%	-3%
Profit	134	223	372	225	302	383	223	31	392	323	374	392
<i>% Growth</i>	-15%	67%	67%	-40%	34%	27%	-42%	-86%	1164%	-18%	16%	5%

Controlled growth of the Corporate Loans in 2010, combined with growth in Revenues and Net Profits

Business Lines — Retail Banking

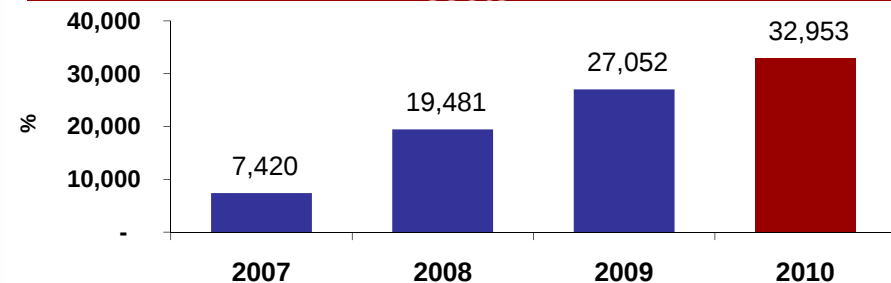
- ◆ Since 2002 **Retail Banking** business offers customers a range of products and services with a special focus on UAE Nationals
- ◆ The Retail Banking products are offered through diversified delivery channels including:
 - 19 branches and 70 ATMs / CDMs
 - Internet Banking, Phone Banking and Call Centres

Retail Gross Loan Portfolio

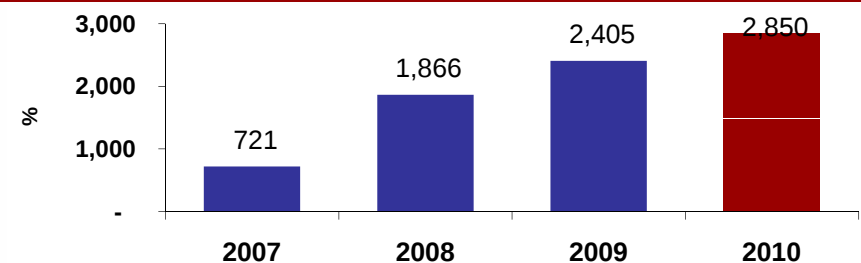


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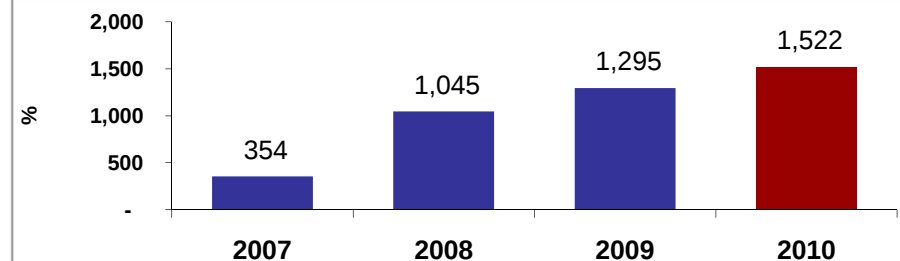
Assets¹



Operating Income²



Profit²



Note1: As of 31 December 2010

Note2: For the year ended 31 December 2010

Business Lines — Retail Banking

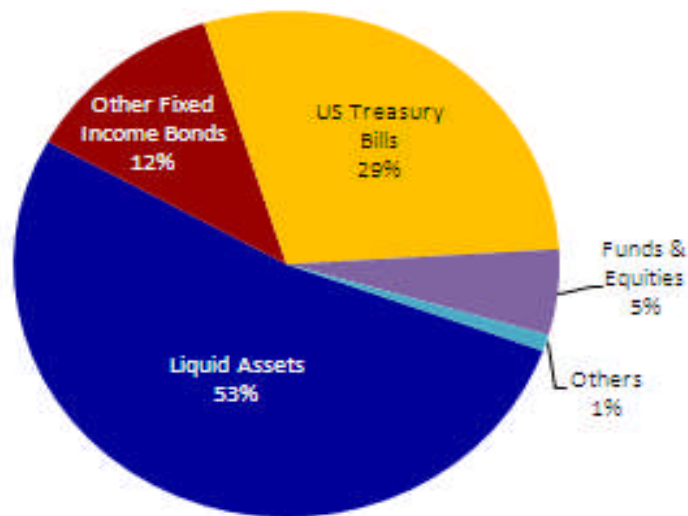
Retail banking (AED Mn)	Q1, 08	Q2, 08	Q3, 08	Q4, 08	Q1, 09	Q2, 09	Q3, 09	Q4, 09	Q1, 10	Q2, 10	Q3, 10	Q4, 10
Assets*	10,359	13,946	17,158	19,481	21,914	24,216	25,775	27,052	29,017	30,964	32,788	32,953
% Growth	40%	35%	23%	14%	12%	11%	6%	5%	7%	7%	21%	1%
Operating income	356	502	511	498	570	614	624	597	659	712	767	711
% Growth	65%	41%	2%	-3%	14%	8%	2%	-4%	10%	8%	8%	-7%
Profit	208	323	319	194	347	366	339	244	379	414	435	294
% Growth	134%	55%	-2%	-39%	78%	5%	-7%	-28%	55%	9%	5%	-32%
* Including NHL Loans	639	1,089	1,667	2,579	3,708	4,831	5,689	6,416	7,408	8,281	9,006	8,344

Consistent growth in Retail Loans over the quarters with focus on lending to UAE nationals (proportion by end of Dec'10 is 86% Nationals, 14% expatriates)

Business Lines — Treasury and Investments

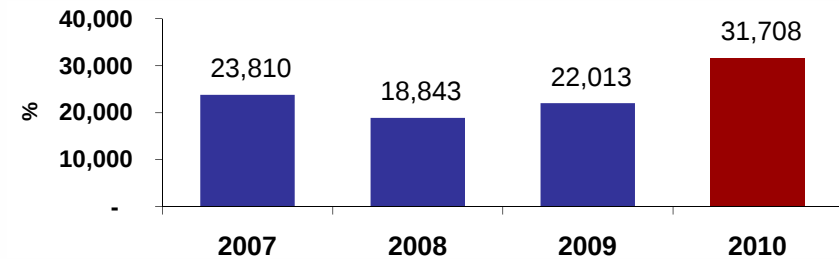
- ◆ Established in 2001, the **Treasury & Investments Division** offers key corporates a set of products across a range of asset classes and geographic markets
- ◆ Mainly manages the group's liquidity
- ◆ Support the key client needs for the treasury products and services
- ◆ Offers a range of treasury products
- ◆ Manage a proprietary investment book of treasuries, bonds, equities, and funds

Treasury and Investments Portfolio

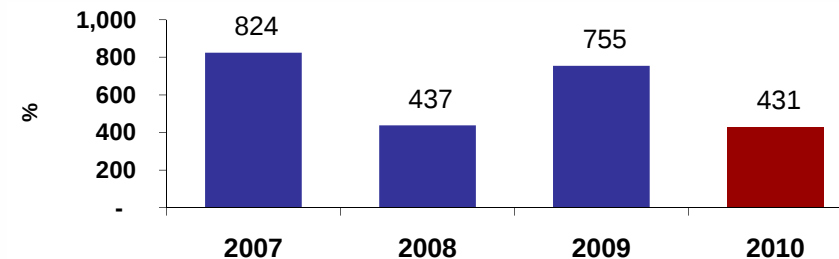


Source: FGB and FGB Financial Statements

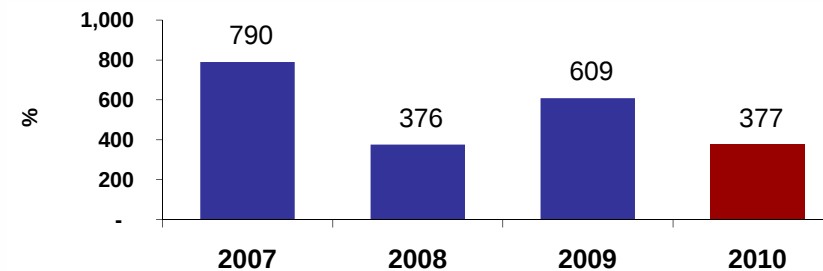
Assets²



Operating Income²



Profit²



Note1: As of 31 December 2010

Note2: For the year ended 31 December 2010

Business Lines – Treasury & Investments

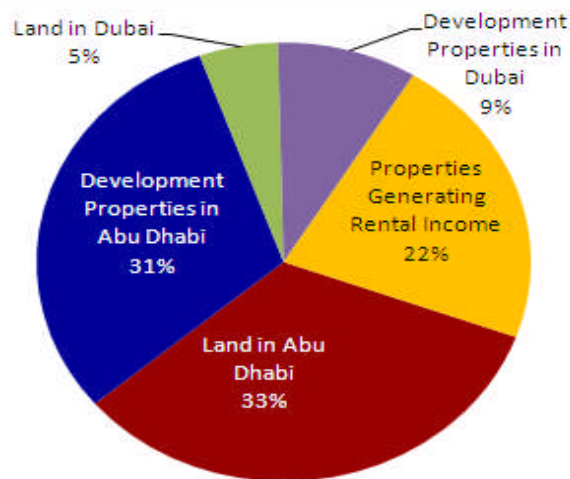
Treasury & Investments (AED Mn)	Q1, 08	Q2, 08	Q3, 08	Q4, 08	Q1, 09	Q2, 09	Q3, 09	Q4, 09	Q1, 10	Q2, 10	Q3, 10	Q4, 10
Assets	22,052	19,842	18,943	18,483	15,562	21,469	22,193	22,013	26,978	25,049	29,061	31,708
Liquid Assets	12,558	9,524	7,569	7,842	3,362	9,794	9,927	8,553	12,307	8,230	13,846	16,654
Other Fixed Income Bonds	6,508	7,199	4,953	4,298	4,337	4,164	5,046	4,555	3,729	3,741	3,846	3,813
US Treasury Bills	0	0	3,645	3,660	5,500	5,505	5,504	7,344	9,175	11,014	9,176	9,178
Funds & Equities (Hedge Funds, Private Equity Funds, Local Equity)	2264	2528	2,384	2,021	1,730	1,633	1,722	1,567	1,599	1,482	1,577	1,733
Others	722	591	392	662	633	373	-6	-6	168	582	615	330
Operating Income	101	215	110	11	246	70	230	209	140	56	73	162
Net Interest Income	75	105	140	155	187	70	80	93	79	67	72	86
Non Interest Income	26	110	-30	-144	59	0	150	116	61	-11	1	76
Profit	89	201	97	-11	186	35	196	192	128	42	58	149

82% of the Treasury & Investment assets are liquid instruments (cash, reserves with Central bank, short term placement with banks, US Treasuries...)

Business Lines — Real Estate Activities

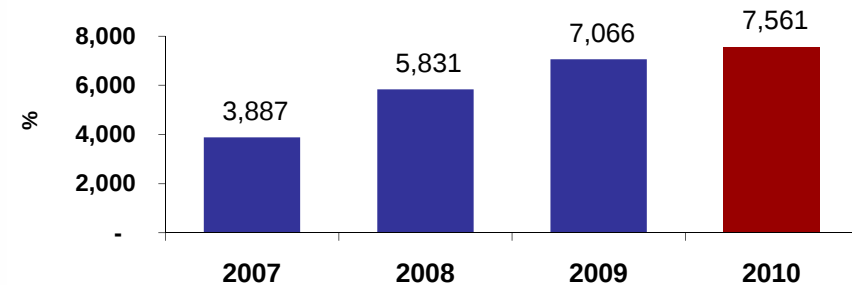
- ◆ The **Real Estate Activities** business line was spun off in 2007
- ◆ Primary activities include investment, development, leasing, brokerage,
- ◆ management and resale of properties
- ◆ Investment properties of AED 7 billion represent 5% of total assets
- ◆ Rental income yield is 7.7% per annum
- ◆ 86% of the group's real estate assets are either located in Abu Dhabi or generate rental income

Investments Properties

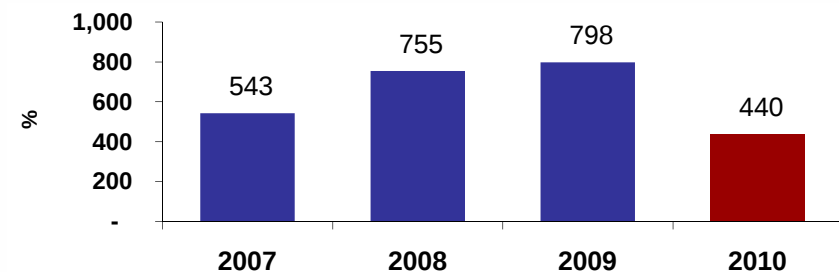


Source: FGB and FGB Financial Statements

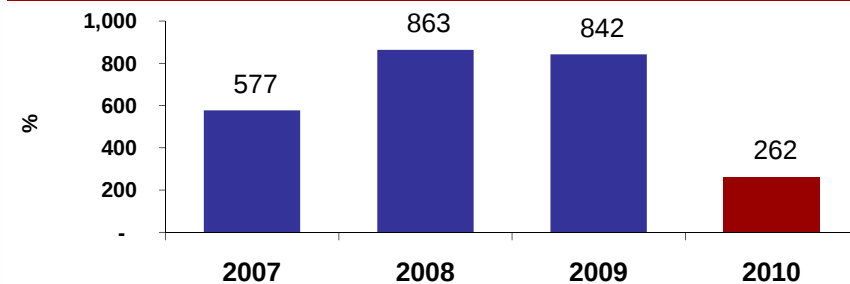
Assets²



Operating Income²



Profit²

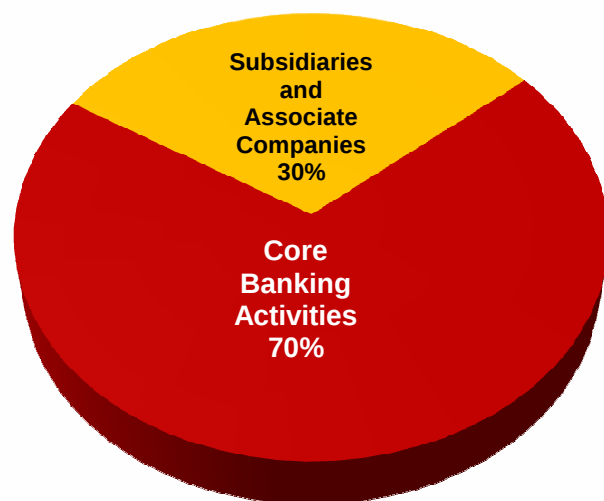


Note1: As of 31 December 2010
Note2: For the year ended 31 December 2010

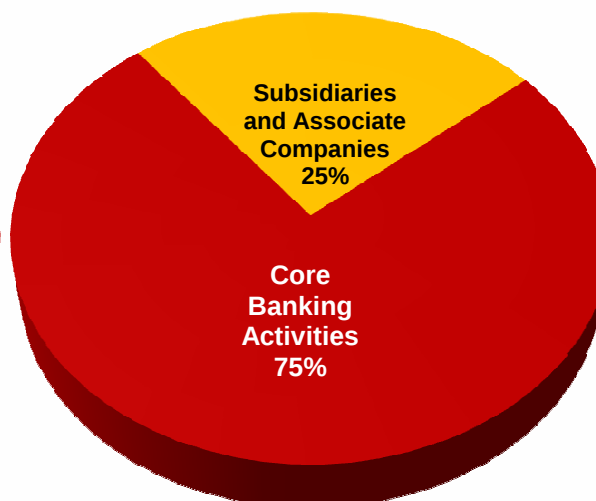
Net Profit Analysis: Business Segment Contribution

Sources of Income (AED Mn)	2008	% of Total	2009	% of Total	2010	% of Total
Core Banking Activities	2,102	70%	2,496	75%	3,170	93%
Subsidiaries and Associate Companies	903	30%	814	25%	251	7%
TOTAL	3,005	100%	3,310	100%	3,420	100%

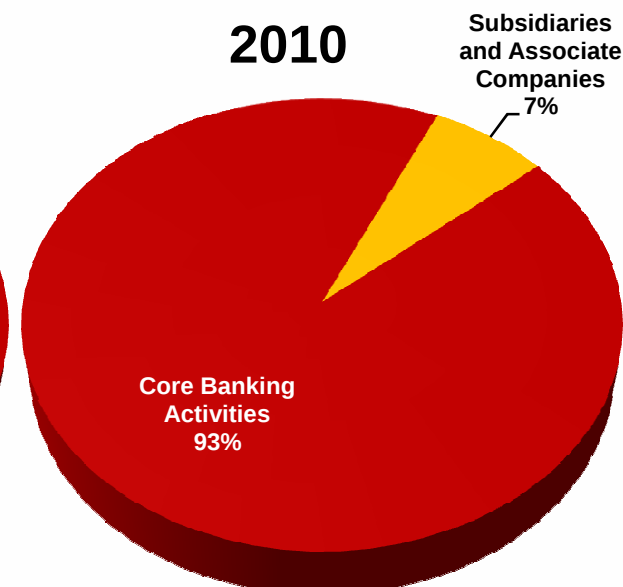
2008



2009



2010



Steady increase in reliance on Core Banking Business over the years

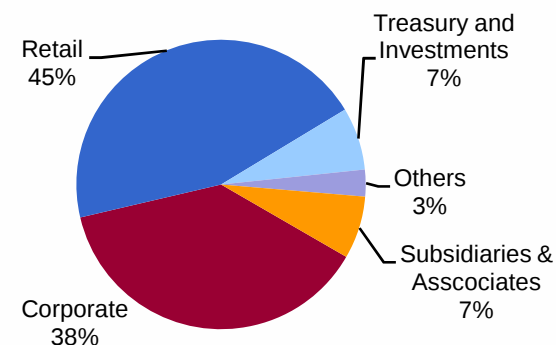
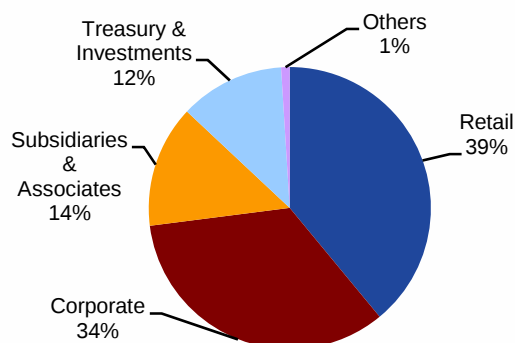
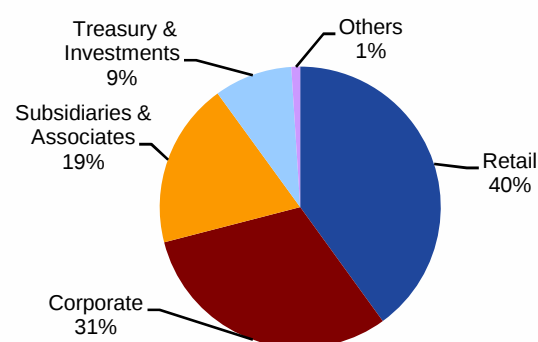
Group Revenue Analysis

2008

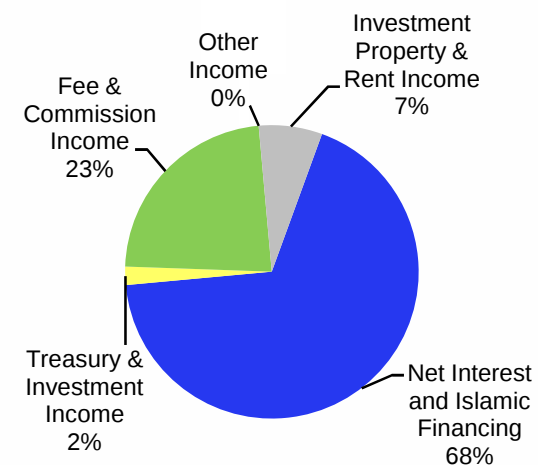
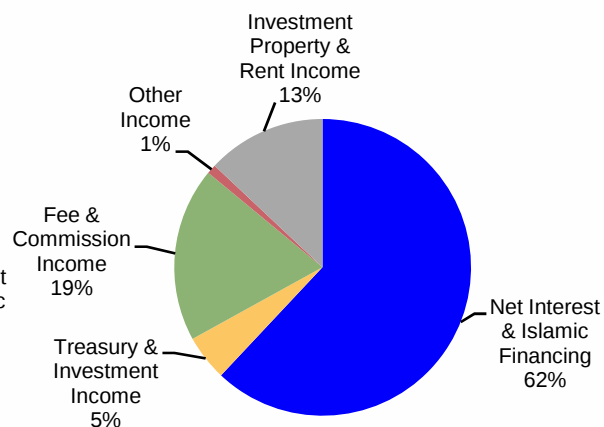
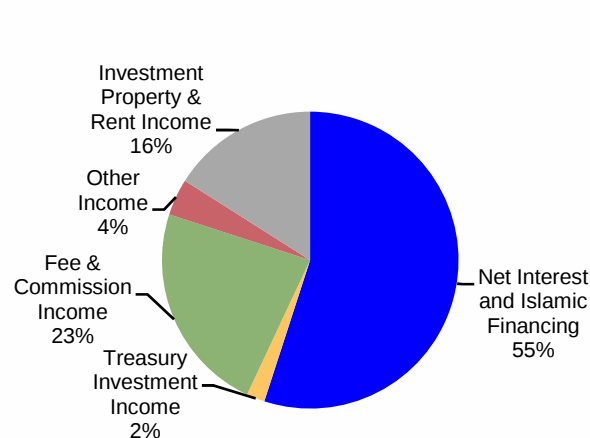
2009

2010

Revenue Analysis by Business Segments



Revenue Analysis by Products



Source: FGB Financial Statements

First Gulf Bank

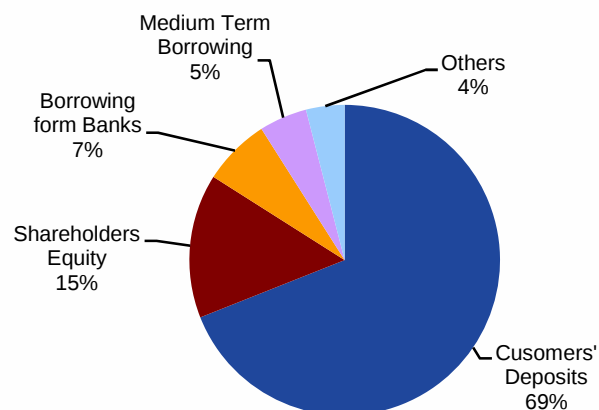


بنك الخليج الأول

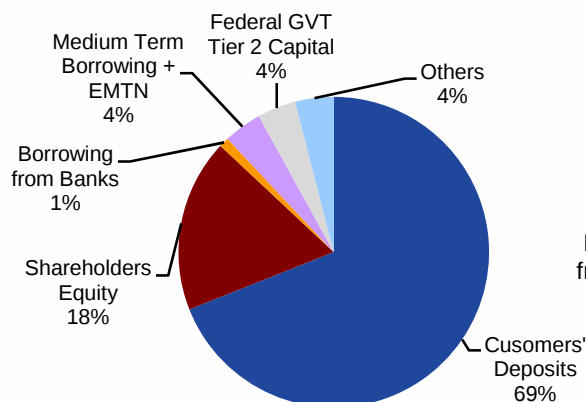
19/31

Funding Mix

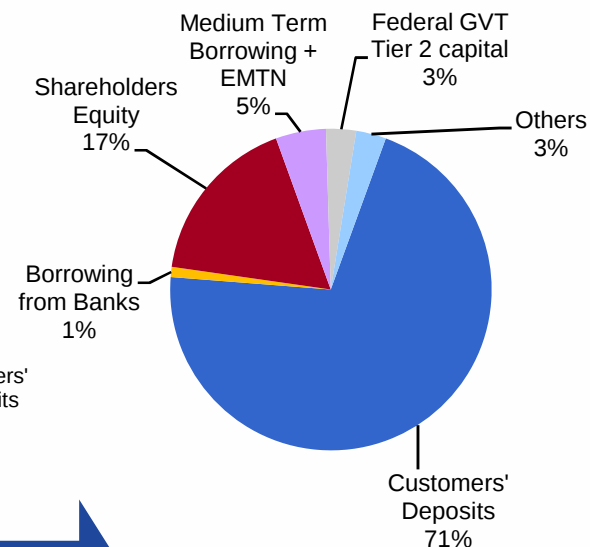
2008



2009



2010



+ 17%

+ 12%

Total Sources of Funds
AED 107.5 billions

Total Sources of Funds
AED 125.5 billions

Total Sources of Funds
AED 140.8 billions

Source: FGB Financial Statements
As at 31 December 2010

First Gulf Bank



بنك الخليج الأول

20/31

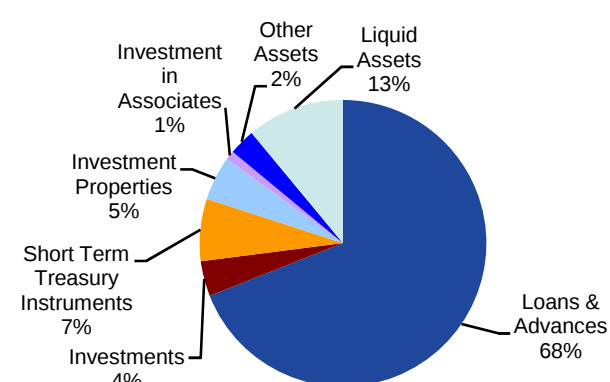
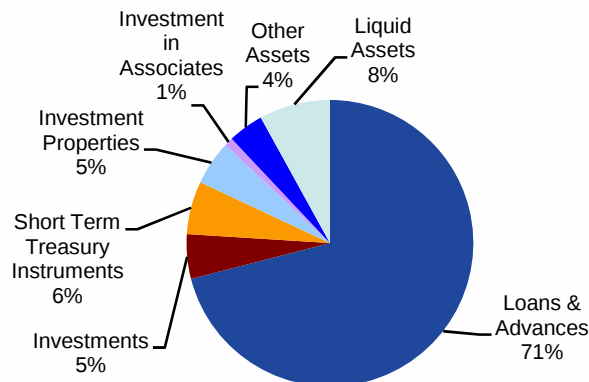
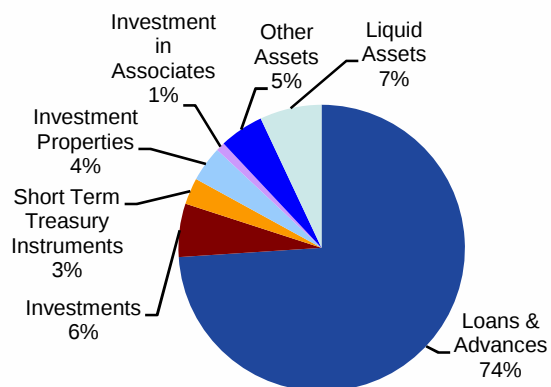
Assets Mix

2008

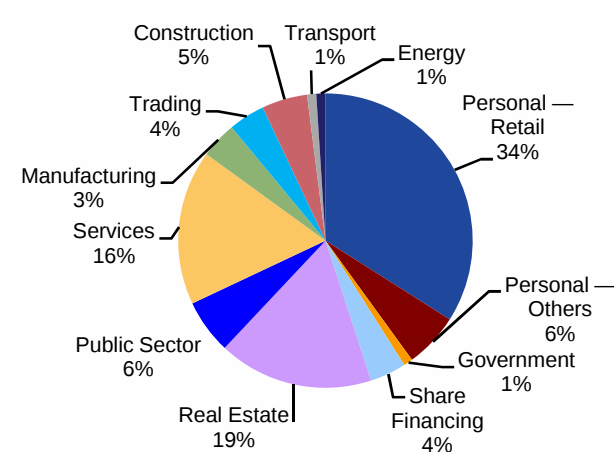
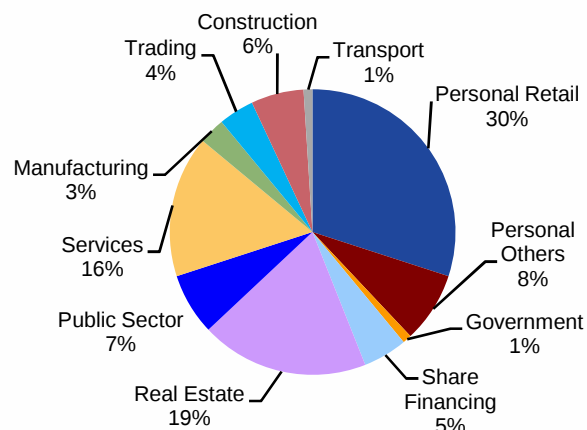
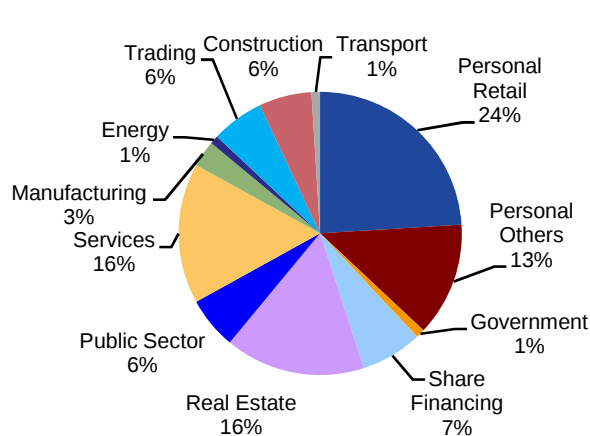
2009

2010

Optimizing efficiency of asset allocation while managing appropriate liquidity level



Loan Portfolio — Consistent, Balanced Growth and Diversification Amongst Sectors



Source: FGB and FGB Financial Statements

First Gulf Bank



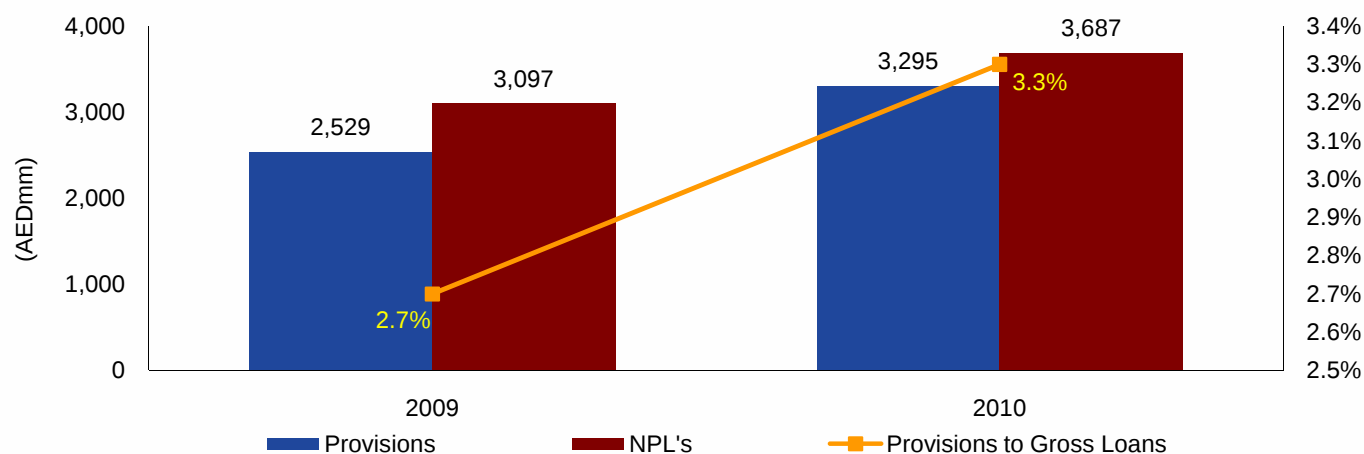
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21/31

Loan Portfolio Analysis

AED millions	2009	2010
Performing Loans	89,818	95,236
NPL's	3,097	3,687
Total Gross Loans	92,915	98,923
Provisions	2,529	3,295
NET LOANS	90,386	95,628
NPL's / Gross Loans	3.3%	3.7%
Provision Coverage	82%	89%

NPLs and Provisions



Capital Adequacy

Particulars (AED' Million)	2006	2007	2008	2009	2010
Capital Base:					
Tier 1 Capital	8,017	9,850	16,122	22,268	23,648
Tier 2 Capital	54	107	-19	4,420	4,543
Deductions	-255	-326	-553	-562	-517
Capital Base	7,816	9,630	15,550	26,126	27,674
Risk Weighted Assets:					
Balance Sheet items	28,640	53,687	86,899	89,851	92,918
Off-Balance Sheet exposures	8,119	10,462	23,451	25,834	27,741
Total Risk Weighted Assets	36,759	64,149	110,350	115,685	120,659
Tier 1 Ratio (%)	21.8%	15.4%	14.6%	19.2%	19.6%
Total Risk Assets Ratio (%)	21.3%	15.0%	14.1%	22.6%	22.9%

- During 2009, MOF Deposits of AED 4.5Bn were converted into a 7 year Tier 2 Capital
- During 2009, FGB received from DOF (Government of Abu Dhabi) AED 4 Bn as Tier 1 Perpetual Notes

Dividend Distribution

DESCRIPTION	2003	2004	2005	2006	2007	2008	2009	2010 *
NET PROFIT (Mn)	120.9	244.9	1,055.7	1,535.9	2,008.2	3,005.3	3,310.3	3,420.4
CASH DIVIDEND (% of Capital)	10%	20%	25%	70%	20%	35%	50%	60%
BONUS SHARES (% of Capital)	-	5%	25%	-	10%	-	-	5%
DIVIDEND PAYOUT RATIO (% of Net Profit)	32%	40%	47%	57%	19%	16%	20%	26%
YIELD	1.20%	6.10%	26.00%	5.70%	10.90%	3.80%	3.10%	8.3%

* Subject to Shareholders' approval in General Assembly Meeting of March 2011

Maximizing Value for our Shareholders

Short Term Priorities and Future Plans

- ◆ Continue on strengthening the Balance Sheet through appropriate Liquidity and Capitalization levels, continuous protection and improvement of Asset Quality, balanced asset allocation with focus on the most profitable businesses.
- ◆ Continue the focus on asset quality and collections.
- ◆ Continue the diversification of sources of income through a balanced product mix and a balanced business lines contribution
- ◆ Continue the geographic diversification through an expansion strategy for our physical presence in Libya and Singapore and through a progressive built strategy of the Rep Offices (London, Doha and Mumbai).
- ◆ Maximize value for shareholders through healthy profitability, efficiency and Capital adequacy ratios.

FGB - A Bright Future Outlook

FGB is very well positioned to continue generating value to its shareholders in 2011 and beyond. Why?

- ◆ FGB model is founded on two important criteria:
 - Solid Balance Sheet
 - Sound Profitability.
- ◆ Strong and Stable Shareholders' Base.
- ◆ Visionary, experienced and professional Board of Directors.
- ◆ Capable, professional and stable Management team.
- ◆ Continuous Government support to the entire Banking Sector.
- ◆ FGB is Abu Dhabi based. Bright outlook for Abu Dhabi / UAE Economy.
- ◆ Prudent Credit and Risk Management policies in place.
- ◆ Well Diversified Sources of Funds and Sources of Income.
- ◆ High efficiency in Cost Management.
- ◆ Prudent provisioning policy.
- ◆ Large Equity Base, High Capital Adequacy Ratio and Low Leverage.
- ◆ Well planned overseas expansion

Appendix



Board of Directors (2006 – 2011)

Board of Directors 2006 – 2008	
H.H. Sheikh Hazza Bin Zayed Al Nahyan	Chairman ⁽¹⁾
H.H. Sheikh Tahnoon Bin Zayed Al Nahyan	Vice Chairman ⁽¹⁾
Abdulhamid Mohammed Saeed	Managing Director
Ahmed Ali Al Sayegh	Member
Khaldoon Khalifa Al Mubarak	Member
Khadem Khalifa Al Qubaisi	Member
Dhafer Sahmi Al Ahbabi	Member

Board of Directors 2009 – 2011	
H.H. Sheikh Hazza Bin Zayed Al Nahyan	Chairman ⁽¹⁾
H.H. Sheikh Tahnoon Bin Zayed Al Nahyan	Vice Chairman ⁽¹⁾
Abdulhamid Mohammed Saeed	Managing Director
Ahmed Ali Al Sayegh	Member
Khaldoon Khalifa Al Mubarak	Member
Khadem Khalifa Al Qubaisi	Member
Ahmed Darwish Al Marar	Member ⁽²⁾

Note:

1 Members of the Ruling Family

2 Replaced in October 2010 By Mr Sultan Khalfan Al Ketbi

Board of Directors (2009 – 2011)

H.H. Sheikh Hazza Bin Zayed Al Nahyan, Chairman ⁽¹⁾

H.H. Sheikh Tahnoon Bin Zayed Al Nahyan, Vice Chairman ⁽¹⁾

Abdulhamid Mohammed Saeed, Managing Director, Board Member

Abdulhamid Mohammed Saeed has over 26 years of experience in banking, 18 years of which were with Citibank. He joined FGB in September 1999 as the General Manager. Apart from being the Managing Director and Board Member of FGB, he is a Board Member of the Abu Dhabi Securities Exchange, Emirates Investment Authority, Emirates Integrated Telecommunications Company (DU), Chairman of Aseel Finance PJSC, Chairman of First Gulf Financial Services and the Managing Director of Al Reem Investments. He has a Bachelor of Science in Business Administration from the University of Arizona, USA

Ahmed Ali Al Sayegh, Board Member

Ahmed Ali Al Sayegh is involved in a number of development initiatives of the Government. Most notably he is the Chairman of ALDAR Properties Company PJSC and the CEO of Dolphin Energy Limited. He is also a Board Member of the UAE Offsets Group, Mubadala Development Company, Abu Dhabi Water and Electricity Authority, Etihad Airways, Abu Dhabi Insurance Company and Aabar Petroleum Investments Company. Over the last 24 years, he has worked in a wide range of positions of responsibility at leading Government organizations including the Abu Dhabi National Oil Company and Abu Dhabi Investment Company. He holds a degree in Economics and Finance from Lewis & Clark College, USA

Khaldoon Khalifa Al Mubarak, Board Member

Khaldoon Khalifa Al Mubarak began his career at the Abu Dhabi National Oil Company and held a number of positions at the UAE Offsets Group before assuming his position at FGB. He is the CEO and Managing Director of Mubadala Development Company, an investment vehicle wholly owned by the Government. He is the Chairman of the Executive Affairs Authority of the Government and also of The Imperial College London Diabetes Center. He is a member of the Abu Dhabi Executive Council, Abu Dhabi Education Council, and Abu Dhabi Council for Economic Development. He is a board member of Dolphin Energy Limited and of the Emirates Foundation and also sits on the boards of ALDAR Properties PJSC, LeasePlan Corporation and Piaggio Aero. He holds a degree in Economics and Finance from Tufts University, Boston, USA

Khadem Khalifa Al Qubaisi, Board Member

Khadem Abdulla Al Qubaisi has previously worked with the Abu Dhabi Investment Authority, as Senior Financial Analyst. He is the Managing Director of the International Petroleum Investment Company and the Chairman of Gulf Energy Maritime. He is a member of the Internal Audit Committee at Hyundai Oilbank Co. Ltd., Korea, and of Abu Dhabi Petroleum Investment Co. He is also Vice Chairman of Pak-Arab Refinery Ltd., Pakistan. He is a board member of Parkarab Fertilizers Co.(Pvt) Ltd., Pakistan, Borealis AG, Austria and AMI Agrolinz Melamine International GmbH, Austria. He has a degree in Economics

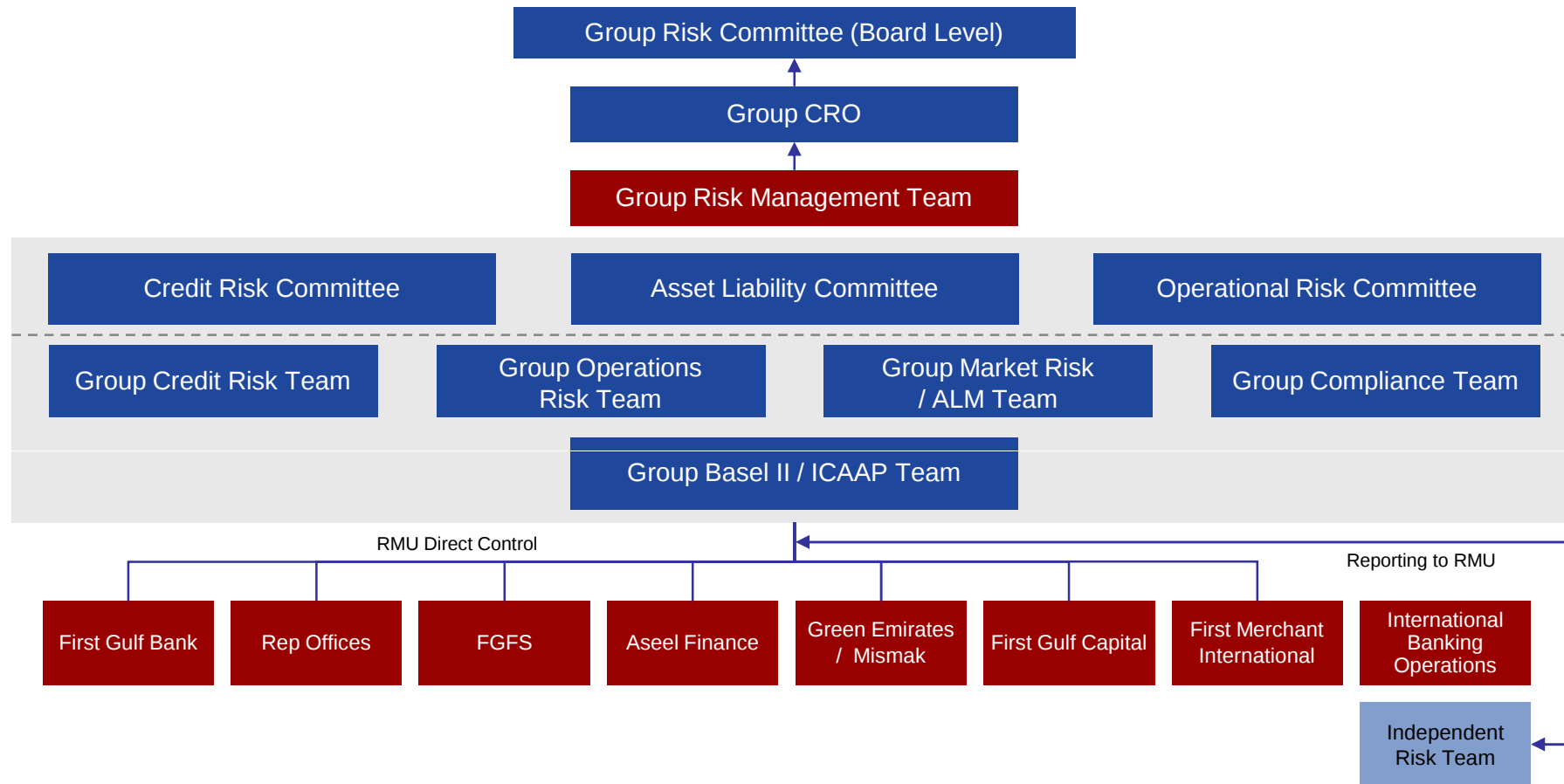
Sultan Khalfan Al Ketbi, Board Member

Sultan Khalfan Al Ketbi holds a Bachelor Degree in General Administration from UAE University since 1994. He is a private advisor for one large FGB Shareholder (a member of Al Nahyan ruling family). He is Vice Chairman of Al Ain International Group and Board Member in several companies in UAE and other GCC countries.

Note:

1. Members of the Ruling Family

Enterprise Risk Management Structure



Enterprise Risk Management & Compliance

- ✓ Compliance with best practices (COSO, Basel II)
- ✓ Portfolio view of risks at the group level
- ✓ Group wide risk monitoring / reporting
- ✓ Aggregation of risks and global mitigation strategies
- ✓ Compliance with risk regulations across jurisdictions
- ✓ Risk related expertise in a cost effective manner

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