

FGB Investor Presentation

October 2014



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This presentation should be read in conjunction with other publicity available material. Further information including historical results and a description of the activities of FGB is available on our website, www.fgb.ae

Contents

- Operating Environment
- FGB Profile
- Q3/9M'14 Performance Review

UAE Economic Overview

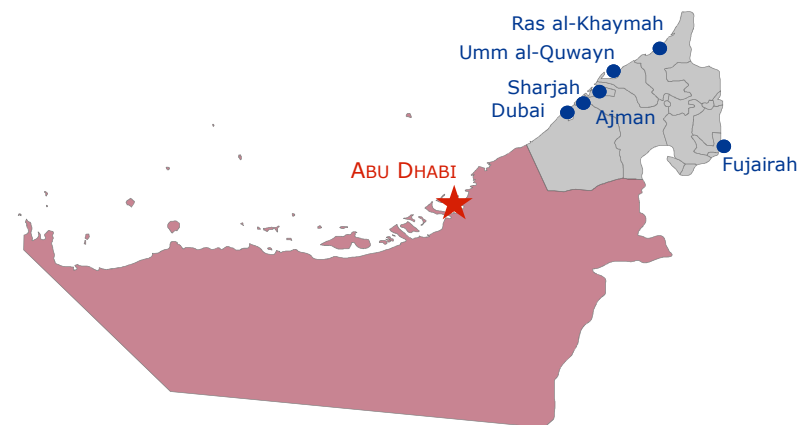
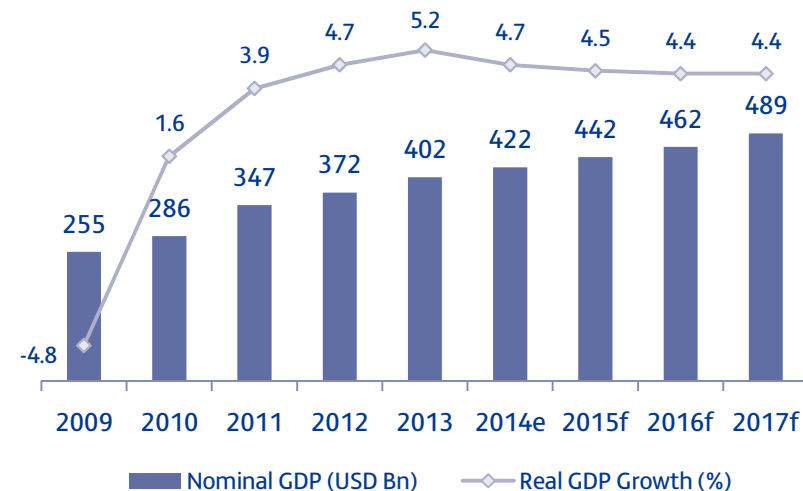
SOLID FUNDAMENTALS

- UAE federation was established in 1971 and comprises of seven Emirates
- Politically stable country and highly favorable business climate
- Total population estimated at 8.8 Million
- 7th largest oil reserves in the world (98 Bn boe⁽¹⁾)
- Second largest economy in the GCC
- FY13 nominal GDP estimated at USD 402Bn; 2014e and 2015f Real GDP growth seen at 4.7% and 4.5% respectively

ABU DHABI AT A GLANCE

- Largest Emirate in the UAE accounting for more than 80% of the country's total land area
- FY13 nominal GDP grew 4.8% YoY to USD 260Bn⁽²⁾
- 51.4% of 2013 GDP generated from the hydrocarbon sector
- Major non-oil GDP contributors include: construction and real estate, manufacturing, logistics, and wholesale and retail trade
- Transition underway towards a more diversified economy with a particular focus on the infrastructure and services sectors inline with Abu Dhabi Plan 2030

NOMINAL GDP AND REAL GDP GROWTH¹



¹ Source: IMF, July 2014

² Source: Statistics Center Abu Dhabi (SCAD)

Plan Abu Dhabi 2030

ENERGY

- Masdar City - the world's first carbon neutral, zero-waste to landfill, car-free city powered entirely by alternative energy sources.
- Masdar Institute – an institute developed with Massachusetts Institute of Technology (MIT) with the aim to develop the emirate's human capital and develop research in alternative energies.



AVIATION, AEROSPACE & DEFENCE

- Strata is a composite aero structures manufacturing facility, wholly-owned by Mubadala, which has formed partnerships with a number of leading aerospace companies to establish manufacturing programs at a new plant in Al Ain.



TOURISM

Entertainment

- Yas Marina Circuit
- Ferrari World Abu Dhabi
- Yas Waterworld Abu Dhabi
- Al Ain Wildlife Park
- Shopping malls

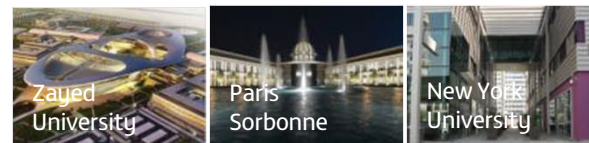
Hotels

- Etihad Towers
- Emirates Palace
- St. Regis Abu Dhabi
- Rocco Forte Hotel
- Qasr Al Sarab Desert Resort
- Ritz-Carlton Abu Dhabi
- Eastern Mangroves Hotel



EDUCATION

- Universities: Paris Sorbonne Abu Dhabi, New York University, and Zayed University



HEALTHCARE, EQUIPMENT & SERVICES

- Cleveland Clinic Abu Dhabi will offer a 364-bed hospital organized into five institutes, digestive disease, eye, heart & vascular, neurological, respiratory and critical care.



Abu Dhabi in the GCC context

		LT Ratings (Moody's, S&P, Fitch)	Oil Production ⁽¹⁾	GDP Per Capita ⁽²⁾
	Abu Dhabi	Aa2 , AA, AA	3.0mn bpd+	USD 109,000
	Saudi Arabia	Aa3, AA-, AA	11.5mn bpd+	USD 25,229
	Kuwait	Aa2, AA, AA	3.1mn bpd+	USD 46,342
	Qatar	Aa2, AA, NR	2.0mn bpd+	USD 96,637
	Bahrain	Baa2 (-), BBB, BBB	0.4mn bpd+	USD 27,965
	Oman	A1, A, NR	0.9mn bpd+	USD 25,014

¹ Source: BP Statistical Review of World Energy (June 2014)

² 2014 forecasts - Source: 2014 IMF data for all, except Abu Dhabi (Standard & Poor's)

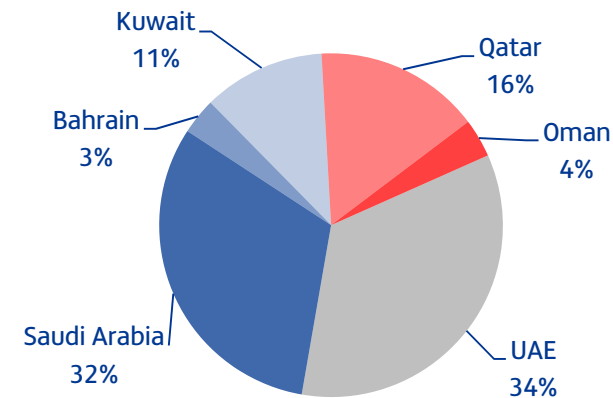
Note: Unless otherwise indicated, all outlooks are stable; (-) Negative outlook

UAE Banking Sector Landscape

HIGHLIGHTS

- Largest banking industry in the GCC
- Sector comprises of 51 banks (23 local, 28 foreign)
- Strong track record of systemic support as evident through the measures taken at the onset of the financial crisis
- In the first 8 months of 2014, system loans and advances increased by 5% while customer deposits grew at a faster pace of 11%. As a result, LDR of UAE banking industry further reduced, reaching a historical low of 87%

GCC BANKING SECTOR ASSETS BREAKDOWN¹



UAE BANKING SECTOR KEY INDICATORS²

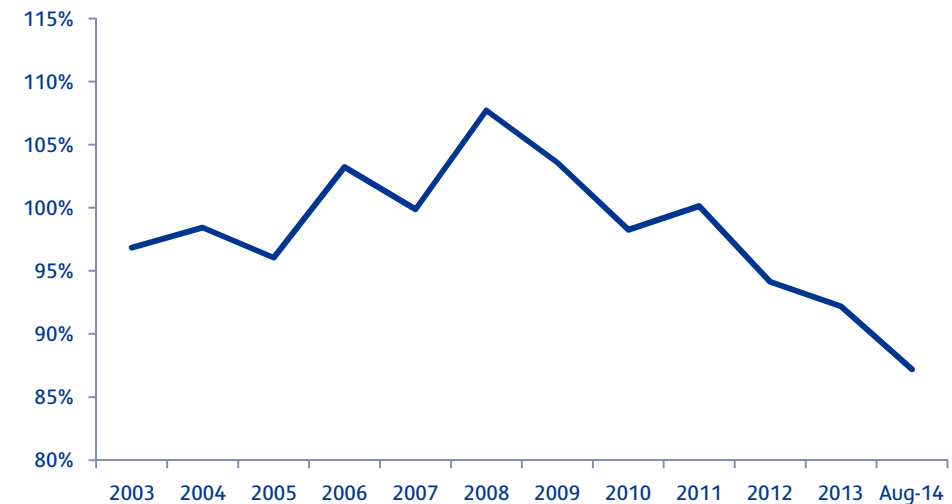
	As of August'14	YTD
Total Assets, net (AED Bn)	2,164	+8%
Loans and Advances, net (AED Bn)	1,240	+5%
Customer Deposits (AED Bn)	1,422	+11%
LDR	87%	
CAR*	18.2%	
Tier 1 capital*	16.0%	

¹ Source: Central Banks, total assets as of December-end 2013

² Source: UAE Central Bank

* As of June-end 14

BANKING SECTOR LOAN-TO-DEPOSIT RATIO TREND²



Contents

- Operating Environment
- FGB Profile
- Q3/9M'14 Performance Review

Summary

- ✓ Leading UAE franchise; #3 UAE bank by total assets; 10% market share in both loans and customer deposits
- ✓ Superior fundamentals in terms of growth, NIMs, cost efficiency, asset quality and profitability
- ✓ Comfortable liquidity position and access to multiple funding channels
- ✓ Strong risk management culture and stable management team
- ✓ Efficient business model warranting sustainable growth and value creation
- ✓ Robust capital position: Tier 1 of 18.2% and total CAR of 19.5% as of Sep'14

FGB Overview

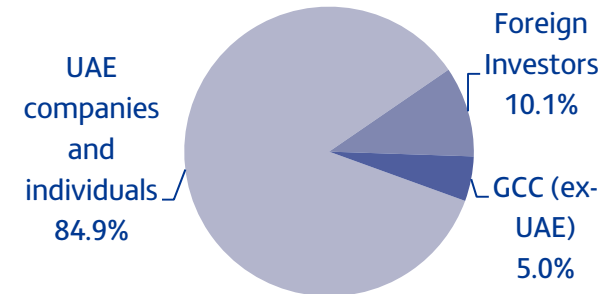
A LEADING UAE FRANCHISE

- Incorporated in 1979 and headquartered in Abu Dhabi
- Wide range of financial products and services offered through a network of 21 branches in the UAE. In addition, FGB is present through branches in Doha and Singapore, and rep offices in Mumbai, Hong Kong, Seoul and London. The Bank also has a JV in Libya.
- 1,428 employees
- Listed in 2002; Market cap of AED 69.6Bn (USD 18.9Bn) as of October 27th, 2014

RATINGS

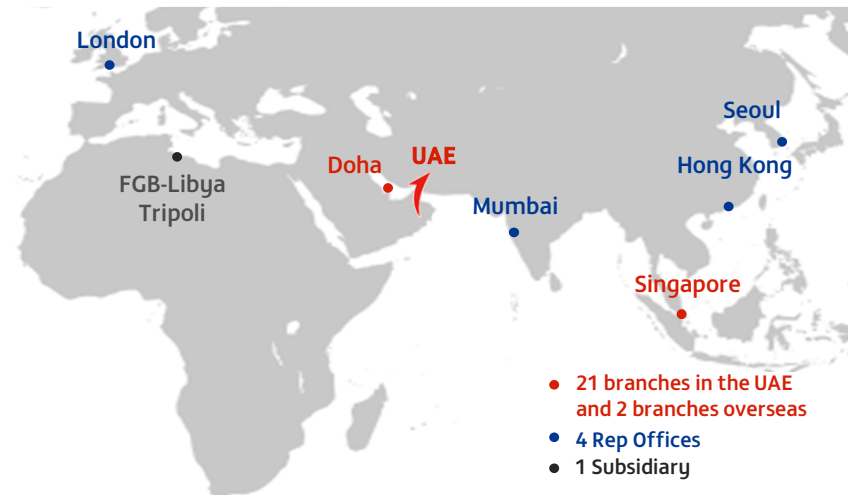
	LONG TERM RATING	OUTLOOK
MOODY'S	A2 (Since 2007)	Stable
FitchRatings	A+ (Since 2007)	Stable
CI CAPITAL intelligence	A+	Stable
RAM RATINGS	AAA	Stable

OWNERSHIP STRUCTURE* (AS OF SEP'14)

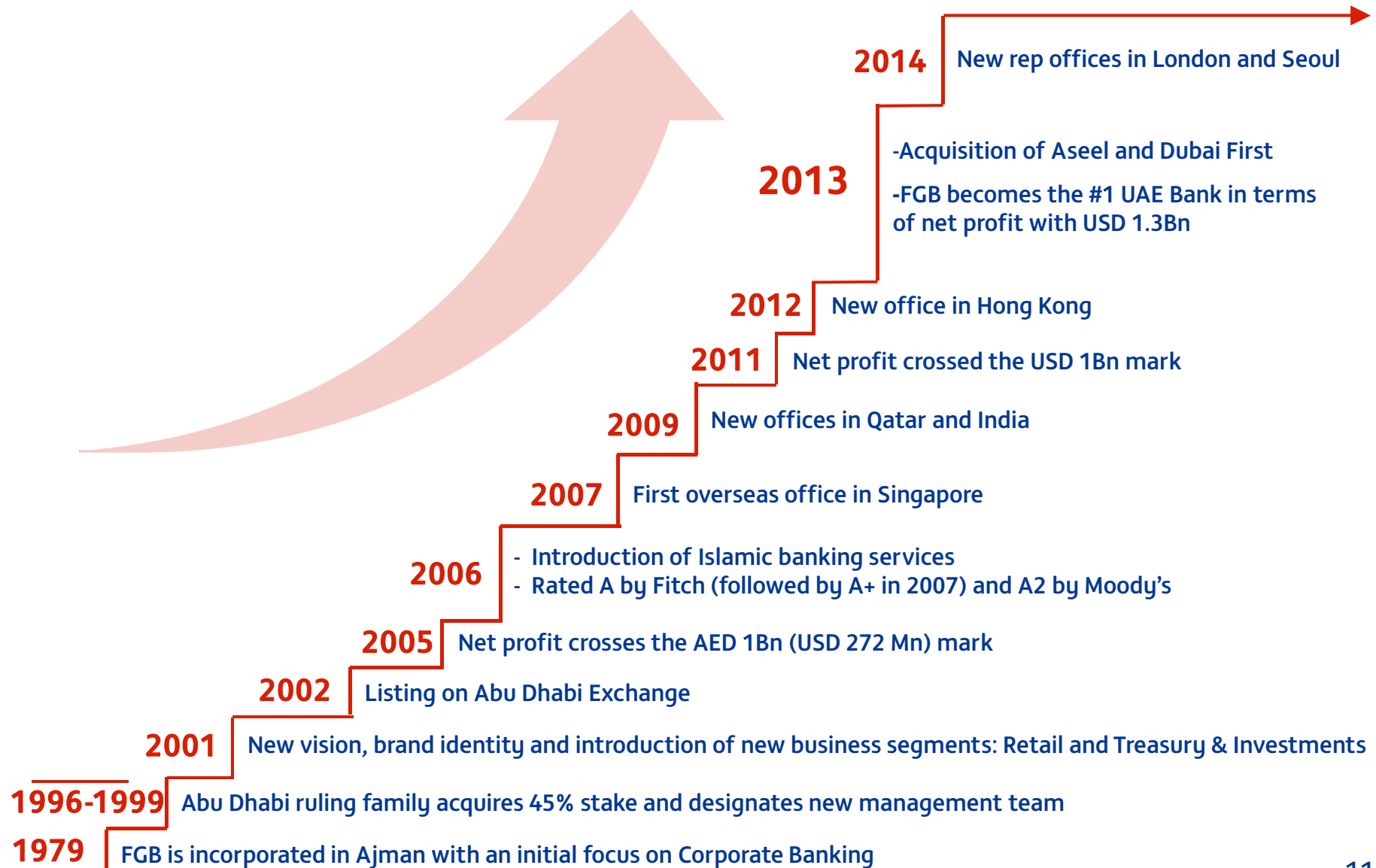


* FGB's Foreign Ownership Limit (FOL) is at 25%

GLOBAL FOOTPRINT



History & Key Milestones



Board of Directors

FGB Board Members are prominent stakeholders of the Abu Dhabi Business Community



H.H. SHEIKH TAHNOON BIN ZAYED AL NAHYAN – CHAIRMAN

CHAIRMAN OF AMIRI FLIGHT

CHAIRMAN OF ROYAL GROUP



**AHMED ALI
AL SAYEGH**

VICE CHAIRMAN

CHAIRMAN OF ABU DHABI
GLOBAL MARKET
MANAGING DIRECTOR OF
DOLPHIN ENERGY

*Board Member of:
Etihad Airways*



**ABDULHAMID
MOHAMMED SAEED**

BOARD MEMBER

FGB MANAGING DIRECTOR

*Vice Chairman of Emirates
Integrated Telecom Co (DU)*

*Board Member of:
Emirates Investment Authority
Abu Dhabi Securities Exchange
Mubadala Development
Company*

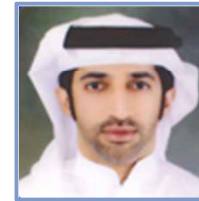


**KHALDOON KHALIFA
AL MUBARAK**

BOARD MEMBER

GROUP CEO AND MANAGING
DIRECTOR OF MUBADALA
DEVELOPMENT COMPANY

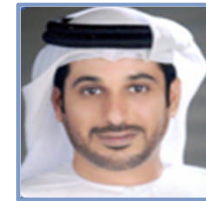
*Member of:
Abu Dhabi Executive Council
Abu Dhabi Council for Economic
Development
Abu Dhabi Executive Affairs
Authority (Chairman)*



**SULTAN KHALFAN
AL KTEBI**

BOARD MEMBER

*Board Member of Al Ain
International Group
(Vice Chairman)*



**MOHAMMED SAIF
AL SUWAIDI**

BOARD MEMBER

DIRECTOR GENERAL OF ABU
DHABI FUND FOR
DEVELOPMENT

*Vice Chairman of the board of Al
Masraf (ARBIFT)
Chairman of Al Ain Farms for
Livestock production
Board member of the center of
food security of Abu Dhabi*

Corporate Governance

Strong & Independent Governance framework covering all material risks across the Group

Board of Directors

Board Committees

Executive Committee

Risk & Compliance Management Committee

Remuneration & Nomination Committee

Audit Committee

Management Committees

Wholesale Banking Credit Committee

Consumer Banking Credit Committee

Asset Liability Committee

Investment Committee

Compliance & Ops Risk Committee

IT Steering Committee

HR Steering Committee

Real Estate Committee

Enterprise Risk Management Group

Group CRO

Head of Enterprise Risk Management

ERM

Credit Risk

Market Risk

ALM Risk

Operational Risk

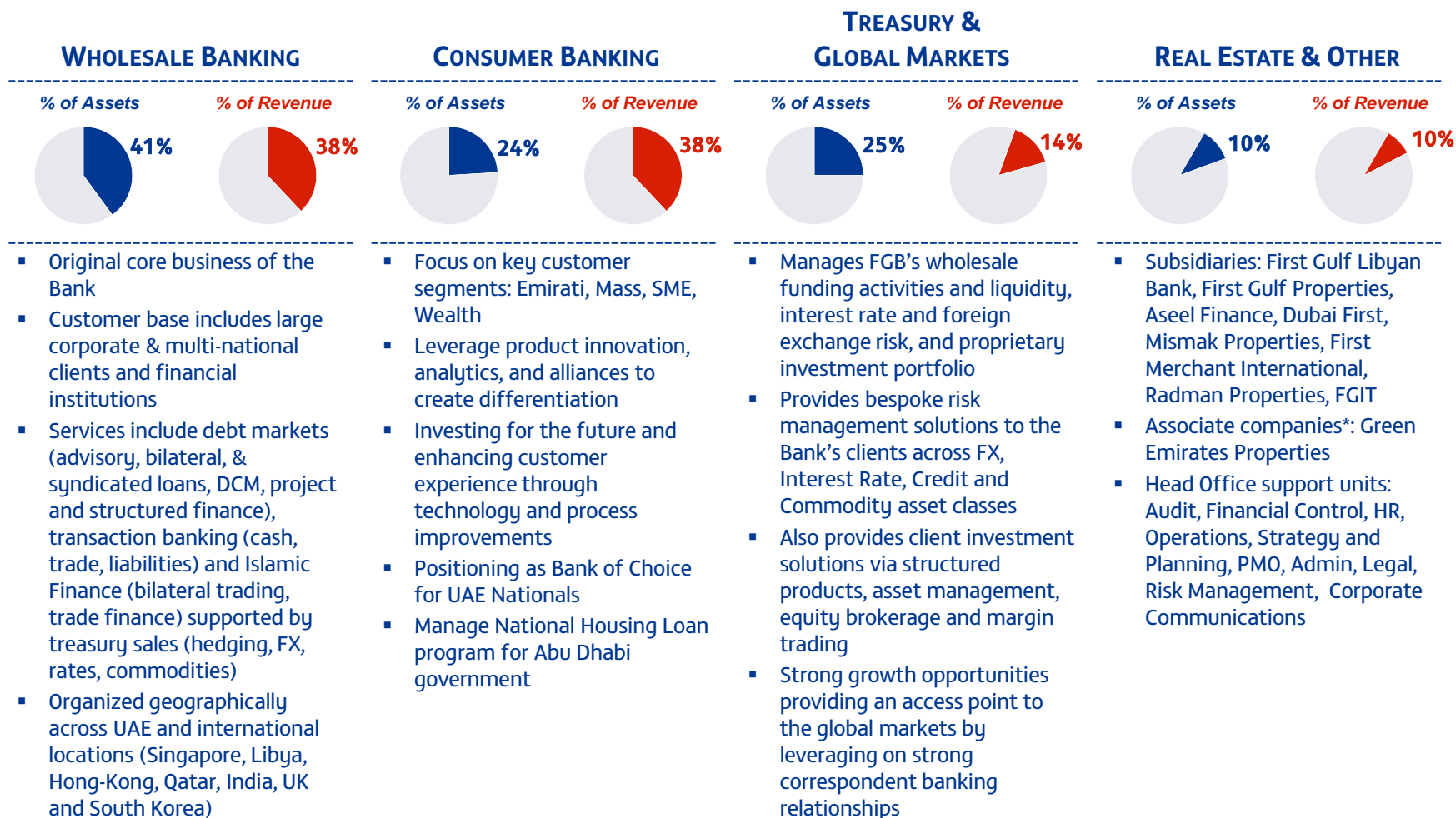
Compliance Risk

Basel II / III

Business Segments

Core Banking Revenue Drivers

Incremental Revenue Streams



Note: % of Assets as of September-end 2014. % of Revenue for the nine-month period ended 30 September 2014.

*In October 2014, the Bank entered into a sale and purchase agreement in respect of its investment in First Gulf Financial Services (FGFS) to a third party for a total consideration of AED 38.2Mn

Three-Pillar Strategy

Our Vision:
To Be Recognised as a World-Class Organization Maximizing Value For All Stakeholders

1

ORGANIC GROWTH OF CORE BANKING ACTIVITIES

- Build deeper client relationships, providing solutions and high quality service
- Continue to target large creditworthy UAE-based customers
- Develop and strengthen a customer-centric approach emphasizing on bespoke service quality and product range

2

SELECTIVE REGIONAL AND INTERNATIONAL EXPANSION

- Geographic diversification through expansion of existing operations and penetration in key markets
- Focus on trade and financial flows through the UAE into target international locations
- Sourcing and distribution of trade and financing opportunities across the FGB network

3

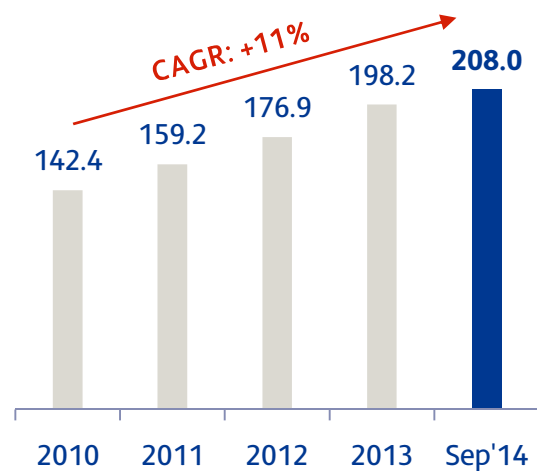
SYNERGIES WITH SUBSIDIARIES AND ASSOCIATES

- Aseel Finance to provide innovative Islamic products to a broad base of customers and businesses
- Dubai First to provide specialist credit card propositions to the expanding UAE customer base
- Enhance fee income through comprehensive property management of residential and commercial real estate assets across the UAE

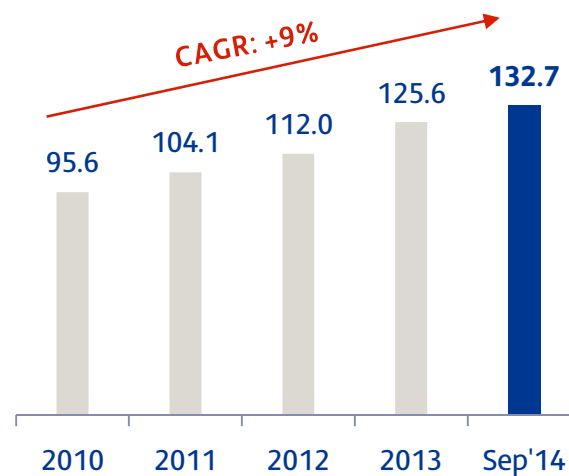
Our Mission:
To Be the “First Choice” for customers

Key Achievements

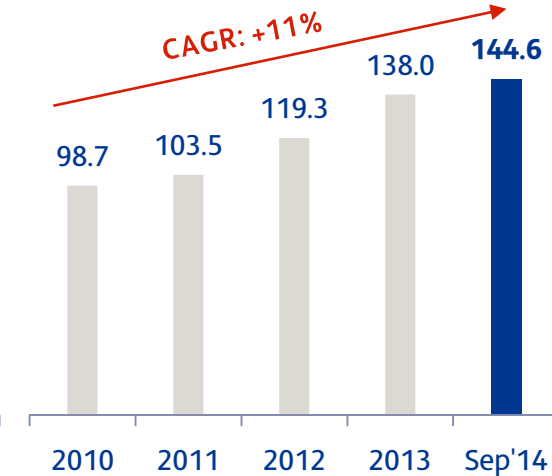
TOTAL ASSETS (AED BN)



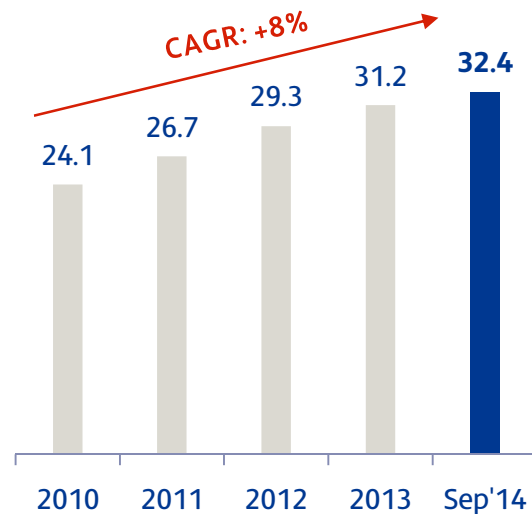
LOANS & ADVANCES (AED BN)



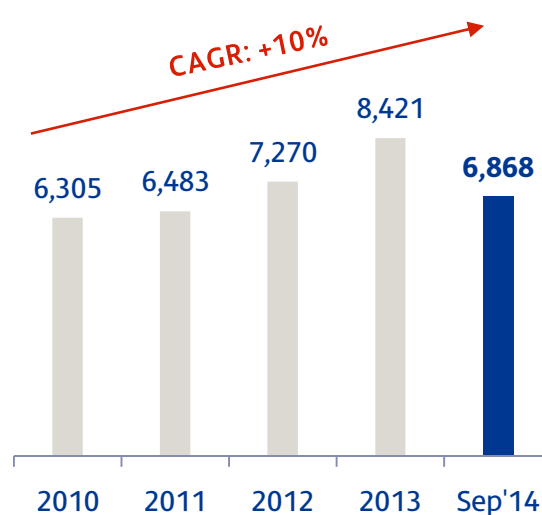
CUSTOMER DEPOSITS (AED BN)



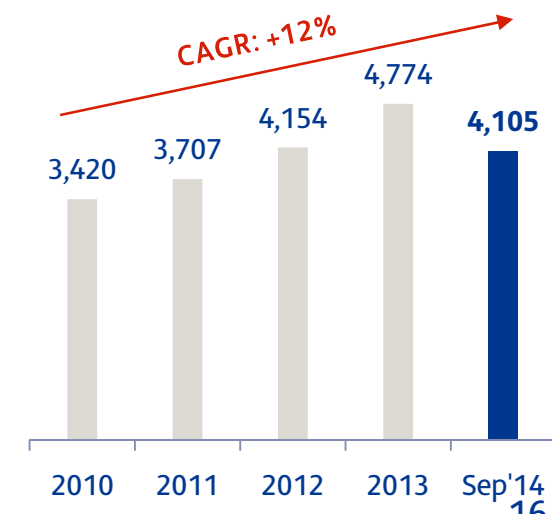
SHAREHOLDERS' EQUITY (AED BN)



OPERATING INCOME (AED MN)



NET PROFIT (AED MN)



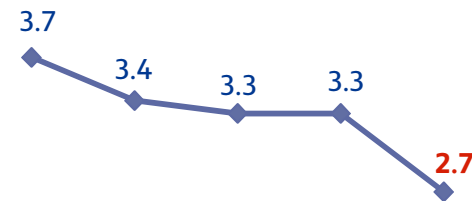
Key Achievements (ctd)

NET INTEREST MARGIN (%)



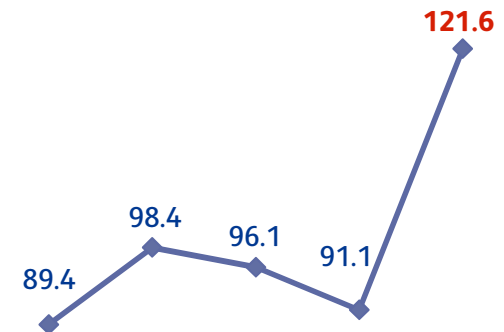
2010 2011 2012 2013 9M'14

NPL RATIO (%)



2010 2011 2012 2013 9M'14

PROVISION COVERAGE (%)



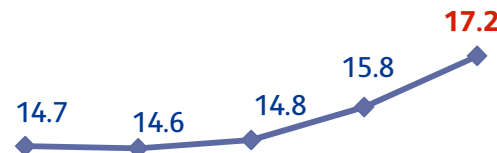
2010 2011 2012 2013 9M'14

COST TO INCOME RATIO (%)



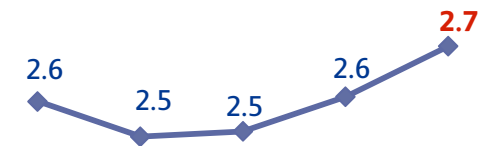
2010 2011 2012 2013 9M'14

RoAE (%)



2010 2011 2012 2013 9M'14

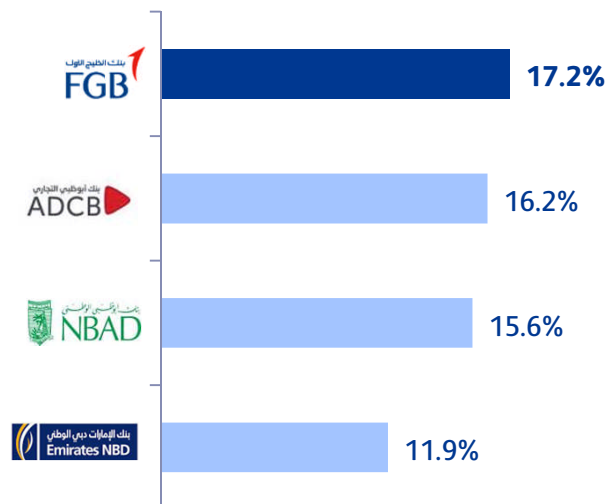
RoAA (%)



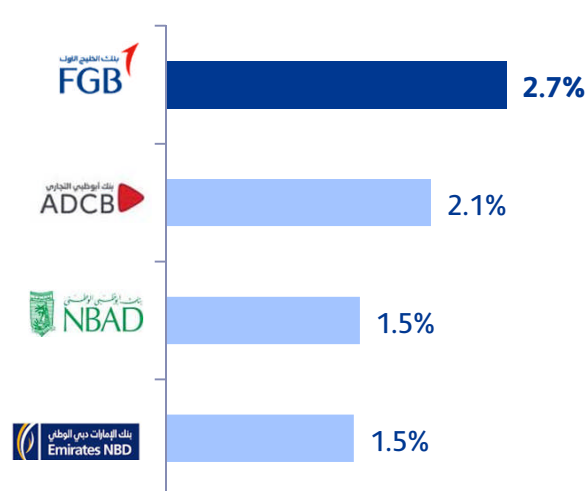
2010 2011 2012 2013 9M'14

FGB vs. large domestic peers – 9M'14

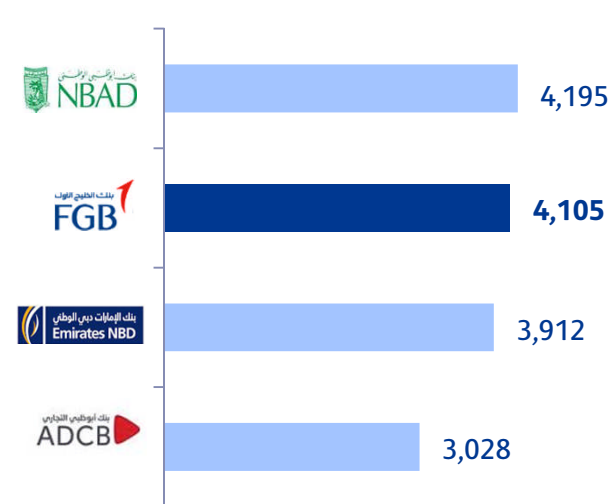
RETURN ON AVERAGE EQUITY



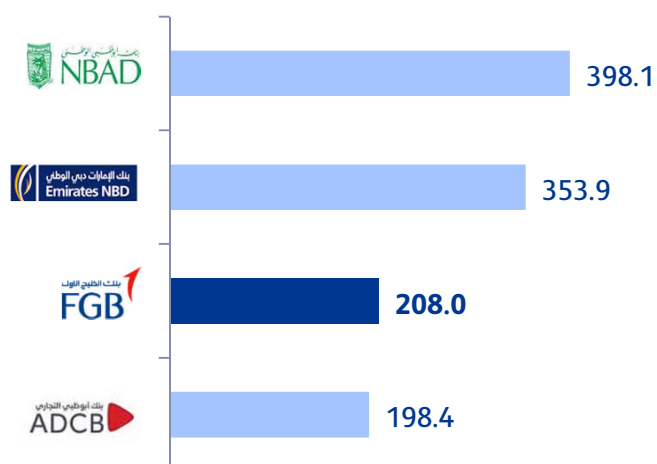
RETURN ON AVERAGE ASSETS



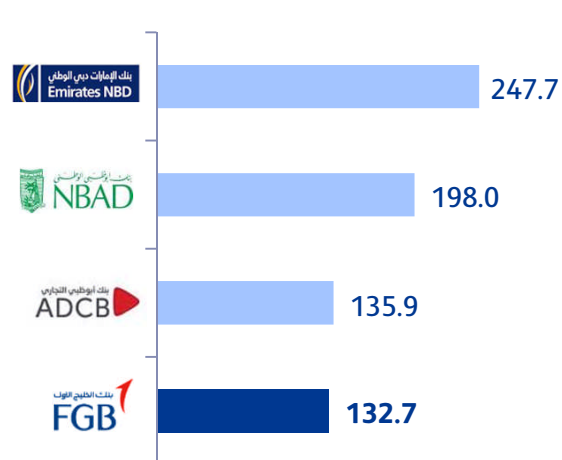
NET PROFIT (AED Mn)



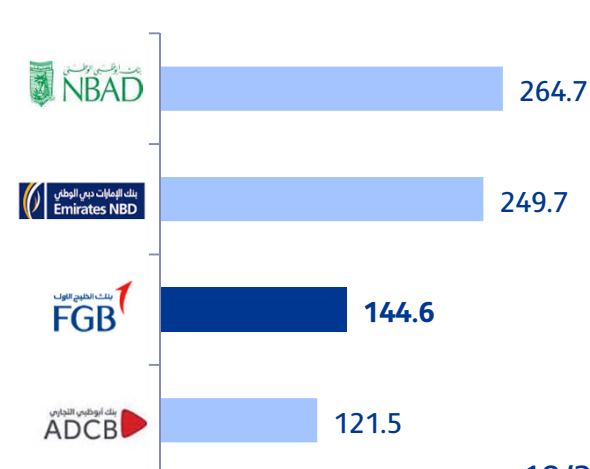
TOTAL ASSETS (AED Bn)



LOANS & ADVANCES (AED Bn)



CUSTOMER DEPOSITS (AED Bn)



Contents

- Operating Environment
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- Q3/9M'14 Performance Review

Q3/9M'14 Performance Key Highlights

- 9M'14 Net Profit up 21% YoY to AED 4,105Mn; EPS up 22% YoY to AED 1.01
- Strong Commercial Momentum : Total Assets at AED 208.0Bn (+8% YoY), Loans and Advances at AED 132.7Bn (+6% YoY) and Customer Deposits at AED 144.6Bn (+9% YoY)
- Asset Quality Metrics continued to improve: NPL ratio at 2.7% and provision coverage at 121.6%
- Key Ratios: NIM at 3.6%, Cost to Income ratio at 22.2%, Loan-to-Deposit ratio at 91.8%
- Robust Capital Position: Basel II CAR at 19.5% and Tier 1 capital at 18.2%
- Strong Profitability: Annualized RoAE and RoAA at 17.2% and 2.7% respectively

Q3/9M'14 Summary Financials

Income Statement (AED Mn)	Q3'14	Q2'14	QoQ	Q3'13	YoY	9M'14	9M'13	YoY
Net Interest and Islamic Financing Income	1,596	1,647	-3%	1,525	5%	4,844	4,375	11%
Other Operating Income	733	641	14%	527	39%	2,024	1,570	29%
Operating Income	2,329	2,288	2%	2,052	13%	6,868	5,945	16%
G & A expenses	(521)	(532)	-2%	(431)	21%	(1,528)	(1,233)	24%
Provisions/ Impairments	(368)	(392)	-6%	(423)	-13%	(1,196)	(1,274)	-6%
Taxes	(7)	(7)	3%	(4)	81%	(18)	(24)	-25%
Minority Interest	(8)	(7)	12%	(4)	95%	(21)	(12)	75%
Net Income	1,425	1,350	6%	1,190	20%	4,105	3,402	21%
Earnings Per Share (AED)	0.36	0.35	3%	0.29	24%	1.01	0.83	22%
Balance Sheet (AED Bn)	Sep'14	Jun'14	QoQ	Sep'13*	YoY			
Net Loans & Advances	132.7	128.2	4%	124.8	6%			
Customer Deposits	144.6	137.5	5%	132.6	9%			
Total Assets	208.0	198.2	5%	191.7	8%			
Shareholders' Equity	32.4	31.0	5%	29.8	9%			

*Restated in order to reflect the change of accounting treatment of acceptances

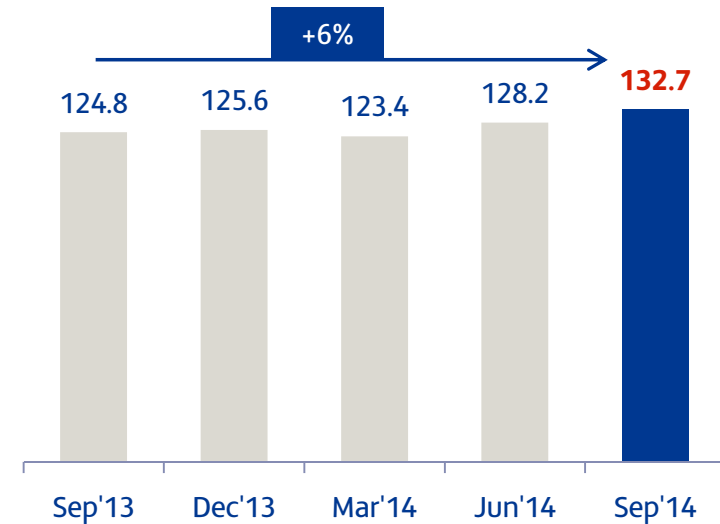
Key Ratios (%)	9M'14	H1'14	QoQ (bps)	9M'13	YoY (bps)
Net Interest Margin	3.6	3.7	(10)	3.7	(10)
Cost-to-Income	22.2	22.2	-	20.7	150
Non-Performing Loan (NPL)	2.7	3.0	(30)	3.9	(120)
Provision Coverage	121.6	110.2	1,143	75.1	4,653
Loan-to-Deposit	91.8	93.2	(140)	95.7	(390)
Return on Average Equity	17.2	17.2	-	15.3	190
Return on Average Assets	2.7	2.7	-	2.5	20
Capital Adequacy	19.5	19.0	50	19.5	-

Asset Mix and Lending Activity

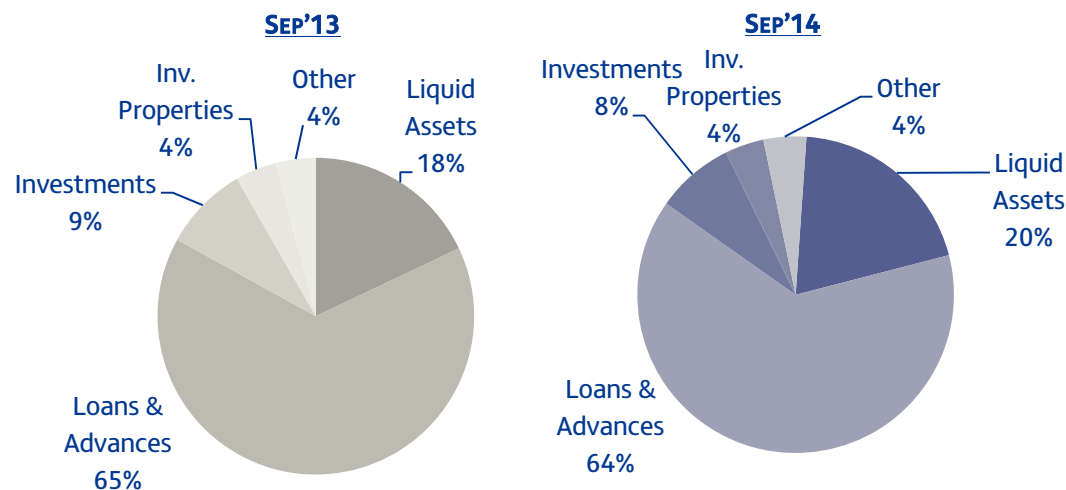
HIGHLIGHTS

- Loan book increased by 4% QoQ (+AED 4.5Bn) and 6% YoY (+AED 7.9Bn) to AED 132.7Bn as of Sep'14
- Loan growth was driven by financing to services, transportation, manufacturing, and consumer finance
- With Loans and Advances growing 6% YTD, the low-end of the 6%-8% FY14 guidance is already met
- Liquid Assets Ratio improved to 20% up from 18% in 9M'13

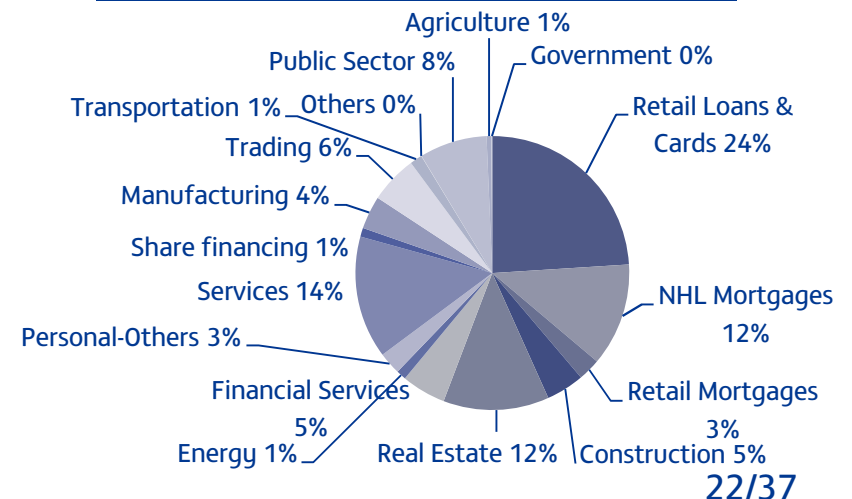
LOAN BOOK TREND (AED Bn)



ASSET MIX



LOAN BOOK BREAKDOWN BY SECTOR

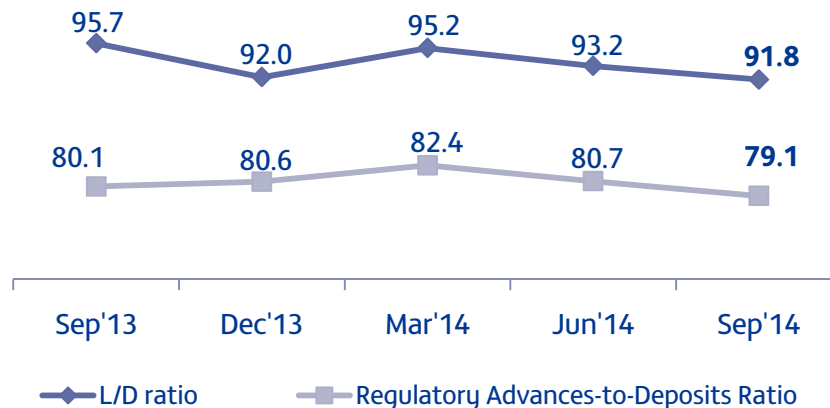


Liquidity

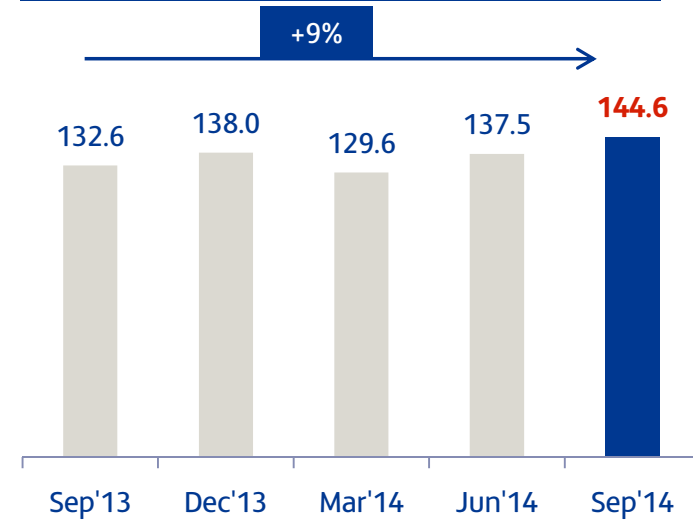
HIGHLIGHTS

- Mirroring ample liquidity in the UAE banking system, customer deposits added 5% QoQ (+AED 7.1Bn) and 9% YoY (+AED 12.0Bn) to AED 144.6Bn as of Sep'14
- Plain vanilla loans-to-deposits ratio landed at 91.8% and regulatory Advances-to-Deposits ratio continued to remain well below UAE CB ceiling at 79.1%
- FGB is closely monitoring the Liquidity Coverage Ratio (LCR) ahead of its anticipated enforcement on January 1st, 2015

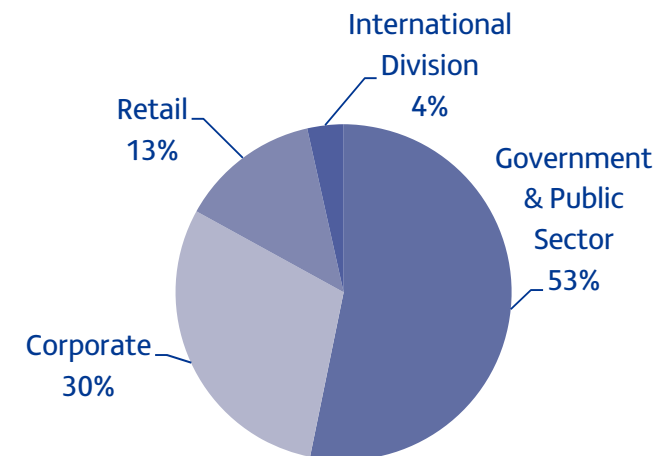
LIQUIDITY RATIOS (%)



CUSTOMER DEPOSITS TREND (AED Bn)



DEPOSITS BY SECTOR



Funding Mix

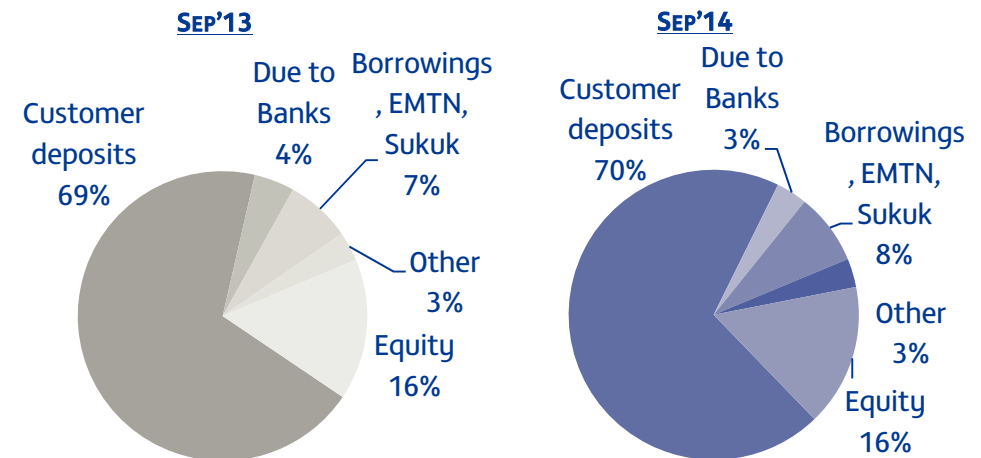
HIGHLIGHTS

- Inline with its funding diversification strategy, FGB issued the following EMTNs in July 2014:
 - EUR 100Mn (AED 464Mn) due in 2025 carrying a coupon rate of 3.0%
 - JPY 10Bn (AED 335Mn) due in 2019 carrying a coupon rate of 0.863%
 - AUD 20Mn (AED 64Mn) due in 2019 carrying a coupon rate of 3-month AUD BBSW +1.42%
- Subsequent to 30 September 2014, FGB issued 5-year USD 30Mn (AED 110Mn) Euro Medium Term Notes carrying a coupon of 3-month Libor + 0.91%..

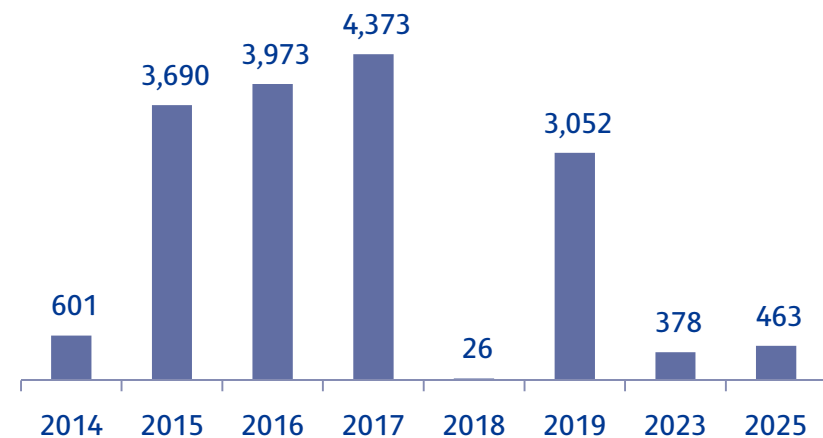
WHOLESALE FUNDING (AED Mn)

	Sep'14
Syndicated loan	3,306
Bank loans	735
EMTN	5,703
Medium term bonds	2,330
Repurchase agreements	258
Sukuk	4,224
Total	16,556

LIABILITY MIX



MATURITIES (AED Mn)

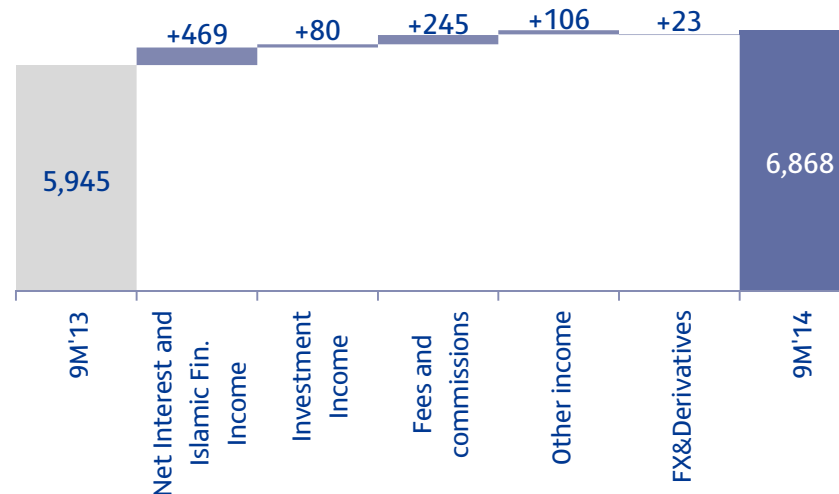


Key Revenue Movements and NIMs

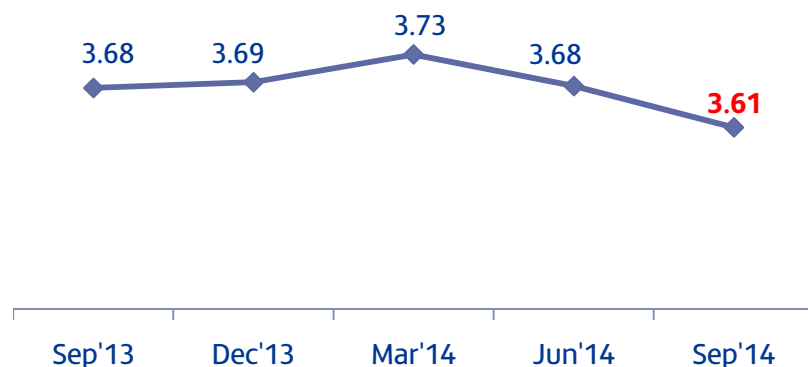
HIGHLIGHTS

- Key revenue movements in 9M'14 vs. 9M'13 include:
 - +AED 469Mn addition in Net Interest and Islamic Financing income supported by strong volumes offsetting marginal YoY NIM contraction
 - +AED 245Mn increase in fees and commissions
 - +AED 80Mn increase in investment income driven by enhanced FX and derivatives
 - +AED 106Mn increase in other income including gains on sale of property
- 9M'14 NIM at 3.61% only reduced 8bps YTD vs. management FY14 guidance of 20bps YoY contraction

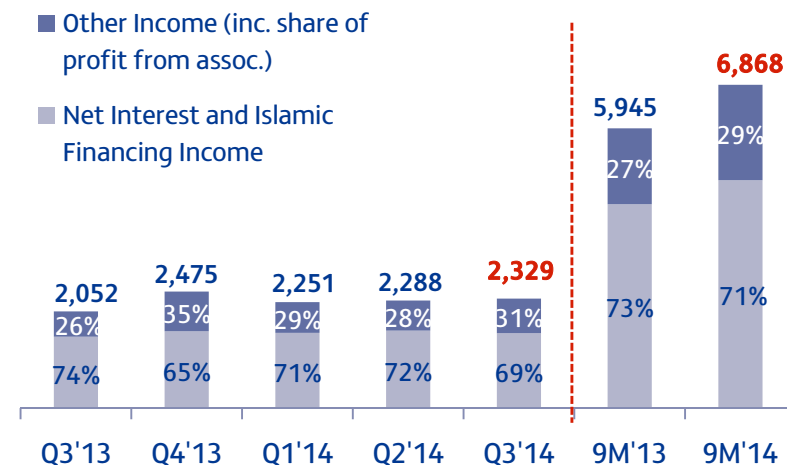
KEY MOVEMENTS IN OPERATING INCOME (AED MN)



NET INTEREST MARGIN (%) - YTD



REVENUE BREAKDOWN (AED MN)



Non-Interest Revenues and Cost Efficiency **FGB** بنك الخليج الأول

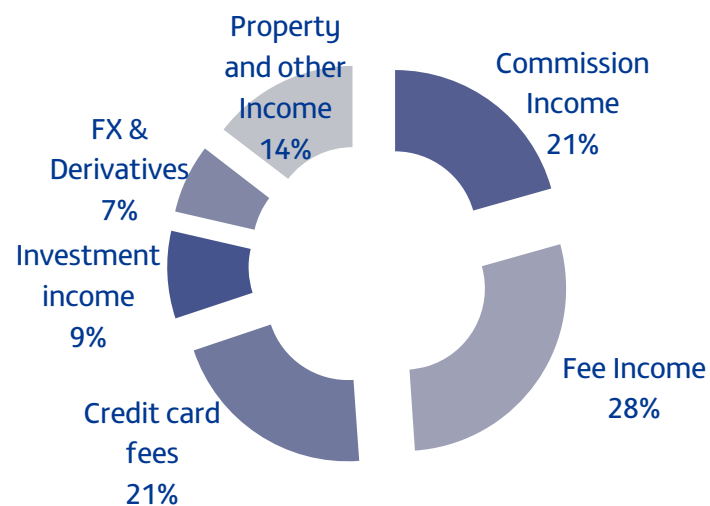
HIGHLIGHTS

- Non-interest revenues recorded a solid 29% YoY growth to exceed AED 2Bn supported by enhanced cross-sell and continued revenue diversification
- Core fee and commission income expanded by 16% and 7% respectively while credit card fees grew 48% YoY supported by Dubai First contribution
- 24% YoY growth in operating expenses reflects the consolidation of Dubai First and Aseel Finance as well as higher investments in people and infrastructure to support growth of the franchise
- 9M'14 C/I ratio at 22.2% remains on track with medium term guidance

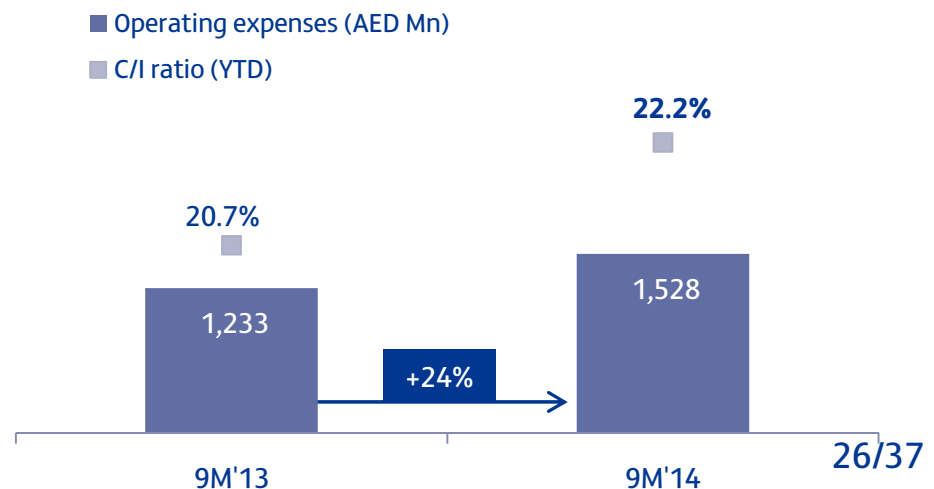
9M'14 NON-INTEREST REVENUES

In AED Mn	9M'14	9M'13	YoY %
Commission Income	417	391	7%
Fee Income	572	492	16%
Credit card fees	425	286	48%
Investment income	176	96	84%
FX & Derivatives	139	116	20%
Property and other Income	295	189	56%
Total	2,024	1,570	29%

9M'14 NON-INTEREST REVENUE BREAKDOWN



COST EFFICIENCY

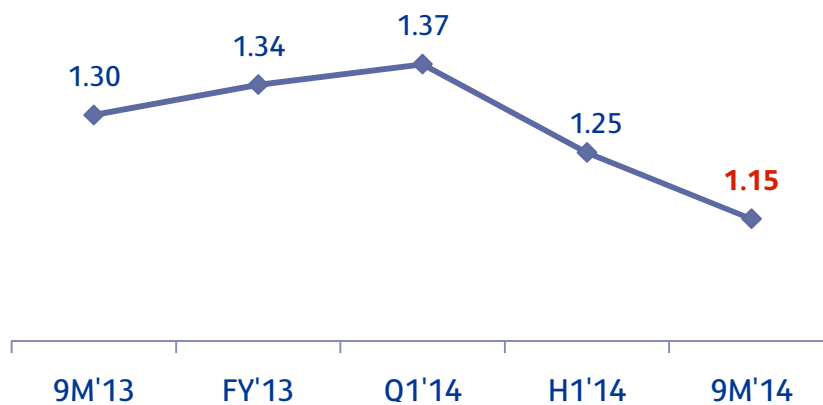


Credit Quality

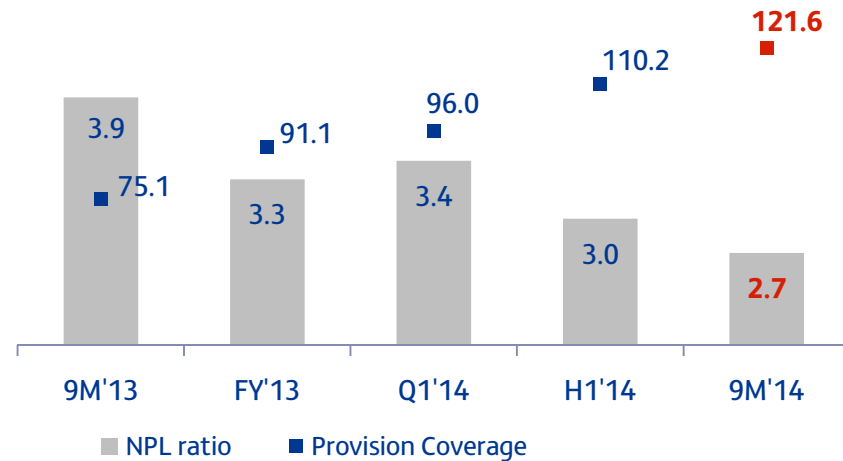
HIGHLIGHTS

- Supported by a favorable operating backdrop, credit quality metrics continued to improve with 9M'14 NPL ratio down 30bps QoQ to 2.7%, (the lowest level since 2010), and coverage ratio up to 121.6%
- Cost of Risk at 1.15% reduced by 15bps YoY implying a loan loss provision charge of AED 1,185Mn down by 7% YoY
- In line with management guidance, FGB as of Sep'14 meets the General Provision buffer required by the UAE Central Bank with a ratio of 1.55% of total CRWA

COST OF RISK (%) - YTD



NPL RATIO AND PROVISION COVERAGE (%)



NPLs AND PROVISIONS (AED Mn)

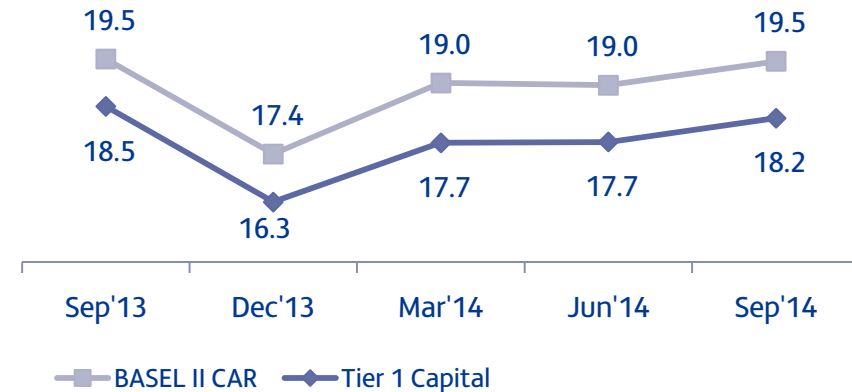
	9M'14	9M'13	YoY %	Q2'14	QoQ %
NPLs	3,717	5,109	-27%	3,939	-6%
Provisions	4,521	3,837	18%	4,343	4%
Specific	2,012	2,170	-7%	2,108	-5%
General	2,509	1,667	50%	2,235	12%

Capital Strength (Basel II)

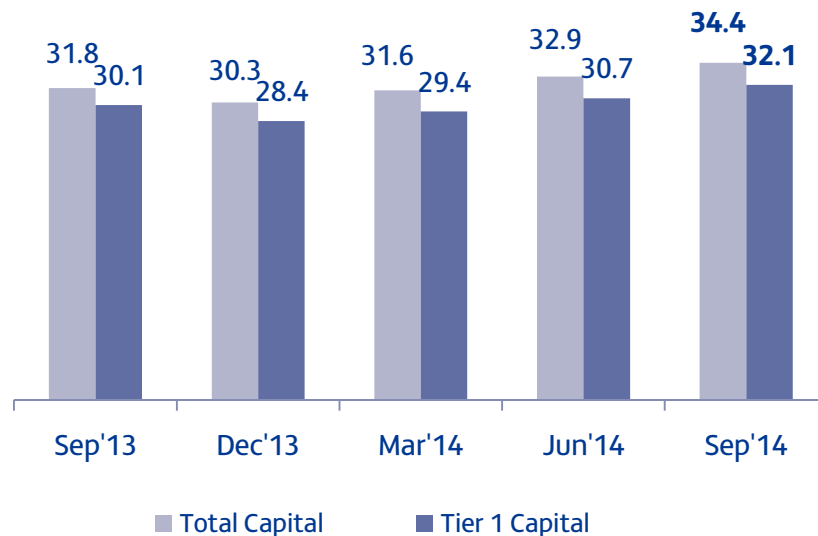
HIGHLIGHTS

- Capital ratios as of Sep'14 remained robust.
- Despite RWAs growing 8% from Sep'13 levels, Tier 1 and total capital ratios remained quasi-stable YoY at 18.2% and 19.5% respectively
- FGB's medium term Tier 1 capital floor under Basel II remains at 14%

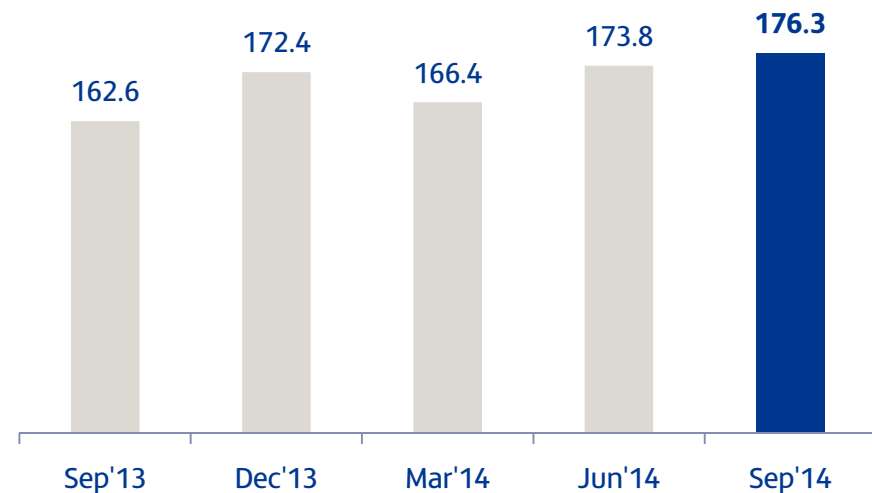
CAPITAL ADEQUACY RATIO (%)



CAPITAL BASE (AED BN)



RISK WEIGHED ASSETS* (AED BN)

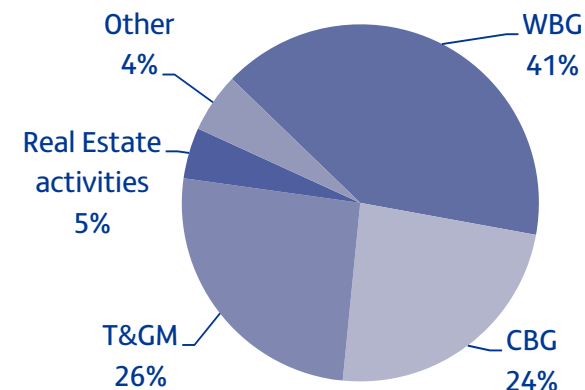


Business Segment Contributions

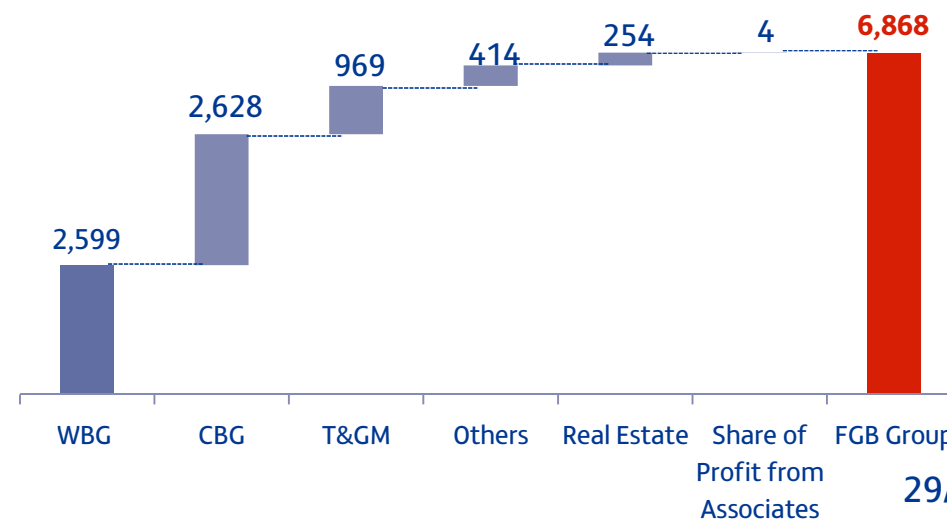
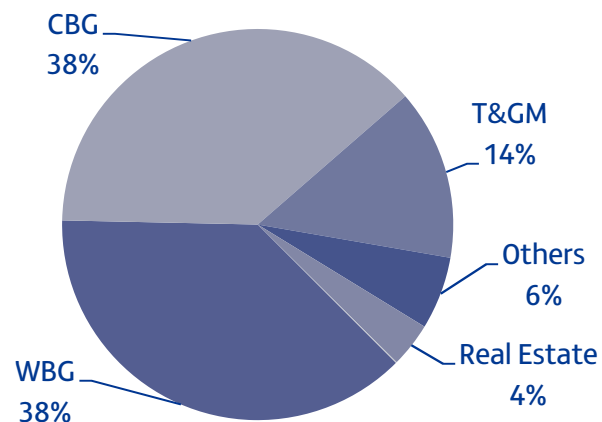
HIGHLIGHTS

- Continued focus on maximizing synergies between the three core businesses: Wholesale Banking (WBG), Consumer Banking (CBG), and Treasury & Global Markets (T&GM)
- These three pillars represent 91% of Group total assets as of Sep'14
- WBG and CBG generated 38% each to Group revenues, T&GM provided 14%

ASSETS BREAKDOWN (AED Bn)



SEGMENTAL REVENUE BREAKDOWN AND CONTRIBUTIONS TO GROUP REVENUE (AED Mn)



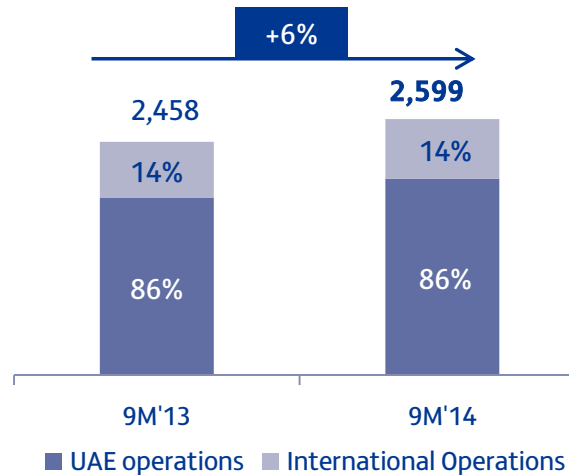
Note: The category "Other" includes the Head Office, subsidiaries and associates

Wholesale Banking Group - WBG

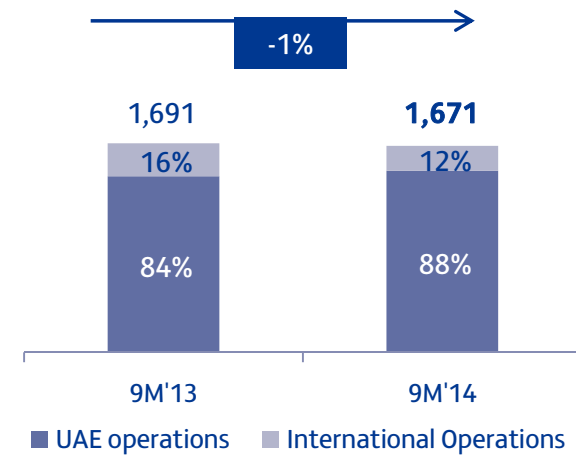
HIGHLIGHTS

- Continued focus on revenue diversification and strengthening of fee-generating business
- Revenues at AED 2,599Mn increased by 6% YoY
- International operations generated 14% of WBG revenues that is 5% of Group revenues

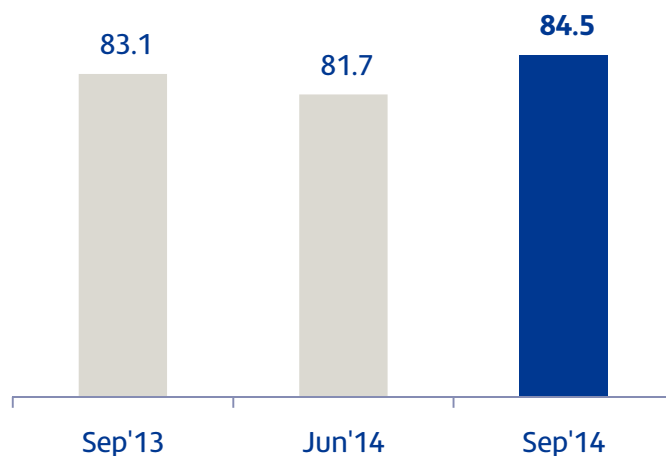
OPERATING INCOME (AED Mn)



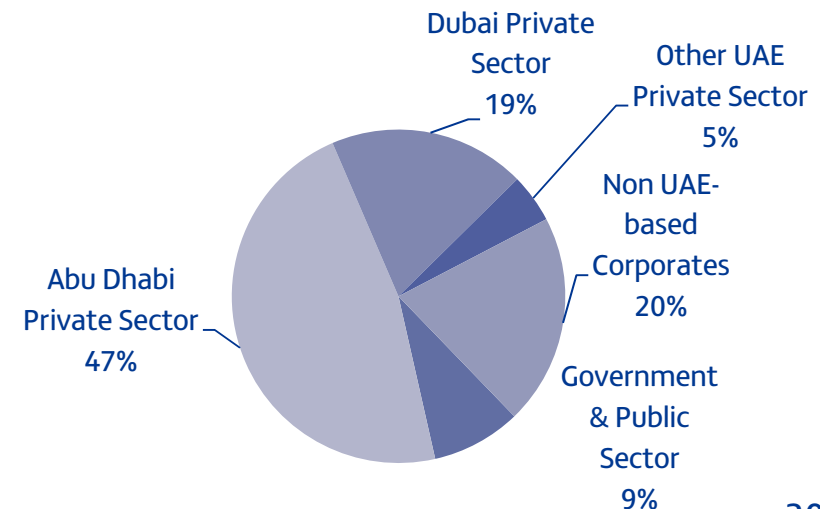
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



WHOLESALE GROSS LOAN PORTFOLIO (SEP'14)

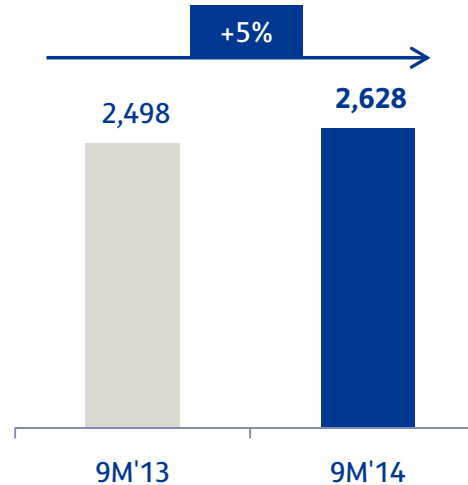


Consumer Banking Group - CBG

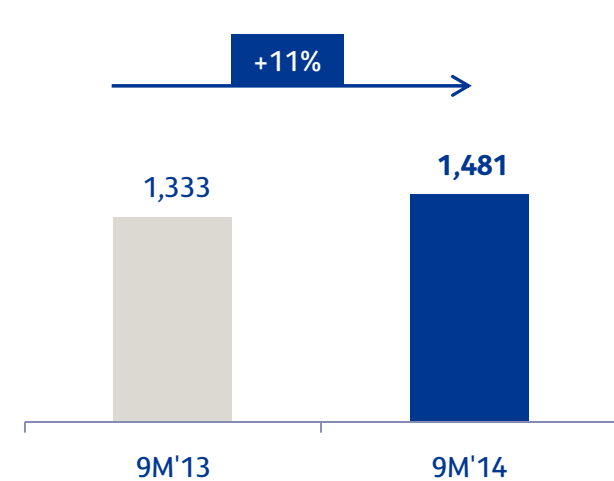
HIGHLIGHTS

- Continued focus on product innovation and enhanced customer experience
- CBG revenues grew 5% YoY to AED 2,628Mn in 9M'14; Net Profit improved by 11% YoY to AED 1,481Mn
- Wealth Management , SME loans and credit cards continued to grow, bringing their combined share in CBG gross loan portfolio to 21%

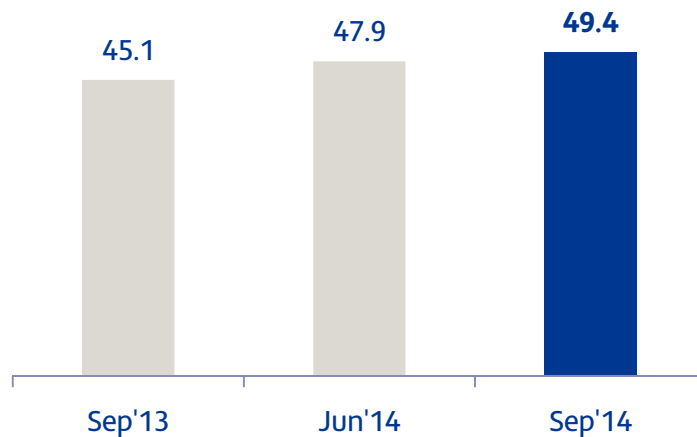
OPERATING INCOME (AED Mn)



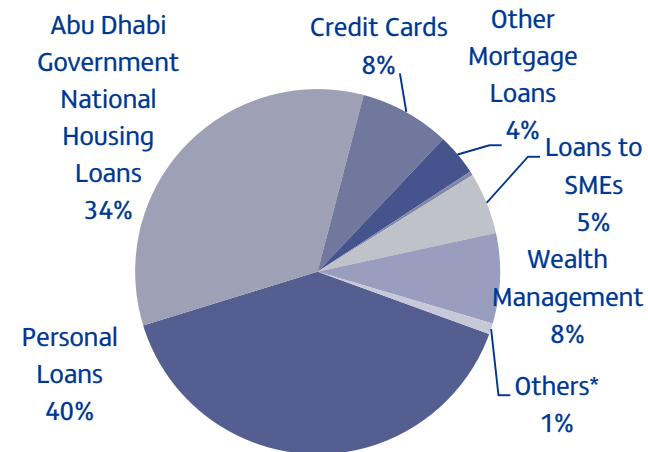
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



CONSUMER GROSS LOAN PORTFOLIO (SEP'14)



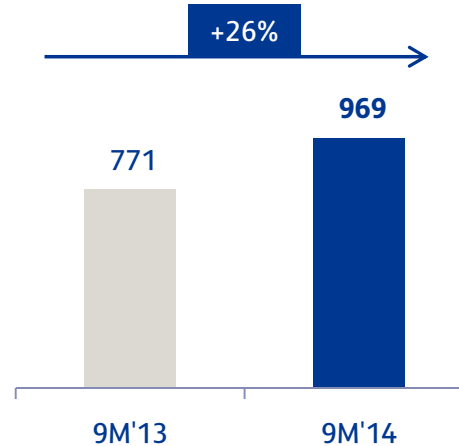
*Auto loans and overdrafts

Treasury & Global Markets – T&GM

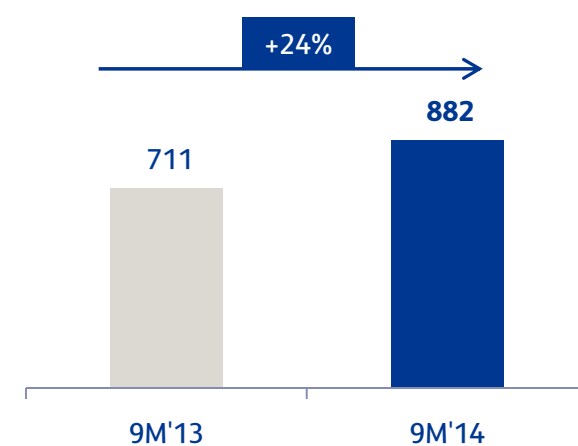
HIGHLIGHTS

- T&GM Assets grew by 12% YoY to AED 53.3Bn
- At AED 969Mn, 9M'14 revenues recorded a solid 26% growth YoY
- 88% of FGB's investment portfolio is in investment grade fixed income of which 69% is allocated to the GCC.
- The average duration of the portfolio is 3.2 years

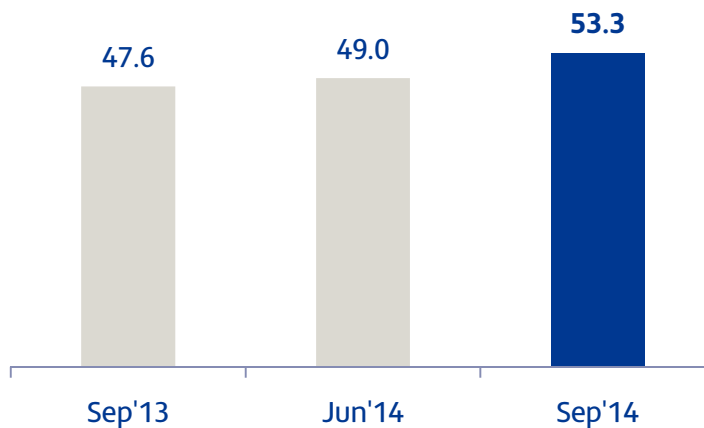
OPERATING INCOME (AED Mn)



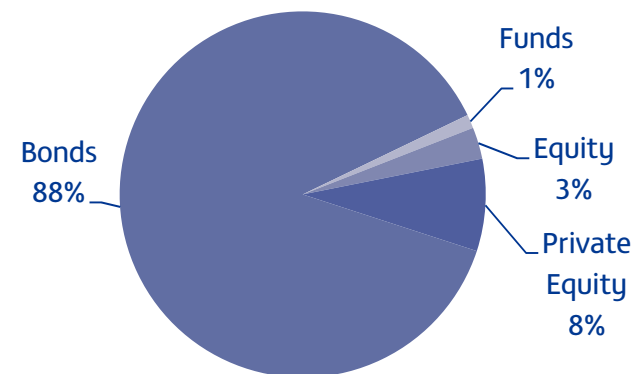
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



INVESTMENT PORTFOLIO¹ (SEP'14)



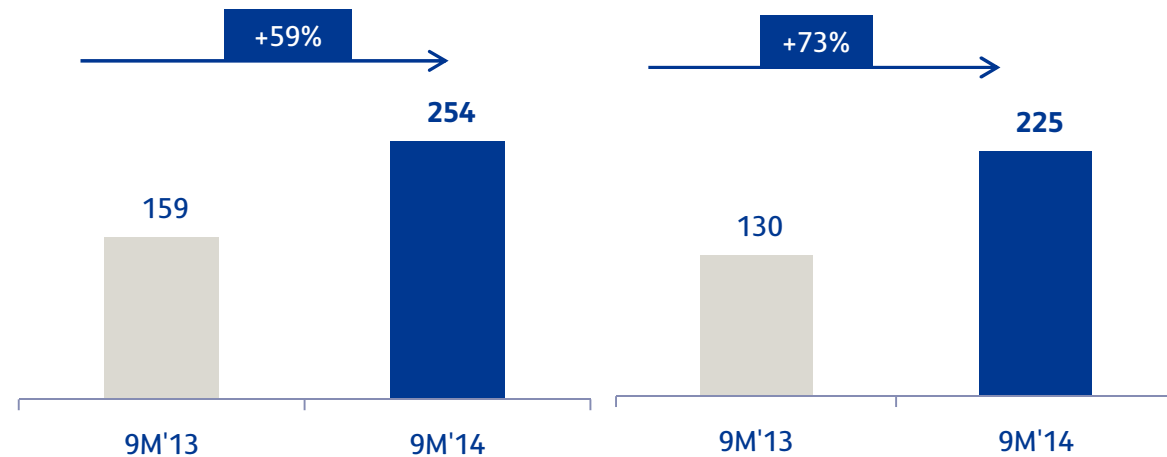
¹AED 16.5Bn as of September-end 2014

Real Estate Activities

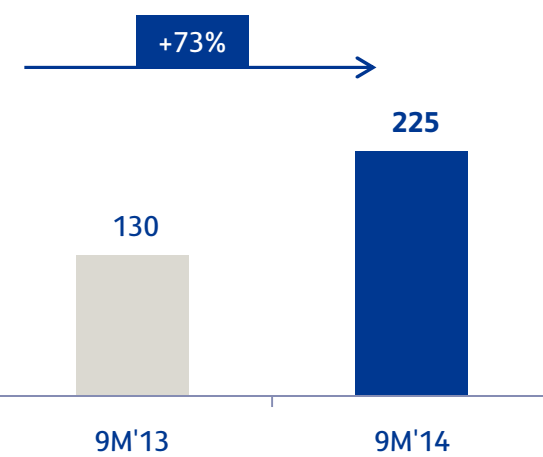
HIGHLIGHTS

- Real estate revenues grew by 59% YoY to AED 254Mn driven by (i) AED 119Mn gain on sale of property realized during the period and (ii) improvement in rental yield to 5.9% (vs. 4.6% as of September 2013)
- 90% of FGB's property investments are either located in Abu Dhabi or generating rental income

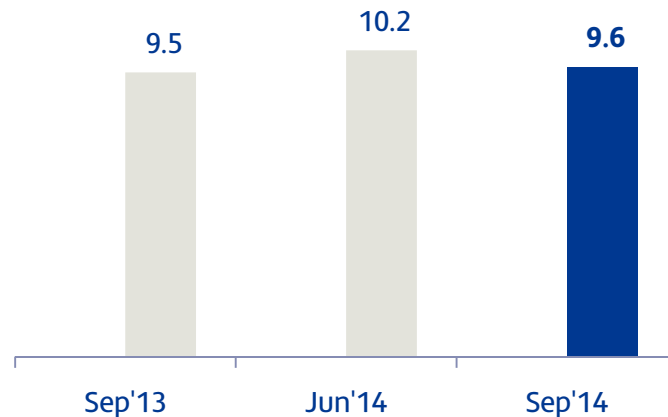
OPERATING INCOME (AED Mn)



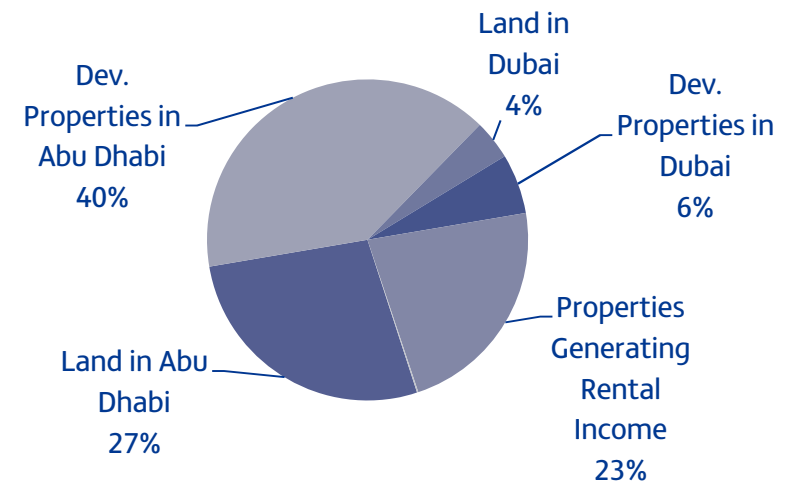
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



INVESTMENT PROPERTIES PORTFOLIO¹ (SEP'14)



¹AED 8.2Bn as of September-end 2014

Dividend History

	2009	2010	2011	2012	2013
Net Profit (AED Mn)	3,310	3,420	3,707	4,154	4,774
Cash Dividend (% of capital)	50%	60%	100%	83%	100%
Bonus Shares (% of capital)	-	-	100%	-	30%
Other Distribution Shares bought back (% of capital)	-	5%	-	-	-
Dividend Payout Ratio (% of net profit)	20%	26%	40%	60%	63%
Cash Dividend Distributed (AED Mn)	677	900	1,500	2,500	3,000
Basel II Capital Adequacy after Distribution (Including MOF Tier 2 Loan)	22%	23%	21%	21%	18%
Basel II Capital Adequacy after Distribution (Excluding MOF Tier 2 Loan)	19%	20%	18%	19%	18%

FY14 Guidance Unchanged

METRICS	FY14 GUIDANCE
LOAN GROWTH	6%-8%
REVENUE GROWTH	Double-digit
NIMs	~20bps YoY contraction
COST TO INCOME RATIO	21% - 22%
ASSET QUALITY	NPL ratio ~3.0% Provision coverage >90% Cost of risk: 1.1%-1.2%
PROFITABILITY	Sustainable Medium Term RoAE target of 18% ¹
CAPITAL	Medium Term Tier 1 capital floor of 14% ²

¹ or 21% excluding the AED 4.0Bn Abu Dhabi Government perpetual notes

² or 12% excluding the AED 4.0Bn Abu Dhabi Government perpetual notes

FGB Recent Awards

FGB named **Employer of Choice** at the GCC Best Employer Brand Awards 2014



“New Market Trailblazer of the Year” For Bancassurance



2nd Leading UAE Bank
4th Leading Bank in the Top 500 Companies in the Arab World Ranking (2014)



Best Bank in the UAE 2014

Best Wealth Management Firm 2014



UAE Bank of The Year 2013



Best Local Bank in the UAE



Thank you!

For more Information, contact FGB Investor Relations Department: ir@fgb.ae
Or visit our corporate website www.fgb.ae

FGB Analyst & Investor Day 2014

will be hosted in Abu Dhabi on Wednesday 19 November 2014
Contact ir@fgb.ae for more details

