

First Gulf Bank Profile

April - June 2011

(based on Q1' 2011 financials)

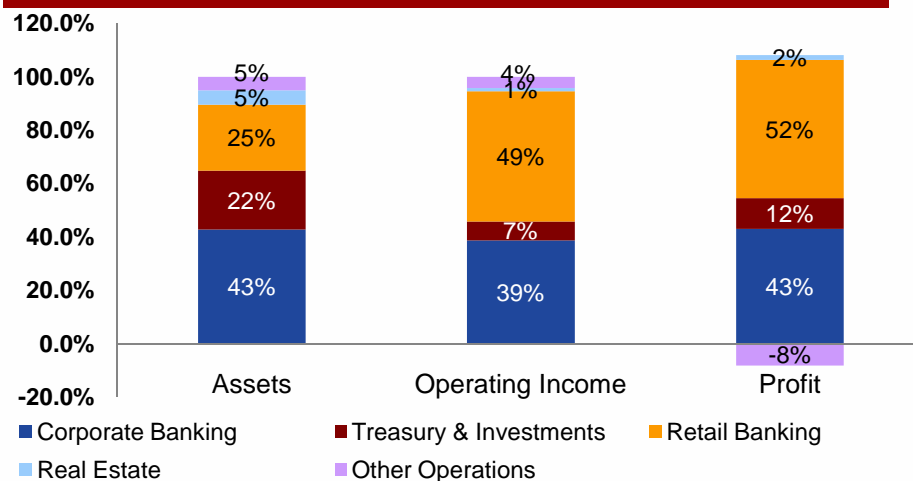


First Gulf Bank Overview

- ◆ Incorporated in 1979 and headquartered in Abu Dhabi. Majority owned by ruling family of Abu Dhabi representing an ownership of 67%
- ◆ A strong network of 19 branches across the UAE, with a staff strength of 894. 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

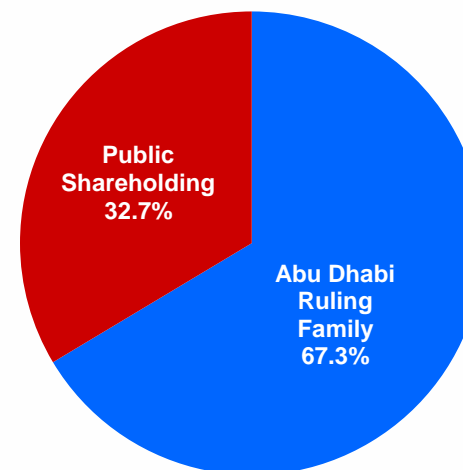
(AED billion unless stated otherwise)	2009 YE	2010 Y	Q1'11
Total Assets	125.5	140.8	142.8
Operating Income	6.2	6.3	1.6
Loans & advances	90.4	95.6	97.1
Customer deposits	86.4	98.7	98.5
Total Equity	22.5	24.1	23.9
Profit	3.3	3.4	0.9
NPL's / Gross Loans(%)	3.3	3.7	3.7
Provisions to Gross Loans(%)	2.7	3.3	3.5
Total Capital Adequacy Ratio (%)	22.6	22.9	22.6
Ratings	A2 / A+ Moody's / Fitch		

Contributions from Business Segments



Source: FGB Financial Statements

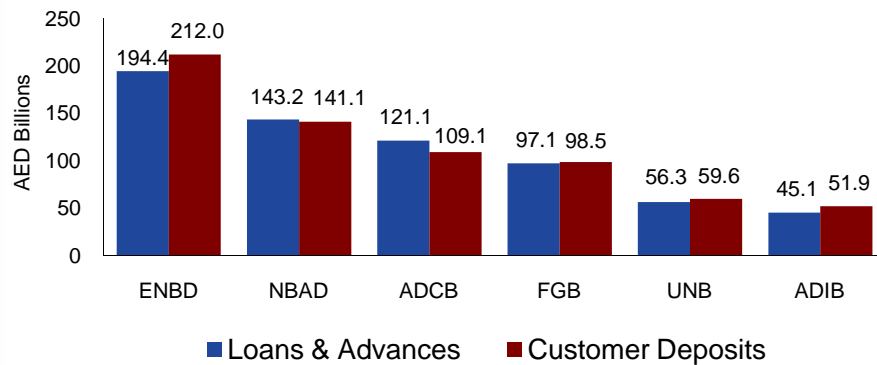
Ownership Structure



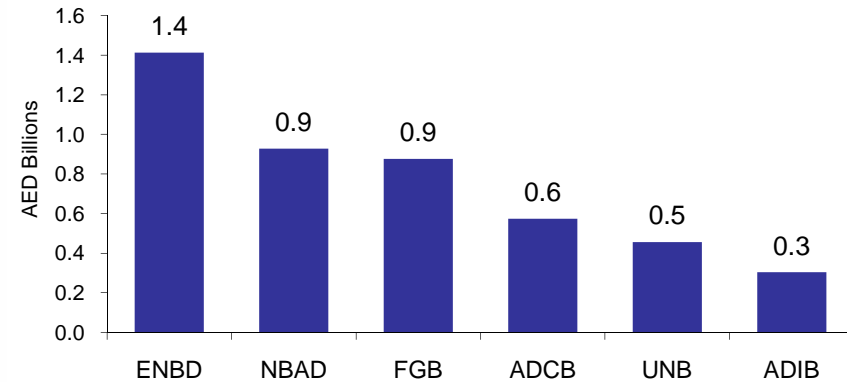
Source: FGB Financial Statements

FGB in the UAE Context – Q1' 11

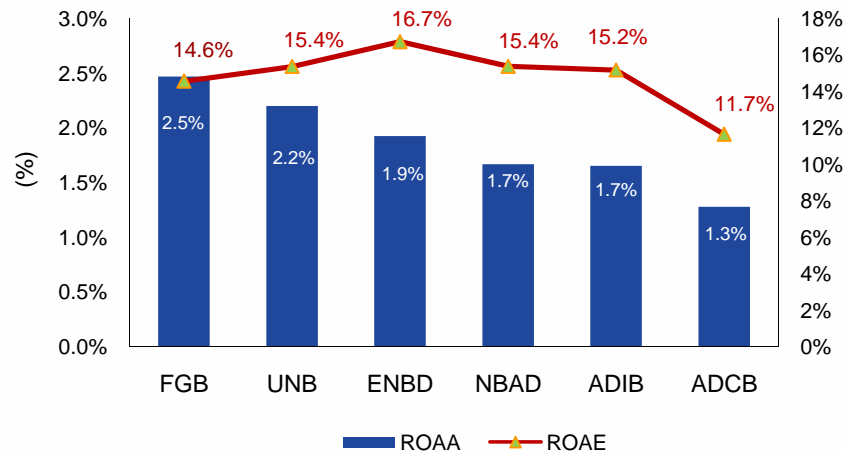
Loans & Advances and Customer Deposits



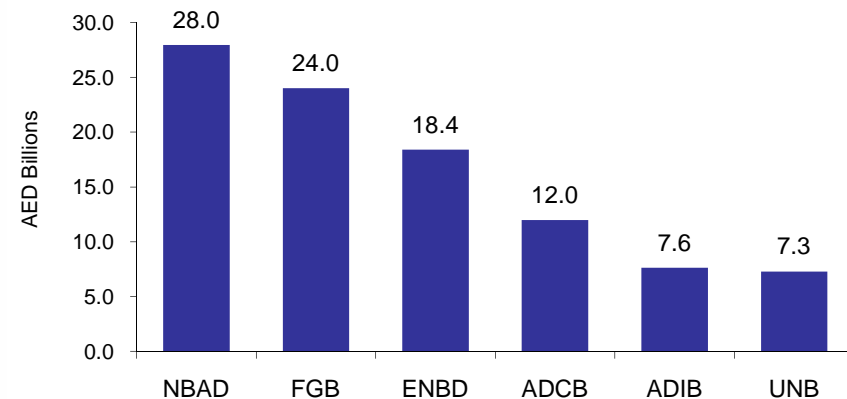
Net Profit



ROAA and ROAE



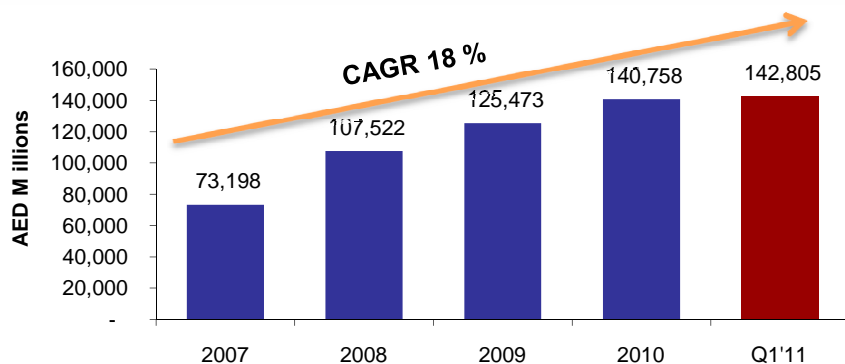
Market Capitalisation



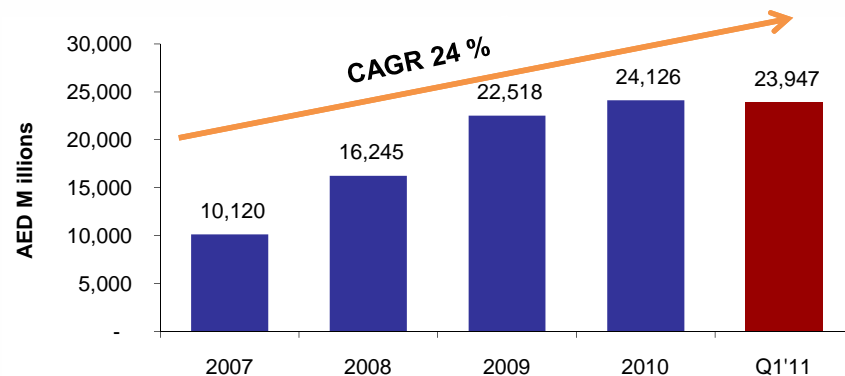
Source: FGB and other banks' financial statements

Financial Performance Trends

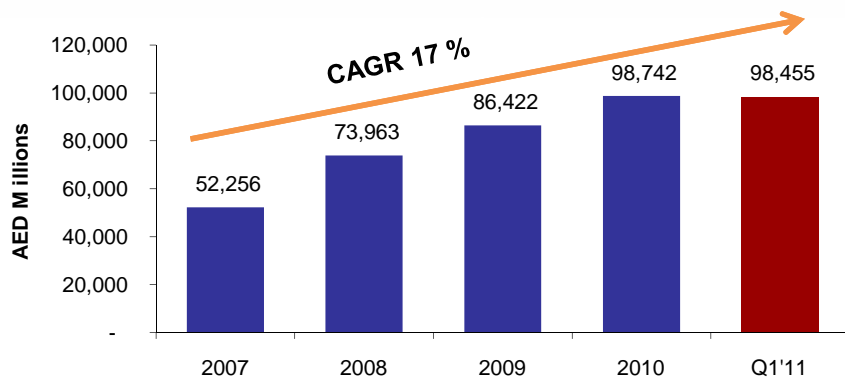
Total Assets¹



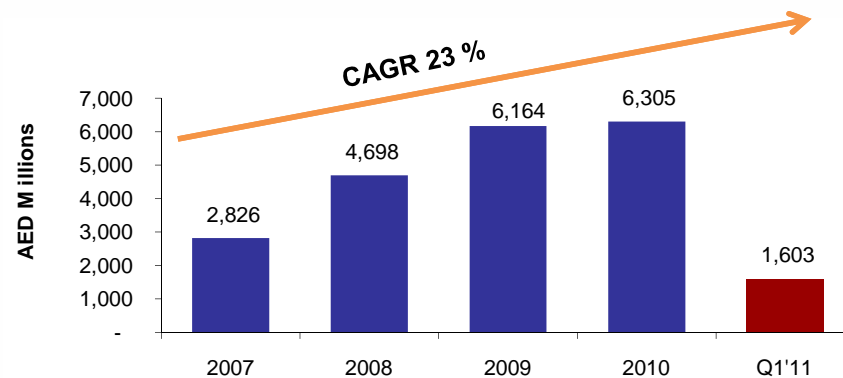
Total Equity¹



Customer Deposits¹



Operating Income²



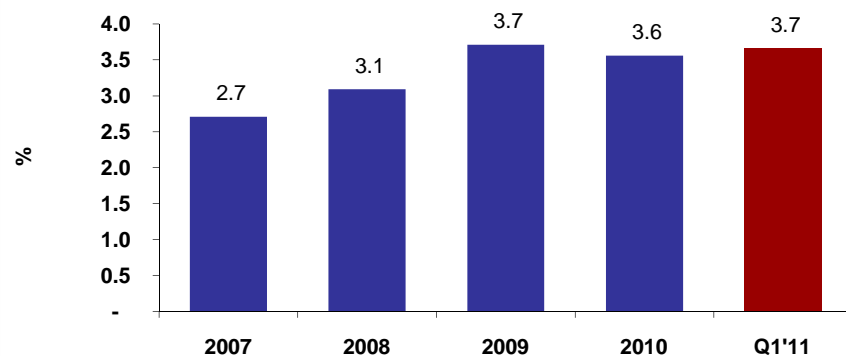
Source: FGB Financial Statements

Note1: As at 31 March 2011

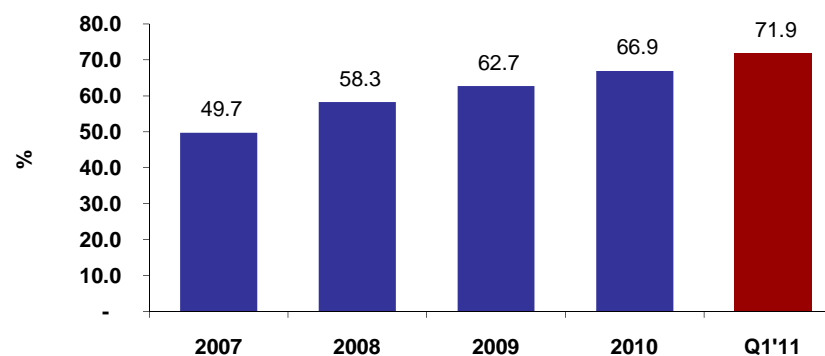
Note2: For three months period ended 31 March 2011 & CAGR on an annualised basis

Financial Performance Trends (Cont'd)

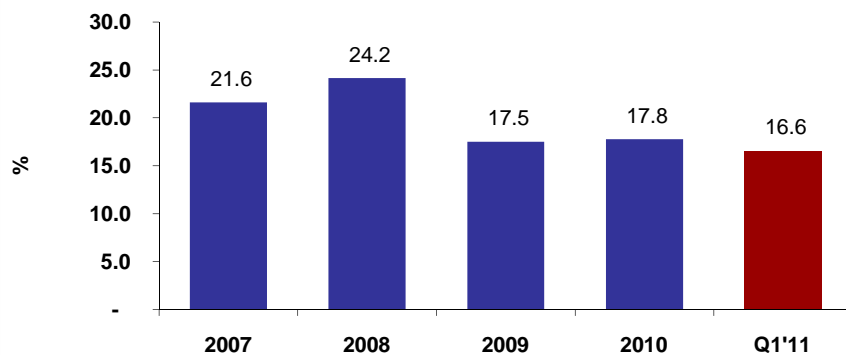
Net Interest Margin²



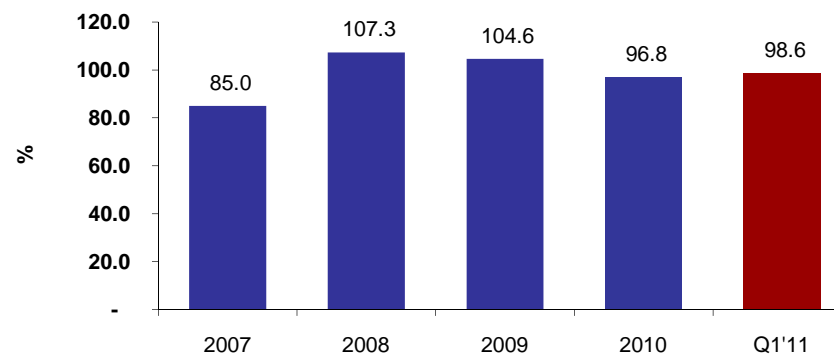
Interest Income / Total Income²



Cost / Income Ratio²



Loans / Deposits Ratio¹



Source: FGB Financial Statements

Note1: As of 31 March 2011

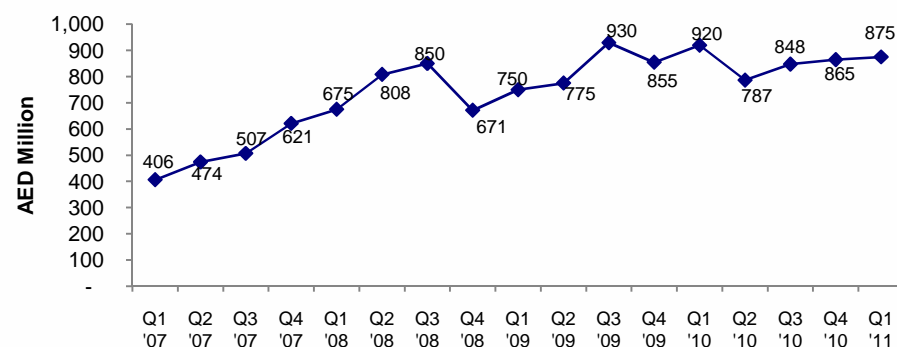
Note2: For three months period ended 31 March 2011

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 [<i>Non Investment Grade</i>]	BB+



Q1 '11	(Bn)
Assets	142.8
Loans & Advances	97.1
Deposits	98.5
Shareholders' Equity	23.9
Net Profit (Mn)	875.3
Market Capitalization	24.00
EPS (AED)	0.56
Branches	19
Staff	894
Rating [<i>Investment Grade</i>]	A+

2011 – Performance Analysis

Mar 2010 (AED)		<u>Growth</u>	Mar 2011 (AED)	
Assets (Bn)	132.8	+ 8%	Assets (Bn)	142.8
Loans & Advances (Bn)	93.3	+ 4%	Loans & Advances (Bn)	97.1
Deposits (Bn)	89.4	+ 10%	Deposits (Bn)	98.5
Shareholders' Equity (Bn)	22.5	+ 6%	Shareholders' Equity (Bn)	23.9
Revenue (Mn)	1,659	- 3%	Revenue (Mn)	1,603
Expense (Mn)	246	+ 8%	Expense (Mn)	265
Provisions (Mn)	492	- 7%	Provisions (Mn)	459
Net Profit (Mn)	920	- 5%	Net Profit (Mn)	875
EPS (AED)	0.56	0%	EPS (AED)	0.56

Position in the UAE – Mar'11

- ◆ One of the largest **UAE** listed banks
 - ◆ 2nd by Market Capitalisation
 - ◆ 3rd by Net Profit
 - ◆ 3rd by Equity
 - ◆ 4th by Assets and Loans
- ◆ Amongst the leading **Abu Dhabi** listed banks
 - ◆ 2nd 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 – Q1'11



Ratio	Dec-07 %	Dec-08 %	Dec-09 %	Dec-10 %	Q1'11 %
Return On Average Assets	3.3	3.3	2.8	2.6	2.5
Return On Average Equity	21.0	22.5	16.8	14.7	14.6
Non-Interest Income / Total Income	50.3	41.7	37.3	33.1	28.1
Net Interest Margin	2.7	3.1	3.7	3.6	3.7
Cost to Income Ratio	21.6	24.2	17.5	17.8	16.6
Loan to Deposit Ratio	85.0	107.3	104.6	96.8	98.6
NPLs To Gross Loans	1.0	0.6	3.3	3.7	3.7
Provision Coverage	144.6	232.9	81.7	89.4	96.9
Capital Adequacy	15.0	14.1	22.6	22.9	22.6

* 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

- ◆ Separate subsidiaries to undertake property development and private equity investment for better focus on these businesses
- ◆ Focus on the fee income business through property management and equity brokerage services
- ◆ 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 Singapore and Qatar
 - a progressive built strategy of the representative offices (London 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	
	2010	Q1'11	2010	Q1'11	2010	Q1'11	2010	Q1'11	2010	Q1'11
Assets	44%	43%	23%	25%	23%	22%	5%	5%	5%	5%
Operating Income *	38%	39%	45%	49%	7%	7%	7%	1%	3%	4%

* Operating income excluding associates

FGB Subsidiaries and Associates Contributing to Core Business

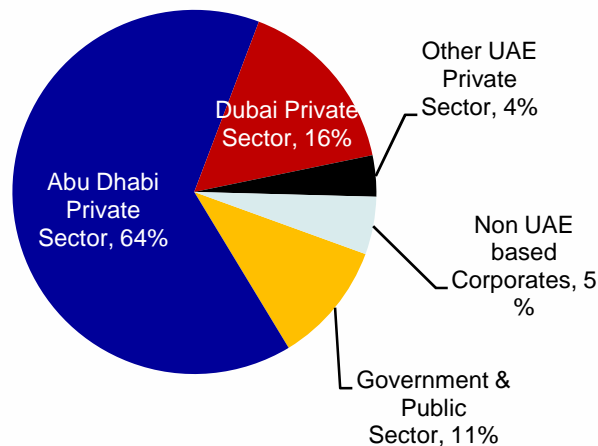
	First Merchant International	MISMAK	Radman Properties	First Gulf Financial Services	Green Emirates Properties	Aseel Finance
Ownership	100%	100%	80%	45%	40%	40%
Activity	Merchant Banking Business	Real Estate Development Holding Company	Real Estate Investments Company (Owned via MISMAK)	Brokerage Services	Property Management and Brokerage	Islamic Financial Services



Business Lines — Corporate Banking

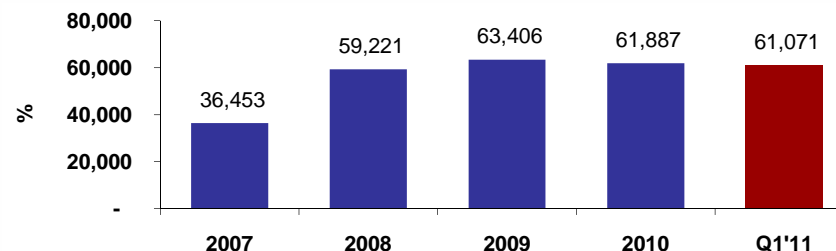
- ◆ **Corporate Banking** has been FGB's core activity since inception offering a range of financial services to corporates. Focus industries include oil & gas, manufacturing, energy and real estate.
- ◆ Offers a spectrum of financial services:
 - Institutional Banking: focus is on FIs, international 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 (Q1' 11) ¹

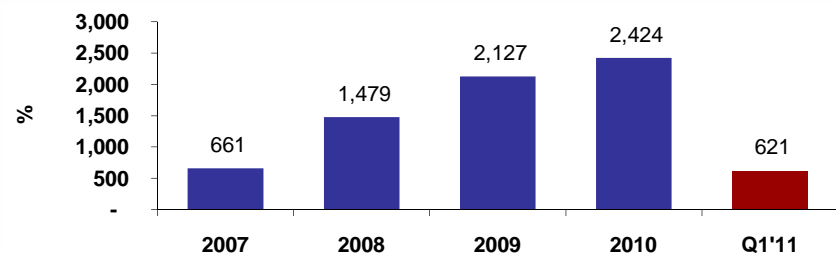


Source: FGB and FGB Financial Statements

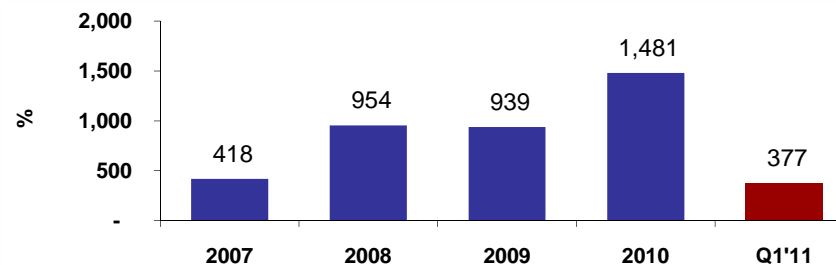
Assets ¹



Operating Income ²



Profit ²



Note1: As of 31 March 2011

Note2: For three months period ended 31 March 2011

Business Lines — Corporate Banking



Corporate banking (AED Mn)	Q4, 08	Q1, 09	Q2, 09	Q3, 09	Q4, 09	Q1, 10	Q2, 10	Q3, 10	Q4, 10	Q1, 11
Assets	59,221	61,139	61,547	64,386	63,406	64,000	62,713	62,584	61,887	61,071
<i>% Growth</i>	1%	3%	1%	5%	-2%	1%	-2%	-2%	-1%	-1%
Operating income	392	454	548	566	558	614	583	623	604	621
<i>% Growth</i>	-11%	16%	21%	3%	-1%	10%	-5%	7%	-3%	3%
Profit	225	302	383	223	31	392	323	374	392	377
<i>% Growth</i>	-40%	34%	27%	-42%	-86%	1164%	-18%	16%	5%	-4%

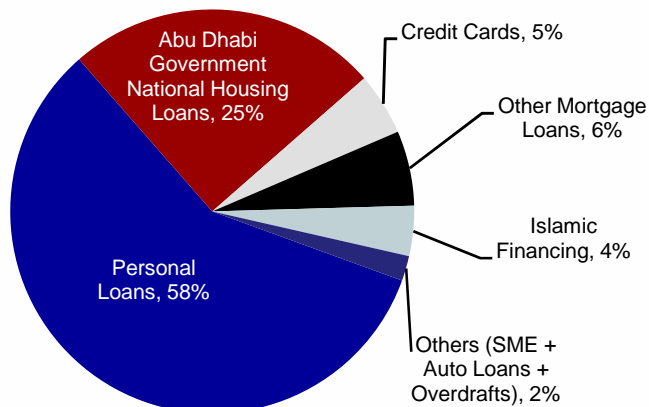
Controlled growth of the Corporate Loans in 2011, combined with growth in Revenues and Net Profits



Business Lines — Retail Banking

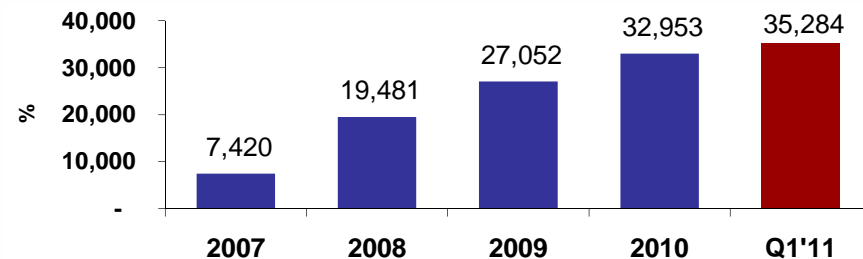
- ◆ Since 2002 **Retail Banking** business offers customers a range of products and services with a special focus on UAE Nationals
- ◆ The Retail Banking products are offered through diversified delivery channels including:
 - 19 branches and 82 ATMs / CDMs
 - Internet Banking, Phone Banking and Call Centres

Retail Gross Loan Portfolio

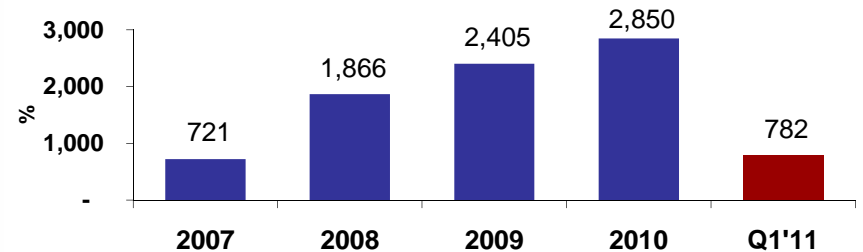


Source: FGB and FGB Financial Statements

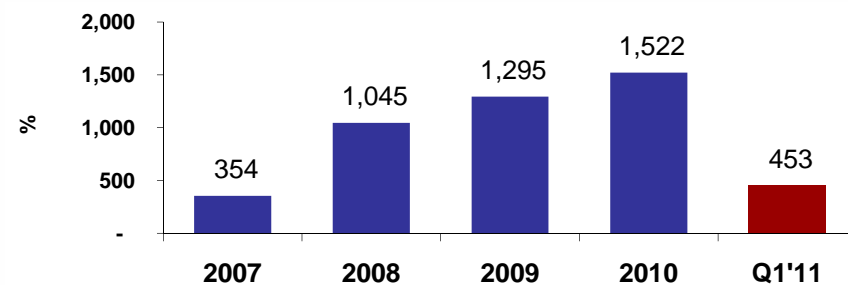
Assets¹



Operating Income²



Profit²



Note1: As of 31 March 2011

Note2: For three months period ended 31 March 2011

Business Lines — Retail Banking



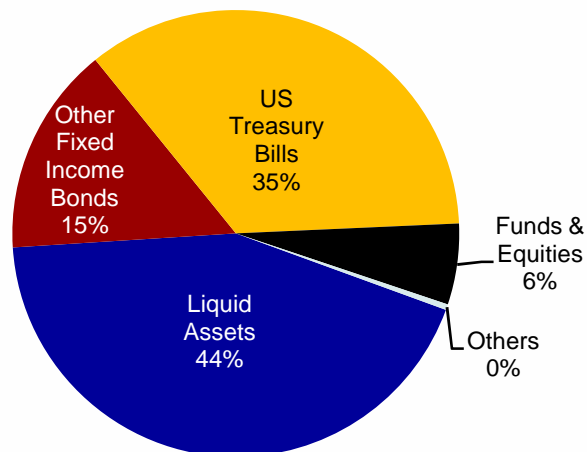
Retail banking (AED Mn)	Q4, 08	Q1, 09	Q2, 09	Q3, 09	Q4, 09	Q1, 10	Q2, 10	Q3, 10	Q4, 10	Q1, 11
Assets*	19,481	21,914	24,216	25,775	27,052	29,017	30,964	32,788	32,953	35,284
% Growth	14%	12%	11%	6%	5%	7%	7%	21%	1%	7%
Operating income	498	570	614	624	597	659	712	767	711	782
% Growth	-3%	14%	8%	2%	-4%	10%	8%	8%	-7%	10%
Profit	194	347	366	339	244	379	414	435	294	453
% Growth	-39%	78%	5%	-7%	-28%	55%	9%	5%	-32%	54%
* Including NHL Loans	2,579	3,708	4,831	5,689	6,416	7,408	8,281	9,006	8,344	8,905

Consistent growth in Retail Loans over the quarters with focus on lending to UAE nationals (proportion by end of Mar'11 is 87% Nationals, 13% expatriates)

Business Lines — Treasury and Investments

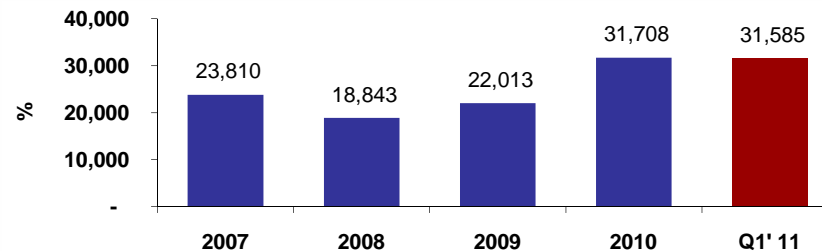
- ◆ Established in 2001, the **Treasury & Investments Division** offers key corporates a set of products across a range of asset classes and geographic markets
- ◆ Mainly manages the group's liquidity
- ◆ Support the key client needs for the treasury products and services
- ◆ Offers a range of treasury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

Treasury and Investments Portfolio

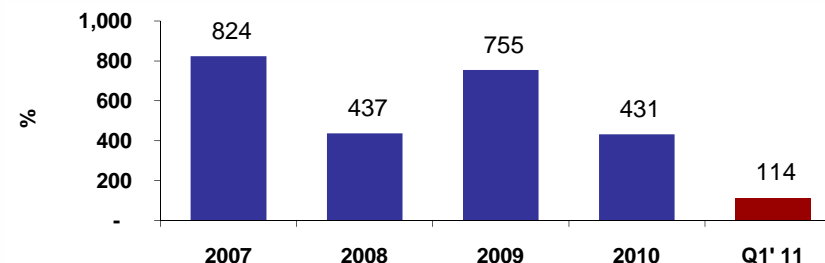


Source: FGB and FGB Financial Statements

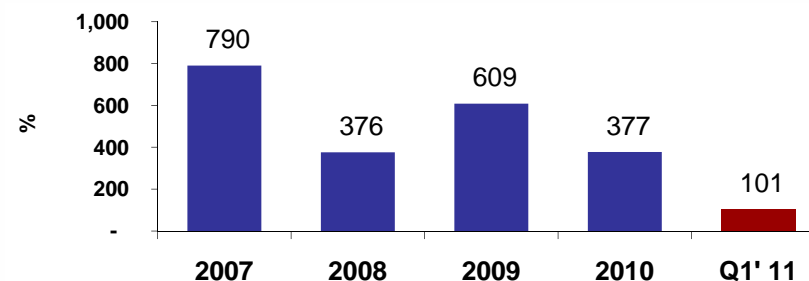
Assets²



Operating Income²



Profit²



Note1: As of 31 March 2011

Note2: For three months period ended 31 March 2011

Business Lines – Treasury & Investments



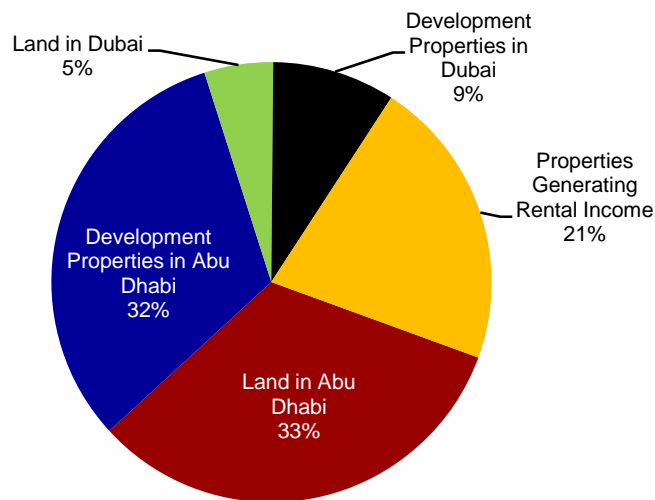
Treasury & Investments (AED Mn)	Q4, 08	Q1, 09	Q2, 09	Q3, 09	Q4, 09	Q1, 10	Q2, 10	Q3, 10	Q4, 10	Q1, 11
Assets	18,483	15,562	21,469	22,193	22,013	26,978	25,049	29,061	31,708	31,585
Liquid Assets	7,842	3,362	9,794	9,927	8,553	12,307	8,230	13,846	16,654	13,717
US Treasury Bills	3,660	5,500	5,505	5,504	7,344	9,175	11,014	9,176	9,178	11,015
Other Fixed Income Bonds	4,298	4,337	4,164	5,046	4,555	3,729	3,741	3,846	3,813	4,878
Funds & Equities (Hedge Funds, Private Equity Funds, Local Equity)	2,021	1,730	1,633	1,722	1,567	1,599	1,482	1,577	1,733	1,846
Others	662	633	373	-6	-6	168	582	615	330	129
Operating Income	11	246	70	230	209	140	56	73	162	114
Net Interest Income	155	187	70	80	93	79	67	72	86	93
Non Interest Income	-144	59	0	150	116	61	-11	1	76	21
Profit	-11	186	35	196	192	128	42	58	149	101

79% 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

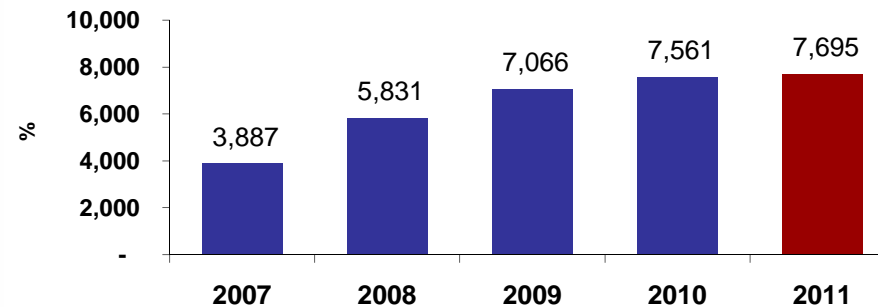
- ◆ The **Real Estate Activities** business line was spun off in 2007
- ◆ Primary activities include investment, development, leasing, brokerage,
- ◆ management and resale of properties
- ◆ Investment properties of AED 7.2 billion represent 5% of total assets
- ◆ Rental income yield is 4.1% per annum
- ◆ 86% of the group's real estate assets are either located in Abu Dhabi or generate rental income

Investments Properties

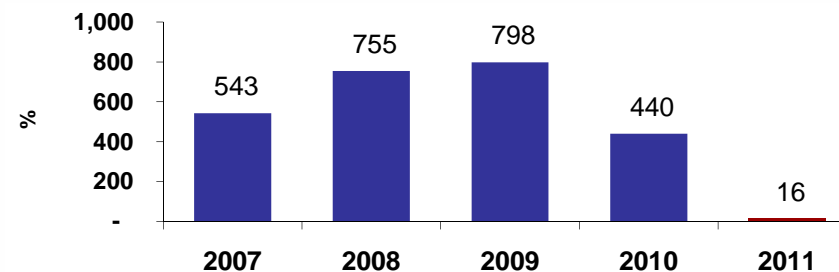


Source: FGB and FGB Financial Statements

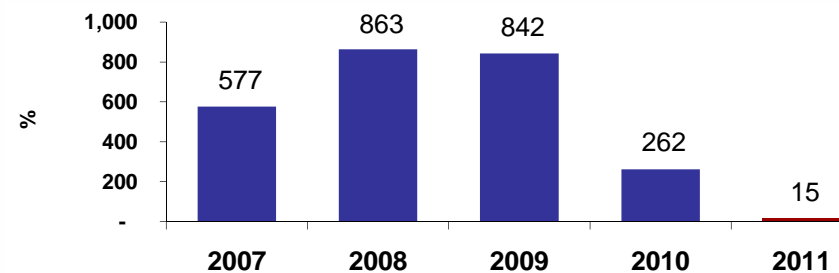
Assets²



Operating Income²



Profit²

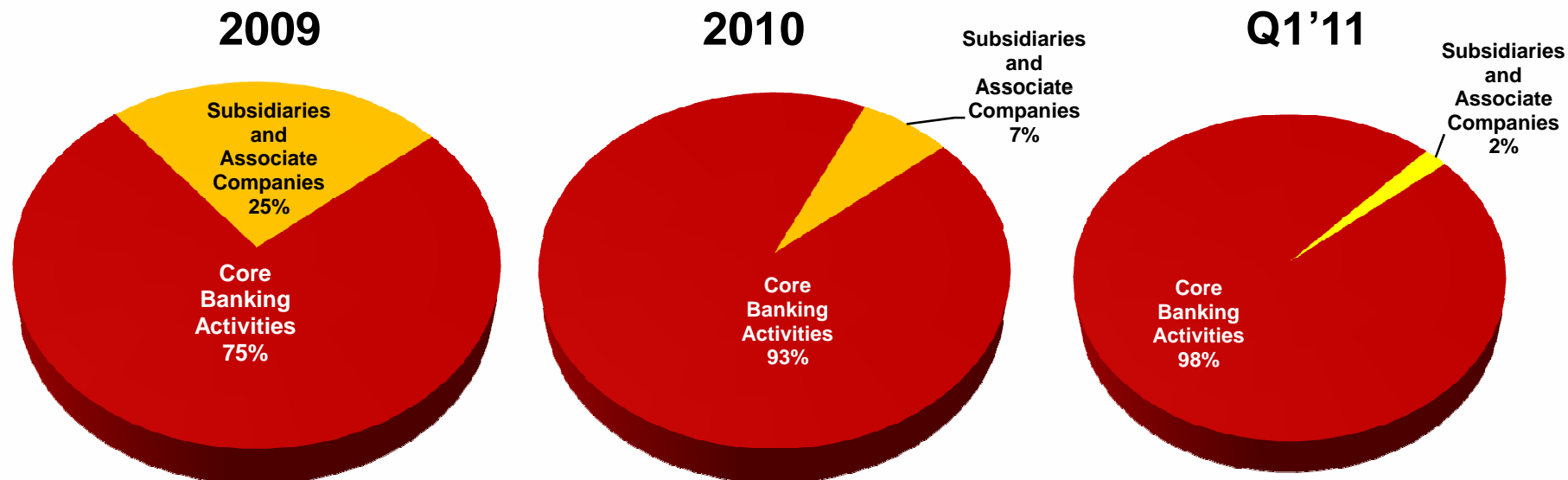


Note1: As of 31 March 2011

Note2: For three months period ended 31 March 2011

Net Profit Analysis: Business Segment Contribution

Sources of Income (AED Mn)	2009	% of Total	2010	% of Total	Q1'11	% of Total
Core Banking Activities	2,496	75%	3,170	93%	855	98%
Subsidiaries and Associate Companies	814	25%	251	7%	20	2%
TOTAL	3,310	100%	3,420	100%	875	100%



Steady increase in reliance on Core Banking Business over the years

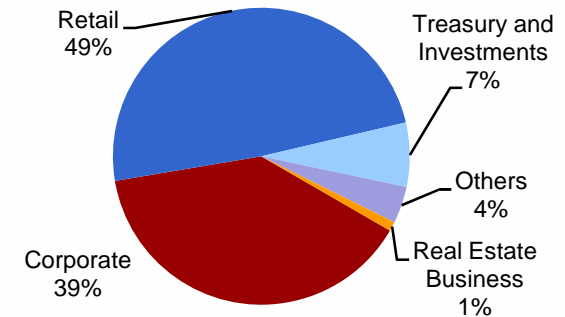
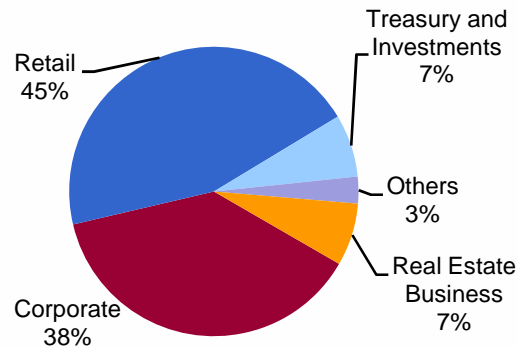
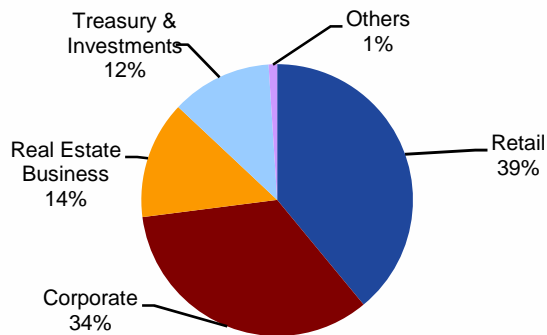
Group Revenue Analysis

2009

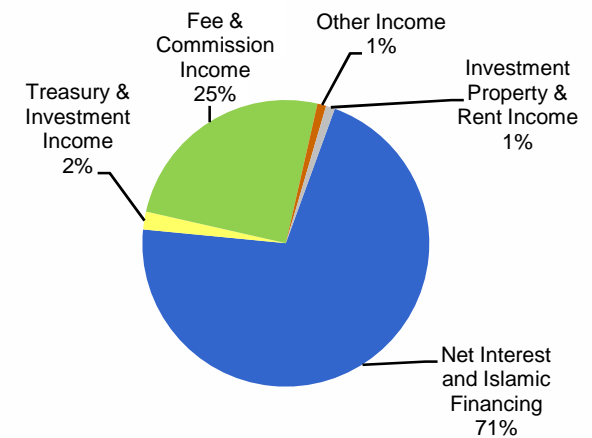
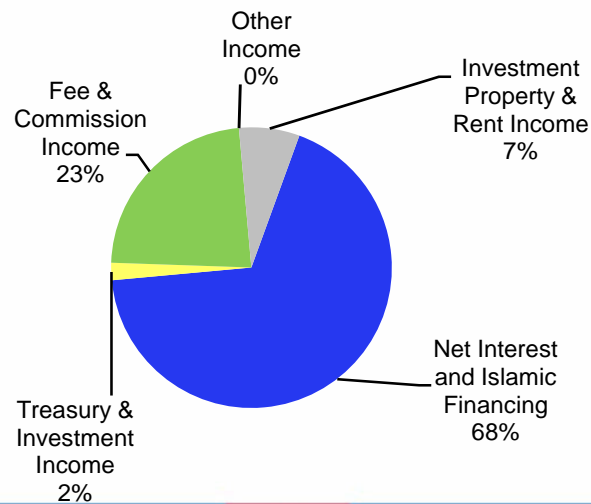
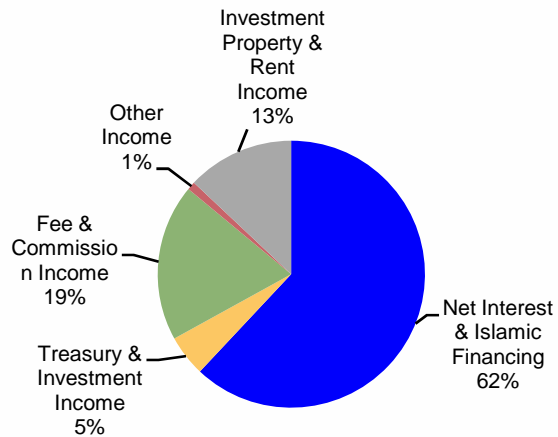
2010

Q1'11

Revenue Analysis by Business Segments



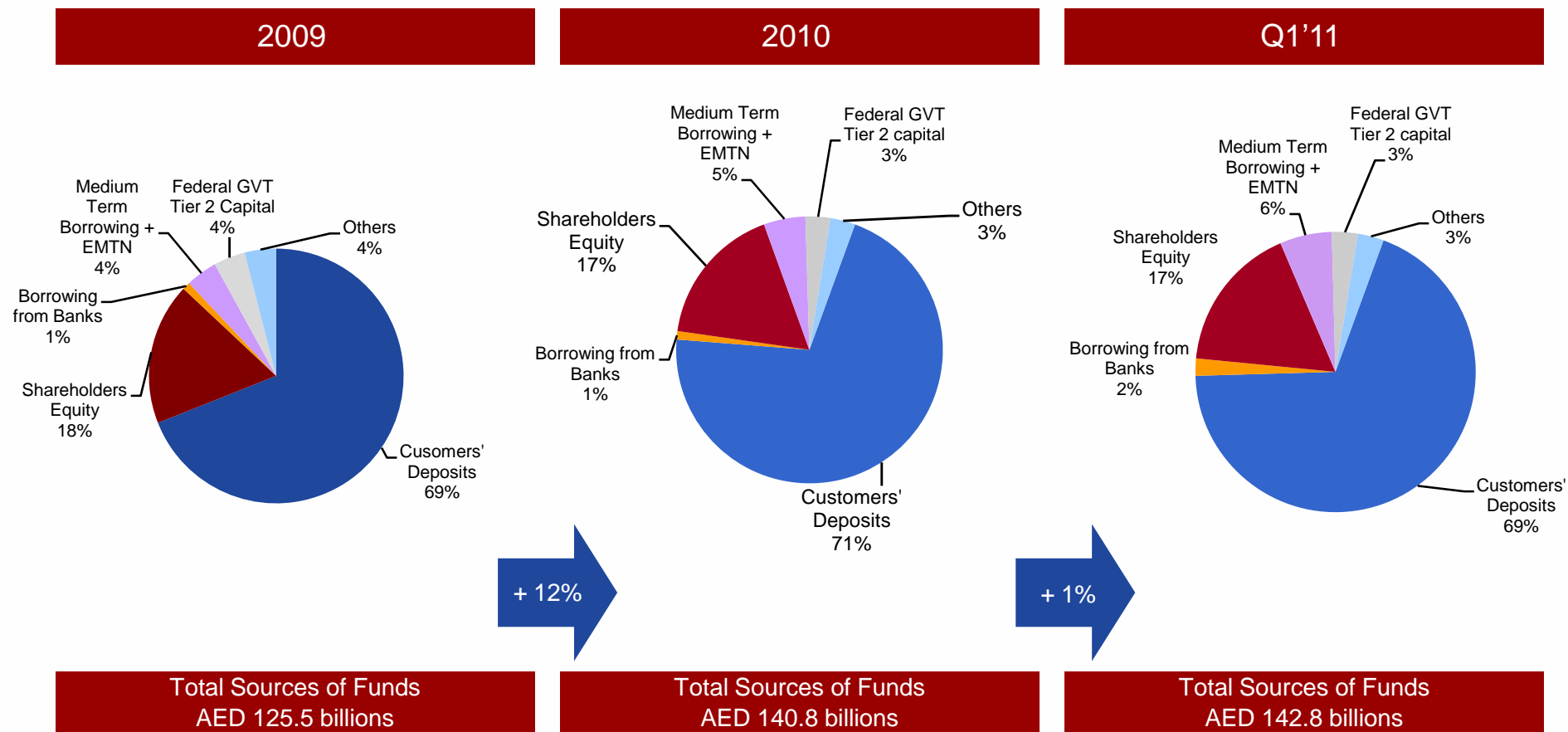
Revenue Analysis by Products



Source: FGB Financial Statements



Funding Mix



Source: FGB Financial Statements
As at 31 March 2011

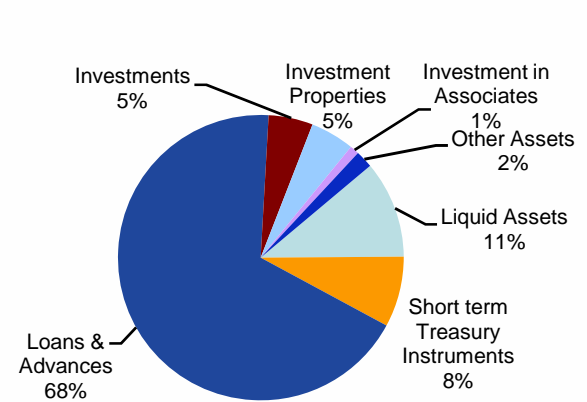
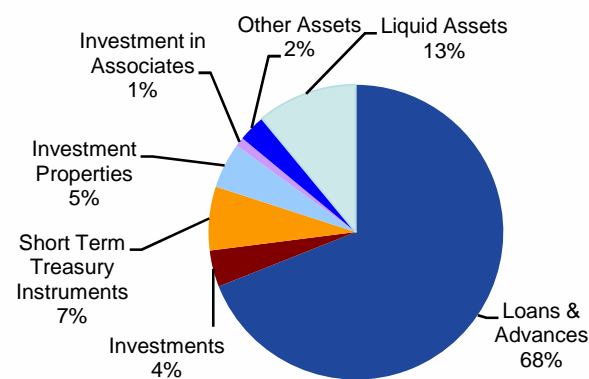
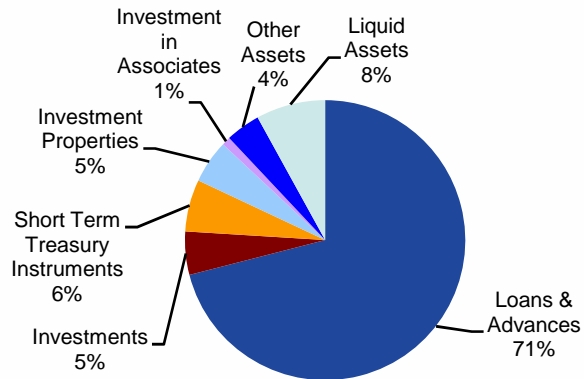
Assets Mix

2009

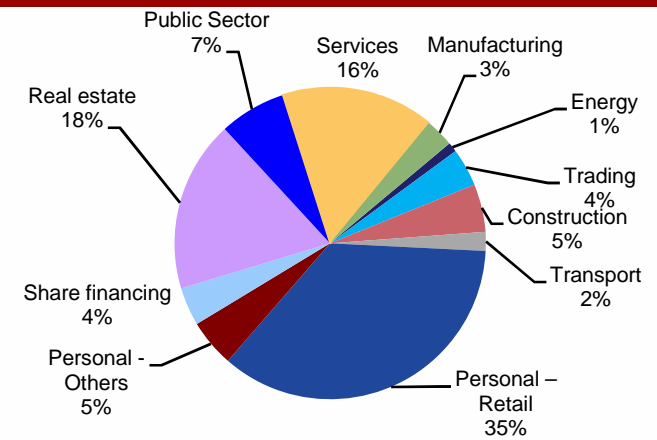
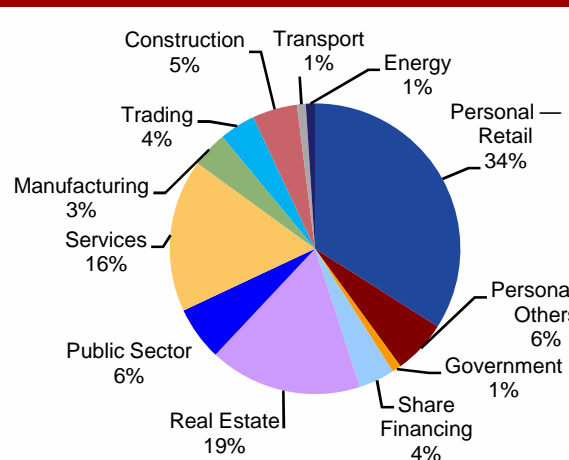
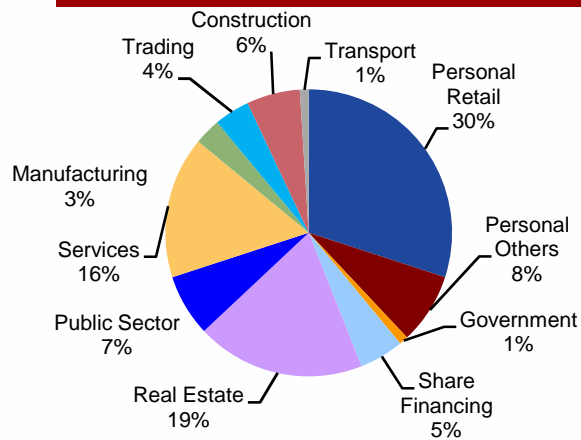
2010

Q1'11

Optimizing efficiency of asset allocation while managing appropriate liquidity level



Loan Portfolio — Consistent, Balanced Growth and Diversification Amongst Sectors

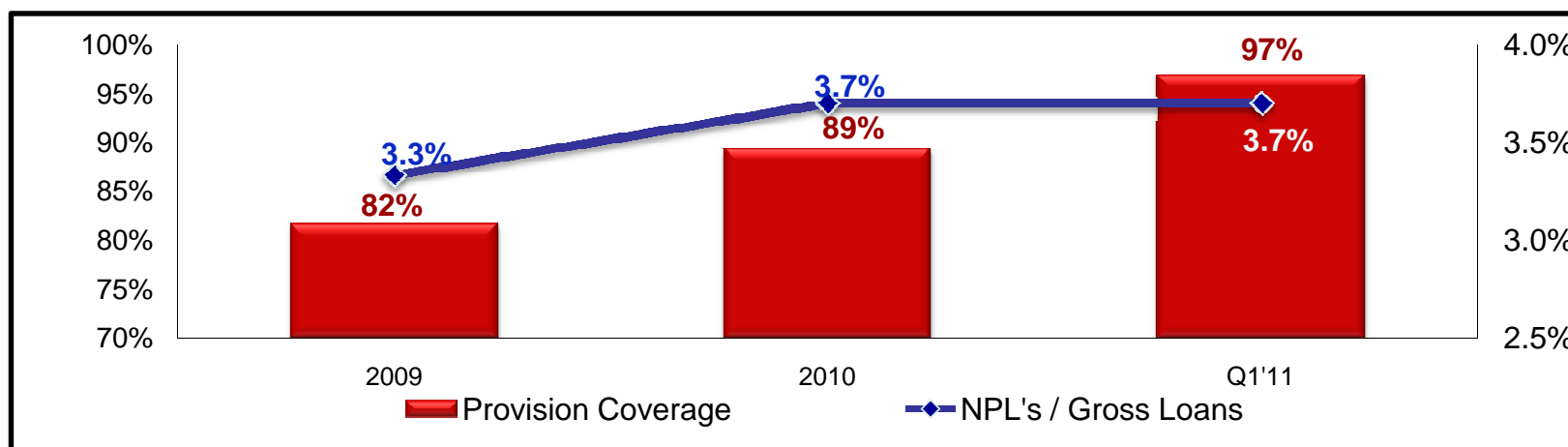


Source: FGB and FGB Financial Statements

Loan Portfolio Analysis

AED millions	2009	2010	Q1'11
Performing Loans	89,818	95,236	96,952
Non Performing Loans	3,097	3,687	3,677
Total Gross Loans	92,915	98,923	100,628
Specific Provisions	584	2,523	2,518
General Provisions	1,945	771	1,046
Total Provisions	2,529	3,295	3,564
NET LOANS	90,386	95,628	97,064
NPL's / Gross Loans	3.3%	3.7%	3.7%
Provision Coverage	82%	89%	97%

Non Performing Loan - Key Indicators



Capital Adequacy

Particulars (AED' Million)	2006	2007	2008	2009	2010	Q1'11
Capital Base:						
Tier 1 Capital	8,017	9,850	16,122	22,268	23,648	23,939
Tier 2 Capital	54	107	-19	4,420	4,543	4,590
Deductions	-255	-326	-553	-562	-517	-523
Capital Base	7,816	9,630	15,550	26,126	27,674	28,005
Risk Weighted Assets:						
Balance Sheet items	28,640	53,687	86,899	89,851	92,918	95,609
Off-Balance Sheet exposures	8,119	10,462	23,451	25,834	27,741	28,093
Total Risk Weighted Assets	36,759	64,149	110,350	115,685	120,659	123,701
Tier 1 Ratio (%)	21.8%	15.4%	14.6%	19.2%	19.6%	19.4%
Total Risk Assets Ratio (%)	21.3%	15.0%	14.1%	22.6%	22.9%	22.6%

- 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%	8.29%

Maximizing Value for our Shareholders

Short Term Priorities and Future Plans



- ◆ Continue on strengthening the Balance Sheet through appropriate Liquidity and Capitalization levels, balanced Asset allocation with focus on the most profitable businesses.
- ◆ Continue the focus on improvement of 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 Singapore and Qatar, and through a progressive built strategy of the Rep Offices (London 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 (2011 – 2013)



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 Ahababi	Member

Board of Directors 2011 – 2013	
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
Sultan Khalfan Al Ktebi	Member

Note:

¹ Members of the Ruling Family

His Highness Sheikh Hazza Bin Zayed Al Nahyan has resigned from his position as the Chairman of First Gulf Bank, effective Thursday 10 March 2011. Vice Chairman His Highness Sheikh Tahnoon Bin Zayed Al Nahyan is currently acting as Chairman of the Board until the election of the new Board members.



Board of Directors (2011 – 2013)



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

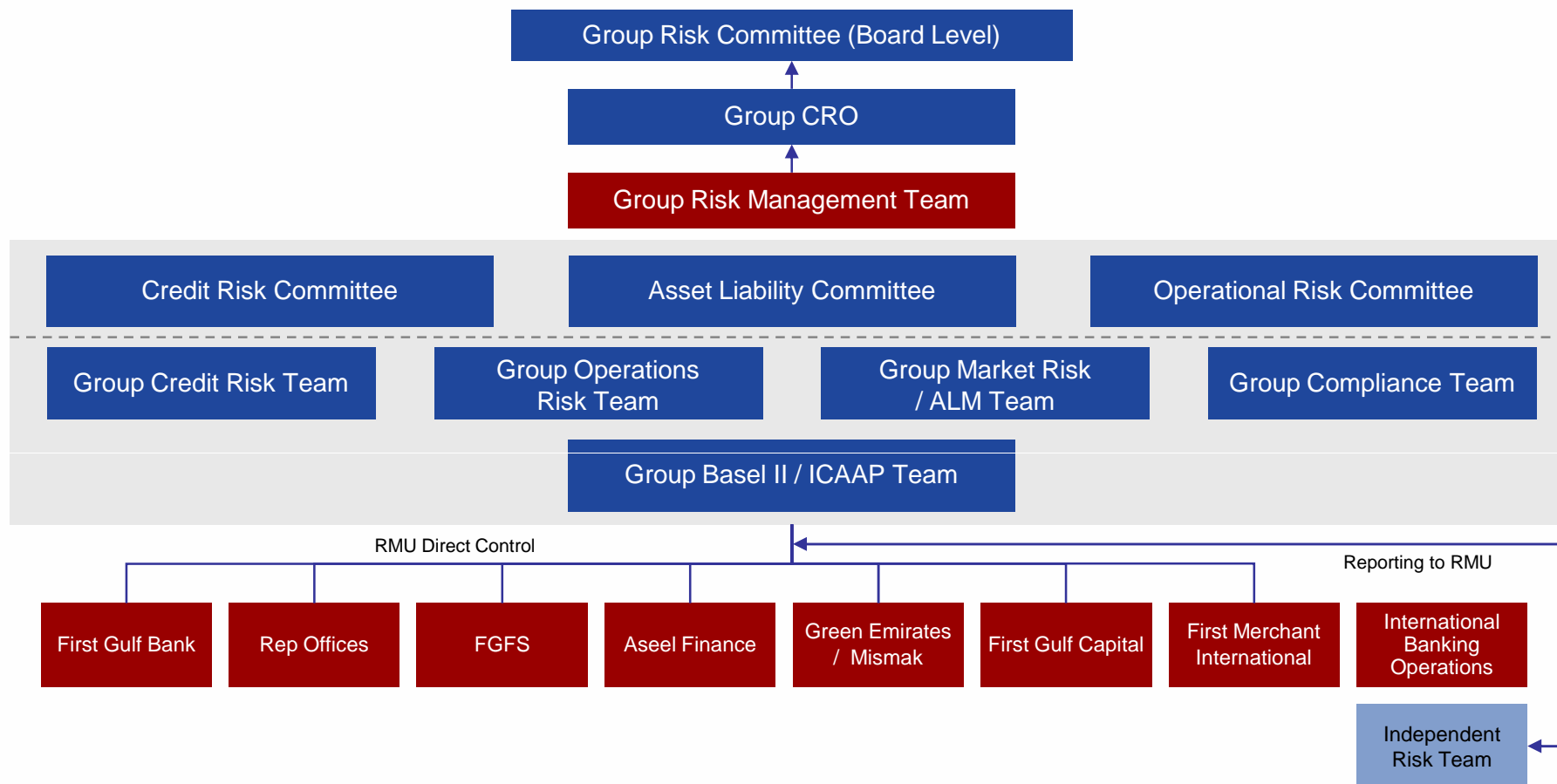
Sultan Khalfan Al Ketbi holds a Bachelor Degree in General Administration from UAE University since 1994. He is a private advisor for one large FGB Shareholder (a member of Al Nahyan ruling family). He is Vice Chairman of Al Ain International Group and Board Member in several companies in UAE and other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