

FGB Investor Presentation

April/May 2014



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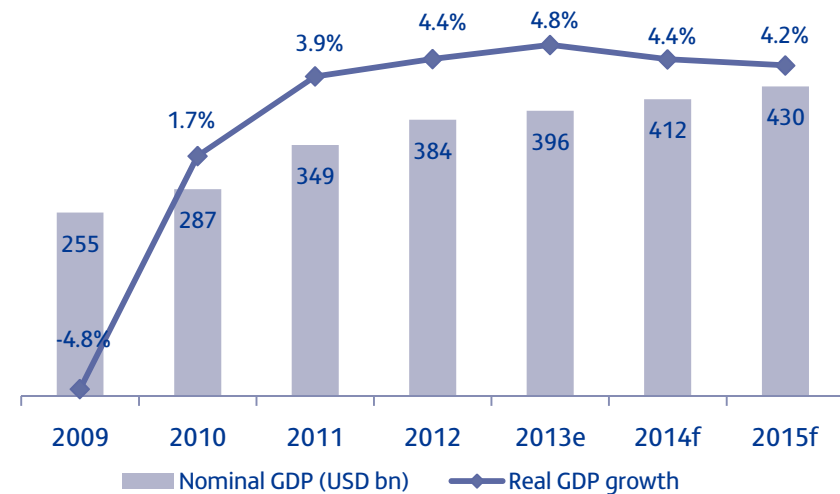
- Operating Environment
- FGB Profile
- Q1'14 Performance Review

UAE Economic Overview

SOLID FUNDAMENTALS

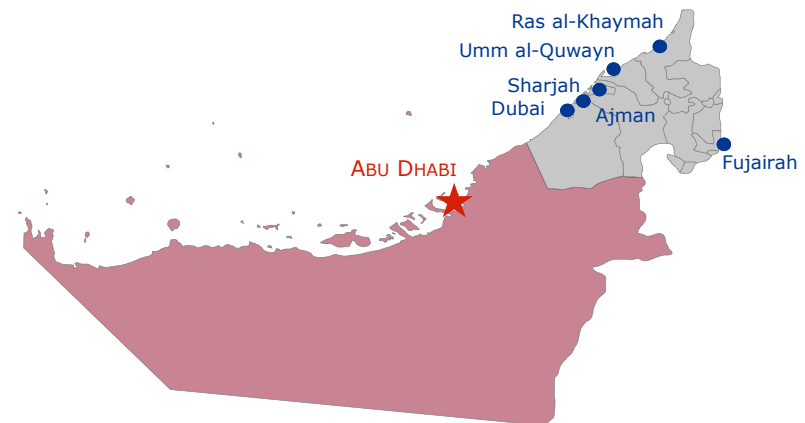
- UAE federation was established in 1971 and is comprised of seven Emirates
- Politically stable country and highly favorable business climate
- Total population estimated at 8.3 million
- 7th largest oil reserves in the world (98 Bn boe⁽¹⁾)
- Second largest economy in the GCC
- FY13 nominal GDP estimated at USD 396Bn; 2014F and 2015F Real GDP growth seen at 4.4% and 4.2% respectively

NOMINAL GDP AND REAL GDP GROWTH¹



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⁾
- 57% of 2013 GDP is 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



¹Source: IMF World Outlook Database – April 2014

²Source: 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

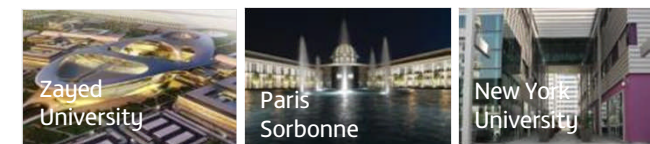
Hotels

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



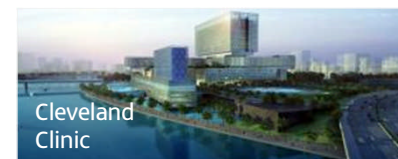
EDUCATION

- 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 24,847
	Kuwait	Aa2, AA, AA	3.1mn bpd ⁺	USD 47,639
	Qatar	Aa2, AA, NR	2.0mn bpd ⁺	USD 100,260
	Bahrain	Baa1 (-), BBB (-), BBB	0.4mn bpd ⁺	USD 27,435
	Oman	A1, A, NR	0.9mn bpd ⁺	USD 25,289

⁽¹⁾Source: BP Statistical Review of World Energy (June 2013)

⁽²⁾2013 forecasts - Source: 2013 IMF data for all, except Abu Dhabi (Standard & Poor's)

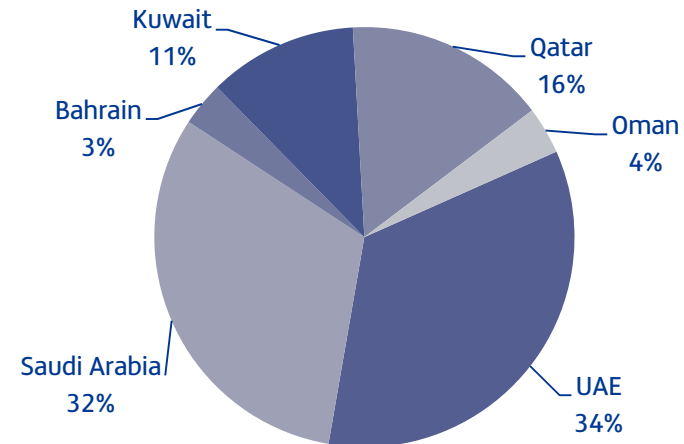
Note: Unless otherwise indicated, all outlooks are stable; (-) Negative outlook

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 2013, sector loans were up 7.1% YoY; loans-to-deposits ratio was at 92%
- In Jan'14, net loans and customer deposits grew 0.8% and 1.0% respectively from December 13 levels

GCC BANKING SECTOR ASSETS BREAKDOWN¹



DEC'13 INDICATORS

	UAE Banking Sector	FGB	FGB Market Share
Total Assets (AED Bn)	2,025.8	195.0	10%
Loans and advances (AED Bn)	1,177.3	126.9	11%
Customer Deposits (AED Bn)	1,278.9	138.0	11%
	UAE Listed Banks ²	FGB	FGB Market Share
Equity (AED Bn)	226.7	31.2	14%
Net Profits (AED Mn)	27,734	4,774	17%

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

²UAE listed banks total assets represent 82% of total UAE banking system assets as of Dec'13

Contents

- Operating Environment
- FGB Profile
- Q1'14 Performance Review

Summary

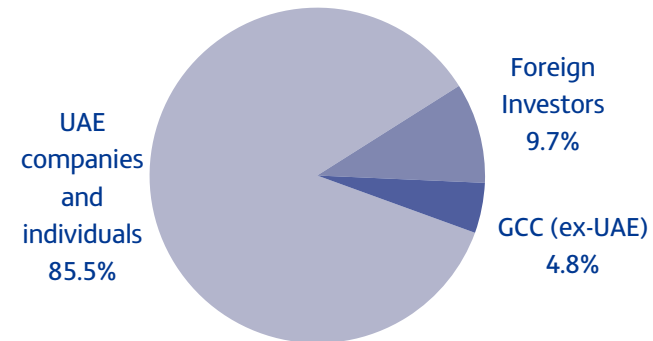
- Leading UAE franchise
- #1 UAE Bank by net profit and #3 by total assets in 2013
- Superior fundamentals in terms of growth, asset quality, NIMs, cost efficiency and profitability
- Strong risk management culture and stable management team
- Efficient business model warranting sustainable growth and value creation
- Ranked #161 in The Banker Magazine's latest Top 1000 Banks ranking by Tier 1 capital strength

First Gulf Bank 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 22 branches in the UAE, in addition to a presence in Libya, Qatar, India, Singapore and Hong Kong
- 1,400 employees
- Listed in 2002; Market cap. of AED 63.6Bn (USD 17.3Bn) as of March 31st, 2014

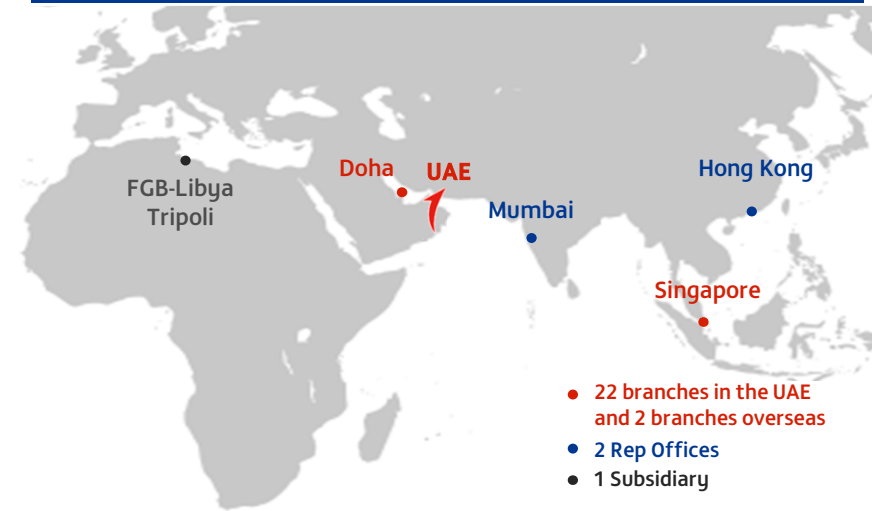
OWNERSHIP STRUCTURE (AS OF MARCH-END 14)



RATINGS

	LONG TERM RATING	OUTLOOK
	A2 (Since 2007)	Stable
	A+ (Since 2007)	Stable
	A+	Stable
	AAA	Stable

GLOBAL FOOTPRINT



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
CEO OF DOLPHIN ENERGY

Board Member of:
Mubadala Development
Company
Abu Dhabi Water & Electricity
Authority
Etihad Airways

**ABDULHAMID
MOHAMMED SAEED**

BOARD MEMBER

FGB MANAGING DIRECTOR

Board Member of:
Emirates Investment Authority
Abu Dhabi Securities Exchange
Emirates Integrated Telecom Co
(DU)
Mubadala Development
Company

**KHALDOON KHALIFA
AL MUBARAK**

BOARD MEMBER

CEO 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
the Arab Bank for investment
Chairman of Al Ain Farms for
Livestock production
Board member of the center of
food security of Abu Dhabi

Business Segments

Core Banking Revenue Drivers

Incremental Revenue Streams

WHOLESALE BANKING

- Original core business of the Bank
- Customer base includes large corporate & multi-national clients and financial institutions
- Services include debt markets (advisory, bilateral, & syndicated loans, DCM, project and structured finance), transaction banking (cash, trade, liabilities) and Islamic Finance (bilateral trading, trade finance) supported by treasury sales (hedging, FX, rates, commodities)
- Organized geographically across UAE and international locations (Singapore, Libya, Hong-Kong, Qatar, India)

CONSUMER BANKING

- Focus on key customer segments: Emirati, Mass, SME, Wealth
- Leverage product innovation, analytics, and alliances to create differentiation
- Investing for the future and enhancing customer experience through technology and process improvements
- Positioning as Bank of Choice for UAE Nationals
- Manage National Housing Loan program for Abu Dhabi government

TREASURY & GLOBAL MARKETS

- Manages FGB's wholesale funding activities and liquidity, interest rate and foreign exchange risk, and proprietary investment portfolio
- Provides bespoke risk management solutions to the Bank's clients across FX, Interest Rate, Credit and Commodity asset classes
- Also provides client investment solutions via structured products, asset management, equity brokerage and margin trading
- Strong growth opportunities providing an access point to the global markets by leveraging on strong correspondent banking relationships

OTHER

- Subsidiaries: First Gulf Libyan Bank, First Gulf Properties, Aseel Finance, Dubai First, Mismak Properties, First Merchant International, Radman Properties, FGIT
- Associate companies: First Gulf Financial Services, Green Emirates Properties
- Head Office support units: Audit, Financial Control, HR, Operations, Strategy and Planning, PMO, Admin, IT, Legal, Risk Management, Corporate Communications

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
- Enhance fee income business through property management and equity brokerage services
- Specialized subsidiaries for property development and Private Equity

Our Mission:

To Be the “First Choice” for customers

Corporate Governance

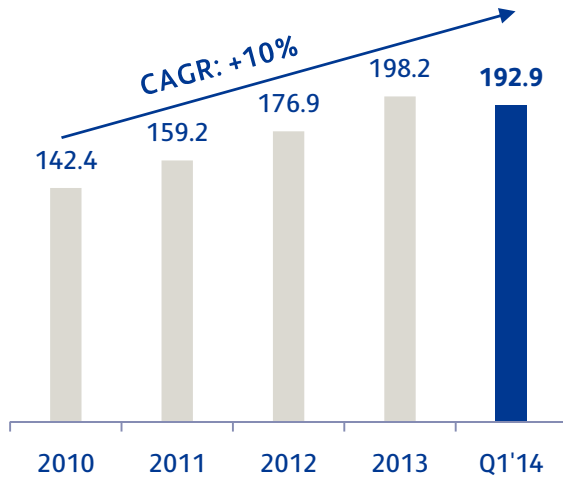
Strong & Independent Governance framework covering all material risks across the Group

Board of Directors

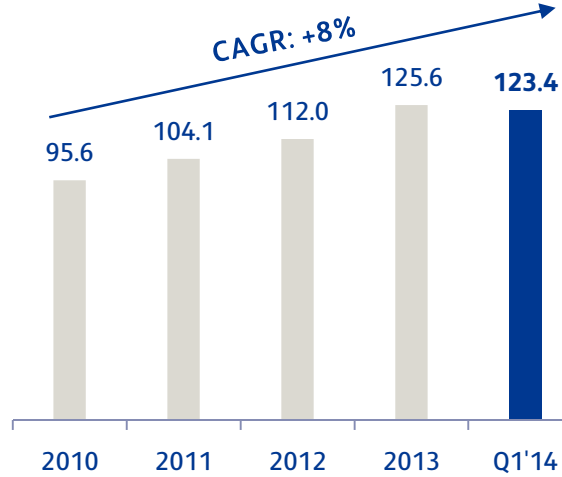


Key Achievements

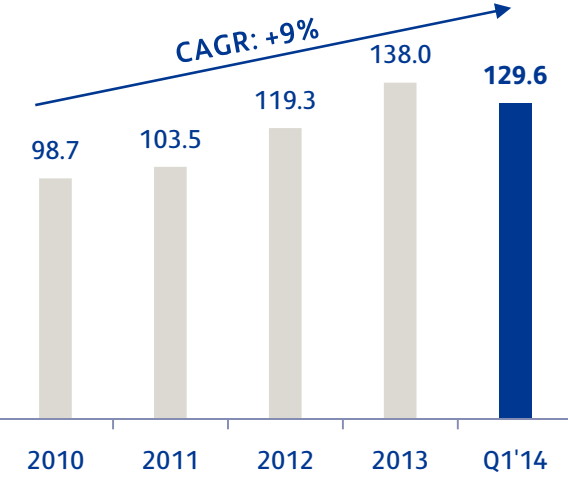
TOTAL ASSETS (AED BN)



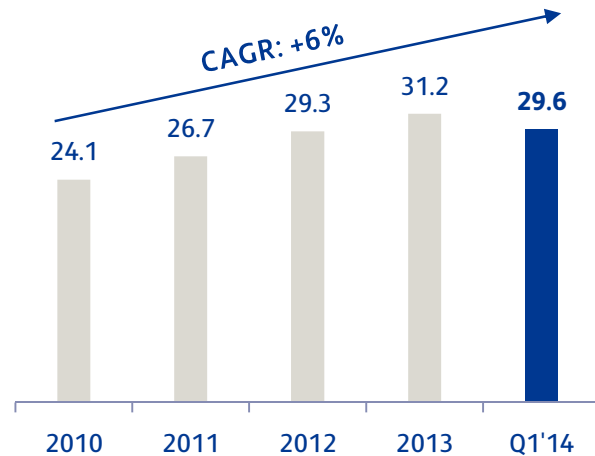
LOANS & ADVANCES (AED BN)



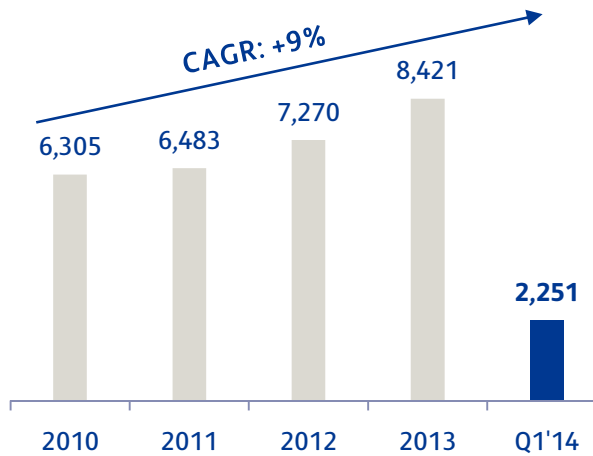
CUSTOMER DEPOSITS (AED BN)



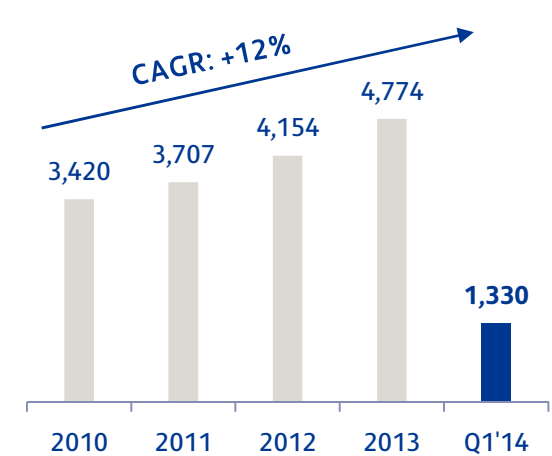
SHAREHOLDERS' EQUITY (AED BN)



OPERATING INCOME (AED MN)



NET PROFIT (AED MN)



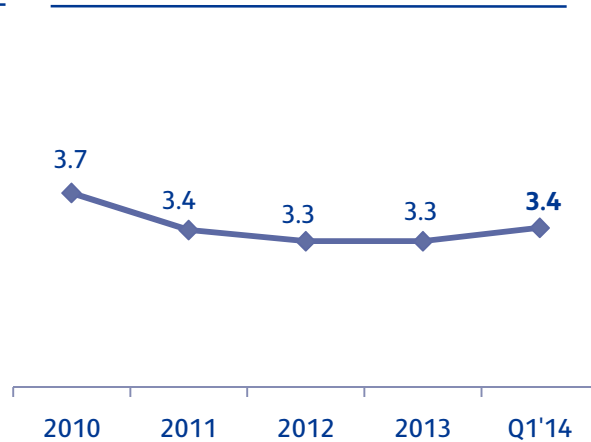
*Only Q1'14 figures reflect the restatement of acceptances performed during the period

Key Achievements (ct'd)

NET INTEREST MARGIN (%)



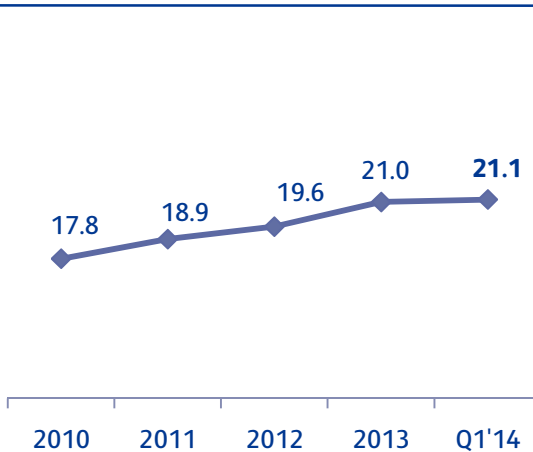
NPL RATIO (%)



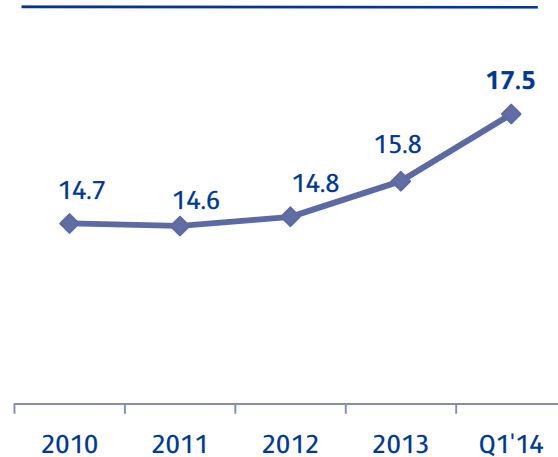
PROVISION COVERAGE (%)



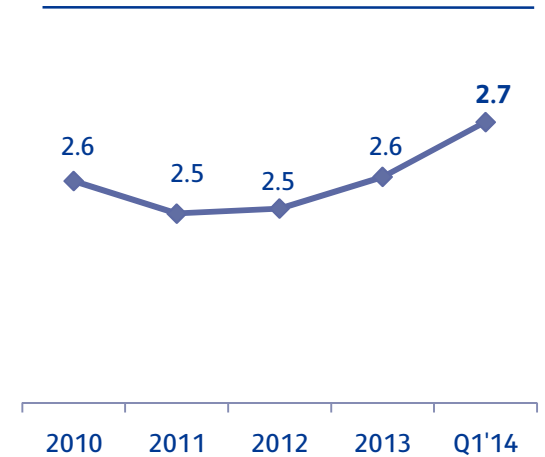
COST TO INCOME RATIO (%)



RoAE (%)

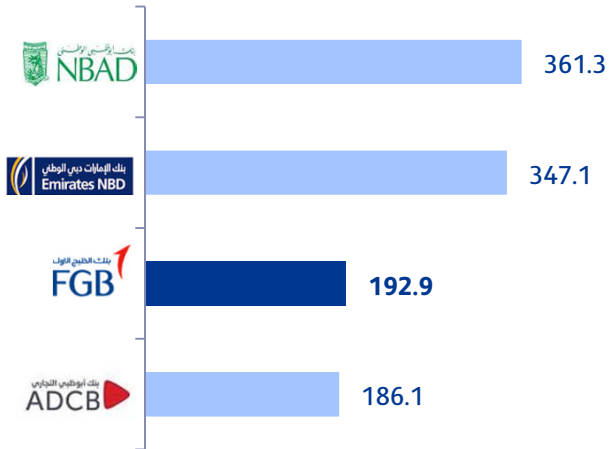


RoAA (%)

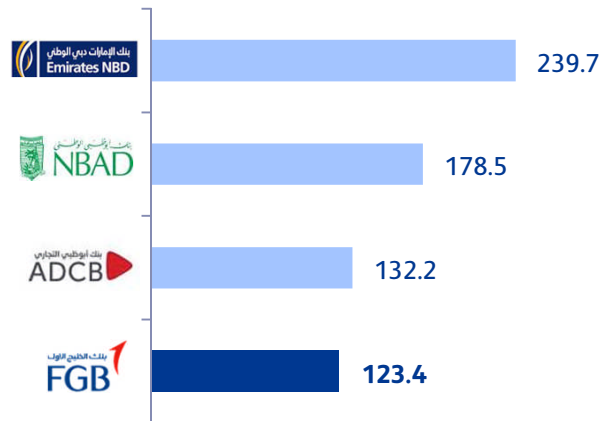


FGB vs. Large Peer Group (Q1'14)

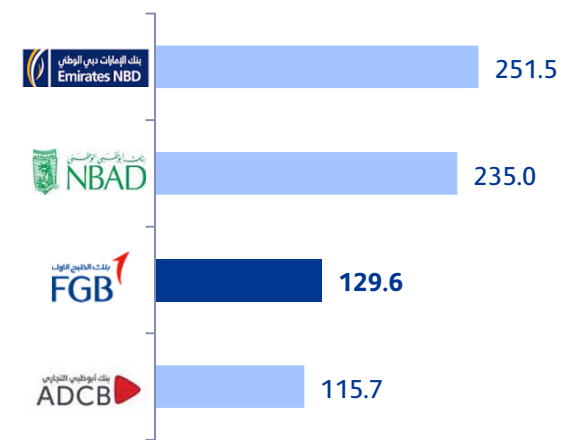
TOTAL ASSETS (AED Bn)



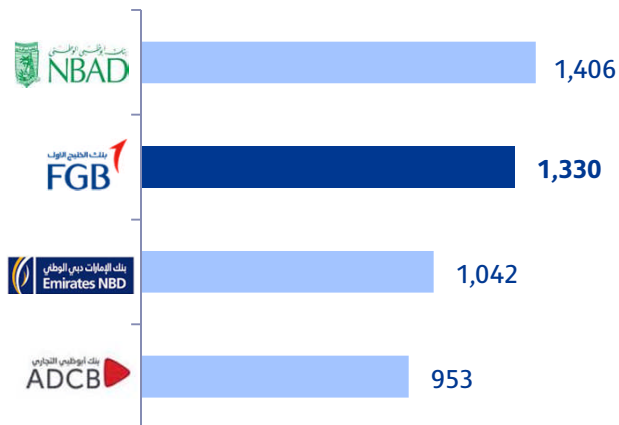
LOANS & ADVANCES (AED Bn)



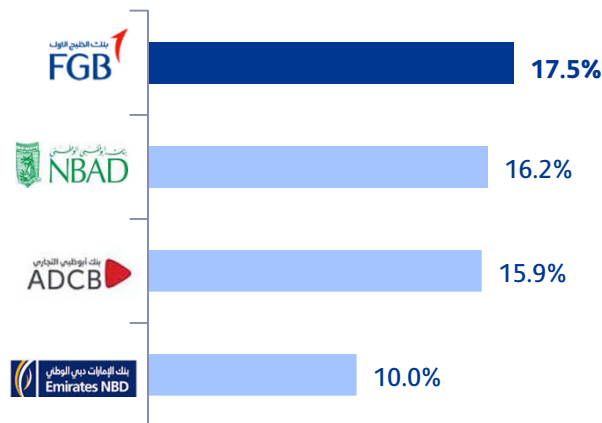
CUSTOMER DEPOSITS (AED Bn)



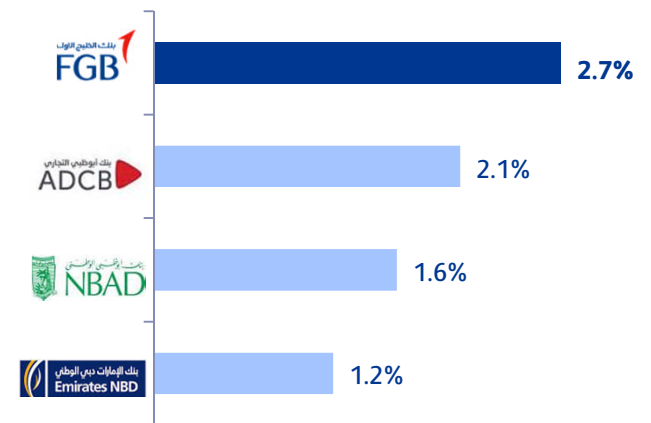
NET PROFIT (AED Mn)



RETURN ON AVERAGE EQUITY



RETURN ON AVERAGE ASSETS



Contents

- Operating Environment
- FGB Profile
- Q1'14 Performance Review

Q1'14 Performance Key Highlights

- Q1'14 net profit of AED 1,330Mn (+27% YoY)
- Revenues up 20% YoY to AED 2,251Mn; higher contribution from non-interest revenues at 29% of total operating income
- Loans and advances at AED 123.4Bn (+7% YoY) and Customer Deposits at AED 129.6Bn (+9% YoY)
- Key ratios: NIM at 3.7%, Cost to Income ratio at 21.1%, NPL ratio at 3.4%, provision coverage at 96.0%, loans-to-deposits ratio at 95.2%
- Basel II CAR at 19.0% and Tier 1 capital at 17.7%
- Annualized RoAE and RoAA improve to 17.5% and 2.7% respectively

Q1'14 Summary Financials

Income Statement (AED Mn)	Q1'14	Q1'13	YoY	Q4'13	QoQ
Net Interest and Islamic Financing Income	1,601	1,365	17%	1,619	-1%
Other Operating Income	650	510	27%	857	-24%
Operating Income	2,251	1,875	20%	2,475	-9%
G & A expenses	(475)	(386)	23%	(533)	-11%
Provisions/ Impairments	(436)	(433)	1%	(546)	-20%
Taxes	(5)	(5)	-8%	(9)	-49%
Minority Interest	(5)	(5)	0%	(16)	-69%
Net Income	1,330	1,046	27%	1,372	-3%
Earnings Per Share (AED)	0.33	0.25	32%		
Balance Sheet (AED Bn)	Mar'14	Mar'13*	YoY	Dec'13*	QoQ
Net Loans & Advances	123.4	115.2	7%	125.6	-2%
Customer Deposits	129.6	119.2	9%	138.0	-6%
Total Assets	192.9	174.6	10%	198.2	-3%
Shareholders' Equity	29.6	27.7	7%	31.2	-5%

**Mar'13 and Dec'13 Balance Sheet figures were restated in order to reflect the change of accounting treatment of acceptances adopted in Q1'14*

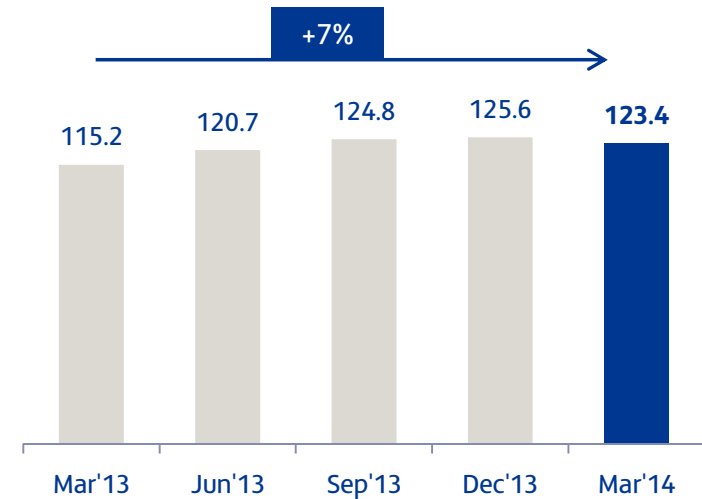
Key Ratios (%)	Q1'14	Q1'13	FY'13
Net Interest Margin	3.7	3.6	3.7
Cost-to-Income	21.1	20.6	21.0
Non-Performing Loan (NPL)	3.4	3.2	3.3
Provision Coverage	96.0	101.8	91.1
Loan-to-Deposit	95.2	98.9	92.0
Return on Average Equity	17.5	14.7	15.8
Return on Average Assets	2.7	2.4	2.6
Capital Adequacy	19.0	19.5	17.5

Asset Mix and Lending Activity

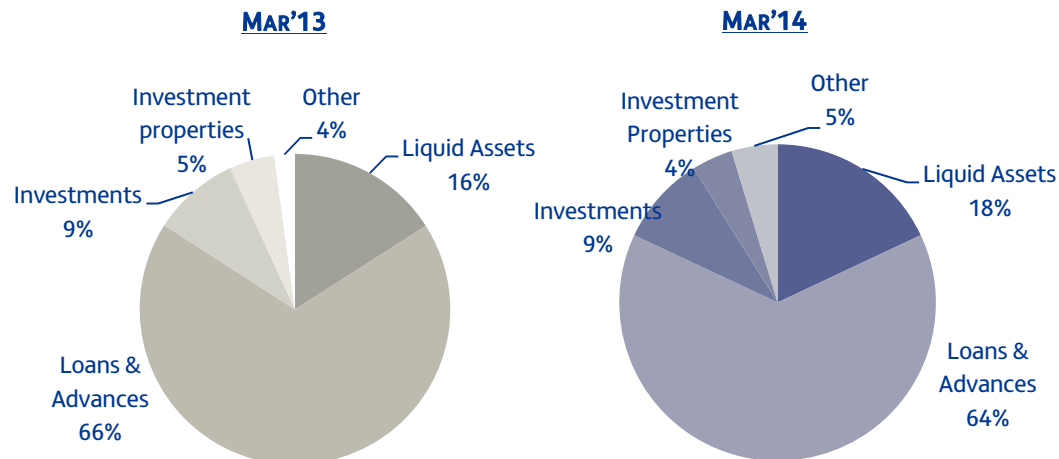
HIGHLIGHTS

- March-end 14 loan book increased by 7% YoY (+AED 8.2Bn) to AED 123.4Bn
- On a QoQ basis, loans and advances contracted by 2% as new underwritings were offset by loan repayments during the period
- Liquid Assets Ratio improved to 18% vs. 16% in Q1'13

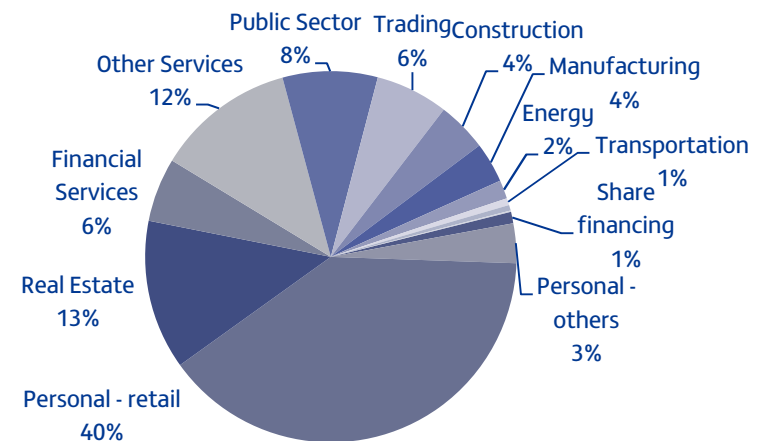
LOAN BOOK TREND (AED Bn)



ASSET MIX



LOAN BOOK BREAKDOWN BY SECTOR

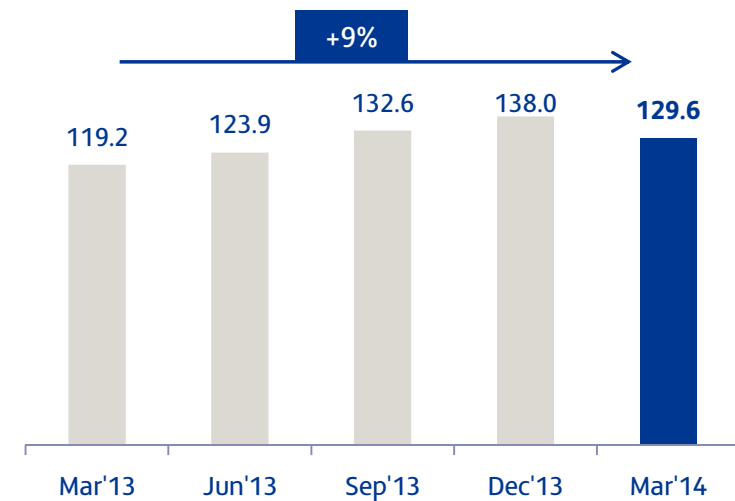


Liquidity

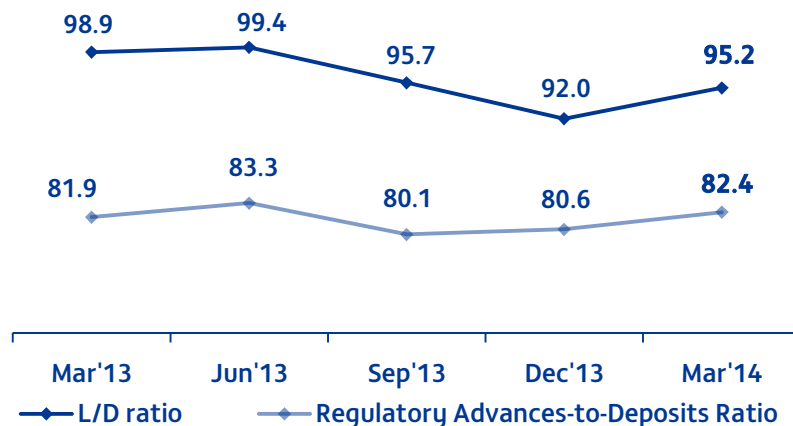
HIGHLIGHTS

- Customer deposits added 9% YoY (+AED 10.4Bn) to AED 129.6Bn
- Absolute loans-to-deposits ratio stood at 95.2% is inline with FGB's guidance to keep it close to 100%
- Regulatory Advances-to-Deposits ratio is at 82.4%, well below UAE CB ceiling of 100%

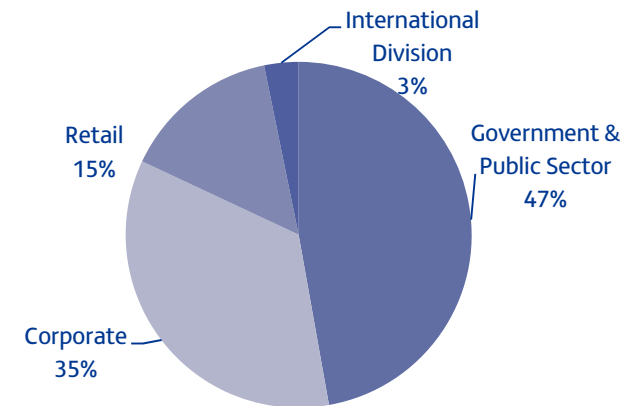
CUSTOMER DEPOSITS TREND (AED Bn)



LIQUIDITY RATIOS (%)



DEPOSITS BY SECTOR



Funding Mix

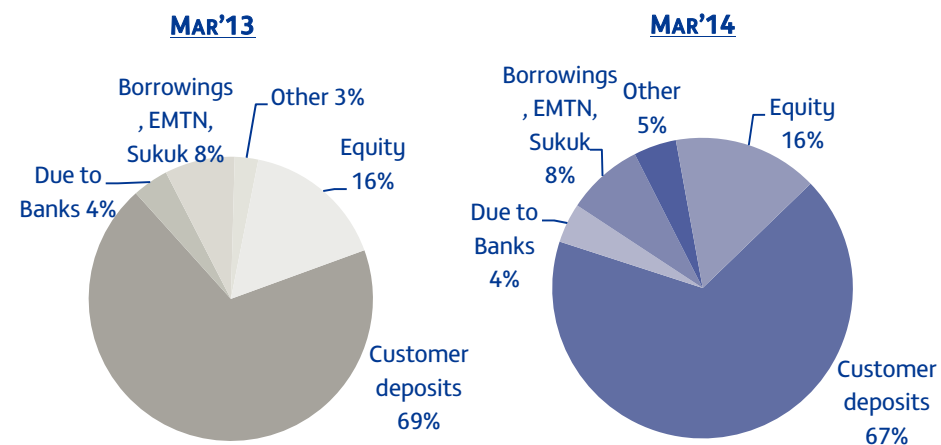
HIGHLIGHTS

- Customer deposits remain FGB's main funding source
- As part of its funding diversification strategy, FGB successfully issued 5-year AUD 250 million (USD 228 million) 'Kangaroo' bonds. The transaction was priced on March 25th 2014 at 155bps above interpolated midswaps. The bonds are set to mature on April 1, 2019.

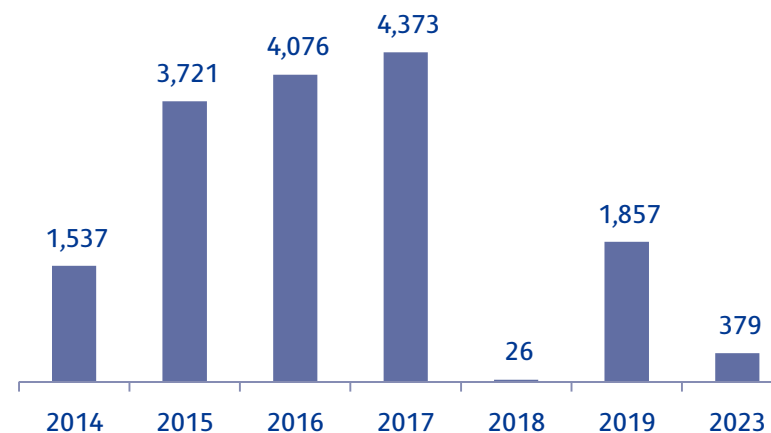
WHOLESALE FUNDING (AED Mn)

	Mar'14
Syndicated loan	3,306
Bank loans	1,469
EMTN	4,849
Medium term bonds	1,661
Repurchase agreements	460
Sukuk	4,224
Total	15,969

LIABILITY MIX



MATURITIES (AED Mn)

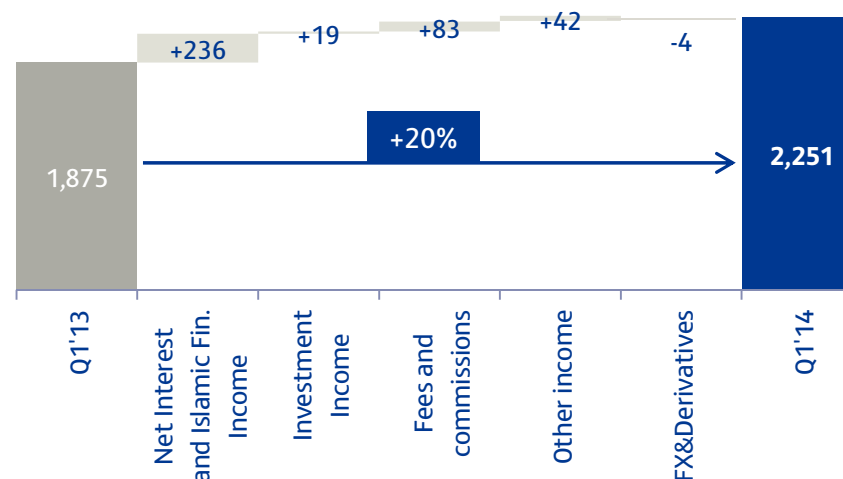


Revenues and Cost Efficiency

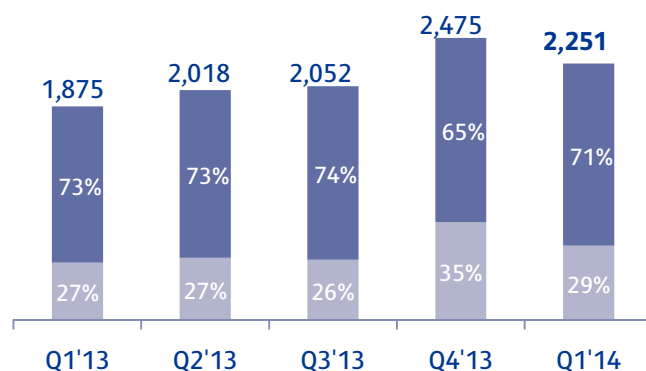
HIGHLIGHTS

- Revenues increased by 20% YoY (+AED 376Mn) to AED 2,251Mn
- Key revenue movements in Q1'14 vs. Q1'13 include:
 - +AED 236Mn addition in Net Interest and Islamic Financing income supported by 15bps YoY NIM improvement to 3.73%
 - +AED 83Mn increase in fees and commissions on higher corporate & syndication, and credit card-related fees
 - +AED 41Mn gain on sale of property
- Cost-to-income ratio remained within 21%-22% target range

KEY MOVEMENTS IN OPERATING INCOME (AED MN)

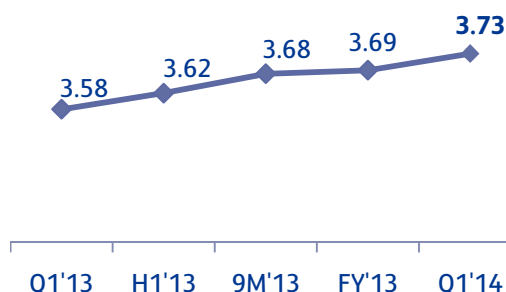


OPERATING INCOME QoQ TREND (AED MN)

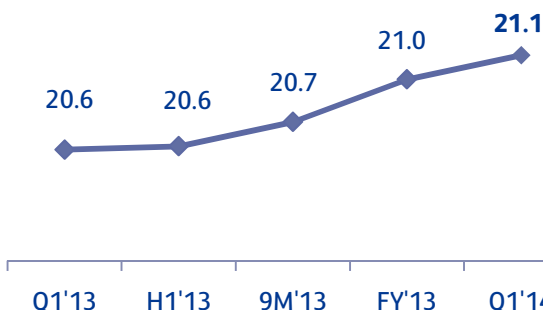


■ Net Interest and Islamic Financing Income
■ Other Income (inc. share of profit from assoc.)

NET INTEREST MARGIN (%)



COST-TO-INCOME RATIO (%)

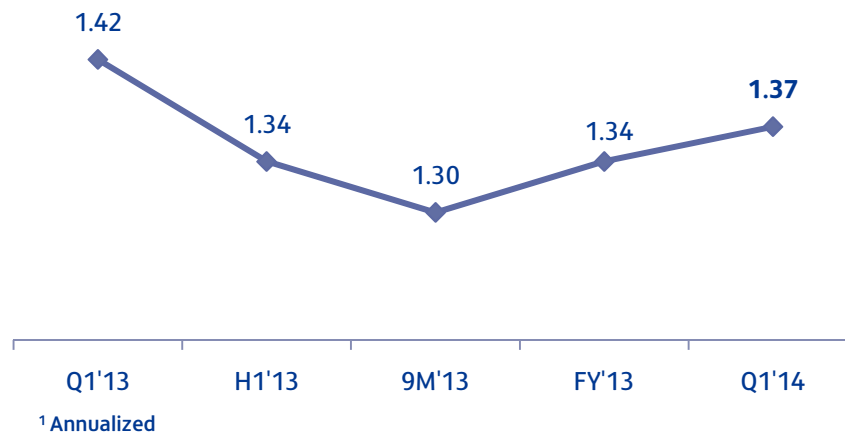


Credit Quality

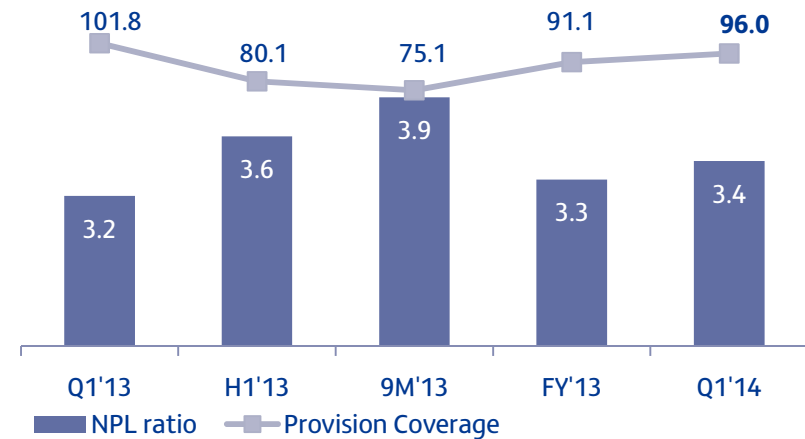
HIGHLIGHTS

- Q1'14 NPL ratio stood at 3.4% and provision coverage improved to 96.0% from 91.1% in FY'13
- Q1'14 provision charge was at AED 436Mn (+1% YoY); annualized cost of risk reduced to 1.37% from 1.42% in Q1'13
- General provisions increased by 25% YoY. At AED 2.0Bn as of March-end 14, they represent 1.32% of total CRWA, up from 1.10% in December 13

COST OF RISK¹ (%)



NPL RATIO AND PROVISION COVERAGE (%)



NPLS AND PROVISIONS (AED Mn)

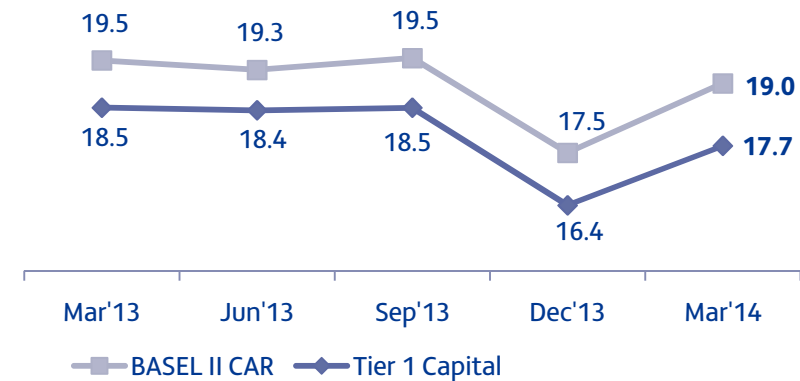
	Q1'14	Q1'13	YoY %	FY'13	QoQ %
NPLs	4,361	3,834	14%	4,287	2%
Provisions	4,187	3,903	7%	3,905	7%
Specific	2,178	2,298	-5%	2,151	1%
General	2,010	1,604	25%	1,754	15%

Capital Strength (Basel II)

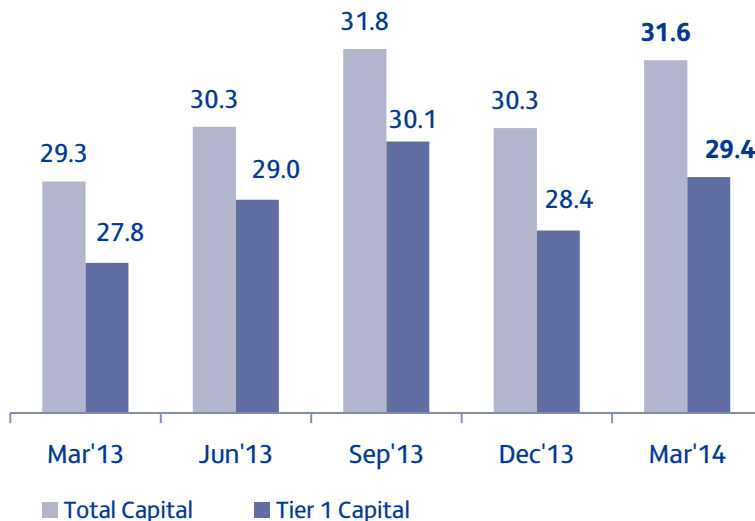
HIGHLIGHTS

- As of March-end 2014, Basel II CAR remained strong at 19.0% despite the distribution of AED 3.0Bn cash dividends during the period
- March-end '14 Tier 1 capital is at 17.7%, well above UAE CB minimum requirement of 8% and FGB's medium term floor of 14%

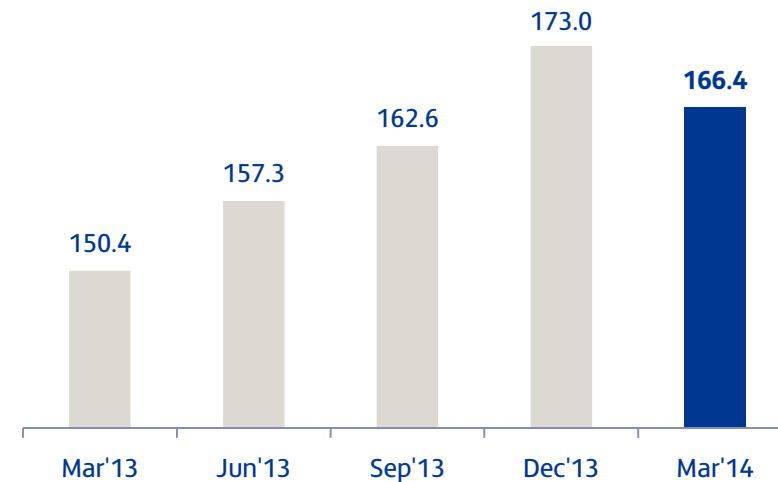
CAPITAL ADEQUACY RATIO (%)



CAPITAL BASE (AED BN)



RISK WEIGHED ASSETS* (AED BN)



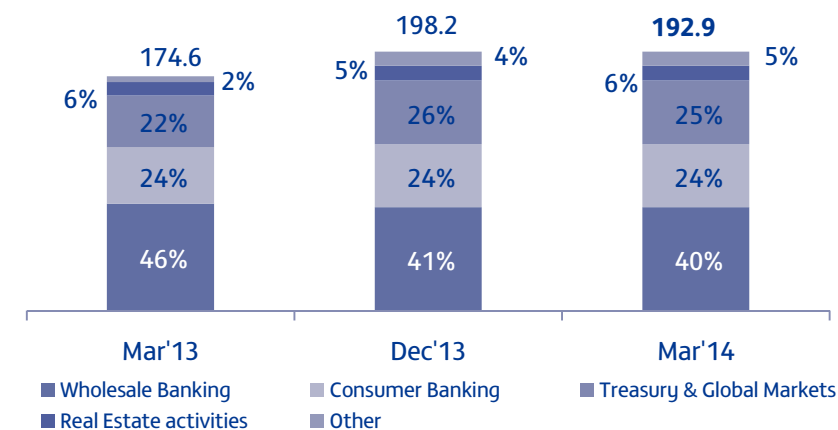
*Mar'13, Jun'13, Sep'13 and Dec'13 RWA figures were not restated and do not reflect the change of treatment of acceptances performed in Q1'14

Business Segment Contributions

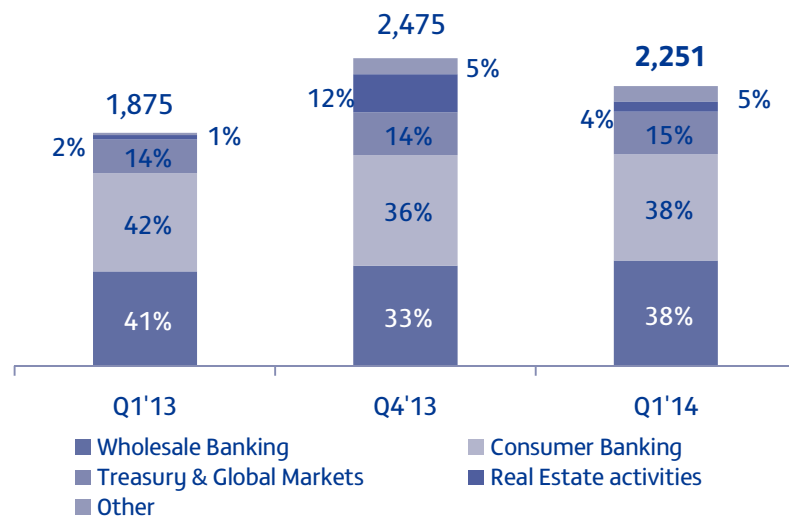
HIGHLIGHTS

- 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 represented a combined share of 89% of Q1'14 total assets and generated 91% of Q1'14 revenues
- WBG and CBG represented 41% and 36% of the group's Q1'14 net profits respectively; T&GM originated 24% of the total

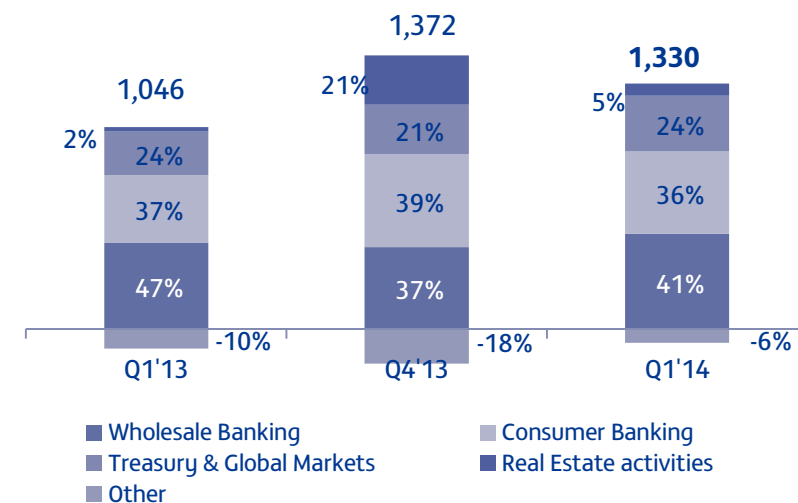
ASSETS BREAKDOWN (AED Bn)



REVENUE BREAKDOWN (AED Mn)



NET PROFIT BREAKDOWN (AED Mn)

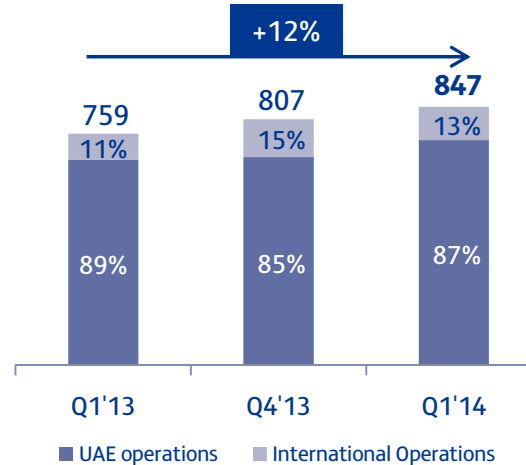


Wholesale Banking Group - WBG

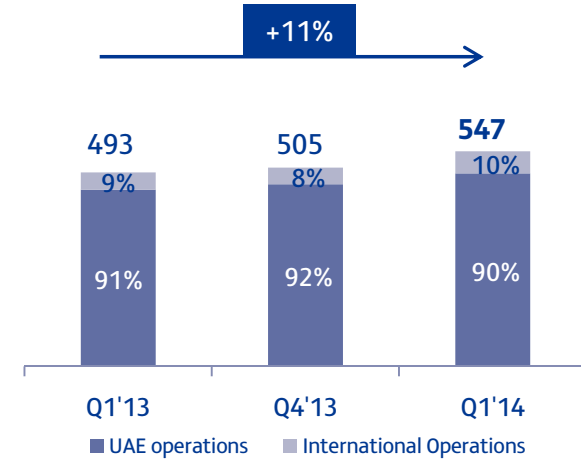
HIGHLIGHTS

- Continued focus on diversification strategy (clients, products, and geographies)
- Revenues increased by 12% YoY to AED 847Mn
- International operations increased their share to 13% of WBG revenues vs. 11% in Q1'13

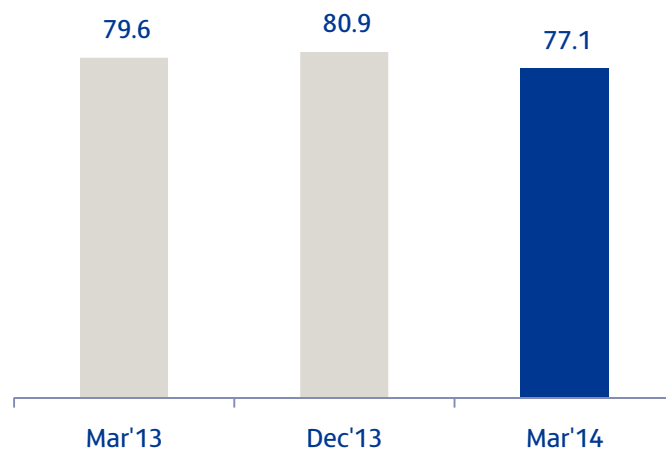
OPERATING INCOME (AED Mn)



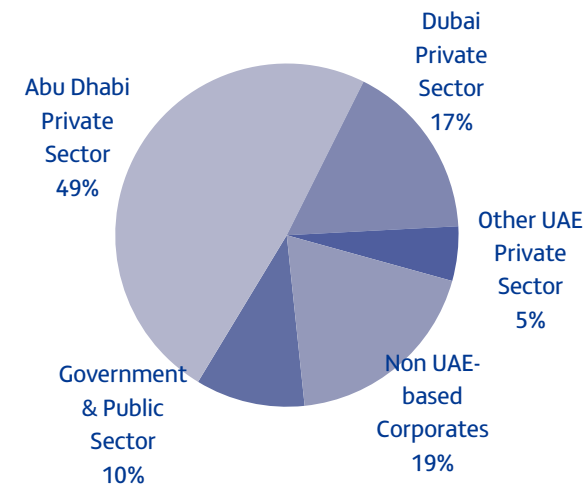
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



WHOLESALE GROSS LOAN PORTFOLIO (MAR'14)

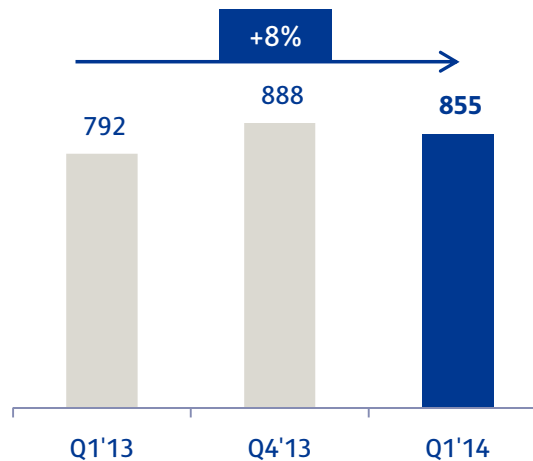


Consumer Banking Group - CBG

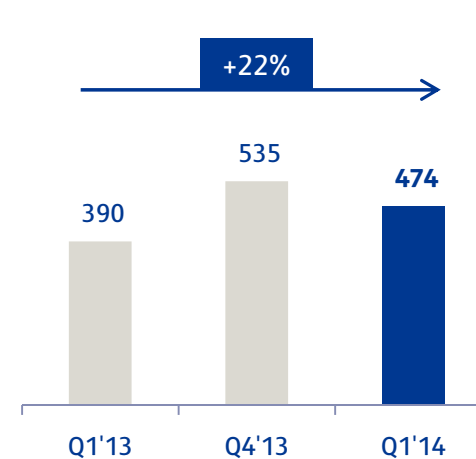
HIGHLIGHTS

- CBG revenues grew 8% YoY to AED 855Mn in Q1'14
- Total assets of AED 46.9Bn are 11% higher than in Q1'13
- Wealth Management , SME loans and credit cards grew their combined share in CBG gross loan portfolio to 20% up from 16% in Q1'13

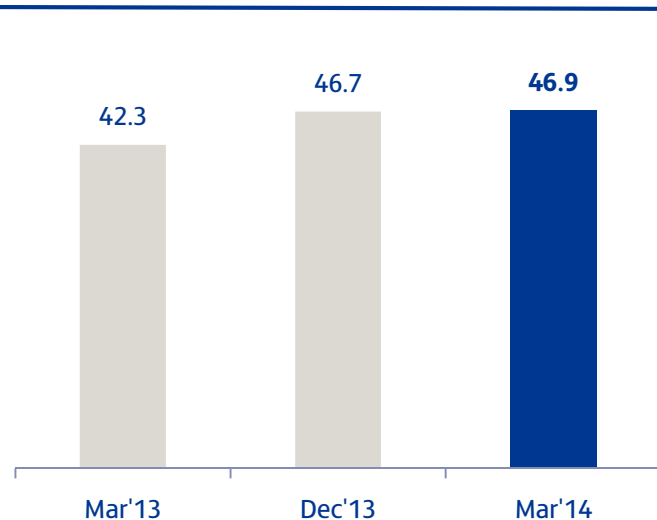
OPERATING INCOME (AED Mn)



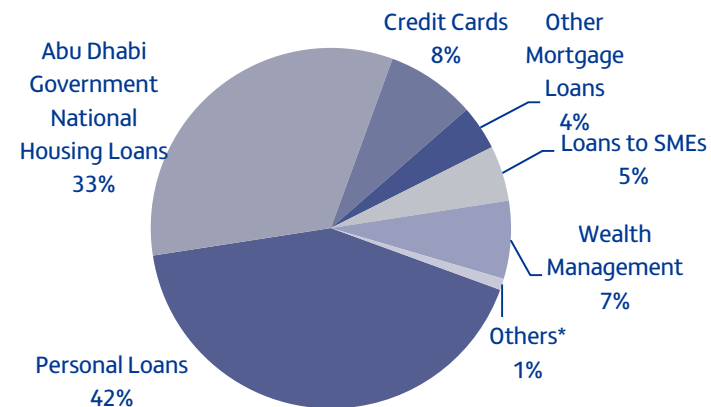
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



CONSUMER GROSS LOAN PORTFOLIO (MAR'14)



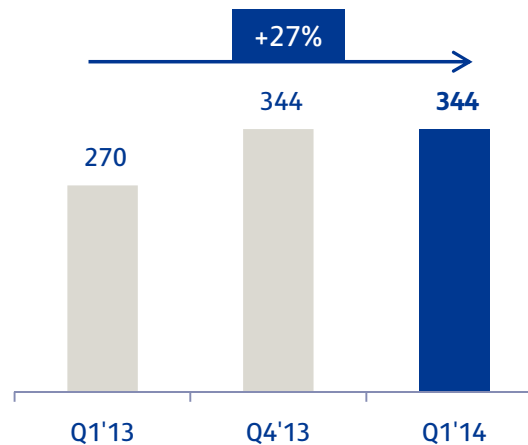
*Auto loans and overdrafts

Treasury & Global Markets – T&GM

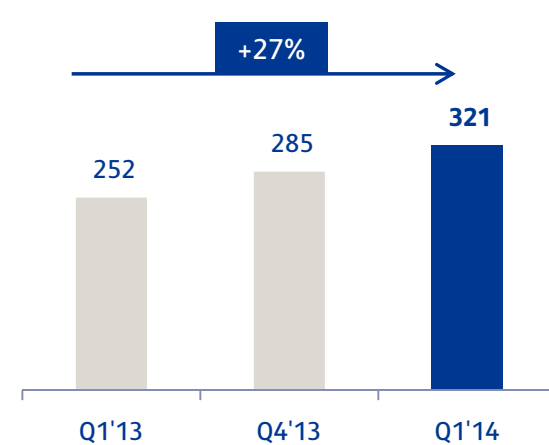
HIGHLIGHTS

- Revenues improved 27% YoY to AED 344Mn
- Total Assets grew by 24% YoY to AED 47.5Bn
- Net profits were recorded at AED 321Mn in Q1'14, up 13% QoQ and 27% YoY

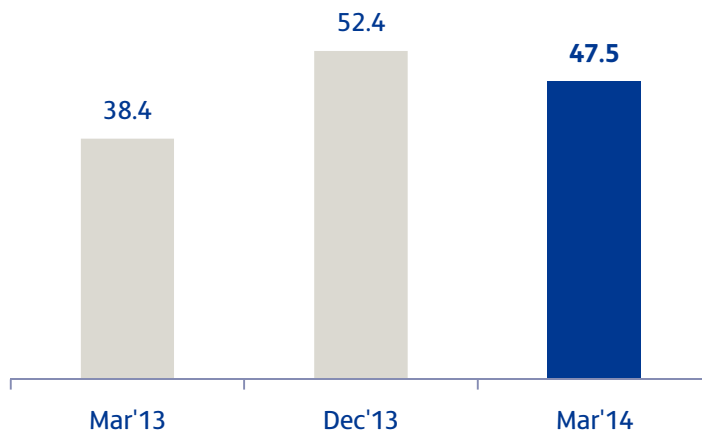
OPERATING INCOME (AED Mn)



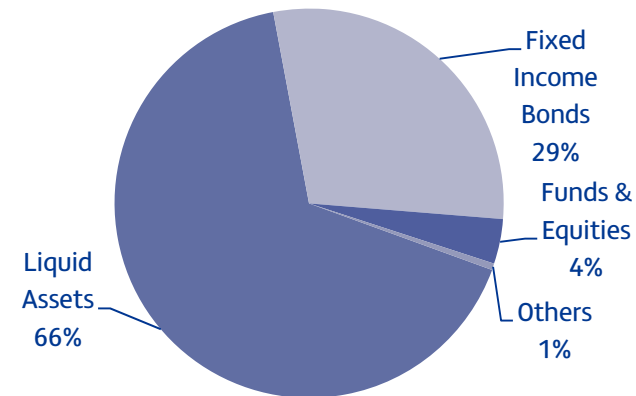
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



TREASURY & GLOBAL MARKETS PORTFOLIO (MAR'14)

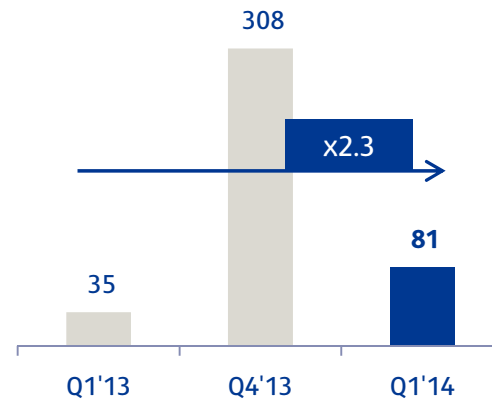


Real Estate Activities

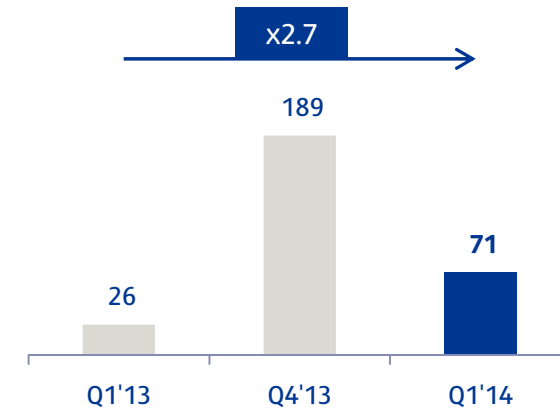
HIGHLIGHTS

- Real estate revenues more than doubled YoY to AED 81Mn driven by:
 - AED 41Mn property gain booked during the period
 - Improvement of rental yield at 5.5% (vs. 4.3% in Q1'13)
- 90% of FGB's property investments are either located in Abu Dhabi or are generating rental income

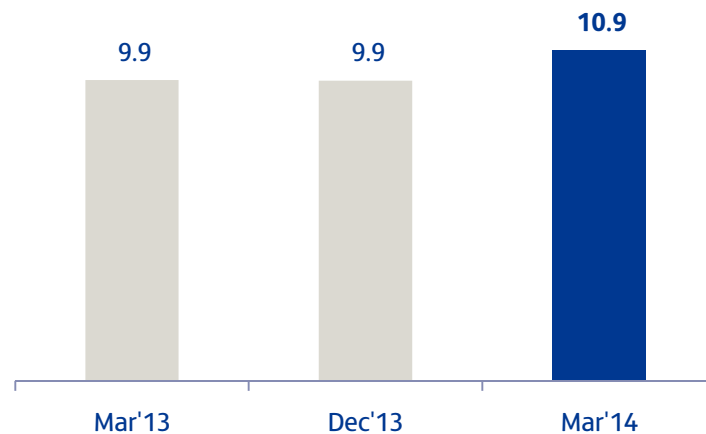
OPERATING INCOME (AED Mn)



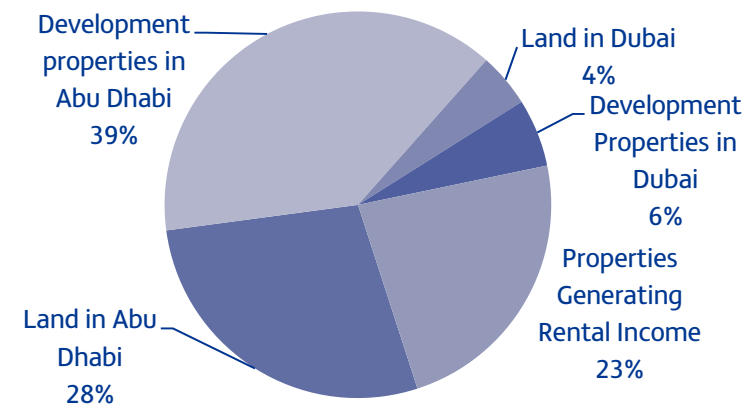
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



INVESTMENT PROPERTIES PORTFOLIO¹ (MAR'14)



¹ Investment properties portfolio amounted to AED 8.1Bn as of Mar'14

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%

2014 Outlook

MACRO	<ul style="list-style-type: none">• Positive outlook underpinned by ongoing economic diversification and increased government spending
YoY GROWTH	<ul style="list-style-type: none">• 10% loan growth• Double-digit revenue growth
NIMs	<ul style="list-style-type: none">• ~20bps expected contraction
COST EFFICIENCY	<ul style="list-style-type: none">• Cost-to-Income ratio within 21%-22%
ASSET QUALITY	<ul style="list-style-type: none">• NPL ratio within 3.0%-3.5%• Provision coverage above 90%
PROFITABILITY	<ul style="list-style-type: none">• Sustainable Medium Term RoAE target of 18%¹
CAPITAL	<ul style="list-style-type: none">• 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 Awards in 2013

The Banker

UAE Bank of The Year 2013



emeafinance
Europe • Middle East • Africa



Best Local Bank in the UAE



Best Bank in the UAE

Best Bancassurance in the UAE



Forbes
Middle East

3rd Most Powerful Company in the UAE

6th Leading Bank in Top 500 in the Arab World List



Thank you!

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

