

FGB Q2/H1'15 Earnings Presentation

Sunday 26 July 2015



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Q2/H1'15 Performance Key Highlights

- **H1'15 Net Profit up 7% YoY to AED 2,869Mn**; Q2'15 net profit up 8% YoY (+2% QoQ) to AED 1,452Mn – H1'15 EPS up 9% to AED 0.63
- Strong volume growth with **loans and advances up 16% YoY** (+4% QoQ); Customer deposits up 2% YoY (-2% QoQ)
- **Revenues increased by 2% YoY to AED 4,634Mn**, primarily driven by a solid 11% growth in non-interest income offsetting the 2% decline in net interest and Islamic financing income due to lower NIMs
- Key Ratios: NIM at 3.39%, LCR at 66.8%, C/I ratio at 24.1%
- **Asset quality metrics remain healthy**: 2.6% NPL ratio, 116.6% provision coverage, 80bps cost of risk
- Robust capital position: **total CAR at 18.7%** and **Tier 1 capital at 17.5%**
- Solid returns with **RoAE at 17.1%** and **RoAA at 2.7%**

Q2/H1'15 Summary Financials

Income Statement (AED Mn)	H1'15	H1'14	YoY	Q2'15	Q1'15	QoQ	Q2'14	YoY
Net Interest and Islamic Financing Income	3,196	3,247	-2%	1,609	1,587	1%	1,647	-2%
Other Operating Income	1,437	1,292	11%	703	735	-4%	641	10%
Operating Income	4,634	4,539	2%	2,312	2,322	0%	2,288	1%
G&A expenses	(1,117)	(1,007)	11%	(593)	(524)	13%	(532)	11%
Provisions/ Impairments	(630)	(828)	-24%	(258)	(372)	-31%	(392)	-34%
Taxes	(10)	(11)	-9%	(4)	(5)	-20%	(7)	-43%
Minority Interest	(8)	(12)	-33%	(5)	(2)	150%	(7)	-29%
Net Income	2,869	2,680	7%	1,452	1,417	2%	1,350	8%
Earnings Per Share (AED)	0.63	0.58	9%	0.32	0.31	3%	0.29	10%

Balance Sheet (AED Bn)	Jun'15	Jun'14	YoY	Mar'15	QoQ
Net Loans & Advances	148.9	128.2	16%	142.8	4%
Customer Deposits	140.3	137.5	2%	142.9	-2%
Total Assets	219.1	198.2	11%	214.0	2%
Shareholders' Equity	33.0	31.0	6%	31.6	4%

Key Ratios (%)	Jun'15	Jun'14	YoY (bps)
Net Interest Margin	3.4	3.7	(29)
Cost-to-Income	24.1	22.2	190
Non-Performing Loan (NPL)	2.6	3.0	(40)
Provision Coverage	116.6	110.2	640
Loan-to-Deposit	106.1	93.2	1,290
Return on Average Equity	17.1	17.2	(10)
Return on Average Assets	2.7	2.7	-
Capital Adequacy	18.7	18.9	(20)

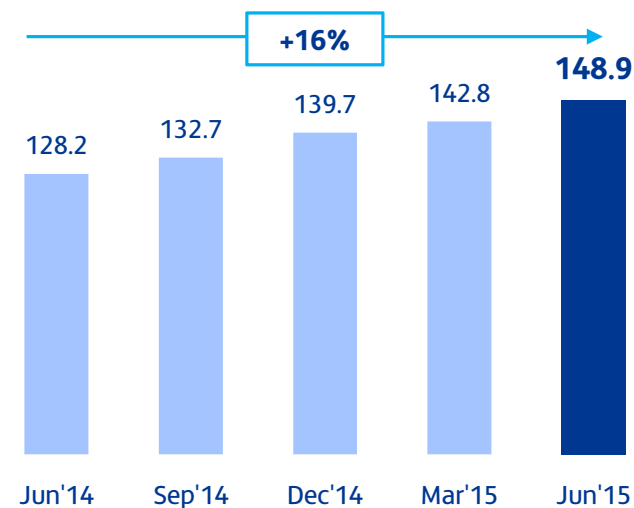
Note: Rounding differences may appear in the above table

Asset Mix and Lending Activity

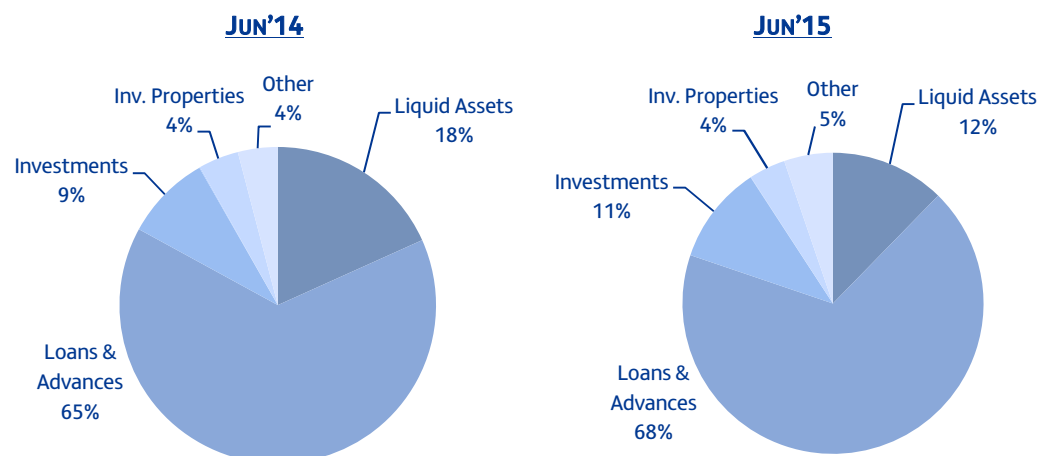
HIGHLIGHTS

- During H1'15, loans and advances grew by 16% YoY and 4% QoQ (+AED 6.1Bn) driven by continued strength across both wholesale and consumer segments
- In light of the robust loan growth in H1'15, we revise our FY15 guidance from high single-digit growth to a range of 10-12%
- FGB's loan portfolio is very well diversified across economic sectors with a mix of 60% wholesale/ 40% consumer
- Liquid assets represent 12% of total assets as of June-end 2015, against 18% in Q2'14. This reflects strong loan growth achieved over the period, as well as FGB's compliance with LCR requirements.

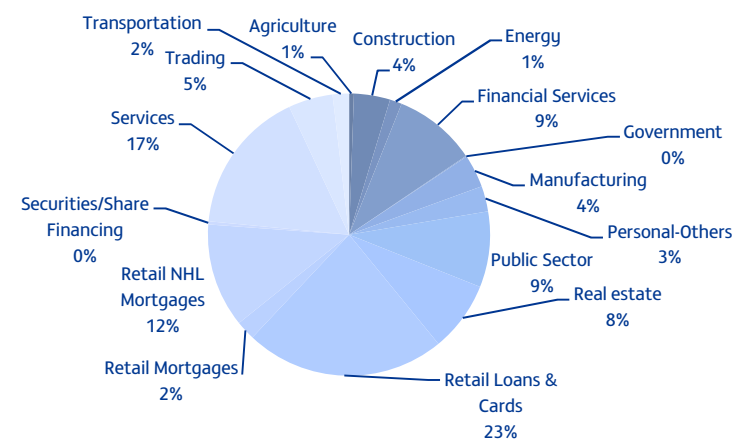
LOAN BOOK TREND (AED Bn)



ASSET MIX



LOAN BOOK BREAKDOWN BY SECTOR

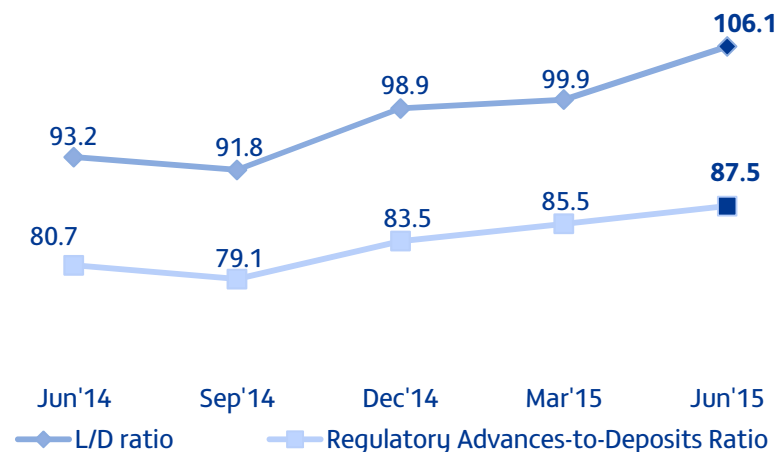


Liquidity

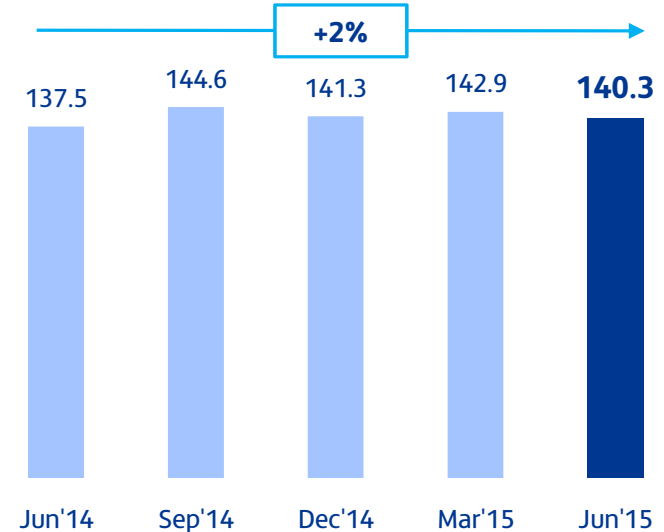
HIGHLIGHTS

- Customer deposits increased by 2% YoY and declined by 2% QoQ due to volatility in fixed deposits
- Deposits breakdown by sector remained quasi-intact with Government & Public Sector deposits representing 33% of the total
- CASA deposits represent 19% of Jun'15 deposit base
- L/D ratio tightened to 106.1% in Q2'15 yet regulatory Advances to Deposits ratio at 87.5% remained well below the regulatory ceiling.
- In light of the latest UAE CB liquidity circular, FGB is comfortably above the Basel III glide path of 60% with a Group LCR of 66.8%.

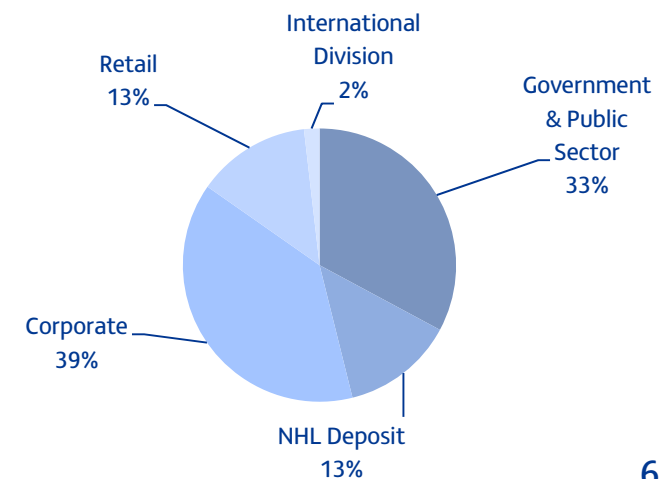
LIQUIDITY RATIOS (%)



CUSTOMER DEPOSITS TREND (AED Bn)



DEPOSITS BY SECTOR



Funding Mix

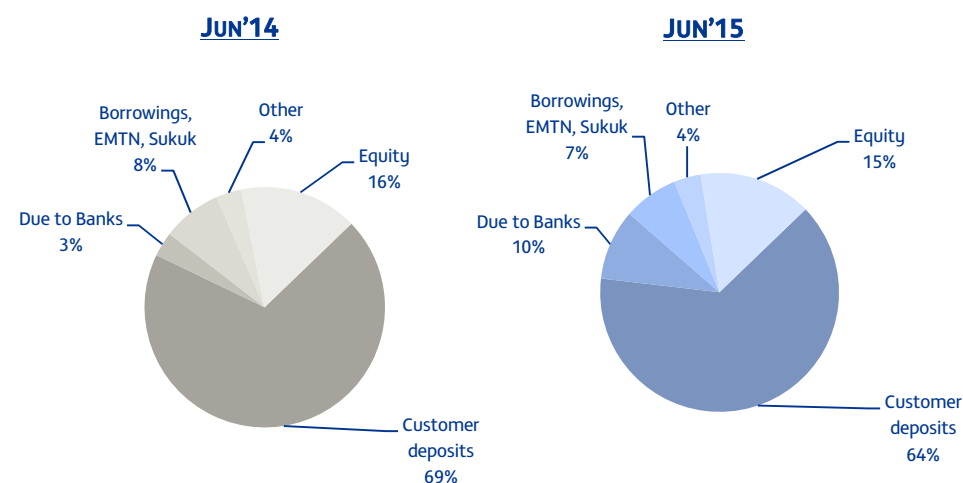
HIGHLIGHTS

- In line with its funding diversification strategy, FGB completed the following transactions during the second quarter of 2015
 - 3-year CNY 400Mn EMTN (AED 237Mn) @ 5.0% coupon
 - 5-year HKD 160Mn EMTN (AED 76Mn) @ 2.37% coupon
 - 7-year CHF 200Mn EMTN (AED 790Mn) @ 0.625% coupon
 - 3-year SGD 11Mn EMTN (AED 30Mn) @ 2.10% coupon
- Subsequent to 30 June 2015, the Bank has issued:
 - a Euro Medium Term Note (EMTN) of USD 25 million (AED 92 million). The notes are due in July 2045 and are multi-callable, zero-coupon, with a yield of 5.30% per annum
 - Notes amounting to USD 40Mn (AED 146Mn) under its newly established ECP programme.
- Since the beginning of the year, FGB successfully raised USD 1.12Bn of wholesale funding

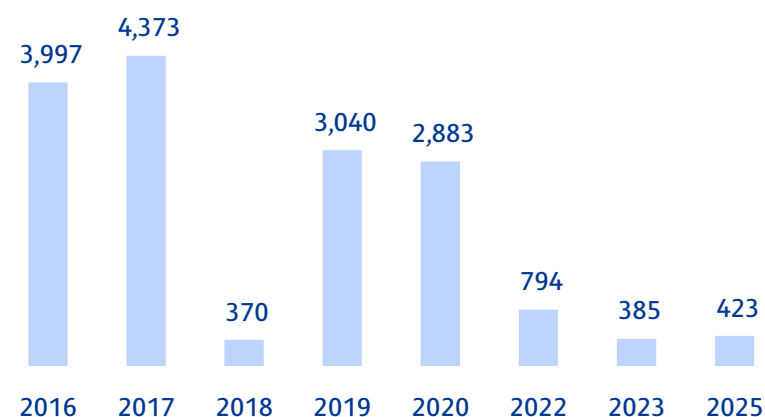
WHOLESALE FUNDING (AED Mn)

	Jun'15
Bank loans	184
EMTN	9,738
Medium term bonds	1,910
Repurchase agreements	208
Sukuk	4,224
Total	16,264

LIABILITY MIX



MATURITIES (AED Mn)

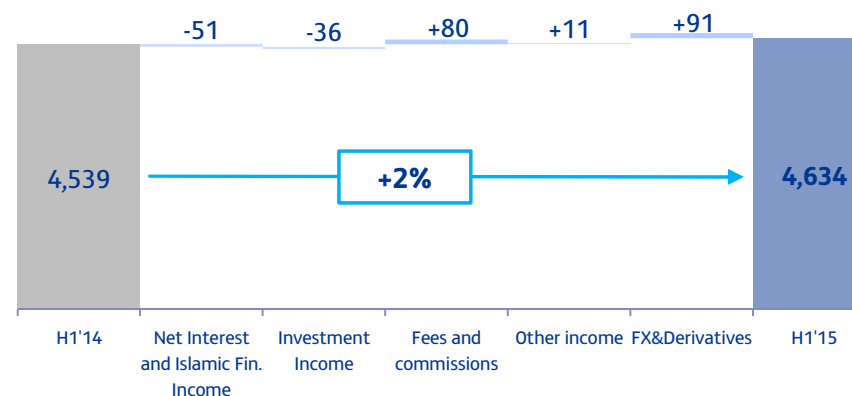


Key Revenue Movements and NIMs

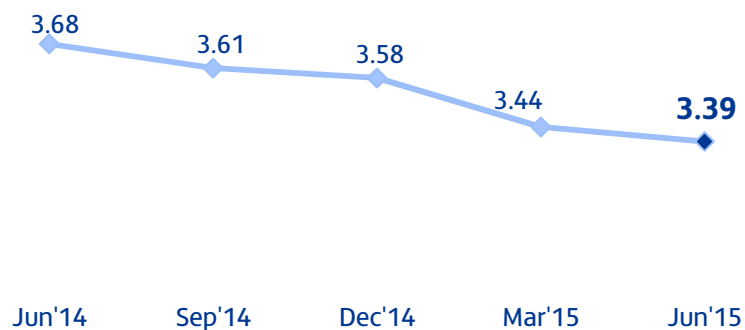
HIGHLIGHTS

- H1'15 revenues grew by 2% YoY (+AED 95Mn) as a result of :
 - AED 51Mn reduction in net interest and Islamic income due to asset yield compression insufficiently offset by higher volumes. H1'15 NIM was down 29bps YoY, yet still within our anticipated 25-35bps contraction range for FY15
 - AED 36Mn decline in investment income due to volatile market conditions
 - +AED 80Mn addition in core fees and commissions thanks to higher corporate & syndication fees , wealth management and other retail lending fees
 - +AED 11Mn rise in Other Income including AED 75Mn gain on sale of property (AED 51Mn in Q2'15)
 - +AED 91Mn increase in FX & Derivatives income
- In light of a slower than anticipated revenue growth as of June-end 2015, we review our FY15 revenue growth guidance from low double-digit to mid single-digit

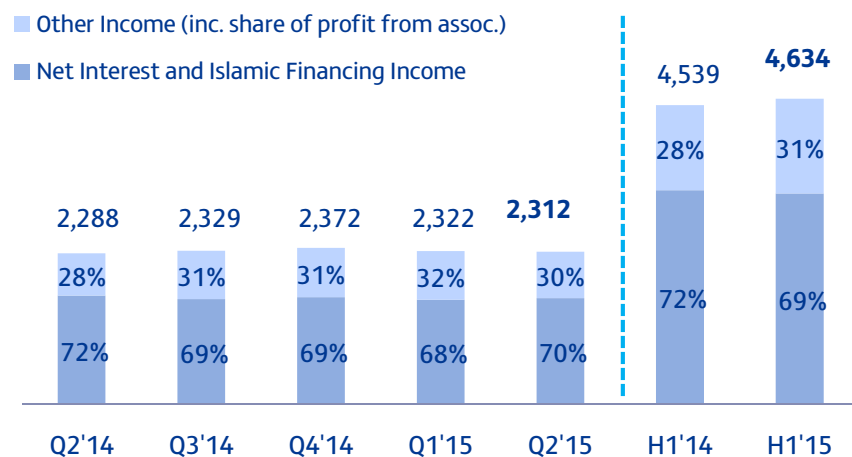
KEY MOVEMENTS IN OPERATING INCOME (AED MN)



NET INTEREST MARGIN (%) - YTD



REVENUE BREAKDOWN (AED Mn)



Non-Interest Revenues and Cost Efficiency

HIGHLIGHTS

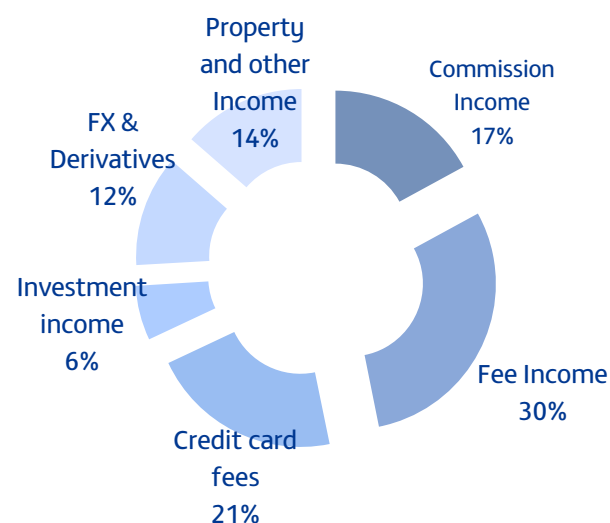
- Non-interest revenues expanded by 11% YoY increasing their contribution in total operating income to 31% (vs. 28% last year)
- Fee income and credit card fees grew by 24% and 10% YoY respectively, offsetting the 11% decline in commissions mainly attributable to declining LCs
- Core fees and commissions represent 68% of non interest revenues (21% total operating income) as of June-end'15
- Higher business volumes and continued investments in systems and technology drove the 11% rise in operating expenses during the period. Due to slower revenue growth, H1'15 C/I ratio landed at 24.1% yet still remaining within our target range for the current year.

H1'15 NON-INTEREST REVENUES

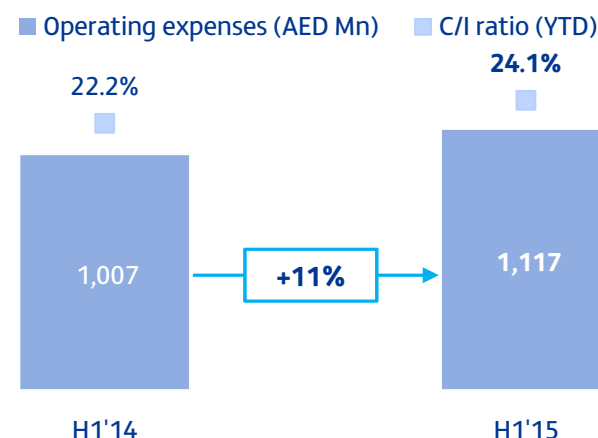
In AED Mn	H1'15	H1'14	YoY %
Commission Income	245	276	-11%
Fee Income	428	345	24%
Credit card fees	305	277	10%
Investment income	87	123	-30%
FX & Derivatives	177	87	105%
Property and other income*	196	185	6%
Total	1,438	1,292	11%

*Including share of profit from associates

H1'15 NON-INTEREST REVENUE BREAKDOWN



COST EFFICIENCY

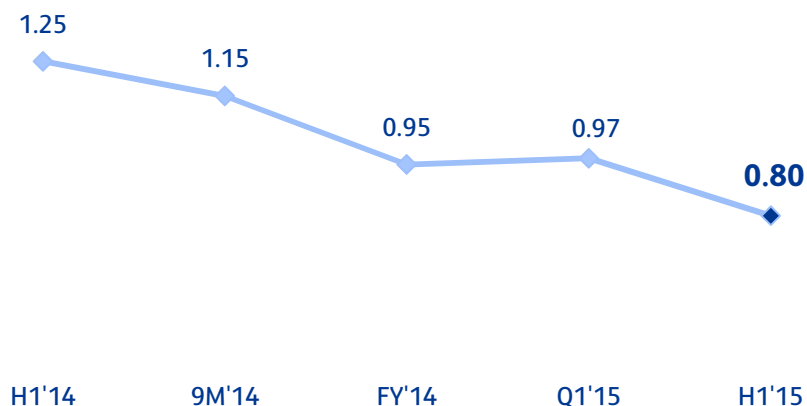


Credit Quality

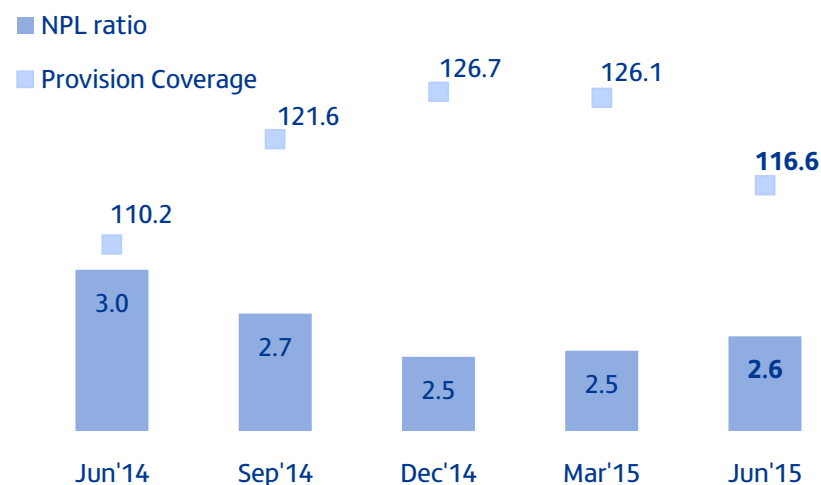
HIGHLIGHTS

- H1'15 asset quality metrics remained healthy with NPL ratio at 2.6% and provision coverage at 116.6%
- At AED 2.6Bn, general provisions exceed 1.5% of total CRWA (all inclusive)
- Credit impairments declined by 26% YoY to AED 617Mn implying an annualized cost of risk at a post-crisis low of 80bps.
- As our outlook on credit quality remains favorable for the remainder of the year, we review our FY15 cost of risk guidance to 80-90bps down from 100bps

COST OF RISK (%) - YTD



NPL RATIO AND PROVISION COVERAGE (%)



NPLs AND PROVISIONS (AED Mn)

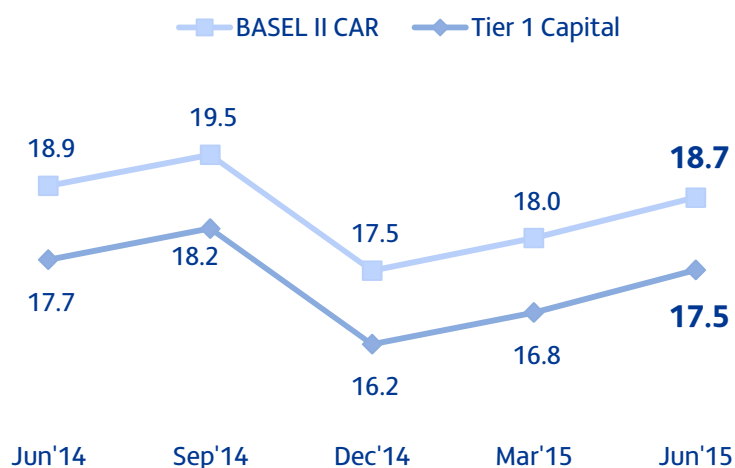
	Jun'15	Jun'14	YoY %	Mar'15	QoQ %
NPLs	3,949	3,939	0%	3,666	8%
Provisions	4,606	4,343	6%	4,623	0%
Specific	2,042	2,108	-3%	1,982	3%
General	2,564	2,235	15%	2,641	-3%

Capital Strength (Basel II)

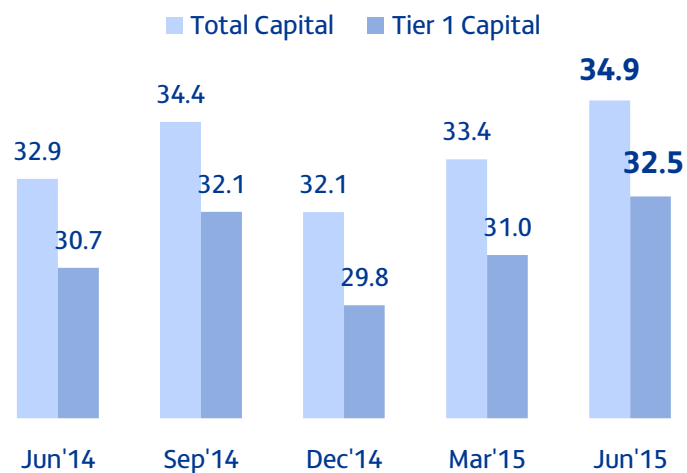
HIGHLIGHTS

- Basel II total CAR and Tier 1 capital ratios remained robust at 18.7% and 17.5% respectively
- RWA grew by 7% YoY reflecting the growing balance sheet
- FGB's medium term Tier 1 capital floor under Basel II remains at 14%

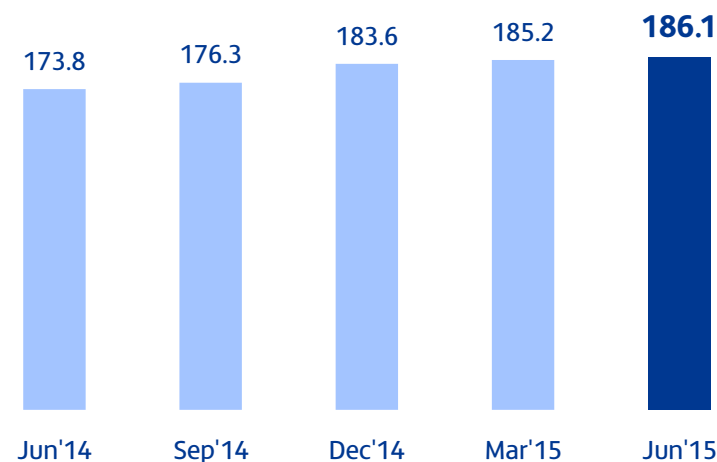
CAPITAL ADEQUACY RATIO (%)



CAPITAL BASE (AED Bn)



RISK WEIGHED ASSETS (AED Bn)

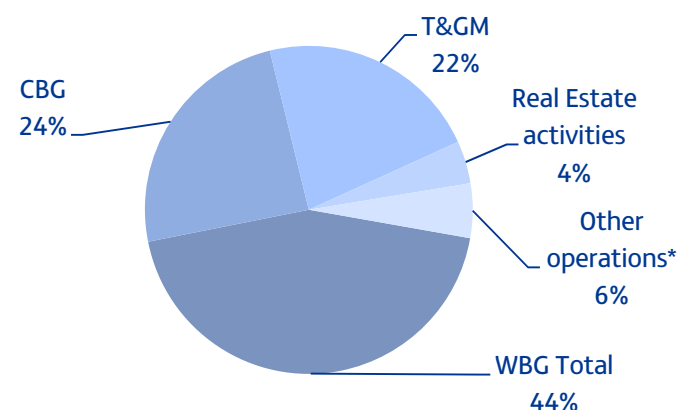


Business Segment Contributions

HIGHLIGHTS

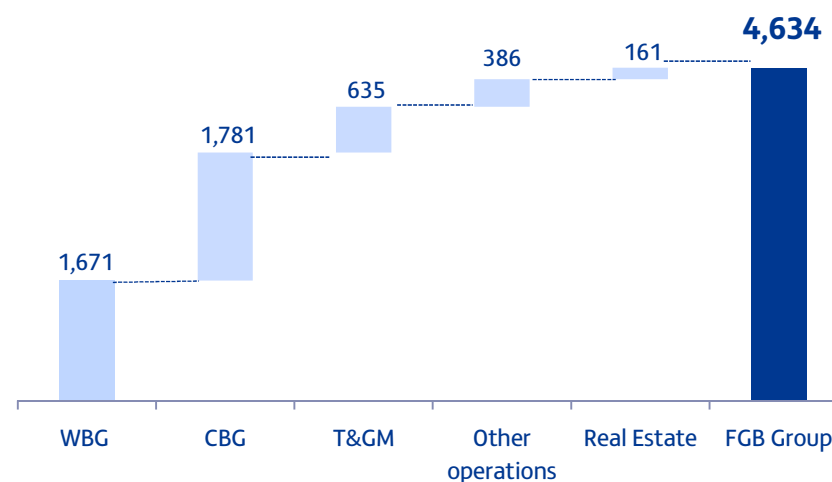
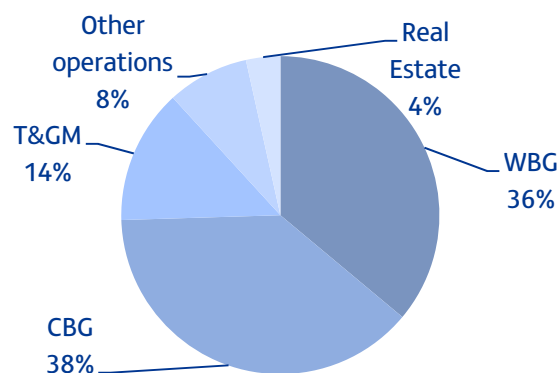
- Continued focus on enhancing core capabilities and on maximizing synergies between the three core businesses: Wholesale & International Banking Group (WBG), Consumer Banking Group (CBG), and Treasury & Global Markets Group (T&GM)
- These three pillars represent 90% of Group total assets as of Jun'15
- CBG generated 38% of H1'15 Group revenues, followed by WBG (36%) and T&GM (14%).

ASSETS BREAKDOWN



*Other Operations include subsidiaries and associates (other than real estate), and the Head Office

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



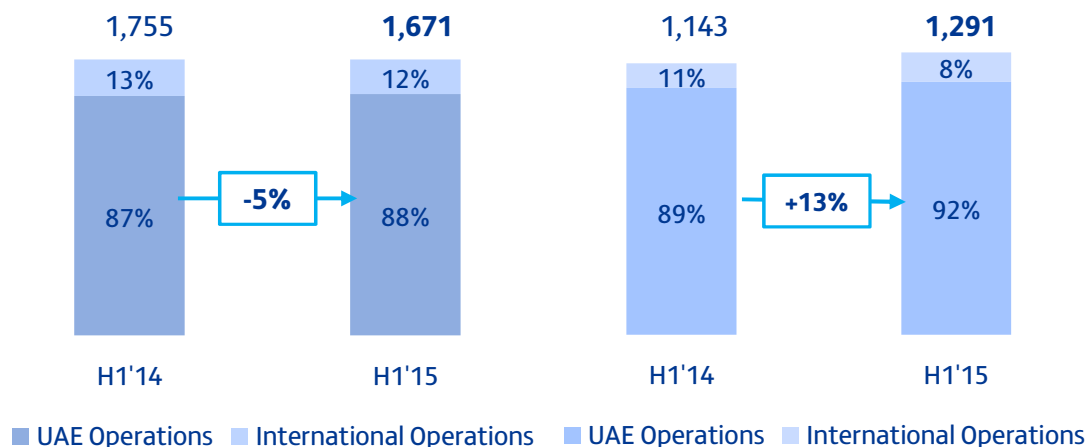
**Effective 1st January, 2015, the Bank has changed its Funds Transfer Pricing Methodology ("FTP"). As a result of the change in the FTP, comparative figures relating to net interest income and income from Islamic financing as well as profit attributable to equity holders of the Bank for 2014 have been adjusted for consistency purposes."

Wholesale Banking Group - WBG

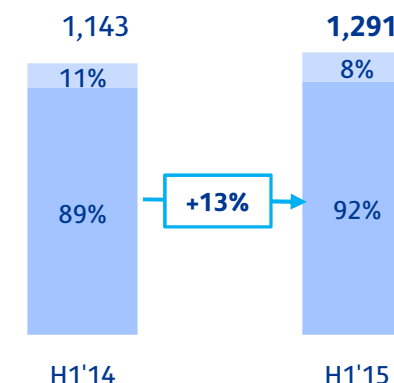
HIGHLIGHTS

- Healthy commercial momentum supported 18% YoY assets growth for WBG
- Revenues were down 5% YoY mainly due to contracting NIMs
- Successful product mix diversification supported solid fee income growth during the period
- Net profit grew by 13% to AED 1,291Mn (AED +148Mn) thanks to expense control and lower provisions

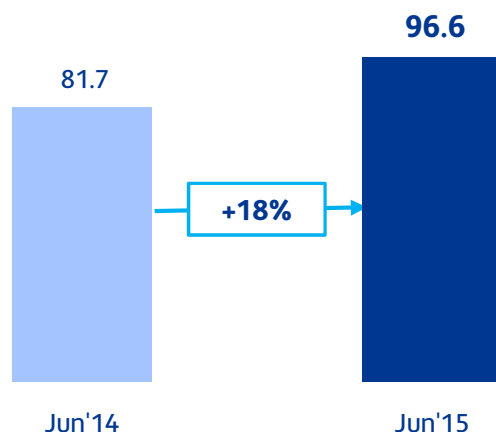
OPERATING INCOME (AED Mn)



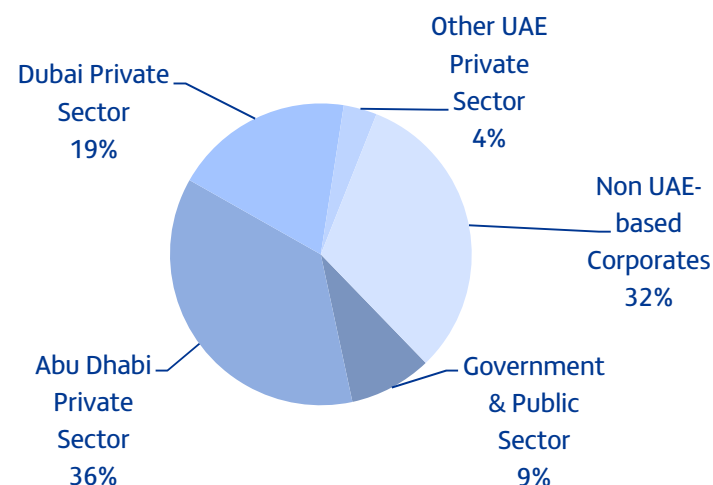
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



WHOLESALE GROSS LOAN PORTFOLIO (JUN'15)

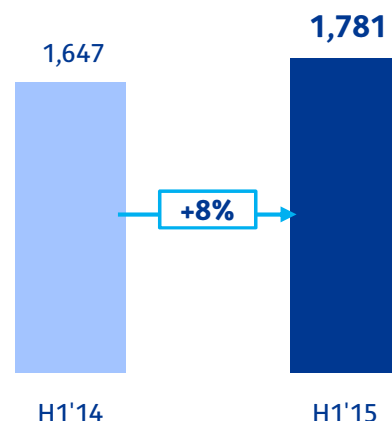


Consumer Banking Group - CBG

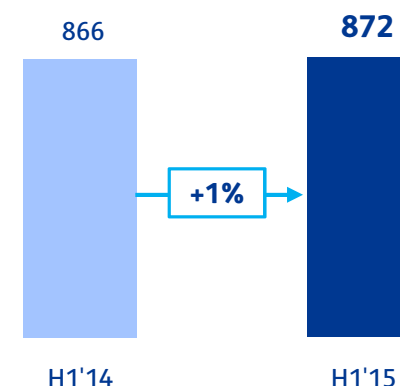
HIGHLIGHTS

- Continued focus on product innovation and enhanced customer experience
- CBG revenues grew 8% YoY to AED 1,781Mn while Net Profit shows a 1% YoY increase
- Wealth Management , SME loans and credit cards remain key growth drivers representing 23% of the gross loan portfolio in H1'15 up from 19% in H1'14

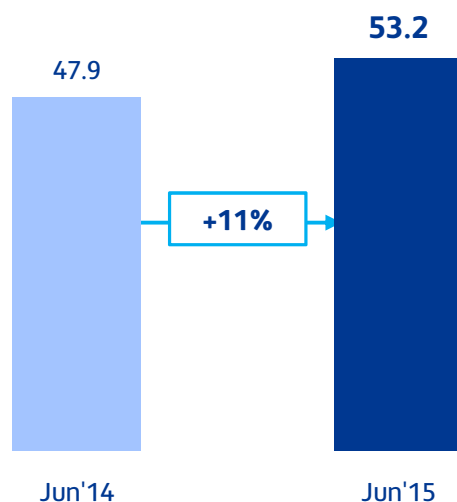
OPERATING INCOME (AED Mn)



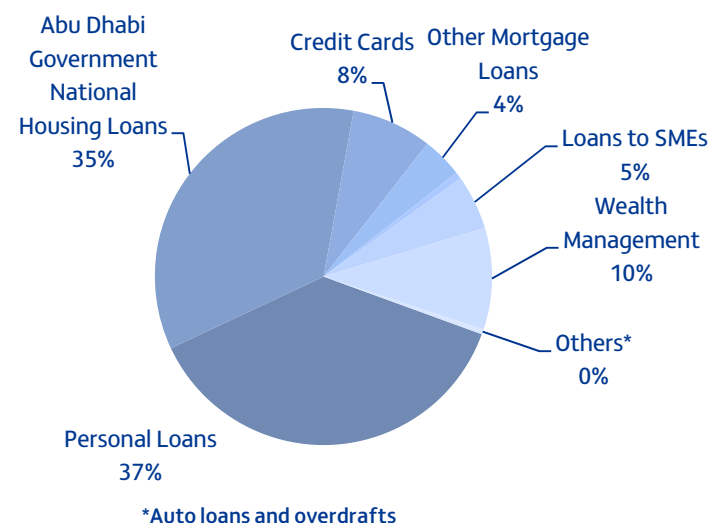
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



CONSUMER GROSS LOAN PORTFOLIO (JUN'15)

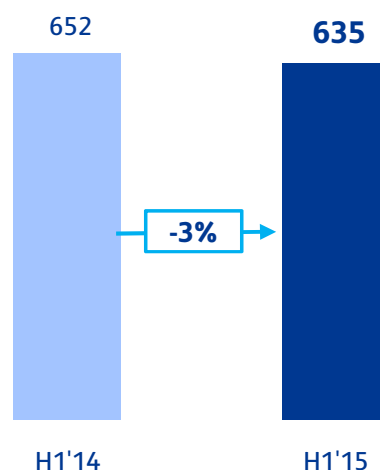


Treasury & Global Markets – T&GM

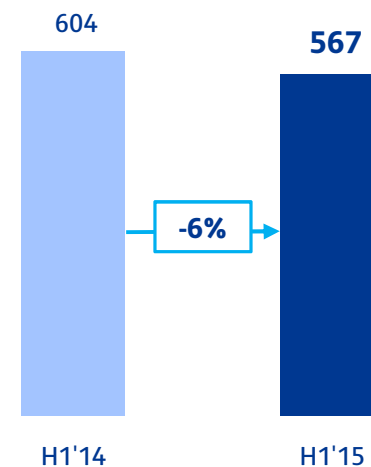
HIGHLIGHTS

- Due to market volatility, T&GM revenues and net profits declined by 3% and 6% respectively in H1'15
- 92% of FGB's investment portfolio is in investment grade fixed income of which 58% is allocated to the GCC
- The average duration of the AFS portfolio is 2.88 years which represents 75% of the portfolio size
- 54% of Fixed Income is rated A- & above, 36% is rated between BBB+ & BBB-, the remaining 10% is either non rated or sub-investment grade
- The WARF of the portfolio is BBB

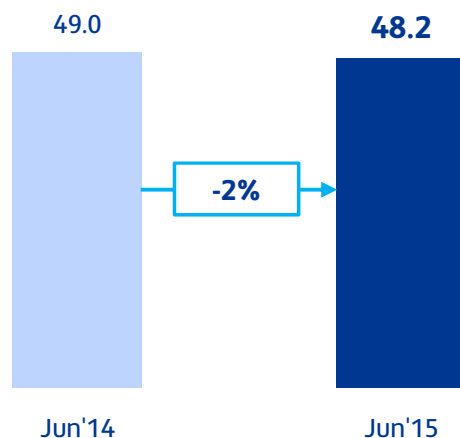
OPERATING INCOME (AED Mn)



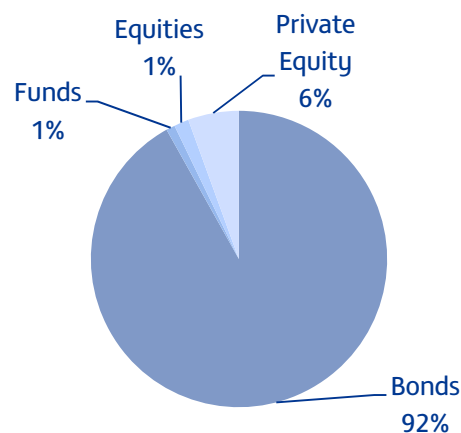
NET PROFITS (AED Mn)



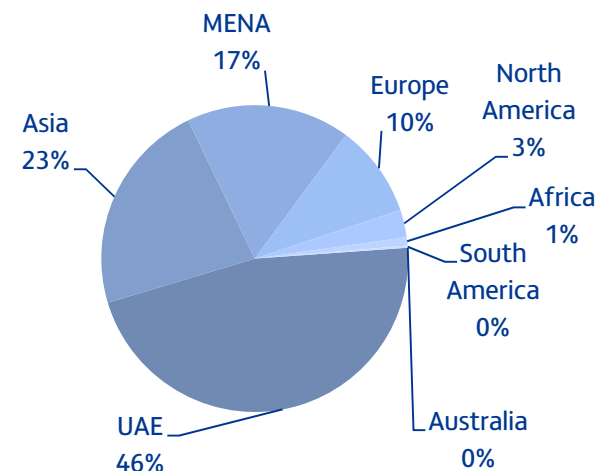
TOTAL ASSETS (AED Bn)



INVESTMENTS¹ BY TYPE



INVESTMENTS¹ BY REGION



¹Excluding Treasury Bills and bonds related to LCR portfolio

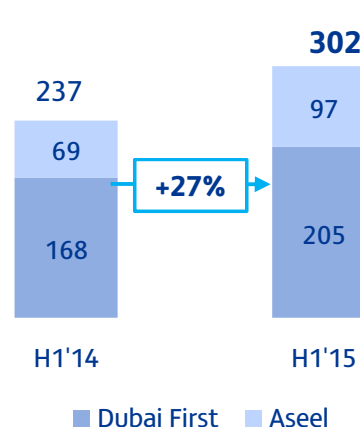
Consumer Finance Subsidiaries

Dubai First and Aseel Islamic Finance

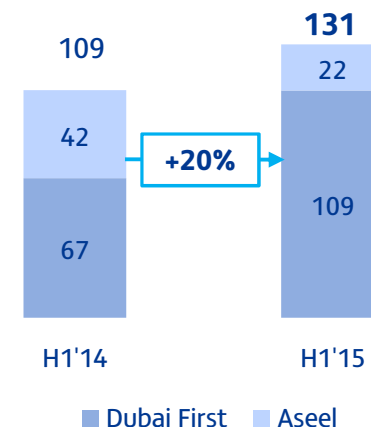
HIGHLIGHTS

- Dubai First and Aseel are FGB's consumer finance subsidiaries specialised in credit cards and SME Islamic financing respectively
- The 2 companies generated combined revenues of AED 302Mn in H1'15, up 27% YoY, contributing 7% to Group revenue
- Aggregate net profit improved by 20% YoY to AED 131Mn, that is 5% of Group net profit
- Aggregate loan book grew by 18% YoY

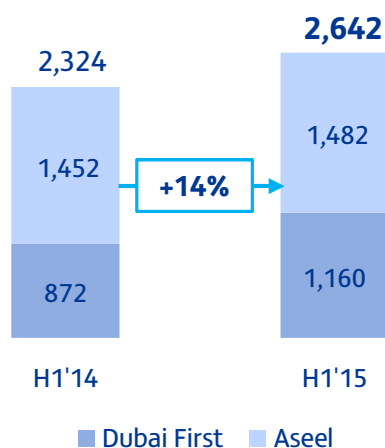
OPERATING INCOME (AED Mn)



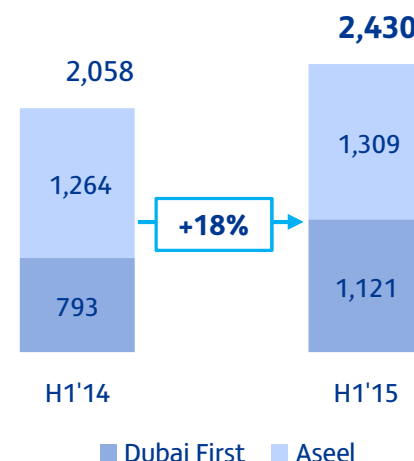
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Mn)



TOTAL LOANS (AED Mn)

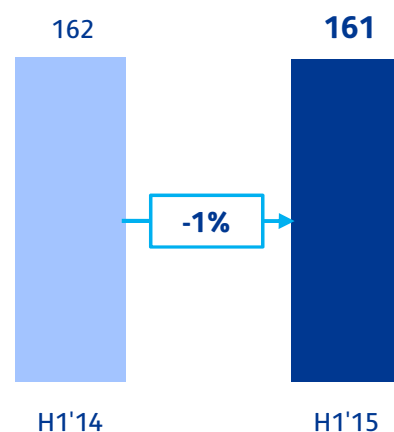


Real Estate Subsidiaries

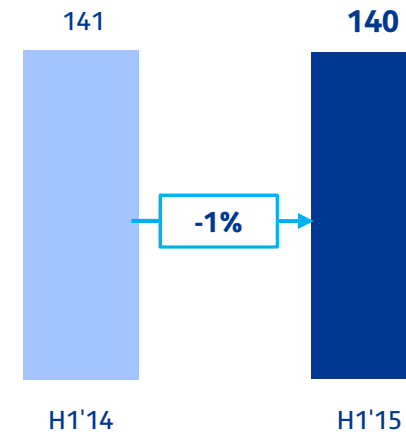
HIGHLIGHTS

- Real estate revenues remained quasi-stable at AED 161Mn
- During Q2'15, the bank proceeded with the sale of Opal Tower located in Business Bay (Dubai) generating a gain of AED 51Mn
- H1'15 rental yield stood at 6.0%

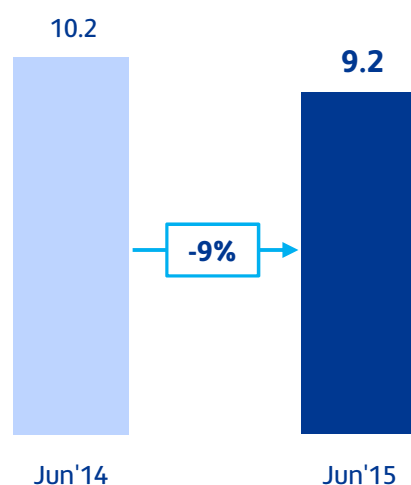
OPERATING INCOME (AED Mn)



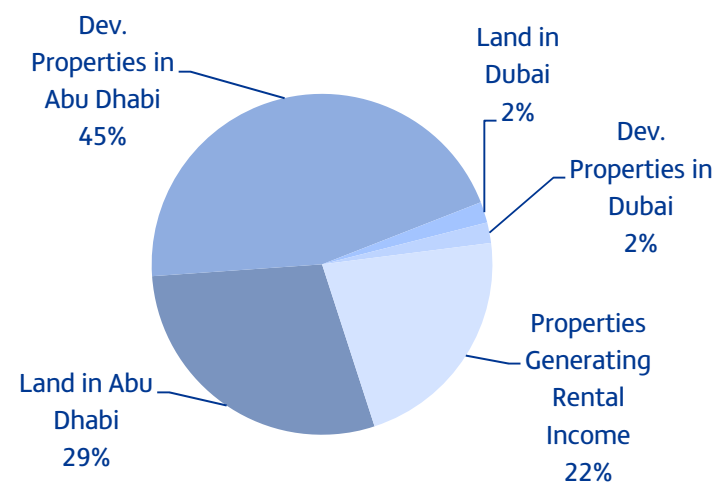
NET PROFITS (AED Mn)



TOTAL ASSETS (AED Bn)



INVESTMENT PROPERTIES PORTFOLIO¹ (JUN'15)



¹AED 8.3Bn as of June-end 2015

Dividend History

	2014	2013	2012	2011	2010 ¹
NET PROFIT (AED MN)	5,656	4,774	4,154	3,707	3,420
CASH DIVIDEND (AED MN)	3,900	3,000	2,500	1,500	900
CASH DIVIDEND (% OF CAPITAL)	100%	100%	83%	100%	60%
BONUS SHARES (% OF CAPITAL)	15.38%	30%	-	100%	-
DIVIDEND PAYOUT RATIO (% OF NET PROFIT)	69%	63%	60%	40%	26%
BASEL II CAPITAL ADEQUACY AFTER DIVIDEND DISTRIBUTION ²	17.5%	17.4%	18.7%	18.0%	19.5%

¹ Shares bought back in 2010: 5% of capital

² CAR adjusted from Tier 2 MoF Loan

FY15 Financial Guidance Review

	Old	New
LOAN BOOK GROWTH	High Single-Digit	10-12%
REVENUE GROWTH	Double-Digit	Mid-single digit
NIMs	25bps – 35bps decrease	25bps – 35bps decrease
EXPENSES	C/I Ratio: 23%-24%	C/I Ratio: 23%-24%
ASSET QUALITY	CoR ~ 100bps	CoR: 80-90bps
NET PROFIT GROWTH	Low Double-Digit	8-10%
RoAE*	18%	~18%
TIER 1 CAPITAL*	15%-16%	15%-16%

*Including perpetual notes

Appendix

FGB Overview

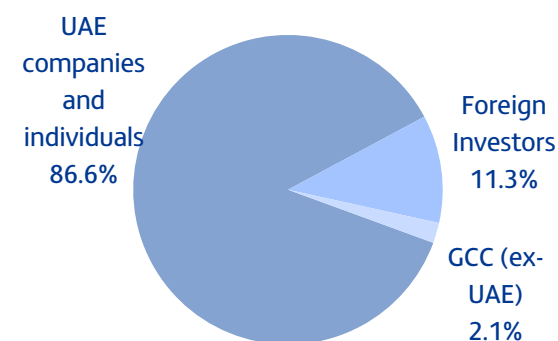
A LEADING UAE FRANCHISE

- 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.
- 1,484 employees
- Listed in 2002; Market cap of AED 69.5Bn (USD 18.9Bn) as of July 26th, 2015

RATINGS

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

OWNERSHIP STRUCTURE* (AS OF JUN'15)

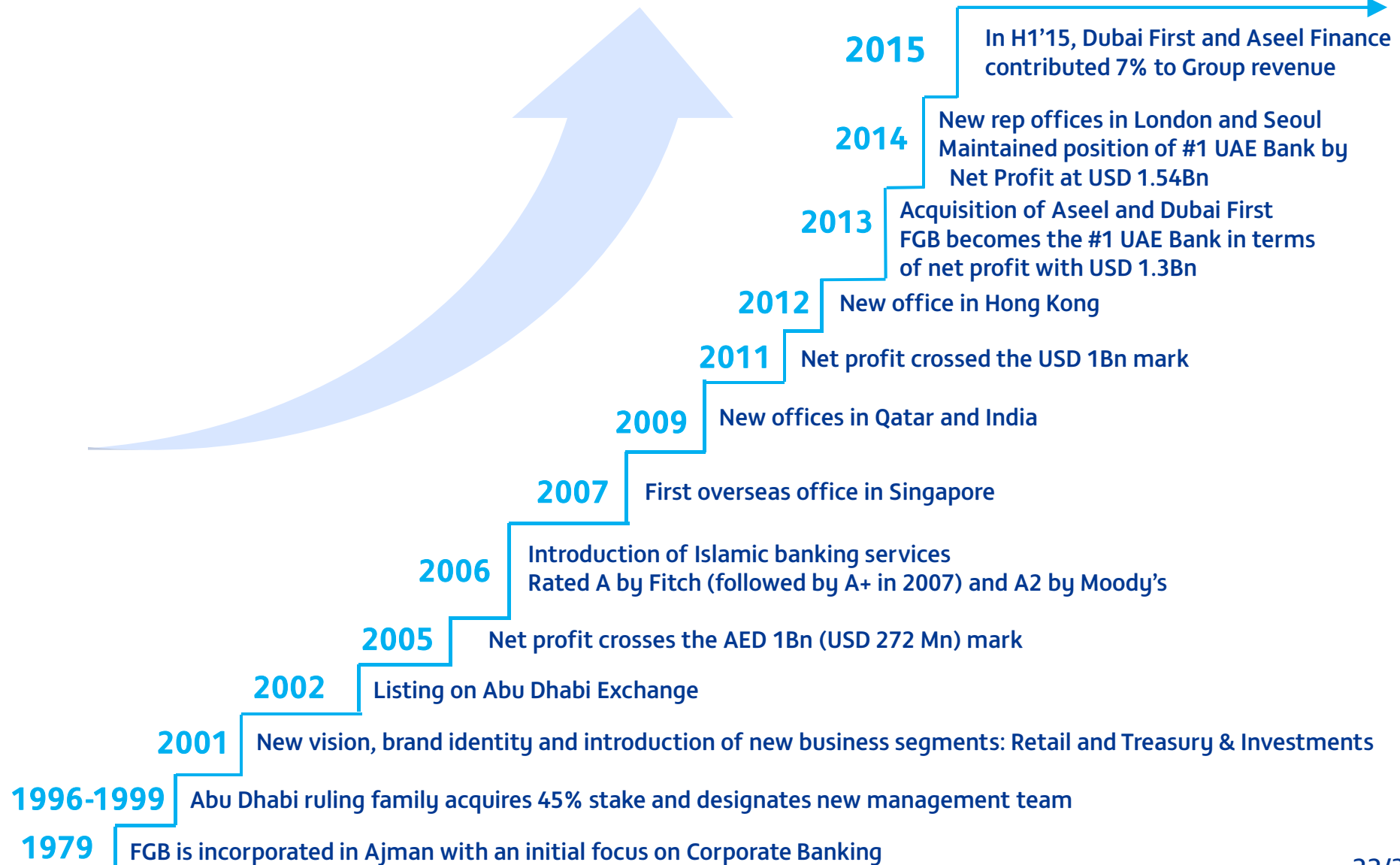


* FGB's Foreign Ownership Limit (FOL) is at 25%

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

*Board Member of:
Emirates Investment Authority
Mubadala Development
Company*



**KHALDOON KHALIFA
AL MUBARAK**

BOARD MEMBER

GROUP CEO AND MANAGING
DIRECTOR OF MUBADALA
DEVELOPMENT COMPANY

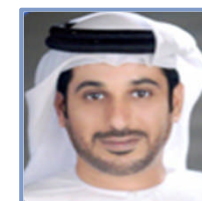
*Member of:
Abu Dhabi Executive Council
Abu Dhabi Council for Economic
Development
Abu Dhabi Executive Affairs
Authority (Chairman)*



**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

Executive Management Committee

Wholesale Banking Credit Committee

First Gulf 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

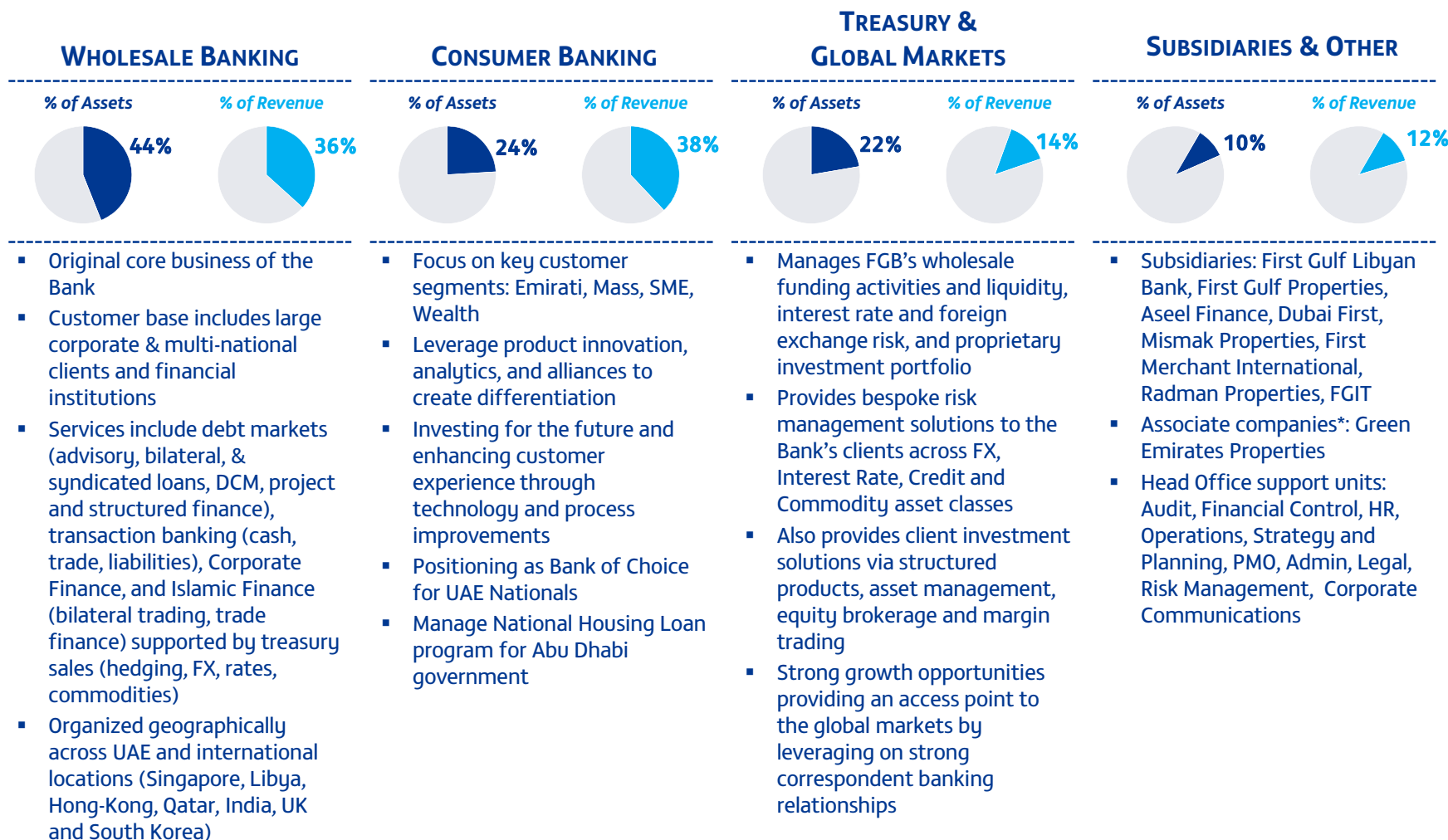
Compliance Risk

Basel II / III

Business Segments

Core Banking Revenue Drivers

Incremental Revenue Streams



Note: % of Assets as of June-end 2015. % of H1'15 Revenue

*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. The sale was effective in Q1 2015 generating a gain on sale of associate of AED 15.1Mn

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

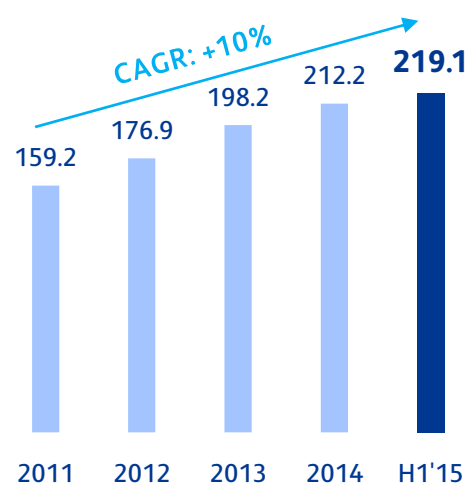
SYNERGIES WITH SUBSIDIARIES AND ASSOCIATES

- 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

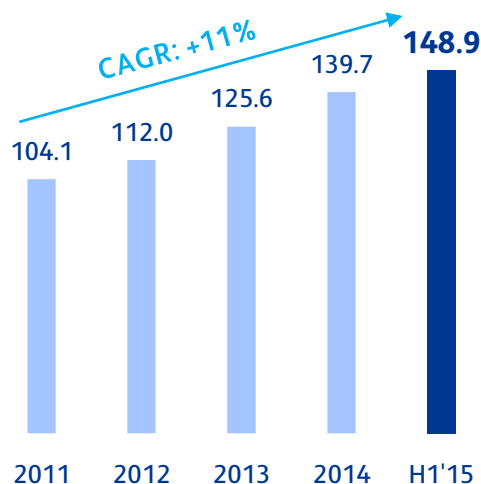
Our Mission:
To Be the “First Choice” for customers

Key Achievements (1/2)

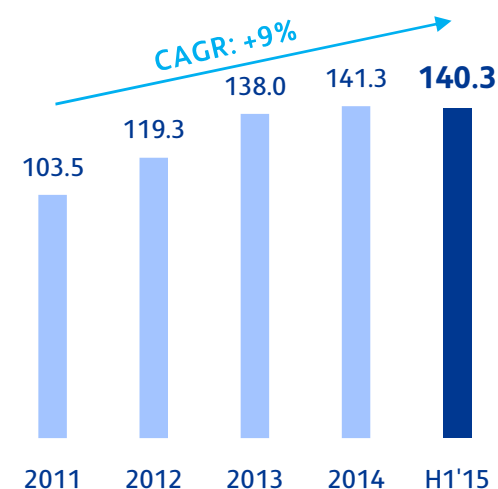
TOTAL ASSETS (AED BN)



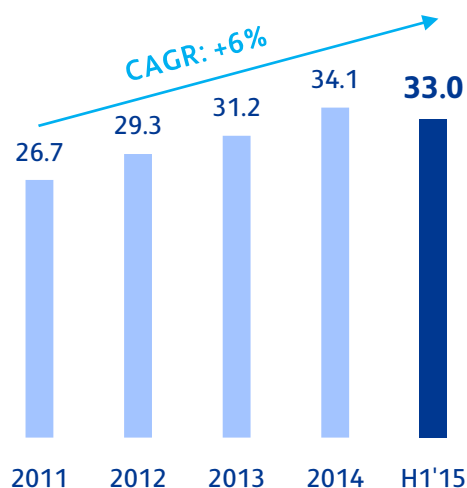
LOANS & ADVANCES (AED BN)



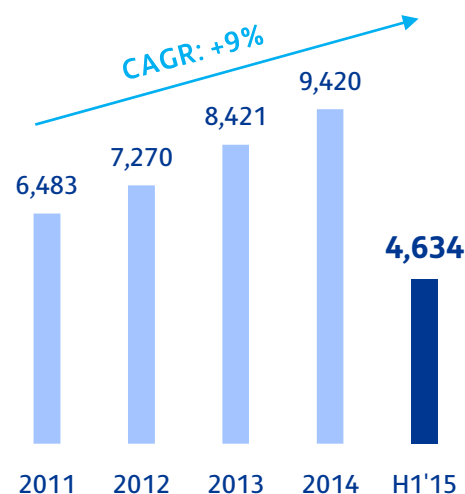
CUSTOMER DEPOSITS (AED BN)



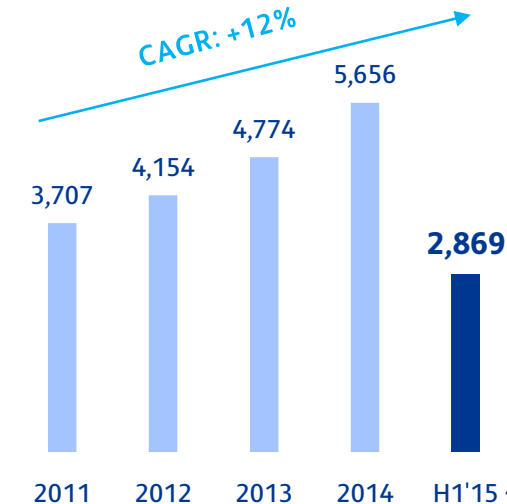
SHAREHOLDERS' EQUITY (AED BN)



OPERATING INCOME (AED MN)



NET PROFIT (AED MN)



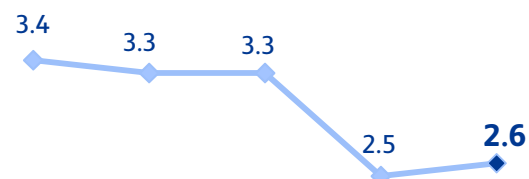
Key Achievements (2/2)

NET INTEREST MARGIN (%)



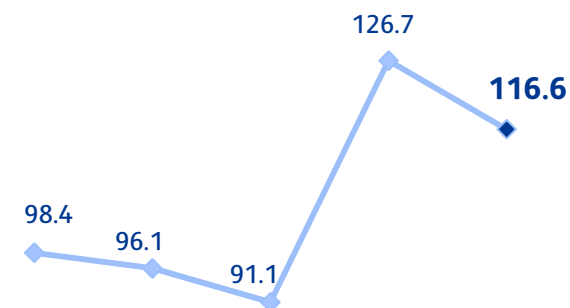
2011 2012 2013 2014 H1'15

NPL RATIO (%)



2011 2012 2013 2014 H1'15

PROVISION COVERAGE (%)



2011 2012 2013 2014 H1'15

COST TO INCOME RATIO (%)



2011 2012 2013 2014 H1'15

RoAE (%)



2011 2012 2013 2014 H1'15

RoAA (%)



2011 2012 2013 2014 H1'15

FGB vs. large domestic peers – Q1'15

Profitability & Efficiency	Return on Average Equity	%	17.2	15.1	14.4	19.2	#2
	Return on Average Assets	%	2.7	1.5	1.8	2.4	#1
	Cost to Income	%	22.6	37.8	27.8	31.9	#1
	Net Interest Margin	%	3.4	1.8	2.9	3.6	#2
	Earnings Per Share	AED	0.31	0.26	0.27	0.23	#1
Asset Quality	NPL ratio	%	2.5	2.9	7.8	3.2	#1
	Provision Coverage	%	126.1	111.0	103.9	134.1	#2
Liquidity	Net Loans to Total Assets	%	66.7	50.0	67.7	68.2	#3
	Loans to Deposits	%	99.9	80.1	95.6	109.8	#2
	Liquid Asset Ratio	%	15.8	26.4	21.7	15.3	#3
Solvency	Tier 1 Capital	%	16.8	14.3	17.5	15.7	#2
	Capital Adequacy	%	18.0	15.5	20.5	19.5	#3

FGB 2015 Awards



Seven Banker Middle East UAE Product Awards: 'Best Call Centre', 'Best Credit Card', 'Best Personal Loan', 'Best Wealth Management Service/Proposition', 'Best Offshore Wealth Proposition', 'Best Deposit Account Product' and 'Best Bancassurance Product'



"Most Innovative Service Provider" - 2015 MENA IR Insurance Awards



The Banker 2015 Islamic Banker of the Year Awards - "Shariah-Compliant Window"



2015 Trade Finance Awards for Excellence: "Best Islamic Trade Finance Bank EMEA"

THE ASIAN BANKER® Asian Banker 2015 Middle East and Africa Country Awards: "Best Wealth Management in the Middle East Award" and "Best Mortgage and Home Loan Product in the Middle East Award"



2015 Global Capital Bond Market Awards: "Most Impressive Middle East Borrower Award"



2015 Smart Card and Payments Middle East Awards: "Best Commercial Card Across Middle East"

Thank you!

SAVE THE DATE

FGB Analyst & Investor Day 2015

on Tuesday, September 15th, 2015 from 5pm onwards
at the Yas Viceroy Abu Dhabi

For more Information:

Contact FGB Investor Relations Department: ir@fgb.ae

Visit our corporate website www.fgb.ae

Follow FGB on social media:



Or download FGB's Investor Relations app: <https://www.myirapp.com/fgb/>

