

FGB Investor Presentation

November 2016



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This presentation should be read in conjunction with other publicly available material. Rounding differences may appear in some tables and charts.

Further information including historical results and a description of the activities of FGB is available on our website, www.fbggroup.com

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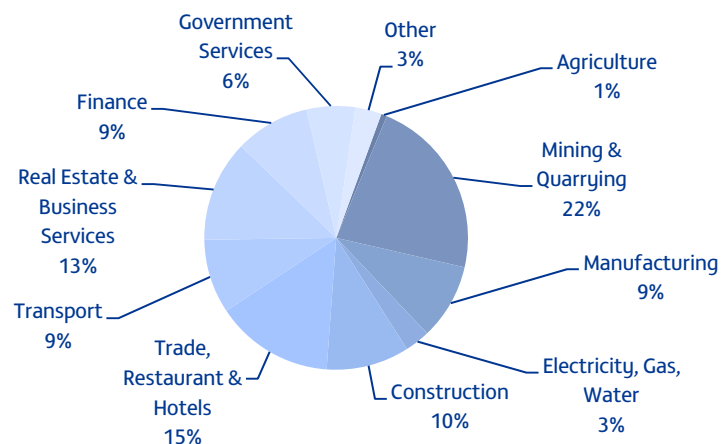
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UAE Economic Overview

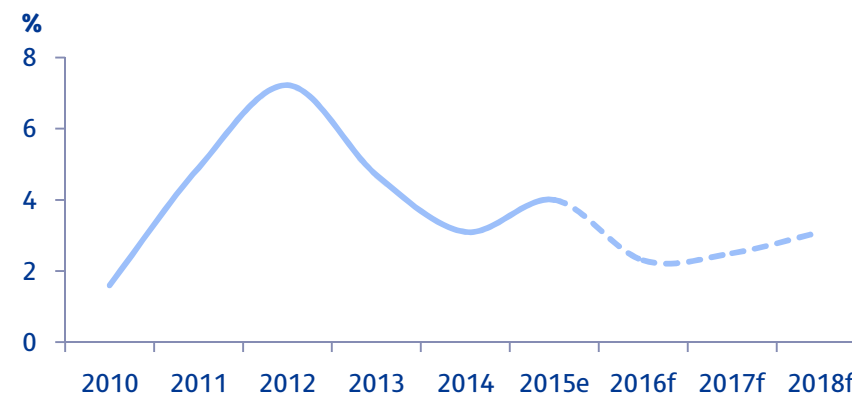
SOLID FUNDAMENTALS

- UAE federation was established in 1971 and comprises of seven Emirates; Politically stable country and highly favorable and competitive business environment¹.
- Second largest economy in the GCC; 8th largest oil reserves in the world (97.8 Bn boe²); Total population estimated at 9.8 Million.
- Real GDP growth is seen at 2.3% in 2016 and 2.5% in 2017.
- At 3.9% of GDP in 2016, fiscal deficit is forecasted to improve to 1.9% of GDP in 2017 thanks to implementation of measures towards gradual fiscal consolidation⁵.
- UAE Credit Ratings: S&P AA (Stable), Moody's Aa2 (Negative), Fitch AA (Stable).

A DIVERSIFIED ECONOMY³



REAL GDP GROWTH FORECASTED AT 2.5% IN 2017⁴



Economic Structure and Performance⁴

	2015e	2016f	2017f	2018f
Real GDP Growth (% change)	4.0	2.3	2.5	3.1
Nominal GDP (USD Bn)	370.3	375.0	407.6	434.8
Inflation (CPI, % change)	4.1	3.6	3.1	3.2
General government revenue (% GDP)	28.5	26.2	26.4	27.0
General government expenditure (% GDP)	30.6	30.0	28.3	27.3
Fiscal balance (% GDP)	(2.1)	(3.9)	(1.9)	0.3
Gross Debt (% GDP)	18.1	19.0	18.8	18.6

¹UAE ranked 16/138 in WEF 2016/2017 Global Competitiveness Report

²BP report June 2016

³UAE National Bureau of Statistics, 2015 GDP

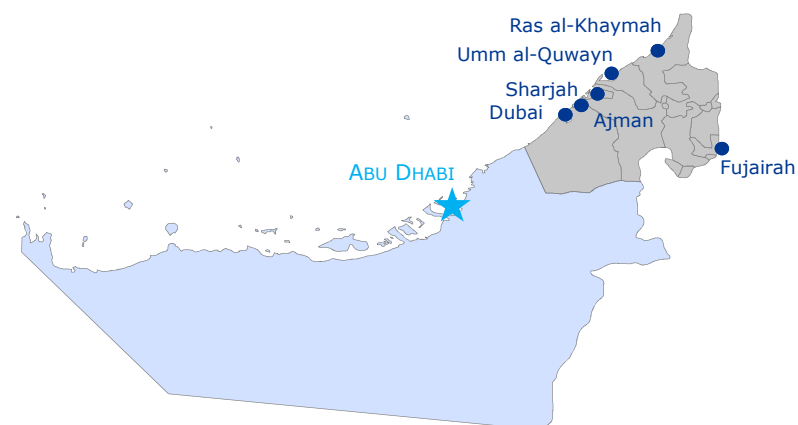
⁴IMF World Economic Outlook, October 2016

⁵Including subsidy reforms and reductions in non-current expenditure

Abu Dhabi Economic Overview

ABU DHABI AT A GLANCE

- Largest Emirate in the UAE accounting for more than 80% of the country's total land area; Population estimated at 2.8 Million¹.
- Abu Dhabi Nominal GDP estimated at USD 202Bn in 2016f¹, that's 54% of UAE overall nominal GDP.
- 49% of 2015² GDP generated from the hydrocarbon sector; major non-oil GDP contributors include: construction, financial services, public administration and defense, and manufacturing.
- Transition underway towards a more diversified economy with a particular focus on the infrastructure and services sectors inline with Abu Dhabi Plan 2030.



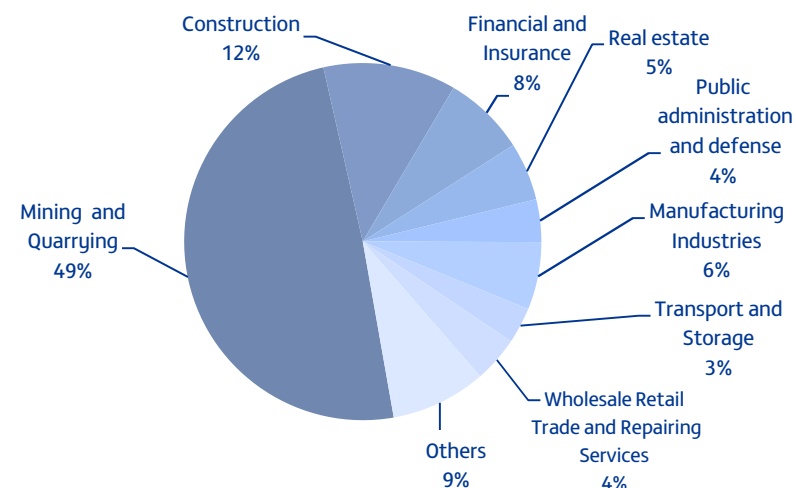
ABU DHABI – KEY STATISTICS¹

<i>Economic Structure and Performance</i>	2015e	2016f	2017f
Nominal GDP (USD Bn)	224	202	218
Real GDP growth (%)	6.3	1.5	2.0
Inflation Rate (CPI, % change)	5.4	2.8	2.5
Revenue/ GDP	32.1	28.0	26.1
Expenditures/ GDP	36.3	33.0	30.5
Balance/ GDP	(4.1)	(5.0)	(4.4)
Liquid Assets/ GDP (%)	241.0	276.7	264.7

¹S&P, August 2016

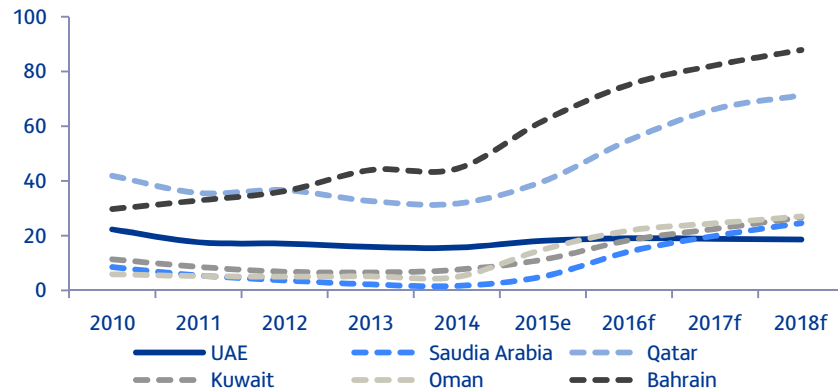
²Statistics Center Abu Dhabi (SCAD) 2015, preliminary estimates

ABU DHABI 2015 GDP BREAKDOWN BY SECTOR²



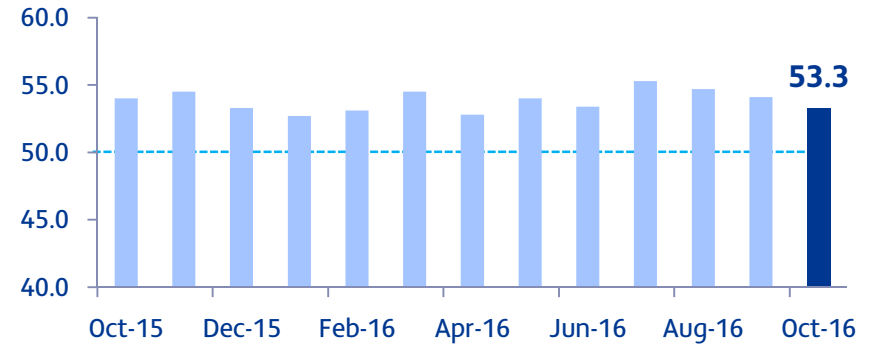
UAE – Other Macro Indicators

GROSS DEBT OF GCC COUNTRIES (% OF GDP)



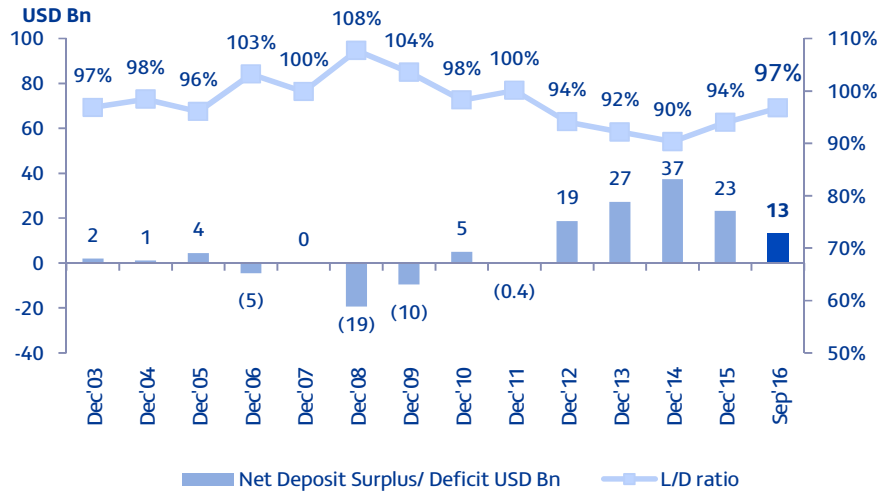
Source: IMF World Economic Outlook, Oct. 2016

UAE PMI¹ REMAINS IN EXPANSIONARY TERRITORY

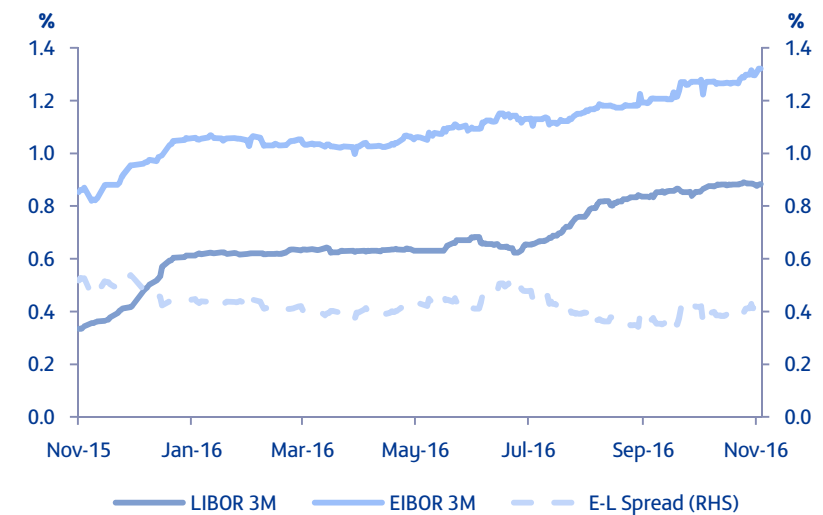


Source: Markit Economics

USD 13BN NET DEPOSIT SURPLUS AS OF SEP'16



EIBOR Vs LIBOR



¹UAE Purchasing Manager Index is a composite indicator designed to provide an overall view of activity in the UAE's non-oil private sector economy. The indicator is derived from individual diffusion indices which measure changes in output, new orders, employment, suppliers' delivery and stocks of goods purchased.

A sound and highly capitalised banking system

KEY HIGHLIGHTS

- UAE banking sector comprises 49 banks (23 local, 26 foreign); top 5 local banks hold around 65% of system loans and deposits.
- Strong track record of systemic support and strengthened macro prudential framework.
- UAE Central Bank introduced in May 2015 a glide path on Liquidity Coverage Ratio (LCR) in the context of gradual migration to Basel III regulatory framework. The minimum for the current year is 70%.
- Moody's forecasts UAE banking sector loans and customer deposits to grow 3-5% and 2-3% respectively in 2017.

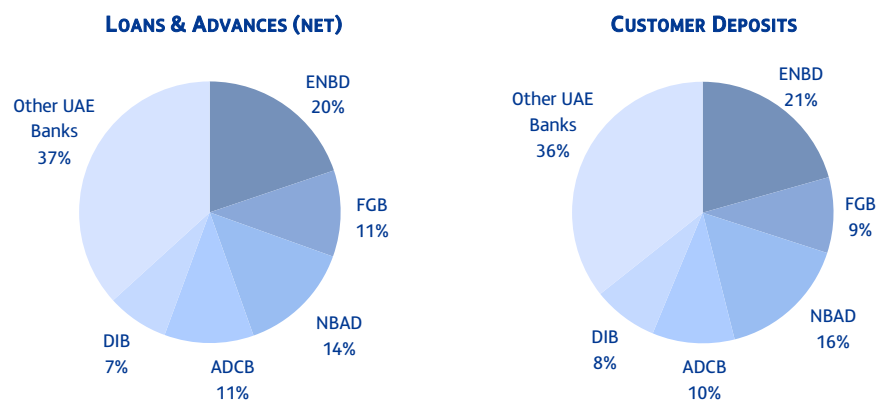
UAE BANKING SECTOR KEY INDICATORS²

Figures in USD Bn	Sep'16	Dec'15	YTD %
Total Assets, net	665	648	2.9%
Loans and Advances, net	397	377	5.3%
Customer Deposits	411	401	2.5%
LDR	97%	94%	+300bps
Lending to Stable Resources Ratio*	88.2%	87.1%	+110bps
CAR**	18.6%	18.3%	+30bps
Tier 1 capital**	16.9%	16.6%	+30bps

*Total advances (net lending + net financial guarantees & stand-by LC+ Interbank placements more than 3 months)/ sum of (net free capital funds + total other stable resources)

**Basel 2

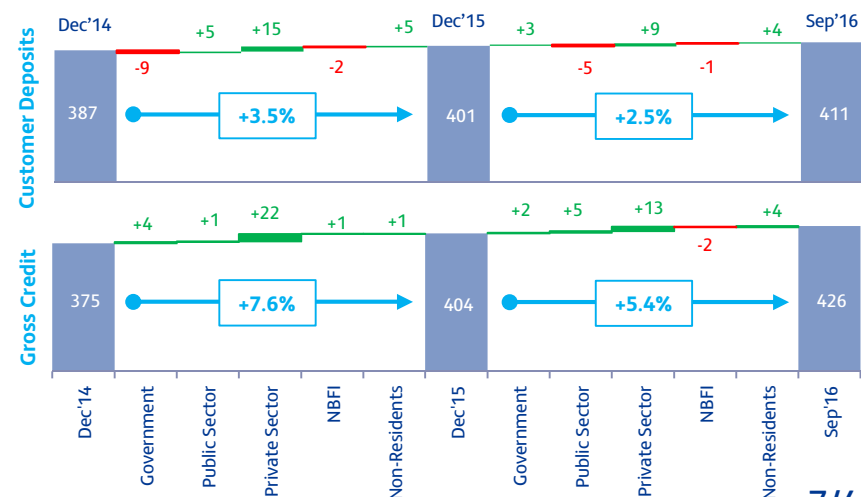
SEP'16 LOANS AND DEPOSITS MARKET SHARE¹



¹UAE banks financials

²Source: UAE Central Bank

UAE BANKS – MOVEMENTS IN CUSTOMER DEPOSITS AND GROSS CREDIT BY SECTOR² (USD BN)

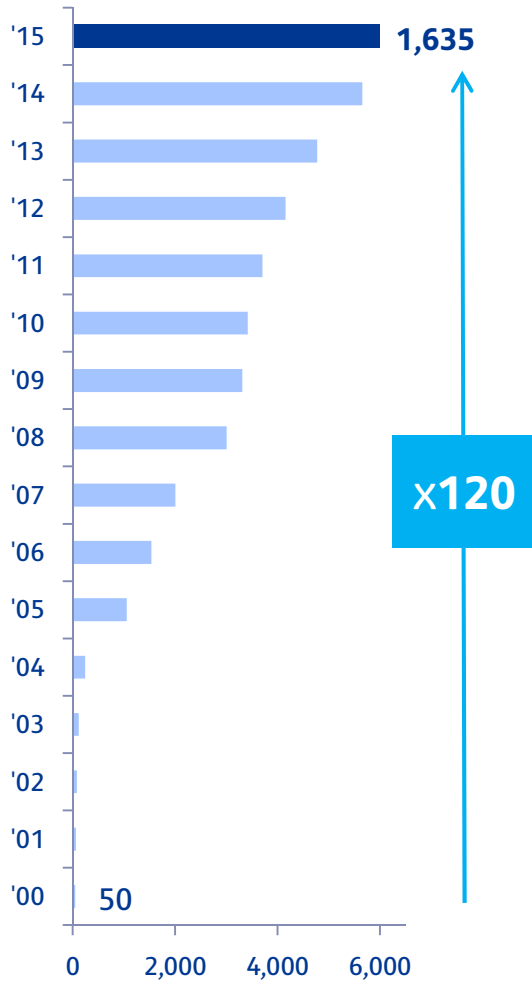


FGB Summary Profile

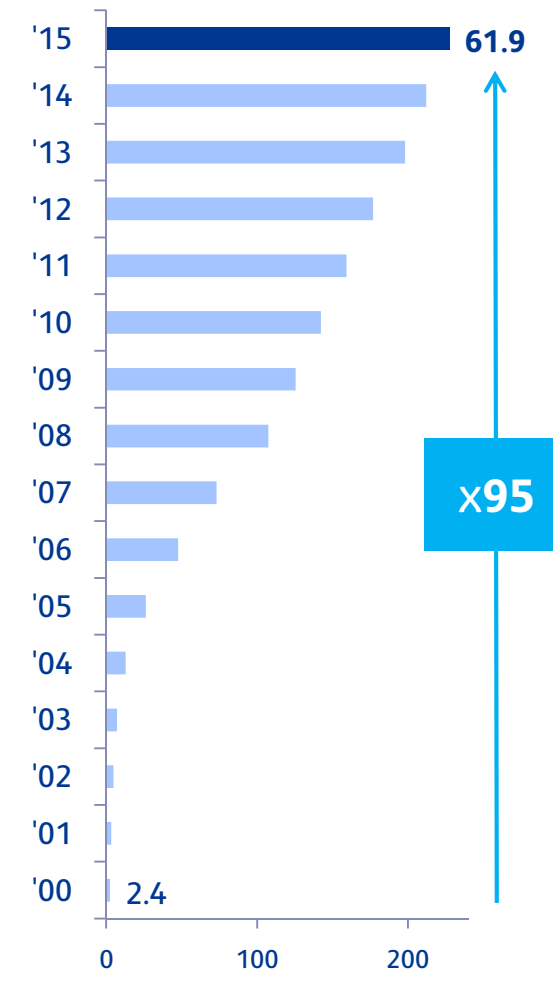
- ✓ Leading UAE franchise; #1 UAE Bank by market capitalisation, #2 by net profit and #4 by total assets; 11% and 9% market shares in customer loans and deposits respectively.
- ✓ Superior fundamentals in terms of cost efficiency, asset quality and profitability.
- ✓ Strong Credit Ratings: A+ by Fitch, A2 by Moody's, and A by S&P.
- ✓ Comfortable liquidity position and access to multiple funding channels.
- ✓ Strong risk management culture and stable management team.
- ✓ Robust capital position: Basel II total CAR at 19.7% and Tier 1 capital ratio at 18.4% as of Sep'16.
- ✓ On 3rd July 2016, FGB and NBAD announced their merger to create the largest bank in the UAE.

An impressive journey of consistent growth and value creation over the past 16 years

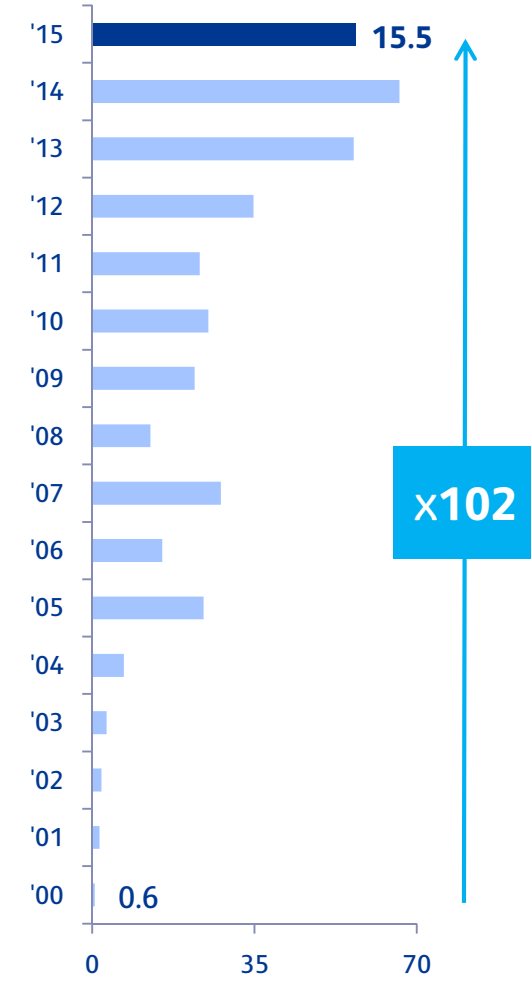
Net Profit (in USD Mn)



Total Assets (in USD Bn)



Market Cap (in USD Bn)



Source: FGB, Bloomberg

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

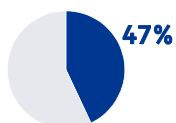
Business Segments

Core Banking Revenue Drivers

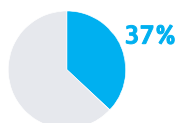
Incremental Revenue Streams

WHOLESALE BANKING

% of Assets

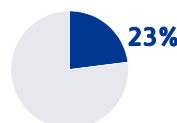


% of Revenue

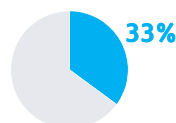


CONSUMER BANKING

% of Assets

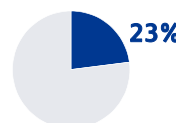


% of Revenue

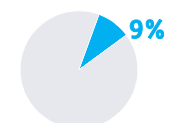


TREASURY & GLOBAL MARKETS

% of Assets



% of Revenue

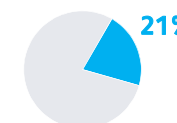


SUBSIDIARIES & OTHER

% of Assets



% of Revenue



- 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), Corporate Finance, 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, UK and South Korea)

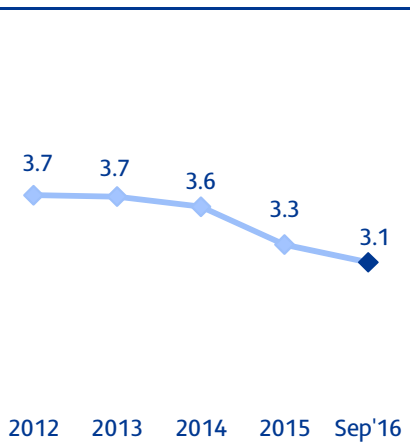
- Focus on key customer segments: Emirati, Mass, SME, Wealth
- Leverage product innovation, analytics, and alliances to create differentiation
- Investing for the future and enhancing customer experience through technology and process improvements
- Positioning as Bank of Choice for UAE Nationals
- Manage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

- 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

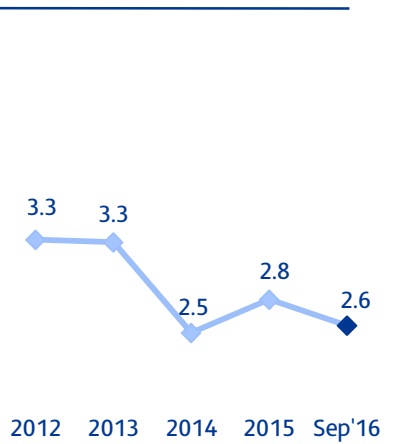
- Subsidiaries: First Gulf Libyan Bank, First Gulf Properties, Aseel Finance, Dubai First, Mismak Properties, First Merchant International, FGIT
- Associate companies: Green Emirates Properties
- Head Office support units: Audit, Financial Control, HR, Operations, Strategy and Planning, PMO, Admin, Legal,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

Key Achievements

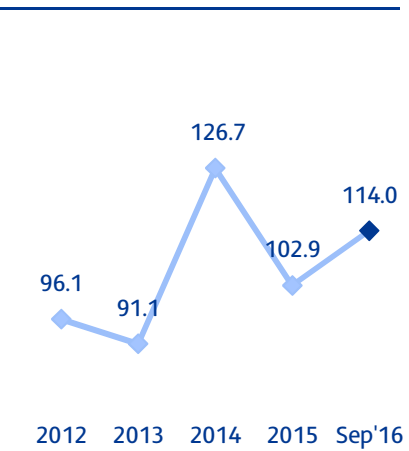
NET INTEREST MARGIN (%)



NPL RATIO (%)



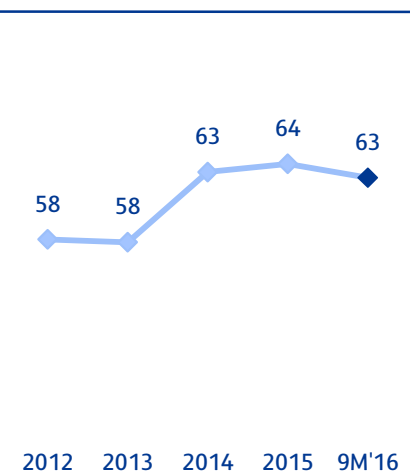
PROVISION COVERAGE (%)



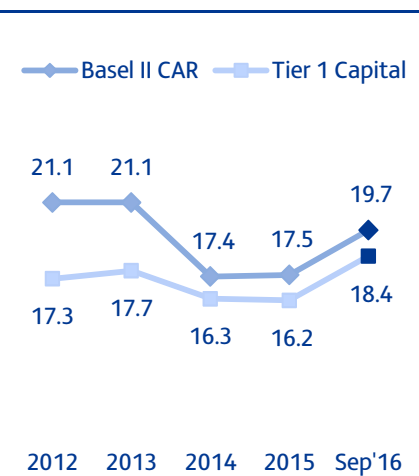
COST TO INCOME RATIO (%)



NET PROFIT /REVENUES (%)



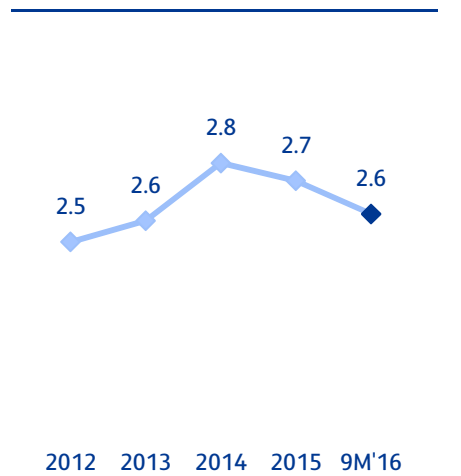
BASEL II CAPITAL RATIOS (%)



RoAE (%)



RoAA (%)



Comfortably on track to meet FY targets

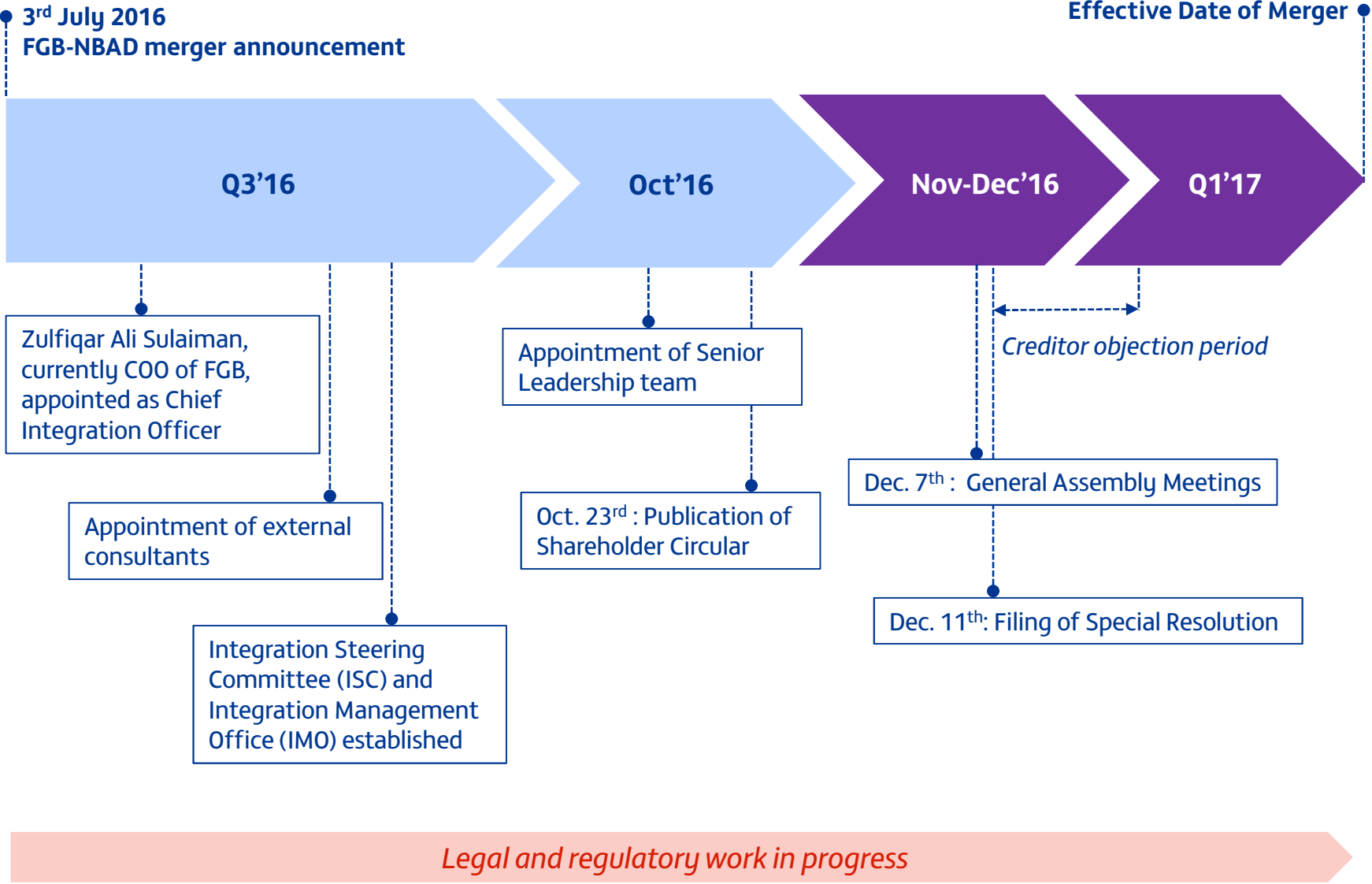
	9M'16A	FY16E GUIDANCE
LOAN BOOK GROWTH	+4% YTD	Mid single-digit
REVENUE GROWTH	+7% YoY	Flat
NIMs	3.1%	3.0% - 3.2%
COST/INCOME RATIO	19.9%	<23%
ASSET QUALITY	NPL ratio: 2.6% Cost of risk: 99bps	<3.0% <100bps
NET PROFIT GROWTH	+5% YoY	Low single-digit negative

FGB vs. large domestic peers – Q3/9M'16

							Ranking
Profitability & Efficiency	Return on Average Equity	%	16.7	12.0	13.8	14.4	#1
	Return on Average Assets	%	2.6	1.3	1.7	1.7	#1
	Cost to Income	%	19.9	37.3	32.5	32.7	#1
	Net Interest Margin	%	3.1	2.0	2.5	3.0	#1
	Earnings Per Share	USD	0.35	0.27	0.33	0.22	#1
Asset Quality	NPL ratio	%	2.6	2.7	6.4	2.6	#1
	Provision Coverage	%	114.0	110.0	120.8	133.1	#3
Liquidity	Net Loans to Total Assets	%	66.9	49.4	64.8	63.4	#4
	Loans to Deposits	%	110.8	84.5	92.8	105.4	#4
	Liquid Asset Ratio	%	14.7	24.3	24.9	18.2	#4
Solvency	Tier 1 Capital	%	18.4	15.8	18.0	14.7	#1
	Capital Adequacy	%	19.7	17.0	20.5	18.0	#2

ROAE, ROAA and EPS are annualized

FGB-NBAD Merger Timeline



Note: For more details about merger timeline and process, please refer to the Shareholder Circular available on our corporate website and on the merger microsite www.bankfortheuae.com

Integration Governance Structure

MAIN RESPONSIBILITIES

INTEGRATION STEERING COMMITTEE (ISC)

- Oversee integration success
- Ensure realization of synergies and growth
- Drive critical decisions related to the merger

CHIEF INTEGRATION OFFICER (CIO)

INTEGRATION MANAGEMENT OFFICE (IMO)

- Rigorously track and monitor integration progress
- Make day-to-day integration decisions
- Prepare recommendations for SteerCo

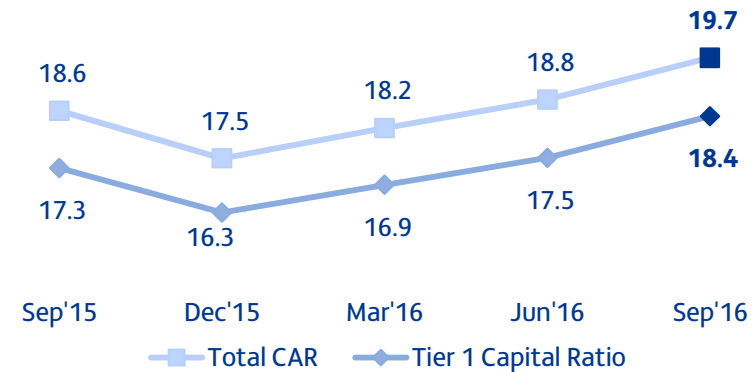
Members selected from both FGB and NBAD, based on their functional expertise across Strategy, Human Resource, Finance and Project Management

Capital Strength (Basel II)

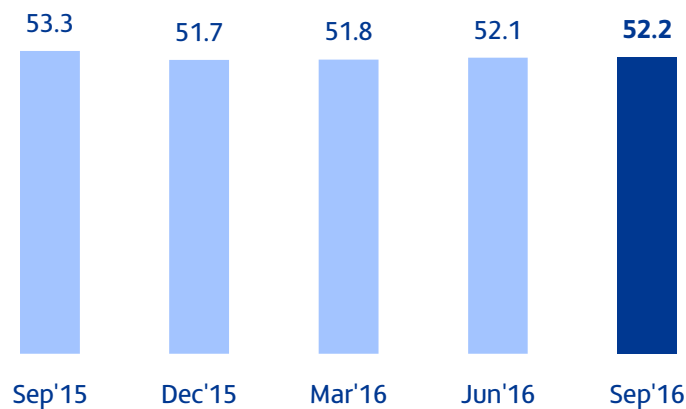
HIGHLIGHTS

- Capital position strengthened significantly: Basel II CAR and Tier 1 capital ratio stand at 19.7% and 18.4% respectively as of Sep'16 (vs. 18.6% and 17.3% as of Sep'15).
- Strong capital generation and steady RWAs were key drivers behind Tier 1 improvement.
- FGB's medium term Tier 1 capital floor under Basel II remains at 14%.

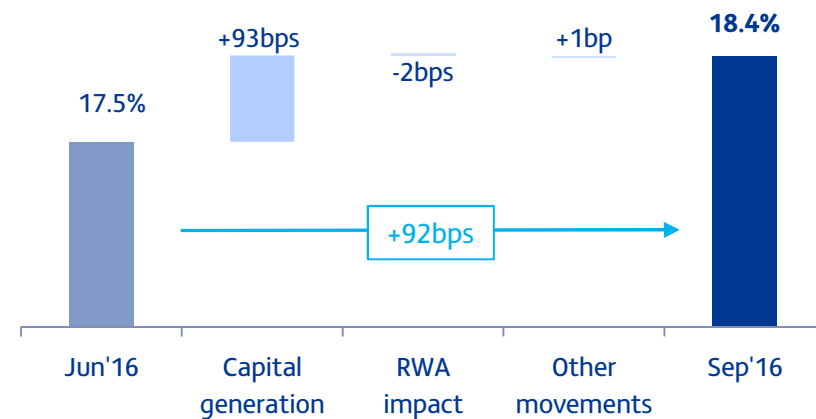
CAPITAL ADEQUACY RATIO (%)



RISK WEIGHTED ASSETS (USD Bn)



QOQ MOVEMENT IN TIER 1 CAPITAL RATIO



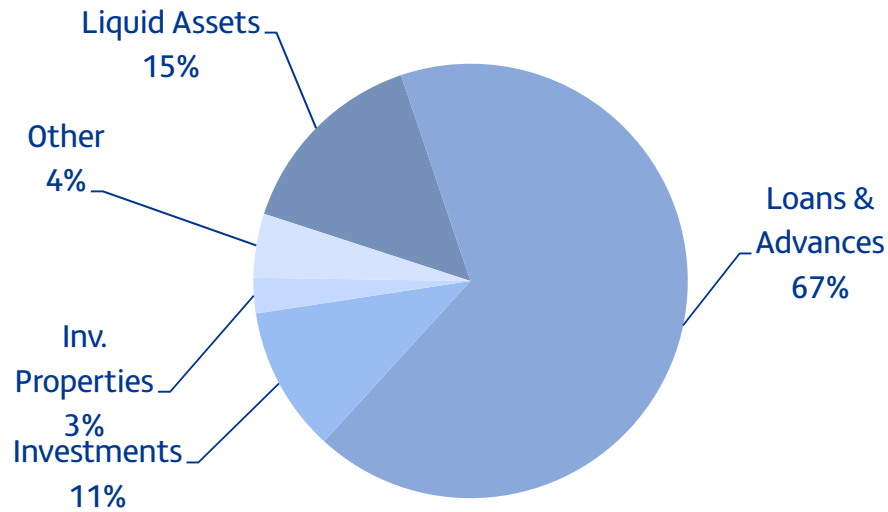
Regulatory Environment

	BASEL III GUIDELINES	FGB
LIQUIDITY	Short-term resilience of the liquidity risk profile - sufficient HQLA to survive a significant stress scenario lasting 30 calendar days (LCR)	<ul style="list-style-type: none"> FGB Group LCR as of September-end 2016 stood at 89%, above the minimum requirement of 70% for current year.
FUNDING	Structural ratio aiming to ensure banks have sufficient long term funding to meet funding of long term assets & a portion of contingent liability drawdowns during market wide stress (NSFR) i.e. Available Stable Funding to be > Required Stable Funding (w.e.f. 2018)	<ul style="list-style-type: none"> Currently managed through internal strategy of funding 35% of term assets with term liabilities of the respective tenor; major initiatives underway for moving towards NSFR prior to the Basel implementation date of 2018
CAPITAL	UAE CB expected to release Basel III guidelines within next few months	<ul style="list-style-type: none"> Basel II Total CAR and Tier 1 ratio of 19.7% and 18.4% respectively as of September-end 2016. FGB's ability to comply with Basel III requirements does not raise any concerns given its comfortable liquidity and capital positions
LEVERAGE RATIO	Minimum Basel III Leverage Ratio of 3%	<ul style="list-style-type: none"> FGB Leverage Ratio stands above the Basel III minimum as of Sep'16

Asset / Liability Mix

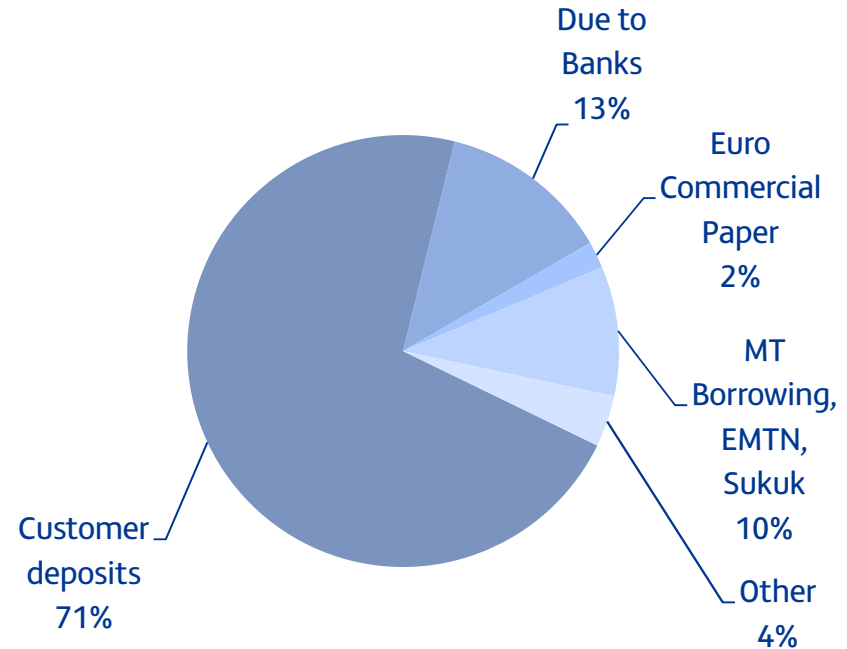
SEP'16 ASSET MIX

Total Assets: USD 63.5Bn



SEP'16 LIABILITY MIX

Total Liabilities: USD 53.6Bn

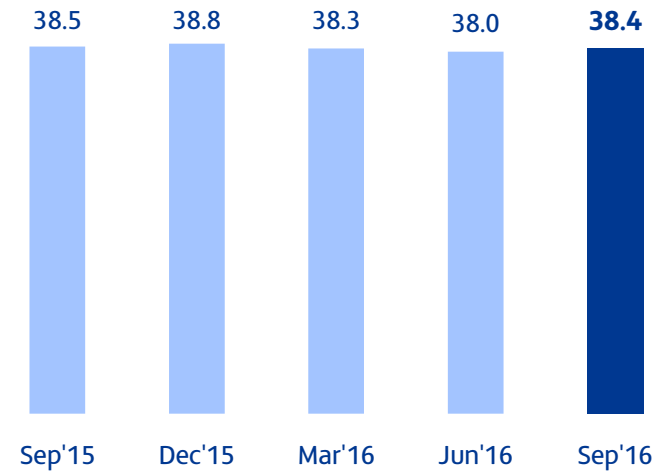


Liquidity

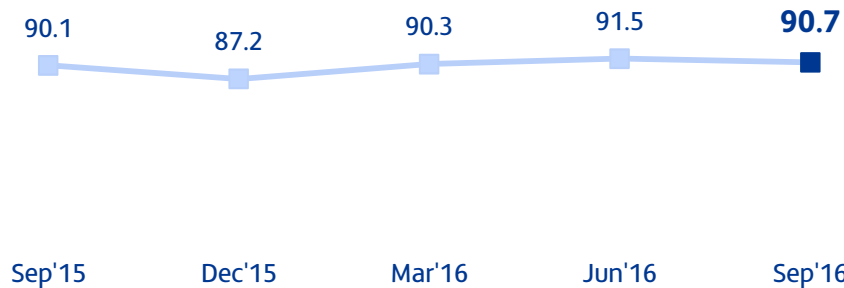
HIGHLIGHTS

- Customer deposits were quasi-stable YoY at USD 38.4Bn. Focus on funding diversification and cost optimisation led to a USD 1.8Bn increase in international deposits, bringing their contribution to 8% of total deposits vs. 3% in September last year.
- CASA deposits increased by 31% strengthening their share to 25% of total customer deposits (vs. 19% as of Sep'15).
- Advances to Stable Resources Ratio (ASRR) at 90.7% remains well below the regulatory ceiling of 100%.
- As of Sep'16, FGB displays a Group LCR of 89% against a minimum requirement of 70% for the current year.

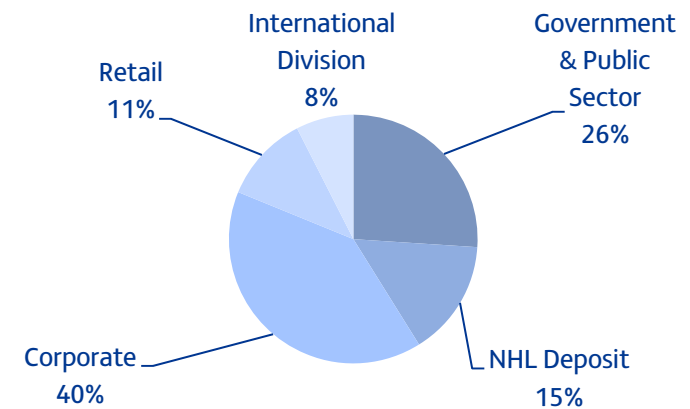
CUSTOMER DEPOSITS TREND (USD Bn)



ADVANCES TO STABLE RESOURCES RATIO (%)



DEPOSITS BY SECTOR

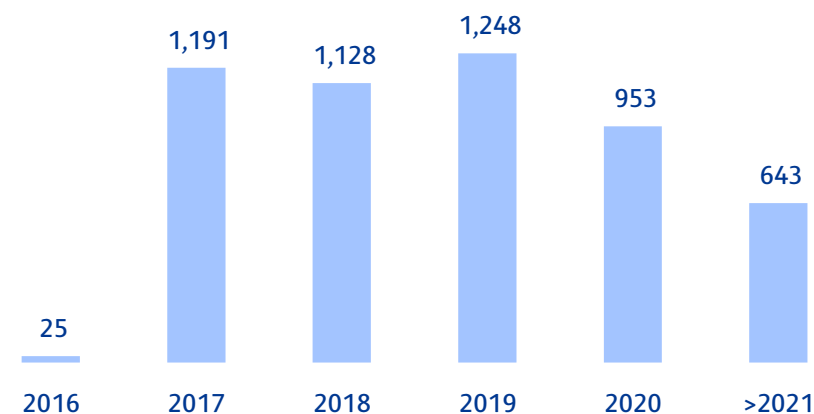


Funding Mix

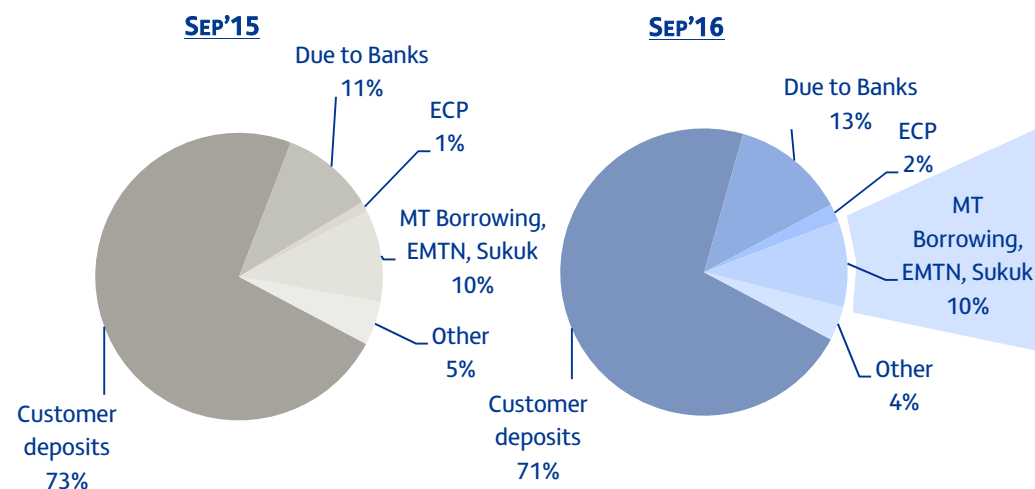
HIGHLIGHTS

- In August 2016, FGB's 5-year USD 650Mn Sukuk (3.797% fixed profit rate) came to maturity and was not replaced in the context of further funding optimisation.
- Short term funding issued under the Euro Commercial Paper (ECP) programme during 9M'16 totaled USD 1.1Bn.
- Upcoming maturities include the repayment of USD 500Mn Sukuk in January 2017.
- On October 24th, FGB launched an early consent solicitation exercise in order to receive creditors support towards the impending FGB-NBAD merger.

MEDIUM TERM MATURITIES (USD MN)



LIABILITY MIX*



*Total liabilities of USD 53.6Bn as of Sep'16

WHOLESALE FUNDING (USD MN)

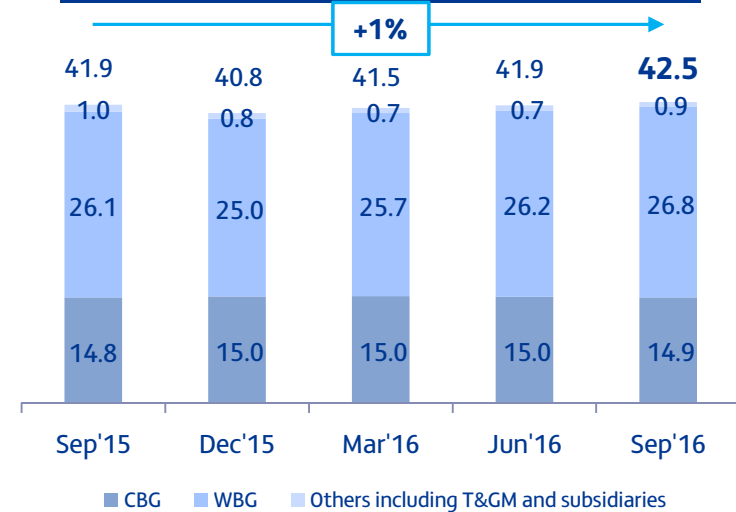
	Sep'16
Syndicated loan	1,000
Bank Loan	300
EMTN	3,142
Medium term bonds	189
Repurchase agreements	57
Sukuk	500
Total	5,188

Asset Mix and Lending Activity

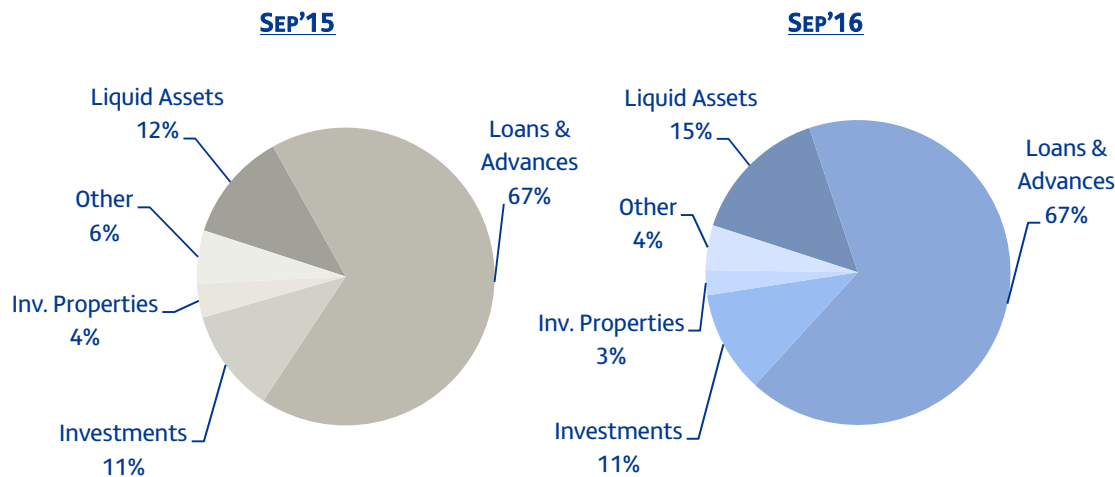
HIGHLIGHTS

- Loans and advances added 4% YTD, in line with mid single-digit growth guidance for full year. On a YoY basis, loan book shows a limited growth of 1% due to repayments which occurred in Q4'15.
- Sector-wise, trading, public sector, real estate, financial services, other services and construction supported loan growth during 9M'16. FGB's loan portfolio remains well diversified across economic sectors with a mix of 64% wholesale / 36% consumer.
- Liquid assets (cash and balances with CB, and due from Banks and Financial Institutions) represent 15% of total assets as of Sep'16. Reflecting FGB's compliance with LCR requirements, High Quality Liquid Assets (HQLA) amounted to USD 5.9Bn as of September-end.

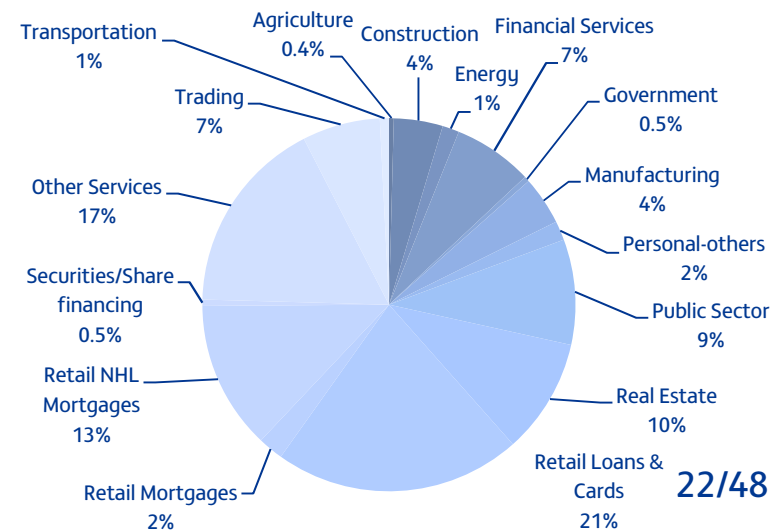
LOAN BOOK TREND (USD Bn)



ASSET MIX



GROSS LOAN BREAKDOWN BY SECTOR



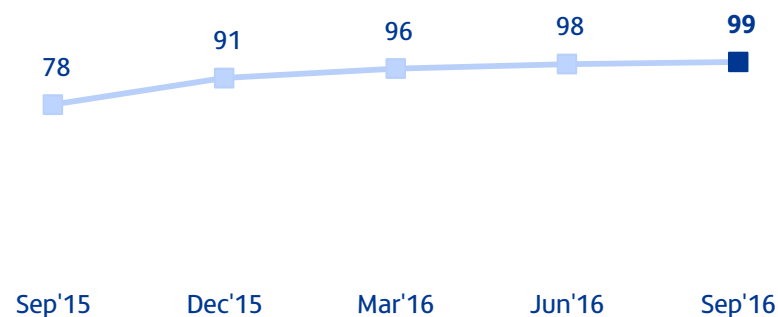
22/48

Asset Quality

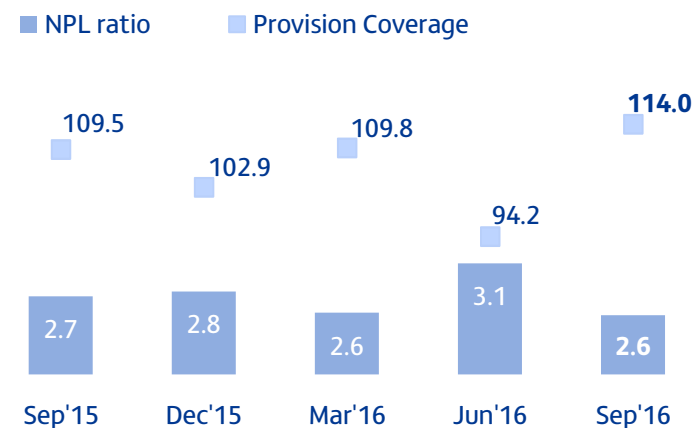
HIGHLIGHTS

- Sep'16 NPL ratio sequentially improved to 2.6% from 3.1% primarily on the back of the settlement of a large wholesale exposure during the period.
- Assets quality trends across WBG and CBG remain healthy.
- Provision coverage strengthened to 114.0% from 94.2% as of June-end'16. At USD 0.7Bn, general provisions represent 1.5% of total CRWA.
- Credit impairments increased by 28% YoY to USD 324Mn implying an annualized cost of risk of 99bps, within current year guidance of <100bps.

ANNUALIZED COST OF RISK (BPS)

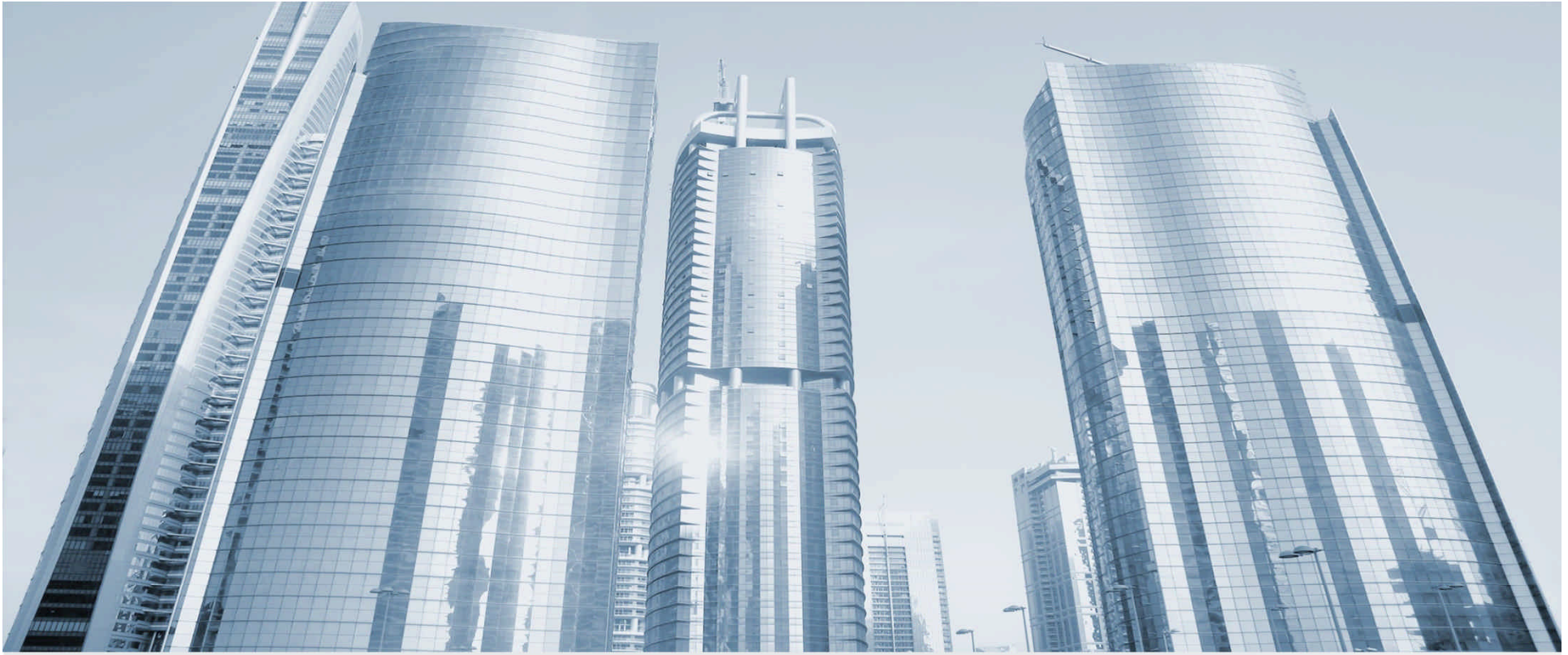


NPL RATIO AND PROVISION COVERAGE (%)



NPLS AND PROVISIONS (USD Mn)

	Sep'16	Sep'15	YoY %	Jun'16	QoQ %
NPLs	1,122	1,185	-5%	1,316	-15%
Provisions	1,280	1,298	-1%	1,240	3%
Specific	559	561	0%	524	7%
General	721	737	-2%	716	1%



Appendix

Appendix Content

- Q3/9M'16 Summary Financials
- Revenue Mix & Cost Efficiency
- Business Segment Contributions
- Dividend History
- FGB Overview
- History & Key Milestones
- Key Achievements
- Board of Directors
- Corporate Governance
- ERM Framework
- Abu Dhabi Plan 2030
- UAE Real Estate Overview
- FGB Awards

Q3/9M'16 Summary Financials

Income Statement (USD Mn)	Q3'16	Q2'16	QoQ	Q3'15	YoY	9M'16	9M'15	YoY
Net Interest and Islamic Financing Income	434	426	2%	429	1%	1,292	1,299	-1%
Fees & Commission Income, Net	139	126	11%	124	12%	365	356	2%
Other Operating Income	193	53	265%	46	324%	299	170	76%
Operating Income	766	605	27%	598	28%	1,955	1,824	7%
G&A expenses	(137)	(133)	3%	(125)	9%	(389)	(394)	-1%
Provisions/ Impairments	(114)	(108)	5%	(86)	32%	(325)	(258)	26%
Taxes	(3)	(3)	7%	0	NA	(7)	(3)	NA
Minority Interest	(4)	(5)	-22%	(0)	NA	(9)	(3)	NA
Net Income	507	355	43%	386	31%	1,225	1,167	5%
Earnings Per Share (USD)	0.11	0.08	45%	0.08	33%	0.27	0.25	5%

Balance Sheet (USD Bn)	Sep'16	Jun'16	QoQ	Sep'15	YoY
Loans & Advances	42.5	41.9	2%	41.9	1%
Customer Deposits	38.4	38.0	1%	38.5	0%
Total Assets	63.5	61.9	3%	62.2	2%
Shareholders' Equity	9.8	9.3	5%	9.3	5%

Key Ratios (%)	Sep'16	Sep'15	YoY (bps)
Net Interest Margin	3.1	3.3	(20)
Cost-to-Income	19.9	21.6	(170)
Non-Performing Loan (NPL)	2.6	2.7	(10)
Provision Coverage	114.0	109.5	450
Advances to Stable Resources Ratio (ASRR)	90.7	90.1	60
Return on Average Equity	16.7	16.7	-
Return on Average Assets	2.6	2.6	-
Capital Adequacy	19.7	18.6	110

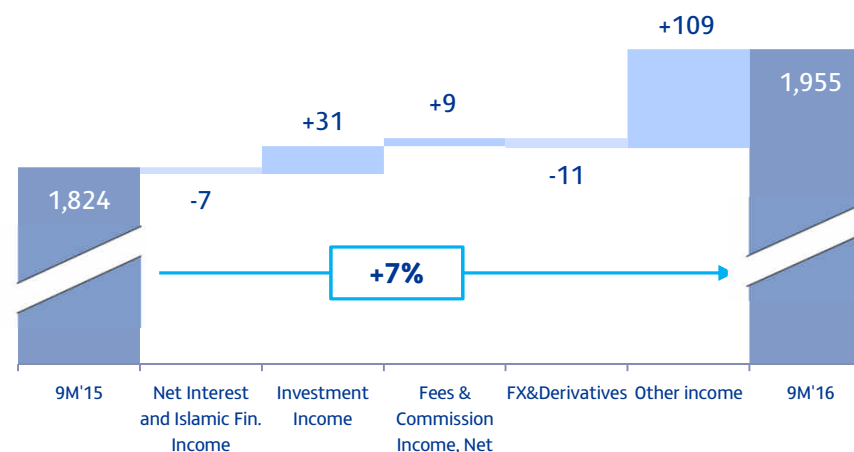
Note: Rounding differences may appear in the above table

Key Revenue Movements and NIMs

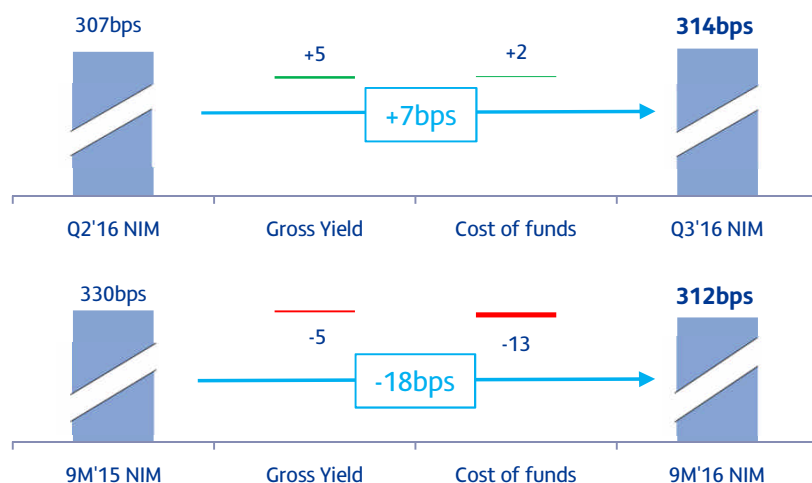
HIGHLIGHTS

- 9M'16 revenues grew 7% YoY thanks to an increase of USD 109Mn in Other Income, +USD 31Mn in Investment Income and +USD 9Mn in Fees & Commission Income.
- Net interest income marginally declined YoY by USD -7Mn (-1%) as USD 61Mn positive volume impact was offset by USD 68Mn impact of margin contraction.
- 9M'16 NIM stood within management range at 3.12%, down 18bps YoY due to 5bps contraction in asset yields combined with a 13bps increase in funding costs.
- During Q3'16, NIMs improved by 7bps thanks to continued funding optimisation and asset repricing.

KEY MOVEMENTS IN OPERATING INCOME (USD MN)



NET INTEREST MARGIN – QOQ AND YOY MOVEMENT



9M'16 NII: YOY VOLUME & RATE IMPACT (IN USD MN)

	Volume Impact	Rate Impact	Total
Interest Income	+78	-16	+62
Interest Expense	-17	-52	-70
Total	+61*	-68	-7

*Volume impact includes 1 day impact of USD 8Mn

Non-Interest Revenues and Cost Efficiency

HIGHLIGHTS

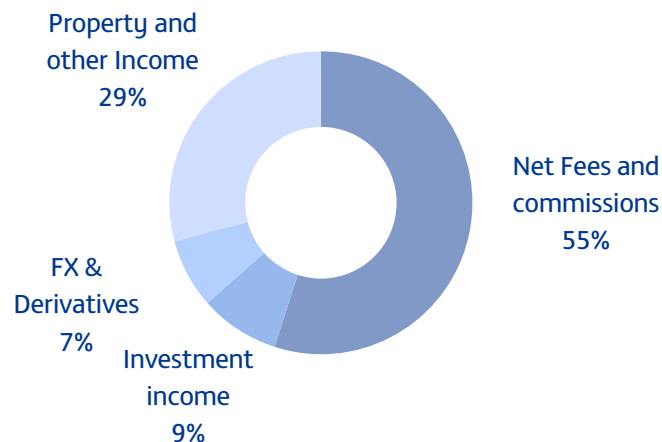
- In line with the Group's strategy to reduce exposure to real estate activities, FGB generated a one-off gain of USD 129Mn by selling USD 0.63Bn of investment properties (*more details provided on slide 34/48*).
- Commission income increased by 16% driven by momentum in trade finance activities while credit card fees and commissions grew 8%. This was partly offset by a 8% decline in fee income mainly due to slower business activity compared to 9M'15.
- Investment income increased by 120% YoY mainly on the back of realized gains on AFS investments. FX and derivatives declined by 18% YoY due to lower business volumes..
- G&A expenses decreased by 1% YoY, reflecting continued focus on cost management. 9M'16 C/I ratio landed at an industry-leading level of 19.9%, exceeding management guidance for the current year (<23%).

9M'16 NON-INTEREST REVENUES

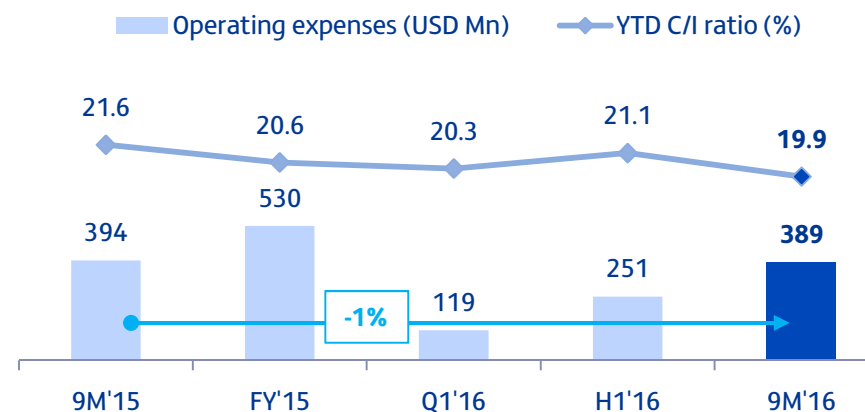
In USD Mn	9M'16	9M'15	YoY %
Commission income	115	99	16%
Fee income	169	184	-8%
Fees and commissions on credit cards	140	130	8%
Brokerage and fund management fee income	0	2	-98%
Fees & commission income	423	414	2%
Fees & commission expenses	(59)	(58)	1%
Fees & commission income, Net	365	356	2%
Investment income	57	26	120%
FX & Derivatives	49	60	-18%
Property and other income*	193	83	131%
Total	664	525	26%

*Including share of profit from associates

9M'16 NON-INTEREST REVENUE BREAKDOWN



COST EFFICIENCY

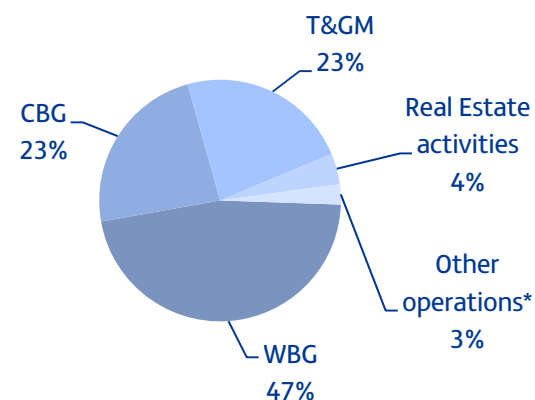


Business Segment Contributions

HIGHLIGHTS

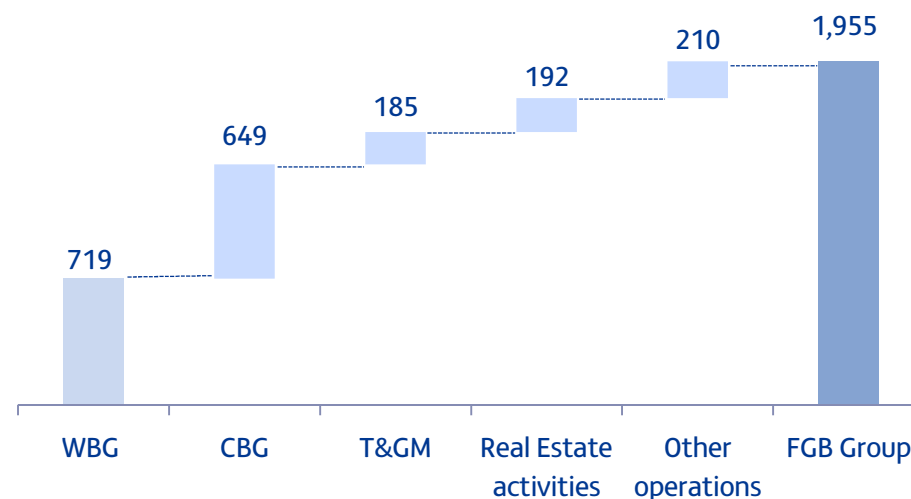
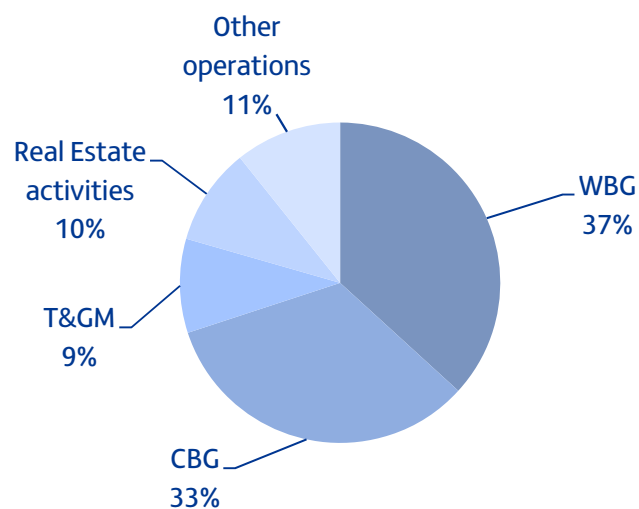
- Continued focus on enhancing core capabilities and on maximizing synergies between the three core businesses: Wholesale & International Banking Group (WBG), Consumer Banking Group (CBG), and Treasury & Global Markets Group (T&GM).
- These three pillars represent 93% of Group total assets as of Sep'16.
- WBG generated 37% of 9M'16 Group revenues, followed by CBG 33% and T&GM 9%.

ASSETS BREAKDOWN



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

SEGMENTAL REVENUE BREAKDOWN AND CONTRIBUTIONS TO GROUP REVENUE (USD MN)

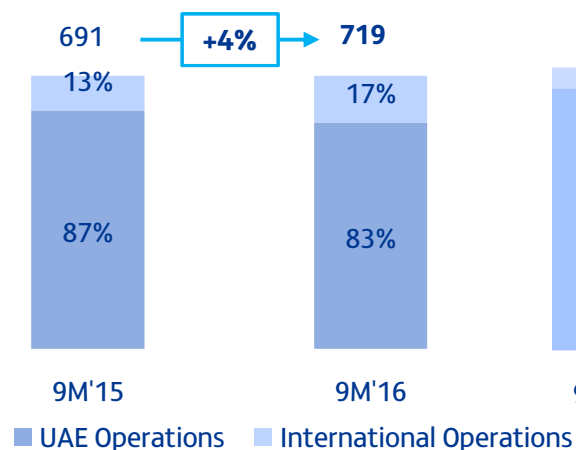


Wholesale Banking Group - WBG

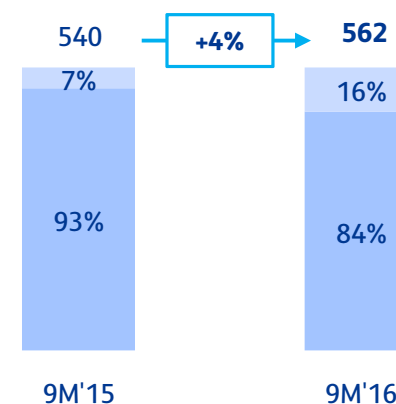
HIGHLIGHTS

- 9% growth in assets supported by healthy commercial momentum YoY.
- While income from UAE Operations remained stable YoY, revenues from international operations increased by 38% YoY. This was achieved on the back of increased trade finance activity and enhanced market share across APAC markets.
- Net profit grew by 4% to USD 0.6Bn supported by revenue growth, as well as diligent risk management and expense control.

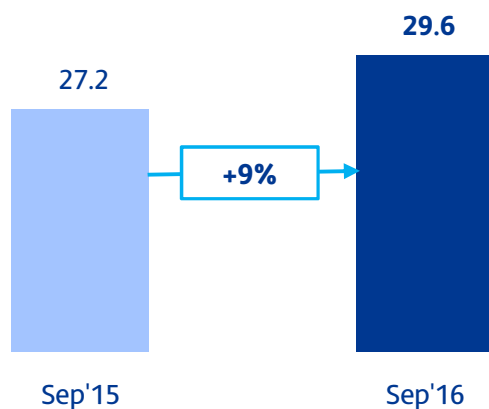
OPERATING INCOME (USD MN)



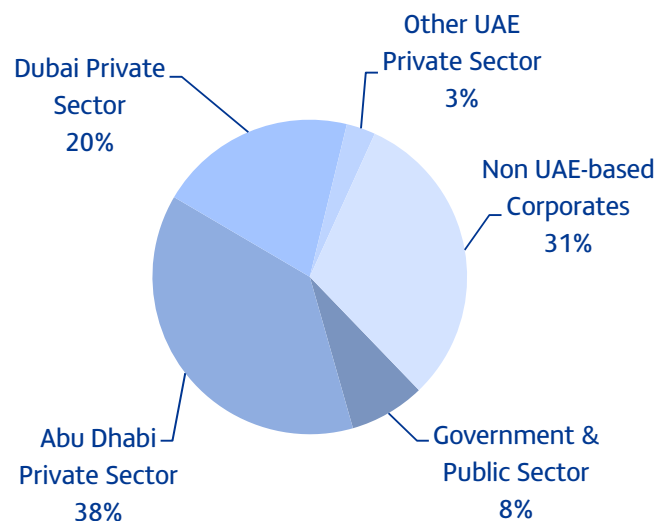
NET PROFITS (USD MN)



TOTAL ASSETS (USD Bn)



WHOLESALE GROSS LOAN PORTFOLIO (SEP'16)

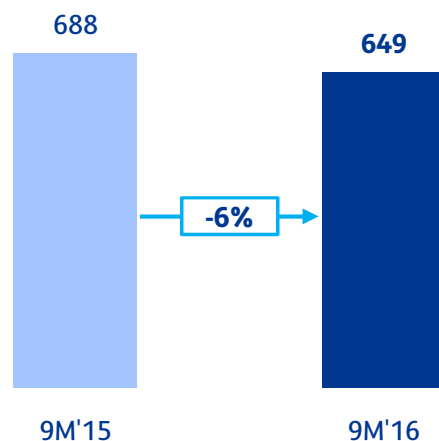


Consumer Banking Group - CBG

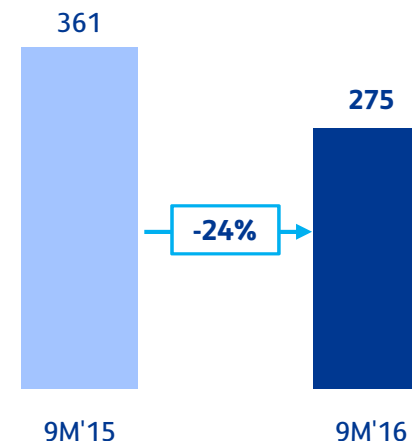
HIGHLIGHTS

- Continued focus on product innovation and enhanced customer experience through digitalisation.
- CBG revenues declined by 6% YoY to USD 0.6Bn due to challenging operating conditions and intense competitive pressures.
- Net profit decreased by 24% YoY due to higher impairments, as well as a change in cost allocation methodology since Jan'16.
- Wealth Management , SME loans and credit cards remain key growth drivers representing 25% of Sep'16 gross loan portfolio.

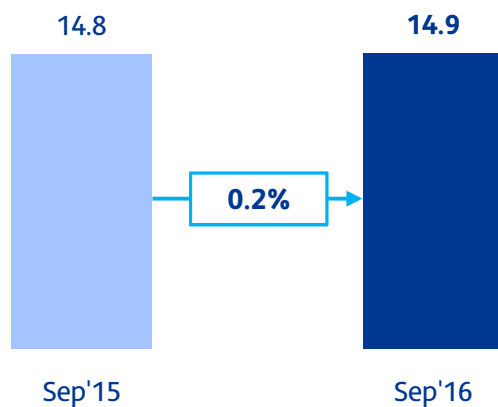
OPERATING INCOME (USD MN)



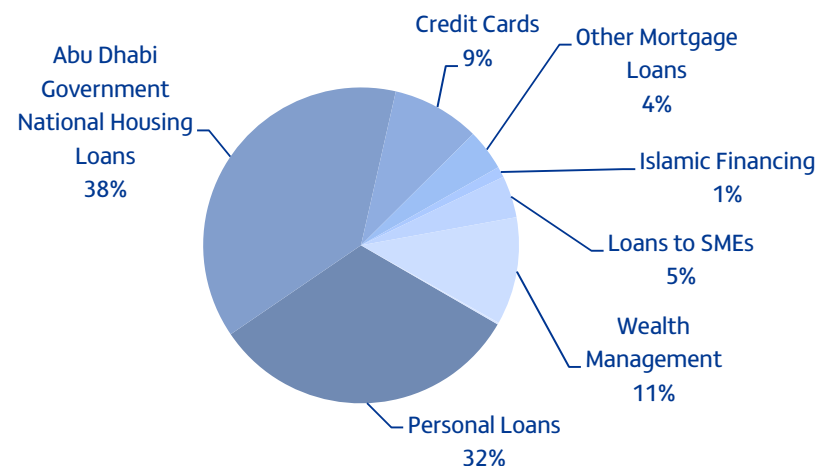
NET PROFITS (USD MN)



TOTAL ASSETS (USD Bn)



CONSUMER GROSS LOAN PORTFOLIO (SEP'16)

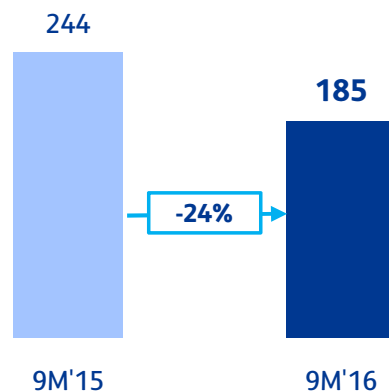


Treasury & Global Markets – T&GM

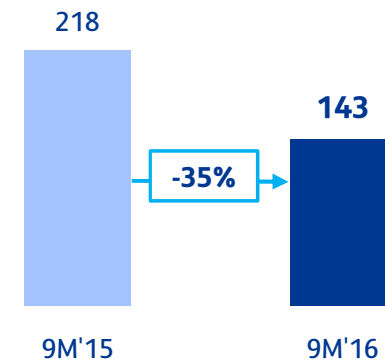
HIGHLIGHTS

- T&GM net profits were down by 35% YoY due to lower revenues and provisions taken against CRWA as per CB UAE guidance.
- Approx. 80% of FGB's investment portfolio is invested in investment grade fixed income bonds, of which 48% is allocated to GCC.
- The average duration of the AFS portfolio which represents 79% of the total portfolio is 2.79 years.
- Approx. 40% of the Fixed Income portfolio is rated A- & above, another 40% rated between BBB+ & BBB-, the remaining 20% invested is non-rated/sub-investment grade credits.
- The WARF of the Fixed Income portfolio is BBB-.

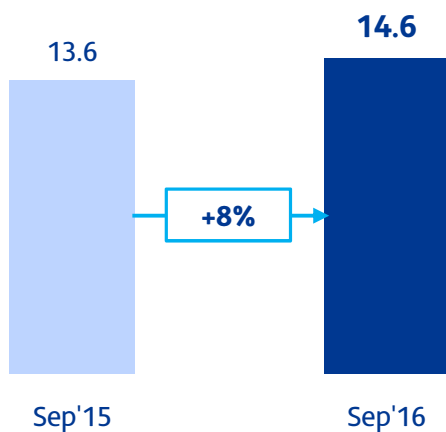
OPERATING INCOME (USD MN)



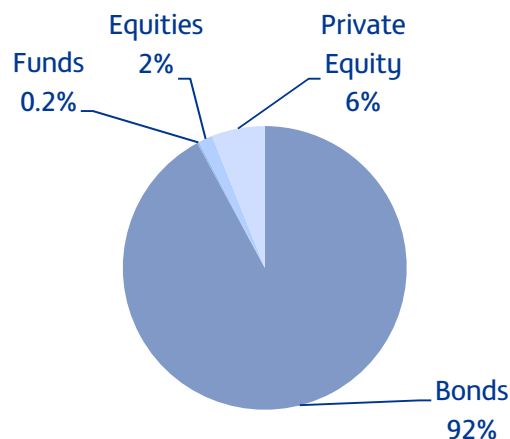
NET PROFITS (USD MN)



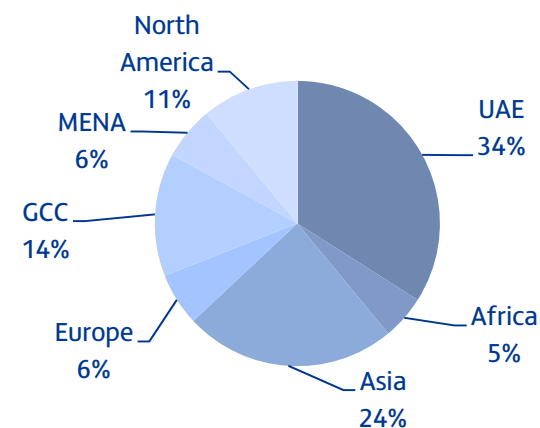
TOTAL ASSETS (USD Bn)



INVESTMENTS¹ BY TYPE



INVESTMENTS¹ BY REGION



¹Excluding Treasury Bills and bonds related to LCR portfolio

Consumer Finance Subsidiaries

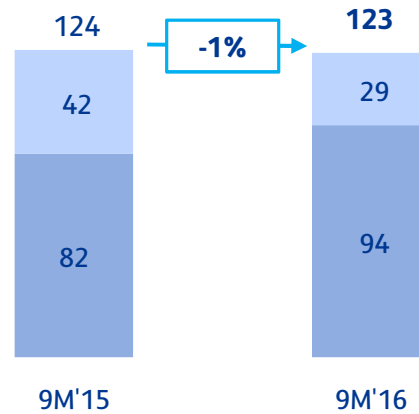
Dubai First and Aseel Islamic Finance



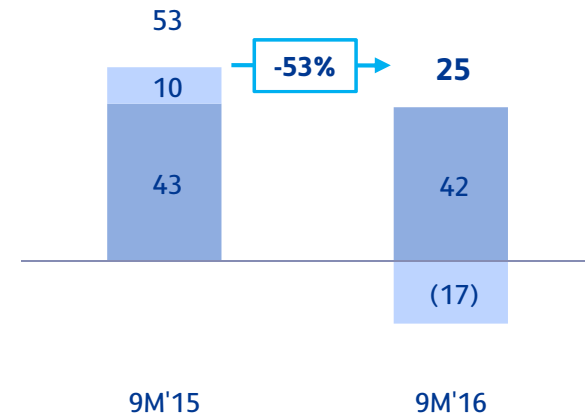
HIGHLIGHTS

- Dubai First and Aseel are FGB's consumer finance subsidiaries specialised in credit cards and SME islamic financing respectively.
- Both companies generated combined revenues of USD 123Mn, down 1% YoY, contributing 6% to 9M'16 Group revenue.
- Aseel recorded a net loss of USD 17Mn in 9M'16 due to its continued transition to an islamic business finance company.

OPERATING INCOME (USD MN)

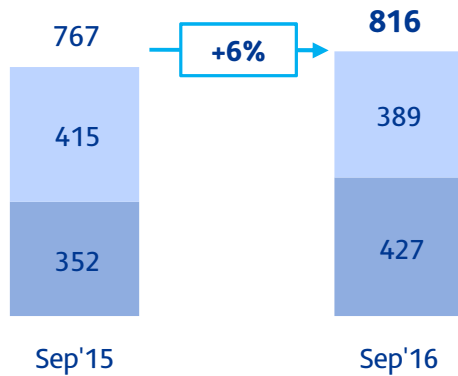


NET PROFITS (USD MN)



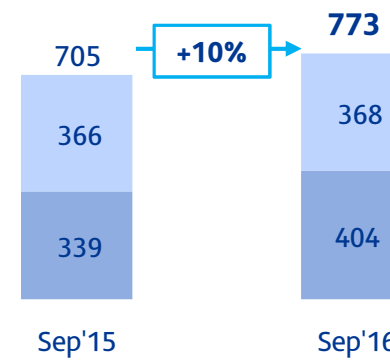
■ Dubai First ■ Aseel

TOTAL ASSETS (USD MN)



■ Dubai First ■ Aseel

TOTAL LOANS (USD MN)



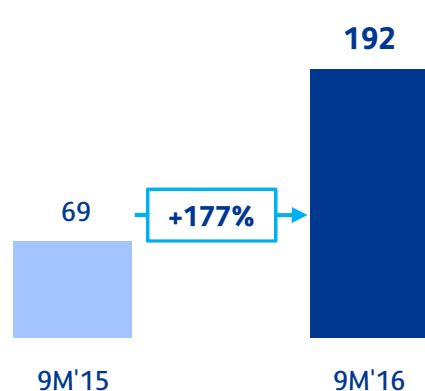
■ Dubai First ■ Aseel

Real Estate Subsidiaries

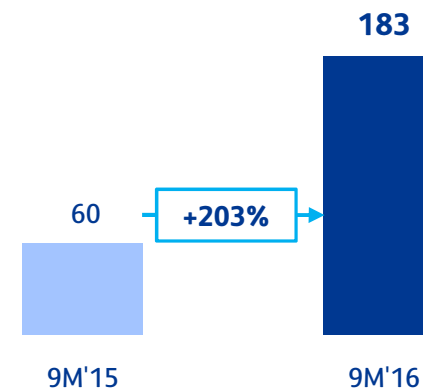
HIGHLIGHTS

- Real estate revenues grew by 177% YoY to USD 192Mn. This includes USD 147Mn gains on sale of investment properties.
- During Q3'16, in line with the Group's strategy to reduce exposure to real estate activities, FGB generated a one-off gain of USD 129Mn by selling USD 0.6Bn of investment properties.
- This will allow the Group to enhance focus on core banking activities going forward.

OPERATING INCOME (USD MN)

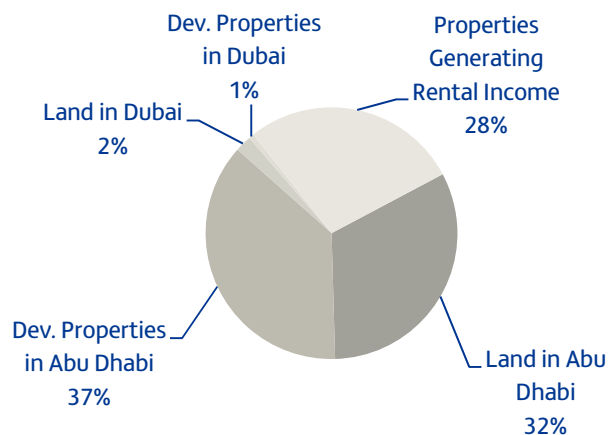


NET PROFITS (USD MN)

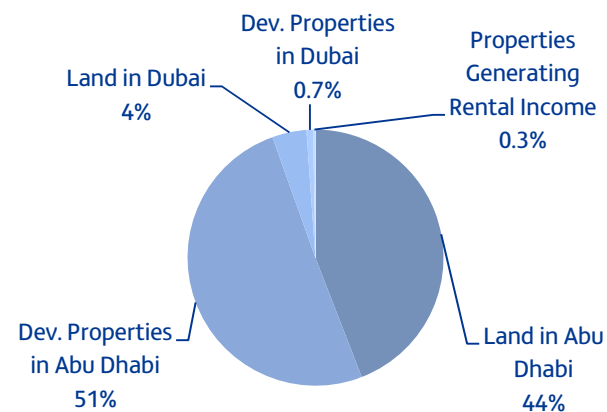


INVESTMENT PROPERTIES PORTFOLIO

USD 2.3BN AS OF JUN'16



USD 1.7BN AS OF SEP'16



Dividend History

	2015	2014	2013	2012	2011
NET PROFIT (USD MN)	1,635	1,540	1,300	1,131	1,009
CASH DIVIDEND (USD MN)	1,225	1,062	817	681	408
CASH DIVIDEND (% OF CAPITAL)	100%	100%	100%	83%	100%
BONUS SHARES (% OF CAPITAL)	-	15.38%	30%	-	100%
DIVIDEND PAYOUT RATIO (% OF NET PROFIT)	75%	69%	63%	60%	40%
BASEL II CAPITAL ADEQUACY AFTER DIVIDEND DISTRIBUTION ¹	17.5%	17.5%	17.4%	18.7%	18.0%

¹ CAR adjusted from Tier 2 MoF Loan of USD 1.2Bn repaid in March 2013

FGB Overview

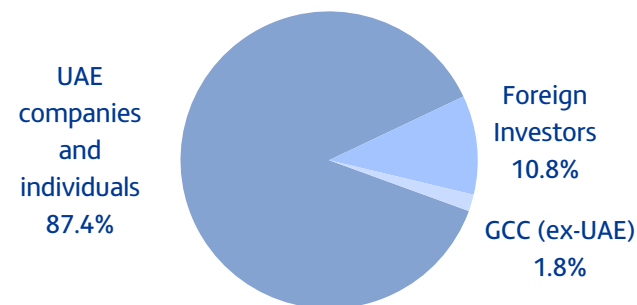
A LEADING UAE FRANCHISE

- Incorporated in 1979 and headquartered in Abu Dhabi
- Wide range of financial products and services offered through a network of 23 branches and 138 ATMs/CDMs 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.
- 1,344 employees
- Listed in 2002; Market cap of USD 14.5Bn as of September 30th, 2016

RATINGS

	RATING	OUTLOOK
FitchRatings	A+ (Since 2007)	Rating Watch Positive
MOODY'S	A2 (Since 2007)	Positive
S&P Global	A (Since Feb'16)	Credit Watch Positive

OWNERSHIP STRUCTURE* (AS OF SEP'16)

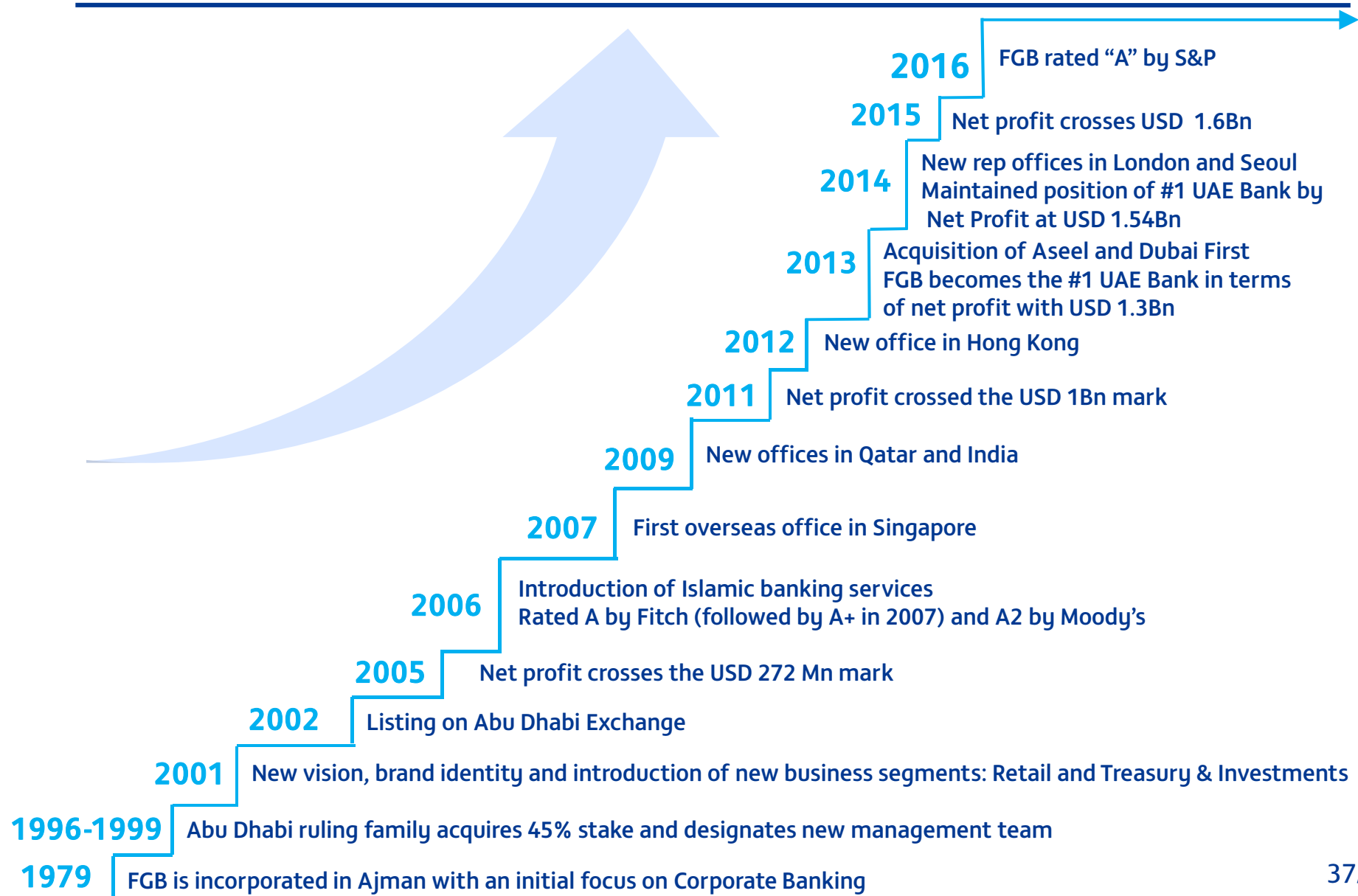


*FGB's Foreign Ownership Limit (FOL) is at 25%

GLOBAL FOOTPRINT

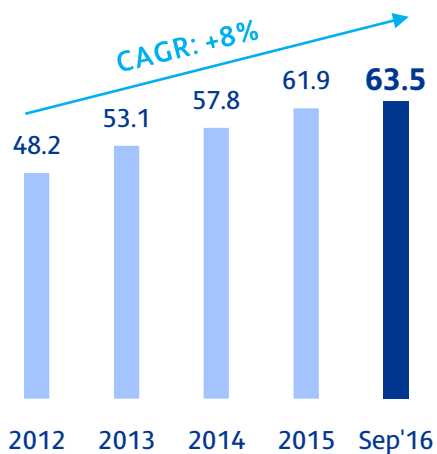


History & Key Milestones

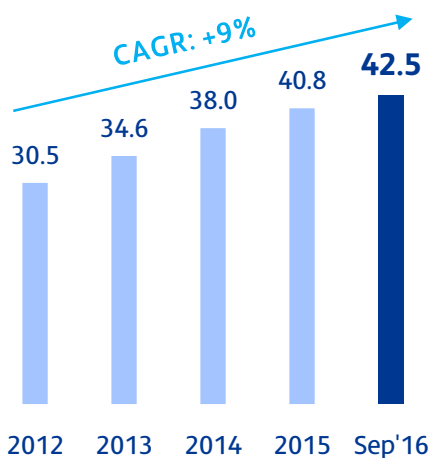


Key Achievements

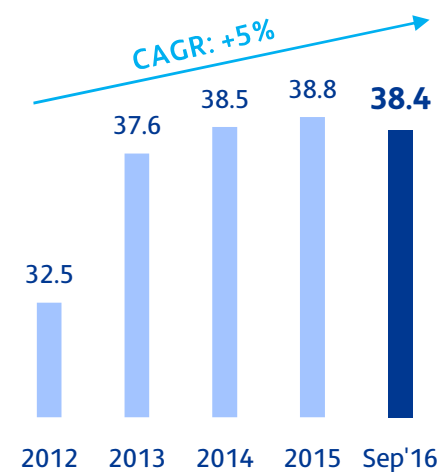
TOTAL ASSETS (USD Bn)



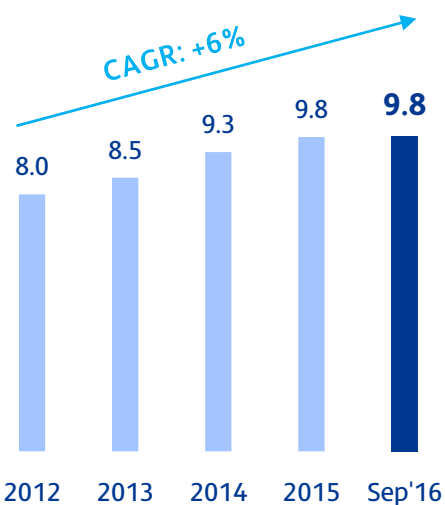
LOANS & ADVANCES (USD Bn)



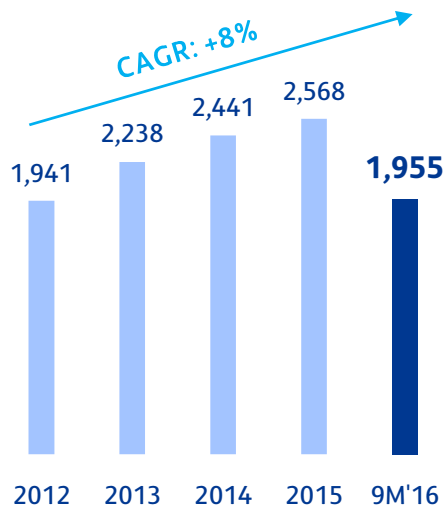
CUSTOMER DEPOSITS (USD Bn)



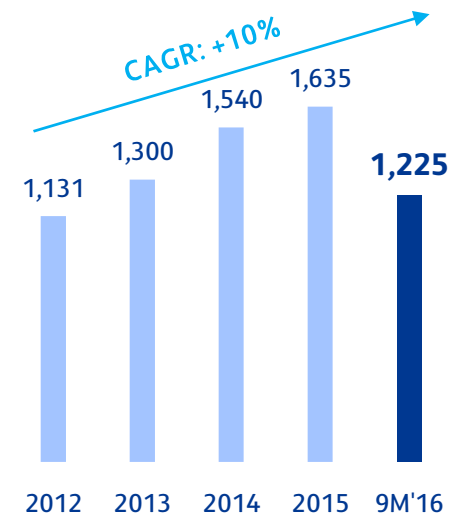
SHAREHOLDERS' EQUITY (USD Bn)



OPERATING INCOME (USD Mn)



NET PROFIT (USD Mn)



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

 <p>AHMED ALI AL SAYEGH VICE CHAIRMAN CHAIRMAN OF ABU DHABI GLOBAL MARKET MANAGING DIRECTOR OF DOLPHIN ENERGY</p> <p><i>Board Member of: Etihad Airways Abu Dhabi National Insurance Company</i></p>	 <p>ABDULHAMID MOHAMMED SAEED BOARD MEMBER FGB MANAGING DIRECTOR</p> <p><i>Board Member of: Emirates Investment Authority Mubadala Development Company</i></p>	 <p>KHALDOON KHALIFA AL MUBARAK BOARD MEMBER GROUP CEO AND MANAGING DIRECTOR OF MUBADALA DEVELOPMENT COMPANY</p> <p><i>Member of: Abu Dhabi Executive Council Abu Dhabi Council for Economic Development Abu Dhabi Executive Affairs Authority (Chairman)</i></p>	 <p>SULTAN KHALFAN ALKTEBI BOARD MEMBER</p> <p><i>Board Member of Al Ain Holding LLC (Vice Chairman)</i></p>	 <p>MOHAMMED SAIF AL SUWAIDI BOARD MEMBER DIRECTOR GENERAL OF ABU DHABI FUND FOR DEVELOPMENT</p> <p><i>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</i></p>	 <p>JASSIM ALSEDDIQUI BOARD MEMBER MANAGING DIRECTOR AND CEO OF ABU DHABI FINANCIAL GROUP</p> <p><i>Chairman of Reem Finance, Integrated Capital PJSC and Integrated Securities LLC Board Member at Tourism and Development Investment Company, Qannas Investments Limited, Abu Dhabi Capital Group and Northacre Plc</i></p>
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Corporate Governance

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

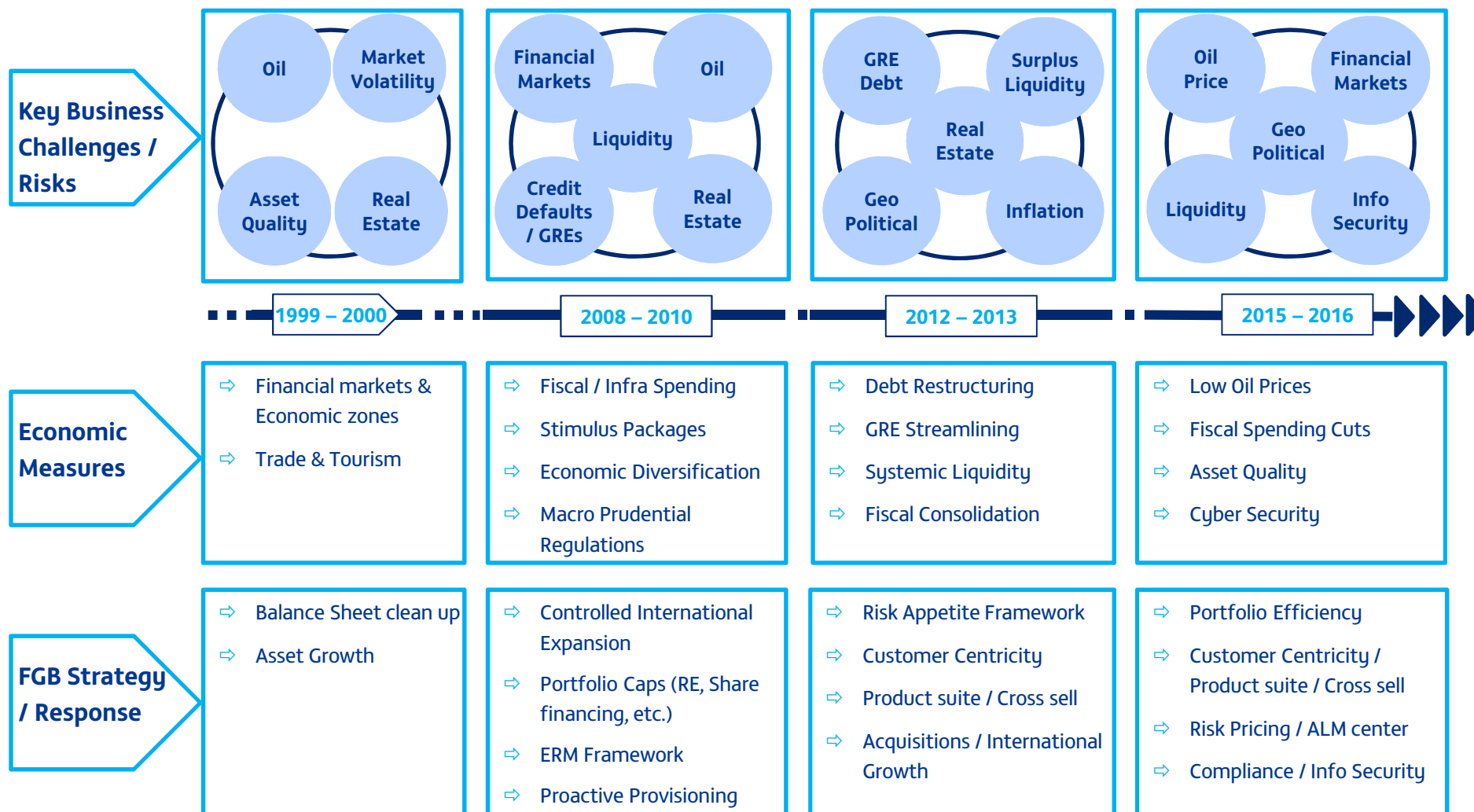
Board of Directors

Board Committees	Executive Committee	Risk & Compliance Management Committee
	Remuneration & Nomination Committee	Audit Committee

Management Committees	Executive Management Committee				
	Wholesale Banking Credit Committee	First Gulf Consumer Credit Committee	Asset Liability Committee	Investment Committee	
	Compliance Committee	IT Steering Committee	Operational Risk Committee	HR Steering Committee	Real Estate Committee

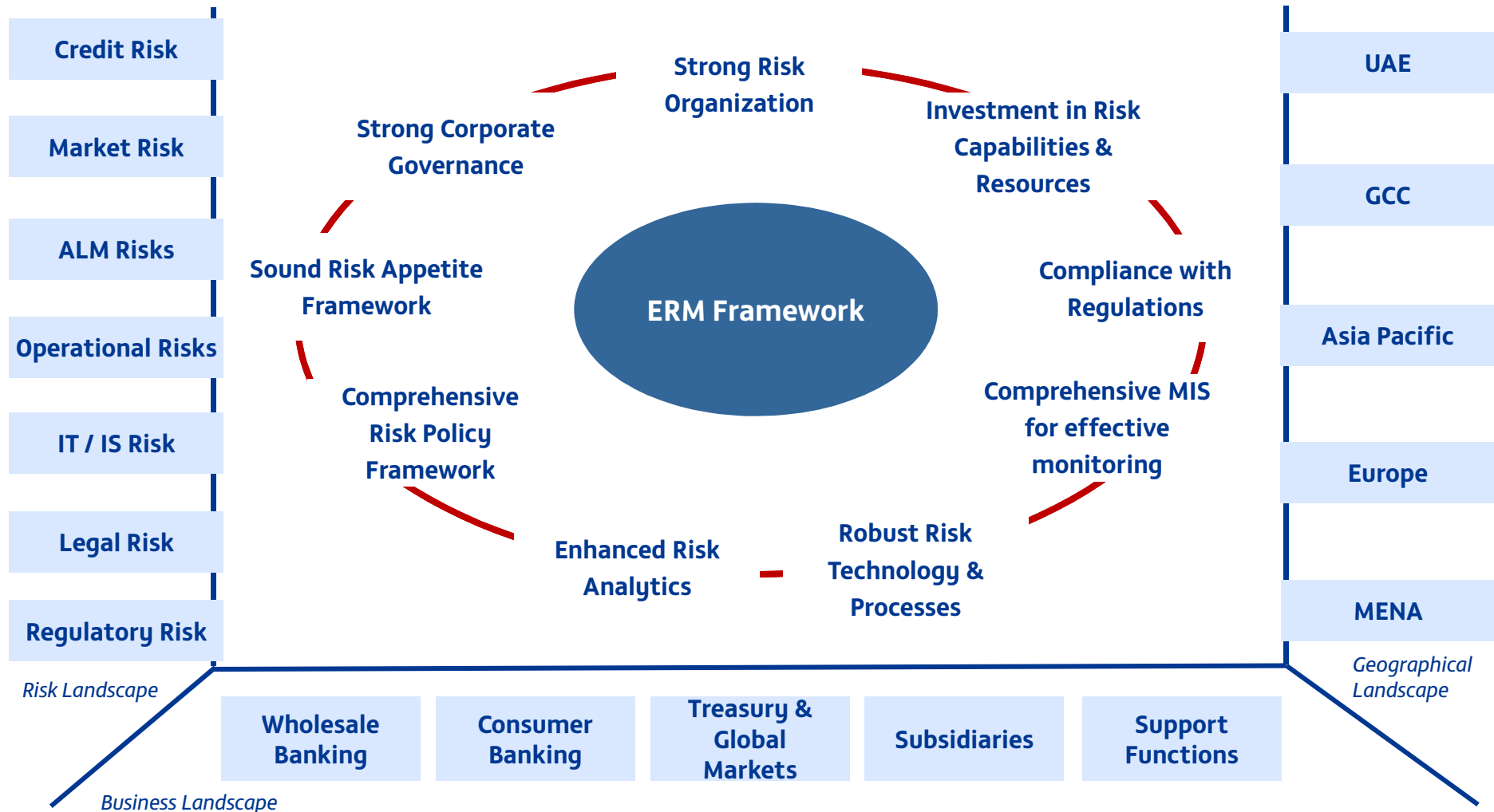
Enterprise Risk Management Group	Group CRO						
	Head of Risk Management & Compliance						
	ERM	Credit Risk	Market Risk	ALM Risk	Operational Risk	Compliance Risk	Basel / IFRS

Economic Measures & FGB Strategy



.... THROUGH PROACTIVE MANAGEMENT OF DIVERSE RISKS IN AN INTEGRATED MANNER

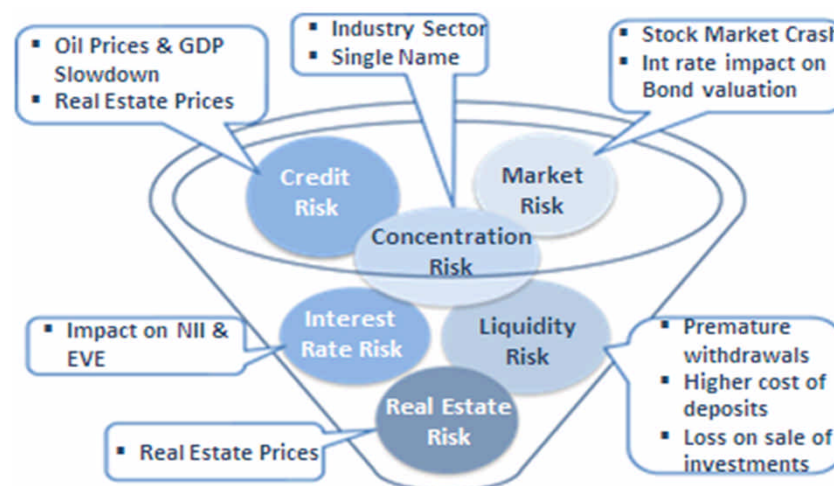
Enterprise Risk Management Framework



Strong fundamentals and risk bearing capacity **FGB**

Comprehensive Stress testing framework:

- Drop in Oil prices and its impact on GDP and other sectors
- Real Estate slow down
- Volatility in financial markets
- Liquidity stress
- Interest Rate shocks
- Concentration of Balance Sheet



SURPLUS CAPITAL AND ADEQUATE LIQUIDITY UNDER STRESS SITUATIONS

USD Mn	2012	2013	2014	2015	Q3' 16	USD Mn	2014	2015	Q3' 16
Pillar II CAR (Moderate Stress)	17.6%	14.7%	15.0%	13.9%	16.0%	1 M Stress Gap (Moderate Stress)	6,021	3,922	4,407
Surplus Capital (Moderate Stress)	2,271	1,262	1,514	979	2,045	1 M Stress Gap (Extreme Stress)	7,629	5,459	6,014
Pillar II CAR (Extreme Stress)	15.8%	12.9%	13.3%	12.2%	14.6%	Available Liquid Cushion (Liquid assets + 1/3rd of Market lines available)	7,058	9,748	8,737
Surplus Capital (Extreme Stress)	1,501	415	651	122	1,337				

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
- Louvre Abu Dhabi
- Zayed National Museum
- Sheikh Zayed Grand Mosque
- Sir Baniyas Island
- Capital Gate
- Qasr al Hosn

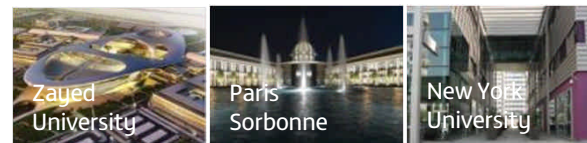
Hotels

- 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 offers a 364-bed hospital organized into five institutes, digestive disease, eye, heart & vascular, neurological, respiratory and critical care.



Abu Dhabi in the GCC context

	Long Term Ratings ⁽¹⁾ (Moody's, S&P, Fitch)		Oil Production ⁽²⁾ 2015	GDP Per Capita ⁽³⁾ 2016f
	2014	Current		
 Abu Dhabi	Aa2 , AA, AA	Aa2(-) , AA, AA	2.8mn bpd	USD 67,800
 Saudi Arabia	Aa3, AA-, AA	A1, A-, AA- (-)	12.0mn bpd	USD 19,922
 Kuwait	Aa2, AA, AA	Aa2 (-), AA, AA	3.1mn bpd	USD 26,146
 Qatar	Aa2, AA, NR	Aa2 (-), AA, AA	1.9mn bpd	USD 60,733
 Bahrain	Baa2 (-), BBB, BBB	Ba2 (-), BB, BB+	0.4mn bpd	USD 24,119
 Oman	A1, A, NR	Baa1, BBB-, NR	1.0mn bpd	USD 15,080

¹ Source: Bloomberg

² Source: BP Statistical Review of World Energy (June 2016), except Abu Dhabi (Opec statistical year book 2015)

³ 2016 forecasts - Source: IMF World Economic Outlook (October 2016), except Abu Dhabi (S&P, Aug'16 report)

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

Real Estate Trends – Q3'16 Rental Clocks

ABU DHABI PRIME RENTAL CLOCK



DUBAI PRIME RENTAL CLOCK



Source: JLL The UAE Real Estate Market Q3'16
* Hotel clock reflects the movement of RevPAR

Awards



2016 : ‘Best Co-branded Credit Card’, ‘Best Onshore Wealth Proposition’ ‘Best SME Trade Finance Offering’ and ‘Best Bancassurance Product’
2015 : “Best Bank in the UAE” and “Best Bank in the Middle East”



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’



Chartered Institute of Purchasing & Supply: ‘Best Procurement Start-up Function in the Middle East’



Interactive Media Awards: ‘Best in Class’ for FGB’s My FGB Card website; ‘Outstanding Achievement’ for the FGB Wealth website



UAE Excellence Awards: ‘Golden Award for www.FGBWealth.com’

Thank you!

For more Information:

Contact FGB Investor Relations Department: ir@fgb.ae

Visit our corporate website: www.fgbgroup.com

Follow FGB on social media:



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

Please visit www.bankfortheUAE.com for further information about the proposed FGB-NBAD merger

