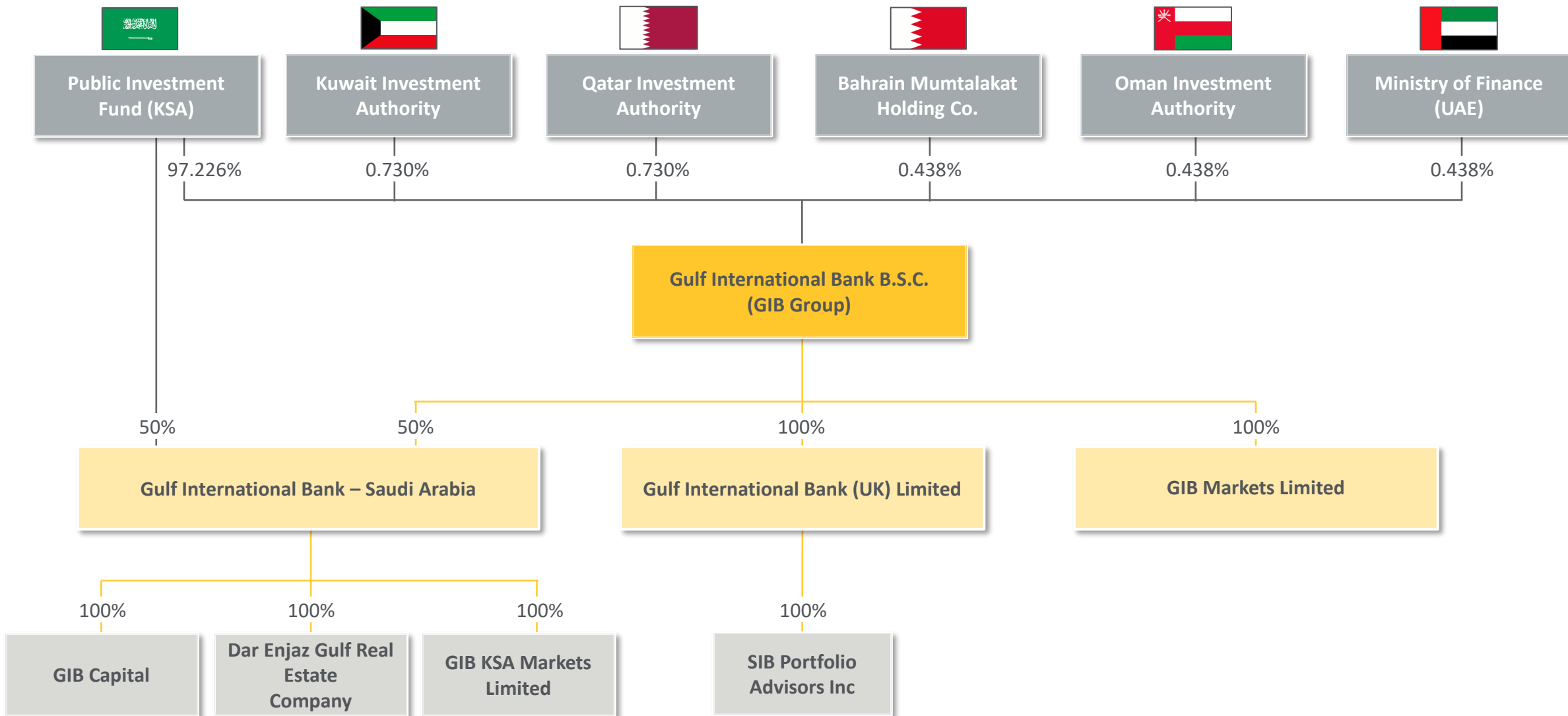
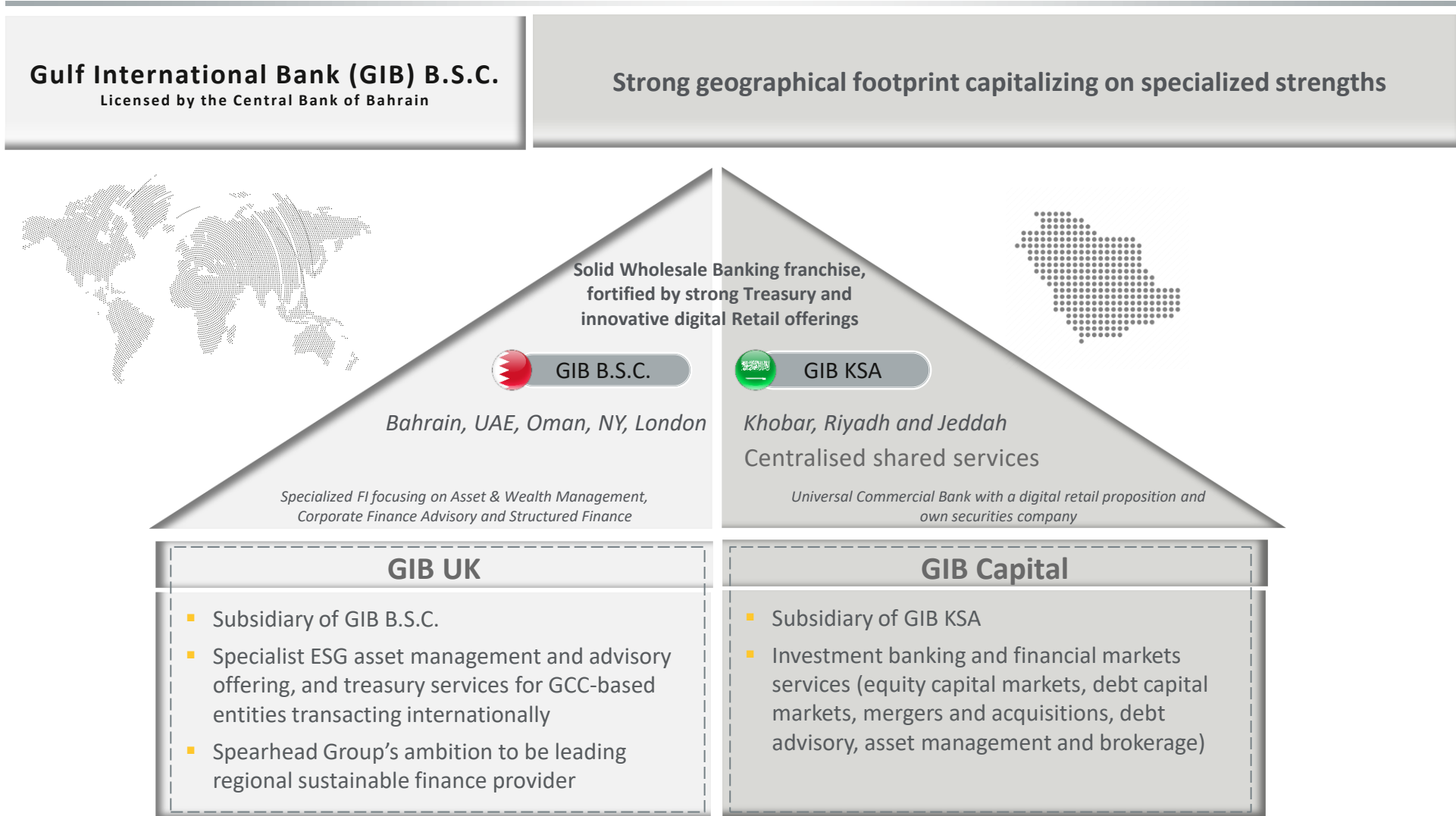


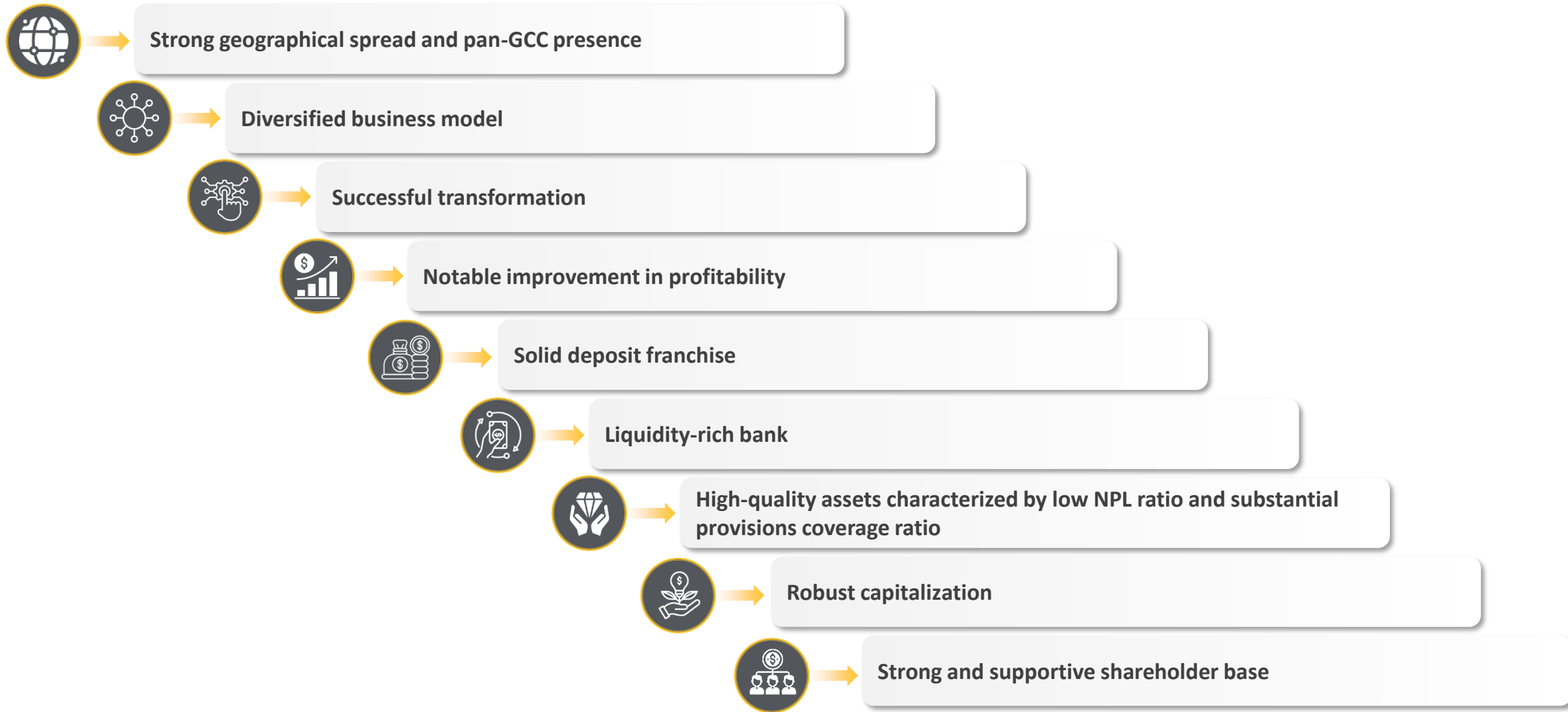
**Gulf International Bank B.S.C.**  
Investor Presentation

for the 12 months ended 31<sup>st</sup> December 2023

# Group Structure









Record profitability driven by solid underlying performance across core businesses, improved asset and funding mix, and prudent risk management



Net interest income increasing on higher benchmark interest rates and well managed funding costs



Double digit balance sheet growth reflective of business momentum and strong liquidity profile



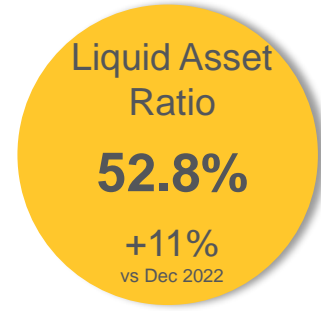
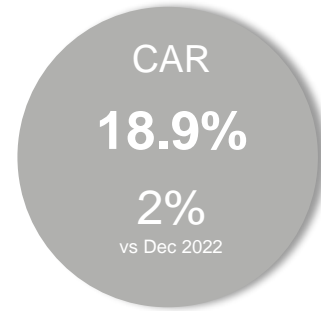
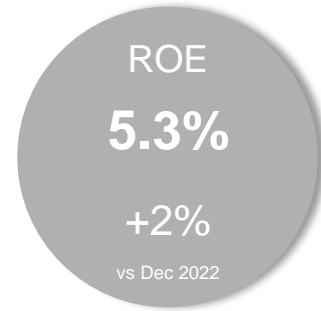
High-quality investment book (of which 91% are A-)



Robust asset profile with NPL ratio at 1.8% and coverage ratio of 157%



Diversified deposit base with increased franchise CASA



## Overview

- Established in November 1975 and regulated by the Central Bank of Bahrain.
- Active across the regional and international markets through its subsidiaries GIB Saudi Arabia, GIB Capital, and GIB (UK) Ltd and its branches in the UAE, Oman, London, New York, and rep office in Dubai.

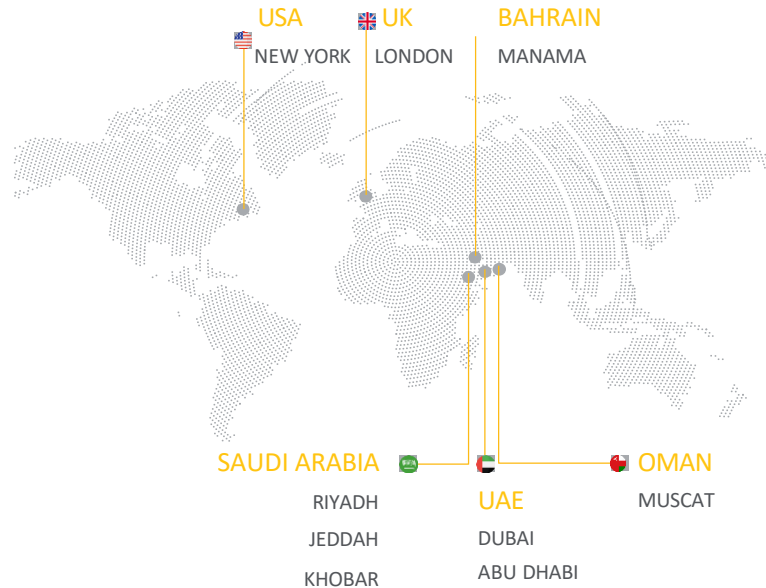
## Core business lines

- Wholesale banking
- Investment banking
- Digital retail banking (meem)
- Asset management
- Treasury and global markets

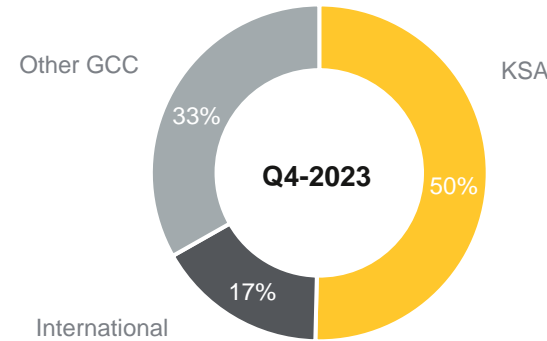
## Customers and clients

- GCC government agencies
- Top-tier corporations
- High net worth individuals
- GCC-active MNCs
- Financial institutions
- Retail

## Presence



## Income by Geography



## Sustainable Development Goals:

Our Commitment: We are committing to reducing our bank's net carbon emissions by 2.5% annually for the next 5 years.



## Gender Equality:

Ambition: To contribute to female empowerment



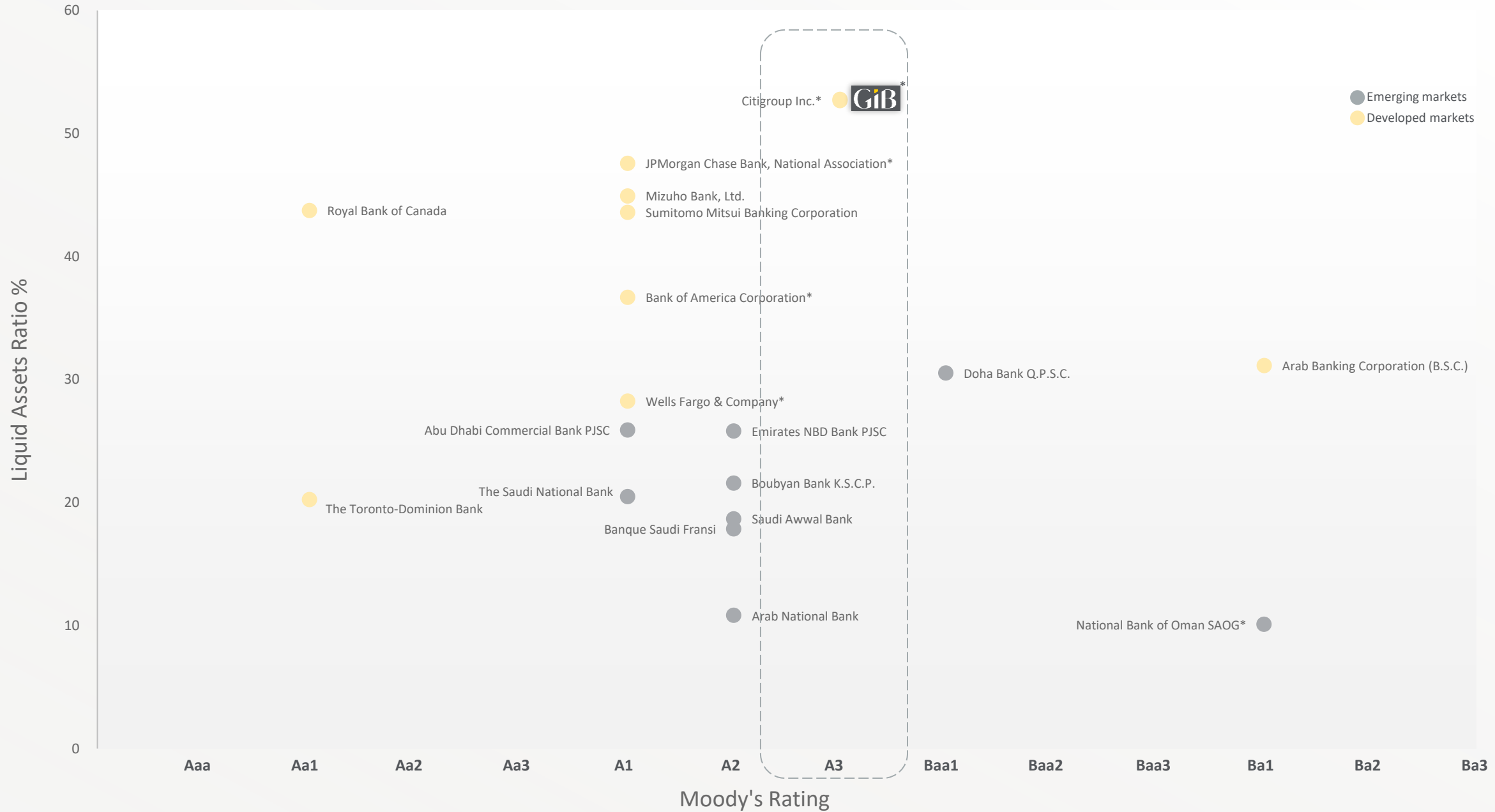
## Competitive advantages

- Global outreach
- Professional expertise
- Unique regional presence
- Ownership / governance
- Long standing institutional relationships
- Leading franchise in structured / syndicated finance

## Credit ratings

	Rating Action and Date	Long-Term Issuer Default Rating	Short-Term Issuer Default Rating	Viability Rating	Outlook
<b>MOODY'S</b>	Upgrade 27 Sept. 2023	A3	P-2	ba1	Positive
<b>FitchRatings</b>	Affirmed 3 July 2023	A-	F-2	bbb-	Stable
<b>CI CAPITAL intelligence</b>	Affirmed 30 Aug. 2023	A+	A1	bbb-	Stable

# Amongst the most liquid highly rated banks



Source: S&P Global Market Intelligence  
Based on latest data available (September 2023 or \*December 2023)

## Vision

A regional industry leader  
with a global reach offering differentiated world-class products and services to its clients

## Mission

Deliver **differentiated value-accretive** solutions, meeting clients' needs and **contributing** to the **region's economic development**

Generate **competitive shareholder returns** by selectively expanding existing offerings and investing in capital-life businesses

Execute on our **revised digital retail strategy**

Embed **sustainability and responsible banking** principles in everything we do

Attract, develop and retain **distinguished local talent**

## Core Values

Perceptiveness

Collaboration

Integrity

Agility

## Strategic priorities

**Reduce reliance on NII**  
via differentiated fee generative products and services

**Increase and diversify revenues**  
via cross-sell across divisions and entities

**Enhance client acquisition, experience and service**  
Optimized client perimeter and segmentation

**Maintain an effective funding profile**  
optimising cost of funding. Sustain a diversified and stable funding base

**Optimize capital deployment and RoA**  
improve returns and capital utilization

## Strategic enablers



**Talent acquisition and retention**  
focus on merit, diversity and development



**Effective governance**  
agile decision making and robust risk management framework



**Digital focus** to accelerate our transformation journey



**Operational excellence**  
optimizing infrastructure and streamlining processes



## Revenue enhancement



Strategic shift towards **value-accretive asset deployment** via **targeted client acquisition**



**Growth trajectory** in total revenues and non-funded income reflective of **successful diversification** journey:

- Pivot into arrange-structure-underwrite-distribute (ASUD) model
- Significant growth in Treasury cross-sell and increase in active FX clients
- Preparing to deliver world class differentiated value additive client solutions including Asset and Wealth Management, Corporate Finance Advisory and Private Capital.
- Notable wins of fee-based Investment Banking and Corporate Banking deals
- Increased Global Transaction Banking (GTB) contribution driven by continued rollout of client solutions



Significant **increase in Retail client base** driven by continuous **enhancement of client journey and rollout of asset products**



Launch of **new products and services across businesses** (GTB, digital retail banking, GIB Capital and GIBUK)



**Increase in CASA** delivering lower cost of funding

## Customer focus



**Enhanced customer experience** and journey with leading edge technology and service levels across all business lines



Solidified and deepened client relationships resulting in **major transactions won** and reputation as sought-after advisor



**Banking as a Service** - focus on being producer of financial products & leverage partner's distribution strength (**B2B2C**)



**Innovative partnerships** with key distributors/partners to offer a differentiated experience :

- Beehive offering MSME financing
- Marsool – KSA's largest delivery platform, offering co-branded retail debit and credit cards
- Saudi Al Nassr Football Club – one of the most famous football clubs in KSA



Enhanced brokerage offering, with **digital enablement** of onboarding, KYC and trade execution

## Digital / ESG



**Award-winning digital products and services** e.g. API and ERP integration solutions



**Building digital ecosystem** : open banking implementation, process and workflow automation and adoption of cloud solutions



Development of a **leading ESG center of excellence** including Sustainability Framework



Integrating a **culture of diversity and inclusion** with a noteworthy **female ratio surpassing regional banks**



Executed **several ESG-linked transactions**, including \$625 million sustainability linked loan (attaining notable awards - ESG deal of the year)

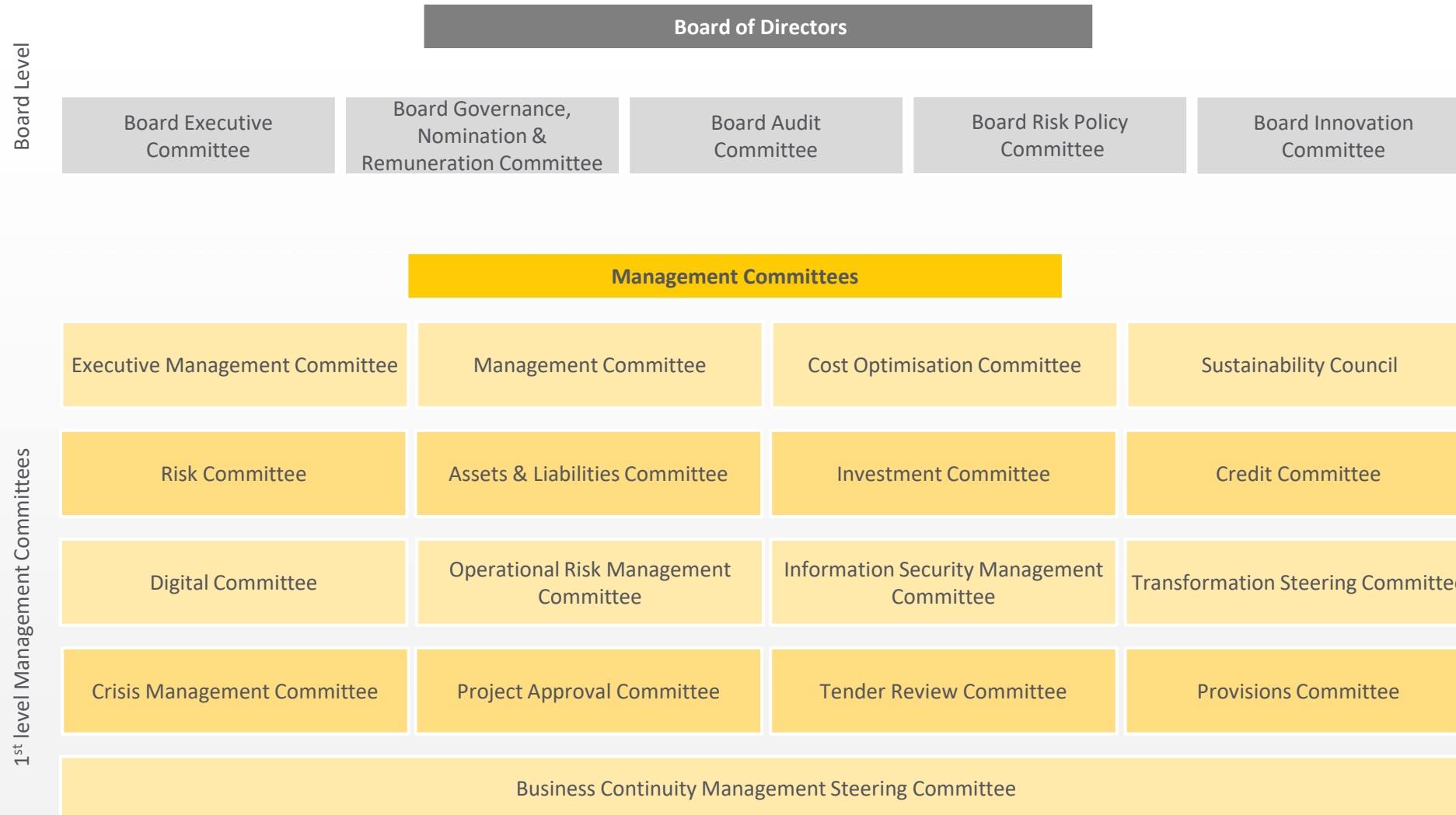


Several **community-based activities** including planting 2,000 trees across Saudi Arabia, Bahrain, the UAE and the UK in 2022



Participated in the largest **Voluntary Carbon Credit Market Auctions** in 2023 by PIF

**“Focus on being producer of financial products & leverage partners’ distribution strength”**



## Board of Directors

Name	Title
Engr. Abdulla bin Mohammed Al Zamil	Chairman
Dr. Najem bin Abdullah Al Zaid	Vice Chairman
Mr. Abdulaziz bin Abdulrahman Al-Helaissi	Group Chief Executive Officer
Mr. Sultan bin Abdul Malek Al-Sheikh	Director
Mr. Bander bin Abdulrahman bin Mogren	Director
Dr. Khalid bin Abdulla Alsweilem	Director
Mr. Fahad bin Abdul-Jalil Al-Saif	Director
Mr. Nezar Al Saie	Director
Mr. Frank Schwab	Director
Mr. Rajeev Kakar	Director

## Senior Management

Name	Title
Abdulaziz Al-Helaissi	Group Chief Executive Officer and Board Member, Chairman – Gulf International Bank (UK) Limited
Jamal Al Kishi	Chief Executive Officer GIB B.S.C. and Deputy Group CEO
Katherine Garrett-Cox	Managing Director and Chief Executive Officer Gulf International Bank (UK) Limited
Osamah Shaker	Chief Executive Officer and Board Member GIB Capital
Mushari Al Otaibi	Group Chief Operating Officer and Group Head of Retail
Khaled Abbas	Group Head of Wholesale Banking and Country Head for UAE
Marwan Abiad	Group Chief Financial Officer
Sara Abdulhadi	Group Chief Investment and Treasury Officer
Sridhar Iyer	Group Head of Digital and Deputy Group Head of Retail Banking
Arun Hari	Group Chief Risk Officer
Rima Bhatia	Group Economist Advisor
Ali Abdulhadi	Group Chief Auditor
Ahmed Hussain	Group Head of Special Assets Unit
Saleem Al Dabbagh	Group Chief Compliance Officer
Gurumurthy Palani	Head of Global Transaction Banking
Helen Lloyd	Group Chief Human Resources Officer
Mark Hirst	Group Head of Asset and Wealth Management
Sukhwinder Nijjar	Group Chief Transformation Officer
Hazem Abdalla	Acting Head of Information Technology
Maya Bsat	Group Chief Development Officer
Engr. Abdullah Alsalman	Deputy Group COO and Head of Operations



## Achievements

### Sustainability Forum Middle East

Announced as 'ESG Partner'

### Global Banking & Finance Review

- ESG Deal of the Year Bahrain 2022
- Best Sustainability-Linked Loan (SLL) GCC

### Asset Triple A Islamic Finance Awards 2023

- Best Sustainability-Linked Loan

- Joint lead manager and bookrunner for the **Emirate of Sharjah's** \$1bn sustainable bond for the year 2023
- Provided SAR 1 billion (USD 288 million) green financing to Almutlaq Real Estate Investment Co. to support its joint venture with **Red Sea Global**
- Laid foundation for carbon trading through partnering in PIF's new **Voluntary Carbon Market**
- Participated in the second voluntary carbon auction by the **Regional Voluntary Carbon Market Company**

**Sustainable Finance is an integral part of the GIB Group Mission statement:**

"Embed sustainability and responsible banking principles in everything we do"

Sustainability is a key strategic enabler, business driver and competitive differentiator for GIB

The Bank recognises its **responsibility as a leading financial institution to contribute to economic, social and environmental sustainability.** Hence, we offer our clients a number of sustainable finance products including:

- Use of proceeds financing
- Sustainability-linked financing
- ESG-linked call accounts
- ESG-linked repos
- Sustainable asset management funds
- Green issuance advisory

## Milestones





## Global Banking & Finance Review

- ESG Deal of the Year Bahrain 2022
- Best Sustainability-Linked Loan (SLL) GCC 2022
- Best Project Finance and Structured Finance Bank KSA 2022



## GTR Leaders in Trade MENA

- Best Trade Finance Bank in Bahrain 2022
- ESG Deal of the Year 2022
- Best Sustainability-Linked Loan (SLL) GCC 2022
- Best Project Finance and Structured Finance Bank KSA 2022



## The Asset Triple A Islamic Finance Awards 2023

- Best Sustainability-linked Loan Aluminum Bahrain US\$710 million sustainability-linked syndicated senior ijara facility



## EMEA Finance Ceremony 2023

Best Islamic Finance facility



## Bayan Credit Bureau 2022 Awards

Excellence in Credit Management



## Saudi Bank Awards 2022

- Best Supply Chain Finance Bank Saudi Arabia
- Best Transaction Banking Team in Saudi Arabia



## Global Finance Innovators Awards 2023

Best API Banking Initiative



## Global Finance World's Safest Banks 2023

Safest Bank in Bahrain



## Future Workplace Awards 2022

Chief Human Resources Officer of the Year



## The Digital Banker Global Transaction Banking

### Innovation Awards 2023

- Best Bank for Supply Chain Finance in Bahrain
- Best Bank for Supply Chain Finance in Saudi Arabia
- Best Bank for Trade Finance in Bahrain
- Best Bank for Trade Finance in Saudi Arabia



## EMEA Finance 2023

Best Islamic Finance Facility (for Nogaholding: Mandated Lead Arranger and Bookrunner)



## Saudi Trade Finance Awards 2023

- Best Transaction Banking Team 2023 Saudi Arabia
- Best Supply Chain Finance Bank 2023 Saudi Arabia
- Customer's Choice Trade Finance Bank 2023 Saudi Arabia
- Best Trade Finance Bank 2023 Saudi Arabia



## EMEA Finance Middle East Banking Awards 2022

- Best Local Investment Bank in Bahrain
- Best Debt House in Bahrain
- Best Loan House (Bahrain & Oman)
- Best Foreign Investment Bank in Oman



## Bonds, Loans & Sukuk Middle East Awards 2023

- ESG Loan Deal of the Year
- Metals & Mining Deal of the Year
- ESG Bond Deal of the Year



## EMEA Finance Treasury Services Awards 2023

Best Payment Services in the Middle East

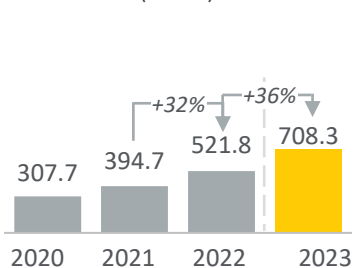


## Emirates Labour Market Awards (Ministry of Human Resources and Emiratisation)

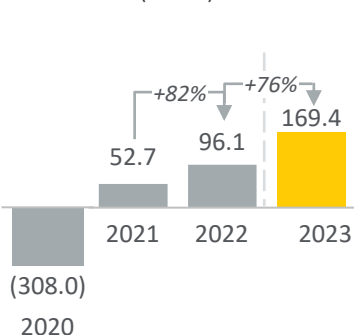
- Establishment - Best HR Practices
- Work Force – Ali Ahmadi's Contribution to UAE Business and the Community

## Value accretion

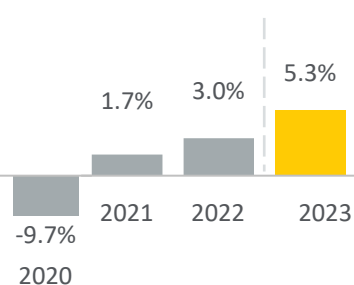
### Revenues (USDm)



### Net Income (USDm)

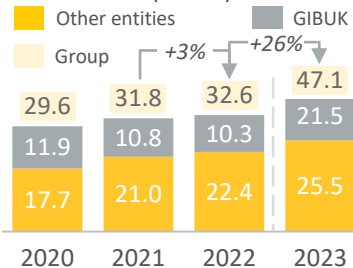


### ROAE annualized

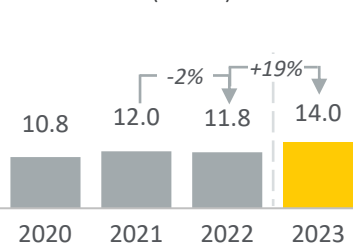


## Strong balance sheet

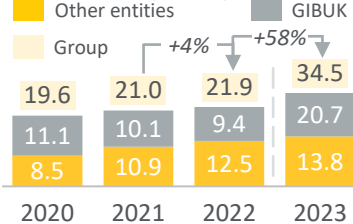
### Assets (USDbn)



### Gross loans (USDbn)

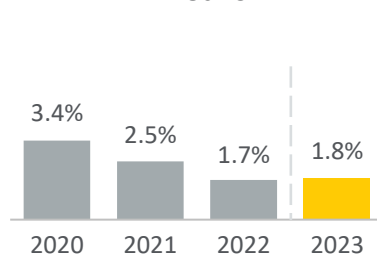


### Customer deposits (USDbn)

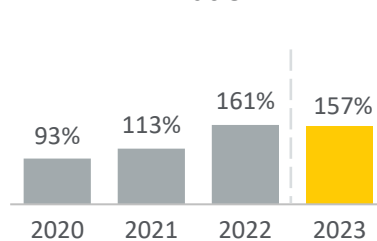


## Credit quality and capital structure

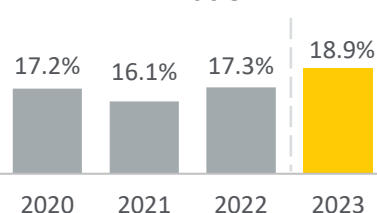
### Non-performing loans



### Provisions coverage ratio

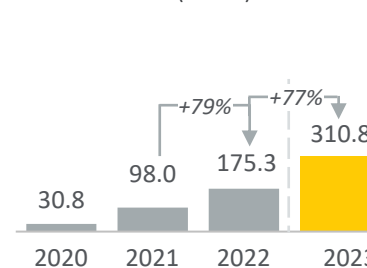


### Capital adequacy ratio

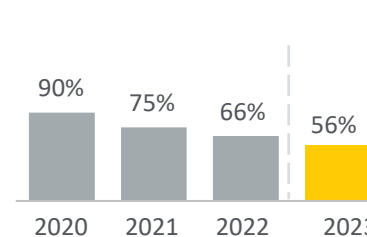


## Enhanced financial performance

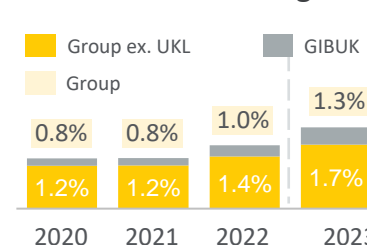
### Operating Income (USDm)



### Cost-to-income ratio



### Net interest margins



## Profitability

- Record profitability driven by core business momentum, prudent risk management and exemplary cost control.
- Exceptional returns: revenue surges, expenses tamed. Cost to income ratio is down to 56% and ROAE up at 5.3% by December 2023.
- Improved net interest margins to 1.3% (1.7% without UK) driven by higher benchmark interest rates and well managed funding cost.



## Balance sheet

- Strong balance sheet at \$47.1bn as of December 2023, flourishing core loans and deposits, boosted by deposit surge from liability driven GIB UK subsidiary.
- Diversified deposit with increased franchise CASA, which grew by 14% or \$0.7bn during last two years reflecting the success of GTB and Retail liability propositions
- Robust asset quality: NPL ratio at 1.8% and provisions coverage ratio at 157% by end of December 2023.

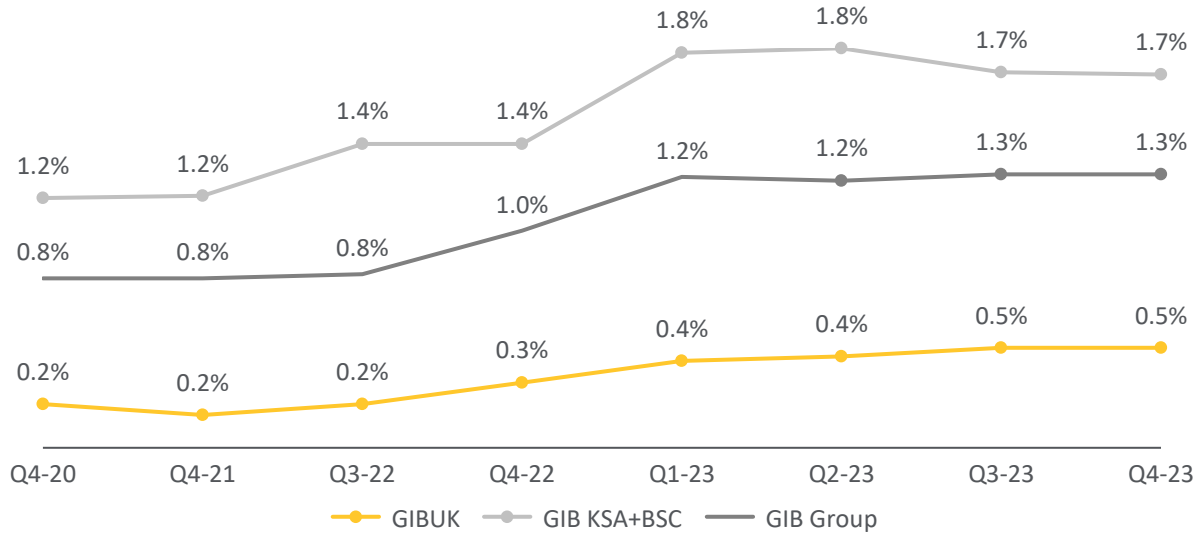
Income statement, USDm	2020	2021	2022	2023
Net interest income	232.8	246.1	345.8	498.5
Non-net interest income	74.9	148.6	176.0	209.8
<b>Total income</b>	<b>307.7</b>	<b>394.7</b>	<b>521.8</b>	<b>708.3</b>
Operating expenses	(276.9)	(296.7)	(346.5)	(397.5)
<b>Net income before provisions and tax</b>	<b>30.8</b>	<b>98.0</b>	<b>175.3</b>	<b>310.8</b>
Provisions charge for expected credit losses	(340.5)	(44.5)	(71.6)	(112.0)
Impairment of leased assets	-	(1.2)	-	-
<b>Net income before tax</b>	<b>(309.7)</b>	<b>52.3</b>	<b>103.7</b>	<b>198.8</b>
Tax	1.7	0.4	(7.6)	(29.4)
<b>Net income</b>	<b>(308.0)</b>	<b>52.7</b>	<b>96.1</b>	<b>169.4</b>
Net interest margins – excluding GIBUK	1.15%	1.16%	1.40%	1.72%
Cost-to-income (CIR) ratio	90%	75%	66%	56%

Balance sheet, USDbn	2020	2021	2022	Dec-23
Total assets	29.6	31.8	32.6	47.1
Gross loans	10.8	12.0	11.8	14.0
Deposits	20.3	22.0	22.4	35.4
<i>of which GIBUK</i>	<i>11.4</i>	<i>10.3</i>	<i>9.7</i>	<i>20.9</i>
CASAs – excluding GIBUK	4.7	5.1	5.7	5.9
NPL %	3.4%	2.5%	1.7%	1.8%
Provisions coverage ratio %	93%	113%	161%	157%

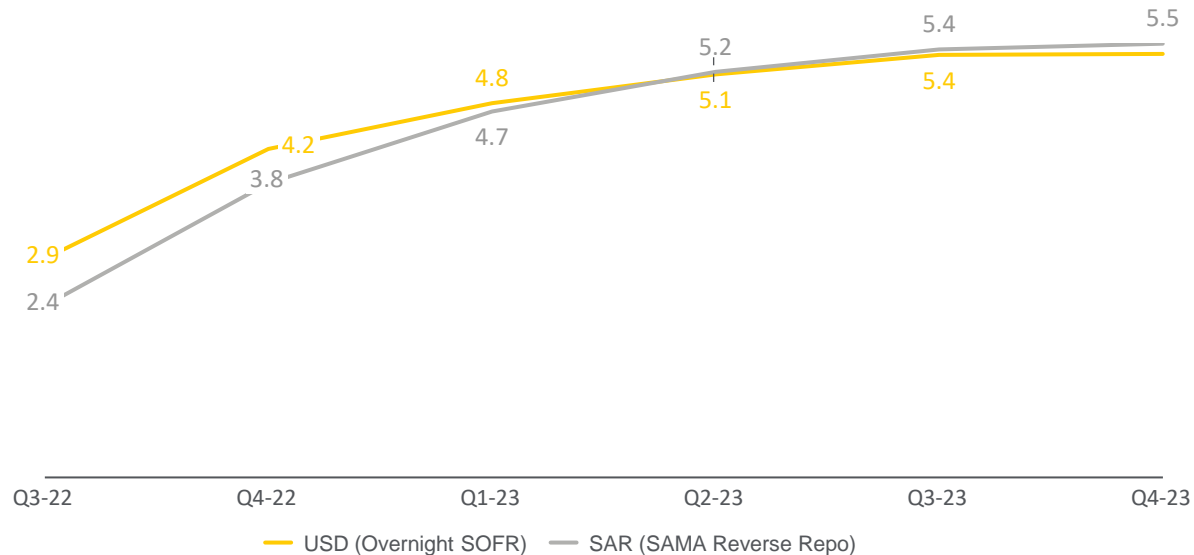
## Key highlights

- Remarkable 32% compounded annual growth in total income (2020-2023), accelerated by 36% YoY surge in 2023.
- Measured 13% CAGR in expense (2020-2023), accompanied by 15% increase in 2023 driven by increased investment in digital, technology and governance initiatives.
- Prudent provisioning policy, cost of risk of 91 bps in December 2023 compared to 61 bps for December 2022.
- Notable reduction in cost to income ratio, down to 56% in 2023 (66% in 2022).
- Robust core loan and deposit growth mirrors stronger client relationships and expanded product capabilities.
- Effective liability initiatives drive CASA growth, enhancing funding diversity and lowering cost of funds.
- Prudent risk underwriting and credit governance drive, prudent loan portfolio expansion, stable NPL ratio and coverage ratio.

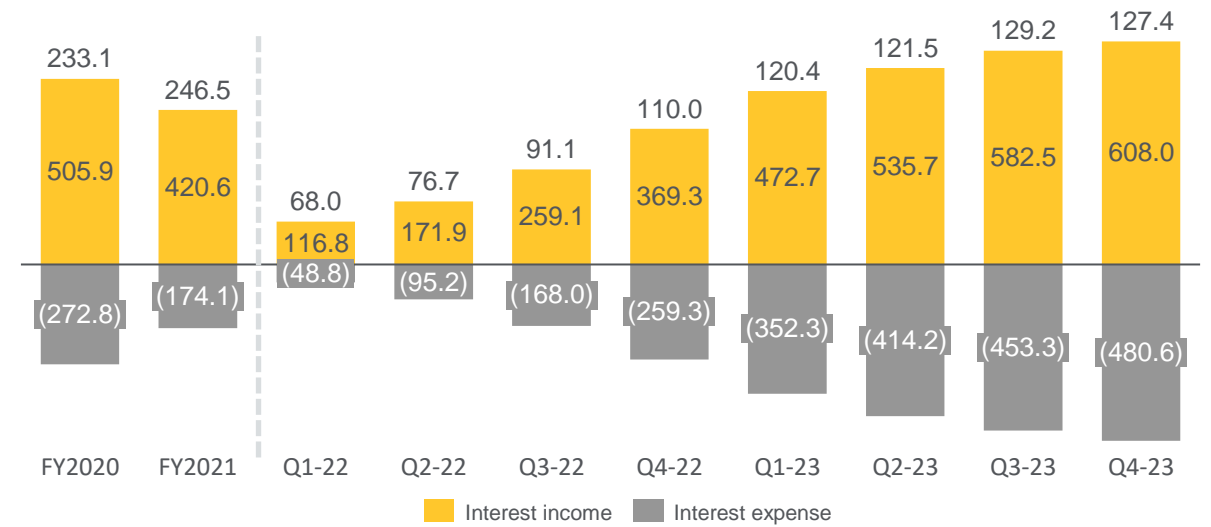
## Net interest margins



## Average interest rate trends over the last 12 months (%)



## Net interest income breakup (USDm)



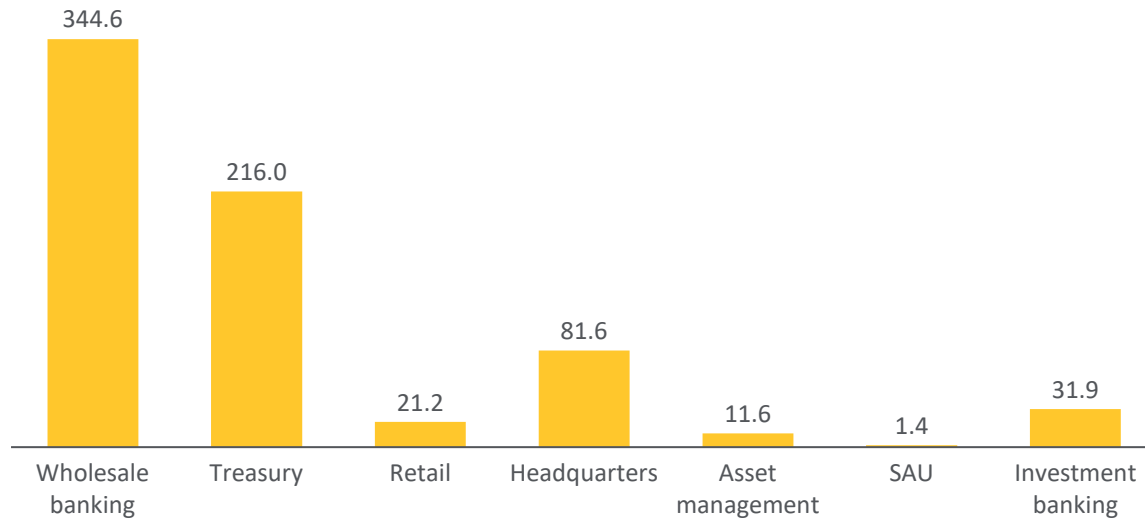
## Key highlights

The Bank is focused on improving its net interest margins and has the following strategic initiatives in place:

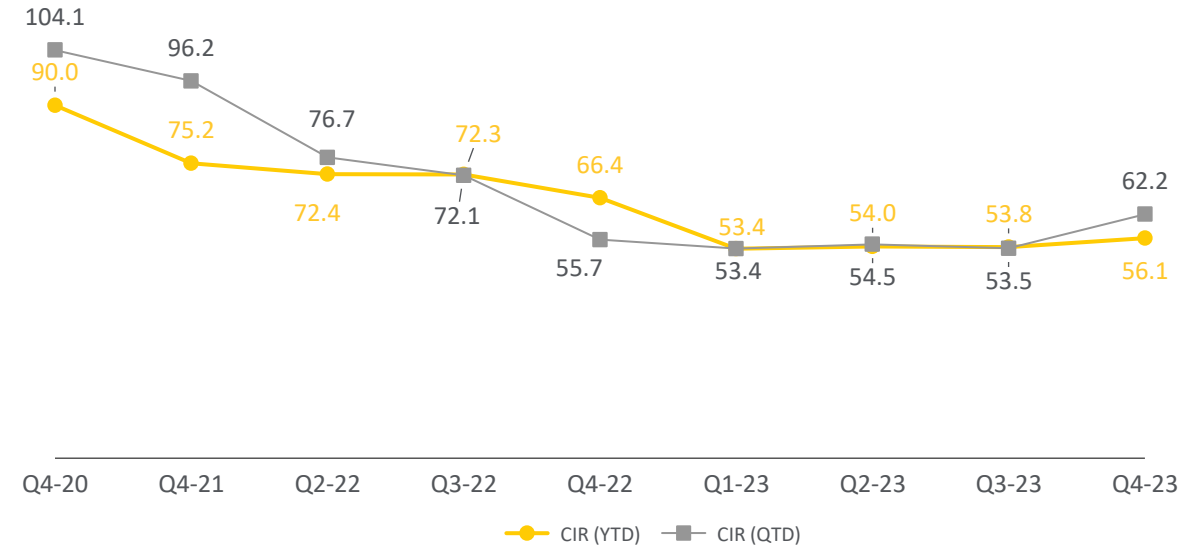
- Expanding the digital retail "Banking as a Service" offering while increasing the number of operational accounts in Global Transaction Banking, thus diversifying deposits.
- Ensuring diversification of the loan portfolio while upholding prudent risk management practices and maintaining a high-quality credit portfolio.
- Actively manage Bank's assets and liabilities, which includes implementing effective hedging strategies to mitigate the impact of interest rate fluctuations.
- Transitioning toward an arrange-structure-underwrite-distribute (ASUD) model.
- Introducing innovative financial products and services that are designed to attract and retain customers.
- Cultivating robust customer relationships to stimulate deposit growth, cross-selling, and customer loyalty.
- Making strategic investments in technology and digital banking solutions to enhance operational efficiency, diversify the customer base, and reduce costs.
- Expanding income streams from fees, including Asset & Wealth Management, Corporate Finance Advisory, and Structured Finance to complement interest income.



## Revenues by business line as of December 2023 (USDm)

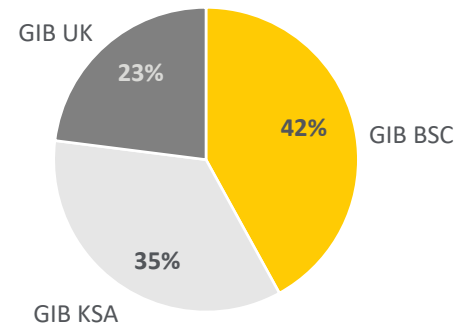
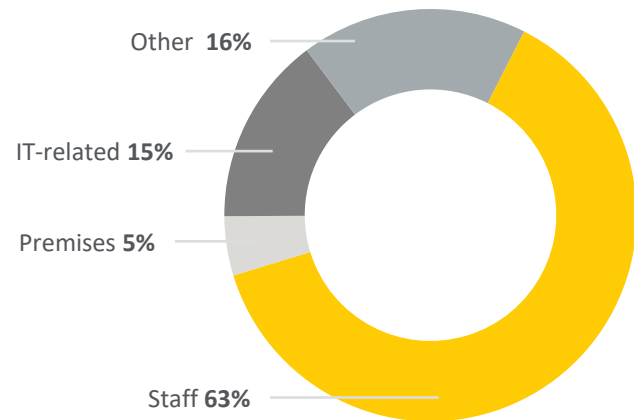


## Cost to income ratio (%)



## Operating expenses – December 2023

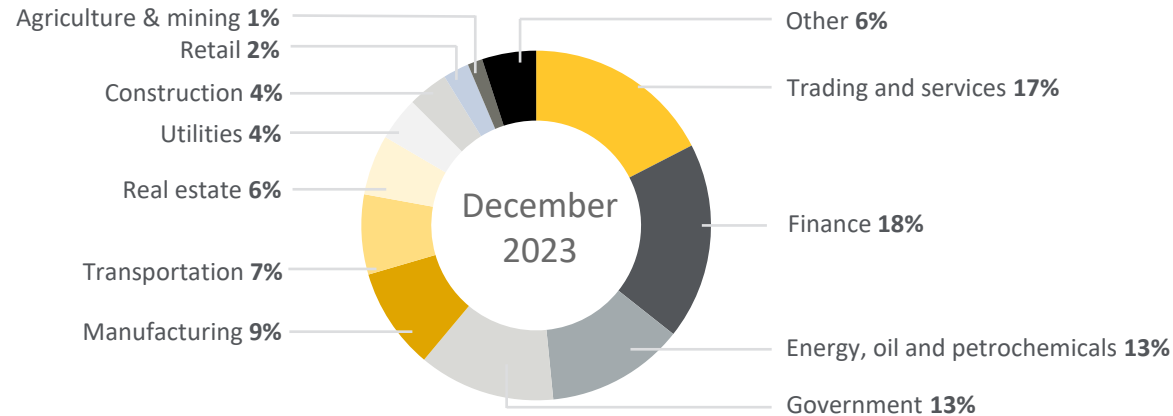
## Net income by entity December 2023



## Key highlights

- As the Bank advances its strategy, the Bank is starting to harvest the fruits of actions taken in recent years. Investment in human capital, technology, and client-centricity are yielding year-over-year growth in transactions and profitability across business lines.
- Cost to Income ratio has decreased over the year, owing to successful revenue initiatives and realized efficiencies.
- The three primary operations in Bahrain, KSA and UK consistently achieve exceptional performance.

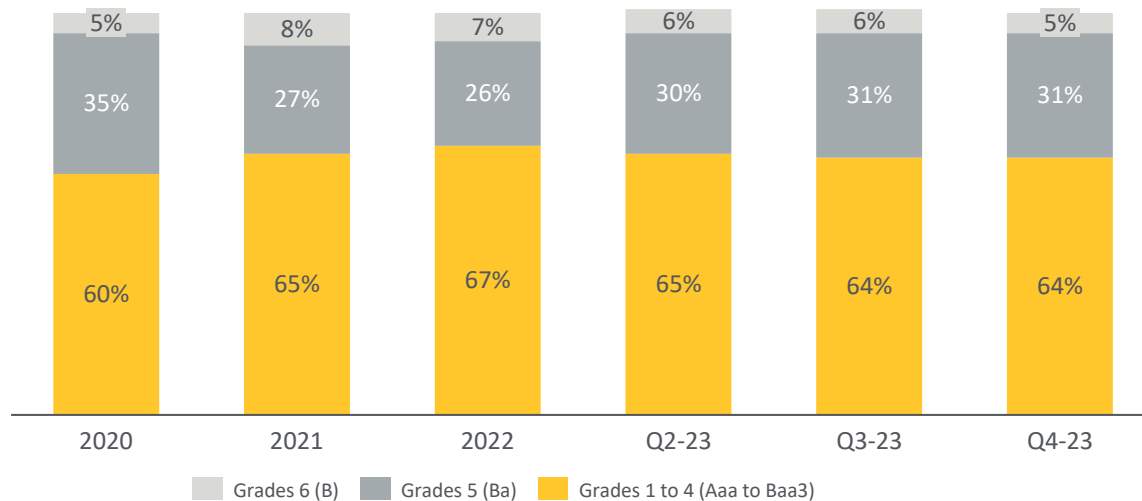
## Net loans by sector (%)



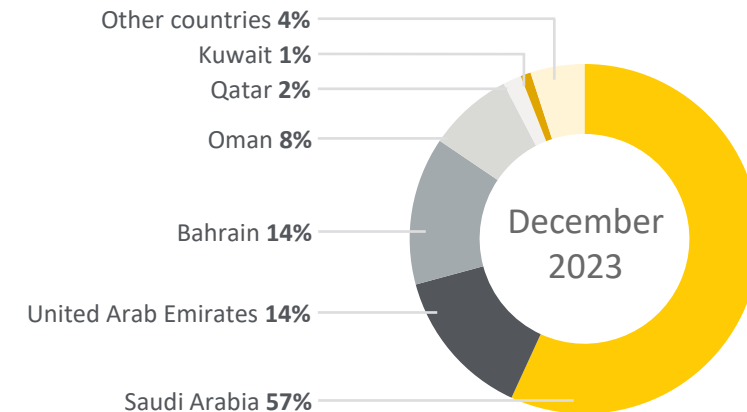
## Key highlights

- The Bank's loan portfolio remains strong and diversified across industries.
- Strong credit governance has led to significant asset quality improvement, with 64% of the loan portfolio now rated as investment grade.
- 57% of the Group's lending is to KSA, with the wider GCC region comprising 96% of the loan portfolio.
- The loan book is well-diversified and of high-quality, primarily driven by growth among top-tier corporate clients and GREs.

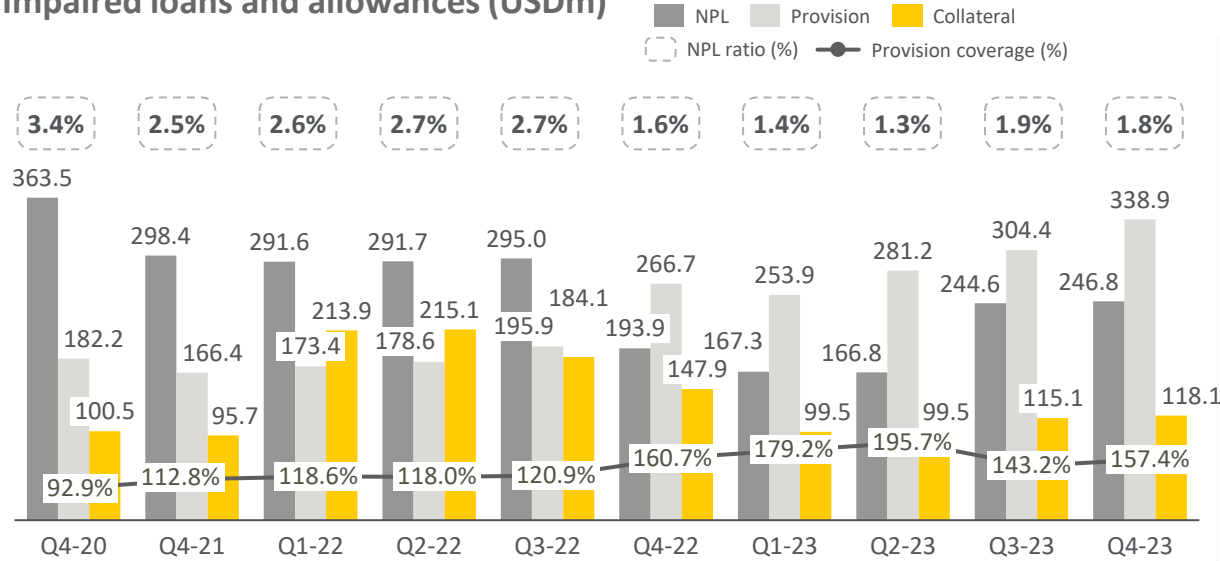
## Net loans by rating (%)



## Net loans by geography (%)



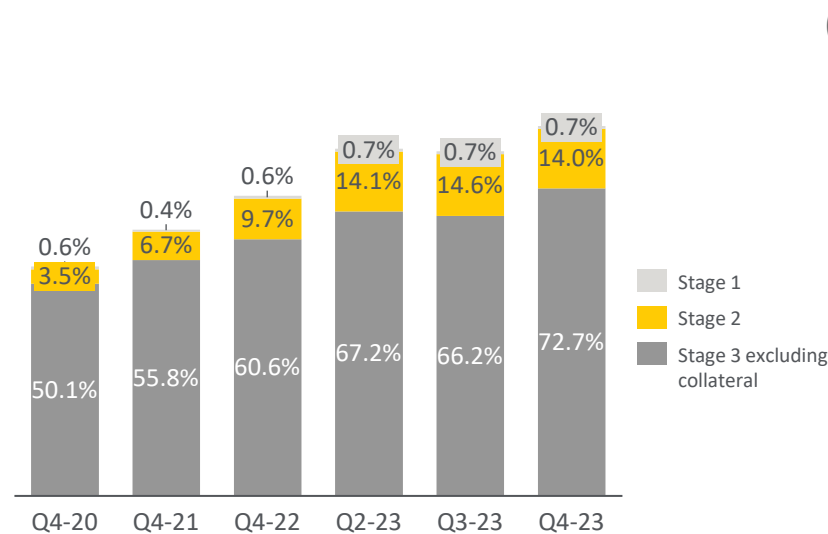
## Impaired loans and allowances (USDm)



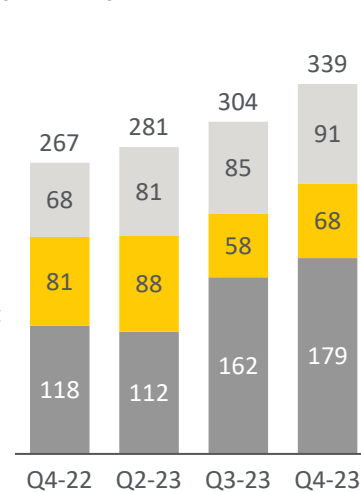
## Key highlights

- The establishment of an independent unit to manage distressed asset and enhance recoveries, combined with a strong **risk management framework**, have improved significantly asset quality ratios with NPL ratio reaching to 1.8% and total provision coverage ratio reaching 157%.
- The heightened ECL coverage by stage aligns with asset growth and the Bank's prudent approach to risk management.

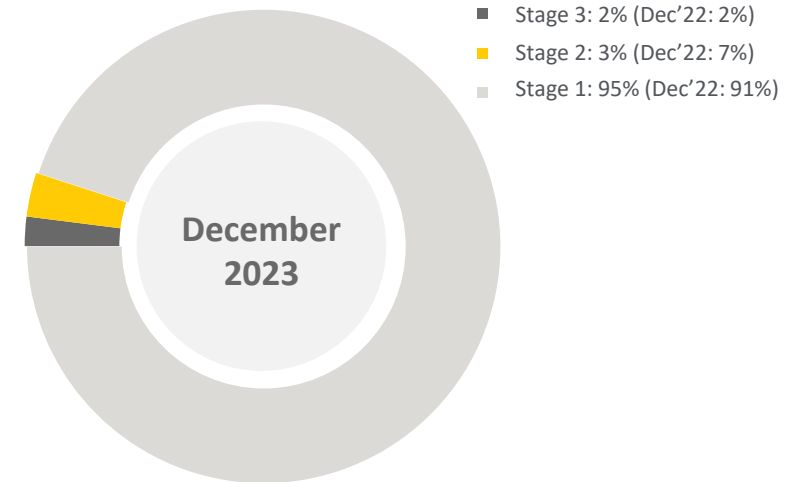
## Coverage ratio by stage



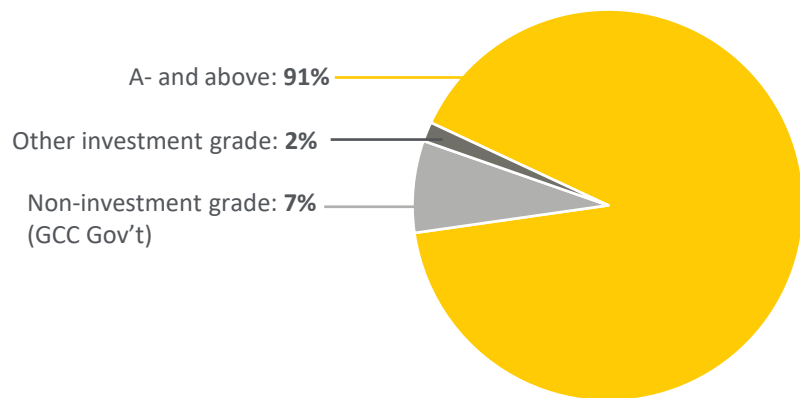
## ECL allowance by stage (USDm)



## Loans by stage



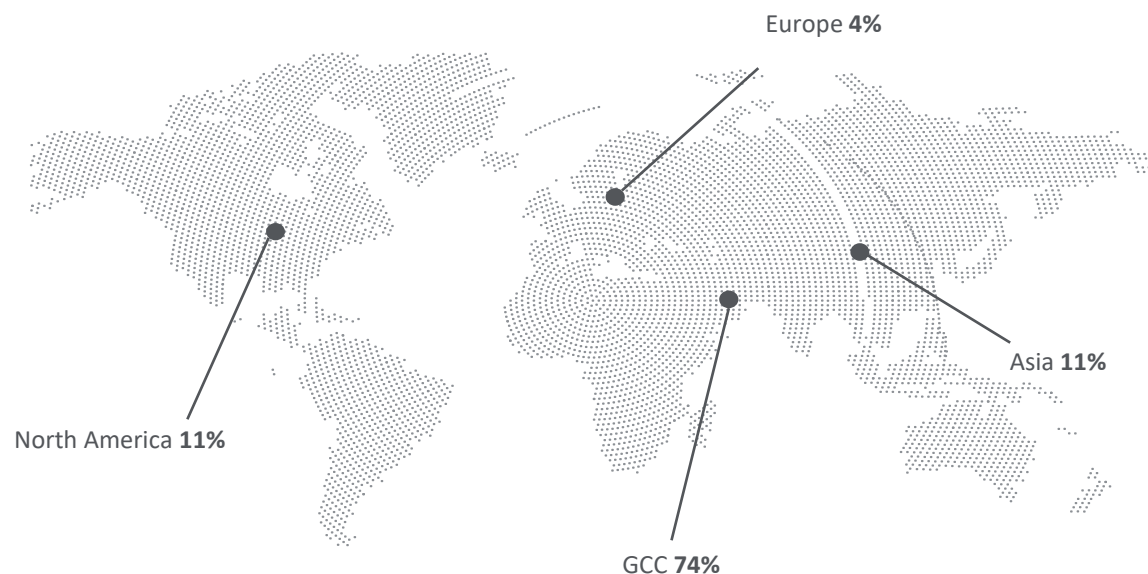
## Debt securities by rating – December 2023



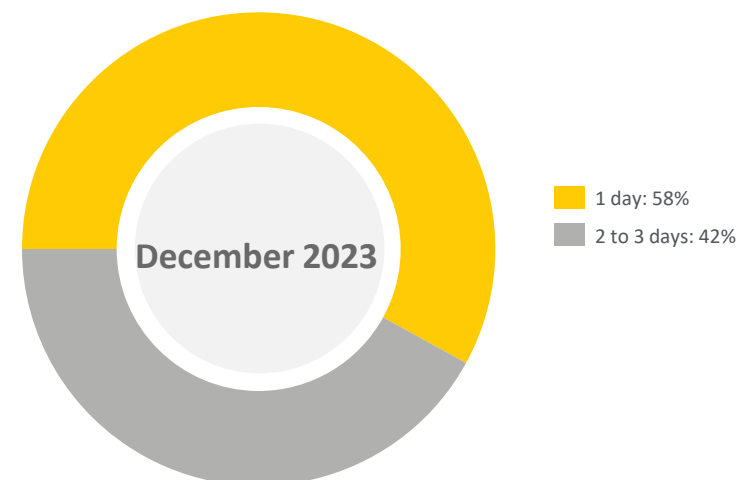
## Key highlights

- The Group holds a \$6.7 billion investment securities portfolio primarily consisting of highly liquid debt securities.
- Investment book is of high quality, with 93% of its securities being rated investment grade.
- 74% of the securities exposure is to stable GCC economies, mainly GCC sovereigns.
- The portfolio carries minimal interest rate risk, except for \$1.9 billion fixed income portfolio, which is funded and naturally hedged by the capital.

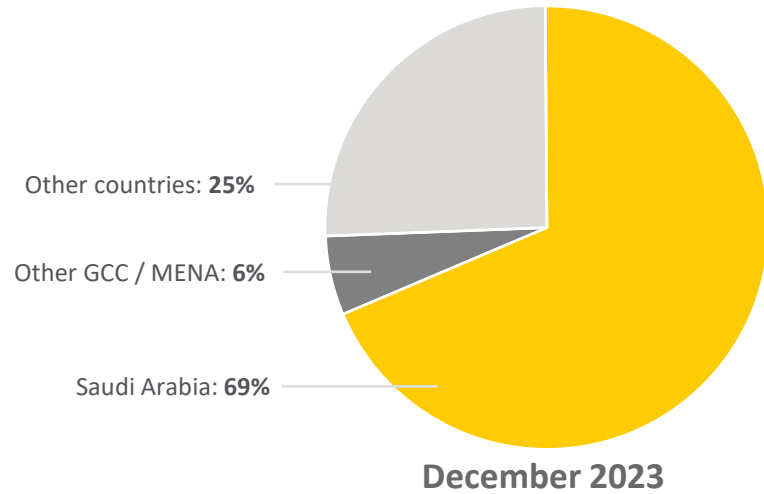
## Securities by geography – December 2023



## Debt securities by liquidation tenor



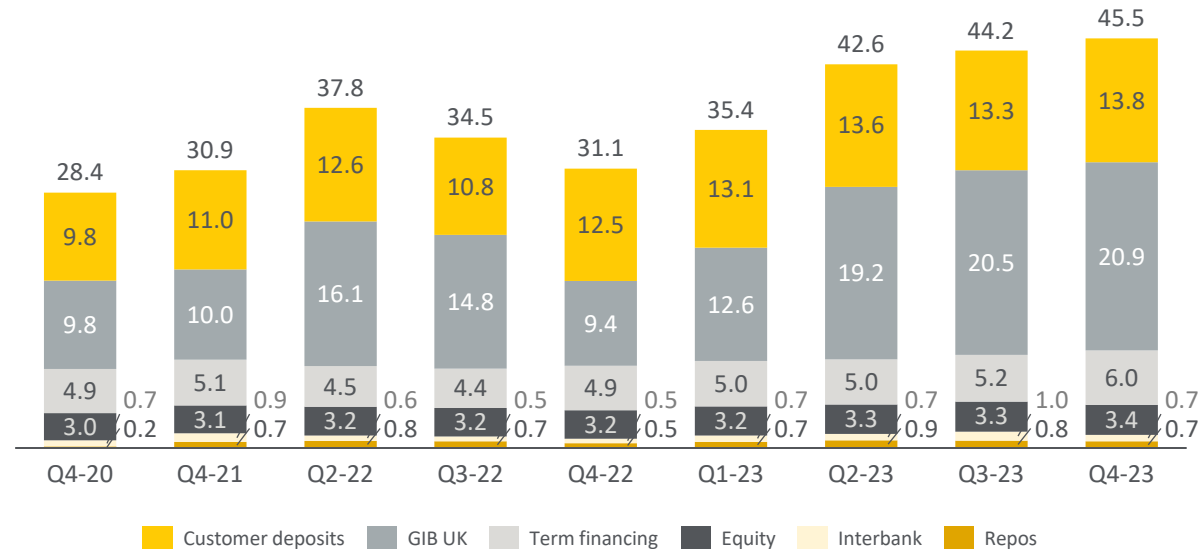
## Deposits by geography



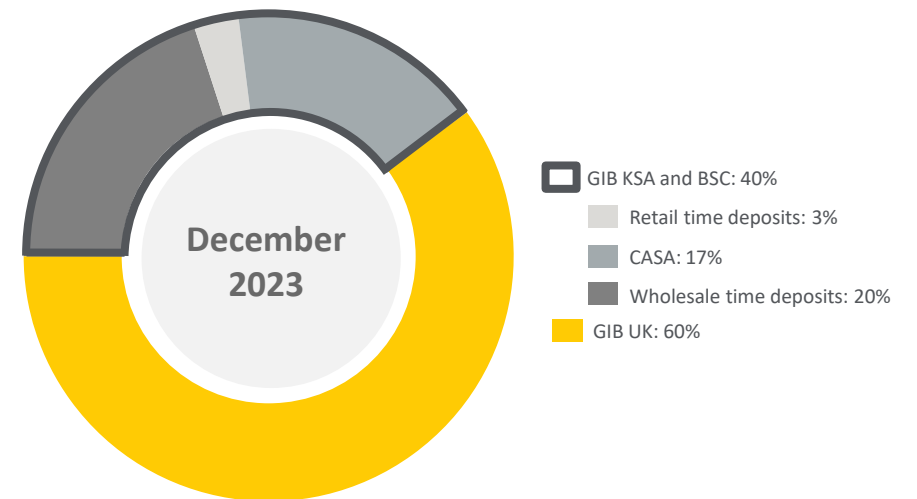
## Key highlights

- There has been a substantial increase in deposits from KSA and other GCC based clients, driven by robust economic growth, favorable government policies and heightened investor confidence.
- Enhanced and diversified funding sources, including an increase in GTB CASAs.
- Capital and term finance constitute 20% of the Bank's funding base, providing stability due to their longer-term nature.
- A regularly tested contingency funding plan is in place, with the ability to utilize a significant portion of securities to secure repo funding if needed.

## Funding profile (USDbn)



## Customer deposits by entity

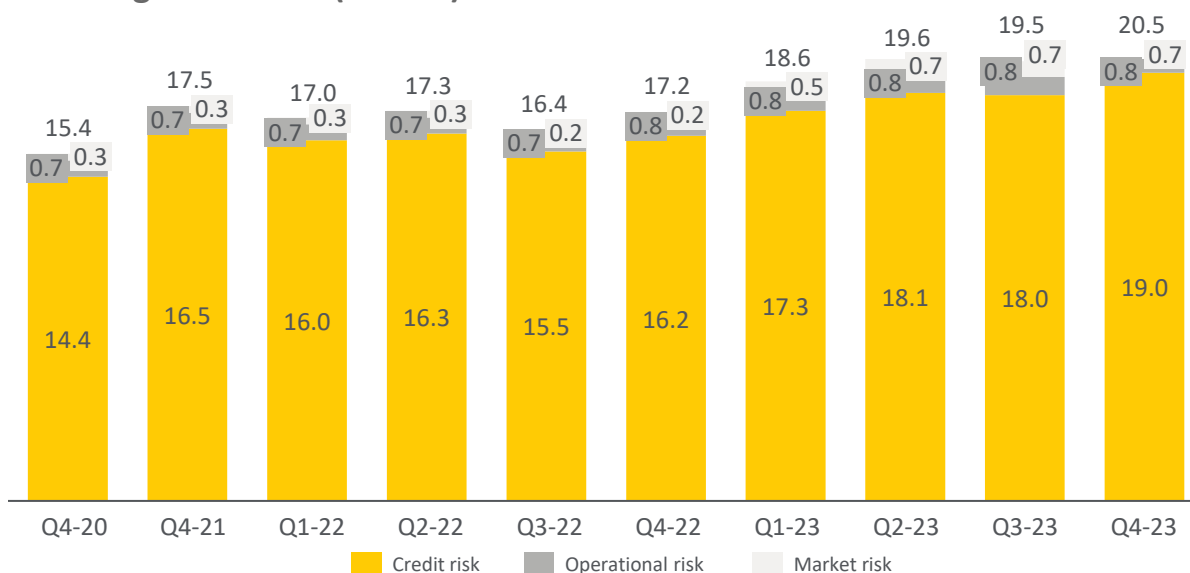


## Equity and Regulatory Capital (USDbn)

Equity:	Q4-20	Q4-21	Q1-22	Q2-22	Q3-22	Q4-22	Q1-23	Q2-23	Q3-23	Q4-23
Share capital	2.5	2.5	2.5	2.5	2.5	2.5	2.0	2.0	2.0	2.0
Reserves	0.4	0.4	0.4	0.5	0.4	0.4	0.2	0.2	0.2	0.2
Retained earnings	(0.8)	(0.8)	(0.8)	(0.8)	(0.7)	(0.7)	-	0.1	0.1	0.1
<b>Total</b>	<b>2.1</b>	<b>2.1</b>	<b>2.1</b>	<b>2.2</b>	<b>2.2</b>	<b>2.2</b>	<b>2.2</b>	<b>2.3</b>	<b>2.3</b>	<b>2.3</b>
Non-controlling interest	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<b>Total equity</b>	<b>3.1</b>	<b>3.0</b>	<b>3.1</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>3.3</b>	<b>3.3</b>	<b>3.4</b>

Regulatory Capital	Q4-20	Q4-21	Q1-22	Q2-22	Q3-22	Q4-22	Q1-23	Q2-23	Q3-23	Q4-23
CET1	2.5	2.4	2.4	2.5	2.5	2.5	2.6	2.7	2.7	3.3
Tier 2	0.1	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.6
<b>Total Regulatory Capital:</b>	<b>2.6</b>	<b>2.8</b>	<b>2.8</b>	<b>2.9</b>	<b>2.9</b>	<b>2.9</b>	<b>3.1</b>	<b>3.2</b>	<b>3.2</b>	<b>3.9</b>

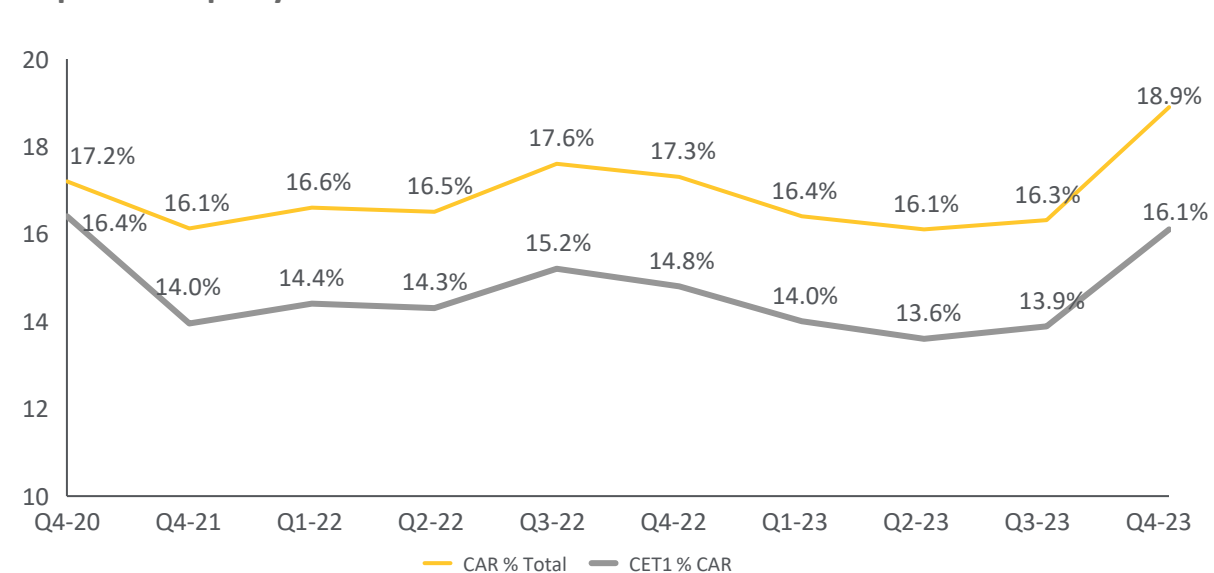
## Risk weighted assets (USDbn)



## Key highlights

- Capital adequacy ratio remains robust and well above regulatory thresholds, reflecting the Group's strong position for anticipated growth despite the regulatory challenges posed by the implementation of Basel IV and FRTB effective January 2023.
- The rise in RWAs is primarily to blue-chip companies and GRE's.
- Capital ratios remain solid.

## Capital Adequacy Ratio





## Appendix

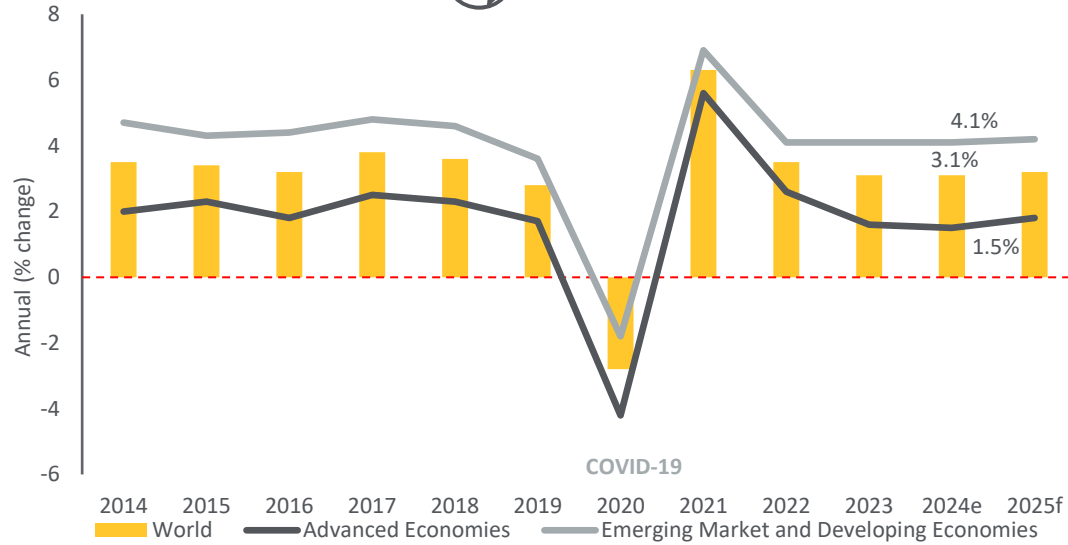
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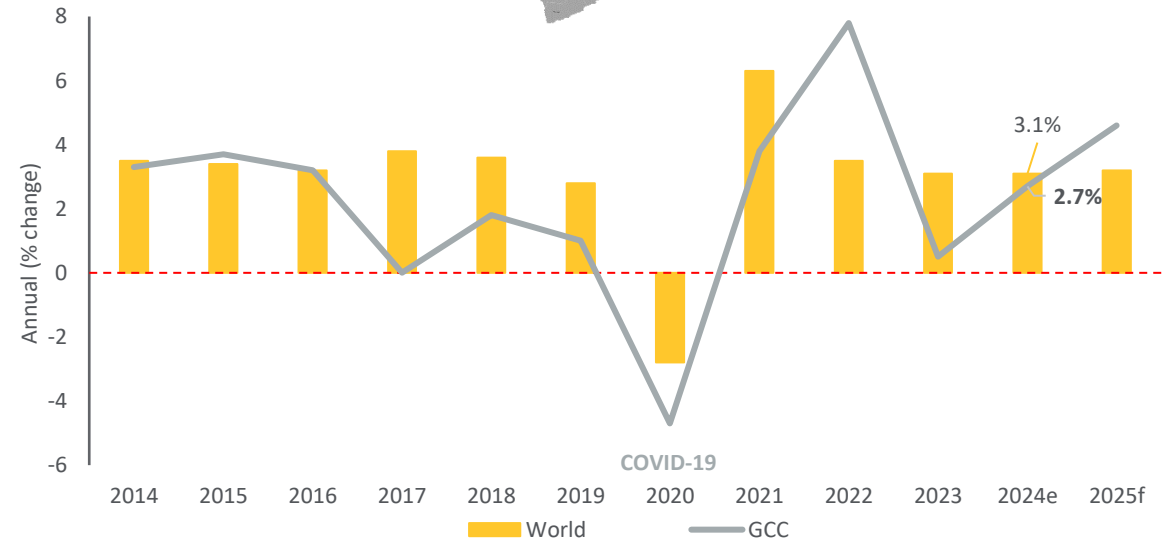
## Forecasted Growth Trajectory

Source: GIB Economics & Research

### Global



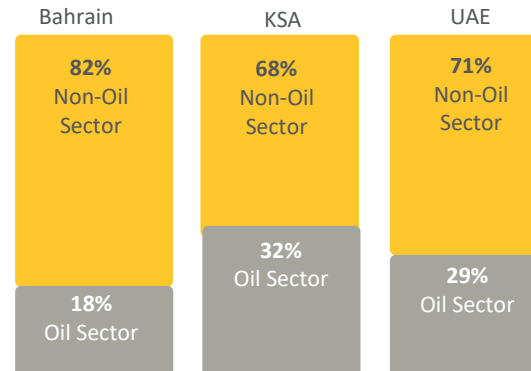
### GCC



### World GDP (2024<sup>e</sup>)

USA	25.5%
China	16.9%
Japan	3.9%
Germany	4.3%
India	3.7%
UK	3.3%
Rest of world	42.4%
<b>World GDP : \$109.7tn (2024<sup>e</sup>)</b>	

### GDP contribution (2023)



### GCC GDP (2024<sup>e</sup>)

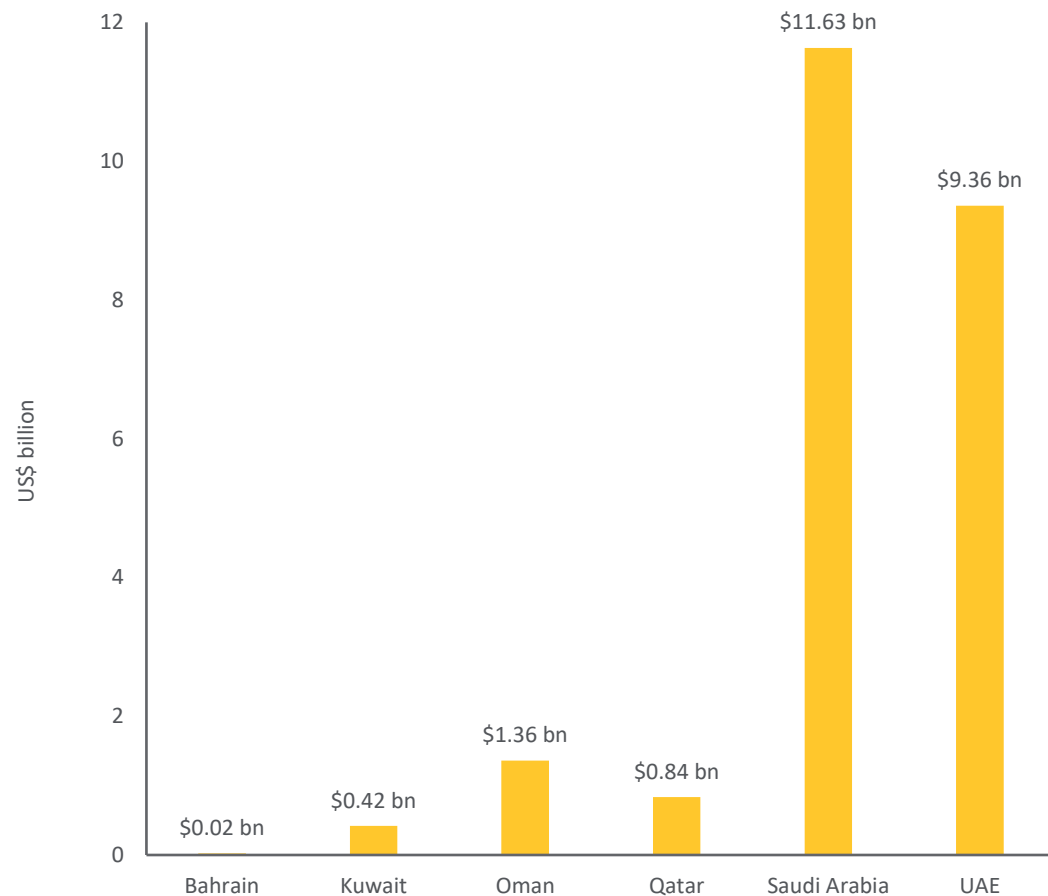
Saudi Arabia	50.1%
UAE	24.2%
Qatar	11.1%
Kuwait	7.5%
Oman	5.0%
Bahrain	2.1%
<b>GCC GDP : \$2.2tn (2024<sup>e</sup>)</b>	

## GCC Renewable Energy Trends

Data Source: MEED



### Renewable Energy Contracts Awarded (2012 – 2022)



### Renewable Energy Projects & Targets (as of Q3 2023)

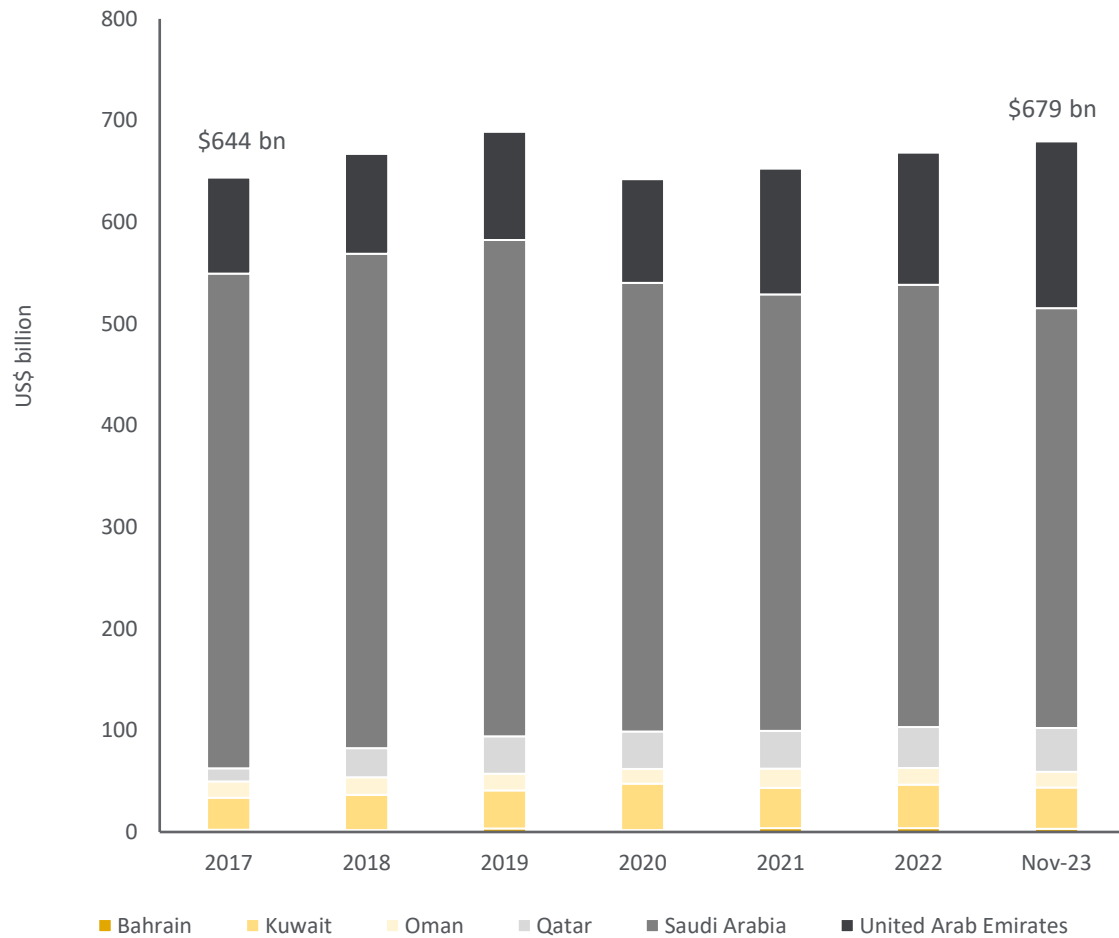
	Installed Renewables Capacity (MW)	Projects Under Execution (US\$ million)	Projects in Pre-Execution (US\$ million)	Target Energy Share by 2030
Bahrain	12	12	1,300	10%
Kuwait	106	N/A	6,530	15%
Oman	688	860	3,000	30%
Qatar	824	464	1,260	20%
Saudi Arabia	443	10,109	35,475	30%
UAE	3,058	7,802	18,160	44%

## GCC Foreign Exchange Reserves & Debt Maturity Profile

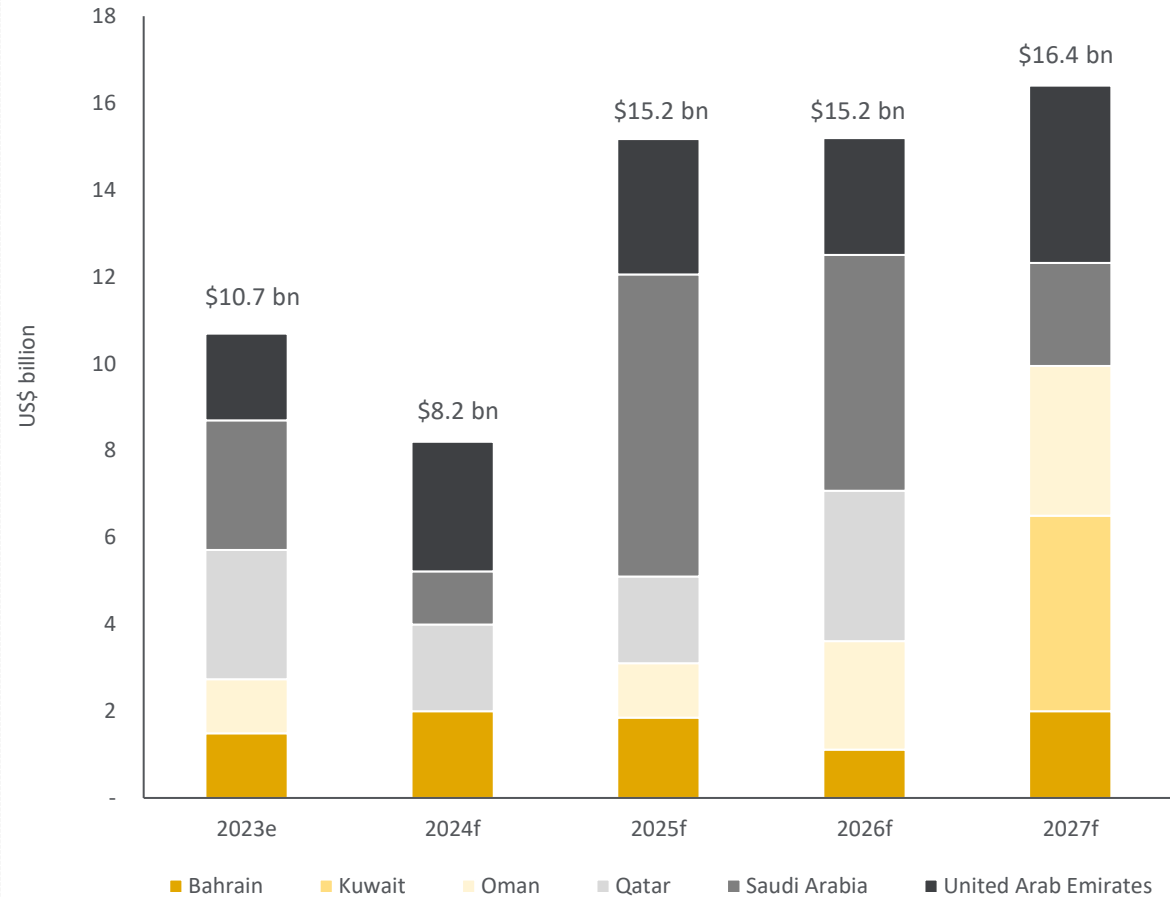
Source: International Monetary Fund & Moody's Investor Service



### Foreign exchange reserves



### Maturity profile

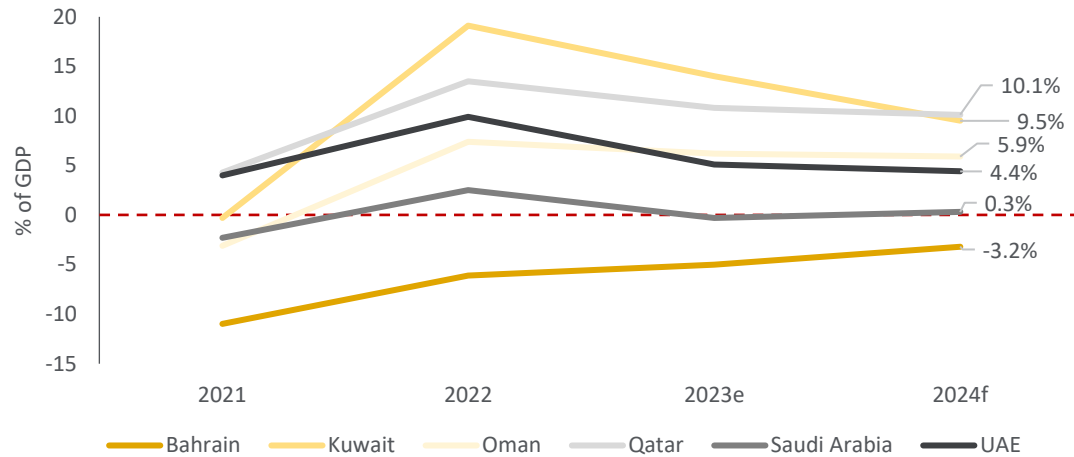


## GCC Manufacturing, Trade & Borrowing

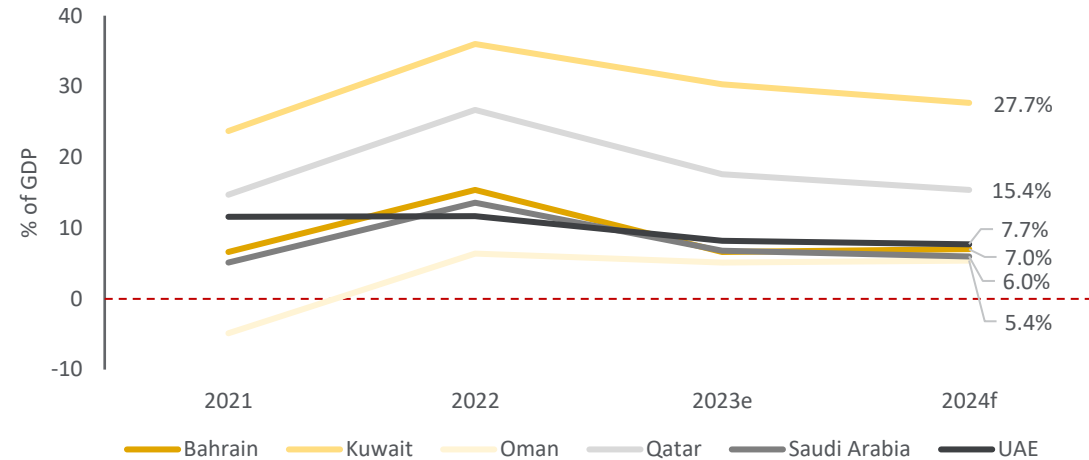
Source: GIB Economics & Research



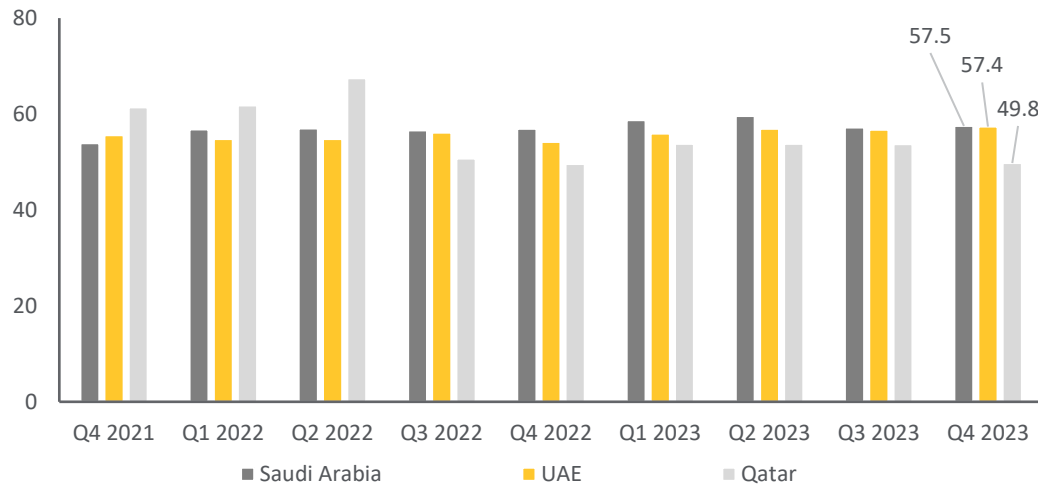
### Fiscal balance



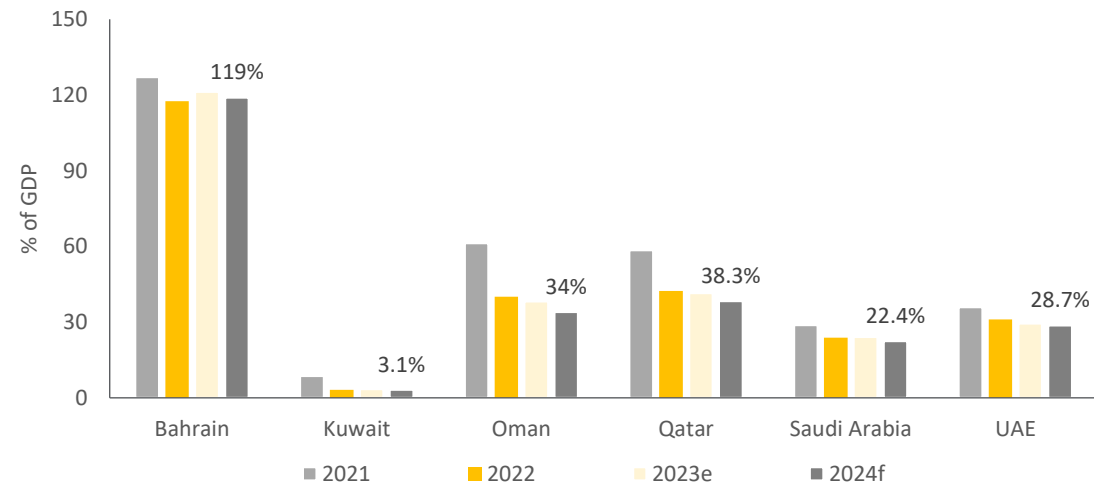
### Current account balance



### Purchasing Managers Index (PMI)

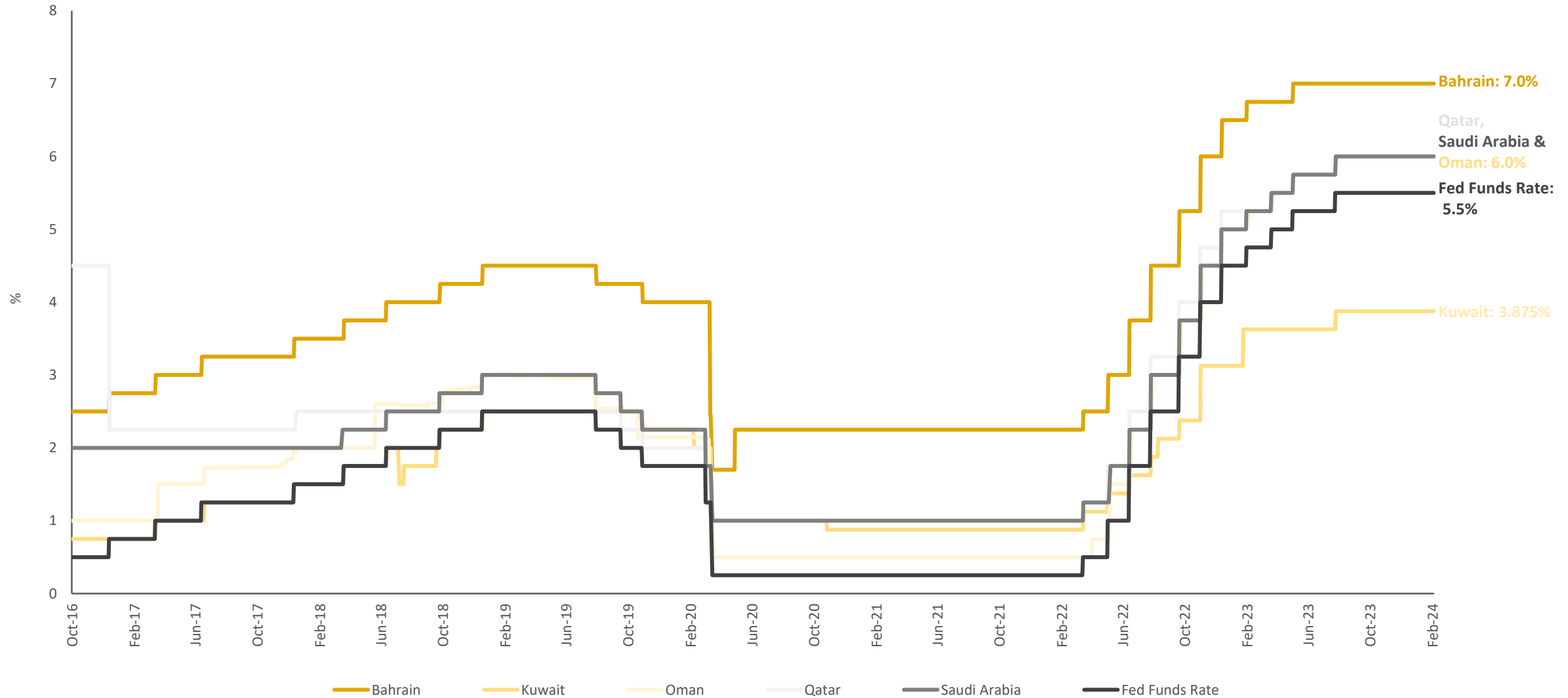


### General Government Debt



## GCC Policy Rates & Federal Funds Rate

Source: Bloomberg





Term	Description
PIF	Public Investment Fund
MNC	Multi-National Corporation
SAU	Special Assets Unit
RoA	Return on Asset
RoAE	Return on Annualised Equity
NII	Net Interest Income
NPL	Non-Performing Loan
ECL	Expected Credit Loss
CAGR	Compound Annual Growth Rate
CASA	Current Accounts and Savings Accounts
GTB	Global Transaction Banking
MSME	Micro, Small and Medium Enterprise
CET1	Regulatory Capital Base
CIR	Cost-to-Income Ratio
CAR	Capital Adequacy Ratio
Bps	Basis Points
GRE	Government-Related Entities

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