

GFH Financial Group 2016 Results

Presentation to Investors and Analysts

For the Period Ended December 31st 2016



Important Notice and Forward-Looking Statements

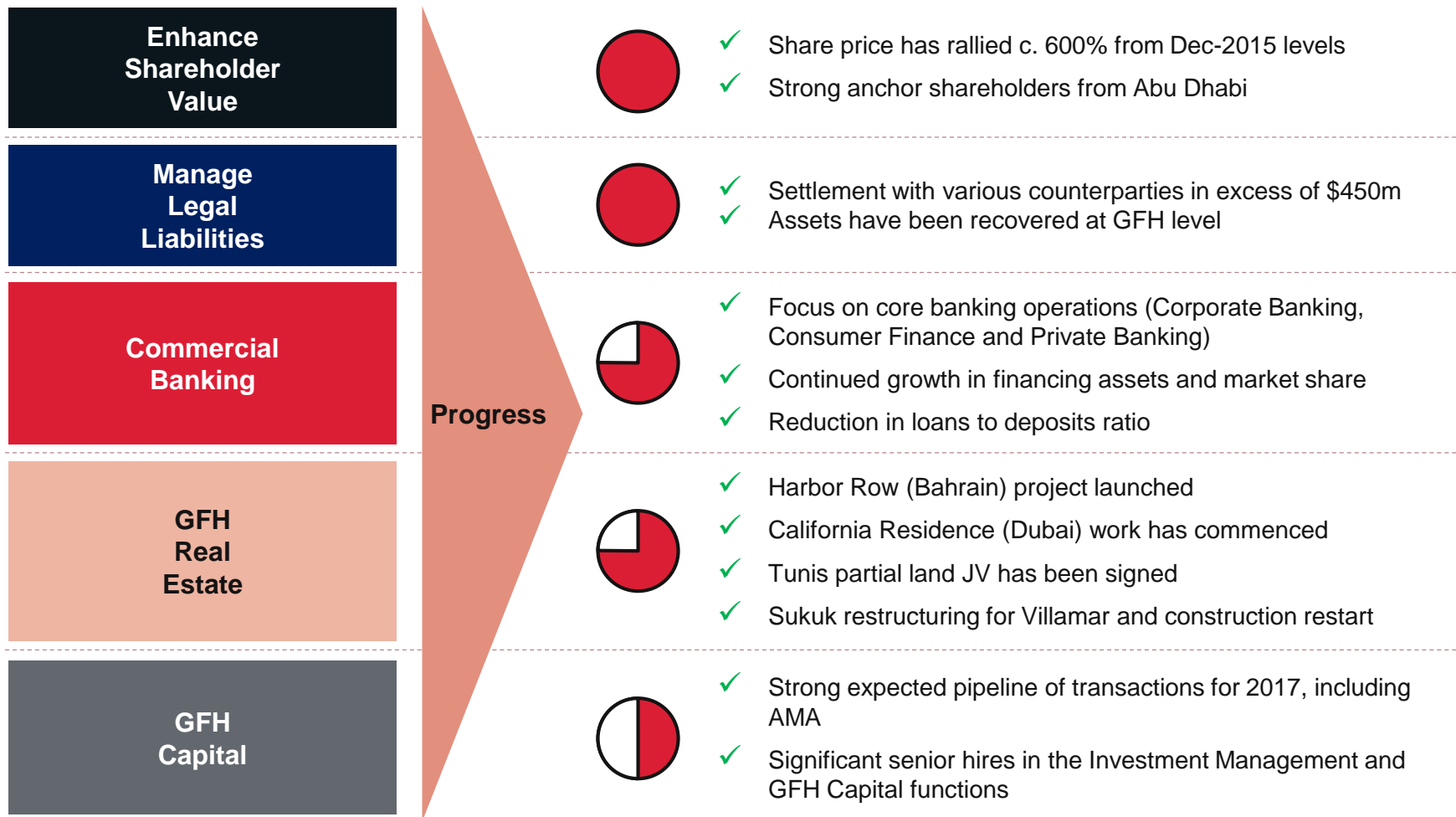
Important notice

The information set out in this presentation and subsequent webcast does not constitute a public offer for the purposes of any applicable law or an offer to sell or solicitation of any offer to purchase any securities or other financial instruments or any recommendation in respect of such securities or instruments.

Forward-looking statements

This presentation and subsequent webcast may contain projections, estimates, forecasts, targets, opinions, prospects, results, returns and forward-looking statements with respect to the financial condition, results of operations, capital position and business of the Group (together, "Forward-Looking Statements"). Any such Forward-Looking Statements are not a reliable indicator of future performance, as they may involve significant assumptions and subjective judgments, which may or may not prove to be correct, and there can be no assurance that any of the matters set out in Forward-Looking Statements are attainable, will actually occur or will be realized or are complete or accurate. Forward-Looking Statements are statements about the future and are inherently uncertain and generally based on stated or implied assumptions. The assumptions may prove to be incorrect and involve known and unknown risks, uncertainties, contingencies and other important factors, many of which are outside the control of the Group. Actual achievements, results, performance or other future events or conditions may differ materially from those stated, implied and/or reflected in any Forward-Looking Statements due to a variety of risks, uncertainties and other factors (including without limitation those which are referable to general market conditions or regulatory changes). Any such Forward-Looking Statements are based on the beliefs, expectations and opinions of the Group at the date the statements are made, and the Group does not assume, and hereby disclaims, any obligation or duty to update them if circumstances or management's beliefs, expectations or opinions should change. For these reasons, recipients should not place reliance on, and are cautioned about relying on, any Forward-Looking Statements.

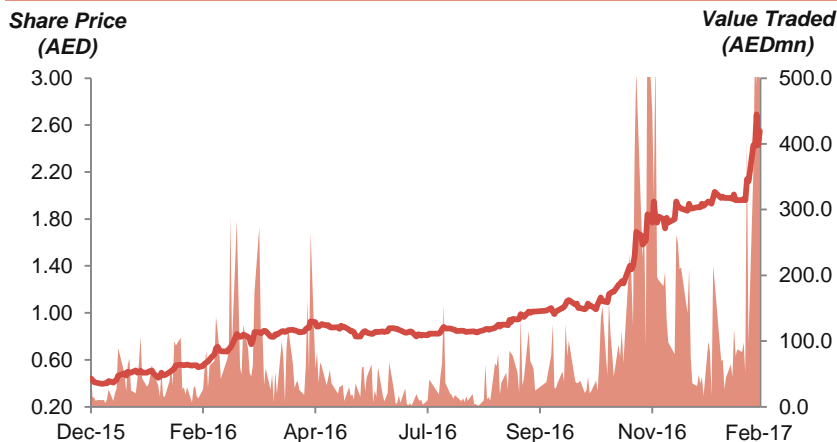
Significant Progress Across the Group During 2016



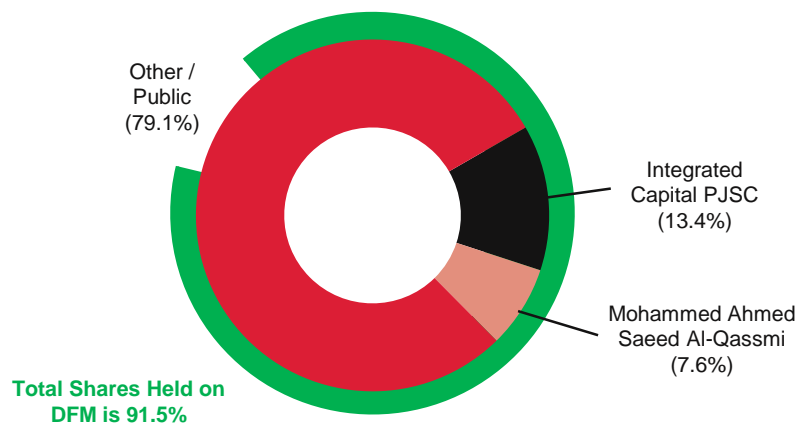
2016 performance has been significantly above targets with net profit to shareholders of \$217 million and RoC of 36%

Diversified Regional Financial Group with Excellent Share Prospects

600% Increase in Share Price Over Last 12 Months...

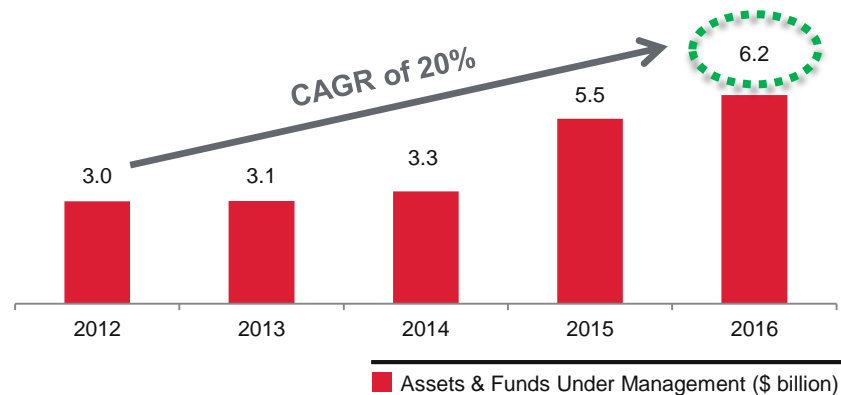


Highly Liquid Stock with Strong Anchor Shareholders (1)...

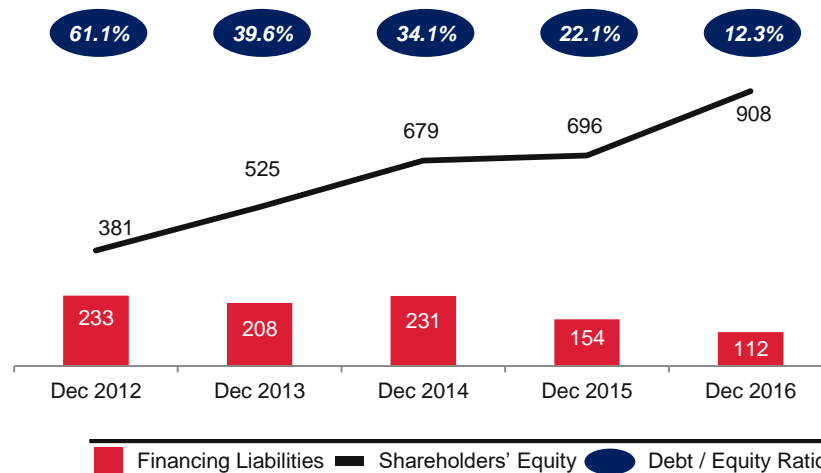


Source: Bloomberg as of 5 February 2017. (1) As of 31 December 2016.

...With \$6.2 Billion of Assets & Funds Under Management

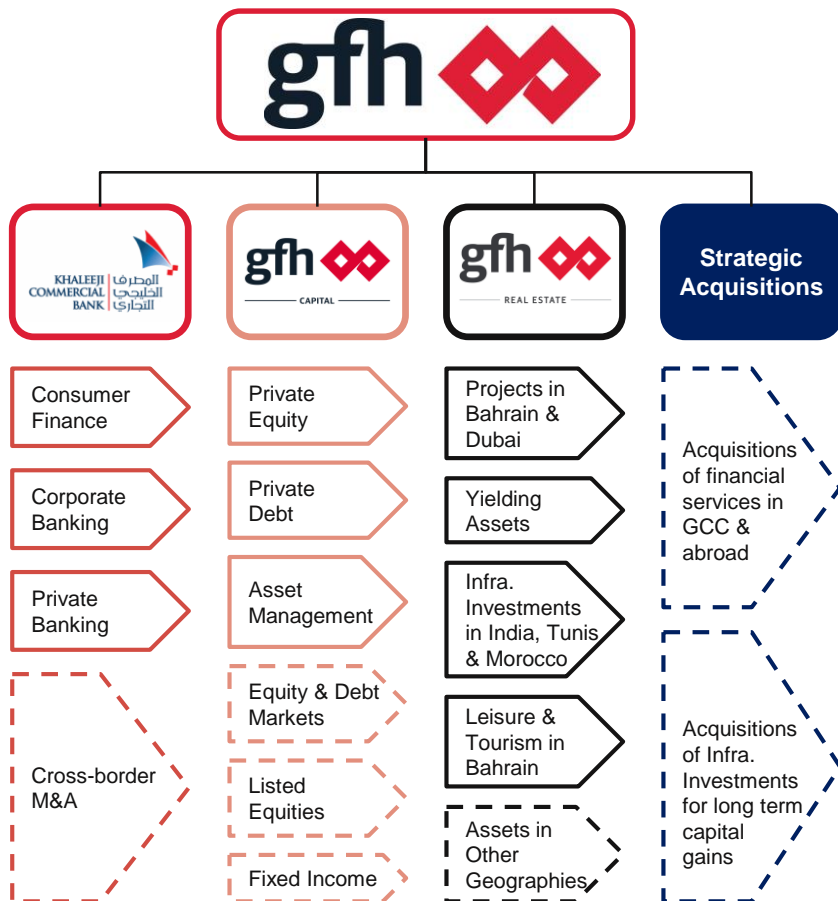


...And Very Low Leverage Levels of 12%

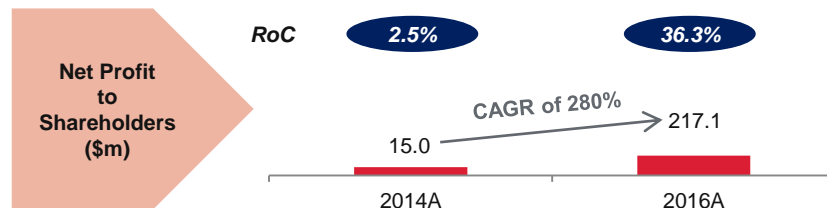
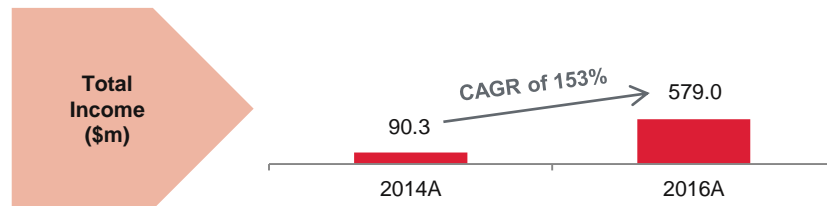


Diversified Regional Financial Group with Clearly Defined Growth Strategy

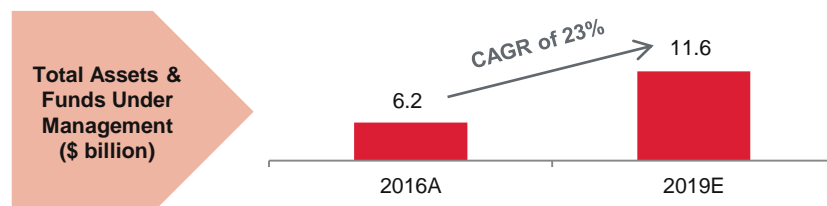
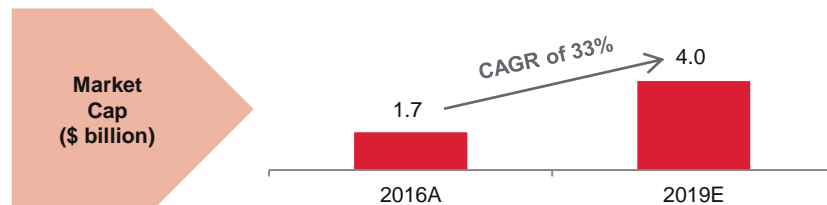
Diversified Group With Fully Integrated Product Offering Across Multiple Geographies...



...With Strong Profitability and 2016 RoC of 36%



Targets for 2019



**Thank You
Q&A**