

المحترم السيد حسن عبدالرحمن السركال
نائب رئيس تنفيذي – رئيس تنفيذي العمليات
رئيس قطاع العمليات
سوق دبي المالي، ص.ب 9700
دبي – الإمارات العربية المتحدة
السلام عليكم ورحمة الله وبركاته،

الموضوع: البث الإلكتروني لمجموعة جي إف إتش المالية للبيانات المالية للربع الثاني من 2018

بالإضافة إلى الإفصاح الصادر بتاريخ 14 أغسطس 2018 المتعلق بنتائج البث الإلكتروني لمجموعة جي إف إتش المالية، مرفق لكم نص فقرة الأسئلة والاجوبة خلال الندوة. كما نرفق لكم العرض التقديمي خلال الندوة نفسها.

وتفضلوا بقبول فائق التقدير والاحترام،



نبيل ميرزا
مدير إداري أول للالتزام ومكافحة غسيل الأموال

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GFH Financial Group H1 2018 Results

Presentation to Investors and Analysts

For the Period Ended June 30th 2018



Important Notice and Forward-Looking Statements

Important notice

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Agenda

1. **Group H1 2018 Highlights**
2. **H1 2018 Financial Performance Review**
3. **Q&A**

Group H1 2018 Highlights

<i>(in \$ million)</i>	H1 2017	H1 2018
Commercial Banking	32.0	26.8
Investment Banking	88.5	46.0
Real Estate	(8.9)	29.7
Others ⁽¹⁾	1.8	21.7
Total Income	113.4	124.2
Operating Expenses	(51.4)	(45.1)
Profit Before Impairment	62.0	79.1
Impairment Allowances & Others	3.5	(5.7)
Net Profit	65.5	73.4
<i>Attributable to Shareholders of the Group</i>	62.1	72.5
<i>Attributable to Minority Interest</i>	3.4	0.9
Annualized Return on Equity	10.9%	13.0%
Growth in Total Income		9.5%
Growth in Net Profit Attributable to Shareholders		16.7%
<i>Total Assets</i>	3,934	4,330
<i>Total Equity</i>	1,138	1,114

Group net profit to shareholders has increased by 17% compared to H1 2017, with an annualized return on equity of 13.0%

(1) Includes net profit from operations of non-banking subsidiaries.

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GFH Capital – Strong Levels of Investment Banking Income Generation

H1 2018 Income Generation (\$m)



- Strong levels of investment banking income for the Group in H1 2018 of \$31.6 million
 - Positively impacted by Group's role in launching new Private Equity & Asset Management opportunities including the Diversified US Office Portfolio
- In addition, the Group successfully acquired two trophy suburban office properties in Chicago in a deal valued at approximately \$150 million
- GFH also launched and successfully closed the Entertainer investment, in which GFH along with its clients will invest throughout a 5 year holding period up to \$150 million



GFH Real Estate and Other Corporate Activities

Significant Progress in GFH Real Estate

- The Harbour Row project located in the Bahrain Financial Harbour, made significant progress in 2017 and 2018.
 - Onsite works reached approximately 45% completion and the first phase of sales saw more than 40% of offered stocks sold within a twelve-month period.
 - Based upon percentage of completion, the Group has realized income of \$4.4 million in H1 2018, and will realize further income in subsequent quarters.

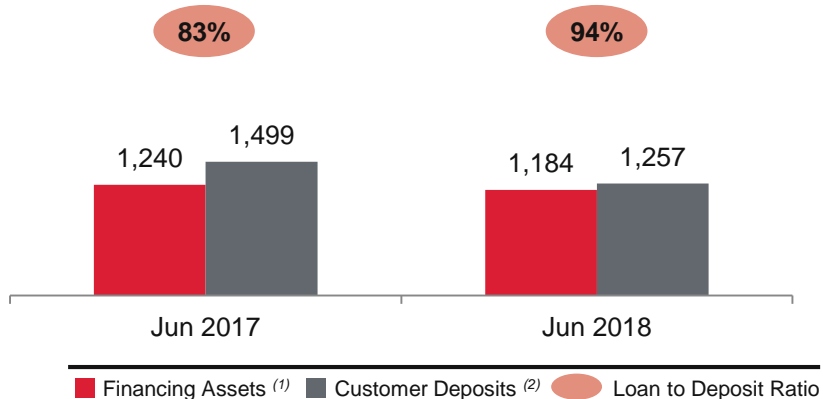


Tangible Milestones in Other Business Activities

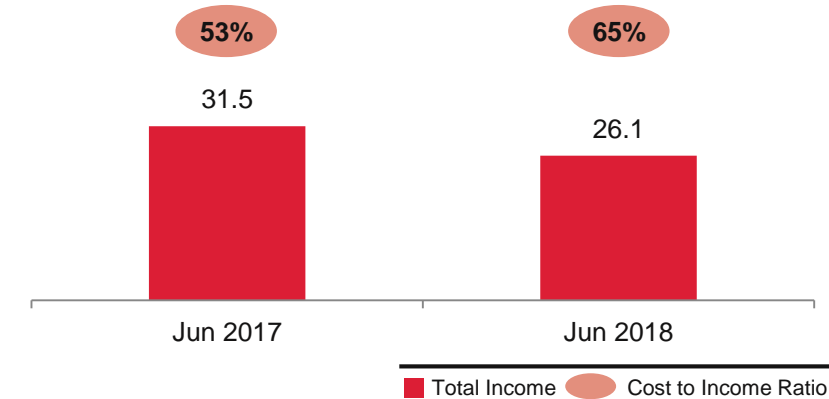
- The Group reached a cash settlement with regards to one of its legal claims for an amount of \$22.5 million.
- In addition, the Group realized income of \$35 million in Q1 2018 related to the restructuring of liabilities of a subsidiary acquired in 2016 as part of the recoveries made by the Group under litigation settlements.

Commercial Banking – Market Outlook Impacting Loan Growth & Margins. Significant Milestone Achieved During 2017 With Cross-Listing on the Dubai Financial Market

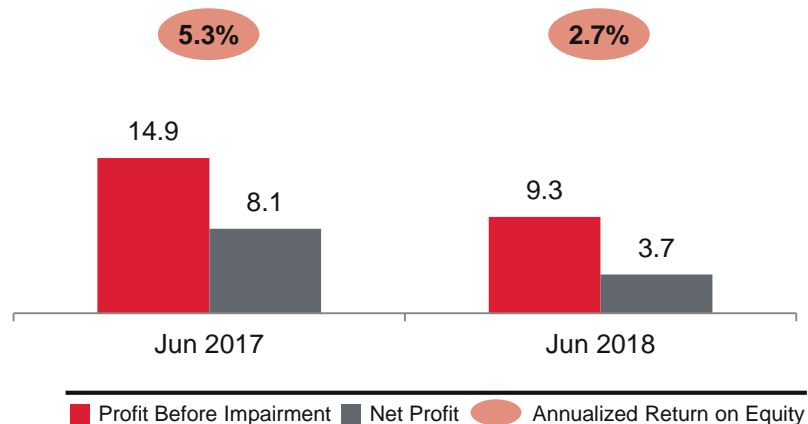
Financing Assets & Customer Deposits (\$m)



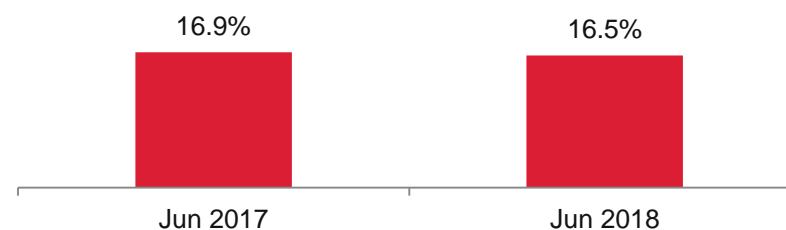
Total Income (\$m)



Profit Before Impairment & Net Profit (\$m)



Capital Adequacy Ratios



(1) Includes financing assets, assets acquired for leasing and lease rentals receivables. (2) Includes customers' current accounts, placements from non-FIs & individuals and equity of investment account holders.

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Q&A

**Thank You
Q&A**