

Preliminary Results of Public Joint Shareholders Company

(Final Result Brief for the year ended 31-12-2012)

Dubai, February 25, 2013: Emirates Investment Bank (EIBank) is pleased to announce its preliminary results for the year 2012. EIBank reported a net profit of AED 26.3 million (AED 22.3 million in 2011) an increase of 18% over the previous year.

EIBank reported total assets of AED 1.83 billion, a 25% increase compared to previous year. The Bank continues to maintain a healthy Capital Adequacy Ratio at 19.44% (Tier I Adequacy Ratio of 16.61%), well exceeding the UAE Central Bank and Basel II requirements.

These preliminary results which are subject to the UAE Central Bank's approval were announced following a meeting of the Bank's Board of Directors held on 24 February 2013. The Board proposed a 10% Cash dividend and a 9.091% Scrip dividend, subject to agreement of the shareholders at the Annual General Meeting to be held at 11 am on 25 March 2013.

