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12 October 2006

Mr. Essa Kazim
Dubai Financial Market
Dubai, UAE

Dear Mr. Kazim,

Re: Press Release – 3rd Quarter Financial Results

Following please find the 3rd Quarter Financial Results, for your information and action.

Please do not hesitate to contact me should you require any further clarification.

Thank you,

Yours sincerely,

A handwritten signature in black ink, appearing to read "Mohamed Alabbar", with a stylized flourish at the end.

Mohamed Alabbar

A small handwritten mark or signature, possibly a stylized "M" or "A", located below the printed name.