

Preliminary Results of Public Joint Shareholders Company

(Final Result Brief for the year ended 31-12-2011)

Dubai, February 8, 2012: Emirates Investment Bank (EIBank) is pleased to announce its preliminary results for the year 2011. EIBank reported a net profit of AED 22.3 million (AED 20.3 million in 2010) an increase of 10% over the previous year. Total Operating Income for 2011 was AED 64.6 million a 43% increase compared to AED 45.2 million in the previous year.

EIBank reported total assets of AED 1.45 billion, a 38% increase compared to previous year. The Bank continues to maintain a healthy Capital Adequacy Ratio at 25.51% (Tier I Adequacy Ratio of 24.81%), 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 08 February 2012. The Board proposed a 10% Cash dividend and an 11.27% Scrip dividend, subject to agreement of the shareholders at the Annual General Meeting to be held on 21 March 2012.