

Ref: HO/FD/034/12
Date: 5th August, 2012

Mr. Hassan Al Sirkal
SVP – Director of Operations
Dubai Financial Market
Dubai

After greetings,

Sub.: Consolidated Financial Statement for the Period Ended 30th June 2012

We refer to the above subject and attach herewith two copies (Arabic / English) of the reviewed consolidated financial statement of the bank for the period ended 30th June 2012 for your reference and necessary action.

Thanking you,



Ahmed Fathy Al Gebali
Chief Financial Officer

