

Abu Dhabi Branch Corporate Governance Attestation Letter

Pursuant to Article (13) of the CBUAE Corporate Governance Regulations and Standards

We are pleased to issue this attestation letter, which supplements the GIB B.S.C. Annual Report (the "Annual Report") in respect of the Abu Dhabi Branch Corporate Governance Statement forming part thereof.

This letter is issued pursuant to Article (13) of the Corporate Governance Regulations and Standards issued by the Central Bank of the United Arab Emirates ("CBUAE"), pertaining to Disclosure and Transparency.

As a branch of a foreign bank, Gulf International Bank B.S.C. Abu Dhabi Branch (the "Branch") is required to adhere to the CBUAE Corporate Governance Regulations and Standards, or to establish equivalent arrangements ensuring regulatory comparability and consistency, with the exception of Article (3) of the Regulations relating to board composition and qualifications.

In my capacity as the Country Head, I hereby acknowledge and confirm, to the best of my knowledge and belief, that:

- i. all internal policies required to ensure compliance with the CBUAE's Regulations and Standards on corporate governance, risk management, internal controls, compliance, internal audit, external audit, financial reporting and outsourcing have been implemented to the extent applicable to the Branch as a branch of a foreign bank; and
- ii. such policies have been reviewed for adequacy by the UAE Management Committee (acting in the capacity equivalent to the Board for the purposes of branch governance) within the last year. There are no requirements under the CBUAE Corporate Governance Regulations and Standards applicable to the Branch that have not been met as at the date of this letter.

The UAE Management Committee has delegated myself, in my capacity as Country Head, the authority to issue this attestation letter in accordance with clause (5) of Article (13) of the CBUAE Corporate Governance Regulations and Standards.

This attestation letter forms part of the Bank's Corporate Governance Statement published within the 2025 Annual Report, in line with Article (13) of the CBUAE Corporate Governance Regulations and Standards.

Yours faithfully,



Humaid Al Attar

Country Head - UAE