

Burgan Bank Group

INVESTOR

PRESENTATION

NOVEMBER 2011



Algeria

Iraq

Jordan

Tunis

Kuwait



Members of Burgan Bank Group:



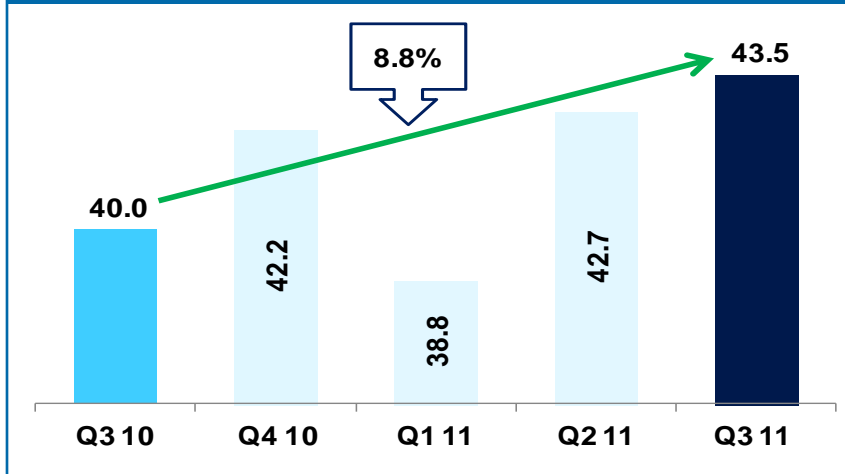
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Key Highlights

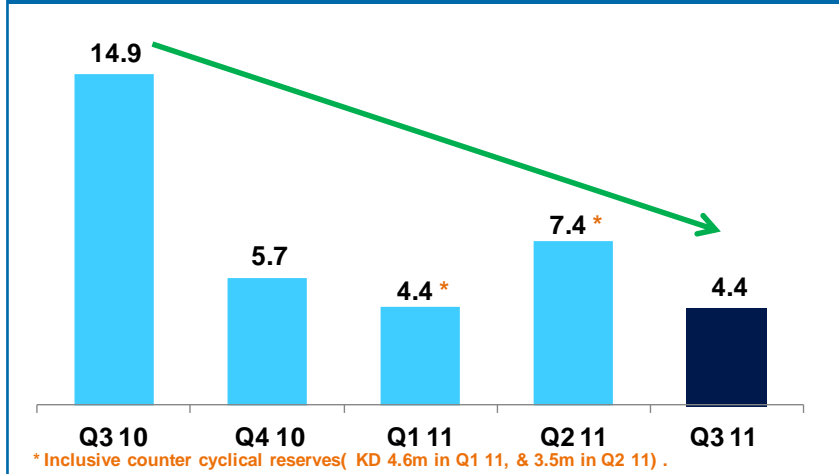
- **Another strong Quarter, Q3 2011 consistent financial growth Q-o-Q**
- Resilient Balance Sheet with strong credit reserve
- **2011 YTD achieved KD41.4m in net profit vs. KD(3.6m) for the same period last year**

Financial Trends

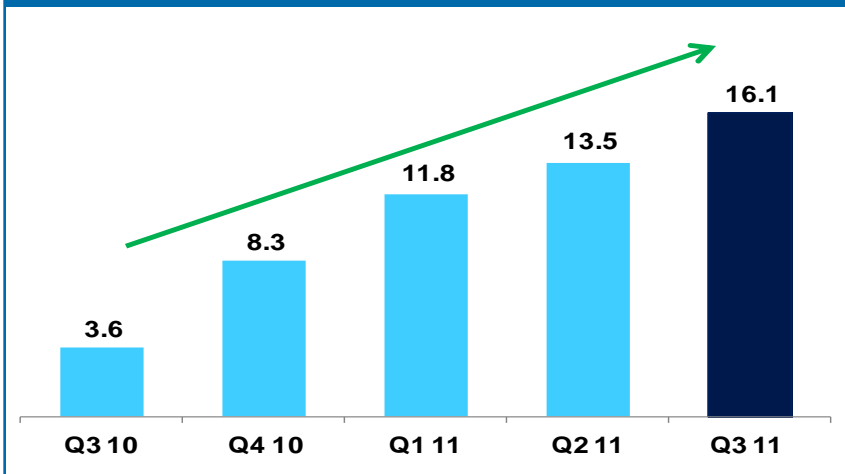
Revenue - (KD million)



Cost of Credit – (KD million)



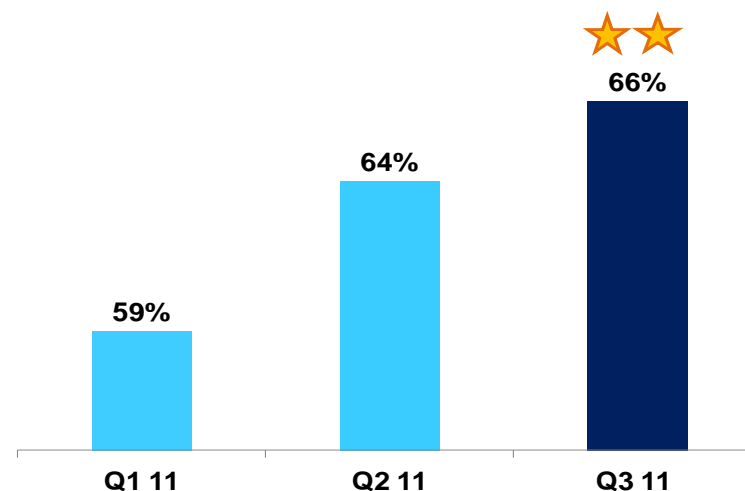
Net Profit (KD million)



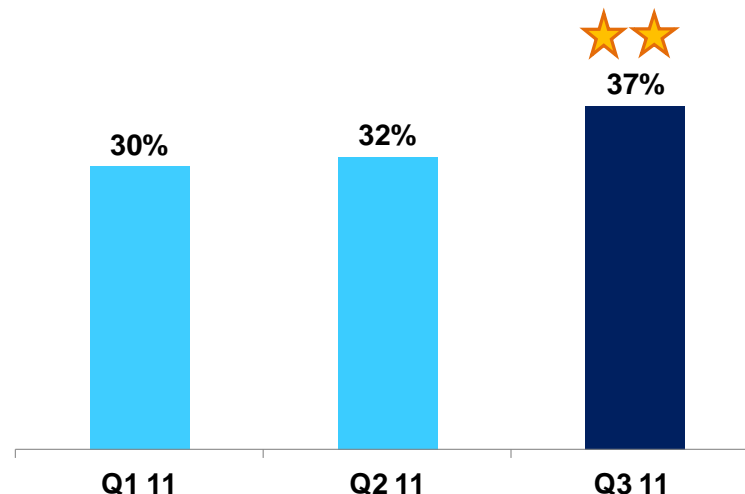
Key Indicators

Burgan Bank Group	Q1 11	Q2 11	Q3 11	
Revenue Growth (Q o Q)	-8.2%	10.0%	2.0%	✓
Operating Profit Margin	59.3%	63.5%	65.7%	✓
Cost to Income Ratio	40.7%	36.5%	34.3%	✓
Jaws Ratio (Q o Q)	20.8%	11.3%	6.3%	✓
Loans to Customer Deposits	83.9%	86.1%	84.1%	✓
ROE	11.7%	12.9%	15.6%	✓
ROA	1.4%	1.6%	1.8%	✓
RONAV	20.2%	22.3%	26.2%	✓
CAR	20.7%	20.1%	19.3%	✓
RRWA	1.8%	2.0%	2.3%	✓

Operating Profit % of Gross Income



Net Profit % of Gross Income

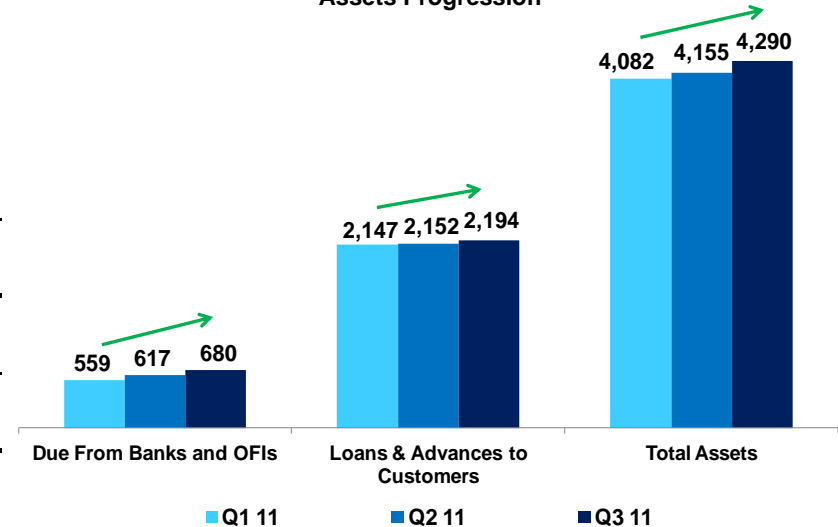


KD (million)	Q1 11	Q2 11	Q3 11
Revenue	38.8	42.7	43.5 ✓
Operating Expense	-15.8	-15.6	-14.9 ✓
Operating Profit	23.0	27.1	28.6 ✓
Net Provisions	-5.7	-8.0	-6.6 ✓
Net Profit before Minority	13.9	15.9	18.9 ✓
Minority Interest	2.1	2.5	2.8
Net Profit	11.8	13.5	16.1 ✓

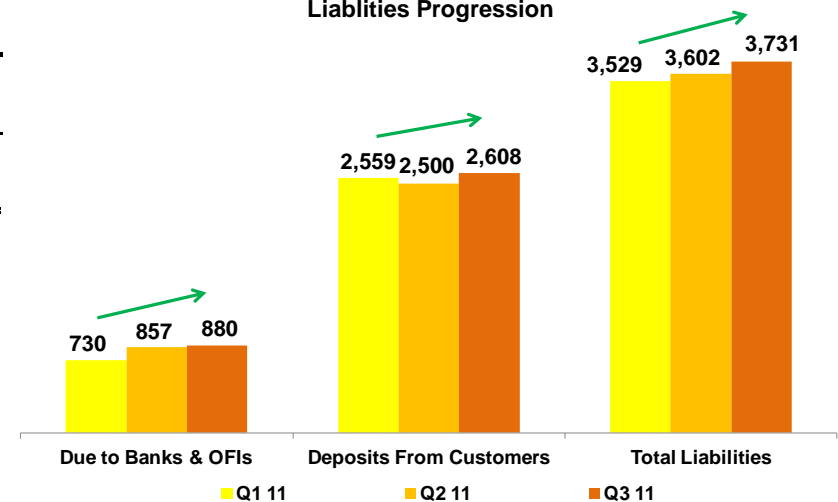
Financial Performance – Balance Sheet

KD (million)	Q1 11	Q2 11	Q3 11
Loans & Advances to Customers	2,147	2,152	2,194
Total Assets	4,082	4,155	4,290
Deposits From Customers	2,559	2,500	2,608
Total Liabilities	3,529	3,602	3,731
Shareholder's Equity	436	438	441
Liab & Shareholders Equity	4,082	4,155	4,290

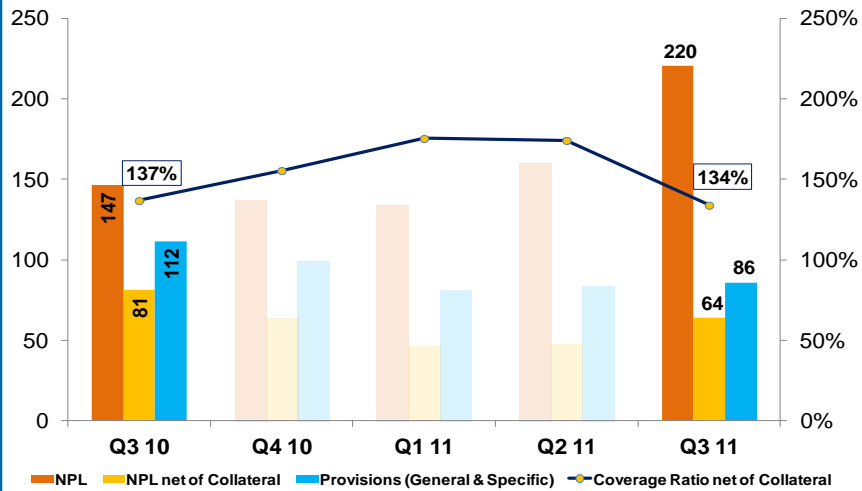
Assets Progression



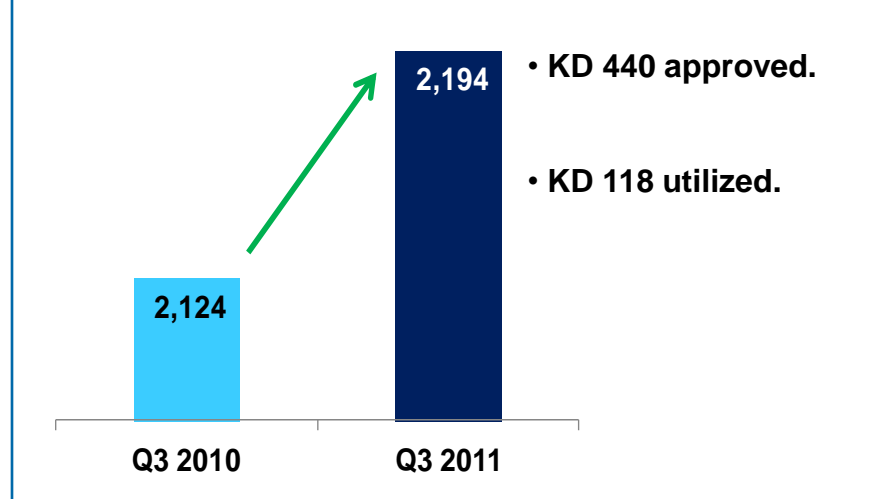
Liabilities Progression



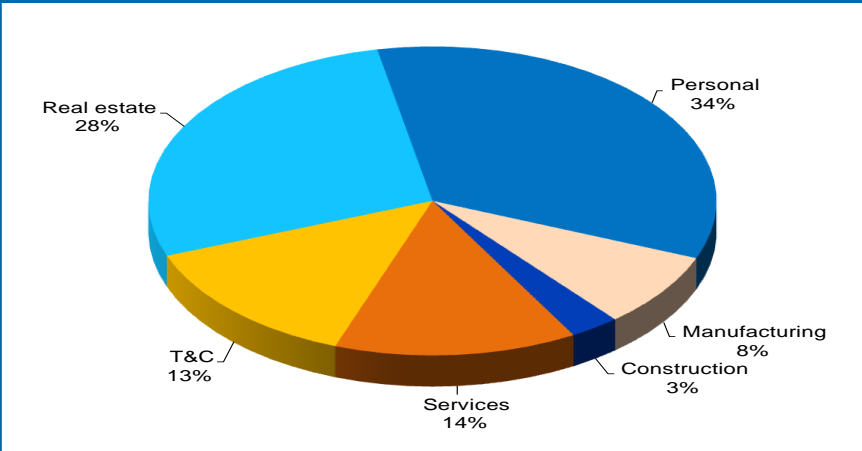
Non Performing Loans (KD million)



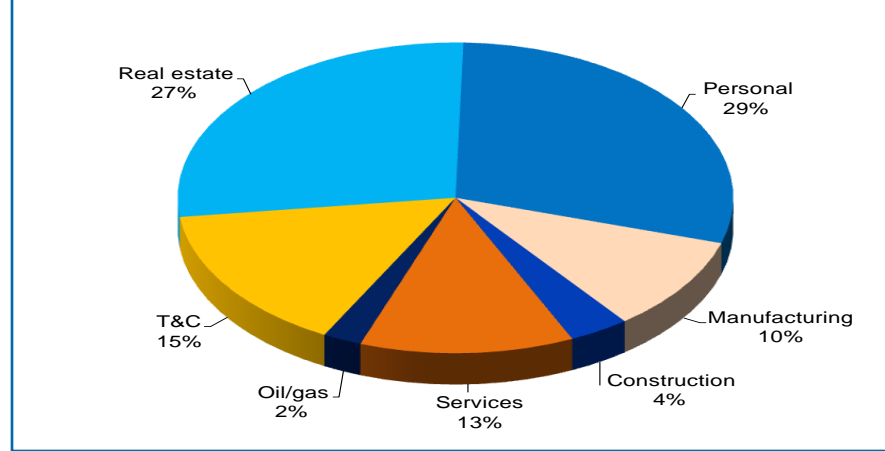
Year to Date Funded Credit Line (KD million)



Burgan Group Loan Portfolio – Q3 2010








Burgan Group Loan Portfolio – Q3 2011



Burgan Group - By Country

* KD (million)

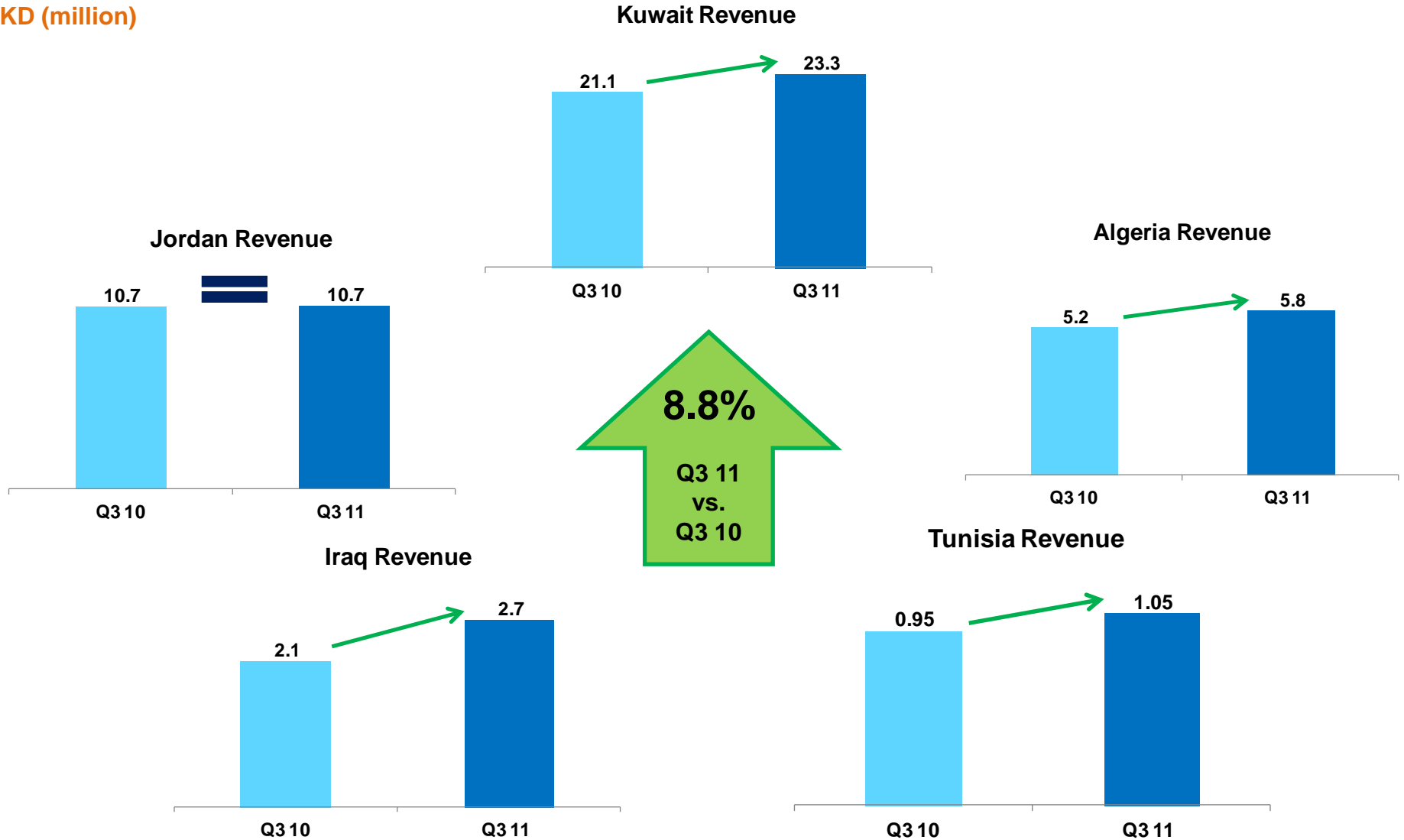
Q3 2011	 بنك بروتان BURGAN BANK	 البنك الأردني الكويتي JORDAN KUWAIT BANK	 بنك الخليج الجزائر Gulf Bank Algeria	 مصرف بغداد Bank of Baghdad	 بنك تونس العالمي TIB Tunis International Bank
Revenue	23.3	10.7	5.8	2.7	1.0
Net Profit	11.8	5.2	1.8	1.2	0.6
Net Profit Margin	50.6%	48.6%	31.0%	43.9%	60.0%
CAR	NM	23.6%	17.9%	24.6%	19.4%
Assets	3,039.2	848.8	241.2	186.6	153.2
Loans	1,544	464.4	137.4	39.2	8.8
Deposits	1,659.5	568.3	165.7	139.2	75.6

* Standalone before consolidated adjustments.

Members of Burgan Bank Group:

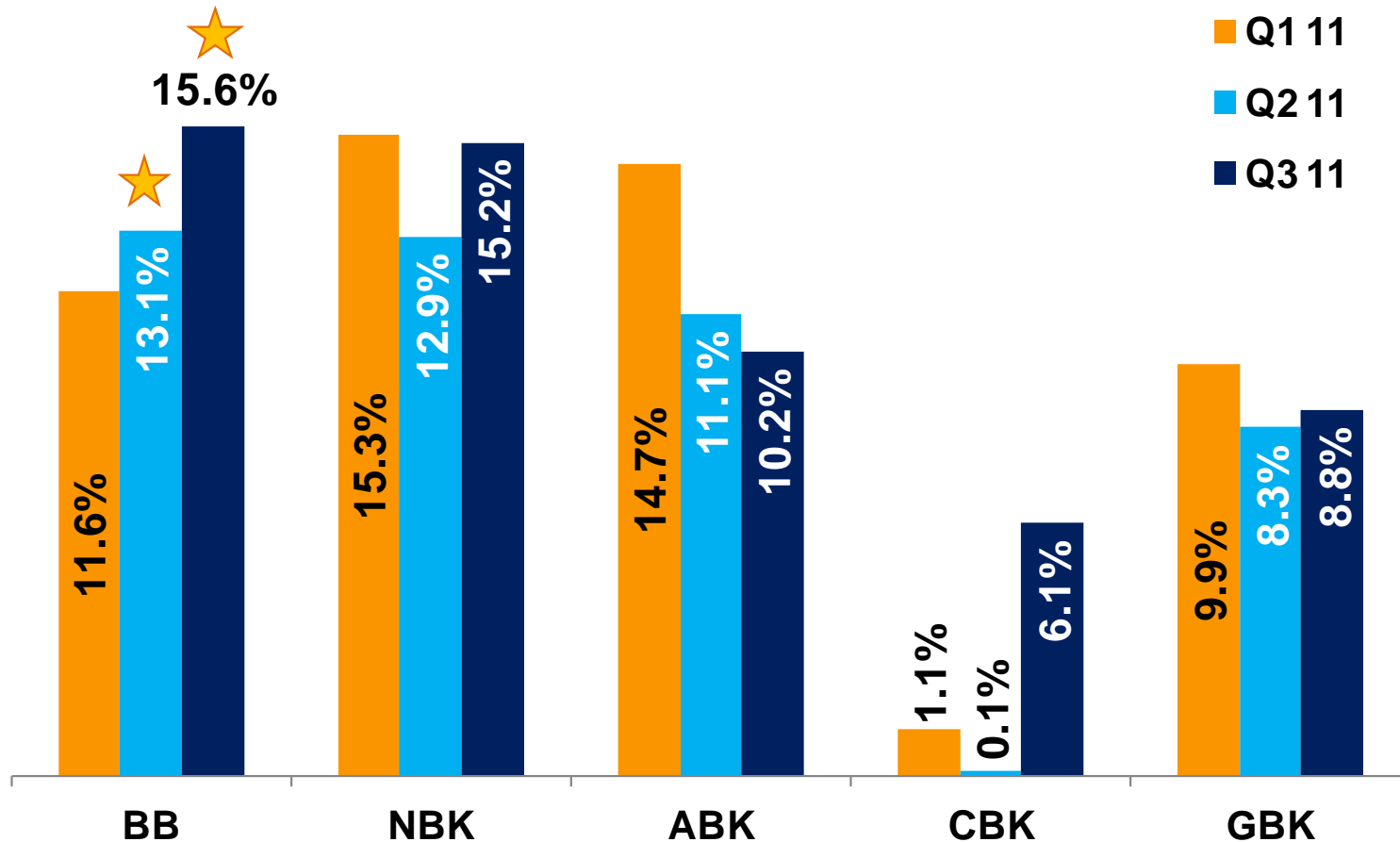
Revenues – By Country

* KD (million)



Members of Burgan Bank Group:

ROE Conventional Banks



Members of Burgan Bank Group:

- **Burgan Group positioned to confront volatility and capture arising opportunities.**
- **Solid Q3 2011 financial performance in line with strategic intent.**
- **Restored profitability and positive operating jaws.**

Thank You

Peers Ranking

Growth Q3 11 vs. Q2 11	BB	NBK	GBK	CBK	ABK
Operating Income	1	2	5	3	4
Operating Expense	1	2	4	3	5
Provisions on Credit Losses	3	5	1	2	4
Net Profit	3	2	4	1	5
Net Loans & Advances	2	3	4	5	1
Total Assets	3	5	4	2	1
Customer Deposits	1	5	4	3	2
Ratio					
ROE	1	2	4	5	3
ROA	3	1	4	5	2
RONAV	1	2	4	5	3
Price to TBV	2	4	1	3	5
Forward PE	1	2	4	5	3
Cost to Income	4	2	3	1	5
Ranking Sum	26	37	46	43	43



Highest

Ranking Criteria

1

2

3

4

Lowest

5

Members of Burgan Bank Group: