

Burgan Bank Group

INVESTOR

PRESENTATION

AUGUST 2011



Algeria

Iraq

Jordan

Tunis

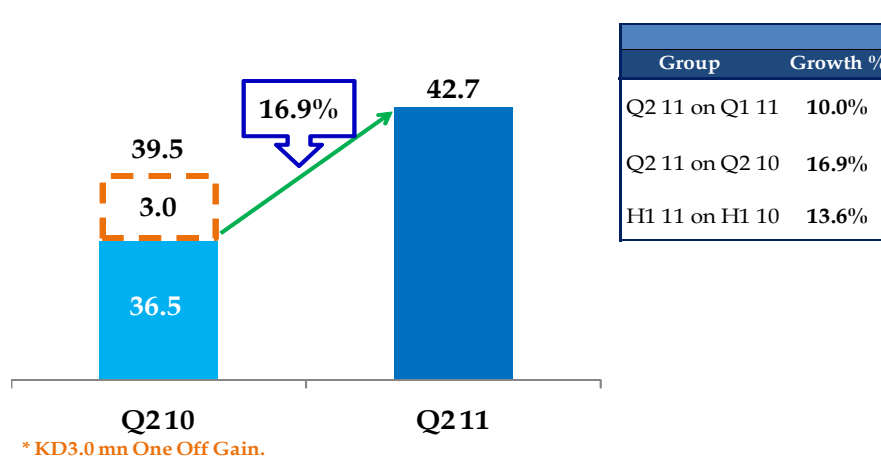


Members of Burgan Bank Group:

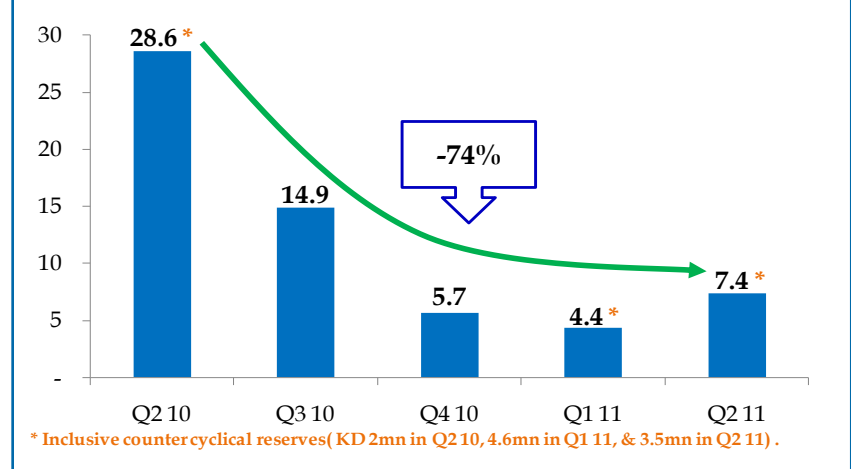


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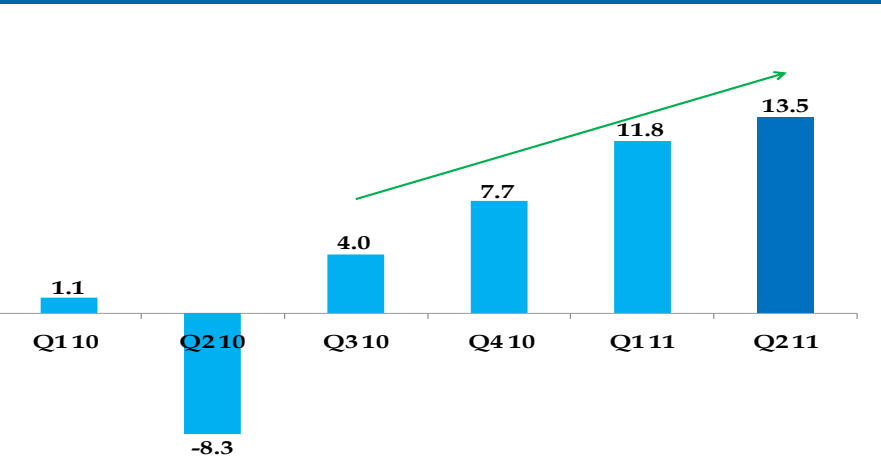
Revenue - (KD mn)



Cost of Credit - (KD mn)



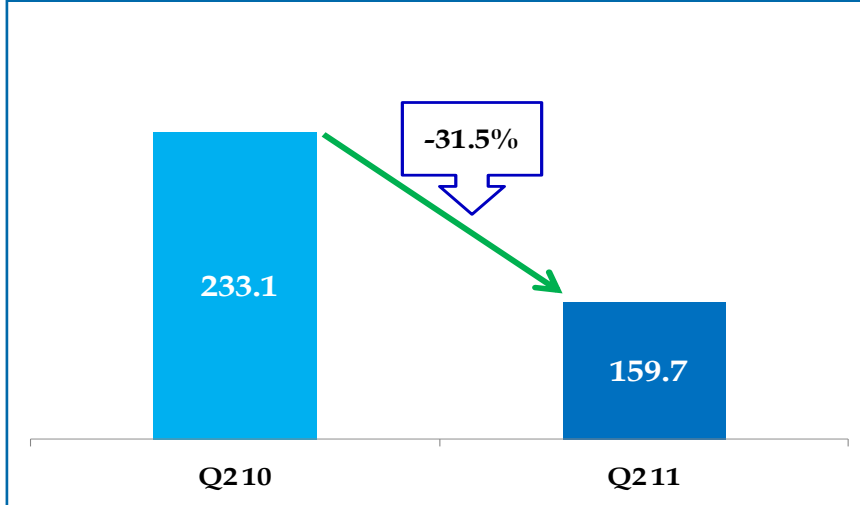
Net Profit (KD mn)



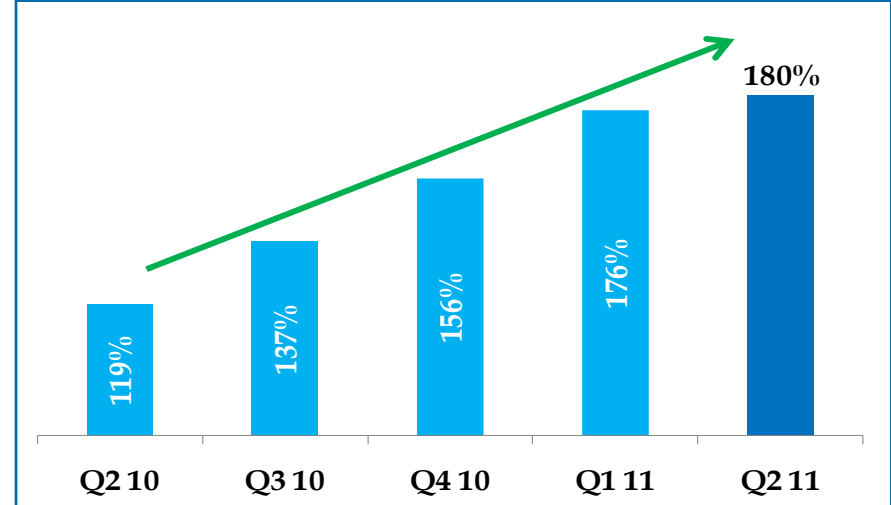
Burgan Bank Balance Sheet Strength

Half Year ended - June	2010	2011
Total Capital Adequacy	17.3%	20.1%
Loan to Customers Deposits	88.9%	86.1%
Net Liquid Assets (KD mn)	1,234	1,392
NPL Net Coverage Ratio	119.0%	180.0%

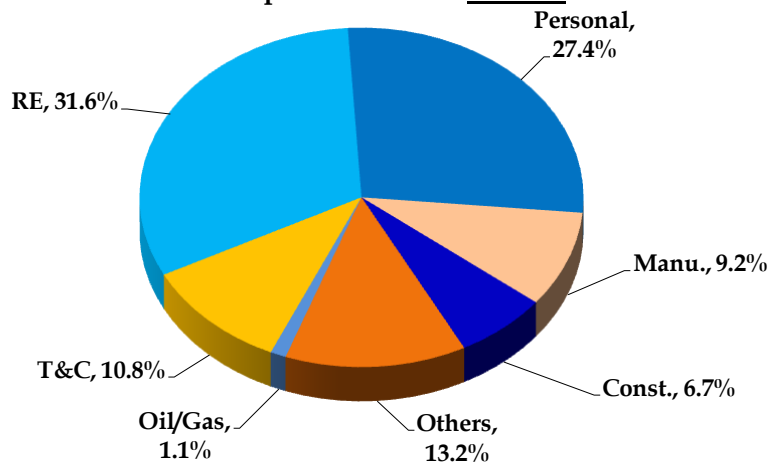
Non Performing Loans to Customers (KD mn)



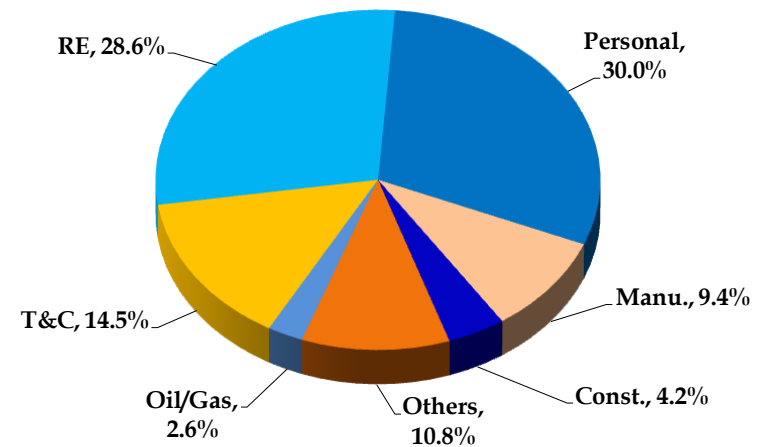
NPL Coverage Ratio



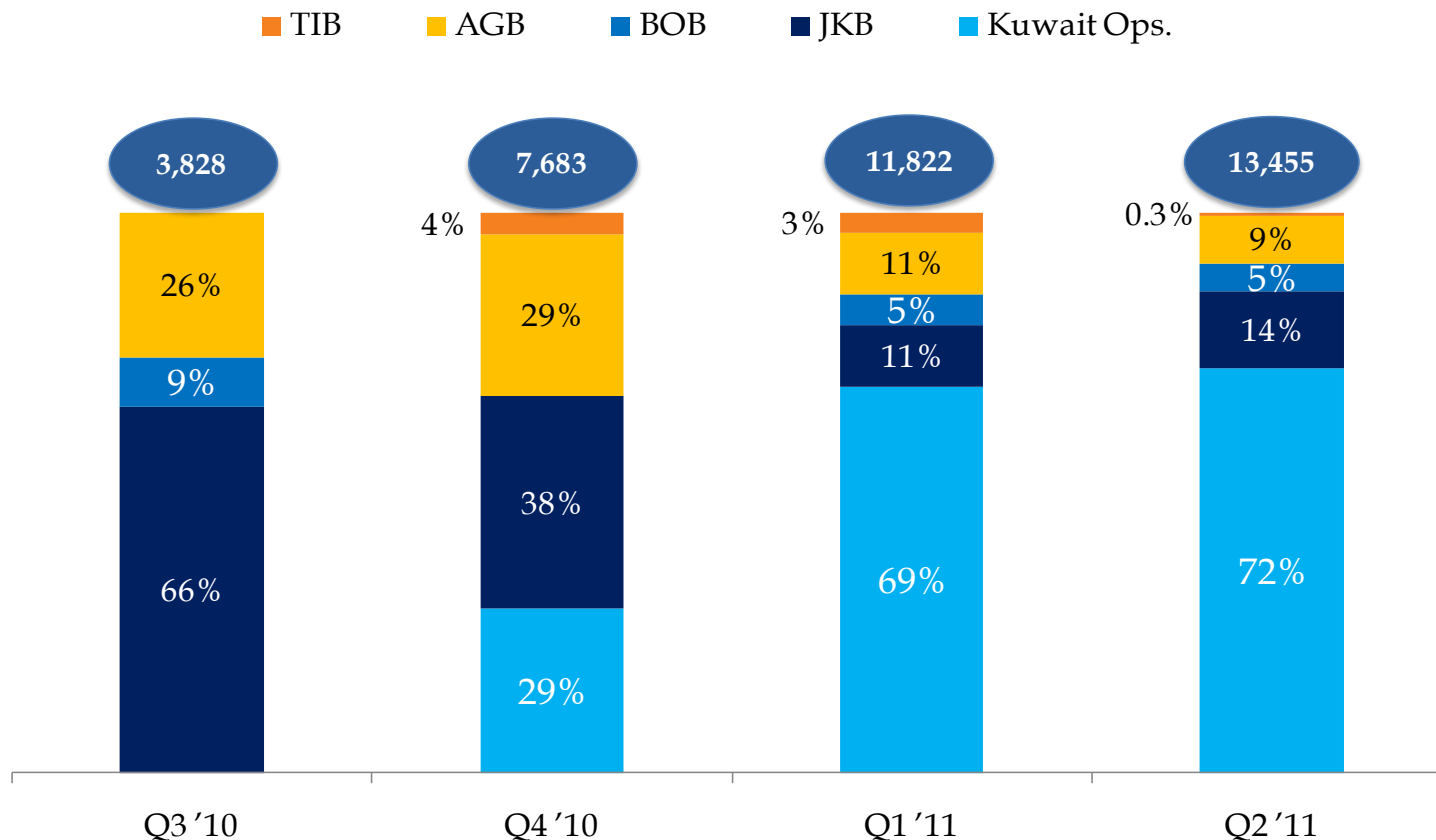
BB Group Loan Portfolio H1 2010



BB Group Loan Portfolio H1 2011



Kuwait Ops. & Subsidiaries Net Profit Contribution

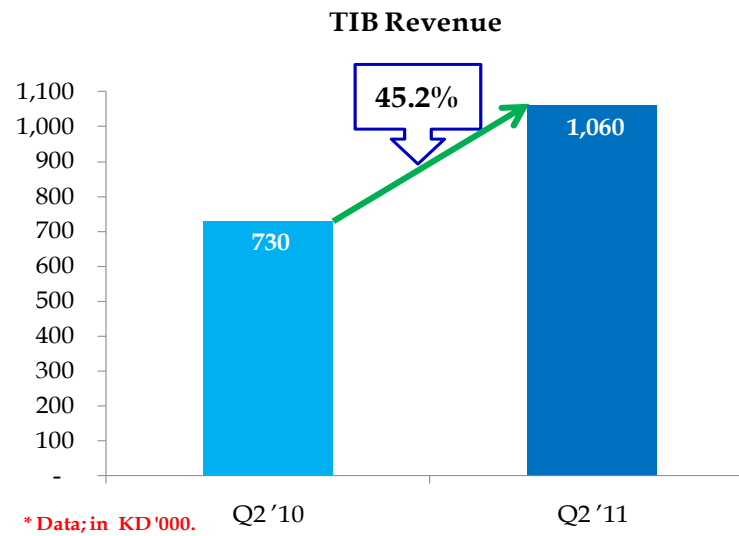
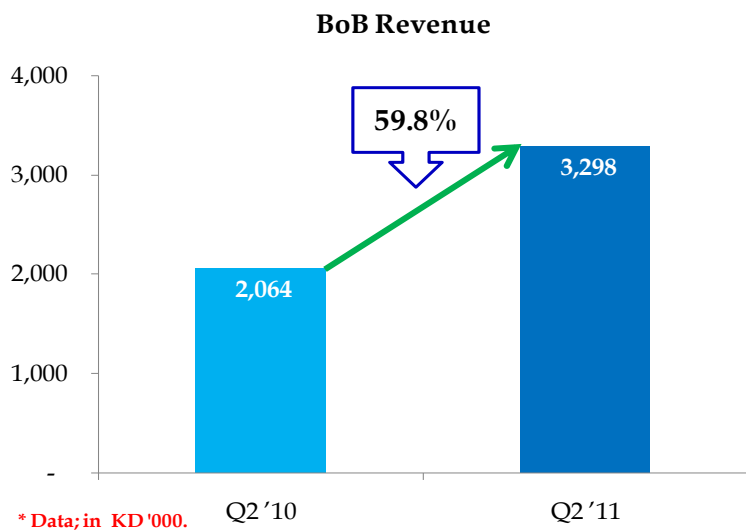
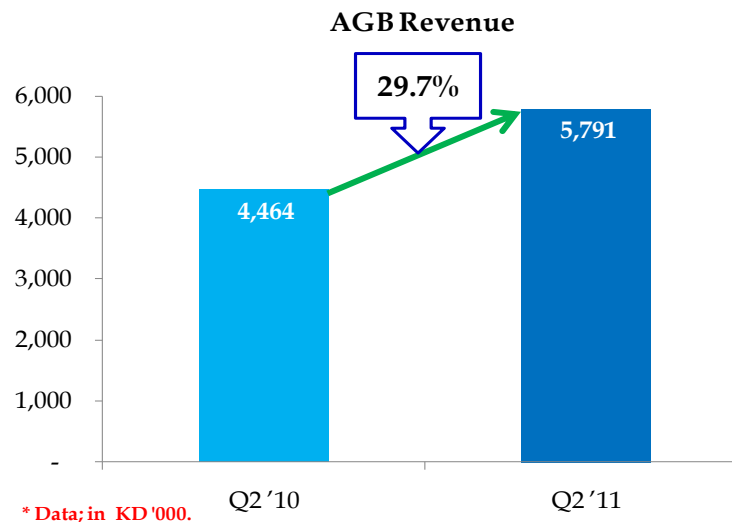
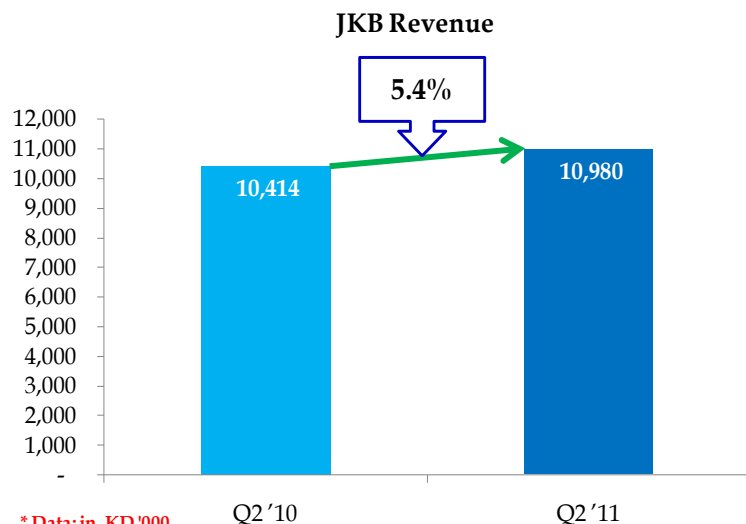


* Group Net Profit in (KD '000).

* Negative figures have been excluded from Contribution.

Members of Burgan Bank Group:

Subsidiaries: Consistent Revenue Performance



* Subsidiaries Revenue are stand alone.

Members of Burgan Bank Group:

Subsidiaries: Profitable, Well Capitalized, Poised for Growth

As of June 2011



بنك الخليج الجزائر
 Gulf Bank Algeria



مصرف بغداد
 Bank of Baghdad



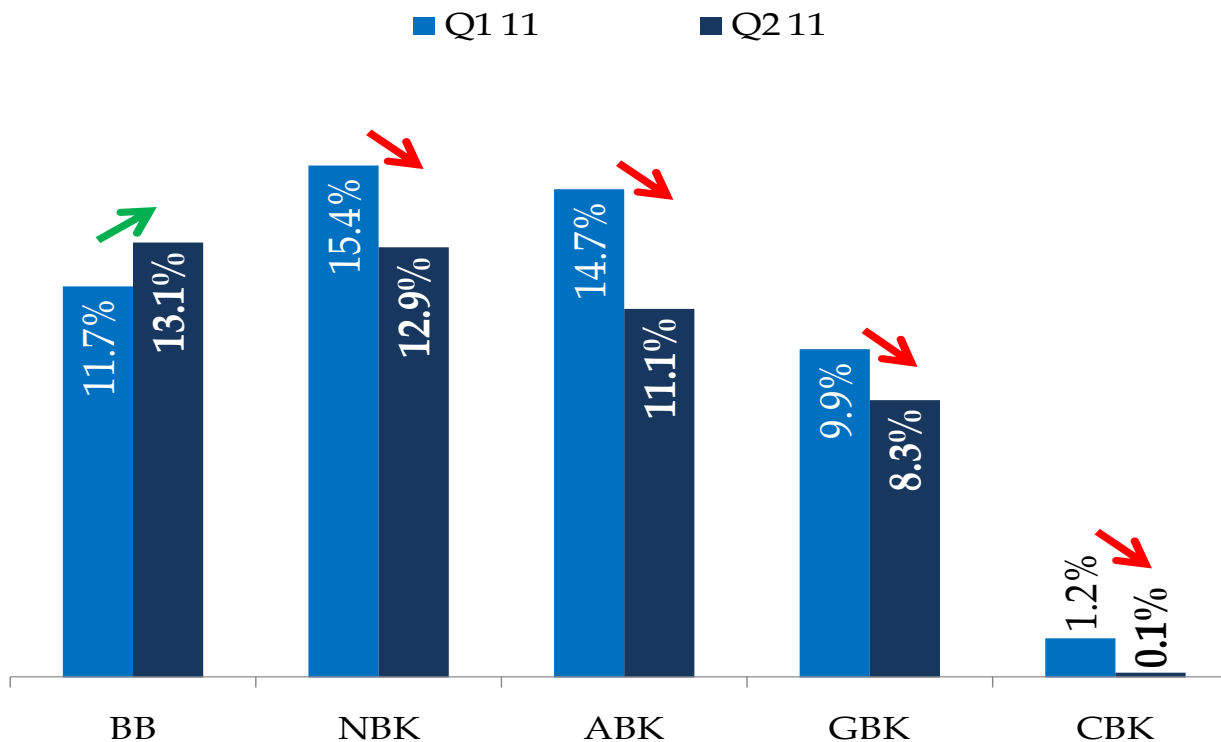
بنك تونس العالمي
 Tunis International Bank

Revenue (KD mn)	21.5	10.8	6.2	2.0
Net Profit (KD mn)	7.6	3.3	3.2	0.7
CAR (CBK rules)	22.9%	21.3%	28.1%	13.6%
Assets (KD mn)	831	247	204	157
Loans (KD mn)	460	129	43	9
Deposits (KD mn)	543	170	164	75
NPL	4.79%	4.25%	16.53%	1.04%
Total Branches	53	26	39	3
New Branches 2011			5	
Ownership	51.1%	91.1%	51.8%	86.6%
Acquisition (Majority)	July 2008	April 2009	Jan 2010	June 2010

Members of Burgan Bank Group:



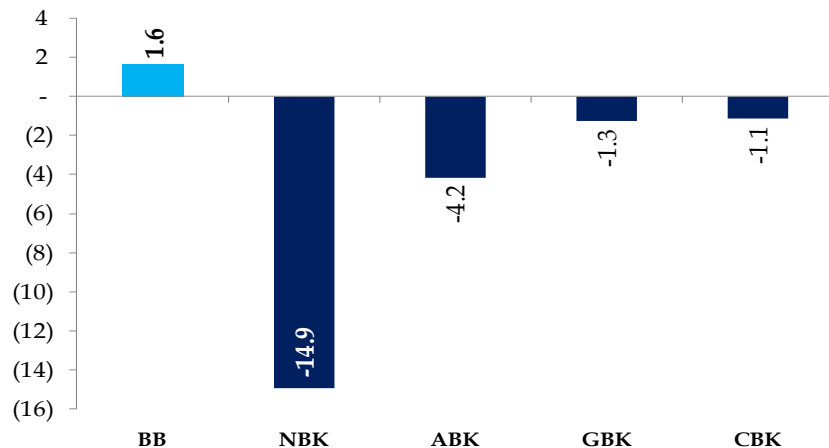
ROE Conventional Banks - Annualized



Bank	Conventional ROE	
	Q1 11	Q2 11
BB	3	1
NBK	1	2
ABK	2	3
GBK	4	4
CBK	5	5

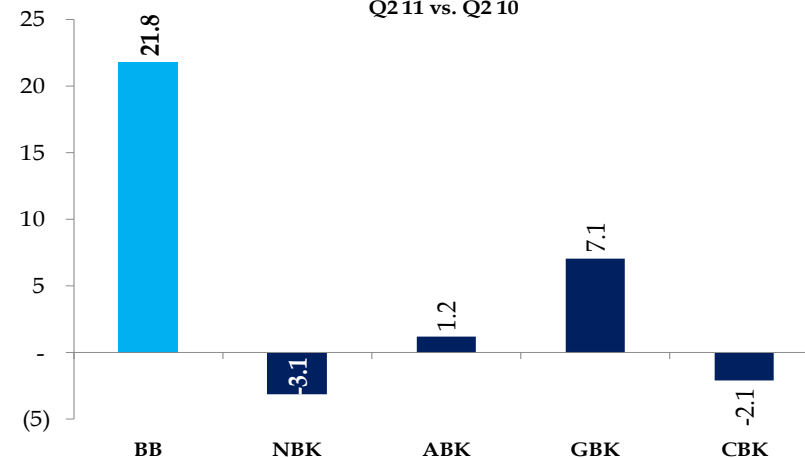
Members of Burgan Bank Group:

Net Profit Upside/Downside Move
Q2 11 vs. Q1 11



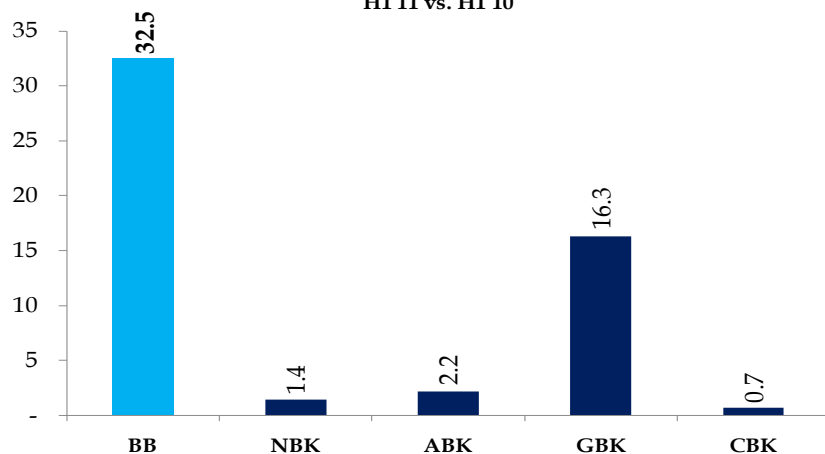
* Data; in KD Million.

Net Profit Upside/Downside Move
Q2 11 vs. Q2 10



* Data; in KD Million.

Net Profit Upside/Downside Move
H1 11 vs. H1 10



* Data; in KD Million.

Burgan Bank Performance Measures

3 Months ended - June

2011

Return on Equity (Q2 annualized) 13.1%

Return on Tangible Equity (Q2 annualized) 23.2%

Cost Efficiency Ratio (based on Jaws Ratio) 8.8%

* Jaws Ratio; Q2 11 vs Q2 10

Solid top line performance

In trajectory to deliver pre-crisis profitability in 2011

Well positioned for growth

Thank You

Kuwait Banks Price Returns

Conventional

Since July 1, 2010

Burgan Bank	56.7%
Gulf Bank	29.9%
Ahli Bank of Kuwait	27.5%
National Bank of Kuwait	6.9%
Commercial Bank	-8.6%
Kuwait Bank Index	30.4%
Kuwait Stock Exchange	-7.4%

