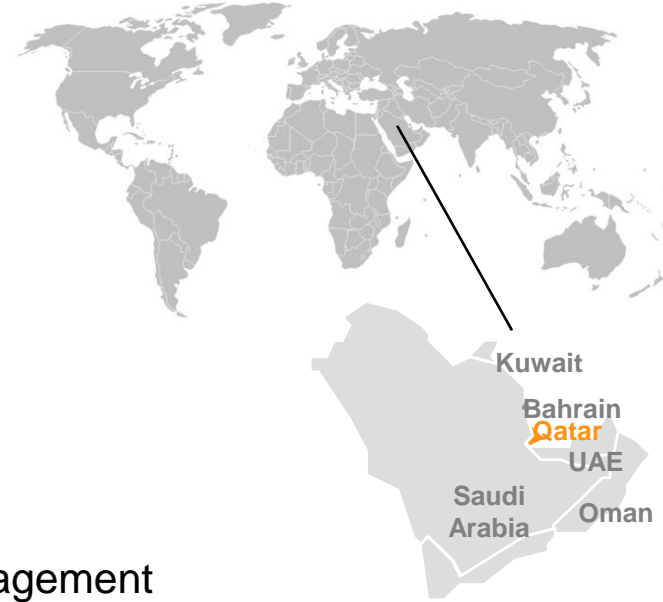


Economic Overview



Maintained financial stability

- Government of Qatar support to national banks
- Strong shareholder support
- Responsive actions taken by Board and Executive Management






Government support to banks	Value (USD)	Date
Equity injection (10 – 20% of listed banks' capital)	2.6 billion	Oct. 08
Purchase of equity investments	1.8 billion	Mar. 09
Purchase real estate assets (cash + 10 year bonds)	4.1 billion	Jun. 09

Shareholders' Ongoing Support

Our shareholder base (31 Jan. 2010)

- More than 21,000 institutional and retail shareholders
- 41 percent of capital held by Qatar Government
- Strong support from major institutional shareholders

Per Type	Percentage
Qatar Government	41%
Banks & Financials	24%
Corporations	16%
Retail	19%

Per Nationality	Percentage
 Qatar	74%
 U.A.E.	6%
 Oman	5%
 Kuwait	5%
 Bahrain	8%
Other Arab countries	1%
Other nationalities	1%

Management Action

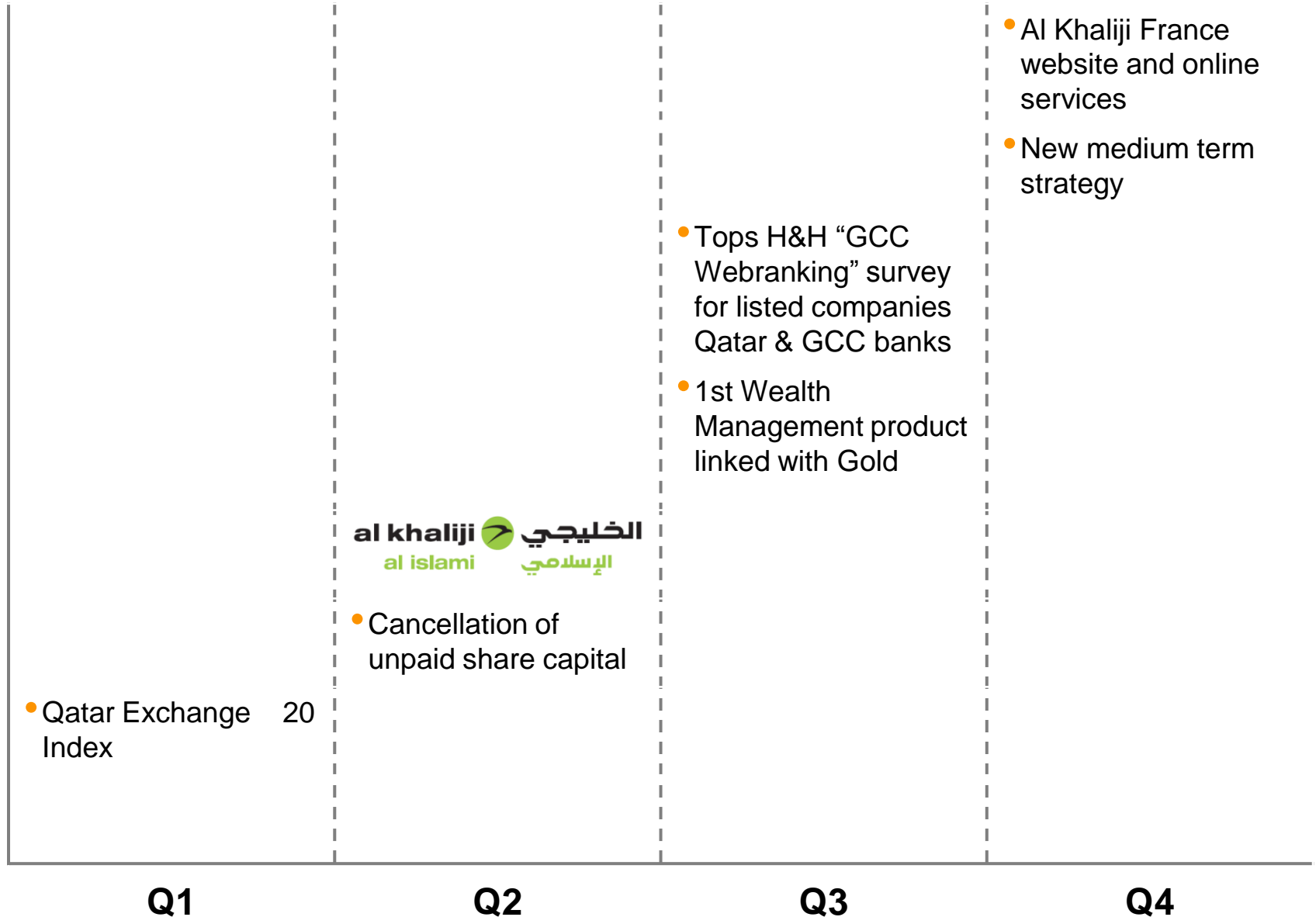
Actions to mitigate crisis' impact & continue growth

- Cut expenses
- Review of credit portfolio & tightening lending criteria
- Restructure share capital to paid-up
- New organisational structure due to growth and expansion
- Improved governance and new committees to support Board

Board committees
Audit
Remuneration
Compliance & Risk
Corporate Governance & Nominations
Shari'a Supervisory Board

Functions
Business
Operations
Risk
Finance

2009 – Milestones



Our Performance

Consolidated Statement of Financial Position






	2009	2008
	<i>QR mio</i>	<i>QR mio</i> (Restated)
Due from banks and financial institutions	3,583	2,201
Loans, advances, and financing activities to customers	8,586	6,980
Financial investments	3,965	1,016
Total Assets	17,524	11,955
Customer deposits	9,240	4,674
Total Liabilities and Unrestricted Investment Accounts	12,691	7,409
Total Shareholders' Equity	4,833	4,546




Consolidated Statement of Income

	2009	2007 + 2008*
	<i>QAR mio</i>	<i>QAR mio</i>
Net interest income	279	465
Net income from Islamic financing and investing activities	77	-
Net fee and commission income	110	64
Net operating income	522	552
Profit for the year / period	167	104
Earnings per share	QR 0.46	QR 0.33

(* 1st financial year extends from Jan. 9, 2007 (incorporation) to Dec. 31, 2008)

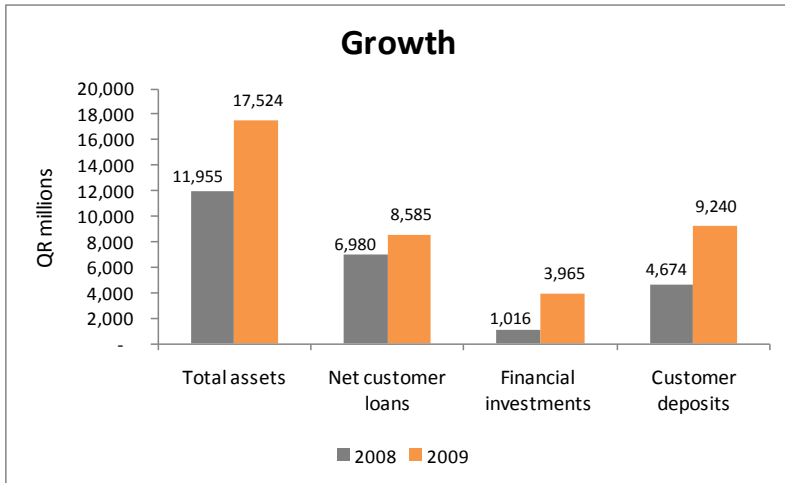
Performance Highlights

Statement of Financial Position	
Total assets	 47% increase
Customer deposit	 98% increase
Financial investments	 3X increase
Net loans and advances	 23% increase
Impairment provisions	 8X increase
Capital adequacy (min 10%)	27%

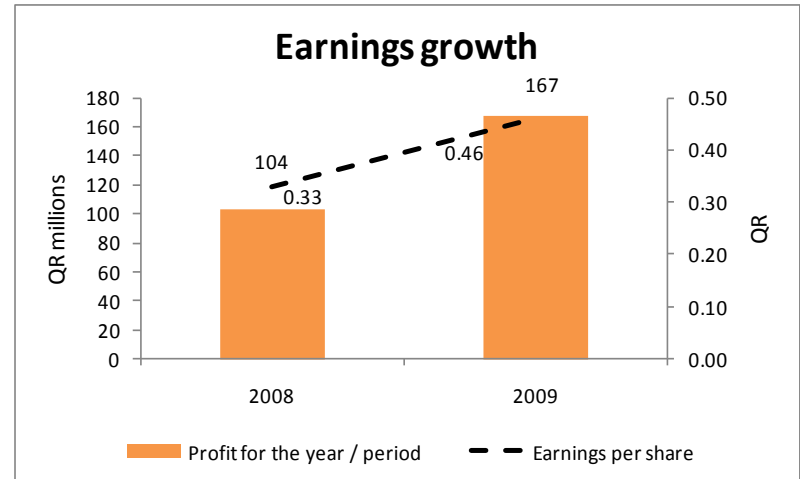
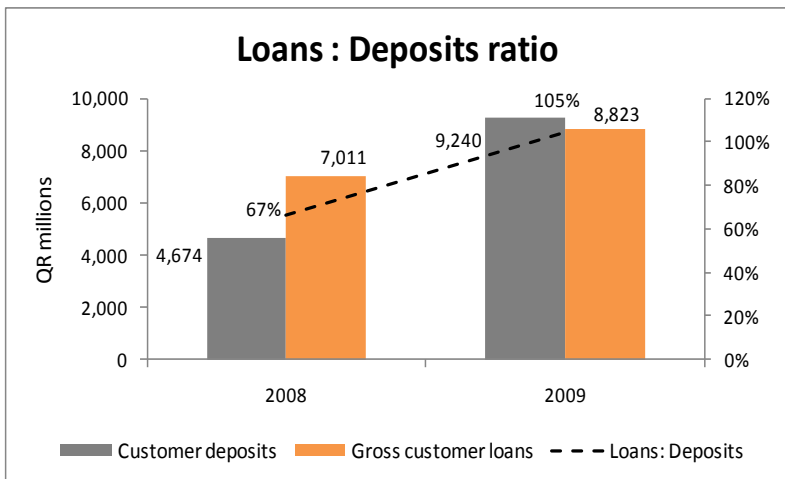
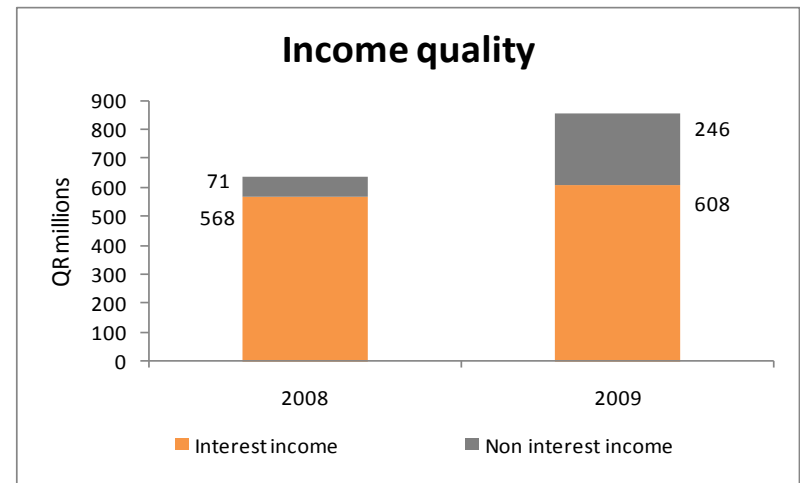
Statement of Income	
Profit for the year	 62% increase
Non-interest income	 100% increase
Operational expenses (excl. impairments)	 11% decrease

Performance Highlights (continued)

Financial Position



Income







Credit

Max exposure to credit risk	Total (QR mm)
On-balance sheet exposure	16,756
Off-balance sheet exposure	7,545
Total credit exposure	24,301



Loans & advances	51%
Banks & financial institutions	21%
Financial investments	24%

Concentration – Region	
 Qatar	62%
 Other GCC	23%
 Europe	8%
 Canada & USA	4%
Other	3%

Concentration – Industry	
Services & Financial institutions	54%
Government & agencies	18%
Real Estate	9%
Commercial	7%
Industry	5%
Personal	4%
Contracting	3%

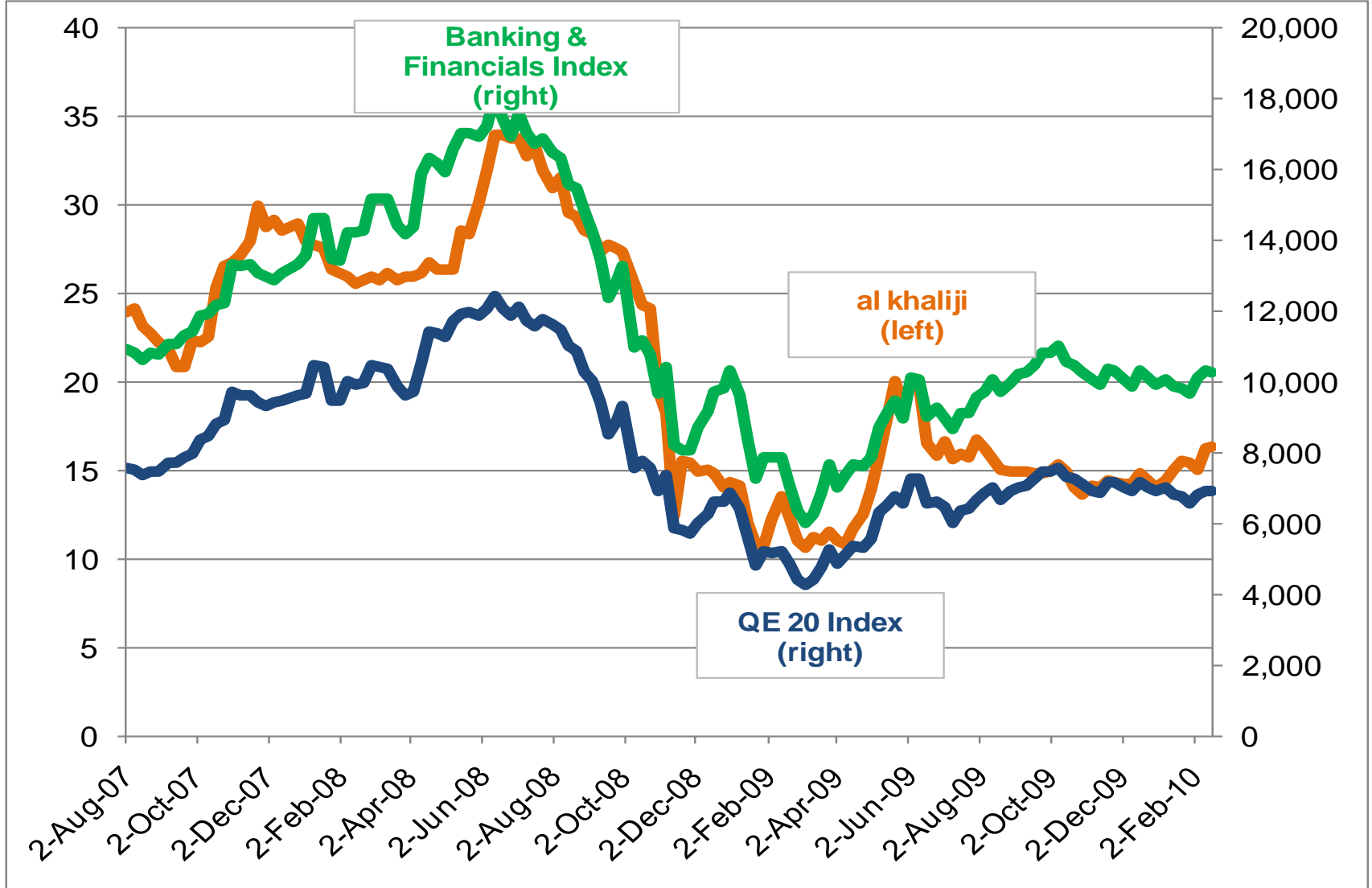
Capital

Regulatory capital	31 Dec. 09 (QR million)
Tier 1 capital	4,565
Tier 2 capital	208
Total regulatory capital	4,773
Risk weighted assets	17,616
Tier 1 capital adequacy ratio	25.9%
Total capital adequacy ratio	27.1%
<i>Minimum QCB capital adequacy ratio</i>	<i>10%</i>

Segment Information

	Al Khaliji Qatar	Al Khaliji France
Net operating income	82%	18%
Net profit	82%	18%
Total assets	83%	17%
Total liabilities	82%	18%

Share Price



Group Strategy

Stepped approach

- 2010:** Consolidate, transition to wholesale led bank with bank@work offering
- 2011:** Differentiate & accelerate growth, full product range with innovative product offering, accelerate Islamic retail offering, attain market rating
- 2012:** Build Scale, accelerate growth, system migration France & UAE

