

al khaliji

Half-Year 2011 Earnings Conference

25 July 2011

al khaliji

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The Strategy is working: al khaliji performed strongly in H1 2011

A Growing Balance Sheet

H1 2011	QR billion	6-month
Total assets	23.44	+15%
Loans, advances, financing	8.46	+17%
Financial investments	8.85	+25%
Due from banks and FI	4.24	+7%
Deposits (incl. Islamic)	9.97	+15%
Shareholders' equity	5.34	+2%
Due to banks and FI	7.60	+24%

Income Statement

H1 2011	QR million	6-month
Net interest income	299.72	+59%
Net fee & commission income	56.05	+13%
Net operating income	496.57	+55%
General expenses	150.98	+1%
Net profit after tax	249.12	+122%

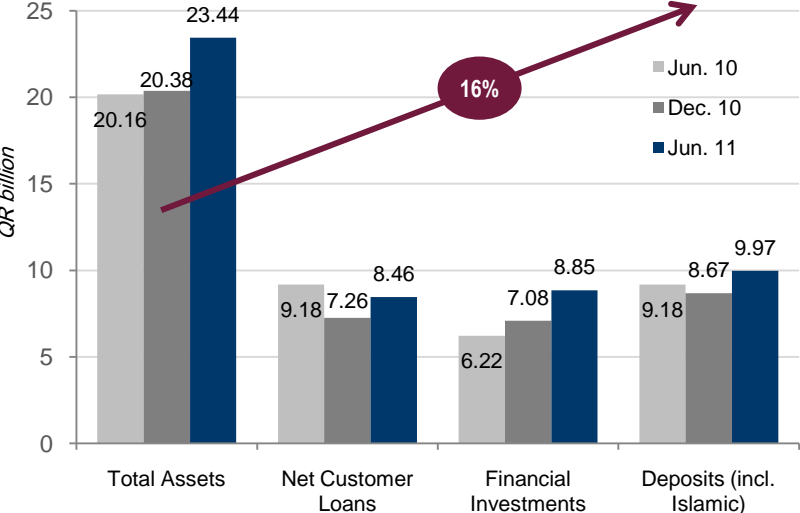
Segment Information

H1 2011	Conventional Banking	Islamic Banking	Al khaliji France
Net operating income	85%	1%	14%
Net profit	90%	-1%	11%
Total assets	83%	3%	14%
Total liabilities	82%	3%	15%

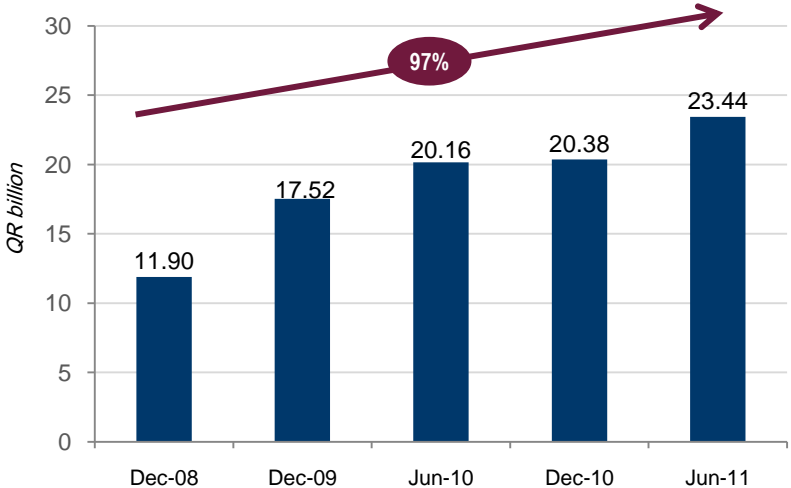


Diversified asset structure

Asset Components Growth

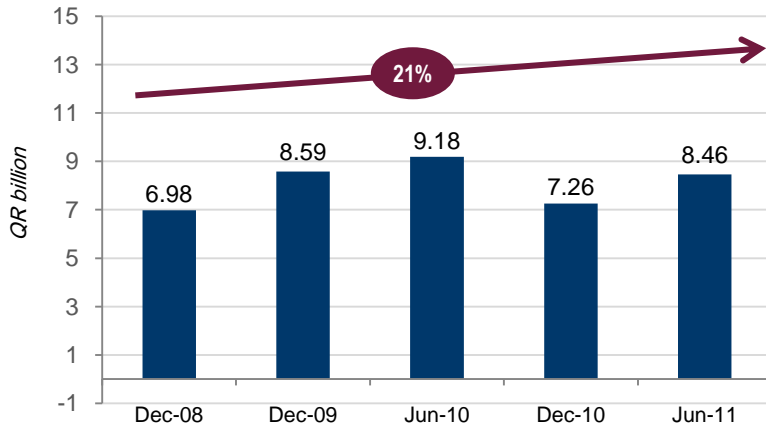


Total Asset Progression

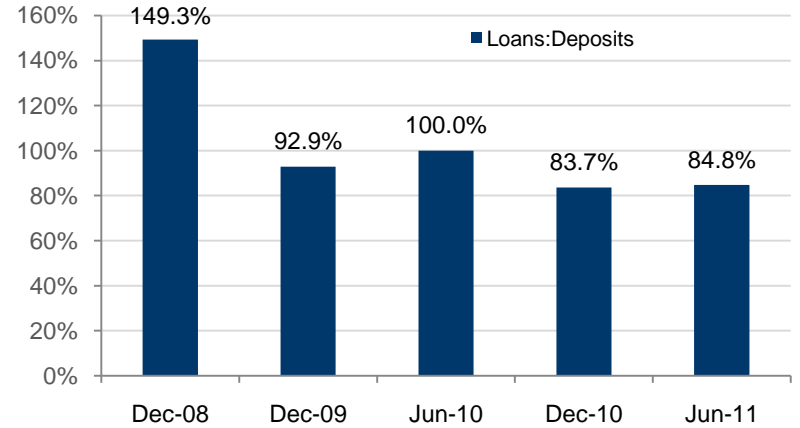


Efficient liability structure and shareholders equity

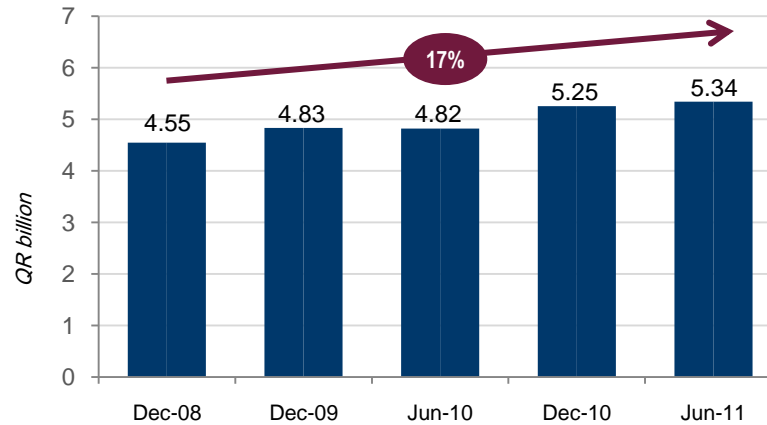
Total Loans Growth



Loans to Deposits Ratio

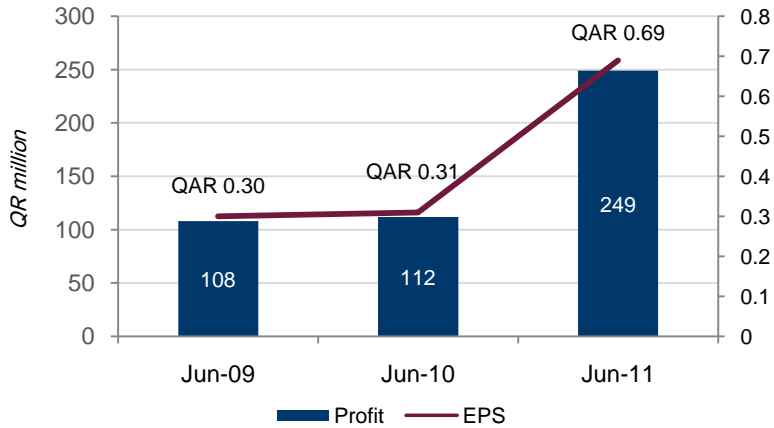


Shareholders Equity

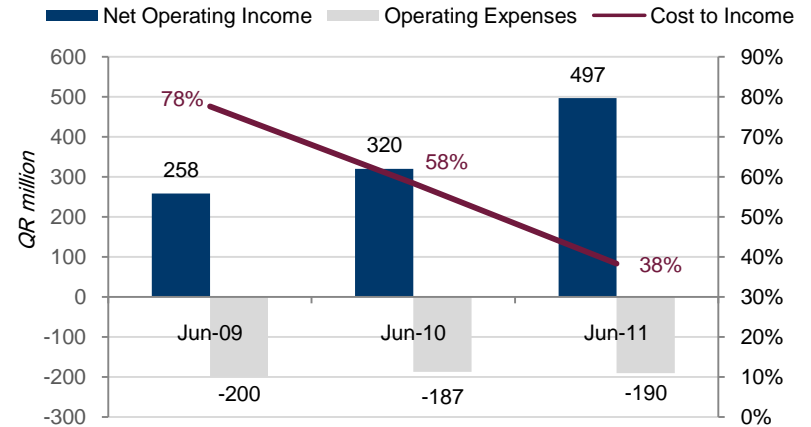


Revenues derived primarily from wholesale

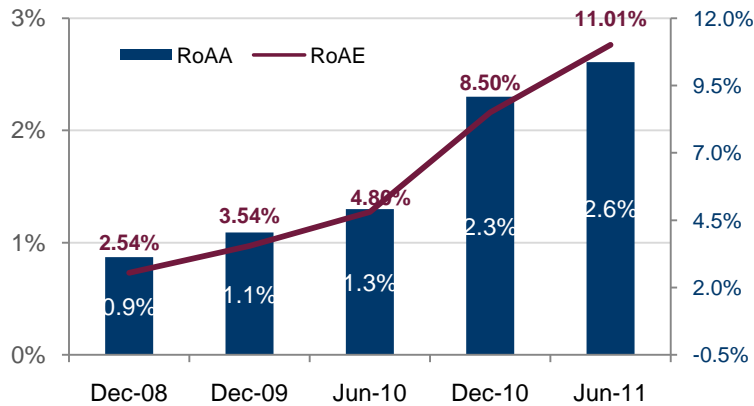
Strong Increase in EPS



Lower Cost to Income Ratio



Higher Returns on Assets and Equity



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