

Al Khaliji's Initial Public Offering



**An Opportunity for Qataris
to Share in our Future**

15th April 2007



Why We Need Al Khaliji

The Right Time
for a
New Approach

The Qatari economy is growing at an extraordinary rate and the time is right to enter the market. Al Khaliji will compete by being different

We are not a 'me too' bank: Our offer is based on recognising a new sort of customer is demanding a radically new approach from their bank.

As a brand new bank, we can deliver innovation without compromise. We have listened to what customers want and will deliver simple, customer focussed banking underpinned by the very highest levels of professionalism



Inclusion

Simplicity

Care

Al Khaliji's IPO

We aim to reach the broadest investor base among Qatari nationals. To ensure this, we have limited the number of shares allocated to each investor to 5,000.

Al Khaliji has taken a fresh approach to the IPO process itself. We have re-engineered the application form to make it simpler and faster to complete

As part of our commitment to setting new benchmarks for Investor Relations in the region, we will remain in direct contact with our shareholders to inform them of our progress as we move towards the launch of our services by the end of the year.



The Al Khaliji Way

A Sign
of Things
to Come

We believe the approach we have taken to this IPO – and our commitment to seeing the world from the perspective of the investor – demonstrates the new approach we will take to our customers when we launch



Listening

Understanding

Responding

What You Told Us

We can't tell all about our exciting new products just yet. But we can tell you more about what we will be doing for you. We asked you and you said you didn't like:

- Queuing
- Banking jargon
- Errors and mistakes

So we decided to build a bank, from scratch, that will save you from wasting your time, speak to you in a language you understand and radically cut the opportunity for annoyance by getting things wrong



A Busy Period for Al Khaliji

Milestones

Al Khaliji is very much an existing entity. Since our founders first sat down together back in the Summer of 2005, we have come a very long way.

Since obtaining our Commercial License in January this year, we have put our founder's capital hard to work:

- **We have processed over 600 CV's from hopeful job applicants from over 17 countries**
- **We have undertaken extensive market research into the wants, needs and lifestyles of our customers**
- **We have moved into our new home in the heart of Doha's business district and have identified a range of properties and branch buildings around the city**
- **We have undertaken a successful private placement to raise capital from investors around the Gulf region**
- **Launched our IPO to Qatari retail investors today**



The Right
Foundations

The Right
Feel

The Right
People

What Makes US Different

We are building a bank with the right foundations

- A strong capital base with a regional reach among institutions and a broad offering to Qatari individuals

We are creating the right atmosphere for our customers

- Creating bright, modern spaces in which to talk to us about how we can help

We are building the right team of people

- We are putting together a world-class team, drawing on the brightest talent in Qatar and the world – supported by unparalleled levels of training



A Final Thought

“Banking needs to change, because it has lost touch with its customers. What Al Khaliji is doing is bringing a new approach for the benefit of customers, investors and the community as a whole.”



Thank You