



KIPCO Q3 2022 INVESTOR CALL

November 2022



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Exchange rates of USD/KD of 0.30985 and of USD/JOD of 0.709 have been used in the presentation for financial numbers

Highlights

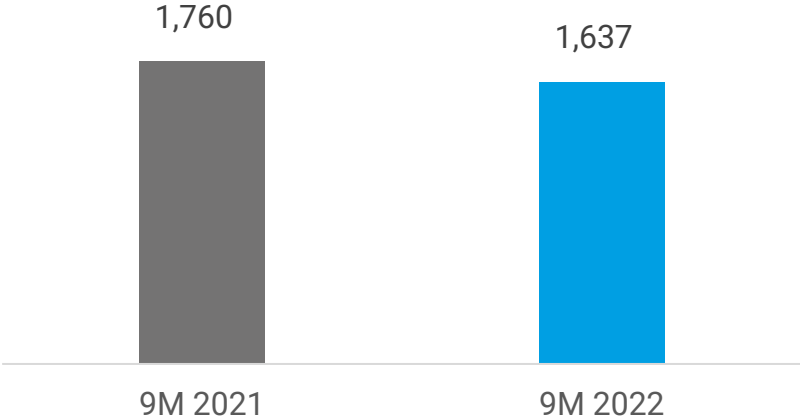
- Reported net profit of US\$19mn for 9M 2022
- Progress on the merger:
 - Received all regulatory approvals
 - Approved by shareholders at respective EGMs
 - Set the date of share swap as 23 November 2022
- Liquidity position remains strong:
 - Cash balance of US\$353mn and US\$375mn committed facility
- Published first Sustainability Report

A modern glass skyscraper with a white grid overlay against a sunset sky. The grid consists of white lines that curve and converge towards the top right, creating a sense of depth and perspective. The sky is a mix of blue, orange, and yellow, with a bright sun on the right side. The building's glass facade reflects the sky and the grid lines.

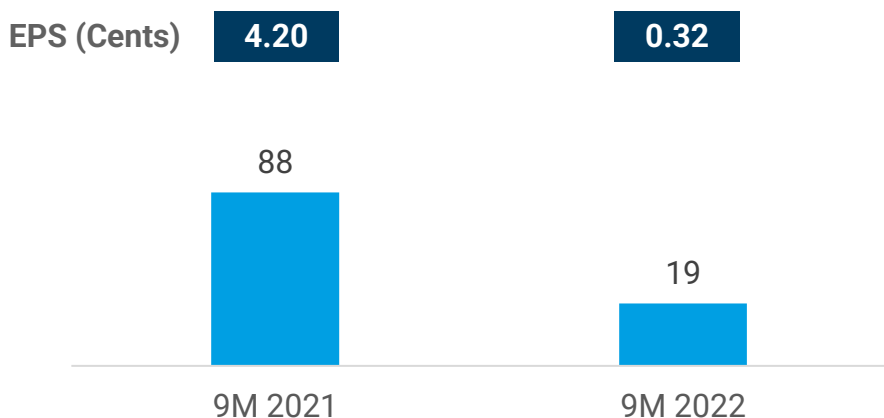
CONSOLIDATED FINANCIAL PERFORMANCE

CONSOLIDATED FINANCIAL PERFORMANCE

Revenue US\$ mn



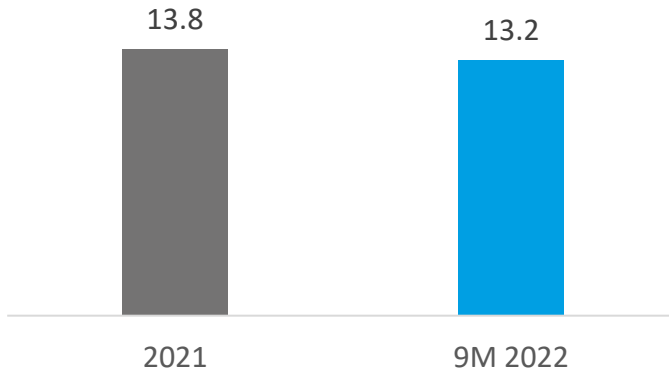
Net Profit US\$ mn



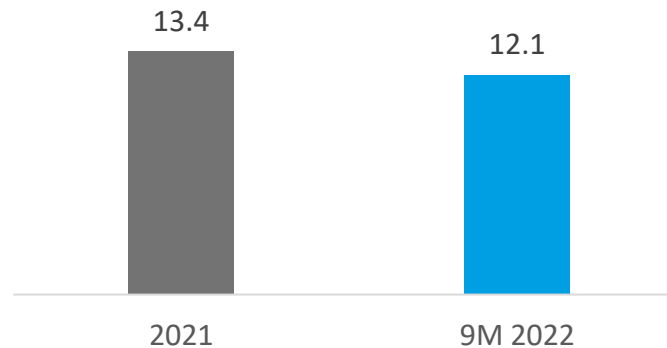
A modern glass skyscraper with a white grid overlay against a sunset sky. The grid consists of white lines that curve and converge towards the top right, creating a sense of depth and movement. The sky transitions from a deep blue at the top to a bright orange and yellow near the horizon, where the sun is partially visible, creating a lens flare effect. The building's glass facade reflects the sky and the grid lines.

PORTFOLIO FINANCIAL PERFORMANCE

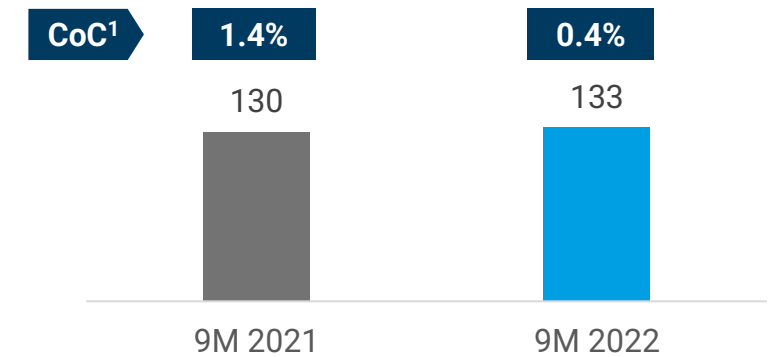
Loans US\$ bn



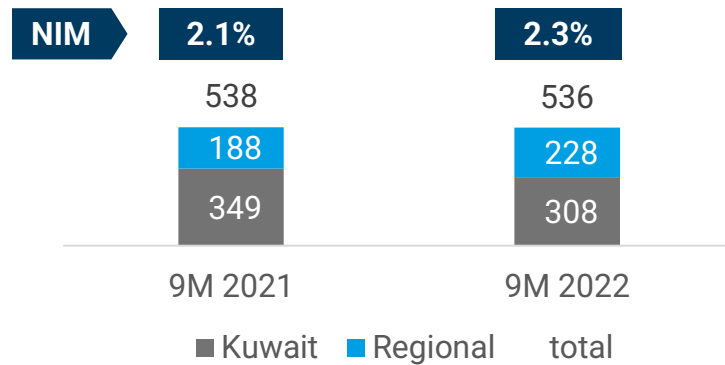
Deposits US\$ bn



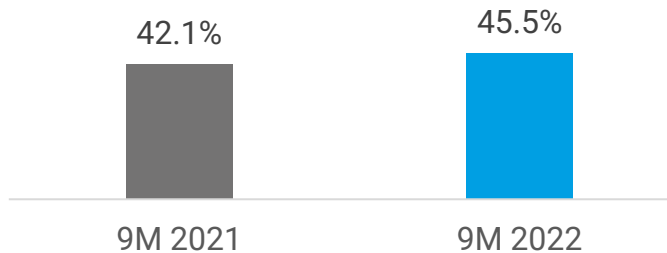
Net Income US\$ mn



Operating Income US\$ mn



Cost to Income %

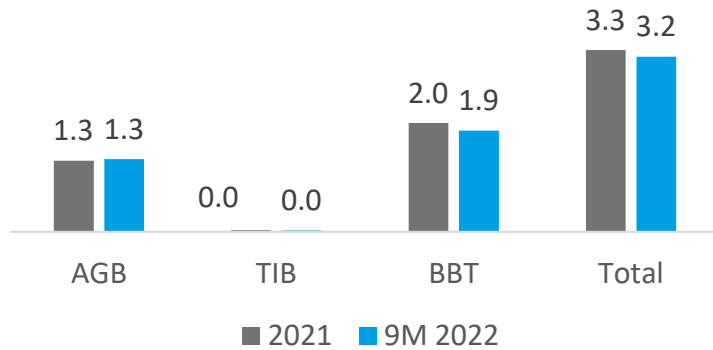


Non Performing Loans %

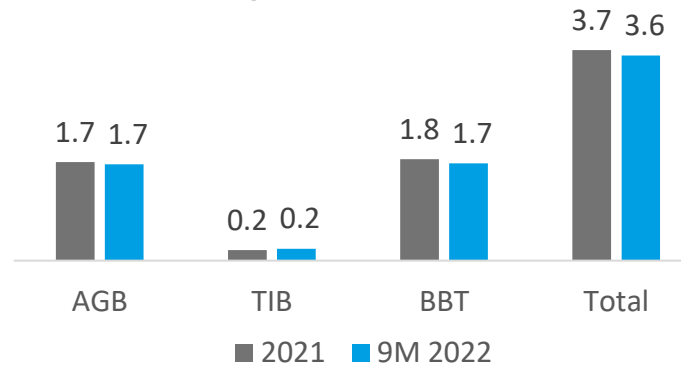


BURGAN BANK REGIONAL OPERATIONS

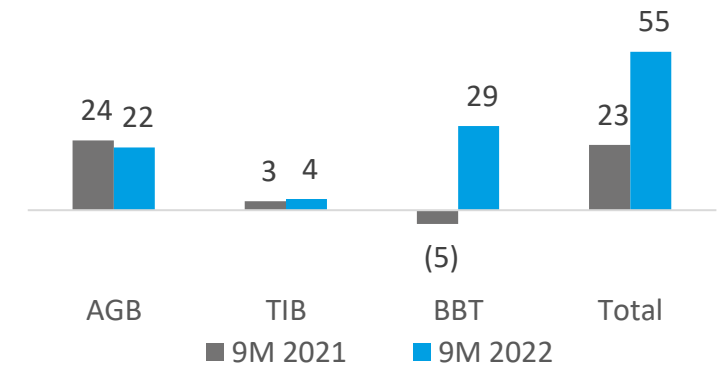
Loans US\$ bn



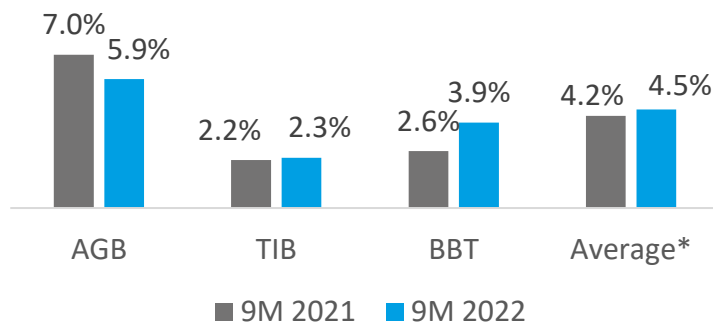
Deposits US\$ bn



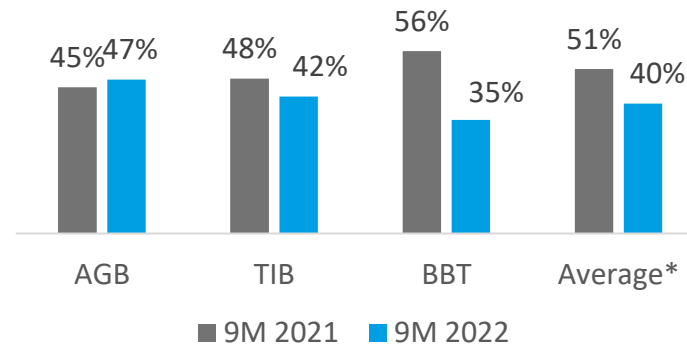
Net Income US\$ bn



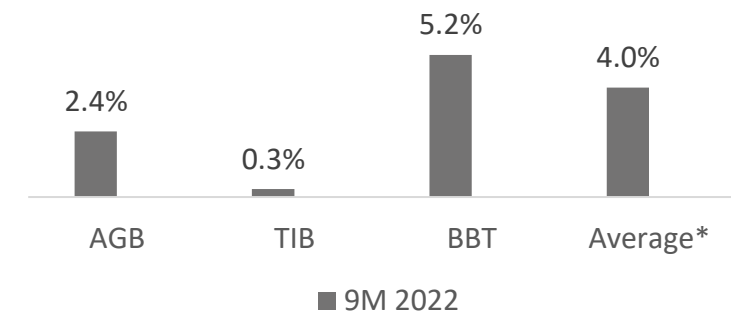
Net Interest margin %



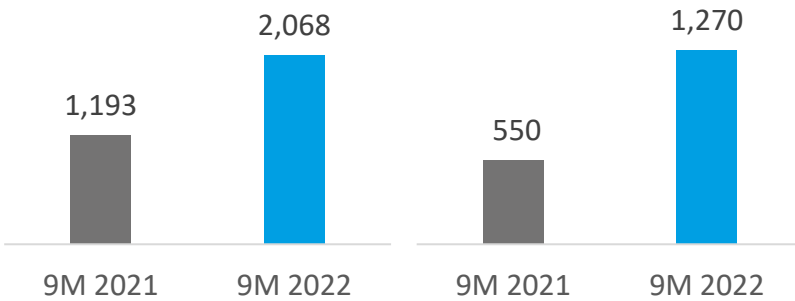
Cost to Income %



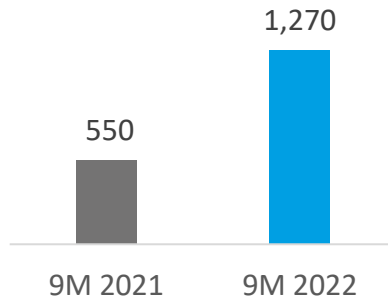
Non-performing Loans %



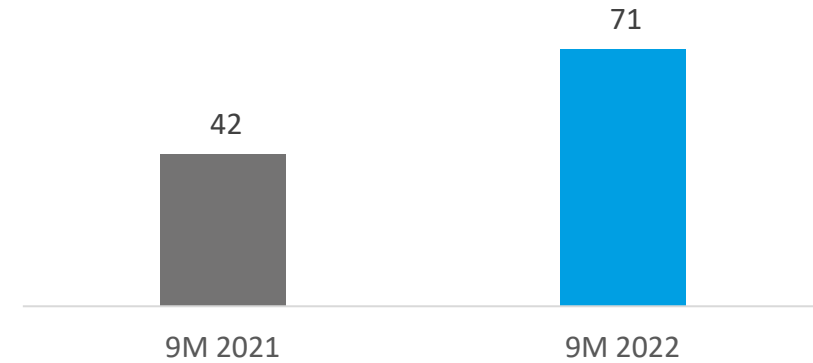
Gross Premium Written US\$ mn



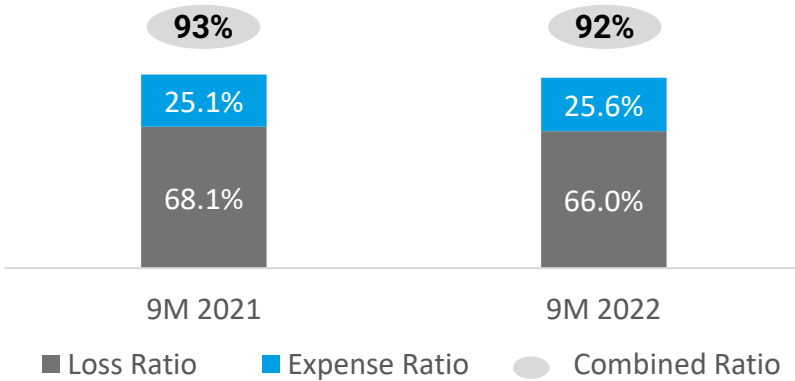
Net Premium Written US\$ mn



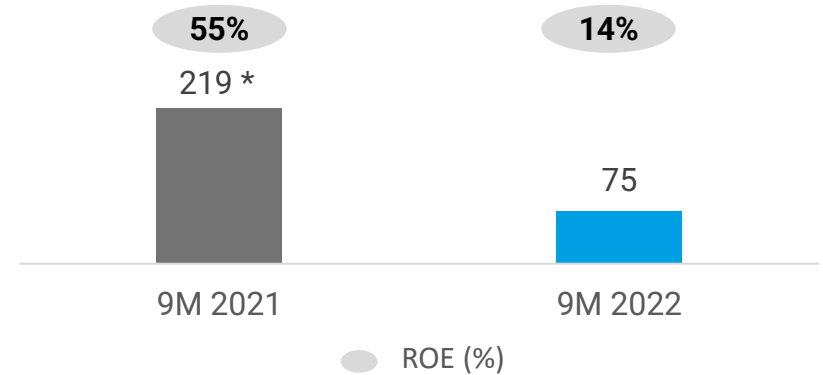
Net Investment Income US\$ mn



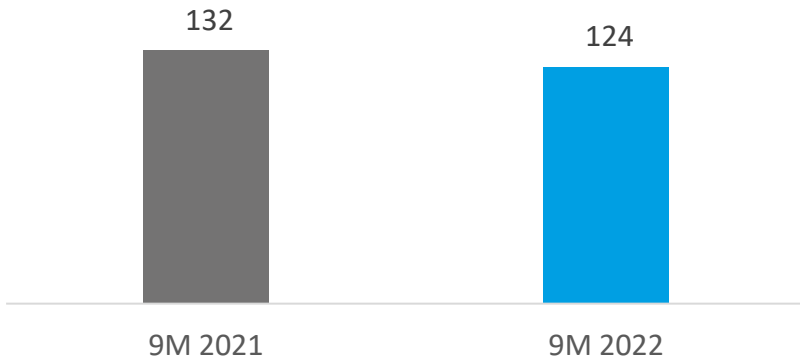
Combined Ratio %



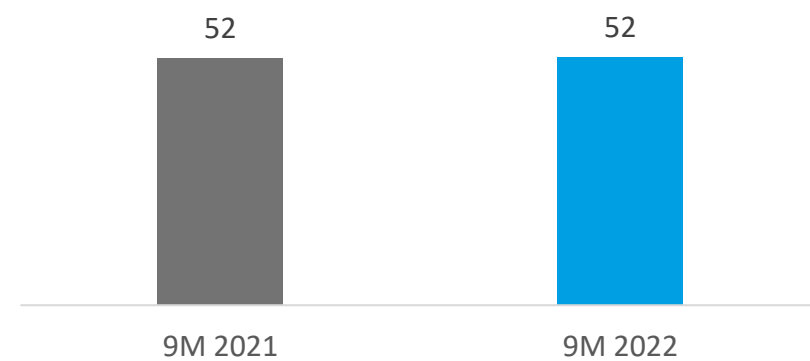
Net Profit US\$ mn & ROE %



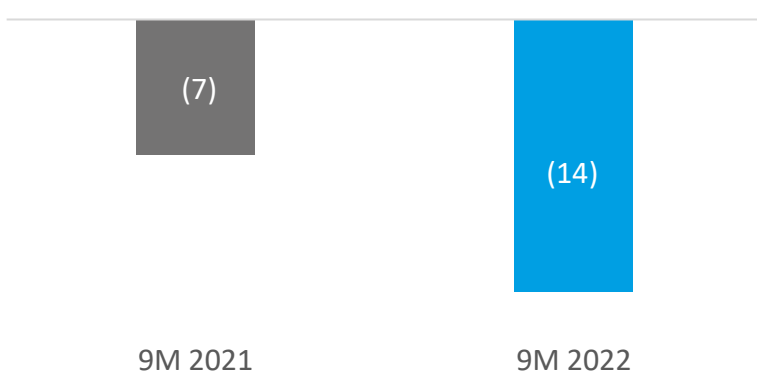
Revenue US\$ mn



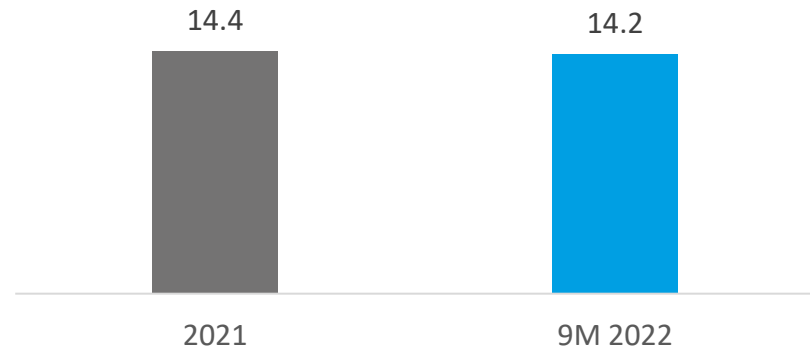
Fee & Commission US\$ mn



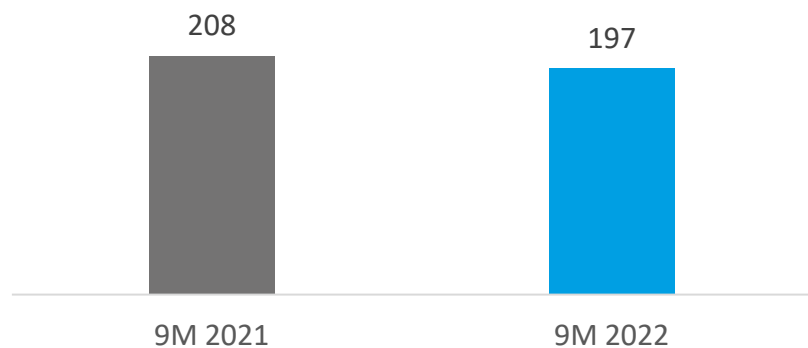
Net Loss US\$ mn



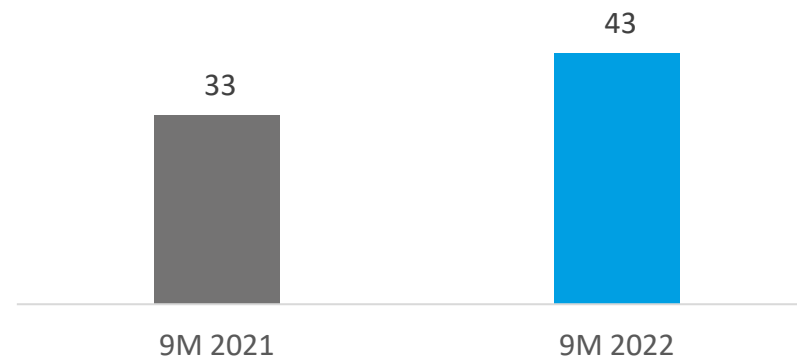
AuM US\$ bn



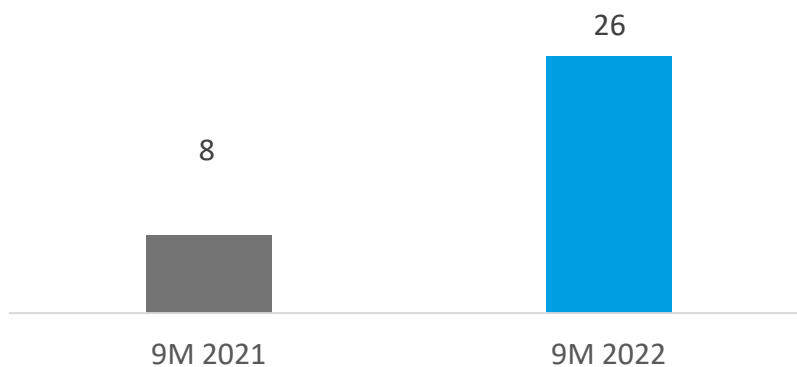
Revenue US\$ mn



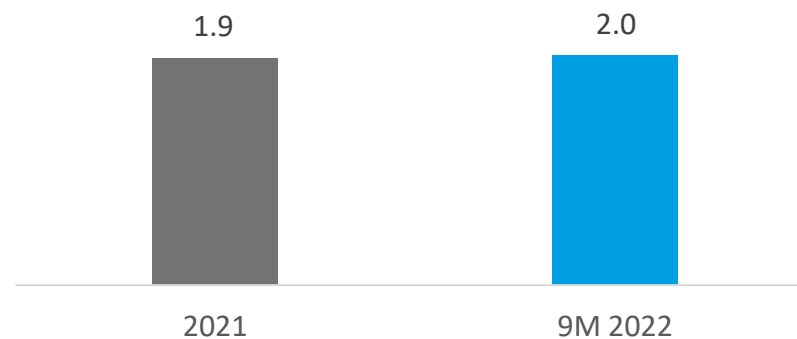
Operating Profit US\$ mn



Net Profit US\$ mn



Total Assets US\$ bn



OSN: OVERVIEW AND UPDATE

General entertainment platform in MENA, operating across multiple platforms:

- Over-the-top streaming (OTT)
- Direct-to-home (DTH)
- Cable fibre & Internet Protocol television (IPTV)
- Business - Large commercial setups & hotels

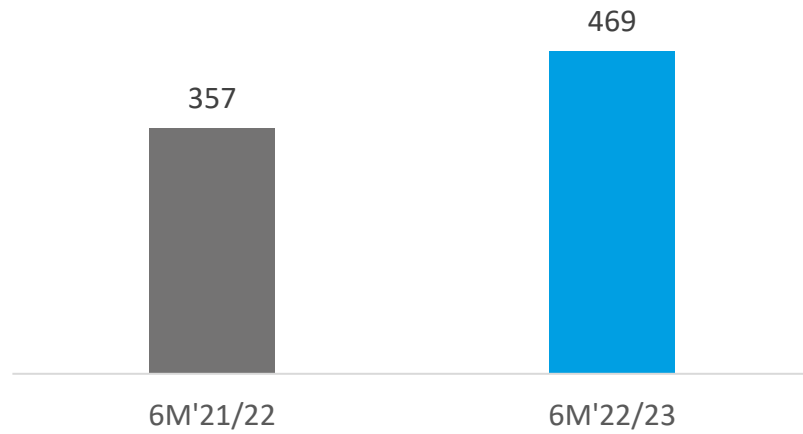
Premium content:

- 67 channels (including 43 HD channels and 18 owned and operated channels) in linear TV
- 18,000 hours of content on OSN+
- Exclusive contracts with 4 major Hollywood studios; 1st pay window on Pay-tv and SVOD; Tailored Arabic language content
- Licensed to operate in 22 countries, active in 7 core markets
- Employs ~590 people, 27 retail locations and network of 69 partners

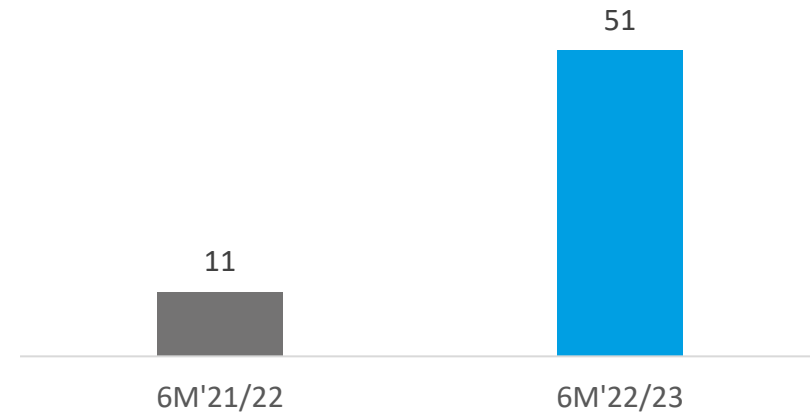
Business update:

- Focused on enhancing user experience on its digital platforms along with cost optimization

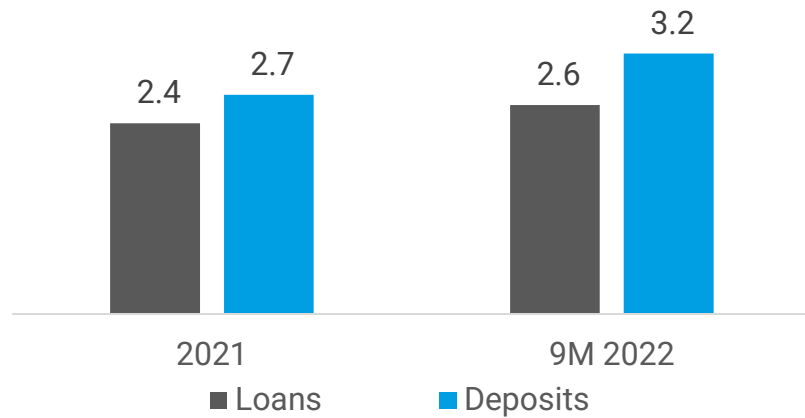
Revenue US\$ mn



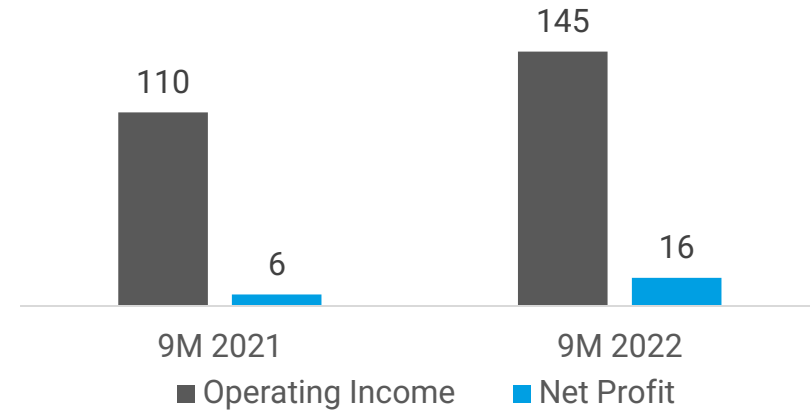
Net Profit US\$ mn



Loans & Deposits US\$ bn



Operating Income & Net Profit US\$ mn





THANK YOU