

Barwa Bank launches Shari'ah Compliant 3 year Capital Protected Notes linked to Turkey & Indonesia equity markets *

Doha, 02 June 2012 - Barwa Bank, Qatar's fastest growing Shari'ah compliant banking service provider is offering a unique Shari'ah Compliant 3-year Capital Protected Notes linked to the Turkey and Indonesia equity markets.

The Turkey Indonesia Equity Capital Protected Note is an investment opportunity for investors seeking potentially higher returns with 100% capital protection. The growth is based on the performance of a selected basket of stocks in two high growth emerging markets: Indonesia and Turkey.

The investor will receive at Maturity, 100% of his/her initial investment plus an indicative 80% of the positive performance (semi-annual average) of the underlying basket of stocks.

Key features include:

- Minimum investment of only USD25, 000
- Open for subscription between 22nd May to 21st June. The offer may close earlier if oversubscribed
- The Turkey and Indonesia Note is a fixed term investment, so the investor should be prepared to hold their investment for the full three year term.
- Applications may be obtained at any Barwa Bank branch

Aicha Meddah, Head of Private Banking, Barwa Bank commented on the new investment product, "This is a great opportunity to invest in the growth of two rapidly growing markets – Turkey & Indonesia, while receiving 100 percent capital protection over the next three years, a continuing priority for many investors. A key advantage compared to other capital protected products is the volatility controlled strategy and the provision for periodic rebalancing."

Hussain Al Abdullah, Head of Retail, Barwa Bank commented, "The Turkey Indonesia Note reflects Barwa Bank's strategy of providing customer driven wealth management solutions. Together with this investment opportunity and other initiatives, we are presenting wide a range of banking and investment products that meet our customers' financial needs in accordance with sharia'ah."

The Turkey Indonesia Equity Capital Protected Notes are issued by Morgan Stanley Islamic Finance Limited.