



ADIG
ABU DHABI
INVESTMENT
GROUP

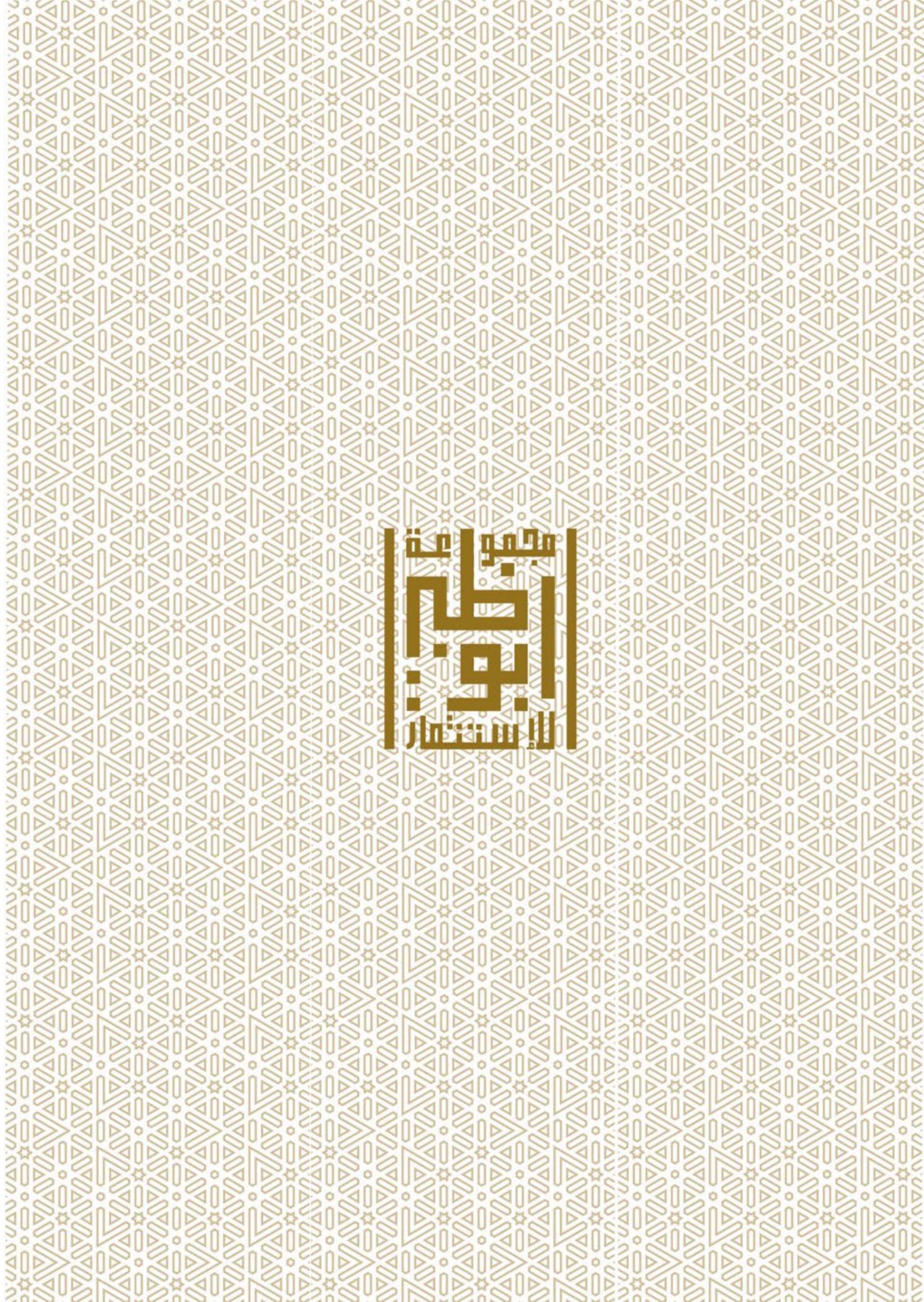
—
Our work today
shapes Abu Dhabi's
tomorrows



Welcome to
Abu Dhabi Investment
Group

ADIG

البنك
الإستثماري
أبوظبي





Content

| | | |
|-----------------------------|----------|----|
| Managing Director's Message | 3 | 4 |
| The Founder | 5 | 8 |
| About ADIG | 9 | 12 |
| Board of Directors | 13 | 22 |
| What we do | 23 | 26 |
| ADIG Group & Subsidiaries | 27 | 38 |



Managing Director's Message

Welcome to Abu Dhabi Investment Group (ADIG)

It is our progressive thinking and creative approach that has made us who we are today. It gives me great pride to be so closely associated with ADIG, as we strive to ensure the highest standards in conducting business.

We are a multi-faceted investment company, that is well recognized today as an extremely dynamic and progressive enterprise.

Our team of diverse experts at ADIG has always approached investments that seek promising and exciting opportunities as well as identifying various solutions to maximize returns and ensure sustainable progress.

As a result of our far-sighted approach, we have grown and developed consistently and remained buoyant despite various challenges that the market has to offer. The primary reason for our success in achieving this is due to our constant efforts to adapt in an ever-changing scenario that remains always competitive as well as our uncompromising commitment to quality and strong financial discipline.

This combination of factors added to our sense of dynamic entrepreneurial spirit and exceptional team-work, has greatly contributed to our steady success in growth.

On the foundation of this success, we are confident of rising to even greater heights and ensure maximum value for all our partners, investors, stakeholders and clients, no matter how challenging the economic environment may remain.

Thank you.

Zayed Bin Aweidha
Managing Director



THE FOUNDER

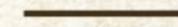


ONE OF UAE FOUNDERS

HIS EXCELLENCY



RASHID BIN AWEIDHA AL QUBAISI



President of First Official Commercial
Delegation From Abu Dhabi to UK and USA



Founder of First Bank in Abu Dhabi
National Bank of Abu Dhabi -1968



Member of Arab American Bank

HIS EXCELLENCY WITH LEADERS

BIOGRAPHY SPOTLIGHTS SOME OF HIS CONTRIBUTIONS IN FOUNDING OF UNITED ARAB EMIRATES

ONE OF THE FOUNDERS OF

- ✻ Abu Dhabi Municipal Council
- ✻ Federal National Council
- ✻ UAE Constitution | President of Legislative Committee
- ✻ Infrastructure | Abu Dhabi Airport, Central Hospital..etc
- ✻ International Relations
- ✻ Media | Founding The First Daily Newspaper in UAE
(AL Wehdah Newspaper)



H.E Rashid Bin Aweidha with Sheikh Zayed Bin Sultan Al Nahyan



H.E Rashid Bin Aweidha Sheikh Mohammed Bin Rashid Al maktoum

Abu Dhabi Investment Group At Glance

The Abu Dhabi Investment Group (ADIG) is an investment arm of the Bin Aweidha Corporation Holding, Established in 1988, Based in Abu Dhabi, With Capital 1 Billion USD.

For over 30 years, the Group has played an intrinsic role in the development of the United Arab Emirates' progressive economy. Today, we continue to look for new and innovative ways to maximize the value of our resources and continue to have a positive impact on the Abu Dhabi economy for generations to come.



Our Culture & Values



Our Culture & Values

ADIG's cultural values guide the way we work and the way decisions are made, and they are central to sustaining our investment success. They provide direction for how we think and behave as individuals and as a unified institution.

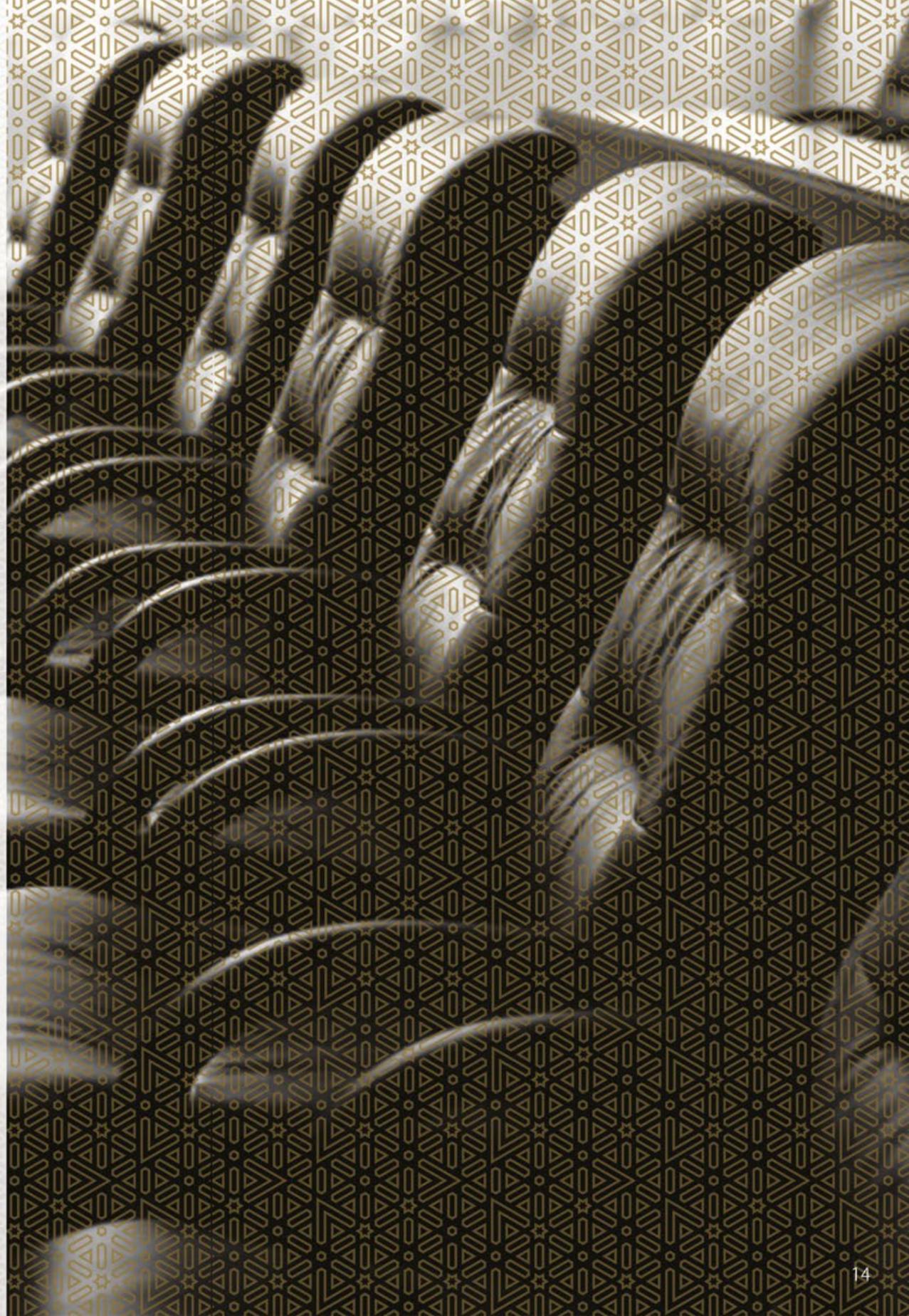
We are a people business. We see diversity as strength and value the fresh perspectives, creative ideas and connections that flow from bringing together people with different backgrounds.

We want to create a welcoming, supportive environment in which all can flourish. It has been more than three decades since our cultural values of prudent innovation, effective collaboration and disciplined execution were formulated and embedded throughout the organisation.



LEADERSHIP

Board Of Directors





Sheikh Dr. Majid bin Saeed Al Nuaimi

Chairman

As the nephew and son in law of ruler of Ajman, he played a major role in UAE's economic progress. As a Management PHD holder, he progressed to become a leader in education, healthcare and finance.

- Chairman of Ajman Ruler's Emiri Court 1986 - Till Now
- First Gulf Bank Chairman 1997 - 2000
- Minister of Federal Supreme Council Affairs 1998 - 2004
- Executive Council Member Government of Ajman 2013 - Till Now
- Knowledge and Human Development Authority Government of Ajman 2016 - Till Now



Zayed bin Aweidha

Managing Director

Descendant of Bin Owaidha Family which played prominent role in founding UAE Politically and Economically. As a distinguished economist he became one of the top corporate turnover specialists and the most influential player in the history of UAE financial markets.

- Al Wahdah Newspaper - General Manager 1993 - 1996
- Board Member of the Commercial Bank International (CBI) 1993 - 2005
- President of Abu Dhabi Gas 1999 - Till Now
- Bin Aweidha Corporation Holding Managing Director 1999 - Till Now
- Market Makers Financial Advisory - Managing Director 2014 - Till Now



Omran Al Nuaimi

Board Member

- Founder and CEO of Liberal Lawyers and Legal Consultants 2007 - Till Now
- Member of the Board of Directors of World Investments P.S.C 2009 - Till Now
- Partner in Market Experts Financial Brokerage Company (LLC) 2004 - 2013
- Partner and Director of Gate Business Investment (LLC) 2006 - 2015
- Founder and Director of Al Madina Co.(Stock and Bond Broker) LLC 2006 - 2010
- Member of the Board of Directors of Experience Gate Company for Management Consulting (LLC) 2007 - 2011
- Founder and Chairman of the Abu Dhabi Tahseel Company (LLC) 2013 - 2017
- Member of the Association of Emirates Safer Internet Society 2019 - Till Now



Hamad Harith AlMidfa

Board Member

- Assistant General Manager; National Bank of Sharjah 1982 - 1995
- Board Member of Agricultural Trading & Development Co. Ltd 1995 - 1997
- Director General – Airport Free Zone Authority 1997 - 2000
- Board Member of UAE Football Association 1999 - 2009
- Director General – Economic Authority 2000 - 2001
- Director General – Control Authority 2001 - 2005
- Elected Member of Federal National Council (U.A.E Parliament) 2006 - 2011
- Member Of Arab Parliament (Cairo & Damascus) 2007 - 2011
- Board Member of UAE Insurance Authority 2013 - 2020
- Board Member of UAE Economic Committee 2014 - 2016



Dr. Gaith Bin Hamel Al Qubaisi

Board Member

- Vice Chairman of the Board of Directors of Al-Ghaith Holding Company (private shareholding) 2002 - Till Now
- Member of the Board of Directors of Al Ain National Insurance Company 2003 - Till Now
- Member of the Board of Directors of the National Marine Dredging Company 2003 - 2006
- Member of the National Consultative Council of Abu Dhabi 2004 - Till Now
- Member of the Abu Dhabi Tawteen Board of Directors 2005 - 2009
- Honorary member of the Al Ain Sports and Cultural Club 2005 - 2008
- Chairman of the Board of Directors of Prestige Jet Private Aviation Company 2007 - 2009
- Chairman of Makasib Islamic Financial Services Board 2007 - Till Now
- Arab Tourism Ambassador 2013
- Chairman of the Board of Directors of the Abu Dhabi Urban Development Co. LLC. 2015 - Till Now
- Chairman of the Board of Directors of Al-Ghaith Trading and Contracting Co. LLC. 2015 - Till Now
- Member of the Board of Directors of the Commercial International Bank 2020 - Till Now



Dr. Ahmed Abdulla Ghaith Al Suwaidi

Board Member

- Deputy Director of the Excellent Financial Services company 2005 - 2010
- Financial and strategic advisor - Noor Bank 2011 - Till Now
- Member of the Board of Directors of the Commercial International Bank (CBI) 2011 - Till Now
- Head of the Institutional Performance Measurement Department within the Strategic Planning Sector, Abu Dhabi Municipality 2011 - 2015
- Head of the Institutional Performance Measurement Department at the Roads and Transport Authority (RTA) 2015 - 2016



Dr. Mohamed B. Kharrubi

Board Member

- Board Member, Ely Lilly Foundation, Indianapolis, IN, USA. 1988 - 1992
- Executive Trainer and Life Coach, Prudential Real Estate, and Relocation, USA 1990 - 1994
- Assistant to the Deputy Director, Colo Dept. of Corrections, Colorado Springs, CO, USA. 1990 - 1999
- Executive Director of the Institute of Multi-Cultural Studies, University of Denver, Colo, USA. 1996 - 1999
- Member of President Clinton 'America 2000 Task Force', Washington, DC., USA 1998
- Acting Chairman and Group CEO of Midmar Holding, Johannesburg, South Africa 2005 - 2010
- Executive with the UNDP in South Africa. 2008 - 2010
- Member of the Libyan Reconciliation Commission. 2011 - 2014
- Advisor to the President of OPEC. 2014
- Advisor to the Nigerian Minister of Communications. 2017 - 2018



Dr. Husain Yousuf Ali Ghanayem

Board Member

- Lecturer & Head of Legal Affairs, High Commercial Institute, Kuwait 1978 - 1982
- Published books on law that are adopted as text books in UAE and Kuwait University respectfully 1981 - 2016
- Professor of Law, UAE University 1982 - 1996
- Legal Advisor and Head of Legal Office; Ministry of Economy & Commerce, UAE 1996 - 2006
- Legal Advisor of the Executive Council of the Emirate of AUH 2006 - 2012
- Owner of Ghanayem Legal & Management Consultancy EST 2012 - Till Now



Mr. Yoro Mohamed Diallo

Board Member

- Treasurer & Account Officer in Charge of Citibank's Financial Institutions in Dakar 1982 - 1983
- Vice President Citibank, New York 1983 - 1991
- Vice President Citibank Private Bank, Geneva 1991 - 1996
- Managing Director Sahara Financial Management Services 1995 - Till Now
- Tanexco Chief Financial Officer 2001 - Till Now
- Regional Director of Ecobank for Middle East, North Africa & India 2008 - 2011
- Vice Chairman at Signature Africa Ventures 2012 - Till Now
- Director at Global Finance & Capital Ltd. 2012 - Till Now
- Board Member of United Capital (ex UBA Capital) 2013- Till Now
- Director at Genesis Investment Group 2015 - Till Now

What we do & Some of our work

Financing of Infrastructure Projects



- Development of Infrastructure Projects Financing and Management of Lulu Island infrastructure amounting 1.5 billion AED

Lulu Island

is a man-made breakwater protecting Abu Dhabi from the high tides of the Arabian Gulf, and measuring a 1,050-acre (4.2 km²) stretching between Abu Dhabi to the Zayed Sea Port and forming a crab-like pincer.

ADIG financed and managed transferring sand mounds from Sharjah desert near Oman borders to Abu Dhabi during 4 years operations to build the current infrastructure of Lulu Island

Development of Governments' Projects



- Abu Dhabi Power Saving Program

Since Abu Dhabi UAE's Capital is always seeking to develop its infrastructure therefore ADIG assisted it by introducing for first time ppp Program to develop Abu Dhabi Lighting Infrastructure which will result of a saving from 80% to 90% of Abu Dhabi electricity consumption

The project is expected to boost energy efficiency in the UAE capital

ADIG would be providing with the supply, installation, operation, maintenance, and financing aspects of the project, which includes up to 43,000 units.

Moreover ADIG will be providing an interactive smart central control system controlling the lighting units to interact with the presence of humans or vehicle

Initiation & Participation of Mergers & Acquisitions



- Abu Dhabi Commercial Bank

ADIG Participated with Abu Dhabi Government in the M & A operation of 3 banks (Khaleej Commercial Bank, Emirates Commercial Bank, and Federal Commercial Bank) which resulted ADCB

- Dubai Islamic Bank

Participating with Dubai Government in the rescue operation of Dubai Islamic Bank in 1997 by Acquiring half of capital through raising it by 100%

- Acquisition of Public Listed Companies and Merging it with Financial Institutions

Establishing and Developing Financial Institutions



- National Bank of Abu Dhabi
- First Gulf Bank
- Abu Dhabi Commercial Bank
- National Bank of Fujairah
- Commercial Bank International
- Al Ain Ahlia Insurance
- World Financial Services
- Market Makers Financial Advisors



What we do & Some of our work

Development of National Projects in Several Countries



Marib Dam Development - Yemen

Financing and Rebuilding of the historical dam, The opening ceremony took place in 1986 in the presence of Shaikh Zayed

The Great Dam of Ma'rib dates back to about the 8th century BC and is considered the oldest known dam in the history, being counted as one of the most wonderful feats of engineering in the ancient world.

The new dam is 38 m high, 763 m long, built of earth across the Wadi Dhana at 15°23'47"N 45°14'36"E, creating a storage capacity of 398 million cubic meters. The dam site is located 3 km upstream of the ruins of the Great Dam.

Human Development Programs



Orphan Care Projects - Lebanon

Daily living presents unimaginable challenges for those who are orphaned and abandoned in Arab World. At ADIGHDP, a vital part of our mission is to improve life for these children.

Here are some of the ways ADIG Human Development Division (ADIGHDP) provides assistance, hope and opportunity for the most vulnerable among us.

- Orphan Care Projects
- Vocational Training
- Agriculture Projects

To continuously financing of Human Development projects

Launching Social Initiatives Projects



- Horses and Camels Racing Awards
- Mass Weddings Celebrations
- Shooting competition Awards
- International Globetrotters Celebration in Abu Dhabi
- Holy Quran Competition Award

Supporting Entrepreneurial Projects



Operating Infrastructure Projects



- Abu Dhabi's first airport, located in Abu Dhabi city, is opened and operated by one of ADIG subsidiaries - Abu Dhabi Airport Services Co (ADAS) in 1968



ADIG Group

Banking



Financial Services



Insurance Services



شركة العين الأهلية للتأمين
Al Ain Ahlia Insurance Co.

banking on people



Overview

As a local UAE bank, CBI has been helping leading companies and ambitious people of the UAE manage their business and personal finances with confidence since 1991. This confidence comes from our financial strength and stability, supported by our investment grade rating from Fitch, a globally recognized, independent rating agency.

Banking on the people of the UAE, our mission is to serve our customers by helping them prosper in their personal and business lives, in support of the Nation's vision. By embracing diversity and inclusion and investing in our people, we're able to better connect with our customers and meet their needs.

CBI Facts

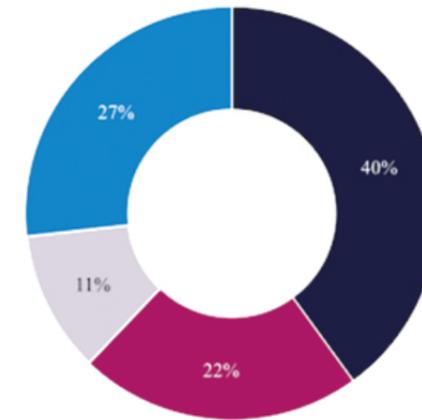
Incorporated in 1991 and listed on Abu Dhabi Securities Exchange (ADX)

Headquartered in Dubai with presence across all seven Emirates of the UAE

Total assets of AED 20,743 Mn & Revenues of AED 866 Mn in 2017

Experienced management team with the backing of strong shareholders

Shareholding Structure



- QNB
- Bin Awaida Family
- Mohamed Omar Haider Investment
- Others

As of 30/06/2017

Branch Network

Operates through a network of

17 Branches

95 ATMs

Key Segments

Wholesale Banking Group

- Corporate Banking
- Corporate Finance and FIs
- Contracting & Real Estate
- Islamic Banking
- Transaction Banking

Treasury & Markets

Retail Banking Group

- Retail Banking
- Business Banking

Subsidiaries - Brokerage & Real Estate



Grow Stronger

The Grow Stronger movement represents the bank's promise to support its stakeholders' goals and growth ambitions, providing ideas, tools and expertise to help them become stronger, today and in the future.

First Abu Dhabi Bank (FAB)

FAB, the UAE's largest bank and one of the world's largest financial institutions offers an extensive range of tailor-made solutions, and products and services, to provide a customised experience. Through its strategic offerings, it looks to meet the banking needs of customers across the world via its market-leading Corporate and Investment Banking and Personal Banking franchises.

the bank's international network spans over 19 countries across the world, providing the global relationships, expertise and financial strength to support local, regional and international businesses seeking to do business at home and abroad.

Stronger, larger and one of the world's largest financial institutions.

The merger of First Gulf Bank (FGB) and National Bank of Abu Dhabi (NBAD) has created the biggest bank in the UAE with approximately \$182 billion of assets as at December-end 2017.



\$182bn

Assets

\$27.8bn

Equity

\$30bn

Market capitalisation

19

Presence in countries
outside UAE

Abu Dhabi

Headquartered in

16.7%

Tier one capital ratio

Ownership Information

| | | |
|-------------------------------------|-----------------------|-------------|
| Number of shares Outstanding | 10,855,111,581 | 100% |
| Abu Dhabi Investment Council (ADIC) | 3,634,789,745 | 33.5% |
| Mubadala Development Company | 401,507,065 | 3.7% |
| Other UAE entities and individuals | 5,658,834,236 | 52.1% |
| GCC (ex-UAE) | 150,597,746 | 1.4% |
| Foreigners (ex-GCC) | 1,009,382,789 | 9.3% |
| Number of shares Outstanding | 10,855,111,581 | 100% |



بنك دبي الإسلامي
Dubai Islamic Bank

A Bank
that gave
Islamic banking
to
the world

Dubai Islamic Bank At a Glance

Dubai Islamic Bank – a Bank that not only gave Islamic banking to the world, but continues to keep the flag flying high. As champions of morality, equality and transparency in everything we do, our establishment reflects the modernity, diversity and growth of the city whose name we share. Islamic banking and finance is today one of the world's fastest-growing economic sectors that comprises of more than 400 institutions tasked with managing assets in excess of US\$ 1 trillion globally.

DIB FACTS

World's **FIRST**
full service Islamic bank
established in 1975

Largest
Islamic bank in UAE
by assets

Around
90 branches
across UAE

Over
1.7 million
customers



Overview

World Financial Services founded in 2006, headquartered in Dubai and fully rebranded and restructured in 2011, We also have 2 local offices in Abu Dhabi (ADX) and Dubai (DFM), WFS is today one of the most eminent financial services companies in the United Arab Emirates.

WFS L.L.C is a wholly owned by by a group of veteran Emirati financial industry professionals with paid up capital of AED 40 million dirhams. WFS was formed under UAE laws and is regulated by the SCA (Securities and Commodities Authority), the ADX (Abu Dhabi Securities Exchange) and the DFM (Dubai Finance Market).

Scope of work

At WFS, We are committed to providing brokerage services with a best-in-class trading experience, advanced trading tools and systems, expert insight and dedicated service, at competitive rates using state-of-the-art technology.

Smarter trading starts here.



Cash Trading Account

The Account offered by our company lets you borrow money against your portfolio, add it to your cash on hand, and make larger investment.

Margin Trading Account

The Customer's account with the Company through which trading of securities in the DFM and ADX is conducted.

Online Trading Account

The Account to enable the client to enter purchase or sale of securities orders directly via the Internet.





Build a better
financial future.

Overview

Market Makers Advisors is a private financial advisory company, based in Abu Dhabi, United Arab Emirates. founded in 2006, headquartered in Dubai and fully rebranded and restructured in 2016

At Market Makers, we provide world-class financial advisory services, Our promise is to give our clients insight into what to do with their money, providing products and services that can help them reach their goals and build a better financial future.

Our scope of work

- ✿ Financial Advisory
- ✿ Banking Services Development
- ✿ Investments Schemes Development
- ✿ Financial Analysis
- ✿ Technical Analysis
- ✿ Financial Tools Structuring
- ✿ Financial Periodically Reports
- ✿ IPOs Preparation & Management
- ✿ Assets Valuation
- ✿ Feasibility Studies
- ✿ Banking Services
- ✿ Corporation Development Research
- ✿ Banking, Financial and Investment Consultancy
- ✿ Corporate Strategy & Structuring

Branches

Abu Dhabi
UAE

Istanbul
Turkey

