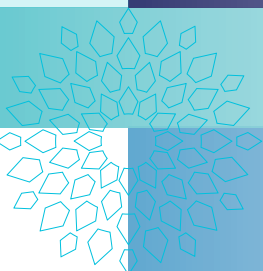
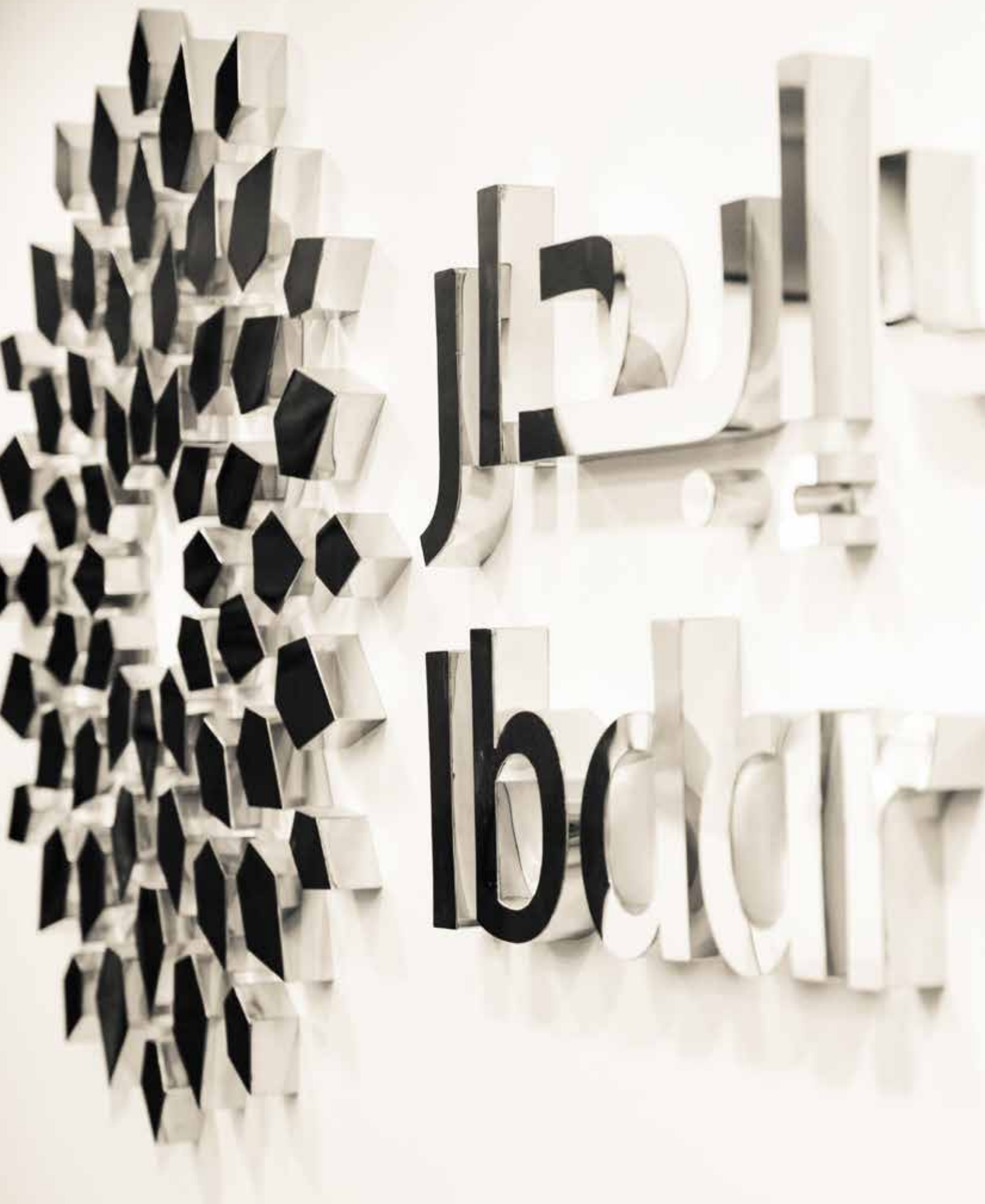


# Investment Ingenuity



مصرف إبدار  
Ibdar Bank

[www.ibdarbank.com](http://www.ibdarbank.com)





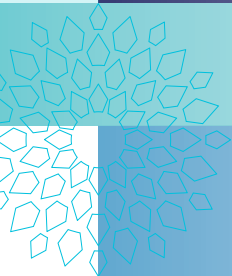
Ibdar Bank is an ethics-driven, innovative investment bank engaged in real estate, private equity, capital markets and investment advisory activities.

Established in 2013 as a result of the merger of three banks, Ibdar combines vast financial expertise with a proven track record. Ibdar Bank has USD300 million in paid up capital and a geographical reach that spans the GCC and MENA region and select developed markets. The Bank has significant expertise in aviation, infrastructure, maritime, oil & gas and real estate.



An aerial photograph of a desert landscape, likely the Tassili n'Ajjer in Algeria, showing sand dunes and a winding river. The entire image is tinted with a deep blue color. The text "Leading light in Islamic investment banking" is overlaid on the left side of the image.

# Leading light in Islamic investment banking

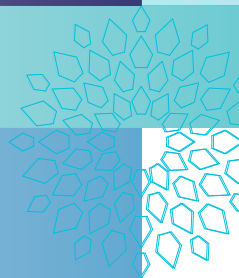


## Vision

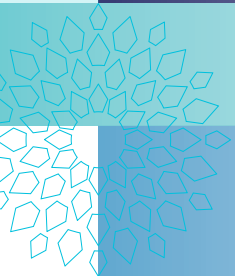
To be recognized as an industry leader in the provision of ethical and innovative Islamic Investment Banking services.

## Mission

To enhance shareholder and stakeholder value, nurture long-term relationships with our clients and partners, support the development of our employees and the communities in which we operate, and facilitate the growth and further elevation of the Islamic financial services industry.



Ibdar Bank is strengthened  
by a diversified regional  
shareholder base



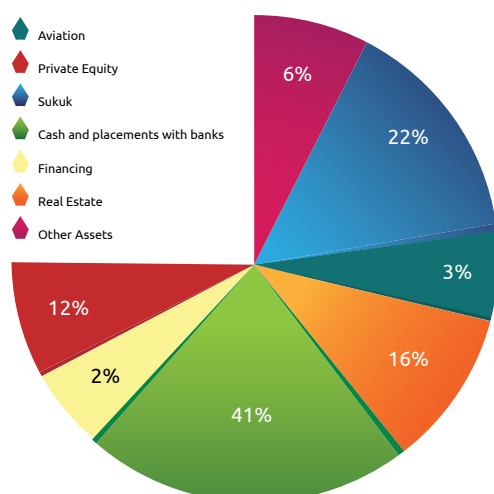
# Our Shareholders

Kuwait Finance House – Kuwait	30.08%
Kuwait Investment Company	7.69%
Sukouk Holding Company	4.89%
Kuwait Finance House B.S.C. (C) -Bahrain	4.71%
Qatar Islamic Bank	4.60%
Al-Bassam Investment Company W.L.L.	3.91%
Overseas Investment S.P.C.	3.47%
Bahrain Islamic Bank B.S.C.	3.38%
Samama Global Corporation – BVI	3.35%
Gulf Investment House	2.96%
National Amlak Investment Company	2.79%
Islamic Corporation for the Development of Private Sector	2.30%
Others	25.87%

# Financial Overview - 30 June 2016

Equity	USD 266 million
Consolidated Assets	USD 448 million
Liquid Assets	USD 100 million
Location	Bahrain
Regulator	Central Bank of Bahrain
License	Wholesale Islamic Bank

# Asset Portfolio

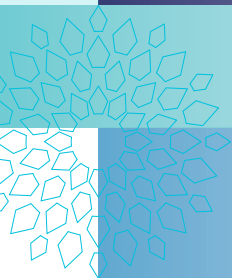




## Board of Directors



Ibdar Bank adheres to the most rigorous standards of Corporate Governance and Compliance

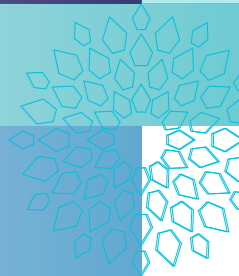




On Thursday the 28<sup>th</sup> of April 2016, the Shareholders of Ibdar Bank BSC (c) convened an Annual General Meeting and a new Board of Directors was elected for a three-year term.

*From top left*

Mr. Tareq Sadeq	Chairman
Mr. Abdulkarim Ahmed Bucheery	Vice Chairman
Mr. Abdulaziz Hassan Al Afaleq	Board Member
Dr. Mohamed Saleh Kameshki	Board Member
Mr. Ebrahim Husain Ebrahim	Board Member
Mr. Hamad Mohammed Al-Sejari	Board Member
Mr. Jamal Abdulla Al Saleem	Board Member
Mr. Jasem Al-Yaseen	Board Member
Mr. Khalid Rafea	Board Member
Mr. Mohamed Nooruddin	Board Member





Welcome to Ibdar Bank, a globally-focused, ethics driven, Islamic Investment Bank with a rich history and a robust regional shareholder base.

Born out of the merger of three Bahrain based banks, Ibdar is one of the largest banks by assets in the Kingdom of Bahrain, with business activities in debt, equity, and treasury capital markets, asset management, real estate and investment advisory services. Since inception, our diverse team of passionate professionals have built a well-diversified investment platform, and a significant track record in sectors including aviation, financial services, infrastructure, oil & gas, petrochemicals and real estate to provide global Muslims with the investment opportunities they demand.

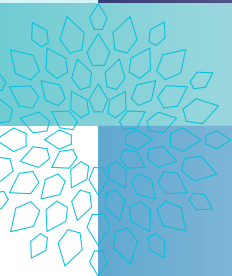
At Ibdar, we strongly believe in responsible investment principles that incorporate environmental, social and corporate governance and seek to support a more sustainable global financial system. Aligned with these values, we remain steadfast in our dedication to the awaql, and the elevation of the Islamic Financial Services Industry in general; lending our support to local

and global initiatives that drive innovation and knowledge sharing in all segments of the industry. While our business is guided by core Islamic values, we remain abreast of industry innovation and leverage financial technology (FinTech) to elevate the investor experience and take the Bank to the next level.

Today, the Bank has expanded its global footprint in the Islamic banking and investment domain, with investments in the UK, USA, Middle East, North Africa, Turkey, Levant and Asia (MENATSA) regions, and is well positioned to forge more cross border collaborations that bring together, not only the GCC countries, but also Muslims worldwide through meaningful investments that add real value to people's lives.

Yours sincerely,

*Ayman Sejiny*  
Chief Executive Officer

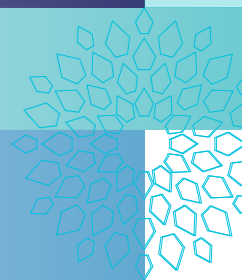




## Investment Philosophy

Ibdar Bank targets unique opportunities on behalf of investors with the ultimate objective to achieve capital growth and maximize profitability.

We shape detailed and well-designed investment strategy that targets resilient asset class sectors alongside the right partners. Alignment of interest is a vital element in any investment, and therefore we reflect our commitment by co-investing in every deal. Effective post-acquisition/investment management is a core component of our performance.





## Activities

- Real Estate Investment
  - Private Equity Investment
  - Treasury & Capital Markets
  - Asset Management
  - Post Acquisition
  - Financial Solutions
  - Investment Advisory
  - Investor Relations
- 





## Real Estate

Ibdar Bank's real estate team have been extensively involved in allocating unique investment opportunities within the international real estate market, with a special focus on the UK, USA and MENA region, in order to provide our investors with safer, better and more profitable opportunities.

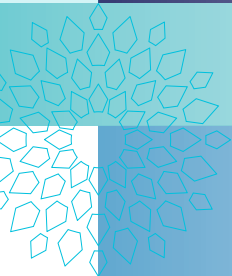
The Bank only undertakes investments alongside partners with proven technical expertise and a track record of successfully executed transactions to ensure maximum benefit for Shareholders and Co-investors.



## Private Equity

The Bank has significant expertise in areas such as aviation, infrastructure, maritime, oil & gas, and real estate among others.

The Bank has completed award winning deals in aviation, and has built a track record in sectors such as Power and Energy, Oil and Gas, Financial Services and shipping.



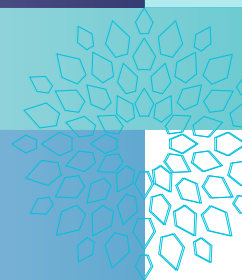




## Post Acquisition

The Post Acquisition team manages a legacy portfolio of around USD 150 million consisting of private equity assets mainly in the financial services sector, and real estate assets mainly in development companies and land in Bahrain.

Post Acquisition seeks to extract value from the legacy assets, reduce risk exposure and reallocate funds towards productive assets that offer higher returns.

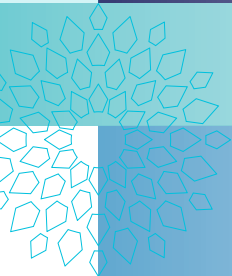




# Asset Management

Ibdar Bank is a leading Asset Manager for individuals and institutions.

Our investment professionals provide strategies that span the full spectrum of asset classes. Asset Management team aims to identify third party asset managers within our target markets with a proven track record, and structure a wide range of world class Sharia-compliant investments that generate attractive risk -adjusted returns and give our clients access to liquid investment products with higher returns.



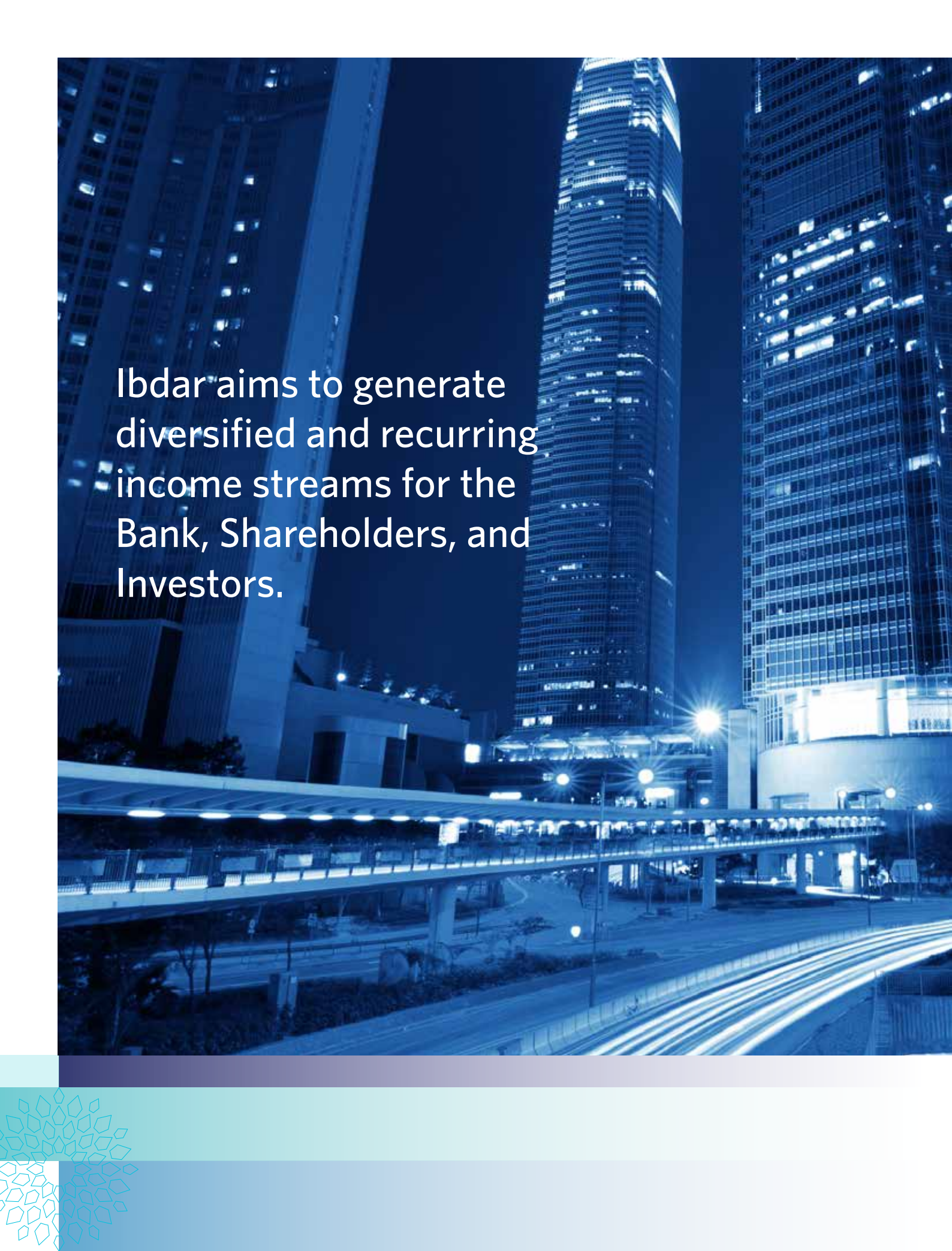




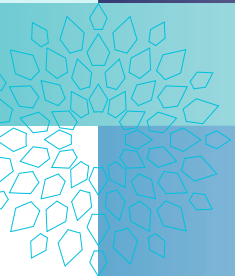
## Treasury & Capital Markets

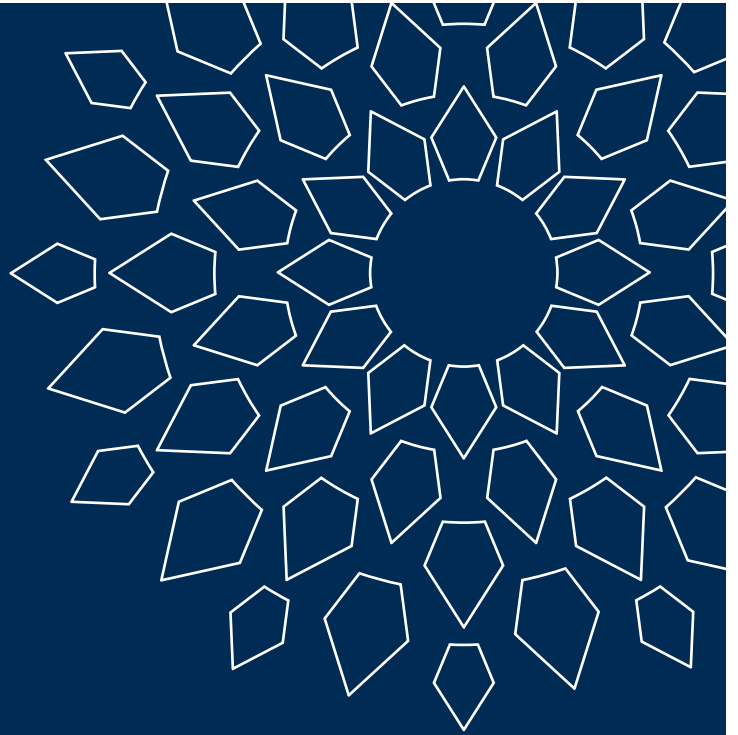
Ibdar's Treasury & Capital Markets division manages the Bank's Sukuk Portfolio, Liquidity management and FX activities.

Treasury and Capital Markets team is responsible for managing the Bank's Sukuk portfolio in order to generate stable returns while meeting its liquidity requirements. The team has built a strong track record of risk adjusted returns on its proprietary portfolio. The Division also ensures proactive asset liability management, maintains institutional relationships, including interbank counterparties, and implements effective strategies to manage the Bank's foreign currency and interest rate exposures.



Ibdar aims to generate  
diversified and recurring  
income streams for the  
Bank, Shareholders, and  
Investors.

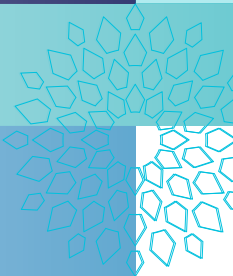




## Financial Solutions

Ibdar brings a broad range of best-in-class shari'a-compliant financing solutions to its clientele.

In line with its wholesale banking license, we work with our clients to arrange short to medium term financing solutions to meet their funding requirements. Such projects include both bilateral and club deals depending on the borrowing requirements and risk appetite of the financiers.



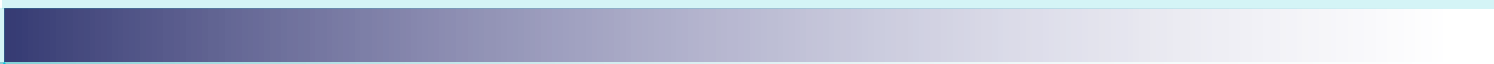
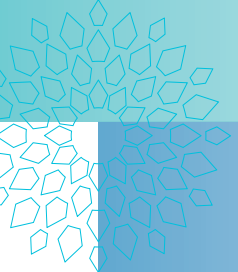




## Investment Advisory

Ibdar Bank has assembled a world class team of investment professionals.

Our team of seasoned professionals in their respective areas of expertise are able to provide customized investment advisory services to clients in investment acquisition, mergers, business consolidation and raising debt and equity capital. These experts bring vast investment selection expertise, in-depth market knowledge, and a strong track record of execution.



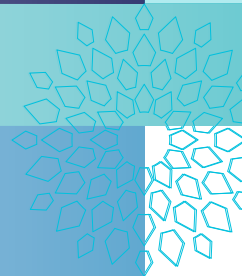




## Investor Relations

Investor Relations team is a key component of executing the Bank's business strategy.

The Investor Relations team acts as the conduit to distributing the Bank's products to our investor base. We recognize that the ability to distribute our investment products is critical to the Bank's growth. Our investor relations executives have built long term relationships with ultra-high net-worth and high net-worth families and regional institutions, including pension funds and endowments, in order to facilitate the investment distribution process.





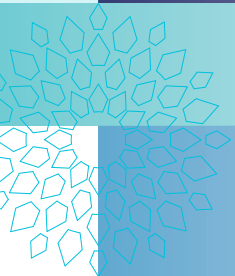
#### Angel Gardens

Prime real estate in Manchester, United Kingdom to be developed into a 466-apartment 'best in class' Private Rented Sector (PRS) residential scheme.



#### Cumberland Place

A USD29.5 million prime site located in Southampton, UK which will be developed into a leading Purpose Built Student Accommodation (PBSA) scheme.



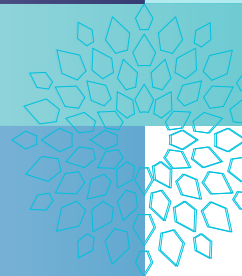


### [Kingsview Village](#)

A USD 78 million Multi Family Housing property located in German Town Maryland, USA. Ibdar undertakes investments alongside partners with proven technical expertise and a track record of successfully executed transactions.

## Investment Portfolio

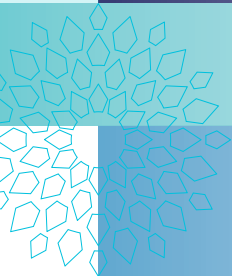
Ibdar Bank undertakes investments alongside partners with proven technical expertise and a track record of successfully executed transactions.





## Aviation Deals

Ibdar Bank has successfully concluded a number of aviation deals further solidifying the Ibdar Bank and Palma Holding JV partnership as the reference aircraft leasing and investor platform in the GCC.







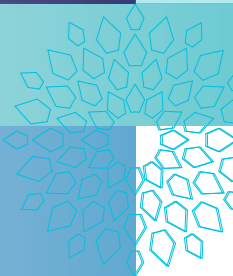
Africa Deal of the Year 2014 -  
Ethiopian Airlines



African Aviation Award 2015

## Recognised for Excellence

The award-winning Ethiopian Airlines' transaction involved 12-year Shari'ah compliant operating leases of brand new aircraft, marking the first ever Shari'ah-compliant transactions in Africa's aviation sector.





## Our People

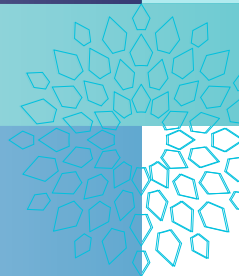
Ibdar Bank is building a world class management team to manage the overall activities of the Bank and execute its financial and operational strategy.

Ibdar Management operates the Bank in an effective, ethical and legal manner and to the highest levels of transparency and professionalism. The operational strategy has been designed to produce significant and consistent value for its shareholders in accordance with the Bank's policies and standards.



The background of the slide is a complex, abstract texture in shades of blue and green, resembling a close-up of a natural surface like wood or stone. The texture is composed of many fine, vertical and diagonal lines and swirls, creating a sense of depth and movement. The colors range from light, almost white, to deep, dark blues and greens.

Ibdar Management operates  
the Bank to the highest  
level of Transparency and  
professionalism





 [www.ibdarbank.com](http://www.ibdarbank.com)

 **Ibdar Bank BSC(c)**

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