



**ADIG**

ABU DHABI  
INVESTMENT  
GROUP

—  
Our work today  
shapes Abu Dhabi's  
tomorrows





Welcome to  
Abu Dhabi Investment  
Group

ADIG







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## Message from CEO

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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.

These 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 Owaidha**  
Chief Executive Officer





## 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

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

### ONE OF THE FOUNDERS OF

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- ✻ 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

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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.

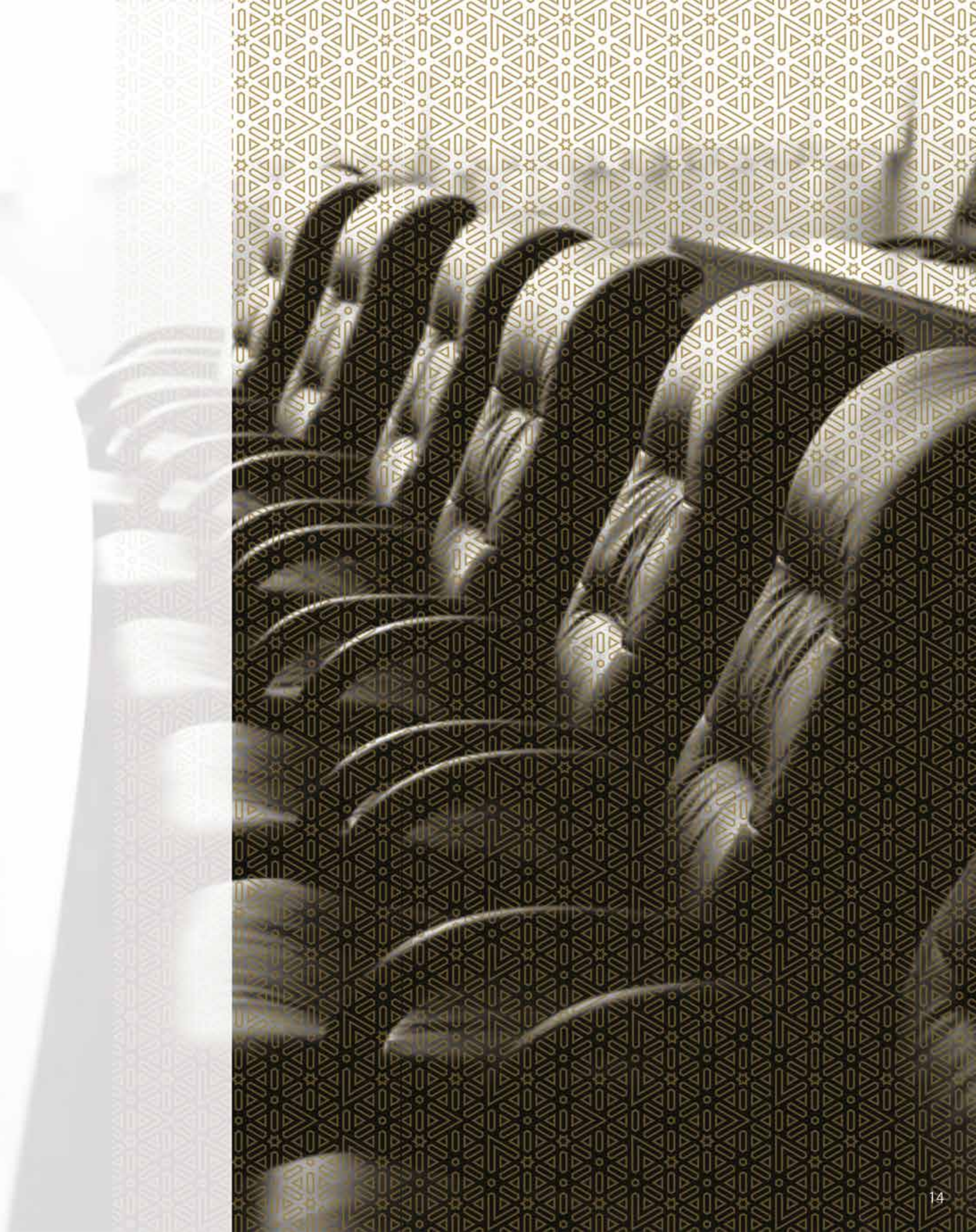
We want to create a welcoming, supportive environment in which all can flourish. It has been more than three decades since our cultural values of prudent innovation, effective collaboration and disciplined execution were formulated and embedded throughout the organisation.





# LEADERSHIP

—  
Board Of Directors







**Sheikh Dr. Majid bin Saeed Al Nuaimi**  
Chairman



**Zayed bin Aweidha**  
C.E.O





**Dr. Gaith Hamel Al Qubaisi**  
Board Member



**Hamad Harith Al Midfa**  
Board Member



**Omran Rashed Abdulla Rashed Al Nuaimi**  
Board Member

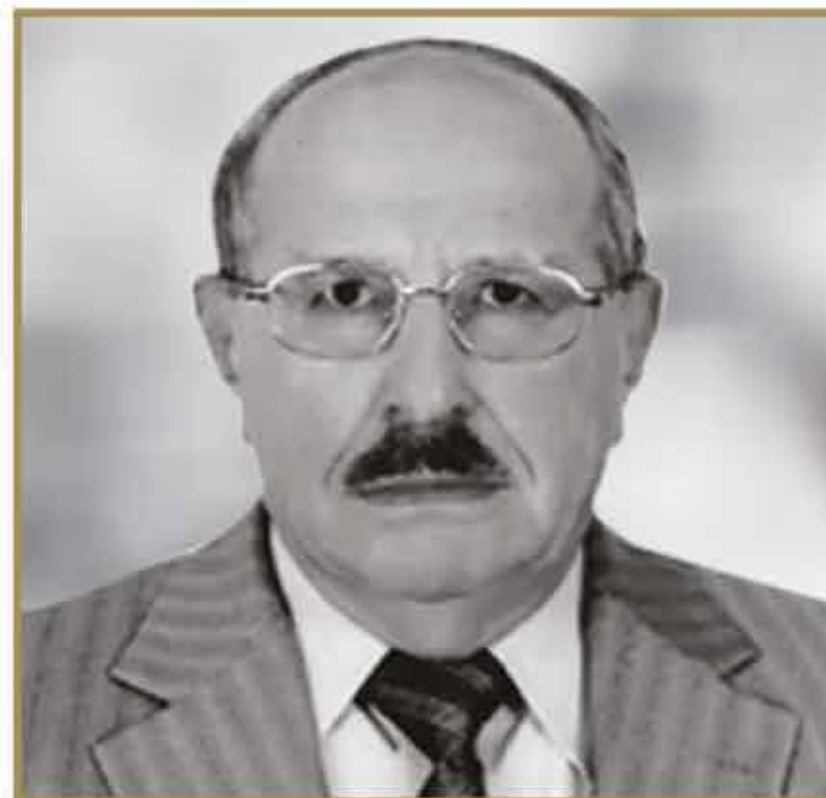


**Dr. Abdulla Ghith Ahmed Alsuwaidi**  
Board Member

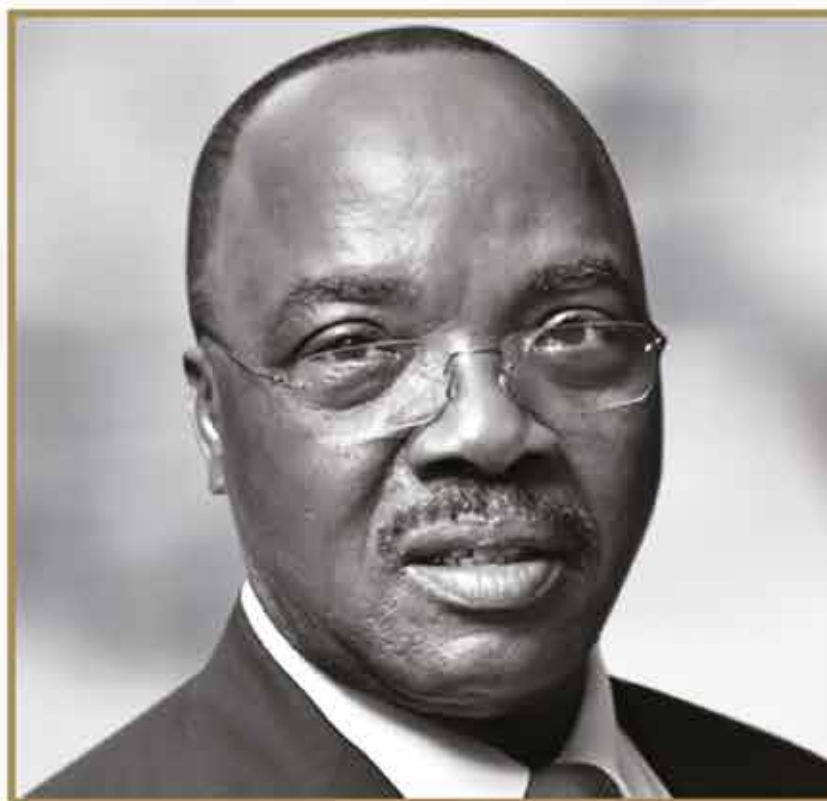




**Dr. Mohamed B. Kharrubi**  
Board Member



**Dr. Husain Yousuf Ali Ghanayem**  
Board Member



**Mr. Yoro Mohamed Diallo**  
Board Member



# 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 km<sup>2</sup>) 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



## 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

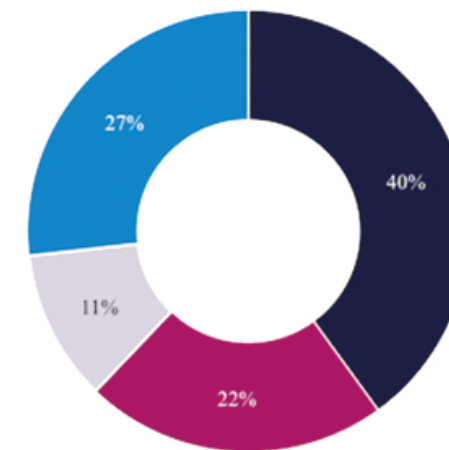
Incorporated in 1991 and listed on Abu Dhabi Securities Exchange (ADX)

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

#### Retail Banking Group

Retail Banking  
Business Banking

Treasury & Markets

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

<b>Number of shares Outstanding</b>	<b>10,855,111,581</b>	<b>100%</b>
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%
<b>Number of shares Outstanding</b>	<b>10,855,111,581</b>	<b>100%</b>





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





Smarter trading  
starts here.



## 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.



### 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



