

ITQAN
CAPITAL



Confidence based on excellence



The brush-strokes of the calligrapher, the exquisite skills of the weaver, the subtle shaping and glazes of the potter... the artistry of generations comes together in timeless and enduring expression. At Itqan Capital we believe in the craft of our work. Creativity, expertise, and diligence make the difference between the ordinary and the outstanding.

OUR PHILOSOPHY

We embrace the values of originality, integrity, professionalism, and adherence to Shariah guidelines. No matter our achievements, our quest for excellence never ends.





Our experienced team creates and manages investment products and constructs, restructures and manages investment portfolios, in addition to extending other financial services.

Itqan Capital is a Saudi Arabia based investment company licensed by the Capital Market Authority as per license no. 07058-37 issued on 9th of April, 2007. We aspire to be the Kingdom's pre-eminent provider of investment offerings to pension funds, foundations, charity organizations, endowments, private and public companies, high-net worth individuals, and family offices.

Itqan's culture is rooted in the way we act and work together, for our clients and as a team. We abide by four principles as the cornerstones of sustained growth and prosperity:

- › Commitment to our clients
- › Creativity and originality of thought
- › Striving for excellence and efficiency
- › Ethical conduct and discipline

Client satisfaction and loyalty are paramount

Itqan's unwavering emphasis is on providing the highest quality of client service, backed by comprehensive reporting and utmost confidentiality. Our clients' satisfaction and loyalty are always the most reliable indicators of our success.

Fostering an entrepreneurial culture

Strong prudential management is essential, along with extensive industry and regional expertise, diligent risk management, and the entrepreneurial ability to identify and capitalize on latent opportunities. This enables us to deliver innovative products and services and strong investment returns, while giving our clients and investors the confidence that derives from outstanding performance.

Investment philosophy

We believe in traditional investment techniques with a modern approach – relying on fundamental methodology and combining it with technical analytics while keeping a flexible stance to act swiftly and decisively as opportunities are identified. Our philosophy is based on three principles:

1. We believe that investments generating a recurring and sustainable income yield are the most important source of long-term wealth, backed by the potential for capital appreciation.
2. We believe that identification of and adherence to an asset allocation practice is the key to effective investment policy.
3. We seek opportunities aligned with Shariah principles, with the potential to deliver strong financial returns as well as societal benefits.



OUR SERVICES

Our goal is to serve the best interests of our clients, investors, team, and society at large. We do so by crafting and managing bespoke investment offerings that generate superior risk-adjusted value for investors and strong growth for our shareholders.

Asset Management

Itqan provides investment management services and bespoke offerings (primarily private and mutual funds). We also offer other investment services including portfolio management and wealth management.

Services include constructing and managing discretionary portfolios. Furthermore, Itqan offers complete restructuring solutions to clients with existing portfolios, which involves a comprehensive process that extends from evaluating past performance to identifying the client's return objectives, risk tolerance and constraints to selecting and assembling the most appropriate portfolio components for the client. We also offer pre-structured portfolios and solutions to specific segments of our clientele.

Our management team comprises highly experienced professionals who provide a close personal service to investors that include some of Saudi Arabia's most prominent institutions, companies and individuals.

Principal Investment

Itqan researches, identifies, arranges, and manages investments on its own account – and in partnership with clients – across the MENA region in three main asset classes: private equity, real estate, and securities. Clients have the reassurance that they are not exposed to any risks that the firm would not assume on its own behalf.

Our specialists develop opportunities in sectors that offer genuine potential for growth and benefits from both a financial and social perspective, the latter an integral element of our Shariah heritage.

Examples are the education, healthcare, and food sectors that are all benefiting from heightened demand due to the region's rapid population growth. The objective is to create attractive risk-weighted returns and capital growth for the firm and our co-investors by capitalizing on these and other distinctive opportunities.



Investment Banking

Long experience in Saudi Arabia's financial sector gives Itqan's team of investment bankers a unique edge, enabling them to identify and maximize opportunities. We offer a range of services designed to provide innovative financial and investment solutions for corporates and institutions.

Our offering encompasses strategic financial advice on mergers, divestments and acquisitions, restructurings and spin-offs, project and structured finance, and arranging associated debt and equity transactions.

Typically, our investment banking activities incorporate due diligence, valuation and structuring, as well as placement advice and implementation. As every client's situation is unique, Itqan takes a fresh approach to each assignment – our specialists assume the lead responsibility to analyze requirements and determine the optimum solution.

OUR SERVICES (CONTINUED)



Itqan caters to a wide spectrum of sophisticated clientele, including institutions, corporates, high-net worth individuals as well as family offices, covering three major asset classes being securities, private equity, and real estate.



Custodial Services

Itqan is one of the first Saudi companies to offer professional custody services. Our menu of services for real estate, private equity, portfolios and fund holdings adds tangible value for clients encompassing the management of all administrative responsibilities.

We consult with each client to determine the services needed and data to be generated. This enables them to assess and track the performance of their holdings against expectations and the relevant market indices. We provide customized reports and statistical analyses tailored to individual needs.

Our competitive fee structure is based on differing rates for each asset type and role, instead of a fixed rate or percentage of gross value.

Advisory & Research

Itqan's four main activities – asset management, principal investment, investment banking, and custodial services – are synergistic and integral to each other. They are strengthened and supported by our centralized advisory and research capabilities, which are also made available to clients on specific assignments.

Our investment advisory team works closely with institutions, corporates, and private clients by conducting strategic reviews of their portfolios, applying specialist knowledge to determine the most appropriate strategy for each set of needs and objectives. This service is augmented by Itqan's research unit, which is underpinned by powerful data capture and analytical systems.

This emphasis on accurate and comprehensive information creates an invaluable decision-making aid for clients and our in-house functions alike. The accumulated knowledge supports sophisticated investment techniques that contribute to delivering optimum results.

Business Development

Itqan's objective is to provide best-in-class services and respond accurately and swiftly to client needs. Our Business Development department plays a pivotal role as the focal point for managing client relations and connecting them with the firm's experts in each business area to ensure the proper design and delivery of products and services to fulfill our clients' criteria.

Itqan's success depends on the firm's ability to anticipate and respond to our clients' needs and achieve their strategic goals.



OUR FIRM

Licensed by Saudi Arabia's Capital Market Authority, Itqan creates, manages and advises on bespoke investment offerings for institutions, corporates, and private clients.

Our four main lines of business – asset management, principal investment, investment banking, and custodial services – are synergistic and integral to each other. They are all supported by our centralized advisory, research and business development capabilities.

The firm's business focus is creating returns by providing a diversified range of products and services to clients. We have specific expertise in sustainable sectors including real estate, education, healthcare, food, manufacturing, and contracting, amongst other various sectors.

Itqan Capital is a member of Al Baraka Banking Group ("ABG"), an international Islamic bank headquartered in the Kingdom of Bahrain with presence in 15 countries, 700 branches, and total assets in excess of \$23 billion as of December, 2016. ABG is rated BB+ (long-term) and B (short-term) by Standard and Poor's and is listed on the Bahrain Bourse and NASDAQ Dubai stock exchanges.

ABG offers retail, corporate and investment banking, and treasury services in accordance with Shariah principles. ABG's authorized capital is \$1.5 billion.





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