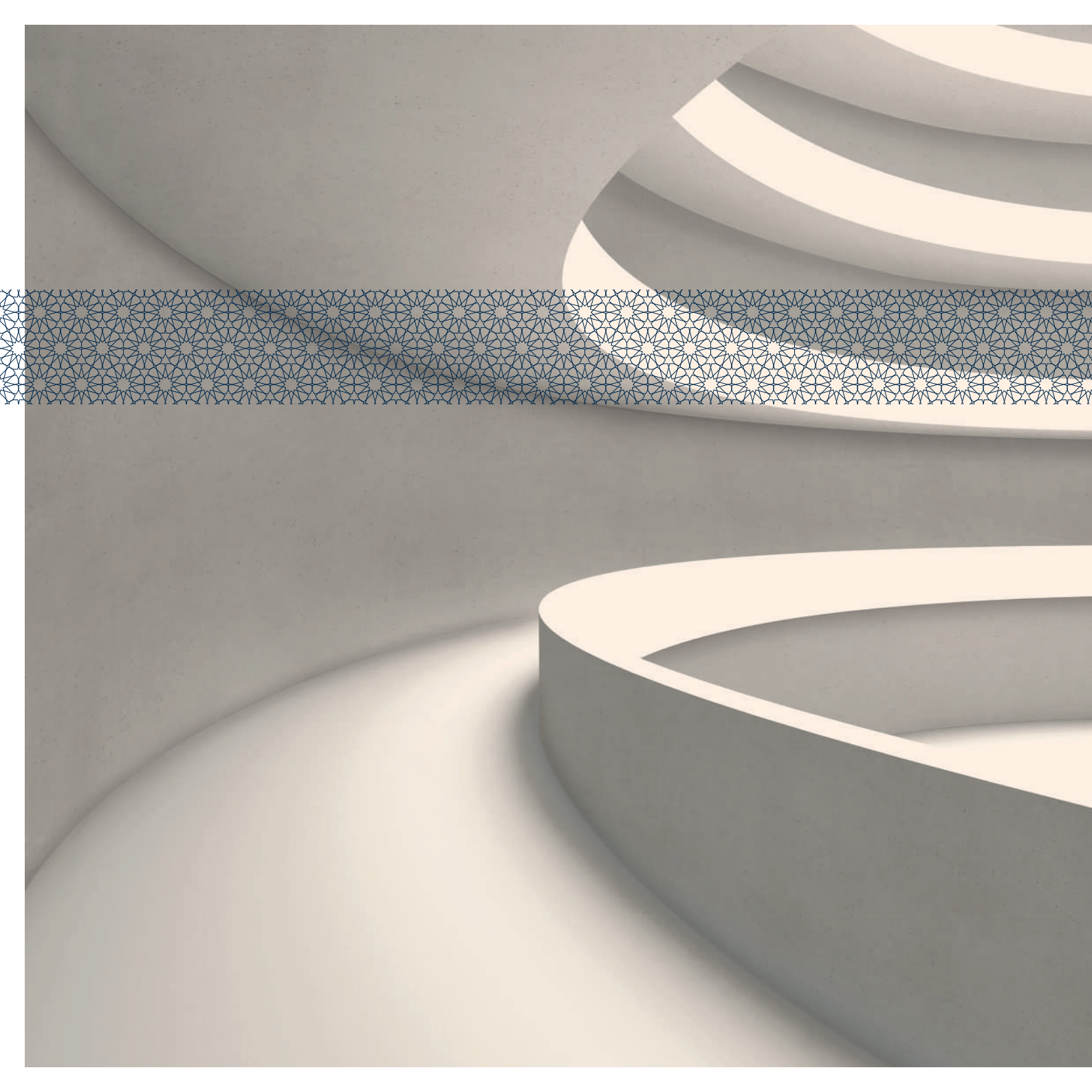
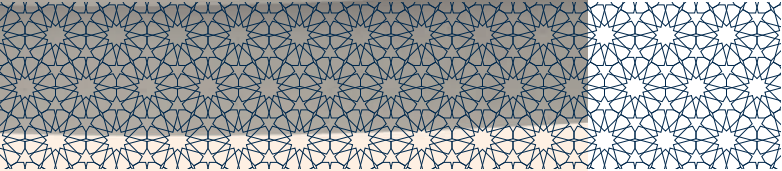


الخبير المالية
Alkhabeer Capital

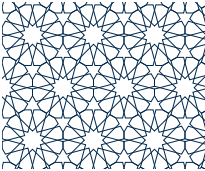


ALKHABEER CAPITAL





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CORPORATE OVERVIEW

Alkhabeer Capital is a prominent Saudi company specialized in asset management and investments services, providing a suite of innovative investment products and solutions with a sustained value to institutions, family offices and individual investors. Alkhabeer Capital's Shariah-compliant operations are characterized by their effectiveness and deep understanding of client needs and the overall risk climate.

The company has largely succeeded in strengthening partnerships with customers, by investing its capital in a way that ensures the achievement of added value for its shareholders and customers, with the support of a team of specialized experts with extensive and diverse experience.

Alkhabeer capitalizes on its proven track record to reap the benefits of investment opportunities arising from economic and regulatory developments. The company's investments are diversified by sector and geography across the Kingdom of Saudi Arabia, the wider GCC region and global markets, including the United States and Europe.

The Asset Management division provides varied investment opportunities in Private Equity, Capital Markets and Real Estate, and financial markets, real estate investment by trading in local and global markets via an advanced trading platform.

The Brokerage Department offers state-of-the art technologies and best-in-class trading tools to cater to client requirements in local markets through the primary market, the parallel market, the bonds, sukuk and derivatives market, as well as in global markets, including equity markets, traded investment funds markets, international derivatives markets, and foreign exchange (Forex) markets.

The Corporate Finance Department works to provide comprehensive financing services that meet customers' needs and support the growth of the company's investments, relying on its experience in providing innovative structures. The Department also provides specialized consulting services that are compatible with the provisions and principles of Islamic Sharia. To raise capital and advise on corporate M&A deals, private equity investors and family businesses.

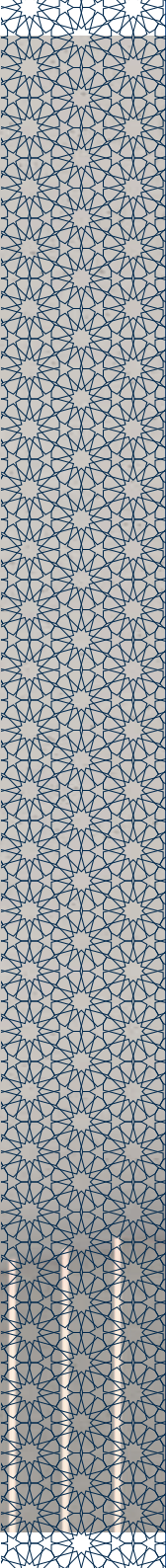
Headquartered in Jeddah, and with a branch in Riyadh, Kingdom of Saudi Arabia, Alkhabeer Capital is regulated by the Capital Market Authority (CMA), license no. 07074-37.

OUR VISION

To shape our industry by offering innovative investment solutions that will accelerate the financial well-being of all stakeholders.

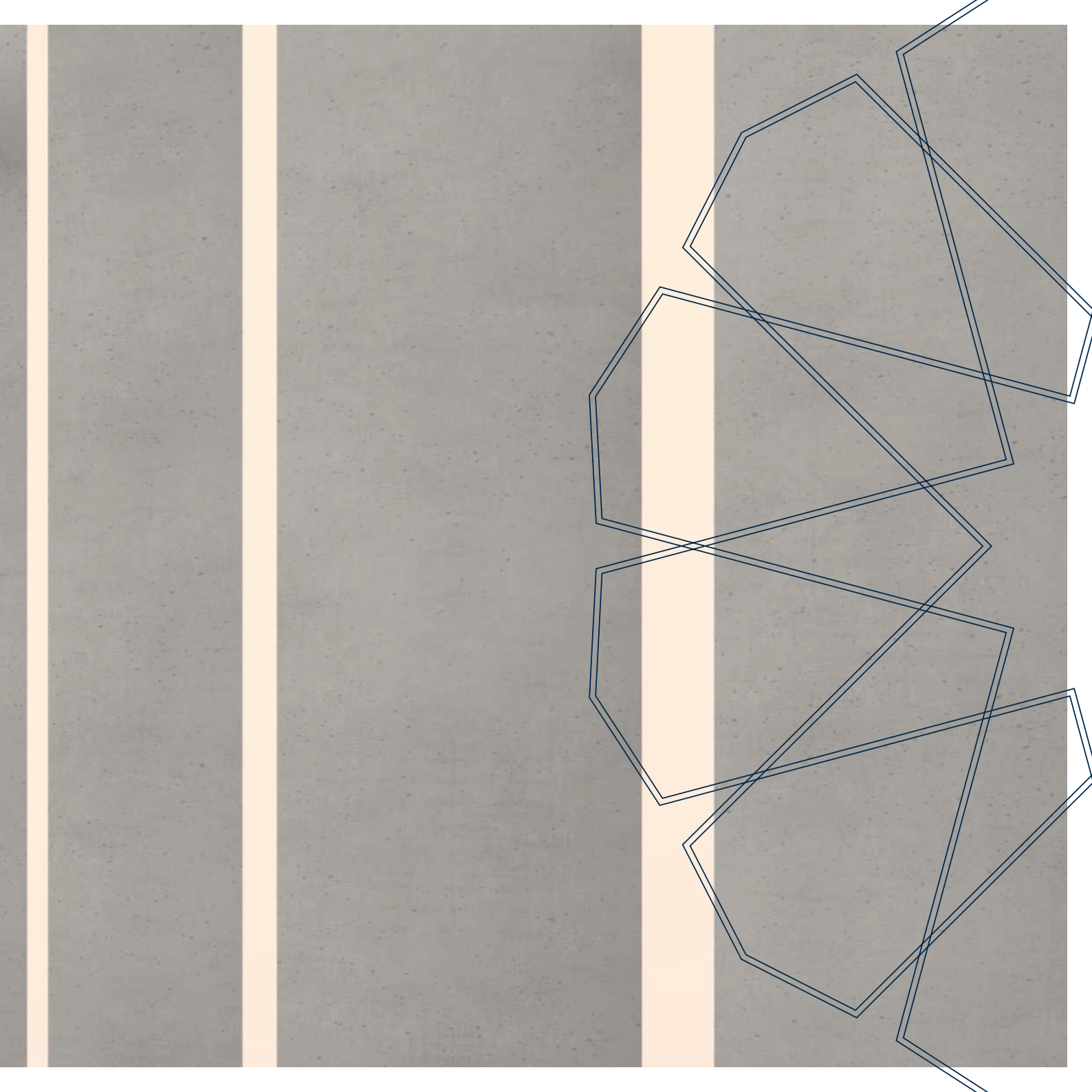
OUR VALUES

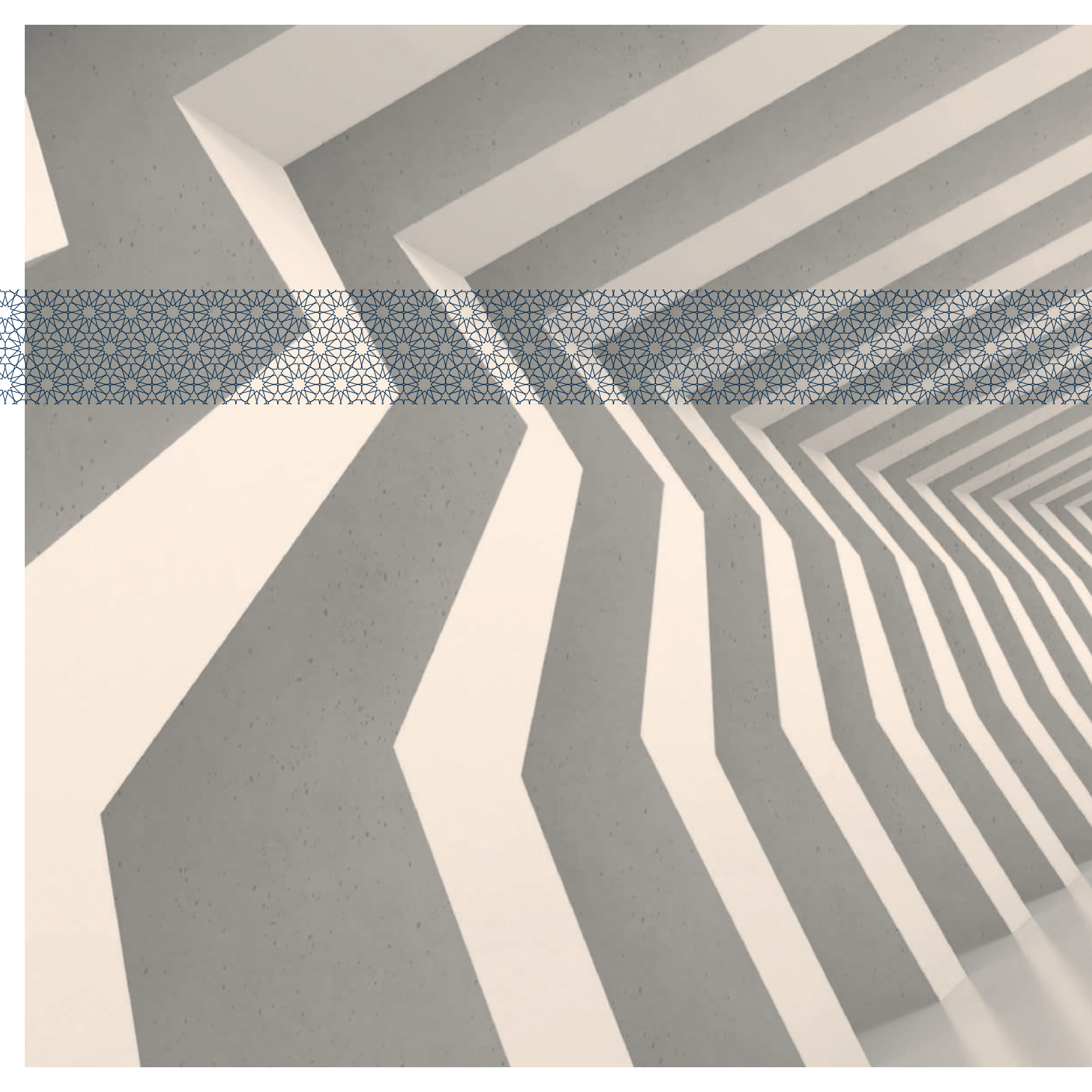
- **Integrity.** Take pride in upholding the highest ethical standards and placing the interests of our clients first.
- **Thought Leadership.** Anticipate changing needs of our stakeholders and creatively explore solutions to meet those needs.
- **Passionate Ownership.** Empower people to embrace responsibility and own our commitments to shareholders and clients.
- **Teamwork.** Encourage teamwork and collaboration to maximize the potential of our team.
- **Citizenship.** Assume responsibility and commitment towards communities in which we work.

A vertical decorative band on the left side of the page featuring a repeating geometric pattern of interlocking stars and polygons in a light blue-grey color.

Alkhabeer Capital strategy aligned with Sharia regulations and its unique technical expertise, the company aims to influence the industry it operates in, seeking investment solutions that will expedite the attainment of financial prosperity for all relevant parties.

The background of the page is a composite of three main visual elements: a dark blue central panel, a light grey textured panel on the right, and a series of vertical bars at the bottom. The bars on the left are dark blue and increase in height from left to right. The bars on the right are light grey and also increase in height from left to right, creating a sense of upward progression and growth.



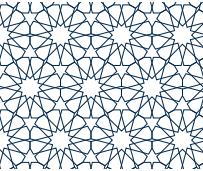


ASSET MANAGEMENT DIVISION

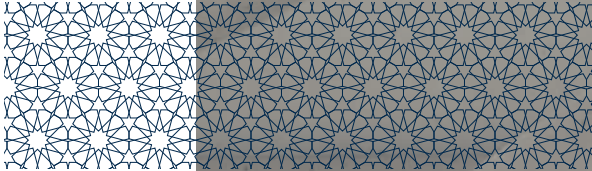
Alkhabeer Capital's Asset Management Division (AMD) focuses on keeping abreast of economic conditions and market investment opportunities, while constantly assessing changing client needs to develop new investment solutions to cater to those needs and manage client investments in compliance with Shari'a principles and by adhering to the highest levels of governance.

AMD seeks to achieve good investment performance and generate competitive and attractive returns in the long term for all of the Company's investment offerings, including our public and private investment funds and discretionary management portfolios. Alkhabeer's current portfolio includes 22 funds and investment companies, by the end of 2022, distributed across Real Estate investment, private equity, and financial markets.

CAPITAL MARKETS



Alkhabeer Capital Markets Department (CMD) has developed a track record in providing investment management services to a diverse client base through its Funds and Discretionary Portfolio Management (DPM) platform, generating competitive returns compared to similar investment products offered in the market.

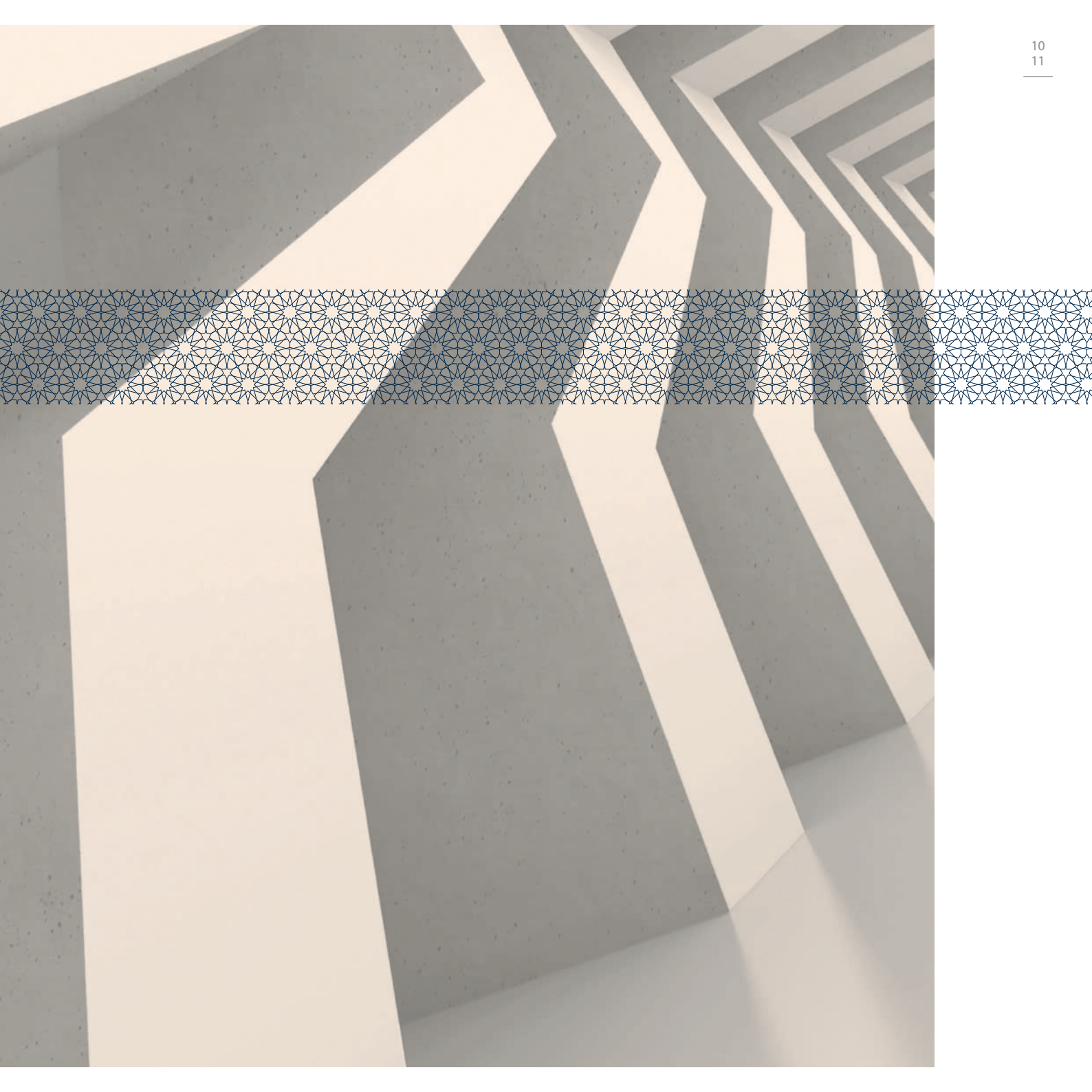


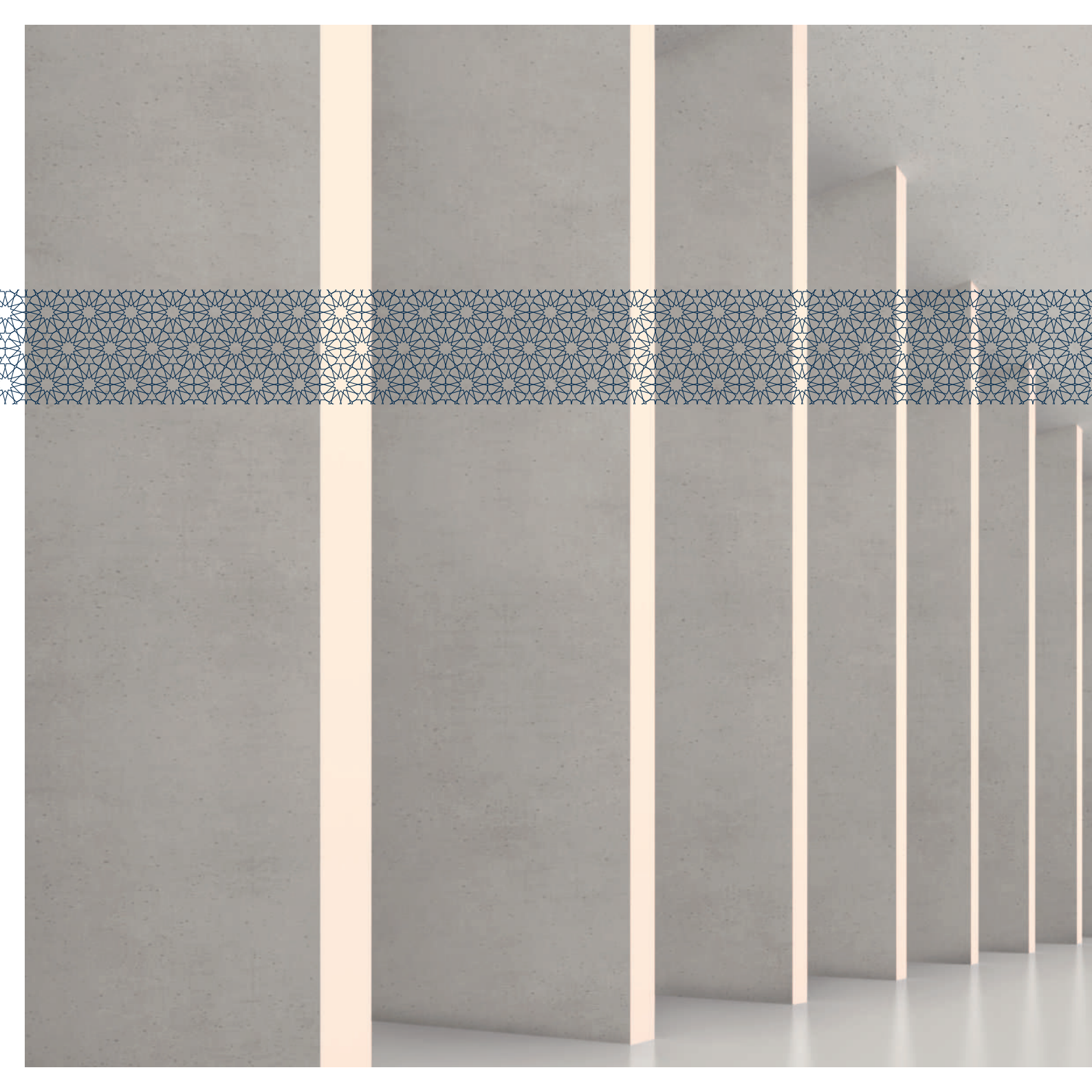
The Capital Markets Department also continues to collaborate with global and regional investment managers for the purpose of developing new innovative investment products.

Alkhabeer Capital Markets Department provides a wide spectrum of Shari'ah-compliant investment management services tailored to the needs of high-net-worth individuals, institutional clients, and family businesses.

Our investment philosophy is to emphasize long-term capital growth and provide investors with a consistent outperformance over the relevant benchmark. We align our interest with that of our clients and offer a competitive management fee structure.

Alkhabeer Capital dedicated investment managers cover Saudi Arabia and GCC markets across the equity and fixed income universe, and are supported by an award-winning investment team that includes portfolio managers and buy-side research professionals.





REAL ESTATE

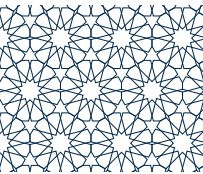
Alkhabeer Real Estate Department focuses on providing unique real estate investment products, managing them professionally, and achieving outstanding performance, with the aim of providing competitive returns from direct ownership of Real Estate thanks to its in-depth experience in the sector and its disciplined approach to investment performance.

The Real Estate Department Seeking to meet the needs of investors with different tolerances for risks and different goals in achieving returns, based on the philosophy of Real Estate Investment Management that is based on a deep understanding of the different needs of investors.

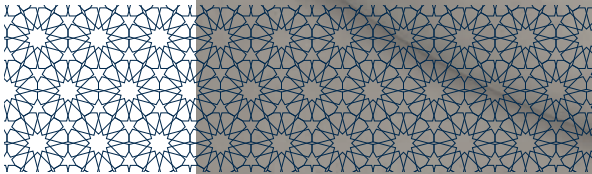
The Department focuses on creating new and unique investment products, managed by an experienced and qualified work team. The management works to achieve competitive returns balanced with risk levels, through direct Real Estate ownership, relying on our capabilities as a leading company in this sector, and our methodology keen to improve the performance of our investments.

The Real Estate Department aspires to meet the needs of investors, taking into account their different tolerance for risks and their different goals for achieving returns, based on the philosophy of Real Estate Investment Management, which is based on a deep understanding of the needs of different investors.

PRIVATE EQUITY

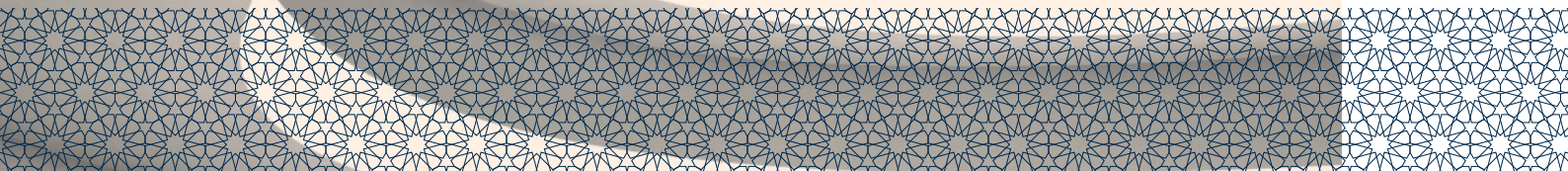


Alkhabeer Private Equity Department at Alkhabeer Capital strengthens Alkhabeer's position as the trusted partner for family businesses in Saudi Arabia and the region, as we aim to provide investment services in private equity in several sectors, including the education, healthcare, leasing and industrial sectors.

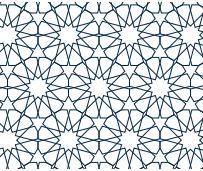


By efficiently allocating capital to the real economy, our funds generate enduring returns to our clients while addressing their diverse investment objectives.

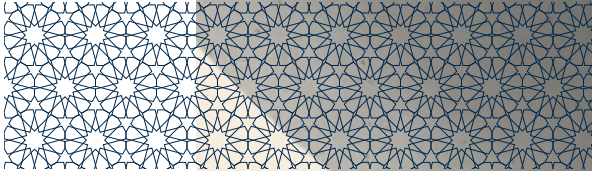
Alkhabeer Private Equity is a trusted partner to family businesses and family-owned conglomerates in Saudi Arabia and the rest of the region. We are closely involved with the senior management of our portfolio companies to realize both operational and financial value for all parties, including our co-investors. We invest in potential targets through opportunity-specific funds that are significantly seeded by proprietary capital from Alkhabeer Capital.



BROKERAGE SERVICES



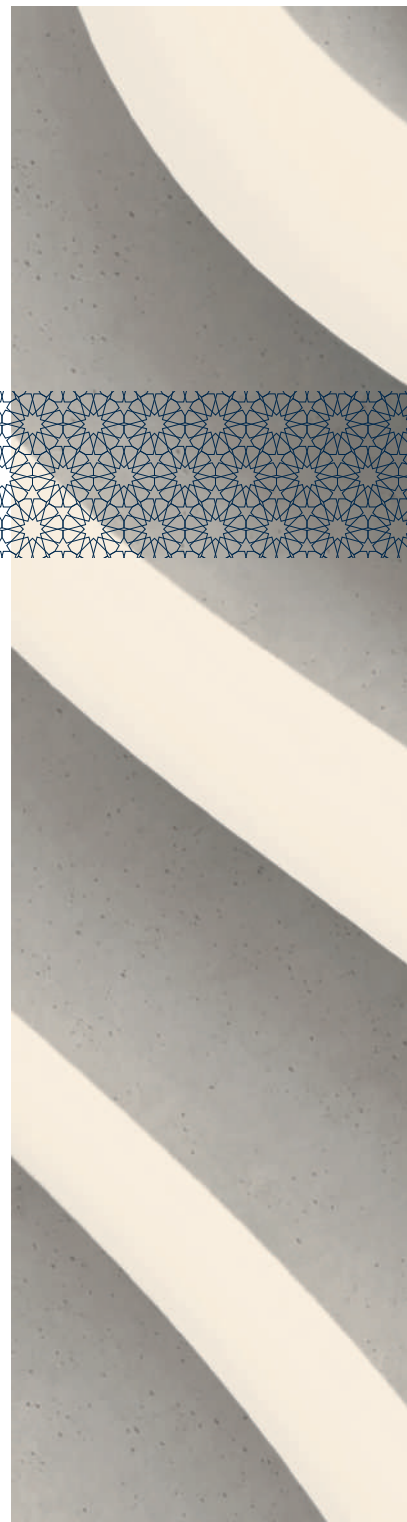
Alkhabeer Brokerage Department provide a comprehensive platform for institutional and retail investors, giving them the opportunity to trade in local, regional, and global equity, derivatives and foreign exchange markets, backed by financial products fulfilling the aspirations of all investor categories. Alkhabeer Brokerage Platform.

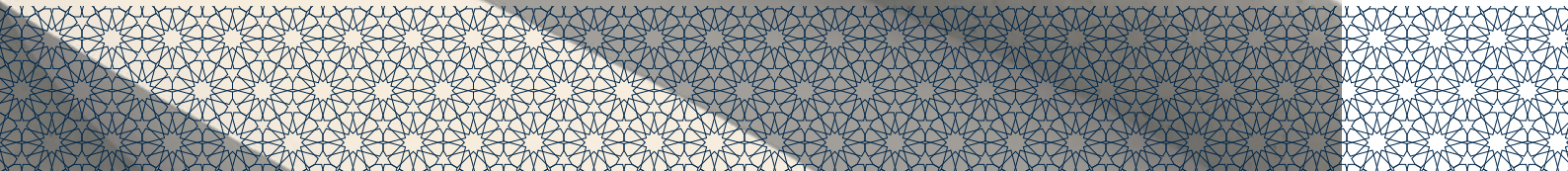


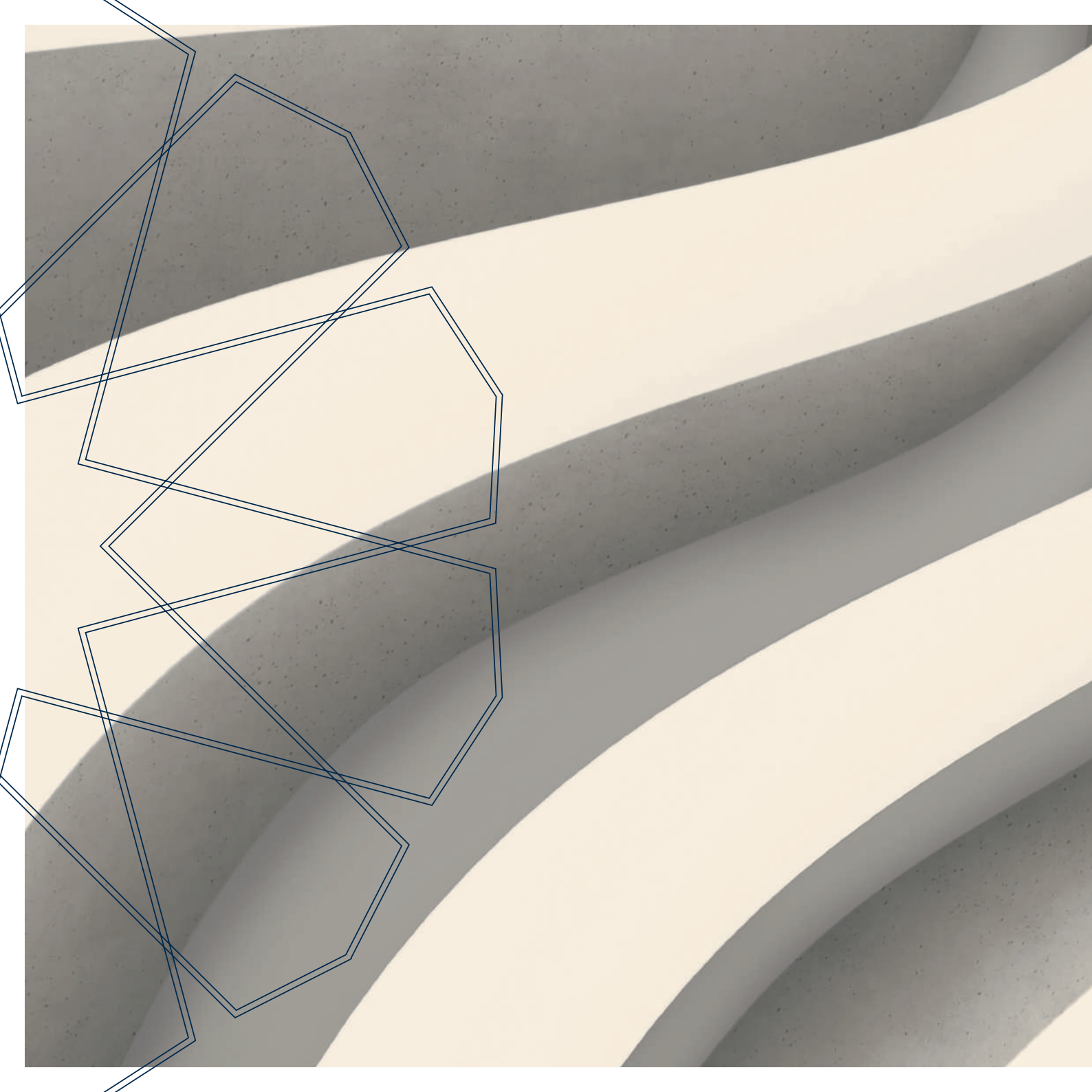
The Brokerage Department offers many financial and investment products for trading in the local market through the main or parallel financial market, or instruments, as well as in international markets such as stocks and exchange-traded funds.

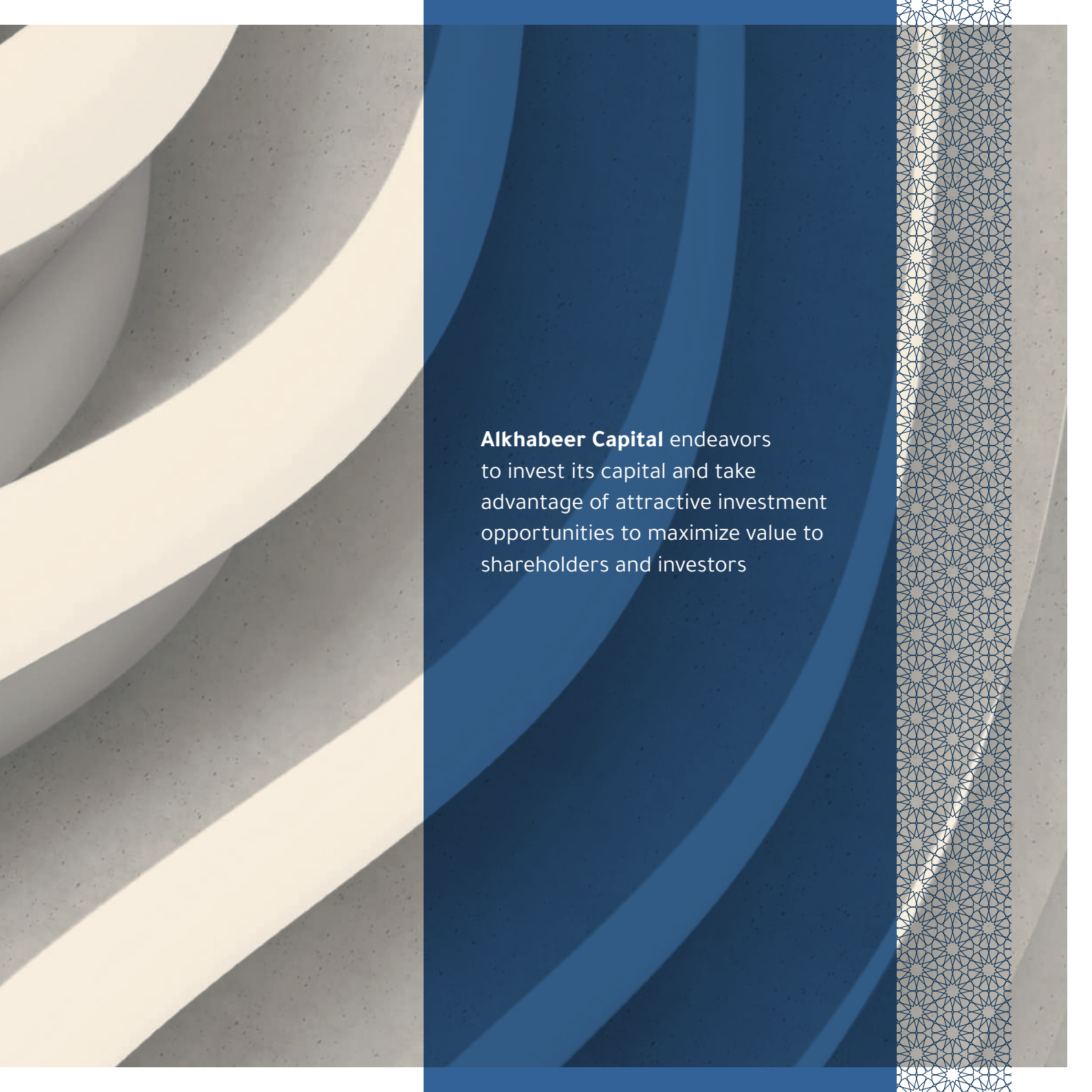
The Brokerage management aims to provide a unique experience for investors by providing the latest technologies and the best trading tools through the “Alkhabeer Brokerage” platform, the most advanced trading platform in the Kingdom of Saudi Arabia and the region.

The “Alkhabeer Brokerage” platform is distinguished by providing many competitive features, such as automating the entire customer account opening process, the ability to activate the account immediately, single sign-on (SSO) for all markets, competitive commissions and paid programs. The platform is also distinguished by the continuous development of fundamental and technical analysis tools, and the availability of market analysis reports. Comprehensive, in addition to providing different financing options with an automated approval process, and the possibility of multi-channel trading compatible with the provisions of Islamic Sharia regulations.



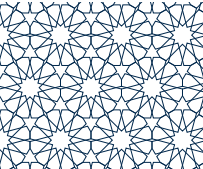




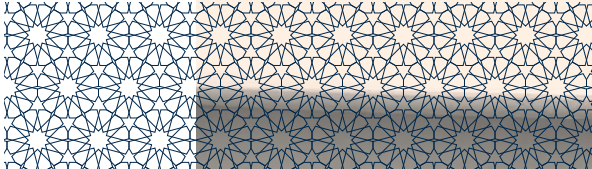


Alkhabeer Capital endeavors
to invest its capital and take
advantage of attractive investment
opportunities to maximize value to
shareholders and investors

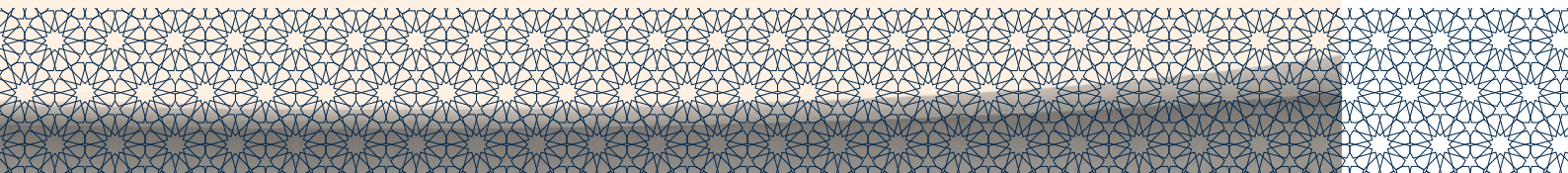
PRODUCT DEVELOPMENT

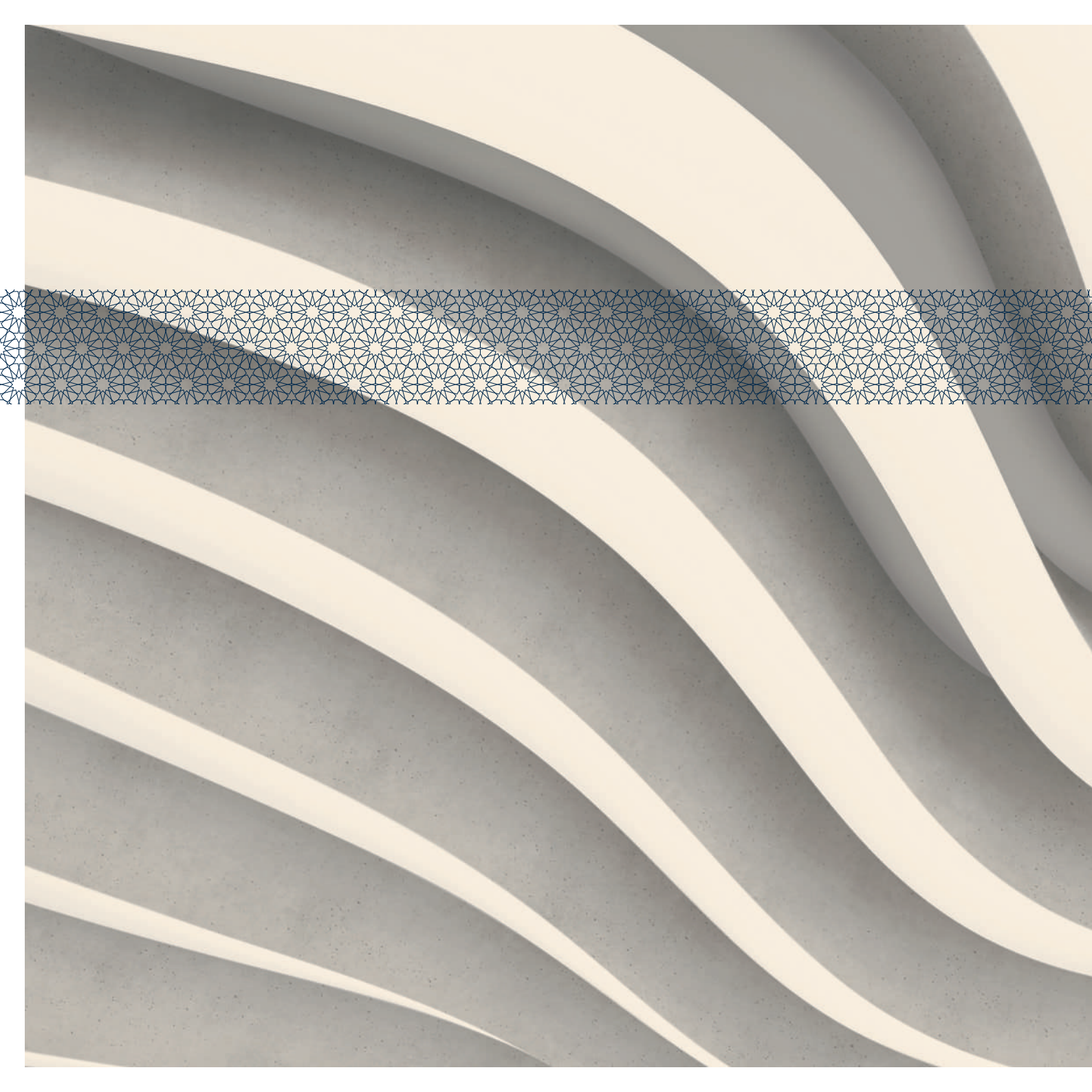


Alkhabeer Product Development Department plays a strategic role throughout the investment cycle. The Department develops and structures new investment opportunities that have been identified by fund managers into innovative investment solutions and products, it's also provides support to fund managers regarding the acquisition, exit, termination and liquidation of new investment deals.

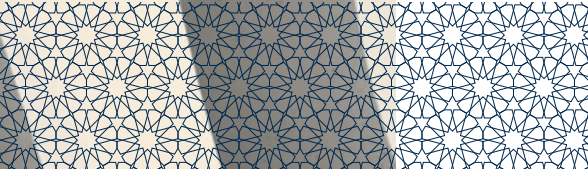


It also supports fund managers in relation to new acquisitions, fund exits, terminations and liquidations. Additionally, the Department ensures that all products are developed and managed in a Shari'a-compliant manner through effective coordination with the Shari'a Advisor. The Product Development Department also prepares fund reports as per the CMA requirements and compiles fund performance reports for investors. In addition, the Department liaises with lead managers and receiving banks to support public offerings of AKC products. The Department's team of specialized professionals has extensive experience in investment fund development, financial analysis, economic and market research, and applicable investment laws.

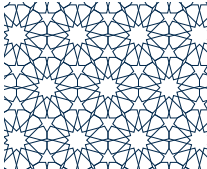




CORPORATE FINANCE



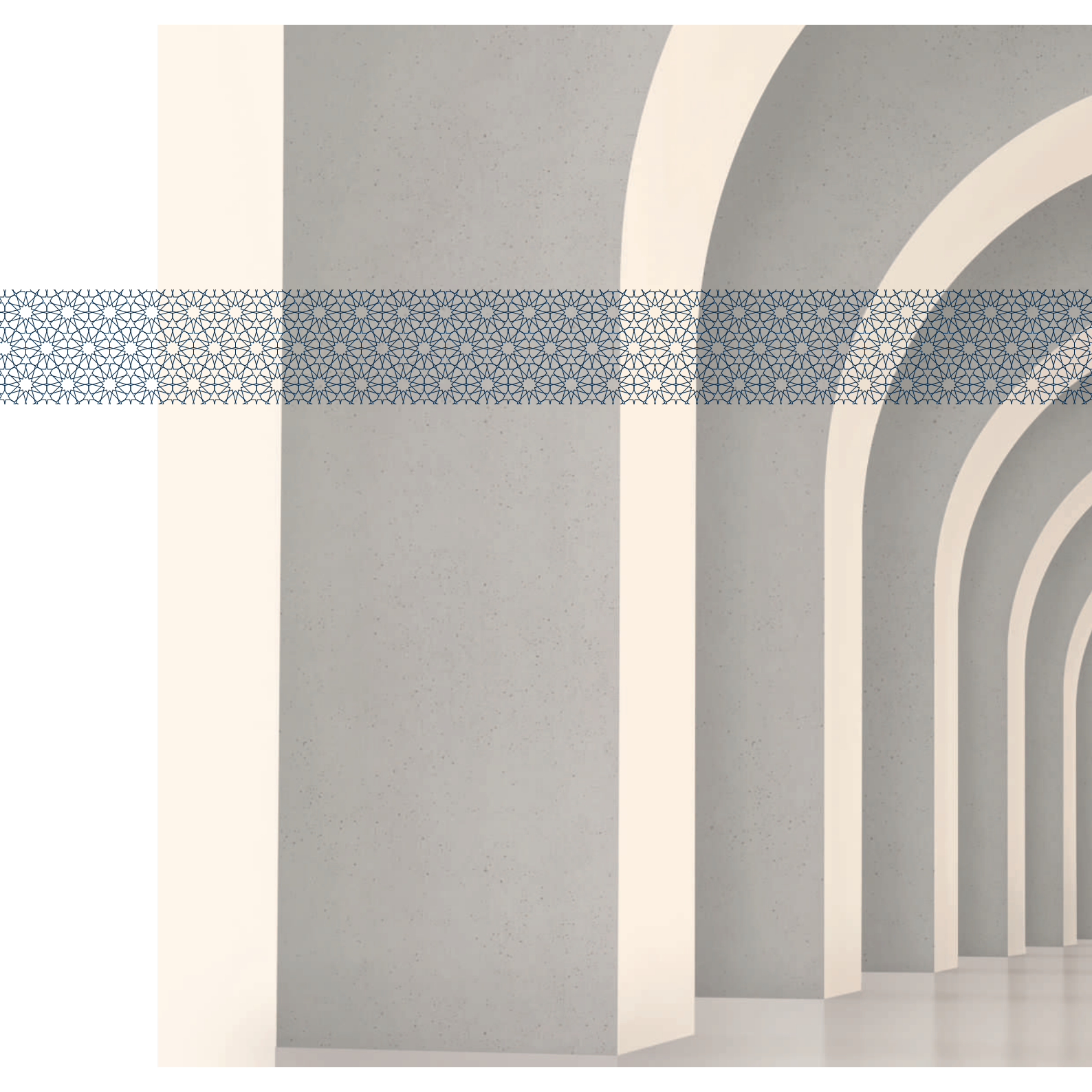
Alkhabeer Corporate Finance Department provides comprehensive financing services that cater to the needs of its clients and support the growth of the Company's investments, by relying on its knowledge and expertise in providing innovative and appropriate structures for raising capital and providing financial advice.



We aspire to be the advisors of choice to our clients in Saudi Arabia and in the region. Our Corporate Finance offers specialized Sharia compliant capital raising and M&A advisory services to businesses, private investors and families. Our bankers have wide industry specific experience that allows us to innovate compelling structures and solutions for complex transactions.

Our Corporate Finance team works with senior executives on different corporate finance topics focusing on value creation and enhancement, such as capital restructuring, liquidity and cost of capital.

The Department also focuses on providing Shari'acompliant finance structures by capitalizing on its relations with a multitude of financiers and investors, such as banks, investment funds, sovereign entities, private equity companies and family offices. The Department is also working on reviewing cash flow forecasts and requirements, in addition to supporting clients in structuring and securing credit facilities by negotiating with lenders, debt bond holders, and following up with the relevant committees and authorities.

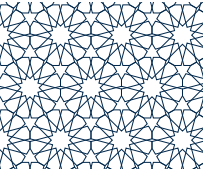


OPERATIONS DEPARTMENT

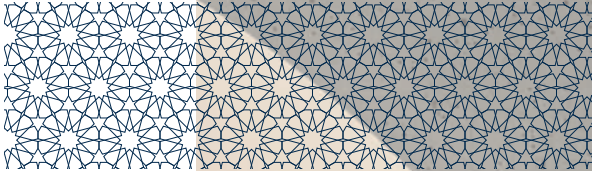
Alkhabeer Capital has acquired extensive experience over the past years in the field of providing operational services, including administrative services, specialized custodian services for managers of investment funds, financial and Waqf institutions and other investment entities, as well as Brokerage services.

Alkhabeer Capital also provides comprehensive and integrated services comparable to what is provided by the largest administrative services companies. We also provide customized solutions to each client's needs that combine efficient operations and technical capabilities, following a methodology based on providing the best specialized experts and the latest technology. Thus, we are always able to perform the required work at the highest levels of quality and on time. Our specialized expertise includes investing in the local and global markets in Private Equity, Real Estate, income-generating assets, equities and money markets.

BUSINESS DEVELOPMENT AND PLACEMENT DIVISION

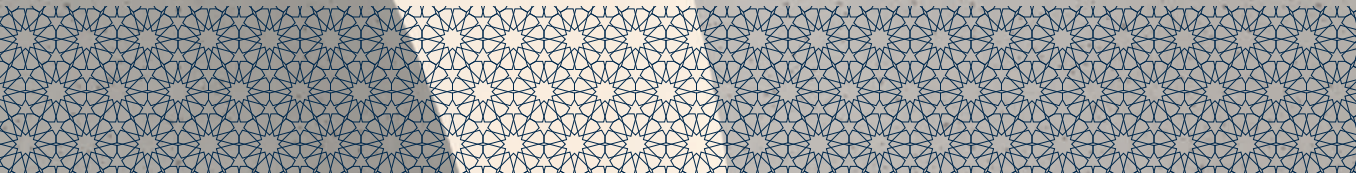


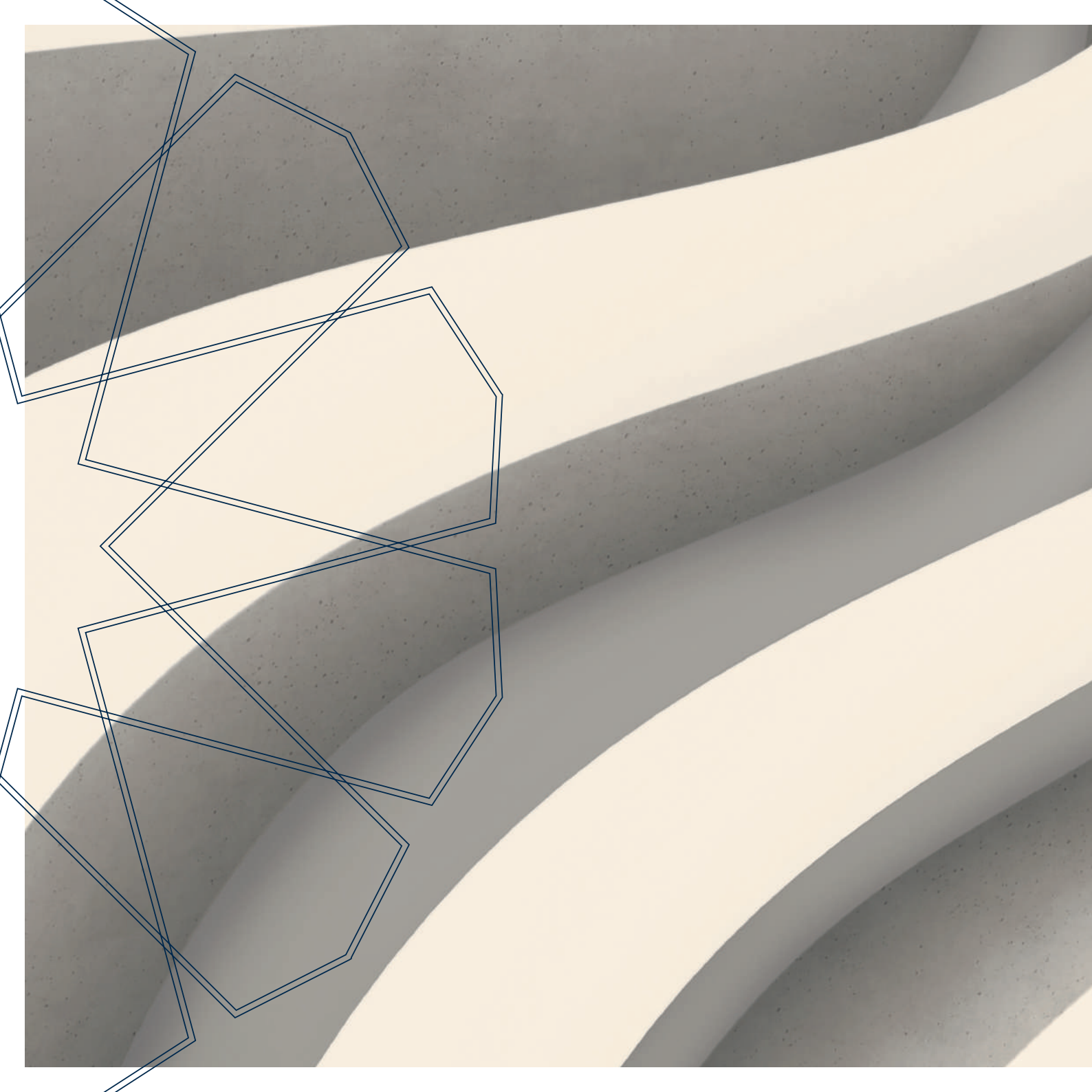
Alkhabeer Business Development and Placement Division aims to create an added value for Alkhabeer Capital in the long term through its clients, markets and relationships.

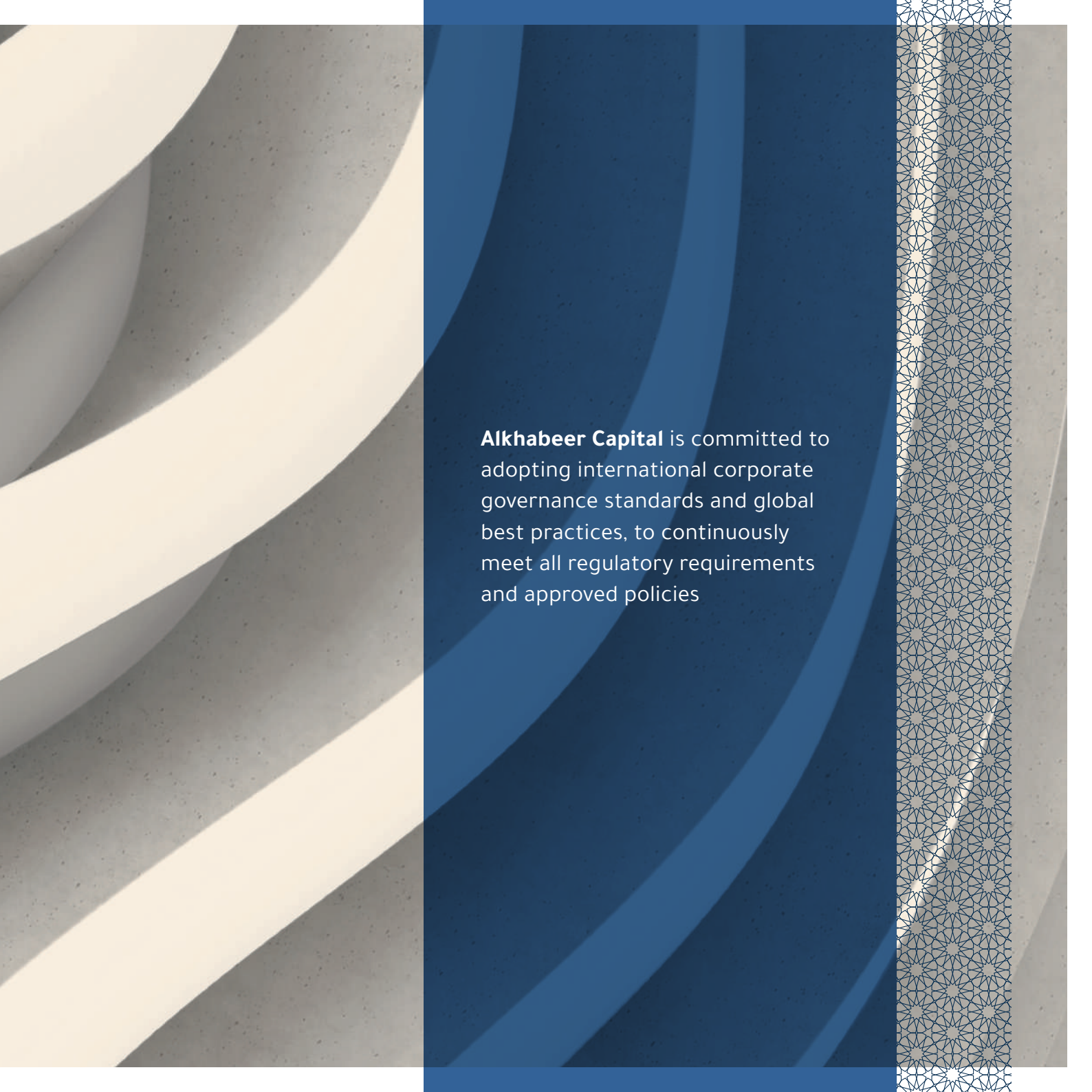


The Division is also benefiting from its extensive knowledge and deep experience in providing Alkhabeer Capital products in the Kingdom of Saudi Arabia and the GCC countries to a wide client base of high-networth individuals, family businesses, institutions and corporations. The Division continues to strengthen the Company's distinguished investment relations with clients and to consolidate bridges of communication with them. Also, introduces clients to new products and transactions offered by the company, communicates with them on their investments in Alkhabeer funds and provides them with regular reports. These cover the latest developments in local, regional and international investment markets.



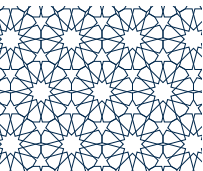






Alkhabeer Capital is committed to adopting international corporate governance standards and global best practices, to continuously meet all regulatory requirements and approved policies

RISK MANAGEMENT DIVISION



The Risk and Governance Division is responsible for the day to-day oversight of the various risks to which Alkhabeer Capital is exposed, including credit, market, operational, regulatory, compliance and money laundering risks.

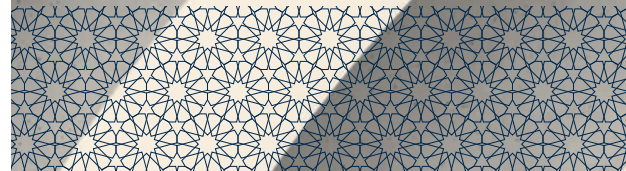
The division employs a wide range of risk assessment, analysis and reporting tools and state-of-the-art risk management models. Independent systems including Mubasher system and World-Check system for reporting anti-money laundering and regulatory compliance. In addition, an internal capital adequacy assessment model has been developed and implemented in line with CMA requirements.

The Company's capital adequacy is monitored monthly covering historic and forecasted figures in order to ensure that the Company maintains adequate capital coverage.

Compliance and MLR Department

While the ultimate responsibility of compliance lies with Alkhabeer Capital's Board of Directors, the Compliance and MLR Department is responsible for the day-to-day activities of compliance functions and is also responsible for setting the strategy and the action plan of the Compliance and MLR Department.

It is important to stress that compliance with regulatory and internal requirements is mandatory for all employees. The Executive Management ensures that all employees are aware of this duty and infuses a culture of commitment among all employees. It also ensures that compliance with regulatory requirements and adherence to the highest standards of professional conduct is observed at all times.



Risk Department

The Risk Department is responsible for the monitoring and approval of counterparty limits; the day-to-day identification, measurement and monitoring of the Company's exposure to market (including liquidity) risk; the update of all policies and procedures for all Departments within the Company; and the development of additional controls to ensure the proper execution of transactions in line with approved policies and procedures, in order to avoid any regulatory and operational risks.

In addition, the Department is responsible for following up on all investment decisions by creating different controls to manage the quality of execution, the reporting of any exceptions, and streamlining the workflow of some processes to ensure the timely and proper execution of transactions.

Risk and Governance Framework

Alkhabeer's Board of Directors manages risks through Board Committees and Alkhabeer's Risk and Governance Division and the Compliance and MLR Department.

Potential Risks and Risk Management Policy

Risk of varying depth and complexity is inherent in Alkhabeer Capital's activities, and is managed through a process of ongoing identification, measurement, and monitoring, and setting proper limits and controls.

CORPORATE GOVERNANCE FRAMEWORK

Corporate Governance Review

Alkhabeer Capital's governance policy includes the principles that regulate the following aspects:

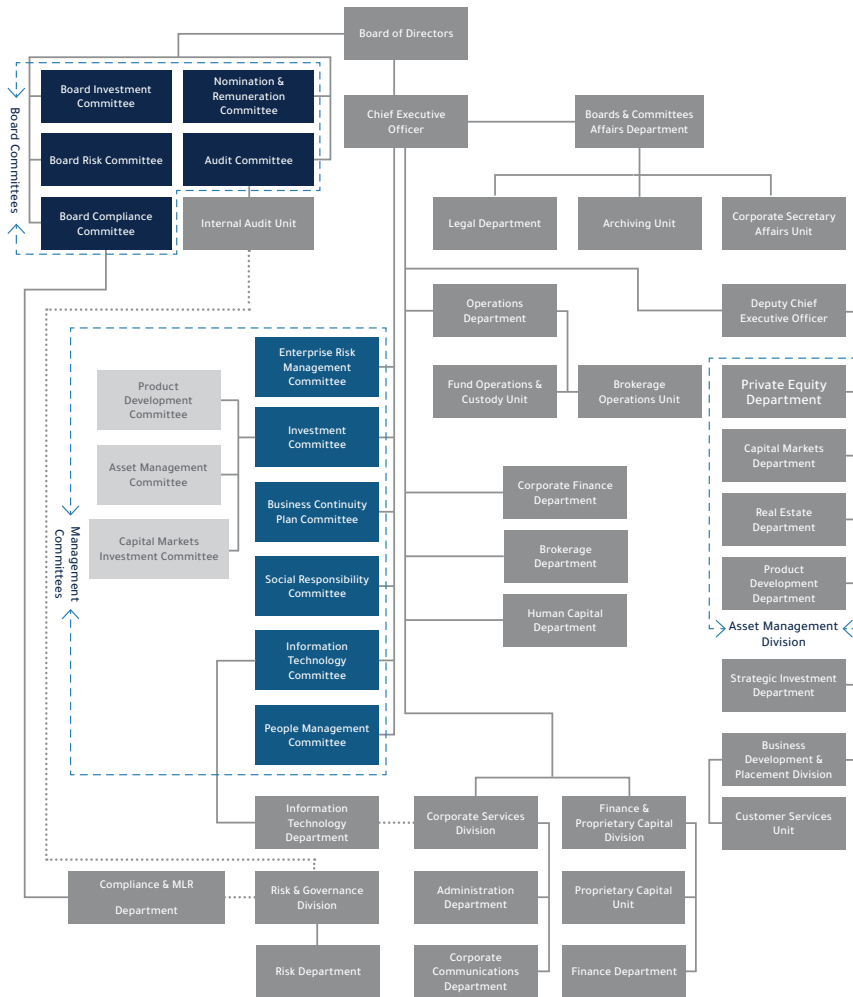
- Management and supervision of operations.
- Promotion of ethical and responsible decisionmaking.
- Timely submission of disclosures.
- Recognition of the legitimate rights of all stakeholders.
- Definition and management of risks.
- Encouragement and rewarding of improved performance

Governance Framework

Alkhabeer Capital's Corporate Governance framework consists of a code of business conduct, conflict of interest, strategy statement, compliance, succession planning, policies and operating procedures, internal control and risk management processes, internal and external auditing procedures, effective communications, disclosure and transparency.

ORGANIZATIONAL STRUCTURE

Alkhabeer Capital's flat and flexible organizational structure encourages a collaborative environment for internal teams and clients alike. This has, in turn, enabled us to build strong enduring relationships that form the bedrock of company our business philosophy.



Division: more than one Department
 Department: two employees or more
 Unit: less than two employees

Board
 Management Committees - Including
 Management Committees
 Management Subcommittees
 Direct Reporting
 Administrative Reporting

BOARD OF DIRECTORS



Ammar Ahmed Sahata

Chairman of the Board
Member of the Board Investment Committee



Musaad Mohammad Aldrees

Vice Chairman
Member of the Board Investment Committee



Saeid Mohamed Binzagr

Member
Chairman of the Board Investment Committee



Mohanad Haydar Binladen

Member
Member of the Audit Committee
Member of the Board Compliance Committee



Samer Sami Solh

Member
Member of the Board Investment Committee



Dr. Issam Zaid Al Tawari

Independent Member
Chairman of Audit Committee



Mohammed Abdulrahman Moumena

Independent Member

Member of Board Risk Committee

Member of the Board Nomination
Remuneration Committee



Dr. Lama Al Sulaiman

Independent Member

Chairman of the Board Compliance
Committee



Ahmed Saud Hamzah Ghouth

Member & CEO

Member of the Board Risk Committee

Member of the Board Compliance Committee
Member of the Board Investment Committee

EXECUTIVE MANAGEMENT



Ahmed Saud Hamzah Ghouth
Chief Executive Officer



Hisham Omar Baroom
Deputy Chief Executive Officer



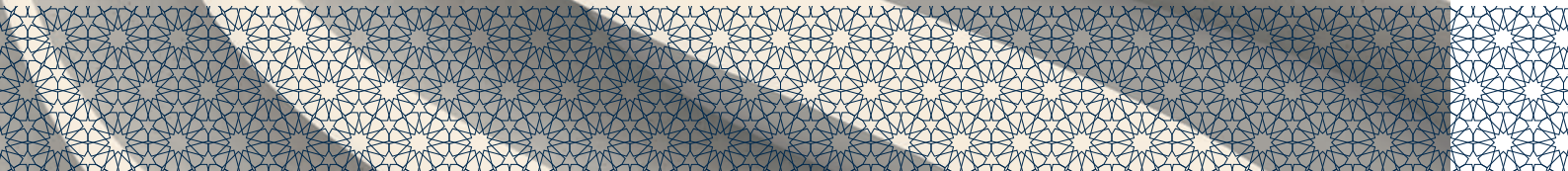
Tamer Abdelraheem
Chief Financial Officer



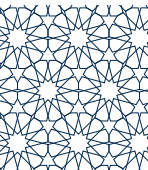
Mazen M. Elkojok
Acting Chief Investment Officer



Ibrahim Saad
Head of Risk and Governance Division



AWARDS



Alkhabeer Capital's continued successes asserted its dominance as a leader in investment management and human resources development, winning the recognition of major regional and international organizations in the financial industry. The speaks volumes of Alkhabeer Capital's role and prominence in the Saudi market, and demonstrates the dedication, creativity, and innovation of its staff.



23RD BEST WORKPLACE IN THE MIDDLE EAST 2025



13TH BEST WORKPLACES IN KSA 2025



11TH BEST WORKPLACE FOR SAUDI NATIONALS 2024



19TH BEST WORKPLACE FOR WOMEN™ - GCC 2024



3RD BEST WORKPLACES IN KSA 2024



29TH BEST WORKPLACE FOR MILLENNIALS - GCC 2024



13TH BEST WORKPLACE IN ASIA 2024



12TH BEST WORKPLACE IN THE MIDDLE EAST 2024



11TH BEST WORKPLACE IN KSA 2023



ALKHABEER GROWTH AND INCOME FUND WON AS THE BEST INNOVATIVE INVESTMENT FUND WITHIN THE INVESTMENT FUNDS 2022 AWARDS FOR



BEST ENDOWMENT INVESTMENT FUND AWARD IN TERMS OF TOTAL RETURN WITHIN THREE YEARS FOR THE ENDOWMENT 2022 INVESTMENT FUNDS CATEGORY FOR



SIXTH BEST WORKPLACE IN THE MIDDLE EAST 2022



THIRD BEST WORKPLACE FOR MILLENNIALS
WITHIN THE FINANCIAL SECTOR 2022



FOURTH BEST WORKPLACE FOR
SAUDI NATIONALS 2022



BEST WORKPLACE WITHIN THE FINANCIAL SECTOR IN
SAUDI ARABIA 2022



THE FORBES MIDDLE EAST'S 'TOP 30 ASSET
MANAGEMENT COMPANIES FOR 2022'



BEST ENDOWMENT INVESTMENT FUND AWARD IN
TERMS OF THE TOTAL RETURN FOR THE
ENDOWMENT INVESTMENT FUNDS
CATEGORY FOR 2021



BEST WORKPLACE FOR NATIONALS 2021 IN THE GCC



BEST WORKPLACES IN ASIA 2021



SECOND BEST WORKPLACE FOR WOMEN WITHIN
THE FINANCIAL SECTOR IN THE GCC 2021



SEVENTH MEDIUM BEST WORKPLACE 2021 IN THE
MIDDLE EAST



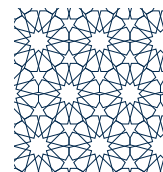
BEST ISLAMIC INVESTMENT MANAGEMENT
COMPANY AND BEST ISLAMIC REIT FUND MANAGER
IN SAUDI ARABIA FOR GLOBAL BRANDS FINANCE
AWARDS



BEST ISLAMIC INVESTMENT MANAGEMENT
COMPANY IN SAUDI ARABIA



BEST NEW INCOME TRADED FUND AND BEST
ISLAMIC REIT REAL ESTATE INVESTMENT TRUST IN
SAUDI ARABIA



A horizontal band of intricate geometric patterns, featuring repeating star and floral motifs in a light blue color, spanning the width of the page.

ALKHABEER CAPITAL

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CR 4030177445

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A large, abstract graphic on the right side of the page. It features a dark gray background with a large, curved, light beige shape that resembles a modern architectural element or a stylized letter 'C'. The shape is positioned in the lower right quadrant, creating a sense of depth and movement.

