

FINANCIAL ADVISORY BOOKLET

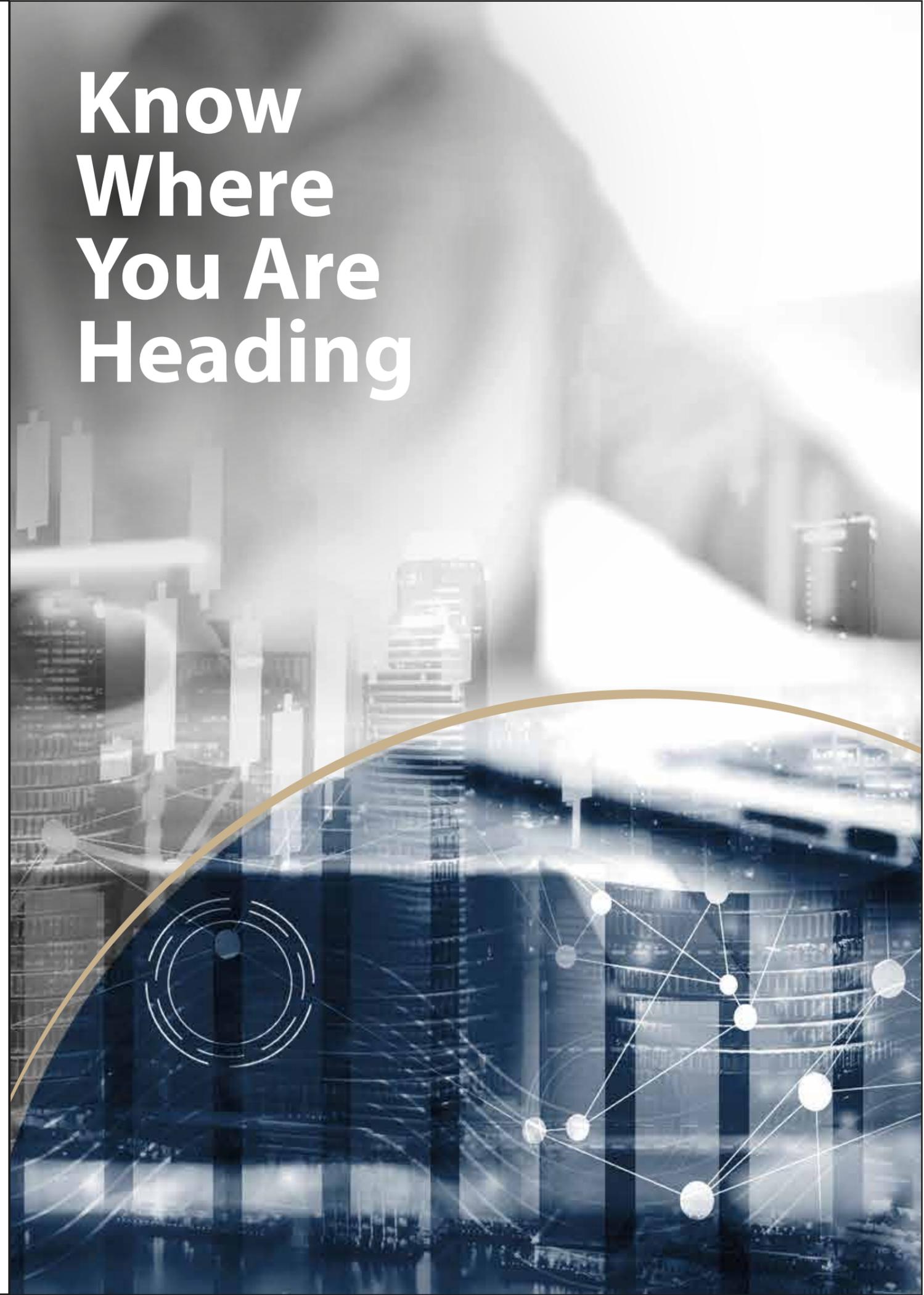
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**Know
Where
You Are
Heading**



OVERVIEW OF SERVICES

- 1 FINANCIAL ADVISORY
- 2 HBTF MUTUAL FUND/JORDAN SECURITIES FUND
- 3 CUSTODY
- 4 TRUSTEESHIP
- 5 ISSUANCE MANAGEMENT (EQUITY/DEBT)

1 FINANCIAL ADVISORY

HBTF offers Financial Advisory services that best fit the requirements of our clients throughout the various sectors.

“YTD” Mandate:



WHY HBTF FINANCIAL ADVISORY SERVICES?

EQUITY FINANCING

Introducing Companies to Private Equity Funds, Financial & Strategic Investors

MERGER & ACQUISITION

Sound Legal, Financial and Operational “M&A” Due-Diligence

RESTRUCTURING

Operational profitability improvement and restoring liquidity & financial position

GENERAL FINANCIAL ADVISORY

Privatization, Risk Assessment Studies for corporates and others

2 HBTF MUTUAL FUND/JORDAN SECURITIES FUND

HBTF Fund has attained the highest rating (5 CROWNS) by TrustNet Middle East



Best Levant Asset Manager of the Year 2012



HBTF Mutual Fund / Jordan Securities Fund is the first registered mutual fund and the largest by Assets Under Management in the local capital market.

It is an open-ended fund that is managed by a team of professional investment fund managers who aim to achieve medium to long term capital appreciation by investing in stocks issued in the local equity market as well as in debt securities issued by the Jordanian government and other public entities in Jordan.

▶ KEY FACTS

- Inception Date:** October, 2001
- Base Currency:** Jordanian Dinar
- Assets Under Management “AUM”:** JOD 2.5 million
- Subscription Fee:** 0.75%
- Management Fee:** 0.50% per annum
- Performance Fee:** 20% per annum for returns above a benchmark
- Investment Trustee Fee:** 0.25% per annum
- Valuation Frequency:** Bi-Monthly

• Liquidity:

- The Fund is the largest by Assets Under Management “AUM” among its local peers.
- Minimum subscription requirements which stands at only 5 units for new subscribers at an affordable Net Asset Value “NAV”.
- Both Subscription and Redemption are of a monthly frequency.
- Cash has a minimum threshold at 10% of the AUM.

• Performance:

- The Fund achieves appealing returns that outperform ASE Index (Year-to-Date “YTD”, 3-Year, 5-Year & Since Inception returns).



WHY INVEST IN THE HBTF MUTUAL FUND/ JORDAN SECURITIES FUND?

• Diversification:

- The Fund is well diversified in terms of asset classes allocating 60-70% of its AUM in the equity market, while 30-40% are invested in risk-free debt securities issued by the Jordanian Government as well as term deposits. This provides optimal balance between asset classes in order to achieve the highest return for the target risk levels

• Active Management:

- The Fund is managed by a dedicated team of professional and well-qualified managers.

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CUSTODY

Being amongst the first banks in the country to acquire all necessary licenses and certifications from the concerned regulatory bodies, HBTF offers Custody Services for safekeeping financial securities & instruments.

▶ Debt Instruments

- Debt instruments issued and guaranteed by Jordanian government and Corporate Bonds in JOD.
- Bonds and Structured Products issued in regional and international debt markets in USD and other major foreign currencies.

▶ USD 100 MILLION

OF ASSETS ARE CURRENTLY MANAGED UNDER HBTF CUSTODY INCLUDING GOVERNMENT AND CORPORATE BONDS

• Understanding Clients' Needs:

- Custody services are offered based on our understanding of the clients' needs.

• Awareness of Regulations:

- HBTF has the appropriate knowledge and awareness of the regulations issued by the regulatory bodies in the local, regional and international markets.

WHY HBTF CUSTODY SERVICES?



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TRUSTEESHIP

To provide our clients with a sense of security and protect their interests, HBTF extends Trusteeship services to investors upon request.

▶ INVESTMENT TRUSTEESHIP

As an Issuance Trustee for bonds issued in the local market in JOD, USD and other major foreign currencies, HBTF has the fiduciary powers to enforce the prospectus terms, and hence acts on behalf of the bondholders to protect their interests if the bond issuer violates such terms.

HBTF is a pioneer in providing Issuance Trustee services for bonds of well-renowned corporates. It is considered the Issuance Trustee for the biggest bond issuance in Jordan ("SPIC")

▶ INVESTMENT TRUSTEESHIP

Upon its assignment, HBTF oversees its clients' discretionary investments (such as investment portfolios and funds in JOD) with Investment Managers in order to make sure that such managers are in compliance with the originally agreed upon investment objectives.

Issuance Trusteeship

• Commitment:

- HBTF extends a solid commitment to the bondholders to protect their interests by enforcing the terms that govern their investments and continuously monitoring them.

• Legal Capabilities:

- A highly qualified and reliable team of counsels within our legal department are at the disposal of the issuance trustee scope whenever needed.

Investment Trusteeship

• Due-Diligence:

- HBTF has the ability to perform proper due-diligence and strategy verification on investments.

Investment Universe:

- HBTF investment knowledge covers a wide range of asset classes providing our clients with a feeling of comfort that their his investments are being efficiently monitored by us.

Why HBTF Trusteeship Services?

ISSUANCE MANAGEMENT (EQUITY/DEBT)

HBTF offers Issuance Management Services for local, regional and international corporates on both Equity and Debt offerings in local and foreign currencies.

► Initial Public Offering “IPO”

- Equity and Debt issued by Public Listed Companies.

► Private Placement

- Equity and Debt issued by Private Companies
- Equity and Debt issued by Public Listed Companies.

HBTF has managed the issuance of JOD 60 million by Amman Greater Municipality.

Issuance Trusteeship

- **Understanding Clients’ Needs:**
 - Identifying the client’s needs in terms of financing, its structure and method is our priority as an Issuance Manager.
- **Certified Team:**
 - The interest of our client is preserved through assigning a qualified team of certified analysts to perform the issuance management.
- **Scope & Ability to Secure Funding:**
 - Once the need is identified, our scope covers conducting a roadshow or marketing campaign (as the case may be) that aims to get potential investors feedback.
 - The advantage we offer stands at our ability to negotiate with the potential investors, secure the required funding and close the deal.
 - HBTF is a leading bank in Jordan with a well diversified network of (potential) investors.
- **Awareness of Regulations:**
 - HBTF has the appropriate knowledge and awareness of relevant regulations issued by the regulatory bodies in the local, regional and international markets.

WHY HBTF ISSUANCE MANAGEMENT SERVICES?