



A J M A N W E A L T H

————— *By Invitation*



Wealth Management Overview

Ajman Bank – Enabling the Northern Emirates Growth Cycle

Just as Abu Dhabi built its rise on scale and sovereign capital, and Dubai on consolidation and global connectivity, the Northern Emirates are now shaping their own economic chapter — defined by agility, accessibility, cost efficiency, and untapped wealth creation.

This structural shift is no longer theoretical. It is being institutionalized through long-term development agendas, most notably Ajman Vision 2030, which prioritizes:

- ✓ Economic diversification
- ✓ Industrial expansion
- ✓ Tourism development
- ✓ Infrastructure investment
- ✓ Sustainable capital formation



Wealth Management Overview

Ajman Bank Is the Right Wealth Partner for UHNW Entrepreneurs

For ultra-high-net-worth entrepreneurs, wealth management is not only about preservation — it is about strategic growth, liquidity optimization, succession planning, and intelligent risk deployment.

Ajman Bank offers a proposition uniquely aligned with the mindset and needs of founders and business owners.

Entrepreneur-to-Entrepreneur Understanding

Ajman Bank's core strength lies in serving:

- SME founders
- Industrialists
- Trading houses
- Family-owned enterprises

This ecosystem proximity allows the Bank to understand:

- Business cycles
- Cash-flow volatility
- Expansion funding needs
- Cross-border trade structures

For UHNW entrepreneurs, this translates into advice that is commercially intelligent — not purely theoretical.



Wealth Management Overview

Strong Financial Backing & Profit Momentum:

- **AED 500 million** Net Profit After Tax
- **25%** year-on-year growth
- Listed on the Dubai Financial Market
- **25%** government ownership

For UHNW clients, financial strength ensures institutional stability — critical for large deposits, structured facilities, and long-term wealth mandates.



Wealth Management Overview

Integrated Corporate & Personal Structuring:

Entrepreneurs require seamless integration between:

- Corporate financing
- Personal wealth allocation
- Liquidity events
- Succession planning
- Asset protection

Ajman Bank provides coordinated solutions across corporate banking and wealth management — reducing fragmentation between business and personal financial strategy.

Shari’ah-Compliant & Ethical Investment Framework:

For entrepreneurs seeking disciplined capital deployment, the Bank offers:

- Sukuk investments
- Asset-backed structures
- Income-generating portfolios
- Risk-managed financing solutions

This framework promotes capital preservation while enabling growth.



Wealth Management Overview

Agility & Direct Access:

UHNW entrepreneurs value:

- Speed of execution
- Direct access to decision-makers
- Customized structuring
- Confidentiality

Ajman Bank's operating model enables faster approvals and relationship-led engagement — a significant advantage over larger, slower institutions.

The Strategic Value Proposition

For UHNW entrepreneurs, Ajman Bank delivers:

- Institutional stability with government backing
- Strong profitability and disciplined growth
- Access to emerging regional opportunity
- Integrated corporate and personal advisory
- Shari'ah-aligned wealth structuring
- Relationship-driven service

In a market where scale dominates headlines, Ajman Bank offers something different: proximity to growth, agility in execution, and alignment with entrepreneurial ambition..



Wealth Management Overview

WEALTH MANAGEMENT

Risk Management

Portfolio construction is guided by disciplined risk management practices, diversification across asset classes, and a preference for instruments with lower volatility profiles. Currency exposure and market risks are managed through established execution, hedging, and settlement frameworks, where appropriate, to protect portfolio value in varying market conditions.

Solutions

Products

Franklin
Templeton

Azimut
Global

Blackrock
iShares

Share
Financing

Treasury

Sukuk,
Custody & FX

Bespoke
Investment

DPM

Active
Advisory

Risk Management

Clients benefit from structured advisory support grounded in institutional research and market intelligence. Investment portfolios may be tailored to reflect specific yield expectations, liquidity requirements, and risk tolerances, ensuring alignment with each family's or institution's long-term objectives.



Wealth Management Product Overview

Product Offerings:

- Third-party funds, along with a brief description of each product.
 - *Third-Party Funds provide access to specialist managers and global diversification opportunities, current listed funds with Ajman Bank include:*
- ✓ Franklin Shariah Global Multi-Asset Income Fund.
 - ✓ Franklin Templeton Shariah Global Equity Fund
 - ✓ Franklin Shariah Technology Fund
 - ✓ Azimut Global Sukuk Funds.
 - ✓ Blackrock iShares MSCI World Islamic UCITS ETF.
 - ✓ Blackrock iShares MSCI Emerging Markets Islamic ETF



Wealth Management Treasury Overview

Treasury Offerings:

As requested, here is attached a comprehensive view of Treasury's current offerings relevant to the Wealth division, related to the highlighted points: -

Active Advisory.

Provides continuous market insights, trade ideas, and tactical recommendations for informed client decisions.

- TCM provides succinct, high-value market intelligence through its monthly Market Insights and Fixed Income Bulletins, complemented by daily market updates."

DPM (where applicable).

- Ajman Bank does not offer Discretionary Portfolio Management (DPM) services, as the bank does not hold the requisite regulatory license permitting it to execute investment decisions independently on behalf of clients."

Bespoke Investment Services.

Offers customized investment structures tailored to client goals including income, growth, or risk preferences.

- TCM - Investment Advisory delivers tailor-made fixed-income portfolio solutions designed to align precisely with each client's targeted yield requirements and defined risk appetite

Sukuks.

Provides fixed-income investments that comply with Shariah principles, offering periodic income with reduced volatility.

- "The current sukuk List comprises more than 130 listed securities, with the portfolio continually expanding as new issuances come to market."
- "Sukuks provide stable income, diversification, and lower volatility for Shariah-compliant portfolios."

Custody and FX Solutions.

FX Solutions help clients manage currency risk via spot, forward, and hedging tools effectively, current available products and services with Ajman Bank includes:

- Spot 120 currencies & Wa'd Foreign Exchange 10 Major currencies.
- Derivatives.
- Commodities.



THANK YOU