



Introduction

Exchanges are well-known marketplaces designed to facilitate trading in different activities. Specialized exchanges are considered the most attractive and flexible channels of local and global capital to invest in their marketplaces. These exchanges have benefited from using the latest technologies that enable investors to facilitate real-time trading from anywhere in the world.

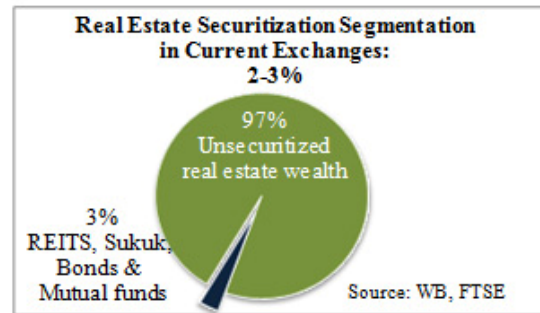
Existing Exchanges

- ✓ Financial Stock Exchange
- ✓ Currency Exchange
- ✓ Energy Exchange
- ✓ Commodity Exchange
- ✓ Precious Metals Exchange
- ✗ Real Estate Exchange

Despite the worldwide growth of the exchange industry, it still does not include the real estate activity, and **there is no specialized real estate stock exchange that can manage and facilitate financing or trading in real estate projects** and this has a direct impact on every aspect of human life.

Real Estate Wealth

Real estate wealth is the single largest asset class, and this asset is none other than planet Earth. Land is imperishable and non-expandable commodity, while, on the other hand, it remains developable with productive projects. These productive projects are the main engine driving the growth of the real economy of nations.



Real estate wealth represents almost $\frac{2}{3}$ of global wealth and considered the safest haven for capital. Lately, there is a growing trend worldwide to securitize real estate assets in the form of traditional investment vehicles such as investment trusts, Sukuk, Bonds and its derivatives. The vulnerability of these vehicles continues to perpetuate the current global crisis. As World Bank and FTSE statistics shows, **the volume of securitized real estate in financial markets is a mere 3% of the global real estate wealth.**

Current Nature of Investments

The current nature of real estate investment relies on traditional methodologies in most countries, including developed ones. The financing technique, as well as the trading and settlement, are major obstacles, where the investor needs to be present as a principal or be represented by an agent due to lack of using technology.

On account of traditional methodologies, real estate wealth has been adversely affected by many critical deficiencies and non-ethical practices that have shackled real estate wealth, resulting in:

- (1) Large disparity between supply and demand.
- (2) Inefficient pricing and market injustice.
- (3) Lack of transparency and market awareness.
- (4) Difficulty in facilitating foreign investment.
- (5) Increase in money laundering activities.



Introduction to RBNCO

Owing to the gigantic real estate investment market, the untapped potential and unsecuritized real estate wealth, the unavailability of a modern real estate marketplace, as well as the virginity of the industry, **RBNCO seized the opportunity to take the lead in developing the first fully automated real estate exchange.**

To achieve this goal, RBNCO has built a **unique and robust business model** for an independent real estate exchange akin to but different from other specialized exchanges. RBNCO has implemented a state of the art technology to facilitate real-time trading, clearing and settlement, and to enable all investors to monitor their investments through round the clock live-feed. RBNCO has also created flexible and dynamic rules, regulations, standards and policies in order to govern and organize all kinds of real estate investment, raising market efficiency, transparency and justice and achieving the highest rates of sustainable development in various sectors. RBNCO will also minimize risks, globalize opportunities and maximize chances.

RBNCO aims to provide both primary and secondary real estate markets. The primary market will organize the securitization and financing of projects of all types and sizes - new, developing and developed, as well as small, medium, large and mega-projects. The secondary market, on the other hand, will list and classify these projects fairly and transparently. In addition, it will monitor and implement instant trading, clearing and settlement during the life cycle of the projects. The secondary market will include eight sectors, namely the (1) residential, (2) commercial, (3) industrial, (4) infrastructural and (5) agricultural, as well as (6) developing raw land, (7) tourism and (8) services.

RBNCO is convinced that it will be the pioneer in this field, and will play the role of market stabilizer and real estate investment hub. The RBNCO business model is based partly on e-solution, which consists of more than 8,000 electronic pages and took more than 90,000 working hours to compile. This model has achieved wide recognition, and the company has allied with conglomerates of international repute and experience in many disciplines - technical, legal, administrative, etc.

Why a real estate stock exchange?

- ✓ The fundamental difference between the investment structures of real estate, especially where the projects are redeemed by ownership, and the financial market structure.
- ✓ A major difference between the radical nature of real estate investments with slow fluctuations and the financial markets with heightened risk and volatility.
- ✓ The gigantic value of unsecuritized and untapped real estate assets.
- ✓ Lack of a dynamic financing mechanism.
- ✓ Lack of a comprehensive system that accommodates small-, medium- and large-sized real estate projects.
- ✓ Lack of initiative in using the latest technology to trade, manage, monitor and classify real estate projects.
- ✓ The high cost of traditional investments which has prevented small capital from investing in real estate projects.



Vision

To be the pioneer of establishing and managing real estate exchanges worldwide.

Mission

To provide an efficient, transparent and attractive real estate marketplace, that simplify market operations, and drives liquidity to develop productive projects and enhance the real economy.

Activities

To organize the financing and listing of real estate projects and properties within specialized sectors, implementing instant trading, clearing and settlement, and providing indices and periodic market reports.

Clientele

All entities involved in the real estate world, including but not limited to financial centers, real estate developers, financial institutions, asset managers, key real estate players, market makers, brokers, construction companies, property owners and investors.

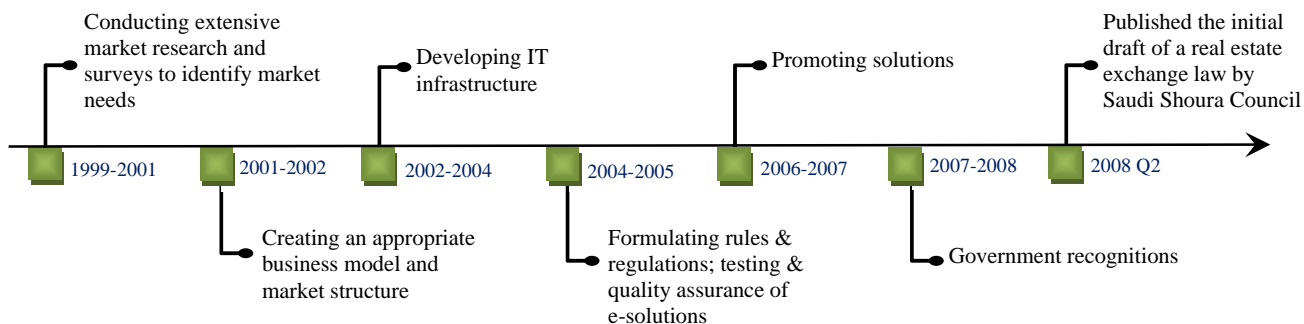
Distinction

- ❖ *Specialization*
- ❖ *Swift project financing*
- ❖ *Fair valuation & classification*
- ❖ *Simple trading*
- ❖ *Real-time monitoring*
- ❖ *Flexible investment diversification*
- ❖ *Gateway to small capital*

Objectives

- (1) To relocate real estate investments and development from local and traditional to global industry.
- (2) To bridge the financing gap of developing productive projects that enhances the real economy.
- (3) To provide secondary market to facilitate real-time trading, clearing and settlement.
- (4) To raise market efficiency, justice and transparency by providing fair valuation, real-time monitoring, timely disclosures, classification and diversification.
- (5) To provide a single organization that accommodates small, medium and large real estate projects and protect investments from traditional risks.

Milestones





Top Benefits

For Government:

- (1) Providing a dedicated marketplace tailored to the requirements of real estate investments.
- (2) Enhancing both sustainable development and the national economy through productive projects, and saving infrastructure costs by means of mass development schemes.
- (3) Obtaining additional revenue through new trading vehicles.
- (4) Attracting foreign investments.
- (5) Providing nationals with residential units at cost price and new job opportunities.

For Financial Institutions:

- (1) Providing coverage services and management of IPOs.
- (2) Providing brokerage services and managing additional investment funds.
- (3) Increasing the number of clients and investors.
- (4) Providing individuals and institutions with new lines of financing.
- (5) Achieving sustainable growth through low-risk investment channels.

For Developers/Property Owners (Issuers):

- (1) Accessing swift liquidity to enhance credibility, confidence and financial standing, and improve competitive advantage, leadership, branding and efficiency.
- (2) Benefiting from access to a wider base of investors in order to relocate from a local operation to an international network.
- (3) Undertaking large property developments utilizing public capital and achieving fair pricing.
- (4) Providing flexible exit strategies for partners and interim investors.
- (5) Benefiting from RBNCO's marketing facilities.

For Investors:

- (1) Investing directly in profitable properties through small capital.
- (2) Reducing investment costs and accessing diversified investment portfolios
- (3) Owning a home at cost price.
- (4) Monitoring developing projects through a live-feed prior to investing and throughout the life cycle of the project.
- (5) Accessing disclosure reports, real-time market readings and indices.

Top 10 Recognitions

Capital Market Authorities and Stock Exchanges

- (1) His Excellency the Director General of DIFC, Dr. Omar Bin Sulaiman (UAE).
- (2) Chairman and CEO of the OMX Group, Mr. Magnus Bocker (Sweden).
- (3) Deputy CEO of the Qatar Financial Market Authority, Mr. Nasser Al Shaibi (Qatar).
- (4) CEO of the Dubai International Financial Centre (DIFC), Mr. Nasser Al Shaili (UAE).
- (5) Director of the Bahrain Stock Exchange, Mr. Fouad Al Rashid (Bahrain).
- (6) CIO of the Shanghai Futures Exchange, Mr. Dapeng Li (China).
- (7) Ex. VP of the Singapore Stock Exchange, Mr. Chew Sutat (Singapore).
- (8) CEO of Bursa Malaysia, Mr. Dato Yusli (Malaysia).
- (9) Chief Representative of the Tokyo Stock Exchange, Mr. Masaki Suzuki (Japan).
- (10) Chairman of the Cairo & Alexandria Stock Exchanges, Mr. Maged Shouky (Egypt).

Government Officials and Corporate Officers

- (1) His Excellency the General Secretary of the Arab League, Mr. Amr Mousa. (Egypt)
- (2) His Excellency the Deputy Prime Minister, Dr. Zeyad Freez, (Jordan).
- (3) His Excellency the Minister of Finance and the Economy, Mr. Yousuf Hussain Kamal (Qatar).
- (4) His Excellency the Chairman of the Shoura Council, Dr. Saleh Bin Abdullah Bin Hamaed (KSA).
- (5) Partner & Exe. Manager of McKinsey & Company, Dr. Jaap Kalkman (Bahrain).
- (6) Directors of Think London, Mr. Michael Gourlay, and Mr. Brian Long (UK).
- (7) CEO of Tamweel Co, Mr. Adel Al Shirawy (UAE).
- (8) His Excellency Sulaiman Al Homaid, General Organization for Social Insurance (KSA).
- (9) Chairman of the Saudi Chamber of Industry and Commerce, Mr. Abdul Rahman Al Jeraisy (KSA).
- (10) Founder & CEO of Gulf One Investment Bank, Dr. Nahed Taher (KSA).