



**DEVOTED TO  
INTERNATIONAL BUSINESS**

**ABOUT US**



**UP TO MARCH 2017**

*It is not the strongest species that survive, nor the most intelligent, but the ones most responsive to change...*

*C. Darwin*

*...so and just in case, start using Banca UBAE for your international business.*

◆ *مصرفكم للعمليات الدولية* ◆  
◆ *Your Bank for International Operations* ◆

**DISCLAIMER STATEMENT**

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## CONTENTS

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|                |   |
|----------------|---|
| <b>4</b>       | A brief history of Banca UBAE               |
| <b>5</b>       | LFB's banking network                       |
| <b>6</b>       | Our mission and business                    |
| <b>7</b>       | Italy overview                              |
| <b>8</b>       | Fact sheet                                  |
| <b>9</b>       | Why Banca UBAE: our strengths               |
| <b>10</b>      | International coverage                      |
| <b>11</b>      | Products and services: Trade Finance        |
| <b>12</b>      | Products and services: Syndication & Energy |
| <b>13</b>      | Products and services: Factoring            |
| <b>14 – 16</b> | Products and services: Finance              |
| <b>17– 19</b>  | Standard Settlement Instructions (SSI)      |
| <b>20 – 25</b> | Contacts                                    |
| <b>26</b>      | Our network and international consultants   |

## A BRIEF HISTORY OF BANCA UBAE

Banca UBAE established in Rome in 1972 is a trusted advisor and a privileged partner for companies and financial institutions looking to establish or expand business ties between Italy and North and Sub-Saharan Africa, the Middle East, the Indian subcontinent and South Eastern European Countries, namely a “niche” bank offering customized solutions with high quality service.

### Current Shareholding:

|  |        |  |
|--|--------|--|
| <b>BANKS</b>   |        |  |
| <i>Libyan Foreign Bank, Tripoli*</i>                             | 67.55% |  <p>المصرف الليبي الخارجي<br/>Libyan Foreign Bank</p>   |
| <i>Unicredit SpA, Rome</i>                                       | 10.79% |  <p>UniCredit</p>   |
| <i>Banque Centrale Populaire, Casablanca</i>                     | 4.66%  |  <p>BANQUE POPULAIRE</p>  |
| <i>Banque Marocaine Dce, Casablanca</i>                          | 4.34%  |  <p>BMCE BANK<br/>البنك المغربي للتجارة الدولية</p>   |
| <i>Intesa Sanpaolo SpA, Turin</i>                                | 1.80%  |  <p>INTESA  SANPAOLO</p> |
| <b>ITALIAN CORPORATE COMPANIES</b>                               |        |  |
| <i>Eni Adfin SpA (Eni Group), Rome</i>                           | 5.39%  |  <p>Eni</p>   |
| <i>Sansedoni Siena (Fondazione Monte Paschi di Siena), Siena</i> | 3.67%  |  <p>SANSEDONI</p>   |
| <i>Telecom Italia SpA, Milan</i>                                 | 1.80%  |  <p>TELECOM<br/>ITALIA</p>  |

\*Libyan Foreign Bank is the largest bank in Libya

# INT'L BANKING NETWORK OF OUR MAIN SHAREHOLDER: LIBYAN FOREIGN BANK – TRIPOLI



**UK**

British Arab Commercial Bank



**LEBANON**

North Africa Commercial Bank



**MALI**

Banque Commerciale du Sahel



**ALGERIA**

Banque du Maghreb Arabe pour l'Investissement et le Commerce (BAMIC)



**BAHRAIN**

Alubaf Arab International Bank



**TOGO**

Société InterAfricaine de Banque (SIAB)



**ITALIA**

Banca UBAE



**JORDAN**

- The Housing Bank for Trade & Finance
- Arab Jordan Investment Bank



**ZIMBABWE**

CBZ Bank



**FRANCE**

- UBAF Paris
- Banque BIA



**TUNISIA**

- Alubaf International Bank
- North Africa International Bank
- Banque Tuniso-Libyenne



**UGANDA**

Tropical Bank



**SPAIN**

Aresbank SA



**EGYPT**

- Arab International Bank
- Suez Canal Bank



**MAURITANIA**

Chinguity Bank



**TURKEY**

Arab Turkish Bank (A & T Bank)



**HONGKONG**

UBAF Hong Kong



**NIGER**

Banque Commerciale du Niger



**UAE**

Arab Bank for Investment and Foreign Trade



**BURKINA FASO**

Banque Commerciale du Burkina



**CHAD**

Banque Commerciale du Chari

## OUR MISSION AND BUSINESS

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To become the preferred advisor and partner for Companies and Financial Institutions wishing to create or enhance commercial, financial, industrial and economic relations between Europe and some countries in **North** and **Sub-Saharan Africa**, the **Middle East**, the **Indian subcontinent**.

- Active staffed dealing room for MM/FX activities
- Experienced and committed multilingual staff in a single location
- We intend to fully express our function of trusted intermediaries, thus contributing to the acceleration of the virtuous circle for sustainable growth of our clients

# ITALY OVERVIEW



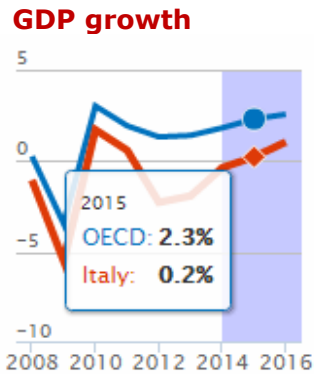
## 2017 National Bank Holidays

|                               |  |
|-------------------------------|--|
| <b>January</b> 1, 6           | <b>August</b> 14 (afternoon only), 15  |
| <b>April</b> 16, 17, 25       | <b>November</b> 1  |
| <b>May</b> 1                  | <b>December</b> 7 (Milan only ), 8, 24 (afternoon only), 25, 26, 31(afternoon only ) |
| <b>June</b> 2, 29 (Rome only) | <b>Week-end closing:</b> Saturdays and Sundays                                       |

\*Kindly note that any payments received with the above-mentioned value dates shall be carried out on the following working day.

GDP growth is expected to rise to 1.4% in 2016 and 2017. The labour market is improving, helping to drive private consumption higher. However, bank credit remains constrained due to the large and still rising amount of non-performing loans, hampering investment growth. Sluggish export market growth is hindering exports. Large, although declining, economic slack will contain consumer price and wage inflation.

The government budget deficit will continue to decline gradually, as the economic recovery raises tax revenue and interest payment on the public debt decline. Extending the cuts in social security contributions is a priority to consolidate the recovery of the labour market. Further measures to address banks' holdings of non-performing loans would strengthen the recovery. Permanently shifting the tax burden from labour to consumption and real estate, and raising environmental taxes would strengthen the foundations of stronger, greener and more inclusive growth.



## FACT SHEET (Eur)

| BALANCE SHEET                | 31 Dec 2013<br>(audited) | 31 Dec 2014<br>(audited) | 31 Dec 2015<br>(audited) |
|------------------------------|--------------------------|--------------------------|--------------------------|
| ☐ <b>total assets</b>        | <b>1,741,190,063</b>     | <b>3,392,055,257</b>     | <b>2,786,816,993</b>     |
| ☐ earning assets             | 1,690,814,557            | 3,169,974,323            | 2,723,338,598            |
| ☐ funding                    | 1,502,008,809            | 3,246,034,880            | 2,644,472,308            |
| ☐ net worth                  | 198,331,394              | 208,313,802              | 213,350,280              |
| ☐ net result                 | 10,152,522               | 9,552,846                | 6,847,514                |
| ☐ eligible net worth         | 306,996,148              | 289,377,942              | 317,448,747              |
| ☐ subordinated loans         | 100,000,000              | 100,000,000              | 100,000,000              |
| <b>EARNINGS</b>              |                          |                          |                          |
| ☐ net interest income        | 26,308,875               | 22,745,387               | 18,557,121               |
| ☐ net commissions            | 12,800,450               | 13,271,507               | 13,247,423               |
| ☐ net financial income       | (132,540)                | 1,788,600                | 5,355,805                |
| ☐ trading profit             | 38,976,785               | 42,918,146               | 37,160,349               |
| ☐ net result                 | 10,152,522               | 9,552,846                | 6,847,514*               |
| <b>LCs AND LGs</b>           |                          |                          |                          |
| ☐ non-oil L/Cs turnover      | 1,037,670,000            | 1,607,970,000            | 773,322,066              |
| ☐ oil L/Cs turnover          | 1,499,080,000            | 993,710,000              | 582,912,795              |
| ☐ guarantees turnover        | 166,356,350              | 281,374,620              | 100,781,752              |
| ☐ guarantees outstanding     | 337,625,650              | 424,990,450              | 384,143,173              |
| <b>RATIOS</b>                |                          |                          |                          |
| ☐ ROE                        | 6.05%                    | 5.69%                    | 3.88%                    |
| ☐ ROI                        | 0.32%                    | 0.15%                    | 0.13%                    |
| ☐ NPL Ratio                  | 0.13%                    | 0.55%                    | 0.16%                    |
| ☐ <b>TIER I</b>              | <b>16.36%</b>            | <b>13.19%</b>            | <b>11.67%</b>            |
| ☐ TIER II                    | 7.91%                    | 4.99%                    | 5.37%                    |
| ☐ <b>Total Capital Ratio</b> | <b>24.27%</b>            | <b>18.18%</b>            | <b>17.04%</b>            |
| ☐ net worth/total assets     | 11.39%                   | 6.14%                    | 7.65%                    |



## *WHY BANCA UBAE: OUR STRENGTHS*

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### **LOCAL EXPERTISE**

- ❑ comprehensive and long-standing knowledge of the culture, markets and regulatory framework of the country in North and Sub-Saharan Africa, the Middle East, the Indian Subcontinent and East European
- ❑ strong business and institutional ties, thanks not least to UBAE's core shareholders
- ❑ flexible service also for business from/with less well-known international banks

### **FOCUS ON TRADE FINANCE**

- ❑ supply chain trade finance products are the most important line of business for Banca UBAE: i.e. letters of credit, collections and guarantees
- ❑ strong record in servicing international trade in crude oil and other energy products
- ❑ renowned competence in taking and managing country, credit and financial risks

### **PROFESSIONAL ASSISTANCE**

- ❑ from a network of expert advisors based in key locations across North Africa, the Middle East, Indian subcontinent and certain Balkan countries.

### **TAILOR MADE CONSULTANCY SERVICES**

- ❑ Cooperation Agreements in place with major Italian regional Banks to perform international business on behalf of their clients.

## INTERNATIONAL COVERAGE

**Banca UBAE is continuously reviewing its procedures in order to offer its correspondents and clients the best and most comprehensive assistance available**, both in term of services and products as well as cost-efficiency especially in the following core business countries, in order to create added value.

|                    |              |
|--------------------|--------------|
| Albania            | Malaysia     |
| Algeria            | Mauritania   |
| Angola             | Montenegro   |
| Austria            | Morocco      |
| Bahrain            | Mozambique   |
| Bangladesh         | Nepal        |
| Bosnia-Herzegovina | Oman         |
| Bulgaria           | Pakistan     |
| Burkina Faso       | Philippines  |
| Chad               | Qatar        |
| China              | Romania      |
| Croatia            | Russia       |
| Czech Republic     | Saudi Arabia |
| Djibouti           | Serbia       |
| Egypt              | Singapore    |
| Ethiopia           | Slovenia     |
| Ghana              | South Korea  |
| India              | Sri Lanka    |
| Indonesia          | Thailand     |
| Iran               | Tunisia      |
| Kenya              | Turkey       |
| Kosovo             | U.A.E.       |
| Kuwait             | Uganda       |
| Jordan             | Ukraine      |
| Lebanon            | Vietnam      |
| Libya              | Yemen        |



Our offices in Rome and Milan are available Monday to Friday  
from 08:30 hrs to 16:30 hrs

## PRODUCTS AND SERVICES: TRADE FINANCE

- ❑ Confirmation of export L/Cs and opening of import L/Cs
- ❑ Issuance of irrevocable payment orders against confirmed letters of credit
- ❑ Credit transfers against transferable letters of credit
- ❑ Back-to-back letters of credit
- ❑ Issuance of contractual/financial guarantees and stand-by L/Cs
- ❑ Post-financing facilities
- ❑ Pre-export financing on export L/Cs bearing the Bank's confirmation
- ❑ Forfaiting
- ❑ Medium term corporate financing
- ❑ Bill discounting
- ❑ Factoring

**In more than 40 years of activity, we have developed contacts and built up links throughout all the world's major markets. We can thus support and coordinate Italian clients internationally oriented offering them and their potential foreign partners opportunities for direct, practical dialogue.**

## PRODUCTS AND SERVICES: SYNDICATION & ENERGY

- Facilities assisting trade in oil, gas and petroleum products (including syndicated facilities funded and unfunded):
  - ❑ opening of import and stand-by L/Cs
  - ❑ management of oil payment flows
  - ❑ post-financing facilities
  - ❑ pre-import financing
- Credit facilities for exporters of goods and services and for companies performing contracts in the energy and non-energy sectors; syndications arranged for:
  - ❑ issuance of contractual guarantees
  - ❑ issuance of guarantees covering local-currency funding requirements
  - ❑ export credits
  - ❑ opening/confirmation of L/Cs
  - ❑ silent confirmation (Star del Credere)
  - ❑ accounts for trading companies
- International euro market financial syndications: arrangement/participation
- Forfaiting
- Attracting foreign investments

**Banca UBAE arranges syndicated facilities supporting top Italian and international general contractors which awarded significant civil work projects on its core markets.**

## *PRODUCTS AND SERVICES: FACTORING*

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- ❑ Factoring produces positive effects on the various business areas with interests in commercial credit.
- ❑ A Factoring operation is able to satisfy, in one, sale business relationship, the client's management and financial needs, thanks to a dedicated instrument which simplify the management of receivable.
- ❑ Such a service it is available mainly at our Milan Branch via a dedicated desk (please refer to subsequent page 23 for contact details).

## PRODUCTS AND SERVICES: FINANCE

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- **Treasury**

- ❑ deposits, Fra, IRS, Swaps
- ❑ special funding products
- ❑ DCD: Dual Currency Deposit

- **Forex**

- ❑ all major currencies against euro and US dollar, spot and forward
- ❑ exotic currencies (North Africa & Middle East) against euro and US dollar
- ❑ main cross-exchange rates
- ❑ platforms white label with real time quotes

- **Capital markets**

- ❑ sale and placing of third-party investment products to international and institutional customers
- ❑ Bonds
- ❑ Equity

## CAPITAL MARKETS PRODUCTS

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### ❑ BONDS

#### 1. PRIMARY BOND MARKET

- Banca UBAE is specialized in Government Bonds as well as in the Covered Bonds Market at European level.
- It is possible, through Banca UBAE, to participate in the auctions of Investment and non Investment grade bonds, Supranationals

#### 2. SECONDARY BOND MARKET

- Banca UBAE's Traders Team provides quotations on Government Bonds, Corporate Bonds Investment and non Investment Grade, Agencies, Supranationals on the Secondary Market in Euro, Usd and local currencies.
- Usd quotations also for Treasuries

#### 3. STRUCTURED CAPITAL MARKETS

- Within structured products, Funded and Unfunded, the following types of products are also provided:
  - Fx options, euro and usd currencies
  - Fx and Interest rate derivatives, in euro, usd, gbp, chf currencies
  - Commodities (precious & base metals, crude oil, wheat)
  - Equity options
  - Hybrid products (equity, commodities, ird and fx...)
  - Structured repos
  - Portfolio restructuring

## CAPITAL MARKETS PRODUCTS

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### 4. HARMONIZED INVESTMENT FUNDS

- Through our Bank, it is possible to subscribe shares of Mutual Funds

### 5. CREDIT MARKETS

- Securities and linear structured credit products
- Secondary Market support
- CDS, Credit Indices
- CLN, Credit Linked Notes

### 6. PRIVATE PLACEMENTS

### 7. SECURITIES SERVICES

- Clearing & Settlement
- Holding Services
- Local Custody

### ☐ EQUITY

#### 1. EQUITY MARKETS

- Direct market access and brokerage
- Cash equity, etf, derivatives, indexes
- Managing of orders and positions

#### 2. EQUITY SERVICES

- Clearing & Settlement
- Holding Services
- Local Custody



## STANDARD SETTLEMENT INSTRUCTIONS (SSI)

For settlement through: UBAI IT RR (CP, FX, MM)

(CP) = Commercial Payments (FX) = Foreign Exchange (MM) = Money Markets

| CUR. | CORRESPONDENT BANKS   | SWIFT/BIC | ACCOUNT NUMBER/IBAN         | CP | FX | MM |
|------|---|-----------|-----------------------------|----|----|----|
| AED  | <b>ALUBAF ARAB<br/>INTERNATIONAL BANK,</b><br>Bahrain                         | ALUBBHBM  | BH45ALUB00020011158784      | CP | FX | MM |
| CAD  | <b>BANCA POPOLARE DI<br/>SONDRIO,</b><br>Sondrio                              | POSOIT22  | IT74P0569611091CRDCA0035980 | CP | FX | MM |
| CHF  | <b>BANQUE DE COMMERCE ET DE<br/>PLACEMENTS,</b><br>Geneva                     | BPCPCHGG  | CH3708629106031010000       | CP |    |    |
| CHF  | <b>BANCA POPOLARE DI<br/>SONDRIO,</b><br>Sondrio                              | POSOIT22  | IT55F0569611091CRDCH0035980 |    | FX | MM |
| CNY  | <b>BANK OF CHINA,</b><br>Milan  | BKCHITMM  | IT03Y0309301600900200224592 | CP | FX | MM |
| EUR  | <b>ISTITUTO CENTRALE DELLE<br/>BANCHE POPOLARI ITALIANE<br/>SPA,</b><br>Milan | CIPBITMM  | IT65M0500001600BC0990003598 | CP | FX | MM |

### Important Notice

We reserve the right to amend our SSI at any time and from time to time. We will notify you of such amendments via our website or other such means.

### Settlement of Commercial Transactions (CP)

The above listed banks must be used for Commercial Payments unless a different bank has been agreed upon.

## STANDARD SETTLEMENT INSTRUCTIONS (SSI)

| CUR. | CORRESPONDENT BANKS                                   | SWIFT/BIC                         | ACCOUNT NUMBER/IBAN            | CP | FX | MM |
|------|---|-----------------------------------|--------------------------------|----|----|----|
| GBP  | <b>BANCA POPOLARE DI SONDRIO</b> , Sondrio            | POSOIT22<br>(through<br>LOYDGB2L) | 03598                          | CP | FX | MM |
| JPY  | <b>THE BANK OF TOKYO – MITSUBISHI UFJ Ltd</b> , Tokyo | BOTKJPJT                          | 653-0470228                    | CP | FX | MM |
| KWD  | <b>AL AHLI BANK OF KUWAIT KSCP</b> , Kuwait           | ABKKKWKW                          | 0900-613720-050                | CP | FX | MM |
| NOK  | <b>DNB NOR BANK ASA</b> , Oslo                        | DNBANOKK                          | 7001.02.23286                  | CP | FX | MM |
| PLN  | <b>PKO BANK POLSKI</b> , Warsaw                       | BPKOPLPW                          | PL17102000161201110000006897   | CP | FX | MM |
| QAR  | <b>QATAR NATIONAL BANK</b> , Doha                     | QNBAQAQA                          | QA53QNBA0000000000001800591001 | CP | FX | MM |

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### Settlement of Commercial Transactions (CP)

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## STANDARD SETTLEMENT INSTRUCTIONS (SSI)

| CUR. | CORRESPONDENT BANKS                          | SWIFT/BIC                         | ACCOUNT NUMBER/IBAN         | CP | FX | MM |
|------|--|-----------------------------------|-----------------------------|----|----|----|
| RUB  | <b>UNICREDIT BANK AUSTRIA AG,</b><br>Vienna  | BKAUATWW                          | 10005718654                 | CP | FX | MM |
| USD  | <b>JP MORGAN Chase,</b><br>New York          | CHASUS33                          | 409346793                   | CP | FX |    |
| USD  | <b>BANCA POPOLARE DI SONDRIO,</b><br>Sondrio | POSOIT22                          | IT74S0569611091CRDUS0035980 |    | FX | MM |
| USD  | <b>BANK OF CHINA,</b><br>Milan               | BKCHITMM                          | 100200200235048             | CP | FX | MM |
| SAR  | <b>AL RAJHI BANK,</b><br>Riyadh              | RJHISARI                          | SA7080000100608010082743    | CP | FX | MM |
| SEK  | <b>DANSKE BANK,</b><br>Copenhagen            | DABADKKK<br>(through<br>DABASESX) | SE0312000000012460104839    | CP | FX | MM |

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### Settlement of Commercial Transactions (CP)

The above listed banks must be used for Commercial Payments unless a different bank has been agreed upon.

## EXECUTIVE MANAGEMENT

|                               |   |  |                             |
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## KEY CONTACTS - INTERNATIONAL BUSINESS DEVELOPMENT DIVISION

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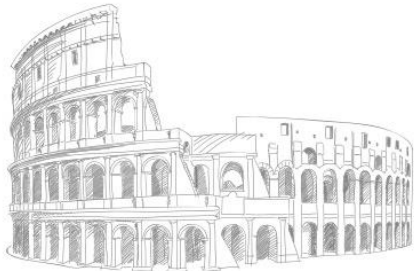
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