



**DEVOTED TO  
INTERNATIONAL BUSINESS**

**ABOUT US**



**UP TO MAY 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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## 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 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 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 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

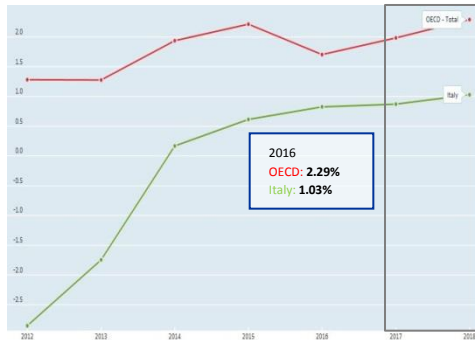
<b>January</b> 1, 6	<b>August</b> 14 (afternoon only), 15
<b>April</b> 16, 17, 25	<b>November</b> 1
<b>May</b> 1	<b>December</b> 7 (Milan only ), 8, 24 (afternoon only), 25, 26, 31(afternoon only )
<b>June</b> 2, 29 (Rome only)	<b>Week-end closing:</b> Saturdays and Sundays

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

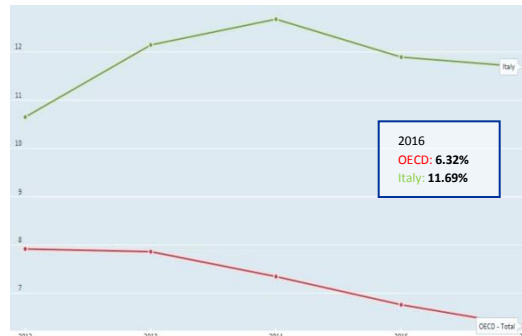
GDP growth is expected to rise to 1.4% in 2016 and 2017. The labour market is improving, helping to drive private consumption higher. However, bank credit remains constrained due to the large and still rising amount of non-performing loans, hampering investment growth. Sluggish export market growth is 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.

### GDP growth



### Unemployment rate



### Headline inflation



Source: OECD □ = forecast

## FACT SHEET (Eur)

BALANCE SHEET	Dec 31,2015 (audited)*	Dec 31,2016 (audited)*
<input type="checkbox"/> <b>total assets</b>	<b>2,786,816,993</b>	<b>2,880,648,136</b>
<input type="checkbox"/> earning assets	2,723,338,598	2,544,543,641
<input type="checkbox"/> funding	2,644,472,308	2,629,237,409
<input type="checkbox"/> net worth	213,350,280	217,457,342
<input type="checkbox"/> net result	6,847,514	3,552,894**
<input type="checkbox"/> eligible net worth	317,448,747	316,202,581
<input type="checkbox"/> subordinated loans	100,000,000	100,000,000
<b>EARNINGS</b>		
<input type="checkbox"/> net interest income	18,557,121	21,347,896
<input type="checkbox"/> net commissions	13,247,423	12,960,836
<input type="checkbox"/> net financial income	5,355,805	2,724,623
<input type="checkbox"/> trading profit	37,160,349	37,033,355
<b>LCs &amp; LGs</b>		
<input type="checkbox"/> L/Cs turnover	1,356,234,861	1,336,009,890
<input type="checkbox"/> guarantees turnover	100,781,752	125,118,475
<input type="checkbox"/> guarantees outstanding	384,143,173	454,428,397
<b>RATIOS</b>		
<input type="checkbox"/> ROE	3.88%	2.01%
<input type="checkbox"/> ROI	0.13%	0,07%
<input type="checkbox"/> <b>NPL Ratio</b>	<b>0.16%</b>	<b>0,05%</b>
<input type="checkbox"/> <b>TIER I</b>	<b>11.67%</b>	<b>10,95%</b>
<input type="checkbox"/> <b>Total Capital Ratio</b>	<b>17.04%</b>	<b>16,03%</b>
<input type="checkbox"/> net worth/total assets	7.66%	7,55%

\* by BDO Italia S.p.A.

\*\* the net result was burdened by the decision of the Government (dated November 2015) requesting the entire banking sector in Italy to financially support four Italian banks which at that time were under bankruptcy proceedings. For Banca UBAE, this extraordinary contribution, made mandatory by European legislation, resulted in a payment of EUR 4,5 million paid to the National Resolution Fund held by the Banca d'Italia



## *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>COMMERCIAL BANK OF DUBAI,</b> Dubai	CBDUAEAD	AE290230000001001996576	CP	FX	MM
CAD	<b>BANCA POPOLARE DI SONDRIO,</b> Sondrio	POSOIT22	IT74P0569611091CRDCA0035980	CP	FX	MM
CHF	<b>BANQUE DE COMMERCE ET DE PLACEMENTS,</b> Geneva	BPCPCHGG	CH3708629106031010000	CP		
CHF	<b>BANCA POPOLARE DI SONDRIO,</b> Sondrio	POSOIT22	IT55F0569611091CRDCH0035980		FX	MM
CNY	<b>BANK OF CHINA,</b> Milan	BKCHITMM	IT03Y0309301600900200224592	CP	FX	MM
EUR	<b>ISTITUTO CENTRALE DELLE BANCHE POPOLARI ITALIANE SPA,</b> 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 (through 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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## STANDARD SETTLEMENT INSTRUCTIONS (SSI)

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

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# THE CENTRE OF ROME



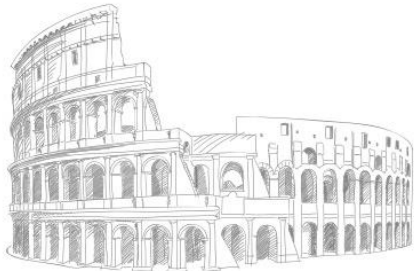
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