



DEVOTED TO  
INTERNATIONAL BUSINESS

## ABOUT US



OCTOBER 2017 EDITION



*Throughout its 45-years history Banca UBAE has built a solid reputation in delivering trade finance solutions to internationally oriented clients, especially corporate customers.*

*We are one of the few Italian and International commercial banks having direct access to the Mena Region Countries and in particular to the Libyan financial and business arena, through which we are able to support cross border trade finance activities as well as the export of Libyan oil worldwide.*

General Manager, Mario Sabato

*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>	Italian 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>	- Syndication & Energy
<b>13</b>	- Factoring
<b>14 – 16</b>	- Finance
<b>17 – 19</b>	Standard Settlement Instructions (SSI)
<b>20 – 25</b>	Executive Management and Commercial 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 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 du Commerce Exterieur, Casablanca</i>	4.34%	 <p>BMCE BANK البنك المغربي للتجارة الخارجية</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 - LIBYA



**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**

Chinguitty 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

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

# ITALIAN OVERVIEW



## 2017 National Bank Holidays

**January** 1, 6

**August** 14 (afternoon only), 15

**April** 16, 17, 25

**November** 1

**May** 1

**December** 7 (Milan only ), 8, 24 (afternoon only), 25, 26, 31(afternoon only )

**June** 2, 29 (Rome only)

**Week-end closing:** Saturdays and Sundays

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

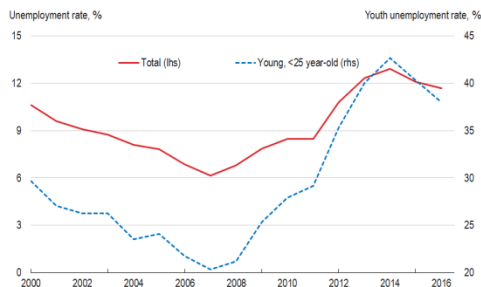
In 2017 GDP is expected to increase by 1.0 percent in real terms. The domestic demand will provide a contribution of 1.1 percentage points to GDP growth in 2017. Exports and imports are also expected to accelerate (3.5% and 4.4% respectively). Employment rate will continue to increase in 2017 although slightly slowing down if compared to the previous years. The rate of unemployment is likely to decrease at 11.5%. The government budget deficit will continue to decline gradually, as the economic recovery raises tax revenue and interest payment on the public debt decline.

### GDP growth



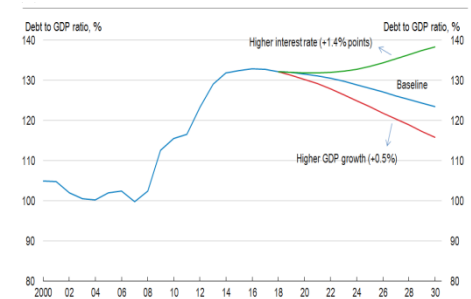
Source: OECD Economic Outlook 100 Database, projections revised as of 20 January 2017

### Unemployment



Source: OECD, LFS database, Employment and unemployment (LFS)

### Debt to GDP Ratio



Sources: OECD - ISTAT

## FACT SHEET (Eur)

BALANCE SHEET	Dec 31, 2015 (audited)*	Dec 31, 2016 (audited)*	June 30, 2017 (unaudited)*
<input type="checkbox"/> <b>total assets</b>	<b>2,786,816,993</b>	<b>2,880,630,372</b>	<b>2,581,583,587</b>
<input type="checkbox"/> earning assets	2,723,338,598	2,544,543,641	2,534,920,022
<input type="checkbox"/> funding	2,644,472,308	2,629,237,409	2,401,868,092
<input type="checkbox"/> net worth	213,350,280	217,457,342	219,426,557
<input type="checkbox"/> net result	6,847,514	3,552,894**	7,625,006**
<input type="checkbox"/> eligible net worth	317,448,747	316,202,581	319,426,557
<input type="checkbox"/> subordinated loans	100,000,000	100,000,000	100,000,000
<b>EARNINGS</b>			
<input type="checkbox"/> net interest income	18,557,121	21,347,896	12,386,003
<input type="checkbox"/> net commissions	13,247,423	12,960,836	9,331,846
<input type="checkbox"/> net financial income	5,355,805	2,724,623	6,523,538
<input type="checkbox"/> trading profit	37,160,349	37,035,068	28,196,176
<b>LCs AND LGs</b>			
<input type="checkbox"/> L/Cs turnover	1,356,234,861	1,336,009,890	1,091,721,100
<input type="checkbox"/> guarantees turnover	100,781,752	125,118,475	76,570,660
<input type="checkbox"/> guarantees outstanding	384,143,173	454,428,397	473,365,720
<b>RATIOS</b>			
<input type="checkbox"/> ROE	3.88%	2.01%	9.51%
<input type="checkbox"/> Texas Ratio	1.94%	1.93%	2.51%
<input type="checkbox"/> <b>NPL Ratio</b>	<b>0.16%</b>	<b>0.05%</b>	<b>0.03%</b>
<input type="checkbox"/> <b>TIER I</b>	<b>11.67%</b>	<b>10.95%</b>	<b>10.44%</b>
<input type="checkbox"/> <b>Total Capital Ratio</b>	<b>17.04%</b>	<b>16.03%</b>	<b>15.22%</b>
<input type="checkbox"/> net worth/total assets	7.90%	7.67%	8.50%

\* by BDO Italia S.p.A.

\*\* the net result is burdened by the decision of the Government (November 2015), as for mandatory EU legislation, to oblige the entire banking sector to financially support 4 Italian banks under bankruptcy proceedings. The decision implied for Banca UBAE an ordinary contribution to the National Resolution Fund of Eur 1.4 million at 31.12.2017 and a monthly provision up to about EUR 700.000 at 30.06.2017.



## WHY BANCA UBAE: OUR STRENGTHS

### **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, documentary 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.

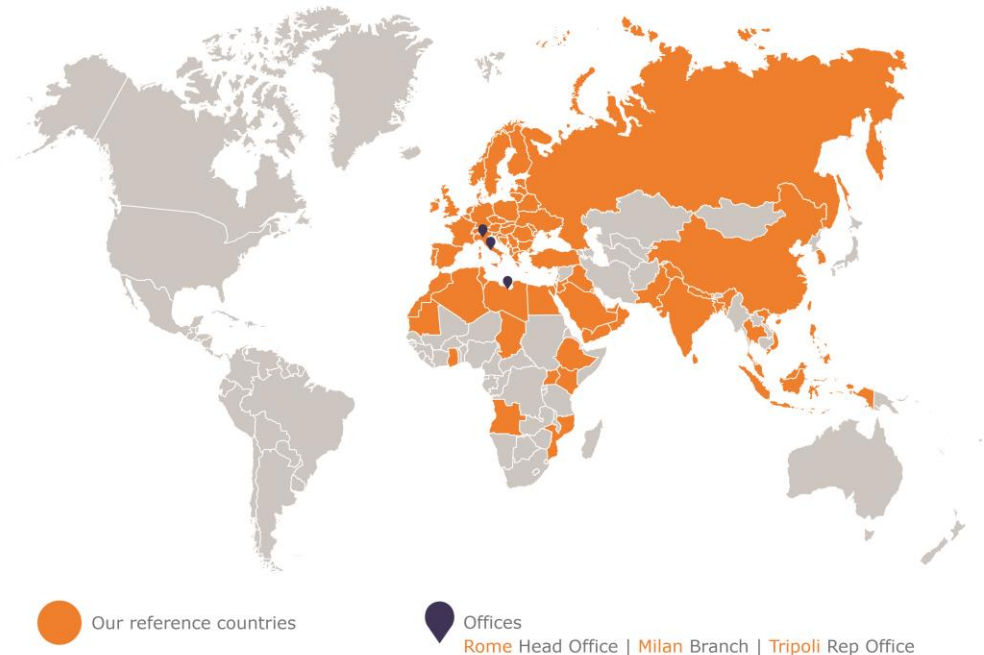
### **TAILOR MADE CONSULTANCY SERVICES**

- ❑ 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	Romania
China	Russia
Croatia	Saudi Arabia
Czech Republic	Serbia
Djibouti	Singapore
Egypt	Slovenia
Ethiopia	South Korea
Ghana	Sri Lanka
India	Thailand
Indonesia	Tunisia
Italy	Turkey
Kenya	U.A.E.
Kuwait	Uganda
Jordan	Vietnam
Lebanon	Yemen
Libya	



Office Hours in Rome and Milan: Monday to Friday from 08:30 to 16:30  
(please also refer to pag. 7 for National Bank Holidays)

## 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 45 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.**

## *SYNDICATION & ENERGY*

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- 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.**

## FACTORING

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- Factoring activities produce 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 pag. 23 for contact details).

## 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 (Intermediary Bank: National Bank of Canada, Montreal - BNDCCAM)	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 (Intermediary Bank: Raiffeisen Schweiz Genossenschaft, Gallen - RAIFCH22)		FX	MM
CNY	<b>BANK OF CHINA,</b> Milan	BKCHITMM	IT03T0309301600900200224592	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 (Intermediary Bank: Lloyds TSB Bank Plc London – LOYDGB2L)	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 (Intermediary Bank: JP Morgan Chase Bank, New York – CHASUS33)		FX	MM
SAR	<b>AL RAJHI BANK,</b> Riyadh	RJHISARI	SA7080000100608010082743	CP	FX	MM
SEK	<b>DANSKE BANK,</b> Copenhagen	DABADKKK (through DABASESX)	SE0312000000012460104839 (Intermediary Bank: Danske Bank Stockholm – DABASESX)	CP	FX	MM

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## EXECUTIVE MANAGEMENT



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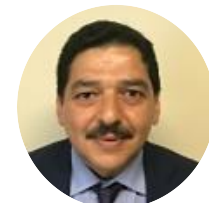
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# THE CENTER OF ROME



*COST/INCOME  
RATIO*

**54.36 %**

*TOTAL ASSETS*

*EUR*  
**2.581.583.587**

**ASSIDUO LABORI  
FELICES FRUCTUS**

*NPL RATIO*

**0.03 %**

*TIER 1 RATIO*

**10.44%**

For any additional information  
please visit our website

[www.bancaubae.it](http://www.bancaubae.it)

**Swift codes to be used: UBAI IT RR**

**UBAI IT RR MIL**



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