



*DEVOTED TO
INTERNATIONAL BUSINESS*

ABOUT US



FEBRUARY 2020 EDITION



Throughout its 48-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.

Mario Sabato

General Manager

مصرفكم للعمليات الدولية

Your Bank for International Operations

DISCLAIMER STATEMENT

The information and opinions contained in this document have been compiled or arrived at by Banca UBAE from sources believed to be reliable and in good faith, but no representation or warranty, expressed or implied, is made as to their accuracy, completeness or correctness. All opinions and estimates contained in this document constitute the Company's judgment as of the date of this document and are subject to change without notice. The information contained in this document is published for the assistance of recipients, but is not to be relied upon as authoritative or taken in substitution for the exercise for judgment by any recipient. The Company does not accept any liability whatsoever for any direct, consequential or indirect damage arising from any use of this document or its contents. This document is strictly confidential and may not be reproduced, distributed or published for any purpose.

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A BRIEF HISTORY OF BANCA UBAE

Established in Rome in 1972, Banca UBAE 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 Shareholders:

BANKS		
<i>Libyan Foreign Bank, Tripoli*</i>	67.55%	
<i>Unicredit SpA, Rome</i>	10.79%	
<i>Banque Centrale Populaire, Casablanca</i>	4.66%	
<i>Banque Marocaine du Commerce Extérieur, Casablanca</i>	4.34%	
<i>Intesa Sanpaolo SpA, Turin</i>	1.80%	
ITALIAN CORPORATE COMPANIES		
<i>Eni SpA, Rome</i>	5.39%	
<i>Sansedoni Siena (Fondazione Monte Paschi di Siena), Siena</i>	3.67%	
<i>Telecom Italia SpA, Milan</i>	1.80%	

*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

Our Mission is to become the preferred advisor and partner for all Italian and International Companies or Financial Institutions willing to create or to enhance commercial, financial, industrial and economic relations with **North** and **Sub-Saharan Africa**, the **Middle East** or the **Indian subcontinent**.



We proudly offer to our valued clients:

- Tailor-made services to assist the virtuous circle of sustainable growth
- A fully staffed dealing room for MM/FX activities
- An experienced and committed multilingual staff in all our offices
- 48 years of activities and expertise in the Countries we cover

ITALIAN OVERVIEW



2020 National Bank Holidays

January 1, 6	August 14 (afternoon only), 15
April 12, 13, 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 all payments received with the above-mentioned value dates shall be carried out on the following working day.

Country Economic Situation

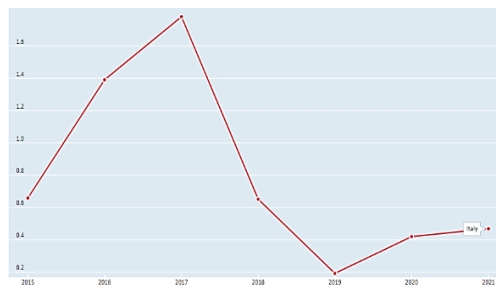
The Italian economy is characterised by the continuation of a phase of stagnation: in the second quarter of 2019 GDP was stable at 0.1 %, with respect to the previous quarter. In 2020 GDP growth is projected to expand by 0.6%.

Private consumption will moderate, as lower employment growth and rising consumer price inflation temper real household disposable income gains and offset the positive effect of expansionary fiscal policy. Business investment will slow as domestic and external demand growth weakens.

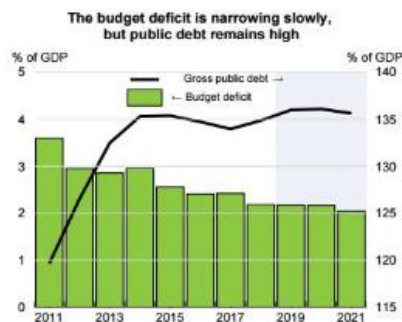
Fiscal expansion and low growth are projected to widen the budget deficit to 2.9% in 2020.

GDP growth

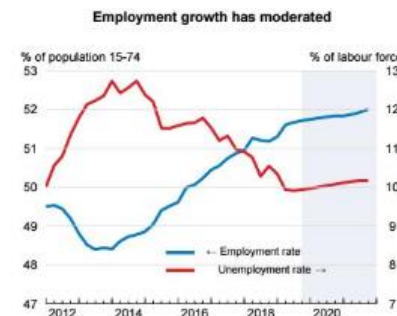
Real GDP forecast



Public Debt and Fiscal Policy



Employment growth



Sources: OECD

FACT SHEET (Eur)

BALANCE SHEET	Dec 31, 2016 (audited)	Dec 31, 2017 (audited)	Dec 31, 2018 (audited)
<input type="checkbox"/> total assets	2,880,648,136	2,845,669,200	2,526,033,034
<input type="checkbox"/> earning assets	2,830,662,642	2,762,085,114	2,061,702,844
<input type="checkbox"/> funding	2,629,237,409	2,577,910,947	2,355,318,835
<input type="checkbox"/> net worth	217,457,342	219,345,955	194,473,596
<input type="checkbox"/> net result	3,552,894	9,439,548	(51,457,309)*
<input type="checkbox"/> eligible net worth	316,202,581	321,957,894	248,694,144
<input type="checkbox"/> subordinated loans	100,000,000	100,000,000	100,000,000
EARNINGS			
<input type="checkbox"/> net interest income	21,347,896	18,660,858	13,592,986
<input type="checkbox"/> net commissions	12,960,836	17,088,490	16,451,998
<input type="checkbox"/> net financial income	2,724,623	17,454,093	1,984,392
<input type="checkbox"/> trading profit	37,033,355	53,206,867	32,029,375
LCs AND LGs			
<input type="checkbox"/> non-oil L/Cs turnover	1,330,899,456	1,777,681,945	1,630,835,629
<input type="checkbox"/> oil L/Cs turnover	5,110,434	150,935,354	360,088,012
<input type="checkbox"/> guarantees turnover	125,118,475	122,617,313	125,257,518
<input type="checkbox"/> guarantees outstanding	454,428,397	447,204,573	408,131,132
RATIOS			
<input type="checkbox"/> TIER I	11.04%	12.54%	10.37%**
<input type="checkbox"/> Total Capital Ratio	16.12%	18.09%	17.34%**

* The result includes the contributions requested by Banca d'Italia and paid to the National Resolution Fund and the Single Resolution Fund for Eur 2.2 million. The result was affected by an unexpected and exceptional event relating to the loan adjustments that the Bank prudently considered to make to few Italian clients operating in the "construction" sector, following the crisis it has experienced.

**With the change in the Business Model and the consequent reallocation of government securities from the HTC&S portfolio to the HTC portfolio, these indexes – from 1 January 2019 – amounted respectively to 10.37% (Tier 1) and 17.34% (Total Capital Ratio).

At the end of the month of December 2019, the Libyan Foreign Bank effected a payment of Eur 101 million in the account of capital increase waiting for the imminent increment in share capital of Banca UBAE. This amount, allocated among the Bank's reserves, is dedicated to strengthen the Bank's assets as well as its solvency ratios.

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 in certain core business areas.

TAILOR MADE CONSULTANCY SERVICES

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

INTERNATIONAL COVERAGE

Banca UBAE aims to create added value for correspondents and clients in all countries covered. Our business practises are continuously reviewed in order to offer the best and most comprehensive assistance available on the market, both in terms of pricing and offer of services and products.

Albania	Malaysia
Algeria	Mali
Angola	Mauritania
Austria	Morocco
Bahrain	Mozambique
Bangladesh	Oman
Bosnia-Herzegovina	Pakistan
Bulgaria	Philippines
Canada	Portugal
Chad	Romania
China	Russia
Croatia	Saudi Arabia
Czech Republic	Senegal
Djibouti	Singapore
Egypt	Slovenia
Ethiopia	South Korea
Ghana	Sri Lanka
Guinea	Sudan*
India	Thailand
Indonesia	Tunisia
Italy	Turkey
Ivory Coast	U.A.E.
Kenya	Uganda
Kuwait	USA
Jordan	Vietnam
Lebanon	Yemen*
Libya	

*only case by case



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

SYNDICATION & ENERGY BUSINESS

- 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 market financial syndications: arrangement/participation
- Forfaiting
- Attracting foreign investments

Banca UBAE has the strength and the ability to arrange syndicated facilities supporting major Italian and International general contractors which have been awarded significant civil work projects in Countries we cover.

FACTORING

- ❑ Factoring may produce positive impacts in various areas of commercial credit.
- ❑ Factoring transactions are able to satisfy, in one, the business sale relationship, the client's operational and financial needs, thanks to dedicated instruments which simplify the management of receivables.
- ❑ This service is available mainly at our Milan Branch via a dedicated desk (please refer to page 23 for further contact details).



Milan Branch meeting room

FINANCE ACTIVITIES

- **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
- ☐ Equities

CAPITAL MARKETS PRODUCTS

❑ **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

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

CURRENCY	CORRESPONDENT BANKS	SWIFT/BIC	ACCOUNT NUMBER/IBAN	CP	FX	MM
AED	ARAB BANK FOR INVESTMENT AND FOREIGN TRADE, (Al Masraf) Abu Dhabi	ABINAEAA	AE680080000001000476232	CP	FX	MM
CAD	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT74P0569611091CRDCA0035980 (Intermediary Bank: National Bank of Canada, Montreal - BNDCCAMM)	CP	FX	MM
CHF	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT55F0569611091CRDCH0035980 (Intermediary Bank: Raiffeisen Schweiz Genossenschaft, Gallen - RAIFCH22)	CP	FX	MM
CNY	BANK OF CHINA, Milan	BKCHITMM	IT03T0309301600900200224592	CP	FX	MM
EUR	DEPOBANK (Banca Depositaria SPA), 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)

CURRENCY	CORRESPONDENT BANKS	SWIFT/BIC	ACCOUNT NUMBER/IBAN	CP	FX	MM
GBP	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	03598 (Intermediary Bank: Lloyds TSB Bank Plc London : LOYDGB2L)	CP	FX	MM
JPY	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT58Y0569611091CRDJP0035980 (Intermediary Bank: Sumitomo Mitsui Banking Corporation, Tokyo: SMBCJPJT)	CP	FX	MM
KWD	AL AHLI BANK OF KUWAIT KSCP, Kuwait City	ABKKKWKW	0900-613720-050	CP	FX	MM
NOK	DNB NOR BANK ASA, Oslo	DNBANOKK	7001.02.23286	CP	FX	MM
PLN	PKO BANK POLSKI, Warsaw	BPKOPLPW	PL17102000161201110000006897	CP	FX	MM
QAR	QATAR NATIONAL BANK, Doha	QNBQAQA	QA53QNBA000000000001800591001	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.

STANDARD SETTLEMENT INSTRUCTIONS (SSI)

CURRENCY	CORRESPONDENT BANKS	SWIFT/BIC	ACCOUNT NUMBER/IBAN	CP	FX	MM
RUB	UNICREDIT BANK AUSTRIA AG, Vienna	BKAUATWW	10005718654 (Intermediary Bank: Joint Stock Company UniCredit Bank (Moscow) – 30111810600013111415 f/o Central Bank of Russia - CBRF RU MM – Account No. 3010181030000000545 – INN 77100030411 – BIK 044525545	CP	FX	MM
SAR	THE NATIONAL COMMERCIAL BANK, Jeddah	NCBKSAJE	SA3710000088347000009101	CP	FX	MM
SEK	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT29N0569611091CRDSE0035980 (Intermediary Bank: Skandinaviska Enskilda Banken, Stockholm: ESSESESS	CP	FX	MM
USD	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT74S0569611091CRDUS0035980 (Intermediary Bank: JP Morgan Chase Bank, New York : CHASUS33)		FX	MM
USD	JP MORGAN Chase, New York	CHASUS33	409346793	CP	FX	

Important Notice

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We may notify you of such amendments via our website or any other means.

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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 <p>Mr Massimo Castellucci</p>	Executive Director Global Head of Business Development Area	ph. +39 06 42377427 fax +39 06 42046423 mob. +39 335 1916264	massimo.castellucci@ubae.it
 <p>Mr Fabio Fatuzzo</p>	Executive Director Head of Administration/ IT & Organization Area	ph. +39 06 42377359 fax +39 06 42046409 mob. +39 335 8385505	fabio.fatuzzo@ubae.it

KEY CONTACTS - INTERNATIONAL BUSINESS DEVELOPMENT DIVISION

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Mr Mohamed Babaa	<u>Relationship Manager for:</u> Angola, Chad, Djibouti, Ethiopia, Kenya, Libya, Mozambique, Uganda	ph. +39 06 42377410 fax +39 06 42046423 mob. +39 360 1032348	mohamed.babaa@ubae.it

KEY CONTACTS – DOMESTIC BUSINESS DEVELOPMENT DIVISION

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KEY CONTACTS – FACTORING DESK, Milan

General email address: factoringdesk@ubae.it

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Mr Gianfranco Antognoli (based in Viareggio, Tuscany)	Senior Consultant – Italy (Factoring activity)	mob. + 39 335 7246268	gianfranco.antognoli@advisor.ubae.it
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OUR NETWORK AND INTERNATIONAL CONSULTANTS

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Continental Consulting Tunisia Suarl (CCT)	Tunisia	ph. +216 5577 4753	continental.tn@gmail.com
Mr Gianfranco Antognoli	Italy – Factoring activity	mob. + 39 335 7246268	gianfranco.antognoli@advisor.ubae.it



TIME IS BUSINESS

TOTAL ASSETS

EUR
2,526,033,034

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