



*DEVOTED TO
INTERNATIONAL BUSINESS*

ABOUT US



JULY 2020 EDITION

Banca UBAE is one of the few international commercial banks with very strong capabilities to directly access to the Mena Region Countries, and particularly Libya.

We are continuatively improving our service levels, engaged and committed to share our almost 50-years experience in trade finance services and solutions with our corporate customers, supporting them in their cross-border businesses.

Maurizio Valfrè

General Manager

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>	80.15%	
<i>Unicredit SpA, Rome</i>	6.60%	
<i>Banque Centrale Populaire, Casablanca</i>	2.85%	
<i>Banque Marocaine du Commerce Exterieur, Casablanca</i>	2.65%	
<i>Intesa Sanpaolo SpA, Turin</i>	1.10%	
ITALIAN CORPORATE COMPANIES		
<i>Eni SpA, Rome</i>	3.30%	
<i>Sansedoni Siena (Fondazione Monte Paschi di Siena), Siena</i>	2.25%	
<i>Telecom Italia SpA, Milan</i>	1.10%	

*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

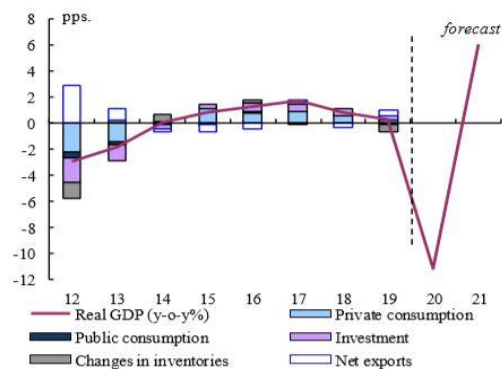
*Kindly note that all payments received with the above-mentioned value dates shall be carried out on the following working day.

Country Economic Situation

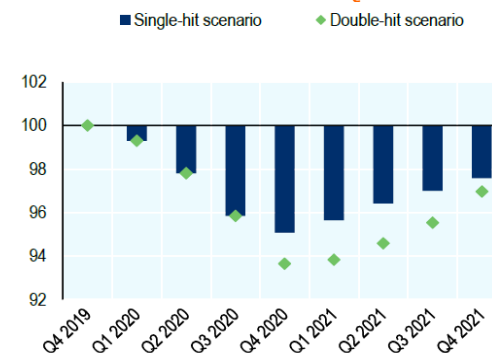
The COVID-19 outbreak and the associated containment measures have pushed Italy's economy into a deep contraction. According to the national statistical office, Istat, real GDP fell by 5.3% in the first quarter of 2020, led by sizeable declines in investment and exports. In the absence of a second wave of infections, economic activity is set to start bouncing back in the third quarter of this year, helped by substantial policy support. In 2021, consumer prices are projected to pick up to 0.8%, largely due to base effects linked to oil prices, while wage growth is likely to remain subdued over the forecast period.

According to OECD projections, unemployment in Italy, is projected to reach 12.4% by the end of 2020, wiping out four year of slow improvements. In the event of a second pandemic wave in October/November, unemployment would remain high for even longer. The unemployment rate in Italy is projected to be 11.5% at the end of 2021 in this scenario.

Italy – Real GDP growth and contributions



Employment growth – Base 100 in Q4 2019



Sources: European Commission, OECD

FACT SHEET (Eur)

BALANCE SHEET	Dec 31, 2017	Dec 31, 2018	Dec 31, 2019
<input type="checkbox"/> total assets	2,845,669,200	2,526,033,034	2,107,238,061
<input type="checkbox"/> earning assets	2,762,085,114	2,445,402,892	2,043,667,202
<input type="checkbox"/> funding	2,577,910,947	2,355,318,835	1,835,174,678
<input type="checkbox"/> net worth	219,345,955	194,473,596	268,931,491
<input type="checkbox"/> net result	9,439,548	(51,457,309)	(26,144,425)*
<input type="checkbox"/> eligible net worth	321,957,894	248,694,144	348,265,232
<input type="checkbox"/> subordinated loans	100,000,000	100,000,000	100,000,000
EARNINGS			
<input type="checkbox"/> net interest income	18,660,858	13,592,986	14,704,359
<input type="checkbox"/> net commissions	17,088,490	16,451,998	14,356,765
<input type="checkbox"/> net financial income	17,454,093	1,984,392	(2,929,824)
<input type="checkbox"/> trading profit	53,206,867	32,029,375	26,131,301
LCs AND LGs			
<input type="checkbox"/> non-oil L/Cs turnover	1,777,681,945	1,630,835,629	1,144,019,218
<input type="checkbox"/> oil L/Cs turnover	150,935,354	360,088,012	406,334,259
<input type="checkbox"/> guarantees turnover	122,617,313	125,257,518	51,656,610
<input type="checkbox"/> guarantees outstanding	447,204,573	408,131,132	375,971,302
RATIOS			
<input type="checkbox"/> TIER I	12.54%	10.37%	17.41%
<input type="checkbox"/> Total Capital Ratio	18.09%	17.34%	24.43%

* The result includes the contributions requested by Banca d'Italia and paid to the National Resolution Fund and the Single Resolution Fund for Eur 2.1 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.

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.

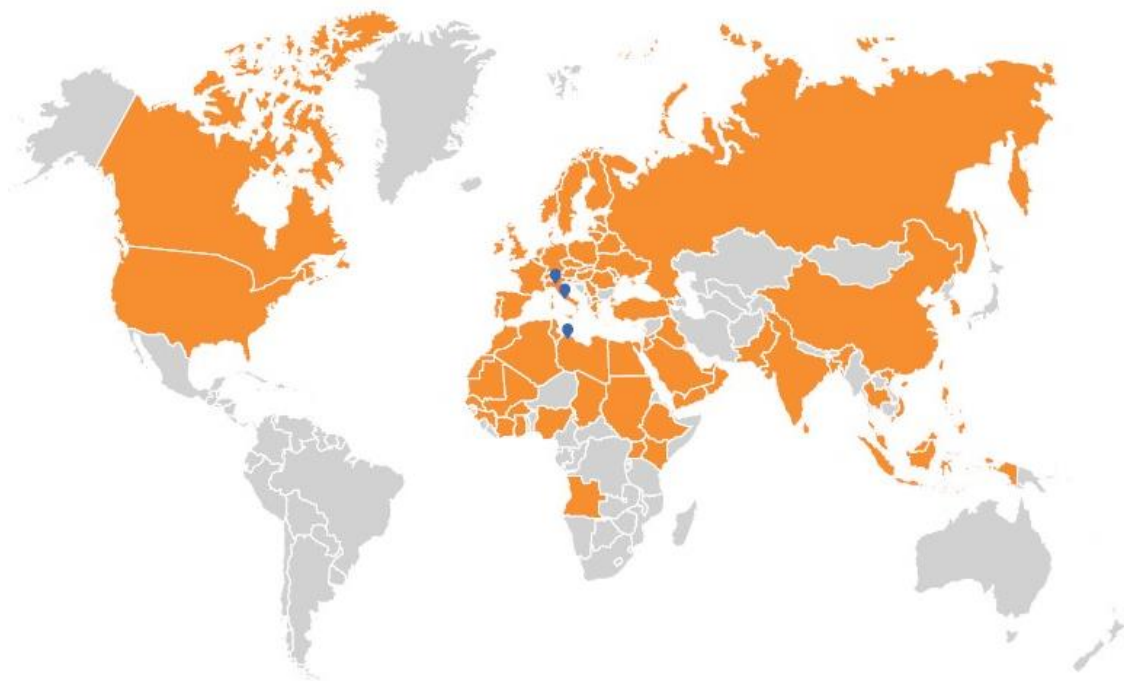
TAILOR MADE CONSULTANCY SERVICES

- ❑ 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.

Algeria	Libya
Angola	Mali
Bahrain	Mauritania
Bangladesh	Morocco
Burkina Faso	Nigeria
Canada	Oman
Chad	Pakistan
China	Philippines
Djibouti	Russia
Egypt	Saudi Arabia
Ethiopia	Senegal
EU Contries	Singapore
Ghana	South Korea
Guinea	Sri Lanka
India	Sudan*
Indonesia	Thailand
Italy	Tunisia
Ivory Coast	Turkey
Kenya	U.A.E.
Kuwait	Uganda
Jordan	USA
Lebanon	Vietnam
Malaysia	Yemen*



*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	QNBAQAQA	QA53QNBA00000000001800591001	CP	FX	MM

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Settlement of Commercial Transactions (CP)

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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	



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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

 <p>Mr Maurizio Valfrè</p>	<p>General Manager</p>	<p>ph. +39 06 42377215 fax +39 06 4815786</p>	<p>maurizio.valfre@ubae.it</p>
 <p>Mr Esam Elrayas</p>	<p>Deputy General Manager</p>	<p>ph. +39 06 42377267 fax +39 06 4815786 mob. +39 337 1293915</p>	<p>esam.elrayas@ubae.it</p>
 <p>Mr Massimo Castellucci</p>	<p>Executive Director Global Head of Business Development Area</p>	<p>ph. +39 06 42377427 fax +39 06 42046423 mob. +39 335 1916264</p>	<p>massimo.castellucci@ubae.it</p>

KEY CONTACTS - INTERNATIONAL BUSINESS DEVELOPMENT DIVISION

Mr Massimo Castellucci	Head of Division (<i>ad interim</i>)	ph. +39 06 42377427 fax +39 06 42046423 mob. +39 335 1916264	massimo.castellucci@ubae.it
Mr Andrea Barbati	Relationship Manager for: Turkey, Trading and Oil Companies, Telecom Companies, Syndicated and Oil Operations	ph. +39 06 42377327 fax +39 06 42046424 mob. +39 334 6265745	andrea.barbati@ubae.it
Mrs Amel Mashali	Relationship Manager for: Egypt, Jordan, Lebanon, Tunisia	ph. +39 06 42377367 fax +39 06 42046425 mob. +39 334 6265747	amel.mashali@ubae.it
Mr Gian Luca Luciano	Relationship Manager for: Bangladesh, China, India, Japan, Nepal, Pakistan, South Korea, Sri Lanka, Thailand, Vietnam, Yemen, rest of Asian countries	ph. +39 06 42377383 fax +39 06 42046425 mob. +39 347 1920149	gianluca.luciano@ubae.it
Mrs Luisa Salvidio	Relationship Manager for: Algeria, Burkina Faso, Ghana, Guinea, Ivory Coast, Mali, Mauritania, Morocco, Senegal, EEC Countries, Albania, Bosnia- Herzegovina, Russia, USA, Canada	ph. +39 06 42377210 fax +39 06 42046425 mob. +39 335 5323585	luisa.salvidio@ubae.it
Mr Tarek Lahmar	Relationship Manager for: GCC Countries, Iraq, Nigeria	ph. +39 06 42377330 fax +39 06 42046423 mob. +39 334 6416823	tarek.lahmar@ubae.it
Mr Mohamed Babaa	Relationship Manager for: 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

General email address: corporate@ubae.it

Mr Germano Chiesa (based in Milan)	Head of Division	ph. +39 02 72521929 fax +39 06 42046415 mob. +39 334 6763556	germano.chiesa@ubae.it
Mr Bruno Guadagno (based in Milan)	Deputy Head of Division	ph. +39 02 72521926 fax +39 06 42046415 mob. +39 334 6763555	bruno.guadagno@ubae.it
Mr Michele Sivini (based in Milan)	Relationship Manager Italian Companies	ph. +39 02 72521912 fax +39 06 42046415	michele.sivini@ubae.it
Mr Fabrizio Mariani	Relationship Manager Italian Companies	ph. +39 06 42377334 fax +39 06 42046424 mob. +39 335 1918331	fabrizio.mariani@ubae.it
Mr Jacopo Ribichini	Relationship Manager Italian Companies	ph. +39 06 42377341 fax +39 06 42046415	jacopo.ribichini@ubae.it
Mrs Valentina Tacci	Relationship Manager Multinationals & Italian Correspondent Banks	ph. +39 06 42377455 fax +39 06 42046434 mob. +39 366 7689438	valentina.tacci@ubae.it domesticbanks@ubae.it

KEY CONTACTS – FACTORING DESK, Milan

General email address: factoringdesk@ubae.it

Mr Massimo Castellucci (based in Rome)	Executive Director Global Head of Business Development Area	ph. +39 06 42377427 mob. +39 3351916264	massimo.castellucci@ubae.it
Mr Germano Chiesa	Head of Factoring Desk (<i>ad interim</i>)	ph. +39 02 72521929 fax +39 02 866022 mob. +39 334 6763566	germano.chiesa@ubae.it
Mr Daniele Gnocchi	Relationship Manager	ph. +39 02 72521927 fax +39 02 866022	daniele.gnocchi@ubae.it
Mrs Francesca Dibitetto	Assistant Relationship Manager	ph. +39 02 72521924 fax +39 02 866022	francesca.dibitetto@ubae.it

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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KEY CONTACTS – FINANCE DIVISION

General contacts : ph. +39 06 42046301/4 fax +39 06 42377442

Mr Massimiliano Schiavoni	Forex Chief Dealer	ph. +39 06 42377266 fax +39 06 42046420 mob. +39 338 9459251	massimiliano.schiavoni@ubae.it
Mr Hosameden Hamal	FX Dealer	ph. +39 06 42377346 fax +39 06 42046420	hosameden.hamal@ubae.it
Mr Fabio Serra	Securities Manager	ph. +39 06 42377323 fax +39 06 42046420	fabio.serra@ubae.it
Mr. Michele Giubilei	Treasury Manager	ph. +39 06 42377229 fax +39 06 42046420	michele.giubilei@ubae.it
Mrs Vanessa D' Orsogna	MM Dealer	ph. +39 06 42377494 fax +39 06 42046420	vanessa.dorsogna@ubae.it
Mr. Giulio Campello	Sales Desk Manager	ph. +39 06 42377228 fax +39 06 42046420 mob. +39 335 356917	giulio.campello@ubae.it

KEY CONTACTS - TRADE FINANCE & BANKING OPERATIONS DIVISION

Mrs Suehayla Shemisa	Head of Division	ph. +39 06 42377378 fax +39 06 42046412 mob. +39 334 6265746	merci@ubae.it garanzie@ubae.it
Mr Alessandro Di Camillo	Deputy Head of Division	ph. +39 06 42377360 fax +39 06 42046412	merci@ubae.it garanzie@ubae.it
Mr Alessandro Di Camillo	Head of Doc. Credits, Collections & Reimbursements Dept. (<i>ad interim</i>)	ph. +39 06 42377360 fax +39 06 42046412	merci@ubae.it
Mr Paolo Giansanti	Head of Guarantees Dept.	ph. +39 06 42377402 fax +39 06 42046431	garanzie@ubae.it
Mr Claudio Faramondi	Head of International Money Transfer Dept.	ph. +39 06 42377283 fax +39 06 42046411	estero@ubae.it

OUR NETWORK AND INTERNATIONAL CONSULTANTS

ROME HEAD OFFICE Via Quintino Sella, 2 00187 Rome P.O. box 290 Cable UBAE ROMA Swift UBAI IT RR tel +39 06 423771 fax +39 06 4204641 info@ubae.it	MILAN BRANCH Piazza Armando Diaz, 7 20123 Milan Cable UBAE MILANO Swift UBAI IT RR MIL tel +39 02 7252191 fax +39 06 42046415 corporate@ubae.it	TRIPOLI REPRESENTATIVE OFFICE Mr. Tarek Muhammad Elagili Omar Mukhtar Street O. Mukhtar Investment Complex Tripoli, Libya Tel +21821 4446598-4447639 Fax +21821 3340352 tripoli.repoffice@advisor.ubae.it tariq.alajeeli@ubae.it
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CONSULTANTS

COUNTRIES

Mr Mustapha Attoui	Algeria	ph. +213 21 743718 mob. +213 56 0300303 fax +213 21 743523	mustapha.attoui@advisor.ubae.it
Mr Ali R. Feizollahi	Iran	ph. +98 21 88040813 +98 21 88041925 mob. +98 912 1793962 fax +98 21 88040817	alireza.feizollahi@advisor.ubae.it
Mr. Paul S. M. Koranteng	Ghana	mob. +233 277 554 861/ +233 244 329 301	paul.koranteng@advisor.ubae.it
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
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THE CENTER OF ROME





TIME IS BUSINESS

TOTAL ASSETS

EUR
2,107,238,061

TIER 1 RATIO

17.41%

For any additional information
please visit our website

www.bancaubae.it

Swift codes to be used: UBAI IT RR

UBAI IT RR MIL



Italy

Rome Head Office

Via Quintino Sella, 2 - 00187 Rome

P.O. Box 290

Cable UBAE ROMA - Swift UBAI IT RR

Phone +39 06 423771

Fax +39 06 4204641

Milan Branch

Piazza Armando Diaz, 7 - 20123 Milan

Cable UBAE MILANO

Swift UBAI IT RR MIL

Phone +39 02 7252191

Fax +39 06 42046415

Libya

Tripoli Representative Office

Omar Mukhtar Street

O. Mukhtar Investment Complex

Tripoli, Lybia

Phone +218 21 4446598 / 4447639

Fax +218 21 3340352