



*DEVOTED TO  
INTERNATIONAL BUSINESS*

## **ABOUT US**



**JANUARY 2021 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:

<b>BANKS</b>		
<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%	
<b>ITALIAN CORPORATE COMPANIES</b>		
<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
- 49 years of activity and expertise in the Countries we cover

# ITALIAN OVERVIEW



## 2021 National Bank Holidays

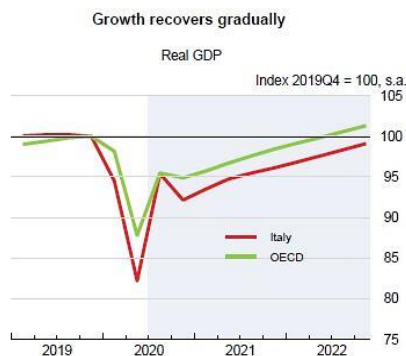
<b>January</b> 1, 6	<b>August</b> 14 (afternoon only), 15
<b>April</b> 4, 5, 25	<b>November</b> 1
<b>May</b> 1	<b>December</b> 7 (Milan only ), 8, 24 (afternoon only), 25, 26, 31 (afternoon only )
<b>June</b> 2, 29 (Rome only)	<b>Week-end closing:</b> Saturdays and Sundays

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

## Country Economic Situation

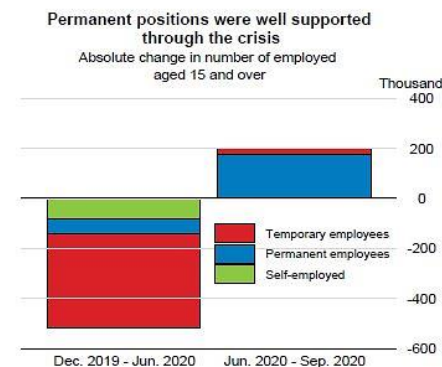
After falling sharply in 2020, GDP is projected to expand by 4.3% in 2021 and 3.2% in 2022. Lockdowns and uncertainty are weighing on activity, although government support has mitigated the effects on firms and households. Substantial job creation, especially for the low-skilled, women and youth, will return only in 2022, when an effective vaccine is expected to have been deployed widely, stimulating consumption, and easing precautionary saving. Investment and exports are expected to recover gradually alongside the manufacturing sector. Supportive fiscal policy is resulting in rising public debt levels, but interest rates are projected to remain low. Higher growth is needed to improve the fiscal position in the medium term.

## Real GDP



Source: OECD

## Employment positions



## FACT SHEET (Eur)

BALANCE SHEET	Dec 31, 2017	Dec 31, 2018	Dec 31, 2019
<input type="checkbox"/> <b>total assets</b>	<b>2,845,669,200</b>	<b>2,526,033,034</b>	<b>2,107,238,061</b>
<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
<b>EARNINGS</b>			
<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
<b>LCs AND LGs</b>			
<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
<b>RATIOS</b>			
<input type="checkbox"/> <b>TIER I</b>	<b>12.54%</b>	<b>10.37%</b>	<b>17.41%</b>
<input type="checkbox"/> <b>Total Capital Ratio</b>	<b>18.09%</b>	<b>17.34%</b>	<b>24.43%</b>

\* 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***

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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, 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.

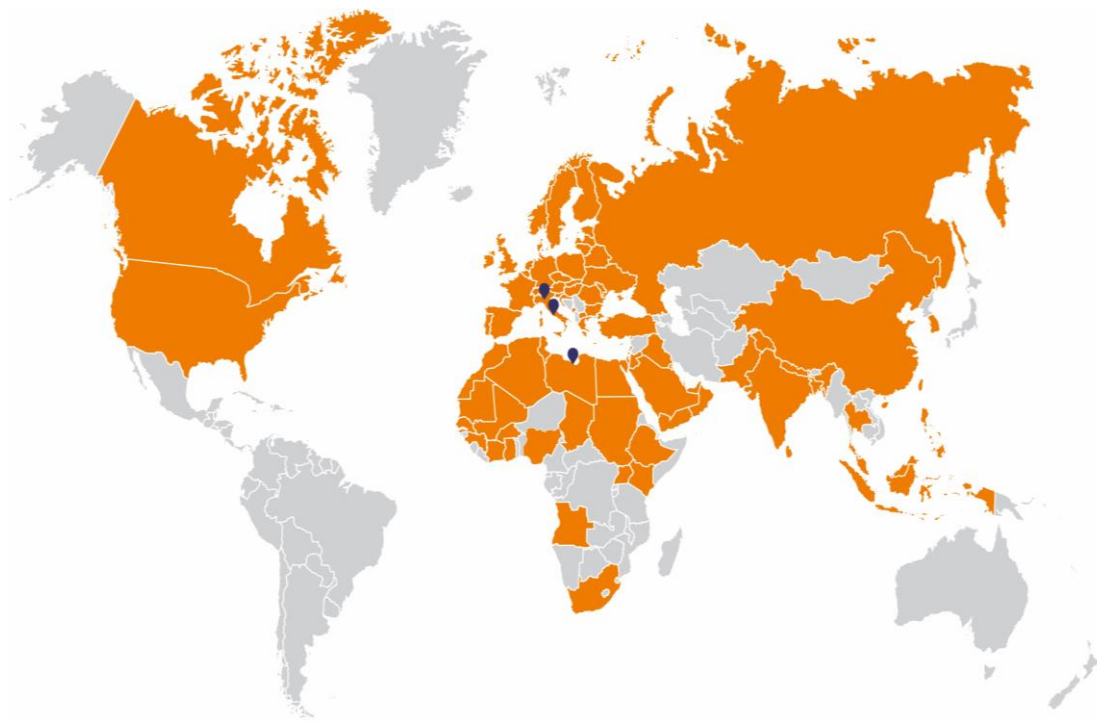
### **TAILOR MADE CONSULTANCY SERVICES**

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

## INTERNATIONAL COVERAGE

**Banca UAE 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 Africa
Guinea	South Korea
India	Sri Lanka
Indonesia	Sudan*
Italy	Thailand
Ivory Coast	Tunisia
Kenya	Turkey
Kuwait	U.A.E.
Jordan	Uganda
Lebanon	USA
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*

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- ❑ 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 49 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***

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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
- ❑ Equities

## 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

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
<b>GBP</b>	<b>BANCA POPOLARE DI SONDRIO,</b> Sondrio	POSOIT22	03598 (Intermediary Bank: Lloyds TSB Bank Plc London : LOYDGB2L)	CP	FX	MM
<b>JPY</b>	<b>BANCA POPOLARE DI SONDRIO,</b> Sondrio	POSOIT22	IT58Y0569611091CRDJP0035980 (Intermediary Bank: Sumitomo Mitsui Banking Corporation, Tokyo: SMBCJPJT)	CP	FX	MM
<b>NOK</b>	<b>DNB NOR BANK ASA,</b> Oslo	DNBANOKK	7001.02.23286	CP	FX	MM
<b>PLN</b>	<b>PKO BANK POLSKI,</b> Warsaw	BPKOPLPW	PL17102000161201110000006897	CP	FX	MM
<b>QAR</b>	<b>QATAR NATIONAL BANK,</b> Doha	QNBAQAQA	QA53QNBA000000000001800591001	CP	FX	MM

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<b>SAR</b>	<b>THE NATIONAL COMMERCIAL BANK,</b> Jeddah	NCBKSAJE	SA3710000088347000009101	CP	FX	MM
<b>SEK</b>	<b>BANCA POPOLARE DI SONDRIO,</b> Sondrio	POSOIT22	IT29N0569611091CRDSE0035980 (Intermediary Bank: Nordea Bank adp, Stockholm: NDEASESS)	CP	FX	MM
<b>USD</b>	<b>BANCA POPOLARE DI SONDRIO,</b> Sondrio	POSOIT22	IT74S0569611091CRDUS0035980 (Intermediary Bank: JP Morgan Chase Bank, New York : CHASUS33)		FX	MM
<b>USD</b>	<b>JP MORGAN Chase,</b> New York	CHASUS33	409346793	CP	FX	

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## EXECUTIVE MANAGEMENT

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# THE CENTER OF ROME





## TIME IS BUSINESS

### **TOTAL ASSETS**

**EUR  
1,658,911,631**

### **TIER 1 RATIO**

**20.097 %**

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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