

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

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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 Libyan Foreign Bank, Tripoli*	80.15%	المصرف الليبي الخارجي Libyan Foreign Bank
Unicredit SpA, Rome	6.60%	UniCredit
Banque Centrale Populaire, Casablanca	2.85%	BANQUE POPULAIRE
Banque Marocaine du Commerce Exterieur, Casablanca	2.65%	BMCE BANK في البالغريا المالغريا المالغريا المالغريا المالغريا المالغريا المالغريا المالغريا المالغريا المالغريا
Intesa Sanpaolo SpA, Turin	1.10%	INTESA M SANPAOLO
ITALIAN CORPORATE COMPANIES Eni SpA, Rome	3.30%	Eni
Sansedoni Siena (Fondazione Monte Paschi di Siena), Siena	2.25%	SANSEDONI
Telecom Italia SpA, Milan	1.10%	TELECOM

^{*}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	тодо	Société InterAfricaine de Banque (SIAB)
ITALIA	Banca UBAE	JORDAN	The Housing Bank for Trade & FinanceArab 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 BankSuez Canal Bank	MAURITANIA	Chinguitty Bank
C* 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

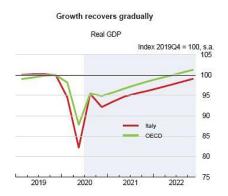
January 1, 6	August 14 (afternoon only), 15
April 4, 5, 25	November 1
May 1	December 7 (Milan only), 8, 24 (afternoon only), 25, 26, 31 (afternoon only)
June 2, 29 (Rome only)	Week-end closing: Saturdays and Sundays

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

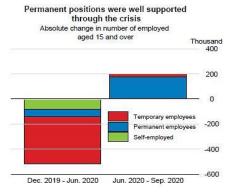
Country Economic Situation

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



Employment positions



Source: OECD



FACT SHEET (Eur)

BALANCE SHEET	Dec 31, 2017	Dec 31, 2018	Dec 31, 2019
 total assets earning assets funding net worth net result eligible net worth subordinated loans EARNINGS 	2,845,669,200 2,762,085,114 2,577,910,947 219,345,955 9,439,548 321,957,894 100,000,000	2,526,033,034 2,445.402.892 2,355,318,835 194,473,596 (51,457,309) 248,694,144 100,000,000	2,107,238,061 2,043,667,202 1,835,174,678 268.931.491 (26,144,425)* 348.265.232 100,000,000
net interest incomenet commissionsnet financial incometrading profit	18,660,858 17,088,490 17,454,093 53,206,867	13,592,986 16,451,998 1,984,392 32,029,375	14,704,359 14,356,765 (2,929,824) 26,131,301
LCs AND LGs			
non-oil L/Cs turnoveroil L/Cs turnoverguarantees turnoverguarantees outstanding	1,777,681,945 150,935,354 122,617,313 447,204,573	1,630,835,629 360,088,012 125,257,518 408,131,132	1,144,019,218 406,334,259 51,656,610 375,971,302
RATIOS			
☐ TIER I☐ Total Capital Ratio	12.54% 18.09%	10.37% 17.34%	17.41% 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 Angola Bahrain Bangladesh Burkina Faso Canada Chad China Diibouti Egypt Ethiopia **EU Contries** Ghana Guinea India Indonesia Italy Ivory Coast Kenya Kuwait Jordan Lebanon USA Malaysia Yemen*

Libya Mali Mauritania Morocco Nigeria Oman Pakistan Philippines Russia Saudi Arabia Senegal Singapore South Africa South Korea Sri Lanka Sudan* Thailand Tunisia Turkey U.A.E. Uganda



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)

^{*}only case by case



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 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 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

UBAE Level

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

PRIVATE PLACEMENTS

SECURITIES SERVICES

- Clearing & SettlementHolding Services
- Local Custody

EQUITY

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	СР	FX	ММ
AED	ARAB BANK FOR INVESTMENT AND FOREIGN TRADE, (Al Masraf) Abu Dhabi	ABINAEAA	AE68008000001000476232	СР	FX	ММ
CAD	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT74P0569611091CRDCA0035980 (Intermediary Bank: National Bank of Canada, Montreal - BNDCCAMM)	СР	FX	ММ
CHF	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT55F0569611091CRDCH0035980 (Intermediary Bank: Raiffeisen Schweiz Genossenshaft, Gallen – RAIFCH22)	СР	FX	ММ
CNY	BANK OF CHINA, Milan	ВКСНІТММ	IT03T0309301600900200224592	СР	FX	ММ
EUR	DEPOBANK (Banca Depositaria SPA), Milan	CIPBITMM	IT65M0500001600BC0990003598	СР	FX	ММ

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	СР	FX	ММ
GBP	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	03598 (Intermediary Bank: Lloyds TSB Bank Plc London: LOYDGB2L)	СР	FX	ММ
JPY	BANCA POPOLARE DI SONDRIO, Sondrio	POSOIT22	IT58Y0569611091CRDJP0035980 (Intermediary Bank: Sumitomo Mitsui Banking Corporation, Tokyo: SMBCJPJT)	СР	FX	ММ
NOK	DNB NOR BANK ASA , Oslo	DNBANOKK	7001.02.23286	СР	FX	ММ
PLN	PKO BANK POLSKI, Warsaw	BPKOPLPW	PL17102000161201110000006897	СР	FX	ММ
QAR	QATAR NATIONAL BANK , Doha	QNBAQAQA	QA53QNBA0000000001800591001	СР	FX	ММ

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

Important Notice

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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.



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Mr Massimo Castellucci	Executive Director Global Head of Business Development Area	ph. +39 06 42377427 fax +39 06 42046423 mob. +39 335 1916264	massimo.castellucci@ubae.it



KEY CONTACTS - INTERNATIONAL BUSINESS DEVELOPMENT DIVISION

Mr Massimo Castellucci	Massimo Castellucci Head of Division (ad interim)		massimo.castellucci@ubae.it
Mr Andrea Barbati	Relationship Manager for: Turkey, Trading and Oil Companies, Syndicated and Oil Operations		andrea.barbati@ubae.it
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Mr Gian Luca Luciano	Relationship Manager for: Bangladesh, China, India, Japan, Pakistan, South Korea, Sri Lanka, Thailand, Yemen, rest of Asian countries	ph. +39 06 42377383 fax +39 06 42046425 mob. +39 347 1920149	gianluca.luciano@ubae.it
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Mr Mohamed Babaa	Relationship Manager for: Angola, Chad, Djibouti, Ethiopia, Kenya, Libya, Uganda	ph. +39 06 42377410 fax +39 06 42046423 mob. +39 360 1032348	mohamed.babaa@ubae.it



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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
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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

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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

KEY CONTACTS - FINANCE DIVISION



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

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OUR NETWORK AND INTERNATIONAL CONSULTANTS

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TRIPOLI REPRESENTATIVE OFFICE

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Continental Consulting Tunisia Suarl (CCT)	Tunisia	ph. +216 5577 4753	continental.tn@gmail.com

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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

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



Italy

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