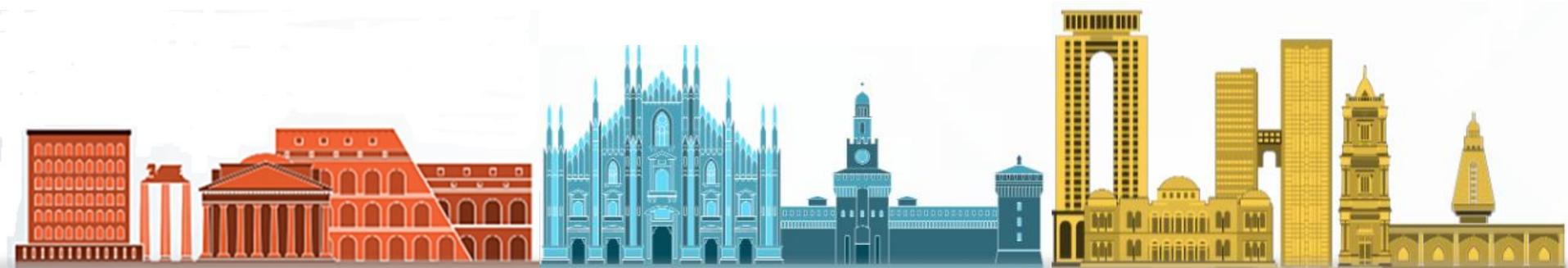




YOUR PARTNER IN TRADE FINANCE



Rome

Milan

Tripoli



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 continually improving our service levels, engaged and committed to share our more than 50 years' experience in trade finance services and solutions with our corporate customers, supporting them in their cross-border businesses.

Maurizio Valfrè
General Manager



CONTENTS

- 5** About Us
- 6** Mission
- 7** Banca UBAE today
- 8** Why Banca UBAE
- 9** Products and services
- 14** Executive Management
- 15** Key Contacts
- 20** International Consultants
- 21** Our Offices

DISCLAIMER STATEMENT

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ABOUT US

- ❑ **Banca UBAE was founded in 1972 as “Unione di Banche Arabe ed Europee S.p.A.” (Italy).**
- ❑ Since its foundation, **Banca UBAE’s purpose has been to foster industrial, commercial, and financial relations between Europe and the MENA region** by supporting trade initiatives and business ventures.
- ❑ Thanks to its unremitting commitment and more than **50 years of experience**, Banca UBAE today stands as a solid and reliable reference point in the market for foreign trade services between **Europe, the MENA region, the Indian Subcontinent, and Sub-Saharan Africa.**



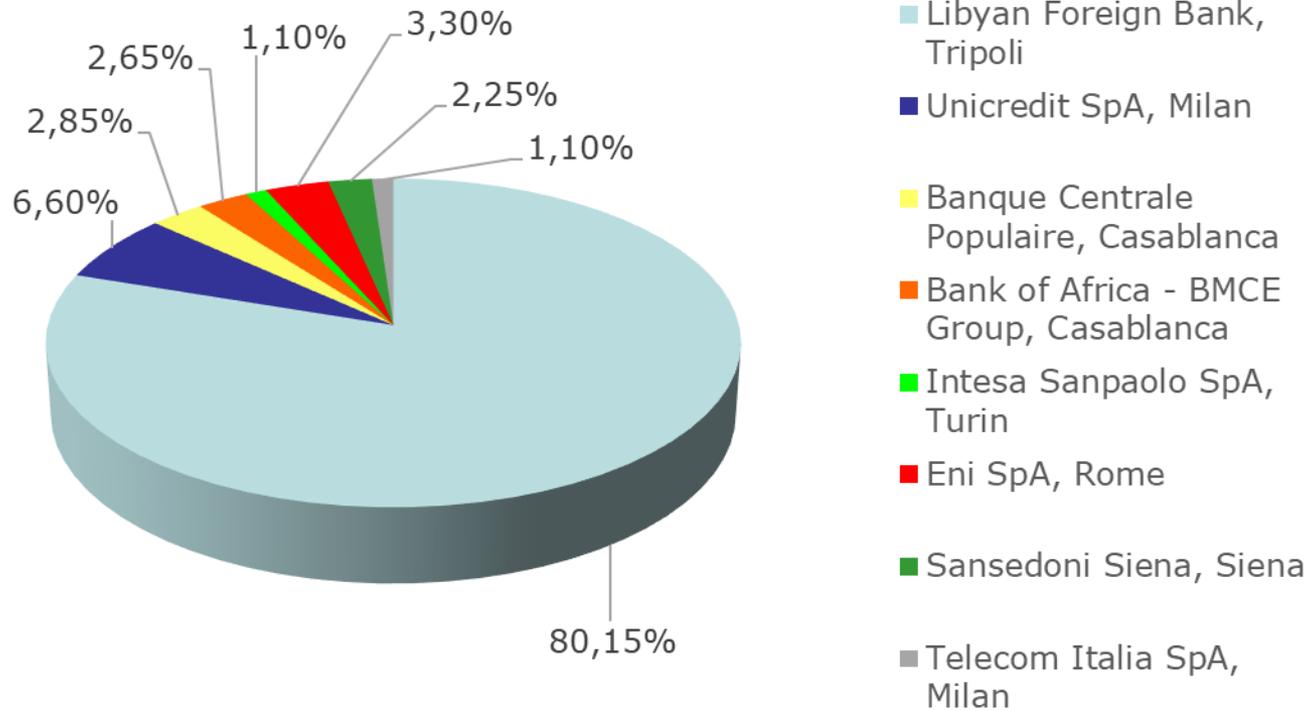
MISSION

To be the preferred advisor and trusted partner for companies and financial institutions, fostering and strengthening commercial, financial, industrial, and economic relations between Europe and the countries of North and Sub-Saharan Africa, the Middle East, and the Indian Subcontinent.



BANCA UBAE TODAY

Shareholders





WHY BANCA UAE

□ Local expertise

- Comprehensive and long-standing **knowledge of the culture, markets, and regulatory frameworks of North and Sub-Saharan Africa, the Middle East, and the Indian Subcontinent**
- **Strong business and institutional ties**, thanks in no small part to UAE's core shareholders

□ Focus on Trade Finance

- **Trade finance is one of Banca UAE's most important lines of business**
- Strong record in servicing **international trade**
- Renowned competence in **assessing and managing country, credit, and financial risks**

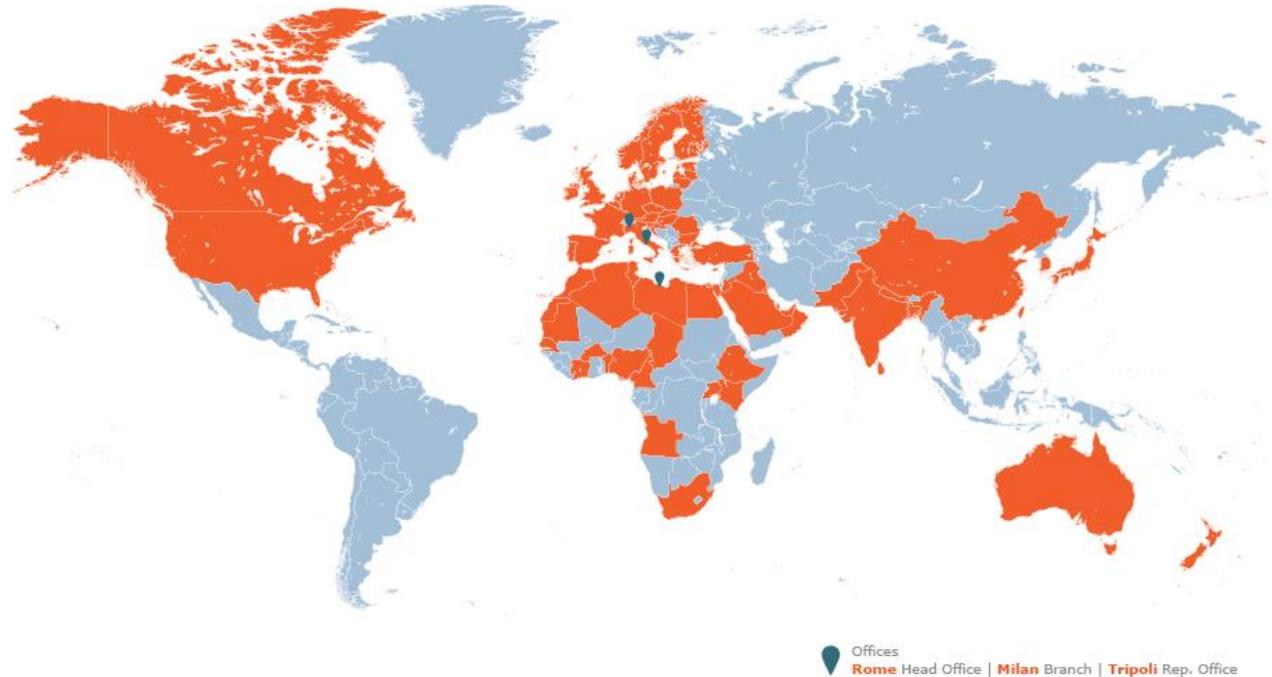
□ Professional assistance

- **Client-focused support** across the full transaction lifecycle
- Advisory services from **experienced professionals**



Countries we do business with

| | |
|---------------|--------------|
| Algeria | Jordan |
| Angola | Libya |
| Australia | Mauritania |
| Bahrain | Morocco |
| Bangladesh | Nepal |
| Benin | New Zealand |
| Burkina Faso | Nigeria |
| Cameroon | Norway |
| Canada | Oman |
| Chad | Pakistan |
| China | Qatar |
| Egypt | Saudi Arabia |
| Ethiopia | Senegal |
| Europe | Singapore |
| Great Britain | South Africa |
| India | South Korea |
| Iraq | Sri Lanka |
| Italy | Tunisia |
| Ivory Coast | Turkey |
| Kenya | UAE |
| Kuwait | Uganda |
| Japan | USA |





PRODUCTS AND SERVICES

TRADE FINANCE

DOCUMENTARY CREDITS

- Issuance, confirmation and advising of Export & Import Letters of Credit
- Issuance of assignment of proceeds against Letters of Credit
- Transferable Letters of Credit
- Back-to-Back Letters of Credit
- Confirmation of UPAS Letters of Credit
- Silent confirmation
- Star del credere
- Structured Trade Finance
- Irrevocable reimbursement undertaking
- Pre-check of documents



PRODUCTS AND SERVICES

FINANCIAL TRADE SERVICES

- ❑ Discounting of confirmed/unconfirmed Letters of Credit
- ❑ Discounting of bill of exchange/promissory notes
- ❑ Pre-export and pre-import corporate financing

CASH AGAINST DOCUMENTS

INTERNATIONAL GUARANTEES

- ❑ Issuance and advising of Demand Guarantees and Counter guarantees
- ❑ Issuance, advising and confirmation of Standby Letters of Credit



PRODUCTS AND SERVICES

FACTORING

- ❑ Recourse factoring
- ❑ Non-recourse factoring with and without notification to the debtor
- ❑ Maturity factoring
- ❑ Confirming plus maturity
- ❑ Indirect non-recourse or recourse factoring
- ❑ Structured transactions

FORFAITING



PRODUCTS AND SERVICES

FINANCE

- ❑ Treasury
 - Time & Structured deposits in all major currencies
 - REPO on Eurozone Govt Bonds
 - Fra, IRS, OIS
 - Cross Currency Swaps

- ❑ Forex
 - all major currencies against Euro and US dollar, spot and forward
 - exotic currencies against Euro and US dollar
 - main cross-exchange rates
 - platform white label with real time quotes

- ❑ Capital markets
 - Bonds on Primary and Secondary Markets
 - Equities



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