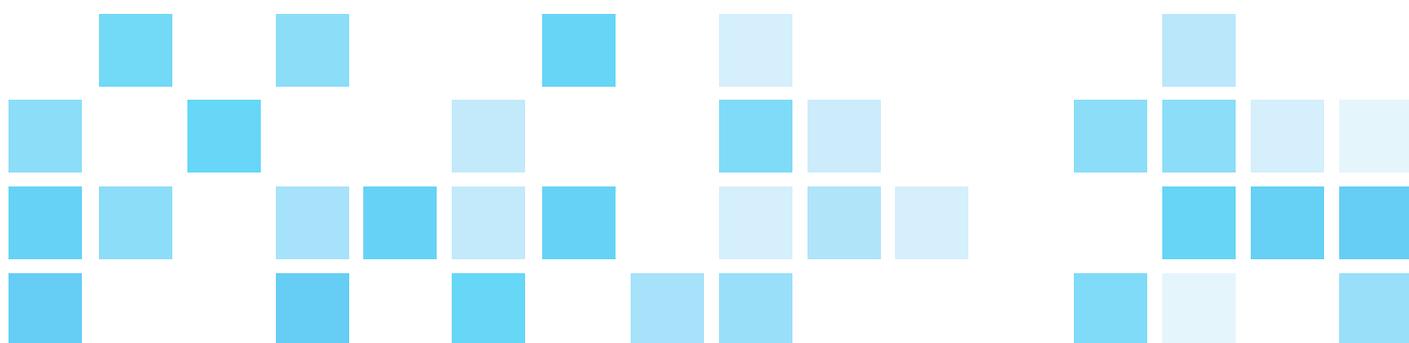


Management Bios

September 2016



**DR. JOHN C. GRECH**

Chairman
FIMBank Group

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john.grech@fimbank.com

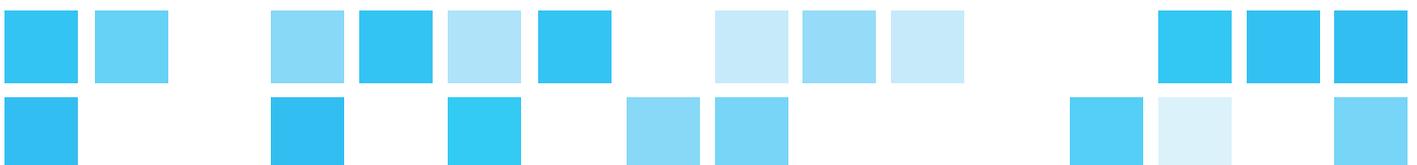
Dr. John C. Grech founded EMCS Ltd in 1983, having served as Chairman prior to his retirement in 2014. He has previously served as Deputy Chairman of the Malta Development Corporation (MDC), Chairman of the Malta University Services Ltd (MUS), and Chairman of the Malta Export Trade Corporation, and Chairman of the Bank of Valletta Group of Companies. He was a cofounder of Middlesea Valletta Life Assurance Ltd and its first Chairman. He was also a Director on the Board of the Malta Freeport Corporation. Dr. Grech also served as Chairman of the Malta Tourism Authority.

An economics graduate of the University of Malta, Dr. Grech lectured at that institution for a number of years. He holds a Bachelors and a Masters Degree in Economics from Malta University and pursued postgraduate studies at the University of Amsterdam in European Economic Integration. In 1978, John C. Grech secured his Ph.D. in International Economics from the Graduate Institute for International Studies of the University of Geneva, where he also taught economics for some time. He was appointed as a Visiting Professor at the University of Malta and

lectured in International Economics and Economic Diplomacy at the Mediterranean Academy for Diplomatic Studies.

Dr. John C. Grech was a lead founder of the Mediterranean Bank Network that was set up in 1996 and served as its first President. He is currently the Chairman of FIMBank plc and also serves as Chairman of the Board of Directors of a number of Maltese private companies. He is professionally active as a Business and Management Consultant both in Malta and overseas, having acted in an advisory capacity also to specialised United Nations bodies. He specialises in International Trade, Corporate Development, Strategic Management and Finance. He is currently undertaking research on the 21st Century Organisation.

John C. Grech is a member of the British Chartered Institute of Management, and in 1995 was elected to the Fellowship of the Chartered Institute of Bankers. He is also a fellow of the Malta Institute of Management.





MURALI SUBRAMANIAN

CEO

FIMBank Group

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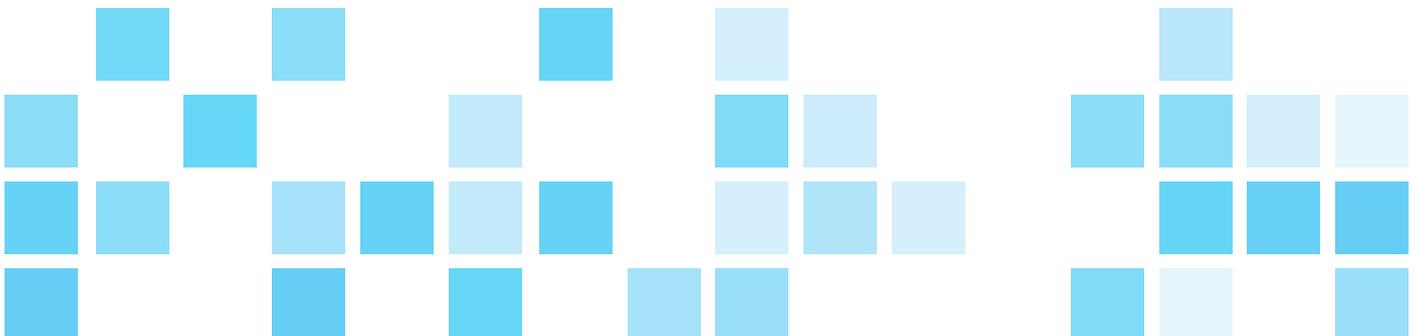
murali.subramanian@fimbank.com

Murali Subramanian is a results-oriented senior banker with a proven track record in developing and executing growth strategies on a global basis.

Prior to joining FIMBank, Mr Subramanian was Executive Vice President at Abu Dhabi Commercial Bank for 6 years, where he held the position of Head of Transaction Banking of the Group. His key responsibilities at this financial institution included the management of trade and supply chain growth business where he oversaw the growth and return to profitability of this USD 250 million revenue business. This followed a 21-year career at Citibank and earlier ABN Amro, where he occupied various posts in several geographies, ending his career at

Citi as Managing Director, Global Head of Domestic Payables. At Citibank Murali built the Trade, Supply Chain and Cash Management businesses in MENA, West Africa, Russia and the CIS, extended the company's domestic payables capabilities in over 100 countries.

Murali holds a Bachelor of Technology in Mechanical Engineering degree from the Indian Institute of Technology, as well as a Masters in Business Administration, Finance and International Business from the Indian Institute of Management. He was appointed Chief Executive Officer of the FIMBank Group on the 6th August 2015.





S. HOWARD GAUNT

First Executive Vice President
Group Chief Operating Officer

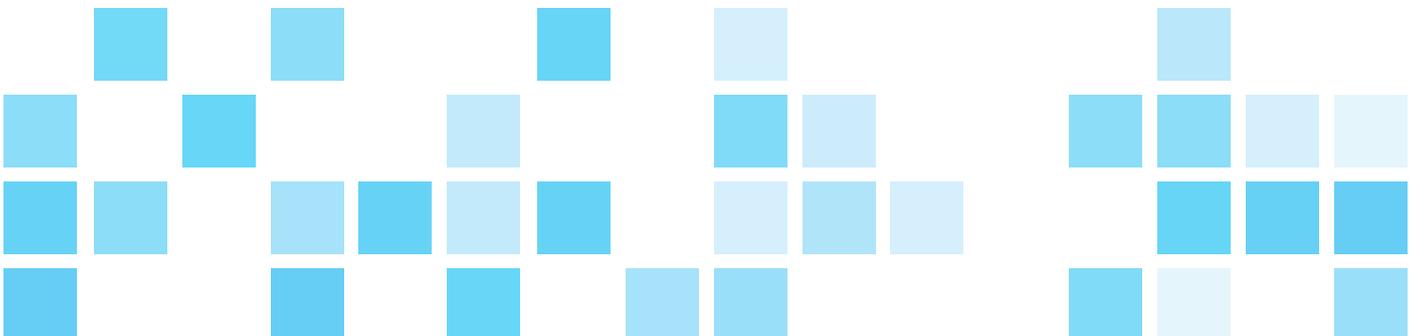
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Howard Gaunt is an American from New York and joined the FIMBank Group in November 2015 as the Group Chief Operating Officer. He is responsible for the overall operations-related functions across the group and sits on several committees including: the Executive Committee, Credit Committee, Asset-Liability Committee and the IT Steering Committee. Howard is also a Director of FIM Property Investment Ltd, FIM Business Solutions and LATAM Factors in Chile.

Prior to joining FIMBank Group, Howard was the Head of Wholesale Banking for Abu Dhabi Commercial bank (ADCB). He led the Group's activities in the Abu Dhabi, Al Ain, GCC and India businesses from 2007 to 2015. Under Howard's

guidance, the WBG's industry-specific Client Service Teams were consistently ranked 'superior' in terms of their understanding of the clients' needs and in service delivery as determined by nationally recognized industry analysts.

Howard's banking career spans over 32 years in senior national and international assignments with Wells Fargo and Company, Citibank, Citicorp, Citigroup, Samba Financial Group and ADCB. He has a Bachelor's degree in Political Science and International Relations from the University of Southern California (USC) and is a Certified Investment Manager, CIMC, with the Investment Management Consultants Association, IMCA.





SIMON LAY

CEO - London Forfaiting Company

Deputy CEO - FIMBank Group

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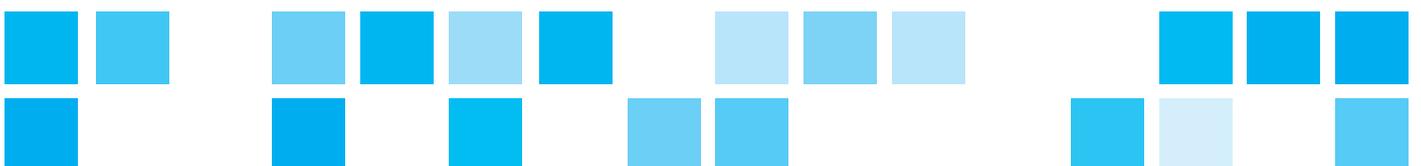
Simon Lay is Chief Executive Officer of London Forfaiting Company Ltd (LFC), with responsibility for its global business activities.

In addition, Simon was appointed Deputy CEO of FIMBank Group on 6th August 2015, following a period as Acting CEO during early 2015, when he oversaw the Group's restructuring whilst the appointment of a new CEO was finalised. Simon also sits on several FIMBank Group Committees, including the Executive, Credit and Asset-Liability Committees. Simon is also a Board Member of the Group's Factoring subsidiaries in Brazil and Dubai, where he is also Chairman.

After joining LFC in 1991, Simon helped build the business to become a global market leader in

Forfaiting and Trade Finance. Initially recruited to expand LFC's business in the Americas, ME and Turkey, Simon was appointed to LFC's Board in September 1997, at which time the Company was publicly listed on the London Stock Exchange.

Following FIMBank's acquisition of LFC in 2003, Simon was appointed Managing Director and he transformed the company from loss-making to one, which has consistently contributed to the profitability to the FIMBank Group since acquisition. Simon enjoys a reputation as an authority on forfaiting and trade finance, having written numerous articles and been a regular speaker on the subject.





ALY SIBY

Executive Vice President

Chief Banking Officer

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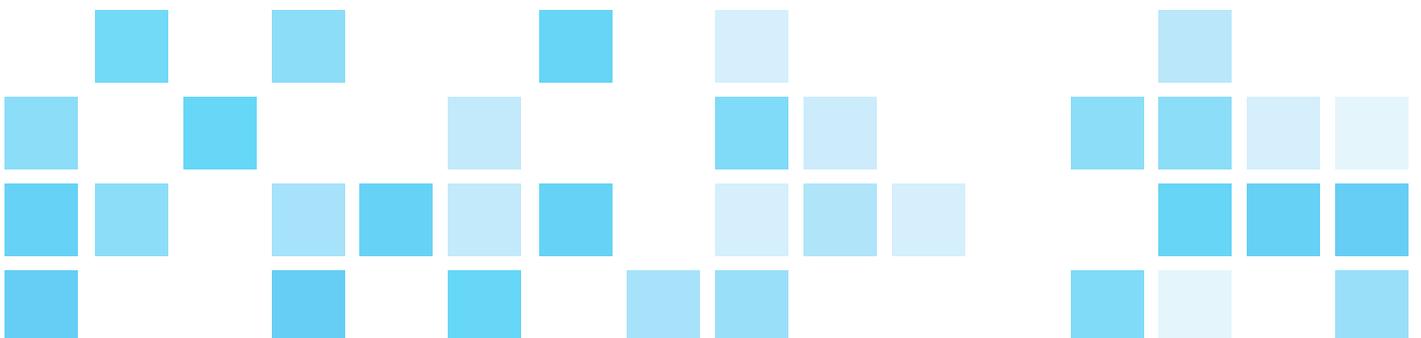
aly.siby@fimbank.com

Aly Siby, Executive Vice President and Chief Banking Officer, is responsible for the development of strong relationships and streamlined commercial strategies that deliver trade finance capabilities and profitable growth for the Institution.

Aly started his banking career as financial analyst specialising in the oil industry at Banque Trad Credit Lyonnais, in France, subsequently moving on to a managerial position in the soft commodities department of Credit Lyonnais. He then took up a senior position within the corporate and correspondent banking department at Banque Belgoise during which he was in charge of the Sub-Saharan African Region.

Aly joined FIMBank in 2006 with a mandate to develop the Bank's activities with all correspondents and predominantly those located in the African continent. In 2011 he was promoted to Head of Corporate and Institutional Banking and a year later assumed responsibility of the Financial Institutions & Deposits department. In September 2013, he was promoted to Executive Vice President and currently heads the FI & Corporate departments.

Aly has a Master's Degree in Economics and a 'Diplôme D'Etudes Approfondies' from the University of Rennes I, France as well a Master's of Business Administration Degree from the University of Rochester, New York, USA.





MICHAEL DAVIS

Executive Vice President

Group Chief Compliance Officer

& MLRO

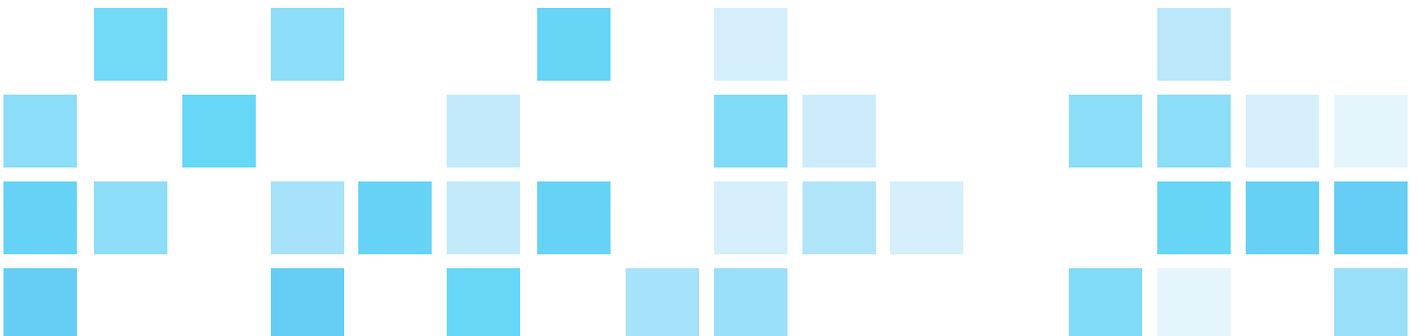
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Michael Davis began his banking career in the UK in 1986 after a 6 year period as a secondary school teacher in Gibraltar where he was born. He has over 23 years regulatory and compliance experience and joined FIMBank in July 2011 as Head of Compliance and MLRO. Prior to that he was EMEA Head of Compliance for the Macquarie Group based in London. During his 11 years at Macquarie he was responsible for setting up Macquarie's compliance infrastructure throughout the region during a period of extraordinary growth from 45 members of staff in 2000 to over 1500 in 2011. He was also responsible for managing relationships with key regulators throughout the UK, Europe, South Africa and the Middle East and was responsible for the licensing of several Macquarie branches and subsidiaries.

He has also played active roles on various industry association committees in the UK specialising in compliance and regulatory issues. Prior to specialising in compliance his early banking experience was spent trading foreign exchange, money market instruments and commodity derivatives. He joined LME Ring Dealing and founder member, Rudolf Wolff & Co Ltd in 1990 as a Treasury Trader and in 1992 became their Compliance Officer and MLRO. Michael is a skilled trainer in compliance and anti-money laundering matters and has been an examiner for the Futures and Options Association Diploma in Compliance in the UK.





RONALD HAVERKORN

Executive Vice President

Chief Risk Officer

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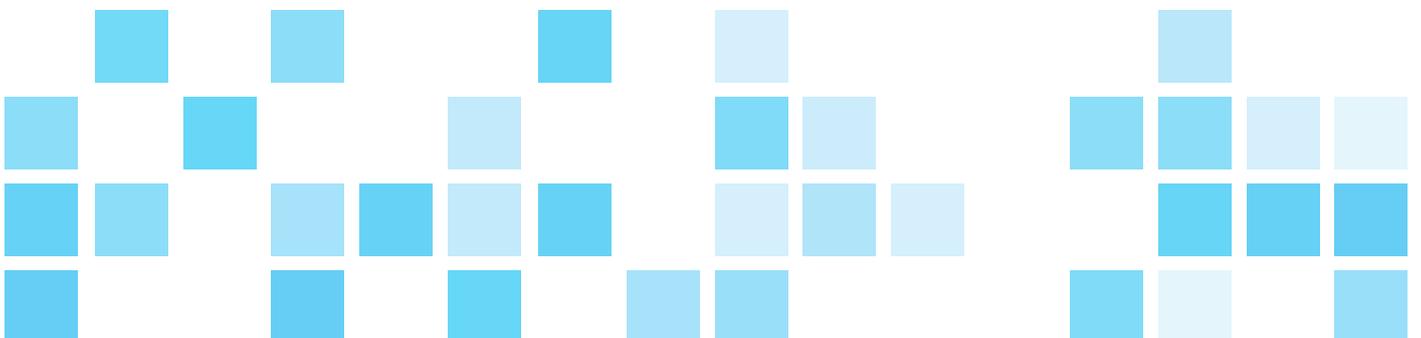
ronald.haverkorn@fimbank.com

Ronald Haverkorn joined FIM Bank in May of 2015 as the Chief Risk Officer and Executive Vice President. He is responsible for the risk related functions in the group. He sits on several board and committees including; Board Risk Committee, ALCO, Group Executive Committee and Credit Risk Committee.

Before joining FIM Bank Ronald had a 22 year career in the International Division of Wells Fargo Bank where he worked in the United States as well as in the United Kingdom and Germany while managing global teams. During his career he has held various global positions in financial

institutions and corporate banking with a focus on the Emerging Markets. Responsibilities included; trade finance, structured finance, syndications, risk mitigation, asset trading, portfolio management, risk reporting and relationship management. He was a member of several divisional committees, risk committees and ALCO.

Ronald was born in the Netherlands and moved to the USA to go to pilot school and attend university. He graduated from the University of Texas with a B.A. Degree in Business Administration.





CARLOS BAUDRAND

CEO

LATAM Factors

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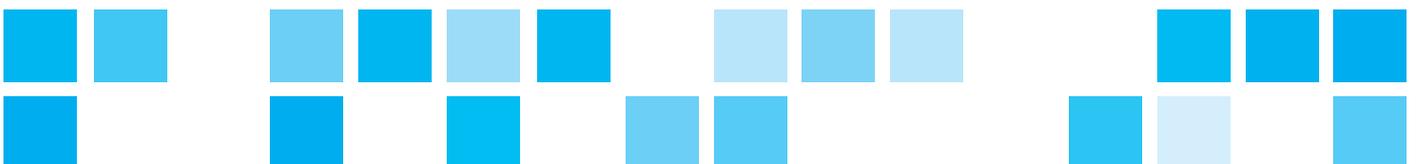
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Carlos Baudrand Saavedra is the CEO of LATAM Factors, a Chilean factoring company which forms part of the FIMBank Group. Carlos' career in Factoring, Leasing and Vendor Finance goes back more than twenty years, most of which were spent with Heller Financial and GE Capital in Chile and Latin America.

His first major appointment was as Chief Commercial Officer at factoring firm Finersa. With the acquisition of Finersa by the Heller Group in 1996, Carlos was tasked with the running of its Global Vendor Programme, where he registered remarkable results. In 2001 the Heller Group was acquired by GE Capital leading to his appointment as Commercial Manager of a newly set up niche banking concern, HNS Bank, a niche bank focused on small and medium sized enterprises. A few

years later Carlos was responsible for setting up First Factors S.A., with the support of strong and reputable Chilean shareholders. In 2014, FIMBank plc acquired a controlling interest in the company, which later changed its name to LATAM Factors S.A.

Carlos graduated as a Commercial Engineer from the Universidad Central, Chile and obtained his Finance Certification from the Universidad Padre Hurtado, Chile. He pursued further studies at the ESE Business School and successfully completed the PADE programme for senior executives with over 20 years business experience. Carlos was a board member of International Factors Group from 2009, and Chairman of the Latin American Chapter from 2007, until January 2016 when the merge with Factors Chain International occurred.





DEMETRIS ZOUZOUKIS

CEO

Hellenic Branch

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Demetris Zouzoukis, a Greek origin Factoring and Forfaiting professional joined FIMBank in June 2013, to establish and Head the Hellenic Branch in Greece. The Hellenic Branch of FIMBank was incorporated in November 2014.

Following a career in the Telecommunications sector, Demetris Zouzoukis has spent the last 15 years in the Banking sector, focusing on Factoring and Forfaiting. In 2002, he joined EFG Eurobank Factors, in order to establish the first Forfaiting desk within a Greek financial institution, as Forfaiting & International Projects Manager.

Between 2004 and 2005 he also worked together with IFC, under their SEED (Southeast-Europe Enterprise Development) program, to create an appropriate legislative environment for Factoring in Serbia, Albania and FYR of Macedonia.

In 2007, he took the challenge to participate in the set-up of a Factoring and Forfaiting subsidiary of the Marfin Group, named Marfin Factors & Forfaiters, as Deputy General Manager and Head

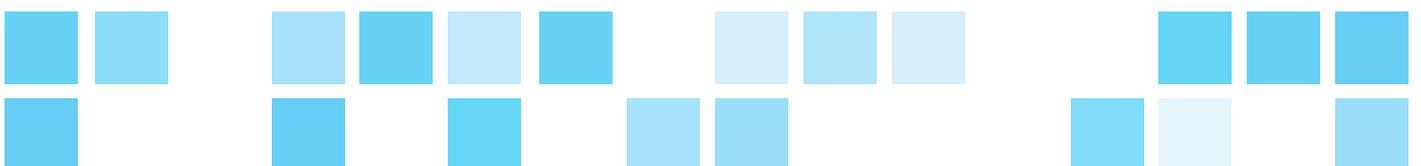
of Forfaiting, whilst also being a Member of the Board of Directors.

During all these years he took part in the set-up of foreign Branches in Bulgaria, Turkey and Serbia for both Eurobank and Marfin Bank Groups.

He also served as Executive Board Member in the International Trade & Forfaiting Association (ITFA) from 2009 till 2014.

He spent all his Academic period in the UK. After receiving a Diploma in Economics from University of London (London School of Economics), he moved to the University of Swansea, where he obtained a BSc. in Economics. Further to that, he finished his studies at the University of Leicester, getting an MSc. in Finance.

Demetris has taken part as a speaker in various conferences throughout the years, addressing topics in relation to Factoring and Forfaiting, as key financial tools for growing business through managing and financing trade flows.





JOÃO COSTA PEREIRA

CEO

Brazil Factors

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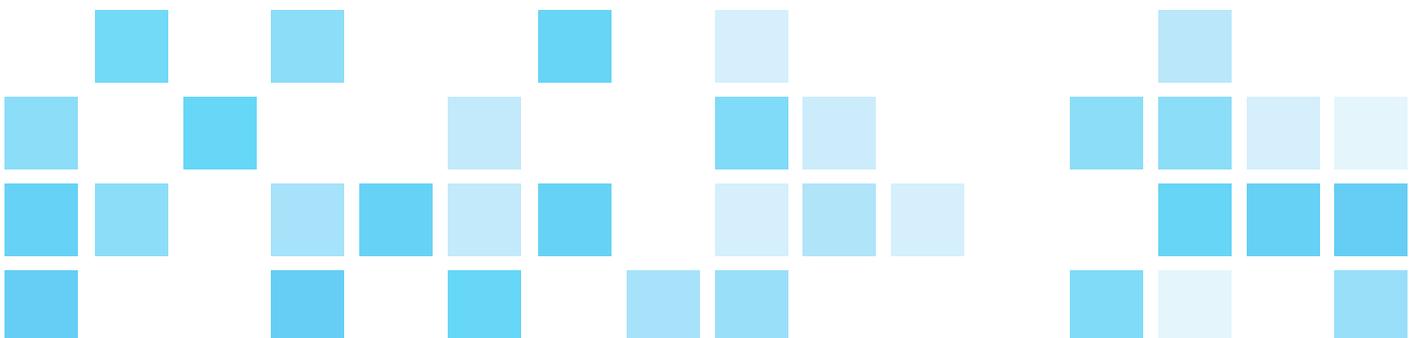
João Costa Pereira, was appointed CEO of Brazil Factors in 2011, a joint venture company, based in São Paulo, Brazil, from FIMBank and China Construction Bank (Brazil), to offer domestic and cross border factoring and complementary trade services to Brazilian small and medium enterprises. João joined FIMBank Group in 2008 as Head of the Mediterranean Factoring division, based in Malta, responsible for developing long term partnerships and commercial strategies that delivered profitable growth.

Prior to joining FIMBank Group, João was Head of Business Development & Marketing for Eurofactor

Portugal, Credit Agricole Bank Group, responsible for the team and the development of Factoring and Supply Chain Finance products.

João, has been active in Banking for the past 25 years. He started his career at Credit Lyonnais Bank, with roles on Credit Risk Management and Corporate Banking departments and later moved to Eurofactor to focus on trade finance and factoring.

He has an Economics Degree from the "Lisbon Catholic School of Business & Economics", FCEE.





SANDEEP MATHKAR

CEO

INDIA Factoring and Finance Solutions Pvt Ltd

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Sandeep Mathkar is a factoring product specialist with 25 years of experience in Banking and Finance, out of which 21 years have been in Factoring and Open Account Trade Products.

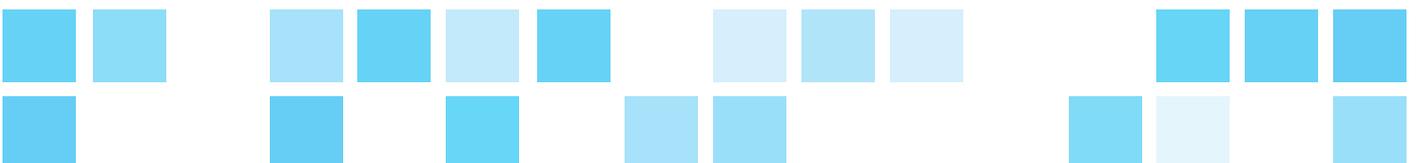
During his career, he has worked within the factoring set-ups of HSBC, GTF and DBS Bank. Sandeep has handled various products pertaining to Factoring, Invoice Discounting and Supply Chain Financing.

Over the years, Sandeep has developed a core competence in managing all the Operational activities which included setting up and implementing policies, procedures and workflows pertaining to Operations, Debt Management and Operational Risk Control. In addition to this, Sandeep had a major role of providing primary product knowledge to different departments, mainly to Risk, Legal, Finance and IT (for Business Systems) for drafting legal agreements, setting up

risk mitigation policies, structuring of products, etc. for Factoring and other Open Account Trade Products.

Sandeep graduated from Mumbai University with two graduation degrees, one in Science and another in Chemical Technology, a post-graduate Masters Degree in Financial Management and a Diploma in International Factoring.

Sandeep first joined FIMBank in February 2007 as Vice President – Global Factoring Operations. His main role involved setting up and controlling the Factoring Operations for Malta and all Joint Ventures taking in to consideration different types of products and country specific regulations and market practices. Sandeep's brief also includes being a prime interface between Business and IT for development of systems for the factoring business. Sandeep was appointed CEO of India Factoring in April 2016.





SEAN ASTON

Acting CEO

Mena Factors

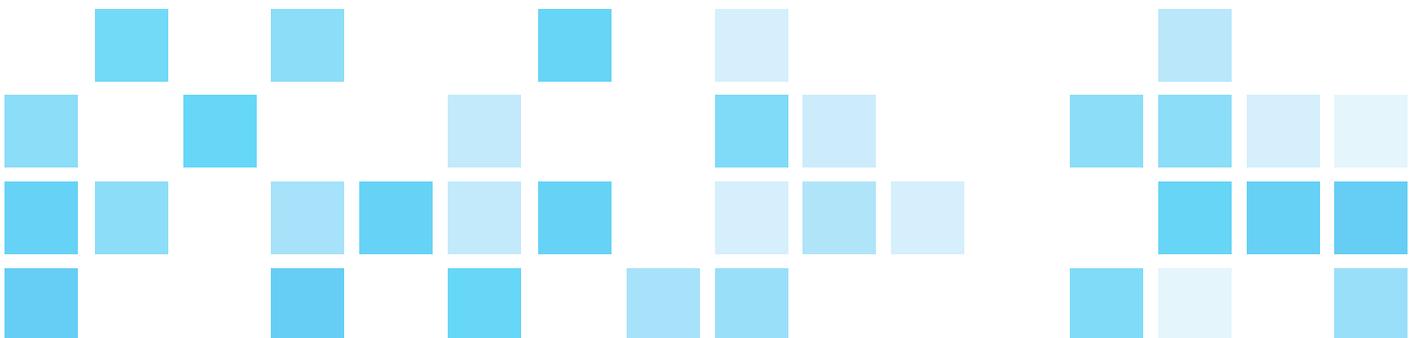
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sean.aston@menafactors.com

Sean Aston joined London Forfaiting Company, Ltd. (LFC) in 2007 and ran the Singapore Office before returning to London in 2015. Sean is currently on secondment to Mena Factors Limited, Dubai where he is Acting CEO, overseeing the firm's strategic review.

Sean has worked extensively in international trade and structured finance having spent over 23 years in Asia, mostly in Singapore and Hong Kong where he worked for, amongst others, Chase Manhattan Bank, Tokai Bank and HSBC. During his career he has

focused primarily on the arranging, negotiating and distribution of trade and commodity finance loans in the Asian Emerging Markets. Responsibilities included; trade & commodity finance, structured finance, syndications and risk mitigation.

Sean is a UK citizen and Singapore Permanent Resident. He has a degree in Law from the University of West England and an MBA from Lancaster University. He is also a Fellow of the Singapore International Arbitration Centre.





ANDREA BATELLI

Senior Vice President

Head of Legal

& Company Secretary

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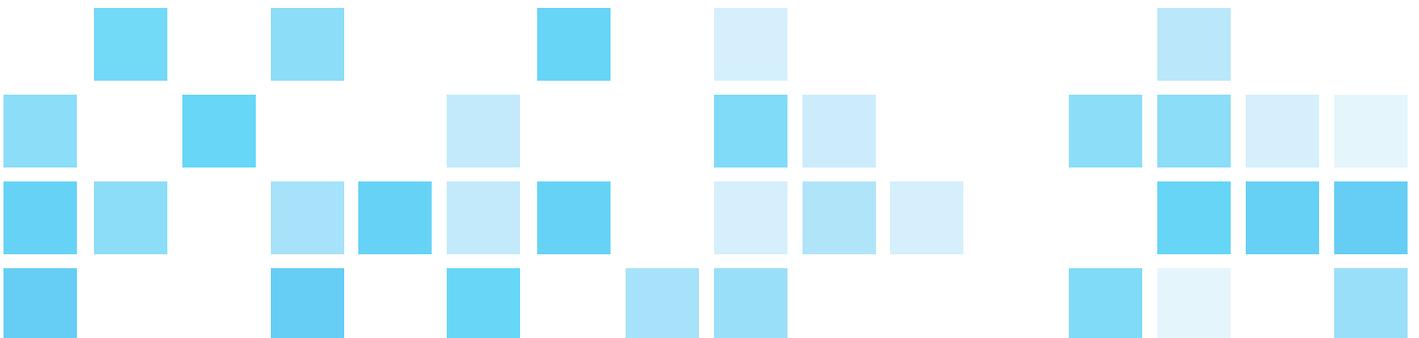
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Andrea Batelli joined FIMBank in June 2010 as Head of Legal & Compliance of the Group. Andrea has more than fifteen years of experience in the banking sector with a particular focus on trade finance and compliance. Andrea was appointed FIMBank's Company Secretary in 2013. Before joining FIMBank, Andrea has occupied the position of Head of Legal Department and General Counsel at Banca UBAE SpA, Rome (Italy), where he also acted as member of the Oversight Body with a compliance role. During his career at Banca UBAE, Andrea has acquired extensive international expertise in the banking activity particularly in the Mediterranean, Middle and Far East Area together with a thorough knowledge of these markets, their culture and the associated challenges.

Andrea received his Degree of Law from the University of Perugia (Italy) in 1997 and a Master in International Company Law in 2000. He has been certified by the Rome Bar as an eligible lawyer and thus he is qualified to representation and defense before the Italian Courts.

During his career, Andrea has also made academic contributions in his quality of Assistant at the Faculty of Company Law at the University of Cassino and Legal English at the University of Perugia and has published several articles on international banking law.





BRUNO CASSAR

Senior Vice President

Group Head Human Resources

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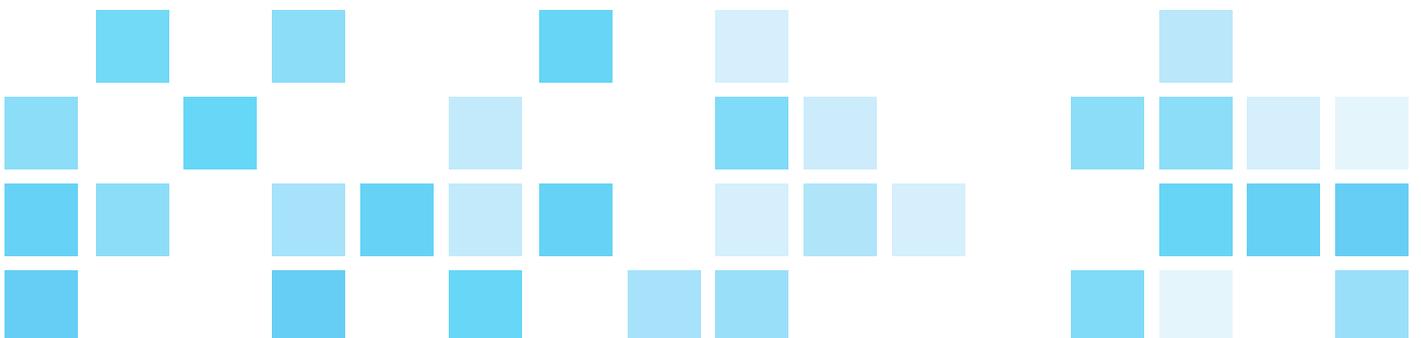
bruno.cassar@fimbank.com

Following a 20-year banking stint at Bank of Valletta plc and at Midland Bank plc, Bruno joined the Gasan Group of Companies as Group Human Resources Manager in 1999. Two years later, he moved to Corinthia Hotels International as Group Credit Controller before taking up the post of Head of Human Resources at FIMBank in 2002.

In 1988 he graduated B.A. Business Management (Hons) from the University of Malta and in 1990 he achieved the Associateship of the UK Institute of

Bankers. He pursued further studies and in 1998 he obtained his MBA from the University of Malta while in 2003 he graduated MSc in Training & Human Resource Management from Leicester University, UK.

He has lectured part-time for The Malta Chartered Institute of Bankers (now the Institute of Financial Services) in 'People Management' and 'Marketing and the Banking Environment'.





MICHAEL DAVAKIS

Senior Vice President

Group Head of Treasury & Capital Markets

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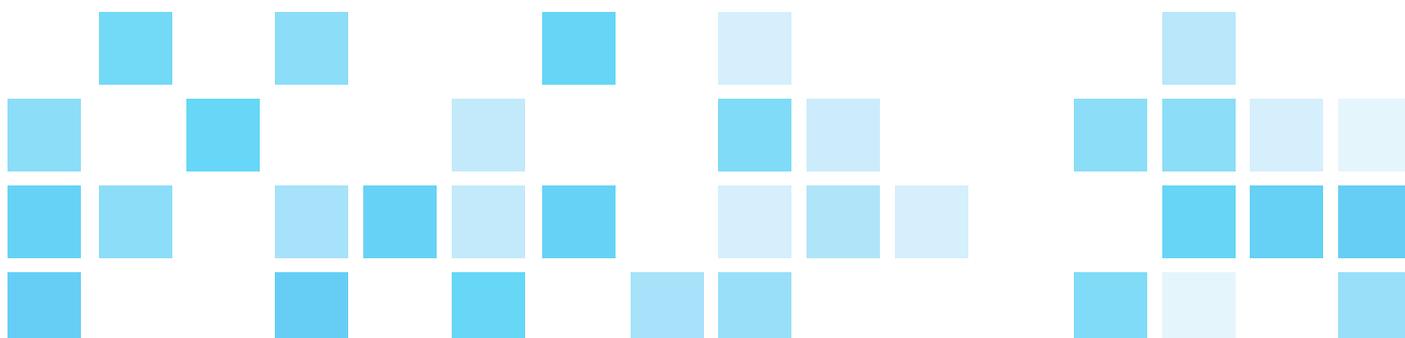
michael.davakis@fimbank.com

Michael Davakis joined FIMBank Plc in his present role in December of 2015. He is responsible for the group's treasury, ALM and capital markets functions, chairs the ALCO, participates in the EMM and EXCO, and reports directly to the CEO.

Michael started his career in financial services in Athens as an analyst for Dresdner Bank in 1997. He moved to Bank of America as treasury economist in 1998 during the Greek convergence play, and joined HypoVereinsbank on the credit and project finance side during the Greek PPP infrastructure boom. In 2001, with the expansion of Dresdner, he returned to Dresdner Kleinwort Wasserstein, Frankfurt, in debt capital markets origination to cover German bluechips and midcaps.

In 2004, Michael joined the treasury of Piraeus Bank SA, today the 2nd largest bank in Greece, and successfully helped build the retail banking group's debt issuance platforms across a full range of products, senior and subordinated, unsecured and secured, including multiple benchmark MTNs and asset backed securitizations in mortgage loans, credit cards, revolving loans and leasing receivables. In 2011 he assumed responsibility for the treasury and capital markets function of Piraeus Bank Serbia, where he successfully established treasury as a front office unit.

A macroeconomist by training, Michael holds degrees from the University of Pennsylvania (BA 1990), the Diplomatic Academy of Vienna (MAIS 1993) and the University of Vienna (Magister 1996).





RICHARD SCERRI

Senior Vice President

Group Head of Internal Audit

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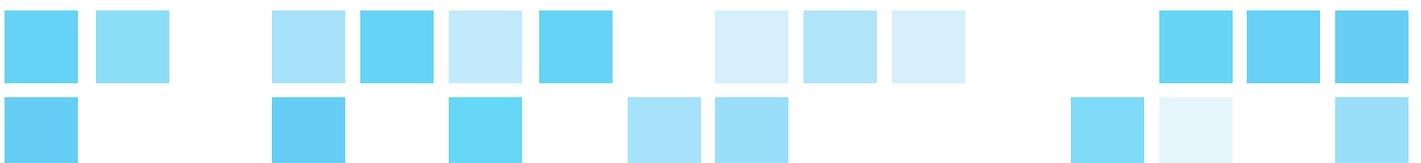
Richard Scerri, a Bachelor of Commerce and Bachelor of Commerce (Hons.) graduate in Banking and Finance, started his career within the financial industry as an Insurance Broker, carrying out risk audits and assisting clients, particularly local SMEs in different sectors, with developing risk management strategies appropriate to their risk profiles.

Richard carried out his initial training in banking with the two main local commercial banks, Bank of Valletta and HSBC (former Mid-Med Bank). He joined FIMBank plc in February 2000, and in February 2002, he was appointed the Group's Head Finance, a position he occupied until May 2011. Richard was promoted to Senior Vice-President in 2008. Within his role as the Group's Head of Finance, Richard also sat on the Group's Asset-Liability Committee. He was relocated to Internal Audit in May 2011, where he assisted the Group's Head Internal Audit in providing independent and objective assurance on the effectiveness of internal controls within the Group. Richard was also appointed as Secretary to the Group's Audit Committee.

In 2013 he was appointed as the FIMBank Group Head Internal Audit. Richard has successfully read to Internal Audit certification and is also close to conclude his ACCA.

In his role as the Group's Head Finance, Richard has re-organised the Group's Finance Department, providing increased focus on the Unit's varied responsibilities at that time, mainly financial reporting and control, regulatory reporting and Treasury back-office as well as implemented automation in these areas. He was actively involved in Bank-wide projects, mainly the implementation of the Bank's core banking system and its subsequent upgrades, the initial public offering of the Bank's shares in 2001, the rights issues of 2003 and 2007 as well as two Bond Issues. Richard also assisted in the take-overs, sale as well as the setting-up of the Bank's various subsidiaries and associated companies. Between 2003 and 2007, Richard was also responsible for implementing the new regulatory framework for the Bank and Group, including the Basle II Capital Requirements.

In his role in Internal Audit, Richard has restructured the Group's Internal Audit Department and sought to align its methodologies and processes to IIA standards. He has also managed a number of challenging internal audit assignments, including special reviews and advisory work.





JASON ZAMMIT

First Vice President

**Head of Marketing &
Administration**

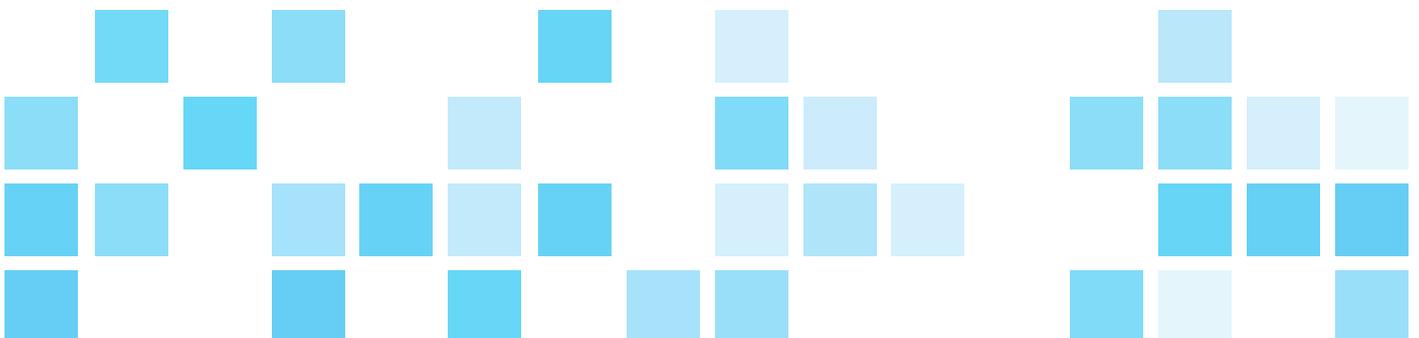
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Jason Zammit is a versatile professional with over 26 years of experience in the banking sector. He is specialised in management, marketing, procurement, facilities management and administration. Has a varied background which includes active contributions to several successful financial services solutions deployments within the Group.

As Head of Marketing & Administration he is responsible for developing, implementing and executing strategic marketing plans and interfacing with executive management. Jason is the Managing Director of FIM Property Investment

Ltd, the Bank's fully-owned subsidiary responsible for the completion and management of Mercury Tower, the Bank's head office in Malta.

Jason holds a Master's Degree from the Grenoble Graduate School of Business (France), is a PRINCE2 accredited practitioner and a certified Digital Marketing Specialist. He is a Member of the Chartered Institute of IT (MBCS) and the Malta Institute of Management. Prior to joining FIMBank in 1999, Jason occupied the post of International Operations Officer at Izola Bank, a Malta-based Belgian credit institution. He is married and has two children.





NICOLAS HENRION

Vice President

Head of Mediterranean Factoring

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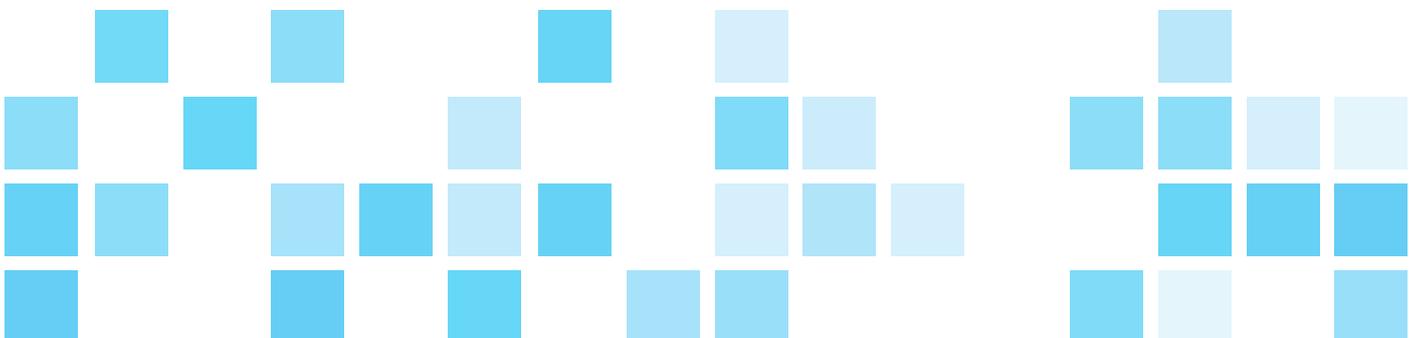
nicolas.henrion@fimbank.com

Nicolas joined the FIMBank Group in May 2013 as Deputy Head of Mediterranean Factoring, to spearhead the development of Med Factors. He has thirteen years of experience in the factoring field, having held executive roles for the implementation of various international operations.

Prior to joining FIMBank, he was Country Manager within the International Division of Credit Agricole Leasing & Factoring. His role as Board Member included the supervision of Leasing and Factoring subsidiaries located in the UK, Spain, Poland and Portugal. Highlighting his contribution to this role, are the sale of a Factoring Company in the UK and the setting up of a Factoring Entity in Poland.

He was engaged by the Credit Agricole as Deputy Head of the Corporate Department, specialising on cross border deals and cooperation with the Investment and Commercial Banking bodies of the Credit Agricole group.

Nicolas graduated with a Master's Degree in Business and Finance from France Business School in 2001, starting his career in Factoring and Credit Insurance with Atradius. During his tenure there he was in charge of a portfolio and profit centre in the south of France, his role later developing into managing the pan-European segment of the clientele dealing with various factoring facilities across eleven European countries.





MANDY PSAILA

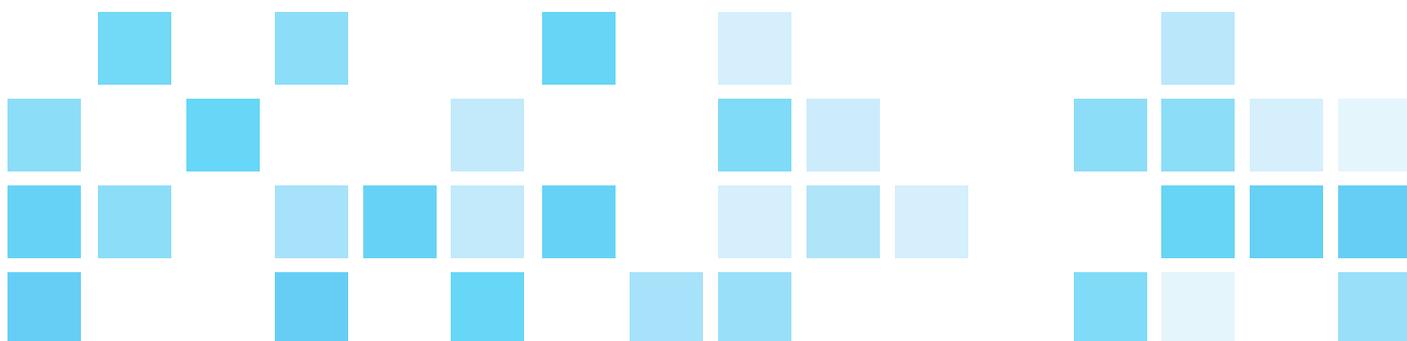
Officer

Executive Secretary - CEO Office

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Mandy Psaila joined FIMBank in June 2016 as the Executive Secretary to the CEO office and forms part of the Marketing and Administration team. Prior to joining FIMBank, Mandy worked with Alf. Mizzi & Sons (Group) Ltd in Malta, for six and a half years where she acquired significant experience in the administration and corporate sector.

Mandy holds a Bachelors Degree in Communications from the University of Malta. She also has a Professional Diploma in Marketing from the Chartered Institute of Marketing, and a Professional Diploma in Digital Marketing from the Digital Marketing Institute.





CARMELO OCCHIPINTI

Senior Vice President

Head of Financial Management

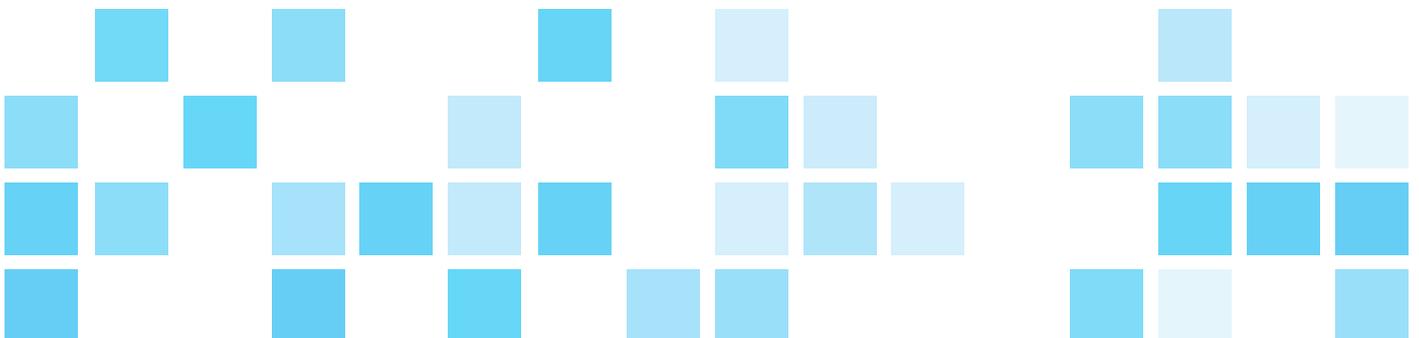
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carmelo.occhipinti@fimbank.com

Carmelo Occhipinti headed the Risk Management Department of FIMBank from October 2004 to March 2013. In 2013, Carmelo set up the Financial Management Department of FIMBank, which he is now heading, with the main scope of securitising specific asset classes originated by the FIMBank Group, to optimize the Group's capital management and liquidity allocation. The Department also took over responsibility for Group-wide recoveries in March 2015.

Prior to becoming Head of Risk Management of FIMBank, Carmelo was based in London for ten years, mainly involved in trade finance/forfeiting, working for the WestLB and the Dresdner Bank Group. Carmelo also headed FIMBank's Treasury Department from June 2006 to May 2011. He has a degree in Economics from Bocconi University in Milan and a Masters in Finance degree from London Business School.





CHARLES C. WALLBANK

Senior Vice President

Head of Real Estate Operations and Policy

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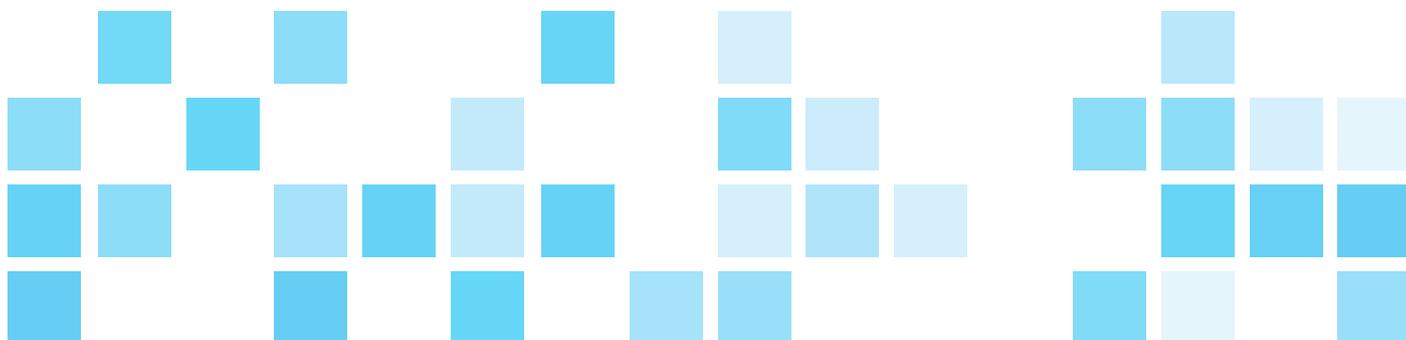
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charles.wallbank@fimbank.com

Charles C. Wallbank is a Senior Vice President and currently Head of Operations. Mr Wallbank is a Fellow of the Australian Institute of Banking and Finance and a qualified computer programmer/analyst. In his 40-year banking career he has held managerial roles in trade finance and international banking in a number of banks including Bank of New Zealand, Manufacturers Hanover, State Bank of New South Wales and Volksbank Malta Ltd.

Mr Wallbank joined FIMBank in August 2001 as Manager Trade Services. In 2003 he moved to

Business Development & Marketing and was instrumental in the establishment of the Malta based back office of London Forfaiting Co. Ltd. In 2004 he joined the Bank's Financial Institutions Division and travelled extensively throughout Asia, where he was engaged in developing the banking correspondent network in the Far East and ASEAN countries. In October 2005 he was assigned Head of Banking Operations. Since taking up this position Mr Wallbank has qualified as an ACAMS Anti-Money Laundering Specialist and an ICC Certified Documentary Credit Specialist.





GILBERT COLEIRO

Senior Vice President

Group Chief Information Officer

Managing Director
FIM Business Solutions

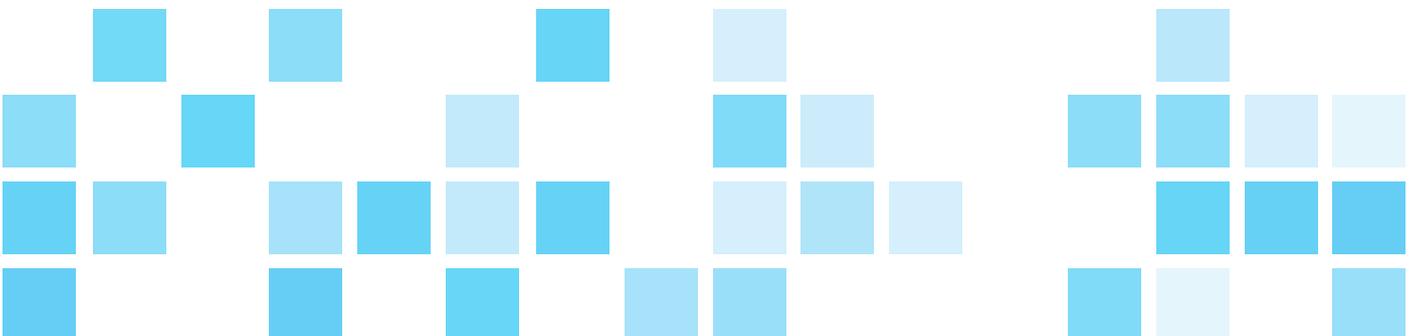
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gilbert.coleiro@fimbank.com

Gilbert Coleiro joined the FIMBank Group in June 2000 and is the Group Chief Information Officer since March 2015. He is responsible for the technology function across the Group and sits on the IT Steering Committee. He is also Managing Director of FIM Business Solutions.

Gilbert's career spans over 25 years of driving innovative, technology solutions in the Banking industry. He started his career with Bank of Valletta, where he held several technical roles. In June 2000 Gilbert joined FIMBank as Head of IT Infrastructure, with a mandate to build the next generation technology infrastructure for the Group. In 2005

he was entrusted with establishing FIM Business Solutions, a fully owned Group IT subsidiary and subsequently appointed Managing Director. In this capacity Gilbert led the delivery of a private cloud operating platform supporting the Group network of factoring subsidiaries and affiliates.

Gilbert holds an MBA from ESC Grenoble (France), is an Associate member of the Institute for the Management of Information Systems (UK) and a member of the Malta Institute of Management.





RONALD MIZZI

Senior Vice President

Group Chief Financial Officer

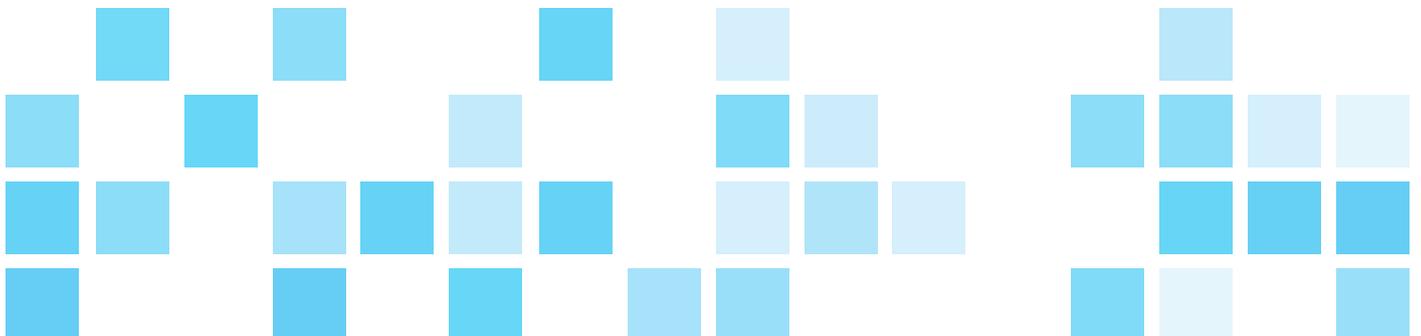
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ronald.mizzi@fimbank.com

Ronald Mizzi is a financial services professional, with knowledge and expertise in a wide range of areas linked to financial services including financial accounting and reporting, auditing, banking, corporate finance, trade finance and financial/banking regulatory frameworks.

He joined FIMBank in January 2006 and is currently its Group Chief Financial Officer. He is responsible for the financial planning, administration and reporting as well as regulatory reporting aspects of the FIMBank Group. He also sits on the Group's Asset-Liability Committee. Before joining FIMBank, Ronald was engaged by PricewaterhouseCoopers in Malta to work in its Assurance and Business Advisory departments with parallel engagements by PricewaterhouseCoopers Channel Islands and PricewaterhouseCoopers New York. With FIMBank, besides delivering on the requirements associated

with leading the bank's Finance Department, he also forms part of a core team managing corporate actions and restructurings, managing the changes being brought in through the overhaul in the regulatory regime impacting European credit institutions, and dealing with complex acquisitions and consolidation procedures. With PricewaterhouseCoopers he audited and assisted financial services clients including Banks, Publicly Traded Funds, Hedge Funds, Trusts and Private Equity Funds.

Ronald is a warranted Certified Public Accountant and hold a Practicing Certificate in Auditing, both issued by the Accountancy Board in Malta. He is a Fellow of the Malta Institute of Accountants and holds an Honours degree in Accountancy from the University of Malta and a Diploma in Indirect Taxation from the Institute of Indirect Taxation (UK).





CHRISTIAN TRAPANI

First Vice President

**Head Cash Management and
Central Customer Services**

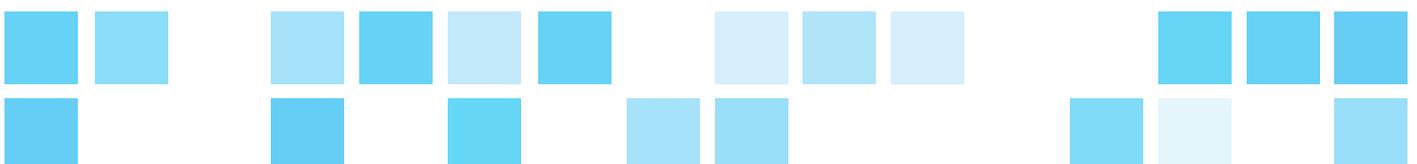
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Chris Trapani has more than 25 years of banking experience. He began his career in 1990 at the Central Bank of Malta, serving in a variety of roles in foreign and domestic banking operations, including cash reserve supervisory and investment management. His experience on the international banking field was reinforced by the participation in international banking exchanges, as part of Malta's accession to the EU in 2002/2003. His hands on involvement in the implementation and on-going development of the Central Bank's core systems and relative staff training further complemented his overall experience in product engineering, implementation and support.

He joined FIMBank in August 2000 and in 2005 he was appointed Head of Customer Services, responsible for the bank's general banking activities. In 2013 he was appointed Head of Central Customer Operations. He further assumed responsibility to restructure and consolidate the

bank's overall operational functions, customer care, onboarding processes and day-to-day account monitoring, in line with the Bank's strategy for furtherance of its business development and liability product growth.

Chris Trapani has in 2015 been appointed as FVP Head Cash Management and Central Customer Services with an overall responsibility of customer management, targeting scale-up of the bank's liability products, deposit and cash management and enhancements leading to the latest solutions for customer interface. Chris Trapani obtained his banking diploma under the Institute of Financial Services, UK in 1998 and qualified as an Anti-Money Laundering Specialist in 2006, under ACAMS in the US. He also pursued his studies under the ACCA in Glasgow between 2000 and 2005, following his professional qualifications under the Malta Institute of Accountants.





LORANNE PACE

First Vice President

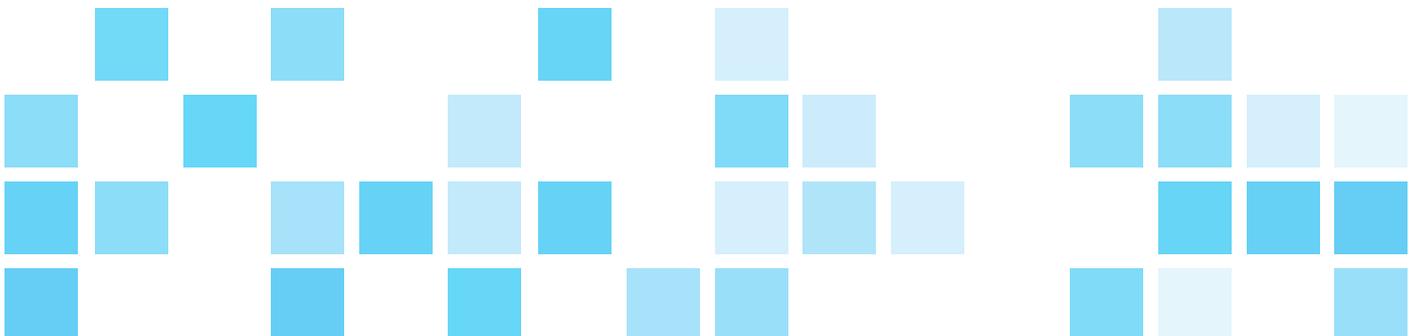
Head of Banking Operations
& Project Management

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Lorraine Pace currently occupies the post of First Vice President – Head of Project Management. Her CV totals up to more than 25 years of banking experience. She joined FIMBank plc during its initial phases and was an integral part of the Trade Services Department, which she headed, prior to joining the IT Department in 2003.

After eight years of hands on experience within this department, Lorraine was given the task to facilitate the alignment of the organisation's business processes with its systems functionality, particularly with respect to the Bank's core banking systems. Over the 10 years in the IT Department managing Business Systems, Lorraine has handled a number of projects involving gap analysis, implementations, system testing, user training and consultancy activities involving Core Banking Systems, as well as specialised systems in line with the Bank's growth and development.

In 2014 Lorraine has moved on to Project Management for the group. Whilst monitoring projects she also drives Change Management initiatives covering the Bank's operations. Through this role Lorraine ensures high project quality and operational efficiency through the leveraging of processes, people and technology. In June 2016 Lorraine has taken on a new role as Head of Banking Operations whilst retaining her Project Management role. Through this new role she brings along her broad banking experience in the management of the bank's operational teams. This also further complements the change management initiatives within operations and ensures high performance operational teams. Lorraine holds an MBA Degree specialising in Consultancy from the Grenoble Graduate School of Business.





KOSTAS GEORGAKOPOULOS

Vice President

Head of Operations - Hellenic Branch

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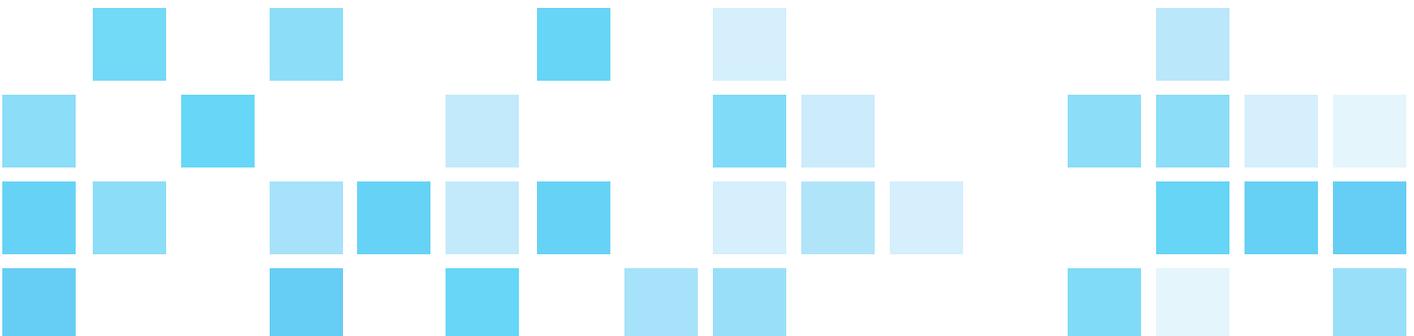
kostas.georgakopoulos@fimbank.com

Kostas Georgakopoulos joined FIMBank plc as a member of the Greek Team that was entrusted with the establishment and development of the Hellenic Branch in October 2013. Since the official establishment of the Branch, he is responsible for the operations department as a Head. Under his major tasks is to manage the day to day operations of the branch, together with the organisation of the function, monitor & control of Service quality and Client satisfaction and review of policies and procedures.

Prior to joining FIMBank plc, Kostas had spent 7 years at Marfin Factors & Forfaiters SA, holding the position of Domestic Factoring Deputy Manager,

responsible for the coordination and monitoring of Client & Buyer Relations functions, and the development of existing clientele. Previously, he spent 4 years at EFG Eurobank Factors as Buyer Relations Manager.

Kostas' career in factoring industry counts for over 13 years. His involvement in various projects related to factoring, operations and IT factoring systems, but also his participation in strategy and credit committees, enhanced his professional experience dedicated in factoring and receivables management. He holds a Bachelor's Degree in Business Administration from London Metropolitan University (UK).





DAVID COLEIRO

Assistant Vice President

Acting Head of Global Factoring Operations

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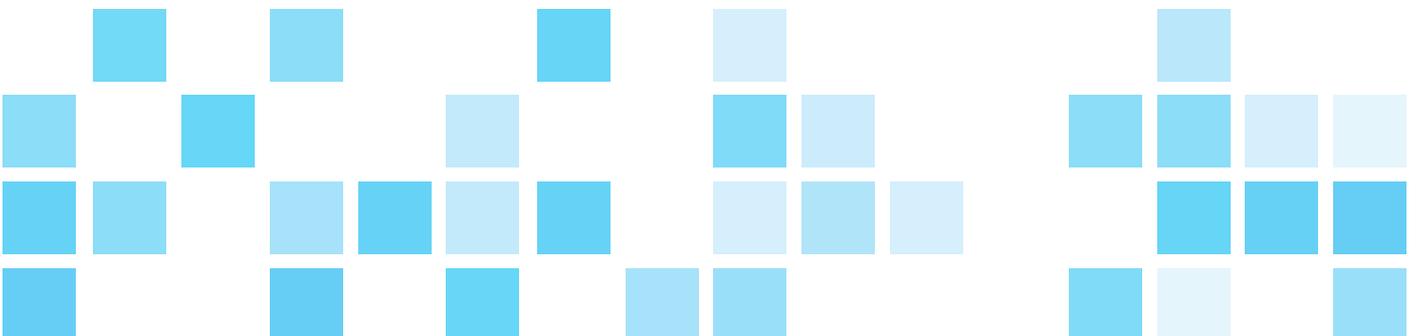
David Coleiro is a Maltese national and joined FIMBank Group in January 2001 and is the current Global Factoring Operations Acting Head. He is responsible for all factoring operations-related functions within FIMBank Malta, as well as system support and product advisory across the whole group.

After graduating from the Malta College of Arts, Science and Technology, he joined FIMBank Group as an associate helping in establishing the Payments Order section within the Trade Finance Department before progressing to fully concentrate on Trade Finance functions. A period in Client Management followed until in 2006, when

FIMBank Group introduced Factoring as one of its core products.

David was part of the original team chosen to set-up the Factoring Department within FIMBank Group, obtaining knowledge from FCI and other factoring professionals along the way in order to establish proper and functional systems, policies and procedures, which have become a blue print for all of FIMBank Group's Factoring affiliates and subsidiaries. He has now been heading the team since 2015.

His banking career spans over 15 years, focusing mainly on Factoring and Trade Finance.





GIOVANNI BARTOLOTTA

Senior Vice President

Head of Risk Management

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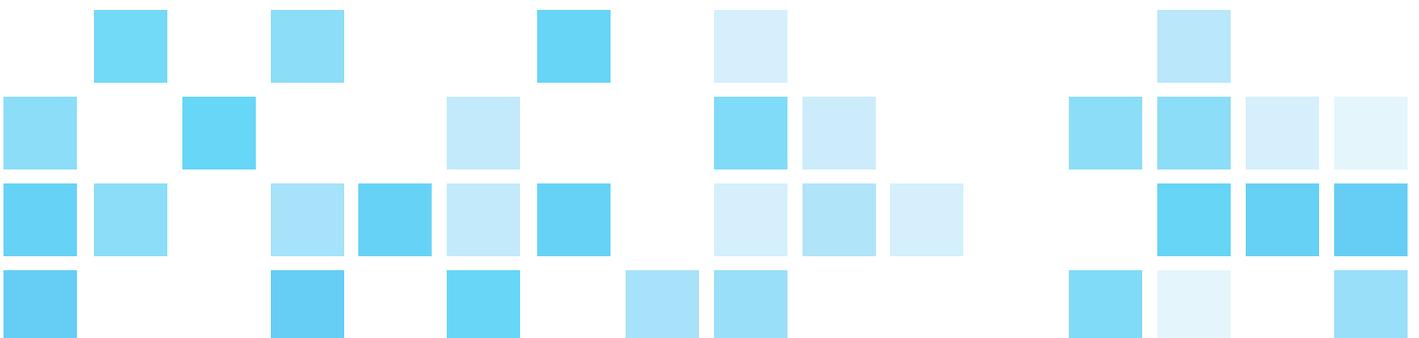
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After graduating in Economics at Bocconi University in Milan in 1993 (supervisor: Prof. Mario Monti), Giovanni moved to London where he joined the Credit Department of Kleinwort Benson, with a focus on Mediterranean area credits (banks and corporates). In 1997 he moved to Chase Manhattan Bank in London, as Vice President in Corporate Finance. Here he was involved in a number of transactions, with a focus on European telecoms, both on the merger and advisory side and capital markets (including the US\$60 billion takeover – and related acquisition finance package- of Telecom

Italia in 1999, where Giovanni advised the acquiror, Olivetti).

In 2001, Giovanni joined Bear Stearns in London, as a Vice President of the newly formed Corporate Finance team, with a view to develop customer relationships and originate transactions from Southern European clients. Giovanni joined the FIMBank group in 2004, in order to strengthen the company's credit management and research and is currently based in Malta, as Head of Risk Management for the group.





LORNA PILLOW

Senior Vice President

Head of Operations
London Forfaiting Company

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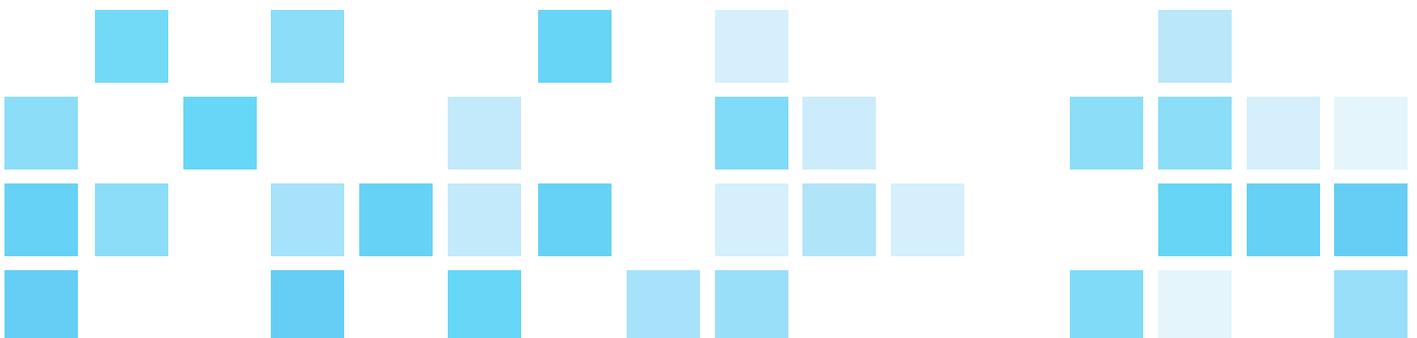
Lorna Pillow is an Honours graduate in Banking and Finance and heads the Operations Unit for London Forfaiting Co. Ltd. ("LFC"), based in Malta.

Lorna commenced her career in Trust administration and subsequently was involved in trading International Repos and Securities Lending on behalf of RZB Vienna through an agency company. Her progression through the agency company ultimately led to Lorna being appointed the General Manager, a role she undertook until she joined FIMBank.

Following the acquisition of LFC by FIMBank plc, she was entrusted with establishing the LFC Operations Unit in Malta. Under Lorna's supervision, the LFC Operations Unit was successful in attaining the first

ever ISO9001:2000 certification in the Forfaiting Business. For an interim period, her role expanded to encompass the establishment and management of the Factoring Department for FIMBank plc.

Lorna remains an intrinsic member of LFC's management team in ensuring that LFC continues to play a meaningful role within Global Trade Finance and Forfaiting. She is appointed to the Board of the International Trade and Forfaiting association, "ITFA", which is a worldwide association for companies, financial institutions and intermediaries engaged in trade and the origination, structuring and distribution of trade debt. Lorna currently heads Communication and Membership within ITFA. Lorna is married with two children.





NIGEL HARRIS

Senior Vice President

Head of Dubai Branch

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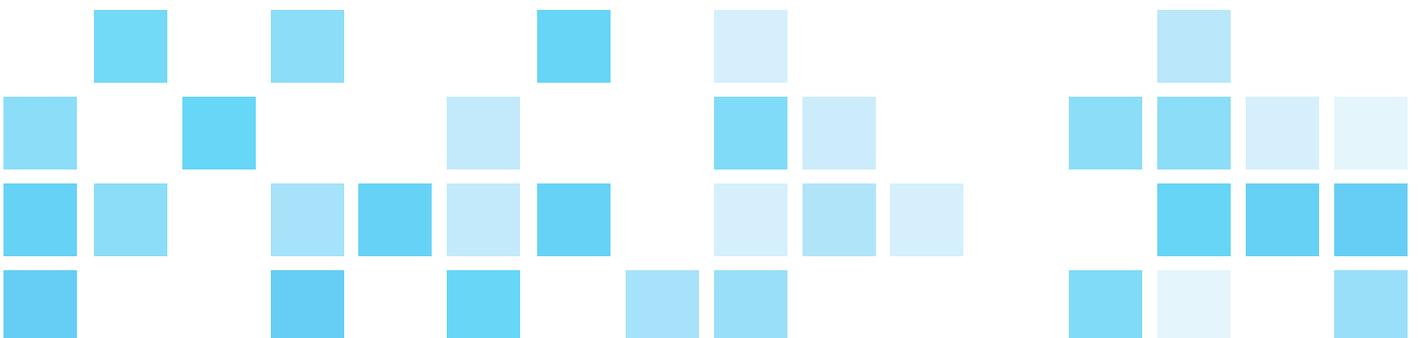
Mobile: (+971) 504596125

nigel.harris@fimbank.com

Nigel Harris, Senior Vice President, joined FIMBank plc in 1995 and was in charge of FIMBank's representative office in London for a number of years before moving to Dubai in 2006 to establish and head the Bank's Branch Office in DIFC.

Mr Harris was educated in the UK and began his banking career in 1982 with Lloyds Bank

International Ltd in London. He later held management positions with both Fidelity Bank NA and Standard Bank London Ltd, prior to joining FIMBank. Nigel has over 34 years in UK and Dubai banking experience in the trade and commodity finance sector and has particular expertise in the specialist area of shipping finance.





NOEL GALEA

Senior Vice President

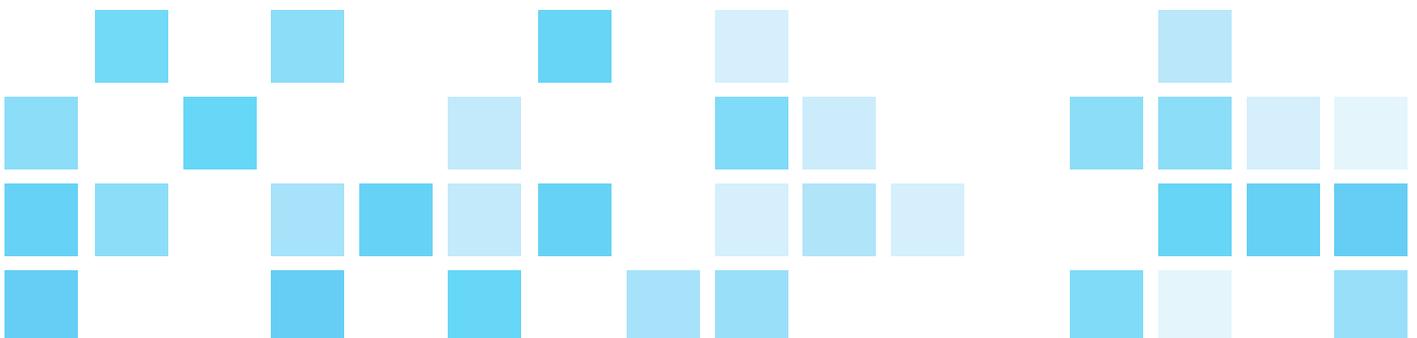
**Group Head of Compliance
& Deputy MLRO**

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noel.galea@fimbank.com

Noel Galea joined FIMBank in April 2008 and is currently Group Head of Compliance and Deputy MLRO. He is responsible for the management of the compliance operations in the group.

Noel's banking career spans over 24 years in various positions with Bank of Valletta Malta and FIMBank. During his carrier he has held positions in IT Systems Development, Customer Onboarding and Compliance.

He has a Bachelors Degree in Computing and Information Systems from the University of London, having been granted Awards for Academic Achievement in 2004 and 2007. He is also a certified Anti-Money Laundering Specialist (CAMS) and an Associate Member of the Chartered Institute for IT (UK).





CORINNE LANFRANCO

First Vice President

Head of Financial Institutions
& Deposits

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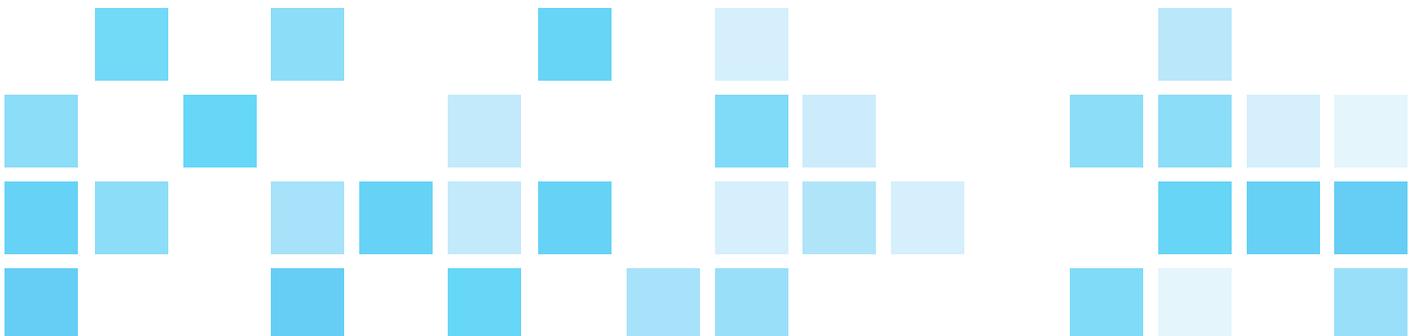
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corinne.lanfranco@fimbank.com

Corinne Lanfranco, joined FIMBank in December 2005 as Vice President in order to assist in the build-up of global correspondent banking relations. She focused on enhancing and optimising the network of correspondent banks particularly in developed countries with a view to streamline costs and rationalise operations. She has also assisted in establishing new relationships with correspondent banks from emerging markets particularly in the on-boarding process and ensuring operations are run smoothly. In 2009, Corinne was appointed as Head of the Financial Institutions Unit within the newly established Transaction Management & Control Department, where she was entrusted with the handling of all middle office functions in relation to Financial Institutions. She joined again the front office team in 2010, heading its middle office unit and taking on the role of relationship officer for upstream correspondents.

Corinne was promoted to First Vice President in 2013 and was tasked to head the Financial Institutions & Deposits Department which is a role she holds to date.

Corinne has a legal background and is a qualified Lebanese lawyer who has been involved in the financial services sector for a number of years. She was previously employed with prominent law firms in Lebanon and Malta offering special legal expertise in corporate advisory services. Corinne is fluent in Arabic, French, English and Maltese and has a law degree from St Joseph University in Beirut and a Masters degree in International Maritime Law from the IMO International Maritime Law Institute (IMLI – Malta).





STEFAN GALEA

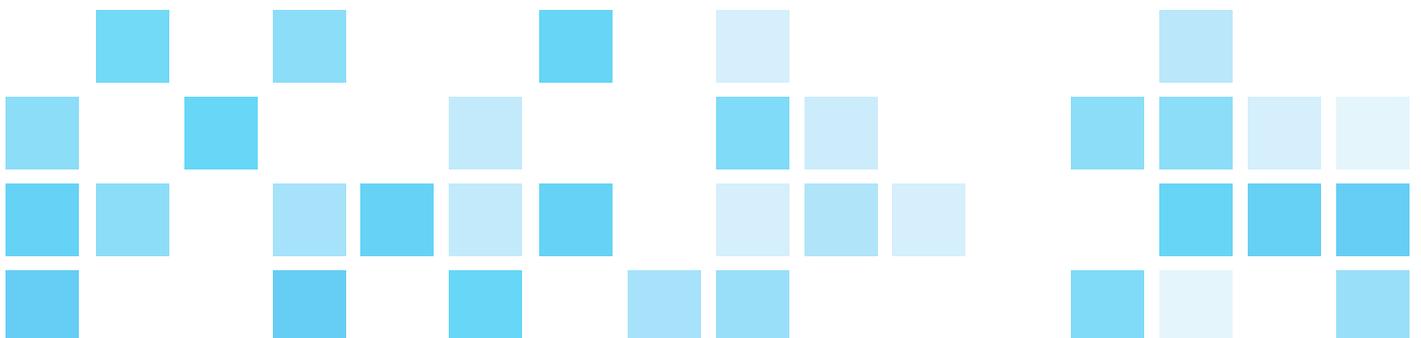
First Vice President

Head of IT Infrastructure &
Information Security

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stefan.galea@fimbank.com

Stefan Galea joined FIMBank in 2005 with responsibility for information security. His role has developed over the years and he currently acts as Head of IT Infrastructure and Information Security, and as deputy to the Group CIO. He holds overall responsibilities for the teams delivering value, continuity and support to the Group in relation to the various data centre, server, end user, security and communication infrastructure services, and to all activities that secure Group information assets.

Stefan is a graduate electrical engineer with a Master of Science specialisation in Communications Engineering, a PRINCE2 accredited practitioner and an experienced information security professional with (ISC)2 CISSP and ISACA CISM certifications. Prior to joining FIMBank, he was employed at a leading Maltese ICT services firm, where he implemented secure business oriented best of breed solutions that have enabled diverse local and international blue chip corporates.





ALEXIA FARRUGIA

Vice President

Head of Financial Accounting and Regulation

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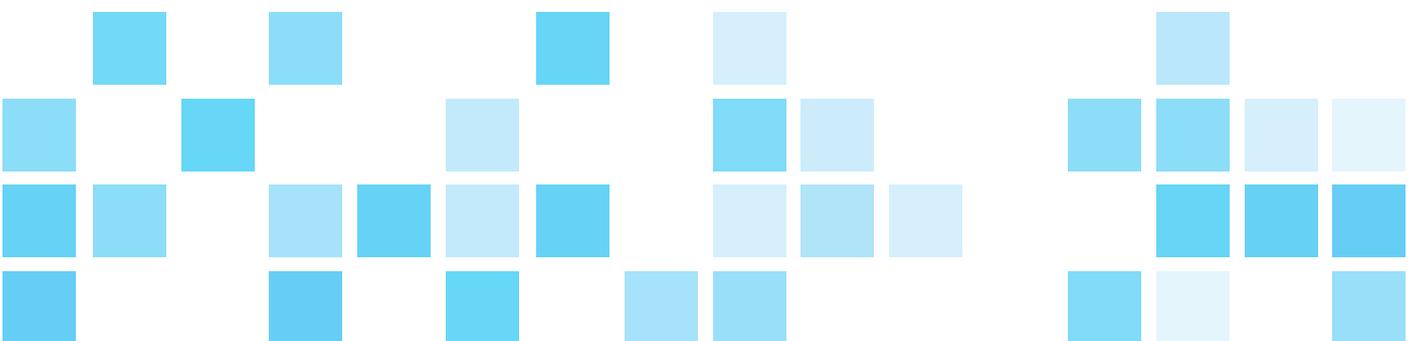
Alexia Farrugia, a Certified Public Accountant, joined FIMBank Group in July 2002, at the age of twenty-one. She has always formed part of the Finance Department, which she joined as a junior and has come up through the ranks to become the Head of Financial Accounting and Regulation.

She is now responsible for the three main pillars of finance: Procurement and Operations, Financial Accounting and Control, Regulation and Monitoring. Before taking on this role, Alexia was the Regulatory Reporting Team Leader, a post she held since 2006. During this time she was responsible for all statistical and regulatory reporting to the

Authorities and for the implementation of EU Banking Regulations and Directives.

Alexia was the Secretary for the Assets-Liability Committee from 2012 to 2015. She has been involved in numerous group-wide projects relating to new product launches, operational procedure reviews, due-diligences, operating system designs, implementations and upgrades.

Alexia is as a Fellow of the Association of Chartered Certified Accountant and a Member of the Malta Institute of Accountants.





ERIC CARUANA

Vice President

Head of Financial Planning and Budgeting

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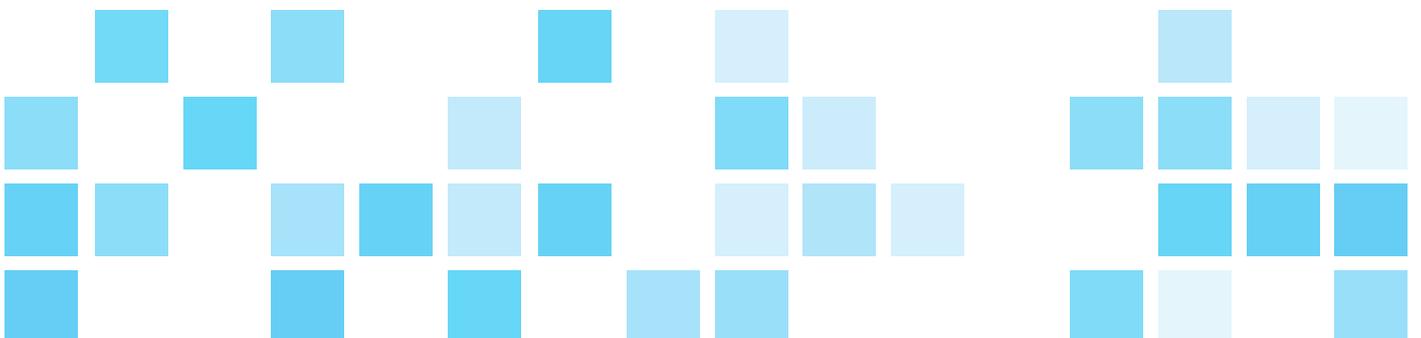
Eric Caruana joined FIMBank in 2005. He is Head of Financial Planning and Budgeting, reporting directly to the Group Chief Financial Officer. He is responsible for the financial planning of the Bank and the Group, including the preparation of Long Range Plans and Annual Financial Budget. In addition, Eric is also responsible for executing and monitoring new and ad-hoc reporting regimes, including cost allocation methodologies and the compilation and presentation of other reporting, including forecasting and variance analysis.

Throughout his career at the Bank, Eric obtained extensive experience in accounting and financial

reporting. He was involved in the implementation of the accounting and procurement systems, as well as being the team leader of the financial reporting unit within the Finance Department.

Before joining FIMBank, Eric worked in a local accounting and auditing firm with a focus on providing various accounting and tax services to small and medium sized entities.

Eric is an Accountant by profession, obtaining his ACCA qualification in 2010 and is a Fellow of the Association of Chartered Certified Accountants.





MARIA SAID

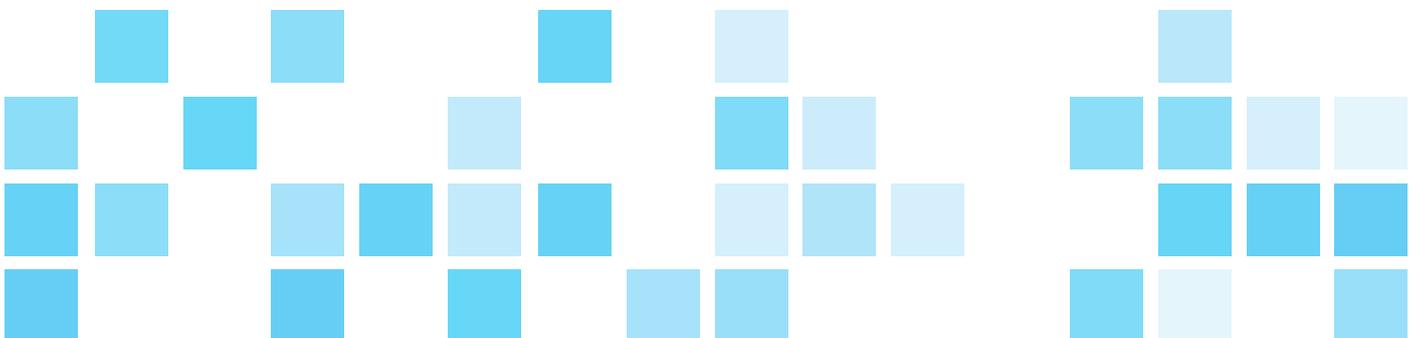
Vice President

Head of Payments Department

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maria.said@fimbank.com

Maria Said commenced her banking career with Volksbank Malta Limited in 2000, after obtaining her IFS Diploma in Banking and Financial Services. Her responsibilities included financial and regulatory reporting, credit analysis, management and monitoring of credit and syndicated facilities. Within her employment with Volksbank Malta Limited she was appointed Credit Administration Manager.

Maria joined FIMBank plc in 2006, and in 2008 she was appointed Head of the Payment Orders Department. In 2013 she started representing FIMBank on various committees seated by the Malta Bankers Association, Central Bank of Malta and PSUG. Maria Said was promoted to Vice President in March 2014.





NATASHA FARRUGIA

Vice President

Head of Trade Finance Operations

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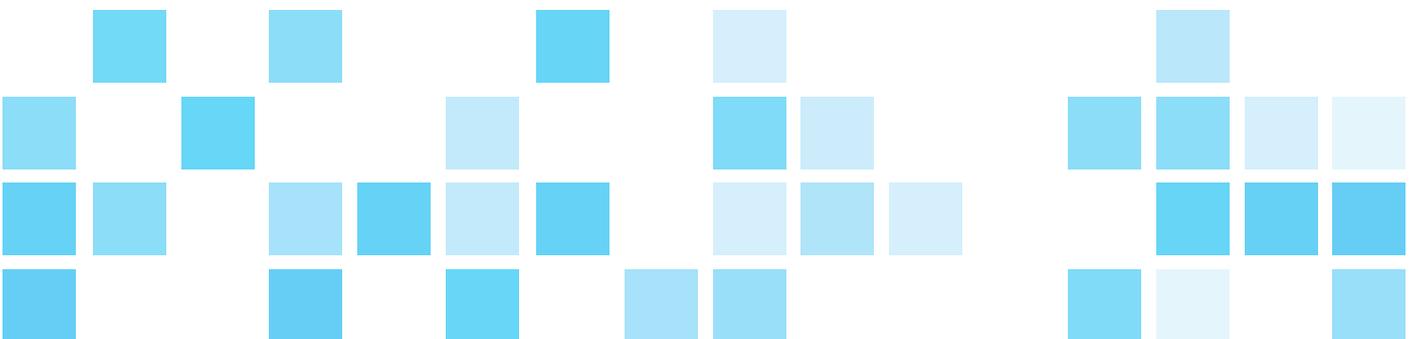
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natasha.farrugia@fimbank.com

Natasha Farrugia is a Vice President and is currently heading the Trade Finance Operations. Natasha joined FIMBank in February 2001 and commenced her career as a team member within the Trade Services Department, whereby she was responsible for processing payments and trade related instruments. Subsequently she was entrusted the role of a Team Leader within the same department, supporting all business emanating from our Dubai office. In 2014 she moved to Trade Finance Middle Office whereby she was responsible for the transactional trade finance desk. Later on during

that same year she was responsible for the setting up of a new team handling trade finance operations which related amongst others to the Emerging Market Trade Finance Fund, Funded/Unfunded participations, Ship Financing and authorisation of payments under JVs & Subsidiaries facilities. In November 2015 she was assigned Head of Trade Finance Operations.

Natasha Farrugia is qualified as a Certified Documentary Credit Specialist and holds a BSc. in Financial Services and Associateship (Hons).

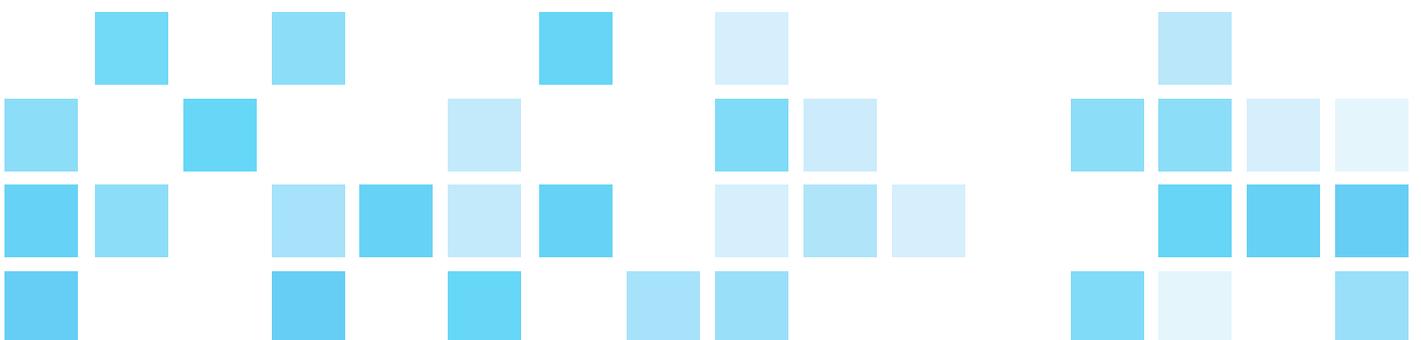


**DAVID VELLA***Assistant Vice President***Head of Trade Services**DDI: (+356) 23280217
david.vella@fimbank.com

David Vella commenced his banking career with FIMBank plc in 2002 after obtaining the IFS Diploma in Banking and Financial Services. He was immediately placed in the Payment Orders Department processing international transfers for both corporate and correspondent banks. 10 months later he moved to Trade Services Department (TSD) where he was involved primarily in back to back letters of credit relating to emerging markets. In 2010 after a two year spell on higher duties he was promoted to supervisor. In 2011 he was given 'A' signatory designation and promoted to Senior Supervisor.

In 2009 he qualified as an ICC Certified Documentary Credit Specialist (CDCS) which is a qualification specific to documentary trade finance business with emphasis on the ICC rules and regulations governing them. A Recertification every 3 years is

required to maintain the ICC Certified Documentary Specialist (CDCS) qualification. In November 2015 David was promoted to Head of Trade Services Department (TSD) leading a team of 13 trade finance specialist in processing all the banks trade transactions including letters of credit , collections and guarantees. David Vella is an authority on documentary letters of credit and has conducted lectures for corporates corporate customers on document checking, UCP 600 and ISBP.





SERGIO RINZIVILLO

Assistant Vice President

Head of Commodity Trade Finance Operations

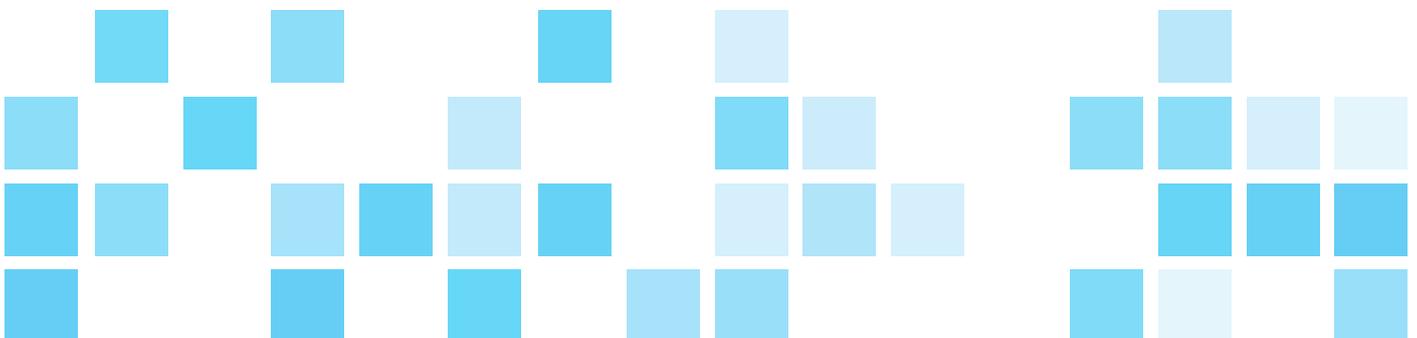
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Sergio joined FIMBank's Trade Services Department in 2008. He is currently responsible for the management of the Commodity Trade Finance Operations Department which effectively may be considered to be the bank's Middle Office. The team currently consists of 5 members and is geared towards managing the trading client's portfolio of deals. The department also acts as a point of reference to all internal and external customers.

Sergio has started his career in a local bank but moved on to other sectors including foreign exchange and import/export before joining FIMBank p.l.c. In the interim, he has obtained his Bachelor's Degree BSc (Honours) Banking and Finance from the University of Malta in 2000 and has completed his Masters in Finance from the University of Leicester (MSc Finance) in 2016.





DUNCAN FRIGGIERI

First Vice President

Deputy Head of Operations
London Forfaiting Company

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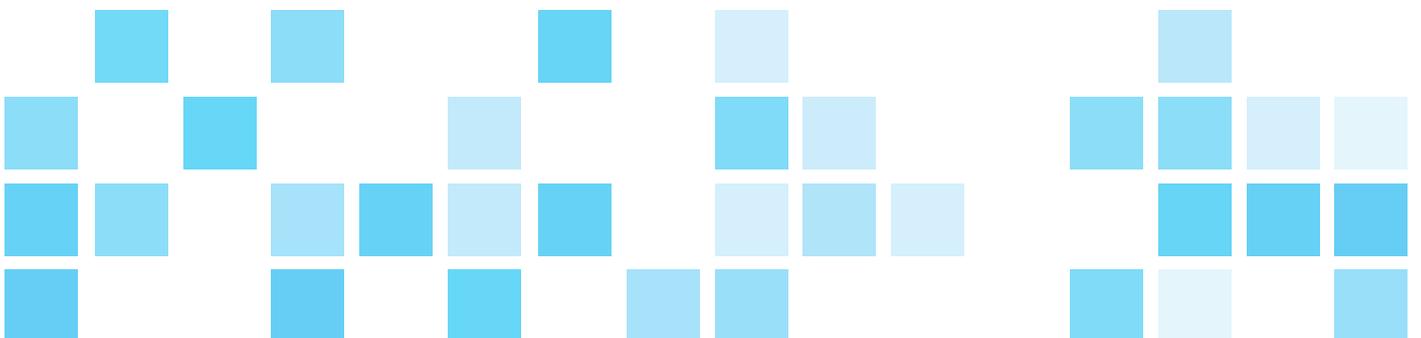
Duncan has over 20 years of experience within the banking and financial services industry. He commenced his banking career in 1994 with Lombard Bank Malta plc. Duncan's experience with Lombard ranged from accounts handling, dealing with foreign currency transactions, as well as administering facilities granted to personal and corporate clients.

In 2004, he moved to join the Operations Unit of London Forfaiting Company Limited which was being set up following FIMBank's acquisition of the UK based company. Being one of the first employees joining the operations unit following the decision to relocate to Malta, he was present during most of the development stages of the department,

assisting Head of Operations with recruiting, systems and procedures implementation, as well as being accountable for other tasks and business transactions.

Over the years he gained the needed expertise and now assists with the transaction and documentation structuring process.

During 2010, Duncan was appointed Deputy Head of Operations, responsible for monitoring and managing the daily operations. At the beginning of 2016, he was also promoted to First Vice President. Duncan holds a Diploma in Banking and Financial Services.





PETER ZAMMIT

First Vice President

Deputy Head of Risk Management

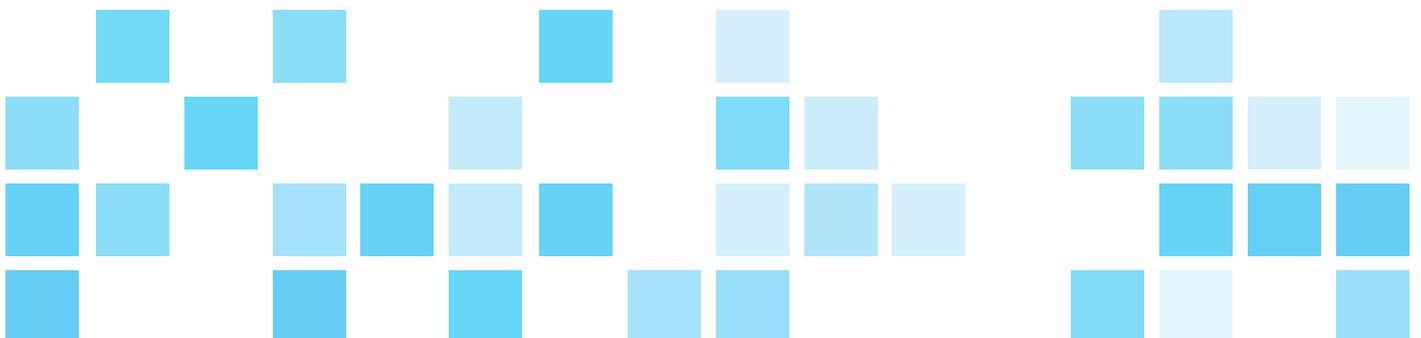
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Peter Zammit joined FIMBank in 2001. He commenced his banking career at Izola Bank Ltd, the Malta based banking subsidiary of a large Belgian group of companies. He then joined Volksbank Malta Ltd, the local subsidiary of a primary Austrian institution, where he fulfilled various duties relating to treasury management, loan administration and credit analysis.

Upon joining FIMBank he was posted to the Advances Department and subsequently moved to the bank's International Division. In 2003 he

joined FIMBank's Risk Management Department where he still works in credit research and analysis specialising on corporates and financial institutions in emerging markets.

Peter is one of the senior credit analysts of the FIMBank Group. He has a Bachelors Degree in Banking & Finance obtained from the University of Malta and has attended several credit analysis courses and seminars organised by leading international rating agencies.





GIAN CARLO MILLO

Vice President

Deputy Group Head Internal Audit

Internal Audit

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Gian Carlo Millo FIA, CPA, CIA, CISA, CRISC, MBA (Fin) is Deputy Group Head Internal Audit, primarily responsible to assist and deputise for the Group Head Internal Audit, in the management and execution of the Internal Audit function within the FIMBank Group. Since being appointed Deputy in 2016, Gian Carlo works with the Group Head Internal Audit and Executive Management to ensure that an effective and efficient internal control system is in place which assures that all major organisational risks of the Group are duly identified, analysed and mitigated. Gian Carlo is also the Group's IT Auditor, a specialist position he has held since 2011, being responsible for risk and COBIT-based IT audits and advisory within the FIMBank Group. Gian Carlo had joined the Internal Audit Department of FIMBank plc in 2007, and his first assigned project was to develop a financial model which aimed to provide periodic management information on business unit profitability, in addition to activity-based costings for the Bank's operational departments.

Gian Carlo has over 20 years of experience in the financial services industry, having previously held

management accounting and financial auditing positions with KPMG and Portman International respectively.

Gian Carlo is a Certified Public Accountant (CPA), Certified Internal Auditor (CIA), Certified Information Systems Auditor (CISA) and Certified in Risk and Information Systems Control (CRISC). He also holds an MBA (Finance) from the University of Leicester.

Gian Carlo is currently volunteering as President of the ISACA Malta Chapter, having been appointed for a two-year term which will expire in 2016. He had joined the Chapter Board in 2010 and has also served in the roles of Secretary and Vice President. ISACA is a global non-profit association which helps professionals lead, adapt and assure trust in an evolving digital world, by offering innovative and world-class knowledge, standards, networking, credentialing and career development. This association is represented in Malta by the ISACA Malta Chapter, a voluntary organisation which provides professional education and aims to elevate the visibility of the IT audit, security, governance and risk professionals locally.





AMANDA GRIMA

Acting Head of Operational Risk

Risk Management

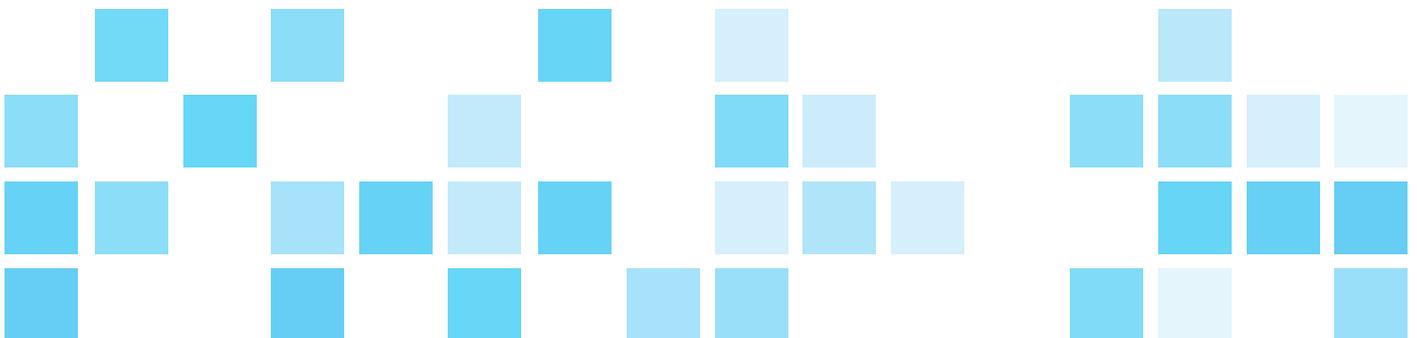
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amanda.grima@fimbank.com

Amanda Grima joined FIMBank in July 2003 and presently is an Acting Head of Operational Risk Management within the Risk Department. She is responsible for all operational risk within the FIM Bank group of companies and related internal and regulatory reporting. Primarily focusing on ongoing risk and control assessments, loss event analysis of data collection and key risk indicators.

Throughout the years, her experience within Risk Management Department had evolved from the

operation section to analysing of credit applications prepared by the Marketing department and also managing of liquidity risk as per regulatory requirement. She has been involved in a number of risk management related projects resulting from new regulations.

Holds a diploma in banking and financial services and is currently undertaking last exams of Association of Chartered Certified Accountants (ACCA) degree.





MAARTEN VAN ALKEMADE

Senior Vice President

Senior RO

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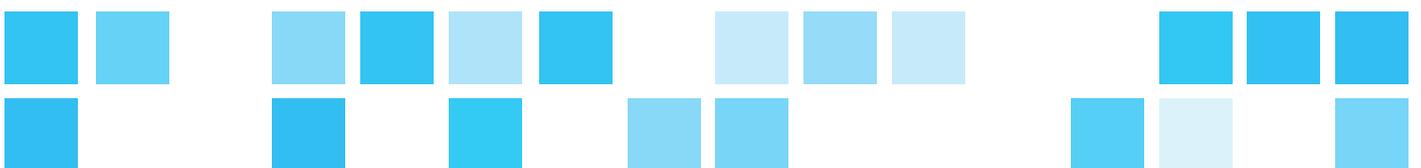
maarten.vanalkemade@fimbank.com

Maarten van Alkemade joined FIMBank in April 2014 as Head of Trade & Commodity Finance, based in Malta. Maarten has almost 30 years of experience in banking and commodity trade, working on both sides of the fence' both in commercial & management roles in banks and as Finance Director with several Commodity Trading companies.

He grew up in Holland, graduated as a Lawyer , and choose for a commercial career in Finance as a Management Trainee in one of the oldest finance institutions in Trade & Commodity Finance named Bank Mees & Hope , which later evolved in to Fortis Bank (nowadays merged into ABN-Amro Bank) , a very dedicated & specialised player in the global Trade Finance business .He co-managed the office for MeesPierson in Hong Kong , and pioneered setting up one of the first dedicated Trade Finance Offices in Singapore , from where he ultimately was appointed as Regional Manager Asia for Trade & Commodity Finance. Later on Maarten joined Rabo Bank and started the subsidiary Bank office in Shanghai, China, with a strong focus on

Agri Commodities , followed by several years in Bangkok , Thailand as the Head of Finance for a large International Agri Commodity Trading Group .In 2000 he went back to Europe and worked for 5 years in London as the Finance Director for a specialist Steel & Aluminium Trading group, dealing with all the London based banks in the metals-industry .

In 2005 he left the UK for South Africa and joined Standard Bank and re-started a dedicated department in Johannesburg as Director & Head of Structured Trade & Commodity Finance with a mandate to originate business across Africa in close cooperation with the various Standard Bank offices in 20 African countries. After a short stint of 2 years at a Johannesburg based Metals & Mining Group, he became a partner in 2 different mining ventures one in Namibia for Manganese and the other focussed on Coal in South Africa. In 2013 Maarten was asked to join FIMBank first in his capacity as consultant to develop the African market, which resulted in his appointment in 2014 to head up FIM Bank's Trade & Commodity Finance in Malta.





CHRISTINE COLEIRO

First Vice President

Human Resources

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Christine Coleiro, First Vice President, Deputy Head Human Resources, joined the FIMBank Group in 2006. She liaises with the Group Head of Human Resources on Human Resources aspects including compensation, hiring, performance management, organisational development, benefits, employee motivation, communication, administration, and training.

She holds an MSC in Human Resources Development and Performance Management from the University of Leicester and a coaching certification from the International Coach Federation. Christine currently sits on the Board of the Foundation for Human Resources Development (FHRD).

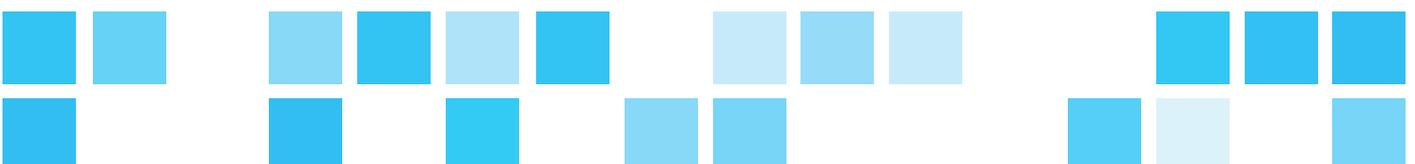
Prior to joining FIMBank, Christine worked for KPMG Malta and Ireland. She holds a Warrant as a Certified Public Accountant and a Practising Certificate in Auditing, issued by the Maltese Accountancy Board.

Christine specialises in Executive Coaching and Mentoring leaders to have a positive impact

on their team and organisations. She uses a competency-based approach and emphasises on the whole person, not just the professional aspect. She has been coaching for over 10 years and her experience encompasses various sectors and countries. Her main aim to help coachees move out of the daily routine, to look at their life with a fresh perspective and to achieve their goals.

Christine is a qualified HR specialist with over 10 years of experience in both local and international HR spheres. She has championed various HR value adding initiatives and projects mainly in the areas of learning and development, performance management, leadership and coaching, talent management and succession planning. She is very passionate about all aspects of human resources and actively participates in local debates and conferences. She always aims to make a difference.

Areas of Specialisation: Executive Coaching, Team Coaching, Leadership Development, Talent and Performance Management, HR Management, and Developing High Performance Teams.





DENNIS CAMILLERI

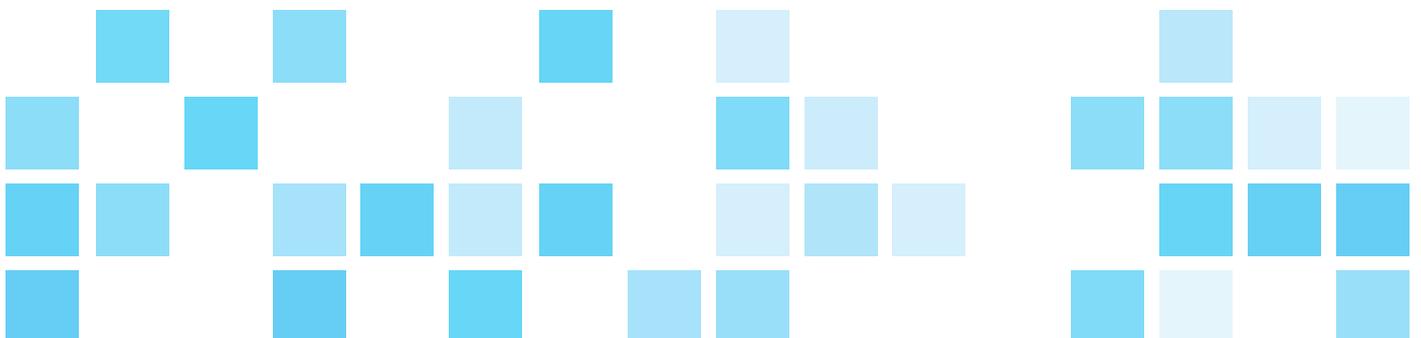
First Vice President

Trade & Commodity Finance

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Dennis Camilleri joined FIMBank sixteen years ago from Bank of Valletta p.l.c. At the time of joining FIMBank, Dennis occupied the post of Assistant Manager within the Bank's Trade Services Department. In 2005, he moved to the newly established Business Development Team, where together with the rest of the team, he was responsible for corporate business development.

Dennis is well-versed in international trade finance and structuring. He graduated from the University of Manchester where he obtained a degree in Financial Services. Dennis currently occupies the post of First Vice President within the Trade & Commodity Finance Department focusing on the Mediterranean region.





DOREEN SALIBA

First Vice President

Trade & Commodity Finance

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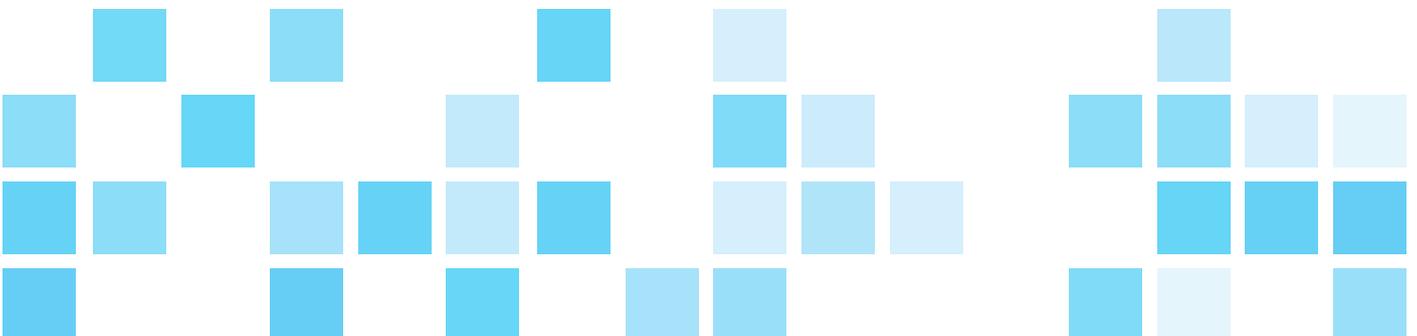
Doreen Saliba, First Vice President, Trade & Commodity Finance, first joined the FIMBank Group in 1996 where during a ten year period she held various roles in Finance, Operations and Risk Management.

She then left FIMBank in 2006 to join Trafigura in London as a Trade Finance Manager. In this role she led one of Trafigura's London trade finance teams and was responsible for handling the financing of the company's trading activities in Europe, South America, North and West Africa. She later joined Oando Trading Ltd in London, where she oversaw the development of new Trade Finance facilities required to sustain Oando's growth in West and South Africa, as well as the development and implementation of effective Trade Finance

systems and policies. As Head of Finance, Doreen also oversaw the company's financial reporting including the implementation of a faster closure timetable for monthly management accounts process as well as revamping the reporting processes for the development of daily trade P&L reporting.

Following her experience in London, Doreen rejoined FIMBank's Trade & Commodity Finance Team in 2016.

Doreen holds a degree in Financial Services from the University of Manchester, and is also a Certified Documentary Credit Specialist as well as an Associate of the UK Branch of the Chartered Certified Accountants (ACCA).





JOSEPH RODGERS

First Vice President

Transactional Commodity Finance

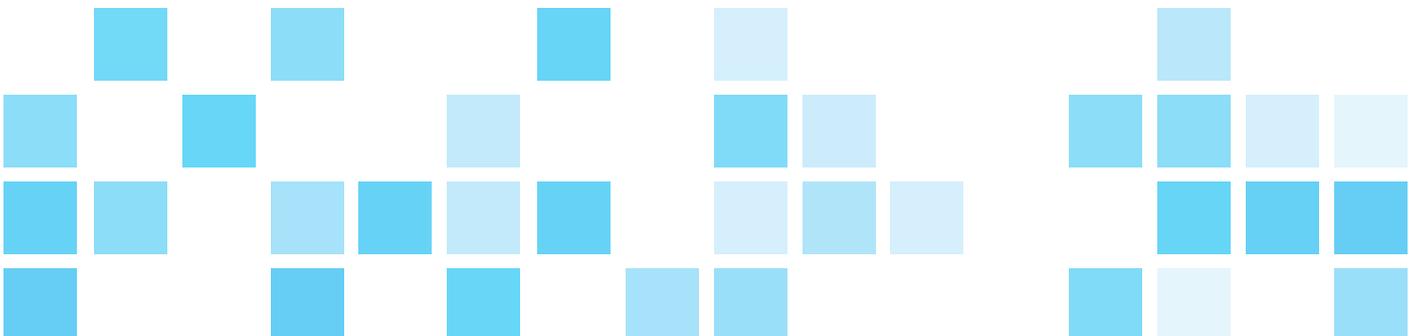
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Joseph Rodgers commenced his banking career with Bank of Valletta plc in 1985. Over a period of 17 years he gained vast experience in handling international business. Upon joining FIMBank, he took on a managerial position within the Trade Services Department. Joseph possesses a Degree in Financial Services from the University of Manchester, as well as an Executive MBA Degree from the University of Malta.

Joseph has also obtained his credentials from the University of London in Letters of Credit as a Certified Documentary Credit Specialist. Joseph currently occupies the role of First Vice-President within Trade Finance at FIMBank's Dubai office, located within the Dubai International Financial Centre.





**ARVIND LAKSHMAN
PARAMESWARAN**

Vice President

IT

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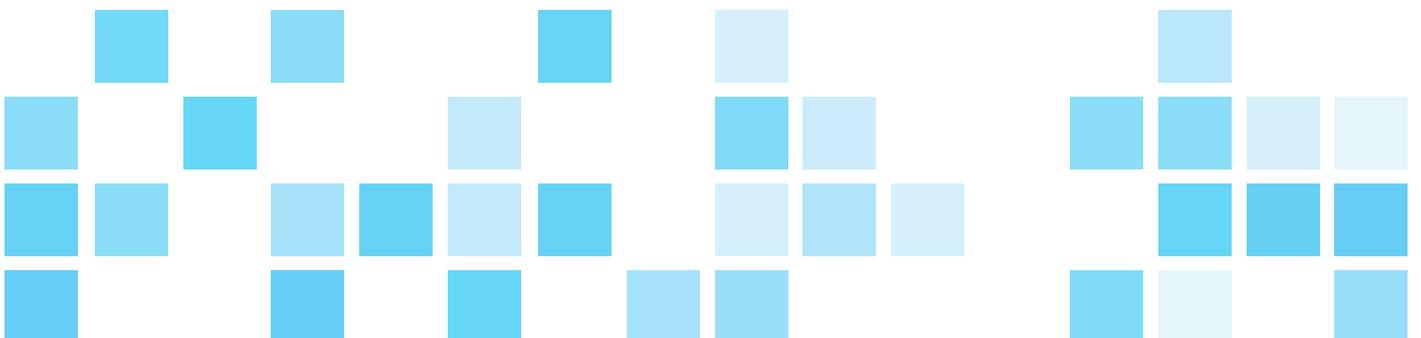
arvind.lakshman@fimbank.com

Arvind Lakshman Parameswaran joined the group in 2011. He is a Vice President within the IT Department, leading the Banking Systems Team, responsible for the availability, support and change management of Core Banking system (Flexcube) and Easisave.

Prior to joining FIMBank, Arvind was employed by Oracle Financial Service Software as a Senior Consultant responsible for incremental

development and implementation of FLEXCUBE suite of products. During this period, he has worked with various banks in Europe including FIMBank for the upgrade of FLEXCUBE, FIMBank's Core banking system, which falls under his responsibility today.

Arvind holds a Degree in Electronics and Communication Engineering from Pondicherry University in India.





ANATOLY TYAN

Vice President

Risk Management

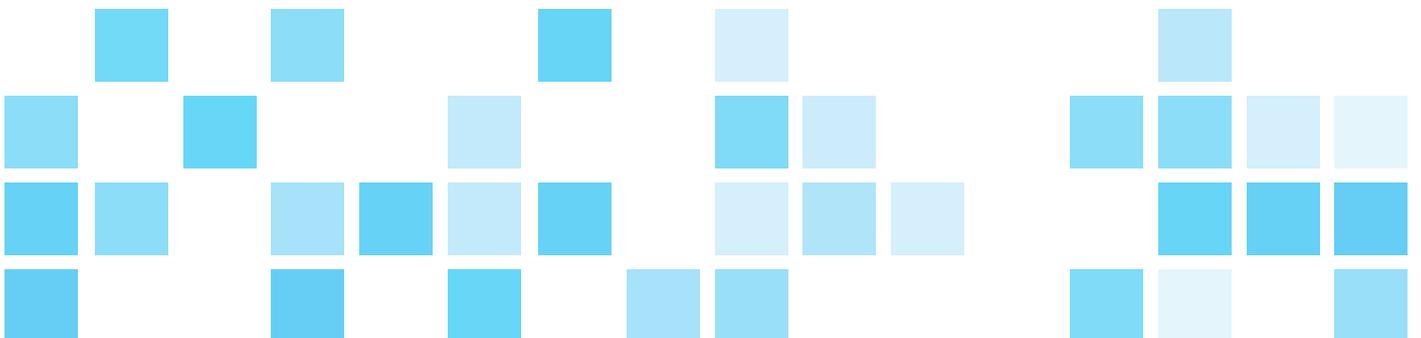
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Anatoly Tyan joined FIMBank in September 2015 as Vice President of the Risk Management Department.

In the beginning of 2014 Anatoly was engaged by FactorRus, a factoring subsidiary of FIMBank in Russia, as Head of Risk Department & MLRO with the aim of restarting the Risk Management processes from scratch, being also responsible for KYC/due diligence, collection, recovery and AML. Prior to joining FactorRus, in 2010 Anatoly was engaged as a Project Risk Manager to strengthen the Risk Management expertise by a then start-up VTB Factoring which later became Russia's largest factoring company.

Before VTB Factoring, Anatoly worked for several years for Volkswagen Financial Services in Russia where he, as the only Risk Manager of the company, was responsible for the development of portfolio analysis and various risk assessment methodologies.

Anatoly holds a Master's Degree in Risk Management and Actuarial Methods from the State University – Higher School of Economics in Moscow, Russia.





ANGELA BORG MILLO

Vice President

Risk Management

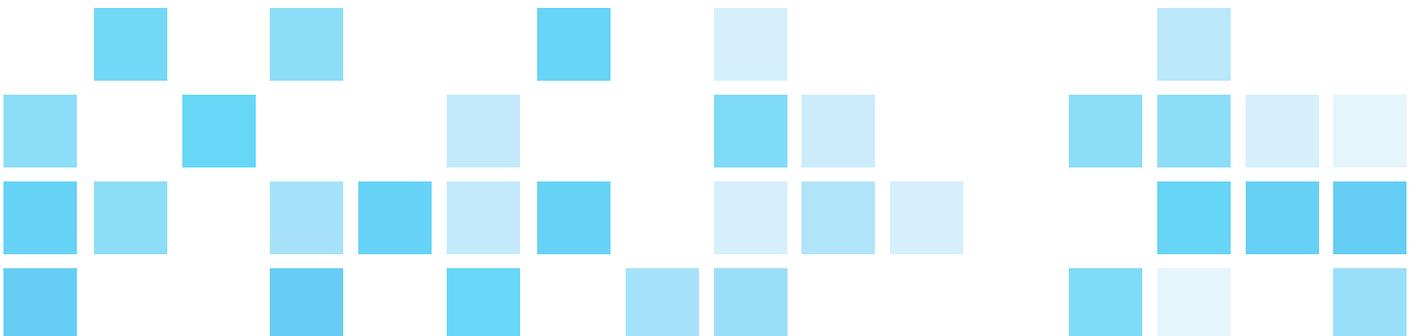
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angela.borgmillo@fimbank.com

Angela joined London Forfaiting Company Limited (fully owned subsidiary of FIMBank plc) Operations Department in 2004. In her capacity she handled documentation checking and administration of forfaiting transactions. In May 2005 the Operations Team successfully attained the first ever ISO 9001:2000 certification in the Forfaiting Business. In her role as Assistant Vice President she assisted with the day to day business and management of the team.

Angela was also in charge of due diligence checks on clients and in her principal role of Management Representative within the department maintained the system in line with ISO standards.

In 2013, Angela joined the Bank's Risk Management Department and is responsible of carrying credit research and analysis on financial institutions and sovereigns. Moreover Angela assists the Group CRO with ad hoc projects related to the Risk Management function which are in nature a regulatory requirement. Prior to joining FIMBank Group, Angela worked on the trading desk of a local Investment company administering clients' portfolio.

Angela holds an MSc in Finance (Strathclyde University, Glasgow) and an Honours Degree in Banking and Finance from the University of Malta.





ANTONIO GHIRLANDO

Vice President

Compliance

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Antonio Ghirlando joined FIMBank in December 2015 as Vice President within the Compliance Department, where he leads the team responsible for ensuring compliance with the anti-money laundering and countering the financing of terrorism provisions. These include the application of adequate anti-bribery and corruption measures, as well as adherence to the applicable sanction regimes.

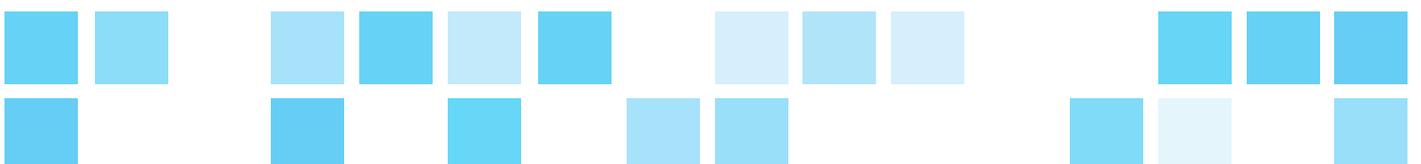
Prior to joining the Bank, Antonio served as the Legal & Compliance Manager within the Financial Intelligence Analysis Unit (FIAU). In this role he was responsible for the Section within the FIAU tasked with the monitoring of compliance of persons and entities subject to anti-money laundering obligations as well as the Unit's Legal & International Relations Section. He was also primarily responsible for the training of compliance officers and subject persons alike.

Antonio had previously served as the Secretary General of the Malta Bankers' Association (MBA),

where he held overall responsibility for the work completed by the Association and member banks. He was tasked with co-ordinating the banks efforts in addressing specific issues, including but not limited to the salient regulatory and legislative developments. Besides managing the secretariat and acting as Secretary to the Board and Executive Committee, Antonio also represented the MBA at local and international fora (including the European Banking Federation), interacted with a host of organisations and lobbied on behalf of the sector.

During his career Antonio held a number of other senior positions, where he was generally responsible for management, research and strategic planning. He has, throughout his career, presented numerous papers at national and international workshops, seminars and conferences.

Antonio is a graduate of the University of the Witwatersrand in Johannesburg, South Africa.





DARREN SAMMUT

Vice President

Risk Management

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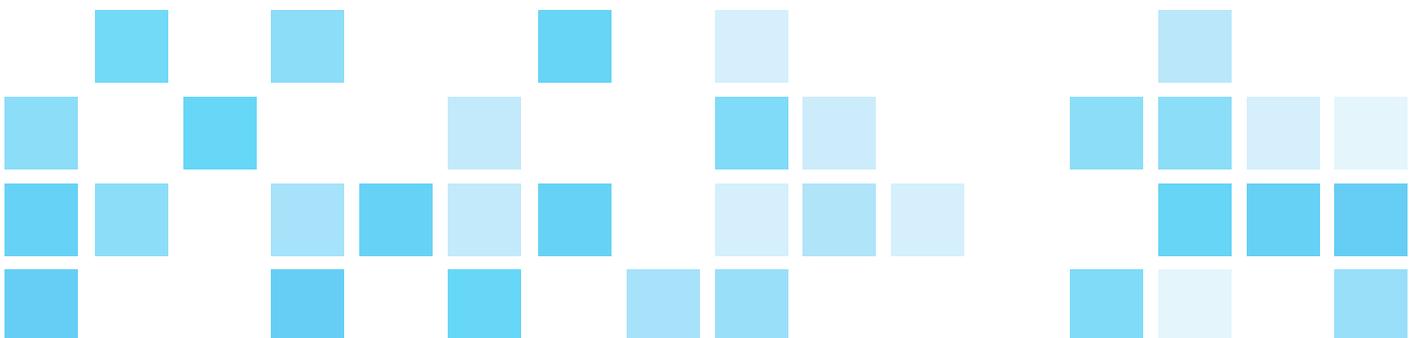
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Darren Sammut joined FIMBank in March 2006 and is presently Vice President within the Risk Management Department. His primary responsibility is to evaluate and assess credit applications prepared by FIM's marketing desks and FIM's subsidiary companies as to ensure that a level of risk commensurate with the bank's risk appetite and expected rate of return is pursued. This includes providing independent assessment and credit research on country, financial institutions and corporates credit proposals.

Before joining RMD in 2013, Darren worked for a number of years within the Factoring Department in Malta and was an integral part of the team in setting up such department covering the Mediterranean region. Throughout the years he gained product knowledge and factoring expertise and his main responsibilities included active involvement in the

maximisation level of revenues and achievement of business objectives / targets and manage client's relationships within assigned factoring portfolio through referrals such as business introducers, business partners and other internal sources.

Prior to FIMBank, Darren held a middle-line management role within the finance department at the Pergola and Solana Hotels, whereby he was mainly involved in incoming auditing, preparation of monthly management accounts, payroll preparation and compilation, amongst other accounting duties. Darren holds a Bachelor Hons. Degree in Banking and Finance obtained from the University of Malta. Moreover since 2011, he is an Associate member of the Malta institute of Accountants and member of the Association of Chartered Certified Accountants (ACCA).





DIANE ABELA PENZA

Vice President

Internal Audit

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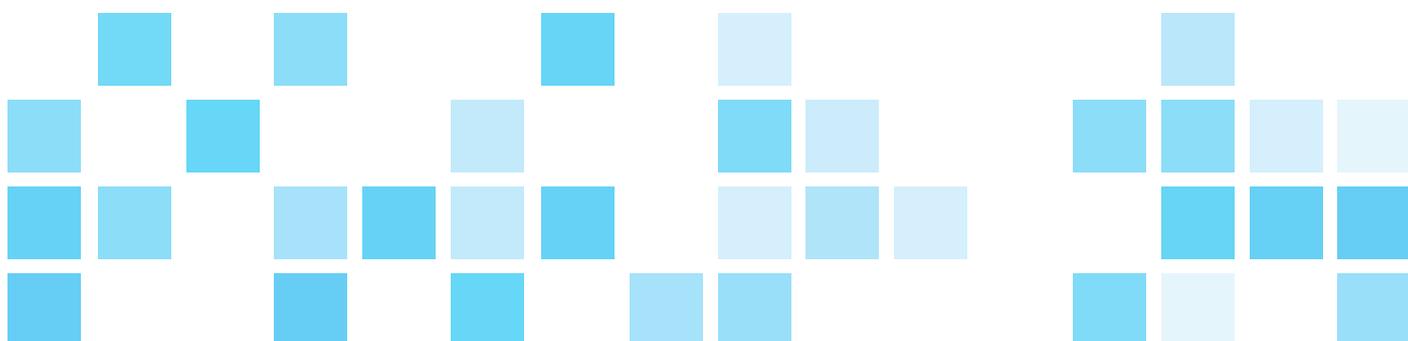
diane.abelapenza@fimbank.com

Diane Abela Penza is a specialist in documentary credits. She joined the Bank in 1997, within the Finance Department, having previously worked at HSBC Bank Malta plc (formerly Mid Med Bank).

She later moved to the Trade Services Department, where over a period of ten years she gained significant experience in all aspects of trade finance. During this time Diane also assumed the

role of primary Trade Services Department liaison for IT and MIS projects.

In 2006 Diane was promoted to Head of Trade Services and in this role she was responsible for managing the Bank's Trade Finance Operations. In January 2011, Diane joined the Internal Audit Department.





ELAINE PORTANIER

Vice President

Compliance

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Elaine Portanier started her career with FIMBank in 1997, initially forming part of the Treasury & Communications Department. In 2000 Elaine was instrumental in the establishment of the Payments Division and was assigned the role of Head of Payment Orders Section. In 2005 Elaine joined the Bank's Trade Services Department, where she handled all sorts of trade related transactions.

Within the 10 years spent with the Trade Services Department, Elaine was made Team Leader and was particularly in charge of Letters of Credit and Guarantees related to Correspondent Banking with a focus on business generated from West Africa as well as through the Bank's Forfaiting Business.

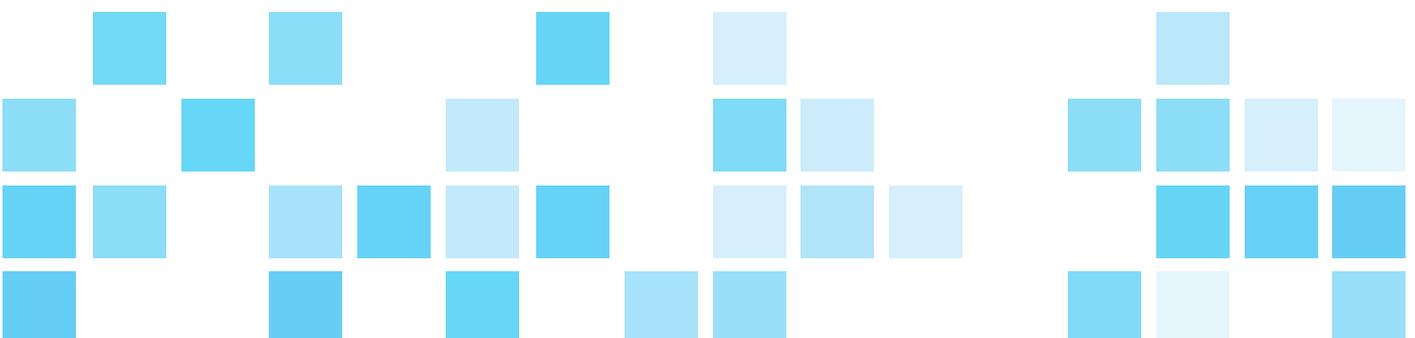
Elaine was also involved in a number of projects involving proof of concept, gap analysis and

system testing in line with the Bank's growth and development.

In 2015, Elaine was promoted to Vice President and joined the Bank's Compliance Department responsible for compliance, regulatory reporting, transaction monitoring as well as customer due diligence.

Within the year working with the Compliance Department, Elaine was appointed Team Leader to lead the Regulatory Compliance Team.

Elaine has a Diploma in Business Studies (LCCI International Qualification), is certified in Anti Money Laundering (ICA – International Compliance Association) and is qualified as an ICC Certified Documentary Credit Specialist (CDCS).





JENNIFER FALZON

Vice President

London Forfaiting Company

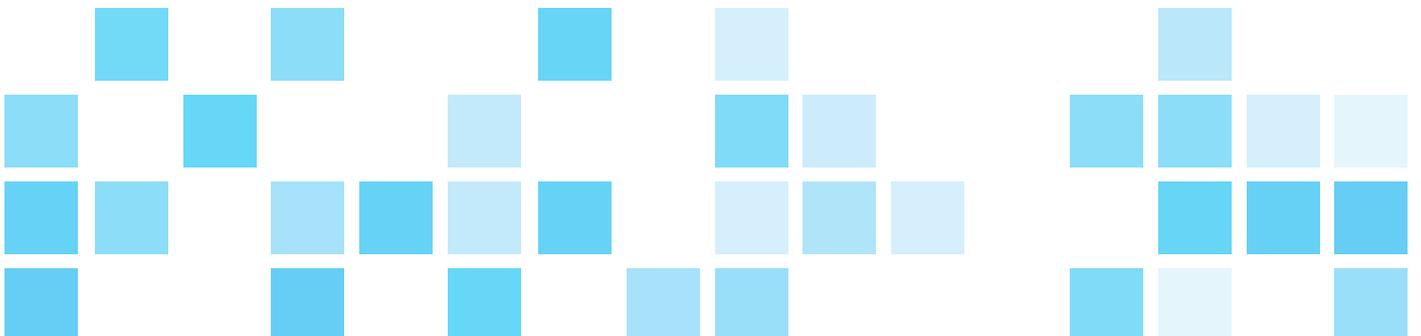
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Jennifer Falzon joined FIMBank in 2006 to support the Internal Audit Section of the Group, where she gained significant experience in a number of areas within the Group.

In 2008, she took on a role within the Operations Team of London Forfaiting Company Ltd., specialising in the ongoing administration of forfaiting transactions and syndicated loans. She has also been entrusted with the maintenance of the Department's ISO Certification.

Before her time at FIMBank, Jennifer spent six years with a leading offshore investment advisory firm occupying various roles ranging from management of an investment administration team to the Head of Compliance.

Jennifer holds a Bachelors Degree in Banking & Finance and Management and a Certificate in Internal Audit and Business Risk with the Institute of Internal Auditors UK & Ireland.





JOHANN SCHEMBRI

Vice President

Internal Audit

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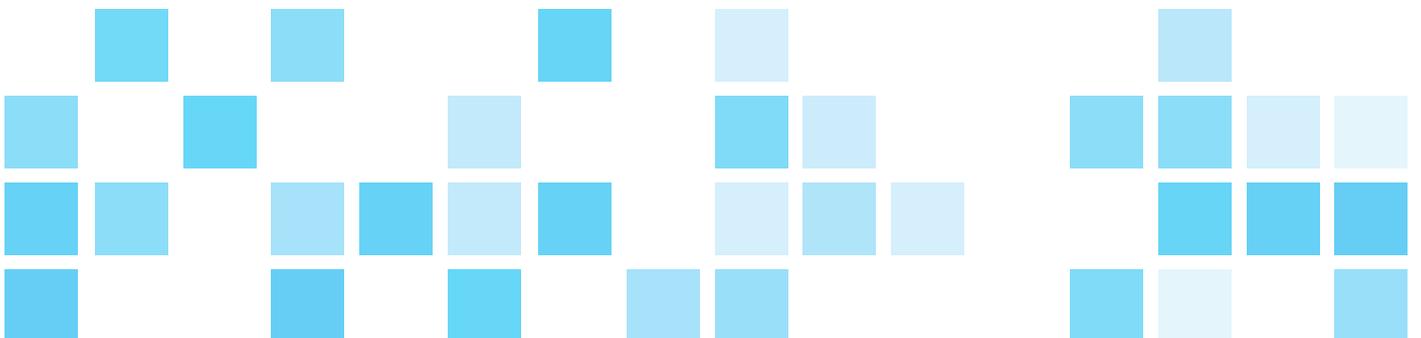
johann.schembri@fimbank.com

Johann Schembri (CPA, FCCA, B.Com) is an Internal Audit professional and a member of the Internal Audit Group function. He joined the team six years ago and is primarily responsible of Audit assignments in areas involving Governance, Risk, Operational, Financial and Compliance functions of the FIMBank Group.

Since joining the Group in November 2010, Johann was also responsible for the introduction of new Internal Audit methodologies, to further align the Department with International Internal Audit Best Practices.

Johann holds a warrant as a Certified Public Accountant and is also a Fellow member of the Association of Chartered and Certified Accountants. He also holds a Bachelor of Commerce Degree (Accountancy & Management) and a Higher Diploma (PIIA) read with the Institute of Internal Auditors (IIA UK).

Before joining FIMBank, he was a member of the Internal Audit team at the Central Bank of Malta. Today Johann carries a 16 year old career in the Internal Audit profession and is constantly transposing his technical auditing skills as well as professional experience in the field to the Group's Internal Audit function.





KARINA BONNICI

Vice President

Business Systems

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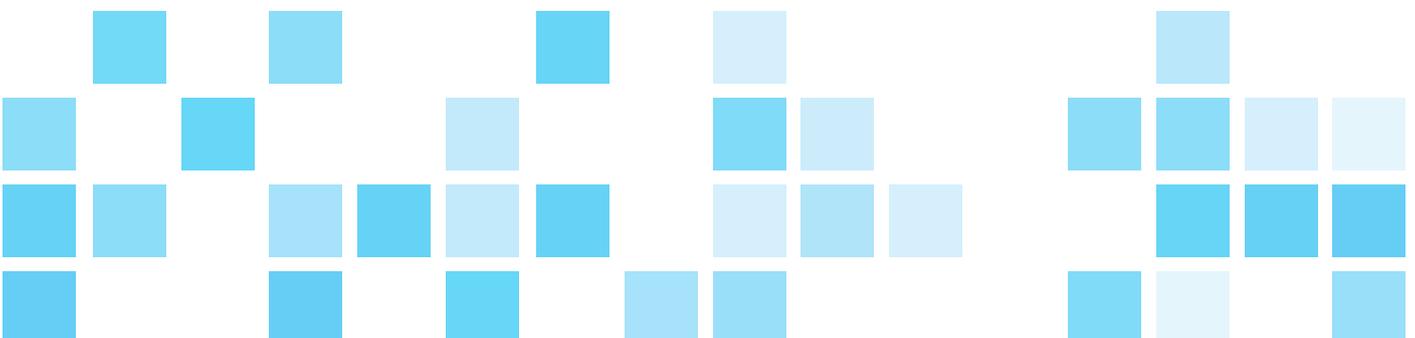
karina.bonnici@fimbank.com

Karina Bonnici joined FIMBank in 2011 and is a Vice President within the IT Department leading the Business Systems Team. In this capacity she manages a team responsible for a number of mission critical systems ranging from financial messaging to core accounting as well as general project management from analysis stage to implementation, through user testing and training.

Prior to joining FIMBank, Karina was employed as an implementation consultant with a leading software company where she worked on a number

of system implementation projects involving various business systems within the hospitality, oil and gas, telecommunications and financial services industries. During this time, she was already involved with FIMBank and was responsible for a number of implementation projects for systems used by the Bank's Finance Department, which are still in production to date and now form part of her portfolio of responsibilities.

Karina holds a Masters degree in Business Systems Analysis and Design from City University in London.





KEITH FARRUGIA GALEA

Vice President

Data and Application Management

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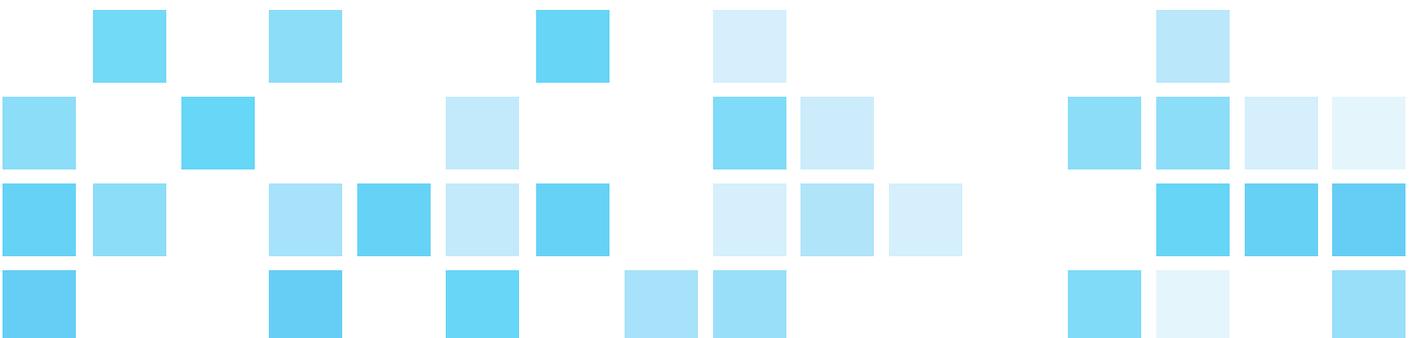
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Keith Farrugia Galea joined FIMBank in 2006 and is a Vice President within the IT department. He is a specialist in database, middleware, storage, data protection and archival systems and is responsible for team managing their deployment within the Group. Keith is also a key player within the FIM Business Solutions Team responsible for providing the technology platform supporting all the FIMBank factoring JVs, being the principle technical lead for

the underlying infrastructural components of this service.

Prior to joining FIMBank, Keith was employed by Vodafone where he specialised in Database Administration. He holds a Degree in Information Technology from the University of Malta as well as several vendor certifications.





KEVIN SCERRI

Vice President

Internal Audit

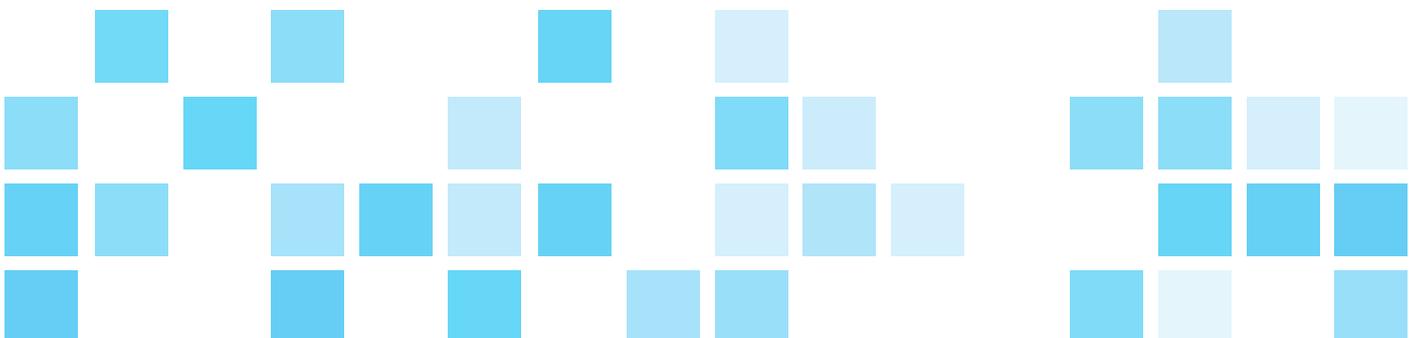
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Kevin Scerri started his career with the Central Bank of Malta in 1992, where he spent ten years in various departments, including the Economics and Statistics Department, Finance Department and Bank Supervision Department. In 2002 he joined the Malta Financial Services Authority where he spent six years with the Banking Unit.

Kevin joined FIMBank in 2008 to carry on duties within the Internal Audit Department. He is the main auditor on London Forfeiting Company (LFC). Kevin is also responsible for the auditing of the Bank's Factoring business and for reviewing/

monitoring audits conducted by outsourced internal audit service providers on LATAM Factors and Brazil Factors.

Kevin holds a warrant as a Certified Internal Auditor (CIA) issued by the Institute of Internal Auditors (UK and Ireland) and a Certified Public Accountant (CPA) warrant issued by the Accountancy Board in Malta. He also holds an MSc in Finance from the University of Leicester and is a fellow member of both the Association of Chartered Certified Accountants (ACCA) and the Malta Institute of Accountants (MIA).





MUHAMMAD IMRAN

Vice President

Trade and Commodity Finance

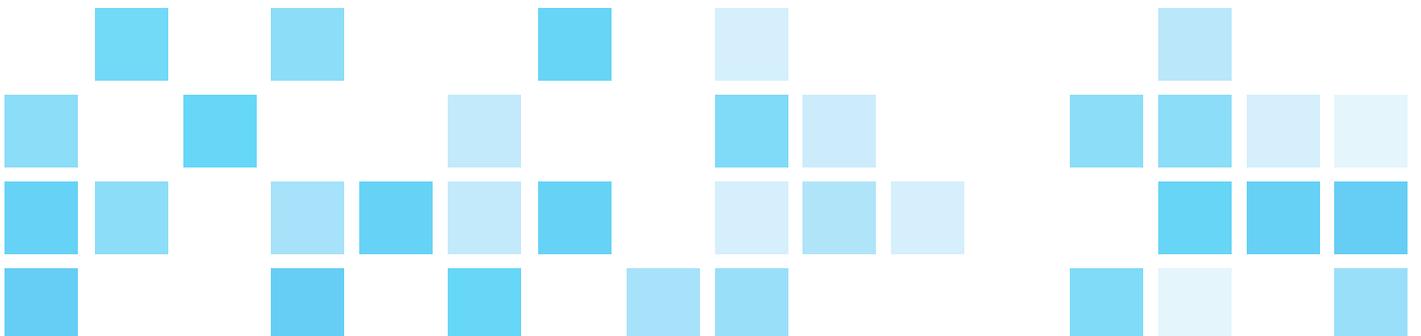
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muhammad.imran@fimbank.com

Muhammed Imran joined FIMBank on 2nd February 2016, after extensive experience spanning over 14 years in the banking and commodity trading sectors. Prior to joining FIMBank, he worked as a Trade Finance and Risk Management Manager with a reputable commodity house.

In the past he has also been associated with organisations of certain stature such as such as Stemcor, Mashreq Bank, National General Insurance and Emirates Bank, having held a number of different positions in both Dubai and United Arab Emirates. Imran holds an MBA Degree, specialising in Finance.





TIAGO TREPA TORRES

Vice President

Mediterranean Factoring

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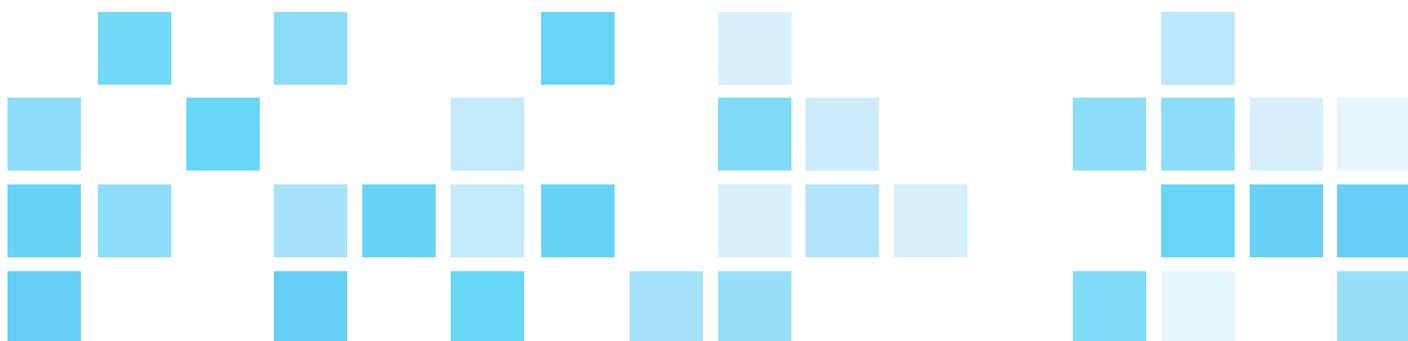
Tiago Trepa Torres joined FIMBank in January 2016 and is currently a Vice President of Factoring.

His role at FIMBank includes ongoing client relationship and portfolio management. Tiago is also responsible for business development in both the local and international markets, providing clients with Factoring solutions and other bank services.

Tiago previously worked in the oil and gas sector at BP PLC, in the company's Finance and Accounting function, after which he joined HSBC as an International Manager working in the bank's London based Global Securities

Services. Subsequently Tiago joined the Global Trade Finance team at HSBC in New York. As Vice President of Global Trade and Receivables Finance Tiago's responsibilities included leveraging HSBC's global network to develop business opportunities, with a focus on the USA, Asian and Latin American markets, as well as structuring, implementing and managing Receivables Financing facilities.

Tiago is an ACCA accountant with a Bachelor of Science (Hons) Degree in Applied Accounting from Oxford Brookes University, an MBA from IE Business School in Madrid and a Business Management Degree from the Portuguese Catholic University in Lisbon.





VANESSA BRINCAT ROSSIGNAUD

Vice President

Legal

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vanessa.brincatrossignaud@fimbank.com

Vanessa Brincat Rossignaud joined the Legal Department of FIMBank in June 2013. Vanessa acts as Legal Counsel to the Bank advising and assisting various departments within the Bank on a variety of legal issues. She assists and reports directly to the Group Head of Legal and Company Secretary. Vanessa is also Company Secretary of FIM Business Solutions Limited, a wholly owned subsidiary of the FIMBank Group.

Vanessa's experience in the banking sector commenced as Legal Counsel with Novum Bank Limited (previously Voice Cash Bank Limited) in February 2012 for which she also held the role of Company Secretary of the Bank and its holding company, Novum Holdings Limited.

From 2005 to 2012 Vanessa held the post of Legal Manager at KPMG (Malta) where the focus of her work was to provide advice and assistance on corporate law matters, contract law, employment law, trusts law and shipping law relative to the incorporation of shipping companies and registration of vessels under the Malta Flag.

Earlier on Vanessa was a part-time Associate with Fenech & Fenech Advocates during which time she assisted with the drafting of writing pleadings for maritime law cases. Vanessa graduated as Doctor of Laws from the University of Malta in November 2002 and obtained her warrant to practice as an advocate in March 2003. Vanessa continued to pursue her studies and in May 2003 was awarded a Masters of Law Degree (LL.M) with distinction in International Maritime Law from the International Maritime Law Institute (IMLI), established under the auspices of the International Maritime Organisation (IMO). In 2005 Vanessa attended a course on Trust Law and was awarded a Certificate in Trust Law and Administration from the Institute of Financial Services Practitioners and in December 2012 was awarded a certificate in Global Financial Compliance from the Chartered Institute for Securities & Investment (CISI) in London.

Vanessa is a member of the Malta Chamber of Advocates, Institute of Financial Services Practitioners (IFSP) and committee member of the Malta Maritime Law Advisory Council.





ZIAD ZOUBEIRI

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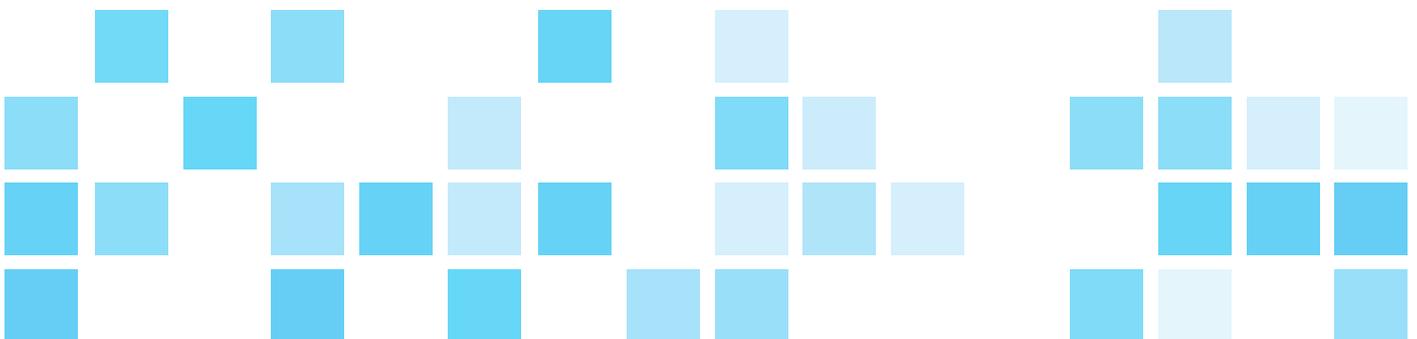
Ziade Zoubeiri joined FIMBank plc in January 2013, as Vice President of Financial Institutions, to carry on the development of the bank's activities with correspondents located in the African Continent.

Ziade started his banking career as Business Analyst at BNP Paribas UAE, assisting the management with the implementation of internal cost control tools, subsequently moving on to a Senior Credit Analyst position handling a portfolio of obligors throughout the Middle East.

He then took up a Relationship Manager position within the Financial Institutions department at BMCE Bank International plc, in London, during

which he was in charge for providing correspondent banking services (Trade Finance, Cash Management, Foreign Exchange) to Financial Institutions based in 12+ countries in Francophone (including Cote d'Ivoire, Benin, Mali, Senegal) and Anglophone Sub-Saharan Africa (including Nigeria, Ghana, Kenya).

Ziade has a Master's Degree in "International and Corporate Finance" from the ISC Paris School of Management in Paris, France as well as an Islamic Finance Qualification from the Chartered Institute for Securities & Investment UK.





JAMES BULLOCK

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After a 40 year banking career with HSBC Bank Malta plc (formerly Mid-Med Bank), James Bullock joined FIMBank in August 2016 as Vice President in the newly established Real Estate division. He has held Senior Managerial roles which include Area Commercial Manager of the Valletta Commercial Centre, Deputy Head of Corporate Branch, and Head of Commercial Real Estate. James has extensive experience at both customer facing and Head Office Risk assessment roles.

In his new role, James will help in the development and implementation of the Real Estate strategic

plan aimed at providing finance to the property development market. He brings with him vast commercial banking experience and a strong specialised knowledge of the local property sector.

In 1990 he achieved the Associateship of the UK Chartered Institute of Bankers. He attended various Managerial courses locally and abroad including Cambridge University, Brickett Wood, Canary Wharf and Hong Kong.

