

FIMBank At A Glance

30th June 2016



Ownership

United Gulf Bank B.S.C. **61.20%** | Burgan Bank S.A.K. **19.72%** | Tunis International Bank **2.83%** | Free float **16.25%**
1,000 shareholders

figures as at 30 June 2016

United Gulf Bank of Bahrain:

Established in 1980 and headquartered in Bahrain, UGB is a leading asset management, merchant and investment banking group operating across the MENA region. The bank operates under a conventional wholesale banking license from the Central Bank of Bahrain. Majority of ownership (c.97%) is held by KIPCO Group since 1988. UGB is a member of the KIPCO Group and its financial subsidiaries and associates include Burgan Bank.

Burgan Bank of Kuwait:

Established in 1977, Burgan Bank is the youngest commercial Bank and second largest by assets (\$ 26.4 Bn as of 30 June 2015) in Kuwait, with a significant focus on the corporate and financial institutions sectors, as well as having a growing retail and private bank customer base. The Bank has five majority owned subsidiaries; Gulf Bank Algeria, Bank of Baghdad, Jordan Kuwait Bank, Tunis International Bank & fully owned Burgan Bank Turkey. The Bank is rated BBB+ by S&P and A3 by Moody's. Burgan Bank is a member of the KIPCO Group.

Group Assets and Capital

Total Assets: US\$ 1,60 billion **Total Regulatory Capital:** US\$ 186 Million **Total CAR:** 14.20%
Tier 1 Capital: US\$ 137 Million **CET 1 Ratio:** 10.5%

FIMBank Rating

Fitch: Short Term B Long Term BB- Outlook Positive

Malta Rating

Fitch: A Outlook Stable
S&P: BBB+ Outlook Positive

International Network



FIMBANK

Malta
Head Office

UK
Representative
Office

Dubai
DIFC Branch

Athens
Branch



London
Subsidiary Head Office

Moscow
Sales Management Office

Cologne
Sales Management Office

São Paulo
Subsidiary Office

Malta
Back Office

Singapore
Sales Management Office

Paris
Sales Management Office

New York
Subsidiary Office



EGYPT FACTORS

Cairo
Subsidiary Office



BRASILFACTORS

São Paulo
Joint Venture Office



INDIA FACTORING

Mumbai
Subsidiary Office / 7 Regional
Offices
Delhi / Chennai / Bangalore /
Kolkata
Hyderabad / Ahmedabad / Pune



LATAM FACTORS

Santiago
5 Subsidiary Offices
Casa Matriz / Antofagasta
Concepción / Puerto Montt /
Rancagua



MENA FACTORS

Dubai
Subsidiary Office



MEDFACTORS

Malta
Factoring Department, St Julian's

Latest Awards

FIMBank plc

TFR Awards - Best Factoring Institution in 2015, 2016
GTR Leaders in Trade Awards - Best Deal Award in 2014
Deutsche Bank 2014 EUR Straight Through Payment (STP) Excellence Award

London Forfaiting Company Ltd

TFR Awards - Gold Best Forfaiting Institution in 2014, 2015, 2016
GTR Leaders in Trade Awards - Best Forfaiting House in 2014



Trade Services and Banking

- Documentary Collections
- Documentary Credits
- Bonds & Guarantees
- International Payments

Corporate Banking Products

- Pre - Export / PXF Financing
- Export / Import or Classic Finance
- Post-Import Financing
- Receivable Financing in combination with Factoring
- Back to Back L/C Financing (transactional trade finance)
- Syndicated Short Term Trade Finance
- Warehouse Financing
- Ship Financing

Correspondent Banking Services

- Establishment of relations with Financial Institutions globally
- Syndication and risk participations
- Maintenance of Vostro/Nostro Accounts
- Enhancing of clearing/payment channels
- Source funding (Fixed Term Deposits, Money Market, Bi-lateral loans)

Factoring

- With or Without Recourse Factoring
- Domestic Factoring
- Cross-Border Factoring
- Reverse Factoring/ Supply Chain Finance

Forfaiting

- Purchasing of Bills of Exchange
- Promissory Notes
- Deferred Payment Letters of Credit
- Transferable Financial Loans from Exporters or their Banks

Treasury

- Spot Foreign Exchange
- Forward Contracts
- Open Forward Contracts
- FX Swaps

Emerging Market Trade Finance Fund (EMTFF)

FIMBank's Investment in EMTFF is \$159M in shares. Shares in the EMTFF are issued to allow investors to engage in trade finance within an investment structure and using investment practices customary to Collective Investment Schemes. The Fund offers investors access to trade finance investments traditionally limited to a bank-to-bank market. The investment objective is achieving capital appreciation and/or income through investments in emerging market credit instruments, primarily related to trade finance. FIMBank also has a €5M investment in the Sustainable Investment Fund, which makes investments in plants or infrastructure that have a positive environmental impact.

Main Correspondent Banks

USD - United States Dollar	Deutsche Bank Trust Company Americas - New York
EUR - Euro	Deutsche Bank - Frankfurt UniCredit Spa - Milan Commerzbank AG - Frankfurt
GBP - Pound Sterling	Deutsche Bank - London
JPY - Japanese Yen	Sumitomo Mitsui Banking Corporation - Tokyo
CHF - Swiss Franc	Credit Suisse - Zurich
AUD - Australian Dollar	Commonwealth Bank of Australia - Sydney
HKD - Hong Kong Dollar	Bank of China - Hong Kong
AED- Arab Emirates Dirham	MashreqBank PSC - Dubai

Real Estate Finance



Through our Real Estate Finance unit we provide financing to established developers. The primary product was recently launched and finances the acquisition, construction and development of residential units. A dedicated team of property specialists and bankers with extensive real estate knowledge provide a quality service with a fast turnaround. The team assists developers from the conceptual discussions to the structuring, origination, servicing and closing of the loan.

At FIMBank, developers can partner with industry experts who are committed to helping them structure and execute a solution that meets their project's unique objectives.

Contact Us

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