

FIMBank at a Glance

May 2018



Ownership

figures are as at 23 May 2018

United Gulf Holding **74.89%** | Burgan Bank K.P.S.C. **12.27%** | Tunis International Bank **1.76%** | Free float **11.08%**

912 shareholders

United Gulf Holding Company:

UGH is a subsidiary of KIPCO Group and through its underlying investments conducts merchant banking activities. The Group's proprietary investments include assets in investment banking, commercial banking, real estate, private equity, and quoted securities. As at 31 December 2017, assets under management held through its subsidiary United Gulf Bank B.S.C. stood at USD 10.8 billion.

UGH's directly and indirectly held core subsidiaries and associates include, United Gulf Bank B.S.C., Burgan Bank, KAMCO Investment Company (KAMCO), FIMBank plc, North Africa Holding Company, United Gulf Financial Services – North Africa, United Capital Transport Company and United Real Estate Company (as at 31 December, 2017).

Burgan Bank of Kuwait:

Established in 1977, Burgan Bank is the youngest commercial bank in Kuwait, with a net income of USD 214.9 million (December 2017). The bank places 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 and fully-owned Burgan Bank Turkey. The Bank's Fitch rating is A+ and its Moody rating is A3. Burgan Bank is a member of the KIPCO Group.

Group Assets and Capital

figures are as at 31 December 2017

Total Assets:	USD 1.64 Bn	Total Regulatory Capital:	USD 189 MM	Total CAR:	15.45%
Tier 1 Capital:	USD 138 MM	CET 1 Ratio:	11.34%		
FIMBank Rating		Fitch:	BB		Outlook Stable
Malta Rating		Fitch:	A		Outlook Stable

International Network



FIMBANK

Malta
Head Office

UK
Representative
Office

Dubai
DIFC Branch

Athens
Branch



Malta
LFC Operations

Paris
Sales Management Office

New York
Subsidiary Office

London
Subsidiary Head Office

Moscow
Sales Management Office

Cologne
Sales Management Office

São Paulo
Subsidiary Office



Cairo
Subsidiary Office



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



Mumbai
Subsidiary 5 Regional Offices
Delhi / Chennai / Bangalore /
Ahmedabad / Pune



Malta
Factoring Department,
St Julian's



São Paulo
Joint Venture Office

Latest Awards

FIMBank plc

TFR Awards - Best Factoring Institution in 2015, 2016
GTR Leaders in Trade Awards - Best Deal Award in 2014
Deutsche Bank 2015 EUR /USD (STP) Excellence Award
FIMBank Recognised for Service Quality Improvement by FCI 2016
FIMBank Achieves Positive Rating from Sigma Ratings 2017
FIMBank receives Deutsche Bank Excellence Award 2017

London Forfaiting Company Ltd

TFR Excellence Awards – Best Non-Bank Trade Services Provider 2017
GTR Leaders in Trade Awards - Best Alternative Trade Finance Provider 2018



fimbank.com

FIMBank is a licenced credit institution regulated by the MFSA and is listed on the Malta Stock Exchange.

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 (Bi-lateral loans , Money Market facilities)

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
- Syndicated Loans
- Loan CDS

Treasury

- Spot Foreign Exchange
- Forward Contracts
- Open Forward Contracts
- FX Swaps
- Fixed Term Deposits, Money Market
- Fixed Income Securities

FIMBANK Direct

secure digital banking

FIMBank's secure digital platform, FIMBank Direct, includes a product suite which enables all the Bank's customers to open fixed term deposits and perform other general banking services such as payment transactions, viewing of balances/account activity, and also viewing of statements/advices.

FIMBank Direct is equipped with a modern state of the art authentication software, which enables customers to perform transactions in a secure convenient and reliable manner, through the use of the FIMBank CAM App and without the need of carrying an additional physical token. To download and use the FIMBank CAM App, a smart device is required.

To use FIMBank Direct kindly contact FIMBank Helpdesk via email on helpdesk@fimbank.com or call on freephone: (+356) 80073388

Trade Finance Fund (TFF)

FIMBank's investment in TFF is of USD160M in shares. Shares in the TFF 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 that of achieving capital appreciation and/or income through investments in credit instruments, primarily related to trade finance. FIMBank also has a EUR15M investment in a Sustainable Investment Fund (a sub-fund of the same SICAV as the TFF), 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 National Bank of Canada, Montreal
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
AED - Arab Emirates Dirham	MashreqBank PSC - Dubai

Real Estate Finance



Through its Real Estate Finance unit, FIMBank provides financing to established developers. This financing focuses on the acquisition, construction and development of both commercial and residential real estate projects. 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.

Cash Management

- Current & Savings Accounts
- FOREX
- Business Accounts
- Term Deposit Accounts
- International Payments
- Corporate Accounts

Business Accounts

The Business Account is the latest in FIMBank's suite of products and has been designed to facilitate the day-to-day banking requirements of corporates, SMEs, partnerships, trusts and foundations. The Business Account comes with a range of benefits, including better interest rates, greater flexibility in term deposits, improved FOREX services, as well as favourable credit facilities and payments options. All Business Account clients have free access to the FIMBank Direct digital banking platform.