

### Ownership

United Gulf Holding **78.66%** | Burgan Bank K.P.S.C. **8.5%** | Tunis International Bank **1.76%** | Free float **11.08%**

Above percentages are as at 30<sup>th</sup> November 2018

901 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.

#### 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

<b>Total Assets:</b>	USD 1.94 bn	<b>Total Regulatory Capital:</b>	USD 264 mm	<b>Total CAR:</b>	17.3%
<b>CET 1 Capital:</b>	USD 254 mm	<b>CET 1 Ratio:</b>	16.7%	<i>Figures as at 30<sup>th</sup> June 2018</i>	
<b>Country Rating:</b>	<b>Malta</b>	<b>A+</b> (Fitch Ratings)	<b>FIMBank Rating:</b>	<b>BB</b> (Fitch Ratings)	

### International Network

#### Banking/Trade Finance



#### Factoring

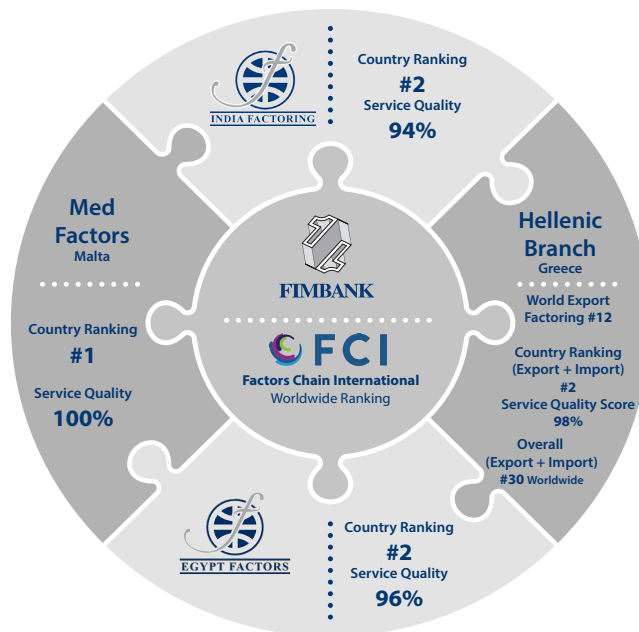


#### Forfaiting



### Awards & Accolades

FIMBank Group achieved top Worldwide Factoring Rankings from Factors Chain International (FCI) in 2018.



#### 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 at a Glance

## Our Services



FIMBANK

### 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

### 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

### 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 (Bilateral loans, Money Market facilities)

### Main Correspondent Banks

#### USD - United States Dollar

- Deutsche Bank Trust Company Americas, NY
- 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

### 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.

### Real Estate Finance

FIMBank provides real estate financing solutions to established developers in Malta. This financing focuses on the acquisition, construction and development of both commercial and residential real estate projects. A dedicated team of 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
- Term Deposit Accounts
- Corporate Accounts
- International Payments

### 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.

## FIMBANK Direct

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/advises.

To apply for FIMBank Direct kindly contact the FIMBank Helpdesk via email on [helpdesk@fimbank.com](mailto:helpdesk@fimbank.com) or call: (+356) 21322102.

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.

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