

FIMBank at a Glance

October 2020



Ownership

United Gulf Holding **78.63%** | Burgan Bank K.P.S.C. **8.50%** | Tunis International Bank **1.76%** | Free float **11.11%**

Above percentages are as at 9th September 2020

871 shareholders

United Gulf Holding Company B.S.C.

United Gulf Holding Company B.S.C. (UGH), a subsidiary of the KIPCO Group, conducts merchant banking activities through its regional network of subsidiaries and associates. The company's proprietary investments include assets in commercial banking, real estate, private equity, and quoted securities. The company's core subsidiaries and associates include; United Gulf Bank, KAMCO Investment Company, Global Investment House, FIMBank, Burgan Bank, North Africa Holding Company, United Gulf Financial Services – North Africa, Takaad Savings & Pensions Company, United Capital Transport Company and United Real Estate Company. United Gulf Holding Company is a member of the KIPCO Group, one of the biggest holding companies in the Middle East and North Africa.

Burgan Bank of Kuwait

Established in 1977, Burgan Bank is the youngest commercial bank and second largest by assets 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. Burgan Bank has majority owned subsidiaries in the MENAT region, supported by one of the largest regional branch networks which include Gulf Bank Algeria - AGB (Algeria), Bank of Baghdad - BOB (Iraq & Lebanon), Tunis International Bank - TIB (Tunisia), and fully owned Burgan Bank – Turkey, (collectively known as the "Burgan Bank Group"). Furthermore, Burgan Bank has a presence in the UAE through its corporate office ("Burgan Financial Services Limited") which had helped the bank to participate in multiple financing opportunities in the UAE. Burgan Bank, a subsidiary of Kuwait Projects Company (KIPCO), is a strongly positioned regional Bank in the MENA region.

Group Assets and Capital

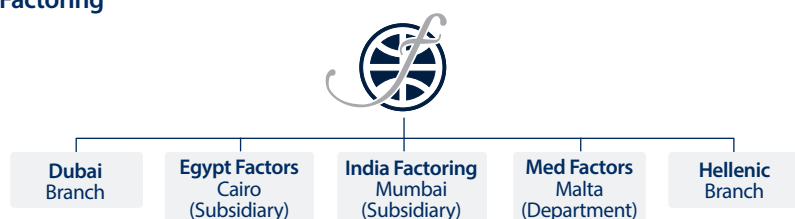
Total Assets:	USD 1.74 bn	Total Regulatory Capital:	USD 239 mm	Total CAR:	18.04%
CET 1 Capital:	USD 239 mm	CET 1 Ratio:	18.04%	Figures as at June 2020	
Country Rating:	Malta	A+ (Fitch Ratings)	FIMBank Rating:	B+ (Fitch Ratings)	

International Network

Banking/Trade Finance



Factoring

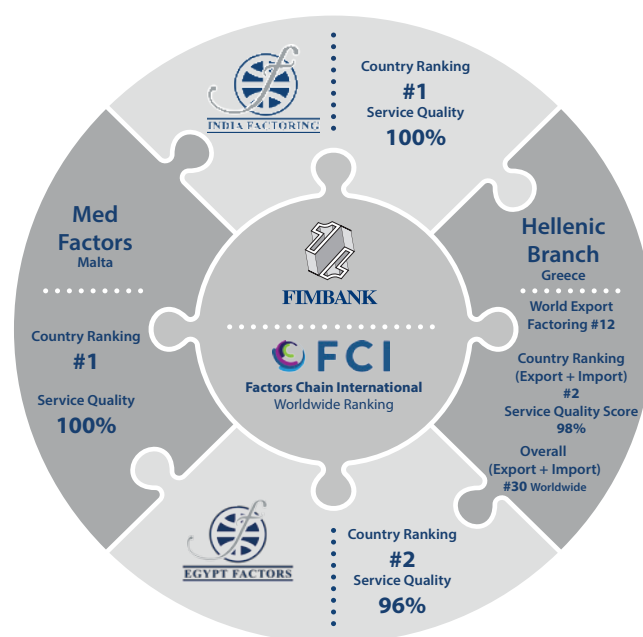


Forfaiting



Awards & Accolades

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



FIMBank plc

- FIMBank Achieves Positive Rating from Sigma Ratings in 2017
- FIMBank receives Deutsche Bank Excellence Award in 2017
- FIMBank Lauded for STP Excellence by Commerzbank in 2019

London Forfaiting Company Ltd.

- GTR Leaders in Trade Awards - Best Alternative Trade Finance Provider 2020



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

FIMBank at a Glance

Our Services



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

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

- The Bank of New York Mellon, USA
- Commerzbank AG, Frankfurt
- National Bank of Canada, Montreal

EUR - Euro

- Commerzbank AG, Frankfurt
- KBC, Belgium

GBP - Pound Sterling

- Commerzbank AG, Frankfurt

CHF - Swiss Franc

- Credit Suisse, Zurich

AED- Arab Emirates Dirham

- MashreqBank PSC, Dubai

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.

Corporate and Retail Cash Management

- Corporate Accounts
- FIMBank Direct (www.fimbank.com/direct)
- International Payments
- Guarantees
- Escrow Accounts
- Deposits
- Easisave Savings Accounts (www.easisave.com)

The Bank's cash management solutions are tailor-made to our clients' needs and designed to facilitate the day-to-day banking requirements of individuals, corporates, SME's and partnerships.

Treasury

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

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 activities such as payment transactions, viewing of balances/account activity, and statements/advices.

To apply for FIMBank Direct kindly contact the FIMBank Helpdesk via email on 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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