

FIMBank at a Glance

September 2021



Ownership

FIMBANK

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 1st September 2021

862 shareholders

About FIMBank

FIMBank p.l.c. is a leading provider of trade finance, factoring and forfaiting solutions, with a global presence in various important financial and trading centres. FIMBank is a customer-driven provider focused on optimising business performance and supporting business growth by developing tailor-made trade finance solutions that provide exporters with accelerated receivables and importers with extended credit. The Bank is at the forefront of introducing and developing innovative receivable finance techniques.

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, Takaoud 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 1.86 bn	Total Regulatory Capital:	USD 219 mm	Total CAR:	18.4%
CET 1 Capital:	USD 219 mm	CET 1 Ratio:	18.4%	Figures as at June 2021	
Country Rating:	Malta	A+ (Fitch Ratings)	FIMBank Rating:	B (Fitch Ratings)	

International Network

Banking/Trade Finance



Factoring

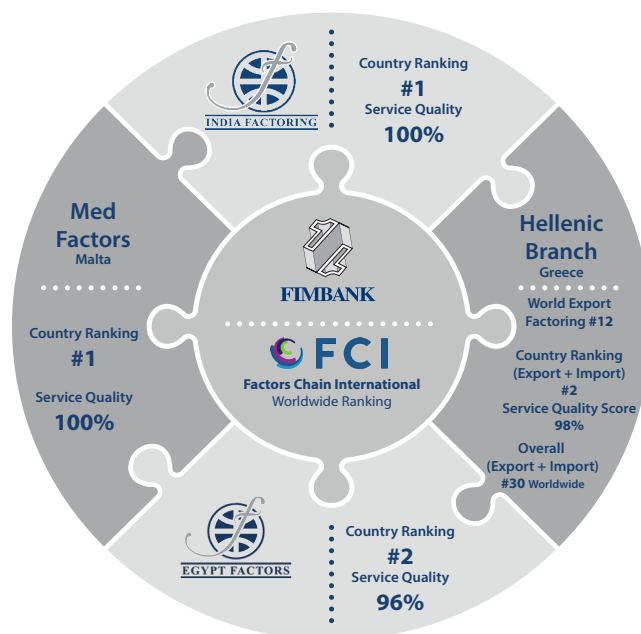


Forfaiting



Awards & Accolades

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



FIMBank plc

FIMBank Lauded for STP Excellence by Commerzbank in 2019

London Forfaiting Company Ltd

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

Egypt Factors

FCI Awards - The Best Overall (Import & Export) Factor of the Africa and Middle East regions 2020

India Factoring

FCI Awards - Top Export Factoring performer in India 2020

FIMBank is a licenced credit institution regulated by the Malta Financial Services Authority 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

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 |
| EUR - Euro | • Commerzbank AG, Frankfurt |
| 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 Banking and Finance
- International Payments
- Guarantees
- Escrow Accounts
- Term Deposits
- Liquidity management facilities

Platforms

- Retail: Easisave Savings Accounts (www.easisave.com)
- Corporate: FIMBank Direct (www.fimbank.com/direct)

Treasury

- Spot Foreign Exchange
- 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/advice.

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.