

United Gulf Holding **80.4%**

Burgan Bank K.P.S.C. **8.5%**

Free float **11.1%**

Above percentages are as at 13<sup>th</sup> December 2024

Ownership

825 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. It does this 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 member and 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, FIMBank plc, Burgan Bank, North Africa Holding Company, United Gulf Financial Services – North Africa,

United Capital Transport Company and United Real Estate Company. KIPCO is 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 Burgan Bank Turkey, Gulf Bank Algeria – AGB (Algeria) and Tunis International Bank – TIB (Tunisia). Burgan Bank also has a presence in the UAE through its representative office, Burgan Financial Services Limited, which has 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

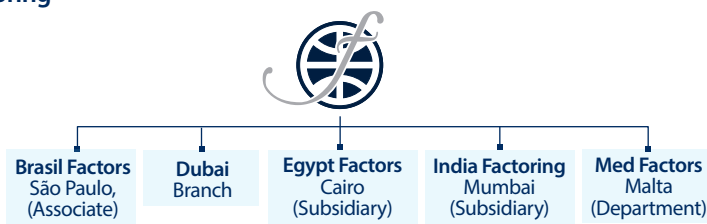
<b>Total Assets:</b>	USD 1.29 bn	<b>Total Regulatory Capital:</b>	USD 172 mm	<b>Total CAR:</b>	19.3%
<b>CET 1 Capital:</b>	USD 172 mm	<b>CET 1 Ratio:</b>	19.3%	<i>Figures as at 30<sup>th</sup> June 2024</i>	
<b>Country Rating:</b>	Malta	A+ (Fitch Ratings)	<b>FIMBank Rating:</b>	B (Fitch Ratings)	

## International Network

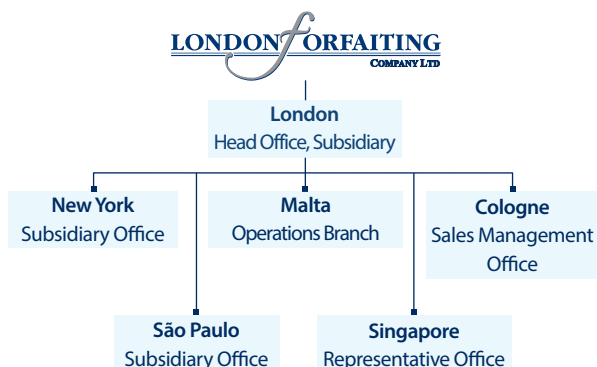
### Banking/Trade Finance



### Factoring

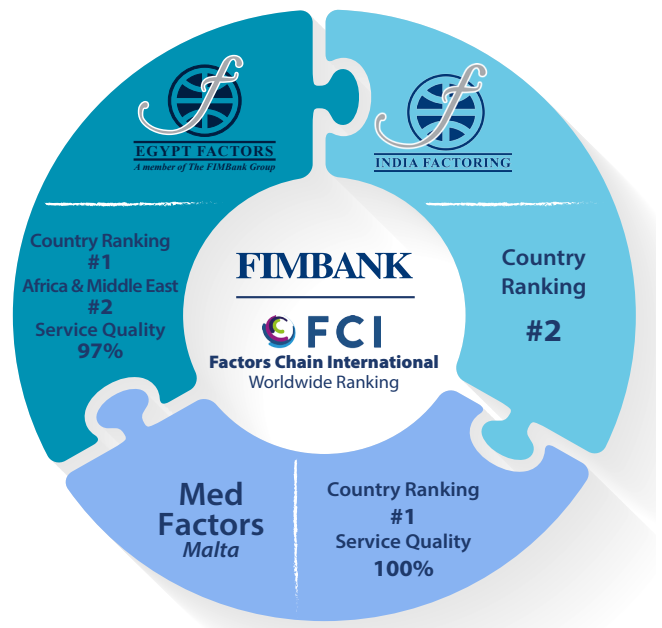


### Forfaiting



## Awards & Accolades

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



### FIMBank plc

STP Award 2023 BNY Mellon

### India Factoring

Best Brands 2024 by ET Edge

SME Finance Forum award (Product Innovation of the year) Finalist - Since 2022

FCI Marketing award - since 2023

BCR international Factoring Provider 2022 and 2023

Top 25 Safest workplaces in India since 2022

Great place to work since 2021

Market Leader in Export Factoring in India since 2018

## Trade Finance Products and Services

### Trade Services

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

### Trade Finance

- Pre/Post Shipment Finance
- Export/Import Finance
- Receivable Financing in combination with Factoring
- Back to Back L/C Financing (transactional trade finance)
- Syndicated Short Term Trade Finance
- L/C confirmation and discounting
- Warehouse and Inventory Finance
- Demo and pre-demo Ship Financing
- Overdrafts

### 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)

### Treasury

- Spot Foreign Exchange
- Forward Contracts
- FX Swaps (for own account)
- Fixed Term Deposits, Money Market
- Fixed Income Securities (for own account)

### Main Correspondent Banks

- USD - United States Dollar
- EUR - Euro
- GBP - Pound Sterling
- CHF - Swiss Franc
- AED- Arab Emirates Dirham
- The Bank of New York Mellon, USA
- Commerzbank AG, Frankfurt
- Commerzbank AG, Frankfurt
- Credit Suisse, Zurich
- Mashreq Bank PSC, Dubai

Extensive Swift RMA network supporting communication between international financial institutions in numerous jurisdictions.

### 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
- Corporate & Retail Term Deposits EUR, USD and other main currencies
- International Payments
- Foreign Exchange
- Guarantees and other Trade Banking products
- Escrow - special dedicated corporate accounts

#### • Platforms

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

### Corporate Finance

FIMBank provides a comprehensive range of banking services specifically designed for Malta-based corporate clients.

- Corporate CapEx Loans
- Overdrafts
- Guarantee Facilities
- Revolving Loans
- Cash Flow Project Financing