

FIMBank at a Glance

August 2026 Overview

United Gulf Holding **80.4%**

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

Free float **11.1%**

Above percentages are as at 21st August 2026

Ownership

792 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, 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.

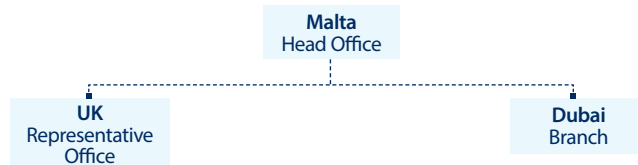
Group Assets and Capital

Total Assets:	USD 1.29 bn	Total Regulatory Capital:	USD 202 mm	Total CAR:	19.8%
CET 1 Capital:	USD 182 mm	CET 1 Ratio:	17.8%	Figures as at 30 th June 2026	
Country Rating:	Malta	A+ (Fitch Ratings)	FIMBank Rating:	B+ (Fitch Ratings)	

International Network

Banking/Trade Finance

FIMBANK

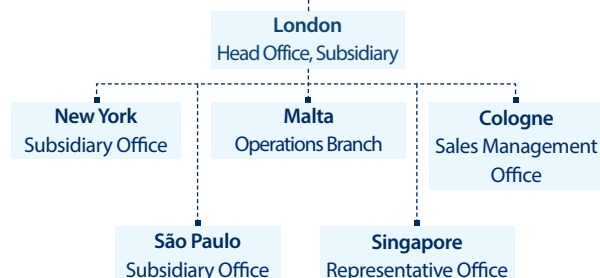


Factoring



Forfaiting

LONDON FORFAITING COMPANY LTD



Awards & Accolades

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



FIMBank plc

Best Trade Finance Bank Malta 2026 (Global Finance)
Best Corporate Bank Malta 2025 (Global Banking & Finance Award)
30 Years of Excellence - Trade Finance Malta 2025 (Global Banking & Finance Award)
STP Award 2023 (BNY Mellon)

India Factoring

Great Place to Work 2020-26
DEI 100, E&Y
FCI Best Deal of the Year 2025
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

Egypt Factors

The Most Creative & Innovative Economic Institutions in Egypt since 2022
Best International Factoring in the Middle East & Africa 2021

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 | • The Bank of New York Mellon, USA |
| EUR - Euro | • Commerzbank AG, Frankfurt |
| GBP - Pound Sterling | • Commerzbank AG, Frankfurt |
| CHF - Swiss Franc | • The Bank of New York Mellon, USA |
| AED - Arab Emirates Dirham | • 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.



Retail & Corporate Banking

- Corporate Banking
- 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

- 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

- Platforms

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