

Commercial brochure

**50** years  
of expertise  
in Trade Finance



Union de Banques  
Arabes et Françaises

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Paris . Tokyo . Seoul . Singapore . Cairo . Dubai . Algiers . Dhaka

# A STRONG GOVERNANCE

## Board of Directors

**Tarek AMER**  
Chairman, Egypt

**Jean-Yves HOCHER**  
Vice-Chairman, Crédit Agricole Indosuez

## Members

Crédit Agricole CIB  
Céline ARNAL  
Patricia BOGARD  
Banque Extérieure d'Algérie  
Central Bank of Egypt  
Libyan Foreign Bank  
Arab African Int. Bank  
Banque Centrale Populaire  
  
UBAC Nederland B.V  
Neila TAZI

Represented by James WEBB  
(Crédit Agricole CIB)  
(Crédit Agricole CIB)  
Represented by Lazhar LATRECHE  
Represented by Lobna KHALIL  
Represented by Rabie ABUSHAWASHI  
Represented by Amany S. ABDELFATTAH  
Represented by Mohamed Karim  
MOUNIR  
Represented by Abdellatif JOUAHRI

## Senior Management

**Jean-Claude GELHAAR**  
Chief Executive Officer

**Khaled DESSOUKI**  
Deputy Chief Executive Officer

## Executive Committee

**Tarek AMER** - Chairman, Egypt  
**Rabie ABUSHAWASHI** - Libyan Foreign Bank  
**Lazhar LATRECHE**- Banque Extérieure d'Algérie  
**James WEBB** - Crédit Agricole CIB  
**Céline ARNAL** - Crédit Agricole CIB

## Risk & Audit Committee

**Patricia BOGARD** - Chairman  
**Rabie ABUSHAWASHI** - Libyan Foreign Bank  
**Mohamed Karim MOUNIR** - Banque Centrale Populaire

# UBAF, YOUR BANKING PARTNER TO SUPPORT AND SECURE YOUR INTERNATIONAL TRADE FLOWS

Founded in 1970 with a stable ownership structure:

**Capital € 250 727 220**

## Held by

Banks and institutions from 19 countries in the Arab World      Crédit Agricole Corporate & Investment Bank (CA-CIB)

**52,99 %**

**47,01 %**

## **NOTATION FITCH RATINGS - April 2020**

Long-term outlook negative

**A-**

**CA-CIB (Crédit Agricole Corporate & Investment Bank) holds 47.01%** of the share capital of UBAF and is the «reference» shareholder in relation to the Autorité de Contrôle Prudentiel et de Résolution - ACPR (French Prudential Supervisory Authority). Arab shareholding is primarily represented by Egypt, Algeria, Libya and Morocco.

**6 major banks directly or indirectly owning a major part of the capital**

- 12,13 %** Banque Extérieure d'Algérie
- 8,90 %** Banque Centrale d'Égypte
- 8,56 %** Libyan Foreign Bank
- 6,34 %** Arab African International Bank - Egypt
- 4,99 %** Banque Centrale Populaire - Maroc

# AN INTERNATIONAL PRESENCE

Operating from both its Paris-based head office and its network in the Arab World and Asia, UBAF is a major player in trade financing between Europe, Asia, Africa and the Arab World.



**1**

## Head Office

Paris (1970)

**3**

## Branches

Tokyo (1976)  
Seoul (1979)  
Singapore (1981)

**4**

## Representatives Offices

Cairo (1978)  
Dubai (1996)  
Algiers (2001)  
Dhaka (2008)

## Banks and Financial Institutions

**600** Counterparties

**60** Countries

# AN INTERNATIONAL COVERAGE

## Number of banks by geographical area

### ARAB WORLD & TURKEY

Algeria	17
Bahrain	7
Egypt	32
Iraq	14
Jordan	15
Kuwait	12
Lebanon	21
Lybia	10
Morocco	9
Mauritania	13
Oman	6
Palestine	8
Qatar	8
Saudi Arabia	16
Tunisia	20
Turkey	17
United Arab Emirates	26

### AFRICA

Angola	1	Malawi	1
Benin	9	Mali	10
Burkina Faso	10	Mauritius	1
Cameroon	4	Niger	8
Central Africa	1	Nigeria	3
Chad	4	Rwanda	2
Congo Brazza	1	Senegal	16
Djibouti	2	South Africa	1
Ethiopia	1	Tanzania	6
Gabon	4	Togo	9
Gambia	3	Zambia	1
Ghana	3		
Guinea Bissau	1		
Guinée Conakry	9		
Ivory Coast	11		
Kenya	7		
Madagascar	2		

### ASIAN & INDIAN SUBCONTINENT

Bangladesh	31
India	1
Indonesia	3
Nepal	2
Pakistan	16
Sri Lanka	9
Uzbekistan	2

### EUROPE

Albania	1	Latvia	1
Austria	3	Luxembourg	2
Belgium	11	Malta	3
Bulgaria	1	Monaco	1
Croatia	3	Netherlands	6
Cyprus	8	Norway	1
Danemark	1	Poland	3
France	41	Portugal	5
Germany	15	Roumania	2
Greece	1	Switzerland	20
Hungary	1	Sweden	4
Italy	10	Ukraine	1

*\*Excluding countries rated A- and above by S&P.*

# AN EFFECTIVE SYSTEM OF FINANCIAL SECURITY CONTROL

## Rigorous compliance and financial security control

Our policy protects the bank, its employees, customers and correspondent banks from the risk of legal sanction or damage to their reputation. UBAF thus refrains from intervening in any transaction that could give rise to a risk of potential violation of international financial sanctions and strictly complies with the recommendations of the FATF (Financial Action Task Force on Money Laundering) and international regulations.

The Financial Security Charter adopted by the Board of Directors of UBAF undertakes that the Bank applied the dedicated procedures and policies pursuant to policy of Crédit Agricole Group.

UBAF has set up an effective system dedicated to the prevention of money laundering, terrorist financing and corruption, which ensures compliance with embargo and asset freeze measures.

These measures are managed by the Head Office, which ensures that they are implemented in all units of the group. The provisions are based on a risk-based approach, binding customer knowledge procedures («KnowYourCustomer-CustomerDueDiligence»), the filtering and monitoring of appropriate flows and training for all staff.

## Our clearers

Currency	Country	Bank	City	Swift Code
USD	U.S.A	JP Morgan Chase Bank NA	New-York	CHASUS33
EUR	France	Crédit Agricole	Montrouge	AGRIFRPP
CHF	Switzerland	Crédit Suisse AG	Zurich	CRESCHZZ80A
GBP	UK	The Royal Bank of Scotland PLC	London	RBOSGB2LXXX
JPY	Japan	MUFG Bank Ltd	Tokyo	BOTKJPJT
SEK	Sweden	Skandinaviska Enskilda Banken AB	Stockholm	ESSESESS
SGD	Singapore	DBS Bank Ltd	Singapore	DBSSSGSXXX

## CONTACT US

### Head Office

#### Paris

Tel.33(0)1 46 40 61 01

SWIFT UBAFFRPP

### Branches

#### Tokyo

Tel. (813) 3263 8821/4

SWIFT UBAFJPJX

#### Singapore

Tel. (65) 6333 6188

SWIFT UBAFSGSX

#### Seoul

Tel. (822) 3455 5300

SWIFT UBAFKRSX

### Representative Offices

#### Algiers

Tel. (213 21) 69 41 21/22

#### Cairo

Tel. (202) 2393 3678/2924

#### Dhaka

Tel. (88) 02 987 2476

#### Dubai

Tel. (971 4) 3587 880

UNION DE BANQUES ARABES ET FRANÇAISES

[www.ubaf.fr](http://www.ubaf.fr)

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# OUR EXPERTISE

**We support you in all Trade Finance services and secure your international flows.**

**Customized services** dedicated to the financing of international trade:

- documentary credits (issuance, confirmation, discount)
- international guarantees
- pre and post-financing of trade transactions

**Experts** dedicated to handling your trading operations

specialized by region and sector to meet your needs.



## **Major Exporting Industrial Players**

Large companies  
Middle-market companies

## **Commodity Traders**

Energy and Metals  
Agribusiness Products