

Commercial brochure

More than
50 years
of expertise
in Trade Finance



Union de Banques
Arabes et Françaises

www.ubaf.fr



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

A STRONG GOVERNANCE

Board of Directors	Hassan ABDALLA Chairman, Egypt	Jean-Yves HOCHER Vice-Chairman, Crédit Agricole Indosuez
Members	Crédit Agricole CIB Céline ARNAL Patricia BOGARD	Represented by James WEBB (Crédit Agricole CIB) (Crédit Agricole CIB)
	Banque Extérieure d'Algérie Central Bank of Egypt Libyan Foreign Bank Arab African Int. Bank Banque Centrale Populaire	Represented by Lazhar LATRECHE Represented by May ABULNAGA Represented by Rabie ABUSHAWASHI Represented by Amany S. ABDELFATTAH Represented by Mohamed K. MOUNIR
	UBAC Nederland B.V Neila TAZI	Represented by Abdellatif JOUAHRI

Senior Management

Thierry SIMON Chief Executive Officer	Jean-Claude GELHAAR Deputy Chief Executive Officer
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Executive Committee

Hassan ABDALLA - 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 July 2022

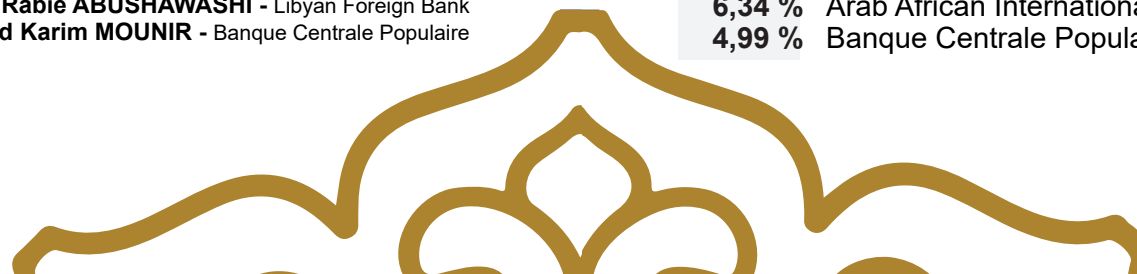
Long-term outlook stable

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 its headquarters in Paris 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

383 Counterparties

74 Countries

AN INTERNATIONAL COVERAGE

Number of banks by geographical area

ARAB WORLD & TURKEY

Algeria	11
Bahrain	7
Egypt	24
Islamic Dev. Bank	1
Iraq	9
Jordan	13
Kuwait	4
Lebanon	14
Lybia	14
Mauritania	10
Morocco	10
Oman	4
Palestine	2
Qatar	7
Saudi Arabia	10
Tunisia	11
Turkey	15
United Arab Emirates	9

AFRICA

Benin	8	Niger	6
Burkina Faso	8	Nigeria	3
Cameroon	4	Rwanda	1
Central Africa	1	Senegal	10
Chad	4	South Africa	1
Congo	1	Tanzania	1
Djibouti	2	Togo	6
Ethiopia	1		
Gabon	4		
Gambia	4		
Ghana	3		
Guinea	10		
Ivory Coast	10		
Kenya	5		
Madagascar	2		
Malawi	1		
Mali	6		
Mauritius	1		

ASIAN & INDIAN SUBCONTINENT

Asian Dev. Bank	1
Bangladesh	23
Cambodia	2
China	2
Hong Kong	1
India	1
Indonesia	1
Japan	4
Pakistan	8
Singapore	2
South Korea	6
Sri Lanka	3
Uzbekistan	1
Vietnam	6

EUROPE & AMERICAS

Austria	1	Portugal	3
Belgium	1	Spain	3
Canada	1	Switzerland	8
Croatia	1	United States	2
Europe Bank	1		
France	10		
Germany	3		
Greece	1		
Italy	5		
International Finance Corpo	1		
Luxembourg	1		
Netherlands	1		
Poland	1		

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

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 CIB	Montrouge	BSUIFRPP
CHF	Switzerland	Crédit Suisse AG	Zurich	CRESCHZ80A
GPB	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	DBSSSGXXXX



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 23) 48 07 27/14

Cairo

Tel. (202) 2393 3678/2924

Dhaka

Tel. (88) 02 987 2476

Dubai

Tel. (971 4) 3587 880

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