

FIMBANK

QUICK FACTS:

ISIN:	MT0000180100
Ticker:	FIM
Currency:	USD (\$)
No. of Shares in Issue:	298,536,643
Market Cap.:	US\$197.0 million
Nominal Value:	US\$0.50
Listing:	Official List – Malta Stock Exchange
Main Subsidiaries:	<ul style="list-style-type: none"> • London Forfaiting Company Ltd (100%) • FIM Business Solutions Ltd (100%) • FIMFactors B.V. (100%) • FIM Property Investment Limited (100%) • FIM Holdings (Chile) S.p.A. (100%)
Fitch Rating:	BB- (Stable Outlook) (Long-Term IDR)
Website:	www.fimbank.com

FINANCIAL CALENDAR:

Year End:	December
Preliminary Results Publication:	March
Annual General Meeting:	May
Interim Directors' Statements:	May & November
Half-Year End:	June
Interim Results:	August

PROFILE:

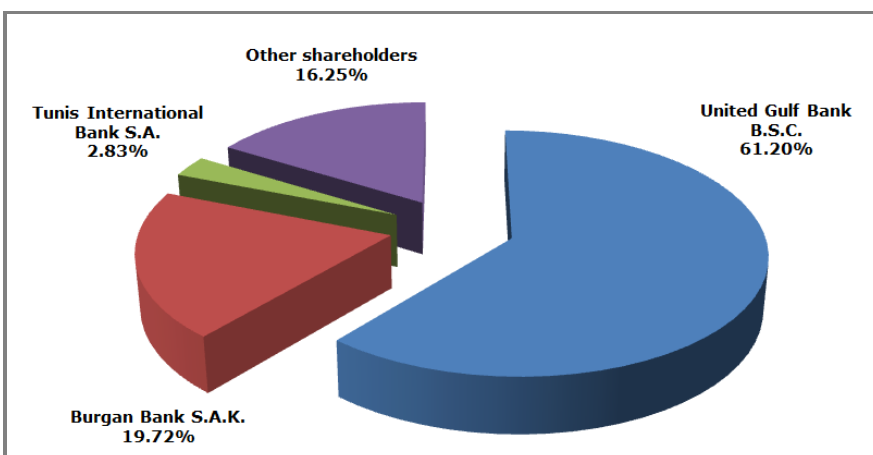
FIMBank plc was established in Malta in November 1994 and commenced business in June 1995. FIMBank plc is licensed as a credit institution under the Banking Act, 1994.

The Group is made up of a number of subsidiary companies and is principally active in providing international trade finance and to act as an intermediary to other financial institutions for international settlements, forfaiting, factoring and loan syndications with a strong focus to emerging markets.

During 2014, through two of its subsidiary companies – United Gulf Bank B.S.C. and Burgan Bank S.A.K. – the KIPCO Group, which is a global investment holding company with strong connections to members of the Kuwaiti ruling family, took an 83.75% stake in FIMBank plc. Tunis International Bank S.A., which has a 2.83% shareholding in FIMBank, is ultimately controlled by Burgan Bank S.A.K.

In 2015, the FIMBank Group enrolled a consolidation plan aimed at strengthening the governance and risk structures of the Group and the streamlining of its international factoring strategy following significant losses incurred during the year.

SHAREHOLDING STRUCTURE:



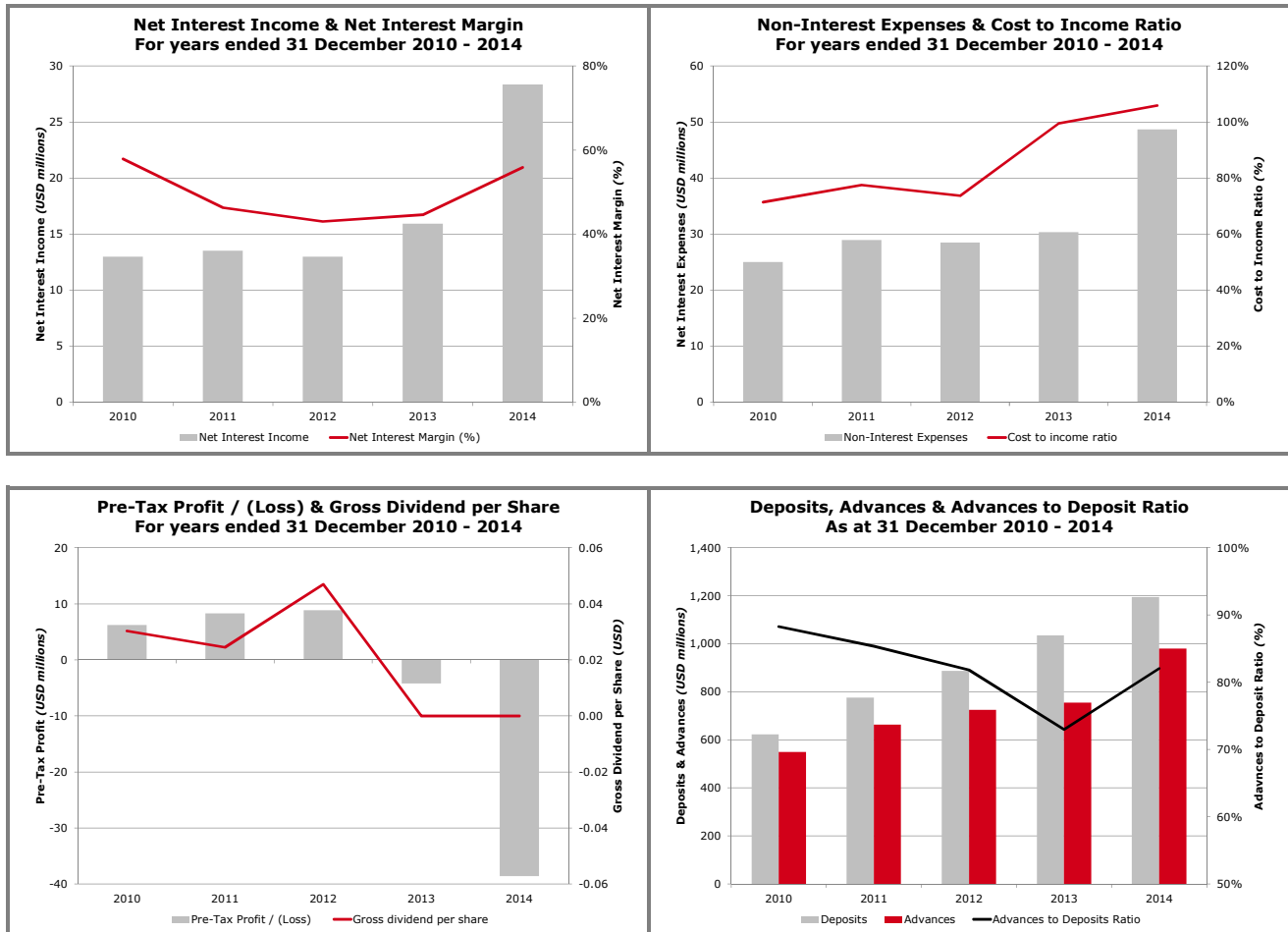
BOARD OF DIRECTORS:

John C. Grech (Chairman), Masaud M. J. Hayat (Vice Chairman), Majed E. Al-Ajeel, Eduardo Eguren Linsen, Adrian Alejandro Gostuski, Rogers LeBaron, Mohamed Fekih Ahmed, Rabih Soukarieh, Osama Talat Al Ghoussein. Mr Andrea Batelli is the Company Secretary of the FIMBank Group.

For further details, please visit: <http://rizzofarrugia.com/security-quotes/equities/c1175/>



FINANCIAL HIGHLIGHTS:



Disclaimer

This document has been prepared by Josef Cutajar, a Research Analyst at Rizzo, Farrugia & Co. (Stockbrokers) Ltd. It is intended solely for distribution to its clients. Any information in this report is based on data obtained from sources considered to be reliable, but no representations or guarantees are made by RFC with regard to the accuracy of the data. Opinions, if any, contained herein constitute our best judgement at this date and time and are subject to change without notice. This report is for information purposes only. It is not intended to be and should not be construed as an offer or solicitation to acquire or dispose of any of the securities or issues mentioned herein. Since the buying and selling of securities by any person is dependent on that person's financial situation and an assessment of the suitability or appropriateness of the proposed transaction, no person should act upon any recommendation in this report without first obtaining professional investment advice. RFC accepts no responsibility or liability whatsoever for any expense, loss or damages arising out of, or in any way connected with, the use of all or any part of this report. RFC, its directors, employees or clients may have or have had interests in the securities referred to herein, and may at any time make purchases and/or sales in them as principal or agent. Past performance is not necessarily a guide to future returns. The value of investments and the income derived therefrom may fall as well as rise and investors may not get back the amount originally invested. Equity markets are volatile and subject to fluctuations which cannot be reasonably foreseen. No part of this report may be reproduced at any time without the prior consent of RFC. By accepting this report and acting on the information contained therein, the reader confirms that he/she acknowledges, understands and accepts the terms, conditions and risks associated with such investment, and the clauses outlined in this disclaimer. All intellectual property and other rights reserved.

Additional information can be made available upon request from Rizzo, Farrugia & Co. (Stockbrokers) Ltd., Airways House, Third Floor, High Street, Sliema SLM 1549. Telephone: +356 2258 3000; Telefax: +356 2258 3001; Email: info@rizzofarrugia.com; Website: www.rizzofarrugia.com