

# BACB

## FACTSHEET FINANCIAL YEAR END 2017

### WHO WE ARE

BACB is an international wholesale bank. We provide tailored trade solutions to clients, with a focus on facilitating trade to and from developing markets in Africa and the Middle East.

Established in 1972, BACB is a UK-registered public limited company. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

CHAIRMAN: R. DOUGLAS DOWIE; CEO: PAUL A. HARTWELL

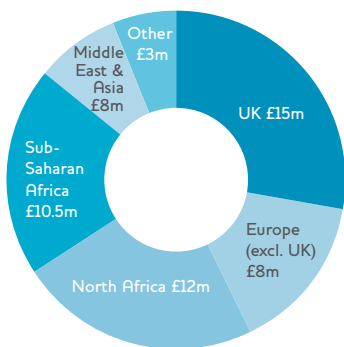
### WHAT WE DO

We are based in multicultural London, banking capital of the world, which provides our clients with the assurance of dealing with a UK regulated bank. It enables us to tap into a diverse, talented range of experienced international bankers, who understand our core markets and who are aligned with the Bank's ambition to make a difference in the markets in which we do business.

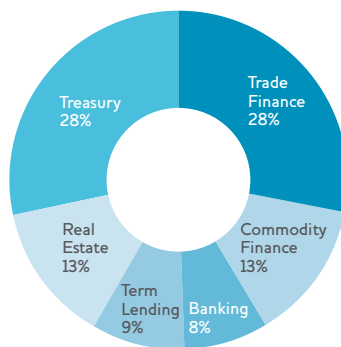
The Bank aims to build long-term added value relationships and a sustainable revenue base, leveraging our core competency in facilitating cross border trade with our chosen clients and markets.

At BACB we always put our clients first and provide specialised trade finance products and services, as well as a high-end UK real estate lending offering.

### OPERATING INCOME BY REGION



### OPERATING INCOME BY BUSINESS LINE (excludes credit provisions)



### OUR APPROACH

We are BACB, a unique team of bankers who offer a bespoke service, and an absolute commitment to a long term, highly effective and personal relationship with all our clients. This approach is endorsed by more than 45 years' experience facilitating international trade.

*“A new dawn for BACB. Making a difference in the countries where we do business and committing to build longer term, sustainable relationships”*

### CONTACT INFORMATION

SWITCHBOARD: +44 (0)20 7648 7777

MEDIA: MARIA JONES maria.jones@bacb.co.uk

FINANCE: SUSIE ALIKER susie.aliker@bacb.co.uk

£7.3m

2017 profit before tax

£2.95bn

total assets

25%

increase in operating income to £53.4m

16%

total capital ratio

4%

non-performing loan ratio

5

representative offices:

GERMANY, ALGERIA  
CÔTE D'IVOIRE  
LIBYA, UAE