

## CORPORATE FACTSHEET

### WHO WE ARE

BACB is an international, London-based commercial bank, specialising in facilitating trade flows to and from specialist markets – with a strong focus on Africa. The bank covers 25 of Africa’s 54 countries, and is an important conduit between **corporates and financial institutions in Africa and exporters in Europe**.

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

### HOW WE CAN HELP YOU

BACB aims to build long-term relationships that add value and provide stability for our clients, leveraging our core competency in facilitating cross-border trade. We have a strong commitment to cultivating trusting relationships with our clients, and **50 years’ experience** in providing effective solutions.

With our headquarters in London, we are perfectly positioned to take advantage of the world’s biggest financial markets, but pride ourselves on our **on-the-ground expertise** supported by representative offices in Cote D’Ivoire, Algeria and Libya. This regional presence provides a close touchstone for our clients in Africa, as well as allowing us to maintain a superior level of integration and region-specific knowledge. With our long-established and trusted networks, and our multilingual staff – who offer expertise in all aspects of international banking – BACB is the ideal partner for clients who trade within specialist markets.



### TRADE FINANCE

With a core focus in trade finance, BACB offers a comprehensive range of trade-related instruments, including:

- Letters of Credit (LC), Issuance, Confirmation and Discounting
- Standby Letters of Credit (SBLC);
- Bills of Collection;
- Avalised Bill of Exchange Discounting
- Performance and Advance Payment Guarantees;
- Bid Bonds.

Our holistic approach to trade finance and strong commitment to relationship banking enable the Bank to be flexible in its offering and service to clients, offering broader complementary treasury services according to requirement, as well as finding flexible solutions to overcome operational challenges in harder-to-reach territories.



## Origination and distribution

BACB also operates a strong origination and distribution function, sourcing capacity from international providers for quality trade assets in its focus markets. This has enabled the Bank to gradually **increase the international appetite** available for North and Sub-Saharan African credit risk, bringing new sources of liquidity to the region.



### TREASURY

Complementary to our core trade finance offering, we can also offer clients a broad array of treasury services, including:

- FX;
- Money market;
- Fixed income;
- Custody services, where we can hold bonds either for ourselves, or our clients.
- Swaps;
- Derivatives;
- Yield enhanced deposits;

Our team members are expertly qualified to help with off-the-shelf products, as well as bespoke solutions and can structure treasury and financing solutions to meet Sharia law, as required.



### REAL ESTATE FINANCE

We also operate a selective real estate finance offering, across UK-based buy-to-let residential and commercial properties, with a view to easing clients' cashflow and support developing businesses. We offer real estate finance loans:

- For terms up to five years on an interest only or amortising basis;
- Up to 60% of valuation against buy-to-let properties valued from £1 million up to £10 million in London and in other select areas of England;
- Up to 60% of valuation on commercial properties across England, with a minimum loan amount of around £5 million and a maximum of £20 million;
- On industrial, distribution, storage, food anchored retail and student accommodation properties.

### CONTACT US



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