

Corporate Banking

Supporting company growth



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BLME Corporate Banking specialises in providing competitive financing solutions to UK based businesses. As an independent UK Bank we are able to offer a highly personalised service from our London and Manchester offices.




Corporate Banking

We offer a fluid range of tailored products to companies who are looking for a relationship-focussed proactive bank.

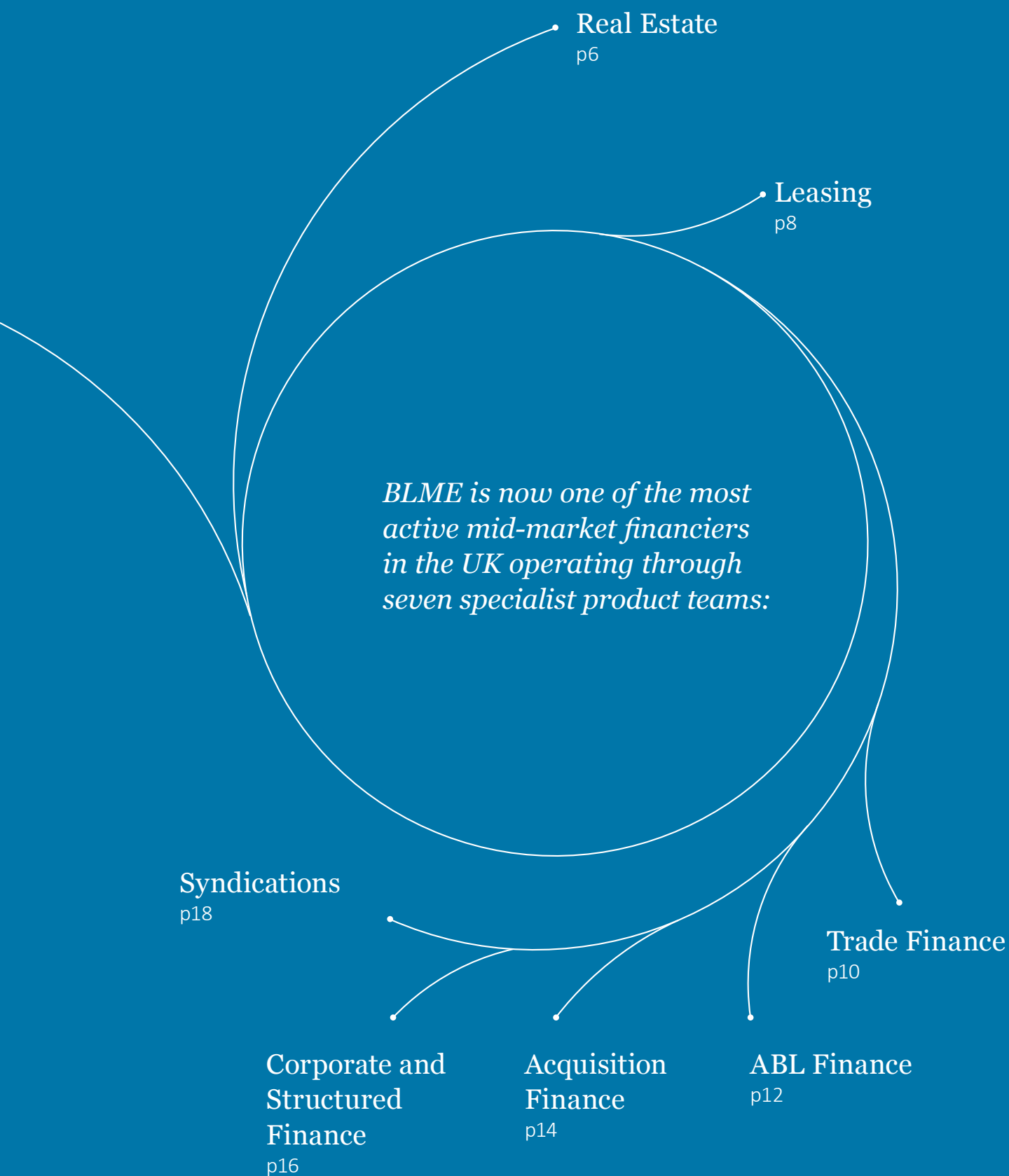
Our clients range from multinational corporations to family businesses generally earning a minimum operating profit of £1 million across a variety of business sectors. Many of these companies have strong links to the GCC region. The facilities we offer typically range in size from £1 million – £25 million. The credit approval process is centralised in our London office and therefore we provide a swift responsive service.



We have particular expertise in the following sectors: property, transportation, healthcare and energy and can offer companies a comprehensive package of facilities. Our Treasury Division provides deposit and foreign exchange products.



We are relationship focussed so the same team remains with the transaction from origination to repayment.



Real Estate

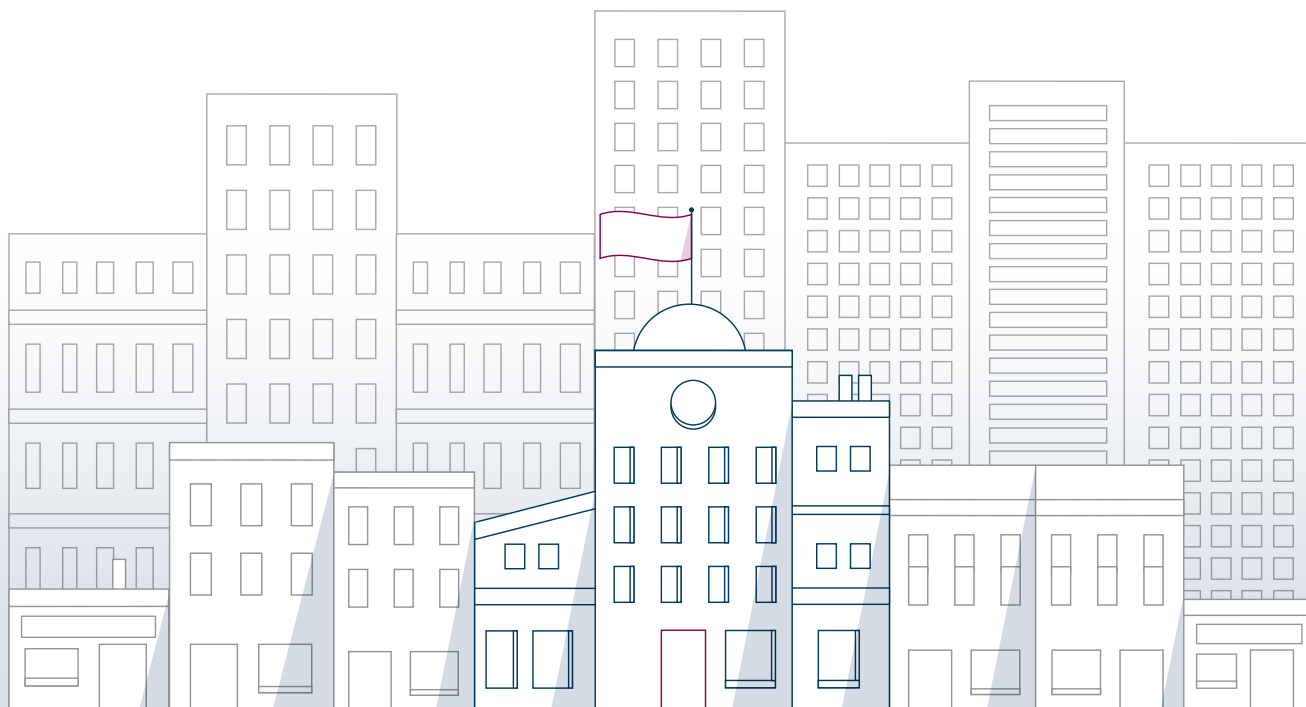
BLME is focussed on providing property sourcing services, investment products and finance facilities in the Real Estate market.

The Real Estate Finance offering extends to residential and commercial properties, both for investment and development situations. BLME finances properties across the UK, covering London and the regions. The size of finance facilities offered ranges from £5 million to £25 million on a bilateral basis. The Murabaha structure allows BLME to provide both fixed and floating rate facilities as is appropriate. The typical length of facility offered is three years.

Our experienced real estate team includes managers focussing on different specialist sectors within the market including:

- Student accommodation
- Commercial property
- Age Restricted housing
- Mixed use development
- Healthcare, and
- High end residential

Managers stay with your transaction throughout the process from initial discussions through to repayment.



Private Client Services*

BLME Private Client Services provide a comprehensive property service. We work with you to understand your specific property investment requirements from sourcing the right property for you through to financing your acquisition.

Offering

BLME has launched a property service that offers private clients support in sourcing and acquiring property in the UK.

Sourcing

With our partners we can provide you with access to both on and off market properties in the most attractive areas of the UK specialising in prime central London real estate. We will support you in sourcing a prime residential or commercial property in your ideal city and location.

Acquisition

With our partners we can support you so that your property acquisition is as simple and event free as possible. We can introduce you to market leading lawyers and experienced tax advisors who will help you complete your property purchase and make the most of your investment.

Financing

If, once you have found your property you require financing we offer Islamic funding for property acquisitions. In addition to our property sourcing and financing services our experienced staff can also provide:

- Tailored property funds
- Commercial or residential property development

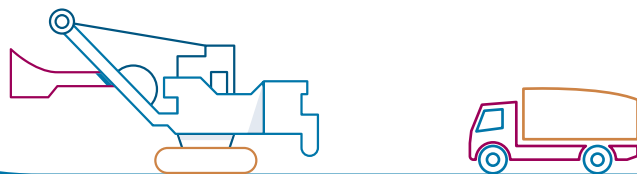
*Formally part of BLME's Wealth Management business line.

Leasing

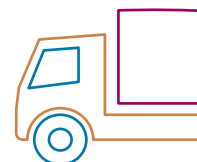
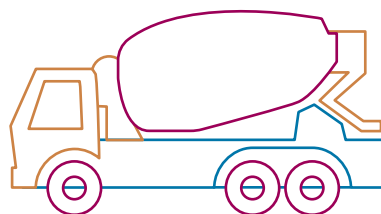
With our extensive experience and industry knowledge we are able to provide a good service across a range of products which can be tailored to your individual needs.

To support our operating lease product, we manage our own residual value book and have full asset management capabilities.

We have a wealth of experience writing leases ranging from £2 million to £25 million for maturities of up to seven years. We finance equipment spanning a variety of sectors specialising in general transportation, aviation, marine, construction, mining, technology, plant and machinery, energy and healthcare.



Our dedicated leasing team provides finance leases, operating leases and hire purchase structures for a diverse range of clients in the UK, US and GCC with many of our clients having strong links to the GCC.



Trade Finance

Our Trade Finance team provides flexible financing for import and export, working capital and stock to receivables financing, for established international businesses in the UK, Europe, US and GCC.

We have developed some innovative structures that enable BLME to offer and participate in:

- Structured trade and commodity transactions
- Inventory and receivables financing
- The issuance of Letters of Credit, bonds and guarantees
- Unfunded/funded participations in structured trade transactions
- Confirming and negotiating Letters of Credit

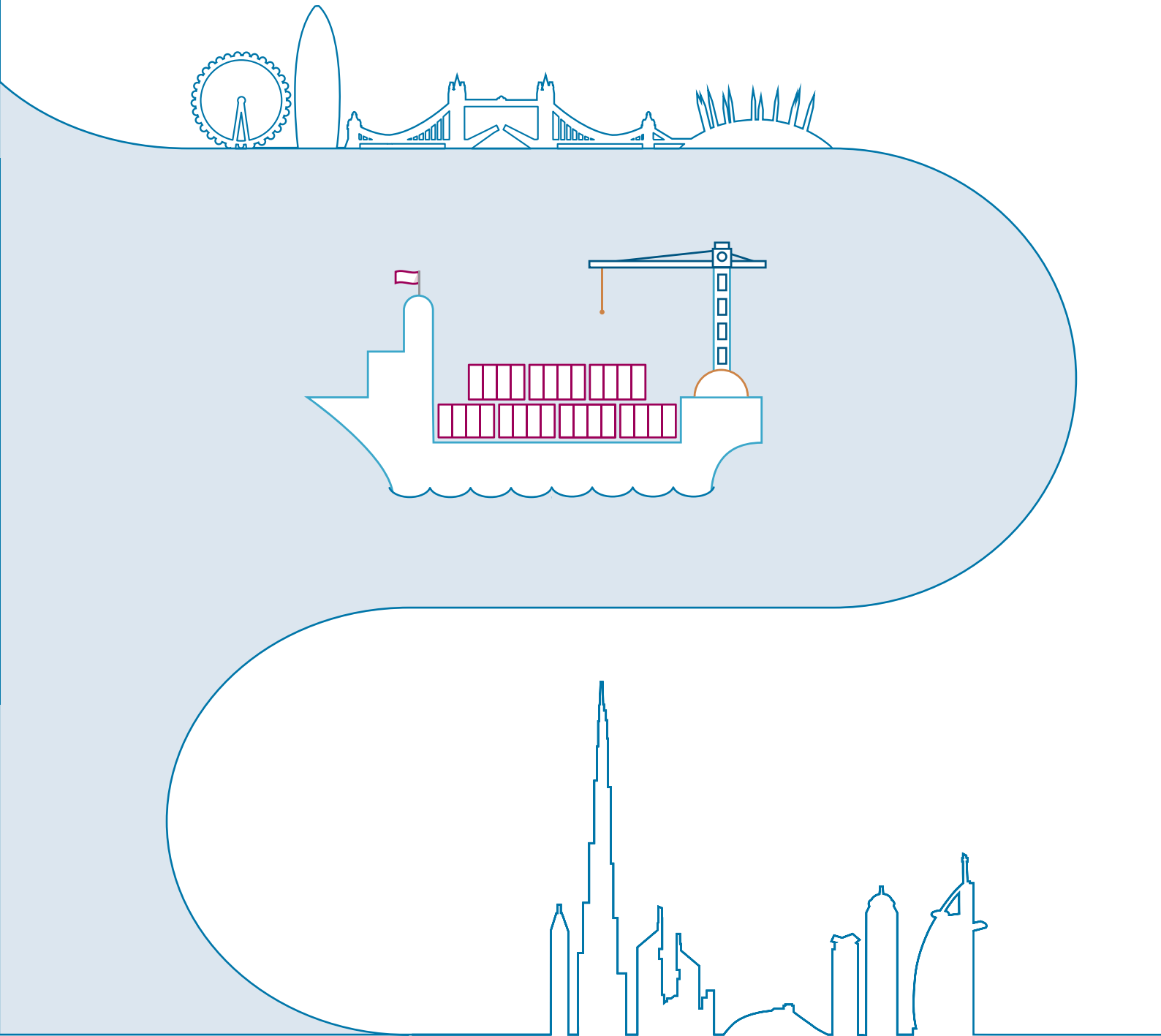
Our priority is to provide an efficient and personal service. In order to achieve this, the team is experienced in all aspects of Trade Finance and is supported by a dedicated trade finance operations team with many years' experience of trade finance documentation.

£2m–£25m

We provide facilities in the UK for amounts greater than £2 million and up to £25 million. Past transactions include:

- A \$6.25 million Letter of Credit Financing facility for a market leading provider of indoor and outdoor furniture products.
- A \$40 million Commodity Trade Finance facility for a company trading in base metal concentrates and by-products.
- A \$30 million Commodity Trade Finance facility for an importer and distributor of metals into international markets.

As part of our Trade Finance operations we can also syndicate or sell down your transaction.





ABL Finance

BLME's ABL Finance team provides flexible funding solutions that support and grow with your business.

BLME's ABL products can be used to finance both the traditional sale and forget type receivables along with additional elements of working capital such as long term contractual income, inventory, plant and machinery. We can provide funding on a weekly or monthly borrowing base calculation as well as term amortising profiles matching cashflows. Our ABL Finance offering is not bound to receivables led structures so BLME can consider inventory or P&M led facilities on a case by case basis.

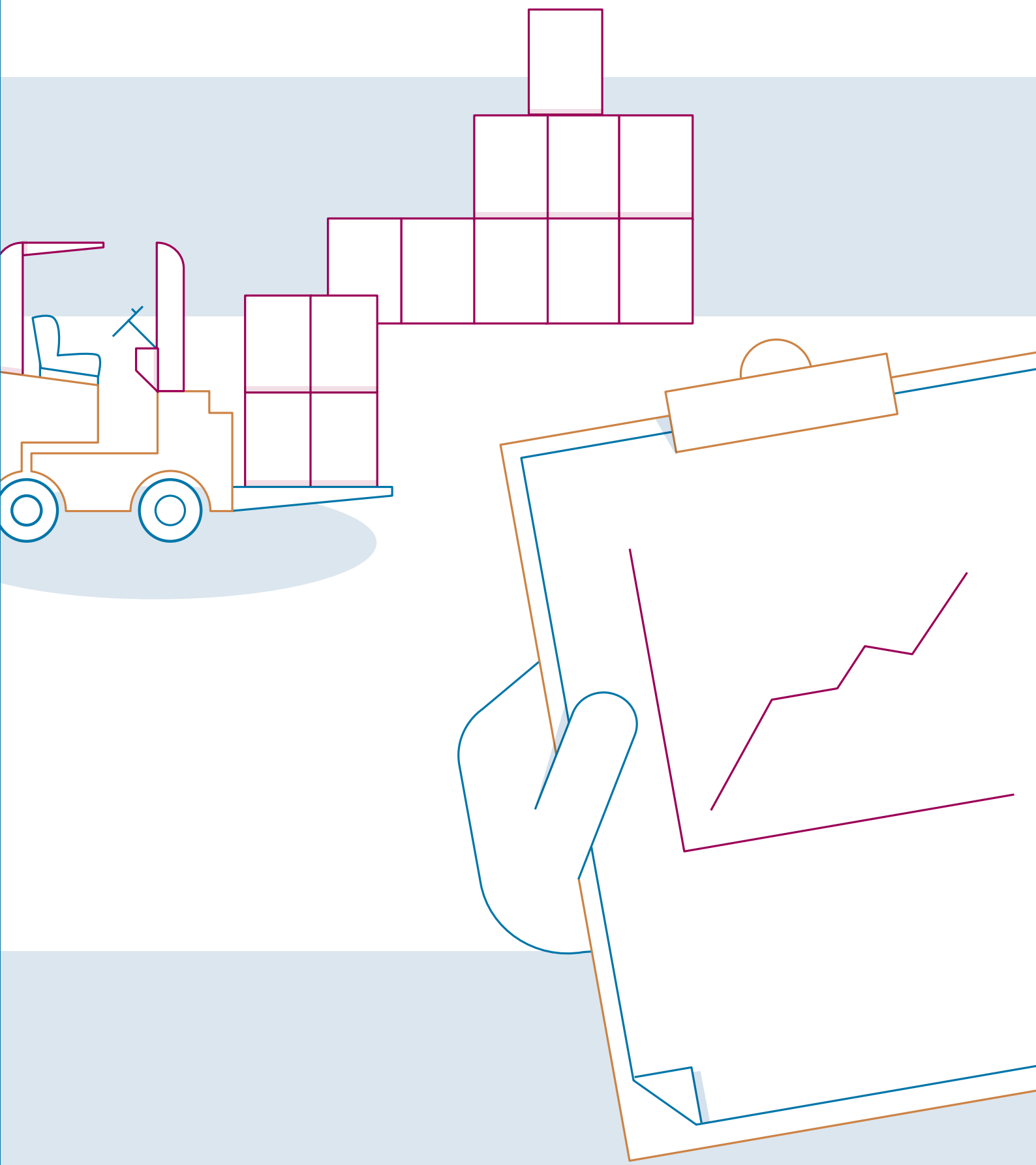
£2m–£20m

Our team is experienced in dealing with UK owner managed businesses who deal in tangible products looking for financing of between £2m and £20m. We are particularly keen to work with companies that have a strong track record in their sector and links to the GCC.

Past transactions include the following:

- A market leading provider of residential and commercial phone security systems.
- Structured refinancing of funding tranches for specialist SME asset finance businesses.
- Providing new funding facilities to specialist asset finance businesses.
- Structured Borrowing Base-style facility funding international multi-currency trade receivables, inventories held under tolling arrangements, commercial property and incorporating cross-border documentary credit issuance for this international trading company and high end retailer.
- Structured Borrowing Base-style facility funding long term receivables augmented with a stretch cashflow facility to consolidate alternative funding sources and provide a rolling growth fund.
- Structured Borrowing Base-style facility funding construction hire business with large inventory component together with receivables and stretch cashflow components.

Our corporate banking team is closely integrated so you can take advantage of our ability to interlink ABL finance facilities with trade finance and leasing facilities to create bespoke financings.



Acquisition Finance



The Acquisition finance team work closely with existing management teams, private equity investors and corporate finance advisors, to provide senior debt for UK mid-market corporates making material acquisitions of new businesses or product lines, or management buyouts.

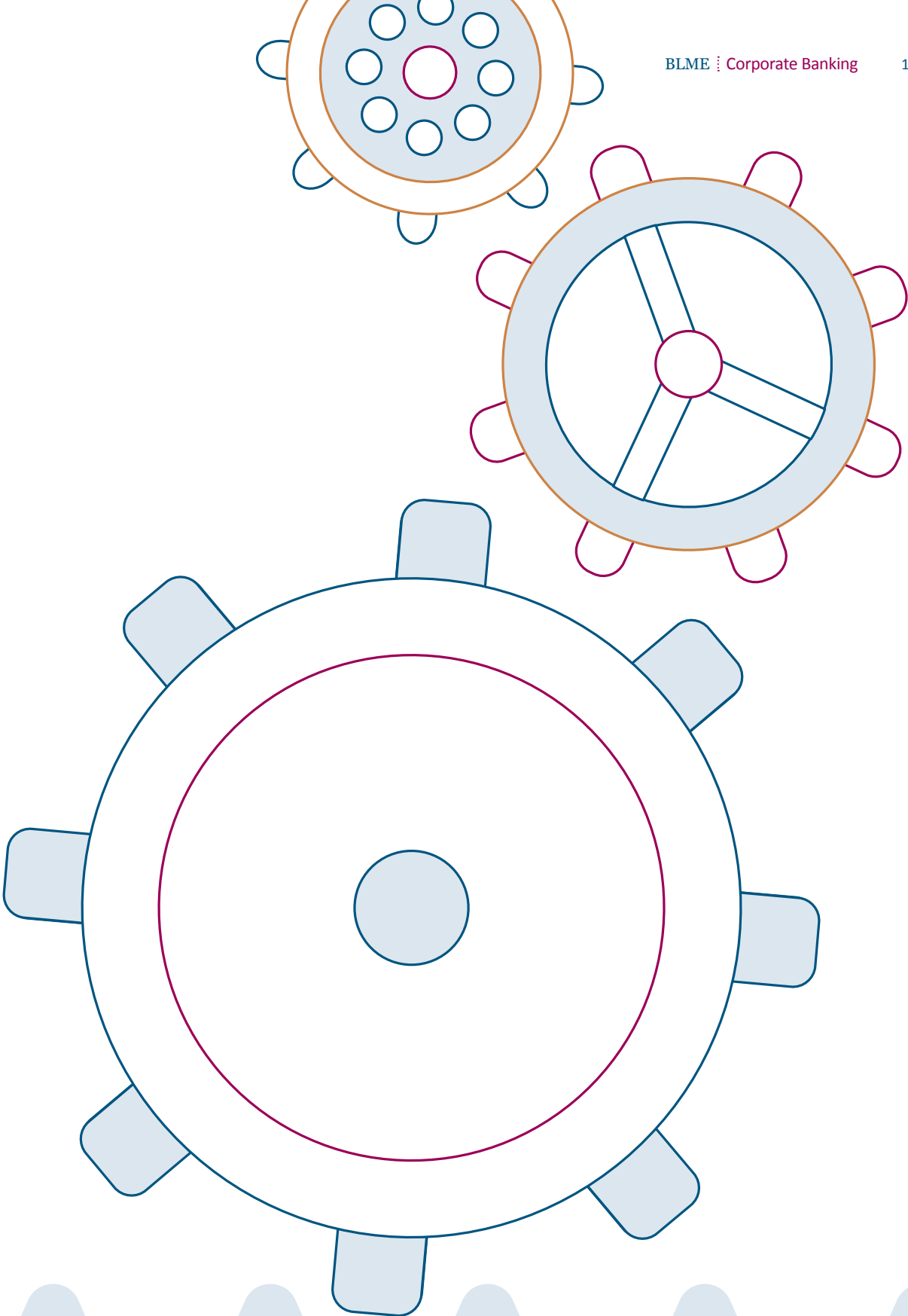
£3m–£20m

We are experienced in dealing with UK owner managed businesses looking for financing of between £3m and £20m. We are particularly keen to work with companies that have a strong track record in their sector.

Past transactions include the following:

- £3 million senior finance in the management buyout of Impero. The company is a UK based market leading provider of educational software. Equity was provided by Connection Capital.
- £5.5 million debt only facility provided to OLR, an Oracle consultancy, for the acquisition of a UK and an Indian target company.
- £9.25 million facility for an acquisition of a care home provider and for the rollout of further care homes. Equity provided by Sovereign Capital.

Our Corporate Banking team is closely integrated so that you can take advantage of our ability to provide leasing and trade finance facilities from our specialist teams.



Corporate and Structured Finance

BLME's Corporate and Structured Finance ("CSF") is a leading Sharia'a compliant structured finance business bringing Islamic Finance expertise to corporate and institutional clients.

The Corporate and Structured Finance team originates, structures, prices and executes Islamic Finance facilities and guarantees for businesses linking the UK and the Middle East. We help mid-market UK companies exporting or investing in the Middle East and finance investments by Middle Eastern companies in the UK. Our team is experienced in advising on structuring Sukuk and developing securitisation solutions.

The team arranges bilateral financing in the range USD5m to USD25m, and club and syndicated transactions up to USD150m.

Our corporate clients include Virgin Mobile Middle East and Africa (Dubai), Rental Solutions Services (Dubai), Rasameel (Kuwait), Falcon (UK), Petainer (UK) and Frontiera (UK).

Our core sector knowledge, Middle East specialisation and execution expertise make BLME Corporate and Structured Finance the partner of choice. Our goal is to develop integral long term relationships with our clients and market counterparts. With our strong connections to the GCC we welcome companies who also have links with region.

The CSF team is based in London, and covers the GCC market through our relationships with regional partner institutions and clients as well as international institutions based in the region. The team regularly travels to the Middle East and works closely with the BLME Dubai Representative office.



Syndications



The Syndications team, which is based in London, helps our clients access liquidity by arranging club or syndicated financings in the GCC and the UK.

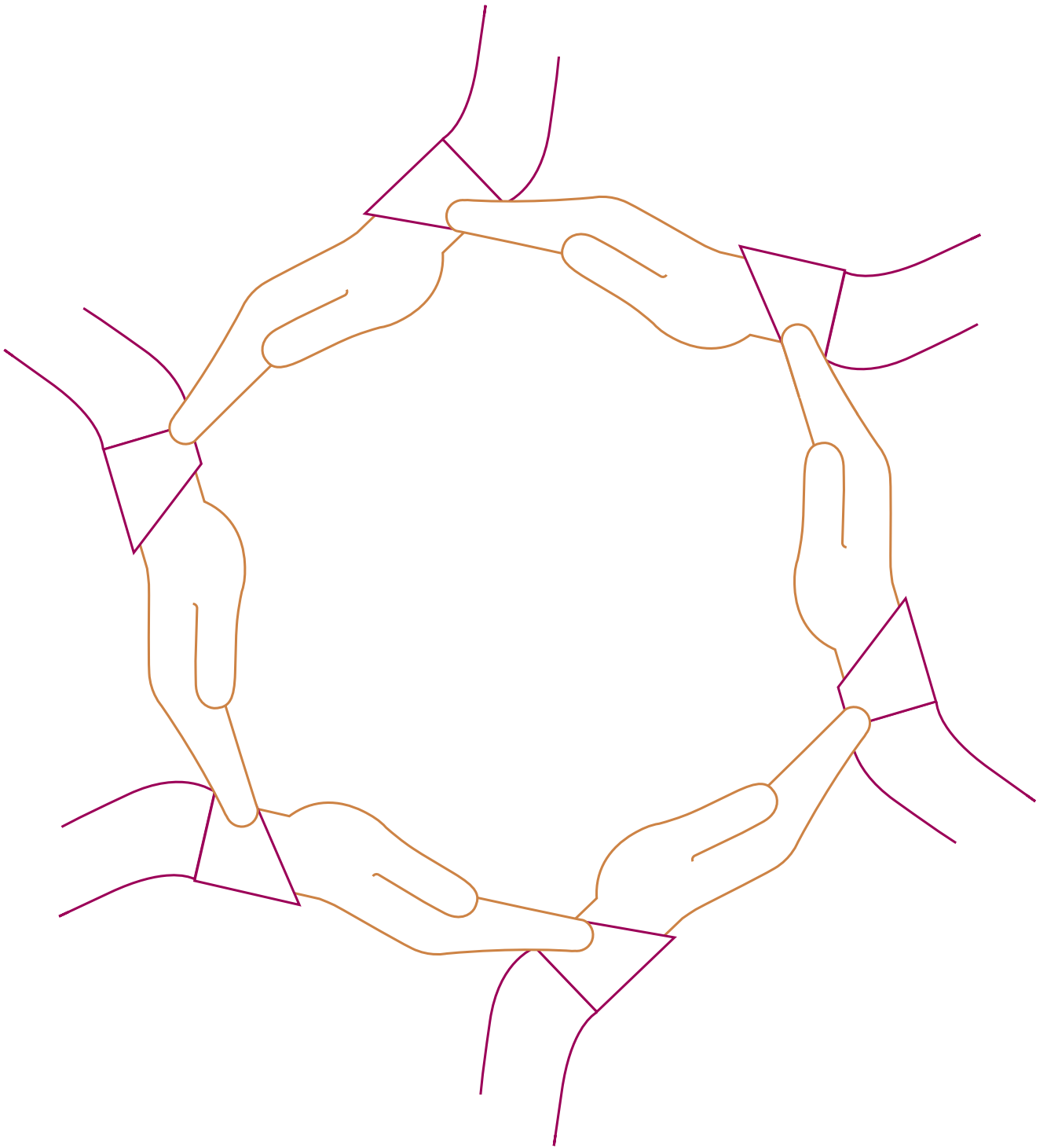
We work with our partner financial institutions throughout the EMEA region in both the primary and secondary market. The team has expertise across a number of sectors and supports the product teams in originating, structuring and distributing financial transactions. Syndications has established close relationships with market counterparts active in the Sharia'a compliant financing market with access to a wide-ranging and diverse investor base.

Capabilities:

- Structuring expertise in arranging smaller club deals and wider syndicated financings.
- Providing market expertise on pricing, structures and liquidity as well as trends in the EMEA space.
- Financings for a broad range of facility types including Murabaha, Ijara, Wakala and Sukuk financings.

- Multiple currencies including GBP, USD, KWD, AED and SAR.
- Capacity to underwrite and distribute.
- Active buyer in the Sharia'a compliant secondary market.
- Access to a diversified range of investors including banks, non-bank financial institutions and institutional investors.

At BLME, we believe in building sustainable partnerships based upon our ethical principles. We are an independent UK Bank offering a diverse range of financial products and services in our principal markets of the UK and the Middle Eastern region.



Bank of London and The Middle East plc

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