



Bank Leumi (UK) plc



Bank Leumi (UK)
Your Specialist Bank

www.bankleumi.co.uk

Bank Leumi (UK)

Your specialist bank

Gil Karni, CEO

"The warmest of welcomes from Bank Leumi (UK). As a specialist bank, it is our extensive knowledge of your sector that sets us apart, allowing us to pinpoint your challenges and maximise your opportunities.

However expertise is only part of the story. We see our commitment to long-term client relationships as critical to your business.

The Leumi story began right here in London. With over a century of experience behind us, we look forward to supporting your growth well into the future."

Gil Karni

Chief Executive Officer

Gil took the reins in London in 2018, having served as CEO of two subsidiaries in the Leumi Group, as well as holding various other key roles in the Group across Eastern and Western Europe. Gil's Leumi career began in 1994.





Relationships

A committed partner, we value our long-term client relationships – built on trust and a close support of your business and sector.



Expertise

Whether active around the UK, Europe or beyond, our corporate banking team knows your sector inside out. We have the experience of over a century of business in London, with roots in the city since 1902.



Solutions

While an integral part of the Leumi Group, we remain an agile, independent and internationally active bank – London-based and wholly UK-regulated. Our specialist teams tailor solutions to our clients' needs, while offering short reporting lines and quick decisions.

| Our specialist business offerings

- **Property finance**
- **Hotel finance**
- **Commercial & Trade finance**
- **Hi-tech finance**
- **Commodity finance**
- **Treasury & Global Markets**
- **Asset-based lending via Leumi ABL**

I Property finance

We have established a strong reputation in financing construction projects and investment transactions for experienced property developers and investors across a range of mainly UK assets, including residential, mixed-use and commercial property, as well as purpose-built student accommodation, care homes and retirement living projects, with a commitment to providing fast and reliable responses and structuring facilities to meet individual needs.



Get in touch:

Alasdair Houghton

Head of Property Finance

+44 (0) 203 772 1740

ahoughton@banbkleumi.co.uk

Alasdair has over 30 years' experience in financing residential and commercial property developments and investments, as well as in originating new lending opportunities.

| Hotel finance

Development companies, investment funds and owner-operators of hotels across the UK and Europe benefit from our team's international expertise in construction and investment finance.

With our in-depth market knowledge, we are able to structure specialist facilities to meet the needs of each individual client. Having successfully supported numerous high-end, boutique and branded hotel projects, we understand the complexities involved to ensure the success of your project.



Get in touch:

Louise Gillon

Head of Hotel Finance

+44 (0) 203 772 1751

lgillon@bankleumi.co.uk

Louise has been the Head of Hotel Finance at Bank Leumi (UK) since 2008, and channels expertise from her background in providing finance to construction.

I Commercial finance

Our experienced team works with a wide range of corporate clients, including manufacturers and traders, and is able to offer a range of facilities from £2 million. We provide working capital finance, acquisition finance, international trade services and treasury services.

I Trade finance

We have expertise in supporting companies with their international trade finance requirements, whether through assisting importers with the purchase of goods or raw materials from overseas, or exporters selling goods to established or emerging markets overseas. We provide a bespoke service, including letters of credit, guarantees and documentary collections, as well as stock and receivables financing.

I **Hi-tech** finance

Whether start-ups or mature companies, we offer a comprehensive banking services for innovators, accompanying their growth. Our expertise runs across the hi-tech spectrum: from big data and analytics to adtech, medtech, smart transport and e-commerce. Able to work closely with venture capital partners, we can provide companies with working capital, guarantees, acquisition finance, international trade and treasury services with special focus on deposits. Our links to LeumiTech – the Leumi Group’s high-tech subsidiary – allow specialist knowledge of markets in London, Israel and worldwide.



Get in touch:

Shalhevet Mandler

Head of Commercial
and Hi-tech Finance
+44 (0) 203 772 1794

smandler@bankleumi.co.uk

Shalhevet has worked with the Leumi Group for the last 20 years in different managerial roles within credit risk and commercial management. She managed a large branch in Israel before joining the Bank in the UK.

I Commodity finance

We are a knowledgeable partner in financing traders of physical commodity products in the agricultural, non-ferrous metals/steel and energy sectors. We aim to provide finance solutions for the full commodity cycle, from source of origin through to the end-user production stage. We work with niche/mono-line traders (typically with a balance sheet equity of over US\$10 million) through to the large global commodity trading houses.



Get in touch:

Michael Rolfe

Head of Commodity Finance

+44 (0) 203 772 1684

mrolfe@bankleumi.co.uk

Michael has almost 40 years of banking experience, and joined Bank Leumi (UK) in 2014. He honed his expertise in several senior positions across the various sectors of the commodity finance industry, working in the UK, Germany and the Netherlands.

I **Treasury and** global markets

We provide an experienced, transparent and tailored approach to treasury – offering notice, fixed term and fixed flexi deposit accounts, competitive hedging and foreign-exchange capabilities, as well as risk and liquidity management. Our clients enjoy a personal, direct relationship with the team.



Get in touch:

Daniel Gabb

Head of Treasury and Global Markets

+44 (0) 203 772 1620

dgabb@bankleumi.co.uk

With 24 years' experience in treasury and foreign exchange, Daniel brought his expertise to Bank Leumi (UK) in 2005.

I Asset-based lending

Our award-winning asset-based lending subsidiary, Leumi ABL, takes a flexible and personal approach to fulfilling our clients' business ambitions – whether to refinance, restructure, support growth, or make an acquisition, MBO or MBI.

From our offices in Brighton, London, Birmingham, Reading, Manchester and Leeds, we provide clients with invoice finance, stock finance, plant & machinery finance, trade finance, term loans and property finance, offering structured and specialised facilities from £1 million to £35 million.



Get in touch:

Phil Woodward

Managing Director

+44 (0) 127 371 6202

pwoodward@bankleumiabl.co.uk

Phil is a founding director of Leumi ABL and is now Managing Director, retaining a focus on the business's Sales and Marketing and taking an active role in many deals. Prior to co-founding Leumi ABL, Phil was a founding director and main plc board member of an AIM-quoted company. He therefore understands the needs of growing businesses, having been involved in developing businesses himself.

I Find us at...

Meet Bank Leumi (UK) at one of industry events we regularly attend:

- **Berlin Hotel Investment Forum** – March
- **HealthInvestor Retirement Villages Conference** – March
- **Global Trade Review UK - Trade Export Finance Conference** – June
- **Innovate Israel** – July
- **ARCO Annual Conference** – July
- **Hot.E Hotel Investment Conference Europe** – September
- **London Metal Exchange Week** – October
- **The Annual Hotel Conference** – October
- **LD Events – Student accommodation, Care Homes, Residential Development and Retirement Living Conferences**
- **Property Week events**

I Part of the Leumi Group

Bank Leumi (UK) is an integral part of the Leumi Group – Israel’s leading banking corporation and the first to be established.

The Leumi Group operates in key financial centres worldwide. We are well connected at Bank Leumi (UK) – enjoying global ties to our sister subsidiary in the US and a representative office in China.



I **Group figures** at a glance

With a total balance sheet of \$126.7 billion, the Leumi Group has in excess of \$411 billion worth of assets under management and \$9.6 billion in equities.

In 2017, the Group posted a net profit of \$922 million, a return on equity of 9.8%, and a 4.2% increase in income. Rated 'A-' by Fitch, 'A2' by Moody's and 'A-' by S&P, and with a Tier 1 capital ratio of 11.43%, we are well placed to support the growing ambitions of our clients.



Expertise Relationships Solutions

Bank Leumi (UK) plc.

20 Stratford Place, London W1C 1BG

Tel: +44 (0) 3772 1500

Leumi ABL Limited

Pacific House, 126 Dyke Road, Brighton, East Sussex BN1 3TE

Tel: +44 (0) 1273 716200

Bank Leumi (UK) plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority