



الشركة العراقية للكفالات المصرفية / مساهمة خاصة
THE IRAQI COMPANY FOR BANK GUARANTEES J.S.C.

Paid Capital IQD 7,877,141 Billions

Iraqi Company for Bank Guarantees JSC

As Of

30, Jun, 2012

***With Our Guarantees You Guarantee the Future
Doing the Right Things is Better than Doing things Right***



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Mission Statement

**The Iraqi Company for Bank Guarantees (ICBG) mission is to enhance access
To credit from formal sources for small and medium sized enterprises SMEs
It does so by partially guaranteeing loans extended to SMEs by participating
By partnering and risk sharing with Iraqi private banks, ICBG contributes to
A sustainable economic growth in Iraq by supporting privet sector development**

Company Task

**Facilitate SME lending activities of participating banks
Create new opportunities to generate profits
Help jobs creation and the development of the Iraqi economy**



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Who are we?

Share Holders



Gulf bank



Ashur bank



Investment bank



Middle East bank



Baghdad bank



National bank



North bank



Sumer bank



Basrah bank



Trans Iraq bank



Al-Huda bank



Mosul bank



United bank



Emerald bank

Participating Bank



Economy Bank



Mansour Bank

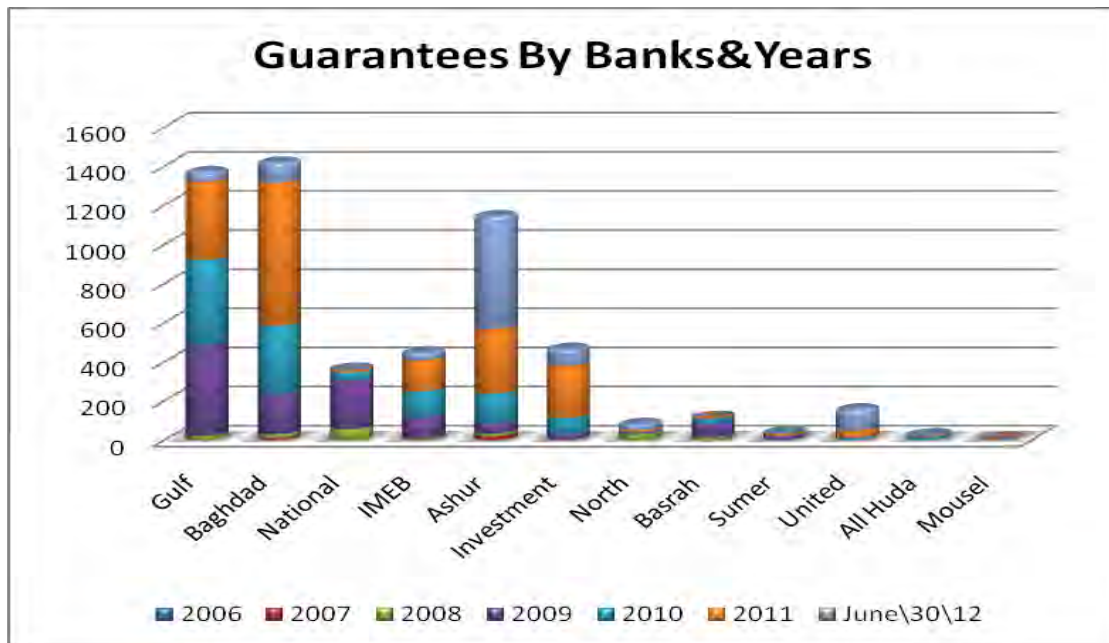


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Number of loans by years & Banks

Banks	2006	2007	2008	2009	2010	2011	June\30\12	Total
Gulf	0	0	22	464	435	399	49	1369
Baghdad	0	10	19	202	353	731	103	1418
National	0	0	56	248	41	11	0	356
IMEB	1	3	5	107	133	158	41	448
Ashur	0	20	13	52	152	331	577	1145
Investment	0	0	0	29	84	266	87	466
North	0	0	29	8	3	11	30	81
Basrah	0	3	11	67	28	0	0	109
Sumer	0	0	0	21	0	10	1	32
United	0	0	0	0	11	37	108	156
All Huda	0	0	0	0	15	5	1	21
Mousel	0	1	0	0	2	0	0	3
Total	1	37	155	1198	1257	1959	997	5604



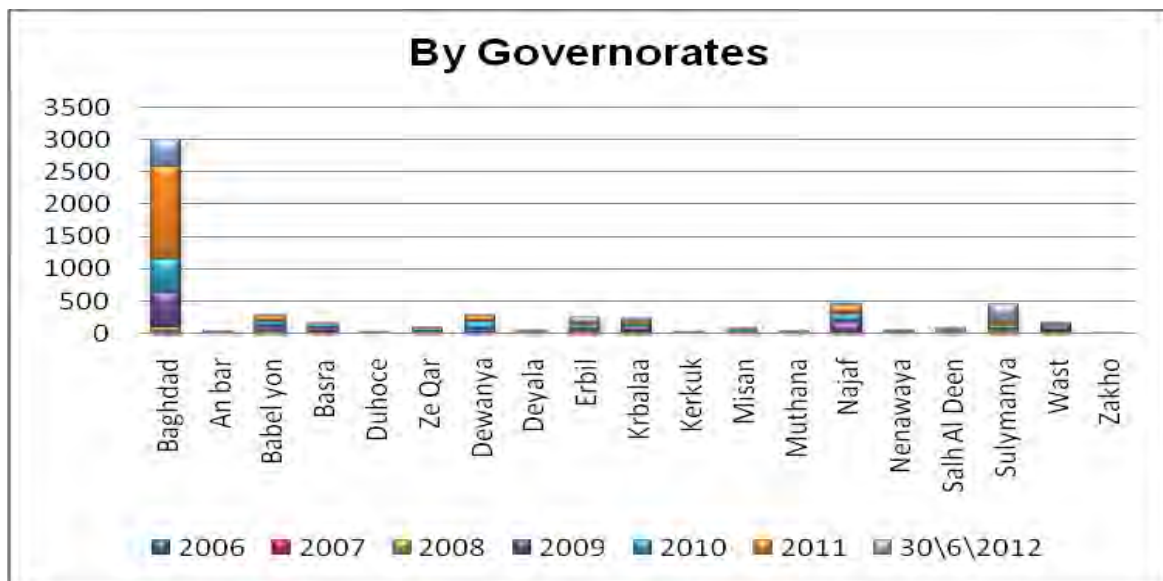


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By Governorates

Governorates	2006	2007	2008	2009	2010	2011	2012\6\30	Total
Baghdad	1	7	90	523	514	1431	420	2986
An bar	0	0	0	1	14	3	2	20
Babel yon	0	8	17	76	73	90	8	272
Basra	0	0	3	71	54	19	6	153
Duhoce	0	0	0	1	2	0	7	10
Ze Qar	0	0	1	11	55	21	0	88
Dewanya	0	0	0	47	132	88	8	275
Deyala	0	0	0	0	6	22	8	36
Erbil	0	2	27	27	63	8	118	245
Krbalaa	0	2	1	109	39	44	41	236
Kerkuk	0	0	0	1	0	2	3	6
Misan	0	0	0	5	50	8	9	72
Muthana	0	0	0	5	4	8	9	26
Najaf	0	0	1	166	117	142	35	461
Nenawaya	0	0	0	12	22	6	0	40
Salh Al Deen	0	0	0	12	34	17	13	76
Sulymanya	0	19	8	15	61	47	304	454
Wast	0	0	7	115	17	3	4	146
Zakho							2	2
Total	1	38	155	1197	1257	1959	997	5604



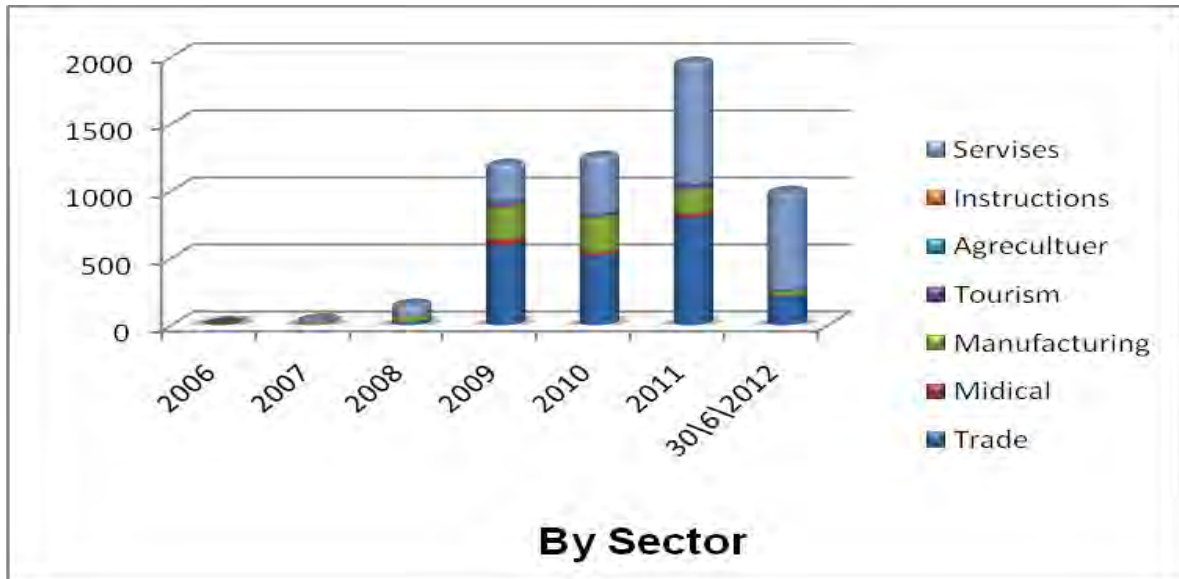


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By Sectors

Sectors	2006	2007	2008	2009	2010	2011	2012\6\30	Total
Trade	0	2	26	598	521	803	213	2163
Medical	0	1	2	41	22	30	7	103
Manufacturing	0	10	33	245	265	176	31	760
Tourism	0	2	1	32	23	38	15	111
Agriculture	0	4	3	20	8	5	0	40
Instructions	1	5	4	4	0	0	0	14
Services	0	13	86	258	418	907	731	2413
Total	1	37	155	1198	1257	1959	997	5604



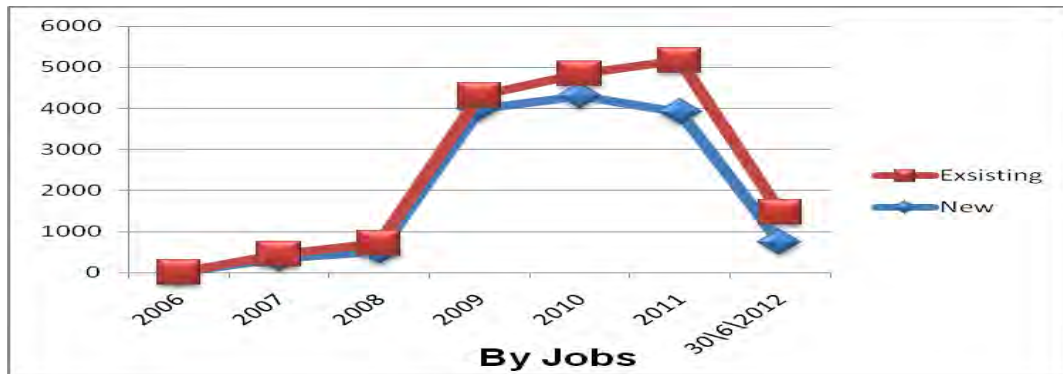


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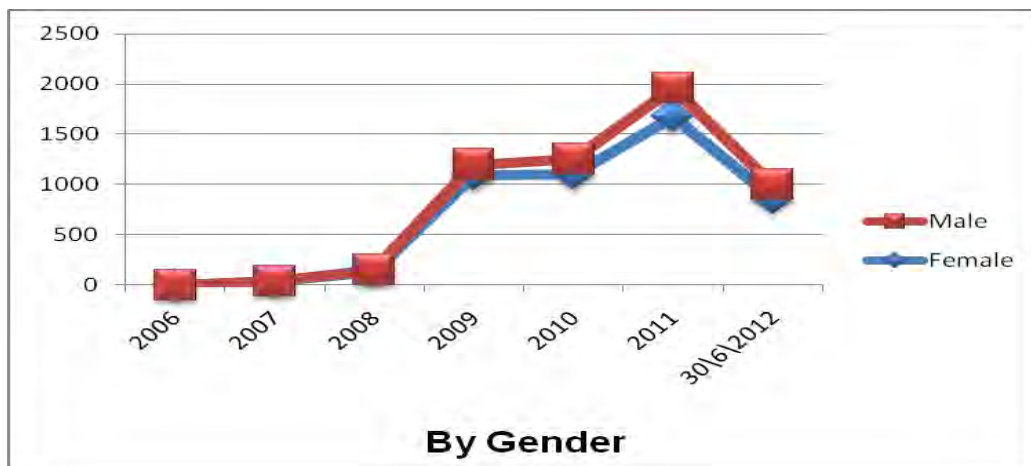
Jobs Exsisting & New

Jobs	2006	2007	2008	2009	2010	2011	2012\6\30	Total
Existing	3	344	506	3996	4297	3918	746	13810
New	1	106	210	314	540	1259	717	3147
Total	4	450	716	4310	4837	5177	1463	16957



Number of Loans by Gender

Gender	2006	2007	2008	2009	2010	2011	2012\6\30	Total
Male	1	35	132	1093	1104	1678	866	4909
Female	0	2	23	105	153	281	131	695
Total	1	37	155	1198	1257	1959	997	5604





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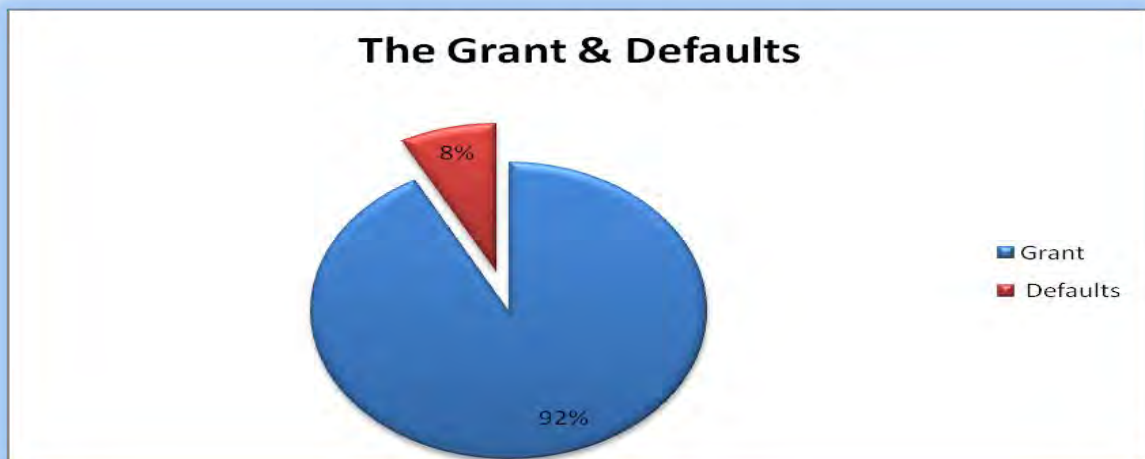
Value of Guarantees Issued Monthly

Months	2012						USD
	Jan.	Feb.	Mar.	Apr.	May	Jun.	Total
Guarantees Issued	1,203,491	1,521,866	1,444,013	1,866,754	2,366,400	2,835,605	11,238,129



The Grant & Defaults

	IQD	USD
The Grant	5,941,220	5,000,000
Defaults	459,628	392,840
Recover	86,108	73,597
Balance	5,567,700	4,680,757
Provisions	408,334	349,000
Balance	5,976,034	4,029,757



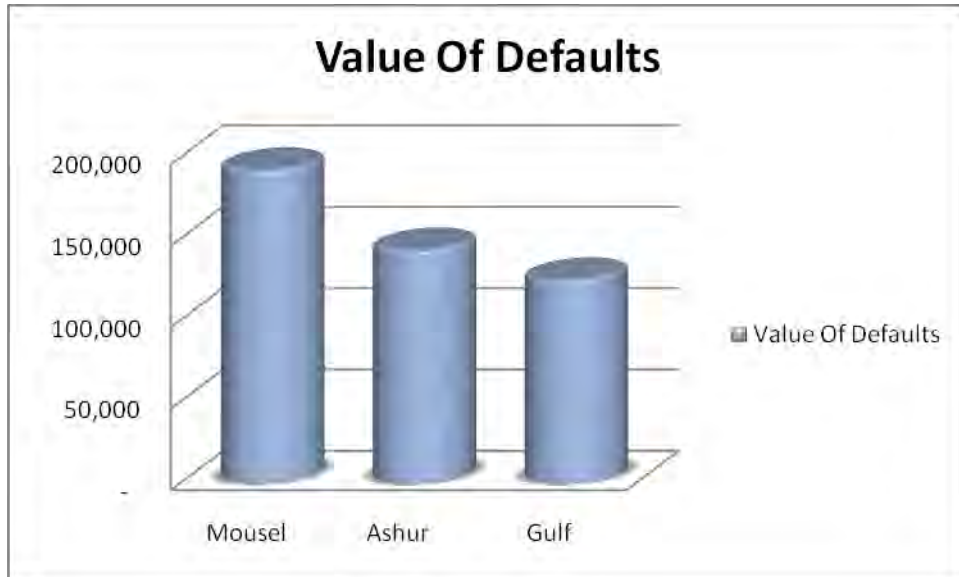


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Defaults By Banks

Bank	Num. Of Defaults	Value Of Defaults	Num .Recover	Value Of Recover
Mousel	1	192,115	0	-
Ashur	3	142,930	1	79,500
Gulf	16	124,583	1	6,608
Total	20	459,628	2	86,108





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(000)IQD

	2012						Total
	Jan.	Feb.	Mar.	Apr.	May	June	
Income Statement							
Revenue							
Loan Guarantee Fees	35,585	33,645	32,569	32,324	34,805	34,734	203,662
Investment Income	50,447	48,382	47,666	22,507	51,097	50,988	271,087
Gross Income	86,032	82,027	80,235	54,831	85,902	85,722	474,749
Expenses							
Loan Guarantee Expense							
Investment Income Expense							
Interest Expenses							
Operational and Administrative Expenses							
Employee Compensation	27,667	19,534	19,040	28,427	19,110	18,167	131,945
Administrative Expenses	770	3,016	593	790	1,511	800	7,480
Services Expenses	15,947	13,612	3,589	14,472	12,940	15,052	75,612
Transferable Expenses	0	1,017					1,017
Other Income	0	-					0
Other Expenses	663	-					663
Total Expenses	45,047	37,179	23,222	43,689	33,561	34,019	216,717
Net Income	40,985	44,848	57,013	11,142	52,341	51,703	258,032

Loan Guarantee Fees	35,585	33,645	32,569	32,324	34,805	34,734	203,662
Total Expenses	45,047	37,179	23,222	43,689	33,561	34,019	216,717
Guarantees Fees Covering Expenses	80%	90%	140%	74%	103%	102%	94%



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We Care About SMEs

