

PN-ADC-774

**AGRICULTURE-LED
EXPORT
BUSINESSES
(ALEB)
&
EGYPTIAN
AGRIBUSINESS
ASSOCIATION
(EAGA)**



EAGA

**Trade Finance for
Exporting
Conference**

**Under the auspices of
H.E. Dr. Ali El Saeedi**

Bank Profiles

May 21st, 2002

Cairo Sheraton Hotel

**Implemented by Abt Associates &
funded by the United States Agency for
International Development.
Project no. 253-0284**



**LIST OF BANKS OFFERING PRESHIPMENT FINANCIAL ASSISTANCE
AND/OR CREDIT GUARANTEES**

Arab African International Bank

Address Information

Address 5 Midan El Saray Al Koubra, Garden City, Cairo
City Cairo
Telephone 7960976 - 3665729
Fax 7957242

Contacts

Ms. Shereen Kamel Deputy General Manager, Head of Marketing
Ms. Mona Kamal Abd El Hamid Head of Financial Institutions
Ms. Sanaa Zayed Sami Senior Manager Marketing & Credit Sector
Mr. Hassan Abdallah Deputy Chairman
Mr. Hossam El Daly Senior Credit & Marketing Manager, Alex Branch

Arab Bank

Address Information

Address 50 Geziret Al Arab St., P.O. Box 68 Mohandeseen
City Cairo
Telephone 3029069 / 70 / 71 - 3094637
Fax 3094623

Contacts

Mr. Ossama El Fangary Credit Manager
Mr. Amr El Kordy Head of Corporate Banking & Financial Institution
Mr. Khalil Abou Ras Branch Manager, Alexandria
Mrs. Samar El Molla Area Manager

Arab Banking Corporation - Egypt S.A.E.

Address Information

Address 5 Midan El Saray El Koubra, Garden City, Cairo
City Cairo
Telephone 7950948 - 7951513
Fax 7956239 - 7943704

Contacts

Mr. Akram Naguib Credit Manager
Mr. Abd El Razek Mahmoud Manager of Banking Operations
Mrs. Sanaa Zayed Sami Senior Marketing Manager
Mr. Ashraf Abou Alam Head of Correspondent Division

Banque Misr

Address Information

Address 151 Mohamed Farid Street, Down Town, Cairo
City Cairo
Telephone 7962366 - 3925629
Fax 7960833 - 3903224

Contacts

Mr. Effat Ishak Deputy General Manager International Division
Mr. Taha Abd El Moez Taha Manager Documentary Credits
Mr. Adel Mohamed El Kassas Manager of International Divisions
Dr. Bahaa El Din Helmy Chairman
Mr. Ahmed Aboul Moez General Manager for International Affairs

Egyptian American Bank - EAB

Address Information

Address 4 Hassan Sabri Street, Zamalek, Cairo
City Cairo
Telephone 7391757 / 48 - 7382661
Fax 7382988

Contacts

Mr. Emad R. Helmy Assistant G.M. Corr. Bank & Trade Finance Deputy
Mr. Amr Abbas Deputy General Manager

Egyptian Commercial Bank - ECB

Address Information

Address 10 Talaat Harb Street, Down Town, Cairo
City Cairo
Telephone 5792941 - 5778933 - 5748797
Fax 5799862 - 5792942

Contacts

Mr. Ahmed Nabil El Menoufy Member of the Board
Ms. Nadia I. Moussa Assistant General Manager
Mr. Mohamed Abdel Wahab Chairman
Mr. Hassan Al Huseiny Branch Manager, Mohandeseen
Mr. Gamal Moharam Executive General Manager, Member of The Board

Export Credit Guarantee Co. of Egypt - ECGE

Address Information

Address 10 Talaat Harb Street, Evergreen Building, 11511
City Cairo
Telephone 5748320 - 5748321 - 5749306
Fax 5749047
E-mail ecge@internetegypt.com

Contacts

Mr. Salah Fahmy Managing Director & Executive General Manager
Mr. Alaa Gouda Asst. General Manager
Mrs. Amal El Tawil Deputy Manager

Export Development Bank of Egypt - EDBE

Address Information

Address 108 Mohie El Din Abu El Ezz St., Mohandeseen, Giza
City Giza
Telephone 7480578 / 79 / 583
Fax 7619010 - 3385940
E-mail magi100@yahoo.com

Contacts

Mr. Nader Yakout Deputy Manager of Auditing
Mrs. Magida Hussein Shaaban Deputy General Manager for Planning
Mr. Mahmoud Mohamed Ahmed Chairman
Dr. Faten Hammouda General Manager, Project Finance Sector
Ms. Miranda Ramzy Manager Regional Management for Foreign Relations

HSBC Bank Egypt SAE

Address Information

Address 3 Abou El Feda Street, P.O. Box 126 D, Zamalek
City Cairo
Telephone 7380307 - 7359286 - 7354849 - 7358471
Fax 7364010 - 7362047
E-mail lucyiskander@hsbc.com, martintricaud@hsbc.com
Web site www.HSBC.com

Contacts

Mr. Assed Mekhail Assaad Deputy General Manager of Trade Services & Financial institution Dept.
Mrs. Manal Ghaly Manager of Trade Services Import / Export
Ms. Yasmine A. El Etreby Investment Associate
Mrs. Lucy M. Iskander Senior Manager Corporate Banking
Mr. Khaled A. Kader Asst. General Manager Corporate Banking
Mr. Martin Tricaud General Manager Corporate Banking
Mr. Mahmoud Atallah Managing Director

Inter Arab Investment Corporation - IAIC

Address Information

Headquarters Address P.O. Box 23568 Al Safat 13096, Kuwait
City Kuwait
Telephone 965 4845805 / 4820389 - 965 4844500 (Ext. 5066)
Fax 7609072 - 965 4841240 / 4835489
E-mail khogali@iai.org.kw

National Bank of Egypt

Address Information

Address 1187 Cornich El Nil, Cairo Plaza Twr., Cairo
City Cairo
Telephone 5747152 - 5747685
Fax 5747184 - 5749475

Contacts

Mr. Ahmed Anwar	Accountant
Dr. Mohamed Al Mogy	Executive GM, Credit & Marketing Division
Ms. Mona Emil Fam	Deputy General Manager
Mr. Ayman Mohamed Hassan	Deputy Director
Ms. Aya El Essawy	Deputy General Manager
Mr. Ahmed Diaa El Din Fahmy	Chairman
Mr. Mohamed El Mogy	General Manager & Member of Executive Committees
Mr. Mohamed Abdel Hakim	Training Dept.

National Societe Generale Bank - NSGB

Address Information

Address 10 Talaat Harb St, Evergreen Building, Down Town
City Cairo
Telephone 5749376 - 5749463
Fax 5776249 - 5774963
E-mail NSGB.info@socgen.com
Web site www.NSGB.com.eg

Contacts

Mr. Ahmed Samy	Section Head Correspondent Banking Dept.
Mr. Mohamed Ahmed El Antably	Head of Trade Finance Correspondent Banking Dept.
Mr. Mohamed Kamal Tawfik	Clerk
Mr. Mohamed Madbouly Ahmed	Chairman
Mr. M. Fathy Awad	Deputy General Manager

Scottiabank

Address Information

Address 3 Ahmed Nessim Street, P.O. Box 656
City Giza
Telephone 3365728 - 3365713 / 4 / 5
Fax 3365730

Contacts

Ms. Violette G. Saad	Manager of Trade Finance and Corporate Banking
----------------------	--

EAB Profile:

Egyptian American Bank (EAB) was established in 1976 as a joint venture bank between American Express Holdings Inc, with a 49% shareholding, and the public-sector Bank of Alexandria with 51%. EAB increased its capital by 20% in July 1996, to conform with government privatization directives, and offered the new shares to employees and the public. Today, American Express holds a 40.83% stake in EAB while Bank of Alexandria holds 32.50%. The remaining shares are held by bank employees, companies and private individuals.

Egyptian American Bank has flourished in the highly competitive Egyptian financial market, forging a reputation for leadership and innovation and offering its clients a wide range of banking and financial services through its 29-branch network. The focus has continued to be on the provision of quality customer services through highly trained and motivated personnel and technologically advanced operations. EAB exploits its relationship with American Express Bank, making extensive use of their global branch network as well as their expertise in treasury, audit, private banking and technological support. EAB also relies heavily on American Express credit policies and procedures.

Our core businesses are corporate and consumer banking. They are supported by our treasury, private banking and facilities units.

SERVICES:

Corporate Banking

Corporate Banking is the primary asset generator of the bank. We service and target Egypt's leading companies and have a diversified client base consisting of private sector, public sector and multinational firms.

2000 was a difficult year for the economy and our clients. We are working together with our clients to maintain the quality of our portfolio and help our clients through this period.

In addition to lending, trade and foreign exchange products, Egyptian American Bank offers its corporate clients electronic banking, collection services, payroll and consumer products.

EAB's focus is on expansion, with quality and long-term vision. Therefore the Corporate Banking division is paying considerable attention to developing the quality of its staff to meet the demands of the 21 Century, through employing top new graduates and investing heavily in training, both inside and outside of Egypt, for its existing and new employees. Whilst the Corporate Banking division expects 2001 to be similar to the year 2000 in terms of revenue, it does emphasize, however, that the division's efficiency rate will be far greater.

Automotive

Egypt leads the Arab world in both vehicle manufacturing and the development of feeder industries. Egyptian American Bank has benefited from operating in this expanding sector and has developed long-term relationships with the major players in the industry. EAB is proud to have one of the most capable and experienced teams in servicing this important and developing industry.

Construction and Infrastructure

Egypt's massive infrastructure needs, its growing population and a plethora of big projects, including the major national infrastructure projects has produced a highly developed construction industry. This has made substantive demands on feeder industries including steel, cement and cables.

Egyptian American Bank maintains corporate relations with the leading local, regional and international companies operating in this field. We expect to continue expanding and have developed in-house capabilities that allow us to maximize our competitive position.

Tourism

Egypt is starting to realize its potential as a major tourism destination. In 2000, a record 5.5 million tourists visited Egypt, spending an estimated \$4.3 billion. Tourism now plays a significant role in the local economy-some 70 industries and services feed off tourism, it contributes over 11% of GDP and is the main earner of foreign exchange-and the industry is projected to remain a major contributor to economic growth.

Recognition of the sector's importance has led to strong government and private business support. Egypt enjoys a unique global market position, possessing two-thirds of the world's antiquities and year-round beaches as well as offering therapeutic, sport and conference tourism. Egyptian American Bank is renowned for its services to the tourism industry; since inception the Bank has nurtured strong ties with the major players.

Textiles, Consumer Goods & Electrical Appliances

The textiles industry is the oldest organized industrial sector in Egypt. However, it is undergoing a radical reorganization with the aim of improving efficiency and enhancing quality. Egyptian American Bank has maintained long-standing relationships with the leading producers and exporters in this sector and has provided both pre and post-shipment finance for exporters.

EAB also has a wide array of clients in the electrical appliances and consumer goods sectors including major local and joint venture companies. EAB expects to further capitalize on its excellent business ties in these fields.

Pharmaceuticals

Egypt is virtually self-sufficient in the pharmaceutical industry with finished imports providing a mere 8% of total market consumption, at present exceeding LE4 billion. The industry continues to flourish, reflecting both increased per capita consumption and Egypt's 2% annual population growth. Egyptian American Bank is especially recognized as a provider of tailor-made services to this industry. Its client base encompasses leading local, multinational and public-sector companies. Over the coming year, EAB intends to expand its participation in this strategic industry.

Oil & Gas

Egypt's hydrocarbon prospects have improved significantly, following a series of finds in deepwater concessions off the Mediterranean coast during 1999-2000. Egypt's proven oil reserves have remained relatively stable at 3.8 billion barrels, although advanced extraction techniques added to new finds could raise reserves to 8.2 billion barrels over the next few years. However, natural gas reserves have jumped to a potential 120 trillion cubic feet, of which 54 trillion cubic feet are proven, from a mere 12.1 trillion cubic feet in 1990. According to the petroleum ministry, the reserves will ensure Egypt is self-sufficient in oil for 25 years and will cover the country's domestic gas consumption and export needs for 100 years.

Egyptian American Bank has maintained an outstanding corporate relationship with the leading joint venture companies active in hydrocarbon exploration. EAB has also played an active role in the privatization of the gas distribution network.

Food & Agribusiness

Food and related industries are one of the major strategic sectors of the economy as the bulk of household income is channelled towards the purchase of foodstuffs. Each new investment in this sector has the ultimate goal of capturing some 65 million potential customers.

The food and agribusiness division of Egyptian American Bank has grown sharply over the past few years. The Bank's portfolio comprises a number of subsidiary industries representing food processing

(edible oils/beverages/dairy/confectionery/poultry and commodities). Each sub-industry section targets leading public and private sector enterprises.

Liability Product Management Unit

Established in March 2000, the Liability Product Management Unit was primarily created to devise special packages for EAB corporate customers. To date, the Unit offers an Automated Payroll Service, electronic banking, monitoring of depository vehicles, and a new Speedycheck collection product for the fast collection of funds.

During 2000, the Liability Product Management Unit intends to launch a Cash Service that will provide a bulk pickup service with preferential charges; daily cash pickup from different company locations; a wage payout service for firms with a large number of workers and middle staff; separate counters for servicing corporate customers dealing with large cash transactions; and Sweep, Merchant and Dealer accounts for large companies.

CONSUMER BANKING

Egyptian private banks are increasingly moving into consumer banking, recognizing the size and growth potential of the still underdeveloped consumer market. Per capita income has grown steadily and the consuming class appears to be growing at a faster rate. Demographic studies show a bulge of Egyptian "baby boomers" entering the work force. More importantly, market participants have witnessed exciting rates of growth in consumer spending in areas where products have been well marketed at attractive prices. All of which suggests that a consumer exists that is capable of making significant purchases, savings and investments.

However, the move into consumer banking requires a number of fundamental changes that impact all areas of the financial institution. The vision, the mission, the strategies, the focus, the measures of success, the system and the key functions of the bank will all inevitably undergo a major transformation. As the sector becomes increasingly competitive, the institution's ability to manage this changing environment is critical to its success.

One of the most difficult changes required in the move to consumer banking is cultural. The need to become more consumer-oriented is changing the country's banking culture, particularly with regard to improved client focus and service levels.

To increase our focus on this client segment, to speed our product development and to properly measure our performance, Egyptian American Bank created the Consumer Banking Division (CBD) in March 2000.

Client relationship management with a modern client database is critical. The culture of speed, tempered with reliability, and access to client information and profitability measures will reach across the various areas of the bank and impact all of our client relationship. EAB has invested in purchasing Oracle Client Relationship Management (CRM) software to be able to track client profitability in a professional manner.

Outsourcing is the norm in developed markets. Telemarketing, ATM management, mobile banking, accounting, claims processing, trade documentation, card processing and fulfillment, web development and operation and many other activities are routinely outsourced to India, Ireland and Latin America. The Consumer Banking division is also following the international banking trend of outsourcing its ATM and mobile banking products. An agreement with a major European-based Service Provider has been signed which will significantly enhance the efficiency of the network and support mobile banking products including bill payments.

The Consumer Banking Division has relocated its premises to the Cairo Centre building, where all consumer related processes are centralized in one location thereby achieving the highest quality level or service. In addition, as the delivery of consumer products and services are technology driven, the Consumer Banking Division is being equipped with advanced technology such as a state-of-the-art call center and the latest PC delivery infrastructure to assist our staff to deliver the best service to our clients.

The Consumer Banking Division has and will continue to place great emphasis on customer service training, and is undertaking an aggressive recruitment drive for new graduates who can adapt to modern consumer banking products.

In addition to the 29 strategically located branches throughout Egypt, two new branches will open in Cairo in the locations of the World Trade Centre and Nile Hilton Hotel to compliment the geographical coverage required to support the consumer target market across Egypt.

Two key consumer products, the Car Financing and Family Fund programs, have been further developed and supported by appropriate media coverage. New products that will be launched include three and five-year Certificates of Deposit, Credit Cards and Smart Cards to compliment the existing product range.

Correspondent Banking and Trade Finance/Syndication

The Correspondent Banking and Trade Finance/Syndication group manages Egyptian American Bank's cross border exposure, international business and global relationships. It continued during 2000 to foster and promote strategic alliances with prime financial institutions around the globe.

The group solicits most of the bank's foreign bonding business, and develops its export letter of credit business by approaching major international banks, with whom EAB has strong and long standing relationships. In addition the group has focused on expanding the Bank's foreign and local correspondent banking network—which enables EAB to offer its client base a complete and diversified range of both traditional and innovative services and financial products in more than 60 countries—and supporting the Bank's business growth both in Egypt and overseas. It also manages the discount of trade papers and letters of credit, both domestically and internationally, and enhances risk participation activities either through letters of credit or letters of guarantee issues.

The Correspondent Banking and Trade Finance/Syndication group has experienced and skilled personnel able to handle international and local syndication in a professional manner. It also selectively monitors, analyses and recommends cross border transactions in which EAB participates. Moreover, the group manages a number of special trade finance related schemes, such as USAID and GSM102, and will start in 2001 the KFW phase II. EAB has recently joined the new Arab Trade Financing Program. These programs play an important role in expanding and enhancing new business opportunities to our corporate clients.

OPERATIONS

Egyptian American Bank's Operations division is dedicated to client service and is therefore committed to upgrading its technological infrastructure and restructuring its operations' processing. As a result EAB is now the only bank in Egypt to be fully centralized through nationwide "real-time" banking, and, due to joining the EBC Clearing System, was the first bank in the country to clear all its branches through one centralized system. Furthermore, its ATM network - now connected to the Egyptian national Switch system- allows Egyptian American Bank's customers "real-time" access to over 240 ATMs nationwide; whilst its corporate customers enjoy the convenience of on-line e-banking.

Egyptian American Bank's Centralized Data Center is located in the Cairo suburb of Zewail. Here, an IBM AS400 machine is installed to service Head Office, the new centralized Operations Centre in Maadi, and EAB's 29 branches, soon to rise to 31, over a high-speed wide area network. EAB's core banking system is operated on a centralized mainframe that supports all branches on-line, whilst in the event of any failure in the mainframe, an AS400 machine is maintained in Shoubra to provide full back-up capabilities. In-house developed systems support the Bank's own and third-party applications, including its ATM network and Lotus Notes email, the latter enabling greater speed of communications between all offices.

As a result of system upgrades and the introduction of new banking practices, Egyptian American Bank continues to invest heavily in maintaining a dedicated training center in Shoubra that is managed by full-time staff members. During 2000, the Bank invested over 12,000 man-days in English language classes in addition to 4,600 man-days in specialized training programs.

Whilst some training is provided by staff members, the American University in Cairo and other local professional trainers are also utilized. Furthermore, in acknowledgement of the crucial importance of

maintaining a strong credit division within the Bank, EAB also invests regularly in bringing to Egypt top international specialists to provide courses specifically tailored for the Bank's credit staff.

PRIVATE BANKING

Since its establishment in 1997, the Private Banking division of Egyptian American Bank has capitalized on its competitive advantage of being amongst very few business units within banks in Egypt, which are equipped to provide specialized services to prime individual clients. The services rendered include offering personal investment opportunities both in the Cairo and Alexandria Stock Exchange (through alliances with leading specialized brokerage and portfolio management houses in Egypt) and in the international markets (through our affiliate American Express Bank worldwide). The unit serves both domestic and international clients.

The objectives of the Private Banking division include providing superior personal service to valuable prime clients, to work with clients to identify their banking and investment needs, their risk tolerance and investment strategies and to fulfill these needs.

Another important aim is to cross sell products and services offered by Egyptian American Bank's other departments and by the global group of American Express companies, thus contributing positively to EAB's bottom line.

In Cairo, the Private Banking division now has representation in four key EAB branches (Zamalek, Mohandiseen, Maadi and Merghany) and these are providing unique, superior services to prime individual clients. In early 2000, the Bank consolidated its coverage in Alexandria with the establishment of a Private Banking office at the EAB Salah Salem branch.

CREDIT:

The year 2000 proved challenging for the Egyptian economy. As such, Egyptian American Bank continued its conservative lending policies, focusing on quality credits with appropriate returns.

The Audit, Finance and Credit Policy Committee, established in 1999, continues to provide oversight with respect to issues relating to internal and external audits, credit policy, asset quality, market risk, capital adequacy, and reserve policies. The recommendations of this committee are reviewed by the Board on a quarterly basis.

Although there has been some deterioration in asset quality as a result of general market conditions, the Bank has been conservative and transparent in adding incremental provisions, as and when necessary. EAB will continue this prudent practice whilst economic volatility persists.

TREASURY

The Treasury division of Egyptian American Bank achieved significant growth during 2000. In addition to foreign exchange and money market operations, new products were brought to the market. Clients include both Egyptian and foreign investors, individuals and institutions.

The four main activities of the Treasury division are:

- **Foreign exchange:** Close coordination with other divisions of the Bank provides customers with pricing and market information, whilst EAB undertakes making market and propriety dealing in Egyptian pounds, both in the spot and forward markets.
- **Liquidity and funding:** The Treasury department ensures bank liquidity while managing interest rate and minor exposure.
- **Bond trading:** EAB actively trades not only Treasury Bills but also government and corporate bonds as part of a strategy to maximize returns and take advantage of tax benefits.
- **Wholesale banknote:** The Treasury division has a well-established wholesale banknote operation, buying excess notes from local banks and selling them across borders. EAB now holds 50% of the local market.

Contact Details:

- Mr. Mina Ezzat – Officer
- Mr. Youssef Aly – Senior Officer
- Mr. Emad Helmy – Assistant General Manager
- Mr. Amr Abbas – Deputy General Manager

Correspondent Banking and Trade Finance / Syndications
Egyptian American Bank (EAB)
4 Hassan Sabry ST,
Zamalek,
Cairo, Egypt

Tel: 7391735 / 38 / 34
Fax: 7382 988



منوع

/ 6 MAY 2002

البنك الريسي للبنك الزراعي
البنك الزراعي

عنايه الاستاذ
أبو العيون

النشاط الرئيسي للبنك

يقوم البنك الريسي للتنمية والائتمان الزراعي من خلال بنوك المحافظات
وإروعها وبنوك القرى المنتشرة بكافة أنحاء الجمهورية بتقديم التمويل اللازم لكافة
الأنشطة في إطار خطة الدولة في مجال التنمية الزراعية وفقا للتقسيم الآتي :-

1. القروض قصيرة الأجل : وهي القروض التي لا تزيد أجلها عن 14 شهر .
2. القروض متوسطة الأجل : وهي القروض التي تزيد أجلها عن 14 شهر وحتى 5 سنوات .
3. القروض طويلة الأجل : وهي القروض التي تزيد أجلها عن خمس سنوات .

وفي ظل هذا التقسيم تمكن البنك من تغطية كافة المجالات وتوفير جميع الاحتياجات التي تخدم
مجالات التنمية الزراعية الشاملة والتنمية الريعية والبيئية ومنها علي سبيل المثال ما يلي :-

أ/ الائتمان الزراعي

ذلك مصداق لحرص الإنتاج النباتي لمواجهة أعباء العمليات الخاصة وإنتاج المعامل
الزراعية بالأراضي القليلة بنسبة 100 % من تكلفة الموازنة المعصومية لكل محصول علي حدة والتي
يتم إعادتها بالائتمان بين كل من الفئتين بمعدنية الزراعة والمخصصين بالبنك وبما يتيح للمزارع
تغطية كافة الأعباء اللازمة للزراعة .

ب/ الائتمان الاستثماري في مجال الأعمال المرتبطة بالزراعة

وتتمثل هذه النوعية من القروض في الآتي :

- تداول وتجارة وتوزيع مستلزمات الإنتاج الزراعي .
- التصنيع الزراعي .
- العميقة الزراعية .

ج/ الائتمان التجاري

ويشمل القروض التي تمنح لسويق المتاجرة الزراعية ، وكذا تشغيل مناجم التوزيع وما يتم
صرفه للمستهلكين برهن الحاصلات الزراعية .

مذبح

تمويل عمليات تصدير الحاصلات الزراعية**تتقسم عملية تمويل التصدير إلى قسمين :**

- ما قبل الشحن
- ما بعد الشحن
- 1 : مرحلة ما قبل الشحن

في هذه الحالة تقسم السلع المطلوب تمويل تصديرها إلى نوعين .

أولاً : سلع قابلة للتخزين ويتم تصديرها بكميات كبيرة مثال (الأرز - القطن ... الخ)

ويتم بشأنها الآتي :-

- التأكد من جدية العميل في التصدير وذلك بالحصول على عقود التصدير مع المستورد الخارجي - بمعنى أن يتم تمويل الحاصلات الزراعية التي لها عقود تصدير وقابلة للتخزين .

- يتم منح التمويل الائتماني بضمن تخزين هذه الحاصلات بمخازن البنك المملوكة لمهيدا لاعادتها للتصدير وفي حدود نسب السحب والصادر بها التعليمات .

ثانياً : سلع غير قابلة للتخزين (سرية التلف) مثال (الخضار - الفاكهة - الزهور ... الخ)

- وهذه السلع لا يوجد لها عقود تصدير مسبقة ولا يتم فتح اعتمادات تصدير بشأنها بل يتم تصديرها بموجب مستندات تصدير للحصول وفي حالة التفكير في منح هذا النوع من التسهيلات يتم اعتبار هذا التمويل كانه تمويل بدون ضمان ولا بد من توافر ضمانات يرتضيها البنك .

2 : مرحلة ما بعد الشحن

أ- البضائع المنتجة بشأنها اعتماد مستندي :

- 1- تكون مستندات التصدير ناتجة عن اعتمادات مستندية مفتوحة طرف البنك من مراسلين درجة أولى وغير قابلة للإقراض .
- 2- يتم العرف بنسبة تمويل بعد أقصى 80 % من قيمة المستندات .
- 3- أن تكون مستندات الشحن مطابقة تماما لشروط فتح الاعتماد ولا يجوز إطلاقا التلويح على مستندات طلبها تحقيقات .

ب- البضائع الغير منتجة بشأنها اعتماد مستندي (القابلة للتلف)

- يقوم العميل بتقديم مستندات الشحن وبعد فحص هذه المستندات وتظهرها لسلح البنك بما يربط التزاما على البنك المراسل بتوريد حصة هذه المستندات للبنك المراسل



وفي هذه الحالة يمكن منح تسهيل بضمان هذه المستندات بعد اقصى ٦٠٪ من قيمة هذه المستندات وبعد الدراسة الائتمانية اللازمة لمركز العمل المالي .

ثالثا : التمويل بضمانة التي يتم تصديرها للخارج والتي ينطبق عليها نظام بضامة الأمانة والتي ليس لها عقود تصدير - وليس هناك التزام على المستورد الخارجي بدفع قيمتها إلا بعد بيعها وهذا النوع من التسهيلات ينطبق عليه كافة شروط التسهيل بدون ضمانات ولا بد في هذه الحالة من استيفاء ضمانات أخرى يرضىها البنك .

بالإضافة إلى ذلك أنه لا بد في تمويل كافة الحالات السابقة إعداد دراسة الائتمانية شاملة لشروط وضوابط منح الائتمان .

بالنسبة لسعر الفائدة التي يتم احتسابها على هذه التسهيلات :

يتم احتساب التمويل الائتماني بسعر (عائد مميز) منذ بداية التمويل وبشرط أن تتم عملية التصدير .

وفي حالة إدخال العميل بالتزام بعملية التصدير للخارج يتم احتساب الفائدة وفقا لأسعار الفائدة المعرفية العادية المعمول بها في البنك .

تمويل عمليات المعدات والتكثيف للآلات لعملية التصدير :

في حالة طلب العميل منح تسهيلات ائتمانية لشراء آلات ومعدات لتحسين مستوى المنتج المعد للتصدير وما يخدم العملية التصديرية في هذه الحالة يتم منح العميل التسهيل وفقا للشروط والضوابط المتبعة في البنك وسعر الفائدة المميز للتصدير - بشرط المتابعة الدورية من جانب المسؤولين بالبنك للتأكد من استخدام هذه المعدات والآلات في منتج بعد التصدير .

وتم تطبيق شرط جزائي في حالة عدم التزام لياح العميل بتصدير المنتج فيتم إعادة احتساب الفائدة (المميزة) بسعر الفائدة المصرفية العادية المعمول بها في البنك .

وقد رصد البنك مبلغ ١٠٠ مليون جنيه لصالح هذا التمويل .

التوقيع

INSTITUTIONAL PROFILE

ARAB BANKING CORPORATION -BSC (ABC-BSC) based in BAHRAIN
is the largest ARAB bank .

ABC-BSC branches , subsidiaries,.. are present in 35 countries.

In 1999 ABC-BSC acquired 95.8% of the shares of an Egyptian bank
"EGYPT ARAB AFRICAN BANK "which was operating since 1982.

Name changed accordingly to ARAB BANKING CORPORATION -EGYPT [ABC-
EGYPT] which is an Egyptian SAE.

ABC-EGYPT has been re structured , new staff were hired , new state of the
art IT system has been introduced and more branches have and will be opening .

مواقع ماكينات الصراف الآلي ATM في مصر

القاهرة

- (فرع جاردن سيتي) 5 ميدان السراي الكبرى ، جاردن سيتي ، القاهرة
- (فرع المهندسين) 22 شارع سوريا ، المهندسين ، القاهرة
- (فرع الزمالك) 1 شارع الصالح أيوب ، الزمالك ، القاهرة
- فندق النيل 76 شارع جامعة الدول العربية ، المهندسين ، القاهرة
- أركاديا مول ، شارع كورنيش النيل ، القاهرة
- جنينة سول ، مدينة نصر ، القاهرة
- مطار القاهرة الدولي (المبنى القديم) صالة الوصول رقم 1
مصر الجديدة ، القاهرة
- مطار القاهرة الدولي (المبنى الجديد) صالة الوصول
مصر الجديدة ، القاهرة

الإسكندرية

- (فرع الإسكندرية) 24 شارع بني العباس ، باب شرقي

فروع بنك المؤسسة العربية المصرفية - مصر
المركز الرئيسي

5 ميدان السراي الكبرى ، جاردن سيتي ، القاهرة ، مصر
ص.ب 11 (11511) مجلس الشعب
ت: 7922529 / 7922528 (202) فاكس: 7922529 (202)
تلكس: 20996/20991 - Abc-E UN - ص.ت: 220876
بريد إلكتروني: abcegypt@arabbanking.com.eg
شبكة الإنترنت: arabbanking.com.eg

الغزة

جاردن سيتي (الفرع الرئيسي)

5 ميدان السراي الكبرى ، جاردن سيتي ، القاهرة ، مصر
ص.ب 11 (11511) مجلس الشعب
ت: 7922529 / 7922528 (202) فاكس: 7922529 (202)
تلكس: 20996/20991 - Abc-E UN - ص.ت: 220876
البريد الإلكتروني: gardenc@arabbanking.com.eg

المهندسين

22 شارع سوريا ، المهندسين ، العجزة
ص.ب 227 (12511) إمبابة - ص.ت: 82768
ت: 7922529 - 7922528 (202) فاكس: 7922529 (202)
البريد الإلكتروني: mohand@arabbanking.com.eg

مدينة نصر

14 شارع نجادي مراح ، منطقة رقم 8 ، مدينة نصر ، القاهرة ، مصر
ص.ب 8278 SOS 11787 - ص.ت: 220876
ت: 2877288 - 2877218 (202) فاكس: 2877218 (202)
البريد الإلكتروني: ncity@arabbanking.com.eg

البيستاق (وسط البلد)

18 شارع يوسف الجندي ، مبنى البيستاق ، باب اللوق ، القاهرة 11512
ت: 2811972 (202) فاكس: 2811972 (202)
تلكس: 20996/20991 - Abc-E UN - ص.ت: 220876
البريد الإلكتروني: hoston@arabbanking.com.eg

الإسكندرية

13 شارع بني العباس ، باب شرقي ، الإسكندرية
ص.ب 213 (21111) ص.ت: 111343
ت: 2879676 - 2879675 (202) فاكس: 2879675 (202)
تلكس: 55093/55095 - Abc-E UN
البريد الإلكتروني: alex@arabbanking.com.eg

العاشر من رمضان

مركز الحي الأول ، مبنى رقم 1 ، مدخل رقم 1
مدينة العاشر من رمضان 11729 - ص.ت: 22114
ت: 281698/281697 (2015) فاكس: 281698 (2015)
البريد الإلكتروني: ramadan@arabbanking.com.eg

قريباً (المركز الرئيسي والفرع الرئيسي)

الزمالك 1 شارع الصالح أيوب ، الزمالك
البريد الإلكتروني: zamalek@arabbanking.com.eg
فرع 6 أكتوبر، منطقة البنوك ، مدينة 6 أكتوبر
البريد الإلكتروني: 6october@arabbanking.com.eg



FINANCE PROGRAMS THAT SERVE EXPORTS.

- **pre shipment finance**
- **post shipment finance**
- **providing deferred payment facilities to importers of EGYPTIAN goods while paying EGYPTIAN exporters the present value of their exports receivables upon completion of exportation.**
- **ABC-GROUP is present in some 35 countries being mainly :**
 - **BAHRAIN**
 - **SINGAPORE**
 - **HONG KONG**
 - **USA**
 - **BRASIL**
 - **UNITED KINGDOM**
 - **FRANCE**
 - **GERMANY**
 - **ITALY**
 - **SPAIN**
 - **PORTUGAL**
 - **ALGERIA**
 - **TUNIS**
 - **JORDAN**
 - **LIBYA**
 - **IRAN**
 - **LEBANON**
- **the presence in those countries allow ABC-BANK to provide a strong support for EGYPTIAN exporters trading with any of those countries.**
- **ABC-EGYPT is also an agent of ARAB TRADE FINANCE PROGRAME providing trade finance packages.**
- **ABC-EGYPT is benefiting from facilities of THE ISLAMIC DEVELOPMENT BANK , providing finance support to EGYPTIAN exporters to ALL countries.**
- **ABC-EGYPT is working very closely with EXPORT CREDIT INSURANCE COMPANIES that provide insurance coverage against political and commercial risks to EGYPTIAN exportations.**
- **FACTORING is another tool that ABC-EGYPT can use to assist EGYPTIAN exportations in case of export without letters of credit [L/Cs].**

CONTACT DETAILS

<u>NAME</u>	<u>TITLE</u>	<u>TELEPHONE</u>
ASHRAF ABOU ALAM	VICE PRESIDENT	7363518
SAMEH BANANY	VICE PRESIDENT	7363518
Khaled Youssi	A.M.	7363518
RANIA ABDUL KADER	AM	7363518

The Inter-Arab Investment Guarantee Corporation is a Pan-Arab regional organization with membership of all Arab countries, established with the aim of promoting inter-Arab investments and trade. The Corporation operates an Export Credit Guarantee Scheme, which is designed to encourage and support the Arab exporters' efforts to enhance their exports to Arab markets and thus increase the volumes of inter-Arab trade. The Corporation is also working on expanding the scope of its cover to include Arab exports to non-Arab countries.

Cover can be provided to export credits under various credit terms ranging from open account (O/A) to unconfirmed letters of credit (ULC) depending on the particularities of the specific export operation.

Various advantages derived from the guarantee are:

- (i) Protection from non-payment risk.
- (ii) Increased ability to compete in the export markets by enabling exporters to offer their customers credit facilities with softer terms (cheques, promissory notes, or open account, in addition to longer credit periods allowed) instead of cash payment or confirmed letters of credit.
- (iii) Allowing the exporters to obtain financing from banks with softer terms once shipments are effected, and without waiting till maturity date. This is done by discounting the commercial papers, while assigning their rights-to-compensation to the bank.

To obtain the guarantee, an application should be addressed to the Corporation detailing the intended export transactions. The following information should be clarified:

- . Name, address, and nationality of the exporter.
- . Name, address, and nationality of the importer(s).
- . Value of the transaction(s) to be guaranteed for each importer and for each country.

The application should be duly completed and returned along with:

- . Articles of association of the exporting company.
- . Copy of export contract or purchase order and/or letters of credit if issued, otherwise they can be supplied at later stage.

The Corporation, based on the information provided in the guarantee application form and the importers' credit information collected, will set the limits of guarantee in each country and for each importer. An offer will be sent to the applicant in this effect and upon his approval, the guarantee contract will be signed.

For more information, interested parties can contact the Corporation on the following address:

The Inter-Arab Investment Guarantee Corporation
POB 23568 Safat 13096 Kuwait
Tel. (965) 484 4500 ext. 5042
Fax. (965) 484 1240
Email operations@iai.org.kw
Website www.iaigc.org



Financial Institutions

Cairo on May 7th, 2002.

AGRICULTURE – LED EXPORT BUSINESSES
Attn.: Mrs. Aya El Essawi, Trade Finance Consultant
12 Dokki Street, 6th Floor
Giza 12311

Dear Mrs. El Essawi,

We have received with many thanks your fax message dated April 24th, 2002 directed to Mr. Hassan Abdalla, VC & Managing Director concerning our bank participation in the proposed conference covering the promotion of exports of processed foods.

In this regard, kindly find attached the following documents:

I. Institutional Profile

1. Presentation on AAIB providing you with various information about our bank and snapshots on the local economy.
2. AAIB 2000 Annual Report

II. Loan Programs

1. The Arab Trade Finance Program

ATFP aims at promoting trade among Arab countries and enhancing the ability of Arab exporters. This is achieved by providing attractive refinancing packages (up to 5 years) in the forms of lines of credit to Arab exporters and importers, through national agencies (predominantly commercial banks) appointed by monetary authorities in the Arab countries.

PO Box 26799 Abu Dhabi, UAE
Tel: + 9712 316 999
Fax: + 9712 316 299

2. Inter – Arab Investment Organization Corp.

The IAIGC is a Pan – Arab regional organization, established with the aim of promoting inter-Arab investments and trade. Its objective is to provide insurance coverage for inter-Arab investments and export credits and to foster inter-Arab investment flows.

PO Box 23568 Al Safat 13096, Kuwait
Tel: + 965 4844500
Fax: + 965 4841240



البنك العربي الافريقي الدولي
arab african international bank

المركز الرئيسي
HEAD OFFICE

Assuring you of our best cooperation and looking forward to hearing from you soon.

Yours Faithfully,
arab african international bank

Mona-Kamal
Head of Financial Institution

Mohamed Abdel Fattah
Assistant General Manager



**EXPORT DEVELOPMENT BANK OF EGYPT
(EDBE)**

Mr. Douglas A. Anderson , MBA
Director
Business Development Services
Market Information Services
ALEB Project - USAID
CAIRO
Fax. 761 901 0 - 338 594 0

Cairo on 30th April 2002

Fax. 7480729

With reference to your letter dated 24/4/2002, asking for some data for the proposed conference for financial institutions concerning available credit facilities for promoting exports processed foods , contents of which have had our best attention and consideration we have the pleasure to state hereunder the required data.

First: Bank Profile

Export development Bank of Egypt is a joint stock company established in 1983 under law No. 95/1983 ,to assist in promoting and developing of Egyptian exports through establishing export-oriented projects in the areas of agriculture, Industry and services.

EDBE performs four different, but complementary functions namely; -

1. External trade finance.
2. Financing and promoting export-oriented projects.
3. Export credit guarantee through a sister company called the export credit Guarantee Company of Egypt.
4. Export information center .

The EDBE authorized capital is L.E 500 Mn. , Where as the paid up capital is L.E 250 Mn.

A board resolution has already been taken to increase the paid capital with L.E 250 Mn. To reach L.E 500 Mn.

The main shareholders are: -

- | | |
|-----------------------------------|---------|
| 1. The National Investment Bank . | 31.43 % |
| 2. The National Bank of Egypt . | 11.45 % |
| 3. Bank Misr . | 11.45 % |
| 4. Bank of Alexandria . | 10.07 % |
| 5. Banque du caire . | 11.45 % |
| 6. Private Sector. | 24.15 % |



**EXPORT DEVELOPMENT BANK OF EGYPT
(EDBE)**

30/6/2001, Financial Statements show the following selective figures.

1. Total Balance sheet L.E 7,578,448,756
2. Total loans and facilities L.E 4,999,746,995
3. Customer deposits L.E. 5,146,591,978
4. Net profit L.E 132,786,888

Second: Description of various loan programs that serve exports.

- A- EDBE offers medium and long term loans to finance equipments of export oriented projects at very favorable terms backed by the government of Egypt and the international financial institutions such as European International Bank, IBRD and Inter Arab Trade Finance program.....etc.

The outstanding balance of Medium and Long term loans for capital equipment as at 30/6/2001 in L. E. distributed on resources:

European Investment Bank Loan (D . M)	865,435
European Investment Bank Loan (F .FR.)	875,197
European Investment Bank Loan (E.C.U)	2,178,674
World Bank Loan (L.E)	8,979,023
World Bank Loan (U.S.\$)	437,029
Arab Trade Finance Program .	194,576,988
National Investment Bank loans .	336,440,000
European union loan .	38,590,000
European union loan MSSP .	36,065,476
European union loan	193,301,200
CitiBank loan	193,301,200
	<hr/>
Total	1,005,610,222

- B- EDBE offers pre-shipment and post-shipment finance against export contracts, purchase orders, export documents without export letters of credit or under the traditional export L/C's, forfaiting and discounting export bills of exchange without recourse.

The outstanding balance of Short term Facilities (Working Capital Finance) as at 30/6/2001 was L.E 3,994,136,773



**EXPORT DEVELOPMENT BANK OF EGYPT
(EDBE)**

- C) EDBE offers professional handling and collection of export documents, as well as confirming Export letters of credit in high political risk regions.
- D) Contingent Liabilities and Commitments in the same date
L.E 897,013,347

Third : The contact details of the appropriate office :

Name	Title	Tel. No.
Mr. Mahmoud Mohamed	Chairman .	7619001
Mr. Salah Eldin Fahmi .	Deputy Chairman .	7619002
Mr. Hamdy Moussa .	Senior General Manager and Board Member	7498881
Mrs. Salwa Mansour .	Senior General Manager and Board Member	7619003
Mr. Wahed Hashim .	Senior General Manager (Branches) .	3385925
Mr. Mokhtar El Gamal .	General Manager - Cairo	5780039
Dr. Faten Hamouda .	General Manager	3385877

Pleas do not hesitate to contact us if you still need more details .

Mahmoud M. Mahmoud

CHAIRMAN

08 MAY 2002

البنك المصري لتنمية الصادرات
ودوره في تنمية الصادرات المصرية

البنك المصري لتنمية الصادرات مخاطب بموجب قانون إنشاءه رقم ٩٥ لسنة ١٩٨٣ بالمساهمة في تنمية النشاط التصديري في كافة المجالات وفي سبيل تحريك هذا الهدف يسعى البنك للقيام بالمهام الآتية:-

أولاً- **إستكشاف فرص الإستثمار في السوق المصري :**

مر ١٥٧ مليون جم مساهمات البنك في رؤوس أموال ٢١ من

المشروعات التصديرية

يقوم مصرفنا بإجراء الدراسات عن فرص الإستثمار المتاحة في السوق المصري والترويج لها والمساهمة في رؤوس أموال المشروعات التي تهدف للإنتاج بغرض التصدير لادخنها ومساندتها ، وفي هذا السياق إشتراك البنك في تأسيس ٢١ مشروعاً وساهم بحصة في رأس المال بلغت في ٢٠٠١/٦/٣٠ مبلغ مر ١٥٧ مليون جم ، كما بلغت جملة رؤوس أموال الشركات مبلغ مر ٩٧٩ مليون جم :-

نسبة مساهمة البنك	قيمة المساهمة	رأس مال الشركة	إسم الشركة
٩٨٫٧١ %	٤٩٫٣٥٦ مليون جم	٥٠٫٠٠٠ مليون جم	تنمية التجارة المصرية
٥٠٫٢٢ %	٣٧٫١٧١ مليون جم	٧٥٫٠٠٠ مليون جم	أبجوى الشركة
٣٦٫٣٥ %	٣٫٦٣٥ مليون جم	١٠٫٠٠٠ مليون جم	شركة ضمان الصادرات
٢٥٫٨٥ %	٩٫٥٨٦ مليون جم	٣٦٫٧٣٩ مليون جم	سفير الشركة
٢٧٫٥٠ %	٣٫٠٠٠ مليون جم	١٠٫٩١٢ مليون جم	إليه للتدقيق للمقاييس
٢٣٫١٠ %	٨٫٤٥٤ مليون جم	٣٦٫٩٩٩ مليون جم	روتريك
٢٠٫٥٠ %	٠٫٢٤١ مليون جم	١٫٢٠٧ مليون جم	مصر لتسويق الزراعي
١٨٫٤٦ %	٩٫٦٦٥ مليون جم	٥٢٫٣٥٦ مليون جم	تكويك
١٤٫٥٦ %	٠٫٩٥٠ مليون جم	٦٫٥٢٤ مليون جم	مصر لتسويق المنتجات المناعية
١٤٫٣٦ %	٤٫٩٨٦ مليون جم	٣٤٫٧٢١ مليون جم	مطابع الشرق

القاهرة لاندرو للمحافظ الماليه	٢٢٣٧٨ مليون جـ	٠٢٢٢٢ مليون جـ	١٤.٠٠ %
لاكو مصر	٢٨٦٨٨ مليون جـ	٠٢٥٠ مليون جـ	١٣.٥٠ %
القاهرة لاندرو مستحق الاستثمار	١٠٠٠ مليون جـ	٠١٠٠ مليون جـ	١٠.٠٠ %
مصر فريزيا لتصدير والانتقود	١٢٨٠٠ مليون جـ	٠١٢٨ مليون جـ	١٠.٠٠ %
سورتي الدوليه	١٠١٤٩ مليون جـ	٠١٠٠ مليون جـ	٨.٧٠ %
الامكادريه للإستثمار والتنمية	٢١٢٠٢ مليون جـ	١٢٧٠ مليون جـ	٥.٩٩ %
سان ستيفانو للإستثمار والتنمية	٣٠٠.٠٠٠ مليون جـ	١٥٦٧٨ مليون جـ	٥.٢٦ %
التونون الهزوكيموليت	١٢٣.٠٠٠ مليون جـ	٦١٥ مليون جـ	٥.٠٠ %
شركة مصر للمقاصه	١٥.٠٣٠ مليون جـ	٠٤٥١ مليون جـ	٣.٠٠ %
بنوك مصر لتقني التكنولوجي	٢٠.٠٠٠ مليون جـ	٠٢٥٠ مليون جـ	١.٢٥ %
برنامج تمويل التجاره العربيه	١٤٠.٠٠٠ مليون جـ	١٤٠ مليون جـ	٠.١٠ %

ثانياً - تمويل الأصول الإنتاجية للمشروعات التصديرية أو تلك التي سيتم بإحلال الواردات :

١ مليار جنيه قروضاً لتمويل الأصول الإنتاجية للمشروعات التصديرية

يسعى البنك لتوفير قروض بالعملة الأجنبية من المؤسسات الأجنبية وصناديق التمويل الدولية لتمويل الأصول الإنتاجية للمشروعات التصديرية تمويلاً متوسطاً وطويلاً بالأجل بالإضافة إلى قروض بالدولار الأمريكي من برنامج تمويل التجاره العربيه لتمويل عمليات التصدير لكافة دول العالم بمنح بالدولار الأمريكي ويسند بنفس العملة تمويل السلع ذات المنشأ العربي بقيمة مضاعفة كمرها ٤٠ % .

كما وفر البنك قروضاً مسوقة بمعرفة كبار المؤسسات الماليه بالدولار الأمريكي بمنح لتمويل النشاط التصديري بسعر فائدة متغير طبقاً لأسعار الودائع المطله في سوق لندن بالإضافة إلى هامش مميز .

وكذلك دبر البنك قروضاً بالدولار الأمريكي واليورو للمساهمه في تمويل المشروعات التصديرية في قطاعات الصناعه والخدمات .



بلغت جملة المشروعات الممولة بقروض البنك متوسطة وطويلة الأجل ما يزيد على ٢٣٥ مشروعاً تبلغ تكلفتها الاستثمارية عام ٢٠٠١ مبلغ وقدره ٤٨٠ ر. مليار جنيه مصري وبلغت القروض التي استخدمت في تمويل هذه المشروعات أكثر من ١٢٤٠ مليار جنيه مصري موزعه على القطاعات المختلفة كما هو موضح بالبيان التالي :

القطاع	قيمة القرض بالمليون جم
تعبئة وتغليف	٧١,٧
سياحة وخدمات	٢١٤,٦
فزل وصناعات نسجية	٢١٣
غذائي وزراعي	٢٠٠,٢
كيماويات	١٧٨
طباعة	٣٢
جلود	٢٠١,٦
مواد بناء	١٣٨,٧
خامس ومعدنية	١٣١,٤
نواه	٦٠,٥
الإجمالي	١٢٤٢,٠٦



٢٧٩ قرضا موزعه على ٢٢٥ مشروع مول البنك أصولها الانتاجية

وتتوزع هذه القروض جغرافيا على المناطق السبينة بالجداول المرفق بأعداد المشروعات
السبينة قرين اسم كل منطقة في السنوات المختلفة.

بيان بالتوزيع الجغرافي للقروض المملوكة من مصرفنا خلال الفترة من ١٩٩٥ حتى ٢٠٠١

٢٠٠١/٢٠٠٠	٢٠٠٠/٩٩	٩٩/٩٨	٩٨/٩٧	٩٧/٩٦	٩٦/٩٥	٩٥/٩٤	مواقع المشروع
٧	٢	"	١٠	٨	٢	٣	الساحل من أكتوبر
٤	١٣	٨	٦	١١	٧	٧	القاهرة والجيزة
١١	١٦	٧	٩	٩	٧	٥	العشر من رمضان
-	-	"	-	-	-	-	أسوان
١	١	"	١	٣	٣	-	الفيوم
١	٢	٧	٣	٢	-	٢	الإسكندرية
-	-	"	٤	-	-	-	شرم الشيخ
١	١	"	٤	٢	٢	٢	البحر الأحمر
-	٢	"	٢	-	-	-	حطون ، ١٥ مايو
٥	-	"	١	١	-	-	البحر
-	-	"	-	٢	-	-	سان نوايه
-	٣	"	١	١	-	-	مدينة بدر
-	١	"	-	١	-	-	الإسماعيلية
-	١	٢	-	-	-	-	أسوط
١	٢	٥	٣	٣	-	١	القنطرة
٢	-	"	-	-	-	-	السادات
٢	٣	٥	١	-	-	-	القنطرة
-	-	٧	-	-	-	-	السويس
-	٢	٢	١	١	-	-	المنوفية
-	-	٢	٢	١	-	-	المطه
٢	٣	١	٣	١	-	-	طريق إسكندرية أو الإسماعيلية للمحروى
٣٧	٥٢	٥١	٥١	٤٥	٢٢	٢٠	الإجمالي

ثالثاً: - تمويل رأس المال العامل للمشروعات التصديرية :-

أربعة مليارات جنيه مصري لتمويل مستلزمات إنتاج المشروعات التصديرية وإحلال للواردات

قدم البنك تمويلاً بلغ حوالي أربعة مليارات جنيه مصري في ٢٠٠١/٦/٣٠ لشراء الخامات ومستلزمات الإنتاج ويأتي عناصر رأس المال العامل للمصدرين وذلك قبل الشحن أو بعد الشحن ، كما يقوم البنك بتمويل المشتريين الأجانب عند شراءهم سلع مصريه ويعتبر ائتمان المشتريين من الخلل الواسع لتحفيز وتنمية الصادرات خصوصاً في اسواق الدول التي تعاني من نقص حسيبة موارد النقد الاجنبي ويمنح هذا التمويل بعد دراسة له شتري وتأمين المصدر ضد مخاطر عدم السداد .

رابعاً : تمويل السياحة :

أر ٦٢٠ مليون جنيه مصري قروضاً وتسهيلات للقطاع السياحه

إعتم البنك المصري لتنمية الصادرات بتقديم لتسهيلات الائتمانية والقروض متوسطه الأجل للمشروعات السياحه والتفكيره باعتبارها نشاطاً تصديرياً بدر عائدات بالعملات الأجنبية ، وقد بلغت جملة الأرصده القائمة لتسهيلات الممنوحه لهذا القطاع حوالي ٤٠٠ مليون جم كما بلغت أرصده القروض متوسطه الأجل الممنوحه لهذا القطاع في ٢٠٠١/٧/٣١ للمعدل لمبلغ أر ٢٢٠ مليون جنيه مصري تفصيلاً على الوجه الآتي :-

القيمة بالآلاف دولار/جم

اسم المشروع	رصيد القرض	صلة القرض	امسداد	ملاحظات
شركة أوبروي الفرده	٩٥٠٠	دولار	بنات العمله	
شركة أوبروي الفرده	١٧٠٠	دولار	بنات العمله	
شركة سقاره الفنادق	٢٨٥٦	دولار	بنات العمله	
شركة مسن لايت لانتره المشروعات السياحه	٢٠٦٥	دولار	بنات العمله	
شركة نوفلبارك	١٠٠٠٠	دولار	بنات العمله	
شركة الشمس بيراميدز	١٧٥٠	دولار	بنات العمله	

شركة الشمس بيراميدز	٨٨٧	دولار	بنات العملة
شركة اتركوتينتل	٥٩٦	دولار	بنات العملة
شركة اتركوتينتل	٦٣	دولار	بنات العملة
الشركة المصرية للسياحة والخدمات	١٨٠٠	دولار	بنات العملة
الشركة المصرية للسياحة والخدمات	٧٣٥	دولار	بنات العملة
الشركة المصرية للسياحة والخدمات	٦٦٠	دولار	بنات العملة
شركة ابركرومبي أد كت ايجيبت	٢١٣	دولار	بنات العملة
شركة ابركرومبي أد كت ايجيبت	٣٧٥	دولار	بنات العملة
شركة ايجيشيان كروز لاينز	٣١٩٨	دولار	بنات العملة
شركة مارك للتنمية السياحية	١٠٥٩	دولار	بنات العملة
شركة مارك للتنمية السياحية	٢٢٥	دولار	بنات العملة
شركة نهال للتدقيق المعتمد	٢٨٢٢	دولار	بنات العملة
شركة اكديمي للاستثمار	٢٠٩	دولار	بنات العملة
شركة سماهر	٢٧٩	دولار	بنات العملة
شركة هيتدايفوز	٥٨٢	دولار	بنات العملة
BIH Holding	٩٤٨	دولار	بنات العملة
المجموع	٤٢٠٢٢ مليون دولار المعادل مبلغ ١٨٠٧١٨ مليون ج.م بسم ٤٢٥ ج.م		

القيمة بالجنيه المصري

ملاحظات	المداد	صافي القرض	رصيد القرض	اسم المشروع
	بنات العملة	ج.م	١٤٢٠	الشركة المتحدة للمطاعم
	بنات العملة	ج.م	٣٢٥٠	لاندق شمس طم
	بنات العملة	ج.م	١٠٠٠٠	لاندق طابا
	بنات العملة	ج.م	٣٥٠٠٠	شركة سان ستيفانو
	بنات العملة	ج.م	٤٦٩٥	لاندق بارانيس ان جروب
	بنات العملة	ج.م	٤٧٤٢	شركة ستاره
			١٠٧ ا.ر ٥٩ مليون جنيه مصري	المجموع بالجنيه المصري
			٢٣٩ ا.ر ٢٥ مليون جنيه مصري	اجمالي الدولار والجنيه المصري

خامسا - الجهود الحديثة للبنك في توفير موارد إضافية لتمويل الصادرات :-

يسعى البنك المصري لتنمية الصادرات لتوفير أروض بالعملات الأجنبية من المؤسسات وصناديق التمويل الدولية لتمويل الأصول الإنتاجية للمشروعات التصديرية تمويلًا متوسطًا وطويل الأجل ويتوافر لدى البنك حاليا موارد بالعملات الأجنبية لتمويل النشاط التصديري يأتي بيانها على الوجه الآتي :-

- أ- **قروض بمبلغ ٥٥ مليون دولار أمريكي من برنامج تمويل التجاره العربيه**
 تمويل عمليات التصدير لكافة دول العالم بمنح بالشروط الآتية:
 - بالدولار الأمريكي ويسدد بنفس العملة.
 - السلع المصلحة للتمويل يجب أن تكون ذات منشأ عربي بحد أدنى ٤٠% قيمة مضافه عربيه.
 - يوفر البرنامج تمويل نسبة ١٠٠% من قيمة السلع والخدمات محل التمويل.
 - سعر الفائدة الموصول به يتراوح من ١% الى ١٠% فوق سعر اليورو.
- ب- **قروض مصوقه مع كبار المؤسسات الماليه بمبلغ ٥٠ مليون دولار أمريكي**
 بمنح لتمويل النشاط التصديري بسعر فائدة متغير طبقا لأسعار اودتاج المطلبه في سوق لندن بالاضافه الى هامش مميز.
- ج- **قروض بمبلغ ٣٠ مليون وحدة نقد أوروبية مع بنك الاستثمار الأوروبي بمنح**
 بالشروط الآتية :-
 - بالدولار الأمريكي أو اليورو ويسدد بذات عملة الاستخدام.
 - المساهمه في تمويل المشروعات التصديرية في قطاعات الصناعه والخدمات.
 - يسدد حتى ١١ سنة من تاريخ السحب شاملة فترة سماح حتى " سنوات ويتحدد السداد القسطي حسب التكاليف الفعلية للمشروع على أسس ربع سنويه.
 - سعر الفائدة يتراوح من ١% الى ٢% سنويا فوق متوسط أسعار اودتاج بالدولار الأمريكي أو اليورو في سوق لندن ويتم حساب الفائدة بنظام الفائدة البسيطة.



ملخص : القروض الجارية تصديرها :

١. ٦٥ مليون دولار أمريكي المعادل لمبلغ ٢٧٦٢٥ مليون جنيه مصري تمويل طويل الأجل للمشروعات التصديرية من بنك التنمية الأفريقي .

٢. ١٠٠ مليون دولار أمريكي المعادل لمبلغ ٤٢٥ مليون جنيه مصري من هيئة الجيك اليابانية لتمويل مشروعات التنمية في مصر يستخدم بالين أو بالدولار .

ملخص :- مركز معلومات التصدير :

قام البنك بإنشاء مركز معلومات التصدير بهدف تحقيق ما يلي :-

- أ- تزويد المصدرين والمنتجين بالمعلومات التي تساعد على الفرص التصديرية المتاحة من خلال قاعدة بيانات المستوردين على الحاسب الآلي الخاص بالمركز والتي يصل حجمها إلى ما يزيد على أربعين ألف مستورد أجنبي بمختلف دول العالم وإلى ما يزيد على نصف مليون مستورد أجنبي من خلال اشتراك مصرنا واتصاله ببنوكه المعلومات العالمية .
- ب- إعطاء المشورة للأفراد والشركات التي ترغب في الدخول في مجال التصدير .
- ج- تقديم خدمات المركز إلى المنتجين والمصدرين بطريق الحضور أو التراسل والاتصالات التليفونية .
- د- يتم أيضا تعريف المستوردين الأجانب بالمصدرين والمنتجين المصريين من خلال الرسائل الواردة من هؤلاء المستوردين إلى المركز .



ثامنا : تقديم الدعم المبالغ وغير المبالغ للمصدرين :

يقدم البنك كروضا ميسره المشروعات التصديرية بناتده ص ٨% تمدد خلال فتره متوسطه
الأجل عمولة من بنك الاستثمار القومي .

أ - دعم الأرز :-

رصدت الدوله مبلغ ثمانون مليون جنيه مصري لدعم صادرات الأرز وقد بلغت قيمة الدعم
الممدد من جانب الدوله حتى تاريخه ستون مليوناً من الجنيهات المصريه وقام البنك المصري
لتتميه الصادرات بصرف مبلغ ٤٨ مليون جنيه حتى تاريخه وكان لهذا الدعم الأثر المباشر
في زياده صادرات مصر من الأرز في نهاية سبتمبر ٢٠٠١ الي حوالي ٧٥٠ ألف طن أرز .

ب - دعم الموالح :-

قام البنك بسداد مبلغ ١٧٠ جنيه مصري عن كل طن موالح تم تصديره لكافة بلاد العالم
لمعاونه المصدر على الوفاء بمتطلبات البيئه وفتح أسواق جديده وقد بلغت قيمة الدعم خمسة
ملايين جنيه مصري تم تكبيرها من وزارة الماليه .

ج- رد الضرائب الجمركية Tax Rebate :

يقوم البنك المصري لتتميه الصادرات بالرد الفوري للضرائب الجمركية السابق تحصيلها من
المصدرين Tax Rebate نيابة عن وزارة الماليه وبلغت جملة الدبالغ المسدده حتى
٢٠٠١/١١/٢٥ مبلغ ٥٧ مليون جنيه مصري .

د - صندوق دعم الصادرات :

تم إنشاء صندوق دعم الصادرات رئيس مجلس الوزراء رقم ٢٦٠ لسنة ٢٠٠١ برأسمال قدره
خمسة مائة مليون جنيه مصري ويمنح قرار إنشاء هذا الصندوق على ايداع هذا المبلغ في
حساب وفتح بالبنك المصري لتتميه الصادرات وقد تم فتح هذا الحساب بتاريخ ٢٠٠١/٧/٢
وتم تخفيته بمبلغ عشرة ملايين جنيه مصري وسيقوم البنك باعداد تقارير عن نشاط هذا
الصندوق في أوقات لاحقه .

هـ - دعم الملابس الجاهزه :-

قامت الدوله بتخصيص مبلغ عشرة ملايين جنيه مصري لدعم صادرات الملابس الجاهزه
لرصدت بالبنك المصري لتتميه الصادرات ويرتب البنك حاليا مع البيئه العامه الرقابيه على
الصادرات كيفية السداد للمصدرين .



٢٠٠١/١١/٢٥

NSGB Company Profile

Société Générale Group's Commitment to Egypt: A Multiple Presence

- ◆ For more than 25 years, Société Générale Group has had a clear and demonstrated commitment to Egypt:

- ◆ Through its local banking subsidiary: NSGB (National Société Générale Bank) since 1978

- ◆ Through the creation in 1997 of a leasing company, SOGELEASE Egypt

- ◆ Through SG Asset Management local involvement thanks to a new subsidiary, SGAM Egypt, managing on-shore funds and the management by SGAM UK of the off-shore SG Arab Fund mainly invested in Egyptian equities.

- ◆ Such a longstanding presence has allowed Société Générale Group to achieve an impressive track record in Egypt in various fields.

NSGB: A prominent bank in Egypt

- ◆ NSGB is the third largest private bank in Egypt according to various criteria (see below) and one of the most praised and secure Egyptian companies by investors.
- ◆ NSGB is by far the largest Egyptian private bank owned and managed by a major foreign institution.
- ◆ NSGB was created by 2 leading banks: Société Générale and National Bank of Egypt (NBE).
- ◆ NSGB is listed on the Cairo Stock Exchange with a substantial free float
- ◆ NSGB offers a high level of banking services with advanced technology.
- ◆ Number of branches (as at 31.03.02): 26 – Total Staff: 710

Market Indicators as at 31/12/2001

Banks	Market Cap. (EGP.M)	Total B/S + off B/S (EGP M)	Total assets (EGP.M)	Net profit (EGP M)	ROA %	ROE %
CIB	1,814	23 600	18 601	401.8	2.2	25.5
MIBANK	571	14 774	13 064	209.1	1.6	20.-
NSGB	689	10 006	6 675	142.1	2.1	25.3
EAB	476	8 462	6 902	73.2	1.1	14.-
AWB	375	6 251	5 597	107.9	1.9	28.-

NSGB: A strong shareholding structure

- ◆ **National Société Générale Bank (NSGB) is an Egyptian Joint Stock Company incorporated under the Investment Law and its amendments and duly registered at Central Bank of Egypt under number 81 dated 13/4/1978 as an Investment and Merchant Bank dealing in both Egyptian Pound and foreign currencies.**
- ◆ **NSGB shareholders reflects both the solidity of its signature as well as its deep implication in the Egyptian economy, being among the top 15 Egyptian companies by market capitalization.**

Société Générale (France)	54.3%
National Bank of Egypt (NBE)	19.3%
Free float	26.4%

- ◆ **NSGB has regularly increased its equity base by re-investing a large part of its annual profits.**

Authorized Capital	400 million EGP*
Issued Capital	300 million EGP*
Paid up Capital	300 million EGP*
Reserves & Profits carried –forward	173 million EGP

* The general assembly on its meeting dated 28/03/2002 has approved the increase of authorized capital to 700 millions and issued & Paid up capital to be EGP 400 millions.

Société Générale Group: A leading European Bank

Created in 1864, Société Générale figures among the strongest and most profitable banks in Europe. In 2001, its net income came out at EUR 2.15 billion. It is the 13th largest French company by stock market capitalization (27 bn Euros). Its total equity was EUR 15.2 bn at December 31, 2001.

Société Générale boasts 7.7 million individual customers in France and 3.4 million abroad with 2,600 branches in France and 500 offices in 75 countries worldwide.

At the end of 2001, the Group had 86.500 employees including around 22.800 outside France.

Its activities are organized into three business lines:

< Retail Banking:

In France, the Société Générale Group has forged a retail division around the two trade names Crédit du Nord and Société Générale, and has expanded the number of distribution channels including internet, videotex and automatic telephone services to better serve individual customers, associations and local institutions.

The Group also strongly develops retail activities outside France with a special focus on Arab countries, Eastern Europe and Sub-Saharan Africa. This international retail network, which includes NSGB, is expanding notably with recent acquisitions or set up in Czech Republic, Slovenia, Bulgaria, Jordan and Syria.

< Asset Management and Private Banking:

At the same time, the Group is fostering a world presence in asset management through its subsidiary SG Asset Management with continued growth in assets under management up to EUR 258 bn by end 2001.

Société Générale is also active worldwide in Private Banking (additional 40 bn Euros under management). This division develops and consolidates the Group's domestic and international wealth management for High Net Worth Individuals.

This total of 298 bn Euros under management ranks the Group in third place amongst euro-zone banks in fund management

◀ Investment banking:

With a worldwide staff of 14,000, Investment Banking provides the full range of wholesale banking services, including corporate finance and equity (sales, trading, primary equity, M&A and equity investments), capital markets (foreign exchange, interest rate and debt markets) and a full range of structured finance and commercial banking activities.

The Group's strategy aims:

- ◆ to develop the activities with the most recurrent profitability within the Retail Banking and Asset Management and Private Banking business lines in order to guarantee steady earnings growth;**
- ◆ to increase the profitability of Investment Banking activities;**
- ◆ to seize the opportunities offered by the emergence of a single European market through strategic alliances with European banks sharing the same vision of the banking industry;**
- ◆ to further develop its corporate and individual customer base, by drawing on its strengths in new technologies and the Internet.**

Société Générale's corporate culture encourages innovation and initiative across all its business lines, providing high value-added customer service.

NSGB: A Key Local Presence

Established in 1978, National Société Générale Bank (NSGB) offers commercial, merchant and investment banking services. NSGB is the 3rd largest private Egyptian banks in Egypt and is the largest majority owned and managed by an international financial institution, i.e. Société Générale. NSGB currently operates 26 points of sale, and plans to open 10 more branches before the end of year 2002.

NSGB traditionally focused on corporate banking with large corporate clients. As a result, the bank started to develop its investment banking capabilities with the support of SG Paris (Project Finance, Export Finance, Advisory) and SG Securities London (Corporate Finance).

Beside its traditional but growing commercial lending business, NSGB has become the undisputed leader in Egypt in various fields like Project Finance or Leasing. Such a performance is illustrated by its joint advisory mandate alongside Société Générale for the largest project finance ever launched in Egypt (USD 1,500 million LNG plant project in Idku sponsored by BG, Edison, EGPC and Egas).

NSGB is also a major shareholder (40%) together with Société Générale Group (40%) of Sogelease Egypt, the leading Egyptian leasing company created in 1997 and with roughly 325 Mio EGP book value asset leased.

More recently it decided to build a retail business and, therefore, expand its branch network. This is a long term project demonstrating SG strong commitment to Egypt.

NSGB has started the construction of a new 9 floors Head Office in Cairo Down Town to be inaugurated in September 2002.

NSGB's current total loan portfolio of EGP 4.3 bn as at 31.12.01 (+25% increase) primarily consists of loans to the industrial sector as well as trade and services.

NSGB is one of the most profitable banks in Egypt with Return On Asset (ROA) consistently above 2% and Return On Equity (ROE) consistently above 25% in the last 5 years (Net Result 2001: EGP 142m, i.e USD 30.9m.)

NSGB: An ambitious development programme in Retail Banking

NSGB has decided in mid 1999 to use its strong reputation in the market and its knowledge of the Egyptian economy and companies to move into the retail banking business. In its strategy towards individual customers, **NSGB** will largely benefit from Société Générale's experience and innovation skills in this field, not only in France but also in numerous countries in Africa and Middle East where the Société Générale Group is among the local leading banks (like in Morocco, Lebanon, Oman, Syria, Jordan but also Senegal, Cameroon, Madagascar,...)

As a start, **NSGB** has expanded its branch network, recruited well-trained and qualified staff, and built a wide product range.

As part of expanding its branch network, **NSGB** plans to come closer to its customers by building a presence in key locations in Egypt, in particular in Greater Cairo and Alexandria. Within 18 months, **NSGB** should have a network of around 40 automated points of sale, equipped with competent, professional staff and a 50 ATMs network.

Moreover, **NSGB** offers a unique service through its experienced Account Officers, who cater to all the financial needs of customers by providing them with relevant products, services, and personalized advice.

The diversified range of products currently offered by **NSGB** falls into three main categories: Deposit Products, Loan Programs, and Services (represented in our brochures by color degradations of green, red and blue respectively).

Deposit products (green) include current accounts, checking accounts, savings accounts, and time deposits.

Loan programs (red) currently available are instant loan, car loans, cash loans, durable goods loans, and education loans.

Services offered (blue) by **NSGB** include ATM cards, Automatic transfer service, GSM banking (Portabank: **NSGB** was the first bank to introduce this service in Egypt), Visa Debit (Electron) and Visa Credit cards.

NSGB is now offering the largest range of products to Individual customers, including the largest plastic cards offer in the whole Egyptian market with cards adapted to everyone's needs:

- ATM card
- VISA Electron Debit card (NSGB was the first private bank to provide this card in Egypt)
- VISA Credit Card Classic
- VISA Credit Card Gold
- CD interest withdrawal card (NSGB is the only bank to offer this service in the country)

It also launched in 2001 a specific range of products called CorpStaff dedicated to the employees of the major Egyptian Corporates including multinationals.

NSGB is fully committed to offer high quality standards throughout its product and service offerings. This is facilitated through applying the latest technology in banking available worldwide thanks to the support of the Société Générale Group. With a customer-focused strategy, NSGB strives to provide for the needs and expectations of its clients, as well as anticipate their future demands and requirements.

NSGB Financial Statements

(in Mios EGP)

	2001	2000	1999	1998	1997
BALANCE SHEET					
Total Asset	6,675	5,474	4,534	4,062	3,935
Total Liabilities	6,114	5,001	4,156	3,754	3,685
Total Shareholders' Equity	561	473	378	308	250
Contingent Liabilities & Commitments	3,331	2,729	2,555	2,581	2,114
INCOME STATEMENT					
Net Return	204	176	149	116	98
Net activity revenues	328	285	231	193	158
Gross profit	241	215	183	147	120
Net profit	142	125	111	92	79
Net profit/share	4.74	5.64	5.05	4.18	3.6

1 USD = 4.598 EGP

NSGB: International Investment Banks' Appraisal

The most prestigious Investment Banks have published research reports about NSGB, all of which put emphasis on its strengths and its competitive edge.

HC Securities: Recommendation "Buy" (28 February 2002)

National Société Générale Bank: Organic growth pushes FY01 EPS up 14.1%

NSGB's 14.1% FY01 EPS growth outperforms CIB. NSGB released audited 2001 results posting EGP142.1 million in net earnings, up 14.1% YoY, 2.2% above our estimate of EGP139.1 million for the year. NSGB's EPS growth outperformed CIB's 4.4% bottom-line increase. The strong growth in bottom-line was mainly a result of a 15.5% increase in net interest income to EGP203.7 million and a 22.4% leap in fees and commissions income to EGP92.5 million, both of which are related to the bank's robust loans and deposits growth in 2001.

While NSGB's interest on average earning assets fell by 62 points to 10.39% in 2001, funding cost declined by 66 points to 7.26% YoY, leaving a spread of 3 points at 3.13%. NSGB's spread of 3 points outperforms CIB's 24-point decline in interest rate spread in 2001. The bank's NIM fell by 16 points to 3.4% indicating slight deterioration in the efficiency of non-core asset management, but again scored higher than CIB's 30-point drop in 2001 NIM.

CSFB: Recommendation "Buy" (16 January 2001)

NSGB is a small-cap bank that is targeting long-term growth by developing its equity base. NSGB benefits from the international management expertise of Société Générale Bank, which in 1996 increased its share ownership to 51%. The bank has a clear strategy to achieve its growth targets by tripling its branch network over the next two years to increase its retail and corporate customer base.

This focus on expansion is further highlighted by NSGB's 40% ownership in Egypt's first financial leasing company (Sogelease Egypt), which has a leading 30% share of the leasing market in Egypt.

NSGB reported year-end 2000 post-tax earnings of just under EGP 125m, beating our forecasts by 1.5% top show annual growth of 12%.

NSGB's fourth-quarter revenues were the strongest of the previous eight quarters: net operating income increased by 20% over Q3 2000, on the back of 59% quarter-on-quarter growth in non-interest income.

On the balance sheet, total assets grew by 21% year-on-year, and customer loans increased by 9%; NSGB's asset quality, meanwhile, improved to 3.7% of net loans, from 4/9% in 1999.

HSBC: Recommendation "Add" (01 March 2002)

NSGB : "Taking risks and beating the odds"

"NSGB" is one of Egypt's top-tier banks, with a strong focus on profitability.

NSGB's 2001 net profit to shareholders of EGP 133m, an increase of 14% y-o-y, was in line with HSBC expectations (2% above). The bank's results show very strong core income growth. Net interest income was up 16%, driven by very robust volumes as AIEAs grew 24%, with declining margins, as expected, seeing pressure mounting in Q2 2001. Non-interest income was up 16% to EGP124m.

Robust volumes but, despite pressure on margins, still beats expectations. Net interest income reached EGP204m, up 16%, driven by robust volumes, with AIEAs growing 24% y-o-y. The net interest margin (when averaging IEAs on a yearly basis) declined from 3.95% to 3.68%, still slightly above our expectation of 3.65%. AIEAs yield declined as interbank rates fell however, as a result of a less steep fall in the cost of funds the spread declined.

In terms of earnings growth potential, NSGB is our top pick in Egypt given the current macro environment.

SG Securities (London): Recommendation "Buy" (6 February 2001)

National Société Générale Bank (NSGB), Egypt's third largest private sector bank and an affiliate of Société Générale of France, release its 2000 results in January, reflecting stronger than expected balance sheet growth.

A combination of a strong track record of high profitability (sustainable real ROAE of 21%), high balance sheet growth, reflecting the bank's aggressive branch network expansion strategy (sustainable real asset growth of 9%), and conservative provisioning but illiquid shares results in a target P/BV of 1.83.

Real ROAE of 23.2% in 2000, down from 26.8% in 1999, despite the net interest margin increasing to 4.1% during the same period, partly due to significantly higher deposit growth than loan growth (conservative lending under current economic conditions). Moreover, the expansion of the branch network from 9 at end-December 1999 to 14 by end-December 2000 increased the bank's operating cost to income ratio to a still low 27.1%. We expect this trend to continue in 2001 as the Bank continues to implement its expansionist retail banking strategy, with plans to increase the number of branches to 28 by the year-end. ROAE is expected to bottom out in 2001.

NSGB plans to maintain its focus on quality and profitability, while expanding its core corporate business and diversifying into retail. NSGB plans to open 12 branches in 2001, with 1 ATM per branch. Also planned are a visa credit card and mortgages, once the relevant law is passed.

Contact us:

- Teymour HOSNY – Head of Communication –
Tel: (202)597 0100 – Fax: (202) 575 1143
- NSGB Web Site: www.nsgb.com.eg
- Email address: nsgb.info@socgen.com

NSGB's Points of Sales

HEAD OFFICE10, Talaat Harb Street, Evergreen Building, 3rd floor

P.O.Box 2664 Cairo 11511, Egypt

Tel: 597 0100 (8 lines) Fax: 577 6249

Telex: 93894 NASOG UN 22307 NASOG UN

Swift Address: NSGBEGCX

Dealing Room

Tel: 577 0523 Fax: 578 6704

Telex: 21478 NSGFX UN

Reuter Dealing Code: NSGE

Reuter Page: NSBG

1. TALAAT HARB BRANCH

10, Talaat Harb Street, Evergreen Building,

Cairo 11511, Egypt, P.O.Box 2664 Cairo

Tel: 597 0100 (8 lines) Fax: 578 7396

Telex: 93894 NASOG UN 22307 NASOG UN

Swift Address: NSGBEGCX

2. HELIOPOLIS BRANCH

18 El Sawra Street, Heliopolis, 11341 Cairo

Tel: 415 4307 / 415 4316 / 415 6383 Fax: 290 3277

3. MOHANDESSIN BRANCH

9 Gamcat El Dowel Al Arabia Street, El Mohandessin, 12411 Guiza

Tel: 346 0120 / 345 6294 / 303 0396 Fax: 345 3642

4. SEMIRAMIS BRANCH

Semiramis Inter-Continental Hotel, Garden City, 11511 Cairo

Tel: 794 6017 Fax: 795 8226

5. 6TH OF OCTOBER BRANCH6th of October City, Bank's Area - 12563 CairoTel: 011/334 266 - 011/334 226 Fax: 011/334 277

6. MAADI BRANCH

1 El Mahatta Square - Sarayat El Maadi - 11728 Cairo

Tel: 351 1892 / 351 1769 Fax: 351 1870

7. DOKKI BRANCH

64 Mossadak Street - Dokki - 12311 Guiza

Tel: 749 4650 Fax: 749 4643

8. NOZHA BRANCH
102 Osman Ebn Afan Street – Heliopolis – 11361 Cairo
Tel: 644 5412 / 5413 Fax: 644 5414

9. ROUSHDY BRANCH
240 El Kornish Road, Roshdy, 21311 Alexandria, Egypt
Tel: 03/544 0296 - 03/544 0297 – 03/543 7425 Fax: 03/545 5715

10. BORG EL ARAB BRANCH
New Borg El Arab City, 22511 Alexandria
Tel: 03/459 1891 – 03/459 2549 Fax: 03/459 2558

11. HURGHADA BRANCH
Inter-Continental Hotel, Hurghada, 84511 Red Sea, Egypt
Tel: 065/447 427 - Fax: 065/447 425

12. EL HARAM BRANCH
360 El Ahran Street – 12555 Giza
Tel: 585 5902 / 5908 - Fax: 585 5952

13. ZIZINIA BRANCH
601 Horeya Street – Zizinia – 21411 Alexandria
Tel: 03/574 9094 – Fax: 03/574 9093

14. MANIAL BRANCH
18 Manial Street – 11553 Cairo
Tel: 532 1225 – Fax: 532 1219

15. KAFR ABDOU BRANCH
15 Minn Street - Kafr Abdou – 21311 Alexandria
Tel: 03/522 4612 – Fax: 03/522 4614

16. SHOERAH BRANCH
53 Shobra Street – 11231 Cairo
Tel: 577 1401 – 577 1351 – Fax: 577 1249

17. ZAMALEK BRANCH
2 El Kamel Mohamed Street – Zamalek – 11561 Cairo
Tel: 736 5802 – 736 5803 – Fax: 736 5804

-
18. **MAKRAM EBKID BRANCH**
3, Makram Ebeid Street – Nasr City – 11371 Cairo
Tel: 010-170 0742 – Fax: 010-170 0743
-
19. **ABBAS EL AKKAD BRANCH**
20, extension of Abbas El Akkad Street – Nasr City – 11371 Cairo
Tel: 274 7062 – 274 7068 / Fax: 274 7496
-
20. **ROXY BRANCH**
25, El Kobba Street – Roxy square – Heliopolis – 11341 Cairo
Tel: 256 1804 – 256 1808 – Fax: 256 1800
-
21. **SEMOUHA BRANCH**
Fawzy Monaz Street – Alexandria
Tel: 03-420 6792 / 03-420 6793 – Fax: 03-420 6794
-
22. **BAB EL LOUK BRANCH**
6 El Falaky Square – Bab El Louk - 11511 Cairo
Tel: 794 7590 / 794 7953 – Fax: 794 7695
-
23. **NEW MAADI BRANCH**
Intersection of Nasr & Laselky St. – Part 7 Block 1 – 9 slide – New Maadi
Tel: 754 3213 – 754 3214 / Fax: 754 2692
-
24. **SHEHAB BRANCH**
30 Lebanon Street – Corner Shehab – Mohandessine - 12655 Guiza -
Tel: 345 4652 / Fax: 345 4650
-
25. **HEGAZ BRANCH**
50 El Hegaz Street – Heliopolis - 11771 Cairo
Tel: 635 9566 / Fax: 635 9597
-
26. **NEW NOZHA BRANCH**
3A Dr. Mohamed Kamel Hussein St – New Nozha 11769 Cairo
Tel: 299 6094 – 299 6913 / Fax: 299 6431

BRANCHES UNDER FOUNDATION

27. **Champollion Branch** 5 Champollion Street – Down Town - 11111 Cairo
28. **Sheraton Heliopolis Branch** 90 Sakr Kourish Buildings – Heliopolis – 11799 Cairo
29. **Abbasaya Branch** 111 Abbasaya Street – 11381 Cairo
30. **Agouza Branch** 1 Aswan Square – Agouza – 12654 Guiza

HSBC Bank Egypt

Origin and network

HSBC Bank Egypt was established in 1982 as Hongkong Egyptian Bank. In January 1994, the Bank was renamed Egyptian British Bank under the same shareholding structure. The Bank was rebranded HSBC Bank Egypt in April 2001, following an increase in the HSBC Group's shareholding from 40% to over 90% of its issued share capital.

HSBC Bank Egypt is one of the largest multinational banks operating in Egypt providing a comprehensive range of banking and related financial services through a network of 12 branches in Cairo, Alexandria, Sharm El Sheikh, Hurghada and Sixth of October City.

Head office

Aboul Feda Building, 3 Aboul Feda Street, Zamalek, Cairo, Egypt

Employees

At 31 March 2002, the Bank employed 831 staff.

Services

Personal financial Services

The Bank offers its clients a full and competitive range of Personal financial services through convenient distribution channels. Our branches are supported by one of the largest ATM networks in Egypt. HSBC Bank Egypt is dedicated to investing in capacity to offer our customers the best range of services available in Egypt.

Corporate and institutional banking

Our focus is on fostering long-term relationships with corporate and institutional clients, drawing on our extensive knowledge of the Egyptian market. A full range of corporate banking services is provided, including working capital facilities, short to medium term corporate and project finance, treasury services, payments and cash management, and electronic banking.

Trade services

We are a leading provider of trade finance throughout Egypt and offer a comprehensive range of trade-related services. Combining our local understanding of the customer's business and commercial environment with international expertise, we are well placed to finance trade between Egypt and the rest of the world.

Treasury

A leading commercial Bank in treasury and capital markets in Egypt, we have one of the most active dealing rooms in the region, providing a full range of treasury products, including foreign exchange and money market instruments. We are committed to providing quality services at competitive prices.

Custody and clearing services

HSBC provides a full sub-custody and securities clearing service for global custodians, brokers and issuers of American Depository Receipts (ADRs). Our sub-custody and clearing business holds over USD508 million at 31 December 2001 in client assets under custody. HSBC Bank Egypt services include safe custody, portfolio reporting, receipt and delivery, cash reporting, corporate action reporting, collection of dividends, a proxy service, foreign exchange services and SWIFT on-line services.

Technology

We are an acknowledged leader in developing and applying advanced technology for the efficient and convenient delivery of banking services, including:

- * 24 hour banking services through automated teller machines and automated telephone banking;
- * trade and corporate banking services with real-time access to a centralised information database;
- * HSBC ATM cards, which allow account holders to withdraw cash 24 hours a day at 54 ATMs in Egypt and some 653,000 ATMs worldwide;
- * a unique banking system which incorporates integrated banking software for AS/400 computers used exclusively in the HSBC Group's offices around the world;
- * Hexagon, the Group's electronic banking system, provides customers with access to their accounts 24 hours a day 365 days a year. Hexagon provides access to cash management, trade, securities and information services from the convenience of the office, home or hotel;

TRADE SERVICES

INTRODUCTION

HSBC Bank Egypt is an associate member of HSBC group. One of the world's largest banking groups with more than 5000 offices on 80 countries, HSBC Bank Egypt provides its customers with a comprehensive range of banking and related financial services or their business needs. Our experience and global capabilities in trade finance is one of our primary strengths. The combination of our team of specialists in import and export matters, as well as guarantees and bills together with the global resources and network of HSBC Group, provides traders with the strong technical support necessary for their business to succeed. We have been in Egypt for over fifteen years and are capable of offering all banking services in both local and foreign currencies from straight forward current, savings and time deposit accounts to complex requirements of mercantile, trade and capital investment.

ISSUANCE OF DOCUMENTARY CREDITS

IMPORT SERVICES

Our standard of services is to issue the required Documentary Credits within 24 hours, if not the same day, using our most sophisticated electronic systems to ensure the advising of the Documentary Credits to beneficiaries through our well spread Group offices and Correspondents all over the world, in a professional and efficient manner.

Our import staff who deal with your operational requirements on a daily basis are aware that speed and accuracy are essential to support your Documentary Credit business, with proper understanding of the Uniform Customs and practice for Documentary Credits "UCOP 500" of 1993.

- Irrevocable Documentary Credit with their four main types:
 - *Payable at sight.
 - *Deferred payment (i.e. payment at determinable future date).
 - *Acceptance (i.e. where usance drafts are drawn to be payable at a determinable future date) or negotiable (i.e. where a bank discount the drafts with recourse to the exporter).
- These Documentary Credits can also be :
 - Transferable Documentary Credits ,Back-to-Back Documentary Credits or standby letters of Credit.

NEGOTIATING/ HANDLING OF SHIPPING DOCUMENTS

Thorough and prompt investigation of the shipping documents received under Letters of Credit within the international parameters and understanding of "UDCP 500" within 48 hours.

ISSUANCE OF SHIPPING GUARANTEES

To facilitate and expedite the release of the imported goods under the existing Documentary Credits, in advance of receiving relevant shipping documents.

INWARD DOCUMENTARY COLLECTIONS

With their different modes of payment whether received directly from the exports or through their bankers, where we have the largest overseas network in 80 countries in addition o other Correspondents, our private telecommunications and SWIFT links give us immediate overseas access to the five continents.

These inward documentary collections are handled with the highest of services that meet all the involved parties' needs and satisfaction.

Our staff are well aware of the rules and regulations that govern the Documentary Collections laid in ICC publication no.522 of 1995.

IMPORT FINANCE	The bank extends different forms of facilities for import finance, such as clean import loans "CIL's", import loans "LI's" or overdraft facilities related to import, provided we are satisfied with the credit.
ADVISING	<p style="text-align: center;">EXPORT SERVICES</p> Advising export D/C's to beneficiaries without delay either by hand, facsimile, local courier or speed post, within a maximum of 48 hours, with strong support and good relationships essential to resolve potential problems in this important field.
CONFIRMATIONS	We can confirm Documentary or Clean Letters of Credit of the Group offices / Associates immediately and those of other banks, provided we are satisfied with the standing of the issuing bank and we hold their authority to do so. If an issuing bank is not covered by an existing arrangement, we can obtain a decision within 48 hours of request by utilizing our rapid communication network.
DOCUMENTARY CREDIT NEGOTIATIONS	We handle documents under Letters of Credit advised or confirmed by us, as well as other bank's Documentary Credits provided it is not restricted. Simply prepare your documents and send them to us together with the original Documentary Credits and any amendment thereunder and we will do the rest. We will assist in the preparation of documents; and effect payment in accordance with your instructions. You do not need to deal with different banks, which have different interpretations of credit clauses. HSBA Bank Egypt can work entirely at your service.
OUTWARD DOCUMENTARY COLLECTIONS	We will handle your export Documentary Collections. We have the largest overseas group network available to no other bank in Egypt and our private telecommunications and SWIFT links, give immediate access to Group Member office and Correspondent Banks in the five continents. We apply the Uniform Rules for Collections ICC publication no.522 of 1995 to secure all parties rights and interests.
NEGOTIATION OF CLEAN DRAFTS	If you receive payment for goods or services by bank draft, we can negotiate bank drafts in most major currencies, provided we are satisfied with the issuing Bank and its Country risk.
PRE-EXPORT FINANCE (I.E. MANUFACTURING / PROCUREMENT LOANS)	To assist and help exporters to increase their export business subject to valuation of the issuing bank, its country risk and the exporter relevant credit.
POST SHIPMENT FINANCE	To finance export shipping documents (Documentary Bills) whether presented to us under Documentary Credits or Documentary Collections, with or without recourse on the importers based on mutual agreement plus relevant terms and conditions.

DISCOUNTING AND PURCHASING

We can discount / purchase "Accepted Bills" drawn under term Documentary Credits subject to the issuing bank and its Country risk. This would undoubtedly help your cash flow.

GUARANTEES SERVICES

HSBC Bank Egypt is well equipped to serve Guarantee business in a speedy and professional manner within the same day of receiving the application from our customer or the receipt of the overseas banks' instructions, with special attention protecting all parties' interests and to avoid complications and difficulties in such a sensitive and confidential area of banking service.

HSBC Bank Egypt guarantee staff are well trained to handle:

- **Issuance of:**
 - *Contractual Guarantees (Bid Bonds, Performance Bonds, Advance Payment Guarantees and retention Guarantees).
 - *Other Guarantees to cover different liabilities of our customers toward their contractual parties.
 - *Different kinds of Guarantees against the Counter-Guarantee of foreign/overseas banks, in the form of issuing, reissuing, confirming or counter-signing the Guarantees.

- Amending, extending, Paying and canceling Guarantees in a fair manner within the terms and conditions of the issued Guarantees, taking care of all parties interests and rights.

CLEAN BILLS

COMMERCIAL PAPER SERVICES

HSBC Bank Egypt Bills Department is very well organized to handle post Dated Cheques and Commercial Bills (post dated promissory Notes and Bills of Exchange) whether such valuable items are presented to the Bank for collection only or for discounting and collection on the respective maturity dates through all banking units spread all over the country through our prompt service and courier arrangements.

HSBC Bank Egypt safeguards the various interests involved in these Commercial Papers according to international practice and as per regulations stipulated in the International Chamber of Commerce Publication 522 of 1995.

The discounting of such Commercial Papers is subject to previous arrangements with our customers in conjunction with credit line extended by HSBC Bank Egypt.

TRADE AND CREDIT INFORMATION

This includes information on the beneficiaries of both outward or inward Letters of Credit to ensure smooth and professional handling of all aspects of the Documentary Credits by all the parties concerned. We are able to provide our customers, importers, exporters and other entities with such information to help them reach the important decisions and assist them in expanding their business both locally and internationally.

The Basic Policy

The company started its activity by issuing the Basic Policy or the Comprehensive Policy, which is the most commonly utilized in the insurance market.

- ❖ It covers short terms credit facilities granted by the exporter to his buyer abroad within the normal terms applied in sale transactions, i.e. up to 180 days extendable to 360 days, which suits exports of raw materials semi and finished products.
- ❖ The cover starts from date of shipment until payment of sale proceeds to the exporter (post shipment cover)
- ❖ The indemnity paid is 80% of the loss incurred
- ❖ For each insured buyer, the company assigns a credit limit. This limit –in the majority of cases- is revolving to enable the exporter to carry on his transactions with the buyer within the limit provided that such indebtedness shall not exceed the credit limit referred to above, at any time.

The Specific Transaction Policy

The most important characteristics of this policy are that its scope of cover extends to include pre-shipment risks in addition to post shipment risks.

This policy is designed for tailored made products where the exporter cannot resell the products to another buyer due to special specifications, dictated upon him by the buyer; a situation which exposes the exporter to loss in case of the buyer's bankruptcy or insolvency or contract frustration during the pre-shipment period if he is a private sector due to political risks in his own country or in Egypt.

The company indemnifies the exporter for the losses incurred before shipment in respect of direct manufacturing expenses after deducting the resale proceeds of the finished goods, work in progress and production components in the custody of the exporter.

The indemnity ratio is 80% of the total loss whether during pre or post shipment.

Guarantee Policy for Unconfirmed Letters of Credit

This policy is tailor made for the banking sector where it covers non-payment of unconfirmed letters of credit issued by foreign banks.

The negotiating bank is the beneficiary of the policy which covers the commercial risks arising out of the bankruptcy of the issuing bank, his rejection, abstainment or insolvency to pay despite the fulfillment by the other party of all his obligations in accordance with the uniform customary conditions and provisions of letters of credit;

Also this policy covers the political risks which may obstruct the issuing bank from payment.

As this policy is one of the prominent alternatives to confirmed letters of credit, the indemnity payment for commercial risks reaches 95% of the loss incurred by the issuing bank risks and 100% for the loss arising from political risks.

Cover of Services Policy

This policy is directed to provide cover for the exports of services rendered abroad by contractors, tourism companies or agencies, consultancy bureaus and transportation organizations.

As those services are exposed to a considerable amount of risk. This policy covers the non-payment of export services dues arising out of commercial and political risk with an indemnity ratio of 80% of the loss incurred.

Trade fair policy

Export promotion is one of the important elements in increasing value of exports.

As Trade fairs are one of the main aspects of promoting exports, the trade fair policy compensate the exporters for potential losses in case of the failure to sign export contracts with buyers in the trade fair.

The company will pay in advance a temporary indemnity for 75% of the trade fair cost for a premium 1% of the amount paid in advance, this indemnity will become final if the exporter fail to establish contracts after the fair and reimburse the company for the cost incurred.

ADDITIONAL SERVICES

We offer full range of Trade Finance related services including Import and Export Facilities; and issuing of bank drafts in most major currencies.

In addition to this we offer country information through our extensive range of business profiles, prepared and regularly updated by HSBC Group, to help customers conducting business in various countries throughout the world. These can be supplied to our customers free of charge.

OUR SERVICE STANDARDS

*Documentary Credits, Guarantees and relative amendments issued or received by us are dispatched within 24 hours of receipt.

*Documents are checked within 24 hours of receipt.

*Documents in order are dispatched within 48 hours of receipt.

*Payments are made promptly, giving you same day value cleared funds. there are no hidden interest charges for "uncleared effects".

*Follow-up for acceptance and payment is made on a regular basis.

*Payment is effected in accordance with your instructions.

*Assistance is available at all stages of the transaction including guidance with the preparation of applications or documents.

WHAT IT WILL COST

Apart from our competitive standard tariff we are flexible and always give special consideration to high volume and long duration transactions.



EXPORT CREDIT GUARANTEE CO. OF EGYPT (ECGE)

Mr. Douglas A. Anderson
MBA Director
Business Development Services
ALEB Project - USAID
Cairo

29/4/2002

Dear Sir,

I would like to introduce to the exporters -for the conference- the services offered by the Export Credit Guarantee co. of Egypt:

The company has been inaugurated under the special law no. 21 for the year 1992 in order to assist the exporter of national products to adopt a progressive marketing strategy. Enabling him to increase exports to existing markets and to develop new markets through the application of a flexible payment terms policy toward his buyers' abroad.

The Company issues Export Credit Insurance Guarantees to exporters to cover non payment /non receipt of exports due to both commercial and political risks where in case of the occurrence of a risk the Company pays an indemnity on the losses incurred at a very competitive premium rate.

The Company covers export operations executed against Contracts/ Purchase orders /Draft/ Bills of Exchange/ Promissory notes/ open account operations, signed with or drawn on the buyer without cash collateral or bank guarantees.

The system permits the exporter to give payment facility terms under the Guarantee cover. If required, The Company will assist the exporter to obtain finance from the banking sector as the credit guarantee policy can be assigned to the financing party, and thus the indemnity.

The company also assist in export promotion through its trade fair policy – enclosed with company products- where the company pays to the exporter in advance a temporary indemnity – a portion of the trade fair cost- which becomes final if the exporter fails to conclude export contracts with buyers during or after the fair.

Thank you for your attention.

Yours sincerely,

Salah Fahmi

Managing Director

N.B. please find attached a brief description of our products

EXPORT CREDIT GUARANTEE CO. OF EGYPT
(ECGE)

Don't just export.... Export Safely!!

ECGE provides security to the exporter

During all stages of "Exporter-Buyer" relation

- ◆ **Buyer risk analysis to enable exporter to plan commercial relations for exports of goods and services with credit-worthy buyers.**
- ◆ **Protection against buyer insolvency and non-payment risk for exports of goods and services.**
- ◆ **Protection against political risk.**
- ◆ **Amicable and legal intervention for export debt collection.**
- ◆ **Payment of indemnity.**
- ◆ **Discounting export bills for short and long term maturities.**

For Further Information:

Tel: 202 5748320 - 5748321

5749306

Fax: 202 5749047

E-mail: ecge@internet.egypt.com

The Inter-Arab Investment Guarantee Corporation is a Pan-Arab regional organization with membership of all Arab countries, established with the aim of promoting inter-Arab investments and trade. The Corporation operates an Export Credit Guarantee Scheme, which is designed to encourage and support the Arab exporters' efforts to enhance their exports to Arab markets and thus increase the volumes of inter-Arab trade. The Corporation is also working on expanding the scope of its cover to include Arab exports to non-Arab countries.

Cover can be provided to export credits under various credit terms ranging from open account (O/A) to unconfirmed letters of credit (ULC) depending on the particularities of the specific export operation.

Various advantages derived from the guarantee are:

- (i) Protection from non-payment risk.
- (ii) Increased ability to compete in the export markets by enabling exporters to offer their customers credit facilities with softer terms (cheques, promissory notes, or open account, in addition to longer credit periods allowed) instead of cash payment or confirmed letters of credit.
- (iii) Allowing the exporters to obtain financing from banks with softer terms once shipments are effected, and without waiting till maturity date. This is done by discounting the commercial papers, while assigning their rights-to-compensation to the bank.

To obtain the guarantee, an application should be addressed to the Corporation detailing the intended export transactions. The following information should be clarified:

- . Name, address, and nationality of the exporter.
- . Name, address, and nationality of the importer(s).
- . Value of the transaction(s) to be guaranteed for each importer and for each country.

The application should be duly completed and returned along with:

- . Articles of association of the exporting company.
- . Copy of export contract or purchase order and/or letters of credit if issued, otherwise they can be supplied at later stage.

The Corporation, based on the information provided in the guarantee application form and the importers' credit information collected, will set the limits of guarantee in each country and for each importer. An offer will be sent to the applicant in this effect and upon his approval, the guarantee contract will be signed.

For more information, interested parties can contact the Corporation on the following address:

The Inter-Arab Investment Guarantee Corporation
POB 23568 Safat 13096 Kuwait
Tel. (965) 484 4500 ext. 5042
Fax. (965) 484 1240
Email operations@iai.org.kw
Website www.iaigc.org

65

Aya El Essawy

From: Maggie Tantawi [mtantawi@aleb.org]
Sent: Wednesday, May 08, 2002 9:27 AM
To: tradefinance@aleb.org
Subject: FW: "Trade Finance for Exporting"

-----Original Message-----

From: Ayham Abu-Rshaid [mailto:a.aburshaid@ial.org.kw]
Sent: Tuesday, April 30, 2002 7:08 AM
To: Maggie Tantawi
Subject: RE: "Trade Finance for Exporting"

Dear Ms. Tantawi,

Kindly find attached a brief description of the Corporation and the services it provide for the promotion of exports.

If you require more information, please do not hesitate to contact me.

Best regards,

Ayham Abu-Rshaid
In-charge, Export Credit Guarantee
Inter-Arab Investment Guarantee Corporation
Tel +965 482 0396
Fax +965 484 1240

-----Original Message-----

From: Maggie Tantawi [mailto:mtantawi@aleb.org]
Sent: Sunday, April 28, 2002 10:56 AM
To: a.aburshaid@ial.org.kw
Cc: strategic_alliances@aleb.org
Subject: RE: "Trade Finance for Exporting"

We would appreciate if your contribution would be in English language.

Thanks,
Maggie Tantawi