Creating Opportunity in Emerging Markets

Financial Institutions
IFC: Key Facts

- **Credit Rating:** Triple-A (Moody's, Standard & Poor's)
- **Portfolio:** $25.4 billion, representing 1,410 investments in 116 countries (as of June 30, 2007)
- **Total Staff:** Approximately 3,100 (50 percent of whom are based outside of Washington, D.C.)
- **Number of Transactions Committed in Fiscal Year 2007:** 299
- **Global Reach:** IFC’s broad industry expertise can help financial institutions better serve their clients’ growing needs to access financial services on a global basis
- **Partnership Model:** IFC conducts its own independent analysis, and has a unique, unbiased approach to strategic financing with an emphasis on building long-term partnerships with clients.
- **Advisory Services:** IFC supports private sector development both by investing and by providing advisory services that build businesses. IFC’s advisory services work reached $197 million during fiscal 2007, sourced from IFC net income, funding received from donors for whom IFC has a fiduciary responsibility, and client fees. This represents projects in 125 countries.
- **Industry Coverage:**

  - Global financial markets: private equity and investment funds
  - Global manufacturing and services; agribusiness; health and education
  - Infrastructure; information and communication technologies; oil, gas, mining and chemicals; subnational finance

Investment Projects for Fiscal Year 2007

*Total of approximately $8.2 billion for IFC’s own account and an additional $3.9 billion mobilized through loan participations, structured finance, and parallel loans.

**By Region**

- Middle East & North Africa 15%
- Latin America & the Caribbean 22%
- South Asia 13%
- Europe & Central Asia 22%
- East Asia & the Pacific 12%
- Sub-Saharan Africa 17%
- Global 1%

**By Industry**

- Global Financial Markets $3.4 billion
- Private equity and investment funds $250 million
- Global manufacturing and services $1.4 billion
- Loan syndications 17.8%
- Agribusiness $628 million
- Oil, gas, mining and chemicals $984 million
- Health and education $199 million
- Subnational finance $75 million
- Information and communication technologies $399 million
- Infrastructure $936 million

**By Product**

- Loans 56.5%
- Equity 15.9%
- Guarantees 9.8%
- Risk management products 0%

NOTE: Pie chart totals represent financing for IFC’s own account only, and do not include loan participations, structured finance transactions or parallel loans.

* Some amounts include regional shares of investments that are officially classified as global products.
The IFC Difference

IFC is a member of the World Bank Group, which comprises four related development institutions, each with its own budget, management, and governance structure: the World Bank itself; its insurance arm the Multilateral Investment Guarantee Agency; the International Center for the Settlement of Investment Disputes; and IFC.

Owned by 179 shareholder countries, we are global—for more than 50 years we have focused on developing countries.

We are local—with a fulltime presence in more than 80 countries and activities in many others. We put our clients first. We can work with you anywhere in the developing world, building long-term partnerships, exchanging knowledge, and growing together—“win-win” results.

Our broad range of Financial Products and Advisory Services support one goal: improving lives and raising living standards through sustainable private sector development. They are flexible and can be tailored to a client’s specific needs.

In 2007, we invested approximately $8.2 billion for our own account in 69 countries, mobilized an additional $3.9 billion through loan participations, structured finance, and parallel loans, and provided advisory services in 125 countries. Since our founding in 1956 we have committed more than $64 billion of our own funds and arranged more than $27 billion in syndications for 3,760 companies in 141 developing countries. We have also provided more than $1 billion in advisory services in the past 20 years, funded primarily by our development partners.

Our Vision is that poor people have the opportunity to escape poverty and to improve their lives.

Our Purpose is to:
- Promote open and competitive markets in developing countries
- Support companies and other private sector partners
- Generate productive jobs and deliver basic services
- Create opportunities for people to escape poverty and improve their lives

Our Values are:
- Excellence
- Commitment
- Integrity
- Teamwork

ENVIRONMENTAL AND SOCIAL SUSTAINABILITY INITIATIVES

The Equator Principles

The Equator Principles are a voluntary set of principles for environmental and social risk management in project finance, based on IFC’s standards. Adopted by more than 50 financial institutions, they serve as a financial industry benchmark for assessing and managing social and environmental risk in project financing.

The FT Sustainable Banking Awards

IFC cosponsors Sustainable Banking Awards with the Financial Times. Awarded in London each June, they honor banking innovators whose business practices reflect a genuine commitment to values and practices consistent with sustainability.

Sustainable Bank of the Year, 2007: ABN AMRO
2006: HSBC
We organize seminars to share our expertise with your management and staff on a broad range of topics: environmental, social, and governance issues, industry and country knowledge, or others.

**Benefit:** Recently held in Stockholm and Dublin, these events broaden your institution's awareness of critical issues to consider when entering new markets overseas, share learning from IFC's experience, and identify potential areas of collaboration with IFC.

**SENIOR DEBT AND SYNDICATIONS**

IFC offers both A-loans for its own account and B-loans syndicated for the account of participants. The B-loan program mobilizes funds for IFC's clients from commercial banks and other institutional investors. B-loan participants share the advantages that IFC derives as a multilateral development institution, including preferred creditor access to foreign exchange in the event of a foreign currency crisis.

**Benefit:** Innovative and flexible financial instruments to support continued roll-out of a client’s strategic vision

<table>
<thead>
<tr>
<th>Russia and Ukraine</th>
<th>Société Générale</th>
<th>$265 Million Credit Enhanced Lending Transaction (a Multi-Country, Multi-Product, Multi-Company Financing Line)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Russia and Romania</td>
<td>Raiffeisen International Bank Holding AG's Network Banks</td>
<td>$78 Million A-Loan Participation Sales</td>
</tr>
<tr>
<td>Nigeria</td>
<td>Access Bank</td>
<td>$50 Million Line of Credit to Finance Women Entrepreneurs</td>
</tr>
<tr>
<td>Colombia</td>
<td>Davivienda</td>
<td>Tier II Capital for Bancafe Acquisition Financing $65 Million for IFC’s Account $100 Million for Account of Participants</td>
</tr>
<tr>
<td>Brazil</td>
<td>Banco BBM</td>
<td>Subscription to $50 Million-Equivalent Local Currency-Denominated Note</td>
</tr>
</tbody>
</table>
IFC's Global Trade Finance Program promotes trade with emerging markets, providing guarantees that cover participating banks' payment risk for trade-related transactions in emerging markets.

More than 185 banks participate in the program's network of issuing and confirming banks, with 55 percent of the $1.2 billion in guarantees issued since the program's launch in September 2005 issued for banks in Africa.

**Benefit:** Providing risk mitigation for international trade finance providers, and helping local banks in emerging markets carry out global trade transactions.

---

### LOCAL CURRENCY FINANCING AND STRUCTURED FINANCE

IFC has used derivatives or hedges to provide more than $2.7 billion in local currency loans, and developed structured finance transactions (partial credit guarantees, securitizations, and risk-sharing facilities) that have mobilized approximately $4 billion in local currency funding for IFC clients in the past six years.

**Benefit:** Helping clients raise funding through borrowings, bond issues, or securitization transactions.

<table>
<thead>
<tr>
<th>Mexico</th>
<th>Compartamos (microfinance institution)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credit Enhancement for Ps500 Million ($43.4 Million)</td>
</tr>
<tr>
<td></td>
<td>Bond Issuance Program</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Colombia</th>
<th>Titularizadora Colombiana</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to $100 Million in Partial Credit Guarantees of Mortgage-Backed Securities, Mobilizing the Equivalent of $2.3 Billion</td>
</tr>
</tbody>
</table>

### EQUITY AND QUASI-EQUITY

IFC can support your expansion, adding value as a long-term investor. We can help you attract local partners and give you access to IFC's local network and expertise, consolidating your brand in high-potential markets.

**Benefit:** Strengthening an institution's capital base, with IFC adding value as a strategic investor with a focus on strong governance.

<table>
<thead>
<tr>
<th>China</th>
<th>Bank of Shanghai $50 Million Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>ICICI Bank Up to $150 Million Subordinated Debt Upper Tier II Capital</td>
</tr>
<tr>
<td></td>
<td>HDFC Bank $10 Million Subordinated Debt Upper Tier II Capital</td>
</tr>
<tr>
<td>Romania</td>
<td>Banca Comerciala Romana $111 Million Equity (Before Privatization Sale to Erste Bank)</td>
</tr>
<tr>
<td>Russia</td>
<td>Absolut Bank $10 Million Equity</td>
</tr>
<tr>
<td></td>
<td>Russia Standard Bank $10 Million Equity</td>
</tr>
<tr>
<td></td>
<td>DeltaCredit Bank $54 Million Collateralized Mortgage Line of Credit $6 Million Equity Option</td>
</tr>
<tr>
<td>Africa Region</td>
<td>Standard Bank Group (South Africa) $75 Million in Subordinated Loans to Strengthen Capital Base of Subsidiaries in Ghana, Kenya, Mozambique, Tanzania, Uganda, and Other Countries</td>
</tr>
<tr>
<td>Oman</td>
<td>Bank Muscat $100 Million Subordinated Loan</td>
</tr>
<tr>
<td>Bahrain</td>
<td>Ahli United Bank $100 Million Subordinated Debt Upper Tier II Capital and $40 Million Equity for Acquisition of Delta International Bank, Egypt</td>
</tr>
</tbody>
</table>
How to Contact Us

IFC has offices in more than 80 countries around the world. Please contact the nearest regional office for further information.

Headquarters
Washington, D.C.:
IFC Corporate Relations
2121 Pennsylvania Ave., N.W.
Washington, D.C., 20433 USA
Telephone: (1-202) 473-3800

Western Europe
Paris:
66, Ave. d’Iéna
75116 Paris, France
Telephone: (33-1) 4069-3060

London:
12th Floor, Millbank Tower
21-24 Millbank
London SW1P 4QP, United Kingdom
Telephone: (44-207) 592-8400

Brussels: (World Bank Office)
10 Rue Montoyer
B-1000 Brussels, Belgium
Telephone: (32-2) 522-0034

Frankfurt:
Bockenheimer Landstrasse 109
60325 Frankfurt, Germany
Telephone: (49-69) 743-48230

East Asia and the Pacific
Hong Kong:
14/F, One Pacific Place
88 Queensway Road
Hong Kong
Telephone: (85-2) 2509-8100

Tokyo:
Fukoku Seimei Building 10F
2-2-2, Uchisaiwaicho, Chiyoda-ku 100
Tokyo, Japan
Telephone: (81-3) 3597-6657

Central and Eastern Europe
Moscow:
36, Bldg. 1, Bolshaya Molchanovka Street, 3rd Floor,
Moscow 121069, Russian Federation
Telephone: (7-495) 411-7555

Southern Europe and Central Asia
Istanbul:
Buyukdere Cad. No: 185, Kanyon Ofis Blogu Kat 10
Levent 34394
Istanbul, Turkey
Telephone: (90-212) 385-3000

Middle East and North Africa
Cairo:
Nile City Towers, 2005 Corniche el Nil, North Tower
24th Floor, Boulec
Cairo, Egypt
Telephone: (20-2) 461-9161/65

Dubai:
10th Floor, West Side
The Gate, DIFC
P. O. Box 118071
Dubai, United Arab Emirates
Telephone: (971-4) 360 1000

Sub-Saharan Africa
Johannesburg:
14 Fricker Road, Illovo, 2196
Johannesburg, South Africa
Telephone: (27-11) 731 3000

South Asia
New Delhi:
50-M, Shanti Path, Gate No. 3
Niti Marg, Chanakyapuri 110 021
New Delhi, India
Telephone: (91-11) 4111-1000

Latin America and the Caribbean
São Paulo:
Edifico Torre Sul, Rua James Joule, 65-190 andar
Cidade Mongoose
São Paulo, SP, Brazil
Telephone: (55-11) 04576.080

web: www.ifc.org