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**THE BCC GROUP**

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## International Position

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4th largest bank in the world in country coverage  
5th largest Arab bank in deposits  
146th largest bank in the world  
Largest country coverage in Africa  
Largest foreign bank in some countries

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## International Ranking

Source 'The Banker' June 83

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BCC ranking amongst the 500 largest banks in the World	1982 rank
On the basis of:	
Total Deposits	146
Total Assets	161
Capital and Reserves	104
Capital and Assets Ratio	57
Pre-Tax Earnings	42
Pre-Tax Earnings on Assets	19
Capital	37
Ranking given by 'Euromoney'	
On the basis of:	
Rate of Growth over the last 3 years	2
Percentage Growth in net income	19
Percentage Growth in assets	29
Net Income	58

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## Human Resources

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Officers	2,999
Other Staff	7,001
Total	10,000
Nationalities	78

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## Subsidiaries and Affiliates

*Figures in brackets are number of branches/offices*

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	% Holding
<b>Bank of Credit &amp; Commerce International S.A.</b> , Luxembourg (67)	100
<b>Bank of Credit &amp; Commerce International (Overseas) Ltd.</b> George Town, Grand Cayman (60)	100
<b>Bank of Credit &amp; Commerce (Botswana) Ltd.</b> Gaborone, Botswana (3)	100
<b>Bank of Credit &amp; Commerce Cameroon S.A.</b> Yaounde, Cameroon (2)	65
<b>Bank of Credit and Commerce Canada</b> , Montreal, Canada (6)	100
<b>Banco de Descuento</b> , Madrid, Spain (26)	99
<b>Bank of Credit &amp; Commerce (Emirates)</b> Abu Dhabi, U.A.E. (12)	40
<b>Bank of Credit &amp; Commerce Gibraltar Ltd.</b> , Gibraltar (1)	100
<b>Bank of Credit &amp; Commerce Hong Kong Limited</b> , Hong Kong (25)	96
<b>Bank of Credit &amp; Commerce International (Lebanon) S.A.L.</b> Beirut, Lebanon (5)	100
<b>Banco Mercantil</b> , Bogota, Colombia (25)	49
<b>Bank of Credit &amp; Commerce (Misr) S.A.E.</b> , Cairo, Egypt (19)	49
<b>Bank of Credit &amp; Commerce Niger</b> , Niamey, Niger (1)	100
<b>Bank of Credit &amp; Commerce International (Nigeria) Ltd.</b> , Kano, Nigeria (17)	40
<b>Bank of Credit &amp; Commerce International (Swaziland) Ltd.</b> , Manzini, Swaziland (2)	55
<b>Bank of Credit &amp; Commerce (Zambia) Ltd.</b> , Lusaka, Zambia (5)	100
<b>Bank of Credit &amp; Commerce Zimbabwe Ltd.</b> , Harare, Zimbabwe (4)	53
<b>Banque de Commerce et de Placements S.A.</b> , Geneva, Switzerland (3)	20
<b>National Bank of Oman Ltd. (S.A.O.)</b> , Muscat, Sultanate of Oman (48)	29
<b>Premier Bank Limited</b> , Accra, Ghana (1)	45
<b>BCC Credit &amp; Finance (Uruguay) S.A.</b> , Montevideo, Uruguay (1)	100
<b>BCC Finance &amp; Securities Ltd.</b> Bangkok, Thailand (1)	10
<b>BCCI Finance International Ltd.</b> Hong Kong (4)	98
<b>BCCI Finance (Kenya) Limited</b> , Nairobi, Kenya (1)	100
<b>BCCI Leasing (Malaysia) Sdn Bhd</b> , Kuala Lumpur, Malaysia (1)	49
<b>Credit &amp; Finance Corporation Ltd.</b> , George Town, Grand Cayman (1)	100
<b>Italfinance International SpA</b> , Rome, Italy (2)	85
<b>Kuwait International Finance Company SAK</b> , Safat, Kuwait (1)	49
<b>P.T. BCC Pratama Leasing</b> Indonesia, Jakarta, Indonesia (1)	70

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<b>Financial Highlights</b>	1979	80	81	82	<b>83</b>
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*Figures in US\$ ,000 omitted and rounded off*

Capital Fund	225,900	291,900	462,300	640,500	<b>800,000</b>
Assets	3,918,900	5,321,000	7,345,000	9,650,000	<b>12,000,000</b>
Deposits	3,565,700	4,925,000	6,740,000	8,716,000	<b>11,000,000</b>
Profit	34,800	64,100	157,000	285,500	<b>360,000</b>

*(Before tax and loan loss provisions)*

<b>Network</b>	1979	80	81	82	<b>83</b>
Branches/Offices	188	228	250	283	<b>363</b>
Countries	40	46	52	61	<b>67</b>

### **Global Network**

67 countries in 6 continents

February 1984

Australia	1	Isle of Man	1	Philippines	1
Bahamas	2	Italy	3	Portugal	1
Bahrain	1	Ivory Coast	1	Senegal	1
Bangladesh	3	Jamaica	2	Seychelles	1
Botswana	3	Japan	1	Sierra Leone	2
Barbados	1	Jordan	3	Spain	27
Brazil	1	Kenya	8	Sri Lanka	1
Cameroon	2	Korea S	1	Sudan	3
Canada	7	Kuwait	1	Swaziland	2
China	1	Lebanon	6	Switzerland	2
Colombia	25	Liberia	1	Thailand	1
Cyprus	1	Luxembourg	2	Togo	1
Djibouti	1	Macau	1	Turkey	3
Egypt	22	Malaysia	1	U.A.E.	21
France	3	Maldives	1	U.K.	44
Gabon	3	Mauritius	1	Uruguay	1
Germany (West)	2	Monaco	1	U.S.A.	7
Ghana	1	Morocco	1	Venezuela	1
Gibraltar	1	Niger	1	Yemen	2
Grand Cayman	3	Nigeria	18	Zambia	5
Hong Kong	28	Oman	57	Zimbabwe	4
India	1	Pakistan	3		
Indonesia	2	Panama	2		