

# Mosul Bank for Development & Investment

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Management board banking actions report and financial data accounting observer report in 31\dec.\2008

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Mosul Development and Investment Bank (Private joint-stock company)-Nineveh  
Management board banking actions report and  
financial data accounting observer report in 31\dec.\2008

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# Mosul Bank for Development & Investment

## Respected Management Board Members

Mosul Development and Investment Bank (Private joint-stock company)

Mosul-Nineveh

Accounting Monitor Report

Endorsement no: 15

Date \ \ 2008

We have audited the general balance of Mosul Development and Investment Bank (Private joint-stock company) \_Mosul-Nineveh as in 31\dec.\2008, profit-losses accounts , distribution for the ended year on the mentioned date and the bank annual reports and statements from (1) to (19) which is arranged according to companies` rules and conditions no (21) of 1997 and the instructions emerged from it .

We have obtained the necessary manifestations and information which have been necessary to fulfill our mission legally and according to checking procedures including necessary tests for bank activity within our specialization ; so we would like to show the following:

### First :Clarifications :

No increase were added for this year to the capital which is ( 25 ) Billion IDs.

### Second: Bank Activity :

1. The balance of "Current operations surplus " on 31/12/2008 (31%) which has been increased over the past year balance . This increase is about ( 2,586,873,115)IDs.
2. Bank's activity reached ( 7,586,873,115) IDs knowing that each of expenses and revenues and others were done through the year as follows:

# Mosul Bank for Development & Investment

Million Dinar	%	
		<b><u>Trading Activity Income</u></b>
8,889	77%	Exchanging activity income
2,650	23%	Investments income
11,539	100%	
3,946		Discounted: Trading activity expenses
7,593		Trading operations surplus
214		Add: recycled revenue & others
(220)		Discounted: Total and other transactions expenses
7,587		Total Activity

This shows that

A- improvements in the banking activities in investment revenue which reached 77% and declined to 1,5 % in the previous year.

B- Increasing the Investment rate to 23% in 2008 if compared to 21,5% in the previous year.

### **3- : Accumulated Surplus :**

Profit revenue ( accumulated surplus) on 31/12/2008 is 25,6% from the capital of the bank. This rate was 13,1% in 2007 and this is because the bank had distributed the profits within the two compared years.

### **4- -Monetary Credit**

Monetary Credits has been increased from the comparing year in comparing with the last year of 2007.

- a) Credit to the total assets in 2008 is 12,8%
- b) The increase in Trading Notes from the past year 91,1% while the increase in 2007 is (9%)

# Mosul Bank for Development & Investment

- c) Increase in loans and short time loans is 8,9% in 2008 revenues if compared with 2007the shortage of (109% ) This assures that the re is improvement.

The following Schedule shows Credit Classification during 2008  
31/12/2004.

### Credit Sector Distribution as in 31/12/2008

Credit	Total sum	Details of the sum	Credit type	Allocations
<b>Drafts</b>	351,850,000	140,250,000	Good 2%	2,805,000
		211,600,000	Medium 10%	21,160,000
<b>Revealed</b>	8,982,424,657	7,050,250,200	Good 2%	141,005,004
		1,932,174,457	Medium 10%	193,217,445
<b>Loans and short period loans</b>	5,890,887,065	1,617,280,000	Excellent	---
		3,650,460,275	Good 2%	73,009,205
		623,146,790	Medium 10%	62,314,679
<b>Employers Loans</b>	1,582,482,000	1,582,482,000	Excellent	---
<b>Late debts</b>	1,141,208,722	270,176,864	Ok 25%	67,544,216
		871,031,858	Bad 50%	435,515,929
<b>Total</b>	17,948,852,444	17,948,852,444		996,571,478

### Promissory Credit as in 31/12/2008

Credit	Total sum	Credit Type	Allocations
<b>Documentary Accounts</b>	9,362,135,240	90% insurance	NA
<b>Letters of Guarantee</b>	23,374,498,581	Discounting received	379,459,156
	- 4,401,540,774	insurances	
	18,972,957,807	Good Credit 2%	

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5 - Suspected to be paid debts Indicator:

The sum ( 284,087,844) ID of 2008 revenue has been allocated to increase Debt Alligator ( 1,376,030,634) ID in 31/12/2008 which is 5,2% from the total Monetary Credit knowing that the Balance sheet shown a revenue (1,141,208,722 ) ID mentioned in Debts Statement (no5) for late debtors.

6- Capital Sufficiency 44,5% acceptable according to the Central Bank of Iraq.

7- Agent Auditor has been appointed for the bank according to the banks rules issued by the Central Bank of Iraq.

8- A unit for fighting money laundering and has been formed to work according to the instruction of Central Bank of Iraq with minimum checking efforts that we have done we didn't find any suspected papers concerning this subject.

In our opinion and as far as we reached during auditing and according to the bank's information :

1. Book unit used in the bank matches the needs of books management. It has concluded the records of the assets , expenses and losses f the bank.
2. Fix and fixed assets check up has been perfectly and supervised by us.The results matches the records. Evaluating of those assets has been done according to the bases of accounting based for the previous year.
3. The yearly report reflexes according to what it conclude of financial information and accounts the full image of the bank's history through the current under accounting year .The report doesn't conclude any thing against the rules and prevailing legalizations .
4. Annual Report including the info reflects the bank's activity within the current year and there are nothing to counter laws and regulations of the Central Bank of Iraq.

Annual Report and the Statements attached shows fairly the monetary position of the bank as in 31/12/2008 and the activity of monetary flowing on that date.

Nawfal Mahmood Al Khassab  
Charter accountants  
Member of the Arab Chart Accountants

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh General Balance 31\dec.\2008

<b>Report -A-</b>			2007	2008
<u>Statement no</u>	<u>Accounting Guide No.</u>		<u>I.D.</u>	<u>I.D.</u>
		<b><u>Assets</u></b>		
		<b><u>Dealt assets</u></b>		
1	18	Money ( in the box and in Banks)	80,815,526,580	142,890,917,885
2	15	Investments	4,777,810,367	5,016,068,638
	14	<b>Money trusting</b>		
3	144	Sold and discounted trading papers	3,408,129,779	10,588,230,479
4	14 except 144	Loans and Paying in advance	15,130,572,757	15,835,160,937
5	16	Borrowers	18,538,702,536 <u>4,858,827,777</u> 108,990,867,260	26,423,391,416 <u>26,502,354,362</u> 200,832,732,301
6	11	<b><u>Fixed assets</u></b> List-in the book value( after Discounting the vanishing)	3,400,922,800	4,486,071,537
		Postponed revenue expenses	107,147,829	95,923,341
6	12	Under work projects	474,590,050	570,127,225
		<b>Total of assets</b>	<u>3,982,660,679</u> <u>112,973,527,939</u>	<u>5,152,112,103</u> <u>205,984,854,404</u>
11	19 191	<b><u>Mutual accounts</u></b> Customers obligations towards Banking operations (after Discounting insurances)	<u>8,180,098,245</u>	<u>20,045,132,891</u>

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh General Balance 31\dec.\2008

### Report –A-

Statement no	Accounting Guide No.	2007 I.D.	2008 I.D
<b><u>Funding sources</u></b>			
<b><u>Short periods funding sources</u></b>			
7	25	Current accounts	84,335,345,595
8	22	Allocations	2,803,472,704
9	26	Debtors	(4,868,419,902)
			82,270,398,397
			142,738,008,351
			3,824,756,763
			22,265,076,955
			168,827,842,069
<b><u>Long periods funding sources</u></b>			
10	211	Paid and Named- Capital	25,000,000,000
	214	Reserves	5,703,129,542
		Total Shareholders rights	30,703,129,542
		Funding sources	112,973,527,939
			25,000,000,000
			12,157,012,335
			37,157,012,335
			205,987,854,404
11	29	<b><u>Mutual Accounts</u></b>	
		Bank obligations for exchanging operations	8,180,098,245
11	291	(After discounting insurances)	20,045,132,891

Accounting Manager

Officer in charge

Head of Management Board

Nawfal Mahmood Al Khassab

Charter accountants

Subjected to our report no 13/36 in / /1009



# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Profits , losses and money distribution accounts 31\dec.\2008

### Report-B-

Statement no	Accounting Guide No.	2007 I.D.	2008 I.D.	
<b><u>Trading activity revenue</u></b>				
13	44	Banking operations revenue	6,2132,581,968	8,889,192,694
14	46	Investments Revenue	1,706,177,813	2,649,718,724
			7,919,759,781	11,538,911,418
<b><u>Discounting: trading activity revenue</u></b>				
16	34 -35	Banking operations expenses	925,781,942	1,633,773,804
6	37	Finishing and vanishings	188,271,572	222,651,063
16	31-33	Management expenses	1,591,730,475	2,089,336,856
			2,705,783,989	3,945,761,723
		<b>Current operations exes</b>	5,213,975,792	7,593,149,695
<b><u>Adding :Other transformational revenue</u></b>				
17	43	Servicing activity revenue	13,201,453	32,624,759
17	49	Other different revenues	11,663,268	180,979,271
			24,864,721	213,604,030
<b><u>Discounting: Other transformational expenses</u></b>				
18	38	Transformational expenses	194,810,319	197,931,479
19	39	Other expenses	1,819,584	21,949,131
			196,629,903	219,880,610
		<b>Able to be sold exes</b>	5,042,210,610	7,586,873,115
<b><u>Distributed as follows:</u></b>				
		Inflating Reserve 10% ( acc to Central Bank of Iraq Book no 9/3/81 in 10/Jan./2008	504,221,061	-----
		Suspected to be gathered debts allocations Taxes allocations	680,698,432	1,138,309,672
		Legal capital reserve ( according to the law of the Central Bank of Iraq)	771,458,223	322,428,172
		Undistributed profits(accumulated exes)	3,085,832,894	6,126,135,271
			5,042,210,610	7,586,873,115

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**

## Money distributions and sources Statement 31\dec.\2008

**Report -C-**

Accounting Guide No.	2008 <u>I.D.</u>	2008 <u>I.D.</u>
<b>Money balance as in 1\1\2008</b>	80,815,526,580	
<b><u>Adding : Money sources</u></b>		
<b><u>Money earned from cycling money</u></b>		
Total profits		7,586,873,115
<b><u>Unfinancial points</u></b>		
37 Total Amortization and Depreciation		222,651,063
22 Increase of Amortization and Depreciation		<u>1,225,703</u>
		223,876,766
<b>Monetary Paragraphs</b>		5,319,350
21 Addition in the reserves		58,402,662,756
25 Current accounts and trusts excess		27,133,496,857
26 Loaners increase		<u>85,541,478,963</u>
	<u>93,352,228,844</u>	
	174,167,755,424	

**Discounting : Money uses**

11 Fixed assets excess (assets+ postponed expenses)		1,297,801,015
12 Increase : Under work Project		95,537,175
		1,393,338,190
14 Money Insurance		7,884,688,880
15 Addition in Investment		,271258238,
16 Shortage in the Reserves		21,643,526,585
26 Shortage in the debtors		117,025,613
		29,883,499,349
		=====
<b>Money as in 31\12\2006</b>	<u>(31,276,837,539)</u>	
	142,890,917,885	
	=====	

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**

## Money statement 31\dec.\2008

### Report no (1)

Accounting <u>Guide No.</u>	2007 <u>I.D.</u>	2008 <u>I.D.</u>
181 Money in the box	19,114,782,244	18,020,979,615
183 Money in local banks	51,838,490,692	112,313,173,638
185 Cheques and under collecting drafts	(33,018,304)	71,938,532
186 Foreign money notes	93,287,700	---
187 Money in external banks	9,718,549,248	12,271,191,600
189 Cheques cut for local banks	<u>83,435,000</u>	<u>213,634,500</u>
	<u>80,815,526,585</u>	<u>142,890,917,885</u>

## Investments statement 31\dec.\2008

### Report no (2)

Accounting <u>Guide No.</u>	2007 <u>I.D.</u>	2008 <u>I.D.</u>
1512 Investment estate	364,800,000	351,600,000
1523 Long Period Investments	400,000,000	400,000,000
<b>153 Short periods financial investment</b>		
1536 Short periods financial investment\ Private sector \companies	<u>4,013,010,367</u>	<u>4,264,468,638</u>
	<u>4,777,810,367</u>	<u>5,0156,068,638</u>

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**

## Sold and discounted trading papers statement 31\dec.\2008

### Report no (3)

Accounting Guide No.	2007 <u>I.D.</u>	2008 <u>I.D.</u>
<b>144 Sold and discounted trading papers</b>		
1441 Discounted promissory notes	678,175,000	351,850,000
1445 Sold internal drafts	2,729,954,779	10,236,380,479
	<u>3,408,129,779</u>	<u>10,588,230,479</u>

## Loans and paying in advance statement 31\dec.\2008

### Report no (4)

Accounting Guide No.	2007 <u>I.D.</u>	2008 <u>I.D.</u>
<b>141 Long periods given loans</b>		
1417 Long periods given loans \private sector\ companies	-----	6,470,000
<b>142 Short periods loans</b>		
1427 short periods loans\private sector\ companies	11,617,280,000	1,525,944,000
1429 short periods loans\private sector\ persons\	4,345,368,750	4,029,271,250
	5,962,648,750	5,555,215,250
<b>143 Lending current accounts</b>		
1436 Different current accounts/ Private Sector\Companies	---	214,273,155
1437 Different current accounts \ Private Sector\persons	8,193,726,107	8,476,720,532
	8,193,726,107	8,690,993,687
	974,197,900	1,582,482,000
	<u>15,130,572,757</u>	<u>15,835,160,937</u>

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Debtors Statement as in 31\Dec.\2008

Reporno (5) Accounting Guide No.	2007 I.D.	2008 I.D.
<b>161 Trading activities borrowers</b>		
1616 Private Sector Debtors/Companies	630,411,149	308,171,149
1617 Private Sector Debtors/Persons	27,513,346	21,030,666
Private Sector Debtors/ Persons/ Dollar	350,000	--
	658,274,495	329,201,815
<b>163 Debited Unchanging accounts</b>		
1631 Debited mutual accounts	35,399,186,397	78,334,519,491
1633 Bank Branches Debts	(38,151,268,107)	(83,274,783,523)
1634 Debited mutual accounts in Hard Currency	--	1,053,760
	(2,752,081,710)	(4,939,210,272)
	5,387,191,296	25,891,123,144
165 Private Sector Debtor		
<b>166 Different borrowed accounts</b>		
1661 Insurances with the others \Shares subscribing	2,000,000	2,722,374,000
1662 Deserved incomings	29,461,585	161,276,600
16624 Foreign currency taxes	----	28,128,000
1663 Expenses paid in advance	155,575,979	392,829,741
1665 Money differences	400,511,087	371,828,087
1666 Law expenses	2,845,200	1,455,525
	590,393,851	3,677,891,953
<b>167 Paying in advance</b>		
1671 Paying in advance for activities	125,000	294,758,000
1672 Employers paying in advance	97,536,880	107,381,000
	97,661,880	402,139,000
<b>169 Other borrowing accounts</b>		
1691 Late to be paid borrower's debts	161,633,543	---
16911 Late Loans	304,011,500	381,172,304
16912 Unpaid and deserved Drafts	122,255,222	93,924,001
16913 Unpaid debts	425,721,243	644,962,417
1693 Letters of Insurance Debtors	25,400,000	21,150,000
	877,387,965`	1,141,208,722
	<u>4,858,827,777</u>	<u>26,502,354,362</u>

# Mosul Bank for Development & Investment 2008

## Fixed assets and their Depreciation statement as in 31\dec\2008 statement no (A-6)

Accounting guide no	Lands 111 Dinar	Building facilities 112 Dinar	Equipments and machines 113 Dinar	Transportation and movement 114 Dinar	Furniture and properties 116 Dinar	Total Dinar
Movement in a year						
<u>Cost</u>						
balance in 1\1\2008	894,000,000	2,309,289,429	123,939,060	53,156,100	387,091,799	3,767,476,388
Additions through a year	0	1,048,269,140	48,360,350	25,886,000	164,460,920	1,286,976,410
Discrimination in a year	0	0	(1,993,000)	0	0	(1,993,000)
Balance in 31\12\2008	894,000,000	3,357,558,569	170,306,410	79,042,100	551,552,719	5,052,459,798
<u>Accumulated Depreciation property</u>						
balance in 1\1\2008	0	121,696,658	37,930,787	24,402,840	182,523,303	366,553,588
Add: Depreciation through the current year	0	81,635,308	30,039,016	11,033,053	75,901,593	198,608,970
minus: accumulated discarded Add :adding on depreciation in the year	0	0	(1,788,295)	0	(1,566,002)	(3,354,297)
Depreciation in 31/12/2008	0	20,331,966	66,181,508	40,015,893	256,858,894	566,388,261
Booking value as in 31\12\2008	823,000,000	3,154,226,603	104,124,902	39,026,207	294,693,825	4,486,071,537

## Mosul Bank for Development & Investment 2008

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### Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Delayed income expenses and depreciation Statement as in 31\Dec.\2008

#### Statement ( B 6 )

Acc. guide no	Inventory kind	cost in the 1/1/2008 Dinar	Addition of 2008 Dinar	Cost in 31\12\2008 Dinar	Total Depreciation in 1/1/2008 Dinar	Depreciation Of 2008 Dinar	Total Depreciation in 31/12/2008 Dinar	Balance31\12\2008 Dinar
1182	Before establishment expenses	107,557,715	2,531,235	110,088,950	52,004,398	11,613,772	63,618,170	46,470,780
11826	Decorations and blocks formation	71,908,960	10,286,307	82,195,330	20,314,448	12,428,321	32,742,769	49,452,561
	Total	176,466,675	12,817,605	192,284,280	72,318,846	24,042,093	96,360,939	95,923,341

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# Mosul Bank for Development & Investment 2008

## **Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Under work projects Statement as in 31\Dec.\2008**

### **Statement No 6 C**

Accounting <u>Guide No.</u>	2007 <u>I.D.</u>	2008 <u>I.D</u>
122 <b>Under work projects</b>		
12212   Under work projects ( building )	459,332,450	-----
12215   Under work projects ( buildings dollar)	1,520,000	-----
12216   building projects / Danadan C		119,622,100
12218   building projects / Talkeef		92,743,750
12221   building projects / Wahda Q.		160,000,000
12222   building projects / Noor Q.		178,723,775
12223   building projects / Ashour Hall		5,200,000
1295    Opening New offices expenses/ Rabeeaa	<u>13,737,600</u>	<u>13,737,600</u>
	474,590,050	570,012,225



# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Current accounts and trusts statement of 31\dec.\2008

### Statement no (7)

Accounting Guide No.	2007 I.D.	2008 I.D
<b>251 loaning current accounts</b>		
2511 loaning current accounts\governmental sector	6,219,189,945	21,615,702,496
2514 loaning current accounts\socialist sector	115,875,719,143	115,906,719
2515 loaning current accounts \merged sector	753,008,879	1,132,275,188
2516 loaning current accounts\private sector\companies	16,015,156,408	692,366,81038
2517 loaning current accounts\ private sector\personnel	41,128,321,872	44,487,114,708
<b>25191 depended cheques ( legalized)</b>	4,597,353,311	2,984,875,968
25192 reserved cheques by calls	216,633,275	7,906,018,485
	69,045,539,409	116,934,260,374
<b>252 Saving accounts</b>		
2521 Deposit account	3,592,939,498	11,139,811,672
	1,576,639,793	1,639,544,374
<b>253 Periodical and ready in demand accounts</b>		
25314 Fixed trust Q .W. Coop.	109,925,000	109,925,000
25316 Fixed trust / companies & societies	---	2,605,187,500
25317 Savings trusts / personnel	174,308,600	953,216,400
2532 non permanent trusts	3,404,800	---
	287,638,400	3,668,328,900
<b>255 Handed and taken insurances in return of banking operations</b>		
2551 Insurances for issued accounts	8,800,913,325	8,289,960,156
2552 Insurances for letters of guarantee	2,586,401,133	4,401,540,774
	11,387,314,458	12,691,500,930
<b>256 Internal drafts and cheques</b>		
2561 branches drafts /drawn expenses	(1,113,851,880)	(4,273,529,728)
2562 Drawn disks on the bank account	1,122,719,664	2,287,133,025
2563 Drawn cheques on the bank account	13,046,046	288,745,178
	21,913,830	(1,697,651,525)
257 External Drafts & cheques	0	1,758,000
	<u>84,335,345,595</u>	<u>142,738,008,351</u>

## Mosul Bank for Development & Investment 2008

### Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Allocations statements in 31\dec.\2006

Accounting guide no	balance 1\12\2008 Dinar	Addition during the year Dinar	Discounts during the year Dinar	Balance 31\12\2008 Dinar
222 Uncertain to be collected debts locator	1,091,942,790	284,087,844	----	1,376,030,634
224 Taxes Allocations	680,698,432	1,138,309,672	(680,698,432)	1,138,309,672
<b><u>225 Different allocations</u></b>				
2251 Financial investment value falling down locator	1,010,034,005	300,000,000		1,310,034,005
2257 internists for the unsettled debts	20,797,477	-----	(20,415,025 )	( 382,452)
<b>Total</b>	2,803,472,704	1,722,397,516	(701,113,457)	3,824,756,763

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Debtors statements in 31\dec.2008

### Statement no (9)

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>261 Trading activity Debtors</b>		
2611 Governmental sector Debtors	5,993,800	---
2616 Private sector Debtors/Societies and Co.	34,888,750	89,937,590
2617 Private sector Debtors \personnel	1,836,256	2,904,220
26171 Current accounts balances\closed	353,575	8,944,575
	43,072,381	101,786,381
<b>263 Exchanging loaning accounts</b>	(12,965,536,032)	(18,329,875,812)
265 not current accounts debtors	7,783,028,938	39,015,672,353
<b>266 Different loaning accounts</b>		
2661 Handed insurances	2,194,095	124,999
2662 Revenue handed in advance	82,027,894	128,290,776
26624 LG revenues	3,537,990	---
2663 Eligible expenses	18,645,433	26,749,616
26631 Eligible profits	1,832,534	60,887,748
2664 Eligible fees an salaries	160,000	---
26663 Eligible financial stamps fees	27,826,939	2,542,650
2668 Increase in the box	---	15,230,074
26695 Handed sums in return of companies registering	31,500,000	278,200,000
26696 Companies shares subscribing paid in	2,872,857	893,872,603
26698 Accounts under settlement	40,000	---
	170,637,742	1,405,898,466
267 Discounts for the others	-----	-----
2671 Discounts from the employers for the others	1,216,340	1,001,080
2672 Discounts not from the employers for the others	938,400	---
	2,154,740	1,001,080
<b>268 Distributing benefits loaners</b>	30,786,270	27,652,268
<b>269 Other loaning accounts</b>		
2694 Money compensations	2,472,850	2,435,950
2695 Late customers accounts and compensations	23,928,196	38,147,649
2696 Detained accounts according to legal authorities	34,584,256	140,640
2698 Other loaners for the management's account	6,450,757	2,217,976
	<u>67,436,059</u>	<u>66,965,163</u>
	<u>(4,868,419,902)</u>	<u>22,265,076,955</u>

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Reserves Statement of 31\dec.\2008

Statement no (10)

Accounting guide no	Reserve kind	Balance in1\1\2008	Addition in one year	Discounts in one year	Balance in31\12\2008
212	Capital Reserve	1,800,394	5,319,346	0	7,119,743
213	General Reserve	70,020,191	0	0	70,020,191
2141	Legal Capital Reserve	1,841,959,379	322,428,172	0	2,164,387,551
2144	Free shares Reserve	12,502,509	0	0	12,502,551
2145	Inflation Reserve	504,221,061	0	0	504,221,061
217	Accumulated Surplus Reserve	3,272,626,009	6,126,135,271	0	9,398,761,280
	<b>Total</b>	5,703,129,546	6,453,882,789	0	12,157,012,335

### Reserves accounting

#### A-Capital legal reserve accounting

Dinar

7,586,873,115 activity surplus according to notice (b)attached  
 (1,138,309,672) **Minus :allocations 15% from surplus of taxes**  
 6,448,563,443 Activity surplus after allocations reserve

=====  
 (322,428,172) Minus: Capital legal reserve which represents 5% according to firms article no  
 21 of 1997 and amendments  
 6,126,135,271 Profits not distributed

#### B-Accumulated surplus accounting

Dinar

6,126,135,271 Profits not distributed for 2008  
 3,272,626,009 Add : Recycled Profits not distributed of 2007 and 2006

9,398,761,280 **Accumulated surplus**

# Mosul Bank for Development & Investment 2008

## **Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Exchange commitments towards banking operations statement of 31\dec.\2008**

### Statement no (11)

Accounting Guide No.	2007 <u>I.D.</u>	2008 <u>I.D.</u>
<b>192\292</b>	<b><u>Footnoted security notices</u></b>	
1921\2921	10,733,877,983	23,374,498,581
2552	(2,586,401,133)	(4,401,540,774)
<b>193\293</b>	<b><u>Book value accounts</u></b>	
1931\2931	8,833,534,720	9,362,135,240
2551	(8,800,913,325)	(8,289,960,156)
	<u>8,180,098,245</u>	<u>20,045,132,891</u>

### **Mutual banking accounts statement of 31\dec.\2008**

### Statement no (12)

Accounting Guide No.	2007 <u>I.D.</u>	2008 <u>I.D.</u>
<b>196\296</b>	<b><u>Conducted fees for operation accounts</u></b>	
1966\2966	34,013,295	122,064,500
1967\2967	1,235,000	---
<b>198\298</b>	<b><u>Mutual Security accounts</u></b>	
1983\2983	30,723,320,002	32,587,655,002
<b>199\299</b>	<b><u>Exchanged security accounts</u></b>	
1991\2991	4	7
1992\2992	79	86
1993\2993	1,350	1084
	<u>30,758,569,730</u>	<u>32,709,720,680</u>

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Banking actions Revenue statement of 31/dec./2008

Accounting Guide No.	2005 I.D.	2006 I.D.
<b>441 Foreign currency revenue</b>		
4412 Selling and buying foreign currency revenue	1,022,632,286	2,567,730,115
44122 Selling and buying foreign currency revenue	---	646,046,759
4413 Selling and buying foreign notes revenue	583,784,136	483,883,328
	1,606,416,422	3,697,678,202
<b>442 Internal loaning and lending revenue</b>		
4421 Given loans interests	800,970,953	568,312,896
4422 Lent current account interests	1,874,769,519	1,651,062,271
44231 Deducted drafts and promissory notes interests	109,939,569	66,678,708
44232 Discounted drafts comm..	4,791,650	998,500
44233 Debentures deducted fees revenue	36,480	599,650
44246 Personal advanced payment revenue	551,000	615,000
44247 Different payments and fees comm..	1,255,410	22,487,180
	2,792,314,581	2,310,754,205
<b>443 Drafts commissions</b>		
4431 Internal sold drafts comm..	481,362,716	635,091,858
4432 External drafts comm..	61,404,979	195,176,984
4433 Interests of delayed drafts payment- I.D.	40 000	---
	542,807,695	830,268,842
<b>444 Accounts and Drafts revenue</b>		
4441 Issued accounts and drafts Commissions	422,725,628	584,846,512
4442 Issued accounts and drafts profits	612,911	36,281,180
4443 Incoming accounts and drafts Commissions	1 797 386	35 961 583
	425,130,925	657,089,275
<b>445 Letters of Security revenue</b>		
4451 Internal Letters of Security revenue	504,811,740	967,576,588
4452 External Letters of Security revenue	---	9,781,560
	504,811,740	977,358,148
<b>447 Different banking commissions</b>		
4471 Issuing vouchers and crediting cheques	116,035,177	166,011,395
4479 Other banking comm..	101,362,902	119,701,471
	217,398,079	285,712,866
<b>448 Recuperative expenses</b>		
4481 issued communications expenses	44,073,251	1,090,040
4482 Recuperative communications expenses	27,189,584	47,042,600
4483 Recuperative money transactions expenses	211,300	---
4485 Banking printed matters sales-I.D.	53,202,391	82,024,016
4486 Banking printed matters sales-Dollar	26,000	174,500
	124,702,526	130,331,156
	<u>6,213,581,968</u>	<u>8,889,192,694</u>

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Investments Revenue statement of 31\dec.\2008

### Statement no (14)

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>462 <u>Internal money investments</u></b>		
4624 Internal sharing interests	----	49,126,500
4626 Investment revenue internal activities	----- 0	<u>587,500,000</u> 636,626,500
<b>463 <u>Money investment revenue</u></b>		
4631 External Current Accounts Interests	---	2,203,118
4632 Night Investment Interests	1,638,662,417	1,959,648,084
4633 Money investment interests	<u>67,515,396</u>	<u>51,241,022</u>
	<u>1,706,177,813</u>	<u>2,013,092,224</u>
	<u>1,706,177,813</u>	<u>2,649,718,724</u>

## Banking actions expenses statement of 31\dec.\2008

### Statement no (15)

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>342 <u>Paid banking interests</u></b>		
3421 Deposit account interests	127,319,831	367,000,002
3422 Fixed trusts interests	8,167,076	278,764,140
3425 current accounts profits	33,019,315	421,095,923
	168,506,222	1,066,860,065
<b>343 <u>Paid banking commissions</u></b>	255,185,720	266,913,739
<b>344 <u>Evaluating Foreign currency differences</u></b>	2,090,000	---
<b>345 <u>Different allocation expenses</u></b>		
3451 Declining of financial investments	<u>500,000,000</u> 925,781,942 =====	<u>300,000,000</u> 1,633,773,804 =====

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Management expenses statement of 31\dec.\2008

### Statement no (16)

	2007	2008
Accounting	I.D.	I.D.
Guide No.	I.D.	I.D.

### 31 Fees and wages

#### 312 Employers monetary Fees and wages

3121 Named wages	311,473,600	526,867,920
3123 Extra workers fees	22,138,348	7,321,524
3124 Encouraging bonuses	149,116,086	193,728,522
3125 Temporary occupational allocations	38,440,491	60,071,848
3126 Compensational allocations	69,870,065	81,357,550
3129 Other allocations	321,521,085	485,611,665
	921,559,675	1,354,959,029
313 non Iraqi workers fees and salaries	1,977,216	---

### 315 Workers social security participations

3151 Bank's share for the social security	21,213,019	38,580,056
<b><u>Wages and fees total</u></b>	<b><u>935,749,910</u></b>	<b><u>1,393,539,085</u></b>

### 32 Goods requirements

<b><u>322 Fuel and oils</u></b>	53,808,300	50,912,513
---------------------------------	------------	------------

#### 325 Others

3251 Requirements and missions	9,886,744	16,342,071
3252 Stationary	31,214,815	38,307,924

	41,101,559	54,649,995
<b><u>326 Workers supplies</u></b>	<b><u>1,042,581</u></b>	<b><u>1,708,000</u></b>

### 327 Water and Electricity

3271 Water	828,110	829,690
3272 Electricity	4,845,798	11,981,192

	5,673,908	12,810,882
<b>Total goods requirements</b>	<b><u>101,626,348</u></b>	<b><u>120,081,390</u></b>



# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Management expenses statement of 31\dec.\2008

### Statement no (16)

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>33 Services requirements</b>		
331 Maintenance services	30,267,610	8,389,780
3312 Building and facilities maintenance	14,581,880	9,814,000
3313 Machines and equipments maintenance	7,480,876	3,883,250
3314 Transportation vehicles maintenance	3,564,561	11,325,263
3316 Offices and furniture maintenance	147,580	51,000
3317 Computers maintenance	56,042,507	33,463,293
<b>332 Researches and consultation Services</b>	150,000	---
<b>333 Publication, printing and added values</b>		
3331 Publication	6,515,250	9,395,620
3332 Issuing and printing	7,824,600	3,649,400
3333 Hospitality	4,779,640	12,709,652
3334 Shows expenses	5,069,050	---
3335 Celebrations	1,597,430	270,150
3336 Meetings and seminars	202,250	757,750
	25,988,220	26,782,572
<b>334 Transportation delegations and communication</b>		
3341 Workers Transportation	17,092,372	25,188,000
3342 Transporting goods	24,203,850	48,333,610
3343 Traveling and delegations	68,945,055	72,933,450
3344 Public calls	51,589,690	53,490,665
	161,830,967	199,945,725
<b>335 Fixed assets rents</b>		
3352 Building and facilities renting	103,427,500	137,326,125
3353 Equipments Renting	---	15,000
	103,427,500	137,341,125
<b>What follows</b>	3477,439,194	397,532,715

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Management expenses statement of 31\dec.\2008

### Statement no (16)

	2007	2008
Guide No.	I.D.	I.D.
Former	347,439,462	397,532,715
<b>336 Different services expenses</b>		
3361 Subscriptions	19,002,462	73,434,350
3362 Insurance installments	27,850,196	12,092,491
3363 Other workers services bonuses	67,546,100	60,903,250
3364 Taxes for foreign authorities	3,039,850	---
3365 Legal services	44,940,120	655,250
3366 Banking Services	5,382,500	7,258,500
3367 Training and qualifying	5,967,500	450,000
3368 Accounting checking fees	6,500,000	9,700,000
3369 Other services expenses	26,686,295	13,689,825
	<u>206,915,023</u>	<u>178,183,666</u>
Total services requirements	<u>554,354,217</u>	<u>575,716,381</u>
Total management expenses	<u>1,591,730,475</u>	<u>2,089,336,856</u>

### Other revenue statement of 31\dec.\2008

### Statement no (17)

	2007	2008
Guide No.	I.D.	I.D.
<b>43 Services activity revenue</b>		
437 Different services revenue	13,201,453	3,824,759
438 Fixed inventories rents	---	28,800,000
	<u>13,201,453</u>	<u>32,624,759</u>
<b>49 Other Revenue sources</b>		
491 Former years revenue	7,122,177	176,422,388
492 Accidental revenue	4,541,091	4,556,883
	<u>11,663,268</u>	<u>180,979,271</u>
	24,864,721	213,604,030

# Mosul Bank for Development & Investment 2008

## Mosul Development and Investment Bank (Private joint-stock company)-Nineveh Drafting expenses statement of 31\dec.\2008

### Statement no (18)

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>383 Different drafting expenses</b>		
3831 Others donations	5,000,000	11,421,470
3832 Compensations and charges	13,150,000	-----
3833 Not guaranteed to be paid debts	---	56,325,747
3834 Private services expenses	3,884,316	377,750
3837 Cancelled Loans	135,000,000	120,000,000
<b>384 Taxes and fees</b>		
3842 Reinsurance fees	102,144	---
3483 Fiscal Stamps	---	400
3846 Different taxes and fees	50,475,700	1,563,325
<b>385 Aids</b>		
3851 Employers aids	<u>7,095,000</u>	<u>1,449,000</u>
<b>Total drafting expenses</b>	<u>194,810,319</u>	<u>197,931,479</u>

### Other expenses statement of 31\dec.\2008

### Statement no (19)

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>39 Other expenses</b>	1,589,584	21,949,131
391 Past year expenses	230,000	---
392 Accidental Expenses	<u>1,819,584</u>	<u>21,949,131</u>

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**  
**Compared main statistics statement ( for five years ) as mentioned in the final annual report for the period ended on 31/dec./2008**  
**Statement no (20)**  
**2-1**

Account No	Details	Year 2008	%	Year 2007	%	Year 2006	%	Year 2005	%	Year 2004	%
18	Money	142,890,918	69,4%	80,815,527	71,5%	48,555,255	53,7%	39,222,758	49,8%	22,451,827	53%
15	Investments	5,016,069	2,4%	4,777,810	4,2%	4,413,010	4,9%	4,013,010	5%	3,281,186	7,7%
14	Monetary credit	26,423,391	12,8%	18,538,703	16,4%	22,974,001	25,4%	165,732,290	21%	7,730,356	18,3%
16	Debtors	26,502,354	12,9%	4,858,828	4,3%	10,547,064	11,7%	16,548,500	20,7%	6,458,312	15,3%
11-12	assets	5,152,122	2,5%	3,982,660	3,6%	3,882,607	4,3%	3,338,724	4,2%	2,429,598	5,7%
	Assets total	205,984,854	100%	112,973,538	100%	90,371,937	100%	79,855,282	100%	42,351,279	100%
211	Paid Capital	25,000,000	12,1%	25,000,000	22,1%	20,000,000	22,1%	20,000,000	25%	10,000,000	23,6%
214-217	Reserves	12,157,012	5,9%	5,703,129	5,1%	4,339,817	4,8%	2,017,003	2,5%	1,345,514	3,2%
25	Current & deposit accounts	142,738,008	69,3%	84,335,346	74,6%	61,457,226	68%	49,283,440	61,7%	28,944,688	68,3%
26	Lenders	22,265,077	10,8%	(4,868,420)	(4,3)%	2,736,989	3%	7,712,683	9,7%	1,722,585	4,1%
22	allocations	3,824,757	1,9%	2,803,473	2,5%	1,837,905	2,1%	842,156	1,1%	338,492	0,8%
	Financing sources total	205,984,854	10%	112,973,528	100%	90,371,937	100%	79,855,282	100%	42,351,279	100%

# Mosul Bank for Development & Investment 2008

Mosul Development and Investment Bank (Private joint-stock company)-Nineveh

Compared main statistics statement of Profits , losses and distribution ( for five years ) as mentioned in the final annual report for the period ended

on 31/dec./2008

Statement no (20)  
2-2

Account No	Details	Year 2008	%	Year 2007	%	Year 2006	%	Year 2005	%	Year 2004	%
44	Financial operations revenue	8,888,192,694	75,6%	6,213,581,968	78,2%	3,441,180,110	67,4%	2,594,812,854	76,1%	779,363,719	35,1%
46	Investments	2,649,718,724	22,6%	1,706,177,813	21,5%	1,491,524,684	29,2%	805,372,614	23,6%	1,411,011,427	63,5%
43-49	Other transformed Revenues	213,604,030	1,8%	24,864,721	0,3%	173,151,451	3,4%	10,770,643	0,3%	30,496,634	1,4%
	<b>Total Revenues</b>	11,752,515,448	100%	7,944,624,502	100%	5,105,856,245	100%	3,410,956,111	100%	2,220,871,780	100%
34-35	Financial operations Expenses	1,633,773,804	39,2%	925,781,942	31,9%	791,342,075	33,3%	351,823,300	24%	111,379,913	17,1%
31	Fees and salaries	1,393,539,085	33,5%	935,749,910	32,2%	675,462,591	28,5%	464,996,778	31,7%	285,856,999	43,9%
32-33	Services expenses	695,797,771	16,7%	655,980,565	22,6%	321,122,810	13,5%	175,120,486	11,9%	146,541,872	22,5%
37-38-39	Amortization and exchange expenses	442,531,673	10,6%	384,901,475	13,3%	585,206,156	24,7%	476,216,165	32,4%	106,895,683	16,5%
	<b>Total Expenses</b>	4,165,642,333	100%	2,902,413,892	100%	2,373,133,632	100%	1,468,156,729	100%	650,674,467	100%
	<b>Surplus before distribution as follows:</b>	7,586,873,115		5,042,210,610		2,732,722,613		1,942,799,382		1,570,197,313	
	Suspected to be gained allocations			---		---		---		175,184,253	11,2%
	Taxes allocations	1,138,309,672	15%	680,698,432	13,5%	409,908,392	15%	282,122,217	14,5%	128,457,570	8,2%
	Inflation Reserve	---		504,221,061	10%	---		---		---	
	<b>Legal Capital Reserve</b>	322,428,172	4,2%	771,458,223	15,3%	464,562,844	17%	332,135,433	17,1%	253,311,098	16,1%
	<b>Profits not distributed</b>	6,126,135,271	80,8%	3,085,832,894	61,2%	1,858,251,377	68%	1,328,541,732	68,4%	1,013,244,392	64,5%
	<b>Total</b>	7,586,873,115	100%	5,042,210,610	100%	2,732,722,613	100%	1,942,799,382	100%	1,570,197,313	100%

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**

National accounting data statement

**Total added cost prices values list of 31\dec.\2008**

list No 1

Statement no	Accounting Guide No.	2007 I.D.	2008 I.D.
-----------------	-------------------------	--------------	--------------

**(1)Product Total  
cost price value**

1	44	Commissions.( S 1)	1,695,579,068	2,738,288,281
2	44-34	Accounted service tax (S.2)	2,618,377,730	1,256,089,990
3	448	Other revenue sources (S.3)	<u>97,301,642</u>	<u>83,288,556</u>
			<u>4,411,258,440</u>	<u>4,077,611,827</u>

**(2)Production  
requirement value**

4	32	Goods req. (S4)	100,583,767	118,373,390
5	33	Services req(S5)	<u>480,100,675</u>	<u>443,146,940</u>
6	34	Different Banking Comm.(s6)	<u>255,185,720</u>	<u>266,913,739</u>

835,870,162

828,434,069

**(3) Product Total**

<b><u>Added cost price value (1)-(2)</u></b>	3,575,388,278	1,563,325
Minus: indirect taxes	<u>(30,681,003)</u>	<u>(8,357,112)</u>
Plus: aids	<u>7,095,000</u>	<u>1,449,000</u>

**Product Total added cost**

3,551,802,275

3,242,269,646

**Products price value**

**Total added cost prices values list of 31\dec.\2008**

**List (B)**

		2007 I.D.	2008 I.D.
<hr/>			
	<b>1- <u>Workers compensation</u></b>		
31	(a) employers payments and wages	935,749,910	675,462,591
326	(b) bonuses-workers supplies	1,042,581	1,708,000
		<hr/>	<hr/>
		936,792,491	1,395,247,085
	<b>2- <u>operation surplus</u></b>		
	Total benefit	2,426,738,212	1,624,371,498
37	3- discounts and losses	<u>188,271,572</u>	<u>222,651,063</u>
	<b>Total added cost prices values</b>	<u>3,551,802,375</u>	<u>3,242,269,646</u>

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**

National accounting data statement

**Collected Commissions Statement of 31\dec.\2008**

Statement No 1

Accounting  
Guide No.

2007  
I.D.

2008  
I.D.

**442 Internal loans and  
Advanced payments revenues**

44232 Discounted drafts commissions	4,791,650	998,500
44233 Under collection Commissions	36,480	599,650
44247 Different loaning fees and comm..	1,255,410	22,487,180
	<u>6,083,540</u>	24,085,330

**443 Drafts Commissions**

4431 Internal Drafts Comm.	481,362,716	635,091,858
4432 External Drafts Comm.	61,404,979	195,176,984
	<u>542,767,695</u>	830,268,842

**444 Accounts and Drafts Revenue**

4441 Issued accounts Commissions	422,725,628	584,846,512
4443 Received accounts Comm.	1,792,386	35,961,483
	<u>424,518,014</u>	620,808,095

**445 Letters of Guarantee Revenue**

4451 Internal L / G revenue	504,811,740	967,576,588
4452 External L / G revenue	---	9,781,560
	<u>504,811,740</u>	977,358,148

**447 Different banking commissions**

4471 Disk issuing and Counting cheques comm..	116,035,177	166,011,395
4479 Other banking comm..	101,362,902	119,701,471
	<u>217,398,079</u>	285,712,866
<b>Total Collected comm..</b>	<u>1,695,579,068</u>	<u>2,738,233,281</u>

# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint-stock company)-Nineveh**  
National accounting data statement  
**Services Tax Statement of 31\dec.\2008**

Statement No 2

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>(1) Collected Interest</b>		
<b>442 Internal loans and advanced payment Revenue</b>		
4421 Given Loans Interests	800,970,953	568,312,896
4422 Lent current account Interests	1,874,769,519	1,651,062,271
4423 Bit trading papers Interests		
44231 Discounted draft Notes and Promissory notes Interest	109,939,569	66,678,708
4424 Advanced payments interests	---	---
44243 profits if loans for doc. guarantees		
44246 personal loaning profits	551.000	615.000
	2,786,231,041	2,286,668,875
<b>443 Drafts Commissions</b>		
4433 Late Sold Drafts payment Interests	40,000	----
<b>444 Drafts and Documentary Accounts</b>		
4442 Drafts and Documentary Accounts profits	612,911	36,281,180
	2,786,883,952	2,322,950,055
<b>(2) Paid Interests</b>		
<b>342 Paid banking Interests</b>		
3421 Deposited Accounts interests	127,319,831	367,000,002
3422 Fixed Trusts Interests	8,167,076	278,764,140
3426 Foreign currency trusts interest	33,019,315	421,095,923
	168,506,222	1,066,860,065
Obtained Services Tax(1-2)	2,618,377,720	1,256,089,990



# Mosul Bank for Development & Investment 2008

**Mosul Development and Investment Bank (Private joint – stock company)-Nineveh**

National accounting data statement

**Other Revenue statement of 31\dec.\2008**

Statement no 3

Accounting Guide No.	2007 I.D.	2008 I.D.
<b>448 Recuperative expenses</b>		
4481 Recuperative issued expenses	44,073,251	1,090,040
4485 banking printed matters sales\I.D.	53,202,391	82,024,016
4486 banking printed matters sales \Dollar	26,000	147,500
	97,301,642	83,288,556

**Wares prerequisites statement  
for national accounting data  
of 31\dec.\2008**

Statement no 4

Accounting Guide No.	2007 I.D.	2008 I.D.
32 Wares Prerequisites	101,626,348	51,392,383
326 Subtracting: Workers supplies	(1,042,581)	( 1,708,000)
	100,583,767	118,373,390

# Mosul Bank for Development & Investment 2008

## Services Prerequisites statement

### For national accounting data purposes

#### End of the year 31\dec.\2008

Statement no 5

<u>Accounting</u> <u>Guide no.</u>	<u>2007</u> <u>I.D.</u>	<u>2008</u> <u>I.D.</u>
33 Services requirements	554,354,217	269,730,427
Minus:		
3316 Subscriptions	19,002,462	73,,434,350
3362 Insurance Installments	27,850,196	12,092,491
	(46,852,658)	(85,526,841)
minus:		
4482 Recuperative calls expenses	27,189,584	47,042,600
4483 Recuperative money transactions expenses	211,300	---
	(27,400,884)	(47,042,600)
	480,100,675	443,146,940

## Services Prerequisites statement

### For national accounting data purposes

#### End of the year 31\dec.\2008

Statement 6

<u>Accounting</u> <u>Guide no.</u>	<u>2007</u> <u>I.D.</u>	<u>2008</u> <u>I.D.</u>
343 Paid banking commissions	255,185,720	266,913,739