



Japan Microfinance Symposium

Tokyo, 10 May 2007



Brian Murray, PhD
AIG Research Asia
brian.murray@aig.com
No. 118 Jian Guo Lu Yi, Beijing,
PR China, 100022

The views expressed in this paper are the views of the author and do not necessarily reflect the views or policies of the Asian Development Bank Institute (ADBI), the Asian Development Bank (ADB), or its Board of Directors, or the governments they represent. ADBI does not guarantee the accuracy of the data included in this paper and **accepts no responsibility for any consequences of their use**. Terminology used may not necessarily be consistent with ADB official terms.

Outline

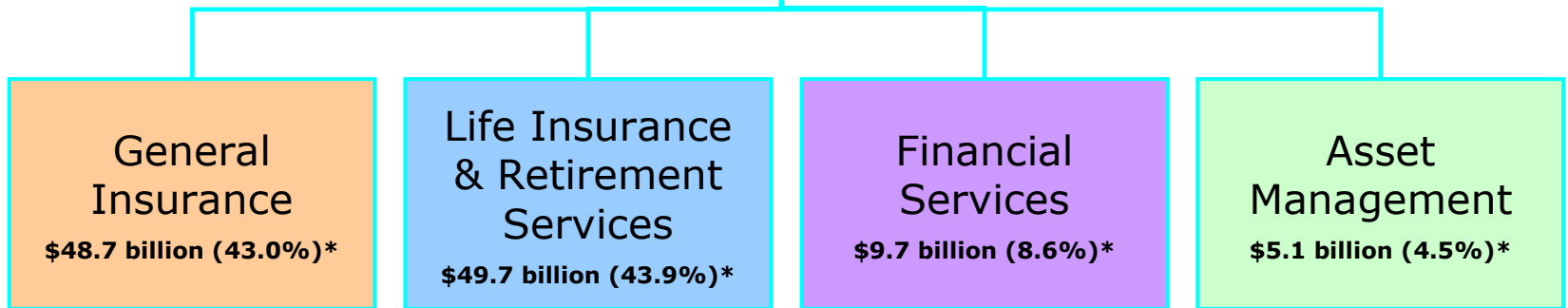


1. AIG Intro
2. AIG in China
3. AIG in Japan
4. AIG in Global Microfinance
5. China Microfinance

AIG Intro



AIG



***2006 total revenue**

AIG Intro



- Financials (2006)
 - Net income: US\$14.0B
 - Consolidated assets US\$979B
 - Total Shareholders' equity US\$102B
 - Shares listed in New York, London, Paris, Switzerland and Tokyo Exchanges.
- Operate in more than 130 countries and jurisdictions with over 97,000 employees and 714,000 agents.
- Provide services to 65 million customers globally
- Ranked No. 10 in US Fortune 500 by revenue (2007)

AIG in China



- American International Assurance Company, Limited
美国友邦保险有限公司
- American International Underwriters
美国美亚保险公司
- AIG Consumer Finance Group, Inc.
美国国际个人金融集团
- AIG-Huatai Fund Management Company Limited
友邦华泰基金管理有限公司
- AIG Global Investment Group – Direct Investments
美国国际集团（亚洲）投资有限公司直接投资
- AIG Global Investment Group – Global Real Estate
美国国际集团（亚洲）投资有限公司全球不动产投资
- AIG Private Bank Limited
瑞士友邦银行有限公司
- AIG Business Consulting Company Limited
美亚琪商务咨询有限公司

AIG in Japan

- American International Underwriters
AIU保険会社
- American Home Assurance Company
アメリカンホーム保険会社
- JI Accident & Fire Insurance Company, Ltd.
ジェイアイ障害火災保険株式会社
- American Life Insurance Company (ALICO)
アリコジャパン
- AIG Star Life Insurance Company, Ltd.
AIGスター生命保険株式会社
- AIG Edison Life Insurance Company, Ltd.
AIGエジソン生命保険株式会社
- Trans Atlantic Reinsurance Company
トランスアトランティック再保険会社
- AIG Global Real Estate Asia-Pacific Inc.
AIGグローバル・リアルエーステート・アジアパシフィック・インク
- AIG Japan Capital Investment, Ltd.
AIGジャパン・キャピタル・インベストメント株式会社
- AIG Global Investment Group, Ltd. (AIGGIG)
AIG投信投資顧問株式会社
- AIG Japan Securities, Inc.
AIG日本証券会社
- Banque AIG
バンクAIG証券会社
- AIG, K.K. AIG株式会社
- AIG Communication One, K.K.
AIGコミュニケーション・ワン株式会社
- AIG Corporate Solutions, Inc.
AIGコーポレート・ソリューションズ・インク
- AIG Risk Consulting
AIGリスクコンサルティング株式会社
- AIG International Services, Inc.
AIGインターナショナル・サービス・ジャパン
- AIG Systems
AIGシステムズ株式会社
- AIG Staffs
AIGスタッフ株式会社
- AIG Financial Systems
AIGフィナンシャル・システムズ株式会社
- ORIX Insurance Planning
オリックス・インシュアランス・プランニング株式会社
- CLIS Co. Ltd.
株式会社クリス
- Tokyo Private Emergency Center (T-PEC)
ティーベック株式会社
- Techmark Services Ltd.
テックマークジャパン
- AIG East Asia Holdings Management, Inc.
AIGイースト・アジア・ホールディングス・マネジメント・インク
- 日本保険損害査定株式会社(JACO)

AIG

WORLD LEADERS IN
INSURANCE AND
FINANCIAL SERVICES

Tokyo, 10 May 2007

The banner features a dark blue background with a stylized world map in a lighter blue, grid-like pattern. In the center, a tall skyscraper, likely the AIG building, is illuminated and stands out against the map. The text 'AIG in Global' is written in a large, bold, white sans-serif font on the left side of the banner.

AIG in Global

Microfinance

Partnership with Microfinance Institutions

- **FINCA**
 - 10 year's microfinance partnership with FINCA in Uganda
- **ACCION**
 - Partnership with ACCION from September 2006
 - Will cover three million entrepreneurial poor in 33 countries
- **Opportunity International**
 - Provides life insurance to more than 2.6 million clients in Africa, Asia and Latin America by partnership with Opportunity International

China Microfinance



Five Pilot Provinces for Microfinance in China

Province

Sichuan (四川)

Shanxi (山西)

Guizhou (贵州)

Shaanxi (陕西)

Inner Mongolia (内蒙古)

Company

Quan Li (全力)

MicroCred (美贷)

Jin Yuan Tai (晋源泰)

Ri Sheng Long (日升隆)

Hua Di (华地)

Xin Chang (信昌)

Dayang Hui Xin (大洋汇鑫)

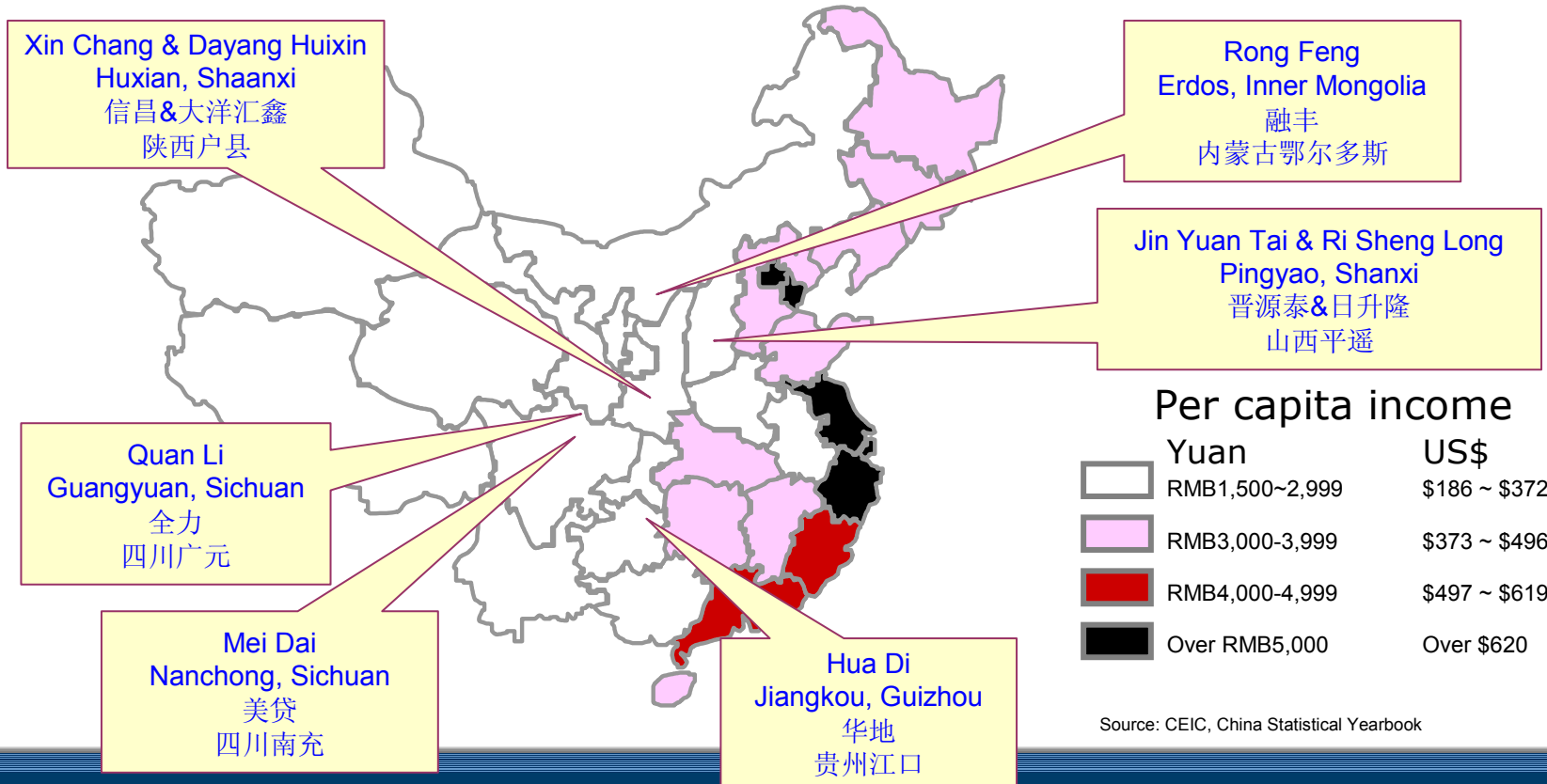
Rong Feng (融丰)



WORLD LEADERS IN
INSURANCE AND
FINANCIAL SERVICES

China Income Inequality by Province (rural)

China's estimated per capita income by province, 2005 (rural)



Source: CEIC, China Statistical Yearbook



Thank You!

Question & Answer