

Our Group

FINANCE

BankMed(Suisse) S.A. is a wholly owned subsidiary of **BankMed sal**, the main operation of **GroupMed** which is the finance activity arm of the **Hariri Group**. Originally established in Beyrouth in 1944, **BankMed sal** is one of the leading banks in Lebanon with 45 branches throughout the country, one branch in Cyprus, one subsidiary in Turkey - **Turkland Bank** - , and one recently established investment banking unit in Saudi Arabia, **SaudiMed Investment Cy**.

BankMed sal, a universal bank, offers retail, corporate, investment, and private banking services. With USD 1 billion total shareholder's equity and circa 1000 employees, customers deposits of around USD 7.2 billion, **BankMed sal** has total assets of around USD 11 billion representing some 11% of the total Lebanese banking sector.

Operating under Swiss regulations, with its own equity of around CHF 70 million and with total client assets in excess of USD 1.5 billion, **BankMed(Suisse) S.A.** is the private banking arm of **GroupMed**, offering Swiss security and confidentiality with a Mediterranean sense of business.

GroupMed is also present in the insurance sector with **Medgulf**, one of the largest insurance companies in the Middle East. With a total shareholders equity amounting to USD 200 million, it provides insurance and reinsurance

services on the retail and institutional markets with a large activity in Lebanon, Saudi Arabia, United Arab Emirates, United Kingdom of Jordan, South Africa and Turkey. Premiums exceeded USD 428 million in 2008.

INDUSTRY

The **Hariri Group** main shareholder - when not the only or controlling one - of the different entities of **GroupMed**, is originally, with **Saudi Oger Ltd**, an industrial group, with a consolidated turnover of USD 12.8 billion, focusing through two large affiliates, on two major sectors:

1. Construction & Maintenance

Saudi Oger is one of the largest construction and maintenance companies in the Middle East. Through several subsidiaries and affiliates in Saudi Arabia and the region, it is active in construction and real estate development for prestigious complex projects in the Middle East, Africa and Europe, for which, once completed, it secures the maintenance. It employs more than 30,000 persons.

2. Telecom

Oger Telecom Ltd, Dubai, is operating in emerging markets. It owns 55% of **Turk Telecom A.S.**, the Turkish telecom incumbent operator, and 75% of **Cell C**, the third mobile license in South Africa. Today, there are more than 30 million subscribers in these two countries.

Group Companies



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