

PROFILE



The SGBL group is a major player on the regional banking scene, offering universal banking services in Lebanon, Jordan, Cyprus and the United Arab Emirates.

Societe Generale de Banque au Liban SAL (SGBL) is a joint stock company incorporated in 1953, with a term of 99 years. It is registered with the Commercial Registry of Beirut under No. 3696 and registered under No. 19 on the list of banks licensed by Banque du Liban, the Central Bank of Lebanon.

OUR VISION

To grow alongside our clients and shareholders against all odds

OUR MISSION

As bankers, we at SGBL endeavor to provide cutting edge universal banking services to best serve our individual and corporate clients day after day.

OUR VALUES

- Team spirit
- Responsibility
- Innovation
- Commitment

THE GROUP'S ACTIVITY IS CONCENTRATED AROUND 4 CORE BUSINESS LINES:

- Retail Banking
- Corporate Banking
- Investment Banking
- Private Banking

The Group's other businesses include: life insurance, leasing, financial brokerage and credit card processing.

REGIONAL NETWORK

Societe Generale de Banque - Jordanie (SGBJ)

A universal bank, listed on the Amman Stock Exchange, SGBJ operates 17 branches across the kingdom's territory and focuses on the Jordanian market's main business lines.

Societe Generale Bank - Cyprus (SGBCy)

SGBCy operates 4 branches across Cyprus and offers a wide range of products and services to individuals and enterprises.

Liberty International Bank Limited - United Arab Emirates (LIB)

Located in Abu Dhabi Global Market (ADGM) – UAE, LIB is regulated by the Financial Services Regulatory Authority (FSRA) of (ADGM) with a Category 1 License type.

2,161

STAFF MEMBERS AS AT DECEMBER 31, 2017 IN LEBANON, JORDAN, AND CYPRUS

146

ATMs

BRANCHES IN LEBANON	70
BRANCHES IN JORDAN	17
BRANCHES IN CYPRUS	4
BRANCH IN UAE	1

INTERNATIONAL DEVELOPMENT

As part of its international development strategy and following the signature of an agreement with KBL European Private Bankers (KBL epb) concerning the acquisition of KBL Richelieu bank in France and KBL bank Monaco, SGBL aims to launch from France the construction of a leading international banking platform.

This acquisition gives birth to a new group, Compagnie Financière Richelieu, 100% owned by SGBL group, which will own Banque Richelieu France, Richelieu Gestion and Banque Richelieu Monaco.

AFFILIATED COMPANIES



SGBL INSURANCE

A life insurance company that ranks among the top 10 life insurance companies in Lebanon, SGBL Insurance offers a complete range of life insurance products based on contingency and capitalization.



SOGELEASE LIBAN

A provider of financial leasing solutions, Sogelease Liban offers professionals, craftsmen and enterprises of all sizes and solutions for financing their equipment.



FIDUS

Fidus is a financial institution that provides a full range of investment, wealth management, brokerage, advisory and financial services to a diversified clientele, including high-net-worth individuals, banks, corporations and financial institutions.



CENTRE DE TRAITEMENT MONÉTIQUE (CTM)

Specialized in credit card management, CTM is an electronic card processing company that is a joint venture between SGBL and Banque Libano-Française.