



# NSGB

## البنك الأهلي سوسيتيه جنرال NATIONAL SOCIÉTÉ GÉNÉRALE BANK

### MARKET

Since its establishment, NSGB has offered Commercial and Investment Banking Services.

Traditionally NSGB has focused on corporate banking with large corporate clients but has additionally developed its Investment banking capabilities with the strong support of Société Générale worldwide.

Recently NSGB began to focus on Retail banking (Individual Banking) and is now considered one of the largest private banks in Egypt.

Established in April 1978, National Société Générale Bank (NSGB) started with fifteen employees and today NSGB is one of the top five in the rankings of the Egyptian banks and one of the top five in the SG International Network. The bank employs more than 3,000 banking professionals in two key businesses:

- Retail banking: the bank serves close to 550,000 customers, providing them with a wide range of products.
- Corporate and investment banking: NSGB provides tailor-made financial solutions to large, medium and small companies.

NSGB is an affiliate of Société Générale, one of the largest financial services group in the Eurozone. 77.2 % of NSGB is owned by Société Générale Group.

Over the years, NSGB and Société Générale have established several subsidiaries in Egypt: NSGB Leasing Company "Sogelease", NSGB Life Insurance Company and ALD Automotive - specialised in car renting and fleet management.



### ACHIEVEMENTS

During 2008 NSGB continued to strengthen its retail activities and expand its coverage in Egypt. With the opening of eight new branches in Giza, two in Alexandria and with the first branch premises in Damnhour, Fayoum, Aswan and Bani Sweif, the NSGB branch network has reached 125 branches by end of 2008 in order to become closer to the bank's valued clients. Simultaneously, NSGB has eighteen branches working with extended hours until five PM for their clients' convenience.

Moreover, the automated service network continued its expansion to reach a total of 250 ATMs available 24 hours a day, 7 days a week.

The promotions, coupled with an efficient marketing plan, enabled the bank to improve its performance year after year. With a large client base, that exceeds half a million clients, and a

wider range of products offering, the bank was able to attain a high level of retail client base.

NSGB is keeping its promise to continue its network growth and to make the most to cater for clients' requirements throughout

the country by offering new products and services to fulfill the needs of other segments, hoping to attain their utmost satisfaction.

### HISTORY

NSGB is one of the largest private banks in Egypt and one of the most secure Egyptian companies. Since its establishment in 1978, NSGB has traditionally focused on corporate banking with large clients. More recently, the Bank ventured into the retail business and expanded its branch network - this long-term project demonstrates Société Générale Group's strong commitment to Egypt.

NSGB was created by two

giants Société Générale Group, one of the largest financial services groups in the Eurozone, present in 82 countries and serving 30 million clients worldwide, and the National Bank of Egypt (NBE), one of the principle banks in Egypt.

In 2005 NSGB acquired 90.6% of MIBank's shares in one of the biggest deals ever made in the Egyptian banking industry.

### PRODUCT

NSGB offers products that are created with the convenience of customers in mind, from deposits and accounts and electronic banking services right through to life insurance and protection products, the bank provides a wide array of



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## RECENT DEVELOPMENTS

In 2008 NSGB launched two new products:-  
**Aqarat:** NSGB's mortgage programme, Aqarat, finances up to 80% of the property value with an amount that could reach EGP 5,000,000; with a wide range of tenors that extend from five years to ten years and may reach up to fifteen years without a guarantor or full salary transfer.  
**CrediNil:** CrediNil is the name of a new family of products created by NSGB in the field of consumer finance. A specialised division has been created inside NSGB in order to promote and manage CrediNil products. The first CrediNil product, a car loan, is sold exclusively at the showrooms of car importers, manufacturers and dealers. The product offer will be extended in the near future to other types of loans.

CrediNil car loan is the simplest and quickest way to buy a car using credit in the



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products and services to suit the needs and demands of the market.

In 2008 the Professionals Programme continued its success progress. It is a comprehensive programme especially designed to meet the daily needs of professionals and is made up of a package of different banking services (Pack Pro) offered to all professionals, with a wide set of credit facilities offered to the medical sector to help realise their dream of acquiring the latest medical equipment, renewing business premises and financing pharmacy working capital.

Makany is a new property insurance programme introduced in association with Allianz Insurance Company Egypt. Makany is a multi-package solution presented to protect the customer's home, office and business premises against unexpected damage and loss through a small annual premium.

In addition to all these prime new products, NSGB has extended its credit options to provide customers with credit facilities against Themar; the NSGB daily cumulative money market fund. All Themar subscribers have the ability to take advantage of all types of credit facilities valued at up to 80% of Themar's market value at a competitive interest rate.

market thanks to a new web tool, "Web Finance", the first of its kind in Egypt, which facilitates the credit process in the car showroom.

## PROMOTION

YO! from NSGB is designed with the needs of Egyptian Youth in mind, giving them the freedom of choice and flexibility they want. YO! gives account holders special offers and discounts at top cafes, popular hangouts and shops.

There is no minimum to open a YO! Savings account and the convenient free services of online and mobile banking are also available; NSGB's twin services NetaBank and PortaBank give 24hr online access to the account as well as SMS updates. YO! also offers an easy way to shop online with a rechargeable Internet card which ensures safe and secure transactions.

YO! users receive a customised Visa Electron card, available in three bright colours, which can be used at 500 ATMs throughout Egypt with no charges on cash withdrawals. The card can also be used locally in over 20,000 outlets around Egypt and internationally in over eight million outlets around the world.

To promote YO! NSGB held a major campaign which toured all Egyptian universities in order to create a spotlight around this unique product.

## BRAND VALUES

Creativity embedded in the fabric of their day to day operations which is the wheel of all activities of NSGB, keeping in mind the three most shared values of NSGB:

Innovation is NSGB state of mind. Day after day, NSGB staff seizes opportunities brought by changes in their environment and consistently anticipate customers' needs providing them with new products and new services.

Professionalism is at the heart of NSGB culture. The customers believe in NSGB and its professionalism. NSGB strengthen this confidence day after day by expanding its expertise and exchanging experiences.

Team Spirit is the strength of NSGB staff. They are receptive, keen to learn from the diverse viewpoints of all colleagues. They are able to draw upon a vast diversity of talent and worldwide Group culture that give a collective strength.

[www.nsgb.com.eg](http://www.nsgb.com.eg)



## Things you didn't know about NSGB

NSGB has been serving the Egyptian financial market for more than 30 years

NSGB is ranked as one of the top banks in Egypt in terms of revenue and total Assets.

NSGB has 125 branches, 250 ATMs, a 24x7 Call Centre and more than 3,000 banking professionals.

NSGB offers more than 75 banking products and services to Corporate and Retail customers.

The bank's square-shaped logo represents a state of equilibrium, strength, solidity and rigour. The colours, red and black, are strong but contrasting: the red is bright and lively, the black is rigorous and sober. The contrast is governed and softened by the white, luminous and calm, representing prospects and openness.

Superbrands