



SaudiMed- Structured Finance

August 2011

SAUDIMED
STRUCTURED FINANCE



1. SAUDIMED Overview

SAUDIMED Overview

SaudiMed at a Glance

- KSA based boutique Investment Bank established in December 2007
- Offices in Riyadh (KSA) and Beirut (Lebanon)
- SaudiMed offers Investment Banking and Asset Management services and has recently established a Structured Finance practice
- Licensed by the Saudi Capital Market Authority
- Member of GroupMed Holding, one of the prominent regional conglomerates, with a global network of companies spanning Lebanon, Saudi Arabia, Turkey, Cyprus, UAE, Jordan, South Africa, and Switzerland and covering a wide spectrum of market sectors including real estate development, banking, insurance, media, and telecommunication



SAUDIMED Overview

SaudiMed at a Glance (Cont'd)

- SaudiMed aims at becoming a leading regional Investment Bank offering regional SMEs a one-stop-shop for all their financing needs
- The solutions SaudiMed offers its clients cover the entire capital structure from debt to equity including structured debt and asset based financing both in the Conventional and Islamic space
- SaudiMed is focused on the GCC and MENA markets with an emphasis on the Saudi and Lebanese markets. It also looks at opportunities in other geographical locations on a case by case basis
- SaudiMed's network of HNW individuals and regional institutional investors together with the distribution capabilities of affiliates like MedSecurities and BankMed Suisse provide it with substantial placement capabilities and allow it to offer its clients financial services with minimal execution risk





2. The Structured Finance Practice

The Structured Finance Practice Overview

Overview

- SaudiMed's Structured Finance Practice offers an integrated platform that combines origination, structuring and placement capabilities
- It caters for SMEs globally with a focus on the MENA and GCC markets more specifically Saudi Arabia and Lebanon
- It combines difficult to match competencies in both the Conventional and the Islamic Finance space allowing it to offer tailor made, "out-of-the box", structured finance solutions to its clients
- Its core activity is to advise on, and to execute (i.e. arrange, structured and place), structured debt transactions with a focus on asset based finance



The Structured Finance Practice Overview

Typical Process for Arranging Structured Finance Deals



- Initial Discussions
- Screening/Filtering
- NDA/ NDA-Non Circ.
- Specific Questionnaire
- Initial Review and Execution assessment
- KYC/ Finalise Mandate

- Due Diligence
- Appointment of Advisers, Partners and rating agencies
- Structuring:
 - +Putting in place the structure
 - +Agreeing on all commercial terms/features
 - +Drafting of a detailed term sheet
 - +Cashflow modelling

- Drafting of OC
- Drafting of transaction documents
- Negotiate with rating agencies
- Preliminary discussions with investors to fine-tune structure

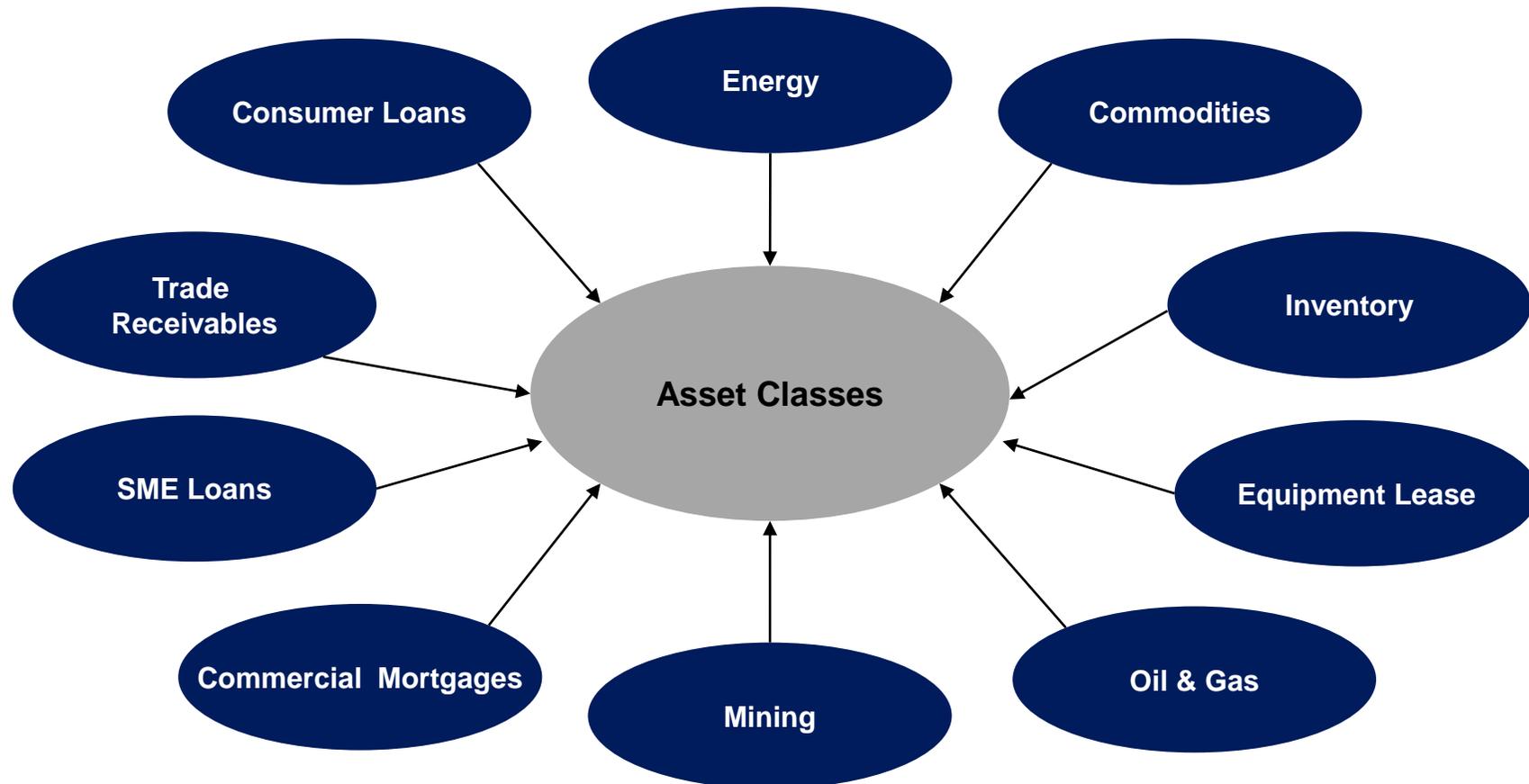
- Roadshow
- Book building
- Pricing
- Closing



The Structured Finance Practice Overview

Asset Classes

The expertise covers the full spectrum of asset classes, including:



The Structured Finance Practice

The Team

Team Credentials

- The Structured Finance team executed several landmark deals, including:
 - The first Islamic securitization out of the GCC, 2003- named 2nd best emerging markets deal of the year by ISR
 - The first Islamic securitization out of KSA
 - The first Revolving Auto Loan ABS in the MENA region
 - The first Islamic oil and gas rated Islamic securitization out of the US- named as the most innovative Islamic deal of the year 2007 by Euromoney
 - The first ABCP conduit in the MENA region
 - The biggest Lebanese term Auto ABS deal
 - The first Lebanese auto ABS deal using the new Lebanese securitization law enacted in 2005, and
 - Several private consumer loans backed transactions for top private banks in the CIS space



The Structured Finance Practice

The Team

Bios of Key Team Members

Samer Salam, CEO

CEO of SaudiMed Investment Company. Prior to joining SaudiMed, Mr. Salam was heading the Investment Banking team at BMG Financial Advisors, with responsibility for origination, business development, deal sourcing, structuring, financial engineering and generation of opportunities in advisory and placement assignments. Prior to joining BMG Financial Advisors, Mr. Salam was a senior associate at Letko, Brosseau & Associates Inc., a fund management firm providing investment planning services for institutional funds (pensions, endowments, etc.) and individuals, with over CAN\$ 8.5 billion in funds under management. Mr. Salam holds a B.E.Sc in Mechanical Engineering from the University of Western Ontario, an MBA in Finance and International Business from McGill University, as well as the Chartered Financial Analyst designation from the CFA Institute. He is a board member of the Lebanese Chapter of the CFA Institute and a member of the Montreal Chapter.

Email: samer.salam@saudimed.com.sa

Abdallah Roger Nassif, Head of Structured Finance

Over 9 years experience in the execution of conventional and Islamic structured finance and securitisation transactions. Executed many land mark deals as Associate at Merrill Lynch's EMEA Global Structured Finance team and as the head of BSEC's structured finance team. Lead the execution of the first Islamic securitisation to ever take place in KSA and the GCC, the first revolving auto ABS deal in the Middle East, the first rated Oil and Gas Islamic securitisation out of the USA, the first ABCP conduit in the MENA region, the first term securitisation deal using the new Lebanese securitisation Law, the biggest auto ABS securitisation out of Lebanon, as well as several private structured finance and principal finance transactions in the CIS space.

Lecturer at the American University of Beirut's MBA program.

Holds a BE in Civil Engineering from St Joseph University (Beirut), a Masters of Civil Engineering from Ecole Nationale des Ponts et Chaussées (Paris) and an Executive MBA from ESCP-Europe (Paris).

Email: abdallah.nassif@saudimed.com.sa



The Structured Finance Practice Contact Details

Contact details

Head Office

11th floor, Al Ma'ther Road,
Futuro Tower, Riyadh,
P.O.Box 63851, Riyadh 11526
Kingdom of Saudi Arabia

Beirut Office

1st Floor, 131 Foch street,
Beirut Central District
P.O.Box:11-348 Riad El Solh,
Beirut, Lebanon

