



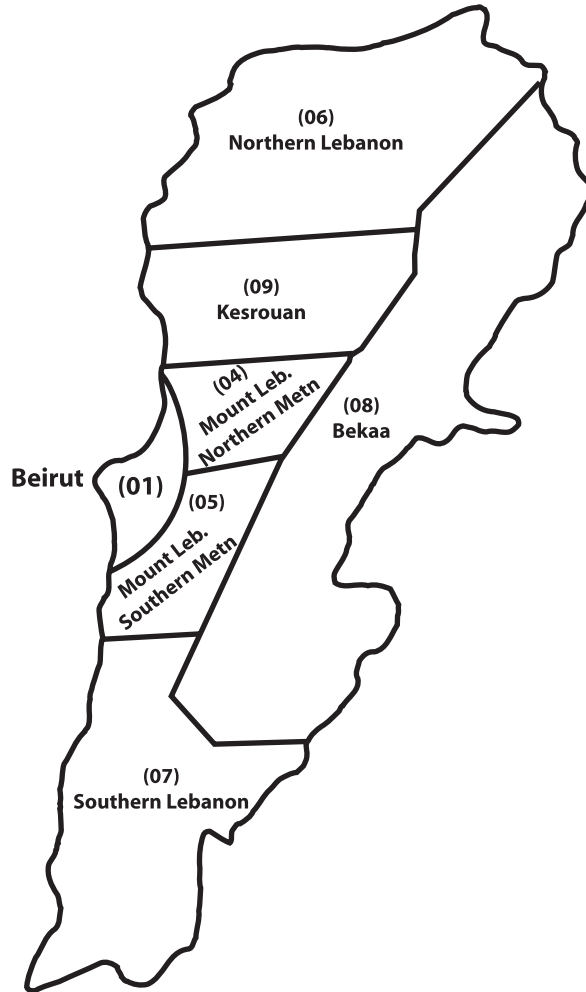
**Association des Banques du Liban**

**ALMANAC**  
OF BANKS IN LEBANON

**2021**



**CODE ZONE**  
Switchboard & Fax



**Code Zone must be dialed within the zone and from a zone area to another  
International Tel Code Number of Lebanon is (+961)**



Established in 1959; ABL Bldg since 2001

Beirut, Saifi, Gouraud street, ABL Bldg  
Postal Code: Beirut 2028-1212 Lebanon  
P.O.Box: 976 Beirut, Lebanon  
Tel/Fax: (961) (1) 970500/1  
Web Site: [www.abl.org.lb](http://www.abl.org.lb)

# BOARD OF DIRECTORS OF THE ASSOCIATION OF BANKS IN LEBANON

ELECTED ON JUNE 29<sup>TH</sup>, 2021

*for two consecutive years*

## **Chairman**

Dr. Salim Sfeir  
Chairman & CEO,  
BANK OF BEIRUT S.A.L. (75)

## **Vice Chairman**

Mr. Nadim Kassar  
General Manager,  
FRANSABANK S.A.L. (1)

## **Secretary**

Mr. Walid Raphael  
Chairman & General Manager,  
BANQUE LIBANO-FRANÇAISE S.A.L. (10)

## **Treasurer**

Mr. Abdel Razzak Achour  
Chairman & General Manager,  
FENICIA BANK S.A.L. (58)

## **Members**

Mr. Saad N. Azhari  
Chairman & General Manager,  
BLOM BANK S.A.L. (14)

Mr. Antoun Sehnaoui  
Chairman & CEO,  
SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL) (19)

Mrs. Raya Haffar El Hasan  
Chairman & General Manager,  
BANKMED S.A.L. (22)

Sheikh Ghassan Assaf  
Chairman & General Manager,  
BBAC S.A.L. (28)

Mr. Semaan Bassil  
Chairman & General Manager,  
BYBLOS BANK S.A.L. (39)

Dr. Joseph Torbey  
Chairman & General Manager,  
CREDIT LIBANAIS S.A.L. (53)

Mr. Samir Hanna  
Chairman & General Manager,  
BANK AUDI S.A.L. (56)

Dr. Tanal Sabbah  
Chairman & General Manager,  
LEBANESE SWISS BANK S.A.L. (63)

Dr. Makram Sader  
ABL Secretary General

( ) Official Bank number issued by BDL



# ASSOCIATION OF BANKS IN LEBANON

Established in: 1959

## GENERAL SECRETARIAT

Number of Employees: 22

Beirut, Saifi, Gouraud street, ABL Bldg  
Postal Code: Beirut 2028-1212 Lebanon  
P.O.Box: 976 Beirut, Lebanon  
(Temporarily closed)

Switchboard: (+) 961 1 970500  
Fax: (+) 961 1 970501  
Website: [www.abl.org.lb](http://www.abl.org.lb)

Mont-Liban, Baouchriyé  
Barbar Abou Jaoudé Street  
Feghali Center, 5th floor  
(Temporary location)

Tel: +961 81 676167  
+961 81 904 423  
Website: [www.abl.org.lb](http://www.abl.org.lb)

Secretary General:

Dr. Makram Sader

Director of Communication &  
Public Relations Department:

Director of Research &

Statistics Department:

Dr. Elias Achkar

Director of Human Resources

Development Department:

Mr. Bechara Khachan

Director of Administrative &

Financial Department:

Mr. Karam Yared

Higher Institute for Banking Studies (ISEB)

Huvelin street, USJ,

Campus des Sciences Sociales

Beirut, Lebanon

Acting Director:

Switchboard: (01) 204739

Fax: (01) 204738

E-Mail: [iseb@usj.edu.lb](mailto:iseb@usj.edu.lb)

Dr. Walid Yazeeji

## **REMARKS**

*All Banks and Representative Offices listed in this Directory are Members of the Association of Banks in Lebanon.*

*Directory is organized by alphabetical order.  
Information provided by our Members is valid as at June 2021.*

*The ABL 2021 edition of the Almanac of Banks in Lebanon includes:  
A comprehensive distribution of branches;  
Beirut Mohafazat (by Land Register);  
Lebanese Banking Presence Abroad (by Country)*

*\* \* \**



**FOUNDER**

HE Sheikh Saleh Abdallah Kamel

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
ABG Al Baraka Banking Group	Bahraini	98.972%
HE Sheikh Saleh Abdallah Kamel	Saudi	0.131%
Mr. Adnan Ahmad Yousif	Bahraini	0.004%
Mr. Saleh Mohamad Al Yousef	Kuwaiti	0.005%
Mr. Mutasim Khodr Mahmassani	Lebanese	0.004%
Mr. Hassan Salem Al Ammary	Saudi	0.003%
Mr. Othman Ahmad Suleiman	Sudanian	0.003%
Mr. Riyadh Abed Al Latif Itani	Lebanese	0.118%
Mr. Joe Khoury Helou, Esq.	Lebanese	0.004%
Mr. Mohamad Hussein Yassine	Lebanese	0.004%
Mr. Hachem Abou Aboud	Lebanese	0.004%
Mr. Hicham Al Shaar	Lebanese	0.004%
Sheikh Robert Moawad	Lebanese	0.72%
Mrs. Lina Bawab	Lebanese	0.003%
Mr. Georges Chahine	Lebanese	0.003%
Mr. Tameem Abdllah Jad	Saudi	0.004%
Mr. Farouk Mahfouz	Lebanese	0.003%
Dr. Hussein Saifan	Jordanian	0.003%
Mr. Hamad Al Oqab	Bahraini	0.003%
Mr. Nabil Osman	Lebanese	0.003%
Mr. Nabil Itani	Lebanese	0.003%

**BOARD OF DIRECTORS**

Mr. Hamad Al Oqab	Chairman
Mr. Saleh Mohamad Al Yousef	Vice Chairman
Mr. Mutasim Khodr Mahmassani	Member
Mr. Joe Khoury Helou, Esq.	Member
Mr. Nabil Osman	Member
Mr. Nabil Itani	Member
Mr. Farouk Mahfouz	Member
Dr. Hussein Saifan	Member

**SENIOR MANAGEMENT**

Mr. Hamad Al Oqab	Chairman & General Manager
Mr. Mutasim Khodr Mahmassani	Board Member & General Manager

**LEGAL ADVISOR:** Societe Civile Professionale (Mr. Joe Khoury Helou, Esq.)**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. Sidani & Co.**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	556,114	- Customer Deposits:	420,386
- Loans to Customers:	46,484	- Shareholders equity: (Tier I)	43,253
- Claims on Public Sector:	113,337	- Off-balance Sheet: (Liabilities)	5,792

**Operating branches in Lebanon: 5**  
**Number of ATM: 9** (of which 3 off premises)

**Number of Employees: 124**

#### HEADQUARTERS

Website: [www.al-baraka.com](http://www.al-baraka.com)

##### **Beirut (Moussaitbeh)**

Sanayeh, Justinian street, next to  
 Chamber of Commerce and Industry,  
 BAC Bldg, 12th Floor  
 P.O.Box: 113-5683 Beirut, Lebanon  
 Opened in: 1992 & relocated in 2013

Switchboard: (01) 748061/2/4/5  
 Fax: (01) 748061 x 700  
 Swift: ALCVLBBE  
 E-Mail: [customer.service@al-baraka.com](mailto:customer.service@al-baraka.com)

#### MAIN BRANCH

##### **Sanayeh (Moussaitbeh)**

Sanayeh, Justinian street, next to  
 Chamber of Commerce and Industry,  
 BAC Bldg, 4th Floor  
 Opened in: 1992 & relocated in 2016

##### **ATM Outdoor**

Switchboard: (01) 748061/2/4/5  
 Fax: (01) 748061/2 /4/5 Ext 125  
 E-Mail: [bbl.sanayeh@al-baraka.com](mailto:bbl.sanayeh@al-baraka.com)

#### BRANCHES OR AGENCIES IN LEBANON

##### I- Beirut & Suburbs

##### **Al Istiklal (Moussaitbeh)**

AlZaydanieh, Istiklal street  
 Moussalli Bldg, Ground Floor  
 Opened in: 2016

##### **ATM Outdoor**

Switchboard: (01) 748601/2/3  
 Fax: (01) 748604  
 E-Mail: [bbl.istiklal@al-baraka.com](mailto:bbl.istiklal@al-baraka.com)

##### II- Other Regions

##### **Chtaura (Jdita)**

Chtaura main road, Haddad Bldg, Ground Floor  
 Opened in: 2001

##### **ATM Outdoor**

Switchboard: (08) 546151-2  
 Fax: (08) 546153  
 E-Mail: [bbl.chtoura@al-baraka.com](mailto:bbl.chtoura@al-baraka.com)

##### **Saida (dokerman)**

Hussam Eddine Hariri street  
 Golden Tower Bldg, 1st Floor  
 Opened in: 1999

##### **ATM Outdoor**

Switchboard: (07) 754477/8/9  
 Fax: (07) 754488  
 E-Mail: [bbl.saida@al-baraka.com](mailto:bbl.saida@al-baraka.com)

##### **Tripoli (Al Tal)**

Tall area, Fouad Shehab Ave.  
 Kahtan Mikati Bldg, Ground Floor  
 Opened in: 1998

##### **ATM Outdoor (2)**

Switchboard: (06) 447911/2/3  
 Fax: (06) 447861  
 E-Mail: [bbl.tripoli@al-baraka.com](mailto:bbl.tripoli@al-baraka.com)

#### CORRESPONDENT BANKS

Bahrain	Manama	Al Baraka Islamic Bank BSC
Egypt	Cairo	Al Baraka Bank Egypt
Germany	Frankfurt	The Bank of New York Mellon
Italy	Rome	Banca UBAE SPA
Jordan	Amman	Jordan Islamic Bank

**CORRESPONDENT BANKS** (continuous)

Saudi Arabia	Jeddah	Bank Al Jazira
Tunisia	Tunis	Al Baraka Bank Tunis
Turkey	Istanbul	Al Baraka Turk Participation Bank
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

(All Bank Products & Services are compliant with Islamic Shariaa)

Automated Teller Machine (ATM)

Checking, Investment, Amana and Youth Accounts

Credit card, Charge Card, Debit Card, Internet Card, Laha Card, Extra Card and Cash Back Program

Deposit Services

Online Banking

Personal Banking Programs

Retail & Corporate Financing Products & Services

SafeBox

Trade Finance Services

Transfers & Remittances

**ATM OFF PREMISES**

Aramoun, Chehab Commercial Center, Aramoun main road, installed in: 2009

Tripoli, Abi Samra, Al Iman Islamic School street, installed in: 2005 & relocated in 2015

Tripoli, Dar Al Shifaa Hospital, Al Manar road, installed in: 2009

\* \* \*

# AL-BILAD ISLAMIC BANK FOR INVESTMENT AND FINANCE P.S.C

شركة مصرف البلاد الإسلامي للإستثمار  
والتمويل (مساهمة خاصة)

Official List of Banks N°: 134 (2010), Commercial Registry N°:1012689 Beirut, Nationality: Iraqi, HO Capital Contribution: LBP30,000,000,000.-

## ABL MEMBERSHIP SUSPENDED SINCE 2018

SHAREHOLDERS	Nationality	Shares in Capital
Al-Bilad Islamic Bank for Investment and Finance P.S.C.	Iraqi	100%

### SENIOR MANAGEMENT IN LEBANON

Mr. Hani Houssami	Provisional Manager - Lebanon
Mr. Salim Khodr	Internal Audit Manager
Mr. Hamza Ballout	Risk Manager
Mr. Jamil Assi	Compliance Manager

**LEGAL ADVISOR:** Mr. Joseph Abou Charaf, Esq.

**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co.

### GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2018 (in millions of LBP)

- Total Assets:	37,636	- Customer Deposits:	483
- Loans to Customers:	7,828	- Shareholders equity: (Tier I)	30,272
- Claims on Public Sector:	0	- Off-balance Sheet: (Liabilities)	9,765

**Operating branch in Lebanon: 1**

**Number of Employees: 15**

### LEBANON BRANCH

#### **Hamra (Ras Beirut)**

Makdesi Street, Samaha Bldg  
P.O.Box: 11-2404 Beirut, Lebanon  
Established in: 2010  
Provisional Manager: Mr. Hani Houssami

### HEAD OFFICE IN IRAQ

Website: [www.albiladib.com](http://www.albiladib.com)

#### **Al-Bilad Islamic Bank for Investment and Finance P.S.C.**

Al Karada, Al Charkiyya, Near Al Hurriya square  
P.O.Box: 2573 Al Jadiriyya, Bagdad  
Established in: 2006

Tel: (00964) 177 84 365  
Swift: AIIFIQBA

### MAIN CORRESPONDENT BANKS

Iraq	Bagdad	Al-Bilad Islamic Bank for Investment & Finance PSC
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### SERVICES RENDERED

Islamic Banking

\* \* \*

**FOUNDERS**

Mr. Salim Khaireddine  
 Dr. Maroun Kissirwani  
 Mr. Omar Jundi

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
AM Holding S.A.L	Lebanese	95.4%
Others	Lebanese-Saudi	4.6%

**BOARD OF DIRECTORS**

HE Mr. Marwan Kheireddine	Chairman & General Manager
Mr. Majid Jumblat	Member
Mr. Ibrahim Houssami, Esq.	Member and Secretary of the Board
Dr. Shadi Karam	Member

**SENIOR MANAGEMENT**

HE Mr. Marwan Kheireddine	Chairman & General Manager
Mr. Hadi Hammoud	Deputy General Manager-Chief Commercial Officer
Mrs. Nahla Bou Diab	Deputy General Manager- Chief Operating Officer
Mr. Ramzi Khodor	Assistant General Manager-Chief Financial Officer

**LEGAL ADVISOR:** Mr. Malek Arslan, Esq.

**INDEPENDENT AUDITORS:** Messrs. Kudos International/ Messrs. PWC

**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)**

- Total Assets:	3,980,019	- Customer Deposits:	3,083,171
- Loans to Customers:	1,836,407	- Shareholders equity: (Tier I)	10,247
- Claims on Public Sector:	69,410	- Off-balance Sheet: (Liabilities)	268,455

**Operating branches in Lebanon:** 19  
**Number of ATM:** 21 (of which 1 off premises)

**Number of Employees:** 364 (including contractuales)

**HEADQUARTERS****Ras Beirut**

Hamra area, Abdel Aziz street  
 Yared Bldg, 6th Floor  
 P.O.Box: 113-6260 Hamra,  
 Beirut 1103-2110 Lebanon  
 Opened in: 1980

Website: [www.ambank.com](http://www.ambank.com)

Telefax: (01) 734040 / 1210  
 Telex: 23357 LE ALMABK  
 Swift: MABALBBE  
 Customer care: 1210  
 E-Mail: [Customer.Service@ambank.com](mailto:Customer.Service@ambank.com)

**MAIN BRANCH****Ras Beirut**

Hamra area, Rbeiz Bldg, Abdel Aziz street  
 Opened in: 1980

**ATM Outdoor**

Telefax: (01) 734040 / (03) 330821  
 E-Mail: [mgrhmra@ambank.com](mailto:mgrhmra@ambank.com)

## BRANCHES OR AGENCIES IN LEBANON

### I- Beirut & Suburbs

#### **Adlieh (-)**

A4878 Building, President Elias Hraoui street  
Opened in: 2017

#### **ATM Outdoor**

Telefax: (01) 429981 / (76) 103131  
E-Mail: mgradlh@ambank.com

#### **Al-Mreijeh**

Mreijeh, Ghadeer street, Kamal center  
Opened in: 2001

#### **ATM Outdoor**

Telefax: (01) 476000 / (03) 498990  
E-Mail: mgrdhia@ambank.com

#### **Antelias**

Main road, Cristal Tower, Demo property, Block A  
Opened in: 2016

#### **ATM Outdoor**

Telefax: (04) 444590 / (76) 552288  
E-Mail: mgrantl@ambank.com

#### **Ashrafieh**

A599 Bldg., Ground Floor, Furn El hayek St..  
Opened in: 2014

#### **ATM Outdoor**

Telefax: (01) 333673 / (76) 183346  
E-Mail: mgrasrf@ambank.com

#### **Cola (Mazraa)**

Mazraa, Cola roundabout, Shams Beirut Bldg  
Opened in: 2011

#### **ATM Outdoor**

Telefax: (01) 705520 / (70) 563999  
E-Mail: mgrcola@ambank.com

#### **Dora**

Dora Highway, Dedeyan center, 1st Floor  
Opened in: 1997

#### **ATM Indoor**

Telefax: (01) 269999 / (03) 330820  
mgrdora@ambank.com

#### **Mar Elias (Moussaitbeh)**

Mar Elias street, Lotus Bldg, 1st Floor  
Opened in: 1983

#### **ATM Indoor**

Telefax: (01) 312800 / (03) 330824  
E-Mail: mgrmrls@ambank.com

#### **Saifi**

Damascus street, Saifi Village II, Block B  
Opened in: 2013

#### **ATM Outdoor**

Telefax: (01) 999447 / (03) 100289  
E-Mail: mgrsaifi@ambank.com

#### **Verdun (Ras Beirut)**

Rashid Karameh street, Ibiza Bldg  
Opened in: 2013

#### **ATM Outdoor**

Telefax: (01) 810053 / (03) 106737  
E-Mail: mgrvrnd@ambank.com

### II- Other Regions

#### **Aley**

Aley Mall, Al Saraya street  
Opened in: 1981

#### **ATM Outdoor**

Telefax: (05) 555755 / (03) 330822  
E-Mail: mgraley@ambank.com

#### **Baakline**

Baaklin main road, AM Bank center  
Opened in: 1981

#### **ATM Outdoor**

Telefax: (05) 304000 / (03) 330823  
E-Mail: mgrbkln@ambank.com

**Chtaura**

Chtaura main road, AM Bank Plaza  
Opened in: 1985

**Dmit (Manassef)**

Dmit, AM Bank center  
Opened in: 1983

**Hasbaya**

Hasbaya main road  
Opened in: 2000

**Jounieh**

Jounieh roundabout, Shiha Bldg  
Opened in: 2012

**Kalaa (Metn)**

Kalaa main street  
Opened in: 1994

**Shehim**

Wehbi Center 2, Shehim main street  
Opened in: 1986

**Tripoli**

Tripoli main road, Cite Bakri  
Opened in: 1995

**ATM Outdoor**

Telefax: (08) 541111 / (03) 330816  
E-Mail: mgrshtr@ambank.com

**ATM Outdoor**

Telefax: (05) 720222 / (03) 330825  
E-Mail: mgrmnsf@ambank.com

**ATM Outdoor**

Telefax: (07) 552000 / (03) 499278  
E-Mail: mgrhsby@ambank.com

**ATM Outdoor**

Telefax: (09) 638222 / (70) 564999  
E-Mail: mgrjunh@ambank.com

**ATM Outdoor**

Telefax: (05) 531000 / (03) 330818  
E-Mail: mgrmatn@ambank.com

**ATM Outdoor**

Telefax: (07) 240444 / (03) 330817  
E-Mail: mgrshhm@ambank.com

**ATM Outdoor**

Telefax: (06) 625000 / (03) 330819  
E-Mail: mgrtrpl@ambank.com

**CORRESPONDENT BANKS**

Canada	Montreal	Bank of Montreal
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	The Bank of New York Mellon
Qatar	Doha	Dukhan Bank
Spain	Madrid	BMCE Bank International SAU
Spain	Sabadell	Banco de Sabadell SA
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	The Bank of New York Mellon
U.K.	London	Crown Agents Bank

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Bancassurance  
Bill Domiciliation  
Car Fees Payment  
Corporate Banking  
Delivery Service  
Deposit Account Services  
E-Banking

**SERVICES RENDERED** (continuous)

Investment Banking

Mobile Banking

Online Banking

Payment Break

Safe Deposit Box

Transfers & Remittances

**ATM OFF PREMISES**

Central Administration Building, Badaro, installed in 2018

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# ARAB AFRICAN INTERNATIONAL BANK البنك العربي الافريقي الدولي

*Official List of Banks N°: 90 (1966), Commercial Registry N°: 17098 Beirut, Nationality: Egyptian*

*HO Capital Contribution: LBP 150,750,000,000*

## FOUNDERS

Central Bank of Egypt  
Ministry of Finance, Kuwait

## SHAREHOLDERS

	Nationality	Shares in Capital
Central Bank of Egypt	Egyptian	49.37%
Kuwait Investment Authority	Kuwaiti	49.37%
Others - 1.26%		

## BOARD OF DIRECTORS

Mr. Bader M. Al-Humaidi	Chairman
Mr. Sherif Mohamed Elwy	Vice Chairman & Managing Director

## MANAGEMENT IN LEBANON

Mr. Maroun Al Khoury	Manager - Beirut Branches
Ms. Fadia Abou Shahla	Deputy Manager

**LEGAL ADVISORS:** Mr. Joseph Boutros Farah, Esq. / Mr. Pierre Joseph Farah, Esq.

**INDEPENDENT AUDITORS:** Messrs. ERNST & YOUNG

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	42,198	- Customer Deposits:	12,374
- Loans to Customers:	0	- Shareholders equity: (Tier I)	13,216
- Claims on Public Sector:	14,575	- Off-balance Sheet: (Liabilities)	7

**Operating branch in Lebanon: 1**  
**Temporarily closed: 2**

**Number of Employees: 8**

## LEBANON MAIN BRANCH

### **Beirut Central District (Marfa')**

Riad ElSolh street, Bank's Bldg  
P.O.Box: 11-6066 Beirut, Lebanon  
Opened in: 1966  
Manager: Mr. Maroun Al Khoury

Switchboard: (01) 980162-3  
Fax: (01) 980910  
Swift: ARAILBBE  
E-Mail: aaibbeirut@aaib.com

## BRANCHES OR AGENCIES IN LEBANON

### I- Beirut & Suburbs

**Mazraa** (Temp. closed)

**Ras Beirut** (Temp. closed)

**HEAD OFFICE IN EGYPT**

Website: [www.aaib.com](http://www.aaib.com)

**Arab African International Bank**

5, Midan AlSaray AlKoubra  
Garden City, Cairo, Egypt  
P.O.Box: 60 Magless AlShaab, Egypt  
Zip Code: 11516 Cairo  
Opened in: 1964

Tel: (+20 2) 2 7955448  
Fax: (+20 2) 2 7958493  
Swift: ARAIEGCX

**CORRESPONDENT BANKS**

U.S.A.                                      New York

Standard Chartered Bank  
through our Head Office in Cairo

**SERVICES RENDERED**

Deposit Account Services  
Financial Market Services  
Transfers & Remittances

\* \* \*

**FOUNDER**

The Late Abdul Hameed Shoman

**BOARD OF DIRECTORS**

Mr. Sabih Taher Masri	Chairman
HE Dr Bassem Ibrahim Awadallah	Deputy Chairman
Ministry of Finance, KSA	Member, Represented by Mr. Hisham Mohammed Attar
Social Security Corporation of Jordan	Member, Represented by Dr Hamzeh Ahmad Jaradat
Mr. Wahbe Abdullah Tamari	Member
Mr. Bassam Wa'el Kanaan	Member
Mr. Abbas Farouq Zuaier	Member
HE Mr. Alaa Arif Batayneh	Member
HE Mr. Suleiman Hafez Al-Masri	Member
Mr. Khaled Sabih Masri	Member
Mr. Usama Mikdashi	Member

**SENIOR MANAGEMENT IN LEBANON**

Mr. Nadim Ghantous	Lebanon Country Manager
Mr. Fawaz Atout	Head of Consumer Banking
Mr. Abdul Hamid Ammash	Head of Corporate & Institutional Banking
Ms. Hala Khammar	Head of Marketing & Products
Mr. Elie Chami	Head of Treasury
Ms. Areej Badr	Head of Credit
Ms. Nada Chalati	Head of HR
Mr. Elie Yazbeck	Head of Financial Control
Mr. Ihab Shallah	Head of Information Technology
Mrs. Mona Turk	Head of Legal Department
Mr. Assaad Nasser	Head of Central Operations
Mr. Hisham Hammoud	Head of Risk Management
Mr. Mohamad Said Hoss	Head of Regulatory Compliance
Mr. Wissam Mehanna	Head of Internal Audit

**LEGAL ADVISOR:** Akkaoui Jisr law firm**INDEPENDENT AUDITORS:** Messrs. Ernst & Young**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2019 (in millions of LBP)**

- Total Assets:	1,946,872	- Customer Deposits:	1,516,120
- Loans to Customers:	875,036	- Shareholders equity: (Tier I)	179,058
- Claims on Public Sector:	160,681	- Off-balance Sheet: (Liabilities)	488,062

**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)**

- Total Assets:	1,953,947	- Customer Deposits:	1,621,944
- Loans to Customers:	391,758	- Shareholders equity: (Tier I)	145,994
- Claims on Public Sector:	123,098	- Off-balance Sheet: (Liabilities)	284,669

**Operating branches in Lebanon: 10**  
**Number of ATM: 20** (of which 6 off premises)

**Number of Employees: 305**

#### REGIONAL MANAGEMENT IN BEIRUT

##### **Beirut Central District**

Riad ElSolh square, Banks street  
 Arab Bank Bldg  
 P.O.Box: 11-1015 Beirut, Lebanon  
 Opened in: 1943

Switchboard: (01) 981155  
 Fax: (01) 980299 / 980803  
 Swift: ARABLBXX  
 E-Mail: info@arabbank.com.lb

#### MAIN BRANCH

##### **Beirut Central District (Marfa')**

Riad ElSolh square, Banks street  
 Arab Bank Bldg  
 P.O.Box: 11-1015 Beirut, Lebanon  
 Opened in: 1944  
 Manager: Ms. Rabah Hammoud

##### **ATM Indoor & Outdoor (3)**

Switchboard: (01) 985111 / 985222  
 Fax: (01) 980040  
 E-Mail: beirutbranch@arabbank.com.lb

#### BRANCHES OR AGENCIES IN LEBANON

##### I- Beirut & Suburbs

##### **Dora**

Dora Highway, St. Jacques center, 1st Fl.  
 Opened in: 1984  
 Manager: Mrs. Hiyam Abi Younes Samia

##### **ATM Outdoor**

Switchboard: (01) 240315 / 240317  
 Fax: (01) 253458  
 E-Mail: dawrabranch@arabbank.com.lb

##### **Hazmieh**

Hazmieh Highway, Hazmieh Village  
 Open in: 2016  
 Manager: Mrs. Joelle Klaiany Suidan

##### **ATM Outdoor**

Switchboard: (05) 952671  
 Fax: (05) 952673  
 E-Mail: hazmiehbranch@arabbank.com.lb

##### **Ras Beirut**

Hamra area, Makdessi street, Sabbah Bldg  
 Opened in: 1960  
 Manager: Mrs. Zeinab Saadeh

##### **ATM Outdoor**

Switchboard: (01) 741580-1  
 Fax: (01) 348484  
 E-Mail: rasbeirutbranch@arabbank.com.lb

##### **Shiyah**

Shiyah highway, Marguerita center  
 Opened in: 1999  
 Manager: Mr. Adham Safa

##### **ATM Outdoor**

Switchboard: (01) 275444 / 275581  
 Fax: (01) 551335  
 E-Mail: shyahbranch@arabbank.com.lb

##### **Sin ElFil**

Fouad Shehab Ave., Point center  
 Opened in: 1999  
 Manager: Mr. Joe Copti

##### **ATM Outdoor**

Switchboard: (01) 510425-6  
 Fax: (01) 491560  
 E-Mail: sinelfilbranch@arabbank.com.lb

##### **Verdun (Moussaitbeh)**

Rashid Karamah Ave., Simmakieh Bldg  
 Opened in: 1985  
 Manager: Mrs. Hassana Yamout Dabbousi

##### **ATM Indoor and Outdoor (2)**

Switchboard: (01) 800013 / 810005  
 Fax: (01) 868131  
 E-Mail: verdunbranch@arabbank.com.lb

**II- Other Regions****Jdita**

Chtaoura main road, Daher center  
 Opened in: 1986  
 Manager: Mr. Fadi Hatoum

**Saida (Sidon)**

Riad ElSolh Blvd., Zantout Bldg  
 Opened in: 1980 relocated in 2012  
 Manager: Mrs. Fatima Yaman

**Tripoli**

Tall Blvrd., Commercial Buildings Co. Bldg  
 Opened in: 1951  
 Manager: Mr. Mostafa Haj Ali

**ATM Outdoor**

Switchboard: (08) 546200-1 / 542910  
 Fax: (08) 542912  
 E-Mail: jditabranch@arabbank.com.lb

**ATM Indoor and Outdoor (2)**

Switchboard: (07) 751070 / 751072  
 Fax: (07) 753762  
 E-Mail: saidabranch@arabbank.com.lb

**ATM Outdoor**

Switchboard: (06) 430121-2  
 Fax: (06) 427981  
 E-Mail: : talbranch@arabbank.com.lb

**HEAD OFFICE IN JORDAN****Arab Bank P.L.C.**

Shmeisani, Amman, Arab Bank Bldg.,  
 P.O.Box: 950545 Amman 11195, Jordan  
 Opened in: 1930  
 CEO: Mr. Nemeh Sabbagh

Website: [www.arabbank.com](http://www.arabbank.com)

Switchboard: (+ 962 6) 5600000  
 Fax: (+ 962 6) 5606793  
 E-Mail: [info@arabbank.com](mailto:info@arabbank.com)

**CORRESPONDENT BANKS**

Australia	Sydney	Arab Bank Australia Ltd
Austria	Vienna	Raiffeisen Bank Intl
Bahrain	Manama	Arab Bank plc
Canada	Montreal	The Bank of Montreal
Canada	Toronto	Canadian Imperial Bank of Commerce
Denmark	Copenhagen	Danske Bank A/S
Egypt	Cairo	Arab Bank plc
Germany	Frankfurt	Europe Arab Bank
Germany	Frankfurt	Raiffeisen Bank Intl AG
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Jordan	Amman	Arab Bank plc
Kuwait	Kuwait City	Gulf Bank KSC
Kuwait	Kuwait City	National Bank of Kuwait SAK
Norway	Oslo	DNB NOR Bank ASA
Qatar	Doha	Arab Bank plc
Saudi Arabia	Riyadh	Arab National Bank
Sultanate of Oman	Muscat	Oman Arab Bank SAOC
Switzerland	Zurich	Arab Bank (Switzerland) Ltd
Switzerland	Zurich	Credit Suisse
U.A.E.	Abu Dhabi	Arab Bank plc
U.K.	London	Standard Chartered Bank
U.K.	London	Europe Arab Bank plc
U.S.A.	New York	Citi Bank NY

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Credit Cards  
Deposit Account  
E-Banking & Electronic Cash Management  
Mobile Banking  
Retail Banking  
Trade Finance  
Transfers & Remittances

**ATM OFF PREMISES**

Beirut, Tarik Jdideh, Beirut Arab University, School of Business, installed in: 1994  
Dbayehv highway, Le Mall, installed in: 2012  
Dbayeh highway, Samsung Showroom, installed in: 2016  
Halba, Al Youssef Medical Center, installed in: 2014  
Tripoli, Nazih Mazloum Str., New Mazloum Hospital, installed in: 2019  
Hadat, Camille Chamoun Blvd, Karout Mall, GF, installed in: 2019

\* \* \*

# ARAB BANK SWITZERLAND (LEBANON) S.A.L.

البنك العربي سويسرا  
(لبنان) ش.م.ل.

Official List of Banks N°: 118 (1998), Commercial Registry N°:73879 Beirut, Nationality: Lebanese, Capital: LBP 15,000,000,000

## FOUNDERS

Arab Bank p.l.c  
Al-Arabi for Finance sal (Holding)  
Mr. Farouk Jabre  
Mr. Khaled Shoman

SHAREHOLDERS	Nationality	Shares in Capital
Arab Bank Switzerland Ltd	Swiss	99.95%
Mr. Nasri Malhame	Lebanese	0.007%
Mr. Alessandro Cosimo Heribert Bizzozero	Swiss	0.007%
Mr. Eric Arida	Lebanese	0.007%
Mr. Jean Pierre Daccache	Lebanese	0.007%
Mr. Jean-Pierre Roth	Lebanese	0.007%
Mrs. Dima Sharafeddine	Lebanese	0.007%
Mr. William George	Lebanese	0.007%

## BOARD OF DIRECTORS

Mr. Jean-Pierre Roth	Chairman & General Manager
Mr. Alessandro Cosimo Heribert Bizzozero	Member
Arab Bank (Switzerland) Ltd	Member
Mr. Eric Arida	Member
Mr. Nasri Malhame	Member
Mrs. Dima Sharafeddine	Member
Mr. William George	Member

## MANAGEMENT

Mr. Gilbert Najjar	General Manager
Ms. Marie-Josée Samneh	Head of Compliance
Mr. Zahi Younan	Head of Investment Advisory
Mr. Randa Daroub	Head of Accounting

**LEGAL ADVISOR:** Me. Toufic Soudayha

**INDEPENDENT AUDITORS:** Messr. Ernst & Young

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	22,896	- Customer Deposits:	-
- Loans to Customers:	833	- Shareholders equity: (Tier I)	19,496
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	26,616

**Operating branches in Lebanon: 1**

**Number of ATM: 0**

**Representative Office abroad: 0**

**Number of Employees: 16**

## HEADQUARTERS

### Beirut

Allenby Street, Beirut Souks, Bloc 25, 4th Floor  
Postal Code: 11-7000  
Opened in: 1998

Website: \_\_

Telefax: 01 971 429  
Swift: ARBVLBBE  
E-Mail: info@abs-lb.com

**CORRESPONDENT BANKS**

Arab Bank (Switzerland) Ltd.  
Arab Bank PLC

**SERVICES RENDERED**

Capital Markets  
Financial Market Services  
Investment Banking

\* \* \*



# ARAB FINANCE HOUSE S.A.L. (ISLAMIC BANK)

بيت التمويل العربي ش.م.ل.  
(مصرف إسلامي)

Official List of Banks N°: 125 (2004), Commercial Registry N°: 1002082 Beirut, Nationality: Lebanese, Capital: LBP30,000,000,000

## MAIN FOUNDERS

Qatar Islamic Bank  
Gulf Finance House  
Other Investors from the Gulf and Lebanon

## MAJOR SHAREHOLDERS

Qatar Islamic Bank

## Nationality

Qatari

## BOARD OF DIRECTORS

Mr. Rakesh Sanghvi	Chairman & General Manager
Islamic Qatar Company – Lebanon sal (Holding)	
Rep. by Mr. Tarek Fawzi	Member
Arab Finance House Holding sal	
Rep. by Mr. Gourang Hemani	Member
Mr. Atef Ali	Member
Mr. Osama Helmi	Member
Mr. Elias Baroudi	Member
AFH Lebanon Holding s.a.l.	Member
Mr. Tarek Fawzi	Member
Mr. Gourang Hemani	Member

## MANAGEMENT

Mr. Osama Helmi	Managing Director – Board Member
Mr. Abdul Hamid Ghalayini	Corporate Finance
Mr. Amer Ramadan	Branches Management
Mr. Khodor Khatib	Customer Protection
Mr. Samir Noukari	Risk Management
Mrs. Hosson Haddad	Credit Administration
Mrs. Marwa Mirza	Fx & Treasury
Mr. Wassim Al-Aghar	Operations and Administration
Ms. Nada Oueidat	Finance
Mrs. Nahed Mourad	Human Resources
Mr. Omar Baassiri	Compliance
Mrs. Haifa Abdallah	Information Technology
Mr. Mohamad Safsouf	Legal Unit
Ms. Haneen Najem	Internal Audit
Mrs. Lina Barghout	Shariaa Audit

**LEGAL ADVISORS:** Messrs. El-Aref International Law Office

**INDEPENDENT AUDITORS:** Messrs. Grant Thornton / Messrs. Sidani & Co.

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	585,291	- Customer Deposits:	391,282
- Loans to Customers:	132,952	- Shareholders equity: (Tier I)	44,519
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	6,944

**Operating branches in Lebanon: 2**

**Number of Employees: 80**

**Number of ATM: 4** (of which 2 off premises)

**HEADQUARTERS**

Web Site: [www.afh.com.lb](http://www.afh.com.lb)

**Beirut**

Corniche ElMazraa, Saeb Salam Ave.  
Arab Finance House Tower  
P.O.Box: 11-273 Riad ElSolh,  
Beirut 1107 2020 Lebanon  
Opened in: 2004

Switchboard: (01) 309777 / 708100  
Fax: (01) 307999  
Swift: AFHOLBBE  
E-Mail: [info@afh.com.lb](mailto:info@afh.com.lb)

**MAIN BRANCH**

**Beirut (Moussaitbeh)**

Corniche ElMazraa, Saeb Salam Ave.  
Arab Finance House Tower  
Opened in: 2006  
Branch Manager: Mr. Afif Itani

**ATM Outdoor**

Switchboard: (01) 309777 / 706680  
Fax: (01) 706684  
E-Mail: [mazraa@afh.com.lb](mailto:mazraa@afh.com.lb)

**BRANCHES OR AGENCIES IN LEBANON**

**- Other Regions**

**Chtaura** (Closed Temporarily)

Opened in: 2009  
Branch Manager:

E-Mail: [chtaura@afh.com.lb](mailto:chtaura@afh.com.lb)

**Saida (Sidon)**

Riad ElSolh street, Zantout center  
Opened in: 2007  
Branch Manager: Mr. Mazen Araji

**ATM Outdoor**

Switchboard: (07) 755512  
Fax: (07) 755517  
E-Mail: [saida@afh.com.lb](mailto:saida@afh.com.lb)

**Tripoli** (Closed Temporarily)

Tal area, Al Massaref street, Al Tal center  
Opened in: 2007  
Branch Manager:

E-Mail: [tripoli@afh.com.lb](mailto:tripoli@afh.com.lb)

**CORRESPONDENT BANKS**

Qatar	Doha	Qatar Islamic Bank SAQ
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.K.	London	Bank of Beirut (UK) Ltd

**SERVICES RENDERED**

Islamic Banking

**ATM OFF PREMISES**

Beirut, Tarik Jdideh, Beirut Arab University, installed in: 2006  
Bekaa, Damascus Road, Taanayel, Cascada Mall, installed in: 2021

\* \* \*

# B.L.C. BANK S.A.L.

# البنك اللبناني للتجارة ش.م.ل.

Official List of Banks N°: 11 (1950), Commercial Registry N°: 1952 Beirut, Nationality: Lebanese, Capital: LBP 215,013,510,000

## FOUNDERS

Mr. Elia Abou Jaoude  
Mr. Jean Fares Abou Jaoude

## SHAREHOLDERS

	Nationality	Shares in Capital
Fransabank sal	Lebanese	81.88%
Fransa Invest Bank sal	Lebanese	6.25%
B.L.C. Bank SAL (*)	Lebanese	10%
Others	-	1.87%

(\*) B.L.C. Bank bought back 10% of its common shares

## BOARD OF DIRECTORS

Mr. Nadim Kassar	Chairman & General Manager
Mr. Nabil Kassar	Vice Chairman
Mr. Adnan Kassar	Member
Mr. Adel Kassar	Member
Mr. Walid Daouk, Esq.	Member
Mr. Mansour Bteish	Member
Mr. Nazem El Khoury	Member
Mr. Henri de Courtivron	Member
Mr. Sarkis Yoghourtdjian	Member
Mr. Mohamad Ali Beyhum	Member
Mr. Michel Tueini, Esq.	Secretary of the Board

## MANAGEMENT

Mr. Nadim Kassar	Chairman & General Manager
Mr. Bassam Hassan	General Manager – Chief Executive Officer
Mr. Joseph Baddour	AGM - Head of Corporate Banking Group
Mr. Georges Baz	AGM – Head of Credit Affairs Group
Mr. Hani Dannawi	Chief Financial Officer
Mr. Carlos Lebbos	Chief Risk Officer
Mr. Jean Chamoun	Chief Internal Auditor
Mr. Souheil Younes	Head of Human Resources Group
Mr. Najji Echo	Head of Treasury & Financial Markets Group
Mr. Rabih Abi Ammar	Head of Credit Management Group
Mr. Elie Azar	Head of Retail Banking & Marketing Group
Mr. Joseph Saab	Head of Compliance Group
Mr. Samir Khoury	Head of Branches Network
Mr. Georges Nammour	Head of Operations
Mrs. Nancy Sayegh	Head of Small & Medium Enterprises
Mr. Pierrot Atallah	Head of Information Technology
Mrs. Raghida Khoury	Head of Organization
Mrs. Elizabeth El Khazen	Head of Administration
Mr. Elie Tabet	Head of International Banking Relations

## Management –Branches Network

Mr. Samir Khoury	Head of Branches Network
Mr. Abdel Kader Captan	Regional Manager - Beirut I and South
Mrs. Maria Dahdah Ghanem	Regional Manager – Beirut II and Baabda
Mrs. Alia Sabbouri	Regional Manager - Bekaa
Mr. Elias Nader	Regional Manager - Mount Lebanon and North

**LEGAL ADVISOR:** Mr. Michel Tueini, Esq.**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	5,943,024	- Customer Deposits:	4,634,626
- Loans to Customers:	1,373,000	- Shareholders equity: (Tier I)	779,373
- Claims on Public Sector:	4,163,274	- Off-balance Sheet: (Liabilities)	87,024

**Operating branches in Lebanon:** 32**Number of ATM:** 44 (of which 2 off premises)**Representative Office abroad:** 1**Number of Employees:** 618**HEADQUARTERS**Website: [www.blcbank.com](http://www.blcbank.com)**Beirut**

Adlieh square, BLC Bank Bldg  
P.O.Box: 11-1126 Beirut, Lebanon  
Postal Code: 2064-5809 Lebanon  
Opened in: 1950

Telefax: (01) 387000 / 429000  
Cable: BANCOLIBA  
Forex: (01) 200997 / Fax: (01) 200419 x 8040  
Reuters: BLCB  
Swift: LICOLBBX  
E-Mail: [info@blcbank.com](mailto:info@blcbank.com)

**MAIN BRANCH****Adlieh (Ashrafieh)**

Adlieh square, BLC Bank Bldg  
Opened in: 2004  
Manager: Mrs. Roula Korban

**ATM Indoor (2)**

Switchboard: (01) 387000 / 429000  
Fax: (01) 616984  
E-Mail: [adliehbranch@blcbank.com](mailto:adliehbranch@blcbank.com)

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Aicha Bakkar (Moussaitbeh)**

Intersection Ellstiklal, Tabsh Bldg  
facing Selim El Hoss Residence  
Opened in: 2012  
Manager: Mr. Ramzi Zeineddine

**ATM Indoor**

Switchboard: (01)749135-8  
Fax: (01) 749135-8 x 170  
Email: [Aishebaqqarbranch@blcbank.com](mailto:Aishebaqqarbranch@blcbank.com)

**Antelias**

Antelias Square, St. Elie center, Block A  
Opened in: 2010  
Manager: Mr. Toufic Abi Jaoude

**ATM Indoor (2)**

Switchboard: (04) 417230 / 418080  
Fax: (04) 522018 x 170  
Email: [Anteliasbranch@blcbank.com](mailto:Anteliasbranch@blcbank.com)

**Ashrafieh-Sassine**

Adib Ishac street, Jerbaka Bldg, Sassine square  
Opened in: 1961  
Manager: Mr. Roy Choucair

**ATM Indoor (2)**

Switchboard: (01) 200990-1  
Fax: (01) 339664 x 170  
E-Mail: [achrafiehbranch@blcbank.com](mailto:achrafiehbranch@blcbank.com)

**Baabda**

Baabda square area, Michel Helou Bldg  
Opened in: 1985  
Manager: Mr. Taniou Berbari

**ATM Indoor**

Switchboard: (05) 468084-5  
Fax: (05) 921820 x 170  
E-Mail: [baabdabbranch@blcbank.com](mailto:baabdabbranch@blcbank.com)

**Dekwaneh**

Sed ElBauchrieh street, Kamar center  
Opened in: 1998  
Acting Manager: Mr. Boutros Nassif

**Dora**

Dora Hwy., BLC Bank Bldg  
Opened in: 1984  
Manager: Mrs. Jihane Bou Sanayeh

**Hadeth**

Al Ain square, Michel Kherbawi Bldg  
Opened in: 1961  
Manager: Mr. Jamil Mezher

**Hazmieh**

Damascus main road, Mansour Bldg  
Opened in: 1966  
Manager: Mr. Pierre Bejjani

**Jal ElDib**

Main road, Yachouhi Bldg  
Opened in: 1960  
Manager: Mr. Charbel Gemayel

**Mar Elias (Moussaitbeh)**

Mar Elias street, Dar ElBaida Bldg  
Opened in: 1984  
Manager: Mrs. Nesrine Hariri

**Mar Mikhael (Mdawar)**

Mar Mikhael street, BLC Bank Bldg  
Opened in: 1965  
Manager: Mr. Rabih Haber  
(Branch Administrator)

**Shiyah**

Old Saida road, Awad Bldg  
Opened in: 1965  
Manager: Mr. Mohamad Dagher

**Sin ElFil**

Youssef Hayek street, Jbeili Bldg  
Opened in: 2018  
Manager: Mrs. Sabine Kabenji Zirka

**II- Other Regions**

**Aley**

Main road, Moghtareben Hotel Bldg  
Opened in: 2013  
Manager: Mrs. Abeer Salman

**ATM Indoor**

Switchboard: (01) 692060 / 692070  
Fax: (01) 687647 x 170  
E-Mail: dekwanehbranch@blcbank.com

**ATM Indoor**

Switchboard: (01) 264450 / 260856  
Fax: (01) 260856 x 170  
E-Mail: dorabranch@blcbank.com

**ATM Indoor**

Switchboard: (05) 460034 / 467438  
Fax: (05) 460425 x 170  
E-Mail: hadathbranch@blcbank.com

**ATM Indoor**

Switchboard: (05) 454722 / 455547  
Fax: (05) 457177 x 170  
E-Mail: hazmiehbranch@blcbank.com

**ATM Indoor (2)**

Switchboard: (04) 723200-2 / 723204-5  
Fax: (04) 723200-2 or 723204-5 x 170  
E-Mail: jaleldibbranch@blcbank.com

**ATM Indoor**

Switchboard: (01) 703805-6  
Fax: (01) 703805 x 170  
E-Mail: steliebranch@blcbank.com

**ATM Indoor**

Switchboard: (01) 565701 / 565700-2  
Fax: (01) 565702 x 5360  
E-Mail: stmichelbranch@blcbank.com

**ATM Indoor**

Switchboard: (01) 387411 / 389515  
Fax: (01) 387411x 170  
E-Mail: chiahbranch@blcbank.com

**ATM Indoor**

Switchboard: (01) 496203 / 496205-6-7  
Fax: (01) 496204 x 170  
E-Mail: SinElFilbranch@blcbank.com

**ATM Indoor**

Switchboard: (05) 556025 / 557026 / 558027  
Fax: (05) 558027 x 170  
E-Mail: Aleybranch@blcbank.com

**Batroun**

Main road, BLC Bank Bldg  
Opened in: 1959  
Manager: Mr. Elie Hajj

**Besharreh**

Main road, Emile Hanna Geagea Bldg  
Opened in: 1959  
Manager: Mr. Tony Saleh

**Bickfaya**

Bickfaya Square, Municipality Bldg  
Opened in: 1984  
Manager: Ms. Monique Rahi

**Chtaura**

Damascus main road, BLC Bank Bldg  
Opened in: 2004  
Manager: Mr. Ghassan Abou Risk

**Ferzol Branch**

Main Road, Ablah , Kazan Center  
Opened in : 2020  
Manager : Mr. Ajaj Hanna

**Hermel**

Opposite Seray Bldg, Shahine center  
Opened in: 2003  
Manager: Mr. Hussein Sahili

**Jbeil (Byblos)**

Main road, BLC Bank Bldg  
Opened in: 1960  
Manager:

**Jounieh**

Main road, Opposite Municipality, Stephan Bldg  
Opened in: 1958  
Manager: Mr. Roland Chedid

**Kosba**

Main road, Nicolas center  
Opened in: 1984  
Manager: Mr. Georges Chehade

**Nabatieh**

Mahmoud Fakih street, City center  
Opened in: 1997  
Manager:

**ATM Outdoor**

Switchboard: (06) 642166 / 741599  
Fax: (06) 742812 x 170  
E-Mail: batrounbranch@blcbank.com

**ATM Outdoor**

Switchboard: (06) 671101 / 672767  
Fax: (06) 671101 x 170  
E-Mail: becharrebranch@blcbank.com

**ATM Indoor**

Switchboard: (04) 981532 / 981602  
Fax: (04) 986266 x 170  
E-Mail: bekfayabbranch@blcbank.com

**ATM Outdoor & Drive Thru (2)**

Switchboard: (08) 542450 / 545422-3  
Fax: (08) 545424 x 170  
E-Mail: chtourabbranch@blcbank.com

**ATM Indoor**

Switchboard: (08) 954101-102  
Fax: (08) 954101 ext. 170  
Email: FerzolBranch@Blcbank.com

**ATM Indoor & Outdoor (2)**

Switchboard: (08) 201771-2  
Fax: (08) 201773  
E-Mail: hermelbranch@blcbank.com

**ATM Indoor (2)**

Switchboard: (09) 540150 / 546956  
Fax: (09) 546955 x 170  
E-Mail: jbeilbranch@blcbank.com

**ATM Indoor**

Switchboard: (09) 910800 / 934558  
Fax: (09) 835219 x 170  
E-Mail: jouniehbranch@blcbank.com

**ATM Outdoor**

Switchboard: (06) 510125 / 511132  
Telefax: (06) 510125 x 170  
E-Mail: kousbabbranch@blcbank.com

**ATM Indoor (2)**

Switchboard: (07) 764780-1  
Fax: (07) 760234 x 170  
E-Mail: nabatiehbranch@blcbank.com

**Saida (Sidon)**

Riad ElSolh street, BLC Bank Bldg  
Opened in: 1959  
Manager: Mr. Mahmoud El Solh

**Shekka**

Main road, Michel El Hallal Bldg  
Opened in: 1984  
Manager: Mrs. Fadwa Saadé Gergi

**Sour (Tyr)**

AlMassaref street, Issa Bldg  
Opened in: 1996  
Manager: Mrs. Lina Kojok

**Tripoli-Mina**

ElHusseini Hospital street, Shoucair Bldg  
Opened in: 1960  
Manager: Mr. Georges Zablith

**Tripoli-Tell**

Karm ElKallah street, BLC Bank Bldg  
Opened in: 1958  
Manager: Mr. Tarek Kayal

**Zahleh**

Hosh ElZarraina, Zahle Blvd., Lawandos center  
Opened in: 2012  
Manager: Mrs. Gemma Hreiz

**Zouk Mikael**

Jeita Main Road, Joe & Joe Center, between  
NDU University and Jeita Grotto Bifurcation  
Opened in: 2021  
Manager: Mr. Charbel Kraymati (Branch Administrator)

**ATM Indoor (2)**

Switchboard: (07) 722330-2 / 727508  
Fax: (07) 722330 x 170  
E-Mail: saidabranch@blcbank.com

**ATM Outdoor**

Switchboard: (06) 540728 / 545028  
Fax: (06) 540728 x 170  
E-Mail: chekkabranch@blcbank.com

**ATM Outdoor**

Switchboard: (07) 343100-1  
Fax: (07) 343313  
E-Mail: tyrbranch@blcbank.com

**ATM Indoor**

Switchboard: (06) 215350 / 215360 / 215370  
Fax: (06) 215340 x 170  
E-Mail: minabranch@blcbank.com

**ATM Indoor**

Switchboard: (06) 430210-1  
Fax: (06) 432896 x 170  
E-Mail: tellbranch@blcbank.com

**ATM Indoor**

Switchboard: (08) 829420 / 829430 / 829440  
Fax: (08) 829410 x 170  
E-Mail: zahlebranch@blcbank.com

**ATM Indoor (2)**

Switchboard: (09) 212225-6  
Fax: (09) 211675 x 237  
E-Mail: zoukbranch@blcbank.com

**MOTHER COMPANY:** Fransabank s.a.l.

**REPRESENTATIVE OFFICE ABROAD**

**B.L.C. Bank – Abu Dhabi Rep Office**

Khalidya street, Khalidya Park Bldg, 1st Fl.  
P.O. Box 6204 Abu Dhabi, U.A.E.  
Opened in: 2012

Website: www.blcbank.com  
Switchboard: (+ 971 ) 2 650 5777  
Fax: (+ 971) 2 650 5778  
E-Mail: blc.repad@blcbank.com

**CORRESPONDENT BANKS**

Algeria	Algiers	Fransabank El Djazair SPA
Canada	Montreal	Bank of Montreal
Egypt	Cairo	Banque Misr
France	Paris	Al Khaliji France SA
France	Paris	Fransabank (France) SA

**CORRESPONDENT BANKS** (continuous)

France	Paris	UBAF-Union de Banques Arabes et Françaises
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	The Bank of New York Mellon
Jordan	Amman	The Housing Bank for Trade and Finance
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSC
Kuwait	Kuwait City	National Bank of Kuwait SAK
Qatar	Doha	Al Khaliji Commercial Bank QSC
Qatar	Doha	The Commercial Bank of Qatar QSC
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Jeddah	The National Commercial Bank
Spain	Barcelona	Banco de Sabadell SA
Spain	Barcelona	Caixa Bank SA
Sri-Lanka	Colombo	Bank of Ceylon
Switzerland	Zurich	Zürcher Kantonalbank
U.A.E.	Dubai City	Al Khaliji France SA
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	JPMorgan Chase Bank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Capital Markets  
 Commercial Banking  
 Corporate Banking  
 Credit Cards  
 Deposit Account Services  
 Financial Market Services  
 Investment Banking  
 Merchant Banking  
 Mobile Bank  
 Private Banking  
 Retail Banking  
 Trade Services  
 Transfers & Remittances

**ATM OFF PREMISES**

Bekaa, Baalbeck, Dar Al Amal Hospital, installed in: 2013  
 Bekaa, Zahleh, Hôpital Libano Français, installed in: 2018

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# BANK AL-MADINA S.A.L.

بنك المدينة ش.م.ل.

*Official List of Banks N°: 105 (1982), Commercial Registry N°: 46164 Beirut, Nationality: Lebanese, Capital: LBP 45,540,000,000*

## HEADQUARTERS

### **Ras Beirut**

Hamra area, Commodore street

Bank's Bldg

P.O.Box: 113-7221 Beirut, Lebanon

Year of Establishment: 1982

Switchboard: (01) 752291-3 x 107 or 332

Fax: (01) 346742

Forex: (01) 751740 / 751868

E-Mail: itdep@bankal-madina.com

Temporary Director: Mr. Andre Bendaly

\* \* \*

Official List of Banks N°: 56 (1962), Commercial Registry N°: 11347 Beirut, Nationality: Lebanese, Capital: LBP 992,879,819,050.

Shareholders' Equity as at 31/12/2020 (audited): LBP 4,448,419,828,889.

## FOUNDERS

Mr. Georges Wadih Audi  
Mr. Jean Wadih Audi  
Mr. Raymond Wadih Audi  
Sheikh Hamad Al-Saleh Al-Homaizi

Shareholders/Groups of Shareholders (as at 31 December 2020)	Country (Ultimate Economic Ownership)	Percentage Ownership <sup>(1)</sup>
FRH Investment Holding sal	Lebanon	12.25%
Sheikh Dheyab Bin Zayed Bin Sultan Al Nehayan	U.A.E.	7.96%
Al Hobayb family <sup>(2)</sup>	K.S.A.	5.76%
Audi family <sup>(2)</sup>	Lebanon	5.01%
Family of late Sheikha Suad Hamad Al Saleh Al Homaizi	Kuwait	4.42%
Akig Investment Holdings Ltd	Iraq	4.26%
Phoenicia Enterprises sa	Lebanon	3.37%
Al Sabah family <sup>(2)</sup>	Kuwait	3.21%
European Bank for Reconstruction and Development – EBRD	-	2.90%
Ali Ghassan El Merhebi family	Lebanon	2.00%
Kel Group	Lebanon	2.49%
Mohammed Bin Dhoheyan Bin Abdul Aziz Al Dhoheyan	K.S.A.	2.37%
Investment and Business Holding sal	Lebanon	2.33%
Imad Ibrahim Itani	Lebanon	1.88%
International Finance Corporation - IFC	-	1.70%
Executives and employees <sup>(3)</sup>	Lebanon	2.04%
Others	-	13.72%
Global Depository Receipts ("GDRs") <sup>(4)</sup>	-	21.55%
<b>Total shareholding<sup>(5)</sup></b>		<b>100.00%</b>

(1) Percentage ownership figures represent common shares owned by the named shareholders and are expressed as a percentage of the total number of common shares issued and outstanding.

(2) The Audi family, Al Sabah family and Al Hobayb family include the following members of the Board: (i) Marc Jean Audi and Sherine Raymond Audi, (ii) Mariam Nasser Sabah Al Nasser Al Sabah, and (iii) Abdullah Al Hobayb, respectively.

3) Excluding members of the Audi family accounted for in a separate row above.

4) GDRs represent common shares held by "The Bank of New York Mellon in its capacity as depository under the Bank's GDR Program.

In addition to the ownership of common shares mentioned above, 8.47% of the Bank's common shares are held through GDRs by each of **FRH Investment Holding sal (including by its controlling shareholder), Sheikh Dheyab Bin Zayed Bin Sultan Al Nehayan, the Al Hobayb family, the Audi family, the family of late Sheikha Suad H. Al Homaizi** (respectively 1.56%, 2.13%, 1.66%, 0.62%, 1.23% and 1.27%). Information on GDR ownership is based on self-declarations (pursuant to applicable Lebanese regulations) as GDR ownership is otherwise anonymous to Bank Audi.

5) As at the date hereof, the total number of common shares was 588,538,215. The Bank (and its affiliates) is the custodian of shares and/or GDRs representing 77.29% of the Bank's common shares.

**BOARD OF DIRECTORS**

H.E. Mr. Raymond W. Audi serves as Honorary Chairman since his resignation in April 2017.

**Members**

Mr. Samir N. Hanna <i>Chairman</i>	Chair of the Corporate Governance and Nomination Committee
Dr. Marwan M. Ghandour(*) <i>Vice-Chairman</i>	Chair of the Group Audit Committee, Chair of the Remuneration Committee, member of the Corporate Governance and Nomination Committee
Mr. Marc J. Audi <i>Vice-Chairman</i>	Member of the Board Group Risk Committee, member of the Compliance/AML/CFT Board Committee, member of the Corporate Governance and Nomination Committee
Sheikha Mariam N. Al Sabah(*) Dr. Imad I. Itani	Member of the Compliance/AML/CFT Board Committee
Mr. Abdullah I. Al Hobayb(*)	Member of the Group Audit Committee, member of the Remuneration Committee
Dr. Khalil M. Bitar(*)	Chair of the Board Group Risk Committee, member of the Group Audit Committee, member of the Remuneration Committee
Ms. Sherine R. Audi	Member of the Board Group Risk Committee, member of the Compliance/AML/CFT Board Committee
Mr. Carlos A. Obeid(*)	Chair of the Compliance/AML/CFT Board Committee
Dr. Farid F. Lahoud	Group Corporate Secretary

(\*) *Independent as per the Bank's Corporate Governance Guidelines (the Bank's Corporate Governance Guidelines are published on its website bankaudigroup.com)*

**GROUP AND BANK AUDI sal MANAGEMENT****Chairman & CEO**

Mr. Samir N. Hanna	Chairman of the Board of Directors & Group Chief Executive Officer
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**Group Executive Committee***Voting Members*

Mr. Khalil I. Debs <i>Co-Chair</i>	Deputy Group Chief Executive Officer
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Mr. Tamer M. Ghazaleh <i>Co-Chair</i>	Deputy Group Chief Executive Officer
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Mr. Michel E. Aramouni	Chief Capital Markets Officer
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Mr. Mouayed C. Makhoulouf	Head of International Division
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Mr. Hassan A. Saleh	Chief Operating Officer
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*Non-voting Members*

Mr. Elias L. Abousleiman	Group Chief Risk Officer
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Mr. Chahdan E. Jebeyli	Group Head of Legal & Compliance
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*Secretary*

Dr. Farid F. Lahoud	Group Chief Compliance Officer & Corporate Secretary
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**Central Departments**

Mr. Toufic S. Arida	Assistant Chief Operating Officer – Technology
Mrs. Carol J. Ayat	Head of Large Corporates & Specialised Lending
Dr. Marwan S. Barakat	Group Chief Economist & Head of Research
Mrs. Peggy S. Baz	Head of Legal
Mr. Mohamad G. Baydoun	Head of Corporate & Commercial Lending
Mr. Georges J. Boustany	Head of Remedial Management
Mr. Mahmoud A. Kurdy	Chief Financial Officer
Mrs. Nayiri H. Manoukian	Head of Human Resources
Mr. Antoine N. Najm	Group Head of Corporate Credit Management
Mrs. Rana A. Nassif	Head of Internal Audit
Mr. Fady A. Obeid	Assistant Chief Operating Officer – Operations
Mr. Hassan. H. Sabbah	Head of Credit Operations
Mr. Habib M. Sayde	Head of Administrative
Mr. Bechara E. Serhal	Head of Treasury
Mr. Jean N. Traboulsi	Head of Marketing & Communications

**Branches Network**

Mr. Rabih E. Berbery	Network Manager
Mrs. Ghina M. Dandan	Network Manager
Mr. Kamal S. Tabbara	Network Manager
Mrs. Wafaa' S. Younes	Network Manager
Mrs. Carol S. Abou Jaoude	Regional Manager
Mr. Nagib A. Cheaib	Regional Manager
Mrs. Joumana A. Najjar	Regional Manager
Mr. Fadi V. Saade	Regional Manager

**Financial Institutions & Correspondent Banking**

Mr. Joseph A. Nader	Group Financial Institutions & Correspondent Banking
	Tel: (961-1) 977644. Fax: (961-1) 989494.
	E-mail: joseph.nader@bankaudi.com.lb

**Investor Relations**

Ms. Sana M. Sabra	Investor Relations
	Tel: (961-1) 977496. Fax: (961-1) 999399.
	E-mail: sana.sabra@bankaudi.com.lb

**LEGAL ADVISORS:** Messrs. Ramzi Joreige & Partners Law Firm

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young / Messrs. BDO, Semaan, Gholam & Co.

**GENERAL INFORMATION:** Audited Indicators as of Dec. 31, 2020 (in millions of LBP)

- Total Assets:	53,412,333	- Customer Deposits:	32,453,714
- Loans to Customers:	9,250,552	- Shareholders' equity: (Tier I)	4,448,420
- Claims on Public Sector:	8,773,848	- Off-balance Sheet: (Liabilities)	20,509,882

**Operating branches in Lebanon:** 68  
**Number of Employees (Lebanon):** 2,635 (Lebanon)  
**Temporarily closed:** 4  
**Number of ATM:** 232 (Lebanon)  
**Operating branches abroad:** 52 excluding Egypt, Jordan and Iraq  
**Subsidiary banks in Lebanon:** 0  
**Representative office abroad:** 1  
**Subsidiary banks abroad:** 5  
**Branches of subsidiaries abroad:** Qatar (1), KSA (1), France (1), Switzerland (1), Turkey (48)

#### HEADQUARTERS

##### Beirut

Bank Audi Plaza, Bab Idriss  
P.O.Box: 11-2560 Beirut, Lebanon

Website: [bankaudigroup.com](http://bankaudigroup.com)

##### ATM

Switchboard: (01) 994000  
 Fax: (01) 990555  
 Customer helpline: (01) 212120  
 Swift: AUDBLBBX  
 E-Mail: [contactus@bankaudi.com.lb](mailto:contactus@bankaudi.com.lb)

#### CORPORATE BRANCHES

##### MAIN BRANCH

###### Ashrafieh (Rmeil)

Charles Malek Avenue, SOFIL Center  
Opened in: 1962  
Senior Manager: Mrs. Rita M. Freiha

###### ATM (3)

Switchboard: (01) 200250  
 Fax: (01) 200724 / 339092

###### Bab Idriss (Mina El Hosn)

Omar Daouk Street, Bank Audi Plaza  
Opened in: 2001  
Network Manager - Corporate Banking:  
Mrs. Ghina M. Dandan  
Branch Manager: Mrs. Patricia G. Debs

###### ATM (3)

Switchboard: (01) 977588  
 Fax: (01) 971502 / 999410

###### Verdun (Ras Beirut)

Rashid Karamah Avenue,  
Verdun 2000 Center  
Opened in: 1994  
Network Manager - Corporate Banking:  
Mrs. Wafaa' S. Younes  
Branch Manager: Mr. Haytham. M. Ramadan

###### ATM (3)

Switchboard: (01) 805805  
 Fax: (01) 865635 / 861885

#### BEIRUT

###### Ashrafieh – Sassine

Elias Sarkis Avenue, Le Gabriel Hotel  
Opened in: 1982  
Branch Manager: Ms. Rita C. Haddad

###### ATM (3)

Switchboard: (01) 200640  
 Fax: (01) 216685

**Badaro**

Badaro Street, Ibrahim Ghattas Building  
Opened in: 2000  
Branch Manager: Mrs. Nayla S. Hanna

**ATM (2)**

Switchboard: (01) 387395  
Fax: (01) 387398

**Beshara El-Khoury (Mazraa)**

Beshara El-Khoury street,  
Banna & Sayrawan Building  
Opened in: 2000  
Branch Manager: Mrs. Roula F. Ramadan

**ATM (2)**

Switchboard: (01) 664093  
Fax: (01) 664096

**Bliss (Ras Beirut)**

Bliss Street, Kanater Building  
Opened in: 1998  
Branch Manager: Ms. Nisrine A. Ismail

**ATM (2)**

Switchboard: (01) 361793  
Fax: (01) 361796

**Gefinor (Ras Beirut)**

Clemenceau Street, Gefinor Center  
Opened in: 1977  
Branch Manager: Ms. Rima M. Hoss

**ATM (2)**

Switchboard: (01) 743400  
Fax: (01) 743412

**Hamra (Ras Beirut)**

Hamra Street, Mroueh Building  
Opened in: 1964  
Branch Manager: Mrs. Dima R. Chahine

**ATM (2)**

Switchboard: (01) 341491  
Fax: (01) 344680

**Jnah**

Khalil Moutran Street, Tahseen Khayat Bldg  
Opened in: 2006  
Branch Manager: Mrs. Mariam H. Nizam

**ATM (2)**

Switchboard: (01) 844870  
Fax: (01) 844875

**Mazraa**

Saeb Salam Boulevard, Wakf El-Roum Bldg  
Opened in: 1995  
Branch Manager: Mr. Moustafa M. Anouty

**ATM (2)**

Switchboard: (01) 305612  
Fax: (01) 300451 / 316873

**Moussaitbeh**

Mar Elias Street,  
Makassed Commercial Center  
Opened in: 1981  
Branch Manager: Mrs. Ghada S. Al-Ameen

**ATM (2)**

Switchboard: (01) 818277  
Fax: (01) 303084

**Selim Salam (Moussaitbeh)**

Selim Salam Avenue, Sharkawi Building  
Opened in: 1998  
Branch Manager: Mrs. Iman M. Hankir

**ATM (2)**

Switchboard: (01) 318824  
Fax: (01) 318657

**Serail**

Omar Daouk Street, Bank Audi Plaza  
Opened in: 1998  
Branch Manager: Mrs. Nada N. Rizk

Switchboard: (01) 952515  
Fax: (01) 991287

**Sodeco (Ashrafieh)**

Istiklal Street, Alieh Building  
Opened in: 1998  
Branch Manager: Mrs. Josette F. Aramouni

**ATM (2)**

Switchboard: (01) 612790  
Fax: (01) 612793

**Tabaris (Ashrafieh)**

Fouad Shehab Avenue & Georges Haddad  
Street crossroad, Bourj El-Ghazal Bldg  
Opened in: 2015  
Branch Manager: Mrs. Raghida N. Bacha

**ATM**

Switchboard: (01) 992335-9  
Fax: (01) 990416 / 990516

**Zarif (Moussaitbeh)**

Algeria Street, Salhab Center  
Opened in: 1998  
Branch Manager: Mr. Taha N. Keshly

**ATM (2)**

Switchboard: (01) 747550  
Fax: (01) 747553

**MOUNT LEBANON****Ain El-Remmaneh**

Al-Arid Street, Etoile Center  
Opened in: 1998  
Branch Manager: Mrs. Roula E. Fayad

**ATM (2)**

Switchboard: (01) 292870  
Fax: (01) 292869

**Ajaltoun**

El-Midane, Bou Shaaya & Khoury Center  
Opened in: 1999  
Branch Manager: Mr. Jihad A. Sfeir

**ATM (2)**

Switchboard: (09) 234620  
Fax: (09) 234439

**Aley**

Beshara El-Khoury Road (near Aley Club)  
Opened in: 2014  
Branch Manager: Mrs. Olfat A. Hamza

**ATM (2)**

Switchboard: (05) 556902  
Fax: (05) 558903

**Baabda**

Damascus International Road  
Boulos Brothers Building  
Opened in: 2005  
Branch Manager: Mrs. Hala N. Younes

**ATM (2)**

Switchboard: (05) 451452  
Fax: (05) 953236

**Bourj Hammoud**

ATM  
Municipality Square, Mekheterian Building  
Opened in: 1992  
Branch Manager: Mr. Christapor A. Libarian

Switchboard: (01) 263325  
Fax: (01) 265679

**Broummana**

Main Road, Lodge Center  
Opened in: 1999  
Branch Manager: Mr. Hadi M. Chaoul

**ATM (2)**

Switchboard: (04) 860163  
Fax: (04) 860167

**Dekwaneh**

Main Road, El-Nefaa  
Opened in: 2009  
Acting Branch Manager: Mr. Fady A. Khoury

**ATM (2)**

Switchboard: (01) 693790  
Fax: (01) 693795

**Dora**

Dora Highway, Cité Dora 1  
Opened in: 1972  
Senior Branch Manager: Mrs. Hilda G. Sadek

**ATM (4)**

Switchboard: (01) 255686  
Fax: (01) 255695

**Elyssar (Mazraat Yachouh)**

Mazraat Yachouh, Elyssar Main Road  
Opened in: 2002  
Branch Manager: Mrs. Nisrine N. Chidiac

**ATM (2)**

Switchboard: (04) 913928  
Fax: (04) 913932

**Fanar**

Main Road, La Rose Center  
Opened in: 1999  
Branch Manager: Mrs. Grace E. Moussa

**ATM (2)**

Switchboard: (01) 879637  
Fax: (01) 879641

**Ghazir**

Kfarhebab Main Road, Haddad Building  
Opened in: 1998  
Branch Manager: Ms. Roula F. Kmeid

**ATM (2)**

Switchboard: (09) 851720  
Fax: (09) 856376

**Ghobeyri**

Shiyah Boulevard, Mousharrafieh Square,  
Hoteit Building  
Opened in: 1992  
Branch Manager: Mrs. Lina A. Hayek

**ATM (2)**

Switchboard: (01) 541125  
Fax: (01) 272342

**Hadath**

Main Road, El Ain Square  
Opened in: 1992  
Branch Manager: Mrs. Rachel J. Sarkis

**ATM (2)**

Switchboard: (05) 464050  
Fax: (05) 471854

**Haret Hreik**

Main Road, Baajour Street,  
Ahmad Abbas Building  
Opened in: 1999  
Branch Manager: Mr. Yasser A. Zein

**ATM (2)**

Switchboard: (01) 277270  
Fax: (01) 547265

**Hazmieh**

Hazmieh Roundabout, Said Freiha Street  
Dar Assayad Building  
Opened in: 1977  
Branch Manager: Mr. Charles A. Berberi

**ATM (2)**

Switchboard: (05) 451850  
Fax: (05) 457963



**Horsh Tabet**

Saint Antoine de Padoue Street  
Central Business Center  
Opened in: 2019  
Branch Manager: Mrs. Karla M. Ghaoui

**ATM (3)**

Switchboard: (05) 451850  
Fax: (05) 457963

**Jal El-Dib**

Main Road, Milad Sarkis Building  
Opened in: 1984  
Branch Manager: Mr. Salam N. Dagher

**ATM (2)**

Switchboard: (04) 710393  
Fax: ( 04) 710395

**Jbeil**

Jbeil Roundabout, Byblos Sun Building  
Opened in: 2011  
Branch Manager: Mr. Chady F. Kassis

**ATM (2)**

Switchboard: (09) 543890  
Fax: (09) 543895

**Jeita – Antoura**

Antoura Square  
Opened in: 2000

**ATM (2)**

Switchboard: (09) 235257  
Fax: (09) 235260

**Jounieh**

Fouad Shehab Boulevard., La Joconde Center  
Opened in: 1977  
Branch Manager: Mrs. Rana A. Khoury

**ATM (2)**

Switchboard: (09) 641660  
Fax: (09) 644224

**Khaldeh**

Saida Highway, Lebanese Commercial Mall  
Opened in: 1998  
Branch Manager: Mrs. Rana N. Mecharrafieh

**ATM (4)**

Switchboard: (05) 801988  
Fax: (05) 806405

**Mansourieh**

Main Road, Kikano Building  
Opened in: 2005  
Branch Manager: Mr. Roger D. Chami

**ATM (2)**

Switchboard: (04) 533610  
Fax: (04) 533614

**Mreijeh**

Abdallah Yafi Avenue, Mreijeh Plaza Center  
Opened in: 1980  
Branch Manager: Mr. Hassan Z. Jaafar

**ATM (2)**

Switchboard: (01) 477980  
Fax: (01) 477200

**Naccash – Dbayeh**

Naccash - Dbayeh Highway, East Side  
Opened in: 2012  
Branch Manager: Mrs. Georgina Y. Nakad

**ATM (2)**

Switchboard: (04) 521671  
Fax: (04) 521677

**Rabieh**

Rabieh First Entrance, Street No. 5  
Opened in: 1991  
Branch Manager: Mrs. Marthe A. Nawar

**ATM (2)**

Switchboard: (04) 405950  
Fax: (04) 416105

**Roueiss (Shiyah)**

Hadi Nasrallah Boulevard, Hoteit Building  
Opened in: 2000  
Branch Manager: Mr. Majed A. Hajj

**ATM (2)**

Switchboard: (01) 541146  
Fax: (01) 541149

**Zouk**

Zouk Mikhael, Val de Zouk Center  
Opened in: 1980  
Branch Manager: Mr. Pierre E. Harb

**ATM (2)**

Switchboard: (09) 211140  
Fax: (09) 223603, 225505

**NORTH**

**Amyoun**

Main Road  
Opened in: 2005  
Branch Manager: Mrs. Theodora A. Bachawaty

**ATM**

Switchboard: (06) 955600  
Fax: (06) 955604

**Batroun**

Batroun Square, Main Road No. 7  
Opened in: 2017  
Branch Manager: Mr. Tannous N. Abi-Saab

**ATM (2)**

Switchboard: (09) 642371  
Fax: (09) 642347

**Halba**

Main Road  
Opened in: 2002  
Branch Manager: Mr. Ali A. Hammad

**ATM (4)**

Switchboard: (06) 692020  
Fax: (06) 692024

**Shekka**

Main Road  
Opened in: 1977  
Branch Manager: Mrs. Houda A. Azar

**ATM**

Switchboard: (06) 545379  
Fax: (06) 541526

**Tripoli - Azmi**

Azmi Street, Fayad Building  
Opened in: 1972  
Branch Manager: Mr. Georges A. Khodr

**ATM (4)**

Telefax: (06) 445590  
Fax: (06) 435348

**Tripoli - El Bohsas**

El-Bohsas Boulevard, Fattal Tower 1  
Opened in: 1999  
Branch Manager: Mr. Mohsen A. Dabliz

**ATM (2)**

Switchboard: (06) 410200  
Fax: (06) 410799

**Tripoli - El Mina**

El-Mina Boulevard., Riad El-Solh Street,  
Mandarine Building  
Opened in: 1998  
Branch Manager: Mr. Ziad M. Kabbara

**ATM (2)**

Switchboard: (06) 205100  
Fax: (06) 205103

## SOUTH

### **Bent Jbeil**

Serail Square, Ahmad Beydoun Building  
 Opened in: 2002  
 Branch Manager: Mr. Ayoub I. Khreich

### **ATM**

Switchboard: (07) 450900  
 Fax: (07) 450904

### **Marjeyoun**

Boulevard Hay El-Serail, Jdeidet Marjeyoun  
 Opened in: 2015  
 Branch Manager: Mr. Marwan F. Massaad

### **ATM**

Switchboard: (07) 831790  
 Fax: (07) 831794

### **Nabatieh**

Hassan Kamel El-Sabbah Street,  
 Office 2000 Building  
 Opened in: 2000  
 Branch Manager: Mrs. Zeina H. Kehil

### **ATM (2)**

Switchboard: (07) 767812  
 Fax: (07) 767816

### **Saida - East (Sidon)**

Eastern Boulevard, Dandashli Building  
 Opened in: 1999  
 Branch Manager: Mrs. Sherine M. Assaad

### **ATM (2)**

Switchboard: (07) 751885  
 Fax: (07) 751889

### **Saida - Riad El Solh**

Riad El-Solh Boulevard ,  
 Wakf El-Roum Catholic Building  
 Opened in: 1962  
 Branch Manager: Mr. Mohamad M. Bizri

### **ATM (2)**

Switchboard: (07) 733750  
 Fax: (07) 724561

### **Saida - South (Sidon)**

Moustafa Saad Street  
 Opened in: 1996  
 Branch Manager: Mr. Mohamad M. Kalo  
 Sour (Tyre)  
 Main Road, Abou Saleh & Moughnieh Bldg  
 Opened in: 1997  
 Branch Manager: Mrs. Mounira I. Khalife

### **ATM (2)**

Switchboard: (07) 728601  
 Fax: (07) 752704

### **ATM (2)**

Switchboard: (07) 345196  
 Fax: (07) 345201

### **Sour (Tyre) - Abbassieh**

Tyre North Entrance, Abbassieh main road  
 Opened in: 2016  
 Branch Manager: Mr. Georges K. Karam

### **ATM (2)**

Switchboard: (07) 741830  
 Fax: (07) 741835

### **Al-Zaidanieh**

Al-Zaidanieh village, Main Road, Majdelyoun  
 Opened in: 1997  
 Branch Manager: Ms. Diana A. Assaad

### **ATM (4)**

Switchboard: (07) 724905  
 Fax: (07) 723639

## **BEKAA**

### **Jeb Jannine**

Main Road, Majzoub Building  
Opened in: 1999  
Branch Manager: Mr. Wael A. Sobh

### **ATM**

Switchboard: (08) 661488  
Fax: (08) 661481

### **Shtaura**

Main Road, Daher Building  
Opened in: 1992

### **ATM (2)**

Switchboard: (08) 542960  
Fax: (08) 544853

### **Zahleh**

El-Boulevard, Beshwati Building  
Opened in: 1997  
Branch Manager: Mrs. Mona K. Doummar

### **ATM (2)**

Switchboard: (08) 813592  
Fax: (08) 801921

## **NOVO NETWORK**

### **Palladium Downtown**

Bab Idriss, Bank Audi Palladium Building

### **Zgharta**

North Palace Hotel, Kfarhata

### **ABC Verdun Mall**

Verdun

## **SUBSIDIARIES IN LEBANON**

SOLIFAC sal

## **SUBSIDIARY BANKS ABROAD**

### **Banque Audi (Suisse) SA**

18, Cours des Bastions  
P.O.Box: 384. 1211 Geneva 12, Switzerland  
Opened in: 1984

Website: [bankaudipb.com](http://bankaudipb.com)  
Switchboard: (41-22) 704 11 11  
Fax: (41-22) 704 11 00  
E-Mail: [contactus.gva@bankaudipb.com](mailto:contactus.gva@bankaudipb.com)

### **Banque Audi (Suisse) SA – Beirut Representative Office**

Bank Audi Plaza, Bab Idriss  
P.O.Box: 11-2666 Beirut, Lebanon

Switchboard: (961 1) 977 544  
Fax: (961 1) 980 535

## **SUBSIDIARY BANKS ABROAD (continuous)**

### **Bank Audi France sa**

73, Avenue des Champs Elysées  
75008 Paris, France  
Opened in: 1979

Website: [bankaudi.fr](http://bankaudi.fr)  
Switchboard: (33-1) 53 83 50 00  
Fax: (33-1) 42 56 09 74  
E-Mail: [contactus@bankaudi.fr](mailto:contactus@bankaudi.fr)

**SUBSIDIARY BANKS ABROAD (continuous)****Audi Capital (KSA) cjsc - Headquarters**

Centria Building, 3<sup>rd</sup> Floor, 2908 Prince  
 Mohammad Bin Abdel Aziz road (Tahlia)  
 Postal Address: Unit No. 28,  
 Ar Riyadh 12241-6055  
 P.O.Box: 250744 Riyadh 11391 KSA  
 Opened in: 2006

Website: [audicapital.com](http://audicapital.com)  
 Switchboard: (966-11) 2199300  
 Fax: (966-11) 4627942  
 E-Mail: [contactus@audicapital.com](mailto:contactus@audicapital.com)

**SUBSIDIARY BANKS ABROAD (continuous)****Bank Audi LLC - Headquarters**

Qatar Financial Centre Tower, 18<sup>th</sup> Floor,  
 Diplomatic Area, West Bay, Doha  
 P.O.Box: 23270 Doha, Qatar  
 Opened in: 2006

Switchboard: (974) 44051000  
 Fax: (974) 44051023  
 E-Mail: [contactus@bankaudi.com.qa](mailto:contactus@bankaudi.com.qa)

**SUBSIDIARY BANKS ABROAD (continuous)****ODEA BANK A.Ş. – HEADQUARTERS**

Levent 199 Bldg., No. 199/119,  
 Buyukdere Street, Esentepe District  
 Sisli, Istanbul

Website: [odeabank.com.tr](http://odeabank.com.tr)  
 Tel: (90-212) 3048444  
 Fax: (90-212) 3048445  
 E-Mail: [info@odeabank.com.tr](mailto:info@odeabank.com.tr)

**Maslak**

No. 255 (Nurul Plaza), Door No. Z 10,  
 Buyukdere Street, Maslak District,  
 Sariyer, Istanbul.  
 Branch Manager: Ms. Ciler A. Durmaz (Retail)

Tel: (90-212) 3048100  
 Fax: (90-212) 3481835

**Gunesli**

No. 65, Osmanpasa Street, 34209,  
 Baglar District, Bagcilar, Istanbul  
 Branch Manager: Mr. Irfan M. Sahinkaya (Corporate)

Tel: (90-212) 4646000  
 Fax: (90-212) 3481840

**Suadiye Anatolian Central Branch**

No. 406, Bagdat Street, Suadiye District,  
 Kadikoy, Istanbul  
 Branch Manager: Ms. Asli O. Yasar (Retail)

Tel: (90-216) 4685400  
 Fax: (90-212) 3481908

**Kozyatagi**

No. 12/35, Ataturk Avenue,  
 Sahrayicedid District, Kadikoy, Istanbul  
 Branch Manager: Ms. Cagla T. Yavuzoglu Yilmaz (Retail)

Tel: (90-216) 6657000  
 Fax: (90-212) 3481839

**Caddebostan**

No. 270, Bagdat Avenue, Caddebostan  
 District, Goztepe, Istanbul  
 Branch Manager: Ms. Naciye Ebru F. Topdemir (Retail)

Tel: (90-216) 4686800  
 Fax: (90-212) 3481850

**Nisantasi**

No. 17/2-3, Mim Kemal Oke Street, Harbiye District, Sisli, Istanbul  
Branch Manager: Ms. Umut H. Altayli Yilmaz (Retail)

Tel: (90-212) 3738100

Fax: (90-212) 3481853

**Bebek**

No. 36, Cevdetpasa Street, 34342, Bebek District, Besiktas, Istanbul  
Branch Manager: Mr. Volkan Z. Korkmaz (Retail)

Tel: (90-212) 3624700

Fax: (90-212) 3481851

**Besiktas**

No.99/3, Barbaros Avenue, Cihannuma District, Besiktas, Istanbul  
Branch Manager: Ms. Aysun C. Ozkan (Retail)

Tel: (90-212) 3961500

Fax: (90-212) 3481879

**Etiler Europe Central Branch**

No. 60/A-B, Nispetiye Street, Etiler, Besiktas, Istanbul  
Branch Managers:  
Ms. Mehrzad H. Seneffe (Retail);  
Mr. Kudret M. Uslu (Commercial)

Tel: (90-212) 3591600

Fax: (90-212) 3481872

**Sisli**

No. 169, Halaskargazi Street, Sisli, Istanbul  
Branch Manager: Ms. Hulya H. Kuçuk (Retail)

Tel: (90-212) 3734300

Fax: (90-212) 3481874

**Yesilyurt**

Eba Apartmani, No. 17A/1, Sipahioglu Street, Yesilyurt District, Merkez, Bakirkoy, Istanbul  
Branch Manager: Mr. Umut S. Kilic (Retail)

Tel: (90-212) 4631100

Fax: (90-212) 3481875

**Altunizade**

No. 35/1, Kisikli Street, Altunizade District, Uskudar, Istanbul  
Branch Manager: Mrs. Seren M. Sag (Retail)

Tel: (90-212) 4001600

Fax: (90-212) 3481886

**Hadimkoy**

No. 154-156, Hadimkoy Street, Akcaburgaz District, Esenyurt, Istanbul  
Branch Manager: Mr. Hikmet S. Guncan (Commercial & Retail)

Tel: (90-212) 8667800

Fax: (90-212) 3481885

**Bati Atasehir**

No. 59, D.1, Halk Street, Barbaros District, Atasehir, Istanbul  
Branch Managers: Ms. Serap H. Coşkun (Retail);  
Ms. Zeynep Y. Erdogan (Commercial); Mr. Kadir A. Kutlu (Commercial);  
Mrs. Serap F. Turhan (Commercial); Mr. Vahap A. Meseoglu (Commercial)

Tel: (90-216) 5471200

Fax: (90-212) 3481890

**Bostanci**

No. 97/A, Suadiye Street, Semsettin  
Gunaltay District, Kadikoy, Istanbul  
Branch Manager: Ms. Gamze A. Vural (Retail)

Tel: (90-216) 5791400  
Fax: (90-212) 3481894

**Kadikoy**

No. 46-48, Sogutlu Cesme Street,  
Kadikoy, Istanbul  
Branch Manager: Ms. Tansel M. Çoklar (Retail)

Tel: (90-216) 5421300  
Fax: (90-212) 3481898

**Kartal**

No. 2, Sehzade Street, Kordonboyu District,  
Kartal, Istanbul  
Branch Manager: Mr. Mehmet P. Sakalli (Retail)

Tel: (90-216) 5865300  
Fax: (90-212) 3481895

**Taksim**

No. 10/1, Tarlabasi Street, Sehitmuhtar District,  
Taksim, Beyoglu, Istanbul  
Branch Manager: Ms. Hayal M. Yuksel (Retail)

Tel: (90-212) 3134100  
Fax: (90-212) 3481899

**Levent Carsi**

No. 2/1, Yasemin Street, Levent District,  
Besiktas, Istanbul  
Branch Manager: Ms. Digidem M. Yavasoglu (Retail)

Tel: (90-212) 3395100  
Fax: (90-212) 3481903

**Umraniye**

No. 50/52 A, Alemdag Avenue, Ataturk District,  
Umraniye, Istanbul  
Branch Manager: Ms. Alev Y. Dogan (Retail)

Tel: (90-216) 6491200  
Fax: (90-212) 3481901

**Eminonu**

No. 18/B, Asirefendi Avenue, Hobyar District,  
Fatih, Istanbul  
Branch Manager: Mr. Mehmet Cihat H. Erdogan (Retail)

Tel: (90-212) 4027000  
Fax: (90-212) 3481905

**Alintepe**

No. 93/A, Bagdat Street, Altintepe District,  
Maltepe, Istanbul  
Branch Manager: Mrs. Esin B. Unlu (Retail)

Tel: (90-216) 5872800  
Fax: (90-212) 3481915

**Bakirkoy**

No. 45/A, Istanbul Street, Cevizlik District,  
Bakirkoy, Istanbul  
Branch Manager: Ms. Sibel V. D. Donmez (Retail)

Tel: (90-212) 4093100  
Fax: (90-212) 3481917

**Ciftehavuzlar**

No. 173/A, Bagdat Street, Goztepe District,  
Kadikoy, Istanbul  
Branch Manager: Mrs. Seda H. Yanar (Retail)

Tel: (90-216) 4682900  
Fax: (90-212) 3481916

**Bank'O Branch**

Olive Plaza, No. 11/8, Ahi Evran Street, Tel: (90-212) 2608444  
Maslak District, Sariyer, Istanbul Fax: (90-212) 3481919  
Branch Manager: Mr. Aykut S. Mangaloglu (Retail)

**Ankara**

Tepe Prime Shopping Mall, Block B, Tel: (90-312) 2489800  
No. 266, Eskisehir Devlet Street, 9 Km, Fax: (90-312) 2489801  
Dumlupinar District, Cankaya, Ankara  
Branch Manager: Ms. Gulhan H. Pervan (Commercial)

**GOP**

No 16, Ugur Mumcu Street, Kazim Özalp Tel: (90-312) 4553800  
District, Cankaya, Ankara Fax: (90-212) 3481858  
Branch Managers: Mr. Hakki Murat S. Önlem (Commercial); Ms. Deniz F. Omay (Retail)

**Balgat**

No. 106 A, Ehlibeýt Mah. Ceyhun Atuf Tel: (90-312) 5927500  
Kansu Cad., Balgat, Cankaya, Ankara Fax: (90-212) 3481877  
Branch Manager: Mr. Keykubat K. Sancaktaroglu (Commercial & Retail)

**Umitkoy**

No. 12, Osmanaga Konaklari, Cayyolu 1 Tel: (90-312) 2917300  
District, Cankaya, Ankara Fax: (90-212) 3481912  
Branch Manager: Ms. Irem E. Celtemen (Retail)

**Izmir Corporate and Commercial Center**

Megapol Tower Business Center, Tel: (90-232) 4951500  
No. 41, Anadolu Street, Bayrakli, Izmir Fax: (90-212) 3481837  
Branch Managers: Mrs. Nur C. Polat Ruscuklu (Commercial); Ms. Nursel A. Esen (Retail)

**Alsancak**

Cumhuriyet Bldg., No. 176-A, Tel: (90-232) 4981800  
Konak District, Konak, Izmir Fax: (90-212) 3481868  
Branch Manager: Ms. Ebru O. Cindoglu (Retail)

**Bornova**

No. 152, Mustafa Kemal Street, Tel: (90-232) 3909300  
Manavkuyu District, Bayrakli, Izmir Fax: (90-212) 3481911  
Branch Manager: Mr. Celal E. Oner (Retail)

**Hatay**

No. 285-293-A, Inonu Street, Arab Hasan Tel: (90-232) 2921200  
District, Karabaglar, Izmir Fax: (90-212) 3481887  
Branch Manager: Ms. Nalan H. Pala (Retail)

**Bostanli**

No. 532/A-B, Cemal Gursel Street, Tel: (90-232) 4911000  
Bostanli District, Karsiyaka, Izmir Fax: (90-212) 3481892  
Branch Manager: Ms. Gulum O. Gurle (Retail)



**Gebze**

No. 34, İsmetpaşa Avenue, Hacıhalil District, Tel: (90-262) 6742400  
Gebze, Kocaeli Fax: (90-212) 3481873  
Branch Manager: Ms. Gaye S. Akçoru (Commercial & Retail)

**Izmit Carsi**

No. 104, Cumhuriyet Street, Tel: (90-262) 2812500  
Izmit, Kocaeli Fax: (90-212) 3481889  
Branch Manager: Ms. Nur Esin A. Keles (Retail)

**Bursa**

No. 116, No. 13-14, İzmir Street, Tel: (90-224) 2753400  
Nilufer, Bursa Fax: (90-224) 2753401  
Branch Managers: Mr. Hasan T. Gorgun (Commercial); Ms. Aysegül H. Ozata (Retail)

**Gaziantep**

Cazibe Business Center, No. 15/D, Prof. Tel: (90-342) 2117400  
Muammer Aksoy Avenue, Sehit Kamil, Gaziantep Fax: (90-212) 3481859  
Branch Managers: Ms. Gamze M. Acar (Retail); Mr. Erdal H. Karakusoglu (Commercial)

**Adana**

No. 18, Atatürk Street, Resatbey District, Tel: (90-322) 4551600  
Seyhan, Adana Fax: (90-212) 3481866  
Branch Managers: Mr. Eray Şevki M. Karabay (Commercial); Ms. Banu U. Güner (Retail)

**Kayseri Carsi**

No. 21, Serdar Street, Cumhuriyet District, Tel: (90-352) 2071400  
Melikgazi, Kayseri Fax: (90-212) 3481870  
Branch Manager: Mr. İsmail İ. Murat (Retail)

**Denizli**

No. 2, M. Korkut Street, Saltak Avenue, Tel: (90-258) 2952000  
Merkez Denizli Fax: (90-212) 3481883  
Branch Manager: Mrs. Aliye Ozlem M. Ozkok (Retail)

**Konya Busan**

No. 7/B, Kule Avenue, Feritpaşa District, Tel: (90-332) 2216800  
Selçuklu, Konya Fax: (90-212) 3481880  
Branch Manager: Mr. Kursat M. Dayioğlu (Commercial & Retail)

**Antalya**

No. 49/A, Metin Kasapoglu Street, Tel: (90-242) 3204300  
Yesilbahçe District, Muratpaşa Antalya Fax: (90-212) 3481902  
Branch Managers: Mr. Ali Zafer A. Kaçar (Commercial); Ms. Ebru E. Savas (Retail)

**Bodrum**

No. 12, Hasan Resat Oncu Street, Tel: (90-252) 3115000  
Bodrum, Muğla Fax: (90-212) 3481881  
Branch Manager: Ms. Asli O. Yılmaz (Retail)

**Eskisehir**

No. 13/E, Hosnudiye Mah., Ismet Inonu  
 Avenue, Plaza Tepebasi, Eskisehir  
 Branch Manager: Mr. Mehmet Can A. Aykol (Retail)

Tel: (90-222) 2131000

Fax: (90-212) 3481891

**Mersin**

No. 20/A, Kuvai Milliye Avenue,  
 Camiserif District, Akdeniz, Mersin  
 Branch Managers: Ms. Pinar E. Asal (Retail)

Tel: (90-324) 2418300

Fax: (90-212) 3481882

**Iskenderun**

No. 33B, Ataturk Avenue, Cay District,  
 Iskenderun, Hatay  
 Branch Managers: Ms. Canan N. Yerli (Retail); Ms. Derya M. Basin (Commercial)

Tel: (90-326) 6291300

Fax: (90-212) 3481900

**Samsun**

No. 21, Kazimpasa Avenue, Kale District,  
 Ilkadam, Samsun  
 Branch Manager: Mr. Ismail M. Aytek (Retail)

Tel: (90-362) 3118800

Fax: (90-212) 3481907

**REPRESENTATIVE OFFICE ABROAD****Bank Audi sal - Abu Dhabi****Representative Office**

Etihad Towers 3, Floor 36, °  
 Office 3637, Corniche Street  
 P.O.Box: 94409 Abu Dhabi,  
 United Arab Emirates  
 Opened in: 2006

Website: [bankaudipb.com](http://bankaudipb.com)

Switchboard: (971-2) 6331180

Fax: (971-2) 6336044

E-Mail: [contactus.abu-dhabi@bankaudipb.com](mailto:contactus.abu-dhabi@bankaudipb.com)**CORRESPONDENT BANKS**

Austria	Vienna	UniCredit Bank Austria AG
Belgium	Brussels	KBC Bank NV
Canada	Toronto	The Bank of Montreal
France	Paris	Natixis
France	Paris	Societe Generale SA
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Germany	Munich	UniCredit Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSC
Kuwait	Kuwait City	National Bank of Kuwait SAK
Norway	Oslo	Dnb Bank ASA
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Jeddah	The National Commercial Bank
Saudi Arabia	Riyadh	Banque Saudi Fransi
Spain	Barcelona	Banco de Sabadell SA
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)

**CORRESPONDENT BANKS** (continuous)

Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	UBS AG
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
U.A.E.	Dubai	MashreqBank PSC
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

**ACTIVITIES**

Universal Bank (Commercial Banking, Corporate Banking, Private Banking, Retail & Personal Banking, Treasury & Capital Markets, Factoring).

**ATM OFF PREMISES**

Aandqet – Qoubeiyat Main Road, installed in: 2019  
 Al Ghad Al Afdal, installed in: 2013  
 Aley, Banque du Liban, installed in: 2007  
 Amlieh, Airport Road, installed in: 2011  
 Baabda, Damascus Road, Military School, installed in: 2013  
 Baabda, Baabda Square, installed in: 2021  
 Baalbeck, Banque du Liban, installed in: 2007  
 Barouk, Main Road, installed in: 2019  
 Basta, Ouzai Street, installed in: 2020  
 Baushrieh – Jdeideh, Mar Youhanna Street, installed in: 2020  
 Bchamoun, Miyah El Marej, installed in: 2016  
 Beirut Digital District, installed in: 2016  
 Beirut, Ashrafieh, ABC stores (2 ATMs), installed in: 2008  
 Beirut, Ashrafieh, Hôtel-Dieu de France, installed in: 2008  
 Beirut, Ashrafieh, Rizk Hospital, installed in: 2003  
 Beirut, Ashrafieh, St. George Hospital, installed in: 2004  
 Beirut, Ashrafieh, USJ Huvelin, installed in: 2012  
 Beirut, Damascus Road, installed in: 2019  
 Beirut, AUB Hostel Gate, installed in: 2016  
 Beirut, AUB, Raymond Ghosn Bldg., installed in: 2016  
 Beirut, AUBMC, installed in: 2015  
 Beirut, Damascus International Road, USJ, Campus des Sciences Médicales, installed in: 2010  
 Beirut, Hamra, Banque du Liban (7 ATMs), installed in: 2006, 2007 & 2014  
 Beirut, Kantari Corner Bldg., Murex, installed in: 2015  
 Beirut, Port of Beirut, Sea Port Premises, installed in: 2002  
 Beirut, Verdun, ABC stores (2 ATMs), installed in: 2017  
 Beirut, Zaytouna Bay, installed in: 2012  
 Bhamdoun, Main Road, installed in: 2020  
 Bickfaya, Banque du Liban, installed in: 2007  
 Bir Hassan, Jnah area, Ogero premises, installed in: 2000  
 Bsaba, Medco gas station, installed in: 2019  
 Bsalim, Bsalim Municipality, installed in: 2015  
 Damour, Total gaz station, installed in: 2010  
 Damour, Total gaz station, installed in: 2015

**ATM OFF PREMISES** (continuous)

Dbayeh, ABC stores, installed in: 2011  
 Dekwaneh, Alfa head office, installed in: 2017  
 Deir El Kamar, Total gas station, installed in: 2015  
 Dora, St. Joseph Hospital, installed in: 2004  
 Dora Vartanian Center, installed in: 2020  
 El Horge, installed in: 2020  
 Elyssar, Spinneys, installed in: 2018  
 Faqra, facing Faqra Hotel, installed in: 2002  
 Faraya, Mzaar Intercontinental, installed in: 2008  
 Feytroun, Mike Sport, installed in 2012  
 Haret Sakhr, Jounieh-Harissa crossroad, installed in: 2021  
 Hazmieh, Beirut City Center, installed in: 2013  
 Jbeil, St. Louis Center, installed in: 1999  
 Jezzine, facing Municipality Garden, installed in: 2002  
 Jnah, near Marriott Hotel, State Security premises, installed in: 2002  
 Jounieh, Banque du Liban, installed in: 2007  
 Kfarehbab, Kfour, Bank Audi Administrative Center, installed in: 2013  
 Khaldeh, Al Forno bakery, installed in: 2017  
 Mansourieh, Bellevue Medical Center, installed in: 2011  
 ATM OFF PREMISES (continuous)  
 Mar Roukoz, USJ-ESIB, installed in: 2015  
 Nabatieh, Banque du Liban, installed in: 2007  
 Naccache, Studiovision, installed in: 2007  
 Nahr Ibrahim, Total gas station, installed in: 2015  
 Raousheh, Raousheh Corniche, installed in: 2021  
 Riyak, Cooperative Riyak, installed in: 2018  
 Saida, Banque du Liban, installed in: 2007  
 Semkaniyeh, Main Road, installed in: 2020  
 Shiyah, Assaad El-Assaad Street, installed in: 2020  
 Shouefat, The Spot, installed in: 2019  
 Sin El Fil, facing municipality, installed in: 2021  
 Sin El Fil, Wardieh station, installed in: 2008  
 Tripoli, Banque du Liban, installed in: 2007  
 Tripoli, Araman Military Base, installed in 2019  
 Tyre (Sour), Banque du Liban, installed in: 2007  
 Yarzeh, Ministry of Defense, installed in: 2000  
 Zahleh, Banque du Liban, installed in: 2007  
 Zahleh, Daher Food/Ferzol, installed in: 2016  
 Zebdine, Ansar Main Road, installed in 2020  
 Zghorta, North Palace Hotel (2 ATMs), installed in: 2002

\* \* \*

# BANK OF BAGHDAD (P.S.A.CO)

# شركة مصرف بغداد (مساهمة خاصة)

*Official List of Banks N°: 132 (2010), Commercial Registry N°. 1012055 Beirut, Nationality: Iraqi.*

*HO Capital Contribution: LBP10,000,000,000*

## BOARD OF DIRECTORS

Mr. Usam Ismail Sherif	Chairman
Mr. Masaud Hayat	Vice Chairman
Mr. Sadoun Abdallah Ali	Member
Mr. Adel Mohammed Al-Hasson	Member
Mr. Basil Al Dahi	Member
Mr. Ghassan Al Marja	Member
Mr. Naman Al Naman	Member

## SENIOR MANAGEMENT IN LEBANON

Mr. Imad Al Fata	General Manager
Mr. Georges N. Ziadé	Head of Corporate Banking
Mr. Phillip R. Dagher	Chief Financial Officer
Mr. Antoine M. Mezher	Head of Internal Audit
Mrs. Maya Ch. Hobeika	Head of Risk Department
Mrs. Georgette A. Sleiman Eid	Head of Trade Finance
Mrs. Najla O. Ajouz	Head of Accounting & Finance – Head of HR
Mrs. Mirna A. Khoury Sader	Head of Operations – IT Coordinator
Mrs. Dina Al Zeenni	Head of Compliance
Mr. Wissam Jabbour Youssef	Head of IT Department
Mrs. Nadine Akkad	Head of Customer's Rights & Complaints unit

**LEGAL ADVISORS:** Messrs. Abillamaa Law Firm

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciare Du Moyen Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	78,504	- Customer Deposits:	5,269
- Loans to Customers:	16,218	- Shareholders equity: (Tier I)	20,023
- Claims on Public Sector:	30,726	- Off-balance Sheet: (Liabilities)	5,645

**Operating branch in Lebanon: 1**

**Number of Employees: 19**

## LEBANON BRANCH

### Beirut (Mina El Hosn)

Daouk street, Beirut Towers Bldg  
P.O.Box: 11-5777 Beirut, Lebanon  
Opened in: 2010

### ATM Outdoor

Tel: (01) 379911-4  
Fax: (01) 379911 x 9  
Swift: BABILBBEXXX  
E-Mail: beirutbranch@bankofbaghdad.com.lb

## HEAD OFFICE IN IRAQ

Website: [www.bankofbaghdad.com](http://www.bankofbaghdad.com)

### Bank of Baghdad

Bagdad, Karrada outside, 17 street  
Bldg 65/150 near the National Theatre  
P.O.Box: 3192 Bagdad, Iraq  
Opened in: 1991

Tel: (00964) 7 175007  
Fax: (00964) 7 175006  
Swift: BABIIQBA  
E-Mail: bra701@bankofbaghdad.com

**CORRESPONDENT BANKS**

Kuwait Kuwait City Burgan Bank

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Commercial activities & Corporate Banking  
Correspondent Banking  
Syndicated Loans  
Trade Finance

\* \* \*

**BANK OF BEIRUT INVEST S.A.L.**

بنك بيروت للإستثمار ش.م.ل.

*Official List of Banks N°: 130 (2007), Commercial Registry N°: 1007401 Beirut, Nationality: Lebanese Capital: LBP30,000,000,000*

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Salim G. Sfeir	Lebanese	1.00000%
Mr. Fawaz Naboulsi	Lebanese	1.00000%
Bank of Beirut sal	Lebanese	97.99979%
Mr. Adib S. Miled	Lebanese	0.00003%
Mr. Antoine Abdo Abdel Massih	Lebanese	0.00003%
Mr. Antoine Youssef Mansour Wakim	Lebanese	0.00003%
Mr. Ramzi Nabil Saliba	Lebanese	0.00003%
Mr. Krikor Estephan Sadikian	Lebanese	0.00003%
Mr. Robert Marie Fouad Khalil Sursock	Lebanese	0.00003%
Mr. Pierre Gaspard	Lebanese	0.00003%

**BOARD OF DIRECTORS**

Mr. Salim G. Sfeir	Chairman & General Manager
Mr. Fawaz Naboulsi	Member
Mr. Adib S. Miled	Member
Mr. Antoine Abdo Abdel Massih	Member
Mr. Antoine Youssef Mansour Wakim	Member
Mr. Ramzi Nabil Saliba	Member
Mr. Krikor Estephan Sadikian	Member
Mr. Robert Marie Fouad Khalil Sursock	Member
Mr. Pierre Gaspard	Member
Bank of Beirut sal	Member

**SENIOR MANAGEMENT**

Mr. Salim G. Sfeir	Chairman & General Manager
Mr. Fawaz Naboulsi	Board Member & Deputy General Manager
Mr. Antoine Chamoun	General Manager

**LEGAL ADVISORS:** Messrs. Soumrani Law Firm & Legal Counsels**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	81,868	- Customer Deposits:	13,420
- Loans to Customers:	-	- Shareholders equity: (Tier I)	65,928
- Claims on Public Sector:	16,591	- Off-balance Sheet: (Liabilities)	-

**Operating branch in Lebanon: 1****Number of Employees: 6****HEADQUARTERS & MAIN BRANCH**Website: [www.bankofbeirut.com](http://www.bankofbeirut.com)**Foch (Marfa')**

Beirut Central District, Riad ElSolh street  
 Bank of Beirut Bldg, 3rd Floor  
 P.O.Box: 11-5522 Beirut, Lebanon  
 Opened in: 2007  
 General Manager: Mr. Antoine Chamoun

Telefax: (01) 958058  
 Fax: (01) 958015  
 Swift: BOBPLBBE  
 E-Mail: [achamoun@bobinvest.com](mailto:achamoun@bobinvest.com)

**MOTHER COMPANY:** Bank of Beirut s.a.l.

**CORRESPONDENT BANKS**

Lebanon	Beirut	Bank of Beirut SAL
U.K.	London	Bank of Beirut (UK) Ltd

**SERVICES RENDERED**

Certificates of Deposits  
Deposit Accounts  
Investment Banking  
Medium and Long Term Loans Programs

\* \* \*



# BANK OF BEIRUT S.A.L.

# بنك بيروت ش.م.ل.

*Official List of Banks N°: 75 (1963), Commercial Registry N°: 13187 Beirut, Nationality: Lebanese Capital: LBP119,671,674,000 fully paid  
Cash contribution to capital USD13,916,000 fully paid*

<b>SHAREHOLDERS (April 30, 2020)</b>	<b>Nationality</b>	<b>Shares in Capital %</b>
International Century Corporation s.a. S.P.F.	Luxembourger	23.18%
Millet & Millet Inc	Lebanese	8.26%
Mr. Nar Aram Khatchadourian	Lebanese	7.54%
International Century Corporation Lebanon S.A.L - Holding	Lebanese	5.35%
HPG Urban Developments PTY LTD	Australian	5.00%
Sfeir Bancorp Limited	Cyprus	4.68%
FSHN Limited	Cyprus	4.65%
Solpro s.a.l. Holding	Lebanese	4.51%
Merit S.A.L Holding	Lebanese	4.38%
Mr. Rashid Bin Saad Bin Abdul Rahman Al Rashid	Saudi	4.10%
Other Shareholders	-	28.35%

## **BOARD OF DIRECTORS**

Mr. Salim G. Sfeir	Chairman & CEO
Mr. Adib S. Millet	Vice Chairman
FSHN Limited	Member
Mr. Antoine A. Abdel Massih	Member
HE Mr. Anwar M. Al Khalil	Member
Mr. Sarkis Nassif	Member
Mr. Rashid Bin Saad Al Rashid	Member
Mr. Krikor Sadikian	Member
Mr. Antoine Wakim	Member
Mr. Pierre Gaspard	Member
Mr. Ramzi Saliba	Member

## **SENIOR MANAGEMENT**

Mr. Salim G. Sfeir	Chairman of the Board & CEO
Mr. Fawaz H. Naboulsi	Deputy CEO
Mr. Gaby F. Andary	Chief Information Officer
Mr. Hikmat H. Bikai	Senior Executive Officer - Credit & Legal Affairs
Mr. Fouad Y. Chaker	Senior Executive Officer - Business Development
Mr. Roger F. Dagher	Group Chief Financial Officer
Mr. Henri E. Tabet	Head of Central Support Services
Mr. Georges W. Aouad	Director Consumer Banking
Mr. Alexandre G. Moujaes	Director - Global Markets
Mr. Bassem C. Nohra	Manager - Group Internal Audit
Mr. Rabih S. Yaghi	Manager - Human Resources
Mr. Antoun E. Samia	Head of Group Risk Management
Mr. Dany M. Nassar	Head of Compliance
Mr. Cesar A. Rechdan	Head of Corporate Banking

**LEGAL ADVISORS:** Messrs. Soumrani Law Firm & Legal Counsel

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	21,227,095	- Customer Deposits:	15,740,030
- Loans to Customers:	5,182,808	- Shareholders equity: (Tier I)	2,179,935
- Claims on Public Sector:	17,993	- Off-balance Sheet: (Liabilities)	1,910,737

**Operating branches in Lebanon:** 66**Number of Employees:** 1,307**Smart branches in Lebanon:** 3**Number of ATM:** 50 (of which 31 off site)**Number of CCDM:** 66 (of which 13 off site)**Operating branches abroad:** 5**Number of Employees:** 141**Representative offices abroad:** 2**Number of Employees:** 5**Subsidiary banks abroad:** 2**Number of Employees:** 247**Branches of subsidiaries abroad:** U.K. (1 branch), Australia (10 branches)**ADMINISTRATIVE OFFICES****Bauchrieh (Jdeideh)**

Serail street, Bank of Beirut Bldg

Tel: (01) 906000

**Riad ElSolh**

Beirut, Riad ElSolh Str, Bank of Beirut Bldg

Tel: (01) 958000

**Main Branch - Foch**

Beirut Central District, Foch street

Bank of Beirut Bldg

P.O.Box: 11-7354 Beirut, Lebanon

Opened in: 2001

Manager: Ms. Liliane Tebcherani

**CCDM**

Tel: (01) 958704

E-mail: ltebcherani@bankofbeirut.com

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Ain ElRemmaneh**

Camille Chamoun Blvd, Ghanoum street

Bank of Beirut Bldg

Opened in: 1998

Manager: Mr. Camille Boustany

**CCDM**

Tel: (01) 958664

E-Mail: cboustany@bankofbeirut.com

**Antelias**

Antelias square, Tohme Bldg

Opened in: 1998

Manager: Mr. Georges Assaf

**CCDM**

Tel: (01) 906244

E-Mail: gassaf@bankofbeirut.com

**Ashrafieh - Ataya**

Achrafieh street, Green Park Bldg

Opened in: 2015

Manager: Mrs. Guitta Haber El Matar

**CCDM**

Tel: (01) 958504

E-Mail: GMattar@bankofbeirut.com.lb

**Ashrafieh-kahwaji**

Saydeh street, facing Saydeh church  
ESLA Bldg  
Opened in: 2013  
Manager: Mrs. Rita E. Cordahi Ghantous

**CCDM**

Tel: (01) 958864  
E-Mail: rgphantous@bankofbeirut.com

**Ashrafieh-Sioufi**

Ghazalieh street, Samaha Bldg  
Opened in: 1996  
Manager: Mrs. Cynthia Tohme

**CCDM**

Tel: (01) 958564  
E-Mail: ctohme@bankofbeirut.com

**Baushrieh**

Electricite du Liban street  
Yazbeck & Madi Bldg  
Opened in: 1996  
Manager: Mr. Chadi El Tawil

**CCDM**

Tel: (01) 906404  
E-Mail: celrimahnaawis@bankofbeirut.com

**Bourj Abi Haidar**

Msaytbeh - Beirut 828 Center - Bourj Abi Haidar  
and Jaroudi Street Intersection  
Opened in: 2019  
Manager: Mrs. Hanaa Abou Zeid

**CCDM**

Tel: (01) 958494  
E-Mail: HAbouZeid@bankofbeirut.com.lb

**Bourj Hammoud**

Dora Hwy, Tchaghlassian Bldg  
Opened in: 1971  
Manager: Mr. Manuel Melkonian

**CCDM**

Tel: (01) 906444  
E-Mail: mmelkonian@bankofbeirut.com

**Corniche ElMazraa**

Saeb Salam Avenue, Al Jazira Bldg  
Opened in: 2010  
Manager: Mrs. Imane Beydoun Assaad

**CCDM**

Tel: (01) 958624  
E-Mail: lBeydoun@bankofbeirut.com

**Dekwaneh**

Slave street, Jean Mikhael Bldg  
Opened in: 2010  
Manager: Mr. Claude Naoum

**CCDM**

Tel: (01) 906504  
E-Mail: CNaoum@bankofbeirut.com

**Gefinor**

Clemenceau area, Fonciere Bldg, Street 231,  
Facing Gefinor Center  
Opened in: 1963  
Manager: Mr. Tamer Bejjani

**CCDM**

Tel: (01) 958724  
E-Mail: TBijani@bankofbeirut.com.lbe

**Ghobeiry-Airport Road**

Airport Road, Rosmary Bldg.  
Opened in: 1992 (relocated in 2016)  
Manager: Mr. Mohamed A. Abboud

**CCDM**

Tel: (01) 958524  
E-Mail: mabboud@bankofbeirut.com

**Ras Beirut**

Hamra area, Near Bristol Hotel  
Mrs. Curie street, Minkara center  
Opened in: 1976  
Manager: Mr. Bassem A. Arasoghli

**Hamra-Saroulla**

Hamra street, Facing Saroulla  
Opened in: 2006  
Manager: Mr. Samer Zhim

**Hamra-Sidani**

138 Sidani street, Nawfal Bldg  
Near AUH entrance  
Opened in: 2010  
Manager: Mrs. Maya Soubra

**Hazmieh**

Main road, Accawi center  
Opened in: 1986  
Manager: Mr. Vincent Abi Zeid

**Horsh Tabet**

Marc 1 center, Emile Gerges Lahoud square  
Opened in: 1976  
Manager: Mrs. Gisele Assaf El Hayek

**Jal EIDib**

Main road, Abou Jawdeh & Hachem Bldg  
Opened in: 1981  
Manager: Mr. Carlo M. Abou Jaoude

**Jal EIDib-Square**

Jal EIDib square, Bank of Beirut Bldg  
Opened in: 1995  
Manager: Mrs. Marleine S. Omeira

**Jdeideh**

Mirna Chalouhi Highway, Facing Galerie  
Al Ittihad, Antoine Abou Jaoudé Bldg, B115  
Opened in: 1984 (relocated in 2017)  
Manager: Mrs. Roula Haddad

**Mar Elias**

Mar Elias street, Kanafani Bldg  
Opened in: 1982  
Manager: Mr. Oussama Farchoukh

**CCDM**

Tel: (01) 958744  
E-Mail: barasoghli@bankofbeirut.com

**CCDM**

Tel: (01) 958764  
E-Mail:SZhim@bankofbeirut.com

**CCDM**

Tel: (01) 958924  
E-Mail: MSoubra@bankofbeirut.com

**CCDM**

Tel: (01) 906554  
E-Mail: vabizeid@bankofbeirut.com

**CCDM**

Tel: (01) 906854  
E-Mail: GHayek@bankofbeirut.com.lb

**ATM**

Tel: (01) 906614  
E-Mail: caboujaoude@bankofbeirut.com

**CCDM Drive thru**

Tel: (01) 906634  
E-Mail: momeira@bankofbeirut.com

**CCDM (3)**

Tel: (01) 906204  
E-Mail: rohaddad@bankofbeirut.com

**ATM**

Tel: (01) 958804  
E-Mail: ofarchoukh@bankofbeirut.com

**Mazraa**

Corniche ElMazraa, Saeb Salam Avenue  
Sharikat ElMaskan Bldg  
Opened in: 1981  
Manager: Mrs. Hanan Charafeddine

**Nahr**

Mar Mikhael area, Nahr street  
Khatchadourian Bldg  
Opened in: 1994  
Manager: Mr. Edgard Abdel Nour

**Palais de Justice**

Adlieh cross-point  
Al Ghazal Development Bldg  
Facing The House of Lawyers Premises  
Opened in: 1967  
Manager: Mr. Charles Khayef

**Port of Beirut**

Marfa' area, Compagnie de Gestion et  
d'Exploitation du Port de Beyrouth  
Bldg CATAC/B/CBO-Z  
Opened in: 2010  
Branch Manager: Mr. Antoun Al Bacha

**Riad ElSolh**

Riad ElSolh street, Bank of Beirut Bldg  
Opened in: 1958  
Manager: Mr. Ali M. Wehbe

**Hamra Sadat**

Sadat street, Sadat Tower Bldg  
Facing LAU lower gate  
Opened in: 2014  
Manager: Mrs. Rana Zein

**Chiyah**

Mar Mikhael Blvd, Tohme & Barrage Bldg  
Opened in: 1998  
Manager: Mr. Ibrahim Issa

**Choueifat**

Saida old road, Sky center  
Opened in: 2016  
Manager: Mr. Ayoub Abou Hamdan

**Sin ElFil – ElHayek**

Habib Hakim street, Flouty Bldg  
Opened in: 2017  
Manager: Mr. Khalil Mezher

**ATM**

Tel: (01) 958824  
E-Mail: HCharafeddiner@bankofbeirut.com

**CCDM**

Tel: (01) 906964  
E-Mail: Eabdelnour@bankofbeirut.com

**ATM**

Tel: (01) 958844  
E-Mail: CKhayef@bankofbeirut.com

**ATM (1)**

Tel: (01) 906734  
E-Mail: AElbacha@bankofbeirut.com

**CCDM**

Tel: (01) 958544  
E-Mail: awehbe@bankofbeirut.com

**CCDM**

Tel: (01) 958904  
E-Mail: Rzein@bankofbeirut.com

**CCDM**

Tel: (01) 958604  
E-Mail: iissa @bankofbeirut.com

**CCDM**

Tel: (01) 958424  
E-Mail: AAbuHamdan@bankofbeirut.com

**CCDM (2)**

Tel: (01) 906834  
E-Mail: KMezher@bankofbeirut.com.lb

**Tarik El- Jdideh**

Mufti Hassan Khaled street, Katergi Bldg  
Opened in: 1995  
Manager: Mr. Tarek Darwich

**ATM**

Tel: (01) 958584  
Email TDarwish@bankofbeirut.com.lb

**II- Other Regions**

**Aley**

Aley main road facing PTT, Mahmoud Bldg  
Opened in: 2006  
Manager: Mr. Maged F. Al Kadi

**ATM**

Tel: (01) 906304  
E-Mail: mkadi@bankofbeirut.com

**Amshit**

President Sleiman street, Facing IPT station,  
Tony Michel Issa Bldg  
Opened in: 2017  
Manager: Mrs. Aline Boulos Saad

**ATM**

Tel: (01) 906324  
E-Mail: ABoulos@bankofbeirut.com

**Baabda**

Baabda-Al Saha, Henri Charles Saab Bldg  
Opened in: 2015  
Manager: Mr. Joseph Atallah

**CCDM**

Tel: (01) 907064  
E-Mail: JAtallah@bankofbeirut.com

**Ballouneh**

Ballouneh main internal road,  
Adel Geryes El-Haddad Bldg  
Opened in: 2013  
Manager: Ms. Nathalie Abi Nader

**CCDM**

Tel: (01) 906364  
E-Mail: NAbiNader@bankofbeirut.com.lb

**Baskinta**

Main road, Georges Hobeika Bldg  
Opened in: 2011  
Manager: Mr. Chafic Nouaime

**ATM**

Tel: (01) 906384  
E-Mail: CNouaimeh@bankofbeirut.com

**Batroun**

Beirut\Tripoli old main road, near Cathedral  
Saint Etienne, Farida Khoury Bldg  
Opened in: 2015  
Manager: Mr. Francois El Hokayem

**CCDM Drive Thru**

Tel: (01) 907044  
E-Mail: FEIHokayem@bankofbeirut.com

**Bayyada - Kornet Shehwan**

Near Resurrection Church, Bank's Bldg  
Opened in: 2013  
Manager: Mrs. Rima El Hajj

**CCDM**

Tel: (01) 906424  
E-Mail: RELhajj@bankofbeirut.com

**Bcharreh**

Joubran-Saydeh street,  
Khalife Keyrouz Bldg  
Opened in: 2017  
Manager: Mr. Antoine Khoury (EI)

**CCDM**

Tel: (01) 907764  
E-Mail: AEIkhoury@bankofbeirut.com

**Beit ElShaar – Awkar**

Champville roundabout, Khoury Bldg  
Opened in: 2010  
Manager: Mrs. Katia G. Jalkh

**Broumana**

Main road, Lodge Bldg  
Opened in: 1986  
Manager: Mr.Emile I. Dagher

**Casino**

Kfaryassin – In Casino Du Liban  
Opened in: 2018  
Manager: Mr. Walid Chelala

**Chtaura**

Chtaura, Masnaa main road  
Opened in: 2003  
Manager: Mr. Maroun Makhoul

**Chehabiyeh**

Darb Elsouk, Mtoll  
Khalil & Kassem Rkein Bldg  
Opened in: 2011  
Manager: Mr. Wissam Hammoud

**Deir ElZahrani**

Deir ElZahrani highway, Nabatieh,  
Achraf Ahmad Jamoul Bldg  
Opened in: 2012  
Manager: Mr. Abbas Kahil

**Dhour Shoueir**

Main road, Elie Kassir Bldg  
Opened in: 2010  
Manager: Mr. Haytham Aoun

**Feytroun**

Feytroun Highway,  
Kfardebian roundabout, R. Abi Rached Bldg  
Opened in: 2014  
Manager: Mr. Raymond Hadchiti

**Ghazir**

Ghazir square, near convent St. Francis  
Opened in: 2011  
Manager: Mr. Eddy Ammar

**Jbeil**

Main road, Cordahi & Matta center  
Opened in: 1999  
Manager: Mrs. Madona Moussa

**ATM**

Tel: (01) 906344  
E-Mail: kjalkh@bankofbeirut.com

**CCDM**

Tel: (01) 906464  
E-Mail: edagher@bankofbeirut.com

**CCDM**

Tel: (01) 907814  
E-Mail: WChelala@bankofbeirut.com.lb

**CCDM**

Tel: (01) 906484  
E-Mail: MMakhoul@bankofbeirut.com

**ATM**

Tel: (01) 958984  
E-Mail: WHammoud@bankofbeirut.com

**ATM**

Tel: (01) 958684  
E-Mail: akahil@bankofbeirut.com

**ATM**

Tel: (01) 906534  
E-Mail: HAoun@bankofbeirut.com

**CCDM**

Tel: (01) 906754  
E-Mail: RHadchity@bankofbeirut.com

**ATM**

Tel: (01) 906594  
E-Mail: eammar@bankofbeirut.com

**ATM**

Tel: (01) 906694  
E-Mail: MaMoussa@bankofbeirut.com

**Jbeil Voie 13**

Main road, Joseph Sfeir center  
Opened in: 2014  
Manager: Mr. Abdo Chedid

**CCDM**

Tel: (01) 906714  
E-Mail: Abchedid@bankofbeirut.com

**Jounieh – Ghadir**

Bkerkeh main road, Boueiri Bldg  
Opened in: 1996  
Manager: Mr. Charbel Helou (El)

**CCDM**

Tel: (01) 906674  
E-Mail: CHelou@bankofbeirut.com

**Jounieh – El Saha**

Main place, A&F Al Adem Bldg  
Opened in: 1994  
Manager: Mrs. Carla Ijbeh

**CCDM**

Tel: (01) 906654  
E-Mail: cejbeh@bankofbeirut.com

**Kaslik**

Facing USEK University, USEK Bldg  
Opened in: 2009  
Manager: Mr. Georges El Nahry

**CCDM**

Tel: (01) 906284  
E-Mail: gelnahry@bankofbeirut.com

**Kfardebian (Smart Branch)**

Main street, facing municipality  
Mehanna Bldg  
Opened in: 2015

**CCDM**

**Kfarsaroun**

Koura main road, Bank of Beirut Bldg  
Opened in: 1995  
Manager: Mr. Antoine Saba

**CCDM**

Tel: (01) 906774  
E-Mail: asaba@bankofbeirut.com

**Mansourieh**

Main road, Salamil Bldg  
Opened in: 1997  
Manager: Mr. Khalil Bou Maroun

**CCDM**

Tel: (01) 906794  
E-Mail: Kboumaroun@bankofbeirut.com

**Mazraat Yachouh - Elyssar**

Bickfaya main road, Bank of Beirut Bldg  
Opened in: 1988  
Manager: Mrs. Aida Kfoury

**CCDM**

Tel: (01) 906574  
E-Mail: akfoury@bankofbeirut.com

**Notre Dame de Secours (Smart Branch)**

Notre Dame de Secours hospital, Jbeil  
Opened in: 2015

**CCDM**

Tel: (01) 906730

**Rabieh**

Rabieh center, Chucri Chammas street, zone 1  
Opened in: 2011  
Manager: Mrs. Mireille El Hage

**ATM**

Tel: (01) 906814  
E-Mail: melhage@bankofbeirut.com



**Saida**

Riad ElSolh Blvd, Rizkallah Bldg  
Opened in: 1998  
Manager: Mr. Mazen Ramadan

**Tannourine (Smart Branch)**

Tannourine Governmental Hospital,  
Tannourine Al Tahta  
Opened in: 2015

**Tripoli**

Abdel Hamid Karameh Blvd.  
Alameddine Bldg  
Open in: 1996  
Manager: Najji Dernaika

**Sour Abbasiyeh**

Jal ElBahr main road, Bank of Beirut Bldg  
Opened in: 1997  
Manager: Mr. Ali Rammal

**Sour ElRamel**

Hay ElRamel, Bank of Beirut Bldg  
Opened in: 1961  
Manager: Mr. Karim Audi

**Zahleh**

Hoch El Oumara, Zahleh Blvd.  
Elie Maalouf Bldg  
Opened in: 2018  
Manager: Mr. Tarek Harmouch

**Zalka**

Bank of Beirut Zalka Highway,  
Wata Amaret Chalhoub  
Opened in: 2020  
Manager: Mrs. Murielle Salame

**Zouk Mikael**

Main internal road, Bsousi Bldg  
Opened in: 2012  
Manager: Mr. Dany Harfouch

**Zouk Mosbeh**

Intersection Grotto Jeita  
Opened in: 2007  
Manager: Mrs. Nidale Mikhael

**ATM**

Tel: (01) 958644  
E-Mail: Mramadan@bankofbeirut.com

**CCDM**

Tel: (01) 907057

**CCDM (2 )**

Tel: (01) 906874  
E-Mail: NDernaika@bankofbeirut.com

**CCDM**

Tel: (01) 958944  
E-Mail: Alrammal@bankofbeirut.com

**ATM**

Tel: (01) 958964  
E-Mail: KAudi@bankofbeirut.com.lb

**CCDM (2)**

Tel: (01) 907154  
E-Mail: THarmouch@bankofbeirut.com

**CCDM & ATM**

Tel: (01) 957924  
E-Mail: MuSalameh@bankofbeirut.com.lb

**CCDM**

Tel: (01) 906914  
E-Mail: dharfouch@bankofbeirut.com

**CCDM & ATM offsite**

Tel: (01) 906934  
E-Mail: Nmikhael@bankofbeirut.com

**SUBSIDIARY BANK IN LEBANON**

BoB Finance S.A.L  
Bank of Beirut Invest S.A.L  
Beirut Brokers S.A.R.L  
Beirut Life Co.

**BRANCHES ABROAD**

**Bank of Beirut s.a.l. - Cyprus**

**Limassol, Griva Digheni street**  
Maximos Plaza Block E, 3rd Floor  
P.O.Box: 59662 4011 Limassol  
Opened in: 2002  
Manager: Mr. Walid K. Gholmieh

**Switchboard: (+357 25) 814202-3**  
Fax: (+357 25) 814209  
E-Mail: wgholmieh@bankofbeirut.com

**Bank of Beirut s.a.l. - Head Office & Main Branch - Sultanate of Oman**

**Ghubrah Branch**  
North Ghubrah, way no 3815  
Bank of Beirut Bldg No. A10251, 1st Fl.  
Muscat, Sultanate of Oman  
Opened in: 2012  
CEO: Mr. Elie Nakouzi

Switchboard: (+968) 24120898 / 24120999  
Fax: (+968) 24613360  
E-Mail: Enakouzi@bankofbeirut.com

**Bank of Beirut s.a.l. - Shatti Al Qurum Branch**

Al Jawhara Bldg 576, Block 3, Shatti Al Qurum,  
Way n° 3009 Muscat, Sultanate of Oman  
Opened in: 2006

Switchboard: (+968) 24696281 / 24696294  
Fax: (+968) 24698769

**Bank of Beirut s.a.l. - Sohar Branch**

Falaj Al Qabail, Sohar, Sultanate of Oman  
P.O. Box: 487 Posta code 322- Oman  
Opened in: 2008

Switchboard: (+968) 26750644 / 26750636  
Fax: (+968) 26750676

**Bank of Beirut s.a.l. - The Walk Branch**

Muscat, The Wave, The Walk Mall, 1st Fl.  
Way No:4, Block: 304, Sultanate of Oman  
Opened in: 2014

Switchboard: (+968) 24283444  
Fax: (+968) 24283555

**REPRESENTATIVE OFFICES ABROAD**

**Bank Of Beirut s.a.l. Qatar - MOU Office**

Bank of Beirut MOU Office,  
Doha Bank D Ring Road branch - 1st floor

+974 44257584/3 / +974 55767135

**Bank of Beirut s.a.l. - Representative Office - Dubai**

Bank of Beirut Dubai Representative Office,  
Sheikh Zayed Road, Emarat Atrium Building,  
Block A, Office 221  
Opened in: 2001  
P.O. Box: 93800 Dubai-UAE.  
Chief Representative Officer for the Gulf Region:  
Mrs. Balsam H. Al Khalil

Switchboard: (+971 4) 370 00 82  
E-Mail: Balsamk@bankofbeirut.ae

**Bank of Beirut Representative Office (Nigeria) Ltd**

5 Alfred Rewane, (formerly Kingsway road)      Telefax: (+234) 1 4612689  
 Ikoyi, Lagos, Nigeria  
 Opened in: 2004  
 Manager: Mr. Camille Chidiac      E-Mail: CChidiac@bankofbeirut.com.lb

**REPRESENTATIVE OFFICES ABROAD**

**Bank of Beirut s.a.l. - Representative Office - Ghana**

Dahoma Place, 131 Spintex road      Telefax: (+233) 302 813 651  
 Accra, Ghana      Switchboard: (+233) 302 813651/  
 Opened in: 2014      (+233) 546 696969

**SUBSIDIARY BANKS ABROAD**

**Bank of Beirut (UK) Ltd (& 1 branch)**

66 Cannon Street      Switchboard: (+44 20) 74938342-6  
 London , EC4N 6AE U.K.      Fax: (+44 20) 74080053  
 Opened in: 1981      E-Mail: sargyrou@bankofbeirut.co.uk  
 Managing Director & CEO: Mr. Sophoklis Argyrou

**SUBSIDIARY BANKS ABROAD**

**Bank of Sydney Ltd - HO (& 10 branches)**

Sydney City branch, Level 4, 219-223      www.banksyd.com.au  
 Castlereagh street, 2000 Australia, Sydney      Switchboard: (+61) 282629000  
 Opened in: 2011      Fax: (+61) 2928 37 723

**Sydney CBD**

62 Pitt Street      Switchboard: (+61) 2 82629191  
 Sydney NSW 2000

**Chatswood**

420 Victoria Ave      Switchboard: (+61) 2 83246888  
 Chatswood NSW 2067

**Maroubra**

Shop 3 & 4, 205 Maroubra Road      Switchboard: (+61) 2 83445200  
 Maroubra NSW 2035

**Castlereagh St - Main Branch**

219-223 Castlereagh street, Sydney      Switchboard: (+61) 2 82629000  
 Fax: (+61) 2 92837727

**Marrickville Branch**

Unit 5, 198-204 Marrickville road      Switchboard: (+61) 2 85852400  
 Marrickville, Sydney      Fax: (+61) 2 95604698

**Bankstown Branch**

Shop 2, 228 South Terrace      Switchboard: (+61) 2 87001500  
 Bankstown, Sydney      Fax: (+61) 297937673

**Parramatta Branch**

Shop 3, Macquarie street      Switchboard: (+61) 2 88410800  
 Parramatta, Sydney      Fax: (+61) 2 88410898

**Oakleigh Branch**

30 Portman street  
Oakleigh, Melbourne

Switchboard: (+61) 3 95640300  
Fax: (+61) 3 95648035

**Northcote Branch**

Shop 25, Northcote shopping center  
Northcote, Melbourne

Switchboard: (+61) 3 94880700  
Fax: (+61) 3 94861133

**Mile End Branch**

149 Henley Beach road  
Mile End, Adelaide

Switchboard: (+61) 8 81598000  
Fax: (+61) 8 82347957

**CORRESPONDENT BANKS**

Australia	Sydney	Bank of Sydney Ltd
Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Bank plc,
Canada	Toronto	Bank of Montréal
Cyprus	Limassol	Bank of Beirut sal
France	Paris	Société Générale
Germany	Frankfurt	Commerzbank AG
Italy	Milan	Intesa Sanpaolo SpA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Japan	Tokyo	The Bank of New York Mellon
Jordan	Amman	The Housing Bank for Trade & Finance
KSA	Jeddah	The Saudi National Bank
Kuwait	Kuwait City	Gulf Bank KSCP
Lebanon	Beirut	Banque du Liban
Norway	Oslo	DNB Bank ASA, Oslo
Oman	Muscat	Bank of Beirut SAL
Qatar	Doha	Doha Bank, Doha
Switzerland	Zurich	Credit Suisse (Schweiz) AG
Turkey	Istanbul	Denizbank AS,
U.A.E.	Dubai City	Emirates NBD Bank PJSC
U.A.E.	Abu Dhabi	First Abu Dhabi Bank P.J.S.C
UK	London	Bank of Beirut (UK) Ltd
UK	London	The Bank of New York Mellon
UK	London	Standard Chartered Bank
USA	New York	The Bank of New York Mellon
USA	New York	Citibank NA
USA	New York	JPMorgan Chase Bank National Association
USA	New York	Standard Chartered Bank

**SERVICES RENDERED**

Asset Management  
Automated Teller Machine (ATM)  
Business Banking  
Business Online Banking  
Capital Markets  
Cash and Check Deposit Machine (CCDM)

**SERVICES RENDERED** (continuous)

Corporate & Trade Finance  
 Correspondent Banking and Trade Finance  
 Credit Cards  
 Deposit Account Services  
 E-Banking  
 Fiduciary Accounts  
 Financial Market Services  
 Investment Banking  
 Loan Programs  
 Money Market Operations  
 Personal Online Banking  
 Phone Banking  
 Retail Banking  
 Smart Banking  
 Transfers & Remittances

**ATM OFF PREMISES**

Ain Saadeh, College Mont La Salle, installed in: 2018  
 Beirut, Achrafieh, LAUMC Rizk Hospital, installed in: 2019  
 Beirut Port , Quarantine region , Port of Beirut  
 Beirut, Tarik Jdideh, Beirut Arab University, installed in: 2013  
 BOUAR GOUVERNMENTAL HOSPITAL  
 Byakout, Ramco, installed in: 2017  
 Cafe Najjar Roumieh, installed in: 2012  
 CASINO DU LIBAN ATRIUM  
 CASINO DU LIBAN BASEMENT  
 CASINO DU LIBAN INTERNATIONAL AREA  
 CASINO DU LIBAN MEDITERANEAN  
 CASINO DU LIBAN SLOT MACHINES  
 College des freres Dedde , Deddeh El Koura  
 Dahr ElSawan, Behannes Hospital, installed in: 2012  
 Dbayeh, Benta Trading, installed in: 2019  
 HADCHIT ,Hadchit Village – Mar Romanos,near Saint Romanos Church, Hadchit  
 Harissa, Notre Dame de Harissa, installed in: 2013  
 Hazmieh, Jisr El Bacha main road, SNA Bldg, installed in: 2013  
 Jal ElDib, Arz Hospital, installed in: 2014  
 Jbeil (Byblos), Notre Dame de Secours Hospital, installed in : 2014  
 Jdeideh, Serail Street, Bank of Beirut Bldg, Main road installed in: 2016  
 Nabatieh, Antonine Sisters School, Nabatieh Campus, installed in: 2017  
 Roumieh call center Roumieh Main Road-Murr 3050 Building  
 Shiyah, Al-Hayat Hospital, installed in: 2012  
 Shoueifat City Blu, installed in: 2018  
 Sin ElFil, Al Machrek Hospital, installed in: 2010  
 Tripoli, Beirut Arab University, installed in: 2018  
 Zkak el Blat , CNAM Institution, installed in: 2012  
 Zouk Mosbeh , Main Road - Grotto Jeita  
 Zouk Mosbeh, College Notre Dame de Louaize, installed in: 2012  
 Zouk Mosbeh, Tribunal Maronite, next to Hokayem Bros, installed in: 2014

**CASH & CHECK DEPOSIT MACHINE OFF PREMISES (CCDM)**

Baabda ( offsite instead of inbranch )  
Baabda, Antonine University, installed in: 2013  
BATROUN DRIVE THRU (offsite instead of inbranch )  
Beirut, Ashrafieh, AUST, Alfred Naccache street, installed in: 2013  
CASINO SIDE ROAD  
Jal el dib square ( offsite instead of inbranch )  
Jbeil, LAU, installed in: 2017  
Jdeideh, Serail street, Bank of Beirut Bldg, installed in: 2006  
Rabieh, Evangelical School Rabieh Campus, installed in: 2017  
Saida, Evangelical School Saida Campus, installed in: 2017  
Tripoli , Evangelical School Tripoli Campus  
Zouk Mosbeh, Notre Dame University, installed in: 2013

\* \* \*

# BANK SADERAT IRAN

# بنك صادرات ايران

Official List of Banks N°: 67 (1962), Commercial Registry N°: 12428 Beirut, Nationality: Iranian  
HO Capital Contribution: LBP20,000,000,000.-

## ABL MEMBERSHIP SUSPENDED SINCE 2014

SHAREHOLDERS	Nationality	Shares in Capital
Islamic Republic of Iran	Iranian	100%

### BOARD OF DIRECTORS

Mr. Hojatolah Saydi	Chairman & Managing Director
Mr. Reza Sadigh	Member
Mr. Gholam Sourì	Member
Mr. Parviz Moghadasi	Member
Mr. Mojtaba Lashkarbalouki	Member

### SENIOR MANAGEMENT IN LEBANON

Mr. Makki Mollaei	General Manager
Mrs. Sana Haidar	Head of Human Resources

**LEGAL ADVISOR:** Mr. Chadi El-Khoury, Esq.

**INDEPENDENT AUDITORS:** Messrs. Kudos International Network

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2016(in millions of LBP)

- Total Assets:	165,325	- Customer Deposits:	105,045
- Loans to Customers:	46,158	- Shareholders equity: (Tier I)	41,340
- Claims on Public Sector:	86,494	- Off-balance Sheet: (Liabilities)	

**Operating branches in Lebanon: 5**

**Number of Employees: 57**

### HEADQUARTERS IN LEBANON

#### Jnah

Zahra street, Near zahraa hospital	Switchboard: (01) 843389 / 843451-3
Silver Tower Bldg, 1st Floor	Fax: (01) 843389 x 210
P.O.Box: 5126 Beirut, Lebanon	Telex: 20738 SADBNK LE Swift: BSIRLBBE
Year of Establishment: 1962	E-Mail: info@bsi-lebanon.com
General Manager: Mr. Makki Mollaei	

### MAIN BRANCH

#### Ras Beirut

Rashid Karamèh Ave., Alrose Bldg, 1st Fl.	Switchboard: (01) 341067 / 342397
Facing Rashid Karamèh statue	Fax: (01) 347924
Opened in: 1995	
Branch Manager: Mr.Majid Emami	

### BRANCHES OR AGENCIES IN LEBANON

#### I- Beirut & Suburbs

#### Bourj ElBrajneh

Kafa'at\Maamura crossroad, Holm center, 1st Fl.	Switchboard:(01) 471202
Manager: Mr. Majid Emami	Fax:(01) 471201
Opened in: 1997	

**Ghobeiry**

Ghobeiry Blvd., Jawhara Bldg, 1st Fl.  
Opened in: 1986  
Manager: Mr. Khosro Mohammadi

Switchboard: (01) 542471 / 542575  
Fax:(01) 542765

**II- Other Regions**

**Baalbeck**

Rass El Ein, next to Post Office  
Opened in: 1990  
Manager: Mr. Reza Tootchi

Switchboard: (08) 371841  
Fax: (08) 373857

**Saida (Sidon)**

Riad ElSolh Blvd., Ali Ahmad Bldg  
Opened in: 2001  
Manager: Mr.Iraj Ilahi

Switchboard: (07) 753835  
Fax: (07) 753836

**HEAD OFFICE IN IRAN**

Website: [www.saderbank.com](http://www.saderbank.com)

**Bank Saderat Iran**

Somayeh Ave., 43, Sepehr Tower  
P.O.Box: 15745-631 Tehran, Iran  
Chairman: Dr. Hojatolah Saydi

Tel: (+ 98 21) 832699 / 839813  
Fax: (+98 21) 440 95 39

**CORRESPONDENT BANKS**

Bank Saderat Iran Network

**SERVICES RENDERED**

Deposit Account Services Loan Programs  
Retail Banking Trade Services

\* \* \*



<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital</b>
GroupMed sal (Holding)	Lebanese	99.9% (common shares)
Others	Lebanese	0.1%

**BOARD OF DIRECTORS**

Mrs. Raya Haffar El Hasan	Chairman - General Manager
Mrs. Nazek Audi Hariri	Member
Me. Nada Abdelsater	Member
GroupMed sal (Holding)	Member

**GENERAL MANAGEMENT**

Mrs. Raya Haffar El Hasan	Chairman - General Manager
Mr. Michel Accad	Executive General Manager
Mrs. Tania Moussallem	AEGM - Group Chief Operations Officer & Advisor to EGM
Mr. Hanna Sarraf	AEGM - Group Chief Risk Officer
Mr. Saadedine El Zein	AEGM - Group Corporate Banking
Mr. Abdellatif Sidani	AEGM - Group Chief Financial Officer
Mr. Mohamad Loutfi	AEGM - Group Remedial Banking and Real Estate
Mr. Fadi Flaihan	AEGM - Group Retail Banking
Mr. Nabil Tabbara	Advisor to AEGM-Group Retail Banking
Mr. Oussama Salaman, Esq.	Group Corporate Secretary, Attorney At Law
Mr. Bassim Kanaan, Esq.	Group General Counsel
Mr. Ameen Bissat	Group Compliance
Mr. Samer Jumaa	Group Internal Audit
Mr. Roy Khoury	Group Credit Risk
Mr. Ahmad Alwan	Financial Markets
Mrs. Zeina Zamel	Marketing and Communication

**Divisions, Departments & Units**

Mrs. Mirvat Hammoud Yassine	Administration
Mr. Raed Jalloul	Branch Network
Mr. Sami Akkaoui	Capital Management and Financial Modeling
Mr. Mohammed A.G. Itani	Retail Credit Analysis
Mr. Tony Darwish	Collection
Mr. Nabil Rafei	Corporate Banking
Mrs. Maha Baalbaki	Customer's Protection
Mr. Samir Achi	Real Estate Manager
Mr. Talaat Hammoud	Internal Control
Ms. Nicolas Semaan	Human Resources
Mr. Charbel Melhem	Management Information System
Mr. Bassel Assah	InfoSec and Business Continuity
Mr. Najib Assaad	International Commercial Banking
Mr. Nahi Kadi	Middle Market Commercial Banking
Mr. Mohamad Fares	Operations
Mrs. Joyce Abou Naoum	Organization and Re-Engineering
Mr. Ahmad Kanaan	Coporate-Remedial
Ms. Nuha Halawani	Retail Planning Executive
Mr. Toufic Shbib	Information Technology

**Divisions, Departments & Units** (continuous)

Mr. Ahmad Jammal  
Mr. Mazen Assaad

Maintenance and Premises Management  
Group Financial Institutions and  
Transaction Banking

**LEGAL ADVISORS:** Mr. Bassim Kanaan, Esq. / Cortbaoui & Kanaan Law Firm

**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets (1):	23,413,171	- Customer Deposits:	17,550,261
- Loans to Customers (1):	4,673,738	- Shareholders equity: (TierI + TierII)	1,221,114
- Claims on Public Sector (2):	15,870,044	- Off-balance Sheet: (Liabilities)	3,413,978

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. Ernst & Young

(1) According to BDL's Circular n° 76/2000 and its related intermediates

(2) Including Treasury Bills (LBP and Eurobonds)

**Operating branches in Lebanon:** 51

**Number of Employees:** 1,525

**Number of ATM:** 113 (of which 45 off premises)

**Affiliated Banks in Lebanon:** 2

**Branches abroad:** 5

**Subsidiary banks abroad:** 2

**Branches of subsidiaries abroad:** Switzerland (1 branch), Turkey (23 branches)

**HEADQUARTERS**

Website: [www.bankmed.com.lb](http://www.bankmed.com.lb)

**Beirut**

Bankmed center  
482 Clemenceau street  
P.O.Box: 11-0348 Riad ElSolh,  
Beirut 1107-2030 Lebanon  
Opened in: 1950

Switchboard: (01) 373937  
Fax: (01) 362706 / 362806  
Telex: 21775 - 20826 - 23493 COBANK LE  
Swift: MEDLLBBX  
Reuters: MEDB  
E-Mail: [contact.bankmed@bankmed.com.lb](mailto:contact.bankmed@bankmed.com.lb)  
Call center: (01) 708090

**Tabaris**

Bankmed center  
Charles Malek Avenue, Bankmed Bldg  
P.O.Box: 11-0348 Riad ElSolh,  
Beirut 1107-2030 Lebanon

Switchboard: (01) 213800  
Fax: (01) 203133

**Verdun**

Bankmed center, Rashid Karamé Ave.  
Al-Shua' Bldg  
P.O. Box: 11-0348 Riad ElSolh,  
Beirut 1107-2030 Lebanon

Switchboard: (01) 868987  
Fax: (01) 790250  
Telefax: (01) 792892

**MAIN BRANCH****Bankmed Center (Mina ElHosn)**

482 Clemenceau street  
Opened in: 1999  
Branch Manager: Mr. Bilal Cheikh

**ATM Outdoor (3)**

Telefax: (01) 373937  
E-Mail: [sheikhb@bankmed.com.lb](mailto:sheikhb@bankmed.com.lb)

## BRANCHES OR AGENCIES IN LEBANON

## I- Beirut &amp; Suburbs

**Med E-Branch (Rmeil)**

Tabaris, Bankmed Bldg.  
Opened in: 2016

**Airport**

M.E.A. premises  
Opened in: 1993  
Branch Manager: Mr. Mohamad B. Khalil

**Ashrafieh (Rmeil)**

Hadife Bldg, Charles Malek Avenue  
Opened in: 1978  
Branch Manager: Mr. Michel Abi Aad

**Barbir (Mazraa)**

Corniche ElMazraa, Intersection of Jamal  
Abdel Naser Mosque, Chehab Bldg  
Opened in: 1986 (Relocated in: 2012)  
Branch Manager: Ms. Manal Saab

**Beirut Souks - E Branch (Mina ElHosn)**

Weygand street, Ibn Iraq square  
Jewellery souk+-  
Opened in: 2010  
Branch Manager: Mr. Samer Sabeh

**Bliss (Ras Beirut)**

Bliss street  
Opened in: 2010  
Branch Manager: Mrs. Amani Bennani

**Bourj Hammoud**

Gold & Jewellery Trade center  
52 Abboud street  
Opened in: 1999  
Branch Manager: Mr. Joseph Edde

**Dekwaneh**

Al Arid street, K-Tower Bldg  
Opened in: 2016  
Branch Manager: Mrs. Joelle Nassar

**Foch (Marfa')**

Beirut Central District, Foch street  
Opened in: 2005  
Branch Manager: Mr. Samer Sabeh

**ATM Outdoor & ITM (2)**

Tel: (01) 213800 x 22102

**ATM Outdoor**

Telefax: (01) 629360-2 / (03) 760026  
E-Mail: khalilmo@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 200135-40 / (03) 760001  
E-Mail: AbiaadM@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 307223 / 307348 / (03) 094805  
E-Mail: SaabM@bankmed.com.lb

**ATM Outdoor (2) & ITM (2)**

Telefax: (01) 992062-4  
E-Mail: sabehs@bankmed.com.lb

**ATM Outdoor (2)**

Telefax: (01) 364716 / 377334/ (70)665300  
E-Mail: BennaniA@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 242608-11 / 244000 / (03) 760065  
E-Mail: EddeJ@bankmed.com.lb

**ATM Outdoor (2) & ITM (2)**

Telefax: (01) 494129 / 494132 / 494137-8  
E-Mail: nassarjo@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 976444 / (03) 922296  
E-Mail: sabehs@bankmed.com.lb

**Furn ElShebbak**

Damascus road, Atallah Freij Bldg  
Opened in: 1977  
Branch Manager: Mr. Maroun Khoury

**Hamra (Ras Beirut)**

Hamra Main street, Hamra Square  
Opened in: 1975 (relocated in 2018)  
Branch Manager: Mrs. Rana Mehio

**Hazmieh**

Brazilia street, Tufenkjian Bldg  
Opened in: 2003  
Branch Manager: Mrs. Lina Gaith

**Jdeideh**

Nahr ElMawt, Zainoun & Saad Bldg  
Opened in: 1973  
Branch Manager: Mr. Nassib Abou Jaoudeh

**Jnah**

Jnah area, Nkoula Sursok street, Karly Bldg  
Opened in: 1987 (relocated in 2011)  
Branch Manager: Mr. Mohamad Abou El Hassan

**Khaldeh**

Main road, Salem center  
Opened in: 1986  
Branch Manager: Mrs. Samira Haidar

**Koraytem (Ras Beirut)**

Mme Curie street, Reda Mroueh Bldg  
Opened in: 2000  
Branch Manager: Mrs. Ramzia Fakhran

**Mazraa (Moussaitbeh)**

Corniche ElMazraa, Etoile 2000 center  
Opened in: 1985  
Branch Manager: Ms. Batoul Sharif

**Rafic Hariri International Airport**

Rafic Hariri International Airport premises  
Opened in: 2010  
Branch Manager: Mr. Hassan Barbour

**Rawsheh Australia Street (Ras Beirut)**

Amaret Raouche Bldg, Australia street  
Opened in: 2003 (relocated in 2015)  
Branch Manager: Mrs. Mrs. Nada Kambriss

**ATM Outdoor**

Telefax: (01) 291618-9 / 292076 / (03) 760009  
E-Mail: KhouryM@bankmed.com.lb

**ATM Outdoor (2)**

Telefax: (01) 344677 / 353146-7-8 / (03) 760007  
E-Mail: mehior@bankmed.com.lb

**ATM Outdoor**

Telefax: (05) 450182 / 450186-7 / (03) 652402  
E-Mail: gaithl@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 891566 / 892055-9 / (03) 760006  
E-Mail: ajaouden@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 853444-7 / (03) 760020  
E-Mail: ahasanm@bankmed.com.lb

**ATM Outdoor (2)**

Telefax: (05) 800703-5 / 800706 / (03) 760004  
E-Mail: HaidarS@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 780780 / 803160-2 / (03) 760064  
E-Mail: fakhranr@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 818166-8 / (03) 760017  
E-Mail: SharifB@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 628622-4 / 628828 / (71) 171151  
E-Mail: barbourh@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 783444 / 792351 / (81) 787797  
E-Mail: kambrissn@bankmed.com.lb

**Sassine (Ashrafieh)**

Istiklal Street, El-Hayek Bldg  
Opened in: 2017  
Branch Manager: Mrs. May Rawas

**Shiyah**

Msharrafieh Blvd, Al-Tayyar Bldg  
Ministry of Labor street  
Opened in: 1998 (relocated in 2016)  
Branch Manager: Mr.Mohammad I. Khalil

**Sodeco (Ashrafieh)**

Sodeco square  
Opened in: 2005  
Branch Manager: Mr. Souheil Olabi

**Spears (Moussaitbeh)**

Sanayeh, Spears street, Nsouli Bldg  
Opened in: 1981(relocated in 2016)  
Branch Manager: Mrs. Reem Zahabi

**Tarik Jdideh (Mazraa)**

Malaab ElBaladi square  
Opened in: 2003  
Branch Manager: Mrs. Racha Islambouli

**Verdun (Moussaitbeh)**

Rashid Karamah Ave., Al Shua' Bldg  
Opened in: 1991  
Branch Manager: Mrs. Nada El Eid

**Zalka**

Main road, Zalka Square  
Opened in: 1988  
E-Mail: Awadh@bankmed.com.lb  
Branch Manager: Mrs. Haifa Awad

**Zarif (Moussaitbeh)**

Jazaer street, Kaaki center  
Opened in: 1983 (relocated in 2009)  
Branch Manager: Mrs. Alia Hammoud Halabi

**ATM Outdoor**

Telefax: (01) 335599 / 219830-32 / (03) 900123  
E-Mail: kesserwanym@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 551999 / 552999 / (03) 794945  
E-Mail: khalilmoh@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 397762 / 397801 / (03) 760027  
E-Mail: olabis@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 345577 / 743081-3  
E-Mail: zahabir@bankmed.com.lb

**ATM Outdoor (2)**

Telefax: (01) 303444 / 304861-3 / (03) 035251  
E-Mail: IslambuliR@bankmed.com.lb

**ATM Outdoor**

Telefax: (01) 866925-9 / (03) 760063  
E-Mail: eleidn@bankmed.com.lb

**ATM Outdoor (2)**

Telefax: (01) 884570 / 884572 / (03) 760021  
(relocated in 2017)

**ATM Outdoor (2)**

Telefax: (01) 361802 / 361807-9 / (03) 094724  
E-Mail: hammoudal@bankmed.com.lb

**II- Other Regions**

**Aley**

Aley main road, Anwar Shehayeb Bldg  
Opened in: 2010  
Branch Manager: Mr. Anis Younes

**ATM Outdoor**

Telfax (05) 558012-4 / 558111/ (71) 160100  
E-mail: YounesA@bankmed.com.lb

**Bekaata**

Jdeidet ElShouf, Bekaata, Fatayri Bldg  
Opened in: 2011  
Branch Manager: Mr. Wajdi Abdel Samad

**Broumana**

Rizk Plaza  
Opened in: 1992  
Branch Manager: Mr. Zaher Tabet

**Chtaura**

Main road, AlJinane Bldg  
Opened in: 1986  
Branch Manager: Mr. Ibrahim Merhe

**Elissar-Mazraat Yachouh**

Bekfaya Main road, Gerges Aoun Bldg  
Opened in: 2013  
Branch Manager: Mrs. Joelle Haddad

**Halba**

Main road Halba\Akkar, Abdallah Bldg  
Opened in: 2009  
Branch Manager: Mrs. Angie Cheikha

**Jbeil (Byblos)**

Cordahi & Matta center  
Opened in: 1979  
Branch Manager: Mr. Mr. Nadim Khalil

**Jib Jannin**

West Bekaa, AlHana Bldg  
Opened in: 1993  
Branch Manager: Mr. Mr. Kassem Karaoui

**Jounieh**

Haret Sakher, Assaf Bldg  
facing Fouad Chehab Stadium  
Opened in: 2014  
Branch Manager: Mr. Rindala Naddaf

**Kfarsaroun**

Cedars street, Shammas Bldg  
Opened in: 1984  
Branch Manager: Mrs. Rabab Fadel

**Mansourieh**

Main road, Latifa center, New Highway  
Opened in: 2012  
Branch Manager: Mr. Paul Saadeh

**ATM Outdoor**

Telefax: (05) 501861-5 / 501888 / (03)760808  
E-Mail: abdulamadw@bankmed.com.lb

**ATM Outdoor**

Telefax: (04) 860995-9 / (03) 760023  
E-Mail: tabetz@bankmed.com.lb

**ATM Outdoor**

Telefax: (08) 542491 / 542670 / (03) 760019  
E-Mail: merhei@bankmed.com.lb

**ATM Outdoor**

Telefax: (04) 911327 / 922199 / (70) 445455  
E-Mail: haddadjo@bankmed.com.lb

**ATM Outdoor**

Telefax: (06) 694871-3 / (70)445005  
E-Mail: merhebia@bankmed.com.lb

**ATM Outdoor**

Telefax: (09) 540195 / 546542-3 / (03) 760014  
E-Mail: KhalilN@bankmed.com.lb

**ATM Outdoor**

Telefax: (08) 661503-6 / (03) 760025  
E-Mail: karawik@bankmed.com.lb

**ATM Outdoor (2)**

Telefax: (09) 645745 / 835480 / (76) 983963  
E-Mail: hajjmoussar@bankmed.com.lb

**ATM Outdoor**

Telefax: (06) 950957 / 950988 / (03) 099122  
E-Mail: fadelr@bankmed.com.lb

**ATM Outdoor**

Telefax: (04) 531956 / 534174-5 / (03) 099133  
E-Mail: saadehpa@bankmed.com.lb

**Minieh**

Minieh, International Hwy., Zreika Bldg  
Opened in: 2009  
Branch Manager: Mrs. Hanine Naboulsi

**Nabatieh**

AlBayad quarter, Daher center, 1st Floor  
Opened in: 2009  
Branch Manager: Mr. Mahmoud Slim

**Saida**

Riad ElSolh street, Riad Shehab Bldg  
Opened in: 1978  
Branch Manager: Mrs. Hasna Akoum Jradi

**Shehim**

Shreifeh District, Toufic Owaidat Bldg  
Opened in: 1985 (relocated in 2008)  
Branch Manager: Mr. Ziad Ramadan

**Sineek (Saida)**

Saida, Maarouf Saad Blvd., Bankmed Bldg  
Opened in: 2007  
Branch Manager: Mrs. Hiba Zaatari

**Sour (Tyr)**

Banque du Liban Str., Saab & Fardoun center  
Opened in: 2006  
Branch Manager: Mr. Chadi Chami

**Tripoli**

Gemmayzat street, Hana Bldg  
Opened in: 1979  
Branch Manager: Mr. Mohamad Saleh

**Tripoli-Mina**

Bawaba street, ElShira' square,  
Jabado Bldg  
Opened in: 2008  
Branch Manager: Mr. Wassim Moubayed

**Wastani (Saida)**

Saida, Wastani roundabout  
Dr. Nazih Bizri Blvd., Bankmed Bldg  
Opened in: 2009  
Branch Manager: Mr. Antoine Khoury

**Zahleh**

Hoch Zaraina Blvd.  
Rashid Salim Khoury Bldg  
Opened in: 1982  
Branch Manager: Mrs. Samia Ghorra

**ATM Outdoor (2)**

Telfax: (06) 464901-4 / (70)480823  
E-Mail: NaboulsiH@bankmed.com.lb

**ATM Outdoor**

Telfax: (07) 767936-9 / (71) 177187  
E-Mail: SlimM@bankmed.com.lb

**ATM Outdoor**

Telfax: (07) 721788 / 735119-21 / (03) 760012  
E-Mail: AkoumH@bankmed.com.lb

**ATM Outdoor**

Telfax: (07) 241005-7 / (03) 094873  
E-Mail: ramadanz@bankmed.com.lb

**ATM Outdoor**

Telfax: (07) 728451-2 / 728457 / (70) 867716  
E-Mail: ZaatariH@bankmed.com.lb

**ATM Outdoor (2)**

Telfax: (07) 351251 (03) 332243  
E-Mail:alchamic@bankmed.com.lb

**ATM Outdoor (2)**

Telfax: (06) 440443-7 / (03) 760013  
E-Mail: SalehM@bankmed.com.lb

**ATM Outdoor**

Telfax: (06) 226700-4 / (70) 867726  
E-Mail: moubayedw@bankmed.com.lb

**ATM Outdoor (2)**

Telfax: (07) 750362-4 / (70) 867789  
E-Mail: khouryan@bankmed.com.lb

**ATM Outdoor**

Telfax: (08) 802487 / 805777 / (03) 760015  
E-Mail: ghorras@bankmed.com.lb

**Zouk Mikael**

Zouk Highway, Abi Shaker Bldg  
Opened in: 1975  
Branch Manager: Mr. Michel Dagher

**ATM Outdoor**

Telefax: (09) 211116 / 211124 / (03) 760003  
E-Mail: daghermi@bankmed.com.lb

**Zouk Mosbeh**

Zouk Mosbeh, Al Masayef main road  
El Centro Bldg  
Opened in: 2011  
Branch Manager: Mrs. Najwa Farhat

**ATM Outdoor (2)**

Telefax: (09) 218631-2 / 219632 / (70) 480853  
E-Mail: FarhatN@bankmed.com.lb

**AFFILIATED BANKS IN LEBANON**

MedInvestment Bank s.a.l.  
Saudi Lebanese Bank s.a.l.

**BRANCHES ABROAD**

**Bankmed s.a.l. – Cyprus**

9 Constatinou Paparigopoulou street  
Frema House CY, 3106 Limassol, Cyprus  
P.O.Box: 54232 CY, 3722 Limassol, Cyprus  
Opened in: 1987  
Branch Manager: Mr. Georges Abi Chamoun

Switchboard: (+357 25817152-3 / 25817157-8  
Fax: (+357 25) 372711  
Telex: 5249 - 6040 ABBOBU  
E-Mail: abbcy@cylink.com.cy

**Bankmed s.a.l. - Iraq - Bagdad Branch**

Al Karadah Sharkiah, sabeh Kousour street  
Bagdad, Iraq  
Opened in: 2012  
Branch Manager: Mrs. Shaymaa Kamil

Switchboard: (+964) 770 484 9773-4

**Bankmed s.a.l. - Iraq - Erbil Branch**

Bakhtiari area, Bakhtiari street  
Erbil, Iraq  
Opened in: 2012  
Branch Manager: Mrs. Parwin Dosky

Switchboard: (+964) 750 811 4443 /  
750 811 4446-9

**Bankmed s.a.l. - Iraq - Basra Branch**

July 14th Crossing, Saadi street, Basra, Iraq  
Opened in: 2014  
Branch Manger: Mr. Camille Badran

Tel: (+ 964) 780 9289761 / 780 9289763-4

**Bankmed - U.A.E. - Dubai Branch**

Currency House, Tower 2, Level 28, Unit 2801  
P.O.Box: 506399-DIFC, Dubai, U.A.E.  
Opened in: 2015  
SEO: Mr. Rami Chedid

Tel: (+ 9714) 388 98 08  
Fax: (+9714) 388 98 09

**SUBSIDIARY ABROAD**

**SaudiMed Investment Company - Saudi Arabia**

Suite 1104, Futuro Tower, 11th Floor  
Al Maather road, Riyadh, Saudi Arabia  
P.O.Box: 63851 Riyadh 11526, Saudi Arabia  
Opened in: 2007

Switchboard: (+ 966) 920 000 371  
Fax: (+966) 920 000 371



**SUBSIDIARY BANKS ABROAD****BankMed (Suisse) s.a.**

3, Rue du Mont Blanc  
Case Postale 1523 CH-1211 Geneva 1, Suisse  
Opened in: 1985

Switchboard: (+ 41 22) 906 06 06  
Fax: (+41 22) 906 06 07  
E-Mail: info@bankmed.ch

**SUBSIDIARY BANKS ABROAD (continuous)****T-Bank (Turkland Bank) A.S. - Head Office (& 23 branches)**

19 Mayıs Cad. Sisli Plaza, Block A n° 7,  
Sisli 34360 Istanbul, Turkey  
Opened in: 2007  
Chairman: Mr. Raoul Nehme

Switchboard: (+ 90 212) 368 34 34  
Fax: (+ 90 212) 368 34 35  
Website: www.tbank.com.tr

**Adana**

Kurtuluş Mah. Atatürk Cad.  
Mehmet Sümer Apt.No 167 Seyhan, Adana

Tel: (+90 322) 459 35 00  
Fax: (+ 90 322) 459 89 59

**Antalya**

Sinan Mah. Ali Çetinkaya Cad. No: 12/B  
07000, Muratpaşa Antalya

Tel: (+ 90 242) 243 51 50  
Fax: (+ 90 242) 244 79 68

**Avcılar**

Üniversite Mahallesi, E-5 Yan Kuzey Yan Yol  
No:54 B-3 Avcılar, Istanbul

Tel: (+ 90 212) 695 59 00  
Fax: (+ 90 212) 695 52 85

**Bakanlıklar**

Kavaklıdere Mah. Atatürk Bulvarı  
No:185 06680 Çankaya Ankara

Tel: (+ 90 312) 419 67 14  
Fax: (+ 90 312) 419 67 10

**Bursa**

İhsaniye Mahallesi, İzmir Yolu Caddesi,  
Atalay 7.Sitesi B Blok No:114/A Nilüfer Bursa

Tel: (+ 90 224) 222 57 57  
Fax: (+ 90 224) 221 55 90

**Caddebostan**

Bağdat Cad. Pamir Apt.  
No: 251-2 /4 Göztepe Kadıköy, Istanbul

Tel: (+ 90 216) 386 81 81  
Fax: (+ 90 216) 386 81 61

**Denizli**

Saraylar Mah. 2. Ticari Yol  
No:31/A Merkez Denizli

Tel: (+ 90 258) 261 33 60  
Fax: (+ 90 258) 263 86 60

**Etiler**

Etiler Mah. Nispetiye Cad. No: 80/A  
Etiler 34342 Beşiktaş Istanbul

Tel: (+ 90 212) 257 40 31  
Fax: (+ 90 212) 263 52 29

**Gaziantep**

İncilipınar Mah. Muammer Aksoy  
Bulvarı 18/C  
Şehitkamil Gaziantep

Tel: (+ 90 342) 232 29 00  
Fax: (+ 90 342) 232 82 40

***İstanbul Avrupa***

19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza  
A Blok No:7 Şişli 34360 İstanbul

Tel: (+ 90 212) 656 55 15  
Fax: (+90 212) 657 11 57

***İzmir***

Cumhuriyet Bulvarı No: 82/A Erboy  
İşhanı Pasaport Konak İzmir

Tel: (+ 90 232) 489 11 33  
Fax: (+ 90 232) 489 94 21

***Konya***

Mussallabağları Mah. Nalçacı Cad No: 88/A  
Selçuklu Konya

Tel: (+ 90 332) 233 63 30  
Fax: (+ 90 332) 233 68 77

***Merkez***

19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza  
A Blok No:7 Şişli 34360 İstanbul

Tel: (+ 90 212) 368 35 60  
Fax: (+ 90 212) 368 35 88

***Şişli***

19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza  
A Blok No:7 Şişli 34360 İstanbul

Tel: (+ 90 212) 282 44 00  
Fax: (+ 90 212) 282 30 40

**CORRESPONDENT BANKS**

Austria	Vienna	UniCredit Bank Austria AG
Belgium	Brussels	KBC Bank NV
Canada	Toronto	Bank of Montreal*
China	Beijing	Bank of China Ltd
China	Shanghai	Standard Chartered Bank (China) Ltd*
Denmark	Copenhagen	Danske Bank A/S*
France	Paris	Natixis* Union De Banques Arabes et Francaises U.B.A.F
Germany	Frankfurt	Commerzbank AG*
Germany	Frankfurt	Deutsche Bank AG*
Germany	Munich	UniCredit Bank AG*
Italy	Milan	Intesa Sanpaolo SpA Rome*
Italy	Milan	UniCredit SpA
Italy	Rome	Banca UBAE SpA
Japan	Tokyo	MUFG Bank Ltd*
Jordan	Amman	Arab Bank plc*
Jordan	Amman	The Housing Bank for Trade and Finance*
Kuwait	Kuwait City	Gulf Bank KSCP*
Kuwait	Kuwait City	National Bank of Kuwait SAKP
Luxembourg	Luxembourg	Clearstream Banking SA
Norway	Oslo	DNB Bank ASA*, Danske A/S*
Qatar	Doha	Doha Bank QSC
Qatar	Doha	Qatar National Bank (Q.P.S.C.)*
Saudi Arabia	Jeddah	The National Commercial Bank*
Saudi Arabia	Riyadh	Banque Saudi Fransi*
Saudi Arabia	Riyadh	Riyad Bank*
South Africa	Johannesburg	The Standard Bank of South Africa Limited*
Spain	Valencia	CaixaBank SA
Spain	Alicante	Banco de Sabadell SA*

**CORRESPONDENT BANKS** (continuous)

Sultanate of Oman	Muscat	BankMuscat SAOG
Sweden	Stockholm	Danske Bank A/S*
Switzerland	Geneva	Bankmed (Suisse) SA*
Switzerland	Zurich	Credit (Switzerland) Ltd*
Turkey	Istanbul	Turkland Bank AS*
U.A.E.	Abu Dhabi	First Abu Dhabi Bank P.J.S.C*
U.A.E.	Dubai City	MashreqBank PSC*, Emirates NBD PJSC
U.K.	London	Citibank NA*
U.K.	London	JPMorgan Chase Bank NA*
U.S.A.	New York	Citibank NA*
U.S.A.	New York	JPMorgan Chase Bank NA*
U.S.A.	New York	Standard Chartered Bank*
U.S.A.	New York	The Bank of New York Mellon*

(\*) Bankmed maintains NOSTRO accounts with those Banks.

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Credit Cards  
 Deposit Account Services  
 Financial Market Services  
 Investment Banking  
 Medphone (Phone Banking Services)  
 Retail & Commercial Banking  
 Transfers & Remittances

**ATM OFF PREMISES**

Baalbeck, Hosh Sneid Highway, Liban lait premises, installed in: 2016  
 Beirut Central District, Beirut Souks, Arwam street, F1, installed in: 2009  
 Beirut Central District, Beirut Souks, Cinema City, installed in: 2013  
 Beirut Central District, Beirut Souks, Sayyour street, installed in: 2010  
 Beirut Central District, Beirut Souks, Souk AlTawile, GF, installed in: 2009  
 Beirut Central District, Beirut Souks, Weygand street, installed in: 2010  
 Beirut, American Univeristy of Beirut Campus, Sea side, installed in: 2015  
 Beirut, American Univeristy of Beirut Campus, South Penrose Gate, installed in: 2016  
 Beirut, Ashrafieh, ABC Stores, L1, installed in: 2004  
 Beirut, Ashrafieh, Sodeco square, installed in: 2003  
 Beirut, Bir Hassan, Ogero, installed in: 2017  
 Beirut, Cargo Center, Airport Steet, installed in 2019  
 Beirut, Clemenceau, Clemenceau Medical center, installed in: 2005  
 Beirut, Clemenceau, Trad Hospital, installed in: 2004  
 Beirut, Hamra, Mayfair Residence, installed in: 2010  
 Beirut, Malaab Al Baladi, Beirut Arab University, installed in: 2012  
 Beirut, Manara, American Community School, installed in: 2009  
 Beirut, Phoenix Tower, Ain Mreisseh, Installed in 2001  
 Beirut, Noueiry, Ghandour Building, Ouzai Street, Installed in 2015  
 Beirut, Rawsheh area, Salah Shamma Building, Shouran Street, installed in: 2006  
 Beirut, Verdun, ABC Stores, installed in: 2017  
 Bhamdoun, Safir Hotel, installed in: 2007  
 Bshamoun, main road, Market Place supermarket, installed in: 2003

**ATM OFF PREMISES** (continuous)

Dbayeh, ABC Stores, L2, installed in: 2008  
Jnah, Beirut Hospital, Rafic Hariri University Hospital, installed in: 2004  
Jnah, Ordre des Ingenieurs Bldg, installed in: 2005  
Metn, Ghazir Main Road, center Ghazir 3522, installed in 2012  
Metn, Zalka - Wata Amaret Chalhoub, Fahed Supervalue, installed in: 2017  
Mkalles, Main road, Shams Bldg, installed in: 2001  
North, Meryata, Ardeh Main Road, Ghourani – Abdulrahman Bldg, installed in 2014  
Rafic Hariri International Airport, Arrival Hall east, installed in: 2010  
Rafic Hariri International Airport, Arrival Hall west, installed in: 2010  
Rafic Hariri International Airport, Duty Free, installed in: 2010  
Rafic Hariri University, Meshref, installed in: 2015  
Shekka Hwy., Youssef Fenianos gas station, installed in: 2010  
Shoueifat, Spartan Bldg, installed in: 2016  
Shoueifat, Shoueifat municipality, installed in: 2011  
Shouf, Barja, Al Massil street, installed in: 2009  
Siblin, Ciment de Siblin premises, cement factory, installed in: 2002  
Siblin, Main road, installed in: 2007  
Sir Donnieh, Municipality, installed in: 2015  
Souk El Ghareb, Municipality, installed in: 2014  
Sour (Tyr), Army Coop, installed in: 2011  
Bekaa, Taanayel, Homescape Center, installed in: 2018  
West Bekaa, Hammarah, Masnaa-Rashaya Highway, Medco station, installed in: 2017

\* \* \*

<b>SHAREHOLDERS</b> (as at 31.12. 2020)	<b>Nationality</b>	<b>Shares in Capital</b>
Sharikat Al Istismarat Al Oropia Lil		
Sharek Al Aousat (Holding) sal	Lebanese	61.06%
Banque Saudi Fransi	Saudi	10.33%
Ms. Nour Maroun Semaan	Lebanese	4.50%
Ms. Tala Maroun Semaan	Lebanese	4.50%
Ms. Maya Maroun Semaan	Lebanese	4.50%
Sheikh Issam Mohamad Kheiri Kabbani	Saudi	3.07%
Other Shareholders	-	12.04%

<b>BOARD OF DIRECTORS</b> (as at 31.12. 2020)	
Dr. Riad B. Obegi	Chairman & General Manager
Mr. Samih H. Saade	Vice Chairman & General Manager
Sharikat Al Istismarat Al Oropia Lil	
Sharek Al Aousat (Holding) sal (represented by Mr. Adel N. Satel)	Member
Mr. Peter A. Hrechdakian	Member
Mr. Walid F. Genadry	Member
Mr. Mansour J. Hajjar	Member
Ms. Karine S. Mansour Obegi	Member
Dr. Derek A. El Zein	Member
Mr. Yasser T. Dabbagh	Member

<b>SENIOR MANAGEMENT</b>	
Dr. Riad B. Obegi	Chairman & General Manager
Mr. Samih H. Saade	Vice Chairman & General Manager
Mr. Gaby S. Frangieh	Deputy General Manager
Mr. Georges Y. Matloub	Assistant General Manager

<b>SENIOR EXECUTIVE MANAGEMENT</b>	
Mr. Antoine T. Chamandi	Chief Financial Officer
Ms. Claudine M. Feghaly	Executive Director – Organization, Communication & Quality Management
Ms. Lina E. Ghantous	Senior Director - Corporate Banking
Mr. Farid D. Meshaka	Executive Director - Institutions Business Development
Mr. Antoine Z. Miskawy	Senior Director – Corporate Banking
Mr. Joseph F. Mikhael	Senior Director – Treasury & Capital Markets
Mr. Kamal A. Nader	Executive Director – Corporate Banking
Ms. Hala M. Nasr	Executive Director – Human Resources Management
Mr. Fares G. Sawaya	Executive Director – Financial Institutions
Mr. Talal F. Shaykha	Senior Executive Director – Corporate Banking
Ms. Myrna Z. Soufan	Chief Operating Officer
Ms. Annie S. Tchouboukjian	Chief Compliance Officer
Mr. Sami M. Ziadé	Senior Director – Private Banking
Ms. Maria K. Haraoui	Chief Risk Officer
Ms. Karine A. Asso	Director – Internal Audit

**LEGAL ADVISORS:** Prof. Nasri A. Diab, Esq. / Me. Adel J. Macaron, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	3,561,761	- Customer Deposits:	2,549,178
- Loans to Customers:	606,570	- Shareholders equity: (Tier I)	269,487
- Claims on Public Sector:	2,597,598	- Off-balance Sheet: (Liabilities)	1,940,667

**Operating branches in Lebanon: 6**

**Number of ATM: 5**

**Operating branch abroad: 1**

**Number of Employees** (as at 31/12/ 2020): 241

**Number of Employees: 5**

**HEADQUARTERS**

Website: [www.bemobank.com](http://www.bemobank.com)

**Beirut**

Elias Sarkis Ave  
BEMO Bldg, Ashrafieh  
P.O.Box: 16-6353 Beirut, Lebanon

Switchboard: (01) 200505  
Fax: (01) 217860  
Swift: EUMOLBBE  
E-Mail: [bemo@bemobank.com](mailto:bemo@bemobank.com)

**General Management**

Elias Sarkis Ave  
BEMO Bldg, Ashrafieh  
Beirut, Lebanon

Switchboard: (01) 200505  
Fax: (01) 217860  
E-Mail: [bemo@bemobank.com](mailto:bemo@bemobank.com)

**Private and Corporate Banking**

Ashrafieh, Sassine Square  
ASCO Center  
Beirut, Lebanon

Switchboard: (01) 334690-691-692  
Fax: (01) 335691

**MAIN BRANCH**

**Ashrafieh**

Elias Sarkis Ave. BEMO Bldg  
Beirut, Lebanon  
Opened in: 1994

**ATM Outdoor**

Switchboard: (01) 200505  
Fax: (01) 217860

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Dora**

Dora Hwy., Tashdjian Banking center  
Opened in: 1994

**ATM Outdoor**

Switchboard: (01) 257771-2-3-4  
Fax: (01) 257775

**Sin El Fil**

93, Charles de Gaulle Ave., Debahy center  
Opened in: 2006

**ATM Outdoor**

Switchboard: (01) 513990-1-3  
Fax: (01) 513997

**Verdun (Moussaitbeh)**

Ramlet El Baida area, Saeb Salam Ave. Blvd  
Al Iwan Bldg  
Opened in: 2005

**ATM Outdoor**

Switchboard: (01) 799420-1-2-3  
Fax: (01) 799427

**II- Other Regions**

**Rabyeh**

Rabyeh main road, Lahlouh center  
Opened in: 2009

**ATM Outdoor**

Switchboard: (04) 408910  
Fax: (04) 408917

**Zouk**

Zouk Mikael Hwy., Vega center, 1st Floor  
Opened in: 2003

Telefax: (09) 211182

**BRANCH ABROAD**

**Banque BEMO s.a.l.**

Limassol, Doma Court, 227 Makarios III Ave.  
P.O.Box: 56232-3305 Limassol, Cyprus  
Opened in: 1995

Switchboard: (+ 357 25) 583628 / 587640  
Fax: (+ 357 25) 587064  
Swift: EUMOCY2I

**CORRESPONDENT BANKS**

China	Beijing	Bank of China Ltd
France	Paris	UBAF-Union des Banques Arabes et Françaises
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Germany	Frankfurt	ABC International Bank plc
Italy	Milan	Intesa Sanpaolo SPA
Italy	Rome	Banca UBAE SPA
Japan	Tokyo	Deutsche Bank AG
Jordan	Amman	Arab Bank plc
Luxembourg	Luxembourg	BEMO EUROPE - Banque Privée
Qatar	Doha	Doha Bank QSC
Saudi Arabia	Riyadh	Banque Saudi Fransi
Spain	Madrid	Banco Sabadell SA
Spain	Madrid	Caixabank SA
Switzerland	Geneva	Banque de Commerce et de Placements
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Dubai City	Arab Bank plc
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	Deutsche Bank AG
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

- Private Banking & fiduciary structures, investment solutions, portfolio advisory, succession planning, Trusts.
- Treasury & Capital Markets.
- Corporate Banking: long & medium term lending, subsidized loans & project financing working capital lending, overdrafts, short term financing & refinancing, cash flow financing, corporate finance.
- International & Local Trade Financing: Letters of guarantees, Standby letter of credits, Documentary Credits (Import, Export), Documentary Collections (Import, Export).

\* \* \*

# BANQUE DE CREDIT NATIONAL S.A.L.

بنك الاعتماد الوطني ش.م.ل.

Official List of Banks N°:36 (1959), Commercial Registry N°: 8220 Beirut, Nationality: Lebanese, Capital: LBP23,500,000,000.-

## FOUNDER

Mr. Jacob E. Safra

## SHAREHOLDERS

	Nationality	Shares in Capital
Mr. Khaled Zeidan	Lebanese	11.4%
Mr. Walid Zeidan	Lebanese	18.1%
Mr. Hicham Itani	Lebanese	44.5%
Others	Lebanese	25.9%

## BOARD OF DIRECTORS

Mr. Khaled Zeidan	Chairman
Mrs. Gina Arab	Member
Mr. Philippe Dagher	Member
Mr. Nasri Malhame	Member
Dr. Fadi Makke	Member
Dr. Mazen Soueid	Member
Ms. Leila Hammoud	Member

## SENIOR MANAGEMENT

Mr. Anis Naamani	Deputy General Manager
Mr. Ziad Sabban	Deputy General Manager
Mr. Paul Zaatar	Assistant General Manager
Mrs. Ghinwa Jomaa	Assistant General Manager

**LEGAL ADVISOR:** Me. Dina Kaaki, Me. Chafic Abi Lamah, Me. Nabil Maad

**INDEPENDENT AUDITORS:** Messrs. BDO Semaan, Gholam & Co. / Messrs. PWC

## GENERAL INFORMATION: UnAudited Indicators as of March. 31st, 2021 (in millions of LBP)

- Total Assets:	658,342	- Customer Deposits:	478,056
- Loans to Customers:	189,272	- Shareholders equity: (Tier I)	78,624
- Claims on Public Sector:	27,522	- Off-balance Sheet: (Liabilities)	424,209

**Operating branches in Lebanon: 3**

**Number of ATM: 3** (of which 1 off premises)

**Number of Employees: 82**

## HEADQUARTERS & MAIN BRANCH

Website: [www.bcn.lb.com](http://www.bcn.lb.com)

### Beirut (Marfa')

Beirut Central District, Patriarche Howayek street  
Medgulf Bldg  
P.O.Box: 110-204 Beirut, Lebanon  
Opened in: 1959

### ATM Outdoor

Switchboard: (01) 990808  
Fax: (01) 975140  
Forex: (01) 975137 / (01) 990808 x 107-8  
Swift: BCNBLBBE  
E-Mail: [bcn@bcn.lb.com](mailto:bcn@bcn.lb.com)

## BRANCHES OR AGENCIES IN LEBANON

### I- Beirut & Suburbs

#### Verdun (Ras Beirut)

Rachid Karame street, 2523 Ras Beirut  
Ibisa center  
Opened in: 2013

Switchboard: (01) 809809  
Fax: (01) 809809 x 109



**II- Other Region**

**Tripoli**

Al Maarad street, Sara center  
Opened in: 2014

**ATM Outdoor**

Switchboard: (06) 426600  
Fax: (01) 426600 x 105

**CORRESPONDENT BANKS**

Cyprus	Limassol	Bank of Beirut sal
United Kingdom	London	Bank of Beirut (UK) Ltd
Saudi Arabia	Riyadh	Banque Saudi Fransi
Turkey	Istanbul	Arab Turkish Bank
Spain	Madrid	BMCE Bank International S.A.U.
Lebanon	Beirut	Qatar National Bank (Q.P.S.C)

**SERVICES RENDERED**

Commercial Banking  
Deposit Account Services  
Documentary Credits  
Financial Market Services  
Foreign Exchange  
Guarantees  
International Settlements  
Lines of Credit - Personal  
Saving Accounts - Personal  
Savings Accounts - Specialty  
Transfers & Remittances

**ATM OFF PREMISES**

Hazmieh, Galerie Semaan Highway, Hazmieh 1067 Bldg, installed in: 2017

\* \* \*

**FOUNDERS**

Sheikh Joe Keyrouz  
 Dr. Assaad Sawaya  
 Mr. Fouad Zebiane  
 Dr. Marwan Mohsen  
 Mr. Youssef Takla, Esq.

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
Private Sector	Lebanese	80%
Public Sector	Lebanese	20%

**BOARD OF DIRECTORS**

Mr. Joseph Sassine	Chairman & General Manager
Byblos Invest Bank sal	Member
Arab Bank plc	Member
Banque Libano-Française sal	Member
BankMed sal	Member
Bank Audi sal	Member
Blom Bank sal	Member
Bank of Beirut sal	Member
Mr. Walid Nouredine El Khatib	Member - Lebanese State Representative
Mr. Georges Joseph Nasr	Member - Lebanese State Representative
Mr. Ali Saleh Samaha, Esq.	Government Commissioner

**GENERAL MANAGEMENT**

Mr. Joseph Sassine	Chairman & General Manager
Mr. Muhieddine Fathallah	Assistant General Manager
Mr. Gilbert Jawhar	Chief Operating Officer
Mr. Tarek Abi Farraj	Chief Financial Officer
Mr. George Gehchan	Chief Information Officer
Mr. Gaby Barakat	Credit Administration Senior Manager
Mrs. Aline Fayad	Human Resources Senior Manager
Mrs. Henriette Zalzal	Credit Senior Manager
Mrs. Rana Bazerli	Collection & Recovery Senior Manager
Mrs. Carla Tawil	Internal Audit Manager
Mr. Roger Maamari	Administration Manager
Mr. Tarek Khodr	Risk Manager
Mr. Habib Nehmeh	Branch Manager - Dora
Mr. Issam Kassar	Branch Manager - Rawsheh
Mr. Mahmoud Kalo	Branch Manager - Saida
Mr. Nizar Takouzli	Branch Manager - Tripoli
Mrs. Nisrine Khneisser	Branch Manager - Zahleh
Mr. Bassam Bourges	Riad El Solh Branch

**LEGAL ADVISOR:** Mr. Malek Erslan, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. Sidani & Co.

**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)**

- Total Assets:	1,735,816	- Customer Deposits:	290,410
- Loans to Customers:	1,236,363	- Shareholders equity: (Tier I)	398,788
- Claims on Public Sector:	2,015	- Off-balance Sheet: (Liabilities)	11,266

**Operating branches in Lebanon: 6**

**Number of Employees: 112**

**GENERAL MANAGEMENT**

Riad El Solh Street, Banque de L'Habitat Bldg  
P.O.Box: 11-9024 Beirut, Lebanon

Website: [www.banque-habitat.com.lb](http://www.banque-habitat.com.lb)

Tel & Fax : (01) 954500

Swift: LHBALBBX

E-Mail: [info@banque-habitat.com.lb](mailto:info@banque-habitat.com.lb)

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Dora**

Cite Dora II Bldg, 6th Floor  
Opened in: 1985

Switchboard: (01) 239000

Fax: (01) 239000 x 202 or 215

**Rawsheh (Ras Beirut)**

Rawsheh area, Dolphin center, 2nd Floor  
Opened in: 1986

Switchboard: (01) 784010

**Riad El Solh**

Riad El Solh Str., Banque de L'Habitat Bldg, 1<sup>st</sup> fl  
Opened in: 2019

Fax: (01) 784010 x 402

Switchboard: (01) 954500

Fax: (01) 954500 x 918

**II- Other Regions**

**Saida (Sidon)**

Dekerman area, Zeidan Tower  
Opened in: 2006

Switchboard: (07) 758012 / 758182

Fax: (07) 758012 x 702

**Tripoli**

Bassateen area, Boulevard street  
Fattal Bldg, 1st Floor  
Opened in: 2006

Switchboard: (06) 449602

Fax: (06) 449602 x 602

**Zahleh**

Hoch ElOmara, Makhoul Bldg, 4th Floor  
Opened in: 2006

Switchboard: (08) 826677

Fax: (08) 826677 x 802

**SERVICES RENDERED**

Certificates of Deposit for foreign workers

Housing Loans

\* \* \*

# BANQUE LIBANO-FRANÇAISE S.A.L.      البنك اللبناني الفرنسي ش.م.ل.

*Official List of Banks N°: 10 (1967), Commercial Registry N°: 19618 Beirut, Nationality: Lebanese, Capital: LBP 265,000,000,000*

## FOUNDERS

HE Late Mr. Farid Raphaël

## SHAREHOLDERS

	Nationality	Shares in Capital
Libano Holding sal	Lebanese	35.00%
BLF Investment Holding Limited	British Virgin Islands	13.56%
Chaoui Holding sal	Lebanese	9.15%
Gil Holding sal	Lebanese	6.00%
Al Shams Holdings Ltd	Guernsey	5.00%
Financière Raphaël Holding sal	Lebanese	9.51%
Others	-	21.78%

## BOARD OF DIRECTORS

Mr. Walid Raphaël	Chairman
Mr. Elie Nahas	Chairman of Group Banque Libano-Française
Mr. Zafer Chaoui	Member
Mr. Philippe Doré	Member
Me. Philippe Lette	Member
Mrs. Raya Raphaël Nahas	Member
Mr. Samer Iskandar	Member

## GENERAL MANAGEMENT

Mr. Walid Raphaël	Chairman & General Manager
Mr. Elie Nahas	Group Chairman & General Manager
Mrs. Raya Raphaël Nahas	General Manager

## EXECUTIVE COMMITTEE

Mr. Walid Raphaël	Chairman & General Manager
Mr. Elie Nahas	Group Chairman & General Manager
Mrs. Raya Raphaël Nahas	General Manager
Mr. Elie Aoun	AGM, Head of Middle-Market Banking
Mrs. Hoda Assi	AGM, Head of Corporate Banking
Mr. Zahi Azouri	AGM, Chief Risk Officer and Credit Risk
Mr. Philippe Chartouny	AGM, Head of Organization, Information Technology and Security
Mr. Maurice Iskandar	AGM, Head of the International Division
Mr. Charles Salem	AGM, Head of Private Banking & Wealth Management
Mr. Georges Khoury	AGM, Head of Treasury & Capital Market
Mr. Marwan Ramadan	AGM, Head of Branch Network
Mr. Walid Issa	AGM, Head of Finance
Mrs. Tania Rizk	AGM, Head of Communications, CSR, Customer Experience and Human Resources
Mrs. Myrna Wehbé	AGM, Head of Cards Services
Mr. Ronald Zirka	AGM, Head of Marketing and Retail Banking Products

**SENIOR MANAGEMENT**

**Business Development Divisions**

Mr. Marwan Ramadan	Branch Network
Mrs. Hoda Assi	Corporate Banking
Mr. Elie Aoun	Middle-Market Banking
Mr. Charles Salem	Private Banking & Wealth Management

**SENIOR MANAGEMENT (continuous)**

Mr. Georges Khoury	Treasury & Capital Markets
Mr. Maurice Iskandar	International
Mr. Moustapha Alwan	Loan Remediation
Mrs. Myrna Wehbé	Cards Services
Mr. Ronald Zirka	Marketing and Retail Banking Products

**Support Divisions**

Mr. Zahi Azouri	Risk Management and Credit Risk
Mr. Philippe Chartouny	Organization, Information Technology & Security
Mr. Ghassan Sawaya	Information Technology
Mrs. Nada Khayat	Operations
Mr. Walid Issa	Finance
Mrs. Tania Rizk	Communications, CSR and Customer Experience
Mrs. Tania Rizk	Human Resources
Mr. Gabriel Rizk	General Services
Mr. Iskandar Aoun	Security
Mr. Said Gebrane	Compliance
Mrs. Maya Hardini Abboud	Legal Compliance
Mrs. Youmna Nassif Bou-Rizk	KYC Intelligence
Mr. Fady Lahoud	Internal Audit
Mr. Marc de Chadarevian, Esq.	Legal Advisor

**LEGAL ADVISOR:** Mr. Marc de Chadarevian, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	19,176,760	- Customer Deposits:	15,907,572
- Loans to Customers:	5,325,285	- Shareholders equity: (Tier I)	1,915,877
- Claims on Public Sector:	1,451,826	- Off-balance Sheet: (Liabilities)	1,063,706

**Operating branches in Lebanon:** 60

**Number of Employees:** 1147 (as of Mar. 31st, 2021)

**Number of ATM:** 188 (of which 68 off premises)

**E-Branches:** 2

**Representative offices abroad:** 2

**Number of Employees:** 2

**Branch abroad:** 1

**Number of Employees:** 2

**Subsidiary bank abroad:** 1

**Number of Employees:** 66

**Branches of subsidiary abroad:** France (1 branch), Cyprus (1 branch), Switzerland (1 branch),

**HEADQUARTERS**

Website: [www.eblf.com](http://www.eblf.com)

**Hamra**

Hamra area, Rome street  
Beirut Liberty Plaza  
P.O.Box: 11-0808 Beirut, Lebanon

Tel: (01) or (03) 791332  
Fax: (01) 440183  
Telex: 44031LIFDOR  
Forex: Reuters BLFX  
Swift: BLFSLBBX  
E-Mail: [info@eblf.com](mailto:info@eblf.com)  
Call Center: 1272 / Short number 1332

**MAIN BRANCH**

**Hamra (Ras Beirut)**

Hamra area, Rome street  
Beirut Liberty Plaza  
P.O. Box: 11-0808 Beirut, Lebanon  
Opened in: 1993  
Manager: Mr. Marwan El Khalil

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 1211  
Fax: (01) or (03) 440118  
E-Mail: [marwan.elkhalil@eblf.com](mailto:marwan.elkhalil@eblf.com)

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Ashrafieh - Accaoui (Rmeil)**

Accaoui street, Dr.Saliby Bldg  
Opened in: 1977  
Manager: Mrs. Kareen Saba Karam

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2111  
Fax: (01) 440102  
E-Mail: [kareen.karam@eblf.com](mailto:kareen.karam@eblf.com)

**Ashrafieh - Geitawi (Rmeil)**

Saint Louis street, BLF Bldg  
Opened in: 2003  
Manager: Mrs. Lama Kateb Abi-Raad

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 3111  
Fax: (01) 440117  
E-Mail: [lama.kateb@eblf.com](mailto:lama.kateb@eblf.com)

**Ashrafieh - Saifi**

Arz street, Andraos Bldg  
Opened in: 2006  
Manager: Ms. Rita Bechara

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2911  
Fax: (01) 440137  
E-Mail: [rita.bechara@eblf.com](mailto:rita.bechara@eblf.com)

**Ashrafieh - Sassine**

Sassine square, Fakhry Bldg  
Opened in: 1970  
Manager: Mr.Walid Gebrane

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2211  
Fax: (01) 440140  
E-Mail: [walid.gebrane@eblf.com](mailto:walid.gebrane@eblf.com)

**Ashrafieh - Sioufi**

Amine Gemayel street, 5133 Bldg  
Opened in: 2011  
Manager: Mrs. Muriel Abkar Sayegh

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 5211  
Fax: (01) 440138  
E-Mail: [muriel.abkar@eblf.com](mailto:muriel.abkar@eblf.com)

**Beshara ElKhoury (Mazraa)**

Beshara ElKhoury road and Tower  
Opened in: 2002  
Manager: Mr. Hussein Mehdi

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2711  
Fax: (01) 440105  
E-Mail: [hussein.mehdi@eblf.com](mailto:hussein.mehdi@eblf.com)

**Bir Hassan**

Jnah, Kuwait Embassy roundabout  
Opened in: 2009  
Manager: Mrs. Chaza Zahr Diab

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7511  
Fax: (01) 440106  
E-Mail: chaza.zahr@ebf.com

**Bourj Hammoud**

Dora Hwy., Moucarri center  
Opened in: 1997  
Manager: Mrs. Rita Kechichian Avedikian

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2311  
Fax: (01) 440107  
E-Mail: rita.avedikian@ebf.com

**Dbayeh**

Dbayeh highway, Seaside, 591 Bldg  
Opened in: 2009  
Manager: Mrs. Souad Haddad Bteich

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4711  
Fax: (01) 440111  
E-Mail: souad.haddad@ebf.com

**Dekwaneh**

Dekwaneh main road, Housing Bldg  
Opened in: 2009  
Manager: Mrs. Lara Daher Moukarzel

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4811  
Fax: (01) 440112  
E-Mail:lara.daher@ebf.com

**Dora**

Dora roundabout, Awada center  
Opened in: 1973  
Manager: Mrs. Rita Salame Darwiche

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2411  
Fax: (01) 440113  
E-Mail: rita.salame@ebf.com

**Galaxy**

Camille Chamoun Blvd., Galaxy center  
Opened in: 2001  
Manager: Mrs. Bouchra Mezher Farhat

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2611  
Fax: (01) 440115  
E-Mail: bouchra.farhat@ebf.com

**Gefinor (Ras Beirut)**

Clemenceau street, Gefinor center  
Opened in: 1970  
Manager: Mr. Hilal Daouk

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 1111  
Fax: (01) 440116  
E-Mail: hilal.daouk@ebf.com

**Hadeth**

Main road and Hamra street intersection,  
Jena Mikhael Bldg  
Opened in: 2014  
Manager : Mrs. Sarah Haykal

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2011  
Fax: (01)440152  
E-Mail: sarah.haykal@ebf.com

**Haret Hreik**

Roueiss street, Camelia center  
Opened in: 1982  
Manager: Mrs. Rana Komaty Farhat

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 1711  
Fax: (01) 440120  
E-Mail: rana.komaty@ebf.com

**Hazmieh**

Damascus road, Tabet center  
Opened in: 2003  
Manager: Mrs. Corinne Haddad Harmouche

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 5111  
Fax: (01) 440121  
E-Mail: corinne.harmouche@ebf.com

**Jal ElDib**

Jal ElDib Highway, William Zard Bldg  
Opened in: 2003  
Manager: Mr. Fouad Bartelmaos

**Jal ElDib - Centre**

Jal ElDib old road, Al Moudir center  
Opened in: 2013  
Manager: Mrs. Nathalie Khawli El-Beri

**Jdeideh**

Mar Sarkis street, Jdeideh Tower  
Opened in: 2015  
Manager: Mr. Elie Bakhos

**Kantari (Mina El Hosn)**

Mina ElHosn, Army street  
Commerce and Finance Bldg  
Opened in: 2014  
Manager: Mr. Rami Fayad

**Khaldeh**

Khaldeh, Shoueifat main road, Fawaz Bldg  
Before Aramoun turn  
Opened in: 2009  
Manager: Mr. Talal Saab

**Maamari (Ras Beirut)**

Maamari street, Idriss Bldg  
Opened in: 1997  
Manager: Mrs. Nisrine Chebaro Hajj-Chahine

**Mar Elias (Moussaitbeh)**

Main road, Hammoud center  
Opened in: 2011  
Manager: Mrs. Hala Hachem

**Mar Takla**

Hazmieh, Said Freiha and Military School  
roads intersection, Les Oliviers Bldg  
Opened in: 2014  
Manager: Mrs. Carole Samman Bou-Saba

**Mazraa (Moussaitbeh)**

Verdun street, Unesco square  
Tarraf Kojok Bldg  
Opened in: 1977  
Manager: Mrs. Dalal Kreidie Ramadan

**ATM Indoor & Outdoor (2)**

Tel: (01) or (03) 791332 x 4211  
Fax: (01) 440122  
E-Mail: fouad.bartelmaos@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 5611  
Fax: (01) 440151  
E-Mail: nathalie.khawli@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 5011  
Fax: (01) 440197  
E-Mail: elie.Bakhos@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7811  
Fax: (01) 440153  
E-Mail: rami.fayad@eblf.com

**ATM Outdoor**

Tel: (01) or (03) 791332 x 7411  
Fax: (01) 440125  
E-Mail: talal.saab@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 1511  
Fax: (01) 440126  
E-Mail: nisrine.chebaro@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4611  
Fax: (01) 440128  
E-Mail: hala.hachem@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4011  
Fax: (01) 440194  
E-Mail: carole.samman@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 1611  
Fax: (01) 440129  
E-Mail: dalal.ramadan@eblf.com



**Mreijeh**

Hadi Nasrallah Hwy., Mreijeh, Kafaat  
Haidar Mrad Bldg  
Opened in: 2008  
Manager: Mrs. Souad Bitar Hamdan

**Sami ElSolh**

Sami ElSolh Blvd., H. Abou Sleiman Bldg  
Opened in: 1982  
Manager: Mrs. Carine Haber Abboud

**Shiyah**

Mar Mikhael roundabout, Awada center  
Opened in: 2002  
Manager: Mrs. Nada Mansour

**Sin ElFil**

Sin ElFil roundabout,  
Rizkallah & Ibrahim Bldg  
Opened in: 1975  
Manager: Mrs. Tania Kukerjinian Rached

**Sodeco (Ashrafieh)**

Istiklal street, Alieh Bldg  
Opened in: 2012  
Manager: Mrs. Carine Tabet Chiniara

**II- Other Regions**

**Bar Elias**

Damascus road, Al Meiss Bldg  
Opened in: 1982  
Manager: Mr. Malek Abou Ajwi

**Batroun**

Dora Area, Batroun main entrance  
Michel Najem Bldg  
Opened in: 1977  
Manager: Mrs. Christelle Hage-Boutros Bassil

**Dahr El Aïn**

Koura, Main Road,  
Joseph & Bechara El-Cid Bldg  
Opened in: 2011  
Manager: Mr. Wajih Alameddine

**Halba**

Halba main road, Miniara, Fakhoury center  
Opened in: 2009  
Manager: Mrs. Salma Warrak Ghosn

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4411  
Fax: (01) 440132  
E-Mail: souad.hamdan@eblf.com

**ATM Outdoor**

Tel: (01) or (03) 791332 x 1811  
Fax: (01) 440139  
E-Mail: carine.abboud@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 2811  
Fax: (01) 440108  
E-Mail: nada.mansour@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 1911  
Fax: (01) 440142  
E-Mail: tania.rached@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 5511  
Fax: (01) 440141  
E-Mail: carine.chiniara@eblf.com

**ATM Outdoor**

Tel: (01) or (03) 791332 x 8211  
Fax: (01) 440103  
E-Mail: malek.abouajwi@eblf.com

**ATM Outdoor**

Tel: (01) or (03) 791332 x 6411  
Fax: (01) 440104  
E-Mail: christelle.hage-boutros@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 5911  
Fax: (01) 440110  
E-Mail: wajih.alameddine@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6611  
Fax: (01) 440119  
E-Mail: salma.ghosn@eblf.com

**Jbeil (Byblos)**

Jbeil main intersection,  
Waqf Mar Yaacoub Bldg  
Opened in: 2008  
Manager: Mrs. Josiane Hammam Chahine

**Jdita - Chtaura**

Beirut-Damascus road, Akel center  
Opened in: 2011  
Manager: Mrs. Zeina Bou Char Bechaalany

**Jounieh**

Jounieh Blvd., La Joconde Bldg  
Opened in: 1976  
Manager: Mr. Karim Chaptini

**Kaslik**

Kaslik main road, Etoile Center  
Opened in: 2017  
Manager: Mrs. Roula Saba Ghalieh

**Kfarhabab**

Jounieh-Jbeil Hwy., Menassah Center,  
Ghazir entrance, Keserwan  
Opened in: 2018  
Manager: Mrs. Carinne-Pascale Robin Salloum

**Kosba**

Kosba main road, St Mary center  
Opened in: 2017  
Manager: Mr. Toufic Abed

**Lebaa**

Lebaa main road  
facing the Municipality  
Opened in: 2013  
Manager: Mr. Paul Nehme

**Mansourieh**

Main road, Blata area  
Georges Mouanness Bldg  
Opened in: 2008  
Manager: Mr. Charbel Karaa

**Mazraat Yachouh**

Main road, Facing Pain d'Or, Kharma Bldg  
Opened in: 2012  
Manager: Mrs. Aline Khoury Assaf

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6511  
Fax: (01) 440123  
E-Mail: josiane.chahine@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 8411  
Fax: (01) 440109  
E-Mail: zeina.bechaalany@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 9111  
Fax: (01) 440124  
E-Mail: karim.chaptini@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 8911  
Fax: (01) 440168  
E-Mail: roula.saba@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 8960  
Fax: (01) 440172  
Fax: (01) 440172  
E-Mail: carinne-pascal.robin@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6940  
Fax: (01) 440199  
E-Mail: Toufic.bed@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7711  
Fax: (01) 440154  
E-Mail: paul.nehme@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4311  
Fax: (01) 440127  
E-Mail: charbel.karaa@eblf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4911  
Fax: (01) 440130  
E-Mail: aline.khoury@eblf.com

**Mezyara**

Zghorta, Mezyara square  
Gilbert Chaghouri Bldg  
Opened in: 2012  
Manager: Mr. Spiridon Smayra

**Nabatieh**

Al Jazayer street, BLF Bldg  
Opened in: 1991  
Manager: Mr. Ali El-Rodi

**Rabyeh**

Bikfaya main road, facing fork to  
Serhal's hospital, Abi Karam Bldg  
Opened in: 2007  
Manager: Mrs. Rouba Khoury Hajal

**Reyfoun**

Main Road, next to Hachem Supermarket  
Opened in: 2015  
Manager: Mrs. Cynthia Akiki Atallah

**Saida (Sidon)**

Riad ElSolh street, Saida center  
Opened in: 1953  
Manager: Mr. Hussein Ramadan

**Saida - Boulevard**

Adel Osseiran road, Elia Intersection  
Opened in: 2011  
Manager: Mr. Marwan Osta

**Tripoli - Mina**

Rafic Hariri square, Mina 351 center  
Opened in: 2010  
Manager: Mrs. Lama Haddad Haddad

**Tripoli - Tebbaneh**

Syria street  
Opened in: 1972  
Manager: Mr. Mohammad Rachid El-Zahab

**Tripoli - Tell**

Abdel Hamid Karame Blvd., Harba Bldg  
Opened in: 1933  
Manager: Mr. Ghassan Zeini

**Tripoli - Zahrieh**

Mohamed Karameh street, Fattal Bldg  
Opened in: 1984  
Manager: Mr. Omar Tabbal

**ATM Outdoor**

Tel: (01) or (03) 791332 x 5711  
Fax: (01) 440131  
E-Mail: spiridon.smaira@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7311  
Fax: (01) 440133  
E-Mail: ali.elrodi@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 4111  
Fax: (01) 440134  
E-Mail: rouba.khouryhajal@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 9011  
Fax: (01) 440198  
E-Mail: cynthia-ph.akiki@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7111  
Fax: (01) 440136  
E-Mail: hussein.ramadan@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7611  
Fax: (01) 440135  
E-Mail: marwan.osta@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6711  
Fax: (01) 440114  
E-Mail: lama.haddad@ebf.com

**ATM Indoor**

Tel: (01) or (03) 791332 x 6311  
Fax: (01) 440143  
E-Mail: mohamad-rachid.zahab@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6111  
Fax: (01) 440144  
E-Mail: ghassan.zeini@ebf.com

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6211  
Fax: (01) 440148  
E-Mail: omar.tabbal@ebf.com

**Tyre (Sour)**

Beirut Blvd., Wagih Farhat Bldg  
Opened in: 1959  
Manager: Mr. Fadel Bourgi

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 7211  
Fax: (01) 440145  
E-Mail: fadel.bourgi@eblf.com

**Tyre - Hoche**

Main road Tyre-Hoche, Borj Center,  
Tyre Gemmayzat, Tyre  
Opened in: 2018  
Manager: Mr. Hassan Alawieh

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6960  
Fax: (01) 440179  
E-Mail: hassan.alawieh@eblf.com

**Zahleh**

Youssef Maalouf Center 141,  
facing the Serail (Zahle Souk)  
Opened in: 1934  
Manager: Mrs. Lara Khater Haiby

**ATM Outdoor**

Tel: (01) or (03) 791332 x 8111  
Fax: (01) 440147  
E-Mail: lara.khater@eblf.com

**Zahleh - Boulevard**

Zahleh Hwy., Georges Makhoul center  
Opened in: 2003  
Manager: Mr. Camille Khneisser

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 8311  
Fax: (01) 440146  
E-Mail: camille.khneisser@eblf.com

**Zghorta**

Kferhata main road, near Chmor Palace,  
Iskandar & Moukahhal Bldg  
Opened in: 2011  
Manager: Mr. Theodore Koussa

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 6811  
Fax: (01) 440149  
E-Mail: theodore.koussa@eblf.com

**Zouk Mosbeh**

Jeita, Ajaltoun road, Sainte Lourde center  
Opened in: 2004  
Manager: Mrs. Joyce Abi Khalil

**ATM Indoor & Outdoor**

Tel: (01) or (03) 791332 x 9311  
Fax: (01) 440150  
E-Mail: joyce.abi-khalil@eblf.com

**E-BLF**

- Koudouzian Bldg, Main Road,  
Mar Mikhael  
Opened in: 2019
- Badaro Main Street  
Badaro  
Opened in: 2020

**BRANCH ABROAD**

**Banque Libano-Française s.a.l. – Bagdad Branch**

89 Bldg, Street no. 18, Area 905,  
Karada Kharej, Bagdad, Iraq  
Branch Manager: Mr. Oussama Skayki  
Opened in: 2012

Tel: (+964) 7803 1455347  
E-Mail: oussama.skayki@eblf.com

**SUBSIDIARY BANKS ABROAD**

Website: [www.banque-sba.com](http://www.banque-sba.com)

**BANQUE SBA S.A. – Paris (& 3 branches)**

68, Champs-Élysées Avenue  
75008 Paris, France  
Chairman: Mr. Nagi Letayf  
Opened in: 2006

Tel: (+33) 1 53 93 25 00  
Fax: (+33) 1 56 88 51 00  
Swift: SBAAFRPP  
E-Mail: [sba@ebf-sbaparis.com](mailto:sba@ebf-sbaparis.com)

**Banque SBA S.A. – Limassol – Cyprus**

Kanika Enaerios Complex, Block 1  
Iris House 8C, John Kennedy street.  
3724 Limassol, Cyprus  
Manager: Mr. Adnan Nuwayhed

Tel: (+357) 25 270000  
Telefax: (+357) 25 581643  
Swift: SBAACY21  
E-Mail: [sba.cyprus@ebf.com](mailto:sba.cyprus@ebf.com)

**LF Finance (SUISSE) S.A. – Geneva**

86, Rhône Street, 1211 Geneva 3  
Switzerland  
General Manager: Mr. Dory Hage

Website: [www.lffinance.com](http://www.lffinance.com)  
Tel: (+41) 22 319 72 00  
Telefax: (+41) 22 319 72 27  
E-Mail: [contact@lffinance.com](mailto:contact@lffinance.com)

**REPRESENTATIVE OFFICES ABROAD**

**Banque Libano-Française s.a.l. – Abu Dhabi Representative Office**

Al Salam street, facing Abu Dhabi  
Municipality, Al Shaheen Tower, 7th Fl., 701  
P.O. Box: 130828 Abu Dhabi, U.A.E.  
Opened in: 2009  
Chief Representative: Mr. Fadi Traboulsi

Tel: + 971(2) 643 2028  
Telefax: + 971 (2) 643 2038  
E-Mail: [fadi.traboulsi@ebf.ae](mailto:fadi.traboulsi@ebf.ae)

**Banque Libano-Française s.a.l. – Nigeria Representative Office**

Mabadeje Plaza, Flat 6, 49, Bourdillon road  
Ikoyi, Lagos, Nigeria  
Opened in: 2012  
Chief Representative: Mr. Samir Maalouf

Tel: +234 803 485 8888  
E-Mail: [samir.maalouf@ebf.com](mailto:samir.maalouf@ebf.com)

**MAIN CORRESPONDENT BANKS**

Australia	Sydney	Commonwealth Bank of Australia
Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Ahli United Bank BSC
Bahrain	Manama	Bank Muscat SAOG
Belgium	Brussels	KBC Bank NV
China	Beijing	Agricultural Bank of China Ltd
China	Beijing	Bank of China Ltd
China	Beijing	China Construction Bank
China	Beijing	Industrial and Commercial Bank of China Ltd
Cyprus	Limassol	Banque SBA-Cyprus
Denmark	Copenhagen	Danske Bank A/S
Denmark	Copenhagen	Nordea Bank
Denmark	Copenhagen	Skandinaviska Enskilda Banken AB (Publ)
Egypt	Cairo	National Bank of Egypt
Finland	Helsinki	Nordea Bank
Finland	Helsinki	Skandinaviska Enskilda Banken AB (Publ)
Finland	Helsinki	Swedbank

**MAIN CORRESPONDENT BANKS** (continuous)

France	Paris	Banque SBA
France	Paris	Credit Agricole SA
France	Paris	Natixis
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	Mizuho Corporate Bank Ltd
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Japan	Tokyo	The Bank of Tokyo-Mitsubishi UFJ Ltd
Jordan	Amman	Arab Bank PLC
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSC
Kuwait	Kuwait City	National Bank of Kuwait SAK
Kuwait	Kuwait City	The Commercial Bank of Kuwait SAK
Netherlands (The)	Amsterdam	ABN Amro Bank NV
Netherlands (The)	Utrecht	Rabobank UA
Norway	Oslo	Dnb Bank ASA
Norway	Oslo	Nordea Bank
Portugal	Porto	Banco Commercial Portugues (Millennium bcp)
Qatar	Doha	Al Khaliji Commercial Bank QSC
Qatar	Doha	Qatar National Bank SAQ
Qatar	Doha	The Commercial Bank of Qatar QSC
Saudi Arabia	Jeddah	The National Commercial Bank
Saudi Arabia	Riyadh	Banque Saudi Fransi
Saudi Arabia	Riyadh	Riyadh Bank
Saudi Arabia	Riyadh	The Saudi Investment Bank
Spain	Barcelona	Caixa Bank SA
Spain	Sabadell	Banco de Sabadell SA
Sultanate of Oman	Muscat	Bank Muscat
Sweden	Stockholm	Nordea Bank
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Sweden	Stockholm	Swedbank
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	UBS AG
Turkey	Istanbul	Akbank TAS
Turkey	Istanbul	Finansbank AS
Turkey	Istanbul	Turkiye Garanti Bankasi AS
Turkey	Istanbul	Turkiye Is Bankasi AS
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
U.A.E.	Dubai City	MashreqBank PSC
U.A.E.	Dubai City	The Commercial Bank of Dubai
U.A.E.	Sharjah	Bank of Sharjah
U.A.E.	Sharjah	Invest Bank PSC
U.K.	London	Barclays Bank PLC
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Citibank NA

**MAIN CORRESPONDENT BANKS** (continuous)

U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

- ◇ Retail Banking
  - ◆ Banking Cards
    - Debit Cards
    - Cash Cards
    - Youth Cards
    - Elite Cards
    - Charge Cards
    - Prepaid Card
    - Earth Card
    - AIR FRANCE KLM - BANQUE LIBANO-FRANÇAISE Card
  - ◆ Bancassurance Products
  - ◆ Non-Life Insurance Plans
  - ◆ Packaged Accounts
    - Lucky to Be Young Package
    - Wedding Package
    - Pharmacist Package
    - Expat Package
    - Multi Package
    - Pro Package
    - Bills domiciliation service
- ◇ SMEs and Professionals
- ◇ Corporate Banking
- ◇ Financial Market services (The Floor)
  - ◆ Private Banking and Wealth Management
  - ◆ Treasury and Capital Markets
  - ◆ Libano-Française Finance (LFF)
    - Dealing room: brokerage equities, funds and derivatives
    - Advisory and asset allocation Structured Products
  - ◆ Asset Management - LF Funds
- ◇ International and Correspondent Banking

**BANQUE LIBANO-FRANÇAISE CHANNELS**

- Point Cash® / ATMs
- Point Banque® / Branches
- Point Phone® / Phone Banking
- Point Com® / Internet Banking
- Point SMS® / SMS Alert
- Point Call® / Call Center
- Point Info®/ SMS & Email notifications
- Points of Sale
- My BLF / Mobile Application
- My LTBY by BLF / Mobile Application for the Youth
- eblf.com / BLF website
- luckytobeyoung.com / Lucky to be Young Website

**BANQUE LIBANO-FRANÇAISE CHANNELS** (continuous)

- [blfheadquarters.com/headquarters](http://blfheadquarters.com/headquarters) / Headquarters Blog
- [blog.luckytobeyoung.com](http://blog.luckytobeyoung.com) / Lucky to be Young Blog
- Customer Experience Office
- Feedback boxes
- Social media accounts

**ATM OFF PREMISES**

Akkar el Atika, main road, installed in: 2020

Akkar, Hissa, main road, installed in: 2020

Akkar, Kawachra Dreib Akkar North near Nour el Huda School, installed in: 2017

Akkar, Tleil - Kawechra, main road, installed in: 2020

Aley roundabout, Medco gas station, installed in: 2014

Aintoura, Saint Jospheh School, installed in: 2017

Ajaltoun, Indevco, Indevco Head Office building, main entrance, installed in: 2020

Anfeh, Las Salinas, installed in: 2013

Baabdat, Municipality, installed in: 2013

Badaro e-branch (2 ATMs) main road, installed in: 2019

Beirut, Adlieh area, Auto Mall entrance, installed in: 2005

Beirut, Adlieh area, Order of Lawyers, installed in: 2012

Beirut, Ashrafieh, ABC Shopping Mall, LO, installed in: 2004

Beirut, Ashrafieh, Grand Lycée Français School, Administration Hall, installed in: 2013

Beirut, Ashrafieh, Sassine Place, Fakhri Bldg, installed in: 2007

Beirut, Ashrafieh, Total gaz station, installed in: 2015

Beirut, Koraytem, Collège Protestant Français, installed in: 2009

Beirut, Saifi, Medco gaz station, installed in: 2011

Beirut, Unesco, main road, Phoenicia gas station, installed in: 2015

Beirut, USJ, Campus de l'innovation et du sport, Damascus road, installed in: 2016

Beiteddine, Total gaz station, installed in: 2015

Bickfaya main road, Total Petrol Station, installed in: 2015

Bouar, Wardieh Station, installed in: 2013

Damour, Total gaz station, installed in: 2017

Dbayeh, ABC Shopping Mall, installed in: 2009

Dbayeh, Le Mall, installed in: 2012

Dlebta, main square, installed in: 2015

Dora Highway, City Mall, 1st Floor, installed in: 2008

Dora, Medco Petrol Station, installed in: 2011

Ehden, installed in: 2018

Ersal, main road, Ersal main entrance, installed in: 2020

Fanar, Total Petrol Station Fanar, installed in: 2018

Furn ElShebbak, La Sagesse University, installed in: 2004

Gemayze, Medco gaz station, installed in: 2011

Ghazir-Maameltein main road, Total Petrol Station, installed in: 2013

Ghazeh, West Bekaa, Ghazeh, main internal road road, next to Red Cross, (2 ATMs), installed in: 2020

Halat, Indevco Group, inside Sanita factory, (2 ATMs), installed in: 2003

Hassroun, Becharre, installed in: 2016

Hazmieh, Beirut City Center, installed in: 2013

Hazmieh, Sacré-Coeur Hospital, Administration Hall, installed in: 2014

Jamhour, Total gaz station, installed in: 2012

Jdeideh, AN Bou Khater, installed in: 2016



**ATM OFF PREMISES** (continuous)

Kab Elias, Kab Elias main road, installed in: 2017  
Kfardebian, Total Petrol Station Kfardebian, installed in: 2018  
Kobayat, UNHCR, main road, installed in: 2020  
Maameltein, Total gaz station, installed in: 2017  
Naccache, Advanced Eye Care Hospital, installed in: 2017  
Nahr Ibrahim, Liban Cables, main entrance of the factory, installed in : 2019  
Nakoura, Green Hill Camp, installed in: 2013  
Nakoura, UNIFIL Campus, installed in: 2007  
Saida, Boulevard, Total gaz station, installed in: 2016  
Shoueifat, The Spot, levels B1 & L2, installed in: 2017  
Taanayel, Medco station, main road, installed in: 2019  
Verdun, ABC Mall, installed in: 2017  
Zahlé, Hoch El Omara, Sakr Petrol Station, main road, installed in: 2020  
Zghorta, Bnachii Lake, installed in: 2012  
Zouk Mosbeh, MBC (Middle East Broadcasting Center), installed in: 2013  
Zouk Mosbeh, Geha Petrol Station, Adonis, installed in: 2018  
Zeytouna Bay, installed in: 2018  
Mar Mikhael, Mar Mikhael Ashrafieh (2 ATMs), installed in: 2018

\* \* \*

# BANQUE MISR LIBAN S.A.L. (BML SAL)

بنك مصر لبنان ش.م.ل.

*Official List of Banks N°: 3 (1929), Commercial Registry N°: 104 Beirut, Nationality: Lebanese, Capital: LBP120,000,000,000.*

## FOUNDERS:

Mr.Talaat Bacha Harb  
Mr.Midhat Bey Yaken  
Mr.Wassif Bey Izzeddine

## SHAREHOLDERS

	Nationality	Shares in Capital
Banque Misr - Egypt	Egyptian	93.33%
Lebanese Shareholders	Lebanese	5.64%
Arab Shareholders	Arabian	1.03%

## BOARD OF DIRECTORS

Mr. Mohamad Mahmoud Ahmed El Etrebi	Chairman
Banque Misr - Egypt	Member
Akef Abdellatif Mohamed El Maghraby	Member
HE Mr. Vrej Ardaches Sabounjian	Member
Dr. Suzan Fouad Hamdy Abdelfatah	Member
Mr. Moustafa Ahmed Gamaleldin Ahmed Attia	Member
Mr. Fadi Fawzi Fawaz	Member
Mr. Gaby Georges Kassiss	Member - Executive General Manager
Mr. Ashraf Tolba	Member
Mr. Michel Saroufim	Member
Mr. Hossameldin Abdelwahab	Member
Dr. Ghassan Ayash	Member

## SENIOR MANAGEMENT

Mr. Gaby G. Kassiss	Executive General Manager & Board Member
Mr. Faysal Dabhoura	Deputy General Manager
Mr. Gaby Tabbal	Assistant General Manager - Chief Financial Officer
Ms. Ghayda Alameddine	Head of Branches Network Management
Mr. Amer Itani	Head of Operations and Administration
Dr. Oussama Osta	Corporate Secretary
Mr. Nour Oueini	Head of Compliance
Mr. Raja Safar	Head of Risk Management
Mr. Moukhtar Timrawi	Head of Human Resources
Mr. Tony Awad	Acting Head of Information Technology
Mr. Emile Bou Dib	Acting Head of Internal Audit

**LEGAL ADVISORS:** Messrs. Badri & Selim Meouchi Law Firm

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK - Fiduciaire du Moyen Orient Beirut Lebanon.

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	2,282,888	- Customer Deposits:	1,932,942
- Loans to Customers:	316,540	- Shareholders equity: (Tier I)	169,908
- Claims on Public Sector:	1,919,181	- Off-balance Sheet: (Liabilities)	16,634

**Operating branches in Lebanon:** 14

**Suspended Branches:** 6

**Number of ATM:** 25 (of which 4 off premises)

**Representative office abroad:** 1

**Number of Employees:** 313

**HEADQUARTERS**

Website: [www.bml.com.lb](http://www.bml.com.lb)

**Beirut Central District**

Riad ElSolh street  
Banque Misr Liban Bldg  
P.O.Box: 11-7 RiadElSolh,  
Beirut 1107-2010 Lebanon  
Year of Establishment: 1929

Switchboard: (01) 986666 / 987777  
Fax: (01) 964299 / 964296  
Swift: BMISLBBE  
Reuters: BMLX  
E-Mail: [mail@bml.com.lb](mailto:mail@bml.com.lb)

**MAIN BRANCH**

**Beirut Central District**

Riad ElSolh street  
Banque Misr Liban Bldg  
Opened in: 1949  
Branch Manager & Network Coordinator :  
Mr. Jad Bou Chedid

**ATM Outdoor (2)**

Switchboard: (01) 986666 / 987777  
Fax: (01) 964299  
E-Mail: [jad.bouchedid@bml.com.lb](mailto:jad.bouchedid@bml.com.lb)

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Ashrafieh (Rmeil)**

Charles Malek Avenue, Moujaes Bldg  
Opened in: 2010  
Acting Branch Manager: Mrs.Layla Kiameh

**ATM Outdoor**

Switchboard: (01) 217159 / 217254 / 217275  
Fax: (01) 217125  
E-Mail: [Layla.kiameh@bml.com.lb](mailto:Layla.kiameh@bml.com.lb)

**Bliss (Ras Beirut)**

Hamra area, Bliss street, Bizri Bldg  
Opened in: 1962  
Manager: Mrs. Nathalie Tohme

**ATM Outdoor**

Switchboard: (01) 362118 / 362128 / 364173  
Fax: (01) 364194  
E-Mail: [nathalie.tohme@bml.com.lb](mailto:nathalie.tohme@bml.com.lb)

**Corniche ElMazraa (Moussaitbeh)**

Corniche El Mazraa, Khater center  
Opened in: 2013  
Branch Manager & Network Coordinator :  
Mr.Omar Fayoumi

**ATM Outdoor**

Switchboard: (01) 302701/ 302770 / 819390  
Fax: (01) 819390  
E-Mail: [Omar.fayoumi@bml.com.lb](mailto:Omar.fayoumi@bml.com.lb)

**Furn El Shebbak**

Beirut\Damascus road, lbrekji Bldg  
Opened in: 1977  
Manager: Mr. Hassan Gharzeddine

**ATM Outdoor (3)**

Switchboard: (01) 281351 / 281624 / 283897  
Fax: (01) 283023  
E-Mail: [Hassan.gharzeddine@bml.com.lb](mailto:Hassan.gharzeddine@bml.com.lb)

**Shiyah**

Hadi Nasrallah Hwy., Blue Bldg  
Opened in: 2011  
Manager: Mr. Ahmad Aboul Hassan

**ATM Outdoor**

Switchboard: (01) 987777  
Fax: (01) 987777 ext 51899  
E-Mail: [ahmad.aboulhassan@bml.com.lb](mailto:ahmad.aboulhassan@bml.com.lb)

**Zalka**

Address Zalka, Cite Moussa street  
Breezvale House center  
Opened in: 2012  
Branch Manager & Network Coordinator : Mr. Claude Makdessy Elias

**ATM Outdoor**

Switchboard: (01) 892366  
Fax: (01) 890947  
E-Mail: [claudemakdessy@bml.com.lb](mailto:claudemakdessy@bml.com.lb)

**II- Other Regions**

**Chtaura**

Beirut-Damascus road, Dali Bldg  
 Opened in: 1977  
 Branch Manager & Network Coordinator:  
 Mrs. Rim Choubassy

**ATM Outdoor**

Switchboard: (08) 540910 / 542465 / 543041-2  
 Fax: (08) 541377  
 E-Mail: Rim.choubassy@bml.com.lb

**Jounieh**

Jounieh square, Sfeir Bldg  
 Opened in: 1959  
 Manager: Mr. Paul Manassa

**ATM Outdoor**

Switchboard: (09) 914310 / 917772 / 930779  
 Fax: (09) 917772  
 E-Mail: paul.manassa@bml.com.lb

**Nabatieh**

Sabbah street, Fakhreddine Bldg  
 Opened in: 1959  
 Branch Manager & Network Coordinator:  
 Mr. Abbas Barakat

**ATM Outdoor**

Switchboard: (07) 760181 / 760797 / 761645  
 Fax: (07) 764064-5  
 E-Mail: abbas.barakat@bml.com.lb

**Saida (Sidon)**

Houssam El dine Hariri street, Kotob center  
 Opened in: 1953  
 Manager: Mr. Ahmad Kalash

**ATM Outdoor**

Switchboard: (07) 720414 / 722976 / 723033  
 Fax: (07) 728495  
 E-Mail: ahmad.kalash@bml.com.lb

**Sour (Tyr)**

Gharbi street, Jaafari Bldg, 1st Floor  
 Opened in: 1960  
 Manager: Mr. Rashed El Roz

**ATM Outdoor**

Switchboard: (07) 343052-3 / 740244  
 Fax: (07) 740426  
 E-Mail: rashed.elroz@bml.com.lb

**Tripoli**

Tell area, Karameh Bldg,  
 Opened in: 1930  
 Manager: Mr. Safwan Sabalbal

**ATM Outdoor**

Switchboard: (06) 430130-1 / 430525-6  
 Fax: (06) 430526  
 E-Mail: safwan.sabalbal@bml.com.lb

**Zahleh**

Zahleh Blvd., Skaff Bldg  
 Opened in: 1958  
 Manager: Mr. Fadi Zakhia

**ATM Outdoor**

Switchboard: (08) 803144 / 803356 / 803661  
 Fax: (08) 803482  
 E-Mail: Fadi.zakhia@bml.com.lb

**Representative Office Abroad**

**BMLCI - Representative Office – Ivory Cost**

04 BP 1249 Abidjan 04  
 Imm. Broadway center – Ave. Noguès  
 Plateau - Abidjan - Côte d'Ivoire  
 Opened in: 2017  
 Head of Business Development: Ms. Nisryne Zein  
 Office Manager: Mr. Mohamed Moussaoui

Switchboard: 0022520226225

Mobile: 0022507686869  
 Email: nisryne.zein@bmlci.com  
 Mobile: 0022577779997  
 Email: mohamed.moussaoui@bmlci.com

**CORRESPONDENT BANKS**

Egypt	Cairo	Banque Misr - Egypt
France	Paris	Societe Generale SA
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	UniCredit SPA
Saudi Arabia	Riyadh	Al Inma Bank
U.A.E.	Dubai City	Banque Misr - UAE
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Commercial Banking Activities

Financial Market Services

Retail Banking Products:

- Car Loans
- Housing Loans
- BDL Subsidized Housing Loans
- PCH Loans
- Expat Housing Loans
- Personal Loans

SME & Corporate Banking

Trade Finance

**ATM OFF PREMISES**

Beirut, Mathaf Al-Ghazal Building, Caisse des Indemnites des enseignants dans les écoles privées, installed in: 2020

\* \* \*

**FOUNDERS**

Mr. Toufic Assaf  
 Mr. Nashaat Sheikhelard  
 Mr. Jamal Sheheiber

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
Assaf Family	Lebanese	55.154%
Fransabank sal	Lebanese	37.212%
Other Shareholders	Lebanese	7.634%

**BOARD OF DIRECTORS**

Sheikh Ghassan Assaf	Chairman & General Manager
Judge Abbas El Halabi	Vice Chairman
Mr. Ali Assaf	Member
Mr. Marc Maamari	Member
Mr. Farouk Mahfouz	Member
Mr. Ziad Hayik	Member
Mr. Fouad Zamkahal	Member
Assaf Holding Company s.a.l.	Member

Mr. Amin Rizk, Esq. Secretary of the Board

**MANAGEMENT**

Mr. Nadim Hamadeh	Assistant General Manager - Banking
Mr. Chawki Bader	Assistant General Manager - External Expansion
Mr. Marwan Abou Assi	Assistant General Manager - Finance & Administration
Mrs. Lina Makarem	Assistant General Manager - Treasury
Mrs. Wafaa Abed	Group Internal Audit
Mr. Anwar Abou Ghaida	Executive Advisor -Financial Management
Mr. Camille Moujaes	Branch Network
Mr. Francois Balaa	Digital Banking
Mr. Mohamad Chamseddine	Human Resources
Miss. Maya Itani	Risk Management
Mrs. Maya Reaidy Rashed	Financial Control
Mrs. Samar Merhi El Housseini	Accounting
Mr. Ali Al Danaf	Recovery & Restructuring
Mr. Wissam Maroun	Compliance
Mr. Salim Fakhreddine	Information Technology
Mr. Samer Abi Rafah	Administration
Mr. Tarek Bilal	Marketing
Miss. Nahed Zeid	Cards & Electronic Banking Operations
Mrs. Hilda Ashkar	Operations
Mrs. Jinane Hanbali Edelbi	Small and Medium Enterprises
Mr. Elias Moukayad	Branch Management & Support
Mr. Marwan Abou Ibrahim	Corporate Credit
Mr. Maher Rahhal	Kafalat & Subsidized Loans
Mr. Salah Saab	Market Intelligence
Mrs. Joyce Abdelnour	Consumer Credit
Mr. Fadi Barakeh	Organization & Methods

**MANAGEMENT** (continuous)

Miss. Nawal Aziz	Project Finance
Mr. Salim Karam	Insurance
Mrs. Catherine Matar Koudsi	Financial Institutions
Mr. Ibrahim Itani	Private Banking
Mr. Wissam Al Aridi	Project Management
Mr. Adonis Shehayeb	Management Information System
Mr. Labib Abou Dehn	Customer Rights Protection
Mr. Ramzi El Halabi	Real Estate Liquidation

**EXECUTIVE ADVISORS TO THE CHAIRMAN-GENERAL MANAGER:**

Mr. Anwar Abou Ghaida	Financial Management
Dr. Ali Darwish	Branches' Development (North Region)

**LEGAL ADVISORS:** Mr. Chafik Khalaf, Esq. / Mr. Ramzi Haykal, Esq. / Mr. Assaad Nejm, Esq. /  
Mr. Adnan Al Jisr, Esq. / Mr. Amin Rizk, Esq. / Bât. Bassam Dayeh, Esq. /  
Mr. Mazen Tajeddine, Esq. / Mr. Paul Morcos, Esq. / Me. Hadi Diab,  
Me. Amine El Halabi

**INDEPENDENT AUDITORS:** Messrs. PWC / Messrs. KPMG

**GENERAL INFORMATION:** Unaudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	12,125,651	- Customer Deposits:	8,072,444
- Loans to Customers:	1,591,620	- Shareholders Equity: (Tier I)	653,474
- Claims on Public Sector:	1,626,983		

**Operating branches in Lebanon:** 36

**Number of ATM:** 68 (of which 20 off premises)

**Operating branches abroad:** 4

**Representative offices abroad:** 2

**Total Number of Employees:** 858

**Number of Employees:** 77

**Number of Employees:** 11

**HEADQUARTERS****Ras Beirut**

250 Clemenceau street  
BBAC Bldg  
P.O.Box: 11-1536 Riad ElSolh,  
Beirut 1107 2080 Lebanon  
Year of Establishment: 1956

Website: [www.bbacbank.com](http://www.bbacbank.com)  
Switchboard: (01) 360460 / 366630  
Fax: (01) 365200  
Swift: BBACLBBX  
E-Mail: [contactus@bbac.com.lb](mailto:contactus@bbac.com.lb)  
Customer Care: 1296 from Lebanon  
or (01) 366921 from abroad

**MAIN BRANCH****Ras Beirut**

250 Clemenceau street, BBAC Bldg  
Opened in: 1957  
Head of Branch: Mr. Djossy Saber

**ATM Outdoor (2)**

Switchboard: (01) 360460 / 364883 / 372883  
Fax: (01) 365200  
E-Mail: [clemenceau@bbac.com.lb](mailto:clemenceau@bbac.com.lb)

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Ashrafieh-Istiklal**

Elias Sarkis Ave., Marbel Tower  
Opened in: 2008  
Head of Branch: Mr. Pedro Ammar

**ATM Outdoor (2)**

Tel: (01) 203991-2 / 204016  
Fax: (01) 203987  
E-Mail: [achrafieh-istiklal@bbac.com.lb](mailto:achrafieh-istiklal@bbac.com.lb)

**Ashrafieh-Mar Nicolas (Rmeil)**

Saint Nicolas area, Charles Malek Ave.  
Kfoury Bldg, 1st Floor  
Opened in: 1977  
Head of Branch: Mr. Karim Rbeiz

**Badaro-Sami ElSolh**

Sami El Solh street, Ivoire Bldg  
Opened in: 2014  
Head of Branch: Mrs. Marie Gabrielle Habib

**Manara (Ras Beirut)**

Main street, Rasamny Younes Bldg  
Opened in: 2013  
Head of Branch: Mrs. Magida Noura

**Dekwaneh**

Camille Chamoun Blvd., Abboud center  
Opened in: 1982  
Head of Branch: Mr. Elie Bou Karam

**Dora**

Bourj Hammoud, Dora highway  
St. Jacques center  
Opened in: 2010  
Head of Branch: Mr. Nazo Kouyoumjian

**Hamra (Ras Beirut)**

Abdel Aziz street, Yared Bldg  
Opened in: 1960  
Head of Branch: Mr. Walid Naaman

**Hazmieh**

Damascus International road, Kassis center  
Opened in: 2015  
Head of Branch: Mr. Fouad Chaya

**Mazraa (Moussaitbeh)**

Corniche ElMazraa, Cola Intersection  
Choueiri Bldg  
Opened in: 1966  
Head of Branch: Mr. Imad Kaedbei

**Chiyah**

Al Arees Hwy., Fawaz Bldg  
near Ministry of Labor  
Opened in: 2012  
Head of Branch: Mr. Mohamad Bou Hamdan

**ATM Outdoor**

Telefax: (01) 201780-1 / 331599 / 331690  
E-Mail: achrafieh-marnicolas@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 360460  
E-Mail: Badaro@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 361088 / 361098  
Email: manara@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 682389-92  
E-Mail: dekwaneh@bbac.com.lb

**ATM Outdoor**

Tel: (01) 255381-2  
E-Mail: dora@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 341280-2 / 351261  
E-Mail: hamra@bbac.com.lb

**ATM Outdoor**

Telefax: (05) 720598-9  
E-Mail: hazmieh@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 302540 / 818429 / 818431  
E-Mail: mazraa@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 554172-3  
E-Mail: chiyah@bbac.com.lb



**Choueifat**

Old Sidon road, Saab Bldg  
 Opened in: 1978  
 Head of Branch: Mr. Omar Abi Khouzam

**Unesco (Moussaitbeh)**

Corniche El Mazraa, Unesco area  
 Manolia Bldg, 1st Floor  
 Opened in: 1977  
 Head of Branch: Mr. Ajwad Saab

**Zalka**

Zalka Highway., Amaret Chalhoub, right fork  
 to Haroun Hospital str., Strassco Tower  
 Opened in: 1977 and relocated in 2015  
 Head of Branch: Mrs. Minerva Haddad

**ATM Outdoor (2)**

Telefax: (05) 433302-3 / 433601 / (03) 271194  
 E-Mail: choueifat@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 867144-6  
 E-Mail: unesco@bbac.com.lb

**ATM Outdoor**

Telefax: (01) 886764 / 893486 / 893910  
 E-Mail: zalka@bbac.com.lb

**II- Other Regions**

**Aley-Baqaa**

Baqaa, Bkheshtay road, BBAC Bldg  
 Opened in: 1981  
 Head of Branch: Mr. Ziad Shehayeb

**ATM Outdoor**

Telefax: (05) 554701-2 / 557701-2  
 E-Mail: aley-baqaa@bbac.com.lb

**Aley-Saha**

Saha, Naim Mrad Bldg  
 Opened in: 1961  
 Head of Branch: Mrs. Samar Malaeb

**ATM Outdoor**

Telefax: (05) 555433-4 / 557433-4  
 E-Mail: aley-saha@bbac.com.lb

**Baakline**

Shouf, Azouri Bldg  
 Opened in: 1977  
 Head of Branch: Dr. Wael Dbaiissy

**ATM Outdoor (2)**

Telefax: (05) 300348 / 300786 / 304060  
 E-Mail: baakline@bbac.com.lb

**Baalbek**

Facing "Kalaat Baalbek"  
 Opened in: 1996  
 Head of Branch: Mr. Assaad Salman

**ATM Outdoor (2)**

Telefax: (08) 374014-6 / (03) 614899  
 E-Mail: baalbek@bbac.com.lb

**Bar Elias**

Beirut\Damascus road, Kazoun Bldg  
 Opened in: 1985  
 Head of Branch: Mr. Salah Dalink

**ATM Outdoor (2)**

Telefax: (08) 510014 / 511085 / 806730  
 E-Mail: barelias@bbac.com.lb

**Bekaata**

Bekaata El Shouf, BBAC Bldg  
 Opened in: 1981  
 Head of Branch: Dr. Imad Al Ghousaini

**ATM Outdoor (3)**

Telefax: (05) 500587 / 501587  
 E-Mail: bekaata@bbac.com.lb

**Bint Jbeil**

Saf elhawa, Bazzi center  
Opened in: 2001  
Head of Branch: Mr. Mahmoud Fawaz

**Chtaura**

Chtaura\Damascus road, BBAC Bldg  
Opened in: 1977  
Head of Branch: Mr. Fadi Saba

**Elissar-Mazraat Yachouh**

Bikfaya main road, center 401  
Opened in: 2005  
Head of Branch: Mr. André Lahoud

**Ferzol**

Ferzol main road, BBAC Bldg  
Opened in: 1986  
Head of Branch: Mrs. Betty Moradidis Saïdy

**Hasbaya**

Hasbaya main road, near Shehabi's serial  
Opened in: 2001  
Head of Branch: Mr. Ramzi Ghbar

**Jbeil**

Main road, Al Aam Bldg  
Opened in: 2005  
Head of Branch: Mr. Jihad Abou Jaoude

**Jib Jannin**

Main road, Mreish Bldg  
Opened in: 1986  
Head of Branch: Ms. Rola Araji

**Kaslik**

Beirut\Triploi Hwy., Moudabber center  
Opened in: 1997  
Head of Branch: Mr. Charbel Harika

**Kousba**

Koura, Al Arz Street, St. Mary Center  
Opened in: 2019  
Head of Branch: Mr. Marc El Khoury

**Metn-Hammana**

Hammana main road, Abou ElHosn Bldg  
Opened in: 1978  
Head of Branch: Mr. Hassan Salha

**ATM Outdoor**

Telefax: (07) 450121-2 / (03) 499300  
E-Mail: bintjbeil@bbac.com.lb

**ATM Outdoor (2)**

Telefax: (08) 542451-3 / (03) 265500  
E-Mail: chtaura@bbac.com.lb

**ATM Outdoor**

Telefax: (04) 913211 / 913221 / (03) 714150  
E-Mail: elyssar@bbac.com.lb

**ATM Outdoor (2)**

Telefax: (08) 950850-2 / (03) 840841  
E-Mail: ferzol@bbac.com.lb

**ATM Outdoor**

Telefax: (07) 250272-3 / (03) 311788  
E-Mail: hasbaya@bbac.com.lb

**ATM Outdoor**

Telefax: (09) 546407 / 546567 / 546700  
E-Mail: jbeil@bbac.com.lb

**ATM Outdoor**

Telefax: (08) 660240 / 660370 / (03) 840843  
E-Mail: jibjannine@bbac.com.lb

**ATM Outdoor (2)**

Telefax: (09) 221437-9  
E-Mail: kaslik@bbac.com.lb

**ATM Outdoor**

Telefax: (06) 510750-1-2  
E-Mail: kousba@bbac.com.lb

**ATM Outdoor**

Telefax: (05) 530050 / 530482 / (03) 265504  
E-Mail: metn-hamana@bbac.com.lb

**Rashaya El Wadi**

Main road, BBAC Bldg  
 Opened in: 1985  
 Head of Branch: Mr. Jamil Zwein

**Saida-Nejmeh square**

Nijmeh square, BBAC Bldg, 1st Floor  
 Opened in: 1977  
 Head of Branch: Mr. Nabil Chehade

**Shahhar-Qabr Shmoun**

Shahhar ElGharbi area, Qabr Shmoun  
 Jaber Bldg  
 Opened in: 1984  
 Head of Branch: Mrs. Zeina Harb

**Tripoli-Mina**

Mina Customs Street, Dannaoui Bldg  
 Opened in: 1994  
 Head of Branch: Mr. Charles Moubayed

**Tripoli-Tall**

Tall Square, Lodi Nawfal Bldg  
 Opened in: 1967  
 Head of Branch: Mr. Bassam Anklis

**Tyr-Buss**

El Buss, Jal El Bahr, BBAC Bldg  
 Opened in: 1994  
 Head of Branch: Mr. Hani Bazzoun

**ATM Outdoor (2)**

Telefax: (08) 590240 / (03) 840845  
 E-Mail: rachaya-elwadi@bbac.com.lb

**ATM Outdoor**

Telefax: (07) 723857 / 724369 / (03) 350012  
 E-Mail: saida@bbac.com.lb

**ATM Outdoor**

Telefax: (05) 410232 / 410281-2 / (03) 265509  
 E-Mail: shahhar-kabrchmoun@bbac.com.lb

**ATM Outdoor**

Telefax: (06) 200103-6  
 E-Mail: tripoli-mina@bbac.com.lb

**ATM Outdoor**

Telefax: (06) 430460-1 / (03) 265508  
 E-Mail: tripoli-tall@bbac.com.lb

**ATM Outdoor**

Telefax: (07) 343651-2 / (03) 265505  
 E-Mail: tyr-buss@bbac.com.lb

**BRANCHES ABROAD**

**BBAC s.a.l. - Limassol Branch – Cyprus**

144 Archbishop Makarios III Avenue,  
 BBAC building, 3021 Limassol, Cyprus  
 P.O.Box: 56201 3305 Limassol, Cyprus  
 Opened in: 1986  
 Head of Branch: Mrs. Carole Karam

Tel: (+357 25) 381290 / 381286 / 738807  
 Fax: (+357 25) 381584 / 384411  
 E-Mail: limassol@bbac.com.lb

**BBAC s.a.l. - Erbil Branch – Iraq**

60 Meter street, End of Iskan Tunnel  
 Erbil, Iraq  
 Opened in: 2008  
 Head of Branch: Mr. Ziad Hassan

Tel: (+964 66) 2574300 / 2574400 / 2574500  
 (+964 750) 765 8888  
 E-Mail: erbil@bbac.com.lb

**BBAC s.a.l. - Bagdad Branch – Iraq**

Al Karrada Area, Al Arasat Street, BBAC Bldg  
 Bagdad, Iraq  
 Opened in: 2010  
 Head of Branch: Mr. Sleiman El Halabi

Tel: (+964 770) 4626367 / (+964 780) 3200060  
 E-Mail: baghdad@bbac.com.lb

**BBAC s.a.l – Sulaymaniah Branch – Iraq**

King Mahmood street,  
60 Meter Road near Talary Hunar  
Shazad Bldg, Bagdad, Iraq  
Opened in: 2016  
Head of Branch: Mr. Salim Chmeit

Tel: (+964 53) 319 6468  
Fax: (+964 771) 642 8888  
E-Mail: sulaymaniyah@bbac.com.lb

**REPRESENTATIVE OFFICES ABROAD****BBAC s.a.l. – Abu Dhabi Representative Office – U.A.E.**

Office No. 707, Sky Tower, Al Reem  
Island P.O.Box: 41840 Abu Dhabi  
Opened in: August 2008  
Representative: Dr. Atie El Mouallem

Switchboard: (+971) 24 4 61516-7  
Tel: (+971) 2 - 446 1516-7  
Fax: (+971) 2 - 446 1518  
E-Mail: abudhabi@bbac.com.lb

**BBAC s.a.l. – Lagos Representative Office – Nigeria**

10/14 Abebe Court, Flat A5  
Bourdillon Road, Ikoyi, Lagos, Nigeria  
Representative: Mr. Ayman Fatayri

Tel: (+234) 818 829 7124

**CORRESPONDENT BANKS**

<b>Country</b>	<b>City Bank</b>	
Australia	Sydney	The Bank of New York, New York
Austria	Vienna	UniCredit Bank Austria AG
Canada	Toronto	Bank of Montreal
Canada	Toronto	Deutsche Bank AG, Frankfurt am Main
China	Hong Kong	Standard Chartered Bank
Denmark	Copenhagen	Commerzbank AG
France	Paris	Société Générale SA
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	The Bank of New York Mellon, London
Jordan	Amman	Jordan Ahli Bank Plc
Kuwait	Kuwait City	National Bank of Kuwait SAK
Norway	Oslo	DNB Bank ASA
Qatar	Doha	Qatar National Bank (Q.P.S.C.)
Saudi Arabia	Riyadh	Banque Saudi Fransi
Spain	Madrid	Banco Bilbao Vizcaya Argentaria (BBVA) SA
Sweden	Stockholm	The Bank of New York Mellon, New York
Switzerland	Geneva	The Bank of New York Mellon, London
U.A.E.	Abu Dhabi	First Abu Dhabi Bank P.J.S.C
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	The Bank of New York Mellon
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Bancassurance  
 Corporate and Commercial Banking  
 Deposit Account Services nce  
 E-banking  
 Financial Market Services  
 Private Banking  
 Retail Banking  
 Transfers & Remittances  
 Treasury and Capital Markets

**ATM OFF-PREMISES**

Aley, Baysour Main Road, Association of Sports and Culture Building  
 Aley, Bchamoun Main Road, Bchamoun Specialty Hospital  
 Aley, Choueifat, Pepsi Cola Factory  
 Aley, Choueifat, The Spot Mall, -1 Floor  
 Aley, Sawfar, Dona Maria Street, close to Sawfar Municipality  
 Aley, Shahhar, Kabr Chmoun Main Road  
 Baabda, Fayadieh, Shukri Ghanem Barracks, The Lebanese Army Military Academy  
 Baabda, Haret Hreik, Daccache Street, Bahman Hospital  
 Baabda, Qarnayel, Ras Al Metn Crossroad, Al Jabal Hospital  
 Beirut, Bechara El Khoury, Boulevard Bechara El Khoury, Hana Tower  
 Beirut, Verdun, ABC Mall, Ground Floor  
 Bekaa, Anjar, Al Shams Restaurant  
 Bekaa, Karaoun Main Road  
 Bekaa, Zahlé Industrial City, Somoplast Industrial Co.  
 Chouf, Ain Wazein, Ain Wazein Hospital  
 Chouf, Baakline Square  
 Chouf, Beiteddine Main Road  
 Chouf, Manassef - Kfarheem, Main Road  
 Metn, Sin El Fil, Al Hayek Crossroad, Lubnania Building  
 Metn, Zalka, Beirut-Tripoli Highway, Aquaria Center

\* \* \*

**FOUNDERS**

Hajj Hussein Al Oueini  
 Sheikh Boutros Al Khoury  
 Mr. Georges Maalouf  
 Mr. Najib Yafet

**BLOM BANK GROUP**

Dr. Naaman Azhari	Honorary Chairman
Mr. Samer Azhari	Senior Advisor to the Board of Directors
H.E. Me. Youssef Takla	Advisor to the Board of Directors
Sheikh Salim El Khoury	Honorary Board Member

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital*</b>
Bank of New York**	American	34.37%
Banorabe S.A., SPF***	Luxembourger	18.73%
Chaker Family	Lebanese	4.82%
Azhari Family	Lebanese	7.53%
Jaroudi Family	Lebanese	2.17%
Saade Family	Lebanese	2.55%
Khoury Family	Lebanese	1.80%
Actionnaires Unis	Lebanese	1.83%
Rest of Shareholders	Lebanese	26.20%

\*As at 31 December, 2020

\*\*Starting 1998, and after the issuance of Global Depositary Receipts (GDR) by BLOM BANK Shareholders, the Bank of New York as Depositary, became shareholder on the Bank's register.

\*\*\* The major shareholders of Banorabe S.A. SPF (formerly Banorabe Holding S.A.) are the same as in BLOM BANK (except Bank of New York).

**BOARD OF DIRECTORS**

Mr. Saad Azhari	Chairman - General Manager
Dr. Fadi Osseiran	Director
Mr. Nicolas Saade	Director
Mr. Marwan Jaroudi	Director
Mr. Fahim Mo'dad	Director
Mr. Ahmad Shaker	Director
Mr. Emile Kharrat	Director
Me. Nassib Chedid	Director
Dr. Fadi Khalaf	Director
Mr. Mohamad Masri Sidani	Corporate Secretary - Secretary of the Board of Directors

**GENERAL MANAGEMENT**

Mr. Saad Azhari	Chairman - General Manager
Dr. Amine Awad	Chief Executive Officer
Mr. Talal Baba	Deputy CEO - Finance and Treasury
Mrs. Jocelyne Chahwan	Deputy CEO - Retail Banking
Mr. Talal Ibrahim	Deputy CEO - Central Operations and Group Strategic Planning

**GENERAL MANAGEMENT** (continuous)

Mr. Malek Costa	Assistant CEO - Group Compliance
Mr. Charles Haddad	Assistant CEO - SMEs Relationship & Internal & External Legal Affairs - Recovery
Mr. Antoine Lawandos	Assistant CEO - Information Systems
Mr. Gerard Rizk	Assistant CEO - Group Risk Management
Mr. Mounir Toukan	Assistant CEO - Credit and Facilities
Mr. Mohamad Khaled	Assistant CEO - Administration & Human Resources
Mr. Fahim Mo'dad	Chairman Advisor
Mr. Michel Azzam	Advisor to the General Management
Mr. Georges Sayegh	Advisor to the General Management
Me. Aimée Sayegh	Advisor to the General Management
Mr. Mohamad Masri Sidani	Corporate Secretary
Dr. Ali Bolbol	Chief Economist

**DIVISIONS, DEPARTMENTS & UNITS**

Mr. Mohammad Yehia Khaled	Administration and Human Resources*
Mrs. Nathalie Gharios	Branch Relations
Mrs. Rima Hajjar (El)	Central Funds Transfer
Mr. Talal Ibrahim	Central Operations and Group Strategic Planning
Mrs. Isabelle Mansour	Communications and Sustainability
Mr. Jihad Achkar	Corporate Credit and Relationship
Mr. Mohamad Masri Sidani	Corporate Secretary
Mr. Mounir Toukan	Credit and Facilities
Me. Grace Asmar	External Legal Affairs
Mr. Talal Baba	Finance
Mrs. Rana Beydoun	Financial Institutions
Mr. Malek Costa	Group Compliance
Mrs. Ayla Damé	Group Customer Advocacy
Mr. Gerard Rizk	Group Risk Management
Mr. Antoine Lawandos	Information Systems
Me. Romy Cortbaoui Abou Salibi	Internal Legal Affairs
Mr. Mohamad Mokhtar Kassem	Liability Product Management
Mr. Abbas Kalot	Marketing Overseas
Mr. Marcel Abou Jaoude	Marketing Overseas - Gulf Region
Mr. Habib Ghaziri	Properties and Facilities Management
Mrs. Hiba Cherif	Recovery
Mrs. Jocelyne Chahwan	Retail Banking
Mr. Roy Rubeiz	Risk Management - Lebanon
Mrs. Ghada Fadel Labban	SMEs Relationship
Dr. Massoud Kantar	Trade Finance
Mr. Marwan Abou Khalil	Financial Markets and Treasury
Mrs. Tracy Drakebly	Digital and Special Projects
Mr. Naim Kaidbey	Central Operations
Mr. Fadi Jamal	Group Internal Audit
Mrs. Carole Wazen Raad	Internal Audit - Lebanon
Mr. Boutros Khoury	Client Relationship

\* Starting July 1st, 2021

**LEGAL ADVISORS:** Me. Sami Nahas / Me. Samir Bou Zamel / Me. Jihad Zein.

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young / Messrs. BDO, Semaan, Gholam & Co

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	45,665,211	- Customer Deposits:	35,315,676
- Loans to Customers:	5,960,962	- Shareholders equity: (Tier I)	4,788,112
- Claims on Public Sector:	4,861,592	- Off-balance Sheet: (Liabilities)	9,359,415

**Operating branches in Lebanon:** 77

**Number of Employees:** 2243

**Number of ATM:** 167 (of which 22 off premises)

**Subsidiary banks in Lebanon:** 2

**Number of Employees:** 110

**Operating branches abroad:** 19

**Number of Employees:** 391

**Representative office abroad:** 1

**Number of Employees:** 5

**Subsidiary banks abroad:** 45

**Number of Employees:** 1332

**Branches of subsidiaries abroad:** Switzerland (1 branch), France (1 branch), U.K. (1 branch), U.A.E. (4 branches), Romania (3 branches), Qatar (1 branch), Saudi Arabia (1 branch)

**Insurance companies (Lebanon & Abroad):** 3 **Number of Employees:** 448

**Insurance companies (Branches):** 18

**Financial Institutions abroad:** 3

**Number of Employees:** 103

**Investment Companies:** 2

**Number of Employees:** 19

## HEADQUARTERS

Website: [www.blombank.com](http://www.blombank.com)

### Beirut

Verdun, Rachid Karami St.,  
BLOM BANK Bldg.  
P.O. Box: 11-1912 Riad El-Solh,  
Beirut 1107 2807, Lebanon  
Year of Establishment: 1951

Switchboard: (01) 738938 / 743300  
Swift: BLOMLBBX  
E-Mail: [callcenter@blom.com.lb](mailto:callcenter@blom.com.lb)  
Call center: (01) 758000

## MAIN BRANCH

### Verdun (Moussaitbeh)

Verdun, Rachid Karami St.,  
BLOM BANK Bldg.  
Opened in: 1997

### ATM Indoor (2) & Outdoor

Switchboard: (01) 738938 / 743300  
Fax: (01) 343092  
E-Mail: [mainbranch@blom.com.lb](mailto:mainbranch@blom.com.lb)

## BRANCHES OR AGENCIES IN LEBANON

### I- Beirut & Suburbs

#### Ain El Mreisseh

Ibn Sina St., Mashkhas Bldg.  
Opened in: 1995

#### ATM Outdoor (2)

Switchboard: (01) 370830  
Fax: (01) 370237  
E-Mail: [ainmraisseh@blom.com.lb](mailto:ainmraisseh@blom.com.lb)

#### Ain El-Remaneh

Lamaa Lamaa St.,  
Bou Chedid Bldg., GF  
Opened in: 1999

#### ATM Outdoor (2)

Switchboard: (01) 386750-1-2  
Fax: (01) 386753  
E-Mail: [ainremmaneh@blom.com.lb](mailto:ainremmaneh@blom.com.lb)



**Airport Road**

Ghobeyri, Airport Road,  
Facing Zaarour Center  
Opened in: 2013

**Antelias**

Rahbani St.,  
Kheirallah Bldg.  
Opened in: 1993

**Aramoun**

Aramoun Main Road,  
Zaynab Center  
Opened in: 1999

**Ashrafieh**

Sassine Square, Michel Sassine Bldg.  
Opened in: 1979

**Ashrafieh - Embassy**

Iskandar St., Embassy II Bldg.  
Opened in: 2014

**Baabda**

Baabda Main Road,  
610 Bldg., Block A  
Opened in: 2011

**Bab Idriss (Mina ElHosn)**

Downtown Beirut, Weygand St.,  
Samiramis Bldg.  
Opened in: 2010

**Badaro**

Badaro Main St.,  
Khoury Bldg.  
Opened in: 1969

**Barbir (Mazraa)**

Corniche El Mazraa, Barbir Square,  
Majdalani Bldg.  
Opened in: 1972

**Bechara El Khoury (Mazraa)**

Bechara El Khoury Highway,  
Bozweir & Bdeir, Tower 951, GF  
Opened in: 1969

**ATM Outdoor (3)**

Switchboard: (01) 845072-3  
Fax: (01) 845074  
E-Mail: airportroad@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (04) 410123 / 411418 / 520210  
/411472  
Fax: (04) 523666  
E-Mail: antelias@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (05) 808591-23  
Fax: (05) 808594  
E-Mail: aramoun@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 200147-8  
Fax: (01) 320949  
E-Mail: ashrafieh@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 322391-2-3-4  
Fax: (01) 320591  
E-Mail: ashrafiehembassy@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (05) 921869/70/71/72/74  
Fax: (05) 921864  
Email: baabda@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 991671-2-3-4-5-6  
Fax: (01) 991670  
E-Mail: babidriss@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 615818-19-20-21  
Fax: (01) 615825 / 615951  
E-Mail: badaro@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 648021-2 / 664337  
Fax: (01) 648020  
E-Mail: barbir@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (79) 300594 / (76) 667791-2  
Fax: (01) 662436  
E-Mail: becharaalkhoury@blom.com.lb

**Bliss (Ras Beirut)**

Ras Beirut, Bliss St., Al Rayess Bldg.  
Opened in: 1996

**Burj Abi Haidar (Moussaitbeh)**

Salim Salem Highway, Salam Tower  
Opened in: 1992

**Burj Al-Barajneh**

Ain El Sekka St., Rahal Bldg.  
Opened in: 1979

**Burj Hammoud**

Armenia St., Harboyan Center  
Opened in: 1970

**Concord (Moussaitbeh)**

Verdun, Rachid Karami St.,  
BLOM BANK Bldg.  
Opened in: 2006

**Dbayeh**

Dbayeh Highway, Victoria Center, GF  
Opened in: 2014

**Dekwaneh**

Dekwaneh Main St., Mohanna Center  
Opened in: 2008

**Dora**

Dora Main Highway, Ghantous Bldg., GF  
Opened in: 1977

**Furn El Chebbak**

Main St., Bou Chedid Center, GF  
Opened in: 2008

**Ghobeiry**

Chiah Blvd.,  
Tohme & Jaber & Kalot Bldg.  
Opened in: 1990

**ATM Outdoor**

Switchboard: (01) 363734 / 363742  
Fax: (01) 363732  
E-Mail: bliss@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 310677-8 / 310687  
Fax: (01) 310679  
E-Mail: burjabihaidar@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 4503812-3 / 450446  
Fax: (01) 450384  
E-Mail: burjbarajneh@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 262067 / 266337-8  
Fax: (01) 259061 / 266339  
E-Mail: burjhammoud@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 750160-1-2-3  
Fax: (01) 738859  
E-Mail: concord@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (04) 520425-6-7-8  
Fax: (04) 520432  
E-Mail: dbayeh@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 686035-6 / 686072  
Fax: (01) 686095  
E-Mail: dekwaneh@blom.com.lb

**ATM Outdoor (2) & Indoor**

Switchboard: (01) 256527-28-32-37-38 / 760302-31  
Fax: (01) 256522 / 256820  
E-Mail: dora@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 293810-3  
Fax: (01) 293816  
E-Mail: furnelchebbak@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 825509 / 825870  
Fax: (01) 820153  
E-Mail: ghobeiry@blom.com.lb

**Hamra (Ras Beirut)**

Abdel Aziz St., Monte Carlo Bldg., GF  
Opened in: 1979

**Hadath**

Sfeir District, Hoteit Bldg.  
Opened in: 2008

**Haret Hreik**

Sayyed Hadi Nasrallah Highway,  
Abou Taam & Hoteit Bldg.  
Opened in: 2004

**Hazmieh**

Damascus Road,  
Chahine Center  
Opened in: 1994

**Sin El Fil - Horsh Tabet**

Charles de Gaulle St.,  
Tayar Center  
Opened in: 2009

**Istiklal (Moussaitbeh)**

Karakol Druze, Istiklal St.,  
Salhab Bldg.  
Opened in: 1982

**Jdeideh**

New Jdeideh St., Etoile Center Bldg.  
Opened in: 2012

**Jnah**

Bir Hassan, United Nations St.,  
Jaber Bldg.  
Opened in: 1999

**Koraytem (Ras Beirut)**

Ras Beirut- Snoubra, Takieddine Solh St.,  
Ghalayini Bldg.  
Opened in: 1983

**Maarad (Marfa')**

Beirut Central District, Emir Bechir street  
Hibat ElMaarad Bldg  
Opened in 1999

**ATM Outdoor (2)**

Switchboard: (01) 341955 / 346290-1-2-3 / 343503  
Fax: (01) 744407  
E-Mail: hamra@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (05) 461438 / 461506  
Fax: (05) 461815  
E-Mail: hadath@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (01) 543658-9 / 543662  
Fax: (01) 543661  
E-Mail: harethreik@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (05) 955241-1-2-3-4  
Fax: (05) 955240  
E-Mail: hazmieh@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 489733 / 489750-7  
Fax: (01) 489739  
E-Mail: horshtabet@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 738050-1 / 749624  
Fax: (01) 748337  
E-Mail: istiklal@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (01) 889351-2 / 889360-2  
Fax: (01) 889363  
E-Mail: jdeideh@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (01) 855903-4-5  
Fax: (01) 855906  
E-Mail: jnah@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 788412-3 / 800081  
Fax: (01) 800032  
E-Mail: koraytem@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 983230-3  
Fax: (01) 983234  
E-Mail: maarad@blom.com.lb

**Mar Elias (Moussaitbeh)**

Corniche El Mazraa, Main St., Zantout Bldg.  
Opened in: 1978

**Mar Takla - Hazmieh**

Street No. 19,  
Urb 1 Center  
Opened in: 2018

**Mina El Hosn**

Adnan El Hakim St.,  
Beirut Tower Bldg.  
Opened in: 2009

**Noueiri (Mazraa)**

Al Noueiri Station, Hamada Bldg.  
Opened in: 1982

**Raoucheh (Ras Beirut)**

Raoucheh Blvd., Al Rayess & Bou Dagher Bldg.  
Opened in: 1964

**Rmeil**

St. George Hospital St.,  
Medica Center Bldg.  
Opened in: 2000

**Saifi**

Al Arz St., Akar Bldg.  
Opened in: 1979

**Sanayeh (Moussaitbeh)**

Spears St., Chamber of  
Commerce & Industry Bldg.  
Opened in: 1974

**Sodeco (Ashrafieh)**

Damascus Road, Sodeco Square Tower  
Opened in: 2008

**Chiyah**

Chiyah Blvd., Ariss St.,  
Orient Center Bldg.  
Opened in: 1970

**ATM Outdoor (2)**

Switchboard: (01) 818616-7-8  
Fax: (01) 818009  
E-Mail: marelias@blom.com.lb

**ATM Outdoor**

Switchboard: (71) 772226/75 - (76) 919691  
Fax: (05) 451598  
E-Mail: martakla-hazmieh@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 365234-5-6-7  
Fax: (01) 365230  
E-Mail: minaelhosn@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 658610-1  
Fax: (01) 630319  
E-Mail: noueiry@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 812603-4-5-6  
Fax: (01) 801634  
E-Mail: raoucheh@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 565454 / 567140-1  
Fax: (01) 565252  
E-Mail: rmeil@blom.com.lb

**ATM Indoor**

Switchboard: (01) 566794 / 587196  
Fax: (01) 581683  
E-Mail: saifi@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 346042-3 / 748339  
Fax: (01) 738404  
E-Mail: sanayeh@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 611360-1-2  
Fax: (01) 423805  
E-Mail: sodeco@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 270172-3-4 / 275783  
Fax: (01) 270064  
E-Mail: chiyah@blom.com.lb

**Choueifat**

Al Omaraa, Main Road,  
Mouhtar & Haidar Bldg.  
Opened in: 2008

**Sin El-Fil**

Fouad Chehab Avenue,  
Far Vision Center  
Opened in: 1995

**Tabaris (Saifi)**

Gebzan Tueini Square, Surssock Tower  
Opened in: 2007

**Tariq Al-Jedideh (Mazraa)**

Al Malaab Al Baladi Square, Salim Bldg.  
Opened in: 1984

**Zalka**

Zalka Interior Road, BLOM BANK Bldg.  
Opened in: 2000

**Zaitunay (Mina ElHosn)**

Mina El Hoson, Facing Saint Georges,  
BLOM BANK Bldg.  
Opened in: 2000

**II- Other Regions**

**Aley**

Al Balakine St., Faysal  
Sultane Wahab Bldg.  
Opened in: 2004

**Amioun**

Amioun Main Road, Nassif Bldg.  
Opened in: 2011

**Batroun**

Batroun Main Road, St. 7, Zone B, Bldg. 27  
Opened in: 2017

**Broumana**

Broumana Main St., BLOM BANK Bldg.  
Opened in: 2012

**ATM Outdoor (3)**

Switchboard: (05) 4332036  
Fax: (05) 433208  
E-Mail: choueifat@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 485270-2  
Fax: (01) 485273  
E-Mail: sinelfil@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 203142-3-4  
Fax: (01) 203145  
E-Mail: tabaris@blom.com.lb

**ATM Outdoor**

Switchboard: (01) 309959 / 816985 / 818621  
Fax: (01) 818620  
E-Mail: tarikjdideh@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (04) 713074-6  
Fax: (04) 713077  
E-Mail: zalka@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 760200 / 760212 / 760220  
Fax: (01) 361505  
Email: zaitunay@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (05) 556612-3 / 556715-6  
Fax: (05) 556614  
E-Mail: aley@blom.com.lb

**ATM Outdoor**

Switchboard: (06) 951801-3  
Fax: (06) 951813  
E-Mail: amioun@blom.com.lb

**ATM Outdoor**

Switchboard: (06) 740804-5 / 740906-10  
Fax: (06) 740727  
E-Mail: batroun@blom.com.lb

**ATM Outdoor**

Switchboard: (04) 862263-4  
Fax: (04) 862265  
E-Mail: broumana@blom.com.lb

**Bekfaya**

Sakiyat El Misk, Main Road, After the  
Statue of Sheikh Pierre Gemayel, Kaii Center  
Opened in: 2016

**Chtaura**

Chtaura Main St., Najim El Din Bldg.  
Opened in: 1977

**Elissar**

Main Road,  
Villa Marie Bldg.  
Opened in: 1997

**Halba**

Halba Main Road, Centre Rahal  
Opened in: 2017

**Jbeil (Byblos)**

El Berbara, Voie 13, Canari de Byblos Bldg.  
Opened in: 2007

**Jib Jinnine**

Jib Jinnine Main Road, Chibli Al Hajj Bldg.  
Opened in: 2011

**Jounieh**

Main Road, Facing Central Bank,  
BLOM BANK Bldg.  
Opened in: 2001

**Kaslik**

Kaslik Main St., Debs Center  
Opened in: 1982

**Kfarhbab**

Kfarhbab Main St., Oueiss Center  
Opened in: 2011

**Mansourieh**

Mansourieh New Main Highway,  
Dar El Ain Plaza Bldg.  
Opened in: 2006

**ATM Outdoor**

Switchboard: (04) 984751-2-3-4  
Fax: (04) 985209  
E-Mail: bekfaya@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (08) 540078 / 544330 / 544914  
Fax: (08) 542504  
E-Mail: chtaura@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (04) 916111-2-3-4  
Fax: (04) 916115  
E-Mail: elissar@blom.com.lb

**ATM Outdoor**

Switchboard: (06) 695930-70-80  
Fax: (06) 692970  
Email: halba@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (09) 943701-2-3  
Fax: (09) 943704  
E-Mail: jbeil@blom.com.lb

**ATM Outdoor**

Switchboard: (08) 660942 / 661951 / 663501-2-3-4  
Fax: (08) 661092  
Email: jibjinnine@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (09) 638012-3-4  
Fax: (09) 638011  
E-Mail: jounieh@blom.com.lb

**ATM Outdoor (2) & Indoor**

Switchboard: (09) 636998-9 / 640095 / 640273  
Fax: (09) 831113  
E-Mail: kaslik@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (09) 856810-1-2-3-4  
Fax: (09) 856820  
E-Mail: kfarhbab@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (04) 532856-7-8  
Fax: (04) 532854  
E-Mail: mansourieh@blom.com.lb

**Nabatieh**

Hassan Kamel Al Sabbah St.,  
Office 2000 Bldg.  
Opened in: 2000

**Saida (Sidon)**

Riad Solh St.,  
Al Zaatari & Dandashly Bldg.  
Opened in: 1978

**Saida Boulevard**

Boulevard Square,  
Al Saoudi Bldg.  
Opened in: 2011

**Chehim**

El Jered Junction, Haffet El Hajal Area,  
Hajjawi Center  
Opened in: 2016

**Tripoli - Abi Samra**

Al-Dinnawi Square, Khaled Darwiche Bldg.  
Opened in: 2001

**Tripoli - Azmi**

Azmi St., Fattal Bldg.  
Opened in: 1994

**Tripoli - Boulevard**

Boulevard St., Near Banque du Liban, 1st Flr.  
Opened in: 2013

**Tripoli-Tell**

Abdel Hamid Karamah square  
Ghandour Bldg  
Opened in: 1966

**Tripoli - Zahrieh**

Al Tall St., Alam Al Din & Bissar Bldg.  
Opened in: 1982

**Tyr (Sour)**

Main St., Chehade Bldg.  
Opened in: 1977

**ATM Outdoor (3)**

Switchboard: (07) 767854-5-6  
Fax: (07) 767857  
E-Mail: nabatieh@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (07) 723266 / 724866  
Fax: (07) 722801  
E-Mail: saida@blom.com.lb

**ATM Outdoor (2) & Indoor**

Switchboard: (07) 730976 / 730879  
Fax: (07) 736299  
E-Mail: saidablvd@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (07) 243570/805  
Fax: (07) 242194  
E-Mail: chehim@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (06) 423565-4-7-8  
Fax: (06) 423569  
E-Mail: tripoliabisamra@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (06) 433064 / 443550-1-2  
Fax: (06) 435947  
E-Mail: tripoliazmi@blom.com.lb

**ATM Outdoor**

Switchboard: (06) 413350-1-2-3 / (78) 880058-68 /  
(76) 181145-6  
Fax: (06) 412953  
E-Mail: tripoliblvd@blom.com.lb

**ATM Outdoor (3)**

Switchboard: (06) 430153 / 628200-2  
Fax: (06) 431624  
E-Mail: tripolitell@blom.com.lb

Switchboard: (06) 423414-5 / 430150-2  
Fax: (06) 430151  
E-Mail: tripolizahrieh@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (07) 740900 / 741649  
Fax: (07) 348487  
E-Mail: tyr@blom.com.lb

**Tyr - Abbassieh (Tyr)**

Jal El Baher Main St.,  
BLOM BANK Bldg.  
Opened in: 2010

**Tyr- Athar**

Al Athar, Al Istiraha St., Tajjudin Bldg., GF  
Opened in: 1977

**Zahleh**

Zahleh Entrance, Manara Center,  
Fakhoury & Kfoury Bldg.  
Opened in: 1983

**Zouk Mousbeh**

Zouk Mousbeh Main Road, Le Paradis Centre  
Opened in: 2006

**ATM Outdoor (2)**

Switchboard: (07) 350841-2-3 / 350861-2-4  
Fax: (07) 350865  
E-Mail: tyrabbassieh@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (07) 348548/748 / (03) 006617-8-9 /  
(70) 584381  
E-Mail: tyrathar@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (08) 807681-2-3-4  
Fax: (08) 807680  
E-Mail: zahle@blom.com.lb

**ATM Outdoor (2)**

Switchboard: (09) 226991-2-3-4-5  
Fax: (09) 226990  
E-Mail: zoukmosbeh@blom.com.lb

**SUBSIDIARY BANKS IN LEBANON**

BLOM DEVELOPMENT BANK s.a.l.  
BLOMINVEST BANK s.a.l.  
BLOM ASSET MANAGEMENT Co. s.a.l.

**BRANCHES ABROAD**

Website: [www.blombank.com](http://www.blombank.com)

**BLOM BANK s.a.l. - Cyprus Branch**

205Z Makarios Avenue, Victory House Bldg.,  
3030 Limassol - Cyprus  
Opened in: 1993

Switchboard: (+357 25) 376433-5  
Fax: (+357 25) 376292  
SWIFT: BLOM CY 21  
E-Mail: blom@blom.com.cy

**BLOM BANK s.a.l. - Jordan Head Office**

18 Al Sharif Abdel Hamid Sharaf St.  
P.O. Box: 930312 Shmeisani, Amman 1193, Jordan  
Opened in: 2004

Switchboard: (+ 962 6) 5001200  
Fax: (+962 6) 5677177  
Reuter: BLMJ  
SWIFT: BLOMJOAM  
E-Mail: blommail@blom.com.jo

**Al Abdali Branch**

Al Abdali St., Jouba Bldg.

Switchboard: (+962 6) 5696566  
Fax: (+962 6) 5693955  
E-Mail: abdali@blom.com.jo

**Aqaba Branch**

Sherif Shaker Ben Zeid St.

Switchboard: (+962 3) 2019340  
Fax: (+962 3) 2019318  
E-Mail: aqaba@blom.com.jo



**Shmeisani Branch**

Al Sharif Abdel Hamid Sharaf St., Bldg. No. 18  
Opened in: 2007

Switchboard: (+962 6) 5001200  
Fax: (+962 6) 5605652  
E-Mail: shmeisani@blom.com.jo

**Al-Wihdat Branch**

Al Amir Hassan St., Oum Heiran, Bldg. No. 453  
Opened in: 2006

Switchboard: (+962 6) 4750050  
Fax: (+962 6) 4750055  
E-Mail: wihdat@blom.com.jo

**Sweifieh Branch**

Abed Al Rahim Al Hajj Mohammad St.,  
Bldg. No. 67  
Opened in: 2007

Switchboard: (+962 6) 5865527  
Fax: (+962 6) 5865346  
E-Mail: sweifieh@blom.com.jo

**Mecca Street Branch**

Mecca St., Al Hussein Complex,  
Bldg. No. 152  
Opened in: 2007

Switchboard: (+962 6) 5503130  
Fax: (+962 6) 5521347  
E-Mail: mecca@blom.com.jo

**Irbid Branch**

Irbid King Abdallah the Second St.,  
Al-Qubba Circle, Bldg. No. 4  
Opened in: 2008

Switchboard: (+962 2) 7240006  
Fax: (+962 2) 7240057  
E-Mail: irbid@blom.com.jo

**Jubeiha Branch**

20 Yajouz St., Bldg. No. 20  
Opened in: 2004

Switchboard: (+962 6) 5336653  
Fax: (+962 6) 5336657  
E-Mail: jubeiha@blom.com.jo

**Abdoun Branch**

Princess Basmah St., Essam Al-Khateeb Complex,  
Bldg. No. 2  
Opened in: 2010

Switchboard: (+962 6) 5929663  
Fax: (+962 6) 5929662  
E-Mail: abdoun@blom.com.jo

**Wadi Saqra Branch**

Wadi Saqra St., Al Reem Complex,  
Bldg. No. 244  
Opened in: 2011

Switchboard: (+962 6) 5687333  
Fax: (+962 6) 5687888  
E-Mail: wadisqra@blom.com.jo

**Taj Branch**

Abdoun, Jordan, Taj Mall Center  
Opened in: 2011

Switchboard: (+962 6) 5931912  
Fax: (+962 6) 5922052  
Email: taj@blom.com.jo

**Zarqa Branch**

Zarqa, Free Zone Gate 1  
Opened in: 2013

Switchboard: (+962 5) 3824921  
Fax: (+962 5) 3823931  
E-Mail: freezone@blom.com.jo

**Tareq Branch**

Ebn Shahnoon St.  
Opened in: 2014

Switchboard: (+962 6) 5055141  
Fax: (+962 6) 5055231  
E-Mail: tareq@blom.com.jo

**Khalda Branch**

Wasef Al Tal St., Opposite to Sedeen Hotel,  
Bldg. No. 25  
Opened in: 2014

Switchboard: (+962 6) 5344641  
Fax: (+962 6) 5344217  
E-Mail: khalda@blom.com.jo

**Mecca Mall Branch**

Amman, Jordan Mecca St., Mecca Mall Center

Switchboard: (+962 6) 5822930-5  
Fax: (+962 6) 5822925  
E-Mail: meccamall@blom.com.jo

**Marj Al Hamam Branch**

Oum, Abhara St.,  
Bldg. No. 19  
Opened in: 2019

Switchboard: (+962 6) 5712615  
Fax: (+962 6) 5712970  
E-Mail: marj-alhamam@blom.com.jo

**Aqaba Office Branch**

Aqaba, Jordan

Switchboard: (+962 3) 2058869  
Fax: (+962 3) 2058875  
E-Mail: aqaba-office@blom.com.jo

**SUBSIDIARY BANKS ABROAD**

Website: [www.blombank.ch](http://www.blombank.ch)

**BLOM BANK Switzerland s.a.**

1, Rue Rodolphe-Toepffer  
P.O. Box: 3040 - 1211 Geneva 3, Switzerland  
Opened in: 1979

Switchboard: (+ 41 22) 817 71 00  
Fax: (+ 41 22) 817 71 90  
Swift: BLOMCHGG  
E-Mail: dir.administr@blombank.ch

**SUBSIDIARY BANKS ABROAD**

Website: [www.blomfrance.com](http://www.blomfrance.com)

**BLOM BANK France s.a. - HO & Main Branch (& 9 branches)**

21 Avenue George V,  
75008 Paris, France

Switchboard: (+33 1) 44 95 06 06  
Fax: (+33 1) 44 95 06 00  
Reuter : BANO  
Swift: BLOM FRPP  
E-Mail: blomfrance@blomfrance.fr

**BLOM BANK France - U.K. Branch**

193-195 Brompton Road, London SW3 1LZ,  
England

Switchboard: (+ 44 20) 7590 7777  
Fax: (+ 44 20) 7823 7356  
Swift: BLOM GB 2L  
E-Mail: blom@blombanklondon.co.uk

**BLOM BANK France - Dubai - U.A.E. Branch**

Prime Tower, Burj Khalifa St.,  
Business Bay Area  
P.O. Box: 4370 - Dubai, UAE

Switchboard: (+ 971 4) 2307230  
Fax: (+ 971 4) 223 6260  
Swift: BLOMAEAD  
E-Mail: info@blomfrance.ae

**BLOM BANK France - Jebel Ali - U.A.E. (Electronic Branch)**

GF, Bldg. 4, The Galleries,  
Jebel Ali, Dubai

Switchboard: (+971 4) 8849311  
Fax: (+971 4) 8849388  
E-Mail : info.ja@blomfrance.ae

**BLOM BANK France - Deira - U.A.E. (Electronic Branch)**

Maktoum St., Dalmouk Series Bldg.,  
GF, Deira, Dubai

Switchboard: (+971 4) 2281954 / 2281982  
Fax: (+971 4) 2281949  
E-Mail: info.deira@blomfrance.ae

**BLOM BANK France - Sharjah - U.A.E. Branch**

Khaled Lagoon, Corniche Al Buhairah,  
Sheikh Nasser Bin Hamad Al Thani Bldg.  
P.O. Box: 5803 - Sharjah, UAE

Switchboard: (+ 971 6) 5736 100 / 5736 700  
Fax: (+971 6) 5736 080  
E-Mail: info.shj@blomfrance.ae

**BLOM BANK France - Romania Branch - Headquarters**

66 Unirii Blvd., Bloc K3, S+P+M, Sector 3  
P.O. Box: 1-850, Bucharest, Romania

Switchboard: (+4 021) 302 72 01  
Fax : (+4 021) 318 52 14  
E-Mail: office@blomfrance.ro

**BLOM BANK France - Main Branch - Unirii (Customer Desk)**

66 Unirii Blvd., Bloc K3, Mezzanin, Sector 3  
P.O. Box: 1-850, Bucharest 030835, Romania

Switchboard: (+4 021) 302 72 01  
Fax : (+4 021) 318 52 14  
E-mail: unirii@blomfrance.ro

**BLOM BANK France - Vicotria (Bucharest)**

72 Buzesti St., 1st District, Bucharest,  
Romania 011017

Switchboard: (+4 021) 315 42 05-6  
Fax : (+4 021) 315 42 08-9  
E-Mail: victoria@blomfrance.ro

**BLOM BANK France - Constanta**

25 Bis Mamaia Blvd., CP 2-89, Constanta,  
Romania

Switchboard: (+4 0241) 510950  
Fax: (+4 0241) 510951  
E-Mail: constanta@blomfrance.ro

**BLOM Bank Egypt - HO (& 39 branches)**

New Cairo, 61, 90 St. BLOM Bank Bldg, Egypt  
Opened in: 1977

Switchboard: (+202) 333 227 70-9  
Fax: (+202) 374 945 08 / 374 941 68

**Mouhandeseen Branch**

54 Lebanon street, Al Mouhandeseen, Cairo

Switchboard: (+202) 33006514-42-29  
Fax: (+202) 3303 9806

**Smuha**

56 Fawzy Moaz street, besides Mohamed  
Kareem School, Smouha, Alexandria

Switchboard: (+203) 4206850 / 4206860 / 4244215

**Mit Ghamr**

Bandar Side Mit Ghamr, Off of 40 el Horeya &  
87 Montaza Streets, El Dakahlia

Switchboard: (+205) 4921639-45

**Manial Branch**

Manial Street, El Rodah, Building 13  
Cairo

Switchboard: (+202) 236 40 604 / 236 40 644  
Fax: (+202) 236 40 611

**El Sherouq Branch**

New City Plaza Mall, next to BUE  
Cairo

Switchboard: (+202) 010 285 77 882 /  
010 285 77 886

**Mesadak Branch**

30 Mesadak street, Dokki, Giza  
Cairo

Switchboard: (+202) 333 75214 / 333 75269

**Sheikh Zayed Branch**

Hayat Mall, 2 El Mahwar El Markazi El Ganouni  
El Sheikh Zayed, 6 October, Cairo

Switchboard: (+202) 385 13 893

**Manshya Branch**

9 Oraby square, in front of Elguindy El  
Maghol, Alexandria

Switchboard: (+203) 485 6088 / 485 6052  
Fax: (+203) 485 6120-1

**Montaza Branch**

414 Gamal Abdel Nasser, El Mandara  
Alexandria

Switchboard: (+203) 548 85 50 / 548 85 98  
Fax: (+203) 548 8713

**El Shabty Branch**

17 Port Said Street, El Shatby, Alexandria

Switchboard: (+203) 593 4057 / 593 4059  
Fax: (+203) 593 4058

**Sporting Branch**

273 El Horia road, Sporting, Alexandria

Switchboard: (+203) 425 8900 / 428 2050  
Fax: (+203) 427 1702

**Stadium Branch**

1 Soliman Yousri street (Loumomba)  
Alexandria

Switchboard: (+203) 495 1641-3  
Fax: (+203) 495 1635

**Al Hurghada Branch**

Elmina St., 7 Bldg  
Sakala square

Switchboard: (+2065) 344 7835 / 344 8516-7  
Fax : (+2065) 344 7834

**Ismalia Branch**

El Ismalia Canal, in front of El Rai Bridge,  
144 St., 15 Bldg

Switchboard: (+2064) 392 1758 / 392 1779  
Fax: (+2064) 392 17 67

**Al Mansoura Branch**

35, Saad Zaghloul Street, Torail, El Mansoura

Switchboard: (+2050) 230 9121 / 230 9124-6  
Fax: (+2050) 230 9122-5

**Damietta Branch**

1 Corniche el Nile street, Borg El Shark  
Beside Borg El Shark insurance, Damietta

Switchboard: (+2057) 363 413 / 363 470  
Fax: (+2057) 236 3453

**Port Said Branch**

37 Al Gomhour eya street, corner to  
El Gabarty st and next to CBE, Port Said

Switchboard: (+2066) 320 1057 / 320 1062  
Fax: (+2066) 332 2963

**Tanta Branch**

El Guiesh Street, Building 44  
Tanta

Switchboard: (+240) 335 6231 / 335 6431  
Fax: (+240) 335 6449

**El Oubour Branch**

Lot 1 to 12 Avenue, Mall Oubour City

Switchboard: (+202) 448 90 020 / 448 90 033  
Fax: (+202) 44890050

**El Suez Branch**

354 El Geish Street (Khoderi Tower)

Switchboard: (+2062) 334 8053 / 06 23348054  
Fax: (+2062) 3348055

**El Minya Branch**

225-226 B -Sultan Land-Taha Hussein street

Switchboard: (+2086) 231 8098 / 231 8084  
Fax: (+2086) 231 7171

**Moustafa El Nahas Branch**

49 Moustafa ElNahas Street, Nasr City, Cairo

Switchboard: (+202) 227 15 629 / 227 15 649

**Nadi Al Shams Branch****BLOM BANK QATAR LLC**

West Bay Area, Al Qassar Region 61,  
Al Wahda St., NBK (Amwal) Tower,  
11th Flr., Suite 1110  
P.O. Box: 27700 - Doha, Qatar  
Opened in: 2009

Switchboard: (+974) 4499 2999  
Fax: (+974) 4499 2990  
E-mail: blommail@blombankqatar.com

**BLOMINVEST SAUDI ARABIA**

King Fahd Road, Al Oula Bldg., 3rd Flr.  
P.O. Box: 8151 Riyadh - 11482,  
Kingdom of Saudi Arabia  
Opened in: 2008

Website: www.blom.sa  
Switchboard: (+966 11) 494 95 55  
Fax: (+966 11) 494 95 51  
E-Mail: info@blom.sa

**CORRESPONDENT BANKS**

Bahrain	Manama	National Bank of Bahrain BSC
Canada	Toronto	Bank of Montreal
China	Beijing	Bank of China Limited
Denmark	Copenhagen	Danske Bank A/S
France	Paris	Société Générale
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SpA
Italy	Milan	UniCredit SpA
Japan	Tokyo	JPMorgan Chase Bank National Association
Japan	Tokyo	MUFG Bank Ltd
Japan	Tokyo	Sumitomo Mitsui Banking Corporation

**CORRESPONDENT BANKS** (continuous)

Kuwait	Kuwait City	Gulf Bank KSCP
Norway	Oslo	DNB Bank ASA
Qatar	Doha	The Commercial Bank (P.S.Q.C.)
Saudi Arabia	Jeddah	The National Commercial Bank
Saudi Arabia	Riyadh	Riyad Bank
Spain	Barcelona	Banco de Sabadell SA
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA
Sweden	Stockholm	Skandinaviska Enskilda Banken AB
Switzerland	Zurich	Credit Suisse (Schweiz) AG
Switzerland	Zurich	UBS Switzerland AG
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Abu Dhabi	First Abu Dhabi Bank P.J.S.C.
U.K.	London	Barclays Bank PLC
U.K.	London	JPMorgan Chase Bank National Association
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Citibank NA
U.S.A.	New York	Deutsche Bank Trust Company Americas
U.S.A.	New York	JPMorgan Chase Bank National Association
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Bancassurance  
 Corporate and Commercial Banking  
 Credit Cards  
 Deposit Account Services  
 E-Banking  
 Financial Market Services  
 Insurance Products  
 Investment and Private Banking  
 Islamic Banking  
 Retail Banking  
 Transfers & Remittances

**ATM OFF PREMISES**

Baalbeck, Lebanese Army Education Institution, installed in: 2018  
 Beirut, Ashrafieh, ABC Shopping Mall, installed in: 2004  
 Beirut, Ashrafieh, St. Georges Hospital, installed in: 2017  
 Beirut, Bliss, American University of Beirut (AUB) - Main Gate, installed in: 2000  
 Beirut, Bliss, American University of Beirut Medical Center (AUBMC), installed in: 1999  
 Beirut, Furn El Chebbak, Abraj Center, installed in: 2018  
 Beirut, Hazmieh, City Center, installed in: 2013  
 Beirut, Jisr el Bacha - Sin El Fil, Arcenciel, installed in: 2008  
 Beirut, Kempinski Hotel, installed in: 2017  
 Beirut, Mazraa, BLOM BANK Bldg., installed in: 2018  
 Beirut, Minet El Hosn, Four Seasons Hotel, installed in: 2018  
 Beirut, Movenpick Hotel, installed in: 2015  
 Beirut, Tarik El Jdideh, Beirut Arab University, installed in: 2012

**ATM OFF PREMISES** (continuous)

Dbayeh, Le Royal Hotel, installed in: 2016

Dekwaneh, Alfa, installed in: 2017

Dekwaneh, Holdal, installed in: 2011

Fanar, Lebanese University, Faculty of Sciences II, installed in: 2008

Haret Hreik, Al Sahel Hospital, installed in: 2009

Saida, Al-Sharki Walk, Alfa, installed in: 2010

Tripoli, Mina' Road, Al Ahli Bldg., installed in: 2012

Zalka, Arope Insurance Headquarters Bldg., installed in: 2014

Zgharta, Aalma, Family Medical Center, installed in: 2014

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# BLOM DEVELOPMENT BANK S.A.L.

بنك بلوم للتنمية ش.م.ل.

*Official List of Banks N°:127 (2006), Commercial Registry N°:1005408 Beirut, Nationality: Lebanese, Capital: LBP52,500,000,000*

## FOUNDERS: Blom Bank s.a.l.

SHAREHOLDERS	Nationality	Shares in Capital
Blom Bank sal	Lebanese	33.310%
Blominvest sal	Lebanese	66.650%
Mr. Marwan Jaroudi	Lebanese	0.006%
Mr. Saad Naaman Azhari	Lebanese	0.006%
Mr. Amro Naaman Azhari	Lebanese	0.006%
Mr. Nicolas Saadeh	Lebanese	0.006%
Mr. Karim Ihsan Al Baalbaki	Lebanese	0.006%
Mr. Mohamad Yassine Rabah	Lebanese	0.006%
Mr. Emile Kharrat	Lebanese	0.006%
Mr. Ahmad Shaker	Lebanese	0.006%

## BOARD OF DIRECTORS

Mr. Saad N. Azhari	Chairman & General Manager
Blominvest sal	Member, Rep. by Dr. Fadi Osseiran
Blom Bank sal	Member Rep. by Dr. Amin Awad
Mr. Marwan Jaroudi	Member
Mr. Nicolas Saadeh	Member
Mr. Emile Kharrat	Member
Mr. Ahmad Shaker	Member

## SENIOR MANAGEMENT

Mr. Saad Ahari	Chairman & General Manager
Mr. Moataz Natafji	Chief Executive Officer
Mr. Tarek Houssami	Main Branch - Senior Branch Manager
Mr. Nazih Daher	Tripoli Branch - Branch Manager
Mrs. Rana Serhal	Saida Branch - Branch Manager
Mrs. Nora Yassine	Head of Finance
Mr. Habib El Hajjar	Head of Credit
Mr. Ibrahim EL Khalil	Head of Central Operations & Organizational Management
Mrs. Yara Helou	Head of Internal Audit
Mr. Hisham Massalkhi	Head of Shariaa Internal Audit
Mr. Nader Ghannam	Head of Compliance
Ms. Marwa Habhab	Customer Advocacy Manager
Mr. Ibrahim Kobeissi	Treasury Manager
Mr. Ahmad Shahbaz	Head of Risk Management

**LEGAL ADVISORS:** Mr. Sami Nahas, Esq. / Mr. Omar Monla, Esq. / Mr. Rami Bassil, Esq.

**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co. / Messrs. Ernst & Young

## GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2020(in millions of LBP)

- Total Assets:	347,494	- Customer Deposits:	252,649
- Loans to Customers:	13,883	- Shareholders equity: (Tier I)	84,724
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	19,667

**Operating branches in Lebanon: 3**  
**Number of ATM: 1**

**Number of Employees: 43**



**HEADQUARTERS & MAIN BRANCH**

Website: [www.blomdevelopment.com](http://www.blomdevelopment.com)

**Beirut (Ras Beirut)**

Mazraa, Boulevard Saab Salam,  
BLOM Bank Bldg, 1st Fl.  
P.O.Box: 11-1912 Riad ElSolh,  
Beirut 1107-2807 Lebanon  
Year of Establishment: 2006

Switchboard: (01) 751092-3  
Fax: (01) 751094  
Swift: BLOMLBBX  
E-Mail: [info@blomdevelopmentbank.com](mailto:info@blomdevelopmentbank.com)

**Saida**

Riad ElSolh street, Zaatari Bldg, 4th Fl.  
Opened in: mid 2014

Switchboard: (07) 729326  
Fax: (07) 731256  
E-Mail: [saida@blomdevelopmentbank.com](mailto:saida@blomdevelopmentbank.com)

**Tripoli**

Massaref street, Mina road, Ahli Bldg  
Opened in: 2010

ATM Outdoor  
Switchboard: (06) 429101-3  
Fax: (06) 429104  
E-Mail: [bdb.tripoli@blomdevelopmentbank.com](mailto:bdb.tripoli@blomdevelopmentbank.com)

**MOTHER COMPANY:** Blom Bank s.a.l.

**CORRESPONDENT BANKS:** through Blom Bank s.a.l.

**SERVICES RENDERED**

Islamic Banking

\* \* \*

**FOUNDERS**

Dr. Namaan Azhari  
 HE Mr. Philippe Takla, Esq.  
 HE Mr. Mohamed Jaroudi, Esq.  
 Mr. Georges Bouzamel, Esq.

**SHAREHOLDERS as at 31-01-2021**

	<b>Nationality</b>	<b>Shares in Capital</b>
Blom Bank sal	Lebanese	99.91500%
Rest of Shareholders		0.085%

**BOARD OF DIRECTORS**

Mr. Saad Azhari	Chairman & General Manager
Blom Bank sal	Member
Mr. Marwan Jaroudi	Member
Mr. Nicolas Saade	Member
Mr. Ahmad Shaker	Member
Mr. Emile Kharrat	Member
Me. Nassib Chedid	Member
Dr. Fadi Khalaf	Member

**SENIOR MANAGEMENT**

Mr. Saad Azhari	Chairman & General Manager
Dr. Fadi Osseiran	Chief Executive Officer
Ms. Maya Kadi	Deputy CEO - Head of Investment Banking

**CENTRAL DEPARTMENTS MANAGERS**

Dr. Ali Bolbol	Head of Economic Research
Mr. Ramy Sayegh	Head of Private Banking
Mr. Marwan Abou Khalil	Head of Capital Markets
Me. Sandra Boustany	Head of Legal Unit
Ms. Mirna El Hajj	Head of Strategic Planning & Organization
Mr. Joseph Matta	Head of Internal Audit
Ms. Rima Yassine	Head of Administration & Operations
Mr. Rafi Mawla	Head of Compliance Unit
Ms. Roula Faour	Head of Customer Advocacy Unit
Mr. Mohamad Sidani	Head of Investor Relations

**LEGAL ADVISORS:** Me. Samir Bouzamel, Esq. / Me. Antoine Merheb, Esq. /  
 Me. Randa Abou Sleiman, Esq.

**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co. / Messrs. Ernst & Young

**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)**

- Total Assets:	413,673	- Customer Deposits:	41,495
- Loans to Customers:	915	- Shareholders equity: (Tier I)	253,311
- Claims on Public Sector:	3	- Off-balance Sheet: (Liabilities)	1,464,049

**Operating branch in Lebanon: 1**

**Number of Employees: 67**

**Subsidiary Bank in Lebanon: 1**

**Subsidiary Bank abroad: 3**

**HEADQUARTERS & MAIN BRANCH**

Website: [www.blominvestbank.com](http://www.blominvestbank.com)

**Beirut (Mina ElHosn)**

Beirut Central District  
Weygand street, Semiramis Bldg, 2nd Fl.  
P.O.Box: 11-1540 Beirut, Lebanon  
Year of Establishment: 1994  
General Manager: Dr. Fadi Osseiran

Switchboard: (01) 983227  
E-Messages: Via London 94015829 Blom G  
Reuters: BLOM  
Swift: BLINLBBE  
E-Mail: [blominvest@blominvestbank.com](mailto:blominvest@blominvestbank.com)

**MOTHER COMPANY:** Blom Bank sal

**SUBSIDIARY BANK IN LEBANON:** Blom Development Bank sal

**SUBSIDIARY Financial Institution and Invest Companies ABROAD**

**BLOMINVEST SAUDI ARABIA**

Al Oula Building, 3rd Floor, King Fahd road  
Riyadh, Kingdom of Saudi Arabia  
P.O.Box: 8151 Riyadh 11482 K.S.A.  
Opened in: 2008

Website: [www.blom.sa](http://www.blom.sa)  
Switchboard: (+966 11) 494 95 55  
Fax: (+966 11) 494 95 51  
E-Mail: [info@blom.sa](mailto:info@blom.sa)

**BLOM Egypt Securities:**

HEADQUARTERS (CAIRO)  
Giza, Mohandessin, Gezerat El Arab St., Bldg. #8

Website: [www.blomegyptsecurities.com](http://www.blomegyptsecurities.com)  
Phone: (202) 37617682/3/7  
Fax: (202) 37617680  
Email: [info@blomsecurities.com](mailto:info@blomsecurities.com)

**BLOM Egypt Investments**

NETWORK  
Giza, Dokki, Mossadek St., Arope Bldg. #30

Phone: (202) 33360948  
Fax: (202) 33360949

**CORRESPONDENT BANKS**

Egypt	Cairo	Blom Bank Egypt
France	Paris	Blom Bank France SA
Jordan	Amman	Blom Bank SAL
Qatar	Doha	Blom Bank Qatar LLC
Romania	Bucharest	Blom Bank France SA
Saudi Arabia	Riyadh	BlomInvest Saudi Arabia
Switzerland	Geneva	Blom Bank Switzerland SA
U.A.E.	Dubai City	Blom Bank France SA
U.A.E.	Sharjah	Blom Bank France SA
U.K.	London	Blom Bank France SA

**SERVICES RENDERED**

Advisory & Structured Products  
Capital Markets & Brokerage  
Economic & Equity Research  
Investment Banking & Real Estate Services  
Private Banking & Wealth Management  
Custody

\* \* \*

# BSL BANK S.A.L.

# الشركة الجديدة لبنك سوريا ولبنان ش.م.ل

*Official List of Banks N°: 68 (1963), Commercial Registry N°: 12510 Beirut, Nationality: Lebanese, Capital: LBP 54,165,000,000*

## FOUNDERS:

Ottoman Imperial Bank  
Banque de Syrie et du Liban  
Me. Michel Mitri (1913)

## SHAREHOLDERS

	Nationalities
Mr. Ramsay A. El Khoury	Lebanese
Societe Nouvelle Financiere Holding SAL	Lebanese
Mrs. Mia El Khoury Ayoub	Lebanese
Societe Nouvelle (Luxembourg) SA – SPF	Luxembourg
Other Shareholders	Lebanese

## BOARD OF DIRECTORS

Mr. Ramsay A. El Khoury	Chairman
Mrs. Mia El Khoury Ayoub	Director
Dr. Antoine Papadopoulo	Director
Mr. Elie Chartouni	Director
Dr. Habib Abou Saqr	Director
HE. Joseph Chaoul	Director
Me. Michel Tueini, Esq.	Director
Mr. Ryad Mansour	Director
Mr. Youssef Ghosn	Director

## SENIOR MANAGEMENT

Mr. Nicolas Salibi	General Manager
Mr. Nicolas S Salibi	Deputy General Manager
Mr. Najib W Kassib	Chief Administrative Officer
Mr. Fady Youssef Abou Diwan	Head of Risk
Mrs. Maya A El-Gemayel	Head of Treasury & Capital Markets
Mr. Nabil A Shoueiry	Head of Consumer Banking
Mr. Antoine M Daoud	Chief Accountant
Ms. Cherine A Rached	Head of Financial Control
Mr. Alain N Maalouf	Head of Compliance
Mr. Ibrahim A Bassil	Head of Operations
Mrs. Petty B Jreich	Head of HR
Mrs. Nadine A Rhayem	Head of Credit

**LEGAL ADVISORS:** Messrs. F.Boutros, Sami Sader Law Firm

**INDEPENDENT AUDITORS:** Messrs. KPMG / Messrs. Ernst and Young

**INTERNAL AUDITOR:** Mr. Ziad Bejjani

**GENERAL INFORMATION:** Unaudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	1.857.254	- Customer Deposits:	1.562.127
- Loans to Customers:	222.385	- Shareholders equity: (Tier I)	139.721
- Claims on Public Sector:	446.627	- Off-balance Sheet: (Liabilities)	58.873

**Operating branches in Lebanon:** 18

**Number of Employees:** 307

**Number of ATMs:** 20 (of which 2 off premises)

**HEADQUARTERS**Website: [www.bslbank.com](http://www.bslbank.com)**Beirut Central District**

Riad ElSolh street, BSL Bldg  
P.O.Box: 11-957 - Beirut, Lebanon

Switchboard: (01) 980080  
Fax: (01) 980991  
Swift: SONBLBBE  
E-Mail: [info@bslbank.com](mailto:info@bslbank.com)

**MAIN BRANCH****Riad ElSolh (Marfa')**

Beirut Central District, Riad ElSolh Street  
BSL Bldg  
Manager Mrs. Jenny Nammour

**ATM Indoor**

Switchboard: (01) 980080  
Fax: (01) 980073

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Ashrafieh**

Sioufi Street, Khayat Bldg  
Opened in: 1963  
Manager: Mrs. Leila Bassil

**ATM Indoor**

Switchboard: (01) 200121 / 320211  
Fax: (01) 200121

**Bourj Hammoud**

Arminia Street, Jamgotchian Bldg  
Opened in: 1966  
Manager: Tony Bou Sleiman

**ATM Indoor**

Telefax: (01) 262527 / 266992

**Dbayeh**

Dbaye Hwy., BSL Bldg  
Opened in: 1978  
Manager: Mr. Selim Achkar

**ATM Indoor**

Switchboard: (04) 402420-2 / 417509  
Fax: (04) 415985

**Dora**

Dora Hwy., United Court Bldg  
Opened in: 1979  
Manager: Mr. Mazen Medawar

**ATM Indoor**

Switchboard: (01) 262090 / 264656  
Fax: (01) 264785

**Hamra (Ras Beirut)**

Hamra, Makdessi Street, Abou El Hessen Bldg  
Opened in: 1966  
Manager: Ms. Hanadi Takch

**ATM Indoor**

Switchboard: (01) 342750 / 349711  
Fax: (01) 353084

**Hazmieh**

Beirut\Damascus Road, Mallat Center  
Opened in: 1981  
Manager: Mrs. Rita Shami

**ATM Indoor**

Switchboard: (05) 454686 / 457640  
Fax: (05) 457640

**Mar Elias (Moussaitbeh)**

Mar Elias Street, Shehade Bldg  
Opened in: 1974  
Manager: Mr. Michel Roupheal

**ATM Indoor**

Switchboard: (01) 818123  
Telefax: (01) 818122

**Saint Nicolas (Rmeil)**

99, Charles Malek Ave., Zen Bldg, 1st Floor  
Opened in: 1982  
Manager: Mr. David Noura

**ATM Indoor**

Switchboard: (01) 200340-1  
Fax: (01) 218751

**Sami ElSolh**

Sami ElSolh Ave., Chahine Bldg  
Opened in: 1969  
Manager: Mrs. Josiane Ghanimeh

**ATM Indoor**

Switchboard: (01) 387795 / 389398  
Fax: (01) 389398

**II- Other Regions**

**Baalbeck**

Khalil Moutran Square, BSL Bldg  
Opened in : 1963  
Manager: Mrs. Soha Badr

**ATM Indoor**

Switchboard: (08) 370333 / 370447  
Fax: (08) 371876

**Jbeil**

Rue 13, Nobilis Center  
Opened in: 2015  
Manager: Mr. Joseph Jreij

**ATM Indoor**

Switchboard: (09) 543092-4  
Telefax: (09) 913885 / 915517

**Jounieh**

Haret Sakhr, Jounie Crossroad, Athenee Center  
Opened in: 1963  
Manager:

**ATM Indoor**

Switchboard: (09) 913880  
Telefax: (09) 913885 / 915517

**Saida**

Riad ElSolh Blvd., BSL Bldg  
Opened in: 1963  
Manager: Mr. Abdel Ahad Bidawi

**ATM Indoor**

Switchboard: (07) 720402  
Fax: (00961)7 720401

**Tripoli**

Tell Square, BSL Bldg  
Opened in: 1963  
Manager: Mr. Jad Chalhoub

**ATM Indoor**

Switchboard: (06) 430042-3  
Fax: (06) 430044

**Tyr (Sour)**

Principal Street, BSL Bldg  
Opened in: 1963  
Manager: Mr. Mohamad Katergi

**ATM Indoor**

Switchboard: (07) 740056 / 740294  
Fax: (07) 740056

**Zahleh**

Zahleh Blvd., BSL Bldg  
Opened in: 1963  
Manager: Mr. Ibrahim Abou Mhaya

**ATM Indoor**

Switchboard: (08) 820037  
Telefax: (08) 823033 / 823287

**Zghorta**

Sleiman Frangieh Blvd., BSL Bldg  
Opened in: 1978  
Manager: Mr. Joseph Hadchiti

**ATM Indoor**

Switchboard: (06) 662667-8  
Fax: (06) 660856

**CORRESPONDENT BANKS**

Canada	Toronto	The Bank of Montreal
France	Paris	Bank Audi France SA
France	Paris	Blom Bank France SA
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	The Bank of New York Mellon
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	The Bank of New York Mellon
Lebanon	Beirut	Qatar National Bank SAQ
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
U.A.E.	Dubai City	Blom Bank France
U.K.	London	The Bank of New York Mellon
U.S.A	New York	JPMorgan Chase Bank NA
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Retail & Commercial Banking  
 Corporate Banking  
 Deposit Account Services  
 Financial Market Services

**ATMs OFF PREMISES**

Beirut, Allenby Street, Plot N: 1, installed in: 2016  
 Bsalim, Athenee de Beyrouth School premises, installed in: 2019

\* \* \*

**FOUNDERS**

Mr. Semaan Melkan Bassil  
 Mr. Victor Gergi Ferneini  
 Mr. Fouad Gebran Ferneini

<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital</b>
Byblos Invest Holding SA	Luxembourger	29.43%
The Bank of New York Mellon (*)	American	11.10%
International Finance Corporation	American	8.36%
Bassil Family	Lebanese	8.74%
Anasco Holding Company SA	Luxembourger	4.67%
Mr. Rami El Nimer	Lebanese	2.23%
Vectra SAL Holding	Lebanese	1.63%
Mr. Ali Hassan El Dayekh	Lebanese	1.64%
Blom Invest Bank SAL	Lebanese	1.06%
Proparco	French	1.20%
Agence Française de Développement	French	1.20%
Others	-	28.74%

(\*) The Bank of New York Mellon is the depositary bank for the Global Depositary Receipt Program

**BOARD OF DIRECTORS**

Dr. François S. Bassil	Group Chairman
Mr. Semaan F. Bassil	Chairman - General Manager
Mr. Des S. O'Shea	Director
Mr. Yves R. Jacquot	Director
Dr. Henry T. Azzam	Director
Mr. Ahmad T. Tabbara	Director
Mr. Faisal M. Ali El Tabsh	Director
Mr. Samir Mouawad	Director

**SENIOR MANAGEMENT**

Dr. François S. Bassil	Chairman of Byblos Bank Group
Mr. Semaan F. Bassil	Chairman - General Manager
Mrs. Joumana Bassil Chelala	Deputy General Manager, Head of Group Consumer Banking
Mr. Marwan Moharram	Deputy General Manager, Head of Group Risk Management
Mr. Fadi Nassar	Deputy General Manager, Head of Group Commercial Banking
Mr. Selim Stephan	Deputy General Manager, Head of Foreign Banking Units
Mr. Alain Wanna	Deputy General Manager, Head of Group Financial Markets and Financial Institutions
Mr. Walid Kazan	Assistant General Manager, Head of Foreign Banking Units Support
Mr. Raffoul Raffoul	Assistant General Manager, Head of Group Organization Development, Information Systems and Operational Support
Mr. Ziad El Zoghbi	Head of Group Finance and Administration



**SENIOR MANAGEMENT** (continuous)

Mr. Fadi Hayek	Head of Group Human Resources
Mr. John Massaad	Head of Group Technology Services
Mr. Nassib Ghobril	Head of Group Economic Research and Analysis
Mrs. Nada Tawil	Head of Group Communication
Mr. Adel Zeidan	Head of Group Legal Support

**LEGAL ADVISORS:** Messrs. Abouhamad & Associates Law Firm**INDEPENDENT AUDITORS:** Messrs. Ernst & Young / Messrs. Semaan, Gholam & Co.**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets <sup>(1)</sup> :	28,277,984	- Customer Deposits:	22,420,922
- Loans to Customers <sup>(1)</sup> :	3,938,050	- Shareholders equity: (Tier I) (including subordinated loans)	2,772,171
- Claims on Public Sector <sup>(2)</sup> :	4,037,401	- Off-balance Sheet: (Liabilities) <sup>(3)</sup>	1,130,216

*(1) According to BDL's Circular n° 76/2000 and its related intermediates**(2) Including Treasury Bills (LBP and Eurobonds)**(2) Including Treasury Bills (Local & Foreign) and excluding the Central Bank**(3) Including financial commitments and guarantees given to customers and to banks and financial institutions***Operating branches in Lebanon:** 73**Number of Employees:** 1507**Number of ATM:** 162 (of which 32 off premises)**Operating branches abroad:** 5**Number of Employees:** 136**Representative offices abroad:** 2**Number of Employees:** 7**Subsidiary banks abroad:** 2**Number of Employees:** 191**Branches of subsidiaries abroad:** Belgium (1 branch), France (1 branch), U.K. (1 branch), Armenia (2 branches)**HEADQUARTERS &****CENTRAL MANAGEMENT**Website: [www.byblosbank.com](http://www.byblosbank.com)**Beirut**

Ashrafieh, Elias Sarkis Avenue  
Byblos Bank Headquarters  
P.O.Box: 11-5605 Riad El Solh,  
Beirut 1107 2811 Lebanon  
Year of Establishment: 1959

Switchboard: (01) 335200  
Fax: (01) 334554  
Telex: BYBANK 41601 LE  
Cable: BYBLOBANK  
Swift: BYBALBBX  
Forex: (01) 335255  
E-Mail: [secretariat@byblosbank.com.lb](mailto:secretariat@byblosbank.com.lb)  
Switchboard: (01) 205050

**MAIN BRANCH****Sassine (Ashrafieh)**

Elias Sarkis Ave., Byblos Bank Headquarters  
Opened in: 1981

**ATM Outdoor (5), e-Branch**

Switchboard: (01) 335200

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Ain ElRemmaneh**

Wadih Naïm Street, Mahdi Bldg  
Opened in: 1963

**ATM Indoor (2)**

Switchboard: (01) 284030

**Antelias 1**

Armenian Patriarcate Street, Antonins Bldg  
Opened in: 1981

**Antelias 2**

Main Road, Old Road to Tripoli,  
Antoun and Georges Saoud Bldg  
Opened in: 1963

**Baabda**

Main Road, Helou Bldg  
Opened in: 2002

**Badaro**

Sami ElSolh Avenue, Cemate Bldg  
Opened in: 1965

**Beshara ElKhoury (Mazraa)**

Beshara ElKhoury Boulevard, Adonis Bldg  
Opened in: 2004

**Bliss (Ras Beirut)**

Bliss Street, Mohamad F. Itani Bldg  
Opened in: 1999

**Bourj Hammoud**

Armenia Street, Mahrouk Bldg  
Opened in: 1973

**Dbayeh**

Dbayeh Highway, Mitsulift Bldg  
Opened in: 2014

**Dekwaneh**

Internal Main Road, El Khoury Center  
Opened in: 2004

**Dora**

Dora Roundabout, Tabbara Bldg  
Opened in: 1966

**Furn ElShebbak**

Damascus Road, Bou Rislan Bldg  
Opened in: 1977

**Geitawi (Rmeil)**

Ashrafieh, Saint Louis Street, Bassil Bldg  
Opened in: 1964

**ATM Indoor**

Switchboard: (04) 417830-3

**ATM Indoor (2)**

Switchboard: (04) 411267

**ATM Indoor (2)**

Switchboard: (05) 468156

**ATM Indoor (2)**

Switchboard: (01) 382690

**ATM Indoor (2)**

Switchboard: (01) 663960-1

**ATM Outdoor**

Switchboard: (01) 369238 / 369240

**ATM Indoor**

Switchboard: (01) 261253

**ATM Indoor (2)**

Switchboard: (04) 546710-4

**ATM Indoor (2)**

Switchboard: (01) 241485-8

**ATM Indoor (2)**

Switchboard: (01) 695210-4

**ATM Indoor (2)**

Switchboard: (01) 281227 / 280967

**ATM Indoor & Outdoor**

Switchboard: (01) 560859 / 561021-2

**Gemmayzeh (Saifi)**

Ashrafieh, Pasteur Street, West End 33 Bldg  
Opened in: 1999

**ATM Indoor (2)**

Switchboard: (01) 566128 / 566134

**Ghobeiry**

Old Airport Road, Jawharat Al Kasser Bldg  
Opened in: 1984

**ATM Indoor (2)**

Switchboard: (01) 837144 / 837160-1

**Hadat**

Old Saida Road,  
Camille Chamoun Boulevard  
Opened in: 2018

**ATM Indoor (2)**

Switchboard: (05) 473058 / 473059

**Hamra (Ras Beirut)**

Hamra Street, Imad Salma Bldg  
Opened in: 1966

**ATM Outdoor**

Switchboard: (01) 341540 / 345692

**Hamra-Sadat (Ras Beirut)**

Hussein Talhouk Street, Nemr Bldg  
Opened in: 1977

**ATM Outdoor**

Switchboard: (01) 792477 / 803738

**Haret Hreik**

Hadi Nasrallah Boulevard  
Hazmieh Crossroad, Al Jinan Bldg  
Opened in: 1995

**ATM Indoor (2)**

Switchboard: (01) 544270 / 1 558859

**Hazmieh**

Mar Takla, Nabil Ibrahim Haddad Bldg  
Opened in: 1993

**ATM Indoor (2)**

Switchboard: (05) 455150 / 455356

**Istiklal (Moussaitbeh)**

Istiklal Street, Tabsh Bldg  
Opened in: 1993

**ATM Outdoor**

Switchboard: (01) 736152-5

**Jal ElDib**

Internal Road, Abou Jawdeh Bldg  
Opened in: 1996

**ATM Indoor (2)**

Switchboard: (04) 711061-4

**Jdeideh**

Justice Palace Direction  
Tanios El Beyrouthi Bldg  
Opened in: 1999

**ATM Indoor & Outdoor**

Switchboard: (01) 900346-7 / 901024-5

**Jnah**

Khalil Mutran Street, Hannawi Bldg  
Opened in: 1996

**ATM Indoor & Outdoor**

Switchboard: (01) 840642-4

**Mar Elias (Moussaitbeh)**

Mar Elias Street, Boubess Bldg  
Opened in: 1984

**ATM Indoor**

Switchboard: (01) 300160 / 305059

**Mazraa**

Corniche ElMazraa, Wakef Al Roum Center  
Opened: 2005

**Saint Nicolas (Rmeil)**

Charles Malek Avenue  
The Netherlands Tower  
Opened in: 1995

**Shiyah**

Mesharrafiyeh, Al Ariss Street  
Sahel Bldg, Facing Ministry of Labor  
Opened in: 2005

**Shoueifat**

Road to Khaldeh, Freeway Center  
Facing Glass Line  
Opened in: 2010

**Sin ElFil**

Hayek/Mkalles Road,  
Chalhoub and Chaoul Bldg, Lot 549  
Opened in: 1995

**Sioufi (Ashrafieh)**

Amine Gemayel Street, City Gate Bldg  
Opened in: 2015

**Tabaris (Ashrafieh)**

Gebran Tueini Square, Tabaris Center 1063  
Opened in: 1997

**Verdun**

Rashid Karamah Street, Byblos Bank Bldg  
Opened in: 1975

**Zalka**

Wata Amaret Chalhoub Highway  
Rise Bldg  
Opened in: 2017

**ATM Indoor (2)**

Switchboard: (01) 302406 / 310038

**ATM Outdoor**

Switchboard: (01) 219200

**ATM Indoor**

Switchboard: (01) 556734 / 552566

**ATM Indoor (2)**

Switchboard: (05) 435701-4

**ATM Indoor (2)**

Switchboard: (01) 510640

**ATM Indoor (2)**

Switchboard: (01) 210292

**ATM Outdoor (3), e-Branch**

Switchboard: (01) 331581

**ATM Outdoor**

Switchboard: (01) 867876 / 869937

**ATM Outdoor (2)**

Switchboard: (01) 210293

**II Other Regions**

**Aley**

Internal Main Road, Street N° 11A  
Fouad Abou Rafeh Bldg  
Opened in: 2004

**ATM Indoor & Outdoor**

Switchboard: (05) 555993-6

**Amshit**

Main Road, Michel Rouhana Bldg  
Pyramid 6  
Opened in: 1981

**Baabdat**

Main Road, Charabati Bldg  
Opened in: 2008

**Batroun**

Main Road, Royal Center  
Opened in: 1965

**Beshmezzin**

Amioun Bterram Crossroad  
Opened in: 1993

**Bint Jbeil**

Main road, Haydus Center  
Opened in: 2000

**Deir ElQamar**

Main Road, near Public School  
Opened in: 2004

**Ghazieh**

Old Ghazieh Highway,  
Ghazieh entrance, Daher Center  
Opened in: 1996

**Halba**

Al Abdeh Main Road, Naim Center  
Opened in: 1994

**Haret Sakhr**

Haret Sakhr/Harissa Highway, Property of the  
Wakef of Notre Dame Des Secours Church  
Opened in: 2005

**Hlalieh**

Saida Region, Nabil Al Zaatari Bldg  
Opened in: 1998

**Jbeil 1 (Byblos)**

Main Road, Zaarour Bldg  
Opened in: 1960

**Jbeil 2 (Byblos)**

Voie 13, Byblos Bank Bldg  
Opened in: 2007

**ATM Indoor (2)**

Switchboard: (09) 620815-6 / 620996-7

**ATM Indoor (2)**

Switchboard: (04) 821991-3

**ATM Indoor (2)**

Switchboard: (06) 543418

**ATM Indoor**

Switchboard: (06) 930582-4 / 930791

**ATM Indoor**

Switchboard: (07) 450601-3

**ATM Indoor**

Switchboard: (05) 511173-6

**ATM Indoor (2)**

Switchboard: (07) 223255 / 222402

**ATM Indoor (2)**

Switchboard: (06) 691215 / 692043

**ATM Indoor**

Switchboard: (09) 831230 / 911356-8

**ATM Outdoor**

Switchboard: (07) 752456-7 / 751702

**ATM Indoor (2)**

Switchboard: (01) 540035 / 540172

**ATM Indoor (2)**

Switchboard: (01) 544112-3 / 945166

**Jdita**

Main Road, Park Hotel Bldg  
Opened in: 1977

**Jezzin**

Al Boulevard Street, Saint Antoine Center  
Opened in: 1999

**Jib Jannin**

Main Road, Abdel Nasser Ali Taha Bldg  
Near Giant Stores  
Opened in: 2010

**Jounieh-Serail**

Serail Street, Saint Nicolas Bldg  
Opened in: 1976

**Kaslik**

Sarba Boulevard, Mudabber Center  
Opened in: 1994

**Kferhabab**

Maameltein-Ghazir Road,  
Georges Al Zayeck Bldg  
Opened in: 1998

**Kobayat**

Akkar, Zouk Kobayat, Demian Bldg  
Opened in: 2002

**Kosba**

Main Road, Byblos Bank Bldg  
Opened in: 1976

**Mansourieh**

Main Road, Mansourieh Gate Center  
Opened in: 2011

**Marjeyoun**

Jdeidat Marjeyoun Main Road  
Kala Street (Western Entrance)  
Opened in: 2010

**Mazraat Yachouh (Elissar)**

Bickfaya Main Road, Byblos Bank Bldg  
Opened in: 1993

**Mtayleb**

Biyada Street  
Facing Resurrection Church, Chalhoub Bldg  
Opened in: 1998

**ATM Indoor**

Switchboard: (08) 543269 / 543270

**ATM Indoor**

Switchboard: (07) 781730-3

**ATM Indoor**

Switchboard: (08) 663607-9

**ATM Indoor (2)**

Switchboard: (09) 643993 / 645339

**ATM Indoor (2)**

Switchboard: (09) 211543

**ATM Outdoor**

Switchboard: (09) 851380-3

**ATM Indoor & Outdoor**

Switchboard: (06) 352800-3

**ATM Indoor (2)**

Switchboard: (06) 510160 / 511079

**ATM Indoor (2)**

Switchboard: (01) 695301-2

**ATM Indoor**

Switchboard: (07) 831315 / 830555

**ATM Indoor & Outdoor**

Switchboard: (04) 921640-2

**ATM Indoor (2)**

Switchboard: (04) 525703 / 525803

**Nabatieh**

Hassan Kamel Sabbah Street  
Majed Rihan Center  
Opened in: 2003

**ATM Indoor (2)**

Switchboard: (06) 510160 / 511079

**Okaybeh**

Main Road, Chalfoun Center  
Opened in: 1984

**ATM Indoor (2)**

Switchboard: (09) 444417 / 444475

**Qabr Shmoun**

ElShahar ElGharbi, Byblos Bank Bldg  
Opened in: 1993

**ATM Indoor (2)**

Switchboard: (05) 410880-3

**Reyfoun**

Main Road, Napoli Center  
Opened in: 2002

**ATM Indoor (2)**

Switchboard: (09) 950367-9 / 950370

**Saida**

Riad ElSolh Boulevard  
Al Zaatari & Dandashly Bldg, 1st Fl.  
Opened in: 1977

**ATM Outdoor (2)**

Switchboard: (07) 722661 / 725709

**Shekka**

Main Road, San Antonio Plaza  
Opened in: 2016

**ATM Indoor (2)**

Switchboard: (06) 543417

**Tripoli-Boulevard**

Jamila Center, Abou Samra Bridge Intersection  
Opened in: 1993

**ATM Indoor & Outdoor**

Switchboard: (06) 442153-5

**Tripoli-Mina**

Al Bawabeh Street, Jabado Bldg  
Opened in: 1998

**ATM Outdoor (2)**

Switchboard: (06) 205943-4

**Tripoli-Tell**

Al Massaref Street, Miskawi Bldg  
Opened in: 1962

**ATM Indoor (2)**

Switchboard: (06) 430650-2 / 433216

**Tyr**

Al Borj Al Shamali, near the Benoit  
Barakat Barracks  
Opened in: 2018

**ATM Indoor (2)**

Switchboard: (07) 348350

**Zahleh**

Zahleh Boulevard, Facing Zahleh's Main  
Entrance, Maalouf Bldg  
Opened in: 2014

**ATM Indoor (2)**

Switchboard: (08) 828111 / 828333

**Zghorta**

Ardat Zghorta, Akbeh  
El Mihanieh Roundabout  
Opened in: 2012

**ATM Indoor (2)**

Switchboard: (06) 669222-4

**Zouk Mosbeh**

Jeita Main Road, Semaan Sammour Bldg  
Opened in: 1995

**ATM Indoor (2)**

Switchboard: (09) 220330-2 / 220990

**BRANCHES ABROAD**

**BYBLOS BANK s.a.l. – Cyprus Branch**

1 Archbishop Kyprianou Street,  
Loucaides Bldg  
P.O.Box: 50218 CY3602 Limassol, Cyprus  
Opened in: 1984

Tel: (+357 25) 341433-4-5  
Fax: (+357 25) 367139  
Swift: BYBACY2I  
E-Mail: byblosbankcyprus@byblosbank.com.lb

**BYBLOS BANK s.a.l. – IRAQ Branches**

Erbil Branch - Kurdistan Region  
Street 60, Near Sports Stadium  
Erbil, Kurdistan Region, Iraq  
P.O.Box: 34-0383 Erbil, Iraq  
Opened in: 2007

Website : www.byblosbank.iq  
Tel: (+964 66) 2560017-9 / 751 1205050  
Swift: BYBAIQBA  
E-Mail: erbilbranch@byblosbank.com

**Bagdad Branch**

Al Karrada, Salman Faeq Street  
Al Wahda District No. 904/14  
Facing Al Shuruq Bldg  
P.O.Box: 3085 Bagdad, Badalat Al Olwiya  
Opened in: 2010

Tel: (+964 780) 9133031-2 / 782 7835508-9  
Swift: BYBAIQBABAG  
E-Mail: baghdadbranch@byblosbank.com

**Basra Branch**

Intersection of July 14th, Manawi Basha Street  
Next to Qasr Al Sultan Hotel  
Al Basra, Iraq  
Opened in: 2012

Tel: (+964 770) 4931900-19 / 780 9177088-9  
Swift: BYBAIQBABAS  
E-Mail: basrabranch@byblosbank.com

**Sulaymaniyah Branch**

Salem Street, Kurdistan Mall  
Near Ramada Hotel, Sulaymaniyah  
Kurdistan Region, Iraq  
Opened in: 2015

Tel: (+964 773) 0411010 / 0421010/ 0431010  
Swift: BYBAIQBASUL  
E-Mail: sulaymaniyahbranch@byblosbank.com

**REPRESENTATIVE OFFICES ABROAD**

**BYBLOS BANK s.a.l. - Abu Dhabi Representative Office – U.A.E.**

Reem Island, Sky Tower, 22nd Fl., Office No. 6  
P.O. Box: 73893-Abu Dhabi, UAE  
Opened in: 2006

Tel: (+971) 26336050 / 26336400  
Fax: (+971) 2 6338400  
E-Mail: abudhabirepoffice@byblosbank.com.lb

**BYBLOS BANK s.a.l. - Nigeria Representative Office – Nigeria**

161C Raufu Taylor Close Off Idejo Street  
Victoria Island, Lagos, Nigeria  
Opened in: 2009

Tel: (+234) 706 1125800 / 808 8399122  
Roaming: (+961 3) 948028  
E-Mail:  
nigeriarepresentativeoffice@byblosbank.com.lb



**SUBSIDIARY BANKS ABROAD****BYBLOS BANK EUROPE s.a. – Brussels HO & Branch - Belgium (& 2 branches)**

Head Office Brussels, Belgium Tel: (+32 2) 551 00 20  
 Boulevard Bischoffsheimlaan 1-8 Fax: (+32 2) 513 05 26  
 1000 Brussels, Belgium Swift: BYBBBEBB  
 Opened in: 1976 E-Mail: byblos.europe@byblosbankeur.com

**Byblos Bank Europe s.a. - London Branch - U.K.**

London Branch, United Kingdom Tel: (+44) 20 7518 8100  
 Berkeley Square House, 8th floor Fax: (+44) 20 7518 8129  
 Berkeley Square Swift: BYBBGB2L  
 London W1J 6DB, UK E-Mail: byblos.london@byblosbankeur.com  
 Opened in: 1981

**Byblos Bank Europe s.a. – Paris Branch – France**

Paris Branch, France Tel: (+33 1) 45 63 10 01  
 15 Rue Lord Byron Fax: (+33 1) 45 61 15 77  
 F-75008 Paris, France Swift: BYBBFRPP  
 Opened in: 1980 E-Mail: paris.branch@byblosbankeur.com

**SUBSIDIARY BANKS ABROAD (continuous)****BYBLOS BANK ARMENIA c.j.s.c. – Yerevan HO – Armenia (& 2 branches)**

18/3 Amiryman Street, Area 0002 Yerevan Tel: (+374 60) 616100  
 Opened in: 2007 Fax: (+374 10) 535296  
 Swift: BYBAAM22  
 E-Mail: infoarm@byblosbank.com

**Amiryman Branch**

18/3 Amiryman Street, Area 0002 Yerevan Tel: (+374 60) 616101  
 Opened in: 2007 Fax: (+374 10) 500364

**Komitas Branch**

38/2 Komitas Avenue, Area 0051 Yerevan Tel: (+374 60) 616104  
 Opened in: 2012 Fax: (+374 10) 320279

**Abovyan Branch**

6 Abovyan Street, Yerevan Tel: (+374 60) 616101  
 Opened in: 2020

**CORRESPONDENT BANKS**

Canada	Toronto	Bank of Montreal, Toronto, Canada*
Denmark	Copenhagen	Danske Bank A/S*
France	Paris	Natixis
France	Paris	Société Générale
Germany	Frankfurt	Commerzbank AG*
Germany	Frankfurt	Deutsche Bank AG*
Italy	Milano	Unicredit.SpA
Italy	Milano	Intesa Sanpaolo SpA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation*

\* Byblos Bank S.A.L. maintains NOSTRO account(s) with this bank

**CORRESPONDENT BANKS** (continuous)

Japan	Tokyo	The Bank of New York Mellon*
Kuwait	Kuwait City	National Bank of Kuwait SAKP*
Norway	Oslo	Dnb Bank ASA*
Qatar	Doha	Qatar National Bank (Q.P.S.C.)**
Saudi Arabia	Jeddah	The National Commercial Bank*
Sweden	Stockholm	Skandinaviska Enskilda Banken AB *
Switzerland	Zurich	Credit Suisse AG*
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Dubai City	Emirates NBD PJSC*
U.A.E.	Dubai City	MashreqBank PSC*
U.A.E.	Abu Dhabi	First Abu Dhabi Bank P.J.S.C.*
U.K.	London	Barclays Bank PLC*
U.S.A.	New York	Citibank NA*
U.S.A.	New York	Standard Chartered Bank*
U.S.A.	New York	The Bank of New York Mellon*
U.S.A.	New York	JP Morgan Chase Bank*

\* Byblos Bank S.A.L. maintains NOSTRO account(s) with this bank

**SERVICES RENDERED**

Commercial Banking  
 Consumer Banking  
 Correspondent Banking  
 Financial Markets

**ATM OFF PREMISES**

Beirut, Ashrafieh, ABC Shopping Mall, L2, installed in: 2004  
 Beirut, Ashrafieh, Saint Georges Hospital, installed in: 2016  
 Bekaa, Baalbeck, Dar Al Amal Hospital, installed in: 2007  
 Mount Lebanon, Baabda, Fayadieh, St. Charles Hospital, installed in: 2003  
 Mount Lebanon, Baabda, Hazmieh, Beirut City Center Mall, installed in: 2013  
 Mount Lebanon, Baabda, Jnah, Ramlet El Bayda, Security Forces Location, installed in: 2001  
 Mount Lebanon, Baabda, Yarzeh, Ministry of Defense, installed in: 2000  
 Mount Lebanon, Casa Jbeil, Amshit, IPT Gas station, installed in: 2009  
 Mount Lebanon, Casa Jbeil, Amshit, Main Road, IPT Head Office, installed in: 2015  
 Mount Lebanon, Casa Jbeil, Blat-Jbeil (Byblos), Lebanese American University (LAU), installed in: 2002  
 Mount Lebanon, Casa Jbeil, Halat 1, IPT Gas Station, installed in: 2009  
 Mount Lebanon, Casa Jbeil, Hosrayel, Sanita Premises, installed in: 2015  
 Mount Lebanon, Kesrouan, Ajaltoun, Antonin International School, installed in: 2016  
 Mount Lebanon, Kesrouan, Annaya, Saint Charbel, installed in: 2003  
 Mount Lebanon, Kesrouan, Hrajel, Salloum Bldg, installed in: 2015  
 Mount Lebanon, Kesrouan, Jounieh, Collège Central, installed in: 2014  
 Mount Lebanon, Kesrouan, Jounieh Main Road, Caliprix Premises, installed in: 2016  
 Mount Lebanon, Kesrouan, Jounieh Square, Byblos Offices, installed in: 2011  
 Mount Lebanon, Kesrouan, Kartaba, Municipality Bldg, installed in: 2017  
 Mount Lebanon, Kesrouan, Kaslik Main Road, USEK Premises , installed in: 2015  
 Mount Lebanon, Kesrouan, Zouk, Masterpack, installed in: 2005  
 Mount Lebanon, Kesrouan, Zouk, Notre Dame University (NDU), installed in: 2010  
 Mount Lebanon, Metn, Antelias, Wooden Bakery Factory, installed in: 2010

**ATM OFF PREMISES** (continuous)

Mount Lebanon, Metn, Baabda, Antonine Univesrity (UPA), installed in: 2010

Mount Lebanon, Metn, Beit Mery, Main Roundabout, installed in: 2016

Mount Lebanon, Metn, Dhour Choueir, Autospot Gas Station, installed in: 2017

Mount Lebanon, Metn, Roumieh, near Roumieh Municipality, installed in: 2017

Nabatieh, Tebnin, Tebnin Hospital, installed in: 2007

North Lebanon, Ablah, Antonine University, installed in: 2009

North Lebanon, Jran Main Road, Batroun Casa, installed in: 2015

North Lebanon, Meziara Main Road, Dina and Chidiac Gas Station, installed in: 2018

South Lebanon, Sarafand, Ala' El Dine Hospital, installed in: 2016

\* \* \*

# BYBLOS INVEST BANK S.A.L.

بنك بيبلوس للأعمال ش.م.ل.

*Official List of Banks N°: 123 (2003), Commercial Registry N°: 1001823 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000-*

## FOUNDERS:

Byblos Bank s.a.l.  
Dr. François S. Bassil  
Mr. Semaan F. Bassil

SHAREHOLDERS	Nationality	Shares in Capital
Byblos Bank s.a.l.	Lebanese	99.9850%
Dr. François S. Bassil	Lebanese	0.0033%
Mr. Semaan F. Bassil	Lebanese	0.0067%
Mr. Alain Tohme	Lebanese	0.0033%
Mr. Alain Wanna	Lebanese	0.0017%

## BOARD OF DIRECTORS

Mr. Semaan F. Bassil	Chairman - General Manager
Byblos Bank s.a.l.	Member, Represented by Mr. Semaan Bassil
Mr. Alain Wanna	Member

## SENIOR MANAGEMENT

Mr. Semaan F. Bassil	Chairman - General Manager
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**LEGAL ADVISORS:** Messrs. Abouhamad & Associates Law Firm

**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co. / Messrs. Ernst & Young

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	94,408	- Customer Deposits:	
- Loans to Customers:		- Shareholders equity: (Tier I)	90,831
- Claims on Public Sector:		- Off-balance Sheet: (Liabilities)	

**Operating branch in Lebanon: 1**

**Number of Employees: 3**

## HEADQUARTERS & MAIN BRANCH

### Beirut (Ashrafieh)

Byblos Bank Headquarters, Elias Sarkis Ave.  
P.O.Box: 11-5605 Riad ElSolh,  
Beirut 1107-2811 Lebanon  
Year of Establishment: 2003

Switchboard: (01) 335200  
Direct Phone: (01) 338389  
Fax: (01) 335359  
E-Mail: gaeid@byblosbank.com.lb

**MOTHER COMPANY:** Byblos Bank s.a.l.

**CORRESPONDENT BANKS:** through Byblos Bank s.a.l.

## SERVICES RENDERED

Investment Banking  
Medium and Long-term Loans

\* \* \*

# CEDRUS BANK S.A.L.

سيدروس بنك ش.م.ل.

*Official List of Banks N°: 98 (1979), Commercial Registry N°: 71885 Baabda, Nationality: Lebanese, Capital: LBP 27,000,000,000*

SHAREHOLDERS	Nationality	Shares in Capital
Cedrus Invest Bank s.a.l.	Lebanese	84.92%
Mr. Nicolas Chammas	Lebanese	14.98%
Others	Lebanese	0.10%

## BOARD OF DIRECTORS

Mr. Fadi Assali	Chairman
Mr. Nicolas Chammas	Vice Chairman
Mr. Raëd Khoury	Member
Mr. Antoine Gougassian	Member
Mr. Michel Choueiry	Member
Mr. George Atik	Member

## SENIOR MANAGEMENT

Mr. Fadi Assali	Chairman & General Manager
Mr. Raed Khoury	Executive Director - General Manager
Mr. Michel Choueiry	Executive Director - Assistant General Manager
Mr. Raoul Churfane	Assistant General Manager - Branches
Mr. Charbel Gharios	Assistant General Manager - Treasury & Correspondent Banks
Mr. Fadi Nahra	Chief Risk Officer
Mr. Elie Barakat	Chief Information Officer
Ms. Joumana Rizk	Head of Compliance
Mrs. Jacqueline Melhem	Head of Human Resources
Mr. Saaddine Arayssi	Head of Finance
Ms. May Diab	Deputy Head of Operations

**LEGAL ADVISORS:** Messrs. Abillama Law Firm / Messrs. Cortbaoui & Kanaan Law Firm

**INDEPENDENT AUDITORS:** BDO, Semaan, Gholam & Co. / Messrs. Ernst & Young

**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	2,020,709	- Customer Deposits:	1,348,323
- Loans to Customers:	199,321	- Shareholders equity: (Tier I)	12,330
- Claims on Public Sector:	1,604,819	- Off-balance Sheet: (Liabilities)	8,132

**Operating branches in Lebanon: 7**  
**Number of ATM: 7**

**Number of Employees: 170**

## HEADQUARTERS

### Dora

Dora Highway, Cedrus Bank Bldg  
Dora-Beirut Direction  
P.O.Box: 70-216 Antelias, Lebanon  
Opened in: 1979

Website: [www.cedrusbank.com](http://www.cedrusbank.com)  
Switchboard: (01) 236600 / Call Center: 01 594949  
Fax: (01) 255461  
Forex: (01) 255039  
Reuters: CEDX  
Swift: CEDXLBBE  
E-Mail: [management@cedrusbank.com](mailto:management@cedrusbank.com)

**MAIN BRANCH****Dora**

Dora Highway, Cedrus Bank Bldg  
 P.O.Box: 70-216 Antelias, Lebanon  
 Opened in: 1980  
 Manager: Mr. Magdi Kebbe

**ATM Outdoor**

Switchboard: (01) 236600  
 E-Mail: Magdi.Kebbe@cedrusbank.com

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Ashrafieh (Rmeil)**

Charles Malek Avenue, Bank's Bldg  
 P.O.Box: 11-9747 Beirut, Lebanon  
 Opened in: 1982  
 Manager: Mrs. Darine Nassar El Helou

**ATM Outdoor**

Switchboard: (01) 219243  
 Fax: (01) 217293  
 E-Mail: Darine.Helou@cedrusbank.com

**Dbayeh**

Dbayeh Hwy., Al Mabani-Murr Tower  
 Opened in: 1983  
 Manager: Ms. Tania Habr

**ATM Outdoor**

Switchboard: (04) 419451  
 Fax: (04) 419461  
 E-Mail: Tania.habr@cedrusbank.com

**Sin ElFil**

Charles de Gaulle Avenue, Debahy center  
 Opened in: March 2017  
 Manager: Mr. Georges Naoum

**ATM Outdoor**

Switchboard: (01) 494719  
 Fax: (01) 494725  
 E-Mail: Georges.Naoum@cedrusbank.com

**Verdun (Moussaitbeh)**

Rachid Karamah Ave., JM Plaza Bldg  
 P.O.Box: 11-9747 Beirut, Lebanon  
 Opened in: 1981  
 Manager: Mr. Rami El Ghaddaf

**ATM Outdoor**

Switchboard: (01) 341088  
 Fax: (01) 742197  
 E-Mail: Rami.Ghaddaf@cedrusbank.com

**II- OTHER REGIONS****Jounieh (Haret Sakhr)**

Near Foad Chehab Stadium,  
 Abi Nasr center  
 Opened in: 2018  
 Manager: Ms. Caline Fares

**ATM Outdoor**

Switchboard: (09) 635 516  
 Fax: (09) 635 816  
 E-Mail: Caline.Fares@cedrusbank.com

**Tripoli (Tell)**

Abdul Hamid Karami street  
 Dabbousi Building  
 Opened in: 2018  
 Manager: Mrs. Nada Tout

**ATM Outdoor**

Switchboard: (06) 426 567  
 Fax: (06) 426 977  
 E-Mail: Hashem.zouk@cedrusbank.com

**CORRESPONDENT BANKS**

Australia  
 Germany

Sydney  
 Frankfurt

Bank of Sydney Ltd  
 The Bank of New York Mellon

**CORRESPONDENT BANKS** (continuous)

Saudi Arabia	Riyadh	Banque Saudi Fransi
U.A.E.	Dubai City	Al Khalij Commercial Bank
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Commercial Banking:  
Corporate Banking  
Financial Markets Services  
Retail Banking:  
Automated Teller Machine (ATM)  
Credit Cards  
Deposit Account Services  
Housing Loans  
Personal Loans  
Auto Loans  
Mortgage Loans  
Transfers & Remittances  
Wealth Management (Investments)

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# CEDRUS INVEST BANK S.A.L. (مصرف متخصص) ش.م.ل.

Official List of Banks N°: 137 (2011), Commercial Registry N°.2048969 Baabda, Nationality: Lebanese, Capital: LBP 337,913,260,650

SHAREHOLDERS	Nationality	Shares in Capital %
Mr. Ibrahim Bin Abdul Aziz Al Jammaz	Saudi	8.26%
Mr. Nicolas Chammas	Lebanese	8.99%
Nadeem Holding SAL	Lebanese	7.33%
Mr. Elias Farhat Abou Farhat	Lebanese	8.19%
Mr. Georges Salim Attik	Lebanese	5.16%
Mr. Nabil Zahlawi	Canadian	4.53%
HE Mr. Raëd Khoury	Lebanese	1.51%
Mr. Fadi Assali	Lebanese	1.41%
Others	Lebanese	49.46%
Others	Arabian	5.16%

## BOARD OF DIRECTORS

Mr. Raed Khoury	Chairman & General Manager
Mr. Fadi Assali	Executive Member
Mr. Georges Atik	Non-Executive Member
Mr. Ibrahim Al Jammaz	Non-Executive Member
Dr. Gazi Youssef	Independent Member
Mr. Samir Aoun	Independent Member
Me. Michel Tanios Choueiri	Independent Member
Mr. Michel Nasri Choueiry	Executive Member
Mr. Marwan Abi Chaker	Independent Member

## SENIOR MANAGEMENT IN LEBANON

Mr. Raed Khoury, CFA	Chairman & General Manager
Mrs. Nada Hitti	AGM - Group Head of Special Projects
Mr. Eddy Imad	Managing Director - Private Banking
Mr. Louis Karam	Director - Head of Trading Desk
Mr. Selim Chami	Head Of Investment Banking
Ms. Malake Halabi	Head of Back Office
Ms. Tania Rizk	Head of Compliance
Mr. Ziad El Hout	Head of Internal Audit
Ms. Lama Nassar	Risk Manager

**LEGAL ADVISOR:** Messrs. Abillamah Law Firm

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young / BDO, Semaan, Gholam & Co.

**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	1,137,508	- Customer Deposits:	186,195
- Loans to Customers:	59,147	- Shareholders equity: (Tier I)	530,399
- Claims on Public Sector:	809,653	- Off-balance Sheet: (Liabilities)	935,488

**Operating branch in Lebanon: 1**

**Number of Employees: 29**

## HEADQUARTERS & MAIN BRANCH

Website: [www.cedrusinvestbank.com](http://www.cedrusinvestbank.com)

### Dora

Dora Highway, Bank's Bldg., 6th Floor  
Dora-Beirut Direction  
P.O.Box: 16-6759 Beirut, Lebanon  
Opened in: 2011 (relocated in 2017)

Tel: (01) 236500  
Fax: (01) 255283  
Swift: CIBXLBBE  
E-Mail: [info@cedrusinvestbank.com](mailto:info@cedrusinvestbank.com)



**CORRESPONDENT BANKS**

The Bank of New York Worldwide Network

**SERVICES RENDERED**

A range of services to the investors who wish to manage their wealth by using state-of-the-art of execution platform on different financial markets.

Investment Banking: *Corporate Finance (M&A Advisory and capital raising) and Financial Advisory services targeted mainly at the Middle Market.*

Multi-Family Office: *Comprehensive services to wealthy families including consolidated performance reporting and fee negotiations, family business advisory and high level concierge services.*

Private Banking & Wealth Management: *Dynamic, wealth structuring & wealth management strategies designed to reflect and support our clients' needs. Our services are offered on a discretionary and non-discretionary basis.*

Private Equity: *Creating general partnerships (Private Equity) used to invest directly in private companies. Strategies include: Leverage buyouts, venture capital, growth capital, distressed investments and mezzanine financing.*

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# CITIBANK N.A.

سي تي بنك ن.أ.

*Official List of Banks N°: 115 (1996), Commercial Registry N°:69781 Beirut, Nationality: American,  
HO Capital Contribution: LBP 7,942,500,000*

<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital</b>
Citibank N.A.	American	100%

## **SENIOR MANAGEMENT**

Mr. Ghassan Salem	Citi Country Officer - General Manager
Mr. Jad Issam Jaber	Treasury & Markets Assistant
Mrs. Ruba Khoury	Chief Financial Officer
Mrs. Liliane Abi Saad El-Khoury	Country Human Resources Manager
Mrs. Randa Ramadan Younes	Country Compliance Officer / AMLCO
Mrs. Rolla Bou Hamdan	Operations & Technology Head

**LEGAL ADVISORS:** Messrs. Moghaizel Law Firm

**INDEPENDENT AUDITORS:** Messrs. KPMG

**Operating branch in Lebanon: 1**

**Number of Employees: 31**

## **LEBANON BRANCH**

### **Beirut (Mina ElHosn)**

Berytus Parks, Block A, 3rd Floor  
Park Avenue, Beirut Central District  
P.O.Box: 11-1535 Beirut, Lebanon  
Opened in: 1996  
General Manager: Mr. Ghassan Salem

Switchboard: (01) 962440  
Fax: (01) 962444  
Swift: CITILBBE

## **HEAD OFFICE IN THE U.S.A.**

### **Citibank N.A.**

Citicorp Center, 388 Grenwich street  
New York, N.Y. 10013 USA

**Web Site: [www.citi.com](http://www.citi.com)**

Switchboard: (+1) 212 816 0267  
Fax: (+1) 212 307 8440

## **CORRESPONDENT BANKS**

Citibank NA world wide network

## **SERVICES RENDERED**

Corporate Banking  
Correspondent Banking  
Deposit Account Services  
E-Banking  
Trade Finance  
Transfers & Remittances  
Treasury Sales Products

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# CREDIT LIBANAIS INVESTMENT BANK S.A.L.

بنك الاعتماد اللبناني  
للاستثمار ش.م.ل.

Official List of Banks N°: 114 (1996), Commercial Registry N°: 69767 Beirut, Nationality: Lebanese, Capital: LBP80,000,000,000

## FOUNDER

Credit Libanais s.a.l.

## SHAREHOLDERS

	Nationality	Shares in Capital
Credit Libanais s.a.l.	Lebanese	99.84%
Others	Lebanese	0.16%

## BOARD OF DIRECTORS

Dr. Joseph Torbey	Chairman & General Manager
HE Dr. Samir Makdessi	Member
HE Dr. Jacques Joukhadarian	Member
Dr. Chafic Mouharram	Member
Dr. Michel Khadige	Member
Mr. Michel Al Haddad	Member
Mr. Moustafa Alaeddine	Member
Mr. Adel Macaron, Esq.	Secretary of the Board

## SENIOR MANAGEMENT

Dr. Joseph Torbey	Chairman & General Manager
Mr. Georges Karkabi	Deputy General Manager
Mr. Elie Abimrad	Internal Audit
Mrs. Nada Aouad Rizkallah	Risk Management and strategy
Mr. Alexandre Salem	Treasury and Capital Markets
Mr. Richard Massabni	Credit Division
Mr. Charbel Mourad	Finance Division
Mr. Fadlo Choueiri	Corporate Finance and Advisory
Mrs. Viviane El-Hajj	Central Accounting

**LEGAL ADVISOR:** Mrs. Nada Torbey Rizkallah, Esq.

**INDEPENDENT AUDITORS:** Messrs. DFK Fiduciaire du Moyen-Orient / Messrs. Ernst & Young

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	569,149	- Customer Deposits:	392,796
- Loans to Customers:	199,091	- Shareholders equity: (Tier I)	151,154
- Claims on Public Sector:	112,000	- Off-balance Sheet: (Liabilities)	34,833

**Operating branch in Lebanon: 1**

**Number of Employees: 28**

## HEADQUARTERS & MAIN BRANCH

### Beirut (Ashrafieh)

Adlieh area, Credit Libanais Tower, 24th Fl.  
Corniche El Nahr, Adlieh roundabout  
P.O.Box: 11-1458 Beirut, Lebanon  
Opened in: 1996 and relocated in: 2015

Website: [www.creditlibanais.com](http://www.creditlibanais.com)

Switchboard: (01) 425671-4 / 608000  
Fax: (01) 608000 x 2401  
Forex: (01) 608900  
Swift: CLIBLBBX  
E-Mail: [investment@creditlibanais.com.lb](mailto:investment@creditlibanais.com.lb)

**MOTHER COMPANY:** Credit Libanais s.a.l.

**CORRESPONDENT BANKS**

Luxembourg	Luxembourg	Clearstream Banking Luxembourg
U.S.A.	New York	JPMorgan Chase Bank NA

**SERVICES RENDERED**

- Beirut Stock Exchange (BSE)
- Capital Markets
- Corporate Finance
- Investment Banking
- Medium & Long Term Loan Programs
- Retail Banking
- Syndicated Loans
- Term Deposit Accounts

\* \* \*

# CREDIT LIBANAIS S.A.L.

# بنك الاعتماد اللبناني ش.م.ل.

*Official List of Banks N°: 53 (1961), Commercial Registry N°: 10742 Beirut, Nationality: Lebanese, Capital: LBP 268,400,000,000*

## FOUNDERS

Mr. Nagib Philippe Boulos  
Mr. Yervant Ekmekji  
Mr. Henri Yordan Obegi

## SHAREHOLDERS

	Nationality	Shares in Capital
CIH Bahrain International Holding s.a.l.	Lebanese	35.06%
EFG Hermes CL Holding s.a.l.	Lebanese	8.81%
Others	-	56.13%

## BOARD OF DIRECTORS

Dr. Joseph Torbey	Chairman & General Manager
CIH Bahrain International Holding s.a.l. represented by Mr. Abdulla Alsaudi	Member
HE Mr. Marwan Hamade	Member
Mr. Hesham ElBosaty	Member
Mr. Mohamad Wajih El-Bizri	Member
Mr. Sarkis Demerdjian	Member
Mr. Rabah Idriss	Member
Mr. Rabah Jaber	Member
Mr. Abdulelah Abdu Mukred Ali	Member
Dr. Michel Khadige	Member
Mr. Joe Issa El Khoury, Esq.	Member

## SENIOR MANAGEMENT

Dr. Joseph Torbey	Chairman & General Manager
Dr. Michel Khadige	Executive Board Member & DGM - Corporate Banking & Financial Institutions
Mr. Michele Cherenti	DGM - Retail Banking & Branches
Mr. Georges Gerios	DGM - Operations
Mr. Elias Abimrad	General Controller - Internal Audit
Mr. Alexandre Salem	DGM - Treasury, Global Markets & Wealth Management
Ms. Nada A. Rizkallah	DGM - Risk Management & Strategy
Mrs. Randa Bdeir	DGM - E-Payment Solutions & Cards Technology
Mr. Johnny Torbey	DGM - Electronic Banking
Dr. Alain Hakim	AGM - Marketing & Business Development
Mr. Badih Azzi	AGM - Human Resources
Mr. Charbel Mourad	AGM - Finance
Mr. Christos Pantazis	Chief Information Officer

## REGIONAL MANAGEMENT

Mr. Antoine Khater - Bekaa  
Mr. Nadim Issa - Jbeil and North  
Mr. Georges El Hajj - North Metn and Kesrouan  
Mr. Fouad Boustani - Ashrafieh and South Metn  
Mr. Hassan Ali - Hamra and South Suburbs  
Mr. Boutros Abi Aad - South

**CENTRAL DEPARTMENTS' MANAGERS**

Mr. Walid Souaid	Corporate & Medium Sized Business Banking
Mr. Daniel Jiz	Corporate & Medium Sized Business Banking
Mr. Georges Azar	Corporate & Medium Sized Business Banking
Mr. Fadlo Choueiri	Securitization & Structured Finance
Ms. Dina Chamseddine	Commercial Retail Lending & Kafalat
Ms. Aline Oueiss	Consumer Banking & Retail Products
Mr. Roukoz Arja	Recovery Department
Mr. Roger Soueidy	Information Department
Mr. Nabil Aouad	Treasury & Foreign Exchange
Mr. Halim Abou Arraj	Private Banking
Mr. Georges Homs	Financial Institutions & Correspondent Banking
Mr. Nadim Chbeir	Foreign Entities
Mr. Elie Torbey	Insurance Services
Mr. Christian Besse	Bancassurance
Mr. Elias Azzam	Marketing & Sales Management
Ms. Grace Azoury	E-Channels & Customer Service
Ms. Najwa Hajjar	Public Relations
Ms. Nina Srour	Consumer Protection & Corporate Publishing
Ms. Yvette Kabkab	Head of Chairman's Office
Mr. Ghassan Mouzawak	Compliance
Mr. Charles Mousallem	AML / CFT - Correspondent Banking
Ms. Roula Ghanem	AML / CFT
Ms. Aline Tufenkjian	Compliance - Training & Research
Mr. Bahjat Abi Nader	Regulatory Compliance
Mr. Najib Batlouni	Central Operations
Mr. Joseph Aoukar	Trade Finance
Mr. Said Khairallah	Treasury & Global Markets Back Office
Mr. Maroun Tabet	Administration & Support Services
Mr. Claude Saade	System Implementation & Support
Ms. Joelle Nasr	Methods & Procedures
Ms. Fabiola Abou Ghazali	Business Continuity Planning
Mr. Tony Chebli	Information Security
Mr. Rodrigue Abi El Hesn	Strategy & Risk Analytics
Ms. Mireille Hardane	Operational Risk Management
Ms. Pauline Feghali	Credit Administration & Control
Ms. Nazha Awad	Retail Commercial Credit Risk Analysis
Mr. Camille Adouane	Credit, IT & E-Banking Audit
Ms. Marie Nahoul	Branches Audit
Ms. Laureine Bou Malhab	Recruitment & Evaluation
Mr. Bassam Nammour	Training & Development
Ms. Zeina Chabbouh	Compensation & Benefits
Mr. Elie Gergi	IT Infrastructure
Mr. Hanna Azzam	Customer Relationship Management (CRM)
Ms. Viviane Abi El Hesn	Central Accounting
Ms. Therese Hajj	Performance & Budget Control
Ms. Hayat Nader	Governments and Public Institutions Relations Coordinator

**LEGAL ADVISORS:** Mr. Michel Soumrani, Esq. / Mr. Adel Macaron, Esq.

**INDEPENDENT AUDITORS:** Messrs. KPMG / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)**

- Total Assets(*):	14,835,217	- Customer Deposits:	11,442,379
- Loans to Customers(*):	3,124,920	- Capital Accounts: (Tier I+TierII)	1,461,940
- Claims on Public Sector(**):	2,082,196	- Off-balance Sheet: (Liabilities)	505,492

(\*) According to BDL's Intermediary Circular.

(\*\*) Including Treasury Bills

**Operating branches in Lebanon: 64**

**Temporarily closed: 8**

**Number of ATM: 91 (of which 9 off premises)**

**Operating branches abroad: 2**

**Subsidiary bank abroad: 1**

**Branches of subsidiary abroad: Senegal (2 branches)**

**Number of Employees: 1,369**

**HEADQUARTERS**

Website: [www.creditlibanais.com](http://www.creditlibanais.com)

**Beirut**

Adlieh area, Credit Libanais Tower  
Corniche El Nahr, Adlieh Roundabout  
P.O.Box: 16-6729 Beirut, Lebanon  
Opened in: 1961  
Relocated in: 2015

Switchboard: (01) 608000  
Fax: (01) 608126  
Cable: CREDITLIB  
Swift: CLIBLBXX  
E-Mail: [info@creditlibanais.com.lb](mailto:info@creditlibanais.com.lb)  
Customer Service Center: (01) 607100 or 1518

**MAIN BRANCH****Adlieh (Ashrafieh)**

Adlieh area, Credit Libanais Tower  
Corniche El Nahr, Adlieh Roundabout  
Opened in: 2015  
Manager: Mr. Roger Bridi

**ATM Indoor (2)**

Switchboard: (01) 608048-50  
Fax: (01) 608047

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Antelias**

Antelias square, Rahabneh Str., St. Elie center  
Opened in: 1995  
Manager: Ms. Nohad Torbey

**ATM Outdoor (2)**

Switchboard: (04) 418582-3  
Fax: (04) 419760

**Ashrafieh**

Zahret El Ihsan street, Sausalito Bldg  
Opened in: 1981  
Manager: Mr. Rami Nassif

**ATM Outdoor**

Switchboard: (01) 204641 / 216540  
Fax: ( 01) 204643

**Badaro**

Badaro street, Khatoun center  
Opened in: 1994  
Manager: Mr. John-Georges Nacouzi

**ATM Outdoor**

Switchboard: (01) 387878-9  
Fax: (01) 382145

**Baushrieh**

Industrial City street, Boulghourjian Bldg  
Opened in: 1973  
Manager: Mr. Gaby Torbey

**ATM Outdoor**

Switchboard: (01) 497092 / 497260  
Fax: (01) 497332

**Bourj ElBrajneh**

Zein Harb road, Yassine Bldg  
Opened in: 2000  
Manager: Mr. Hassan Nasser

**ATM Outdoor**

Switchboard: (01) 450470-2  
Fax: (01) 450471

**Bourj Hammoud**

Municipality square  
Mukhtarian & Sarkissian Bldg  
Opened in: 1977  
Manager: Ms. Nina Feghali

**ATM Outdoor**

Switchboard: (01) 255429 / 264812  
Fax: (01) 265299

**Dekwaneh**

Main road Rawda Roundabout  
Opened in: 2008  
Manager: Mr. Pascal Nakhle

**ATM Outdoor (2)**

Switchboard: (01) 686794-5  
Fax: (01) 686903

**Dbayeh**

Sarkis Center, Next to ascension church (Al Saoud)  
Opened in: 2018  
Manager: Mr. Abdo El Khoury

**ATM Outdoor**

Telefax: (04) 547 570-3 / 544 549

**Dora**

Dora roundabout, Bassil Bldg  
Opened in: 1978  
Manager: Mr. Emile Moukarzel

**ATM Outdoor**

Switchboard: (01) 251832 / 260358  
Fax: (01) 264813

**Fanar**

Fanar roundabout, Samra center  
Opened in: 2006  
Manager: Ms. Antoinette Tannoury

**ATM Outdoor**

Switchboard: (01) 902360-2  
Fax: (01) 902362

**Furn ElShebbak**

Damascus road, Ghaoui Bldg  
Opened in: 1979  
Manager: Ms. Ghada Bassil

**ATM Outdoor**

Telefax: (01) 281518-9

**Geatawi (Rmeil)** Temporarily Closed  
Facing Geatawi Hospital

**ATM Outdoor**

**Gefinor (Ras Beirut)**

Clemenceau street, Gefinor center  
Block C, 1st Floor  
Opened in: 1980  
Manager: Ms. Noha Yammout

**ATM Outdoor**

Switchboard: (01) 739830-1  
Fax: (01) 740168



**Ghobeiry**

Airport Blvd., Mousharrafieh square  
Wazneh Bldg  
Opened in: 1977  
Manager: Mr. Fawaz Toufeili

**Hadeth**

Adib AlShidiac street, Kafaa't intersection  
Wehbe center  
Opened in: 1999  
Manager: Mr. Chawki El Asmar

**Hamra (Ras Beirut)**

Hamra street, Ghanem Bldg  
Opened in: 1972  
Manager: Ms. Souheila Kojok

**Haret Hreik**

Hady Nasrallah Blvd., Diab & Ayad Bldg  
Opened in: 1999  
Manager: Mr. Nouredine Ballout

**Haret Hreik - Menshieh**

Temporarily Closed

**Hazmieh**

Jisr ElBacha main road, S&S center  
Opened in: 1998  
Manager: Ms. Mira Al Heloud

**Jal ElDib**

Temporarily Closed

**Jdeideh**

Nahr El Mott roundabout  
Montelibano Bldg  
Opened in: 1994  
Manager: Ms. Marie Karam

**Jisr**

Dora Hwy., Karantina bridge, Azar Bldg  
Opened in: 1967  
Manager: Mr. Naji Lahoud

**Khaldeh**

Saida Highway, Credit Libanais Bldg  
Opened in: 2008  
Manager: Mr. Mahfoud Ghanem

**ATM Outdoor (2)**

Switchboard: (01) 552781-2  
Fax: (01) 552781

**ATM Outdoor**

Switchboard: (05) 466681-2  
Fax: (05) 466680

**ATM Outdoor**

Switchboard: (01) 342954-5 / 346960 / 350293  
Fax: (01) 340390

**ATM Outdoor**

Switchboard: (01) 278042 / 278049 / 278121  
Fax: (01) 278004

**ATM Outdoor**

Switchboard: (05) 952426  
Fax: (05) 952425

**ATM Outdoor (2)**

Switchboard: (01) 887779 / 898065  
Fax: (01) 887780

**ATM Outdoor**

Switchboard: (01) 257640-1  
Fax: (01) 257641

**ATM Outdoor**

Switchboard: (05) 810891-3  
Fax: (05) 810893

**Liberty Tower (Ras Beirut)**

Hamra, Rome street, Liberty Tower Bldg  
Opened in: 1997  
Manager: Ms. Rana Takieddine

**Mar Elias (Moussaitbeh)**

Mar Elias street  
Opened in: 1994  
Manager: Mr. Houssam El Hajj

**Mazraa (Moussaitbeh)**

Corniche ElMazraa, Salam Blvd.  
Choueiry Bldg  
Opened in: 1977  
Manager: Mr. Mazen Haidar Ahmad

**Mkalles** Temporarily Closed  
Mkalles main road, Factory center

**Rawsheh (Ras Beirut)**

Temporarily closed

**Riad ElSolh (Marfa')**

Beirut Central District  
Riad ElSolh square, Asseily Bldg  
Opened in: 1999  
Manager: Ms. Lina Dabaghi

**Rmeil (Mdawar)**

Nahr street, Zoghbi Bldg  
Opened in: 1970  
Manager: Ms. Marie Ayoub

**Sassine (Ashrafieh)**

Sassine square, Independence Avenue  
Credit Libanais Bldg  
Opened in: 1994  
Manager: Mr. Joseph S. Raad

**Sin ElFil**

Fouad Chehab road, St. Georges center  
Opened in: 1983  
Manager: Ms. Katia Ayoub

**Sofil (Rmeil)**

Ashrafieh, Charles Malek Ave.  
Sofil center  
Opened in: 1989  
Manager: Ms. Rita Abou Azzi

**ATM Outdoor**

Switchboard: (01) 740017-9  
Fax: (01) 740017

**ATM Outdoor**

Switchboard: (01) 312021 / 819116  
Fax: (01) 312028

**ATM Outdoor (2)**

Switchboard: (01) 313590 / 317435  
Fax: (01) 300937

**ATM Outdoor**

Switchboard: (01) 983141-3  
Fax: (01) 983141

**ATM Outdoor**

Switchboard: (01) 443806 / 445684  
Fax: (01) 445275

**ATM Outdoor**

Switchboard: (01) 218608 / 332889  
Fax:(01) 203007

**ATM Outdoor**

Switchboard: (01) 482368 / 495370-1  
Fax: (01) 491899

**ATM Outdoor**

Switchboard: (01) 200028-9 / 201292  
Fax: (01) 215044

**Starco (Mina ElHosn)**

Temporarily Closed

**Verdun Unesco (Moussaitbeh)**

Unesco street, Boubes Bldg

Opened in: 1981

Manager: Ms. Fadia Hammoud

**ATM Outdoor**

Telefax: (01) 790289 / 790511

**II- Other Regions**

**Abdeh**

Abdeh main road, Haddad Bldg

Opened in: 2001

Manager: Mr. Aghiad Dandachi

**ATM Outdoor (2)**

Switchboard: (06) 470650-2 / (03) 583586

Fax: (06) 470650-2

**Amshit**

Amshit main road, Jafoury Bldg

Opened in: 2011

Manager: Mr. Paul Ajaltouni

**ATM Outdoor**

Switchboard: (09) 622781-2

Fax: (09) 621072

**Amyoun**

Koura main road, Azar Bldg

Opened in: 2004

Manager: Ms. Ghada Torbey

**ATM Outdoor**

Switchboard: (06) 952715-7

Fax: (06) 952714

**Awkar**

Awkar main road

Opened in: 2009

Manager: Ms. Amal El Azar

**ATM Outdoor**

Switchboard: (04) 544760-2

Fax: (04) 544763

**Bar Elias**

Damascus road, Araji Bldg

Opened in: 1982

Manager: Mr. Nayef Al Kadi

**ATM Outdoor (2)**

Switchboard: (08) 510265-7

Fax: (08) 510267

**Batroun**

Hadadi St., Batroun Hospital Road

Opened in: 1985

Manager: Mr. Nidal Farah

**ATM Outdoor**

Switchboard: (06) 742074-5

Fax: (06) 642168

**Beit Meri**

Notre Dame street, Dr. Sawan Bldg

Opened in: 1994

Manager: Mr. Adib Hamouche

**ATM Outdoor**

Switchboard: (04) 871761 / 871916

Fax: (04) 871176

**Bhamdoun**

Main road, Bhamdoun station

Moultawah center

Opened in: 1994

Manager: Mr. Imad Abdel Nour

**ATM Outdoor**

Switchboard: (05) 260244-7

Fax: (05) 260247

**Bint Jbeil**

Main road, Charara center  
Opened in: 2000  
Manager: Mr. Ghassan Ghafari

**Broumana**

Main road, Tawil Bldg  
Opened in: 1981  
Manager: Mr. Adib Hamouche

**Chtaura**

Damascus road, Rose Massabki Bldg  
Opened in: 1977  
Manager: Mr. Wassim Rahal

**Ferzol**

Main road, Ordre Salvatoriens Bldg  
Opened in: 1987  
Manager: Mr. Michel Gerges

**Ghazir**

Ghazir Highway, Rock Center  
Opened in: 2019  
Manager: Mr. Nadim Boutros

**Haret Sakhr**

Jounieh Hwy., Credit Libanais Tower  
Opened in: 2001  
Manager: Mr. Chakib Khoury

**Jbeil (Byblos)**

Main street Kordahi & Matta center  
Opened in: 1990  
Manager: Mr. Antoine Habib

**Jbeil - Frères**

Collège des Frères, Street 13,  
Khoury Business center  
Opened in: 2010  
Manager: Mr. Akram Khoury

**Jib Jannin**

Ismail Sharanek Bldg  
Opened in: 1985  
Manager: Mr. Hassan El Jarrah

**Jounieh**

Facing "La Cité"  
Opened in: 2014  
Manager: Mr. Michel Ghalieh

**ATM Outdoor**

Switchboard: (07) 450800-1 / (03) 675012  
Fax: (07) 450802

**ATM Outdoor**

Switchboard: (04) 960349 / 960664  
Fax: (04) 862105

**ATM Outdoor (2)**

Switchboard: (08) 540833 / 543555 / 543666  
Fax: (08) 544802

**ATM Outdoor (2)**

Switchboard: (08) 950541-4  
Fax: (08) 950540

**ATM Outdoor**

Switchboard: (09) 852 701 / 852 801

**ATM Outdoor**

Switchboard: (09) 636841 / (03) 675004  
Fax: (09) 636842

**ATM Outdoor**

Switchboard: (09) 942588 / 949558  
Fax: (09) 949588

**ATM Outdoor**

Switchboard: (09) 540496-8  
Fax: (09) 540534

**ATM Outdoor**

Switchboard: (08) 660233 / 660710  
Fax: (08) 660233

**ATM Outdoor**

Switchboard: (09) 832063 / 832065 / 832069-70  
Fax: (09) 832075

**Kaslik**

Main road, Kaslik Plaza center  
Opened in: 1994  
Manager: Ms. Nelly Acra

**Kornet Shehwan**

Main road, Forum 600 center  
Opened in: 2000  
Manager: Mr. Sami Gemayel

**Mashghara**

Main road, Albert Karam Bldg  
Opened in: 1984  
Manager: Mr. Antoine Hajjar

**Nabatieh**

Main road, Sabbagh Bldg  
Opened in: 2000  
Manager: Mr. Zahi Jaffal

**Rashaya - Dahr ElAhmar**

Dib Mounzer Bldg  
Opened in: 1988  
Manager: Mr. Nidal Abou-Hjeili

**Saida 1**

Riad ElSolh street, Zaatary Bldg  
Opened in: 1977  
Manager: Mr. Wassim Kotob

**Saida 2**

East Blvd., Elia Roundabout  
Center Zaatari 2035  
Opened in: 2007  
Manager: Mr. Mohamad Saad

**Shehim**

Main road, ElShraifeh street  
Raiif Abdallah Bldg  
Opened in: 2001  
Manager: Mr. Ahmad Charafeddine

**Tannourin**

Tannourine, Main Road,  
Douma junction Beit Chlala  
Opened in: 2018  
Manager: Mr. Nicolas Maalouf

**ATM Outdoor**

Switchboard: (09) 639945 / 640118 / 640794  
Fax: (09) 640244

**ATM Outdoor**

Switchboard: (04) 913911 / 928240  
Fax: (04) 913911

**ATM Outdoor**

Telefax: (08) 650250 / 650297

**ATM Outdoor**

Switchboard: (07) 767909-11  
Fax: (07) 767911

**ATM Outdoor (2)**

Switchboard: (08) 591013-4  
Fax: (08) 590303

**ATM Outdoor**

Switchboard: (07) 721401-2 / 751101-3  
Fax: (07) 721401

**ATM Outdoor**

Switchboard: (07) 755790-2  
Fax: (07) 755793

**ATM Outdoor (2)**

Switchboard: (07) 242405-7  
Fax: (07) 242405-6

**ATM Outdoor**

Telefax: (06) 520961-3 / 520980

**Tripoli - Azmi**

Azmi street, Haytham center  
 Opened in: 2003  
 Manager: Mr. Nazih Naja

**ATM Outdoor**

Switchboard: (06) 215900-2  
 Fax: (06) 215900

**Tripoli - Kobbah** Temporarily Closed  
 Kobbah main road, Yehya center

**Tripoli - Tell**

Abdel Hamid Karamah street, Kantara Bldg  
 Opened in: 1977  
 Manager: Mr. Chadi Kalaoun

**ATM Outdoor (2)**

Switchboard: (06) 424434 / 430350-2  
 Fax: (06) 430350

**Tyr** Temporarily Closed  
 Rest House street, Farran Bldg

**ATM Outdoor**

**Tyr - Abbassieh**

Abbassieh main road, Jal AlBaher, Sea center  
 Opened in: 2012  
 Manager: Mr. Hussein Saleh

**ATM Outdoor (2)**

Switchboard: (07) 351064 / 351074 / 351084  
 Fax: (07) 351094

**Zahleh**

Hoch Al Omara, Deir Mar Chaaya Bldg  
 Opened in: 1977  
 Manager: Mr. Aziz Chamma

**ATM Outdoor (2)**

Switchboard: (08) 803200 / 810142-3  
 Fax: (08) 800459

**Zghorta**

Main road, Kareh & Mouawad Bldg  
 Opened in: 2006  
 Manager: Ms. Joelle Yammine

**ATM Outdoor (2)**

Switchboard: (06) 668600-3  
 Fax: (06) 668601

**Zouk**

Jounieh Highway, Zeayter Bldg  
 Opened in: 1977  
 Manager: Mr. Samer Assaf

**ATM Outdoor**

Switchboard: (09) 210485 / 210487 / 211542  
 Fax: (09) 211556

**Zouk Mosbeh**

Jeita main road, near Pizza Hut  
 Opened in: 2003  
 Manager: Mr. Massoud Mrad

**ATM Outdoor**

Switchboard: (09) 210711 / 210744 / 211082  
 Fax: (09) 211083

**BRANCHES ABROAD**

**Credit Libanais s.a.l. - Bahrain  
 Manama Branch**

Seef area, 428, Road 2806  
 P.O.Box: 5576 Manama, Bahrain  
 Opened in: 2007  
 Manager: Mr. Aghar Kanafani

Website : [www.creditlibanais.com](http://www.creditlibanais.com)

Switchboard: (+973) 17 560570  
 Fax: (+973) 17 582224  
 E-Fax: (+973) 17 910573  
 Mobile (+973) 39 912912 / 39 981981  
 SWIFT/BIC: CLIB BH BB  
 E-Mail: [bahrain@creditlibanais.com.lb](mailto:bahrain@creditlibanais.com.lb)  
 E-Mail: [feedback@creditlibanais.com.lb](mailto:feedback@creditlibanais.com.lb)

**Credit Libanais s.a.l. - Cyprus**

**Limassol Branch**

Chrysalia Court, 1st Floor, 206 Arch.  
Makarios III Avenue CY 3303  
P.O.Box: 53-492 Limassol, Cyprus  
Opened in: 1983  
Manager: Ms. Hayat Harfouche

Website : [www.creditlibanais.com](http://www.creditlibanais.com)

Switchboard : (+357) 25 376444  
Fax: (+357) 25 376807  
E-Mail: [limassol@creditlibanais.com.lb](mailto:limassol@creditlibanais.com.lb)  
E-Mail: [feedback@creditlibanais.com.lb](mailto:feedback@creditlibanais.com.lb)

**SUBSIDIARY BANK ABROAD**

**Credit International, sa (CISA) - Senegal  
HO & Main Branch (& 1 branch)**

Immeuble le Goelan,  
Boulevard Djily Mbaye  
Intersection Henri Dunan  
B.P.: 50117 Dakar RP, Senegal  
Opened in: 2010  
General Manager: Mr. Christian Khalife

Website: [www.cisenegal.com](http://www.cisenegal.com)

Switchboard: (+221) 33 829 64 64 / 889 18 18  
Fax: (+221) 33 822 80 80  
E-Mail: [info@cisenegal.com](mailto:info@cisenegal.com)

**Credit International, sa (CISA) - Senegal - Industrial Zone Branch**

Zone Industrielle de Dakar, Km 2.8  
Boulevard du Centenaire de la  
commune de Dakar  
Opened in: 2015  
General Manager: Mr. Christian Khalife

Switchboard: (+221) 33 849 30 80  
Fax: (+221) 33 822 80 80  
E-Mail: [info@cisenegal.com](mailto:info@cisenegal.com)

**MAIN CORRESPONDENT BANKS**

Austria	Vienna	Unicredit Bank Austria AG
Bahrain	Manama	National Bank of Bahrain BSC
France	Paris	Natixis
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Germany	Frankfurt	The Bank of New York Mellon
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	Unicredit SPA
Japan	Tokyo	MUFG Bank Ltd
Kuwait	Kuwait City	National Bank of Kuwait SAK
Norway	Oslo	Dnb Bank ASA
Saudi Arabia	Jeddah	The National Commercial Bank
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Spain	Madrid	Banco de Sabadell SA
Switzerland	Zurich	Credit Suisse AG
Turkey	Istanbul	Akbank TAS
U.A.E.	Abu Dhabi	First Abu Dhabi Bank P.J.S.C.
U.A.E.	Dubai City	Standard Chartered Bank
UK	London	Standard Chartered Bank
UK	London	Citibank NA
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

### **SERVICES RENDERED**

Automated Teller Machine (ATM)  
Bancassurance  
Bill Collection  
Corporate Banking  
Deposit Account Services  
E-Banking Services  
Financial Market Services  
Investment Banking  
Islamic Banking  
Leasing Services  
Loyalty Programs  
POS  
Plastic Cards  
Retail Banking  
Trade Services  
Transfers & Remittances  
Treasury, Capital Markets, Private Banking and Asset Management

### **ATM OFF PREMISES**

Batroun, main road, Juliette Adaimi Bldg, installed in: 2016  
Beirut, Mazraa, ISF Barrack ElHelou, installed in: 2009  
Beirut, UNRWA Bldg, installed in: 2009  
Bhamdoun, Carlton Hotel, installed in: 2007  
Bint Jbeil, Rmeish main road, installed in: 2007  
Ehden, Ehden main road, installed in: 2012  
Haret Sakher, Jounieh Highway, CL Tower, installed in: 2015  
Kesrouan, Aintoura, Lebanese Canadian University/ESIG University, installed in: 2006  
Zouk Mosbeh, main highway, Spinneys (HAPPY), installed in: 2015

\* \* \*



**FOUNDERS**

Messrs. Joseph Khalifé & Fouad Zoghby

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
Mr. Tarek Joseph Khalifé	Lebanese	0.32%
Messrs. Financial Trust Participation Holding s.a.l (FTP)	Lebanese	48.59%
Messrs. Holfiban s.a.l Holding Company	Lebanese	10.29%
Mrs. Maria Khalifé Bazerji	Lebanese	4.69%
Messrs. Financial Profile Holding sal	Lebanese	20.00%
Messrs. Mernosa Holding sal	Lebanese	10.00%
Mr. Ramzi Rachid Haidar	Lebanese	6.00%
Mr. Salah Fouad Zoghby	Lebanese	0.09%
HE Mr. Dimyanos Fares Kattar	Lebanese	0.008%
Mr. Henry Joseph Chaoul	Lebanese	0.008%
Mr. Albert Roger Letayf	Lebanese	0.005%

**BOARD OF DIRECTORS**

Mr. Tarek Joseph Khalifé	Chairman of the Board
Holfiban sal Holding, represented by Mr. Ralph Edouard Sayad	Board member
Mrs. Maria Khalifé Bazerji	Board Member
Financial Trust Participation Holding sal, represented by Mr. Michel Jean Tueini, Esq.	Board Member
Financial Profile Holding sal, represented by Mr. Fady Aziz Barbar	Non-executive Board Member

**SENIOR MANAGEMENT**

Mr. Tarek Khalifé	Chairman & General Manager
Ms. Nayla Zaidan	General Manager
Mrs. Maria Khalifé Bazerji	Managing Director - Administrative Affairs
Ms. Farah Abboud	Chief Financial Officer
Mr. Paul Harb, Esq.	General Counsel
Mrs. Hanadi Saad	Deputy GM - Head of Retail Division
Mr. Charles Assouad	Assistant GM - Head of Banking Operations Division
Mr. Sleiman Daoud	Assistant GM - Head of Credit Management Division
Mr. Michel Nahas	Assistant GM - Head of Treasury and Capital Markets Division

**LEGAL ADVISORS:** Mr. Paul Harb, Esq. / Mr. Maroun Zein, Esq. / Mr. Rene Abi Rached, Esq. / Mr. Michel Jean Tueni, Esq/ Mr. Nawaf El Moukadem, Esq

**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co. / Messrs. KPMG PCC

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	6,279,440	- Customer Deposits:	4,779,381
- Loans to Customers:	2,611,927	- Shareholders equity: (Tier I & Tier II)	573,930
- Claims on Public Sector:	173,146	- Off-balance Sheet: (Liabilities)	192,766

**Operating branches in Lebanon: 26**  
**Number of ATM: 40** (of which 8 off premises)

**Number of Employees: 663**

#### **HEADQUARTERS**

Website: [www.creditbank.com](http://www.creditbank.com)

##### **Dekwaneh**

Freeway center, Sin El Fil blvd., Dekwaneh  
 1<sup>st</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 8<sup>th</sup>, 9<sup>th</sup>, 13<sup>th</sup> & 15<sup>th</sup> to 19<sup>th</sup> Floors  
 P.O.Box: 16-5795 Beirut, Lebanon

Tel: / (01) 501600 / (03) 188881 - Hotline: 1587  
 Fax: (01) 485245  
 Call Center: (04) 727555  
 SWIFT: CBCBLBBE  
 E-Mail: [info@creditbank.com](mailto:info@creditbank.com)

#### **MAIN BRANCH**

##### **Dekwaneh**

Freeway Center, Sin El Fil blvd., Dekwaneh  
 Opened in: 2004  
 Manager: Mr. Elie Al Asmar

##### **ATM Indoor (2) Outdoor (1)**

Telefax: (01) 481966 / (03) 170012  
 E-Mail: [dekwaneh@creditbank.com](mailto:dekwaneh@creditbank.com)

#### **BRANCHES IN LEBANON**

##### **I- Beirut & Suburbs**

##### **Ain El Remmaneh**

Boutros bldg., Wadih Naim Street,  
 Chiyah - Ain El Remmaneh  
 Opened in: 2013  
 Manager: Mrs. Pascale Irani Baaklini

##### **ATM Indoor**

Telefax: (01) 288925 / (03) 002877  
 E-Mail: [ainelremmaneh@creditbank.com](mailto:ainelremmaneh@creditbank.com)

##### **Ashrafieh**

680, Bachir Gemayel blvd., Ashrafieh  
 Opened in: 1982  
 Manager: Mr. Charles Obeid

##### **ATM Indoor**

Telefax: (01) 218183 / (03) 584999  
 E-Mail: [ashrafieh@creditbank.com](mailto:ashrafieh@creditbank.com)

##### **Badaro-Sami El Solh**

Badaro Bureaux bldg., Albert Najm Street,  
 Sami El Solh Avenue, Badaro  
 Opened in: 2015  
 Manager: Mr. Bassam Haddad

##### **ATM Indoor**

Telefax: (01) 384528 / (76) 777967  
 E-Mail: [badaro@creditbank.com](mailto:badaro@creditbank.com)

##### **Bourj Hammoud**

Lampsos bldg., Armenia Street, Bourj Hammoud  
 Opened in: 2011  
 Manager: Mr. Razmig Chememian

##### **ATM Indoor**

Telefax: (01) 256971 / (70) 600707  
 E-Mail: [bourjhammoud@creditbank.com](mailto:bourjhammoud@creditbank.com)

##### **Corniche El Mazraa**

443, Abdel Latif bldg.,  
 Corniche El Mazraa, Moussaitbeh  
 Opened in: 2016  
 Manager: Mr. Youssef Salamé

##### **ATM Indoor**

Telefax: (01) 707294/ (81) 636461  
 E-Mail: [cmazraa@creditbank.com](mailto:cmazraa@creditbank.com)

**Hamra**

Vision 1974 bldg., Sourati Street 53,  
Zone 34, Hamra  
Opened in: 1991  
Manager: Mr. Marwan Harik

**ATM Indoor**

Telefax: (01) / 742877/ (03) 361836  
E-Mail: hamra@creditbank.com

**Hazmieh**

1195, Ghaleb Center, Said Freiha  
Street 203, Hazmieh  
Opened in: 2012  
Manager: Mr. Georges Al Sahyouni

**ATM Indoor**

Telefax: (05) 953410/ (70) 001720  
E-Mail: hazmieh@creditbank.com

**Jal El Dib**

Al Hajal Tower, Jal El Dib Highway, Jal El Dib  
Street 5-12, Jdeideh  
Opened in: 2001  
Manager: Mr. Nader Al Houry

**ATM Indoor**

Telefax: (04) 713424/ (03) 516051  
E-Mail: jaleldib@creditbank.com

**Jdeideh**

35, Azure Center, New Jdeideh, Street 5-12,  
Opened in: 1981  
Manager: Mrs. Therese Etr Bourjeily

**ATM Outdoor**

Telefax: (01) / 895072 / (03) 495849  
E-Mail: jdeideh@creditbank.com

**Chiyah**

Wazneh bldg., Mesharrafiyeh, Chiyah  
Opened in: 1995  
Manager: Mr. Adib Silbak

**ATM Indoor**

Telefax: (01) 552501/ (03) 528900  
E-Mail: chiyah@creditbank.com

**Sodeco - Ashrafieh**

Belle View d'Ashrafieh 784 Bldg  
El Khatib Street, Nasra, Ashrafieh ,  
Opened in: 2014  
Manager: Mr. Rafic Makhzoumi

**ATM Indoor (3)**

Telefax: (01) 425818 / (76) 649992  
E-Mail: sodeco@creditbank.com

**Tabaris - Ashrafieh**

145, Saifi 311 bldg.,Sector 28,  
Tabaris Street 14, Ashrafieh  
Opened in: 2019  
Manager: Mr. Tarek Saade

**ATM Indoor**

Telefax: (01) 204325 / (70) 148180  
E-Mail: tabaris@creditbank.com

**Verdun**

Nour El Hayat Center,  
Rashid Karamah Avenue, Verdun  
Opened in: 2014  
Manager: Mr. Mohamad Hachem

**ATM Indoor**

Telefax: (01) 791345/ (76) 777965  
E-Mail: verdun@creditbank.com

**II- Other Regions**

**Ajaltoun**

1740, Highway Center, Street 1, Ajaltoun  
Opened in: 1986  
Manager: Mr. Joe Khalife

**ATM Indoor**

Telefax: (09) 235118 / (03) 249300  
E-Mail: ajaltoun@creditbank.com

**Amioun**

7, Chammas bldg., Street A,  
Serail Junction, Amioun  
Opened in: 2011  
Manager: Mrs. Lina Al Badawi Saadeh

**Chtaura**

Al Kharfan bldg., Damascus Road, Chtaura  
Opened in: 2005  
Manager: Mr. Zafer Fadel

**Ghazir**

Premiere Center, Jounieh Highway, Ghazir  
Opened in: 1994  
Manager: Ms. Georgette Chalfoun

**Jbeil**

217, Farhat Center, Voie 13, Jbeil  
Opened in: 2014  
Manager: Mr. Naji Abboud

**Jdeidet El Joumeh - Halba**

Toufic & Charles Saad bldg., Main Road,  
Jdidet El Joumeh - Halba  
Opened in: 2016  
Manager: Mr. Samir Mourad

**Jounieh**

86, Boueiz bldg., Blue Zone, Jounieh  
Opened in: 1982  
Manager: Mrs. Myriam Elia Al Achkar

**Kornet Chehwan - Elissar**

Azar bldg., Main Road, Kornet Chehwan  
Opened in: 1993  
Manager: Mr. Patrick Jawhar

**Mansourieh**

Creditbank bldg., New Highway, Mansourieh  
Opened in: 2007  
Manager: Mr. Roni Al Doueir

**Saida**

Sayah bldg., Eastern Blvd.,  
Dekerman Area, Saida  
Opened in: 2004  
Manager: Mr. Marcelino Saad

**Sarba**

Creditbank bldg., Sarba Highway, Sarba  
Opened in: 2002  
Manager: Mrs. Hassiba Abbas Khanjian

**ATM Indoor**

Telefax: (06) 954046/ (70) 707616  
E-Mail: amioun@creditbank.com

**ATM Indoor**

Telefax: (08) 542700/ (03) 582562  
E-Mail: chtaura@creditbank.com

**ATM Indoor**

Telefax: (09) 852930/ (03) 234721  
E-Mail: ghazir@creditbank.com

**ATM Outdoor**

Telefax: (09) 543016/ (70) 996682  
E-Mail: jbeil@creditbank.com

**ATM Indoor**

Telefax: (26) 695310 / (81) 636462  
E-Mail: jjhalba@creditbank.com

**ATM Outdoor**

Telefax: (09) 914860/ (03) 312631  
E-Mail: jounieh@creditbank.com

**ATM Indoor (2)**

Telefax: (04) 921760/ (03) 417600  
E-Mail: elissar@creditbank.com

**ATM Indoor**

Telefax: (04) 533871 / (70) 170008  
E-Mail: mansourieh@creditbank.com

**ATM Indoor**

telefax: (07) 727601/ (03) 662220  
E-Mail: saida@creditbank.com

**ATM Outdoor**

Telefax: (09) 637511/ (03) 553232  
E-Mail: sarba@creditbank.com

**Tripoli**

Karim Center, Riad El Solh Street,  
Tall Area, Tripoli  
Opened in: 2003  
Manager: Mr. Salim Nassim

**ATM Indoor (2)**

Telefax: (06) 428001/ (70) 949050  
E-Mail: tripoli@creditbank.com

**CORRESPONDENT BANKS**

Armenia	Yerevan	ID Bank CJSC
Australia	Sydney	Bank of Sydney Ltd
Canada	Montreal	Bank of Montreal, Toronto
France	Paris	Al Khaliji France SA
France	Paris	Natixis
Germany	Frankfurt	Commerzbank AG
Italy	Milan	Intesa Sanpaolo SPA
Kuwait	Safat	The Commercial Bank of Kuwait SAK
Qatar	Doha	Doha Bank QSC
Qatar	Doha	MashreqBank PSC
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Switzerland	Geneva	Banque de Commerce et de Placements SA
U.A.E.	Dubai City	Al Ahli Bank of Kuwait KSC
U.A.E.	Dubai City	Al Khaliji France SA
U.A.E.	Dubai City	Mashreq Bank PSC
U.K.	London	Bank of Beirut (UK) Ltd
U.K.	London	JP Morgan Chase Bank NA
U.S.A.	New York	JPMorgan Chase Bank NA

**SERVICES RENDERED**

Corporate Finance.  
Financing Small & Medium Enterprises.  
Retail Banking.  
Factoring.  
Treasury & Capital Markets.  
Trade Finance.  
Foreign Trade Finance  
Project Finance.  
Transfers & Remittances.  
Swift Services  
Private Banking.  
Deposit Account Services  
Advisory Services.  
E-Banking (Internet).  
Mobile Banking.  
Safety Deposit Boxes.  
Bancassurance.  
Help Desk.

**ATM OFF PREMISES**

Beirut, Bauchrieh, Dora Highway, City Mall. installed in: 2019  
Beirut, Geitawi, Geitawi Hospital, installed in: 2012  
Bekaa, Rayyak main road, Rayyak Hospital, installed in: 2011  
Hadeth, Sainte Therese Hospital, main entrance, installed in: 2010

**ATM OFF PREMISES** (continuous)

Kesrouan, Ajaltoun, Saint Georges Hospital, main entrance, installed in: 2004

Saida, Aabra, College Notre Dame, installed in: 2017

Saida, Hammoud Hospital, installed in: 2012

Tripoli, Mounla Hospital, installed in: 2011

\* \* \*

<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital %</b>
CSC GROUP LTD	Cypriot	99%

**BOARD OF DIRECTORS**

Dr. Marwan Kaddoura, Esq.	Chairman & CEO - Member of the Risk Committee
Mr. Antoine Chader, Esq.	Member - Member of the Audit Committee Member of the AML/CFT Committee
Mr. Fadi Debbane	Member - Chair of the Audit Committee Member of the Remuneration Committee
Dr. Oussama Himani	Member - Chair of the Risk Committee Member of the Remuneration Committee
Mr. Mazen Raham	Member - Member of the Risk Committee
Mr. Mohammad Itani	Member - Chair of the Remuneration Committee Member of the Risk Committee
Mrs. Joumana Hamieh	Member - Chair of the AML/CFT Copmmittee
Mr. Fawzi Farah	Member - Member of the Audit Committee Member of the AML/CFT Committee
Mr. Ziad Ghattas, Esq.	Member - Member of the AML/CFT Committee
Mrs. Maya Karam, Esq.	Secretary of the Board

**SENIOR MANAGEMENT**

Dr. Marwan Kaddoura, Esq.	Chairman & CEO
Mr. Mazen Raham	Deputy General Manager
Ms. Chafica Salaam	Assistant General Manager - Operations Unit
Mr. Ziad Maalouf	Assistant General Manager - Finance Unit
Mrs. Thuraya Masri	Executive Manager - Information Systems
Mr. Ghaleb Karout	Deputy Executive Manager - IT Infrastructure
Mr. Ricardo Badr	Assistant Executive Manager - Card & Electronic Payment Systems
Mrs. Afaf Zeidan	Senior Manager - Customer Service & Product Development
Mrs. Dalia Kalash	Senior Manager - Human Resources
Mrs. Dania Mahboub	Senior Manager - Internal Audit
Mr. Roger Abi Saleh	Senior Manager - Electronic Banking
Mr. Walid Lawand	Senior Manager - IT Development
Mrs Zeina Kabbara	Senior Manager - Client Relationship

**LEGAL ADVISOR (Internal):** Mrs. Maya Karam, Esq.

**LEGAL ADVISOR (External):** Mr. Ziad J. Ghattas, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche /Messrs. DFK Fiduciaire du Moyen Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	268,476	- Customer Deposits:	127,799
- Loans to Customers:	132,971	- Shareholders equity: (Tier I)	107,456
- Claims on Public Sector:	62,693	- Off-balance Sheet: (Liabilities)	593,915

**Operating branch in Lebanon: 1**

**Number of ATM: 1**

**Number of Employees: 286**

**HEADQUARTERS**Website: [www.cscgroup.com](http://www.cscgroup.com)**Beirut**

Hamra, 150 Commodore street, CSCBank's Bldg  
 P.O.Box: 113-6406 Hamra,  
 Beirut 1103-2120 Lebanon  
 Established in: 1992

Tel: (01) 742555  
 Fax: (01) 352281  
 Swift: CCSCLBBE  
 E-Mail: [info@cscgroup.com](mailto:info@cscgroup.com)

**MAIN BRANCH****Hamra (Ras Beirut)**

150 Commodore street, Hamra, Bank's Bldg, st Fl.  
 Opened in: 2010  
 Senior Manager: Mrs. Afaf Zeidan

**ATM Outdoor (3)**

Tel: (01) 742555  
 Fax: (01) 352281  
 E-Mail: [azeidan@cscgroup.com](mailto:azeidan@cscgroup.com)

**CORRESPONDENT BANKS**

Ivory Cost  
 Spain

Abidjan  
 Madrid

Banque Atlantique Cote d'Ivoire  
 Banque Marocaine du Commerce Exterieur

**SERVICES RENDERED**

Automated Clearing and Settlement  
 Back Office services  
 Cash Management  
 Discount of electronic receivables (acquiring of retail and cash on POS/ATM/Mobile)  
 Fiduciary Operations  
 Financial studies and consulting for specialized operations regarding payment cards  
 Full Dispute Resolution back office  
 Management of Bank Compliance with Anti-Money Laundering lists  
 Mobile Payments  
 Spot Exchange operations for Client Banks  
 Underwriting Fraud on electronic receivables

\* \* \*



<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital</b>
Bank of Sharjah PJSC	Emirati	80%
EL Capital FZC	Emirati	20%

**BOARD OF DIRECTORS**

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Saud Al Besharah	Vice Chairman
Bank of Sharjah represented by	
Mr. Varouj Nerguizian	Member
Mr. Karim Souaid	Member
Dr. Bassel Salloukh	Member
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

**BOARD EXECUTIVE COMMITTEE**

Mr. Varouj Nerguizian	Chairperson
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

**BOARD COMPLIANCE & AML/CFT COMMITTEE**

Dr. Bassel Salloukh	Chairperson
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

**BOARD RISK COMMITTEE**

Mr. Karim Souaid	Chairperson
Mr. Varouj Nerguizian	Member
Mr. Fadi Ghosn	Member

**BOARD AUDIT COMMITTEE**

Mr. Saud Al Besharah	Chairperson
Mr. Mario Tohmé	Member
Mr. Fadi Ghosn	Member

**BOARD CORPORATE GOVERNANCE COMMITTEE**

Dr. Bassel Salloukh	Chairperson
Mr. Karim Souaid	Member
Mr. Aram Nerguizian	Member

**BOARD COMPENSATION, REMUNERATION & NOMINATION COMMITTEE**

Mr. Saud Al Besharah	Chairperson
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member

**SENIOR MANAGEMENT**

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Michel Najjar	General Manager

**SENIOR MANAGEMENT** (continuous)

Mr. Jihad Aoun	General Manager
Mr. Tanios Cherfane	Chief Financial Officer
Mr. Joe Tyan	Head of Risk
Mr. Philippe Ayoub	Head of Internal Audit
Mr. Adib Barakat	Head of Compliance

**SENIOR MANAGEMENT**

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Michel Najarre	General Manager
Mr. Jihad Aoun	General Manager
Mr. Tanios Cherfane	Chief Financial Officer
Mr. Joe Tyan	Head of Risk
Mr. Philippe Ayoub	Head of Internal Audit
Mr. Adib Barakat	Head of Compliance

**CENTRAL DEPARTMENTS**

Ms Sylvie Abi Rached	Head of Human Resources & General Administration
Mr. Ghassan Helou	Head of Organization Development & Operational Support
Mr. Alexandre Challita	Head of Treasury & Forex
Mr. Hisham Salameh	Head of Information Technology
Mr. Bechara Fatte	Head of Operations & Correspondent Banking
Mrs. Tatiana Jacquot	Business Development
Mrs. Perla Salameh	Communication and Consumer Protection Unit

**LEGAL ADVISORS:** Messrs. Jurisfirma Law Firm**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	-2,228,763-	- Customer Deposits:	-1,378,685-
- Loans to Customers:	-605,492-	- Shareholders equity: (Tier I)	-553,822-
- Claims on Public Sector:	-44,418-	- Off-balance Sheet: (Liabilities)	-118,653-

**Operating branches in Lebanon:** 5**Number of ABM:** 7**Number of ATM:** 1 (off premises)**Number of Employees:** 187**HEADQUARTERS IN LEBANON****Beirut**

Borj El Ghazal, Tabaris  
P.O.Box: 11-1608 Beirut, Lebanon  
Year of Establishment: 1944

Website: [www.elbank.com.lb](http://www.elbank.com.lb)

Switchboard: 1285 or (01) 200600-2  
Fax: (01) 200603  
Forex: (01) 325199 / 329585 / 334256  
Swift: ELBKLBXX  
E-Mail: [contact@elbank.com.lb](mailto:contact@elbank.com.lb)

**MAIN BRANCH****Beirut**

Borj El Ghazal, Tabaris  
 Opened in: 1994  
 Manager: Mr. Nadim Haddad

**ABM Indoor (2)**

Switchboard: 1285 or (01) 328663 / 333717  
 Fax: (01) 200604

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Dora**

Dora Hwy., Vartanian center  
 Opened in: 1977  
 Manager: Ms. Jackine Abounayan

**ABM Outdoor (Drive thru)**

Switchboard: (01) 240818-9 / 240821 / 246795-8  
 Fax: (01) 240820

**Hamra**

Hamra street, Taj Tower  
 Opened in: 1977  
 Manager: Mr. Bassem Jaafar

**ABM Indoor**

Switchboard: (01) 341362 / 345982 / 345984-5  
 Fax: (01) 353668

**II- Other Regions****Jounieh**

Municipality square, Badawi center  
 Opened in: 1980  
 Manager: Mr. Antoine Rizkallah

**ABM Indoor**

Switchboard: (09) 911031 / 912151-4 / 932584  
 Fax: (09) 913670

**Saida (Sidon)**

Kotob center, Houssam Rafic Hariri street  
 Opened in: 1978  
 Manager: Mr. Jean Hajj

**ABM Indoor**

Switchboard: (07) 720900 / 722758 / 725414  
 Fax: (07) 725725

**CORRESPONDENT BANKS**

Denmark	Copenhagen	Danske Bank A/S
France	Paris	Credit Mutuel CIC
Germany	Dusseldorf	Commerzbank AG
Germany	Frankfurt	Commerzbank AG
Germany	Munich	Unicredit Bank
Italy	Milan	Intesa Sanpaolo SPA
Qatar	Doha	Doha Bank QSC
Saudi Arabia	Jeddah	The National Commercial Bank
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Switzerland	Zurich	Credit Suisse AG
U.A.E.	Sharjah	Bank of Sharjah
U.K.	London	JPMorgan Chase Bank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Commercial Banking  
Deposit Account Services  
E-Banking  
Financial Market Services  
Private Banking

**SERVICES RENDERED (continuous)**

Retail Banking  
Trade Services  
Transfers & Remittances

**ATM OFF PREMISES**

Beirut, Damascus road, Institut Français de Beyrouth, installed in: 2012

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# FEDERAL BANK OF LEBANON S.A.L.

بنك فدرال لبنان ش.م.ل.

Official List of Banks N°: 16 (1952), Commercial Registry N°: 3003 Beirut, Nationality: Lebanese, Capital: LBP 37,099,276,000

## FOUNDERS

Mr. Samy Bey Solh  
Mr. Michel Ayoub Saab  
Mr. Joseph Ayoub Saab

## SHAREHOLDERS

	Nationality	Shares in Capital
Mr. Ayoub-Farid Michel Saab	Lebanese	49.999%
The Late Mr. Fadi Michel Saab	Lebanese	49.999%
Others	Lebanese	0.002%

## BOARD OF DIRECTORS

Mr. Ayoub-Farid Michel Saab	Chairman & General Manager
Mr. Abdel Rahman Wazzi	Member
Mr. Riad Abdel Rahman Solh	Member
Mr. Rustom Haidar	Member

## SENIOR MANAGEMENT

Mr. Ayoub Farid Saab	Chairman & General Manager
Mr. Fawaz El Merheby	Deputy General Manager
Mr. Mustapha El-Sibai	Chief Financial Officer
Mr. Walid Farah	Head of Internal Audit Department
Mrs. Nadine Makhoul	Chief Risk Officer
Mrs. Jocelyne Abou Jaoude	Head of Treasury Services Department
Mr. Ali Sabra	Head of Corporate Banking Department
Mr. Daniel Kassab	Head of Retail Banking Department
Mr. Fadi Karam	Head of Debt Recovery Department
Mr. Mahmoud Tarhini	Chief Information Technology Officer
Mr. Abboud Meaiki	Head of Compliance Department
Mrs. Rania Zahar	Head of Human Resources Department
Mrs. Randa Hraoui	Head of Central Operations Department
Mr. Antoine Ziadeh	Head of Administration Department

**LEGAL ADVISORS:** Messrs. Soumrani Law Firm and Legal Counsels

**INDEPENDENT AUDITORS:** Messrs. DFK Fiduciaire du Moyen-Orient / Messrs. Kudos

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	860,870	- Customer Deposits:	722,112
- Loans to Customers:	118,125	- Shareholders equity: (Tier I)	4,418
- Claims on Public Sector:	0,000	- Off-balance Sheet: (Liabilities)	644,845

**Operating branches in Lebanon: 9**  
**Number of ATM: 9**

**Number of Employees: 170**

## HEADQUARTERS

### Beirut

Ashrafieh, Charles Malek Ave.  
St. Nicolas area, Renno Bldg, 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> Fls  
P.O.Box: 11-2209 Beirut, Lebanon  
Opened in: 2002

Website: [www.fbl.com.lb](http://www.fbl.com.lb)

Switchboard: (01) 212300-6  
Fax: (01) 215847  
Swift: FBLELBXX  
E-Mail: [info@fbl.com.lb](mailto:info@fbl.com.lb)

**MAIN BRANCH**

**Ashrafieh (Rmeil)**

La Sagesse street, El Helou Bldg  
P.O.Box: 11-2209 Beirut, Lebanon  
Opened in: 2002 and relocated in 2014

**ATM Outdoor**

Switchboard: (01) 218845-7 / (03) 798222  
Fax: (01) 202992

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Dora**

Dora Highway, Vartanian center  
Opened in: 1954 and relocated in 2010

**ATM Outdoor**

Switchboard: (01) 255255-66 / (03) 674264  
Fax: (01) 241750

**Mazraa (Moussaitbeh)**

Corniche El Mazraa, Jammal Bldg  
Opened in: 2012

**ATM Outdoor**

Switchboard: (01) 308533-4 / (76) 700266  
Fax: (01) 308535

**Ras Beirut**

Hamra area, Abdel Aziz street  
Cedar Land Bldg  
Opened in: 1956

**ATM Outdoor**

Switchboard: (01) 348507-9 / (03) 186466  
Fax: (01) 351787

**Sin ElFil**

Fouad Chehab street, Abou Rahhal Bldg  
Opened in: 2002 and relocated in 2010

**ATM Outdoor**

Switchboard: (01) 495603-6 / (03) 186116  
Fax: (01) 491602

**II- Other Regions**

**Aley**

Main street, Fouad Abou Rafeh Bldg  
Opened in: 1954

**ATM Outdoor**

Switchboard: (05) 552632 / 556320 / (03) 184644  
Fax: (05) 556311

**Damour**

Old Saida street, Halal Bldg  
Opened in: 1961

**ATM Outdoor**

Switchboard: (05) 600150-1 / (03) 891218  
Fax: (05) 600149

**Jbeil (Byblos)**

Main Avenue, Federal Bank Bldg  
Opened in: 1960

**ATM Outdoor**

Switchboard: (09) 547172 / 949295 / (03) 184494  
Fax: (09) 547173

**Jounieh-Haret Sakhr**

Fouad Chehab street, Abi Nasr center  
Opened in: 1956 and relocated in 2011

**ATM Outdoor**

Switchboard: (09) 639145-8 / (03) 184464  
Fax: (09) 639149

**CORRESPONDENT BANKS**

Australia  
Italy  
Kuwait  
Spain  
Turkey

Sydney  
Milan  
Kuwait City  
Madrid  
Istanbul

Bank of Sydney Ltd  
UniCredit SPA  
National Bank of Kuwait SAK  
BMCE International SA  
A&T Bank

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Correspondent and International Banking  
Deposit Account Services  
Domiciliation of Bills  
Financial Market Services  
Plastic Cards (Credit / Charge / Debit / Prepaid)  
Project and Commercial Finance  
Retail Banking  
Safe Boxes  
Taxes Payment  
Trade Finance  
Transfers & Remittances

\* \* \*

# FENICIA BANK S.A.L.

فينيسيا بنك ش.م.ل.

*Official List of Banks N°: 58 (1959), Commercial Registry N°: 11923 Beirut, Nationality: Lebanese, Capital: LBP 100,000,000,000*

## FOUNDERS

Sheikh Doaige Al Salman Al Sabbah  
Mr. Boulos Ayoub Farah  
Mr. Youssef Khalil Baidas

SHAREHOLDERS	Nationality	Shares in Capital
Achour Family	Lebanese	74.00%
Maacaron Family	Lebanese	15.00%
Merhi Family	Lebanese	10.00%
Others	Lebanese	1%

## BOARD OF DIRECTORS

Mr. Abdul Razzak Mahmoud Achour	Chairman & General Manager
Mr. Youssef Abbas Merhi	Member
Mr. Aziz Nadra Maacaron	Member
Mr. Abdallah Mahmoud Achour	Member
Dr. George Khalil Najjar	Member
Mr. Mohsen Chafic Naamani	Member
Dr. Asaad Abdel Hassan Khosheish	Member
Mr. Sarkis Daniel Yoghourtjian	Member
Dr. Samer Khalil Khalil	Member

## MANAGEMENT

Mr. Abdul Razzak Mahmoud Achour	Chairman & General Manager
Mr. Mohsen Naamani	Assistant General Manager
Dr. Assaad Khosheish	Assistant General Manager
Mrs. Hala Achour Safieddine	Manager - HR & Administration
Mr. Izzat Msheik	Manager - Risk Management
Mr. Hachem Fadllallah	Manager - International Trade & Correspondent Banking
Mrs. Nada Karaki	Manager - Operations & Treasury
Mrs. Samar Hamdan	Manager - Accounting
Mr. Houssam Ramadan	Manager - Information Technology
Mr. Bilal Sbeity	Manager - Internal Audit
Mr. Sami Bachir	Manager - Corporate & SME Credit
Dr. Samir Barakat	Manager - Specialized Loans
Mrs. Rania Saab	Manager - Retail Credit & Product Development
Dr. Antoine Karam	Manager - Electronic Banking
Mr. Sami Nehmeh	Manager - AML Unit
Mr. Ahmed Saleh	Manager - Information Security & Business Continuity

## Advisors to Chairman

Dr. Ibrahim Hammoud	Credit
Dr. Habib Kobeissy	Information Technology
Lawyer Dr. Paul Morcos,	Compliance

## Branches Network

Dr. Ali Badran	Branches Network Manager
Mr. Mohamad Hamadeh	Regional Manager (South)



**LEGAL ADVISORS:** Messrs. Charles Ghafari & Waddah Chaer Law Firm

**INDEPENDENT AUDITORS:** Messrs. Kudos Middle East / Messrs. PricewaterhouseCoopers

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	2,207,681	- Customer Deposits:	1,742,959
- Loans to Customers:	398,233	- Shareholders equity: (Tier I)	263,039
- Claims on Public Sector:	533,017	- Off-balance Sheet: (Liabilities)	30,038

**Operating branches in Lebanon:** 18  
**Number of ATM:** 17 (of which 1 off premises)

**Number of Employees:** 216

#### HEADQUARTERS

Website: [www.feniciabank.com](http://www.feniciabank.com)

##### **Beirut Central District**

Foch street, Fenicia Bank Bldg  
P.O.Box: 113-6248 Hamra,  
Beirut 1103-2110 Lebanon  
Opened in: 1959

Switchboard: (01) 957857  
Fax: (01) 957858  
Swift: BKAWLBBE  
E-Mail: [info@feniciabank.com](mailto:info@feniciabank.com)

#### MAIN BRANCH

##### **Foch (Marfa')**

Beirut Central District, Foch street  
Fenicia Bank Bldg  
Opened in: 2011  
Manager: Mrs. Sahar Kobeissy

##### **ATM Outdoor**

Telefax: (01) 957800  
Fax: (01) 957801 / (03) 841684  
E-Mail: [foch@feniciabank.com](mailto:foch@feniciabank.com)

#### BRANCHES OR AGENCIES IN LEBANON

##### I- Beirut & Suburbs

##### **Ashrafieh**

Sassine square, Maalouf Bldg, 1st Floor  
Opened in: 1989  
Manager: Mr. Jean Abdul Sater

##### **ATM Outdoor**

Telefax: (01) 219030 / 338635 / (03) 722664  
E-Mail: [achrafieh@feniciabank.com](mailto:achrafieh@feniciabank.com)

##### **Bir Hassan**

Way Down Sultan Ibrahim, Rafic Hariri  
University Hospital district, Al-Mays (1) Bldg  
Opened in: 2012  
Manager: Mr. Mahmoud Mansour

##### **ATM Outdoor**

Telefax: (01) 843611-2 / (79) 100595  
E-Mail: [birhassan@feniciabank.com](mailto:birhassan@feniciabank.com)

##### **Hamra (Ras Beirut)**

Makdessi street, Chouman Bldg, 1st Floor  
Opened in: 1987  
Manager: Mr. Selim Chahine

Telefax: (01) 346348 / 739925 / (03) 214719  
E-Mail: [hamra@feniciabank.com](mailto:hamra@feniciabank.com)

##### **Haret Hreik**

Bir ElAbed\Arid street, Itani Bldg  
Opened in: 1987  
Manager: Mrs. Ghinwa Hamdan

##### **ATM Outdoor**

Telefax: (01) 543510 / 559928 / (71) 403202  
E-Mail: [hara@feniciabank.com](mailto:hara@feniciabank.com)

**Khaldeh**

Khaldeh Highway, Shoueifat, Zebian Bldg  
Opened in: 1989  
Manager: Mr. Hussein Deeb

**Mouawad**

Shiyah, Mouawad street, Sheaito Bldg  
Opened in: 2000  
Manager: Mr. Hassan Chehab

**Verdun (Ras Beirut)**

Verdun\Ain El-Tineh, Belle Vue Bldg  
Opened in: 1989  
Manager: Mr. Hussein Ibrahim

**Zalka**

Jal ElDib main road, Elysee center, 1st Fl.  
Opened in: 1985  
Acting Manager: Mr. Cezar Bou Raad

**ATM Outdoor**

Telefax: (05) 801241/ 811147 / (03) 310055  
E-Mail: khaldeh@feniciabank.com

**ATM Outdoor**

Telefax: (01) 549700-1 / (03) 310051  
E-Mail: mouawad@feniciabank.com

**ATM Outdoor**

Telefax: (01) 866306 / (70) 861425  
Fax: (01) 865299  
E-mail: Verdun@feniciabank.com

Telefax: (01) 884450-1 / 896650-1 / (71) 267777  
E-Mail: zalka@feniciabank.com

**II- Other Regions**

**Abbassieh**

Sour\Jal ElBahr main road, Bellevue Bldg  
Opened in: 1998  
Manager: Mrs. Najwa Kazma

**ATM Outdoor**

Tel: (07) 742710 / 742722 / (03) 670078  
Fax: (07) 741722  
E-Mail: abbassieh@feniciabank.com

**Bickfaya**

Bickfaya main road, Massoud Bldg  
Opened in: 1988  
Manager: Mr. Naji Assouad

**ATM Outdoor**

Telefax: (04) 982320-2 / 983221 / (03) 310054  
E-Mail: bickfaya@feniciabank.com

**Bint Jbeil**

Main road, Shamy Bldg  
Opened in: 2000  
Manager: Mr. Nayef Bazzi

**ATM Outdoor**

Telefax: (07) 450051 / 452454 / (03) 790191  
E-Mail: bentjbeil@feniciabank.com

**Chtaura**

Jdita main road  
Opened in: 2005  
Manager: Mr. Tony Abou Rjeily

**ATM Outdoor**

Telefax: (08) 546630-1 / (03) 321698  
E-Mail: chtaura@feniciabank.com

**Ghazieh**

Ghazieh main road, Ghaddar Bldg  
Opened in: 1995  
Acting Manager: Mr. Ali Farhat

**ATM Outdoor**

Telefax: (07) 221958 / 224958 / (03) 472721  
E-Mail: ghazieh@feniciabank.com

**Jounieh**

Banque du Liban street  
Stella Maris Center  
Opened in: 2017  
Acting Manager: Mr. Miled Daou

**ATM Outdoor**

Telefax: (09) 832198 / 832098 / (03) 771514  
E-mail: Jounieh@feniciabank.com

**Nabatieh**

Nabatieh tahta, Mahmoud Fakh street  
 Opened in: 1995  
 Manager: Mr. Kassem Mheich

**ATM Outdoor**

Telefax: (07) 762546 / 769546 / (03) 937130  
 E-Mail: nabatieh@feniciabank.com

**Sour (Tyr)**

Roundabout Rachid Karamah,  
 Al-Athar street, Daoud Abou Saleh Bldg  
 Opened in: 1989  
 Manager: Mr. Afif Mansour

**ATM Outdoor**

Telefax: (07) 740522-3 / (03) 274131  
 E-Mail: tyre@feniciabank.com

**Tripoli**

Riad ElSolh street  
 Opened in: 2011  
 Manager: Mr. Bilal Adra

**ATM Outdoor**

Telefax: (06) 203160-1 / (03) 862007  
 E-Mail: tripoli@feniciabank.com

**CORRESPONDENT BANKS**

France	Paris	Al Khaliji France SA
France	Paris	Blom Bank France SA
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	Bank of Beirut (UK) Ltd
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	The Bank of New York Mellon
Italy	Rome	Banca UBAE SPA
Japan	Tokyo	The Bank of New York Mellon
Kuwait	Kuwait City	Ahli United Bank KSC
Turkey	Istanbul	kuveyt Turk Participation Bank
Spain	Madrid	BMCE Bank International
Switzerland	Geneva	Banque de Commerce et de Placements - BCP
U.K.	London	Bank of Beirut (UK) Ltd
U.K.	London	British Arab Commercial Bank Ltd
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Bancassurance  
 Corporate and Commercial Banking  
 Deposit Account Services  
 E-banking  
 Fiduciary Accounts  
 Plastic Cards  
 Retail Banking  
 Trade Finance

**ATM OFF PREMISES**

Tripoli, Bohsas, PALMA Touristic Resort, installed in: 2014

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**FFA PRIVATE BANK S.A.L.**

”إف. إف. إي“ ش.م.ل. (مصرف متخصص)

*Official List of Banks N°: 129 (2007), Commercial Registry N°: 70256 Beirut, Nationality: Lebanese, Capital: LBP 17,000,000,000*

SHAREHOLDERS	Shares in Capital
Lebanese Shareholders	78%
Other Shareholders	22%

BOARD OF DIRECTORS	
Mr. Jean Riachi	Chairman & CEO
Mrs. Maria Catafago Audi	Member
Messrr. Kapital Holding s.a.l	Member
Dr. Shadi Karam	Member
Mr. Jamal Saghir	Member
Mrs. Zahia Riachi Jabre	Member
Mr. Georges E. Bou Jaoude	Member
Messrs. Antheya Holding sal	Member
Mr. Lucien Letayf	Member

SENIOR MANAGEMENT	
Mr. Jean Riachi	Chairman & CEO

**LEGAL ADVISORS:** Messrs. Abou Jaoude and Associates Law Firm, Messrs. Ghorayeb-Chebli Law Office, Messrs. Hyam G. Mallat Law Firm

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young / Messrs. BDO, Semaan, Gholam and Co.

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	85,449	- Customer Deposits:	7,918
- Loans to Customers:	5,074	- Shareholders equity: (Tier I)	71,869
- Claims on Public Sector:	2,585	- Off-balance Sheet: (Liabilities)	1,146,730

**Operating branch in Lebanon: 1**

**Subsidiary abroad: 1**

**Number of Employees: 90**

**Number of Employees: 12**

**HEADQUARTERS & MAIN BRANCH** Website: [www.ffaprivatebank.com](http://www.ffaprivatebank.com)

**Beirut Central District (Marfa')**

Beirut Central District, One FFA Gate,  
Marfa' 128 Bldg, Foch street  
P.O.Box: 90-1283 Beirut, Lebanon  
Opened in: 1996

Switchboard: (01) 985195  
Fax: (01) 985193  
Forex: (01) 985224  
Swift: FFALBBE  
E-Mail: [info@ffaprivatebank.com](mailto:info@ffaprivatebank.com)

**SUBSIDIARY ABROAD** Website: [www.ffaprivatebank.com](http://www.ffaprivatebank.com)

**FFA Private Bank Dubai Ltd**

Precinct Bldg 5, Office 410  
Dubai International Financial Centre (DIFC)  
P.O.Box: 506567 Dubai, UAE  
Opened in: 2006

Switchboard: (+971) 4 363 7470  
Fax: (+971) 4 363 7471  
E-mail: [info@ffaprivatebank.com](mailto:info@ffaprivatebank.com)

**CORRESPONDENT BANKS**

Germany	Frankfurt	The Bank of New York Mellon
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Asset Management

Private Wealth Management

Investment Banking

Capital Markets

Medium & Long Term Loans

Term Deposits

All banking services deriving from main activities

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# FINANCE BANK S.A.L.

بنك التمويل ش.م.ل.

Official List of Banks N°: 43 (1960), Commercial Registry N°: 9231 Beirut, Nationality: Lebanese, Capital: LBP 23,290,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Intra Investment Co.	Lebanese	96.62%
Others	-	3.38%

## BOARD OF DIRECTORS

Mr. Nadim Rahal Temporary Director

## SENIOR MANAGEMENT

Mr. Nadim Rahal	Temporary Director
Mrs. Marianne El Gemayel	Internal Audit Manager
Mr. Ghaleb El Katat	Chief Financial Officer
Mr. David M Issa	Marketing Manager
Mr. Camille El-Hakim	In charge of Dora Branch
Mr. Ahmad Al Housein	Credit Manager
Mr. Amjad Aoun	Assistant Risk Manager
Mr. Elias Rahmeh	Head of Forex, Treasury & Capital Market
Mr. Abbas Fahs	Main Branch Manager
Mrs. Monique El Achkar	Human Resources Manager

**LEGAL ADVISORS:** Mr. Elias Ata, Esq. / Mr. Louis Korkomaz, Esq. / Mr. Amer Kanaan, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. UHY Andy Bryan

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	864,391	- Customer Deposits:	472,811
- Loans to Customers:	313,469	- Shareholders equity: (Tier I)	23,290
- Claims on Public Sector:	459,132	- Off-balance Sheet: (Liabilities)	696,203

**Operating branches in Lebanon: 2**

**Number of Employees: 89**

## HEADQUARTERS

### Ras Beirut

Hamra area, Abdel Aziz street  
Intra Investment Co. Bldg, 2nd Floor  
P.O.Box: 11-5044 Beirut, Lebanon

Website: [www.financebk.com](http://www.financebk.com)

Switchboard: (01) 354630 / 745658-60

Fax: (01) 341287

Swift: FBLBLBBX

E-Mail: [finance@cyberia.net.lb](mailto:finance@cyberia.net.lb)

## MAIN BRANCH

### Ras Beirut

Hamra area, Abdel Aziz street  
Intra Investment Co. Bldg, 1st Floor

Switchboard: (01) 745658-60

Fax: (01) 341287

## BRANCH OR AGENCY IN LEBANON

### I- Beirut & Suburb

#### Dora

St. Joseph Hospital street  
Andre Gemayel Bldg  
P.O.Box: 1550-90 Beirut, Lebanon

Tel: (01) 248997-8 / 250015

Fax: (01) 241240

E-Mail: [finance@cyberia.net.lb](mailto:finance@cyberia.net.lb)

**SERVICES RENDERED**

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Deposit Account Services  
Loans & Advances to Customers  
Safe Deposit Boxes  
Treasury Bonds (Direct Service to Public)

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# FIRST NATIONAL BANK S.A.L.

# فرست ناشونال بنك ش.م.ل.

Official List of Banks N°: 108 (1994), Commercial Registry N°: 67480 Beirut, Nationality: Lebanese, Capital: LBP172,500,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Rami R. El Nimer	Lebanese	14.58%
Promotion des Investissements s.a.l. (Holding)	Lebanese	12.66%
Three Levant sal (Holding)	Lebanese	10.08%
Al Muttahida Lil Istithmar (Lebanon) s.a.l. (Holding)	Lebanese	7.12%
Mr. Roland E. Haraoui	Lebanese	4.85%
Others	-	47.71%
Preferred Shares	-	3.00%

## BOARD OF DIRECTORS

Mr. Rami R. El Nimer	Chairman
Mr. Fawzi E. Farah	Vice Chairman
Mr. Abdallah S. Al Humaidhi	Member
Mr. Roland E. Haraoui	Member
Mr. Arfan K. Ayass	Member
Mr. Moustapha Hadi Bey M. Saoud El Assaad	Member
Mr. Georges N. Awad	Member
Promotion des Investissements s.a.l. (Holding)	Member
Al Muttahida Lil Istithmar (Lebanon) s.a.l. (Holding)	Member
A.T.F (Holding) s.a.l	Member

## GENERAL MANAGEMENT

Mr. Rami R. El Nimer	Chairman & General Manager
Mr. Elias S. Baz	General Manager
Mr. Najib M. Semaan	General Manager
Mr. Ghaithan S. Tayara	Deputy General Manager
Mr. Mahmoud G. Francis	Assistant General Manager
Mr. Tony W. Dabbaghian	Assistant General Manager
Mr. Antoine C. Wakim	Assistant General Manager
Mr. John N. Chalouhi	Assistant General Manager- Chief Risk Officer/ Chief Strategy Officer
Ms. Nadine R. Abou Zeid	Acting - Group Chief Compliance Officer
Mr. Oussama F. Chedid	Group Chief Audit Executive

## CENTRAL DEPARTMENTS AND UNITS

Mr. Jack C. Aoun	Legal Compliance Department
Ms. Carine N. Jbeily	Retail Credit Department
Ms. Carole A. Abi Saad	Organization & Methods Department
Ms. Chantal R. Freiji	Financial Institutions & Correspondent Banking Department/ Consumer Protection
Mr. Bashir F. Hazim (Acting)	Administration Department
Ms. Dima H. El Dairy	Marketing & Communication Department/ Electronic Banking
Mr. Elie G. Abou Zeidan	Legal Department
Ms. Mirna N. Khalaf (Acting)	Trade Finance Department (Acting)
Mr. Gaby L. Tchennozian	Private Banking Department
Mr. George K. Boustany	Information Technology Security Department
Mr. Houssam Z. Khaywa	Operations Department
Mr. Joseph E. Estephan	Recovery & Restructuring Department



**CENTRAL DEPARTMENTS AND UNITS**

Mr. Marwan A. Kanaan (Acting)	Administrative Services Department (Acting)
Ms. Liza G. Deryeghiayan	Management Information Systems Department
Ms. Roula A. Islambouli	Customer Service – Chairman’s Office
Ms. Marie-Therese E. Obeid	International Corporate Credit Banking Department
Mr. Marwan B. Khawand	Information Technology Department
Mr. Nabil H. Al Saliby (Acting)	Human Resources Department (Acting)
Ms. Nada F. El Zein	Credit Appraisal and Credit Administration Department
Ms. Nadia A. Khalifeh	Project Manager
Ms. Maya A. Ziadeh (Acting)	Anti-Money Laundering Unit (Acting)
Mr. Najji N. Maalouf	Corporate Banking Department
Ms. Nazira G. Khalaf	Corporate Secretary
Mr. Philippe A. Abou Azar	Small and Medium Enterprises Credit Department
Ms. Raymonda D. Abboud	Credit Inspection Department
Ms. Soumaya Y. Haris	Head of Group Treasury
Mr. Mikhael M. Dounia (Acting)	Risk Management Department (Acting)

**ADVISOR:**

Mr. Nabil M. Soubra Consultant to Chairman – Foreign Affairs

**LEGAL ADVISORS:** Mr. Sakhr C. El Hachem, Esq. / Messrs. Abou Sleiman & Partners Law Firm /  
 Mr. Mansour A. Breidi, Esq. / Mr. Jean Claude M. Chamoun, Esq. /  
 Partners Law Firm Mr. Rawi B. Kanaan, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2018 (in millions of LBP)

- Total Assets:	5,541,704	- Customer Deposits:	4,808,670
- Loans to Customers:	617,157	- Shareholders equity: (Tier I)	354,241
- Claims on Public Sector:	4,302,956	- Off-balance Sheet: (Liabilities)	-

**Operating branches in Lebanon:** 26

**Number of ATM:** 45 (of which 15 off premises)

**Number of Employees:** 461

**HEADQUARTERS**

Website: [www.fnb.com.lb](http://www.fnb.com.lb)

**Beirut**

Beirut Central District, Allenby street,  
 Marfaa 147 Bldg  
 P.O.Box: 11-435 Beirut, Lebanon  
 Postal Code: Beirut 2012-6004 Lebanon  
 Opened in: 1994

Switchboard: (01) 963000 / 977040  
 Fax: (01) 973090  
 Telex: 48627 FNBB  
 Swift: FINKLBBE  
 Call center: 1244  
 E-Mail: [fnb@fnb.com.lb](mailto:fnb@fnb.com.lb)

**Allenby (Marfa')**

Beirut Central District, Allenby street  
 Marfa' 147 Bldg  
 Opened in: 2004  
 Branch Manager: Ms. Nadine A. Zaher

**ATM Outdoor (1)**

Switchboard: (01) 963000 / 977040  
 Fax: (01) 973036  
 E-Mail: [Allenbybr@fnb.com.lb](mailto:Allenbybr@fnb.com.lb)

## BRANCHES OR AGENCIES IN LEBANON

### I- Beirut & Suburbs

#### **Antelias**

Hage center, Internal main road  
Opened in: 1999  
Branch Manager: Ms. Aline A. Ayoub

#### **Ashrafieh**

Sassine square, Michel Sassine Bldg  
Opened in: 2002  
Branch Manager: Mr. Erik P.Vasdekis

#### **Hamra (Ras Beirut)**

Hamra street, Immobilia Bldg  
Opened in: 1996  
Branch Manager: Ms. Rola S. Zaghloul

#### **Haret Hreik**

Hadi Nasrallah Blvd., Abou Taam Bldg  
Opened in: 2007  
Acting Branch Manager: Mr. Fadi A.Chaib

#### **Hazmieh**

Main road, Antoine Chami Bldg  
Opened in: 1996  
Branch Manager: Vacant

#### **Jal ElDib**

Abouna Hanna street, Mallah & Yammine center  
Opened in: 2015  
Branch Manager: Vacant

#### **Jdeideh**

La Sagesse street, FNB premises  
Opened in: 2002  
Branch Manager: Ms. Nathalie V. Saloumi

#### **Jnah-Marriott**

Internal main road , Golden Tulip Galleria Hotel  
Opened in: 2001  
Branch Manager: Mr. Mohamad H. Kabalan

#### **Mazraa**

Main road, Khaled El Achi Bldg  
Opened in: 1999  
Branch Manager: Ms. Rania M. Qubaa

#### **ATM Outdoor**

Switchboard: (04) 419323-4 / 419326-8  
Fax: (04) 419327  
E-Mail: Anteliasbr@fnb.com.lb

#### **ATM Outdoor**

Switchboard: (01) 200452-4  
Fax:(01) 200455  
E-Mail: Achrafiehbr@fnb.com.lb

#### **ATM Outdoor**

Switchboard: (01) 340440 / 354799 / 738502-3  
Fax: (01) 749894  
E-Mail: Hamrabr@fnb.com.lb

#### **ATM Outdoor**

Switchboard: (01) 548222 / 548333 / 548444  
Fax: (01) 276516  
E-Mail: HaretHreykbr@fnb.com.lb

#### **ATM Outdoor (2)**

Switchboard: (05) 455673-4 / 455676-7  
Fax: (05) 457838  
E-Mail: Hazmiehbr@fnb.com.lb

#### **ATM Outdoor (2)**

Switchboard: (04) 725882-4  
Fax: (04) 725881  
E-Mail: jaleldibbr@fnb.com.lb

#### **ATM Outdoor**

Switchboard: (01) 870151 / 870164 / 894007  
Fax: (01) 898007  
E-Mail: Jdeidehbr@fnb.com.lb

#### **ATM Outdoor**

Switchboard: (01) 858310-1 / 858313  
Telefax: (01) 858312  
E-Mail: Jnahbr@fnb.com.lb

#### **ATM Outdoor**

Switchboard: (01) 305219-20 / 314339-40  
Fax: (01) 302527  
E-Mail: Mazraabr@fnb.com.lb

**Shoueifat**

Old Saida road, Ismail Haidar Bldg  
Deir Koubel exit  
Opened in: 1997  
Branch Manager: Mr. Fouad H. Hamadeh

**Tarik Jdideh (Mazraa)**

Main road, Sabra street, Ajlan & Zein Bldg  
Opened in: 2010  
Acting Branch Manager: Ms. Loma S. Zarief

**Verdun (Ras Beirut)**

Rashid Karameh street, Omar Saab Bldg  
Opened in: 2002  
Branch Manager: Mr. Ziad A. Baadarani

**ATM Outdoor**

Switchboard: (05) 433720-2  
Fax: (05) 433723  
E-Mail: Choueifatbr@fnb.com.lb

**ATM Outdoor**

Switchboard:(01) 843801-3  
Fax: (01) 843804  
E-Mail: Sabrabr@fnb.com.lb

**ATM Outdoor (2)**

Switchboard: (01) 355901-3  
Fax: (01) 355904  
E-Mail: Verdunbr@fnb.com.lb

**II- Other Regions**

**Aley**

Bakaa, Riyad Fakih center  
Opened in: 1996  
Acting Branch Manager: Mr. Rami K. Abdel Malak

**ATM Outdoor**

Switchboard: (05) 556020-1 / 556023  
Fax: (05) 556022  
E-Mail: Aleybr@fnb.com.lb

**Baalbeck**

Bekaa, Douress exit main road, Lakkis Bldg  
Opened in: 2013  
Branch Manager: Mr. Mohamad S. Shreif

**ATM Outdoor**

Switchboard: (08) 378701-4  
Fax: (08) 378705  
E-Mail: baalbekbr@fnb.com.lb

**Ghazir**

Main road, Kfarhabab, Zone Jaune  
Opened in: 2013  
Branch Manager: Ms. Maya N. Nasr

**ATM Outdoor**

Switchboard: (09) 856271 / 856273-5  
Fax: (09) 856279  
E-Mail: Ghazirbr@fnb.com.lb

**Halba**

Al Saha, Masoud center  
Opened in: 2002  
Branch Manager: Vacant

**ATM Outdoor**

Switchboard: (06) 693661-2 / 693667  
Fax: (06) 693665  
E-Mail: Halbabr@fnb.com.lb

**Jdita**

Main road, Naim Nassar Bldg  
Opened in: 2009  
Branch Manager: Mr. Mohamad H. Chokr

**ATM Outdoor**

Switchboard: (08) 542200-4  
Fax: (08) 542205  
E-Mail: chtourabr@fnb.com.lb

**Mais ElJabal**

Blida, main road  
Hicham Attieh Haydoura Bldg  
Opened in: 2002  
Branch Manager: Vacant

**ATM Outdoor**

Switchboard: (07) 865800-1 / 865803 / (03) 399334  
Fax: (07) 865802  
E-Mail: Meisbr@fnb.com.lb

**Mazraat Yachouh**

Elissar, main road, Sami Irani Bldg  
 Opened in: 2013  
 Branch Manager: Ms. Nada A. Kanj

**ATM Outdoor**

Switchboard: (04) 928560-3  
 Fax: (04) 928570  
 E-Mail: Mazraatyachouhbr@fnb.com.lb

**Nabatieh**

Habboush main road, Haidar center  
 Opened in: 2007  
 Branch Manager: Mr. Hassan I. Ghosn

**ATM Outdoor**

Switchboard: (07) 531980-2  
 Fax: (07) 531983  
 E-Mail: Nabatiehbr@fnb.com.lb

**Saida**

Deckerman Area, Jezzine street  
 Golden Tower Bldg  
 Opened in: 2004  
 Acting Branch Manager: Mr. Moustafa M. Arkadan

**ATM Outdoor**

Switchboard: (07) 727701-3  
 Fax: (07) 727704  
 E-Mail: Saidabr@fnb.com.lb

**Tyre**

Main road, Al Abbassiah, Jal El Bahr  
 Commercial Center  
 Opened in: 2017  
 Branch Manager: Mr. Ali Y. Khochen

**ATM Outdoor (1)**

Switchboard: (07) 351081-2  
 Fax: (07) 351086  
 E-mail: Tyrebr@fnb.com.lb

**Tripoli**

Sahat Al Nour, Gemmayzat street  
 Mojamaa' Tripoli Bldg  
 Opened in: 2002  
 Branch Manager: Mr. Ahmad Saoud A. Hajar

**ATM Outdoor**

Switchboard: (06) 432974 / 434974 /447539  
 Fax: (06) 431713  
 E-Mail: Tripolibr@fnb.com.lb

**Zahleh**

Hoch el Omara, Al Manara roundabout  
 Haraoui 1321 Center  
 Opened in: 2018  
 Branch Manager: Mr. Charbel A. Skaff

**ATM Outdoor**

Switchboard: (08) 829501-2  
 Fax: (08) 829503  
 E-Mail: zahlebr@fnb.com.lb

**Zouk Mosbeh**

Main road, Jeita exit  
 Opened in: 2010  
 Branch Manager: Mr. Elie H. Khalil

**ATM Outdoor (2)**

Switchboard: (09) 225534 / 225536-8  
 Fax: (09) 225539  
 E-Mail: Zoukmosbehbr@fnb.com.lb

**CORRESPONDENT BANKS**

Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Banking Corporation BSC
Belgium	Brussels	KBC Bank NV
Canada	Montreal	Bank of Montreal
China	Beijing	Bank of China Ltd
China	Beijing	Industrial and Commercial Bank of China Ltd
Denmark	Copenhagen	Danske Bank A/S
France	Paris	El Khaliji Bank SA
France	Paris	Union de Banques Arabes et Français-UBAF
Germany	Frankfurt am Main	Commerzbank AG

**CORRESPONDENT BANKS** (continuous)

Germany	Frankfurt am Main	Deutsche Bank AG
Iraq	Baghdad	Trade Bank of Iraq
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Italy	Rome	Banca UBAE SPA
Jordan	Amman	Arab Bank PLC
Jordan	Amman	Cairo Amman Bank
Jordan	Amman	Jordan Kuwait Bank
Kuwait	Kuwait City	Gulf Bank KSCP
Kuwait	Kuwait City	National Bank of Kuwait SAKP
Lebanon	Beirut	Banque Du Liban
Norway	Oslo	DNB Bank ASA
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Riyadh	Riyadh Bank
Spain	Barcelona	CaixaBank SA
Spain	Sabadell	Banco de Sabadell SA
Sri-Lanka	Colombo	People's Bank
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	UBS AG
Turkey	Istanbul	Akbank TAS
Turkey	Istanbul	Alternatif Bank
Turkey	Istanbul	Turkiye Is Bankasi
U.A.E.	Dubai City	Commercial Bank of Dubai PSC
U.A.E.	Dubai City	Emirates NBD PJSC
U.A.E.	Dubai City	MashreqBank PSC
U.A.E.	Sharjah	Invest Bank PSC
U.K.	London	JPMorgan Chase Bank
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	JPMorgan Chase Bank
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Bancassurance  
 Call Center 1244  
 Corporate and Commercial Banking  
 Credit Cards  
 Deposit Account Services  
 E-Banking  
 Financial Market Services  
 Investment and Private Banking  
 Retail Banking  
 Transfers and Remittances

**ATM OFF PREMISES**

Beirut, Adlieh, Surete Generale premises, installed in: 2008  
 Beirut, Gemmayzeh, Electricite du Liban premises (EDL), installed in: 2003  
 Beirut, Mazraa, Avenue Camille Chamoun, FNB Finance premises, installed in: 2020

**ATM OFF PREMISES** (continuous)

Mount Lebanon, Horch Tabet, General Chehab St., ESLA Center, installed in: 2021  
Mount Lebanon, Jounieh, Fouad Chehab St. (Serail), Al Turk Bldg. installed in: 2021  
Beirut, Sodeco, Surete Generale premises, installed in: 2017  
Bekaa, Baalbeck, Rayyan Hospital, installed in: 2015  
Bekaa, Rayyak, Rayyak Hospital, installed in: 2003  
Kesrouan, Ghineh, Municipality premises, installed in: 2013  
Mount Lebanon, Mkalles, OTV premises, installed in: 2007  
Mount Lebanon, Roumieh, Daher El Bachek Hospital, installed in: 2016  
Mount Lebanon, Zouk Mosbeh, Electricite du Liban premises (EDL), installed in: 2003  
North Lebanon, Hrar, Habtoor Hospital, installed in: 2018  
North Lebanon, Kadisha, Electricite du Liban premises (EDL), installed in: 2004  
South Lebanon, Tyre, Army COOP, installed in: 2017

\* \* \*

# FRANSA INVEST BANK S.A.L.

فرنسبنك للأعمال ش.م.ل.

Official List of Banks N°: 121 (2001), Commercial Registry N°: 76808 Beirut, Nationality: Lebanese, Capital: LBP15,000,000,000

MAIN SHAREHOLDERS	Nationality	Shares in Capital
Fransabank sal	Lebanese	99.99993997%
HE Mr. Adnan Kassar	Lebanese	0.00000667%
Mr. Adel Kassar	Lebanese	0.00000667%
Mr. Nadim Kassar	Lebanese	0.00000667%
Mr. Nabil Kassar	Lebanese	0.00000667%
HE Mr. Walid Daouk, Esq.	Lebanese	0.00000667%
Mr. Mansour Bteish	Lebanese	0.00000667%
Mr. Mohammed Mou'mena	Saudi	0.00000667%
Mr. Ghantous Gemayel	Lebanese	0.00000667%
Mr. Nabih Saddy	Lebanese	0.00000667%

## BOARD OF DIRECTORS

Fransabank sal	Member
Mr. Nabil Kassar	Chairman & General Manager
Mr. Nadim Kassar	Member
HE Mr. Walid Daouk, Esq.	Member
Mr. Mansour Bteish	Member
Mr. Mohammed Mou'mena	Member
Mr. Ghantous Gemayel	Member
Mr. Nabih Saddy	Member

## SENIOR MANAGEMENT

Mr. Nabil Kassar	Chairman & General Manager
Dr. Mazen El Solh	General Manager
Mr. Nabih Saddy	Head of Operations Dept.
Mr. Nabil Tannous	Head of Capital Markets & Treasury Dept.
Ms. Randa Semaan	Head of Corporate Finance
Mr. Roy Abou Sreih	Head of Internal Audit Dept.

**LEGAL ADVISORS:** Messrs. Abou Sleiman & Partners Law Firm

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	222,830	- Customer Deposits:	83,341
- Loans to Customers:	8,421	- Shareholders equity: (Tier I)	129,130
- Claims on Public Sector:	136,781	- Off-balance Sheet: (Liabilities)	246,931

**Operating branch in Lebanon: 1**

**Number of Employees: 13**

## HEADQUARTERS & MAIN BRANCH

Website: [www.fransabank.com](http://www.fransabank.com)

### Hamra (Ras Beirut)

Hamra street, Fransabank center  
P.O.Box: 4384-11 Riad ElSolh,  
Beirut 1107-2803 Lebanon  
Opened in: 2001

Switchboard: (01) 739637 / 744418  
Fax: (01) 351030  
Swift: FRAILBBEXX  
E-Mail: [fib@fransabank.com](mailto:fib@fransabank.com)

**MOTHER COMPANY:** Fransabank s.a.l.

**CORRESPONDENT BANKS:** through Fransabank s.a.l.

**SERVICES RENDERED:**

**Corporate Finance Advisory**

- o Mergers & Acquisitions
- o Equity and Debt Advisory
- o Private Placements
- o Re-organization and balance sheet restructuring
- o Capital markets listing

**Equity and Debt Financing**

- o Feasibility Studies
- o Legal and Financial Due Diligence
- o Corporate and Project Financing
- o Syndicated Financing
- o Debt/Equity Structuring
- o Equity Placements
- o Debt Settlement/Arrangement

**Private Banking and Asset Management**

- o Tailor made investment products and services to meet clients' expectations
- o Value added structured products for general distribution

**Capital Markets**

- o Brokerage (currencies, commodities, equities, fixed income, futures and options)
- o Global coverage (from 8 a.m. to 11p.m.): local (Lebanon), regional (GCC, Jordan and Egypt) and international (USA, Europe, Canada and Asia)
- o Economic and Financial Research

\* \* \*



MAIN SHAREHOLDERS	Nationality	Shares in Capital
Cedars I	Cayman Islands	39.81%
Cedars II	Cayman Islands	39.81%
DEG - German Investment and Development Co	German	5.00%
Al Fadl Holdings Limited	Saudi	2.70%
The Public Institution for Social Security - Kuwait	Kuwaiti	2.00%
Mr. Rafic Charafeddine	Lebanese	1.50%
Sheikh Abdel Rahman Mohamed Mou'minah	Saudi	1.45%
HE Mr. Nehme Youssef Tohme	Lebanese	1.44%
Mrs. Magda Rizk	Lebanese	1.00%
Others	-	5.29%

BOARD OF DIRECTORS	
HE Mr. Adnan Kassar	Chairman & General Manager
Mr. Adel Kassar	Deputy Chairman & General Manager
Mr. Rafic Charafeddine	Member
Mrs. Magda Rizk	Member
The Public Institution for Social Security - Kuwait represented by Mr. Mohammad Al-Qassar	Member
HE Mr. Walid Daouk, Esq.	Member
Mr. Bernd Tümmers	Member
Mr. Nadim Kassar	Member & General Manager
Mr. Mohamed Ali Beyhum	Member
Mr. Henri de Courtivron	Member

EXECUTIVE COMMITTEE	
HE Mr. Adnan Kassar	Chairman & General Manager
Mr. Adel Kassar	Deputy Chairman & General Manager
Mr. Nadim Kassar	General Manager
Mr. Nabil Kassar	General Manager
H.E. Me. Walid DAOUK	Board Member
Ms. Mona Khoury	Deputy GM - Group Chief Risk Officer
Mr. Nabih Saddy	Deputy GM - Group Chief Financial Officer
Mr. Nabil Tannous	Deputy GM - Head of Treasury and Capital Markets

SENIOR MANAGEMENT	
Mr. Wajdi Abi Chacra	Secretary General
Dr. Mohamad Daher	Deputy GM - Head of Corporate Banking
Mr. Philippe El Hajj	Deputy GM - Head of Retail Banking
Mr. Georges Andraos	Head of International Banking
Mr. Fouad Helou	Head of Central Operations
Ms. Rania Jamal	Head of Human Resources
Mr. Roland Tabib	Chief Information Officer
Mr. Antoine Zarifeh	Head of Branch Network
Mr. Roger Abboud	Head of Credit Information
Mr. Antoine Asmar	Business Development Consultant - Corporate Banking
Mr. Khalil Assaf	Head of Special Credits
Mrs. Gretta Boustany	Head of Trade finance

**SENIOR MANAGEMENT** (continuous)

Mr. Zouheir Chouraiqi	Group Chief Internal Auditor
Ms. Lama Dick	Head of Local & Overseas Credit Cards
Mr. Zakaria El Khatib	Head of Inspection
Ms. Lama Ghoutaymi	Head of Loan Recovery
Ms. Dalal Halabi	Head of Credit Reporting & Documentation
Ms. Hoda Kadi	Head of Policies & Procedures
Mrs. Majida Kasbani	Head of Administration
Mrs. Dania Kassar	Head of Marketing & Corporate Communication
Mr. Fouad Khalife	Group Chief Compliance Officer
Mr. Nagi Makhoul	Head of Engineering & Logistics
Mr. Adel Moubarak	Head of Security & Business Continuity
Mr. Joseph Nasrallah	Head of Organization
Ms. Joumana Oueidat, Esq.	Head of Judicial
Ms. Amel Rafei	Head of Credit Appraisal
Ms. Sawsan Rawda	Head of Financial Consumer Protection
Mr. Antoine Rif	Head of Retail Risk
Mr. Karim Salam	Head of SME
Mr. Elie Semaan	Head of Consumer Banking & Alternative Channels

**BRANCH MANAGEMENT**

Mr. Francis Abi Nakhoul	Regional Manager / Mount Lebanon I
Mr. Amine Abou Mhaya	Regional Manager / Bekaa
Mr. Mohamed Achi el Saadi	Regional Manager / Beirut I
Mr. Nazih Charani	Regional Manager / North
Mr. Raed El Hajj	Regional Manager / Beirut III
Ms. Rola Jaroudi	Regional Manager / Hamra
Mr. Antoine Nehmeh	Regional Manager / Beirut II
Mr. Mahmoud Salameh	Regional Manager / South
Mr. Marwan Youssef	Regional Manager / Mount Lebanon II

**LEGAL ADVISORS:** Mr. Jamil Kanaan, Esq. / Mrs. Lody Nader, Esq. / HE Mr. Walid Daouk, Esq. / Mr. Habib Mezher, Esq. / Mr. Selim Breidi, Esq. / Mrs. Loubna Miskawi, Esq. / Mrs. Rima Oueidat, Esq. / Mr. Mazen Safiyeh, Esq. / Messrs. Michel Tueini Law Firm / Mr. Mazen Kiwan Esq. / Mr. Majd Harb Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** Unaudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets (1):	24,980,296	- Customer Deposits:	20,435,123
- Loans to Customers (1):	6,404,288	- Shareholders equity: (Tier I)	2,695,634
- Claims on Public Sector (2):	3,192,215	- Off-balance Sheet: (Liabilities)	711,900

**Operating branches in Lebanon:** 61\*

**Number of Employees\*\*:** 1570

**Number of ATM\*\*:** 99(of which 24 off premises)

**Subsidiary banks in Lebanon:** 2

**Operating branches abroad:** 2

**Number of Employees\*\*:** 17

**Associate bank abroad:** 1

**Number of Employees\*\*:** 157

**Subsidiary banks abroad:** 3

**Number of Employees\*\*:** 691

**Representative offices abroad:** 2

**Number of Employees\*\*:** 2

\* 61 branches as at 28.02.2021 v/s 75 operational branches as at 31.12.2019 as 12 branches became non operational and 2 were closed.

\*\* as at 28.02.2021.

**HEADQUARTERS**Website: [www.fransabank.com](http://www.fransabank.com)**Hamra**

Hamra street  
Fransabank center  
P.O.Box: 11-0393 Riad ElSolh,  
Beirut 1107-2803 Lebanon  
Opened in: 1921

Switchboard: (01) 340180-8 / 745761-4 /  
(03) 650700  
Fax: (01) 354572  
Cable: FRANSBANK  
Reuters: FRBK  
Forex: (01) 343706 / 344216  
Swift: FSABLBBX  
E-Mail: [fsb@fransabank.com](mailto:fsb@fransabank.com)  
Call center: (01) 734000 / 1552

**MAIN BRANCHES****Hamra (Ras Beirut)**

Hamra street, Fransabank center, 1st Floor  
Opened in: 1970

**ATM Outdoor (3)**

Switchboard: (01) 340180-1 / 340188  
Fax: (01) 341413

**Baushrieh**

Bakhos & Aoun Bldg, Square One center  
Opened in: 1978

**ATM Outdoor (2)**

Switchboard: (01) / 897490-2  
Fax: (01) 898786

**Jounieh**

P.T.T. street, St. Paul center  
Opened in: 1976

**ATM Outdoor**

Switchboard: (09) 830190-1  
Fax: (09) 830192

**Saida (Sidon)**

Riad ElSolh street, Fransabank Bldg  
Opened in: 1960

**ATM Outdoor (2)**

Switchboard: (07) 722180-1 / (03) 650701  
Fax: (07) 721194

**Tripoli Gemmayzat**

Gemmayzat street, Fattal Bldg  
Opened in: 1931

**ATM Outdoor (2)**

Switchboard: (06) 430012-3  
Fax: (06) 625735

**Zahleh Wardeh**

Main road, Wardeh center  
Opened in: 1979

**ATM Outdoor (2)**

Switchboard: (08) 803566 / 821411  
Fax: (08) 810187

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Adlieh (Ashrafieh)**

Sami Solh street Sequoia Center  
Facing Palais de Justice  
Opened in: 2017

**ATM Outdoor (2)**

Switchboard: (01) 427219 / 427203  
Fax: (01) 426536

**Ain ElMreisseh**

Main road, Nawrass Bldg  
Opposite Ain El Mreisseh Mosque  
Opened in: 1997

**ATM Outdoor**

Switchboard: (01) 373240-2  
Fax: (01) 373243

**Antelias**

Catholicossat Armenien street  
Order Antonin Maronite Bldg  
Opened in: 1993

**Bab Idriss (Mina ElHosn)**

Beirut Central District, Omar Daouk street  
Bab Idriss,  
Opened in: 2000

**Badaro**

Badaro street, Khatoun Bldg  
Opened in: 1978

**Bliss (Ras Beirut)**

Bliss 697 Bldg., facing the police  
station, Bliss Street  
Opened in: 2016

**Bourj ElBrajneh**

Ain El Sekkeh, Dr. Housni Jalloul street  
Ahmad Nabouh Bldg  
Opened in: 1997

**Bourj Hammoud**

Harboyan street, Harboyan center, 2nd Fl.  
Near St. Vartan Church  
Opened in: 1994

**Foch (Marfa')**

Foch street, Foch Bldg  
Opened in: 2012

**Furn ElShebbak**

Beirut\Damascus road, facing Abraj center  
Saadeh center  
Opened in: 2005

**Hadeth**

Main road, Bechara Beik Karam street  
Al Saha, Near Al Saydeh Church  
Opened in: 2005

**Hazmieh**

Sayyad square, Unigroup Bldg  
Opened in: 1984

**Jal ElDib**

Jal ElDib Highway, Le Baron center  
Opened in: 1979

**ATM Outdoor**

Switchboard: (04) 417240-1 /  
Fax: (04) 412990

**ATM Outdoor**

Switchboard: (01) 970951  
Fax: (01) 970952

**ATM Outdoor**

Switchboard: (01) 386900-1 / 387024  
Fax: (01) 390409

**ATM Outdoor**

Switchboard: (01) 370434 / 371434  
Fax: (01) 360434

**ATM Outdoor**

Switchboard: (01) 453200-1 / (03) 740410  
Fax: (01) 453203

**ATM Outdoor**

Switchboard: (01) 258101-3  
Fax: (01) 264446

**ATM Outdoor**

Switchboard: (01) 998230 / 998240 /  
Fax: (01) 998230

**ATM Outdoor**

Switchboard: (01) 293025-6  
Fax: (01) 293027

**ATM Outdoor**

Switchboard: (05) 463975-7  
Fax: (05) 463980

**ATM Outdoor**

Switchboard: (05) 450350 / 459602  
Fax: (05) 457312

**ATM Outdoor**

Switchboard: (01) 889884-5  
Fax: (01) 902959

**Jnah**

Adnan ElHakim street, Assaf Bldg  
ReOpened in: 2000

**Mar Elias (Moussaitbeh)**

Mar Elias street, Metco center  
Opened in: 1981

**Moussaitbeh**

Selim Salam Blvd., Lou'loua Bldg  
Opened in: 2010

**Mreijeh**

Hadi Nasrallah Blvd., Chahine Bldg  
Opened in: 2013

**Ras ElNabeh (Mazraa)**

La Cité Bldg., Beshara Elkhoury street  
Opened in: 2016

**Rmeil**

Akra Bldg, Saint Louis street  
Opened in: 1979

**Saifi**

El Arz street, Andraos Bldg  
Opened in: 1977

**Sassine (Ashrafieh)**

Sassine square, Notre Dame center  
Opened in: 1981

**Shiyah**

Shiyah Blvd., Facing the Ministry of Labor  
Ghobeiri, Joseph Tayyar Bldg  
Opened in: 1986

**Shoueifat**

Old sidon road, Al Oumara Blvd.  
Mahmoud El Khechin Bldg  
Opened in: 2008

**Sin ElFil**

HorshTabet, Delta center  
Kibinian & Kazangian Bldg  
Opened in: 1978

**Sodeco (Ashrafieh)**

Dakota Bldg, Sodeco  
Opened in: 2010

**ATM Outdoor**

Switchboard: (01) 857972-4  
Fax: (01) 857972

**ATM Outdoor**

Switchboard: (01) 817770 / 818529-30  
Fax: (01) 300617

**ATM Outdoor**

Switchboard: (01) 308791-4 / (70) 677651  
Fax: (01) 305189

**ATM Outdoor**

Switchboard:(01) 469014-6  
Fax:(01) 469006

**ATM Outdoor**

Switchboard: (01) 663118-9  
Fax: (01) 663117

**ATM Outdoor**

Switchboard: (01) 571499 / 571844  
Fax: (01) 446804

**ATM Outdoor**

Switchboard: (01) 442418 / 585899 / (03) 650703  
Fax: (01) 442417

**ATM Outdoor**

Switchboard: (01)203466-7  
Fax: (01) 200651

**ATM Outdoor**

Switchboard: (01) 279671 / 279673 / (03) 740412  
Fax: (01) 279680

**ATM Outdoor**

Switchboard: (05) 431152 / 431178  
Fax: (05) 431183

**ATM Outdoor**

Switchboard: (01) 510571-3 / (03) 650708  
Fax: (01) 481680

**ATM Outdoor**

Switchboard: (01) 423573-5  
Fax: (01) 423577

**Tabaris (Saifi)**

Tabaris roundabout, Saifi 311 Bldg  
Opened in: 1974

**Tarik Jdideh (Mazraa)**

Loubos street, Kassar Bldg  
Opened in: 1989

**Verdun (Moussaitbeh)**

Rashid Karamah street,  
Verdun 730 center, 1st Floor  
Opened in: 1996

**ATM Outdoor**

Switchboard: (01) 203422 / 328600  
Fax: (01) 201141

**ATM Outdoor**

Switchboard: (01) 702930-1 / (03) 650705  
Fax: (01) 309090

**ATM Outdoor**

Switchboard: (01) 788690-1 / (03) 650709  
Fax: (01) 788691

**II- Other Regions****Aley**

Main road, Saïd Shehayeb (DANA) Bldg  
Opened in: 1997

**Baaklin**

ElMarj, Akram El Eid center  
Opened in: 1994

**Baalbeck**

Ras El Ayn main road  
Mohamed Saïd El Lakiss Bldg  
Opened in: 1981

**Bednayeï**

Main road, Ali Fouad Sleïman Bldg  
Opened in: 1999

**Bickfaya**

Bickfaya square, Adel Dagher Bldg  
Opened in: 2006

**Bint Jbeïl**

Main road, Saff ElHawa, Fransabank Bldg  
Opened in: 1962

**Chtaura**

Main road, Haddad Bldg  
Opened in: 1977

**Dahr ElAïn**

Koura main road, Michel Frangieh Bldg  
Opened in: 2012

**Elissar (Mazraat Yachouh)**

Mazraat Yachouh, Bickfaya main road  
Fransabank Bldg  
Opened in: 2005

**ATM Outdoor**

Switchboard: (05) 557042-4  
Fax: (05) 557046

**ATM Outdoor (2)**

Switchboard: (05) 303005 / 301267  
Fax: (05) 303006

**ATM Outdoor (3)**

Switchboard: (08) 371800-1 / 378800-2  
Fax: (08) 370379

**ATM Outdoor (2)**

Switchboard: (08) 911124-5  
Fax: (08) 911124

**ATM Outdoor**

Switchboard: (04) 986901-2 / (70) 910700  
Fax: (04) 986903

**ATM Outdoor**

Switchboard: (07) 450701-3 / (03) 239092  
Fax: (07) 450701

**ATM Outdoor**

Switchboard: (08) 541988 / 542498  
Fax: (08) 543843

**ATM Outdoor**

Switchboard: (78) 809580 / 809680  
Fax: (06) 418860/1

**ATM Outdoor**

Switchboard: (04) 914803-4 / 914807  
Fax: (04) 914805

**Ghazieh**

Main road, Khalifeh center  
Opened in: 2011

**Halba**

Main road, Marwan Ibrahim Bldg  
Opened in: 1992

**Jbeil (Byblos)**

Jbeil roundabout, Byblos Sun Bldg  
Relocated in: 2012

**Jezzin**

Jezzin highway, St. Therese center  
Opened in: 1964

**Mansourieh**

Main road, Maalouf center, Opposite PTT  
Opened in: 1999

**Marjeyoun**

Main road, Farid Hamra Bldg  
Opened in: 1963

**Meryata**

Ardeh street, Ayyoush Bldg  
Opened in: 2004

**Nabatieh**

Sabbah street, Kodeih center  
Opened in: 1962

**Rayyak**

Hosch Hala main road, Fakhoury Bldg  
Opened in: 1963

**Sarba**

Sarba highway, Jounieh  
Antoine & Youssef Kallas Bldg  
Opened in: 1976

**Shehim**

Main road, Wehbe center  
Opened in: 1999

**Shekka**

Main road, Ragheb center  
Opened in: 1976

**Sour (Tyr) - Abbassieh**

Jal El Bahr main road, Khalaf Bldg  
Opened in: 2007

**ATM Outdoor**

Switchboard: (07) 224430 / 224460  
Fax: (07) 224480

**ATM Outdoor (2)**

Switchboard: (06) 693330-2  
Fax: (06) 692001

**ATM Outdoor**

Switchboard: (09) 945108 / (03) 650719  
Fax: (09) 540968

**ATM Outdoor**

Switchboard: (07) 780052 / 780941  
Fax: (07) 780941

**ATM Outdoor**

Switchboard: (04) 409840-1  
Fax: (04) 409840

**ATM Outdoor (2)**

Switchboard: (07) 830139-40 / (03) 334923  
Fax: (07) 830139

**ATM Outdoor**

Switchboard: (06) 255560-2  
Fax: (06) 255564

**ATM Outdoor (2)**

Switchboard: (07) 760258 / 764264  
Fax: (07) 761750

**ATM Outdoor**

Switchboard: (08) 900333 / 900444 / 900555  
Fax: (08) 900107

**ATM Outdoor**

Switchboard: (09) 640060 / 640293  
Fax: (09) 640543

**ATM Outdoor**

Switchboard: (07) 241916-7  
Fax: (07) 241921

**ATM Outdoor**

Switchboard: (06) 540642-3  
Fax: (06) 545035

**ATM Outdoor**

Switchboard: (07) 740388 / 740486  
Fax: (07) 740084

**Tripoli - Mina**

Bawabet AlMina street  
Hassan & Hassane Abbas Bldg  
Opened in: 1991

**Tripoli - Tell**

Kayal square, Gaston Habib Bldg  
Opened in: 2002

**Zahleh - Barbara**

St. Barbe street, Ghossain Bldg  
Opened in: 1956

**Zghorta**

Zghorta El Kobbi, Kareh & Zakhia center  
Opened in: 2010

**Zouk Mosbeh**

Jeita main road, Christ le Roi Center,  
Opened in: 1990

**ATM Outdoor**

Switchboard: (06) 611249-50 / 611524  
Fax: (06) 611250

**ATM Outdoor**

Switchboard: (06) 441881-2 / 442815  
Fax: (06) 441881-2

**ATM Outdoor**

Switchboard: (08) 803715 / 811060  
Fax: (08) 822335

**ATM Outdoor**

Switchboard: (06) 667951-4 / (70) 676255  
Fax: (06) 667956

**ATM Outdoor**

Switchboard: (09) 217271-3  
Fax: (09) 219696

**SUBSIDIARY BANKS IN LEBANON**

B.L.C. Bank s.a.l.  
Fransa Invest Bank s.a.l.

**BRANCHES ABROAD****Fransabank s.a.l. – Iraq\*****Headquarters & Erbil Main Branch\***

100 m street, Facing Cristal Erbil Hotel,  
Kurdistan Region, Erbil, Iraq  
Opened in: 2014

Switchboard: ( 964) 751 046 0516 / 771 822 9164

Fax: (964) 750 760 9118

E-Mail: info@fransabankiraq.com

**Fransabank s.a.l. – Bagdad Branch\***

Dr. Salman Faeq street,  
Al Wahad District 902/14, Bldg 48 – Karrada  
Bagdad, Iraq  
Opened in: 2014

Switchboard: (964) 781 452 6312

Fax: ( 964) 771 822 9163

\* Branches in the process of closing

**ASSOCIATE BANK ABROAD****United Capital Bank – Sudan**

Plot 411, Square 65, Mamoun Beheiry street  
South Green square  
P.O.Box: 8210 Al Amarat, Khartum, Sudan  
Opened in: 2006

Website: www.bankalmal.net

Switchboard: (249) 183 247700

Fax: (249) 183 235000 / 183 248490

Swift: CBSKSDKH

E-Mail: ucb.gm@bankalmal.net

**SUBSIDIARY BANKS ABROAD****Fransabank (France) SA**

104, Champs - Elysées Avenue  
75008 Paris, France  
Opened in: 1984

Website: www.fransabank.fr

Switchboard: (33) 1 53 76 84 00

Fax:(33) 1 45 63 57 00

Swift: FRAFFRPP

E-Mail: info@fransabank.fr



**Fransabank (El-Djazair) SPA**

45B, Lot Petite Provence  
SidiYehia, Hydra, 16405 Algiers, Algeria  
Opened in: 2006

Website: www.fransabank.dz  
Switchboard: (213) 21 481296 / 482748  
Fax: (213) 21 606606  
Swift: FSBKDZAL  
E-Mail: info@fransabank.dz

**Fransabank OJSC – Belarus**

95A, Nezavisimosty Avenue,  
220012 Minsk, Republic of Belarus  
Opened in: 2008

Website: www.fransabank.by  
Switchboard: (375) 17 389 3636  
Fax : (375) 17 389 3637  
Swift: GTBNBY22  
E-Mail: office@fransabank.by

**REPRESENTATIVE OFFICES ABROAD****B.L.C. Bank s.a.l. - Abu Dhabi Rep Office**

Khalidya street, Khalidya Park Bldg, 1st Fl.  
P.O. Box 6204 Abu Dhabi, U.A.E.  
Opened in: 2012

Website: www.blcbank.com  
Switchboard: ( 971 ) 2 650 5777  
Fax: ( 971 ) 2 650 5778  
E-Mail: massara.kabbani@blcbank.com

**Fransabank s.a.l. - Abidjan Rep Office**

Clozel Street, Plateau  
ACACIAS Building, 3rd floor  
Abidjan, Ivory Cost  
Opened in: 2015

Switchboard: ( 225 ) 57 074 275  
Fax : (225) 20 242 682  
E-Mail: mohamed.moukhader@fransabank.com

**CORRESPONDENT BANKS**

Algeria	Algiers	Fransabank El Djazair SPA
Austria	Vienna	UniCredit Bank Austria AG
Belgium	Brussels	KBC Bank NV
China	Beijing	Bank of China Ltd
China	Beijing	Standard Chartered Bank
Denmark	Copenhagen	Danske Bank A/S
Egypt	Cairo	Banque Misr
Egypt	Cairo	MashreqBank PSC
Egypt	Cairo	National Bank of Egypt
Finland	Helsinki	Nordea Bank
France	Paris	Credit Agricole SA
France	Paris	Fransabank (France) SA
France	Paris	Natixis
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Hungary	Budapest	OTP Bank Plc
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	Deutsche Bank AG
Japan	Tokyo	Mizuho Corporate Bank Ltd
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Japan	Tokyo	The Bank of New York Mellon
Jordan	Amman	Arab Bank PLC
Jordan	Amman	Jordan Ahli Bank PLC
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSCP

**CORRESPONDENT BANKS** (continuous)

Kuwait	Kuwait City	National Bank of Kuwait SAK
Netherlands (The)	Amsterdam	ABN AMRO Bank NV
Netherlands (The)	Utrecht	Cooperatieve Rabobank UA
Norway	Oslo	Nordea Bank
Qatar	Doha	Doha Bank QSC
Qatar	Doha	Qatar National Bank SAQ
Qatar	Doha	The Commercial Bank of Qatar QSC
Saudi Arabia	Riyadh	Banque Saudi Fransi
Saudi Arabia	Riyadh	Riyadh Bank
Spain	Barcelona	Banco de Sabadell SA
Spain	Barcelona	Caixa Bank SA
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Sri-Lanka	Colombo	Seylan Bank PLC
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	Zürcher Kantonalbank
Turkey	Istanbul	T.C. Ziraat Bankasi AS
Turkey	Istanbul	Türkiye Is Bankasi AS
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Dubai City	First Abu Dhabi Bank
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	Barclays Bank PLC
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Advisory Services  
 Automatic Teller Machine Services  
 Corporate Banking  
 Correspondent Banking  
 Custody or Trust Services  
 Debit, Credit and Charge Cards  
 Financial Brokerage Services  
 Financial Leasing  
 Financing Small & Medium Enterprises  
 Foreign Exchange  
 Foreign Trade Finance  
 Insurance Products  
 Internet Banking  
 Investment Banking  
 Phone Banking  
 Private Banking  
 Project Finance  
 Retail Banking  
 Swift Services  
 Syndicated Loans

**ATM OFF PREMISES**

Beirut, Adlieh, Sûreté Générale, installed in: 2012  
Beirut, Ain El Mreisseh, AUB, installed in: 2016  
Beirut, Starco, Omar Daouk street, installed in : 2002  
Bekaa, Zahleh, Tell Chiha Hospital, installed in: 2012  
Mount Lebanon, Aley - Qabr Shmoun, Obeid supermarket, installed in: 2008  
Mount Lebanon, Awkar, US Embassy, installed in: 2004  
Mount Lebanon, Naccache US Embassy, installed in: 2018  
Mount Lebanon, Jdeideh, Saloumi highway installed in: 2010  
Mount Lebanon, Jbeil, Kordahi center, installed in: 1999  
Mount Lebanon, Jounieh, Caliprix supermarket, installed in: 2006  
Mount Lebanon, Kaslik, Zouk Highway, installed in: 2014  
Mount Lebanon, Yarzeh, Ministry of Defense, installed in: 2011  
North Lebanon, Kalamoun, Miramar Hotel, installed in: 2015  
North Lebanon, Ehden, Ehden Hotel, installed in: 2015  
North Lebanon, Tripoli Boulevard, Avocats de Tripoli, installed in: 2016  
North Lebanon, Tell, Fouad Chehab Boulevard, installed in: 2014  
North Lebanon, Kousba , Hoz Mall, installed in: 2019  
North Lebanon, Tripoli Maarad, Gaston Habib bldg. installed in : 2013  
North Lebanon, Tripoli Abou Samra, Sayadi bldg., Saadoun Square, installed in : 2008  
South Lebanon, Bint Jbeil, Rmeich, Kroum Street installed in: 2016  
South Lebanon, Nakoura, United Nations center, installed in: 2007  
South Lebanon, Tyr, Jal El Bahr, installed in: 2014  
South Lebanon, Toul Nabatieh, installed in: 2018  
South Lebanon, Hlaliyeh, Chammah Str., Bdeir Bldg., installed in : 2016

\* \* \*

# HBL HABIB BANK

حبيب بنك

*Official List of Banks N°: 85 (1964), Commercial Registry N°: 1005760 Beirut, Nationality: Pakistani,*

*HO Capital Contribution: LBP 10,000,000,000*

SHAREHOLDERS	Nationality	Shares in Capital
AKFED & Associated Companies	-	60.38%
Foreign Companies	-	23.85%
Financial Institutions	-	3.43%
Public Sector	-	6.87%
Others	-	5.47%

## BOARD OF DIRECTORS

Mr. Sultan Ali Allana	Chairman
Mr. Muhammad Aurangzeb	President & Chief Executive Officer
Mr. Moez Ahmed Jamal	Director
Ms. Sadia Khan	Director
Mr. Shaffiq Dharamshi	Director
Mr. Agha Sher Shah	Director
Dr. Najeeb Samie	Director
Mr. Salim Raza	Director

## SENIOR MANAGEMENT IN LEBANON

Mr. Ahsan Rasheed	GM & Country Manager - Lebanon Branch
Ms. Usamah Salman	DGMI – Treasury & Human Resources

**LEGAL ADVISOR:** Messrs. Khoury Law Firm

**INDEPENDENT AUDITORS:** Messrs. PWC

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	40,603	- Customer Deposits:	28,838
- Loans to Customers:	8,365	- Shareholders equity: (Tier I)	10,940
- Claims on Public Sector:	4,083	- Off-balance Sheet: (Liabilities)	15

**Operating branch in Lebanon: 1**

**Number of Employees: 15**

## LEBANON BRANCH

### Beirut (Mazraa)

Barbir-Museum Highway, Facing French  
Ambassador Residence, Flayfel Bldg  
P.O.Box: 11-5616 Beirut, Lebanon  
Opened in: 1964

Switchboard: (01) 669200-3  
Fax: (01) 669204  
Swift: HABBLBBEXXX  
E-Mail: ahsan.rasheed@hbl.com  
usamah.salman@hbl.com

## HEAD OFFICE IN PAKISTAN

Website: www.hbl.com

### HBL Habib Bank

I. I. Chundrigar street  
10- HBL Habib Bank Plaza, Karachi  
Opened in: 1941  
Chairman: Mr. Sultan Ali Allana

Switchboard: (+92 21) 3241 80 00

**CORRESPONDENT BANKS**

HBL Habib Bank World Wide Network

All local and foreign banks operating in Lebanon

China	All major cities	Bank of China Ltd
Egypt	Cairo	Blom Bank Egypt SAE
Egypt	Cairo	National Bank of Egypt
Italy	Rome	Banca Nazionale Del Lavoro SPA
Japan	Tokyo	National Bank of Pakistan
Jordan	Amman	Cairo Amman Bank
Nepal	Kathmandu	Himalayan Bank Ltd
Pakistan	Karachi	Bank Islami Pakistan Ltd
Pakistan	Karachi	Bank of Khyber, The
Pakistan	Karachi	Faysal Bank Ltd
Pakistan	Karachi	JS Bank Ltd
Pakistan	Karachi	Silk Bank Ltd
Saudi Arabia	Jeddah	Bank Al Jazira
South Korea	Seoul	National Bank of Pakistan
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Turkey	Ankara	Turkiye Cumhuriyeti Ziraat Bankasi

**SERVICES RENDERED**

Deposit Account Services

Financial Market Services

Trade Finance

Transfers & Remittances

\* \* \*

**FOUNDER**

Mr. Joseph Ayoub Saab

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
Mr. Salim Habib	Lebanese	12.50%
HE Mr. Elie Ferzli, Esq.	Lebanese	2.01%
HE Dr. Mohamad A.H. Baydoun	Lebanese	3.43%
Messrs. CreditBank sal	Lebanese	10.83%
Messrs. Bicom sal Holding	Lebanese	9.58%
Mr. Kamal Abi Ghosn	Lebanese	8.52%
Messrs. Cinzano Ltd	Virgin Islands	3.50%
Emir Sager Sultan Al Sudairy	Saudi	3.62%
Sheikh Khaled Al Barahim	Saudi	5.69%
Mrs. Taraneh F. Kamangar	Saudi	7.53%
Mr. Abdel Karim El Roustom	Lebanese	3.00%
Mr. Nader El Mously	Saudi	2.17%
Mr. Hafez Jamil Abi Chaker	Lebanese	4.50%
Messieurs Trade Finance Corp. Holding sal	Lebanese	2.98%
Mr. Nakhle Khoneisser	Lebanese	3.50%
Mr. Sami Atallah	Lebanese	1.50%
Mr. Elie El Moussa	Lebanese	1.50%
Mr. Fakhri Abi Khalil	Lebanese	1.50%
Others	Lebanese	12.14%

**BOARD OF DIRECTORS**

Mr. Salim Habib	Chairman & General Manager
HE Dr. Mohamad A.H. Baydoun	Member
Mr. Kamal Abi Ghosn	Member & Deputy General Manager
Emir Sager Sultan Al Sudairy	Member
Messrs. Bicom sal Holding	Member - Represented by Mr. Mazen El Bizri
Mr. Mounir Fathallah, Esq.	Member
Mr. Tony El Choueiri	Member
Mr. Rizkallah Makhoulf, Esq.	Member
Dr. Elie Assaf	Member
Mr. Ziad Fakhoury, Esq.	Secretary of the Board

**SENIOR MANAGEMENT**

Mr. Salim Habib	Chairman General Manager
Mr. Kamal Abi Ghosn	Director - Deputy General Manager
Mr. Nakhle Khoneisser	AGM - Head of Treasury & Capital Markets
Mr. Rodolphe Atallah	AGM - Head of Operations Development
Mr. Karim Habib	AGM - Head of Strategy, Finance & Network
Mr. Samir Tawile	Senior Manager - Head of International Banking Division
Mrs. Dolly Merhy	Senior Manager - Head of Accounting & Finance
Mrs. Tania Tayah	Senior Manager - Head of Risk Management
Mr. Habib Lahoud	Senior Manager - Head of Retail Banking Division
Mr. Gaby Mezher	Senior Manager - Head of Internal Audit
Mr. Ghassan El Rayes	Senior Manager - Head of Corporate Banking

**SENIOR MANAGEMENT** (continuous)

Mr. Walid El Helou	Manager - Operational Development
Mr. Antoine Achkar	Manager - Head of Recovery Department
Mr. Khalil Salameh	Manager - Head of Administrative & HR Department
Mr. Joe Boustany, Esq.	Manager - Head of Compliance Department
Mr. Ramzi Dib	Manager - Arab Business Development Division
Mr. Imad Tannoury	Manager - Deputy Head of Corporate & Commercial Banking
Mr. Charbel Eid	Head of Organization and Methods HO
Mr. Elie Hlayel	Head of Information Technology
Mr. Habib Bou Merhy	Head of Operations - Trade Finance
Mr. Esper Wehbe	Head of IT Audit
Mr. Naim Bassil	Alternate Manager
Mr. Abdel Kader Tawil	Alternate Manager
Mrs. Lina Abou Jaoude	Head of IT Security

**LEGAL ADVISORS:** Messrs. Rizkallah Makhlof Law Firm, Messrs. Fakhoury & Fakhoury Law Firm

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	9.158.646	- Customer Deposits:	7.910.559
- Loans to Customers:	1.031.866	- Shareholders equity: (Tier I)	649.467
- Claims on Public Sector:	7.638.217	- Off-balance Sheet: (Liabilities)	187.804

**Operating branches in Lebanon:** 20

**Number of ATM:** 40 (of which 21 off premises)

**Operating branches abroad:** 1

**Number of Employees:** 398

**HEADQUARTERS****Beirut**

Rmeil, Charles Malek Ave., Al Ittihadia Bldg  
P.O.Box: 11-5292 Riad ElSolh,  
Beirut 1107-2190 Lebanon  
Opened in: 1961

Website: [www.ibl.com.lb](http://www.ibl.com.lb)

Switchboard: (01) 200350 / 334102  
Fax: (01) 204505 / 219667  
Swift: INLELBBE  
E-Mail: [ibl@ibl.com.lb](mailto:ibl@ibl.com.lb)

**MAIN BRANCH****Beirut (Rmeil)**

Charles Malek Ave., Al Ittihadia Bldg  
Opened in: 1961  
Manager: Mr. Bechara Mattar

**ATM Outdoor**

Switchboard: (01) 200350 / 334102  
Fax: (01) 334944  
E-Mail: [bmtar@ibl.com.lb](mailto:bmtar@ibl.com.lb)

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Antelias**

Jal ElDib main road, Garden tower Bldg  
Opened in: 2008  
Manager: Mr Fady Nader

**ATM Outdoor**

Switchboard: (04) 406916  
Fax: (04) 406988  
E-Mail: [fnader@ibl.com.lb](mailto:fnader@ibl.com.lb)

**Baushrieh**

St. Joseph Hospital street, Bakhos Bldg  
Opened in: 1970  
Manager: Mrs. Samar Kfoury Riachi

**Dora**

Dora Blvd., Ghantous Bldg, 5th Floor  
P.O.Box: 90263 Jdeideh (Metn), Lebanon  
Opened in: 1982  
Manager: Mr. Maroun Massoud

**Hamra (Ras Beirut)**

Maamari\Sourati street  
P.O.Box:113-6553 Hamra, Lebanon  
Opened in: 1985  
Manager: Mr. Omar Hammoud

**Hazmieh**

International road, Beirut direction  
Opened in: 2005  
Manager: Mr. Charbel El Helou

**Jnah**

Facing BHV, Rawan Bldg  
Opened in: 2012  
Manager: Mr. Jules Haidar

**Moussaitbeh**

Mar Elias street, New center  
Opened in: 1979  
Manager: Mr. Mohamad Osseiran

**Sioufi (Ashrafieh)**

St. Georges Residence  
Opened in: 2014  
Manager: Mr. Ara Boghossian

**Verdun (Moussaitbeh)**

Rachid Karameh Ave., Madina Tower, 1st Fl.  
Opened in: October 2008  
Manager: Mr. Abdel Rahman Zeidan

**ATM Outdoor**

Switchboard: (01) 248988 / 248990 / 249031  
Fax: (01) 249031  
E-Mail: skfoury@ibl.com.lb

Switchboard: (01) 260530 / 260535 / 883464-5  
Fax: (01) 255111  
E-Mail: mmassoud@ibl.com.lb

**ATM Outdoor (Drive thru)**

Switchboard: (01) 347822-3 / 743006-7  
Fax: (01) 350608  
E-Mail: ohammoud@ibl.com.lb

**ATM Outdoor (Drive thru)**

Switchboard: (05) 952801-3  
Fax: (05) 952804  
E-Mail: celhelou@ibl.com.lb

**ATM Outdoor**

Switchboard: (01) 843442  
Fax: (01) 843449  
E-Mail: jhaidar@ibl.com.lb

**ATM Outdoor**

Switchboard: (01) 303005 / 707110 / 816802  
Fax: (01) 304727  
E-Mail: mosseiran@ibl.com.lb

**ATM Outdoor**

Switchboard: (01) 322170  
Fax: (01) 322173  
E-Mail: aboghossian@ibl.com.lb

**ATM Outdoor**

Switchboard: (01) 797321  
Fax: (01) 797324  
E-Mail: azeidan@ibl.com.lb

**II- Other Regions**

**Balamand**

Koura, Facing Balamand University  
Opened in: 2010  
Manager: Mr. Walid Salem

**ATM Outdoor**

Switchboard: (06) 933041-3  
Fax: (06) 933038  
E-Mail: wsalem@ibl.com.lb



**Batroun**

Batroun square, Zakaria Bldg  
Opened in: 1977  
Manager: Mr. Kiswa Bassil

**Chtaura**

Main road, Kikano Bldg  
Opened in: 2004  
Manager: Mr. Iskandar Joanny

**Elissar - Mazraat Yachouh**

Bikfaya main road, Elissar  
Opened in: 2009  
Manager: Mr. Jean Pierre Abi Doumeth

**Jbeil (Byblos)**

Voie Romaine  
Opened in: 2011  
Manager: Mr. Rabih Abi Ghosn

**Jounieh**

Serail street, Bechara Menassa Bldg  
P.O.Box: 1820 Jounieh, Lebanon  
Opened in: 1970  
Manager: Mr. Rachad Yaghi

**Kobayat**

Main place, Mtanios Mekhael Bldg  
Opened in: 2002  
Manager: Mr. Assaad Obeid

**Saida (Sidon)**

Jezzine street, near EDL Bldg  
Opened in: 1981  
Manager: Mrs. Mona Al Kotob

**Sour (Tyr)**

Northern Blvd., Ajami Bldg  
Opened in: 2004  
Manager: Mr. Rami El Chehoury

**Tripoli**

El Mina street, Fayhaa Bldg  
P.O.Box: 240 Tripoli, Lebanon  
Opened in: 1999  
Manager: Mr. Hamed Raad

**ATM Outdoor**

Switchboard: (06) 351953 / 642218 / 740552  
Fax: (06) 643218  
E-Mail: nsarkis@ibl.com.lb

**ATM Outdoor (Drive Thru)**

Switchboard: (08) 546802-4  
Fax: (08) 546801  
E-Mail: ijoanny@ibl.com.lb

**ATM Outdoor**

Switchboard: (04) 916029  
Fax: (04) 916034  
E-mail: jabidoumeth@ibl.com.lb

**ATM Outdoor**

Switchboard: (09) 543992  
Fax: (09) 543994  
E-Mail: rabighosn@ibl.com.lb

**ATM Outdoor**

Telefax: (09) 915715 / 918438 / 932808  
E-Mail: ryaghi@ibl.com.lb

**ATM Outdoor**

Switchboard: (06) 351951 / 351954  
Fax: (06) 351955  
E-mail: aobeid@ibl.com.lb

**ATM Outdoor**

Telefax: (07) 723909 / 725701 / 732273  
E-mail: mkotob@ibl.com.lb

**ATM Outdoor**

Switchboard: (07) 346811 / 346813  
Fax: (07) 346804  
E-Mail: relchehoury@ibl.com.lb

Switchboard: (06) 440450 / 444338 / 444350  
Fax: (06) 628229  
E-Mail: hraad@ibl.com.lb

**BRANCHES ABROAD****IBL Bank s.a.l. - Limassol Branch - Cyprus**

Ideal Bldg, 1st Floor  
 214, Arch. Makarios III Avenue  
 CY, 3030 Limassol  
 Opened in: 2008  
 Manager: Mrs. Ghada Christofides

Switchboard: (+357 25) 50 4444  
 Fax: (+357 25) 50 4450  
 E-Mail: limassol@ibl.com.lb  
 E-Mail: gchristofides@ibl.com.lb

**CORRESPONDENT BANKS**

Australia	Sydney	Bank of Sydney Ltd
France	Paris	Societe Generale
Germany	Frankfurt	Commerzbank AG
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	The Bank of New York Mellon
Kuwait	Kuwait City	The Commercial Bank of Kuwait SAK
Norway	Oslo	Dnb Bank ASA
Saudi Arabia	Jeddah	The National Commercial Bank
Switzerland	Geneva	Banque Cantonale de Geneve
Toronto	Montreal	Bank of Montreal
U.A.E.	Dubai City	Al Khaliji France SA
U.K.	London	Bank of Beirut (UK) Ltd
U.K.	London	Citibank NA
U.S.A.	New York	Citibank NA
U.S.A.	New York	JP Morgan Chase Bank National
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Corporate Finance  
 Deposit Account Services  
 Investment Banking  
 Plastic Cards  
 Private Banking  
 Retail Banking  
 Trade Finance  
 Transfers & Remittances

**ATM OFF PREMISES**

Akkar, Halba-Kobayat, Lebanese International University (LIU), installed in: 2015  
 Aley, Souk ElGharb, Balamand University, installed in: 2016  
 Baabda, Presidential Palace, installed in: 2002  
 Beirut, Mar Mekhael street, EDL, installed in: 2007  
 Beirut, Moussaitbeh, Lebanese International University (LIU), installed in: 2006  
 Beirut, Moussaitbeh, Lebanese International University (LIU), installed in: 2017  
 Beirut, Zkak ElBlat-St. Louis School, installed in: 2017  
 Bekaa, Ablah, Lebanese International University (LIU), installed in: 2012  
 Hazmieh, Yarez Country Club, installed in: 2018  
 Mount Lebanon, Beit Shabab, Hopital Libanais, installed in: 2013  
 Mount Lebanon, Deek El Mehdi, College Champville, installed in: 2009  
 North Lebanon, Akkar, Beino, Balamand University, installed in: 2013

**ATM OFF PREMISES** (continuous)

Saida, Lebanese International University (LIU), installed in: 2009

Sin ElFil, ACE Bldg., installed in: 2016

Sin ElFil, Alba University, installed in: 2011

Tripoli, Islamic Hospital, installed in: 2013

Tripoli, Mina, Mar Elias School, installed in: 2016

Tripoli, NINI Hospital, installed in: 2018

Tripoli, Nini Hospital, installed in: 2013

West Bekaa, Khiara, Lebanese International University (LIU), installed in: 2006

\* \* \*

# بنك انتركونتيننتال لبنان للإستثمار ش.م.ل. IBL INVESTMENT BANK S.A.L.

Official List of Banks N°: 135 (2011), Commercial Registry N°: 1013017 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000

## FOUNDER

IBL Bank s.a.l.

## SHAREHOLDERS

	Nationality	Shares in Capital
IBL Bank s.a.l.	Lebanese	98%
Mr. Salim Habib	Lebanese	1%
Mr. Kamal Abi Ghosn	Lebanese	1%

## BOARD OF DIRECTORS

Mr. Salim Habib	Chairman & General Manager
Mr. Kamal Abi Ghosn	Member
IBL Bank s.a.l. represented by Mr. Karim Habib	Member
Mr. Tony Choueiri	Independent member
Mr. Habib Abou Sakr	Independent member
Mr. Karim El Bacha	Independent member
Mr. Elie Assaf	Independent Member

## SENIOR MANAGEMENT

Mr. Salim Habib	Chairman & General Manager
Mr. Rodolph Atallah	Assistant General Manager
Mr Nakhle Khoneisser	Assistant General Manager

**LEGAL ADVISOR:** Messrs. Rizkallah Makhoulouf Law Firm

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. DFK Fiduciaire du Moyen-Orient

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2019 (in millions of LBP)

- Total Assets:	764.982	- Customer Deposits:	596.119
- Loans to Customers:	37.018	- Shareholders equity: (Tier I)	115.600
- Claims on Public Sector:	719.298	- Off-balance Sheet: (Liabilities)	1300

**Operating branch in Lebanon: 1**

**Number of Employees: 4**

## HEADQUARTERS & MAIN BRANCH

Website: [www.ibl.com.lb](http://www.ibl.com.lb)

### Beirut (Moussaitbeh)

Verdun area, Madina Towers  
Rachid Karamah street,  
P.O.Box: 11-5292 Beirut, Lebanon  
Opened in: 2011

Switchboard: 01 792035 / 792055  
Fax: (01) 792038  
Swift: IBLVLBBE  
E-Mail: [iblinvest@ibl.com.lb](mailto:iblinvest@ibl.com.lb)

**MOTHER COMPANY:** IBL Bank s.a.l

**CORRESPONDENT BANKS:** through IBL Bank s.a.l.

## SERVICES RENDERED

Asset and funds management  
Deposit Acceptance  
Investment Banking  
Medium & Long-term Loans Program  
Private Banking and Wealth Management

\* \* \*

# INVEST BANK P.S.C.

بنك الإستثمار ش.م.ع

*Official List of Banks N°: 141(2013), Commercial Registry N°: 1016408 Beirut, Nationality: Emirati  
HO Capital Contribution: LBP 15,000,000,000*

## SENIOR MANAGEMENT IN LEBANON

Mr. Lloyd Maddock	CEO
Mr. Rachid Gheriafi	Branch Manager - Lebanon
Mr. Abdallah Abdallah	Assistant Branch Manager - Lebanon
Ms. Violette Hokayem	Head of Finance
Mr. Rodolphe Harfouche	Head of Information Technology
Mr. Imad Menhem	Head of AML / CFT and Legal Compliance
Ms. Inass Al Bissani	Head of Internal Audit
Ms. Mira Salaheddine	Head of HR

**LEGAL ADVISOR:** Messrs. Osta Law Firm

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	129165	- Customer Deposits:	44862
- Loans to Customers:	24392	- Shareholders equity: (Tier I)	14665
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	18110

**Operating branch in Lebanon: 1**  
**Number of ATM: 1**

**Number of Employees: 22**

## LEBANON BRANCH

### Beirut (Ain Elmreisseh)

Beirut, Ain Elmreisseh,  
Nigeria street, Bank's Bldg, 1st Floor  
P.O.Box: 11-5484 Beirut, Lebanon  
Opened in: 2013  
Branch Manager: Mr. Rachid Gheriafi

### ATM Outdoor

Switchboard: (01) 379002  
Fax: (01) 379003  
Swift: IBTFLBBE  
E-Mail: info@investbank.com.lb

## HEAD OFFICE IN SHARJAH

Invest Bank PSC  
Al Zahraa street 105, Al Qasimia area,  
Invest Bank Tower, Sharjah, UAE  
P.O.Box: 1885, Sharjah  
Opened in: 1975  
Chairman: Mr. Omran Abdallah Omran Taryam

Website: www.investbank.ae  
Tel: + 971 (06) 5980555  
Fax: +971 (06) 5694212  
Swift: IBTFAEAS  
E-Mail: ib.dgm.office@investbank.ae

## CORRESPONDENT BANKS:

through head office in Sharjah

## SERVICES RENDERED

Automated Teller Machine (ATM)  
Corporate Banking  
Correspondent Banking  
Credit and Debit Cards  
Internet Banking

**SERVICES RENDERED** (continuous)

Investment Banking

Personal Lending

Term Deposit Accounts

Trade Finance

Transfers and Remittances

\* \* \*

# LEBANESE ISLAMIC BANK S.A.L.

البنك الإسلامي اللبناني ش.م.ل

Official List of Banks N°: 126 (2005), Commercial Registry N°: 1003807 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000

## FOUNDERS:

Sheikh Khaldoun Bakri Ahmad Barakat  
Credit Libanais Investment Bank s.a.l

## SHAREHOLDERS

	Nationality	Shares in Capital
Credit Libanais Investment sal	Lebanese	94.976%
Credit Libanais sal	Lebanese	5.000%
Sheikh Khaldoun Bakri Ahmad Barakat	Saudi	0.006%
Mr. Mohamad Wajih Bizri	Lebanese	0.006%
Mr. Rabah Kamel Jaber	Lebanese	0.006%
Mr. Mustapha Alaa Eddine	Lebanese	0.006%
Widriss Projects s.a.l.	Lebanese	0.006%

## BOARD OF DIRECTORS

Sheikh Khaldoun Bakri Ahmad Barakat	Chairman & General Manager
Credit Libanais Investment Bank sal	Member, rep. by Dr. Joseph Torbey
Mr. Mohamed Wajih Bizri	Member
Mr. Rabah Kamel Jaber	Member
Mr. Mustapha Alaa Eddine	Member
Widriss Projects s.a.l.	Member
Mr. Adel Macaron, Esq.	Secretary of the Board

## SENIOR MANAGEMENT

Mr. Chafic Moharram	General Manager
Mrs. Sania Naamani Bou Alia	Senior Manager
Mrs. Nada Chehabeddine	Accountancy
Ms. Rola Ramlawi	Corporate
Mr. Abdul Rahman Halabi	Operations
Sheikh Abdul Rahman Rifaii	Shariaa Audit
Mr. Elie Abi Mrad	Internal audit
Mrs. Nada Rizkallah	Risk Management & Strategy

**LEGAL ADVISORS:** Mr. Adel Macaron, Esq. / Mr. Elie Younes, Esq.

**INDEPENDENT AUDITORS:** Messrs. DFK Fiduciaire du Moyen-Orient / Messrs. Ernst & Young

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets :	71,214	- Customer Deposits:	27,132
- Loans to Customers:	13,205	- Shareholders equity: (Tier I)	30,722
- Claims on Public Sector:	---	- Off-balance Sheet: (Liabilities)	52,301

**Operating branches in Lebanon: 2**  
**Number of ATM: 2**

**Number of Employees: 30**

## HEADQUARTERS

### Ras Beirut

Hamra area, Rome street  
Liberty Tower, 9th Floor  
P.O.Box: 113-5357 Hamra, Lebanon  
Opened in: 2005

Website: [www.lebaneseislamicbank.com.lb](http://www.lebaneseislamicbank.com.lb)

Switchboard: (01) 755313-5  
Fax: (01) 755316  
Swift: LIBBLBBE  
E-Mail: [lib@libonline.com.lb](mailto:lib@libonline.com.lb)

**MAIN BRANCH**

**Ras Beirut**

Hamra area, Rome street, Liberty Tower  
Opened in: 2005  
Manager: Mr. Nader El Khatib

**ATM Outdoor**

Telefax: (01) 755310-3  
E-Mail: lib@libonline.com.lb

**II- Other Region**

**Tripoli**

AlMassaref street, Chedrawi Bldg  
Opened in: 2008  
Manager: Mr. Ghassan Rabaa

**ATM Outdoor**

Telefax: (06) 436800-3  
E-Mail: lib@libonline.com.lb

**MOTHER COMPANY:** Credit Libanais s.a.l.

**CORRESPONDENT BANKS:** through Credit Libanais s.a.l.

**SERVICES RENDERED**

Islamic Banking Services & Products

\* \* \*



<b>SHAREHOLDERS</b>	<b>Nationality</b>
Dr. Tanal Sabbah	Lebanese
Heirs of Hussein Ali Hoballah	Lebanese
Dr. Khater Abi Habib	Lebanese
Mr. Abdullah Bin Saleh Al Athel	Saudi
Ms. Fadila Sabbah	Lebanese
Mr. Hassan Khalil	Lebanese

<b>BOARD OF DIRECTORS</b>	
Dr. Tanal Sabbah	Chairman & General Manager
Mr. Mounir Karam	Member
Mr. Amr Ben Fayez Al Kouatli	Member
Ms. Fadila Sabbah	Member
Mr. Issa Sahyoun	Member
Mr. Charbel Awad	Member
Mr. Ahmad Hamdan	Member

**Secretary of the Board**

Mrs. Kathy Kanaan

<b>BOARD RISK MANAGEMENT COMMITTEE</b>	
Mr. Mounir Karam	Chairperson
Ms. Fadila Sabbah	Member
Mr. Charbel Awad	Member

<b>BOARD AUDIT COMMITTEE</b>	
Mr. Issa Sahyoun	Chairperson
Mr. Charbel Awad	Member
Mr. Amr Ben Fayez Al Kouatli	Member

<b>BOARD REMUNERATION COMMITTEE</b>	
Mr. Charbel Awad	Chairperson
Mr. Mounir Karam	Member
Mr. Issa Sahyoun	Member

<b>BOARD COMPLIANCE COMMITTEE</b>	
Mr. Ahmad Hamdan	Chairperson
Mr. Mounir Karam	Member
Ms. Fadila Sabbah	Member

<b>SENIOR MANAGEMENT</b>	
Dr. Tanal Sabbah	Chairman - General Manager
Mr. Nasri Bakhos	Assistant General Manager
Ms. Fadila Sabbah	Senior Manager - Branches System Coordinator
Ms. Jeanine Deliferian	Senior Manager - Financial Controller
Mr. Youssef Fakih	Senior Manager - Head of Corporate Banking
Mr. Gilbert Kweifetieh	Head of Treasury & Capital Markets
Ms. Maha Hamzeh	Head of Internal Control Audit

**GENERAL MANAGEMENT**

Mrs. Rima Saad Kazan	Head of Human Resources
Mr. Rony El Habre	Head of Information Technology
Ms. Zeinab Chatila	Head of Central Operations
Mr. Jihad Haddad	Head of Compliance Department
Mrs. Mireille Lattouf	Head of Foreign Relations & Correspondent Banking and Head of Customer Protection Unit
Mrs. Gladis Kanaan	Manager of Branches Administration Department
Mr. Fadi Ashkouti	Head of Risk Management
Mr. Rayan Sabbah	Head of Strategy
Mrs. Kathy Kanaan	Head of Organization

**LEGAL ADVISOR:** Mr. Marwan Gemayel, Esq.

**INDEPENDENT AUDITORS:** Messrs. PWC / Messrs. Sarkis Sakr & partners (An independent member of Geneva Group International)

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	3,184,715	- Customer Deposits:	2,785,482
- Loans to Customers:	755,348	- Shareholders equity: (Tier I)	184,910
- Claims on Public Sector:	500,769	- Off-balance Sheet: (Liabilities)	212,169

**Operating branches in Lebanon: 17**  
**Number of ATM: 16**

**Number of Employees: 266**

**HEADQUARTERS**

Website: [www.lebaneseswissbank.com](http://www.lebaneseswissbank.com)

**Ras Beirut**

Hamra area, Emile Edde street  
Hoss Bldg, 6th Floor  
P.O.Box: 11-9552 Beirut, Lebanon  
Opened in: 1962

Chairman's Office: (01) 346244 / 354501  
Fax: (01) 346357 / 732000 ext 6049  
Telex: 21483 / 20523 LEBSWI LE  
Cable: LEBSWISS  
Swift: LEBSLBXX  
E-Mail: [coffice@lebaneseswissbank.com](mailto:coffice@lebaneseswissbank.com)

**Central Departments Management**

Ras Beirut, Hamra area, Emile Edde street,  
Hoss Bldg, 2nd,3rd, 4th & 6th Floors

Credit & Loans:  
Accounting & Finance:  
IT Department:  
Operations:  
Treasury / Forex:

Switchboard: (01) 732000 ext.1030  
Fax:(01) 732000ext 1049  
Tel: (01) 732000 ext.6150  
Tel: (01) 732000 ext.6250  
Tel: (01) 732000 ext.6060  
Tel: (01) 732000 ext.6900 - Fax: (01) 732000 ext.6949  
Tel: (01) 732000 ext.6300  
E-Mail: [cambio@lebaneseswissbank.com](mailto:cambio@lebaneseswissbank.com) /  
[cambio@cyberia.net.lb](mailto:cambio@cyberia.net.lb)

**Rabyeh Head Office**

AML Dept:	Tel: (01) 732000 ext. 6754
L/C Dept:	Tel: (01) 732000 ext.6850
Information Dept :	Tel: (01) 732000 ext.6870
Insurance :	Tel: (01) 732000 ext.6810

**MAIN BRANCH**

**Hamra (Ras Beirut)**

Hamra area, Emile Edde street  
Hoss Bldg, 5th Floor  
Opened in: 1983  
Manager: Miss Fadila Sabbah

**ATM Outdoor**

Switchboard:(01) 732000 x 1030  
Fax:(01) 732000 x 1049  
E-Mail: hamrabr@lebaneseswissbank.com

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Bir Hassan**

Kuwait Embassy road  
Bachar & Darwish Bldg,GF  
Opened in: 2010  
Manager: Mrs Karin Hakim

**ATM Outdoor**

Switchboard: (01) 841750-2  
Fax: (01) 841753  
E-Mail: birhassanbr@lebaneseswissbank.com

**Dora**

Dora Hwy., Cebaco center, Block A, 1st Fl.  
Opened in: 1983  
Manager: Ms. Iman Jadayil

**ATM Outdoor**

Switchboard: (01) 240741-4 / 240744-5  
Fax: (01) 247302  
E-Mail: dorabr@lebaneseswissbank.com

**Hadeth**

Ste. Therese area, Norma Abdallah Bldg  
Opened in: 2008  
Branch Manager: Mrs. Joumana Cheet

**ATM Outdoor**

Switchboard: (05) 470612-4  
Fax: (05) 470611  
E-Mail: hadathbr@lebaneseswissbank.com

**Haret Hreik**

Main street, Foladkar Bldg, 1st Fl.  
Next to Social Security Bldg  
Opened in: 1993  
Manager: Mr. Ibrahim Halawi

**ATM Outdoor**

Switchboard: (01) 556561 / 556570 / 558977 /  
(01) 558988  
Fax: (01) 556570  
E-Mail: harabr@lebaneseswissbank.com

**Hazmieh**

Said Frayha street, kasarjian Bldg  
Opened in: 2015  
Manager: Mr. Joseph Homsy

**ATM Outdoor**

Switchboard: (05) 951620-2 / 951624  
Fax: (05) 951623  
E-Mail: hazmiehbr@lebaneseswissbank.com

**Jal EIDib**

El Hajal Bldg, Facing MEA Office  
Opened in: 2012  
Manager: Mrs. Jihane Maroun

**ATM Outdoor**

Switchboard: (04) 718630-3  
Fax: (04) 718634  
E-Mail: Jaleldibbr@lebaneseswissbank.com

**Mazraa (Moussaitbeh)**

Intersection Mazraa-Salim Salam street  
Crown center,1st Floor  
Opened in: 2011  
Manager: Mrs. Fadwa Atwi

**ATM Outdoor**

Switchboard: (01) 707630-2  
Fax: (01) 707633  
E-Mail: mazraabr@lebaneseswissbank.com

**Solidere (Marfa')**

Beirut Central District, Place de l'Etoile  
Bazerkan-Beydoun Bldg, Near parliament  
Opened in: 2004  
Branch Manager: Mr. Alaa Zeaiter

Switchboard: (01) 971761-3  
Fax: (01) 971761  
E-Mail: soliderebr@lebaneseswissbank.com

**II- Other Regions**

**Adonis**

Facing Goerges V Theater, Bank's Bldg, 1st Fl.  
Opened in: 1995  
Manager: Mr. Henris Sarkis

**ATM Outdoor**

Switchboard: (09) 217372 / 217374  
Fax: (09) 217372  
E-Mail: adonisbr@lebaneseswissbank.com

**Awkar**

Near Champville school  
Mazraat Al Hadira, La Paz center  
Opened in : 2009  
Manager: Ms. Soha Tayssoun

**ATM Outdoor**

Switchboard: (04) 915840-2  
Fax: (04) 915843  
E-Mail: awkarbr@lebaneseswissbank.com

**Broumana**

Main road, Mar Shaaya  
Dolly El Hachem Bldg  
Opened in: 1992  
Manager: Mr. Michel Abillama

**ATM Outdoor**

Switchboard: (04) 961184 / 963358  
Fax: (04) 964343  
E-Mail: broumanabr@lebaneseswissbank.com

**Jounieh**

Saint Joseph center, near «La Cité» centre  
Opened in: 2013  
Manager: Mrs. Lara Haddad

**ATM Outdoor**

Tel: (09) 938511-3  
Fax: (09) 938514  
E-Mail: Jouniehbr@lebaneseswissbank.com

**Nabatieh**

Hay AlMidan, Dr. M. Sabbah Bldg, GF  
Opened in: 1999  
Manager: Ms. Mithal Sabbah

**ATM Outdoor**

Switchboard: (07) 766628-9 / 766630-1  
Fax: (07) 766628  
E-Mail: nabatiehbr@lebaneseswissbank.com

**Rabyeh**

Mtaileb, Bikfaya main road, Azar center, GF  
Opened in: 2011  
Manager: Mr. Mario Lebnen

**ATM Outdoor**

Switchboard: (04) 523160-2  
Fax: (04) 523162

**Sour (Tyr)**

Hay Al Ramel, Ahiram square, Monsef street  
Ibrahim Saiidi Bldg  
Opened in: 2004  
Branch Manager: Mr. Chawki Haydar

**ATM Outdoor**

Telefax: (07) 344019 / 344036 / 344073  
Fax: (07) 351062  
E-Mail: tyrbr@lebaneseswissbank.com

**Tripoli**

Maarad Blvd., Saiidi Bldg, 1st Floor  
Opened in: 1997  
Manager: Mr. Aly Al Sankari

**ATM Outdoor**

Switchboard: (06) 425809-10 / 442574-5  
Fax: (06) 442576  
E-Mail: tripolibr@lebaneseswissbank.com

**CORRESPONDENT BANKS**

Australia	Sydney	Bank of Sydney
Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	National Bank of Bahrain BSC
Canada	Montreal	The Bank of Montreal
Cyprus	Limassol	Bank of Beirut SAL
France	Paris	Natixis
Germany	Munich	UniCredit Bank AG
Iraq	Bagdad	Bank of Baghdad
Italy	Milan	Intesa Sanpaolo SPA
Jordan	Amman	Jordan Ahli Bank PLC
Kuwait	Kuwait City	MashreqBank PSC
Qatar	Doha	MashreqBank PSC
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Spain	Madrid	Banco Sabadell
Sri-Lanka	Colombo	People's bank
Switzerland	Zurich	Credit Suisse AG
Turkey	Istanbul	Trurkiye Is Bankasi AS
U.A.E.	Dubai	MashreqBank PSC
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

All Commercial banking activities

- Dealing Room daily services 5/7 till 23:00 hour p.m.
- Personalized banking

**ATM OFF PREMISES**

\* \* \*

**FOUNDERS**

Mr. Abdul Hafiz M. Itani  
Mr. Joseph M. Hakim

**SHAREHOLDERS**

	<b>Nationality</b>	<b>Shares in Capital</b>
Mr. Abdul Hafiz M. Itani	Lebanese	1.208%
Mr. Samer A.H. Itani	Lebanese	72.600%
Mrs. Dina A.H. Itani Kaddoura	Lebanese	8.029%
Mrs. Ghada R. Abiad Itani	Lebanese	7.987%
Mr. Mohamad Maher M. Daadouche	Syrian	3.352%
H.E. Abdel Karim Bin Hamza		
Bin Abdel Karim Arkobi	Saudi	3.138 %
Mr. Ahmad F. Hachmieh	Saudi	2.000 %
Late Ahmad M. Attieh	Saudi	0.794%
H.E. Mohamed Khalifa Bin Youssef Al Suwaidi	Emirati	0.564%
Dr. Marwan S. Kaddoura	Lebanese	0.103%
Late Haidar A. Bin Nakhi	Kuwaiti	0.055%
Mr. Rabih A.K. El Noueiri	Lebanese	0.022%
Mr. Mounib M. Hammoud	Lebanese	0.022%
Me. Antoine J. Chader, Esq.	Lebanese	0.022%
Mr. Said M. Mirza	Lebanese	0.017%
Dr. Mohamad A.H. Cheaib	Lebanese	0.017%
Mr. Joseph M. El Hakim	Lebanese	0.010%
Mr. Philippe A. Saleh	Lebanese	0.010%
Mr. Fouad N. Touma	Lebanese	0.010%
Dr. Mazen M. Soueid	Lebanese	0.010%
Mrs. Samar A. Baassiri	Lebanese	0.010%
Mr. Khaled N. Abdel Samad	Lebanese	0.010%
Mr. Mahmoud A. Baydoun	Lebanese	0.010%

**BOARD OF DIRECTORS**

Mr. Abdul Hafiz M. Itani	Honorary Chairman – Member
Mr. Samer A.H. Itani	Chairman - General Manager
Mr. Joseph M. El Hakim	Member
Me. Antoine J. Chader, Esq.	Member
Mr. Rabih A.K. El-Noueiri	Member
Mr. Said M. Mirza	Member
Mr. Philippe A. Saleh	Member
Dr. Mazen M. Soueid	Member

**SENIOR MANAGEMENT**

Mr. Samer A.H. Itani	Chairman - General Manager
Mr. Abdul Kader M.B. Baalbaki	Assistant General Manager
Mr. Ibrahim M.C. Itani	Assistant General Manager - Chief Financial Officer
Mr. Khaled N. Abdel Samad	Assistant General Manager - Governance, Risk, Compliance & FIs
Mr. Mahmoud A. Baydoun	Assistant General Manager - Branch Management, Retail & Marketing
Mr. George C. Azar	Assistant General Manager - Credit & Remedial

**SENIOR MANAGEMENT** (continuous)

Mr. Bachir S. Traboulsi Markets	Assistant General Manager - Treasury & Capital
Mr. Elias A. El Achkar Development	Assistant General Manager - Business
Mr. Georges H. Bou Najem Banking	Assistant General Manager - Commercial
Mr. Bassam A. Abou Merhi	Senior Manager – Business Development
Mrs. Nadwa Khattab Zaza	Senior Manager - Operations
Mr. Khalil E. El Houry	Senior Manager – Trade Finance
Ms. Jocelyne B. Eid	Manager – Acting Chief Compliance Officer
Mr. Imadeddine M. El Wazzi	Manager - AML / CFT Compliance Unit
Mr. Abdul Hafiz M.S. El Tannir	Manager - Information Technology
Mrs. Hala Madi Chbat	Manager - Financial Institutions
Mr. Ziad M. Mahmassani	Manager - Organization & Planning

**LEGAL ADVISOR:** Me. Antoine J. Chader, Esq.**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co. / Messrs. KPMG**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	7,207,779	- Customer Deposits:	5,653,844
- Loans to Customers:	1,076,869	- Shareholders equity: (Tier I)	794,338
- Claims on Public Sector:	876,767	- Off-balance Sheet: (Liabilities)	2,762,688

**Operating branches in Lebanon:** 18  
**Number of ATM:** 21 (of which 3 off premises)  
**Operating branch abroad:** 1  
**Representative office abroad:** 1

**Number of Employees:** 467**Number of Employees:** 4**Number of Employees:** 5**HEADQUARTERS****Beirut**

Beirut Central District, Allenby street  
 LGB BANK Bldg  
 P.O.Box: 11-3600, Riad El Solh, Lebanon  
 Opened in: 1980 (relocated in 2006)

Website: [www.lgbbank.com](http://www.lgbbank.com)

Switchboard: (01) 965000  
 Fax:(01) 965699  
 Swift: LGBALBBE  
 E-Mail: [ChairmanOffice@lgbbank.com](mailto:ChairmanOffice@lgbbank.com)

**MAIN BRANCH****Allenby (Marfa')**

Beirut Central District, Allenby street  
 Opened in: 2006

**ATM Outdoor**

Switchboard: (01) 965000 / (03) 316881  
 Fax: (01) 965188 / 965199  
 E-Mail: [AllenbyBranch@lgbbank.com](mailto:AllenbyBranch@lgbbank.com)

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Achrafieh (Rmeil)**

Charles Malek Avenue, Elie Lutfi Bldg  
 St Georges Hospital area  
 Opened in: 2013

**ATM Outdoor**

Switchboard: (01) 333960 / 333965 / (03) 009424  
 Fax: (01) 326626  
 E-Mail: [AchrafiehBranch@lgbbank.com](mailto:AchrafiehBranch@lgbbank.com)

**Dora**

Dora main road, Atallah Freij Bldg, 1st Fl.  
Opened in: 1982

**Ghobeiry**

Ghobeiry Blvd.,  
Middle East Commercial center, 2nd Fl.  
Opened in: 1994

**Hamra (Ras Beirut)**

Hamra area, 585 Lyon street  
Rinno Bldg, 1st Floor  
Opened in: 1981

**Hazmieh**

Damascus International road  
Gardenia center, 1st Fl.  
Opened in: 2010

**Jal ElDib**

Abouna Yaacoub Al Kabouchi street,  
Abonayan center  
Opened in: 2015

**Makdessi (Ras Beirut)**

Hamra, Makdessi street  
near AUBMC, Semaha Bldg  
Opened in: 2013

**Mazraa**

Corniche ElMazraa, 483 Saeb Salam Blvd.  
Khatoun Bldg, 1st Floor  
Opened in: 1983

**Noueiri (Mazraa)**

Ouzai street, Noueiri Tower  
Opened in: 2009

**Ramlet ElBaida (Moussaitbeh)**

Naccache Avenue, Middle East  
Hospital Bldg, 1st Floor  
Opened in: 1987

**Tarik ElJdideh (Mazraa)**

Tarik Jdideh, Facing AlMalaab Al Baladi  
Bustani street, El Jundi Bldg  
Opened in: 1999

**ATM Outdoor**

Switchboard:(01) 259930-4 / (03) 316887  
Fax: (01) 259938  
E-Mail: DoraBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (01) 826190-2 / (03) 316882  
Fax:(01) 826112  
E-Mail: GhobeiriBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (01) 745500-5 / 756500-5 /  
(03) 316880  
Fax: (01) 743380  
E-Mail: HamraBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (05) 956450-2 / (71) 511300  
Fax: (05) 956453  
E-Mail: HazmiehBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (04) 722630 / 722650 / (81) 611800  
Fax: (04) 722680  
E-Mail: JalElDibBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (01) 750293-4 / (71) 432555  
Fax: (01) 750295  
E-Mail: MakdessiBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (01) 651980-4 / (03) 316884  
Fax: (01) 651985  
E-Mail: MazraaBranch@lgbbank.com

**ATM Outdoor**

Switchboard:(01) 658060-1 / (71) 117600  
Fax: (01) 658062  
E-Mail: NoueiriBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (01) 861920 / 860616 / (03) 222471  
Fax:(01) 809359  
E-Mail: RamletBranch@lgbbank.com

**ATM Outdoor**

Switchboard:(01) 300360 / 311625 / (03) 278100  
Fax:(01) 311677  
E-Mail: TarikjdidehBranch@lgbbank.com



**II- Other Regions****Chtaura**

Chtaura Main Road, Eldorado center  
Opened in: 2010

**Kaslik**

Sarba, Kaslik roundabout  
Fahd center  
Opened in: 2014

**Saida**

Al Dekerman, Hossam el Dine El Hariri street  
Nejmeh square, Kotob center  
Opened in: 2012

**Tripoli**

Tell area, Abdel Hamid Karame square  
Karameh Bldg, 1st Floor  
P.O.Box: 492, Tripoli, Lebanon  
Opened in: 1986

**Tyr (Sour)**

Near istirahat (rest house)  
Facing the Historical Ruins, 1st Floor  
Opened in: 1996

**Zahleh**

Boulevard roundabout, Makhoul center  
Opened in: 1981

**ATM Outdoor**

Switchboard: (08) 543940 / 544940 / (03) 056464  
Fax: (08) 545940  
E-Mail: ChtauraBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (09) 637298 / 639336 / (70) 907111  
Fax: (09) 637186  
E-Mail: KaslikBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (07) 754 617-8 / (76) 885757  
Fax: (07) 754 619  
E-Mail: SaidaBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (06) / 435076-7 / (03) 316886  
Fax: (06) 628275  
E-Mail: TripoliBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (07) 742140-3 / (03) 316889  
Fax: (07) 742142  
E-Mail: TyrBranch@lgbbank.com

**ATM Outdoor**

Switchboard: (08) 823813 / 823688 / (03) 316883  
Fax: (08) 801154  
E-Mail: ZahleBranch@lgbbank.com

**BRANCH ABROAD****LGB BANK S.A.L. - Cyprus**

Makarios Ave., Akamia center  
P.O. Box: 40337-6303 Larnaca, Cyprus  
Opened in: 1987

Switchboard: (+ 357 24) 620500  
Fax: (+ 357 24) 620708  
Swift: LGBACY2L  
E-Mail: cyprus@lgbbank.com

**REPRESENTATIVE OFFICE ABROAD****LGB BANK S.A.L. – U.A.E. - Representative Office**

Prime Tower, Business Bay, Abraj Street, GF  
P.O Box: 213611 Dubai, U.A.E.  
Opened in: 2012

Switchboard: (+971) 43883976  
Fax: (+971) 43306649  
E-Mail: dubaioffice@lgbbank.com

**CORRESPONDENT BANKS**

Australia	London	Standard Chartered Bank
Bahrain	Manama	Mashreqbank PSC
Bahrain	Manama	The Housing Bank for Trade & Finance
Brazil	Sao Paulo	Banco Safra SA

**CORRESPONDENT BANKS** (continuous)

Canada	Montreal	The Bank of Montreal
China	Beijing	Bank of China Ltd
China	Beijing	Industrial and Commercial Bank of China Ltd
China	Shanghai	Standard Chartered Bank (China) Ltd
Denmark	Copenhagen	Danske Bank A/S
Egypt	Cairo	Mashreqbank PSC
Finland	Helsinki	Danske Bank A/S
France	Paris	Banque Fédérative du Crédit Mutuel – CIC
France	Paris	Natixis
France	Paris	Union de Banques Arabes et Francaises-UBAF
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Germany	Frankfurt	The Bank of New York Mellon
India	Madras	Indian Overseas Bank
India	Mumbai	Canara Bank
India	Mumbai	Mashreqbank PSC
Italy	Milan	Intesa Sanpaolo SPA
Italy	Rome	Banca UBAE SPA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Jordan	Amman	The Housing Bank for Trade and Finance
Kuwait	Kuwait City	The Gulf Bank KSC
Kuwait	Safa	Burgan Bank SAK
Malaysia	Kuala Lumpur	Malayan Banking Berhad
Morocco	Casablanca	Attijariwafa
Morocco	Casablanca	Banque Marocaine du Commerce Exterieur SA
Qatar	Doha	Doha Bank QSC
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Jeddah	The National Commercial Bank
South Korea	Seoul	KEB Hana Bank
Spain	Barcelona	Banco de Sabadell SA
Sri-Lanka	Colombo	Bank of Ceylon
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Switzerland	Geneva	Banque de Commerce et de Placements SA
Thailand	Bangkok	Export-Import Bank of Thailand
Tunisia	Tunis	Banque de Tunisie SA
Tunisia	Tunis	Banque Internationale Arabe de Tunisie SA
Turkey	Istanbul	Garanti BBVA
Turkey	Istanbul	Turkiye Is Bankasi AS
Turkey	Istanbul	Yapi Ve Kredi
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon
U.S.A.	New York	JPMorgan Chase Bank N.A

**SERVICES RENDERED**

- Automated Teller Machine (ATM)
- Car Loans
- Commercial Loans

**SERVICES RENDERED** (continuous)

- Commercial Loans
- Deposit Account Services
- Domiciliation
- Financial Market Services
- Housing Loans
- Kafalat
- Personal Loans
- Plastic Cards (Credit & Debit)
- Special Saving Accounts
- Transfers & Remittances
- University Loans
- Online & Mobile Banking
- LGB Mobile Payment
- LGB Pay service
- SMS Banking
- Banking by Night service
- Safe Box Service
- Zakat and Sadaka Service
- Trade Finance
- Loyalty Program
- Interactive Screens at LGB BANK branches
- Customer Complaints Boxes

**ATM OFF PREMISES**

Beirut, Ras Beirut, Manara, Central Military Club, installed in: 2017

Ghobeiry, Kawthar High School, installed in: 2006

Keserwan, Tabarja, Tabarja Beach, installed in: 2019

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**LIBANK S.A.L.**  
**(LEVANT INVESTMENT BANK)**

لي بنك ش.م.ل  
 (ليفنت إنفستمنت بنك)

*Official List of Banks N°: 139 (2012), Commercial Registry N°: 1015811 Beirut, Nationality: Lebanese, Capital: LBP60,000,000,000*

<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital (%)</b>
Care Invest Holding s.a.l.	Lebanese	13.25%
Dr. Abdul Karim Hikmat El-Rousstom	Lebanese	11.50%
Salam Capital Holding s.a.l.	Lebanese	10.00%
Dr. Antonios Hanna Ghorayeb	Lebanese	7.91%
Mr. Hussam Abu Issa	Qatari	5.00%
K&K Group (Holding) s.a.l.	Lebanese	5.00%
Bicom S.A.L. (Holding)	Lebanese	5.00%
The Orientalist Holding S.A.L.	Lebanese	5.00%
Other Shareholders	Lebanese	29.55%
Other Shareholders	Other Nationalities	7.80%

**BOARD OF DIRECTORS**

Dr. Antonios Ghorayeb	Chairman & General Manager
Mr. Hussam Abu Issa	Vice Chairman
Mr. Loutfallah Klat, Esq.	Legal Advisor to the Chairman; Member of the AML/CFT committee; Member of the Remuneration committee; Member of the Audit committee.
Mr. Victor Najjarian	Member of the Audit Committee; Member of the Risk Committee.
Mr. Andre Bendaly	Chairman of the Audit Committee; Member of the Risk Committee.
Edafi Holding s.a.l., Represented by HE Mr. Nicolas Nahas	Chairman of the Risk committee; Member of the AML/CFT committee.
HE Mr. Jean Oghassabian	Chairman of the Remuneration Committee; Member of the Audit committee; Member of the AML/CFT committee.
Mr. Hikmat El-Rousstom	Member of the Audit Committee.
Mr. Fadi Daouk	Chairman of the AML/CFT Committee; Member of the Risk Committee.
Optimum Group SAL Holding Represented by Mr. Antoine Salame	Member of the remuneration committee.

**MANAGEMENT**

Dr. Antonios Ghorayeb	Chairman & General Manager
Mr. Kayssar Ghorayeb	General Manager
Mr. Antoun Bassil	Deputy General Manager
Mr. Ahmad Rizk	Deputy General Manager
Mr. Amir Abdel Samad	AGM - Operations Division
Mrs. Rona Akoury	Senior Manager – Clients Services
Mr. Nakhle El Hage	Senior Manager - Treasury and Capital Markets
Mr. Abde Al Raouf Masalkhy	Senior Manager - IT Department
Mr. Naji El Fata, Esq.	Head of Legal and Compliance
Mrs. Vera Nehme Chamoun	Head of Internal Audit
Mrs. Samar Masri	Manager - Accounting
Mr. Carl Naoufal	Manager - Investment Banking
Ms. Nisreen Kowatli	Manager - Back Office

**LEGAL ADVISOR:** Mr. Chafic S. Abillama, Esq.

**INDEPENDENT AUDITORS:** Messrs. BDO, Semaan, Gholam & Co. / Messrs. Ernst & Young

**GENERAL INFORMATION:** Unaudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	498,555	- Customer Deposits:	341,032
- Loans to Customers:	30,570	- Shareholders equity: (Tier I)	86,894
- Claims on Public Sector:	57,483	- Off-balance Sheet: (Liabilities)	4,534,513

**Operating branch in Lebanon: 1**

**Number of Employees: 46**

**HEADQUARTERS & MAIN BRANCH**

Ashrafieh (Rmeil)  
Charles Malek Avenue, Sofil Center, 4th Floor  
P.O.Box: 11-5173 Beirut, Lebanon  
Opened in: 2012

Website: [www.libank.com.lb](http://www.libank.com.lb)  
Tel: (01) 331444  
Fax: (01) 331444 ext. 499  
E-Mail: [info@libank.com.lb](mailto:info@libank.com.lb)

**SERVICES RENDERED**

Asset Management  
Corporate Loan  
Investment Banking  
Long Term Deposit  
Project Investment  
Trading Desk

\* \* \*

**LUCID INVESTMENT BANK S.A.L.**

لوسيد انفستمنت بنك ش.م.ل.

*Official List of Banks N°: 142 (2016), Commercial Registry N°: 1014668 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000.*

<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital %</b>
Mr. Wael Anis El Zein,	Lebanese	6.56%
Dr. Kamel Ali Mamdouh Abdallah	Lebanese	3.56%
Mr. Samir Gebran Taleb	Lebanese	4.25%
Dr. Habib Ali Jaafar	Lebanese	2.03%
Mr. Hassan Khalil Hachem	Lebanese	12.50%
Mr. Mohammad Ahmad Abdallah	Lebanese	7.25%
Mr. Haidar Mohammad Daher	Lebanese	7.12%
Mr. Joseph Roger Sahyoun	French	12.96%
Mr. Faysal El Khalil	Lebanese	10.13%
Mr. Ilya Joseph Moujaes	Lebanese	1.01%
Mr. William Sabah Saad	Lebanese	3.60%
Messrs. BICOM Holding SAL	Lebanese	2.11%
Mr. Mones Bazzy	American	1 share
Mr. Khalil Hachem	Lebanese	4.25%
Mr. Raja Saab	Lebanese	3.88%
Messrs. Younata Capital Holding SAL	Lebanese	10.50%
Mr. Oussama Choucair	Lebanese	5.62%
Mr. Omar El Debs	Lebanese	2.00%
Me. Nadi Najjar	Lebanese	0.67%
Mr. Samir Mouawad	Lebanese	1 share
Mr. Raja Trad	Lebanese	1 share

**BOARD OF DIRECTORS**

Mr. Wael Anis El Zein	Chairman & General Manager
Dr. Kamel Mamdouh Abdallah	Executive Member
Dr. Habib Ali Jaafar	Independent Member
Mr. Mones Bazzy	Independent Member
Me. Nadi Rene Najjar	Independent Member
Mr. Samir Antoun Mouawad	Independent Member
Mr. Raja Faris Trad	Independent Member

**SENIOR MANAGEMENT**

Mr. Wael El Zein	Chairman & General Manager
Dr. Kamel Mamdouh Abdallah	Executive Director
Ms. Lina Rasbey	Senior Manager - Accounting
Mr. Louay Charafeddine	Manager - AML/CFT Compliance
Mr. Rami Maalouf	Senior Manager - Investment Banking
Mrs. Kristel Noujeim	Manager - Private Banking
Mr. Hicham El Hajj Sleiman	Manager - Compliance

**LEGAL ADVISORS:** Messrs. Alem and Associates Law Firm**INDEPENDENT AUDITORS:** Messrs. PWC / Messrs. Ernst & Young**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	89,497	- Customer Deposits:	37,154
- Loans to Customers:	603	- Shareholders equity: (Tier I)	34,396
- Claims on Public Sector:	0	- Off-balance Sheet: (Liabilities)	96,452

**Operating branch in Lebanon: 1**

**Number of Employees: 12**

**HEADQUARTERS & MAIN BRANCH**

Web Site: [www.lucidinvestbank.com](http://www.lucidinvestbank.com)

**Beirut (Marfa')**

Beirut Central Central District,  
109 Marfa' Bldg., Allenby street  
Opened in: 2016

Tel: (01) 999533  
Fax: (01) 985233  
E-Mail: [info@lucidinvestbank.com](mailto:info@lucidinvestbank.com)

**SERVICES RENDERED**

Investment Banking:  
Growth solutions and Turnaround solutions,  
Private Equity,  
Sell-side mandates, Mergers and acquisitions,  
Strategic advisory: restructuring, valuation, etc...  
Private Banking:  
Banking transactions,  
Capital Markets,  
Fiduciary services and Consolidation Services,  
Investment Funds.

\* \* \*

# MEAB BANK S.A.L.

بنك مياب ش.م.ل.

*Official List of Banks N°: 110 ( 1992), Commercial Registry: 58153 Baabda, Nationality: Lebanese, Capital:LBP 186,000,000,000*

SHAREHOLDERS	Nationality	Shares in Capital
Lebanese shareholders	Lebanese	100%

## BOARD OF DIRECTORS

Mr. Ali Hejeij	Chairman - General Manager
HE Mr. Joseph Sarkis	Member
HE Mr. Mohamad Al Harake	Member
Mrs. Ghina Haddad	Member
Dr. Maher Tamim	Member
Mr. Walid Genadry	Member
Mrs. Amale Charara Saleh	Member
Mr. Ramsey Younes	Member

## SENIOR MANAGEMENT

Mr. Ali Hejeij	Chairman - General Manager
Mr. Nabih Haddad	General Manager
Mr. Abbas Hejeij	Deputy General Manager
Mr. Ayman Hodroj	Deputy General Manager
Mrs. Amale Saleh	Assistant General Manager
Mrs. Inaya Hamdan	Assistant General Manager

## CENTRAL DEPARTMENTS

Mr. Karim Mrad	Accounting Manager
Mrs. Hiam Hejeij	Administration Manager
Mrs. Carine Saleh	AML /CFT Manager
	Policies and procedures Head
Mrs. Fatima Hazimeh	Central operation Manager
Mrs. Norma Baida	Branches Network Operations Manager
Mr. Bilal Hamzeh	Compliance Manager
Mrs. Mona Khalil	Corporate Banking Manager
Mrs. Hala Atrissi	Credit Administration Manager
Mrs. Rana Sbeity	Credit Card/Head of unit (Acting as)
Mrs. Carine Saleh	FATCA & CRS Head of Unit
Mrs. Amale Saleh	Financial Markets, FI & Foreign Branches
Mrs. Ghinda Hamdar	Human Resources Manager
Mr. Wissam Dagher	Information Technology Manager
Mrs. Diana Said	Internal Audit / Head of Department
Ms. Hawraa Abou Hamdan	IT Security / Head of Unit
Mrs. Itaf Mohti	Legal Manager
Mrs. Zeina Jaafar	Legal Compliance / Head of unit
Mr. Hussein Cheaito	Risk Management Manager
Mr. Ziad Taha	Retail Banking Head of Department
Ms. Rajaa Bizri	Trade Finance Manager (Acting as)
Mrs. Sawsan Hachem	Employee/Compliance Management Unit-Manager
Mr. Fadi Al Amine	Regional Manager - Iraq

**LEGAL ADVISORS:** Mr. Mohamad Khodr Slim, Esq. / Mr. Michel Tueny, Esq.

**INDEPENDENT AUDITORS:** Messrs. KPMG / Messrs. Kudos International Network



**GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)**

- Total Assets:	3,371,618	- Customer Deposits:	2,832,578
- Loans to Customers:	2,223,846	- Shareholders equity: (Tier I)	283,106
- Claims on Public Sector:	391,382	- Off-balance Sheet: (Liabilities)	215,810

**Operating branches in Lebanon:** 19**Number of ATM:** 27 (of which 8 off premises)**Branches abroad:** 2**Number of Employees:** (in Lebanon) 261**HEADQUARTERS**Website: [www.meabank.com](http://www.meabank.com)**Jnah**

Adnan El Hakim street, MEAB Bldg  
P.O.Box: 14-5958 Mazraa,  
Beirut 1105-2080 Lebanon  
Opened in: 1991

Switchboard: (01) 826740-5  
Fax: (01) 841190  
Forex: (01) 826748  
Swift: MEABLBBE  
E-Mail: [meab@meabank.com](mailto:meab@meabank.com)

**MAIN BRANCH****Jnah**

Adnan El Hakim street, MEAB Bldg  
Opened in: 1991  
Manager: Mrs. Elham Sweid

**ATM Outdoor (2)**

Switchboard: (01) 826740-5  
Fax: (01) 826740 x 234 or 235

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Airport Road**

Airport road, Beydoun center  
Opened in: 2013  
Manager: Mr. Mohamad Yousef

**ATM Outdoor**

Switchboard: (01) 452879 / 452904 / 452947  
Fax: (01) 455640

**Beshara ElKhoury (Mazraa)**

Beshara El Khoury Blvd., Palm center  
Opened in: 2014  
Manager: Mr. Abdallah Rammal

**ATM Outdoor**

Switchboard: (01) 661850-1  
Fax: (01) 661852

**Khalde Branch(new)**

Khalde , Beirut Saida Highway  
Nineteen Center Block B  
Opened in 2019  
Manager: Mr. Ali Hamdan

**ATM Outdoor**

Switchboard: (05) 810343/344  
Fax: (05) 810566

**Dora**

Dora Hwy., Moucarri center  
Opened in: 2009  
Manager: Mrs. Rola Hejeij

**ATM Outdoor**

Switchboard: (01) 266665 / 266667  
Fax: (01) 249052

**Hamra (Ras Beirut)**

Hamra street, Hamra Star (Itani Bldg)  
Opened in: 2015  
Manager: Mr. Abbas el Tannir

**ATM Outdoor**

Switchboard: (01) 748801-2  
Fax: (01) 748803

**Ghobeiry**

Asaad Al Asaad street, Al Nasr 9 Bldg  
Opened in: 2012  
Manager: Mr. Kamal Saad

**ATM Outdoor**

Switchboard: (01) 542436-7  
Fax: (01) 543437

**Mina ElHosn**

Mina ElHosn, Bay Tower, Ahmad Chawki street  
Opened in: 2016  
Manager: Mrs. Randa Bazazo

**ATM Outdoor**

Switchboard: (01) 361128 / 361154  
Fax: (01) 361167

**Sainte Therese**

Hadet, St Therese main road  
Sbeity Block A Bldg  
Opened in: 2016  
Manager: Mr. Hassan Mortada

**ATM Outdoor**

Switchboard: (05) 461206 / 461645 / 462204  
Fax: (05) 470401

**Chiyah**

Moucharafieh, near Mouawad Street  
Relocated in: 2012  
Manager: Mr. Ali Mallah

**ATM Outdoor**

Switchboard: (01) 277883 / 277885  
Fax: (01) 277347

**Verdun (Ras Beirut)**

Verdun street, Azar Bldg  
Opened in: 1993  
Manager: Mr. Jamal Sakakini

**ATM Outdoor**

Switchboard: (01) 790203-4 / 790210  
Fax: (01) 790205

**II- Other Regions**

**Chtaura-Jdita**

Main road, Yassine center  
Opened in: 2014  
Manager: Mrs. Sayde Hannouch

**ATM Outdoor**

Switchboard: (08) 545681-3  
Fax: (08) 545680

**Elissar - Mazraat Yachouh**

Main road, MEAB Bldg  
Opened in: 2014  
Acting as Manager: Mrs. Mireille Yammine

**ATM Outdoor**

Switchboard: (04) 928134-6  
Fax: (04) 928137

**Ghazieh**

Maitime road, Saleh center  
Opened in: 2014  
Manager: Mrs. Afifa Khalil

**ATM Outdoor**

Switchboard: (07) 225106-7  
Fax: (07) 225108

**Majadel (Bint Jbeil)**

Main road, Amin Ayoub center  
Opened in: 2012  
Manager: Mr. Said Hejeij

**ATM Outdoor**

Switchboard: (07) 411100 / 411211  
Fax: (07) 411916

**Nabatieh**

Mahmoud Fakh street, MEAB Bldg  
Opened in: 2003  
Manager: Mr. Walid Bdeir

**ATM Outdoor**

Switchboard: (07) 766222 / 766333  
Fax: (07) 769005

**Saida**

Elia cross road, Dandachli center  
 Opened in: 2011  
 Manager: Mr. Hassan Rmeity

**ATM Outdoor**

Switchboard: (07) 723601 / 723607-8  
 Fax: (07) 723602

**Tyr**

Jounblat roundabout, El Roz Bldg  
 Opened in: 1997  
 Manager: Mrs. Mona Mansour

**ATM Outdoor**

Switchboard: (07) 345333 / 345444  
 Fax: (07) 345666

**Tyr - Jal ElBahr**

Tyr, Jal ElBahr, Sea center  
 Opened in: 2013  
 Manager: Mr. Hassan Jouni

**ATM Outdoor**

Switchboard: (07) 351401-2  
 Fax: (07) 351403

**BRANCHES ABROAD**

**MEAB s.a.l. - Baghdad Branch**

Al Karada Kharij main street  
 Opened in: 2014  
 Manager: Mr. Hassan Eid

Switchboard: (+ 964) (0) 7809 2840 46

**MEAB s.a.l. - Basra Branch**

Al Gazaer, Bin Ghazwan Hospital  
 Opened in: 2014  
 Manager: Mr. Imad Hamed

Switchboard: (+ 964) (0) 7809 2840 53

**CORRESPONDENT BANKS**

Australia	Sydney	Bank of Sydney Ltd
Italy	Rome	Banca UBAE SPA
Italy	Verona	Banco BPM SPA
Jordan	Amman	Bank Al Etihad
Spain	Barcelona	Banco de Sabadell SA
Spain	Madrid	BMCE International SA
Switzerland	Geneva	Banque de Commerce et de Placements SA
Turkey	Istanbul	Nurol Bank
Turkey	Istanbul	Turkiye Finans Katilim Bankasi AS

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Bancassurance  
 Corporate Finance  
 Credit Cards  
 Deposit Account Services  
 Financial Market Services  
 Mechanic  
 Private Banking  
 Retail Banking  
 Safe Deposit Boxes  
 Trade Finance  
 Transfers & Remittances

**ATM OFF PREMISES**

Airport road, Hassan Kassir School, installed in: 2016  
Beirut, Verdun, ABC Verdun, installed in: 2017  
Bekaa, Chtaura, Zone Gate, installed in: 2018  
Bir Hassan, Zahraa Hospital, installed in: 2016  
Jnah, Coral Beach Hotel, installed in: 2007  
Shoueifat, Al Karami College, installed in: 2016  
South Lebanon, Tyr, Jabal Amel Hospital, installed in: 2012  
South Lebanon, Tyr, Mohamad Saad School, installed in: 2017

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# MEDINVESTMENT BANK S.A.L. بنك البحر المتوسط للاستثمار ش.م.ل.

Official List of Banks N°: 113 (1996), Commercial Registry N°: 69631 Beirut, Nationality: Lebanese, Capital: LBP 85,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Bankmed sal	Lebanese	99.99%
Others	Lebanese	0.01%

## BOARD OF DIRECTORS

Mr. Michel Accad	Chairman - General Manager
Bankmed sal	Member
GroupMed sal Holding	Member
Me. Nada Abdelsater	Member
Mrs. Raya Haffar	Member

## SENIOR MANAGEMENT

Mr. Michel Accad	Chairman - General Manager
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**LEGAL ADVISOR:** Mr. Bassim Kanaan, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. Ernst & Young

**Operating branch in Lebanon: 1**

**Number of Employees: 9**

## HEADQUARTERS & MAIN BRANCH

### Bankmed Center (Mina El Hosn)

482 Clemenceau street, Starco area,  
Bankmed center  
P.O.Box: 11-0348 Riad El Solh,  
Beirut 1107-2030 Lebanon  
Opened in: 1996

Website: [www.bankmed.com.lb](http://www.bankmed.com.lb)

Switchboard: (01) 373937  
Fax: (01) 362706 / 362806  
Swift: MEDLLBBX  
Telex: 21775 - 20826 COBANK LE  
E-Mail: [contact.bankmed@bankmed.com.lb](mailto:contact.bankmed@bankmed.com.lb)

**MOTHER COMPANY:** Bankmed sal

**CORRESPONDENT BANKS:** through Bankmed sal

## SERVICES RENDERED

Financial Advisory Services

Lease Finance

Structuring and arranging issues of debt by private placements and public offerings

Venture Capital

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# NATIONAL BANK OF KUWAIT (LEBANON) S.A.L.

بنك الكويت الوطني  
(لبنان) ش.م.ل.

*Official List of Banks N°: 73 (1963), Commercial Registry N°: 13188 Beirut, Nationality: Lebanese, Capital: LBP 40,020,000,000*

## FOUNDERS

Mr. Abdullah Al Bassam  
Dr. Manuel Younes  
Mrs. Leila Al Khazen  
Mrs. Nora Al Kadi

SHAREHOLDERS	Nationality	Shares in Capital
National Bank of Kuwait SAK	Kuwaiti	47.3078%
Watani Holding (Liban) SAL	Lebanese	38.0796%
National Investment Co. Lebanon Holding SAL	Lebanese	9.2501%
Kuwait Investment Co. SAK	Kuwaiti	3.3352%
Late Mr. Moussa Raphael, Esq.	Lebanese	0.5257%
Mr. Tarek Abdallah Abdel Aziz Al-Bassam	Saudi Arabia	0.3149%
Late Mrs. Nora Al Kadi	Lebanese	0.2547%
Mr. Willy Rellecke	German	0.1920%
Mrs. Widad Abdallah Abdel Aziz Shawaf	Saudi Arabia	0.1574%
Mrs. Nabila Abdallah Abdel Aziz Al-Bassam	Saudi Arabia	0.1574%
Mrs. Ibtisam Abdallah Abdel Aziz Abu Al-Jubain	Saudi Arabia	0.1574%
Mrs. Suad Abdallah Abdel Aziz Al Hussein	Saudi Arabia	0.1574%
Mrs. Shaikha Khaled Al Bahr	Kuwaiti	0.0138%
Mr. Malek Jean Khalife	Lebanese	0.0138%
Mr. Ziad Adnan Kabbani	Lebanese	0.0138%
Dr. Mowafaq Mostafa Abou ElNasr Al Yafi	Lebanese	0.0138%
Mr. Issam Anis Khalaf	Lebanese	0.0138%
Mr. Elias Michel Kanaan	Lebanese	0.0138%
Mr. Albert Roger Letayf	Lebanese	0.0138%

## BOARD OF DIRECTORS

Ms. Shaikha Khaled Al Bahr	Chairman & General Manager
National Bank of Kuwait SAK	Member
Watani Holding (Liban) sal	Member
Mr. Malek Jean Khalife	Member
Mr. Ziad Adnan Kabbani	Member
Mr. Elias Michel Kanaan	Member
Dr. Mowafaq Mostafa Abou ElNasr Al Yafi	Member
Mr. Issam Anis Khalaf	Member
Mr. Albert Roger Letayf	Member

## SENIOR MANAGEMENT

Mr. Habib Karabet	General Manager
Dr. Ronald Saad	AGM - Head of Risk Management
Mrs. Theresia Yammine	Treasurer
Mr. Ghassan Sidaoui	AGM - Head of Private Bank Head
Mr. Elias Rashed	AGM - Head of Corporate Bank Head
Mr. Marwan Samadi	AGM - Chief Information Officer
Mr. Mazen Timani	Executive Manager - Head of Compliance

**SENIOR MANAGEMENT** (continuous)

Mr. Jamal Sabra	Executive Manager - Head of Back Office Operations, Correspondent Banking & Administration
Mr. Joseph Salloum	Senior Manager - Head of Financial Controller

**LEGAL ADVISORS:** Messrs. Khoury Law Firm

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	375,813	- Customer Deposits:	270,946
- Loans to Customers:	41,191	- Shareholders equity: (Tier I)	76,202
- Claims on Public Sector:	169,797	- Off-balance Sheet: (Liabilities)	13,616

**Operating branches in Lebanon:** 2  
**Number of ATM:** 4 (In premises)

**Number of Employees :** 78

**HEADQUARTERS**

Website: <https://www.nbk.com/lebanon>

**Beirut**

Sanayeh, Justinian street, BAC Bldg  
P.O.Box: 11-5727 Riad ElSolh,  
Beirut 1107-2200 Lebanon  
Opened in: 1963

Switchboard: (01) 759700  
Fax: (01) 747866  
Forex: (01) 759766-7  
Swift: NBOKLBBE  
E-Mail: info@nbk.com.lb

**MAIN BRANCH**

**Sanayeh (Moussaitbeh)**

Sanayeh, Justinian street, BAC Bldg  
Opened in: 1997  
Branch Manager: Mrs. Nicole Saade

**ATM Outdoor (2)**

Switchboard: (01) 759735  
Fax: (01) 759715

**BRANCHES OR AGENCIES IN LEBANON**

**Bhamdoun**

Bhamdoun Mhatta, Iskandar Khairallah Str.  
Opened in: 1998  
Branch Manager: Mr. Marcel Charouk

ATM Outdoor (2)  
Switchboard: (05) 260100-1 / 260103  
Fax: (05) 260102

**CORRESPONDENT BANKS**

Canada	Toronto	The Bank of Montreal
France	Paris	National Bank of Kuwait (International) PLC
Italy	Milan	Intesa Sanpaolo SPA
Kuwait	Kuwait City	National Bank of Kuwait SAK
Saudi Arabia	Jeddah	National Bank of Kuwait SAK
Switzerland	Geneva	NBK Banque Privee (Suisse) SA
U.A.E.	Dubai City	National Bank of Kuwait SAK
U.K.	London	National Bank of Kuwait (International) PLC
U.S.A.	New York	The Bank of New York Mellon

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Commercial Banking  
Corporate Finance  
Deposit Account Services  
Financial Market Services  
Mobile Banking  
Online Banking  
Real Estate Advisory Services  
Retail Banking  
Trade Finance  
Transfers & Remittances

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# NORTH AFRICA COMMERCIAL BANK S.A.L.

مصرف شمال افريقيا  
التجاري ش.م.ل.

Official List of Banks N°: 62 (1973), Commercial Registry N°: 30199 Beirut, Nationality: Lebanese, Capital: LBP 15,000,000,000

## FOUNDERS

Mr. Lakhdar O. Abid  
Mr. Saddik M. Al Hajaji  
Mr. Toufic Abdel Salam Moalla

SHAREHOLDERS	Nationality	Shares in Capital
Libyan Foreign Bank	Libyan	99.56%
Demoreco Holding co. sal and other shareholders	Lebanese	0.44%

## BOARD OF DIRECTORS

Mr. Mohamed Najib Hmida ElJamal	Chairman & General Manager
Libyan Foreign Bank	Member Rep. by Mr. Mohamed Najib Mugber
Demoreco Holding co. SAL	Member Rep. by Dr. Abdusslam A. Gehawe
Dr. Abubaker Mohamed Al Waddan	Member
Mr. Jean Paul Marcel Touma	Member
Mr. Osama Rami Serrag	Member
Mr. Rawi Boutros Kanaan, Esq.	Member
Ms. Rania Joseph El Hage	Secretary of the Board

## GENERAL MANAGEMENT

Mr. Mohamed Najib Hmida ElJamal	Chairman & General Manager
Mr. Yousef Mabrouk Ajail	AGM for Banking Operations & Branch

**LEGAL ADVISORS:** Mr. Khalil Hmedeh, Esq. / Mr. Georges Raheb, Esq. / Mr. Imad Sabeh, Esq.

**INDEPENDENT AUDITORS:** Messrs. Sidani & Co / Messrs. Deloitte and Touche

**GENERAL INFORMATION:** Unaudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	1,497,575	- Customer Deposits:	284,116
- Loans to Customers:	14,134	- Shareholders equity: (Tier I)	227,975
- Claims on Public Sector:	1,201,449	- Off-balance Sheet: (Liabilities)	20,055

**Operating branches in Lebanon: 2**

**Number of Employees: (As at 31/12/2020) 95**

## HEADQUARTERS

Website: [www.nacb.com.lb](http://www.nacb.com.lb)

### Beirut

Down Town, Martyrs Square Beirut  
Garden Building, Block C,  
P.O.Box: 11-9575 Riad ElSolh,  
Beirut 1107-2290 Lebanon  
Established in: 1973

Switchboard: (01) 951300  
Fax: (01)951390,391,392 (01)998064  
Forex : Tel (01)951330  
Swift:NACBLBBE  
E-Mail:fr@nacb.com.lb

## MAIN BRANCH

### Beirut (Down Town)

Down Town, Martyrs Square, Beirut  
Garden Building, Block C  
Opened in: 1973

Switchboard: (01) 951300  
Fax: (01)951390,391,392 (01)998064

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**BRANCH OR AGENCY IN LEBANON****I- Beirut & Suburbs****Sin ElFil**

Mkalles roundabout, Sar Bldg, 1st Floor

Opened in: 1997

Branch Manager: Mrs. Rita Chidiac

Assistant Branch Manager: Mrs. Karima Agha

Switchboard: (01) 485670-1 / 497969- (01) 951400

Fax: (01) 485681

**CORRESPONDENT BANKS**

Benin	Cotonou	BSIC Benin SA
Chad	N'djamena	Banque Commerciale du Chari
Cote D'ivoire	Abidjan	BSIC Cote D'ivoire SA
France	Paris	Banque BIA
France	Paris	UBAF-Union de Banques Arabes et Françaises
Gambia	Kanifing	BSIC Gambia Limited
Guinee	Conakry	BSIC Guinee SA
Italy	Rome	Banca UBAE SPA
Japan	Tokyo	UBAF-Union de Banques Arabes et Françaises
Libya	Tripoli	Libyan Foreign Bank
Mauritania	Nouakchott	Chinguitty Bank
Senegal	Dakar	BSIC Senegal SA
Tunisia	Tunis	North Africa International Bank
Turkey	Istanbul	Arab Turkish Bank
U.K.	London	British Arab Commercial Bank PLC
Uganda	Kampala	Tropical Bank Ltd
U.A.E	Abu Dhabi	Arab Bank for Investment and Foreign Trade

**SERVICES RENDERED**

Corporate Finance

Financial Market Services

Investment Services

Retail Banking

Trade Finance

Transfers &amp; Remittances

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# QATAR NATIONAL BANK Q.P.S.C. - LEBANON

بنك قطر الوطني  
ش.م.ع.ق. - لبنان

*Official List of Banks N°: 136 (2011), Commercial Registry N°.1013031 Beirut, Nationality: Qatari,*

*H.O. Capital Contribution: LBP 24,592,600,000*

SHAREHOLDERS	Nationality	Shares in Capital %
Qatar National Bank Q.P.S.C.	Qatari	100%

## BOARD OF DIRECTORS

HE Ali Shareef Al-Emadi	Chairman
HE Shiekh Fahad Bin Faisal Bin Thani Al-Thani	Vice Chairman
HE Sheikh Abdulrahman Bin Saud Bin Fahad Al-Thani	Member
HE Sheikh Hamad Bin Jabor Bin Jassim Al-Thani	Member
Mr. Ali Hussain Ali Al-Sada	Member
Mr. Bader Abdullah Darwish Fakhroo	Member
Mr. Fahad Mohammed Fahad Buzwair	Member
Mr. Mansoor Ebrahim Al-Mahmoud	Member
Mr. Abdulrahman Mohammed Y Jolo	Member
Mr. Adil Hassan H A Al-Jufairi	Member

## SENIOR MANAGEMENT IN LEBANON

Mr. Ziad Sadek Itani	Country General Manager
Mr. Gabriel Metni	Head of Corporate & Institutional Banking
Mr. Fouad Antoine El Rechmani	Head of Centralized Operations
Mr. Mohammad Hatab	Acting Head of Fianance
Ms. Rola Abdel Sater	Manager Treasury
Mrs. Maria Ged	Head of Compliance & Internal Control
Mr. Paul Salloum	IT Manager
Ms. Nour Traboulsi	HR Business Partner
Mr. Ahmad Sawan	Acting Branch Manager

**LEGAL ADVISORS:** Messrs. Abou Sleiman & Partners Law Firm

**INDEPENDENT AUDITORS:** Messrs. KPMG

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	300,288	- Customer Deposits:	149,190
- Loans to Customers:	8,469	- Shareholders equity: (Tier I)	24,593
- Claims on Public Sector:	272,476	- Off-balance Sheet: (Liabilities)	20,141

**Operating branch in Lebanon: 1**

**Number of Employees: 16**

## LEBANON BRANCH

### Beirut (Mina ElHosn)

Ahmad Chawki street, Capital Plaza  
P.O.Box: 11-210 Riad ElSolh, Lebanon  
Opened in: 2011  
Country General Manager: Mr. Ziad Sadek Itani

### ATM Outdoor

Tel: (01) 762222  
Fax: (01) 377177  
Swift: QNBALBBE  
E-Mail: qnblebanon@qnb.com

**HEAD OFFICE IN QATAR**

Website: [www.qnb.com](http://www.qnb.com)

**Qatar National Bank Q.P.S.C.**

Corniche street, Doha  
P.O.Box: 1000 Doha, Qatar  
Opened in: 1964

Tel: (00974) 4440 7777  
Swift: QNBAQAQA

**CORRESPONDENT BANKS (through QNB Doha):**

Canada	Toronto	The Toronto Dominion Bank
Germany	Frankfurt	Deutsche Bank AG
Japan	Tokyo	The Bank of Tokyo-Mitsubishi UFJ Ltd
Jordan	Amman	The Housing Bank for Trade and Finance
Switzerland	Zurich	UBS AG
U.K.	London	Barclays Bank PLC
U.S.A.	New York	JPMorgan Chase Bank NA

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
Commercial Banking  
Corporate Banking  
Internet Banking  
Retail Banking  
Trade Finance  
Transfers & Remittances  
Treasury Sales Products

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# RAFIDAIN BANK

# مصرف الرافدين

Official List of Banks N°: 9 (1948), Commercial Registry N°: 738 Beirut, Nationality: Iraqi,

HO Capital Contribution: LBP25,335,000,000

## FOUNDER:

Ministry of Finance, Republic of Iraq

## SHAREHOLDERS

SHAREHOLDERS	Nationality	Shares in Capital
Ministry of Finance	Iraqi	100%

## BOARD OF DIRECTORS

Mr. Hussein Ali Mohaisen	Chairman & General
Mr. Ayad Mahmoud Hadi	Member
Mr. Bassem Jamil Antoun	Member
Mrs. Bashaer Adnan Rasheed	Member
Mrs. Thanaa Abdulrazzak Saleh	Member

## SENIOR MANAGEMENT IN LEBANON

Mrs. Sanaa Mohammed Hasan Faraj	Manager
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**LEGAL ADVISOR:** Mr.Maroun Habib Lebbos, Esq.

**INDEPENDENT AUDITORS:** Messrs. Kudos

## GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	78351	- Customer Deposits:	25274
- Loans to Customers:	17	- Shareholders equity: (Tier I)	34806
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	59938

**Operating branch in Lebanon: 1**

**Number of Employees: 14**

## LEBANON BRANCH

### Ras Beirut

Hamra area, Makdessi street  
Beirut Building Co.  
P.O.Box: 11-1891 Beirut, Lebanon  
Opened in: 1948  
Manager: Mrs. Sanaa Mohammed Hasan Faraj

Switchboard: (01) 341500  
Fax: (01) 342500  
E-Mail: Rafbei96@cyberia.net.lb  
Swift: RAFBLBBE

## HEAD OFFICE IN IRAQ

### Rafidain Bank

Rasheed street, Bagdad  
Facing Central Bank of Iraq  
P.O.Box.: 11360 Bagdad, Iraq

Website: www.rafidain-bank.org  
Switchboard: (+ 964 1) 8162341  
Fax: (+ 964 1) 8184890 / 8165035 / 8160344  
Swift: RAFBIQBA  
E-Mail: emailcenter9@yahoo.com

## CORRESPONDENT BANKS

No correspondent banks

## SERVICES RENDERED

Commercial Banking  
Deposit Account Services  
Personal Loans  
Retail Banking  
Transfers & Remittances

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# SARADAR BANK S.A.L.

سرادار بنك ش.م.ل.

*Official List of Banks N°:48 (1960), Commercial Registry N°: 9849 Beirut, Nationality: Lebanese, Capital: LBP 147,000,000,000*

<b>SHAREHOLDERS</b>	<b>Nationality</b>	<b>Shares in Capital</b>
Saradar Partners Holding sal	Lebanese	30.81%
Ste Al Bustania sal	Lebanese	19.71%
Wiederkehr Group Holding sal	Lebanese	12.62%
Shammas Economic Institute sal	Lebanese	12.04%
Saifi Invest Holding sal	Lebanese	11.32%
Mr. Carlos Ghosn	Lebanese	4.58%
Mrs. Beatrice Wiederkehr	Swiss	2.38%
Mrs. Myrna Bustani	Lebanese	2.03%
Mr. Jamil El-Khazen	Lebanese	1.96%
Mrs. Laura El-Khazen Lahoud	Lebanese	1.96%
Others	Lebanese	0.59%

## **BOARD OF DIRECTORS**

Mr. Mario Saradar	Chairman - CEO
Mr. Jamil El-Khazen	Member
Ms. Laura El-Khazen Lahoud	Member
Mr. Joe Issa-El-Khoury	Member
Mr. Michel Ferneini	Member
Saifi Invest Holding sal, represented by Mr. Nabil Moukattaf	Member
Mr. Joseph Saddi	Member
Shammas Economic Institute sal, represented by Mr. Nizam Shammas	Member
Mr. Christian Steinfels	Member
Mr. Fady Amatoury	Member
Ms. Dina Sfeir	Secretary of the Board

## **SENIOR MANAGEMENT**

Mr. Mario Saradar	Chairman - CEO
Mr. Naim Hakim	Deputy CEO
Mr. Ibrahim Salibi	GM- Corporate & Commercial Banking
Mr. Youssef Dib	GM – Private & Investment Banking
Mrs. Martine Hochar	AGM – Private Banking
Mrs. Rababa Nohra Beem	Chief Human Resources Officer
Ms. Amale Choueiri	Chief Audit Executive
Ms. Youmna Moukarzel	Chief Operating Officer
Mrs. Sarah Ferneini	Managing Director - Merchant Banking
Ms. Danielle Moutran	Acting Chief Financial Officer
Mrs. Dina Sfeir	Head of Corporate Secretariat
Mr. Emile Shalala	Head of Treasury & Capital Markets
Mrs. Nadine Merhej	Head of Commercial Banking & Factoring
Mr. Jad Abou Rjeily	Head of Compliance
Mr. Henri Bouiller	Head of Risk Management
Me. Rawia Osta	Head of Internal Legal Affairs
Ms. Hala Cabbabe	Head of Communication
Mr. Raghid Charara	Head of Digital Technology
Mrs. Maya Moujaes	Head of Correspondent Banking

**SENIOR MANAGEMENT** (continuous)

Mrs. Caline Chahine	Head of Organization & Network Management / Head of Administrative
Ms. Laurraine Hatem	Head of Trade Finance, Cash Management & Clearing
Mrs. Aimee Daou	Acting Head of Digital Banking
Mrs. Rania Tamraz	Senior Branch Manager - Charles Malek
Mrs. Roula Abou Ghazaly	Regional Manager - Metn & Kesrouan
Mr. Fadi Chabo	Regional Manager – Private Banking
Mr. Jean Tawile	Manager - Private Banking/Head of Fiduciary

**LEGAL ADVISORS:** Messrs. El Khoury & Partners Law Firm / Messrs. Roger Najjar Law Firm /  
Messrs. Hachem Law Firm / Abou Jaoude & Associates Law Firm

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. Ernst & Young

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2020 (in millions of LBP)

- Total Assets:	3,339,489	- Customer Deposits:	2,820,000
- Loans to Customers:	791,449	- Shareholders equity: (Tier I)	245,051
- Claims on Public Sector:	2,261,008	- Off-balance Sheet: (Liabilities)	81,015

**Operating branches in Lebanon:** 5

**Number of Employees:** 294

**Number of ATMs:** 24 (of which 13 off premises)

**HEADQUARTERS**

Website: [www.saradarbank.com](http://www.saradarbank.com)

**Beirut**

Ashrafieh, Saradar Bldg, Charles Malek Avenue  
P.O.Box: 16-5766 Beirut, Lebanon  
Year of Establishment: 1960

Telefax: (01) 339000  
Swift: BTLVLBBE  
E-Mail: [info@saradarbank.com](mailto:info@saradarbank.com)

**MAIN BRANCH****Charles Malek**

Beirut, Saradar Bldg, Charles Malek Avenue  
Opened in: 2014  
Manager: Mrs. Rania Tamraz

**ATM Outdoor & Indoor**

Telefax: (01) 214604  
E-Mail : [rania.tamraz@saradarbank.com](mailto:rania.tamraz@saradarbank.com)

**BRANCHES OR AGENCIES IN LEBANON****I- Beirut & Suburbs****Dora**

Cebaco Center, Block B, Dora Highway  
Opened in: 2018  
Manager: Mrs. Gloria Saade

**ATM Indoor**

Telefax: (01) 269950  
E-Mail : [gloria.saade@saradarbank.com](mailto:gloria.saade@saradarbank.com)

**S17 (e-branch)**

Sodeco 1 Building, Sodeco Street  
Opened in: 2019

**ATM Indoor**

Telefax: (01) 612010  
E-Mail : [s17.branch@saradarbank.com](mailto:s17.branch@saradarbank.com)

**Verdun (Ras Beirut)**

Verdun Heights, Rashid Karamah Street  
 Opened in: 2017  
 Acting Manager: Mrs. Samar Dalloul

**ATM Indoor**

Telefax: (01) 800 998  
 E-Mail: samar.dalloul@saradarbank.com

**II- Other Regions**

**Jounieh**

La Cite center, Block A  
 Opened in: 1983  
 Manager: Mrs Lara Achkar Salameh

**ATM Indoor**

Switchboard: (09) 830219 / 910612  
 Fax: (09) 830218  
 E-Mail : lara.achkar@saradarbank.com

**Rabyeh**

Rabieh main road , Square center  
 Opened in: 2017  
 Manager: Mr. Gilbert Bou Nader

**ATM Indoor**

Telefax: (04) 525968  
 E-Mail : gilbert.bounader@saradarbank.com

**CORRESPONDENT BANKS**

Canada	Toronto	Bank of Montreal
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	J.P. Morgan AG
Germany	Frankfurt	Standard Chartered Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	Standard Chartered Bank
Jordan	Amman	Arab Bank plc
Qatar	Doha	Dukhan Bank
Spain	Sabadell	Banco de Sabadell s.a
U.K.	London	JPMorgan Chase Bank National Association
U.K.	London	Standard Chartered Bank
U.A.E.	Dubai City	Standard Chartered Bank
U.S.A.	New York	JPMorgan Chase Bank National Association
U.S.A.	New York	Standard Chartered Bank
China	Shanghai	Standard Chartered Bank
Kuwait	Kuwait City	National Bank of Kuwait S.A.K.P.

**SERVICES RENDERED**

Automated Teller Machine (ATM)  
 Commercial Banking  
 Corporate Banking  
 Credit Cards  
 Deposit Account Services  
 Domiciliation  
 Factoring  
 Fiduciary Accounts  
 Financial Market Services  
 Private Banking  
 Internet Banking  
 Investment Banking



**SERVICES RENDERED** (continuous)

Retail Banking  
Tax Payment (VAT)  
Trade Finance  
Transfers & Remittances

**ATM OFF PREMISES**

Beirut, Achrafieh (St.Charbel)  
Beirut, Hamra, 1866 Court & Suites, Bliss Street, Hamra area, installed in: 2018  
Kesrouan, Kfardebian, Le Montagnou, Oyoum El Siman, installed in: 2018  
Kesrouan, Zouk Mosbeh, Town Center, Main Road, installed in : 2015  
Mount Lebanon, Baabda, Total Station, Hazmieh Highway, near Army Academy, installed in 2019  
Mount Lebanon, Beit Mery, Al Bustan Hotel, Main Road  
Mount Lebanon, Jdeideh, Developers Tower Center, New Jdeideh Street, installed in: 2018  
Mount Lebanon, Jal El Dib, Abou Jaoude Building, Main Road  
Mount Lebanon, Sin El Fil, Sin El Fil Boulevard, Horsh Tabet  
Mount Lebanon, Okaibeh, Chalfoun Center, Nahr Ibrahim  
Mount Lebanon, Jounieh, Kaslik, Automobile & Touring Club du Liban (ATCL), installed in: 2000  
North Lebanon, Tripoli, Nahas Building, El Tall, Muhamad El Jisr Street  
South Lebanon, Saida, Housam Hariri Street, Al Saïd Center

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# SAUDI LEBANESE BANK S.A.L.

البنك السعودي اللبناني ش.م.ل.

Official List of Banks N°: 95 (1979), Commercial Registry N°: 43983 Beirut, Nationality: Lebanese, Capital: LBP40,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Bankmed sal	Lebanese	99.99%
Others	Lebanese	0.01%

## BOARD OF DIRECTORS

Mr. Michel Accad	Chairman - General Manager
Bankmed sal	Member
Mrs. Raya Haffar	Member
Me. Nada Abdelsater	Member

## SENIOR MANAGEMENT

Mr. Michel Accad	Chairman - General Manager
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**LEGAL ADVISORS:** Mr. Bassim Kanaan, Esq.

**INDEPENDENT AUDITORS:** Messrs. Deloitte & Touche / Messrs. Ernst & Young

**Operating branch in Lebanon: 1**

**Number of Employees: 13**

## HEADQUARTERS & MAIN BRANCH

### Foch (Marfa')

131 Marfa', Foch street, 1st Floor  
P.O.Box.: 11-1082, Beirut, Lebanon  
Opened in: 1979 (relocated in 2011)

Website: [www.bankmed.com.lb](http://www.bankmed.com.lb)

Switchboard: (01) 976333  
Fax: (01) 983570  
Swift: SLBLLBBX  
E-Mail: [contact.bankmed@bankmed.com.lb](mailto:contact.bankmed@bankmed.com.lb)

**MOTHER COMPANY:** Bankmed sal

## CORRESPONDENT BANKS (\*)

U.S.A. New York JPMorgan Chase Bank NA

(\*) Saudi Lebanese Bank maintains NOSTRO accounts with above listed Bank.

## SERVICES RENDERED

Deposit Account Services  
Financial Market Services  
Retail Banking  
Trade Services  
Transfers & Remittances

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# SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL)

بنك سوسيتيه جنرال  
في لبنان ش.م.ل.

*Official List of Banks N°: 19 (1953), Commercial Registry N°: 3696 Beirut, Nationality: Lebanese, Capital: LBP27.552.255.000*

## FOUNDERS

Michel Sehnaoui & Sons  
Banque Belge pour l'Etranger  
Compagnie Belge de Banque et de Gestion

MAIN SHAREHOLDERS (Common shares)	Nationality	Shares in Capital
Antoun Sehnaoui	Lebanese	51.65%
Mina B.H.C. Holding SAL	Lebanese	19.25%
Societe Generale SA – France	French	16.79%
NSKINV Ltd (owned by Antoun Sehnaoui and Kafinvest Holding Liban S.A.L.)	British Virgin Islands	12.20%

## BOARD OF DIRECTORS

Mr. Antoun Sehnaoui	Chairman
Mr. Nabil Sehnaoui	Member
Mr. Pierre Frederic Kamel	Member
Mina B.H.C. Holding SAL	Member, Rep. by Mr. Pierre Frederic Kamel
NSKINV Ltd	Member, Rep. by Mr. Antoun Sehnaoui
Societe Generale SA– France	Member, Rep. by Mr. Alexandre Maymat
Mr. Jean-Louis Mattei	Member
Mr. Ishac Mazen Hanna	Member
Mr. Eric Wormser	Member
Mr. Jean-Pierre Ducroquet	Member

## TEAM/EXECUTIVE SENIOR MANAGEMENT

Mr. Antoun Sehnaoui	Chairman & Chief Executive Officer
Mr. Stanislas Tertrais	Deputy Chief Executive Officer
Mr. Tarek Chehab	Deputy General Manager – Head of Commercial Division – Retail, Corporate and Private Banking
Mr. Georges Saghbini	Deputy General Manager – Group CFO, Head of Strategy, Capital Markets, International Banking & Corporate Secretariat
Mr. Sleiman Maaraoui	Deputy General Manager – Head of Systems, Projects and Infrastructure Division
Mr. Khalil Letayf	Deputy General Manager – CEO of Societe Generale Bank – Cyprus Ltd

**LEGAL ADVISORS:** "Societe Civile Professionnelle" Law office

**INDEPENDENT AUDITORS:** Messrs. Ernst & Young / Messrs. BDO, Semaan, Gholam & Co.

**GENERAL INFORMATION:** UnAudited Indicators as of Dec. 31st, 2018 (in millions of LBP)

- Total Assets:	39,122,970	- Customer Deposits:	28,197,775
- Loans to Customers:	8,778,486	- Shareholders equity: (Tier I)	2,892,091
- Claims on Public Sector:	9,252,257	- Off-balance Sheet: (Liabilities)	1,016,360

**Operating branches in Lebanon:** 53

**Number of Employees:** 2144

**Number of ATM:** 122 (of which 18 off premises)

**Affiliated banks abroad:** 6

**Branches of affiliated banks abroad:** Jordan (19 branches), Cyprus (3 branches), U.A.E. - Abu Dhabi Global Market (1branch), France (5 branches)

**HEADQUARTERS**

**Riad ElSolh**

Banks Street  
P.O.Box: 11-2955 Beirut, Lebanon  
Opened in: 1953

Website: [www.sgbl.com.lb](http://www.sgbl.com.lb)

Switchboard: (01) 980783-4  
Fax: (01) 980785  
Swift: SGLILBBX  
Reuters: SGLE

**CENTRAL MANAGEMENT**

**Saloumeh - Dekwaneh**

Saloumeh roundabout  
SGBL Bldg  
P.O.Box: 11-2955 Beirut, Lebanon

Switchboard: (01) 483001 / 1274  
Fax: (01) 502820  
E-Mail: [sgbl@sgbl.com.lb](mailto:sgbl@sgbl.com.lb)

**MAIN BRANCH**

**Saloumeh – Dekwaneh**

Saloumeh square, Sehnaoui Bldg  
Opened in: 1978

**ATM Outdoor (3) & Indoor**

Switchboard: (01) 483001 / 499813  
Fax: (01) 502820

**BRANCHES OR AGENCIES IN LEBANON**

**I- Beirut & Suburbs**

**Antelias**

Armenian Patriarchate street

**ATM Outdoor (1) & Indoor**

Tel: (04) 410480-1

**Ashrafieh – Hotel Dieu**

Facing Hotel Dieu de France, Sehanoui Bldg

**ATM Outdoor & Indoor**

Tel: (01) 427541

**Ashrafieh – Sagesse (Rmeil)**

Sagesse street, facing Sagesse college

**ATM Outdoor**

Tel: (01) 200528-9

**Baabda**

Main street, Bassil bldg

**ATM Outdoor & Indoor**

Tel: (05) 468135 / 468770

**Badaro**

Main street, Middle East Bldg

**ATM Outdoor & Indoor**

Tel: (01) 386295-7

**Barbir (Mazraa)**

Main Road, Barbir Hospital Bldg

**ATM Outdoor & Indoor**

Tel: (01) 630983 / 659693

**Bourj ElBrajneh**

Ain ElSekkeh street

**ATM Outdoor & Indoor**

Tel: (01) 451137-8

**Bourj Hammoud**

Mar Youssef street, BH 1920 Bldg

**ATM Outdoor**

Tel: (01) 258883-4

**Dbayeh**

Tripoli highway, facing Le Mall, Mouawad Bldg

**ATM Outdoor & Indoor**

Tel: (04) 402312

**Dora**

Dora Highway

**ATM Indoor**

Tel: (01) 250222

**Furn ElShebbak**

Main street, Gharios center

**ATM Outdoor**

Tel: (01) 289143 / 291992

**Hamra (Ras Beirut)**

Banque du Liban street

**ATM Outdoor & ATM indoor**

Tel: (01) 350020-1

**Horsh Tabet**

Horsh Tabet area, Tayyar center

**ATM Outdoor & Indoor**

Tel: (01) 512550 -3

**Jal ElDib**

Main road, Oscar center

**ATM Outdoor & Indoor**

Tel: (04) 713000

**Jdeideh**

Nahr el Mawt, Monte Libano Bldg

**ATM Outdoor & Indoor**

Tel: (01) 893555 / 895044

**Jnah**

Khalil Moutran & Ahmad ElAssaad streets,  
Building no. 4055

**ATM Outdoor & Indoor**

Tel: (01) 852811 / 852814

**Khaldeh**

Khaldeh Highway, COOP Bldg

**ATM Outdoor & Indoor**

Tel: (05) 800184 / 803990

**Mar Takla - Hazmieh**

Gardenia street

**ATM Outdoor & Indoor**

Tel: (05) 455900 / 455800-1

**Mazraa (Moussaitbeh)**

El Mama street, Corniche Saeb Salam

**ATM Outdoor & Indoor**

Tel: (01) 818155-6

**Saint Charles (Mina ElHosn)**

Mina ElHosn, Omar Al Daouk street  
Saint Charles center

**ATM Outdoor & Indoor**

Tel: (01) 366337

**Saint Nicolas (Ashrafieh)**

Ashrafieh, Wadih Naim street

**ATM Outdoor**

Tel: (01) 322740-3

**Sassine (Ashrafieh)**

Ashrafieh, Sassine square , Independence avenue

**ATM Outdoor & Indoor**

Tel: (01) 200525 / 215513

**Saydeh (Ashrafieh)**

Father Youssef Cherfan street, Debs Bldg

**ATM Outdoor**

Tel: (01) 219070-3

**Shiyah – Al Ariss**

Mar Mikhayel, main street

**ATM Outdoor & Indoor**

Tel: (01) 277832

**Shiyah – Mousharrafieh**

Mousharrafieh, Taleb Bldg

**ATM Outdoor & Indoor**

Tel: (01) 277311- 2

**Verdun (Moussaitbeh)**

Main street , Debs & Ammar Bldg

**ATM Outdoor & Indoor**

Tel: (01) 860704-5

**II- Other Regions**

**Ajaltoun**

Ajaltoun main street

**ATM Outdoor & Indoor**

Tel: (09) 230683-4

**Amyoun**

Main street, Hay El Bayad, Chammas center

**ATM Outdoor & Indoor**

Tel: (06) 950723 / 950962

**Bickfaya**

Bickfaya square, Collèges des Soeurs  
des Saints Coeurs Bldg

**ATM Outdoor & Indoor**

Tel: (04) 986271-2

**Broumana**

Main road, Elias Kanaan Center

**ATM Outdoor & Indoor**

Tel: (04) 961538 / 963652

**Chtaura**

Main street, SGBL Bldg

**ATM Outdoor & Indoor**

Tel: (08) 540125 / 542898

**Ghazir**

Jounieh-Tripoli highway,  
Ghazir Crossroad, Slaiby Bldg

**ATM Outdoor**

Tel: (09) 856051- 4

**Halba**

Main street

**ATM Outdoor**

Tel: (06) 692743

**Jbeil - Municipality**

Next to the Municipality

**ATM Outdoor & Indoor**

Tel: (09) 542900

**Jbeil – Souk**

Old Souk street, Saliba Bldg

**ATM Outdoor**

Tel: (09) 541170 / 949316

**Jounieh - Apôtres**

Apôtres School street,  
Mar Youhana Bldg

**ATM Outdoor & Indoor**

Tel: (09) 643510

**Jounieh - Haret Sakher**

Haret Sakher, Banks street,  
Stella Maris Bldg

**ATM Outdoor & Indoor**

Tel: (09) 936522 / 936801

**Kaslik**

Sarba Highway, La Perla Bldg

**ATM Outdoor**

Tel: (09) 640037 / 640716

**Kfar Akka**

Koura main street

**ATM Outdoor & Indoor**

Tel: (06) 952900 / 953535

**Labweh**

Main street

**ATM Outdoor & Indoor**

Tel: (08) 230231

**Mansourieh Boulevard**

Mansourieh main street

**ATM Outdoor & Indoor**

Tel: (04) 533281

**Mazraat Yachouh – Elissar**

Main street, Karam Bldg

**ATM Outdoor**

Tel: (04) 916551/2

**Nabatieh - Main Street**

Main street

**ATM Outdoor & Indoor**

Tel: (07) 764204-5

**Nabatieh - M. Fakh Street**

Hassan kamel Al Sabbah street,  
Daher center

**ATM Outdoor & Indoor**

Tel: (07) 769400 / 767478 /767479

**Saida – Jezzine Street**

Jezzine street, Golden Tower Bldg,  
Facing Electricite du Liban

**ATM Outdoor & Indoor**

Tel: (07) 724704 / 725549

**Sour – AlRamel**

Al Istiraha street

**ATM Outdoor & Indoor**

Tel: (07) 349437 / 741702

**Sour – Massaref Street**

AlMasaref street, Maarouf Al Sahily Bldg

**ATM Outdoor**

Tel: (07) 343420

**Tripoli – Beshara ElKhoury**

Bechara ElKhoury Blvd., Ghanem Bldg

**ATM Outdoor & Indoor**

Tel: (06) 413480/1/2/3

**Tripoli – Fouad Chehab**

Fouad Chehab Boulevard

**ATM Outdoor (2)**

Tel: (06) 441043 / 624988

**Tripoli–Mina**

Mina street, Farah Bldg

**ATM Outdoor & Indoor**

Tel: (06) 424048 / 442549

**Zahleh – Serail**

Near Serail , Mar Gerges street

**ATM Outdoor & Indoor**

Telefax: (08) 809701 /2/3/4

**AFFILIATED BANKS ABROAD**

**Societe Generale de Banque – Jordanie (SGBJ)**

Web Site:www.sgbj.com.jo

**Head Office (& 19 branches)**

Abdali Development Project, Ayla street, Bldg n°1  
P.O.Box: 560 Amman 11118 Jordan  
Opened in: 1965

Switchboard: (+962 6) 5600 300

Fax: (+962 6) 5693 410

E-Mail: sgbj@sgbj.com.jo

**Main Branch**

Abdali Development Project, Ayla street, Bldg n°1  
P.O.Box: 560 Amman 11118 Jordan

Switchboard: (+962 6) 5600 300

Fax: (+962 6) 5693 442

**Abdoun Branch**

Naber Medical Complex (Bldg 195), Zahran street  
Amman

Switchboard: (+962 6) 5924 637

Fax: (+962 6) 5924 639

**Abdali Branch**

Alia Street

Switchboard: (+962 6) 5600300

Fax: (+962 6) 569 3442

**Aqaba Branch**

Hamamat Tunasieh street

Aqaba

Switchboard: (+962 3) 2015 138

Fax: (+962 3) 2015 139

**Al Bayader Branch**

Building 34, Al Bayader main street

Amman

Switchboard: (+962 6) 5818 170

Fax: (+962 6) 5859 713

**Irbid Branch**

Al Oroba street

Amman

Switchboard: (+962 2) 7242 075

Fax: (+962 2) 7240 107

**Madeneh Al Munawara Branch**

Madeneh Al Munawara main street

Amman

Switchboard: (+962 6) 5524 869

Fax: (+962 6) 5525 381

**Al Zarqa Branch**

King Hussein street

Amman

Switchboard: (+962 5) 3983 396

Fax: (+962 5) 3987 564

**Jabal Hussein Branch**

Building154, Khaled Bin Al Walid street

Amman

Switchboard: (+962 6) 4648 829

Fax: (+962 6) 4648 817

**Al Karak Branch**

Al Nozha street

Amman

Switchboard: (+962 3) 2351 906

Fax: (+962 3) 2354 338

**Madaba Branch**

King Abdullah street

Amman

Switchboard: (+962 5) 3244929

Fax: (+962 5) 3240077

**Marka Branch**

Building 364, King Abdallah street

Amman

Switchboard: (+962 6) 4897 424

Fax: (+962 6) 4898 741

**Shmeisani Branch**

Abdel Hameed Sharaf Street

Switchboard: (+962 6) 5622388 / 0 / 7

Fax: (+962 6) 5622379

**Sweifieh Branch**

Paris street Rawashdeh complex

Amman

Switchboard: (+962 6) 5864 079

Fax: (+962 6) 5864 024

**Jabal Amman Branch**

Building 280, Prince Mohamad street

Amman

Switchboard: (+962 6) 4614 925

Fax: (+962 6) 4614 874



***Khalda Branch***

Amer Ben Malek street  
Amman

Switchboard: (+962 6) 537 1239  
Fax: (+962 6) 5371 241

***Khalda/Dabouq Bridge***

Zahrat Khalda Complex

Switchboard: (+962 6) 5522386/7/8  
Fax: (+962 6) 5359988

***Taj Life Style Center Branch***

Taj Life Style center  
Amman

Switchboard: (+962 6) 5920422  
Fax: (+962 6) 5920346

***Al Wehdat Branch***

Madaba street  
Amman Fax: (+962 6) 4776 681

Switchboard: (+962 6) 4776 101

**AFFILIATED BANKS ABROAD (continuous)**

**Societe Generale Bank Cyprus (SGBCy)**

**Head Office (& 3 branches)**

Corner of 88, Digenis Akritas Avenue & 36,  
Kypranoros street, 1061, Nicosia  
P.O.Box: 25400, 1309 Nicosia, Cyprus  
Opened in: 1985

Website: [www.sgcyprus.com](http://www.sgcyprus.com)  
Switchboard: (+357) 80 007 777  
Fax: (+357) 22 399 700  
E-Mail: [customer-info.cyprus@socgen.com](mailto:customer-info.cyprus@socgen.com)

***Limassol Branch***

148 Makarios Avenue and 67 Ayias  
Fylaxeos Street, 3025 Limassol  
P.O.Box: 54911, 3729 Limassol, Cyprus

Switchboard: (+357) 25 814611  
Fax: (+357) 25 583399 / 25 814807

***Larnaca Branch***

Archbishop Makarios III 49 Avenue, 6017 Larnaca  
P.O.Box: 40681, 6306 Larnaca, Cyprus

Switchboard: (+357) 24 818830  
Fax: (+357) 24 818013

***Paphos Branch***

78A, Spyrou Kyprianou Avenue, 6057 Larnaca  
P.O.Box: 62400, 8063 Paphos, Cyprus

Switchboard: (+357) 26 822111  
Fax: (+357) 26 822797

**AFFILIATED BANKS ABROAD (continuous)**

**Banque Richelieu GCC**

**Head Office**

23rd floor, Al Sila Tower, Abu Dhabi Global  
Market square, Al Maryah Island,  
Abu Dhabi, United Arab Emirates  
P.O.Box: 52452 Abu Dhabi  
Opened in: 2017

Website: [www.banquerichelieugcc.com](http://www.banquerichelieugcc.com)  
Switchboard: +971 (0) 2 4107000  
Fax: +971 (0) 2 410 7099  
E-Mail: [info.gcc@banquerichelieu.com](mailto:info.gcc@banquerichelieu.com)

**Banque Richelieu France**

**Head Office (& 2 branches)**

1-3-5 rue Paul Cézanne - 75008 Paris

Website: [www.banquerichelieufrance.com/](http://www.banquerichelieufrance.com/)  
Switchboard: +33(0)1 42 89 00 00  
E-Mail: [contact.paris@banquerichelieu.com](mailto:contact.paris@banquerichelieu.com)

## **SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL)**

### **Brest**

Askell Park  
90, rue Nungesser - Bât C  
29490 Guipavas

Tel : +33(0)2 98 80 65 71  
contact.brest@banquerichelieu.com

### **Lyon**

Grand Hôtel-Dieu  
1, place Pascalon CS 70262  
69288 Lyon Cedex 02

Tel : +33(0)4 72 41 60 00  
contact.lyon@banquerichelieu.com

### **Banque Richelieu Monaco Head Office**

8, Avenue de Grande Bretagne,  
MC-98000 Monaco

WesSite: [www.banquerichelieumonaco.com](http://www.banquerichelieumonaco.com)  
Switchboard: +377 92 16 55 55  
Fax: +377 92 16 55 99  
E-Mail: [contact.paris@richelieugestion.com](mailto:contact.paris@richelieugestion.com)

### **MAJOR CORRESPONDENT BANKS (NOSTRO)**

Canada	Toronto	Bank of Montreal
France	Paris	Societe Generale SA
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank FFT
Japan	Tokyo	Mizuho Corporate Bank Ltd
Jordan	Amman	Societe Generale de Banque (SGBJ)
Kuwait	Kuwait City	MashreqBank PSC
New Zealand	Wellington	ANZ National Bank Limited
Norway	Oslo	Dnb Bank ASA
Qatar	Doha	Al Khaliji Commercial Bank QSC
Saudi Arabia	Riyadh	Riyadh Bank
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Switzerland	Zurich	Credit Suisse AG
U.A.E.	Abu Dhabi	First Abu Dhabi Bank (FAB)
U.K.	London	Barclays Bank PLC
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	The Bank of New York Mellon

### **SERVICES RENDERED**

Automated Teller Machine (ATM)  
Deposit Account Services  
Financial Market Services  
Investment Banking  
Leasing  
Payment Services  
Private Banking  
Retail Banking  
Trade Services  
Transfers & Remittances

### **ATM OFF PREMISES**

Beirut, General Directorate of the General Security forces, Sami ElSolh street, Adlieh  
Beirut, General Security, Mathaf

**ATM OFF PREMISES** (continuous)

Beirut, Hotel Dieu de France Hospital, main gate  
Beirut, Internal Security Forces, Mathaf  
Bekaa, Boulevard Zahle  
Bekaa, ISF – Baalbeck, Negib Zeaiter Military Base, Baalbeck  
Jnah, Azadea Group Bldg, United Nations street  
Mount Lebanon, Internal Security Forces, Aramoun  
Mount Lebanon, Internal Security Forces, Dbayeh  
Mount Lebanon, Khalil Fattal & sons Establishment, Hall B, Horsh Tabet  
Mount Lebanon, Le Charcutier Aoun main gate, Baushrieh  
Mount Lebanon, Mount Lebanon Hospital, Furn El Shebbak  
Mount Lebanon, SGBL-Block2, Saloumeh - Dekwaneh, Saloumeh roundabout  
Mount Lebanon, SGBL-Block3, Saloumeh - Dekwaneh, Saloumeh roundabout  
Mount Lebanon, SGBL-Block4, Saloumeh - Dekwaneh, Saloumeh roundabout  
Mount Lebanon, SGBL-Block5, Saloumeh - Dekwaneh, Saloumeh roundabout  
Mount Lebanon, Tower 44 Entrance, near SGBL Saloumeh – Dekwaneh branch, Saloumeh roundabout (2 ATMs)  
Mount Lebanon, Wooden Bakery entrance, Baabdat  
South, The Spot Mall, Saida

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# SYRIAN LEBANESE COMMERCIAL BANK S.A.L.

المصرف التجاري  
السوري اللبناني ش.م.ل.

*Official List of Banks N°:34 (1974), Commercial Registry N°: 31165 Beirut, Nationality: Lebanese, Capital: LBP 150,000,000,000*

## ABL MEMBERSHIP SUSPENDED SINCE 2014

### FOUNDERS

Commercial Bank of Syria  
Syrian Insurance Co.  
Banque du Crédit Populaire (Syria)

### SHAREHOLDERS

	Nationality	Shares in Capital
Commercial Bank of Syria	Syrian	84.30%
Syrian General Establishment for Insurance	Syrian	5.00%
Popular Credit Bank	Syrian	10.00%
Dr. Ali Mohammed Youssef	Syrian	0.10%
The Heirs of Mr. Maan Raslan	Syrian	0.10%
Mrs. Nahla Al Namly	Lebanese	0.10%
Mr. Marcel Khoury	Lebanese	0.10%
Mr. Nawar El Sahili	Lebanese	0.10%
Mr. Aref El Yafi	Lebanese	0.10%
The Heirs of Mr. Mohammed Atallah	Lebanese	0.10%
The Heirs of Mr. Mohammed Al Youssef	Lebanese	0.10%

### BOARD OF DIRECTORS

Mrs. Nahla Al Namly	Chairman of the Board
Dr. Ali Mohammed Youssef	General Manager
Mr. Marcel Khoury	Member
Dr. Aref El Yafi	Member
Mr. Nawar El Sahili	Member
Syrian General Establishment for Insurance, represented by Dr. Nizar Zayoud	Member
Popular Credit Bank, represented by Dr. Nidal Al Arbid	Member
Ms. Manale Hammoud, Esq.	Secretary of the Board of Directors
Miss. Maryam Choumar	Secretary of the Chairman & GM

### SENIOR MANAGEMENT

Dr. Ali Mohammed Youssef	General Manager
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### CENTRAL DEPARTMENTS

Ms. Nada Ghezzawi	International, Treasury and Forex Department
Mrs. Linda Nassar	Operations Department
Mr. Walid Baghdadi	Accounting Department
Mr. Mostafa Halabi	Information Technology Department
Mr. Mohammed Bakri	Risk Department
Miss. Manal Hammoud, Esq.	Legal Department
Mrs. Abir Chemaytelli	Credit Department
Mr. Rabih Sidani	Audit Department
Mr. Ahmad Hammoud	Human Resources Department
Mr. Adham Badra	Compliance Unit



**UNITED CREDIT BANK S.A.L.**

**بنك الاعتماد المتحد ش.م.ل.**

*Official List of Banks N°: 104 (1982), Commercial Registry N°: 46062 Beirut, Nationality: Lebanese, Capital: LBP 21 600,000,000.-*

**HEADQUARTERS**

**Beirut**

Hamra area, Commodore street

Al Madina Bank, 2nd Floor

P.O.Box: 13-5086 Beirut, Lebanon

Year of establishment: 1982

Temporary Director: Mr. Andre Bendaly

Switchboard: (01) 752291-3 x 142, 143 or 144

Fax: (01) 346742

E-mail: [ucb@bankal-madina.com](mailto:ucb@bankal-madina.com)

\* \* \*

# REPRESENTATIVE OFFICES OF FOREIGN BANKS IN LEBANON

## MEMBERS OF THE ASSOCIATION OF BANKS IN LEBANON

### **ACCESS BANK PLC**

#### **Beirut (Mina ElHosn)**

Beirut Central District, Omar Daouk street,  
Starco Urban Center, Block A, 7th Floor  
Year of Establishment: 2016  
Ms. Zakia Alti, Chief Representative Officer

Website: [www.accessbankplc.com](http://www.accessbankplc.com)

Switchboard: (01) 371809

Fax: (01) 372809

E-Mail: [zakia.alti@accessbankplc.com](mailto:zakia.alti@accessbankplc.com)

### **BANK OF NEW YORK MELLON (THE)**

#### **Beirut Central District (Marfa')**

Corner Maarad\Weygand street  
Atrium Bldg, 3rd Floor  
Year of Establishment: 1964

Website: [www.bnymellon.com](http://www.bnymellon.com)

Switchboard: (01) 988788

Fax: (01) 989001

E-Mail: [may.haddad@bnymellon.com](mailto:may.haddad@bnymellon.com)

### **INTESA SANPAOLO SPA**

#### **Beirut Central District (Marfa')**

1170, Place de l'Etoile  
Assicurazioni Generali Bldg, 3rd Floor  
P.O.Box: 11-7481 Beirut, Lebanon  
Year of Establishment: 1973  
Mrs. Berta Araman, Chief Representative for Lebanon, Syria & Jordan

Website: [www.intesasanpaolo.com](http://www.intesasanpaolo.com)

Switchboard: (01) 980550-1

Fax: (01) 980509

E-Mails: [beirut.repoffice@intesasanpaolo.com](mailto:beirut.repoffice@intesasanpaolo.com)  
[berta.araman@intesasanpaolo.com](mailto:berta.araman@intesasanpaolo.com)

### **JPMORGAN CHASE BANK NA**

#### **Beirut Representative Office**

#### **Ras Beirut**

Clemenceau street, Gefinor Center  
Block B, 16th Floor, Suite n° 1601  
Year of Establishment: 1961  
P.O.Box: 11-5133 Beirut, Lebanon  
Mr. George Ashkar, General Manager

Website: [www.jpmorganchase.com](http://www.jpmorganchase.com)

Switchboard: (01) 739583

Fax: (01) 739581

E-Mail: [george.j.ashkar@jpmorgan.com](mailto:george.j.ashkar@jpmorgan.com)

### **STANDARD CHARTERED BANK**

#### **Beirut Central District (Marfa')**

Corner Maarad\Weygand street  
Atrium Bldg, 3rd Floor  
P.O.Box: 11-4081 Beirut, Lebanon  
Year of Establishment: 2014  
Mrs. Cynthia El Asmar, Chief Representative Officer

Website: [www.sc.com](http://www.sc.com)

Switchboard: (01) 991341

Fax: (01) 991397

E-Mail: [Cynthia.Elasmar@sc.com](mailto:Cynthia.Elasmar@sc.com)

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## The 2020 Almanac of Banks in Lebanon

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**LEBANESE BANKING  
UNITS ABROAD**



## LEBANESE BANKING UNITS ABROAD (24 COUNTRIES)

<b>Branches (s.a.l.), Subsidiaries, Sister or Associate Banks Abroad</b>	
Algeria	Fransabank s.a.l.
Armenia	Byblos Bank s.a.l.
Australia	Bank of Beirut s.a.l.
Bahrain	Credit Libanais s.a.l.
Belarus	Fransabank s.a.l.
Belgium	Byblos Bank s.a.l.
Cyprus	Bank of Beirut s.a.l.; Bankmed s.a.l., Banque Bemo s.a.l.; Banque Libano-Française s.a.l.; BBAC s.a.l.; Blom Bank s.a.l.; Byblos Bank s.a.l.; Credit Libanais s.a.l.; IBL Bank s.a.l.; Lebanon & Gulf Bank s.a.l.; Société Générale de Banque s.a.l. (SGBL)
Egypt	Blom Bank s.a.l.
France	Bank Audi s.a.l.; Banque Libano-Française s.a.l.; Blom Bank s.a.l.; Byblos Bank s.a.l.; Fransabank s.a.l.; Société Générale de Banque s.a.l.
Germany	Bank of Beirut s.a.l.
Iraq	Bankmed s.a.l.; Banque Libano-Française s.a.l.; BBAC s.a.l.; Byblos Bank s.a.l.; Fransabank s.a.l.; MEAB s.a.l.
Jordan	Blom Bank s.a.l.; Société Générale de Banque s.a.l. (SGBL)
Qatar	Bank Audi s.a.l.; Blom Bank s.a.l.
Romania	Blom Bank s.a.l.
Saudi Arabia	Bank Audi s.a.l.; Blom Bank s.a.l.
Senegal	Credit Libanais s.a.l.
Sudan	Fransabank s.a.l.
Oman	Bank of Beirut s.a.l.
Switzerland	Bank Audi s.a.l.; Bankmed s.a.l.; Banque Libano-Française s.a.l.; Blom Bank s.a.l.
Turkey	Bank Audi s.a.l.; Bankmed s.a.l.
U.A.E.	Bankmed s.a.l.; Blom Bank s.a.l.; FFA Private Bank s.a.l.; Société Générale de Banque s.a.l. (SGBL)
U.K.	Bank of Beirut s.a.l.; Blom Bank s.a.l.; Byblos Bank s.a.l.
<b>Representative Offices Abroad</b>	
Ghana	Bank of Beirut s.a.l.
Ivory Cost	Banque Misr Liban s.a.l.; Fransabank s.a.l.
Nigeria	Bank of Beirut s.a.l.; Banque Libano-Française s.a.l.; BBAC s.a.l.; Byblos Bank s.a.l.
U.A.E.	Bank Audi s.a.l.; B.L.C. Bank s.a.l.; Bank of Beirut s.a.l.; Banque Libano-Française s.a.l.; BBAC s.a.l.; Blom Bank s.a.l.; Byblos Bank s.a.l.; Lebanon & Gulf Bank s.a.l.;
U.K.	Bank Audi s.a.l.





**BRANCHES' DISTRIBUTION  
(CITIES)**





## BRANCHES' DISTRIBUTION (CITIES)

A	D & F	K & L	R
Abbassieh	Dahr ElAin	Kalaa	Rabyeh
Abdeh	Damour	Kana	Ras ElMetn
Abra	Dawhet Sour	Kaslik	Rashaya
Achkout	Dbayeh (S)	Kfar Akka	Rayyak
Adma	Deir ElQamar	Kfardebian	Reyfoun
Adonis	Deir ElZahrani	Kfarhim	
Ain ElRemmaneh (S)	Dekwaneh (S)	Kfarsaroun	<b>S</b>
Ajaltoun	Dhour Shoueir	Kfarshima (S)	Saida (Sidon)
Aley	Dmit	Kfaryassin	Sarafand
Amshit	Dora (S)	Kferhabab	Sarba
Amyoun		Khaldeh (S)	Shehim
Antelias (S)	Fanar (S)	Kobayat	Shekka
Aramoun (S)	Ferzol	Kornet Shehwan	Shiyah (S)
Awkar	Feytroun	Kosba	Shoueifat (S)
	Furn ElShebbak (S)		Sin ElFil (S)
		Labweh	Sohmor
<b>B &amp; C</b>		Lebaa	Sour (Tyr)
Baabda (S)	<b>G &amp; H</b>		
Baabdat	Ghadir		
Baaklin	Ghazieh	<b>M</b>	<b>T</b>
Baalbeck	Ghazir	Mais ElJabal	Tabarja
Balamand	Ghobeiry (S)	Majdelyoun	Tannourin
Ballouneh		Mansourieh	Tebnin
Bar Elias	Hadeth (S)	Marjeyoun	Tripoli
Batroun	Halba	Mashghara	Tyr (see Sour)
Baskinta	Hammana	Mastita	
Baushrieh (S)	Haret Hreik (S)	Mazraat Yachouh	<b>Z</b>
Bednayel	Haret Sakhr	Meryata	Zahleh
Beirut / Land Register	Hasbaya	Mezyara	Zalka (S)
Beit Meri	Hazmieh (S)	Minieh	Zghorta
Beit Shabab	Hermel	Majadel	Zouk Mikael
Bekaata	Hlalieh	Mkalles (S)	Zouk Mosbeh
Besharreh		Mreijeh (S)	
Beshmezzin	<b>J</b>	Mtayleb	
Bhamdoun	Jal ElDib (S)		
Bickfaya	Jbeil (Byblos)	<b>N, O &amp; Q</b>	
Bint Jbeil	Jdeideh (S)	Nabatieh	(S)= Suburb
Bourj ElBrajneh (S)	Jdeidet ElJoumeh	Nakoura	
Bourj Hammoud (S)	Jdita		
Broumana	Jeita	Okaybeh	
Buss (El)	Jezzin		
Byblos (see Jbeil)	Jib Jannin	Qab Elias	
	Jnah (S)	Qabr Shmoun	
Chehabiyeh	Jounieh	Qaraon	
Chtaura	Jwaya		

**Branches' Distribution (Cities) - A**

Cities

# of branches

**A**

**Abbassieh (South Lebanon, Sour)**

Bank Audi s.a.l.....	1
Blom Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Fenicia Bank s.a.l.....	1
Fransabank s.a.l.....	1

**Abdeh (North Lebanon, Akkar)**

Credit Libanais s.a.l.....	1
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**Abra (South Lebanon, Saïda)**

**Achkout (Mount Lebanon, Kesrouan)**

**Adma (Mount Lebanon, Kesrouan)**

**Adonis (Mount Lebanon, Kesrouan)**

Lebanese Swiss Bank s.a.l.....	1
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(S) **Ain ElRemmaneh (Mount Lebanon, Baabda)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	1
Blom Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Creditbank s.a.l.....	1

**Ajaltoun (Mount Lebanon, Kesrouan)**

Bank Audi s.a.l.....	1
Creditbank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL).....	1

**Aley (Mount Lebanon, Aley)**

AM Bank s.a.l.....	1
B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	1
Bankmed s.a.l.....	1
BBAC s.a.l.....	3
Blom Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Federal Bank of Lebanon s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1

**Amshit (Mount Lebanon, Jbeil)**

Bank of Beirut s.a.l.....	1
Byblos Bank s.a.l.....	1
Credit Libanais s.a.l.....	1

(S) = Suburb

X

**Branches' Distribution (Cities) - A & B**

Cities

# of branches

**Amyoun (North Lebanon, Koura)**

Bank Audi s.a.l.....	1
Blom Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Creditbank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

(S) **Antelias (Mount Lebanon, Metn)**

AM Bank s.a.l.....	1
B.L.C. Bank s.a.l.....	1
Bank of Beirut s.a.l.....	1
Blom Bank s.a.l.....	1
Byblos Bank s.a.l.....	2
Credit Libanais s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1
IBL Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

(S) **Aramoun (Mount Lebanon, Aley)**

Blom Bank s.a.l.....	1
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**Awkar (Mount Lebanon, Metn)**

Bank of Beirut s.a.l.....	1
Credit Libanais s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1

**B**

(S) **Baabda (Mount Lebanon, Baabda)**

B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	1
Blom Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**Baabdat (Mount Lebanon, Metn)**

Byblos Bank s.a.l.....	1
------------------------	---

**Baaklin (Mount Lebanon, Shouf)**

AM Bank s.a.l.....	1
BBAC s.a.l.....	1
Fransabank s.a.l.....	1

**Baalbeck (Bekaa, Baalbeck)**

Bank Saderat Iran.....	1
BBAC s.a.l.....	1
BSL Bank s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1

(S) = Suburb

## Branches' Distribution (Cities) - B & Beirut

Cities

# of branches

### **Balamand (North Lebanon, Koura)**

IBL Bank s.a.l. .... 1

### **Ballouneh (Mount Lebanon, Kesrouan)**

Bank of Beirut s.a.l. .... 1

### **Bar Elias (Bekaa, Zahleh)**

Banque Libano-Française s.a.l. .... 2

BBAC s.a.l. .... 1

Credit Libanais s.a.l. .... 1

### **Baskinta (Mount Lebanon, Metn)**

Bank of Beirut s.a.l. .... 1

### **Batroun (North Lebanon, Batroun)**

B.L.C. Bank s.a.l. .... 1

Bank Audi s.a.l. .... 1

Bank of Beirut s.a.l. .... 1

Banque Libano-Française s.a.l. .... 1

Blom Bank s.a.l. .... 1

Byblos Bank s.a.l. .... 1

Credit Libanais s.a.l. .... 1

IBL Bank s.a.l. .... 1

### (S) **Baushrieh (Mount Lebanon, Metn)**

Bank of Beirut s.a.l. .... 1

Credit Libanais s.a.l. .... 1

Fransabank s.a.l. .... 1

IBL Bank s.a.l. .... 1

### **Bednayel (Bekaa, Baalbeck)**

Fransabank s.a.l. .... 1

### **Beirut / Ain ElMreisseh**

Blom Bank s.a.l. .... 1

Fransabank s.a.l. .... 1

Invest Bank p.s.c. .... 1

### **Beirut / Ashrafieh**

AM Bank s.a.l. .... 2

B.L.C. Bank s.a.l. .... 2

Bank Audi s.a.l. .... 4

Bank of Beirut s.a.l. .... 4

Bankmed s.a.l. .... 2

Banque Bemo s.a.l. .... 1

Banque Libano-Française s.a.l. .... 3

BBAC s.a.l. .... 1

Blom Bank s.a.l. .... 3

BSL Bank s.a.l. .... 1

Byblos Bank s.a.l. .... 2

Byblos Invest Bank s.a.l. .... 1

(S) = Suburb

**Branches' Distribution (Cities) - Beirut**

Cities

# of branches

**Beirut / Ashrafieh** (continuous)

Credit Libanais Investment Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	3
Creditbank s.a.l. ....	3
Fencia Bank s.a.l. ....	1
First National Bank s.a.l. ....	1
Fransabank s.a.l. ....	2
IBL Bank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	4

**Beirut / Bashura**

**Beirut / Marfa'**

Arab African International Bank ....	1
Arab Bank p.l.c. ....	1
Arab Bank Switzerland (Lebanon) s.a.l. ....	1
Bank of Beirut Invest s.a.l. ....	1
Bank of Beirut s.a.l. ....	2
Bank of New York (The) (Rep. Office)	
Bankmed s.a.l. ....	1
Banque de Credit National s.a.l. ....	1
Banque de l'Habitat ....	1
Banque Misr Liban s.a.l. (BML sal) ....	1
Blom Bank s.a.l. ....	1
BSL Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Fencia Bank s.a.l. ....	1
FFA Private Bank s.a.l. ....	1
First National Bank s.a.l. ....	1
Fransabank s.a.l. ....	1
Intesa Sanpaolo SPA (Rep. Office)	
Lebanese Swiss Bank s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	1
Lucid Investment Bank s.a.l. ....	1
Saudi Lebanese Bank s.a.l. ....	1
Standard Chartered Bank (Rep. Office)	

**Beirut / Mazraa**

AM Bank s.a.l. ....	1
Bank Audi s.a.l. ....	5
Bank of Beirut s.a.l. ....	3
Bankmed s.a.l. ....	3
Banque Libano-Française s.a.l. ....	2
Banque Misr Liban s.a.l. (BML sal) ....	1
BBAC s.a.l. ....	2
Blom Bank s.a.l. ....	4
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	3
Credit Libanais s.a.l. ....	1
Creditbank s.a.l. ....	1

(S) = Suburb

**Branches' Distribution (Cities) - Beirut**

Cities

# of branches

**Beirut / Mazraa** (continuous)

First National Bank s.a.l.....	2
Fransabank s.a.l.....	2
HBL Habib Bank .....	1
Lebanon and Gulf Bank s.a.l. ....	3
MEAB s.a.l. ....	2
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	2

**Beirut / Mdawar**

B.L.C. Bank s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Credit Libanais s.a.l. ....	1

**Beirut / Mina ElHosn**

Access Bank PLC (Rep. Office)	
Bank Audi s.a.l.....	1
Bank of Baghdad (P.S.A.Co) .....	1
Bankmed s.a.l. ....	2
Banque Libano-Française s.a.l.....	1
Blom Bank s.a.l. ....	3
Blominvest Bank s.a.l. ....	1
Citibank N.A.....	1
Fransabank s.a.l.....	1
MEAB s.a.l. ....	1
MedInvestment Bank s.a.l.....	1
North Africa Commercial Bank s.a.l. ....	1
Qatar National Bank s.a.q. - Lebanon.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**Beirut / Moussaitbeh**

Al Baraka Bank s.a.l.....	2
AM Bank s.a.l. ....	1
Arab Bank p.l.c.....	1
Arab Finance House s.a.l. (Islamic Bank).....	1
B.L.C. Bank s.a.l.....	2
Bank Audi s.a.l. ....	3
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	4
Banque Bemo s.a.l. ....	1
Banque Libano-Française s.a.l. ....	2
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	2
Blom Bank s.a.l. ....	6
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l.....	3
Cedrus Bank s.a.l.....	1
Credit Libanais s.a.l. ....	3
Creditbank s.a.l. ....	2
Federal Bank of Lebanon s.a.l.....	1

(S) = Suburb

**Branches' Distribution (Cities) - Beirut**

Cities

# of branches

**Beirut / Moussaitbeh (continuous)**

Fransabank s.a.l.....	3
IBL Bank s.a.l. ....	2
IBL Investment Bank s.a.l. ....	1
Lebanese Swiss Bank s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	1
National Bank of Kuwait (Lebanon) s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	3
Syrian Lebanese Commercial Bank s.a.l.....	1

**Beirut / Ras Beirut**

Al-Bilad Islamic Bank fo Investment and Finance p.s.c.....	1
AM Bank s.a.l. ....	2
Arab Bank p.l.c.....	1
Bank Al-Madina s.a.l.....	1
Bank Audi s.a.l. ....	4
Bank of Beirut s.a.l. ....	6
Bank Saderat Iran.....	1
Bankmed s.a.l. ....	4
Banque de Credit National s.a.l. ....	1
Banque de l'Habitat s.a.l.....	1
Banque Libano-Française s.a.l.....	3
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	3
Blom Bank s.a.l. ....	4
Blom Development Bank s.a.l.....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	4
Credit Libanais s.a.l. ....	3
Creditbank s.a.l. ....	1
CSCBank s.a.l. ....	1
Emirates Lebanon Bank s.a.l. ....	1
Federal Bank of Lebanon s.a.l.....	1
Fencia Bank s.a.l. ....	2
Finance Bank s.a.l.....	1
First National Bank s.a.l.....	2
Fransa Invest Bank s.a.l. ....	1
Fransabank s.a.l.....	2
IBL Bank s.a.l. ....	1
JPMorgan Chase Bank NA (Rep. Office)	
Lebanese Islamic Bank s.a.l. ....	1
Lebanese Swiss Bank s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	2
MEAB s.a.l. ....	2
Rafidain Bank.....	1
Saradar Bank s.a.l.....	2
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	1
Syrian Lebanese Commercial Bank s.a.l.....	2
United Credit Bank s.a.l. ....	1

(S) = Suburb

## Branches' Distribution (Cities) - Beirut & B

Cities	# of branches
<b>Beirut / Rmeil</b>	
Bank Audi s.a.l.....	1
Bankmed s.a.l.....	2
Banque Libano-Française s.a.l.....	2
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	1
Blom Bank s.a.l. ....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l.....	2
Cedrus Bank s.a.l.....	1
Credit Libanais s.a.l. ....	1
Federal Bank of Lebanon s.a.l.....	1
Fransabank s.a.l.....	1
Lebanon and Gulf Bank s.a.l. ....	1
LiBank s.a.l. (Levant Investment Bank) .....	1
Saradar Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1
<b>Beirut / Saifi</b>	
AM Bank s.a.l. ....	1
Bank of Beirut s.a.l. ....	1
Banque Libano-Française s.a.l.....	1
Blom Bank s.a.l. ....	2
Byblos Bank s.a.l.....	1
Emirates Lebanon Bank s.a.l. ....	1
Fransabank s.a.l.....	2
<b>Beirut / Zqaq ElBlat</b>	
<b>Beit Meri (Mount Lebanon, Metn)</b>	
Credit Libanais s.a.l.....	1
<b>Beit Shabab (Mount Lebanon, Metn)</b>	
B.L.C. Bank s.a.l.....	1
<b>Bekaata (Mount Lebanon, Shouf)</b>	
Bankmed s.a.l. ....	1
BBAC s.a.l.....	1
<b>Besharreh (North Lebanon, Besharreh)</b>	
B.L.C. Bank s.a.l.....	1
Bank of Beirut s.a.l. ....	1
<b>Beshmezzin (North Lebanon, Koura)</b>	
Byblos Bank s.a.l.....	1
<b>Bhamdoun (Mount Lebanon, Aley)</b>	
Credit Libanais s.a.l. ....	1
National Bank of Kuwait (Lebanon) s.a.l. ....	1

(S) = Suburb



**Branches' Distribution (Cities) - B & C**

Cities

# of branches

**Bickfaya (Mount Lebanon, Metn)**

B.L.C. Bank s.a.l.....	1
Blom Bank s.a.l.....	1
Fencia Bank s.a.l.....	1
Fransabank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**Bint Jbeil (Nabatieh, Bint Jbeil)**

Bank Audi s.a.l.....	1
BBAC s.a.l.....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Fencia Bank s.a.l.....	1
Fransabank s.a.l.....	1
JTB Bank s.a.l. ....	1

(S) **Bourj ElBrajneh (Mount Lebanon, Baabda)**

Bank Saderat Iran .....	1
Blom Bank s.a.l.....	1
Credit Libanais s.a.l. ....	1
Fransabank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

(S) **Bourj Hammoud (Mount Lebanon, Metn)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Libano-Française s.a.l.....	1
Blom Bank s.a.l.....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Creditbank s.a.l. ....	1
Fransabank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**Broumana (Mount Lebanon, Metn)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Blom Bank s.a.l.....	1
Credit Libanais s.a.l. ....	1
Lebanese Swiss Bank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**C**

**Chehabiyeh (South Lebanon, Sour)**

Bank of Beirut s.a.l. ....	1
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(S) = Suburb

**Branches' Distribution (Cities) - C & D**

Cities

# of branches

**Chtaura (Bekaa, Zahleh)**

Al Baraka Bank s.a.l.....	1
AM Bank s.a.l. ....	1
B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	1
Blom Bank s.a.l.....	1
Credit Libanais s.a.l. ....	1
Creditbank s.a.l. ....	1
Fencia Bank s.a.l.....	1
Fransabank s.a.l.....	1
IBL Bank s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**D**

**Damour (Mount Lebanon, Shouf)**

Federal Bank of Lebanon s.a.l.....	1
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**Dahr ElAin (North Lebanon, Koura)**

Banque Libano-Française s.a.l.....	1
Fransabank s.a.l.....	1

**Dawhet Sour (South Lebanon, Sour)**

(S) **Dbayeh (Mount Lebanon, Metn)**

Bank Audi s.a.l. ....	1
Banque Libano-Française s.a.l.....	1
Blom Bank s.a.l.....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Cedrus Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**Deir ElQamar (Mount Lebanon, Shouf)**

Byblos Bank s.a.l.....	1
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**Deir ElZahrani (Nabatieh, Nabatieh)**

Bank of Beirut s.a.l. ....	1
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(S) **Dekwaneh (Mount Lebanon, Metn)**

B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l. ....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l.....	1

(S) = Suburb

**Branches' Distribution (Cities) - D & F**

Cities

# of branches

(S) **Dekwaneh (Mount Lebanon, Metn)** (continuous)

Banque Libano-Française s.a.l.....	1
BBAC s.a.l.....	1
Blom Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Creditbank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL).....	1

**Dhour Shoueir (Mount Lebanon, Metn)**

Bank of Beirut s.a.l.....	1
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**Dmit (Mount Lebanon, Shouf)**

AM Bank s.a.l.....	1
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(S) **Dora (Mount Lebanon, Metn)**

AM Bank s.a.l.....	1
Arab Bank p.l.c.....	1
B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Banque Bemo s.a.l.....	1
Banque de l'Habitat s.a.l.....	1
Banque Libano-Française s.a.l.....	1
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	1
Blom Bank s.a.l.....	2
BSL Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Cedrus Bank s.a.l.....	1
Cedrus Invest Bank s.a.l.....	1
Credit Libanais s.a.l.....	2
Emirates Lebanon Bank s.a.l.....	1
Federal Bank of Lebanon s.a.l.....	1
Finance Bank s.a.l.....	1
IBL Bank s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1
Lebanon and Gulf Bank s.a.l.....	1
MEAB s.a.l.....	1
Saradar Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL).....	1

**F**

(S) **Fanar (Mount Lebanon, Metn)**

Bank Audi s.a.l.....	1
Credit Libanais s.a.l.....	1

**Faraya (Mount Lebanon, Kesrouan)**

(S) = Suburb

## Branches' Distribution (Cities) - F, G & H

Cities

# of branches

### **Ferzol (Bekaa, Zahleh)**

BBAC s.a.l.....	1
B.L.C. Bank s.a.l.....	1
Credit Libanais s.a.l. ....	1

### **Feytroun (Mount Lebanon, Kesrouan)**

Bank of Beirut s.a.l. ....	1
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### (S) **Furn ElShebbak (Mount Lebanon, Baabda)**

Bankmed s.a.l. ....	1
Banque Misr Liban s.a.l. (BML sal).....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Fransabank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

## G

### **Ghadir (Mount Lebanon, Kesrouan)**

Bank of Beirut s.a.l. ....	1
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### **Ghazieh (South Lebanon, Saida)**

Byblos Bank s.a.l. ....	1
Fencia Bank s.a.l. ....	1
Fransabank s.a.l.....	1
MEAB s.a.l. ....	1

### **Ghazir (Mount Lebanon, Kesrouan)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Creditbank s.a.l. ....	1
First National Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

### (S) **Ghobeiry (Mount Lebanon, Baabda)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Bank Saderat Iran .....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	1
MEAB s.a.l. ....	1

## H

### (S) **Hadeth (Mount Lebanon, Baabda)**

B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1

(S) = Suburb

XX

**Branches' Distribution (Cities) - H**

Cities

# of branches

(S)	<b>Hadeth (Mount Lebanon, Baabda)</b> (continuous)	
	Banque Libano-Française s.a.l.....	2
	Blom Bank s.a.l.....	1
	Byblos Bank s.a.l. ....	1
	Credit Libanais s.a.l. ....	1
	Fransabank s.a.l.....	1
	Lebanese Swiss Bank s.a.l. ....	1
	MEAB s.a.l. ....	1
	<b>Halba (North Lebanon, Akkar)</b>	
	Bank Audi s.a.l.....	1
	Bankmed s.a.l. ....	1
	Banque Libano-Française s.a.l.....	1
	Blom Bank s.a.l. ....	1
	Byblos Bank s.a.l. ....	1
	First National Bank s.a.l.....	1
	Fransabank s.a.l.....	1
	Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1
	<b>Hammana (Mount Lebanon, Baabda)</b>	
	BBAC s.a.l. ....	1
(S)	<b>Haret Hreik (Mount Lebanon, Baabda)</b>	
	Bank Audi s.a.l.....	1
	Banque Libano-Française s.a.l.....	1
	Blom Bank s.a.l. ....	1
	Byblos Bank s.a.l. ....	1
	Credit Libanais s.a.l. ....	1
	Fenicia Bank s.a.l. ....	1
	First National Bank s.a.l.....	1
	Lebanese Swiss Bank s.a.l. ....	1
	<b>Haret Sakhr (Mount Lebanon, Kesrouan)</b>	
	Bank Audi s.a.l.....	1
	Byblos Bank s.a.l.....	1
	Credit Libanais s.a.l. ....	1
	Federal Bank of Lebanon s.a.l.....	1
	<b>Hasbaya (Nabatieh, Hasbaya)</b>	
	AM Bank s.a.l. ....	1
	BBAC s.a.l.....	1
(S)	<b>Hazmieh (Mount Lebanon, Baabda)</b>	
	Arab Bank p.l.c. ....	1
	B.L.C. Bank s.a.l.....	1
	Bank Audi s.a.l.....	1
	Bank of Beirut s.a.l. ....	1
	Bankmed s.a.l. ....	1
	Banque Libano-Française s.a.l.....	2

(S) = Suburb

**Branches' Distribution (Cities) - H & J**

Cities

# of branches

(S) **Hazmieh (Mount Lebanon, Baabda) (continuous)**

BBAC s.a.l.....	1
Blom Bank s.a.l.....	2
BSL Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Creditbank s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1
IBL Bank s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1
Lebanon and Gulf Bank s.a.l.....	1

**Hermel (Bekaa, Hermel)**

B.L.C. Bank s.a.l.....	1
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**Hlalieh (South Lebanon, Saida)**

Byblos Bank s.a.l.....	1
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**J**

(S) **Jal EIDib (Mount Lebanon, Metn)**

B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	2
Banque Libano-Française s.a.l.....	2
Byblos Bank s.a.l.....	1
Creditbank s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1
Lebanon and Gulf Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL).....	1

**Jbeil (Mount Lebanon, Jbeil)**

B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	3
Bankmed s.a.l.....	1
Banque Libano-Française s.a.l.....	1
BBAC s.a.l.....	1
Blom Bank s.a.l.....	1
BSL Bank s.a.l.....	1
Byblos Bank s.a.l.....	2
Credit Libanais s.a.l.....	1
Creditbank s.a.l.....	1
Federal Bank of Lebanon s.a.l.....	1

(S) = Suburb

**Branches' Distribution (Cities) - J**

Cities

# of branches

**Jbeil (Mount Lebanon, Jbeil) (continuous)**

Fransabank s.a.l.....	1
IBL Bank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	2

(S) **Jdeideh (Mount Lebanon, Metn)**

Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Libano-Française s.a.l. ....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Creditbank s.a.l. ....	1
First National Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) .....	1

**Jdeidet ElJoumeih (North Lebanon, Akkar)**

Creditbank s.a.l. ....	1
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**Jdita (Bekaa, Zahleh)**

Arab Bank p.l.c. ....	1
Banque Libano-Française s.a.l. ....	1
Byblos Bank s.a.l.....	1
First National Bank s.a.l.....	1
MEAB s.a.l. ....	1

**Jeita (Mount Lebanon, Kesrouan)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Banque Libano-Française s.a.l. ....	1

**Jezzin (South Lebanon, Jezzin)**

Byblos Bank s.a.l.....	1
Fransabank s.a.l.....	1

**Jib Jannin (Bekaa, West Bekaa)**

Bank Audi s.a.l.....	1
Bankmed s.a.l. ....	1
BBAC s.a.l.....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l.....	1
Credit Libanais s.a.l. ....	1

(S) **Jnah (Mount Lebanon, Baabda)**

Bank Audi s.a.l.....	1
Bankmed s.a.l. ....	1
Banque Libano-Française s.a.l. ....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l.....	1
Fencia Bank s.a.l.....	1

(S) = Suburb

**Branches' Distribution (Cities) - J & K**

Cities

# of branches

(S) **Jnah (Mount Lebanon, Baabda)** (continuous)

First National Bank s.a.l.....	1
Fransabank s.a.l.....	1
IBL Bank s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1
MEAB s.a.l.....	2

**Jounieh (Mount Lebanon, Kesrouan)**

AM Bank s.a.l.....	1
B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	1
Bankmed s.a.l.....	1
Banque Libano-Française s.a.l.....	1
Banque Misr Liban s.a.l. (BML sal).....	1
Blom Bank s.a.l.....	1
BSL Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Cedrus Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Creditbank s.a.l.....	1
Emirates Lebanon Bank s.a.l.....	1
Fencia Bank s.a.l.....	1
Fransabank s.a.l.....	2
IBL Bank s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1
Saradar Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL).....	2

**Jwaya (South Lebanon, Sour)**

**K**

**Kalaa (Mount Lebanon, Baabda)**

AM Bank s.a.l.....	1
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**Kana (South Lebanon, Sour)**

**Kaslik (Mount Lebanon, Kesrouan)**

Bank of Beirut s.a.l.....	1
Banque Libano-Française s.a.l.....	1
BBAC s.a.l.....	1
Blom Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Lebanon and Gulf Bank s.a.l.....	1
Societe Generale de Banque au Liban s.a.l. (SGBL).....	1

**Kfar Akka (North Lebanon, Koura)**

Societe Generale de Banque au Liban s.a.l. (SGBL).....	1
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(S) = Suburb



**Branches' Distribution (Cities) - K & L**

Cities

# of branches

**Kfardebian (Mount Lebanon, Kesrouan)**

Bank of Beirut s.a.l. .... 1

**Kfarhim (Mount Lebanon, Shouf)**

**Kfarsaroun (North Lebanon, Koura)**

Bank of Beirut s.a.l. .... 1

Bankmed s.a.l. .... 1

(S) **Kfarshima (Mount Lebanon, Baabda)**

**Kfaryassin (Mount Lebanon, Kesrouan)**

Bank of Beirut s.a.l. (In Casino du Liban)..... 1

**Kferhab (Mount Lebanon, Kesrouan)**

Banque Libano-Française s.a.l. .... 1

Blom Bank s.a.l. .... 1

Byblos Bank s.a.l..... 1

(S) **Khaldeh (Mount Lebanon, Aley)**

Bank Audi s.a.l..... 1

Bankmed s.a.l. .... 1

Bankmed s.a.l. (Airport: 24 hours service) ..... 2

Banque Libano-Française s.a.l. .... 1

Blom Bank s.a.l. .... 1

Credit Libanais s.a.l. .... 1

Fencia Bank s.a.l. .... 1

MEAB s.a.l. .... 1

Societe Generale de Banque au Liban s.a.l. (SGBL) ..... 1

**Kobayat (North Lebanon, Akkar)**

Byblos Bank s.a.l..... 1

IBL Bank s.a.l. .... 1

**Kornet Shehwan (Mount Lebanon, Metn)**

Bank of Beirut s.a.l. .... 1

Credit Libanais s.a.l. .... 1

Creditbank s.a.l. .... 1

**Kosba (North Lebanon, Koura)**

B.L.C. Bank s.a.l..... 1

Banque Libano-Française s.a.l. .... 1

BBAC s.a.l..... 1

Byblos Bank s.a.l..... 1

**L**

**Labweh (Bekaa, Baalbeck)**

Societe Generale de Banque au Liban s.a.l. (SGBL) ..... 1

(S) = Suburb

**Branches' Distribution (Cities) - L & M**

<i>Cities</i>	<i># of branches</i>
<b>Lebaa (South Lebanon, Jezzini)</b>	
Banque Libano-Française s.a.l. ....	1

**M**

<b>Mais ElJabal (Nabatieh, Marjeyoun)</b>	
First National Bank s.a.l. ....	1

<b>Majdelyoun (South Lebanon, Saida)</b>	
Bank Audi s.a.l. ....	1

<b>Mansourieh (Mount Lebanon, Metn)</b>	
Bank Audi s.a.l. ....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Libano-Française s.a.l. ....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Creditbank s.a.l. ....	1
Fransabank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	1

<b>Marjeyoun (Nabatieh, Marjeyoun)</b>	
Bank Audi s.a.l. ....	1
Byblos Bank s.a.l. ....	1
First National Bank ....	1
Fransabank s.a.l. ....	1

<b>Mashghara (Bekaa, West Bekaa)</b>	
Credit Libanais s.a.l. ....	1

**Mastita (Mount Lebanon, Jbeil)**

<b>Mazraat Yachouh (Mount Lebanon, Metn)</b>	
Bank Audi s.a.l. ....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Libano-Française s.a.l. ....	1
BBAC s.a.l. ....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
First National Bank s.a.l. ....	1
Fransabank s.a.l. ....	1
IBL Bank s.a.l. ....	1
MEAB s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	1

<b>Meryata (North Lebanon, Zghorta)</b>	
Fransabank s.a.l. ....	1

(S) = Suburb

**Branches' Distribution (Cities) - M, N, O & Q**

Cities # of branches

**Mezyara (North Lebanon, Zghorta)**

Banque Libano-Française s.a.l.....1

**Minieh (North Lebanon, Minieh)**

Bankmed s.a.l.....1

**Majadel (Nabatieh, Bint Jbeil)**

MEAB s.a.l.....1

(S) **Mkalles (Mount Lebanon, Metn)**

(S) **Mreijeh & Roueiss (Mount Lebanon, Baabda)**

AM Bank s.a.l.....1

Bank Audi s.a.l.....2

Banque Libano-Française s.a.l.....1

Fransabank s.a.l.....1

Societe Generale de Banque au Liban s.a.l. (SGBL) .....1

**Mtayleb (Mount Lebanon, Metn)**

Byblos Bank s.a.l.....1

**N**

**Nabatieh (Nabatieh, Nabatieh)**

B.L.C. Bank s.a.l.....1

Bank Audi s.a.l.....1

Bankmed s.a.l.....1

Banque Libano-Française s.a.l.....1

Banque Misr Liban s.a.l. (BML sal).....1

Blom Bank s.a.l.....1

Byblos Bank s.a.l.....1

Credit Libanais s.a.l.....1

Fencia Bank s.a.l.....1

First National Bank s.a.l.....1

Fransabank s.a.l.....1

Lebanese Swiss Bank s.a.l.....1

MEAB s.a.l.....1

Societe Generale de Banque au Liban s.a.l. (SGBL) .....2

**Nakoura (South Lebanon, Sour)**

**O**

**Okaybeh (Mount Lebanon, Kesrouan)**

Byblos Bank s.a.l.....1

**Q**

**Qab Elias (Bekaa, West Bekaa)**

(S) = Suburb

**Branches' Distribution (Cities) - Q, R & S**

Cities

# of branches

**Qabr Shmoun (Mount Lebanon, Aley)**

BBAC s.a.l.....	1
Byblos Bank s.a.l.....	1

**Qaraon (Bekaa, West Bekaa)****R****Rabyeh (Mount Lebanon, Metn)**

Bank Audi s.a.l.....	1
Bank of Beirut s.a.l. ....	1
Banque Bemo s.a.l. ....	1
Banque Libano-Française s.a.l.....	1
Lebanese Swiss Bank s.a.l. ....	1
Saradar Bank s.a.l.....	1

**Ras ElMetn (Mount Lebanon, Baabda)****Rashaya (Bekaa, Rashaya)**

BBAC s.a.l.....	1
Credit Libanais s.a.l. ....	1

**Rayyak (Bekaa, Zahleh)**

Fransabank s.a.l.....	1
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**Reyfoun (Mount Lebanon, Kesrouan)**

Banque Libano-Française s.a.l.....	1
Byblos Bank s.a.l.....	1

**S****Saida (South Lebanon, Saida)**

Al Baraka Bank s.a.l. ....	1
Arab Bank p.l.c. ....	1
Arab Finance House s.a.l. (Islamic Bank).....	1
B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	3
Bank of Beirut s.a.l. ....	1
Bank Saderat Iran .....	1
Bankmed s.a.l. ....	3
Banque de l'Habitat s.a.l. ....	1
Banque Libano-Française s.a.l.....	2
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	1
Blom Bank s.a.l. ....	2
Blom Development Bank s.a.l. ....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l.....	1
Credit Libanais s.a.l. ....	2
Creditbank s.a.l. ....	1

(S) = Suburb

Cities

# of branches

**Saida (South Lebanon, Saida) (continuous)**

Emirates Lebanon Bank s.a.l. ....	1
First National Bank s.a.l. ....	1
Fransabank s.a.l. ....	1
IBL Bank s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	1
MEAB s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	1

**Sarafand (South Lebanon, Saida)**

**Sarba (Mount Lebanon, Kesrouan)**

Creditbank s.a.l. ....	1
Fransabank s.a.l. ....	1

**Shehim (Mount Lebanon, Shouf)**

AM Bank s.a.l. ....	1
Bankmed s.a.l. ....	1
Blom Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Fransabank s.a.l. ....	1

**Shekka (North Lebanon, Batroun)**

B.L.C. Bank s.a.l. ....	1
Bank Audi s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Fransabank s.a.l. ....	1

(S) **Shiyah (Mount Lebanon, Baabda)**

Arab Bank p.l.c. ....	1
B.L.C. Bank s.a.l. ....	1
Bank Audi s.a.l. ....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Libano-Française s.a.l. ....	1
Banque Misr Liban s.a.l. (BML sal) ....	1
BBAC s.a.l. ....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Creditbank s.a.l. ....	1
Fencia Bank s.a.l. ....	1
Fransabank s.a.l. ....	1
MEAB s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	2

(S) **Shoueifat (Mount Lebanon, Aley)**

Bank of Beirut s.a.l. ....	1
BBAC s.a.l. ....	1
Blom Bank s.a.l. ....	1

(S) = Suburb

**Branches' Distribution (Cities) - S & T**

Cities

# of branches

(S) **Shouifat (Mount Lebanon, Aley) (continuous)**

Byblos Bank s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1

(S) **Sin EIFil (Mount Lebanon, Metn)**

Arab Bank p.l.c.....	1
B.L.C. Bank s.a.l.....	1
Bank of Beirut s.a.l.....	2
Banque Bemo s.a.l.....	1
Banque Libano-Française s.a.l.....	1
Blom Bank s.a.l.....	2
Byblos Bank s.a.l.....	1
Cedrus Bank s.a.l.....	1
Credit Libanais s.a.l.....	1
Federal Bank of Lebanon s.a.l.....	1
Fransabank s.a.l.....	1
North Africa Commercial Bank s.a.l.....	1

**Sohmor (Bekaa, West Bekaa)**

**Sour (South Lebanon, Sour)**

B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	1
Bank of Beirut s.a.l.....	2
Bankmed s.a.l.....	1
Banque Libano-Française s.a.l.....	2
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	1
Blom Bank s.a.l.....	2
BSL Bank s.a.l.....	1
Byblos Bank s.a.l.....	1
Fencia Bank s.a.l.....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1
IBL Bank s.a.l.....	1
Lebanese Swiss Bank s.a.l.....	1
Lebanon and Gulf Bank s.a.l.....	1
MEAB s.a.l.....	2
Societe Generale de Banque au Liban s.a.l. (SGBL).....	2

**T**

**Tabarja (Mount Lebanon, Kesrouan)**

**Tannourin (North Lebanon, Batroun)**

Bank of Beirut s.a.l.....	1
Credit Libanais s.a.l.....	1

(S) = Suburb

XXX

Cities

# of branches

**Tebnin (Nabatieh, Bint Jbeil)****Tripoli (North Lebanon, Tripoli)**

Al Baraka Bank s.a.l. ....	1
AM Bank s.a.l. ....	1
Arab Bank p.l.c. ....	1
B.L.C. Bank s.a.l. ....	2
Bank Audi s.a.l. ....	3
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	2
Banque de Credit National s.a.l. ....	1
Banque de l'Habitat s.a.l. ....	1
Banque Libano-Française s.a.l. ....	4
Banque Misr Liban s.a.l. (BML sal) ....	1
BBAC s.a.l. ....	2
Blom Bank s.a.l. ....	5
Blom Development Bank s.a.l. ....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	3
Cedrus Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	2
Creditbank s.a.l. ....	1
Fencia Bank s.a.l. ....	1
First National Bank s.a.l. ....	1
Fransabank s.a.l. ....	3
IBL Bank s.a.l. ....	1
Lebanese Islamic Bank s.a.l. ....	1
Lebanese Swiss Bank s.a.l. ....	1
Lebanon and Gulf Bank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	3

**Tyr see Sour (South Lebanon, Sour)****Z****Zahleh (Bekaa, Zahleh)**

B.L.C. Bank s.a.l. ....	2
Bank Audi s.a.l. ....	1
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque de l'Habitat s.a.l. ....	1
Banque Libano-Française s.a.l. ....	2
Banque Misr Liban s.a.l. (BML sal) ....	1
Blom Bank s.a.l. ....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
First National Bank s.a.l. ....	1
Fransabank s.a.l. ....	2
Lebanon and Gulf Bank s.a.l. ....	1
Societe Generale de Banque au Liban s.a.l. (SGBL) ....	1

(S) = Suburb

**Branches' Distribution (Cities) - Z**

<i>Cities</i>	<i># of branches</i>
(S) <b>Zalka (Mount Lebanon, Metn)</b>	
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Misr Liban s.a.l. (BML sal).....	1
BBAC s.a.l.....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Fenicia Bank s.a.l. ....	1
 <b>Zghorta (North Lebanon, Zghorta)</b>	
Banque Libano-Française s.a.l.....	1
BSL Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
Fransabank s.a.l. ....	1
 <b>Zouk Mikael (Mount Lebanon, Kesrouan)</b>	
B.L.C. Bank s.a.l.....	1
Bank Audi s.a.l.....	2
Bank of Beirut s.a.l. ....	1
Bankmed s.a.l. ....	1
Banque Bemo s.a.l. ....	1
Credit Libanais s.a.l. ....	1
 <b>Zouk Mosbeh (Mount Lebanon, Kesrouan)</b>	
Bankmed s.a.l. ....	1
Blom Bank s.a.l. ....	1
Byblos Bank s.a.l. ....	1
Credit Libanais s.a.l. ....	1
First National Bank s.a.l.....	1
Fransabank s.a.l.....	1

(S) = Suburb





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INTESA SANPAOLO SPA	إنتيزا سانباولو سي.بي.اي
JPMORGAN CHASE BANK NA	جي بي مورغن تشايس بنك ن.أ
STANDARD CHARTERED BANK	ستاندارد تشارترد بنك
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## NOTES

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## NOTES

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## NOTES

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