



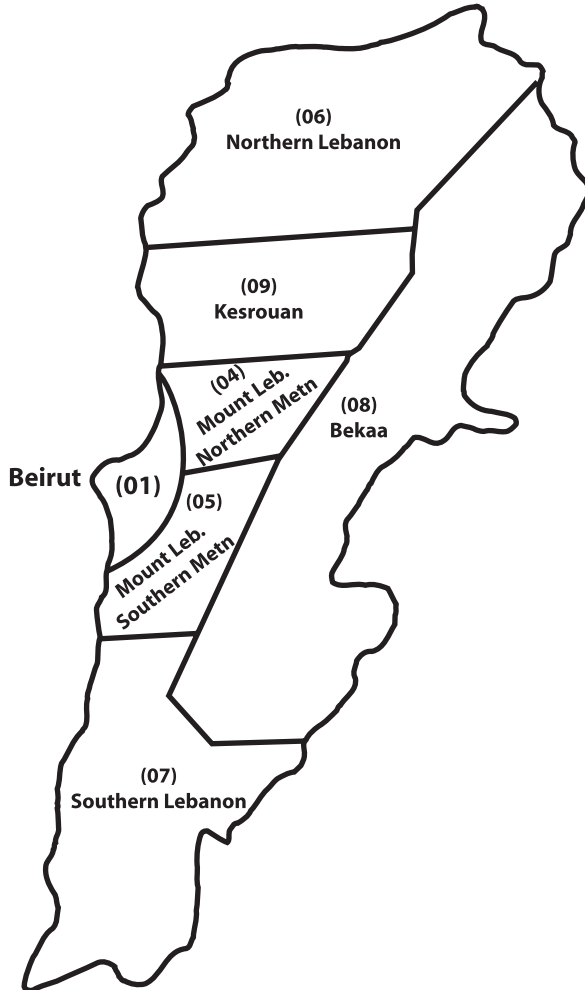
Association des Banques du Liban

ALMANAC

OF BANKS IN LEBANON

2022

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

BOARD OF DIRECTORS OF THE ASSOCIATION OF BANKS IN LEBANON

ELECTED ON JUNE 29TH, 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. Fadi Khalaf
ABL Secretary General

() Official Bank number issued by BDL

ASSOCIATION OF BANKS IN LEBANON

Established in: 1959

GENERAL SECRETARIAT

Number of Employees: 16

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

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

Secretary General:

Dr. Fadi Khalaf

Director of Research &
Statistics Department:

Dr. Elias Achkar

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
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.

*The ABL 2022 edition of the Almanac of Banks in Lebanon includes:
Lebanese Banking Presence Abroad (by Country)*

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FOUNDER

HE Sheikh Saleh Abdallah Kamel

SHAREHOLDERS	Nationality	Shares in Capital
Al Baraka 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. Messrs. Sidani & Co./ Russell Bedford BSA**GENERAL INFORMATION:** UnAudited Indicators as of December 31st, 2021 (in millions of LBP)

- Total Assets:	504,491	- Customer Deposits:	387,987
- Loans to Customers:	28,462	- Shareholders equity: (Tier I)	39,154
- Claims on Public Sector:	141,337	- Off-balance Sheet: (Liabilities)	171,107

Operating branches in Lebanon: 3
Number of Employees: 75
Number of ATM: 4

HEADQUARTERS

Web Site: 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

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) 742601/2/3
 Fax: (01) 742604
 E-Mail: 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

Tripoli (Al Tal)

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

ATM Outdoor (1)

Switchboard: (06) 447911/2/3
 Fax: (06) 447861
 E-Mail: 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
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

SERVICES RENDERED (continuous)

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

* * *

FOUNDERS

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

SHAREHOLDERS

	Nationality	Shares in Capital
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
Me. Ibrahim Houssami	Member
Dr. Shadi Karam	Member
H.E. Mr. Ibrahim Hanna Daher	Member
Dr. Nahla Khaddage Bou Diab	Member

SENIOR MANAGEMENT

HE Mr. Marwan Kheireddine	Chairman & General Manager
Mrs. Nahla Bou Diab	Chief Executive Officer (CEO)
Mr. Hadi Hammoud	Deputy General Manager - Chief Commercial 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, 2021(in millions of LBP)

- Total Assets:	3,978,274	- Customer Deposits:	2,961,105
- Loans to Customers:	1,458,955	- Shareholders equity: (Tier I)	106,647
- Claims on Public Sector:	52,329	- Off-balance Sheet: (Liabilities)	251,865

Operating branches in Lebanon: 19
Number of ATM: 22 (of which 2 off premises)

Number of Employees: 307

HEADQUARTERS

Web Site: www.ambank.com

Ras Beirut

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

Tel: (01) 734040
 Telex: 23357 LE ALMABK
 Swift: MABALBBE
 Customer care: 1210
 E-Mail: Customer.Service@ambank.com

MAIN BRANCH**Ras Beirut**

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

ATM Outdoor

Tel: (01) 734040 / (03) 330821
 E-Mail: mgrhmr@ambank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Adlieh

A4878 Building, President Elias Hraoui street
Opened in: 2017

Al-Mreijeh

Mreijeh, Ghadeer street, Kamal center
Opened in: 2001

Antelias

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

Ashrafieh

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

Cola (Mazraa)

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

Dora

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

Mar Elias (Moussaitbeh)

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

Saifi

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

Verdun (Ras Beirut)

Rashid Karamah street, Ibiza Bldg
Opened in: 2013

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Indoor

Tel: (01) 269999 / (03) 330820
E-Mail: mgrdora@ambank.com

ATM Indoor

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

ATM Outdoor

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

ATM Outdoor

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

II- Other Regions

Aley

Aley Mall, Al Saraya street
Opened in: 1981

ATM Outdoor

Tel: (25) 555755 / (03) 330822
E-Mail: mgraley@ambank.com

Baakline

Baaklin main road, AM Bank center
Opened in: 1981

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

Tel: (25) 304000 / (03) 330823
E-Mail: mgrbkl@ambank.com

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

Tel: (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	Bank of Africa Europe
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)
Bill Domiciliation
Corporate Banking
Delivery Service
Deposit Account Services

SERVICES RENDERED (continuous)

E-Banking
Investment Banking
Mobile Banking
Online Banking
Payment Break
Safe Deposit Box
Transfers & Remittances

ATM OFF PREMISES

1. Haykal Hospital, Ras Maska,
2. ITG Holcom Building, Korniche Al Nahr, Beirut

* * *

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, 2021 (in millions of LBP)

- Total Assets:	45,790	- Customer Deposits:	14,486
- Loans to Customers:	0	- Shareholders equity: (Tier I)	13,525
- Claims on Public Sector:	16,749	- Off-balance Sheet: (Liabilities)	7

Operating branch in Lebanon: 1
Temporarily closed: 2

Number of Employees: 7

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

Web Site: 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: ARAIEGXX

CORRESPONDENT BANKS

U.S.A.	New York	Standard Chartered Bank through our Head Office in Cairo
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SERVICES RENDERED

Deposit Account Services
Financial Market Services
Transfers & Remittances

* * *

FOUNDER

The Late Abdul Hameed Shoman

BOARD OF DIRECTORS

Mr. Sabih Taher Masri	Chairman
Mr. Khaled Sabih Masri	Deputy Chairman
Ministry of Finance, KSA	Member, Represented by Mr. Hisham Mohammed Attar
Social Security Corporation of Jordan	Member, Represented by Mr. Mohammed Adnan Al-Madi
Mr. Wahbe Abdullah Tamari	Member
Mr. Shahm Munib Al-Wir	Member
Mr. Sharif Mohdi Saifi	Member
HE Mr. Alaa Arif Batayneh	Member
Dr. Nabil Hani Alqaddumi	Member
Mr. Omar Monther Fahoum	Member
Mr. Majed Qustandi Sifri	Member

SENIOR MANAGEMENT IN LEBANON

Mr. Nadim Ghantous	Lebanon Country Manager
Mr. Abdul Hamid Ammash	Head of Corporate & Institutional Banking
Mr. Elie Chami	Head of Treasury
Ms. Dania Kaddoura	Head of Consumer Banking
Ms. Hala Khammar	Head of Marketing & Products
Ms. Areej Badr	Head of Credit
Ms. Nada Chalati	Head of HR
Ms. Majida Bahsoun	Acting Head of Financial Control
Mrs. Malak Kaissi	Acting 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. Salah Alieh	Head of Internal Audit

LEGAL ADVISOR: Akkaoui Jisr law firm

INDEPENDENT AUDITORS: Messrs. Ernst & Young

GENERAL INFORMATION: Audited 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: Audited 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

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	1,870,752	- Customer Deposits:	1,544,408
- Loans to Customers:	161,833	- Shareholders equity: (Tier I)	147,109
- Claims on Public Sector:	101,289	- Off-balance Sheet: (Liabilities)	173,758

Operating branches in Lebanon: 9
Number of ATM: 21 (of which 7 off premises)

Number of Employees: 266

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: ARABLBBX
 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
 Opened 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

Verdun (Moussaitbeh)

Rashid Karamah Ave., Simmakieh Bldg
 Opened in: 1985
 Manager: Mr. Hashem AbdulRahim

ATM Indoor and Outdoor (3)

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

II- Other Regions

Jdita

Chtaura 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: Ms. Reem Nashabeh

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: Ms. Randa Sadik

Web Site: www.arabbank.com

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

CORRESPONDENT BANKS

Australia	Sydney	Arab Bank Australia Ltd
Austria	Vienna	Raiffeisen Bank Intl
Bahrain	Manama	Arab Bank plc
Canada	Montreal	Bank of Montreal
Canada	Toronto	Canadian Imperial Bank of Commerce
Egypt	Cairo	Arab Bank plc
Germany	Frankfurt	Deutsche Bank 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 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.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, Mazraa, Saeb Salam Ave., Rihani Center, installed in 2010
Metn, Sin el Fil, Gen. Fuad Chehab Avenue, Point Center, installed in 2020
Beirut, Tarik Jdideh, Beirut Arab university, School of Business Bdg., installed in 1994
Kesrouan, Dbayeh Highway, Le Mall Dbayeh, installed in 2012
Kesrouan, Dbayeh Highway, AC Holding Bdg. (Samsung), installed in 2016
Tripoli, Dam and Farz area, Nazih Mazloun Str., New Mazloun Hospital, installed in 2019
Kesrouan, Ghazir, Kesrouan Highway Eastern Lane, Total Station, installed in 2022

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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	99.96%
Mr. Nasri Malhame	Lebanese	0.007%
Mr. Alessandro Cosimo Heribert Bizzozero	Swiss	0.007%
Mr. Eric Arida	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
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 Legal, Compliance and HR
Ms. Randa Daoub	CFO
Mr. Marwan Doumith	Head of Investment Advisory
Ms. Mariana Akiki	Head of Corporate

LEGAL ADVISOR: Me. Toufic Soudayha

INDEPENDENT AUDITORS: Messrs. Ernst & Young

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	22,634	- Customer Deposits:	—
- Loans to Customers:	601	- Shareholders equity: (Tier I)	19,015
- Claims on Public Sector:	—	- Off-balance Sheet: (Liabilities)	22,206

Operating branches in Lebanon: 1
Number of ATM: 0
Representative Office abroad: 0

Number of Employees: 18

HEADQUARTERS

Beirut

Allenby Street, Beirut Souks, Bloc 25, 4th Floor
P.O.Box: —
Postal Code: 11-7000
Opened in: (year) 1998

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

CORRESPONDENT BANKS

Arab Bank (Switzerland) Ltd.
Arab Bank PLC

SERVICES RENDERED

Advisory Services
Arranging
Fiduciary
Investment Banking
Corporate 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. Samar Masri	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

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

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

BRANCHES OR AGENCIES IN LEBANON

- Other Regions

Chtaura (Closed Temporarily)

Opened in: 2009
Branch Manager:

E-Mail: chtaura@afh.com.lb

Saida (Sidon)

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

ATM Outdoor

Switchboard: (07) 755512
Fax: (07) 755517
E-Mail: 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

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

* * *

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
Fransabank SAL	Member
"K One" (Holding) SAL	Member
Cedars I	Member
Mr. Henri de Courtivron	Member
Mr. Sarkis Yoghourtjian	Member
Mr. Ghantous Gemayel	Member
Me. Wajdi Abi Chakra	Secretary of the Board

MANAGEMENT

Mr. Nadim Kassar	Chairman & General Manager
Mr. Bassam Hassan	Executive Deputy General Manager - CEO
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. Naji 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

LEGAL ADVISOR: Me. Wajdi Abi Chakra**INDEPENDENT AUDITORS:** Messrs. DFK Fiduciaire du Moyen-Orient / Mazars**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	5,280,364	- Customer Deposits:	4,222,461
- Loans to Customers:	982,900	- Shareholders equity: (Tier I)	644,565
- Claims on Public Sector:	3,941,510	- Off-balance Sheet: (Liabilities)	95,362

Operating branches in Lebanon: 24
Number of ATM: 34
Representative Office abroad: - -

Number of Employees: 496

HEADQUARTERS

Web Site: 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) 387000 ext. 1340 / Fax: (01) 398075
Reuters: BLCB
Swift: LICOLBBX
E-Mail: 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

BRANCHES OR AGENCIES IN LEBANON

I - Beirut & Suburbs

Aicha Bakkar (Moussaitbeh)

Intersection Ellstiklal, Tabsh Bldg
facing Selim El Hoss Residence
Opened in: 2012
Manager: Mrs. Sabine Zirka

ATM Indoor (2)

Switchboard: (01)749135-8
Fax: (01) 749135-8 x 170
Email: 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

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

Baabda

Baabda square area, Michel Helou Bldg
Opened in: 1985
Manager: Mr. Tanius Barbari

ATM Indoor

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

Dekwaneh (Temporarily Closed)

Sed ElBauchrieh street, Kamar center
Opened in: 1998

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

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 Mikhael (Mdawar)

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

Shiyah

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

II- Other Regions

Batroun

Main road, BLC Bank Bldg
Opened in: 1959
Administrator: Mrs. Michelle Ain

Besharreh *(Temporarily Closed)*

Main road, Emile Hanna Geagea Bldg
Opened in: 1959

Bickfaya *(Temporarily Closed)*

Bickfaya Square, Municipality Bldg
Opened in: 1984

Chtaura *(Temporarily Closed)*

Damascus main road, BLC Bank Bldg
Opened in: 2004

Jbeil (Byblos)

Main road, BLC Bank Bldg
Opened in: 1960
Manager: Mr. Boulos Daif

Jounieh

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

ATM Indoor (2)

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 (2)

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

ATM Indoor (2)

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

ATM Outdoor

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

ATM Outdoor *(Outdoor ATM remains opened)*

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

Switchboard: (04) 981532 / 981602

Fax: (04) 986266 x 170

E-Mail: bekfayabbranch@blcbank.com

Switchboard: (08) 542450 / 545422-3

Fax: (08) 545424 x 170

E-Mail: chtourabbranch@blcbank.com

ATM Indoor (2)

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

ATM Indoor (2)

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

Kosba *(Temporarily Closed)*

Main road, Nicolas center
Opened in: 1984

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

Nabatieh

Mahmoud Fakih street, City center
Opened in: 1997
Administrator: Mr. Ghassan Jaffal

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

ATM Indoor (2)

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

Sour (Tyr)

AlMassaref street, Issa Bldg
Opened in: 1996

ATM Outdoor

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

Tripoli-Mina *(Temporarily Closed)*

ElHusseini Hospital street, Shoucair Bldg
Opened in: 1960

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

Tripoli-Tell

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

ATM Indoor (2)

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

Zahleh

Hosh ElZarraina, Zahle Blvd., Lawandos center
Opened in: 2012
Manager: Mr. Ghassan Abou Rizk

ATM Indoor (2)

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

Zouk Mikael

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

ATM Indoor (2)

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

MOTHER COMPANY: Fransabank s.a.l.

CORRESPONDENT BANKS

Algeria	Algiers	Fransabank El Djazair SPA
Canada	Montreal	Bank of Montreal
Egypt	Cairo	Banque Misr SAE
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	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 Saudi National Bank
Spain	Barcelona	Banco de Sabadell SA
Spain	Barcelona	Caixa Bank SA
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

* * *

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

* * *

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 30 June 2022)	Country (Ultimate Economic Ownership)	Percentage Ownership ⁽¹⁾
FRH Investment Holding sal	Lebanon	12.25%
Sheikh Dheyab Bin Zayed Bin Sultan Al Nehayan	U.A.E.	7.96%
Al Hobayb family ⁽²⁾	K.S.A.	5.87%
Audi family ⁽²⁾	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 ⁽²⁾	Kuwait	3.21%
European Bank for Reconstruction and Development – EBRD	-	2.90%
Ali Ghassan El Merhebi family	Lebanon	2.78%
Kel Group	Lebanon	2.49%
Mohammed Bin Dhoheyan Bin Abdul Aziz Al Dhoheyan	K.S.A.	2.37%
Investment and Business Holding sal	Lebanon	2.30%
Imad Ibrahim Itani	Lebanon	1.88%
International Finance Corporation - IFC	-	1.70%
Executives and employees ⁽³⁾	Lebanon	1.52%
Others	-	14.16%
Global Depository Receipts ("GDRs") ⁽⁴⁾	-	21.55%
Total shareholding⁽⁵⁾		100.00%

(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 as a holder of record 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, and Mohammed Bin Dhoheyan Bin Abdul Aziz Al Dhoheyan** (respectively 1.56%, 2.13%, 1.66%, 0.51%, 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 81.03% of the Bank's common shares.

BOARD OF DIRECTORS

Mr. Samir N. Hanna (*Chairman*)
 Dr. Marwan M. Ghandour
 Mr. Marc J. Audi
 Sheikha Mariam N. Al-Sabah
 Dr. Imad I. Itani
 Mr. Abdullah I. Al Hobayb
 Dr. Khalil M. Bitar
 Ms. Sherine R. Audi

Secretary of the Board

Dr. Farid F. Lahoud

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

Mr. Samir N. Hanna

Chairman of the Board of Directors & Group
 Chief Executive Officer

Group Executive Committee*Voting Members*

Mr. Khalil I. Debs

Co-Chair

Mr. Tamer M. Ghazaleh

Co-Chair

Mr. Michel E. Aramouni

Mr. Mouayed C. Makhoulf

Mr. Hassan A. Saleh

Non-voting Members

Mr. Elias L. Abousleiman

Deputy Group Chief Executive Officer

Deputy Group Chief Executive Officer

Chief Capital Markets Officer

Head of International Division

Chief Operating Officer

Group Chief Risk Officer

Secretary

Dr. Farid F. Lahoud

Group Chief Compliance Officer
 & Corporate Secretary

Central Departments

Mrs. Marion E. Abou-Jaoude

Mrs. Carol J. Ayat

Dr. Marwan S. Barakat

Mr. Mohamad G. Baydoun

Mrs. Peggy S. Baz

Mr. Mahnoud A. Kurdy

Mrs. Nayiri H. Manoukian

Mr. Antoine N. Najm

Mrs. Rana A. Nassif

Mr. Fady A. Obeid

Mr. Habib M. Sayde

Mr. Bechara E. Serhal

Head of Marketing & Communications

Head of Large Corporates & Specialised Lending

Group Chief Economist & Head of Research

Head of Corporate & Commercial Lending

Head of Legal

Chief Financial Officer

Head of Human Resources

Chief Credit Officer

Head of Internal Audit

Assistant Chief Operating Officer – Operations

Head of Administrative

Head of Treasury

Branches Network

Mr. Rabih E. Berbery	Network Manager
Mrs. Ghina M. Dandan	Network Manager
Mr. Kamal S. Tabbara	Network Manager

Mrs. Carol S. Abou Jaoude	Regional Manager
Mr. Nagib A. Cheaib	Regional Manager
Mr. Fadi V. Saade	Regional Manager

Financial Institutions & Correspondent Banking

Mr. Gabriel A. Drouby	Group Financial Institutions & Correspondent Banking
	Tel: (961-1) 952405. Fax: (961-1) 989494.
	E-mail: gabriel.drouby@bankaudi.com.lb

Investor Relations

Ms. Sana M. Sabra	Investor Relations & Media
	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. 31st, 2021 (in millions of LBP)

- Total Assets:	40,486,447	- Customer Deposits:	30,301,887
- Loans to Customers:	7,149,612	- Shareholders' equity: (Tier I)	3,756,193
- Claims on Public Sector:	7,917,513	- Off-balance Sheet: (Liabilities)	19,124,080

Operating branches in Lebanon: 63

Number of Employees (Lebanon): 1,882 (Lebanon)

Temporarily closed: 0

Number of ATM: 223 (Lebanon)

Operating branches abroad: 52

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

Web Site: bankaudigroup.com

ATM (1)

Switchboard: (01) 994000

Fax: (01) 990555

Customer helpline: (01) 212120

Swift: AUDBLBXX

E-Mail: 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 (2)

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

Verdun (Ras Beirut)

Rashid Karamah Avenue,
 Verdun 2000 Center
 Opened in: 1994
 Branch Manager: Mrs. Nisrine A. Ismail

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 (2) & ITM (1)

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: Mrs. Nancy S. Boustany

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. Ghada S. Al-Ameen

Mazraa

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

Mousseitbeh

Mar Elias Street,
Makassed Commercial Center
Opened in: 1981
Branch Manager: Mr. Taha N. Keshly

Selim Salam (Moussaitbeh)

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

Serail

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

Sodeco (Ashrafieh)

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

Tabaris (Ashrafieh)

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

Zarif (Moussaitbeh)

Algeria Street, Salhab Center
Opened in: 1998
Branch Manager: Mrs. Hiba M. Kayyal

ATM (2)

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

ATM (2)

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

ATM (2)

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

ATM (2)

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

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

ATM (2)

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

ATM (2) & ITM (2)

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

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

Aley

Beshara El-Khoury Road (near Aley Club)
Opened in: 2014
Branch Manager: Mr. AlaaY. Azzam

Baabda

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

Bourj Hammoud

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

Broummana

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

Dekwaneh

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

Dora

Dora Highway, Cité Dora 1
Opened in: 1972
Branch Manager: Mr. Charles A. Berberi

Elyssar (Mazraat Yachouh)

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

Fanar

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

Ghazir

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

ATM (2)

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

ATM (2)

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

ATM (2)

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

ATM

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

ATM (2)

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

ATM (2)

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

ATM (2) & ITM (2)

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

ATM (2)

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

ATM (2)

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

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
SOS Branch Manager: Mr. Pierre A. Mezher

ATM (2)

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

Hazmieh

Hazmieh Roundabout, Said Freiha Street
Dar Assayad Building
Opened in: 1977
Branch Manager: Mrs. Karla M. Ghaoui

ATM (2)

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

Horsh Tabet

Saint Antoine de Padoue Street
Central Business Center
Opened in: 2019
Branch Manager: Mrs. Rachel J. Sarkis

ATM (2) & ITM (1)

Switchboard: (05) 480483
Fax: (05) 480423

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

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 (2) & ITM (2)

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 (3) & ITM (1)

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 (2) & ITM (2)

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: Mr. Mohamad H. Nouredine

ATM (2) & ITM (1)

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

Saida - East (Sidon)

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

ATM (2) & ITM (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
Acting Branch Manager: Mrs. Hiba M. Ghaddar

ATM (2)

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

Sour (Tyre)

Main Road, Abou Saleh & Moughnieh Bldg
Opened in: 1997
Branch Manager: Mrs. Lara Z. Yazbeck

ATM (2)

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

Sour (Tyre) - Abbassieh

Tyre North Entrance, Abbassieh main road
Opened in: 2016
Branch Manager: Mrs. Mounira E. Khalife

ATM (2)

Switchboard: (07) 741830/1/2/3
Fax: (07) 741835

Al-Zaidanieh

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

ATM (2)

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

BEKAA**Shtaura**

Main Road, Daher Building
 Opened in: 1992
 Branch Manager: Mrs. Zeina H. Hajj

ATM (2)

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

Zahleh

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

ATM (2) & ITM (1)

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

NOVO NETWORK**Palladium Downtown**

Bab Idriss, Bank Audi Palladium Building

ATM (2) & ITM (2)**Zgharta**

North Palace Hotel, Kfarhata

ATM (2) & ITM (1)**ABC Verdun Mall**

Verdun

ATM (2) & ITM (2)**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
 Switchboard: (41-22) 704 11 11
 Fax: (41-22) 704 11 00
 E-Mail: 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
 Switchboard: (33-1) 53 83 50 00
 Fax : (33-1) 42 56 09 74
 E-Mail: contactus@bankaudi.fr

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

Centria Building, 3rd 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

Switchboard: (966-11) 2199300

Fax: (966-11) 4627942

E-Mail: contactus@audicapital.com

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

Qatar Financial Centre Tower, 18th 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

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

Tel: (90-212) 3048444

Fax: (90-212) 3048445

E-Mail : info@odeabank.com.tr

Maslak

No. 255 (Nurol Plaza), Door No. Z 10,

Buyukdere Street, Maslak District, Sariyer, Istanbul.

Ms. Ciler A. Durmaz (Retail)

Tel: (90-212) 3048100

Fax: (90-212) 3481835

Gunesli

No. 65, Osmanpasa Street, 34209,

Baglar District, Bagcilar, Istanbul

Branch Managers: Ms. Nermin I. Pacaci (Retail); Mr. Irfan M. Sahinkaya (Commercial)

Tel: (90-212) 4646000

Fax: (90-212) 3481840

Suadiye Anatolian Central Branch

No. 406, Bagdat Street, Suadiye District,

Kadikoy, Istanbul

Branch Managers: Ms. Asli O. Yasar (Retail); Mr. Hamit M. Gonuldas (Commercial)

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, Tel: (90-212) 3738100
Harbiye District, Sisli, Istanbul Fax: (90-212) 3481853
Branch Manager: Ms. Umut H. Altayli Yilmaz (Retail)

Bebek

No. 36, Cevdetpasa Street, 34342, Tel: (90-212) 3624700
Bebek District, Besiktas, Istanbul Fax: (90-212) 3481851
Branch Manager: Ms. Seren M. Sag (Retail)

Besiktas

No.99/3, Barbaros Avenue, Tel: (90-212) 3961500
Cihannuma District, Besiktas, Istanbul Fax: (90-212) 3481879
Branch Manager: Mr. Derya Asim T. Bayrakci (Retail)

Etiler Europe Central Branch

No. 60/A-B, Nispetiye Street, Etiler, Tel: (90-212) 3591600
Besiktas, Istanbul Fax: (90-212) 3481872
Branch Managers: Ms. Mehrzad H. Seneffe (Retail); Ms. Aylin M. Cora (Commercial)

Sisli

No. 169, Halaskargazi Street, Tel: (90-212) 3734300
Sisli, Istanbul Fax: (90-212) 3481874
Branch Manager: Ms. Hulya H. Kuçuk (Retail)

Yesilyurt

Eba Apartmani, No. 17A/1, Sipahioğlu Street, Tel: (90-212) 4631100
Yesilyurt District, Merkez, Bakirkoy, Istanbul Fax: (90-212) 3481875
Branch Manager: Mr. Umut S. Kilic (Retail)

Altunizade

No. 35/1, Kisikli Street, Altunizade District, Tel: (90-212) 4001600
Uskudar, Istanbul Fax: (90-212) 3481886
Branch Manager: Ms. Alev Y. Dogan (Retail)

Hadimkoy

No. 154-156, Hadimkoy Street, Tel: (90-212) 8667800
Akcaburgaz District, Esenyurt, Istanbul Fax: (90-212) 3481885
Branch Manager: Mr. Levent A. Bostanci (Commercial & Retail)

Atasehir

No. 59, D.1, Halk Street, Barbaros District, Tel: (90-216) 5471200
Atasehir, Istanbul Fax: (90-212) 3481890
Branch Managers: Ms. Serap H. Coşkun (Retail); Mr. Hikmet S. Guncan (Commercial)

Bostanci

No. 97/A, Suadiye Street, Tel: (90-216) 5791400
Semsettin Gunaltay District, Kadikoy, Istanbul Fax: (90-212) 3481894
Branch Manager: Ms. Esin I. K. Yurdaer (Retail)

Kadikoy

No. 46-48, Sogutlu Cesme Street,
Kadikoy, Istanbul

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

Branch Manager: Ms. Tansel M. Çoklar (Retail)

Kartal

No. 2, Sehzade Street, Kordonboyu District,
Kartal, Istanbul

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

Branch Manager: Mr. Mehmet P. Sakalli (Retail)

Taksim

No. 10/1, Tarlabasi Street, Sehittuhtar District,
Taksim, Beyoglu, Istanbul

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

Branch Manager: Ms. Hayal M. Yuksel (Retail)

Levent Carsi

No. 2/1, Yasemin Street, Levent District,
Besiktas, Istanbul

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

Branch Manager: Ms. Digidem M. Yavasoglu (Retail)

Umraniye

No. 50/52 A, Alemdag Avenue,
Ataturk District, Umraniye, Istanbul

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

Branch Manager: Mr. Mehmet Emin N. Kaya (Retail)

Eminonu

No. 18/B, Asirefendi Avenue,
Hobyar District, Fatih, Istanbul

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

Branch Manager: Mr. Mehmet Cihat H. Erdogan (Retail)

Alintepe

No. 93/A, Bagdat Street, Altintepe District,
Maltepe, Istanbul

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

Branch Manager: Mrs. Esin B. Unlu (Retail)

Bakirkoy

No. 45/A, Istanbul Street, Cevizlik District,
Bakirkoy, Istanbul

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

Branch Manager: Ms. Sibel V. D. Donmez (Retail)

Ciftehavuzlar

No. 173/A, Bagdat Street, Goztepe District,
Kadikoy, Istanbul

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

Branch Manager: Mrs. Seda H. Yanar (Retail)

Bank'O Branch

Olive Plaza, No. 11/8, Ahi Evran Street,
Maslak District, Sariyer, Istanbul

Tel: (90-212) 2608444
Fax: (90-212) 3481919

Branch Manager: Mr. Aykut S. Mangaloglu (Retail)

Ankara

Tepe Prime Shopping Mall, Block B, No. 266, Tel: (90-312) 2489800
Eskisehir Devlet Street, 9 Km, Dumlupinar District Fax: (90-312) 2489801
Cankaya, Ankara
Branch Managers: Mr. Yildiray I. Demirci (Retail); Mr. Ahmet O. Yetkiner (Commercial)

GOP

No 16, Ugur Mumcu Street, Kazim Özalp District, Tel: (90-312) 4553800
Cankaya, Ankara Fax: (90-212) 3481858

Balgat

No. 106 A, Ehlíbeyt 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 District, Tel: (90-312) 2917300
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: Ms. Nursel A. Esen (Retail); Mrs. Nur C. Polat Ruscuklu (Commercial)

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, Tel: (90-232) 2921200
Arab Hasan 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, Ismetpasa Avenue, Hacihalil 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,
Izmit, Kocaeli

Tel: (90-262) 2812500
Fax: (90-212) 3481889

Branch Manager: Ms. Nur Esin A. Keles (Retail)

Bursa

No. 116, No. 13-14, Izmir Street,
Nilufer, Bursa

Tel: (90-224) 2753400
Fax: (90-224) 2753401

Branch Managers: Ms. Aysegul H. Ozata (Retail); Mr. Hasan T. Gorgun (Commercial)

Gaziantep

Cazibe Business Center, No. 15/D, Prof.
Muammer Aksoy Avenue, Sehit Kamil, Gaziantep

Tel: (90-342) 2117400
Fax: (90-212) 3481859

Branch Managers: Ms. Gamze M. Acar (Retail); Mr. Erdal H. Karakusoglu (Commercial)

Adana

No. 18, Ataturk Street, Resatbey District,
Seyhan, Adana

Tel: (90-322) 4551600
Fax: (90-212) 3481866

Branch Managers: Ms. Banu U. Gürer (Retail); Mr. Eray Şevki M. Karabay (Commercial)

Kayseri Carsi

No. 21, Serdar Street, Cumhuriyet District,
Melikgazi, Kayseri

Tel: (90-352) 2071400
Fax: (90-212) 3481870

Branch Manager: Mr. Ismail I. Murat (Retail)

Denizli

No. 2, M. Korkut Street, Saltak Avenue,
Merkez Denizli

Tel: (90-258) 2952000
Fax: (90-212) 3481883

Branch Managers: Mrs. Aliye Ozlem M. Ozkok (Retail); Mr. Ahmet M. Sengun (Commercial)

Konya Busan

No. 7/B, Kule Avenue, Feritpasa District,
Selcuklu, Konya

Tel: (90-332) 2216800
Fax: (90-212) 3481880

Branch Manager: Mr. Kursat M. Dayioglu (Commercial & Retail)

Antalya

No. 49/A, Metin Kasapoglu Street,
Yesilbahce District, Muratpasa Antalya

Tel: (90-242) 3204300
Fax: (90-212) 3481902

Branch Managers: Ms. Ebru E. Savas (Retail); Mr. Ali Zafer A. Kaçar (Commercial)

Bodrum

No. 12, Hasan Resat Oncu Street,
Bodrum, Mugla

Tel: (90-252) 3115000
Fax: (90-212) 3481881

Branch Manager: Ms. Asli O. Yilmaz (Retail)

Eskisehir

No. 13/E, Hosnudiye Mah., Ismet
Inonu Avenue, Plaza Tepebasi, Eskisehir

Tel: (90-222) 2131000
Fax: (90-212) 3481891

Branch Manager: Mr. Mehmet Can A. Aykol (Retail)

Mersin

No. 20/A, Kuvai Milliye Avenue, Tel: (90-324) 2418300
 Camiserif District, Akdeniz, Mersin Fax: (90-212) 3481882
 Branch Managers: Ms. Pinar E. Asal (Retail); Mr. Azmi S.Vurucu (Commercial)

Iskenderun

No. 33B, Atatürk Avenue, Cay District, Tel: (90-326) 6291300
 Iskenderun, Hatay Fax: (90-212) 3481900
 Branch Managers: Ms. Canan N. Yerli (Retail); Ms. Derya M. Basin (Commercial)

Samsun

No. 21, Kazimpasa Avenue, Kale District, Tel: (90-362) 3118800
 Ilkadim, Samsun Fax: (90-212) 3481907
 Branch Manager: Mr. Ismail M. Aytek (Retail)

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

Etihad Towers, Tower 3, 15th Floor, Website: bankaudipb.com
 Office 1503, Corniche Street Switchboard: (971-2) 6331180
 P.O.Box: 94409 Abu Dhabi, United Arab Emirates Fax: (971-2) 6336044
 Opened in: 2006 E-Mail: contactus.abu-dhabi@bankaudi.com.lb

CORRESPONDENT BANKS

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	Riyadh	Banque Saudi Fransi
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
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.K.	London	JP Morgan Chase 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 & ITM OFF PREMISES

Aandqet – Qoubeyat Main Road, installed in: 2019
 Ain Ebel, Centre Makhoul, installed in: 2016
 Aley, Banque du Liban, installed in: 2007
 Amlieh, Airport Road, installed in: 2011
 Baabda, Damascus Road, Military School, installed in: 2013
 Baalbeck, Banque du Liban, installed in: 2007
 Baalbeck, Lebanese Army military base, installed in: 2018
 Barouk, Main Road, installed in: 2019
 Beirut Digital District, installed in: 2016
 Beirut, Ashrafieh, ABC stores (2 ATM), 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, USJ-CIS, installed in: 2019
 Beirut, AUB Hostel Gate, installed in: 2016
 Beirut, AUB, Raymond Ghosn Bldg., installed in: 2016
 Beirut, AUBMC, installed in: 2015
 Beirut, Corniche Al Naher, Holcom, installed in: 2019
 Beirut, Damascus International Road, USJ, Campus des Sciences Médicales, installed in: 2010
 Beirut, Hamra, Banque du Liban (7 ATM & 1 ITM), installed in: 2006, 2007, 2014 & 2022
 Beirut, Kantari Corner Bldg., Murex, installed in: 2015
 Beirut, Koraytem, LAU, installed in: 2022
 Beirut, Port of Beirut, Sea Port Premises, installed in: 2002
 Beirut, Sodeco, UNICEF, Sama Beirut, installed in: 2020
 Beirut, Verdun, ABC stores (2 ATM & 2 ITM), installed in: 2017
 Beirut, Zaytouna Bay, installed in: 2012
 Bickfaya, Banque du Liban, installed in: 2007
 Bir Hassan, Jnah area, Ogero premises, installed in: 2000
 Bsalim, Bsalim municipality, installed in: 2015
 Dbayeh, ABC stores, installed in: 2011
 Dekwaneh, Alfa head office, installed in: 2017
 Dekwaneh, Wardieh station, installed in: 2014
 Deir El Kamar, Total gas station, installed in: 2015
 Dora, City Mall, Ground Floor, installed in: 2021
 Dora, seaside road, Total gaz station, installed in: 2018
 Dora, St. Joseph Hospital, installed in: 2004
 Dora Vartanian Center, installed in: 2020
 Elyssar, Spinneys, installed in: 2018
 Faqra, facing Auberge de Faqra, installed in: 2002
 Faraya, Mzaar Intercontinental, installed in: 2008
 Hazmieh, Beirut City Center, installed in: 2013
 Jeb Jennine, Main Road, installed in: 2022
 Jezzine, facing Municipality Garden, installed in: 2002
 Jnah, near Marriott Hotel, State Security premises, installed in: 2002

ATM OFF PREMISES (continuous)

Jounieh, Banque du Liban, installed in: 2007
Kfarehabab, Kfour, Bank Audi Administrative Center, installed in: 2013
Khaldeh, Al Forno bakery, installed in: 2017
Khyara Main Road, Al Ghad Al Afdal, installed in: 2013
Mansourieh, Bellevue Medical Center, installed in: 2011
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
Riyak, Cooperative Riyak, installed in: 2018
Saida, Banque du Liban, installed in: 2007
Shoueifat, The Spot, installed in: 2019
Tripoli, Banque du Liban, installed in: 2007
Tripoli, Tripoli Square (2 ITM), installed in: 2022
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
Zghorta, North Palace Hotel (2 ATM & 1 ITM), 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. Ghassan Ahmad Salim Member
Mr. Basil Husamuldeen Shakir Member
Mr. Dara Nooradeen Bahauddin Member
Mr. Numan Sahker Naman Member

SENIOR MANAGEMENT IN LEBANON

Mr. Georges N. Ziadé	Branch Manager
Mr. Antoine M. Mezher	Head of Internal Audit
Mrs. Maya Ch. Hobeika	Head of Risk
Mrs. Najla O. Ajouz	Head of HR
Mrs. Mirna A. Khoury Sader	Head of Operations – IT Coordinator
Mrs. Dina Al Zeenni	Head of Compliance
Mrs. Nadine Akkad	Head of Customer's Rights & Complaints unit

LEGAL ADVISORS: Messrs. Abillamaa Law Firm

INDEPENDENT AUDITORS: Messrs. DFK Fiduciare Du Moyen Orient

GENERAL INFORMATION: UnAudited Indicators as of Aug. 31st, 2022 (in millions of LBP)

- Total Assets:	48,238	- Customer Deposits:	4,407
- Loans to Customers:	3,197	- Shareholders equity: (Tier I)	-(8,636)
- Claims on Public Sector:	30,580	- Off-balance Sheet: (Liabilities)	1,883

Operating branch in Lebanon: 1

Number of Employees: 13

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: BABILBEXXX
E-Mail: beirutbranch@bankofbaghdad.com.lb

HEAD OFFICE IN IRAQ

Bank of Baghdad

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

Web Site: www.bankofbaghdad.com

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

CORRESPONDENT BANKS

Kuwait	Kuwait City	Burgan Bank
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SERVICES RENDERED

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

* * *

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 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	Deputy 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, 2021 (in millions of LBP)

- Total Assets:	92,833	- Customer Deposits:	11,388
- Loans to Customers:	-	- Shareholders equity: (Tier I)	80,076
- Claims on Public Sector:	7,501	- Off-balance Sheet: (Liabilities)	-

Operating branch in Lebanon: 1**Number of Employees: 6****HEADQUARTERS & MAIN BRANCH**Web Site: www.bankofbeirut.com**Foch (Marfa')**

Beirut Central District, Riad ElSolh street

Telefax: (01) 958058

Bank of Beirut Bldg, 3rd Floor

Fax: (01) 958015

P.O.Box: 11-5522 Beirut, Lebanon

Swift: BOBPLBBE

Opened in: 2007

E-Mail: achamoun@bobinvest.com

General Manager: Selim Sfeir

Deputy General Manager: Mr. Antoine Chamoun

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

SHAREHOLDERS (December 31, 2021)	Nationality	Shares in Capital %
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	5.34%
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	-	28.33%

BOARD OF DIRECTORS

Mr. Salim G. Sfeir	Chairman & CEO
Mr. Adib S. Millet	Vice Chairman
FSHN Limited represented By Fawaz Naboulsi	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. Fadi Abi Aad	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. Georges W. Aouad	Director Consumer Banking
Mr. Alexandre G. Moujaes	Director - Global Markets
Mr. Bassem C. Nohra	Manager - Group Internal Audit
Mr. Antoun E. Samia	Head of Group Risk Management
Mr. Dany M. Nassar	Head of Group Compliance

LEGAL ADVISORS: Messrs. Soumrani Law Firm & Legal Counsel

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: Audited Balances Indicators as of Dec. 31st, 2021(in millions of LBP)

- Total Assets:	18,225,518	- Customer Deposits:	14,498,031
- Loans to Customers:	4,644,725	- Shareholders equity: (Tier I)	2,125,844
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	877,432

Operating branches in Lebanon: 49 **Number of Employees:** 1,085
Smart branches in Lebanon: 8 (None operating)
Number of ATM: 33 (of which 19 off site)
Number of CCDM: 55 (of which 6 off site)
Operating branches abroad: 3 **Number of Employees:** 113
Representative offices abroad: 1 **Number of Employees:** 2
Subsidiary banks abroad: 2 **Number of Employees:** 253
Branches of subsidiaries abroad: U.K. (1 branch), Australia (9 branches)

HEADQUARTERS

Riad ElSolh

Beirut, Riad ElSolh Str, Bank of Beirut Bldg Tel: (01) 958000

Main Branch

Foch CCDM
 Beirut Central District, Foch street Tel: (01) 958704
 Bank of Beirut Bldg E-mail: ltebcherani@bankofbeirut.com
 P.O.Box: 11-7354 Beirut, Lebanon
 Opened in: 2001
 Manager: Ms. Liliane Tebcherani

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ain ElRemmaneh

Camille Chamoun Blvd, Ghanoum street **CCDM**
 Bank of Beirut Bldg Tel: (01) 958664
 Opened in: 1998

Antelias

Antelias square, Tohme Bldg **CCDM**
 Opened in: 1998 Tel: (01) 906244

Ashrafieh-kahwaji

Saydeh street, facing Saydeh church **CCDM**
 ESLA Bldg Tel: (01) 958864
 Opened in: 2013

Ashrafieh-Sioufi

Ghazalieh street, Samaha Bldg **CCDM**
 Opened in: 1996 Tel: (01) 958564

Bourj Hammoud

Dora Hwy, Tchaghlassian Bldg **CCDM**
 Opened in: 1971 Tel: (01) 906444

Corniche ElMazraa

Saeb Salam Avenue, Al Jazira Bldg **CCDM**
 Opened in: 2010 Tel: (01) 958624

Dekwaneh

Slave street, Jean Mikhael Bldg
Opened in: 2010

CCDM

Tel: (01) 906504

Gefinor

Clemenceau area, Fonciere Bldg, Street 231,
Facing Gefinor Center
Opened in: 1963

CCDM

Tel: (01) 958724

Ras Beirut

Hamra area, Near Bristol Hotel
Mrs. Curie street, Minkara center
Opened in: 1976

CCDM

Tel: (01) 958744

Hamra-Saroulla

Hamra street, Facing Saroulla
Opened in: 2006

CCDM

Tel: (01) 958764

Hamra-Sidani

138 Sidani street, Nawfal Bldg
Near AUH entrance
Opened in: 2010

CCDM

Tel: (01) 958924

Horsh Tabet

Marc 1 center, Emile Gerges Lahoud square
Opened in: 1976

CCDM

Tel: (01) 906854

Jal EIDib

Main road, Abou Jawdeh & Hachem Bldg
Opened in: 1981

ATM

Tel: (01) 906614

Jal EIDib-Square

Jal EIDib square, Bank of Beirut Bldg
Opened in: 1995

CCDM Drive thru

Tel: (01) 906634

Jdeideh

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

CCDM (3)

Tel: (01) 906204

Mar Elias

Mar Elias street, Kanafani Bldg
Opened in: 1982

ATM

Tel: (01) 958804

Nahr

Mar Mikhael area, Nahr street
Khatchadourian Bldg
Opened in: 1994

CCDM

Tel: (01) 906964

Port of Beirut

Marfa' area, Compagnie de Gestion et
d'Exploitation du Port de Beyrouth
Bldg CATAC/B/CBO-Z
Opened in: 2010

ATM (1)

Tel: (01) 906734

Riad ElSolh

Riad ElSolh street, Bank of Beirut Bldg
Opened in: 1958

CCDM

Tel: (01) 958544

Chiyah

Mar Mikhael Blvd, Tohme & Barrage Bldg
Opened in: 1998

CCDM

Tel: (01) 958604

Choueifat

Saida old road, Sky center
Opened in: 2016

CCDM

Tel: (01) 958424

Tarik El- Jdideh

Mufti Hassan Khaled street, Katergi Bldg
Opened in: 1995

ATM

Tel: (01) 958584

II- Other Regions

Amshit

President Sleiman street, Facing IPT station,
Tony Michel Issa Bldg
Opened in: 2017

ATM

Tel: (01) 906324

Baabda

Baabda-Al Saha, Henri Charles Saab Bldg
Opened in: 2015

CCDM

Tel: (01) 907064

Ballouneh

Ballouneh main internal road,
Adel Geryes El-Haddad Bldg
Opened in: 2013

CCDM

Tel: (01) 906364

Batroun

Beirut\Tripoli old main road, near Cathedral
Saint Etienne, Farida Khoury Bldg
Opened in: 2015

CCDM Drive Thru

Tel: (01) 907044

Bayyada - Kornet Shehwan

Near Resurrection Church, Bank's Bldg
Opened in: 2013

CCDM

Tel: (01) 906424

Bcharreh

Joubran-Saydeh street,
Khalife Keyrouz Bldg
Opened in: 2017

CCDM

Tel: (01) 907764

Broumana

Main road, Lodge Bldg
Opened in: 1986

CCDM

Tel: (01) 906464

Chtaura

Chtaura, Masnaa main road
Opened in: 2003

CCDM

Tel: (01) 906484

Feytroun

Feytroun Highway,
Kfardebian roundabout, R. Abi Rached Bldg
Opened in: 2014

CCDM

Tel: (01) 906754

Ghazir

Ghazir square, near convent St. Francis
Opened in: 2011

ATM

Tel: (01) 906594

Jbeil Voie 13

Main road, Joseph Sfeir center
Opened in: 2014

CCDM

Tel: (01) 906714

Jounieh – Ghadir

Bkerkeh main road, Boueiri Bldg
Opened in: 1996

CCDM

Tel: (01) 906674

Jounieh – El Saha

Main place, A&F Al Adem Bldg
Opened in: 1994

CCDM

Tel: (01) 906654

Kaslik

Facing USEK University, USEK Bldg
Opened in: 2009

CCDM

Tel: (01) 906284

Kfarsaroun

Koura main road, Bank of Beirut Bldg
Opened in: 1995

CCDM

Tel: (01) 906774

Mansourieh

Main road, Salamil Bldg
Opened in: 1997

CCDM

Tel: (01) 906794

Mazraat Yachouh - Elyssar

Bickfaya main road, Bank of Beirut Bldg
Opened in: 1988

CCDM

Tel: (01) 906574

Saida

Riad ElSolh Blvd, Rizkallah Bldg
Opened in: 1998

ATM

Tel: (01) 958644

Tannourine (*Smart Branch – Closed*)
Tannourine Governmental Hospital,
Tannourine Al Tahta
Opened in: 2015

CCDM
Tel: (01) 907057

Tripoli
Abdel Hamid Karamah Blvd.
Alameddine Bldg
Open in: 1996

CCDM (2)
Tel: (01) 906874

Sour Abbasiyeh
Jal ElBahr main road, Bank of Beirut Bldg
Opened in: 1997

CCDM
Tel: (01) 958944

Zouk Michael
Internal main road, Bsoussi bldg.
opened in 2012

CCDM
Tel: (01)906914

Zouk Mosbeh
Intersection Grotto Jeita
Opened in: 2007

CCDM & ATM offsite
Tel: (01) 906934

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

205 Makarios III Avenue Victory House,
Shop No1 3030 Limassol – Cyprus
P.O.Box: 59662 4011 Limassol
Opened in: 2002
Manager: Mr. Walid K. Gholmieh

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

BRANCHES ABROAD (continuous)

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 Representative Office (Nigeria) Ltd

5 Alfred Rewane Street (formerly Kingsway
Road) Ikoyi, Lagos, Nigeria
Opened in: 2004
Manager: Mr. Camille Chidiac

Telefax: (+234) 1 4612689
Tel: (+234) 8130849279
E-Mail: CChidiac@bankofbeirut.com.lb

SUBSIDIARY BANKS ABROAD**Bank of Beirut (UK) Ltd (& 1 branch)**

66 Cannon Street
London , EC4N 6AE U.K.

Opened in: 1981

Managing Director & CEO: Mr. Sophoklis Argyrou

Switchboard: (+44 20) 74938342

Fax: (+44 20) 74080053

E-Mail: sargyrou@bankofbeirut.co.uk

United Kingdom - Bank Of Beirut (Uk) Ltd. - Mayfair Branch

Bank of Beirut (UK) Ltd – Mayfair Branch
17a Curzon Street London W1J 5HS

Phone: +44 20 74938342

Fax: +44 20 74080053

SUBSIDIARY BANKS ABROAD**Head of the Sydney CBD branches (& 8 branches)**

62 Pitt Street, Sydney NSW 2000

www.banksyd.com.au

Switchboard: (+61) 2 82629191

Marrickville Branch

Unit 5, 198-204 Marrickville road
Marrickville, Sydney

Switchboard: (+61) 2 85852400

Bankstown Branch

Shop 2, 228 South Terrace
Bankstown, Sydney

Switchboard: (+61) 2 87001500

Oakleigh Branch

30 Portman street
Oakleigh, Melbourne

Switchboard: (+61) 3 95640300

Northcote Branch

Shop 25, Northcote shopping center
Northcote, Melbourne

Switchboard: (+61) 3 94880700

Mile End Branch

149 Henley Beach road

Switchboard: (+61) 8 81598000

Chatswood Branch

420 Victoria Ave, Chatswood NSW 2067

Switchboard: (+61) 2 83296888

Maroubra Branch

Shop 3 & 4, 205 Maroubra Road
Maroubra NSW 2035

Switchboard: (+61) 2 83445200

Melbourne CBD Branch

215 Spring Street, Melbourne VIC 3000

Switchboard: (+61) 2 96568500

CORRESPONDENT BANKS

Australia
Austria
Bahrain

Sydney
Vienna
Manama

Bank of Sydney Ltd
UniCredit Bank Austria AG
Arab Bank plc

CORRESPONDENT BANKS (continuous)

Canada	Toronto	Bank of Montréal
France	Paris	Société Générale
Germany	Frankfurt	Commerzbank AG
Italy	Milan	Intesa Sanpaolo SpA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
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
Oman	Muscat	Bank of Beirut SAL
Qatar	Doha	Doha Bank
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)
 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

ATM OFF PREMISES (continuous)

Beirut Port , Quarantine region , Port of Beirut
Beirut, Tarik Jdideh, Beirut Arab University, installed in: 2013
Cafe Najjar Roumieh, installed in: 2012
College des freres Dedde , Deddeh El Koura
Dahr ElSawan, Behannes Hospital, installed in: 2012
HADCHIT ,Hadchit Village – Mar Romanos,near Saint Romanos Church, Hadchit
Hazmieh, Jisr El Bacha main road, SNA Bldg, installed in: 2013
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
Shoueifat City Blu, installed in: 2018
Sin ElFil, Al Machrek Hospital, installed in: 2010
Tripoli, BAU Tripoli Campus, Installed in: 2022
Zouk Mosbeh, College Notre Dame de Louaize, installed in: 2012

CASH & CHECK DEPOSIT MACHINE OFF PREMISES (CCDM)

Baabda, Antonine University, installed in: 2013
Beirut, LAU campus, installed in: 2022
Dora, Main Road
Jbeil, LAU, installed in: 2017
Rabieh, Evangelical School Rabieh Campus, installed in: 2017
Saida, Evangelical School Saida Campus, installed in: 2017
Tripoli , Evangelical School Tripoli Campus

* * *

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 Souri	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
Silver Tower Bldg, 1st Floor
P.O.Box: 5126 Beirut, Lebanon
Year of Establishment: 1962
General Manager: Mr. Makki Mollaei

Switchboard: (01) 843389 / 843451-3
Fax: (01) 843389 x 210
Telex: 20738 SADBNK LE Swift: BSIRLBBE
E-Mail: info@bsi-lebanon.com

MAIN BRANCH

Ras Beirut

Rashid Karamah Ave., Alrose Bldg, 1st Fl.
Facing Rashid Karamah statue
Opened in: 1995
Branch Manager: Mr.Majid Emami

Switchboard: (01) 341067 / 342397
Fax: (01) 347924

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Bourj ElBrajneh

Kafa'at\Maamura crossroad, Holm center, 1st Fl.
Manager: Mr. Majid Emami
Opened in: 1997

Switchboard:(01) 471202
Fax:(01) 471201

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

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

* * *

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

BOARD OF DIRECTORS

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

GENERAL MANAGEMENT

Mrs. Raya Haffar El Hassan	Chairman - General Manager
Mr. Michel Accad	Executive General Manager
Mrs. Tania Moussallem	AEGM - Group Chief Operationing Officer & Advisor to EGM
Ms. Nadine Makhoul	Group Chief Risk Officer
Mr. Nabil Rafei	Group Corporate Banking
Mr. Abdellatif Sidani	AEGM - Group Chief Financial Officer
Mr. Mohamad Loutfi	AEGM - Group Remedial Banking & Real Estate
Mr. Fadi Flaihan	AEGM - Group Retail Banking
Me. Oussama Salaman, Esq.	Group General Counsel & Corporate Secretary
Mr. Ameen Bissat	Group Compliance
Mr. Samer Jumaa	Group Internal Audit
Mr. Nizar Hakim	Group Credit Risk
Mr. Ahmad Alwan	AEGM – Group treasury & 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
Mrs. Maha Baalbaki	Customer's Protection
Mr. Samir Achi	Real Estate
Ms. Nicolas Semaan	Human Resources
Mr. Charbel Melhem	Management Information System
Mr. Rabih Dandachli	InfoSec and Business Continuity
Mr. Nahi Kadi	Middle Market Commercial Banking
Mrs. Sawsan Oweida	Operations
Mr. Ahmad Kanaan	Coporate-Remedial
Mr. Toufic Shbib	Information Technology
Mr. Ahmad Jammal	Premises Management
Mr. Mazen Assaad	Group Financial Institutions and Transaction Banking

LEGAL ADVISORS: Me. Oussama Salman, Esq.

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. DFK Fiduciaire du Moyen Orient / Messrs. Binder Dijker Otte

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

(2) Including Treasury Bills (LBP and Eurobonds)

Operating branches in Lebanon: 43

Number of Employees: 1,525

Number of ATM: 99 (of which 35 off premises)

Affiliated Banks in Lebanon: 2

Branches abroad: 5

Subsidiary banks abroad: 2

Branches of subsidiaries abroad: Switzerland (1 branch), Turkey (14 branches)

HEADQUARTERS

Web Site: 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
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 Karame 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 (4)

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

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & 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

Beirut Souks E-Branch (Mina ElHosn)

Weygand street, Ibn Iraq square
Jewellery souk
Opened in: 2010

Bliss (Ras Beirut)

Bliss street
Opened in: 2010
Branch Manager: Mr. Mohamad I. Khalil

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

Furn ElShebbak

Damascus road, Atallah Freij Bldg
Opened in: 1977
Branch Manager: Mr. Joseph Edde

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

ATM Outdoor (2) & ITM (2)

Tel: (01) 213800 x 22102

ATM Outdoor

Telefax: (01) 629360-2 / (03) 760026
E-Mail: khalilmo@bankmed.com.lb

ATM Outdoor (2)

Telefax: (01) 200135-40 / (03) 760001
E-Mail: AbiaadM@bankmed.com.lb

ATM Outdoor& ITM

Telefax: (01) 992062-4

ATM Outdoor (2)

Telefax: (01) 364716 / 377334/ (70)665300
E-Mail: khalilmoh@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

ATM Outdoor

Telefax: (01) 291618-9 / 292076 / (03) 760009
E-Mail: EddeJ@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

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

Mazraa (Moussaitbeh)

Corniche ElMazraa, Etoile 2000 center
Opened in: 1985
Branch Manager: Ms. Manal Saab

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

Sassine E-Branch (Ashrafieh)

Istiklal Street, El-Hayek Bldg
Opened in: 2017

Sodeco (Ashrafieh)

Sodeco square
Opened in: 2005
Branch Manager: Mrs. Ramzia Fakhran

Spears (Moussaitbeh)

Sanayeh, Spears street, Nsouli Bldg
Opened in: 1981(relocated in 2016)
Branch Manager: Mrs. Amani Bennani

Tarik Jdideh (Mazraa)

Malaab ElBaladi square
Opened in: 2003
Branch Manager: Mrs. Racha Islambouli

ATM Outdoor (2)

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) 818166-8 / (03) 760017
E-Mail: SaabM@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

ATM Outdoor & ITM

Telefax: (01) 335599 / 219830-32 / (03) 900123

ATM Outdoor

Telefax: (01) 397762 / 397801 / (03) 760027
E-Mail: fakhranr@bankmed.com.lb

ATM Outdoor

Telefax: (01) 345577 / 743081-3
E-Mail: BennaniA@bankmed.com.lb

ATM Outdoor (2)

Telefax: (01) 303444 / 304861-3 / (03) 035251
E-Mail: IslambuliR@bankmed.com.lb

Verdun (Moussaitbeh)

Rashid Karamah Ave., Al Shua' Bldg
Opened in: 1991
Branch Manager: Ms. Batoul Sharif

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 (2)

Telefax: (01) 866925-9 / (03) 760063
E-Mail: SharifB@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: Mrs. Nada El Eid

ATM Outdoor

Telfax (05) 558012-4 / 558111/ (71) 160100
E-mail: eleidn@bankmed.com.lb

Bekaata

Jdeidet ElShouf, Bekaata, Fatayri Bldg
Opened in: 2011
Branch Manager: Mr. Wajdi Abdel Samad

ATM Outdoor

Telefax: (05) 501861-5 / 501888 / (03)760808
E-Mail: abdulsamadw@bankmed.com.lb

Broumana

Rizk Plaza
Opened in: 1992
Branch Manager: Mr. Zaher Tabet

ATM Outdoor

Telefax: (04) 860995-9 / (03) 760023
E-Mail: tabetz@bankmed.com.lb

Chtaura

Main road, AlJinane Bldg
Opened in: 1986
Branch Manager: Mr. Ibrahim Merhe

ATM Outdoor (2)

Telefax: (08) 542491 / 542670 / (03) 760019
E-Mail: merhei@bankmed.com.lb

Elissar-Mazraat Yachouh

Bekfaya Main road, Gerges Aoun Bldg
Opened in: 2013
Branch Manager: Mrs. Joelle Haddad

ATM Outdoor

Telefax: (04) 911327 / 922199 / (70) 445455
E-Mail: haddadjo@bankmed.com.lb

Jbeil (Byblos)

Cordahi & Matta center
Opened in: 1979
Branch Manager: Mr. Mr. Nadim Khalil

ATM Outdoor

Telefax: (09) 540195 / 546542-3 / (03) 760014
E-Mail: KhalilN@bankmed.com.lb

Jib Jannin

West Bekaa, AlHana Bldg
Opened in: 1993
Assistant Branch Manager: Mr. Nader Debes

Jounieh

Haret Sakher, Assaf Bldg
facing Fouad Chehab Stadium
Opened in: 2014
Branch Manager: Mr. Rindala Naddaf

Kfarsaroun

Cedars street, Shammass Bldg
Opened in: 1984
Branch Manager: Mrs. Rabab Fadel

Mansourieh

Main road, Latifa center, New Highway
Opened in: 2012
Branch Manager: Mr. Paul Saadeh

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 Owaitat Bldg
Opened in: 1985 (relocated in 2008)
Branch Manager: Mr. Ziad Ramadan

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. Wassim Moubayed

ATM Outdoor

Telefax: (08) 661503-6 / (03) 760025
E-Mail: DebesN@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

ATM Outdoor (2)

Telfax: (06) 464901-4 / (70)480823
E-Mail: NaboulsiH@bankmed.com.lb

ATM Outdoor

Telefax: (07) 767936-9 / (71) 177187
E-Mail: SlimM@bankmed.com.lb

ATM Outdoor

Telefax: (07) 721788 / 735119-21 / (03) 760012
E-Mail: AkoumH@bankmed.com.lb

ATM Outdoor

Telefax: (07) 241005-7 / (03) 094873
E-Mail: ramadanZ@bankmed.com.lb

ATM Outdoor (2)

Telefax: (07) 351251 (03) 332243
E-Mail: alchamic@bankmed.com.lb

ATM Outdoor (2)

Telefax: (06) 440443-7 / (03) 760013
E-Mail: moubayedw@bankmed.com.lb

Wastani (Saida)

Saida, Wastani roundabout
Dr. Nazih Bizri Blvd., Bankmed Bldg
Opened in: 2009
Branch Manager: Mr. Antoine Khoury

ATM Outdoor (2)

Telefax: (07) 750362-4 / (70) 867789
E-Mail: khouryan@bankmed.com.lb

Zahleh

Hoch Zaraina Blvd.
Rashid Salim Khoury Bldg
Opened in: 1982
Branch Manager: Mrs. Samia Ghorra

ATM Outdoor

Telefax: (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 (2)

Telefax: (09) 211116 / 211124 / (03) 760003
E-Mail: daghermi@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
Country Manager: Mr. Bassem Al Nakadi Mobile: (+964) 780 513 6549

Switchboard: (+964) 770 484 9773-4

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 (& 14 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
Web Site: 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, İstanbul

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, İstanbul

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 İstanbul

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
Fax: (+90 212) 657 11 57

Tel: (+ 90 212) 656 55 15

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	DNB Bank ASA*
France	Paris	Natixis* Union De Banques Arabes et Francaises U.B.A.F
Germany	Frankfurt	Commerzbank AG*
Germany	Frankfurt	Deutsche 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*,
Qatar	Doha	Doha Bank QSC
Qatar	Doha	Qatar National Bank (Q.P.S.C.)*
Saudi Arabia	Jeddah	The Saudi National 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
Switzerland	Geneva	Bankmed (Suisse) SA*
Switzerland	Zurich	Credit Suisse(Schweiz) AG*
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, 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, Rawsheh area, Salah Shamma Building, Shouran Street, installed in: 2006
 Beirut, Verdun, ABC Stores, installed in: 2017
 Bshamoun, main road, Market Place supermarket, installed in: 2003
 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, Zalka - Wata Amaret Chalhoub, Fahed Supervalue, installed in: 2017
 Mkalles, Main road, Shams Bldg, installed in: 2001

ATM OFF PREMISES (continuous)

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, 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
Sour (Tyr), Army Coop, installed in: 2011
Bekaa, Taanayel, Homescape Center, installed in: 2018

* * *

SHAREHOLDERS	Nationality	Shares in Capital
Sharikat Al Istismarat Al Oropia Lil		
Sharek Al Aousat (Holding) sal	Lebanese	61.06%
Banque Saudi Fransi	Saudi	10.33%
All Other Shareholders	-	28.61%

BOARD OF DIRECTORS	
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	Member
Dr. Fouad R. Zmokhol	Member

SENIOR MANAGEMENT	
Dr. Riad B. Obegi	Chairman & General Manager
Mr. Samih H. Saadeh	Vice Chairman & General Manager

SENIOR EXECUTIVE MANAGEMENT	
Mr. Antoine T. Chamandi	Chief Financial Officer
Ms. Claudine M. Feghaly	Executive Director – Organization, Communication & Quality Management
Ms. Lina E. Ghantous	Executive Director – Corporate Banking
Mr. Farid D. Meshaka	Executive Director – Institutions Business Development
Mr. Antoine Z. Miskawy	Senior Director – Corporate Banking
Mr. Joseph F. Mikhael	Executive 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. DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)			
- Total Assets:	3,622,793	- Customer Deposits:	2,510,630
- Loans to Customers:	659,570	- Shareholders equity: (Tier I)	311,095
- Claims on Public Sector:	2,663,713	- Off-balance Sheet: (Liabilities)	2,430,308

Operating branches in Lebanon: 5 (1 temporary closed)

Number of Employees (as at 31/12/ 2021): 226

Number of ATM: 8

HEADQUARTERS

Web Site: www.bemobank.com

Beirut

Elias Sarkis Avenue
BEMO Bldg , Ashrafieh
P.O.Box: 16-6353 Beirut, Lebanon

Switchboard: (01) 200505
Fax: (01) 217860
Swift: EUMOLBBE
E-Mail: bemo@bemobank.com

General Management

Elias Sarkis Avenue
BEMO Bldg, Ashrafieh
Beirut, Lebanon

Switchboard: (01) 200505
Fax: (01) 217860
E-Mail: bemo@bemobank.com

Private and Corporate Banking

Ashrafieh, Sassine Square
ASCO Center
Beirut, Lebanon

Switchboard: (01) 334690-691-692

MAIN BRANCH

Ashrafieh

Elias Sarkis Avenue, 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

Verdun

Rachid Karame Street, Ibiza Center, Ground Floor
Opened in: 2005

ATM Outdoor

Switchboard: (01) 799420-1-2-3
Fax: (01) 799427

II- Other Regions

Rabieh

Rabyeh main road, Lahlouh center
Opened in: 2009

ATM Outdoor

Switchboard: (04) 408910
Fax: (04) 408917

Zouk (Temporary Closed)

Zouk Mikael Hwy., Vega center, 1st Floor
Opened in: 2003

Telefax: (09) 211182

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
Italy	Sondrio	Banca Popolare di Sondrio
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.
- Treasury & Capital Markets.
- Corporate Banking: Commercial short term facilities such as working capital financing and refinancing
- Trade Finance facilities.
- Medium & Long term facilities - CAPEX financing.
- Project financing facilities.
- Securitization & Corporate Finance (in coordination with BSEC).
- Syndicated loans facilities (in coordination with BSEC and other banks).
- Treasury services facilities.
- Other services: SWIFT Notification, E-Statements, E-Bemo

* * *

FOUNDER

Mr. Jacob E. Safra

SHAREHOLDERS

	Nationality	Shares in Capital
Mr. Khaled Zeidan	Lebanese	11.5%
Mr. Walid Zeidan	Lebanese	13.6%
Mr. Hicham Itani	Lebanese	44.5%
Others	Lebanese	30.4%

BOARD OF DIRECTORS

Mr. Nader Hariri	Chairman
Mr. Joseph Sarkis	Member
Ms. Leila Hammoud	Member

SENIOR MANAGEMENT

Mr. Paul Zaatar	Assistant General Manager
Miss Amani Cheikh	Managing Director

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****Beirut (Marfa')**

Beirut Central District, Patriarche Howayek street
Medgulf Bldg
P.O.Box: 110-204 Beirut, Lebanon
Opened in: 1959

Web Site: www.bcn.lb.com**ATM Outdoor**

Switchboard: (01) 990808
Fax: (01) 975140
Forex: (01) 975137 / (01) 990808 x 107-8
Swift: BCNBLBBE
E-Mail: bcn@bcnlb.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

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FOUNDERS

Sheikh Joe Keyrouz
 Dr. Assaad Sawaya
 Mr. Fouad Zebiane
 Dr. Marwan Mohsen
 Mr. Youssef Takla, Esq.

SHAREHOLDERS

	Nationality	Shares in Capital
Private Sector	Lebanese	80%
Public Sector	Lebanese	20%

BOARD OF DIRECTORS

Mr. Antoine Habib	Chairman & General Manager
Byblos Invest Bank sal	Member
Arab Bank plc	Member
Banque Libano-Française sal	Member
BankMed sal	Member
Mr. Joseph Sassine	Member
Commercial Insurance	Member
Bank of Beirut sal	Member
Mr. Rony Lahoud	Member - Lebanese State Representative
Mr. Toufic Naji	Member - Lebanese State Representative

GENERAL MANAGEMENT

Mr. Antoine Habib	Chairman & General Manager
Mr. Gilbert Jawhar	Chief Operating Officer
Mrs. Aline Fayad	Human Resources Manager
Mr. Gaby Barakat	Credit Administration Manager
Mrs. Henriette Zalzal	Credit Manager
Mrs. Rana Bazerli	Collections & Recovery Manager
Mr. Roger Maamari	Administration Manager
Mrs. Linda Yanni	Internal Audit Manager
Mrs. Siham Salibi	ICT Manager
Mr. Tarek Khodr	Risk Manager
Mr. Habib Nehmeh	Branches Manager
Mrs. Amani Chedid	Compliance Manager
Mr. Raydan Azzam	Accounting & Treasury Manager

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	Branch Manager – Riad El Solh
Mr. Joseph Haydamous	Branch Manager - Dora

LEGAL ADVISOR: Mr. Malek Erslan, Esq.

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen-Orient / Messrs. Sidani & Co.

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	1,703,380	- Customer Deposits:	275,197
- Loans to Customers:	1,025,230	- Shareholders equity: (Tier I)	430,845
- Claims on Public Sector:	458	- Off-balance Sheet: (Liabilities)	13,977

Operating branches in Lebanon: 6

Number of Employees: 103

GENERAL MANAGEMENT

Riad El Solh Street, Banque de L'Habitat Bldg
P.O.Box: 11-9024 Beirut, Lebanon

Web Site: www.banque-habitat.com.lb

Tel & Fax : (01) 954500

Swift: LHBALBBX

E-Mail: 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 Street, Banque de L'Habitat Bldg,
1st floor
Opened in: 2019

Switchboard: (01) 954500

Fax: (01) 784010 x 402

(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
Libano Holding SAL, represented by Mr. Elie Nahas	Chairman of Group Banque Libano-Française
Mr. Mounir Letayf	Member
Mr. Zafer Chaoui	Member
Mr. Philippe Doré	Member
Me. Philippe Lette	Member
Financière Raphaël Holding sal , represented by 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
Mr. Philippe Chartouny	AGM, Head of Organization, Information Technology and Security
Mr. Maurice Iskandar	AGM, Head of the International and Transaction Banking
Mr. Walid Issa	AGM, Head of Finance
Mr. Georges Khoury	AGM, Head of Treasury & Capital Market
Mr. Marwan Ramadan	AGM, Head of Branch Network
Mrs. Tania Rizk	AGM, Head of Human Ressources, Communications, CSR and Customer Experience
Mrs. Myrna Wehbe	AGM, Head of Cards Services
Mr. Ronald Zirka	AGM, Head of Retail and Marketing

SENIOR MANAGEMENT

Business Development Divisions

Mr. Marwan Ramadan	Branch Network
Mrs. Hoda Assi	Corporate Banking
Mr. Elie Aoun	Middle-Market Banking
Mr. Nabil Dahdah	Private Banking & Wealth Management
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

SENIOR MANAGEMENT (continuous)

Support Divisions

Mr. Zahi Azouri	Risk Management
Mr. Jean Ghosn	Credit Risk
Mr. Philippe Chartouny	Organization, Information Technology & Security
Mr. Ghassan Sawaya	Information Technology
Mr. Walid Issa	Finance
Mrs. Tania Rizk	Human Resources, Communications, CSR and Customer Experience
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
Mr. Chady Abdo	Treasury, Markets and Custody Services
Mr. Simon Bassous	Payments and Trade Finance

LEGAL ADVISOR: Mr. Marc de Chadarevian, 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:	17,547,879	- Customer Deposits:	15,011,470
- Loans to Customers:	3,203,558	- Shareholders equity: (Tier I)	1,719,345
- Claims on Public Sector:	890,087	- Off-balance Sheet: (Liabilities)	734,418

Operating branches in Lebanon: 44

Number of Employees: 898 (as of Nov. 30, 2022)

Number of ATM: 180 (of which 78 off premises)

E-Branch:

Representative offices abroad: 2

Number of Employees: 3

Subsidiary bank abroad: 1

Number of Employees: 72

Branches of subsidiary abroad: France (1 branch), Cyprus (1 branch), Switzerland (1 branch),

HEADQUARTERS

Web Site: 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
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

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ashrafiyah – 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

Ashrafiyah – 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

Ashrafiyah – 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

Ashrafiyah – 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

Bourj Hammoud

Dora Hwy., Moucarri center
Opened in: 1997
Manager: Mrs. Maya Jrady

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 2311
Fax: (01) 440107
E-Mail: Maya.Jrady@eblf.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@eblf.com

Dora

Dora roundabout, Awada center
Opened in: 1973
Manager: Mrs. Rita Salame Darwiche

Gefinor (Ras Beirut)

Clemenceau street, Gefinor center
Opened in: 1970
Manager: Mr. Hilal Daouk
E-Mail: hilal.daouk@ebbf.com

Haret Hreik

Roueiss street, Camelia center
Opened in: 1982
Manager: Mrs. Rana Komaty Farhat

Hazmieh

Damascus road, Tabet center
Opened in: 2003
Manager: Mr. Nadim Nohra

Jal ElDib

Jal ElDib Highway, William Zard Bldg
Opened in: 2003
Manager: Mr. Fouad Bartelmaos

Jdeideh

Mar Sarkis street, Jdeideh Tower
Opened in: 2015
Manager: Mrs. Aline Assaf Khoury

Kantari (Mina El Hosn)

Mina ElHosn, Army street
Commerce and Finance Bldg
Opened in: 2014
Manager: Mrs. Nisrine Chebaro Hajj-Chahine

Khaldeh

Khaldeh, Shoueifat main road, Fawaz Bldg
Before Aramoun turn
Opened in: 2009
Manager: Mr. Talal Saab

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

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 2411
Fax: (01) 440113
E-Mail: rita.salame@ebbf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 1111
Fax: (01) 440116

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 1711
Fax: (01) 440120
E-Mail: rana.komaty@ebbf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 5111
Fax: (01) 440121
E-Mail: nadim.nohra@ebbf.com

ATM Indoor & Outdoor (2)

Tel: (01) or (03) 791332 x 4211
Fax: (01) 440122
E-Mail: fouad.bartelmaos@ebbf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 5011
Fax: (01) 440197
E-Mail: aline.khoury@ebbf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 7811
Fax: (01) 440153
E-Mail: nisrine.chebaro@ebbf.com

ATM Outdoor

Tel: (01) or (03) 791332 x 7411
Fax: (01) 440125
E-Mail: talal.saab@ebbf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 4611
Fax: (01) 440128
E-Mail: hala.hachem@ebbf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 4011
Fax: (01) 440194
E-Mail: carole.samman@ebbf.com

Mazraa (Moussaitbeh)

Verdun street, Unesco square
Tarraf Kojok Bldg
Opened in: 1977
Manager: Mrs. Dalal Kreidie Ramadan

Mreijeh

Hadi Nasrallah Hwy., Mreijeh, Kafaat
Haidar Mrad Bldg
Opened in: 2008
Manager: Mr. Ramzi Dandache

Sami ElSolh

Sami ElSolh Blvd., H. Abou Sleiman Bldg
Opened in: 1982
Manager: Mrs. Carine Haber Abboud

Sin ElFil

Sin ElFil roundabout,
Rizkallah & Ibrahim Bldg
Opened in: 1975
Manager: Mrs. Tania Kukerjinian Rached

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

Halba

Halba main road, Miniara, Fakhoury center
Opened in: 2009
Manager: Mrs. Salma Warrak Ghosn

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

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 1611
Fax: (01) 440129
E-Mail: dalal.ramadan@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 4411
Fax: (01) 440132
E-Mail: ramzi.dandache@ebf.com

ATM Outdoor

Tel: (01) or (03) 791332 x 1811
Fax: (01) 440139
E-Mail: carine.abboud@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 1911
Fax: (01) 440142
E-Mail: tania.rached@ebf.com

ATM Outdoor

Tel: (01) or (03) 791332 x 8211
Fax: (01) 440103
E-Mail: malek.abouajwi@ebf.com

ATM Outdoor

Tel: (01) or (03) 791332 x 6411
Fax: (01) 440104
E-Mail: christelle.hage-boutros@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 6611
Fax: (01) 440119
E-Mail: salma.ghosn@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 6511
Fax: (01) 440123
E-Mail: josiane.chahine@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 8411
Fax: (01) 440109
E-Mail: zeina.bechaalany@ebf.com

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

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

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 7311
Fax: (01) 440133
E-Mail: ali.elrodi@eblf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 4111
Fax: (01) 440134
E-Mail: rouba.khouryhajal@eblf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 9011
Fax: (01) 440198
E-Mail: cynthia-ph.akiki@eblf.com

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 – Tell

Abdel Hamid Karame Blvd., Harba Bldg
Opened in: 1933
Manager: Mr. Ghassan Zeini

Tripoli – Zahrieh

Mohamed Karamah street, Fattal Bldg
Opened in: 1984
Manager: Mr. Omar Tabbal

Tyre (Sour)

Beirut Blvd., Wagih Farhat Bldg
Opened in: 1959
Manager: Mr. Fadel Bourgi

Zahleh – Boulevard

Zahleh Hwy., Georges Makhoul center
Opened in: 2003
Manager: Mr. Camille Khneisser

Zghorta

Kferhata main road, near Chmor Palace,
Iskandar & Moukahhal Bldg
Opened in: 2011
Manager: Mr. Theodore Koussa

Zouk Mosbeh

Jeita, Ajaltoun road, Sainte Lourde center
Opened in: 2004
Manager: Mrs. Joyce Abi Khalil

E-BLF

- Koudouzian Bldg, Main Road,
Mar Mikhael
Opened in: 2019

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 & 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

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 7211
Fax: (01) 440145
E-Mail: fadel.bourgi@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 8311
Fax: (01) 440146
E-Mail: camille.khneisser@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 6811
Fax: (01) 440149
E-Mail: theodore.koussa@ebf.com

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 9311
Fax: (01) 440150
E-Mail: joyce.abi-khalil@ebf.com

SUBSIDIARY BANKS ABROAD

BANQUE SBA S.A. – Paris (& 3 branches)

68, Champs-Élysées Avenue
75008 Paris, France
Chairman: Mr. Nagi Letayf
Opened in: 2006

Web Site: www.banque-sba.com

Tel: (+33) 1 53 93 25 00
Fax: (+33) 1 56 88 51 00
Swift: SBAAFRPP
E-Mail: 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. Emile Jallad

Tel: (+357) 25 270000
Telefax: (+357) 25 581643
Swift: SBAACY21
E-Mail: sba.cyprus@eblf-sbacyprus.com

LF Finance (SUISSE) S.A. – Geneva

86, Rhône Street, 1211 Geneva 3
Switzerland
General Manager: Mr. Dory Hage

Web Site: www.lffinance.com
Tel: (+41) 22 319 72 00
Telefax: (+41) 22 319 72 27
E-Mail: 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@eblf.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@eblf.com

MAIN CORRESPONDENT BANKS

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)
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

MAIN CORRESPONDENT BANKS (continuous)

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)	Utrecht	Rabobank UA
Norway	Oslo	Dnb Bank ASA
Norway	Oslo	Nordea Bank
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)
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
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

SERVICES RENDERED (continuous)

- 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
 - Point Com® e-banking
 - My BLF mobile banking
 - My LTBY by BLF mobile banking
 - Point Info® customer alerts 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
- blfheadquarters.com/headquarters / Headquarters Blog
- 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

ATM OFF PREMISES (continuous)

Akkar, Kawachra Dreib Akkar North near Nour el Huda School, installed in: 2017
 Akkar, Minieh, near Minieh Municipality, (3 ATMs), installed in 2021
 Akkar, Tleil - Kawechra, main road, (2 ATMs), installed in: 2020
 Aley roundabout, Medco gas station, installed in: 2014
 Aintoura, Saint Jospheh School, installed in: 2017
 Ain Baalbeck, Hermel, Bekaa, (2 ATMs), installed in: 2022
 Ajaltoun, Indevco, Indevco Head Office building, main entrance, installed in: 2020
 Baabdat, Municipality, installed in: 2013
 Beirut, Adlieh area, Auto Mall entrance, installed in: 2005
 Beirut, Adlieh area, Order of Lawyers, installed in: 2012
 Beirut, Ashrafieh, Grand Lycée Français School, Administration Hall, installed in: 2013
 Beirut, Ashrafieh, Sassine Place, Fakhri Bldg, installed in: 2007
 Beirut, Koraytem, Collège Protestant Français, installed in: 2009
 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
 Bir Hassan, Abou Taam Building Kuwait Embassy, (2 ATMs), installed in
 Bickfaya main road, Total Petrol Station, installed in: 2015
 Bouar, Wardieh Station, installed in: 2013
 Dahr El Ain, Daher El Ain Koura Main Road elcid Bldg, (2 ATMs), installed in: 2011
 Dahr El Ain, Daher El Ain Koura Main Road elcid Bldg, installed in: 2022
 Damour, Total gaz station, installed in: 2017
 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
 Ehdén, installed in: 2018
 Ersal, main road, Ersal main entrance, (2 ATMs), 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
 Ghazeh, West Bekaa, Ghazeh, main internal road road, next to Red Cross, (3 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
 Indevco, Zouk, installed in: 2022
 Jamhour, Total gaz station, installed in: 2012
 Jdeideh, AN Bou Khater, installed in: 2016
 Kab Elias, Kab Elias main road, installed in: 2017
 Kfardebian, Total Petrol Station Kfardebian, installed in: 2018
 Kobayat, UNHCR, main road, installed in: 2020
 Marjaayoun, Qlayaa main road, installed in: 2021
 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
 Qaa, (2 ATMs), installed in: 2022
 Reyfoun, Reyfoun Village, installed in: 2019
 ShouEIFAT, The Spot, levels B1 & L2, installed in: 2017

ATM OFF PREMISES (continuous)

Taanayel, Medco station, main road, installed in: 2019

Tyr Hoch, Tyr Gemmayzat main street, el Bourj Center, installed in: 2018

Zahlé, Hoch El Omara, Sakr Petrol Station, main road, installed in: 2020

Zahlé, UNHCR, installed in: 2020

Zghorta, Bnachii Lake, installed in: 2012

Zouk, Indevco, installed in: 2022

Zouk Mosbeh, MBC (Middle East Broadcasting Center), installed in: 2013

Zouk Mosbeh, Geha Petrol Station, Adonis, installed in: 2018

Mar Mikhael, Mar Mikhael Ashrafieh (2 ATMs), installed in: 2018

US Embassy, (3 ATMs), installed in: 2020

* * *

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. Mohamed Mahmoud Ahmed El Etreby	Chairman
Banque Misr - Arab Republic of Egypt	Member
Mr. Akef Abedellatif Mohamed El Maghraby	Member
Mr. Hossameidn Abdelwahab Ali Mohamed	Member
Dr. Suzan Fouad Hamdy Abdelfatah	Member
Mr. Moustafa Ahmed Gamaleldin Ahmed Attia	Member
Mr. Ashraf Tolba	Member
Mr. Gaby G. Kassiss	Member - Executive General Manager
Dr. Ghassan Chafic Ayash	Member
Mr. Fadi Fawzi Fawaz	Member
HE Mr. Vrej Ardashes Sabounjian	Member
Mr. Michel Antoun Saroufim	Member

SENIOR MANAGEMENT

Mr. Gaby G. Kassiss	Executive General Manager & Board Member
Mr. Faysal Dahboura	Deputy General Manager - Head of Treasury & Capital Markets
Mr. Gaby Tabbal	Assistant General Manager – Chief Financial Officer
Mr. Amer Itani	Assistant General Manager – Head of Operations and Administration
Ms. Ghayda Alameddine	Head of Branches Network Management
Dr. Oussama Osta	Corporate Secretary
Mr. Nour Oueini	Head of Compliance
Mr. Moukhtar Timrawi	Head of Human Resources
Mr. Tony Awad	Head of Information Technology
Mr. Emile Bou Dib	Head of Internal Audit
Mr. Muhieddine Hammoud	Acting Head of Risk Management

LEGAL ADVISORS: Messrs. Badri & Selim Meouchi Law Firm**INDEPENDENT AUDITORS :** Sarkis Sakr. DFK - Fiduciaire du Moyen Orient Beirut Lebanon.**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2021 (in millions of LBPs)

- Total Assets:	2,170,967	- Customer Deposits:	1,856,934
- Loans to Customers:	184,640	- Shareholders equity: (Tier I)	168,187
- Claims on Public Sector:	1,810,644	- Off-balance Sheet: (Liabilities)	6,991

Operating branches in Lebanon: 2
Suspended Branches: 18
Representative office abroad: 1

Number of Employees: 125
Number of ATM: 10

HEADQUARTERS

Website: 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

BRANCHES OR AGENCIES IN LEBANON

I- Beirut

MAIN BRANCH

Beirut Central District
Riad ElSolh street
Banque Misr Liban Bldg
Established in: 1949
Senior Branch Manager: Mr. Jad Bou Chedid

ATM Outdoor (2)
Switchboard: (01) 986666 / 987777
Fax: (01) 964299
E-Mail: jad.bouchededid@bml.com.lb

II- Other Regions

Tripoli

Tell area, Karameh Bldg,
Established in: 1930
Branch Manager: Mr. Safwan Sabalbal

ATM Outdoor

Switchboard: (06) 430130-1 / 430525-6
Fax: (06) 430526
E-Mail: safwan.sabalbal@bml.com.lb

We have suspended operations in all other Branches.

ATM IN LEBANON

I- Beirut & Suburbs

MAIN Branch (Beirut Central District)

Riad ElSolh Street, Banque Misr Liban Bldg

ATM Outdoor (2)

Bliss (Ras Beirut)

Ras Beirut area, Bliss Street, Bizri Bldg

ATM Outdoor

Corniche ElMazraa (Moussaitbeh)

Corniche El Mazraa, Khater center

ATM Outdoor

Furn El Shebbak

Beirut, Damascus street, Ibrekji Bldg

ATM Outdoor

II- Other Regions

Chtaura

Damascus Street, Dali Building

ATMOutdoor

Zahle

Boulevard Street, Skaf Building

ATM Outdoor

Nabatieh

Sabbah Street, Fakhreddine Bldg

ATM Outdoor

Saida (Sidon)

Houssam El dine Hariri Street, Kotob Center

ATM Outdoor

Tripoli

Tell area, Karameh Bldg

ATM Outdoor

REPRESENTATIVE OFFICE

BMLCI - Representative Office – Ivory Cost

04 BP 1249 Abidjan 04

Imm. Broadway center - Ave. Noguès

Plateau - Abidjan - Côte d'Ivoire

Head of Business Development: Ms. Nisryne Zein

Office Manager: Mr. Mohamed Moussaoui

Switchboard: 0022520226225

Mobile: 0022507686869

Email: nisryne.zein@bmlci.com Opened in: 2017

Mobile: 0022577779997

Email: mohamed.moussaoui@bmlci.com

CORRESPONDENT BANKS

Egypt	Cairo	Banque Misr – Arab Republic of Egypt
France	Paris	Societe Generale SA
Germany	Frankfurt	Deutsche Bank AG - Misr Bank-Europe GMBH
Italy	Milan	UniCredit SPA
Saudi Arabia	Riyadh	Banque Saudi Fransi
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

* * *

FOUNDERS

Mr. Toufic Assaf
 Mr. Nashaat Sheikhelard
 Mr. Jamal Sheheiber

SHAREHOLDERS	Nationality	Shares in Capital
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
Dr. Fouad Zmokhol	Member
Assaf Holding Company s.a.l.	Member

Mr. Amin Rizk, Esq. Secretary of the Board

MANAGEMENT

Mr. Nadim Hamadeh	Assistant Director - General
Mr. Chawki Bader	Assistant Director - General
Mr. Marwan Abou Assi	Assistant General Manager - Finance & Administration
Mrs. Lina Makarem	Assistant General Manager - Treasury
Mr. Camille Moujaes	Assistant General Manager – Retail & Credit
Mr. Jad El Halabi	Group Internal Audit
Mr. Francois Balaa	Digital Banking Development
Mrs. Sara Iskandarani	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 Rafeh	Administration
Mr. Tarek Bilal	Marketing & Communication
Miss. Nahed Zeid	Cards & E-Banking Operations
Mrs. Hilda Ashkar	Operations
Mrs. Jinane Hanbali Edelbi	SME Loans
Mr. Wissam Al Aridi	Branch Management & Support
Mr. Marwan Abou Ibrahim	Corporate Loans & Project Finance
Mr. Salah Saab	Market Intelligence
Mrs. Joyce Abdelnour	Consumer, Kafalat & Subsidized Loans
Mr. Fadi Barakeh	Organization & Methods
Mr. Salim Karam	Insurance
Mrs. Catherine Matar Koudsi	Financial Institutions
Mr. Ibrahim Itani	Private Banking

MANAGEMENT (continuous)

Mr. Adonis Shehayeb	Management Information System
Mr. Semaan El-Mur	Project Management
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: Ms. Aida 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, Esq. / Me. Amine El Halabi, Esq.

INDEPENDENT AUDITORS: Messrs. PWC / Messrs. Sarkis Sakr & Partners (an independent member of Geneva Group International)

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	10,863,684	- Customer Deposits:	7,488,452
- Loans to Customers:	1,245,454	- Shareholders equity: (Tier I)	657,250
- Claims on Public Sector:	992,796	- Off-balance Sheet: (Liabilities)	

Operating branches in Lebanon: 29

Number of ATM: 53 (of which 13 off premises)

Operating branches abroad: 3

Representative offices abroad: 1

Total Number of Employees: 574

Number of Employees: 87

Number of Employees: 5

HEADQUARTERS**Ras Beirut**

250 Clemenceau Street
BBAC Bldg.
P.O.Box: 11-1536 Riad El Solh,
Beirut 1107 2080 Lebanon
Year of Establishment: 1956

Web Site: www.bbaccbank.com

Switchboard: (01) 360460 / 366630
Fax: (01) 365200
Swift: BBACLBBX
E-Mail: 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: Mrs. Magida Noura

ATM Outdoor (2)

Switchboard: (01) 360460 / 364883 / 372883
Fax: (01) 365200
E-Mail: 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

Badaro-Sami El Solh

Sami El Solh Street, Ivoire Bldg.
Opened in: 2014
Head of Branch: Mrs. Marie Gabrielle Habib

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

Hazmieh

Damascus International Road, Kassis Center
Opened in: 2015
Head of Branch: Mr. Karim Rbeiz

Mazraa (Moussaitbeh)

Corniche El Mazraa, Cola Intersection
Choueiri Bldg.
Opened in: 1966
Head of Branch: Mr. Imad Kaedbei

Shiyah

Al Arees Highway, Fawaz Bldg.
near Ministry of Labor
Opened in: 2012
Head of Branch: Mr. Mohamad Bou Hamdan

Shoueifat

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 Street, Strassco Tower
Opened in: 1977 and relocated in 2015
Head of Branch: Mr. Marc El Khoury

ATM Outdoor

Telefax: (01) 360460
E-Mail: badaro@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: (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

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

Aley-Saha

Saha, Naim Mrad Bldg.
Opened in: 1961
Head of Branch: Mrs. Samar Malaeb

Baaklin

Shouf, Azouri Bldg.
Opened in: 1977
Head of Branch:
Mrs. Zeina Harb

Baalbek

Facing "Kalaat Baalbek"
Opened in: 1996
Head of Branch: Mr. Assaad Salman

Bekaata

Bekaata El Shouf, BBAC Bldg.
Opened in: 1981
Head of Branch:
Mr. Samir Abou Chakra

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. Salah Dalink

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 Saidy

ATM Outdoor

Telefax: (05) 554701-2 / 557701-2
E-Mail: aley-baqaa@bbac.com.lb

ATM Outdoor

Telefax: (05) 555433-4 / 557433-4
E-Mail: aley-saha@bbac.com.lb

ATM Outdoor (2)

Telefax: (05) 300348 / 300786 / 304060
E-Mail: baakline@bbac.com.lb

ATM Outdoor (2)

Telefax: (08) 374014-6 / (03) 614899
E-Mail: baalbek@bbac.com.lb

ATM Outdoor (3)

Telefax: (05) 500587 / 501587
E-Mail: bekaata@bbac.com.lb

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

Hasbaya

Hasbaya Main Road, near Shehabi's Serial
 Opened in: 2001
 Head of Branch: Mr. Ramzi Ghbar

Jib Jannin

Main Road, Mreish Bldg.
 Opened in: 1986
 Head of Branch: Ms. Rola Araji

Kaslik

Beirut\Triplou Hwy., Moudabber Center
 Opened in: 1997
 Head of Branch: Mr. Charbel Harika

Metn-Hammana

Hammana Main Road, Abou El Hosn Bldg.
 Opened in: 1978
 Head of Branch: Mr. Hassan Salha

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 El Gharbi Area, Qabr Shmoun
 Jaber Bldg.
 Opened in: 1984
 Head of Branch: Mr. Assaad Khaddaj

Tripoli-Mina

Mina Customs Street, Dannaoui Bldg.
 Opened in: 1994
 Head of Branch: Mr. Bassam Anklis

Tyr-Buss

El Buss, Jal El Bahr, BBAC Bldg.
 Opened in: 1994
 Head of Branch: Mr. Ali Merhi

ATM Outdoor

Telefax: (07) 250272-3 / (03) 311788
 E-Mail: hasbaya@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: (05) 530050 / 530482 / (03) 265504
 E-Mail: metn-hamana@bbac.com.lb

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-kabrshmoun@bbac.com.lb

ATM Outdoor

Telefax: (06) 200103-6
 E-Mail: tripoli-mina@bbac.com.lb

ATM Outdoor

Telefax: (07) 343651-2 / (03) 265505
 E-Mail: tyr-buss@bbac.com.lb

BRANCHES ABROAD**BBAC s.a.l. - Erbil Branch - Iraq**

60 Meter Street, End of Iskan Tunnel
 Erbil, Iraq
 Opened in: 2008
 Head of Branch: Mrs. Parwin Doski

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: Dr. Essam El Husseini

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 Talar Hunar
Shazad Bldg., Bagdad, Iraq
Opened in: 2016
Head of Branch: Mrs. Khancha Dashty Latif

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

CORRESPONDENT BANKS

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

ATM OFF PREMISES

Aley, Choueifat, Pepsi Cola Factory
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
Bekaa, Anjar, Al Shams Restaurant
Bekaa, Karaoun Main Road
Chouf, Ain Wazein, Ain Wazein Hospital
Chouf, Baakline Square
Chouf, Beiteddine Main Road
Chouf, Manassef - Kfarheem, Main Road
Jbeil, Main Road, Al Aam 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

H.E. Me. Youssef Takla	Advisor to the Board of Directors
Sheikh Salim El Khoury	Honorary Board Member

SHAREHOLDERS

	Nationality	Shares in Capital*
Bank of New York**	American	34.37%
Banorabe S.A., SPF***	Luxembourger	18.73%
Chaker Family	Lebanese	4.83%
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	26.19%

* As at 30 September, 2022

** 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	Finance, Treasury, Foreign Exchange & Liability Product Management
Mrs. Jocelyne Chahwan	Deputy CEO – Retail Banking

GENERAL MANAGEMENT (continuous)

Mr. Talal Ibrahim	Deputy CEO – Central Operations and Group Strategic Planning
Mr. Mohamad Yehia Khaled	Human Resources, Administration & Properties & Facilities Management
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. Fahim Mo'dad	Chairman Advisor
Mr. Michel Azzam	Advisor to the General Management
Mr. Georges Chedid	Advisor to the General Management
Me. Aimée Sayegh	Legal Advisor
Mr. Mohamad Masri Sidani	Corporate Secretary
Dr. Ali Bolbol	Chief Economist

DIVISIONS, DEPARTMENTS & UNITS

Mr. Mohammad Yehia Khaled	Administration
Mr. Talal Ibrahim	Central Operations and Group Strategic Planning
Ms. Mirna Hammoud	Communications and Sustainability
Mr. Jihad Achkar	Corporate Credit and Relationship
Mr. Mounir Toukan	Credit and Facilities
Me. Grace Asmar	External Legal Affairs
Mr. Talal Baba	Finance
Mr. Riad Eid	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. Nadine Saadeh Arslan	Internal Legal Affairs
Mr. Mohamad Mokhtar Kassem	Liability Product Management
Mr. Abbas Kalot	Marketing Overseas
Mr. Abdo Kanaan	Properties and Facilities Management
Mrs. Jocelyne Chahwan	Retail Banking
Mrs. Ghada Labban	SMEs Relationship
Mr. Sounhi Arayji	Trade Finance
Mr. Marwan Abou Khalil	Treasury & Foreign Exchange
Mr. Fadi Jamal	Group Internal Audit
Mrs. Emilie Aoun	Human Resources

LEGAL ADVISORS: Me. Sami Nahas / Me. Samir Bou Zamel / Me. Jihad Zein. / Me. Pierre Adwan / Me. Adnan Jisr/ Me. Ziad Abboud/ Me. Hicham Akkaoui/ Me. Rami Bassil

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	39,913,557	- Customer Deposits:	5,863
- Loans to Customers:	3,391,533	- Shareholders equity: (Tier I)	6,283
- Claims on Public Sector:	3,208,651	- Off-balance Sheet: (Liabilities)	60,067

Operating branches in Lebanon: 75
Number of ATM: 155 (17 off premises)
Subsidiary banks in Lebanon: 2
Operating branches abroad: 17
Subsidiary banks abroad: 3

Branches of subsidiaries abroad: Switzerland (1 branch), France (1 branch), U.K. (1 branch), U.A.E. (2 branches), Romania (3 branches), Qatar (1 branch),

Insurance companies (Lebanon & Abroad): 3

Insurance companies (Branches): 18

Financial Institutions abroad: 3

Investment Companies: 2

Number of Employees: 1862

Number of Employees: 88

Number of Employees: 336

Number of Employees: 277

Number of Employees: 422

Number of Employees: 118

Number of Employees: 12

HEADQUARTERS

Beirut

Verdun, Rachid Karami St.,
 BLOM BANK Bldg.
 P.O. Box: 11-1912 Riad El-Solh,
 Beirut 1107 2807, Lebanon
 Year of Establishment: 1951

Web Site: www.blombank.com

Switchboard: (01) 738938 / 743300
 Swift: BLOMLBBX
 E-Mail: 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

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: ainmreisseh@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

Airport Road

Ghobeyri, Airport Road, Facing Zaarour Center
 Opened in: 2013

ATM Outdoor (3)

Switchboard: (01) 845072-3
 Fax: (01) 845074
 E-Mail: airportroad@blom.com.lb

Antelias

Rahbani St.,
 Kheirallah Bldg.
 Opened in: 1993

ATM Outdoor (2)

Switchboard: (04) 410123 / 411418 / 520210 / 411472
 Fax: (04) 523666
 E-Mail: antelias@blom.com.lb

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

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

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: becharaelkhoury@blom.com.lb

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

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

Hamra (Ras Beirut)

Abdel Aziz St., Monte Carlo Bldg., GF
Opened in: 1979

Hadath

Sfeir District, Hoteit Bldg.
Opened in: 2008

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

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

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

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

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 (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

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

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)

Gebran Tueini Square, Sursock Tower
Opened in: 2007

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) 2701723-4 / 275783
Fax: (01) 270064
E-Mail: chiyah@blom.com.lb

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

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

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

II- Other Regions

Aley

Al Balakine St., Faysal
Sultane Wahab Bldg.
Opened in: 2004

ATM Outdoor (2)

Switchboard: (05) 556612-3 / 556715-6
Fax: (05) 556614
E-Mail: aley@blom.com.lb

Amioun

Amioun Main Road, Nassif Bldg.
Opened in: 2011

ATM Outdoor

Switchboard: (06) 951801-3
Fax: (06) 951813
E-Mail: amioun@blom.com.lb

Batroun

Batroun Main Road, St. 7, Zone B, Bldg. 27
Opened in: 2017

ATM Outdoor

Switchboard: (06) 740804-5 / 740906-10
Fax: (06) 740727
E-Mail: batroun@blom.com.lb

Broumana

Broumana Main St., BLOM BANK Bldg.
Opened in: 2012

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

ATM Outdoor

Switchboard: (04) 984751-2-3-4
Fax: (04) 985209
E-Mail: bekfaya@blom.com.lb

Chtaura

Chtaura Main St., Najim El Din Bldg.
Opened in: 1977

ATM Outdoor (2)

Switchboard: (08) 540078 / 544330 / 544914
Fax: (08) 542504
E-Mail: chtaura@blom.com.lb

Elissar

Main Road,
Villa Marie Bldg.
Opened in: 1997

ATM Outdoor (2)

Switchboard: (04) 916111-2-3-4
Fax: (04) 916115
E-Mail: elissar@blom.com.lb

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

Kfarhabab

Kfarhabab Main St., Oueiss Center
Opened in: 2011

Mansourieh

Mansourieh New Main Highway,
Dar El Ain Plaza Bldg.
Opened in: 2006

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

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: kfarhabab@blom.com.lb

ATM Outdoor (2)

Switchboard: (04) 532856-7-8
Fax: (04) 532854
E-Mail: mansourieh@blom.com.lb

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

Chehim

El Jered Junction, Haffet El Hajal Area,
Hajjawi Center
Opened in: 2016

ATM Outdoor (2)

Switchboard: (07) 243570/805
Fax: (07) 242194
E-Mail: chehim@blom.com.lb

Tripoli - Abi Samra

Al-Dinnawi Square, Khaled Darwiche Bldg.
Opened in: 2001

ATM Outdoor (2)

Switchboard: (06) 423565-4-7-8
Fax: (06) 423569
E-Mail: tripoliabisamra@blom.com.lb

Tripoli - Azmi

Azmi St., Fattal Bldg.
Opened in: 1994

ATM Outdoor (3)

Switchboard: (06) 433064 / 443550-1-2
Fax: (06) 435947
E-Mail: tripoliazmi@blom.com.lb

Tripoli - Al Tell

Boulevard st., near Central Bank of Lebanon
Opened in: 1993

ATM Outdoor

Switchboard: (06) 413350/1/2
Fax: (961-6) 412953
Email: tripolitell@blom.com.lb

Tripoli - Zahrieh

Al Tall St., Alam Al Din & Bissar Bldg.
Opened in: 1982

ATM Outdoor (2)

Switchboard: (06) 423414-5 / 430150/2
Fax: (06) 430151
E-Mail: tripolizahrieh@blom.com.lb

Tyr (Sour)

Main St., Chehade Bldg.
Opened in: 1977

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

ATM Outdoor (2)

Switchboard: (07) 350841-2-3 / 350861-1-2-4
Fax: (07) 350865
E-Mail: tyrabbassieh@blom.com.lb

Tyr- Athar

Al Athar, Al Istiraha St., Tajjudin Bldg., GF
Opened in: 1977

ATM Outdoor (2)

Switchboard: (07) 348548/748 / (03) 006617-8-9
/ (70) 584381
E-Mail: tyrathar@blom.com.lb

Zahleh

Zahleh Entrance, Manara Center,
Fakhoury & Kfoury Bldg.
Opened in: 1983

ATM Outdoor (2)

Switchboard: (08) 807681-2-3-4
Fax: (08) 807680
E-Mail: zahle@blom.com.lb

Zouk Mousbeh

Zouk Mousbeh Main Road, Le Paradis Centre
Opened in: 2006

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**Web Site: www.blombank.com****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**

Princess Sumaya Bint al-Hassan Street,

Facing Safeway. Al Sahel district

Bldg. No. 13

Opened in: 2007

Switchboard: (+962 6) 5813950

Fax: (+962 6) 5810974

E-Mail: sweifieh@blom.com.jo**Mecca Street Branch**

Mecca St., Al Husseine 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 – Free Zone 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

Zarqa Branch

Al Zarqa Jeish st., Building 7

Switchboard: (962-5) 3995501 - 3995516

Fax: (962-5) 3995465

E-Mail: zarqa@mail.jordan.blom

SUBSIDIARY BANKS ABROAD

Web Site: www.banoriantsuisse.ch

Banque Banoriant Suisse 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@banoriantsuisse.ch

SUBSIDIARY BANKS ABROAD

Web Site: www.banorientfrance.com

Banque Banoriant France – HO & Main Branch (& 7 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: info.fr@banorientfrance.com

Banque Banoriant 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: info.uk@banorientfrance.com

Banque Banoriant 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.ae@banorientfrance.ae

Banque Banoriant 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@banorientfrance.com

Banque Banoriant 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: info.ro@banorientfrance.com

Banque Banoriant 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@banorientfrance.com

Banque Banoriant 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@banorientfrance.com

Banque Banorient France – Constanta

25 Bis Mamaia Blvd., CP 2-89, Constanta,
Romania

Switchboard: (+4 0241) 510950

Fax: (+4 0241) 510951

E-Mail: constanta@banorientfrance.com

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

SUBSIDIARY FINANCIAL COMPANY ABROAD

BLOMINVEST SAUDI ARABIA

King Fahd Road, Al Oula Bldg., 3rd Flr.
P.O. Box: 8151 Riyadh - 11482,
Kingdom of Saudi Arabia
Opened in: 2008

Web Site: www.blominvest.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
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	UniCredit SpA
Italy	Turin	Intesa Sanpaolo SpA
Japan	Tokyo	JPMorgan Chase Bank National Association
Japan	Tokyo	MUFG Bank Ltd.
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Kuwait	Kuwait City	Gulf Bank KSCP
Norway	Oslo	DNB Bank ASA
Qatar	Doha	The Commercial Bank (P.S.Q.C.)
Saudi Arabia	Jeddah	The Saudi National Bank
Saudi Arabia	Riyadh	Riyad Bank
Spain	Bilbao	Banco Bilbao Vizcaya Argentaria SA
Spain	Sant Cugat del Valles	Banco de Sabadell 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	JPMorgan Chase Bank National Association
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	The Bank of New York Mellon
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

CORRESPONDENT BANKS (continuous)

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, 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, 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, Movenpick Hotel, installed in: 2015
 Beirut, Tarik El Jdideh, Beirut Arab University, installed in: 2012
 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

* * *

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	66.660%
Mr. Marwan Jaroudi	Lebanese	0.006%
Mr. Saad Naaman Azhari	Lebanese	0.006%
Mr. Nicolas Saadeh	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
Mrs. Suha Tabbara	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. Rami Bassil, Esq.

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2021(in millions of LBP)

- Total Assets:	337,340	- Customer Deposits:	243,383
- Loans to Customers:	11,696	- Shareholders equity: (Tier I)	84,778
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	12,374

Operating branches in Lebanon: 3
Number of ATM: 1

Number of Employees: 40

HEADQUARTERS & MAIN BRANCH

Web Site: www.blomdevelopment.com

Beirut (Ras Beirut)

Hamra, AbdulAziz street
Daher Bldg. (Montecarlo Bldg.), 7 th 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

Saida

Riad ElSolh street, Zaatari Bldg, 4th Fl.
Opened in: mid 2014

Switchboard: (07) 729326
Fax: (07) 731256
E-Mail: 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

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

	Nationality	Shares in Capital
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
Subsidiary Bank in Lebanon: 1
Subsidiary Bank abroad: 3

Number of Employees: 67

HEADQUARTERS & MAIN BRANCH

Website: 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

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
Switchboard: (+966 11) 494 95 55
Fax: (+966 11) 494 95 51
E-Mail: info@blom.sa

BLOM Egypt Securities:

HEADQUARTERS (CAIRO)
Giza, Mohandessin, Gezerat El Arab St., Bldg. #8

Website: www.blomegyptsecurities.com
Phone: (202) 37617682/3/7
Fax: (202) 37617680
Email: 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: LBP54,165,000,000

FOUNDERS:

Ottoman Imperial Bank,
Banque de Syrie et du Liban,
Me. Michel Mitri (1913)

SHAREHOLDERS

Mrs. Mia El Khoury Ayoub
Mr. Ramsay A. El Khoury
Societe Nouvelle Financiere Holding SAL
Societe Nouvelle (Luxembourg) SA – SPF
Other Shareholders

Nationalities

Lebanese
Lebanese
Lebanese
Luxembourg
Lebanese

BOARD OF DIRECTORS

Mr. Ramsay A. El Khoury	Director (Chairman)
Mrs. Mia El Khoury Ayoub	Director
Mrs. Ghina Haddad	Director (Risk C Chairman)
HE. Joseph Chaoul	Director (Compliance C Chairman)
Mr. Ryad Mansour	Director (Audit C Chairman)
Mr. Elie Chartouni	Director (R & Nom C Chairman)
Dr. Antoine Papadopoulo	Director
Me. Michel Tweiny	Director
Mr. Ghantous Gemayel	Director

SENIOR MANAGEMENT

Mr. Nicolas Salibi	General Manager
Mr. Nabil A Shoueiry	Head of Consumer & Commercial Banking
Mr. Fady Abu Diwan	Head of Risk Management
Mrs. Nadine A Rhayem	Head of Credit Management
Mrs. Petty B Jreich	Head of HR & Admin. Services
Mrs. Maya Azzi Gemayel	Head of Treasury & Capital Markets
Mrs. Cherine Rashed	Financial Controller
Mrs. Rania Bassil	Head of Legal Department
Mr. Ibrahim A Bassil	Head of Back Office Operations
Mr. Antoine M Daoud	Chief Accountant
Mr. Alain N Maalouf	Head of Compliance

LEGAL ADVISORS: Messrs. F.Boutros, Sami Sader Law Firm

INDEPENDENT AUDITORS: Messrs. KPMG / Messrs. Ernst and Young

INTERNAL AUDITOR: Mr. Jean Kassab

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st 2021 (in millions of LBP)

- Total Assets:	- Customer Deposits:
- Loans to Customers:	- Shareholders equity: (Tier I)
- Claims on Public Sector:	- Off-balance Sheet: (Liabilities)

**Operating branches in Lebanon:
Number of ATMs:**

Number of Employees:

HEADQUARTERSWeb Site: www.bslbank.com**Beirut Central District**

Riad ElSolh street, BSL Bldg
P.O.Box: 11-957- Beirut, Lebanon

Switchboard: (01) 980080 - (01) 953700
Fax: (01) 980991
Swift: SONBLBBE
E-Mail: info@bslbank.com

MAIN BRANCH**Riad ElSolh (Marfa')**

Beirut Central District, Riad ElSolh Street
BSL Bldg
Manager: Mrs. Soha Badr

ATM Indoor

Switchboard: (01) 980080 - (01) 953700
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
Fax: (01) 200121

Bourj Hammoud

Arminia Street, Jamgotchian Bldg
Opened in: 1966
Manager: Mr. Tony Abou Sleiman

ATM Indoor

Telefax: (01) 262527 / 266992

Dbayeh

Dbayeh Highway., BSL Bldg
Opened in: 1978
Manager: Mrs. Jenny Nammour

ATM Indoor

Switchboard: (04) 402420-1-2
Fax: (04) 415985

Dora

Dora Highway., United Court Bldg
Opened in: 1979
Manager: Mr. Mazen Medawar

ATM Indoor

Switchboard: (01) 262090 / 264785

Hamra (Ras Beirut)

Hamra, Makdessi Street, Abou El Hessen Bldg
Opened in: 1966
Manager: Ms. Hanadi Takch

ATM Indoor

Switchboard: (01) 341626

Hazmieh

Beirut, Damascus Road, Mallat Center
Opened in: 1981
Manager: Mrs. Rita Chami

ATM Indoor

Switchboard: (05) 454686 / 457640 - 1
Fax: (05) 457640

Mar Elias (Moussaitbeh)

Mar Elias Street, Shehade Bldg
Opened in: 1974
Manager: Mr. Michel Roupael

ATM Indoor

Switchboard: (01) 818122 - 3
Telefax: (01) 818122

Saint Nicolas (Rmeil)

99, Charles Malek Ave., Zen Bldg, 1st Floor
Opened in: 1982
Manager: Mrs. Josiane Ghanimeh

ATM Indoor

Switchboard: (01) 200340-1
Fax: (01) 218751

Sami ElSolh

Sami El Solh Ave., Chahine Bldg
Opened in: 1969
Manager: Mrs. Diana Hamdan

ATM Indoor

Switchboard: (01) 387795 / 389398

II- Other Regions

Baalbeck

Khalil Moutran Square, BSL Bldg
Opened in : 1963
Manager: Mr. Samir Hayeck

ATM Indoor

Switchboard: (08) 370333 / 370447

Jbeil

Rue 13, Nobilis Center
Opened in: 2015
Manager: Mr. Joseph Jreij

ATM Indoor

Switchboard: (09) 543092-4

Jounieh

Haret Sakhr, Jounie Crossroad, Athenee Center
Opened in: 1963
Manager: Mr. David Noura

ATM Indoor

Switchboard: (09) 913880 / 915517

Saida

Riad ElSolh Blvd., BSL Bldg
Opened in: 1963
Manager: Mr. Abdel Ahad Bidawi

ATM Indoor

Switchboard: (07) 720402

Tripoli

Tell Square, BSL Bldg
Opened in: 1963
Manager: Mr. Jad Chalhoub

ATM Indoor

Switchboard: (06) 430042-5-6
Fax: (06) 430044

Tyr (Sour)

Principal Street, BSL Bldg
Opened in: 1963
Manager: Mr. Raghid Youssef

ATM Indoor

Switchboard: (07) 740056 / 740294
Fax: (07) 740056

Zahleh

Zahleh Blvd., BSL Bldg
Opened in: 1963
Manager: Mr. Paul Skaff

ATM Indoor

Switchboard: (08) 823033 / 823287
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	Bank of Beirut (UK) Ltd
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
Netherlands (The)	Amsterdam	Commerzbank AG
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Sweden	Stockholm	Skandinaviska Enskilda Banken AB
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

* * *

FOUNDERS

Mr. Semaan Melkan Bassil
 Mr. Victor Gergi Ferneini
 Mr. Fouad Gebran Ferneini

SHAREHOLDERS

	Nationality	Shares in Capital
Byblos Invest Holding SA	Luxembourger	29.43%
The Bank of New York Mellon (*)	American	11.07%
International Finance Corporation	American	8.36%
Dr. François Semaan Bassil	Lebanese	3.57%
Anasco Holding Company SA	Luxembourger	4.67%
Frabas Corporation	Panamanian	3.92%
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	1.00%
Proparco	French	1.20%
Agence Française de Développement	French	1.20%
Others	-	30.08%

(*) 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. Ziad El Zoghbi	Head of Group Finance and Administration
Mr. Fadi Hayek	Head of Group Human Resources
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, 2021 (in millions of LBP)

- Total Assets(1):	25,987,814	- Customer Deposits:	19,891,224
- Loans to Customers(1):	2,827,452	- Shareholders equity: (Tier I)	
		(including subordinated loans)	2,825,183
- Claims on Public Sector (2):	2,513,532	- Off-balance Sheet: (Liabilities) (3)	1,028,557

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

(2) Including Treasury Bills (LBP and Eurobonds)

(3) 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: 50

Number of Employees: 1151

Number of ATM: 162 (of which 14 off premises)

Operating branches abroad: 4

Number of Employees: 124

Representative offices abroad: 1

Number of Employees: 2

Subsidiary banks abroad: 2

Number of Employees: 191

Branches of subsidiaries abroad: Belgium (1 branch), France (1 branch) U.K. (1 branch), Armenia (4 branches)

HEADQUARTERS & CENTRAL MANAGEMENT Web Site: 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
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 Naim Street, Hilali Bldg Facing civil defense
Opened in: 1963

ATM Indoor (2)

Switchboard: (01) 284030

Antelias 1

Armenian Patriarcate Street, Antonins Bldg
Opened in: 1981

ATM Indoor

Switchboard: (04) 417830-3

Baabda

Main Road, Helou Bldg
Opened in: 2002

ATM Indoor (2)

Switchboard: (05) 468156

Badaro

Sami ElSolh Avenue, Cemate Bldg
Opened in: 1965

ATM Indoor (2)

Switchboard: (01) 382690

Beshara ElKhoury

Beshara ElKhoury Boulevard, Adonis Bldg
Opened in: 2004

ATM Indoor (2)

Switchboard: (01) 663960-1

Bourj Hammoud

Armenia Street, Mahrouk Bldg
Opened in: 1973

ATM Indoor

Switchboard: (01) 261253

Dbayeh

Dbayeh Highway, Mitsulift Bldg
Opened in: 2014

ATM Indoor (2)

Switchboard: (04) 546710-4

Dekwaneh

Internal Main Road, El Khoury Center
Opened in: 2004

ATM Indoor (2)

Switchboard: (01) 241485-8

Dora

Dora Roundabout, Tabbara Bldg
Opened in: 1966

ATM Indoor (2)

Switchboard: (01) 695210-4

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

Hamra (Ras Beirut)

Hamra Street, Imad Salma Bldg
Opened in: 1966

ATM Outdoor

Switchboard: (01) 341540 / 345692

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

Jal ElDib

Internal Road, Abou Jawdeh Bldg
Opened in: 1996

ATM Indoor (2)

Switchboard: (04) 711061-4

Jdeideh 1

Justice Palace Direction
Tanios El Beyrouthi Bldg
Opened in: 1999

ATM Indoor & Outdoor

Switchboard: (01) 900346-7 / 901024-5

Mar Elias (Moussaitbeh)

Mar Elias Street, Boubess Bldg
Opened in: 1984

Saint Nicolas (Rmeil)

Charles Malek Avenue
The Netherlands Tower
Opened in: 1995

Sin ElFil - 1

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

II- Other Regions

Amshit

Main Road, Michel Rouhana Bldg
Pyramid 6 center
Opened in: 1981

Baabdat

Main Road, Charabati Bldg
Opened in: 2008

Batroun

Main Road, Royal Center
Opened in: 1965

Bint Jbeil

Main road, Haydus Center
Opened in: 2000

ATM Indoor

Switchboard: (01) 300160 / 305059

ATM Outdoor

Switchboard: (01) 219200

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

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: (07) 450601-3

Ghazieh

Old Ghazieh Highway,
Ghazieh entrance, Daher Center
Opened in: 1996

ATM Indoor (2)

Switchboard: (07) 223255 / 222402

Halba

Al Abdeh Main Road, Naim Center
Opened in: 1994

ATM Indoor (2)

Switchboard: (06) 691215 / 692043

Hlalieh

Saida Region. Kania Roundabout, Centre Chams 4
Opened in: 1998

ATM Outdoor

Switchboard: (07) 752456-7 / 751702

Jbeil 1 (Byblos)

Main Road, Zaarour Bldg
Opened in: 1960

ATM Indoor (2)

Switchboard: (01) 540035 / 540172

Jbeil 2 (Byblos)

Voie 13, Byblos Bank Bldg
Opened in: 2007

ATM Indoor (2)

Switchboard: (01) 544112-3 / 945166

Jdita

Main Road, Park Hotel Bldg
Opened in: 1977

ATM Indoor

Switchboard: (08) 543269 / 543270

Jounieh-Serail

Serail Street, Saint Nicolas Bldg
Opened in: 1976

ATM Indoor (2)

Switchboard: (09) 643993 / 645339

Kaslik

Sarba Boulevard, Mudabber Center
Opened in: 1994

ATM Indoor (2)

Switchboard: (09) 211543

Kferhab

Maameltein-Ghazir Road,
Georges Al Zayeck Bldg
Opened in: 1998

ATM Outdoor

Switchboard: (09) 851380-3

Kobayat

Akkar, Zouk Kobayat, Demian Bldg
Opened in: 2002

ATM Indoor & Outdoor

Switchboard: (06) 352800-3

Kosba

Main Road, Byblos Bank Bldg
Opened in: 1976

ATM Indoor (2)

Switchboard: (06) 510160 / 511079

Mazraat Yachouh (Elissar)

Bickfaya Main Road, Byblos Bank Bldg
Opened in: 1993

ATM Indoor & Outdoor

Switchboard: (04) 921640-2

Nabatieh

Al Jazeer Street
Kayed el Sabbagh Building
Opened in: 2003

Okaybeh

Main road, Chalfoun Center
Opened in: 1984

Qabr Shmoun

ElShahar ElGharbi, Byblos Bank Bldg
Opened in: 1993

Saida

Riad ElSolh Boulevard
Al Zaatari & Dandashly Bldg, 1st Fl.
Opened in: 1977

Tripoli-Boulevard

Jamila Center, Abou Samra Bridge Intersection
Opened in: 1993

Tripoli-Tell

Al Massaref Street, Miskawi Bldg
Opened in: 1962

Tyr Branch

Al Bass Rue de Caseme

Zahleh 2

Zahleh Boulevard, Facing Zahleh's Main
Entrance, Maalouf Bldg
Opened in : 2014

Zghorta

Ardat Zghorta, Akbeh,
El Mihanieh Roundabout
Opened in: 2012

Zouk Mosbeh

Jeita Main Road, Semaan Sammour Bldg
Opened in: 1995

ATM Indoor (2)

Switchboard: (06) 510160 / 511079

ATM Indoor (2)

Switchboard: (09) 444417 / 444475

ATM Indoor (2)

Switchboard: (05) 410880-3

ATM Outdoor (2)

Switchboard: (07) 722661 / 725709

ATM Indoor & Outdoor

Switchboard: (06) 442153-5

ATM Indoor (2)

Switchboard: (06) 430650-2 / 433216

ATM Indoor (2)

Switchboard: (07) 348350

ATM Indoor (2)

Switchboard: (08) 828111 / 828333

ATM Indoor (2)

Switchboard: (06) 669222-4

ATM Indoor (2)

Switchboard: (09) 220330-2 / 220990

BRANCHES ABROAD

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. - Nigeria Representative Office – Nigeria**

161C Raufu Taylor Close Off Idejo Street
 Victoria Island, Lagos, Nigeria
 Opened in: 2009
 byblosbank.com.lb

Tel: (+234) 706 1125800 / 808 8399122
 Roaming: (+961 3) 948028
 E-Mail: nigeriarepresentativeoffice@

SUBSIDIARY BANKS ABROAD**BYBLOS BANK EUROPE s.a. – Brussels HO & Branch - Belgium (& 2 branches)**

Head Office Brussels, Belgium
 Boulevard Bischoffsheimlaan 1-8
 1000 Brussels, Belgium
 Opened in: 1976

Tel: (+32 2) 551 00 20
 Fax: (+32 2) 513 05 26
 Swift: BYBBEBBB
 E-Mail: brusselsbranch@byblosbankeur.com

Byblos Bank Europe s.a. - London Branch - U.K.

London Branch, United Kingdom
 Berkeley Square House, 8th floor
 Berkeley Square
 London W1J 6DB, UK
 Opened in: 1981

Tel: (+44) 20 7518 8100
 Fax: (+44) 20 7518 8129
 Swift: BYBBGB2L
 E-Mail: london.branch@byblosbankeur.com

Byblos Bank Europe s.a. – Paris Branch – France

Paris Branch, France
 15 Rue Lord Byron
 F-75008 Paris, France
 Opened in: 1980

Tel: (+33 1) 45 63 10 01
 Fax: (+33 1) 45 61 15 77
 Swift: BYBBFRPP
 E-Mail: parisbranch@byblosbankeur.com

SUBSIDIARY BANKS ABROAD (continuous)**BYBLOS BANK ARMENIA c.j.s.c. – Yerevan HO – Armenia (& 3 branches)**

18/3 Amiryanyan Street, Area 0002 Yerevan
 Opened in: 2007

Tel: (+374 60) 616100
 Fax: (+374 10) 535296
 Swift: BYBAAM22
 E-Mail: infoarm@byblosbank.com

SUBSIDIARY BANKS ABROAD (continuous)**Amiryan Branch**

18/3 Amiryan Street, Area 0002 Yerevan

Opened in: 2007

Tel: (+374 60) 616101

Fax: (+374 10) 500364

Baghramyan

84/1 Baghramyan Street, Area 0033 Yerevan

Opened in: 2020

Tel: (+374) 60 61 6103

Komitas Branch

38/2 Komitas Avenue, Area 0051 Yerevan

Opened in: 2012

Tel: (+374 60) 616104

Fax: (+374 10) 320279

Abovyan Branch

6 Abovyan Street, Yerevan

Opened in: 2020

Tel: (+374 60) 616101

CORRESPONDENT BANKS

Canada	Toronto	Bank of Montreal, Toronto, Canada*
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*
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	Saudi National Bank*
Saudi Arabia	Jeddah	Saudi Fransi 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, 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, Hosrayel, Sanita Premises, installed in: 2015

Mount Lebanon, Kesrouan, Haret Sakhr highway, Burger King premises, installed in: 2021

Mount Lebanon, Kesrouan, Annaya, Saint Charbel, installed in: 2003

Mount Lebanon, Kesrouan, Zouk, Masterpack, installed in: 2005

Mount Lebanon, Metn, Antelias, Wooden Bakery Factory, installed in: 2010

Mount Lebanon, Metn, Dbayeh, internal road, Haddad Center, installed in: 2021

Nabatieh, Tebnin, Tebnin Hospital, installed in: 2007

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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. – Lebanon (Bic Code: BYBA LB BX)

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. Raëd Khoury	Member
Mr. George Atik	Member
Dr. Ghazi Youssef	Member
Me. Michel Tanios Choueiri	Member
Mr. Marwan Abi Shaker	Member

SENIOR MANAGEMENT

Mr. Fadi Assali	Chairman
Mr. Raed Khoury	Executive Director - General Manager
Mr. Michel Choueiry	Assistant General Manager
Mr. Raoul Cherfane	Assistant General Manager - Branches
Mr. Charbel Gharios	Assistant General Manager - Treasury & Correspondent Banks
Mr. Fadi Nabra	Chief Risk 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, 2021 (in millions of LBP)

- Total Assets:	1,746,864	- Customer Deposits:	1,137,428
- Loans to Customers:	72,799	- Shareholders equity: (Tier I)	29,211
- Claims on Public Sector:	1,470,706	- Off-balance Sheet: (Liabilities)	11,662

Operating branches in Lebanon: 7
Number of ATM: 7

Number of Employees: 170

HEADQUARTERS

Web Site: www.cedrusbank.com

Dora

Dora Highway, Cedrus Bank Bldg
Dora-Beirut Direction
P.O.Box: 70-216 Antelias, Lebanon
Opened in: 1979

Switchboard: (01) 236600 / Call Center: 01 594949
Fax: (01) 255461
Forex: (01) 255039
Reuters: CEDX
Swift: CEDXLBBE
E-Mail: 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

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 Foaud 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

CORRESPONDENT BANKS

Australia	Sydney	Bank of Sydney Ltd
Germany	Frankfurt	The Bank of New York Mellon
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)

SERVICES RENDERED (continuous)

Credit Cards
Deposit Account Services
Housing Loans
Personal Loans
Auto Loans
Mortgage Loans
Transfers & Remittances
Wealth Management (Investments)

* * *

CEDRUS INVEST BANK S.A.L. (مصرف متخصص) سیدروس إنفست بنك ش.م.ل.

Official List of Banks N°: 137 (2011), Commercial Registry N°.2048969 Baabda, Nationality: Lebanese, Capital: LBP 490,106,189,700

SHAREHOLDERS	Nationality	Shares in Capital %
Mr. Ibrahim Bin Abdul Aziz Al Jammaz	Saudi	8.04%
Mr. Nicolas Chammas	Lebanese	7.47%
Nadeem Holding SAL	Lebanese	5.06%
Others	Lebanese	74.69%
Others	Arabian	4.74%

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
Me. Michel Tanios Choueiri	Independent Member
Mr. Michel Nasri Choueiry	Executive Member
Mr. Marwan Abi Chaker	Independent Member
Mr. Fawaz Baba	Independent Member

SENIOR MANAGEMENT IN LEBANON

Mr. Raed Khoury, CFA	Chairman & General Manager
Mr. Louis Karam	Director - Head of Trading Desk
Mr. Selim Chami	Head Of Investment Banking
Ms. Malake Halabi	Head of Back Office
Mr. Ziad El Hout	Head of Internal Audit
Mr.Saad Arayssi	Finance Manager

LEGAL ADVISOR: Messrs. Abillamah Law Firm

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	1,127,685	- Customer Deposits:	81,086
- Loans to Customers:	50,471	- Shareholders equity: (Tier I)	650,704
- Claims on Public Sector:	741,333	- Off-balance Sheet: (Liabilities)	848,436

Operating branch in Lebanon: 1

Number of Employees: 25

HEADQUARTERS & MAIN BRANCH

Web Site: 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

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.*

* * *

CITIBANK N.A. LEBANON

سي تي بنك ن.أ. لبنان

Official List of Banks N°: 115 (1996), Commercial Registry N°:69781 Beirut, Nationality: American, HO Capital Contribution: LBP 7,942,500,000

SHAREHOLDERS	Nationality	Shares in Capital
Citibank N.A.	American	100%

SENIOR MANAGEMENT

Mr. Ghassan John Salem	Citi Country Officer - General Manager
Mr. Jad Issam Jaber	Treasury & Markets Head
Mrs. Farah Abboud Demeshkieh	Chief Financial Officer
Mr. Simon Chebli	Trade & Treasury Solutions Head
Mrs. Liliane Abi Saad El-Khoury	Country Human Resources Manager
Mrs. Randa Ramadan Younes	Country Compliance Officer / AMLCO
To be determined	Operations & Technology Head

LEGAL ADVISORS: Messrs. Moghaizel Law Firm

INDEPENDENT AUDITORS: Messrs. KPMG

Operating branch in Lebanon: 1

Number of Employees: 29

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 John Salem

Switchboard: (01) 962440
Fax: (01) 962444
Swift: CITILBBE

HEAD OFFICE IN THE U.S.A.

Web Site: www.citi.com

Citibank N.A.

Citicorp Center, 388 Greenwich street
New York, N.Y. 10013 USA

Switchboard: (+1) 212 816 0267
Fax: (+1) 212 307 8440

CORRESPONDENT BANKS

Citibank NA worldwide network

SERVICES RENDERED

Corporate Banking
Correspondent Banking
Deposit Account Services
E-Banking
Trade Finance
Transfers & Remittances
Treasury Sales Products

* * *

FOUNDERS

Mr. Nagib Philippe Boulos
 Mr. Yervant Ekmekji
 Mr. Henri Yordan Obegi

SHAREHOLDERS

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
HE Dr. Samir Makdessi	Member
Mr. Hesham ElBosaty	Member
Mr. Abdulelah Abdu Mukred Ali	Member
Mr. Mohamad Wajih El-Bizri	Member
Mr. Rabah Jaber	Member
Mr. Joe Issa El Khoury, Esq.	Member
Dr. Michel Khadige	Member
Me. Rami Torbey	Member
HE Mr. Michel Haddad	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. Boutros Abi Aad – Hamra, South and South Suburbs

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. Lena Kaddoum	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 Homsy	Financial Institutions & Correspondent Banking
Mr. Nadim Chbeir	Foreign Entities
Mr. Elie Torbey	Insurance Services
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. Fabiola Abou Ghazali	Business Continuity Planning
Mr. Roger 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, 2021 (in millions of LBP)

- Total Assets(*):	13,697,496	- Customer Deposits:	10,515,521
- Loans to Customers(*):	2,130,672	- Capital Accounts: (Tier I+TierII)	1,355,976
- Claims on Public Sector(**):	1,429,163	- Off-balance Sheet: (Liabilities)	486,108

(*) According to BDL's Intermediary Circular.

(**) Including Treasury Bills

Operating branches in Lebanon: 57 **Number of Employees:** 1,161
Number of ATM: 87 (of which 12 off premises)
Operating branches abroad: 2
Subsidiary bank abroad: 1
Branches of subsidiary abroad: Senegal (2 branches)

HEADQUARTERSWeb Site: 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
 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: Mr. Abdo Khoury

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 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: Ms. Antoinette Tannoury

ATM Outdoor (2)

Switchboard: (01) 686794-5
Fax: (01) 686903

Dbayeh

Sarkis Center, Next to ascension church (Al Saoud)
Opened in: 2018
Manager: Ms. Nohad Torbey

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: Mr. Pascal Nakhle

ATM Outdoor

Switchboard: (01) 902360-2
Fax: (01) 902362

Furn ElShebbak

Damascus road, Ghaoui Bldg
Opened in: 1979
Manager: Ms. Lina Dabaghi

ATM Outdoor

Telefax: (01) 281518-9

Ghobeiry

Airport Blvd., Mousharrafieh square
Wazneh Bldg
Opened in: 1977
Manager: Mr. Walid Chaaban

ATM Outdoor (2)

Switchboard:(01) 552781-2
Fax: (01) 552781

Hadeth

Adib AlShidiac street, Kafaa't intersection
Wehbe center
Opened in: 1999
Manager: Ms. Marie Ayoub

ATM Outdoor

Switchboard: (05) 466681-2
Fax: (05) 466680

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

Hazmieh

Jisr ElBacha main road, S&S center
Opened in: 1998
Manager: Ms. Mira Al Helou

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: Ms. Aimée Stephan

Khaldeh

Saida Highway, Credit Libanais Bldg
Opened in: 2008
Manager: Mr. Nashaat Al Halabi

Liberty Tower (Ras Beirut)

Hamra, Rome street, Liberty Tower Bldg
Opened in: 1997
Manager: Ms. Rana Takieddine

Mazraa (Moussaitbeh)

Corniche ElMazraa, Salam Blvd.
Choueiry Bldg
Opened in: 1977
Manager: Mr. Mazen Haidar

Riad ElSolh (Marfa')

Beirut Central District
Riad ElSolh square, Asseily Bldg
Opened in: 1999
Manager: Ms. Ghada Ghattas

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

ATM Outdoor

Switchboard: (01) 740017-9
Fax: (01) 740017

ATM Outdoor (2)

Switchboard: (01) 313590 / 317435
Fax: (01) 300937

Switchboard: (01) 983141-3

Fax: (01) 983141

Rmeil (Mdawar)

Nahr street, Zoghbi Bldg
Opened in: 1970
Manager: Mr. Chawki Asmar

Sassine (Ashrafieh)

Sassine square, Independence Avenue
Credit Libanais Bldg
Opened in: 1994
Manager: Ms. Katia Ayoub

Sin ElFil

Fouad Chehab road, St. Georges center
Opened in: 1983
Manager: Mr. Joe Raad

Sofil (Rmeil)

Ashrafieh, Charles Malek Ave.
Sofil center
Opened in: 1989
Manager: Ms. Rita Abou Azzi

Verdun Unesco (Moussaitbeh)

Unesco street, Boubes Bldg
Opened in: 1981
Manager: Ms. Fadia Hammoud

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

ATM Outdoor

Telefax: (01) 790289 / 790511

II- Other Regions

Amshit

Amshit main road, Jafoury Bldg
Opened in: 2011
Manager: Ms. Ghada Abi Assaad

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

Bar Elias

Damascus road, Araji Bldg
Opened in: 1982
Manager: Mr. Hassan Jarrah

ATM Outdoor (2)

Switchboard: (08) 510265-7
Fax: (08) 510267

Batroun

Hadadi St., Batroun Hospital Road
Opened in: 1985
Manager: Mr. Elie Hanna

ATM Outdoor

Switchboard: (06) 742074-5
Fax: (06) 642168

Bhamdoun

Main road, Bhamdoun station
Moultawah center
Opened in: 1994
Manager: Mr. Imad Abdel Nour

Bint Jbeil

Main road, Charara center
Opened in: 2000
Manager: Mr. Ghassan Ghafari

Broumana

Main road, Tawil Bldg
Opened in: 1981
Manager: Ms. Hana Torbey

Chtaura

Damascus road, Rose Massabki Bldg
Opened in: 1977
Manager: Mr. Michel Gerges

Ferzol

Main road, Ordre Salvatoriens Bldg
Opened in: 1987
Manager: Mr. Nayef El Kadi

Ghazir

Ghazir Highway, Rock Center
Opened in: 2019
Manager: Mr. Nadim Boutros

Haret Sakhr

Jounieh Hwy., Credit Libanais Tower
Opened in: 2001
Manager: Mr. Michel Ghalieh

Jbeil (Byblos)

Main street Kordahi & Matta center
Opened in: 1990
Manager: Mr. Paul Ajaltouni

Jbeil – Frères

Collège des Frères, Street 13,
Khoury Business center
Opened in: 2010
Manager: Mr. Nidal Farah

Jib Jannin

Ismail Sharanek Bldg
Opened in: 1985
Manager: Mr. Wassim Rahal

ATM Outdoor

Switchboard: (05) 260244-7
Fax: (05) 260247

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

Jounieh

Facing "La Cité"
Opened in: 2014
Manager: Mr. Chakib Khoury

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: Ms. Barbara Moussa

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. Mohamad Saad

Saida 2

East Blvd., Elia Roundabout
Center Zaatari 2035
Opened in: 2007
Manager: Mr. Ahmad Charafeddine

Shehim

Main road, ElShraifeh street
Raif Abdallah Bldg
Opened in: 2001
Manager: Mr. Houssam El Hajj

Tannourin

Tannourine, Main Road,
Douma junction Beit Chlala
Opened in: 2018
Manager: Mr. Nicolas Maalouf

ATM Outdoor

Switchboard: (09) 832063 / 832065 / 832069-70
Fax: (09) 832075

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 - 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 – 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. Nadim Chbeir

Web Site : 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
E-Mail: 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

Web Site : www.creditlibanais.com

Switchboard : (+357) 25 376444
Fax: (+357) 25 376807
E-Mail: limassol@creditlibanais.com.lb
E-Mail: feedback@creditlibanais.com.lb
SWIFT/BIC : CLIBCY2L

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

Web Site: www.cisenegal.com

Switchboard: (+221) 33 829 64 64 / 889 18 18
Fax: (+221) 33 822 80 80
E-Mail: info@cisenegal.com
SWIFT/BIC: CLIBSNDA

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

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

SERVICES RENDERED (continuous)

Financial Market Services
Investment 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

Harat Sakher, Casino du Liban ,installed in:2021
Harat Sakher, Casino du Liban ,installed in:2021
Harat Sakher, Casino du Liban ,installed in:2021
Harat Sakher, Casino du Liban, installed in:2021
Harat Sakher, Casino du Liban, installed in:2021
Batroun, main road, Juliette Adaimi Bldg, installed in: 2016
Beirut, Mazraa, ISF Barrack ElHelou, installed in: 2009
Beirut, UNRWA Bldg, installed in: 2009
Bint Jbeil, Rmeish main road, installed in: 2007
Ehden, Ehden main road, installed in: 2012
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	Nationality	Shares in Capital
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%
Mrs. Yolla Adel Sarieddine	Lebanese	0.01%
Dr. Elie Abdo Rizkallah	Lebanese	0.01%
Mr. Georges Anis Nour	Lebanese	0.01%

BOARD OF DIRECTORS

Mr. Tarek Joseph Khalifé	Chairman of the Board
Mrs. Maria Khalifé Bazerji	Board Member
Holfiban sal Holding, represented by Mr. Ralph Edouard Sayad	Board member
Financial Trust Participation Holding sal, represented by Mr. Tarek Joseph Khalifé	Board Member
Financial Profile Holding sal, represented by Mr. Fadi Aziz Barbar	Non-executive Board Member
Mrs. Yolla Adel Sarieddine	Independent, Non-Executive Board Member
Dr. Elie Abdo Rizkallah	Independent, Non-Executive Board Member
Mr. Georges Anis Nour	Independent, 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
Mr. Paul Harb, Esq.	General Counsel
Mrs. Hanadi Saad	Deputy GM - Retail Banking Division
Mr. Charles Assouad	Assistant GM - Banking Operations Division
Mr. Sleiman Daoud	Assistant GM - Credit Management Division
Mr. Michel Nahas	Assistant GM - Treasury and Capital Markets Division

LEGAL ADVISORS: Mr. Paul Harb, Esq. / Mr. Maroun Zein, Esq. / Mr. Rene Abi Rached, Esq. / Mr. Nawaf El Moukadem, Esq

INDEPENDENT AUDITORS: Messrs. BDO, Semaan, Gholam & Co. / Messrs. KPMG PCC

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

- Total Assets:	5,552,713	- Customer Deposits:	4,476,999
- Loans to Customers:	2,347,311	- Shareholders equity: (Tier I & Tier II)	418,046
- Claims on Public Sector:	173,133	- Off-balance Sheet: (Liabilities)	99,321

Operating branches in Lebanon: 19
Number of ATM: 29 (of which 8 off premises)

Number of Employees: 547

HEADQUARTERS

Web Site: www.creditbank.com

Dekwaneh

Freeway center, Sin El Fil blvd., Dekwaneh
 P.O.Box: 16-5795 Beirut, Lebanon

Tel: 1587 - (01) 501600 / (03) 188881
 Fax: (01) 485245
 Customer Support: (01) 517088 – (70) 600707
 SWIFT: CBCBLBBE
 E-Mail: info@creditbank.com

MAIN BRANCH

Dekwaneh

Freeway Center, Sin El Fil blvd., Dekwaneh
 Opened in: 2004
 Manager: Mr. Elie Al Asmar

ATM Indoor (2)

Telefax: (01) 481966 / (03) 170012
 E-Mail: dekwaneh@creditbank.com

BRANCHES IN LEBANON

I- Beirut & Suburbs

Ashrafieh

680, Bachir Gemayel blvd., Ashrafieh
 Opened in: 1982
 Manager: Mr. Charles Obeid

ATM Indoor

Tel: (01) 218183 / (03) 584999
 Fax: (01) 204325
 E-Mail: ashrafieh@creditbank.com

Chiyah

Wazneh bldg., Mesharrafieh, Chiyah
 Opened in: 1995
 Manager: Mr. Adib Silbak

ATM Indoor

Telefax: (01) 552502/3/ (03) 528900
 E-Mail: chiyah@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: Ms. Hilda Noujaim

ATM Indoor

Telefax: (05) 953410/ (70) 001720
 E-Mail: hazmieh@creditbank.com

Jal ELDib

Al Hajal Tower, Jal El Dib Highway, Jal El Dib
 Opened in: 2001
 Manager: Mr. Patrick Jawhar

ATM Indoor

Telefax: (04) 713424/ (03) 516051
 E-Mail: jaleldib@creditbank.com

Jdeideh

35, Azure Center, New Jdeideh,
Street 5-12, Jdeideh
Opened in: 1981
Manager: Mr. Marcellino Saad

ATM Outdoor

Telefax: (01) / 895072 / (03) 495849
E-Mail: jdeideh@creditbank.com

Sodeco – Ashrafieh

Belle View d'Ashrafieh 784 Bldg.,
El Khatib Street, Nasra, Ashrafieh ,
Opened in: 2014
Manager: Mr. Rafic Makhzoumi

ATM Indoor

Telefax: (01) 425818 / (76) 649992
E-Mail: sodeco@creditbank.com

II- Other Regions**Ajaltoun**

1740, Highway Center, Street 1, Ajaltoun
Opened in: 1986
Manager: Mr. Joe Khalifé

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: Mr. Imad Saba

ATM Indoor

Telefax: (06) 954046/ (70) 707616
E-Mail: amioun@creditbank.com

Chtaura

Al Kharfan bldg., Damascus Road, Chtaura
Opened in: 2005
Manager: Mr. Fadi Zakhia

ATM Outdoor

Telefax: (08) 542700/ (03) 582562
E-Mail: chtaura@creditbank.com

Ghazir

Premiere Center, Jounieh Highway, Ghazir
Opened in: 1994
Manager: Ms. Georgette Chalfoun

ATM Indoor

Telefax: (09) 852930/ (03) 234721
E-Mail: ghazir@creditbank.com

Jbeil

217, Farhat Center, Voie 13, Jbeil
Opened in: 2014
Manager: Mr. Naji Abboud

ATM Outdoor

Telefax: (09) 543016/ (70) 996682
E-Mail: jbeil@creditbank.com

Jounieh

86, Boueiz bldg. Blue Zone, Jounieh
Opened in: 1982
Manager: Mrs. Myriam Elia Al Achkar

ATM Outdoor

Telefax: (09) 914860/ (03) 312631
E-Mail: jounieh@creditbank.com

Kornet Chehwan – Elissar

Azar bldg., Main Road, Kornet Chehwan
Opened in: 1993
Manager: Mr. Nader Khoury

ATM Indoor (2)

Telefax: (04) 921760/ (03) 417600
E-Mail: elissar@creditbank.com

Mansourieh

Creditbank bldg., New Highway, Mansourieh
 Opened in: 2007
 Manager: Mr. Roni Al Doueiry

ATM Indoor

Telefax: (04) 533871 / (70) 170008
 E-Mail: mansourieh@creditbank.com

Saida

Sayah bldg., Eastern blvd., Dekerman Area, Saida
 Opened in: 2004
 Manager: Mr. Joseph Asmar

ATM Indoor

Telefax: (07) 727601/ (03) 662220
 E-Mail: saida@creditbank.com

Sarba (*Temporarily relocated to Ghazir*)

Premiere Center, Jounieh Highway, Ghazir
 Opened in: 2002
 Manager: Ms. Georgette Chalfoun

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

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	Fransabank (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	Mashreq Bank 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.

SERVICES RENDERED (continuous)

Transfers & Remittances.
Deposit Account Services
Advisory Services.
Private Banking.
E-Banking (Internet).
Mobile Banking.
Swift Services
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, Riyak, St Antoine school ATM, installed in: 2021
Hadeth, Sainte Therese Hospital, main entrance, installed in: 2010
Kesrouan, Ajaltoun, Saint Georges Hospital, main entrance, installed in: 2004
Saida, Hammoud Hospital, installed in: 2012
Tripoli, Mounla Hospital, installed in: 2011
Zahle, St Elie college ATM , installed in: 2021

* * *

SHAREHOLDERS	Nationality	Shares in Capital %
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 Committee
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
Ms. Fadia Rawas	Senior Manager – HR & Admin Unit
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. DFK Fiduciaire du Moyen Orient

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	189,782	- Customer Deposits:	91,876
- Loans to Customers:	34,965	- Shareholders equity: (Tier I)	77,706
- Claims on Public Sector:	32,834	- Off-balance Sheet: (Liabilities)	19,277

Operating branch in Lebanon: 1
Number of ATM: 2

Number of Employees : 245

HEADQUARTERSWeb Site: 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

MAIN BRANCH**Hamra (Ras Beirut)**

150 Commodore street, Hamra, Bank's Bldg, st Fl.
 Opened in: 2010
 Manager: Rabih Fidawi

ATM Outdoor (2)

Tel: (01) 742555
 Fax: (01) 352281
 E-Mail: rfidawi@cscgroup.com

CORRESPONDENT BANKS

Ivory Cost	Abidjan	Banque Atlantique Cote d'Ivoire
Spain	Madrid	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

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EMIRATES LEBANON BANK S.A.L.

بنك الإمارات ولبنان ش.م.ل.

Official List of Banks N°:92 (2008), Commercial Registry N°: 1010055 Beirut Nationality: Lebanese, Capital: LBP112,500,000,000 -

SHAREHOLDERS	Nationality	Shares in Capital
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 Sheikh Mohammed Bin Saud AlQasimi	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	Member
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

BOARD CREDIT COMMITTEE

Mr. Varouj Nerguizian	Member
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. Karim Souaid	Member

SENIOR MANAGEMENT

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Michel Najjar	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
Ms Sylvie Abi Rached	Head of Human Resources , Administration and Real Estate
Mr. Ghassan Helou	Head of Organization Development & Operational Support

CENTRAL DEPARTMENTS

Mr. Alexandre Challita	Head of Treasury
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, -2021(in millions of LBP)

- Total Assets:	2,109,934	- Customer Deposits:	1,225,579
- Loans to Customers:	478,384	- Shareholders equity: (Tier I)	553,139
- Claims on Public Sector:	40,472-	- Off-balance Sheet: (Liabilities)	87,522

Operating branches in Lebanon: 4**Number of ABM: 6****Number of ATM: 1** (off premises)**Number of Employees: 179****HEADQUARTERS IN LEBANON****Beirut**

Borj ElGhazal, Tabaris
P.O.Box: 11-1608 Beirut, Lebanon
Year of Establishment: 1944

Web Site: 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

MAIN BRANCH**Beirut**

Borj ElGhazal, Tabaris
Opened in: 1994
Manager: Mr. Nadim Haddad

ABM Indoor (2)

Switchboard: (01) - 328663 / 333717 / 1285
Fax: (01) 200604

BRANCHES OR AGENCIES IN LEBANON**I- Beirut & Suburbs****Dora**

Dora Hwy., Vartanian center
 Opened in: 1977
 Manager: Mrs. Houry Oumoudian Kaloust

ABM Outdoor (Drive thru)

Switchboard: (01) 240818-9 / 240821 / 246795-8
 Fax: (01) 240820

Hamra

Hamra street, Taj Tower
 Opened in: 1977
 Manager: Mr. Hadi Damaj

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

CORRESPONDENT BANKS

France	Paris	Credit Mutuel CIC
Germany	Munich	Unicredit Bank
Italy	Milan	Intesa Sanpaolo SPA
Qatar	Doha	Doha Bank QSC
Saudi Arabia	Jeddah	The National Commercial Bank
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
 Retail Banking
 Trade Services
 Transfers & Remittances

ATM OFF PREMISES

Beirut, Damascus road, Institut Français de Beyrouth, installed in: 2012

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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

SENIOR MANAGEMENT

Mr. Ayoub Farid Saab	Chairman & General Manager
Mr. Fawaz El Merheby	General Manager Assistant
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. 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, 2021 (in millions of LBP)

- Total Assets:	871,153	- Customer Deposits:	731,035
- Loans to Customers:	85,158	- Shareholders equity: (Tier I)	1,287
- Claims on Public Sector:	0,000	- Off-balance Sheet: (Liabilities)	561,351

Operating branches in Lebanon: 9
Number of ATM: 9

Number of Employees: 160

HEADQUARTERS

Web Site: www.fbl.com.lb

Beirut

Ashrafieh, Charles Malek Ave.
St. Nicolas area, Renno Bldg, 1st, 2nd, 3rd Floors
P.O.Box: 11-2209 Beirut, Lebanon
Opened in: 2002

Switchboard: (01) 212300-6
Fax: (01) 215847
Swift: FBLELBBX
E-Mail: 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	Sydney	Bank of Sydney Ltd
Italy	Milan	UniCredit SPA
Kuwait	Kuwait City	National Bank of Kuwait SAK
Spain	Madrid	BMCE International SA
Turkey	Istanbul	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

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FOUNDERS

Sheikh Doaige Al Salman Al Sabbah
Mr. Boulos Ayoub Farah
Mr. Youssef Khalil Baidas

SHAREHOLDERS

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. Abdallah Mahmoud Achour	Member
Dr. George Khalil Najjar	Member
Mr. Mohsen Chafic Naamani	Member
Mr. Sarkis Daniel Yoghourtjian	Member
Dr. Samer Khalil Khalil	Member
Dr. Fadwa Aziz Maacaron	Member
Mrs. Louna Youssef Merhi	Member

GENERAL MANAGEMENT

Mr. Abdul Razzak Mahmoud Achour	Chairman & General Manager
Mr. Mohsen Naamani	Delegated Board Member

CENTRAL DEPARTMENTS & UNITS

Mrs. Hala Achour Safieddine	Manager - HR & Administration
Mr. Izzat Msheik	Manager - Risk Management
Mr. Hachem Fadlallah	Manager - International Trade & Correspondent Banking
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

Mr. Mohamad Hamadeh	Regional Manager (South)
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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, 2021 (in millions of LBP)

- Total Assets:	2,043,846	- Customer Deposits:	1,599,075
- Loans to Customers:	233,325	- Shareholders equity: (Tier I)	261,666
- Claims on Public Sector:	486,634	- Off-balance Sheet: (Liabilities)	24,168

Operating branches in Lebanon: 18
Number of ATM: 18 (of which 1 off premises)

Number of Employees: 202

HEADQUARTERS

Web Site: 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

MAIN BRANCH

Foch (Marfa')

Beirut Central District, Foch street
 Fenicia Bank Bldg
 Opened in: 2011

ATM Outdoor

Telefax: (01) 957800
 Fax : (01) 957801 /
 E-Mail: foch@feniciabank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ashrafieh

Sassine square, Maalouf Bldg, 1st Floor
 Opened in: 1989

ATM Outdoor

Telefax: (01) 219030 / 338635 /
 E-Mail: achrafieh@feniciabank.com

Bir Hassan

Way Down Sultan Ibrahim, Rafic Hariri
 University Hospital district, Al-Mays (1) Bldg
 Opened in: 2012

ATM Outdoor

Telefax: (01) 843611-2 /
 E-Mail: birhassan@feniciabank.com

Hamra (Ras Beirut)

Makdessi street, 2323 Ras Beirut Bldg,
 Opened in: 1987
 Relocated in: 2021

ATM Outdoor

Telefax: (01) 346348 / 739925 /
 E-Mail: hamra@feniciabank.com

Haret Hreik

Bir ElAbed\Arid street, Itani Bldg
 Opened in: 1987

ATM Outdoor

Telefax: (01) 543510 / 559928 /
 E-Mail: hara@feniciabank.com

Khaldeh

Khaldeh Highway, Shoueifat, Zebian Bldg
 Opened in: 1989

ATM Outdoor

Telefax: (05) 801241/ 811147 /
 E-Mail: khaldeh@feniciabank.com

Mouawad

Shiyah, Mouawad street, Sheaito Bldg
Opened in: 2000

Verdun (Ras Beirut)

Verdun\Ain El-Tineh, Belle Vue Bldg
Opened in: 1989

Zalka

Jal ElDib main road, Elysee center, 1st Fl.
Opened in: 1985

ATM Outdoor

Telefax: (01) 549700-1 /
E-Mail: mouawad@feniciabank.com

ATM Outdoor

Telefax: (01) 866306 /
Fax: (01) 865299
E-mail: Verdun@feniciabank.com

Telefax: (01) 884450-1 / 896650-1 /
E-Mail: zalka@feniciabank.com

II- Other Regions

Abbassieh

Sour\Jal ElBahr main road, Bellevue Bldg
Opened in: 1998

ATM Outdoor

Tel: (07) 742710 / 742722 /
Fax: (07) 741722
E-Mail: abbassieh@feniciabank.com

Bickfaya

Bickfaya main road, Massoud Bldg
Opened in: 1988

ATM Outdoor

Telefax: (04) 982320-2 / 983221 /
E-Mail: bickfaya@feniciabank.com

Bint Jbeil

Main road, Shamy Bldg
Opened in: 2000

ATM Outdoor

Telefax: (07) 450051 / 452454 /
E-Mail: bentjbeil@feniciabank.com

Chtaura

Jdita main road
Opened in: 2005

ATM Outdoor

Telefax: (08) 546630-1 /
E-Mail: chtaura@feniciabank.com

Ghazieh

Ghazieh main road, Ghaddar Bldg
Opened in: 1995

ATM Outdoor

Telefax: (07) 221958 / 224958 /
E-Mail: ghazieh@feniciabank.com

Jounieh

Banque du Liban street
Stella Maris Center
Opened in: 2017

ATM Outdoor

Telefax: (09) 832198 / 832098 /
E-mail: Jounieh@feniciabank.com

Nabatieh

Nabatieh tahta, Mahmoud Fakih Street
Opened in: 1995

ATM Outdoor

Telefax: (07) 762546 / 769546 /
E-Mail: nabatieh@feniciabank.com

Sour (Tyr)

Roundabout Rachid Karamah,
Al-Athar Street, Daoud Abou Saleh Bldg
Opened in: 1989

ATM Outdoor

Telefax: (07) 740522-3 /
E-Mail: tyre@feniciabank.com

Tripoli

Riad ElSolh street
 Opened in: 2011

ATM Outdoor

Telefax: (06) 203160-1 /
 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	Bank of Africa Europe S.A
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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INVESTMENT AND CAPITAL BANK S.A.L.

بنك الاستثمار والتمويل ش.م.ل.

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
Mr. Lucien Letayf	Member

SENIOR MANAGEMENT

Mr. Jean Riachi	Chairman & CEO
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LEGAL ADVISORS: Messrs. Abou Jaoude and Associates Law Firm, Messrs. Ghorayeb-Chebli Law Office, Messrs. Hyam G. Mallat Law Firm

INDEPENDENT AUDITORS: Messrs. Grant Thornton / Messrs. BDO, Semaan, Gholam and Co.

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	88,176	- Customer Deposits:	6,880
- Loans to Customers:	3,647	- Shareholders equity: (Tier I)	69,383
- Claims on Public Sector:	2,585	- Off-balance Sheet: (Liabilities)	614,150

Operating branch in Lebanon: 1
Subsidiary abroad: 0

Number of Employees: 90
Number of Employees: N/A

HEADQUARTERS & MAIN BRANCH

Web Site: www.ffapivatebank.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@ffapivatebank.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: LBP23,290,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Intra Investment Co.	Lebanese	96.62%
Others	-	3.38%

BOARD OF DIRECTORS

Mr. Nadim Rahal	Temporary Director
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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. Kudos / Messrs. UHY Andy Bryan

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021(in millions of LBP)

- Total Assets:	813,276	- Customer Deposits:	462,347
- Loans to Customers:	298,522	- Shareholders equity: (Tier I)	38,532
- Claims on Public Sector:	407,797	- Off-balance Sheet: (Liabilities)	643,909

Operating branches in Lebanon: 2

Number of Employees: 87

HEADQUARTERS

Website: www.financebk.com

Ras Beirut

Hamra area, Abdel Aziz street
Intra Investment Co. Bldg, 2nd Floor
P.O.Box: 11-5044 Beirut, Lebanon

Switchboard: (01) 354630 / 745658-60
Fax: (01) 341287
Swift: FBLBLBBX
E-Mail: 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

SERVICES RENDERED

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	Member
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

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. Antoine C. Wakim	Assistant General Manager
Ms. Carole A. Abi Saad	Group Chief Compliance Officer
Ms. Soumaya Y. Haris	Head of Group Treasury
Mr. Oussama F. Chedid	Group Chief Audit Executive

CENTRAL DEPARTMENTS AND UNITS

Ms. Stephanie J. Abi Rached (Acting)	Legal Compliance Department
Ms. Carine N. Jbeily	Retail Credit Department
Ms. Chantal R. Freiji	Financial Institutions & Correspondent Banking Department/ Consumer Protection Unit
Mr. Bashir F. Hazim	Administration Department
Ms. Dima H. El Dairy	Marketing & Communication Department/ Electronic Banking Department
Ms. Claudia P. Hobeich (Acting)	Legal Department
Ms. Mirna N. Khalaf	Trade Finance Department
Mr. Elie A. EL Yahchouchi	Information Technology Security Department
Mr. Houssam Z. Khaywa	Operations Department
Mr. Joseph E. Estephan	Recovery & Restructuring Department
Mr. Marwan A. Kanaan	Administrative Services 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	Human Resources Department

CENTRAL DEPARTMENTS AND UNITS (continuous)

Ms. Nada F. El Zein Department	Credit Appraisal and Credit Administration
Ms. Nadia A. Khalifeh	Project Manager
Ms. Saad Eddine A. Baydoun	Anti-Money Laundering Unit (Acting)
Mr. Naji N. Maalouf	Corporate Banking Department
Ms. Nazira G. Khalaf	Corporate Secretary
Mr. Philippe A. Abou Azar Department	Small and Medium Enterprises Credit
Ms. Raymonda D. Abboud	Credit Inspection Department
Mr. Elie A. EL Hage	Facilities Management Department
Mr. Mikhael M. Dounia	Risk Management Department

LEGAL ADVISORS: Me. Sakhr C. El Hachem/ Abou Sleiman & Partners Law Office /
Debs & Associates Law Firm/ Me. Mansour A. Breidi /
Me. Jean-Claude Chamoun Law Office Partners Law Firm /
Me. Rawi B. Kanaan, Esq.

INDEPENDENT AUDITORS: BDO Semaan, Gholam & Co

GENERAL INFORMATION: UnAudited Indicators as of 31/12/2021 (unaudited in million LBP)

- Total Assets:	5,291,604	- Customer Deposits:	4,653,962
- Loans to Customers:	502,933	- Shareholders equity: (Tier I)	333,546
- Claims on Public Sector + BDL:	4,671,152	- Off-balance Sheet: (Liabilities)	-

Operating branches in Lebanon: 18
Number of ATM: 25 (of which 6 off premises)

Number of Employees: 335

HEADQUARTERS**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

Web Site: www.fnb.com.lb

Switchboard: (01) 963000 / 977040
Fax: (01) 973090
Telex: 48627 FNBB
Swift: FINKLBBE
Call center: 1244
E-Mail: 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

BRANCHES OR AGENCIES IN LEBANON**I- Beirut & Suburbs****Antelias**

Hage center, Internal main road
Opened in: 1999
Branch Manager: Samer F. Haidamous

ATM Outdoor

Switchboard: (04) 419323-4 / 419326-8
Fax: (04) 419327
E-Mail: Anteliasbr@fnb.com.lb

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. Zaghoul

Haret Hreik

Hadi Nasrallah Blvd., Abou Taam Bldg
Opened in: 2007
Branch Manager: Mr. Fadi A.Cheaib

Hazmieh

Main road, Antoine Chami Bldg
Opened in: 1996
Branch Manager: Ms. Dania D. Darwish

Jal EIDib

Abouna Hanna street, Mallah & Yammine center
Opened in: 2015
Branch Manager: Ms. Aline S. Kassis

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. Luma S. Zariéf

Shoueifat

Old Saida road, Ismail Haidar Bldg
Deir Koubel exit
Opened in: 1997
Branch Manager: Mr. Fouad H. Hamadeh

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

ATM Outdoor

Switchboard: (05) 433720-2
Fax: (05) 433723
E-Mail: Choueifatbr@fnb.com.lb

II- Other Regions

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

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
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
Germany	Frankfurt am Main	Commerzbank AG
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

CORRESPONDENT BANKS (continuous)

Jordan	Amman	The Housing Bank For Trade And Finance
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
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	UBS AG
Turkey	Istanbul	Akbank TAS
Turkey	Istanbul	Alternatif Bank
Turkey	Istanbul	Turkiye Is Bankasi A.S
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
 Mount Lebanon, Horch Tabet, General Chehab St., ESLA Center, installed in: 2021
 Bekaa, Rayyak, Rayyak Hospital, installed in: 2003
 Mount Lebanon, Mkalles, OTV premises, installed in: 2007
 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	0.0000667%
Mr. Adel Kassar	Lebanese	0.0000667%
Mr. Nadim Kassar	Lebanese	0.0000667%
Mr. Nabil Kassar	Lebanese	0.0000667%
HE Mr. Walid Daouk, Esq.	Lebanese	0.0000667%
Mr. Mansour Bteish	Lebanese	0.0000667%
Mr. Mohammed Mou'mena	Saudi	0.0000667%
Mr. Ghantous Gemayel	Lebanese	0.0000667%
Mr. Nabih Saddy	Lebanese	0.0000667%

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, 2021 (in millions of LBP)

- Total Assets:	196,759	- Customer Deposits:	40,434
- Loans to Customers:	2,428	- Shareholders equity: (Tier I)	142,525
- Claims on Public Sector:	125,971	- Off-balance Sheet: (Liabilities)	255,107

Operating branch in Lebanon: 1

Number of Employees: 8

HEADQUARTERS & MAIN BRANCH

Web Site: 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

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%
Wafra International Investment Company (KSCC)	Kuwaiti	2.00%
Others	-	10.68%

BOARD OF DIRECTORS

Mr. Nadim Kassar	Chairman General Manager
Cedars II	Member, represented by Mr Adel Kassar
Cedars I	Member, represented by H.E. Walid Daouk Esq.
Mr. Rafic Charafeddine	Member
Mr. Henri de Courtivron	Member
K One (Holding) SAL	Member, represented by Mr Nabil Kassar
Mr. Ghantous Gemayel	Member

EXECUTIVE COMMITTEE

Mr. Nadim Kassar	Chairman General Manager
Mr. Adel Kassar	Executive Deputy General Manager
Mr. Nabil Kassar	Deputy 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
Mr. Georges Andraos	Deputy GM – Head of International Banking

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. Antoine Zarifeh	Deputy GM - Head of Branch Network
Mr. Fouad Helou	Head of Central Operations
Ms. Rania Jamal	Head of Human Resources
Mr. Roger Abboud	Head of Credit Information
Mr. Antoine Asmar	Business Development Consultant – Corporate Banking
Mr. Samer Ramadan	Group Chief Internal Auditor
Mr. Khaled Dankar	Head of Production Environment
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
Mr. Khalil Kasbani	Head of Software Development
Mrs. Majida Kasbani	Head of Administration
Ms. 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

SENIOR MANAGEMENT (continuous)

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
Mr. Amine Abou Mhaya	Regional Manager / Bekaa
Mr. Nazih Charani	Regional Manager / North
Ms. Rola Jaroudi	Regional Manager / Hamra
Mr. Mahmoud Salameh	Regional Manager / South
Mr. Marwan Youssef	Regional Manager /Beirut

LEGAL ADVISORS: 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: Deloitte & Touche till end 2021 , MAZARS starting 2022 & DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: audited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets (1):	22,707,920	- Customer Deposits:	18.598.810
- Loans to Customers (1):	4.647.827	- Shareholders equity: (Tier I)	2.469.430
- Gross Claims on Public Sector (2):	3,263,696	- Off-balance Sheet: (Liabilities)	626,122

Operating branches in Lebanon: 44*

Number of Employees:** 1147

Number of ATM: 75(of which 14 off premises)

Subsidiary banks in Lebanon: 2

Operating branches abroad: 1

Number of Employees:** 4

Associate bank abroad: 1

Number of Employees:** 163

Subsidiary banks abroad: 2**

Number of Employees:** 425

Representative offices abroad: 1

Number of Employees:** 1

* During 2022 (10 months) , 8 branches became non operational .

** In December 2021, FSB SAL sold its participation in FSB OJSC.

HEADQUARTERS

Website: 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

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 Square, St Jean Street
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 (3)

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****Antelias**

Antelias Highway
Demco Tower facing Saliba Jewlery
Opened in: 1993

ATM Outdoor (2)

Switchboard: (04) 523072/3
Fax: (04) 412991

Bab Idriss (Mina ElHosn)

Beirut Central District, Omar Daouk street
Bab Idriss, -
Opened in: 2000

ATM Outdoor

Switchboard: (01) 970951
Fax: (01) 970952

Badaro

Badaro street, Khatoun Bldg
Opened in: 1978

ATM Outdoor

Switchboard: (01) 386900-1 / 387024
Fax: (01) 390409

Bourj Hammoud

Tiro street, Harboyan center, 2nd Fl.
Near St. Vartan Church
Opened in: 1994

ATM Outdoor

Switchboard: (01) 258101-3
Fax: (01) 264446

Hadeth

Main road, Bechara Beik Karam street
Al Saha, Near Al Saydeh Church
Opened in: 2005

Hazmieh

Sayyad square, Fransabank Bldg
Opened in: 1984

Jal ElDib

Jal ElDib Highway, Le Baron center
Opened in: 1979

Jnah

Adnan ElHakim street, Assaf Bldg
ReOpened in: 2000

Moussaitbeh

Selim Salam Blvd., Lou'loua Bldg
Opened in: 2010

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

Sin ElFil

HorshTabet, Delta center
Kibinian & Kazangian Bldg
Opened in: 1978

Tarik Jdideh (Mazraa)

Loubos street, Kassar Bldg
Opened in: 1989

ATM Outdoor

Switchboard: (05) 463975-7
Fax: (05) 463980

ATM Outdoor (3)

Switchboard: (05) 450350 / 459602
Fax: (05) 457312

ATM Outdoor

Switchboard: (01) 889884-5
Fax: (01) 902959

ATM Outdoor

Switchboard: (01) 857972-4
Fax: (01) 857972

ATM Outdoor

Switchboard: (01) 308791-4 / (70) 677651
Fax: (01) 305189

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: (01) 510571-3 / (03) 650708
Fax: (01) 481680

ATM Outdoor

Switchboard: (01) 702930-1 / (03) 650705
Fax: (01) 309090

Verdun (Moussaitbeh)

Rashid Karamah street,
Verdun 730 center, 1st Floor
Opened in: 1996

ATM Outdoor (2)

Switchboard: (01) 788690-1 / (03) 650709
Fax: (01) 788691

II- Other Regions**Aley**

Main road, Saïd Shehayeb (DANA) Bldg
Opened in: 1997

ATM Outdoor

Switchboard: (05) 557042-4
Fax: (05) 557046

Baaklin

ElMarj, Hafez Abou Ajram Center
Opened in: 1994

ATM Outdoor (2)

Switchboard: (05) 303005 / 301267
Fax: (05) 303006

Baalbeck

Ras El Ayn main road
Mohamed Saïd El Lakiss Bldg
Opened in: 1981

ATM Outdoor (3)

Switchboard: (08) 371800-1 / 378800-2
Fax: (08) 370379

Bint Jbeil

Main road, Saff ElHawa, Fransabank Bldg
Opened in: 1962

ATM Outdoor

Switchboard: (07) 450701-3 / (03) 239092
Fax: (07) 450701

Chtaura

Main road, Haddad Bldg
Opened in: 1977

ATM Outdoor

Switchboard: (08) 541988 / 542498
Fax: (08) 543843

Elissar (Mazraat Yachouh)

Mazraat Yachouh, Bickfaya main road
Fransabank Bldg
Opened in: 2005

ATM Outdoor

Switchboard: (04) 914803-4 / 914807
Fax: (04) 914805

Halba

Main road, Marwan Ibrahim Bldg
Opened in: 1992

ATM Outdoor (2)

Switchboard: (06) 693330-2
Fax: (06) 692001

Jbeil (Byblos)

Jbeil roundabout, Byblos Sun Bldg
Relocated in: 2012

ATM Outdoor

Switchboard: (09) 945108 / (03) 650719
Fax: (09) 540968

Jezzin

Jezzin highway, St. Therese center
Opened in: 1964

ATM Outdoor

Switchboard: (07) 780052 / 780941
Fax: (07) 780941

Mansourieh

Main road, Maalouf center, Opposite PTT
Opened in: 1999

ATM Outdoor

Switchboard: (04) 409840-1
Fax: (04) 409840

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, Fransabank 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

Tyr Bass Main Road, Mix Center
Opened in: 2007

Tripoli – Mina

Bawabet AlMina street, Shiraa Square
Hassan & Hassane Abbas Bldg
Opened in: 1991

Zghorta

Zghorta El Kobbi, Kareh & Zakhia center
Opened in: 2010

Zouk Mosbeh

Jeita main road, Christ le Roi Center,
Opened in: 1990

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

ATM Outdoor

Switchboard: (06) 611249-50 / 611524
Fax: (06) 611250

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. in the process of being merged with FSB.

BRANCHES ABROAD**Fransabank s.a.l. – Baghdad Branch***

Dr. Salman Faeq street,
Al Wahad District 902/14, Bldg 48 – Karrada
Baghdad, Iraq

Opened in: 2014

* *In the process of closing*

Switchboard: (964) 781 452 6312

Fax: (964) 771 822 9163

ASSOCIATE BANK ABROAD**United Capital Bank – Sudan**

Plot 411, Square 65, Mamoun Beheiry street
South Green square

P.O.Box: 8210 Al Amarat, Khartoum, Sudan

Opened in: 2006

Web Site: 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

Web Site: 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

Web site: www.fransabank.dz

Switchboard: (213) 21 481296 / 482748

Fax: (213) 21 606606

Swift: FSBKDZAL

E-Mail: info@fransabank.dz

Fransabank s.a.l. – Abidjan Rep Office

Clozel Street, Plateau
ACACIAS Building, 3rd floor
Abidjan, Ivory Coast
Opened in: 2015

Switchboard: (225) 57 074 275

Fax : (225) 20 242 682

E-Mail: mohamed.moukhader@fransabank.com

CORRESPONDENT BANKS

Canada	Toronto	Bank of Montreal
China	Beijing	Bank of China Limited
France	Paris	Natixis
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	Mizuho Corporate Bank Ltd
Japan	Tokyo	The Bank of New York Mellon
Jordan	Amman	Jordan Ahli Bank PLC
Kuwait	Kuwait City	National Bank of Kuwait SAKP
Qatar	Doha	Doha Bank
Qatar	Doha	Qatar National Bank Q.P.S.C
Saudi Arabia	Riyadh	Riyadh Bank
Spain	Madrid	Banco de Sabadell SA

CORRESPONDENT BANKS (continuous)

Sweden	Stockholm	Skandinaviska Enskilda Banken AB
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	Zürcher Kantonalbank
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	Standard Chartered Bank
U.K.	London	JPMogan Chase Bank N.A
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
 Beirut, Saifi, Ex-Tabaris, installed in 2002
 Bekaa, Bednayel, Ex Bednayel BR, installed in: 2004
 Bekaa, Bednayel, Ex Bednayel2 BR, installed in: 2018
 Mount Lebanon, Awkar, US Embassy, installed in: 2004
 Mount Lebanon, Naccache US Embassy, installed in: 2018
 Mount Lebanon, Bikfaya, EX Elyssar BR installed in: 2005
 Mount Lebanon, Yarzeh, Ministry of Defense, installed in: 2011
 North Lebanon, Kalamoun, Miramar Hotel, installed in: 2015
 North Lebanon, Kousba , Hoz Mall, installed in: 2019
 North Lebanon, Tripoli Maarad, Gaston Habib bldg. installed in : 2013
 South Lebanon, Abbassieh, UNIFIL installed in: 2007

* * *

FOUNDER

Mr. Joseph Ayoub Saab

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Salim Habib	Lebanese	12.50%
Messrs. CreditBank sal	Lebanese	10.84%
Messrs. Bicom sal Holding	Lebanese	9.58%
Mr. Kamal Abi Ghosn	Lebanese	8.51%
Messrs. Trydnt sal Holding	Lebanese	9.70%
Sheikh Khaled Al Barahim	Saudi	5.69%
Mr.Hafez Jamil Abi Chaker	Lebanese	4.50%
Emir Sager Sultan Al Sudairy	Saudi	3.62%
Messrs. Cinzano Ltd	Virgin Islands	3.50%
H.E.Dr Mohamad A.H.Baydoun	Lebanese	3.43%
Mr. Abdel Karim El Roustom	Lebanese	3.00%
Messieurs Trade Finance Corp. Holding sal	Lebanese	2.97%
H.E. Me Elie Ferzli	Lebanese	2.01%
Mr. Elie El Moussa	Lebanese	1.50%
Mr. Sami Atallah	Lebanese	1.50%
Mr. Fakhri Abi Khalil	Lebanese	1.50%
MM.Al Hafiza Holding	Lebanese	1.00%
Others	Lebanese	14.65%

BOARD OF DIRECTORS

Mr. Salim Habib	Chairman & General Manager
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 Makhlof, Esq.	Member
Mr Karim Habib	Member
Mr Ibrahim Mahfoud	Member
IBL Independent sal	Member
Al Hafiza SAL Holding	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	Senior Operations Manager - 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
Mrs. Lina Abou Jaoude	Head of IT Security

LEGAL ADVISORS: Messrs. Rizkallah Makhoulouf Law Firm, Messrs. Fakhoury & Fakhoury Law Firm

INDEPENDENT AUDITORS: Messrs. BDO, Semaan, Gholam & Co, Messrs. DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	6.109.872	- Customer Deposits:	4.881.642
- Loans to Customers:	565.728	- Shareholders equity: (Tier I)	594.372
- Claims on Public Sector:	5.136.206	- Off-balance Sheet: (Liabilities)	31.516

Operating branches in Lebanon: 20

Number of Employees: 317

Number of ATM: 36 (of which 18 off premises)

Operating branches abroad: 1

HEADQUARTERS

Web Site: www.ibl.com.lb

Beirut

Rmeil, Charles Malek Ave., Al Ittihadia Bldg
P.O.Box: 11-5292 Riad ElSolh,
Beirut 1107-2190 Lebanon
Opened in: 1961

Switchboard: (01) 200350 / 334102
Fax: (01) 204505 / 219667
Swift: INLELBBE
E-Mail: 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: bmatar@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

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. Abdel Kader Tawil

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

II- Other Regions

Balamand

Koura, Facing Balamand University
Opened in: 2010
Manager: Mr. Walid Salem

Batroun

Batroun square, Zakaria Bldg
Opened in: 1977
Manager: Mr. Kisra Bassil

Chtaura

Main road, Kikano Bldg
Opened in: 2004
Manager: Mr. Iskandar Joanny

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: aktawil@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: (06) 933041-3
Fax: (06) 933038
E-Mail: wsalem@ibl.com.lb

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

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: Mr Abdel Rahman Zeidan

Sour (Tyr)

Northern Blvd., Ajami Bldg
 Opened in: 2004
 Manager: Mr. Hicham Merhi

Tripoli

El Mina street, Fayhaa Bldg
 P.O.Box: 240 Tripoli, Lebanon
 Opened in: 1999
 Manager: Mr. Ghassan Tahan

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: azeidan@ibl.com.lb

ATM Outdoor

Switchboard: (07) 346811 / 346813
 Fax: (07) 346804
 E-Mail: hmerhi@ibl.com.lb

ATM Outdoor

Switchboard: (06) 440450 / 444338 / 444350
 Fax: (06) 628229
 e-Mail: gtahan@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	Riyadh	The Saudi National Bank
Switzerland	Geneva	Banque Cantonale de Geneve
Toronto	Montreal	Bank of Montreal
U.A.E.	Dubai City	Al Khaliji France SA
U.K.	London	Citibank NA-London

CORRESPONDENT BANKS (continuous)

U.K.	London	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
 Saïda, Lebanese International University (LIU), installed in: 2009
 Sin ElFil, Alba University, installed in: 2011
 Tripoli, Islamic Hospital, installed in: 2013
 Tripoli, NINI Hospital, installed in: 2018
 Tripoli, Nini Hospital, installed in: 2013
 West Bekaa, Khiara, Lebanese International University (LIU), installed in: 2006

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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. Karim El Bacha	Independent member

SENIOR MANAGEMENT

Mr. Salim Habib	Chairman & General Manager
Mr. Rodolph Atallah	Assistant General Manager
Mr Nakhle Khoneisser	Assistant General Manager

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2021 (in millions of LB P)

- Total Assets:	298.261	- Customer Deposits:	114.747
- Loans to Customers:	32.755	- Shareholders equity: (Tier I)	117.856
- Claims on Public Sector:	235.494	- Off-balance Sheet: (Liabilities)	1300

Operating branch in Lebanon: 1

Number of Employees: 2

HEADQUARTERS & MAIN BRANCH

Beirut (Moussaitbeh)

Verdun area, Madina Towers
Rachid Karamah street,
P.O.Box: 11-5292 Beirut, Lebanon
Opened in: 2011

Web Site: www.ibl.com.lb

Switchboard: 01 792035 / 792055
Fax: (01) 792038
Swift: IBLVLBBE
E-Mail: 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

* * *

*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. Ahmad Abu Eideh	CEO
Mr. Saleh Jadallah	Branch Manager - Lebanon
Ms. Violette Hokayem	Head of Finance
Ms. Aya Hamieh	Head of Credit Department

LEGAL ADVISOR: Messrs. Osta Law Firm

INDEPENDENT AUDITORS: Messrs. Ernst & Young

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	99814	- Customer Deposits:	23068
- Loans to Customers:	19794	- Shareholders equity: (Tier I)	8879
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	10347

Operating branch in Lebanon: 1

Number of Employees: 5

Number of ATM: 1

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. Saleh Jadallah

ATM Outdoor

Switchboard: (01) 379002
Fax: (01) 379003
Swift: IBTFLBBE
E-Mail: info@investbank.com.lb

HEAD OFFICE IN SHARJAH

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

Web Site: www.investbank.ae

Tel: + 971 (06) 5980555
Fax: +971 (06) 5694212
Swift: IBTFEAS
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
Investment Banking
Personal Lending
Term Deposit Accounts
Trade Finance
Transfers and Remittances

* * *

SHAREHOLDERS

	Nationality
Dr. Tanal Sabbah	Lebanese
Heirs of Hussein Ali Hoballah	Lebanese
Dr. Khater Abi Habib	Lebanese
Mr. Abdullah Bin Saleh Al Athel	Saudi
Mr. Rayan Sabbah	Lebanese
Mr. Hassan Khalil	Lebanese

BOARD OF DIRECTORS

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	Me. Fady Soueid
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BOARD RISK MANAGEMENT COMMITTEE

Mr. Mounir Karam	Chairperson
Ms. Fadila Sabbah	Member
Mr. Charbel Awad	Member

BOARD AUDIT COMMITTEE

Mr. Issa Sahyoun	Chairperson
Mr. Charbel Awad	Member
Mr. Amr Ben Fayez Al Kouatli	Member

BOARD REMUNERATION COMMITTEE

Mr. Charbel Awad	Chairperson
Mr. Mounir Karam	Member
Mr. Issa Sahyoun	Member

BOARD COMPLIANCE COMMITTEE

Mr. Ahmad Hamdan	Chairperson
Mr. Mounir Karam	Member
Ms. Fadila Sabbah	Member

SENIOR MANAGEMENT

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
 Mr. Rony El Habre
 Ms. Zeinab Chatila
 Mr. Jihad Haddad
 Mrs. Mireille Lattouf

Head of Human Resources
 Head of Information Technology
 Head of Central Operations
 Head of Compliance Department
 Head of Foreign Relations & Correspondent
 Banking and Head of Customer Protection Unit
 Manager of Branches Administration Department
 Head of Risk Management
 Head of Strategy

Mrs. Gladis Kanaan
 Mr. Fadi Ashkouti
 Mr. Rayan Sabbah

LEGAL ADVISOR: Mr. Marwan Gemayel, Esq.

INDEPENDENT AUDITORS: / Messrs. Sarkis Sakr & partners (An independent member of Geneva Group International)

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021(in millions of LBP)

- Total Assets:	2,868,776	- Customer Deposits:	2,417,794
- Loans to Customers:	646,291	- Shareholders equity: (Tier I)	255,266
- Claims on Public Sector:	442,102	- Off-balance Sheet: (Liabilities)	193,875

Operating branches in Lebanon: 17
Number of ATM: 16 ()

Number of Employees: 226

HEADQUARTERS

Web Site: 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

Central Departments Management

Ras Beirut, Hamra area, Emile Edde street,
 Hoss Bldg, 2nd,3rd, 4th & 6th Floors

Credit & Loans:	Tel: (01) 732000 ext.6150
Accounting & Finance:	Tel: (01) 732000 ext.6250
IT Department:	Tel: (01) 732000 ext.6060
Operations:	Tel: (01) 732000 ext.6900
	Fax: (01) 732000 ext.6949
Treasury / Forex:	Tel: (01) 732000 ext.6300

Switchboard: (01) 732000 ext.1030
 Fax:(01) 732000ext 1049
 E-Mail: cambio@lebaneseswissbank.com /
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 - 570 / 558977 - 988
Fax: (01) 556570
E-Mail: harabr@lebaneseswissbank.com

Hazmieh

Said Frayha street, kasarjian Bldg
Opened in: 2015
Manager: Mr. Joseph Homsii

ATM Outdoor

Switchboard: (05) 951620-2 / 951624
Fax: (05) 951623
E-Mail: hazmiehbr@lebaneseswissbank.com

Jal ElDib

El Hajal Bldg, Facing MEA Office
Opened in: 2012
Acting Branch Manager: Mr. Michel Njeim

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) 732000
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: (01) 732000
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

Switchboard: (01) 732000
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

Mtailleb, 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
Canada	Montreal	The Bank of Montreal
Cyprus	Limassol	Bank of Beirut SAL
Germany	Munich	UniCredit Bank AG
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
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

* * *

FOUNDERS

Late Mr. Abdul Hafiz M. Itani
Late Mr. Joseph M. Hakim

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Samer A.H. Itani	Lebanese	73.818%
Mrs. Dina A.H. Itani Kaddoura	Lebanese	8.150%
Mrs. Ghada R. Abiad Itani	Lebanese	8.016%
Mr. Mohamad Maher M. Daadouché	Syrian	3.352%
H.E. Abdel Karim Bin Hamza		
Bin Abdel Karim Arkobi	Saudi	3.138 %
Mr. Ahmad F. Hachmieh	Saudi	2.000 %
H.E. Mohamed Khalifa Bin Youssef Al Suwaidi	Emirati	0.564%
Others		0.962%

BOARD OF DIRECTORS

Mr. Samer A.H. Itani	Chairman - General Manager
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
Dr. Maher J. Hussein	Member
Mr. Nadim S. Barrage	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. Beydoun	Assistant General Manager - Branch Management, Retail & Marketing
Mr. George C. Azar	Assistant General Manager - Credit & Remedial
Mr. Bachir S. Traboulsi	Assistant General Manager - Treasury & Capital Markets
Mr. Georges H. Bou Najem	Assistant General Manager - Commercial Banking
Mr. Bassam A. Abou Merhi	Assistant General Manager – Business Development
Mr. Khalil E. El Houry	Assistant General Manager - Trade Finance & Operations
Ms. Jocelyne B. Eid	Manager –Chief Compliance Officer
Mrs. Hala Madi Chbat	Manager - Financial Institutions

LEGAL ADVISOR: Me. Antoine J. Chader, Esq.

INDEPENDENT AUDITORS: Messrs. BDO, Semaan, Gholam & Co. / Messrs. KPMG

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	7,479,044	- Customer Deposits:	6,263,616
- Loans to Customers:	1,001,146	- Shareholders equity: (Tier I)	532,354
- Claims on Public Sector:	899,443	- Off-balance Sheet: (Liabilities)	2,299,631

Operating branches in Lebanon: 15
Number of ATM: 16
Operating branch abroad: 0
Representative office abroad: 1

Number of Employees: 383

Number of Employees: 0

Number of Employees: 2

HEADQUARTERS

Web Site: www.lgbbank.com

Beirut

Beirut Central District, Allenby street
 LGB BANK Bldg
 P.O.Box: 11-3600, Riad El Solh, Lebanon
 Opened in: 1980 (relocated in 2006)

Switchboard: (01) 965000
 Fax:(01) 965699
 Swift: LGBALBBE
 E-Mail: 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

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

Dora

Dora main road, Atallah Freij Bldg, 1st Fl.
 Opened in: 1982

ATM Outdoor

Switchboard:(01) 259930-4 / (03) 316887
 Fax: (01) 259938
 E-Mail: DoraBranch@lgbbank.com

Ghobeiry

Ghobeiry Blvd.,
 Middle East Commercial center, 2nd Fl.
 Opened in: 1994

ATM Outdoor

Switchboard: (01) 826190-2 / (03) 316882
 Fax:(01) 826112
 E-Mail: GhobeiriBranch@lgbbank.com

Hamra (Ras Beirut)

Hamra area, 585 Lyon street
 Rinno Bldg, 1st Floor
 Opened in: 1981

ATM Outdoor

Switchboard: (01) 745500-5 / 756500-5 /
 (03) 316880
 Fax: (01) 743380
 E-Mail: HamraBranch@lgbbank.com

Hazmieh

Damascus International road
 Gardenia center, 1st Fl.
 Opened in: 2010

ATM Outdoor

Switchboard: (05) 956450-2 / (71) 511300
 Fax: (05) 956453
 E-Mail: HazmiehBranch@lgbbank.com

Jal EIDib

Abouna Yaacoub Al Kabouchi street,
Abonayan center
Opened in: 2015

Mazraa

Corniche ElMazraa, 483 Saeb Salam Blvd.
Khatoun Bldg, 1st Floor
Opened in: 1983

Noueiri (Mazraa) Temporarily Closed

Ouzai street, Noueiri Tower

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: (04) 722630 / 722650 / (81) 611800
Fax: (04) 722680
E-Mail: JalEIDibBranch@lgbbank.com

ATM Outdoor

Switchboard: (01) 651980-4 / (03) 316884
Fax: (01) 651985
E-Mail: MazraaBranch@lgbbank.com

ATM Outdoor**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 Temporarily Closed

Chtaura Main Road, Eldorado center

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

ATM Outdoor**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

LGB BANK S.A.L.

Zahleh

Boulevard roundabout, Makhoul center
 Opened in: 1981

ATM Outdoor

Switchboard: (08) 823813 / 823688 / (03) 316883
 Fax: (08) 801154
 E-Mail: ZahleBranch@lgbbank.com

REPRESENTATIVE OFFICE ABROAD**LGB BANK S.A.L. – U.A.E. - Representative Office**

Barsha Heights, Tecom, Al Ameri Tower,
 Office # 2106
 P.O Box: 213611 Dubai, U.A.E.
 Opened in: 2012

Switchboard: (+971) 43883976
 Fax: (+971) 43306649
 E-Mail: dubaioffice@lgbbank.com

CORRESPONDENT BANKS

Bahrain	Manama	Mashreqbank PSC
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
Egypt	Cairo	Mashreqbank PSC
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	JPMorgan SE
Germany	Frankfurt	The Bank of New York Mellon
India	Madras	Indian Overseas Bank
Italy	Milan	Intesa Sanpaolo SPA
Italy	Rome	Banca UBAE SPA
Jordan	Amman	The Housing Bank for Trade and Finance
Kuwait	Safa	Burgan Bank SAK
Morocco	Casablanca	Attijariwafa
Qatar	Doha	Doha Bank QSC
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Jeddah	The Saudi National Bank
Spain	Barcelona	Banco de Sabadell SA
Switzerland	Geneva	Banque de Commerce et de Placements SA
Tunisia	Tunis	Banque de Tunisie SA
Turkey	Istanbul	Türkiye Garanti Bankasi AS
Turkey	Istanbul	Türkiye 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

LGB BANK S.A.L.

SERVICES RENDERED

- Automated Teller Machine (ATM)
- Car Loans
- Commercial Loans
- Deposit Account Services
- Domiciliation
- Financial Market Services
- Housing Loans
- Personal Loans
- Plastic Cards (Credit & Debit)
- Special Saving Accounts
- Transfers & Remittances
- Online & Mobile Banking
- LGB Mobile Payment
- SMS Banking
- Safe Box Service
- Trade Finance
- Customer Complaints Boxes

ATM OFF PREMISES

Beirut, Ras Beirut, Manara, Central Military Club, installed in: 2017

* * *

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

SHAREHOLDERS	Nationality	Shares in Capital (%)
Care Invest Holding s.a.l.	Lebanese	13.25%
Dr. Abdul Karim El-Rousstom	Lebanese	11.50%
Reditus (Holding) SAL	Lebanese	10.00%
Dr. Antonios Hanna Ghorayeb	Lebanese	7.97%
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%
Other Shareholders	Lebanese	34.48%
Other Shareholders	Other Nationalities	7.80%

BOARD OF DIRECTORS	
Dr. Antonios Ghorayeb	Chairman & General Manager
Mr. Kayssar Ghorayeb	General Manager
Mr. Hussam Abu Issa	Member of the Risk Committee
Optimum Group SAL (Holding) Represented by Mr. Antoine Salame	Member of the Risk Committee.
Mr. Nakhle El Hage	Member of the AML/CFT and Risk Committee.
Mr. Andre Bendaly	Chairman of the Audit Committee.
Mr. Jean Oghassabian	Chairman of the Remuneration Committee; and Member of the AML/CFT and Audit committees.
Mr. Georges Jabbour	Member of the Risk and Remuneration Committee
Mr. Ayman Zouheiri	Chairman of the AML/CFT Committee and Member of the Remuneration Committee.
Edafi Holding s.a.l., Represented by Mr. Nicolas Nahas	Chairman of the Risk Committee; and Member of the Audit Committee.
Mr. Victor Najjarian	Member of the AML/CFT and Audit 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	AGM – Clients Services Department

LEGAL ADVISOR: Mr. Chafic S. Abillama, Esq.

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen Orient / Messrs. Sarkis Sakr & Partners

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2022 (in millions of LBP)			
- Total Assets:	453,091	- Customer Deposits:	303,951
- Loans to Customers:	29,451	- Shareholders equity: (Tier I)	99,479
- Claims on Public Sector:	57,179	- Off-balance Sheet: (Liabilities)	4,635,560

Operating branch in Lebanon: 1

Number of Employees: 48

HEADQUARTERS & MAIN BRANCH

Website: www.libank.com.lb

Ashrafieh (Rmeil)

Charles Malek Avenue, Sofil Center, 4th Floor

P.O.Box: 11-5173 Beirut, Lebanon

Opened in: 2012

Tel: (01) 331444

Fax: (01) 331444 ext. 499

E-Mail: 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 انستمنت بنك ش.م.ل.

Official List of Banks N°: 142 (2016), Commercial Registry N°: 1014668 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000.

SHAREHOLDERS	Nationality	Shares in Capital %
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
Dr. Kamel Mamdouh Abdallah	Non - 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
Mr. Saad El Zein	Chief Executive Officer
Mr. Ihab Tabet	Accounting & Finance Manager
Mr. Louay Charafeddine	Manager - AML/CFT Compliance
Mr. Rami Maalouf	Senior Manager - Investment Banking
Mrs. Deema Fakhoury	Investment Banking – Deputy Head
Mrs. Kristel Noujeim	Manager - Private Banking
Mr. Hicham El Hajj Sleiman	Manager - Compliance
Mrs. Lea Wanna	Head of Internal Audit

LEGAL ADVISORS: Messrs. Alem and Associates Law Firm

INDEPENDENT AUDITORS: Messrs. PWC / Messrs. Ernst & Young

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	64,335	- Customer Deposits:	11,987
- Loans to Customers:	603	- Shareholders equity: (Tier I)	34,199
- Claims on Public Sector:	0	- Off-balance Sheet: (Liabilities)	99,258

Operating branch in Lebanon: 1

Number of Employees: 13

HEADQUARTERS & MAIN BRANCH

Web Site: 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

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.

* * *

SHAREHOLDERS	Nationality	Shares in Capital
Lebanese shareholders	Lebanese	100%

BOARD OF DIRECTORS

Mr. Ali Hejeij	Chairman - General Manager
Mr. Joseph Sarkis	Member
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
Mr. Hussein Cheaito	Assistant General Manager

CENTRAL DEPARTMENTS

Mrs. Hala Atrissi	Accounting Manager
Mr. Abbas Zaarour	Administration / Head of Unit (Acting as)
Mrs. Zeina Jaafar	FATCA & CRS Head of Unit Policies and procedures Head
Mrs. Fatima Hazimeh	Transfers & Swift Manager
Mrs. Rola Hejeij	Branches Network Operations Manager
Mr. Bilal Hamzeh	Compliance Manager
Mrs. Mona Khalil	Corporate Banking Manager
Mr. Khalil Chbib	Credit Administration/ Head of Unit
Mrs. Rana Sbeity	Credit Card/Head of unit
Mr. Ali Makki	AML /CFT/Head of Unit (Acting as)
Mrs. Amale Saleh	Financial Markets, FI & Foreign Branches
Mrs. Batoul Yassine	Human Resources / Head of Unit (Acting as)
Mr. Wissam Mourad	Information Technology Manager
Mrs. Diana Said	Internal Audit / Head of Department
Mrs. Itaf Mohti	Legal Manager
Mrs. Zeina Jaafar	Legal Compliance / Head of unit
Mr. Hussein Cheaito	Risk Management
Mrs. Inaya Hamdan	Retail Banking
Mr. Fadi Al Amine	Regional Manager - Iraq

LEGAL ADVISORS: Mr. Mohamad Khodr Slim, Esq. / Mr. Michel Tueny, Esq. / Dr. Ali Rahhal, Mr. Kamal Haidar

INDEPENDENT AUDITORS: Messrs. Dfk Fiduciaire du Moyen-Orient/
Messrs. Kudos International Network

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	2,196,124	- Customer Deposits:	2,129,488
- Loans to Customers:	975,658	- Shareholders equity: (Tier I)	-141,791
- Claims on Public Sector:	308,534	- Off-balance Sheet: (Liabilities)	80,513

Operating branches in Lebanon: 8
Number of ATM: 16 (of which 7 off premises)
Branches abroad: 2

Number of Employees: (in Lebanon) 183

HEADQUARTERS

Web site : 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

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****Beshara ElKhoury (Mazraa)**

Beshara El Khoury Blvd., Palm center
Opened in: 2014
Manager: Mr. Hassan Mortada

ATM Outdoor

Switchboard: (01) 661850-1
Fax: (01) 661852

Dora

Dora Hwy., Moucarri center
Opened in: 2009
Manager: Mrs. Mireille Yammine

ATM Outdoor

Switchboard: (01) 266665 / 266667
Fax: (01) 249052

Sainte Therese

Hadet, St Therese main road
Sbeity Block A Bldg
Opened in: 2016
Manager: Mr. Abdallah Rammal

ATM Outdoor

Switchboard: (05) 461206 / 461645 / 462204
Fax: (05) 470401

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

Majadel (Bint Jbeil)

Main road, Amin Ayoub center

Opened in: 2012

Manager: Mrs. Mona Mansour

ATM Outdoor

Switchboard: (07) 411100 / 411211

Fax: (07) 411916

Nabatieh

Mahmoud Fakhri street, MEAB Bldg

Opened in: 2003

Manager: Mr. Hassan Rmeity & Mr. Walid Bdeir

ATM Outdoor

Switchboard: (07) 766222 / 766333

Fax: (07) 769005

Tyr

Jounblat roundabout, El Roz Bldg

Opened in: 1997

Manager: Mr. Said Hejeij

ATM Outdoor

Switchboard: (07) 345333 / 345444

Fax: (07) 345666

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

Switchboard: (+ 964) (0) 7809 2840 53

CORRESPONDENT BANKS

Italy	Rome	Banca UBAE SPA
Jordan	Amman	Bank Al Etihad
Spain	Barcelona	Banco de Sabadell SA
Spain	Madrid	Bank of Africa Europe, SAU (Previously BMCE International SA)
Switzerland	Geneva	Banque de Commerce et de Placements SA
Turkey	Istanbul	Nurul Investment Bank INC
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

Bir Hassan, Zahraa Hospital, installed in: 2016

South Lebanon, Deir Entar, installed in: 2021

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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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	38.0934%
National Investment Co. Lebanon Holding SAL	Lebanese	9.2501%
Kuwait Investment Co. SAK	Kuwaiti	3.3352%
Mrs. Samira Georges Abdelnour	Lebanese	0.1314%
Ms. Hala Moussa Raphael	Lebanese	0.1314%
Ms. Lina Moussa Raphael	Lebanese	0.1314%
Ms. Nayla Moussa Raphael	Lebanese	0.1314%
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. Zaid Issam Al Sager	Kuwaiti	0.0138%
Mr. Ziad Adnan Kabbani	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
Mr. Malek Jean Khalife	Vice Chairman
National Bank of Kuwait SAK	Member
Watani Holding (Liban) sal	Member
Mr. Zaid Issam Al Sager	Member
Mr. Ziad Adnan Kabbani	Member
Mr. Elias Michel Kanaan	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
Mr. Ghassan Sidaoui	AGM - Head of Private Bank Head
Mr. Elias Rashed	AGM - Head of Corporate Bank Head
Mr. Mazen Timani	Executive Manager - Head of Compliance
Mr. Sami Tarraf	Executive Manager - Head of Financial Controlle & MIS

SENIOR MANAGEMENT (continuous)

Mrs. Zeina Abdallah	Executive Manager – Head of Operations
Mr. Dany Moarkech	Senior Manager – Head of Administration Department & ISO
Mr. Shadi Moukahal	Senior Manager - Head of IT
Mrs. Theresia Yammine	Senior Manager – Head of Treasury

LEGAL ADVISORS: Messrs. Khoury Law Firm

INDEPENDENT AUDITORS: Messrs. Ernst & Young

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	335,426	- Customer Deposits:	257,151
- Loans to Customers:	24,337	- Shareholders equity: (Tier I)	69,595
- Claims on Public Sector:	17,412	- Off-balance Sheet: (Liabilities)	14,508

Operating branches in Lebanon: 2
Number of ATM: 4 (In premises)

Number of Employees: 74

HEADQUARTERS

Web Site: <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 Saadeh

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. Mansour El Biry

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 – France
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)
Corporate Banking
Deposit Account Services
Mobile Banking
Online Banking
Real Estate Advisory Services
Consumer 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

Dr. Ibrahim Abdalla Mohamed Eldanfour Libyan Foreign Bank	Chairman Member Rep. by Mr. Issam Mohamed Elbarrak
Ms. Demoreco Holding co. SAL	Member Rep. by Dr. Abduslam A. Gehawe
Dr. Abubaker Mohamed Al Waddan	Member
Mr. Jean Paul Marcel Touma	Member
Mr. Rawi Boutros Kanaan, Esq.	Member
Mr Moussa Alhassan Atiiq Ali	Member
Ms. Rania Joseph El Hage	Secretary of the Board

GENERAL MANAGEMENT

Mr. Abdulfatah Ali Ahmed Mutat General Manager

LEGAL ADVISORS: Mr. Khalil Hmedeh, Esq. / Mr. Georges Raheb, Esq. / Mr. Imad Sabeh, Esq.
Mr. Boutros Doumet, Esq.

INDEPENDENT AUDITORS: Messrs. Sidani & Co / Messrs. Deloitte and Touche

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	1,481,951	- Customer Deposits:	295,310
- Loans to Customers:	12,440	- Shareholders equity: (Tier I)	235,807
- Claims on Public Sector:	1,321,252	- Off-balance Sheet: (Liabilities)	6,556

(1) According to BDL'S Circular no. 76/2000 and its related intermediates

(2) Including Treasury Bills (LBP and Eurobonds)

Operating branches in Lebanon: 2

Number of Employees: As at (30/05/2022) 88

HEADQUARTERS

Web Site: 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

BRANCH OR AGENCY IN LEBANON

I- Beirut & Suburbs

Sin EIFil

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 & 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 Ahmed Al Kuwari	Chairman
HE Sheikh 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 Yousef H A Kamal	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	QNB Lebanon General Manager
Mr. Gabriel Metni	Head of Corporate & Institutional Banking
Mr. Fouad Antoine El Rechmani	Head of Centralized Operations
Mr. Mohammad Hatab	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	Human Resources Business Partner

LEGAL ADVISORS: Messrs. Abou Sleiman & Partners Law Firm

INDEPENDENT AUDITORS: Messrs. KPMG

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	322,483	- Customer Deposits:	178,874
- Loans to Customers:	3,549	- Shareholders equity: (Tier I)	24,593
- Claims on Public Sector:	303,793	- Off-balance Sheet: (Liabilities)	15,946

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

Web Site: 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

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	Nationality	Shares in Capital
Ministry of Finance	Iraqi	100%

BOARD OF DIRECTORS

Mr. Abd Elhassan Jamal Abdallah	Chairman & General
Mr. Ayad Mahmoud Hadi	Member
Mr. Bassem Jamil Antoun	Member
Mrs. Bashaer Adnan Rasheed	Member
Mrs. Wasnaa Issam Rasheed	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, 2021 (in millions of LBP)

- Total Assets:	80225	- Customer Deposits:	25306
- Loans to Customers:	0	- Shareholders equity: (Tier I)	35778
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	59826

Operating branch in Lebanon: 1

Number of Employees: 9

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

Web Site: 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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SHAREHOLDERS	Nationality	Shares in Capital
Saradar Partners Holding sal	Lebanese	38.45%
Ste Al Bustania sal	Lebanese	12.07%
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. Joe Issa-El-Khoury	Member
Mr. Michel Ferneini	Member
Saifi Invest Holding sal, represented by Mr. Nabil Moukattaf	Member
Shammas Economic Institute sal, represented by Mr. Nizam Shammas	Member
Mr. Christian Steinfels	Member
Mr. Fady Amatoury	Member

SENIOR MANAGEMENT	
Mr. Mario Saradar	Chairman - CEO
Mr. Naim Hakim	Deputy CEO
Mrs. Sarah Ferneini El Rami	Managing Director – Corporate & Merchant Banking
Ms. Youmna Moukarzel	Chief Operating Officer
Mrs. Martine Hochar	AGM – Head of Private Banking
Ms. Amale Choueiri	Chief Audit Executive
Mrs. Sandra Touma Semaan	Head of Human Resources
Ms. Danielle Moutran	Chief Financial Officer
Mr. Emile Shbaalala	Head of Treasury, Capital Markets & Correspondent Banking
Mrs. Nadine Merhej	Head of Commercial Banking & Factoring
Mrs. Carine El Harouni	Head of Compliance and AML
Mr. Henri Bouiller	Head of Governance and Corporate Affairs
Mrs. Stephanie Andraos	Head of Credit Risk
Me. Rawia Osta Noujaim	Head of Internal Legal Affairs
Ms. Hala Cabbabe	Head of Communication
Mrs. Rita Bedirian	Head of Information Technology
Mrs. Caline Chahine	Head of Organization, Network Management & Administrative
Ms. Laurraine Hatem	Head of Trade Finance, Cash Management & Clearing
Mr. Fadi Chabo	Senior Manager - Private Banking & Fiduciary
Mr. Ramzi Azzi	Head of Recovery
Mr. Abdallah Chbeir	Manager - Risk Management

LEGAL ADVISORS: Messrs. El Khoury & Partners Law Firm / Messrs. Roger Najjar Law Firm /
Messrs. Hachem Law Firm / Messrs. Zein Law Firm

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2021 (in millions of LBP)

- Total Assets:	3,076,801	- Customer Deposits:	2,611,622
- Loans to Customers:	530,888	- Shareholders equity: (Tier I)	292,208
- Claims on Public Sector:	2,312,870	- Off-balance Sheet: (Liabilities)	49,095

Operating branches in Lebanon: 3

Number of Employees: 206

Number of ATM: 21 (of which 11 off premises)

HEADQUARTERS

Web site: www.saradarkbank.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@saradarkbank.com

MAIN BRANCH

Charles Malek

Beirut, Saradar Bldg, Charles Malek Avenue
Opened in: 2014
Managers: Mr. Jean Louis Mallat
Mrs. Gloria Saade

ATM Outdoor & Indoor

Telefax: (01) 214604
E-Mail: jeanlouis.mallat@saradarkbank.com
gloria.saade@saradarkbank.com

BRANCHES OR AGENCIES IN LEBANON

II- Other Regions

Jounieh

La Cite center, Block A
Opened in: 1983
Manager: Mrs Lara Achkar Salameh

ATM Indoor

Switchboard: (09) 830219
Fax: (09) 830218
E-Mail : lara.achkar@saradarkbank.com

Rabyeh

Rabieh main road , Square center
Opened in: 2017
Manager: Mr. Gilbert Bou Nader

ATM Indoor

Telefax: (04) 525968
E-Mail : gilbert.bounader@saradarkbank.com

CORRESPONDENT BANKS

Canada	Toronto	Bank of Montreal
Japan	Tokyo	Standard Chartered Bank
Jordan	Amman	Arab Bank plc
Qatar	Doha	Dukhan Bank
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
Retail Banking
Tax Payment (VAT)
Trade Finance
Transfers & Remittances

ATM OFF PREMISES

Beirut, Achrafieh (St.Charbel)
Mount Lebanon, Baabda, Total Station, Hazmieh Highway, near Army Academy
Mount Lebanon, Beit Mery, Al Bustan Hotel, Main Road
Mount Lebanon, Jdeideh, Developers Tower Center, New Jdeideh Street
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
North Lebanon, Tripoli, Gardegna Bldg, Mina Road, facing Centrale El Mina
South Lebanon, Saida, Housam Hariri Street, Al Saiid Center
Verdun Heights, Rachid Karamah street, Verdun
Sodeco 1 building, Sodeco Street, Beirut

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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: Me. Oussama Salman, Esq.

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen Orient / Messrs. Binder Dijker Otte

Operating branch in Lebanon: 1

Number of Employees: 13

HEADQUARTERS & MAIN BRANCH

Web Site: www.bankmed.com.lb

Verdun

Shuaa Building, Bachir Kassar street,
1st Floor, Verdun, Beirut
P.O.Box.: 11-1082, Beirut, Lebanon
Opened in: 1979

Switchboard: (01) 976333
Fax: (01) 983570
Swift: SLBLLBBX
E-Mail: 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

* * *

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: LBP329.052.478.000

FOUNDERS

Michel Sehnaoui & Sons
Banque Belge pour l'Etranger
Compagnie Belge de Banque et de Gestion

MAIN SHAREHOLDERS (Common shares) (as at 31/12/2021)	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 Mina B.H.C. Holding SAL)	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
Mr. Jean-Louis Mattei	Member
Mr. Ishac Mazen Hanna	Member
Mr. Jean-Pierre Ducroquet	Member

TEAM/EXECUTIVE SENIOR MANAGEMENT

Mr. Antoun Sehnaoui	Chairman & Chief Executive Officer
Mr. Tarek Chehab	Deputy Chief Executive Officer
Mr. Georges Saghbini	Deputy General Manager – Head of subsidiaries, Supervision & Development.
Mr. Sleiman Maaraoui	Deputy General Manager – Head of Systems, Projects and Infrastructure.
Ms Noha Abou Saad	Head of Group Organization, Project Management, Transformation & Marketing.
Mr. Fady Abou Samra	Head of Group Risk.
Mr. Nagib Gbantous	Head of Retail Banking.
Mr. Rabih Abdallah	Head of Commercial Banking.
Mr. Karim KHOURY	Head of Group Treasury & Financial Market.
Mrs Karen ZABLOSKI	Head of Group Compliance.
Mrs Sarita CHAANINE	Head of Group Finance, Investment & Recovery.

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: 27 **Number of Employees:** 895
Number of ATM: 108 (of which 18 off premises)
Affiliated banks abroad: 6
Branches of affiliated banks abroad: Cyprus (3 branches), U.A.E. - Abu Dhabi Global Market (1branch),
 France (3 branches)

HEADQUARTERS

Web Site: www.sgbl.com.lb

Riad ElSolh

Banks Street
 P.O.Box: 11-2955 Beirut, Lebanon
 Opened in: 1953

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: (03) 477777 / 1274 (From Lebanon)
 Fax: (01) 502820
 E-Mail: sgbl@sgbl.com.lb

MAIN BRANCH

Saloumeh – Dekwaneh

Saloumeh roundabout, Sehnaoui Bldg
 Opened in: 1978

ATM Outdoor (3) & Indoor

Switchboard: (03) 477777 / 1274
 Fax: (01) 502820

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

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

Bourj ElBrajneh

Ain ElSekkeh street

ATM Outdoor & Indoor

Tel: (01) 451137-8

Dora

Dora Highway, Ghantous Bldg.

ATM Indoor

Tel: (01) 250222

Furn ElChebbak

Main street, Gharios center

ATM Outdoor

Tel: (01) 289143 / 291992

Hamra

Banque du Liban street

ATM Outdoor & ATM indoor

Tel: (01) 350020-1

Jal ElDib

Main road, Oscar center

ATM Outdoor & Indoor

Tel: (04) 713000

Mar Takla - Hazmieh

Gardenia street

ATM Outdoor & Indoor

Tel: (05) 455900 / 455800-1

Mazraa

El Mama street, Corniche Saeb Salam

ATM Outdoor & Indoor

Tel: (01) 818155-6

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

II- Other Regions

Ajaltoun

Ajaltoun main street

ATM Outdoor & Indoor

Tel: (09) 230683-4

Amioun

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

Chtaura

Main street, SGBL Bldg

ATM Outdoor & Indoor

Tel: (08) 540125 / 542898

Halba

Main street, Massoud Bldg.

ATM Outdoor

Tel: (06) 692743

Jbeil

Voie 13, Moussa Farhat Center, 1st floor.

ATM Outdoor & Indoor

Tel: (09) 936522 / 936801

Jounieh - Haret Sakher

Haret Sakher, Banque du Liban street.
Stella Maris Bldg

Labweh

Main street

ATM Outdoor & Indoor

Tel: (08) 230231

Mansourieh

Municipality road, Jack Chamoun bdb.

ATM Outdoor & Indoor

Tel: (04) 533281

Nabatieh - M. Fakh Street

Hassan kamel Al Sabbah street,
Daher center

ATM Outdoor & Indoor

Tel: (07) 769400 / 767478 /767479

Saida – Jezzín Street

Jezzín street, Golden Tower Bldg,
Facing Electricité du Liban

ATM Outdoor & Indoor

Tel: (07) 724704 / 725549

Sour

AlMasaref street, Maarouf Al Sahily Bldg

ATM Outdoor

Tel: (07) 343420

Tripoli – Fouad Chehab

Fouad Chehab Boulevard

ATM Outdoor (2)

Tel: (06) 441043 / 624988

Zahleh – Serail

Near Serail , Mar Gerges street

ATM Outdoor & Indoor

Telefax: (08) 809701 /2/3/4

AFFILIATED BANKS ABROAD

Societe Generale Bank Cyprus (SGBCy) Head Office (& 2 branches)

Corner of 88, Digenis Akritas Avenue & 36,
Kypranoros street, 1061, Nicosia
P.O.Box: 25400, 1309 Nicosia, Cyprus
Opened in: 1985

Web Site: www.sgcyprus.com
Switchboard: (+357) 80 007 777
Fax: (+357) 22 399 700

Limassol Branch

148 Makarios Avenue and 67 Ayias
Filaxeos Street, 3025 Limassol
P.O.Box: 54911, 3729 Limassol, Cyprus

Switchboard: (+357) 25 814611
Fax: (+357) 25 583399 / 25 814807

Larnaca Branch

78A, Spirou Kyprianou Avenue, 6057 Larnaca
P.O.Box: 40681, 6306 Larnaca, Cyprus

Switchboard: (+357) 24 818830
Fax: (+357) 24 818013

AFFILIATED BANKS ABROAD (continuous)

Banque Richelieu GCC

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

Web Site: www.banquerichelieugcc.com
Switchboard: +971 (0) 2 4107000
Fax: +971 (0) 2 410 7099
E-Mail: info.gcc@banquerichelieu.com

Banque Richelieu France

1-3-5 rue Paul Cézanne - 75008 Paris

Web Site: www.banquerichelieufrance.com
Switchboard: +33(0)1 42 89 00 00
E-Mail: contact@banquerichelieu.com

Richelieu Gestion

1-3-5 rue Paul Cézanne - 75008 Paris

Web Site: www.richelieugestion.com
Tel: +33 142 89 00 00
E-mail: connect@richelieugestion.com

Banque Richelieu Monaco

8, Avenue de Grande Bretagne,
MC-98000 Monaco

Web Site: www.banquerichelieumonaco.com
Switchboard: +377 92 16 55 55
Fax: +377 92 16 55 99
E-Mail: contact.mc@banquerichelieu.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	Capital Bank of Jordan
Kuwait	Kuwait City	MashreqBank PSC
New Zealand	Wellington	ANZ National Bank Limited
Norway	Oslo	Dnb Bank ASA
Qatar	Doha	Masraf Al Rayan previously named 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	JP Morgan Chase NA London
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
U.S.A.	New York	The Bank of New York Mellon (Currency AUD)
U.S.A.	New York	The Bank of New York Mellon (Currency DKK)

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
 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-Block5, Saloumeh - Dekwaneh, Saloumeh roundabout
 Mount Lebanon, SGBL-Block3, Saloumeh - Dekwaneh, Saloumeh roundabout

ATM OFF PREMISES (continuous)

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

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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	87.25%
Syrian General Establishment for Insurance	Syrian	5.00%
Popular Credit Bank	Syrian	7.14%
The Heirs of Mr. Maan Raslan	Syrian	0.07%
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	0.07%
The Heirs of Mr. Mahmoud Al Youssef	Lebanese	0.07%

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 Mr. Ahmad Melhem	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
Mrs. Abir Chemaytelli	Risk Department
Miss. Manal Hammoud, Esq.	Legal Department
Mrs. Roula Kassem	Credit Department
Mrs. Mona Zbib	Audit Department
Mrs. Hoda Mkahal	Human Resources Department
Mr. Adham Badra	Compliance Unit

LEGAL ADVISOR: Dr. Wael Tabbara, Esq.

INDEPENDENT AUDITORS: Messrs. BDO, Semaan, Gholam & Co. / Messrs. KUDOS

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

- Total Assets:	2,126,268	- Customer Deposits:	139,651
- Loans to Customers:	1,461,707	- Shareholders equity: (Tier I)	200,540
- Claims on Public Sector:	570,225	- Off-balance Sheet: (Liabilities)	254,531

Operating branches in Lebanon: 3

Number of Employees: 52

HEADQUARTERS

Web Site: www.slcb.com.lb

Ras Beirut

Hamra area, Makdesi street, SLCB Bldg
P.O.Box 11-8701 Riad El Solh,
Beirut 1107-2270 Lebanon
Opened in: 2006

Switchboard: (01) 742977
Fax: (01) 738214
Cable: SYRLICOM
Swift: SYLCLBBE
E-Mail: info@slcb.com.lb

MAIN BRANCH

Ras Beirut

Hamra area, Makdesi street, SLCB Bldg
Opened in: 2006
Acting Manager: Mr. Mohammed EL Sabea

Switchboard: (01) 741666
Fax: (01) 740726
E-Mail: makdessi_headoffice@slcb.com.lb

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Hamra (Ras Beirut)

Hamra street, Cinema Hamra Bldg
P.O.Box: 113-5127 Hamra,
Beirut 1103-2020 Lebanon
Opened in: 1980
Acting Manager: Mrs.Caroline Housami

Switchboard: (01) 738314
Fax: (01) 753215
E-Mail: hamra@slcbk.com

Mar Elias (Moussaitbeh)

Mar Elias street, Fakhani Bldg
P.O.Box: 14-5796 Beirut, Lebanon
Opened in: 1981
Acting Manager: Mrs.Randa Rihawi

Switchboard: (01) 818518
Fax: (01) 704972
E-Mail: marelias@slcbk.com

CORRESPONDENT BANK

Lebanon	Beirut	Banque du Liban (Central Bank of Lebanon)
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SERVICES RENDERED

Corporate & Retail Banking
Deposit Accounts Services
Financial Market Services
Trade Finance
Transfers & Remittances

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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: LBP21,600,000,000.-

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

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REPRESENTATIVE OFFICES OF FOREIGN BANKS IN LEBANON

MEMBERS OF THE ASSOCIATION OF BANKS IN LEBANON

ACCESS BANK P.L.C.

Beirut (Mina ElHosn)

Omar Daouk Str., Starco Urban Center
Block A, 7th Floor
Ms. Zakia Alti, Chief Representative Officer

Web Site: www.accessbankplc.com

Tel/Fax: (01) 371809 - 372809

E-Mail: zakia.alti@accessbankplc.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

Web Site: www.intesasanpaolo.com

Switchboard: (01) 980550-1

Fax: (01) 980509

E-Mails: beirut.repoffice@intesasanpaolo.com
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

Web Site: www.jpmorganchase.com

Switchboard: (01) 739583

Fax: (01) 739581

E-Mail: george.j.ashkar@jpmorgan.com

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The 2022 Almanac of Banks in Lebanon

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**LEBANESE BANKING
UNITS ABROAD**

LEBANESE BANKING UNITS ABROAD (23 COUNTRIES)

Branches (s.a.l.), Subsidiaries, Sister or Associate Banks Abroad	
Algeria	Fransabank s.a.l.
Armenia	Byblos Bank s.a.l.
Australia	Bank of Beirut s.a.l.
Bahrain	Credit Libanais s.a.l.
Belgium	Byblos Bank s.a.l.
Cyprus	Bank of Beirut s.a.l.; Bankmed s.a.l.; Banque Libano-Française s.a.l.; Blom Bank s.a.l.; Credit Libanais s.a.l.; IBL Bank s.a.l.; Société Générale de Banque s.a.l. (SGBL)
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.
Principality of Monaco	Blom Bank s.a.l.; Société Générale de Banque s.a.l. (SGBL)
Iraq	Bankmed 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.; Bankmed 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.; 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.
Representative Offices Abroad	
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.; 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.;

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CEDRUS BANK S.A.L.	138 سيدروس بنك ش.م.ل.
CEDRUS INVEST BANK S.A.L.	141 سيدروس إنفست بنك ش.م.ل.
CITIBANK N.A.	143 سيتي بنك ن.أ.
CREDIT LIBANAIS S.A.L.	144 الاعتماد اللبناني ش.م.ل.
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NOTES

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