

INTRODUCTION

**BANKING
SECTOR
DATA**

01

BOARD OF DIRECTORS OF THE ASSOCIATION OF BANKS IN LEBANON ELECTED ON JUNE 29th, 2021

Chairman

Dr. Salim Sfeir

Chairman & General Manager
BANK OF BEIRUT S.A.L. (75)

Secretary

Mr. Walid Raphael

Chairman & General Manager
BANQUE LIBANO-FRANÇAISE S.A.L. (10)

Members

Mr. Saad N. Azhari

Chairman & General Manager
BLOM BANK S.A.L. (14)

Mrs. Rayya El Haffar Hasan

Chairman & General Manager
BANKMED S.A.L. (22)

Mr. Semaan Bassil

Chairman & General Manager
BYBLOS BANK S.A.L. (39)

Mr. Samir Hanna

Chairman & General Manager
BANK AUDI S.A.L. (56)

Vice Chairman

Mr. Nadim Kassar

General Manager
FRANSABANK S.A.L. (1)

Treasurer

Mr. Abdel Razzak Achour

Chairman & General Manager
FENICIA BANK S.A.L. (58)

Mr. Antoun Sehnaoui

Chairman & General Manager
SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL)
(19)

Sheikh Ghassan Assaf

Chairman & General Manager
BBAC S.A.L. (28)

Dr. Joseph Torbey

Chairman & General Manager
CREDIT LIBANAIS S.A.L. (53)

Dr. Tanal Sabbah

Chairman & General Manager
LEBANESE SWISS BANK S.A.L. (63)

02

ASSOCIATION OF BANKS IN LEBANON ESTABLISHED IN 1959

Secretariat General

The Secretary General

Dr. Makram Sader

(Dr. Fadi Khalaf appointed starting 1-4-2022)

Director of Financial & Administrative Department

Mr. Karam Yared

Director of Communication & Public Relations Department

Mrs. Jessy Trad

Director of Research Statistics Department

Dr. Elias El-Achkar

Director of HR Development Department

Mr. Bechara Khachan

The Higher Institute for Banking Studies (ISEB)

Director: Dr. Walid Yaziji

ISEB Address:

Beirut, Huvelin street
Campus des Sciences Sociales
Université Saint-Joseph de Beyrouth (USJ)
Tel: (00 961) (1) 204739
Fax: (00 961) (1) 204738
E-mail: iseb@usj.edu.lb
Website: www.abl.org.lb

ASSOCIATION OF BANKS IN LEBANON

Beirut, Saifi, Gouraud street, ABL Bldg.
Postal Code: Beirut 2028 1212 Lebanon
P.O.Box: 976 Beirut, Lebanon
Tel / Fax : (00 961) (1) 970500/1
Mobile : (00 961) (81) 904423 / (81) 676167
Website: www.abl.org.lb

() bank's official number issued by BDL

ADVISORY COMMITTEES OF THE ASSOCIATION OF BANKS IN LEBANON

(Latest update in June 2022)

Legal Committee

Chairman: Georges Achi	Rapporteur: Antoine Merheb	Members: Randa Abou Sleiman Ossama Osta Selim El Meouchy Marc de Chadarevian	Aref Mneimneh Abbas Halabi Adel Zeidan Tanios El-Achkar	Ghaleb Mahmassani Nasri Diab Mohamed Khodr Slim Nada Rizkallah
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Corporate Governance Committee

Chairman: Ghassan Assaf	Rapporteur: Farid Lahoud	Members: Walid Naja Roy Rubeiz Ameen Bissat Nasri Bakhos Suheil Jaafar	Elias Baz Karam Yared Raya Rafael Nahas Jeanine Kabenji Nada Awad Rizkallah	Mazen Timani Saada Saab Vera Chamoun
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Compliance and Fighting Money Laundering Committee

Chairman: Chahdan Jebeyli	Rapporteur: Dany Nassar	Members: Fouad Khalifeh Mohamad Said El Hoss Said Gebrane Malek Costa Karen Zabloski Amin Bissat	Marwan Abou Assi Marwan Mouharram Joe Boustany Ghassan Mouzawak Camil Barkho Elie Farah	Randa Younes Carla Nassif Salim Karroum Nathalie Dagher Mazen Timany
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Arab and Foreign Banking Committee

Chairman: Nadim Ghantous	Rapporteur: Georges Ziadeh	Members: Chawki Bader Nadim Chbeir	Ghassan Salem Ziad Itani	Cynthia Al-Asmar Jossan Maalouf
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Organization, Standardization and Information Technology Committee

Chairman: Hanna Massaad	Rapporteur: Nabih Saddy	Members: Ghassan Sawaya Sleiman Maarawi Najib Ghanem	Mohsen Naamani Elias El-Achkar Antoine Lawandos	Toufic Chebib Toufic Arida Elie Barakat
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Research and Studies Committee

Chairman: Marwan Barakat	Rapporteur: Walid Issa	Members: Nassib Ghobril Nakhle Khoneisser Elie Abi Mrad Sarita Chaanine	Roger Dagher Marwan Abou Assi Najib Semaan Nasri Bakhos	Isabelle Saiby Tekle Elias El-Achkar
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Banking Terms and Conditions Committee

Chairman: Salim Habib	Rapporteur: Michel Khadige	Members: Philippe El Hajj Camille Moujaes Mounir Toukan Assaad Meouchy Fadi Fleihan	Henri Tabet Youssef Fakh Ghaythan Tayara Michel Najjare Ronald Zirka	Noha Abou Saad Elie Abou Khalil Karam Yared
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Banking Risk Committee

Chairman: Rami El Nimer	Rapporteur: Tania Tayah	Members: Mona El Khoury Zahi Azoury Gerard Rizk Maya Itani Pascale M. Dahrouj	Henri Bouiller Nada Awad Rizkallah Elias Abou Sleiman Antoun Samia	Khaled Abdel Samad Maria Hraoui Nadine Makhoul Elias El-Achkar
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Islamic Banking Committee

Chairman:	Rapporteur:	Members:
Mutasim Mahmassani	Mou'taz Natafji	Oussama Helmi Chafic Mouharram

Human Resources and Social Affairs Committee

Chairman:	Rapporteur:	Members:		
Tanal Sabbah	Bechara Khachan	Rania Al-Jamal	Tania Rizk	Badih Azzi
		Henri El Hachem	Fadi Hayek	Sylvie Abi Rached
		Mohamad Khaled	Sara Iskandarani	Rabih Yaghi
		Nicolas Semaan	Nayiri Manoukian	
		Liza Assaf	Hala Achour Safieddine	

Investment Banks and Capital Markets Committee

Chairman:	Rapporteur:	Members:		
Iyad Boustani	Fadi Osseiran	Elie Chami	Alexandre Salem	Karim Habib
		Alain Wanna	Lina Makarem	Elias El-Achkar
		Sarita Chaanine	Salim Chami	Ahmad Alwan

Communication Committee

Chairman:	Rapporteur:	Members:		
Nada Tawil	Dania Kassar	Tania Rizk	Zeina Zamel	Nina Hajj Srouf
		Elie Albert Azar	Tarek Bilal	Jean Traboulsi
		Isabelle Mansour	Habib Lahoud	Jessy Trad

A - Active Members:

- | | | | |
|-----------|--|-----------|--|
| 1 | (1) Fransabank s.a.l. | 32 | (94) LGB Bank s.a.l. |
| 2 | (3) Banque Misr Liban s.a.l. (Bml Sal) | 33 | (95) Saudi Lebanese Bank s.a.l. |
| 3 | (5) Arab Bank p.l.c. | 34 | (98) Cedrus Bank s.a.l. |
| 4 | (9) Rafidain Bank | 35 | (101) Al-Mawarid Bank s.a.l. |
| 5 | (10) Banque Libano-Française s.a.l. | 36 | (103) Creditbank s.a.l. |
| 6 | (11) B.L.C. Bank s.a.l. | 37 | (104) United Credit Bank s.a.l. |
| 7 | (14) Blom Bank s.a.l. | 38 | (105) Bank Al-Madina s.a.l. |
| 8 | (16) Federal Bank Of Lebanon s.a.l. | 39 | (108) First National Bank s.a.l. |
| 9 | (19) Societe Generale De Banque Au Liban s.a.l. (Sgbl) | 40 | (109) Al Baraka Bank s.a.l. |
| 10 | (22) Bankmed s.a.l. | 41 | (110) Meab s.a.l. |
| 11 | (28) BBAC s.a.l. | 42 | (111) Blominvest Bank s.a.l. |
| 12 | (34) Syrian Lebanese Commercial Bank s.a.l.(*) | 43 | (113) Medinvestment Bank s.a.l. |
| 13 | (36) Banque De Credit National s.a.l. | 44 | (114) Credit Libanais Investment Bank s.a.l. |
| 14 | (39) Byblos Bank s.a.l. | 45 | (115) Citibank N.A. |
| 15 | (41) Banque De L'Habitat s.a.l. | 46 | (118) Arab Bank (Switzerland) Lebanon s.a.l. |
| 16 | (43) Finance Bank s.a.l. | 47 | (121) Fransa Invest Bank s.a.l. |
| 17 | (48) Saradar Bank s.a.l. | 48 | (123) Byblos Invest Bank s.a.l. |
| 18 | (52) IBL Bank s.a.l. | 49 | (125) Arab Finance House s.a.l. (Islamic Bank) |
| 19 | (53) Credit Libanais s.a.l. | 50 | (126) Lebanese Islamic Bank s.a.l. |
| 20 | (56) Bank Audi s.a.l. | 51 | (127) Blom Development Bank s.a.l. |
| 21 | (58) Fenicia Bank s.a.l. | 52 | (129) FFA Private Bank s.a.l. |
| 22 | (62) North Africa Commercial Bank s.a.l. | 53 | (130) Bank Of Beirut Invest s.a.l. |
| 23 | (63) Lebanese Swiss Bank s.a.l. | 54 | (132) Bank Of Baghdad (Private Sa Co.) |
| 24 | (67) Bank Saderat Iran (*) | 55 | (133) CSC Bank s.a.l. |
| 25 | (68) BSL Bank s.a.l. | 56 | (135) IBL Investment Bank s.a.l. |
| 26 | (73) National Bank Of Kuwait (Lebanon) s.a.l. | 57 | (136) Qatar National Bank (Q.p.s.c.) - Lebanon |
| 27 | (75) Bank Of Beirut s.a.l. | 58 | (137) Cedrus Invest Bank s.a.l. |
| 28 | (85) Hbl Habib Bank (**) | 59 | (139) Libank s.a.l. (Levant Investment Bank) |
| 29 | (90) Arab African International Bank | 60 | (141) Invest Bank p.s.c. |
| 30 | (92) Emirates Lebanon Bank s.a.l. | 61 | (142) Lucid Investment Bank s.a.l. |
| 31 | (93) Banque Bemo s.a.l. | | |

B - Associate Members

(Representative Offices of Foreign Banks)

- 1 Access Bank p.l.c
- 2 The Bank Of New York Mellon
- 3 Intesa Sanpaolo s.p.a.
- 4 JPMorgan Chase Bank N.A.
- 5 Standard Chartered Bank

1 - Commercial Banks

A - Lebanese Banks s.a.l.

- 1 (1) Fransabank s.a.l.
- 2 (10) Banque Libano-Française s.a.l.
- 3 (11) B.L.C. Bank s.a.l.
- 4 (14) Blom Bank s.a.l.
- 5 (16) Federal Bank Of Lebanon s.a.l.
- 6 (19) Societe Generale De Banque Au Liban s.a.l. (Sgbl)
- 7 (22) Bankmed s.a.l.
- 8 (28) BBAC s.a.l.
- 9 (36) Banque De Credit National s.a.l.
- 10 (39) Byblos Bank s.a.l.
- 11 (48) Saradar Bank s.a.l.
- 12 (52) IBL Bank s.a.l.
- 13 (53) Credit Libanais s.a.l.
- 14 (56) Bank Audi s.a.l.
- 15 (58) Fenicia Bank s.a.l.
- 16 (63) Lebanese Swiss Bank s.a.l.
- 17 (68) BSL Bank s.a.l.
- 18 (75) Bank Of Beirut s.a.l.
- 19 (93) Banque Bemo s.a.l.
- 20 (94) LGB Bank s.a.l.
- 21 (95) Saudi Lebanese Bank s.a.l.
- 22 (98) Cedrus Bank s.a.l.
- 23 (101) Al-Mawarid Bank s.a.l.
- 24 (103) Creditbank s.a.l.
- 25 (104) United Credit Bank s.a.l.
- 26 (105) Bank Al-Madina s.a.l.
- 27 (108) First National Bank s.a.l.
- 28 (110) MEAB s.a.l.
- 29 (126) Lebanese Islamic Bank s.a.l. (1)
- 30 (127) Blom Development Bank s.a.l. (1)

B - Lebanese Banks (S.a.l.) With Arab Control

- 1 (3) Banque Misr Liban s.a.l.
- 2 (34) Syrian Lebanese Commercial Bank s.a.l.
- 3 (62) North Africa Commercial Bank s.a.l.
- 4 (73) National Bank Of Kuwait (Lebanon) s.a.l.
- 5 (92) Emirates Lebanon Bank s.a.l.
- 6 (109) Al-Baraka Bank s.a.l. (1)
- 7 (125) Arab Finance House s.a.l. (Islamic Bank) (1)

C - Arab Banks

- 1 (5) Arab Bank P.l.c.
- 2 (9) Rafidain Bank
- 3 (90) Arab African International Bank
- 4 (132) Bank Of Baghdad (Private Sa Co.)
- 5 (136) Qatar National Bank Q.p.s.c. – Lebanon
- 6 (141) Invest Bank P.s.c.

D - Foreign Banks

- 1 (67) Bank Saderat Iran
- 2 (85) HBL HABIB BANK
- 3 (115) CITIBANK N.A.

Remark:

1- Number between brackets preceding bank designation is the official registration number issued by the Banque du Liban.

(*) Membership suspended since 2014.

(**) Habib Bank decided to close its Lebanese branch by liquidating the business – notice of recognition N° 3230, dated 23/12/2021 (O.G.11/2022)

Remark: Number between brackets preceding bank designation is the official registration number issued by the Banque du Liban.

(1) Islamic Banks

B - Investment Banks (S.A.L)

(Representative Offices of Foreign Banks)

- 1 (41) Banque De L'habitat S.a.l.
- 2 (43) Finance Bank S.a.l.
- 3 (111) Blominvest S.a.l.
- 4 (113) Medinvestment Bank S.a.l.
- 5 (114) Credit Libanais Investment Bank S.a.l.
- 6 (118) Arab Bank (Switzerland) Lebanon S.a.l. (2)
- 7 (121) Fransa Invest Bank S.a.l.
- 8 (123) Byblos Invest Bank S.a.l.
- 9 (129) FFA Private Bank S.a.l.
- 10 (130) Bank Of Beirut Invest S.a.l.
- 11 (133) CSC Bank S.a.l.
- 12 (135) IBL Investment Bank S.a.l.
- 13 (137) Cedrus Invest Bank S.a.l.
- 14 (139) Libank S.a.l. (Levant Investment Bank)
- 15 (142) Lucid Investment Bank S.a.l.

- 1 (1) Arab Finance Corporation s.a.l.
- 2 (5) Credit Commercial Et Foncier s.a.l. (C.c. & F.)
- 3 (6) Sogelease Liban s.a.l.
- 4 (7) Societe D'investissements Financiers s.a.l.
- 5 (8) Societe Financiere Du Liban s.a.l.
- 6 (9) Bemo Securitization s.a.l.
- 7 (10) Fidus s.a.l.
- 8 (12) Lebanon Invest s.a.l.
- 9 (13) Gulf Finance & Investment Company s.a.l.
- 10 (14) Libano-Française Finance s.a.l.
- 11 (17) Areeba s.a.l.
- 12 (19) FNB Capital s.a.l.
- 13 (23) BLC Finance s.a.l.
- 14 (24) Halawi Investment Trust s.a.l.
- 15 (26) Credit Financier s.a.l.
- 16 (27) Kafalat Sal – Guaranties For Loans To
Small And Medium Enterprises
- 17 (28) FNB Finance s.a.l.
- 18 (29) Societe Libanaise De Factoring Solifac s.a.l.
- 19 (32) Credit Trust s.a.l.
- 20 (34) Mena Capital s.a.l.
- 21 (36) Capital Investment Corporation s.a.l
- 22 (39) Amex (Middle East) B.S.C. (Closed)
- 23 (40) Credit Financier Invest s.a.l.
- 24 (41) International Company For Finance -
Lebanon s.a.l. (Arzan Group)
- 25 (42) Credit Suisse (Lebanon) Finance s.a.l.
- 26 (43) "Investa" Financial Planning Services s.a.l.
- 27 (44) Ca Indosuez Switzerland (Lebanon) s.a.l.
- 28 (48) Credilease s.a.l.
- 29 (49) Vitas s.a.l
- 30 (51) Medsecurities Investment s.a.l.
- 31 (53) "LCB Finance" s.a.l.
- 32 (58) More Capital s.a.l.
- 33 (61) CSC Finance s.a.l.
- 34 (62) Excillis Finance Co. s.a.l.
- 35 (65) Emkan Finance s.a.l.
- 36 (67) Ibda'a – Microfinance s.a.l.
- 37 (68) Lebanese Leasing Company s.a.l. «Leasing»
- 38 (70) Optimum Invest s.a.l.
- 39 (72) CC Investment s.a.l
- 40 (74) Arz s.a.l.

Amendments Made To The Official List Of Financial Institutions During 2021

- 1) CAPITAL INVESTMENT SERVICES S.A.L. financial Institutions according to BDL's decision (n°11) was removed from the official list of Fi- n°13344 dated June 28, 2021 (O.G. n° 29/2021)

Remark: Number between brackets preceding bank designation is the official registration number issued by the Banque du Liban.

(2) Banks with major Arab control

OFFICIAL LIST OF BROKERAGE FIRMS

The Capital Markets Authority

Decision N° 37 Dated July 28, 2022

(O.G. N° 36/2022)

- | | | | |
|----------|---|-----------|---|
| 1 | 5) Arab International Development And Investment Company sal. | 9 | (24) Rm Private Wealth Management s.a.l. |
| 2 | (8) Beirut Brokerage Corporation s.a.l. | 10 | (25) Capital EE s.a.l |
| 3 | (13) Lebanese Dealers s.a.l. | 11 | (26) Amana Capital s.a.l |
| 4 | (16) Master Capital Group s.a.l. | 12 | (27) HSBC Financial Services (Lebanon) s.a.l. |
| 5 | (17) Accurate Investment Broker s.a.l. | 13 | (30) Shenandoah Consulting s.a.l. |
| 6 | (20) Trust Capital s.a.l. | 14 | (32) 4T s.a.l. |
| 7 | (22) Blom Asset Management s.a.l. | 15 | (33) Diligent Financial Services s.a.l. (1) |
| 8 | (23) Broadgate Advisers s.a.l. | 16 | (34) Marshi & Partners s.a.l. (2) |

Amendments Made To The Official List Of Brokerage Firms During 2021/2022

- | | |
|--|--|
| 1) DILIGENT FINANCIAL SERVICES S.A.L. (n° 33) was added to the official list of Brokerage firms according to the Capital Market Authority decision n°81 dated January 4, 2022 (O.G. n°4/2022) | 4) ROYAL FINANCIALS S.A.L. (n°15) was removed from the official list of Brokerage firms according to the Capital Market Authority n°77 dated October 19, 2021 (O.G. n°44/2021) |
| 2) MARSHI & PARTNERS S.A.L. (n° 34) was added to the official list of Brokerage firms according to the Capital Market Authority decision n°87 dated July 28, 2022 (O.G. n°36/2022) | 5) SARADAR FAMILY OFFICE (SFO) S.A.L. (n°28) was removed from the official list of Brokerage firms according to the Capital Market Authority n°76 dated October 19, 2021 (O.G. n°44/2020) |
| 3) JULUIS BEAR (LEBANON) S.A.L. (n°1) was removed from the official list of Brokerage firms according to the Capital Market Authority n°79 dated December 3, 2021 (O.G. n°50/2021) | 6) VALPRE CAPITAL S.A.L. (n°29) was removed from the official list of Brokerage firms according to the Capital Market Authority n°75 dated October 19, 2021 (O.G. n°44/2021) |