

INTRODUCTION

**PRELIMINARY
INFORMATION**

CHAIRMAN

Mr. 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)

VICE CHAIRMAN

Mr. Nadim Kassar

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

TREASURER

Dr. Tanal Sabbah

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

MEMBERS

Mr. Saad N. Azhari

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

Mr. Antoun Sehnaoui

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

Mr. Mohammed Hariri

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)

Mr. Abdel Razzak Achour

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

() banks official number issued by the BDL

SECRETARIAT GENERAL

The Secretary General

Dr. Makram Sader

Director of Communication & Public Relations Department

Mr. Georges Abi Saleh

Director of Research & Statistics Department

Dr. Elias El-Achkar

Director of HR Development Department

Mr. Bechara Khachan

Director of Financial & Administrative Department

Mr. Karam Yared

THE HIGHER INSTITUTE FOR BANKING STUDIES (ISEB)

Dr. Walid Yaziji, Director

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

Web Site: <http://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

Web Site: www.abl.org.lb

LEGAL COMMITTEE

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

CORPORATE GOVERNANCE COMMITTEE

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

COMMITTEE FOR COMPLIANCE AND FIGHTING MONEY LAUNDERING

Chairman	Rapporteur	Members	
Chahdan Jebeyli	Dany Nassar	Fouad Khalifeh	Mohamad Said El Hoss
		Said Gebrane	Malek Costa
		Karen Zabloski	Amin Bissat
		Marwan Abou Assi	Marwan Mouharram
		Joe Boustany	Ghassan Mouzawak
		Nadine Abou Zeid	Elie Farah
		Harb	Nathalie Dagher
		Randa Younes	Mazen Timany
		Carla Nassif	

ARAB AND FOREIGN BANKING COMMITTEE

Chairman	Rapporteur	Members	
Nadim Ghantous	Imad Al Fata	Chawki Bader	Nadim Chbeir
		Michel Sawaya	Ziad Itani
		Bana Akkad Azhari	Jossan Maalouf
		Cynthia Al-Asmar	Georges Abi Saleh

COMMITTEE FOR ORGANIZATION, STANDARDIZATION AND INFORMATION TECHNOLOGY

Chairman	Rapporteur	Members	
Raffoul Raffoul	Nabih Saddy	Ghassan Sawaya	Antoine Lawandos
		Sleiman Maarawi	Fouad Baalbaki
		Najib Ghanem	Marcelle Attar
		Mohsen Naamani	Elie Barakat
		Elias El-Achkar	

RESEARCH AND STUDIES COMMITTEE

Chairman	Rapporteur	Members	
Marwan Barakat	Walid Issa	Nassib Ghobril	Isabelle Saiby Tekle
		Elie Abi Mrad	Nakhle Khoneisser
		Roger Dagher	Fadila Sabbah
		Najib Semaan	Elias El-Achkar

BANKING TERMS AND CONDITIONS COMMITTEE

Chairman	Rapporteur	Members	
Salim Habib	Michel Khadige	Philippe El Hajj	Jean Medlege
		Mounir Toukan	Noha Abou Saad
		Fadi Fleihan	Camille Moujaes
		Joseph Nasr	Assaad Meouchy
		Youssef Fakih	Henri Tabet
		Michel Najjare	Ghaythan Tayara
		Karam Yared	

BANKING RISK COMMITTEE

Chairman	Rapporteur	Members	
Rami El Nimer	Tania Mousallem	Mona El Khoury	Josephine Chahine
		Gerard Rizk	Bachir Yakzan
		Pascale M. Dahrouj	Henri Bouiller
		Tania Tayah	Nada Awad Rizkallah
		Adel Satel	Antoun Samia
		Ghada Chami	Maria Hraoui

ISLAMIC BANKING COMMITTEE

Chairman	Rapporteur	Members	
Mutasim Mahmassani	Mou'taz Natafji	Khaled Al-Fakih Hani Houssami Georges Abi Saleh	Oussama Helmi Chafic Mouharram

HUMAN RESOURCES AND SOCIAL COMMITTEE

Chairman	Rapporteur	Members	
Tanal Sabbah	Bechara Khachan	Rania Al-Jamal Pierre Abou Ezze Nicolas Semaan Fadi Hayek Nayiri Manoukian Rabih Yaghi	Georges Behlok Henri El Hachem Mohammed Cham- seddine Badih Azzi Hala Achour Safieddine Sylvie Abi Rached

INVESTMENT BANKS AND CAPITAL MARKETS COMMITTEE

Chairman	Rapporteur	Members	
Jean Riachi	Fadi Osseiran	Elie Chami Mona Mroue Lina Makarem Karim Habib Dania Abou Zeinab Emile Albina	Jamil Koudim Nicole Abou Jaoude Alain Wanna Alexandre Salem Michel Saroufim Elias El-Achkar

COMMUNICATION COMMITTEE

Chairman	Rapporteur	Members	
Nada Tawil	Dania Kassar	Tania Rizk Isabelle Naoum Tarek Bilal Sami Nseiri Georges Abi Saleh	Elie Albert Azar Zeina Zamel Habib Lahoud Jean Traboulsi

A - ACTIVE MEMBERS

- 1- FRANSABANK S.A.L.
- 2- BANQUE MISR LIBAN S.A.L. (BML SAL)
- 3- (5) ARAB BANK P.L.C.
- 4- (9) RAFIDAIN BANK
- 5- (10) BANQUE LIBANO-FRANÇAISE S.A.L.
- 6- (11) B.L.C. BANK S.A.L.
- 7- (14) BLOM BANK S.A.L.
- 8- (16) FEDERAL BANK OF LEBANON S.A.L.
- 9- (19) SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL)
- 10- (22) BANKMED S.A.L.
- 11- (28) BBAC S.A.L.
- 12- (34) SYRIAN LEBANESE COMMERCIAL BANK S.A.L.(*)
- 13- (36) BANQUE DE CREDIT NATIONAL S.A.L.
- 14- (39) BYBLOS BANK S.A.L.
- 15- (41) BANQUE DE L'HABITAT S.A.L.
- 16- (43) FINANCE BANK S.A.L.
- 17- (48) SARADAR BANK S.A.L.
- 18- (52) IBL BANK S.A.L.
- 19- (53) CREDIT LIBANAIS S.A.L.
- 20- (56) BANK AUDI S.A.L.
- 21- (58) FENICIA BANK S.A.L.
- 22- (62) NORTH AFRICA COMMERCIAL BANK S.A.L.
- 23- (63) LEBANESE SWISS BANK S.A.L.
- 24- (67) BANK SADERAT IRAN (*)
- 25- (68) BSL BANK S.A.L.
- 26- (73) NATIONAL BANK OF KUWAIT (LEBANON) S.A.L.
- 27- (75) BANK OF BEIRUT S.A.L.
- 28- (85) HBL HABIB BANK
- 29- (90) ARAB AFRICAN INTERNATIONAL BANK
- 30- (92) EMIRATES LEBANON BANK S.A.L.
- 31- (93) BANQUE BEMO S.A.L.
- 32- 35- (94) LGB BANK S.A.L.
- 33- (95) SAUDI LEBANESE BANK S.A.L.
- 34- (98) CEDRUS BANK S.A.L.
- 35- (101) AL-MAWARID BANK S.A.L.
- 36- (103) CREDITBANK S.A.L.
- 37- (104) UNITED CREDIT BANK S.A.L.
- 38- (105) BANK AL-MADINA S.A.L.

- 39- (108) FIRST NATIONAL BANK S.A.L.
 - 40- (109) AL BARAKA BANK S.A.L.
 - 41- (110) MEAB S.A.L
 - 42- (111) BLOMINVEST BANK S.A.L
 - 43- (113) MEDINVESTMENT BANK S.A.L.
 - 44- (114) CREDIT LIBANAIS INVESTMENT BANK S.A.L.
 - 45- (115) CITIBANK N.A.
 - 46- (118) ARAB BANK (SWITZERLAND) LEBANON S.A.L
 - 47- (121) FRANSA INVEST BANK S.A.L.
 - 48- (123) BYBLOS INVEST BANK S.A.L.
 - 49- (125) ARAB FINANCE HOUSE S.A.L. (ISLAMIC BANK)
 - 50- (126) LEBANESE ISLAMIC BANK S.A.L.
 - 51- (127) BLOM DEVELOPMENT BANK S.A.L.
 - 52- (129) FFA PRIVATE BANK S.A.L.
 - 53- (130) BANK OF BEIRUT INVEST S.A.L.
 - 54- (132) BANK OF BAGHDAD (PRIVATE SA Co.)
 - 55- (133) CSCBANK S.A.L.
 - 56- (135) IBL INVESTMENT BANK S.A.L.
 - 57- (136) QATAR NATIONAL BANK (Q.P.S.C). - Lebanon
 - 58- (137) CEDRUS INVEST BANK S.A.L.
 - 59- (139) LIBANK S.A.L. (Levant Investment Bank)
 - 60- (141) INVEST BANK P.S.C.
 - 61- (142) LUCID INVESTMENT BANK S.A.L. (1)
-

*Remark: Number between brackets preceding bank designation is the official registration number issued by the Banque du Liban.
(* Membership suspended since 2014.*

B - ASSOCIATE MEMBERS *(Representative Offices of Foreign Banks)*

- 1- ACCESS BANK P.L.C.
 - 2- INTESA SANPAOLO S.P.A.
 - 3- BANK OF NEW YORK MELLON (The)
 - 4- JPMORGAN CHASE BANK N.A.
 - 5- COMMERZBANK A.G.
 - 6- STANDARD CHARTERED BANK
-

OFFICIAL LIST OF BANKS' AMENDMENTS OCCURRED DURING 2020

- 1) **AUDI PRIVATE BANK (n° 27)** was removed from the list of banks (O.G. 9/2021)
- 2) **AUDI INVESTMENT BANK (n° 30)** was removed from the list of banks (O.G. 9/2021)

A - COMMERCIAL BANKS

I - 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) LEBANON AND GULF 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)
-

II - 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- (118) ARAB BANK (SWITZERLAND) LEBANON S.A.L
 - 8- (125) ARAB FINANCE HOUSE S.A.L. (ISLAMIC BANK) (1)
-

III - 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.
-

IV - FOREIGN BANKS

- 1- (67) BANK SADERAT IRAN
 - 2- (85) HBL HABIB BANK
 - 3- (115) CITIBANK N.A.
-

*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)

- 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) CSCBANK 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.
-

*Remark: Number between brackets preceding bank designation is the official registration number issued by the Banque du Liban.
(2) Banks with major Arab control*

-
- 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- (11) CAPITAL INVESTMENT SERVICES S.A.L.
 - 9- (12) LEBANON INVEST S.A.L.
 - 10- (13) GULF FINANCE & INVESTMENT COMPANY S.A.L.
 - 11- (14) LIBANO-FRANÇAISE FINANCE S.A.L.
 - 12- (17) AREEBA S.A.L. (1)
 - 13- (19) FNB Capital S.A.L.
 - 14- (23) BLC FINANCE S.A.L.
 - 15- (24) HALAWI INVESTMENT TRUST S.A.L.
 - 16- (26) CREDIT FINANCIER S.A.L.
 - 17- (27) KAFALAT SAL - GUARANTIES FOR LOANS TO SMALL AND MEDIUM ENTERPRISES
 - 18- (28) FNB FINANCE S.A.L. (1)
 - 19- (29) SOCIETE LIBANAISE DE FACTORING SOLIFAC S.A.L.
 - 20- (32) CREDIT TRUST S.A.L.
 - 21- (34) MENA CAPITAL S.A.L.
 - 22- (36) CAPITAL INVESTMENT CORPORATION S.A.L.
 - 23- (39) AMEX (MIDDLE EAST) B.S.C. (CLOSED)
 - 24- (40) CREDIT FINANCIER INVEST S.A.L.
 - 25- (41) INTERNATIONAL COMPANY FOR FINANCE - LEBANON S.A.L. (Arzan Group)
 - 26- (42) CREDIT SUISSE (LEBANON) FINANCE S.A.L.
 - 27- (43) "INVESTA" FINANCIAL PLANNING SERVICES S.A.L.
 - 28- (44) CA INDOSUEZ SWITZERLAND (LEBANON) S.A.L.
 - 29- (48) CREDILEASE S.A.L.
 - 30- (49) VITAS S.A.L.
 - 31- (51) MEDSECURITIES INVESTMENT S.A.L.
 - 32- (53) "LCB FINANCE" S.A.L.
 - 33- (58) MORE CAPITAL S.A.L.
 - 34- (61) CSC FINANCE S.A.L.
 - 35- (62) EXCILLIS FINANCE Co. S.A.L.
 - 36- (65) EMKAN FINANCE S.A.L.
 - 37- (67) IBDA'A - MICROFINANCE S.A.L.

- 38- (68) LEBANESE LEASING COMPANY S.A.L. «Leasing»
 - 39- (70) OPTIMUM INVEST S.A.L.
 - 40- (72) CC INVESTMENT S.A.L
 - 41- (74) ARZ S.A.L.
-

OFFICIAL LIST OF FINANCIAL INSTITUTIONS' AMENDMENTS OCCURRED DURING 2020

- 1) **AHLI INVESTMENT GROUP S.A.L. (n°57)** was removed from the official list of Financial Institutions according to BDL's decision n°13303 dated December 31, 2020 (O.G. n° 2/2021)

 THE CAPITAL MARKETS AUTHORITY

DECISION N° 34 DATED NOVEMBER 10, 2020 (O.G. N° 38/2020)

- 1- (1) JULUIS BEAR (LEBANON) S.A.L.
 - 2- (5) ARAB INTERNATIONAL DEVELOPMENT AND
 - 3- INVESTMENT COMPANY SAL.
 - 4- (8) BEIRUT BROKERAGE CORPORATION S.A.L.
 - 5- (13) LEBANESE DEALERS S.A.L.
 - 6- (15) ROYAL FINANCIALS S.A.L.
 - 7- (16) MASTER CAPITAL GROUP S.A.L.
 - 8- (17) ACCURATE INVESTMENT BROKER S.A.L.
 - 9- (20) TRUST CAPITAL S.A.L.
 - 10- (22) BLOM ASSET MANAGEMENT S.A.L.
 - 11- (23) BROADGATE ADVISERS S.A.L.
 - 12- (24) RM PRIVATE WEALTH MANAGEMENT S.A.L. (1)
 - 13- (25) CAPITAL EE S.A.L (2)
 - 14- (26) AMANA CAPITAL S.A.L (3)
 - 15- (27) HSBC FINANCIAL SERVICES (LEBANON) S.A.L.
 - 16- (28) SARADAR FAMILY OFFICE (SFO) S.A.L.
 - 17- (29) VALPRE CAPITAL S.A.L.
 - 18- (30) SHENANDOAH CONSULTING S.A.L.
 - 19- (32) 4T S.A.L.
-

OFFICIAL LIST OF BROKERAGE'S AMENDMENTS OCCURRED DURING 2020

- 1) **4T S.A.L. (n° 32)** was added to the official list of Brokerage according to the Capital Market Authority decision n°68 dated October 14, 2020 (O.G. n°42/2020)
- 2) **EXICLLIS TRADING S.A.L. (n°31)** was removed from the official list of Brokerage according to the Capital Market Authority n°68 dated October 27, 2020 (O.G. n°48/2020)

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