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01 | BOARD OF DIRECTORS OF THE ASSOCIATION OF BANKS IN LEBANON ELECTED ON JUNE 29TH, 2019

Chairman	Vice Chairman	Secretary	Treasurer
Dr. Salim Sfeir Chairman & General Manager BANK OF BEIRUT S.A.L. (75)	Mr. Nadim Kassar General Manager FRANSABANK S.A.L. (1)	Mr. Walid Raphael Chairman & General Manager BANQUE LIBANO-FRANÇAISE S.A.L. (10)	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)

02 | ASSOCIATION OF BANKS IN LEBANON ESTABLISHED IN 1959

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)	Association of Banks in Lebanon
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**ADVISORY COMMITTEES
OF ASSOCIATION OF BANKS IN LEBANON
IN 2019**
LEGAL COMMITTEE

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

CORPORATE GOVERNANCE COMMITTEE

Chairman	Rapporteur	Members	
Ghassan Assaf	Farid Lahoud	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

COMMITTEE FOR COMPLIANCE AND FIGHTING MONEY LAUNDERING

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

ARAB AND FOREIGN BANKING COMMITTEE

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

COMMITTEE FOR ORGANIZATION, STANDARDIZATION AND INFORMATION TECHNOLOGY

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

RESEARCH AND STUDIES COMMITTEE

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

BANKING TERMS AND CONDITIONS COMMITTEE

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

BANKING RISK COMMITTEE

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

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 Chamseddine 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

04 MEMBERS OF ASSOCIATION OF BANKS IN LEBANON IN 2019

A | Active Members

- 1 | (1) FRANSABANK S.A.L.
- 2 | (3) 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 | (27) AUDI PRIVATE BANK S.A.L.
- 12 | (28) BBAC S.A.L.
- 13 | (33) AUDI INVESTMENT BANK S.A.L.
- 14 | (34) SYRIAN LEBANESE COMMERCIAL BANK
S.A.L. (*)
- 15 | (36) BANQUE DE CREDIT NATIONAL S.A.L.
- 16 | (39) BYBLOS BANK S.A.L.
- 17 | (41) BANQUE DE L'HABITAT S.A.L.
- 18 | (43) FINANCE BANK S.A.L.
- 19 | (48) SARADAR BANK S.A.L.
- 20 | (52) IBL BANK S.A.L.
- 21 | (53) CREDIT LIBANAIS S.A.L.
- 22 | (56) BANK AUDI S.A.L.
- 23 | (58) FENICIA BANK S.A.L.
- 24 | (62) NORTH AFRICA COMMERCIAL BANK S.A.L.
- 25 | (63) LEBANESE SWISS BANK S.A.L.
- 26 | (67) BANK SADERAT IRAN (*)
- 27 | (68) BSL BANK S.A.L.
- 28 | (73) NATIONAL BANK OF KUWAIT
(LEBANON) S.A.L.
- 29 | (75) BANK OF BEIRUT S.A.L.
- 30 | (85) HBL HABIB BANK
- 31 | (90) ARAB AFRICAN INTERNATIONAL BANK
- 32 | (92) EMIRATES LEBANON BANK S.A.L.
- 33 | (93) BANQUE BEMO S.A.L.
- 34 | (94) LGB BANK S.A.L.
- 35 | (95) SAUDI LEBANESE BANK S.A.L.
- 36 | (98) CEDRUS BANK S.A.L.
- 37 | (101) AL-MAWARID BANK S.A.L.
- 38 | (103) CREDITBANK S.A.L.
- 39 | (104) UNITED CREDIT BANK S.A.L.
- 40 | (105) BANK AL-MADINA S.A.L.
- 41 | (108) FIRST NATIONAL BANK S.A.L.
- 42 | (109) AL BARAKA BANK S.A.L.
- 43 | (110) MEAB S.A.L.
- 44 | (111) BLOMINVEST BANK S.A.L.
- 45 | (113) MEDINVESTMENT BANK S.A.L.
- 46 | (114) CREDIT LIBANAIS INVESTMENT BANK
S.A.L.
- 47 | (115) CITIBANK N.A.
- 48 | (118) ARAB BANK (SWITZERLAND) LEBANON
S.A.L.
- 49 | (121) FRANSA INVEST BANK S.A.L.
- 50 | (123) BYBLOS INVEST BANK S.A.L.
- 51 | (125) ARAB FINANCE HOUSE S.A.L.
(ISLAMIC BANK)
- 52 | (126) LEBANESE ISLAMIC BANK S.A.L.
- 53 | (127) BLOM DEVELOPMENT BANK S.A.L.
- 54 | (129) FFA PRIVATE BANK S.A.L.
- 55 | (130) BANK OF BEIRUT INVEST S.A.L.
- 56 | (132) BANK OF BAGHDAD (PRIVATE SA Co.)
- 57 | (133) CSCBANK S.A.L.
- 58 | (135) IBL INVESTMENT BANK S.A.L.
- 59 | (136) QATAR NATIONAL BANK (Q.P.S.C.) -
Lebanon
- 60 | (137) CEDRUS INVEST BANK S.A.L.
- 61 | (139) LIBANK S.A.L. (Levant Investment Bank)
- 62 | (141) INVEST BANK P.S.C.
- 63 | (142) LUCID INVESTMENT BANK S.A.L. (1)

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 2018

- 1 | AL BILAD ISLAMIC BANK FOR INVESTMENT
AND FINANCE P.S.C. (n° 134) was removed
from the list of banks (O.G. 34/2019)
- 2 | JAMMAL TRUST BANK S.A.L. (n°80) was
removed from the list of banks (O.G. 46/2019)
- 3 | QATAR NATIONAL BANK S.A.Q. - LEBANON
(n° 136) has changed its designation to read
QATAR NATIONAL BANK (Q.P.S.C.) (O.G.
38/2019)
- 4 | LEBANON AND GULD BANK S.A.L. (n° 94) has
changed its English designation to read LGB
BANK S.A.L.

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

(*) Membership suspended since 2014.

05 | CATEGORIES OF OPERATING BANKS IN LEBANON

05 | 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 | (27) AUDI PRIVATE BANK S.A.L.
- 9 | (28) BBAC S.A.L.
- 10 | (36) BANQUE DE CREDIT NATIONAL S.A.L.
- 11 | (39) BYBLOS BANK S.A.L.
- 12 | (48) SARADAR BANK S.A.L.
- 13 | (52) IBL BANK S.A.L.
- 14 | (53) CREDIT LIBANAIS S.A.L.
- 15 | (56) BANK AUDI S.A.L.
- 16 | (58) FENICIA BANK S.A.L.
- 17 | (63) LEBANESE SWISS BANK S.A.L.
- 18 | (68) BSL BANK S.A.L.
- 19 | (75) BANK OF BEIRUT S.A.L.
- 20 | (93) BANQUE BEMO S.A.L.
- 21 | (94) LEBANON AND GULF BANK S.A.L.
- 22 | (95) SAUDI LEBANESE BANK S.A.L.
- 23 | (98) CEDRUS BANK S.A.L.
- 24 | (101) AL-MAWARID BANK S.A.L.
- 25 | (103) CREDITBANK S.A.L.
- 26 | (104) UNITED CREDIT BANK S.A.L.
- 27 | (105) BANK AL-MADINA S.A.L.
- 28 | (108) FIRST NATIONAL BANK S.A.L.
- 29 | (110) MEAB S.A.L.
- 30 | (126) LEBANESE ISLAMIC BANK S.A.L. ⁽¹⁾
- 31 | (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 | (118) ARAB BANK (SWITZERLAND) LEBANON S.A.L.
- 8 | (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.

05 | 2

Investment Banks (S.A.L.)

A | Lebanese banks S.A.L.

- 1 | (33) AUDI INVESTMENT BANK S.A.L.
- 2 | (41) BANQUE DE L'HABITAT S.A.L.
- 3 | (43) FINANCE BANK S.A.L.
- 4 | (111) BLOMINVEST S.A.L.
- 5 | (113) MEDINVESTMENT BANK S.A.L.
- 6 | (114) CREDIT LIBANAIS INVESTMENT BANK S.A.L.
- 7 | (118) ARAB BANK (SWITZERLAND) LEBANON S.A.L. ⁽²⁾
- 8 | (121) FRANSA INVEST BANK S.A.L.
- 9 | (123) BYBLOS INVEST BANK S.A.L.
- 10 | (129) FFA PRIVATE BANK S.A.L.
- 11 | (130) BANK OF BEIRUT INVEST S.A.L.
- 12 | (133) CSCBANK S.A.L.
- 13 | (135) IBL INVESTMENT BANK S.A.L.
- 14 | (137) CEDRUS INVEST BANK S.A.L.
- 15 | (139) LIBANK S.A.L. (Levant Investment Bank)
- 16 | (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.

(1) Islamic Banks

(2) Banks with major Arab control

06

OFFICIAL LIST
OF FINANCIAL INSTITUTIONS
IN 2020

- 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 | (57) AHLI INVESTMENT GROUP S.A.L.
- 34 | (58) MORE CAPITAL S.A.L.
- 35 | (61) CSC FINANCE S.A.L.
- 36 | (62) EXCILLIS FINANCE Co. S.A.L.
- 37 | (65) EMKAN FINANCE S.A.L.
- 38 | (67) IBDA'A - MICROFINANCE S.A.L.
- 39 | (68) LEBANESE LEASING COMPANY S.A.L. «Leasing»
- 40 | (70) OPTIMUM INVEST S.A.L.
- 41 | (72) CC INVESTMENT S.A.L.
- 42 | (74) ARZ S.A.L.

OFFICIAL LIST OF FINANCIAL INSTITUTIONS'
AMENDMENTS OCCURRED DURING 2019

- 1 | ALLIED BUSINESS INVESTMENT CORPORATION S.A.L (ABICORP) (n°22) was removed from the official list of Financial Institutions according to BDL's decision n°13005 dated February 7, 2019 (O.G. n° 57/2019)
- 2 | BOGOFINANCE S.A.L. (n°46) was removed from the official list of Financial Institutions according to BDL's decision n°13191 dated February 6, 2020 (O.G. 8/2020)

07

OFFICIAL LIST OF BROKERAGE
IN 2019

THE CAPITAL MARKETS AUTHORITY DECISION N° 33 DATED JULY 16, 2019 (O.G. N° 36/2019)

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

OFFICIAL LIST OF BROKERAGE'S
AMENDMENTS OCCURRED DURING 2018

- 1 | VALPRE CAPITAL S.A.L. (n° 29) was added to the official list of Brokerage according to the Capital Market Authority decision n°57 dated June 13, 2019 (O.G. n°32/2019)
- 2 | SHENANDOAH CONSULTING S.A.L. (n°30) was added to the official list of Brokerage according to the Capital Market Authority decision n°58 dated June 21, 2019 (O.G. n°33/2019)
- 3 | EXCILLIS TRADING S.A.L. (n°31) was added to the official list of Brokerage according to the Capital Market Authority decision n°59 dated July 16, 2019 (O.G. n°36/2019)
- 4 | PREMIUM CAPITAL GROUP S.A.L. (n°18) was removed from the official list of Brokerage according to the Capital Markets Authority decision n°52 dated March 5, 2019 (O.G. 15/2019)

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