



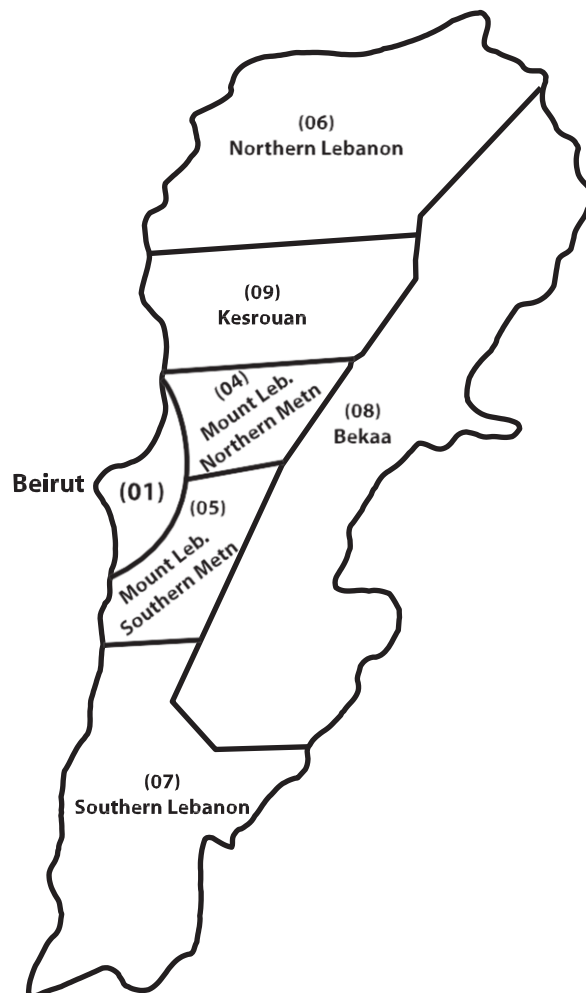
Association of Banks in Lebanon

ALMANAC

OF BANKS IN LEBANON

2024-2025

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: (961) (1) 970500

Website: www.abl.org.lb

**BOARD OF DIRECTORS
OF THE ASSOCIATION OF BANKS IN LEBANON**

ELECTED ON JANUARY 29th, 2025

Chairman

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

Mr. Nadim Kassar	Delegated Board Member FRANSABANK S.A.L. (1)
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Secretary

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

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

Mr. Saad N. Azhari	Chairman & General Manager BLOM BANK S.A.L. (14)
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Mr. Antoun Sehnaoui	Chairman & CEO SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL) (19)
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H.E. Mrs. Raya Haffar El Hasan	Chairman & General Manager BANKMED S.A.L. (22)
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Sheikh Ghassan Assaf	Chairman & General Manager BBAC S.A.L. (28)
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Mr. Semaan Bassil	Chairman BYBLOS BANK S.A.L. (39)
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Dr. Joseph Torbey	Chairman & General Manager CREDIT LIBANAIS S.A.L. (53)
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Mr. Khalil Debs	General Manager BANK AUDI S.A.L. (56)
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Dr. Tanal Sabbah	Chairman & General Manager LEBANESE SWISS BANK S.A.L. (63)
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H.E. Mr. Raed Khoury	General Manager CEDRUS BANK S.A.L. (98)
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H.E. Mr. Marwan Kheireddine	Chairman & General Manager AM BANK S.A.L. (101)
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Dr. Fadi Khalaf	ABL Secretary General
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() 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
Switchboard: (+) 961 1 970500
Postal Code: Beirut 2028-1212 Lebanon
P.O.Box: 976 Beirut, Lebanon
Website: www.abl.org.lb
(Temporarily closed)

Mont-Liban, Baouchriyé
Barbar Abou Jaoudé Street
B115 Bldg, 6th floor
(Temporary location)

Tel: +961 81 676167
+961 81 904423
Website: www.abl.org.lb

Secretary General
Director of Research & Statistics Department
Director of Administrative & Financial Department
Director of Human Resources Department

Dr. Fadi Khalaf
Dr. Elias Achkar
Mr. Karam Yared
Mrs. Liza Farah Assaf

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 2024-2025 edition of the Almanac of Banks in Lebanon includes: Lebanese Banking Presence Abroad (by Country)

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AL BARAKA BANK S.A.L.

Official List of Banks N°: 109 (1992), Commercial Registry N°: 60455 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000

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. Riyad 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

Website: 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

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

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AM Bank S.A.L.

Official List of Banks N°: 101 (1980), Commercial Registry N°: 42600 Beirut, Nationality: Lebanese, Capital: LBP 36,000,000,000

FOUNDERS

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

SHAREHOLDERS	Nationality	Shares in Capital
AM Holding S.A.L	Lebanese	95%
Others	Lebanese-Saudi	5%

BOARD OF DIRECTORS

HE Mr. Marwan Kheireddine	Chairman & General Manager
Mr. Majid Joumblat	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
Dr. Nahla Khaddage 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. DFK Fiduciaire du Moyen Orient

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	119,429,623	- Customer Deposits:	117,327,279
- Loans to Customers:	40,511,843	- Shareholders equity: (Tier I)	-4,014,323
- Claims on Public Sector:	965,296	- Off-balance Sheet: (Liabilities)	14,596,294

Operating branches in Lebanon: 19

Number of Employees: 198

Number of ATM: 22 (out of which 3 off premises)

HEADQUARTERS

Website: www.ambank.com

Ras Beirut

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

Tel: (01) 734040

Swift: MABALBBE

Customer care: 1210

E-Mail: customer.service@ambank.com
customercare@ambank.com

MAIN BRANCH

Hamra

Hamra area, Yared Bldg, 1st Floor,
Abdel Aziz street
Opened in: 1980

ATM Outdoor

Tel: (01) 734040 / (03) 330821

E-Mail: mgrhmra@ambank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Adlieh

A4878 Building, GF, President Elias Hraoui street
Opened in: 2017

Al Mreijeh

Al Mreijeh, Ghadeer street, Kamal center, GF
Opened in: 2001

Antelias

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

Ashrafieh

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

Cola

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

Dora

Main Street, Dedeyan center, 1st Floor
Opened in: 1997

Mar Elias

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

Saifi

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

Verdun (Ras Beirut)

Rashid Karamah street, Ibiza Bldg 1st Floor
Opened in: 2013

ATM Outdoor

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

II- Other Regions

Aley

Aley, Akl Center, GF
Opened in: 1981

Baakline

Baakline main street, AM Bank center, GF
Opened in: 1981

ATM Outdoor

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

ATM Outdoor

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

Shtaura

Shtaura main street, AM Bank Center, GF
Opened in: 1985

Manassef

Dmit, AM Bank center, GF
Opened in: 1983

Hasbaya

Hasbaya main street, AM Bank Center, GF
Opened in: 2000

Jounieh

Jounieh roundabout, Shiha Bldg, GF
Opened in: 2012

Maten

Kalaa main street, Abou Al Hosn Bldg., GF
Opened in: 1994

Sheheem

Wehbi Center 2, main street, GF
Opened in: 1986

Tripoli

Main street, Cite Bakri, GF
Opened in: 1995

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

Qatar	Doha	Dukhan Bank
Spain	Sabadell	Banco de Sabadell SA
U.K.	London	Crown Agents Bank

SERVICES RENDERED

Automated Teller Machine (ATM)
Bill Domiciliation
Corporate Banking Delivery Service
Deposit Account Services
E-Banking
Investment Banking
Mobile Banking
Online Banking
Safe Deposit Box
Transfers & Remittances

ATM OFF PREMISES

1. ITG Jal L Dib - Bsalm - Main Road - La Plaza Center
2. ATM JE Mouawad - Choueifat - Main Road - City Blue Building
3. Central College ATM - Jounieh- Fouad Chehab Street, College Central School building

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ARAB AFRICAN INTERNATIONAL BANK

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. Osama Othman Al-Furaih	Chairman
Mr. Tamer Waheed	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. Nexia (Majzoub & Partners)

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	1,250,636	- Customer Deposits:	660,251
- Loans to Customers:	-	- Shareholders equity: (Tier I)	143,056
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	-

Operating branch in Lebanon: 1
Temporarily closed: 2

Number of Employees: 6

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 EGYPTWebsite: www.aaib.com**Arab African International Bank**

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

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

CORRESPONDENT BANKS

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

Deposit Account Services
Financial Market Services
Transfers & Remittances

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ARAB BANK P.L.C.

Official List of Banks N°: 5 (1943), Commercial Registry N°: 329 Beirut, Nationality: Jordanian, HO Capital Contribution: LBP 31,729,499,000

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. Badr Mohammed AlAsem
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
Dr. Nabii Hani Alqaddumi	Member
Mr. Omar Monther Fahoum	Member
Mr. Majed Qustandi Sifri	Member
Mrs. Nadia Abdelra'uof Rawabdeh	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
Mrs. Dania Kaddoura	Head of Consumer Banking
Ms. Areej Badr	Head of Credit
Ms. Nada Chalati	Head of HR
Ms. Majida Bahsoun	Head of Financial Control
Mr. Mohamad Halawani	Head of Information Technology
Mrs. Mona Turk	Head of Legal Department
Mr. Mona Masri	Acting Head of Central Operations
Ms. Rabah Hammoud	Head of Risk Management
Ms. Amani El Sheikh	Head of Regulatory Compliance
Mr. Salah Alieh	Head of Internal Audit

LEGAL ADVISOR: Akkaoui Jisr law firm

INDEPENDENT AUDITORS: Deloitte

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	85,604,750	- Customer Deposits:	67,691,400
- Loans to Customers:	23,401	- Shareholders equity: (Tier I)	4,486,719
- Claims on Public Sector:	20,370	- Off-balance Sheet: (Liabilities)	3,101,881

Operating branches in Lebanon: 6

Number of Employees: 158

Number of ATM: 19 (of which 7 off premises)

REGIONAL MANAGEMENT IN BEIRUT

Beirut Central District

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

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

MAIN BRANCH

Beirut Central District (*Marfa'*)

Riad ElSolh square, Banks street
Arab Bank Bldg.
P.O.Box: 11-1015 Beirut, Lebanon
Opened in: 1944
Manager: Mr. Elie Freiha

ATM Indoor & Outdoor (3)

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

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ras Beirut

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

ATM Outdoor

Switchboard: (01) 741580-1
E-Mail: info@arabbank.com.lb

Verdun (*Moussaitbeh*)

Rashid Karamah Ave., Simmakieh Bldg.
Opened in: 1985
Manager: Ms. Noha Majed

ATM Indoor and Outdoor (4)

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

Dekwaneh

General Fouad Chehab Avenue, Point Center
Opened in: 2025
Manager: Mrs. Hiyam Abou Younes

ATM Outdoor

Telefax: (01) 510424
E-Mail: info@arabbank.com.lb

II- Other Regions

Saida (*Sidon*)

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

ATM Indoor and Outdoor (2)

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

Tripoli

Tall Blvrd., Commercial Buildings Co. Bldg.
Manager: Ms. Reem Nashabeh

ATM Outdoor

Switchboard: (06) 430121-2 Opened in: 1951
E-Mail: info@arabbank.com.lb

HEAD OFFICE IN JORDAN

Arab Bank P.L.C.

Shmeisani, Amman, Arab Bank Bldg.,
Amman 11195, Jordan
Opened in: 1930

Website: www.arabbank.com

Switchboard: (+ 962 6) 5600000 P.O.Box: 950545
Fax: (+ 962 6) 5606793
E-Mail: info@arabbank.com CEO: Ms. Randa Sadik

CORRESPONDENT BANKS

Australia	Sydney
Bahrain	Manama
Canada	Toronto
Germany	Frankfurt
Japan	Tokyo
Jordan	Amman
Kuwait	Kuwait City
Kuwait	Kuwait City
Qatar	Doha

Arab Bank Australia Ltd
Arab Bank plc
Canadian Imperial Bank of Commerce
Deutsche Bank AG
Sumitomo Mitsui Banking Corporation
Arab Bank plc
Gulf Bank KSC
National Bank of Kuwait SAK
Arab Bank plc

Saudi Arabia	Riyadh	Arab National Bank
Sultanate of Oman	Muscat	Oman Arab Bank SAOC
Switzerland	Zurich	Arab Bank (Switzerland) Ltd
U.A.E.	Abu Dhabi	Arab Bank plc
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Citi Bank NY
U.S.A.	New York	JPMorgan Chase bank

SERVICES RENDERED

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

ATM OFF PREMISES

Beirut, Tarik Jdideh, Beirut Arab University, School of Business Bldg., installed in 1994
Total station, Antelias, next ABC Mall, installed in 2026
Kesrouan, Ghazir, Kesrouan Highway Eastern Lane, Total Station, installed in 2022
Beirut, Embassy Complez, British Embassy, installed 2021 (not for public)
Ashrafieh, Corniche el Nahr, Holcom Bldg. installed 2023 (not for public)
Jdita Main Road, Daher Center, installed 2016
St. Jacques Center, Bourj Hammoud, Dora Highway installed 2016

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

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	99.99%
Mr. Jean Pierre Daccache	Lebanese	0.007%
Mr. Claude Noel Suchet	Swiss	0.007%

BOARD OF DIRECTORS

Mr. Maroun Asmar	Chairman
Mr. Adel Satel	Member
Arab Bank (Switzerland) Ltd	Member
Mr. Fady Hakim Rahme	Member
Mr. Claude Suchet	Member
Mrs. Dima Sharafeddine	Member
Mr. Jean-Rene Lepezel	Member
Mr. Jean-Pierre Daccache	Member

MANAGEMENT

Mr. Charles Salem	General Manager
Ms. Marie-Josée Samneh	Head of Legal, Compliance and HR
Ms. Randa Daoub	CFO
Mr. Marwan Doumith	Head of Advisory & Investment Banking
Ms. Mariana Akiki	Head of Corporate & Institutional Banking

LEGAL ADVISOR: Me. Toufic Soudayha

INDEPENDENT AUDITORS: Messrs. Deloitte & Touche

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	1,335,396	- Customer Deposits:	-
- Loans to Customers:	19	- Shareholders equity: (Tier I)	1,026,423
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	237,678

Operating branches in Lebanon: 1

Number of Employees: 22

Number of ATM: 0

Representative Office abroad: 0

HEADQUARTERS

Beirut

Allenby Street, Beirut Souks, Bloc 25, 4th Floor Telefax: 01 971 429
P.O.Box: Swift: ARBVLBBE
Postal Code: 11-7000 E-Mail: Msamneh@abs-lb.com
Opened in: (year) 1998

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)

Official List of Banks N°: 125 (2004), Commercial Registry N°: 1002082 Beirut, Nationality: Lebanese, Capital: LBP 30,000,000,000

MAIN FOUNDERS

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

MAJOR SHAREHOLDERS

	Nationality
Qatar Islamic Bank	Qatari
Arab Finance House s.a.l (holding)	
Qatar Islamic Bank	

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	
AFH Lebanon Holding s.a.l.	Member
Rep. by Mr. Osama Helmi	Member
Mr. Elias Baroudi	Member
Mr. Gourang Hemani	Member
Mr. Hadi Al Nafi	Member

MANAGEMENT

Mr. Osama Helmi	Managing Director – Board Member
Dr. Haneen Najem	General Management
Ms. Monia Hably	Branch Manager
Mr. Said Omeich	Finance Manager
Ms. Khadija Berro	Human Resources Management
Mr. Fouad Naamani	Compliance Manager
Mr. Ibrahim Nimatallah/ ITS	Information Technology
Mr. Wael Makki	Internal Audit Manager
Mrs. Lina Barghout	Shariaa Audit Manager

LEGAL ADVISORS: Messrs. El-Aref International Law Office

INDEPENDENT AUDITORS: Messrs. Sidani & Co.

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	17,443,942	- Customer Deposits:	11,171,407
- Loans to Customers:	50,623	- Shareholders equity: (Tier I)	2,159,894
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	-

Operating branches in Lebanon: 1

Number of Employees: 28

Number of ATM: 3

HEADQUARTERSWebsite: 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: Ms. Monia Hably

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

E-Mail: chtsaura@afh.com.lb**Saida (Sidon)** (Closed Temporarily)

Riad ElSolh street, Zantout center
Opened in: 2007

ATM Outdoor

Switchboard: (07) 755512
Fax: (07) 755517

Tripoli (Closed Temporarily)

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

E-Mail: tripoli@afh.com.lb**CORRESPONDENT BANKS**

Qatar
U.A.E.
U.K.

Doha
Abu Dhabi
London

Qatar Islamic Bank SAQ
Abu Dhabi Islamic Bank
Bank of Beirut (UK) Ltd

SERVICES RENDERED

Islamic Banking

ATM OFF PREMISES

Tripoli, Riad Solh City Complex Center installed in: 2021 (2ATMs)

Chtoura, Taanayel, Cascada Mall, installed in: 2021 (0ATM)

* * *

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

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

FOUNDERS

Mr. Elia Abou Jaoude
Mr. Jean Fares Abou Jaoude

SHAREHOLDERS	Nationality	Shares in Capital
Fransabank S.A.L.	Lebanese	98.14%
B.L.C. Bank S.A.L. (*)	Lebanese	1.99%
Others	-	1.88%

(*) B.L.C. Bank S.A.L. owns 1.99% of its common shares that were previously bought back

BOARD OF DIRECTORS

Mrs. Raida Daouk	Chairman
Mr. Nadim Kassar	Delegated Board Member
Fransabank S.A.L. (represented by Mr. Adel Kassar)	Member
Mr. Nabil Kassar	Member
Me. Walid Daouk	Member
Mr. Mansour Bteish	Member
Mr. Henri de Courtivron	Member
Mr. Sarkis Yoghourtdjian	Member
Mr. Nazem El Khoury	Member
Mr. Georges Baz	Member
Abou Jaoude & Associates – Ibrahim Barraj Esq.	Secretary of the Board

MANAGEMENT

Mr. Mansour Bteish	General Manager - CEO
Mr. Hani Dannawi	Deputy General Manager – CFO
Mr. Rabih Abi Ammar	AGM -Head of Commercial & Retail Lending Division
Mr. Naji Echo	AGM - Head of Treasury, Financial Markets & Assets Management Division
Mr. Carlos Lebbos	AGM - Chief Risk Officer
Mr. Jean Chamoun	Chief Audit Officer
Mr. Souheil Younes	Chief Human Resources & Administration Officer
Mr. Elie Azar	Chief Technology & Support Officer
Mr. Joseph Saab	Chief Compliance Officer
Mr. Abdel Kader Captan	Head of Branches Network Division
Mr. Roy El Khoury	Head of Legal
Mr. Patrick Bou Abboud	Head of International Banking Relations

LEGAL ADVISOR: Abou Jaoude & Associates – Ibrahim Barraj Esq.

INDEPENDENT AUDITORS: DFK Fiduciaire du Moyen-Orient / Forvis Mazars

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	173,397,934	- Customer Deposits:	156,568,881
- Loans to Customers:	5,636,900	- Shareholders equity: (Tier I)	12,170,600
- Claims on Public Sector:	146,696,548	- Off-balance Sheet: (Liabilities)	1,986,523

Operating branches in Lebanon: 16

Number of Employees: 370

Number of ATM: 36 (31 ATMs in branches) and 5 ATMs off-premises

Representative Office abroad: -

HEADQUARTERS

Website: 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

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

Baabda

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

ATM Indoor

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

Dekwaneh

Sed El Bauchrieh street, Kamar center
Opened in: 1998
Manager: Mr. Charbel Gemayel

ATM Indoor (2)

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

Dora

Dora main road, BLC Bank Bldg.
Openend in: 1984
Manager: Mrs. Sabine Zirka

ATM Indoor

Switchboard: (01) 264450/258275
Fax: (01) 687647 x 170
E-Mail: dorabbranch@blcbank.com

St Elie

Mar Elias street, Dar el Baidaa Bldg.
Opened in: 1984
Manager: Mr. Pierre Bejjani

ATM Indoor (2)

Switchboard: (01) 703806/706248
Fax: (01) 803805 x 170
E-Mail: Steliebranch@blcbank.com

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

Manager: Mr. Georges Zablit

Chtaura

Damascus main road, BLC Bank Bldg.

Opened in: 2004

Manager: Mr. Ghassan Abou Rizk

Jbeil (Byblos)

Main road, BLC Bank Bldg.

Opened in: 1960

Manager: Mrs. Michelle El Ain

Jounieh

Main road, Opposite Municipality, Stephan Bldg.

Opened in: 1958

Manager: Mr. Elias Nader

Nabatieh

Mahmoud Fakih street, City center

Opened in: 1997

Administrator: Mr. Ghassan Jaffal

Saida (Sidon)

Riad ElSolh street, BLC Bank Bldg.

Opened in: 1959

Manager: Mrs. Lamice Nacheif

Sour (Tyr)

AlMassaref street, Issa Bldg.

Opened in: 1996

Manager: Mrs. Lina Ammacheh

Tripoli-Tell

Karm ElKallah street, BLC Bank Bldg.

Opened in: 1958

Manager: Mr. Tarek Kayal

ATM Indoor (2)

Switchboard: (01)565701/565700-2

Fax: (01)565702x5360

E-Mail: stmichelbranch@blcbank.com

ATM Indoor (2)

Switchboard: (01)387411/389515

Fax: (01)387411x170

E-Mail: chiahbranch@blcbank.com

ATM Outdoor (2)

Switchboard: (06)642166/741599

Fax: (06)742812x170

E-Mail: batrounbranch@blcbank.com

ATM indoor (3)

Switchboard: (08)542450/545422-3

Fax: (08)545424x170

E-Mail: chtourabbranch@blcbank.com

ATM Indoor (2)

Switchboard: (09)540150/546956

Fax: (09)546955x170

E-Mail: jbeilbranch@blcbank.com

ATM Indoor (2)

Switchboard: (09)910800/934558

Fax: (09)835219x170

E-Mail: jouniehbranch@blcbank.com

ATM Indoor (2)

Switchboard: (07)764780-1

Fax: (07)760234x170

E-Mail: nabatiehbranch@blcbank.com

ATM Indoor (3)

Switchboard: (07)722330-2/727508

Fax: (07)722330x170

E-Mail: saidabbranch@blcbank.com

ATM Outdoor

Switchboard: (07)343100-1

Fax: (07)343313

E-Mail: tyrbranch@blcbank.com

ATM Indoor (2)

Switchboard: (06)430210-1

Fax: (06)432896x170

E-Mail: tellbranch@blcbank.com

ATM OFF PREMISES

1. Beirut, Hamra Fransabank Center
2. Beirut, Verdun 730, 1st Floor
3. Besharreh - BOB Besharreh Branch
4. Tripoli , Anfeh Building UBSA
5. Saida, Abra main road, Collège Notre Dame des Soeurs Salvatoriennes

MOTHER COMPANY: Fransabank s.a.l.

CORRESPONDENT BANKS

Algeria	Algiers	Fransabank El Djazair SPA
Egypt	Cairo	Banque Misr SAE
France	Paris	Fransabank (France) SA
France	Paris	UBAF-Union de Banques Arabes et Françaises
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
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	Qatar National Bank SAQ
Saudi Arabia	Jeddah	The Saudi National Bank
Spain	Barcelona	Banco de Sabadell SA
Spain	Barcelona	Caixa Bank SA
witzerland	Zurich	Zürcher Kantonalbank
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

Capital & Money Markets
Commercial Banking
Corporate Banking
Credit Cards
Deposit Account Services
Financial Market Services
Internet and Mobile Banking
Investment Banking
Lines of Credit
Private Banking
Retail Banking
Trade Finance Services
Transfers & Remittances
Treasury and Foreign Exchange

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BANK AUDI sa

Official List of Banks N°: 56 (1962), Commercial Registry N°: 11347 Beirut, Nationality: Lebanese, Capital: LBP 992,878,257,468

FOUNDERS

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

Shareholders/Groups of Shareholders (as at 31 Mars 2026)	Country (Ultimate Economic Ownership)	Percentage Ownership ⁽¹⁾
FRH Investment Holding SAL ⁽²⁾	Lebanon	12.25%
Sheikh Dheyab Bin Zayed Bin Sultan Al Nehayan	U.A.E.	7.96%
Al Hobayb family	K.S.A.	6.05%
Audi family ⁽³⁾	Lebanon	5.01%
Family of late Sheikha Suad Hamad Al Saleh Al Homaizi		
Al Saleh Al Homaizi	Kuwait	4.42%
Akig Investment Holdings Ltd	Iraq	4.26%
Phoenicia Enterprises sa	Lebanon	3.37%
Al Sabah family	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 Group	Lebanon	2.35%
Imad Ibrahim Itani	Lebanon	1.88%
International Finance Corporation - IFC	-	1.70%
Executives and employees	Lebanon	0.56%
Others	-	14.89%
Global Depositary Receipts ("GDRs") ⁽⁴⁾	-	21.55%
Total shareholding ⁽⁵⁾		100.00%

Notes:

- 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 as at the date hereof.
- 2) FRH Investment Holding SAL is a member of the Board of Directors, represented by Fahad Rafic Hariri.
- 3) The Audi Family includes the following members of the Board as at the date hereof: Janaudi Holding S.A.L (Represented by Marc Jean Audi) and Sherine Raymond Audi.
- 4) GDRs represent common shares held by "The Bank of New York Mellon" as a holder of record in its capacity as depositary under the Bank's GDR Program.
In addition to the ownership of Common shares mentioned above, 7.08 % of the Bank's Common Shares are held through GDRs by each of **FRH Investment Holding s.a.l. (including by its controlling shareholder), Sheikh Dheyab Bin Zayed Bin Sultan Al-Nahyan, the Al-Hobayb Family, the Audi Family and the Family of Late Sheikha Suad H. Al Homaizi.** (respectively, 1.56%, 2.13%, 1.66%, 0.51% and 1.23%). 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 is 588,538,215. The Bank (and its affiliates) is the custodian of shares and/or GDRs representing 94.63 % of the Bank's Common Shares.

BOARD OF DIRECTORS

Mrs. Sherine R. Audi (Chair)

Dr. Khalil M. Bitar

Mr. Khali Debs

Mr. Mutlaq H. Al-Morished

Janaudi Holding sal, represented by Mr. Marc J. Audi

FRH Investment Holding sal, represented by Mr. Fahd R. Hariri

U Chain – Directors LTD., represented by Mr. Maher G. Merehbi

Secretary of the Board

Dr. Farid F. Lahoud

GROUP AND BANK AUDI s.a.l. MANAGEMENT

Chair

Ms. Sherine R. Audi

Chair of the Board of Directors

Group Executive Committee

Voting Members

Mr. Khalil I. Debs

General Manager – Group Chief Executive Officer

Mr. Hassan A. Saleh

Deputy Chief Executive Officer

Mr. Michel E. Aramouni

Chief Capital Markets Officer

Mr. Mouayed C. Makhoul

Chief Wholesale and Institutional Banking Officer

Mr. Elias L. Abousleiman

Chief Financial Officer

Dr. Marwan Barakat

Chief Economist and Head of Research

Dr. Farid F. Lahoud

Chief Compliance & Governance Officer

Mr. Antoine N. Najm

Chief Risk and Credit Officer

Mr. Fady A. Obeid

Chief Information & Operations Officer

Central Departments

Mr. Robert G. Abed

Chief of Staff

Mrs. Marion E. Abou-Jaoude

Head of Marketing & Communications

Mrs. Marcelle R. Attar

Head of Information Technology

Mrs. Carol J. Ayat

Head of Large Corporates & Specialized Lending

Mr. Mohamad G. Baydoun

Head of Corporate & Commercial Banking

Mrs. Peggy S. Baz

Chief Legal Officer

Mr. Gebran Y. Gebran

Deputy CEO of "neo by Bank Audi"

Mr. Shant A. Khanjian

Head of Organization

Mrs. Nayiri H. Manoukian

Chief Human Resources Officer

Mr. Antoine G. Meouchy

Head of Risk

Mrs. Rana A. Nassif

Chief Internal Audit Officer

Mrs. Riwa F. Mahfouz

Head of Credit

Mr. Bechara E. Serhal

Chief Treasury Officer

Mrs. Ghina M. Dandan

Chief Customer Officer

Mr. Rabih E. Berbery

Deputy Chief customer Officer – Business Banking

Mrs. Grace E. Eid

Deputy Chief customer Officer – Personal Banking

Financial Institutions & Correspondent Banking

Mr. Gabriel A. Drouby

Head of Financial Institutions &
Correspondent Banking
Tel: (961-1) 952405.
E-mail: gabriel.drouby@bankaudi.com.lb

Investor Relations
Ms. Sana M. Sabra

Head of Investor Relations & Strategic
Projects Management
Tel: (961-1) 977496.
E-mail: sana.sabra@bankaudi.com.lb

LEGAL ADVISORS: Messrs. Cortbaoui & Kanaan

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

GENERAL INFORMATION: Unaudited Indicators as of Dec. 2025 (in millions of LBP)

- Total Assets:	1,353,435,432	- Customer Deposits:	1,153,993,027
- Loans to Customers:	102,068,896	- Shareholders' equity: (Tier I)	103,700,434
- Claims on Public Sector:	121,203,936	- Off-balance Sheet: (Liabilities)	46,279,169

Operating branches in Lebanon: 38

Number of Employees (Lebanon): 1,350 (Lebanon)

Temporarily closed: 0

Number of ATM: 238 (Lebanon)

Subsidiary banks in Lebanon: 0

Representative office abroad: 1

Subsidiary banks abroad: 4

Branches of subsidiaries abroad: Qatar (1), KSA (1), France (1), Switzerland (1),

HEADQUARTERS

Website: bankaudigroup.com

Beirut

Bank Audi Plaza, Bab Idriss

ATM (1)

Switchboard: (01) 994000

P.O. Box: 11-2560 Beirut, Lebanon

Customer helpline: (01) 212120

Swift: AUDBLBBX

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

Bab Idriess (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

Verdun (Ras Beirut)

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

ATM (3)

Switchboard: (01) 805805

BEIRUT

Badaro

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

ATM (2)

Switchboard: (01) 387395

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

Bliss (Ras Beirut)

Bliss Street, Kanater Building
Opened in: 1998
Branch Manager: Mrs. Rima M. Hoss

ATM (2)

Switchboard: (01) 361793

Hamra (Ras Beirut)

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

ATM (2)

Switchboard: (01) 341491

Jnah

Khalil Moutran Street, Tahseen Khayat Bldg.
Opened in: 2006
Branch Manager: Mr. Walid K. Dimachkieh

ATM (2)

Switchboard: (01) 844870

Mazraa

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

ATM (2)

Switchboard: (01) 305612

Sodeco (Ashrafieh)

Istiklal Street, Alieh Bldg.
Opened in: 1998
Senior Branch Manager: Mrs. Rita C. Haddad

ATM (2)

Switchboard: (01) 612790

Tabaris (Ashrafieh)

Fouad Shehab Avenue & Georges Haddad
Street crossroad, Saifi Plaza – Bloc A
Opened in: 2015
Branch Manager: Mrs. Raghida N. Bacha

ATM (2)

Switchboard: (01) 992335

Zarif (Moussaitbeh)

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

ATM (2)

Switchboard: (01) 747550

MOUNT LEBANON**Ajaltoun**

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

ATM (2)

Switchboard: (09) 234620

Aley

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

ATM (2)

Switchboard: (05) 556902

Broummana

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

ATM (2)

Switchboard: (04) 860163

Dora

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

ATM (4)

Switchboard: (01) 255686

Elyssar (Mazraat Yachouh)

Mazraat Yachouh, Elyssar Main Road
Opened in: 2002
Branch Manager: Fady A. Khoury

ATM (2)

Switchboard: (04) 913928

Ghobeyri

Shiyah Boulevard, Mousharrafieh Square,
Hoteit Bldg.

Opened in: 1992

Branch Manager: Mrs. Lina A. Hayek

ATM (2)

Switchboard: (01) 541125

Hazmieh

Hazmieh Roundabout, Said Freiha Street
Dar Assayad Bldg.

Opened in: 1977

Branch Manager: Mrs. Rachel J. Sarkis

ATM (2)

Switchboard: (05) 451850

Horsh Tabet

Saint Antoine de Padoue Street
Central Business Center

Opened in: 2019

Branch Manager: Mrs. Hala N. Younes

ATM (3)

Switchboard: (05) 480483

Jal El-Dib

Main Road, Milad Sarkis Building

Opened in: 1984

Branch Manager: Mrs. Nancy S. Boustany

ATM (3)

Switchboard: (04) 710393

Jbeil

Jbeil Roundabout, Byblos Sun Building

Opened in: 2011

Branch Manager: Mr. Georges A. Khodr

ATM (2)

Switchboard: (09) 543890

Jounieh

Fouad Shehab Boulevard, La Joconde Center

Opened in: 1977

Branch Manager: Mrs. Rana A. Khoury

ATM (2)

Switchboard: (09) 641660

Khaldeh

Saida Highway, Lebanese Commercial Mall

Opened in: 1998

Branch Manager: Mrs. Rana N. Mecharrafieh

ATM (3)

Switchboard: (05) 801988

Mansourieh

Main Road, Kikano Building

Opened in: 2005

Branch Manager: Mr. Roger D. Chami

ATM (2)

Switchboard: (04) 533610

Naccash – Dbayeh

Naccash - Dbayeh Highway, East Side

Opened in: 2012

Branch Manager: Mr. Jihad H. Sfeir

ATM (2)

Switchboard: (04) 521671

Rabieh

Rabieh First Entrance, Street No. 5

Opened in: 1991

Branch Manager: Mrs. Nisrine N. Chidiac

ATM (2)

Switchboard: (04) 405950

Zouk

Zouk Mikhael, Val de Zouk Center
Opened in: 1980
Branch Manager: Mr. Chady F. Kassis

ATM (2)

Switchboard: (09) 211140

NORTH**Amyoun**

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

ATM (2)

Switchboard: (06) 955600

Batroun

Batroun Square, Main Road No. 7
Opened in: 2017
Branch Manager: Mrs. Hoda A. Azar

ATM (2)

Switchboard: (09) 642371

Halba

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

ATM (3)

Switchboard: (06) 692020

Tripoli - El Mina

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

ATM (2)

Switchboard: (06) 205100

SOUTH**Nabatieh**

Hassan Kamel El-Sabbah Street,
Office 2000 Bldg.
Opened in: 2000
Branch Manager: Mr. Mohamad H. Nouredine

ATM (2) & ITM (1)

Switchboard: (07) 767812

Saida - East (Sidon)

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

ATM (2) & ITM (2)

Switchboard: (07) 751885

Saida - South (Sidon)

Moustafa Saad Street
Opened in: 1996
Acting Branch Manager: Mr. Mohamad M. Bizri

ATM (2)

Switchboard: (07) 728601

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

BEKAA

Shtaura

Main Road, Daher Bldg.

Opened in: 1992

Branch Manager: Mrs. Zeina H. Hajj

ATM (3)

Switchboard: (08) 542960

Zahleh

El-Boulevard, Beshwati Bldg.

Opened in: 1997

Branch Manager: Mrs. Mona K. Doummar

ATM (2)

Switchboard: (08) 813592

Digital Branches Network

Bank Audi Plaza

Bab Idriss

ATM (7)

Zgharta

North Palace Hotel, Kfarhata

ATM (2)

SUBSIDIARIES IN LEBANON

SOLIFAC sal

Zen Bldg, Charles Malek Avenue, Ashrafieh

P.O.Box: 11-1121 Beirut, Lebanon

Opened in: 2000

Switchboard: (961 1) 209 200

LEBANON INVEST sal

Audi Plaza, block D

Beirut - Lebanon

Switchboard: (961 1) 954800

SUBSIDIARY BANKS ABROAD

Banque Audi (Suisse) SA

18, Cours des Bastions 18-1205

Switzerland

Opened in: 1984

Website: bankaudipb.com

Switchboard: (41-22) 704 11 11

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

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

E-Mail: contactus@bankaudi.fr

Audi Capital (KSA) cjsc

Centria Building, 3rd Floor, ahlia

Postal Address:

P.O. Box: 250744 Riyadh 11391 KSA

Opened in: 2006

Website: audicapital.com

E-Mail: contactus@audicapital.com

Bank Audi LLC

Qatar Financial Centre Tower, 18th Floor,
Diplomatic Area, West Bay, Doha
P.O. Box: 23270 Doha, Qatar

Website: bankaudigroup.com

Switchboard: (974) 44051000

E-Mail: contactus@bankaudi.com.qa

Opened in: 2006

SUBSIDIARY ABROAD

BAPB HOLDING LIMITED – CYPRUS

Melkonian Str. 2, 5th floor, 2112
Nicosia, Cyprus

Tel: (357-22) 46 51 51

E-Mail: adcy-cs-b@alterdomus.com

REPRESENTATIVE OFFICE ABROAD

Bank Audi sal - Abu Dhabi Representative Office

MO3 Mezanine floor, Baynunah 2 Bldg.,

Al Hisn Str.

P.O.Box: 94409 Abu Dhabi,

United Arab Emirates

Opened in: 2006

Website: bankaudigroup.com

Switchboard: (971-2) 6331180

E-Mail: contactus.abu-dhabi@bankaudi.com.lb

CORRESPONDENT BANKS

Egypt	Cairo	First Abu Dhabi Bank Misr
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Germany	Frankfurt	JP Morgan SE
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Jordan	Amman	Capital Bank of Jordan
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
South Africa	Johannesburg	The Standard Bank of South Africa
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
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).

ATM & ITM OFF PREMISES

ABC Ashrafieh	Ashrafieh, Sassine Square.	2
ABC Dbayeh	ABC Dbayeh.	2
ABC Verdun	UNESCO street - ABC Mall, LG level - Verdun	2
Ain El-Remmaneh	Etoile Center, El-Areed Street.	2

Al Arz Hospital	Al Arz street, Zalka.	1
Al Forno Bakery	Beirut-Saida Highway, Khaldeh	1
Alfa Head office (Dekwaneh)	Barbar Aboujaoudeh St., Parallel Towers, Dekwaneh	1
Al-Zaidanieh	Al-Zaidanieh Village , Main Road, Majdelyoun	3
Ashrafieh - Sassine	Le Gabriel Hotel bldg., Elias Sarkis avenue	2
Ashrafieh Sofil	Sofil Center, Charles Malek Avenue	1
AUB - Raymond Ghosn bldg	AUB, Paris Avenue	1
AUBMC	Main Building, Cairo street, Hamra	1
AUBMC	Building 23 - Cairo Street, Beirut	1
Baabda	Boulos Brothers Bldg., Damascus International Road.	2
Baalbek	Lebanese Army Military Base	1
Beirut Digital District	Nassif Yazigi St., Beshara El-Khoury	1
Beirut City Center	Hazmieh, Beirut City Centre.	2
Bellevue Medical Center	Mansourieh	1
Bent Jbeil	Ahmad Beydoun Bldg., Serail Square.	1
Bir Hassan	Bir Hassan, Ogero Premises.	1
Bsalim Municipality	Bsaslim Main Road, Municipality Building.	1
Central Bank, Aley	Central Bank, Aley.	1
Central Bank, Baalbeck	Central Bank, Baalbeck.	1
Central Bank, Bikfaya	Central Bank, Bikfaya.	1
Central Bank, Hamra	Central Bank, Beirut, Hamra.	6
Central Bank, Jounieh	Gefinor Center, Clemenceau Street.	1
Central Bank, Nabatieh	Central Bank, Nabatieh.	1
Central Bank, Saida	Central Bank, Saida.	1
Central Bank, Tripoli	Central Bank Tripoli.	1
Central Bank, Tyre	Central Bank, Tyre.	1
Central Bank, Zahle	Central Bank, Zahleh.	1
City Mall	Dora Highway, City Mall. Ground-Floor	2
CMA CGM Head Quarter	Chafic Wazzan avenue, Beirut Port District	1
CMA CGM 114 Bldg.	Foch Avenue, Beirut Central District	1
College Protestant Francais	Marie Curie street, Kroytem, Beirut	1
Dora - Vartanian	Vartanian Center, Dora Highway.	2
Daher Foods	Zahle-Baalbeck Highway, Ferzol, Bekaa	1
Dekwaneh	El-Nefaa, Main Road.	2
Dr. Haykel Hospital	Tripoli - Ras Maska Road	1
ESA Business School	Clemenceau, Beirut	1
Ets. Najjar	Roumieh Industrial Zone, Jdeideh - Fanar Road	1
Fanar	La Rose Center, Main Road.	2
Faqra	Facing Auberge de Faqra entrance, Faqra.	1
Fattal	Fattal, Dolphin Bldg., Sin El Fil	1
Hadath	El-Ain Square, Main Road.	2
Hammoud Hospital	Dr. Ghassan Hammoud Str. Saida	1
Happy Halba	Aabdeh - Halba Main Road.	1
Happy Zouk Mosbeh	Zouk Mosbeh, Main Road	1
Holcom	Pierre Gemayel Road, Corniche Al Naher, Beirut	2
Holdal - Abou Adal	Holdal Bldg, Dekweneh,Beirut	1

Hotel Dieu De France	Ashrafieh.	1
InterContinental Mzaar	InterContinental Mzaar Hotel, Faraya.	1
IPT Amshit Station	Amshit highway towards Tripoli - IPT Station	1
IPT Amshit	Amshit highway towards Beirut - IPT HO	1
Jeb Jennine	Majzoub Bldg., Main Road.	1
Jezzine	Jezzine, Main Road, Public Garden Entrance.	1
Kfour	Kfour, Bank Audi Administrative Center, Main Road.	1
Khonshara Municipality	Khonshara, Main Road.	1
Las Salinas Anfeh	Anfeh - Sea Side Road	1
LAU Beirut	Kroytem, Beirut	1
Makassed Hospital	Mohamed Ali Beyhum str, Tarik El Jdideh, Beirut	1
Marjeyoun	Boulevard Hay El-Serail, Jdeidet Marjeyoun	1
Masterpack Indevco	Zouk Mosbeh, Main Road	1
Mazda - Nahr El Mot	Mazda showroom, St. Antonios street, Nahr El Mot	1
Mazda - Zalka Sea Side	Zalka Sea Side road, Bou Kather bldg	1
MEA Head Quarters	MEA Head Office, Airport Road	2
Military Academy	Military Academy, Fayadieh Main Road.	1
Ministry Of Defense	Yarze, Ministry of Defense.	1
Mousseitbeh	Makassed Commercial Center, Mar Elias Street.	2
Mreijeh	Mreijeh Plaza Center, Abdallah Yaffi Avenue.	2
Murex	Majidiye, Beirut	1
MTV	Studio Vision.	2
Neo Plaza	Bank Audi Plaza Bldg., Omar Daouk Street.	7
Nini Hospital	Tripoli - El Maarad street	1
Raee Hospital	Ghazieh main road, Saida	1
Rizk Hospital	Beirut, Ashrafieh, Rizk Hospital	1
Roueis	Hoteit Bldg., Hady Nasrallah Boulevard.	2
Sacre Coeur Hospital	Brazilia, Baabda	1
Saida - Riad El-Solh	Wakf El-Roum Catholic Bldg., Riad El-Solh Boulevard.	2
Selim Salam	Sharkawi Bldg., Selim Salam Avenue.	2
Shekka	Main Road.	1
Spinneys Ashrafieh Mar Mitr	Ashrafieh, Mar Mitr	1
Spinneys Dbayeh	Spinneys Head Office, Dbayeh Highway	1
Spinneys Elyssar	Antelias-Bikfaya Road, Elyssar	1
Spinneys Hazmieh	Hazmieh Road	1
Spinneys HO - Zouk	Zouk Mosbeh, Main Road	1
Spinneys Jbeil	Jbeil - Tripoli Highway	1
Spinneys Jnah	Jnah, Khalil Moutran street	1
Spinneys Sahel Alma	Sahel Alma Highway	1
Spinneys Saida	Sahl Al Sabagh Road, Saida	1
Spinneys Signature	Souk Beirut, Down Town, Beirut	1
Spinneys Tripoli	Al Maarad Road, Tripoli	1
St. Georges Hospital	Achrafieh, St. Georges Hospital, Beirut .	1
St. Joseph Hospital	Dora, St. Joseph Hospital, Beirut.	1
State Security	Beirut, Jnah, State Security Premises.	1
The Spot Choueifat	Old Saida Road, Choueifat	1
Total Camelia - Baabda	Damascus Highway towards Aley.	1

Total Deir el Kamar	Deir el Kamar Main Road	1
Total Ghazir	Ghazir Main Highway, towards north	1
Total Jounieh	Jounieh Main Highway, towards Beirut	1
Total Nahr Ibrahim	Nahr Ibrahim Highway	1
Total Seaside Road	Seaside Road, behind City Mall, Dora.	1
Total Maten Express	Maten Express highway, towards Baabdash	1
Tripoli - Azmi	Fayad Bldg., Azmi Street.	3
Tripoli - El-Bohsas	Fattal Tower 1, El-Bohsas Boulevard.	2
Tyre	Abou Saleh & Moughnieh Bldg., Main Road.	2
Unicef - Le Bureau	Pierre Gemayel Road, Beirut	1
Unipak	Halat, Indevco bldg, Main Road.	1
USJ - CIS	Beirut, Damascus Road, Campus de l'innovation et du sport	1
USJ Damascus Road	Beirut, Damascus Road, Campus des sciences médicales.	1
USJ Mar Roukoz (ESIB)	Mansourieh, Mar Roukoz Road	1
USJ Huvelin	Ashrafieh, Huvelin Street.	1

* * *

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

Official List of Banks N°: 132 (2010). Commercial Registry N°: 1012055 Beirut. Nationality: Iraqi. HO Capital Contribution: LBP 18,090,000,000

BOARD OF DIRECTORS

His Excellency Mr. AbdelKarrim Kabariti	Chairman
Mr. Dara Nooraldeen Bahaalddin	Vice Chairman
Mr. Masaud Hayat	Member
Mr. Moustafa Samir Al Chami	Member
Mr. Nidal Fayege Al Qabaj	Member
Mr. Zuheir Hamada Idriss	Member
Mrs. Tamara Hussein Abbas	Member
Mr. Khaled Sherif Al Hazaa'a	Member
Mr. Ahmad Tahsin Moulla	Member/CEO

SENIOR MANAGEMENT IN LEBANON

Mr. Georges Nasr	General Manager
Mrs. Dina Al Zeenni	Head of Compliance
Mrs. Lynn Labban	Head of Consumer Lending
Mrs. Marie Therese Obeid	Head of Risk Department
Mrs. Mirna A. Khoury Sader	Head of Operations
Mrs. Nadine Akkad	Head of Customer's Rights & Complaints unit
Mrs. Najla O. Ajouz	Head of HR – Head of Accounting & Finance
Mrs. Najwa Farhat	Head of Internal Audit
Mr. Wissam Jabbour Youssef	Head of IT Department

LEGAL ADVISORS: Messrs. Abillamaa Law Firm

INDEPENDENT AUDITORS: Messrs. DFK Fiduciare Du Moyen Orient

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	1,423,272	- Customer Deposits:	130,677
- Loans to Customers:	461	- Shareholders equity: (Tier I)	-630,641
- Claims on Public Sector:	2,527,387	- Off-balance Sheet: (Liabilities)	22,435

Operating branch in Lebanon: 1

Number of Employees: 14

LEBANON BRANCH

Beirut (Minet El Hosn)

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

ATM Outdoor

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

HEAD OFFICE IN IRAQWebsite: www.bankofbaghdad.com**Bank of Baghdad**

Bagdad, Al Nidhal street, infront of
Information & communication college
Dis.902 – St.11
Bldg. 25 & 27
P.O.Box: 3192 Bagdad, Iraq
Opened in: 1991

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

CORRESPONDENT BANKS

Jordan

Amman City

Jordan Kuwait Bank

SERVICES RENDERED

Automated Teller Machine (ATM)
Commercial activities
Correspondent Banking
Syndicated Loans
Cars Loans
Financial Market Services
Transfers and Remittances
Tax Payment
Deposit Account Services
Domiciliation of Bills

* * *

BANK OF BEIRUT INVEST S.A.L.

Official List of Banks N°: 130 (2007), Commercial Registry N°: 1007401 Beirut, Nationality: Lebanese Capital: LBP 30,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Salim Sfeir	Lebanese	1.00000%
Mr. Fawaz Naboulsi	Lebanese	1.00000%
Bank of Beirut sal	Lebanese	97.998%
Mr. Adib Milad	Lebanese	0.00033%
Late Mr. Antoine Abdel Massih	Lebanese	0.00033%
Mr. Antoine Wakim	Lebanese	0.00033%
Mr. Ramzi Saliba	Lebanese	0.00033%
Mr. Krikor Sadikian	Lebanese	0.00033%
Mr. Pierre Gaspard	Lebanese	0.00033%

BOARD OF DIRECTORS

Mr. Salim Sfeir	Chairman & General Manager
Mr. Fawaz Naboulsi	Member
Mr. Adib Milad	Member
Mr. Antoine Wakim	Member
Mr. Ramzi Saliba	Member
Mr. Krikor Sadikian	Member
Mr. Pierre Gaspard	Member
Bank of Beirut sal	Member

SENIOR MANAGEMENT

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

LEGAL ADVISORS: Messrs. Soumrani Law Firm & Legal Counsels

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen-Orient

INDEPENDENT AUDITORS: Messrs Sarkis Sakr & Partners

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	1,374,749	- Customer Deposits:	91,399
- Loans to Customers:	-	- Shareholders equity: (Tier I)	1,232,207
- Claims on Public Sector:	136,894	- Off-balance Sheet: (Liabilities)	-

Operating branch in Lebanon: 1

Number of Employees: 3

HEADQUARTERS & MAIN BRANCH

Website: www.bankofbeirut.com

Foch (Marfa')

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

Telefax: (01) 958058
Fax: (01) 958015
Swift: BOBPLBBE
E-Mail: rdagher@bankofbeirut.com

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

CORRESPONDENT BANKS

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

SERVICES RENDERED

Certificates of Deposits

Deposit Accounts

Investment Banking

Medium and Long Term Loans Programs

* * *

BANK OF BEIRUT S.A.L.

Official List of Banks N°: 75 (1963). Commercial Registry N°: 13187 Beirut, Nationality: Lebanese Capital: LBP 119,671,674,000 fully paid

Cash contribution to capital USD 218,070,481 fully paid

SHAREHOLDERS (October 31, 2024)	Nationality	Shares in Capital %
International Century Corporation s.a. S.P.F.	Luxembourgerish	23.18%
Millet & Millet Inc	British Virgin Islands	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	Cypriot	4.68%
FSHN Limited	Cypriot	4.65%
Solpro S.A.L. Holding	Lebanese	4.51%
Merit S.A.L.	Lebanese	4.38%
Mr. Rashid Bin Saad Bin Abdul Rahman Al Rashid	Saudi	4.10%
Other Shareholders	-	28.35%

BOARD OF DIRECTORS

Mr. Salim G. Sfeir	Chairman & CEO
Mr. Adib S. Millet	Vice Chairman
FSHN Limited represented By Fawaz Naboulsi	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. Naoum Moukarzel	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
Mrs. Maya Fakhoury	Manager - Group Internal Audit
Mr. Antoun E. Samia	Head of Group Risk Management
Mrs. Rita Fares	Head of Group Compliance
Mr. Wassim Khoury	Manager – Central Operations

LEGAL ADVISORS: Messrs. Soumrani Law Firm & Legal Counsel

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen-Orient

INDEPENDENT AUDITORS: Messrs Sarkis Sakr & Partners

GENERAL INFORMATION: Audited Balances Indicators as of Dec. 31st, 2023 (in millions of LBP)

- Total Assets:	747,887,544	- Customer Deposits:	629,670,826
- Loans to Customers:	176,504,168	- Shareholders equity: (Tier I)	57,791,831
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	20,065,097

Operating branches in Lebanon: 39**Number of Employees: 803****Smart branches in Lebanon: 6** (None operating) **Number of ATM: 28** (of which 18 off site)**Number of CCDM: 54** (of which 15 off site)**Operating branches abroad: 1****Number of Employees: 75****Representative offices abroad: 1****Number of Employees: 2****Subsidiary banks abroad: 2****Number of Employees: 251****Branches of subsidiaries abroad: U.K.**

(1Head Office +1 branch), Australia (1Head Office +8 branches)

HEADQUARTERS**Riad ElSolh**

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

Jdeide HQ

Bank of Beirut Bldg, Jdeideh Tel: (01) 906000

Main Branch

Foch

CCDM

Beirut Central District, Foch street

Tel: (01) 958704

Bank of Beirut Bldg

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

Opened in: 2001

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

Camille Chamoun Blvd, Ghanoum street

CCDM

Bank of Beirut Bldg.

Tel: (01) 958674

Opened in: 1998

Antelias

Antelias square, Bank of Beirut Bldg.

CCDM

Opened in: 1998

Tel: (01) 906249

Ashrafieh Sayde

Saydeh street, facing Saydeh church

CCDM+ATM

ESLA Bldg.

Tel: (01) 958868

Opened in: 2013

Bourj Hammoud

Dora Highway, Tchaghlassian Bldg.

CCDM

Opened in: 1971

Tel: (01) 906448

Corniche ElMazraa

Saeb Salam Avenue, Al Jazira Bldg.
Opened in: 2010

CCDM

Tel: (01) 958629

Gefinor

Clemenceau Street, Gefinor Center, Bloc A
Opened in: 1963

CCDM

Tel: (01) 958728

Ras Beirut

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

CCDM

Tel: (01) 958748

Hamra-Saroulla

Hamra street, Facing Saroulla
Opened in: 2006

CCDM

Tel: (01) 958778/4

Hamra-Sidani

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

CCDM

Tel: (01) 958909

Horsh Tabet

Marc 1 center, Emile Lahoud square
Opened in: 1976

CCDM+ATM

Tel: (01) 906860

Jal ElDib

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

ATM

Tel: (01) 906638

Jdeideh

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

CCDM (3)

Tel: (01) 906409

Mar Elias

Mar Elias street, Kanafani Bldg.
Opened in: 1982

ATM

Tel: (01) 958818

Nahr

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

CCDM

Tel: (01) 906960

Port of Beirut

Port of Beirut St.
Bldg. CATAC/B/CBO-Z
Opened in: 2010

ATM (1)

Tel: (01) 906738

Riad ElSolh

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

CCDM

Tel: (01) 958545

Sin EL Fil – Hayek

Sin El Fil Hayek- Habib Hakim Street –
Flouty Bldg.
Opened in: 2023

CCDM (2)

Tel: (01) 907757

Chiyah

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

CCDM

Tel: (01) 958610

Choueifat

Saida old road, Sky center
Opened in: 2016

CCDM

Tel: (01) 958428

Tarik El- Jdideh

Mufti Hassan Khaled street, Katergi Bldg.
Opened in: 1995

ATM

Tel: (01) 958589

II-Other Regions**Baabda**

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

CCDM

Tel: (01) 907073

Batroun

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

CCDM Drive Thru

Tel: (01) 907048

Bayyada - Kornet Shehwan

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

CCDM

Tel: (01) 906429

Bcharreh

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

CCDM

Tel: (01) 907768

Broumana

Main road, Lodge Bldg.
Opened in: 1986

CCDM

Tel: (01) 906468

Chtaura

Chtaura, taanayel Main Road
Opened in: 2003

CCDM (2)

Tel: (01) 906496

Feytroun

Feytroun Highway,
Near Sport Expert, Abi Rached Bldg.,
Ground Floor
Opened in: 2014

CCDM

Tel: (01) 906759

Ghazir

Main Road, Ghazir Square,
Bank of Beirut Bldg.
Opened in: 2011

ATM

Tel: (01) 906599

Jbeil Voie 13

Main road, Joseph Sfeir center
Opened in: 2014

CCDM (2)

Tel: (01) 906721

Jounieh – Ghadir

Bkerkeh main road, Boueiri Bldg.
Opened in: 1996

CCDM

Tel: (01) 906679

Jounieh – El Saha

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

CCDM

Tel: (01) 906659

Kaslik

Facing USEK University, USEK Bldg.
Opened in: 2009

CCDM

Tel: (01) 906285

Kfarsaroun

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

CCDM

Tel: (01) 906786

Elyssar

main Road Mazraat Yachouh – Elyssar,
Bank of Beirut Bldg.
Opened in: 1988

CCDM

Tel: (01) 906580/81

Saida

Riyad El Soleh Street, Saida Center
Opened in: 1998

ATM

Tel: (01) 958690

Tripoli

Abdel Hamid Karamah Blvd.
81 Alameddine Bldg.
Opened in: 1996

CCDM (2)

Tel: (01) 906881

Sour

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

CCDM

Tel: (01)958940/48

Zouk Mosbeh

Intersection Grotto Jeita
Opened in: 2007

CCDM & ATM offsite

Tel: (01) 906954

SUBSIDIARY BANK IN LEBANON

Bank of Beirut Invest S.A.L

BRANCHES ABROAD

Bank of Beirut s.a.l. -Head Office & Main Branch - Sultanate of Oman
Ghubrah Branch Switchboard: (+968) 24120999-24120898
North Ghubrah, Way No 3815 Fax: (+968) 24613360
Bank of Beirut Bldg No. A10251, 1st Floor. Muscat, Sultanate of Oman
Opened in: 2006

Bank of Beirut Representative Office (Nigeria) Ltd
5 Alfred Rewane Street (formerly Kingsway Road) Ikoyi, Lagos, Nigeria Telefax: (+234) 1 4612689
+234 805 844 1122 - +234 903 222 2227 Tel: (+234) 8130849279 -
Opened in: 2004
Manager: Mr. Camille Chidiac

SUBSIDIARY BANKS ABROAD

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

Head Office 66 Cannon Street Switchboard: (+440 20) 74938342
London, EC4N 6AE U.K. Fax: (+440 20) 74080053
Opened in: 2002
Managing Director & CEO: Mr. Sophoklis Argyrou

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

Bank of Beirut (UK) Ltd - Mayfair Branch Phone: +440207493834217a
Curzon Street London W1J 5HS Fax: +44 020 74080053

Head of the Sydney CBD branches (& 8 branches)

Head Office
62 Pitt Street, Sydney City Branch, NSW 2000,
Level 2, Australia www.banksyd.com.au
Switchboard: (+61) 2 82629123

Sydney CBD Branch

62 Pitt Street, Sydney NSW 2000 Switchboard (+61) 2 8262919123

Marrickville Branch

Unit 5, 198-204 Marrickville road Switchboard: (+61) 2 85852413
13 Marrickville, NSW 2204 Sydney

Bankstown Branch

Shop 2, 228 South Terrace Switchboard: (+61) 2 87001510
10 Bankstown, NSW 2200 Sydney

Oakleigh Branch

30 Portman street Switchboard: (+61) 3 95640308
8 Oakleigh, VIC 3166 Melbourne

Mile End Branch

149 Henley Beach road Mile End, SA 5031
Adelaide Australia Switchboard: (+61) 8 81598008

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 82629123

Melbourne CBD Branch

215 Spring Street, Melbourne VIC 3000

Switchboard: (+61) 4 56822831

CORRESPONDENT BANKS

Australia	Sydney	Bank of Sydney Ltd
Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Bank pl
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Bank of New York Frankfurt (Euro Account)
Italy	Milan	Intesa Sanpaolo SpA
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Jordan	Amman	The Housing Bank for Trade & Finance
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
Saudi Arabia	Riyadh	Riyad Bank
Saudi Arabia	Riyadh	The Saudi National Bank
Switzerland	Zurich	Bank of New York / New York (Swiss Franc Account)
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
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank, Abu Dhabi
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**Digital Banking**

Retail & Business Online Banking
Mobile Banking & E-Account Opening
ATM & Cash Deposit Machines (CCDM)
Cards: Debit, Credit, Prepaid & Business PayCards
Merchant Acquiring & Payment Gateway Services
Transfers, Remittances & Bill Payments

Corporate & Institutional Solutions

Corporate & Trade Finance
Business Banking & Payroll Services
Correspondent Banking
Capital Markets & Treasury Operations
Asset Management & Money Market Services

Specialized Programs

Tuition & Payroll Programs

Embassy & Partnership Programs (e.g., Italian Embassy Program)

Segmentation & Loyalty Services

ATM OFF PREMISES

Ain Saadeh, College Mont La Salle

Achrafieh, LAUMC Rizk Hospital

Ajaltoun, Antonine School

Beirut Port

Beirut, Tarik Jdideh, Beirut Arab University

Beirut CMA CGM, Port Beirut

Dahr ElSawan, Behannes Hospital

Deddeh El Koura, College des freres Dedde

Jbeil (Byblos), Notre Dame de Secours Hospital

Jdeideh, Serail Street, Bank of Beirut Bldg,

MainRoad

Jounieh St. John

Shoueifat City Blu

Sin El Fil, Caritas

Sour, Sour EL Ramel, BoB Finance

Zahle, BoB Finance

Zalka, main road, BoB Finance

Zouk Mosbeh, College NDL

Zouk Mosbeh, College Notre Dame de Louaize

CASH & CHECK DEPOSIT MACHINE OFF PREMISES (CCDM)

Ballouneh, BoB Finance

Baabda, Antonine University

Beirut, LAU campus

Dekwaneh, BoB Finance

Dora, BoB Finance

Ghobeiry, BoB Finance

Hazmieh, BoB Finance

Jal EL Dib

Jdeide, main road, B115

Jbeil, LAU

Mansourieh, BoB finance

Rabieh, Evangelical School Rabieh Campus

Saida, Evangelical School Saida Campus

Tripoli, Evangelical School Tripoli Campus

Zalka, BoB Finance,main road

* * *

BANKMED S.A.L.

Official List of Banks N°:22 (1955), Commercial Registry N°: 5261 Beirut, Nationality: Lebanese, Capital: LBP 693,500,000,000

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
Mr. Hadi El Assaad	Member
Me. Laurent Karam	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 - Chief Operating Officer
Mr. Abdellatif Sidani	AEGM - Chief Financial Officer
Mr. Nabil Rafei	AEGM- Corporate Banking
Mr. Mohamad Loutfi	AEGM - Remedial Banking & Real Estate
Mr. Raed Jalloul	Retail Banking
Mr. Ahmad Alwan	AEGM –Treasury & Financial Markets
Ms. Nadine Makhoul	Chief Risk Officer
Mr. Ameen Bissat	Compliance
Mr. Nizar Hakim	Credit Risk
Me. Oussama Salman, Esq.	General Counsel & Corporate Secretary
Mr. Samer Jumaa	Internal Audit
Mrs. Zeina Zamel	Marketing & Communication

LEGAL ADVISORS: Oussama Salman, Esq.

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets (1):	653,414,170	- Customer Deposits:	532,047,112
- Loans to Customers (1):	22,722,249	- Shareholders equity: (TierI+TierII)	5,836,262
- Claims on Public Sector (2):	224,319,879	- Off-balance Sheet: (Liabilities)	79,940,392

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen Orient / Messrs. BDO Semaan, Gholam & Co.

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

(2) Including Treasury Bills (LBP and Eurobonds)

Operating branches in Lebanon: 20

Number of ATM: 62

Affiliated Banks in Lebanon: 2

Branches abroad: 1 Subsidiary

Number of Employees: 515

HEADQUARTERS

Beirut

Bankmed center
482 Clemenceau street
P.O.Box: 11-0348 Riad ElSolh,
Beirut 1107-2030 Lebanon
Opened in: 1955

Website: www.bankmed.com.lb

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

MAIN BRANCH

Bankmed Center (Mina ElHosn)

482 Clemenceau Street

Opened in: 1999

Regional Manager: Mrs. Nahed Kalaagi

ATM Outdoor (3)

Telefax: (01) 760767

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ashrafieh (Rmeil)

Hadife Bldg, Charles Malek Avenue

Opened in: 1978

Branch Manager: Mrs. Rita Ghaleb

ATM Outdoor (2)

Telefax: (01) 760701

Dekwaneh

Al Arid street, K–Tower Bldg.

Opened in: 2016

Branch Manager: Mr. Elias Helou

ATM Outdoor (2) &

Telefax: (01) 760773

Hamra (Ras Beirut)

Hamra Main Street, Hamra Square

Opened in: 1975 (relocated in 2018)

Branch Manager: Mrs. Rana Mehio

ATM Outdoor (2)

Telefax: (01) 760707

Hazmieh

Brazilia street, Tufenkjian Bldg.

Opened in: 2003

Branch Manager: Mrs. Nada Kambriss

ATM Outdoor

Telefax: (01) 760766

Jdeideh

Nahr ElMawt, Zainoun & Saad Bldg.

Opened in: 1973

Branch Manager: Mr. Nassib Abou Jaoudeh

ATM Outdoor (2)

Telefax: (01) 760706

Jnah

Jnah area, Nkoura Sursok street, Karly Bldg.

Opened in: 1987 (relocated in 2011)

Branch Manager: Mrs. Racha Islambouli

ATM Outdoor

Telefax: (01) 760720

Khaldeh

Main road, Salem center

Opened in: 1986

Branch Manager: Mrs. Hasna Akoum

ATM Outdoor (2)

Telefax: (01) 760704

Mazraa (Moussaitbeh)

Corniche ElMazraa, Etoile 2000 center

Opened in: 1985

Branch Manager: Ms. Manal Saab

ATM Outdoor (2)

Telefax: (01) 760717

Rafic Hariri International Airport

Rafic Hariri International Airport Premises

Opened in: 2010

Branch Manager: Mrs. Ramzia Fakhran

ATM Outdoor

Telefax: (01) 760746

Rawsheh Australia Street (Ras Beirut)

Amaret Raouche Bldg., Australia street
Opened in: 2003 (relocated in 2015)
Branch Manager: Mrs. Amani Bennani

ATM Outdoor

Telefax: (01) 760728

Verdun (Moussaitbeh)

Rashid Karamah Ave., Al Shua' Bldg.
Opened in: 1991
Regional Manager: Mr. Bilal Cheikh

ATM Outdoor (2)

Telefax: (01) 760722

II- Other Regions

Chtaura

Main road, AlJinane Bldg.
Opened in: 1986
Regional Manager: Mr. Ahmad Hammoud

ATM Outdoor (2)

Telefax: (01) 760719

Jbeil (Byblos)

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

ATM Outdoor

Telefax: (01) 760714

Mansourieh

Main road, Latifa center, New Highway
Opened in: 2012
Branch Manager: Mrs. Haifa Awad

ATM Outdoor

Telefax: (01) 760748

Minieh

Minieh, International Hwy., Zreika Bldg.
Opened in: 2009
Branch Manager: Mrs. Hanine Naboulsi

ATM Outdoor (2)

Telfax: (01) 760762

Shehim

Shreifeh District, Toufic Owaidat Bldg.
Opened in: 1985 (relocated in 2008)
Branch Manager: Mr. Ziad Ramadan

ATM Outdoor

Telefax: (01) 760733

Tripoli

Gemmayzat street, Hana Bldg.
Opened in: 1979
Regional Manager: Mr. Samer Raad

ATM Outdoor (2)

Telefax: (01) 760713

Wastani (Saida)

Saida, Wastani roundabout
Dr. Nazih Bizri Blvd., Bankmed Bldg.
Opened in: 2009
Regional Manager: Mr. Marwan Hachem

ATM Outdoor (2)

Telefax: (01) 760758

Zouk Mikael

Zouk Highway, Abi Shaker Bldg.
Opened in: 1975
Regional Manager: Mr. Elias Bou Saba

ATM Outdoor (2)

Telefax: (01) 760703

AFFILIATED BANKS IN LEBANON

MedInvestment Bank s.a.l.

Saudi Lebanese Bank s.a.l.

BRANCHES ABROAD

Bankmed - U.A.E. - Dubai Branch

Liberty House, Level 8, Unit 819,

P.O.Box: 506933 – DIFC, Dubai, UAE

Phone (971-4) 3889808

Fax (971-4) 3889809

Opened in: 2015

SEO: Mr. Rabih Abou Chakra

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

Bekaa, Hosh Sneid Highway, Liban Iait Factory premises,

Beirut Souks, Sayyour street, Beirut Central District,

Beirut Souks, Cinemacity, Beirut Central District.

Beirut Souks, Weygand street, Jewelry Souk, Beirut Central District.

Beirut, American University of Beirut Campus, Sea side,

Beirut, American Univeristy of Beirut Campus, Main Gate,

Beirut, American Univeristy of Beirut Campus, Medical Gate,

Beirut, Ashrafieh, ABC Mall, L1,

Beirut, Verdun ABC Mall, LG,

Beirut, Cargo Center, Airport Street,

Beirut, Clemenceau, Clemenceau Medical Center, CMC,

Beirut, Clemenceau, Trad Hospital,

Jnah, Rafic Hariri University Hospital,

Jnah, Ordre des Ingenieurs Bldg.,

Lebanese Air Transport, Airport Road,

Metn, Zalka - Wata Amaret Chalhoub, Fahed Supervalu,

Meshref, Rafik Hariri University,

Rafic Hariri International Airport, Arrival Hall,

Sibline, Cement Factory (2),

Tyre, Saab & Fardoun Bldg, Central Bank Street,

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BANQUE BEMO S.A.L.

Official List of Banks N°: 93 (1966), Commercial Registry N°:17837 Beirut, Nationality: Lebanese, Capital: LBP 78,161,400,000, BSE: 1111

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 & Managing Director
Sharikat Al Istismarat Al Oropia Lil	
Sharek Al Aousat (Holding) sal	Member (Represented by Mr. Talal F. El Shaykha)
Dr. Shadi A. Karam	Member
Mr. Abdelkarim Claude H. Khayat	Member
Fr. Gabriel N. Khairallah	Member
Mrs. Joelle F. Abou Farhat	Member
Dr. Wassim N. Shahin	Member

GENERAL MANAGEMENT	
Dr. Riad B. Obegi	Chairman & General Manager
Mr. Samih H. Saadeh	Vice Chairman & Managing Director

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. 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. Talal F. El Shaykha	Senior Executive Director – Corporate Banking
Ms. Myrna Z. Soufan	Chief Operating Officer

LEGAL ADVISORS: Prof. Nasri A. Diab, Me. Adel J. Macaron
INDEPENDENT AUDITORS: Messrs. BDO - Semaan, Gholam & Co and DFK Fiduciaire du Moyen Orient

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)			
- Total Assets (1):	150,560,923	- Customer Deposits:	113,932,916
- Loans to Customers (1):	1,896,253	- Shareholders equity: (Tier I)	3,662,183
- Claims on Public Sector (2):	141,905,135	- Off-balance Sheet: (Liabilities)	16,806,427

Operating branches in Lebanon: 5 (3 temporary closed)
Number of Employees (as at 31/12/2025): 177
Number of ATM: 6

HEADQUARTERSWebsite: 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** (Temporary Closed)**Verdun** (Temporary Closed)**II- Other Regions****Rabieh**

Rabieh main road, Lahlouh center
Opened in: 2009

ATM Outdoor

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

Zouk (Temporary Closed)**CORRESPONDENT BANKS**

Algeria	Algiers	Fransabank El Djazair Spa
China	Beijing	Bank of China Ltd
France	Paris	UBAF-Union des Banques Arabes et Françaises
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Sondrio	Banca Popolare di Sondrio
Japan	Tokyo	Deutsche Bank AG
Jordan	Amman	Arab Bank plc
Saudi Arabia	Riyadh	Banque Saudi Fransi
Spain	Madrid	Banco Sabadell SA
Spain	Madrid	Caixabank SA
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
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.
- Corporate Financing: Medium & Long term facilities - CAPEX financing, Project financing facilities, securitization & corporate finance (in coordination with BSEC), syndicated loans facilities (in coordination with BSEC & other banks).
- Treasury services facilities.
- BEMO Virtual Platform.
- Other services: SWIFT Notification, E-Statements, E-Bemo, Cards Management.

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BANQUE DE L'HABITAT S.A.L.

Official List of Banks N°:41 (1977), Commercial Registry N°: 37417 Beirut, Nationality: Lebanese, Capital: LBP 100,000,000,000

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
Bank Audi	Member
Commercial Insurance	Member
Bank of Beirut sal	Member
Mrs. Carine Tohme	Member - Lebanese State Representative
Mr. Toufic Naji	Member - Lebanese State Representative

GENERAL MANAGEMENT

Mr. Antoine Habib	Chairman & General Manager
Mrs. Milène El Bahri	Operations and Branches Manager
Mr. Bassel Kheir	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. Carlos Moawad	Risk Manager
Mrs. Amani Chedid	Compliance Manager
Mrs. Patricia Azzi	Finance Manager
Mr. Issam Kassar	Branch Manager - Raouche
Mr. Mahmoud Kalo	Branch Manager - Saida
Mr. Nizar Takouzli	Branch Manager - Tripoli
Mrs. Nisrine Khneisser	Branch Manager - Zahle
Mrs. Nada Dimachkieh	Branch Manager – Riad El Solh
Mr. Joseph Haydamous	Branch Manager – Dora
Mr. Joseph Rahme	Head of IT Security Unit
Mr. Ali Antar	Head of Customer Protection Unit
Mrs. Marielle Berberi	Head of Business Development Unit
Mrs. Ghina El Arab	Legal Advisor
Mr. Georges Chalhoub	Head of Research and Development Unit
Mrs. Venus Saadeh	Head of Corporate Governance Unit

LEGAL ADVISOR: Mr. Malek Erslan, Esq.

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	8,755,339	- Customer Deposits:	949,494
- Loans to Customers:	465,571	- Shareholders equity: (Tier I)	3,696,847
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	34,934

Operating branches in Lebanon: 6

GENERAL MANAGEMENT

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

Website: www.banque-habitat.com.lb

Tel & Fax: (01) 954500

Hotline 1620

Swift: LHBALBBX

E-Mail: info@banque-habitat.com.lb

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Dora

Cite Dora II Bldg., 8th Floor
Opened in: 1985

Switchboard: (01) 239000

Fax: (01) 239000 x 202 or 215

Raouche (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, 4th floor
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

Zahle

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 Loan.

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BANQUE LIBANO-FRANÇAISE S.A.L.

Official List of Banks N°: 10 (1967), Commercial Registry N°: 19618 Beirut, Nationality: Lebanese, Capital: LBP 265,000,000,000

This data is accurate as of December 31, 2025

FOUNDER

Late H.E. Mr. Farid Raphaël

SHAREHOLDERS	Nationality	Shares in Capital
Libano Holding S.A.L.	Lebanese	35.00%
BLF Investment Holding Ltd	British Virgin Islands	13.56%
Financière Raphaël Holding S.A.L.	Lebanese	9.51%
Chaoui Holding S.A.L.	Lebanese	9.14%
Gil Holding S.A.L.	Lebanese	6.00%
Al Shams Holdings Ltd	Guernsey	5.00%
Others	—	21.79%

BOARD OF DIRECTORS

Mr. Walid Raphaël Chairman
 Mr. Zafer Chaoui
 Mr. Philippe Doré
 Me. Mounir Letayf
 Libano Holding S.A.L., represented by Mr. Élie Nahas
 Financière Raphaël Holding S.A.L., represented by Ms. Raya Raphaël Nahas

GENERAL MANAGEMENT

Mr. Walid Raphaël Chairman and General Manager
 Mr. Élie Nahas Chairman of the Group and General Manager
 Ms. Raya Raphaël Nahas General Manager

EXECUTIVE COMMITTEE

Mr. Walid Raphaël Chairman and General Manager
 Mr. Élie Nahas Chairman of the Group and General Manager
 Ms. Raya Raphaël Nahas General Manager
 Mr. Élie Aoun Assistant General Manager
 Ms. Hoda Assi Assistant General Manager
 Mr. Philippe Chartouny Assistant General Manager
 Mr. Maurice Iskandar Assistant General Manager
 Mr. Walid Issa Assistant General Manager
 Mr. Fady Lahoud Assistant General Manager
 Mr. Marwan Ramadan Assistant General Manager
 Mr. Gabriel Rizk Assistant General Manager
 Ms. Tania Rizk Assistant General Manager
 Mr. Ghassan Sawaya Assistant General Manager
 Ms. Myrna Wehbe Assistant General Manager
 Mr. Ronald Zirka Assistant General Manager

SENIOR MANAGEMENT

Business Development Divisions

Mr. Marwan Ramadan Branch Network
 Mr. Alain Bou Jabbour Operational Effectiveness
 Ms. Céline Yamout Control and Risk Analysis of Retail Operations
 Ms. Hoda Assi Corporate Banking
 Ms. Joanna Abou Jaoudé Deputy Manager

Mr. Élie Aoun	Middle-Market Banking
Ms. Marianne Kaakour	Deputy Manager
Mr. Chadi Berberi	Treasury
Mr. Nabil Dahdah	Private Banking and Wealth Management
Mr. Maurice Iskandar	International and Correspondent Banking
Mr. Gilbert Moussa	Loan Remediation
Mr. Ronald Zirka	Marketing, Retail and Digital Banking
Ms. Myrna Wehbé	Cards Services

Support Divisions

Mr. Jean Ghosn	Risk Management
Mr. Said Gebrane	Compliance
Me. Maya Hardini Abboud	Legal Compliance
Ms. Youmna Nassif Bou-Rizk	KYC Intelligence
Mr. Walid Issa	Finance
Mr. Philippe Chartouny	Organization, Information Technology and Security
Mr. Ghassan Sawaya	Information Technology
Mr. Iskandar Aoun	Security
Mr. Maurice Iskandar	Transaction Banking
Mr. Chady Abdo	Treasury, Markets and Custody Services
Mr. Simon Bassous	Payments and Trade Finance
Ms. Tania Rizk	Human Resources, Communications, ESG and Customer Experience
Mr. Gabriel Rizk	General Services
Mr. Fady Lahoud	Internal Audit

LEGAL ADVISOR: Me Marc de Chadarevian, Esq.

INDEPENDENT AUDITORS: Deloitte and Touche / DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: Audited Indicators as at December 31, 2024 (in thousands of LBP)

- Total Assets:	642,314,644,798	Customer Deposits:	570,186,771,630
- Loans to Customers:	41,720,315,369	Shareholders' equity: (Tier I)	53,286,848,451
- Claims on Sovereign:	398,305,674,203	Off-balance Sheet: (Liabilities)	12,332,273,626

Operating branches in Lebanon: 36

Number of Employees: 743 (as at Dec. 31, 2024)

Number of ATM: 176 (of which 85 off premises)

E-Branch: 1

Representative Offices abroad: 2

Number of Employees: 2

Subsidiary bank abroad: 1

Number of Employees: 80

Branches and subsidiaries of Banque SBA S.A. (fully owned subsidiary):

France (1 branch), Cyprus (1 branch), Switzerland (1 subsidiary of Banque SBA S.A.)

HEADQUARTERS

Hamra area, Rome street
Beirut Liberty Plaza
P.O.Box: 11-0808 Beirut, Lebanon

Website: www.eblf.com

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 and Outdoor

Tel: (01) or (03) 791332 x 1211
Fax: (01) or (03) 440118
E-Mail: marwan.elkhalil@ebbf.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ashrafieh – Geitawi (Rmeil)

Saint Louis street, BLF building
Opened in: 2003
Manager: Mr. Karim Chaptini

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 3111
Fax: (01) 440117
E-Mail: karim.chaptini@ebbf.com

Ashrafieh – Saifi

Arz street, Andraos building
Opened in: 2006
Manager: Ms. Rita Bechara Antoun

ATM Outdoor (2)

Tel: (01) or (03) 791332 x 2911
Fax: (01) 440137
E-Mail: rita.bechara@ebbf.com

Ashrafieh – Sassine

Sassine square, Fakhry building
Opened in: 1970
Manager: Mr. Walid Gebrane

ATM Indoor and Outdoor (2)

Tel: (01) or (03) 791332 x 2211
Fax: (01) 440140
E-Mail: walid.gebrane@ebbf.com

Ashrafieh – Sioufi

Amine Gemayel street, 5133 building
Opened in: 2011
Manager: Ms. Muriel Abkar Sayegh

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 5211
Fax: (01) 440138
E-Mail: muriel.abkar@ebbf.com

Bir Hassan

Jnah, Kuwait embassy roundabout
Opened in: 2009
Manager: Ms. Rana Komaty Farhat

ATM Indoor and Outdoor (2)

Tel: (01) or (03) 791332 x 7511
Fax: (01) 440106
E-Mail: rana.komaty@ebbf.com

Bourj Hammoud

Dora highway, Moucarri center
Opened in: 1997
Manager: Ms. Maya Jrady

ATM Indoor and Outdoor

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

Dbayeh

Dbayeh highway, seaside, 591 building
Opened in: 2009
Manager: Mr. Nader Hayek

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 4711
Fax: (01) 440111
E-Mail: nader.hayek@ebbf.com

Dora

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

ATM Indoor and Outdoor

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

Gefinor (Ras Beirut)

Clemenceau street, Gefinor center

Opened in: 1970

Manager: Ms. Nisrine Chebaro Hajj-Chahine

ATM Indoor and Outdoor

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

Fax: (01) 440116

E-Mail: nisrine.chebaro@ebbf.com

Hazmieh

Damascus road, Tabet center

Opened in: 2003

Manager: Ms. Lama Kateb Abi-Raad

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 5111

Fax: (01) 440121

E-Mail: lama.kateb@ebbf.com

Jal El Dib

Jal El Dib highway, William Zard building

Opened in: 2003

Manager: Ms. Cynthia Akiki Atallah

ATM Indoor and Outdoor (2)

Tel: (01) or (03) 791332 x 4211

Fax: (01) 440122

E-Mail: cynthia-ph.akiki@ebbf.com

Kantari (Mina El Hosn)

Mina El Hosn, Army street

Commerce and Finance building

Opened in: 2014

Manager: Ms. Hala Hachem

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 7811

Fax: (01) 440153

E-Mail: hala.hachem@ebbf.com

Mar Takla

Hazmieh, Said Freiha street and Military School roads intersection, Les Oliviers building

Opened in: 2014

Manager: Ms. Carinne-Pascale Robin Salloum

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 4011

Fax: (01) 440194

E-Mail: carinne-pascal.robin@ebbf.com

Mazraa (Moussaitbeh)

Verdun street, Unesco square

Tarraf Kojok building

Opened in: 1977

Manager: Ms. Dalal Kreidie Ramadan

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 1611

Fax: (01) 440129

E-Mail: dalal.ramadan@ebbf.com

Sami El Solh

Sami El Solh boulevard,

Abou Sleiman building

Opened in: 1982

Manager: Ms. Tania Kukerjinian Rached

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 1811

Fax: (01) 440139

E-Mail: tania.rached@ebbf.com

Sin El Fil

Sin El Fil roundabout,

Rizkallah and Ibrahim building

Opened in: 1975

Manager: Mr. Charbel Karaa

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 1911

Fax: (01) 440142

E-Mail: charbel.karaa@ebbf.com

II- Other Regions**Bar Elias**

Damascus road, Al Meiss building

Opened in: 1982

Manager: Mr. Malek Abou Ajwi

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 8211

Fax: (01) 440103

E-Mail: malek.abouajwi@ebbf.com

Batroun

Dora area, Batroun main entrance
Michel Najem building
Opened in: 1977
Manager: Ms. Christelle Hage-Boutros Bassil

Miniara - Halba

Halba main road, Miniara, Fakhoury center
Opened in: 2009
Manager: Mr. Spiridon Smaira

Jbeil (Byblos)

Jbeil main intersection,
Waqf Mar Yaacoub building
Opened in: 2008
Manager: Ms. Josiane Hammam-Chahine Chahine

Jdita – Chtaura

Beirut-Damascus road, Akel center
Opened in: 2011
Manager: Ms. Zeina Bou Char Bechaalany

Jounieh

Jounieh boulevard., La Joconde building
Opened in: 1976
Manager: Ms. Souad Haddad Bteich

Kaslik

Kaslik main road, Etoile Center
Opened in: 2017
Manager: Ms. Roula Saba Ghalieh

Kosba

Kosba main road, Saint Mary center
Opened in: 2017
Manager: Mr. Toufic Abed

Lebaa

Lebaa main road
facing the Municipality
Opened in: 2013
Manager: Mr. Paul Nehme

Nabatieh

Al Jazayer street, BLF building
Opened in: 1991
Manager: Mr. Ali El-Rodi

Rabieh

Bikfaya main road, facing fork to
Serhal's hospital, Abi Karam building
Opened in: 2007
Manager: Ms. Rouba Khoury Hajal

ATM Indoor and Outdoor

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

ATM Indoor and Outdoor (3)

Tel: (01) or (03) 791332 x 6611
Fax: (01) 440119
E-Mail: spiridon.smaira@ebbf.com

ATM Indoor and Outdoor

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

ATM Indoor and Outdoor (2)

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

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 9111
Fax: (01) 440124
E-Mail: souad.haddad@ebbf.com

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 9311
Fax: (01) 440168
E-Mail: roula.saba@ebbf.com

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 6940
Fax: (01) 440199
E-Mail: toufic.abed@ebbf.com

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 7711
Fax: (01) 440154
E-Mail: paul.nehme@ebbf.com

ATM Indoor and Outdoor (2)

Tel: (01) or (03) 791332 x 7311
Fax: (01) 440133
E-Mail: ali.elrodi@ebbf.com

ATM Indoor and Outdoor

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

Reyfoun

Main road, next to Hachem supermarket
Opened in: 2015
Manager: Ms. Aline Assaf Khoury

Saïda – 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: Ms. Lama Haddad Haddad

Tripoli – Tell

Abdel Hamid Karame boulevard
Harba building
Opened in: 1933
Manager: Mr. Wajih Alameddine

Tripoli – Zahrieh

Mohamed Karameh street, Fattal building
Opened in: 1984
Manager: Mr. Omar Tabbal

Tyre (Sour)

Beirut boulevard, Wagih Farhat building
Opened in: 1959
Manager: Mr. Fadel Bourgi

Zahleh – Boulevard

Zahleh highway., Georges Makhoul center
Opened in: 2003
Manager: Ms. Lara Khater Haiby

Zghorta

Kferhata main road, near Chmor palace,
Iskandar and Moukahhal building
Opened in: 2011
Manager: Mr. Theodore Koussa

E-BLF

Mar Mikhael, Armenia street,
Koudouzian building
Opened in: 2018

ATM Indoor and Outdoor

Tel: (01) or (03) 791332 x 9011
Fax: (01) 440198
E-Mail: aline.khoury@ebbf.com

ATM Indoor and Outdoor (5)

Tel: (01) or (03) 791332 x 7611
Fax: (01) 440135
E-Mail: marwan.osta@ebbf.com

ATM Indoor and Outdoor (3)

Tel: (01) or (03) 791332 x 6711
Fax: (01) 440114
E-Mail: lama.haddad@ebbf.com

Tel: (01) or (03) 791332 x 6111

Fax: (01) 440144

E-Mail: wajih.alameddine@ebbf.com

ATM Outdoor (3)

Tel: (01) or (03) 791332 x 6211
Fax: (01) 440148
E-Mail: omar.tabbal@ebbf.com

ATM Indoor and Outdoor

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

ATM Indoor and Outdoor (5)

Tel: (01) or (03) 791332 x 8311
Fax: (01) 440146
E-Mail: lara.khater@ebbf.com

ATM Indoor & Outdoor (2)

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

ATM Indoor and Outdoor**SUBSIDIARY BANKS ABROAD**

Website: www.banque-sba.com

Banque SBA S.A. - Paris - France

68, Champs-Élysées avenue
75008 Paris, France
Chief Executive Officer: Mr. Nagi Letayf

Tel: (+33) 1 53 93 25 00

Fax: (+33) 1 56 88 51 00

Swift: SBAAFRPP

E-Mail: sba@ebbf-sbaparis.com

Banque SBA S.A. - Limassol - Cyprus

John Kennedy street, Kanika Enaerios complex, Tel: (+357) 25 270000

Block 1, Iris House 8C

Swift: SBAACY21

Limassol, Cyprus

E-Mail: sba.cyprus@ebf-sbacyprus.com

Manager: Mr. Emile Jallad

LF Finance (Suisse) S.A. - Geneva - Switzerland

86, rue du Rhône

Web Site: www.lffinance.com

1204 Geneva, Switzerland

Tel: (+41) 22 319 72 00

P.O.BOX 3327

Fax: (+41) 22 319 72 27

Chief Executive Officer: Mr. Dory Hage

E-Mail: contact@lffinance.com

REPRESENTATIVE OFFICES ABROAD**Banque Libano-Française S.A.L. - Abu Dhabi Representative Office**

Al Salam street, facing Abu Dhabi

Tel: + 971(2) 643 2028

Municipality, Al Shaheen tower, 7th floor 701

Fax: + 971 (2) 643 2038

P.O.Box: 130828 Abu Dhabi, U.A.E.

E-Mail: fadi.traboulsi@ebf.ae

Opened in 2009

Chief Representative: Mr. Fadi Traboulsi

Banque Libano-Française S.A.L. - Nigeria Representative Office

Bourdillon road, Mabadeje plaza

Tel: +234 803 485 8888

Flat 6, 49, Bourdillon road

E-Mail: oussama.skayki@ebf.com

Ikoyi, Lagos, Nigeria

Opened in 2012

Representatives: Mr. Oussama Skaiky

MAIN CORRESPONDENT BANKS

Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Ahli United Bank BSC
Belgium	Brussels	KBC Bank NV
China	Beijing	Agricultural Bank of China Ltd
China	Beijing	Bank of China Ltd
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
Egypt	Cairo	National Bank of Egypt
Finland	Helsinki	Nordea Bank
Finland	Helsinki	Skandinaviska Enskilda Banken AB
France	Paris	Banque SBA
France	Paris	Crédit Agricole
France	Paris	Natixis
France	Paris	UBAF
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	Mizuho Corporate Bank Ltd
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Jordan	Amman	Arab Bank PLC
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSC

Kuwait	Kuwait City	National Bank of Kuwait
Kuwait	Kuwait City	The Commercial Bank of Kuwait
Norway	Oslo	Dnb Bank ASA
Norway	Oslo	Nordea Bank
Qatar	Doha	Al Khaliji Commercial Bank QSC
Qatar	Doha	Qatar National Bank
Qatar	Doha	The Commercial Bank of Qatar QSC
Saudi Arabia	Jeddah	Saudi National Bank
Saudi Arabia	Riyadh	Banque Saudi Fransi
Saudi Arabia	Riyadh	Riyadh Bank
Spain	Madrid	BBVA
Spain	Barcelona	Caixa Bank
Spain	Sabadell	Banco de Sabadell
Sultanate of Oman	Muscat	Bank Muscat
Sweden	Stockholm	Nordea Bank
Sweden	Stockholm	Skandinaviska Enskilda Banken AB
Switzerland	Zurich	UBS AG
Turkey	Istanbul	Akbank TAS
Turkey	Istanbul	Finansbank AS
Turkey	Istanbul	Türkiye Garanti Bankası AS
Turkey	Istanbul	Türkiye İş Bankası AS
Turkey	Istanbul	Yapı ve Kredi Bankası AS
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
U.A.E.	Dubai	MashreqBank PSC
U.A.E.	Dubai	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
U.S.A.	New York	JPMorgan Chase Bank
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
 - AIR FRANCE KLM - BANQUE LIBANO-FRANÇAISE Card
 - Elite Cards
 - Credit Cards
 - Debit Cards
 - Cash Cards
 - Lucky to Be Young Cards
 - Prepaid Cards
 - ◆ Insurance Plans
 - ◆ Packaged Accounts
 - Lucky to Be Young Package
 - Wedding Package
 - Pharmacist Package
 - Engineer Package

- Point Com® e-banking
 - My BLF mobile banking
 - My LTBY by BLF mobile banking
 - Point Info® customer alert service
- ◇ SME Banking
 - ◇ Corporate Banking
 - ◇ Financial Markets
 - ◆ Private Banking and Wealth Management
 - ◆ Treasury and Capital Markets
 - ◆ Libano-Française Finance (LFF)
 - ◆ Asset Management - LF Funds
 - ◇ International and Correspondent Banking

ATM OFF PREMISES (Rural Areas) (36 ATMs)

Qaa, Hermel, Bekaa, main road, (2 ATMs), installed in: 2022

Ghazeh, West Bekaa, main internal road, next to Red Cross, (2 ATMs), installed in: 2020

Kfardebian, Total station, installed in: 2018

Ain Baalbeck, Hermel, Bekaa, (2 ATMs), installed in: 2022

Nakoura, Green Hill camp, installed in: 2013

Nakoura, UNIFIL campus, installed in: 2007

Jamhour, Total station, installed in: 2012

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

Zghorta, Brachii Lake, installed in: 2012

Akkar, Minieh, near Minieh Municipality, (2 ATMs), installed in: 2021

Bouar, Wardieh station, installed in: 2013

Kobayat, UNHCR, main road, installed in: 2020

Dlehta, main square, installed in: 2015

Akkar, Kawachra Dreib Akkar North near Nour El Huda School, (2 ATMs), installed in: 2017 and 2022

Marjaayoun, Qlayaa main road, installed in: 2021

Kab Elias, Kab Elias main road, installed in: 2017

Hassroun, Becharre, installed in: 2016

Aintoura, Saint Joseph School, installed in: 2017

Akkar, Tleil - Kawechra, main road, installed in: 2020

Ehden, installed in: 2018

Akkar, Hissa, main road, (2 ATMs), installed in: 2020 and 2022

Akkar El Atika, main road, installed in: 2020

Ersal, main road, Ersal main entrance, (2 ATMs), installed in: 2020

Taanayel, Taanayel Farm road, Bekaa (3 ATMs), installed in: 2023

Nahr Ibrahim, Liban Cables, main entrance of the factory, installed in: 2019

Dahr El Ain, Dahr EL Ain Koura main road, Elcid building (2 ATMs), installed in: 2011 and 2022

ATM OFF PREMISES (none-rural area) (49 ATMs)

Beirut, Adlieh, Auto Mall entrance, installed in: 2005

Fanar, Total station Fanar, installed in: 2018

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

Beirut, Ashrafieh, Grand Lycée Franco-Libanais School, administration hall, installed in: 2013

Hazmieh, Sacré-Coeur hospital, administration hall, installed in: 2014
 Dora highway, City Mall center, 1st floor, installed in: 2008
 Beirut, Koraytem, Collège Protestant Français, (2 ATMs), installed in: 2009 and 2023
 Beirut, Ashrafieh, Sassine Place, Fakhri building, installed in: 2007
 Gemayze, Medco station, installed in: 2011
 Dora, Medco station, installed in: 2011
 Damour, Total station, installed in: 2017
 Dbayeh, Le Mall, installed in: 2012
 Hazmieh, Beirut City center, installed in: 2013
 Baabdat, Municipality, installed in: 2013
 Aley roundabout, Medco station, installed in: 2014
 Beirut, Unesco, main road, Phoenicia station, installed in: 2015
 Beiteddine, Total station, installed in: 2015
 Jdeideh, AN Bou Khater, installed in: 2016
 Beirut, USJ, Campus de l'Innovation et du Sport, Damascus road, installed in: 2016
 Shoueifat, The Spot center, level B1, installed in: 2017
 Naccache, Advanced Eye Care hospital, installed in: 2017
 Zouk Mosbeh, Geha station, Adonis, installed in: 2018
 US Embassy, (3 ATMs), installed in: 2020
 Tyr Hoch, Tyr Gemmayzat main street, El Bourj center, (3 ATMs), installed in: 2018 and 2022
 Sin el Fil, Jisr El Wati, Nasco building, installed in: 2023
 Ghazir, Ghazir main road, installed in: 2023
 Beirut, Downtown, Medgulf building, installed in: 2023
 Bourj Hammoud, sea side road, Coral headquarters, Coral building, installed in: 2024
 Zouk, sea side road, Liquigaz headquarters, Liquigaz building, installed in: 2024
 Beirut, Spears street, Lebanese Red Cross building, installed in: 2024
 Zahle, Main road, Maalouf building, installed in: 2023
 Beirut, Mar Elias street, St Hammoud center, installed in: 2020
 Keserwan, Jounieh Jbeil highway, Menassa center installed in: 2023
 Beirut, Achrafieh, Sodeco, Kabalan and Alia building, installed in: 2025
 Baabda, Hadath, Hamra street intersection, Jean Mikhael building, installed in: 2025
 Dekwaneh Jdeideh main road, Housing building, installed in: 2025
 Khaldeh, Cross road, Abbas Fawaz building, installed in: 2023
 Mansourieh main road, Mouanness building, installed in: 2023
 Jdeideh El-Metn, Mar Sarkis and Bakhos street, Jdeideh Tower, installed in: 2023
 Hadath, Camille Chamoun boulevard, Galaxy center, installed in: 2025

ATM OFF PREMISES (e-branch) (2 ATMs)

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

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
North Lebanon, Kadisha, Electricite du Liban premises (EDL), installed in: 2004
North Lebanon, Halba, Military Clinic, Cheikh Mohammad, near the Military Police,
installed in: 2023
Bekaa, Baalbeck, Military base, Cheikh Abdallah, Al Routabaa institute
Bekaa, Rayyak, Rayyak Hospital, installed in: 2003
Bekaa, Talchiha Hospital ATM.
South Lebanon, Tyre, Army COOP, installed in: 2017
South Lebanon, Jebjennine Army Base ATM.
Hadath Military Base ATM.

* * *

BANQUE MISR LIBAN S.A.L. (BML SAL)

Official List of Banks N°: 3 (1929), Commercial Registry N°: 104 Beirut, Nationality: Lebanese, Capital: LBP 120,000,000,000.

FOUNDERS:

Mr. Talaat Bacha Harb
Mr. Midhat Bey Yaken
Mr. Wassif Bey Izzeddine

SHAREHOLDERS	Nationality	Shares in Capital
Banque Misr - Egypt	Egyptian	93.33%
Lebanese Shareholders	Lebanese	5.64%
Arab Shareholders	Arabian	1.03%

BOARD OF DIRECTORS

Mr. Hossameldin Abdelwahab Ali Mohamed	Chairman
Banque Misr / Cairo (Represented by Mr. Mohamed Charif)	Member
Mr. Ehad Elsayed Mohamed Dorra	Member
Mrs. Dalia Abdallah Mohamed Elbaz	Member
Mr. Ashraf Mahmoud Samy Tolba Mohamed Elfiki	Member
Mr. Faysal Ahmad Dahbourah	Member - Executive General Manager
Mr. Fouad Ahmed Flaifel	Member
Mr. Michel Antoun Saroufim	Member

SENIOR MANAGEMENT

Mr. Faysal Dahbourah	Executive General Manager & Board Member
Mr. Amer Itani	Assistant General Manager – Head of Operations and Administration
Dr. Oussama Osta	Head of Legal
Mr. Nour Oueini	Head of Compliance
Mr. Moukhtar Timrawi	Head of Human Resources
Mr. Emile AbouDib	Head of Internal Audit
Mrs. Maria Maalouf	Acting Head of Risk Management
Mr. Moussa Alameddine	Acting Head of Financial Control
Mrs. Yara Kabrit	Acting Head of Treasury and Capital Markets

LEGAL ADVISORS: Messrs. Badri & Selim Meouchi Law Firm

INDEPENDENT AUDITORS: DFK Fiduciaire Du Moyen Orient, and Sarkis Sakr & Partners Geneva Group International.

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	73,777,318	- Customer Deposits:	61,938,964
- Loans to Customers:	515,490	- Shareholders equity: (Tier I)	8,805,070
- Claims on Public Sector:	67,298,922	- Off-balance Sheet: (Liabilities)	119,916

Operating branches in Lebanon: 4
Suspended Branches: 16
Representative office abroad: 1

Number of Employees: 94
Number of ATM: 6

HEADQUARTERS

Website: www.bml.com.lb

Beirut Central District

Riad ElSolh street
Banque Misr Liban Bldg.
Box: 11-7 RiadElSolh,
Beirut 1107-2010 Lebanon
Year of Establishment: 1929

Switchboard: (01) 986666 / 987777
Fax: (01) 964296
Swift: BMISLBBE
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
Area Manager: Mr. Jad Bou Chedid

ATM Outdoor (3)

Switchboard: (01) 986666 / 987777
Fax: (01) 964296
E-Mail: jad.bouchedid@bml.com.lb

II- Other Regions

Cornish El Mazraa

Saeb Salam Street, Khater Bldg.
Established in 2013
Area Manager: Mr. Dani Houmani

ATM Outdoor

Switchboard: (01) 302701
E-Mail: Dani.Houmani@bml.com.lb

Ashrafieh

Charles Malek Street, Moujaes Bldg.
Established in 2010
Branch Manager: Mrs. Layla Kiameh

Switchboard (01) 217254
E-Mail: Layla.Kiameh@bml.com.lb

Tripoli

Tell area, Karameh Bldg.
Established in: 1930
Assistant Branch Manager: Mrs. Caroline Nakhoul

ATM Outdoor

Switchboard: (06) 430130-1 / 430525-6
E-Mail: Caroline.Nakhoul@bml.com.lb

We have temporarily 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 (3)

Corniche El Mazraa (Moussaitbeh)

Corniche El Mazraa, Khater center

ATM Outdoor

II- Other Regions

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

CORRESPONDENT BANKS

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
Australia	Sydney	Bank of Sydney LTD
Germany	Frankfurt	The Bank of New York Mellon

* * *

BBAC S.A.L.

Official List of Banks N°: 28 (1956), Commercial Registry N°: 6196 Beirut, Nationality: Lebanese, Capital: LBP 162,181 Million

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
H.E. Judge Abbas El Halabi	Non-Executive Member
Mr. Marc Maamari	Independent member
Mr. Farouk Mahfouz	Independent member
Dr. Fouad Zmokhol	Independent Member
Assaf Holding Company s.a.l.	Executive member
Dr. Wassim Shahin	Independent Member
Mr. Borhan Kreitim	Independent Member

MANAGEMENT

Mr. Nadim Hamadeh	Assistant Director - General
Mr. Chawki Bader	Assistant Director - General
Mr. Marwan Abou Assi	A G M - Finance & Administration
Mrs. Lina Makarem	A G M - Treasury & Financial Markets
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
Mrs. Maya Itani	Risk Management
Ms. Randa Chayya	Financial Control
Mr. Ayman Abou Mansour	Accounting
Mr. Ali Al Danaf	Recovery & Restructuring
Mr. Wissam Maroun	Compliance
Mr. Salim Fakhreddine	Information Technology
Mr. Samer Abi Rafeh	Administration
Ms. Rania Khalil	Marketing & Communication
Ms. Nahed Zeid	Cards & E-Banking Operations
Mrs. Natasha Daccache	Operations
Mrs. Jinane Hanbali Edelbi	SME Loans
Mr. Elie Bou Karam	Branch Network
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

Mr. Adonis Shehayeb
Mr. Semaan El-Mur
Mr. Labib Abou Dehn

Management Information System
Project Management
Customer Rights Protection

EXECUTIVE ADVISORS TO THE CHAIRMAN-GENERAL MANAGER:

LEGAL ADVISORS: Me. Aida Khalaf, Esq. / Me. Noura Khalaf, Esq. / Me. Ramzi Haykal, Esq. /
Me. Assaad Najem, Esq. / Me. Adnan Al Jisr, Esq. / Me. Amin Rizk, Esq. /
Bât. Achir Dayeh, Esq. / Dr. Paul Morcos, Esq. / Me. Hadi Diab, Esq. /
Me. Amine El Halabi, Esq. / Me. Myrna Maalouf / Me. Paula Kattrib /
Me. Kareen Nahoul/

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

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	337,388,127	- Customer Deposits:	298,158,327
- Loans to Customers:	16,900,905	- Shareholders equity: (Tier I)	18,526,386
- Claims on Public Sector:	5,194,683	- Off-balance Sheet: (Liabilities)	

Operating branches in Lebanon: 24
Number of ATM: 46 (of which 10 off premises)
Operating branches abroad: 3

Total Number of Employees: 539

Number of Employees: 88

HEADQUARTERS

Website: www.bbacbank.com

Ras Beirut

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

Switchboard: (01) 360460 / 366630
Fax: (01) 365200
Swift: BBACLBBX
E-Mail: contactus@bbac.com.lb
Customer Care: 1296 from Lebanon or
(1) 366921 from abroad

MAIN BRANCH

Ras Beirut

250 Clemenceau Street, BBAC Bldg.
Opened in: 1957
Head of Branch: Mrs. Majedah 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

Dekwaneh

Camille Chamoun Blvd., Abboud Center
Opened in: 1982
Head of Branch: Mrs. Marie Attieh

ATM Outdoor

Telefax: (01) 682389-92
E-Mail: dekwaneh@bbac.com.lb

Dora

Bourj Hammoud, Dora Highway
St. Jacques Center
Opened in: 2010
Head of Branch: Mr. Nazo Kouyoumjian

ATM Outdoor

Tel: (01) 255381-2
E-Mail: dora@bbac.com.lb

Hazmieh

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

ATM Outdoor

Telefax: (05) 720598-9
E-Mail: hazmieh@bbac.com.lb

Shiyah

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

ATM Outdoor

Telefax: (01) 554172-3
E-Mail: chiyah@bbac.com.lb

Shoueifat

Old Sidon Road, Saab Bldg.
Opened in: 1978
Head of Branch: Mrs Samar Malaeb

ATM Outdoor (2)

Telefax: (05) 433302-3 / 433601 / (03) 271194
E-Mail: choueifat@bbac.com.lb

Verdun

Rashid Karami Street, Dar Al Taifa Al Dourziah,
Ground Floor
Opened in: 2022
Head of Branch: Mr. Ayman Fatayri

ATM Outdoor

Telefax: (01) 355090/1/2/3 – 345186/8
E-Mail: Verdun@bbac.com.lb

Zalka

Zalka Highway, Amaret Chalhoub, right fork
to Haroun Hospital Street, Strassco Tower
Opened in: 1977 and relocated in 2015
Head of Branch: Mrs. Marie Gabrielle Habib

ATM Outdoor

Telefax: (01) 886764 / 893486 / 893910
E-Mail: zalka@bbac.com.lb

II- Other Regions**Aley- Baqaa**

Baqaa, Bkheshtay Road, BBAC Bldg.
Opened in: 1981
Head of Branch: Mr. Ziad Shehayeb

ATM Outdoor

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

Baaklin

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

ATM Outdoor (2)

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

Baalbek

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

ATM Outdoor (2)

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

Bekaata

Bekaata El Shouf, BBAC Bldg.

Opened in: 1981

Head of Branch: Mr. Samir Abou Chakra

Chtaura

Chtaura\Damascus Road, BBAC Bldg.

Opened in: 1977

Head of Branch: Mrs. Betty Moradides

Elissar-Mazraat Yachouh

Bikfaya Main Road, Center 401

Opened in: 2005

Head of Branch: Mr. Charbel Harika

Ferzol

Ferzol Main Road, BBAC Bldg.

Opened in: 1986

Head of Branch: Mr. Salah Dalank

Hasbaya

Hasbaya Main Road, near Shehabi's Serial

Opened in: 2001

Head of Branch: Mr. Ramzi Ghbar

Kaslik

Beirut/Tripoli Hwy., Moudabber Center

Opened in: 1997

Head of Branch: Mr. Andre Lahhoud

Metn-Hammana

Hammana Main Road, Abou El Hosn Bldg.

Opened in: 1978

Head of Branch: Mr. Jad Hani

Rashaya El Wadi

Main Road, BBAC Bldg.

Opened in: 1985

Head of Branch: Mr. Jamil Zwein

Saïda- Neimeh 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

ATM Outdoor (3)

Telefax: (05) 500587 / 501587

E-Mail: bekaata@bbac.com.lb

ATM Outdoor (2)

Telefax: (08) 542451-3 / (03) 265500

E-Mail: chtaura@bbac.com.lb

ATM Outdoor

Telefax: (04) 913211 / 913221 / (03) 714150

E-Mail: elyssar@bbac.com.lb

ATM Outdoor (2)

Telefax: (08) 950850-2 / (03) 840841

E-Mail: ferzol@bbac.com.lb

ATM Outdoor

Telefax: (07) 250272-3 / (03) 311788

E-Mail: hasbaya@bbac.com.lb

ATM Outdoor (2)

Telefax: (09) 221437-9

E-Mail: kaslik@bbac.com.lb

ATM Outdoor

Telefax: (05) 530050 / 530482 / (03) 265504

E-Mail: metn-hammana@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: saïda@bbac.com.lb

ATM Outdoor

Telefax: (05) 410232 / 410281-2 / (03) 265509

E-Mail: shahhar-kabrshmoun@bbac.com.lb

Tripoli- Mina

Mina Customs Street, Dannaoui Bldg.

Opened in: 1994

Head of Branch: Mr. Bassam Anklis

ATM Outdoor

Telefax: (06) 200103-6

E-Mail: tripoli-mina@bbac.com.lb

Tyr- Buss

El Buss, Jal El Bahr, BBAC Bldg.

Opened in: 1994

Head of Branch: Mr. Hassan Moghnieh

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. - Baghdad Branch – Iraq

Al Karrada Area, Al Arasat Street, BBAC Bldg.

Baghdad, Iraq

Opened in: 2011

Head of Branch: Mrs. Yasameen El Tae

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., Baghdad, 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

CORRESPONDENT BANKS

Currency	Name	City	Country
AED	FIRST ABU DHABI BANK P.J.S.C.	Abu Dhabi	UAE
AED	MASHREQBANK PSC	Dubai City	UAE
AUD	THE BANK OF NEW YORK MELLON	New York	USA
CAD	DEUTSCHE BANK AG	Frankfurt	Germany
CAD	THE BANK OF NEW YORK MELLON	New York	USA
CHF	THE BANK OF NEW YORK MELLON	London	United Kingdom
DKK	COMMERZBANK AG	Frankfurt	Germany
EURO	BANCO BILBAO VIZCAYA ARGENTARIA (BBVA) SA	Madrid	Spain
EURO	COMMERZBANK AG	Frankfurt	Germany
EURO	DEUTSCHE BANK AG	Frankfurt	Germany
EURO	INTESA SANPAOLO SPA	Turin	Italy
EURO	UNICREDIT S.P.A.	Milano	Italy
GBP	THE BANK OF NEW YORK MELLON	London	United Kingdom
GBP	STANDARD CHARTERED BANK	London	United Kingdom
JOD	JORDAN AHLI BANK PLC	Amman	Jordan
JPY	THE BANK OF NEW YORK MELLON	London	United Kingdom
KWD	NATIONAL BANK OF KUWAIT SAKP	Kuwait City	Kuwait
NOK	DNB BANK ASA	Oslo	Norway

QAR	QATAR NATIONAL BANK (Q.P.S.C.)	Doha	Qatar
SAR	BANQUE SAUDI FRANSI	Riyadh	Saudi Arabia
SEK	THE BANK OF NEW YORK MELLON	New York	USA
USD	THE BANK OF NEW YORK MELLON	New York	USA
USD	CITIBANK N.A.	New York	USA
USD	JPMORGAN CHASE BANK N.A.	New York	USA
USD	STANDARD CHARTERED BANK	New York	USA

SERVICES RENDERED

Automated Teller Machine (ATM)
 Bancassurance
 Corporate and Commercial Banking
 Deposit Account Services banking
 Financial Market Services
 Private Banking
 Retail Banking
 Transfers & Remittances

ATM OFF PREMISES

Aley, Choueifat, Pepsi Cola Factory
 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
 Chouf, Ain Wazein, Ain Wazein Hospital
 Chouf, Manassef - Kfarheem, Main Road
 Jbeil, Main Road, Al Aam Building
 Jib Jannine, Main Road
 Aley Saha, Aley Main Square
 Badaro, Sami El Solh Street, Ivoire Building

* * *

BLOM BANK S.A.L.

Official List of Banks N°: 14 (1951), Commercial Registry N°: 2464 Beirut, Nationality: Lebanese, Capital: LBP 322,500,000,000

FOUNDERS

Hajj Hussein Al Oueini Sheikh
Boutros Al Khoury
Mr. Georges Maalouf
Mr. Najib Yafet

SHAREHOLDERS	Nationality	Shares in Capital*
Bank of New York**	American	34.37%
Banorabe S.A., SPF***	Luxembourg	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 31 Aug, 2025

** Starting 1998, and after the issuance of Global Depositary Receipts (GDR) by BLOM BANK Shareholders, the Bank of New York as Depositary, became shareholder on the Bank's register.

*** The major shareholders of Banorabe S.A. SPF (formerly Banorabe Holding S.A.) are the same as in BLOM BANK (except Bank of New York).

BOARD OF DIRECTORS

Mr. Saad Azhari	Chairman General Manager
Dr. Fadi Osseiran	Director
Mr. Nicolas Saade	Director
Mr. Marwan Jaroudi	Director
Mr. Fahim Mo'dad	Director
Mr. Ahmad Shaker	Director
Mr. Emile Kharrat	Director
Me. Nassib Chedid	Director
Dr. Fadi Khalaf	Director
Mr. Mohamad Masri Sidani	Corporate Secretary – Secretary of the Board of Directors

GENERAL MANAGEMENT

Mr. Saad Azhari	Chairman / General Manager
Dr. Amine Awad	Chief Executive Officer
Mr. Talal Baba	Deputy CEO - Finance, Treasury, Foreign Exchange, Compensation and Benefits
Mrs. Jocelyne Chahwan	Deputy CEO – Retail Banking
Mr. Talal Ibrahim	Deputy CEO – Central Operations, Group Strategic Planning, Human Resources
Mr. Mohamad Yehia Khaled	Assistant CEO - Administration
Mr. Malek Costa	Assistant CEO – Group Compliance
Mr. Charles Haddad	Assistant CEO – Internal and External Legal Affairs Advisor to the Chairman for Commercial Business Development

Mr. Antoine Lawandos	Assistant CEO – Information Systems
Mr. Gerard Rizk	Assistant CEO – Group Risk Management
Mr. Mounir Toukan	Assistant CEO – Credit and Facilities
Mr. Fadi Jamal	Assistant CEO – Group Internal Audit
Mr. Kamal Loubnan	Assistant CEO – Commercial Credit and Relationship
Mr. Abbas Kalot	Assistant CEO – Marketing Overseas
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 - Secretary of the Board of Directors
Dr. Ali Bolbol	Chief Economist

DIVISIONS, DEPARTMENTS & UNITS

Mr. Mohammad Yehia Khaled	Administration
Mrs. Nathalie Gharios	Branch Management and Support
Mr. Talal Ibrahim	Central Operations and Group Strategic Planning
Ms. Mirna Hammoud	Communications and Sustainability
Mrs. Dania Kabbani	Compensation and Benefits
Mr. Kamal Loubnan	Commercial Credit and Relationship
Mr. Mohamad Masri Sidani	Corporate Secretary
Mr. Mounir Toukan	Credit and Facilities
Me. Grace Asmar	External Legal Affairs
Mr. Talal Baba	Finance
Mr. Ghassan Chaker	Financial Institutions
Mr. Marwan Abou Khalil	Treasury and Foreign Exchange
Mr. Malek Costa	Group Compliance
Mrs. Ayla Damé	Group Customer Advocacy
Mr. Fadi Jamal	Group Internal Audit
Mr. Gerard Rizk	Group Risk Management
Mrs. Emilie Aoun	Human Resources
Mr. Antoine Lawandos	Information Systems
Me. Nadine Saadeh	Internal Legal Affairs
Mr. Abbas Kalot	Marketing Overseas
Mrs. Jocelyne Chahwan	Retail Banking
Mr. Soubhi Arayji	Trade Finance

LEGAL ADVISORS: Me. May Attieh / Me. Samir Bou Zamel / Me. Jihad Zein. / Me. Pierre Adwan / Me. Adnan Jisr / Me. Ziad Abboud / Me. Hicham Akkaoui / Me. Rami Bassil / Me. Selim Breidi, Me. Elie Saab, Me. Charbel Chawki

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	1,614,060,682	- Customer Deposits:	1,434,730,037
- Loans to Customers:	85,758,620	- Shareholders equity: (Tier I)	114,635,849
- Claims on Public Sector:	32,553,252	- Off-balance Sheet: (Liabilities)	927,394,531

Operating branches in Lebanon: 75
Number of ATM: 159 (19 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): 2

Insurance companies (Branches): 18

Financial Institutions abroad: 3

Number of Employees: 1821

Number of Employees: 80

Number of Employees: 345

Number of Employees: 288

Number of Employees: 409

Number of Employees: 109

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

Website: 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: ainmraisseh@blom.com.lb

Ain El-Remaneh

Lamaa Lamaa St.,
Bou Chedid Bldg., GF
Opened in: 1999

ATM Outdoor (2)

Switchboard: (01) 386750-1-2

Fax: (01) 386753

E-Mail: ainremmaneh@blom.com.lb

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
E-mail: 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: (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) 450381-2-3/450446
Fax: (01) 450384
E-Mail: burjbarajneh@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 262067 / 266337-8
Fax: (01) 259061
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
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
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

4Opened 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 / 748339

Fax: (01) 738404

E-Mail: sanayeh@blom.com.lb

ATM Outdoor

Switchboard: (01) 611360-1-2

Fax: (01) 423805

E-Mail: sodeco@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 270172-3-4 / 275783

Fax: (01) 270064

E-Mail: chiyah@blom.com.lb

ATM Outdoor (3)

Switchboard: (05) 433203-6

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-

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: (25) 556612-3 / 556715-6
Fax: (25) 556614
E-Mail: aley@blom.com.lb

Amioun

Amioun Main Road, Nassif Bldg.
Opened in: 2011

ATM Outdoor

Switchboard: (06) 951801-2-3
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: (24) 862263-4
Fax: (24) 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) 984751-3-4
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(2)

Switchboard: (26) 695930-70-80
Fax: (26) 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) 63801-3-4
Fax: (09) 638011
E-Mail: jounieh@blom.com.lb

ATM Outdoor (2) & Indoor

Switchboard: (09) 636998-9/640273
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

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

Tripoli - Abi Samra

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

Tripoli - Azmi

Azmi St., Fattal Bldg.
Opened in: 1994

Tripoli - Al Tell

Boulevard st., near Central Bank of Lebanon
2-3/ (76) 181146
Opened in: 1993

Tripoli - Zahrieh

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

Tyr (Sour)

Main St., Chehade Bldg.
Opened in: 1977

Tyr - Abbassieh (Tyr)

Jal El Baher Main St.,
BLOM BANK Bldg.
Opened in: 2010

Tyr- Athar

Al Athar, Al Istiraha St., Victoria Center
Opened in: 1977

Zahleh

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

Zouk Mousbeh

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

ATM Outdoor (2)

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

ATM Outdoor (2)

Switchboard: (06) 423565-6-7-8
Fax: (06) 423569
E-Mail: tripoliabisamra@blom.com.lb

ATM Outdoor (3)

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

ATM Outdoor

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

ATM Outdoor (2)

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

ATM Outdoor (2)

Switchboard: (07) 740900/741649
Fax: (07) 348487
E-Mail: tyr@blom.com.lb

ATM Outdoor (2)

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

ATM Outdoor (2)

Switchboard: (07) 348548/748 / (03) 006617-8-9
Fax: (07) 348948
E-Mail: tyrathar@blom.com.lb

ATM Outdoor (2)

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

ATM Outdoor (2)

Switchboard: (09) 226991-2-3-4-5
Fax: (09) 226990
E-Mail: zoukmosbeh@blom.com.lb

SUBSIDIARY BANKS IN LEBANON

BLOM DEVELOPMENT BANK s.a.l.

BLOMINVEST BANK s.a.l.

BRANCHES ABROAD

Website: 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 Hussein Complex,

Bldg. No. 152

Opened in: 2007

Switchboard: (+962 6) 5503130

Fax: (+962 6) 5521347

E-Mail: mecca@blom.com.jo

Irbid Branch

Irbid King Abdallah the Second St.,

Al-Qubba Circle, Bldg. No. 4

Opened in: 2008

Switchboard: (+962 2) 7240006

Fax: (+962 2) 7240057

E-Mail: irbid@blom.com.jo

Jubeiha Branch

20 Yajouz St., Bldg. No. 20
Opened in: 2004

Switchboard: (+962 6) 5336653
Fax: (+962 6) 5336657
E-Mail: jubeiha@blom.com.jo

Abdoun Branch

Princess Basmah St., Essam Al-Khateeb Complex,
Bldg. No. 2
Opened in: 2010

Switchboard: (+962 6) 5929663
Fax: (+962 6) 5929662
E-Mail: abdoun@blom.com.jo

Wadi Saqra Branch

Wadi Saqra St., Al Reem Complex,
Bldg. No. 244
Opened in: 2011

Switchboard: (+962 6) 5687333
Fax: (+962 6) 5687888
E-Mail: wadisagra@blom.com.jo

Taj Mall 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

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

Website: 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

Website: 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: BLOMFRPP

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.com

Banque Banoriant France - Sharjah - U.A.E. Branch

Al Majaz 3 - Hassan Ben Thabet Street,

- Al Muhannad Tower

P.O. Box: 5803 - Sharjah, UAE

Switchboard: (+ 971 6) 5 30836

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 29

Fax : (+4 021) 318 52 14

E-Mail: info.ro@banorientfrance.com

Banque Banoriant France - Main Branch - Unirii (Customer Desk)

Unirii Blvd. No. 66, Bloc K3, S+P+M, sector 3,

Bucharest Switchboard: (+4 021) 302 72 91

Fax : (+4 021) 302 72 70

E-mail: unirii@banorientfrance.com

Banque Banoriant France - Vicotria (Bucharest)

Buzesti Street, No. 72, Sector 1, Bucharest

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,
2999 Al Wahda St., NBK (Amwal) Tower,
11th Flr., Suite 1110
P.O. Box: 27700 – Doha, Qatar
Opened in: 2009

Switchboard: (+974) 4499

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

Website: www.blominvest.sa

Switchboard: (+966 11) 494 95 55

Fax: (+966 11) 494 95 51

E-Mail: info@blom.sa

CORRESPONDENT BANKS

China	Bank of China Limited
Egypt	Arab Banking Corporation Egypt
France	Banque Banorient France
Germany	Commerzbank
Germany	Deutschebank
Italy	Intesa Sanpaolo
Italy	Unicredit
Japan	JP Morgan Chase Bank
Japan	MUFG Bank
Japan	Sumitomo Mitsui Banking Corporation
Jordan	BLOM Bank
KSA	Riyad Bank
KSA	The Saudi National Bank
Kuwait	Gulf Bank
Norway	DNB Nor Bank
Qatar	The Commercial Bank
Qatar	Blom Bank Qatar LLC.
Romania	Banque Banorient France
Spain	Banco Bilbao Viscaya Argentario
Spain	Banco de Sabadell
Sweden	Skandinaviska Enskilda Banken
Switzerland	Banque Banorient (Suisse)
Turkey	Yapi Ve Kredi Bankasi
UAE	Banque Banorient France
UAE	First Abou Dhabi Bank
UK	Banque Banorient France
UK	Barclays Bank
UK	JP Morgan Chase Bank
UK	Standard Chartered Bank
USA	Citibank
USA	Deutsche Bank Trust Company Americas
USA	JP Morgan Chase Bank
USA	Standard Chartered Bank
USA	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, 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
Fanar, Lebanese University, Faculty of Sciences II, installed in: 2008
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
Ghorfine, MATELEC Co., installed in 2023
Beirut, Phoenicia Hotel, installed in 2023

* * *

BLOM DEVELOPMENT BANK S.A.L.

Official List of Banks N°:127 (2006), Commercial Registry N°:1005408 Beirut, Nationality: Lebanese, Capital: LBP 52,500,000,000

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 Bank sal	Member, Rep. by Dr. Fadi Osseiran
Blom Bank sal	Member Rep. by Dr. Amine Awad
Mr. Marwan Jaroudi	Member
Mr. Nicolas Saadeh	Member
Mr. Emile Kharrat	Member
Mr. Ahmad Shaker	Member
Dr. Fadi Khalaf	Member *
Me Nassib Chedid	Member *

* As of 30/05/2025

GENERAL MANAGEMENT

Mr. Saad Azhari	Chairman / General Manager
Mr. Marwan Pharaon	Assistant General Manager

DEPARTMENTS & UNITS

Mrs. Nora Yassine	Finance
Mr. Fadi Nabha	Credit and Retail Operations
Mr. Ibrahim EL Khalil	Central Operations & Organizational Management
Mrs. Nathalie Al Hachem Chamoun	Internal Audit
Mr. Hisham Massalkhi	Shariaa Internal Audit
Mrs. Suha Tabbara	Compliance
Ms. Marwa Habhab	Customer Advocacy
Mr. Ibrahim Kobeissi	Treasury
Mr. Ahmad Shahbaz	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. 31· 2024 (in millions of LBP)

- Total Assets:	13,595,609	- Customer Deposits:	11,606,747
- Loans to Customers:	29,410	- Shareholders equity: (Tier I)	1,853,943
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	174,938

Operating branches in Lebanon: 3
Number of ATM: 0

Number of Employees: 36

HEADQUARTERS & MAIN BRANCH

Website: 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: mainbranch@bdb.com.lb

Saida

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

Switchboard: (07) 729326
Fax: (07) 731256
E-Mail: saida@bdb.com.lb

Tripoli

Massaref street, Mina Road, Ahli Bldg.
Opened in: 2010

ATM Outdoor
Switchboard: (06) 429101-3
Fax: (06) 429104
E-Mail: tripoli@bdb.com.lb

MOTHER COMPANY: Blom Bank s.a.l.

CORRESPONDENT BANKS: through Blom Bank s.a.l.

SERVICES RENDERED

Islamic Banking

* * *

BLOMINVEST BANK S.A.L.

Official List of Banks N°: 111 (1994), Commercial Registry N°: 66866 Beirut, Nationality: Lebanese, Capital: LBP 10,000,000,000

FOUNDERS

Dr. Namaan Azhari
HE Mr. Philippe Takla, Esq.
HE Mr. Mohamed Jaroudi, Esq.
Mr. Georges Bouzamel, Esq.

SHAREHOLDERS as at 31-12-2024	Nationality	Shares in Capital
Blom Bank sal	Lebanese	99.94000%
Rest of Shareholders	-	0.060%

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

GENERAL MANAGEMENT

Mr. Saad Azhari	Chairman / General Manager
Dr. Fadi Osseiran	Chief Executive Officer
Ms. Maya Kadi	Deputy CEO
Mr. Bechara Bardawil	Assistant CEO – Financial Advisory

DEPARTMENTS & UNITS

Ms. Maya Kadi	Investment Banking
Mr. Bechara Bardawil	Financial Advisory
Dr. Ali Bolbol	Research
Mr. Marcel Abou Jaoude	Private Banking
Mr. Marwan Abou Khalil	Capital Markets
Me. Sandra Boustany	Legal
Ms. Mirna El Hajj	Strategic Planning & Organization
Mr. Joseph Matta	Internal Audit
Ms. Rima Yassine	Operations
Ms. Hazar Mhanna	Compliance
Ms. Roula Faour	Customer Advocacy
Mr. Mohamad Masri Sidani	Investor Relations
Mrs. Rajaa Itani	Finance

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: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	11,919,983	- Customer Deposits:	3,394,588
- Loans to Customers:	6,073	- Shareholders equity: (Tier I)	7,915,107
- Claims on Public Sector:	885,632	- Off-balance Sheet: (Liabilities)	229,856,266

Operating branch in Lebanon: 1
Subsidiary Bank in Lebanon: 1

Number of Employees: 44

HEADQUARTERS & MAIN BRANCH

Website: www.blominvestbank.com

Beirut (Mina ElHosn)

Zeytouna Street
BLOM BANK bldg. 6th flr
P.O.Box: 11-1540 Beirut, Lebanon
Year of Establishment: 1994
CEO: 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

Phone: (202) 37617682/3/7
Fax: (202) 37617680
Email: info@blomsecurities.com

CORRESPONDENT BANKS

BLOM BANK SAL acts as the current correspondent for BLOMINVEST for clearing different currencies.

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.

Official List of Banks N°: 68 (1963), Commercial Registry N°: 12510 Beirut, Nationality: Lebanese, Capital: LBP 54,165,000,000

FOUNDERS:

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

SHAREHOLDERS

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

BOARD OF DIRECTORS

Mr. Ramsay A. El Khoury	Chairman
Mrs. Mia El Khoury Ayoub	Director
Mr. Ryad Mansour	Director
Mr. Ghantous Gemayel	Vice Chairman - Director
Mrs. Ghina Haddad	Director
Mr. Elie Chartouni	Director
Mr. Michel Ferneini	Director

SENIOR MANAGEMENT

Mr. Ghantous Gemayel	Vice Chairman – CEO
Mr. Fady Abu Diwan	Head of Risk Management
Mr. Ibrahim A Bassil	Head of Operations
Miss Roula Abdel Sater	Head of Treasury & Capital Markets
Mr. Joe Akiki	Head of Business Development
Mr. Alain N Maalouf	Head of Compliance
Mrs. Rania Bassil	Head of Legal Department
Mr. Antoine M Daoud	Chief Accountant

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

INDEPENDENT AUDITORS: Ernst and Young / Sarkis Sakr & CO

INTERNAL AUDITOR: Mr. David Aouad

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st 2024 (in millions of LBP)

- Total Assets:	54,636,333	- Customer Deposits:	49,093,417
- Loans to Customers:	489,066	- Shareholders equity: (Tier I)	207,264,502
- Claims on Public Sector:	4,017,434	- Off-balance Sheet: (Liabilities)	25,478

Operating branches in Lebanon: 18
Number of ATMs: 20

Number of Employees: 208

HEADQUARTERSWebsite: www.bslbank.com**Beirut Central District**

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

Switchboard: (01) 980080 - (01) 953700
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

BRANCHES OR AGENCIES IN LEBANON**I- Beirut & Suburbs****Ashrafieh (temporarily closed)**

Sioufi Street, Khayat Bldg.
Opened in: 1963
Manager: Mrs. Hanady Taksh

ATM Indoor

Switchboard: (01) 200121

Bourj Hammoud (temporarily closed)

Arminia Street, Jamgotchian Bldg.
Opened in: 1966

ATM Indoor

Tel (01) 262527

Dbayeh

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

ATM Indoor

Switchboard: (04) 402420-1-2

Dora

Dora Highway, United Court Bldg.
Opened in: 1979
Manager: Mrs. Edma Abou Habib

ATM Indoor

Switchboard: (01) 262090 / 264785

Hamra (temporarily closed)

Hamra, Makdessi Street, Abou El Hessen Bldg.
Opened in: 1966
Manager: Mr. Michel Rouphael

ATM Indoor

Switchboard: (01) 341626

Hazmieh

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

ATM Indoor

Switchboard: (05) 454686 / 457640

Mar Elias (Moussaitbeh)(temporarily closed)

Mar Elias Street, Shehade Bldg.
Opened in: 1974

ATM Indoor

Tel: (01) 818122

Saint Nicolas (Rmeil)

99, Charles Malek Ave., Zen Bldg. 1st Floor

Opened in: 1982

Manager: Mr. Antoine El Khoury

ATM Indoor

Switchboard: (01) 200340-1

Sami ElSolh (temporarily closed)

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 (temporarily closed)

Rue 13, Nobilis Center

Opened in: 2015

Manager: Mr. David Noura

ATM Indoor

Switchboard: (09) 543092-4

Jounieh

Haret Sakhr, Jounie Crossroad, Athenee Center

Opened in: 1963

Manager: Mr. Charbel Soueid

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

Tyr (Sour)

Principal Street, BSL Bldg.

Opened in: 1963

Manager: Mr. Raghid Youssef

ATM Indoor

Switchboard: (07) 740056/740294

Zahleh

Zahleh Blvd., BSL Bldg.

Opened in: 1963

Manager: Mr. Paul Skaff

ATM Indoor

Switchboard: (08) 823033/823287

Zghorta

Sleiman Frangieh Blvd., BSL Bldg.

Opened in: 1978

Manager: Mr. Joseph Hadchiti

ATM Indoor

Switchboard: (06) 662667-8

CORRESPONDENT BANKS

AED	The Bank of New York Mellon, New York
AUD	The Bank of New York Mellon, New York
CAD	The Bank of New York Mellon, New York
CHF	The Bank of New York Mellon, London
GBP	The Bank of New York Mellon, London
JPY	The Bank of New York Mellon, New York
NOK	The Bank of New York Mellon, New York
QAR	Qatar National Bank (Q.P.S.C.), Beirut
SAR	The Bank of New York Mellon, London
SEK	The Bank of New York Mellon, New York
USD	The Bank of New York Mellon, New York
USD	JPMorgan Chase Bank, National Association, New York
EUR	The Bank of New York Mellon, New York

SERVICES RENDERED

Retail & Commercial Banking
Corporate Banking
Deposit Account Services
Financial Market Services

* * *

BYBLOS BANK S.A.L.

Official List of Banks N°: 39 (1964), Commercial Registry N°:14150 Beirut, Nationality: Lebanese, Capital: LBP 689,113,198,400

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	11.06%
International Finance Corporation	American	8.36%
Anasco Holding Company SA	Luxembourger	4.67%
Frabas Corporation	Panamanian	3.62%
Mr. Rami El Nimer	Lebanese	2.23%
Franks Holding S.A.L	Lebanese	1.82%
M J Rafale Holding S.A.L	Lebanese	1.71%
Mr. Ali Hassan El Dayekh	Lebanese	1.64%
Vectra Holding SAL	Lebanese	1.63%
Mr. Karim Bassil	Lebanese	1.49%
Proparco	French	1.20%
Agence Française de Développement	French	1.20%
Others	-	29.94%

(*) 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
Dr. Henry T. Azzam	Director
Mr. Ahmad T. Tabbara	Director
Mr. Faisal M. Ali El Tabsh	Director
Mr. Samir Mouawad	Director
Mediprom LLC (Single Partner) represented by	Director
Mr. Mohamad Marwan El Hakim	

SENIOR MANAGEMENT

Mr. Semaan F. Bassil	Chairman
Mr. Alain Wanna	General Manager
Mrs. Joumana Bassil Chelala	Assistant General Manager, Head of Group Consumer Banking
Mr. Marwan Moharram	Assistant General Manager, Head of Group Risk Management / Head of Group Compliance
Mr. Fadi Nassar	Assistant General Manager, Head of Group Commercial Banking
Mr. Selim Stephan	Assistant General Manager, Head of Foreign Banking Units
Mr. Ziad El Zoghbi	Assistant General Manager, Head of Group Finance and Administration
Mr. Fadi Hayek	Assistant General Manager, Head of Group Human Resources and Operational Support

Mr. Fadi Abou Abdallah
 Mr. Nassib Ghobril
 Mr. Hanna Massaad
 Mr. Adel Zeidan

Head of Group Internal Audit
 Head of Group Economic Research and Analysis
 Head of Group Technology Services
 Head of Group Legal Support

LEGAL ADVISORS: Messrs. Abou Hamad, Chamoun, Chedid Law Firm

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets (1):	1,011,303,157	- Customer Deposits:	851,080,592
- Loans to Customers (1):	51,938,408	- Shareholders equity: (Tier I)	
		(including subordinated loans)	76,597,140
- Claims on Public Sector (2):	17,089,694	- Off-balance Sheet: (Liabilities) (3)	3,232,112

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

(2) Including Treasury Bills (LBP and Eurobonds)

(2) Including Treasury Bills (Local & Foreign) and excluding the Central Bank

(3) Including financial commitments and guarantees given to customers and to banks and financial institutions

Operating branches in Lebanon: 40

Number of Employees: 818

Number of ATM: 120 (of which 38 off premises)

Operating branches abroad: 4

Number of Employees: 130

Representative offices abroad: 1

Number of Employees: 2

Subsidiary banks abroad: 2

Number of Employees: 259

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

HEADQUARTERS & CENTRAL MANAGEMENT Website: 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

Antelias 1

Armenian Patriarcate Street,
 Peres Antonins Bldg.
 Opened in: 1981

ATM Indoor (2)

Switchboard: (1) 205050 – 1650

Baabda

Main Road, Helou Bldg.
Opened in: 2002

ATM Indoor (2), Outdoor (1)

Switchboard: (01) 205050 - 1650

Badaro

Sami El Solh Avenue, Cemate Bldg.
Opened in: 1965

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Dekwaneh

Internal Main Road, El Khoury Center
Opened in: 2004

ATM Indoor (3)

Switchboard: (01) 205050 - 1650

Dora

Dora Roundabout, Tabbara Bldg.
Opened in: 1966

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Ghobeiry

Old Airport Road, Jawharat Al Kasser Bldg.
Opened in: 1984

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Hamra (Ras Beirut)

Hamra, Abdel Aziz Street,
Modca Bldg.
Opened in: 1966

ATM Outdoor (2)

Switchboard: (01) 205050 - 1650

Hazmieh

Mar Takla, Nabil Ibrahim Haddad Bldg.
Opened in: 1993

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Saint Nicolas (Rmeil)

Charles Malek Avenue
The Netherlands Tower
Opened in: 1995

ATM Indoor (1) Outdoor (1)

Switchboard: (01) 205050 - 1650

Sin El Fil

Hayek/Mkalles Road,
Chalhoub and Chaoul Bldg. Lot 549
Opened in: 1995

ATM Indoor (3)

Switchboard: (01) 205050 - 1650

Tabaris (Ashrafieh)

Gebran Tueini Square, Tabaris Center 1063
Opened in: 1997

ATM Outdoor (3), e-Branch

Switchboard: (01) 205050 - 1650

Verdun

Rashid Karamah Street, Byblos Bank Bldg.
Opened in: 1975

ATM Outdoor (1) Indoor (1)

Switchboard: (01) 205050 - 1650

Zalka

Wata Amaret Chalhoub Highway
Rise Bldg. next to la Goulée pastry shop
Opened in: 2017

ATM Indoor (4)

Switchboard: (01) 205050 - 1650

II-Other Regions

Baabdat

Baabdat Main Road, Charabati Bldg.
Opened in: 2008

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Batroun

Main Road, Royal Center
Opened in: 1965

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Ghazieh

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

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Halba

Al Abdeh Main Road, Naim Center
Opened in: 1994

ATM Outdoor (3)

Switchboard: (01) 205050 - 1650

Saida (located temporary at Hlaliyeh)

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

ATM Indoor (3)

Switchboard: (01) 205050 - 1650

Jbeil 1 (Byblos)

Main Road, Zaarour Bldg.
Opened in: 1960

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Jbeil 2 (Byblos)

Voie 13, Byblos Bank Bldg.
Opened in: 2007

ATM Indoor (3)

Switchboard: (01) 205050 - 1650

Jdita

Main Road, Park Hotel Bldg.
Opened in: 1977

ATM Indoor (1) Outdoor (1)

Switchboard: (01) 205050 - 1650

Jounieh-Serail

Serail Street, Saint Nicolas Bldg.
Opened in: 1976

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Kaslik

Sarba Boulevard, Moudabber Center
Opened in: 1994

ATM Indoor (3)

Switchboard: (01) 205050 - 1650

Kosba

Main Road, Byblos Bank Bldg.
Opened in: 1976

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Elyssar (Mazraat Yachouh)

Bickfaya Main Road, Byblos Bank Bldg.
Opened in: 1993

ATM Indoor (1) Outdoor (2)

Switchboard: (01) 205050 - 1650

Nabatieh

Hassan Kamel Sabbah Street
Majed Rihan Center
Opened in: 2003

ATM Indoor (2)

Switchboard: (01)205050 - 1650

Okaybeh

Main road, Chalfoun Center

ATM Indoor (3)

Switchboard: (01)205050 - 1650

Tripoli-Tell

Al Massaref Street, Miskawi Bldg.
Opened in: 1962

ATM Indoor (3)

Switchboard: (01)205050 - 1650

Tyr Branch

North Entrance, Chahine Commercial Center
Opened in: 2018

ATM Indoor (2)

Switchboard: (01) 205050 - 1650

Zahleh 2

Zahleh Al Boulevard Street,
Mekhael & Ghassan Chedid Bldg.
Opened in: 2014

ATM Indoor (3)

Switchboard: (01)205050 - 1650

Zouk Mosbeh

Jeita Main Road, Semaan Sammour Bldg.
Opened in: 1995

ATM Indoor (3)

Switchboard: (01)205050 - 1650

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.iq

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.iq

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.iq

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.iq

REPRESENTATIVE OFFICES ABROAD

BYBLOS BANK s.a.l. - Nigeria Representative Office – Nigeria

Plot 634, Adeyemo Alakija Street,
Victoria Island, Lagos, Nigeria
Opened in: 2009

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

SUBSIDIARY BANKS ABROAD

BBE – 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: information@bbe.digital

BBE - 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: information@bbe.digital

BBE – Paris Branch – France

Paris Branch, France
120 Avenue des Champs-Élysées
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: information@bbe.digital

BYBLOS BANK ARMENIA c.j.s.c. – Yerevan HO – Armenia (& 3 branches)

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

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

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: 2021

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

France	Paris	Natixis*
Germany	Frankfurt	Commerzbank AG*
Germany	Frankfurt	Deutsche Bank AG*
Italy	Milano	Unicredit SpA*
Italy	Milano	Intesa Sanpaolo SpA*
Japan	Tokyo	Sumitomo Mitsui Banking Corporation*
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*
Spain	Alicante	Banco de Sabadell SA*
Sweden	Stockholm	Skandinaviska Enskilda Banken AB *
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*, Standard Chartered
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, Bechara El Khoury, Adonis Bldg. (Closed branch, only 2 ATMs Active)
Beirut, Zaytouna, Beirut Waterfront, Installed in 2025
Bekaa, Ablah, Antonine University Ablah, installed in: 2023
Bekaa, Baalbeck, Dar Al Amal Hospital, installed in: 2007
Mount Lebanon, Jbeil, Amchit, Main Road, Michel Rouhana Bldg, Installed in: 1981
Mount Lebanon, Ain El Remmaneh, Mahdi Bldg ATM Indoor (2) (Closed branch, Only ATMs Active). (2 ATMS)
Mount Lebanon, Baabda, Yarzeh, Ministry of Defense, installed in: 2000
Mount Lebanon, Casa Jbeil, Blat-Jbeil (Byblos), Lebanese American University (LAU), installed in: 2002
Mount Lebanon, Choueifat, Freeway Center Parking, installed in 2025
Mount Lebanon, Metn, Dbayeh, Highway, ABC Shopping Mall, L2, Installed in 2025
Mount Lebanon, Kfarhabab, Maameltein Ghazir Road, Georges Al Zayeck Bldg, Installed in: 1998
Mount Lebanon, Kesrouan, Annaya, Saint Charbel, installed in: 2003
Mount Lebanon, Metn, Dbayeh, Highway, Mitsulift Bldg, Installed in: 2014
Mount Lebanon, Metn, Jal El Dib, Internal Road, Abou Jawdeh Bldg, Installed in:1996
Mount Lebanon, Kbrechmoun, Elshahar ElGharbi, Byblos Bank Bldg. Installed in: 1993
Mount Lebanon, Deir El Kamar, Main Street, Byblos Bank Bldg
North, Tripoli-Boulevard, Jamila Center ATM Indoor (2) (Closed branch, Only ATMs Active). (2 ATMs)

South, Jezzine, Boulevard Street, St Antoine Center
South, Marjeoun, Main Road, Byblos Bank Bldg
South, Tyr 1, Kornich El Bahri, Social Security Bldg. (No atms)
South, Tyr, Main Road, Hiram Hospital, Installed in: 2025
Nabatieh, Tebnin, Tebnin Hospital, installed in: 2007
Beirut, Verdun, Main Road, ABC Shopping Mall, LGF, Installed in 2024
Kesrouan, Rayfoun, Main Road, Sfeir Electric Center, Installed in 2024
Kesrouan, Haret Sakhr, Jounieh Main Road, Sammour Bldg, Installed in 2024
Metn, Bikfaya, Villa Dagher, installed in: 2025
Metn, Bourj Hammoud, Mahrouk Bldg. (Closed branch, Only 1 ATM Active).
Metn, Mtayleb, Chalhoub Bldg., installed in 2025
Metn, Kaslik, Main Road, Usek Parking, Installed in 2024
Metn, Mansourieh, Main Road, Mansourieh Gate Center, installed in 2025 (New)
North, Kobayat, Demiane Bldg. ATM Indoor (2) Outdoor (1) (Closed branch, Only ATMs Active).
(3 ATMS)

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BYBLOS INVEST BANK S.A.L.

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, Chamoun, Chedid Law Firm

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

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets: 430,056	- Customer Deposits:	
- Loans to Customers:	- Shareholders equity: (Tier I)	426,179
- Claims on Public Sector:	- Off-balance Sheet: (Liabilities)	

Operating branch in Lebanon: 1

Number of Employees: 1

HEADQUARTERS & MAIN BRANCH

Beirut (Ashrafieh)

Byblos Bank Headquarters, Elias Sarkis Ave.
P.O. Box: 11-5605 Riad El Solh,
Beirut 1107-2811 Lebanon
Year of Establishment: 2003

Switchboard: (01) 335200
Direct Phone: (01) 338389
Fax: (01) 335359
E-Mail: nfares@byblosbank.com

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

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CEDRUS BANK S.A.L.

Official List of Banks N°: 98 (1979), Commercial Registry N°: 71885 Baabda, Nationality: Lebanese, Capital: LBP 777,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Cedrus Invest Bank s.a.l.	Lebanese	79.43%
Others	Lebanese	20.57%

BOARD OF DIRECTORS	
Mr. Fadi Assali	Chairman
Mr. Raed Khoury	Member
Mr. George Atik	Member
Dr. Ghazi Youssef	Member
Mr. Fawaz Baba	Member
Me. Michel Tanios Choueiri	Member
Mr. Marwan Abi Shaker	Member
Mr. Ibrahim Abdul Aziz Al Jammaz	Member
Dr. Ghassan Ayache	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 - Head of Retail Banking and Branch Network
Mr. Charbel Gharios	Assistant General Manager - Treasury & Correspondent Banking
Mr. Antoine Matar	Assistant General Manager - Chief Risk Officer
Mr. Habib Khoury	Assistant General Manager – Alternative Channels & Marketing
Mr. Fahim Mirza	Assistant General Manager- Head of Commercial Lending
Ms. Joumana Rizk	Head of Compliance
Mrs. Jacqueline Melhem	Head of Human Resources
Mr. Tarek Abi Farraj	Chief Financial Officer
Ms. May Diab	Head of Operations
Mr. Abdo Kaddoum	Head of IT
Mrs. Françoise Lebnan	Head of Internal Audit

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 December 31 st , 2025 (in millions of LBP)			
- Total Assets:	51,678,920	- Customer Deposits:	48,375,450
- Loans to Customers:	1,345,421	- Shareholders equity: (Tier I)	551,543
- Claims on Public Sector:	43,540,898	- Off-balance Sheet: (Liabilities)	176,872

Operating branches in Lebanon: 6 **Number of Employees: 172**
Number of ATM: 6

HEADQUARTERS

Website: www.cedrusbank.com

Dora

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

Switchboard: (01) 255135
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
Manager: Mr. Elias Khalil

ATM Outdoor

Switchboard: (01) 236699
E-Mail: Elias.Khalil@cedrusbank.com

BRANCHES IN LEBANON

I- Beirut & Suburbs

Ashrafieh (Rmeil)

Charles Malek Avenue, Cedrus Bank Bldg.
P.O.Box: 11-9747 Beirut, Lebanon
Manager: Mrs. Darine Nassar El Helou

ATM Outdoor

Switchboard: (01) 217782
Fax: (01) 217293
E-Mail: Darine.Helou@cedrusbank.com

Dbayeh

Dbayeh Hwy., Al Mabani-Murr Tower
Manager: Ms. Patrick Jawhar

ATM Outdoor

Switchboard: (04) 419451
Fax: (04) 419461
E-Mail: Patrick.Jawhar@cedrusbank.com

Verdun

Rachid Karamah Street, Chada Bldg.
P.O.Box: 11-9747 Beirut, Lebanon
Manager: Mr. Rami El Ghaddaf

ATM Outdoor

Switchboard: (01) 787745
Fax: (01) 787741
E-Mail: Rami.Ghaddaf@cedrusbank.com

Sin el Fil

Charles De Gaulle Avenue, Debahy Bldg.
P.O.Box: 70-216 Antelias, Lebanon
Manager: Mr. Zaher Tabet

ATM Outdoor

Switchboard: (01) 494719
Fax: (01) 494725
E-Mail: Zaher.Tabet@cedrusbank.com

II- OTHER REGIONS

Jounieh (Haret Sakhr)

Next to the Municipal Stadium,
Abi Nasr center, Ground Floor
Manager: Mrs. Rindala Naddaf

ATM Outdoor

Switchboard: (09) 635 516
Fax: (09) 635 816
E-Mail: Rindala.Naddaf@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	

SERVICES RENDERED

Commercial Banking
Corporate Banking
Financial Markets Services
Retail Banking
Automated Teller Machine (ATM)
Credit Cards
Deposit Account Services
Retail Loans
Commercial Lending
Transfers & Remittances
Wealth Management (Investments)

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CEDRUS INVEST BANK S.A.L.

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. Ghazi 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	Chairman & General Manager
Mr. Louis Karam	Head of Trading Desk
Mr. Selim Chami	Head of Investment Banking
Mr. George Nasr	Head of Back Office
Mr. Tarek Abi Farraj	Chief Financial Officer
Mr. Kamal Assi	Head of Asset Management
Mrs. Nayla Chidiac	Risk Management
Mr. Ziad El Hout	Head of Internal Audit

LEGAL ADVISOR: Messrs. Abillamah Law Firm

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

GENERAL INFORMATION: Audited Indicators as of December 31st, 2025 (in millions of LBP)

- Total Assets:	8,740,196	- Customer Deposits:	1,857,957
- Loans to Customers:	1,469,176	- Shareholders equity: (Tier I)	5,190,232
- Claims on Public Sector:	859,040	- Off-balance Sheet: (Liabilities)	-

Operating branch in Lebanon: 1

Number of Employees: 20

HEADQUARTERS & MAIN BRANCH

Website: 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

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 Demachkie	Chief Financial Officer
Mr. Simon Chebli	Trade & Treasury Solutions Head
Mrs. Mayada Matta Hage-Chahine	Global Network Banking Head-Lebanon & Jordan
Mrs. Naimee Chaar Louis	Country Human Resources Officer
Mrs. Randa Ramadan Younes	Country Compliance Officer / AMLCO
Mr. Marwan Rahhal	Operations Head

LEGAL ADVISORS: Messrs. Moghaizel Law Office

INDEPENDENT AUDITORS: Messrs. KPMG

Operating branch in Lebanon: 1

Number of Employees: 25

LEBANON BRANCH

Beirut (Mina El Hosn)

Berytus Parks, Block A, 3rd Floor
Francois El Hajj Str. - Beirut Central District
P.O.Box: 11-1535 Beirut, Lebanon
Opened in: 1996
General Manager: Mr. Ghassan John Salem

Switchboard: (01) 962440

Swift: CITILBBE

HEAD OFFICE IN THE U.S.A.

Website: www.citi.com

Citibank N.A.

Citigroup Inc., 388 Greenwich street
New York, N.Y. 10013 USA

Switchboard: (+1) 212 816 0267

CORRESPONDENT BANKS

Citibank NA worldwide network

SERVICES RENDERED

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

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CREDIT LIBANAIS S.A.L.

Official List of Banks N°: 53 (1961). Commercial Registry N°: 10742 Beirut. Nationality: Lebanese. Capital: LBP 268,400,000,000

FOUNDERS

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

SHAREHOLDERS	Nationality	Shares in Capital
CIH Bahrain International Holding s.a.l.	Lebanese	35.06%
EFG Hermes CL Holding s.a.l.	Lebanese	8.81%
Others	-	56.13%

BOARD OF DIRECTORS

Dr. Joseph Torbey	Chairman & General Manager
CIH Bahrain International Holding s.a.l. represented by Mr. Abdulla Alsaudi	Member
HE Mr. Marwan Hamade	Member
HE Dr. Samir Makdessi	Member
Mr. Hesham ElBosaty	Member
Mr. Mohamad Wajih El-Bizri	Member
Mr. Rabah Jaber	Member
Mr. Abdulelah Abdu Mukred Ali	Member
Dr. Michel Khadige	Member
Me. Joe Issa El Khoury, Esq.	Member
HE Mr. Michel Haddad	Member
Me. Rami Torbey	Member

SENIOR MANAGEMENT

Dr. Joseph Torbey	Chairman & General Manager
Dr. Michel Khadige	Executive Board Member & DGM - Corporate Banking & Financial Institutions
Mr. Georges Karkabi	DGM - Retail Banking & Branches
Mr. Georges Gerios	DGM - Restructuring
Mr. Camille Adouane	DGM - Operations
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
Mr. Elias Abimrad	General Controller - Internal Audit
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. Georges Karkabi - Bekaa
Mr. Nadim Issa - Jbeil and North
Mr. Georges El Hajj - North Metn and Kesrouan
Mr. Richard Massabni - Ashrafieh and South Metn
Ms. Fadia Hammoud - 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. Fadi Raphael	Treasury
Ms. Stephanie Ajoury	Foreign Exchange
Mr. Hachem El Khalil	Private Banking
Mr. Georges Homs	Financial Institutions & Correspondent Banking
Mr. Elie Torbey	Insurance Services
Mr. Elias Azzam	Marketing & Sales Management
Ms. Grace Salameh	E-Channels & Customer Service
Ms. Najwa Hajjar	Public Relations
Mr. Nadim Boutros	Consumer Protection & Corporate Publishing
Ms. Yvette Kabkab	Head of Chairman's Office
Mr. Charles Moussallem	Compliance
Mr. Elias Azzi	AML / CFT
Mr. Bahjat Abi Nader	Regulatory Compliance
Mr. Najib Batlouni	Central Operations
Mr. Joseph Aoukar	Trade Finance
Mr. Chakib Khoury	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
Ms. Josiane Nassar	Credit, IT & E-Banking Audit
Ms. Marie Nahoul	Branches Audit
Ms. Laureine Bou Malhab	Recruitment & Evaluation
Ms. Rita Ghie	Training & Development
Ms. Zeina Chabbouh	Compensation & Benefits
Mr. Elie Gergi	IT Infrastructure
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. Adel Macaron, Esq.

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen-Orient / Messrs. Sarkis Sakr & Partners

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	421,103,066	- Customer Deposits:	369,480,903
- Loans to Customers:	6,989,624	- Capital Accounts (Tier 1+Tier 2):	26,063,692
- Claims on Public Sector:	21,682,391	- Off-balance Sheet: (Liabilities)	4,027,295

Operating branches in Lebanon: 36 **Number of Employees:** 767
Number of ATM: 64 (of which 14 off premises)
Operating branches abroad: 0
Subsidiary bank abroad: 1
Branches of subsidiary abroad: Senegal (2 branches)

HEADQUARTERS

Website: www.creditlibanais.com

Beirut

Adlieh area, Credit Libanais Tower
El Nahr, Adlieh Roundabout
Beirut, Lebanon
Opened in: 1961
Relocated in: 2015

Switchboard: (01) 608000 Corniche
Fax: (01) 608126 P.O.Box: 16-6729
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: Mrs. Katia Ayoub

ATM Indoor 5

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: Ms. Marie Ayoub

ATM Outdoor (2)

Switchboard: (01) 204641 / 216540
Fax: (01) 204643

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

Dora

Dora roundabout, Bassil Bldg.
Opened in: 1978
Manager: Mr. Pascal Nakhle

ATM Outdoor

Switchboard: (01) 251832/260358
Fax: (01) 264813

Furn ElShebbak

Damascus road, Ghaoui Bldg.

Opened in: 1979

Manager: Ms. Lina Dabaghi

Ghobeiry

Airport Blvd., Mousharrafieh square

Wazneh Bldg.

Opened in: 1977

Manager: Mr. Hassan Nasser

Hamra (Ras Beirut)

Hamra street, Ghanem Bldg.

Opened in: 1972

Manager: Ms. Rana Takieddine

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

Mazraa (Moussaitbeh)

Corniche ElMazraa, Salam Blvd.

Choueiry Bldg.

Opened in: 1977

Manager: Mr. Nouredine Ballout

Riad ElSolh (Marfa')

Beirut Central District

Riad ElSolh square, Asseily Bldg.

Opened in: 1999

Manager: Mr. Michel Ammoury

Rmeil (Mdawar)

Nahr street, Zoghbi Bldg.

Opened in: 1970

Manager: Mr. Chawki Asmar

Sin ElFil

Fouad Chehab road, St. Georges center

Opened in: 1983

Manager: Mrs. Nohad Torbey

ATM Outdoor (2)

Telefax: (01) 281518-9

ATM Outdoor (2)

Switchboard: (01) 552781-2

Fax: (01) 552781

ATM Outdoor

Switchboard: (01) 342954-5 / 346960 / 350293

Fax: (01) 340390

ATM Outdoor (2)

Switchboard: (05) 952426

Fax: (05) 952425

ATM Outdoor (2)

Switchboard: (01) 887779 / 898065

Fax: (01) 887780

ATM Outdoor (2)

Switchboard: (01) 313590 / 317435

Fax: (01) 300937

ATM Outdoor

Switchboard: (01) 983141-3

Fax: (01) 983141

ATM Outdoor

Switchboard: (01) 443806 / 445684

Fax: (01) 445275

ATM Outdoor (2)

Switchboard: (01) 482368 / 495370-1

Fax: (01) 491899

Sofil (Rmeil)

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

ATM Outdoor

Switchboard: (01)200028-9/201292
Fax: (01)215044

Verdun Unesco (Moussaitbeh)

Unesco street, Boubes Bldg.
Opened in: 1981
Manager: Mr. Mohamad Oueini

ATM Outdoor

Telefax: (01)790289/790511

II- Other Regions**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

ATM Outdoor

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

Broumana

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

ATM Outdoor

Switchboard: (04)960349/960664
Fax: (04)862105

Chtaura

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

ATM Outdoor (4)

Switchboard: (08)540833 / 543555 / 543666
Fax: (08)544802

Ferzol

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

ATM Outdoor (3)

Switchboard: (08) 950541-4
Fax: (08)950540

Haret Sakhr

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

ATM Outdoor (2)

Switchboard: (09)636841/(03)675004
Fax: (09)636842

Jbeil – Frères

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

ATM Outdoor (2)

Switchboard: (09) 540496-8
Fax: (09) 540534

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

Rashaya - Dahr ElAhmar

Dib Mounzer Bldg.
Opened in: 1988
Manager: Mr. Nidal Abou-Hjeili

Saida

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

Shehim

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

Tannourine

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

Tripoli - Tell

Abdel Hamid Karamah street, Kantara Bldg.
Opened in: 1977
Manager: Mr. Chadi Kalaoun

Tyr – Abbassieh

Abbassieh main road, Jal AlBaher, Sea center
Opened in: 2012
Manager: Mr. Hussein Saleh

Zahleh

Hoch Al Omara, Deir Mar Chaaya Bldg.
Opened in: 1977
Manager: Mr. Aziz Chamma

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 (2)

Switchboard: (08) 591013-4
Fax: (08) 590303

ATM Outdoor (3)

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

ATM Outdoor (3)

Switchboard: (06) 424434 / 430350-2
Fax: (06) 430350

ATM Outdoor (2)

Switchboard: (07) 351064 / 351074 / 351084
Fax: (07) 351094

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

SUBSIDIARY BANK ABROAD**Credit International, sa (CISA) – Senegal
HO & Main Branch (& 1 branch)**

Immeuble le Goelan,
 Boulevard Djily Mbaye
 Intersection Henri Dunan
 B.P.: 50117 Dakar RP, Senegal
 Opened in: 2010
 General Manager: Mr. Christian Khalife

Website: www.cisenegal.com

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

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

Bahrain	Bahrain	Standard Chartered Bank
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. (The Bank of Tokyo-Mitsubishi UFJ, LTD)
Kuwait	Kuwait City	National Bank of Kuwait SAK
Kuwait	Kuwait City	Gulf Bank KSCP
Norway	Oslo	DNB Bank ASA
Saudi Arabia	Jeddah	The Saudi Bank (The National Commercial Bank)
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Spain	Madrid	Banco de Sabadell
U.A.E.	Dubai City	Standard Chartered Bank PLC
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)
Cardless ATM
Taxes & Other Government Payment Services
Bancassurance
Bill Collection
Corporate Banking
Deposit Account Services
E-Banking Services
E-Commerce
Financial Market Services
Investment Banking
Loyalty Programs
POS
Digital Wallet
Cards Issuing & Acquiring
Insurance
Tourism & Ticketing
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
Beirut, Mazraa, ISF Barrack ElHelou, installed in: 2009
Beirut, UNRWA Bldg, Bir Hassan installed in: 2009
Seblin UNRWA, installed in: 2023
Saïda UNRWA, Halieh Street, installed in: 2022
Tripoli Azmi UNRWA, Abdul Latif El Bissar Street, installed in: 2022
Kesrouan, Aintoura, Lebanese Canadian University/ESIG University, installed in: 2006
Hamra Phoenicia Hotel, installed in: 2022
Sassine, sassine square, Independance AVE, Credit Libanais bldg. installed in: 2024
Fiyadieh, Ministry of Defense, installed in: 2024

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CREDITBANK S.A.L.

Official List of Banks No 103 (1981). Commercial Registry No 2003890 Baabda, Nationality: Lebanese, Capital: LBP 214,800,000,000 Fully Paid

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 s.a.l.	Lebanese	20.00%
Messrs. Mernosa Holding s.a.l.	Lebanese	10.00%
Mr. Salah Fouad Zoghby	Lebanese	6.09%
Mrs. Yolla Adel Sarieddine	Lebanese	0.01%
Dr. Elie Abdo Rizkallah	Lebanese	0.01%

Under Provisional Administration (as per Order of the Higher Banking Commission No. 1/8/24 (1 bis) of 20/08/2024)

SENIOR MANAGEMENT

Mrs. Maria Khalifé Bazerji	Chief Administration Officer
Me. Paul Harb, Esq.	General Counsel
Mrs. Hanadi Saad	Chief Retail, Network & Communication Officer.

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

INDEPENDENT AUDITORS: Messrs. BDO, Semaan, Gholam & Co. / Messrs. DFK Fiduciaire du Moyen Orient

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2024 (in millions of LBP, at 89,500)

- Total Assets:	137,421,654	- Customer Deposits:	147,374,635
- Loans to Customers:	9,033,231	- Shareholders equity: (Tier I & Tier II) (19,291,843)	
- Claims on Public Sector:	980,619	- Off-balance Sheet: (Liabilities)	246,551

Operating branches in Lebanon: 9

Number of Employees: 234 as at 31.12.2025

Number of ATM: 13 (of which 1 off premises)

HEADQUARTERS

Website: www.creditbank.com

Dekwaneh

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

Tel: (01) 501600 / (03) 188881
Customer Support: (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 Outdoor (3)

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

I- Beirut & Suburbs**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. Charles Obeid

ATM Outdoor (1)

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 Outdoor

Telefax: (09)235118/(03)249300
E-Mail: ajaltoun@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

Jbeil

217, Farhat Center, Voie 13, Jbeil
Opened in: 2014
Manager: Ms. Georgette Chalfoun

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 Al Khoury

ATM Outdoor (1)

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

Tripoli

Karim Center, Riad El Solh Street, Tall Area, Tripoli
Opened in: 2003
Manager: Mr. Salim Nassim

ATM Outdoor (2)

Telefax: (06) 428008/ (70) 949050
E-Mail: tripoli@creditbank.com

CORRESPONDENT BANKS

Armenia	Yerevan	ID Bank CJSC
Australia	Sydney	Bank of Sydney Ltd
Italy	Milan	Intesa Sanpaolo SPA
Kuwait	Safat	The Commercial Bank of Kuwait SAK
Qatar	Doha	Doha Bank QSC
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
U.A.E.	Dubai City	Al Ahli Bank of Kuwait KSC
U.K.	London	Bank of Beirut (UK) Ltd
U.K.	London	JPMorgan Chase Bank NA
U.S.A.	New York	JPMorgan Chase Bank NA

SERVICES RENDERED

Corporate Finance
Financing Small & Medium Enterprises
Retail Banking
Treasury & Capital Markets
Trade Finance
Foreign Trade Finance
Project Finance
Transfers & Remittances
Swift Services
Private Banking
Deposit Account Services
Advisory Services
E-Banking (Internet)
Mobile Banking
Safety Deposit Boxes
Bancassurance

ATM OFF PREMISES

Beirut, Geitawi, Geitawi Hospital, installed in: 2012

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EMIRATES LEBANON BANK S.A.L.

Official List of Banks N°:92 (2008), Commercial Registry N°: 1010055 Beirut Nationality: Lebanese, Capital: LBP 353,700,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Bank of Sharjah PJSC	Emirati	84.76%
EL Capital FZC	Emirati	15.24%

BOARD OF DIRECTORS

Mr. Varouj Nerguizian	Chairman & General Manager
Bank of Sharjah represented by Sheikh Mohammed Bin Saud AlQasimi	Member
Dr. Bassel Salloukh	Member
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member
Mr. Nasser Al Ali	Member
Mr. Paul Afif	Member

SENIOR MANAGEMENT

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Jihad Aoun	General Manager
Mr. Michel Najarre	General Manager
Ms. Sylvie Abi Rached	Assistant General Manager - Central Services
Mr. Tanios Cherfane	Assistant General Manager - Finance
Mr. Ghassan Helou	Assistant General Manager - Operations
Mr. Joe Tyan	Head of Risk
Mr. Philippe Ayoub	Head of Internal Audit
Mr. Joseph Semaan	Head of Compliance

CENTRAL DEPARTMENTS

Mr. Alexandre Challita	Head of Treasury
Mr. Hisham Salameh	Head of Information Technology
Mr. Bechara Fatte	Head of Operations & Correspondent Banking

LEGAL ADVISORS: Messrs. Jurisfirma Law Firm

INDEPENDENT AUDITORS: Messrs. BDO Semaan, Gholam & Co. / Messrs. DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	85,621,453	- Customer Deposits:	56,215,624
- Loans to Customers:	24,915,858	- Shareholders equity: (Tier I)	12,527,945
- Claims on Public Sector:	751,903	- Off-balance Sheet: (Liabilities)	3,228,972

Operating branches in Lebanon: 4

Number of Employees: 130

Number of ABM: 5

Number of ATM: 1 (off premises)

HEADQUARTERS IN LEBANON

Website: www.elbank.com.lb

Beirut

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

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 El Ghazal, 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

Clemenceau

Gefinor Center, Bloc A
Opened in: 1977
Manager: Mr. Joe Chaker

ABM Indoor

Switchboard: (01) 353672 / 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

Italy	Milan	Intesa Sanpaolo SPA
Saudi Arabia	Riyadh	The Saudi National Bank
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

Commercial Banking
Automated Teller Machine (ATM)
Deposit Account Services
E-Banking
Financial Market Services
Private Banking
Retail Banking
Trade Services
Transfers & Remittances

ATM OFF PREMISES

Beirut, Damascus Road, Institut Français du Liban, installed in: 2012

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FEDERAL BANK OF LEBANON S.A.L.

Official List of Banks N°: 16 (1952), Commercial Registry N°: 3003 Beirut, Nationality: Lebanese, Capital: LBP 37,099,276,000

FOUNDERS

Mr. Sami Bey Solh
Mr. Michel Ayoub Saab
Mr. Joseph Ayoub Saab

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Ayoub-Farid Michel Saab	Lebanese	49.999%
Michael Norbert Fadi Saab	Lebanese	49.999%
Others	Lebanese	0.002%

BOARD OF DIRECTORS

Dr. Saad Andary Chairman & Temporary Director

SENIOR MANAGEMENT

Mr. Fadi Karam	AGM Finance & Operations
Mrs. Jocelyne Abou Jaoude	AGM Treasury & Financial Markets
Me. Issa Zeidan	Head of Legal
Mr. Mitri Kattoura	Chief Risk Officer
Mrs. Rania Zahar	Chief Human Resources Officer
Mr. Abboud Meaiki	Head of Compliance
Mr. Oussama Zeidan	Head of Internal Audit
Mrs. Roula Bassil	Head of Project Management
Mr. Ali Loutfi	Head of Corporate Banking
Mrs. Marianne Bakhos	Head of Operations

LEGAL ADVISORS: Messrs. Madkour Law Firm / Bekhazi Law Firm

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen-Orient / Messrs. Kudos

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

-Total Assets: 20,917,881

Operating branches in Lebanon: 9

Number of ATM: 9

Number of Employees: 102

HEADQUARTERS

Web Site: www.fbl.com.lb

Beirut

Ashrafieh, Charles Malek Avenue
St. Nicolas area, Renno Bldg., 1st, 2nd, 3rd Floor
P.O.Box: 11-2209 Beirut, Lebanon

Switchboard: (01) 212300-6
Fax: (01) 215847
Swift: FBLELBBX
E-Mail: info@fbl.com.lb

Temporary relocated to:

Sin El Fil, Fouad Chehab Street
Far Vision 2151 Bldg.

Switchboard: (01) 495603-6 / (03)186116
Fax: (01) 491602

MAIN BRANCH

Ashrafieh (Rmeil)

La Sagesse Street, El Helou Bldg.
P.O.Box: 11-2209 Beirut, Lebanon

Switchboard: (01) 218845-7 / (03) 798222
Fax: (01) 202992

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Dora

Dora round-about Gebara Bldg.

Switchboard: (01) 255255-66 / (03) 674264
Fax: (01) 241750

Verdun (Moussaitbeh)

Main road, Verdun 732 Center

Switchboard: (01) 308533-4 / (76) 700266

Ras Beirut (Temporary suspension)

Abdel Aziz street, Cedar Land Bldg.

Switchboard: (01) 348507-9 / (03) 186466
Fax: (01) 351787
Fax: (01) 308535

Sin EIFil

Fouad Chehab street, Far Vision 2151

Switchboard: (01) 495603-6 / (03) 186116
Fax: (01) 491602

II- Other Regions

Aley

Main street, Fouad Abou Rafeh Bldg.

Switchboard: (05) 552632 / 556320 / (03) 184644
Fax: (05) 556311

Damour

Old Saida street, Halal Bldg.

Switchboard: (05) 600150-1 / (03) 891218
Fax: (05) 600149

Jbeil (Byblos)

Main Avenue, Federal Bank Bldg.

Switchboard: (09) 547172 / 949295 / (03) 184494
Fax: (09) 547173

Jounieh-Haret Sakhr

Municipality street, Al Mina Center

Switchboard: (09) 639145-8 / (03) 184464
Fax: (09) 639149

CORRESPONDENT BANKS

Australia	Sydney	Bank of Sydney Ltd
Spain	Madrid	Bank of Africa Europe-Madrid SA
Turkey	Istanbul	A&T Bank

SERVICES RENDERED

Correspondent and International Banking
Deposit Account Services
Domiciliation of Bills
Financial Market Services
Plastic Cards (Prepaid)
Project and Commercial Finance
Retail Banking
Safe Boxes
Taxes Payment
Trade Finance
Transfers & Remittances

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FENICIA BANK S.A.L.

Official List of Banks N°: 58 (1959), Commercial Registry N°: 11923 Beirut, Nationality: Lebanese, Capital: LBP 100,000,000,000

FOUNDERS

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

SHAREHOLDERS	Nationality	Shares in Capital
Achour Family	Lebanese	74.00%
Maacaron Family	Lebanese	15.00%
Merhi Family	Lebanese	10.00%
Others	Lebanese	1%

BOARD OF DIRECTORS

Mr. Abdul Razzak Mahmoud Achour	Chairman & General Manager
Mr. Abdallah Mahmoud Achour	Member
Dr. George Khalil Najjar	Member
Mr. Mohsen Chafic Naamani	Member
Mr. Sarkis Daniel Yoghourtdjian	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
Dr. Sami Bachir	Manager - Corporate & SME Credit
Dr. Samir Barakat	Manager - Specialized Loans
Mrs. Rania Saab	Manager - Retail Credit & Product Development
Mr. Sami Nehmeh	Manager - AML Unit
Mrs. Rouba Farhat	Manager - Operational Risk /Information Security & Business Continuity

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. Fiduciaire Du Moyen-Orient

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	74,095,349	- Customer Deposits:	66,159,190
- Loans to Customers:	3,110,429	- Shareholders equity: (Tier I)	6,916,168
- Claims on Public Sector:	62,565,102	- Off-balance Sheet: (Liabilities)	682,745

Operating branches in Lebanon: 18

Number of ATM: 18 (of which 1 off premises)

Number of Employees: 164

HEADQUARTERS

Website: 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 Floor
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 El Bahr 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 El Solh street
Opened in: 2011

ATM Outdoor

Telefax: (06) 203160-1
E-Mail: tripoli@feniciabank.com

CORRESPONDENT BANKS

France	Paris	Banque Banorient France
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	The Bank of New York Mellon
Italy	Rome	Banca UBAE SPA
Turkey	Istanbul	kuveyt Turk Participation Bank
Spain	Madrid	Bank of Africa Europe S.A
U.K.	London	British Arab Commercial Bank Ltd
U.K.	London	Bank of Beirut (UK) 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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FIRST NATIONAL BANK S.A.L.

Official List of Banks N°: 108 (1994), Commercial Registry N°: 67480 Beirut, Nationality: Lebanese, Capital: LBP 175,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Rami R. El Nimer	Lebanese	14.71%
Promotion des Investissements s.a.l. (Holding)	Lebanese	12.77%
Three Levant s.a.l. (Holding)	Lebanese	10.17%
Al Muttahida Lil Istithmar (Lebanon) s.a.l. (Holding)	Lebanese	7.18%
Mr. Roland E. Haraoui	Lebanese	4.9%
Commercial Facilities Company K.S.C.	Kuwait	4.49%
Others	-	43.64%
Preferred Shares	-	2.14%

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
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	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	Legal Department
Ms. Mirna N. Khalaf	Trade Finance Department
Mr. Ghanem T. Ayoub	Information Technology Security Department
Ms. Dania M. Homsy	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
Mr. Marwan B. Khawand	Information Technology Department
Mr. Nabil H. Al Saliby	Human Resources Department

Ms. Nada F. El Zein

Ms. Nadia A. Khalifeh

Ms. Saad Eddine A. Baydoun

Mr. Naji N. Maalouf

Ms. Joelle Y. Nassar

Ms. Raymonda D. Abboud

Mr. Elie A. EL Hage

Ms. Ruba C. El Hachem

Ms. Rachelle G. Makhoul

Ms. Samantha S. Hanna

Credit Appraisal and Credit Administration
Department

Project Manager

Anti-Money Laundering Unit

Corporate Banking Department

Corporate Secretary

Credit Inspection Department

Facilities Management Department

Risk Management Department

Organization and Methods Department

Foreign Exchange Department

LEGAL ADVISORS: Me. Sakhr C. El Hachem / Debs & Associates Law Firm /

Abou Sleiman and Partners

INDEPENDENT AUDITORS: BDO Semaan, Gholam & Co / Sarkis Sakr & Partners

GENERAL INFORMATION: 2025 Unaudited Consolidated (in millions of LBP)

-Total Assets	180,386,728	- Customer Deposits	164,518,628
- Loans to customers	6,611,494	- Shareholders Equity Tier 1	- 1,027,118
- Claims on public sector (BDL & Bonds)	155,789,779	- Off balance sheet: (liabilities)	-

Operating branches in Lebanon: 16

Number of Employees: 265

Number of ATM: 31 (of which 10 off premises)

HEADQUARTERS

Website: www.fnb.com.lb

Beirut

Beirut Central District, Allenby Street,
Marfaa 147 Bldg.

P.O.Box: 110-435 Beirut, Lebanon

Postal Code: Beirut 2012-6004 Lebanon

Opened in: 1994

Switchboard: (01) 963000 / 977040

Fax: (01) 973090

Telex: 48627 FNBB

Swift: FINKLBBE

Call center: 1244

E-Mail: fnb@fnb.com.lb

Allenby (Marfa')

Beirut Central District, Allenby street
Marfa' 147 Bldg.

Opened in: 2004

Branch Manager: Mrs. 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

Ashrafieh

Sassine square, Nicolas Sassine Bldg.

Opened in: 2002

Branch Manager: Mr. Erik Vasdekis

ATM Outdoor

Switchboard: (01) 200452-4

Fax: (01) 200455

E-Mail: Achrafiehbr@fnb.com.lb

Hamra (Ras Beirut)

Hamra street, Immobilia Bldg.

Opened in: 1996

Branch Manager: Mr. Ziad Baadarani

ATM Outdoor

Switchboard: (01) 340440 / 354799 / 738502-3

Fax: (01) 749894

E-Mail: Hamrabr@fnb.com.lb

Haret Hreik (Closed)

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 ElDib

Abouna Hanna street, Mallah & Yammine center
Opened in: 2015
Branch Manager: Ms. Aline S. Kassib

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. Zarief

Shoueifat

Old Saida road, Spot Mall Choueifat
Deir Koubel exit
Opened in: 1997
Branch Manager: Mr. Fouad Hamadeh

II- Other Regions**Ghazir**

Main road, Kfarhabab, Zone Jaune
Opened in: 2013
Branch Manager: Ms. Darine Mansour

ATM Outdoor (active)

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

ATM Outdoor

Switchboard: (09) 856271 / 856273-5
Fax: (09) 856279
E-Mail: Ghazirbr@fnb.com.lb

Nabatieh

Habboush main road, Bitar center
 Opened in: 2007
 Branch Manager: Mr. Hassan I. Ghosn

Saida

Deckerman Area, Jezzine street
 Golden Tower Bldg.
 Opened in: 2004
 Branch Manager: Mr. Moustafa M. Arkadan

Tyre

Main road, Al Abbassiah, Jal El Bahr
 Commercial Center
 Opened in: 2017

Tripoli

Sahat Al Nour, Gemmayzat street
 Mojamaa' Tripoli Bldg.
 Opened in: 2002
 Branch Manager: Ms. Joyce G. Mesheileh

Zahleh

Hoch el Omara, Al Manara roundabout
 Haraoui 1321 Center
 Opened in: 2018
 Branch Manager: Mr. Charbel A. Skaff

ATM Outdoor

Switchboard: (07) 531980-2
 Fax: (07) 531983
 E-Mail: Nabatiehbr@fnb.com.lb

ATM Outdoor

Switchboard: (07) 727701-3
 Fax: (07) 727704
 E-Mail: Saidabr@fnb.com.lb

ATM Outdoor

Switchboard: (07) 351081-2
 Fax: (07) 351086
 E-mail: Tyrebr@fnb.com.lb

ATM Outdoor

Switchboard: (06) 432974 / 434974 / 447539
 Fax: (06) 431713
 E-Mail: Tripolibr@fnb.com.lb

ATM Outdoor

Switchboard: (08) 829501-2
 Fax: (08) 829503
 E-Mail: zahlebr@fnb.com.lb

CORRESPONDENT BANKS

Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Banking Corporation BSC
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 France 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

Jordan	Amman	The Housing Bank For Trade And Finance
Kuwait	Kuwait City	Gulf Bank KSCP
Kuwait	Kuwait City	National Bank of Kuwait SAKP
Norway	Oslo	DNB Bank ASA
Qatar	Doha	Qatar National Bank SAQ
Spain	Barcelona	CaixaBank SA
Spain	Sabadell	Banco de Sabadell SA
Sri-Lanka	Colombo	People's Bank
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	EmiratesNBD Bank 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
 North Lebanon, Kadisha, Electricite du Liban premises (EDL), installed in: 2004
 North Lebanon, Halba, Military Clinic, Cheikh Mohammad, near the Military Police, installed in: 2023
 Bekaa, Baalbeck, Military base, Cheikh Abdallah, Al Routabaa institute
 Bekaa, Rayyak, Rayyak Hospital, installed in: 2003
 Bekaa, Talchiha Hospital ATM.
 South Lebanon, Tyre, Army COOP, installed in: 2017
 South Lebanon, Jebjennine Army Base ATM.
 Hadath Military Base ATM.

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FRANSABANK S.A.L.

Official List of Banks N°: 1 (1921), Commercial Registry N°: 25699 Beirut, Nationality: Lebanese, Capital: LBP 472,500,000,000

MAIN SHAREHOLDERS	Nationality	Shares in Capital
CEDARS I	Cayman Islands	39.81%
CEDARS II	Cayman Islands	39.81%
Deutsche Investitions-Und EntwicklungsgesellschaftmbH (DEG)	German	5.00%
Al Fadl Holdings Limited	Saudi	2.70%
Wafra International Investment Co.	Kuwait	2.00%
Mr. Rafic Charafeddine	Lebanon	1.50%
Cheikh Abdel Rahman Mou'minah	Saudi	1.45%
H.E. Mr. Nehme Tohme	Lebanon	1.44%
Ms. Magda Rizk	Lebanon	1.00%
Others		5.29%

BOARD OF DIRECTORS

Mr. Nabil Kassar	Chairman of the Board
Mr. Nadim Kassar	Delegated Board Member
Cedars II	Member, represented by Mr. Adel Kassar
Cedars I	Member, represented by Ms. Rola Kassar Daouk
H.E. Me. Walid Daouk Esq.	Member
Mr. Henri de Courtivron	Member
K One (Holding) SAL	Member, represented by Ms. Dania Kassar
Société Rachaco SAL	Member, represented by Mr. Jad Charafeddine
Ms. Raida Daouk El Jisr	Member
H.E. Nazem Chahid Khoury	Member
Mr. Joseph Antoine Baddour	Member
Mr. Gerges Henri Baz	Member

GROUP CHAIRMAN

Mr. Adel Kassar	Group Chairman
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GENERAL MANAGEMENT

Mr. Mansour Bteish	General Manager – CEO
Ms. Mona Khoury	Deputy GM – Chief Operating Officer
Mr. Carlos Lebbos	Deputy GM – Group Chief Risk Officer
Mr. Nabih Saddy	Deputy GM – Group Chief Financial Officer
Mr. Nabil Tannous	Deputy GM – Head of Treasury & Capital Markets
Mr. Georges Andraos	Deputy GM – Head of International Banking
Dr. Mohamad Daher	Deputy GM – Head of Corporate Banking
Mr. Antoine Zarifeh	Deputy GM – Head of Branch Network & Retail & SME
Ms. Dania Kassar	Central Manager – Head of Marketing & Corporate Communication
Ms. Rania Jamal	Central Manager – Head of Human Resources
Mr. Fouad Helou	Central Manager – Head of Central Operations
Mr. Fouad Khalifeh	Central Manager – Group Chief Compliance Officer

SENIOR MANAGEMENT

Mr. Jean Chamoun	Group Chief Audit Officer
Mr. Zakaria El Khatib	Head of Permanent Control & Inspection
Ms. Lama Dick	Head of Digital Banking & E-Payment
Mr. Khalil Kasbani	Head of ICT
Mr. Roger Abboud	Head of Credit Information
Ms. Lama Ghoutaymi	Head of Loan Recovery
Ms. Magida Kasbani	Head of Administration
Mr. Ahmad Chaaban	Head of Information Security & Business Continuity
Ms. Dalal Halabi	Head of Credit Administration & Reporting
Mr. Nagy Makhoul	Head of Engineering & Logistics
Ms. Sawsan Rawda	Head of Financial Consumer Protection
Mr. Antoun Rif	Head of Retail Risk
Mr. John Zarife	Head of Developmental Planning
Ms. Nadine Jawish	Head of Internal Audit
Ms. Mireille Hnoud	Head of SME Department
Me. Joumana Oueidat, Esq.	Head of Legal

BRANCH MANAGEMENT

Mr. Amine Abou Mhaya	Regional Manager / Bekaa
Mr. Nazih Chaarani	Regional Manager / North
Ms. Mona Diab	Regional Manager / South
Mr. Marwan Youssef	Regional Manager / Mount Lebanon
Ms. Ramza Nicolas Jilwan	Regional Manager / Beirut II
Mr. Amer Akkawi	Regional Manager/ Beirut I

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. / Mr. Mazen Kiwan, Esq. / Mr. Carlos Abou Jaoudeh, Esq. / Mr. Abdo Lahoud Esq.

INDEPENDENT AUDITORS: MAZARS & DFK Fiduciaire du Moyen-Orient

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets (1):	871,744,925	- Customer Deposits:	768,457,487
- Loans to Customers (1):	146,180,629	- Shareholders equity:	66,027,897
- Gross Claims on Public Sector (2):	103,411,085	- Off-balance Sheet: (Liabilities)	30,316,936

Operating branches in Lebanon: 37
Number of ATM: 76 (of which 21 off premises)
Subsidiary banks in Lebanon: 1
Associate bank abroad: 1
Subsidiary banks abroad: 2
Representative offices abroad: 1

Number of Employees: 1014

Number of Employees: 34
Number of Employees: 544
Number of Employees: 1

HEADQUARTERS

Hamra

Hamra street
Fransabank center
P.O.Box: 11-0393 Riad El Solh,
Beirut 1107-2803 Lebanon
Opened in: 1921

Website: www.fransabank.com

Switchboard: (01) 340180-8 / 745761-4 /
(03) 650700

Fax: (01) 354572
Cable: FRANSBANK
Reuters: FRBK

Forex: (01) 343706 / 344216
Swift: FSABLBXX
E-Mail: fsb@fransabank.com
Call center: (01) 734000 / 1552

MAIN BRANCHES

Hamra

Hamra street, Fransabank center, 1st Floor
Opened in: 1970

ATM Outdoor (5)

Switchboard: (01) 340180-1 / 340188
Fax: (01) 341413

Bauchrieh

Bakhos Square, St Jean street
Opened in: 1978

ATM Outdoor (2)

Switchboard: (01) / 897490-2
Fax: (01) 898785

Jounieh

P.T.T. street, St. Paul center
Opened in: 1976

ATM Outdoor

Switchboard: (09) 830190-1

Saida

Riad El Solh 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 (3)

Switchboard: (08) 803566 / 821411
Fax: (08) 810187

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Antelias

Antelias Highway
Demco Tower facing Saliba Jewelry
Opened in: 1993

ATM Outdoor (2)

Switchboard: (04) 523072/3
Fax: (04) 412991

Bab Idriss (Mina El Hosn)

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) 386901 / 387024 / 399771 / 392841
Fax: (01) 386901

Bourj Hammoud

Tiro street, Harboyan center, 2nd Fl.
Near St. Vartan Church

ATM Outdoor

Switchboard: (01) 258100 / 1 / 2 / 3
Fax: (01) 264446

Hadath

Main road, Bechara Beik Karam street
Al Saha, Near Al Saydeh Church
Opened in: 2005

Hazmieh

Sayyad square, Fransabank Bldg.
Opened in: 1984

Jnah

Adnan El Hakim street, Assaf Bldg.
Reopened in: 2000

Ras El Nabeh

La Cité Bldg., Bechara El khoury street
Opened in: 2016

Rmeil

Akra Bldg, Saint Louis street
Opened in: 2012

Saifi

El Arz street, Andraos Bldg.
Opened in: 1977

Chiyah

Chiyah Blvd., Facing the Ministry of Labor
Joseph Tayyar Bldg.
Opened in: 1986

Sin El Fil

HorshTabet, Delta center
Kibinian & Kazangian Bldg.
Opened in: 1978

Tarik Jdideh

Loubos street, Kassar Bldg.
Opened in: 1989

Verdun

Rashid Karamah street,
Verdun 730 center, 1st Floor
Opened in: 1996

II- Other Regions**Aley**

Main road, Saïd Shehayeb (Aley center)
Opened in: 1997

Baakline

El Marj, Hafez Abou Ajram center
Opened in: 1994

ATM Outdoor

Switchboard: (05) 463974/5/67

ATM Outdoor (3)

Switchboard: (05) 450350 / 459602/3/4
Fax: (05) 457312

ATM Outdoor

Switchboard: (01) 857972-4
Fax: (01) 857972

ATM Outdoor

Switchboard: (01) 663118-9
Fax: (01) 663117

ATM Outdoor

Switchboard: (01) 571499 / 571844 / 569844
Fax: (01) 446804

ATM Outdoor

Switchboard: (01) 442417/8 / 585899
Fax: (01) 442417

ATM Outdoor

Switchboard: (01) 279671 / 279673 / (03) 740412
Fax: (01) 279680

ATM Outdoor

Switchboard: (01) 510571/2/3 / (01) 480911
Fax: (01) 481680

ATM Outdoor

Switchboard: (01) 702930-1 / (03) 650705
Fax: (01) 309090

ATM Outdoor

Switchboard: (01) 788690/2/3 / (03) 650709
Fax: (01) 788691

ATM Outdoor

Switchboard: (05) 557042/4
Fax: (05) 557046

ATM Outdoor (2)

Switchboard: (05) 303005 / 301267
Fax: (05) 303006

Bint Jbeil

Main road, Saff El Hawa, Fransabank Bldg.
Opened in: 1962

Chtaura

Main road, Haddad Bldg.
Opened in: 1977

Elyssar (Mazraat Yachouh)

Mazraat Yachouh, Bickfaya main road
Fransabank Bldg.
Opened in: 2005

Halba

Main road, Marwan Ibrahim Bldg.
Opened in: 1992

Jezzine

Jezzine Main street, Saint Therese Bldg.

Reopened in: 2026

Jbeil

Jbeil roundabout, Byblos Sun Bldg.
Relocated in: 2012

Marieyoun

Main road, Farid Hamra Bldg.
Opened in: 1963

Riyak

Hosch Hala main road, Fransabank Bldg.
Opened in: 1963

Sarba

Sarba highway, Jounieh
Antoine & Youssef Kallas Bldg.
Opened in: 1976

Chehim

Main road, Wehbe center
Opened in: 1999

Chekka

Main road, Ragheb center
Opened in: 1976

ATM Outdoor

Switchboard: (27) 450701-3 / (03) 239092
Fax: (27) 450701

ATM Outdoor

Switchboard: (08) 541988 / 542498
Fax: (08) 543843

ATM Outdoor

Switchboard: (04) 914802/3/4
Fax: (04) 914805

ATM Outdoor (2)

Switchboard: (06) 693330/1/2
Fax: (06) 692001

ATM Outdoor

Switchboard: (07) 0780052 / 780941 / 781941/
(03) 650713
Fax: (01) 264446

ATM Outdoor

Switchboard: (09) 945108-9 / (03) 650719
Fax: (09) 945108/9 / (03) 674590

ATM Outdoor (2)

Switchboard: (07) 830139-40 / (03) 334923
Fax: (27) 830139

ATM Outdoor (2)

Switchboard: (08) 900333 / 900444 / 900555
Fax: (08) 900107

ATM Outdoor

Switchboard: (09) 640060 / 640293 / 638201 /
640543 / (03) 650712
Fax: (09) 640543

ATM Outdoor (2)

Switchboard: (07) 241916-7
Fax: (07) 241921

ATM Outdoor

Switchboard: (26) 540642-3 / (03) 650718
Fax: (26) 545035

Sour (Tyr) – Abbassieh

Tyr Bass Main Road, Mix center
Opened in: 2007

Tripoli – Mina

Bawabet AlMina street, Shiraa Square
Hassan & Hassane Abbas Bldg.

Zgharta

Zgharta El Kobbi, Kareh & Zakhia center
Opened in: 2010

Nabatieh

Hassan Kamel Sabbah street, Ghazi Koddieh
Building
Opened in: 2010

ATM Outdoor

Switchboard: (07) 740388 / 740486 / (03) 740413

ATM Outdoor

Switchboard: (06) 611249-50 / 611524
Fax: (06) 611250

ATM Outdoor

Switchboard: (06) 667951/2/3/4 / (70) 676255
Fax: (06) 667956

ATM Outdoor (2)

Switchboard: (07) 760252-764200-764264-
(03) 650706

SUBSIDIARY BANK IN LEBANON**B.L.C. Bank s.a.l.**

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

SUBSIDIARY BANKS ABROAD**Fransabank (France) SA**

104, Champs - Elysées Avenue
75008 Paris, France
Opened in: 1984

Website: www.fransabank.fr
Switchboard: (33) 1 53 76 84 00
Fax: (33) 1 45 63 57 00
Swift: FRAFFRPP
E-Mail: info@fransabank.fr

Fransabank (El Djazair) SPA

Résidence des Pins, Bt.A lot N 994
Section N4, Cheraga – Algiers, Algeria
Opened in: 2006

Web site: www.fransabank.dz
Switchboard: (213) 21 999200
Fax: +213 23 47 61 42
Swift: FSBKDZAL
E-Mail: info@fransabank.dz

ASSOCIATE BANK ABROAD**United Capital Bank – Sudan**

Plot 411, Square 65, Mamoun Beheiry street
South Green square
P.O.Box: 8210 Al Amarat, Khartum, Sudan
Opened in: 2006

Website: www.bankalmal.net
Switchboard: (249) 183 247700
Fax: (249) 183 235000 / 183 248490
Swift: CBSKSDKH
E-Mail: ucb.gm@bankalmal.net

REP OFFICE ABROAD**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

MAIN CORRESPONDENT BANKS

China	Beijing	Bank of China
France	Paris	Natixis
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Jordan	Amman	Jordan Ahli Bank PLC
Kuwait	Kuwait City	National Bank of Kuwait SAKP
U.K.	London	Standard Chartered Bank
U.K.	London	JP Morgan Chase Bank N.A
Qatar	Doha	Doha Bank
Qatar	Doha	Qatar National Bank Q.P.S.C
Saudi Arabia	Riyadh	Riyadh Bank
Spain	Madrid	Banco de Sabadell SA
Switzerland	Zurich	Zürcher Kantonalbank
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Dubai City	Mashreq Bank PSC
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, Hamra, Monty Gefinor, installed in: 2025
Beirut, Ain El Mreisseh, AUB, installed in: 2016
Beirut, Starco, Omar Daouk street, installed in: 2002
Beirut, UNICEF SAMA, installed in: 2023
Beirut, ESCWA, installed in: 2023
Beirut, UNHCR Bir Hassan, installed in: 2023
Beirut, Surete Generale, installed in: 2012
Bekaa, Zahleh Wardeh, Ablah Army Camp, installed in: 2009
Bekaa, Baalbeck Outdoor, installed in: 2009
Bekaa, Baalbeck Outdoor, installed in: 2009

Mount Lebanon, Awkar, US Embassy, installed in: 2004
Mount Lebanon, Naccache US Embassy, installed in: 2018
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
North Lebanon, Holcim, installed in: 2023
North Lebanon, Gemmayzet, Rawdat Al Fayhaa School, installed in: 2023
South Lebanon, Abbassieh, Nakoura UNIFIL Camp installed in: 2007
South Lebanon, Jezzine. installed in: 2003
South Lebanon, Army Henry Harfouch Jezzine, installed in: 2023

* * *

IBL BANK S.A.L.

Official List of Banks N°: 52 (1961). Commercial Registry N°: 10472 Beirut. Nationality: Lebanese. Capital: LBP 155,625,000,000.

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%
Late Mohamad A.H.Baydoun	Lebanese	3.43%
Messieurs Trade Finance Corp. Holding s.a.l.	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%
Mrs. Roula Abdel Karim El Roustom	Lebanese	1.00%
Mrs. Alia Abdel Karim El Roustom	Lebanese	1.00%
Mr. Hikmat Abdel Karim El Roustom	Lebanese	1.00%
Others	Lebanese	14.65%

BOARD OF DIRECTORS

Mr. Salim Habib	Chairman & General Manager
Mr. Kamal Abi Ghosn	Delegated Member
Emir Sager Sultan Al Sudairy	Member
Messrs. Bicom s.a.l. Holding	Member - Represented by Mr. Mazen El Bizri
Mr. Tony El Choueiri	Member
Mr. Karim Habib	Member
IBL Independent (Holding) s.a.l.	Member Represented by Mr. Karim Habib
Al Hafiza SAL Holding	Member Represented by Mr. Mutaz Sawaf
Middle East Capital Investment (MCI)(Holding) s.a.l.	Member Represented by Mr. Ibrahim Mahfoud
Me. Imad Kabalan	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. 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
 Mr. Imad Tannoury
 Mr. Walid El Helou
 Mr. Antoine Achkar
 Mr. Khalil Salameh
 Mr. Joe Boustany, Esq.
 Mr. Ramzi Dib
 Mr. Charbel Eid
 Mr. Elie Hlayel
 Mr. Habib Bou Merhy
 Mr. Esper Wehbe
 Mr. Maroun Massoud

Senior Manager - Head of Internal Audit
 Senior Manager - Head of Corporate Banking
 Manager - Technology and Enterprise Services
 Manager - Head of Recovery Department
 Manager - Head of Administrative & HR Department
 Manager - Head of Compliance Department
 Manager - Arab Business Development Division
 Head of Organization and Methods
 Head of Information Technology
 Head of Operations - Trade Finance
 Head of IT Audit
 Alternate Branch Manager

LEGAL ADVISORS: Messrs. Rizkallah Makhlouf Law Firm, Messrs. Fakhoury & Fakhoury Law Firm
 Abou Jaoude And Associates Law Firm - Law Office of Naoum Farah

INDEPENDENT AUDITORS: Messrs. BDO, Semaan, Gholam & Co, Messrs. DFK Fiduciaire du
 Moyen-Orient

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	222,648,326	- Customer Deposits:	90,902,594
- Loans to Customers:	19,170,366	- Shareholders equity: (Tier I)	4,613,758
- Claims on Public Sector:	194,919,392	- Off-balance Sheet: (Liabilities)	940,532

Operating branches in Lebanon: 14

Number of ATM: 16

Number of Employees: 228

Operating branches abroad: 0

HEADQUARTERS

Website: 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: Mrs. Lena Chehwane

ATM Outdoor

Switchboard: (01)200350/334102
 Fax: (01) 334944
 E-Mail: lcchwane@ibl.com.lb

BRANCHES OR AGENCIES IN LEBANON

I. Beirut & Suburbs

Antelias

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-Temporary Closed

Dora Blvd., Ghantous Bldg., 5th Floor
P.O.Box: 90263 Jdeideh (Metn), Lebanon
Opened in: 1982

Hamra (Ras Beirut)

Maamari Sourati street
P.O.Box:113-6553 Hamra, Lebanon
Opened in: 1985
Manager: Mr. Jules Haidar

Hazmieh-Temporary Closed

(Opened in 2005)

Jnah-Temporary Closed

Facing BHV, Rawan Bldg.
Opened in: 2012

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

ATM Outdoor

Switchboard: (01) 248988 / 248990 / 249031
Fax: (01) 249031
E-Mail: skfoury@ibl.com.lb

ATM Outdoor (Drive thru)

Switchboard: (01) 347822-3 / 743006-7
Fax: (01) 350608
E-Mail: jhaidar@ibl.com.lb

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

II- Other Regions**Balamand**

Koura, Facing Balamand University
Opened in: 2010
Manager: Mr. Walid Salem

ATM Outdoor

Switchboard: (06) 933041-3
Fax: (06) 933038
E-Mail: wsalem@ibl.com.lb

Batroun

Batroun square, Zakaria Bldg.
Opened in: 1977
Manager: Mr. Kisra Bassil

ATM Outdoor

Switchboard: (06) 351953 / 642218 / 740552
Fax: (06) 643218
E-Mail: nsarkis@ibl.com.lb

Chtaura-Temporary Closed

Opened in: 2004

Elissar - Mazraat Yachouh

Bikfaya main road, Elissar
Opened in: 2009
Manager: Mrs. Joelle Chamoun Haddad

ATM Outdoor

Switchboard: (04) 916029
Fax: (04) 916034
E-mail: jchamoun@ibl.com.lb

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-Temporary Closed

Opened in 2002

Saida (Sidon)

Jezzine street, near EDL Bldg.
 Opened in: 1981
 Manager: Mr Hicham Merhi

Sour (Tyr)-Temporary Closed

Opened in: 2004

Tripoli

El Mina Street, Fayhaa Bldg.
 P.O.Box: 240 Tripoli, Lebanon
 Opened in: 1999
 Manager: Mr. Ghassan Tahan

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

Telefax: (07) 723909 / 725701 / 732273
 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
Italy	Milan	Intesa Sanpaolo SPA
United Kingdom	London	The Bank of New York Mellon
Kuwait	Kuwait City	The Commercial Bank of Kuwait SAK
Saudi Arabia	Riyadh	The Saudi National Bank
Switzerland	Geneva	Banque Cantonale de Geneve
U.A.E.	Dubai City	Al Khaliji France SA
U.K.	London	Citibank NA-London
U.S.A.	New York	JP Morgan Chase Bank NA
U.S.A.	New York	The Bank of New York Mellon
U.S.A.	New York	Citibank New York

SERVICES RENDERED

Automated Teller Machine (ATM)
 Corporate Finance
 Deposit Account Services
 Investment Banking
 Plastic Cards
 Private Banking
 Retail Banking
 Trade Finance
 Transfers & Remittances

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LEBANESE SWISS BANK S.A.L.

Official List of Banks N°: 63 (1962). Commercial Registry N°: 12125 Beirut. Nationality: Lebanese. Capital: LBP 90,000,000,000

SHAREHOLDERS	Nationality
Dr. Tanal Sabbah	Lebanese
Heirs of Hussein Ali Hoballah	Lebanese
Dr. Khater Abi Habib	Lebanese
Heirs of Mr. Abdullah Bin Saleh Al Athel	Saudi
Mr. Rayan Sabbah	Lebanese
Mr. Hassan Khalil	Lebanese
Ms. Fadila Sabbah	Lebanese
Heirs of Keirouz	Lebanese
Cedrus Invest Bank SAL	Lebanese

BOARD OF DIRECTORS	
Dr. Tanal Sabbah	Chairman & General Manager
Mr. Mounir Karam	Member
Mr. Issa Sahyoun	Member
Mr. Charbel Awad	Member
Mr. Ahmad Hamdan	Member
Mr. Samer Zeaiter	Member
Me. Fady Soueid	Secretary of the Board

BOARD RISK MANAGEMENT COMMITTEE	
Mr. Mounir Karam	Chairperson
Mr. Ahmad Hamdan	Member
Mr. Issa Sayoun	Member

BOARD AUDIT COMMITTEE	
Mr. Issa Sahyoun	Chairperson
Mr. Charbel Awad	Member
Mr. Ahmad Hamdan	Member

BOARD REMUNERATION COMMITTEE	
Mr. Charbel Awad	Chairperson
Mr. Mounir Karam	Member
Mr. Issa Sahyoun	Member

BOARD COMPLIANCE COMMITTEE	
Mr. Samer Zeaiter	Chairperson
Mr. Mounir Karam	Member
Mr. Ahmad Hamdan	Member

SENIOR MANAGEMENT	
Dr. Tanal Sabbah	Chairman - General Manager
Mr. Nasri Bakhos	Assistant General Manager
Ms. Jeanine Deliferian	Senior Manager - Financial Controller
Mr. Youssef Fakih	Senior Manager - Head of Corporate Banking
Mr. Gilbert Kweifetieh	Head of Treasury & Capital Markets
Ms. Maha Hamzeh	Head of Internal Control Audit

General Management

Mrs. Rima Saad Kazan	Head of Human Resources
Mr. Rony El Habre	Head of Information Technology
Ms. Zeinab Chatila	Head of Central Operations
Mrs. Mireille Lattouf	Head of Foreign Relations & Correspondent Banking and Head of Customer Protection Unit
Mrs. Gladis Kanaan	Manager of Branches Administration Department
Mr. Fadi Ashkouti	Head of Risk Management
Mrs. Maysa Mokaddem	Head of Compliance Department

LEGAL ADVISOR: Me. Marwan Gemayel, Esq.
Me. Fadi Soueid

INDEPENDENT AUDITORS: Messrs. Sarkis Sakr & partners (An independent member of Geneva Group International) / Messrs. KUDOS Middle East

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2023 (in millions of LBP)

- Total Assets:	21,024,820	- Customer Deposits:	19,375,728
- Loans to Customers:	3,021,233	- Shareholders equity: (Tier I)	1,334,925
- Claims on Public Sector:	2,517,412	- Off-balance Sheet: (Liabilities)	1,510,991

Operating branches in Lebanon: 10
Number of ATM: 10

Number of Employees: 139

HEADQUARTERS

Website: 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 LEBSWILE
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:
Accounting & Finance:
IT Department:
Operations:

Switchboard: (01) 732000 ext.1030
Fax: (01) 732000 ext 1049
Tel: (01) 732000 ext.6150
Tel: (01) 732000 ext.6250
Tel: (01) 732000 ext.6060
Tel: (01) 732000 ext.6900
Fax: (01) 732000 ext.6949
Tel: (01) 732000 ext.6300
E-Mail: cambio@lebaneseswissbank.com
cambio@cyberia.net.lb

Treasury / Forex:

MAIN BRANCH

Hamra (Ras Beirut)

Hamra area, Emile Edde street
Hoss Bldg., 5th Floor
Opened in: 1983
Manager: Miss Souad Farah

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

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

Hadath

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

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

II- Other Regions

Adonis

Facing Georges V Theater, Bank's Bldg. 1st Fl.
Opened in: 1995
Manager: Mr. Michel Sassine

ATM Outdoor

Switchboard: (01) 732000
E-Mail: adonisbr@lebaneseswissbank.com

Broumana

Main road, Mar Shaaya
Dolly El Hachem Bldg.
Opened in: 1992
Manager: Mrs. Jocelyne Kordahi

ATM Outdoor

Switchboard: (04) 961184/963358
Fax: (04) 964343
E-Mail: broumanabr@lebaneseswissbank.com

Jounieh

Harissa
Road, Haret Sakher
Opened in: 2013
Manager: Mrs. Lara Haddad

ATM Outdoor

Switchboard: (01) 732000
E-Mail: Jouniehbr@lebaneseswissbank.com

Rabyeh

Mtaileb, Bikfaya main road, Azar center, GF
Opened in: 2011
Manager: Mr. Mario Lebne

ATM Outdoor

Switchboard: (04) 523160-2
Fax: (04) 523162

Sour (Tyr)

Hay Al Ramel, Ahirom 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
Germany	Munich	UniCredit Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Jordan	Amman	Jordan Ahli Bank PLC
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Spain	Madrid	Banco Sabadell
Sri-Lanka	Colombo	People's bank
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

* * *

LGB BANK S.A.L.

Official List of Banks N°: 94 (1964), Commercial Registry N°: 43171 Beirut, Nationality: Lebanese, Capital: LBP 230,202,000,000, Fiscal No.2041

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	8.006%
Mr. Mohamad Maher M. Daadouche	Syrian	3.352%
H.E. Abdel Karim Bin Hamza		
Bin Abdel Karim Arkobi	Saudi	3.138%
Mr. Ahmad F. Hachmieh	Saudi	2.000%
H.E. Mohamed Khalifa Bin Youssef Al Suwaidi	Emirati	0.564%
Others		0.972%

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
Mr. Maher Hussein	Member
Mr. Nadim S. Barrage	Member
Mr. Ayman T. Soueid	Member

SENIOR MANAGEMENT

Mr. Samer A.H. Itani	Chairman - General Manager
Mr. Abdul Kader M.B. Baalbaki	Assistant General Manager
Mr. Ibrahim M.C. Itani	Assistant General Manager - Chief Financial Officer
Mr. Khaled N. Abdel Samad	Assistant General Manager - Governance, Risk, Compliance & FIs
Mr. Mahmoud A. Beydoun	Assistant General Manager - Business Development, Branch Management, Retail Banking
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 Khoury	Assistant General Manager - Trade Finance & Operations

LEGAL ADVISOR: Me. Antoine J. Chader, Esq.

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

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	245,238,063	- Customer Deposits:	229,932,363
- Loans to Customers:	347,764	- Shareholders equity: (Tier I)	8,731,976
- Claims on Public Sector:	5,030,622	- Off-balance Sheet: (Liabilities)	45,598,944

Operating branches in Lebanon: 15**Number of ATM: 15****Operating branch abroad: 0****Representative office abroad: 1****Number of Employees (as at 31/12/2025): 350****Number of Employees: 0****Number of Employees: 3****HEADQUARTERS**Website: 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

Swift: LGBALBBE

E-Mail: ChairmanOffice@lgbbank.com**MAIN BRANCH****Allenby (Marfa')**

Beirut Central District, Allenby street

Opened in: 2006

ATM Outdoor

Switchboard: (01)965000

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

E-mail: AchrafiehBranch@lgbbank.com**Dora**

Dora main road, Atallah Freij Bldg., 1st Fl.

Opened in: 1982

ATM Outdoor

Switchboard: (01) 259930-4

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

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

E-mail: HamraBranch@lgbbank.com**Hazmieh**

Damascus International road

Gardenia center, 1st Fl.

Opened in: 2010

ATM Outdoor

Switchboard: (05) 956450-2 / (71) 511300

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 El Baida (Moussaitbeh)

Naccache Avenue, Middle East
Hospital Bldg., 1st Floor
Opened in: 1987

Tarik El Jdideh (Mazraa)

Tarik Jdideh, Facing AlMalaab Al Baladi
Bustani street, El Jundi Bldg.
Opened in: 1999

II- Other Regions**Kaslik**

Sarba, Kaslik roundabout
Fahd center
Opened in: 2014

Saida

Al Dekerman, Hossam el Dine El Hariri street
Nejmeh square, Kotob center
Opened in: 2012

Tripoli

Tell area, Abdel Hamid Karame square
Karameh Bldg., 1st Floor
P.O.Box: 492, Tripoli, Lebanon
Opened in: 1986

Tyr (Sour)

Near istirahat (rest house)
Facing the Historical Ruins, 1st Floor
Opened in: 1996

Zahleh

Boulevard roundabout, Makhoul center
Opened in: 1981

ATM Outdoor

Switchboard: (04) 722630 / 722650 / (81) 611800
E-mail: JalEIDibBranch@lgbbank.com

ATM Outdoor

Switchboard: (01) 651980-4
E-mail: MazraaBranch@lgbbank.com

ATM Outdoor

Switchboard: (01) 809440 – (01) 811430
Fax: (01) 809359
E-mail: RamletBranch@lgbbank.com

ATM Outdoor

Switchboard: (01) 311820 – (01) 311677
E-mail: TarikjdidehBranch@lgbbank.com

ATM Outdoor

Switchboard: (09) 637298 / 639336 / (70) 907111
E-mail: KaslikBranch@lgbbank.com

ATM Outdoor

Switchboard: (07) 754617-8 / (76) 885757
E-mail: SaidaBranch@lgbbank.com

ATM Outdoor

Switchboard: (06) 629067 – (06) 432611
E-mail: TripoliBranch@lgbbank.com

ATM Outdoor

Switchboard: (07) 742140
E-mail: TyrBranch@lgbbank.com

ATM Outdoor

Switchboard: (08) 823813 / 823688 / (03) 316883
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 56 179 6611

E-mail: dubaioffice@lgbbank.com

E-mail: Mahmoud.Beydoun@lgbbank.com

CORRESPONDENT BANKS

China	Beijing	Bank of China Ltd
China	Beijing	Industrial and Commercial Bank of China Ltd
China	Shanghai	Standard Chartered Bank (China) Ltd
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	Deutsche Bank AG
Germany	Frankfurt	The Bank of New York Mellon
Italy	Milan	Intesa Sanpaolo 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
Spain	Barcelona	Banco Bilbao Vizcaya Argentaria SA
Spain	Barcelona	Caixabank SA
Switzerland	Geneva	Banque de Commerce et de Placements SA
Turkey	Istanbul	Türkiye İis Bankası AS
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon
U.S.A	New York	JPMorgan Chase Bank N.A

SERVICES RENDERED

- Automated Teller Machine (ATM)
- Deposit Account Services
- Domiciliation
- Financial Market Services
- Plastic Cards (Credit & Debit)
- Special Saving Accounts
- LGB Digital Banking
- Online Banking
- SMS Banking
- Safe Box Service
- Trade Finance
- Customer Complaints Boxes

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LIBANK S.A.L. (LEVANT INVESTMENT BANK)

Official List of Banks N°: 139 (2012). Commercial Registry N°: 1015811 Beirut, Nationality: Lebanese, Capital: LBP 60,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Care Invest Holding s.a.l.	Lebanese	13.25%
Reditus (Holding) s.a.l.	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 Audit Committee
Mr. Nakhle El Hage	Member of the Remuneration Committee
Mr. Andre Bendaly	Chairman of the Audit Committee
Mr. Jean Oghassabian	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
Mr. Victor Najjarian	Chairman of the Remuneration Committee
	Member of the Risk Committee
Mr. Ali Khan	Chairman of the Risk Committee
	Member of the AML/CFT Committee

MANAGEMENT	
Dr. Antonios Ghorayeb	Chairman & General Manager
Mr. Kayssar Ghorayeb	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. Forvis Mazars

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)			
- Total Assets:	22,802,324	- Customer Deposits:	10,554,813
- Loans to Customers:	605,892	- Shareholders equity: (Tier I)	751,379
- Claims on Public Sector:	300,908	- Off-balance Sheet: (Liabilities)	11,507,154

Operating branch in Lebanon: 1

Number of Employees: 46

HEADQUARTERS & MAIN BRANCHWebsite: 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

Private Banking

* * *

LUCID INVESTMENT BANK S.A.L.

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	16.75%
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 Bazzzy	American	1 share
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 Ali Mamdouh Abdallah	Independent Member
Mr. Samir Antoun Mouawad	CEO - Executive Board Member
Dr. Habib Ali Jaafar	Independent Member
Mr. Mones Bazzzy	Independent Member
Me. Nadi Rene Najjar	Independent Member
Mr. Raja Faris Trad	Independent Member

SENIOR MANAGEMENT

Mr. Wael El Zein	Chairman
Mr. Samir Mouawad	Chief Executive Officer
Mr. Ihab Tabet	Head of Finance and Accounting
Mrs. Deema Fakhoury	Deputy Head-Investment Banking
Mrs. Kristel Noujeim	Private Banking
Mrs. Amal Abdel Khalek	Manager - Compliance & Legal Compliance
Mr. Louay Charafeddine	Manager - AML/CFT Compliance
Mr. Jean Asmar	Manager Internal Audit
Mrs. Micheline Maroun	Head of Risk department

LEGAL ADVISORS: Messrs. Alem and Associates Law Firm

INDEPENDENT AUDITORS: Messrs. Daher & Partners / Messrs. Sarkis Sakr & Partners

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets:	1,236,126	- Customer Deposits:	550,052
- Loans to Customers:	-	- Shareholders equity:(Tier I)	659,145
- Claims on Public Sector:	-	- Off-balance Sheet:(Liabilities)	2,907,556

Operating branch in Lebanon: 1

Number of Employees: 12

HEADQUARTERS & MAIN BRANCH

Website: 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

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MEAB BANK S.A.L.

Official List of Banks N°: 110 (1992), Commercial Registry: 58153 Baabda, Nationality: Lebanese, Capital: LBP 186,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Lebanese shareholders	Lebanese	100%

BOARD OF DIRECTORS

Mr. Ali Hejeij	Chairman - General Manager
Mr. Joseph Sarkis	Member
Mr. Mohamad Al Harake	Member
Mrs. Ghina Haddad	Member
Dr. Maher Tamim	Member
Mr. Ramsey Younes	Member
Mrs. Amale Charara Saleh	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
Mr. Hussein Cheaito	Assistant General Manager

CENTRAL DEPARTMENTS

Mrs. Hala Atrissi	Finance & Accounting Manager
Mr. Abbas Zaarour	Head of Administration
Mrs. Zeina Jaafar	FATCA & CRS Head of Unit
Mrs. Rola Hejeij	Policies & procedures Department
Mrs. Fatima Hazimeh	Central Operations & Treasury Manager
Mr. Abdallah Rammal	Branches Network Manager
Mr. Bilal Hamzeh	Compliance Director
Mrs. Mona Khalil	Corporate Banking & Legal Manager
Mr. Khalil Chbib	Credit & Legal Admin Head
Mr. Ali Makki	AML /CFT/Head of Unit
Mrs. Batoul Yassine	Human Resources Manager
Mr. Wissam Mourad	Information Technology Manager
Mrs. Diana Said	Internal Audit Manager
Mrs. Zeina Jaafar	Legal Compliance / Head of unit
Mrs. Nada Nasreddine	Risk Management Head
Mr. Ayman Abou Zeid	Head of Recovery and Collection
Mr. Fadi Al Amine	Regional Manager - Iraq

LEGAL ADVISORS: Mr. Mohamad Khodr Slim, Esq. / Mr. John Tannous / Dr. Ali Rahhal,
Mr. Kamal Haidar, Mr. Joseph Yazbeck, Mrs. Rania Khoury

INDEPENDENT AUDITORS: Messrs. Dfk Fiduciaire du Moyen-Orient/
Messrs. Kudos International Network

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2023 (in millions of LBP)

- Total Assets:	73,616,183	- Customer Deposits:	64,761,923
- Loans to Customers:	32,926,199	- Shareholders equity: (Tier I)	590,714
- Claims on Public Sector:	1,789	- Off-balance Sheet: (Liabilities)	3,075,525

Operating branches in Lebanon: 6**Number of Employees: (in Lebanon) 111****Number of ATM: 8 (of which 2 off premises)****Branches abroad: 1****HEADQUARTERS**Website: 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****Dora**

Dora Hwy., Moucarri center
Opened in: 2009
Manager: Ms. Saada Rahhal

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. Hassam Mortada

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

Nabatieh

Mahmoud Fakih street, MEAB Bldg.
Opened in: 2003
Manager: Mr. Walid Bdeir

ATM Outdoor

Switchboard: (07) 766222/766333
Fax: (07) 769005

Tyr

Joumblat roundabout, El Roz Bldg.
Opened in: 1997
Manager: Ms. Mona Mansour

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

Switchboard: (+ 964) (0) 7809 2840 46

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)
Turkey	Istanbul	Türkiye Finans Katılım Bankası AS
Turkey	Istanbul	Aktif yatırım Bankası A.S.
England	London	Bank of Beirut UK
UAE	Abu Dhabi	Finance House

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

South Lebanon, Deir Entar, installed in: 2021
Jnah, Al Zahraa Hospital, installed in: 2016

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MEDINVESTMENT BANK S.A.L.

Official List of Banks N°: 113 (1996), Commercial Registry N°: 69631 Beirut, Nationality: Lebanese, Capital: LBP 85,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Bankmed s.a.l.	Lebanese	99.99%
Others	Lebanese	0.01%

BOARD OF DIRECTORS

Mr. Michel Accad	Chairman - General Manager
Mrs. Raya Haffar El Hassan	Member
Bankmed s.a.l.	Member
GroupMed s.a.l. Holding	Member

SENIOR MANAGEMENT

Mr. Michel Accad	Chairman - General Manager
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LEGAL ADVISOR: Oussama Salman, Esq.

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen Orient / Messrs. BDO Semaan, Gholam & Co.

HEADQUARTERS & MAIN BRANCH

Website: www.bankmed.com.lb

Bankmed Center (Mina El Hossn)

482 Clemenceau street, Starco area,
Bankmed center
P.O.Box: 11-0348 Riad El Solh,
Beirut 1107-2030 Lebanon
Opened in: 1996

Switchboard: (01) 373937
Fax: (01) 362706/362806
Swift: MEDLLBBX
Telex: 21775 - 20826 COBANK LE
E-Mail: contact.bankmed@bankmed.com.lb

MOTHER COMPANY: Bankmed s.a.l.

CORRESPONDENT BANKS: Through Bankmed s.a.l.

SERVICES RENDERED

Financial Advisory Services

Lease Finance

Structuring and arranging issues of debt by private placements and public offerings

Venture Capital

* * *

NATIONAL BANK OF KUWAIT (LEBANON) S.A.L.

Official List of Banks N°: 73 (1963). Commercial Registry N°: 13188 Beirut, Nationality: Lebanese, Capital: LBP 40,020,000,000

FOUNDERS (Since 1963)

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	47.30776%
Watani Holding (Liban) SAL	Lebanese	38.07962%
National Investment Co. Lebanon Holding SAL	Lebanese	9.2501%
Kuwait Investment Co. SAK	Kuwaiti	3.3352%
Mrs. Samira Georges Abdelnour	Lebanese	0.1315%
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	0.3997%
Mr. Willy Rellecke	German	0.1920%
Mrs. Widad Abdallah Abdel Aziz Shawaf	Saudi Arabia	0.1998%
Mrs. Nabila Abdallah Abdel Aziz Al-Bassam	Saudi Arabia	0.1998%
Mrs. Ibtisam Abdallah Abdel Aziz Abu Al-Jubain	Saudi Arabia	0.1998%
Mrs. Suad Abdallah Abdel Aziz Al Hussein	Saudi Arabia	0.1998%
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%
Mr. Maher Abdulrazak Raham	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
Mr. Maher Abdulrazak Raham	Member

SENIOR MANAGEMENT

Mr. Habib Karabet	General Manager
Mr. Elias Rached	Deputy GM
Mr. Mazen Timani	AGM - Head of Risk Management
Mrs. Zeina Abdallah	Executive Manager - Head of Operations
Mr. Sami Tarraf	Executive Manager - Head of Financial Control & MIS
Mr. Assaad Bou Gharios	Executive Manager - Head of Corporate
Mr. Dany Moarkech	Executive Manager - Head of Administration Department & ISO

Mr. Mansour El Biry
Mrs. Theresia Yammine
Mr. Ziad Mikati
Mr. Abdel Karim Seifeddine

Senior Manager - Head of Private Banking
Senior Manager - Head of Treasury
Senior Manager - Head of IT
Manager - Acting Head of Compliance

LEGAL ADVISORS: Messrs. Khoury Law Firm

INDEPENDENT AUDITORS: Messrs. Ernst & Young

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	16,645,803	- Customer Deposits:	12,934,846
- Loans to Customers:	324,731	- Shareholders equity: (Tier I)	2,953,355
- Claims on Public Sector:	851,563	- Off-balance Sheet: (Liabilities)	17,295

Operating branches in Lebanon: 2

Number of ATM: 4 (In premises)

Number of Employees: 72

HEADQUARTERS

Website: 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) 759767-8
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) 759700
Fax: (01) 759715

BRANCHES OR AGENCIES IN LEBANON

Bhamdoun

Bhamdoun Mhatta, Iskandar Khairallah Str.
Opened in: 1998
Branch Manager: Mr. Adib Selbak

ATM Outdoor (2)

Switchboard: (05)260100-1/260103
Fax: (05)260102

CORRESPONDENT BANKS

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.

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%
Demorico Holding co. Sal and other shareholders	Lebanese	0.44%

BOARD OF DIRECTORS

Dr. Ibrahim Abdalla Mohamed Eldanfour	Chairman
M/S Demorico Holding Co. SAL	Member Rep. by Mr. Zeyad Mohamed Elallaghi
Mr. Moussa Alhassan Atiiq Ali	Member
Mr. Issam Mohamed Souliman Elbarrak	Member
Rawi Boutros Kanaan, Esq.	Member
Imad Aref Sabeh Esq.	Member
Mr. Mohamed Alramah Ramadhan Aljerd	Member
Ms. Rania Joseph El Hage	Secretary of the Board

GENERAL MANAGEMENT

Mr. Omar Emran Omar Khalafullah	General Manager
Tarek Saido	Assistant General Manager for Investment and Banking Operations
Hassan Ghalayini	Assistant General Manager for Financial and Administrative Affairs

LEGAL ADVISORS: Mr. Imad Sabeh, Esq.
Mr. Boutros Doumet, Esq.

INDEPENDENT AUDITORS: Messrs. Sidani & CO.
Messrs. RSM / Lebanon

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2025 (in millions of LBP)

- Total Assets (1):	75,318,525	- Customer Deposits:	14,662,114
- Loans to Customers (1):	256,063	- Shareholders equity: (Tier I)	6,105,941
- Claims on Public Sector (2):	67,334,554	- Off-balance Sheet: (Liabilities)	4,968

(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: 68
(As at 26.11.2025)

HEADQUARTERS

Beirut

Down Town, Martyrs Square Beirut
Garden Building, Block C,
P.O.BOX: 11-9575 Riad ElSolh,
Beirut 1107-2290 Lebanon
Established in: 1973

Website: www.nacb.com.lb

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 El Fil

Mkalles roundabout, Sar Bldg., 1st Floor

Opened in: 1997

Branch Manager: Mrs. Rita Chidiac

Assistant Branch Manager: Mrs. Maguie Elhelou

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
Amman	Jordan	Housing Bank for Trade and Finance

SERVICES RENDERED

Corporate Finance

Financial Market Services

Investment Services

Retail Banking

Trade Finance

Transfers & Remittances

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SARADAR BANK S.A.L.

Official List of Banks N°:48 (1960), Commercial Registry N°: 9849 Beirut, Nationality: Lebanese, Capital: LBP 147,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Saradar Partners Holding s.a.l.	Lebanese	38.45%
Ste Al Bustania s.a.l.	Lebanese	12.07%
Wiederkehr Group Holding s.a.l.	Lebanese	12.62%
Shammas Economic Institute s.a.l.	Lebanese	12.04%
Saifi Invest Holding s.a.l.	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, executive Board Member
Mr. Christian Steinfelds	Non-executive Board Member
Mr. Michel Ferneini	Independent, non-executive Board Member
Mr. Pierre Naggear	Independent, non-executive Board Member
Mr. Ibrahim Salibi	Independent, non-executive Board Member
Mr. Ralph Abi Nader	Independent, non-executive Board Member
Saifi Invest Holding s.a.l., represented by Mr. Nabil Moukattaf	Non-executive Board Member
Shammas Economic Institute s.a.l., represented by Mr. Nizam Shammas	Non-executive Board Member

SENIOR MANAGEMENT	
Mr. Mario Saradar	Chairman – CEO
Mrs. Sarah Ferneini El Rami	Managing Director – Corporate & Private Banking
Ms. Youmna Moukarzel	Chief Operating Officer
Ms. Amale Choueiri	Chief Audit Executive
Ms. Danielle Moutran	Chief Financial Officer
Mrs. Carine El Harouni	Chief Legal, Compliance and Governance Officer
Mrs. Stephanie Andraos	Head of Risk
Ms. Hala Cabbabe	Head of Communication
Mrs. Rita Bedirian	Head of Information Technology
Mrs. Caline Chahine	Head of Human Resources, Organization & 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. Nehme Nehme	Manager – Treasury, Capital Markets & Correspondent Banking

LEGAL ADVISORS: Messrs. El Khoury & Partners Law Firm / Messrs. Roger Najjar Law Firm /
Messrs. Zein Law Firm/ Messrs. Sarkis & Associates Law Firm/ Me. Samir Bou Zamel
INDEPENDENT AUDITORS: DFK Fiduciaire du Moyen-Orient / Forvis Mazars

GENERAL INFORMATION: Audited Indicators as of Dec. 31st, 2025 (in millions of LBP)			
- Total Assets:	100,805,559	- Customer Deposits:	92,962,052
- Loans to Customers:	1,326,966	- Shareholders equity: (Tier I)	2,381,331
- Claims on Public Sector:	87,813,690	- Off-balance Sheet: (Liabilities)	207,583

Operating branches in Lebanon: 1
Number of ATM: 15 (of which 10 offsite)

Number of Employees: 108

HEADQUARTERS

Website: www.saradarbank.com

Beirut

Ashrafieh, Saradar Bldg., Charles Malek Avenue
P.O.Box: 16-5766 Beirut, Lebanon
Year of Establishment: 1960

Telefax: (01) 339000
Swift: BTLVLBBE
E-Mail: info@saradarbank.com

MAIN BRANCH

Charles Malek

Beirut, Saradar Bldg., Charles Malek Avenue
Opened in: 2014
Mrs. Gloria Saade Senior Branch Manager
Mrs. Lara Achkar Salameh Branch Manager

ATM Outdoor & Indoor

Telefax: (01) 214604
E-Mail Managers:
gloria.saade@saradarbank.com
lara.achkar@saradarbank.com

CORRESPONDENT BANKS

Japan	Tokyo	Standard Chartered Bank
Jordan	Amman	Arab Bank plc
Qatar	Doha	Dukhan Bank
Turkey	Istanbul	Aktif Bank
U.K.	London	JPMorgan Chase Bank National Association
U.K.	London	Standard Chartered Bank
U.K.	London	Bank of Beirut
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.
Spain	Barcelona	Banco De Sabadell
Italy	Milano	Intesa Sao Paolo
Germany	Frankfurt	Standard Chartered Bank
Germany	Frankfurt	JP Morgan

SERVICES RENDERED

Automated Teller Machine (ATM)
Corporate Banking
Debit & Credit Cards
Account Services
Domiciliation
Fiduciary Accounts
Financial Market Services
Private Banking
Internet Banking
Investment Banking
Retail Banking
Tax Payment
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, Sin El Fil, Sin El Fil Boulevard, Horsh Tabet
North Lebanon, Tripoli, Gardegha Bldg, Mina Road, facing Centrale El Mina
Verdun Heights, Rachid Karamah street, Verdun Sodeco 1 building, Sodeco Street, Beirut
La Cité Center, Block A, Jounieh
Rabieh, Main Road Square Center,
CAT Bldg, Al Arz Street, Beirut, CAT
LIA Assurex Building, Patriarch Hoayeck Street, Bab Idriss, Down town, Beirut

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SAUDI LEBANESE BANK S.A.L.

Official List of Banks N°: 95 (1979), Commercial Registry N°: 43983 Beirut, Nationality: Lebanese, Capital: LBP 40,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Bankmed s.a.l.	Lebanese	99.99%
Others	Lebanese	0.01%

BOARD OF DIRECTORS

Mr. Michel Accad	Chairman - General Manager
Mrs. Raya Haffar El Hassan	Member
Bankmed s.a.l.	Member

SENIOR MANAGEMENT

Mr. Michel Accad	Chairman - General Manager
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LEGAL ADVISORS: Oussama Salman, Esq.

INDEPENDENT AUDITORS: Messrs. DFK Fiduciaire du Moyen Orient /
Messrs. BDO Semaan, Gholam & Co.

Operating branch in Lebanon: 1

Number of Employees: 4

HEADQUARTERS & MAIN BRANCH

Website: 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 s.a.l.

SERVICES RENDERED

Deposit Account Services
Financial Market Services
Retail Banking
Trade Services
Transfers & Remittances

* * *

SOCIETE GENERALE DE BANQUE AU LIBAN S.A.L. (SGBL)

Official List of Banks N°: 19 (1953), Commercial Registry N°: 3696 Beirut, Nationality: Lebanese, Capital: LBP 329.052.478.000

FOUNDERS

Michel Sehnaoui & Sons
Banque Belge pour l'Etranger
Compagnie Belge de Banque et de Gestion

MAIN SHAREHOLDERS (Common shares) (as at 01/01/2025)	Nationality	Shares in Capital
Antoun Sehnaoui	Lebanese	51.65%
Mina B.H.C. Holding SAL	Lebanese	19.25%
Societe Generale SA - France	French	16.78%
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

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 Division
Mr. Sleiman Maaraoui	Deputy General Manager – Head of Systems & Projects Infrastructure Division
Ms Noha Abou Saad	Group Chief Transformation, Marketing, and Communication Officer
Mr. Nagib Ghantous	Head of Retail Banking & Branches Network
Mr. Rabih Abdallah	Head of Commercial Banking
Mrs Sarita Ammoun Chaanine	Group Chief Financial Officer
Mr. Karim Khoury	Group Chief Treasury & Financial Market Officer
Mrs Karen Zabloski	Group Chief Compliance Officer
Mr. Fady Abou Samra	Group Chief Risk Officer

INDEPENDENT AUDITORS: Messrs. Ernst & Young P.C.C. / Messrs. BDO, Semaan, Gholam & Co.
Chief Audit Executive SGBL & Group: Marie-Joelle Chabenne Abi Aad

GENERAL INFORMATION: Unaudited Indicators as of Dec. 31st, 2024 (in millions of LBP)

- Total Assets:	863,776,508	- Customer Deposits:	743,043,358
- Loans to Customers:	145,252,319	- Shareholders equity: (Tier I)	92,578,166
- Claims on Public Sector:	451,771,888	- Off-balance Sheet: (Liabilities)	16,294,568

Operating branches in Lebanon: 18
Number of ATM: 120 (of which 59 off premises)

Number of Employees: 596

Branches of affiliated banks abroad:

Cyprus:

U.A.E. - Abu Dhabi Global Market:

France

Monaco

Switzerland

Societe Generale Bank Cyprus (3 branches)

Banque Richelieu GCC (1 branch)

Banque Richelieu France (2 branches)

Banque Richelieu Monaco (1 branch)

Banque Richelieu Switzerland (1 branch)

HEADQUARTERSWebsite: www.sgbl.com**Riad El Solh**

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: 1274 (From Lebanon) +9613477777

E-Mail: sgbl@sgbl.com**MAIN BRANCH****Saloumeh - Dekwaneh**

Saloumeh roundabout, Sehnaoui Bldg.

ATM Outdoor (1) & Indoor (3)

Switchboard: (03) 477777 / 1274

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

Banque du Liban street

ATM Outdoor (2) & Indoor (1)

Tel: (01) 350020

Hazmieh - Mar Takla

Gardenia street

ATM Outdoor (3)

Tel: (05) 455800 -1

Jal El Dib

Jal El Dib Main Road, Oscar Center

ATM Outdoor (2)

Tel: (04) 713000

Mazraa

El Mama Street, Corniche Saeb Salam

ATM Outdoor (3)

Tel: (01) 818155-6

Sagesse - Ashrafieh

Sagesse street, facing Sagesse college

ATM Outdoor (2) & Indoor (1)

Tel: (01) 200528-9 / 339833

Sassine - Ashrafieh

Ashrafieh, Sassine square, Independence avenue

ATM Indoor (1)

Tel: (01) 200525 / 215513

Shiyah - Al Ariss

Mar Mikhayel, main street

ATM Outdoor (2) & Indoor (1)

Tel: (01) 277832-6

II- Other Regions

Amioun

Main street, Hay El Bayad, Chahine center

ATM Outdoor (2) & Indoor (1)

Tel: (06) 950723 / 950962

Chtaura

Main street, SGBL Bldg.

ATM Outdoor (2) & Indoor (1)

Tel: (08) 540125 / 542898

Jbeil

Voie 13, Moussa Farhat Center, 1st floor.

ATM Outdoor (2) & Indoor (1)

Tel: (09) 541170 / 949316

Jounieh - Haret Sakher

Haret Sakher, Banque du Liban Street.
Stella Maris Bldg.

ATM Outdoor (2)

Tel: (09) 936522 / 936801

Mansourieh – old road

Main street, Jack Chamoun Bldg.

ATM Outdoor (2)

Tel: (04) 533283-4

Nabatieh - M. Fakh Street

Hassan Kamel Al Sabbah street,
Daher Center

ATM Outdoor (2)

Tel: (07) 767478-9

Saida – Jezzine Street

Jezzine street

ATM Outdoor (2) & Indoor (1)

Tel: (07) 724704 / 725549

Sour – Al Massaref Street

AlMasaref street, Maarouf Al Sahily Bldg.

ATM Outdoor (2)

Tel: (07) 741663

Tripoli – Fouad Chehab

Fouad Chehab Boulevard

ATM Outdoor (3)

Tel: (06) 441043 / 624988

Zahleh – Serail

Near Serail, Mar Gerges street

ATM Outdoor (2) & Indoor (1)

Telefax: (08) 809701 - 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

Web Site: www.sgcypus.com

Switchboard: (+357) 22 399777 / 80 007777

Fax: (+357) 22 875833 / 22 399700

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, Spyrou Kyprianou Avenue, 6057 Larnaca
P.O.Box: 40681, 6306 Larnaca, Cyprus

Switchboard: (+357) 24 818830

Fax: (+357) 24 818013

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

Website: www.banquerichelieugcc.com

Switchboard: +971 (0) 2 4107000

E-Mail: info@banquerichelieugcc.com

Banque Richelieu France

1-3-5 - Rue Paul Cézanne - 75008 Paris

Website: www.banquerichelieufrance.com

Switchboard: +33(0)1 42 890000

E-Mail: contact.paris@banquerichelieu.com1 Place de l'Hôpital Hôtel-Dieu de Lyon,
69002 LyonWebsite: www.banquerichelieufrance.com

Switchboard: +33 (0)4 72 416000

E-Mail: contact.lyon@banquerichelieu.com**Banque Richelieu Monaco**8, Avenue de Grande Bretagne,
MC-98000 MonacoWebsite: www.banquerichelieumonaco.com

Switchboard: +377 92 165555

Fax: +377 92 16 55 99

E-Mail: contact.mc@banquerichelieu.com**Banque Richelieu Switzerland**Bellerivestrasse 17,
CH-8008 ZurichWebsite: www.banquerichelieu.ch

Switchboard: +41 44 7876200

E-Mail: info@banquerichelieu.ch**MAJOR CORRESPONDENT BANKS (NOSTRO)**

Germany	Frankfurt	Deutsche Bank FFT
Germany	Frankfurt	J.P. Morgan SE
Japan	Tokyo	Mizuho Corporate Bank Ltd
Jordan	Amman	Capital Bank of Jordan
Norway	Oslo	Dnb Bank ASA
Saudi Arabia	Riyadh	Riyadh Bank
U.A.E.	Abu Dhabi	First Abu Dhabi Bank (AED)
U.K.	London	JP Morgan Chase NA London (GBP)
U.K.	London	JP Morgan Chase NA London (Currency CAD)
U.K.	London	JP Morgan Chase NA London (Currency CHF)
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)
Lebanon	Beirut	Banque du Liban, Beirut (Currency LBP)

SERVICES RENDEREDRetail Banking, Corporate Banking, Private Banking, Investment Banking, Treasury and Capital Markets,
Digital Banking services

Wealth Management, Leasing, Insurance, Cards management services (via affiliated companies)

ATM OFF PREMISES**Beirut**

Adlieh, General Security, Mathaf, Facing the Courthouse

Ashrafieh, Sehnaoui Building, Facing Hotel Dieu de France Hospital, Alfred Naccache street

Ashrafieh Hotel Dieu de France Hospital's main Entrance

Ashrafieh, Debs Building, Father Youssef Cherfan street, Sayde

Ashrafieh, Saint Nicolas, Wadih Naim street

Badaro, Middle East Building, Ground floor, Badaro main road

Beirut Souks, Waygand street

Khaldeh Highway

Verdun, Debs & Ammar bldg., Verdun Main Road

Bekaa

Baalbeck Internal Security Forces, Negib Zeaiter Military Base
Labweh main road, Baalbeck -Qaa Highway

Keserwan & Jbeil

Ajaltoun, Ajaltoun Main road, Faraya Road
Jbeil, Near jbeil municipality
Kaslik, La Perla Building, Sarba Highway
Antelias, EL Akhawain Rahbani Road, Antelias Main Road
Araya, Araya Main Road
Baabda Bassil Building, Baabda Main Road
Bauchrieh, Le Charcutier Aoun's main gate
Bickfaya, Bickfaya square
Broumana, Elias Kenaan Center, Broumana main road
Burj el Barajneh, Ain Sekkeh Road
Dbayeh, Mouawad building, facing le Mall, Beirut-Tripoli Highway
Dekwaneh, SGBL Building, Block 3, Dekwaneh-Saloumeh Roundabout
Dekwaneh SGBL Building Block 4, Dekwaneh_Saloumeh Roundabout
Dekwaneh SGBL Building Block 6, Dekwaneh_Saloumeh Roundabout
Dekwaneh Tower 44 Entrance, Dekwaneh_Saloumeh Roundabout
Dhour el Shoueir Square, main road
Dora, Khoury home
Elyssar, Main Road, Karam Building
Furn el Chebbak, Gharios Center, Furn el Chebbak main road
Jeita, Main road, Total Station Khaldeh, COOP Building,
Naccache, Mar Mansour Street 62, Bldg. 55

North

Batroun, Najem building, Batroun main entrance
Halba, Main road Municipality building
Hrar, Akkar Khalaf Al Habtoor hospital Hrar, Akkar
Tripoli, Ghanem Building Bechara el Khoury Boulevard, Bohsass
Tripoli, Tripoli Governmental Hospital, Kobbah

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REPRESENTATIVE OFFICES OF FOREIGN BANKS IN LEBANON

MEMBERS OF THE ASSOCIATION OF BANKS IN LEBANON

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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