



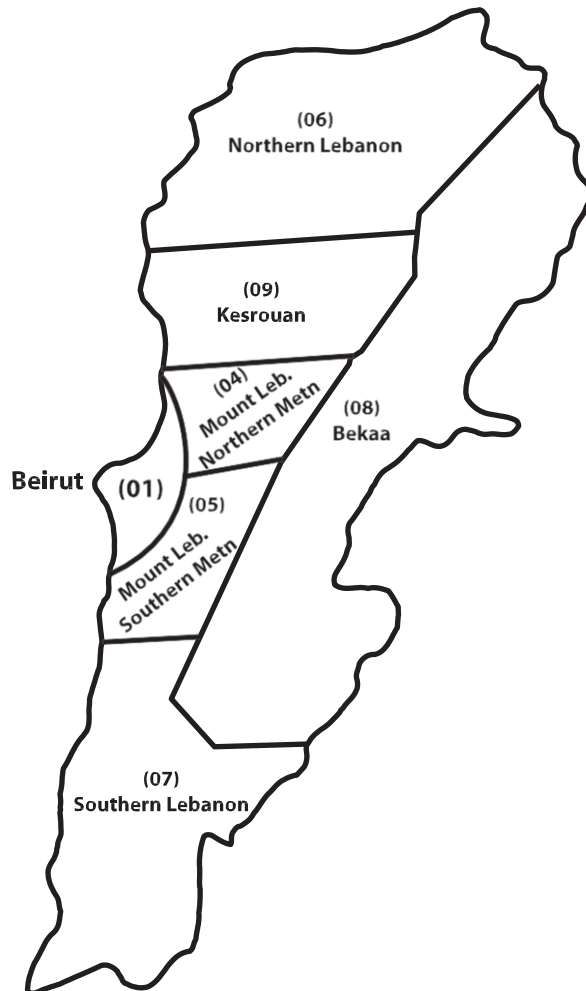
Association des Banques du Liban

ALMANAC

OF BANKS IN LEBANON

2023

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 JUNE 29th, 2021

Chairman

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

Mr. Nadim Kassar	General Manager, 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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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 & General Manager, 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. Samir Hanna	Chairman & General Manager, BANK AUDI S.A.L. (56)
-----------------	--

Dr. Tanal Sabbah	Chairman & General Manager, LEBANESE SWISS BANK S.A.L. (63)
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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

Tel: +961 81 676167

Barbar Abou Jaoudé Street

+961 81 904423

B115 Bldg, 6th floor

Website: www.abl.org.lb

(Temporary location)

Secretary General:

Dr. Fadi Khalaf

Director of Research & Statistics Department:

Dr. Elias Achkar

Director of Administrative & Financial Department:

Mr. Karam Yared

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 2023 edition of the Almanac of Banks in Lebanon includes: Lebanese Banking Presence Abroad (by Country)

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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 Khairreddine
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 Jumlat	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, 2023 (in millions of LBP)

- Total Assets:	23,089,857	- Customer Deposits:	22,331,815
- Loans to Customers:	8,493,957	- Shareholders equity: (Tier I)	-607,420
- Claims on Public Sector:	150,370	- Off-balance Sheet: (Liabilities)	2,237,059

Operating branches in Lebanon: 19 **Number of Employees: 239**

Number of ATM: 21 (out of which 2 off premises)

HEADQUARTERS

Web Site: 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, Rbeiz Bldg, GF, 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, Demo 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: mgradlh@ambank.com

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Indoor

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

ATM Indoor

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

ATM Outdoor

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

ATM Outdoor

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

II- Other Regions

Aley

Aley Mall, Al Saraya street
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

ATM Outdoor

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

Manassef

Dmit, AM Bank center, GF
Opened in: 1983

ATM Outdoor

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

Hasbaya

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

ATM Outdoor

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

Jounieh

Jounieh roundabout, Shiha Bldg, GF
Opened in: 2012

ATM Outdoor

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

Maten

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

ATM Outdoor

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

Sheheem

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

ATM Outdoor

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

Tripoli

Main street, Cite Bakri, GF
Opened in: 1995

ATM Outdoor

Tel: (06) 625000 / (03) 330819
E-Mail: mgrtrpl@ambank.com

CORRESPONDENT BANKS

Italy	Milan	Intesa Sanpaolo SPA
Qatar	Doha	Dukhan Bank
Spain	Madrid	Bank of Africa Europe
Spain	Sabadell	Banco de Sabadell SA
U.A.E.	Dubai City	Mashreq Bank PSC
U.K.	London	Crown Agents Bank
Canada	Montreal	Bank of Montreal

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

* * *

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. ERNST & YOUNG

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

- Total Assets:	220,414	- Customer Deposits:	110,951
- Loans to Customers:	0	- Shareholders equity: (Tier I)	17,498
- Claims on Public Sector:	270	- Off-balance Sheet: (Liabilities)	0

Operating branch in Lebanon: 1
Temporarily closed: 2

Number of Employees: 7

LEBANON MAIN BRANCH

Beirut Central District (Marfa')

Riad ElSolh street, Bank's Bldg
P.O.Box: 11-6066 Beirut, Lebanon
Opened in: 1966
Manager: Mr. Maroun Al Khoury

Switchboard: (01) 980162-3
Fax: (01) 980910
Swift: ARAILBBE
E-Mail: aaibbeirut@aaib.com

BRANCHES OR AGENCIES IN LEBANON

I - Beirut & Suburbs

Mazraa (Temp. closed)

Ras Beirut (Temp. closed)

HEAD OFFICE IN EGYPTWeb Site: www.aaib.com**Arab African International Bank**

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

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

* * *

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. Hisham Mohammed
Attar Social Security Corporation of Jordan	Member, Represented by Mr. Mohammed Adnan Al-Mad
Mr. Wahbe Abdullah Tamari	Member
Mr. Shahm Munib Al-Wir	Member
Mr. Sharif Mohdi Saifi	Member
HE Mr. Alaa Arif Batayneh	Member
Dr. Nabil Hani Alqaddumi	Member
Mr. Omar Monther Fahoum	Member
Mr. Majed Qustandi Sifri	Member

SENIOR MANAGEMENT IN LEBANON

Mr. Nadim Ghantous	Lebanon Country Manager
Mr. Abdul Hamid Ammash	Head of Corporate & Institutional Banking
Mr. Elie Chami	Head of Treasury
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. David Kobty	Acting Head of Information Technology
Mrs. Mona Turk	Head of Legal Department
Mr. Assaad Nasser	Head of Central Operations
Mr. Hisham Hammoud	Head of Risk Management
Mrs. Sawsan Shamsuddin	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, 2023 (in millions of LBP)

- Total Assets:	14,806,211	- Customer Deposits:	11,800,738
- Loans to Customers:	12,862	- Shareholders equity: (Tier I)	51,454
- Claims on Public Sector:	26,814	- Off-balance Sheet: (Liabilities)	735,018

Operating branches in Lebanon: 9

Number of Employees: 237

Number of ATM: 22(of which 8 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
Acting Manager: Mr. Elie Freiha

ATM Indoor & Outdoor (3)

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

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Dora

Dora Highway, St. Jacques center, 1st Fl.
Opened in: 1984
Manager: Mrs. Hiyam Abi Younes Samia

ATM Outdoor

Switchboard: (01)240315/240317
Fax: (01)253458
E-Mail: dawrabranch@arabbank.com.lb

Hazmieh

Hazmieh Highway, Hazmieh Village
Opened in: 2016
Manager: Mrs. Joelle Klaiany Suidan

ATM Outdoor

Switchboard: (05) 952671
Fax: (05)952673
E-Mail: hazmiehbranch@arabbank.com.lb

Ras Beirut

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

ATM Outdoor

Switchboard: (01) 741580-1
Fax: (01) 348484
E-Mail: rasbeirutbranch@arabbank.com.lb

Shiyah

Shiyah highway, Marguerita center
Opened in: 1999
Manager: Mr. Adham Safa

ATM Outdoor

Switchboard: (01)275444/275581
Fax: (01)551335
E-Mail: shyahbranch@arabbank.com.lb

Verdun (Moussaitbeh)

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

ATM Indoor and Outdoor (3)

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

II- Other Regions

Jdita

Chtaura main road, Daher center
Opened in: 1986
Manager: Mr. Fadi Hatoum

Saida (Sidon)

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

Tripoli

Tall Blvd., Commercial Buildings Co. Bldg
Opened in: 1951
Manager: Ms. Reem Nashabeh

ATM Outdoor

Switchboard: (08) 546200-1/542910
Fax: (08) 542912
E-Mail: jditabranch@arabbank.com.lb

ATM Indoor and Outdoor (2)

Switchboard: (07) 751070/751072
Fax: (07) 753762
E-Mail: saidabranch@arabbank.com.lb

ATM Outdoor

Switchboard: (06) 430121-2
Fax: (06) 427981
E-Mail: talbranch@arabbank.com.lb

HEAD OFFICE IN JORDAN

Arab Bank P.L.C.

Shmeisani, Amman, Arab Bank Bldg.,
P.O.Box: 950545 Amman 11195, Jordan
Opened in: 1930
CEO: Ms. Randa Sadik

Web Site: www.arabbank.com

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

CORRESPONDENT BANKS

Australia	Sydney	Arab Bank Australia Ltd
Austria	Vienna	Raiffeisen Bank Intl
Bahrain	Manama	Arab Bank plc
Canada	Toronto	Canadian Imperial Bank of Commerce
Egypt	Cairo	Arab Bank plc
Germany	Frankfurt	Deutsche Bank AG
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Jordan	Amman	Arab Bank plc
Kuwait	Kuwait City	Gulf Bank KSC
Kuwait	Kuwait City	National Bank of Kuwait SAK
Norway	Oslo	DNB Bank ASA
Qatar	Doha	Arab Bank plc
Saudi Arabia	Riyadh	Arab National Bank
Sultanate of Oman	Muscat	Oman Arab Bank SAOC
Switzerland	Zurich	Arab Bank (Switzerland) Ltd
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, Mazraa, Saeb Salam Ave., Rihani Center, installed in 2010
Metn, Sin el Fil, Gen. Fuad Chehab Avenue, Point Center, installed in 2020
Beirut, Tarik Jdideh, Beirut Arab University, School of Business Bdg., installed in 1994
Kesrouan, Dbayeh Highway, AC Holding Bdg. (Samsung), installed in 2016
Tripoli, Dam and Farz area, Nazih Mazloum Str., New Mazloum Hospital, installed in 2019
Kesrouan, Ghazir, Kesrouan Highway Eastern Lane, Total Station, installed in 2022
Beirut, Embassy Complex, British Embassy, installed 2021
Ashrafieh, Corniche el Nahr, Holcom Bldg, installed 2023

* * *

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. Nasri Malhame	Lebanese	0.007%
Mr. Alessandro Cosimo Heribert Bizzozero	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-Pierre Daccache	Member

MANAGEMENT

Mr. Gilbert Najjar	General Manager
Mr. Charles Salem	Deputy GM
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: UnAudited Indicators as of Dec. 31st, 2023 (in millions of LBP)

- Total Assets:	147,470	- Customer Deposits:	—
- Loans to Customers:	202	- Shareholders equity: (Tier I)	19,220
- Claims on Public Sector:	—	- Off-balance Sheet: (Liabilities)	39,834

Operating branches in Lebanon: 1

Number of Employees: 24

Number of ATM: 0

Representative Office abroad: 0

HEADQUARTERS

Beirut

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

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

CORRESPONDENT BANKS

Arab Bank (Switzerland) Ltd.
Arab Bank PLC

SERVICES RENDERED

Advisory Services
Arranging
Fiduciary
Investment Banking
Corporate Banking

* * *

ARAB FINANCE HOUSE S.A.L. (ISLAMIC BANK)

Official List of Banks N°: 125 (2004), Commercial Registry N°: 1002082 Beirut, Nationality: Lebanese, Capital: LBP30,000,000,000

MAIN FOUNDERS

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

MAJOR SHAREHOLDERS

Qatar Islamic Bank

Nationality

Qatari

BOARD OF DIRECTORS

Mr. Rakesh Sanghvi	Chairman & General Manager
Islamic Qatar Company – Lebanon s.a.l. (Holding)	
Rep. by Mr. Tarek Fawzi	Member Arab Finance House Holding s.a.l.
Rep. by Mr. Gourang Hemani	Member
Mr. Atef Ali	Member
Mr. Osama Helmi	Member
Mr. Elias Baroudi	Member AFH Lebanon Holding s.a.l.
Mr. Tarek Fawzi	Member
Mr. Gourang Hemani	Member
Mr. Hadi Al Nafi	Member

MANAGEMENT

Mr. Osama Helmi	Managing Director – Board Member
Ms. Monia Hably	Branch
Mr. Samir Noukari	Risk Management
Mr. Ahmad Youness	Fx & Treasury
Mrs. Zawat Kabbani	Operations, Administration and EBS
Ms. Rita Saad	Credit
Messrs. BKR/ Mr. Khalil Obeid	Finance
Ms. Kawthar Sahmarani / Ms. Khadija Berro	Human Resources
Mr. Abul Rahman Itani	Compliance
Mr. Ibrahim Nimatallah	Information Technology
Ms. Haneen Najem	Internal Audit
Mrs. Lina Barghout	Sharia Audit

LEGAL ADVISORS: Messrs. El-Aref International Law Office

INDEPENDENT AUDITORS: Messrs. Sidani & Co.

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

- Total Assets:	2,622,438	- Customer Deposits:	1,907,512
- Loans to Customers:	1,974	- Shareholders equity: (Tier I)	56,083
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	-

Operating branches in Lebanon: 1
Number of ATM: 4

Number of Employees: 43

HEADQUARTERSWeb Site: www.afh.com.lb**Beirut**

Corniche ElMazraa, Saeb Salam Ave.
Arab Finance House Tower
P.O.Box: 11-273 Riad ElSolh,
Beirut 1107 2020 Lebanon
Opened in: 2004

Switchboard: (01)309777/708100
Fax: (01)307999
Swift: AFHOLBBE
E-Mail: info@afh.com.lb

MAIN BRANCH**Beirut (Moussaitbeh)**

Corniche ElMazraa, Saeb Salam Ave.
Arab Finance House Tower
Opened in: 2006
Branch Manager: 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
Branch Manager:

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

Riad ElSolh street, Zantout center
Opened in: 2007
Branch Manager:

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

Tripoli (Closed Temporarily)

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

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

Qatar	Doha	Qatar Islamic Bank SAQ
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.K.	London	Bank of Beirut (UK) Ltd

SERVICES RENDERED

Islamic Banking

ATM OFF PREMISES

Tripoli, Riad Solh City Complex Center installed in: 2021 (2ATMs)
Chtoura, Taanayel, Cascada Mall, installed in: 2021

* * *

BANK AUDI sal

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

Shareholders' Equity as at 31/12/2021 (audited): LBP 3,751,226,498,141

FOUNDERS

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

Shareholders/Groups of Shareholders (as at 30 June 2023)	Country (Ultimate Economic Ownership)	Percentage Ownership ⁽¹⁾
FRH Investment Holding sal	Lebanon	12.25%
Sheikh Dheyab Bin Zayed Bin Sultan Al Nehayan	U.A.E.	7.96%
Al Hobayb family ⁽²⁾	K.S.A.	5.87%
Audi family ⁽²⁾	Lebanon	5.01%
Family of late Sheikhha Suad Hamad		
Al Saleh Al Homaizi	Kuwait	4.42%
Akig Investment Holdings Ltd	Iraq	4.26%
Phoenicia Enterprises sa	Lebanon	3.37%
Al Sabah family ⁽²⁾	Kuwait	3.21%
European Bank for Reconstruction and Development – EBRD	-	2.90%
Ali Ghassan El Merhebi family	Lebanon	2.78%
Kel Group	Lebanon	2.49%
Mohammed Bin Dhoheyan Bin Abdul Aziz		
Al Dhoheyan	K.S.A.	2.37%
Investment and Business Holding Group	Lebanon	2.30%
Imad Ibrahim Itani	Lebanon	1.88%
International Finance Corporation - IFC	-	1.70%
Executives and employees ⁽³⁾	Lebanon	1.43%
Others	-	14.25%
Global Depositary Receipts ("GDRs") ⁽⁴⁾	-	21.55%
Total shareholding ⁽⁵⁾		100.00%

(1) Percentage ownership figures represent common shares owned by the named shareholders and are expressed as a percentage of the total number of common shares issued and outstanding.

(2) The Audi family, Al Sabah family and Al Hobayb family include the following members of the Board: (i) Marc Jean Audi and Sherine Raymond Audi, (ii) Mariam Nasser Sabah Al Nasser Al Sabah, and (iii) Abdullah Al Hobayb, respectively.

(3) Excluding members of the Audi family accounted for in a separate row above.

(4) GDRs represent common shares held by "The Bank of New York Mellon as a holder of record in its capacity as depositary under the Bank's GDR Program.

In addition to the ownership of common shares mentioned above, 8.35% of the Bank's common shares are held through GDRs by each of **FRH Investment Holding sal (including by its controlling shareholder), Sheikh Dheyab Bin Zayed Bin Sultan Al Nehayan, the Al Hobayb family, the Audi family, the family of late Sheikhha Suad H. Al Homaizi, and Mohammed Bin Dhoheyan Bin Abdul Aziz Al Dhoheyan** (respectively 1.56%, 2.13%, 1.66%, 0.51%, 1.23% and 1.27%). Information on GDR ownership is based on self-declarations (pursuant to applicable Lebanese regulations) as GDR ownership is otherwise anonymous to Bank Audi.

(5) As at the date hereof, the total number of common shares was 588,538,215. The Bank (and its affiliates) is the custodian of shares and/or GDRs representing 83.2% of the Bank's common shares.

BOARD OF DIRECTORS

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

Secretary of the Board

Dr. Farid F. Lahoud

GROUP AND BANK AUDI s.a.l. MANAGEMENT

Chairman & CEO

Mr. Samir N. Hanna

Chairman of the Board of Directors &
Group Chief Executive Officer

Group Executive Committee

Voting Members

Mr. Khalil I. Debs

Co-Chair

Mr. Tamer M. Ghazaleh

Co-Chair

Mr. Michel E. Aramouni

Mr. Mouayed C. Makhoul

Mr. Hassan A. Saleh

Non-voting Members

Mr. Elias L. Abousleiman

Deputy Group Chief Executive Officer

Deputy Group Chief Executive Officer

Chief Capital Markets Officer

Head of International Division

Chief Operating Officer

Group Chief Risk Officer

Secretary

Dr. Farid F. Lahoud

Group Chief Compliance Officer
& Corporate Secretary

Central Departments

Mrs. Marion E. Abou-Jaoude

Mrs. Carol J. Ayat

Dr. Marwan S. Barakat

Mr. Mohamad G. Baydoun

Mrs. Peggy S. Baz

Mr. Mahnoud A. Kurdy

Mrs. Nayiri H. Manoukian

Mr. Antoine N. Najm

Mrs. Rana A. Nassif

Mr. Fady A. Obeid

Mr. Habib M. Sayde

Mr. Bechara E. Serhal

Head of Marketing & Communications

Head of Large Corporates & Specialized Lending

Group Chief Economist & Head of Research

Head of Corporate & Commercial Lending

Head of Legal

Chief Financial Officer

Head of Human Resources

Chief Credit Officer

Head of Internal Audit

Assistant Chief Operating Officer – Operations

Head of Administrative

Head of Treasury

Branches Network

Mr. Rabih E. Berbery
 Mrs. Ghina M. Dandan
 Mr. Kamal S. Tabbara
 Mr. Nagib A. Cheaib
 Mrs. Elissar A. Halawi
 Mrs Hilda G. Kassis
 Mr. Mohamad M. Kalo

Network Manager
 Network Manager
 Network Manager
 Regional Manager
 Regional Manager
 Regional Manager
 Regional Manager

Financial Institutions & Correspondent Banking

Mr. Gabriel A. Drouby

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

Investor Relations

Ms. Sana M. Sabra

Investor Relations & Media
 Tel: (961-1) 977496. Fax: (961-1) 999399.
 E-mail: sana.sabra@bankaudi.com.lb

LEGAL ADVISORS: Messrs. Ramzi Joreige & Partners Law Firm

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

GENERAL INFORMATION: Unaudited Indicators as of Sep. 2023 (in millions of LBP)

- Total Assets:	269,399,327	- Customer Deposits:	227,344,342
- Loans to Customers:	34,729,917	- Shareholders' equity: (Tier I)	17,765,146
- Claims on Public Sector:	35,989,206	- Off-balance Sheet: (Liabilities)	179,448,085

Operating branches in Lebanon: 57

Number of Employees (Lebanon): 1,676 (Lebanon)

Temporarily closed: 0

Number of ATM: 193 (Lebanon)

Operating branches abroad: 52

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), Turkey (48)

HEADQUARTERS**Beirut**

Bank Audi Plaza, Bab Idriss
 P.O. Box: 11-2560 Beirut, Lebanon

Web Site: bankaudigroup.com

ATM (1)

Switchboard: (01) 994000
 Fax: (01) 990555
 Customer helpline: (01) 212120
 Swift: AUDBLBXX
 E-Mail: contactus@bankaudi.com.lb

CORPORATE BRANCHES

MAIN BRANCH

Ashrafieh (Rmeil)

Charles Malek Avenue, SOFIL Center
Opened in: 1962
Senior Manager: Mrs. Rita M. Freiha

ATM (3)

Switchboard: (01) 200250
Fax: (01) 200724/339092

Bab 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
Fax: (01) 971502/999410

Verdun (Ras Beirut)

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

ATM (3)

Switchboard: (01) 805805
Fax: (01) 865635/861885

BEIRUT

Ashrafieh - Sassine

Elias Sarkis Avenue, Le Gabriel Hotel
Opened in: 1982
Branch Manager: Ms. Rita C. Haddad

ATM (2)

Switchboard: (01) 200640
Fax: (01) 216685

Badaro

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

ATM (2)

Switchboard: (01) 387395
Fax: (01) 387398

Beshara El-Khoury (Mazraa)

Beshara El-Khoury Street,
Banna & Sayrawan Building
Opened in: 2000
Branch Manager: Mrs. Roula F. Ramadan

ATM (2)

Switchboard: (01) 664093
Fax: (01) 664096

Bliss (Ras Beirut)

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

ATM (2)

Switchboard: (01) 361793
Fax: (01) 361796

Hamra (Ras Beirut)

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

ATM (2)

Switchboard: (01) 341491
Fax: (01) 344680

Jnah

Khalil Moutran Street, Tahseen Khayat Bldg
Opened in: 2006
Branch Manager: Mrs. Ghada S. Al-Ameen

Mazraa

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

Sodeco (Ashrafieh)

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

Tabaris (Ashrafieh)

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

Zarif (Moussaitbeh)

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

ATM (2)

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

ATM (2)

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

ATM (2)

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

ATM (2)

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

ATM (2)

Switchboard: (01) 747550
Fax: (01) 747553

MOUNT LEBANON**Ajaltoun**

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

ATM (2)

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

Aley

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

ATM (2)

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

Broummana

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

ATM (2)

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

Dora

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

ATM (2) & ITM (2)

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

Elyssar (Mazraat Yachouh)

Mazraat Yachouh, Elyssar Main Road

ATM (2)

Switchboard: (04) 913928

Opened in: 2002
Branch Manager: Mrs. Nisrine N. Chidiac

Fax: (04) 913932

Ghobeyri

Shiyah Boulevard, Mousharrafieh Square,
Hoteit Building

Opened in: 1992

Branch Manager: Mrs. Lina A. Hayek

ATM (2)

Switchboard: (01) 541125

Fax: (01) 272342

Hadath

Main Road, El Ain Square

Opened in: 1992

SOS Branch Manager: Mrs. Hala N. Younes

ATM (2)

Switchboard: (05) 464050

Fax: (05) 471854

Hazmieh

Hazmieh Roundabout, Said Freiha Street
Dar Assayad Building

Opened in: 1977

Branch Manager: Mrs. Karla M. Ghaoui

ATM (2)

Switchboard: (05) 451850

Fax: (05) 457963

Horsh Tabet

Saint Antoine de Padoue Street

Central Business Center

Opened in: 2019

Branch Manager: Mrs. Rachel J. Sarkis

ATM (2)

Switchboard: (05) 480483

Fax: (05) 480423

Jal El-Dib

Main Road, Milad Sarkis Building

Opened in: 1984

Branch Manager: Mr. Pierre E. Harb

ATM (2)

Switchboard: (04) 710393

Fax: (04) 710395

Jbeil

Jbeil Roundabout, Byblos Sun Building

Opened in: 2011

Branch Manager: Mr. Georges A. Khodr

ATM (2)

Switchboard: (09) 543890

Fax: (09) 543895

Jounieh

Fouad Shehab Boulevard., La Joconde Center

Opened in: 1977

Branch Manager: Mrs. Rana A. Khoury

ATM (2)

Switchboard: (09) 641660

Fax: (09) 644224

Khaldeh

Saida Highway, Lebanese Commercial Mall

Opened in: 1998

Branch Manager: Mrs. Rana N. Mecharrafieh

ATM (3)

Switchboard: (05) 801988

Fax: (05) 806405

Mansourieh

Main Road, Kikano Building

Opened in: 2005

Branch Manager: Mr. Roger D. Chami

ATM (2)

Switchboard: (04) 533610

Fax: (04) 533614

Naccash – Dbayeh

Naccash - Dbayeh Highway, East Side
Opened in: 2012
Branch Manager: Mrs. Nancy S. Boustany

Rabieh

Rabieh First Entrance, Street No. 5
Opened in: 1991
Branch Manager: Mrs. Georgina Y. Nakad

Roueiss (Shiyah)

Hadi Nasrallah Boulevard, Hoteit Building
Opened in: 2000
Branch Manager: Mr. Hassan Z. Jaafar

Zouk

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

ATM (2)

Switchboard: (04) 521671
Fax: (04) 521677

ATM (2)

Switchboard: (04) 405950
Fax: (04) 416105

ATM (2)

Switchboard: (01) 541146
Fax: (01) 541149

ATM (2)

Switchboard: (09) 211140
Fax: (09) 223603, 225505

NORTH**Amyoun**

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

ATM (2)

Switchboard: (06) 955600
Fax: (06) 955604

Batroun

Batroun Square, Main Road No. 7
Opened in: 2017
Branch Manager: Mr. Tannous N. Abi-Saab

ATM (2)

Switchboard: (09) 642371
Fax: (09) 642347

Halba

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

ATM (3) & ITM (1)

Switchboard: (06) 692020
Fax: (06) 692024

Tripoli - El Bohsas

El-Bohsas Boulevard, Fattal Tower 1
Opened in: 1999
Branch Manager: Mr. Mohsen A. Dabliz

ATM (2)

Switchboard: (06) 410200
Fax: (06) 410799

Tripoli - El Mina

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

ATM (2)

Switchboard: (06) 205100
Fax: (06) 205103

SOUTH

Marjeyoun

Boulevard Hay El-Serail, Jdeidet Marjeyoun
Opened in: 2015
Branch Manager: Mr. Marwan F. Massaad

ATM

Switchboard: (07) 831790
Fax: (07) 831794

Nabatieh

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

ATM (2) & ITM (1)

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

Saida - East (Sidon)

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

ATM (2) & ITM (2)

Switchboard: (07) 751885
Fax: (07) 751889

Saida - Riad El Solh

Riad El-Solh Boulevard,
Wakf El-Roum Catholic Building
Opened in: 1962
Branch Manager: Mr. Mohamad M. Bizri

ATM (2)

Switchboard: (07) 733750
Fax: (07) 724561

Saida - South (Sidon)

Moustafa Saad Street
Opened in: 1996
Acting Branch Manager: Mrs. Hiba M. Ghaddar

ATM (2)

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

Sour (Tyre) - Abbassieh

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

ATM (2)

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

Al-Zaidanieh

Al-Zaidanieh village, Main Road, Majdelyoun
Opened in: 2015
Branch Manager: Ms. Diana A. Assaad

ATM (2)

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

BEKAA

Shtaura

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

ATM (3) + ITM (1)

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

Zahleh

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

ATM (2) & ITM (1)

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

NOVO NETWORK

E-Gallery

Bab Idriss, Bank Audi Palladium Building

ATM (4) & ITM (3)

Zgharta

North Palace Hotel, Kfarhata

ATM (2) & ITM (1)

SUBSIDIARIES IN LEBANON

SOLIFAC sal

Zen Bldg, Charles Malek Avenue, Ashrafiieh
P.O.Box: 11-1121 Beirut, Lebanon
Opened in: 2000

Switchboard: (961 1) 209 200
Fax: (961 1) 209 205

SUBSIDIARY BANKS ABROAD

Banque Audi (Suisse) SA

18, Cours des Bastions 18-1205
P.O. Box: 384. 1211 Geneva 12, Switzerland
Opened in: 1984

Website: bankaudipb.com
Switchboard: (41-22) 704 11 11
Fax: (41-22) 704 11 00
E-Mail: contactus.gva@bankaudipb.com

Banque Audi (Suisse) SA – Beirut Representative Office

Bank Audi Plaza, Bab Idriss
P.O. Box: 11-2666 Beirut, Lebanon

Switchboard: (961 1) 977 544
Fax: (961 1) 980 535

SUBSIDIARY BANKS ABROAD (continuous)

Bank Audi France sa

73, Avenue des Champs Elysées
75008 Paris, France
Opened in: 1979

Website: bankaudi.fr
Switchboard: (33-1) 53 83 50 00
Fax: (33-1) 42 56 09 74
E-Mail: contactus@bankaudi.fr

SUBSIDIARY BANKS ABROAD (continuous)

Audi Capital (KSA) cjsc - Headquarters

Centria Building, 3rd Floor, 2908 Prince
Mohammad Bin Abdel Aziz road (Tahlia)
Postal Address: Unit No. 28, Ar
Riyadh 12241-6055
P.O. Box: 250744 Riyadh 11391 KSA
Opened in: 2006

Website: audicapital.com
Switchboard: (966-11) 2199300
Fax: (966-11) 4627942
E-Mail: contactus@audicapital.com

SUBSIDIARY BANKS ABROAD (continuous)

Bank Audi LLC - Headquarters

Qatar Financial Centre Tower, 18th Floor,
Diplomatic Area, West Bay, Doha
P.O. Box: 23270 Doha, Qatar
Opened in : 2006

Switchboard: (974) 44051000
Fax: (974) 44051023
E-Mail: contactus@bankaudi.com.qa

ODEA BANK A.Ş. – HEADQUARTERS

Levent 199 Bldg., No. 199/119, Buyukdere Street,
Esentepe District Sisli, Istanbul

Website: odeabank.com.tr
Tel: (90-212) 3048444
Fax: (90-212) 3048445
E-Mail : info@odeabank.com.tr

Adana

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

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

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

Altintepe

No. 93/A, Bagdat Street, Altintepe District,
Maltepe, Istanbul
Branch Manager: Mrs. Esin B. Unlu (Retail)

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

Ankara Balgat

No. 106 A, Ehlibeyt Mah. Ceyhun Atuf
Kansu Cad., Balgat, Cankaya, Ankara
Branch Manager: Ms. Özlem D. Köseoğlu (Retail)

Tel: (90-312) 5927500
Fax: (90-212) 3481877

Ankara GOP

No 16, Ugur Mumcu Street, Kazim Özalp District, Cankaya, Ankara
Branch Manager: Ms. Filiz A. Yükselen (Commercial),
Ms. Deniz F. Omay (Retail)

Tel: (90-312) 4553800
Fax: (90-212) 3481858

Ankara Corporate and Commercial Center

Tepe Prime Shopping Mall, Block B, No. 266, Eskişehir Devlet Street, 9 Km, Dumlupınar District Cankaya, Ankara
Branch Managers: Mr. Ahmet O. Yetkiner (Commercial)

Tel: (90-312) 2489800
Fax: (90-312) 2489801

Ankara Umitkoy

No. 12, Osmanaga Konaklari, Cayyolu 1 District, Cankaya, Ankara
Branch Manager: Ms. Ayşe U. Orun (Retail)

Tel: (90-312) 2917300
Fax: (90-212) 3481912

Antalya

No. 49/A, Metin Kasapoglu Street, Yesilbahce District, Muratpasa Antalya
Branch Managers: Ms. Ebru E. Savas (Retail);
Mr. Ali Zafer A. Kaçar (Commercial)

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

Atasehir

No. 59, D.1, Halk Street, Barbaros District, Atasehir, Istanbul
Branch Managers: Mr. Hikmet S. Guncan (Commercial)

Tel: (90-216) 5471200
Fax: (90-212) 3481890

Bakirkoy

No. 45/A, Istanbul Street, Cevizlik District, Bakirkoy, Istanbul
Branch Manager: Mr. Ersin R. Evcimen (Retail)

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

Bank'O Branch

Levent 199, Büyükdere Cad. No.199 Kat: 37 , Şişli Istanbul
Branch Manager: Mr. Arzu Gülseren M. Camcı (Retail)

Fax: (90-212) 3481919

Bebek

No. 36, Cevdetpasa Street, 34342, Bebek District, Besiktas, Istanbul
Branch Manager: Ms. Seren M. Sag (Retail)

Tel: (90-212) 3624700
Fax: (90-212) 3481851

Besiktas

No.99/3, Barbaros Avenue,
Cihannuma District, Besiktas, Istanbul
Branch Manager: Ms. Nermin I.Pacaci (Retail)

Tel: (90-212) 3961500
Fax: (90-212) 3481879

Bodrum

No. 12, Hasan Resat Oncu Street,
Bodrum, Mugla
Branch Manager: Ms. Asli O. Yilmaz (Retail)

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

Bornova

No. 152, Mustafa Kemal Street,
Manavkuyu District, Bayrakli, Izmir
Branch Manager: Mr. Tolga M. Turgut (Retail)

Tel: (90-232) 3909300
Fax: (90-212) 3481911

Bostanci

No. 62A-62B /A, Kurtoğlu Suadiye Residence
Kozyatağı District Street,
Semsettin Gunaltay Street t, Kadikoy, Istanbul
Branch Manager: Ms. Umut Esin I. K. Yavuz Yurdaer (Retail)

Tel: (90-216) 5791400
Fax: (90-212) 3481894

Bostanli

No. 532/A-B, Cemal Gursel Street,
Bostanli District, Karsiyaka, Izmir
Branch Manager: Ms. Esra K. Şarap (Retail)

Tel: (90-232) 4911000
Fax: (90-212) 3481892

Bursa Commercial Center

No. 116, No. 13-14, Izmir Street,
Nilufer, Bursa
Branch Managers: Ms. Aysegul H. Ozata (Retail);
Mr. Hasan T. Gorgun (Commercial)

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

Caddebostan

No. 270, Bagdat Avenue, Caddebostan District,
Kadıköy, Istanbul
Branch Manager: Ms. Naciye Ebru F. Topdemir (Retail)

Tel: (90-216) 4686800
Fax: (90-212) 3481850

Denizli

No. 2, M. Korkut Street, Saltak Avenue,
Merkez Denizli
Branch Managers: Ms. Ebru H.B. Çakır (Commercial);
Mr. Erdal B. Çıralı (Retail)

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

Eskisehir

No. 13/E, Hosnudiye Mah., Ismet
Inonu Avenue, Plaza Tepebasi, Eskisehir
Branch Manager: Ms. Özge Ş.C. Şenol (Retail)

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

Etiler Europe Central Branch

No. 60/A-B, Nispetiye Street, Etiler,
Besiktas, Istanbul
Branch Managers: Ms. Aylin M. Cora (Commercial)

Tel: (90-212) 3591600
Fax: (90-212) 3481872

Gaziantep

Cazibe Business Center, No. 15/D, Prof.
Muammer Aksoy Avenue, Sehit Kamil, Gaziantep
Branch Managers: Ms. Gamze M. Acar (Retail);
Mr. Soner H. Tanış (Commercial)

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

Gebze

No. 34, Ismetpasa Avenue, Hacıhalil District,
Gebze, Kocaeli
Branch Manager: Ms. Nuran S. Yüksel (Retail),
Mr. Hakkı Murat S. Önlem (Commercial)

Tel: (90-262) 6742400
Fax: (90-212) 3481873

Gunesli Corporate and Commercial Center

No. 65, Osmanpasa Street, 34209,
Baglar District, Bagcilar, Istanbul
Branch Managers: Ms. Ayça Döne H. Şimşek (Commercial)

Tel: (90-212) 4646000
Fax: (90-212) 3481840

Hadimkoy

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

Tel: (90-212) 8667800
Fax: (90-212) 3481885

Iskenderun

It located in container after earthquake. This branch will move soon,
informations will be sharing.
Branch Managers: Ms. Canan N. Yerli (Retail);
Ms. Derya M. Basin (Commercial)

Fax: (90-212) 3481900

İzmir Hatay

No. 285-293-A, Inonu Street,
Arab Hasan District, Karabaglar, Izmir
Branch Manager: Ms. Nalan H. Pala (Retail)

Tel: (90-232) 2921200
Fax: (90-212) 3481887

Izmir Corporate and Commercial Center

Megapol Tower Business Center,
No. 41, Anadolu Street, Bayrakli, Izmir
Branch Managers: Mrs. Nur C. Polat Ruscuklu (Commercial)

Tel: (90-232) 4951500
Fax: (90-212) 3481837

Izmit Carsi

No. 104, Cumhuriyet Street,
Izmit, Kocaeli
Branch Manager: Ms. Nur Esin A. Keles (Retail)

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

Kadikoy

No. 57A, Caferağa District,
General Asım Gündüz Street Kadikoy, Istanbul
Branch Manager: Ms. Tansel M. Çoklar (Retail)

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

Kartal

No. 2, Sehzade Street, Kordonboyu District,
Kartal, Istanbul
Branch Manager: Mr. Mehmet P. Sakalli (Retail)

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

Kayseri Carsi

No. 21, Serdar Street, Cumhuriyet District,
Melikgazi, Kayseri
Branch Manager: Ms. Rahşan A. Başer (Retail),
Mr. Haktan H.G. Koçkarsantilioglu

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

Konya Busan

No. 7/B, Kule Avenue, Feritpasa District,
Selcuklu, Konya
Branch Manager: Mr. Mehmet Kursat M. Dayioglu (Commercial & Retail)

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

Kozyatagi

No. 12/35, Ataturk Avenue, Sahrayicedid District,
Kadikoy, Istanbul
Branch Manager: Ms. Cagla T. Cavuşoğlu Yilmaz (Retail)

Tel: (90-216) 6657000
Fax: (90-212) 3481839

Levent Carsi

No. 2/1, Yasemin Street, Levent District,
Besiktas, Istanbul
Branch Manager: Ms. Hena M. Güvenç (Retail)

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

Maslak

No. 255 (Nurol Plaza), Door No. Z 10,
Buyukdere Street, Maslak District, Sariyer, Istanbul.
Branch Managers: Ms. Hale Özge M. Uzun (Retail)

Tel: (90-212) 3048100
Fax: (90-212) 3481835

Mersin

No. 20/A, Kuvai Milliye Avenue,
Camiserif District, Akdeniz, Mersin
Branch Managers: Ms. Pinar E. Asal (Retail);
Mr. Azmi S.Vurucu (Commercial)

Tel: (90-324) 2418300
Fax: (90-212) 3481882

Nisantasi

No. 17/2-3, Mim Kemal Oke Street,
Harbiye District, Sisli, Istanbul
Branch Manager: Mr. Derya Asım T. Bardakçı (Retail)

Tel: (90-212) 3738100
Fax: (90-212) 3481853

Suadiye Anatolian Central Branch

No. 406, Bagdat Street, Suadiye District,
Kadikoy, Istanbul
Branch Managers: Mr. Hamit Erol M. Gonuldas (Commercial)

Tel: (90-216) 4685400
Fax: (90-212) 3481908

Umraniye

No. 50/52 A, Alemdag Avenue,
Ataturk District, Umraniye, Istanbul
Branch Manager: Mr. Mehmet Emin N. Kaya (Retail)

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

Yesilyurt

Eba Apartmani, No. 17A/1, Sipahioglu Street,
Yesilyurt District, Merkez, Bakirkoy, Istanbul
Branch Manager: Mr. Nihal A. Tecir (Retail)

Tel: (90-212) 4631100
Fax: (90-212) 3481875

REPRESENTATIVE OFFICE ABROAD

Bank Audi sal - Abu Dhabi Representative Office
Etihad Towers 3, 36 th Floor,
3637, Corniche Street
P.O.Box: 94409 Abu Dhabi, United Arab Emirates
Opened in: 2006

Website: bankaudipb.com Office
Switchboard: (971-2) 6331180
Fax: (971-2)6336044
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	Munich	UniCredit Bank AG
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)
Switzerland	Zurich	Credit Suisse AG
Turkey	Istanbul	Odea Bank AS
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
U.A.E.	Dubai	Mashreq Bank PSC
U.K.	London	Standard Chartered Bank
U.K.	London	JP Morgan Chase Bank
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

ACTIVITIES

Universal Bank (Commercial Banking, Corporate Banking, Private Banking, Retail & Personal Banking,).

ATM & ITM OFF PREMISES

Aley, Banque du Liban, installed in: 2007 Amlieh, Airport Road, installed in: 2011
Baabda, Damascus Road, Military School, installed in: 2013 Baalbeck, Banque du Liban,
installed in: 2007
Baalbeck, Lebanese Army military base, installed in: 2018
Beirut Digital District, installed in: 2016
Beirut, Ashrafieh, ABC stores (2 ATMs), installed in: 2008 Beirut, Ashrafieh, Hôtel-Dieu de
France, installed in: 2008 Beirut, Ashrafieh, Rizk Hospital, installed in: 2003
Beirut, Ashrafieh, St. George Hospital, installed in: 2004 Beirut, Ashrafieh, USJ Huvelin,
installed in: 2012
Beirut, Damascus Road, USJ-CIS, installed in: 2019 Beirut, AUB Hostel Gate, installed in: 2016
Beirut, AUB, Raymond Ghosn Bldg., installed in: 2016 Beirut, AUBMC, installed in: 2015
Beirut, Corniche Al Naher, Holcom, installed in: 2019
Beirut, Damascus International Road, USJ, Campus des Sciences Médicales, installed in: 2010
Beirut, Hamra, Banque du Liban (6 ATM), installed in: 2006, 2007, 2014 & 2022 Beirut,
Kantari Corner Bldg., Murex, installed in: 2015

Beirut, Koraytem, LAU, installed in: 2022
 Beirut, Port of Beirut, Sea Port Premises, installed in: 2002 Beirut, Sodeco, UNICEF, Sama
 Beirut, installed in: 2020 Beirut, Verdun, ABC stores (2 ATM)
 Bickfaya, Banque du Liban, installed in: 2007
 Bir Hassan, Jnah area, Ogero premises, installed in: 2000 Bsalim, Bsalim municipality, installed in: 2015
 Dbayeh, ABC stores, installed in: 2011 Dekwaneh, Alfa head office, installed in: 2017
 Dekwaneh, Wardieh station, installed in: 2014 Deir El Kamar, Total gas station, installed in: 2015 Dora, City Mall, Ground Floor, installed in: 2021
 Dora, City Mall, First Floor, installed in: 2024
 Dora, seaside road, Total gas station, installed in: 2018 Dora, St. Joseph Hospital, installed in: 2004
 Dora Vartanian Center (2 ATMs), installed in: 2020
 Elyssar, Spinneys, installed in: 2018
 Faqra, facing Auberge de Faqra, installed in: 2002 Faraya, Mzaar Intercontinental, installed in: 2008 Hazmieh, Beirut City Center (2 ATMs), installed in: 2013
 Jeb Jennine, Main Road, installed in: 2022
 Jezzine, facing Municipality Garden, installed in: 2002
 Jnah, near Marriott Hotel, State Security premises, installed in: 2002
 Jounieh, Banque du Liban, installed in: 2007
 Kfarehbab, Kfour, Bank Audi Administrative Center, installed in: 2013 Khaldieh, Al Forno bakery, installed in: 2017
 Khyara Main Road, Al Ghad Al Afdal, installed in: 2013 Mansourieh, Bellevue Medical Center, installed in: 2011 Mar Roukoz, USJ-ESIB, installed in: 2015
 Nabatieh, Banque du Liban, installed in: 2007 Naccache, Studiovision, installed in: 2007
 Nahr Ibrahim, Total gas station, installed in: 2015 Riyak, Cooperative Riyak, installed in: 2018
 Saïda, Banque du Liban, installed in: 2007 Shoueifat, The Spot, installed in: 2019
 Tripoli, Banque du Liban, installed in: 2007 Tyre (Sour), Banque du Liban, installed in: 2007
 Yarzeh, Ministry of Defense, installed in: 2000 Zahleh, Banque du Liban, installed in: 2007
 Zahleh, Daher Food, Ferzol, installed in: 2016
 Masterpack Zouk Mosbeh, Main Road
 CMA CGM HQ Chafic Wazzan avenue, Beirut Port District
 CMA CGM 114 Foch Avenue, Beirut Central District
 Spinneys HQ Spinneys Head Office, Dbayeh Highway
 Gefinor (Ras Beirut) Clemenceau street, Gefinor Center ATM (2)
Mousseitbeh, Mar Elias Street ATM (2)
Selim Salam (Moussaitbeh) Selim Salam Avenue, Sharkawi Building ATM (2)
Ain El-Remmaneh, Al-Arid Street, Etoile Center ATM (2)
Baabda, Damascus International Road ATM (2)
Dekwaneh, Main Road, El-Nefaa ATM (2)
Fanar, Main Road, La Rose Center ATM (2)
Mreijeh, Abdallah Yafi Avenue, Mreijeh Plaza Center ATM (2)
Tripoli – Azmi, Azmi Street, Fayad Building ATM (2) & ITM (2)
Bent Jbeil, Serail Square, Ahmad Beydoun Building ATM
Sour (Tyre) Main Road, Abou Saleh & Moughnieh Bldg ATM (2)

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BANK OF BEIRUT INVEST S.A.L.

Official List of Banks N°: 130 (2007), Commercial Registry N°: 1007401 Beirut, Nationality: Lebanese Capital: LBP30,000,000,000

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, 2023 (in millions of LBP)

- Total Assets:	276,284	- Customer Deposits:	74,350
- Loans to Customers:	-	- Shareholders equity: (Tier I)	176,886
- Claims on Public Sector:	25,173	- Off-balance Sheet: (Liabilities)	-

Operating branch in Lebanon: 1

Number of Employees: 3

HEADQUARTERS & MAIN BRANCH

Web Site: 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: fbassil@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: LBP119,671,674,000 fully paid

Cash contribution to capital USD218,070,481 fully paid

SHAREHOLDERS (October 31, 2024)	Nationality	Shares in Capital %
International Century Corporation s.a. S.P.F.	Luxembourgerish	23.18%
Millet & Millet Inc	Lebanese	8.26%
Mr. Nar Aram Khatchadourian	Lebanese	7.54%
International Century Corporation		
Lebanon S.A.L - Holding	Lebanese	5.34%
HPG Urban Developments PTY LTD	Australian	5.00%
Sfeir Bancorp Limited	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

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)

Operating branches in Lebanon: 39

Number of Employees: 857

Smart branches in Lebanon: 8 (None operating)

Number of ATM: 28 (of which 19 off site)

Number of CCDM: 55 (of which 15 off site)

- Total Assets: 132,948,965
- Loans to Customers: 28,314,961
- Claims on Public Sector: 591

- Customer Deposits: 107,171,298
- Shareholders equity: (Tier I) 14,507,370
- Off-balance Sheet: (Liabilities) 4,352,571

Operating branches abroad: 1

Number of Employees: 77

Representative offices abroad: 1

Number of Employees: -

Subsidiary banks abroad: 2

Number of Employees: 258

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

Tel: (01) 958674

Bank of Beirut Bldg

Opened in: 1998

Antelias

Antelias square, Tohme Bldg

CCDM

Tel: (01) 906249/50

Opened in: 1998

Ashrafieh Sayde

Saydeh street, facing Saydeh church

CCDM+ATM

Tel: (01) 958864

ESLA Bldg

Opened in: 2013

Bourj Hammoud

Dora Hwy, Tchaghlassian Bldg

CCDM

Tel: (01) 906444/53 Opened in: 1971

Corniche ElMazraa

Saeb Salam Avenue, Al Jazira Bldg

CCDM

Tel: (01) 958624 Opened in: 2010

Gefinor

CCDM

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

Tel: (01) 958728

Ras Beirut

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

CCDM

Tel: (01) 958744

Hamra-Saroulla

Hamra street, Facing Saroulla
Opened in: 2006

CCDM

Tel: (01) 958764/78/74

Hamra-Sidani

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

CCDM

Tel: (01) 958928/4

Horsh Tabet

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

CCDM+ATM

Tel: (01) 906854

Jal EIDib

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

ATM

Tel: (01) 906614 / 906654

Jdeideh

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

CCDM (3)

Tel: (01) 906204

Mar Elias

Mar Elias street, Kanafani Bldg
Opened in: 1982

ATM

Tel: (01) 958804

Nahr

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

CCDM

Tel: (01) 906964

Port of Beirut

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

ATM (1)

Tel: (01) 906734

Riad ElSolh

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

CCDM

Tel: (01) 906000

Sin EL Fil - Hayek

Sin El Fil Hayek- Habib Hakim Street – Flouty Bldg
Tel: (01) 906834 Opened in: 2023

CCDM (2)**Chiyah**

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

CCDM

Tel: (01) 958604

Choueifat

Saida old road, Sky center
Opened in: 2016

CCDM

Tel: (01) 958424

Tarik El- Jdideh

Mufti Hassan Khaled street, Katergi Bldg
Opened in: 1995

ATM

Tel: (01) 958584

II- Other Regions**Baabda**

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

CCDM

Tel: (01) 907064

Batroun

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

CCDM Drive Thru

Tel: (01) 907044

Bayyada - Kornet Shehwan

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

CCDM

Tel: (01) 906424

Bcharreh

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

CCDM

Tel: (01) 907764

Broumana

Main road, Lodge Bldg
8 Opened in: 1986

CCDM

Tel: (01) 906464

Chtaura

Chtaura, Masnaa main road
96 Opened in: 2003

CCDM (2)

Tel: (01) 906484

Feytroun

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

CCDM

Tel: (01) 906754

Ghazir

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

ATM

Tel: (01) 906594

Jbeil Voie 13

Main road, Joseph Sfeir center
10 Opened in: 2014

CCDM (2)

Tel: (01) 906714

Jounieh – Ghadir

Bkerkeh main road, Boueiri Bldg
9 Opened in: 1996

CCDM

Tel: (01) 906674

Jounieh – El Saha

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

CCDM

Tel: (01) 906654

Kaslik

Facing USEK University, USEK Bldg
5 Opened in: 2009

CCDM

Tel: (01) 906284

Kfarsaroun

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

CCDM

Tel: (01) 906774

Mazraat Yachouh - Elyssar

Bickfaya main road, Bank of Beirut Bldg
80/81-Opened in: 1988

CCDM

Tel: (01) 906574

Saida

Riad ElSolh Blvd, Rizkallah Bldg
Opened in: 1998

ATM

Tel: (01) 958644

Tripoli

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

CCDM (2)

Tel: (01) 906874

Sour Abbasiyeh

Jal ElBahr main road, Bank of Beirut Bldg
0/8/9 Opened in: 1997

CCDM

Tel: (01) 958944

Zouk Mosbeh

Intersection Grotto Jeita
Opened in: 2007

CCDM & ATM offsite

Tel: (01) 906934

SUBSIDIARY BANK IN LEBANON

Bank of Beirut Invest S.A.L

BRANCHES ABROAD (continuous)

Bank of Beirut s.a.l. – Head Office & Main Branch - Sultanate of Oman

Ghubrah Branch

Switchboard: (+968) 24492380/24493818

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

Telefax: (+234) 1 4612689

Road) Ikoyi, Lagos, Nigeria

Tel: (+234) 8130849279

(+234) 8058441122, (+234) 9032222227

Opened in: 2004

Manager: Mr. Camille Chidiac

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

Head Office 66 Cannon Street

Switchboard: (+440 20) 7493834216

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: +44

2074938342/6 17a Curzon Street London W1J 5HS Fax: +44 20 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) 282629000

Sydney CBD Branch

62 Pitt Street, Sydney NSW 2000

Switchboard (+61) 2 8262919123

Marrickville Branch

Unit 5, 198-204 Marrickville road

Switchboard: (+61) 2 85852400

13 Marrickville, NSW 2204 Sydney

Bankstown Branch

Shop 2, 228 South Terrace
10 Bankstown, NSW 2200 Sydney

Switchboard: (+61) 2 87001500

Oakleigh Branch

30 Portman street
8 Oakleigh, V I C 3 1 6 6 Melbourne

Switchboard: (+61) 3 95640300

Mile End Branch

149 Henley Beach road Mile end, SA5031
Adelaide Australia

Switchboard: (+61) 8 815980008

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) 2 965685

CORRESPONDENT BANKS

Australia	Sydney	Bank of Sydney Ltd
Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Bank pl
Australia	Canberra	Bank of Sydney Ltd
Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Bank plc
France	Paris	Bank of New York Frankfurt (Euro Account)
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	J.P. Morgan SE
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
Lebanon	Beirut	Bank of Beirut
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

Automated Teller Machine (ATM) Business Banking
Business Online Banking Capital MarketsCash and Check Deposit
Machine (CCDM) Corporate & Trade Finance Correspondent Banking and
Trade Finance Cards: Debit, Credit, Prepaid, Business and PayCard
Deposit Account Services
Financial Market Services, Capital Markets, Money Market, Asset
management and private banking services.
Loan Programs
Money Market Operations
Personal Online banking and **Mobile Banking**
Retail Banking
Transfers & Remittances
E-Account opening
Payroll services
Tuition Services
Italian Embassy Program
Segmentation program Services

- Merchant Acquiring Business (POS, Payment Gateway)
- Business Paycards
- All types of payments (Outgoing pyts, Bill payment, salary pyt, Banker cheques, etc.)

ATM OFF PREMISES

Ain Saadeh, College Mont La Salle, installed in: 2018 Beirut,
Achrafieh, LAUMC Rizk Hospital, installed in: 2019
Antonine School – Ajaltoun
Beirut, Tarik Jdideh, Beirut Arab University
Beirut CMA CGM, Port Beirut
Broumana, Bhannes Hospital
Chehabiye, Sour
College des freres Dedde , Deddeh El Koura
Dahr ElSawan, Behannes Hospital
Difco Group, Chtaura
Jbeil (Byblos), Notre Dame de Secours Hospital
Jdeideh, Serail Street, Bank of Beirut Bldg, Main Road
Jounieh St. John
Shoueifat City Blu
Sin ElFil, Caritas
Sour, Sour EL Ramel
Zahle,
Zalka, main road
Zouk Mosbeh, College Notre Dame de Louaize

CASH & CHECK DEPOSIT MACHINE OFF PREMISES (CCDM)

Ballouneh,
Baabda, Antonine University
Beirut, LAU campus
Dekwaneh, BoB Finance
Dora, Main Road
Ghobeiry
Hazmieh,
Jdeide, main road, B115
Jbeil, LAU
Rabieh, Evangelical School Rabieh Campus

Saida, Evangelical School Saida Campus
Tripoli, Evangelical School Tripoli Campus
Zalka, BoB Finance,main road
Mansourieh, BoB finance
Jal EL Dib

* * *

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
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. Fadi Flaihan	AEGM - 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 and Communication

Divisions, Departments & Units

Mr. Ahmad Jammal	Administration & Facilities Management
Mr. Salah Zeidan	Alternative Delivery Channels
Mr. Raed Jalloul	Branch Network
Mr. Sami Akkaoui	Capital Management and Financial Modeling
Mr. Tony Darwish	Collection
Mr. Ahmad Kanaan	Corporate-Remedial
Mrs. Maha Baalbaki	Customer's Protection
Mr. Mazen Assaad	Financial Institutions & Transaction Banking
Mr. Nicolas Semaan	Human Resources
Mr. Toufic Shbib	Information Technology
Mr. Rabih Dandachli	InfoSec and Business Continuity
Mr. Charbel Melhem	Management Information System
Mr. Nahi Kadi	Middle Market Commercial Banking
Ms. Sawsan Oweida	Operations
Ms. Ghena Dada	Organization & Re- Engineering
Mrs. Rana Harb Khalife	Procurement & Contracts Management
Mr. Samir Achi	Real Estate
Mrs. Nada Hajj Assaf Feghali	Retail Credit Analysis

LEGAL ADVISORS: Oussama Salman, Esq.

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

- Total Assets (1):	147,640,170	- Customer Deposits:	108,163,010
- Loans to Customers (1):	5,843,742	- Shareholders equity: (TierI+TierII)	28,033,431
- Claims on Public Sector (2):	70,265,641	- Off-balance Sheet: (Liabilities)	15,787,891

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: 30

Number of Employees: 623

Number of ATM: 68

Affiliated Banks in Lebanon: 2

Branches abroad: 1 Subsidiary

Banks abroad: 2

Branches of subsidiaries abroad: Switzerland (1 branch), Turkey (13 branches)

HEADQUARTERS

Web Site: www.bankmed.com.lb

Beirut

Bankmed center
482 Clemenceau street
P.O.Box: 11-0348 Riad ElSolh,
Beirut 1107-2030 Lebanon
Opened in: 1950

Switchboard: (01) 373937
Fax: (01) 362706/362806
Telex: 21775 - 20826 - 23493 COBANK LE
Swift: MEDLLBBX
Reuters: MEDB
E-Mail: contact.bankmed@bankmed.com.lb
Call center: (01) 708090

MAIN BRANCH

Bankmed Center (Mina ElHosn)

482 Clemenceau Street
Opened in: 1999
Branch Manager: Mr. Bilal Cheikh

ATM Outdoor (4)

Telefax: (01) 373937

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Airport

M.E.A. premises
Opened in: 1993
Branch Manager: Mrs. Ramziah Fakhran

ATM Outdoor

Telefax: (01) 629360-2 / (03) 760026

Ashrafieh (Rmeil)

Hadife Bldg, Charles Malek Avenue
Opened in: 1978
Branch Manager: Mr. Michel Abi Aad

ATM Outdoor (2)

Telefax: (01) 200135-40 / (03) 760001

Dekwaneh

Al Arid street, K-Tower Bldg
Opened in: 2016
Branch Manager: Mrs. Joelle Nassar

ATM Outdoor (2) &

Telefax: (01) 494129 / 494132 / 494137-8

Foch (Marfa')

Beirut Central District, Foch street
Opened in: 2005
Branch Manager: Mr. Samer Sabeh

Hamra (Ras Beirut)

Hamra Main Street, Hamra Square
Opened in: 1975 (relocated in 2018)
Branch Manager: Mrs. Rana Mehio

Hazmieh

Brazilia street, Tufenkjian Bldg
Opened in: 2003
Branch Manager: Mrs. Rita Ghaleb

Jdeideh

Nahr ElMawt, Zainoun & Saad Bldg
Opened in: 1973
Branch Manager: Mr. Nassib Abou Jaoudeh

Jnah

Jnah area, Nkoura Sursok street, Karly Bldg
Opened in: 1987 (relocated in 2011)
Branch Manager: Mr. Mohamad Abou ElHassan

Khaldeh

Main road, Salem center
Opened in: 1986
Branch Manager: Mrs. Samira Haidar

Mazraa (Moussaitbeh)

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

Rafic Hariri International Airport

Rafic Hariri International Airport premises
Opened in: 2010
Branch Manager: Mr. Mohamad I. Khalil

Rawsheh Australia Street (Ras Beirut)

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

Spears (Moussaitbeh)

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

Tarik Jdideh (Mazraa)

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

ATM Outdoor

Telefax: (01)976444/(03)922296

ATM Outdoor (2)

Telefax: (01)344677/353146-7-8/(03)760007

ATM Outdoor

Telefax: (05)450182/450186-7/(03)652402

ATM Outdoor (2)

Telefax: (01)891566/892055-9/(03)760006

ATM Outdoor

Telefax: (01)853444-7/(03)760020

ATM Outdoor (2)

Telefax: (05)800703-5/800706/(03)760004

ATM Outdoor

Telefax: (01)818166-8/(03)760017

ATM Outdoor

Telefax: (01)628622-4/628828/(71)171151

ATM Outdoor

Telefax: (01)783444/792351/(81)787797

ATM Outdoor

Telefax: (01)345577/743081-3

ATM Outdoor (2)

Telefax: (01)303444/304861-3/(03)035251

Verdun (Moussaitbeh)

Rashid Karamah Ave., Al Shua' Bldg

Opened in: 1991

Branch Manager: Ms. Batoul Sharif

Zalka

Main road, Zalka Square

Opened in: 1988

Branch Manager: Mrs. Haifa Awad

ATM Outdoor (2)

Telefax: (01) 866925-9 / (03) 760063

ATM Outdoor (2)

Telefax: (01) 884570 / 884572 / (03) 760021

(relocated in 2017)

II- Other Regions**Broumana**

Rizk Plaza

Opened in: 1992

Branch Manager: Mr. Joe Edde

ATM Outdoor

Telefax: (04) 860995-9 / (03) 760023

Chtaura

Main road, AlJinane Bldg

Opened in: 1986

Regional Manager: Mr. Ahmad Hammoud

ATM Outdoor (2)

Telefax: (08) 542491 / 542670 / (03) 760019

Jbeil (Byblos)

Cordahi & Matta center

Opened in: 1979

Branch Manager: Mr. Nadim Khalil

ATM Outdoor

Telefax: (09) 540195 / 546542-3 / (03) 760014

Jib Jannin

West Bekaa, AlHana Bldg

Opened in: 1993

Assistant Branch Manager: Mr. Ibrahim Merhi

ATM Outdoor

Telefax: (08) 661503-6 / (03) 760025

Mansourieh

Main road, Latifa center, New Highway

Opened in: 2012

Branch Manager: Mr. Paul Saadeh

ATM Outdoor

Telefax: (04) 531956 / 534174-5 / (03) 099133

Minieh

Minieh, International Hwy., Zreika Bldg

Opened in: 2009

Branch Manager: Mrs. Hanine Naboulsi

ATM Outdoor (2)

Telfax: (06) 464901-4 / (70) 480823

Saida

Riad ElSolh street, Riad Shehab Bldg

Opened in: 1978

Branch Manager: Mrs. Hasna Akoum Jradi

ATM Outdoor

Telefax: (07) 721788 / 735119-21 / (03) 760012

Shehim

Shreifex District, Toufic Owaidat Bldg

Opened in: 1985 (relocated in 2008)

Branch Manager: Mr. Ziad Ramadan

ATM Outdoor

Telefax: (07) 241005-7 / (03) 094873

Sour (Tyr)

Banque du Liban Str., Saab & Fardoun center
 Opened in: 2006
 Branch Manager: Mr. Chadi Chami

ATM Outdoor (2)

Telefax: (07) 351251 (03) 332243

Tripoli

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

ATM Outdoor (2)

Telefax: (06) 440443-7 / (03) 760013

Wastani (Saida)

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

ATM Outdoor (2)

Telefax: (07) 750362-4 / (70) 867789

Zahleh

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

ATM Outdoor

Telefax: (08) 802487 / 805777 / (03) 760015

Zouk Mikael

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

ATM Outdoor (2)

Telefax: (09) 211116 / 211124 / (03) 760003

AFFILIATED BANKS IN LEBANON

MedInvestment Bank s.a.l.
 Saudi Lebanese Bank s.a.l.

BRANCHES ABROAD

Bankmed - U.A.E. - Dubai Branch
 Currency House, Tower 2, Level 28, Unit 2801
 P.O.Box: 506399-DIFC, Dubai, U.A.E.
 Opened in: 2015 SEO:
 Mr. Rabih Abou Chakra

Tel: (+ 9714) 388 98 08
 Fax: (+9714) 388 98 09

SUBSIDIARY BANKS ABROAD

BankMed (Suisse) s.a.
 3, Rue du Mont Blanc
 Case Postale 1523 CH-1211 Geneva 1, Suisse
 Opened in: 1985

Switchboard: (+ 41 22) 906 06 06
 Fax: (+41 22) 906 06 07
 E-Mail: info@bankmed.ch

SUBSIDIARY BANKS ABROAD (continuous)**T-Bank (Turkland Bank) A.S. - Head Office (& 13 branches)**

19 Mayis Cad. Sisli Plaza, Block A n° 7,
 Sisli 34360 Istanbul, Turkey
 Opened in: 2007
 Chairman: Mr. Michel Accad

Switchboard: (+ 90 212) 368 34 34
 Fax: (+ 90 212) 368 34 35
 Web Site: www.tbank.com.tr

Adana

Kurtuluş Mah. Atatürk Cad.
Mehmet Sümer Apt.No 167 Seyhan, Adana

Tel: (+90 322) 459 35 00
Fax: (+ 90 322) 459 89 59

Antalya

Sinan Mah. Ali Çetinkaya Cad. No: 12/B
07000, Muratpaşa Antalya

Tel: (+ 90 242) 243 51 50
Fax: (+ 90 242) 244 79 68

Bakanlıklar

Kavaklıdere Mah. Atatürk Bulvarı
No:185 06680 Çankaya Ankara

Tel: (+ 90 312) 419 67 14
Fax: (+ 90 312) 419 67 10

Bursa

İhsaniye Mahallesi, İzmir Yolu Caddesi,
Atalay 7.Sitesi B Blok No:114/A Nilüfer Bursa

Tel: (+ 90 224) 222 57 57
Fax: (+ 90 224) 221 55 90

Caddebostan

Bağdat Cad. Pamir Apt.
No: 251-2 /4 Göztepe Kadıköy, İstanbul

Tel: (+ 90 216) 386 81 81
Fax: (+ 90 216) 386 81 61

Denizli

Saraylar Mah. 2. Ticari Yol
No:31/A Merkez Denizli

Tel: (+ 90 258) 261 33 60
Fax: (+ 90 258) 263 86 60

Etiler

Etiler Mah. Nispetiye Cad. No: 80/A
Etiler 34342 Beşiktaş İstanbul

Tel: (+ 90 212) 257 40 31
Fax: (+ 90 212) 263 52 29

Gaziantep

İncilipınar Mah. Muammer Aksoy
Bulvarı 18/C
Şehitkamil Gaziantep

Tel: (+ 90 342) 232 29 00
Fax: (+ 90 342) 232 82 40

İstanbul Avrupa

19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza
A Blok No:7 Şişli 34360 İstanbul

Tel: (+ 90 212) 656 55 15
Fax: (+90 212) 657 11 57

İzmir

Cumhuriyet Bulvarı No: 82/A Erboy
İşhanı Pasaport Konak İzmir

Tel: (+ 90 232) 489 11 33
Fax: (+ 90 232) 489 94 21

Konya

Mussallabağları Mah. Nalçacı Cad No: 88/A
Selçuklu Konya

Tel: (+ 90 332) 233 63 30
Fax: (+ 90 332) 233 68 77

Merkez

19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza
A Blok No:7 Şişli 34360 İstanbul

Tel: (+ 90 212) 368 35 60
Fax: (+ 90 212) 368 35 88

Şişli

19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza
A Blok No:7 Şişli 34360 İstanbul

Tel: (+ 90 212) 282 44 00
Fax: (+ 90 212) 282 30 40

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 lait Factory premises,
Beirut Souks, Sayyour street, Beirut Central District,
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,
Bshamoun, main road, Market Place supermarket,
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
Sibline, Cement Factory

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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

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. Farid D. Meshaka	Executive Director –Institutions Business Development
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. 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, 2023 (in millions of LBP)			
- Total Assets (1):	27,055,404	- Customer Deposits:	20,006,044
- Loans to Customers (1):	870,643	- Shareholders equity: (Tier I)	429,861
- Claims on Public Sector (2):	24,795,832	- Off-balance Sheet: (Liabilities)	8,673,139

Operating branches in Lebanon: 5 (3 temporary closed)
Number of Employees (as at 31/12/ 2023): 200
Number of ATM: 6

HEADQUARTERS Web Site: www.bemobank.com

Beirut
 Elias Sarkis Avenue
 BEMO Bldg, Ashrafieh
 POB x: 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
 Rabyeh 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
Qatar	Doha	Doha Bank
Saudi Arabia	Riyadh	Banque Saudi Fransi
Spain	Madrid	Banco Sabadell SA
Spain	Madrid	Caixabank SA
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	Deutsche Bank AG
U.S.A.	New York	The Bank of New York Mellon

SERVICES RENDERED

- Private Banking & fiduciary structures, investment solutions, portfolio advisory, succession planning.
- Treasury & Capital Markets.
- Corporate Banking: Commercial short term facilities such as working capital financing and refinancing
- Trade Finance facilities.
- 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 CREDIT NATIONAL S.A.L.

Official List of Banks N°:36 (1959), Commercial Registry N°: 8220 Beirut, Nationality: Lebanese, Capital: LBP68,800,000,000.-

FOUNDER

Mr. Jacob E. Safra

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

BOARD OF DIRECTORS

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

SENIOR MANAGEMENT

Mr. Paul Zaatar	Assistant General Manager
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LEGAL ADVISOR: Me. Aline Nammar, Me. Nabil Maad

INDEPENDENT AUDITORS: Messrs. BDO Semaan, Gholam & Co. / Messrs. ECOVIS-BCA Lebanon

GENERAL INFORMATION: UnAudited Indicators as of December. 31st, 2024 (in Thousands of USD)

- Total Assets:	188,572	- Customer Deposits:	500065
- Loans to Customers:	33871	- Shareholders equity: (Tier I)	510404
- Claims on Public Sector:	0	- Off-balance Sheet: (Liabilities)	2998

Operating branches in Lebanon: 3
Number of ATM: 0

Number of Employees: 35

HEADQUARTERS & MAIN BRANCH

Web Site: www.bcn.lb.com

Beirut (Marfa')

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

BRANCHES OR AGENCIES IN LEBANON

I - Beirut & Suburbs

Verdun (Ras Beirut)

Rachid Karame street, 2523 Ras Beirut
Ibisa center
Opened in: 2013

Switchboard: (01) 809809
Fax: (01) 809809 x 109

II- Other Region

Tripoli

Al Maarad street, Sara center

Opened in: 2014

CORRESPONDENT BANKS

Cyprus	Limassol	Bank of Beirut sal
United Kingdom	London	Bank of Beirut (UK) Ltd
Saudi Arabia	Riyadh	Banque Saudi Fransi
Turkey	Istanbul	Arab Turkish Bank
Spain	Madrid	BMCE Bank International S.A.U.
Lebanon	Beirut	Qatar National Bank (Q.P.S.C)

SERVICES RENDERED

Commercial Banking
Deposit Account Services
Documentary Credits
Financial Market Services
Foreign Exchange
Guarantees
International Settlements
Lines of Credit – Personal
Saving Accounts – Personal
Savings Accounts – Specialty
Transfers & Remittances

ATM OFF PREMISES

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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
Mr. Joseph Sassine	Member
Commercial Insurance	Member
Bank of Beirut sal	Member
Mr. Rony Lahoud	Member - Lebanese State Representative
Mr. Toufic Naji	Member - Lebanese State Representative

GENERAL MANAGEMENT

Mr. Antoine Habib	Chairman & General Manager
Mrs. Milène Bahri	Operations 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. Tarek Khodr	Risk Manager
Mrs. Amani Chedid	Compliance Manager
Mrs. Patricia Azzi	Accounting & Treasury Manager
Mr. Issam Kassar	Branch Manager - Raouche
Mr. Mahmoud Kalo	Branch Manager - Saïda
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

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, 2023 (in millions of LBP)

- Total Assets:	2,209,498	- Customer Deposits:	406,257
- Loans to Customers:	710,706	- Shareholders equity: (Tier I)	525,411
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	19,948

Operating branches in Lebanon: 6

GENERAL MANAGEMENT

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

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

Tel & Fax: (01) 954500

Hotline 1620

Swift: LHBALBBX

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

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

Cite Dora II Bldg, 6th Floor
Opened in: 1985

Switchboard: (01) 239000

Fax: (01) 239000 x 202 or 215

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
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 Loans

* * *

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

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 Holding Ltd	Guernsey	5.00%
Others	-	21.79%

BOARD OF DIRECTORS

Mr. Walid Raphaël	Chairman
Mr. Zafer Chaoui	
Mr. Philippe Doré	
Dr. Samer Iskandar*	
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	

*Deceased on August 13, 2024

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. Zahi Azouri	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 & Wealth Management
Mr. Maurice Iskandar	International & Correspondent Banking
Mr. Gilbert Moussa	Loan Remediation
Mr. Ronald Zirka	Marketing, Retail and Digital Banking
Ms. Myrna Wehbé	Cards Services

Support Divisions

Mr. Zahi Azouri	Risk Management
Mr. Jean Ghosn	Credit Risk
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 & 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	Communications, ESG and Customer Experience
Ms. Tania Rizk	Human Resources
Mr. Gabriel Rizk	General Services
Mr. Fady Lahoud	Internal Audit
Me. Marc de Chadarevian	Legal Advisor

LEGAL ADVISOR: Me Marc de Chadarevian, Esq.

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

GENERAL INFORMATION: Audited Indicators as at December 31st, 2023 (in thousands of LBP)

Total Assets:	122,471,210,475	Customer Deposits:	101,342,182,899
Loans to Customers:	7,068,416,045	Shareholders' equity: (Tier I)	17,357,813,931
Claims on Sovereign:	77,522,542,024	Off-balance Sheet:	3,722,688,107
		(Liabilities)	

Operating branches in Lebanon: 36

Number of Employees: 786 (as at Dec. 31, 2023)

Number of ATM: 177 (of which 80 off premises)

E-Branch: 1

Representative Offices abroad: 2

Number of Employees: 2

Subsidiary bank abroad: 1

Number of Employees: 73

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.)

HEADQUARTER

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

Web Site: www.eblf.com

Tel: (01) or (03) 791332
Fax: (01) 440183
Telex: 44031LIFDOR
Forex:
Reuters BLFX Swift:
BLFSLBBX
E-Mail: info@ebf.com
Call Center: 1272 / Short number: 1332

MAIN BRANCH**Hamra (Ras Beirut)**

Hamra area, Rome street
Beirut Liberty Plaza
PO Box: 11-0808 Beirut, Lebanon
Opened in: 1993
Manager: Mr. Marwan El Khalil

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 1211
Fax: (01) or (03) 440118
E-Mail: marwan.elkhalil@ebf.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 & Outdoor

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

Ashrafieh – Saifi

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

ATM Outdoor

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

Ashrafieh – Sassine

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

ATM Indoor & Outdoor

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

Ashrafieh – Sioufi

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

ATM Indoor & Outdoor

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

Bir Hassan

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

ATM Indoor & Outdoor (2)

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

Bourj Hammoud

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

ATM Indoor & Outdoor

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

Dbayeh

Dbayeh highway, seaside, 591 building
Opened in: 2009
Manager: Ms. Roula Saba Ghalieh

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 4711
Fax: (01) 440111
E-Mail: roula.saba@ebf.com

Dora

Dora roundabout, Awada center

Opened in: 1973

Manager: Ms. Rita Salame Darwiche

ATM Indoor & 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 & 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 & 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 & 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 & 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: Mr. Charbel Karaa

ATM Indoor & Outdoor

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

Fax: (01) 440194

E-Mail: charbel.karaa@ebbf.com

Mazraa (Moussaitbeh)

Verdun street, Unesco square

Tarraf Kojok building

Opened in: 1977

Manager: Ms. Dalal Kreidie Ramadan

ATM Indoor & 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 & 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. Fouad Bartelmaos

ATM Indoor & Outdoor

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

Fax: (01) 440142

E-Mail: fouad.bartelmaos@ebbf.com

II- Other Regions

Bar Elias

Damascus road, Al Meiss building
Opened in: 1982
Manager: Mr. Malek Abou Ajwi

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

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. Joyce Abi Khalil

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

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor (3)

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

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor (2)

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

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor

Tel: (01) or (03) 791332 x 9311
Fax: (01) 440168
E-Mail: joyce.abi-khalil@ebbf.com

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor (2)

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

Rabieh

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

Reyfoun

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

Saida – Boulevard

Adel Osseiran road, Elia intersection
Opened in: 2011
Manager: Mr. Marwan Osta

Tripoli – Mina

Rafic Hariri square, Mina 351 center
Opened in: 2010
Manager: Ms. Lama Haddad Haddad

Tripoli – Tell

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

Tripoli – Zahrieh

Mohamed Karamah 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: Mr. Camille Khneisser

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 & Outdoor

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

ATM Indoor & Outdoor

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

ATM Indoor & Outdoor (5)

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

ATM Indoor & Outdoor (2)

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 & Outdoor

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

ATM Indoor & Outdoor (5)

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

ATM Indoor & Outdoor (2)

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

ATM Indoor & Outdoor

SUBSIDIARY BANKS ABROADWeb Site: 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@ebf-sbaparis.com

Banque SBA S.A. - Limassol - Cyprus

John Kennedy street, Kanika Enaerios complex,
Block 1, Iris House 8C
Limassol, Cyprus
Manager: Mr. Emile Jallad

Tel: (+357) 25 270000
Telefax: (+357) 25 581643 3724
Swift: SBAACY21
E-Mail: sba.cyprus@ebf-sbacyprus.com

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

86, rue du Rhône,
1211 Geneva 3, Switzerland
P.O.BOX 3667
Chief Executive Officer: Mr. Dory Hage

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

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

Al Salam street, facing Abu Dhabi
Municipality, Al Shaheen tower, 7th floor 701
P.O.Box: 130828 Abu Dhabi, U.A.E.
Opened in: 2009
Chief Representative: Mr. Fadi Traboulsi

Tel: + 971(2) 643 2028
Telefax: + 971 (2) 643 2038
E-Mail: fadi.traboulsi@ebf.ae

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

Bourdillon road, Mabadeje plaza
Flat 6, 49, Bourdillon road
Ikoyi, Lagos, Nigeria
Opened in: 2012
Representatives: Mr. Oussama Skaiky

Tel: +234 803 485 8888
E-Mails: oussama.skayki@ebf.com

MAIN CORRESPONDENT BANKS

Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Ahli United Bank BSC
Bahrain	Manama	Bank Muscat SAOG
Belgium	Brussels	KBC Bank NV
China	Beijing	Agricultural Bank of China Ltd
China	Beijing	Bank of China Ltd
China	Beijing	China Construction Bank
China	Beijing	Industrial and Commercial Bank of China Ltd
Cyprus	Limassol	Banque SBA-Cyprus
Denmark	Copenhagen	Danske Bank A/S
Denmark	Copenhagen	Nordea Bank
Denmark	Copenhagen	Skandinaviska Enskilda Banken AB (Publ)
Egypt	Cairo	National Bank of Egypt
Finland	Helsinki	Nordea Bank
Finland	Helsinki	Skandinaviska Enskilda Banken AB (Publ)
France	Paris	Banque SBA
France	Paris	Credit Agricole
France	Paris	Natixis
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	Commerzbank AG

Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	Mizuho Corporate Bank Ltd
Japan	Tokyo	Sumitomo Mitsui Banking Corporation
Japan	Tokyo	The Bank of Tokyo-Mitsubishi UFJ Ltd
Jordan	Amman	Arab Bank PLC
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSC
Kuwait	Kuwait City	National Bank of Kuwait
Kuwait	Kuwait City	The Commercial Bank of Kuwait
Netherlands (The)	Utrecht	Rabobank UA
Norway	Oslo	Dnb Bank ASA
Norway	Oslo	Nordea Bank
Qatar	Doha	Al Khaliji Commercial Bank QSC
Qatar	Doha	Qatar National Bank
Qatar	Doha	The Commercial Bank of Qatar QSC
Saudi Arabia	Jeddah	The National Commercial Bank
Saudi Arabia	Riyadh	Banque Saudi Fransi
Saudi Arabia	Riyadh	Riyadh Bank
Saudi Arabia	Riyadh	The Saudi Investment Bank
Spain	Barcelona	Caixa Bank
Spain	Sabadell	Banco de Sabadell
Sultanate of Oman	Muscat	Bank Muscat
Sweden	Stockholm	Nordea Bank
Sweden	Stockholm	Skandinaviska Enskilda Banken AB (Publ)
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	UBS AG
Turkey	Istanbul	Akbank TAS
Turkey	Istanbul	Finansbank AS
Turkey	Istanbul	Türkiye Garanti Bankasi AS
Turkey	Istanbul	Türkiye Is Bankasi AS
Turkey	Istanbul	Yapi ve Kredi Bankasi AS
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Abu Dhabi	First Abu Dhabi Bank
U.A.E.	Dubai City	MashreqBank PSC
U.A.E.	Dubai City	The Commercial Bank of Dubai
U.A.E.	Sharjah	Bank of Sharjah
U.A.E.	Sharjah	Invest Bank PSC
U.K.	London	Barclays Bank PLC
U.K.	London	Standard Chartered Bank
U.S.A.	New York	Citibank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

SERVICES RENDERED

- ◊ Retail Banking
 - ◆ Banking Cards
 - Debit Cards
 - Cash Cards
 - Lucky to Be Young Cards
 - Elite Cards
 - Charge Cards

- Prepaid Card
- Earth Card
- AIR FRANCE KLM - BANQUE LIBANO-FRANÇAISE Card
- ◆ Insurance Plans
- ◆ Packaged Accounts
 - Lucky to Be Young Package
 - Wedding Package
 - Pharmacist Package
 - Multi Package
 - Pro Package
 - Point Com® e-banking
 - My BLF mobile banking
 - My LTBY by BLF mobile banking
 - Point Info® customer alerts service
- ◇ SME Banking
- ◇ Corporate Banking
- ◇ Financial Market services
 - ◆ 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) (35 ATMs)

Qaa, Hermel, Bekaa, main road, (2 ATMs), installed in: 2022
 Ghazeh, West Bekaa, main internal road, next to Red Cross, (3 ATMs), installed in: 2020
 Kfardeblian, 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, Bnachii lake, installed in: 2012
 Akkar, Minieh, near Minieh municipality, (3 ATMs), installed in: 2021
 Bouar, Wardieh station, installed in: 2013
 Kobayat, UNHCR, main road, installed in: 2020
 Diebta, 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

ATM OFF PREMISES (none-rural area) (43 ATMs)

Furn El Shebbak, La Sagesse university, installed in: 2004
 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
 Order of Lawyers, installed in: 2012
 Damour, Total station, installed in: 2017
 Dbayeh, Le Mall, installed in: 2012
 Hazmieh, Beirut City center, installed in: 2013
 Nahr Ibrahim, Liban Cables, main entrance of the factory, installed in: 2019
 Baabdat, Municipality, installed in: 2013
 Zouk Mosbeh, Middle East Broadcasting center, installed in: 2013
 Zahlé, UNHCR, installed in: 2020
 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
 Shouefat, 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
 Dahr El Ain, Daher El Ain Koura main road, Elcid building, (3 ATMs), installed in: 2011 and 2022
 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 headquarter, Coral building, installed in: 2024
 Zouk, sea side road, Liquigaz headquarter, Liquigaz building, installed in: 2024
 Beirut, Spears street, Lebanese Red Cross building, installed in: 2024

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

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

* * *

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

Official List of Banks N°: 3 (1929), Commercial Registry N°: 104 Beirut, Nationality: Lebanese, Capital: LBP120,000,000,000, -

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

SENIOR MANAGEMENT

Mr. 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. Tony Awad	Head of Information Technology
Mr. Emile AbouDib	Head of Internal Audit
Mrs. Maria Maalouf	Acting Head of Risk Management
Mr. Moussa Alamedine	Acting Head of Financial Division
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, 2023 (in millions of LBPs)

- Total Assets:	12,519,125	- Customer Deposits:	11,457,140
- Loans to Customers:	155,880	- Shareholders equity: (Tier I)	392,125
- Claims on Public Sector:	11,890,371	- Off-balance Sheet: (Liabilities)	66,563

Operating branches in Lebanon: 3
Suspended Branches: 17
Representative office abroad: 1

Number of Employees: 108
Number of ATM: 9

HEADQUARTERS

Beirut Central District

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

Website: www.bml.com.lb

Switchboard: (01)986666/987777
Fax: (01)964299/964296
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
Branch Manager: Mrs. Layla Kiameh

ATM Outdoor (3) ATM Indoor (1)

Switchboard: (01)986666/987777
Fax: (01)964299

E-Mail: jad.bouchedid@bml.com.lb

E-Mail: Layla.Kiameh@bml.com.lb

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

II- Other Regions

Tripoli

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

ATM Outdoor

Switchboard: (06) 430130-1 / 430525-6

E-Mail: Safwan.Sabalbal@bml.com.lb

We have suspended operations in all other Branches.

ATM IN LEBANON

I- Beirut & Suburbs

MAIN Branch (Beirut Central District)

Riad ElSolh Street, Banque Misr Liban Bldg

ATM Outdoor (3) ATM Indoor (1)

Corniche El Mazraa (Moussaitbeh)

Corniche El Mazraa, Khater center

ATM Outdoor

II- Other Regions

Chtaura

Damascus Street, Dali Building

ATM Outdoor

Nabatieh

Sabbah Street, Fakhreddine Bldg

ATM Outdoor

Saida (Sidon)

Houssam El dine Hariri Street, Kotob Center

ATM Outdoor

Tripoli

Tell area, Karameh Bldg

ATM Outdoor

REPRESENTATIVE OFFICE**BMLCI - Representative Office – Ivory Cost**

04 BP 1249 Abidjan 04

Imm. Broadway center - Ave. Noguès

Plateau - Abidjan - Côte d'Ivoire

Head of Business Development: Ms. Nisryne Zein

Office Manager: Mr. Mohamed Moussaoui

Switchboard: 0022520226225

Mobile: 0022507686869

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

Mobile: 0022577779997

Email: mohamed.moussaoui@bmlci.com

CORRESPONDENT BANKS

France

Paris

Societe Generale SA

Italy

Milan

UniCredit SPA

Saudi Arabia

Riyadh

Banque Saudi Fransi

U.A.E.

Dubai City

Banque Misr - UAE

U.K.

London

The Bank of New York Mellon

U.S.A.

New York

The Bank of New York Mellon

Australia

Sydney

BANK OF SYDNEY LTD

* * *

BBAC S.A.L.

Official List of Banks N°: 28 (1956), Commercial Registry N°: 6196 Beirut, Nationality: Lebanese, Capital: LBP162,181 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	Non-Executive Member
Mr. Farouk Mahfouz	Non-Executive Member
Dr. Fouad Zmokhol	Independent Member
Assaf Holding Company s.a.l.	Non-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
Ayman Abou Mansour	Accounting
Mr. Ali Al Danaf	Recovery & Restructuring
Mr. Wissam Maroun	Compliance
Mr. Salim Fakhreddine	Information Technology
Mr. Samer Abi Rafah	Administration
Ms. Rania Khalil	Marketing & Communication
Ms. Nahed Zeid	Cards & E-Banking Operations
Mrs. Natacha 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

MANAGEMENT (continuous)

Mr. Adonis Shehayeb	Management Information System
Mr. Semaan El-Mur	Project Management
Mr. Labib Abou Dehn	Customer Rights Protection

EXECUTIVE ADVISORS TO THE CHAIRMAN-GENERAL MANAGER:

Mr. Anwar Abou Ghaida	Financial Management
Mr Fadi El Fakih	Corporate Governance

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.

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

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

- Total Assets:	63,344,174	- Customer Deposits:	52,147,686
- Loans to Customers:	3,322,358	- Shareholders equity: (Tier I)	5,008,497
- Claims on Public Sector:	3,401,216	- Off-balance Sheet: (Liabilities)	

Operating branches in Lebanon: 25
Number of ATM: 49 (of which 13 off premises)
Operating branches abroad: 3

Total Number of Employees: 522

Number of Employees: 85

HEADQUARTERS**Ras Beirut**

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

Web Site: www.bbacbank.com

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

Mazraa (Moussaitbeh)

Corniche El Mazraa, Cola Intersection

Choueiri Bldg.

Opened in: 1966

Head of Branch: Mr. Imad Kaedbei

ATM Outdoor

Telefax: (01) 302540 / 818429 / 818431

E-Mail: mazraa@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

Baalbek

Facing "Kalaat Baalbek"

Opened in: 1996

Head of Branch: Mr. Assaad Salman

Bekaata

Bekaata El Shouf, BBAC Bldg.

Opened in: 1981

Head of Branch:

Mr. Samir Abou Chakra

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\Triploi 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

ATM Outdoor (2)

Telefax: (05) 300348 / 300786 / 304060

E-Mail: baakline@bbac.com.lb

ATM Outdoor (2)

Telefax: (08) 374014-6 / (03) 614899

E-Mail: baalbek@bbac.com.lb

ATM Outdoor (3)

Telefax: (05) 500587 / 501587

E-Mail: bekaata@bbac.com.lb

ATM Outdoor (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

Saida- Nejme Square

Nijme Square, BBAC Bldg., 1st Floor
 Opened in: 1977
 Head of Branch: Mr. Nabil Chehade

ATM Outdoor

Telefax: (07) 723857 / 724369 / (03) 350012
 E-Mail: saida@bbac.com.lb

Shahhar- Qabr Shmoun

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

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. - Bagdad Branch – Iraq

Al Karrada Area, Al Arasat Street, BBAC Bldg.
 Bagdad, Iraq
 Opened in: 2010
 Head of Branch: Mrs. Yasameen El Taeen

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

Tel: (+964 53) 319 6468
 Fax: (+964 771) 642 8888
 E-Mail: sulaymaniyah@bbac.com.lb

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

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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	88.13%
B.L.C. Bank SAL (*)	Lebanese	10%
Others	-	1.87%

(*) B.L.C. Bank bought back 10% of its common shares

BOARD OF DIRECTORS

Mr. Nadim Kassar	Chairman & General Manager
Fransabank SAL (represented by Mr. Adel Kassar)	Member
Mr. Henri de Courtivron	Member
Mr. Sarkis Yoghourtdjian	Member
Mr. Ghantous Gemayel	Member
Me. Wajdi Abi Chakra	Secretary of the Board

MANAGEMENT

Mr. Nadim Kassar	Chairman & General Manager
Mr. Bassam Hassan	Chief Executive Officer- CEO
Mr. Joseph Baddour	AGM - Advisor to the Chairman for Strategic Business Development
Mr. Hani Dannawi	Chief Financial Officer
Mr. Carlos Lebbos	Chief Risk Officer
Mr. Jean Chamoun	Chief Internal Auditor
Mr. Souheil Younes	Chief Human Resources Officer
Mr. Naji Echo	Head of Treasury & Financial Markets Group
Mr. Rabih Abi Ammar	Head of Commercial and Retail Lending Group
Mr. Elie Azar	Head of Retail Banking & Marketing Group
Mr. Joseph Saab	Head of Compliance Group
Mr. Samir Khoury	Head of Branches Network
Mr. Georges Nammour	Head of Operations
Mr. Pierrot Atallah	Head of Information Technology
Mrs. Raghida Khoury	Head of Organization
Mrs. Elizabeth El Khazen	Head of Administration
Mr. Elie Tabet	Head of International Banking Relations

LEGAL ADVISOR: Me. Wajdi Abi Chakra

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

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

- Total Assets:	29,316,449	- Customer Deposits:	28,027,622
- Loans to Customers:	1,834,012	- Shareholders equity: (Tier I)	571,020
- Claims on Public Sector:	26,211,975	- Off-balance Sheet: (Liabilities)	368,508

Operating branches in Lebanon: 16

Number of Employees: 419

Number of ATM: 32 (31 ATMs in branches) and 1 ATM off-site located in Bcharreh

Representative Office abroad: - -

HEADQUARTERS

Web Site: www.blcbank.com

Beirut

Adlieh square, BLC Bank Bldg
P.O.Box: 11-1126 Beirut, Lebanon
Postal Code: 2064-5809 Lebanon
Opened in: 1950

Telefax: (01) 387000/429000
Cable: BANCOLIBA
Forex: (01) 387000 ext. 1340 / Fax: (01) 398075
Reuters: BLCB
Swift: LICOLBBX
E-Mail: info@blcbank.com

MAIN BRANCH

Adlieh (Ashrafieh)

Adlieh square, BLC Bank Bldg
Opened in: 2004
Manager: Mrs. Roula Korban

ATM Indoor (2)

Switchboard: (01) 387000/429000
Fax: (01) 616984
E-Mail: adliehbranch@blcbank.com

BRANCHES OR AGENCIES IN LEBANON

I - Beirut & Suburbs

Aicha Bakkar (Moussaitbeh)

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

ATM Indoor (2)

Switchboard: (01) 749135-8
Fax: (01) 749135-8 x 170
Email: Aishebaqqarbranch@blcbank.com

Antelias

Antelias Square, St. Elie center, Block A
Opened in: 2010
Manager: Mr. Toufic Abi Jaoude

ATM Indoor (2)

Switchboard: (04) 417230/418080
Fax: (04) 522018 x 170
Email: Anteliasbranch@blcbank.com

Ashrafieh-Sassine

Adib Ishac street, Jerbaka Bldg, Sassine square
Opened in: 1961
Manager: Mr. Boutros Nassif

ATM Indoor (2)

Switchboard: (01) 200990-1
Fax: (01) 339664 x 170
E-Mail: achrafiehbranch@blcbank.com

Baabda

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

ATM Indoor

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

Dekwaneh

Sed ElBauchrieh 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

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

Mrs. Michelle Ain

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: Mr. Boulos Daif

Jounieh

Main road, Opposite Municipality, Stephan Bldg

Opened in: 1958

Manager: Mr. Roland Chedid

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)387411x 170

E-Mail: chiahbranch@blcbank.com

ATM Outdoor (2)

Switchboard: (06)642166/741599

Fax: (06) 742812 x 170 Administrator:

E-Mail: batrounbranch@blcbank.com

ATM indoor (3)

Switchboard: (08)542450/545422-3

Fax: (08)545424 x 170

E-Mail: chtourabbranch@blcbank.com

ATM Indoor (2)

Switchboard: (09)540150/546956

Fax: (09) 546955 x 170

E-Mail: jbeilbranch@blcbank.com

ATM Indoor (2)

Switchboard: (09)910800/934558

Fax: (09)835219x 170

E-Mail: jouniehbranch@blcbank.com

ATM Indoor (2)

Switchboard: (07) 764780-1

Fax: (07) 760234 x 170

E-Mail: nabatiehbranch@blcbank.com

ATM Indoor (2)

Switchboard: (07)722330-2/727508

Fax: (07)722330x 170

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) 432896 x 170

E-Mail: tellbranch@blcbank.com

MOTHER COMPANY: Fransabank s.a.l.

CORRESPONDENT BANKS

Algeria	Algiers	Fransabank El Djazair SPA
Egypt	Cairo	Banque Misr SAE
France	Paris	Fransabank (France) SA

CORRESPONDENT BANKS (continuous)

France	Paris	UBAF-Union de Banques Arabes et Françaises
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Japan	Tokyo	The Bank of New York Mellon
Jordan	Amman	The Housing Bank for Trade and Finance
Kuwait	Kuwait City	Al Ahli Bank of Kuwait KSC
Kuwait	Kuwait City	National Bank of Kuwait SAK
Qatar	Doha	Al Khaliji Commercial Bank QSC
Qatar	Doha	The Commercial Bank of Qatar QSC
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Jeddah	The Saudi National Bank
Spain	Barcelona	Banco de Sabadell SA
Spain	Barcelona	Caixa Bank SA
Switzerland	Zurich	Zürcher Kantonalbank
U.A.E.	Dubai City	Al Khaliji France SA
U.A.E.	Dubai City	MashreqBank PSC
U.K.	London	JPMorgan Chase Bank NA
U.S.A.	New York	JPMorgan Chase Bank NA
U.S.A.	New York	Standard Chartered Bank
U.S.A.	New York	The Bank of New York Mellon

SERVICES RENDERED

Automated Teller Machine (ATM)
Capital Markets
Commercial Banking
Corporate Banking
Credit Cards
Deposit Account Services
Financial Market Services
Investment Banking
Merchant Banking
Mobile Bank
Private Banking
Retail Banking
Trade Services
Transfers & Remittances

* * *

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 30 June, 2024

** 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 & 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 – SMEs Relationship, Internal Legal Affairs, External Legal Affairs
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. 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
Dr. Ali Bolbol	Chief Economist

DIVISIONS, DEPARTMENTS & UNITS

Mr. Mohammad Yehia Khaled	Administration, Properties & Facilities Management, Group Human Resources
Mrs. Nathalie Gharios	Branch Management & Support
Mr. Talal Ibrahim	Central Operations, & Group Strategic Planning
Ms. Mirna Hammoud	Communications and Sustainability
Mrs. Dania Kabbani	Compensation & Benefits
Mr. Kamal Loubnan	Corporate Credit and Relationship
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 & 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
Mrs. Ghada Labban	SMEs Relationship
Mr. Soubhi Arayji	Trade Finance
Mr. Charles Haddad	SMEs Relationship , Legal Affairs

LEGAL ADVISORS: Me. Sami Nahas / Me. Samir Bou Zamel / Me. Jihad Zein. / Me. Pierre Adwan/ Me. Adnan Jisr/ Me. Ziad Abboud/ Me. Hicham Akkaoui/ Me. Rami Bassil, Me. Selim Breidi, Me. Elie Saab, Me. Abdo Estephan Abou Jaoude

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

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

- Total Assets:	278,500,709	- Customer Deposits:	250,652,263
- Loans to Customers:	15,073,009	- Shareholders equity: (Tier I)	16,341,013
- Claims on Public Sector:	6,236,0085	- Off-balance Sheet: (Liabilities)	119,325,946

Operating branches in Lebanon: 75
Number of ATM: 160 (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): 3 **Number of Employees:** 422

Insurance companies (Branches): 21

Financial Institutions abroad: 3

Investment Companies: 0

Number of Employees: 1815

Number of Employees: 80

Number of Employees: 335

Number of Employees: 287

Number of Employees: 102

Number of Employees: 0

HEADQUARTERS

Beirut

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

Web Site: www.blombank.com

Switchboard: (01) 738938 / 743300

Swift: BLOMLBBX

E-Mail: callcenter@blom.com.lb

Call center: (01) 758000

MAIN BRANCH

Verdun (Moussaitbeh)

Verdun, Rachid Karami St.,
BLOM BANK Bldg.
Opened in: 1997

ATM Indoor (2) & Outdoor

Switchboard: (01) 738938 / 743300

Fax: (01) 343092

E-Mail: mainbranch@blom.com.lb

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ain El Mreisseh

Ibn Sina St., Mashkhas Bldg.
Opened in: 1995

ATM Outdoor (2)

Switchboard: (01) 370830

Fax: (01) 370237

E-Mail: 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
Email: baabda@blom.com.lb

ATM Outdoor

Switchboard: (01) 991671-2-3-4-5-6
Fax: (01) 991670
E-Mail: babidriss@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 615818-19-20-21
Fax: (01) 615825/615951
E-Mail: badaro@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 648021-2/664337
Fax: (01) 648020
E-Mail: barbir@blom.com.lb

ATM Outdoor (2)

Switchboard: (79) 300594 / (76) 667791-2
Fax: (01) 662436
E-Mail: becharaelkhoury@blom.com.lb

ATM Outdoor

Switchboard: (01) 363734 / 363742
Fax: (01) 363732
E-Mail: bliss@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 310677-8/310687
Fax: (01) 310679
E-Mail: burjabihaidar@blom.com.lb

Burj Al-Barajneh

Ain El Sekka St., Rahal Bldg.
Opened in: 1979

Burj Hammoud

Armenia St., Harboyan Center
Opened in: 1970

Concord (Moussaitbeh)

Verdun, Rachid Karami St.,
BLOM BANK Bldg.
Opened in: 2006

Dbayeh

Dbayeh Highway, Victoria Center, GF
Opened in: 2014

Dekwaneh

Dekwaneh Main St., Mohanna Center
Opened in: 2008

Dora

Dora Main Highway, Ghantous Bldg., GF
Opened in: 1977

Furn El Chebbak

Main St., Bou Chedid Center, GF
Opened in: 2008

Ghobeiry

Chiah Blvd.,
Tohme & Jaber & Kalot Bldg.
Opened in: 1990

Hamra (Ras Beirut)

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

Hadath

Sfeir District, Hoteit Bldg.
Opened in: 2008

ATM Outdoor (2)

Switchboard: (01) 4503812-3 / 450446
Fax: (01) 450384
E-Mail: burjbarajneh@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 262067 / 266337-8
Fax: (01) 259061 / 266339
E-Mail: burjhammoud@blom.com.lb

ATM Outdoor

Switchboard: (01) 750160-1-2-3
Fax: (01) 738859
E-Mail: concord@blom.com.lb

ATM Outdoor (2)

Switchboard: (04) 520425-6-7-8
Fax: (04) 520432
E-Mail: dbayeh@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 686035-6 / 686072
Fax: (01) 686095
E-Mail: dekwaneh@blom.com.lb

ATM Outdoor (2) & Indoor

Switchboard: (01) 256527-28-32-37-38 / 760302-31
Fax: (01) 256522 / 256820
E-Mail: dora@blom.com.lb

ATM Outdoor

Switchboard: (01) 293810-3
Fax: (01) 293816
E-Mail: furnelchebbak@blom.com.lb

ATM Outdoor

Switchboard: (01) 825509 / 825870
Fax: (01) 820153
E-Mail: ghobeiry@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 341955 / 346290-1-2-3 / 343503
Fax: (01) 744407
E-Mail: hamra@blom.com.lb

ATM Outdoor (2)

Switchboard: (05) 461438 / 461506
Fax: (05) 461815
E-Mail: hadath@blom.com.lb

Haret Hreik

Sayyed Hadi Nasrallah Highway,
Abou Taam & Hoteit Bldg.
Opened in: 2004

Hazmieh

Damascus Road,
Chahine Center
Opened in: 1994

Sin El Fil - Horsh Tabet

Charles de Gaulle St.,
Tayar Center
Opened in: 2009

Istiklal (Moussaitbeh)

Karakol Druze, Istiklal St.,
Salhab Bldg.
Opened in: 1982

Jdeideh

New Jdeideh St., Etoile Center Bldg.
Opened in: 2012

Jnah

Bir Hassan, United Nations St.,
Jaber Bldg.
Opened in: 1999

Koraytem (Ras Beirut)

Ras Beirut- Snoubra, Takieddine Solh St.,
Ghalayini Bldg.
Opened in: 1983

Mar Elias (Moussaitbeh)

Corniche El Mazraa, Main St., Zantout Bldg.
Opened in: 1978

Mar Takla - Hazmieh

Street No. 19,
Urb 1 Center
Opened in: 2018

Mina El Hosn

Adnan El Hakim St.,
Beirut Tower Bldg.
Opened in: 2009

ATM Outdoor (3)

Switchboard: (01) 543658-9/543662
Fax: (01) 543661
E-Mail: harethreik@blom.com.lb

ATM Outdoor (2)

Switchboard: (05) 955241-1-2-3-4
Fax: (05) 955240
E-Mail: hazmieh@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 489733/489750/7
Fax: (01) 489739
E-Mail: horshtabet@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 738050-1/749624
Fax: (01) 748337
E-Mail: istiklal@blom.com.lb

ATM Outdoor (3)

Switchboard: (01) 889351-2/889360/2
Fax: (01) 889363
E-Mail: jdeideh@blom.com.lb

ATM Outdoor (3)

Switchboard: (01) 855903-4-5
Fax: (01) 855906
E-Mail: jnah@blom.com.lb

ATM Outdoor

Switchboard: (01) 788412-3/800081
Fax: (01) 800032
E-Mail: koraytem@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 818616-7-8
Fax: (01) 818009
E-Mail: marelias@blom.com.lb

ATM Outdoor

Switchboard: (71) 772226/75 - (76) 919691
Fax: (05) 451598
E-Mail: martakla-hazmieh@blom.com.lb

ATM Outdoor

Switchboard: (01) 365234-5-6-7
Fax: (01) 365230
E-Mail: minaelhosn@blom.com.lb

Noueiri (Mazraa)

Al Noueiri Station, Hamada Bldg.

Opened in: 1982

Raoucheh (Ras Beirut)

Raoucheh Blvd., Al Rayess & Bou Dagher Bldg.

Opened in: 1964

Rmeil

St. George Hospital St.,

Medica Center Bldg.

Opened in: 2000

Saifi

Al Arz St., Akar Bldg.

Opened in: 1979

Sanayeh (Moussaitbeh)

Spears St., Chamber of
Commerce & Industry Bldg.

Opened in: 1974

Sodeco (Ashrafieh)

Damascus Road, Sodeco Square Tower

Opened in: 2008

Chiyah

Chiyah Blvd., Ariss St.,

Orient Center Bldg.

Opened in: 1970

Choueifat

Al Omaraa, Main Road,

Mouhtar & Haidar Bldg.

Opened in: 2008

Sin El-Fil

Fouad Chehab Avenue,

Far Vision Center

Opened in: 1995

Tabaris (Saifi)

Gebran Tueini Square, Sursock Tower

Opened in: 2007

ATM Outdoor (2)

Switchboard: (01) 658610-1

Fax: (01) 630319

E-Mail: noueiry@blom.com.lb

ATM Outdoor

Switchboard: (01) 812603-4-5-6

Fax: (01) 801634

E-Mail: raoucheh@blom.com.lb

ATM Outdoor

Switchboard: (01) 565454 / 567140-1

Fax: (01) 565252

E-Mail: rmeil@blom.com.lb

ATM Indoor

Switchboard: (01) 566794 / 587196

Fax: (01) 581683

E-Mail: saifi@blom.com.lb

ATM Outdoor

Switchboard: (01) 346042-3 / 748339

Fax: (01) 738404

E-Mail: sanayeh@blom.com.lb

ATM Outdoor

Switchboard: (01) 611360-1-2

Fax: (01) 423805

E-Mail: sodeco@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 2701723-4 / 275783

Fax: (01) 270064

E-Mail: chiyah@blom.com.lb

ATM Outdoor (3)

Switchboard: (05) 4332036

Fax: (05) 433208

E-Mail: choueifat@blom.com.lb

ATM Outdoor (2)

Switchboard: (01) 485270-2

Fax: (01) 485273

E-Mail: sinelfil@blom.com.lb

ATM Outdoor

Switchboard: (01) 203142-3-4-

Fax: (01) 203145

E-Mail: tabaris@blom.com.lb

Tariq Al-Jedideh (Mazraa)

Al Malaab Al Baladi Square, Salim Bldg.
Opened in: 1984

Zalka

Zalka Interior Road, BLOM BANK Bldg.
Opened in: 2000

Zaitunay (Mina ElHosn)

Mina El Hoson, Facing Saint Georges,
BLOM BANK Bldg.
Opened in: 2000

II- Other Regions**Aley**

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

Amioun

Amioun Main Road, Nassif Bldg.
Opened in: 2011

Batroun

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

Broumana

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

Bekfaya

Sakiyat El Misk, Main Road, After the Statue
of Sheikh Pierre Gemayel, Kaii Center
Opened in: 2016

Chtaura

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

Elissar

Main Road,
Villa Marie Bldg.
Opened in: 1997

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

ATM Outdoor (2)

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

Switchboard: (04) 862263-4
Fax: (04) 862265
E-Mail: broumana@blom.com.lb

ATM Outdoor

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

ATM Outdoor (2)

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

ATM Outdoor (2)

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

Halba

Halba Main Road, Centre Rahal
Opened in: 2017

Jbeil (Byblos)

El Berbara, Voie 13, Canari de Byblos Bldg.
Opened in: 2007

Jib Jinnine

Jib Jinnine Main Road, Chibli Al Hajj Bldg.
Opened in: 2011

Jounieh

Main Road, Facing Central Bank,
BLOM BANK Bldg.
Opened in: 2001

Kaslik

Kaslik Main St., Debs Center
Opened in: 1982

Kfarhabab

Kfarhabab Main St., Oueiss Center
Opened in: 2011

Mansourieh

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

Nabatieh

Hassan Kamel Al Sabbah St.,
Office 2000 Bldg.
Opened in: 2000

Saida (Sidon)

Riad Solh St.,
Al Zaatari & Dandashly Bldg.
Opened in: 1978

Saida Boulevard

Boulevard Square,
Al Saoudi Bldg.
Opened in: 2011

ATM Outdoor

Switchboard: (06) 695930-70-80
Fax: (06) 692970
Email: halba@blom.com.lb

ATM Outdoor (2)

Switchboard: (09) 943701-2-3
Fax: (09) 943704
E-Mail: jbeil@blom.com.lb

ATM Outdoor

Switchboard: (08) 660942 / 661951 / 663501-2-3-4
Fax: (08) 661092
Email: jibjinnine@blom.com.lb

ATM Outdoor (2)

Switchboard: (09) 638012-3-4
Fax: (09) 638011
E-Mail: jounieh@blom.com.lb

ATM Outdoor (2) & Indoor

Switchboard: (09) 636998-9 / 640095 / 640273
Fax: (09) 831113
E-Mail: kaslik@blom.com.lb

ATM Outdoor (2)

Switchboard: (09) 856810-1-2-3-4
Fax: (09) 856820
E-Mail: kfarhabab@blom.com.lb

ATM Outdoor (2)

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

ATM Outdoor (3)

Switchboard: (07) 767854-5-6
Fax: (07) 767857
E-Mail: nabatieh@blom.com.lb

ATM Outdoor (2)

Switchboard: (07) 723266 / 724866
Fax: (07) 722801
E-Mail: saida@blom.com.lb

ATM Outdoor (2) & Indoor

Switchboard: (07) 730976 / 730879
Fax: (07) 736299
E-Mail: saidablvd@blom.com.lb

Chehim

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

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
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., Tajjudin Bldg., GF
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) 423565-4-7-8
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) 413350/1/2
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 / 350861-1-2-4
Fax: (07) 350865
E-Mail: tyrabbassieh@blom.com.lb

ATM Outdoor (2)

Switchboard: (07) 348548/748 / (03) 006617-8-9
/(70) 584381
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

Web Site: www.blombank.com

BLOM BANK s.a.l. - Jordan Head Office

18 Al Sharif Abdel Hamid Sharaf St.

P.O. Box: 930312 Shmeisani,

Amman 1193, Jordan

Opened in: 2004

Switchboard: (+ 962 6) 5001200

Fax: (+962 6) 5677177

Reuter: BLMJ

SWIFT: BLOMJOAM

E-Mail: blommail@blom.com.jo

Al Abdali Branch

Al Abdali St., Jouba Bldg.

Switchboard: (+962 6) 5696566

Fax: (+962 6) 5693955

E-Mail: abdali@blom.com.jo

Aqaba Branch

Sherif Shaker Ben Zeid St.

Switchboard: (+962 3) 2019340

Fax: (+962 3) 2019318

E-Mail: aqaba@blom.com.jo

Shmeisani Branch

Al Sharif Abdel Hamid Sharaf St., Bldg. No. 18

Opened in: 2007

Switchboard: (+962 6) 5001200

Fax: (+962 6) 5605652

E-Mail: shmeisani@blom.com.jo

Al-Wihdat Branch

Al Amir Hassan St., Oum Heiran, Bldg. No. 453

Opened in: 2006

Switchboard: (+962 6) 4750050

Fax: (+962 6) 4750055

E-Mail: wihdat@blom.com.jo

Sweifieh Branch

Princess Sumaya Bint al-Hassan Street,

Facing Safeway. Al Sahel district

Bldg. No. 13

Opened in: 2007

Switchboard: (+962 6) 5813950

Fax: (+962 6) 5810974

E-Mail: sweifieh@blom.com.jo

Mecca Street Branch

Mecca St., Al 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: wadisqra@blom.com.jo

Taj Branch

Abdoun, Jordan, Taj Mall Center
Opened in: 2011

Switchboard: (+962 6) 5931912
Fax: (+962 6) 5922052
Email: taj@blom.com.jo

Zarqa – Free Zone Branch

Zarqa, Free Zone Gate 1
Opened in: 2013

Switchboard: (+962 5) 3824921
Fax: (+962 5) 3823931
E-Mail: freezone@blom.com.jo

Tareq Branch

Ebn Shahnoon St.
Opened in: 2014

Switchboard: (+962 6) 5055141
Fax: (+962 6) 5055231
E-Mail: tareq@blom.com.jo

Khalda Branch

Wasef Al Tal St., Opposite to Sedeen Hotel,
Bldg. No. 25
Opened in: 2014

Switchboard: (+962 6) 5344641
Fax: (+962 6) 5344217
E-Mail: khalda@blom.com.jo

Mecca Mall Branch

Amman, Jordan Mecca St., Mecca Mall Center

Switchboard: (+962 6) 5822930/5
Fax: (+962 6) 5822925
E-Mail: meccamall@blom.com.jo

Marj Al Hamam Branch

Oum, Abhara St.,
Bldg. No. 19
Opened in: 2019

Switchboard: (+962 6) 5712615
Fax: (+962 6) 5712970
E-Mail: marj-alhamam@blom.com.jo

Aqaba Office Branch

Aqaba, Jordan

Switchboard: (+962 3) 2058869
Fax: (+962 3) 2058875
E-Mail: aqaba-office@blom.com.jo

Zarqa Branch

Al Zarqa Jeish st., Building 7

Switchboard: (962-5) 3995501 - 3995516

Fax: (962-5) 3995465

E-Mail: zarqa@mail.jordan.blom

SUBSIDIARY BANKS ABROAD

Web Site: www.banorientsuisse.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@banorientsuisse.ch

SUBSIDIARY BANKS ABROAD

Web Site: www.banorientfrance.com

Banque Banoriant France - HO & Main Branch (& 7 branches)

21 Avenue George V,

75008 Paris, France

Switchboard: (+33 1) 44 95 06 06

Fax: (+33 1) 44 95 06 00

Reuter : BANO

Swift: 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.ae

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

Khaled Lagoon, Corniche Al Buhairah,

Sheikh Nasser Bin Hamad Al Thani Bldg.

P.O. Box: 5803 - Sharjah, UAE

Switchboard: (+ 971 6) 5736 100 / 5736 700

Fax: (+971 6) 5736 080

E-Mail: info.shj@banorientfrance.com

Banque Banoriant France - Romania Branch - Headquarters

66 Unirii Blvd., Bloc K3, S+P+M, Sector 3

P.O. Box: 1-850, Bucharest, Romania

Switchboard: (+4 021) 302 72 01

Fax : (+4 021) 318 52 14

E-Mail: info.ro@banorientfrance.com

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

66 Unirii Blvd., Bloc K3, Mezzanin, Sector 3

P.O. Box: 1-850, Bucharest 030835, Romania

Switchboard: (+4 021) 302 72 01

Fax : (+4 021) 318 52 14

E-mail: unirii@banorientfrance.com

Banque Banoriant France - Vicotria (Bucharest)

72 Buzesti St., 1st District, Bucharest,

Romania 011017

Switchboard: (+4 021) 315 42 05-6

Fax : (+4 021) 315 42 08-9

E-Mail: victoria@banorientfrance.com

Banque Banorient France - Constanta

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

Switchboard: (+4 0241) 510950

Fax: (+4 0241) 510951

E-Mail: constanta@banorientfrance.com

BLOM BANK QATAR LLC

West Bay Area, Al Qassar Region 61,
Al Wahda St., NBK (Amwal) Tower,
11th Flr., Suite 1110
P.O. Box: 27700 – Doha, Qatar
Opened in: 2009

Switchboard: (+974) 4499 2999

Fax: (+974) 4499 2990

E-mail: blommail@blombankqatar.com

SUBSIDIARY FINANCIAL COMPANY ABROAD**BLOMINVEST SAUDI ARABIA**

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

Web Site: www.blominvest.sa

Switchboard: (+966 11) 494 95 55

Fax: (+966 11) 494 95 51

E-Mail: info@blom.sa

CORRESPONDENT BANKS

Bahrain	National Bank of Bahrain
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 Argentaria
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

Bahrain	National Bank of Bahrain
China	Bank of China Limited
Egypt	BLOM Bank Egypt
France	Banque Banorient France
France	Societe Generale
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
Romania	Banque Banorient France
Spain	Banco Bilbao Viscaya Argentaria
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
Dekwaneh, Holdal, installed in: 2011
Fonar, 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: LBP52,500,000,000

FOUNDERS

Blom Bank s.a.l.

SHAREHOLDERS	Nationality	Shares in Capital
Blom Bank sal	Lebanese	33.310%
Blominvest sal	Lebanese	66.660%
Mr. Marwan Jaroudi	Lebanese	0.006%
Mr. Saad Naaman Azhari	Lebanese	0.006%
Mr. Nicolas Saadeh	Lebanese	0.006%
Mr. Emile Kharrat	Lebanese	0.006%
Mr. Ahmad Shaker	Lebanese	0.006%

BOARD OF DIRECTORS

Mr. Saad N. Azhari	Chairman & General Manager
Blominvest sal	Member, Rep. by Dr. Fadi Osseiran
Blom Bank sal	Member Rep. by Dr. Amin Awad
Mr. Marwan Jaroudi	Member
Mr. Nicolas Saadeh	Member
Mr. Emile Kharrat	Member
Mr. Ahmad Shaker	Member

SENIOR MANAGEMENT

Mr. Saad Azhari	Chairman & General Manager
Mr. Moataz Natafji	Chief Executive Officer
Mr. Tarek Houssami	Main Branch - Senior Branch Manager
Mr. Nazih Daher	Tripoli Branch - Branch Manager
Mrs. Rana Serhal	Saida Branch - Branch Manager
Mrs. Nora Yassine	Head of Finance
Mr. Fadi Nabha	Credit and retail operations manager
Mr. Ibrahim EL Khalil	Head of Central Operations & Organizational Management
Mrs. Nathalie Al Hachem Chamoun	Head of Internal Audit
Mr. Hisham Massalkhi	Head of Shariaa Internal Audit
Mrs. Suha Tabbara	Head of Compliance
Ms. Marwa Habhab	Customer Advocacy Manager
Mr. Ibrahim Kobeissi	Treasury Manager
Mr. Ahmad Shahbaz	Head of Risk Management

LEGAL ADVISORS: Mr. Sami Nahas, Esq. / Mr. Rami Bassil, Esq.

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

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

- Total Assets:	2,413,376	- Customer Deposits:	2,052,184
- Loans to Customers:	6,661	- Shareholders equity: (Tier I)	318,974
- Claims on Public Sector:	-	- Off-balance Sheet: (Liabilities)	31,858

Operating branches in Lebanon: 3

Number of Employees: 34

Number of ATM: 1

HEADQUARTERS & MAIN BRANCHWeb Site: www.blomdevelopment.com**Beirut (Ras Beirut)**

Hamra, AbdulAziz street
Daher Bldg. (Montecarlo Bldg.), 7 th Fl.
P.O.Box: 11-1912 Riad ElSolh,
Beirut 1107-2807 Lebanon
Year of Establishment: 2006

Switchboard: (01) 751092-3
Fax: (01) 751094
Swift: BLOMLBBX
E-Mail: info@blomdevelopmentbank.com

Saida

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

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

Tripoli

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

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

MOTHER COMPANY: Blom Bank s.a.l.**CORRESPONDENT BANKS:** through Blom Bank s.a.l.**SERVICES RENDERED**

Islamic Banking

* * *

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 31-01-2021	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

SENIOR MANAGEMENT

Mr. Saad Azhari	Chairman & General Manager
Dr. Fadi Osseiran	Chief Executive Officer
Ms. Maya Kadi	Deputy CEO - Head of Investment Banking
Mr. Bechara Bardawil	Assistant CEO

CENTRAL DEPARTMENTS MANAGERS

Dr. Ali Bolbol	Head of Economic Research
Mr. Marcel Abou Jaoude	Head of Private Banking
Mr. Marwan Abou Khalil	Head of Capital Markets
Me. Sandra Boustany	Head of Legal Unit
Ms. Mirna El Hajj	Head of Strategic Planning & Organization
Mr. Joseph Matta	Head of Internal Audit
Ms. Rima Yassine	Head of Administration & Operations
Mr. Zaher Hamedy	Acting Head of Compliance Unit
Ms. Roula Faour	Customer Advocacy Unit Manager
Mr. Mohamad Sidani	Head of Investor Relations
Mrs. Rajaa Itani	Finance Manager

LEGAL ADVISORS: Me. Samir Bouzamel, Esq. / Me. Antoine Merheb, Esq. /

Me. Randa Abou Sleiman, Esq.

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

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

- Total Assets:	1,995,585	- Customer Deposits:	593,242
- Loans to Customers:	1,057	- Shareholders equity: (Tier I)	1,179,639
- Claims on Public Sector:	44,503	- Off-balance Sheet: (Liabilities)	27,122,528

Operating branch in Lebanon: 1**Number of Employees: 46****Subsidiary Bank in Lebanon: 1****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

Website: www.blomegyptsecurities.com

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 RENDEREDAdvisory & 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: LBP54, 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
Societe Nouvelle Financiere Holding SAL	Lebanese
Societe Nouvelle (Luxembourg) SA – SPF	Luxembourg
Other Shareholders	Lebanese

BOARD OF DIRECTORS

Mr. Ramsay A. El Khoury	Chairman
Mrs. Mia El Khoury Ayoub	Director
HE. Joseph Chaoul	Director
Mr. Faten Matar	Director
Mr. Ryad Mansour	Director
Mr. Ghantous Gemayel	Director
Mrs. Ghina Haddad	Director
Dr. Antoine Papadopoulo	Director
Mr. Elie Chartouni	Director

SENIOR MANAGEMENT

Mr. Nicolas Salibi	General Manager
Mr. Fady Abu Diwan	Head of Risk Management
Dr. Elie Abi Chahine	Head of HR & Marketing
Mrs. Nadine A Rhayem	Head of Credit Management
Mr. Ibrahim A Bassil	Head of Operations
Mrs. Maya Azzi Gemayel	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 / BDO Semaan Ghoulam

INTERNAL AUDITOR: Mr. David Aouad

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

- Total Assets: 9,564,060	- Customer Deposits: 8,957,070
- Loans to Customers: 163,904	- Shareholders equity: (Tier I) 95,361
- Claims on Public Sector: 178,556	- Off-balance Sheet: (Liabilities) 25,478

Operating branches in Lebanon: 18
Number of ATMs: 20

Number of Employees: 224

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

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

Switchboard: (01) 980080 - (01) 953700
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**

Sioufi Street, Khayat Bldg
Opened in: 1963
Manager: Mr. Michel Rouphael

ATM Indoor

Switchboard: (01) 200121

Bourj Hammoud

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: Mr. Elias Khalil

ATM Indoor

Switchboard: (01) 262090 / 264785

Hamra (Ras Beirut)

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

ATM Indoor

Switchboard: (01) 341626

Hazmieh

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

ATM Indoor

Switchboard: (05) 454686 / 457640

Mar Elias (Moussaitbeh)

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: Mrs. Josiane Ghanimeh

ATM Indoor

Switchboard: (01) 200340-1

Sami ElSolh

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

ATM Indoor

Switchboard: (01) 387795/389398

II- Other Regions**Baalbeck**

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

ATM Indoor

Switchboard: (08) 370333/370447

Jbeil

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

ATM Indoor

Switchboard: (09) 543092-4

Jounieh

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

ATM Indoor

Switchboard: (09) 913880/915517

Saida

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

ATM Indoor

Switchboard: (07) 720402

Tripoli

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

ATM Indoor

Switchboard: (06) 430042-5

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

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	11.07%
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%
Vectra SAL Holding	Lebanese	1.63%
Mr. Ali Hassan El Dayekh	Lebanese	1.64%
Franks holding S.A.L	Lebanese	1.82%
M J Rafale Holding S.A.L	Lebanese	1.71%
Mr. Kaim Bassil	Lebanese	1.49%
Proparco	French	1.20%
Agence Française de Développement	French	1.20%
Others	-	30.08%

(*) The Bank of New York Mellon is the depositary bank for the Global Depositary Receipt Program

BOARD OF DIRECTORS

Dr. François S. Bassil	Group Chairman
Mr. Semaan F. Bassil	Chairman - General Manager
Mr. Des S. O'Shea	Director
Dr. Henry T. Azzam	Director
Mr. Ahmad T. Tabbara	Director
Mr. Faisal M. Ali El Tabsh	Director
Mr. Samir Mouawad	Director

SENIOR MANAGEMENT

Mr. Semaan F. Bassil	Chairman - 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. Alain Wanna	Assistant General Manager, Head of Group Financial Markets and Financial Institutions
Mr. Ziad El Zoghbi	Head of Group Finance and Administration
Mr. Fadi Hayek	Head of Group Human Resources
Mr. Fadi Abou Abdallah	Head of Group Internal Audit
Mr. Nassib Ghobril	Head of Group Economic Research and Analysis
Mrs. Nada Tawil	Head of Group Communication
Mr. Adel Zeidan	Head of Group Legal Support

LEGAL ADVISORS: Messrs. Abouhamad & Associates Law Firm

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

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

- Total Assets (1):	181,607,350	- Customer Deposits:	150,362,557
- Loans to Customers (1):	7,912,370	- Shareholders equity: (Tier I)	
		(including subordinated loans)	15,359,015
- Claims on Public Sector (2):	4,340,126	- Off-balance Sheet: (Liabilities) (3)	6,264,697

(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: 960

Number of ATM: 113 (of which 14 off premises)

Operating branches abroad: 4

Number of Employees: 126

Representative offices abroad: 1

Number of Employees: 2

Subsidiary banks abroad: 2

Number of Employees: 252

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

HEADQUARTERS & CENTRAL MANAGEMENT Web Site: www.byblosbank.com

Beirut

Ashrafieh, Elias Sarkis Avenue

Byblos Bank Headquarters

POB x: 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 (6), e-Branch

Switchboard: (01) 335200

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ain ElRemmaneh

Wadih Na'im Street, Hilali Bldg Facing civil defense

Opened in: 1963

ATM Indoor (2)

Switchboard: (01) 205050

Antelias 1

Armenian Patriarcate Street, Antonins Bldg

Opened in: 1981t

ATM Indoor (2)

Switchboard: (1) 205050

Baabda

Main Road, Helou Bldg

Opened in: 2002

ATM Indoor (2), Outdoor (1)

Switchboard: (01) 205050

Badaro

Sami ElSolh Avenue, Cemate Bldg
Opened in: 1965

Beshara ElKhoury

Beshara ElKhoury Boulevard, Adonis Bldg
Opened in: 2004

Bourj Hammoud

Armenia Street, Mahrouk Bldg
Opened in: 1973

Dekwaneh

Internal Main Road, El Khoury Center
Opened in: 2004

Dora

Dora Roundabout, Tabbara Bldg
Opened in: 1966

Ghobeiry

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

Hamra (Ras Beirut)

Hamra Street, Imad Salma Bldg
Opened in: 1966

Haret Hreik

Hadi Nasrallah Boulevard
Hazmieh Crossroad, Al Jinan Bldg
Opened in: 1995

Hazmieh

Mar Takla, Nabil Ibrahim Haddad Bldg
Opened in: 1993

Saint Nicolas (Rmeil)

Charles Malek Avenue
The Netherlands Tower
Opened in: 1995

Sin El Fil - 1

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

Tabaris (Ashrafieh)

Gebran Tueini Square, Tabaris Center 1063
Opened in: 1997

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (1) Outdoor (1)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Outdoor (2)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (1) Outdoor (1)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

ATM Outdoor (3), e-Branch

Switchboard: (01) 205050

Verdun

Rashid Karamah Street, Byblos Bank Bldg
Opened in: 1975

ATM Outdoor (1) Indoor (1)

Switchboard: (01)205050

Zalka

Wata Amaret Chalhoub Highway
Rise Bldg
Opened in: 2017

ATM Indoor (4)

Switchboard: (01) 205050

II- Other Regions**Baabdat**

Main Road, Charabati Bldg
Opened in: 2008

ATM Indoor (2)

Switchboard: (01) 205050

Batroun

Main Road, Royal Center
Opened in: 1965

ATM Indoor (2)

Switchboard: (01) 205050

Bint Jbeil

Main road, Haydus Center
Opened in: 2000

ATM Indoor (1)

Switchboard: (01) 205050

Ghazieh

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

ATM Indoor (2)

Switchboard: (01)205050

Halba

Al Abdeh Main Road, Naim Center
Opened in: 1994

ATM Outdoor (3)

Switchboard: (01)205050

Hlalieh

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

ATM Indoor (3)

Switchboard: (01) 205050

Jbeil 1 (Byblos)

Main Road, Zaarour Bldg
Opened in: 1960

ATM Indoor (2)

Switchboard: (01)205050

Jbeil 2 (Byblos)

Voie 13, Byblos Bank Bldg
Opened in: 2007

ATM Indoor (3)

Switchboard: (01)205050

Jdita

Main Road, Park Hotel Bldg
Opened in: 1977

ATM Indoor (1) Outdoor (1)

Switchboard: (01)205050

Jounieh-Serail

Serail Street, Saint Nicolas Bldg
Opened in: 1976

ATM Indoor (2)

Switchboard: (01)205050

Kaslik

Sarba Boulevard, Mudabber Center
Opened in: 1994

Kobayat

Akkar, Zouk Kobayat, Demian Bldg
Opened in: 2002

Kosba

Main Road, Byblos Bank Bldg
in: 1976

Mazraat Yachouh (Elissar)

Bickfaya Main Road, Byblos Bank Bldg
Opened in: 1993

Nabatieh

Hassan Kamel Sabbah Street
Majed Rihan Center
Opened in: 2003

Okaybeh

Main road, Chalfoun Center

Choueifat

Main road
Sky Center 2 Bldg.
Opened in: 2010

Tripoli-Boulevard

Jamila Center, Abou Samra Bridge Intersection
Opened in: 1993

Tripoli-Tell

Al Massaref Street, Miskawi Bldg
Opened in: 1962

Tyr Branch

Al Bass Rue de Caseme

Zahleh 2

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

Zouk Mosbeh

Jeita Main Road, Semaan Sammour Bldg
Opened in: 1995

ATM Indoor (3)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050 Opened

ATM Indoor (2) Outdoor (1)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

ATM Indoor (2)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

ATM Indoor (3)

Switchboard: (01) 205050

BRANCHES ABROAD

BYBLOS BANK s.a.l. – IRAQ Branches

Erbil Branch - Kurdistan Region
Street 60, Near Sports Stadium
Erbil, Kurdistan Region, Iraq
P.O.Box: 34-0383 Erbil, Iraq
Opened in: 2007

Website: www.byblosbank.iq
Tel: (+964 66) 2560017-9 / 751 1205050
Swift: BYBAIQBA
E-Mail: erbilbranch@byblosbank.com

Bagdad Branch

Al Karrada, Salman Faeq Street
Al Wahda District No. 904/14
Facing Al Shuruq Bldg
P.O. Box: 3085 Bagdad, Badalat Al Olwiya
Opened in: 2010

Tel: (+964 780) 9133031-2 / 782 7835508-9
Swift: BYBAIQBABAG
E-Mail: baghdadbranch@byblosbank.com

Basra Branch

Intersection of July 14th, Manawi Basha Street
Next to Qasr Al Sultan Hotel
Al Basra, Iraq
Opened in: 2012

Tel: (+964 770) 4931900-19 / 780 9177088-9
Swift: BYBAIQBABAS
E-Mail: basrabranch@byblosbank.com

Sulaymaniyah Branch

Salem Street, Kurdistan Mall
Near Ramada Hotel – Sulaymaniyah
Kurdistan Region, Iraq
Opened in: 2015

Tel: (+964 773) 0411010 / 0421010 / 0431010
Swift: BYBAIQBASUL
E-Mail: sulaymaniyahbranch@byblosbank.com

REPRESENTATIVE OFFICES ABROAD

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

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

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

SUBSIDIARY BANKS ABROAD

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

Tel: (+33 1) 45 63 10 01
Fax: (+33 1) 45 61 15 77
Swift: BYBBFRPP
E-Mail: information@bbe.digital

SUBSIDIARY BANKS ABROAD (continuous)**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*
France	Paris	Société Générale*
Germany	Frankfurt	Commerzbank AG*
Germany	Frankfurt	Deutsche Bank AG*
Italy	Milano	Unicredit SpA*
Italy	Milano	Intesa Sanpaolo SpA*
Japan	Tokyo	Sumitomo Mitsui Banking Corporation*
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
Bekaa, Ablah, Antonine University Ablah, installed in: 2023
Bekaa, Baalbeck, Dar Al Amal Hospital, installed in: 2007
Bekaa, Jeb Jennine, Hamed Hospital, GF, installed in: 2023
Mount Lebanon, Jbeil, Amchit, Main Road, Michel Rouhana Bldg, Installed in: 1981
Mount Lebanon, Baabda, Yarzeh, Ministry of Defense, installed in: 2000
Mount Lebanon, Casa Jbeil, Amshit, Main Road, IPT Head Office, installed in: 2015
Mount Lebanon, Casa Jbeil, Blat-Jbeil (Byblos), Lebanese American University (LAU), installed in: 2002
Mount Lebanon, Casa Jbeil, Hosrayel, Sanita Premises, installed in: 2015
Mount Lebanon, Kesrouan, Aajaltoun highway, Maison du Ski, installed in: 2023
Mount Lebanon, Kfarhabab, Maameltein Ghazir Road, Georges Al Zayeck Bldg, Installed in: 1998
Mount Lebanon, Kesrouan, Haret Sakhr highway, Burger King premises, installed in: 2021 Mount
Lebanon, Kesrouan, Annaya, Saint Charbel, installed in: 2003
Mount Lebanon, Kesrouan, Zouk, Masterpack, installed in: 2005
Mount Lebanon, Metn, Antelias, Wooden Bakery Factory, installed in: 2010
Mount Lebanon, Metn, Dbayeh, 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
South, Jezzine, Boulevard Street, St Antoine Center
South, Marjeoun, Main Road, Byblos Bank Bldg
South, Tyr 1, Kornich El Bahri, Social Security Bldg.
Nabatieh, Tebnin, Tebnin Hospital, installed in: 2007

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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 & Associates Law Firm

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

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

- Total Assets:	145,673	- Customer Deposits:	
- Loans to Customers:		- Shareholders equity: (Tier I)	140,961
- 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 ElSolh,
Beirut 1107-2811 Lebanon
Year of Establishment: 2003

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

MOTHER COMPANY: Byblos Bank s.a.l.

CORRESPONDENT BANKS: through Byblos Bank s.a.l. – Lebanon (Bic Code: BYBA LB BX)

SERVICES RENDERED

Investment Banking
Medium and Long-term Loans

* * *

CEDRUS BANK S.A.L.

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

SENIOR MANAGEMENT	
Mr. Fadi Assali	Chairman
Mr. Raed Khoury	Executive Director - General Manager
Mr. Michel Choueiri	Assistant General Manager
Mr. Raoul Cherfane	Assistant General Manager - Branches
Mr. Charbel Gharios	Assistant General Manager - Treasury & Correspondent Banks
Mr. Antoine Matar	Assistant General Manager - Chief Risk Officer
Mr. Habib Khoury	Head of Alternative Channels & Marketing, Alternative Channels & Marketing
Ms. Joumana Rizk	Head of Compliance
Mrs. Jacqueline Melhem	Head of Human Resources
Mr. Rony Semaan Farah	Chief Financial Officer
Ms. May Diab	Head of Operations
Mr. Abdo Kaddoum	Head of IT

LEGAL ADVISORS: Messrs. Abillama Law Firm / Messrs. Cortbaoui & Kanaan Law Firm

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

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

- Total Assets:	10,318,882	- Customer Deposits:	8,900,998
- Loans to Customers:	251,367	- Shareholders equity: (Tier I)	498,099
- Claims on Public Sector:	9,099,671	- Off-balance Sheet: (Liabilities)	55,118

Operating branches in Lebanon: 5
Number of ATM: 5

Number of Employees: 123

HEADQUARTERS Web Site: www.cedrusbank.com

Dora

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

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

MAIN BRANCH

Dora

Dora Highway, Cedrus Bank Bldg
P.O.Box : 70-216 Antelias, Lebanon
Opened in: 1980
Manager: Mr. Magdi Kebbe

ATM Outdoor

Switchboard: (01) 236600
E-Mail: Magdi.Kebbe@cedrusbank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ashrafieh (Rmeil)

Charles Malek Avenue, Bank's Bldg
P.O.Box: 11-9747 Beirut, Lebanon
Opened in: 1982
Manager: Mrs. Darine Nassar El Helou

ATM Outdoor

Switchboard: (01) 219243
Fax: (01) 217293
E-Mail: Darine.Helou@cedrusbank.com

Dbayeh

Dbayeh Hwy., Al Mabani-Murr Tower
Opened in: 1983
Manager: Ms. Tania Habr

ATM Outdoor

Switchboard: (04) 419451
Fax: (04) 419461
E-Mail: Tania.habr@cedrusbank.com

Verdun

Rachid Karamah Street, Chada Bldg
P.O.Box: 11-9747 Beirut, Lebanon
Opened in: 1981
Manager: Mr. Rami El Ghaddaf

ATM Outdoor

Switchboard: (01) 787745
Fax: (01) 7878741
E-Mail: Rami.Ghaddaf@cedrusbank.com

II- OTHER REGIONS

Jounieh (Haret Sakhr)

Near Foad Chehab Stadium,
Abi Nasr center
Opened in: 2018
Manager: Ms. Caline Fares

ATM Outdoor

Switchboard: (09) 635 516
Fax: (09) 635 816
E-Mail: Caline.Fares@cedrusbank.com

CORRESPONDENT BANKS

Australia	Sydney	Bank of Sydney Ltd
Germany	Frankfurt	The Bank of New York Mellon
Saudi Arabia	Riyadh	Banque Saudi Fransi
U.A.E.	Dubai City	Al Khalij Commercial Bank
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	The Bank of New York Mellon

SERVICES RENDERED

Commercial Banking:
Corporate Banking
Financial Markets Services
Retail Banking:
Automated Teller Machine (ATM)

SERVICES RENDERED (continuous)

- Credit Cards
- Deposit Account Services
- Transfers & Remittances
- Wealth Management (Investments)

* * *

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

SENIOR MANAGEMENT IN LEBANON

Mr. Raed Khoury	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. Rony Semaan Farah	Chief Financial Officer
Mr. Kamal Assi	Head of Asset Management

LEGAL ADVISOR: Messrs. Abillamah Law Firm

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

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

- Total Assets:	1,778,844	- Customer Deposits:	629,183
- Loans to Customers:	492,729	- Shareholders equity: (Tier I)	688,931
- Claims on Public Sector:	506,717	- Off-balance Sheet: (Liabilities)	3,679,545

Operating branch in Lebanon: 1

Number of Employees: 20

HEADQUARTERS & MAIN BRANCH

Web Site: www.cedrusinvestbank.com

Dora

Dora Highway, Bank's Bldg., 6th Floor
Dora-Beirut Direction
P.O.Box: 16-6759 Beirut, Lebanon
Opened in: 2011 (relocated in 2017)

Tel: (01) 236500
Fax: (01) 255283
Swift: CIBXLBBE
E-Mail: info@cedrusinvestbank.com

CORRESPONDENT BANKS

The Bank of New York Worldwide Network

SERVICES RENDERED

A range of services to the investors who wish to manage their wealth by using state-of-the-art of execution platform on different financial markets.

Investment Banking: *Corporate Finance (M&A Advisory and capital raising) and Financial Advisory services targeted mainly at the Middle Market.*

Multi-Family Office: *Comprehensive services to wealthy families including consolidated performance reporting and fee negotiations, family business advisory and high level concierge services.*

Private Banking & Wealth Management: *Dynamic, wealth structuring & wealth management strategies designed to reflect and support our clients' needs. Our services are offered on a discretionary and non-discretionary basis.*

Private Equity: *Creating general partnerships (Private Equity) used to invest directly in private companies. Strategies include: Leverage buyouts, venture capital, growth capital, distressed investments and mezzanine financing.*

* * *

CITIBANK N.A. LEBANON

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
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: 29

LEBANON BRANCH

Beirut (Mina El Hosn)

Berytus Parks, Block A, 3rd Floor
Francois el Hajj Str. - Beirut Central District
PO 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.

Web Site: 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 Sales Products

* * *

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
Mr. Boutros Abi Aad – Hamra, South and South Suburbs

CENTRAL DEPARTMENTS' MANAGERS

Mr. Walid Souaid	Corporate & Medium Sized Business Banking
Mr. Daniel Jiz	Corporate & Medium Sized Business Banking
Mr. Georges Azar	Corporate & Medium Sized Business Banking
Mr. Fadlo Choueiri	Securitization & Structured Finance
Ms. Lena Kaddoum	Commercial Retail Lending & Kafalat
Ms. Aline Oueiss	Consumer Banking & Retail Products
Mr. Roukoz Arja	Recovery Department
Mr. Roger Soueidy	Information Department
Mr. Nabil Aouad	Treasury & Foreign Exchange
Mr. Hachem El Khalil	Private Banking
Mr. Georges Homsî	Financial Institutions & Correspondent Banking
Mr. Nadim Chbeir	Foreign Entities
Mr. Elie Torbey	Insurance Services
Mr. Elias Azzam	Marketing & Sales Management
Ms. Grace Azoury	E-Channels & Customer Service
Ms. Najwa Hajjar	Public Relations
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. Said Khairallah	Treasury & Global Markets Back Office
Mr. Maroun Tabet	Administration & Support Services
Mr. Claude Saade	System Implementation & Support
Ms. Fabiola Abou Ghazali	Business Continuity Planning
Mr. Roger Abi El Hesn	Strategy & Risk Analytics
Ms. Mireille Hardane	Operational Risk Management
Ms. Pauline Feghali	Credit Administration & Control
Ms. Nazha Awad	Retail Commercial Credit Risk Analysis
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. Michel Soumrani, Esq. / Mr. Adel Macaron, Esq.

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

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

- Total Assets(*):	88,814,693	- Customer Deposits:	67,982,691
- Loans to Customers(*):	1,973,509	- Total Equity:	12,279,99
- Claims on Public Sector(**):	3,495,466	- Off-balance Sheet: (Liabilities)	1,545,173

(*) According to BDL's Intermediary Circular.

(**) Including Treasury Bills

Operating branches in Lebanon: 43 **Number of Employees:** 896

Number of ATM: 79 (of which 12 off premises)

Operating branches abroad: 0

Subsidiary bank abroad: 1

Branches of subsidiary abroad: Senegal (2 branches)

HEADQUARTERS

Web Site: www.creditlibanais.com

Beirut

Adlieh area, Credit Libanais Tower

Corniche El Nahr, Adlieh Roundabout

P.O.Box: 16-6729 Beirut, Lebanon

Opened in: 1961

Relocated in: 2015

Switchboard: (01) 608000

Fax: (01) 608126

Cable: CREDITLIB

Swift: CLIBLBXX

E-Mail: info@creditlibanais.com.lb

Customer Service Center: (01) 607100 or 1518

MAIN BRANCH**Adlieh (Ashrafieh)**

Adlieh area, Credit Libanais Tower

Corniche El Nahr, Adlieh Roundabout

Opened in: 2015

Manager: Mrs. Katia Ayoub

ATM Indoor (4)

Switchboard: (01) 608048-50

Fax: (01) 608047

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

Antelias square, Rahabneh Str., St. Elie center

Opened in: 1995

Manager: Mr. Abdo Khoury

ATM Outdoor (2)

Switchboard: (04) 418582-3

Fax: (04) 419760

Ashrafieh

Zahret El Ihsan street, Sausalito Bldg

Opened in: 1981

Manager: Mr. 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

Bourj Hammoud

Municipality square
Mukhtarian & Sarkissian Bldg
Opened in: 1977
Manager: Ms. Nina Feghali

Dekwaneh

Main road Rawda Roundabout
Opened in: 2008
Manager: Ms. Antoinette Tannoury

Dora

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

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. Walid Chaaban

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

Jisr

Dora Hwy., Karantina bridge, Azar Bldg
Opened in: 1967
Manager: Ms. Aimée Stephan

ATM Outdoor

Switchboard: (01) 497092 / 497260
Fax: (01) 497332

ATM Outdoor

Switchboard: (01) 255429 / 264812
Fax: (01) 265299

ATM Outdoor (2)

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

ATM Outdoor

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

ATM Outdoor

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

Switchboard: (01) 257640-1
Fax: (01) 257641

Mazraa (Moussaitbeh)

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

Riad ElSolh (Marfa')

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

Rmeil (Mdawar)

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

Sassine (Ashrafieh)

Sassine square, Independance Avenue
Credit Libanais Bldg
Opened in: 1994
Manager: Mr. Roger Bridi

Sin EIFil

Fouad Chehab road, St. Georges center
Opened in: 1983
Manager: Mrs. Nohad Torbey

Sofil (Rmeil)

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

Verdun Unesco (Moussaitbeh)

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

II- Other Regions**Amyoun**

Koura main road, Azar Bldg
Opened in: 2004
Manager: Ms. Ghada Torbey

Batroun

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

ATM Outdoor (2)

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

Switchboard: (01) 983141-3

Fax: (01) 983141

ATM Outdoor

Switchboard: (01) 443806/445684
Fax: (01) 445275

ATM Outdoor

Switchboard: (01) 218608/332889
Fax: (01) 203007

ATM Outdoor (2)

Switchboard: (01) 482368/495370-1
Fax: (01) 491899

ATM Outdoor

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

ATM Outdoor

Telefax: (01) 790289/790511

ATM Outdoor

Switchboard: (06) 952715-7
Fax: (06) 952714

ATM Outdoor

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

Bhamdoun

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

Bint Jbeil: Temporarily Closed

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

Broumana

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

Chtaura

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

Ferzol

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

Haret Sakhr

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

Jbeil (Byblos)

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

Jbeil – Frères

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

Jounieh

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

Kaslik

Main road, Kaslik Plaza center
Opened in: 1994
Manager: Ms. Nelly Acra

ATM Outdoor

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

ATM Outdoor

Switchboard: (07) 450800-1/(03) 675012
Fax: (07) 450802

ATM Outdoor

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

ATM Outdoor (4)

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

ATM Outdoor (2)

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

ATM Outdoor (2)

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

ATM Outdoor

Switchboard: (09) 942588/949558
Fax: (09) 949588

ATM Outdoor (2)

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

ATM Outdoor

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

ATM Outdoor

Switchboard: (09) 639945/640118/640794
Fax: (09) 640244

Kornet Shehwan

Main road, Forum 600 center
Opened in: 2000
Manager: Mr. Sami Gemayel

Mashghara

Main road, Albert Karam Bldg
Opened in: 1984
Manager: Ms. Barbara Moussa

Nabatieh

Main road, Sabbagh Bldg
Opened in: 2000
Manager: Mr. Zahi Jaffal

Rashaya - Dahr ElAhmar

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

Saida

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
351084 Opened in: 2012
Manager: Mr. Hussein Saleh

Zahleh

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

ATM Outdoor

Switchboard: (04) 913911 / 928240
Fax: (04) 913911

ATM Outdoor

Telefax: (08) 650250 / 650297

ATM Outdoor

Switchboard: (07) 767909-11
Fax: (07) 767911

ATM Outdoor (2)

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

ATM Outdoor

Switchboard: (07) 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 (2)

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

ATM Outdoor (2)

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

ATM Outdoor (2)

Switchboard: (08) 803200 / 810142-
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

Web Site: www.cisenegal.com

Switchboard: (+221) 33 829 64 64 / 889 18 18

Fax: (+221) 33 822 80 80

E-Mail: info@cisenegal.com

SWIFT/BIC: CLIBSND

Credit International, sa (CISA) – Senegal - Industrial Zone Branch

Zone Industrielle de Dakar, Km 2.8

Boulevard du Centenaire de la
commune de Dakar

info@cisenegal.com Opened in: 2015

General Manager: Mr. Christian Khalife

Switchboard: (+221) 33 849 30 80

Fax: (+221) 33 822 80 80

E-Mail:

MAIN CORRESPONDENT BANKS

Austria	Vienna	Unicredit Bank Austria AG
Bahrain	Manama	National Bank of Bahrain BSC
France	Frankfurt	Deutsche Bank AG
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Germany	Frankfurt	The Bank of New York Mellon
Germany	Frankfurt	Standard Chartered Bank
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	Unicredit SPA
Japan	Tokyo	The Bank of Tokyo-Mitsubishi UFJ, LTD
Kuwait	Kuwait City	National Bank of Kuwait SAK
Norway	Oslo	DNB NOR Bank ASA
Saudi Arabia	Jeddah	The National Commercial Bank
Spain	Madrid	Banco Bilbao Vizcaya Argentaria SA (BBVA)
Spain	Madrid	Banco de Sabadell SA
Switzerland	Zurich	Credit Suisse AG
U.A.E.	Abu Dhabi	First Abu Dhabi Bank.
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)
Bancassurance
Bill Collection
Corporate Banking
Deposit Account Services
E-Banking Services
E-Commerce
Financial Market Services
Investment Banking
Leasing Services
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
Saida 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

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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	0.31%
Messrs. Financial Trust Participation Holding s.a.l (FTP)	Lebanese	48.59%
Messrs. Holfiban s.a.l Holding Company	Lebanese	10.29%
Mrs. Maria Khalifé Bazerji	Lebanese	4.69%
Messrs. Financial Profile Holding sal	Lebanese	20.00%
Messrs. Mernosa Holding sal	Lebanese	10.00%
Mr. Salah Fouad Zoghby	Lebanese	6.09%
Mrs. Yolla Adel Saredidine	Lebanese	0.01%
Dr. Elie Abdo Rizkallah	Lebanese	0.01%
Mr. Georges Anis Nour	Lebanese	0.01%

BOARD OF DIRECTORS

Mr. Tarek Joseph Khalifé	Chairman of the Board
Mrs. Maria Khalifé Bazerji	Board Member
Holfiban sal Holding, represented by Mr. Tarek Joseph Khalifé	Board Member
Financial Trust Participation Holding sal, represented by Mr. Tarek Joseph Khalifé	Board Member
Financial Profile Holding sal, represented by Mr. Fadi Aziz Barbar	Non-executive Board Member
Mrs. Yolla Adel Saredidine	Independent, Non-Executive Board Member
Dr. Elie Abdo Rizkallah	Independent, Non-Executive Board Member

SENIOR MANAGEMENT

Mr. Tarek Khalifé	Chairman & General Manager
Ms. Nayla Zaidan	General Manager
Mrs. Maria Khalifé Bazerji	Chief Administration Officer
Me. Paul Harb, Esq.	General Counsel
Mrs. Hanadi Saad	Deputy GM - Retail Banking Division & Branch Network Division
Mr. Charles Assouad	Assistant GM – Head of Banking Operations Division
Mr. Sleiman Daoud	Assistant GM – Head of Credit Management Division
Mr. Michel Nahas	Assistant GM – Head of Treasury and Capital Markets Division
Mr. Tarek Abi Farraj	Chief Financial Officer – Head of Financial Division

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

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

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2023 (in millions of LBP, at 15,000)

- Total Assets:	30,612,921	- Customer Deposits:	29,305,248
- Loans to Customers:	2,921,559	- Shareholders equity: (Tier I & Tier II) (5,971,977)	
- Claims on Public Sector:	342,536	- Off-balance Sheet: (Liabilities)	109,927

Operating branches in Lebanon: 15
Number of ATM: 22 (of which 2 off premises)

Number of Employees: 369

HEADQUARTERS

Web Site: www.creditbank.com

Dekwaneh

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

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

MAIN BRANCH**Dekwaneh**

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

ATM Outdoor (3)

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

BRANCHES IN LEBANON**I- Beirut & Suburbs****Badaro**

Badaro Bureaux bldg., Albert Najm Street,

Sami El Solh Avenue, Badaro
Manager: Mr. Adib Silbak

ATM Outdoor

Tel: +961-1-384528, +961-3-528900
Fax: +961-1-384529
E-Mail: badaro@creditbank.com

Hamra

Vision 1974 bldg., Sourati Street 53,
Zone 34, Hamra
Opened in: 1991
Manager: Mr. Marwan Harik

ATM Outdoor

Telefax: (01) / 742877 / (03) 361836
E-Mail: hamra@creditbank.com

Hazmieh

1195, Ghaleb Center, Said Freiha
Street 203, Hazmieh
Opened in: 2012
Manager: Ms. Hilda Noujaim

ATM Outdoor

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

Jdeideh

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

Sodeco – Ashrafieh

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

ATM Outdoor

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

ATM Outdoor (2)

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

Ghazir

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

ATM Outdoor

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

Jbeil

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

ATM Outdoor

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

Jounieh

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

ATM Outdoor

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

Kornet Chehwan – Elissar

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

ATM Outdoor (2)

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

Mansourieh

Creditbank bldg., New Highway, Mansourieh
 Opened in: 2007
 Manager: Mr. Patrick Jawhar

ATM Outdoor

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

Saida

Sayah bldg., Eastern blvd., Dekerman Area, Saida
 Opened in: 2004
 Manager: Mr. Mohamad Hachem

ATM Outdoor

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

Tripoli

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

ATM Outdoor (2)

Telefax: (06) 428001 / (70) 949050
 E-Mail: tripoli@creditbank.com

CORRESPONDENT BANKS

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

SERVICES RENDERED

Corporate Finance.
 Financing Small & Medium Enterprises.
 Retail Banking.
 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.
 Help Desk.

ATM OFF PREMISES

Beirut, Geitawi, Geitawi Hospital, installed in: 2012

Tripoli, Mounla Hospital, installed in: 2011

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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: LBP112,500,000,000 -

SHAREHOLDERS	Nationality	Shares in Capital
Bank of Sharjah PJSC	Emirati	80%
EL Capital FZC	Emirati	20%

BOARD OF DIRECTORS

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Saud Al Besharah	Vice Chairman
Bank of Sharjah represented by Sheikh Mohammed Bin Saud AlQasimi	Member
Mr. Karim Souaid	Member
Dr. Bassel Salloukh	Member
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

BOARD CREDIT & EXECUTIVE COMMITTEE

Mr. Varouj Nerguizian	Member
Mr. Fadi Ghosn	Member
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

BOARD COMPLIANCE & AML/CFT COMMITTEE

Dr. Bassel Salloukh	Chairperson
Mr. Mario Tohmé	Member
Mr. Aram Nerguizian	Member

BOARD RISK COMMITTEE

Mr. Karim Souaid	Chairperson
Mr. Varouj Nerguizian	Member
Mr. Fadi Ghosn	Member

BOARD AUDIT COMMITTEE

Mr. Saud Al Besharah	Chairperson
Mr. Mario Tohmé	Member
Mr. Fadi Ghosn	Member

BOARD CORPORATE GOVERNANCE COMMITTEE

Dr. Bassel Salloukh	Chairperson
Mr. Karim Souaid	Member
Mr. Aram Nerguizian	Member

BOARD COMPENSATION, REMUNERATION & NOMINATION COMMITTEE

Mr. Saud Al Besharah	Chairperson
Mr. Fadi Ghosn	Member
Mr. Karim Souaid	Member

SENIOR MANAGEMENT

Mr. Varouj Nerguizian	Chairman & General Manager
Mr. Jihad Aoun	General Manager
Mr. Michel Najjarre	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: UnAudited Indicators as of Dec. 31st, -2023(in millions of LBP)

- Total Assets:	15,457,605	- Customer Deposits:	9,200,826
- Loans to Customers:	4,414,687	- Shareholders equity: (Tier I)	2,853,630
- Claims on Public Sector:	61,210-	- Off-balance Sheet: (Liabilities)	609,535

Operating branches in Lebanon: 4

Number of ABM: 6

Number of ATM: 1 (off premises)

Number of Employees: 140

HEADQUARTERS IN LEBANON

Web Site: 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

Hamra

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

ABM Indoor

Switchboard: (01) 341362 / 345982 / 345984-5
Fax: (01) 353668

II- Other Regions**Jounieh**

Municipality square, Badawi center
Opened in: 1980
Manager: Mr. Antoine Rizkallah

ABM Indoor

Switchboard: (09) 911031 / 912151-4 / 932584
Fax: (09) 913670

CORRESPONDENT BANKS

Italy	Milan	Intesa Sanpaolo SPA
Qatar	Doha	Doha Bank QSC
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

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

ATM OFF PREMISES

Beirut, Damascus Road, Institut Français 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. Samy 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

Mr. Ayoub-Farid Michel Saab	Member
Mr. Abdel Rahman Wazzi	Member

SENIOR MANAGEMENT

Dr. Saad Amine Andary	Chairman & Temporary Director
Mr. Fadi Karam	Chief Financial Officer
Mr. Mitri Kattoura	Chief Risk Officer
Mr. Hourig Chekherdemian	Head of Internal Audit Department
Mr. Daniel Kassab	Head of Retail Banking Department
Mrs. Jocelyne Abou Jaoude	Head of Treasury Services Department
Mr. Ali Sabra	Head of Corporate Banking Department
Mr. Abboud Meaiki	Head of Compliance Department
Mrs. Rania Zahar	Head of Human Resources Department
Mrs. Randa Hraoui	Head of Central Operations Department

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

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

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

- Total Assets:	4,016,649	- Customer Deposits:	4,292,605
- Loans to Customers:	125,988	- Off-balance Sheet: (Liabilities)	585,225
- Claims on Public Sector:	3,270		

Operating branches in Lebanon: 9
Number of ATM: 9

Number of Employees: 119

HEADQUARTERS

Web Site: www.fbl.com.lb

Beirut

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

Switchboard: (01) 212300-6
Fax: (01) 215847
Swift: FBLELBXX
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
POB x: 11-2209 Beirut, Lebanon

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

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Dora

Gebara Bldg., round

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

Verdun (Moussaitbeh)

Verdun 732
Center, main road

Switchboard: (01) 308533-4 / (76) 700266
Fax: (01) 308535

Ras Beirut

Hamra area, Abdel Aziz street
Cedar Land Bldg

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

Sin EIFil

Fouad Chehab street, Abou Rahhal Bldg

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

Fouad Chehab street, Abi Nasr center

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

CORRESPONDENT BANKS

Australia	Sydney	Bank of Sydney Ltd
Italy	Milan	UniCredit SPA
Spain	Madrid	BMCE International SA
Turkey	Istanbul	A&T Bank
Sri Lanka	Colombo	Hattoun National Bank

SERVICES RENDERED

Automated Teller Machine (ATM)
Correspondent and International Banking
Deposit Account Services
Domiciliation of Bills
Financial Market Services
Plastic Cards (Credit / Charge / Debit / Prepaid)
Project and Commercial Finance
Retail Banking
Safe Boxes
Taxes Payment
Trade Finance
Transfers & Remittances

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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
Dr. Antoine Karam	Manager - Electronic Banking
Mr. Sami Nehmeh	Manager - AML Unit
Mr. Ahmed Saleh	Manager - Information Security & Business Continuity

Advisors to Chairman

Dr. Ibrahim Hammoud	Credit
Lawyer Dr. Paul Morcos	Compliance

Branches Network

Mr. Mohamad Hamadeh	Regional Manager (South)
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LEGAL ADVISORS: Messrs. Charles Ghafari & Waddah Chaer Law Firm

INDEPENDENT AUDITORS: Messrs. Kudos Middle East / Messrs. Fiduciaire Du Moyen-Orient

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

- Total Assets:	13,997,826	- Customer Deposits:	11,648,393
- Loans to Customers:	834,642	- Shareholders equity: (Tier I)	344,720
- Claims on Public Sector:	10,368,060	- Off-balance Sheet: (Liabilities)	134,562

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

Number of Employees: 179

HEADQUARTERS

Beirut Central District

Foch street, Fenicia Bank Bldg
P.O. Box: 113-6248 Hamra,
Beirut 1103-2110 Lebanon
Opened in: 1959

Web Site: www.feniciabank.com
Switchboard: (01) 957857
Fax: (01) 957858
Swift: BKAWLBBE
E-Mail: info@feniciabank.com

MAIN BRANCH

Foch (Marfa')

Beirut Central District, Foch Street
Fenicia Bank Bldg
Opened in: 2011

ATM Outdoor

Telefax: (01) 957800
Fax: (01) 957801 /
E-Mail: foch@feniciabank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Ashrafieh

Sassine square, Maalouf Bldg, 1st Floor
Opened in: 1989

ATM Outdoor

Telefax: (01) 219030 / 338635 /
E-Mail: achrafieh@feniciabank.com

Bir Hassan

Way Down Sultan Ibrahim, Rafic Hariri
University Hospital district, Al-Mays (1) Bldg
Opened in: 2012

ATM Outdoor

Telefax: (01) 843611-2 /
E-Mail: birhassan@feniciabank.com

Hamra (Ras Beirut)

Makdessi street, 2323 Ras Beirut Bldg,
Opened in: 1987
Relocated in: 2021

ATM Outdoor

Telefax: (01) 346348 / 739925 /
E-Mail: hamra@feniciabank.com

Haret Hreik

Bir ElAbed, Arid street, Itani Bldg
Opened in: 1987

ATM Outdoor

Telefax: (01) 543510 / 559928 /
E-Mail: hara@feniciabank.com

Khaldeh

Khaldeh Highway, Shoueifat, Zebian Bldg
Opened in: 1989

ATM Outdoor

Telefax: (05) 801241 / 811147 /
E-Mail: khaldeh@feniciabank.com

Mouawad

Shiyah, Mouawad street, Sheaito Bldg
Opened in: 2000

Verdun (Ras Beirut)

Verdun\Ain El-Tineh, Belle Vue Bldg
Opened in: 1989

Zalka

Jal ElDib main road, Elysee center, 1st Fl.
Opened in: 1985

ATM Outdoor

Telefax: (01) 549700-1 /
E-Mail: mouawad@feniciabank.com

ATM Outdoor

Telefax: (01) 866306 /
Fax: (01) 865299
E-mail: Verdun@feniciabank.com

Telefax: (01) 884450-1 / 896650-1 /
E-Mail: zalka@feniciabank.com

II- Other Regions**Abbassieh**

Sour\Jal 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 Fakh 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	Al Khaliiji France SA
France	Paris	Banque Banorient France
Germany	Frankfurt	ABC International Bank
Germany	Frankfurt	Bank of Beirut (UK) Ltd
Germany	Frankfurt	The Bank of New York Mellon
Italy	Rome	Banca UBAE SPA
Japan	Tokyo	The Bank of New York Mellon
Kuwait	Kuwait City	Ahli United Bank KSC
Turkey	Istanbul	kuveyt Turk Participation Bank
Spain	Madrid	Bank of Africa Europe S.A
Switzerland	Geneva	Banque de Commerce et de Placements - BCP
U.K.	London	British Arab Commercial Bank Ltd
U.S.A.	New York	The Bank of New York Mellon

SERVICES RENDERED

Automated Teller Machine (ATM)
 Bancassurance
 Corporate and Commercial Banking
 Deposit Account Services
 E-banking
 Fiduciary Accounts
 Plastic Cards
 Retail Banking
 Trade Finance

ATM OFF PREMISES

Tripoli, Bohsas, PALMA Touristic Resort, installed in: 2014

* * *

FIRST NATIONAL BANK S.A.L.

Official List of Banks N°: 108 (1994), Commercial Registry N°: 67480 Beirut, Nationality: Lebanese, Capital: LBP172,500,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Mr. Rami R. El Nimer	Lebanese	14.58%
Promotion des Investissements s.a.l. (Holding)	Lebanese	12.66%
Three Levant sal (Holding)	Lebanese	10.08%
Al Muttahida Lil Istithmar (Lebanon) s.a.l. (Holding)	Lebanese	7.12%
Mr. Roland E. Haraoui	Lebanese	4.85%
Others	-	47.71%
Preferred Shares	-	3.00%

BOARD OF DIRECTORS

Mr. Rami R. El Nimer	Chairman
Mr. Fawzi E. Farah	Member
Mr. Abdallah S. Al Humaidhi	Member
Mr. Roland E. Haraoui	Member
Mr. Arfan K. Ayass	Member
Mr. Georges N. Awad	Member
Promotion des Investissements s.a.l. (Holding)	Member
Al Muttahida Lil Istithmar (Lebanon) s.a.l. (Holding)	Member

GENERAL MANAGEMENT

Mr. Rami R. El Nimer	Chairman & General Manager
Mr. Elias S. Baz	General Manager
Mr. Najib M. Semaan	General Manager
Mr. Ghaithan S. Tayara	Deputy General Manager
Mr. Mahmoud G. Francis	Assistant General Manager
Mr. Antoine C. Wakim	Assistant General Manager
Ms. Carole A. Abi Saad	Group Chief Compliance Officer
Ms. Soumaya Y. Haris	Head of Group Treasury
Mr. Oussama F. Chedid	Group Chief Audit Executive

CENTRAL DEPARTMENTS AND UNITS

Ms. Stephanie J. Abi Rached	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. Elie A. EL Yahchouchi	Information Technology Security Department
Ms. Dania 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

CENTRAL DEPARTMENTS AND UNITS (continuous)

Ms. Nada F. El Zein	Credit Appraisal and Credit Administration Department
Ms. Nadia A. Khalifeh	Project Manager
Ms. Saad Eddine A. Baydoun	Anti-Money Laundering Unit (Acting)
Mr. Naji N. Maalouf	Corporate Banking Department
Ms. Nazira G. Khalaf	Corporate Secretary
Ms. Raymonda D. Abboud	Credit Inspection Department
Mr. Elie A. EL Hage	Facilities Management Department
Mr. Mikhael M. Dounia	Risk Management Department

LEGAL ADVISORS: Me. Sakhr C. El Hachem / Debs & Associates Law Firm
 Me. Rawi B. Kanaan / Abou Sleiman and Partners / Me. Mansour A. Breidi
 Me. Rachid Ayoub / Me. Jean Claude M. Chamoun

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

GENERAL INFORMATION: 2023 Audited (in millions of LBP)

-Total Assets	32,644,373	- Customer Deposits	32,781,549
- Loans to customers	2,507,676	- Shareholders Equity Tier 1	- 2,864,712
- Claims on public sector	28,105,452	- Off balance sheet: (liabilities)	0

Operating branches in Lebanon: 17
Number of ATM: 29 (of which 8 off premises)

Number of Employees: 307

HEADQUARTERS

Web Site: 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: Ms. Nadine A. Zaher

ATM Outdoor (1)

Switchboard: (01)963000/977040
 Fax: (01)973036
 E-Mail: Allenbybr@fnb.com.lb

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

Sassine square, Nicolas Sassine Bldg
 Opened in: 2002
 Branch Manager: Mr. Erik P. 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: Ms. Rola S. Zaghloul

ATM Outdoor

Switchboard: (01) 340440 / 354799 / 738502-3
 Fax: (01) 749894
 E-Mail: Hamrabr@fnb.com.lb

Haret Hreik

Hadi Nasrallah Blvd., Abou Taam Bldg
Opened in: 2007
Branch Manager: Mr. Fadi A. Cheaib

ATM Outdoor

Switchboard: (01) 548222 / 548333 / 548444
Fax: (01) 276516
E-Mail: HaretHreykbr@fnb.com.lb

Hazmieh

Main road, Antoine Chami Bldg
Opened in: 1996
Branch Manager: Ms. Dania D. Darwish
Business Development Manager: Nada A. Kenj

ATM Outdoor (2)

Switchboard: (05) 455673-4 / 455676-7
Fax: (05) 457838
E-Mail: Hazmiehbr@fnb.com.lb

Jal Eidib

Abouna Hanna street, Mallah & Yammine center
Opened in: 2015
Branch Manager: Ms. Aline S. Kassis
Business Development Manager, Matn Area:
Samer F. Haidamous

ATM Outdoor (2)

Switchboard: (04) 725882-4
Fax: (04) 725881
E-Mail: jaleidibbr@fnb.com.lb

Jdeideh

La Sagesse Street, FNB premises
Opened in: 2002
Branch Manager: Ms. Nathalie V. Saloumi

ATM Outdoor

Switchboard: (01) 870151 / 870164 / 894007
Fax: (01) 898007
E-Mail: Jdeidehbr@fnb.com.lb

Jnah-Marriott

Internal main road, Golden Tulip Galleria Hotel
Opened in: 2001
Branch Manager: Mr. Mohamad H. Kabalan

ATM Outdoor

Switchboard: (01) 858310-1 / 858313
Telefax: (01) 858312
E-Mail: Jnahbr@fnb.com.lb

Mazraa

Main road, Khaled El Achi Bldg
Opened in: 1999
Branch Manager: Ms. Luma S. Zarief

ATM Outdoor

Switchboard: (01) 305219-20 / 314339-40
Fax: (01) 302527
E-Mail: Mazraabr@fnb.com.lb

Shoueifat

Old Saida road, Ismail Haidar Bldg
Deir Koubel exit
Opened in: 1997
Branch Manager: Mr. Fouad H. Hamadeh

ATM Outdoor

Switchboard: (05) 433720-2
Fax: (05) 433723
E-Mail: Choueifatbr@fnb.com.lb

II- Other Regions**Ghazir**

Main road, Kfarhabab, Zone Jaune
Opened in: 2013
Branch Manager: Ms. Maya N. Nasr

ATM Outdoor

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

Nabatieh

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

Saida

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

Tyre

Main road, Al Abbassiah, Jal El Bahr
 Commercial Center
 Opened in: 2017
 Branch Manager: Mr. Ali Y. Khochen

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

Zouk Mosbeh

Main road, Jeita exit
 Opened in: 2010
 Branch Manager: Mr. Elie H. Khalil

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 (1)

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

ATM Outdoor (2)

Switchboard: (09) 225534 / 225536-8
 Fax: (09) 225539
 E-Mail: Zoukmosbehbr@fnb.com.lb

CORRESPONDENT BANKS

Austria	Vienna	UniCredit Bank Austria AG
Bahrain	Manama	Arab Banking Corporation BSC
China	Beijing	Bank of China Ltd
China	Beijing	Industrial and Commercial Bank of China Ltd
Denmark	Copenhagen	Danske Bank A/S
France	Paris	El Khaliji Bank SA
Germany	Frankfurt am Main	Commerzbank AG
Germany	Frankfurt am Main	Deutsche Bank AG
Iraq	Baghdad	Trade Bank of Iraq
Italy	Milan	Intesa Sanpaolo SPA
Italy	Milan	UniCredit SPA
Italy	Rome	Banca UBAE SPA
Jordan	Amman	Arab Bank PLC
Jordan	Amman	Cairo Amman Bank
Jordan	Amman	Jordan Kuwait Bank

CORRESPONDENT BANKS (continuous)

Jordan	Amman	The Housing Bank For Trade And Finance
Kuwait	Kuwait City	Gulf Bank KSCP
Kuwait	Kuwait City	National Bank of Kuwait SAKP
Lebanon	Beirut	Banque Du Liban
Norway	Oslo	DNB Bank ASA
Qatar	Doha	Qatar National Bank SAQ
Saudi Arabia	Riyadh	Riyadh Bank
Spain	Barcelona	CaixaBank SA
Spain	Sabadell	Banco de Sabadell SA
Sri-Lanka	Colombo	People's Bank
Switzerland	Zurich	Credit Suisse AG
Switzerland	Zurich	UBS AG
Turkey	Istanbul	Akbank TAS
Turkey	Istanbul	Alternatif Bank
Turkey	Istanbul	Turkiye Is Bankasi A.S
U.A.E.	Dubai City	Commercial Bank of Dubai PSC
U.A.E.	Dubai City	EmiratesNBD PJSC
U.A.E.	Dubai City	MashreqBank PSC
U.A.E.	Sharjah	Invest Bank PSC
U.K.	London	JPMorgan Chase Bank
U.K.	London	The Bank of New York Mellon
U.S.A.	New York	JPMorgan Chase Bank
U.S.A.	New York	The Bank of New York Mellon

SERVICES RENDERED

Automated Teller Machine (ATM)
Bancassurance
Call Center 1244
Corporate and Commercial Banking
Credit Cards
Deposit Account
Services E-Banking
Financial Market Services
Investment and Private Banking
Retail Banking
Transfers and Remittances

ATM OFF PREMISES

Beirut, Adlieh, Surete Generale premises, installed in: 2008
Mount Lebanon, Horch Tabet, General Chehab St., ESLA Center, installed in: 2021
Bekaa, Rayyak, Rayyak Hospital, installed in: 2003
Mount Lebanon, Mkalles, OTV premises, installed in: 2007
North Lebanon, Kadisha, Electricite du Liban premises (EDL), installed in: 2004
South Lebanon, Tyre, Army COOP, installed in: 2017
North Lebanon, Halba, Military Clinic, Cheikh Mohammad, near the Military Police, installed in: 2023
Bekaa, Baalbeck, Military base, Cheikh Abdallah, Al Routabaa institute

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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%
DEG - German Investment and Development Co	German	5.00%
Al Fadl Holdings Limited	Saudi	2.70%
Wafra International Investment Company (KSCC)	Kuwaiti	2.00%
Others	-	10.68%

BOARD OF DIRECTORS

Mr. Nadim Kassar	Chairman General Manager
Cedars II	Member, represented by Mr. Adel Kassar
Cedars I	Member, represented by H.E. Walid Daouk Esq.
Mr. Henri de Courtivron	Member
K One (Holding) SAL	Member, represented by Mr. Nabil Kassar
Mr. Ghantous Gemayel	Member
Rachaco SAL	Member, represented by Mr. Jad Charafeddine

EXECUTIVE COMMITTEE

Mr. Nadim Kassar	Chairman General Manager
Mr. Adel Kassar	Executive Deputy General Manager
Mr. Nabil Kassar	Deputy General Manager
H.E. Me. Walid DAOUK	Observer
Ms. Mona Khoury	Deputy GM – Group Chief Risk Officer
Mr. Nabih Saddy	Deputy GM - Group Chief Financial Officer
Mr. Nabil Tannous	Deputy GM – Head of Treasury and Capital Markets
Mr. Georges Andraos	Deputy GM – Head of International Banking

SENIOR MANAGEMENT

Dr. Mohamad Daher	Deputy GM – Head of Corporate Banking
Mr. Philippe El Hajj	Deputy GM – Head of Retail Banking
Mr. Antoine Zarifeh	Deputy GM - Head of Branch Network
Mr. Wajdi Abi Chacra	Secretary General
Ms. Rania Jamal	Head of Human Resources
Mr. Fouad Helou	Head of Central Operations
Mr. Khalil Kasbani	Head of ICT
Mr. Antoine Asmar	Business Development Consultant – Corporate Banking
Mr. Zakaria El Khatib	Head of Inspection
Mr. Zouhair Chouraiqi	Group Chief Internal Auditor
Ms. Dania Kassar	Head of Marketing & Corporate Communication
Mr. Fouad Khalifeh	Group Chief Compliance Officer
Ms. Lama Dick	Head of Local & Overseas Credit Cards
Mr. Joseph Nasrallah	Head of Organization
Mr. Roger Abboud	Head of Credit Information
Ms. Magida Kasbani	Head of Administration
Ms. Lama Ghoutaymi	Head of Loan Recovery
Mr. Karim Salam	Head of SME
Mr. Ahmad Chaaban	Head of Security & Business Continuity
Ms. Dalal Halabi	Head of Credit Reporting & Documentation

SENIOR MANAGEMENT (continuous)

Mr. Nagy Makhoul	Head of Engineering & Logistics
Ms. Amal Rafei	Head of Credit Appraisal
Ms. Sawsan Rawda	Head of Financial Consumer Protection
Mr. Antoun Rif	Head of Retail Risk
Ms. Joumana Oueidat, Esq.	Head of Judicial

BRANCH MANAGEMENT

Mr. Amine Abou Mhaya	Regional Manager / Bekaa
Mr. Nazih Chaarani	Regional Manager / North
Mr. Marwan Youssef	Regional Manager / Mount Lebanon
Mr. Amer Akkawi	Head of Regional Management Office / Beirut

LEGAL ADVISORS: Mrs. Lody Nader, Esq. / HE Mr. Walid Daouk, Esq. / Mr. Habib Mezher, Esq. /
 Mr. Selim Breidi, Esq. / Mrs. Loubna Miskawi, Esq. / Mrs. Rima Oueidat, Esq. /
 Mr. Mazen Safiyeh, Esq/ Messrs. Michel Tueini Law Firm/ Mr. Mazen Kiwan Esq. /
 Mr. Carlos Abou Jaoudeh Esq./ Mr. Abdo Lahoud Esq

INDEPENDENT AUDITORS: MAZARS & DFK Fiduciaire du Moyen-Orient

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

- Total Assets (1):	148,424,144	- Customer Deposits:	135,718,527
- Loans to Customers (1):	25,990,276	- Shareholders equity:	6,095,531
- Gross Claims on Public Sector (2):	21,300,329	- Off-balance Sheet: (Liabilities)	4,801,813

Operating branches in Lebanon: 35*

Number of Employees:** 1145

Number of ATM: 88 (of which 23 off premises)

Subsidiary banks in Lebanon: 1

Number of Employees: 2

Operating branches abroad: 1

Number of Employees: 34

Associate bank abroad: 1

Number of Employees: 501

Subsidiary banks abroad: 2**

Number of Employees: 1

Representative offices abroad: 1

*During 2023, 8 branches became non-operational.

** In December 2021, FSB SAL sold its participation in FSB OJSC.

HEADQUARTERS

Website: www.fransabank.com

Hamra

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

Switchboard: (01) 340180-8 / 745761-4 /
 (03) 650700
 Fax: (01) 354572
 Cable: FRANSABANK
 Reuters: FRBK
 Forex: (01) 343706 /
 344216 Swift: FSABLBBX
 E-Mail: fsb@fransabank.com
 Call center: (01) 734000 / 1552

MAIN BRANCHES**Hamra (Ras Beirut)**

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

ATM Outdoor (5)

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

Baushrieh

Bakhos Square, St Jean Street
Opened in: 1978

Jounieh

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

Saida (Sidon)

Riad ElSolh street, Fransabank Bldg
Opened in: 1960

Tripoli Gemmayzat

Gemmayzat street, Fattal Bldg
Opened in: 1931

Zahleh Wardeh

Main road, Wardeh center
Opened in: 1979

ATM Outdoor (2)

Switchboard: (01)/897490-2
Fax: (01)898786

ATM Outdoor

Switchboard: (09) 830190-1
Fax: (09) 830192

ATM Outdoor (2)

Switchboard: (07) 722180-1/(03)650701
Fax: (07) 721194

ATM Outdoor (3)

Switchboard: (06) 430012-3
Fax: (06) 625735

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 Jewlery
Opened in: 1993

ATM Outdoor (2)

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

Bab Idriss (Mina ElHosn)

Beirut Central District, Omar Daouk street
Bab Idriss,
Opened in: 2000

ATM Outdoor

Switchboard: (01) 970951
Fax: (01) 970952

Badaro

Badaro street, Khatoun Bldg
Opened in: 1978

ATM Outdoor

Switchboard: (01) 386900-1/387024
Fax: (01) 390409

Bourj Hammoud

Tiro street, Harboyan center, 2nd Fl.
Near St. Vartan Church
Opened in: 1994

ATM Outdoor

Switchboard: (01) 258101-3
Fax: (01) 264446

Hadeth

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

ATM Outdoor

Switchboard: (05) 463975-7
Fax: (05) 463980

Hazmieh

Sayyad square, Fransabank Bldg
Opened in: 1984

ATM Outdoor (3)

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

Jnah

Adnan ElHakim street, Assaf Bldg
ReOpened in: 2000

Ras ElNabeh (Mazraa)

La Cité Bldg., Beshara Elkhoury street
Opened in: 2016

Rmeil

Akra Bldg, Saint Louis street
Opened in: 1979

Saifi

El Arz street, Andraos Bldg
Opened in: 1977

Shiyah

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

Sin ElFil

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

Tarik Jdideh (Mazraa)

Loubos street, Kassas Bldg
Opened in: 1989

Verdun (Moussaitbeh)

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

II- Other Regions**Aley**

Main road, Saïd Shehayeb (DANA) Bldg
Opened in: 1997

Baakline

ElMarj, Hafez Abou Ajram Center
Opened in: 1994

Bint Jbeil

Main road, Saff ElHawa, Fransabank Bldg
Opened in: 1962

Chtaura

Main road, Haddad Bldg
Opened in: 1977

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

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

ATM Outdoor

Switchboard: (01) 442418/585899/(03) 650703
Fax: (01) 442417

ATM Outdoor

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

ATM Outdoor

Switchboard: (01) 510571-3/(03) 650708
Fax: (01) 481680

ATM Outdoor

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

ATM Outdoor (1)

Switchboard: (01) 788690-1/(03) 650709
Fax: (01) 788691

ATM Outdoor

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

ATM Outdoor (2)

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

ATM Outdoor

Switchboard: (07) 450701-3/(03) 239092
Fax: (07) 450701

ATM Outdoor

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

Elissar (Mazraat Yachouh)

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

Halba

Main road, Marwan Ibrahim Bldg
Opened in: 1992

Jbeil (Byblos)

Jbeil roundabout, Byblos Sun Bldg
Relocated in: 2012

Marjeyoun

Main road, Farid Hamra Bldg
Opened in: 1963

Rayyak

Hosch Hala main road, Fransabank Bldg
Opened in: 1963

Sarba

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

Shehim

Main road, Wehbe center
Opened in: 1999

Shekka

Main road, Ragheb center
Opened in: 1976

Sour (Tyr) – Abbassieh

Tyr Bass Main Road, Mix Center
Opened in: 2007

Tripoli – Mina

Bawabet AlMina street, Shiraa Square
Hassan & Hassane Abbas Bldg
Opened in: 1991

Zghorta

Zghorta El Kobbi, Kareh & Zakhia center
Opened in: 2010

ATM Outdoor

Switchboard: (04) 914803-4 / 914807
Fax: (04) 914805

ATM Outdoor (2)

Switchboard: (06) 693330-2
Fax: (06) 692001

ATM Outdoor

Switchboard: (09) 945108 / (03) 650719
Fax: (09) 540968

ATM Outdoor (2)

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

ATM Outdoor

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

ATM Outdoor

Switchboard: (09) 640060 / 640293
Fax: (09) 640543

ATM Outdoor (2)

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

ATM Outdoor

Switchboard: (06) 540642-3
Fax: (06) 545035

ATM Outdoor

Switchboard: (07) 740388 / 740486
Fax: (07) 740084

ATM Outdoor

Switchboard: (06) 611249-50 / 611524
Fax: (06) 611250

ATM Outdoor

Switchboard: (06) 667951-4 / (70) 676255
Fax: (06) 667956

SUBSIDIARY BANKS IN LEBANON

B.L.C. Bank s.a.l.

BRANCHES ABROAD

Fransabank s.a.l. – Baghdad Branch*

Dr. Salman Faeq street,
Al Wahad District 902, Al Wissam Bldg 15
– Karrada Baghdad, Iraq

Opened in: 2014

** In the process of closing*

Switchboard: (964) 781 452 6312

Fax: (964) 771 822 9163

ASSOCIATE BANK ABROAD

United Capital Bank – Sudan

Plot 411, Square 65, Mamoun Beheiry street
South Green square

P.O.Box: 8210 Al Amarat, Khartum, Sudan

Opened in: 2006

Web Site: www.bankalmal.net

Switchboard: (249) 183 247700

Fax: (249) 183 235000 / 183 248490

Swift: CBSKSDKH

E-Mail: ucb.gm@bankalmal.net

SUBSIDIARY BANKS ABROAD

Fransabank (France) SA

104, Champs - Elysées Avenue
75008 Paris, France

Opened in: 1984

Web Site: www.fransabank.fr

Switchboard: (33) 1 53 76 84 00

Fax: (33) 1 45 63 57 00

Swift: FRAFFRPP

E-Mail: info@fransabank.fr

Fransabank (El-Djazair) SPA

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

Fransabank s.a.l. – Abidjan Rep Office

Clozel Street, Plateau
ACACIAS Building, 3rd floor
Abidjan, Ivory Coast

Opened in: 2015

Switchboard: (225) 57 074 275

Fax: (225) 20 242 682

E-Mail: mohamed.moukhader@fransabank.com

CORRESPONDENT BANKS

China	Beijing	Bank of China Limited
France	Paris	Natixis
Germany	Frankfurt	Commerzbank AG
Germany	Frankfurt	Deutsche Bank AG
Italy	Milan	Intesa Sanpaolo SPA
Japan	Tokyo	Mizuho Corporate Bank Ltd
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	Credit Suisse AG
Switzerland	Zurich	Zürcher Kantonalbank
U.A.E.	Abu Dhabi	Abu Dhabi Islamic Bank
U.A.E.	Dubai City	MashreqBank 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, Ain El Mreisseh, AUB, installed in: 2016
Beirut, Saifi, Ex-Tabaris, installed in 2002
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, BAALBECK OUTDOOR, installed in:2009
Bekaa, BAALBECK OUTDOOR, installed in:2009
Bauchrieh, Caisse Centrale, installed in:1998
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
South Lebanon, Abbassieh, UNIFIL installed in:2007
South Lebanon, Jezzine. installed in:2003
North Lebanon, Meryata, installed in: 2004
North Lebanon, Holcim, installed in: 2023
South Lebanon, ARMY HENRY HARFOUCH JEZZINE, installed in:2023
South Lebanon, Nabatieh Outdoor, installed in:2003
South Lebanon, Nabatieh Outdoor, installed in:2016

* * *

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%
Mr. Abdel Karim El Roustom	Lebanese	3.00%
Messieurs Trade Finance Corp. Holding sal	Lebanese	2.97%
H.E. Me Elie Ferzli	Lebanese	2.01%
Mr. Elie El Moussa	Lebanese	1.50%
Mr. Sami Atallah	Lebanese	1.50%
Mr. Fakhri Abi Khalil	Lebanese	1.50%
MM.Al Hafiza Holding	Lebanese	1.00%
Others	Lebanese	14.65%

BOARD OF DIRECTORS

Mr. Salim Habib	Chairman & General Manager
Mr. Kamal Abi Ghosn	Member & Deputy General Manager
Emir Sager Sultan Al Sudairy	Member
Messrs. Bicom sal Holding	Member - Represented by Mr. Mazen El Bizri
Mr. Mounir Fathallah, Esq.	Member
Mr. Tony El Choueiri	Member
Mr. Rizkallah Makhoul, Esq.	Member
Mr Karim Habib	Member
Mr Ibrahim Mahfoud	Member
IBL Independent sal	Member
Al Hafiza SAL Holding	Member
Middle East Capital Investment (MCI)(Holding)sal	Member
Me.Imad Kaban	Member
Mr Wajeb Kansa	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
Mr. Habib Lahoud
Mr. Gaby Mezher
Mr. Ghassan El Rayes

Senior Manager - Head of Risk Management
Senior Manager - Head of Retail Banking Division
Senior Manager - Head of Internal Audit
Senior Manager - Head of Corporate Banking

SENIOR MANAGEMENT (continuous)

Mr. Walid El Helou	Manager - Operational Development
Mr. Antoine Achkar	Manager - Head of Recovery Department
Mr. Khalil Salameh	Manager - Head of Administrative & HR Department
Mr. Joe Boustany, Esq.	Manager - Head of Compliance Department
Mr. Ramzi Dib	Manager - Arab Business Development Division
Mr. Imad Tannoury	Manager - Deputy Head of Corporate & Commercial Banking
Mr. Charbel Eid	Senior Operations Manager - Head of Organization and Methods HO
Mr. Elie Hlayel	Head of Information Technology
Mr. Habib Bou Merhy	Head of Operations - Trade Finance
Mr. Esper Wehbe	Head of IT Audit
Mr. Naim Bassil	Alternate Manager
Mr. Maroun Massoud	Alternate Branch Manager

LEGAL ADVISORS: Messrs. Rizkallah Makhoulouf Law Firm, Messrs. Fakhoury & Fakhoury Law Firm

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

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

- Total Assets:	39,422,623	- Customer Deposits:	34,078,495
- Loans to Customers:	2,847,335	- Shareholders equity: (Tier I)	1,377,125
- Claims on Public Sector:	34,906,372	- Off-balance Sheet: (Liabilities)	-

Operating branches in Lebanon: 14

Number of ATM: 14

Operating branches abroad: 0

Number of Employees: 233

HEADQUARTERS

Beirut

Rmeil, Charles Malek Ave., Al Ittihadia Bldg
P.O.Box: 11-5292 Riad ElSolh,
Beirut 1107-2190 Lebanon
Opened in: 1961

Web Site: www.ibl.com.lb

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: lcchewane@ibl.com.lb
E-Mail: bmatar@ibl.com.lb

BRANCHES OR AGENCIES IN LEBANON

I. Beirut & Suburbs

Antelias

Main road, Garden tower Bldg
406916 Opened in: 2008
Manager: Mr Fady Nader

ATM Outdoor

Switchboard: (04)
Fax: (04) 406988
E-Mail: fnader@ibl.com.lb

Baushrieh

St. Joseph Hospital Street, Bakhos Bldg
Opened in: 1970
Manager: Mrs. Samar Kfoury Riachi

ATM Outdoor

Switchboard: (01) 248988 / 248990 / 249031
Fax: (01) 249031
E-Mail: skfoury@ibl.com.lb

Dora-Temporary Closed

Dora Blvd., Ghantous Bldg, 5th Floor
P.O.Box: 90263 Jdeideh (Metn), Lebanon
Opened in: 1982

Switchboard: (01) 260530 / 260535 / 883464-5
Fax: (01) 255111
E-Mail: mmassoud@ibl.com.lb

Hamra (Ras Beirut)

Maamari\Sourati street
P.O.Box:113-6553 Hamra, Lebanon
Opened in: 1985
Manager: Mr. Jules Haidar

ATM Outdoor (Drive thru)

Switchboard: (01) 347822-3 / 743006-7
Fax: (01) 350608
E-Mail: jhaidar@ibl.com.lb

Hazmieh-Temporary Closed

International road, Beirut direction
Opened in: 2005

ATM Outdoor (Drive thru)

Switchboard: (05) 952801-3
Fax: (05) 952804

Jnah-Temporary Closed

Facing BHV, Rawan Bldg
Opened in: 2012

ATM Outdoor

Switchboard: (01) 843442
Fax: (01) 843449

Moussaitbeh

Mar Elias Street, New center
Opened in: 1979
Manager: Mr. Mohamad Osseiran

ATM Outdoor

Switchboard: (01) 303005 / 707110 / 816802
Fax: (01) 304727
E-Mail: mosseiran@ibl.com.lb

Sioufi (Ashrafieh)

St. Georges Residence
Opened in: 2014
Manager: Mr. Ara Boghossian

ATM Outdoor

Switchboard: (01) 322170
Fax: (01) 322173
E-Mail: aboghossian@ibl.com.lb

I- 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. Kiswa Bassil

ATM Outdoor

Switchboard: (06) 351953 / 642218 / 740552
Fax: (06) 643218
E-Mail: nsarkis@ibl.com.lb

Chtaura-Temporary Closed

Main road, Kikano Bldg
Opened in: 2004

Elissar - Mazraat Yachouh

Bikfaya main road, Elissar
Opened in: 2009
Manager: Mr. Jean Pierre Abi Doumeth

Jbeil (Byblos)

Voie Romaine
Opened in: 2011
Manager: Mr. Rabih Abi Ghosn

Jounieh

Serail street, Bechara Menassa Bldg
P.O.Box: 1820 Jounieh, Lebanon
Opened in: 1970
Manager: Mr. Rachad Yaghi

Kobayat-Temporary Closed

Main place, Mtanios Mekhael Bldg
Opened in: 2002

Saida (Sidon)

Jezzine street, near EDL Bldg
Opened in: 1981
Manager: Mr Hicham Merhi

Sour (Tyr)-Temporary Closed

Northern Blvd., Ajami Bldg
Opened in: 2004

Tripoli

El Mina Street, Fayhaa Bldg
P.O.Box: 240 Tripoli, Lebanon
Opened in: 1999
Manager: Mr. Ghassan Tahan

ATM Outdoor (Drive Thru)

Switchboard: (08) 546802-4
Fax: (08) 546801

ATM Outdoor

Switchboard: (04) 916029
Fax: (04) 916034
E-mail: jabidoumeth@ibl.com.lb

ATM Outdoor

Switchboard: (09) 543992
Fax: (09) 543994
E-Mail: rabighosn@ibl.com.lb

ATM Outdoor

Telefax: (09) 915715 / 918438 / 932808
E-Mail: ryaghi@ibl.com.lb

ATM Outdoor

Switchboard: (06) 351951 / 351954
Fax: (06) 351955

ATM Outdoor

Telefax: (07) 723909 / 725701 / 732273
E-mail: hmerhi@ibl.com.lb

ATM Outdoor

Switchboard: (07) 346811 / 346813
Fax: (07) 346804

ATM Outdoor

Switchboard: (06) 440450 / 444338 / 444350
Fax: (06) 628229
e-Mail: gtahan@ibl.com.lb

CORRESPONDENT BANKS

Australia	Sydney
Italy	Milan
United Kingdom	London
Kuwait	Kuwait City
Saudi Arabia	Riyadh
Switzerland	Geneva
U.A.E.	Dubai City
U.K.	London
U.K.	London
U.S.A.	New York
U.S.A.	New York
U.S.A.	New York

Bank of Sydney Ltd
Intesa Sanpaolo SPA
The Bank of New York Mellon
The Commercial Bank of Kuwait SAK
The Saudi National Bank
Banque Cantonale de Geneve
Al Khaliji France SA
Citibank NA-London
Citibank NA
JP Morgan Chase Bank National
The Bank of New York Mellon
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

* * *

LEBANESE SWISS BANK S.A.L.

Official List of Banks N°: 63 (1962), Commercial Registry N°: 12125 Beirut, Nationality: Lebanese, Capital: LBP90,000,000,000

SHAREHOLDERS	Nationality
Dr. Tanal Sabbah	Lebanese
Heirs of Hussein Ali Hoballah	Lebanese
Dr. Khater Abi Habib	Lebanese
Mr. Abdullah Bin Saleh Al Athel	Saudi
Mr. Rayan Sabbah	Lebanese
Mr. Hassan Khalil	Lebanese

BOARD OF DIRECTORS	
Dr. Tanal Sabbah	Chairman & General Manager
Mr. Mounir Karam	Member
Ms. Fadila Sabbah	Member
Mr. Issa Sahyoun	Member
Mr. Charbel Awad	Member
Mr. Ahmad Hamdan	Member
Mr. Samer Zeaiter	Member
Secretary of the Board	Me. Fady Soueid

BOARD RISK MANAGEMENT COMMITTEE	
Mr. Mounir Karam	Chairperson
Mr. Ahmad Hamdan	Member

BOARD AUDIT COMMITTEE	
Mr. Issa Sahyoun	Chairperson
Mr. Charbel Awad	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. Fadila Sabbah	Senior Manager - Branches System Coordinator
Ms. Jeanine Deliferian	Senior Manager - Financial Controller
Mr. Youssef Fakih	Senior Manager - Head of Corporate Banking
Mr. Gilbert Kweifetieh	Head of Treasury & Capital Markets
Ms. Maha Hamzeh	Head of Internal Control Audit

General Management

Mrs. Rima Saad Kazan	Head of Human Resources
Mr. Rony El Habre	Head of Information Technology
Ms. Zeinab Chatila	Head of Central Operations
Mr. Jihad Haddad	Head of Compliance Department
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
Mr. Rayan Sabbah	Head of Strategy

LEGAL ADVISOR: Me. Marwan Gemayel, Esq.

INDEPENDENT AUDITORS: /Messrs. Sarkis Sakr & partners (An independent member of Geneva Group International) / Messrs. KUDOS Middle East

GENERAL INFORMATION: Un Audited 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: 13

Number of ATM: 12

Number of Employees: 174

HEADQUARTERS

Web Site: www.lebaneseswissbank.com

Ras Beirut

Hamra area, Emile Edde street
Hoss Bldg, 6th Floor
P.O.Box: 11-9552 Beirut, Lebanon
Opened in: 1962

Chairman's Office: (01) 346244 / 354501
Fax: (01) 346357 / 732000 ext 6049
Telex: 21483 / 20523 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:

Treasury / Forex:

E-Mail: cambio@lebaneseswissbank.com

Switchboard: (01) 732000 ext.1030

Fax:(01) 732000ext 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

cambio@cyberia.net.lb

MAIN BRANCH

Hamra (Ras Beirut)

Hamra area, Emile Edde street
Hoss Bldg, 5th Floor
Opened in: 1983
Manager: Miss Fadila Sabbah

ATM Outdoor

Switchboard: (01) 732000 x 1030
Fax: (01) 732000 x 1049
E-Mail: hamrabr@lebaneseswissbank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

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

Haret Hreik

Main street, Foladkar Bldg, 1st Fl.
Next to Social Security Bldg
Opened in: 1993
Manager: Mr. Alaa Zeaiter

ATM Outdoor

Switchboard: (01) 556561 - 570 / 558977 - 988
Fax: (01) 556570
E-Mail: harabr@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 Goerges V Theater, Bank's Bldg, 1st Fl.
Opened in: 1995
Manager: Mr. Henris Sarkis

ATM Outdoor

Switchboard: (01) 732000
E-Mail: adonisbr@lebaneseswissbank.com

Awkar

Near Champville school
Mazraat Al Hadira, La Paz center
Opened in : 2009
Manager: Ms. Soha Tayssoun

ATM Outdoor

Switchboard: (04) 915840-2
Fax: (04) 915843
E-Mail: awkarbr@lebaneseswissbank.com

Broumana

Main road, Mar Shaaya
Dolly El Hachem Bldg
Opened in: 1992
Manager: Mr. Michel Abillama

ATM Outdoor

Switchboard: (04) 961184 / 963358
Fax: (04) 964343
E-Mail: broumanabr@lebaneseswissbank.com

Jounieh

Harissa

Road, haret sakher

Opened in: 2013

Manager: Mrs. Lara Haddad

ATM Outdoor

Switchboard: (01) 732000

E-Mail: Jouniehbr@lebaneseswissbank.com**Nabatieh**

Hay AlMidan, Dr. M. Sabbah Bldg,GF

Opened in: 1999

Manager: Ms. Mithal Sabbah

ATM Outdoor

Switchboard: (07) 766628-9 / 766630-1

Fax: (07) 766628

E-Mail: nabatiehbr@lebaneseswissbank.com**Rabyeh**

Mtailleb, Bikfaya main road, Azar center,GF

Opened in: 2011

Manager: Mr. Mario Lebne

ATM Outdoor

Switchboard: (04) 523160-2

Fax: (04) 523162

Sour (Tyr)

Hay Al Ramel, Ahiram square, Monsef street

Ibrahim Saiidi Bldg

Opened in: 2004

Branch Manager: Mr. Chawki Haydar

ATM Outdoor

Telefax: (07) 344019 / 344036 / 344073

Fax: (07) 351062

E-Mail: tyrbr@lebaneseswissbank.com**Tripoli**

Maarad Blvd., Saiidi Bldg, 1st Floor

Opened in: 1997

Manager: Mr. Aly Al Sankari

ATM Outdoor

Switchboard: (06) 425809-10 / 442574-5

Fax: (06) 442576

E-Mail: tripolibr@lebaneseswissbank.com**CORRESPONDENT BANKS**

Australia	Sydney
Austria	Vienna
Germany	Munich
Italy	Milan
Jordan	Amman
Kuwait	Kuwait City
Qatar	Doha
Spain	Madrid
Spain	Madrid
Sri-Lanka	Colombo
Switzerland	Zurich
U.A.E.	Dubai
U.S.A.	New York

Bank of Sydney
UniCredit Bank Austria AG
UniCredit Bank AG
Intesa Sanpaolo SPA
Jordan Ahli Bank PLC
MashreqBank PSC
MashreqBank PSC
Banco Bilbao Vizcaya Argentaria SA (BBVA)
Banco Sabadell
People's bank
Credit Suisse AG
MashreqBank PSC
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

* * *

- 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

al No.2041



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2%

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2%

LGB BANK Headquarters: Agency Street, Beirut Central District, P.O. Box 11-9830, Riad El Solh, Lebanon.
Tel: +961 1 860031, Fax: +961 1 860036, www.gboank.com, SWIFT: LGBALB33, E-mail: info@lgbank.com

Mr. Nadim S. Barrage

Member
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, 2023 (in millions of LBP)

- Total Assets:	44,073,295	- Customer Deposits:	39,081,035
- Loans to Customers:	250,927	- Shareholders equity: (Tier I)	3,200,033
- Claims on Public Sector:	601,102	- Off-balance Sheet: (Liabilities)	8,945,770

Operating branches in Lebanon: 15
Number of ATM: 15
Operating branch abroad: 0
Representative office abroad: 1

Number of Employees (as at 31/12/2023): 332

Number of Employees: 0
Number of Employees: 2

HEADQUARTERS

Web Site: www.lgbbank.com

Beirut

Beirut Central District, Allenby street
LGB BANK Bldg
P.O.Box: 11-3600, Riad El Solh, Lebanon
Opened in: 1980 (relocated in 2006)

Switchboard: (01) 965000
Fax: (01) 965699
Swift: LGBALBBE
E-Mail: ChairmanOffice@lgbbank.com

MAIN BRANCH

Allenby (Marfa')

Beirut Central District, Allenby street
Opened in: 2006

ATM Outdoor

Switchboard: (01)965000/(03)316881
Fax: (01)965188/965199
E-Mail: AllenbyBranch@lgbbank.com

BRANCHES OR AGENCIES IN LEBANON

I- Beirut & Suburbs

Achrafieh (Rmeil)

Charles Malek Avenue, Elie Lutfi Bldg
St Georges Hospital area
Opened in: 2013

ATM Outdoor

Switchboard: (01) 333960 / 333965 / (03) 009424
e-mail: AchrafiehBranch@lgbbank.com

Dora

Dora main road, Atallah Freij Bldg, 1st Fl.
Opened in: 1982

ATM Outdoor

Switchboard: (01) 259930-4 / (03) 316887
Fax: (01) 259938
e-mail: DoraBranch@lgbbank.com

Ghobeiry

Ghobeiry Blvd.,
Middle East Commercial center, 2nd Fl.
Opened in: 1994

ATM Outdoor

Switchboard: (01)826190-2/(03)316882
e-mail: GhobeiriBranch@lgbbank.com

Hamra (Ras Beirut)

Hamra area, 585 Lyon street
Rinno Bldg, 1st Floor
Opened in: 1981

ATM Outdoor

Switchboard: (01) 745500-5 / 756500-5 /
(03) 316880
e-mail: HamraBranch@lgbbank.com

Hazmieh

Damascus International road
Gardenia center, 1st Fl.
Opened in: 2010

ATM Outdoor

Switchboard: (05)956450-2/(71)511300
Fax: (05) 956453
e-mail: HazmiehBranch@lgbbank.com

Jal EIDib

Abouna Yaacoub Al Kabouchi street,
Abonayan center
Opened in: 2015

ATM Outdoor

Switchboard: (04) 722630 / 722650 / (81) 611800
Fax: (04) 722680
e-mail: JalEIDibBranch@lgbbank.com

Mazraa

Corniche ElMazraa, 483 Saeb Salam Blvd.
Khatoun Bldg, 1st Floor
Opened in: 1983

ATM Outdoor

Switchboard: (01)651980-4/(03)316884
e-mail: MazraaBranch@lgbbank.com

Noueiri (Mazraa) Temporarily Closed

Ouzai street, Noueiri Tower

Ramlet El Baida (Moussaitbeh)

Naccache Avenue, Middle East
Hospital Bldg, 1st Floor
Opened in: 1987

ATM Outdoor

Switchboard: (01) 809440 – (01) 811430
Fax: (01) 809359
e-mail: RamletBranch@lgbbank.com

Tarik El Jdideh (Mazraa)

Tarik Jdideh, Facing AlMalaab Al Baladi
Bustani street, El Jundi Bldg
Opened in: 1999

ATM Outdoor

Switchboard: (01) 311820 – (01) 311677
e-mail: TarikjdidehBranch@lgbbank.com

II- Other Regions**Kaslik**

Sarba, Kaslik roundabout
Fahd center
Opened in: 2014

ATM Outdoor

Switchboard: (09) 637298 / 639336 / (70) 907111
e-mail: KaslikBranch@lgbbank.com

Saida

Al Dekerman, Hossam el Dine El Hariri street
Nejmeh square, Kotob center
Opened in: 2012

ATM Outdoor

Switchboard: (07) 754 617-8 / (76) 885757
Fax: (07) 754 619
e-mail: SaidaBranch@lgbbank.com

Tripoli

Tell area, Abdel Hamid Karame square
Karameh Bldg, 1st Floor
P.O.Box: 492, Tripoli, Lebanon

ATM Outdoor

Switchboard: (06) 629067 – (06) 432611
e-mail: TripoliBranch@lgbbank.com
Opened in: 1986

Tyr (Sour)

Near istiraha (rest house)
(Facing the Historical Ruins, 1st Floor
Opened in: 1996

ATM Outdoor

Switchboard: (07) 742140-3
e-mail: TyrBranch@lgbbank.com

Zahleh

Boulevard roundabout, Makhoul center
Opened in: 1981

ATM Outdoor

Switchboard: (08) 823813 / 823688 / (03) 316883
Fax: (08) 801154
e-mail: ZahleBranch@lgbbank.com

REPRESENTATIVE OFFICE ABROAD**LGB BANK S.A.L. – U.A.E. - Representative Office**

Barsha Heights, Tecom, Al Ameri Tower,
Office # 2106
P.O Box: 213611 Dubai, U.A.E.
Opened in: 2012

Switchboard: +971 50 6246774

e-mail: dubaioffice@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	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
Switzerland	Geneva	Banque de Commerce et de Placements SA
Turkey	Istanbul	Türkiye İř 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
- Online & Mobile 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: LBP60,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital (%)
Care Invest Holding s.a.l.	Lebanese	13.25%
Dr. Abdul Karim El-Rousstom	Lebanese	11.50%
Reditus (Holding) SAL	Lebanese	10.00%
Dr. Antonios Hanna Ghorayeb	Lebanese	7.97%
Mr. Hussam Abu Issa	Qatari	5.00%
K&K Group (Holding) s.a.l.	Lebanese	5.00%
Bicom S.A.L. (Holding)	Lebanese	5.00%
Other Shareholders	Lebanese	34.48%
Other Shareholders	Other Nationalities	7.80%

BOARD OF DIRECTORS

Dr. Antonios Ghorayeb	Chairman & General Manager
Mr. Kayssar Ghorayeb	General Manager
Mr. Hussam Abu Issa	Member of the Audit Committee
Mr. Nakhle El Hage	Member of the AML/CFT and Risk Committee.
Mr. Andre Bendaly	Chairman of the Audit Committee.
Mr. Jean Oghassabian	Chairman of the Remuneration Committee; and Member of the AML/CFT and Audit committees.
Mr. Georges Jabbour	Member of the Risk and Remuneration Committee
Mr. Ayman Zouheiri	Chairman of the AML/CFT Committee and
Edafi Holding s.a.l., Represented by Mr. Nicolas Nahas	Chairman of the Risk Committee; and Member of the Audit Committee; member of the Remuneration Committee
Mr. Victor Najjarian	Member of the AML/CFT and Audit Committee.

MANAGEMENT

Dr. Antonios Ghorayeb	Chairman & General Manager
Mr. Kayssar Ghorayeb	General Manager
Mr. Antoun Bassil	Deputy General Manager
Mr. Ahmad Rizk	Deputy General Manager
Mr. Amir Abdel Samad	AGM - Operations Division
Mrs. Rona Akoury	AGM – Clients Services Department

LEGAL ADVISOR: Mr. Chafic S. Abillama, Esq.

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

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

- Total Assets:	4,826,312	- Customer Deposits:	2,045,389
- Loans to Customers:	205,070	- Shareholders equity: (Tier I)	966,934
- Claims on Public Sector:	98,970	- Off-balance Sheet: (Liabilities)	1,948,689

Operating branch in Lebanon: 1

Number of Employees: 46

HEADQUARTERS & MAIN BRANCH

Website: www.libank.com.lb

Ashrafieh (Rmeil)

Charles Malek Avenue, Sofil Center, 4th Floor

P.O.Box: 11-5173 Beirut, Lebanon

Opened in: 2012

Tel: (01) 331444

Fax: (01) 331444 ext. 499

E-Mail: info@libank.com.lb

SERVICES RENDERED

Asset Management

Corporate Loan

Investment Banking

Long Term Deposit

Project Investment

Trading Desk

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	12.50%
Mr. Mohammad Ahmad Abdallah	Lebanese	7.25%
Mr. Haidar Mohammad Daher	Lebanese	7.12%
Mr. Joseph Roger Sahyoun	French	12.96%
Mr. Faysal El Khalil	Lebanese	10.13%
Mr. Ilya Joseph Moujaes	Lebanese	1.01%
Mr. William Sabah Saad	Lebanese	3.60%
Messrs. BICOM Holding SAL	Lebanese	2.11%
Mr. Mones Bazy	American	1 share
Mr. Khalil Hachem	Lebanese	4.25%
Mr. Raja Saab	Lebanese	3.88%
Messrs. Younata Capital Holding SAL	Lebanese	10.50%
Mr. Oussama Choucair	Lebanese	5.62%
Mr. Omar El Debs	Lebanese	2.00%
Me. Nadi Najjar	Lebanese	0.67%
Mr. Samir Mouawad	Lebanese	1 share
Mr. Raja Trad	Lebanese	1 share

BOARD OF DIRECTORS

Mr. Wael Anis El Zein	Chairman
Dr. Kamel Mamdouh Abdallah	Non - Executive Member
Dr. Habib Ali Jaafar	Independent Member
Mr. Mones Bazy	Independent Member
Me. Nadi Rene Najjar	Independent Member
Mr. Samir Antoun Mouawad	Independent Member
Mr. Raja Faris Trad	Independent Member

SENIOR MANAGEMENT

Mr. Wael El Zein	Chairman
Mr. Saad El Zein	Chief Executive Officer
Mr. Ihab Tabet	Accounting & Finance Manager
Mr. Louay Charafeddine	Manager - AML/CFT Compliance
Mrs. Deema Fakhoury	Investment Banking – Deputy Head
Mrs. Kristel Noujeim	Manager - Private Banking
Mrs. Dima Fakhouri	Manager - Compliance & Legal
Mr. Jean Asmar	Senior Internal Audit

LEGAL ADVISORS: Messrs. Alem and Associates Law Firm

INDEPENDENT AUDITORS: Messrs. Daher&Partners/ Messrs. Ernst & Young

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

- Total Assets:	222,232	- Customer Deposits:	66,422
- Loans to Customers:	0	- Shareholders equity: (Tier I)	96,966
- Claims on Public Sector:	0	- Off-balance Sheet: (Liabilities)	519,403

Operating branch in Lebanon: 1

Number of Employees: 13

HEADQUARTERS & MAIN BRANCH

Web Site: www.lucidinvestbank.com

Beirut (Marfa')

Beirut Central Central District,
109 Marfa' Bldg., Allenby street
Opened in: 2016

Tel: (01) 999533
Fax: (01) 985233
E-Mail: info@lucidinvestbank.com

SERVICES RENDERED

Investment Banking:

Growth solutions and Turnaround solutions,

Private Equity,

Sell-side mandates, Mergers and acquisitions,

Strategic advisory: restructuring, valuation, etc...

Private Banking:

Banking transactions,

Capital Markets,

Fiduciary services and Consolidation Services,

Investment Funds.

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MEAB BANK S.A.L.

Official List of Banks N°: 110 (1992), Commercial Registry: 58153 Baabda, Nationality: Lebanese, Capital: LBP186,000,000,000

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	Accounting Manager
Mr. Abbas Zaarour	Head of Administration
Mrs. Zeina Jaafar	FATCA & CRS Head of Unit
Mrs. Rola Hejeij	Policies & procedures Manager
Mrs. Fatima Hazimeh	Central Operations & Financial Markets Manager
Mr. Abdallah Rammal	Branches Network Manager
Mr. Bilal Hamzeh	Compliance Manager
Mrs. Mona Khalil	Corporate Banking & Legal Manager
Mr. Khalil Chbib	Credit & Legal Admin Manager
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
Mr. Nada Nasreddine	Risk Management Head
Mrs. Mona Khalil	Retail Banking
Mr. Fadi Al Amine	Regional Manager - Iraq

LEGAL ADVISORS: Mr. Mohamad Khodr Slim, Esq. / Mr. Michel Tueny, Esq. / Dr. Ali Rahhal,
Mr. Kamal Haidar, Me. Cynthia Efrem

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:	13,084,188	- Customer Deposits:	11,704,346
- Loans to Customers:	5,903,829	- Shareholders equity: (Tier I)	28,665
- Claims on Public Sector:	154,444	- Off-balance Sheet: (Liabilities)	544,704

Operating branches in Lebanon: 7**Number of Employees: (in Lebanon) 154****Number of ATM: 9 (of which 2 off premises)****Branches abroad: 2****HEADQUARTERS**Web site: www.meabank.com**Jnah**

Adnan El Hakim street, MEAB Bldg
p.o.Box: 14-5958 Mazraa,
Beirut 1105-2080 Lebanon
Opened in:1991

Switchboard: (01) 826740-5
Fax: (01) 841190
Forex: (01) 826748
Swift: MEABLBBE
E-Mail: meab@meabank.com

MAIN BRANCH**Jnah**

Adnan El Hakim street, MEAB Bldg
in: 1991 Fax: (01) 826740 x 234 or 235
Manager: Mrs. Elham Sweid

ATM Outdoor (2)

Switchboard: (01) 826740-5 Opened

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

Dora Hwy., Moucarri center
Opened in: 2009
Manager: M. Hassan Mortada

ATM Outdoor

Switchboard: (01) 266665/266667
Fax: (01) 249052

Sainte Therese

Hadet, St Therese main road
Sbeity Block A Bldg
Opened in: 2016
Manager: Mrs. Lina Slim

ATM Outdoor

Switchboard: (05) 461206 / 461645 / 462204
Fax: (05) 470401

II– Other Regions**Chtaura-Jdita**

Main road, Yassine center
Opened in: 2014
Manager: Mrs. Sayde Hannouch

ATM Outdoor

Switchboard: (08) 545681-3
Fax: (08) 545680

Majadel (Bint Jbeil)

Main road, Amin Ayoub center
Opened in: 2012

ATM Outdoor

Switchboard: (07) 411100 / 411211
Fax: (07) 411916

Nabatieh

Mahmoud Fakih street, MEAB Bldg
 Opened in: 2003
 Manager: Mr. Walid Bdeir

ATM Outdoor

Switchboard: (07) 766222/766333
 Fax: (07) 769005

Tyr

Jounblat 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
 Manager: Mr. Mina Rajab

Switchboard: (+ 964) (0) 7809 2840 46

MEAB s.a.l. - Basra Branch
 Al Gazaer, Bin Ghazwan Hospital
 Mnager: Mr. Abdallah Al Khaffaf
 Opened in: 2014

Switchboard: (+ 964) (0) 7809 2840 53

CORRESPONDENT BANKS

Italy	Rome	Banca UBAE SPA
Jordan	Amman	Bank Al Etihad
Spain	Barcelona	Banco de Sabadell SA
Spain	Madrid	Bank of Africa Europe, SAU (Previously BMCE International SA)
Turkey	Istanbul	Türkiye Finans Katılım Bankası AS
England	London	Bank of Beirut UK

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 sal	Lebanese	99.99%
Others	Lebanese	0.01%

BOARD OF DIRECTORS

Mr. Michel Accad	Chairman - General Manager
Mrs. Raya Haffar El Hassan	Member
Bankmed sal	Member
GroupMed sal 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

Web Site: www.bankmed.com.lb

Bankmed Center (Mina El Hosn)

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 sal

CORRESPONDENT BANKS: Through Bankmed sal

SERVICES RENDERED

Financial Advisory Services

Lease Finance

Structuring and arranging issues of debt by private placements and public offerings

Venture Capital

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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	47.3078%
Watani Holding (Liban) SAL	Lebanese	38.0934%
National Investment Co. Lebanon Holding SAL	Lebanese	9.2501%
Kuwait Investment Co. SAK	Kuwaiti	3.3352%
Mrs. Samira Georges Abdelnour	Lebanese	0.1315%
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	0.3149%
Late Mrs. Nora Al Kadi	Lebanese	0.2547%
Mr. Willy Rellecke	German	0.1920%
Mrs. Widad Abdallah Abdel Aziz Shawaf	Saudi Arabia	0.1574%
Mrs. Nabila Abdallah Abdel Aziz Al-Bassam	Saudi Arabia	0.1574%
Mrs. Ibtisam Abdallah Abdel Aziz Abu Al-Jubain	Saudi Arabia	0.1574%
Mrs. Suad Abdallah Abdel Aziz Al Hussein	Saudi Arabia	0.1574%
Mrs. Shaikha Khaled Al Bahr	Kuwaiti	0.0138%
Mr. Malek Jean Khalife	Lebanese	0.0138%
Mr. Zaid Issam Al Sager	Kuwaiti	0.0138%
Mr. Ziad Adnan Kabbani	Lebanese	0.0138%
Mr. Issam Anis Khalaf	Lebanese	0.0138%
Mr. Elias Michel Kanaan	Lebanese	0.0138%
Mr. Albert Roger Letayf	Lebanese	0.0138%
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 - Head of Corporate Banking
Dr. Ronald Saad	AGM - Head of Risk Management
Mr. Ghassan Sidaoui	AGM - Head of Private Banking
Mr. Mazen Timani	AGM - Head of Compliance
Mr. Marwan Samadi	AGM - Head of IT
Mrs. Zeina Abdallah	Executive Manager - Head of Operations
Mr. Sami Tarraf	Executive Manager - Head of Financial Control & MIS

SENIOR MANAGEMENT (continuous)

Mr. Assaad Bou Gharios	Executive Manager - Head of Corporate
Mr. Dany Moarkech	Executive Manager – Head of Administration Department & ISO
Mrs. Theresia Yammine	Senior Manager – Head of Treasury

LEGAL ADVISORS: Messrs. Khoury Law Firm**INDEPENDENT AUDITORS:** Messrs. Ernst & Young**GENERAL INFORMATION:** Audited Indicators as of Dec. 31st, 2023 (in millions of LBP)

- Total Assets:	2,992,179	- Customer Deposits:	2,026,459
- Loans to Customers:	67,467	- Shareholders equity: (Tier I)	917,570
- Claims on Public Sector:	164,940	- Off-balance Sheet : (Liabilities)	85,853

Operating branches in Lebanon: 2
Number of ATM: 4 (In premises)

Number of Employees: 74**HEADQUARTERS**Website: <https://www.nbk.com/lebanon>**Beirut**

Sanayeh, Justinian Street, BAC Bldg
P.O.Box: 11-5727 Riad ElSolh,
Beirut 1107-2200 Lebanon
Opened in: 1963

Switchboard: (01) 759700
Fax: (01) 747866
Forex: (01) 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. Mansour El Biry

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. Nizar Ramadane Eljadi
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 Administrative Affairs

LEGAL ADVISORS: Mr. Imad Sabeh, Esq./ Mr. Boutros Doumet, Esq.

INDEPENDENT AUDITORS: Messrs. Sidani & CO./ Messrs. RSM / Lebanon

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

- Total Assets (1):	12,347,660	- Customer Deposits:	2,479,089
- Loans to Customers (1):	68,102	- Shareholders equity: (Tier I)	761,386
- Claims on Public Sector (2):	11,148,377	- Off-balance Sheet: (Liabilities)	5,383

(1) According to BDL'S Circular no. 76/2000 and its related intermediates

(2) Including Treasury Bills (LBP and Eurobonds)

Operating branches in Lebanon: 2

Number of Employees: (As of January 2024) 78

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

Web Site: 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 ElFil

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 sal	Lebanese	38.45%
Ste Al Bustania sal	Lebanese	12.07%
Wiederkehr Group Holding sal	Lebanese	12.62%
Shammas Economic Institute sal	Lebanese	12.04%
Saifi Invest Holding sal	Lebanese	11.32%
Mr. Carlos Ghosn	Lebanese	4.58%
Mrs. Beatrice Wiederkehr	Swiss	2.38%
Mrs. Myrna Bustani	Lebanese	2.03%
Mr. Jamil El-Khazen	Lebanese	1.96%
Mrs. Laura El-Khazen Lahoud	Lebanese	1.96%
Others	Lebanese	0.59%

BOARD OF DIRECTORS	
Mr. Mario Saradar	Chairman - CEO
Mr. Michel Ferneini	Member
Saifi Invest Holding sal, represented by Mr. Nabil Moukattaf	Member
Shammas Economic Institute sal, represented by Mr. Nizam Shammas	Member
Mr. Christian Steinfels	Member

SENIOR MANAGEMENT	
Mr. Mario Saradar	Chairman - CEO
Mrs. Sarah Ferneini El Rami	Managing Director – Corporate & Merchant Banking
Ms. Youmna Moukarzel	Chief Operating Officer
Mrs. Martine Houchar	AGM – Head of Private Banking
Ms. Amale Choueiri	Chief Audit Executive
Mrs. Sandra Touma Semaan	Head of Human Resources
Ms. Danielle Moutran	Chief Financial Officer
Mrs. Nadine Merhej	Head of Commercial Banking & Factoring
Mrs. Carine El Harouni	Head of Legal and Compliance
Mr. Henri Bouiller	Head of Governance and Corporate Affairs
Mrs. Stephanie Andraos	Head of Credit Risk
Ms. Hala Cabbabe	Head of Communication
Mrs. Rita Bedirian	Head of Information Technology
Mrs. Caline Chahine	Head of Organization, Network Management & Administrative
Ms. Laurraine Hatem	Head of Trade Finance, Cash Management & Clearing
Mr. Fadi Chabo	Senior Manager - Private Banking & Fiduciary
Mr. Ramzi Azzi	Head of Recovery
Mr. Abdallah Chbeir	Manager - Risk Management

LEGAL ADVISORS: Messrs. ElKhoury & Partners Law Firm / Messrs. Roger Najjar Law Firm /
Messrs. Zein Law Firm
INDEPENDENT AUDITORS: Messrs. Mazars / Messrs. Ernst & Young

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

- Total Assets:	18,911,025	- Customer Deposits:	17,836,873
- Loans to Customers:	1,325,575	- Shareholders equity: (Tier I)	(1,131,933)
- Claims on Public Sector:	15,076,786	- Off-balance Sheet: (Liabilities)	54,290

Operating branches in Lebanon: 1**Number of Employees: 141****Number of ATM: 22** (of which 12 off premises)**HEADQUARTERS**Web site: 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
U.K.	London	JPMorgan Chase Bank National Association
U.K.	London	Standard Chartered Bank
U.A.E.	Dubai City	Standard Chartered Bank
U.S.A.	New York	JPMorgan Chase Bank National Association
U.S.A.	New York	Standard Chartered Bank
China	Shanghai	Standard Chartered Bank
Kuwait	Kuwait City	National Bank of Kuwait S.A.K.P.
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)
Commercial Banking
Corporate Banking
Credit Cards
Deposit Account Services
Domiciliation
Factoring Fiduciary
Accounts
Financial Market Services
Private Banking
Internet Banking
Investment Banking
Retail Banking

Tax Payment (VAT)
Trade Finance
Transfers & Remittances

ATM OFF PREMISES

Beirut, Achrafieh (St.Charbel)
Mount Lebanon, Baabda, Total Station, Hazmieh Highway, near Army Academy Mount Lebanon,
Beit Mery, Al Bustan Hotel, Main Road
Mount Lebanon, Jdeideh, Developers Tower Center, New Jdeideh Street Mount Lebanon, Jal El
Dib, Abou Jaoude Building, Main Road
Mount Lebanon, Sin El Fil, Sin El Fil Boulevard, Horsh Tabet
North Lebanon, Tripoli, Gardegna 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

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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: LBP40,000,000,000

SHAREHOLDERS	Nationality	Shares in Capital
Bankmed sal	Lebanese	99.99%
Others	Lebanese	0.01%

BOARD OF DIRECTORS

Mr. Michel Accad	Chairman - General Manager
Mrs. Raya Haffar El Hassan	Member
Bankmed sal	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

Web Site: www.bankmed.com.lb

Verdun

Shuaa Building, Bachir Kassar street,
1st Floor, Verdun, Beirut
P.O.Box.: 11-1082, Beirut, Lebanon
Opened in: 1979

Switchboard: (01) 976333
Fax: (01) 983570
Swift: SLBLLBBX
E-Mail: contact.bankmed@bankmed.com.lb

MOTHER COMPANY: Bankmed sal

SERVICES RENDERED

Deposit Account Services
Financial Market Services
Retail Banking
Trade Services
Transfers & Remittances

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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 01/01/2024)	Nationality	Shares in Capital
Antoun Sehnaoui	Lebanese	51.65%
Mina B.H.C. Holding SAL	Lebanese	19.25%
Societe Generale SA – France	French	16.79%
NSKINV Ltd (owned by Antoun Sehnaoui and Mina B.H.C. Holding SAL)	British Virgin Islands	12.20%

BOARD OF DIRECTORS

Mr. Antoun Sehnaoui	Chairman
Mr. Nabil Sehnaoui	Member
Mr. Pierre Frederic Kamel	Member
Mina B.H.C. Holding SAL	Member, Rep. by Mr. Pierre Frederic Kamel
NSKINV Ltd	Member, Rep. by Mr. Antoun Sehnaoui
Mr. Jean-Louis Mattei	Member
Mr. Ishac Mazen Hanna	Member

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	Head of Group Organization, Project Management, Transformation & Marketing
Mr. Nagib Gbantous	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

LEGAL ADVISORS: SCP - Law office

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

GENERAL INFORMATION: UnAudited Indicators as of Dec. 31st, 2018 (in millions of LBP)

- Total Assets:	39,122,970	- Customer Deposits:	28,197,775
- Loans to Customers:	8,778,486	- Shareholders equity: (Tier I)	2,892,091
- Claims on Public Sector:	9,252,257	- Off-balance Sheet: (Liabilities)	1,016,360

Operating branches in Lebanon: 18
Number of ATM: 103 (of which 52 off premises)
Affiliated banks abroad: 4
Branches of affiliated banks abroad:

Cyprus:
U.A.E. - Abu Dhabi Global Market:
France
Monaco

Number of Employees: 596

Societe Generale Bank Cyprus (3 branches),
Banque Richelieu GCC (1 branch)
Banque Richelieu France (2 branches)
Banque Richelieu Monaco (1 branch)

HEADQUARTERS

Riad El Solh

Banks Street
P.O.Box: 11-2955 Beirut, Lebanon
Opened in: 1953

Web Site: www.sgbl.com

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 (1) & Indoor (2)
Tel: (05) 455800-1

Jal El Dib

Jal El Dib Main Road, Oscar Center

ATM Outdoor (1) & Indoor (1)
Tel: (04) 713000

Mazraa

El Mama Street, Corniche Saeb Salam

ATM Outdoor (2) & Indoor (1)
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 Outdoor (1) & 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 (1) & Indoor (2)

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) & Indoor (1)

Tel: (04) 533283-4

Nabatieh - M. Fakih Street

Hassan Kamel Al Sabbah street,
Daher center

ATM Outdoor (2) & Indoor (1)

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 (2) & Indoor (1)

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
80 007 777

Web Site: www.sgcypus.com

Switchboard: (+357) 22 399777 /

P.O.Box: 25400, 1309 Nicosia, Cyprus

Fax: (+357) 22 875833 / 22 399 700

Limassol Branch

148 Makarios Avenue and 67 Ayias
Filaxeos Street, 3025 Limassol
P.O.Box: 54911, 3729 Limassol, Cyprus

Switchboard: (+357) 25 814611

Fax: (+357) 25 583399 / 25 814807

Larnaca Branch

78A, Spyrou Kyprianou Avenue, 6057 Larnaca
P.O.Box: 40681, 6306 Larnaca, Cyprus

Switchboard: (+357) 24 818830

Fax: (+357) 24 818013

AFFILIATED BANKS ABROAD (continuous)

Banque Richelieu GCC

23rd floor, Al Sila Tower, Abu Dhabi Global
Market Square, Al Maryah Island,
Abu Dhabi, United Arab Emirates
P.O.Box: 52452 Abu Dhabi

Web Site: 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 89 00 00
E-Mail: contact.paris@banquerichelieu.com

1 Place de l'Hôpital Hôtel-Dieu de Lyon,
69002 Lyon

Website: www.banquerichelieufrance.com
Switchboard: +33 (0)4 72 41 60 00
E-Mail: contact.lyon@banquerichelieu.com

Banque Richelieu Monaco

8, Avenue de Grande Bretagne,
MC-98000 Monaco

Website: www.banquerichelieumonaco.com
Switchboard: +377 92 16 55 55
Fax: +377 92 16 55 99
E-Mail: contact.mc@banquerichelieu.com

MAJOR CORRESPONDENT BANKS (NOSTRO)

Germany	Frankfurt	Deutsche Bank FFT
Germany	Frankfurt	J.P. Morgan SE
Japan	Tokyo	Mizuho Corporate Bank Ltd
Jordan	Amman	Capital Bank of Jordan
Kuwait	Kuwait City	MashreqBank PSC
Norway	Oslo	Dnb Bank ASA
Saudi Arabia	Riyadh	Riyadh Bank
Switzerland	Zurich	Credit Suisse AG
U.A.E.	Abu Dhabi	First Abu Dhabi Bank (FAB)
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)

SERVICES RENDERED

Retail 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

Baalbeck, Labwe, main road
Beirut, Achrafieh Saydeh, Father Youssef Cherfan Street, Debs Building
Beirut, General Directorate of the General Security forces, Sami ElSolh Street, Adlieh
Beirut, General Security, Mathaf

Beirut, Hotel Dieu de France Hospital, main entrance
Beirut, Internal Security Forces, Mathaf
Bekaa, Internal Security Forces, Negib Zeaiter Military Base, Baalbeck
Jnah, Azadea Group Bldg, United Nations Street
Jbeil, near municipality
Keserwan, Kaslik, Sarba Highway, La Perla Building
Mount Lebanon, Achrafieh, Facing Hotel Dieu de France Hospital, Sehnaoui Building.
Mount Lebanon, Badaro main road, Middle East Building, Ground Floor
Mount Lebanon, Bourj Barajneh, Ain Sekkeh Road
Mount Lebanon, Dekwaneh, Saloumeh roundabout, SGBL Bldg., Block 3
Mount Lebanon, Dekwaneh, Saloumeh roundabout, SGBL Bldg., Block 4
Mount Lebanon, Dekwaneh, Saloumeh roundabout, SGBL Bldg., Block 5
Mount Lebanon, Dekwaneh, Saloumeh roundabout, SGBL Bldg., Block 6
Mount Lebanon, Dekwaneh, Saloumeh roundabout, Tower 44 Entrance
Mount Lebanon, Furn el Chebbak main road, Gharios Center
Mount Lebanon, Internal Security Forces, Aramoun
Mount Lebanon, Internal Security Forces, Dbayeh
Mount Lebanon, Khalde Highway, COOP Building
Mount Lebanon, Khalil Fattal & sons Establishment, Hall B, Horsh Tabet
Mount Lebanon, Le Charcutier Aoun, main gate, Baushrieh
Metn, Ajaltoun, Main Road
Metn, Antelias, Armenian Patriarchate Road
Metn, Bickfaya Square, College des Soeurs des Saints-Coeurs Building
Metn, Broumana, Main Road, Elias Kanaan Center
Metn, Dbayeh, Beirut-Tripoli Highway, Facing Le Mall, Mouawad Building
Metn, Dhour el Choueir Square, Main Road
Metn, Mazraat Yachouh, Elyssar main road, Karam Building, Facing Burger King
North Lebanon, Batroun, Najem Building, main entrance
North Lebanon, Halba main road, Massoud Building
North Lebanon, Tripoli, Mina Road, Farah Building

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REPRESENTATIVE OFFICES OF FOREIGN BANKS IN LEBANON
MEMBERS OF THE ASSOCIATION OF BANKS IN
LEBANON

ACCESS BANK P.L.C.

Beirut (Mina ElHosn)

Omar Daouk Str., Starco Urban Center
Block A, 7th Floor
Ms. Zakia Alti, Chief Representative Officer

Web Site: www.accessbankplc.com

Tel/Fax: (01) 371809 - 372809
E-Mail: zakia.alti@accessbankplc.com

INTESA SANPAOLO SPA

Beirut Central District (Marfa')

1170, Place de l'Etoile
Assicurazioni Generali Bldg, 3rd Floor
P.O.Box: 11-7481 Beirut, Lebanon
Year of Establishment: 1973
Mrs. Berta Araman, Chief Representative for Lebanon, Syria & Jordan

Web Site: www.intesasanpaolo.com

Switchboard: (01) 980550-1
Fax: (01) 980509
E-Mails: beirut.repoffice@intesasanpaolo.com
berta.araman@intesasanpaolo.com

JPMORGAN CHASE BANK NA

Beirut Representative Office

Ras Beirut

Clemenceau street, Gefinor Center
Block B, 16th Floor, Suite n° 1601
Year of Establishment: 1961
P.O.Box: 11-5133 Beirut, Lebanon
Mr. George Ashkar, General Manager

Web Site: www.jpmorganchase.com

Switchboard: (01) 739583
Fax: (01) 739581
E-Mail: george.j.ashkar@jpmorgan.com

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