

Charters of Committees

Board Committees

1. Audit Committee

Independent Board Member	Henri de Courtivron	Chairperson & Voting Member
Non-Executive Board Member	Walid Daouk	Voting Member
Non-Executive Board Member	Nabil Kassar	Voting Member
Chief Audit Officer	Jean Chamoun	Non-voting Member- Secretary

2. Risk Management Committee

Independent Board Member CGM	Ghantous Gemayel	Chairperson & Voting Member
Non-Executive Board Member	Nadim Kassar	Voting Member
Group Chief Risk Officer – FSB	Walid Daouk	Voting Member
Chief Risk Officer	Mona Khoury	Non-Voting Member
	Carlos Lebbos	Non-voting Member-Secretary

3. Corporate Governance Committee

Non-Executive Board Member	Walid Daouk	Chairperson & Voting Member
Independent Board Member	Henri de Courtivron	Voting Member
Non-Executive Board Member	Nabil Kassar	Voting Member
Chief Risk Officer	Carlos Lebbos	Non-Voting Member - Secretary

4. Board Credit Committee

CGM	Nadim Kassar	Chairperson & Voting Member
Executive Board Member	Adel Kassar	Voting Member
Head of concerned Group		Non-Voting Member
Head of Commercial & Retail Lending Group	Rabih Abi Ammar	Non-Voting Member - Secretary

5. Remuneration Committee

Independent Board Member	Henri de Courtivron	Chairperson & Voting Member
Non-Executive Board Member	Walid Daouk	Voting Member
Non-Executive Board Member	Nabil Kassar	Voting member
Head of HR Group	Souheil Younes	Non-Voting Member - Secretary

6. Compliance & Anti Money Laundering and Combating the Financing of Terrorism Committee

Independent Board Member	Sarkis Yoghourtdjian	Chairperson & Voting Member
Non-Executive Board Member	Walid Daouk	Voting Member
Non-Executive Board Member	Nabil Kassar	Voting Member
Head of Compliance Group	Joseph Saab	Non-Voting Member
Head of AML/CFT Compliance	Raffi Basmadjian	Non-Voting Member-Secretary

Management Committees

1. Executive Committee

CGM	Nadim Kassar	Chairperson & Voting Member
CEO	Bassam Hassan	Voting Member- Secretary

2. Management Committee

CEO	Bassam Hassan
AGM - Advisor to the Chairman for Strategic Business Development	Joe Baddour
Chief Risk Officer	Carlos Lebbos
Chief Financial Officer	Hani Denawi
Head of HR Group	Souheil Younes
Head of Treasury & Financial Markets Group	Naji Echo
Head of Commercial & Retail Lending Group	Rabih Abi Ammar
Chief Audit Officer	Jean Chamoun
Head of Compliance Group	Joseph Saab

Head of Retail Banking & Marketing Group

Elie Azar

Secretary

3. Central Credit Committee

CGM	Nadim Kassar	Chairperson & Voting Member
Non-Executive Board Member	Nabil Kassar	Non-Voting Member
Non-Executive Board Member	Walid Daouk	Non-Voting Member
CEO	Bassam Hassan	Voting Member
<i>AGM- Advisor to the Chairman for Strategic Business Development (OR)</i>	<i>Joe Baddour (OR)</i>	<i>Voting Member</i>
	<i>Naji Echo</i>	

Head of Treasury & Financial Markets Group

Consultant / Corporate Group	Antoine Asmar	Voting Member
Chief Risk Officer	Carlos Lebbos	Non-Voting Member
Head of Commercial & Retail Lending Group	Rabih Abi Ammar	Voting Member - Secretary

4. Junior Credit Committee

CEO	Bassam Hasan	Chairperson & Voting Member
Consultant / Corporate Group	Antoine Asmar	Vice - Chairperson & Voting Member
<i>AGM- Advisor to the Chairman for Strategic Business Development p (OR)</i>	<i>Joe Baddour (OR)</i>	<i>Voting Member</i>
	<i>Naji Echo</i>	

Head of Treasury & Financial Markets Group

Chief Risk Officer	Carlos Lebbos	Non - Voting Member
Head of Commercial & Retail Lending Group	Rabih Abi Ammar	Voting Member - Secretary

5. Watch List and Staging Committee

CEO	Bassam Hassan	Chairperson & Voting Member
AGM - Advisor to the Chairman for Strategic Business Development	Joe Baddour	Voting Member

Or Head of Branches Network	Samir Khoury	Voting Member
Chief Financial Officer	Hani Denawi	Voting Member
Chief Risk Officer	Carlos Lebbos	Voting Member

Head of Commercial & Retail Lending Group Rabih Abi Ammar Voting Member - Secretary

6. Recovery Committee

CGM	Nadim Kassar	Chairperson & Voting Member
CEO	Bassam Hassan	Voting Member
Chief Risk Officer	Carlos Lebbos	Non - Voting Member
Head of Recovery Department	Lama Ghoteymi	Voting Member - Secretary

7. Real Estate Committee

CGM	Nadim Kassar	Chairperson & Voting Member
CEO	Bassam Hassan	Voting Member
Chief Financial Officer	Hani Denawi	Non - Voting Member
AGM - Advisor to the Chairman for Strategic Business Development	Joe Baddour	Voting Member
Head of Real Estate	Joseph Chamoun	Voting Member - Secretary

8. Asset & Liabilities Committee (ALCO)

CGM	Nadim Kassar	Chairperson & Voting Member
Non-Executive Board Member	Nabil Kassar	Non - Voting Member
CEO	Bassam Hassan	Voting Member
Chief Financial Officer	Hani Denawi	Voting Member
Head of Financial Control & Accounting Department-FSB	Nabih Saddy	Voting Member
Head of Treasury Department – FSB	Nabil Tannous	Voting Member
Group Chief Risk Officer – FSB	Mona Khoury	Non - Voting Member
Chief Risk Officer	Carlos Lebbos	Non - Voting Member
Head of Treasury & Financial Markets Group	Naji Echo	Voting Member-Secretary

9. Working Assets & Liabilities Committee

CGM	Nadim Kassar	Chairperson & Voting Member
CEO	Bassam Hassan	Voting member
Chief Financial Officer	Hani Denawi	Voting Member
Chief Risk Officer	Carlos Lebbos	Voting Member



Head of Treasury & Financial Markets Group Naji Echo Voting Member-Secretary

10. Operational Risk & IT Security Committee

CEO	Bassam Hassan	Chairperson & Voting Member
Chief Risk Officer (OR)	Carlos Lebbos	Voting Member
Chief Audit Officer (OR)	Jean Chamoun	Voting Member
Head of Security Department & Business Continuity- FSB	Adel Moubarak	Voting Member
Head of Information Security	Eve-Marie Saba	Voting Member - Secretary
Senior Operational Risk Officer	Freddy Lahoud	Secretary

11. Products Committee

CEO	Bassam Hassan	Voting member
Head of Retail Banking Group (OR)	Elie Azar	Voting Member
AGM - Advisor to the Chairman for Strategic Business Development (OR)	Joe Baddour	
Head of Treasury & Financial Markets Group	Naji Echo	
Chief Financial Officer	Hani Denawi	Voting Member
Chief Risk Officer	Carlos Lebbos	Non-Voting Member
Head of Commercial & Retail Lending Group	Rabih Abi Ammar	Voting Member
Head of Compliance Group	Joseph Saab	Non-Voting Member
Head of Organization	Raghida El Khoury	Non-Voting Member
Head of Branches Network	Samir Khoury	Voting Member
Head of Marketing Group	Elie Azar	Voting Member- Secretary

12. Human Resources Committee

CEO	Bassam Hassan	Chairperson - Voting Member
Head of HR Group	Souheil Younes	Voting Member - Secretary
Chief Financial Officer (<i>present only for subjects with financial impact</i>)	Hani Denawi	Voting Member
Chief Audit Officer (<i>present only in case of a disciplinary action</i>)	Jean Chamoun	Voting Member
Head of Legal Desk (<i>present only in case of a disciplinary action</i>)	Roy EL Khoury	Voting Member

13. Procurement Committee

CGM	Nadim Kassar	Chairperson & Voting Member
CEO	Bassam Hassan	Voting Member
Chief Financial Officer	Hani Denawi	Voting Member
Head of Administration	Elizabeth El-Khazen	Voting Member-Secretary

14. Marketing & CSR Committee

CGM	Nadim Kassar	Chairperson & Voting Member
CEO	Bassam Hassan	Voting Member
Head of Retail Banking & Marketing Group	Elie Azar	Voting Member - Secretary