

GROWTH INDICATORS

Total assets	5.25%
Customers' deposits	6.18%
Loans to customers	10.44%
Shareholders' equity	11.34%
Profit for the period	2.17%

ASSETS	in Millions of LBP	in Millions of LBP
	30-Jun-2016	30-Jun-2015
	Total	Total (Restated)
Cash and Central Banks	4,657,460	4,722,721
Due from banks & financial institutions	1,261,397	1,115,508
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	289,882	503,059
Pledged financial assets	62,686	55,103
Derivative financial instruments	-	-
Shares and participations classified at fair value through profit & loss (FVTPL)	62,532	58,836
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,407,326	1,278,303
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	6,710,275	6,072,964
Net loans & advances to related parties at amortized cost	107,822	100,655
Customers' acceptance liability	292,110	333,179
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	7,182	5,841
Financial assets classified at amortized cost	9,026,372	8,426,993
Investments and participations in associates	40,378	38,882
Assets acquired in satisfaction of debts	27,265	24,959
Properties and equipments	218,183	207,406
Intangible fixed assets	1,658	1,658
Non current assets held for sale	-	-
Other assets	61,949	74,639
Goodwill	88,562	88,815
TOTAL ASSETS	24,323,039	23,109,521

(1) After deduction of specific provisions amounting to L.L. 51 billion and L.L. 43 billion for 30/06/2016 and 30/06/2015, and after deduction of collective provisions amounting to L.L. 85 billion and L.L. 59 billion for 30/06/2016 and 30/06/2015 as well.

LIABILITIES & SHAREHOLDERS' EQUITY	in Millions of LBP	in Millions of LBP
	30-Jun-2016	30-Jun-2015
	Total	Total (Restated)
Due to Central Banks	735,557	678,095
Due to banks & financial institutions and repurchase agreement	1,167,480	1,445,859
Inter-group accounts	-	-
Pledged financial liabilities	5,611	6,184
Derivative financial instruments	-	-
Liabilities classified at fair value through profit & loss (FVTPL)	-	-
of which: Deposits classified at fair value through profit & loss (FVTPL)	-	-
Customers' deposits and credit balances at amortized cost	18,034,633	17,050,526
Deposits from related parties at amortized cost	378,664	290,494
Certificates of deposit	612	698
Outstanding acceptances	292,110	333,179
Other liabilities	483,783	400,640
Provisions for risk & charges	32,319	36,780
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	21,130,769	20,242,456
SHAREHOLDERS' EQUITY	Total	Total
Ordinary share capital	84,602	77,873
Preferred share capital	24,776	27,312
Common shares - issue premium	447,843	376,147
Preferred shares - issue premium	668,598	756,513
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	751,428	659,767
Treasury shares	(55,484)	(77,237)
Owned buildings revaluation surplus	1,669	1,669
Reserve for revaluation of financial instruments	-	-
Cumulative change in fair value for assets classified at other comprehensive income (OCI)	2,275	2,275
Regulatory reserves for assets acquired in satisfaction of loans	10,295	8,883
Cumulative change in fair value for cash flow hedges	(44,798)	(37,363)
Currency translation adjustment	21,511	21,224
Net income for the Previous Year - group share	-	-
Minority interest	1,156,494	920,886
Net income for the period - Groupe share	102,083	108,138
TOTAL SHAREHOLDERS' EQUITY	3,192,270	2,867,065
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	24,323,039	23,109,521

OFF BALANCE SHEET	in Millions of LBP	in Millions of LBP
	30-Jun-2016	30-Jun-2015
	Total	Total (Restated)
Financing Commitments	838,379	1,054,062
Financing commitments given to banks & financial institutions	678,771	952,311
Financing commitments received from banks & financial institutions	159,608	101,751
Financing commitments to clients	-	-
Guarantees:	18,464,298	16,699,996
Guarantees given to banks & financial institutions	106,253	116,703
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,381,087	1,531,702
Guarantees received from customers	16,976,958	15,051,591
Financial notes commitments:	166,232	167,049
Financial notes commitments to be received	166,232	167,049
of which financial instruments sold under repurchase agreements	166,232	167,049
Financial notes commitments to be delivered	-	-
of which financial instruments purchased under resale agreements	-	-
Foreign currencies forwards:	(10,215)	717
Foreign currencies to be received	1,002,079	1,363,905
Foreign currencies to be delivered	(1,012,294)	(1,363,188)
Commitments on term financial instruments	22,616	21,302
Other commitments	-	-
Notional amount of financial derivative instruments	-	-
Fiduciary assets:	463,462	422,328
Subject to specific instructions	463,462	422,328
Subject to discretionary basis	-	-
Assets under management	-	-
Mutual funds	1,365,642	1,169,780
Engagement unlikely to be executed	-	-
Bad debts written-off	50,832	53,660

PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	30-Jun-2016	30-Jun-2015 (Restated)
Interest income and similar income	557,445	511,018
Interest expense and similar charges	(373,366)	(339,019)
Net interest income	184,079	171,999
Commission income	66,097	70,224
Commission expense	(9,261)	(12,488)
Net commission income	56,836	57,736
Net profit/loss from financial instruments designated at fair value through P&L	51,200	44,118
of which: Net interest income	44,062	38,727
Net Profit/Loss from financial investments	10,888	24,347
Other operating income	378	509
Total operating income	303,381	298,709
Impairment charge for credit losses	(2,171)	(3,764)
out of which provision for instruments classified at amortized cost	-	-
Provisions on financial instruments and investments	-	-
Net operating income	301,210	294,945
Staff costs	(84,331)	(77,183)
Other general operating expenses	(50,388)	(55,192)
Depreciation & amortization	(9,338)	(9,666)
Impairment charge of Goodwill	-	-
Total operating expenses	(144,057)	(142,041)
Net financial revenues from operations	157,153	152,904
Share in profits of an associate	1,228	2,276
Profit/Loss from the sale of other assets	-	-
Income before income taxes	158,381	155,180
Income tax expense	(21,380)	(21,093)
Net income after tax from operations	137,001	134,087
After tax result on discontinued or under liquidation operations	-	-
Net income	137,001	134,087
Net income - Minority share	34,918	25,949
Net income - Group share	102,083	108,138
Basic earning per common share (in LBP)	2,743	2,870
Diluted earning per common share (in LBP)	2,743	2,870

Board of Directors

Salim G. Sfeir - Chairman General Manager
Adib S. Millet - Vice Chairman
Fawaz H. Naboulsi - Deputy General Manager - member
Antoine A. Abdel Massih - Member
Rached Bin Saad Al Rached - Member
H.E. Anwar M. El-Khalil - Member
Emirates Bank NBD - Member (Represented by Mrs. Loubna Kasseem)
Antoine Wakim - Member
Krikor Sadikian - Member
Robert Sursok - Member
Ramzi Saliba - Member

Auditors

Deloitte & Touche and DFK Fiduciaire du Moyen-Orient
Head Office
 Foch Street, Beirut Central District,
Bank of Beirut sal Bldg. Tel. +961 1 972972
62 Branches throughout Lebanon
Bank of Beirut (U.K.) Ltd (Subsidiary)
 London, England (U.K.)
 Tel.: +44 20 74938342/6
Bank of Beirut Frankfurt (Branch of Bank of Beirut (U.K.) LTD)
 Frankfurt, Germany
 Tel: + 49 69 915067710
Bank of Beirut sal - Cyprus Branch
 Limassol, Cyprus
 Tel.: +357 25 814202/3/4/5/6/7/8
Bank of Beirut sal - Oman (5 Branches)
 Muscat - Sultanate of Oman
 Tel : +968 24697269-24696281-24696268
Bank of Beirut sal Representative Offices
 Dubai, United Arab Emirates (U.A.E.)
 Tel.: +971 4 3041981/2/3
 Lagos, Nigeria
 Tel.: +234 1 7903660
 Accra, Ghana
 Tel.: +233 302 813 651/3
Bank of Sydney - Australia (16 Branches)
 Level 4, 219-223 Castlereagh Street Sydney
 NSW 2000

Website: www.bankofbeirut.com

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