

GROWTH INDICATORS

Total assets	10.97%
Customers' deposits	11.32%
Loans to customers	8.85%
Shareholders' equity	10.11%
Profit for the period	7.96%

ASSETS	in Millions of LBP	in Millions of LBP
	31-Mar-2016	31-Mar-2015
	Total	Total
Cash and Central Banks	4,769,603	4,121,279
Due from banks & financial institutions	1,459,432	962,849
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	335,433	548,180
Pledged financial assets	52,887	57,925
Derivative financial instruments	-	-
Shares and participations classified at fair value through profit & loss (FVTPL)	64,141	63,452
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,303,569	1,109,338
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	6,440,509	5,895,834
Net loans & advances to related parties at amortized cost	83,982	98,010
Customers' acceptance liability	246,141	363,623
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	6,811	5,667
Financial assets classified at amortized cost	8,899,647	8,072,716
Investments and participations in associates	39,773	38,174
Assets acquired in satisfaction of debts	27,432	23,639
Properties and equipments	215,833	205,788
Intangible fixed assets	1,658	1,658
Non current assets held for sale	-	-
Other assets	78,022	73,096
Goodwill	88,666	88,711
TOTAL ASSETS	24,113,539	21,729,939

(1) After deduction of specific provisions amounting to L.L. 40 billion and L.L. 39 billion for 31/03/2016 and 31/03/2015, and after deduction of collective provisions amounting to L.L. 93 billion and L.L. 65 billion for 31/03/2016 and 31/03/2015 well.

LIABILITIES & SHAREHOLDERS' EQUITY	in Millions of LBP	in Millions of LBP
	31-Mar-2016	31-Mar-2015
	Total	Total
Due to Central Banks	726,919	438,655
Due to banks & financial institutions and repurchase agreement	1,410,257	1,343,346
Inter-group accounts	-	-
Pledged financial liabilities	5,671	5,918
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	17,861,220	16,110,663
Deposits from related parties at amortized cost	370,503	266,747
Certificates of deposit	650	654
Outstanding acceptances	246,141	363,623
Other liabilities	335,433	332,406
Provisions for risk & charges	32,660	30,623
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	20,989,454	18,892,635
SHAREHOLDERS' EQUITY	Total	Total
Ordinary share capital	80,635	77,873
Preferred share capital	24,776	27,312
Common shares - issue premium	376,432	376,432
Preferred shares - issue premium	671,937	759,507
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	661,652	550,467
Treasury shares	(57,181)	(78,758)
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)	2,276	2,267
Regulatory reserves for assets acquired in satisfaction of loans	8,508	7,381
Cumulative change in fair value for cash flow hedges	(39,623)	(40,191)
Currency translation adjustment	19,915	19,714
Net income for the Previous Year - group share	220,441	220,432
Minority interest	1,084,282	845,328
Net income for the period - Groupe share	47,388	46,893
TOTAL SHAREHOLDERS' EQUITY	3,124,085	2,837,304
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	24,113,539	21,729,939

OFF BALANCE SHEET	in Millions of LBP	in Millions of LBP
	31-Mar-2016	31-Mar-2015
	Total	Total
Financing Commitments	744,532	1,070,048
Financing commitments given to banks & financial institutions	654,808	980,571
Financing commitments received from banks & financial institutions	89,724	89,477
Financing commitments to clients	-	-
Guarantees:	18,074,518	15,998,559
Guarantees given to banks & financial institutions	102,221	105,676
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,361,961	1,392,047
Guarantees received from customers	16,610,336	14,500,836
Financial notes commitments:	202,330	
Financial notes commitments to be received	202,330	-
of which financial instruments sold under repurchase agreements	167,451	-
Financial notes commitments to be delivered	-	-
of which financial instruments purchased under resale agreements	-	-
Foreign currencies forwards:	(611)	(8,872)
Foreign currencies to be received	1,072,194	1,445,140
Foreign currencies to be delivered	(1,072,805)	(1,454,012)
Commitments on term financial instruments	27,584	35,584
Other commitments	-	-
Notional amount of financial derivative instruments	-	-
Fiduciary assets:	465,248	423,995
Subject to specific instructions	465,248	423,995
Subject to discretionary basis	-	-
Assets under management	340,418	-
Mutual funds	1,286,555	1,047,523
Engagement unlikely to be executed	-	-
Bad debts written-off	53,499	54,810

PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	31-Mar-2016	31-Mar-2015
Interest income and similar income	275,753	253,748
Interest expense and similar charges	(187,254)	(166,735)
Net interest income	88,499	87,013
Commission income	33,462	30,979
Commission expense	(4,820)	(4,523)
Net commission income	28,642	26,456
Net profit/loss from financial instruments designated at fair value through P&L	29,294	26,559
of which: Net unrealized profit	1,649	1,642
of which: Net interest income	21,496	18,110
Net Profit/Loss from financial investments	4,253	3,604
Other operating income	215	340
Total operating income	150,903	143,972
Impairment charge for credit losses	(2,977)	(1,640)
out of which provision for instruments classified at amortized cost	-	-
Provisions on financial instruments and investments	-	-
Net operating income	147,926	142,332
Staff costs	(42,487)	(38,821)
Other general operating expenses	(25,392)	(29,575)
Depreciation & amortization	(4,577)	(4,174)
Impairment charge of Goodwill	-	-
Total operating expenses	(72,456)	(72,570)
Net financial revenues from operations	75,470	69,762
Share in profits of an associate	821	1,206
Profit/Loss from the sale of other assets	-	-
Income before income taxes	76,291	70,968
Income tax expense	(10,298)	(9,839)
Net income after tax from operations	65,993	61,129
After tax result on discontinued or under liquidation operations	-	-
Net income	65,993	61,129
Net income - Minority share	18,605	14,236
Net income - Group share	47,388	46,893
Basic earning per common share (in LBP)	2,603	2,337
Diluted earning per common share (in LBP)	2,603	2,337

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

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