



بنك بيروت
Bank of Beirut
Banking Beyond Borders

Investors' Newsletter

Q3 Report for Year 2013

► Chairman's Message

50th Anniversary... And the Best is yet to come!

Dear Bank of Beirut Shareholders and Colleagues,

Dear Bank of Beirut Friends,

Bank of Beirut is celebrating its 50th anniversary!!!

50 years have gone by quite quickly... 50 years during which Bank of Beirut has shone in its own land and abroad... 50 years of dedication and services.

Loyalty and belief are two ingredients that have made success possible. Our loyalty to you, dear customers is our primordial aim; we have strived and are still working hard to meet your expectations and needs. Your belief in us is our incentive and our team will do its utmost to maintain this trust.

Nothing is more important to us than a faithful and enthusiastic team. It is the people, the employees and their loyalty, that have made us rise and achieve.

I cannot omit Bank of Beirut's backbone!! Dear shareholders, we rely on you and on your confidence.

I wish you all the best and I thank every single one of you for believing in our project and making our dream, "Bank of Beirut", come true... Thank you for all your efforts and congratulations.



► Building Bank of Beirut Mobile Application



Download
our Digital
Profile through
Mobile App.

Always striving to satisfy our clients, Bank of Beirut has launched **Building Bank of Beirut**, a new & unique application offering a variety of interactive features. From the portal or the tablet, you can watch the 50-year timeline and swipe left or right to go forward or backward in time, and even stop at interesting and important moments of the Timeline to read and watch a short video or check out some pictures with an adjustable audio background. From the app., you can locate the nearest branch of Bank of Beirut on the map, watch the latest available YouTube videos and email **Bank of Beirut** for any inquiry or comment.

From a 5-branch institution – 35th by assets in the Lebanese banking sector – we have grown! We have developed to become an 81-branch institution – among the top 10 in the Lebanese banking sector. We have settled in 4 continents and even reached the Land Down Under. Our story is built on vision, strategy and courage. We have dared! We are determined to achieve even more! We want to make a difference!

Here are our first steps..... More is yet to come.....



For more fun features, you can always try to shake your portal or tablet and a random history moment will pop up with its description, video or picture!

► Q2 2013 Financial Results

Bank of Beirut unaudited net profits for the six-months period ended June 30, 2013 marked year on year increase of 15.11% to reach USD60million, compared to the same period last year. Assets rose on year-to-year basis by 16.36% to reach USD11.51billion as at June 30, 2013. Net loans rose 9.52% compared to the same period last year and amounted to USD3.47billion at end of Q2 2013.

Total deposits reached USD8.95billion, an increase of 16.61% compared to the same period, last year while shareholders' equity increased 7.08% to USD1.12billion as at June 30, 2013.

Total investment securities portfolio represents 35.09% of total assets as at June 30, 2013 and amounts to USD4.04billion ROACE reached 15.85% and the ROAA stood at 1.05% as at June 30, 2013.

| Description (USD million) | Balances | | Growth | |
|------------------------------|-----------|-----------|--------|--------|
| | 30-Jun-12 | 30-Jun-13 | Amount | % |
| Total Assets | 9,889 | 11,507 | 1,618 | 16.36% |
| Customers' deposits | 7,673 | 8,948 | 1,275 | 16.61% |
| Loans to Customers | 3,171 | 3,473 | 302 | 9.52% |
| Investment Securities | 3,590 | 4,038 | 448 | 12.47% |
| Shareholders' Equity | 1,047 | 1,121 | 74 | 7.08% |
| Net profit | 52 | 60 | 8 | 15.11% |



▶ Bank of Sydney, Our Rising Star in Australia



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In the presence of its Chairman, Mr. Nicholas Pappas AM, Director, The Hon. Steve Bracks AC and Acting CEO, Mr. Steven Pambris, along with customers and guests from the Victorian community, Bank of Sydney celebrated its name launch at Spring Street Branch in Melbourne.

When addressing gathered guests, speakers lauded the name change highlighting that it draws a significant new path for the Bank and underlines its commitment for continued growth on the Australian market. The new identity will further reinforce the Bank's ability to continue offering its clientele relationship banking, built on personal, flexible and competitive services and products.

Bank of Sydney customers and guests congratulated the Bank's management team both for launching the new name and for reaching such a level of competitive and personal banking.

> Julie Elliott CEO of Bank of Sydney

Julie Elliott was appointed as Bank of Sydney new Chief Executive Officer to lead its aspiring growth strategy across Australia.

With an experience at two of Australia's 'big four' banks, Ms. Elliott begins her role on 3 June 2013 with a strong 25-year record of attainment in the banking industry. As Westpac's Regional General Manager for the Inner West, Julie was able to make it one of Westpac's top performing regions.



Ms. Elliott revealed, *"This is an exciting time for the Bank and I am thrilled to be appointed as Bank of Sydney's first Chief Executive Officer. The Bank has a tremendous heritage and solid customer base which I look forward to maintaining and developing and providing customers with an expanded range of options. I am also committed to developing our teams, providing growth and training opportunities for staff across the business."*

With a diverse commercial background developed through senior management positions in global corporations and key roles on high profile boards, Ms. Elliott's versatile profile cannot but make a difference. Prior to working for Westpac for nine years, Ms. Elliott was the first woman within NAB to manage the Business Banking division. She is also chair of the Board of State Trustees overseeing the operations of an organization with USD1.5billion in funds under management and a USD55million a year operating budget.

Fellow of the Institute of Chartered Accountants and Senior Associate with the Financial Services Institute of Australia, Ms. Elliott is now the CEO of Bank of Sydney, one of the most capitalized banks in Australia, with liquidity – rising from 19% in 2010 to 32%. The future of Bank of Sydney is in good hands!

About Us

Corporate Data (As at 30/06/2013)

Company Name

Bank of Beirut s.a.l

Establishment Date

August 19, 1963

Market Capitalization

USD 959 Million

Ticker

BOB.BY

Number of Branches

81

Number of Employees

1595

Network (As at 30/06/2013)



Share Data (As at 30/06/2013)

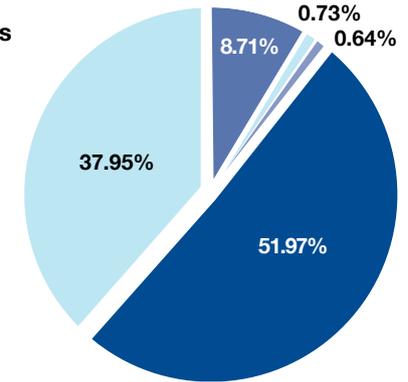
> Number of shares and shareholders

Number of shares: 50 467 400

Number of shareholders: 415

> Shareholder Composition

- Bank and Financial Institution
- Not BoB Client
- Treasury shares
- Company
- Individual



Member of the Board (As at 30/06/2013)

Salim G. Sfeir - Chairman & CEO

Fawaz M. H. Naboulsi - Deputy CEO

Adib S. Millet - Vice Chairman

Antoine A. Abdel Massih - Member

H.E. Anwar M. El Khalil - Member

Emirates NBD Bank P.J.S.C. represented by **Khaled Bin Kalban** - Member

Rashed Al Rashed - Member

Antoine Y. Wakim - Member

Krikor S. Sadikian - Member

Contact us:

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