

Investors'

Newsletter



بنك بيروت
Bank of Beirut
s.a.l.

Banking Beyond Borders
www.bankofbeirut.com

Bank of Beirut Bulletin

New Head office at Oman.....	P.1	New Industrial Loan.....	P.2
New Step-Up Fixed Term Deposit Campaign.....	P.1	Structured Products.....	P.3
Business Banking Solutions.....	P.2	Financials H1-2012.....	P.3

▶ New Head office at Oman

Bank of Beirut recently opened its **new Head Office at Ghubra – Muscat**, housing corporate offices and a new fully fledged branch. Starting with a single branch in Muscat, Bank of Beirut now has three branches in Shatti al Qurum, Ghubra and in Sohar.

The new branch will help Bank of Beirut enhance its reach and facilitate the accessibility for clients to its services and products. It also emphasizes the bank's growing commitment to Oman and its determination to support and participate in the rapid growth and development of the Sultanate's financial sector.

▶ New Step-Up Fixed Term Deposit Campaign

Starting July 30, 2012 till August 31, 2012, Bank of Beirut offers a new Step-Up Fixed Term Deposit agreement on Fresh Funds in USD and LBP, on a 6 months rolling basis with a total duration of 18 months, set as follows:

- **First 6 months** at a rate of 4.00% p.a. for USD deposits and 6.60% p.a. for LBP deposits.
- **Second 6 months** at a rate of 4.25% p.a. for USD deposits and 6.70% p.a. for LBP deposits.
- **Third 6 months** at a rate of 4.50% p.a. for USD deposits and 6.80% p.a. for LBP deposits.

The minimum required deposit amount is: USD 100,000 for USD deposits and LBP 100,000,000 for LBP deposits. Interest is paid into a separate account with the option to exit the product on every 6 months interest maturity.



Business Banking Solutions

Bank of Beirut launched its full internet banking services to companies during a luncheon that gathered more than 500 local business owners, executives and corporate clients. Through its business-focused initiative, Bank of Beirut is the first local Bank to launch business online banking services in Lebanon which will allow enterprises to perform all sorts of financial transactions online from anywhere around the world.

Mr. Bassam Lteif, Transaction Banking Manager at Bank of Beirut, detailed the many features and benefits of the Bank's exclusive services:

1- The Business Online Banking, a platform offering companies immediate

access to their accounts, to perform financial transactions, wire money, open letters of credit, all from the comfort of their office.

2- The Electronic Payroll Service: companies can electronically disburse their employees' salaries and wages in an instant and secure way, without the need to go to the branch.

3-The Business Pay Card Solution: companies can electronically pay their unbanked seasonal staff, clients, suppliers..., without having to open a bank account for them.



New Industrial Loan

In June 2012, Bank of Beirut proudly launched its new Industrial Loan in collaboration with the Lebanese Ministry of Industry and in an effort to pursue its ongoing support to the Lebanese industrialists and craftsmen through providing them with the funding required

to develop their industry or to establish new enterprises.

The new Industrial Loan was successfully launched at a distinguished event held at the Four Seasons and hosted by the Chairman General Manager of Bank of Beirut, Mr. Salim Sfeir, in the presence of H.E. Mr. Vrej Sabounjian, Minister of Industry, and

the participation of Minister of Tourism Mr. Fadi Abboud as well as that of the Director General of the Ministry of Industry, along with the presence of Presidents of key Lebanese economic bodies, trade unions, industrialists associations, craftsmen, bankers and notable business figures.

Bank of Beirut's new Industrial Loan's funding ranges between USD 25,000 and USD 250,000 with a 10-year reimbursement period and 6-months grace period.

During the loan's launch event, Bank of Beirut announced a special offer for all Industrial Loans booked before the end of this year to have an interest rate decreased to 4.25% instead of 8.5% during the first year, Also, all Kafalat and Subsidized Loans to have a Zero% interest rate for the first year.

With the launch of this new Industrial Loan, Bank of Beirut firmly consolidates its position as a solid supporter and contributor to the growth of the Lebanese Industry and Economy.



► Structured Products

Our team is able to structure bespoke products to address specific client needs. Be it to invest in a certain index such as S&P, commodity, such as Gold, or FX directional trade...

We are also able to help you hedge against adverse market movements in currencies, interest rates and commodity prices...

All maturities and risk levels can be tailored to suit specific client profile and needs. Please ask about our recent products.

For further details, please contact our Asset Management division on the following numbers: 009611960598 & 009611960551

► Financials H1- 2012

Bank of Beirut has recorded during the first half of 2012 high growth rates compared to the same period of the previous year, especially in Shareholders' Equity, having reached 21.6%, Customers' Deposits having realized a rate of 9.0%, with net income recording a growth rate of 6.7%.

In addition, Bank of Beirut has maintained its position as the bank with the highest capitalization level among peer group banks in Lebanon, with an Equity to Asset ratio reaching 10.77% as at 31/12/2011 compared to an average of 8.25% for the Alpha Group, and the Capital Adequacy Ratio of the Bank (CAR) reached 13.80% for the same date, exceeding the minimum regulatory ratio requested by the Central Bank of Lebanon (8.00%).

The Bank's share, listed on Beirut Stock Exchange (BSE), realized during 2011, an increase of 4.30% compared to a drop in the majority of the listed shares on BSE, which reflects the investors' and shareholders' confidence in the Bank's strong and stable performance.

Bank of Beirut good growth realization in addition to the strong capitalization, its high liquidity and quality of assets are the result of the Bank's equitable strategy, which gives high importance to conservative risk management and diversification of funding resources and investments, in addition to the large and well-studied network distribution regionally and internationally in countries having political stability and advanced banking systems and regulatory environment.

Growth Indicators

Description (USD million - Consolidated basis)	Balances			Growth	
	30-Jun-11	31-Dec-11	30-Jun-12	YOY	
				Amount	%
Total Assets	8,949	9,730	9,889	941	10.51%
Customers' Deposits	6,989	7,550	7,618	629	9.00%
Total Loans to Customers	3,189	3,291	3,393	205	6.42%
Shareholders' Equity (including net profit)	862	1,048	1,047	184	21.39%
Net Profit of the period	48.6	103.3	51.8	3	6.66%

Figures in C/V USD Millions



Contact us

Bank of Beirut S.A.L.

Investors' Relation Department
Beirut Central District- Foch Str.
Bank of Beirut S.A.L. Bldg.

Tel.: +961.1.985750

Fax: +961.1.970428

P.O.Box: 11-7354

Telex: 23640 LE - 48203 LE

Forex:

+961.1.970232/3/4/5/7/8/9/40/41

Fax: +961.1.970236

Reuters Dealing Code: BBDL

Reuters Page Code: BoB 01-05

Cable: BANBETMAL

Swift: BABELBBE

Email:

investorrelation@bankofbeirut.com

Website: www.bankofbeirut.com



Subscribe

[Don't forget to tell us if your contact details change.]

To subscribe to our newsletter

Please send us your email address
Find out more about the investors' section www.bankofbeirut.com/investorsrelations