

Investors'

Newsletter



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Bank of Beirut

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Bank of Beirut Bulletin

- ▶ New Branches' Opening
- ▶ Bank of Beirut Ranking in 2011 Top 1000 Banks in the World

2010 Dividend Payouts

Best GTFP Issuing Bank in MENA for Regional Trade

Step Up Fixed Term Deposit

Dinner in honor of VIP clients

Q2 2011 Stock Performance

June 2011 Financial Results

New branches' OPENING

In the framework of its strategy that aims at strengthening its growing expansion in Lebanon and worldwide, Bank of Beirut has opened seven new branches in Lebanon since last June 2010 distributed all over the Lebanese regions: **Cornish el Mazraa, Awkar (Beit el Chaar), Dekwaneh, Dhour el chweir, Rabieh and Amchit**; therefore, this brings the number of branches to 53 and reinforces its branch

net-work in Lebanon.

“ These new branches will be offering personal banking services and treasury services to all visitors with special opening hours. ”



© Bank of Beirut - Ghazir branch opening

Bank of Beirut Ranking In Top 1000 Banks in the World

The Banker Magazine published in its July 2011 issue the annual Top 1000 World Bank rankings edition . One of the core rankings was the “Fastest Movers” list displaying the Top 25 banks which have moved up the rankings the most in the past 12 months.

Bank of Beirut has moved a massive 120 places up the Top 1000 this year due to staggering 45.32% increase in Tier One Capital. Therefore, Bank of Beirut ranked Highest Mover in the Middle East and it also moved from 7th in Lebanon to 5th (By Tier One Capital).

Bank of Beirut ranked:

- > 1st by Capital Assets Ratio in Lebanon
- > 4th by Real profit growth in Lebanon
- > 6th by Profits on average capital in Lebanon
- > 2nd by Return on Assets in Lebanon



▶ 2010 Dividend Payouts

Bank of Beirut has distributed the 2010 dividends on common and preferred shares. The dividend paid is detailed below.

> LBP650 per Common Share.

The funding of dividends was from the 2010 net profit in full. The dividend yield in 2010 stood at 2.32% as compared to 2.21 in 2009.

> Preferred shares Series "C":12.00% of issue price (12.00%XUSD25.00=USD3.00 per share)

> Preferred Shares Series "D":9.00% of issue price (9.00%XUSD25.00=USD2.25 per share)

> Preferred Shares Series "E":8.00% of issue price (8.00%XUSD25.00=USD2.00 per share)

> Preferred Shares Series "F":8.00% of issue price (8.00%XUSD25.00=USD2.00 per share)

▶ Best GTFP Issuing Bank in MENA for Regional Trade

Bank of Beirut S.A.L. was granted, at the IFC's 4th Annual GTFP (Global Trade Finance Program) Bank Partners Meeting, Istanbul which was on May 24 -25, 2011 the "Award of Recognition" as Best GTFP Issuing Bank in Middle East and North Africa for Regional Trade.

Winning this award wouldn't have been possible without our correspondent banks' continuous support; and we trust that this will inspire us to further enhance our trade finance coverage in the region and invest our expertise to better serve our customers.

▶ Dinner Honoring the VIP

Aboard a cruising boat, and in the context of Jounieh International Festival, Bank of Beirut hosted a dinner in honor of some of its VIP clients and friends, in the presence of the Bank's Chairman.

The Bank's guests spent an unforgettable hearty night under the starry sky of the magnificent Jounieh bay, and in a warm and enchanting setting.



Every time you use your Bank of Beirut Visa Platinum card when travelling abroad from 1st July to 30th September 2011, you will enter into a draw to win your next trip, valued at USD10000.

Visa is accepted in over 200 countries and territories with ATM locations across the globe. Pay directly at the counter or get local country currency at the ATM.

▶ Step Up Fixed Term Deposit

Starting June 1, 2011 till July 30, 2011 Bank of Beirut S.A.L. is offering a Step Up Fixed Term Deposit, with a minimum deposit of USD50,000 of fresh funds, for 15 months in USD through a bundle of products:

> Quarterly Paid Interest distributed as follows:

1 st Quarter	4.50% p.a
2 nd Quarter	4.75% p.a
3 rd Quarter	5.00% p.a
4 th Quarter	5.10% p.a
5 th Quarter	5.20% p.a

> 5% maximum of the account balance that could be withdrawn without penalty on the quarterly due date.

> The option to convert the funds into either Euro or Sterling with no penalties under the same conditions

> A facility of up to 50% in the same currency before final maturity at a rate of 8.00% without HOD Commission.

> A credit card with limit equal to 10% of the new term deposit account and a bank savings book.



► Q2 2011 Stock Performance

Bank of Beirut share price has been stable and steady near USD19 per share in the second quarter of 2011 closing at USD19.1 on 30th June, 2011.

The stock's price resilience was mainly supported by positive figures shown in "The Banker" magazine's 2011 survey among top 1000 banks around the world. According to the survey, Bank of Beirut has been able to:

> Improve its world ranking by 120 spots and maintained its local ranking.

> Achieve 45.3% growth in Tier 1 capital, the highest among Lebanese alpha banks.

> Successfully distributed dividends for the fiscal year 2010 (Common and Preferred stock)

Awaiting first half financial results, Bank of Beirut share price had the best performance in the last quarter compared to its peers improving its market capitalization weight in the Lebanese stock index (called BLOM index) to 3.23% up from 2.93%, March 31.



Pricing source: Bloomberg

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► June 2011 Financial Results

Bank of Beirut's net profits in the first 6 months of 2011 rose slightly by 1% to USD48.6million compared to the same period of 2010.

Bank of Beirut has seen its assets rise by 26% to USD9billion and customer deposits jumped by 33.25% to more than USD7billion, loans up by 60% to USD3.2billion and equity soar to USD826 million, following the acquisition of 85% stake of the Beirut- Hellenic for USD420million which includes investment in shares and rise in capital.

The bank is in the process of closing a preferred share issue of USD135million which will bring the capital to more than USD1billion, further consolidating its position as the bank with the highest capitalization level among leading Lebanese banks.

The strategy of the bank was to increase liquidity after acquiring the bank in Australia.

Bank of Beirut liquidity ratio, including the compulsory deposits in the Central Bank, is close to 46% of total deposits.

The bank has made investments in countries like the United Kingdom, Germany, Cyprus, Oman & Australia, which are branded AAA by international agencies and all these countries have no or very minor political risks.

The huge investment made in the acquired bank will eventually pay off in the coming two years and this will translate into more profits in 2012 and 2013.