

### 1. 2015 performance & outlook

TOTAL ASSETS	8.27%	16,149	Billion
CUSTOMERS' DEPOSITS	9.33%	12,187	Billion
LOANS TO CUSTOMERS	1.84%	4,250	Billion
SHAREHOLDERS' EQUITY	9.71%	1,991	Billion
NET PROFIT	6.13%	186.63	Million

Audited net profit in 2015 increased by 6.13% to reach USD 186.63 Million. Total assets grew by 8.27% reaching USD 16.15 Billion; while loans and advances to customers rose by 1.84% totaling USD 4.25 Billion at end of 2015. Customers' deposits soared by 9.33% reaching USD 12.19 Billion at end 2015. Shareholder's equity raised by 9.71% to reach USD 1.99 Billion at end 2015. According to BankData Financial Services, Bank of Beirut has been able to improve its ranking as end of financial year 2015 to rank third in terms of Net Income & Shareholders' Equity. Bank of Beirut s.a.l. is the bank with the highest capitalization level among the largest banks operating in Lebanon as measured by equity to assets ratio and the leader in the Trade finance activity being the first ranked in terms of LCs Volume and a 27% market share.

### 2. 2015 Dividends

DESCRIPTION In USD	NUMBER of shares	DIVIDEND per share	PRIORITY Dividend per share	TOTAL DIVIDENDS
<b>COMMON SHARES</b>				
ORDINARY	50,467,400	0.5970	-	30,129,791
PRIORITY	4,762,000	0.5970	0.8400	6,843,065
<b>TOTAL</b>	<b>55,229,400</b>			<b>36,972,856</b>
<b>PREFERRED SHARES</b>				
SERIES "E"	2,400,000	2.0000		4,800,000
SERIES "G"	3,570,000	2.3625		8,434,125
SERIES "H"	5,400,000	1.7500		9,450,000
SERIES "I"	5,000,000	1.6875		8,437,500
SERIES "J"	3,000,000	1.6250		4,875,000
<b>TOTAL</b>	<b>19,370,000</b>			<b>35,996,625</b>

### 3. Bank of Beirut Awarded by Banker Middle East "Best Commercial Bank", "Best Transaction Bank" and Dr. Salim Sfeir recognized for his Outstanding Contribution to Banking and Finance



### 4. New Common Shares Issued

The Extraordinary General Meeting held on 26 May 2016 has verified the validity and ascertained the payment of the capital increase related to the issuance of 2,717,500 new ordinary common shares that were issued pursuant to Extraordinary General Meeting held on 21 March 2016 and the Central Bank of Lebanon approval on 24 May 2016. Out of the new common shares issued, 923,950 shares will be listed on Beirut Stock Exchange.

### 5. New Preferred Shares Series K

The Extraordinary General Meeting held on 26 May 2016 has resolved the issuance of 4,000,000 new preferred shares series "K" with an issue price per share of USD 25.00. The new shares shall be Perpetual, non-cumulative, redeemable with a dividend rate of 6.50% p.a. The "Capital Market Authority (CMA)" has approved the marketing of the series "K" preferred shares on 29 February 2016. The issuance of series "K" preferred shares is subject to the approval of the Central council of the Central Bank of Lebanon as per the applicable regulations.

### 6. New Board Members



#### Ramzi Saliba

Elected by the General Assembly as Independent Director on 7 January 2016. The Board of Directors, held on 27 January 2016, appointed Mr. Saliba as Chairman of the Board "Remuneration and Nomination Committee" and member of the Board "Risk and Compliance Committee".

Mr. Saliba holds a BA degree from Emory and Henry College, Virginia, USA (1971-1975), and he has attended the "Advance Management Program" at the Harvard Business School in 2004

During his career, Mr. Saliba held senior positions in leading banks in Lebanon including BankMed, Bank Audi and BIT Bank with specific expertise of "Corporate" banking.



#### Robert Sursock

Elected by the General Assembly as Independent Director on 7 January 2016. The Board of Directors, held on 27 January 2016, appointed Mr. Sursock as member of the Board "Remuneration and Nomination Committee" and member of the Board "Audit Committee".

Mr. Sursock holds a degree of "Hautes Etudes Commerciales" from University of Lausanne.

During his career, Mr. Sursock held senior positions in banking and financial institutions across Europe and the Middle-East and an active member of regional MENA think tank.

### 7. Celebrating 10 year's in Oman New Branch Opening in Barka

Bank of Beirut new branch in Barka Oman, opening on the 29th of February, reinforces the bank's connection with Oman and reasserts its commitment to serve the needs of a diverse customer base, across all parts of the country.

The launch of this new branch is an integral part of the bank's expansion plans, highlighting Oman's importance to its business strategy and the resolve to increase its presence in this market.

The new branch offers its Barka customers greater accessibility to enhanced banking services, designed to cater to their specific needs. It also puts the bank in a better position to support them, providing global financial management with the entire spectrum of comprehensive and personalized services, both retail and corporate, within easy reach. Now, the people of the Wilaya can take full advantage of the bank's expertise in the field of international banking.

