

GROWTH INDICATORS	
Total assets	6.53%
Customers' deposits	3.03%
Loans to customers	12.25%
Shareholders' equity	16.07%
Profit for the period	7.90%

	in Millions of LBP	in Millions of LBP
ASSETS	31-Dec-2016	31-Dec-2015
	Total	Total
Cash and Central Banks	5,670,660	4,803,173
Due from banks & financial institutions	1,440,640	1,933,711
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	263,274	305,823
Pledged financial assets	66,874	54,938
Derivative financial instruments	8,714	7,052
Shares and participations classified at fair value through profit & loss (FVTPL)	66,589	56,366
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,414,706	1,288,306
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	7,086,389	6,313,524
Net loans & advances to related parties at amortized cost	105,952	94,099
Customers' acceptance liability	267,377	292,529
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	8,926	6,802
Financial assets classified at amortized cost	9,112,751	8,761,336
Investments and participations in associates	40,877	40,289
Assets acquired in satisfaction of debts	24,767	26,874
Properties and equipments	219,600	212,690
Intangible fixed assets	14,776	13,748
Non current assets held for sale	-	-
Other assets	39,822	50,068
Goodwill	88,429	88,712
TOTAL ASSETS	25,941,123	24,350,040

(1) After deduction of specific provisions amounting to L.L. 83 billion and L.L. 57 billion for 31/12/2016 and 31/12/2015, and after deduction of collective provisions amounting to L.L. 49 billion and L.L. 79 billion for 31/12/2016 and 31/12/2015 as well.



Capital LBP 115,218,674,000 | C.R.B. 13187 | List of Banks 75 | www.bankofbeirut.com | 24/7 Customer Service: 1262

LIABILITIES &	in Millions of LBP	in Millions of LBP
	31-Dec-2016	31-Dec-2015
SHAREHOLDERS' EQUITY	Total	Total
Due to Central Banks	563,335	575,310
Due to banks & financial institutions and repurchase agreement	1,690,163	1,398,256
Inter-group accounts	-	-
Pledged financial liabilities	338,330	365,471
Derivative financial instruments	7,607	6,930
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	18,480,242	18,024,959
Deposits from related parties at amortized cost	442,541	340,439
Certificates of deposit	565	665
Outstanding acceptances	267,377	292,529
Other liabilities	622,720	304,032
Provisions for risk & charges	45,023	40,598
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	22,457,903	21,349,189
SHAREHOLDERS' EQUITY	Total	Total
Ordinary share capital	77,650	71,159
Priority share capital	6,953	6,714
Preferred share capital	30,616	24,776
Common shares - issue premium	303,519	232,108
Priority shares - issue premium	143,800	144,039
Preferred shares - issue premium	813,509	668,598
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	749,388	653,326
Treasury shares	(56,879)	(49,015)
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)	2,272	2,273
Regulatory reserves for assets acquired in satisfaction of loans	8,367	8,508
Cumulative change in fair value for cash flow hedges	(50,001)	(44,771)
Currency translation adjustment	23,727	23,853
Net income for the period - Groupe share	227,297	221,222
Minority interest	1,180,355	1,015,413
TOTAL SHAREHOLDERS' EQUITY	3,483,220	3,000,851
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	25,941,123	24,350,040



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	in Millions of LBP	in Millions of LBP
OFF BALANCE SHEET	31-Dec-2016	31-Dec-2015
	Total	Total
Financing Commitments	870,854	756,801
Financing commitments given to banks & financial institutions	701,330	659,516
Financing commitments received from banks & financial institutions	169,524	97,285
Financing commitments to clients	-	-
Guarantees:	19,331,646	17,753,387
Guarantees given to banks & financial institutions	124,621	88,467
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,297,281	1,425,090
Guarantees received from customers	17,909,744	16,239,830
Financial notes commitments:	271,051	395,686
Financial notes commitments to be received	271,051	395,686
of which financial instruments sold under repurchase agreements	161,888	232,428
Financial notes commitments to be delivered	-	-
of which financial instruments purchased under resale agreements	-	-
Foreign currencies forwards:	2,273	(738)
Foreign currencies to be received	954,152	1,198,982
Foreign currencies to be delivered	(951,879)	(1,199,720)
Commitments on term financial instruments	79,401	17,465
Other commitments	-	-
Notional amount of financial derivative instruments	-	-
Fiduciary assets:	198,144	196,189
Subject to specific instructions	198,144	196,189
Subject to discretionary basis	-	-
Assets under management	349,287	343,366
Mutual funds	1,441,031	1,218,672
Engagement unlikely to be executed	-	-
Bad debts written-off	50,808	53,610



Consolidated Audited Balance Sheet as at December 31, 2016

Capital LBP 115,218,674,000 | C.R.B. 13187 | List of Banks 75 | www.bankofbeirut.com | 24/7 Customer Service: 1262

31-Dec-201531-Dec-2015Interest income and similar income1,136,2611,050,695Interest expense and similar charges(754,103)(705,869)Net interest income382,159344,826Commission income146,757142,245Commission expense(24,282)(22,811)Net commission income122,475119,434Net profit/loss from financial instruments designated at fair value115,565106,587of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income11,5501,033Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,840609,645Staff costs(106,427)(98,215)Other operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Inpairment charge of GoodwillTotal operating expenses(41,243)-Income tax expense(41,243)(48,574)Net income after tax from operations344,811329,919Income tax expense(41,243)Income after tax from operations303,567281,345Net income303,567281,345- <td< th=""><th>PROFIT AND LOSS ACCOUNT</th><th>in Millions of LBP</th><th>in Millions of LBP</th></td<>	PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
Interest expense and similar chargesInterestInterest expense and similar charges(754,103)Net interest income382,159Oormission income146,757Itaczets(24,282)Commission expense(24,282)Commission expense(24,282)Itacsets(24,282)Commission income122,475Net commission income115,565Net commission income92,588Net profit/loss from financial assets measured at amortized cost11,615Gains booked on financial assets measured at amortized cost1,550Other operating income633,364Other operating income(554)Other provision for instruments classified at amortized cost-Provisions on financial instruments classified at amortized cost-Provisions on financial instruments and investments-Net operating income632,810Other operating expenses(166,968)Other operating expenses(100,427)Other operating expenses(289,727)Net operating expenses(289,727)Net operating expenses(289,727)Net financial revenues from operations343,084326,237344,811Share in profits of an associate1,727Net income taxes344,811329,919income tax expenseNet income303,567281,345-Net income - Minority share76,27160,124Ket income - Group share227,297221,222Basic ea		31-Dec-2016	31-Dec-2015
Net interest income332,1593344,826Commission income146,757142,245Commission expense(24,282)(22,811)Net commission income122,475119,434Net profit/loss from financial instruments designated at fair value through P&L115,565106,587Of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized cost-Provisions on financial instruments and investments-Net operating income632,810609,645Staff costs(166,968)(164,388)Other operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes303,567281,345Net income303,567281,345-Net income303,567281,345-Net income - Minority share76,27160,124Net income - Minority share <td< td=""><td>Interest income and similar income</td><td>1,136,261</td><td>1,050,695</td></td<>	Interest income and similar income	1,136,261	1,050,695
Commission income146,757142,245Commission income122,475119,434Net commission income122,475119,434Net profit/loss from financial instruments designated at fair value through P&L115,565106,587of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income11,5501,036Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized cost-Provisions on financial instruments and investmentsProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income after tax from operationsNet income303,567281,345Net income303,567281,345Net income - Minority share76,27160,1	Interest expense and similar charges	(754,103)	(705,869)
Commission expense(24,282)(22,2811)Net commission income122,475119,434Net profit/loss from financial instruments designated at fair value through P&L115,565106,587of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income1,5501,036Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized cost-Provisions on financial instruments and investments-Net operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,322)(20,805)Impairment charge of GoodwillTotal operating expenses(289,7277)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome tax expense(41,243)(48,574)Net income303,567281,345Net income303,567281,345Net income - Minority share76,27160,124Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share	Net interest income	382,159	344,826
Net commission income122,475119,434Net profit/loss from financial instruments designated at fair value through P&L115,565106,587of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income1,5501,036Total operating income633,384641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations344,811329,919Income before income taxes344,811329,919Income before income taxes303,567281,345Net income303,567281,345-Net income303,567281,345-Net income303,567281,345-Net income303,567281,345-Net incomeMinority share76,27160,124Net incomeMinority share76,27160,124Net income - Minority share227,297221,222Basic earni	Commission income	146,757	142,245
Net profit/loss from financial instruments designated at fair value through P&L115,565106,587of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income1,5501,036Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084322,919Income before income taxes344,811329,919Income before income taxes303,567281,345Net income303,567281,345Net income303,567281,345Net income76,27160,124Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per priority common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Commission expense	(24,282)	(22,811)
through P&L115,5651106,587of which: Net interest income92,58881,416Gains booked on financial assets measured at amortized cost11,61569,857Other operating income1,5501,036Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(106,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income - Minority share76,27160,124Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per priority common share (in LBP)3,3202,948Earning per priority common share (in LBP)4,3234,259	Net commission income	122,475	119,434
Gains booked on financial assets measured at amortized cost11,61569,857Other operating income1,5501,036Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,322)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income303,567281,345Net income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per priority common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Net profit/loss from financial instruments designated at fair value through P&L	115,565	106,587
Other operating income1,5501,036Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(208,05)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(44,574)Net income after tax from operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per priority common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	of which: Net interest income	92,588	81,416
Total operating income633,364641,740Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operationsNet income303,567281,345Net income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per priority common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Gains booked on financial assets measured at amortized cost	11,615	69,857
Impairment charge for credit losses(554)(32,095)out of which provision for instruments classified at amortized costProvisions on financial instruments and investmentsNet operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per priority common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Other operating income	1,550	1,036
InductionInductionProvision for instruments classified at amortized cost-Provisions on financial instruments and investments-Net operating income632,810Staff costs(166,968)Other general operating expenses(100,427)Operating expenses(100,427)Operating expenses(100,427)Operating expenses(22,332)Impairment charge of Goodwill-Total operating expenses(289,727)Operating expenses(289,727)Net financial revenues from operations343,084Share in profits of an associate1,727Income before income taxes344,811Income tax expense(41,243)After tax result on discontinued or under liquidation operations-Net income76,271Net income - Minority share76,271Net income - Group share227,297Basic earning per common share (in LBP)4,323After 54,323After 53,020After 5 </td <td>Total operating income</td> <td>633,364</td> <td>641,740</td>	Total operating income	633,364	641,740
Provisions on financial instruments and investments	Impairment charge for credit losses	(554)	(32,095)
Net operating income632,810609,645Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	out of which provision for instruments classified at amortized cost	-	-
Staff costs(166,968)(164,388)Other general operating expenses(100,427)(98,215)Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Provisions on financial instruments and investments	-	-
Cite of the second se	Net operating income	632,810	609,645
Depreciation & amortization(22,332)(20,805)Impairment charge of GoodwillTotal operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Staff costs	(166,968)	(164,388)
Impairment charge of Goodwill	Other general operating expenses	(100,427)	(98,215)
Total operating expenses(289,727)(283,408)Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Depreciation & amortization	(22,332)	(20,805)
Net financial revenues from operations343,084326,237Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Impairment charge of Goodwill	-	-
Share in profits of an associate1,7273,683Profit/Loss from the sale of other assetsIncome before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Total operating expenses	(289,727)	(283,408)
Profit/Loss from the sale of other assets-Income before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Net financial revenues from operations	343,084	326,237
Income before income taxes344,811329,919Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Share in profits of an associate	1,727	3,683
Income tax expense(41,243)(48,574)Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Profit/Loss from the sale of other assets	-	-
Net income after tax from operations303,567281,345After tax result on discontinued or under liquidation operationsNet income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Income before income taxes	344,811	329,919
After tax result on discontinued or under liquidation operations-Net income303,567Net income - Minority share76,271Net income - Group share227,297Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Income tax expense	(41,243)	(48,574)
Net income303,567281,345Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Net income after tax from operations	303,567	281,345
Net income - Minority share76,27160,124Net income - Group share227,297221,222Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	After tax result on discontinued or under liquidation operations	-	-
Net income - Group share 227,297 221,222 Basic earning per common share (in LBP) 3,020 2,948 Earning per priority common share (in LBP) 4,323 4,259	Net income	303,567	281,345
Basic earning per common share (in LBP)3,0202,948Earning per priority common share (in LBP)4,3234,259	Net income - Minority share	76,271	60,124
Earning per priority common share (in LBP) 4,323 4,259	Net income - Group share	227,297	221,222
Earning per priority common share (in LBP) 4,323 4,259	Basic earning per common share (in LBP)	3.020	2.948
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	Diluted earning per common share (in LBP)	3,020	2,948

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 Kassem)
Antoine Wakim - Member
Krikor Sadikian - Member
Robert Sursok - Member
Ramzi Saliba - Member
Ramzi Saliba - Member
Auditors
Deloitte & Touche and DFK Fiduciaire du
Moyen-Orient
Head Office
Foch Street, Beirut Central District,
Bank of Beirut sal Bldg. Tel. +961 1 972972
64 Branches throughout Lebanon
Bank of Beirut (U.K.) Ltd (Subsidiary)
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Bank of Beirut sal - Cyprus Branch
Limassol, Cyprus
Tel.: +357 25 814202/3/4/5/6/7/8
Bank of Beirut sal - Oman (5 Branches)
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Tel : +968 24697269-24696281-24696268
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Dubai, United Arab Emirates (U.A.E.)
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