

### GROWTH INDICATORS

<b>Total assets</b>	<b>9.30%</b>
<b>Customers' deposits</b>	<b>6.71%</b>
<b>Loans to customers</b>	<b>13.50%</b>
<b>Shareholders' equity</b>	<b>10.11%</b>
<b>Profits</b>	<b>6.54%</b>

ASSETS	in Millions of LBP	in Millions of LBP
	30-Jun-2017	30-Jun-2016
	Total	Total
Cash and Central Banks	5,693,918	4,657,460
Due from banks & financial institutions	1,693,084	1,261,397
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	307,029	289,882
Pledged financial assets	64,399	62,686
Derivative financial instruments	3,194	-
Shares and participations classified at fair value through profit & loss (FVTPL)	67,936	62,532
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,395,878	1,407,326
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	7,627,178	6,710,275
Net loans & advances to related parties at amortized cost	111,627	107,822
Customers' acceptance liability	394,102	292,110
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	6,292	7,182
Financial assets classified at amortized cost	8,766,714	9,026,372
Investments and participations in associates	40,992	40,378
Assets acquired in satisfaction of debts	24,758	27,265
Properties and equipments	219,834	218,183
Intangible fixed assets	11,152	10,466
Non current assets held for sale	-	-
Other assets	67,651	53,141
Goodwill	88,505	88,562
<b>TOTAL ASSETS</b>	<b>26,584,243</b>	<b>24,323,039</b>

(1) After deduction of specific provisions amounting to L.L. 85 billion and L.L. 51 billion for 30/06/2017 and 30/06/2016, and after deduction of collective provisions amounting to L.L. 52 billion and L.L. 85 billion for 30/06/2017 and 30/06/2016 as well.

LIABILITIES & SHAREHOLDERS' EQUITY	in Millions of LBP	in Millions of LBP
	30-Jun-2017	30-Jun-2016
	Total	Total
Due to Central Banks	566,158	427,197
Due to banks & financial institutions and repurchase agreement	1,530,216	1,167,480
Inter-group accounts	-	-
Pledged financial liabilities	319,842	313,971
Derivative financial instruments	118	-
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	19,150,312	18,034,633
Deposits from related parties at amortized cost	498,391	378,664
Certificates of deposit	603	612
Outstanding acceptances	394,102	292,110
Other liabilities	558,377	483,783
Provisions for risk & charges	51,149	32,319
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
<b>TOTAL LIABILITIES</b>	<b>23,069,268</b>	<b>21,130,769</b>
<b>SHAREHOLDERS' EQUITY</b>	<b>Total</b>	<b>Total</b>
Ordinary share capital	84,602	84,602
Preferred share capital	30,616	24,776
Common shares - issue premium	447,321	447,843
Preferred shares - issue premium	813,508	668,598
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	869,292	751,428
Treasury shares	(62,961)	(55,484)
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)	2,200	2,275
Regulatory reserves for assets acquired in satisfaction of loans	9,723	10,295
Cumulative change in fair value for cash flow hedges	(42,050)	(44,798)
Currency translation adjustment	21,313	21,511
Net income for the Previous Year - group share	-	-
Minority interest	1,210,895	1,156,494
Net income for the period - Groupe share	107,869	102,083
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>3,514,975</b>	<b>3,192,270</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>26,584,243</b>	<b>24,323,039</b>

OFF BALANCE SHEET	in Millions of LBP	in Millions of LBP
	30-Jun-2017	30-Jun-2016
	Total	Total
<b>Financing Commitments</b>	<b>715,889</b>	<b>838,379</b>
Financing commitments given to banks & financial institutions	625,363	678,771
Financing commitments received from banks & financial institutions	90,526	159,608
Financing commitments to clients	-	-
<b>Guarantees:</b>	<b>18,847,827</b>	<b>18,464,298</b>
Guarantees given to banks & financial institutions	206,094	106,253
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,097,860	1,381,087
Guarantees received from customers	17,543,873	16,976,958
<b>Financial notes commitments:</b>	<b>258,619</b>	<b>166,232</b>
<b>Financial notes commitments to be received</b>	<b>258,619</b>	<b>166,232</b>
of which financial instruments sold under repurchase agreements	258,619	166,232
<b>Financial notes commitments to be delivered</b>	<b>-</b>	<b>-</b>
of which financial instruments purchased under resale agreements	-	-
<b>Foreign currencies forwards:</b>	<b>4,804</b>	<b>(10,215)</b>
Foreign currencies to be received	973,830	1,002,079
Foreign currencies to be delivered	(969,026)	(1,012,294)
<b>Commitments on term financial instruments</b>	<b>157,917</b>	<b>22,616</b>
<b>Other commitments</b>	<b>-</b>	<b>-</b>
<b>Notional amount of financial derivative instruments</b>	<b>-</b>	<b>-</b>
<b>Fiduciary assets:</b>	<b>457,452</b>	<b>463,462</b>
Subject to specific instructions	457,452	463,462
Subject to discretionary basis	-	-
<b>Assets under management</b>	<b>306,849</b>	<b>349,355</b>
<b>Mutual funds</b>	<b>1,440,151</b>	<b>1,365,642</b>
<b>Engagement unlikely to be executed</b>	<b>-</b>	<b>-</b>
<b>Bad debts written-off</b>	<b>50,812</b>	<b>50,832</b>

PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	30-Jun-2017	30-Jun-2016
Interest income and similar income	597,478	557,445
Interest expense and similar charges	(391,185)	(373,366)
<b>Net interest income</b>	<b>206,293</b>	<b>184,079</b>
Commission income	74,005	66,097
Commission expense	(12,171)	(9,261)
<b>Net commission income</b>	<b>61,834</b>	<b>56,836</b>
Net profit/loss from financial instruments designated at fair value through P&L	62,312	51,200
of which: Net interest income	49,271	44,062
Net Profit/Loss from financial investments	-	10,888
Other operating income	398	378
<b>Total operating income</b>	<b>330,837</b>	<b>303,381</b>
Impairment charge for credit losses	(1,926)	(2,171)
out of which provision for instruments classified at amortized cost	-	-
Provisions on financial instruments and investments	-	-
<b>Net operating income</b>	<b>328,911</b>	<b>301,210</b>
Staff costs	(87,942)	(84,331)
Other general operating expenses	(63,775)	(50,388)
Depreciation & amortization	(9,665)	(9,338)
Impairment charge of Goodwill	-	-
<b>Total operating expenses</b>	<b>(161,382)</b>	<b>(144,057)</b>
<b>Net financial revenues from operations</b>	<b>167,529</b>	<b>157,153</b>
Share in profits of an associate	357	1,228
Profit/Loss from the sale of other assets	-	-
<b>Income before income taxes</b>	<b>167,886</b>	<b>158,381</b>
Income tax expense	(21,930)	(21,380)
<b>Net income after tax from operations</b>	<b>145,956</b>	<b>137,001</b>
After tax result on discontinued or under liquidation operations	-	-
<b>Net income</b>	<b>145,956</b>	<b>137,001</b>
<b>Net income - Minority share</b>	<b>38,087</b>	<b>34,918</b>
<b>Net income - Group share</b>	<b>107,869</b>	<b>102,083</b>
<b>Basic earning per common share (in LBP)</b>	<b>2,685</b>	<b>2,746</b>
<b>Diluted earning per common share (in LBP)</b>	<b>2,685</b>	<b>2,746</b>

### 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 Kasseem)

Antoine Wakim - Member

Krikor Sadikian - Member

Robert Sursok - Member

Ramzi Saliba - Member

Pierre Gaspard - Member

#### Auditors

Deloitte & Touche and DFK Fiduciaire du Moyen-Orient

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