



Investor Presentation 2016

1. Overview

2. Financial Information

3. Business Information

4. Share Information



Major Highlights

One of the oldest local banks, founded in 1951

The most profitable bank with net profits of \$404.3M in 2015

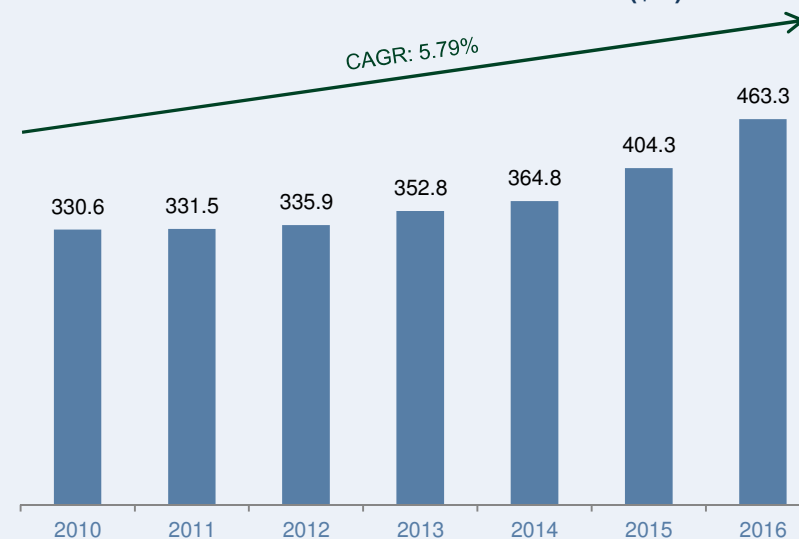
Offers complete range of universal banking services

Highest Credit Ratings: B2 (Moody's), B- (Standard & Poor's) & B (Capital Intelligence)

Highest Corporate Governance Score in Lebanon by Capital Concept s.a.l.

Geographic presence throughout MENA & Europe: Lebanon, Jordan, Egypt, UAE, KSA, Qatar, Iraq, UK, France, Switzerland, Romania, Cyprus

Consistent Annual Income Growth (\$M)



Most Awarded Local Bank by Prominent International Sources

The Banker

Euromoney

Global Investor/ISF

EMEA Finance

Banker Middle East

European Emerging Markets Awards

The Asian Banker

Key Indicators

	2016	2015	
ROAA	1.58%	1.42%	
ROAE	17.43%	16.00%	
EPS (\$)	\$2.25	\$1.86	
No. of Employees	4,673*	4,818	
Overall Liquidity	FC	51.79%	48.21%
	LBP	80.14%	79.06%
No. of Branches **	Lebanon	88	85
	Foreign	131	174

* Deconsolidation of Syrian Operations

** Includes 56 Insurance points of sale

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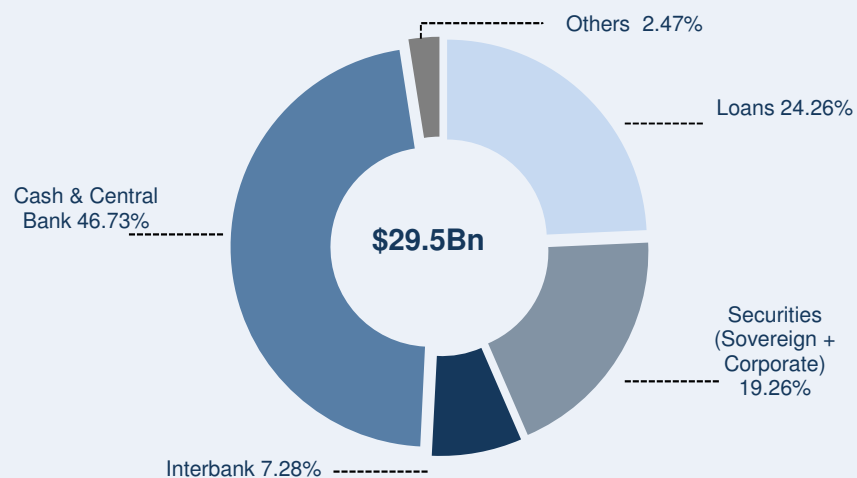
4. Share Information



Balance Sheet

2016

Breakdown of Total Assets
[\$29.5Bn; 1.48% YoY; 2010-2015 CAGR 4.76%]



Breakdown of Assets by Country

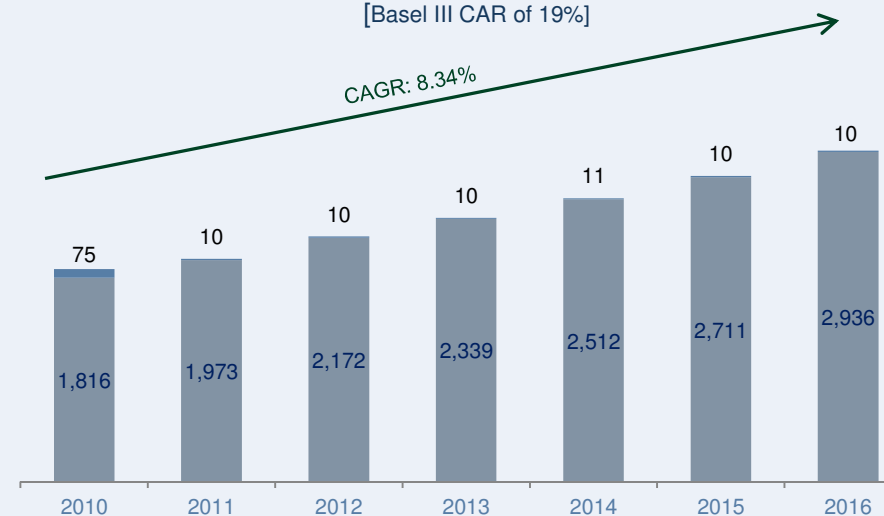
(\$M)	2016	% Total	YoY	2015	2014	2013	2012
Lebanon	23,999	81.27	7.13	22,402	21,612	20,288	19,171
Egypt	1,532	5.18	(39.37)	2,527	2,093	1,705	1,692
Jordan	1,082	3.66	(2.17)	1,106	1,102	1,003	951
UAE	829	2.81	13.72	729	727	732	622
Syria *	0	0	NA	271	374	442	706
KSA	105	0.36	(3.67)	109	100	78	30
Qatar	94	0.32	5.62	89	120	179	72
Iraq	76	0.26	38.18	55	27	NA	NA
Europe	1,813	6.14	0.11	1,811	1,820	1,722	1,807

Shareholder's Equity by Country [\$2.9Bn; 8.27% YoY]

(\$M)	2016	% Total	YoY	2015	2014	2013	2012
Lebanon	2,166	73.52	18.95	1,821	1,662	1,554	1,399
Egypt	129	4.38	(46.47)	241	217	187	180
Jordan	128	4.34	4.92	122	113	101	106
UAE	129	4.38	0.78	128	124	123	92
KSA	83	2.82	7.79	77	71	38	16
Syria *	0	0	NA	47	48	50	89
Qatar	40	1.36	2.56	39	36	41	40
Iraq	28	0.95	460	5	12	NA	NA
Europe	243	8.25	0.83	241	240	255	260

Tier I & Tier II Capital (\$M)

[Basel III CAR of 19%]



Income & Provisioning

2016

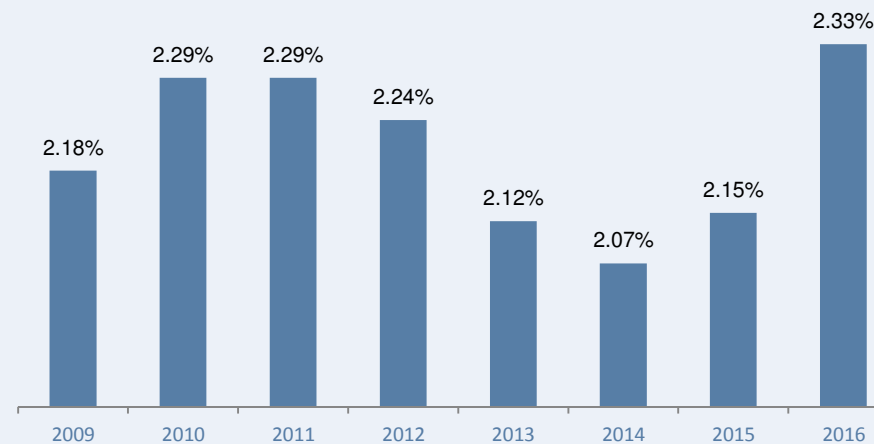
Net Income by Country

[Net Income **\$463.31M**; 14.60% YoY; 2010-2015 CAGR 5.79%]

(\$M)	2016	% Total	YoY	2015	2014	2013	2012
Lebanon	360.4	77.79	20.80	298.33	286.50	291.14	285.71
Egypt	54.2	11.7	25.05	43.34	33.14	20.92	10.84
Syria *	NA	NA	NA	24.08	13.03	1.93	2.01
Jordan	15.17	3.27	(14.73)	17.79	16.46	11.67	13.34
UAE	10.76	2.32	45.21	7.41	6.68	4.99	11.03
KSA	5.80	1.25	(19.67)	7.22	6.81	10.28	1.15
Qatar	1.19	0.26	(50.83)	2.42	(4.77)	1.28	0.27
Iraq	4.03	0.87	143.47	(9.27)	(2.39)	NA	NA
Europe	11.76	2.54	(9.12)	12.94	9.32	10.23	11.58

Net Interest Margin

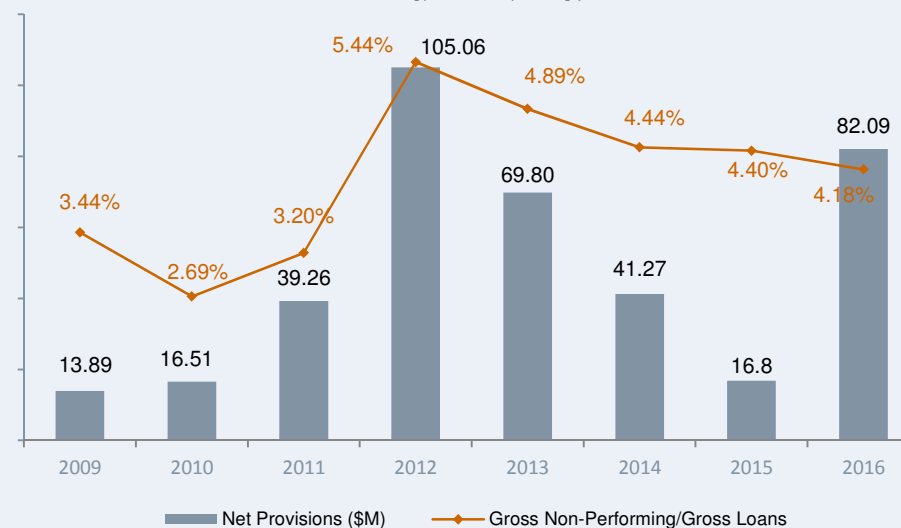
[Net Interest Income **\$690M**; 12.88% YoY; 2010-2015 CAGR 5.69%]



USD Interbank & Deposits (%)

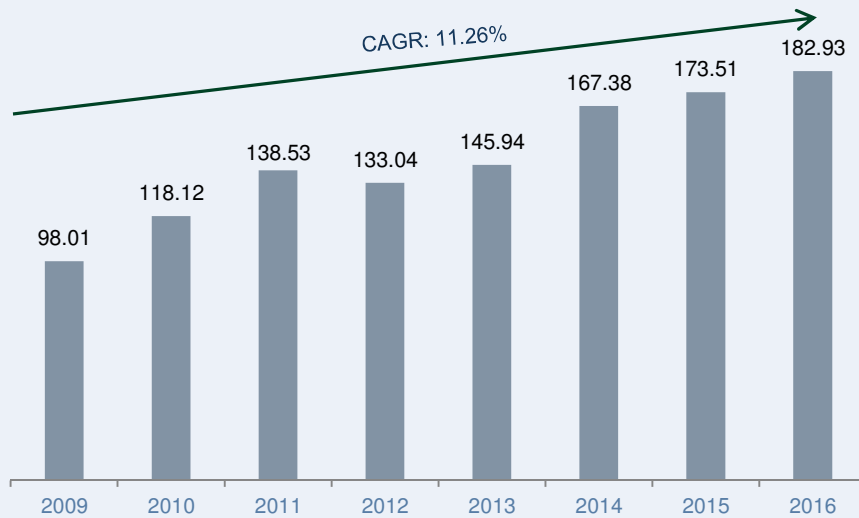


Net Provisions [(388.63%) YoY] ; NPLs



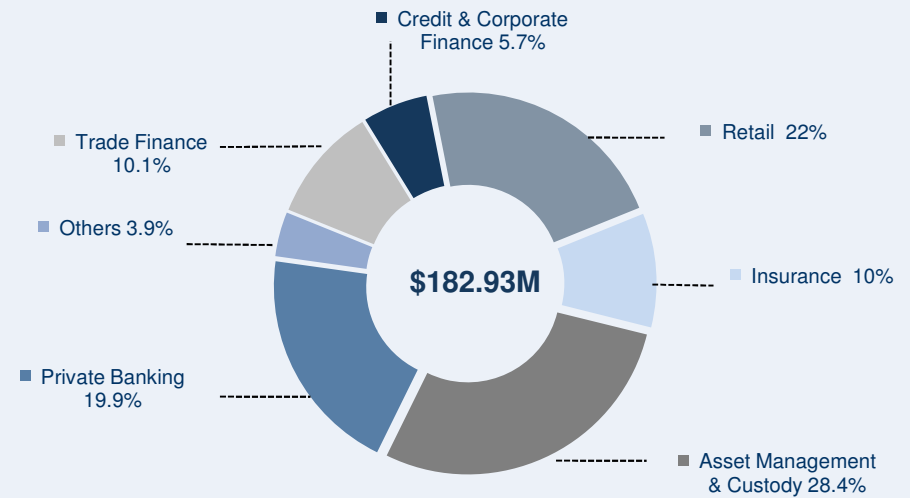
Fee Income (\$M)*

[5.43% YoY; Ratio of Fee Income to Operating Income 2016 15.13%]

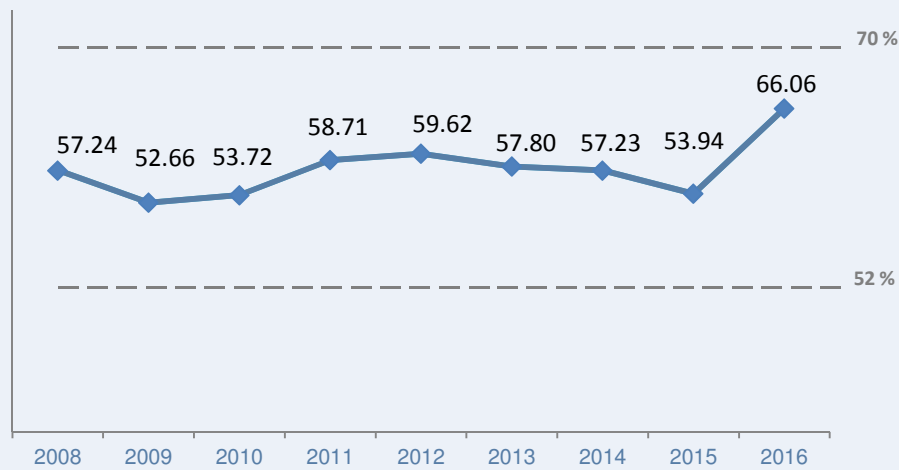


*Includes Net Commissions & Fee income, Foreign Exchange Gain & Dividends

Fee Income Breakdown by Type

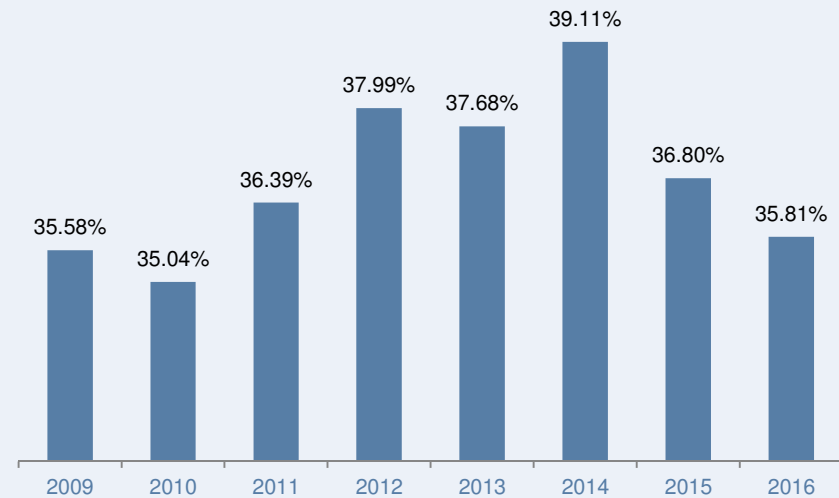


Efficiency Ratio *

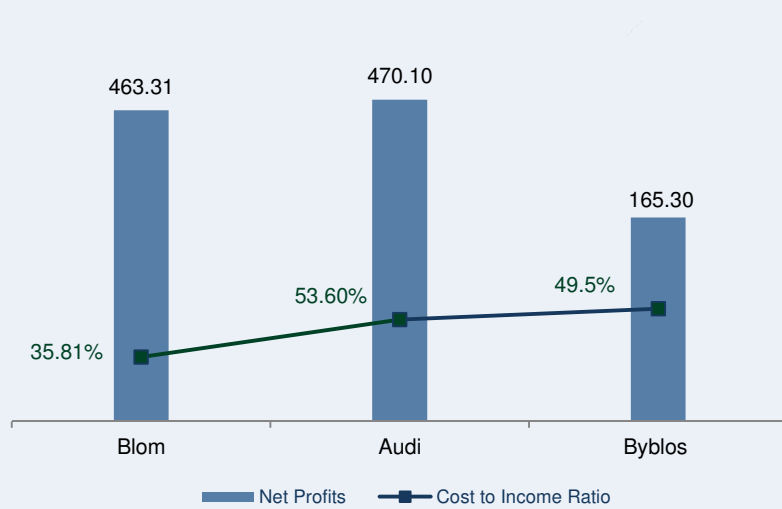


* Non-Interest Expenses / Total Revenue

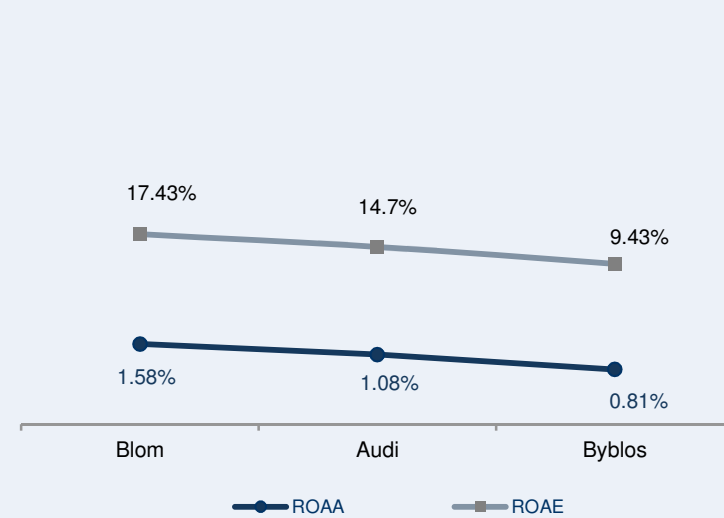
Cost-to-Income



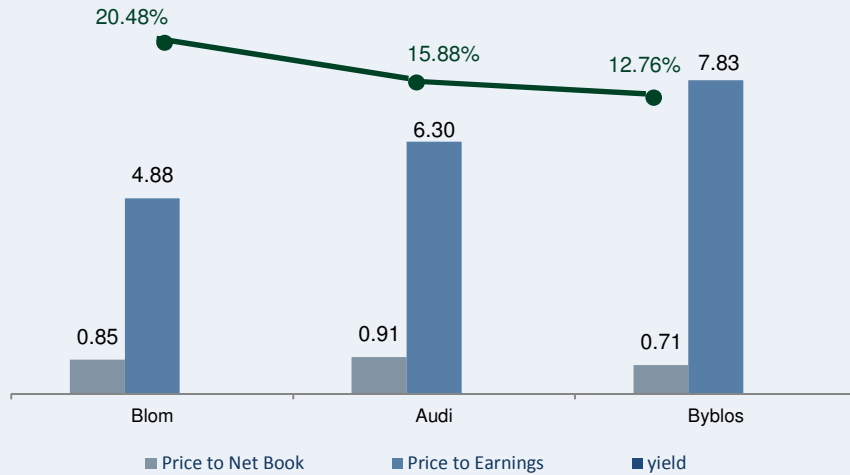
Net Income (\$M)



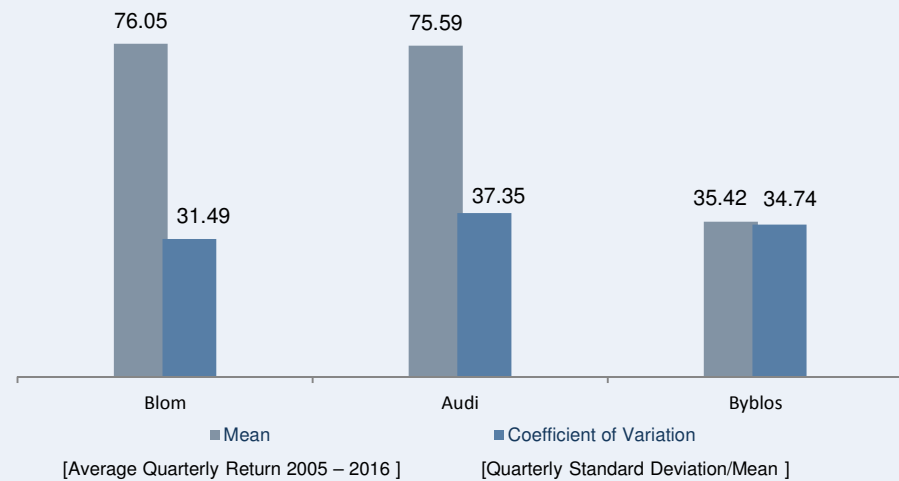
ROA ; ROE (Common)



Financial Ratios



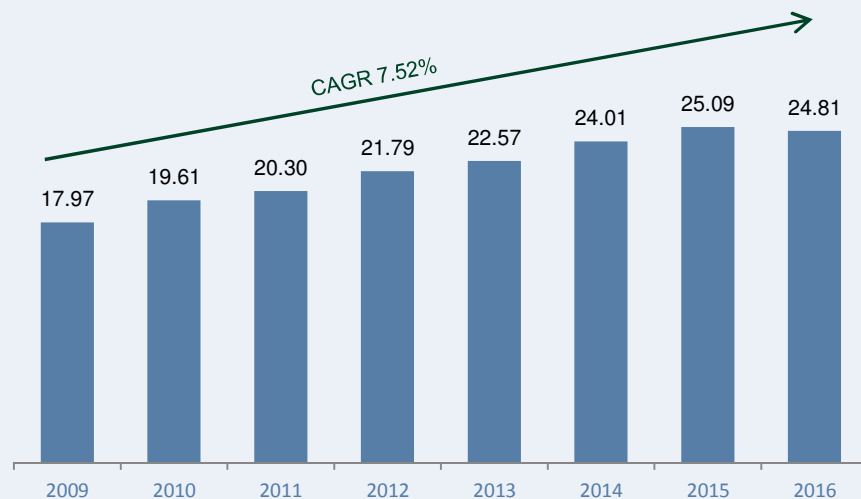
Volatility of Return



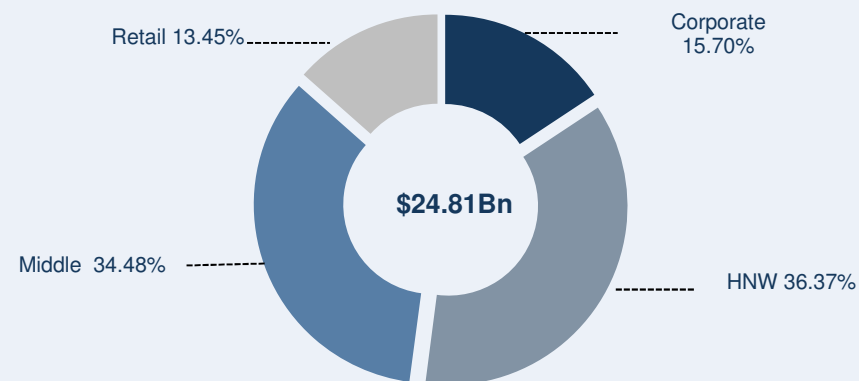
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Total Deposits (\$B)
[(1.12)% YoY] *



Total Deposits by Holder *

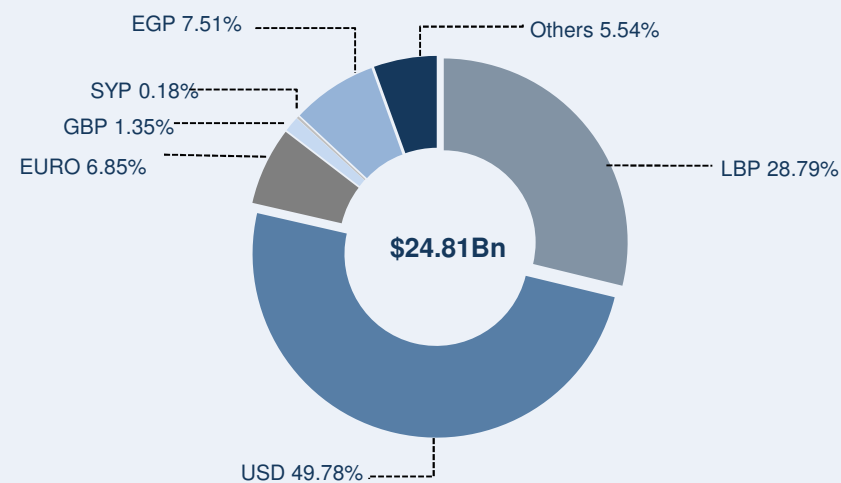


* Retail < \$100k ; Middle \$100K - \$1M ; HNW >\$1M

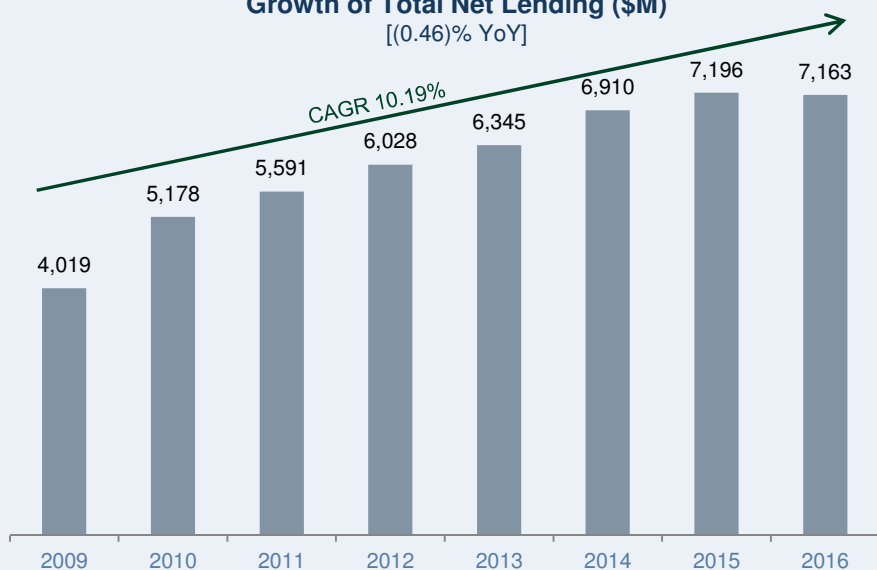
Deposits Breakdown by Country

(\$M)	2016	% Total	YoY	2015	2014	2013	2012
Lebanon	20,597	83.01	3.67	19,868	19,047	18,052	17,208
Egypt	1,327	5.33	(38.56)	2,160	1,776	1,415	1,364
Jordan	875	3.52	(4.99)	921	905	813	707
UAE	637	2.57	14.98	554	526	510	420
Syria *	0	0	NA	254	362	435	643
Iraq	39	0.16	18.18	33	7	NA	NA
Qatar	7	0.03	16.67	6	40	87	11
Europe	1,329	5.36	2.63	1,295	1,343	1,260	1,438

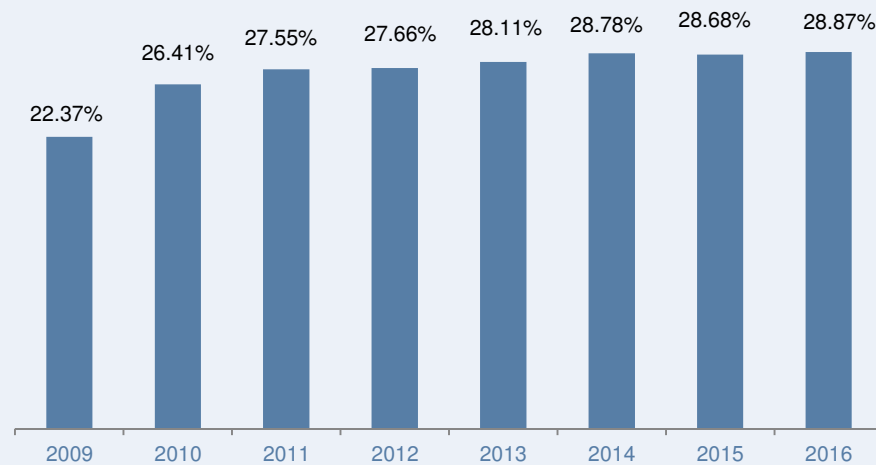
Total Deposits by Currency (QIII 2016)



Growth of Total Net Lending (\$M)
[(0.46)% YoY]



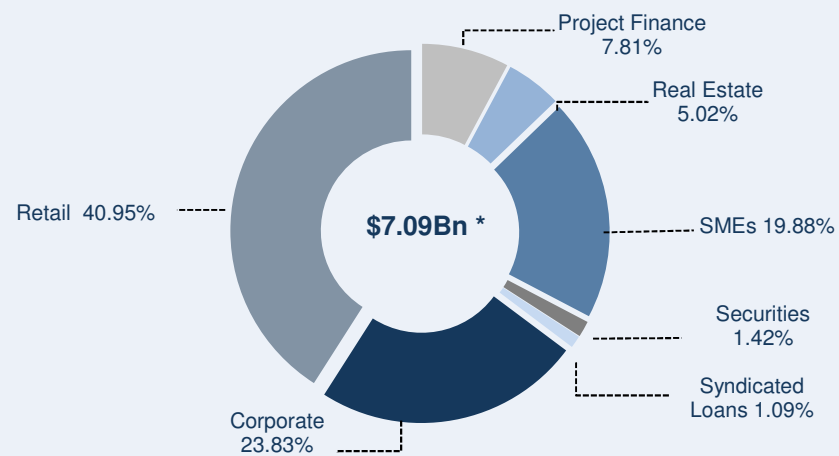
Loans to Deposits Ratio



Breakdown of Lending by Countries

(\$M)	2016	% Total	YoY	2015	2014	2013	2012
Lebanon	5,277	73.67	2.17	5,165	5,054	4,618	4,328
Egypt	470	6.56	(34.81)	721	582	465	425
Jordan	512	7.15	0.99	507	456	438	426
UAE	359	5.01	22.11	294	287	248	237
Qatar	91	1.27	5.81	86	93	139	68
Iraq	10	0.14	(16.67)	12	1	NA	NA
Syria *	0	0	0	0	20	51	160
Europe	444	6.20	8.03	411	417	386	384

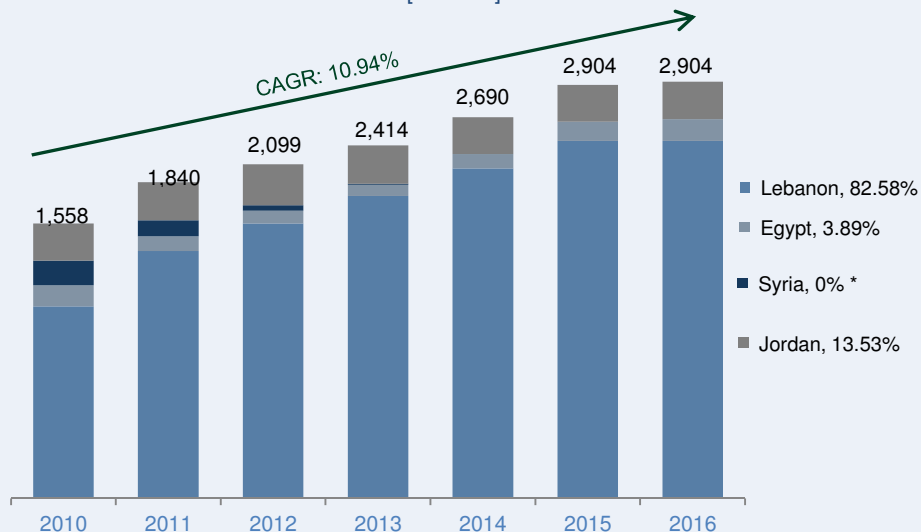
Breakdown of Lending by Sector *



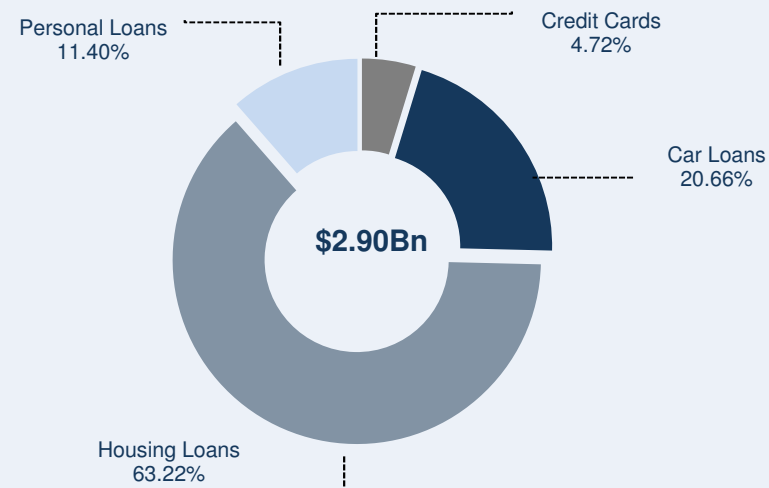
* Excluding related parties loans & insurance receivables

Growth of Retail Lending (\$M)

[0% YoY]



Retail Loans Distribution by Product



Breakdown of Retail Loans by Product

(\$M)	Car Loans	% Total	YoY (%)	Housing Loans	% Total	YoY(%)	Personal Loans	% Total	YoY(%)	Credit Cards	% Total	YoY(%)
Lebanon	321	53.5	(1.83)	1,697	92.4	6.39	249	75.2	(1.58)	131	95.6	(2.24)
Jordan	67	11.2	(33)	11	0.6	10	33	10	(63.74)	2	1.5	(50)
Syria *	0	0	0	0	0	0	0	0	0	0	0	0
Egypt	212	35.3	1.44	128	7	(0.78)	49	14.8	2.08	4	2.9	0

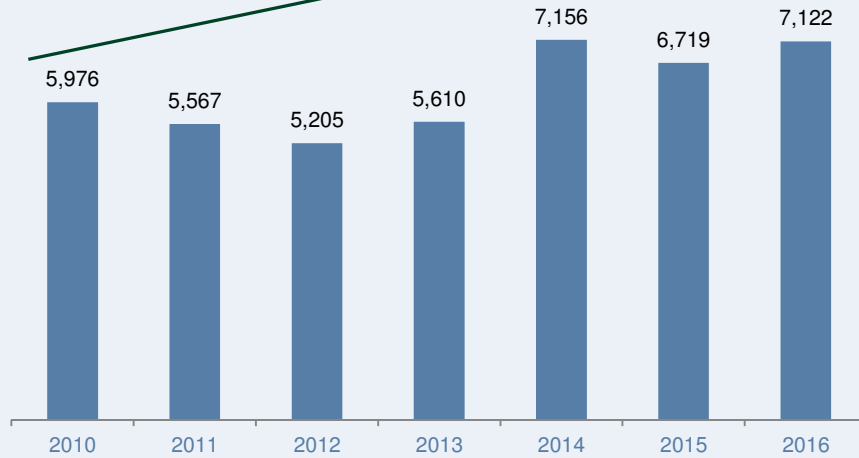
Business Segments

2016

Custody Business (AUMs \$M)

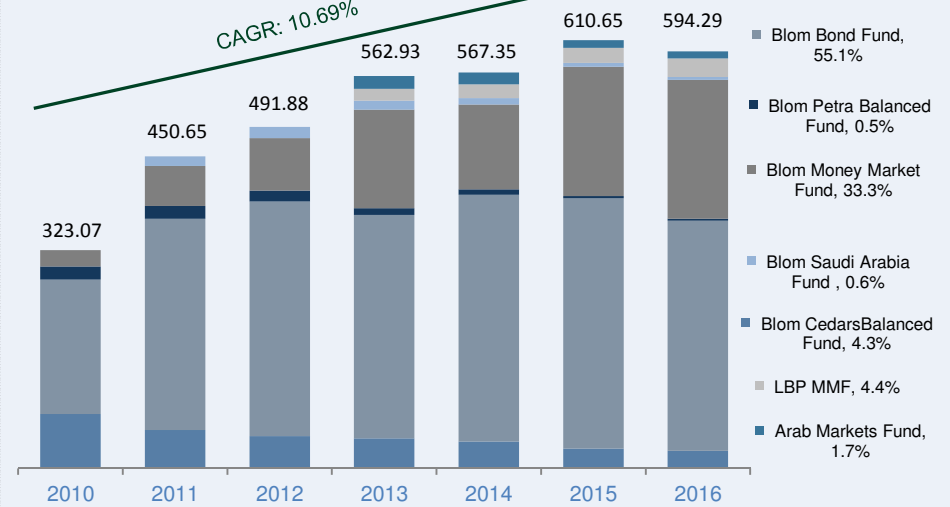
[6.00% YoY]

CAGR: 2.97%



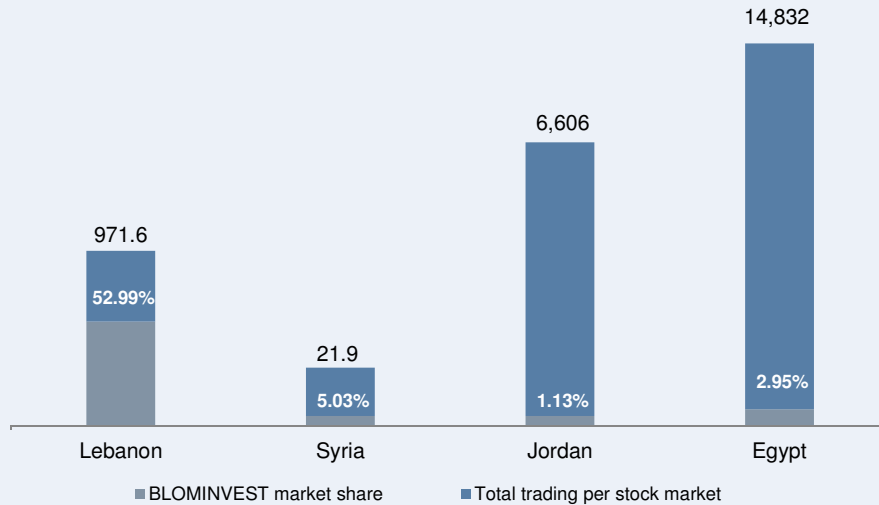
Asset Management Business (\$M) *

CAGR: 10.69%

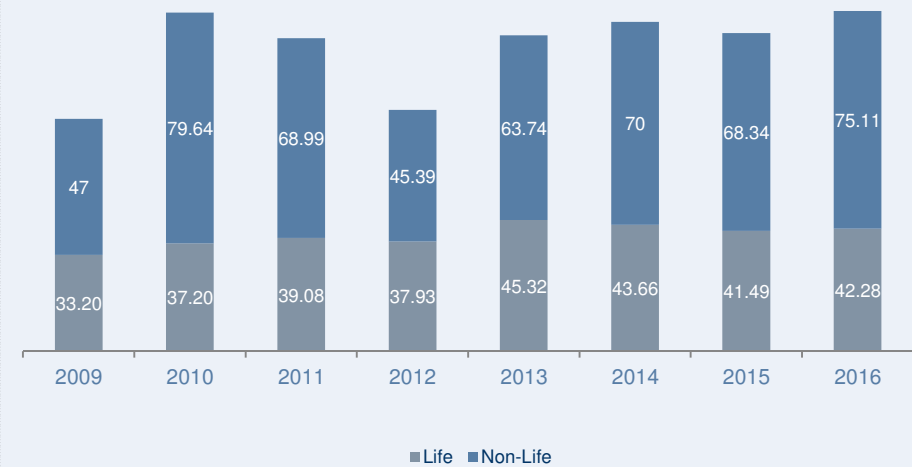


* Ending of BLOM PYRAMID Fund in 2016

Brokerage Activity 2016 US (\$M)



Insurance Business - Premium (\$M)



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BLOM BANK Share Performance

2016

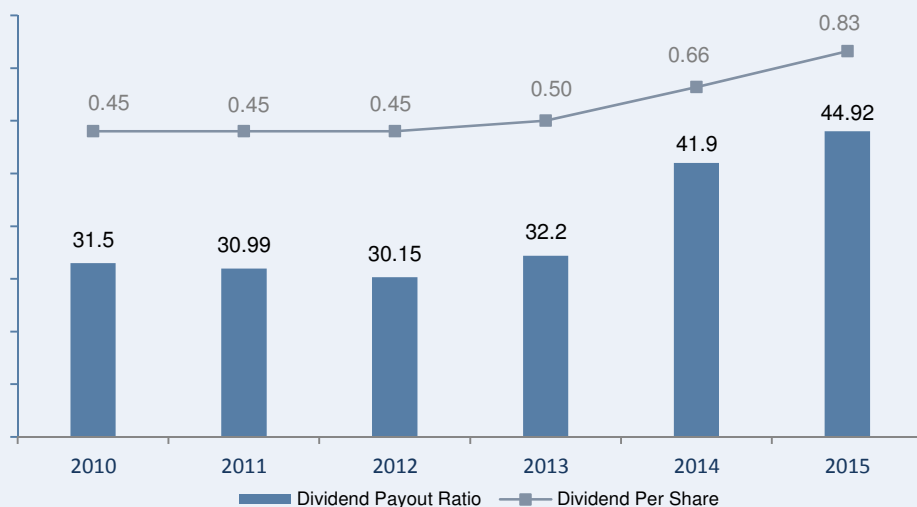
Earnings Per Common Share (\$)



Analyst Coverage

Institution	Recommendation	Target Price (\$)	Date
EFG-Hermes	Buy	13.30	Feb 2017
FFA Private Bank	Overweight	12.00	Jan 2017
Arqaam Capital	Buy	14.40	Nov 2016
EVA Dimensions	Hold	NA	Jun 2016
HSBC	Hold	11.00	Feb 2016
Deutsche Bank	Buy	12.25	Aug 2015

Dividends Pay-Out(%) & Dividends per Common Share(\$)



BLOM GDR Trading on Beirut & London Stock Exchanges (\$)*

	IOB	BSE	Total	Daily Average
2010	180,781,087	74,578,727	255,359,814	1,063,999
2011	75,730,415	13,043,123	88,773,538	369,889
2012	132,425,915	31,296,393	163,722,308	682,176
2013	35,012,956	13,481,017	48,493,973	202,058
2014	90,556,591	20,714,978	111,271,569	463,631
2015	78,783,936	20,348,525	99,132,461	550,736
2016	90,786,621	91,096,800	181,883,421	757,848

*BLOM BANK Executed a share split of 1/10 for a total of 215 M shares in October 2010

Common Shares

215,000,000

1998

BLOM Bank had 18,500,000 Common shares in two categories:

- Category A:6,168,000
- Category B:12,332,000

Of which 4,389,601(23.72%) were listed as GDR at \$ 33 each.

2001 (July)

BLOM Bank consolidated the two categories into one.

2006 (February)

BLOM Bank increased its capital by \$276m through the issuance of 3,000,000 new Global Depository Shares at \$92 per share. The GDS were listed on the Luxembourg and Beirut Stock Exchanges.

2006 (August)

BLOM Bank listed 7,166,667 common(one third of all common shares) on the BSE.

2008 (June)

BLOM Bank listed all its shares on the Beirut Stock Exchange (BSE).

2010 (October)

BLOM Bank executed a share split of 1/10 for a total of 215M shares.

GDR

73,896,010
(34.37% of Total Common)

1998

BLOM Bank issued 4,389,601 Global Depository Receipts worth \$144.9m.The issue was a secondary issue(No increase in Capital) at \$ 33 each.

2006 (February)

BLOM Bank increased its capital by \$276m through the issuance of 3,000,000 new Global depository Shares at \$92 per share. The GDS were listed on the Luxembourg and Beirut Stock Exchanges.

The total number of GDR's was increased to 7,389,601(34.37%)

2010 (October)

BLOM Bank executed a share split of 1/10 for a total of 73,896,010 GDRs.

DR Program

DR Ticker: BLBD

- CUSIP:093688109
- DR ISIN: US0936881095
- Ratio: 1:1
- Depository: Bank of New York
- Effective Date: Jan 20,1998
- Underlying ISIN: lb0099221105
- Underlying SEDOL: 5400597
- Country: Lebanon
- Industry: Banks

Preferred Shares

20,000,000

2002

BLOM Bank issued 750,000 unlisted preferred shares(Class 2002),Coupon:10%-15%

2004

BLOM Bank issued 750,000 unlisted preferred shares(Class 2004),Coupon:8.5%

2005

BLOM Bank issued 1,000,000 unlisted preferred shares(Class 2005) ,Coupon:8.5%-9.5%

2006 (August)

BLOM Bank lists all preferred shares on the BSE

2008 (June)

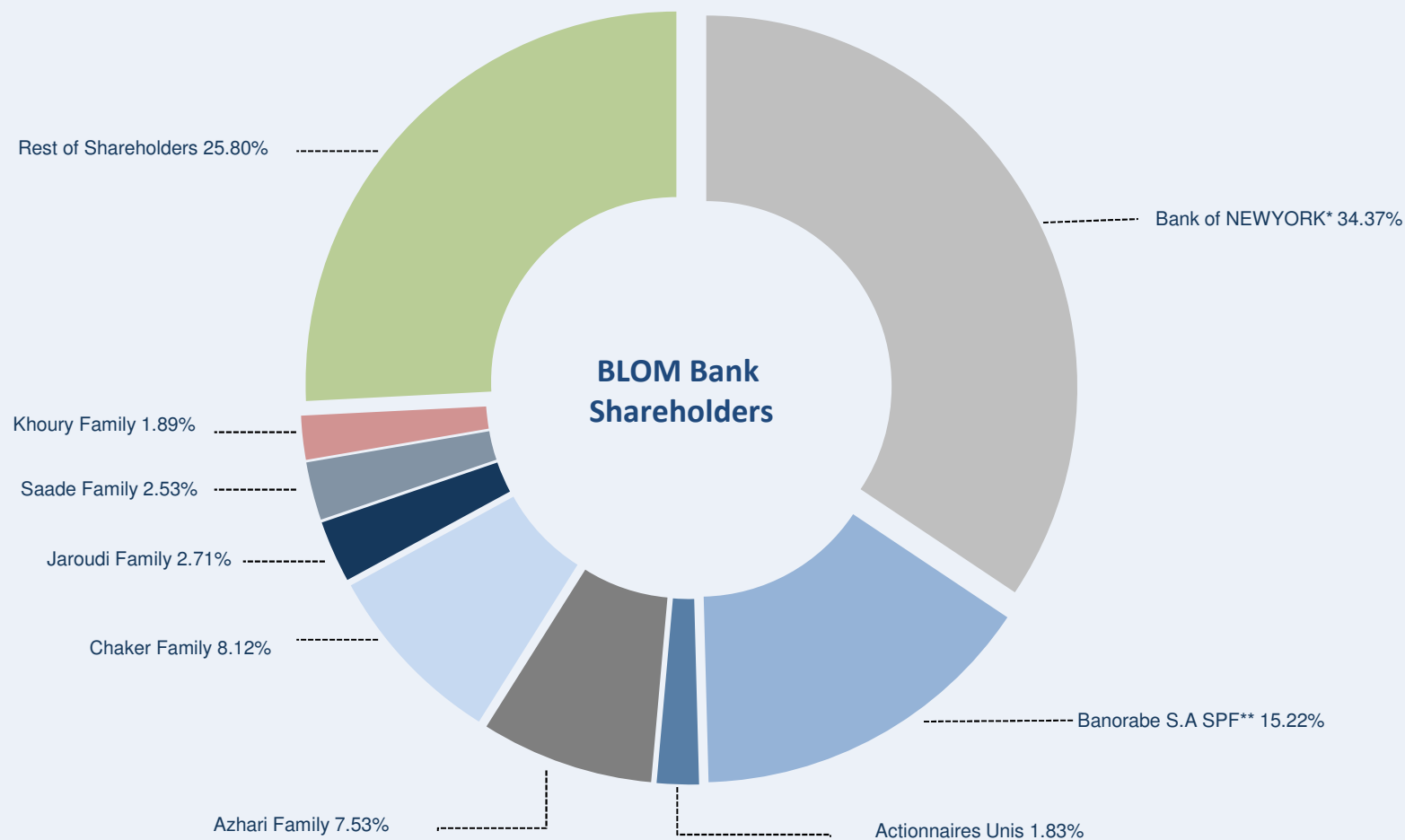
BLOM Bank redeemed all preferred shares class 2002, totaling 750,000 shares to reduce the total preferred shares to 1,750,000

2011 (June)

BLOM Bank redeemed its Preferred shares Classes 2004 and 2005.

2011(July)

BLOM Bank issued 20 million non-cumulative perpetual redeemable preferred shares (Class 2011), Coupon: 7%



- Starting 1998, and after the issuance of Global Depository Receipts (GDR) by BLOM Bank Shareholders, the Bank of New York as Depository, became shareholder on the Bank's register
- ** The major shareholders of Banorabe S.A. SPF (formerly Banorabe Holding S.A.) are the same as in BLOM Bank (except Bank of New York)

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