



Investor Presentation
Q1 2017

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 \$462.8M in 2016

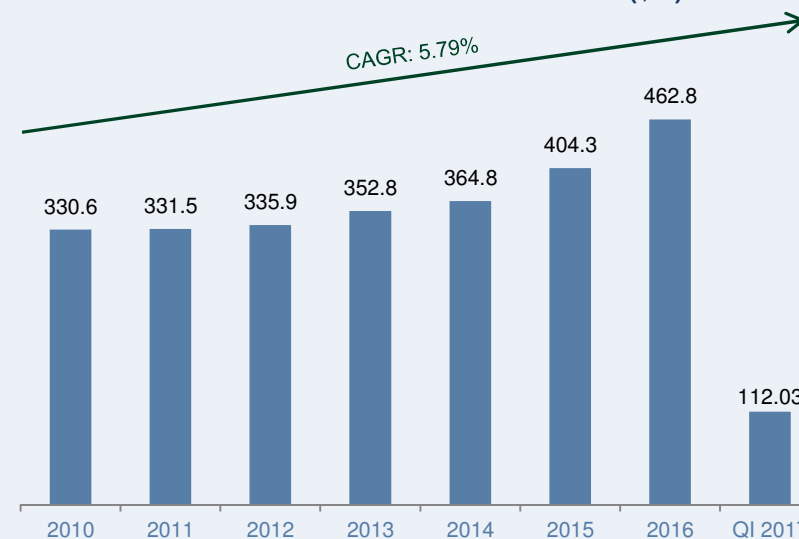
Offers complete range of universal banking services

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 Finance

Global Investor

EMEA Finance

Banker Middle East

MENA FM

The Asian Banker

Key Indicators

	QI 2017	2016	
ROAA	1.50%	1.58%	
ROAE	15.45%	17.09%	
EPS (annualized)	\$2.09	\$2.20	
No. of Employees	4,746	4,673*	
Overall Liquidity	FC	52.40%	51.84%
	LBP	79.68%	80.08%
No. of Branches **	Lebanon	87	88
	Foreign	131	131

* Deconsolidation of Syrian Operations

** Includes 56 Insurance points of sale

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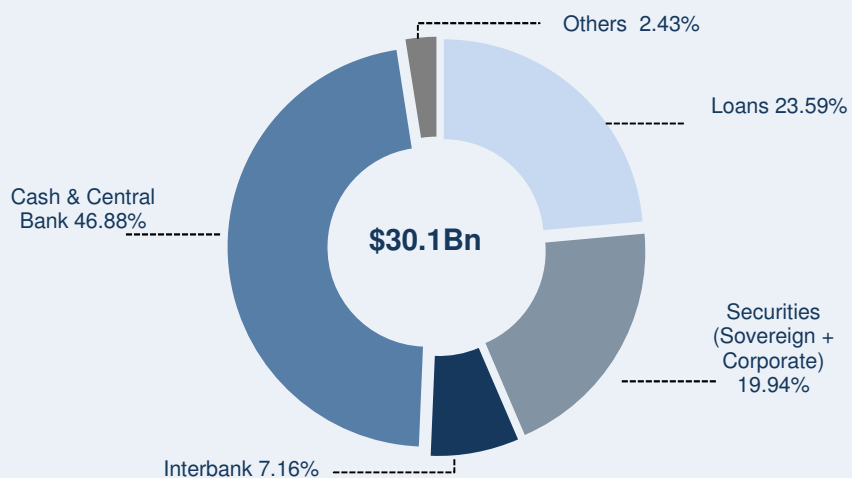
4. Share Information



Balance Sheet

Q1 2017

Breakdown of Total Assets
[\$30.1Bn; 2..86% YoY; 2010-2015 CAGR 4.76%]



Breakdown of Assets by Country

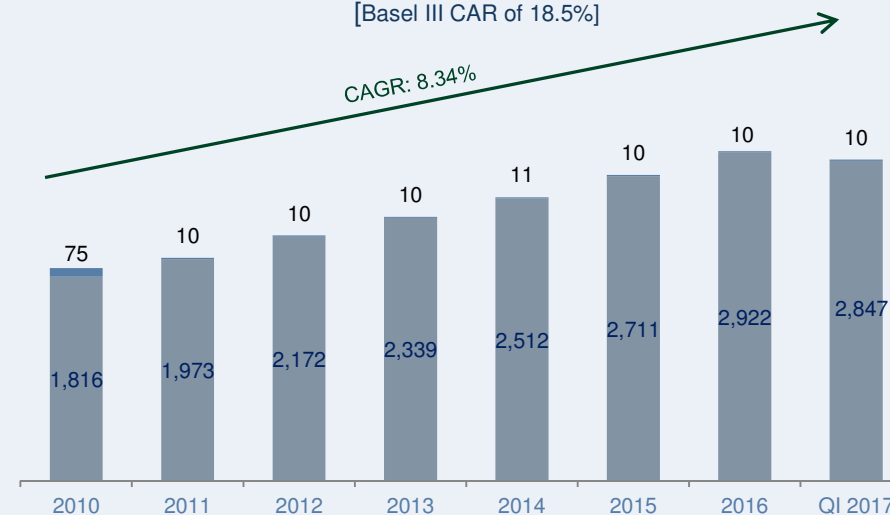
(\$M)	2017	% Total	YoY	2016	2015	2014	2013
Lebanon	24,625	81.70	8.28	23,999	22,402	21,612	20,288
Egypt	1,651	5.48	(31.58)	1,519	2,527	2,093	1,705
Jordan	1,037	3.44	(7.16)	1,082	1,106	1,102	1,003
UAE	872	2.89	19.62	829	729	727	732
Syria *	0	0	NA	0	271	374	442
KSA	106	0.35	(3.64)	105	109	100	78
Qatar	101	0.34	4.12	94	89	120	179
Iraq	81	0.27	47.27	76	55	27	NA
Europe	1,667	5.53	(6.03)	1,813	1,811	1,820	1,722

Shareholder's Equity by Country [\$2.86Bn; 2.47% YoY]

(\$M)	2017	% Total	YoY	2016	2015	2014	2013
Lebanon	2,051	71.79	9.15	2,164	1,821	1,662	1,554
Egypt	143	4.99	(36.73)	116	241	217	187
Jordan	132	4.62	4.76	128	122	113	101
UAE	131	4.59	2.34	129	128	124	123
KSA	83	2.91	6.41	83	77	71	38
Syria *	0	0	NA	0	47	48	50
Qatar	40	1.40	2.56	40	39	36	41
Iraq	28	0.98	115	29	5	12	NA
Europe	249	8.72	(1.19)	243	241	240	255

Tier I & Tier II Capital (\$M)

[Basel III CAR of 18.5%]



Income & Provisioning

Q1 2017

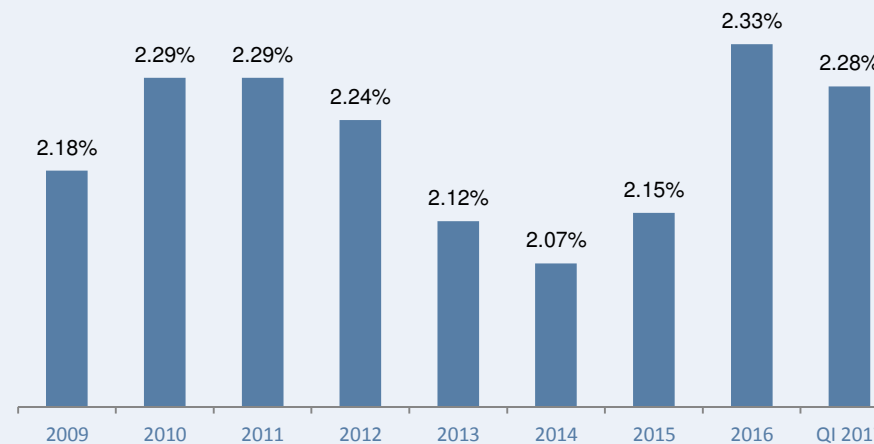
Net Income by Country

[Net Income \$112.03M; 3.51% YoY; 2010-2016 CAGR 5.79%]

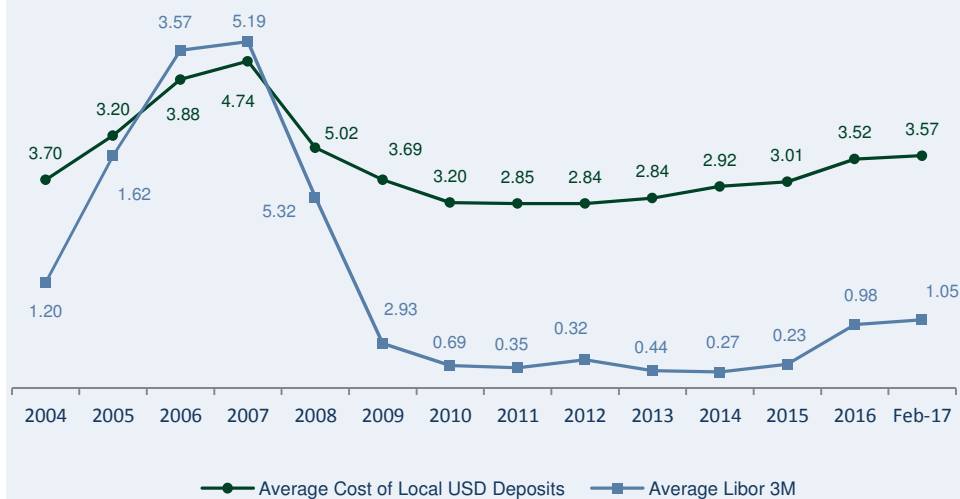
(\$M)	Q1 2017	% Total	YoY	2016	2015	2014	2013
Lebanon	91.07	81.29	28.09	360.39	298.33	286.50	291.14
Egypt	11.65	10.40	(13.77)	53.23	43.34	33.14	20.92
Syria *	NA	NA	NA	NA	24.08	13.03	1.93
Jordan	3.38	3.02	(21.21)	15.17	17.79	16.46	11.67
UAE	2.20	1.96	(34.33)	10.76	7.41	6.68	4.99
KSA	0.58	0.52	(50)	6.34	7.22	6.81	10.28
Qatar	0.30	0.27	(6.25)	1.17	2.42	(4.77)	1.28
Iraq	(0.39)	(0.35)	44.29	4.03	(9.27)	(2.39)	NA
Europe	3.24	2.89	17.82	11.74	12.94	9.32	10.23

Net Interest Margin

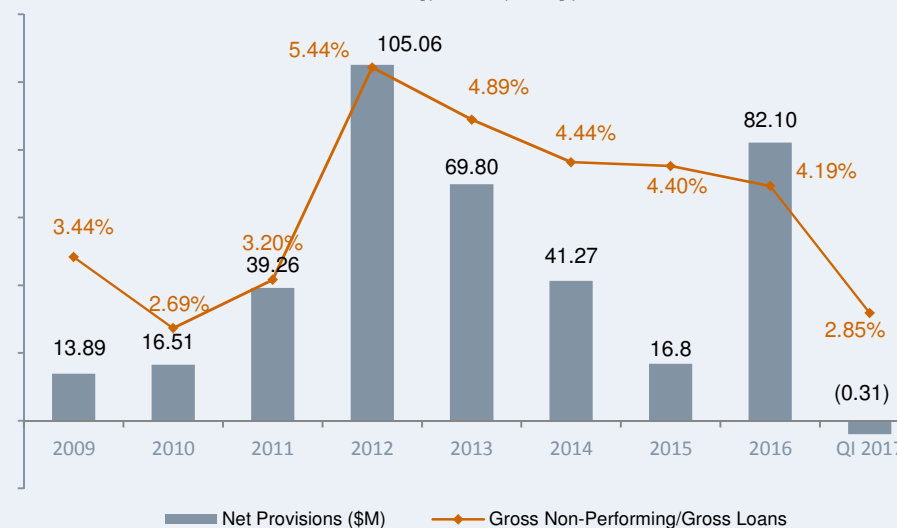
[Net Interest Income \$170.62M; 2.19% YoY; 2010-2015 CAGR 5.69%]



USD Interbank & Deposits (%)

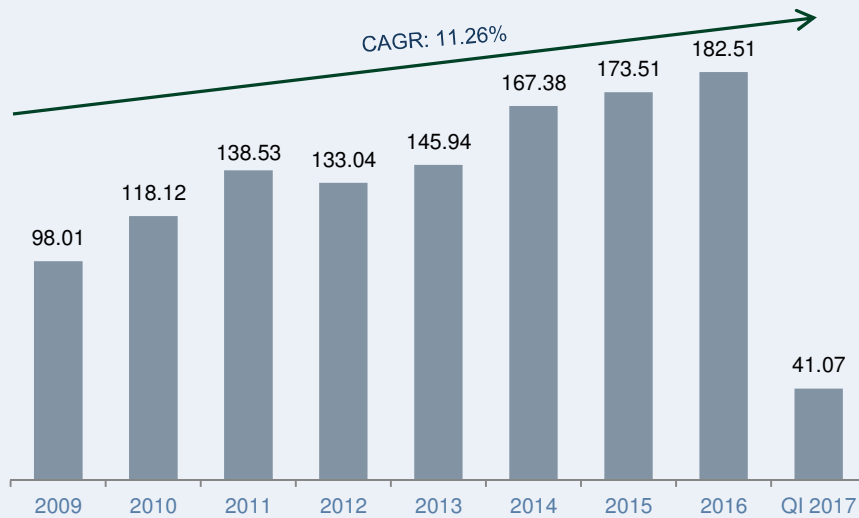


Net Provisions [(106.8%) YoY]; NPLs



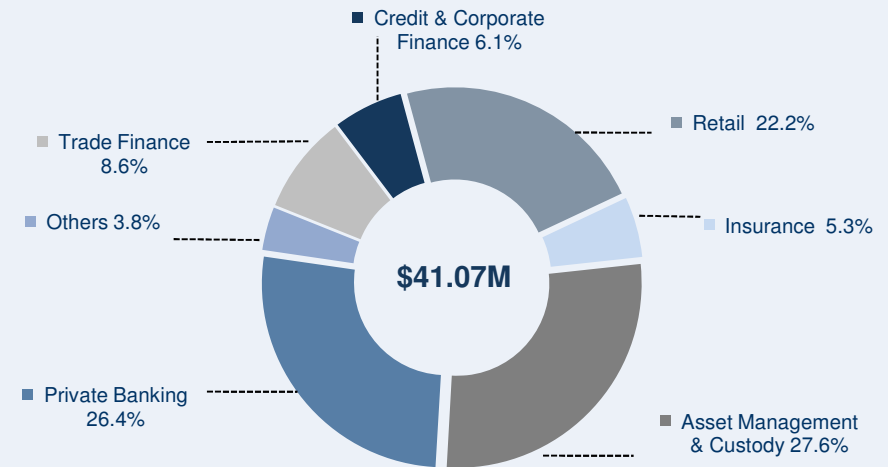
Fee Income (\$M)*

[(13.04%) YoY; Ratio of Fee Income to Operating Income 2016 19.13%]

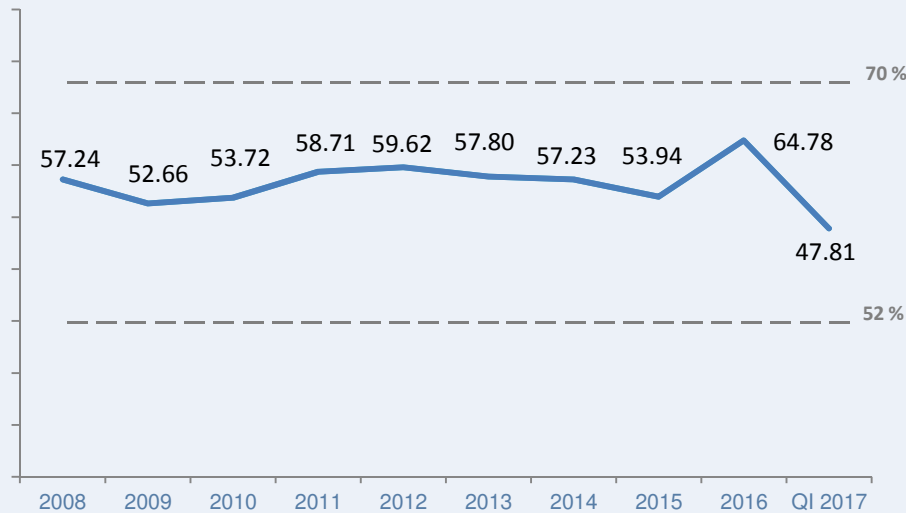


*Includes Net Commissions & Fee income, Foreign Exchange Gain & Dividends

Fee Income Breakdown by Type

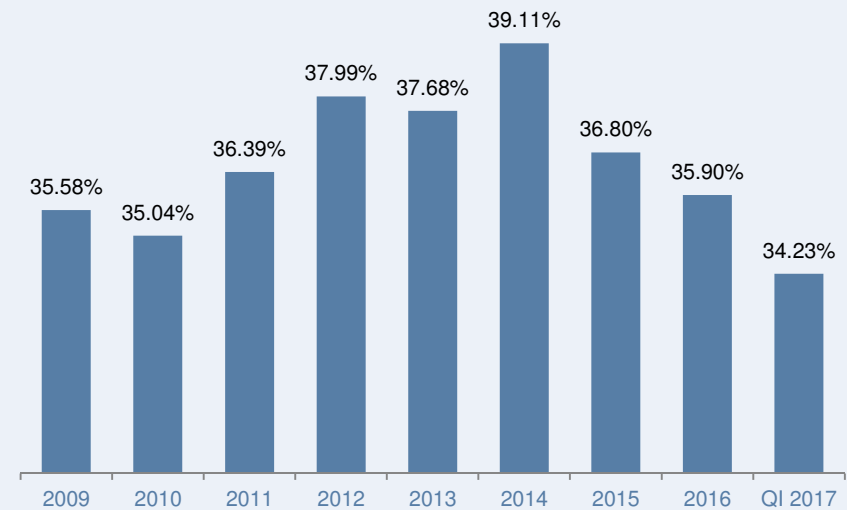


Efficiency Ratio *

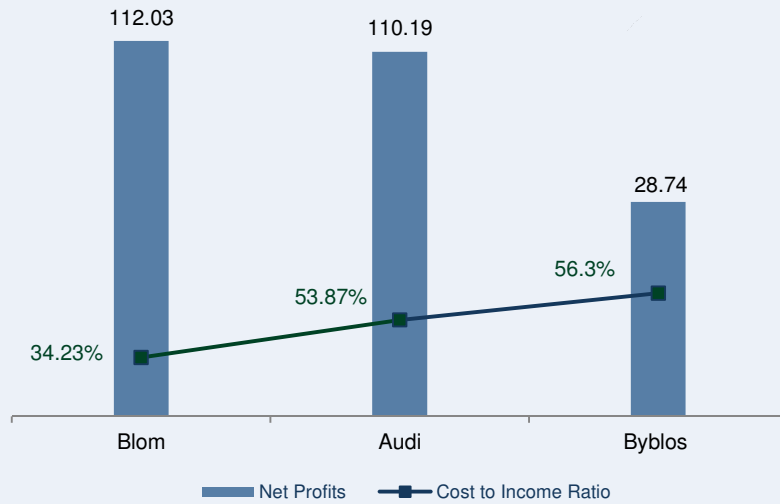


* Non-Interest Expenses / Total Revenue

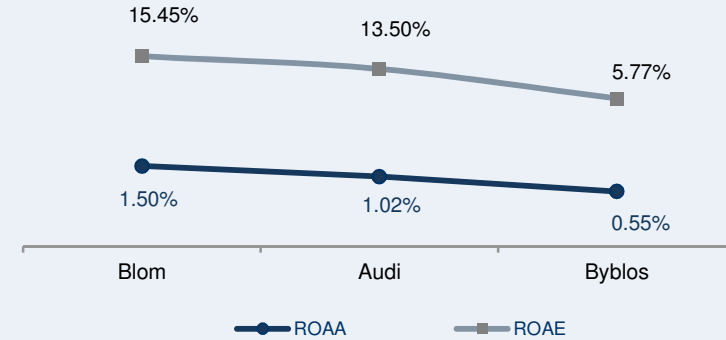
Cost-to-Income



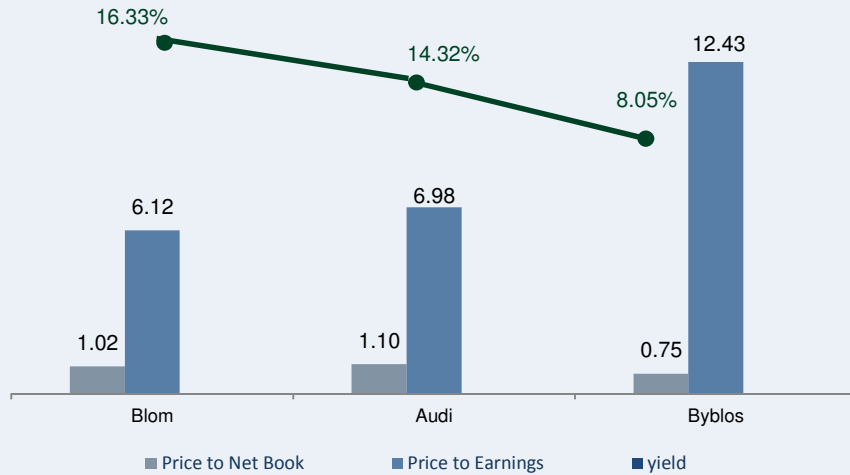
Net Income (\$M)



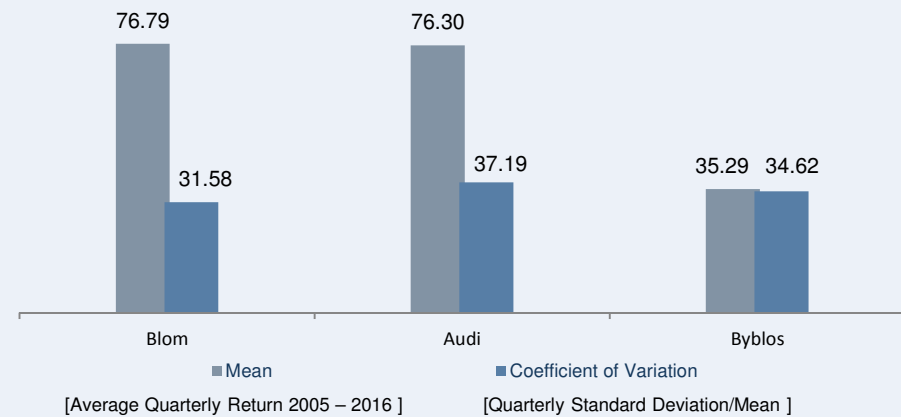
ROA ; ROE (Common)



Financial Ratios



Volatility of Return

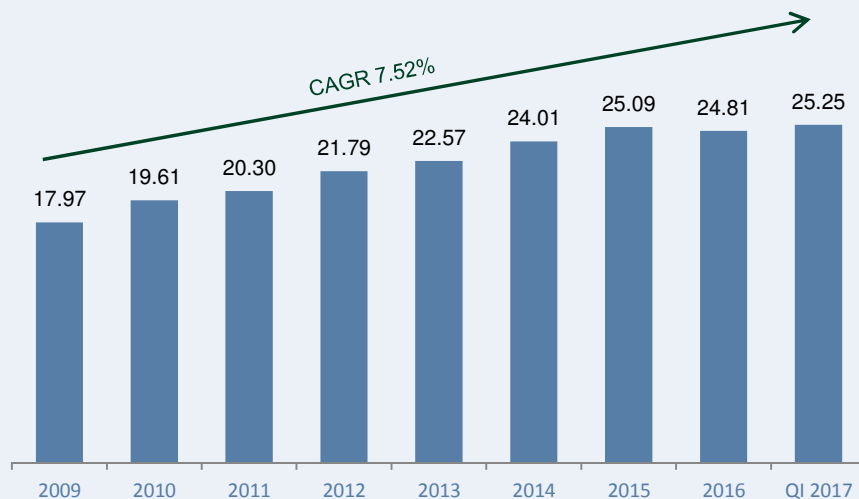


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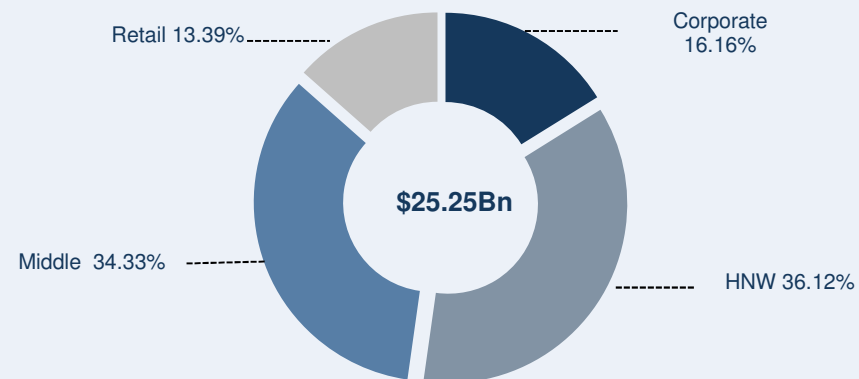


Total Deposits (\$Bn)

[0.18 % YoY] *



Total Deposits by Holder **

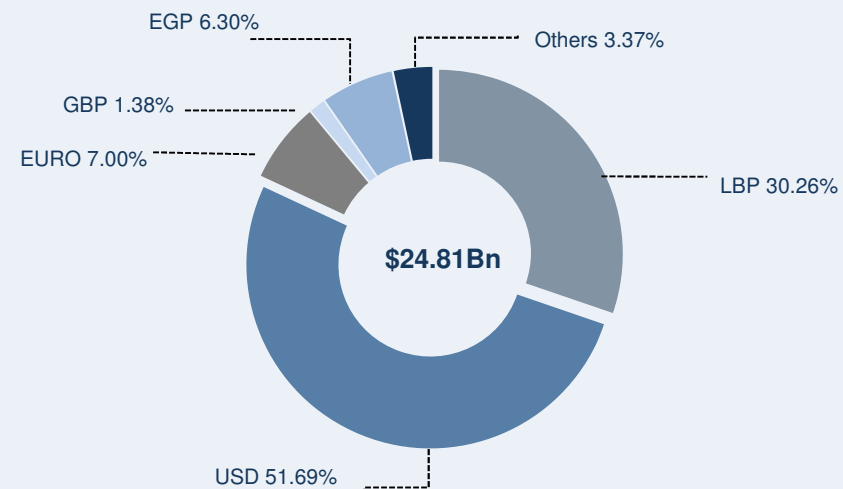


** Retail < \$100k ; Middle \$100K - \$1M ; HNW >\$1M

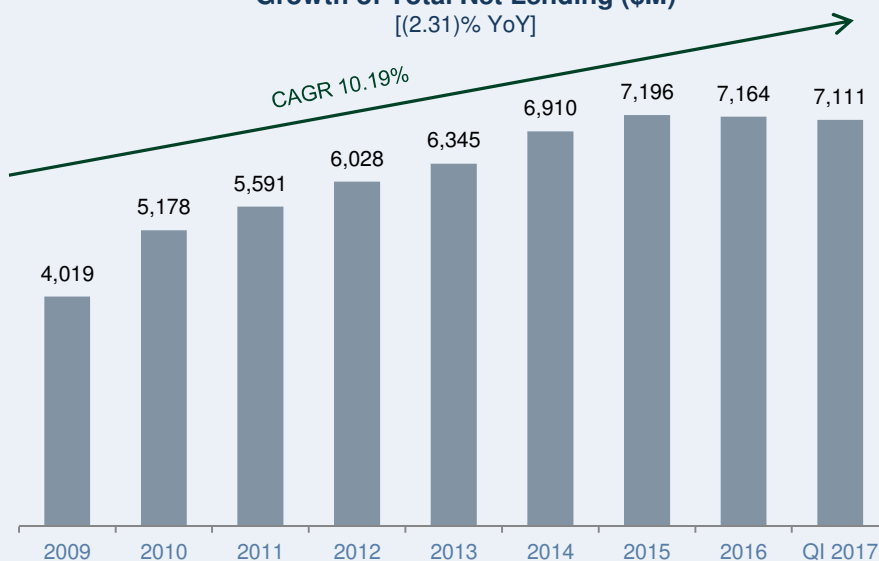
Deposits Breakdown by Country

(\$M)	2017	% Total	YoY	2016	2015	2014	2013
Lebanon	21,068	83.43	4.62	20,597	19,868	19,047	18,052
Egypt	1,441	5.71	(30.65)	1,327	2,160	1,776	1,415
Jordan	844	3.34	(11.16)	875	921	905	813
UAE	669	2.65	16.15	637	554	526	510
Syria *	0	0	NA	0	254	362	435
Iraq	43	0.17	4.88	39	33	7	NA
Qatar	11	0.04	57.14	7	6	40	87
Europe	1,176	4.66	0	1,329	1,295	1,343	1,260

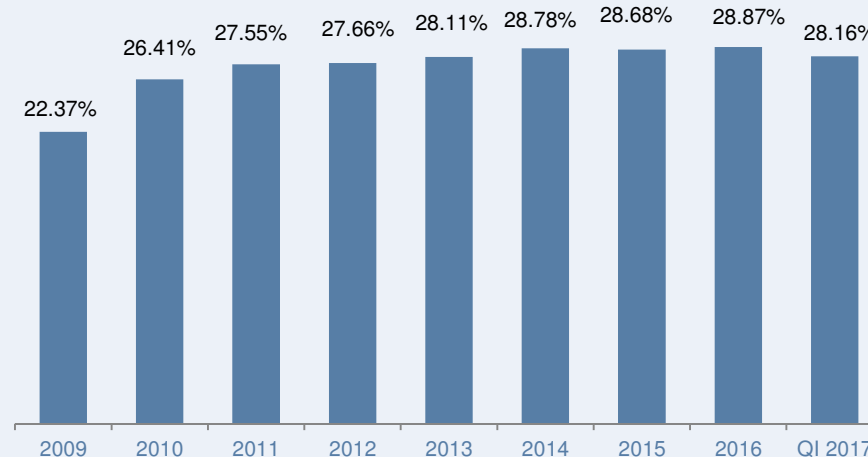
Total Deposits by Currency (QIV 2016)



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



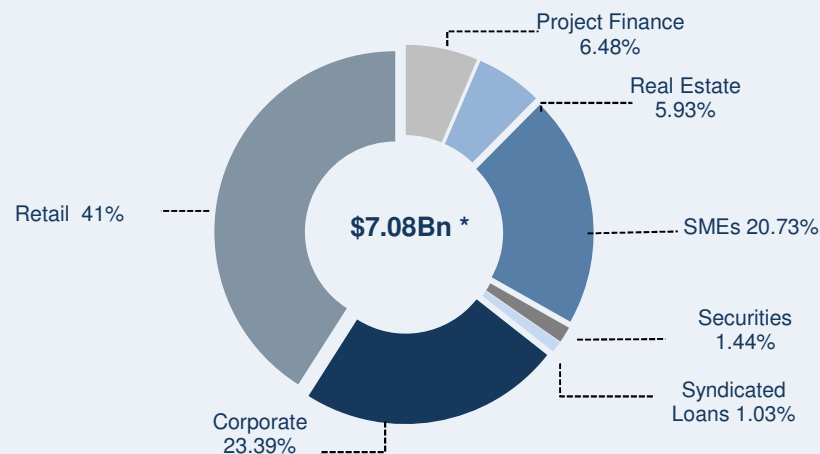
Loans to Deposits Ratio



Breakdown of Lending by Countries

(\$M)	2017	% Total	YoY	2016	2015	2014	2013
Lebanon	5,231	73.56	(0.4)	5,277	5,165	5,054	4,618
Egypt	489	6.89	(28.92)	470	721	582	465
Jordan	500	7.03	(3.29)	512	507	456	438
UAE	375	5.27	32.51	359	294	287	248
Qatar	97	1.36	2.11	91	86	93	139
Iraq	10	0.14	(16.67)	10	12	1	NA
Syria *	0	0	0	0	0	20	51
Europe	409	5.75	(5.32)	444	411	417	386

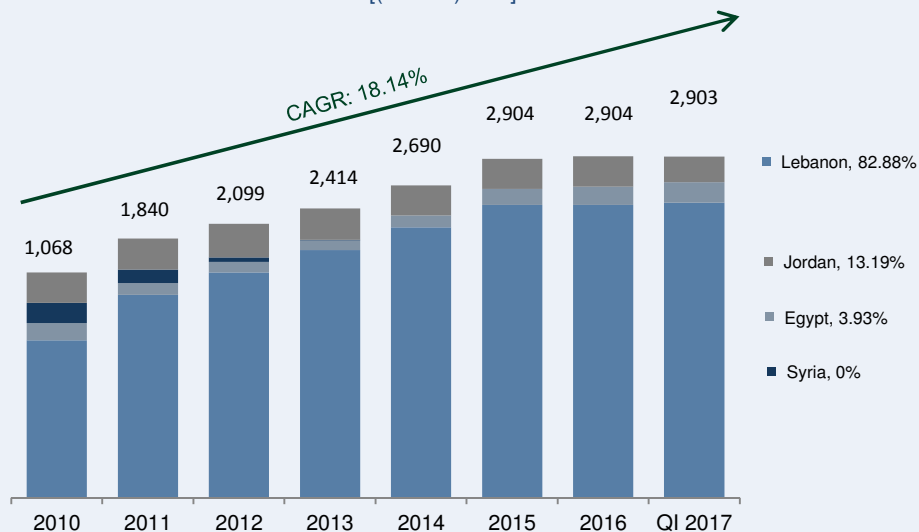
Breakdown of Lending by Sector **



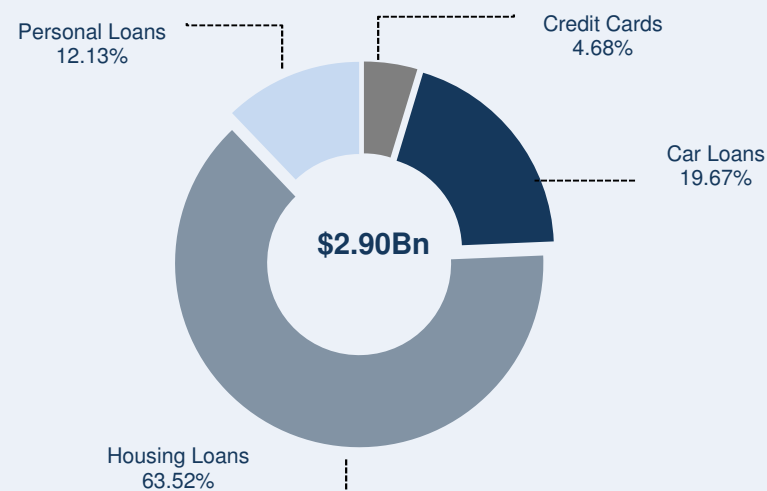
** Excluding related parties loans & insurance receivables

Growth of Retail Lending (\$M)

[(0.45 %) YoY]



Retail Loans Distribution by Product



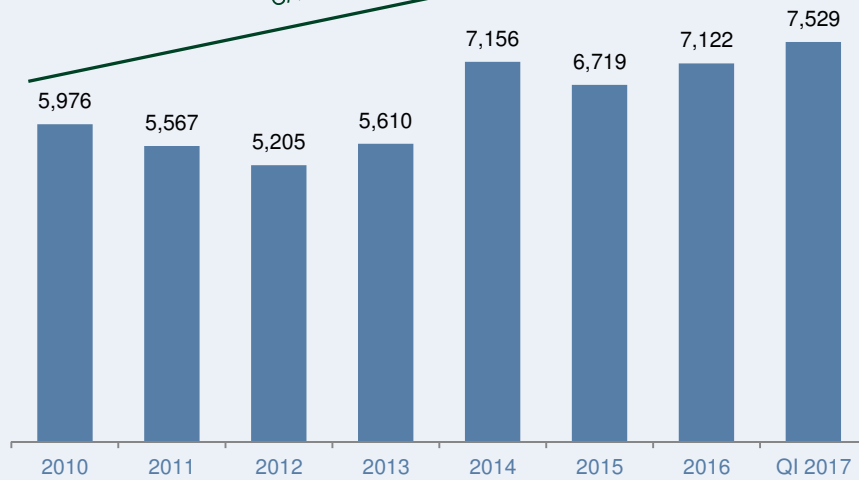
Breakdown of Retail Loans by Product

(\$M)	Car Loans	% Total	YoY (%)	Housing Loans	% Total	YoY(%)	Personal Loans	% Total	YoY(%)	Credit Cards	% Total	YoY(%)
Lebanon	321	56.2	(0.31)	1,709	92.7	5.82	247	70.2	(3.14)	130	95.6	(1.52)
Jordan	201	35.2	(6.07)	125	6.8	(3.85)	53	15.0	3.92	4	2.9	0
Syria *	0	0	0	0	0	0	0	0	0	0	0	0
Egypt	49	8.6	(46.15)	10	0.5	(9.09)	52	14.8	(40.91)	2	1.5	(33.33)

Custody Business (AUMs \$M)

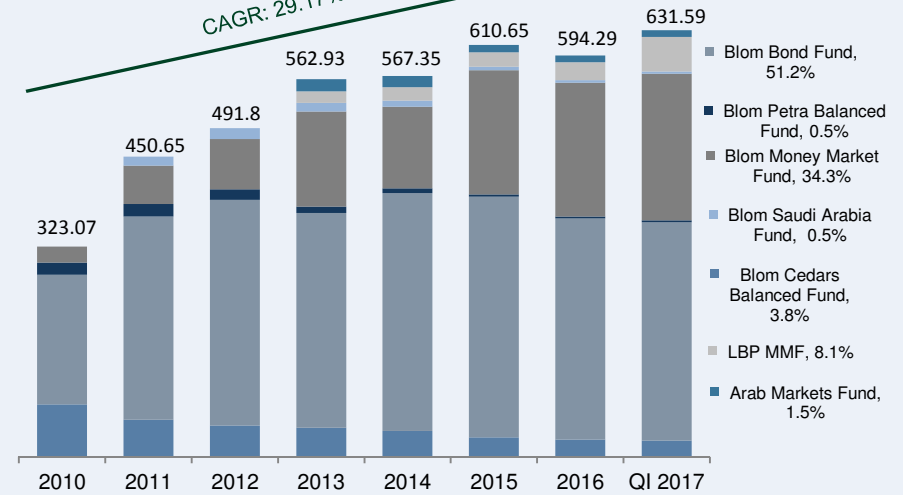
[6.40% YoY]

CAGR: 2.97%

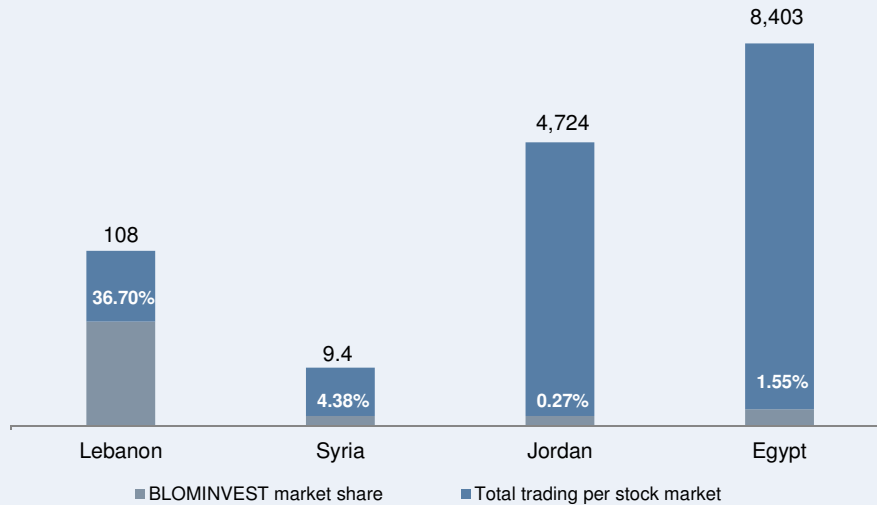


Asset Management Business (\$M) *

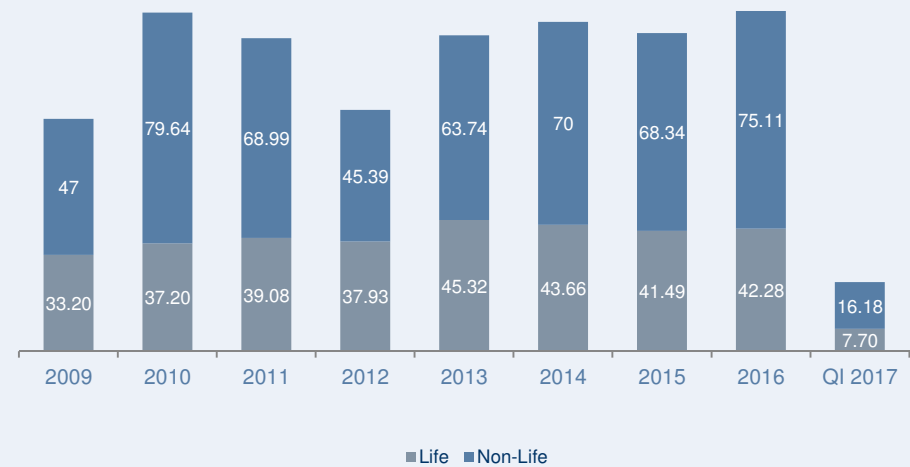
CAGR: 29.17%



Brokerage Activity 2016 US (\$M)



Insurance Business - Premium (\$M)



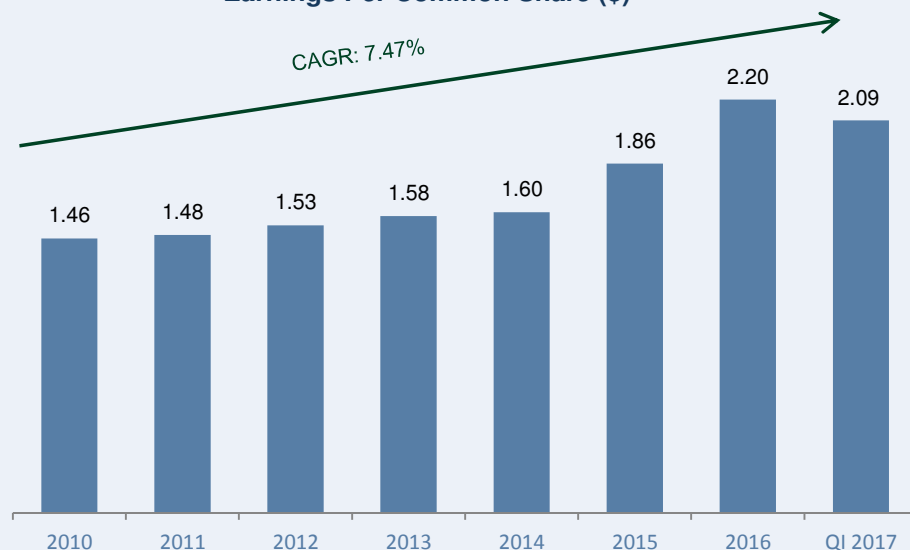
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BLOM BANK Share Performance

Q1 2017

Earnings Per Common Share (\$) *

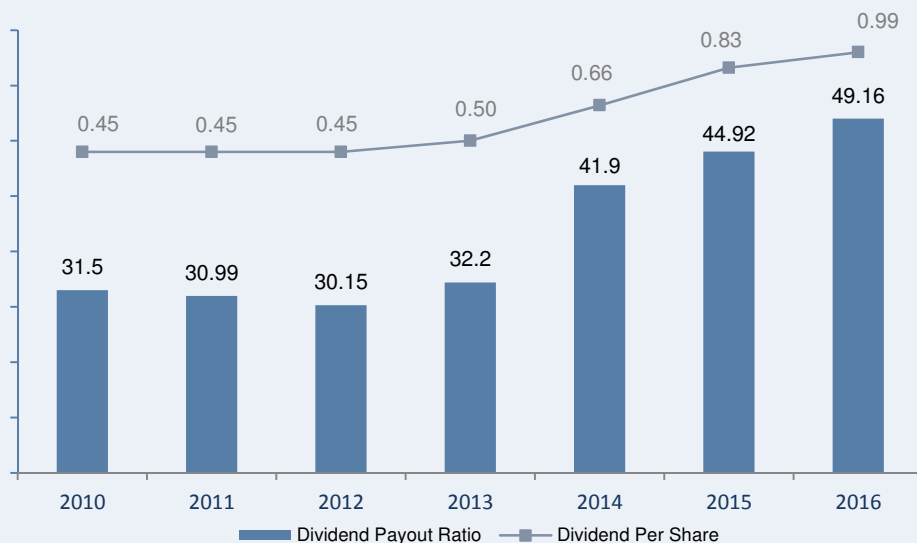


* Annualized

Analyst Coverage

Institution	Recommendation	Target Price (\$)	Date
EFG-Hermes	Buy	14.00	May 2017
FFA Private Bank	Overweight	12.50	May 2017
Arqaam Capital	Buy	16.60	May 2017
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
Q1 2017	27,942,461	9,290,703	37,233,164	271,803

*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

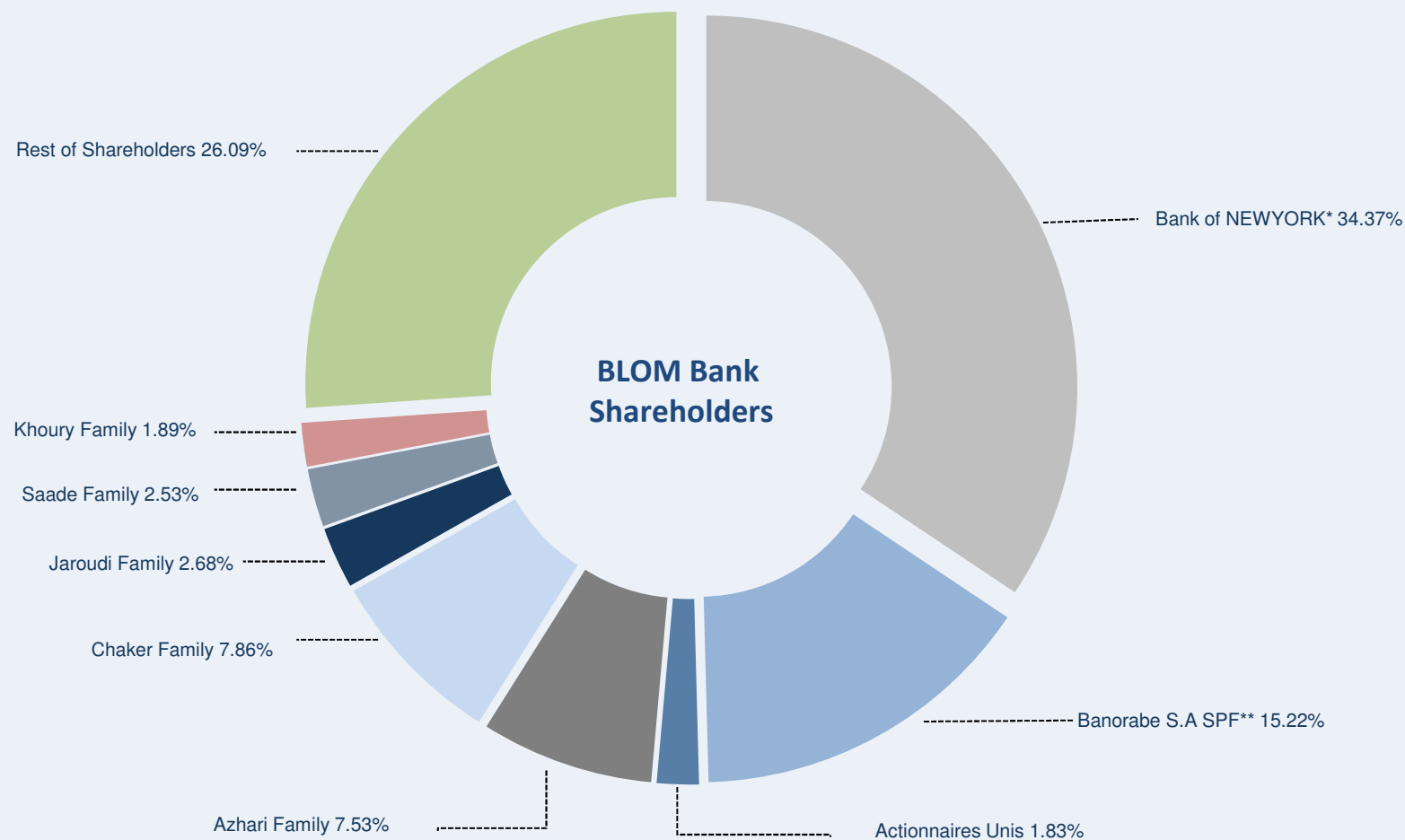
2011 (June)

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%

* Called in March 2017



- 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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