

- **Auditors' Report and Consolidated Financial Statements**

Byblos Bank SAL SAL publishes The [Independent Auditor's Report and Consolidated Financial Statements](#) for the year ended December 31, 2022.

Daily Bulletin- 12/7/2023

- **Invitation to the Annual Ordinary General Assembly of Common Shares Holders**

The shareholders of Byblos Bank SAL are invited to attend the annual ordinary general assembly to be held at the Bank headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 am on Wednesday 12 July 2023, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2022. - To hear the auditors' general and special reports for the fiscal year 2022. - To approve the accounts of the fiscal year 2022 and the allocation of its results. - To discharge the Chairman and the Board members for their administrative duties during the fiscal year 2022. - To approve the operations performed between the persons mentioned in article 158 of the Code of Commerce and the Bank during the fiscal year 2022 and the contractual terms of these persons and the Senior officers of the Bank, and to authorize these persons, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2023 all the operations described in the special report of both the Board of Directors and the auditors. - To determine the Auditors' remuneration for the fiscal year 2023 and the Board of Directors and Board Committee members' emoluments for the fiscal year 2023. – Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2022, general and special reports of both the Board and the auditors for the fiscal year 2022, consolidated profit and loss account, consolidated balance sheet and relevant auditors' report, as well as the list of the shareholders will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 25 days before the meeting.

Daily Bulletin- 20/6/2023

- **Invitation to the Annual Ordinary General Assembly of Preferred Shares Holders**

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:00 am on Wednesday 12 July 2023, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2022. - To hear the auditors' general and special reports for the fiscal year 2022. - To advise on the accounts of the fiscal year 2022 and on the allocation of its results. - To advise on the discharge of the Chairman and Board members for their administrative duties during the fiscal year 2022. - To advise on the operations performed between the persons mentioned in article 158 of the Code of Commerce and the Bank during the fiscal year 2022 and on the contractual terms of these persons and the Senior officers of the Bank, and on the authorization to be given to these persons, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2023 all the operations described in the special report of both the Board of

Directors and the auditors. - To advise on the determination of the auditors' remuneration for the fiscal year 2023 and on the directors and Board Committee members' emoluments for the fiscal year 2023. – To advise on the acquisition of the assets, rights, liabilities and obligations of Byblos Invest Bank SAL in accordance with article 10 of the law 192/93. - Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2022, general and special reports of both the Board and the auditors for the fiscal year 2022, consolidated profit and loss account, consolidated balance sheet and relevant auditors' report, as well as the list of the holders of the preferred shares will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 25 days before the meeting.

Daily Bulletin- 20/6/2023

- **Invitation to the Extraordinary General Assembly of Common Shares Holders**

The shareholders of Byblos Bank SAL are invited to attend the extraordinary general assembly to be held at the Bank headquarters in Ashrafieh, Elias Sarkis Avenue, at 10:30 am on Wednesday 12 July 2023, in order to discuss and decide on the matters listed on the following agenda: - To approve the acquisition of the assets, rights, liabilities and obligations of Byblos Invest Bank SAL in accordance with article 10 of the law 192/93. – Miscellaneous.

Daily Bulletin- 20/6/2023

- **Auditors' Report and Consolidated Financial Statements**

Byblos Bank SAL publishes the [Independent Auditors' Report and the Consolidated Financial Statements](#) for the year ended December 31, 2021.

Daily Bulletin- 13/6/2022

- **Board of Directors' Report**

Byblos Bank SAL publishes the [Report of the Board of Directors](#) addressed to the Annual General Meeting.

Daily Bulletin- 13/6/2022

- **Invitation to the Annual Ordinary General Assembly of Common Shares Holders**

The shareholders of **Byblos Bank SAL** are invited to attend the annual ordinary general assembly to be held at the Bank headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 am on Friday 10 June 2022, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2021. - To hear the auditors' general and special reports for the fiscal year 2021. - To approve the accounts of the fiscal year 2021 and the allocation of its results. - To discharge the Chairman and the Board members for their administrative duties during the fiscal year 2021. - To approve the operations performed between the Board members and the Bank during the fiscal year 2021 and the contractual terms of the Board members and the Senior officers of the Bank, and to authorize the Board members, in

accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2022 all the operations described in the special report of both the Board of Directors and the auditors. - To determine the Auditors' remuneration for the fiscal year 2022 and the Board of Directors and Board Committee members' emoluments for the fiscal year 2022. – Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2021, general and special reports of both the Board and the auditors for the fiscal year 2021, consolidated profit and loss account, consolidated balance sheet and relevant auditors' report, as well as the list of the shareholders will be made available to shareholders at Byblos Bank Headquarters in Ashrafiéh, Elias Sarkis Avenue, during the regular business hours 25 days before the meeting.

Daily Bulletin- 16/05/2022

- **Invitation to the Annual Ordinary General Assembly of Preferred Shares Holders**

The holders of **Byblos Bank S.A.L.** preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafiéh, Elias Sarkis Avenue, at 09:00 am on Friday 10 June 2022, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2021. - To hear the auditors' general and special reports for the fiscal year 2021. - To advise on the accounts of the fiscal year 2021 and on the allocation of its results. - To advise on the discharge of the Chairman and Board members for their administrative duties during the fiscal year 2021. - To advise on the operations performed between the Board members and the Bank during the fiscal year 2021 and on the contractual terms of the Board members and the Senior officers of the Bank, and on the authorization to be given to the Board members, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2022 all the operations described in the special report of both the Board of Directors and the auditors. - To advise on the determination of the auditors' remuneration for the fiscal year 2022 and on the directors and Board Committee members' emoluments for the fiscal year 2022. - Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2021, general and special reports of both the Board and the auditors for the fiscal year 2021, consolidated profit and loss account, consolidated balance sheet and relevant auditors' report, as well as the list of the holders of the preferred shares will be made available to shareholders at Byblos Bank Headquarters in Ashrafiéh, Elias Sarkis Avenue, during the regular business hours 25 days before the meeting.

Daily Bulletin- 16/05/2022

- **Unaudited Financial Results June 30, 2019:**

Byblos Bank SAL publishes the **Consolidated Unaudited Financial Results** for the period ended June 30, 2021.

Daily Bulletin- 3/8/2021

- **Auditors' Report and Consolidated Financial Statements**

Byblos Bank SAL publishes the [Independent Auditors' Report](#) and the Consolidated Financial Statements for the year ended December 31, 2020.

Daily Bulletin- 14/7/2021

- **Board of Directors' Report**

Byblos Bank SAL publishes the [Report of the Board of Directors](#) addressed to the Annual General Meeting of June 18, 2021.

Daily Bulletin- 14/7/2021

- **Auditors' Special Report**

Byblos Bank SAL publishes the [Auditors' Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2020

Daily Bulletin- 14/7/2021

- **Invitation to the Annual Ordinary General Aassembly of Common Shares Holders**

The shareholders of Byblos bank S.A.L. are invited to attend the annual ordinary general assembly to be held at the Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 AM on Friday, 18 June 2021, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2020. - To hear the auditors' general and special reports for the fiscal year 2020. - To approve the accounts of the fiscal year 2020 and the allocation of its results. - To discharge the chairman and the board members for their administrative duties during the fiscal year 2020. - To elect a new board of Directors. - To approve the operations performed between the Board members and the Bank during the fiscal year 2020 and the contractual terms of the Board members and the Senior officers of the Bank, and to authorize the board members, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2021 all the operations described in the special report of both the Board of Directors and the auditors. - To appoint the auditors for 2021, 2022 and 2023. - To determine the auditors' remuneration for the fiscal year 2021 and the Board of Directors' and Board Committee members' emoluments for the fiscal year 2021. - Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2020, general and special reports of both the Board and the auditors for the fiscal year 2020, consolidated profit and loss account, consolidated balance sheet and relevant auditors' report, as well as the list of the shareholders will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 25 days before the meeting

Daily Bulletin- 26/05/2021

- **Invitation to the Annual Ordinary General Aassembly of Preferred Shares Holders**

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:00 AM on Friday, 18 June 2021, in order to discuss and decide on the matters listed on the

following agenda: - To hear the general and special Board reports for the fiscal year 2020. - To hear the auditors' general and special reports for the fiscal year 2020. - To advise on the accounts of the fiscal year 2020 and on the allocation of its results. - To advise on the discharge of the Chairman and Board members for their administrative duties during the fiscal year 2020. - To advise on the election of a new Board of Directors. - To advise on the operations performed between the Board members and the Bank during the fiscal year 2020 and on the contractual terms of the Board members and the Senior officers of the Bank, and on the authorization to be given to the Board members, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2021 all the operations described in the special report of both the Board of Directors and the auditors. - To advise on the appointment of the auditors for 2021, 2022 and 2023. - To advise on the determination of the auditors' remuneration for the fiscal year 2021 and on the Directors' and Board Committee members' emoluments for the fiscal year 2021. - Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2020, general and special reports of both the Board and the auditors for the fiscal year 2020, consolidated profit and loss account, consolidated balance sheet and relevant auditors' report, as well as the list of the holders of the preferred shares will be made available to shareholders at Byblos bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 25 days before the meeting.

Daily Bulletin- 26/05/2021

- **Unaudited Financial Results March 31, 2021:**

Byblos Bank SAL publishes the **Consolidated Unaudited Financial Results** for the period ended March 30, 2021

Daily Bulletin- 05/05/2021

- **Invitation to an Extraordinary General Assembly**

The shareholders of Byblos bank S.A.L. are invited to attend the Extraordinary General Assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11 AM on Wednesday, 21 April 2021, in order to discuss and decide on the matters listed on the following agenda: - To verify the validity of the participation in the cash contribution to capital convertible into shares and its payment. - To approve the cash contribution to capital convertible into shares agreement. - To confirm the approval of Byblos Bank S.A.L. capital increase in stages not exceeding in the aggregate the counter value in LBP of USD /270,000,000/ (two hundred and seventy million United States dollars), which subscription is restricted to the signatories of the cash contribution to capital agreement, and to the conditions of the increase; - To approve the exchange of the fiduciary notes issued by Mitsubishi UFG Global Custody SA (as successor to the Bank of New York Mellon (Luxembourg) S.A.) to finance a subordinated loan provided by the latter to Byblos Bank S.A.L., for subordinated notes issued by Byblos Bank S.A.L. and payable in Lebanon in addition to a monetary amount, and to approve their issuance. - Miscellaneous. The following documents will be made available at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours, 25 days at least before the meeting. - Standard form of the cash contribution to capital agreement. - List of signatories on the cash contribution to capital agreement. - Board of Directors report on the exchange operation and a summary on the exchange offer.

Daily Bulletin- 26/3/2021

- **Invitation to Participate in the cash Contribution to Capital Convertible into Shares**

Byblos Bank S.A.L. would like to inform you that on 23 December 2020, its shareholders' Extraordinary General assembly decided to: - Approve the signature of cash contribution to capital agreements up to the amount of USD/270,000,000/ (two hundred and seventy million United States Dollars). - Approve the increase of Byblos Bank S.A.L. capital in stages not exceeding in the aggregate the counter value in LBP of USD/270,000,000/, as per the exchange rate prevailing at the date of each conversion, in implementation of the cash contribution holders right to convert them totally or in part into shares; the amount of each increase in execution of the conversion and its relevant details shall be determined by the extraordinary general assembly that shall approve it. - Note that, in the event that the extraordinary general assembly or the Central Bank of Lebanon does not approve the capital increase in execution of the conversion, the return rate generated by the cash contributions shall be increased by three points until the date of the extraordinary general assembly that shall approve the capital increase in execution of the conversion. - Approve to adopt the conversion rate as per the exchange rate at the conversion date, according to a flat rate equal to LBP 1,210 per share (subject to adjustment). The term sheet and the cash contribution to capital agreement are available at the Bank's headquarters. Based on the foregoing, the Board of directors has the pleasure to invite the shareholders to participate in the cash contribution to capital convertible into shares according to the above-mentioned main conditions and to the detailed conditions of the term sheet and the cash contribution to capital agreement from 26 March 2021 to 06 April 2021 inclusively, by presenting to the Bank's headquarters, Financial Markets Division during the regular business hours.

Daily Bulletin- 26/3/2021

- **Byblos Bank SAL Notes due 2022**

This announcement is made by Byblos Bank S.A.L. (the “**Bank**”) in respect of the U.S.\$300,000,000 6.5% Convertible Fiduciary Notes due 2022 (the “**Fiduciary Notes**”) issued on a fiduciary basis by The Bank of New York Mellon (Luxembourg) S.A. (since replaced as Fiduciary by Mitsubishi UFG Global Custody S.A.) for the sole purpose of financing a subordinated loan to the Bank. The Fiduciary Notes are pass-through instruments and, as such, do not constitute direct debt obligations of the Fiduciary. The Fiduciary's payment obligations in respect of the Fiduciary Notes are conditional upon the receipt of payments by the Bank in respect of the Subordinated Loan. The Fiduciary is not obliged to pay amounts under the Fiduciary Notes from its own funds. Under the Terms and Conditions of the Fiduciary Notes, the Bank shall (in accordance with Central Bank Decision 6830) pay interest on the subordinated loan (which would then be passed on to the holders of the Fiduciary Notes) if the Bank has Sufficient Available Profit for the Relevant Quarter, being the calendar quarter when the interest payment is due. In light of the ongoing severe financial, political and fiscal crises in the Lebanese Republic, including the continuing suspension of the Republic's payments on its Eurobonds and the corresponding impact on the financial condition of Lebanese banks, including the Bank, as well as the ongoing effects of the explosion at the Port of Beirut and the COVID-19 pandemic, the Bank's management has determined that the Bank will not have Sufficient Available Profits for the Relevant Quarter for the quarter ending 31 March 2021 or any profit at all. As a result, the Bank will not make an interest payment on the subordinated loan. The Fiduciary will, therefore, not pass on such amounts representing interest payments to the holders of the Fiduciary Notes on next the interest payment date, which is 31 March 2021.

Daily Bulletin- 26/3/2021

- **Unaudited Financial Results December 31, 2020:**

Byblos Bank SAL publishes the **Consolidated Unaudited Financial Results** for the year ended December 31, 2021.

Daily Bulletin- 10/2/2021

- **Unaudited Financial Results September 30, 2020:**

Byblos Bank SAL publishes the **Consolidated Unaudited Financial Results** for the period ended September 30, 2020.

Daily Bulletin- 30/12/2020

Announcement

This announcement is made by Byblos Bank S.A.L. (the “**Bank**”) in respect of the U.S.\$300,000,000 6.5% Convertible Fiduciary Notes due 2022 (the “**Fiduciary Notes**”) issued on a fiduciary basis by The Bank of New York Mellon (Luxembourg) S.A. (since replaced as Fiduciary by Mitsubishi UFG Global Custody S.A.) for the sole purpose of financing a subordinated loan to the Bank. The Fiduciary Notes are pass-through instruments and, as such, do not constitute direct debt obligations of the Fiduciary. The Fiduciary’s payment obligations in respect of the Fiduciary Notes are conditional upon the receipt of payments by the Bank in respect of the Subordinated Loan. The Fiduciary is not obliged to pay amounts under the Fiduciary Notes from its own funds. Under the Terms and Conditions of the Fiduciary Notes, the Bank shall (in accordance with Central Bank Decision 6830) pay interest on the subordinated loan (which would then be passed on to the holders of the Fiduciary Notes) if the Bank has Sufficient Available Profit for the Relevant Quarter, being the calendar quarter when the interest payment is due. In light of the ongoing severe financial, political and fiscal crises in the Lebanese Republic, including the continuing suspension of the Republic’s payments on its Eurobonds and the corresponding impact on the financial condition of Lebanese banks, including the Bank, as well as the widely-reported effects of the explosion at the Beirut, the Bank’s management has determined that the Bank will not have Sufficient Available Profits for the Relevant Quarter for the quarter ending 31 December 2020 or any profit at all. As a result, the Bank will not make an interest payment on the subordinated loan. The Fiduciary will, therefore, not pass on such amounts representing interest payments to the holders of the Fiduciary Notes on next the interest payment date, which is 31 December 2020.

Daily Bulletin- 28/12/2020

Invitation to an Extraordinary General Assembly

The shareholders of Byblos Bank S.A.L. are invited to attend the Extraordinary General Assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 AM on Wednesday, 23 December 2020, in order to discuss and decide on the matters listed on the following agenda:- To approve a cash contribution to capital agreements up to the total amount of USD/270,000,000/ (two hundred seventy million United States dollars) convertible into Byblos Bank S.A.L. shares. - To approve the increase of Byblos Bank S.A.L. capital in stages not exceeding in the aggregate the counter value in Lebanese pounds of USD/270,000,000/ (two hundred seventy million United States dollars), available for subscription by the shareholders who signed the cash contribution to capital agreement only and determine the terms of the capital increase. - To elect a new Board member. - Miscellaneous.

The Board of Directors' report on the agreement of cash contribution to capital convertible into shares, the main terms of the agreement, and the auditors' report will be made available to the shareholders at the headquarters of Byblos Bank S.A.L. in Beirut, Ashrafieh, Elias Sarkis Avenue, during the regular business hours 25 days at least before the meeting.

Daily Bulletin- 27/11/2020

Cash Contribution to Capital transaction

This announcement is made by Byblos Bank S.A.L. (the “**Bank**”) in respect of the Cash Contribution to Capital (“**CCC**”) transaction proposed by the Bank in accordance with the term sheet dated 23 September 2020. The Bank has decided to extend the deadline for submission of subscription applications by eligible holders in respect of the CCC transaction until 30 November 2020. The other terms applicable to the CCC transaction, as set out in the above-mentioned term sheet and the related subscription form remain in full force and effect.

Daily Bulletin- 27/10/2020

Announcement

This announcement is made by Byblos Bank S.A.L. (the “**Bank**”) in respect of the U.S.\$300,000,000 6.5% Convertible Fiduciary Notes due 2022 (the “**Fiduciary Notes**”) issued on a fiduciary basis by The Bank of New York Mellon (Luxembourg) S.A. (since replaced as Fiduciary by Mitsubishi UFG Global Custody S.A.) for the sole purpose of financing a subordinated loan to the Bank. The Fiduciary Notes are pass-through instruments and, as such, do not constitute direct debt obligations of the Fiduciary. The Fiduciary's payment obligations in respect of the Fiduciary Notes are conditional upon the receipt of payments by the Bank in respect of the Subordinated Loan. The Fiduciary is not obliged to pay amounts under the Fiduciary Notes from its own funds. Under the Terms and Conditions of the Fiduciary Notes, the Bank shall (in accordance with Central Bank Decision 6830) pay interest on the subordinated loan (which would then be passed on to the holders of the Fiduciary Notes) if the Bank has Sufficient Available Profit for the Relevant Quarter, being the calendar quarter when the interest payment is due. In light of the ongoing severe financial, political and fiscal crises in the Lebanese Republic, including the continuing suspension of the Republic's payments on its Eurobonds and the corresponding impact on the financial condition of Lebanese banks, including the Bank, as well as the effects of the explosion at the Beirut (which caused at least 170 deaths and over 6,500 other casualties, displaced an estimated 300,000 people and extensively damaged property over a wide area of Beirut), the Bank's management has determined that the Bank will not have Sufficient Available Profits for the Relevant Quarter for the quarter ending 30 September 2020 or any profit at all. As a result, the Bank will not make an interest payment on the subordinated loan. The Fiduciary will, therefore, not pass on such amounts representing interest payments to the holders of the Fiduciary Notes on next the interest payment date, which is 30 September 2020.

Daily Bulletin- 30/09/2020

● Audited Consolidated Financial Statements December 31, 2019:

Byblos Bank SAL publishes the [Consolidated Financial Statements and Auditors' Report for the year ended December 31, 2019](#)

Daily Bulletin- 18/08/2020

Delisting from the London Stock Exchange

BEIRUT, 4 August 2020 – Byblos Bank s.a.l. (the “**Bank**”) refers to its announcement of 1 July 2020 in relation to the proposed cancellation of the listing of its Global Depositary Receipts (the “**GDRs**”) (ISIN: US12431A1016) from the Official List of the UK Financial Conduct Authority and the cancellation of the admission to trading of the GDRs from the London Stock Exchange. The Bank confirms that the cancellation took effect from 7:00 am on Thursday 30 July 2020. The Bank has not terminated its Global Deposit Receipt Programme. Accordingly, following cancellation of the listing of the GDRs, the GDRs will remain outstanding.

Daily Bulletin- 04/08/2020

Invitation to the Annual Ordinary General Assembly of Preferred Shares Holders

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at the Bank headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:00 AM on Tuesday 28 July 2020, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2019. - To hear the auditors’ general and special reports for the fiscal year 2019. - To advise on the accounts of the fiscal year 2019 and the allocation of its results. - To advise on the discharge the Chairman and the Board members for their administrative duties during the fiscal year 2019. – To advise on the election of new board members. - To advise on the operations performed between the Board members and the Bank during the fiscal year 2019 and the contractual terms of the Board members and the Senior officers of the Bank, and to authorize the Board members, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2020 all the operations described in the special report of both the Board of Directors and the auditors. - To advise on the determination of the Auditors’ remuneration for the fiscal year 2020 and on the Board of Directors and Board Committee members’ emoluments for the fiscal year 2020. – Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2019, general and special reports of both the Board and the auditors for the fiscal year 2019, consolidated profit and loss account, consolidated balance sheet and relevant auditor’s report as well as the list of the shareholders will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 08/07/2020

Invitation to the Annual Ordinary General Assembly of Common Shares Holders

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at the Bank headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 AM on Tuesday 28 July 2020, in order to discuss and decide on the matters listed on the following agenda: - To hear the general and special Board reports for the fiscal year 2019. - To hear the auditors’ general and special reports for the fiscal year 2019.- To approve the accounts of the fiscal year 2019 and the allocation of its results. - To discharge the Chairman and the Board

members for their administrative duties during the fiscal year 2019. - Election of new board members. - To approve the operations performed between the Board members and the Bank during the fiscal year 2019 and the contractual terms of the Board members and the Senior officers of the Bank, and to authorize the Board members, in accordance with Articles 158 and 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2020 all the operations described in the special report of both the Board of Directors and the auditors. - To determine the Auditor's remuneration for the fiscal year 2020 and the Board of Directors and Board Committee members' emoluments for the fiscal year 2020. – Miscellaneous. The balance sheet, inventory, profit and loss account for the fiscal year 2019, general and special reports of both the Board and the auditors for the fiscal year 2019, consolidated profit and loss account, consolidated balance sheet and relevant auditor's report as well as the list of the shareholders will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 08/07/2020

Intended Delisting from the London Stock Exchange

Byblos Bank s.a.l. (the “**Bank**”) announces that it has applied for the cancellation of the listing of its Global Depositary Receipts (the “**GDRs**”) (Regulation S: US12431A1016) from the Official List of the UK Financial Conduct Authority and the cancellation of the admission to trading of its GDRs from the London Stock Exchange with effect from 30 July 2020. **1 Reason for the Delisting:** The Bank applied for the cancellation for the listing and trading of its GDRs due to the low volume of GDRs traded on the London Stock Exchange. The Bank believes that, given the limited liquidity of the GDRs, the costs and administrative burden of maintaining the listing of the GDRs on the Official List and admission to trading on the London Stock Exchange are disproportionate to the benefits thereof. **2 Continuation of Listing on the Beirut Stock Exchange:** Each GDR represents 50 common shares of the Bank (the “**Shares**”). The Shares of the Bank represented by the GDRs will continue to be listed and traded on the Beirut Stock Exchange. **3 Global Deposit Receipt Programme:** The Bank is not terminating its Global Deposit Receipt Programme. Accordingly, following the delisting from the London Stock Exchange, all GDRs will remain outstanding. *For further information, contact Investor Relations: investor-relations@byblosbank.com.lb*

Daily Bulletin- 02/07/2020

Announcement relating to the \$300 million 6.5% convertible Fiduciary Notes due 2022

This announcement is made by Byblos Bank S.A.L. (the “**Bank**”) in respect of the U.S.\$300,000,000 6.5% Convertible Fiduciary Notes due 2022 (the “**Fiduciary Notes**”) issued on a fiduciary basis by The Bank of New York Mellon (Luxembourg) S.A. (since replaced as Fiduciary by Mitsubishi UFG Global Custody S.A.) for the sole purpose of financing a subordinated loan to the Bank. The Fiduciary Notes are pass-through instruments and, as such, do not constitute direct debt obligations of the Fiduciary. The Fiduciary's payment obligations in respect of the Fiduciary Notes are conditional upon the receipt of payments by the Bank in respect of the Subordinated Loan. The Fiduciary is not obliged to pay amounts under the Fiduciary Notes from its own funds. Under the

Terms and Conditions of the Fiduciary Notes, the Bank shall (in accordance with Central Bank Decision 6830) pay interest on the subordinated loan (which would then be passed on to the holders of the Fiduciary Notes) if the Bank has Sufficient Available Profit for the Relevant Quarter, being the calendar quarter when the interest payment is due. In light of developments in the Lebanese Republic, including the announcement that the Republic will not make payments on its Eurobonds and the corresponding impact on the financial condition of Lebanese banks, including the Bank, the Bank's management has determined that the Bank will not have Sufficient Available Profits for the Relevant Quarter for the quarter ending 30 June 2020 or any profit at all. As a result, the Bank will not make an interest payment on the subordinated loan. The Fiduciary will, therefore, not pass on such amounts representing interest payments to the holders of the Fiduciary Notes on next the interest payment date, which is 30 June 2020.

Daily Bulletin- 18/06/2020

- Terms Sheet relating to Cash Contribution to Capital



BYBLOS BANK

CASH CONTRIBUTION TO CAPITAL

Dated: [-]

The following is a summary of the proposed terms of a loan to be made to Byblos Bank S.A.L. (the "Bank") in respect of a Cash Contribution to Capital. The Bank will be the borrower of the Cash Contribution to Capital loan. Holders of common shares of the Bank (the "Shares") or global depositary receipts ("GDRs") representing Shares issued under the Bank's Global Depositary Receipts Program may participate by taking up pro rata interests in the Cash Contribution to Capital loan (the "CCC").

This term sheet (this "Term Sheet") is subject to amendment, and the Bank may cancel the proposed transaction at any time in its sole discretion.

The Capital Market Authority of Lebanon has not approved a prospectus for the CCC. The Chairman of the Capital Markets Authority has confirmed that no prospectus is required.

Participation in the CCC described herein is subject to restrictions in certain jurisdictions, as more fully detailed below. In order to participate in the offer, participants must be holders of common shares of the Bank (the "Shares") or global depositary receipts ("GDRs") representing Shares issued under the Bank's Global Depositary Receipts Program. Potential participants are required to inform themselves about and to observe all applicable restrictions, and holders of GDRs are required to participate through the Depositary.

This transaction is subject to certain conditions precedent, including the approval of Banque du Liban, the central bank of the Lebanese Republic.

Pursuant to Intermediate Decision 13129 on the "Capital Adequacy Regulatory Framework for Banks Operating in Lebanon" issued by Banque du Liban ("Decision 13129"), each Lebanese bank is required to increase its Tier 1 Capital by way of cash contributions to capital by 20% of such bank's Common Equity Tier 1 Capital. This Term Sheet relates to the first stage of the capital increase to be effected by the Bank.

Borrower Byblos Bank S.A.L.

Eligible Participants Each holder of Shares or GDRs (acting through BNY Mellon as the Depositary and subject to any restrictions the Depositary may impose on GDRs holders) will have the right to participate in the CCC, *pro rata* (subject to adjustment, as described below) to their direct or indirect holdings of the Shares or GDRs, other than holders of Shares or GDRs who are (i) in the United States or (ii) U.S. persons, as such term is defined in Regulation S under the U.S. Securities Act of 1933, as amended, but the Depositary. As at the date of this Term Sheet, each GDR issued under the the Bank's Global Depositary Receipts Program represents 50 Shares.

Any CCC not taken up in the initial offer may be allocated to holders of Shares or GDRs, as the case may be, who participate in the offer, *pro rata* to their holding of Shares or GDRs and thereafter any remaining CCC may be allocated to holders of Shares or GDRs in the Bank's sole discretion, taking into account each such participant's request to do so.

Size..... In accordance with Decision 13129, the Bank intends to increase its Tier 1 Capital by way of cash contributions to capital by a maximum of U.S.\$270,000,000. The transaction described in this Term Sheet relates to the first stage, which is expected to amount to a maximum of U.S.\$135,000,000.

Closing Date..... The Closing Date will be the later of i) the date of execution of the CCC agreement and ii) funding of the CCC loan, which is expected to be on or before March 31, 2020 (tentative).

Maturity Date Perpetual, subject to the Conversion Right, as further described below.

Currency U.S. Dollars, except that the Conversion Ratio shall be calculated in Lebanese Pounds on the Closing Date, as further described below.

Status and Ranking Participations in the CCC shall rank *pari passu* among themselves.

The CCC are expected to constitute Additional Tier 1 Capital and, accordingly, shall rank senior to the Shares and GDRs solely in respect of the right to receive interest (subject as provided below) and *pari passu* with the Shares and GDRs in all other respects, including in the right to receive payments out of the assets of the Bank upon any voluntary or involuntary liquidation or winding up of the Bank.

Participations in the CCC shall be used to cover capital losses in accordance with Article 134 of the Lebanese Code of Money and Credit in the event no capital reconstitution occurs through any other legal means.

The right to receive interest in respect of the CCC (subject as provided below) will rank *pari passu* with the right of the preferred shares of the Bank to receive distributions. The CCC will otherwise rank junior to the preferred shares of the Bank and any instruments that qualify as Tier 2 Capital, as well as debt and other liabilities (including, *inter alia*, all deposits and other liabilities of the Bank to general creditors and liabilities of all offices and branches of the Bank, wherever located) and other similar obligations of the Bank, such that, in the event of the liquidation, dissolution or winding up of the Bank, the holders of such instruments and other obligations of the Bank would be entitled to be repaid prior to the payment of any amounts to participants in the CCC.

The CCC are not secured or covered by any guarantee from the Bank, any of the Bank's subsidiaries or members of its corporate group or any related party and do not benefit from any other arrangement that legally or economically enhances the preference or seniority of their claims.

Interest Subject to (i) the approval of the Banking Control Commission (which may be withheld at its discretion, even in the event that Free Income (as defined below) is available) and (ii) availability of Free Income for the immediately preceding year, the Bank may, but is not required to, pay interest annually (in respect of the immediately preceding year only) on each Interest Payment Date, at a rate not to exceed 8% *per annum* until the date that is the fifth Interest Payment Date following the Closing Date, following which, the interest rate applicable for each subsequent year will be determined by the Bank on the Publication Date (as defined below) for the preceding year by adding 500 basis points to a one-year U.S. Dollar benchmark rate that has been broadly accepted by the market as the replacement for LIBOR (as determined by the Bank) or, if no such benchmark

rate has been so accepted, a one-year U.S. Dollar benchmark rate selected by the Bank.

Definition of Free Income “Free Income” is, in respect of any year, the Bank’s net income for such year, calculated after deduction of legal and regulatory reserves and amounts due in respect any other obligations of the Bank ranking senior in the right of repayment to the CCC in such year, as:

- (i) set out in the Bank’s audited unconsolidated financial statements as at the end of such year and
- (ii) approved by the shareholders of the Bank at the relevant annual Ordinary General Meeting of Shareholders (or any other shareholders’ meeting);

provided, that if the Bank reasonably determines that the Free Income for any year as at any Interest Payment Date is lower than the Free Income for such year as at the date of the Bank’s latest unaudited financial statements and is insufficient to make (i) Interest Payments and any payments on the Bank’s preferred shares and (ii) instruments that rank senior in the right of repayment to the CCC due in the same calendar year or *pari passu* with the CCC in respect of amounts due on or before the relevant Interest Payment Date, then, upon certification by two Directors of the Bank of such revised amount, the Free Income shall for the purposes of payment of interest on the CCC shall mean Free Income, as set forth on such certificate.

The Bank will not, in respect of any calendar year, make any payments of dividends in respect of the Shares unless it has paid in full, or provided for the payment in full of, interest in respect of the CCC.

Interest Payment Dates Annual interest, if paid in full or in part, will be payable on a date to be determined by the Bank that is no later than the date that is 30 days following publication of the Bank’s annual audited financial statements for each calendar year, as approved by the annual Ordinary General Meeting of Shareholders (the “**Publication Date**”).

Interest Payments Not Cumulative.. The right of CCC participants to interest shall not be cumulative. If interest in respect of the CCC is not paid in respect of any year in whole or in part for any reason, CCC participants will not be entitled to receive such interest payments, whether or not Free Income is or becomes subsequently available.

Conversion of the CCC CCC participants shall have the right to convert all or a portion of their participation in the CCC into Shares (the “**Conversion Right**”) for the first time on or about the Closing Date and thereafter annually, at any time during the 30-day period following the Publication Date (the “**Conversion Notice Period**”), together with any interest declared to be due and accrued, but unpaid, if any, into Shares at the Conversion Ratio, as defined below.

Exercise of Conversion Rights..... CCC participants may convert all or part of their holdings of CCC by delivering an effective conversion notice to the Bank (a “**Conversion Notice**”). Conversion Notices will be available from the Bank. In order to be effective, a Conversion Notice must be received during a Conversion Notice Period.

Following the receipt of the Conversion Notice and following the expiration of the relevant Conversion Notice Period, the Bank shall convene an Extraordinary General Assembly to resolve the capital increase covering the conversion of the CCC in accordance with the Conversion Notice. If the Extraordinary General Assembly of Shareholders fails to approve the relevant capital increase, the interest payable on the CCC shall be increased by 3% per annum, from the date of the Extraordinary General Assembly of Shareholders convened to approve the relevant capital increase until the date of the Extraordinary General Assembly of Shareholders, which will effectively approve the capital increase required to convert the CCC into Shares.

For the avoidance of doubt, any Conversion Notice received by the Bank during a Conversion Notice Period, including up to the Conversion Notice Period in 2025, which were not implemented due solely to the failure of the Extraordinary General Assembly of Shareholders to approve the relevant capital increase required to implement the Conversion Notices, shall remain valid after the lapse of the fifth Conversion Notice Period following the Closing Date, until the date of the Extraordinary General Assembly of Shareholders, which will effectively approve the capital increase required to convert the CCC into Shares.

The conversion of CCC into Shares is subject to the approval by *Banque du Liban* of such conversion and of the capital increase authorizing the issuance of new Shares.

CCC participants who effectively exercise their Conversion Right shall be entitled to receive Shares on the Conversion Date, which is a date to be determined by the Bank, but in any event as soon as practicable after the relevant approvals have been received, and if so received on a timely basis, no later than the date that is 90 calendar days following the Publication Date.

The acquisition of common shares by a director of the Bank or a Shareholder who holds, or as a result of the conversion, will hold more than 5% of the Bank’s Shares is also subject to approval by *Banque du Liban*, as required by applicable laws and regulations.

Upon the exercise of any such Conversion Right (and approval of *Banque du Liban* and the Bank’s shareholders), the Bank will deliver Shares against the cancellation of the relevant nominal amount of the CCC. Converting participants must convert any interest due and unpaid on the CCC when applying to convert any of the nominal amount of CCC that they hold.

Conversion of the CCC must occur prior to the expiration of the fifth Conversion Notice Period following the Closing Date.

Both the capital increase and the Conversion Right shall be executed in compliance with all applicable laws and regulations, including the applicable provisions of the Lebanese Code of Commerce.

Conversion Ratio..... The “**Conversion Ratio**” is the nominal amount of CCC (translated into Lebanese Pounds as set out below) required to be exchanged in order to obtain one Share, subject to adjustment, as set out below.

THE CONVERSION RATIO IS FIXED IN LEBANESE POUNDS AT LBP 1515 FOR ONE SHARE REPRESENTING THE LEBANESE POUND EQUIVALENT OF THE PRICE OF ONE SHARE ON THE DATE OF THIS TERM SHEET (BY REFERENCE TO THE OFFICIAL U.S. DOLLAR / LEBANESE POUND EXCHANGE RATE PUBLISHED BY *BANQUE DU LIBAN* ON SAME DATE)

CCC participants may not convert into GDRs.

Adjustment to the Conversion Ratio	The Conversion Ratio will be subject to adjustment in in the event of a stock split or reverse stock split; provided that any such adjustment shall not lead to a Conversion Ratio that is below the par value of a Share.
Effect of Conversion	Upon any conversion of CCC, such CCC shall be cancelled, and the nominal amount of the remaining CCC shall be adjusted to reflect such cancellation.
No Put Option	CCC participants will not have the benefit of any put option or other similar right (other than the Conversion Right).
Form of the CCC	CCC will not be in certificated form. The Bank will maintain a register of each participant's entitlement to CCC. Definitive certificates evidencing the CCC will not be delivered.
Amendment and Modification	The material terms of the CCC may be modified, with the approval of the General Assembly of Shareholders and the approval of <i>Banque du Liban</i> (if required), with the consent of a Qualified Majority of participants in the CCC. A "Qualified Majority" is a number of participants in the CCC holding no less than 66⅔% of the then-outstanding CCC.
Agent	Participants holding a simple majority of the then-outstanding CCC may appoint, from amongst the participants in the CCC, an agent to represent all participants. Any agent so appointed will have the benefit of customary protections and indemnities.
Voting	There are no restrictions on voting in respect of any matter that requires a vote of participants in the CCC. In particular, but without limitation, affiliates of the Bank are not restricted from voting.
Transfer Restrictions	CCC may only be transferred to holders of Shares who are neither in the United States nor U.S. persons (except for the Depositary, when applicable). Any transfer of CCC will be subject to the consent of <i>Banque du Liban</i> , if applicable.
Listings	The CCC will not be listed. As of the date of this Term Sheet, the Shares are listed on the Beirut Stock Exchange, and the GDRs are listed on the London Stock Exchange, but no assurance is given that such listings will be maintained.
Conditions Precedent	The transaction described in this Term Sheet is conditioned upon: <ul style="list-style-type: none"> • the approval for the CCC by an Extraordinary General Assembly of the Bank's shareholders; • receipt of a fully completed executed subscription form and

- *Banque du Liban's* consent to the resolutions of the Extraordinary General Assembly of the Bank's shareholders approving the CCC.

Governing Law and Jurisdiction The CCC will be governed by the laws of the Lebanese Republic.

Any actions arising out of, or relating to, the CCC shall be subject to the exclusive jurisdiction of the Lebanese courts seated in Beirut.

Investor Representations The participation form includes certain agreements, acknowledgments and representations for the benefit of the Bank, including, *inter alia*, an acknowledgement the risks set out below and confirming that it is acquiring CCC, solely on the basis of its own independent appraisal of (i) the Bank and its financial condition and (ii) the Lebanese Republic and its political, budgetary, debt economic and monetary conditions and prospects.

In addition, each investor will be required to agree that it has carefully reviewed and considered all such other information and matters as such investor deems appropriate in determining whether to accept CCC, without relying upon any representation or warranty, express or implied, made to it by the Bank or any other person with respect thereto and to confirm that it is not a U.S. person or in the United States.

Risk Factors Investments in the CCC are speculative and subject to considerable risks, including (but not limited to) the following:

- Since 17 October 2019, Lebanon has witnessed significant and widespread protests against corruption and requesting the resignation of the Government, which has taken place, and its replacement with a technocratic cabinet. There can be no assurance that such protests will not continue to cause disruptions, including disruptions that affect the Bank or its financial condition, or that a new cabinet will be appointed in a timely manner.
- Lebanon is undergoing a fiscal, economic, monetary and political crisis, which is unprecedented in scope and scale, which has affected the Lebanese banking sector, including the Bank.
- Banks operating in Lebanon have imposed restrictions on overseas transfers and withdrawals of U.S. Dollars.
- In light of the adverse conditions affecting Lebanon, the Bank, in common with other banks, have suffered material adverse changes, the extent of which cannot be fully known at present.
- The Republic's credit ratings have been significantly and repeatedly downgraded, as a result of which the credit ratings of the Bank, in common with the credit ratings of other Lebanese banks, have been downgraded, including to RD by Fitch and ca by Moody's (in respect of the Bank's baseline credit rating). The Republic has non-investment long-term foreign currency credit ratings, as follows: (i) CCC (negative outlook) by S&P; (ii) Caa1 by Moody's (under review); and (iii) CC (negative outlook) by Fitch.
- All payments of principal and interest in respect of the CCC by the Bank will be made after deduction or withholding for, or on account of, any

present or future Lebanese taxes. Interest payable on the CCC is currently subject to withholding at a rate of 10%. The Bank may withhold a portion of any payment under the CCC in respect of such taxes.

- It is the intention of the Bank's Board of Directors to recommend to the shareholders of the Bank that they approve at one or more Extraordinary General Assemblies the capital increases required to be effected for the holders of the CCC to exercise their Conversion Right according to the Conversion Notice. There is however no assurance that the shareholders of the Bank during the Extraordinary General Assembly will vote in favor of implementing the capital increase and the conversion by the holders of the CCC of their CCC into Shares. In addition, there is no assurance that *Banque du Liban* will equally approve the capital increase.

If the shareholders of the Bank or *Banque du Liban* do not approve the capital increase required to be effected for the holders of the CCC to exercise their Conversion Right, up to, and including, the fifth Conversion Notice Period following the Closing Date, the CCC will remain outstanding and the holders of the CCC will lose the benefit of their Conversion Right. If the shareholders of the Bank fail to approve the capital increase required to be effected for the holders of CCC to exercise their Conversion Right, up to, and including, the fifth Conversion Notice Period following the Closing Date, the holders of CCC will receive an interest exceeding by 3% per annum the interest payable on the CCC until the date the shareholders approve the capital increase.

- Holders of Shares or GDRs who do not participate in the offer or who do not exercise their Conversion Rights when other participants of CCC do so may see their holdings of Shares or GDRs (as the case may be) diluted, potentially significantly. In such an event, holders of Shares or GDRs will not receive any compensation.
- The CCC constitute Additional Tier 1 Capital and, accordingly, are *pari passu* in ranking with all preferred shares and junior in ranking Tier 2 Capital instruments of the Bank, as further described under the caption "*Status and Ranking*" above.
- Participants in the CCC will not have creditor rights against the Bank in respect of the CCC, other than in the event of a liquidation of the Bank, including for any non-payment of interest.
- Each interest payment, to the extent made, will be in respect of the immediately preceding year only and not in respect of the period from the end of such immediately preceding year to the relevant Interest Payment Date.
- The Bank may, in its sole discretion, taking into account its specific financial and solvency condition, elect to cancel any payment of interest, in whole or in part, on a non-cumulative basis at any time, even if Free Income is available. In addition, the Banking Control Commission may not authorise the payment of interest in respect of the CCC, even if Free Income is available.
- Notwithstanding the availability of Free Income, the Bank may, in any given year and in its full discretion, make Distributions to the holders of

the Bank's Preferred Shares without at the same time making interest payments on the CCC in full or at all.

- Any interest payment that has been not been fully paid or paid at all will be no longer due and payable at any time by the Bank for any reason. Cancellation or partial payment of an interest payment shall not constitute an "event of default" and does not entitle holders to petition for the insolvency or winding up of the Bank.
- The CCC will have no voting rights, other than in respect of a proposed modification of the terms of the CCC, or the appointment of an agent, as set out above. Other than an agent, if appointed as set out above, no representative or committee representing participants in the CCC will be constituted.
- Subject to the Conversion Rights, the CCC shall be of perpetual existence and have no fixed final redemption date. Participants in the CCC will not have the benefit of any put option or other right to require the redemption thereof.

The above is only a partial list of risks related to the CCC.

Daily Bulletin- 12/03/2020

- **Capital Increase:**

The Extraordinary General Assembly of shareholders of Byblos Bank SAL convened on February 21, 2020 and approved the cash contribution to capital agreement, in the amount of USD 135 million, convertible into common shares. The above decision is subject to the approval of Banque Du Liban. For more information you can call Mr. Elie Wehbe: Phone number 01-335200 ext. 0325 or by email at ewehbe@byblosbank.com.lb

Daily Bulletin- 24/02/2020

- **Invitation to an Extraordinary General Assembly:**

The shareholders of Byblos Bank SAL are invited to attend the Extraordinary General Assembly to be held at Byblos Bank Headquarters in Achrafieh, Elias Sarkis Avenue, at 9:00 am on Friday 21 February 2020, in order to discuss and decide on the matters listed on the following agenda: - To approve the signature of a cash contribution to capital agreement in the amount of USD/135,000,000/ (one hundred thirty-five million United States dollars) convertible into Byblos Bank SAL shares. - To approve the increase of Byblos Bank SAL capital in stages not exceeding in the aggregate USD/135,000,000/ (one hundred thirty-five million United States dollars), available for subscription by the holders of cash contribution to capital only and determine the terms of the capital increase. - Miscellaneous. The Board of Directors' report on the agreement of cash contribution to capital convertible into shares, the main terms of the agreement, and the auditors' report will be made available to the shareholders at the headquarters of Byblos Bank SAL in Beirut-Achrafieh, Elias Sarkis avenue, during the regular business hours 25 days at least before the meeting

Daily Bulletin- 24/01/2020

- **Increase of Capital**

The Board of Directors of Byblos Bank approved an increase of the Bank's capital in the amount of USD 135 million, being the equivalent of 10% of its Common Equity Tier One, through the issuance of cash contribution interests. The increase in capital is in implementation of BDL intermediate circular No 13129, dated November 4, 2019.

The cash contribution interests can be converted into common equity each year for the next five years at a conversion ratio of LBP 1,515.

The core shareholders of Byblos Bank, including Byblos Invest Holding, which collectively hold around 50% of the share capital, have indicated their approval, in principle, to take part in this capital increase, thus demonstrating their commitment to the Bank and to Lebanon, while hoping that the operating environment in Lebanon would improve through the political authorities taking necessary measures to reduce government expenditures and budget deficit, and implementing needed structural reforms to contain the economic and financial crisis and re-launch the economy.

Daily Bulletin- 19/12/2019

- **Unaudited Financial Results June 30, 2019:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Results for the period ended June 30, 2019. Report can be accessed by using the following URL

<http://www.bse.com.lb/Portals/0/Byblos%20FS%2020190630.pdf>

Daily Bulletin- 30/07/2019

- **Unaudited Financial Results March 31, 2019:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Results for the period ended March 31, 2019. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20FS%2020190331%20Eng.pdf>

Daily Bulletin- 30/04/2019

- **Dividend distribution for the year 2018:**

The Ordinary General Assembly held on 17 April 2019 at the Bank's Headquarters, approved the distribution of dividends for the year 2018 as follows: **For Common Shareholders** - LBP 212 per share (LBP 190.8 net of 10% withholding tax). **For Preferred Shareholders:** Class 2008: USD 8 per share; (USD 7.2 net of 10% withholding tax). Class 2009: USD 8 per share; (USD 7.2 net of 10% withholding tax). Such dividends will be paid on or about 25 April 2019 after deducting the 10% withholding tax, to shareholders as at 24 April 2019 (record date), according to the records of Midclear (the Central Depository). Shares will trade ex-dividend starting 18 April 2019. **For GDR holders:** LBP 212 per share paid in US dollars through the depository bank, The Bank of New York Mellon, after deducting withholding tax (of 10%) and other expenses starting 02 May 20219.

Daily Bulletin- 17/4/2019

- **Board of Directors' Report**

Byblos Bank SAL publishes the [Board of Directors' Report](#) addressed to the Annual General Assembly of Shareholders of April 17, 2019.

Daily Bulletin- 4/4/2019

- **Auditors' Special Report**

Byblos Bank SAL publishes the [Auditors' Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2018.

Daily Bulletin- 4/4/2019

- **Auditors' Report and Consolidated Financial Statements**

Byblos Bank SAL publishes the [Auditors' Report](#) and the Consolidated Financial Statements for the year ended December 31, 201.

Daily Bulletin- 4/4/2019

- **Dividend distribution for the year 2018:**

The Board of Directors of Byblos Bank SAL has the pleasure to announce to its shareholders that it resolved in its meeting held on 22 March 2019, to propose to the Ordinary General Assembly convened to meet on 17 April 2019 at the Bank's Headquarters, the distribution of dividends for the year 2018 as follows

For Common Shareholders:

- LBP 212 per share (before withholding tax of 10%)

For Preferred Shareholders:

- Class 2008: USD 8 per share; (before withholding tax of 10%)
- Class 2009: USD 8 per share; (before withholding tax of 10%)

Subject to the Ordinary General Assembly's approval such dividends will be paid on or about 25 April 2019 after deducting the 10% withholding tax, to shareholders as at 24 April 2019 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

- LBP 212 per share paid in US dollars through the depository bank, The Bank of New York Mellon, after deducting withholding tax of 10% and other expenses starting 2 May 2019.

Daily Bulletin- 26/3/2019

- **Invitation to the Annual Ordinary General Assembly of Preferred Shares Holders:**

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:00 a.m. on Wednesday, 17 April 2019, in order to discuss and decide on the matters listed on the following agenda:

- To hear the general and special Board reports for the fiscal year 2018.
- To hear the Auditors' general and special reports for the fiscal year 2018.
- To advise on the accounts of the fiscal year 2018 and on the allocation of its results.
- To advise on the discharge of the chairman and Board members for their administrative duties during the fiscal year 2018.
- To advise on the operations performed between the Board members and the Bank during the fiscal year 2018 and on the contractual terms of the Board members and the senior officers of the Bank, and the authorization to be given to the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and

Article 152 of the Code of Money and Credit, to carry out during 2019 all the operations described in the special report of both the Board of Directors and the Auditors.

- To advise on the determination of the auditors' remuneration for the fiscal year 2019 and the directors and Board committee members' emoluments for the fiscal year 2019.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2018, general and special reports of both the Board and the Auditors for the fiscal year 2018, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of holders of the preferred shares will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 26/3/2019

- **Invitation to the Annual Ordinary General Assembly of Common Shares Holders:**

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 a.m. on Wednesday, 17 April 2019, in order to discuss and decide on the matters listed on the following agenda:

- To hear the general and special Board reports for the fiscal year 2018.
- To hear the Auditors' general and special reports for the fiscal year 2018.
- To approve the accounts of the fiscal year 2018 and the allocation of its results.
- To discharge the chairman and Board members for their administrative duties during the fiscal year 2018.
- To approve the operations performed between the Board members and the Bank during the fiscal year 2018 and the contractual terms of the Board members and the senior officers of the Bank, and to authorize the Board members in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2019 all the operations described in the special report of both the Board of Directors and the Auditors.
- To determine the auditors' remuneration for the fiscal year 2019 and the Board of Directors and Board committee members' emoluments for the fiscal year 2019.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2018, general and special reports of both the Board and the Auditors for the fiscal year 2018, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of shareholders, will be made available to the shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting

Daily Bulletin- 26/3/2019

- **Unaudited Financial Results December 31, 2018:**

Byblos Bank S.A.L. publishes its Unaudited Consolidated Financial Results for the year ended December 31, 2018. Report can be accessed by using the following URL

<http://www.bse.com.lb/Portals/0/Byblos%20Financial%20Results%20English%2020181231.pdf>

Daily Bulletin- 30/1/2019

- **Unaudited Financial Results September 30, 2018:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Results for the period ended September 30, 2018. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20Financial%20Results%20English%2020180930.pdf>

Daily Bulletin- 30/10/2018

- **Unaudited Financial Results June 30, 2018:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Results for the period ended June 30, 2018. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BYBLOS%20Financials%20%20Eng%20June%202018.pdf>

Daily Bulletin- 31/07/2018

- **The Annual Ordinary General Assembly Meeting held on April 20, 2018:**

Byblos Bank SAL publishes the minutes of meeting of the Annual Ordinary General Assembly of shareholders of April 20, 2018. (Minutes of the meeting)

Daily Bulletin- 29/06/2018

- **Unaudited Financial Results March 31, 2018:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Results for the period ended March 31, 2018. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20FS%20march%202018%20Eng.pdf>

Daily Bulletin- 26/04/2018

- **Ex-dividend Date:**

In reference to the announcement issued by *Byblos Bank S.A.L.* related to the decision of the Annual Ordinary General Assembly of shareholders of April 20, 2018 to distribute dividends for the holders of shares on record as at April 25, 2018 (Record date), the Beirut Stock Exchange declares that the Ex-dividend date of the shares of *Byblos Bank S.A.L.* is Monday, April 23, 2018.

Daily Bulletin- 20/04/2018

- **Dividend distribution for the year 2017:**

The Annual Ordinary General Assembly held on 20 April 2018 at the Bank's Headquarters, approved the distribution of dividends for the year 2017 as follows:

For Common Shareholders:

- LBP 212 per share (LBP 190.8 net of 10% withholding tax)

For Preferred Shareholders:

- Class 2008: USD 8 per share; (USD 7.2 net of 10% withholding tax)
- Class 2009: USD 8 per share; (USD 7.2 net of 10% withholding tax)

Such dividends will be paid on or about 26 April 2018 after deducting the 10% withholding tax, to shareholders as at 25 April 2018 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

- LBP 212 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, on or about 02 May 20218 after deducting the 10% withholding tax and other expenses.

Daily Bulletin –20/04/2018

- **Special Report of the Board of Directors:**

Byblos Bank SAL publishes: the **Report of the Board of Directors** addressed to the Annual General Assembly of April 20, 2018.

Daily Bulletin –17/04/2018

- **Audited Consolidated Financial Statements December 31, 2017:**

Byblos Bank SAL publishes its Audited Consolidated Financial Statements for the year ended December 31, 2017 and the Auditors' Special Report drafted according to article 158 of the Code of Commerce for the year ended December 31, 2017.

<http://www.bse.com.lb/Portals/0/Byblos%20Bank%20SAL%20Consolidated%20Dec2017.pdf>

Daily Bulletin- 07/04/2018

Invitation to the Annual Ordinary General Assembly of Preferred Shares

Holders:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:00 a.m. on Friday, 20 April 2018, in order to discuss and decide on the matters listed on the following agenda:

- To hear the general and special Board reports for the fiscal year 2017.
- To hear the Auditors' general and special reports for the fiscal year 2017.
- To advise on the accounts of the fiscal year 2017 and on the allocation of its results.
- To advise on the discharge of the chairman and Board members for their administrative duties during the fiscal year 2017.
- To advise on the election of a new Board of Directors.
- To advise on the operations performed between the Board members and the Bank during the fiscal year 2017 and on the authorization to be given to the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2018 all the operations described in the special report of both the Board of Directors and the Auditors.
- To advise on the appointment of the Auditors for 2018, 2019 and 2020.
- To advise on the determination of the auditors' remuneration and the directors and Board committee members' emoluments for the fiscal year 2018.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2017, general and special reports of both the Board and the Auditors for the fiscal year 2017, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of holders of the preferred shares will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 26/03/2018

Invitation to the Annual Ordinary General Assembly of Common Shares Holders:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 09:30 a.m. on Friday, 20 April 2018, in order to discuss and decide on the matters listed on the following agenda:

- To hear the general and special Board reports for the fiscal year 2017.
- To hear the Auditors' general and special reports for the fiscal year 2017.
- To approve the accounts of the fiscal year 2017 and on the allocation of its results.
- To discharge the chairman and Board members for their administrative duties during the fiscal year 2017.
- To elect a new Board of Directors.
- To approve the operations performed between the Board members and the Bank during the fiscal year 2017 and to authorize the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2018 all the operations described in the special report of the Board of Directors and the Auditors.
- To appoint the Auditors for 2018, 2019 and 2020.
- To determine the auditors' remuneration and the Board of Directors and Board committee members' emoluments for the fiscal year 2018.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2017, general and special reports of both the Board and the Auditors for the fiscal year 2017, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of shareholders, will be made available to the shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 26/03/2018

Dividend distribution proposal for the year 2017:

The Board of Directors of Byblos Bank S.A.L. has the pleasure to announce to its shareholders that it resolved in its meeting held on 23 March 2018, to propose to the Ordinary General Assembly convened to meet on 20 April 2018 at the Bank's Headquarters, the distribution of dividends for the year 2017 as follows:

For Common Shareholders:

- LBP 212 per share (Before withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (Before withholding tax)
- **Class 2009:** USD 8 per share; (Before withholding tax)

Subject to the Ordinary General Assembly's approval, such dividends will be paid on or about 26 April 2018 after deducting the withholding tax, to shareholders as at 25 April 2018 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

- LBP 212 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the withholding tax and other expenses starting 2 May 2018.

Daily Bulletin- 26/03/2018

• **Unaudited Financial Statements December 31, 2017:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Results for the year ended December 31, 2017. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20Unaudited%20FS%20Q4%202017%20English.pdf>

Daily Bulletin- 30/01/2018

• **Unaudited Financial Statements September 30, 2017:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Statements for the period ended September 30, 2017. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20FS%20September%202017%20Eng.pdf>

Daily Bulletin- 26/10/2017

• **Unaudited Financial Statements June 30, 2017:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Statements for the period ended June 30, 2017. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20FS%20June%202017%20Eng.pdf>

Daily Bulletin- 27/07/2017

● **Audited Consolidated Financial Statements December 31, 2016:**

Byblos Bank SAL publishes its Audited Consolidated Financial Statements for the year ended December 31, 2016. Full report can be accessed by using the following URL:

http://www.bse.com.lb/Portals/0/Byblos%20Bank%20S.A.L.%20audited%20consolidated%20FS%20as%20at%2031-12-2016_ENG.pdf

Daily Bulletin- 05/05/2017

Dividend distribution for the year 2016:

The Ordinary General Assembly of *Byblos Bank S.A.L.* held on 28 April 2017 at the Bank's Headquarters, approved on the distribution of dividends for the year 2016 as follows:

For Common Shareholders:

LBP 200 per share (LBP 190 Net of 5% withholding tax).

For Preferred Shareholders:

Class 2008: **USD 8 per share (USD 7.6 Net of 5% withholding tax).**

Class 2009: **USD 8 per share (USD 7.6 Net of 5% withholding tax).**

Such dividends will be paid on or about 5 May 2017 after deducting the 5% withholding tax, to shareholders as at **4 May 2017 (record date)**, according to the records of Midclear (the Central Depository). Shares will trade ex-dividend starting 2 May 2017.

For GDR holders: **LBP 200 per share paid in US dollars** through the depositary bank, The Bank of New York Mellon, after deducting the 5% withholding tax and other expenses starting 10 May 2017.

Daily Bulletin- 02/05/2017

● **Unaudited Financial Statements March 31, 2017:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Statements for the period ended March 31, 2017. Full report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BYB%20Balance%20Sheet%20Eng%2003-2017.pdf>

Daily Bulletin- 27/04/2017

Invitation to the Annual Ordinary General Assembly of Preferred Shares

Holders:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:00 a.m. on Friday, 28 April 2017, in order to discuss and decide on the matters listed in the following agenda:

- To hear the general and special Board reports for the fiscal year 2016.
- To hear the Auditors' general and special reports for the fiscal year 2016.
- To advise on the accounts of the fiscal year 2016 and on the allocation of its results.
- To advise on the discharge of the chairman and Board members for their administrative duties during the fiscal year 2016.
- To advise on the election of a new Board of Directors.
- To advise on the operations performed between the Board members and the Bank during the fiscal year 2016 and on the authorization to be given to the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2017 all the operations described in the special report of the Board of Directors and the Auditors.
- To advise on the determination of the auditors' remuneration and the directors and Board committee members' emoluments for the fiscal year 2017.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2016, general and special reports of both the Board and the Auditors for the fiscal year 2016, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of holders of the preferred shares will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 03/04/2017

Invitation to the Annual Ordinary General Assembly of Common Shares Holders:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:30 a.m. on Friday, 28 April 2017, in order to discuss and decide on the matters listed on the following agenda:

- To hear the general and special Board reports for the fiscal year 2016.
- To hear the Auditors' general and special reports for the fiscal year 2016.
- To approve the accounts of the fiscal year 2016 and on the allocation of its results.
- To discharge the chairman and Board members for their administrative duties during the fiscal year 2016.
- To approve the operations performed between the Board members and the Bank during the fiscal year 2016 and to authorize the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2017 all the operations described in the special report of the Board of Directors and the Auditors.
- To determine the auditors' remuneration and the Board of Directors and Board committee members' emoluments for the fiscal year 2017.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2016, general and special reports of both the Board and the Auditors for the fiscal year 2016, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of shareholders, will be made available to the shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 03/04/2017

Dividend distribution proposal for the year 2016:

The Board of Directors of Byblos Bank S.A.L. has the pleasure to announce to its shareholders that it resolved in its meeting held on 31 March 2017, to propose to the Ordinary General Assembly convened to meet on 28 April 2017 at the Bank's Headquarters, the distribution of dividends for the year 2016 as follows:

For Common Shareholders:

- LBP 200 per share (Before withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (Before withholding tax)
- **Class 2009:** USD 8 per share; (Before withholding tax)

Subject to the Ordinary General Assembly's approval, such dividends will be paid on or about 5 May 2017 after deducting the withholding tax, to shareholders as at 4 May 2017 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the withholding tax and other expenses starting 10 May 2017.

Daily Bulletin- 03/04/2017

● **Unaudited Consolidated Financial Statements December 31, 2016:**

Byblos Bank SAL publishes its Unaudited Consolidated Financial Statements for the year ended December 31, 2016. Full report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Byblos%20FS%20Unaudited%2031122016.pdf>

Daily Bulletin- 27/01/2017

● **Unaudited Financial Statements September 30, 2016:**

Byblos Bank SAL publishes its Consolidated Unaudited Financial Statements for the period ended September 30, 2016. Full report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Balance%20Sheet%20Eng%2009-2016.pdf>

Daily Bulletin- 27/10/2016

Announcement by Byblos Bank S.A.L.:

The Extraordinary General Assembly of shareholders of Byblos Bank SAL convened on September 30, 2016 and decided to approve the agreement signed, on June 30, 2016, between Byblos Bank SAL and Banque Pharaon and Chiha SAL related to the purchase of all assets, liabilities, rights and obligation of Banque Pharaon and Chiha SAL by Byblos Bank SAL. Likewise, the extraordinary General Assembly of shareholders of Banque Pharaon and Chiha SAL convened on September 30, 2016 and decided to approve the agreement mentioned here above. The assembly also decided to dissolve and liquidate Banque Pharaon and Chiha SAL and to cross off its name from the Banks' list. On October 19, 2016 Banque Du Liban took the decision number 60/29/16 that gives Byblos Bank SAL the final approval to purchase all assets, liabilities, rights and

obligation of Banque Pharaon and Chiha SAL and to cross off the name of Banque Pharaon and Chiha SAL from the Banks' list.

Daily Bulletin- 25/10/2016

The Extraordinary General Assembly Meeting on September 30, 2016:

The Extraordinary General Assembly of shareholders of Byblos Bank SAL convened on September 30, 2016 and decided to approve the agreement signed between Byblos Bank SAL and Banque Pharaon and Chiha SAL related to the purchase of all assets, liabilities, rights and obligation of Banque Pharaon and Chiha SAL by Byblos Bank SAL. The decision becomes effective upon the final approval of Banque Du Liban. (Minutes of the meeting – Arabic).

Daily Bulletin- 04/10/2016

Invitation to the Extraordinary General Assembly Meeting to be held on September 30, 2016:

The holders of Byblos Bank S.A.L. common shares are invited to attend the Extraordinary General Assembly to be held at Byblos Bank Headquarters in Ashrafiéh, Elias Sarkis Avenue, at 12 noon on Friday, 30 September 2016, in order to discuss and decide on the following agenda:

1. Approval of the acquisition of the assets, rights, liabilities and obligations of Banque Pharaon & Chiha S.A.L. in accordance with Article 10 of Law 192/93.
2. Miscellaneous.

Daily Bulletin- 30/08/2016

• **The Ordinary General Assembly Meeting held on April 26, 2016:**

Byblos Bank SAL publishes the minutes of the Ordinary General Assembly of shareholders of April 26, 2016. (Minutes of the meeting)

Daily Bulletin- 12/08/2016

• **Unaudited Financial Statements June 30, 2016:**

Byblos Bank SAL publishes its Unaudited Financial Statements for the period ended June 30, 2016. Full report can be accessed by using the following URL:

Daily Bulletin- 27/07/2016

- **Byblos Bank Acquires Banque Pharaon & Chiha**

Byblos Bank announced that it has completed the acquisition of 99.18% of the shares of Banque Pharaon & Chiha. The shares were mainly acquired following the assignment by Messrs. Raymond Samir Zina Rahmeh and Teddy Samir Zina Rahmeh (collectively known as ZR Group) to Byblos Bank of their shares and rights under share purchase agreements entered into with the former shareholders of Banque Pharaon & Chiha. The consideration is based on a valuation of 100% of the issued share capital of Banque Pharaon & Chiha at USD 91 million. ZR Group has received the preliminary authorization from Banque du Liban to acquire directly or through a holding company especially registered for this purpose, up to 5.6% of the common shares of Byblos Bank calculated on the basis of a share price equal to 125% of Byblos Bank's audited book value as at 31 December 2015.

Byblos Bank's acquisition of Banque Pharaon & Chiha, which is a first step to the merger through absorption of the bank subject to the approval of Banque du Liban, is aligned with its long-term strategy of consolidating its robust customer deposit base. With five branches, 100 employees, 30,000 accounts, and deposits of USD 242 million as at end-2015, this is a small acquisition for Byblos Bank, but Banque Pharaon & Chiha's special place in the history of Lebanon's financial services industry, and its status as the oldest bank in Lebanon (founded in 1876), makes it highly symbolic. Byblos Bank's previous acquisitions in Lebanon include: Unicredit Banca Di Roma's Lebanon branch in 2008; ABN AMRO Bank N.V.'s Lebanon branch in 2002; Wedge Bank Middle East in 2001; and Banque Beyrouth pour le Commerce in 1997.

Byblos Bank was established in 1950, and is one of Lebanon's top three banks with consolidated total assets of USD 19,870 million as at end-2015. It has one of the largest domestic branch networks, and is present in 12 countries in the Middle East, Europe, and Africa. Furthermore, Byblos Bank is the only bank in Lebanon whose shareholders include not only the International Finance Corporation (IFC), the private sector arm of the World Bank Group, but also both the Agence Française de Développement (AFD), the development agency of the French government, and its subsidiary, the Société de Promotion et Participation pour la Coopération Economique (PROPARCO).

Daily Bulletin- 11/05/2016

- **Ex-dividend Date:**

In reference to the announcement issued by *Byblos Bank S.A.L.* related to the decision of the Annual Ordinary General Assembly of shareholders of April 26, 2016 to distribute dividends for the holders of shares on record as at May 4th, 2016 (Record date), the Beirut Stock Exchange declares that the Ex-dividend date of the shares and GDRs of *Byblos Bank S.A.L.* is Thursday, April 28, 2016.

Daily Bulletin- 27/04/2016

Dividend distribution for the year 2015:

The Ordinary General Assembly of *Byblos Bank S.A.L.* held on 26 April 2016 at the Bank's Headquarters, approved on the distribution of dividends for the year 2015 as follows:

For Common Shareholders:

LBP 200 per share (LBP 190 Net of 5% withholding tax).

For Preferred Shareholders:

Class 2008: USD 8 per share (USD 7.6 Net of 5% withholding tax).

Class 2009: USD 8 per share (USD 7.6 Net of 5% withholding tax).

Such dividends will be paid on or about 5 May 2016 after deducting the 5% withholding tax, to shareholders as at **4 May 2016 (record date)**, according to the records of Midclear (the Central Depository)..

For GDR holders: **LBP 200 per share paid in US dollars** through the depositary bank, The Bank of New York Mellon, after deducting withholding tax and other expenses starting 10 May 2016.

Daily Bulletin- 27/04/2016

Dividend distribution proposal for the year 2015:

The Board of Directors of *Byblos Bank S.A.L.* has the pleasure to announce to its shareholders that it resolved in its meeting held on 23 March 2016, to propose to the Ordinary General Assembly convened to meet on 26 April 2016 at the Bank's Headquarters, the distribution of dividends for the year 2015 as follows:

For Common Shareholders:

- LBP 200 per share (Before withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (Before withholding tax)
- **Class 2009:** USD 8 per share; (Before withholding tax)

Subject to the Ordinary General Assembly's approval, the dividends will be paid on or about 5 May 2016 after deducting the withholding tax, to shareholders as at 4 May 2016 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the withholding tax and other expenses starting 10 May 2016.

Daily Bulletin- 31/03/2016

Invitation to the Annual Ordinary General Assembly for Holders of Preferred Shares:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:00 a.m. on Tuesday, 26 April 2016, in order to discuss and decide on the matters listed in the following agenda:

- To hear the general and special Board reports for the fiscal year 2015.
- To hear the Auditors' general and special reports for the fiscal year 2015.
- To advise on the accounts of the fiscal year 2015 and on the allocation of its results.
- To advise on the discharge of the chairman and Board members for their administrative duties during the fiscal year 2015.
- To advise on the election of a new Board of Directors.
- To advise on the operations performed between the Board members and the Bank during the fiscal year 2015 and on the authorization to be given to the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2016 all the operations described in the special report of the Board of Directors and the Auditors.
- To advise on the determination of the auditors' remuneration and the directors and Board committee members for the fiscal year 2016.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2015, general and special reports of both the Board and the Auditors for the fiscal year 2015, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of holders of the preferred shares will be made available to shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 31/03/2016

Invitation to the Annual Ordinary General Assembly Meeting to be held on May 15, 2015:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:30 a.m. on Tuesday, 26 April 2016, in order to discuss and decide on the matters listed in the following agenda:

- To hear the general and special Board reports for the fiscal year 2015.
- To hear the Auditors' general and special reports for the fiscal year 2015.
- To approve the accounts of the fiscal year 2015 and on the allocation of its results.
- To discharge the chairman and Board members for their administrative duties during the fiscal year 2015.
- To approve the operations performed between the Board members and the Bank during the fiscal year 2015 and to authorize the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2016 all the operations described in the special report of the Board of Directors and the Auditors.
- To determine the auditors' remuneration and the Board of Directors and Board committee members' emoluments for the fiscal year 2016.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2015, general and special reports of both the Board and the Auditors for the fiscal year 2015, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of shareholders, will be made available to the shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 31/03/2016

• **Unaudited Financial Statements December 31, 2015:**

Byblos Bank SAL publishes its Unaudited Financial Statements for the year ended December 31, 2015. Full report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BYB%20Unaud.%20financial%20statements%2031%20dec%202015.pdf>

Daily Bulletin- 28/01/2016

• **Election of Dr. François Bassil as Chairman of Byblos Group and Mr. Semaan Bassil as Chairman of the Board of Directors and General Manager of Byblos Bank S.A.L. :**

The Secretariat of the Board of Directors of Byblos Bank S.A.L. announced that the Board of Directors, in line with the development and growth of the Bank's business in Lebanon and abroad, passed during its meeting held on 25 July 2015 two resolutions approving the election of Dr. François Bassil as Chairman of Byblos Group, and the election of Mr. Semaan Bassil as Chairman of the Board and General Manager of Byblos Bank S.A.L.

The election of Dr. François Bassil came pursuant to the resolution of the Extraordinary General Assembly of Shareholders held on 15 May 2015 to create Byblos Group, which is comprised of the banks and subsidiaries of Byblos Bank S.A.L.

As Chairman of the Board of Directors and General Manager of Byblos Bank S.A.L., Mr. Semaan Bassil is vested with the powers granted to him by law and the Articles of Association. In this capacity, Mr. Semaan Bassil represents Byblos Bank S.A.L. in Lebanon and abroad, implements the Board's decisions, and conducts the Bank's business and daily operations. Byblos Bank S.A.L. operates in 12 countries around the world, through its branches and subsidiaries, namely Byblos Bank Europe, Byblos Bank Syria, Byblos Bank Africa, Byblos Bank Armenia, Byblos Bank RDC, Adonis Insurance and Reinsurance Company (ADIR), Adonis Insurance Company Syria (ADIR Syria), and Byblos Invest Bank, in addition to the branches of both Iraq and Cyprus and the two representative offices in the United Arab Emirates and Nigeria.

During more than 25 years of his professional career, Mr. Semaan Bassil, a holder of an MBA from Cambridge University (United Kingdom), has assumed many senior positions. He started his journey in 1988 with Fidelity Bank in the United States and became later Vice-Chairman and General Manager of Byblos Bank S.A.L. in 2000 and until his election as Chairman and General Manager in July 2015. He is also Chairman of the Board of Byblos Bank Syria since its establishment in 2005; and Chairman and General Manager of Byblos Invest Bank since 2013. Mr. Bassil is as well a Board member of Byblos Bank Europe and Byblos Bank Africa, and chairs a number of board committees in the various banks affiliated to Byblos Bank S.A.L.

Dr. François Bassil, Chairman of Byblos Group, noted that these new Board resolutions reinforce Byblos Bank's position among the leading banks in Lebanon, and contribute to the development of its structure and therefore its business in Lebanon and abroad. Under the current local and regional circumstances, the Bank will continue to strengthen its financial performance by maintaining good asset quality and high levels of capital adequacy and liquidity. It will also pursue its plans for the improvement, development, simplification and automation of its procedures, as well as the adoption of the best methods and tools made available by modern technology to offer its customers optimal banking services.

Above all, Byblos Group's employees constitute the primary safety net and the key factor in its continued success and progress. Mr. Semaan Bassil's wise leadership and broad experience in banking, coupled with his deep knowledge of all the ins and outs of the business of Byblos Bank S.A.L. and affiliated banks and companies in the 12 countries where it operates, will contribute to the Bank's steady advancement and sustainable growth so that it remains "Your Bank for Life."

For more information, kindly contact:

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Daily Bulletin- 06/08/2015

Dividend distribution proposal for the year 2014:

The Ordinary General Assembly of *Byblos Bank S.A.L.* held on 15 May 2015 at the Bank's Headquarters, approved on the distribution of dividends for the year 2014 for the gross amount of LBP 161,551 million distributed as follows:

For Common Shareholders:

LBP 200 per share (LBP 190 Net of 5% withholding tax).

For Preferred Shareholders:

Class 2008: **USD 8 per share (USD 7.6 Net of 5% withholding tax).**

Class 2009: **USD 8 per share (USD 7.6 Net of 5% withholding tax).**

Such dividends will be paid on or about 22 May 2015 after deducting the 5% withholding tax, to shareholders as at **20 May 2015 (record date)**, according to the records of Midclear (the Central Depository). Shares will trade **ex-dividend starting 18 May 2015**.

For GDR holders: **LBP 200 per share paid in US dollars** through the depository bank, The Bank of New York Mellon, after deducting the 5% withholding tax and other expenses starting 27 May 2015.

Daily Bulletin- 18/05/2015

2014 Consolidated Annual Financial Statements and Auditors' Report:

Byblos Bank's Audited Consolidated Annual Financial Statements for the year ended 31 December 2014 (including the Auditors report and accompanying notes) can now be downloaded from the Bank's website by pasting the following link into the address bar of your web browser:

[http://www.byblosbank.com.lb/Library/Files/Financial%20Reports/Consolidated%20Financial%20Statements/Download%202014%20reports/Byblos%20Bank-EFSconsolidated%20December%202014\(F\).pdf](http://www.byblosbank.com.lb/Library/Files/Financial%20Reports/Consolidated%20Financial%20Statements/Download%202014%20reports/Byblos%20Bank-EFSconsolidated%20December%202014(F).pdf)

Daily Bulletin- 30/04/2015

Dividend distribution proposal for the year 2014:

The Board of Directors of Byblos Bank S.A.L. has the pleasure to announce to its shareholders that it resolved in its meeting held on 17 April 2015, to propose to the Ordinary General Assembly convened to meet on 15 May 2015 at the Bank's Headquarters, the distribution of dividends for the year 2014 as follows:

For Common Shareholders:

- LBP 200 per share (Before withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (Before withholding tax)
- **Class 2009:** USD 8 per share; (Before withholding tax)

Subject to the General Assembly's approval, such dividends will be paid on or about 22 May 2015 after deducting the withholding tax, to shareholders as at 20 May 2015 (record date), according to the records of Midclear (the Central Depository). Shares will trade ex-dividend starting 18 May 2015.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the withholding tax and other expenses starting 27 May 2015.

Daily Bulletin- 22/04/2015

Invitation to the Annual Ordinary General Assembly for Holders of Preferred Shares to be held on May 15, 2015:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:00 a.m. on Friday, 15 May 2015, in order to discuss and decide on the matters listed in the following agenda:

- To hear the Board of Directors' general and special reports for the fiscal year 2014.
- To hear the Auditors' general and special reports for the fiscal year 2014.
- To advise on the accounts of the fiscal year 2014 and on the allocation of its results.
- To advise on the discharge of the chairman and Board members for their management duties during the fiscal year 2014.
- To advise on the election of a new Board of Directors.
- To advise on the operations performed between the Board members and the Bank during the fiscal year 2014 and on the authorization to be given to the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2015 all the

operations described in the special report of the Board of Directors and the Auditors.

- To advise on appointment of the Auditors for 2014, 2015 and 2016.
- To advise on the determination of the remuneration of the Auditors' and the emoluments of the Board members and Board committee members for the fiscal year 2015.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2014, general and special reports of both the Board and the Auditors for the fiscal year 2014, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well as the list of shareholders, will be made available to the shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 20/04/2015

Invitation to the Annual Ordinary General Assembly Meeting to be held on May 15, 2015:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:30 a.m. on Friday, 15 May 2015, in order to discuss and decide on the matters listed in the following agenda:

- To hear the Board of Directors' general and special reports for the fiscal year 2014.
- To hear the Auditors' general and special reports for the fiscal year 2014.
- To approve the accounts of the fiscal year 2014 and allocate its results.
- To discharge the chairman and Board members for their management duties during the fiscal year 2014.
- To elect a new Board of Directors.
- To approve the operations performed between the Board members and the Bank during the fiscal year 2014 and authorize the Board members, in accordance with Articles 158 & 159 of the Code of Commerce and Article 152 of the Code of Money and Credit, to carry out during 2015 all the operations described in the special report of the Board of Directors and the Auditors.
- To appoint the Auditors for 2014, 2015 and 2016.
- To determine the remuneration of the Auditors' and the emoluments of the Board members and Board committee members for the fiscal year 2015.
- Miscellaneous.

The balance sheet, inventory, profit and loss account for the fiscal year 2014, general and special reports of both the Board and the Auditors for the fiscal year 2014, consolidated profit and loss account, consolidated balance sheet and relevant Auditors' report, as well

as the list of shareholders, will be made available to the shareholders at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, during the regular business hours 16 days before the meeting.

Daily Bulletin- 20/04/2015

Invitation to the Extraordinary General Assembly Meeting to be held on May 15, 2015:

The shareholders of Byblos Bank S.A.L. are invited to attend the extraordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11 p.m. on Friday, 15 May 2015, in order to discuss and decide on the matters listed on the following agenda:

3. Insertion of article 34 bis in the Bank's Articles of Association.
4. Miscellaneous.

Daily Bulletin- 20/04/2015

Byblos Bank Announces its Financial Results for the First Nine Months of 2014:

Byblos Bank Headquarters, 27 October 2014: Byblos Bank further extended its run of solid financial performance in the first nine months of 2014, recording healthy ratios despite persistent economic stagnation and political insecurity on both the local and regional levels. The Bank's results served to reaffirm the confidence of depositors and other stakeholders, with customer deposits rising by 5.7% (+USD 0.8 billion) to reach USD 15.6 billion as at 30 September 2014, and total assets registering growth of 2.6% (+USD 0.5 billion) to reach USD 19 billion as at end-September 2014. The results also reiterated the Bank's firm support for the private sector, with net customer loans increasing by 4.97% (+USD 0.2 billion) to reach USD 4.73 billion at the end of the same period. Net income remained almost unchanged with a small drop of 0.7% during the first nine months of 2014 to reach US\$ 112.8 million as compared to US\$ 113.6 million in the same period of last year.

Grounded in a long-term vision to deliver healthy and sustained returns, Byblos Bank's strategy helps set the standard for the sound banking practices that have enabled Lebanon's financial sector to overcome local and international challenges alike. This strategy focuses on sustaining high levels of capital adequacy and liquidity, allocating enough provisions against potential credit losses, and sticking to conservative lending for consumers.

The end-September 2014 results indicate that Byblos Bank has continued to maintain financial cushions sufficient to mitigate unexpected risks and counter economic volatility. Primary liquidity placed with banks and central banks (including Central Bank of Lebanon certificates of deposit) amounted to USD 9.2 billion at the end of the third

quarter, representing 48.7% of total assets. The Bank also enjoys a capital adequacy ratio that is one of the highest in the Lebanese banking sector, amounting to 16.5%, versus a minimum of 12% required by the regulatory authorities in Lebanon by December 2015 and 11.5% as at end-2014.

Moreover, Byblos Bank's sound strategy is supported by a ratio of net non-performing loans (NPLs) to total loans that remains below 1% as at 30 September 2014, and a coverage ratio, including collective provisions, on non-performing loans of 132% as at the same date.

Armed with the longstanding confidence of its shareholders, Byblos Bank continues to provide world-class products and services for clients and consistent value for business partners. The Bank's list of shareholder includes, among others, the International Finance Corporation (IFC), private sector arm of the World Bank Group, which has been represented on the Board of Directors since the beginning of 2014. In 2010 the IFC set a new record for the largest investment in a Lebanese bank by an international entity when it acquired the equivalent of USD 100,000,000 in Byblos Bank shares.

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Daily Bulletin- 28/10/2014

Annual Ordinary General Assembly on May 9, 2014:

The Ordinary General Assembly of Byblos Bank S.A.L. held on 9 May 2014 at the Bank's Headquarters decided to approve the Board's general and special reports and all the elements of the Consolidated and stand-alone balance sheet and the Consolidated and separate income statement for fiscal year 2013.

The distribution of the 2013 dividends as follows:

- Dividends for Preferred Shares Class 2008 USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- Dividends for Preferred Shares Class 2009 USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- Dividends for Common Shares: LBP 200 per share (LBP 190 Net of 5% withholding tax)

The Ordinary General Assembly also decided to discharge of the Chairman and Board members for their duties during the fiscal year 2013 and finally took note and approved the resignations of His Excellency Sami Haddad and decided to elect Mr. Des O'Shea as

a board member for the remaining mandate of the present Board and until the Annual Ordinary General Assembly meets to examine the 2014 financial statements.

Daily Bulletin- 29/05/2014

Dividend distribution for the year 2013:

The Ordinary General Assembly of Byblos Bank S.A.L. held on 9 May 2014 at the Bank's Headquarters approved on the distribution of dividends for the year 2013 as follows:

For Common Shareholders:

- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- **Class 2009:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Such dividends will be paid on or about 16 May 2014 after deducting the 5% withholding tax, to shareholders as at 14 May 2014 (record date), according to the records of Midclear (the Central Depository). Shares will trade ex-dividend starting 12 May 2014.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the 5 % withholding tax and other expenses starting 21 May 2014.

Daily Bulletin- 12/05/2014

Dividend distribution proposal for the year 2013:

The Board of Directors of Byblos Bank S.A.L. has the pleasure to announce to its shareholders that it resolved in its meeting held on 11 April 2014, to propose to the Ordinary General Assembly convened to meet on 9 May 2014 at the Bank's Headquarters, the distribution of dividends for the year 2013 as follows:

For Common Shareholders:

- LBP 200 per share (Before withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (Before withholding tax)
- **Class 2009:** USD 8 per share; (Before withholding tax)

Subject to the General Assembly's approval, such dividends will be paid on or about 16 May 2014 after deducting the withholding tax, to shareholders as at 14 May 2014 (record date), according to the records of Midclear (the Central Depository). Shares will trade ex-dividend starting 12 May 2014.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the withholding tax and other expenses starting 21 May 2014.

Daily Bulletin- 16/04/2014

Invitation to the Annual Ordinary General Assembly of Holders of Preferred Shares to be held on May 9th, 2014:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:00 AM on Friday, May 9, 2014.

Daily Bulletin- 14/04/2014

Invitation to the Annual Ordinary General Assembly Meeting to be held on April 9th, 2014:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:30 a.m. on Friday, May 9, 2014.

Daily Bulletin- 14/04/2014

Byblos Bank Records Growth in Key Financial Areas:

Byblos Bank Headquarters, 29 January 2014: Despite uncertainty on the political level and an ongoing stagnation of the economy, Byblos Bank witnessed growth in key financial areas. Total assets stood at USD 18.5 billion as at the end of 2013, registering a growth of 8.6% during the year. Customer deposits also grew, rising by 10.2% (+USD 1.4 billion) to reach USD 14.7 billion as at the end of December 2013, while net customer loans increased during 2013 by 9.5% (+USD 393 million) to reach USD 4.5 billion.

Byblos Bank's sound asset quality remains one of the key indicators of its solid financial position. Indeed, the Bank allocated enough specific and collective provisions against credit losses for an amount of USD 57.3 million during 2013, of which USD 17.5 million in collective provisions against a loan portfolio of USD 4,792 million. These provisions affected the net income of the Bank for 2013, which amounted to USD 157.1 million, a decrease of 6% compared to 2012.

Byblos Bank's healthy financials are also reinforced by net non-performing loans accounting to only 1.0% of net loans as at end-December 2013, all of which are fully covered when collective provisions are taken into account. In fact, the Bank's coverage ratio on non-performing loans, including collective provisions, reached 118.0% as at end-December 2013.

Moreover, the Bank's Basel III capital adequacy ratio reached a level of 14.7% as at the end of June 2013 versus a 12% minimum regulatory requirement with full compliance by December 2015. The solidity of Byblos Bank financial position is also manifested through the Bank's primary liquidity placed with banks and central banks (including Banque du Liban certificates of deposit) amounted to USD 9.3 billion, representing 63.0% of customer deposits as at the end of 2013.

This steady financial performance is coupled with the trust of strategic international partners such as the International Finance Corporation, the private sector arm of the World Bank Group; the Agence Française de Développement, the development agency of the French government, and its subsidiary, the Société de Promotion et Participation pour la Coopération Economique; who are among the main Bank's main shareholders. It is to note that The Bankers magazine, a sister publication of The Financial Times, confirmed that Byblos Bank is the most solid among Lebanese banks with a Tier 1 capital-to-assets ratio of 8.18% for 2012.

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Daily Bulletin- 30/01/2014

2012 Consolidated Annual Financial Statements and Auditors' Report

Byblos Bank's Audited Consolidated Annual Financial Statements for the year ended 31 December 2012 (including the Auditors report and accompanying notes) can now be downloaded from the Bank's website by pasting the following link into the address bar of your web browser:

http://www.byblosbank.com.lb/Library/Files/Financial%20Reports/Consolidated%20Financial%20Statements/Download%202012%20reports/Byblos%20Bank%20SAL%20Audited%20Consolidated%20Financials_2012.pdf

Daily Bulletin- 15/05/2013

Dividend distribution for the year 2012:

The Ordinary General Assembly of Byblos Bank S.A.L. held on 11 May 2013 at the Bank's Headquarters approved on the distribution of dividends for the year 2012 as follows:

For Common Shareholders:

- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- **Class 2009:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Such dividends will be paid on or about 17 May 2013 after deducting the 5 % withholding tax, to shareholders as at 15 May 2013 (record date), according to the records of Midclear (the Central Depository). Share will trade ex-dividend starting 13 May 2013.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary The Bank of New York Mellon after deducting the 5 % withholding tax and other expenses starting 23 May 2013.

Daily Bulletin- 14/05/2013

Dividend distribution proposal for the year 2012:

The Board of Directors of Byblos Bank S.A.L. has the pleasure to announce to its shareholders that it resolved in its meeting held on 18 April 2013, to propose to the Ordinary General Assembly convened to meet on 11 May 2013 at the Bank's Headquarters, the distribution of dividends for the year 2012 as follows:

For Common Shareholders:

- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- **Class 2009:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Subject to the General Assembly's approval, such dividends will be paid on or about 17 May 2013 after deducting the 5 % withholding tax, to shareholders as at 15 May 2013 (record date), according to the records of Midclear (the Central Depository). Shares will trade ex-dividend starting 13 May 2013.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary bank, The Bank of New York Mellon, after deducting the 5 % withholding tax and other expenses starting 23 May 2013.

Daily Bulletin- 08/05/2013

Invitation to the Annual Ordinary General Assembly of Holders of Preferred Shares to be held on April 11th, 2013:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:00 AM on Saturday, May 11th, 2013.

Daily Bulletin- 19/04/2013

Invitation to the Annual Ordinary General Assembly Meeting to be held on April 11th, 2013:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafiieh, Elias Sarkis Avenue, at 11:30 a.m. on Saturday, May 11th, 2013.

Daily Bulletin- 19/04/2013

Byblos Bank 2012 Financial Highlights: Issuance of USD 300 million Sub-debt and Maintenance of High Liquidity:

Byblos Bank Headquarters, 26 January 2013: Byblos Bank showed high resilience facing the worldwide economic downturn as well as the political uncertainty in the region. By sticking to its conservative strategy, the Bank preserved its solid financial position during the year 2012.

The Bank successfully issued in December 2012, USD 300 million, 10-year convertible subordinated loans bearing a yearly coupon of 6.5% paid quarterly.

Byblos Bank maintained one of the most elevated liquidity levels in the banking sector. Indeed, its Primary Liquidity Placed with Central Banks and Banks amounted to USD 8.9 billion representing 66.6% of total deposits at the end of December 2012.

The capitalization of Byblos Bank recorded a high level with a Basel III Capital Adequacy Ratio of 15.5%, versus a 12% minimum regulatory requirement with full compliance by December 2015.

Byblos Bank kept a strong asset quality, thereby allocating specific and collective provisions for credit losses for an amount of USD 66.7 million during 2012, out of which USD 30.6 million are collective provisions. Gross Non-performing Loans represented 4.0% of gross loans as at 31 December 2012, and were covered up to 75.1% by specific provisions and reserved interest. The coverage ratio reaches 128.4% when collective provisions are accounted, which represents 2.3% of Net Loans. Net Non-performing Loans (net of specific provisions and reserved interest) reached 1.1% of Net Loans at the end of December 2012.

Byblos Bank's unaudited consolidated Net Income for 2012 reached USD 169 million after allocating provisions for credit losses for an amount of USD 66.7 million. Total Assets stood at USD 17.0 billion as at 31 December 2012. Customer Deposits grew, during 2012, by 4.4% (+USD 0.6 billion) to USD 13.4 billion as at 31 December 2012, while Net Customer Loans increased during 2012 by 3.0% (+USD 0.1 billion) to reach USD 4.1 billion as at 31 December 2012.

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Daily Bulletin- 28/01/2013

Call for an Extraordinary General Assembly Meeting to be held on December 12, 2012:

The shareholders of Byblos Bank S.A.L. are invited to attend the Extraordinary General Assembly Meeting to be held at the Bank's Headquarters in Ashrafieh, Elias Sarkis Avenue, on Wednesday, 12 December 2012, at 11:00 AM, in order to deliberate and decide on the matters listed on the below agenda:

- 1- To approve a Subordinated Loan up to USD 300 million backed by bonds convertible into shares and/or GDRs.
- 2- To approve the increase of Byblos Bank S.A.L. capital in many stages, the subscription of which is limited to the holders of notes backing the Subordinated Loan, and determine the increase conditions.
- 3- Miscellaneous.

Daily Bulletin- 26/11/2012

Byblos Bank Records High Capital Adequacy Ratio and High Liquidity:

Byblos Bank Headquarters, 25 October 2012: Byblos Bank sustained in the third quarter of 2012 its conservative strategy and preserved its solid financial position. Within the context of volatile and uncertain local and regional conditions, the Bank continued to record a capital adequacy ratio exceeding requirements of Basel III, while reinforcing its resilience, maintaining its high liquidity, and improving its asset quality.

Byblos Bank's Primary Liquidity Placed with Central Banks and Banks amounted to USD 9.2 billion representing 68.7% of total deposits at the end of September 2012. Thus, the Bank maintained one of the most elevated liquidity levels in the banking sector.

The capitalization of Byblos Bank recorded a high level with a Basel III Capital Adequacy Ratio of 13%, versus a 12% minimum regulatory requirement with full compliance by December 2015.

Byblos Bank kept a strong asset quality, thereby allocating specific and collective provisions for credit losses for an amount of USD 40.1 million during the first nine

months of 2012, out of which USD 13.9 million are collective provisions. Gross Non-performing Loans represented 4.6% of gross loans as at 30 September 2012, and were covered up to 65.6% by specific provisions and reserved interest. The coverage ratio reaches 98.6% when collective provisions are accounted, which represents 1.6% of Net Loans. Net Non-performing Loans (net of specific provisions and reserved interest) reached 1.70% of Net Loans at the end of September 2012.

The Bank matched long-term foreign currency assets with long-term funding in foreign currency, as evidenced by last year's issuance of USD 300 million in 10-year bonds carrying a coupon of 7%.

Byblos Bank's unaudited consolidated Net Income for the first nine months of 2012 reached USD 123 million after allocating provisions for credit losses for an amount of USD 40.1 million, Total Assets stood at USD 16.9 billion as at 30 September 2012. Customer Deposits grew, during the first nine months of 2012, by 4.2% (+USD 0.5 billion) to USD 13.4 billion as at 30 September 2012. While Net Customer Loans increased, during the first nine months of 2012, by 3.2% (+USD 0.1 billion) and reached USD 4.1 billion as at 30 September 2012.

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Daily Bulletin- 30/10/2012

2011 Consolidated Annual Financial Statements and Auditors' Report

Byblos Bank's Audited Consolidated Annual Financial Statements for the year ended 31 December 2011 (including the Auditors report and accompanying notes) can now be downloaded from the Bank's website by pasting the following link into the address bar of your web browser:

http://www.byblosbank.com.lb/Library/Files/Financial%20Reports/Consolidated%20Financial%20Statements/Download%202011%20Reports/Consolidated_Financial_Statements.pdf

Daily Bulletin- 17/04/2012

Dividend distribution for the year 2011:

The Ordinary General Assembly of Byblos Bank S.A.L. held on April 10, 2012 at the Bank's Head Office approved on the distribution of dividends for the year 2011 as follows:

For Common Shareholders:

- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

- **Class 2009:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Such dividends will be paid on or about 18 April 2012 after deducting the 5 % withholding tax, to shareholders as at 17 April 2012 (record date), according to the records of Midclear (the Central Depository). Share will trade ex-dividend starting 11 April 2012.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary The Bank of New York Mellon after deducting the 5 % withholding tax and other expenses starting 25 April 2012.

Daily Bulletin- 17/04/2012

Dividend distribution proposal for the year 2011:

The Board of Directors of Byblos Bank S.A.L. held on 16 March 2012 has the pleasure to announce to its shareholders that it resolved to propose to the Ordinary General Assembly convened to meet on April 10, 2012 at the Bank's Head Office, the distribution of dividends for the year 2011 as follows:

For Common Shareholders:

- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- **Class 2009:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Subject to the General Assembly's approval, such dividends will be paid on or about 18 April 2012 after deducting the 5 % withholding tax, to shareholders as at 17 April 2012 (record date), according to the records of Midclear (the Central Depository). Share will trade ex-dividend starting 11 April 2012.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary The Bank of New York Mellon after deducting the 5 % withholding tax and other expenses starting 25 April 2012.

Daily Bulletin- 05/04/2012

Announcement to the holders of common shares regarding the dividend distribution proposal for the year 2011:

The Board of Directors of Byblos Bank S.A.L. held on 16 March 2012, has the pleasure to announce to the holders of its common shares that it resolved to propose to the Ordinary General Assembly convened to meet on 10 April 2012 at the Bank's Headquarters, the distribution of dividends for the year 2011 as of LBP 200 per share (LBP 190 Net of 5 % withholding tax)

Daily Bulletin- 23/03/2012

Invitation to the Annual Ordinary General Assembly of Holders of Preferred Shares to be held on April 10th, 2012:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 11:00 AM on Tuesday, April 10th, 2012.

Daily Bulletin- 19/03/2012

Invitation to the Annual Ordinary General Assembly Meeting to be held on April 10th, 2012:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at Byblos Bank Headquarters in Ashrafieh, Elias Sarkis Avenue, at 12:00 noon on Tuesday, April 10th, 2012.

Daily Bulletin- 19/03/2012

Press Release Byblos Bank Unaudited Results 2011:

Byblos Bank reports strong balance sheet growth while maintaining profitability **Byblos Bank Headquarters, Ashrafieh, 26 January 2012:** Byblos Bank's unaudited consolidated total assets increased by 8.6% (+USD 1.3 billion) during 2011 to USD 16.6 billion as at 31 December 2011, as compared to USD \$15.3 billion at the end of 2010. Customers' deposits increased during 2011 by 7.8% (+USD 0.9 billion) to USD 12.8 billion as at 31 December 2011, and net customers' loans increased by 6.3% (+USD 0.2 billion) during 2011 to USD 4.0 billion as at 31 December 2011.

Net profit for 2011 increased by 1.2% to USD 179.7 million as compared to USD 177.7 million in 2010. The Bank allocated provisions for credit losses (specific and collective) for an amount of USD 44 million during 2011, out of which USD 31.9 million as collective provisions. Specific and collective provisions allocated against the loan portfolio in Byblos Bank Syria amounted to USD 16.7 million.

Return on Average Assets (ROA) and Return on Average Common Equity (ROCE) stood at 1.11% and 12.30% respectively as compared to 1.22% and 14.03% in 2010. Cost to income decreased considerably to 43.28% in 2011 compared to 45.18% in 2010.

Primary liquidity placed with central banks and banks amounted to USD 9 billion representing 70.2% of total deposits at the end of December 2011 as compared to 65.5% at the end of December 2010, one of the highest in the sector. Moreover, the Bank continued in its strategy to match long-term foreign currency assets with long-term funding in foreign currency, as evidenced by the recent issuance of USD 300 million in 10-year bonds carrying a coupon of 7%.

Total capital of the Bank (Tier 1 and Tier 2) amounted to USD 1,851 million at the end of December 2011. Capital Adequacy Ratio according to Basle 2 stood at 14%. Gross non-performing loans represented 2.95% of gross loans as at 31 December 2011, and were covered up to 81.1% by specific provisions & reserved interest. The coverage ratio reaches 139% when we account for collective provisions. Net non-performing loans (net of specific provisions and reserved interest) reached 0.58% at the end of December 2011.

Daily Bulletin- 30/01/2012

Circular# 334/2011, Date: 29/04/2011: Conversion of Byblos Bank Priority Shares to Common Shares:

Upon the maturity of Byblos Bank Priority Shares on the date of the Ordinary General Assembly convened to meet on May 05, 2011, and the conversion of these "Priority Shares" to "Common Shares" on the above mentioned date, the Beirut Stock Exchange declares that: (i) The last trading date in Byblos Bank Priority Shares will be on Thursday, May 05, 2011. (ii) Trading in the converted shares will start on Friday, May 06, 2011. (iii) The Financial Instruments related to Byblos Bank SAL that are listed on the Beirut Stock Exchange will be divided as follows: 1- Common shares: 565,515,040 / 2 - Preferred shares Class 2008: 2,000,000 / 3 - Preferred shares Class 2009: 2,000,000 / 4 - GDR: 1,309,078.

Daily Bulletin- 29/04/2011

Dividend distribution proposal for the year 2010:

The Board of Directors of Byblos Bank S.A.L. held on 16 April 2011 has the pleasure to announce to its shareholders that it resolved to propose to the Ordinary General Assembly convened to meet on May 5, 2011 at the Bank's Head Office, the distribution of dividends for the year 2010 as follows:

For Common Shareholders:

- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Priority Shareholders*:

- Annual interest of 4% of the nominal value of the priority shares (adjusted for the period extending from 1 January 2010 to 10 December 2010); LBP 46.2 per share (LBP 43.93 Net of 5 % withholding tax)
- LBP 200 per share (LBP 190 Net of 5 % withholding tax)

*On the date of the Ordinary General Assembly, the priority shares will be automatically converted into common shares.

For Preferred Shareholders:

- **Class 2008:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)
- **Class 2009:** USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Subject to the General Assembly's approval, such dividends will be paid on or about 11 May 2011 after deducting the 5 % withholding tax, to shareholders as at 10 May 2011

(record date), according to the records of Midclear (the Central Depository). Share will trade ex-dividend starting 6 May 2011.

For GDR holders:

- LBP 200 per share paid in US dollars through the depositary The Bank of New York Mellon after deducting the 5 % withholding tax and other expenses starting 18 May 2011.

Daily Bulletin- 20/04/2011

Invitation to Annual Ordinary General Assembly of Preferred Shares Holders to be held on May 5th, 2011:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at the Bank Head Office, Ashrafieh, Byblos Tower building, Elias Sarkis Avenue, at 11:00 am on Thursday, May 5th, 2011.

Daily Bulletin- 18/04/2011

Invitation to the Annual Ordinary General Assembly Meeting to be held on May 5th, 2011:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at the Bank Head Office, Ashrafieh, Byblos Bank Tower building, Elias Sarkis Avenue, at 12:00 pm on Thursday, May 5th, 2011.

Daily Bulletin- 18/04/2011

• Circular Nb:315/2010, Date:01/09/2010: Trading and pricing of additional GDRs related to Byblos Bank S.A.L. shares in the OTC market of Beirut Stock Exchange:

The Beirut Stock Exchange decided to accept as of Monday, September 06, 2010 the trading and pricing of an additional /276,036/ GDRs related to Byblos Bank SAL on the OTC market of the BSE.

• Circular Nb:310/2010, Date:12/07/2010: Additional listing of Common Shares issued by Byblos Bank S.A.L. :

The Beirut Stock Exchange decided to accept as of Thursday, July 15, 2010 the listing, of an additional /142,378,760/ Common share related to the capital increase of Byblos Bank SAL on the official market of the stock exchange.

Invitation to an Extraordinary General Assembly meeting to be held on June 28th, 2010:

The holders of Common and Priority Shares of Byblos Bank SAL are invited to attend the extraordinary general assembly to be held at the Bank Head Office, Ashrafieh, Byblos Tower building, Elias Sarkis Avenue, at 12:00 AM on Monday, 28 June, 2010, in order to discuss and decide on the matters listed on the following agenda:

- 1- To check the veracity of the subscription and payment of the Bank capital increase.
- 2- To give final approval of the amendment to article 6 of the Articles of Incorporation further to the capital increase.

Daily Bulletin- 11/06/2010

• Circular: 307/2010, Date: 07/05/2010: Lifting the pricing threshold of Byblos Bank Rights:

The Beirut Stock Exchange decided to cancel the pricing threshold on Byblos Bank Rights in a way that the Rights will be traded in the OTC market of the BSE without minimum or maximum price; and therefore without a pricing threshold. The lifting of the pricing threshold will take effect in the trading sessions from 10/05/2010 till 14/05/2010 (included).

This circular becomes effective starting Monday, May 05, 2010.

• Announcement to the shareholders regarding the dividends' distribution for the year 2009:

Byblos Bank S.A.L. has the pleasure to announce to its shareholders that its Ordinary General Assembly met on April 23, 2010 at the Bank's Head Office and decided the distribution of dividends for the year 2009 as follows:

For Common Shareholders:

LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Priority Shareholders:

Annual interest of 4% of the nominal value of the priority shares;

LBP 48.4 per share (LBP 45.98 Net of 5 % withholding tax)

LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shares holders:

Class 2008: USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Class 2009: USD 3.35 per share; (USD 3.1825 Net of 5 % withholding tax)

Such dividends will be paid on 29 April 2010 after deducting the 5 % withholding tax, to shareholders as at 28 April 2010 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

LBP 200 per share paid in US Dollars through the depositary The Bank of New York Mellon after deducting the 5% withholding tax and other expenses starting 5 May 2010.

The last trading day com-dividend for all types of shares is 23 April 2010.

Daily Bulletin- 26/04/2010

• Sale of Shares:

Byblos Bank SAL is pleased to announce that its principal shareholder, Byblos Invest Holding SA has sold to Société de Promotion et de Participation Pour la Cooperation Economique S.A. (PROPARCO) 13,636,363 common shares of the Bank at a price USD \$2.2 per common share, for an aggregate purchase price of USD \$29,999,998.6.

Daily Bulletin- 23/04/2010

• Announcement issued by Byblos Bank S.A.L.:

Further to the previous call that was published in the Lebanese and Arab newspapers and in the official Bulletin of the Beirut Stock Exchange on 31/03/2010 related to the capital increase of Byblos Bank SAL through the issuance of /142,378,760/ additional common shares, Byblos Bank SAL confirms that on 14/04/2010 subscriptions rights will be arised to the existing shareholders (including holders of Preferred and priority shares) on a basis of one subscription right for every three shares.

These subscription rights can be traded on the OTC market of the Beirut Stock Exchange starting 15/04/2010 till 14/05/2010 included.

The subscription in the new shares will start from 20/05/2010 to 31/05/2010 till 10 a.m. on the basis of one new share for each subscription right for USD 1.75.

• **Invitation to Subscribe for the Capital Increase of Byblos Bank SAL:**

Further to the resolution of the Extraordinary General Assembly held on February 19, 2010, calling for the capital increase of Byblos Bank SAL by way of issue of /142,378,760/ new common shares for which the Bank's holders of common and preferred shares may subscribe,

The Chairman of the Board of Directors of Byblos Bank SAL, delegated by the abovementioned

Extraordinary General Assembly, is pleased to announce the following:

First- Information on the capital increase

1- The Extraordinary General Assembly of the Bank's shareholders held on February 19, 2010 decided to increase the capital of the Bank from LBP/516,834,898,800/ to LBP/689,113,198,400/, i.e. for an amount of LBP/172,278,299,600/ by way of issue of /142,378,760/ new common shares with a par value of LBP/1,210/ each, having the same rights and obligations as the common shares. The issued shares shall have the right to receive dividends for 2010.

2- Upon subscription for each of the shares to be issued as above-mentioned, every subscriber shall pay USD /1.75/ (One American dollar and seventy-five cents) representing the par value of each share being LBP/1,210/ plus a premium.

3- Subscription and payment shall take place at Byblos Bank SAL which shall, at a later stage, duly pay up the par value of the subscribed shares at the Central Bank of Lebanon.

4- Shareholders may assign their preemptive right to others ("Assignees"), whether from among the shareholders or not, according to the below process.

Second- Process of assignment and trading of preemptive rights

1- The shares for which the Bank's holders of common (including priority) and preferred shares may exercise their subscription right, are /142,378,760/ common shares.

2- The preemptive right to subscribe to the new shares is granted to the existing shareholders (including holders of preferred and priority shares), on a nonreducible basis at a rate of one new share for every three old shares. However, subscriber shareholders and subscriber assignees may at the same time subscribe, on a reducible basis, for the number of shares they wish.

3- Shareholders may assign their preemptive right to subscribe for these shares to other shareholders or to non-shareholders under the mechanism stated below.

4- Assignment and trading of subscription rights may be done on the OTC market operated by the Beirut Stock Exchange or outside the Stock Exchange, within the

period set here below.

5- Assignment of the subscription right is subject to the approval of the Central Bank of Lebanon in the cases set forth in Article 4 of Law no 308/2001 related to the issuance and trading of bank shares.

Third- Period for the assignment and trading of subscription rights on the Stock Exchange

1- The period for the assignment and trading of subscription rights shall start on Thursday April 15, 2010 and shall expire at the end of business on Friday May 14, 2010 (the "trading period"). Byblos Bank SAL filed to the committee of Beirut Stock Exchange a request for the listing and trading of the preemptive rights to subscribe for the new shares on the OTC market of Beirut Stock Exchange within the above-mentioned period.

2- April 9, 2010 shall be the last day for the trading of the Bank's shares of all classes cum rights (whose transfer includes the preemptive rights to subscribe for the capital increase).

Fourth- Invitation to subscribe for the new shares and subscription period

1- The period for subscription shall commence for the holders of subscription rights from among shareholders and assignees six days after the expiry of the period for assignment and trading of the subscription rights as mentioned in clause THIRD above.

2- Therefore, the period for subscription for the shares to be issued being /142,378,760/ common shares shall commence on Thursday May 20, 2010 and shall end on Monday May 31, 2010 at 10:00 am.

3- Upon subscription, each subscriber shall pay for each new share issued as abovementioned,

USD /1.75/ (One American dollar and seventy-five cents)

representing the par value of the share being LBP /1,210/ per share plus a premium.

4- Subscription and payment shall take place at Byblos Bank SAL which will, at a later stage, duly pay up the par value of the subscribed shares at the Central Bank of Lebanon.

5- The preemptive right to subscribe for the aggregate amount of the new shares shall be granted to the existing shareholders (including holders of preferred and priority shares), on a non-reducible basis, at the rate of one new share for every three old shares.

6- Subscriber shareholders and subscriber assignees may at the same time subscribe, on a reducible basis, for the number of shares they wish.

7- Upon subscription, the subscriber shall pay the whole value of the shares subscribed for, whether on a reducible or non-reducible basis, including the premium.

8- Shares subscribed for on a reducible basis, if any, shall be distributed to subscribers in proportion to their rights and within the limit of their demand.

9- If, as a result of the subscription process, the number of shares attributable to the

subscriber on a reducible basis shows to be less than the number of shares he asked to subscribe for and paid the value thereof, the difference shall be reimbursed to him upon the completion of the capital increase process.

10- The Extraordinary General Assembly has delegated the Board of Directors and/or the Chairman and/or the Vice-Chairman to determine how to distribute the fraction of shares, to proceed with such distribution and to determine any other terms of subscription whenever necessary.

FIFTH- Information on the company in accordance with Articles /206/ and /81/ of the Code of Commerce

1- Denomination of the company: Byblos Bank SAL

2- The company is registered with the Commercial Register of Beirut under number 14150 and on the list of banks under number 39.

3- Head office: Beirut-Ashrafieh, Elias Sarkis Ave, Byblos Tower building.

4- Branches: 75 branches within Beirut and in the remaining Lebanese regions. In addition to 20 branches overseas (3 in Europe, 9 in Syria, 2 in Sudan, 3 in Armenia, 2 in Iraq, and 1 in Cyprus).

5- Subject: Mainly carry out within and outside Lebanon all banking and financial transactions.

6- Duration: ninety-nine years as of the date of its final incorporation unless the company is dissolved before its term or its term is extended.

7- Current capital, distribution and paying up: LBP /516,834,898,800/ divided into /427,136,280/ registered shares with a par value of LBP /1,210/ each fully paid up. It shall become further to the capital increase decided by the Extraordinary General Assembly held on February 19, 2010, LBP /689,113,198,400/ divided into /569,515,040/ registered shares with a par value of LBP /1,210/ each, among which /359,491,317/ common shares, /206,023,723/ priority shares and /4,000,000/ preferred shares.

8- No payments in kind.

9- Article 71 of the Articles of Incorporation determined the distribution of profits as follows:

The following shall be deducted, on an annual basis, from the net profits:

- 1) 10% for the formation of the legal reserve.
- 2) Any amount that shall be allocated as a reserve for unforeseen banking risks.
- 3) Any statutory reserve, if any, stated in the Bank's internal regulations.
- 4) Any profits to be allocated without distribution in accordance with the prevailing circulars of the Bank of Lebanon and the Banking Control Commission.
- 5) Board emoluments whenever approved.
- 6) Amounts relating to preferred shares as decided by the annual General Assembly.
- 7) Amounts relating to priority shares.
- 8) Amounts allocated to the formation of a special reserve and/or the profits carried forward to the subsequent financial year pursuant to a resolution of the General Assembly.

9) After making the above deductions, the balance of the net profits shall be distributed equally among the common shares including priority ones. No profits for a given year shall be distributed to common and priority shares before the preferred shares receive their share of profits for said year. Upon the Board's proposal, the Assembly may decide not to distribute, reduce, or allocate the dividends for additional amortization. Dividends shall be paid at such dates and at such places as the Board may determine. Uncollected dividends shall be time-barred after the lapse of five years from maturity date.

10- Number and powers of the Board of Directors: the Company is managed by a board of directors formed of twelve members elected by the General Assembly as follows:

- Dr. François Semaan Bassil
- Semaan François Bassil
- Dr. Samir Makdessi
- Dr. Nasser Saidi
- Arthur Nazarian
- Sami Farid Haddad
- Dr. Hassan Najib Mounla
- Bassam Albert Nassar
- Fayçal Tabsh
- Ahmad Toufic Tabbarah
- Moussa Maksoud
- Abdel Hady Shayef

The Board of Directors has the broadest powers for the implementation of the General Assembly resolutions and the performance of all acts required for the proper conduct of unusual business.

The emoluments of the Board members consist of a flat sum as attendance fee or of a percentage of the net profits which nature and value shall be determined by the General Assembly. Such emoluments shall be entered under "General Expenses". As for the emoluments of the Board members who hold managerial positions in the Company, they shall be determined by the Board of Directors.

Details of the provisions of clause FIFTH above are made available at the Bank.

PS: Whoever may want to subscribe for the capital increase is requested to make his own assessment of the subscription issue. As such, Byblos Bank SAL, its management and employees have not interfered and will not interfere in this matter in any way whatsoever.

François Semaan Bassil
Chairman- General Manager

• Announcement to the shareholders regarding the dividends' distribution proposal for the year 2009:

The Board of Directors of Byblos Bank S.A.L. held on 26 March 2010 has the pleasure to announce to its shareholders that it resolved to propose to the Ordinary General Assembly convened to meet on April 23, 2010 at the Bank's Head Office the distribution of dividends and profits for the year 2009 as follows:

For Common Shareholders:

LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Priority Shareholders:

Annual interest of 4% of the nominal value of the priority shares;

LBP 48.4 per share (LBP 45.98 Net of 5 % withholding tax)

LBP 200 per share (LBP 190 Net of 5 % withholding tax)

For Preferred Shares holders:

Class 2008: USD 8 per share; (USD 7.6 Net of 5 % withholding tax)

Class 2009: USD 3.35 per share; (USD 3.1825 Net of 5 % withholding tax)

Subject to the General Assembly's approval, such dividends will be paid on or about 29 April 2010 after deducting the 5 % withholding tax, to shareholders as at 28 April 2010 (record date), according to the records of Midclear (the Central Depository).

For GDR holders:

LBP 200 per share paid in US Dollars through the depositary The Bank of New York Mellon after deducting the 5% withholding tax and other expenses starting 5 May 2010.

Invitation to Annual Ordinary General Assembly of Preferred Shares Holders to be held on April 23rd, 2010:

The holders of Byblos Bank S.A.L. preferred shares are invited to attend the annual ordinary general assembly to be held at the Bank Head Office, Ashrafieh, Byblos Tower building, Elias Sarkis Avenue, at 10:00 am on Friday, April 23rd, 2010.

Daily Bulletin- 29/03/2010

Invitation to Annual Ordinary General Assembly Meeting to be held on April 23rd, 2010:

The shareholders of Byblos Bank S.A.L. are invited to attend the annual ordinary general assembly to be held at the Bank Head Office, Ashrafieh, Byblos Bank Tower building, Elias Sarkis Avenue, at 11:00 am on Friday, April 23rd, 2010.

Daily Bulletin- 29/03/2010

Sale of Shares to IFC :

Byblos Bank SAL is pleased to announce that its principal shareholder, Byblos Invest Holding SA (Luxembourg) has sold to International Finance Corporation (IFC) 47,619,047 common shares of the Bank at a price of USD\$2.1 per common share, for an aggregate purchase price of approximately USD\$100 million.

Daily Bulletin- 17/02/2010

Call for an Extraordinary General Assembly Meeting to be held on February 19, 2010:

The shareholders of Byblos Bank S.A.L. holders of Common shares (including Priority shareholders) are invited to attend an Extraordinary General Assembly Meeting at 12:00 noon on Friday February 19, 2010 that will be held at the Bank's Head Office, Byblos Bank Tower, Achrafieh, Elias Sarkis Avenue, to discuss the following Agenda:

- 4- Increase Byblos Bank S.A.L. capital by an amount of LBP /172.278.299.600/ by issuing /142.378.760/ nominal share.
- 5- Amend Article 6 of the By-Laws following the Capital increase.
- 6- Divers matters

Daily Bulletin- 25/01/2010

Sale of Shares and Capital Increase

In the context of a proposed USD\$250 million capital increase, Byblos Bank SAL (the Bank) is pleased to announce that its principal shareholder, Byblos Invest Holding SA

(Luxembourg) (Byblos Invest) has entered into a share purchase agreement with International Finance Corporation (IFC) regarding the purchase by IFC from Byblos Invest of 47,619,047 common shares of the Bank at a price of USD\$2.1 per common share, for an aggregate purchase price of approximately USD\$100 million (the Sale). Closing is subject to the approval of the Central Bank of Lebanon, which was obtained on 21 January 2010, and to other customary closing conditions.

Byblos Invest has agreed to vote in favour of the election of an IFC nominee as board member of the Bank.

The Board of Directors of the Bank has approved in principle, subject to the Central Bank of Lebanon and shareholders' approvals, a USD\$250 million capital increase, at a price per common share of the equivalent in Lebanese Pounds of USD\$1.75, including nominal value and issue premium (the Capital Increase). Subscription to the Capital Increase will be reserved to the Bank's holders of common and priority shares. Holders of GDRs representing common shares are expected to participate in the Capital Increase, subject to the standard conditions and restrictions applicable to GDR holders.

Byblos Invest and IFC have agreed that IFC will not participate in the Capital Increase and Byblos Invest will utilise all of the proceeds from the Sale to subscribe to the Capital Increase.

Following closing of the Sale and the Capital Increase, IFC will hold approximately 8% of the common shares of the Bank.

The closing of the Sale and the Capital Increase are expected to take place before June 30, 2010.

Further details regarding participation in the Capital Increase will be provided in due course.

Daily Bulletin- 22/01/2010

Circular 292/2009, Date: 13/11/2009: Byblos Bank's SAL Preferred Shares (Class 2009):

The Beirut Stock Exchange Committee decided to approve, as of November 18, 2009 the listing, trading and pricing of the 2,000,000 preferred shares (class 2009) issued by Byblos Bank SAL on the official market of the stock exchange. In addition, the BSE Committee took note of the increase of the par value of all Byblos Banks' shares to LBP 1210 per share.

From the Extraordinary General Assembly of Byblos Bank S.A.L. shareholders meeting that was held on 01/08/2009:

The Extraordinary General Assembly of Byblos Bank SAL that was held on August 1, 2009 decided to approve the decision of the Board on Directors dated May 22, 2009 related to the redemption of the one million preferred shares class 2003, distribute the nominal value of the cancelled shares on the other shares, and increase the capital of the bank by an amount of LBP /3,051,362,800/ to become LBP /514,414,898,800/ by appropriating this amount from the Capital Reserve account; thus the nominal value of each share becomes LBP /1,210/.

In addition, the Extraordinary General Assembly decided to increase the capital of the Bank from LBP /514,414,898,800/ to LBP /516,834,898,800/ by issuing two million preferred shares that will be listed for trading in the regulated stock market.

Daily Bulletin- 17/09/2009

From the Ordinary Annual General Assembly of Byblos Bank S.A.L. shareholders meeting that was held on 22/05/2009:

The Ordinary Annual General Assembly of Byblos Bank S.A.L., which was held on 22/05/2009, took the following decisions:

- Approve the report of the Board of Directors, the Balance Sheet and the Income Statement of the fiscal year 2008.
- Appropriate the profits of the fiscal year 2008 as follows:

	<u>Millions of LBP</u>
- Profits for the Year 2008 (Unconsolidated)	144,661
- Legal Reserve (10% of the Profits)	(14,467)
- Reserve for General Banking Risks	(13,000)
- Reserve for Capital Increase	(4,920)
- Appropriation for liquidation of Lands	(2,318)
- Retained Profits	5,296
<u>- Total of Profits to be appropriated</u>	<u>115.252</u>
- Distribution of Dividends to the Preferred shares issuance 2003; USD 12 per share, what equals LBP 18,168 (17,259.6 Net of Distribution tax 5%)	18,168
- Distribution of Dividends to the Preferred shares issuance 2008; USD 3.35 per share, what equals LBP 5,072 (4,818.4 Net of Distribution tax 5%)	10,144
- Distribution of an annual interest 4% of the nominal value of the priority shares LBP 48 per share (LBP 45.6 net of Distribution Tax 5%)	9,889
- Distribution of the Dividends to the priority shares; LBP 157.9 per share (LBP 150 Net of Distribution tax 5%)	32,531
- Distribution of the Common shares; LBP 157.9 per share (LBP 150 Net of Distribution tax 5%)	34,281
- Retained Profits for the year 2009	10,239
<u>- Total</u>	<u>115,252</u>

- Give the required clearance to the Chairman and members of the Board for matters relating to the bank's business in the fiscal year 2008 and elected: Dr. François Semaan Bassil, Semaan François Bassil, Dr. Nasser Al Saidi, Abdel Hadi Chaef, Ahmad Tabbarah, Faysal Al Tabsh, Dr. Samir Makdessi, Moussa Maksoud, Dr. Hassan Najib Mounla, Bassam Albert Nassar, Arthur Nazarian, Sami Haddad, to the Board of Directors for a period of 3 years ending when the Annual Ordinary General Assembly will meet to approve the accounts of the fiscal year 2011.
- Approve the credits used in the year 2008, give the authorizations stipulated in Article /152/ of the Law of Cash and Credit and /158/ of the Code of Commerce for the fiscal year 2009 for the members of the Board of Directors and/or the companies they belong to and give the authorization stipulated in Article /159/ of the Code of Commerce.
- Fix the fees of the Board of Directors for the year 2009.
- Approve the contracts with the Chairman, General Manager Dr. François Semaan Bassil, Mr. Semaan Bassil and Mr. Moussa Makssoud and give them the authorizations stipulated in Article /152/ of the Law of Cash and Credit and /158/ of the Code of Commerce.
- Approve the nomination of Semaan Gholam & Co and Ernst & Young as auditors for the fiscal years 2009, 2010 and 2011.

Daily Bulletin- 17/09/2009

Call for a General Assembly Meeting of Preferred Shareholders, issuance September 24, 2009 dated September 24, 2009:

The holders of preferred shares that are issued on September 24, 2009 are invited to attend a General Assembly on Thursday September 24, 2009 at 13:00 pm that will be held at the Bank's Head Office, Byblos Bank Tower, Achrafieh, Elias Sarkis Avenue, to discuss the following Agenda:

- 1- Establish the By-Laws of the Assembly of shareholders of Preferred Shares issued on September 24, 2009.
- 2- Designate one representative or more of the assembly
- 3- Other Matters

Daily Bulletin- 07/09/2009

Call for an Extraordinary General Assembly Meeting to be held on September 24, 2009:

The shareholders of Byblos Bank S.A.L. are invited to attend an Extraordinary General Assembly Meeting at 13:00 pm on Thursday September 24, 2009 that will be held at the Bank's Head Office, Byblos Bank Tower, Achrafieh, Elias Sarkis Avenue, to discuss the following Agenda:

- 7- Verify the adequate increase of Capital through the issuance of Preferred shares.
- 8- Verify the liberation of the total value of the issued Preferred Shares.
- 9- Approve the amendment of Article 6 of the By-Laws to reflect the foregoing Capital increase.
- 10- Other Matters.

Daily Bulletin- 07/09/2009

Notice of Byblos Bank S.A.L. concerning the issue of Series 2009 Preferred Shares:

The Board of Directors of Byblos Bank S.A.L. has the pleasure to inform the signatories of the purchase applications for the series 2009 Preferred Shares which are in the process of being issued, that the Offering Circular drafted in accordance with applicable Lebanese Laws, will be available at the Bank's Head Office and all branches, during working hours from the 20th of July 2009 until the 27th of July 2009.

Daily Bulletin- 21/07/2009

Invitation to an Extraordinary General Assembly Meeting on 01/08/2009:

The shareholders of Byblos Bank SAL are invited to attend the extraordinary general assembly to be held at the Bank Head Office, in Ashrafieh, Elias Sarkis Avenue, Byblos Tower building on Saturday August 1st, 2009 at 10:00 am, in order to discuss and decide on the matters listed on the following agenda:

- 1- Confirmation of the redemption of the Bank's Series 2003 Preferred Shares
- 2- Approval of the Bank's capital increase to be carried out in two stages:
 - First stage: increase of /3,051,362,800/ LBP by deducting it from the reserve allocated to the capital increase and adding it to the capital.
 - Second stage: increase by issuing preferred shares subject to the provisions of Law 308/2001, and determination of the amount, terms, conditions and details of such increase.

- 3- Amendment of Article 6 of the Articles of Incorporation pursuant to the capital increase
- 4- Miscellaneous

Daily Bulletin- 06/07/2009

•Circular: 283/2009, Date: 12/06/2009: Trading and pricing of the GDRs related to Byblos Bank S.A.L. on the OTC market:

The Beirut Stock Exchange decided to accept the trading and pricing of /1,033,042/ Global Depository Receipts (Each represents 50 shares) related to Byblos Bank S.A.L. that are issued by Bank of New York – Mellon on the Over The Counter Market of the BSE. Trading is scheduled to start on Thursday June 18, 2009.

•Circular: 282/2009, Date: 27/05/2009: De-listing Bank Byblos Preferred Shares Class 2003:

Based on the decisions of the Board of Directors of Byblos Bank S.A.L. dated 22/05/2009 stipulating the redemption of Preferred Shares Class 2003, according to the primary issue conditions, the BSE decided to stop trading in the mentioned shares starting the end of the trading session of Wednesday May 27, 2009, and de-list these shares as of Thursday May 28, 2009.

• Announcement to the shareholders regarding the dividends' distribution for the year 2008:

The Ordinary General Assembly for the shareholders that was held on May 22, 2009 at the Bank's Head Office decided to distribute dividends and profits for the year 2008 as follows:

For Common Shareholders:

LBP 157.9 per share (LBP 150 Net of 5 % distribution tax)

For Priority Shareholders:

Annual interest of 4% of the nominal value of the priority shares;

LBP 48 per share (LBP 45.6 Net of 5 % distribution tax)

LBP 157.9 per share (LBP 150 Net of 5 % distribution tax)

For Preferred Shares holders:

Class 2003: USD 12 per share; LBP 18,168 (LBP 17,259.6 Net of 5 % distribution tax)

Class 2008: USD 3.35 per share; LBP 5.071,9 (LBP 4.818,3 Net of 5 % distribution tax)

These amounts will be paid through Midclear starting May 29th, 2009 after deducting the 5 % distribution tax.

Daily Bulletin- 27/05/2009

Byblos Bank S.A.L. dividend payment:

Final Agenda for Byblos Bank dividend payment:

	<u>Common Shares</u>	<u>Priority Shares(*)</u>	<u>Preferred Shares Series 2003 Series 2008</u>	<u>GDRs</u>
Last Trading date to receive dividends	May 22, 2009	May 22, 2009	May 22, 2009	May 22, 2009
Ex Dividend Date	May 25, 2009	May 25, 2009	May 25, 2009	May 25, 2009
Record Date	May 27, 2009	May 27, 2009	May 27, 2009	May 27, 2009
Payment Date	May 28, 2009	May 28, 2009	May 28, 2009	June 04, 2009

(*) Same dates apply for interest payment on Priority Shares.

Daily Bulletin- 20/05/2009

Call for an Annual Ordinary General Assembly Meeting of Preferred Shareholders of Byblos Bank S.A.L. on 22/05/2009:

The holders of preferred shares of Byblos Bank S.A.L. are invited to attend the meeting of the Annual Ordinary General Assembly that will be held at the Bank's Head Office, Achrafieh, Byblos Bank Tower, Elias Sarkis Avenue, at 10:00 a.m. on Friday May 22, 2009.

Daily Bulletin- 30/04/2009

Call for an Annual Ordinary General Assembly Meeting of Byblos Bank S.A.L. Shareholders on 22/05/2009:

The shareholders of Byblos Bank S.A.L. are invited to attend the meeting of the Annual Ordinary General Assembly that will be held at the Bank's Head Office, Achrafieh, Byblos Bank Tower, Elias Sarkis Avenue, at 11:00 a.m. on Friday May 22, 2009.

Daily Bulletin- 30/04/2009

Notice to Byblos Bank S.A.L. Shareholders:

Byblos Bank is pleased to advise its shareholders that it has established a Global Depositary Receipt (GDR) program, with each GDR representing 50 common shares. The purposes of the program include increasing liquidity for the shares and the GDRs taking into consideration that the bank will exercise its best endeavours to list the GDRs on the London Stock Exchange and the Beirut Stock Exchange and promote further transparency for investors. GDRs may represent up to a maximum of 23% of the Bank's common shares.

All shareholders (other than U.S. persons) may participate in the program on a pro rata basis by exchanging shares for GDRs. Initial exchanges of shares for GDRs may be achieved at any time until 5.00 p.m., Beirut time, on 19 February 2009 without attracting the customary deposit fee of U.S. \$0.05 per GDR.

Shareholders wishing to exchange their shares for GDRs should contact either Byblos Bank or their usual bank in order to submit relevant instructions no later than 16 February 2009.

Daily Bulletin- 10/02/2009

From the Extraordinary General Assembly minutes of Byblos Bank S.A.L. Shareholders' that was held on 01/12/2008:

The Extraordinary General Assembly of Byblos Bank S.A.L. shareholders' that was held on 01/12/2008 decided to:

- Approve the transfer of the assets and rights of the Lebanese branch of Unicredit Banca Di Roma S.P.A. and take all the debts and obligations of the bank on Byblos Bank's behalf when the final approval decision will be taken by the Central Bank of Lebanon. It was also decided to delegate the Chairman (or someone he nominates) to take all the necessary procedures to execute the agreement signed on 23/10/2008 with the mentioned bank.

Daily Bulletin- 14/01/2009

From the Ordinary General Assembly minutes of Preferred Shares holders issued on 29 August 2008 of Byblos Bank S.A.L. that was held on 10/11/2008:

The Ordinary General Assembly minutes of Preferred Shares holders issued on 29 August 2008 of Byblos Bank S.A.L. that was held on 10/11/2008 decided to:

- 1- Accredited the By-Laws of the assembly of shareholders.
- 2- Nominate Saint Joseph University, Edgard Moussa Fakhoury, Souheil Challita Matar, & Emile Roupheal Sfeir as its representatives who possess the authorities specified in the By-Laws of the shareholders.

Daily Bulletin- 14/01/2009

Call for an Extraordinary General Assembly Meeting on 01/12/2008:

The common shareholders of Byblos Bank S.A.L. are invited to attend the Extraordinary General Assembly that will be held in the Bank's Head Office, in Achrafieh, Elias Sarkis Avenue, at 12:00 noon on Monday December 1, 2008, to discuss the following agenda:

- 1- Approve the purchase of the assets, equities, liabilities and obligations of the Lebanese branch of Unicredit Banca Di Roma SpA, according to the regulations of Article 10 of Law # 192/1993.
- 2- Divers matters.

Daily Bulletin- 14/11/2008

Notice to the holders of Preferred shares class 2008 for a Constitutional General Assembly Meeting:

Bank Byblos S.A.L. invites the holders of preferred shares issued on 29 August 2008 to attend the meeting of the Constitutional General Assembly that will be held at 12:00 noon on Monday November 10, 2008 at the Bank's Head Office in Byblos Bank Tower, Achrafieh, Elias Sarkis Avenue, to discuss the following agenda:

- 1- Draft the By-Laws of the assembly of holders of preferred shares issued on 29 August 2008.
- 2- Nominate a representative or more of the assembly
- 3- Divers matters.

Daily Bulletin- 24/10/2008

Press release on Byblos Bank Financial Performance during the 1st nine Months of 2008:

Net income for the 1st nine months of 2008 increased by 30.5% to reach US\$ 79.1 million at the end of September 2008 compared to US\$ 60.6 million at the end of September 2007. Total assets increased by 14.5% during the 1st nine months of 2008 to reach US\$

10.86 billion at the end of September 2008 and customer deposits increased by 10.9% to reach US\$ 8 billion at the end of September 2008.

Loans to deposits stood at 34% and liquidity with banks (including the Central Bank of Lebanon) represented 57% of customer deposits at the end of September 2008, both ratios indicate the high liquidity of the bank.

Total capital (tier one and tier two capital) increased by 22% during the 1st nine months of 2008 to reach US\$ 1.2 billion at the end of September 2008 and represented 11% of total assets.

Daily Bulletin- 23/10/2008

Circular: 270/2008, Date: 10/10/2008, Listing, trading and pricing of all Preferred shares issuance 2008 in the official BSE market:

The BSE decided to accept, as of October 15, 2008, the listing, trading and pricing of all the /2,000,000/ preferred shares class 2008 issued by Byblos Bank S.A.L. in the official market of the stock exchange.

The details of the new listing are as follow:

- Value of the initial subscription per preferred share: USD /100/.
- Par value per preferred share: LBP /1,200/.
- Annual dividend per preferred share: USD /8.00/ yearly (USD 3.35 for the year 2008).

Daily Bulletin- 10/10/2008

Call for an Extraordinary General Assembly Meeting on 29/08/2008:

The Board of directors of Byblos Bank S.A.L. invites the shareholders to attend the meeting of the Extraordinary General Assembly that will be held at 12:00 noon on Friday August 29, 2008 at the Bank's Head Office in Byblos Bank Tower, Achrafieh, Elias Sarkis Avenue, to discuss the following agenda:

- 1) Check the accuracy of the Capital increase of the Bank by issuing preferred shares.
- 2) Check the accuracy of the liberation of the value of all issued preferred shares.
- 3) Final approval on the amendment of Article 6 & 71 of the By-Laws, according to the Capital increase.
- 4) Divers Matters.

Daily Bulletin- 13/08/2008

Call for an Extraordinary General Assembly Meeting on 18/07/2008:

The shareholders of Byblos Bank S.A.L. are invited to attend the meeting of the Extraordinary General Assembly that will be held at 12:00 noon on Friday July 18, 2008 at the Bank's Head Office in Achrafieh, Elias Sarkis Avenue, Byblos Bank Tower to discuss the following agenda:

- 5) Increase the bank's capital by issuing preferred shares compliant to the regulations of Law # 308/2001 and indicate the value, conditions, regulations and details of this increase.
- 6) Amend article 6 and others of the company's by-laws according the capital's increase and issuance of the preferred shares.
- 7) Divers matters.

Daily Bulletin- 07/07/2008

From the Ordinary Annual General Assembly minutes of Byblos Bank S.A.L. shareholders meeting that was held on 14/05/2008:

The Ordinary Annual General Assembly of Byblos Bank S.A.L. shareholders', which was held on 14/05/2008, took the following decisions:

- Approve the report of the Board of Directors, the Balance Sheet and the Income Statement of the financial year 2007.
- Appropriate the profits of the financial year 2007 that reached LBP/123,192/ Million.

The Appropriation of the Profits is as follows:

- Profits Year 2007 (Unconsolidated)	123,192
- Legal Reserve (10% of the Profits)	(12,320)
- Reserve for General Banking Risks	(9,800)
- Reserve for Capital Increase	(523)
- Appropriation for liquidation of Lands	(5,538)
- Retained Profits	3,312
- Total of Profits to be appropriated	98,323
- Distribution of Dividends to the Preferred shares; 12 USD per share, what equals LBP 18,168 (17,259.6 Net of the Distribution tax 5%)	18,168
- Distribution of an annual interest 4% of the nominal value of the priority shares LBP 48 per share (LBP 45,6 net of Distribution Tax 5%)	9,889
- Distribution of the Dividends to the priority shares; LBP 157,9 per share (LBP 150 Net of the Distribution tax 5%)	32,531
- Distribution of the Common shares; LBP 157,9 per share (LBP 150 Net of the Distribution tax 5%)	32,373
- Retained Profits for the year 2008	5,326

- Total	98,323
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- Clear the Chairman and members of the Board of Directors for matters relating to the bank's business in the fiscal year 2007.
- Approve the credits for the year 2007. Give the authorizations stipulated in Article /152/ of the Law of Cash and Credit and /158/ of the Commercial Law for the financial year 2008 for the members of the Board of Directors and/or the companies they belong to.
Give the authorization stipulated in Article /159/ of the Commercial Law.
- Fix the fees of the Board of Directors.
- Approve the nomination of Semaan Gholam & Co and Ernst & Young as auditors for the financial year 2008.

Daily Bulletin- 13/06/2008

• Notice to the shareholders about the dividends' distribution for the year 2007:

The Ordinary General Assembly for the shareholders that was held on May 14, 2008, at the Bank's Head Office decided to distribute dividends and profits for the year 2007 as follows:

For Common Shareholders:

LBP 157.9 per share (LBP 150 Net of distribution tax 5%)

For Priority Shareholders:

Annual interest rate of 4% from the nominal value of the priority shares by

LBP 48 per share (LBP 45.6 Net of distribution tax 5%)

LBP 157.9 per share (LBP 150 Net of distribution tax 5%)

For Preferred Shares holders:

USD 12 per share equals LBP 18,168 (LBP 17,259.6 Net of distribution tax 5%)

These amounts will be paid through Midclear starting May 20th, 2008 after deducting the distribution tax 5%.

Daily Bulletin- 19/05/2008

Byblos Bank S.A.L. dividend payment:

Final Agenda for Byblos dividend payment:

Common Shares

Priority Shares(*)

Preferred Shares

Last Trading date to receive dividends	May 14, 2008	May 14, 2008	May 14, 2008
Ex Dividend Date	May 15, 2008	May 15, 2008	May 15, 2008
Record Date	May 19, 2008	May 19, 2008	May 19, 2008
Payment Date	May 20, 2008	May 20, 2008	May 20, 2008

(*) Same dates apply for interest payment on Priority Shares.

Daily Bulletin- 16/05/2008

Call for an Annual Ordinary General Assembly Meeting of the holders of Preferred Shares of Byblos Bank S.A.L. on 14/05/2008:

The holders Preferred shares issued on 30/05/2003 of Byblos Bank S.A.L. are invited to attend the meeting of the Annual Ordinary General Assembly that will be held at the Bank's Head Office in Achrafieh, Byblos Bank Tower, Elias Sarkis Avenue, at 11:00 a.m. on Wednesday May 14, 2008.

Daily Bulletin- 29/04/2008

Call for an Annual Ordinary General Assembly Meeting of Byblos Bank S.A.L. Shareholders on 14/05/2008:

The shareholders of Byblos Bank S.A.L. are invited to attend the meeting of the Annual Ordinary General Assembly that will be held at the Bank's Head Office in Achrafieh, Byblos Bank Tower, Elias Sarkis Avenue, at 12:00 on Wednesday May 14, 2008.

Daily Bulletin- 29/04/2008

Circular No. 261/2008: Listing of additional common shares:

The Beirut Stock Exchange decided to list an additional /12,088,834/ common shares issued by Byblos Bank S.A.L. on the official market of the Beirut Stock Exchange, these shares will be added to the bank's shares listed previously as 100% in the official market.

From the Extraordinary General Assembly minutes of Byblos Bank S.A.L. shareholders meeting that was held on 24/01/2008:

The Extraordinary General Assembly of Byblos Bank S.A.L. that was held on 24/01/2008 took the following decisions:

- Increase the Bank's Capital from LBP /494,456,935,200/ to LBP /508,963,536,000/, by issuing /12,088,834/ new common shares with a par value of LBP /1,200/ per share. The new shares will have the same rights and obligations of the common shares, and are appropriated for subscription to the Bank of New York.
- Amend Article 6 of the By-Laws.

Note that the above mentioned amendments will not become effective until the Central Bank of Lebanon approve them.

Daily Bulletin- 19/02/2008

Call for an Extraordinary General Assembly Meeting of Byblos Bank S.A.L. Shareholders on 07/02/2008:

The shareholders of Byblos Bank S.A.L., owners of Common shares (Including owners of Priority shares) are invited to attend the meeting of the Extraordinary General Assembly that will be held at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, on Thursday, February 07, 2008, at 12:00 noon in order to deliberate and take decisions in the subjects listed in the following agenda:

- 1) Verification of the issuance and liberation of the Capital increase.
- 2) Final approval on the amendment of Article 6 of the By-Laws according to the Capital increase.

Daily Bulletin- 21/01/2008

Call for an Extraordinary General Assembly Meeting of Byblos Bank S.A.L. Shareholders on 24/01/2008:

The shareholders of Byblos Bank S.A.L., owners of Common shares (Including owners of Priority shares) are invited to attend the meeting of the Extraordinary General Assembly that will be held at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, on Thursday, January 24, 2008, at 1:00 p.m. in order to deliberate and take decisions in the subjects listed in the following agenda:

- 1- Increase the Capital of Byblos Bank S.A.L. by transferring the resulting amounts from the Subordinated loan dated 20/11/2007 and this by execution of the decision of the Extraordinary General Assembly dated 09/11/2007.
- 2- Amend Article 6 of the By-laws according to the Capital Increase.

Daily Bulletin- 08/01/2008

From the Extraordinary General Assembly minutes of Byblos Bank S.A.L. shareholders meeting that was held on 9/11/2007:

The Extraordinary General Assembly of Byblos Bank S.A.L. shareholders', that was held on 9/11/2007, took the following decisions:

- Approve the subordinated loan as per the conditions stated and delegate the chairman and/or the person he'll nominate to sign the contract of the mentioned loan according to the specific conditions and all the matching conditions that the Chairman finds appropriate.
- Approve the Capital increases progressively by an amount not exceeding in Lebanese Pound: 206.500.000 USD.
- Approve to limit the subscription right to the increases resulting by transferring the debt to Bank of New York.
- Approve to adopt the transfer price on a fix average of USD 2.25 per share or USD 2.25 multiplied by the number of shares that every GDR represents on the date of the transfer, whereas every additional amount that bounds on the par value per share will be considered as an issue increase.

Daily Bulletin- 6/12/2007

Call for an Extraordinary General Assembly Meeting of Byblos Bank S.A.L. Shareholders on 09/11/2007:

The shareholders of Byblos Bank S.A.L. are invited to the meeting of the Extraordinary General Assembly to be held at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, on Friday, November 9, 2007, at 11:00 a.m. in order to deliberate on the following agenda:

- 1- Approve the subordinated loan agreement of 200 million American dollars and underlying bonds convertible into shares and/or GDR's and reserved for the subscription to specific investors.
- 2- Approve the capital increase of Byblos Bank S.A.L. progressively for an aggregate amount of 200 million American dollars reserved to the subscription of the holders of bonds underlying the subordinated loan and determination of the conditions of the increase.
- 3- Miscellaneous issues

The Board of Directors report on the subordinated loan and underlying bonds, the term of the loan and underlying bonds, the auditors' report, the report of the expert appointed in compliance with articles 86 and 113 of the Code of Commerce shall be put at shareholders' disposal at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, during office hours, sixteen days at least before the day of the meeting.

Daily Bulletin- 22/10/2007

From the Ordinary General Assembly minutes of Preferred Shares holders issued on 30 May 2003 of Byblos Bank S.A.L. that was held on 10/05/2007:

At 11:00 am on Thursday 10/05/2007, the Ordinary General Assembly of Preferred Shareholders, issued on 30 May 2003 of Byblos Bank S.A.L. held a meeting in the Bank's Head Office in Beirut, Elias Sarkis Avenue. The following decisions were taken:

- Approves and appreciates the approval of the Common Shareholders Assembly on the Board of Directors' report, and also approves the Balance Sheet and the Income Statement of the financial year 2006.
- Approves and appreciates the approval of the Common Shareholders Assembly on appropriating the profits of the financial year 2006 that reached LBP/105,828/ Million.
The Appropriation of the Profits is as follows:

- Profits Year 2006 (Unconsolidated)	105,828
- Less: Legal Reserve (10% of the Profits)	(10,583)
- Less: Reserve for General Banking Risks	(8,500)
- Less: Reserve for Capital Increase	(274)
- Plus: Retained Profits	9,803
- Total of Profits to be appropriated	<u>96,274</u>
- Distribution of Dividends to the Preferred shares; 12 USD per share, what equals LBP 18,168 (17,25906 Net of the Distribution tax 5%)	18,168
- Distribution of an annual interest 4% of the nominal value of the priority shares LBP 48 per share (LBP 45,6 net of Distribution Tax 5%)	9,889
- Distribution of the Dividends to the Common shares and priority shares by LBP 157,9 per share (LBP 150 Net of the Distribution tax 5%)	64,902
- Rounded Profits for the year 2007	3,315
- Total	96,274

- Approves and appreciates the approval of Common Shareholders Assembly on the clearance of the Chairman and the Board of Directors members of the business of the fiscal year 2006.

From the Ordinary General Assembly minutes of Preferred Shares holders issued on 30 May 2003 of Byblos Bank S.A.L. that was held on 10/05/2007:

At 12:00 noon on Thursday 10/05/2007, the shareholders of Byblos Bank S.A.L. held a meeting in the Bank's Head Office in Beirut, Elias Sarkis Avenue, Byblos Tower, in the form of an Annual General Assembly. The following decisions were taken:

- 1- Approve the Balance Sheet and the Income Statement of the financial year 2006.
- 2- Decide to appropriate the results of the financial year 2006. The Net Profit by the end of the financial cycle reached LBP /105,828/ Million.
The Appropriation of the Profits is as follows:

- Profits Year 2006 (Unconsolidated)	105,828
- Less: Legal Reserve (10% of the Profits)	(10,583)
- Less: Reserve for General Banking Risks	(8,500)
- Less: Reserve for Capital Increase	(274)
- Plus: Retained Profits	9,803
- Total of Profits to be appropriated	<u>96,274</u>
- Distribution of Dividends to the Preferred shares; 12 USD per share, what equals LBP 18,168 (17,25906 Net of the Distribution tax 5%)	18,168
- Distribution of an annual interest 4% of the nominal value of the priority shares LBP 48 per share (LBP 45,6 net of Distribution Tax 5%)	9,889
- Distribution of the Dividends to the Common shares and priority shares by LBP 157,9 per share (LBP 150 Net of the Distribution tax 5%)	64,902
- Rounded Profits for the year 2007	3,315
- Total	96,274

- Clear the Chairman and the Board of Directors members of the business of the financial year 2006.

• Notice to the shareholders about the dividends' distribution for the year 2006:

The Board of directors of Byblos Bank S.A.L. informs all shareholders that the Ordinary General Assembly Meeting for the shareholders that was held on 10 May 2007, at the

Bank's Head Office decided to distribute dividends and profits for the year 2006 as follows:

For Common Shareholders:

LBP 157.9 per share (LBP 150 Net of distribution tax 5%)

For Priority Shareholders:

Annual interest rate of 4% from the nominal value of the priority shares by

LBP 48 per share (LBP 45.6 Net of distribution tax 5%)

LBP 157.9 per share (LBP 150 Net of distribution tax 5%)

For Preferred Shares holders:

USD 12 per share equals LBP 18.168 (LBP 17.2596 Net of distribution tax 5%)

These amounts will be paid through Midclear starting May 16th, 2007 after deducting the distribution tax 5%.

Daily Bulletin- 11/05/2007

• Final Agenda for Byblos Bank S.A.L. Dividend payment:

	<u>Common Shares</u>	<u>Priority Shares(*)</u>	<u>Preferred Shares</u>
Last Trading date To receive dividends	May 10, 2007	May 10, 2007	May 10, 2007
Ex Dividend Date	May 11, 2007	May 11, 2007	May 11, 2007
Record Date	May 15, 2007	May 15, 2007	May 15, 2007
Payment Date	May 16, 2007	May 16, 2007	May 16, 2007

(*) Same dates apply for interest payment on Priority Shares

Daily Bulletin- 07/05/2007

Call for a Meeting of an Ordinary Annual General Assembly of Byblos Bank S.A.L. Preferred Shares holders:

The Preferred shares holders of Byblos Bank S.A.L. issued on 30 May 2003 are invited to the meeting of the Annual Ordinary General Assembly to be held at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, on Thursday May 10, 2007, at 11:00 a.m. in order to deliberate and take the appropriate decisions on the subjects listed on the following agenda:

- 1) Listening to the general and private reports of the Board of Directors for the financial year 2006.
- 2) Listening to the general and private reports of the Auditors for the financial year 2006.
- 3) Give their opinion about the accounts of the financial year 2006 and suggestions about appropriating its results.
- 4) Give their opinion about the clearance of the Chairman and the members of the Board of the Directors for the administrative business of the financial year 2006.
- 5) Give their opinion about the business between the members of the Board of Directors and the Bank during the financial year 2006 and give the authorization for the members of the Board of Directors during the year 2007 according to the Articles 158 & 159 from the Commercial Law and the Article 152 of the Law of Cash and Credit, to execute all the business detailed in the private report of the Board of Directors and the Auditors.
- 6) Give their opinion about the Fees of the Auditors for the financial year 2007.
- 7) Other Matters.

The schedule of the Balance Sheet, the inventory, and the income statement for the financial year 2006, the general and private reports of both the Board of Directors and the Auditors for the financial year 2006, the consolidated income statement and the Consolidated Balance sheet and the report of the Auditors about them, and the list of the holders of the Preferred shares will be available to them at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, during the normal opening hours and that 16 days at least before the assembly is held.

Daily Bulletin- 24/04/2007

Call for a Meeting of an Ordinary Annual General Assembly :

The Shareholders of Byblos Bank S.A.L. are invited to the meeting of the Annual Ordinary General Assembly to be held at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, on Thursday May 10, 2007, at 12:00 a.m. in order to deliberate and take the appropriate decisions on the subjects listed on the following agenda:

- 1) Listening to the general and private reports of the Board of Directors for the financial year 2006.
- 2) Listening to the general and private reports of the Auditors for the financial year 2006.

- 3) Approve the accounts of the financial year 2006 and suggestions about appropriating its results.
- 4) Clear the Chairman and the members of the Board of the Directors for the administrative business of the financial year 2006.
- 5) Approve the business between the members of the Board of Directors and the Bank during the financial year 2006 and give the authorization for the members of the Board of Directors during the year 2007 according to the Articles 158 & 159 from the Commercial Law and the Article 152 of the Law of Cash and Credit, to execute all the business detailed in the private report of the Board of Directors and the Auditors.
- 6) Specify the Fees of the Auditors for the financial year 2007.
- 7) Other Matters.

The schedule of the Balance Sheet, the inventory, and the income statement for the financial year 2006, the general and private reports of both the Board of Directors and the Auditors for the financial year 2006, the consolidated income statement and the Consolidated Balance sheet and the report of the Auditors about them, and the list of the shareholders will be available to them at the Bank's Head Office in Beirut, Achrafieh, Elias Sarkis Avenue, during the normal opening hours and that 16 days at least before the assembly is held.

Daily Bulletin- 24/04/2007