

- **Annual Ordinary general Assembly Meeting**

The Board of Directors of BLOM BANK S.A.L. (the Bank) convened on Tuesday, June 02, 2026 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary General Assembly Meeting on Tuesday, June 30, 2026 at 10:00 a.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank S.A.L. building (Block A- 7th. Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and external Auditors and to approve the Bank's accounts, in particular, the balance sheet and the profit and loss account for the year ended 31/12/2025. - To examine the special reports of the Board of Directors and External auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2025, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2025 as proposed by the Board of Directors. - To discharge the Chairman and Board members with respect to their activities performed during the year 2025. – To elect a new Board of Directors. - To determine the remunerations (attendance allowances) of the Board members for the year 2026. - To determine the remunerations of the Chairman – General Manager, the Assistant general Managers and the Chairman Advisor for the year 2026. – To approve the authorizations granted by the Board of Directors to the persons specified in article /158/ of the Code of Commerce and article /152/ of the Code of Money and Credit. - To approve the authorizations granted by the Board of Directors to the Company to carry out agreements, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - To authorize the Board Members and Assistant General Managers to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. – To discuss the Directors Liability Insurance. - Any other matter.

*Daily Bulletin –5/6/2026*

- **Notice of Extraordinary General Assembly**

The Board of Directors of BLOM BANK S.A.L. convened on Friday, December 26, 2025 and took the decision to call the shareholders of the Bank to hold an Extraordinary General Assembly Meeting on Thursday, January 29, 2026 at 10:00a.m at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM BANK S.A.L. building (Block A - 7<sup>th</sup> Floor), in order to discuss the following agenda items: - To Review the preliminary approval of the Central Council of the Central Bank (Banque du Liban) N° 506/m.m./3 dated December 19, 2025 concerning the purchase of BLOM BANK S.A.L. of all assets, rights, liabilities and obligations of BLOMINVEST BANK S.A.L. in accordance with the provisions of Article 10 of Law No 192/93 and its amendments. - To approve the purchase of all assets of BLOMINVEST BANK S.A.L. and its rights, liabilities and obligations in accordance with the provisions of Article 10 of Law N° 192/93 and its amendments. - To authorize the Board of Directors and/or the Chairman of the Board of Directors with the powers to implement the purchase process. - Any Other Matters. In the event that a quorum of two-thirds of the shareholders' votes is not attained, the meeting will be postponed to Thursday, March12, 2026 at the same place and time, and would be considered legal in the presence of half of the shareholders' votes.

*Daily Bulletin –7/01/2026*

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

BLOM Bank SAL publishes: the [Special Report of the Board of Directors](#) and the [Auditors' Special Reports](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2024; and the [Special Report of the Board of Directors](#) and the [Auditors' Special Reports](#) drafted according to article 152 of the Code of Money and Credit for the year ended December 31, 2024.

*Daily Bulletin –17/06/2025*

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

BLOM Bank SAL publishes the [Report of the Board of Directors](#) addressed to the Annual Ordinary General Assembly

*Daily Bulletin –17/06/2025*

- **Audited Consolidated Financial Statements December 31, 2023:**

BLOM Bank SAL publishes [The Independent Auditor's Report and Consolidated Financial Statements](#) for the year ended December 31, 2024.

*Daily Bulletin –17/06/2025*

- **Annual Ordinary general Assembly Meeting**

The Board of Directors of BLOM BANK S.A.L. (the Bank) convened on Wednesday, April 30, 2025 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary General Assembly Meeting on Friday, May 30, 2025 at 10:00 a.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank S.A.L. building (Block A- 7th. Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and external Auditors and to approve the Bank's accounts, in particular, the balance sheet and the profit and loss account for the year ended 31/12/2024. - To examine the special reports of the Board of Directors and External auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2024, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2024 as proposed by the Board of Directors. - To discharge the Chairman and Board members with respect to their activities performed during the year 2024. - To determine the remunerations (attendance allowances) of the Board members for the year 2025. - To determine the remunerations of the Chairman – General Manager, the Assistant general Managers and the Chairman Advisor for the year 2025. – To approve the authorizations granted by the Board of Directors to the persons specified in article /158/ of the Code of Commerce and article /152/ of

the Code of Money and Credit. - To approve the authorizations granted by the Board of Directors to the Company to carry out agreements, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - To authorize the Board Members and Assistant General Managers to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. – To discuss the Directors Liability Insurance. - Any other matter.

*Daily Bulletin –08/05/2025*

- **Audited Consolidated Financial Statements December 31, 2023:**

BLOM Bank SAL publishes The Independent Auditor’s Report and [Consolidated Financial Statements](#) for the year ended December 31, 2023.

*Daily Bulletin –10/07/2024*

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

BLOM Bank SAL publishes: the [Report of the Board of Directors](#) addressed to the Annual General Assembly of May 30, 2024, the [Special Report of the Board](#) of Directors and [the Auditors’ Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2023.

*Daily Bulletin –06/06/2024*

- **Annual Ordinary general Assembly Meeting**

The Board of Directors of BLOM BANK S.A.L. (the Bank) convened on Tuesday, April 30, 2024 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary General Assembly Meeting on Thursday, May 30, 2024 (30/05/2024) at 10:00 a.m. at the Bank’s Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank S.A.L. building (Block A-7th. Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and external Auditors and to approve the Bank’s accounts, in particular, the balance sheet and the profit and loss account for the year ended 31/12/2023. - To examine the special reports of the Board of Directors and External auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2023, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2023 as proposed by the Board of Directors. - To discharge the Chairman and Board members with respect to their activities performed during the year 2023. - To determine the remunerations (attendance allowances) of the Board members for the year 2024. - To determine the remunerations of the Chairman – General Manager, the Assistant general Managers and the Chairman Advisor for the year 2024. – To approve the authorizations granted by the Board of Directors to the persons specified in article /158/ of the Code of Commerce and article /152/ of the Code of Money and Credit. - To approve the authorizations granted by the Board of Directors to the Company to carry out agreements, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - To authorize the Board Members

and Assistant General Managers to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. – To appoint External Auditors for the coming three years and determine their fees. – To appoint External Auditors for Jordan Branches. – To discuss the Directors Liability Insurance. - Any other matter.

*Daily Bulletin – 08/05/2024*

- **Excerpt of the Ordinary General Assembly and Board of Directors of June 22,2023:**

BLOM Bank SAL publishes extract from the minutes of the meeting of the [Ordinary General Assembly](#) of shareholders held on June 22, 2023, and extract from the minutes of the meeting of the [Board of Directors](#) held on June 22, 2023.

*Daily Bulletin – 17/07/2023*

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

BLOM Bank SAL publishes the [Unaudited Consolidated Financial Results](#) for the period ended March 31, 2023.

*Daily Bulletin –26/06/2023*

- **Audited Consolidated Financial Statements December 31, 2021:**

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

*Daily Bulletin –21/06/2023*

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

BLOM Bank SAL publishes: the [Report of the Board of Directors](#) addressed to the Annual General Assembly of June 22 ,2023, [the Special Report of the Board of Directors](#) and the [Auditors' Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2022.

*Daily Bulletin –21/06/2023*

- **Annual Ordinary general Assembly Meeting**

The Board of Directors of BLOM BANK S.A.L. (the Bank) convened on Tuesday, May 23, 2023 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary General Assembly Meeting on Thursday, June 22, 2023 (22/06/2023) at 10:00 a.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank S.A.L. building (Block A-7th. Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and external Auditors and to approve the Bank's accounts, in particular, the

balance sheet and the profit and loss account for the year ended 31/12/2022. - To examine the special reports of the Board of Directors and External auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2022, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2022 as proposed by the Board of Directors. - To discharge the Chairman and Board members with respect to their activities performed during the year 2022. – To elect a new Board of Directors. - To determine the remunerations (attendance allowances) of the Board members for the year 2023. - To determine the remunerations of the Chairman – General Manager, the Assistant general Managers and the Chairman Advisor for the year 2023. – To grant authorization to the Board members in accordance with article /158/ of the Code of Commerce and article /152/ of the Code of Money and Credit. - To authorize the Board members to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. - To authorize the Company to carry on agreements, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. – To appoint External Auditors for Jordan Branches. – To discuss the Directors Liability Insurance. - Any other matter.

*Daily Bulletin – 29/05/2023*

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

BLOM Bank SAL publishes the [Report of the Board of Directors](#) addressed to the Annual General Meeting of May 05, 2022.

*Daily Bulletin –06/05/2022*

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

BLOM Bank SAL publishes: the [Special Report of the Board of Directors](#) addressed to the Annual General Assembly of May 05, 2022 and the [Auditors' Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2021.

*Daily Bulletin –06/05/2022*

- **Audited Consolidated Financial Statements December 31, 2021:**

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

*Daily Bulletin –06/05/2022*

- **Annual Ordinary general Assembly Meeting**

The Board of Directors of BLOM BANK S.A.L. (the Bank) convened on Tuesday, April 12, 2022 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary

General Assembly Meeting on Thursday, May 05, 2022 (05/05/2022) at 12:00 p.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank S.A.L. building (Block A-7th. Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and external Auditors and to approve the Bank's accounts, in particular, the balance sheet and the profit and loss account for the year ended 31/12/2021. - To examine the special reports of the Board of Directors and External auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2021, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2021 as proposed by the Board of Directors. - To discharge the Chairman and Board members with respect to their activities performed during the year 2021. - To determine the remunerations (attendance allowances) of the Chairman and Board members for the year 2022. - To determine the remunerations of the Chairman – General Manager, and the Assistant general Managers and the Chairman Advisor for the year 2022. – To discuss the renewal of the Directors & Officers (D&O) Liability Insurance. - To grant authorization to the Board members in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and credit. - To authorize the Board members to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. - To authorize the Company to carry on agreements, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - Any other matter.

*Daily Bulletin – 13/04/2022*

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

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

*Daily Bulletin – 01/02/2022*

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

BLOM Bank SAL publishes the **Consolidated Unaudited Financial Results** for the period ended September 30, 2021

*Daily Bulletin – 11/11/2021*

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- **Unaudited Consolidated Financial Results June 30, 2021:**

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

*Daily Bulletin – 05/08/2021*

- **Excerpt of the Ordinary General Assembly of June 21, 2021:**

BLOM Bank SAL publishes Extract from the **Ordinary General Assembly** of shareholders of June 21, 2021.

*Daily Bulletin – 15/07/2021*

- **Announcement issued by BLOM Bank SAL**

BLOM Bank SAL announces the followings:

- End of the contract between the Bank and the Assistant General Manager - assistant to Chief Executive Officer, Dr. Pierre Abu Ezza as of 17/07/2021.
- Appointment of Mr. Talal Ibrahim as Assistant General Manager – Vice Chief Executive Officer.
- Appointment of Mr. Mohamed Yehya Khaled as Assistant General Manager - Assistant Chief Executive Officer

*Daily Bulletin –07/07/2021*

- **Audited Consolidated Financial Statements December 31, 2020:**

BLOM Bank SAL publishes the **Auditors' Report** and the Consolidated Financial Statements for the year ended December 31, 2020.

*Daily Bulletin –14/06/2021*

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

BLOM Bank SAL publishes the **Report of the Board of Directors** addressed to the Annual General Meeting of June 21, 2021.

*Daily Bulletin –14/06/2021*

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

BLOM Bank SAL publishes: the **Special Report of the Board of Directors** addressed to the Annual General Assembly of June 21, 2021 and the **Auditors' Special Report** drafted according to article 158 of the Code of Commerce for the year ended December 31, 2020.

*Daily Bulletin –14/06/2021*

- **Annual Ordinary general Assembly Meeting of Blom Bank S.A.L.**

The Board of Directors of BLOM BANK S.A.L. (the Bank) convened on Thursday, May 20, 2021 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary General Assembly Meeting on Monday, June 21, 2021 (21/06/2021) at 12:00 p.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank S.A.L. building (Block A-7<sup>th</sup> Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and external Auditors and to approve the Bank's accounts, in particular, the balance sheet and the profit and loss

account for the year ended 31/12/2020. - To examine the special reports of the Board of Directors and External auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2020, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2020 as proposed by the Board of Directors. - To discharge the Chairman and Board members with respect to their activities performed during the year 2020. - To determine the remunerations (attendance allowances) of the Chairman and Board members for the year 2021. - To determine the remunerations of the Chairman – General Manager, and the Assistant general Managers for the year 2021. - To grant authorization to the Board members in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and credit. - To authorize the Board members to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. - To authorize the Company to carry on agreements, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - To appoint External Auditors for the coming three years and to determine their fees. - Any other matter.

*Daily Bulletin –31/05/2021*

- **By-Laws**

BLOM Bank SAL publishes the modified [By-Laws](#) of the Bank as approved by the Extraordinary General Assembly of shareholders of July 15, 2020 and ratified by the Central Bank of Lebanon.

*Daily Bulletin –07/05/2021*

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

BLOM Bank SAL publishes the [Consolidated Unaudited Financial Results](#) for the period ended March 30, 2021

*Daily Bulletin –04/05/2021*

- **Revised Timetable**

BLOM Bank S.A.L. (the “Bank”) previously announced a capital increase via a cash contribution to capital (the “CCC”). The Bank held an extraordinary General Assembly on February 22, 2021 to discuss, among other matters, the cash contribution to capital transaction (the “CCC”) previously approved by the Extraordinary General Assembly. In light of the ongoing increase of the Bank’s equity, the Extraordinary General Assembly has taken the decision to cancel the CCC, as it is no longer required to meet applicable regulatory requirements.

*Daily Bulletin – 10/03/2021*

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

BLOM Bank SAL publishes the [Consolidated Unaudited Financial Results](#) for the year ended December 31, 2020

*Daily Bulletin – 05/03/2021*

- **BLOM BANK SAL Announces the Execution of an SPA in Relation to the Sale of its Stake in BLOM BANK Egypt SAE to Arab Banking Corporation**

**(B.S.C.)**

*Beirut, Lebanon | 17 January 2021* – BLOM BANK SAL (“**BLOM BANK**”) and Arab Banking Corporation (B.S.C.) (“**Bank ABC**”) are pleased to announce that they have signed a definitive agreement on Friday 15 January 2021 whereby BLOM BANK SAL will sell its entire 99.4% stake in BLOM BANK Egypt SAE (“**BLOM BANK Egypt**”), its Egyptian subsidiary, to Bank ABC, subject to obtaining the approvals of the Central Bank of Egypt and the Central Bank of Lebanon, among other regulatory approvals in Egypt and Bahrain. The proposed cash consideration to be offered by Bank ABC for 100% of BLOM BANK Egypt under the transaction is EGP 6,700 million<sup>1</sup> (USD 427mn<sup>2</sup>). BLOM BANK will sell its stake to Bank ABC by tendering its shares into a mandatory tender offer to be launched by Bank ABC to all shareholders<sup>3</sup> of BLOM BANK Egypt after obtaining and complying with all mandatory regulatory approvals, including the approval of the Central Bank of Egypt and the Financial Regulatory Authority in Egypt. The closing of the transaction is expected to take place in the first half of 2021. Mr. Saad Azhari, Chairman and General Manager of BLOM BANK, commented: “This transaction demonstrates our continuous commitment to our stakeholders and dedication to our strategy. It will allow BLOM BANK to comply with the latest regulations issued by the Central Bank of Lebanon, which stipulate that all Lebanese banks must increase their equity by 20%. I would like to take this opportunity to thank our team in BLOM BANK Egypt for their dedication and perseverance that have made our operation in Egypt successful. I would also like to thank the management and transaction team at Bank ABC for their cooperation and professionalism during the entire transaction process as well as the CI Capital and Baker McKenzie teams for their commitment and dynamism.” Commenting on the transaction, Dr. Khaled Kawan, Group CEO of Bank ABC said: “The acquisition of BLOM BANK Egypt is a unique opportunity for Bank ABC to fulfil its longstanding strategic commitment to inorganically expand its core business, giving us a significantly enhanced platform for future growth, in one of the most attractive markets in the region. We have an active relationship with our regulators and will be working to secure their approvals to complete the deal as swiftly as possible. We will then look forward to working with our new BLOM BANK Egypt team to combine Bank ABC Egypt and BLOM BANK Egypt thereby creating a new powerhouse in the Egyptian banking sector. We also thank the management teams of BLOM BANK Lebanon, BLOM BANK Egypt and their advisors for the seamless execution process that has led to this agreement.” BLOM BANK SAL was advised by CI Capital, while Baker McKenzie acted as legal counsel. Bank ABC (B.S.C.) was advised by HSBC, while Freshfields Bruckhaus Deringer and Zulficar & Partners acted as legal counsel.

**About Bank ABC**

Headquartered in Bahrain, Bank ABC is one of the leading financial institutions domiciled in the Middle East. It has a strong and established global presence across 15 countries in the Middle East, Europe, North America, Latin America and Asia offering a full range of products and services covering wholesale banking (lending (conventional and Islamic), transaction banking, specialized finance, real estate financing), retail banking, and treasury & financial markets. Bank ABC is currently present in Egypt where it offers retail, wholesale banking, treasury & financial markets and investment banking services through 27 branches across the country. As of FY 2019, Bank ABC Egypt had total assets of EGP 13,315 million and total shareholders’ equity of EGP 1,882 million. Bank ABC Egypt is well capitalized with a Tier 1 ratio of 25.2% and CAR of 25.5%.

**About BLOM BANK SAL**

BLOM BANK is a major Lebanese bank that has frequently been selected as the Best Bank in Lebanon by the most recognized regional and international financial institutions. Its business operations are based on a universal banking model that includes: Commercial Banking, Corporate Banking, Private Banking, Investment Banking, Retail Banking, Islamic Banking, Asset and Wealth Management, Capital Market Services, and Insurance products and services

1 Preliminary valuation, subject to customary closing conditions and regulatory approvals

2 Based on the average of the buy and sell spot rate of exchange for EGP into USD on January 14th, 2021 as per the Central Bank of Egypt

3 The price per share payable to all shareholders tendering their shares in the mandatory offer to be submitted by Bank ABC pending regulatory approvals shall be denominated in EGP

*Daily Bulletin –24/2/2021*

• **Announcement issued by BLOM Bank SAL**

BLOM Bank S.A.L. (the “Bank”) previously announced a capital increase via a cash contribution to capital (the “CCC”). The Bank has called for an Extraordinary General Assembly to discuss among other matters the cash contribution to capital (the “CCC”) previously approved. The Bank expects that a decision regarding the matter will be taken during this meeting and announced shortly after, but in any event, no later than March 31, 2021.

*Daily Bulletin –15/2/2021*

**Notice of Extraordinary General Assembly Meeting**

We are pleased to notify you that the Board of Directors of BLOM BANK s.a.l (the Bank) convened on Monday, January 25, 2021 and took the decision to call the shareholders of the Bank to hold an Extraordinary General Assembly Meeting on Monday, February 22, 2021 (22/02/2021) at 12.00 p.m. at the Bank’s Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM BANK s.a.l. building (Block A-7<sup>th</sup> Floor), in order to discuss the following agenda items: - Grant the final approval for the sale of Blom Bank Egypt to the Arab Banking Corporation B.S.C. (Bank ABC). - Take note of the revaluation of all investments by the bank in its subsidiaries according to the Equity Method in the financial statements of 31/12/2020. - Cancel the decision to issue the Cash Contribution to Capital Instruments (CCCI) approved in the Extraordinary General Assembly held on January 14, 2020. - Approve the appointment of a new Legal Agent for the Bank. - Any other matter.

*Daily Bulletin –10/2/2021*

• **دعوة إلى جمعية عمومية غير عادية لبنك لبنان والمهجر ش.م.ل.**

يدعو مجلس ادارة بنك لبنان والمهجر ش.م.ل. المساهمين لحضور إجتماع الجمعية العمومية غير العادية التي ستعقد عند الساعة الثانية عشرة ظهراً من يوم الإثنين في / / بيروت، فردان، شارع الرئيس رشيد كرامي، بناية بنك لبنان والمهجر ش.م.ل. (بلوك أ - )  
: - مراجعة وإعتماد إجراءات زيادة حقوق مساهمي المصرف تنفيذاً لأحكام قرارات مصرف لبنان.

*النشرة اليومية - ٢٠٢١/١/٤*

• **Announcement issued by BLOM Bank SAL**

BLOM Bank SAL informs its shareholders that the Bank extended the deadline for CCC process till further notice. A new announcement will be published before February 19, 2021

*Daily Bulletin –30/12/2020*

- **POTENTIAL SALE OF BLOM BANK EGYPT S.A.E.**

Blom Bank S.A.L announces that it has entered into exclusive discussions with Arab Banking Corporation B.S.C. (Bahrain) to potentially sell 99.42% of the total issued share capital of Blom Bank Egypt S.A.E. Both parties will consequently enter into negotiations in order to reach a final agreement; however, there is no certainty that any transaction will be completed. Further announcements will be made in due course.

*Daily Bulletin –2/12/2020*

- ***Delisting from the Luxembourg Stock Exchange***

**BEIRUT**, 24 November 2020 – BLOM Bank SAL (the “**Bank**”) refers to its announcement of 23 October 2020 in relation to the proposed withdrawal of its Global Depositary Shares (the “**GDSs**”) from trading on the EuroMTF and from the Official List. The Bank confirms that the cancellation took effect today. The Bank has not terminated its Global Deposit Receipt Programme. Accordingly, following cancellation of the listing of the GDSs, the GDSs will remain outstanding. The GDSs and the underlying shares of the Bank represented by the GDSs will continue to be listed and traded on the Beirut Stock Exchange.

*Daily Bulletin –27/11/2020*

- ***Delisting from the London Stock Exchange***

**BEIRUT**, 24 November 2020 – BLOM Bank s.a.l. (the “**Bank**”) refers to its announcement of 23 October 2020 in relation to the proposed withdrawal of its Global Depositary Shares (the “**GDSs**”) from trading on the International Order Book of the London Stock Exchange. The Bank confirms that the cancellation will take effect from 7:00 am today. The Bank has not terminated its Global Deposit Receipt Programme. Accordingly, following cancellation of the listing of the GDSs, the GDSs remain outstanding. The GDSs and the underlying shares of the Bank represented by the GDSs will continue to be listed and traded on the Beirut Stock Exchange.

*Daily Bulletin –27/11/2020*

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

BLOM Bank SAL publishes the [Consolidated Unaudited Financial Results for the period ended September 30, 2020](#)

*Daily Bulletin –02/11/2020*

- ***Intended Delisting from the Luxembourg Stock Exchange***

BLOM Bank SAL (the “**Bank**”) announces that it has applied for the withdrawal of its Global Depository Shares (the “**GDSs**”) (ISIN: US0936881095; trading symbol: BLOBK) from trading on the Euro MTF and from the Official List with proposed effect from 24 November 2020. **1 Reason for the Delisting:** Lebanon is undergoing severe financial, economic and fiscal crises, which has had a significant adverse effect on Lebanese banks, including the Bank. The Bank believes the extreme uncertainties for the Bank and its shareholders resulting from this situation are incompatible with the maintenance of the listing of the Issuer’s GDSs in Luxembourg. In addition, given the low volume of GDSs traded on the Luxembourg Stock Exchange and the limited liquidity thereof, the costs and administrative burden of maintaining the listing are disproportionate to the benefit thereof. The Bank also intends to remove the GDSs from the London Stock Exchange’s International Order Book. The GDSs and the shares underlying the GDSs will continue to be listed and admitted to trading on the Beirut Stock Exchange. **2 Continuation of Listing on the Beirut Stock Exchange:** The GDSs and the underlying shares of the Bank represented by the GDSs will continue to be listed and traded on the Beirut Stock Exchange. **3 Global Deposit Receipt Program:** The Bank is not terminating its Global Deposit Receipt Programme. Accordingly, following the delisting from the Luxembourg Stock Exchange and the International Order Book of London Stock Exchange, all GDSs will remain outstanding. *For further information, contact Investor Relations: [InvestorRelations@blominvestbank.com](mailto:InvestorRelations@blominvestbank.com) +961 1 729 254*

*Daily Bulletin –27/10/2020*

- **Intended Delisting from the International Order Book of the London Stock Exchange**

BLOM Bank SAL (the “**Bank**”) announces that it has applied for the withdrawal of its Global Depository Shares (the “**GDSs**”) (ISIN: US0936881095; trading symbol: BLBD) from trading on the International Order Book of the London Stock Exchange with proposed effect from 24 November 2020. **1 Reason for the Delisting:** Lebanon is undergoing severe financial, economic and fiscal crises, which has had a significant adverse effect on Lebanese banks, including the Bank. The Bank believes the extreme uncertainties for the Bank and its shareholders resulting from this situation are incompatible with the maintenance of the listing of the Issuer’s GDSs on the International Order Book. In addition, given the low volume of GDSs traded on the International Order Book and the limited liquidity thereof, the costs and administrative burden of maintaining the listing are disproportionate to the benefit thereof. The Bank also intends to simultaneously remove the GDSs from the Luxembourg Stock Exchange’s EuroMTF market. The GDSs and the shares underlying the GDSs will continue to be listed and admitted to trading on the Beirut Stock Exchange. **2 Continuation of Listing on the Beirut Stock Exchange:** The GDSs and the underlying shares of the Bank represented by the GDSs will continue to be listed and traded on the Beirut Stock Exchange. **3 Global Deposit Receipt Program:** The Bank is not terminating its Global Deposit Receipt Program. Accordingly, following the delisting from the Luxembourg Stock Exchange and the International Order Book of London Stock Exchange, all GDSs will remain outstanding. *For further information, contact Investor Relations: [InvestorRelations@blominvestbank.com](mailto:InvestorRelations@blominvestbank.com) +961 1 729 254*

*Daily Bulletin –27/10/2020*

- **Announcement issued by BLOM Bank SAL**

Blom Bank SAL informs its shareholders that the Bank extended the deadline for CCC process till further notice. A new announcement will be published before December 30, 2020. .

*Daily Bulletin –06/10/2020*

- **Unaudited Consolidated Financial Results June 30, 2020:**

BLOM Bank SAL publishes the [Unaudited Consolidated Financial Statements for the period ended June 30, 2020](#), in USD and LBP.

*Daily Bulletin –11/09/2020*

- **Unaudited Consolidated Financial Results March 31, 2020:**

BLOM Bank SAL publishes [the Unaudited Consolidated Financial Statements for the period ended March 31, 2020](#), in USD and LBP.

*Daily Bulletin –11/09/2020*

- **Board of Directors**

BLOM Bank SAL publishes Extract from the Minutes of Meeting of the [Board of Directors](#) of July 15, 2020.

*Daily Bulletin –07/9/2020*

- **Ordinary General Assembly:**

BLOM Bank SAL publishes Extract from the Minutes of Meeting of the [Ordinary General Assembly](#) of July 15, 2020.

*Daily Bulletin –07/9/2020*

- **Announcement issued by BLOM Bank SAL**

Blom Bank SAL informs its shareholders that the Bank extended the deadline for CCC process till further notice. A new announcement will be published before September 30, 2020. .

*Daily Bulletin –25/8/2020*

- **BLOM Bank Financial Results for Year 2019**

After legitimate delay approved by Banque Du Liban's (BDL), BLOM Bank announced today its audited financial results for year 2019. The results obtained were largely as expected, and affected by the impact of the financial and economic crisis that has struck Lebanon since October 2019. Net profits came to \$115.411 million, lower by 77.44% from year 2018. In terms of balance sheet items, assets stood at \$33.296 billion, lower by 9.38%; deposits were \$26.462 billion, lower by 2.78%; loans decreased to \$5.814 billion, less by 18.85%; and shareholders' equity declined to \$3.156 billion, less by 3.44%. Net profits emanated mostly from our units outside Lebanon, especially from our unit operating in Egypt which constituted 43% of consolidated profits. As to our branches operating in Lebanon, they did not generate any profits in 2019, as a result of the provisions that the Bank took in accordance with Banque Du Liban's (BDL) circulars, so as to cover for the credit risks arising from the current conditions prevailing in Lebanese financial markets. Moreover, BLOM Bank is required to comply by all BDL circulars as stipulated in the Code of Money and Credit, especially article 208. As a result, the Bank has complied by these circulars when calculating expected credit losses in accordance to the specified ratios listed in Appendix 6 of BDL circular number 44, and as amended by the intermediate circular number 543

issued by BDL on 3/2/2020 for the year 2019 accounts. Equally important, the Board of Directors has noted and approved the adverse opinion of the external auditors concerning the financial statements of our bank in Lebanon for year 2019. The Board has unanimously decided, for the sake of transparency, to publicize this adverse opinion of the external auditors, and this decision has been approved by the General Assembly. Last but not least, BLOM Bank would like to take this opportunity to express its regret for all the restrictions that it was obliged to impose -- like the rest of the banking sector and in coordination with BDL – and that were applied without favoritism towards any of its clients, shareholders, or employees.

*Daily Bulletin –17/07/2020*

- **Audited Consolidated Financial Statements December 31, 2019:**

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

*Daily Bulletin –14/07/2020*

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

BLOM Bank SAL publishes: the [Special Report of the Board of Directors](#) addressed to the Annual General Assembly of April 16, 2019 and the [Auditors' Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2018.

*Daily Bulletin –10/07/2020*

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

BLOM Bank SAL publishes the [Report of the Board of Directors addressed to the Annual General Meeting of July 15, 2020.](#)

*Daily Bulletin –10/7/2020*

- **Announcement issued by BLOM Bank SAL**

Blom Bank SAL informs its shareholders that the Bank extended the deadline for CCC process till further notice. A new announcement will be published before August 20, 2020.

*Daily Bulletin –24/6/2020*

- **Notice of Extraordinary General Assembly**

We are pleased to notify you that the Board of Directors of BLOMBANK S.A.L. convened on Friday, June 19, 2020 and took the decision to call the shareholders of the Bank to hold an Extraordinary General Assembly Meeting on Wednesday, July 15, 2020 (15/07/2020) at 12:00 p.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM BANK S.A.L. building (Block A -7<sup>th</sup> Floor), in order to discuss the following agenda items: - To amend some articles of the Bank's By-Laws (Articles of Association) in accordance with the amendment of

the Code of Commerce on 01/04/2019, and which became effective on 01/07/2019. - Any other matter,

*Daily Bulletin –23/6/2020*

- **Call for Annual Ordinary General Assembly**

We are pleased to notify you that the Board of Directors of BLOM BANK S.A.L. convened on Friday, June 19, 2020 and took the decision to call the shareholders of the Bank to hold the Annual Ordinary General Assembly Meeting on Wednesday, July 15, 2020 (15/07/2020) at 11:00 a.m. At the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM BANK S.A.L. building (Block A-7<sup>th</sup> Floor), in order to discuss the following agenda items: - To examine the general reports of the Board of Directors and External Auditors and to approve the Bank's accounts, in particular the balance sheet and the profit and loss account for the year ended 31/12/2019. - To examine the special reports of the Board of Directors and External Auditors in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit for the year ended 31/12/2019, and to ratify the transactions detailed therein. - To allocate the results of the financial year 2019 in accordance with the proposal of the Board of Directors. - To discharge the chairman and Board members in respect to their activities performed during the year 2019. - To elect a new Board of Directors. - To determine the remunerations (attendance allowances) of the Chairman and Board members for the year 2020. - To determine the remunerations of the Chairman – General Manager, Group Secretary, General Managers and Deputy General Managers for the year 2020. - To grant authorization to the Board members in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - To authorize the Board members to take part in the management of similar companies, in accordance with article 159 of the Code of Commerce. - To authorize the Company to carry on transactions, in accordance with article 158 of the Code of Commerce and article 152 of the Code of Money and Credit. - To appoint External Auditors for BLOM BANK SAL – Jordan Branches. - Any other matter.

*Daily Bulletin –23/6/2020*

- **Directorate Change**

BLOM Bank SAL announces that, on April 07, 2020, Mr. Mohammad Yassine Rabah resigned from the Board of Directors and from all Board's committees of the Bank.

*Daily Bulletin –21/5/2020*

- **Announcement issued by BLOM Bank SAL**

Blom Bank SAL informs its shareholders that the Bank extended the deadline for CCC process till further notice. A new announcement will be published before June 19, 2020.

*Daily Bulletin –19/5/2020*

- **Announcement issued by BLOM Bank SAL related to the extension of period for Cash Contribution to Capital.**

Blom Bank SAL informs its shareholders that the Bank extended the deadline for CCC process till further notice. A new announcement will be published before May 08, 2020. For more information you can call the Bank at 01 758000.

*Daily Bulletin –16/4/2020*

- **Invitation to the shareholders to participate in the cash contribution to capital**

BLOM Bank SAL is pleased to inform its shareholders that the extraordinary general assembly of the bank held on January 14, 2020 decided, in implementation of the intermediary decision of Banque Du Liban No. 13129 dated November 04, 2019 relating to the amendment of Basic Decision No. 6939 of March 25, 1998 concerning the regulatory framework for the adequacy of capitals of banks operating in Lebanon, to increase the Bank's Tier One Capital in accordance with the provisions of the Term Sheet of the Cash Contribution to Capital approved by the above-mentioned assembly.

Cash Contribution to Capital can be convertible into shares, according to the conditions detailed in the Term Sheet. Accordingly, the shareholders who paid cash contribution are entitled to convert these contributions into ordinary shares in the bank's capital according to the conditions and mechanism detailed in the Term Sheet.

The Bank invites shareholders, willing to participate in the CCC process within a deadline that ends on April 03, 2020, to review the Term Sheet available at the branches of BLOM Bank SAL. For more information, please contact any of the Bank's branches in Lebanon.

*Daily Bulletin –27/2/2020*

- **Increasing the Bank's Common Equity Tier One**

BLOM Bank S.A.L. (Bank) is pleased to inform its Shareholders that the Extraordinary General Assembly held on January 14, 2020 at the Bank's Headquarters approved the terms and conditions of the first increase of the Bank's Tier One Capital by 10% of its Common Equity Tier One, in an amount equivalent to US\$ 261.94 million (two hundred sixty-one million nine hundred forty thousands) through cash contributions to capital (CCC) in U.S. dollar in accordance with the provisions of BDL (Central Bank of Lebanon) intermediate circular No. 532 (intermediate Decision No. 13129) dated 4/11/2019. The CCC will constitute Additional Tier One Capital to the Bank.

Each holder of Shares or GDRs (acting through the Depositary) will have the right to participate in the CCC. The CCC are perpetual, subject to full or partial conversion into shares during each of the next five years. The Bank may pay interest annually on the CCC. The terms and conditions of the CCC will be detailed in a Term Sheet to be made available to the shareholders in due course.

*Daily Bulletin –16/1/2020*

- **Call for an Extraordinary General Assembly Meeting:**

We are pleased to notify you that the Board of Directors of BLOM Bank SAL convened on Friday, December 13, 2019 and took the decision to call the shareholders of the Bank to hold an Extraordinary General Assembly Meeting on Tuesday, January 14, 2020 at 12:00 p.m. at the Bank's Headquarters in Beirut, Verdun, Rachid Karami Street, BLOM Bank SAL building (Block

A – 7<sup>th</sup> floor), in order to discuss the following agenda items: - to review and approve the Cash Contribution to Capital Instruments (CCCI) in implementation of the terms of Banque Du Liban (BDL) Intermediate Decision no. 13129 (related to Intermediate Circular no. 532) on the “Capital Adequacy Regulatory Framework for Banks Operating in Lebanon” issued on 4/11/2019. – Any other matter.

*Daily Bulletin –16/12/2019*

- **Directorate Change**

BLOM Bank announced that Mr. Saeb El Zein has submitted his resignation, as of November 14, 2019, from the Board of Directors and from all Board committees of the bank

*Daily Bulletin –02/12/2019*

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

BLOM 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/BLOM%20FS%2020190630.pdf>

*Daily Bulletin –31/07/2019*

- **Change in Management**

BLOM Bank announces the resignation of Mr. Elias Aractingi as a General Manager as of June 30, 2019 and the appointment of Mr. Mounir Toukan as Assistant General Manager. ([Extract from Board Meeting](#))

*Daily Bulletin –29/05/2019*

- **Resignation of a Board Member**

BLOM Bank announces that Dr. Jassem Mannai has resigned from the Bank’s Board of Directors. ([Extract from Board Meeting](#))

*Daily Bulletin –29/05/2019*

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

BLOM Bank S.A.L publishes its Unaudited Consolidated 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/BLOM%20FS%2020190331%20USD%20Eng.pdf>

*Daily Bulletin –30/04/2019*

- **Dividends distribution for fiscal year 2018:**

BLOM BANK S.A.L. is pleased to inform the Bank’s Shareholders that the Annual Ordinary General Assembly convened on April 16, 2019 at the Bank’s Headquarters and approved the accounts of the Bank for 2018, as well as the distribution of dividends amounting to LBP

364,148,019 thousand to Holders of Common Listed Shares, at an amount of LBP 1,700 per share subject to the distribution tax of 10%.

Dividend payment is made through Midclear S.A.L., starting April 24, 2019 for the holders of Common Listed Shares according to the records of Midclear S.A.L as at April 23, 2019 (Record Date), with Wednesday April 17, 2019 being the Ex-dividend date.

Regarding BLOM GDR Holders, dividends are expected to be settled by BANK OF NEW YORK MELLON starting from May 02, 2019.

*Daily Bulletin –16/04/2019*

- **Audited Consolidated Financial Statements December 31, 2018:**

BLOM Bank SAL publishes the [Auditors' Report](#) and the Consolidated Financial Statements for the year ended December 31, 2018

*Daily Bulletin –12/04/2019*

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

BLOM Bank SAL publishes: the [Special Report of the Board of Directors](#) addressed to the Annual General Assembly of April 16, 2019 and the [Auditors' Special Report](#) drafted according to article 158 of the Code of Commerce for the year ended December 31, 2018.

*Daily Bulletin –02/04/2019*

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

BLOM Bank SAL publishes the [Report of the Board of Directors](#) addressed to the Annual General Meeting of April 16, 2019.

*Daily Bulletin – 02/04/2019*

- **Invitation to Attend the Annual Ordinary General Assembly**

The Board of Directors of BLOM BANK S.A.L invites the shareholders to attend the annual General Assembly Meeting which will be held at noon on Tuesday, April 16, 2019 at the Bank's headquarters in Beirut, Verdun, Rashid Karami Street, BLOM BANK S.A.L. building (bloc A – 7<sup>th</sup> floor) to deliberate in the following items on the agenda:

- Examine the Board of Directors' and the Auditors' General Reports as well as ratifying the company's accounts, specifically the budget and the account of profits and losses ending on 31/12/2018.
- Examine the Board of Directors' and the Auditors' Special Reports according to article 158 of the Code of Commerce and to article 152 of the Code of Money and Credit for the financial year ending on 31/12/2018 and approve the mentioned transactions.

- Allocate the results of the financial year 2018 based on the suggestions of the Board of Directors.
- Announce the dividends distribution for the shareholders and set a due date and a payment date.
- Give full and final discharge to the President and to the Directors for the business year 2018.
- Fix the remunerations of the President and of the Directors for the business year 2019.
- Fix the remunerations of the Chairman and General Manager, the Group Secretary and the General Managers for the business year 2019.
- Fix the remunerations of the President of BLOM BANK Group for the business year 2019.
- Grant the Board of Directors jurisdiction according to the laws in force and especially articles 158 and 159 of the Commerce Law and to article 152 of the Money and Credit Code.
- Grant the Board of Directors jurisdiction to take part in the management of similar companies according to the laws in force and especially articles 159 of the Code of Commerce.
- Grant the Company the permit stated in article 158 of the Code of Commerce and in article 152 of the Money and Credit Code.
- Any matters which could arise

The shareholders General Assembly will fix the dividends to be distributed, relating to the financial year 2018; knowing that the Board of Directors proposed to the General Assembly of Shareholders to pay an amount of 1,700L.L. (less the tax) as dividend for each listed ordinary share as follows: Record date to be on April 23, 2019 and payment date on April 24, 2019.

The shareholders can review the reports and documents stipulated in the article 197 of the Commerce Law within 15 days of the convening of the assembly at the Bank's headquarters in Beirut, Rashid Karami Street, BLOM BANK S.A.L. Building, during working hours.

*Daily Bulletin – 26/03/2019*

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

BLOM 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/BLOM%20Financial%20dec%202018%20Eng.%20USD.pdf>

*Daily Bulletin – 31/01/2019*

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

BLOM Bank S.A.L publishes its Unaudited Consolidated Financial Results for the period ended September, 2018. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BLOM%20%20Financial%20Sep%202018.pdf>

*Daily Bulletin –31/10/2018*

- **Announcement:**

During the months of August and September 2018, BANORABE S.A SPF purchased, after getting the proper approval of Banque Du Liban, 1,273,455 common shares of BLOM Bank SAL for a total value of USD 11,750,920. The new ownership percentage of BANORABE S.A SPF in the share capital of the Bank becomes 17.89%.

**Daily Bulletin –12/10/2018**

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

BLOM Bank S.A.L publishes its Unaudited Consolidated 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/BLOM%20Financials%20June%202018%20Eng.pdf>

*Daily Bulletin –31/07/2018*

- **Announcement:**

During the months of June and July 2018 (till July 26, 2018) BANORABE S.A SPF purchased, after getting the proper approval of Banque Du Liban, 678,663 common shares of BLOM Bank SAL for a total value of USD 7,081,966 and sold 182,393 BLOM Bank GDRs for a value of USD 1,916,981. The new ownership percentage of BANORABE S.A SPF in the share capital of the Bank becomes 17.86%.

*Daily Bulletin –30/07/2018*

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

BLOM Bank S.A.L publishes its Unaudited Consolidated 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/BLOM%20FS%2020180331%20Eng.pdf>

- **Dividends distribution for fiscal year 2017:**

BLOM BANK S.A.L. is pleased to inform the Bank's Shareholders that the Annual Ordinary General Assembly convened on April 11, 2018 at the Bank's Headquarters and approved the accounts of the Bank for 2017, as well as the distribution of dividends

amounting to LBP 364,338,205 thousand to Holders of Common Listed Shares, at an amount of LBP 1,700 per share subject to the distribution tax of 10%.

Dividend payment is made through Midclear S.A.L., starting 17 April, 2018 for the holders of Common Listed Shares according to the records of Midclear S.A.L as at 16 April, 2018 (Record Date), with Thursday 12 April, 2018 being the Ex-dividend date.

Regarding BLOM GDR Holders, dividends are expected to be settled by BANK OF NEW YORK MELLON starting from 24 April, 2018.

*Daily Bulletin –11/04/2018*

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

BLOM Bank SAL publishes: the **Special Report of the Board of Directors** addressed to the Annual General Assembly of April 11, 2018 and the **Auditors' Special Report** drafted according to article 158 of the Code of Commerce for the year ended December 31, 2017.

*Daily Bulletin –03/04/2018*

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

BLOM Bank SAL publishes the **Report of the Board of Directors addressed to the Annual General Meeting** of April 11, 2018.

*Daily Bulletin –31/03/2018*

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

BLOM Bank S.A.L. publishes its Audited Consolidated Financial Statements for the year ended December 31, 2017. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BLOM-EFS%20Consolidated-Dec%202017.pdf>

*Daily Bulletin –29/03/2018*

- **Intention to Issue U.S. Dollar-denominated Certificates of Deposit:**

NOT FOR DISTRIBUTION IN OR INTO OR TO ANY PERSON LOCATED OR RESIDENT IN THE UNITED STATES OF AMERICA, ITS TERRITORIES AND POSSESSIONS (INCLUDING PUERTO RICO, THE U.S. VIRGIN ISLANDS, GUAM, AMERICAN SAMOA,

WAKE ISLAND AND THE NORTHERN MARIANA ISLANDS), ANY STATE OF THE UNITED STATES OF AMERICA OR THE DISTRICT OF COLUMBIA (THE “UNITED STATES”) OR IN OR INTO ANY OTHER JURISDICTION WHERE IT IS UNLAWFUL TO DISTRIBUTE THIS DOCUMENT

27 March 2018

## **BLOM Bank s.a.l**

### **Intention to Issue U.S. Dollar-denominated Certificates of Deposit**

BLOM Bank s.a.l (the “**Company**”) today announces its intention to proceed with an issue of U.S. Dollar-denominated certificates of deposit (“**Certificates**”) and has obtained the approval of the Central Bank of Lebanon in this respect. The Company intends to apply for admission to trading on the Luxembourg Stock Exchange’s Regulated Market and listing on the Official List of the Luxembourg Stock Exchange. Any offer of Certificates is subject to market conditions and a further announcement will be made in due course, if appropriate.

For further information, please contact:

BLOM Bank s.a.l

Attention: Maya El-Kadi

Phone: +961 1 74300 738938

### **IMPORTANT INFORMATION**

The information contained herein is not for release, publication or distribution, directly or indirectly, in or into any jurisdiction where the release, publication and distribution would be unlawful. This announcement (and the information contained herein) does not constitute an offer of securities for sale, or the solicitation of an offer to purchase securities. Any securities referred to herein will not be registered under the U.S. Securities Act of 1933, as amended, (the “**Securities Act**”). Subject to certain exceptions, such securities may not be offered, sold or delivered within the United States or to, or for the account or benefit of, U.S. persons. Any securities referred to herein are expected to be offered and sold outside of the United States in reliance on Regulation S of the Securities Act. There will be no public offering in the United States.

The information contained herein shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of securities referred to herein in any jurisdiction in which such offer, solicitation or sale would be not in compliance with the laws of such jurisdiction. This announcement does not constitute an offer to sell or exchange securities in the United Kingdom. Consequently, this announcement may be directed only at (i) persons in member states of the European Economic Area who are qualified investors within the meaning of Article 2(1)(E) of the Prospectus Directive (2003/7/EC) (“**qualified investors**”), (ii) persons who are outside the United Kingdom, (iii) persons how have professional experience in matters relating to investments falling within Article 19(1) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the “**Order**”) and (iv) high net worth entities, and other persons to whom it may lawfully be communicated, falling within Article 49(2) of the Order (all such persons together being referred to as “**relevant persons**”). Any investment activity to which this announcement

relates will only be available to, and will only be engaged with, relevant persons. Any person who is not a relevant person should not act or rely on this document or any of its contents.

Any pre-marketing activity in Lebanon must be conducted in accordance with the Series 6000 Regulation relating to the Offer of Securities, as amended, issued by the Capital Markets Authority of Lebanon.

*Daily Bulletin – 28/03/2018*

- **Call for an Annual General Assembly Meeting:**

The Board of Directors of BLOM Bank S.A.L took the decision to call the shareholders of the Bank to hold the **Annual General Assembly Meeting on Wednesday, April 11, 2018** at 12.00 o'clock in Beirut- Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows: - Examine the Board of Director's and the Auditor's General Reports about the accounts stated on 31.12.2017. - Examine the Board of Director's and the Auditor's Special Reports according to article 158 of the Commerce Law and to article 152 of the Code of Money and Credit. - Approve the accounts stated on 31.12.2017 and allocate the results of the financial year. - Give full and final discharge to the President and to the Directors. - Fix the remunerations of the President and of the Directors. - Fix the remunerations of the Group Secretary and the General Managers. - Fix the remunerations of the President of Blom Bank Group. - Grant the Board of Directors authorities according to the laws in force and especially relating to articles 158 and 159 of the Commerce Law and to article 152 of the Money and Credit Code. - Grant the company the permit stated in article 158 of the Commerce Law and in article 152 of the Money and Credit Code. – Appoint Auditors for a period of three years. – Nominate a Honorary Director at the Board of Directors. - Any matters which could arise. The shareholders General Assembly will fix the dividends to be distributed, relating to the Financial year 2017; **knowing that the Board of Directors proposed to the General Assembly of Shareholders to pay an amount of 1700 LL (less the tax) as dividend for each listed ordinary share as follows: Record Date April 16, 2018. Payment Date: April 17, 2018.**

*Daily Bulletin – 19/03/2018*

- **Unaudited Consolidated Financial Results December 31, 2017:**

BLOM Bank S.A.L. publishes its Unaudited Consolidated 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/BLOM%20FS%2031122017.pdf>

*Daily Bulletin – 31/01/2018*

- **Unaudited Consolidated Financial Statements September 30, 2017:**

BLOM Bank S.A.L. publishes its Unaudited Consolidated 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/BLOM%20FS%20Q3%20USD%20ENG.pdf>

*Daily Bulletin – 31/10/2017*

- **Unaudited Consolidated Financial Statements June 30, 2017:**

BLOM Bank S.A.L. publishes its Unaudited Consolidated 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/BLOM%20FS%20June%202017.pdf>

*Daily Bulletin – 31/07/2017*

- **Redemption and cancellation of Preferred Shares Class 2011:**

In reference to the circular number 444/2017 dated 07/06/2017, the Beirut Stock Exchange decided to de-list the /20,000,000/ BLOM Bank Preferred Shares Class 2011 from the official market of the stock exchange, and took note of the Bank's Capital increase that becomes LBP /322,500,000,000/ divided into /215,000,000/ common shares with a nominal value of LBP /1,500/ per share. This circular becomes effective upon publication. (Circular 450/2017)

*Daily Bulletin – 24/07/2017*

- **BLOM BANK S.A.L. acquires HSBC Bank Middle East Limited – Lebanon:**

*BLOM BANK S.A.L. Head office – Beirut, June 19, 2017*

BLOM BANK S.A.L. announced that it has fully acquired all assets and liabilities of HSBC Bank Middle East Limited – Lebanon starting June 17, 2017 after obtaining the approval of Banque du Liban.

HSBC operated through three branches in Dora, Ras Beirut, and "Zaitunay Bay".

BLOM BANK S.A.L. will ensure employment continuity to all HSBC Bank Middle East Limited – Lebanon employees. BLOM BANK S.A.L. is also committed to assist its old and new clients in their financial needs with the full support of its qualified team.

This acquisition falls under BLOM BANK S.A.L.'s strategy of expanding its customer base and diversifying its assets and sources of revenue. The transaction will help BLOM BANK S.A.L. expand its Corporate and Commercial businesses as well as its Retail activities.

- **Excerpt of the Ordinary General Assembly of April 7,2017:**

BLOM Bank S.A.L. publishes Excerpt of the minutes of the meeting of the Ordinary General Assembly of shareholders of April 7, 2017.  
(Excerpt of the Ordinary General Assembly of April 7, 2017)

- **Meeting of the Extraordinary General Assembly dated April 28, 2017:**

The Extraordinary General Assembly of shareholders of BLOM Bank SAL held a meeting on Friday, April 28, 2017 and decided to redeem and cancel all the 20 million Preferred Shares series 2011, to substitute their nominal value in the capital of the Bank through the incorporation of an equivalent amount from the reserve account, and for the avoidance of residual amounts in the nominal value of each share, the Extraordinary General Assembly decided to increase the capital of the Bank to become LBP 322,500,000,000 through the incorporation of an additional amount from the reserve account, resulting in a nominal value of LBP /1,500/ per common share. The Extraordinary General Assembly also decided to grant the Board of Directors the necessary powers to verify the above stated decisions and modified article 6 of the Bank's By Laws to reflect the capital increase.  
(Meeting of the Extraordinary General Assembly dated April 28, 2017)

- **Meeting of the Extraordinary General Assembly dated April 7, 2017:**

The Extraordinary General Assembly of shareholders met on Friday, April 07, 2017 at the Bank's Headquarters and decided to approve the purchase of all the assets, rights, liabilities and obligations of HSBC Middle East Limited - Lebanon Branch by BLOM Bank SAL. The Extraordinary General Assembly also decided to give the Board of Directors and/or the Chairman all the powers to execute the acquisition. On February 20, 2017 the Central Bank of Lebanon took a decision that gives BLOM Bank SAL an initial approval to purchase all assets, rights, liabilities and obligations of HSBC Middle East Limited - Lebanon Branch. (Meeting of the Extraordinary General Assembly)

- **Redemption and cancellation of Preferred Shares Class 2011:**

In reference to the decision of the Extraordinary General Assembly of BLOM Bank S.A.L. held on April 28, 2017 related to the redemption and cancelation of all the /20.000.000/ Preferred Shares Class 2011, and in reference to the approval of the Central Bank of Lebanon, and upon the decision of the Bank to pay the price of the redeemed shares based on the issue price on June 07, 2017, the Beirut Stock Exchange decided to cease trading in BLOM Bank Preferred Shares Class “2011”.

This circular becomes effective upon publication. **(Circular 444/2017)**

*Daily Bulletin – 07/06/2017*

- **Clarification of the transactions executed on 23/05/2017:**

Text is available in Arabic.

*Daily Bulletin –31/05/2017*

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

BLOM Bank S.A.L. publishes its Audited Consolidated Financial Statements for the period ended December 31, 2016. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/Blom%20Bank%20consolidated%202016%20audited.pdf>

*Daily Bulletin –15/05/2017*

- **Unaudited Consolidated Financial Statements March 31, 2017:**

BLOM Bank S.A.L. publishes its Unaudited Consolidated Financial Statements for the period ended March 31, 2017. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BLOM%20FS%20Q1%202017.pdf>

*Daily Bulletin – 02/05/2017*

**Ex-Dividend date:**

In reference to the announcement issued by BLOM Bank SAL related to the decision of the Annual Ordinary General Assembly of shareholders of April 7, 2017 to distribute dividends for the holders of shares on record as at April 12, 2017 (Record date).

The Beirut Stock Exchange declares that the Ex-dividend date of the shares and GDRs of BLOM Bank SAL is Monday, April 10, 2017.

**Call for an Extraordinary General Assembly Meeting:**

We are pleased to notify you that the Board of Directors of BLOM Bank S.A.L convened on Friday, April 7<sup>th</sup>, 2017 and took the decision to call the shareholders of the Bank to hold an Extraordinary General Assembly Meeting on Friday, April 28<sup>th</sup>, 2017 at 12.30 p.m. in Beirut-Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows:

- Take a decision about the redemption and the cancellation of all the 20 million Preferred Shares series 2011 issued by the Bank.
- Increase of the Bank's Capital concomitantly with the redemption and the cancellation of the Series 2011 Preferred Shares and execute all the related necessary procedures.
- Modify article 6 of the Bank's By Laws.
- Give the Board of Directors all the powers to verify the redemption and the cancellation of the Series 2011 Preferred Shares and the increase of the Capital.
- Any matters which could arise.

**Notice to the Shareholders related to dividends distribution for fiscal year 2016:**

BLOM BANK S.A.L. is pleased to inform the Bank's Shareholders that the Annual Ordinary General Assembly convened on April 7, 2017 at the Bank's Headquarters and approved the accounts of the Bank for 2016 and the distribution of dividends and returns amounting to LBP 343,262,708 thousand as follows:

- To Holders of Preferred Shares series 2011, an amount of USD 0.70 per share
- To Holders of Common Listed Shares, an amount of LBP 1500 per share

As a result of the above, the net payable amounts, after deduction of the applicable distribution tax at the rate of 5%, are as follows:

- To Holders of Preferred Shares series 2011, an amount of USD 0.665 per share.
- To Holders of Common Listed Shares, an amount of LBP 1425 per share.

Payment shall take place through Midclear S.A.L., starting the 12th of April, 2017 for the holders of Preferred Shares series 2011 and 13th of April, 2017 for the holders of Common Listed Shares according to the records of Midclear S.A.L as at April 12, 2017 (Record Date).

Regarding BLOM GDR Holders, the profit share are expected to be settled by BANK OF NEW YORK MELLON starting from April 26th, 2017.

**Call for an Extraordinary General Assembly Meeting:**

The Board of Directors of BLOM Bank S.A.L took the decision to call the shareholders of the Bank to hold an Extraordinary General Assembly Meeting on Friday, April 7<sup>th</sup>, 2017 at 13.30 p.m in Beirut- Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows:

- Examine the preliminary approval by the Central Council of the Central Bank of Lebanon, issued under no 83/mm/3, dated February 20<sup>th</sup>, 2017 approving the acquisition by BLOM Bank S.A.L of all the Assets & Shareholders Equity & Liabilities & Commitments of HSBC Bank Middle East Limited- Lebanon Branch according to Article 10 of the Law No 192/93 and its modifications
- Approve the acquisition by Blom Bank SAL of all the Assets & Shareholders Equity & Liabilities & Commitments of HSBC Bank Middle East Limited- Lebanon Branch according to Article 10 of the Law No 192/93 and its modifications
- Give the Board of Directors and/or the Chairman all the powers to execute the acquisition
- Any matters which could arise

*Daily Bulletin-21/03/2017*

### **Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of BLOM Bank S.A.L took the decision to call the shareholders of the Bank to hold the Annual General Assembly Meeting on Friday, April 7<sup>th</sup>, 2017 at 12.00 o'clock in Beirut- Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows:

- 1) Examine the Board of Director's and the Auditor's General Reports about the accounts stated on 31.12.2016.
- 2) Examine the Board of Director's and the Auditor's Special Reports according to article 158 of the Commerce Law and to article 152 of the Code of Money and Credit.
- 3) Approve the accounts stated on 31.12.2016 and allocate the results of the financial year.
- 4) Give full and final discharge to the President and to the Directors.
- 5) Elect the Board of Directors
- 6) Fix the remunerations of the President and of the Directors.
- 7) Fix the remunerations of the Group Secretary and the General Managers.
- 8) Fix the remunerations of the President of Blom Bank Group.
- 9) Grant the Board of Directors authorities according to the laws in force and especially relating to articles 158 and 159 of the Commerce Law and to article 152 of the Money and Credit Code.
- 10) Grant the company the permit stated in article 158 of the Commerce Law and in article 152 of the Money and Credit Code.
- 11) Any matters which could arise.

The shareholders General Assembly will fix the dividends to be distributed, relating to the Financial year 2016; knowing that the Board of Directors proposed to the General Assembly of Shareholders to pay an amount of 1500 LL (less the tax) as dividend for each listed ordinary share

and to pay an amount of 0,70 USD (less the tax) as distribution for each listed series 2011 Preferred Share as follows:

	ORDINARY SHARES	PREFERRED SHARES
Record Date	April, 12 <sup>th</sup> 2017	April, 12 <sup>th</sup> 2017
<b>Payment Date</b>	<b>April, 13<sup>st</sup> 2017</b>	April, 12 <sup>th</sup> 2017

*Daily Bulletin-21/03/2017*

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

BLOM Bank S.A.L. publishes its Unaudited Consolidated Financial Statements for the period ended December 31, 2016. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BLOM%20FS%202016%20English.pdf>

*Daily Bulletin – 31/01/2017*

- **BLOM BANK Signs Agreement to Acquire HSBC Bank Middle East Limited – Lebanon**

*BLOM BANK S.A.L. Head office- Beirut, November 16, 2016:*

BLOM BANK announced today that it has signed an agreement to acquire the assets and liabilities of HSBC Bank Middle East Limited – Lebanon subject to regulatory approval from Banque du Liban on the transaction which is expected to be completed during the first half of 2017.

As of June 30th, 2016, HSBC Bank Middle East Limited had 3 branches in Lebanon and approximately USD 953 million in total assets.

This acquisition falls under BLOM BANK's strategy of expanding its customer base and diversifying its assets and revenues. The transaction will help BLOM BANK expand its corporate and commercial businesses as well as its retail activities. BLOM BANK will ensure employment continuity to all HSBC current employees and is committed to a smooth transition for all clients.

*Daily Bulletin – 17/11/2016*

- **Unaudited Consolidated Financial Statements September 30, 2016:**

BLOM Bank S.A.L. publishes its Unaudited Consolidated Financial Statements for the period ended September 30, 2016. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BLOM%20FS%20Q3%202016%20USD%20English.pdf>

*Daily Bulletin – 31/10/2016*

- **BLOM Bank Common shares Transaction:**

On 12 August, 2016 a BLOM Bank shareholder, represented in the Board of Directors (Shaker Holdings SAL), sold 5,025,000 common shares of BLOM Bank at a price of USD 9.90 per share totaling USD 49,747,500.00. The shares were bought by BLOM Bank for its stock following approval by Banque du Liban.

*Daily Bulletin – 18/08/2016*

- **Excerpt of the Ordinary General Assembly of April 14,2016:**

BLOM Bank S.A.L. published its Excerpt of the Ordinary General Assembly of shareholders of April 14, 2016.

*Daily Bulletin – 09/08/2016*

- **Unaudited Consolidated Financial Statements June 30, 2016:**

BLOM Bank S.A.L. publishes its Unaudited Consolidated Financial Statements for the period ended June 30, 2016. Report can be accessed by using the following URL:

<http://www.bse.com.lb/Portals/0/BLOM%20Bank%20Financials.pdf>

*Daily Bulletin – 01/08/2016*

### **BLOM In-Discussion Announcement**

BLOM Bank S.A.L. announces that it has been in discussions with HSBC regarding an acquisition of HSBC's operations in Lebanon. At this stage there can be no certainty that a binding agreement in relation to the Transaction will become effective. A further announcement will be made when appropriate.

*Daily Bulletin-25/07/2016*

### **Ex-Dividend date:**

In reference to the announcement issued by BLOM Bank SAL dated April 14, 2016 related to the decision of the Annual Ordinary General Assembly of shareholders of April 14, 2016 to distribute dividends starting April 20, 2016 for the holders of preferred shares series 2011 and starting April 21, 2016 for the holders of common shares for shareholders on record as at April 20, 2016 (Record date for all classes of shares), the Beirut Stock Exchange declares that: (i) the Ex-dividend date of the shares and GDRs of BLOM Bank SAL is Monday, April 18, 2016. (ii)

Trading in BLOM Bank preferred shares series 2011 will be suspended exceptionally for the trading session of Friday, April 15, 2016.

*Daily Bulletin-15/04/2016*

**Dividends' distribution for the year 2015:**

The Ordinary General Assembly of Shareholders of *BLOM Bank s.a.l.* convened on April 14, 2016 at the Bank's Headquarters and approved the accounts of the Bank for 2015 and the distribution of dividends and returns amounting to **LBP 273,539,889 thousand** as follows:

- To Holders of **Preferred Shares series 2011: USD 0.7 per share.**
- To Holders of **Common Listed Shares: LBP 1250 per share.**

As a result of the above, the net payable amounts (after deduction of the applicable withholding tax at the rate of 5%) are as follows:

- To Holders of **Preferred Shares series 2011: USD 0.665 per share.**
- To Holders of **Common Listed Shares: LBP 1187,50 per share.**

Payment shall take place through Midclear S.A.L., starting the 20<sup>th</sup> of April, 2016 for the holders of Preferred Shares series 2011 and 21<sup>st</sup> of April, 2016 for the holders of Common Listed Shares as at April 20, 2016 according to the records of Midclear S.A.L. (Record Date).

Regarding BLOM GDR Holders, the profit share are expected to be settled by BANK OF NEW YORK MELLON starting May 2<sup>nd</sup>, 2016.

*Daily Bulletin-15/04/2016*

**Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of BLOM Bank S.A.L took the decision to call the shareholders of the Bank to hold the Annual General Assembly Meeting on Thursday, April 14<sup>th</sup>, 2016 at 11.00 a.m. in Beirut- Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows:

- 12) Examine the Board of Director's and the Auditor's General Reports about the accounts stated on 31.12.2015.
- 13) Examine the Board of Director's and the Auditor's Special Reports according to article 158 of the Commerce Law and to article 152 of the Code of Money and Credit.
- 14) Approve the accounts stated on 31.12.2015 and allocate the results of the financial year.
- 15) Give full and final discharge to the President and to the Directors.
- 16) Fix the remunerations of the President and of the Directors.
- 17) Fix the remunerations of the Group Secretary and the General Managers.
- 18) Fix the remunerations of the President of Blom Bank Group.

- 19) Grant the Board of Directors authorities according to the laws in force and especially relating to articles 158 and 159 of the Commerce Law and to article 152 of the Money and Credit Code.
- 20) Grant the company the permit stated in article 158 of the Commerce Law and in article 152 of the Money and Credit Code.
- 21) Any matters which could arise.

The shareholders General Assembly will fix the dividends to be distributed, relating to the Financial year 2015; knowing that the Board of Directors proposed to the General Assembly of Shareholders to pay an amount of 1250 LL (less a tax of 5%) as dividend for each listed ordinary share and to pay an amount of 0,70 USD (less a tax of 5%) as distribution for each listed series 2011 Preferred Share as follows:

	ORDINARY SHARES	PREFERRED SHARES
Record Date	April, 20 <sup>th</sup> 2016	April, 20 <sup>th</sup> 2016
<b>Payment Date</b>	<b>April, 21<sup>st</sup> 2016</b>	April, 20 <sup>th</sup> 2016

*Daily Bulletin-23/03/2016*

**Recommendation for dividends' distribution:**

In its meeting on 18 March 2016, the Board of Directors of BLOM Bank recommended to the General Assembly which will be held on 14/04/2016 to distribute 1,250 L.L. as dividend per share on its common shares and Global Depository Receipts for the year 2015. Note that BLOM Bank's net profit for 2015 was US\$ 404.66 Million.

*Daily Bulletin-21/03/2016*

**BLOM Bank common shares cross trade:**

BLOM Invest Bank SAL announced that on March 01, 2016, the bank executed eight trading transactions totaling 20,063.470 shares of the common shares of BLOM Bank SAL at a price of USD 9.6 per share. These transactions were the result of the liquidation of AZA HOLDING Co. which owns common shares of the bank and the transfer of ownership of these shares to the shareholders of this company.

*Daily Bulletin-02/03/2016*

**Ex-dividend date:**

In reference to the announcement issued by **BLOM Bank SAL** related to the distribution of dividends for the holders of shares on record as at April 22, 2015, the Beirut Stock Exchange declares that the **Ex-dividend date** of the mentioned shares is **April 20, 2015**.

*Daily Bulletin-16/04/2015*

### **Dividends' distribution for the year 2014:**

The Ordinary General Assembly of Shareholders of *BLOM Bank s.a.l.* convened on April 15, 2015 and resolved to (i) approve the Bank's accounts for the year 2014 and (ii) declare distribution of **LBP 231,478,123,000** as dividends in the following way:

- To Holders of **Preferred Shares Class 2011: USD 0.7 per share.**

- To Holders of **Ordinary Shares: LBP 1000 per share.**

As a result of the above, the net payable amounts (after deduction of the applicable withholding tax at the rate of 5%) are as follows:

- To Holders of **Preferred Shares Class 2011: USD 0.665 per share.**

- To Holders of **Ordinary Shares: LBP 950 per share.**

The agenda for dividend distribution will be as follows: i) Ordinary shares - **Record Date, April 22, 2015** Payment Date April 23, 2015. ii) Preferred shares - **Record Date, April 22, 2015** Payment Date April 22, 2015.

*Daily Bulletin-16/04/2015*

### **Call for an Annual Ordinary General Assembly Meeting:**

We are pleased to notify you that the Board of Directors of BLOM Bank S.A.L convened on Friday, March 20<sup>th</sup>, 2015 and took the decision to call the shareholders of the Bank to hold the Annual General Assembly Meeting on Wednesday, April 15<sup>th</sup>, 2015 at 11.00 o'clock in Beirut-Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows:

- 1) Examine the Board of Director's and the Auditor's General Reports about the accounts stated on 31.12.2014.
- 2) Examine the Board of Director's and the Auditor's Special Reports according to article 158 of the Commerce Law and to article 152 of the Code of Money and Credit.
- 3) Approve the accounts stated on 31.12.2014 and allocate the results of the financial year.
- 4) Give full and final discharge to the President and to the Directors.
- 5) Elect two new directors for the remaining mandate of the Board of Directors
- 6) Fix the remunerations of the President and of the Directors.
- 7) Fix the remunerations of the Group Secretary and the General Managers.
- 8) Fix the remunerations of the President of Blom Bank Group.
- 9) Grant the Board of Directors authorities according to the laws in force and especially relating to articles 158 and 159 of the Commerce Law and to article 152 of the Money and Credit Code.

- 10) Grant the company the permit stated in article 158 of the Commerce Law and in article 152 of the Money and Credit Code.
- 11) Designate the External Auditors for a period of three years and fix their remuneration.
- 12) Grant the Board of Directors authority to buy “Société Foncière du Liban et d’Outre-mer S.A.L. shares according to article 158 of the Commerce Law.
- 13) Any matters which could arise.

The shareholders General Assembly will fix the dividends to be distributed, relating to the Financial year 2014; knowing that the Board of Directors proposed to the General Assembly of Shareholders to pay an amount of 1000 LL (less a tax of 5%) as dividend for each listed ordinary share and to pay an amount of 0,70 USD (less a tax of 5%) as distribution for each listed series 2011 Preferred Share as follows:

	ORDINARY SHARES	PREFERRED SHARES
Record Date	April, 22 2015	April, 22 2015
Payment Date	April, 23 2015	April, 22 2015

*Daily Bulletin-23/03/2015*

**Ñ BLOM Bank’s Financial Results for the First Nine Months of 2014: Steady Growth and High Profitability Ratios:**

BLOM Bank published its un-audited financial results for the first nine months of 2014. High profitability ratios and balanced growth marked the Bank’s steady performance, despite the continued economic and political risks in Lebanon and the region. Net profits increased to \$269, implying an ROAE of 15.26% and an ROAA of 1.34%. Of prime significance in achieving these profitability ratios is the Bank’s notable operational efficiency as reflected in a cost-to-income ratio of 39.22%, the lowest among listed banks.

The Bank’s renowned conservative and measured policy characterized also the balanced growth in its balance sheet. Assets increased to \$27.5 billion, higher by 7.03% on the same period in 2013. The asset increase was driven mainly by an increase in deposits, which rose to \$23.7 billion, up by 6.24%. Loans to customers increased to \$6.97 billion, higher by 11.79%; while shareholders’ equity rose to \$2.5 billion, up by 11.13%, giving the bank an ample capital cushion to expand and increase its loan portfolio.

BLOM Bank’s financial results remain strongly in line with the Bank’s strategy of maintaining a solid financial position. Non-performing loans stood at 4.19%, with a coverage ratio from special provisions equal to 77% and rising to 134% if we include real guarantees. Also, Basel 3 capital adequacy reached a healthy ratio of 17.5%, and primary liquidity a very decent ratio of 65%. These impressive financial indicators, in addition to the Bank’s good financial results, attest to the Bank’s unanimous choice as the Best Bank in Lebanon from the leading international financial institutions.

*Daily Bulletin-29/10/2014*

**Ñ Call for an Ordinary General Assembly for the holders of Preferred Shares Class 2011:**

**BLOM Bank SAL** invites the holders of **Preferred Shares Class 2011** to attend an Ordinary General Assembly meeting to be held at 12:00 pm on Friday, May 9, 2014 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St. Blom Bank SAL bldg.

*Daily Bulletin-22/04/2014*

**Proposal for the Dividends' distribution for the year 2013:**

We are pleased to notify you that the Board of Directors of BLOM Bank S.A.L convened on Tuesday, March 18<sup>th</sup>, 2014 and took the decision to call the shareholders of the Bank to hold the Annual General Assembly Meeting on Wednesday, April 9<sup>th</sup>, 2014 at 11.00 o'clock in Beirut-Lebanon at the Bank's Headquarters at Verdun, BLOM Bank S.A.L building and fixed the agenda of the meeting as follows:

- 1) Examine the Board of Director's and the Auditor's General Reports about the accounts stated on 31.12.2013.
- 2) Examine the Board of Director's and the Auditor's Special Reports according to article 158 of the Commerce Law and to article 152 of the Code of Money and Credit.
- 3) Approve the accounts stated on 31.12.2013 and allocate the results of the financial year.
- 4) Give full and final discharge to the President and to the Directors.
- 5) Fix the remunerations of the President and of the Directors.
- 6) Fix the remunerations of the Group Secretary and the General Managers.
- 7) Fix the remunerations of the President of Blom Bank Group.
- 8) Elect a new Board of Directors.
- 9) Grant the Board of Directors authorities according to the laws in force and especially relating to articles 158 and 159 of the Commerce Law and to article 152 of the Money and Credit Code.
- 10) Grant the company the permit stated in article 158 of the Commerce Law and in article 152 of the Money and Credit Code.
- 11) Any matters which could arise.

The shareholders General Assembly will fix the dividends to be distributed, relating to the Financial year 2013; knowing that the Board or Directors proposed to the General Assembly of Shareholders to pay an amount of 750 LL (less a tax of 5%) as dividend for each listed ordinary share and to pay an amount of 0,70 USD (less a tax of 5%) as distribution for each listed series 2011 Preferred Share as follows:

	<b>ORDINARY SHARES</b>	<b>PREFERRED SHARES</b>
Last Trading Date	April, 10th 2014	April, 10th 2014
Ex Dividend Date	April, 11th 2014	April, 11th 2014
<b>Record Date</b>	April, 15th 2014	April, 15th 2014

Payment Date	<b>April, 16th 2014</b>	April, 15th 2014
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*Daily Bulletin-19/03/2014*

**Dividends' distribution for the year 2012:**

The Board of Directors of **BLOM Bank S.A.L** informs the shareholders that the Ordinary General Assembly convened on April 15, 2013, at the Bank's headquarters and approved the Board of Directors' proposal to distribute dividends for the year 2012 as follows:

€ **For Preferred Shares Holders- Series 2011:** 0.70 US Dollar per share. Dividends will be paid through Midclear starting April 29, 2013, net of 5% withholding tax.

€ **For Common Shares and GDR Holders:**

**LBP 675 per share**, dividends will be paid net of the 5% withholding tax to common shares holders through Midclear starting April 30, 2013, and the equivalence of LBP 675 in US Dollars after the deduction of the 5% withholding tax for the holders of GDRs. Payment will be done through the depositor Bank of New York Mellon, starting May 7, 2013.

€ **Shares Benefiting from the Distribution:**

The Ordinary General Assembly of shareholders has also approved the Board of Directors' proposal that the **last trading date to receive dividends will be April 24, 2013.**

*Daily Bulletin-18/04/2013*

**Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L** invites the shareholders to attend the Annual Ordinary General Assembly meeting that will be held at 11:00 AM on Monday April 15, 2013 at the Bank's Head Office, Beirut, Verdun, President Rashid Karameh St, BLOM Bank S.A.L. bldg.

*Daily Bulletin-26/03/2013*

**Dividends' distribution for the year 2011:**

The Board of Directors of **BLOM Bank S.A.L** informs the shareholders that the Ordinary General Assembly convened on April 19, 2012, at the Bank's headquarters and approved the Board of Directors' proposal to distribute dividends for the year 2011 as follows:

€ **For Preferred Shares Holders- Series 2011:** 0.70 US Dollar per share. Dividends will be paid through Midclear starting April 26, 2012, net of 5% withholding tax.

€ **For Common Shares and GDR Holders:**

**LBP 675 per share**, dividends will be paid net of the 5% withholding tax to common shares holders through Midclear starting April 27, 2012, and the equivalence of LBP 675 in US Dollars

after the deduction of the 5% withholding tax for the holders of GDRs. Payment will be done through the depositor Bank of New York Mellon, starting May 4, 2012.

**È Shares Benefiting from the Distribution:**

The Ordinary General Assembly of shareholders has also approved the Board of Directors' proposal that the **last trading date to receive dividends should be April 23, 2012.**

*Daily Bulletin-24/04/2012*

**Ñ Call for an Ordinary General Assembly for the holders of Preferred Shares Class 2011:**

**BLOM Bank SAL** invites the holders of **Preferred Shares Class 2011** to attend an Ordinary General Assembly meeting to be held at 12:00 pm on Monday, May 14, 2012 at the Bank's Head Office, Beirut, Verdun, President Rashid Karameh St. Blom Bank SAL bldg.

*Daily Bulletin-24/04/2012*

**Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Annual Ordinary General Assembly meeting that will be held at 11:00 AM on Thursday April 19, 2012 at the Bank's Head Office, Beirut, Verdun, President Rashid Karameh St, BLOM Bank S.A.L. bldg.

*Daily Bulletin-22/03/2012*

**Ñ Second Call for an Extraordinary General Assembly for the holders of Preferred Shares Class 2011:**

Due to an insufficient quorum of attendance during the first meeting, the Board of Directors of **BLOM Bank SAL** invites the holders of **Preferred Shares Class 2011** to attend an Extraordinary General Assembly meeting to be held at 12:00 on Thursday, October 20, 2011 at the Bank's Head Office, Beirut, Verdun, President Rashid Karameh St. Blom Bank SAL bldg. to examine the following agenda:

- 1- Draw up the By-Laws of the Assembly of holders of Preferred Shares Class 2011.**
- 2- Assign an Assembly representative.**
- 3- Other subjects

*Daily Bulletin-23/09/2011*

### **Listing, trading and pricing of all Preferred Shares Class 2011 in the Official Market:**

The Beirut Stock Exchange decided to accept the listing, trading and pricing of the **/20,000,000/ Preferred Shares Class 2011**, issued by **BLOM Bank S.A.L.** in the Official market of the BSE. Trading is scheduled to start on **Thursday August 11, 2011**.

*For more details please refer to circular Nb. 344/2011 dated August 08, 2011  
Daily Bulletin-09/08/2011*

### **Call for an Extraordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend an **Extraordinary General Assembly meeting** to be held at 12:00 on Wednesday July 20, 2011 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg. to examine the following agenda:

- 1) Listen to the report of the Board of Directors and the report of the Auditors related to the **Share Capital increase through the issuance of Preferred Shares captioned Class 2011**.
- 2) Verify the correct subscription in the total shares that represent the Share Capital increase.
- 3) Verify the full payment of each subscribed share.
- 4) Adopt the amended text in the Bank's By-Laws after the verification of the execution of the Capital increase.
- 5) Other subjects

*Daily Bulletin-30/06/2011*

### **De-listing BLOM Bank S.A.L. Preferred Shares Class 2004 and Class 2005:**

Further to the decisions of the Extraordinary General Assembly of shareholders of **BLOM Bank SAL** dated May 5, 2011 related to the redemption and cancellation of the **7,500,000** preferred shares class 2004 and the **10,000,000** preferred shares class 2005, and the increase of the Bank's capital to **LBP258,000,000,000** through the increase of the nominal value of each common share to **LBP1200** instead of LBP1040, and further to the approval of Banque Du Liban on the above decisions, the Beirut Stock Exchange decided to **de-list**, as of June 23, 2011, **BLOM Bank preferred shares Class 2004** and **BLOM Bank preferred shares Class 2005**; therefore, Friday, June 17, 2011 will be the last trading day in the above mentioned shares.

*For more details please refer to circular Nb. 339/2011 dated June 17, 2011  
Daily Bulletin-17/06/2011*

### **Redemption of Preferred Shares Class 2004 and Preferred Shares Class 2005:**

The Board of Directors of **Blom Bank S.A.L.** is pleased to announce to the holders of Preferred Shares Class 2004 and Preferred Shares Class 2005 that the Extraordinary General Assembly held on May 4, 2011 decided to **redeem and cancel** all **/7,500,000/** issued **Preferred Shares Class**

**2004** and all /**10,000,000**/ issued **Preferred Shares Class 2005**. Following the approval of the Central Bank of Lebanon, the price of the redeemed shares will be paid through Midclear on June 23, 2011 based on the issue price.

*Daily Bulletin-16/06/2011*

**Dividends' distribution:**

The Board of Directors of **BLOM Bank S.A.L** informs the shareholders that the Ordinary General Assembly held on April 8, 2011, at the Bank's headquarters, approved the Board of Directors' proposal to distribute dividends for the year 2010 as follows:

**For Preferred Shares Holders:**

- Series **2004: 0.85 US Dollar** per share
- Series **2005: 0.95 US Dollar** per share

Dividends will be paid through Midclear starting April 20, 2011, net of 5% withholding tax.

**For Common Shares and GDR Holders:**

**LBP 675 per share**, dividends will be paid net of the 5% withholding tax to common shares holders through Midclear starting April 21, 2011, and the equivalence of LBP 675 in US Dollars after the deduction of the 5% withholding tax for the holders of GDRs. Payment will be done through the depositor Bank of New York Mellon, starting April 28, 2011.

**Shares Benefiting from the Distribution:**

The Ordinary General Assembly of shareholders has also approved the Board of Directors' proposal that the **last trading date to receive dividends should be April 14, 2011**.

*Daily Bulletin-12/04/2011*

**Call for an Extraordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L** invites the shareholders to attend an Extraordinary General Assembly meeting to be held at **13:00 pm** on Wednesday May 4, 2011 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg. to discuss the following agenda: **1)** Increase of the Bank's share capital through the issuance of Preferred Shares Class 2011 subject to the provisions of the law number 308/2001 and specify the value, terms, conditions and details of this increase. **2)** Amend Article 6 of the Bank's by-laws. **3)** Grant the Board of Directors and or the Chairman – General Manager the necessary powers for the implementation of the decisions of the Extraordinary General Assembly related to the share capital increase. **4)** Any other topics.

*Daily Bulletin-12/04/2011*

**Call for an Extraordinary General Assembly:**

The Board of Directors of **BLOM Bank S.A.L** invites the shareholders to attend an Extraordinary General Assembly meeting to be held at **12:00 noon** on Wednesday May 4, 2011 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg. to discuss

the **redemption and cancellation** of the **7,500,000** preferred shares class 2004 and the **10,000,000** preferred shares class 2005, as well as, the increase of the Bank's capital in conjunction with the redemption and cancellation of the above mentioned preferred shares.

*Daily Bulletin-12/04/2011*

**BLOM Bank's Board of Directors Proposal for Dividend distribution:**

The Board of Directors of **BLOM Bank SAL** met on March 16, 2011 and decided to call the General Assembly of Shareholders for a meeting on 8 April 2011. The Board proposed to distribute 675 LP for each common share (or the equivalent of \$0.45), subject to a 5% distribution tax on dividends.

The holders of preferred shares will receive dividends as per the agreed rates. Subject to the approval by the General Assembly, total dividends for both common and preferred shares will constitute 35% of 2010 profits.

*Daily Bulletin-18/03/2011*

**Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Annual Ordinary General Assembly meeting that will be held at 12:00 noon on Friday April 8, 2011 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg.

*Daily Bulletin-17/03/2011*

**Ñ BLOM Bank: Highest Rates of Profits for the first Nine Months of 2010 Among Listed Lebanese Banks**

Blom Bank published its non-audited financial results for the first nine months of 2010, and they reveal once again Blom Bank's leading position in the Lebanese banking system. Profits reached \$235.8 million, higher by \$30.8 million or 15% from the same period last year. This level of profits also implied the highest rates of return on average equity and assets among listed Lebanese banks at 19.9% and 1.49% respectively. This exceptional performance was obtained as a result of its best and most notable control over risk and expenses, as shown by its lowest cost to income ratio at 35.9% and its excellent coverage ratio for non-performing loans at 101.7%.

Blom Bank also obtained strong and balanced growth in its balance sheet which again gives first priority to its control over risk and expenses. Assets for the first nine months of 2010 reached \$22.1 billion, up by \$2 billion or 10% from same period in 2009. Similarly, deposits increased to

\$19.2 billion, higher by \$1.8 billion or 10.6%; and shareholders' equity reached \$1.9 billion, an increase by \$269.5 million or 16.9%.

As always, these financial results reaffirm Blom Bank's top performance and the success of its conservative policy and its strategy of organic and balanced growth. And in recognition of these achievements, Blom Bank received several awards, including the distinguished award of "Best Bank in the Middle East" from The Banker-Financial Times Group, and the awards of "Best Investment Bank in the Middle East for 2010" and "Best Retail Bank in the Middle East for 2010" from The Banker Middle East, and "Best Bank in Lebanon for 2010" from Global Finance, World Finance, and Lebanon Opportunities

*Daily Bulletin-26/10/2010*

### **[10:1] Stock Split of BLOM Bank SAL shares & GDRs:**

The Beirut Stock exchange decided to:

- Stop trading, as of the end of the trading session of Monday 04/10/2010, in BLOM Bank SAL common shares, preferred shares Class 2004 & 2005 and GDRs per their current form before the split
- Start trading in the shares and GDRs resulting from the split as of the opening session of Tuesday 05/10/2010.
- Fix the theoretical opening price of the share and GDR resulting from the split as per the following equation: Theoretical Opening price of the share or GDR resulting from the split at the opening of the session of 05/10/2010= Closing price of the current share or GDR (Before the split) at the end of the trading session of 04/10/2010 ÷ 10.

*For more details please refer to circular Nb. 316/2010 dated September 09, 2010  
Daily Bulletin-28/09/2010*

### **Effectiveness of the Stock Split:**

The Bank hereby announces the effectiveness of the split of the Bank's outstanding share capital, including the Bank's Common Shares, Preferred Shares Class 2004 & 2005, as well as the GDRs representing Common Shares, in each case, at a ratio of 10 to 1.

The Split will become effective as of 04/10/2010, as determined by the Chairman of the Board of Directors of the Bank pursuant to a delegation duly granted to him by the Board of Directors of the Bank. The Bank's Common Shares, Preferred Shares Class 2004 & 2005 and GDRs representing the Bank's Common Shares will trade on a post-Split basis (as to both price and volume) from and after 05/10/2010 included.

On 21/06/2010 the Extraordinary General Assembly of Shareholders of the Bank approved the split, the Central Bank of Lebanon approved it on 04/08/2010.

*Daily Bulletin-13/09/2010*

**Call for an Extraordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Extraordinary General Assembly meeting that will be held at 12:00 noon on Monday June 21, 2010 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg. to discuss the following agenda:

- 1) Acknowledge the Bank's shares split
- 2) Amend the Bank's by-Laws, mainly Article 6 in addition to any other articles related to the Shares' split process.
- 3) Empower the Board of Directors, with the right to assign the Chairman of the Board of Directors, with the authority to acquire the required acceptances, specify the deadlines, and perform all the procedures to execute the decision of the stock split and amend the Deposit Agreement with Bank of New York and inform the concerned stock exchanges.
- 4) Other subjects.

*Daily Bulletin-07/06/2010*

**Call for the holders of Preferred shares class 2005 for a General Assembly meeting:**

The holders of **Preferred shares class 2005** are invited to attend an Ordinary General Meeting that will be held at 12:00 noon on Thursday June 10, 2010 at **BLOM Bank S.A.L.** head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to discuss the following agenda:

- 1) Take note of the decision of the Annual Ordinary General Assembly meeting of BLOM Bank's shareholders that was held on April 9, 2010 related to the distribution of 2009 returns to the holders of Preferred shares class 2005.
- 2) Other Subjects.

*Daily Bulletin- 13/05/2010*

**Call for the holders of Preferred shares class 2004 for a General Assembly meeting:**

The holders of **Preferred shares class 2004** are invited to attend an Ordinary General Meeting that will be held at 11:00 a.m. on Thursday June 10, 2010 at **BLOM Bank S.A.L.** head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to discuss the following agenda:

- 1) Take note of the decision of the Annual Ordinary General Assembly meeting of BLOM Bank's shareholders held on April 9, 2010 related to the distribution of 2009 payments to the holders of Preferred shares class 2004.
- 2) Other Subjects.

*Daily Bulletin- 13/05/2010*

### **2009 Dividends distribution**

*BLOM Bank's* Board of Directors is pleased to announce to its shareholders that the Ordinary General Assembly of shareholders that was held on April 9, 2010, at the Bank's headquarters, has approved the Board of Directors' proposal to distribute the following returns and dividends:

#### **For holders of Preferred Shares:**

- Series 2004: 8.50 US Dollar per share
- Series 2005: 9.50 US Dollar per share

The payments will be done through Midclear starting April 20, 2010, after the deduction of the 5% distribution tax.

#### **For holders of Common Shares and GDRs:**

A dividend of LBP 6,000 per common share, reduced by the 5% distribution tax, will be paid through Midclear starting April 21, 2010. Holders of GDRs will be paid the equivalence of LBP 6,000 per share in US Dollars, reduced by the 5% distribution tax, through the depositor Bank of New York Mellon, starting April 28, 2010.

#### **Shares Benefiting from the Distribution:**

the Ordinary General Assembly of shareholders has also approved the Board of Directors' proposal that the last trading date to be eligible for returns and dividends distribution is on April 14, 2010.

*Daily Bulletin-15/04/2010*

### **• Proposed 2009 dividend distribution to the Ordinary General Assembly:**

The Board of Directors of *BLOM Bank SAL* held a meeting on 16/03/2010 and decided to invite the shareholders to attend an Ordinary General Assembly meeting on April 9, 2010. The Board of Directors suggested a dividend distribution for the year 2009 of **LBP 6,000 per Common share**; a 5% distribution tax will be deducted.

The last day to trade the Common shares that are entitled to the dividends for 2009 is April 14, 2010. Starting April 15, 2010 the traded Common shares will not be entitled of any dividend for the year 2009.

It should be noted that the proposed dividend represents a yield of 4% on the share price which was equal to USD 99.55 on March 16, 2010 and that the earning per share reached USD 12.88.

*Daily Bulletin-24/03/2010*

**Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Annual Ordinary General Assembly meeting that will be held at 12:00 noon on Friday April 9, 2010 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg.

*Daily Bulletin-18/03/2010*

**Call for the holders of Preferred shares class 2005 for a General Assembly:**

The holders of **Preferred shares class 2005** are invited to attend an Ordinary General Meeting that will be held at 12:30 p.m. on Monday 15 June 2009 at BLOM Bank S.A.L. head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to discuss the following agenda:

- Take note of the decision of the Annual Ordinary General Assembly of BLOM Bank's shareholders that was held on April 8, 2009 related to the distribution of 2008 payment to the holders of Preferred shares class 2005.
- Other Subjects.

*Daily Bulletin- 20/05/2009*

**Call for the holders of Preferred shares class 2004 for a General Assembly:**

The holders of **Preferred shares class 2004** are invited to attend an Ordinary General Meeting that will be held at 11:00 a.m. on Monday 15 June 2009 at **BLOM Bank S.A.L.** head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to discuss the following agenda:

- Take note of the decision of the Annual Ordinary General Assembly of BLOM Bank's shareholders held on April 8, 2009 related to the distribution of 2008 payment to the holders of Preferred shares class 2004.
- Other Subjects.

*Daily Bulletin- 20/05/2009*

**2008 dividends:**

The Ordinary General Assembly of shareholders that was held on April 8, 2009, at the Bank's head office decided to distribute dividends related to the year 2008 as follows:

For the holders of Preferred shares:

- Preferred shares Class 2004: 8.50 USD
- Preferred shares Class 2005: 9.50 USD

These amounts will be paid through Midclear starting April 21, 2009 and after deducting the 5% distribution tax.

For the holders of common shares and GDRs:

- o Holders of common shares: LBP 5,500 per share, to be paid through Midclear, starting April 22, 2009, after deducting the 5% distribution tax.
- o Holders of GDRS the equivalent of LBP 5,500 in USD to be paid through the issuer "Bank of New York Mellon" starting April 28, 2009 after deducting the 5% distribution tax.

The shares that benefit from the distribution:

In order to acquire dividends of "2008" the last trading date is April 14, 2009.

*Daily Bulletin-09/04/2009*

#### **Call for an Annual Ordinary General Assembly Meeting:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Annual Ordinary General Assembly meeting that will be held at 11:00 a.m. on Wednesday April 8, 2009 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg.

*Daily Bulletin-17/03/2009*

#### **BLOM Bank Major Highlights for the first nine months of 2008 - Profits increased by 34%:**

The first nine months of this year were characterized by BLOM Bank's strong and sustained growth and unanimous recognition by all international financial institutions as the best bank in Lebanon for 2008.

January-September 2008 compared to the same period in 2007

#### **Profits:**

- o Net Profits for the first nine months went up by 34% to US198 Million compared to the same period last year.
- o Annualized Return on Average Equity (ROAE) attained 19% in comparison to 15% in 2007.
- o Annualized Earnings per share recorded \$11.24, up 43% from \$7.87 in 2007.

**Deposits:**

- Total Customers Deposits increased to US\$15 Billion, up 14% from 30/09/2007.

**Total Assets:**

- Total Assets grew to US\$17.8Billion, increasing 12% from 30/09/2007.

**Capitalization:**

- Shareholders' equity reached US\$1.43 Billion, increasing 8% from 30/09/2007 in spite of the redemption of the preferred shares class 2002 for an amount of US\$75 Million in June 2008.

**Liquidity:**

- BLOM Bank enjoys High Net Liquidity reaching 78% of deposits.

BLOM Bank Group is present in Lebanon, Syria, UK, Switzerland, Egypt, UAE, Jordan, Romania, Cyprus, Qatar\*, Saudi Arabia\*

\* Under Establishment

*Daily Bulletin-11/11/2008*

**Additional listing of common shares issued by BLOM Bank SAL in the Official Market of the BSE:**

The Beirut Stock Exchange decided to accept the listing, trading and pricing, as of June 20, 2008, of an additional /14,333,333/ common share issued by **BLOM Bank S.A.L.** in the Official Market of the BSE.

*For more details please refer to circular Nb. 263/2008 dated June 18, 2008  
Daily Bulletin-18/06/2008*

**Extraordinary General Assembly Meeting dated May 8, 2008:**

The Extraordinary General Assembly of shareholders of **BLOM Bank S.A.L.** convened on May 8, 2008 and decided to:

- 1- Redeem the 750,000 preferred shares Class 2002, and increase the Bank's Capital to LBP 241,800,000,000 by increasing the par value per share to LBP 10,400.
- 2- Fix June 6, 2008 to pay the value of the preferred shares Class 2002 to the shareholders.
- 3- Empower the Board of Directors with the authority to verify the completion of the value of the Capital Increase.
- 4- Present the previous decisions to the Central Bank of Lebanon to get the approval and then execute all the necessary operations with the BSE and Midclear S.A.L.

*Daily Bulletin-02/06/2008*

### **De-Listing of BLOM Bank's Preferred shares Class 2002:**

Based on the Extraordinary General Assembly resolutions of **BLOM Bank S.A.L.** dated 08/05/2008 related to the redemption of Class 2002 preferred shares, and the Capital increase of the Bank, and based on the approval of the Council of the Central Bank of Lebanon on the above resolutions, the Beirut Stock Exchange decided to:

- 1- Consider Tuesday June 03, 2008 as the last trading day with BLOM Bank SAL Preferred shares Class 2002.
- 2- Stop trading with the mentioned shares through the Beirut Stock Exchange by the end of the trading session of June 03, 2008.
- 3- Cancel the mentioned share from the register of listed shares on the Beirut Stock Exchange on the mentioned date and continue the normal trading with the remaining categories of shares related to BLOM Bank SAL.

*For more details please refer to circular Nb. 262/2008 dated June 02, 2008  
Daily Bulletin-02/06/2008*

### **Call for an Extraordinary General Assembly:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Extraordinary General Assembly meeting that will be held at 12:00 noon on Thursday May 8, 2008 at the Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg. to discuss the following agenda:

- 1- Make a decision in the subject of the redemption of Preferred shares Class 2002 issued by the bank.
- 2- Increase the Capital of the bank as soon as the Preferred Shares Class 2002 are redeemed and cancelled and take all the necessary procedures related to this subject.
- 3- Amend Article 6 from the Bank's by-Laws.
- 4- New issues that may come up.

*Daily Bulletin-10/04/2008*

### **2007 dividends:**

The Board of Directors of **BLOM Bank S.A.L.** announces to the shareholders that the Annual Ordinary General Assembly convened on April 9, 2008 in the bank's Head Office and decided to distribute dividends related to the year 2007 as follows:

- For the owners of Preferred shares:
- Preferred shares Class 2002: 15 USD
  - Preferred shares Class 2004: 8.50 USD

- Preferred shares Class 2005: 9.50 USD

These amounts will be paid through Midclear starting April 17, 2008 and after deducting the 5% distribution tax.

For the owners of common shares:

LBP 5,500 per share to be paid after deducting the 5% distribution tax through Midclear starting April 18, 2008.

For the owners of GDRs:

The equivalent of LBP 5,500 in USD to be paid after the deduction of the 5% distribution tax through its issuer Bank of New York Mellon starting April 24, 2008.

The shares that benefit from the distribution:

In order to acquire dividends of 2007 the last trading date is April 14, 2008.

*Daily Bulletin-10/04/2008*

**Call for an Extraordinary General Assembly:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Extraordinary General Assembly meeting at 12:00 on Wednesday April 9, 2008 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg. to discuss the following agenda:

- 1- List the remaining common shares of the Bank in the authorized financial markets.
- 2- Amend the By-Laws, mainly Articles 6 & 13 accordingly.
- 3- New issues that may come up.

The shareholders may examine, 15 days before the date of the assembly, the reports and documents in the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg during office hours.

*Daily Bulletin-25/03/2008*

**Call for an Annual General Assembly:**

The Board of Directors of **BLOM Bank S.A.L.** invites the shareholders to attend the Annual General Assembly meeting at 11:00 a.m. on Wednesday April 9, 2008 in the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg.

*Daily Bulletin-25/03/2008*

**Call for the holders of Preferred shares class 2002 for an Exceptional General Assembly:**

Following the death of the representative of the holders of Preferred shares class **2002** of **BLOM Bank S.A.L.** Mr. Hussein Ali Hobballah, and as per the terms of the By-Laws of the holders of Preferred shares, the holders of Preferred shares class 2002 are invited to attend an Exceptional General Assembly Meeting that will be held at 11:00 am on Friday April 4, 2008 at BLOM Bank S.A.L. head office, Beirut, Verdun, President Rachid Karamah St, BLOM Bank S.A.L. bldg to discuss the following agenda:

- 1- Elect a president for the Assembly of Preferred shareholders class 2002.
- 2- New issues that may come up.

*Daily Bulletin-13/03/2008*

**Call for the holders of Preferred shares class 2005 for an Exceptional General Assembly:**

Following the death of the representative of the holders of Preferred shares class **2005** of **BLOM Bank S.A.L.** Mr. Hussein Ali Hobballah, and as per the terms of the By-Laws of the holders of Preferred shares, the holders of Preferred shares class 2005 are invited to an Exceptional General Assembly Meeting that will be held at 12:00 noon on Friday April 4, 2008 at the BLOM Bank S.A.L. head office, Beirut, Verdun, President Rachid Karamah St, BLOM Bank S.A.L. bldg to discuss the following agenda:

- 1- Elect a president for the Assembly of Preferred shareholders class 2005
- 2- New issues that may come up.

*Daily Bulletin-13/03/2008*

**BLOM Bank S.A.L. establishes “BLOMINVEST Saudi Arabia”:**

“**BLOMINVEST Saudi Arabia**” has acquired a CMA License to establish a corporation specialized in investment operations in Saudi Arabia. The company’s capital is SR100 million. Mr. Abdullah Bin Abdellatif Al Fozan, Chairman of Al-Fozan Holding, is expected to be the Chairman of BLOMINVEST Saudi Arabia. Mr. Saad Naaman Azhari, currently Chairman and General Manager of BLOM Bank SAL, is to be the Vice Chairman of the BLOMINVEST Saudi Arabia. BLOMINVEST Saudi Arabia’s head office will be based in Riyadh, and will have the right to open other branches in the Kingdom when needed.

*Daily Bulletin-25/01/2008*

**Announcement:**



**Annual Ordinary General Assembly dated April 12, 2007:**

The Ordinary General Assembly of shareholders of BLOM Bank S.A.L. convened on April 12, 2007 and decided to:

- 1) Approve the accounts and all the elements of the Balance Sheet as at 31/12/2006 and the accounts of the Income Statement for the mentioned year as presented to the Assembly.
- 2) Appropriate the Profits of the year 2006 and the accumulated profits as follows:

<u>Thousand LBP</u>	<u>Profits' Appropriation Statement for the year 2006</u>
218,767,877	Profits of the Bank for the year 2006
21,876,788	Less: Transfer to Legal Reserve by 10% of the Profits
	Less:
9,000,000	- Appropriation for General Banking Risks
8,921,909	- Appropriation of Reserve for Capital Increase
	Recovery of provisions for Doubtful debts
	Less:
16,959,375	Distribution to the Holders of Preferred shares 2002 the equivalent of LBP 22,612/50 per share
9,610,312	Distribution to the Holders of Preferred shares 2004 the equivalent of LBP 12,813/75 per share
14,321,250	Distribution for Holders of Preferred shares 2005 the equivalent of LBP 14,321/25 per share
107,500,000	Distribution to the holders of common shares an amount of LBP 5,000 per share
30,578,243	Net
<u>100,748,402</u>	Plus Rounded Profits for the year 2006
<b>131,326,645</b>	Rounded Profits for the year 2007

After this appropriation the Basic Private Funds as at 31/03/2007 become as follows:

Thousand LBP	
240,000,000	Capital
725,988,271	Increase in shares' issuance
118,982,556	Legal Reserve
76,395,709	General Reserve
61,600,000	Reserve for General Banking Risks
12,689,441	Reserve for Capital Increase
(29,122,262)	Treasury Shares
131,326,645	Rounded Profits
<b><u>1,337,860,360</u></b>	<b>General Total for basic private funds</b>

The Annual Ordinary General Assembly decides that the right to collect the distributions and dividends of the listed preferred shares and the listed and unlisted common shares is

for shareholders whose shares are on record as per Midclear register on 19/04/2007. Payment of the above mentioned dividends related to the preferred shares 2002, the preferred shares 2004 and the preferred shares 2005 is scheduled to start on 19/04/2007 and the payment of the dividends of the common shares is scheduled to start on 20/04/2007 while payment for the GDR holders will start on 27/04/2007.

3) Discharge the chairman and members of the Board of Directors in respect of activities performed during the year 2006.

4) ....

5) ....

6) The Annual Ordinary General Assembly was informed that the facilities that were given to Mr. Joseph & Edward & Khalil Kharrat (Mr. Joseph Kharrat member of the Board of Directors) by BLOM Bank France was entirely reimbursed by the related party, thus no more debtor balance exists as at 31/12/2006, taking into consideration that the member of the Board of Directors Mr. Joseph Kharrat is using facilities in his current account by a limit of Euro 100,000.

After reviewing the private report of the Board of Directors and that of the Auditors as per the Article 158 of the Commercial Law and Article 152 of the Monetary and Credit Law, the Annual Ordinary General Assembly approves the business mentioned in both reports.

The Annual Ordinary General Assembly gives the Chairman and the members of the Board of Directors the Authorization given in Articles 158 & 159 of the Commercial Law and Article 152 of the Monetary and Credit Law.

It renews the Authorization given each year to the members of the Board of Directors Mr. Joseph Kharrat & Mr. Samer Azhari to participate in the Board of Directors of BLOM Bank Invest S.A.L. and to Mr. Samer Azhari and Sheikh Ghassan Shaker to participate in the Board of Directors of BLOM Bank France and to Mr. Saad Azhari to preside the Board of Directors of BLOM Bank Switzerland, the Board of Directors of BLOM Bank Invest S.A.L. and BLOM Bank for Development S.A.L. and to Mr. Samer Azhari and Mr. Saad Azhari to participate in the Board of Directors of Bank of Syria and Overseas. the gentlemen mentioned above will receive the allocations specified by the Board of Directors of these Banks.

7) Give the company the Authorization stipulated in Article 158 of the Commercial Law for signing a contract with one of the companies of the Group.

The Bank rented the sections C27 & C28 & C29 & C30 & C31 & C32 of the lot # 2181 in Musaytbeh Region owned by the Real Estate Company of BLOM Bank S.A.L. for 3 years for USD 75,000 per year.

After deliberating in this subject the Annual Ordinary General Assembly approves unanimously as per Article 158 of the Commercial Law on the mentioned rent contract.

*Daily Bulletin- 7/6/2007*

**Ordinary General Assembly of the holders of preferred shares class 2005 dated 22/05/2007:**

The Ordinary General Assembly of the holders of preferred shares class 2005 of BLOM Bank S.A.L. convened on May 22, 2007 and decided to:

- Approve the decision of the Annual Ordinary General Assembly of shareholders of BLOM Bank S.A.L. that was held on 12 April 2007 related to the distribution of the equivalent of LBP 14,321.25 per preferred share class 2005.

*Daily Bulletin- 07/06/2007*

**Ordinary General Assembly of the holders of preferred shares class 2004 dated 29/05/2007:**

The Ordinary General Assembly of the holders of preferred shares class 2004 of BLOM Bank S.A.L. convened on May 29, 2007 and decided to:

- Approve the decision of the Annual Ordinary General Assembly of shareholders of BLOM Bank S.A.L. that was held on 12 April 2007 related to the distribution of the equivalent of LBP 12,813.75 per preferred share class 2004.

*Daily Bulletin- 07/06/2007*

**Ordinary General Assembly of the holders of preferred shares class 2002 held on 22/05/2007:**

The Ordinary General Assembly of the holders of preferred shares class 2002 of BLOM Bank S.A.L. convened on May 22, 2007 and decided to:

- Approve the decision of the Annual Ordinary General Assembly of shareholders of BLOM Bank S.A.L. that was held on 12 April 2007 related to the distribution of the equivalent of LBP 22,612.50 per preferred share class 2002.

*Daily Bulletin- 07/06/2007*

**Call for a General Assembly for the holders of Preferred shares class 2005:**

As per the By-Laws of the holders of Preferred shares class 2005 of BLOM Bank S.A.L., the representative of the committee invites the holders of Preferred shares class 2005 to attend an Ordinary General Meeting that will be held at 12:00 noon on Tuesday 22 May 2007 at BLOM

Bank S.A.L. head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to negotiate the following agenda:

- Take notice of the decision of the Annual General Assembly of shareholders of BLOM Bank S.A.L. held on 12 April 2007 related to the distribution of the payments for the business of the year 2006 to the holders of Preferred shares class 2005.
- Other Subjects.

Representative of the committee of Preferred  
shares class 2005  
Hussein Ali Hobb Allah

*Daily Bulletin- 25/04/2007*

**Call for a General Assembly for the holders of Preferred shares class 2004:**

As per the By-Laws of the holders of Preferred shares class 2004 of BLOM Bank S.A.L., the representative of the committee invites the holders of Preferred shares class 2005 to attend an Ordinary General Meeting that will be held at 12:00 noon on Tuesday 29 May 2007 at BLOM Bank S.A.L. head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to negotiate the following agenda:

- Take notice of the decision of the Annual General Assembly of shareholders of BLOM Bank S.A.L. held on 12 April 2007 related to the distribution of the payments for the business of the year 2006 to the holders of Preferred shares class 2004.
- Other Subjects.

Representative of the committee of Preferred  
shares class 2004  
Bassam Hussein Hennaoui

*Daily Bulletin- 25/04/2007*

**Call for a General Assembly for the holders of Preferred shares class 2002:**

As per the By-Laws of the holders of Preferred shares class 2005 of BLOM Bank S.A.L., the representative of the committee invites the holders of Preferred shares class 2002 to attend an Ordinary General Meeting that will be held at 11:00 a.m. on Tuesday 22 May 2007 at BLOM Bank S.A.L. head office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg, to negotiate the following agenda:

- Take notice of the decision of the Annual General Assembly of shareholders of BLOM Bank S.A.L. held on 12 April 2007 related to the distribution of the payments for the business of the year 2006 to the holders of Preferred shares class 2002

- Other Subjects.

Representative of the committee of Preferred  
shares class 2002  
Hussein Ali Hobb Allah

*Daily Bulletin- 25/04/2007*

**Call for an Annual General Assembly:**

The Board of Directors of BLOM Bank S.A.L. invites the shareholders to attend the Annual General Assembly meeting at 12:00 noon on Thursday 22 April 2007 at the Bank's Head Office, Beirut, Verdun, President Rashid Karamah St, BLOM Bank S.A.L. bldg,

*Daily Bulletin- 31/03/2007*

**2006 Dividend distribution:**

The Board of Directors of BLOM Bank S.A.L. informs the shareholders that the Annual Ordinary General Assembly held on 12 April 2007 at the Bank's Head Office decided to distribute revenues and dividends for the year 2006 as follows:

**1) For the Preferred shares holders:**

- Preferred shares class 2002: USD 15
- Preferred shares class 2004: USD 8.5
- Preferred shares class 2005: USD 9.5

These amounts will be paid through Midclear starting 19 April 2007 after deducting the 5% distribution tax.

**2) For the common share holders and Global Depositary Receipt/GDR:**

Five Thousand LBP per share, these dividends will be paid after deducting the 5% distribution tax to the holders of common shares through Midclear starting 20 April 2007 and to the owners of GDR the equivalent of LBP 5,000 in USD through the issuer "Bank of New York" starting 27 April 2007.

**3) The shares that benefit from the distribution**

The last day of Trading to get the dividends of 2006 is 16 April 2007.

*Daily Bulletin- 13/04/2007*

**Agenda of BLOM's Dividend Payment:**

Ordinary Shares

Preferred Shares

GDRs

Last Trading Date To Receive Dividends	April 16, 2007	April 16, 2007	April 16, 2007
Ex Dividend Date	April 17, 2007	April 17, 2007	April 17, 2007
Record Date	April 19, 2007	April 19, 2007	April 19, 2007
Payment Date	April 20, 2007	April 19, 2007	April 27, 2007

***Daily Bulletin- 05/04/2007***