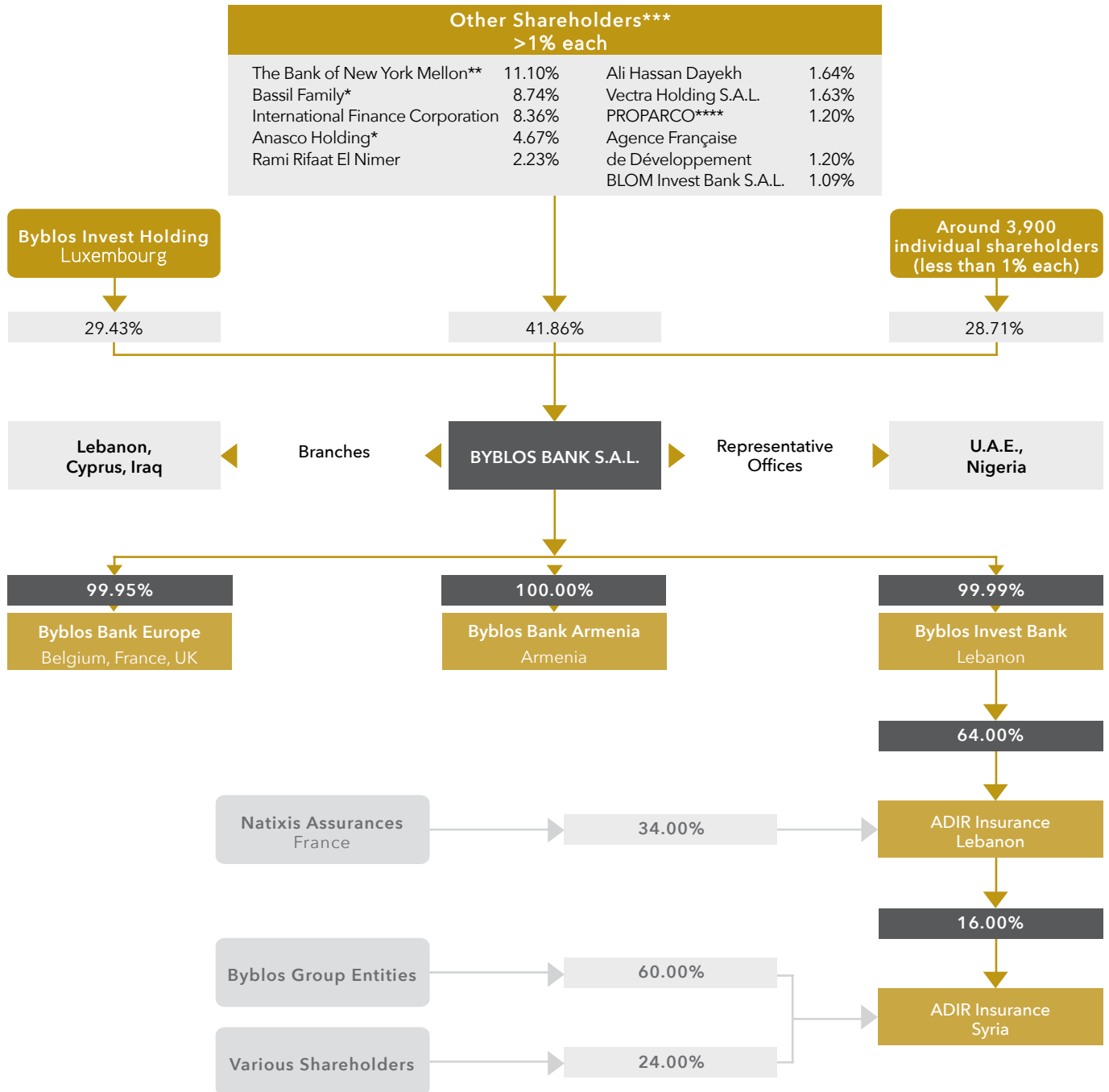


GROUP CHART



* Major shareholders in Byblos Invest Holding.
 ** The Bank of New York Mellon is the depository bank for the GDR program.
 *** Including preferred shares, as at 31 December 2019.
 **** Société de Promotion et de Participation pour la Coopération Economique.