



## **Byblos Bank maintains its Solid Financial Performance in the First Half of 2015**

**Byblos Bank Headquarters, Monday 27 July 2015:** Byblos Bank maintained its solid financial performance in the first half of 2015, posting an increase in its consolidated Net Profit by 1.1% compared to the same period of last year to reach USD 70.1 million. This positive result was recorded while the Bank maintained its cautious strategy aiming at preserving asset quality and protecting shareholder value.

Byblos Bank's sound asset quality remains a key measure of its strong financial standing. Net Non-performing Loans to Net Loans was successfully maintained at below 1%, and the coverage ratio of non-performing loans was more than fully covered, reaching 113%. Immediate Liquidity with Banks and Central Banks stood at USD 9.5 billion, representing 50% of the bank's total assets.

Byblos Bank's consolidated Total Assets, Customer Deposits and Net Customer Loans stood respectively at USD 19.2 billion, USD 15.9 billion and USD 4.7 billion.

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