



Investment Objectives

Optimal Investment Fund is an open-ended Common Placement Vehicle, which invests in fixed income financial instruments issued by the Lebanese Republic, the Central Bank of Lebanon and preferred shares issued by the Top Ten Lebanese Banks.

Expected return 0.75% to 1% above the Average Rate on Deposits.

Fund Type:
Open-ended.

Base Currency:
LBP

Launching date:
March 2010

Maturity:
Unlimited

Dividend payment:
Monthly

Manager:
Bank of Beirut Invest s.a.l.

Net Asset Value (NAV):
Daily

Subscription/Redemption:
Monthly

NAV 31/01/2019:
LBP 95,574.73

Fund Size:
LBP 472.3 Billion

Management Fee: 1.40%

Entry Fees: 0.5%

Exit Fees: Not Applicable

Custodian & Administrator:
Midclear s.a.l.

Auditors:
Deloitte & Touche

ISIN Code:
LB0000110546

Zawya RIC Code:
BOBOPIF.MF

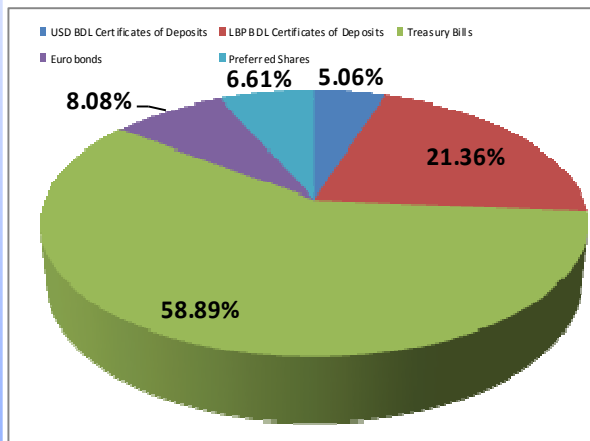
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	2017		2018		2019	
	*AOD%	*OIFDVD %	*AOD%	*OIFDVD %	*AOD%	*OIFDVD%
Jan	5.55	7.15	6.53	9.00		9.25
Feb	5.56	7.20	6.51	9.00		
Mar	5.57	7.20	6.64	9.00		
Apr	5.54	7.40	6.64	9.00		
May	5.57	7.25	6.71	9.00		
Jun	5.51	7.15	6.72	9.00		
Jul	5.56	7.15	6.94	9.00		
Aug	5.55	7.21	7.03	9.00		
Sep	5.53	7.50	7.39	9.00		
Oct	5.56	7.50	7.74	9.00		
Nov	5.88	8.15	7.97	9.25		
Dec	6.41	8.50	8.30	9.25		

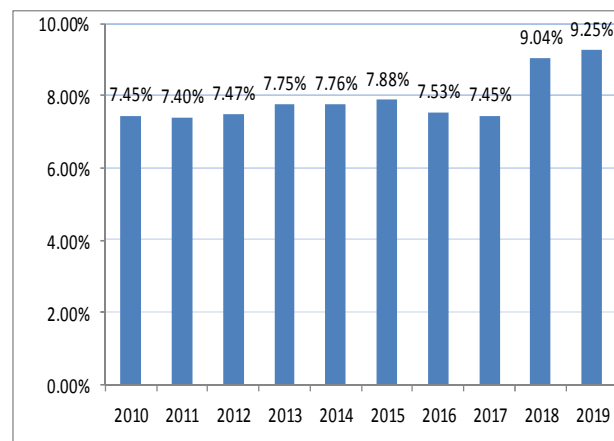
* Average rate on deposits

* Optimal Investment Fund Dividend Distribution

Asset Allocation



Yearly Return



January 2019 Summary

YTD Performance (year to date): -4.67%

The Lebanese Ministry of Finance (MoF) increased yields on all categories in its last Treasury Bills auctions and issued a new 15 year category at a yield of 10.50%.

Subsequent to the aforementioned increase in yields, the market value of the outstanding Treasury Bills dropped drastically causing a noticeable decrease in the Net Asset Value of Optimal Investment Fund the lowest since inception.

The Governor of the Central Bank of Lebanon reiterated BDL's intention to maintain its monetary policy to preserve the stability of the exchange rate and provide sufficient liquidity.

Finally, It is worth mentioning that Bank of Beirut unaudited Balance Sheet reported for the fourth quarter of 2018 a 10.84% increase in its net profit (Group-Share) as compared to same period last year to reach USD 173.17 million.

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