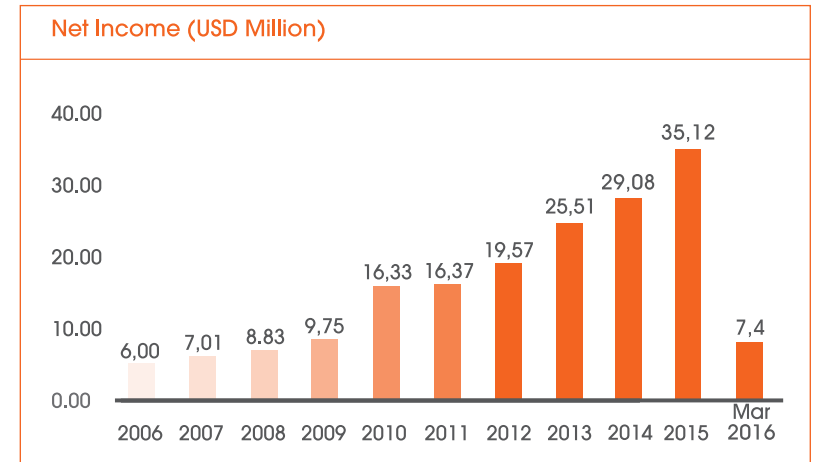
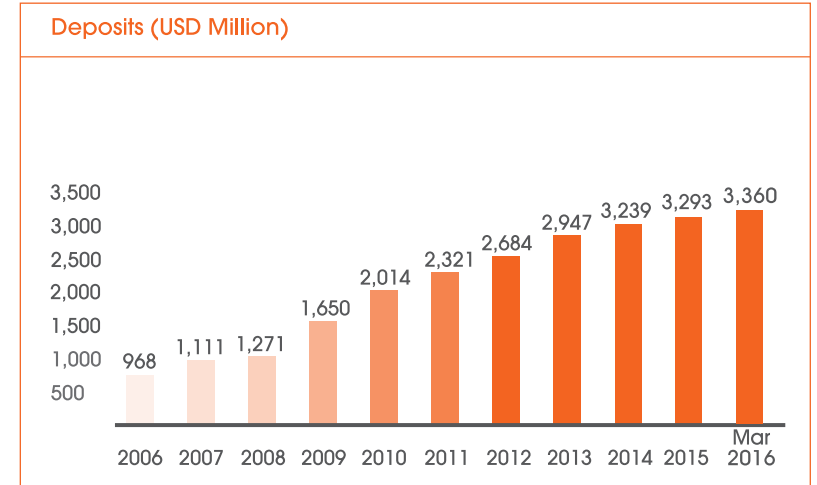
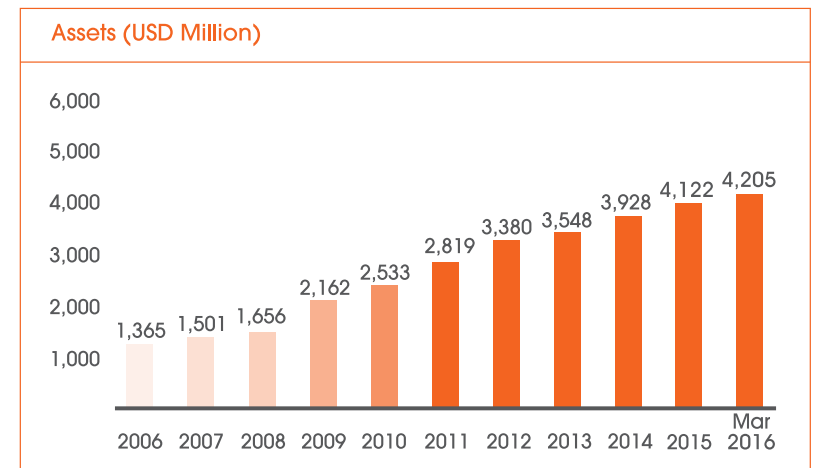


Assets	31/03/2016 Unaudited '000 USD	31/12/2015 Unaudited '000 USD
Cash and deposits with Central Bank of Lebanon	756,224	770,627
Deposits with banks and financial institutions	330,883	332,056
Shares and participations at fair value through profit or loss	23,446	22,427
Bonds and other financial assets at fair value through profit or loss	441,823	464,992
Loans to banks	16,438	19,644
Loans and advances to customers	977,549	944,186
Due from related parties	-	3,148
Financial assets at fair value through other comprehensive income	13,684	7,183
Financial assets at amortized cost	1,513,061	1,425,357
Customers' liability under acceptances	17,495	30,938
Other assets	29,867	19,886
Investment in and loan to an associate	160	160
Assets acquired in satisfaction of loans	3,835	2,721
Property and equipment	61,245	59,738
Intangible assets	80	273
Regulatory blocked fund	995	995
Goodwill	17,914	17,914
Total Assets	4,204,699	4,122,245
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK:		
Guarantees and standby letters of credit	61,210	74,884
Documentary and commercial letters of credit	14,625	9,712
Forward exchange contracts	81,480	44,461
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	203,312	215,016

Liabilities	31/03/2016 Unaudited '000 USD	31/12/2015 Unaudited '000 USD
Deposits and borrowings from banks and financial institutions	303,271	344,393
Customers' deposits and credit accounts	3,359,733	3,292,876
Liability under acceptances	17,495	30,938
Other liabilities	92,059	34,867
Provisions	6,708	6,806
Cumulative preferred shares	995	995
Additional paid-in-capital cumulative preferred shares	14,245	14,202
Total liabilities	3,794,506	3,725,077
Deposits blocked for issuance of preferred shares	-	-
Equity		
Capital	107,662	107,662
Additional paid-in-capital common shares	26,482	26,482
Preferred shares	3,317	3,317
Additional paid-in-capital preferred shares	46,686	46,686
Treasury preferred shares	-	-
Legal reserves	12,254	12,502
Reserve for general banking risks	31,116	30,451
Reserve for assets acquired in satisfaction of loans	756	756
Cumulative change in fair value of equity securities at fair value through other comprehensive income	(2,747)	(2,696)
Retained earnings	84,811	54,170
Profit for the year	5,952	31,095
Equity attributable to owners of the Bank	316,289	310,425
Non-controlling interests	93,904	86,743
Total Equity	410,193	397,168
Total Liabilities and Equity	4,204,699	4,122,245

Income Statement	31/03/2016 Unaudited '000 USD	31/03/2015 Unaudited '000 USD
Interest income	50,763	47,228
Interest expense	(39,491)	(35,783)
Net interest income	11,272	11,445
Fee and commission income	3,173	4,455
Fee and commission expense	(705)	(718)
Net fee and commission income	2,468	3,737
Net interest and gain or loss on trading assets at fair value through profit or loss	8,596	7,391
Other operating income (net)	964	731
Net financial revenues	23,300	23,304
Allowance for impairment of loans and advances to customers (net)	35	-
Net financial revenues after allowance for impairment	23,335	23,304
Staff costs	(9,092)	(8,793)
Administrative expenses	(4,631)	(5,349)
Depreciation of tangible fixed assets	(756)	(666)
Amortization of intangible fixed assets	-	-
Total operating expenses	(14,479)	(14,808)
Operating profit	8,856	8,496
Net gain or loss from sale or disposal of other assets	(5)	(27)
Profit before income tax	8,851	8,469
Income tax	(1,454)	(928)
Profit for the year	7,397	7,541
Net profit - Non-controlling interests	1,445	10
Net profit - Group share	5,952	7,531


Key Figures:

- Growth of Total Assets YTD:2.00%
- Growth of Deposits YTD:2.03%
- Growth of Loans and advances YTD:3.53%
- Growth of Shareholders' equity YTD:3.28%
- Growth of Net income YTY:-1.91%

Auditors:

 Deloitte & Touche
 Fiduciaire du Moyen-Orient