

Assets	30/09/2017 Unaudited '000 USD	31/12/2016 Audited '000 USD
Cash and deposits with Central Bank of Lebanon	1,524,330	1,133,868
Deposits with banks and financial institutions	240,691	198,039
Loans to banks and financial institutions	16,508	1,000
Shares and participations at fair value through profit & loss	29,924	29,807
Bonds and other financial assets at fair value through profit & loss	148,310	403,674
Loans and advances to customers	1,058,508	970,122
Loans and advances to related parties	55,507	53,514
Customers' liability under acceptances	25,327	24,663
Financial assets at amortized cost	1,471,036	1,536,177
Financial asset at fair value through other comprehensive income	17,264	19,010
Investment in and loan to an associate	160	160
Assets acquired in satisfaction of debts	5,299	4,511
Property and equipment	91,683	77,548
Intangible assets	75	212
Other assets	53,625	30,769
Goodwill	17,914	17,914
Total Assets	4,756,161	4,500,988
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK:		
Guarantees and standby letters of credit	89,650	55,413
Documentary and commercial letters of credit	18,971	26,579
Forward exchange contracts	89,360	115,445
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	514,591	478,340

Liabilities	30/09/2017 Unaudited '000 USD	31/12/2016 Audited '000 USD
Deposits and borrowings from banks and financial institutions	253,580	311,575
Customer deposits at amortized cost	3,881,366	3,597,222
Liability under acceptance	25,327	24,663
Other liabilities	139,418	120,807
Provisions	7,120	7,184
Cumulative preferred shares	995	995
Additional paid-in-capital cumulative preferred shares	14,498	14,372
Total Liabilities	4,322,304	4,076,818
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
Legal reserves	17,555	14,892
Reserve for general banking risks	38,738	33,822
General reserve for performing loans	5,344	2,172
Reserve for assets acquired in satisfaction of loans	1,015	873
Cumulative change in fair value of investment securities	-	-
Retained earnings	66,650	59,061
Profit for the year	17,936	34,013
Equity attributable to owners of the Bank	331,385	328,980
Non-controlling interests	102,472	95,190
Total Equity	433,857	424,170
Total Liabilities and Equity	4,756,161	4,500,988

Key Figures:

- Growth of Total Assets YTD: 5.67%
- Growth of Deposits YTD: 7.90%
- Growth of Loans and advances YTD: 8.83%
- Growth of Shareholders' equity YTD: 0.74%
- Growth of Net profit - Group share YTY: -22.15%

Income Statement	30/09/2017 Unaudited '000 USD	30/09/2016 Unaudited '000 USD
Interest income	176,085	155,526
Interest expense	(132,869)	(121,371)
Net interest income	43,216	34,155
Fee and commission income	8,670	10,043
Fee and commission expense	(2,637)	(2,145)
Net fee and commission income	6,033	7,898
Net interest and gain or loss on financial assets at fair value through profit or loss	20,465	31,872
Other operating income (net)	4,129	3,691
Net financial income	73,843	77,616
Allowance for impairment of loans and advances to customers	(823)	(245)
Net financial revenues after impairment charge	73,020	77,371
Staff costs	(27,705)	(27,283)
Administrative expenses	(15,083)	(15,176)
Depreciation of tangible fixed assets	(2,661)	(2,272)
Amortization of intangible assets	(9)	(8)
Total operating expenses	(45,458)	(44,739)
Operating Profit	27,562	32,632
Net gain or loss from sale or disposal of other assets	(123)	(28)
Profit before income tax	27,439	32,604
Income tax	(4,451)	(4,743)
Profit after tax from operating activities	22,988	27,861
Profit for the year	22,988	27,861
Net profit - Non-controlling interests	5,052	4,821
Net profit - Group share	17,936	23,040

Auditors:

Deloitte & Touche
Fiduciaire du Moyen-Orient

