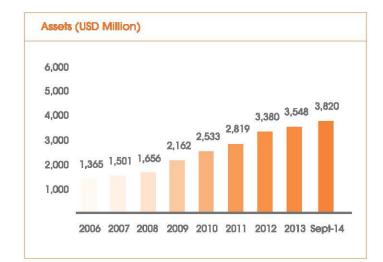
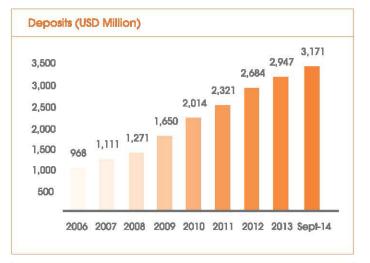
## Unaudited Consolidated Financial Statements 30/9/2014

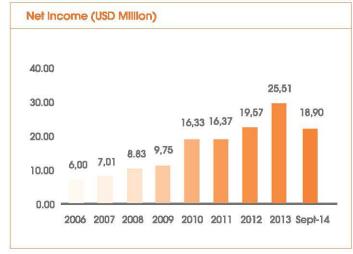
Assets (USD)	30/9/2014 Unaudited '000 USD	31/12/2013 Audited '000 USD
Cash and deposits with Central Bank of Lebanon	713,881	691,807
Deposits with banks and financial institutions	359,816	323,592
Trading asset at fair value through profit or loss	285,803	197,526
Loans to banks	6,706	7,336
Loans and advances to customers	911,478	889,744
Financial assets at fair value through other comprehensive income	1,602	1,602
Financial assets at amortized cost	1,424,110	1,356,810
Customers' liability under acceptances	40,710	9,811
Investment in and loan to an associate	160	160
Assets acquired in satisfaction of loans	1,932	1,652
Property and equipment	47,446	43,212
Other assets	12,063	9,741
Intangible assets	138	371
Regulatory blocked fund	995	995
Goodwill	13,519	13,519
Total Assets	3,820,359	3,547,878
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK		
Guarantees and standby letters of credit	82,170	100,117
Documentary and commercial letters of credit	14,862	24,975
Forward exchange contracts	32,020	17,991
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	71,532	289,409

Liabilities (USD)	30/9/2014 Unaudited '000 USD	31/12/2013 Audlfed '000 USD
Deposits from banks and financial institutions	264,560	293,702
Customers' deposits and credit accounts	3,171,341	2,947,034
Liability under acceptances	40,710	9,811
Certificates of deposit	-	=
Other liabilities	61,008	41,281
Provisions	6,302	6,300
Total llabilities	3,543,921	3,298,128
Deposits blocked for issuance of preferred shares	17,408	·
Equity		
Share capital	102,488	102,488
Additional paid-in capital	18,689	18,689
Preferred shares	39,995	39,995
Legal reserve	10,002	7,812
Reserve for general banking risks	24,743	20,711
Reserve for assets acquired in satisfaction of loans	751	746
Cumulative change in fair value of equity securities at fair value through other comprehensive income	(2,160)	(2,160)
Retained earnings	45,308	35,667
Profit for the year	18,887	25,492
Equity attributable to owners of the Bank	258,703	249,440
Non-controlling interests	327	310
Total Equity	259,030	249,750
Total Liabilities and Equity	3,820,359	3,547,878

Interest Income Interest expense Interest expense Interest Income Interest Interes	Income Statement (USD)	30/09/2014 Unaudited '000 USD	30/9/2013 Audited '000 USD
Net interest Income Fee and commission income Fee and commission expense Fee and commission expense Fee and commission expense Fee and commission expense Fee and commission income Fee and commission expense Fee and commission income Fee and commission income Fee and commission income Fee and commission expense Fee and commission income Fee and commission income Fee and commission expense Fee and commission income Fee and commission expense Fee and commission income Fee and commission income Fee and commission income Fee and commission expense Fee and commission income Fee and commission income Fee and commission income Fee and commission expense Fee and commission income Fee and commission Fee and commi	Interest Income	140,342	136,716
Fee and commission income Fee and commission expense Fee and commission expense  (2,296) (3,481)  Net fee and commission income S,810  A,188  Net interest and gain or loss on financial assets at fair value through profit or loss  Other operating income (net)  Allowance for impairement of loans and advances to customers (net)  Write-off of bad debts  Net financial revenues after allowance for impairment Staff costs  (22,822)  Administrative expenses  (11,938)  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  Profit for the year  Attributable to:  Owners of the Bank  Net and commission expense  (2,296)  (3,481)  4,188  19,092  11,850  11,850  11,850  11,850  11,850  11,850  11,850  11,850  11,847)  11,850  11,850  11,850  11,850  11,850  11,847)  11,850  11,850  11,850  11,850  11,850  11,867  11,9732	Interest expense	(105,919)	(95,802)
Fee and commission expense (2,296) (3,481)  Net fee and commission income 5,810 4,188  Net interest and gain or loss on financial assets at fair value through profit or loss  Other operating income (net) 2,337 2,156  Net financial revenues 61,662 59,108  Allowance for impairement of loans and advances to customers (net) (2,364) (1,447)  Write-off of bad debts  Net financial revenues after allowance for impairment 59,298 57,661  Staff costs (22,822) (21,824)  Administrative expenses (11,938) (10,518)  Depreciation and amortization (1,957) (1,674)  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax 22,519 23,625  Income tax expense (3,615) (3,875)  Profit for the year 18,904 19,750  Attributable to:  Owners of the Bank 18,887 19,732	Net interest income	34,423	40,914
Net fee and commission income  Net interest and gain or loss on financial assets at fair value through profit or loss  Other operating income (net)  Net financial revenues  Allowance for impairement of loans and advances to customers (net)  Write-off of bad debts  Net financial revenues after allowance for impairment  Staff costs  (22,822)  Administrative expenses  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  Profit for the year  Attributable to:  Owners of the Bank  Net and commission income  19,092  11,850  11,850  11,850  11,850  11,850  11,850  11,847)  11,850  11,850  11,850  11,850  11,850  11,847)  11,850  11,847  11,850  11,850  11,850  11,847  11,850  11,850  11,850  11,847  11,850  11,850  11,847  11,850  11,850  11,850  11,847  11,850  11,850  11,847  11,850  11,847  11,850  11,847  11,850  11,847  11,847  11,850  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,850  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,847  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,848  11,	Fee and commission income	8,106	7,669
Net interest and gain or loss on financial assets at fair value through profit or loss  Other operating income (net)  Net financial revenues  Allowance for impairement of loans and advances to customers (net)  Witte-off of bad debts  Net financial revenues after allowance for impairment  Staff costs  Administrative expenses  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  Profit for the year  Attributable to:  Owners of the Bank  Net gain or loss on disposal of 18,887  19,732	Fee and commission expense	(2,296)	(3,481)
financial assets at fair value through profit or loss  Other operating income (net)  Net financial revenues  Allowance for impairement of loans and advances to customers (net)  Witte-off of bad debts  Net financial revenues after allowance for impairement  Staff costs  (22,822)  Administrative expenses  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  Profit for the year  Attributable to:  Owners of the Bank  Net gain or loss on the Bank  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit for the year  18,904  19,732	Net fee and commission income	5,810	4,188
Net financial revenues  Allowance for impairement of loans and advances to customers (net)  Write-off of bad debts  Net financial revenues after allowance for impairment  Staff costs  (22,822)  Administrative expenses  (11,938)  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  Profit for the year  Attributable to:  Owners of the Bank  Net gan according to the state of the sta	financial assets at fair value	19,092	11,850
Allowance for impairement of loans and advances to customers (net)  Write-off of bad debts  Net financial revenues after allowance for impairment  Staff costs  (22,822)  (21,824)  Administrative expenses  (11,938)  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  22,519  23,625  Income tax expense  (3,615)  Profit for the year  Attributable to:  Owners of the Bank  Nes garded for impairment  (2,364)  (1,447)  (1,447)  (1,447)  (1,447)  (1,447)  (1,447)  (2,364)  (1,447)  (2,364)  (1,447)  (1,447)  (2,364)  (21,824)  (21,824)  (10,518)  (10,518)  (10,518)  (10,574)  (10,674)  (10,674)  (10,674)  (10,674)  (11,674)  (1	Other operating income (net)	2,337	2,156
loans and advances to customers (net)  Write-off of bad debts  Net financial revenues after allowance for impairment  Staff costs  (22,822)  (21,824)  Administrative expenses  (11,938)  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  22,519  23,625  Income tax expense  (3,615)  Profit for the year  Attributable to:  Owners of the Bank  18,887  19,732	Net financial revenues	61,662	59,108
Net financial revenues after allowance for impairment  Staff costs  (22,822)  (21,824)  Administrative expenses  (11,938)  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  22,519  23,625  Income tax expense  (3,615)  Profit for the year  Attributable to:  Owners of the Bank  18,887  57,661  57,661  57,661  (21,824)  (10,518)  (1,674)  (20)  (20)  (3,675)  (3,875)  18,904  19,750	loans and advances to customers	(2,364)	(1,447)
Administrative expenses  Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  Profit for the year  Attributable to:  Owners of the Bank  (22,822)  (21,824)  (10,518)  (10,518)  (1,674)  (62)  (20)  (20)  (3,675)  (3,875)  18,904  19,750	Write-off of bad debts	K	×
Administrative expenses (11,938) (10,518)  Depreciation and amortization (1,957) (1,674)  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax 22,519 23,625  Income tax expense (3,615) (3,875)  Profit for the year 18,904 19,750  Attributable to:  Owners of the Bank 18,887 19,732		59,298	57,661
Depreciation and amortization  Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  22,519  23,625  Income tax expense  (3,615)  Profit for the year  Attributable to:  Owners of the Bank  18,887  (1,674)  (20)  (20)  (3,875)  19,750	Staff costs	(22,822)	(21,824)
Net gain or loss on disposal of assets acquired in satisfaction of loans  Profit before income tax  22,519  23,625  Income tax expense  (3,615)  (3,875)  Profit for the year  Attributable to:  Owners of the Bank  18,887  19,732	Administrative expenses	(11,938)	(10,518)
assets acquired in satisfaction of loans  Profit before income tax  22,519  23,625  Income tax expense  (3,615)  (3,875)  Profit for the year  18,904  19,750  Attributable to:  Owners of the Bank  18,887  19,732	Depreciation and amortization	(1,957)	(1,674)
Income tax expense   (3,615)   (3,875)	assets acquired in satisfaction of	(62)	(20)
Profit for the year 18,904 19,750  Attributable to:  Owners of the Bank 18,887 19,732	Profit before income tax	22,519	23,625
Attributable to :  Owners of the Bank 18,887 19,732	Income tax expense	(3,615)	(3,875)
Owners of the Bank 18,887 19,732	Profit for the year	18,904	19,750
Nan andre Handrick	Attributable to :		
Non-controlling interests 17 18	Owners of the Bank	18,887	19,732
	Non-controlling interests	17	18







## **Key Figures:**

- Growth of Net Income YOY: -4.28%
- Growth of Deposits YOD: 7.61%
- Growth of Total Assets YTD: 7.68%

Deloitte & Touche Fiduciaire du Moyen-Orient

Auditors: