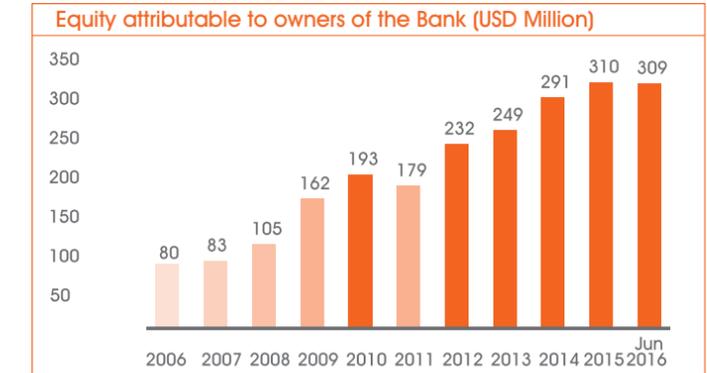
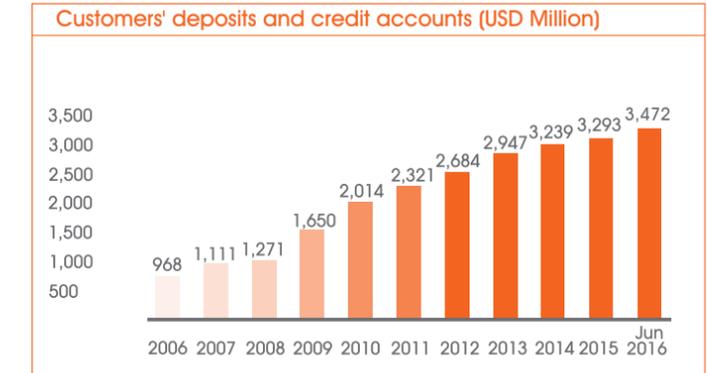
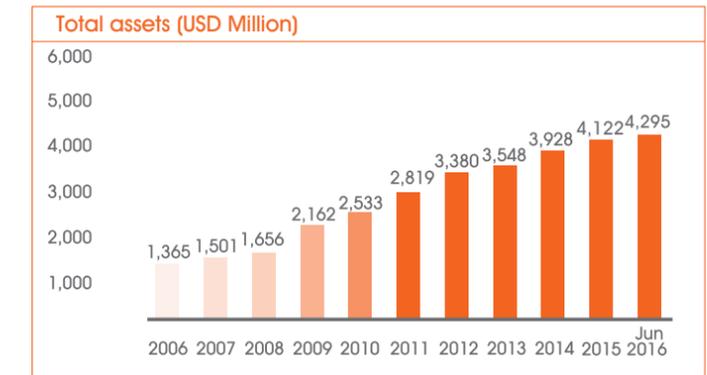


Assets	30/06/2016 Unaudited '000 USD	31/12/2015 Audited '000 USD
Cash and deposits with Central Bank of Lebanon	800,826	770,627
Deposits with banks and financial institutions	273,139	332,056
Shares and participations at fair value through profit or loss	23,986	22,427
Bonds and other financial assets at fair value through profit or loss	485,790	464,992
Loans to banks and financial institutions	16,137	19,644
Loans and advances to customers	1,009,933	944,186
Due from related parties	-	3,148
Financial assets at fair value through other comprehensive income	13,683	7,183
Financial assets at amortized cost	1,529,155	1,425,357
Customers' liability under acceptances	23,160	30,938
Other assets	32,248	19,886
Investment in and loan to an associate	160	160
Assets acquired in satisfaction of loans	4,153	2,721
Property and equipment	64,102	59,738
Intangible assets	86	273
Regulatory blocked fund	995	995
Goodwill	17,914	17,914
Total Assets	4,295,467	4,122,245
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK:		
Guarantees and standby letters of credit	58,555	74,884
Documentary and commercial letters of credit	19,530	9,712
Forward exchange contracts	154,591	44,461
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	227,631	215,016

Liabilities	30/06/2016 Unaudited '000 USD	31/12/2015 Audited '000 USD
Deposits and borrowings from banks and financial institutions	299,840	344,393
Customers' deposits and credit accounts	3,471,869	3,292,876
Liability under acceptances	23,160	30,938
Other liabilities	79,247	34,867
Provisions	7,120	6,806
Cumulative preferred shares	995	995
Additional paid-in-capital cumulative preferred shares	14,286	14,202
Total liabilities	3,896,517	3,725,077
Blocked deposits 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	14,600	12,502
Reserve for general banking risks	33,822	29,145
General reserve for performing loans	2,172	1,306
Reserve for assets acquired in satisfaction of loans	874	756
Cumulative change in fair value of financial assets at fair value through other comprehensive income	(2,696)	(2,696)
Retained earnings	63,497	54,170
Profit for the year	12,452	31,095
Equity attributable to owners of the Bank	308,868	310,425
Non-controlling interests	90,082	86,743
Total Equity	398,950	397,168
Total Liabilities and Equity	4,295,467	4,122,245

Income Statement	30/06/2016 Unaudited '000 USD	30/06/2015 Unaudited '000 USD
Interest income	102,343	95,105
Interest expense	(80,388)	(73,052)
Net interest income	21,955	22,053
Fee and commission income	5,311	6,401
Fee and commission expense	(1,414)	(1,900)
Net fee and commission income	3,897	4,501
Net interest and gain or loss on financial assets at fair value through profit or loss	20,056	17,346
Other operating income (net)	2,680	2,983
Net financial revenues	48,588	46,883
Allowance for impairment of loans and advances to customers (net)	(136)	279
Net financial revenues after allowance for impairment	48,452	47,162
Staff costs	(18,298)	(18,085)
Administrative expenses	(9,977)	(9,309)
Depreciation of tangible fixed assets	(1,508)	(1,332)
Amortization of intangible fixed assets	(5)	(22)
Total operating expenses	(29,788)	(28,748)
Operating profit	18,664	18,414
Net loss from disposal of other assets	(16)	(135)
Profit before income tax	18,648	18,279
Income tax	(3,017)	(2,619)
Profit for the year	15,631	15,660
Net profit - Non-controlling interests	3,179	1,508
Net profit - Group share	12,452	14,152



Key Figures:

- Growth of total assets YTD:4.20%
- Growth of customer's deposit and credit accounts YTD:5.44%
- Growth of loans and advances to customer YTD:6.96%
- Growth of equity attributable to owner of the bank YTD:-0.5%
- Growth of net profit - Group share YTY:-12.01%

Auditors:

Deloitte & Touche
Fiduciaire du Moyen-Orient



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