

Assets	30/09/2018 Unaudited '000 USD	31/12/2017 Audited '000 USD
Cash and deposits with Central Bank of Lebanon	2,041,557	1,633,272
Deposits with banks and financial institutions	313,884	298,986
Shares and participations at fair value through profit or loss	34,974	26,157
Bonds and other financial assets at fair value through profit or loss	45,516	118,902
Loans to banks and financial institutions	432	1,833
Loans and advances to customers	913,384	1,022,938
Loans and advances to related parties	57,459	55,607
Due from related parties	160	7,864
Financial asset at fair value through other comprehensive income	86,228	14,559
Financial assets at amortized cost	1,510,055	1,508,857
Customers' liability under acceptances	39,745	27,345
Other assets	63,034	23,538
Investment in and loan to an associate	160	160
Assets acquired in satisfaction of debts	7,568	5,062
Property and equipment	105,772	106,614
Goodwill	17,914	17,914
Current assets held for sale	-	25,702
Total Assets	5,237,682	4,895,310
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK:		
Guarantees and standby letters of credit	84,199	89,176
Documentary and commercial letters of credit	30,123	22,069
FORWARD EXCHANGE CONTRACTS	69,593	82,150
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	263,478	492,475

Liabilities	30/09/2018 Unaudited '000 USD	31/12/2017 Audited '000 USD
Deposits and borrowings from banks and financial institutions	732,028	330,765
Customer deposits at amortized cost	3,938,837	3,941,945
Liability under acceptance	39,816	27,344
Other liabilities	85,158	111,973
Provisions	8,727	7,517
Cumulative preferred shares	15,661	15,535
Current liabilities held for sale	-	12,512
Total Liabilities	4,820,227	4,447,591

Equity		
Capital	110,116	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	20,445	17,552
Reserve for general banking risks	46,280	38,738
General reserve for performing loans	-	5,339
Reserve for assets acquired in satisfaction of loans	1,184	1,015
Cumulative change in fair value of investment securities	(4,124)	1,385
Retained earnings	76,824	66,996
Profit for the year	17,415	29,838
Equity attributable to owners of the Bank	344,625	345,010
Non-controlling interests	72,830	102,709
Total Equity	417,455	447,719
Total Liabilities and Equity	5,237,682	4,895,310

Key Figures:

- Growth of Total Assets YTD: 6.99%
- Growth of Deposits YTD: -0.08%
- Growth of Loans and advances YTD: -9.99%
- Growth of Shareholders' equity- Group share YTD: -0.07%
- Growth of Net profit - Group share YTY: -2.9%

Income Statement	30/09/2018 Unaudited '000 USD	30/09/2017 Unaudited '000 USD
Interest income	227,571	176,085
Less: tax on interest income	(7,961)	-
Interest income, net	219,610	176,085
Interest expense	(161,243)	(132,869)
Net interest income	58,367	43,216
Fee and commission income	8,194	8,671
Fee and commission expense	(2,460)	(2,637)
Net fee and commission income	5,734	6,034
Net interest and gain and loss on financial assets at fair value through profit or loss	3,731	20,465
Other operating income (net)	5,566	4,006
Net financial income	73,398	73,721
Allowance for impairment of loans and advances to customers	(507)	(823)
Net financial revenues after impairment charge and write-off	72,891	72,898
Staff costs	(29,048)	(27,705)
Administrative expenses	(14,771)	(15,084)
Depreciation of property and equipment	(2,776)	(2,661)
Amortization of intangible assets	(10)	(9)
Total operating expenses	(46,605)	(45,459)
Profit before income tax	26,286	27,439
Income tax expense	(4,526)	(4,451)
Profit for the year	21,760	22,988
Net profit - Group share	17,415	17,936
Net profit - Non-controlling interests	4,345	5,052

Auditors:

Deloitte & Touche
Fiduciaire du Moyen-Orient

