

ASSETS	Sep-16 LBP'000 Unaudited	Dec-15 LBP'000 Audited
Cash, compulsory reserves and Central Banks	562,370,437	440,213,601
Deposits with banks and financial institutions	206,458,884	201,242,051
Loans to banks and Financial Institutions and reverse repurchase agreements	34,575,129	48,867,483
Financial assets held at FVTPL	94,341,948	25,700,650
out of which: Loans and Advances designated at FVTPL	-	-
Net Loans and advances to customers at amortized cost	1,067,094,669	1,016,269,785
Net Loans and advances to related parties at amortized cost	929,873	1,855,871
Financial assets held at amortized cost	552,233,264	638,556,400
Debtors by acceptances	13,281,039	25,296,152
Investments in associates	17,606,652	17,645,342
Property and equipment	16,720,893	16,698,002
Intangible assets	979,761	618,201
Assets acquired in settlement of debt	2,046,944	2,046,944
Other assets	10,345,922	8,765,803
<b>Total Assets</b>	<b>2,578,985,415</b>	<b>2,443,776,285</b>

LIABILITIES	Sep-16 LBP'000 Unaudited	Dec-15 LBP'000 Audited
Due to Central Banks	9,459,726	7,530,780
Deposits and borrowings from banks	185,755,109	111,351,617
Customers' deposits at amortized cost	1,985,307,304	1,949,950,909
Related parties' deposits at amortized cost	90,566,621	89,000,514
Engagements by acceptances	13,281,039	25,296,152
Other liabilities	39,892,622	14,032,979
Provisions for risks & charges	6,862,645	6,042,789
Subordinated bonds	38,257,459	37,687,500
<b>Total Liabilities</b>	<b>2,369,382,525</b>	<b>2,240,893,240</b>
<b>Shareholders' Equity</b>		
Share capital - common ordinary shares	62,248,000	62,248,000
Share capital - Preferred shares	351,400	351,400
Issue premium - Preferred shares	52,290,454	52,290,454
Shareholders' cash contribution to capital	29,104,984	29,104,984
Reserves	49,195,302	39,540,019
Treasury shares	(2,931,915)	(2,696,018)
Retained earnings	27,383,911	25,795,153
Net results of the financial period - Profit	15,699,648	19,490,701
Foreign currency translation reserve	(23,894,466)	(23,440,267)
<b>Equity attributable to equity holders of the Group</b>	<b>209,447,318</b>	<b>202,684,426</b>
Non-controlling interests	155,572	198,619
<b>Total Equity</b>	<b>209,602,890</b>	<b>202,883,045</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>2,578,985,415</b>	<b>2,443,776,285</b>

Off Balance Sheet Items	Sep-16 LBP'000 Unaudited	Dec-15 LBP'000 Audited
<b>Engagements by signature</b>	<b>1,825,611,522</b>	<b>1,790,023,836</b>
<i>Issued To Financial intermediaries</i>	30,210,460	41,439,108
<i>Received from Financial intermediaries</i>	13,137,078	13,052,612
<i>Issued To Customers</i>	89,367,339	94,139,413
<i>Received from Customers</i>	1,692,896,645	1,641,392,703
<b>Forward contracts</b>	<b>869,629,992</b>	<b>868,211,767</b>
<i>Foreign currencies to receive</i>	434,934,479	432,623,717
<i>Foreign currencies to deliver</i>	434,695,513	435,588,050
<b>Fiduciary assets</b>	<b>43,278,647</b>	<b>40,387,852</b>
<b>Assets under management</b>	<b>502,884,076</b>	<b>630,467,044</b>
<b>Bad Debts fully provided for</b>	<b>2,916,053</b>	<b>2,637,100</b>

Income Statement	Sep-16 LBP'000 Unaudited	Sep-15 LBP'000 Unaudited
Interest income	87,975,784	80,520,237
Interest expense	(58,422,704)	(53,216,428)
<b>Net interest income</b>	<b>29,553,080</b>	<b>27,303,809</b>
Fee and commission income	6,815,804	6,315,652
Fee and commission expense	(184,256)	(282,500)
<b>Net fee and commission income</b>	<b>6,631,548</b>	<b>6,033,152</b>
Net interest & other gain (loss) on FVTPL portfolio	5,123,579	4,595,011
<i>-Of which net interest on FVTPL portfolio</i>	<i>3,381,504</i>	<i>2,877,149</i>
Gain on exchange	2,355,871	1,805,540
Other operating income	6,889,510	3,685,521
<b>Net financial revenues</b>	<b>50,553,588</b>	<b>43,423,033</b>
Allowance for impairment of loans & advances (net)	(2,111,789)	(1,574,788)
Write-back/constitution of collective provision	398,417	4,101,911
<b>Net operating income</b>	<b>48,840,216</b>	<b>45,950,156</b>
Staff costs	(17,409,146)	(16,647,014)
Administrative expenses	(10,785,054)	(10,565,984)
Depreciation and amortization	(1,464,232)	(1,416,911)
Write back/constitution of provision for contingencies	(382,124)	-
<b>Total expenses</b>	<b>(30,040,556)</b>	<b>(28,629,909)</b>
Profit from participations (Equity method)	415,509	914,438
P/L on disposal of financial and non-financial assets	(2,594)	925,995
<b>Profit before income tax</b>	<b>19,212,576</b>	<b>19,160,680</b>
Income tax expense	(3,556,200)	(3,598,800)
<b>Profit for the period</b>	<b>15,656,376</b>	<b>15,561,880</b>
<b>Attributable to:</b>		
Equity holders of the Group	15,699,648	15,638,903
Minority interests	(43,272)	(77,023)

## Board of Directors

Dr. Riad OBEGI	Chairman - General Manager
Mr. Samih SAADEH	Vice Chairman - General Manager
Sharikat Al Istismarat Al Oropia Lil	
Sharek Al Aousat (Holding) sal	Member (Represented by Mr. Jean HAJJAR)
Mr. Antoine MANSOUR WAKIM	Member
Sheikh Hassan KABBANI	Member
Mrs. Karine OBEGI	Member
Mr. Peter HRECHDAKIAN	Member
Mr. Derek EL ZEIN	Member

## Senior Management

Dr. Riad OBEGI	Chairman - General Manager
Mr. Samih SAADEH	Vice Chairman - General Manager
<b>Assistant General Managers:</b>	
Mr. Georges MATLOUB	
Mr. Gaby FRANGIEH	

## AUDITORS

DELOITTE & TOUCHE	DFK FIDUCIAIRE DU MOYEN-ORIENT
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