

GROWTH INDICATORS

Total assets	5.76%
Customers' deposits	3.48%
Loans to customers	11.22%
Shareholders' equity	13.85%
Profits	14.77%

ASSETS	in Millions of LBP	in Millions of LBP
	31-Mar-2017	31-Mar-2016
	Total	Total
Cash and Central Banks	5,511,782	4,769,603
Due from banks & financial institutions	1,378,008	1,459,432
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	310,280	335,433
Pledged financial assets	62,888	52,887
Derivative financial instruments	855	5,016
Shares and participations classified at fair value through profit & loss (FVTPL)	70,391	64,141
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,379,893	1,303,569
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	7,171,211	6,440,509
Net loans & advances to related parties at amortized cost	85,158	83,982
Customers' acceptance liability	294,797	246,141
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	6,278	6,811
Financial assets classified at amortized cost	8,801,830	8,899,647
Investments and participations in associates	35,447	39,773
Assets acquired in satisfaction of debts	24,768	27,432
Properties and equipments	220,254	215,833
Intangible fixed assets	11,170	10,441
Non current assets held for sale	-	-
Other assets	49,619	64,223
Goodwill	88,446	88,666
TOTAL ASSETS	25,503,075	24,113,539

(1) After deduction of specific provisions amounting to L.L. 83 billion and L.L. 40 billion for 31/03/2017 and 31/03/2016, and after deduction of collective provisions amounting to L.L. 54 billion and L.L. 93 billion for 31/03/2017 and 31/03/2016 as well.

LIABILITIES & SHAREHOLDERS' EQUITY	in Millions of LBP	in Millions of LBP
	31-Mar-2017	31-Mar-2016
	Total	Total
Due to Central Banks	573,140	726,919
Due to banks & financial institutions and repurchase agreement	1,596,066	1,410,257
Inter-group accounts	-	-
Pledged financial liabilities	8,569	5,671
Derivative financial instruments	348	310
Liabilities classified at fair value through profit & loss (FVTPL)	-	-
of which: Deposits classified at fair value through profit & loss (FVTPL)	-	-
Customers' deposits and credit balances at amortized cost	18,435,559	17,861,220
Deposits from related parties at amortized cost	431,257	370,503
Certificates of deposit	575	650
Outstanding acceptances	294,797	246,141
Other liabilities	563,073	335,123
Provisions for risk & charges	42,941	32,660
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	21,946,325	20,989,454
SHAREHOLDERS' EQUITY	Total	Total
Ordinary share capital	84,603	80,635
Preferred share capital	30,616	24,776
Common shares - issue premium	447,320	376,432
Preferred shares - issue premium	813,508	671,937
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	748,926	661,652
Treasury shares	(60,556)	(57,181)
Owned buildings revaluation surplus	1,669	1,669
Reserve for revaluation of financial instruments	-	-
Cumulative change in fair value for assets classified at other comprehensive income (OCI)	1,998	2,276
Regulatory reserves for assets acquired in satisfaction of loans	8,367	8,508
Cumulative change in fair value for cash flow hedges	(43,450)	(39,623)
Currency translation adjustment	21,332	19,915
Net income for the Previous Year - group share	225,342	220,441
Minority interest	1,201,835	1,084,282
Net income for the period - Groupe share	54,262	47,388
TOTAL SHAREHOLDERS' EQUITY	3,556,750	3,124,085
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	25,503,075	24,113,539

OFF BALANCE SHEET	in Millions of LBP	in Millions of LBP
	31-Mar-2017	31-Mar-2016
	Total	Total
Financing Commitments	785,556	744,532
Financing commitments given to banks & financial institutions	624,055	654,808
Financing commitments received from banks & financial institutions	161,501	89,724
Financing commitments to clients	-	-
Guarantees:	18,615,575	18,074,518
Guarantees given to banks & financial institutions	142,621	102,221
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,264,977	1,361,961
Guarantees received from customers	17,207,977	16,610,336
Financial notes commitments:	284,142	202,330
Financial notes commitments to be received	284,142	202,330
of which financial instruments sold under repurchase agreements	180,780	167,451
Financial notes commitments to be delivered	-	-
of which financial instruments purchased under resale agreements	-	-
Foreign currencies forwards:	(1,803)	(611)
Foreign currencies to be received	812,838	1,072,194
Foreign currencies to be delivered	(814,641)	(1,072,805)
Commitments on term financial instruments	109,741	27,584
Other commitments	-	-
Notional amount of financial derivative instruments	-	-
Fiduciary assets:	452,055	465,248
Subject to specific instructions	452,055	465,248
Subject to discretionary basis	-	-
Assets under management	361,354	340,418
Mutual funds	1,411,078	1,286,555
Engagement unlikely to be executed	-	-
Bad debts written-off	50,807	53,499

PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	31-Mar-2017	31-Mar-2016
Interest income and similar income	297,427	275,753
Interest expense and similar charges	(193,853)	(187,254)
Net interest income	103,574	88,499
Commission income	36,521	33,462
Commission expense	(5,379)	(4,820)
Net commission income	31,142	28,642
Net profit/loss from financial instruments designated at fair value through P&L	29,363	29,294
of which: Net interest income	24,888	21,496
Net Profit/Loss from financial investments	-	4,253
Other operating income	1,672	215
Total operating income	165,751	150,903
Impairment charge for credit losses	(798)	(2,977)
out of which provision for instruments classified at amortized cost	-	-
Provisions on financial instruments and investments	-	-
Net operating income	164,953	147,926
Staff costs	(43,845)	(42,487)
Other general operating expenses	(28,913)	(25,392)
Depreciation & amortization	(4,745)	(4,577)
Impairment charge of Goodwill	-	-
Total operating expenses	(77,503)	(72,456)
Net financial revenues from operations	87,450	75,470
Share in profits of an associate	150	821
Profit/Loss from the sale of other assets	-	-
Income before income taxes	87,600	76,291
Income tax expense	(11,861)	(10,298)
Net income after tax from operations	75,739	65,993
After tax result on discontinued or under liquidation operations	-	-
Net income	75,739	65,993
Net income - Minority share	21,477	18,605
Net income - Group share	54,262	47,388
Basic earning per common share (in LBP)	2,728	2,503
Diluted earning per common share (in LBP)	2,728	2,503

Board of Directors

Salim G. Sfeir - Chairman General Manager

Adib S. Millet - Vice Chairman

Fawaz H. Naboulsi - Deputy General Manager - member

Antoine A. Abdel Massih - Member

Rached Bin Saad Al Rached - Member

H.E. Anwar M. El-Khalil - Member

Emirates Bank NBD - Member (Represented by Mrs. Loubna Kasseem)

Antoine Wakim - Member

Krikor Sadikian - Member

Robert Sursok - Member

Ramzi Saliba - Member

Auditors

Deloitte & Touche and DFK Fiduciaire du Moyen-Orient

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