

GROWTH INDICATORS

Total assets	6.53%
Customers' deposits	3.03%
Loans to customers	12.25%
Shareholders' equity	16.07%
Profit for the period	7.90%

ASSETS	in Millions of LBP	in Millions of LBP
	31-Dec-2016	31-Dec-2015
	Total	Total
Cash and Central Banks	5,670,660	4,803,173
Due from banks & financial institutions	1,440,640	1,933,711
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	263,274	305,823
Pledged financial assets	66,874	54,938
Derivative financial instruments	8,714	7,052
Shares and participations classified at fair value through profit & loss (FVTPL)	66,589	56,366
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,414,706	1,288,306
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	7,086,389	6,313,524
Net loans & advances to related parties at amortized cost	105,952	94,099
Customers' acceptance liability	267,377	292,529
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	8,926	6,802
Financial assets classified at amortized cost	9,112,751	8,761,336
Investments and participations in associates	40,877	40,289
Assets acquired in satisfaction of debts	24,767	26,874
Properties and equipments	219,600	212,690
Intangible fixed assets	14,776	13,748
Non current assets held for sale	-	-
Other assets	39,822	50,068
Goodwill	88,429	88,712
TOTAL ASSETS	25,941,123	24,350,040

(1) After deduction of specific provisions amounting to L.L. 83 billion and L.L. 57 billion for 31/12/2016 and 31/12/2015, and after deduction of collective provisions amounting to L.L. 49 billion and L.L. 79 billion for 31/12/2016 and 31/12/2015 as well.

LIABILITIES & SHAREHOLDERS' EQUITY	in Millions of LBP	in Millions of LBP
	31-Dec-2016	31-Dec-2015
	Total	Total
Due to Central Banks	563,335	575,310
Due to banks & financial institutions and repurchase agreement	1,690,163	1,398,256
Inter-group accounts	-	-
Pledged financial liabilities	338,330	365,471
Derivative financial instruments	7,607	6,930
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	18,480,242	18,024,959
Deposits from related parties at amortized cost	442,541	340,439
Certificates of deposit	565	665
Outstanding acceptances	267,377	292,529
Other liabilities	622,720	304,032
Provisions for risk & charges	45,023	40,598
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	22,457,903	21,349,189
SHAREHOLDERS' EQUITY	Total	Total
Ordinary share capital	77,650	71,159
Priority share capital	6,953	6,714
Preferred share capital	30,616	24,776
Common shares - issue premium	303,519	232,108
Priority shares - issue premium	143,800	144,039
Preferred shares - issue premium	813,509	668,598
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	749,388	653,326
Treasury shares	(56,879)	(49,015)
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)	2,272	2,273
Regulatory reserves for assets acquired in satisfaction of loans	8,367	8,508
Cumulative change in fair value for cash flow hedges	(50,001)	(44,771)
Currency translation adjustment	23,727	23,853
Net income for the period - Groupe share	227,297	221,222
Minority interest	1,180,355	1,015,413
TOTAL SHAREHOLDERS' EQUITY	3,483,220	3,000,851
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	25,941,123	24,350,040

OFF BALANCE SHEET	in Millions of LBP	in Millions of LBP
	31-Dec-2016	31-Dec-2015
	Total	Total
Financing Commitments	870,854	756,801
Financing commitments given to banks & financial institutions	701,330	659,516
Financing commitments received from banks & financial institutions	169,524	97,285
Financing commitments to clients	-	-
Guarantees:	19,331,646	17,753,387
Guarantees given to banks & financial institutions	124,621	88,467
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,297,281	1,425,090
Guarantees received from customers	17,909,744	16,239,830
Financial notes commitments:	271,051	395,686
Financial notes commitments to be received	271,051	395,686
of which financial instruments sold under repurchase agreements	161,888	232,428
Financial notes commitments to be delivered	-	-
of which financial instruments purchased under resale agreements	-	-
Foreign currencies forwards:	2,273	(738)
Foreign currencies to be received	954,152	1,198,982
Foreign currencies to be delivered	(951,879)	(1,199,720)
Commitments on term financial instruments	79,401	17,465
Other commitments	-	-
Notional amount of financial derivative instruments	-	-
Fiduciary assets:	198,144	196,189
Subject to specific instructions	198,144	196,189
Subject to discretionary basis	-	-
Assets under management	349,287	343,366
Mutual funds	1,441,031	1,218,672
Engagement unlikely to be executed	-	-
Bad debts written-off	50,808	53,610

PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	31-Dec-2016	31-Dec-2015
Interest income and similar income	1,136,261	1,050,695
Interest expense and similar charges	(754,103)	(705,869)
Net interest income	382,159	344,826
Commission income	146,757	142,245
Commission expense	(24,282)	(22,811)
Net commission income	122,475	119,434
Net profit/loss from financial instruments designated at fair value through P&L	115,565	106,587
of which: Net interest income	92,588	81,416
Gains booked on financial assets measured at amortized cost	11,615	69,857
Other operating income	1,550	1,036
Total operating income	633,364	641,740
Impairment charge for credit losses	(554)	(32,095)
out of which provision for instruments classified at amortized cost	-	-
Provisions on financial instruments and investments	-	-
Net operating income	632,810	609,645
Staff costs	(166,968)	(164,388)
Other general operating expenses	(100,427)	(98,215)
Depreciation & amortization	(22,332)	(20,805)
Impairment charge of Goodwill	-	-
Total operating expenses	(289,727)	(283,408)
Net financial revenues from operations	343,084	326,237
Share in profits of an associate	1,727	3,683
Profit/Loss from the sale of other assets	-	-
Income before income taxes	344,811	329,919
Income tax expense	(41,243)	(48,574)
Net income after tax from operations	303,567	281,345
After tax result on discontinued or under liquidation operations	-	-
Net income	303,567	281,345
Net income - Minority share	76,271	60,124
Net income - Group share	227,297	221,222
Basic earning per common share (in LBP)	3,020	2,948
Earning per priority common share (in LBP)	4,323	4,259
Diluted earning per common share (in LBP)	3,020	2,948

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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