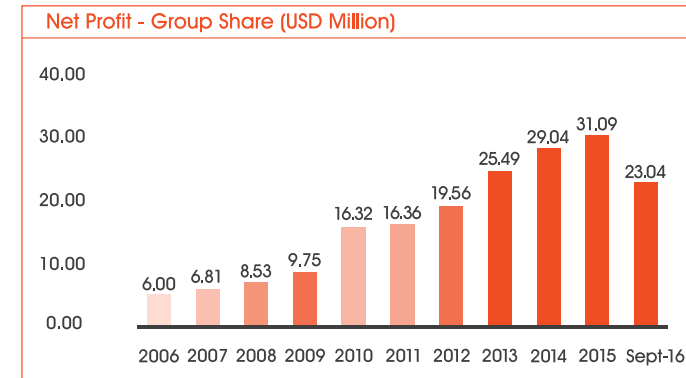
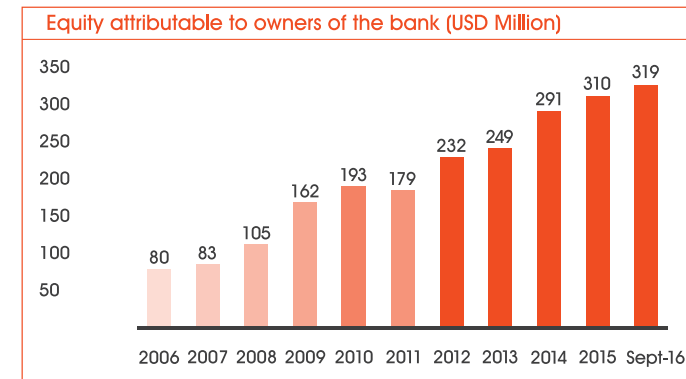
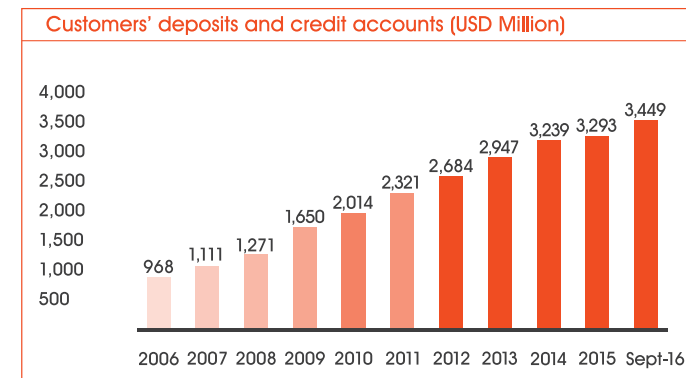
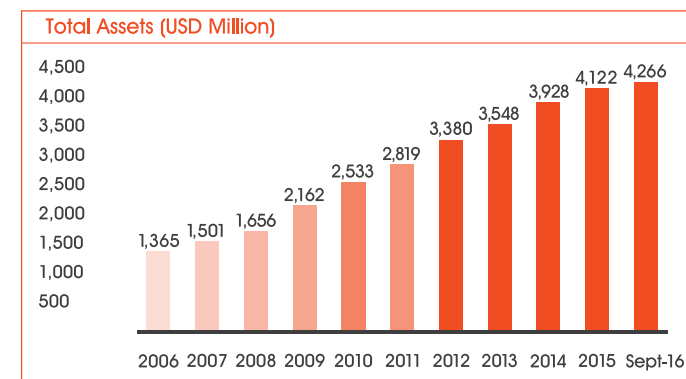


Assets	30/09/2016 Unaudited '000 USD	31/12/2015 Audited '000 USD
Cash and deposits with Central Bank of Lebanon	823,113	770,627
Deposits with banks and financial institutions	235,289	332,056
Financial assets at fair value through profit or loss	441,468	487,419
Loans to banks and financial institutions	969	19,644
Loans and advances to customers	1,029,571	944,186
Due from related parties	-	3,148
Financial assets at fair value through other comprehensive income	13,684	7,183
Financial assets at amortized cost	1,577,369	1,425,357
Customers' liability under acceptances	25,601	30,938
Other assets	28,178	19,886
Investment in and loan to an associate	160	160
Assets acquired in satisfaction of loans	4,153	2,721
Property and equipment	67,090	59,738
Intangible assets	88	273
Regulatory blocked fund	995	995
Goodwill	17,914	17,914
Total Assets	4,265,642	4,122,245
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK:		
Guarantees and standby letters of credit	60,714	74,884
Documentary and commercial letters of credit	23,134	9,712
Forward exchange contracts	73,081	44,461
FIDUCIARY DEPOSITS AND ASSETS UNDER MANAGEMENT	470,427	215,016

Liabilities	30/09/2016 Unaudited '000 USD	31/12/2015 Audited '000 USD
Deposits and borrowings from banks and financial institutions	257,077	344,393
Customers' deposits and credit accounts	3,448,640	3,292,876
Liability under acceptances	25,601	30,938
Other liabilities	95,951	34,867
Provisions	7,883	6,806
Cumulative preferred shares	995	995
Additional paid-in-capital cumulative preferred shares	14,329	14,202
Total Liabilities	3,850,476	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	14,892	12,502
Reserve for general banking risks	33,822	29,145
General reserve for performing loans	2,173	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	63,204	54,170
Profit for the year	23,040	31,095
Equity attributable to owners of the Bank	319,456	310,425
Non-controlling interests	95,710	86,743
Total Equity	415,166	397,168
Total Liabilities and Equity	4,265,642	4,122,245

Income Statement	30/09/2016 Unaudited '000 USD	30/09/2015 Audited '000 USD
Interest income	155,526	141,712
Interest expense	(121,371)	(110,600)
Net interest income	34,155	31,112
Fee and commission income	10,043	10,850
Fee and commission expense	(2,145)	(2,857)
Net fee and commission income	7,898	7,993
Net interest and gain or loss on financial assets at fair value through profit or loss	31,872	26,667
Other operating income (net)	3,691	2,300
Net financial revenues	77,616	68,072
Allowance for impairment of loans and advances to customers (net)	(245)	(114)
Net financial revenues after allowance for impairment	77,371	67,958
Staff costs	(27,283)	(25,991)
Administrative expenses	(15,176)	(14,676)
Depreciation of tangible fixed assets	(2,272)	(2,037)
Amortization of intangible fixed assets	(8)	(34)
Total operating expenses	(44,739)	(42,738)
Operating profit	32,632	25,220
Net loss from disposal of other assets	(28)	(45)
Profit before income tax	32,604	25,175
Income tax	(4,743)	(3,609)
Profit for the year	27,861	21,566
Net profit - Non-controlling interests	4,821	2,404
Net profit - Group share	23,040	19,162


Key Figures:

- Growth of Total Assets YTD: 3.48%
- Growth of Deposits YTD: 4.73%
- Growth of Loans and advances YTD: 9.04%
- Growth of Shareholders' equity YTD: 2.91%
- Growth of Net profit - Group share YTY: 20.24%

Auditors:

Deloitte & Touche
Fiduciaire du Moyen-Orient