

GROWTH INDICATORS

| | |
|------------------------------|---------------|
| Total assets | 7.38% |
| Customers' deposits | 5.15% |
| Loans to customers | 11.54% |
| Shareholders' equity | 15.56% |
| Profit for the period | 8.43% |

| ASSETS | in Millions of LBP | in Millions of LBP |
|--|--------------------|--------------------|
| | 30-Sep-2016 | 30-Sep-2015 |
| | Total | Total (Restated) |
| Cash and Central Banks | 4,798,848 | 4,402,326 |
| Due from banks & financial institutions | 1,220,267 | 1,215,712 |
| Inter-group accounts | - | - |
| Financial loans to banks and reverse repurchase agreements | 275,049 | 364,669 |
| Pledged financial assets | 66,457 | 54,272 |
| Derivative financial instruments | - | - |
| Shares and participations classified at fair value through profit & loss (FVTPL) | 62,965 | 60,526 |
| Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL) | 1,431,578 | 1,279,151 |
| of which: Net loans & advances at fair value through profit & loss | - | - |
| Net loans & advances to customers at amortized cost (1) | 6,896,628 | 6,187,641 |
| Net loans & advances to related parties at amortized cost | 112,911 | 96,743 |
| Customers' acceptance liability | 254,999 | 342,196 |
| Shares and participations classified at fair value through other comprehensive income (FVTOCI) | 8,068 | 6,479 |
| Financial assets classified at amortized cost | 9,328,318 | 8,739,514 |
| Investments and participations in associates | 41,036 | 39,781 |
| Assets acquired in satisfaction of debts | 23,422 | 25,089 |
| Properties and equipments | 219,759 | 209,647 |
| Intangible fixed assets | 1,658 | 1,658 |
| Non current assets held for sale | - | - |
| Other assets | 75,532 | 79,721 |
| Goodwill | 88,503 | 88,756 |
| TOTAL ASSETS | 24,905,998 | 23,193,881 |

(1) After deduction of specific provisions amounting to L.L. 52 billion and L.L. 41 billion for 30/09/2016 and 30/09/2015, and after deduction of collective provisions amounting to L.L. 86 billion and L.L. 73 billion for 30/09/2016 and 30/09/2015 as well.

| LIABILITIES & SHAREHOLDERS' EQUITY | in Millions of LBP | in Millions of LBP |
|---|--------------------|--------------------|
| | 30-Sep-2016 | 30-Sep-2015 |
| | Total | Total (Restated) |
| Due to Central Banks | 920,381 | 722,031 |
| Due to banks & financial institutions and repurchase agreement | 1,414,045 | 1,329,912 |
| Inter-group accounts | - | - |
| Pledged financial liabilities | 5,688 | 6,252 |
| Derivative financial instruments | - | - |
| 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 | 17,855,070 | 17,049,930 |
| Deposits from related parties at amortized cost | 366,575 | 279,030 |
| Certificates of deposit | 592 | 678 |
| Outstanding acceptances | 254,999 | 342,196 |
| Other liabilities | 586,190 | 361,768 |
| Provisions for risk & charges | 32,141 | 98,964 |
| Subordinated loans | - | - |
| Non-current liabilities held for sale | - | - |
| TOTAL LIABILITIES | 21,435,681 | 20,190,761 |
| SHAREHOLDERS' EQUITY | Total | Total |
| Ordinary share capital | 84,602 | 77,873 |
| Preferred share capital | 30,616 | 27,312 |
| Common shares - issue premium | 447,319 | 376,147 |
| Preferred shares - issue premium | 813,508 | 759,507 |
| Cash contribution to capital | 20,978 | 20,978 |
| Reserves & retained earnings | 759,526 | 662,815 |
| Treasury shares | (53,481) | (57,736) |
| 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) | 2,275 | 2,275 |
| Regulatory reserves for assets acquired in satisfaction of loans | 8,368 | 8,883 |
| Cumulative change in fair value for cash flow hedges | (43,121) | (47,947) |
| Currency translation adjustment | 21,257 | 26,166 |
| Net income for the Previous Year - group share | - | - |
| Minority interest | 1,208,489 | 981,894 |
| Net income for the period - Groupe share | 168,312 | 163,284 |
| TOTAL SHAREHOLDERS' EQUITY | 3,470,317 | 3,003,120 |
| TOTAL LIABILITIES & SHAREHOLDERS' EQUITY | 24,905,998 | 23,193,881 |

| OFF BALANCE SHEET | in Millions of LBP | in Millions of LBP |
|--|--------------------|--------------------|
| | 30-Sep-2016 | 30-Sep-2015 |
| | Total | Total (Restated) |
| Financing Commitments | 691,587 | 726,225 |
| Financing commitments given to banks & financial institutions | 546,404 | 631,686 |
| Financing commitments received from banks & financial institutions | 145,183 | 94,539 |
| Financing commitments to clients | - | - |
| Guarantees: | 18,891,575 | 17,418,943 |
| Guarantees given to banks & financial institutions | 129,931 | 118,130 |
| of which: Credit derivative instruments | - | - |
| Guarantees received from banks & financial institutions | - | - |
| of which: Credit derivative instruments | - | - |
| Guarantees given to customers | 1,353,944 | 1,481,511 |
| Guarantees received from customers | 17,407,700 | 15,819,302 |
| Financial notes commitments: | 337,436 | 423,934 |
| Financial notes commitments to be received | 337,436 | 423,934 |
| of which financial instruments sold under repurchase agreements | 166,140 | 263,626 |
| Financial notes commitments to be delivered | - | - |
| of which financial instruments purchased under resale agreements | - | - |
| Foreign currencies forwards: | (2,654) | 4,226 |
| Foreign currencies to be received | 881,918 | 1,132,369 |
| Foreign currencies to be delivered | (884,572) | (1,128,143) |
| Commitments on term financial instruments | 60,984 | 27,979 |
| Other commitments | - | - |
| Notional amount of financial derivative instruments | - | - |
| Fiduciary assets: | 470,957 | 454,855 |
| Subject to specific instructions | 470,957 | 454,855 |
| Subject to discretionary basis | - | - |
| Assets under management | - | - |
| Mutual funds | 1,408,994 | 1,240,953 |
| Engagement unlikely to be executed | - | - |
| Bad debts written-off | 50,830 | 53,659 |

| PROFIT AND LOSS ACCOUNT | in Millions of LBP | in Millions of LBP |
|---|--------------------|---------------------------|
| | 30-Sep-2016 | 30-Sep-2015 (Restated) |
| Interest income and similar income | 849,193 | 777,778 |
| Interest expense and similar charges | (562,217) | (520,942) |
| Net interest income | 286,976 | 256,836 |
| Commission income | 110,208 | 100,809 |
| Commission expense | (16,959) | (13,373) |
| Net commission income | 93,249 | 87,436 |
| Net profit/loss from financial instruments designated at fair value through P&L | 86,308 | 75,982 |
| of which: Net interest income | 68,323 | 59,500 |
| Net Profit/Loss from financial investments | 12,415 | 37,363 |
| Other operating income | 1,678 | 869 |
| Total operating income | 480,626 | 458,486 |
| Impairment charge for credit losses | (4,429) | (9,604) |
| out of which provision for instruments classified at amortized cost | - | - |
| Provisions on financial instruments and investments | (1,919) | - |
| Net operating income | 474,278 | 448,882 |
| Staff costs | (125,406) | (115,534) |
| Other general operating expenses | (75,763) | (81,529) |
| Depreciation & amortization | (14,231) | (13,162) |
| Impairment charge of Goodwill | - | - |
| Total operating expenses | (215,400) | (210,225) |
| Net financial revenues from operations | 258,878 | 238,657 |
| Share in profits of an associate | 1,886 | 3,174 |
| Profit/Loss from the sale of other assets | - | - |
| Income before income taxes | 260,764 | 241,831 |
| Income tax expense | (35,165) | (33,773) |
| Net income after tax from operations | 225,599 | 208,058 |
| After tax result on discontinued or under liquidation operations | - | - |
| Net income | 225,599 | 208,058 |
| Net income - Minority share | 57,287 | 44,774 |
| Net income - Group share | 168,312 | 163,284 |
| Basic earning per common share (in LBP) | 3,056 | 2,903 |
| Diluted earning per common share (in LBP) | 3,056 | 2,903 |

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

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