

Financial Results as at 30/09/2018

Consolidated Statement of Financial Position

| Assets (In LBP Million) | 30/09/2018 Unaudited | 31/12/2017 Audited |
|---|-------------------------|-----------------------|
| Cash and balances with the Central Banks | 30,822,416 | 24,630,491 |
| Banks and financial institutions | 2,797,917 | 3,563,253 |
| Due from head office, parent, and sister banks/companies | - | - |
| Granted Financial Loans to Banks and Financial Institutions and reverse repurchase agreements | 47,409 | 44,513 |
| Derivative financial instruments | 22,777 | 20,401 |
| Shares and securities designated at FVTPL | 202,057 | 197,762 |
| Financial assets designated at FVTPL | 151,295 | 165,953 |
| out of which : Loans and advances designated at FVTPL | - | - |
| Loans and advances to customers designated at Amortised Cost | 11,000,623 | 11,335,975 |
| Loans and advances to related parties designated at Amortised Cost | 24,398 | 28,145 |
| Bank acceptances | 198,527 | 150,791 |
| Shares and securities designated at fair value through other comprehensive income (FVTOCI) | 45,134 | 4,224 |
| Financial assets classified at Amortised Cost | 7,407,046 | 7,856,375 |
| Investment and loans to related parties | - | - |
| Assets taken in recovery of debt | 59,836 | 60,680 |
| Tangible fixed assets | 802,588 | 797,875 |
| Intangible fixed assets | 3,190 | 2,173 |
| Other assets | 228,502 | 199,497 |
| Goodwill | 1,998 | 1,996 |
| Total Assets | 53,815,713 | 49,060,104 |

Consolidated Statement of Financial Position

| Liabilities (In LBP Million) | 30/09/2018 Unaudited | 31/12/2017 Audited |
|---|-------------------------|-----------------------|
| Due to Central Banks | 6,067,090 | 2,262,208 |
| Due to banks & financial institutions and repurchase agreements | 586,913 | 578,685 |
| Due to head office, parent, and sister banks / companies | - | - |
| Derivative financial instruments | 13,913 | 34,387 |
| Financial liabilities designated at FVTPL | - | - |
| out of which : Customers' Deposits at FVTPL | - | - |
| Customers' deposits at Amortised Cost | 40,194,203 | 39,977,019 |
| Related parties' deposits at Amortised Cost | 191,719 | 185,571 |
| Debt issued and other borrowed funds | 465,047 | - |
| Engagements by acceptances | 200,073 | 150,791 |
| Other liabilities | 879,763 | 817,398 |
| Provisions for risks and charges | 468,069 | 523,424 |
| Liabilities related to non-current assets held for sale | - | - |
| Total Liabilities | 49,066,790 | 44,529,483 |
| Shareholders' Equity | | |
| Share capital - Common Shares | 322,500 | 322,500 |
| Share capital - Preferred Shares | - | - |
| Share premium on common shares | 374,059 | 374,059 |
| Share premium on preferred shares | - | - |
| Non distributable reserve (Legal and Obligatory) | 1,544,389 | 1,312,778 |
| Distributable free reserve | 663,548 | 601,207 |
| Treasury shares | (13,567) | (8,473) |
| Retained earnings | 1,588,799 | 1,520,460 |
| Reserves for revaluation variance-real estate | 14,727 | 14,727 |
| Fair value for financial assets at FVTOCI | 229 | 614 |
| Foreign currency translation reserve | (398,171) | (410,141) |
| Profit of the previous financial period - Profit / (Loss) | - | - |
| Non-controlling interests | 78,033 | 76,189 |
| out of which : Profit allocated to non-controlling interests | 2,923 | 4,846 |
| Profit of the financial period | 574,377 | 726,701 |
| Total Shareholders' Equity | 4,748,923 | 4,530,621 |
| Total Liabilities and Shareholders' Equity | 53,815,713 | 49,060,104 |

Consolidated Statement of Financial Position

| Off Financial Position (In LBP Million) | 30/09/2018 Unaudited | 31/12/2017 Audited |
|--|-------------------------|-----------------------|
| Financing commitments | | |
| Financing commitments issued | 211,177 | 243,727 |
| Financing commitments received from financial intermediaries | 81,060 | 111,600 |
| Commitments to lend | 439,934 | 443,012 |
| Guarantees | | |
| Guarantees given to financial intermediaries | 232,073 | 196,175 |
| out of which: credit derivatives | - | - |
| Guarantees received from financial intermediaries | 69,047 | 76,968 |
| out of which: credit derivatives | - | - |
| Guarantees given to customers | 936,315 | 868,406 |
| Guarantees received from customers | 19,968,223 | 20,290,171 |
| Commitments on financial assets | | |
| Financial assets to receive | - | - |
| out of which: financial assets sold with an option to repurchase | - | - |
| Financial assets to deliver | - | - |
| out of which: financial assets bought with an option to resell | - | - |
| Operations in foreign currencies | | |
| Foreign currencies to receive | 3,431,756 | 3,900,394 |
| Foreign currencies to deliver | 3,425,034 | 3,906,977 |
| Commitments on term financial instruments | 659,766 | 507,966 |
| Other commitments | 2,265,419 | 1,472,800 |
| Fiduciary deposits | 963,383 | 535,800 |
| Under specific instructions | 963,383 | 535,800 |
| Under discretionary investments | - | - |
| Financial assets under management | 10,304,230 | 11,284,843 |
| Mutual Funds | - | - |
| Financial assets linked to indices and financial derivatives | - | - |
| Bad loans fully provided for and transferred to off balance sheet during the period | 89,369 | 334,748 |

Consolidated Income Statement

| (In LBP Million) | For the period ended | 30/09/2018 Unaudited | 30/09/2017 Unaudited |
|--|----------------------|-------------------------|-------------------------|
| Interest and similar income | | 2,547,731 | 2,043,315 |
| Less: tax on interest income | | (112,813) | - |
| Interest and similar income, net of tax | | 2,434,918 | 2,043,315 |
| Interest and similar charges | | (1,498,758) | (1,218,830) |
| Net interest income | | 936,160 | 824,485 |
| Fees and commission income | | 206,327 | 190,334 |
| Fees and commission expense | | (47,939) | (42,102) |
| Net Fees and commission income | | 158,388 | 148,232 |
| Net gain / (loss) on financial assets & liabilities designated at fair value through profit & loss | | 36,500 | 26,360 |
| out of which : Net gain / (loss) on Interest Income | | 3,276 | 4,723 |
| Net gain / (loss) on financial operations | | (1,081) | 69,929 |
| Other operating income | | 28,446 | 19,671 |
| Total operating income | | 1,158,413 | 1,088,677 |
| Credit loss expense | | (18,383) | (17,351) |
| out of which : Credit loss for financial instruments at amortized cost | | - | - |
| Provisions for impairment losses on other financial investments | | - | 300 |
| Net operating income | | 1,140,030 | 1,071,626 |
| Personnel charges | | (261,782) | (239,914) |
| General and other operating expenses | | (135,874) | (128,433) |
| Depreciation of tangible fixed assets | | (28,129) | (26,044) |
| Amortization of intangible fixed assets | | (1,089) | (1,610) |
| Provisions for impairment loss of goodwill | | - | - |
| Total operating expenses | | (426,874) | (396,001) |
| Net operating profit | | 713,156 | 675,625 |
| Share of profit of associate | | - | - |
| Provisions for Risks & Charges | | - | - |
| Loss on Deconsolidation | | - | - |
| Net profit (loss) from sale or disposal of other assets | | (1,702) | 5 |
| Net profit before taxes | | 711,454 | 675,630 |
| Income tax | | (134,154) | (137,564) |
| Operating profit after tax | | 577,300 | 538,066 |
| Net profit after tax from non-current assets held-for-sale and discontinued operations | | - | - |
| Net profit | | 577,300 | 538,066 |
| Attributable to equity holders of the parent | | 574,377 | 535,258 |
| Attributable to non-controlling interests | | 2,923 | 2,808 |
| EPS (Basic) in LBP | | 2,680 | 2,500 |
| EPS (Diluted) in LBP | | 2,680 | 2,500 |