

Audited Consolidated Statement of Financial Position
As at 31 December
In Millions of Lebanese Pound

| 1- Assets | 2017 | 2016 |
|---------------------------------------------------------------------------------------------|------------------|------------------|
| Cash & balances with Central Banks | 2,289,578 | 1,662,757 |
| Banks and financial institutions | 145,299 | 231,497 |
| Shares and participations at fair value through profit & loss | 1,039 | 1,267 |
| Debt instruments and other financial assets at fair value through profit & loss | 12,108 | 74,999 |
| Net Loans and advances to customers at amortised cost | 2,711,016 | 2,733,747 |
| Net loans and advances to related parties at amortised cost | 6,188 | 5,525 |
| Debtors by acceptances | 21,788 | 7,537 |
| Debt instruments classified at amortized cost | 258,226 | 299,945 |
| Shares and participations designated at fair value through other comprehensive income | 5,055 | 5,053 |
| Shares acquired in settlement of debt | 110,626 | 100,051 |
| Investments in associate | 84,782 | 69,030 |
| Property and equipment | 99,502 | 70,118 |
| Intangible fixed assets | 690 | 524 |
| Non-Current assets held for sale | 4,406 | 4,406 |
| Other assets | 9,880 | 23,727 |
| Goodwill | | |
| Total Assets | 5,760,183 | 5,290,183 |
| 2-Liabilities & Shareholders' equity | 2017 | 2016 |
| Liabilities | | |
| Due to Central Banks | 236,147 | 106,011 |
| Due to banks and financial institutions and repurchase agreements | 61,484 | 62,339 |
| Deposits from customers at amortised cost | 4,751,006 | 4,475,599 |
| Deposits from related parties at amortised cost | 20,696 | 10,789 |
| Engagements by acceptances | 21,788 | 7,537 |
| Other liabilities | 59,159 | 69,117 |
| Provisions for risks and charges | 9,770 | 64,745 |
| Total Liabilities | 5,160,050 | 4,796,137 |
| Shareholders' Equity | | |
| Capital - Common shares | 142,300 | 112,119 |
| Capital - Preferred shares | 62,500 | 47,500 |
| Issue premium on ordinary shares | 17,274 | 17,274 |
| Issue premium on preferred shares | 125,937 | 95,712 |
| Cash contribution to capital | 10,854 | 10,854 |
| Legal and statutory reserves | 167,211 | 134,325 |
| Retained earnings | 32,452 | 12,704 |
| Revaluation reserve of real estate | 7,445 | 7,445 |
| Reserve on revaluation of financial assets at fair value through other comprehensive income | 4,132 | 2,332 |
| Foreign currency translation reserve | - | (5,635) |
| Result of the financial period | 29,977 | 59,368 |
| Total Shareholders' Equity - Group share | 600,082 | 493,998 |
| Shareholders' Equity - Non controlling interest | 51 | 48 |
| Total Shareholders' Equity | 600,133 | 494,046 |
| Total Liabilities and Shareholders' Equity | 5,760,183 | 5,290,183 |