

CONSOLIDATED BALANCE SHEET

ASSETS (In millions of LBP)	Unaudited June 2016	Audited Dec 2015
1. Cash and balances with central banks	3,699,367	3,459,720
2. Balances with other banks and financial institutions	1,054,312	1,073,739
3. Head office, branches, parent company, foreign sister financial inst. & subsidiaries	-	-
4. Loans and advances to customers (Net)	4,696,434	4,458,356
5. Loans and advances to related parties	16,977	16,525
6. Debtors by acceptances	61,453	75,737
7. Financial assets at fair value through other comprehensive income	91,249	92,273
8. Financial assets at Fair value through profit or loss	65,998	54,757
9. Financial assets at amortized cost	5,539,706	5,324,095
10. Investments in equity-accounted investees	16,116	18,440
11. Property and equipment	242,561	233,641
12. Intangible assets	6,214	5,989
13. Assets held for sale	37,108	37,156
14. Other assets	95,264	82,807
15. Revaluation of other fixed assets	44,956	44,956
TOTAL ASSETS	15,667,715	14,978,191

Commercial loans include:

- Sub-standard loans	83,814	61,308
- Unrealized interest on sub-standard loans	(18,779)	(14,822)
Net Sub-Standard Loans	65,035	46,486

Doubtful loans are shown after deduction of :

- Provisions for doubtful debts	(97,192)	(85,989)
- Unrealized interest	(59,562)	(58,666)
Total Provisions	(156,753)	(144,655)

CONSOLIDATED BALANCE SHEET (continued)

LIABILITIES (In millions of LBP)	Unaudited June 2016	Audited Dec 2015
1. Loans and deposits from Central Banks	657,061	576,312
2. Deposits from other banks and financial institutions	123,979	95,344
3. Head office, branches, parent company, foreign sister financial inst. & subsidiaries	-	-
4. Deposits from customers	12,640,059	12,231,766
5. Deposits from related parties	541,144	439,856
6. Engagements by acceptances	61,453	75,737
7. Current Tax liabilities	30,947	18,161
8. Other liabilities	272,756	193,389
9. Provisions for risks and charges	42,643	41,993
10. Revaluation of other fixed assets	44,956	44,956
Total Liabilities	14,414,998	13,717,514
SHAREHOLDERS' EQUITY (In millions of LBP)		
10. Share Capital - Common Shares	257,400	257,400
11. Share Capital - Preferred Shares	11,000	11,000
12. Share Premium - preferred shares	139,750	139,750
13. Capital reserves	233,310	209,666
14. Retained Earnings	126,703	125,714
15. Subordinated Debt issued	116,560	120,376
16. Real estate revaluation reserve	15,656	15,656
17. Fair value reserve	32,290	34,139
18. Other reserves	241,663	224,673
19. Net profit for the year	51,695	94,546
Total equity attributable to equity holders of the Bank	1,226,027	1,232,920
Non-controlling interest	26,690	27,757
Total Equity	1,252,716	1,260,677
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	15,667,715	14,978,191

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CONTRA ACCOUNTS <i>(In millions of LBP)</i>	Unaudited June 2016	Audited Dec 2015
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Engagements & Commitments Received (Asset side)

1. Commitments of signature received from financial intermediaries	49,182	38,082
2. Other commitments received	9,579,429	8,341,122
3. Restricted and non-restricted fiduciary accounts	11,476	10,627

Engagements & Commitments Issued (Liability side)

1. Financing commitments	673,032	730,106
- given to customers	490,034	514,150
- given to financial institutions	182,998	215,956
2. Guarantees	198,206	189,304
- given to customers	198,206	189,304

INCOME STATEMENT

<i>(In millions of LBP)</i>	<i>Unaudited June 2016 (06 months)</i>	<i>Audited Dec 2015 (12 months)</i>	<i>Unaudited June 2015 (06 months)</i>
1. Interest income	418,731	782,704	375,981
2. Interest Expenses	(294,739)	(553,896)	(264,846)
3. NET INTEREST INCOME (1-2)	123,992	228,808	111,135
4. Fees and commissions income	61,838	99,312	61,110
5. Fees and commissions expenses	(35,300)	(44,076)	(36,272)
6. Net fees and commissions income (4-5)	26,538	55,236	24,838
7. Net trading income / Net gain on financial investment	11,472	19,157	9,058
8. Other income	809	2,059	886
9. Total operating income (3+6+7+8)	162,811	305,260	145,917
10. Net recovery (impairment) on loans and advances	(11,934)	(12,479)	(4,399)
11. Net reversal of impairment losses on financial investments	-	78	-
12. Net operating income (9-10-11)	150,877	292,859	141,518
13. Personnel expenses	(55,095)	(107,726)	(52,296)
14. Depreciation and amortisation	(6,966)	(10,580)	(5,072)
15. Other expenses	(28,296)	(59,932)	(25,670)
16. Total operating expenses (13+14+15)	(90,357)	(178,238)	(83,038)
17. Share of profit of investments in equity accounted investees	1,722	1,984	1,510
18. PROFIT BEFORE INCOME TAX (12-16+17)	62,242	116,605	59,990
19. Income tax expenses	(8,213)	(16,187)	(6,637)
20. NET PROFIT FOR THE YEAR (18-19)	54,029	100,418	53,353

Profit Attributable to:

<i>Equity holders of the Bank</i>	51,695	94,546	51,162
<i>Non-controlling interest</i>	2,334	5,872	2,191

Total comprehensive income attributable to:

<i>Equity holders of the Bank</i>	49,843	100,941	51,443
<i>Non-controlling interest</i>	2,334	5,872	2,191

KEY INDICATORS

General Information	Unaudited June 2016	Audited Dec 2015	Unaudited June 2015
Exchange Rate of 1 US Dollar (in LBP)	1,507.50	1,507.50	1,507.50
Balance Sheet Data (in millions of US Dollars)			
Total Assets	\$ 10,393.18	\$ 9,935.78	\$ 9,553.14
Total Customer Deposits (excluding Certificates of Deposit)	\$ 8,743.75	\$ 8,405.72	\$ 8,090.87
Total Loans and Advances	\$ 3,126.64	\$ 2,968.41	\$ 2,912.62
Total Shareholders' Equity	\$ 830.99	\$ 836.27	\$ 800.17
Earnings Data (in millions of US Dollars)			
Net Interest Income	\$ 82.25	\$ 151.78	\$ 73.72
Net Operating Income	\$ 100.08	\$ 194.27	\$ 93.88
Pre-Tax Profit for the Year	\$ 41.29	\$ 77.35	\$ 39.79
Net Profit for the Year	\$ 35.84	\$ 66.61	\$ 35.39
Liquidity Ratio			
Capital Adequacy Ratio excluding profits for the current year (Basel 2)	79%	79%	78%
Number of Common Shares Outstanding	14.58%	15.47%	15.77%
Number of Branches	23,400,000	23,400,000	23,400,000
	73	73	73

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