

CONSOLIDATED BALANCE SHEET

ASSETS (In millions of LBP)	Unaudited Sep 2017	Audited Dec 2016
1. Cash and balances with central banks	5,164,971	4,057,836
2. Balances with other banks and financial institutions	758,452	1,081,279
3. Head office, branches, parent company, foreign sister financial inst. & subsidiaries	-	-
4. Loans and advances to customers (Net)	5,107,506	4,820,687
5. Loans and advances to related parties	15,937	16,124
6. Debtors by acceptances	182,621	81,069
7. Financial assets at fair value through other comprehensive income	103,648	95,337
8. Financial assets at Fair value through profit or loss	122,606	82,042
9. Financial assets at amortized cost	4,956,654	5,407,179
10. Investments in equity-accounted investees	16,770	16,374
11. Property and equipment	238,853	240,421
12. Intangible assets	8,984	8,076
13. Assets held for sale	39,299	36,694
14. Other assets	95,884	78,320
15. Revaluation of other fixed assets	44,956	44,956
TOTAL ASSETS	16,857,141	16,066,394

Commercial loans include:

- Sub-standard loans	143,330	97,757
- Unrealized interest on sub-standard loans	(30,210)	(22,456)
Net Sub-Standard Loans	113,120	75,301

Doubtful loans are shown after deduction of:

- Provisions for doubtful debts	(106,244)	(93,546)
- Unrealized interest	(61,276)	(56,369)
Total Provisions	(167,520)	(149,915)

CONSOLIDATED BALANCE SHEET (continued)

LIABILITIES (In millions of LBP)	Unaudited Sep 2017	Audited Dec 2016
1. Loans and deposits from Central Banks	976,566	739,858
2. Deposits from other banks and financial institutions	160,887	114,400
3. Head office, branches, parent company, foreign sister financial inst. & subsidiaries	-	-
4. Deposits from customers	13,355,895	12,837,938
5. Deposits from related parties	401,057	589,545
6. Engagements by acceptances	182,621	81,069
7. Current Tax liabilities	20,611	31,332
8. Other liabilities	314,630	268,145
9. Provisions for risks and charges	48,681	48,602
10. Revaluation of other fixed assets	44,956	44,956
Total Liabilities	15,505,904	14,755,845
SHAREHOLDERS' EQUITY (In millions of LBP)	Unaudited Sep 2017	Audited Dec 2016
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	260,455	233,310
14. Retained Earnings	130,308	126,961
15. Subordinated Debt issued	118,468	120,376
16. Real estate revaluation reserve	15,656	15,656
17. Fair value reserve	47,768	33,908
18. Other reserves	256,536	241,799
19. Net profit for the year	82,976	99,711
Total equity attributable to equity holders of the Bank	1,320,317	1,279,871
Non-controlling interest	30,919	30,678
Total Equity	1,351,237	1,310,549
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	16,857,141	16,066,394

CONTRA ACCOUNTS <i>(In millions of LBP)</i>	Unaudited Sep 2017	Audited Dec 2016
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Engagements & Commitments Received (Asset side)

1. Commitments of signature received from financial intermediaries	49,576	49,950
2. Other commitments received	9,604,283	8,862,124
3. Restricted and non-restricted fiduciary accounts	15,501	15,304

Engagements & Commitments Issued (Liability side)

1. Financing commitments	1,144,788	936,865
- given to customers	709,433	690,757
- given to financial institutions	435,355	246,108
2. Guarantees	233,186	200,211
- given to customers	233,186	200,211

INCOME STATEMENT

<i>(In millions of LBP)</i>	Unaudited Sep 2017 (09 months)	Audited Dec 2016 (12 months)	Unaudited Sep 2016 (09 months)
1. Interest income	679,536	852,999	633,630
2. Interest Expenses	(472,853)	(605,824)	(447,955)
3. NET INTEREST INCOME (1-2)	206,684	247,175	185,675
4. Fees and commissions income	93,989	109,289	92,669
5. Fees and commissions expenses	(50,334)	(51,531)	(47,699)
6. Net fees and commissions income (4-5)	43,655	57,758	44,969
7. Net Trading Income	16,984	33,402	15,187
8. Net Gain (Loss) on Financial Assets	60,046	-	-
9. Other income	2,487	2,610	1,851
10. Total operating income (3+6+7+8+9)	329,856	340,945	247,683
11. Net recovery (impairment) on loans and advances	(14,208)	(20,280)	(18,487)
12. Net reversal of impairment losses on financial investments	-	-	-
13. Net operating income (10-11-12)	315,647	320,665	229,196
14. Personnel expenses	(89,730)	(115,046)	(83,523)
15. Depreciation and amortisation	(10,016)	(17,557)	(10,545)
16. Other expenses	(48,048)	(64,323)	(45,091)
17. Provision for Risks and Charges	(70,446)	-	-
18. Total operating expenses (14+15+16+17)	(218,240)	(196,926)	(139,159)
19. Share of profit of investments in equity accounted investees	1,986	1,980	2,001
20. PROFIT BEFORE INCOME TAX (13-18+19)	99,393	125,719	92,039
21. Income tax expenses	(12,374)	(19,684)	(12,723)
22. NET PROFIT FOR THE YEAR (20-21)	87,019	106,035	79,315

Profit Attributable to:

<i>Equity holders of the Bank</i>	82,976	99,711	75,213
<i>Non-controlling interest</i>	4,043	6,324	4,102

Total comprehensive income attributable to:

<i>Equity holders of the Bank</i>	96,836	99,480	76,157
<i>Non-controlling interest</i>	4,043	6,324	4,102

KEY INDICATORS

General Information	Unaudited Sep 2017	Audited Dec 2016	Unaudited Sep 2016
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	\$ 11,182.18	\$ 10,657.64	\$ 10,548.18
Total Customer Deposits (excluding Certificates of Deposit)	\$ 9,125.67	\$ 8,907.12	\$ 8,835.93
Total Loans and Advances	\$ 3,398.64	\$ 3,208.50	\$ 3,145.38
Total Shareholders' Equity	\$ 896.34	\$ 869.35	\$ 850.77
Earnings Data (in millions of US Dollars)			
Net Interest Income	\$ 137.10	\$ 163.96	\$ 123.17
Net Operating Income	\$ 209.38	\$ 212.71	\$ 152.04
Pre-Tax Profit for the Year	\$ 65.93	\$ 83.40	\$ 61.05
Net Profit for the Year	\$ 57.72	\$ 70.34	\$ 52.61
Liquidity Ratio			
Capital Adequacy Ratio excluding profits for the current year (Basel 2)	81%	80%	80%
Number of Common Shares Outstanding	23,400,000	23,400,000	23,400,000
Number of Branches	72	72	73

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