

Assets (LBP Millions)	31/12/17	31/12/16
Cash and balances with Central Bank	464,089	331,747
Due from banks and financial institutions	99,198	112,707
Due from head office, branches and affiliates		
Loans under reverse repurchase agreements	15,300	-
Financial assets given as guarantee	-	-
Derivative financial instruments	-	-
Financial assets held-for-trading	-	-
Shares and participations held at Fair Value Through Profit and Loss (FVTPL)	-	-
Debt instruments and other similar financial assets at fair value through profit and loss (FVTPL)	11,899	23,727
Of which : net advances and loans designated at Fair Value through Profit and Loss (FVTPL)		
Net loans and advances to customers (1)	353,766	292,488
Net loans and advances to related parties	1,333	1,397
Debtors by acceptances	6,881	403
Financial Investments - Available For Sale	-	-
Financial assets classified as loans & receivables	-	-
Financial investments - Held To Maturity (HTM)	-	-
Debt instruments at amortized cost,	914,805	899,247
Shares and participations designated at fair value through OCI	1,836	2,089
Financial investment in subsidiaries and associates	-	-
Financial assets taken in recoveries of debts	2,120	2,128
Investment properties	19,356	19,776
Properties and equipment	37,971	38,363
Intangible assets	4	20
Non current assets held for sale		
Other assets, including deferred tax asset	7,628	8,992
Goodwill	-	-
<b>Total Assets</b>	<b>1,936,186</b>	<b>1,733,084</b>
(1) After deducting :		
Reserved interest on sub-standard,doubtful and bad loans	42,369	41,444
Specific provisions for doubtful and bad loans	6,011	6,176
Provision based on collective assessment	2,953	2,941

Off Balance Sheet (LBP Millions)	31/12/17	31/12/16
<b>Financing commitments</b>		
Commitments issued to financial institutions	-	-
Commitments received from financial institutions	-	-
Commitments issued to customers	103,750	93,720
<b>Guarantees commitments</b>		
Guarantees issued to financial institutions	750	1,181
Out of which: credit derivatives	-	-
Guarantees received from banks and financial institutions	5,265	4,850
Out of which: credit derivatives	-	-
Guarantees issued to customers	12,022	10,616
Guarantees received from customers	915,609	755,838
<b>Commitments on financial assets</b>		
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	-	-
<b>Foreign currency operations</b>		
Foreign currencies to receive	942	1,454
Foreign currencies to deliver	(915)	(1,445)
<b>Commitments on term financial instruments</b>	-	-
<b>Other engagements</b>	-	-
<b>Contingencies on legal disputes</b>	<b>55</b>	<b>55</b>
<b>Fiduciary deposits</b>	-	-
Subject to specific instructions	-	-
Subject to discretionary basis		
<b>Assets under management</b>	<b>89,713</b>	<b>91,804</b>
<b>Mutual funds</b>		
<b>Financial assets linked to indices and financial derivatives</b>		
<b>Engagements unlikely to be executed</b>		
<b>Bad loans fully provided for</b>	<b>122,925</b>	<b>114,505</b>

Liabilities (LBP Millions)	31/12/17	31/12/16
Due to Central Banks	60,884	-
Due to banks and financial institutions and repurchase agreement	98,308	88,433
Due to head office, branches and affiliates	-	-
Financial liabilities taken as guarantees	-	-
Derivative financial instruments	-	-
Financial liabilities at fair value through profit & loss (FVTPL)	-	-
Of which : deposits at fair value through profit and loss (FVTPL)		
Customers deposits	1,504,087	1,393,719
Related parties deposits	58,207	55,135
Debt issued & other borrowed funds	-	-
Engagements by acceptances	6881	403
Other liabilities	23,207	25,816
Provisions for risks & charges	9,753	7,177
Subordinated loans	-	-
Non current liabilities held for sale	-	-
<b>Total Liabilities</b>	<b>1,761,327</b>	<b>1,570,683</b>

Shareholders Equity (LBP Millions)	31/12/17	31/12/16
Share capital - common shares	54,165	54,165
Share capital - preferred shares	-	-
Share premium on common shares	-	-
Share premium on preferred shares	-	-
Cash contributions to capital	-	-
Capital reserve	42,629	35,456
Free reserve	29,287	26,009
Treasury shares	-	-
Retained earnings	1,496	3,235
Reserves for revaluation variance-Real Estate	28,680	28,680
Cumulative changes in fair values for assets classified at other comprehensive income (OCI)	315	568
Other reserve	1,639	1,424
Cumulative changes in fair values for assets classified as available for sale	-	-
Foreign currency translation reserve	-	-
Results of the financial period -profit	12,677	8,927
Minority interest	3,971	3,937
Out of which income/loss allocated minority	34	37
<b>Total Shareholders Equity</b>	<b>174,859</b>	<b>162,401</b>
<b>Total Liabilities And Shareholders Equity</b>	<b>1,936,186</b>	<b>1,733,084</b>

Consolidated Income Statement (LBP Millions)	31/12/17	31/12/16
Interest and similar income	98,669	89,617
Interest and similar expense	(68,455)	(62,008)
<b>Net interest and similiar income</b>	<b>30,214</b>	<b>27,609</b>
Fee & commission income	4,682	4,334
Fee & commission expense	(409)	(360)
<b>Net fee &amp; commision income</b>	<b>4,273</b>	<b>3,974</b>
Net gain/loss on financial instruments designated at fair value through profit & loss (Net Trading Income)	4,287	6,575
Of which : Net Unrealised Profit	1,929	(546)
Of which : Net Interest Income	1,519	3,012
Net gain/loss on financial investments	9,118	2,144
Net foreign exchange gain	838	843
Other operating income	1,411	2,957
<b>Total operating income</b>	<b>50,141</b>	<b>44,102</b>
Credit income (loss)	(1,310)	(2,301)
Out of which provision for instruments at amortized cost		
Provisions for impairment losses of financial instruments and investments	-	-
<b>Net operating income</b>	<b>48,831</b>	<b>41,801</b>
Personnel expenses	(18,566)	(16,410)
Other operating expenses	(11,620)	(11,163)
Depreciation of property and equipment	(3,102)	(2,878)
Amortization of intangible assets	(15)	(15)
Provisions for goodwill charge		
<b>Total operating expenses</b>	<b>(33,303)</b>	<b>(30,466)</b>
<b>Net operating profit</b>	<b>15,528</b>	<b>11,335</b>
Share of profit of associates under equity method	-	-
Net profit/(loss) from sale or disposal of other assets	-	-
<b>Profit before income taxes</b>	<b>15,528</b>	<b>11,335</b>
Income tax expense	(2,817)	(2,371)
<b>Profit for the period</b>	<b>12,711</b>	<b>8,964</b>
Net result after tax from non current assets held for sale & discontinued operations (net change in fair value)	-	-
<b>Net income</b>	<b>12,711</b>	<b>8,964</b>
Non-controlling interest in net income of subsidiaries	34	37
<b>Net income available to common shareholders</b>	<b>12,677</b>	<b>8,927</b>