

| 30 June 2017 - In Thousands of Lebanese Pounds | Unaudited 30/06/2017 | Unaudited 30/06/2016 |
|---|-------------------------|-------------------------|
| Interest and similar income | 161,769,223 | 151,785,443 |
| Interest and similar expenses | 131,100,097 | 112,544,879 |
| NET INTEREST INCOME | 30,669,126 | 39,240,564 |
| Fee and Commission income | 7,430,819 | 7,058,880 |
| Fee and Commission expense | 718,805 | 250,125 |
| NET FEES AND COMMISSIONS INCOME | 6,712,014 | 6,808,755 |
| Net gain from financial assets at fair value through profit or loss | 3,812,996 | 9,772,053 |
| Net gain from sale of financial assets at amortized cost | 48,223,639 | 5,480,915 |
| Other operating income | 1,239,200 | 1,224,688 |
| TOTAL OPERATING INCOME | 90,656,975 | 62,526,975 |
| Net credit losses | (16,125,723) | (585,189) |
| NET OPERATING INCOME | 74,531,252 | 61,941,786 |
| Personal expenses | 15,868,530 | 14,849,915 |
| Depreciation of property and equipment | 1,899,780 | 1,732,934 |
| Other operating expenses | 8,756,827 | 8,597,133 |
| TOTAL OPERATING EXPENSES | 26,525,137 | 25,179,982 |
| Net loss on disposal of property and equipment | (14,885) | (152,282) |
| NET PROFIT BEFORE TAX | 47,991,230 | 36,609,522 |
| Income tax expense | 12,944,970 | 5,682,349 |
| NET PROFIT FOR THE PERIOD | 35,046,260 | 30,927,173 |