

ASSETS	Dec-22 LBP'000 Audited	Dec-21 LBP'000 Audited
Cash, compulsory reserves and Central Banks	2,470,161,103	2,217,950,824
Deposits with banks and financial institutions	74,802,646	116,338,255
Shares and securities designated at FVTPL	6,077,496	3,589,322
Net Loans and advances to customers at amortized cost	436,148,973	638,878,088
Debtors by acceptances	-	8,439,539
Investment Securities	300,087,108	402,098,319
Property and equipment	82,293,898	82,938,914
Right of use assets	621,936	1,401,562
Intangible assets	427,259	509,788
Assets acquired in settlement of debt	2,585,121	3,445,186
Other assets	25,154,234	32,751,319
Total Assets	3,398,359,774	3,508,341,116

LIABILITIES	Dec-22 LBP'000 Audited	Dec-21 LBP'000 Audited
Due to Central Banks	9,588,499	15,510,555
Due to banks and financial institutions	462,268,245	487,335,140
Customers' deposits at amortized cost	2,587,101,813	2,576,483,764
Engagements by acceptances	-	10,549,424
Lease Liability	633,256	2,415,319
Other liabilities	46,005,629	42,536,921
Provisions for risks and charges	13,830,269	6,391,471
Subordinated bonds	54,624,366	54,624,366
Total Liabilities	3,174,052,077	3,195,846,960
Shareholders' Equity		
Share capital - Common ordinary shares	77,810,000	77,810,000
Issue premium - Preferred shares	52,641,854	52,641,854
Shareholders' cash contribution to capital	70,267,271	70,267,271
Reserves	70,825,752	70,576,624
Retained Earnings	22,159,958	21,979,529
Treasury shares	(3,570,832)	(3,654,740)
Revaluation reserve of real estate	16,914,064	16,914,064
Change in fair value of financial assets held at FVTOCI	(286,317)	1,296,558
Net results of the financial period - Profit	(86,844,545)	398,338
Equity attributable to equity holders of the Group	219,917,205	308,229,498
Non-controlling interests	4,390,492	4,264,658
Total Equity	224,307,697	312,494,156
Total Liabilities and Shareholders' Equity	3,398,359,774	3,508,341,116

Off Balance Sheet Items	Dec-22 LBP'000 Audited	Dec-21 LBP'000 Audited
Engagements by signature	27,450,587	39,511,580
<i>Documentary and commercial letters of credit</i>	74,397	-
<i>Guarantees and standby letters of credit</i>	27,376,190	39,511,580
Forward Exchange Contracts	50,991,149	85,725,684
Fiduciary assets	6,420,788	8,319,297
Assets under management	270,746,066	289,921,418

Income Statement	Dec-22 LBP'000 Audited	Dec-21 LBP'000 Audited
Interest and similar income	122,064,866	120,435,929
Less: Tax on interest	(8,642,553)	(9,653,312)
Interest and similar expense	(18,563,903)	(25,828,125)
NET INTEREST INCOME	94,858,410	84,954,492
Fees and Commission income	22,821,213	48,737,780
Fees and Commission expense	(19,999,850)	(874,368)
NET FEES & COMMISSION INCOME	2,821,363	47,863,412
Net interest & other gain (loss) on FVTPL portfolio	1,778,821	2,227,896
Gain from derecognition of securities at amortized cost	-	21,045
loss on exchange (net)	(103,572,135)	(38,427,881)
Other operating income	4,497,835	5,108,468
NET FINANCIAL REVENUES	384,294	101,747,432
Credit Loss Expense (Net)	(7,780,972)	(45,226,802)
NET OPERATING INCOME	(7,396,678)	56,520,630
Staff costs	(56,400,070)	(31,295,852)
Other operating expenses	(25,122,107)	(22,153,797)
Depreciation and amortization	(2,698,141)	(2,589,263)
Depreciation of right of use of assets	(335,457)	(561,448)
Provisions for risks and charges (Net)	6,664,031	1,725,310
TOTAL EXPENSES	(77,891,744)	(54,875,050)
PROFIT BEFORE INCOME TAX	(85,288,422)	1,645,580
Income tax expense	(1,420,225)	(1,048,214)
PROFIT FOR THE PERIOD	(86,708,647)	597,366
Equity holders of the Group	(86,844,545)	398,338
Minority interests	135,898	199,028