

ASSETS	Jun-15 LBP'000 Unaudited	Dec-14 LBP'000 Audited
Cash, compulsory reserves and Central Banks	399,800,983	373,339,089
Deposits with banks and financial institutions	162,508,580	201,795,055
Loans to banks and Financial Institutions	95,291,424	63,356,463
Financial assets held at fair value through Profit or loss	59,939,858	23,560,908
Net Loans and advances to customers at amortized cost	1,045,603,243	968,310,441
Net Loans and advances to related parties at amortized cost	1,559,191	1,364,224
Financial assets held at amortized cost	539,474,266	513,744,517
Debtors by acceptances	23,908,998	31,980,838
Investments in associates	18,785,378	18,860,293
Property and equipment	14,828,698	15,332,940
Intangible assets	621,969	726,239
Assets acquired in settlement of debt	2,152,044	2,259,705
Other assets	8,367,934	9,948,097
Total Assets	2,372,842,566	2,224,578,809

LIABILITIES	Jun-15 LBP'000 Unaudited	Dec-14 LBP'000 Audited
Due to Central Banks	6,344,947	6,652,615
Deposits and borrowings from banks	115,493,165	104,540,251
Customers' deposits at amortized cost	1,910,935,647	1,772,008,426
Related parties' deposits at amortized cost	61,719,492	60,436,511
Engagements by acceptances	23,908,998	31,980,837
Other liabilities	14,378,817	12,061,102
Provisions for risks & charges	6,309,987	7,248,568
Subordinated bonds	38,839,808	37,718,476
Total Liabilities	2,177,930,861	2,032,646,786

Shareholders' Equity		
Share capital - common ordinary shares	62,248,000	62,248,000
Share capital - Preferred shares	351,400	351,400
Issue premium - Preferred shares	52,290,454	52,290,454
Shareholders' cash contribution to capital	29,104,984	29,104,984
Reserves	38,590,316	32,755,595
Treasury shares	(2,681,697)	(2,344,459)
Retained earnings	25,905,956	22,205,984
Net results of the financial period - Profit	12,088,069	17,128,792
Foreign currency translation reserve	(23,097,900)	(22,032,426)
Equity attributable to equity holders of the Group	194,799,582	191,708,324
Non-controlling interests	112,123	223,699
Total Equity	194,911,705	191,932,023
Total Liabilities and Shareholders' Equity	2,372,842,566	2,224,578,809

OFF BALANCE SHEET ITEMS	Jun-15 LBP'000 Unaudited	Dec-14 LBP'000 Audited
Engagements by signature	1,740,659,798	1,683,421,466
Issued To Financial intermediaries	39,343,332	31,595,446
Received from Financial intermediaries	13,517,916	13,629,412
Issued To Customers	86,956,178	82,734,158
Received from Customers	1,600,842,372	1,555,462,450
Forward contracts	894,940,121	1,138,867,782
Foreign currencies to receive	446,941,591	569,068,283
Foreign currencies to deliver	447,998,530	569,799,499
Fiduciary assets	21,306,148	20,660,019
Assets under management	637,864,205	666,522,460
Bad Debts fully provided for	2,482,351	2,384,899

INCOME STATEMENT	Jun-15 LBP'000 Unaudited	Jun-14 LBP'000 Unaudited
Interest income	52,515,318	50,126,409
Interest expense	(34,233,762)	(32,131,228)
Net interest income	18,281,556	17,995,181
Fee and commission income	3,775,870	3,399,769
Fee and commission expense	(147,709)	(237,128)
Net fee and commission income	3,628,161	3,162,641
Net interest & other gain (loss) on FVTPL portfolio	3,781,766	4,475,858
-Of which net interest on FVTPL portfolio	2,028,738	1,506,005
Gain on exchange	1,207,482	985,646
Other operating income	2,784,148	2,093,657
Net financial revenues	29,683,113	28,712,982
Allowance for impairment of loans & advances	(1,695,503)	(251,804)
Write-back of collective provision	4,101,911	-
Operational/Loan impairment	-	296,835
Write-back of impairment loss on loans	-	296,835
Net operating income	32,089,521	28,758,013
Staff costs	(11,197,466)	(10,934,348)
Administrative expenses	(6,871,098)	(8,126,119)
Depreciation and amortization	(945,218)	(737,705)
Total expenses	(19,013,782)	(19,798,172)
Profit from participations (Equity method)	990,558	715,990
P/L on disposal of financial and non-financial assets	440,422	1,019,712
Profit before income tax	14,506,719	10,695,543
Income tax expense	(2,495,925)	(1,677,281)
Profit for the period	12,010,794	9,018,262
Attributable to:		
Equity holders of the Group	12,088,069	9,113,407
Minority interests	(77,275)	(95,145)

BOARD OF DIRECTORS

Mr. Henry Y. OBEGI	Honorary Chairman
Dr. Riad B. OBEGI	Chairman - General Manager
Mr. Samih H. SAADEH	Vice Chairman - General Manager
Sharikat Al Istismarat Al Oropia	
Lil Sharek Al Aousat (Holding) sal	Member (Represented by Dr. Riad OBEGI)
Mr. Jean V. HAJJAR	Member
Mr. Antoine Y. MANSOUR WAKIM	Member
Sheikh Hassan Isam M. KABBANI	Member
Emir Karim S. ABILLAMA	Member
Ms. Karine OBEGI	Member
Mr. Derek A. EL ZEIN	Member
Mr. Peter A. HRECHDAKIAN	Member

SENIOR MANAGEMENT

Dr. Riad B. OBEGI	Chairman - General Manager
Mr. Samih H. SAADEH	Vice Chairman - General Manager
Assistant General Managers:	
Mr. Georges Y. MATLOUB	Corporate Banking
Mr. Joseph H. RAFFOUL	Banking Abroad
Mr. Gaby S. FRANGIEH	Finance, Capital & Systems Management

AUDITORS

DELOITTE & TOUCHE	DFK Fiduciaire du Moyen Orient
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HO, GM & BRANCHES

Head Office	96 Pasteur bldg., Pasteur street, Medawar area, Beirut, Lebanon I Tel: 01-568250
General Management	Riad El Solh Square - Esseily Bldg. Tel: 01-992600
Private and Corporate Banking	96 Pasteur bldg., Pasteur street, Medawar area, Beirut, Lebanon I Tel: 01-568250
Ashrafieh	Elias Sarkis Ave., Bemo Bldg., Ashrafieh Tel: 01-200505
Riad El Solh	Riad El Solh Square, Esseily Bldg. Tel: 01-992600
Dora	Dora Hwy, Tachdjian Banking Center Tel: 01-257771
Gemmayzeh	96 Pasteur bldg., Pasteur street, Medawar area, Beirut, Lebanon I Tel: 01-568250
Sin El Fil	Charles De Gaulle Ave., Debahy Center Tel: 01-513990
Zouk	Zouk Mekayel Hwy, Vega Center Tel: 09-211182
Verdun	Saeb Salam Blvd., Al Iwan Bldg. Tel: 01-799420
Chtaura	Jdita main road, Khalil Akl Center, Tel: 08-544723/4
Rabieh	Rabieh main road, Lahlouh Center Tel: 04-408910

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