

GROWTH INDICATORS

Total assets	5.83%
Customers' deposits	5.15%
Loans to customers	8.70%
Shareholders' equity	4.14%
Profits	1.56%

ASSETS	in Millions of LBP	in Millions of LBP
	30-Sep-2017	30-Sep-2016
	Balance	Balance (Restated)
Cash and Central Banks	6,286,936	4,798,845
Due from banks & financial institutions	1,229,851	1,217,876
Inter-group accounts	-	-
Financial loans to banks and reverse repurchase agreements	299,342	278,426
Pledged financial assets	73,351	66,457
Derivative financial instruments	1,208	717
Shares and participations classified at fair value through profit & loss (FVTPL)	65,894	58,443
Other similar financial assets and debt instruments classified at fair value through profit & loss (FVTPL)	1,406,779	1,431,578
of which: Net loans & advances at fair value through profit & loss	-	-
Net loans & advances to customers at amortized cost (1)	7,516,713	6,896,792
Net loans & advances to related parties at amortized cost	96,229	107,112
Customers' acceptance liability	276,026	254,698
Shares and participations classified at fair value through other comprehensive income (FVTOCI)	6,299	8,068
Financial assets classified at amortized cost	8,576,193	9,328,236
Investments and participations in associates	41,106	41,057
Assets acquired in satisfaction of debts	24,882	23,421
Properties and equipments	253,005	220,009
Intangible fixed assets	10,736	13,060
Non current assets held for sale	-	-
Other assets	93,460	62,550
Goodwill	88,550	88,504
TOTAL ASSETS	26,346,560	24,895,849

(1) After deduction of specific provisions amounting to L.L. 88 billion and L.L. 52 billion for 30/09/2017 and 30/09/2016, and after deduction of collective provisions amounting to L.L. 60 billion and L.L. 86 billion for 30/09/2017 and 30/09/2016 as well.

LIABILITIES & EQUITY	in Millions of LBP	in Millions of LBP
	30-Sep-2017	30-Sep-2016
	Balance	Balance (Restated)
Due to Central Banks	723,573	607,313
Due to banks & financial institutions and repurchase agreement	1,624,055	1,397,848
Inter-group accounts	-	-
Pledged financial liabilities	320,453	314,955
Derivative financial instruments	1,893	678
Liabilities classified at fair value through profit & loss (FVTPL)	-	-
of which: Deposits classified at fair value through profit & loss (FVTPL)	-	-
Customers' deposits and credit balances at amortized cost	18,743,906	17,882,401
Deposits from related parties at amortized cost	447,285	369,336
Certificates of deposit	624	592
Outstanding acceptances	276,026	254,698
Other liabilities	426,931	560,497
Provisions for risk & charges	176,847	45,792
Subordinated loans	-	-
Non-current liabilities held for sale	-	-
TOTAL LIABILITIES	22,741,593	21,434,110
EQUITY	Total	Total
Ordinary share capital	84,603	84,603
Preferred share capital	30,616	30,616
Common shares - issue premium	447,320	447,843
Preferred shares - issue premium	813,508	813,508
Cash contribution to capital	20,978	20,978
Reserves & retained earnings	873,227	756,253
Treasury shares	(61,103)	(52,275)
Owned buildings revaluation surplus	1,669	1,669
Reserve for revaluation of financial instruments	-	-
Cumulative change in fair value for assets classified at other comprehensive income (OCI)	2,426	2,275
Regulatory reserves for assets acquired in satisfaction of loans	9,723	8,367
Cumulative change in fair value for cash flow hedges	(39,195)	(43,420)
Currency translation adjustment	20,372	20,792
Net income for the Previous Year - group share	-	-
Minority interest	1,231,401	1,202,314
Net income for the period - Groupe share	169,422	168,216
TOTAL EQUITY	3,604,967	3,461,739
TOTAL LIABILITIES & EQUITY	26,346,560	24,895,849

OFF BALANCE SHEET	in Millions of LBP	in Millions of LBP
	30-Sep-2017	30-Sep-2016
	Balance	Balance (Restated)
Financing Commitments	697,667	691,587
Financing commitments given to banks & financial institutions	621,133	546,404
Financing commitments received from banks & financial institutions	76,534	145,183
Financing commitments to clients	-	-
Guarantees:	18,904,843	18,891,575
Guarantees given to banks & financial institutions	206,760	129,931
of which: Credit derivative instruments	-	-
Guarantees received from banks & financial institutions	-	-
of which: Credit derivative instruments	-	-
Guarantees given to customers	1,082,272	1,353,944
Guarantees received from customers	17,615,811	17,407,700
Financial notes commitments:	348,356	337,436
Financial notes commitments to be received	348,356	337,436
of which financial instruments sold under repurchase agreements	290,526	166,140
Financial notes commitments to be delivered	-	-
of which financial instruments purchased under resale agreements	-	-
Foreign currencies forwards:	5,653	(2,654)
Foreign currencies to be received	1,055,419	881,918
Foreign currencies to be delivered	(1,049,766)	(884,572)
Commitments on term financial instruments	175,660	60,984
Other commitments	-	-
Notional amount of financial derivative instruments	-	-
Fiduciary assets:	460,845	470,957
Subject to specific instructions	460,845	470,957
Subject to discretionary basis	-	-
Assets under management	316,800	346,659
Mutual funds	1,454,648	1,408,994
Engagement unlikely to be executed	-	-
Bad debts written-off	50,808	50,830

PROFIT AND LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	30-Sep-2017	30-Sep-2016 (Restated)
Interest income and similar income	914,937	849,193
Interest expense and similar charges	(590,688)	(562,217)
Net interest income	324,249	286,976
Commission income	114,778	110,208
Commission expense	(18,420)	(16,959)
Net commission income	96,358	93,249
Net profit/loss from financial instruments designated at fair value through P&L	96,176	86,308
of which: Net interest income	74,880	68,141
Net Profit/Loss from financial investments	6,166	15,283
Other operating income	630	(49)
Total operating income	523,579	481,767
Impairment charge for credit losses	(13,835)	(4,429)
out of which provision for instruments classified at amortized cost	-	-
Provisions on financial instruments and investments	(5,207)	(1,919)
Net operating income	504,537	475,419
Staff costs	(132,538)	(125,406)
Other general operating expenses	(93,320)	(75,763)
Depreciation & amortization	(14,709)	(14,231)
Impairment charge of Goodwill	-	-
Total operating expenses	(240,567)	(215,400)
Net financial revenues from operations	263,970	260,019
Share in profits of an associate	471	746
Profit/Loss from the sale of other assets	-	-
Income before income taxes	264,441	260,765
Income tax expense	(35,327)	(35,165)
Net income after tax from operations	229,114	225,600
After tax result on discontinued or under liquidation operations	-	-
Net income	229,114	225,600
Net income - Minority share	59,692	57,384
Net income - Group share	169,422	168,216
Basic earning per common share (in LBP)	2,837	3,032
Diluted earning per common share (in LBP)	2,837	3,032

Board of Directors

Salim G. Sfeir - Chairman General Manager
Adib S. Millet - Vice Chairman
Fawaz H. Naboulsi - Deputy General Manager - member
Antoine A. Abdel Massih - Member
Rached Bin Saad Al Rached - Member
H.E. Anwar M. El-Khalil - Member
Emirates Bank NBD - Member (Represented by Mrs. Loubna Kasseem)
Antoine Wakim - Member
Krikor Sadikian - Member
Robert Sursok - Member
Ramzi Saliba - Member
Pierre Gaspard - Member

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