



Financial Presentation

2013 / 2017 Evolution

Financial Statements 2013 / 2017

Balance Sheet

(Amounts expressed in '000 LYD)	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017
Assets						
Cash and deposits at central bank	437 835	352 832	317 911	206 330	311 354	820 095
Deposits with banks	171 946	154 426	305 365	133 388	202 223	205 230
CBL CDs and O/N	549 331	659 105	533 891	458 948	319 204	284 291
Loans and advances to banks	36 291	130 859	160 989	236 019	211 974	138 973
Loans and advances to customers	7 818	119 156	54 502	9 912	409	358
Property and equipment	18 293	16 966	16 746	15 059	21 489	11 374
Intangible assets	2 217	2 559	3 049	2 926	2 477	1 317
Other assets	10 029	9 978	144 689	126 000	34 921	66 509
Total assets	1 233 760	1 445 881	1 537 142	1 188 582	1 104 051	1 528 148
Liabilities						
Deposits from banks	104 713	102 688	669	636	3 769	3 897
Customers deposits	1 009 227	1 216 675	1 400 498	1 041 823	744 913	1 083 820
Provisions	5 022	6 851	14 552	9 685	53 062	98 440
Current income tax liabilities	7 107	8 953	3 766	6 803	5 519	8 750
Other liabilities	10 567	10 525	40 066	20 097	176 190	198 253
Total liabilities	1 136 636	1 345 692	1 459 551	1 079 045	983 453	1 393 160
Equity						
Share capital	100 020	100 020	100 020	100 020	100 020	100 020
Reserves and retained earnings	(6 703)	(4 839)	(4 251)	(15 509)	9 897	22 821
Profit/(Loss) for the period	3 807	5 008	(18 178)	25 026	10 682	12 147
Total equity	97 124	100 189	77 591	109 537	120 598	134 988
Total equity and liabilities	1 233 760	1 445 881	1 537 142	1188582	1104051	1 528 148

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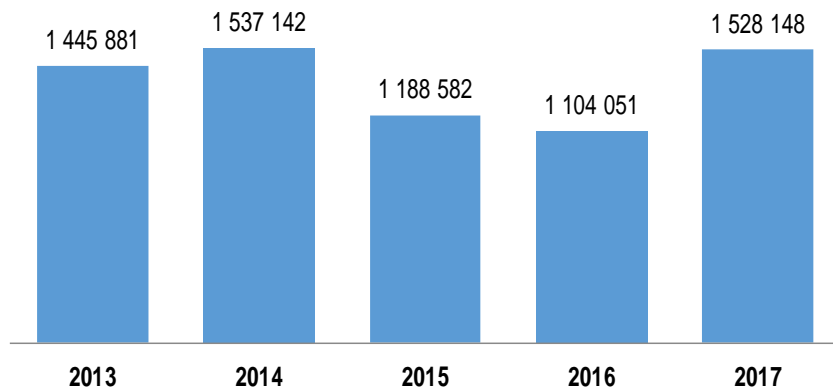
Income Statement

<i>(Amounts expressed in '000 LYD)</i>	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017
Interest and similar income	5 240	10 470	9 037	1 313	1 209	1 727
Interest expense and similar charges	(710)	(812)	(323)	(3)	(7)	-
Net interest income	4 530	9 658	8 714	1 311	1 202	1 727
Fee and commission income	11 400	18 598	48 093	98 802	106 367	156 029
Gains/(Losses) from fx difference	12 720	9 502	24 119	14 848	18 332	(5 545)
Other operating income	716	889	911	2 482	6 708	6 036
Operating profit	29 366	38 647	81 838	117 443	132 609	158 247
Staff costs	(10 510)	(13 994)	(15 291)	(12 265)	(12 175)	(11 748)
G&A Expenses	(6 781)	(6 378)	(14 506)	(32 215)	(52 837)	(61 394)
Depreciation and amortisation	(4 623)	(3 134)	(3 242)	(2 476)	(4 033)	(3 700)
Loans impairment and provisions	1 563	(5 257)	(53 000)	(30 764)	(2 470)	(1 457)
Other operating expenses	(3 466)	(2 570)	(13 977)	(11 496)	(44 893)	(60 670)
Operating expenses	(23 817)	(31 333)	(100 016)	(89 216)	(116 408)	(138 970)
Income tax						
Current tax	(1 742)	(2 306)	-	(3 201)	(5 519)	(7 130)
Profit for the period	3 807	5 008	(18 178)	25 026	10 682	12 147

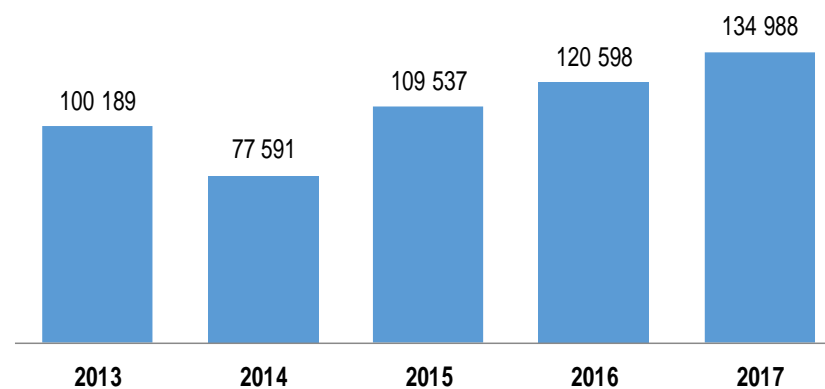
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Main Indicators

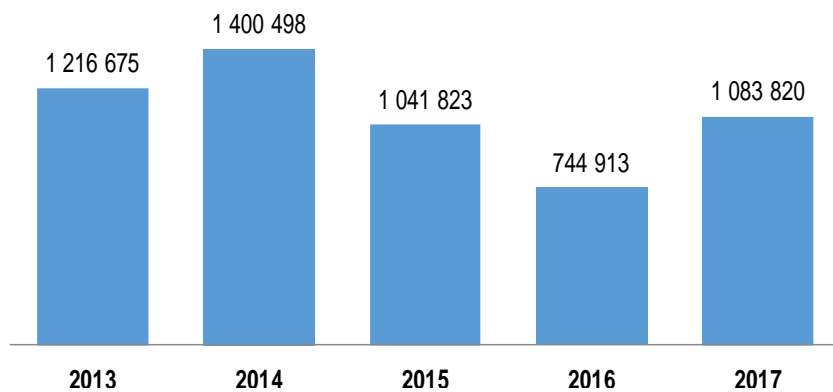
Total Assets ('000 LYD)



Shareholders' Equity ('000 LYD)



Total Customer Deposits ('000 LYD)



Solvability Ratio

