

Assets (In Millions of LBP)	30/6/2012 Unaudited	31/12/2011	30/6/2011
Cash and central bank	764,090	518,634	470,628
Deposits with banks and financial institutions	386,897	257,054	355,694
Loans to banks and financial institutions	3,682	17,629	7,261
Shares and participations at fair value through profit and loss	16,093	17,861	16,356
Financial assets at fair value through profit and loss	14,792	7,787	26,561
Loans and advances to customers	1,225,545	1,141,012	1,073,386
Loans and advances to related parties	35,059	33,704	31,495
Due from an associate	0	164	360
Customer's liability under acceptances	9,034	13,328	11,296
Financial assets at amortized cost	2,140,920	2,164,577	1,822,118
Financial assets at fair value through other comprehensive income	5,115	5,115	5,115
Investment in an associate	422	423	232
Assets acquired in satisfaction of loans	3,024	4,824	4,738
Property and equipment	47,834	35,575	33,648
Intangible assets	41	56	71
Other assets	15,702	10,710	11,448
Regulatory blocked fund	1,500	1,500	1,500
Goodwill	20,380	20,380	20,380
Total Assets	4,690,130	4,250,333	3,892,287
Guarantees and standby letters of credit	95,489	126,177	59,164
Documentary and commercial letters of credit	124,535	31,107	27,522
Forward exchange contracts	53,776	75,288	68,664
Fiduciary assets	255,364	339,351	351,824

Liabilities (In Millions of LBP)	30/6/2012 Unaudited	31/12/2011	30/6/2011
Deposits and borrowings from banks and financial institutions	484,432	417,520	385,437
Customers' deposits at amortized cost	3,666,848	3,347,388	3,075,451
Related Parties' deposits at amortized cost	152,636	152,015	95,721
Certificates of deposit	5,781	5,783	5,779
Liability under acceptances	9,034	13,328	11,296
Other liabilities	65,474	37,810	55,146
Provisions	7,507	6,524	6,289
Total Liabilities	4,391,712	3,980,368	3,635,119
EQUITY			
Share capital	154,500	131,440	131,440
Additional paid-in capital	28,173	28,173	28,173
Preferred shares	22,605	22,605	22,605
Legal reserve	8,727	6,874	6,045
Reserve for general banking risks	24,377	18,653	18,653
Reserve for assets acquired in satisfaction of loans	1,458	1,700	1,703
Cumulative change in fair value of investment securities	-962	-962	-962
Retained earnings	45,687	36,397	37,270
Profit for the period	13,422	24,661	11,822
Equity attributable to owners of the Bank	297,987	269,541	256,749
Non-controlling interest	431	424	419
Total Equity	298,418	269,965	257,168
Total Liabilities and Equity	4,690,130	4,250,333	3,892,287

Key Figures:

- Growth of Net income YOY: 13.52 %
- Growth of Deposits YTD: 9.15 %
- Growth of Total Assets YTD: 10.35 %

Income statement (In Millions of LBP)	30/6/2012 Unaudited	31/12/2011	30/6/2011
Interest income	126,068	225,630	105,803
Interest expense	(84,976)	(159,316)	(76,517)
Net interest income	41,092	66,314	29,286
Fee and commission income	5,736	10,406	5,689
Fee and commission expense	(2,352)	(7,116)	(1,600)
Net fee and commission income	3,384	3,290	4,089
Net interest and gain or loss on financial assets at fair value through profit and loss	6,828	6,065	7,067
Other operating income (net)	319	4,609	1,786
Net financial revenues	51,623	80,278	42,228
Provision for impairment of loans and advances to customers (net)	(4,410)	(1,366)	(871)
Net financial revenues after impairment charge	47,213	78,912	41,357
Staff costs	(17,102)	(28,672)	(15,790)
Administrative expenses	(12,459)	(16,479)	(9,244)
Depreciation and amortization	(1,929)	(3,503)	(1,754)
Other income / expense (net)	0	323	(31)
Net loss / gain on disposal of property and equipment and assets acquired in satisfaction of loans	649	(455)	69
Profit before income tax	16,372	30,126	14,607
Income tax expense	(2,943)	(5,454)	(2,778)
Profit for the period	13,429	24,672	11,829
Attributable to :			
Equity holders of the Bank	13,422	24,661	11,822
Non-controlling interest	7	11	7

Auditors:

 Deloitte & Touche
 Fiduciaire du Moyen-Orient