

Assets (In Thousands of LBP)	31/12/2012 Unaudited	31/12/2011 Audited
Cash and central bank	1,106,525,245	518,633,670
Deposits with banks and financial institutions	371,025,828	257,053,839
Fair value through other comprehensive income	3,937,499	5,114,748
Fair value through P/L	70,327,298	25,648,472
Financial assets at amortized cost	2,136,262,064	2,164,577,455
Loans to banks and financial institutions	3,532,663	17,629,177
Loans and advances to customers	1,308,515,590	1,174,715,608
Due from an associate	0	164,918
Customer's liability under acceptances	10,353,714	13,328,063
Investment in an associate	0	423,377
Assets acquired in satisfaction of loans	2,791,356	4,824,182
Property and equipment	48,424,878	35,574,627
Other assets	15,563,400	10,709,643
Regulatory blocked fund	1,500,000	1,500,000
Intangible assets	25,469	55,852
Goodwill	20,379,656	20,379,656
Total Assets	5,099,164,660	4,250,333,287
FINANCIAL INSTRUMENTS WITH OOF-BALANCE SHEET RISK		
Guarantees and standby letters of credit	104,723,556	126,176,777
Documentary and commercial letters of credit	36,861,851	31,106,955
Forward exchange contracts	18,308,734	75,287,599
Fiduciary assets	272,633,393	339,350,757

Liabilities (In Thousands of LBP)	31/12/2012 Unaudited	31/12/2011 Audited
Deposits and borrowings from banks and financial institutions	628,956,873	417,519,777
Customers' deposits at amortized cost	4,046,829,642	3,499,403,491
Liability under acceptances	10,353,714	13,328,063
Certificates of deposit	5,782,837	5,782,837
Other liabilities	48,981,662	37,809,420
Provisions	7,093,386	6,524,060
Total liabilities	4,747,998,114	3,980,367,648
EQUITY		
Share capital	154,500,000	131,439,820
Blocked deposits for capital increase	37,687,500	0
Preferred shares	22,605,000	22,605,000
Additional paid-in capital	28,173,355	28,173,355
Legal reserve	8,726,866	6,873,957
Reserve for general banking risks	24,376,564	18,653,110
Reserve for assets acquired in satisfaction of loans	1,423,670	1,700,173
Cumulative change in fair value of financial assets through other comprehensive income	-1,962,270	-961,608
Retained earnings	45,712,426	36,397,168
Profit for the year	29,480,733	24,660,651
Equity attributable to owners of the bank	350,723,844	269,541,626
Non-controlling interest	442,702	424,013
Total Equity	351,166,546	269,965,639
Total Liability and Equity	5,099,164,660	4,250,333,287

Income Statement (in Thousands of LBP)	31/12/2012 Unaudited	31/12/2011 Audited
Interest & similar income	261,572,626	225,630,155
Interest & similar expense	-178,000,822	-159,315,638
Net interest income	83,571,804	66,314,517
Fee & commission income	12,719,602	10,405,967
Fee & commission expense	-10,214,905	-7,116,167
Net fee & commission income	2,504,697	3,289,800
Net interest gain / loss on financial assets at fair value through profit and loss	8,025,601	6,064,849
Other operating income (net)	3,118,132	4,609,225
Net financial revenues	97,220,234	80,278,391
Provision for impairment of loans and advances to customers (net)	-3,661,571	-1,365,952
Net financial revenues after impairment charge	93,558,663	78,912,439
Staff costs	-31,967,459	-28,672,281
Administrative expenses	-22,176,911	-16,478,978
Depreciation and amortization	-3,886,379	-3,502,978
Other income / expense (net)	-1,255,697	323,152
Net loss / gain on disposal of property and equipment and assets acquired in satisfaction of loans	1,210,024	-455,544
Profit before tax	35,482,241	30,125,810
Income tax expense	-5,982,819	-5,453,931
Profit for the period	29,499,422	24,671,879
Attributable to :		
Equity holders of the bank	29,480,733	24,660,651
Non-controlling interest	18,689	11,228

Key Figures:

- Growth of Net Income YOY: 19.57%
- Growth of Deposits YTD: 15.64%
- Growth of Total Assets YTD: 19.97%

Auditors:

 Deloitte & Touche
 Fiduciaire du Moyen-Orient