

Assets (In Thousands of LBP)	31/3/2013 Unaudited	31/12/2012 Unaudited
Cash and central bank	1,139,121,327	1,106,525,245
Deposits with banks and financial institutions	451,235,808	371,025,828
Fair value through other comprehensive income	2,415,725	2,415,724
Fair value through P/L	200,161,823	70,327,298
Financial assets at amortized cost	2,051,689,450	2,136,262,064
Loans to banks and financial institutions	3,278,059	3,532,663
Loans and advances to customers	1,313,274,429	1,308,515,590
Customer's liability under acceptances	22,193,537	10,353,714
Assets acquired in satisfaction of loans	2,791,356	2,791,356
Property and equipment	52,044,968	48,424,878
Other assets	18,673,941	14,886,566
Regulatory blocked fund	1,500,000	1,500,000
Intangible assets	17,998	25,469
Goodwill	20,379,656	20,379,656
Total Assets	5,278,778,077	5,096,966,051
FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK		
Guarantees and standby letters of credit	103,584,359	104,723,556
Documentary and commercial letters of credit	43,932,450	94,687,002
Forward exchange contracts	33,701,036	35,400,660
Fiduciary assets	248,689,124	272,633,393

Liabilities (In Thousands of LBP)	31/3/2013 Unaudited	31/12/2012 Unaudited
Deposits and borrowings from banks and financial institutions	724,972,196	628,956,873
Customers' deposits at amortized cost	4,069,355,677	4,046,829,642
Liability under acceptances	22,193,537	10,353,714
Certificates of deposit	0	5,782,837
Other liabilities	92,515,196	48,076,562
Provisions	8,422,406	7,093,386
Total liabilities	4,917,459,012	4,747,093,014
EQUITY		
Share capital	154,500,000	154,500,000
Blocked deposits for capital increase	37,687,500	37,687,500
Preferred shares	22,605,000	22,605,000
Additional paid-in capital	28,173,355	28,173,355
Legal reserve	8,726,866	8,726,866
Reserve for general banking risks	24,376,564	24,376,564
Reserve for assets acquired in satisfaction of loans	1,423,670	1,423,670
Cumulative change in fair value of financial assets through other comprehensive income	-3,255,779	-3,255,779
Retained earnings	75,193,158	45,712,426
Profit for the year	11,438,480	29,480,733
Equity attributable to owners of the bank	360,868,814	349,430,335
Non-controlling interest	450,251	442,702
Total Equity	361,319,065	349,873,037
Total Liabilities and Equity	5,278,778,077	5,096,966,051

Auditors:

 Deloitte & Touche
 Fiduciaire du Moyen-Orient

Income Statement (In Thousands of LBP)	31/3/2013 Unaudited	31/3/2012 Unaudited
Interest & similar income	68,477,343	61,170,943
Interest & similar expense	-47,133,084	-41,672,434
Net Interest Income	21,344,259	19,498,509
Fee & commission income	3,827,767	2,697,999
Fee & commission expense	-2,383,970	-1,157,969
Net fee & commission income	1,443,797	1,540,030
Net interest gain / loss on financial assets at fair value through profit and loss	6,363,052	5,127,527
Other operating income (net)	322,524	542,945
Total operating income	29,473,632	26,709,011
Net provisions for credit losses	-202,475	-3,347,555
Net operating income	29,271,157	23,361,456
Staff expenses	-9,301,923	-8,107,667
Administrative expenses	-5,562,075	-6,627,336
Depreciation of property and equipment	-792,213	-768,349
Amortization of intangible fixed assets	-7,471	-7,554
Impairment of goodwill	0	-179,833
Total operating expenses	-15,663,682	-15,690,739
Operating profit	13,607,475	7,670,717
Net gain/loss from sale or disposal of other assets	-8,435	-2,049
Profit before tax	13,599,040	7,668,668
Income tax	-2,153,011	-1,454,381
Profit after tax from operating activities	11,446,029	6,214,287
Net profit	11,446,029	6,214,287
Attributable to :		
Net profit - Non controlling interests	7,549	1,550
Net profit - Group share	11,438,480	6,212,737

Key Figures:

- Growth of Net Income YOY: 84.19%
- Growth of Deposits YOD: 0.56%
- Growth of Total Assets YTD: 3.57%