

Financial Highlights (figures in millions LBP)

	<u>2009</u> UNAUDITED	<u>2008</u>	% of change
Total Assets			
LBP	615,661	432,349	26.60%
F/C	948,911	803,505	
Customer Deposits			
LBP	456,777	347,881	23.06%
F/C	855,735	718,660	
Shareholders' Equity			
LBP	107,911	93,458	21.95%
F/C	8,721	2,182	
Total Loans & Advances			
LBP	58,493	40,775	23.47%
F/C	311,664	259,024	
Net Income			
LBP	20,579	18,360	12.09%

Financial Ratios

Liquidity Ratios

Net Liquidity in LBP	114.19%	109.00%
Net Liquidity in USD	63.74%	61.52%
Total Net Liquidity	80.99%	75.18%
Liquid Assets / Total Assets	71.35%	68.93%
Loans / Deposits in LBP	12.80%	11.72%
Loans / Deposits in F/C	36.42%	36.04%
Loans / Deposits (Total)	28.20%	28.11%

Asset Quality Ratios

Doubtful Loans / Total Loans	5.54%	8.86%
Loan Provisions / Doubtful Loans	75.29%	86.06%
Loan Provisions / Total Loans	4.93%	8.30%
Capital Adequacy Ratio (BASEL 2)	11.04%	10.44%

Profitability Ratios

Return on Average Equity	19.43%	21.23%
Return on Average Assets	1.50%	1.63%
Earnings per Share in LBP (after tax)	41	37
Net Asset Value per Share in LBP	3,129	2,472

Management Efficiency Ratios

Interest Paid / Interest Received	64.36%	64.52%
Total Commissions / Financial Income	9.03%	10.39%
Cost / Income	78.22%	77.69%
Cost per Average Branch (in millions LBP)	5,279	4,566