

**CAPITAL LBP 689,113,000,000 FULLY PAID,
TOTAL EQUITY 2,906,311,000,000, C.R.B.14150,
LIST OF BANKS NO. 39, HEAD OFFICE - BEIRUT**



- Total Assets stood at US\$ 17.0 billion as at 31/12/2012.
- Total Customer Deposits stood at US\$ 13.4 billion as at 31/12/2012.
- Net Customers' Loans stood at US\$ 4.1 billion as at 31/12/2012.
- Net Income for 2012 stood at US\$ 169 million
- Cost-to-Income ratio stood at 45.6% at the end of December 2012.
- Adequate capital adequacy ratio (Basel 3) that stood at 15.5%
- Net Non Performing Loans (net of specific provisions and reserved interest) to Net loans stood at 1.1 %; Coverage ratio (including specific and collective provisions and reserved interests) stood at 128.4%
- Net Provisions allocated during 2012 reached USD 66.7 million
- A high liquidity ratio (Due from banks and Central banks (including reserve requirements, current accounts, Long-Term placements and Certificates of Deposits) to customers deposits) of 66.6% at the end of December 2012

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2012 (LBP millions)

	Unaudited 31-Dec-12	Audited 31-Dec-11
ASSETS		
Cash and balances with central banks	5,517,855	4,282,468
Due from banks and financial institutions	3,217,927	4,330,842
Loans to banks and financial institutions and reverse repurchase agreements	458,707	667,488
Financial assets given as collateral	8,923	8,920
Derivative financial instruments	5,208	5,356
Shares and participations held at fair value through profit or loss	26,127	26,603
Debt instruments and other financial assets held at fair value through profit or loss of which: Net loans and advances designated at fair value through profit or loss	274,782 -	228,606 -
Net loans and advances to customers at amortized cost*	6,209,289	6,028,914
Net loans and advances to related parties at amortized cost	14,469	13,406
Debtors by acceptances	313,538	331,821
Shares and participations held at fair value through other comprehensive income	76,918	76,967
Debt instruments held at amortized cost	9,135,343	8,607,301
Property and equipment	265,394	301,066
Intangible assets	971	1,129
Assets taken in settlement of debt	34,747	35,452
Other assets	88,317	80,974
TOTAL ASSETS*	25,648,515	25,027,313
(*) After Deducting:		
Reserved Interest on sub-standard, doubtful, and bad loans	66,546	62,598
Specific Provisions for doubtful and bad loans	132,583	90,206
Provisions Based on Collective Assessment	140,196	103,728

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	Unaudited 31-Dec-12	Audited 31-Dec-11
LIABILITIES AND EQUITY		
LIABILITIES		
Due to central banks	20,019	15,670
Due to banks and financial institutions	1,324,645	1,635,480
Financial assets against securities lent and repurchase agreements	-	-
Derivative financial instruments	4,354	7,347
Customers' deposits at amortized cost	19,971,078	19,174,417
Deposits from related parties at amortized cost	204,555	151,991
Engagements by acceptances	313,538	331,821
Debt issued and other borrowed funds	508,711	662,290
Other liabilities	272,162	126,267
Provision for risks and charges	123,142	129,989
Subordinated notes	412,404	307,263
TOTAL LIABILITIES	23,154,608	22,542,535
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT		
Share capital – Common ordinary shares	684,273	684,273
Share capital – Preferred shares	4,840	4,840
Issue premium – Common ordinary shares	229,014	229,014
Issue premium – Preferred shares	586,259	583,858
Reserves not available for distribution (legal and statutory)	557,572	469,072
Reserves available for distribution	89,947	79,127
Other equity instruments	14,979	14,979
Treasury shares	(25,302)	(25,476)
Retained earnings	70,646	65,214
Revaluation reserve of real estate	5,689	5,689
Reserve on revaluation of financial assets at fair value through OCI	(25,118)	(20,556)
Net results of the financial period - profit	247,695	259,894
Foreign currency translation reserve	(68,000)	(31,329)
	2,372,494	2,318,599
NON-CONTROLLING INTEREST	121,413	166,179
TOTAL EQUITY	2,493,907	2,484,778
TOTAL LIABILITIES AND EQUITY	25,648,515	25,027,313

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2012

	Unaudited 31-Dec-12	Audited 31-Dec-11
OFF-BALANCE SHEET ITEMS		
Financing Commitments		
Financing commitments given to banks & financial institutions	507,325	552,339
Financing commitments received from banks & financial institutions	37,935	47,220
Engagement to customers	470,839	523,392
Bank guarantees		
Guarantees given to banks & financial institutions	469,517	423,451
Guarantees given to customers	1,029,948	1,036,243
Guarantees received from customers	25,903,693	24,458,189
Foreign Currencies Forwards		
Foreign currencies to receive	539,886	504,188
Foreign currencies to deliver	540,654	505,851
Claims from legal cases	41,529	41,174
Fiduciary assets	124,646	127,866
Asset under management	3,232,693	3,197,425
Bad debts fully provided for	76,515	91,644

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BYBLOS BANK SAL

CONSOLIDATED INCOME STATEMENT

Year ended 31 December 2012 (LBP millions)	Unaudited 31-Dec-12	Audited 31-Dec-11
Interest and similar income	1,282,839	1,264,737
Interest and similar expense	(884,173)	(840,373)
NET INTEREST INCOME	398,666	424,364
Fees and Commissions income	162,891	158,184
Fees and Commissions expense	(16,551)	(13,389)
NET FEES AND COMMISSIONS INCOME	146,340	144,795
Net gain from financial instruments at fair value through profit or loss of which: interest revenues/charges	85,806 12,111	61,601 16,227
Net gain from other financial assets	4,491	4,200
Net gain or loss on financial assets at amortized cost	65,997	64,165
Other operating income	17,578	13,191
TOTAL OPERATING INCOME	718,878	712,316
Credit loss expense	(100,586)	(42,770)
Impairment losses on other financial assets	19,490	(23,575)
NET OPERATING INCOME	637,782	645,971
Personnel expenses	(152,764)	(161,286)
Depreciation of property and equipment	(31,576)	(31,466)
Amortisation of intangibles assets	(159)	(159)
Other operating expenses	(143,563)	(116,136)
TOTAL OPERATING EXPENSES	(328,062)	(309,047)
PROFIT BEFORE TAX	309,720	336,924
Income tax expense	(54,667)	(65,987)
PROFIT FOR THE PERIOD	255,053	270,937
Attributable to:		
Equity holders of the parent	247,695	259,894
Minority interests	7,358	11,043
	255,053	270,937
Earnings per share		
Equity holders of the parent for the year:	LL	LL
Basic earnings per share - Common ordinary shares	354.91	376.60
Diluted earnings per share - Common ordinary shares	339.27	356.91

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Year ended 31 December 2012 (LBP millions)	Unaudited 31-Dec-12	Audited 31-Dec-11
Profit for the period	255,053	270,937
Net unrealized loss from financial instruments at fair value through other comprehensive income	(5,312)	(3,863)
Exchange differences on translation of foreign operations	(36,671)	(37,348)
Income tax effect on components of other comprehensive income	750	1,379
Other comprehensive income (loss) for the period	(41,233)	(39,832)
Total comprehensive income for the period	213,820	231,105
Attributable to:		
Equity holders of the parent	207,473	226,556
Minority interests	6,347	4,549
	213,820	231,105