



BYBLOS BANK ^{SAL}

Phone: (01) 335200, Fax: (01) 339436, Web: [http:// www.byblosbank.com.lb](http://www.byblosbank.com.lb)

Capital LBP 689,113,000,000 Fully Paid, C.R.B.14150,

List of Banks No. 39, Head Office - Beirut

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(LBP millions)	Unaudited 30/JUN/10	Audited 31/DEC/09
ASSETS		
Cash and balances with central banks	2,526,086	2,533,372
Due from banks and financial institutions	3,591,960	3,142,483
Financial assets given as collateral and reverse repurchase agreements	-	1,193
Derivative financial instruments	13,902	12,224
Financial assets held for trading	198,138	204,128
Net loans and advances to customers	5,234,656	4,807,633
Net loans and advances to related parties	11,260	11,515
Debtors by acceptances	350,577	335,904
Available-for-sale financial instruments	1,846,076	1,793,540
Financial assets classified as loans and receivables	7,299,736	6,681,970
Held to maturity financial instruments	557,018	564,640
Property and equipment	276,417	266,738
Intangible assets	734	734
Non-current assets held-for-sale	39,884	38,567
Other assets	75,871	70,545
Total Assets*	22,022,315	20,465,186
(*) After Deducting:		
Reserved Interest on sub-standard, doubtful, and bad loans	59,077	63,840
Specific Provisions for doubtful and bad loans	54,072	56,800
Provisions Based on Collective Assessment	80,046	65,317



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(LBP millions)	Unaudited 30/JUN/10	Audited 31/DEC/09
LIABILITIES AND EQUITY		
LIABILITIES		
Due to central banks	20,520	11,704
Due to banks and financial institutions	1,474,449	1,675,807
Financial assets against securities lent and repurchase agreements	-	1,193
Derivative financial instruments	14,445	11,144
Customers' deposits	16,735,708	15,366,354
Deposits from related parties	137,308	139,814
Engagements by acceptances	350,577	335,904
Debt issued and other borrowed funds	283,916	281,609
Current tax liability	25,681	40,212
Deferred tax liabilities	15,443	15,485
Other liabilities	237,644	236,169
Liabilities linked to held-for-sale assets	1,234	1,995
Provision for risks and charges	80,764	66,954
End of service benefits	29,750	28,276
Subordinated notes	300,060	299,634
Total Liabilities	19,707,499	18,512,254
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT		
Share capital – Common ordinary shares	434,984	262,706
Share capital – Common priority shares	249,289	249,289
Share capital – Preferred shares	4,840	4,840
Issue premium – Common ordinary shares	215,966	26,425
Issue premium – Preferred shares	581,456	579,035
Capital reserves	457,527	384,115
Treasury shares	(6,921)	(176)
Retained earnings	17,645	24,954
Revaluation reserve of real estate	5,689	5,689
Available-for-sale reserve	73,715	66,026
Net results of the financial period - profit	101,644	206,628
Foreign currency translation reserve	5,043	13,394
Other reserves	6,958	6,958
Minority Interest	2,147,835	1,829,883
	166,981	123,049
Total Equity	2,314,816	1,952,932
Total Liabilities and Equity	22,022,315	20,465,186



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UNAUDITED CONSOLIDATED OFF BALANCE SHEET ITEMS

(LBP millions)	Unaudited 30/JUN/10	Audited 31/DEC/09
Financing commitments		
Financing commitments given to banks & financial institutions	1,063,874	803,564
Financing commitments received from banks & financial institutions	236,915	244,917
Engagement to customers	313,216	403,731
Bank guarantees		
Guarantees given to banks & financial institutions	344,084	360,485
Guarantees given to customers	896,544	885,543
Guarantees received from customers	18,465,458	16,836,899
Foreign currencies Forwards		
Foreign currencies to receive	469,615	297,126
Foreign currencies to deliver	470,169	296,046
Claims from legal cases	294,784	290,679
Fiduciary assets	124,434	116,590
Asset under management	3,928,319	3,835,767
Bad debts fully provided for	102,116	113,107



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UNAUDITED CONSOLIDATED STATEMENT OF INCOME

(LBP millions)	Unaudited 30/JUN/10	Unaudited 30/JUN/09
Interest and similar income	597,741	542,916
Interest and similar expense	(397,403)	(360,883)
Net interest income	200,338	182,033
Fees and commissions income	70,504	61,811
Fees and commissions expense	(8,075)	(5,640)
Net Fees and commissions income	62,429	56,171
Net trading income	10,324	22,396
Net gain or loss on financial assets	29,483	1,653
Other operating income	5,686	4,041
Total operating income	308,260	266,294
Credit loss expense	(13,905)	(12,194)
Impairment losses on financial investments, net	(316)	(3,958)
Net operating income	294,039	250,142
Personnel expenses	(72,060)	(65,486)
Depreciation of property and equipment	(16,699)	(12,033)
Amortization of intangible assets	(39)	(63)
Other operating expenses	(72,033)	(57,224)
Total operating expenses	(160,831)	(134,806)
Operating profit	133,208	115,336
Impairment loss on assets held for sale	-	-
Profit before tax	133,208	115,336
Income tax expense	(24,116)	(20,397)
Profit for the period	109,092	94,939
Attributable to		
-Equity Holders of the Parent	101,644	89,626
-Minority interests	7,448	5,313
	109,092	94,939
Earnings per share		
Equity holders of the parent for the period	L.L.	L.L.
Basic earnings per share - Common ordinary shares	171.44	171.75
Basic earnings per share - Common priority shares	195.64	195.75
Diluted earnings per share - Common ordinary shares	-	163.83
Diluted earnings per share - Common priority shares	-	187.87



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UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(LBP millions)	Unaudited 30/JUN/10	Unaudited 30/JUN/09
Profit for the period	109,092	94,939
Net gain (loss) on available-for-sale financial assets	7,891	51,445
Income tax relating to components of other comprehensive income	(202)	-
Other comprehensive income for the period	7,689	51,445
Exchange differences on translation of foreign operations	(8,351)	(6,447)
	(662)	44,998
Total comprehensive income for the period	108,430	139,937
Attributable to		
-Equity Holders of the Parent	100,982	134,621
-Minority interests	7,448	5,316
	108,430	139,937