



# BYBLOS BANK <sup>SAL</sup>

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

Capital LBP 514,414,898,800 Fully Paid, C.R.B.14150,

List of Banks No. 39, Head Office - Beirut

## UNAUDITED CONSOLIDATED BALANCE SHEET

(LBP million)	30/SEP/09	31/DEC/08
<b>Assets</b>		
Cash and balances with central banks	2,319,068	2,023,979
Due from banks and financial institutions	3,432,643	2,525,830
Financial assets given as collateral and reverse repurchase agreements	43,080	96,847
Derivative financial instruments	20,902	30,117
Financial assets held for trading	188,117	210,825
Net loans and advances to customers (*)	4,433,605	4,194,647
Net loans and advances to related parties	12,009	12,017
Debtors by acceptances	302,932	284,468
Available-for-sale financial instruments	1,735,187	1,280,283
Financial assets classified as loans and receivables	5,961,654	4,619,105
Held to maturity financial instruments	806,325	1,299,646
Property and equipment	259,162	243,322
Intangible assets	1,074	1,074
Non-current assets held-for-sale	45,002	46,108
Other assets	93,655	60,874
<b>Total Assets (*)</b>	<b>19,654,415</b>	<b>16,929,142</b>
(*) After Deducting:		
Reserved Interest on sub-standard, doubtful, and bad loans	72,005	80,805
Specific Provisions for doubtful and bad loans	51,429	59,668
Provisions Based on Collective Assessment	62,514	47,170



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(LBP million)	30/SEP/09	31/DEC/08
<b>Liabilities and Equity</b>		
Due to central banks	181,704	83,656
Due to banks and financial institutions	1,542,584	1,462,261
Derivative financial instruments	20,989	28,866
Customers' deposits	14,809,764	12,500,408
Deposits from related parties	133,165	106,472
Engagements by acceptances	302,932	284,468
Debt issued and other borrowed funds	351,466	267,555
Current tax liability	27,843	29,996
Other liabilities	306,418	191,059
Liabilities linked to held-for-sale assets	1,950	1,720
Provision for risks and charges	58,053	30,591
End of service benefits	28,282	27,478
Subordinated notes	302,331	296,203
<b>Total Liabilities</b>	<b>18,067,481</b>	<b>15,310,733</b>
<b>Equity Attributable to Equity Holders of the Parent</b>		
Share capital – Common shares	262,706	260,535
Share capital – Preferred shares	2,420	3,600
Share capital – Priority shares	249,289	247,228
Issue premium – Common shares	26,425	26,425
Issue premium – Preferred shares	295,154	444,704
Capital reserves	384,841	334,348
Treasury shares	(1,090)	(1,554)
Retained earnings	26,037	15,317
Revaluation reserve of real estate	5,689	5,689
Available-for-sale reserve	57,416	(30,517)
Net results of the financial period - profit	135,690	172,285
Foreign currency translation reserve	15,333	18,604
Other reserves	7,856	5,538
	<b>1,467,766</b>	<b>1,502,202</b>
<b>Minority Interest</b>	<b>119,168</b>	<b>116,207</b>
<b>Total Equity</b>	<b>1,586,934</b>	<b>1,618,409</b>
<b>Total Liabilities and Equity</b>	<b>19,654,415</b>	<b>16,929,142</b>



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## UNAUDITED CONSOLIDATED STATEMENT OF INCOME

(LBP million)	1 <sup>st</sup> 9 Months 2009	1 <sup>st</sup> 9 Months 2008
Interest and similar income	833,846	758,869
Interest and similar expense	(555,824)	(507,485)
<b>Net interest income</b>	<b>278,022</b>	<b>251,384</b>
Fees and commission income	94,445	87,170
Fees and commission expense	(7,880)	(6,482)
<b>Net Fees and commission income</b>	<b>86,565</b>	<b>80,688</b>
Net trading income	31,253	16,248
Net gain or loss on financial assets	2,330	4,974
Other operating income	4,372	3,274
<b>Total operation income</b>	<b>402,542</b>	<b>356,568</b>
Credit loss expense	(16,934)	(16,750)
Impairment losses on financial investments, net	(2,725)	(4,500)
<b>Net operating income</b>	<b>382,883</b>	<b>335,318</b>
Personnel expenses	(99,383)	(91,590)
Depreciation of property and equipment	(18,361)	(14,551)
Amortisation of intangible assets	(94)	(94)
Other operating expenses	(88,049)	(81,679)
<b>Total operating expenses</b>	<b>(205,887)</b>	<b>(187,914)</b>
<b>Operating profit</b>	<b>176,996</b>	<b>147,404</b>
Impairment loss on assets held for sale	-	-
<b>Profit before taxes</b>	<b>176,996</b>	<b>147,404</b>
Income tax expense	(32,354)	(28,203)
<b>Profit for the year</b>	<b>144,642</b>	<b>119,201</b>
<b>Attributable to</b>		
-Equity Holders of the Parent	135,690	111,788
-Minority interests	8,952	7,413
<b>Profit for the year</b>	<b>144,642</b>	<b>119,201</b>
<b>Earnings per share (in LBP)</b>		
Basic Earnings Per Common Share	261	209
Basic Earnings Per Priority Share	297	245
Diluted Earnings Per Common Share	248	203
Diluted Earnings Per Priority Share	284	239



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## UNAUDITED CONSOLIDATED OFF BALANCE SHEET ITEMS

(LBP million)	30/SEP/09	31/DEC/08
<b>Financing commitments</b>		
Financing commitments given to banks & financial institutions	835,030	862,122
Financing commitments received from banks & financial institutions	242,600	184,563
Engagement to customers	405,781	276,964
<b>Bank Guarantees</b>		
Guarantees given to banks & financial institutions of which: credit derivatives	348,810	267,414
Guarantees given to customers	862,702	793,830
Guarantees received from customers	16,159,748	14,664,214
<b>Foreign Currencies Forwards</b>		
Foreign currencies to receive	545,407	339,685
Foreign currencies to deliver	545,385	338,434
Claims from legal cases	294,672	265,458
Fiduciary assets	116,594	174,558
Asset under management	2,976,706	2,604,921
Bad debts fully provided for	114,595	121,244