



BYBLOS BANK ^{SAL}

Phone: (01) 335200, Fax: (01) 339436, www.byblosbank.com.lb

Capital LBP 689,113,000,000 Fully Paid, Total Equity 2,344,218,000,000, C.R.B.14150,
List of Banks No. 39, Head Office - Beirut

- Total Assets stood at US\$ 16.6 billion as at 30/06/2012.
- Total Customer Deposits stood at US\$ 13.3 billion as at 30/06/2012 recording an increase of 3.5% during the first half of 2012.
- Net Customers' Loans stood at US\$ 4.1 billion as at 30/06/2012 recording an increase of 2.1% during the first half of 2012.
- Net Income for the first half of 2012 stood at US\$ 80 million
- Cost-to-Income ratio decreased to 50.2% at the end of June 2012 compared to 50.6% at the end of June 2011.
- Capital adequacy ratio (Basel 3) stood at 13.30%
- Net Non Performing Loans (net of specific provisions and reserved interest) to Net loans stood at 1.20%; Coverage ratio (including specific and collective provisions and reserved interests) stood at 111.7%
- 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 68.7% at the end of June 2012

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(LBP MILLIONS)	UNAUDITED 30/JUN/12	AUDITED 31/DEC/11
ASSETS		
Cash and balances with central banks	5,119,322	4,282,468
Due from banks and financial institutions	3,683,038	4,330,842
Loans to banks and financial institutions and reverse repurchase agreements	628,738	667,488
Financial assets given as collateral	8,918	8,920
Derivative financial instruments	2,790	5,356
Shares and participations held at fair value through profit or loss	23,012	26,603
Debt instruments and other financial assets held at fair value through profit or loss	212,563	228,606
of which: Net loans and advances designated at fair value through profit or loss	-	-
Net loans and advances to customers at amortized cost	6,159,588	6,028,914
Net loans and advances to related parties at amortized cost	12,467	13,406
Debtors by acceptances	219,250	331,821
Shares and participations held at fair value through other comprehensive income	77,020	76,967
Debt instruments held at amortized cost	8,470,973	8,607,301
Property and equipment	266,353	301,066
Intangible assets	1,129	1,129
Assets taken in settlement of debt	33,938	35,452
Other assets	84,487	80,974
Total Assets*	25,003,586	25,027,313
(*) After Deducting:		
Reserved Interest on sub-standard, doubtful, and bad loans	69,064	62,598
Specific Provisions for doubtful and bad loans	112,701	90,206
Provisions Based on Collective Assessment	104,078	103,728



BYBLOS BANK ^{SAL}

Phone: (01) 335200, Fax: (01) 339436, www.byblosbank.com.lb

Capital LBP 689,113,000,000 Fully Paid, Total Equity 2,344,218,000,000, C.R.B.14150,
List of Banks No. 39, Head Office - Beirut

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	UNAUDITED 30/JUN/12	AUDITED 31/DEC/11
LIABILITIES AND EQUITY		
LIABILITIES		
Due to central banks	25,237	15,670
Due to banks and financial institutions	1,344,482	1,635,480
Derivative financial instruments	2,764	7,347
Customers' deposits at amortized cost	19,815,797	19,174,417
Deposits from related parties at amortized cost	189,425	151,991
Engagements by acceptances	219,250	331,821
Debt issued and other borrowed funds	509,619	662,290
Other liabilities	166,077	126,267
Provision for risks and charges	130,330	129,989
Subordinated notes	256,387	307,263
Total Liabilities	22,659,368	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	229,013	229,014
Issue premium – Preferred shares	586,259	583,858
Reserves not available for distribution (legal and statutory)	542,592	469,072
Reserves available for distribution	71,907	79,127
Other equity instruments	14,979	14,979
Treasury shares	(25,292)	(25,476)
Retained earnings	74,310	65,214
Revaluation reserve of real estate	5,689	5,689
Reserve on revaluation of financial assets at fair value through OCI	(24,967)	(20,556)
Net results of the financial period - profit	116,954	259,894
Foreign currency translation reserve	(65,564)	(31,329)
	2,214,993	2,318,599
Non-Controlling Interest	129,225	166,179
Total Equity	2,344,218	2,484,778
Total Liabilities and Equity	25,003,586	25,027,313



BYBLOS BANK SAL

Phone: (01) 335200, Fax: (01) 339436, www.byblosbank.com.lb

Capital LBP 689,113,000,000 Fully Paid, Total Equity 2,344,218,000,000, C.R.B.14150,
List of Banks No. 39, Head Office - Beirut

UNAUDITED CONSOLIDATED OFF BALANCE SHEET ITEMS

(LBP MILLIONS)	UNAUDITED 30/JUN/12	AUDITED 31/DEC/11
Financing commitments		
Financing commitments given to banks & financial institutions	493,063	552,339
Financing commitments received from banks & financial institutions	71,716	47,220
Engagement to customers	549,533	523,392
Bank guarantees		
Guarantees given to banks & financial institutions	396,626	423,451
Guarantees given to customers	1,070,958	1,036,243
Guarantees received from customers	25,738,225	24,458,189
Foreign currencies forwards		
Foreign currencies to receive	836,061	504,188
Foreign currencies to deliver	834,941	505,851
Claims from legal cases	43,767	41,174
Fiduciary assets	130,182	127,866
Asset under management	3,128,798	3,197,425
Bad debts fully provided for	79,818	91,644



BYBLOS BANK ^{SAL}

Phone: (01) 335200, Fax: (01) 339436, www.byblosbank.com.lb

Capital LBP 689,113,000,000 Fully Paid, Total Equity 2,344,218,000,000, C.R.B.14150,
List of Banks No. 39, Head Office - Beirut

UNAUDITED CONSOLIDATED INCOME STATEMENT

(LBP MILLIONS)	UNAUDITED 30/JUN/12	UNAUDITED 30/JUN/11
Interest and similar income	629,182	619,435
Interest and similar expense	(441,000)	(400,609)
Net interest income	188,182	218,826
Fees and Commissions income	82,591	78,112
Fees and Commissions expense	(6,225)	(5,634)
Net fees and commissions income	76,366	72,478
Net gain from financial instruments at fair value through profit or loss	39,282	22,103
Net gain from other financial assets	3,400	3,119
Net gain or loss on financial assets at amortized cost	31,906	10,507
Other operating income	4,936	6,162
Total operating income	344,072	333,195
Credit loss expense	(34,838)	(9,019)
Impairment losses on other financial assets	10,926	(7,308)
Net operating income	320,160	316,868
Personnel expenses	(82,162)	(81,078)
Depreciation of property and equipment	(17,857)	(16,609)
Amortisation of intangibles assets	-	(39)
Other operating expenses	(72,236)	(70,710)
Total operating expenses	(172,255)	(168,436)
Profit before tax	147,905	148,432
Income tax expense	(26,754)	(27,181)
Profit for the period	121,151	121,251
Attributable to:		
Equity holders of the parent	116,954	115,797
Minority interests	4,197	5,454
	121,151	121,251
Earnings per share		
Equity holders of the parent for the year:	L.L.	L.L.
Basic earnings per share - Common ordinary shares	164.75	162.94
Diluted earnings per share - Common ordinary shares	158.01	155.20



BYBLOS BANK SAL

Phone: (01) 335200, Fax: (01) 339436, www.byblosbank.com.lb

Capital LBP 689,113,000,000 Fully Paid, Total Equity 2,344,218,000,000, C.R.B.14150,
List of Banks No. 39, Head Office - Beirut

UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(LBP MILLIONS)	UNAUDITED 30/JUN/12	UNAUDITED 30/JUN/11
Profit for the period	121,151	121,251
Net unrealized loss from financial instruments at fair value through other comprehensive income	(5,204)	1,421
Exchange differences on translation of foreign operations	(34,235)	11,609
Income tax effect on components of other comprehensive income	793	654
Other comprehensive income (loss) for the period	(38,646)	13,684
Total comprehensive income for the period	82,505	134,935
Attributable to:		
Equity holders of the parent	78,980	128,827
Minority interests	3,525	6,108
	82,505	134,935