

**GROWTH INDICATORS**

<b>Total Assets</b>	<b>15.29%</b>
<b>Customers' Deposits &amp; CDs</b>	<b>16.13%</b>
<b>Loans to customers</b>	<b>8.76%</b>
<b>Shareholders' Equity</b>	<b>40.27%</b>
<b>Net Profit for the period</b>	<b>4.00%</b>

ASSETS	in Millions of LBP			in Millions of LBP		
	30-September-2009			30-September-2008		
	LBP	FCY	Total	LBP	FCY	Total
Cash and Central Banks	222,695	1,203,434	<b>1,426,129</b>	371,354	768,413	<b>1,139,767</b>
Due from Banks & Financial Institutions	26,819	918,480	<b>945,299</b>	6,864	837,679	<b>844,543</b>
Inter-group accounts	-	-	-	-	-	-
Pledged Financial Assets and reverse repurchase agreements	10,482	33,453	<b>43,935</b>	-	30,045	<b>30,045</b>
Derivative Financial Instruments	-	-	-	-	-	-
Trading Assets	5,641	20,749	<b>26,390</b>	29,034	35,419	<b>64,453</b>
Net Loans & advances to Customers *	397,871	1,915,803	<b>2,313,674</b>	215,975	1,961,745	<b>2,177,720</b>
Net Loans & advances to related parties	20,236	112,384	<b>132,620</b>	769	70,824	<b>71,593</b>
Customers' acceptance liability	-	169,274	<b>169,274</b>	-	244,557	<b>244,557</b>
Available for sale investment securities	1,861,515	771,386	<b>2,632,901</b>	1,132,605	712,778	<b>1,845,383</b>
Financial Assets designated as Loans and Receivables	37,029	111,789	<b>148,818</b>	16,388	175,744	<b>192,132</b>
Held to maturity Financial Instruments	865,079	783,500	<b>1,648,579</b>	870,193	711,613	<b>1,581,806</b>
Investments in associates	-	37,573	<b>37,573</b>	-	33,793	<b>33,793</b>
Tangible Fixed assets	69,897	3,001	<b>72,898</b>	67,710	2,188	<b>69,898</b>
Intangible Fixed Assets	1,658	-	<b>1,658</b>	1,658	-	<b>1,658</b>
Assets acquired in satisfaction of Loans	10,899	28,136	<b>39,035</b>	9,097	30,911	<b>40,008</b>
Deferred tax asset	-	441	<b>441</b>	-	7,149	<b>7,149</b>
Other Assets	19,122	20,991	<b>40,113</b>	34,826	15,207	<b>50,033</b>
Goodwill	-	1,825	<b>1,825</b>	-	2,042	<b>2,042</b>
<b>TOTAL ASSETS</b>	<b>3,548,943</b>	<b>6,132,219</b>	<b>9,681,162</b>	<b>2,756,473</b>	<b>5,640,107</b>	<b>8,396,580</b>

(\*) After deduction of provisions amounting to L.L. 57,193 million and L.L. 69,951 million for 30/9/2009 and 30/9/2008. of which L.L. 4,566 million & L.L. 4,235 million representing provisions on collective assessment as at 30/9/2009 & 30/9/2008.

LIABILITIES & SHAREHOLDERS' EQUITY	in Millions of LBP			in Millions of LBP		
	30-September-2009			30-September-2008		
	LBP	FCY	Total	LBP	FCY	Total
Due to Central Banks - long-term borrowings	805,848	13,746	819,594	793,448	7,462	800,910
Due to Banks & Financial Institutions	48,753	487,839	536,592	29,703	357,871	387,574
Inter-group accounts	-	-	-	-	-	-
Pledged Financial Liabilities and Repurchase Agreement	-	29,721	29,721	-	41,216	41,216
Derivative Financial Instruments	-	-	-	-	-	-
Financial Liabilities held for trading	-	-	-	-	-	-
Financial Liabilities designated at Fair Value through profit or loss	-	12,853	12,853	-	28,108	28,108
Customers' deposits and credit balances	2,306,345	4,386,456	6,692,801	1,682,424	4,054,924	5,737,348
Deposits from related parties	26,593	9,890	36,483	13,237	73,979	87,216
Certificates of Deposits	27,818	183,551	211,369	-	134,845	134,845
Outstanding Acceptances	-	169,274	169,274	-	244,557	244,557
Current tax liability	3,896	5,114	9,010	4,759	9,940	14,699
Deferred tax liabilities	9,793	1,624	11,417	1,987	80	2,067
Other Liabilities	39,469	101,058	140,527	14,945	173,421	188,366
Liabilities related to non-current assets held for sale	-	-	-	-	-	-
Provisions for Risk & Charges	4,892	146	5,038	4,874	778	5,652
Provisions for staff end of service indemnity	10,977	7,226	18,203	7,469	6,789	14,258
Subordinated Loans	-	18,090	18,090	-	18,090	18,090
<b>TOTAL LIABILITIES</b>	<b>3,284,384</b>	<b>5,426,588</b>	<b>8,710,972</b>	<b>2,552,846</b>	<b>5,152,060</b>	<b>7,704,906</b>
<b>SHAREHOLDERS' EQUITY - GROUP SHARE</b>	<b>LBP</b>	<b>FCY</b>	<b>Total</b>	<b>LBP</b>	<b>FCY</b>	<b>Total</b>
Ordinary share capital	53,819	-	53,819	50,232	-	50,232
Preferred Share capital	14,784	-	14,784	11,110	-	11,110
Common Shares - issue premium	67,588	18,817	86,405	67,588	18,263	85,851
Preferred Shares - issue premium	-	445,907	445,907	-	297,174	297,174
Cash contribution to capital	-	20,978	20,978	-	20,978	20,978
Reserves	95,661	39,685	135,346	87,012	26,249	113,261
Treasury Shares	-	(4,155)	(4,155)	-	(4,351)	(4,351)
Retained Earnings	38,690	38,818	77,508	41,623	28,776	70,399
Owned buildings revaluation surplus	518	-	518	518	-	518
Cumulative change in fair value of investment securities	55,956	2,013	57,969	11,307	(40,062)	(28,755)
Reserve for cash flow hedges	3,949	-	3,949	2,335	-	2,335
Currency translation adjustment	-	424	424	-	(861)	(861)
Other reserves	-	-	-	-	-	-
Net Income for the year	-	-	-	-	-	-
Net Income for the period	59,176	17,562	76,738	54,075	19,708	73,783
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>390,141</b>	<b>580,049</b>	<b>970,190</b>	<b>325,800</b>	<b>365,874</b>	<b>691,674</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>3,674,525</b>	<b>6,006,637</b>	<b>9,681,162</b>	<b>2,878,646</b>	<b>5,517,934</b>	<b>8,396,580</b>

OFF-BALANCE SHEET ITEMS	in Millions of LBP			in Millions of LBP		
	30-September-2009			30-September-2008		
	LBP	FCY	Total	LBP	FCY	Total
<b>Financing Commitments</b>	7,130	784,983	<b>792,113</b>	12,483	981,764	<b>994,247</b>
Financing Commitments given to Banks & Financial Institutions	-	684,469	<b>684,469</b>	-	929,263	<b>929,263</b>
Financing Commitments received from Banks & Financial Institutions	7,130	100,514	<b>107,644</b>	12,483	52,501	<b>64,984</b>
<b>Bank Guarantees:</b>	691,552	5,664,254	<b>6,355,806</b>	432,179	3,685,881	<b>4,118,060</b>
Guarantees given to banks & financial institutions	-	22,105	<b>22,105</b>	-	21,529	<b>21,529</b>
of which: Credit Derivative instruments	-	-	-	-	-	-
Guarantees received from banks & financial institutions	-	-	-	-	-	-
of which: Credit Derivative instruments	-	-	-	-	-	-
Guarantees given to customers	25,113	580,053	<b>605,166</b>	23,631	418,297	<b>441,928</b>
Guarantees received from customers	666,439	5,062,096	<b>5,728,535</b>	408,548	3,246,055	<b>3,654,603</b>
<b>Financial Notes Commitments:</b>	-	-	-	-	-	-
Financial notes commitments to be received of which:	-	-	-	-	-	-
Financial instruments sold under repurchase agreements	-	-	-	-	-	-
Financial notes commitments to be delivered of which:	-	-	-	-	-	-
Financial instruments purchased under repurchase agreements	-	-	-	-	-	-
<b>Foreign Currencies Forwards:</b>	-	268	<b>268</b>	-	392	<b>392</b>
Foreign currencies to be received	-	334,115	<b>334,115</b>	-	401,256	<b>401,256</b>
Foreign currencies to be delivered	-	(333,847)	<b>(333,847)</b>	-	(400,864)	<b>(400,864)</b>
<b>Commitments on term financial instruments</b>	-	60,320	<b>60,320</b>	-	76,873	<b>76,873</b>
<b>Other commitments</b>	-	-	-	-	-	-
<b>Legal Claims</b>	-	-	-	-	-	-
<b>Fiduciary assets</b>	152,000	48,505	<b>200,505</b>	18,000	49,638	<b>67,638</b>
<b>Assets under management</b>	189,843	193,117	<b>382,960</b>	95,723	242,930	<b>338,653</b>
<b>Mutual Funds</b>	-	-	-	-	-	-
<b>Structured financial products</b>	-	-	-	-	-	-
<b>Engagement unlikely to be executed</b>	-	-	-	-	-	-
<b>Bad debts written-off</b>	12,593	56,898	<b>69,491</b>	12,671	57,590	<b>70,261</b>

PROFIT & LOSS ACCOUNT	in Millions of LBP	in Millions of LBP
	30-September-2009	30-September-2008
Interest Income and Similar Income	399,490	385,880
Interest Expense and Similar Charges	286,327	267,461
<b>Net Interest Income</b>	<b>113,163</b>	<b>118,419</b>
Commission income	50,008	47,841
Commission expense	6,877	5,635
<b>Net Commission income</b>	<b>43,131</b>	<b>42,206</b>
Net interest and gains and losses on trading portfolio	7,451	7,735
Net Profit/Loss from financial instruments designated at fair Value through P&L	937	4,963
Net Profit/Loss from financial investments	17,640	4,075
Other operating income	11	334
<b>Total Operating Income</b>	<b>182,333</b>	<b>177,732</b>
Impairment charge for credit losses	3,975	(2,468)
Provisions on Financial Instruments and Investments	-	-
<b>Net Operating Income</b>	<b>186,308</b>	<b>175,264</b>
Staff costs	48,473	44,709
Other general operating expenses	47,126	42,442
Depreciation & amortization	3,296	3,116
Impairment charge of Intangible fixed assets	-	-
Impairment charge of Goodwill	-	-
<b>Total Operating Expenses</b>	<b>98,895</b>	<b>90,267</b>
<b>Net financial revenues from operations</b>	<b>87,413</b>	<b>84,997</b>
Share in profits of an associate	4,245	5,276
Profit/Loss from the sale of other assets	-	-
<b>Income before income taxes</b>	<b>91,658</b>	<b>90,273</b>
Income tax expense	14,920	16,490
<b>Net Income after tax</b>	<b>76,738</b>	<b>73,783</b>
<b>Minority Shares</b>	<b>-</b>	<b>-</b>
<b>Net Income - Group Share</b>	<b>76,738</b>	<b>73,783</b>
Basic earning per common share (in LBP)	1,539	1,625
Diluted earning per common share (in LBP)	1,539	1,588