

Main Consolidated Financial Indicators as of End of September 2011

A Stable and Sustainable Growth

108 branches : The largest local branch network

14.5% : Growth rate in Net Profits

50.3% : The second highest growth rate in Net Loans & Advances to Customers

— Net Profits	USD 122.15 million with a growth rate of 14.5% as compared to 2010 (9 months)
— Total Assets	USD 14.12 billion with a growth rate of 19.8% as compared to end of September 2010
— Customers' Deposits	USD 11.65 billion with a growth rate of 21.8% as compared to end of September 2010
— Net Loans & Advances to Customers:	USD 4.38 billion with a growth rate of 50.3% as compared to end of September 2010
— Shareholders' Equity:	USD 1.21 billion
— Non-Performing Loans Coverage Ratio (excluding Collective Provisions)	84.76% (106.25% including Collective Provisions and Real Guarantees)
— Capital Adequacy Ratio (as per Basel II requirements)	10.33%
— Cost to Income Ratio	50.40%
— Return on Average Assets (ROAA)	1.21%
— Return on Average Common Equity (ROACE)	13.87%
— Primary liquidity to total Customers' Deposits	51.67%

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