

LEBANESE SWISS BANK S.A.L.
Unaudited Statement of comprehensive income
for the year ended 31 December 2012

	2012	2011
	LL Million	LL Million
Lebanese treasury bills	42,060	39,059
Loans and advances to customers	31,283	24,801
Certificates of deposit	17,495	16,551
Loans and advances to banks and financial institutions	2,102	2,019
Deposits with Central Bank of Lebanon	5,449	1,071
Financial assets	7,463	5,226
Interest from related parties	359	334
Interest and similar income	<u>106,211</u>	<u>89,061</u>
Deposit from customers	(75,458)	(62,657)
Deposits from banks and financial institutions	(441)	(764)
Interest to related parties	(96)	(110)
Interest and similar expenses	<u>(75,995)</u>	<u>(63,531)</u>
Net interest income	<u>30,216</u>	<u>25,530</u>
Fees and commissions income	7,507	7,008
Fees and commissions expense	(714)	(565)
Net fees and commissions income	<u>6,793</u>	<u>6,443</u>
Net (Loss) gains on investment Investments	828	1,036
Net (loss) gain on Financial Assets at Fair Value through P&L	3,492	(1,572)
Other operating income	2,608	1,042
Other income	<u>6,928</u>	<u>506</u>
Provision for credit losses	(999)	6,994
Impairment loss on Financial Assets at amortised costs	557	(4,896)
staff Expenses	(13,178)	(9,940)
Other operating expenses	(7,785)	(5,812)
Other expenses	<u>(21,405)</u>	<u>(13,654)</u>
Profit before income tax	<u>22,532</u>	<u>18,825</u>
Income tax expense	(3,374)	(3,497)
Profit for the year	<u>19,158</u>	<u>15,328</u>
Earnings per share	27.37	21.9

LEBANESE SWISS BANK S.A.L.
Unaudited Balance sheet as at 31 December 2012

	2012	2011
	LL Million	LL Million
Assets		
Cash and balances with central banks	300,794	269,412
Loans and advances to banks	260,489	304,196
Derivative financial instruments	5,823	472
Loans and advances to customers	401,750	268,646
Debtors by acceptances	23,510	32,507
Investment securities:		
- Held for trading		0
- Designated at fair value through profit or loss	15,199	13,100
- Designated at fair value through Other Comprehensive Income	75,776	75,828
- Available-for-sale		0
- Loans and receivables		0
- Held-to-maturity		0
- Designated at amortised cost	898,515	758,011
Property and equipment	6,867	7,138
Intangible assets	221	177
Non-current assets held for sale	1,553	2,645
Other assets	3,218	3,099
Total Assets	<u>1,993,715</u>	<u>1,735,231</u>
Liabilities		
Deposits from banks and financial institutions	13,036	62,908
Derivative financial instruments	1,791	1,464
Deposit from customers	1,792,437	1,509,820
Engagements by acceptances	23,510	32,507
Other liabilities	4,585	4,375
Provisions for risks and charges	3,298	2,740
Total liabilities	<u>1,838,657</u>	<u>1,613,814</u>
Shareholders' equity		
Share capital	70,000	70,000
Reserves associated with capital	64,749	48,848
Retained earnings	16,098	13,364
Real estate revaluation surplus	1,233	1,233
Fair Value Reserve	2,978	-12,028
Total shareholders' equity	<u>155,058</u>	<u>121,417</u>
Total Liabilities and Shareholders' Equity	<u>1,993,715</u>	<u>1,735,231</u>