

**Audited Consolidated Statement of Comprehensive Income**  
**For the year ended 31 December**

**In Millions of Lebanese Pound**

	<b>2013</b>	<b>2012</b>
Interest & similar income	242,741	204,558
Interest & similar expense	(162,960)	(141,162)
<b>Net interest income</b>	<b>79,781</b>	<b>63,396</b>
Fee & commission income	29,176	26,840
Fee & commission expense	(6,458)	(5,741)
<b>Net fee &amp; commission income</b>	<b>22,718</b>	<b>21,099</b>
Net gain/loss on financial assets/liabilities at fair value through profit & loss	4,480	7,432
o.w. net unrealized gain/loss	(129)	(191)
Net gain/loss on financial investments	849	6,067
Other operating income	7,161	8,341
<b>Total operating income</b>	<b>114,989</b>	<b>106,335</b>
Net provisions for credit losses	(5,685)	(6,214)
<b>Net operating income</b>	<b>109,304</b>	<b>100,121</b>
Staff expenses	(41,677)	(39,832)
Administrative & other operating expenses	(31,567)	(26,321)
Depreciation of property and equipment	(4,320)	(4,188)
<b>Total operating expenses</b>	<b>(77,564)</b>	<b>(70,341)</b>
<b>Operating profit</b>	<b>31,740</b>	<b>29,780</b>
<b>Profit before income tax</b>	<b>31,740</b>	<b>29,780</b>
Income tax	(4,391)	(5,292)
<b>Profit for the year</b>	<b>27,349</b>	<b>24,488</b>
Net profit - Group share	27,343	24,424
Net Profit - Non controlling interest	6	64