

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

In Millions of Lebanese Pound

	2014	2013
Interest & similar income	287,658	242,741
Interest & similar expense	(196,681)	(162,960)
Net interest income	90,977	79,781
Fee & commission income	28,164	29,176
Fee & commission expense	(9,486)	(6,458)
Net fee & commission income	18,678	22,718
Net gain/loss on financial assets/liabilities at fair value through profit & loss	20,156	4,191
o.w. net unrealized gain/loss	8,735	(129)
Net gain/loss on financial investments	4,427	1,137
Other operating income	9,352	7,162
Total operating income	143,590	114,989
Net provisions for credit losses	(13,766)	(5,685)
Net operating income	129,824	109,304
Staff expenses	(45,437)	(41,677)
Administrative & other operating expenses	(34,349)	(31,567)
Depreciation of property and equipment	(4,495)	(4,320)
Total operating expenses	(84,281)	(77,564)
Operating profit	45,543	31,740
Profit before income tax	45,543	31,740
Income tax	(6,634)	(4,391)
Profit for the year	38,909	27,349
Net profit - Group share	38,904	27,343
Net Profit - Non controlling interest	5	6