

Ahliyah Banks (All). Source: CBLiby												
Last Audit & Auditor: Audit Standard:	\$mn	LDmn	LDmn	LDmn	LDmn	↑%	↑%	↑%	% of Total Assets			
	12/01	local 12/98	local 12/99	local 12/00	local 12/01	1999	2000	2001	12/98	12/99	12/00	12/01
Cash & Bullion	41			17	27			62.42		2.25	2.92	
OECD Central Banks												
Other Central Banks- Local	129			113	84			-26.08		15.41	9.11	
Banks to 7 Days	366			184	236			28.11		25.11	25.74	
OECD T-Bills/ Var Rate Gov Secs												
Other T-Bills - Local												
OECD Gov Secs- Fixed Rate												
Other Gov Secs- Local												
Gov Secs - Pledged												
Other Liquid Assets												
TOTAL LIQUID ASSETS	536			314	347			10.39		42.76	37.78	
TOTAL MARKETABLE SECURITIES												
TOTAL BANKS	176			112	114			1.97		15.23	12.43	
Loans to Public Sector												
First Residential Mortgages												
Loans- Short Term	604			252	390			54.80		34.33	42.53	
Loans- Medium Term	10			12	7			-45.97		1.69	0.73	
Loans- Long Term												
Loan Loss Reserves												
NET LOANS	614			264	397			50.08		36.02	43.26	
TOTAL OTHER INVESTMENTS												
Fixed Assets	23			13	15			17.97		1.74	1.65	
Other Assets	69			31	45			43.59		4.25	4.88	
TOTAL ASSETS	1420			734	917			24.94		100.00	100.00	
Direct Credit Substitutes- 100%	241			100	156			55.80		13.62	16.99	
Transaction Contingents- 50%												
Documentary Credits- 20%												

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	12/01	local 12/98	local 12/99	local 12/00	local 12/01	1999	2000	2001	12/98	12/99	12/00	12/01
INTERBANK LIABILITIES												
Current to 7 Days	85			54	55			1.29		7.38	5.99	
Short												
Other												
TOTAL INTERBANK LIABILITIES	85			54	55			1.29		7.38	5.99	
CUSTOMER DEPOSITS												
Demand	882			485	570			17.51		66.04	62.11	
Savings	136			9	88			874.44		1.23	9.56	
Time	130			53	84			57.89		7.25	9.16	
Certificates of Deposit												
Medium/Long Term												
TOTAL CUSTOMER DEPOSITS	1148			547	741			35.54		74.51	80.83	
TOTAL MONETARY AUTHORITIES												
TOTAL DEPOSITS	1233			601	796			32.45		81.90	86.82	
Medium/Long Term Debt												
Bonds Issued												
Other Liabilities	142			113	91			-18.76		15.32	9.97	
TOTAL LIABILITIES	1374			714	888			24.38		97.22	96.78	
TOTAL SUPPLEMENTARY CAPITAL												
TOTAL CORE CAPITAL	46			20	30			44.61		2.78	3.22	
TOTAL CAPITAL	46			20	30			44.61		2.78	3.22	
CAPITAL & LIABILITIES	1420			734	917			24.94		100.00	100.00	

Rating Developments

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Audit Standard: RATIOS (% unless stated otherwise)	Ratio #	local	local	local	local						
		12/98	12/99	12/00	12/01	12/98	12/99	12/00	12/01		
Total Assets (\$mns)	1			1,359	1,420						
Provision Charge to Loans	4										
Loan Reserves to Total Loans	5										
Provision Charge to Operating Income	7										
Loan Reserve to Non-Performing Loans	8										
Related Party Loans to Total Loans	9										
Est. BIS Capital Adequacy Ratio	10			4.36	4.32						
Adjusted Capital Adequacy Ratio	12			1.67	2.16						
Adjusted CAR Shortfall (\$mns)	16			36.44	39.70						
Est. BIS CAR Shortfall (\$mns)	17										
Return on Average Assets	18										
Return on Average Core Capital	19										
Underlying Profits on Avg Assets	21										
Average Funding Cost	24										
Interest Spread	25										
Underlying Interest Spread	26										
Operating Expenses:Revenue	29										
Net Income Retention	31										
Net Loans to Total Deposits	33			43.98	49.83						
Net Loans to Stable Funds	34			47.67	52.50						
Liquid Assets to Short Term Liabilities	36			43.98	39.03						
Asset:Liability Maturity Mis-Match	41										
Exchange Rate Per USD		0.378	0.540	0.540	0.646						

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INCOME STATEMENT	\$mn	LDmn	LDmn	LDmn	LDmn	↑%	↑%	↑%	% Average Assets			
	12/01	local 12/98	local 12/99	local 12/00	local 12/01	1999	2000	2001	12/98	12/99	12/00	12/01
INTEREST INCOME												
Interest Expense												
NET INTEREST												
Fees & Commissions												
FX Trading Income												
Securities Trading Income												
Other Income												
OPERATING REVENUE												
Personnel Expense												
Other Administrative Expenses												
Depreciation												
Other Expenses												
OPERATING EXPENSES												
OPERATING INCOME												
Provisions- Loans												
Provisions- Banks												
Provisions- Investments												
GROSS INCOME												
Extraordinary Income/(Expense)												
PRE-TAX INCOME												
Tax												
NET INCOME												
To Cash Dividends												

12-09-02