

Libya (source: Central Bank of Libya)	\$mn	LDmn	LDmn	LDmn	LDmn	↑%	↑%	↑%	% of Total Assets			
Last Audit & Auditor: Audit Standard:		JNAUD LOCAL	JNAUD LOCAL	JNAUD LOCAL	JNAUD LOCAL				12/98	12/99	12/00	6/01
	12/00	12/98	12/99	12/00	6/01	1999	2000	2001				
Cash & Bullion	252	92	125	136	190	8.81	40.10	####	0.93	1.23	1.25	1.75
OECD Central Banks												
Other Central Banks- Local	4149	2,712	2,342	2,242	2,133	-4.28	-4.83	####	27.47	23.13	20.65	19.61
Banks to 7 Days	923	287	330	499	468	50.95	-6.16	####	2.90	3.26	4.59	4.30
OECD T-Bills/ Var Rate Gov Secs												
Other T-Bills - Local	2577	1,388	1,388	1,393	1,393	0.36		####	14.06	13.71	12.83	12.80
OECD Gov Secs- Fixed Rate												
Other Gov Secs- Local												
Gov Secs - Pledged												
Other Liquid Assets												
TOTAL LIQUID ASSETS	7900	4,478	4,185	4,269	4,184	2.01	-1.98	####	45.37	41.34	39.32	38.45
TOTAL MARKETABLE SECURITIES												
TOTAL BANKS	83	53		45	24		-46.21	89.34	0.53		0.41	0.22
Loans to Public Sector	690	373	373	373	373			####	3.78	3.68	3.44	3.43
First Residential Mortgages	2718	1,360	1,460	1,469	1,480	0.63	0.74	####	13.78	14.42	13.53	13.60
Loans- Short Term	6926	2,797	3,371	3,742	3,851	11.01	2.91	####	28.33	33.30	34.47	35.39
Loans- Medium Term												
Loans- Long Term												
Loan Loss Reserves												
NET LOANS	10334	4,530	5,204	5,584	5,704	7.31	2.14	####	45.89	51.40	51.44	52.42
TOTAL OTHER INVESTMENTS												
Fixed Assets	384	105	178	207	207	16.66	0.05	####	1.06	1.76	1.91	1.91
Other Assets	1389	706	557	751	762	34.69	1.51	####	7.15	5.50	6.91	7.00
TOTAL ASSETS	20090	9,872	10,123	10,855	10,881	7.23	0.24	####	100.00	100.00	100.00	####
Direct Credit Substitutes- 100%	2607	1,427	1,383	1,409	1,376	1.84	-2.34	####	14.45	13.66	12.98	12.64
Transaction Contingents- 50%												
Documentary Credits- 20%												

INTERBANK LIABILITIES												
Current to 7 Days												
Short		47			81			####	0.47			0.75
Other												
TOTAL INTERBANK LIABILITIES		47			81			####	0.47			0.75
CUSTOMER DEPOSITS												
Demand	8836	4,183	4,549	4,774	4,749	4.95	-0.52	####	42.37	44.94	43.98	43.65
Savings	770	287	348	416	460	19.68	10.58	####	2.91	3.43	3.83	4.23
Time	4206	2,108	2,221	2,273	2,238	2.32	-1.53	####	21.35	21.94	20.94	20.57
Certificates of Deposit												
Medium/Long Term												
TOTAL CUSTOMER DEPOSITS	13812	6,578	7,118	7,463	7,447	4.85	-0.21	####	66.63	70.31	68.75	68.44
TOTAL MONETARY AUTHORITIES	220	148	148	119	90	-19.47	-24.27	####	1.50	1.46	1.10	0.83
TOTAL DEPOSITS	14032	6,772	7,266	7,582	7,619	4.35	0.48	####	68.60	71.77	69.85	70.02
Medium/Long Term Debt												
Bonds Issued												
Other Liabilities	4588	2,495	2,129	2,479	2,232	16.46	-9.98	####	25.27	21.03	22.84	20.51
TOTAL LIABILITIES	18621	9,267	9,395	10,061	9,851	7.10	-2.10	####	93.87	92.80	92.69	90.53
TOTAL SUPPLEMENTARY CAPITAL												
TOTAL CORE CAPITAL	1469	605	729	794	1,031	8.98	29.80	####	6.12	7.20	7.31	9.47
TOTAL CAPITAL	1469	605	729	794	1,031	8.98	29.80	####	6.12	7.20	7.31	9.47
CAPITAL & LIABILITIES	20090	9,872	10,123	10,855	10,881	7.23	0.24	####	100.00	100.00	100.00	####

Libya (source: Central Bank of Libya)	Audit Standard:	Ratio #	UNAUD	JNAUD	UNAUD	UNAUD
			LOCAL	LOCAL	LOCAL	LOCAL
RATIOS (% unless stated otherwise)			12/98	12/99	12/00	6/01
Total Assets (\$mns)	1		26,083	18,735	20,090	16,846
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		10.13	11.26	11.12	14.27
Adjusted Capital Adequacy Ratio	12		8.52	8.75	8.46	11.74
Adjusted CAR Shortfall (\$mns)	16					
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		66.89	71.62	73.65	74.86
Net Loans to Stable Funds	34		62.70	66.57	68.36	68.22
Liquid Assets to Short Term Liabilities	36		49.36	45.26	42.93	43.23
Asset:Liability Maturity Mis-Match	41					
Exchange Rate Per USD			0.378	0.540	0.540	0.6459

INCOME STATEMENT	\$mn	LDmn	LDmn	LDmn	LDmn	↑%	↑%	↑%	% Average Assets			
		LOCAL	LOCAL	LOCAL	LOCAL				12/98	12/99	12/00	6/01
	12/00	12/98	12/99	12/00	6/01	1999	2000	2001				
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												