

Libyan Arab Foreign Bank	\$mn	LDmn	LDmn	LDmn	LDmn	↑%	↑%	↑%	% of Total Assets			
Last Audit & Auditor: Audit Standard:	12/00	aud 12/98	aud 12/99	aud 12/00	unaud 12/01	1999	2000	2001	12/98	12/99	12/00	12/01
Cash & Bullion												
OECD Central Banks												
Other Central Banks- Local												
Banks to 7 Days	489	399	331	264		-20.24	-100.00		9.54	8.18	5.39	
OECD T-Bills/ Var Rate Gov Secs												
Other T-Bills - Local												
OECD Gov Secs- Fixed Rate												
Other Gov Secs- Local	2337	822	893	1,263		41.41	-100.00		19.63	22.04	25.76	
Gov Secs - Pledged												
Other Liquid Assets												
TOTAL LIQUID ASSETS	2826	1,221	1,224	1,527		24.73	-100.00		29.17	30.22	31.15	
TOTAL MARKETABLE SECURITIES												
TOTAL BANKS	4736	2,050	1,827	2,559		40.06	-100.00		48.98	45.10	52.20	
Loans to Public Sector												
First Residential Mortgages												
Loans- Short Term	535	388	490	289		-40.98	-100.00		9.27	12.09	5.89	
Loans- Medium Term												
Loans- Long Term												
Loan Loss Reserves												
NET LOANS	535	388	490	289		-40.98	-100.00		9.27	12.09	5.89	
TOTAL OTHER INVESTMENTS	702	368	361	379		5.18	-100.00		8.78	8.90	7.74	
Fixed Assets	2	1	1	1		-13.95	-100.00		0.03	0.03	0.02	
Other Assets	272	158	148	147		-0.71	-100.00		3.78	3.66	3.00	
TOTAL ASSETS	9073	4,186	4,051	4,903		21.02	-100.00		100.00	100.00	100.00	
Direct Credit Substitutes- 100%	2643	1,300	1,453	1,428		-1.70	-100.00		31.07	35.86	29.13	
Transaction Contingents- 50%												
Documentary Credits- 20%												

INTERBANK LIABILITIES												
Current to 7 Days												
Short												
Other												
TOTAL INTERBANK LIABILITIES												
CUSTOMER DEPOSITS												
Demand	2431	1,443	1,028	1,314		27.80	-100.00		34.48	25.37	26.80	
Savings												
Time	4619	1,500	1,930	2,496		29.30	-100.00		35.83	47.64	50.90	
Certificates of Deposit												
Medium/Long Term												
TOTAL CUSTOMER DEPOSITS	7050	2,943	2,958	3,809		28.78	-100.00		70.32	73.02	77.70	
TOTAL MONETARY AUTHORITIES												
TOTAL DEPOSITS	7050	2,943	2,958	3,809		28.78	-100.00		70.32	73.02	77.70	
Medium/Long Term Debt	209	113	100	113		13.64	-100.00		2.69	2.46	2.31	
Bonds Issued												
Other Liabilities	1292	856	717	698		-2.56	-100.00		20.44	17.69	14.24	
TOTAL LIABILITIES	8552	3,911	3,774	4,621		22.43	-100.00		93.45	93.17	94.25	
TOTAL SUPPLEMENTARY CAPITAL												
TOTAL CORE CAPITAL	522	274	277	282		1.80	-100.00		6.55	6.83	5.75	
TOTAL CAPITAL	522	274	277	282		1.80	-100.00		6.55	6.83	5.75	
CAPITAL & LIABILITIES	9073	4,186	4,051	4,903		21.02	-100.00		100.00	100.00	100.00	

Libyan Arab Foreign Bank		aud	aud	aud	unaud
Audit Standard:		local	local	local	local
RATIOS (% unless stated otherwise)	Ratio #	12/98	12/99	12/00	12/01
Total Assets (\$mns)	1	11,059	7,498	9,073	
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	-4.00	-3.32	-4.01	
Adjusted Capital Adequacy Ratio	12	-4.05	-3.37	-4.06	
Adjusted CAR Shortfall (\$mns)	16	620.30	437.40	452.04	
Est. BIS CAR Shortfall (\$mns)	17	741.10			
Return on Average Assets	18	0.04	0.09	0.14	
Return on Average Core Capital	19	0.64	1.29	2.32	
Underlying Profits on Avg Assets	21	0.40	0.68	1.01	
Average Funding Cost	24				
Interest Spread	25				
Underlying Interest Spread	26				
Operating Expenses:Revenue	29	46.65	90.21	83.50	
Net Income Retention	31	100.00	100.00	100.00	
Net Loans to Total Deposits	33	13.18	16.55	7.59	
Net Loans to Stable Funds	34	13.10	16.47	7.56	
Liquid Assets to Short Term Liabilities	36	32.14	33.32	33.88	
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			
	12/00	local	local	local	local	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	506	30	238	273		####	####		0.73	5.79	6.11	
OPERATING REVENUE	506	30	238	273		####	####		0.73	5.79	6.11	
Personnel Expense												
Other Administrative Expenses												
Depreciation												
Other Expenses	-423	-14	-215	-228		####	####		-0.34	-5.22	-5.10	
OPERATING EXPENSES	-423	-14	-215	-228		####	####		-0.34	-5.22	-5.10	
OPERATING INCOME	84	16	23	45		47.29	####		0.39	0.57	1.01	
Provisions- Loans												
Provisions- Banks												
Provisions- Investments												
GROSS INCOME	84	16	23	45		47.29	####		0.39	0.57	1.01	
Extraordinary Income/(Expense)												
PRE-TAX INCOME	84	16	23	45		47.29	####		0.39	0.57	1.01	
Tax	-72	-14	-20	-39		40.42	####		-0.34	-0.48	-0.86	
NET INCOME	12	2	4	6		####	####		0.04	0.09	0.14	
To Cash Dividends												