Year ended 31 December 2009 In Thousands of Lebanese Pounds	2009	2008
Interest and similar income	119,164,523	98,876,538
Interest and similar expenses	(89,437,726)	(75,164,671)
Net Interest Income	**29,726,797**	**23,711,867**
Fees and commission income	9,746,182	8,332,888
Fees and commission expenses	(810,821)	(439,998)
Net Fees and Commission Income	**8,935,361**	**7,892,890**
Net trading income	7,832,556	1,344,537
Net gain on financial operations	1,820,358	60,348
Other operating income	2,515,517	2,565,256
Total Operating Income	**50,830,589**	**35,574,898**
Credit (loss) income	(3,097,726)	294,204
Net Operating Income	**47,732,863**	**35,869,102**
Personnel charges	13,805,902	12,402,332
Depreciation of property and equipment	2,677,793	2,248,097
Amortization of intangible assets	163,632	158,385
Other operating expenses	10,924,450	8,445,735
Total Operating Expenses	**27,571,777**	**23,254,549**
Net Operating Profit	**20,161,086**	**12,614,553**
Our share from the income of associates	2,859,285	499,877
Net loss from sale or disposal of other assets	(575,543)	(302,118)
Profit Before Tax	**22,444,828**	**12,812,312**
Income tax	(1,127,638)	-
Profit For The Year	**21,317,190**	**12,812,312**