

Audited Consolidated Statement of Financial Position
As at 31 December

In Millions of Lebanese Pound

1- Assets	2011	2010
Cash & balances with Central Banks	366,581	285,487
Banks and financial institutions	129,579	111,469
Shares and participations at fair value through profit & loss	1,677	126
Debt instruments and other financial assets at fair value through profit & loss	183,769	
Net Loans and advances to customers at amortised cost	1,448,750	1,094,309
Net loans and advances to related parties at amortised cost	8,895	5,649
Debtors by acceptances	13,224	19,424
Debt instruments classified at amortized cost	620,056	
Shares and participations designated at fair value through other comprehensive income	4,075	
Bonds and other financial assets available for sale		396,848
Financial assets classified as loans and receivables		285,318
Financial assets held to maturity		10,263
Property and equipment	49,275	46,649
Intangible fixed assets	1,084	1,358
Assets taken in settlement of debt	11,881	8,225
Other assets	5,323	7,791
Goodwill	9,728	9,728
Total Assets	2,853,897	2,282,644

2-Liabilities & Shareholders' Equity	2011	2010
Liabilities		
Due to Central Banks	30,269	29,130
Due to banks and financial institutions and repurchase agreements	77,180	115,984
Deposits from customers at amortised cost	2,444,837	1,859,072
Deposits from related parties at amortised cost	15,334	15,591
Engagements by acceptances	13,224	19,424
Other liabilities	46,501	32,275
Provisions for risks and charges	70	221
Total Liabilities	2,627,415	2,071,697
Shareholders' Equity		
Capital - Common shares	48,506	48,506
Capital - Preferred shares	7,020	7,020
Issue premium on preferred shares	33,683	33,683
Cash contribution to capital	10,854	10,854
Legal and statutory reserves	68,244	41,287
Retained earnings	1,461	
Revaluation reserve of real estate	7,445	7,445
Reserve on revaluation of financial assets at fair value through other comprehensive income	17	6,075
Foreign currency translation reserve	(3,425)	(1,038)
Result of the financial period	34,150	25,071
Total Shareholders' Equity - Group share	207,955	178,903
Shareholders' Equity - Non controlling interest	18,527	32,044
Total Shareholders' Equity	226,482	210,947
Total Liabilities and Shareholders' Equity	2,853,897	2,282,644