

Audited Consolidated Statement of Financial Position
As at 31 December

In Millions of Lebanese Pound

1- Assets	2012	2011
Cash & balances with Central Banks	627,251	366,581
Banks and financial institutions	223,171	129,579
Shares and participations at fair value through profit & loss	1,567	1,677
Debt instruments and other financial assets at fair value through profit & loss	83,559	183,769
Net Loans and advances to customers at amortised cost	1,620,378	1,448,750
Net loans and advances to related parties at amortised cost	8,569	8,895
Debtors by acceptances	23,410	13,224
Debt instruments classified at amortized cost	642,622	620,056
Shares and participations designated at fair value through other comprehensive income	3,675	4,075
Property and equipment	63,352	49,275
Intangible fixed assets	1,048	1,084
Assets taken in settlement of debt	15,008	11,881
Other assets	21,838	5,323
Goodwill	9,728	9,728
Total Assets	3,345,176	2,853,897

2-Liabilities & Shareholders' equity	2012	2011
Liabilities		
Due to Central Banks	27,879	30,269
Due to banks and financial institutions and repurchase agreements	127,720	77,180
Deposits from customers at amortised cost	2,846,440	2,444,837
Deposits from related parties at amortised cost	21,085	15,334
Engagements by acceptances	23,410	13,224
Other liabilities	42,698	46,501
Provisions for risks and charges	121	70
Total Liabilities	3,089,353	2,627,415
Shareholders' Equity		
Capital - Common shares	48,506	48,506
Capital - Preferred shares	12,220	7,020
Issue premium on preferred shares	58,632	33,683
Cash contribution to capital	10,854	10,854
Legal and statutory reserves	90,753	68,244
Retained earnings	2,847	1,461
Revaluation reserve of real estate	8,030	7,445
Reserve on revaluation of financial assets at fair value through other comprehensive income	44	17
Foreign currency translation reserve	(5,875)	(3,425)
Result of the financial period	24,423	34,150
Total Shareholders' Equity - Group share	250,434	207,955
Shareholders' Equity - Non controlling interest	5,389	18,527
Total Shareholders' Equity	255,823	226,482
Total Liabilities and Shareholders' Equity	3,345,176	2,853,897