

Audited Consolidated Statement of Financial Position
As at 31 December

In Millions of Lebanese Pound

1- Assets	2013	2012
Cash & balances with Central Banks	1,007,088	627,251
Banks and financial institutions	195,143	223,171
Shares and participations at fair value through profit & loss	16,531	1,567
Debt instruments and other financial assets at fair value through profit & loss	219,800	83,559
Net Loans and advances to customers at amortised cost	1,955,749	1,620,378
Net loans and advances to related parties at amortised cost	1,634	8,569
Debtors by acceptances	13,778	23,410
Debt instruments classified at amortized cost	462,849	642,622
Shares and participations designated at fair value through other comprehensive income	3,901	3,675
Property and equipment	70,547	63,352
Intangible fixed assets	1,042	1,048
Assets taken in settlement of debt	14,460	15,008
Other assets	12,374	21,838
Goodwill	9,728	9,728
Total Assets	3,984,624	3,345,176
2-Liabilities & Shareholders' equity	2013	2012
Liabilities		
Due to Central Banks	56,882	27,879
Due to banks and financial institutions and repurchase agreements	97,292	127,720
Deposits from customers at amortised cost	3,420,802	2,846,440
Deposits from related parties at amortised cost	16,676	21,085
Engagements by acceptances	13,778	23,410
Other liabilities	66,364	42,698
Provisions for risks and charges	144	121
Total Liabilities	3,671,938	3,089,353
Shareholders' Equity		
Capital - Common shares	48,506	48,506
Capital - Preferred shares	20,020	12,220
Issue premium on preferred shares	96,057	58,632
Cash contribution to capital	10,854	10,854
Legal and statutory reserves	111,770	90,753
Retained earnings	(3,421)	2,846
Revaluation reserve of real estate	8,095	8,030
Reserve on revaluation of financial assets at fair value through other comprehensive income	228	44
Foreign currency translation reserve	(6,786)	(5,875)
Result of the financial period	27,343	24,424
Total Shareholders' Equity - Group share	312,666	250,434
Shareholders' Equity - Non controlling interest	20	5,389
Total Shareholders' Equity	312,686	255,823
Total Liabilities and Shareholders' Equity	3,984,624	3,345,176