

Audited Consolidated Statement of Financial Position
As at 31 December

In Millions of Lebanese Pound

1- Assets	2014	2013
Cash & balances with Central Banks	1,035,938	1,007,088
Banks and financial institutions	214,370	195,143
Shares and participations at fair value through profit & loss	1,367	16,531
Debt instruments and other financial assets at fair value through profit & loss	209,794	219,800
Net Loans and advances to customers at amortised cost	2,225,866	1,955,749
Net loans and advances to related parties at amortised cost	6,343	1,634
Debtors by acceptances	11,353	13,778
Debt instruments classified at amortized cost	618,949	462,849
Shares and participations designated at fair value through other comprehensive income	3,931	3,901
Shares acquired in settlement of debt	83,339	-
Property and equipment	72,820	70,547
Intangible fixed assets	958	1,042
Non-Current assets held for sale	15,872	14,460
Other assets	11,488	12,374
Goodwill	9,728	9,728
Total Assets	4,522,116	3,984,624
2-Liabilities & Shareholders' equity	2014	2013
Liabilities		
Due to Central Banks	77,029	56,882
Due to banks and financial institutions and repurchase agreements	145,267	97,292
Deposits from customers at amortised cost	3,903,487	3,420,802
Deposits from related parties at amortised cost	17,260	16,676
Engagements by acceptances	11,353	13,778
Other liabilities	50,467	66,364
Provisions for risks and charges	440	144
Total Liabilities	4,205,303	3,671,938
Shareholders' Equity		
Capital - Common shares	55,527	48,506
Capital - Preferred shares	18,200	20,020
Issue premium on preferred shares	87,325	96,057
Cash contribution to capital	10,854	10,854
Legal and statutory reserves	126,002	111,770
Retained earnings	(9,502)	(3,421)
Revaluation reserve of real estate	8,095	8,095
Reserve on revaluation of financial assets at fair value through other comprehensive income	279	228
Foreign currency translation reserve	(18,899)	(6,786)
Result of the financial period	38,904	27,343
Total Shareholders' Equity - Group share	316,785	312,666
Shareholders' Equity - Non controlling interest	28	20
Total Shareholders' Equity	316,813	312,686
Total Liabilities and Shareholders' Equity	4,522,116	3,984,624