

Audited Consolidated Statement of Financial Position
As at 31 December

- Total Assets in 2015 increased by 10.75%, reflecting the steady growth of the bank
- The Loans-to-Deposits ratio reached 59.59%, which is one of the highest in the industry and illustrates the bank's participation in the economy through funding businesses and individuals
- Shareholders' Equity in 2015 increased by 32.92%, reflecting the bank's strong capital base

In Millions of Lebanese Pound

1- Assets	2015	2014
Cash & balances with Central Banks	1,086,449	1,035,938
Banks and financial institutions	176,663	214,370
Shares and participations at fair value through profit & loss	1,353	1,367
Debt instruments and other financial assets at fair value through profit & loss	107,400	209,794
Net Loans and advances to customers at amortised cost	2,533,465	2,225,866
Net loans and advances to related parties at amortised cost	5,782	6,343
Debtors by acceptances	6,650	11,353
Debt instruments classified at amortized cost	877,610	618,949
Shares and participations designated at fair value through other comprehensive income	4,027	3,931
Shares acquired in settlement of debt	89,987	83,339
Property and equipment	76,674	72,820
Intangible fixed assets	1,250	958
Non-Current assets held for sale	15,144	15,872
Other assets	16,277	11,488
Goodwill	9,728	9,728
Total Assets	5,008,459	4,522,116
2-Liabilities & Shareholders' equity	2015	2014
Liabilities		
Due to Central Banks	88,800	68,009
Due to banks and financial institutions and repurchase agreements	153,389	154,287
Deposits from customers at amortised cost	4,247,143	3,903,487
Deposits from related parties at amortised cost	14,321	17,260
Engagements by acceptances	6,650	11,353
Other liabilities	70,178	43,580
Provisions for risks and charges	6,868	7,327
Total Liabilities	4,587,349	4,205,303
Shareholders' Equity		
Capital - Common shares	112,119	55,527
Capital - Preferred shares	47,500	18,200
Issue premium on ordinary shares	17,274	
Issue premium on preferred shares	95,712	87,325
Cash contribution to capital	10,854	10,854
Legal and statutory reserves	100,392	126,002
Retained earnings	(2,544)	(9,502)
Revaluation reserve of real estate	8,095	8,095
Reserve on revaluation of financial assets at fair value through other comprehensive income	321	279
Foreign currency translation reserve	(21,790)	(18,899)
Result of the financial period	53,139	38,904
Total Shareholders' Equity - Group share	421,072	316,785
Shareholders' Equity - Non controlling interest	38	28
Total Shareholders' Equity	421,110	316,813
Total Liabilities and Shareholders' Equity	5,008,459	4,522,116