

**Audited Consolidated Statement of Financial Position**  
**As at 31 December**

In Millions of Lebanese Pound

| <b>1- Assets</b>  | <b>2019</b>      | <b>2018</b>      |
|---|------------------|------------------|
| Cash & balances with Central Bank of Lebanon  | 2,683,920        | 2,677,745        |
| Banks and financial institutions  | 92,010           | 122,685          |
| Shares and participations at fair value through profit & loss                         | 904              | 955              |
| Debt instruments and other financial assets at fair value through profit & loss       | 9,839            | 11,011           |
| Net Loans and advances to customers at amortised cost                                 | 2,607,567        | 2,945,382        |
| Net loans and advances to related parties at amortised cost                           | 4,360            | 6,706            |
| Debtors by acceptances  | 52,655           | 15,911           |
| Debt instruments classified at amortized cost   | 290,272          | 293,996          |
| Shares and participations designated at fair value through other comprehensive income | 4,913            | 4,909            |
| Shares acquired in settlement of debt   | 92,447           | 120,043          |
| Investments in associate  | 72,339           | 71,400           |
| Property and equipment  | 97,913           | 99,547           |
| Intangible fixed assets   | 554              | 636              |
| Non-Current assets held for sale  | 29,883           | 7,270            |
| Other assets  | 239,864          | 16,928           |
| <b>Total Assets</b>   | <b>6,279,440</b> | <b>6,395,124</b> |

| <b>2-Liabilities &amp; Shareholders' equity</b>                   | <b>2019</b>      | <b>2018</b>      |
|---|------------------|------------------|
| <b>Liabilities</b>  |                  |                  |
| Due to Central Banks  | 451,338          | 453,766          |
| Due to banks and financial institutions and repurchase agreements | 240,077          | 207,965          |
| Deposits from customers at amortised cost                         | 4,773,043        | 5,024,065        |
| Deposits from related parties at amortised cost                   | 6,338            | 7,514            |
| Engagements by acceptances  | 53,618           | 15,971           |
| Other liabilities   | 157,673          | 53,100           |
| Provisions for risks and charges                                  | 23,423           | 10,854           |
| <b>Total Liabilities</b>  | <b>5,705,510</b> | <b>5,773,235</b> |

|   |                  |                  |
|---|------------------|------------------|
| <b>Shareholders' Equity</b>   |                  |                  |
| Capital - Common shares   | 152,300          | 152,300          |
| Capital - Preferred shares  | 62,500           | 62,500           |
| Issue premium on ordinary shares  | 17,274           | 17,274           |
| Issue premium on preferred shares   | 125,937          | 125,937          |
| Cash contribution to capital  | 10,854           | 10,854           |
| Legal and statutory reserves  | 231,938          | 206,901          |
| Retained earnings   | 2,847            | 5,906            |
| Revaluation reserve of real estate  | 3,821            | 3,821            |
| Reserve on revaluation of financial assets at fair value through other comprehensive income | 3,250            | 2,306            |
| Foreign currency translation reserve  |                  |                  |
| Result of the financial period  | (36,859)         | 34,030           |
| <b>Total Shareholders' Equity - Group share</b>   | <b>573,862</b>   | <b>621,829</b>   |
| <b>Shareholders' Equity - Non controlling interest</b>                                      | <b>68</b>        | <b>60</b>        |
| <b>Total Shareholders' Equity</b>   | <b>573,930</b>   | <b>621,889</b>   |
| <b>Total Liabilities and Shareholders' Equity</b>   | <b>6,279,440</b> | <b>6,395,124</b> |