

Assets (LBP in Millions)	2012	2011
Cash and Central Banks	39,716	26,398
Banks and financial institutions	19,799	15,457
Current accounts	2,796	2,923
Time deposits	17,003	12,534
Financial assets classified as loans and receivables	1,927	1,927
Financial assets held for trading	9,365	21,555
Financial instruments held to maturity	99,018	47,648
Loans and advances to customers (*) (**)	32,340	14,665
Commercial loans	31,992	14,317
Doubtful loans	348	348
Bank acceptances	748	26
Property and equipment	2,729	2,553
Non-current assets held for sale	1,731	3,283
Other assets	468	501
TOTAL ASSETS	207,841	134,012
(*) Of which sub-standard loans net of unrealized interest	-	-
(**) After deduction of :		
Provision for doubtful Loans	953	394
Interest in suspense on:		
- SUB-STANDARD LOANS	-	-
- DOUBTFUL LOANS	1,134	1,138
	2,087	1,532

Off Balance Sheet Items (LBP in Millions)	2012	2011
Financing Commitments received from financial intermediaries	-	-
Signature Commitments received from financial intermediaries	-	-
Financial Instruments sold with an Option to rebuy	-	-
Other engagements received from customers	-	-
Bad debts transferred to off balance sheet items	180	180
Financing commitments given to:		
Banks and financial institutions	-	-
Customers	-	-
Bank Guarantees given to:	17,383	15,690
Financial intermediaries	1,638	0
Customers	15,745	15,690
Financial Instruments purchased with an Option to resell	-	-
Other Commitments	-	-
Commitments on term financial instruments	-	-
Fiduciary accounts and funds under management	-	-
Fiduciary accounts	-	-
Capital adequacy ratio (as per Basel II requirements)	22.91%	26.55%

LIABILITIES & EQUITY	2012	2011
Liabilities (LBP in Millions)		
Banks and financial institutions	13,713	7,746
Current accounts		69
Time deposits	13,713	7,677
Deposits from customers	153,288	98,155
Sight deposits	8,736	7,453
Time deposits	72,332	51,046
Saving accounts	6,730	8,410
Other creditors and cash collateral accounts against debtor accounts	15,012	1,141
Fiduciary accounts	50,478	30,105
Engagements by acceptances	748	26
Current tax liabilities	113	88
Other liabilities	481	464
Provisions for risks and charges	53	56
Employees' end of service benefits	54	56
TOTAL LIABILITIES	168,450	106,591
Equity (LBP in Millions)		
Share capital	23,500	11,000
Cash contribution to capital	8,343	7,092
Reserves, premiums and equity differences	8,099	11,438
Revaluation of financial instruments	-690	-1,785
Property acquired in settlement of debt reserve	101	165
Net income for the year	38	-489
TOTAL EQUITY	39,391	27,421
TOTAL LIABILITIES AND EQUITY	207,841	134,012

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