

Assets (LBP in Millions)	2013	2014
Cash and Central Banks	85,897	88,038
Banks and financial institutions	24,717	13,294
Financial assets classified as loans and receivables	5,337	40,067
Financial assets held for trading	10,231	6,928
Financial instruments held to maturity	137,987	91,871
Loans and advances to customers (*)(**)	42,308	63,641
Commercial loans	36,703	58,017
Doubtfull loans	5,605	5,624
Bank acceptances	406	133
Property and equipment	2,470	2,873
Intangible Assets	1,223	1,068
Non-current assets held for sale	1,731	1,580
Other assets	904	751
TOTAL ASSETS	313,211	310,244
(*) Of which sub-standard loans net of unrealized interest	-	-
(**) After deduction of :		
Provision for doubtful Loans	953	1,081
Interest in suspense on:		
- SUB-STANDARD LOANS	-	-
- DOUBTFUL LOANS	1,515	1,969
	2,468	3,050

Off Balance Sheet Items (LBP in Millions)	2013	2014
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:	2,738	7,999
Financial intermediaries	118	1025
Customers	2,620	6,974
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)	16.88%	18.46%

LIABILITIES & EQUITY	2013	2014
Liabilities (LBP in Millions)		
Banks and financial institutions	22,841	47,258
Deposits from customers	249,328	220,526
Current deposits	13,566	12,876
Term deposits	160,114	172,679
Saving accounts	10,381	15,319
Other creditors & cash collateral accounts against debtor accounts	3,369	13,131
Fiduciary accounts	61,898	6,521
Engagements by acceptances	406	133
Other liabilities	987	1,235
Provisions	109	136
Total liabilities	273,671	269,288
Equity (LBP in Millions)		
Share capital	23,500	23,500
Cash contribution to capital	8,343	8,343
Reserves, premiums and equity differences	8,103	8,381
Revaluation of financial instruments	-756	-728
Property acquired in settlement of debt reserve	101	71
Net income for the year	249	1,389
TOTAL EQUITY	39,540	40,956
TOTAL LIABILITIES AND EQUITY	313,211	310,244

BOARD OF DIRECTORS

- Mr. Mohamad El Zein
- Mr. Lutfi El Zein
- Sheikh Saleh Sagri
- Me. Fadi Nader
- Ms. Leila Hammoud
- Dr. Ibrahim Akoum
- Mr. Mohamad El Khatib

AUDITORS

- Semaan Gholam & Co
- KPMG

Banque de Credit National S.A.L.

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