

| 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         |
| Doubtfull 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            |
| <b>TOTAL ASSETS</b>  | <b>207,841</b> | <b>134,012</b> |
| (*) 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          |
|  | <b>2,087</b>   | <b>1,532</b>   |

| 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                    | -             | -             |
| <b>Bad debts transferred to off balance sheet items</b>      | <b>180</b>    | <b>180</b>    |
| <b>Financing commitments given to:</b>                       |               |               |
| Banks and financial institutions                             | -             | -             |
| Customers  | -             | -             |
| <b>Bank Guarantees given to:</b>                             | <b>17,383</b> | <b>15,690</b> |
| 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   | -             | -             |
| <b>Capital adequacy ratio (as per Basel II requirements)</b> | <b>22.91%</b> | <b>26.55%</b> |

| LIABILITIES & EQUITY   | 2012           | 2011           |
|--|----------------|----------------|
| <b>Liabilities (LBP in Millions)</b>                                 |                |                |
| 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             |
| <b>TOTAL LIABILITIES</b>   | <b>168,450</b> | <b>106,591</b> |
| <b>Equity (LBP in Millions)</b>                                      |                |                |
| 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           |
| <b>TOTAL EQUITY</b>  | <b>39,391</b>  | <b>27,421</b>  |
| <b>TOTAL LIABILITIES AND EQUITY</b>                                  | <b>207,841</b> | <b>134,012</b> |

## BOARD OF DIRECTORS

- Dr. Marwan Iskandar
- Mr. Lutfi El Zein
- Sheikh Saleh Sagri
- Me. Adel Nassar
- Mr. Mohamad El Zein
- Mr. Arfan Ayyas
- Mr. Shadi Refai

## AUDITORS

- Semaan Gholam & Co
- KPMG

## Banque de Credit National S.A.L.

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