

Assets (LBP in Millions)	2016	2017
Cash and balances with Central Banks	93,450	118,987
Deposits with banks and financial institutions	10,389	12,128
Net loans and advances to customers at amortized cost *	89,484	83,284
Debtors by acceptances	0	6,223
Debt instruments classified at amortized cost	120,642	83,309
Shares and participations at fair value through OCI	4,338	4,083
Property and equipment	2,392	2,373
Intangible fixed assets	657	538
Non current assets held for sale	1,580	1,545
Other assets	1,464	1,410
Total Assets	324,396	313,880

* Net Amount of Sub-Standard & Doubtful Loans	2016	2017
Substandard Loans	0	2,276
Doubtfull Loans;	1,906	1,330
Provision	(417)	(80)
Interest in Suspense	(1,141)	(919)
Total	348	2,607

Off Balance Sheet Items	2016	2017
<i>Bank Guarantees given to :</i>		
Financial intermediaries	31	0
Customers	18,020	19,836
<i>Bad debts transferred to off balance sheet items</i>	180	588

<i>Capital adequacy ratio (as per Basel)</i>	21%	20%
--	-----	-----

Liabilities & Equity	2016	2017
Liabilities (LBP in Millions)		
Due to Central Banks	2,088	11,627
Due to banks and financial institutions	43,934	36,367
Deposits from customers at amortized cost	233,916	217,247
Engagements by acceptances	0	6,223
Other liabilities	1,561	2,514
Provisions for risks and charges	560	345
Total Liabilities	282,059	274,323

Shareholders' Equity (LBP in Millions)	2016	2017
Capital - common shares	23,500	23,500
Issue premium - common shares	6,086	6,086
Cash contribution to capital	8,343	8,343
Legal and statutory reserves	1,368	1,377
Other reserves	3,442	3,853
Reserve on revaluation of financial assets at FVTOCI	(823)	(1,077)
Retained Earnings	421	(2,526)
Total Shareholders' Equity	42,337	39,557
Total Liabilities and Shareholders' Equity	324,396	313,880

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
- Mr. Sami Haddad
- Mr. Hassan Wazne

AUDITORS

- BDO, Semaan, Gholam & Co
- PWC

Banque de Credit National S.A.L.

REGISTERED UNDER NO. 36 ON THE LIST OF BANKS PUBLISHED BY BDL

MEDGULF Bldg., Patriarche Howayek Str., Beirut Central District, Beirut, Lebanon
Tel: 01 990808 Fax: 01975140