

Assets (LBP in Millions)	2011	2010
Cash and Central Banks	26,398	13,134
Banks and financial institutions	15,457	28,012
Current accounts	2,923	4,510
Time deposits	12,534	23,502
Financial assets classified as loans and receivables	1,927	1,927
Financial assets held for trading	21,555	1,648
Financial instruments held to maturity	47,648	27,673
Loans and advances to customers (*) (**)	14,665	5,259
Commercial loans	14,317	4,878
Doubtfull loans	348	382
Bank acceptances	26	175
Property and equipment	2,553	1,788
Non-current assets held for sale	3,283	3,278
Other assets	501	1,623
TOTAL ASSETS	134,012	84,519
(*) Of which sub-standard loans net of unrealized interest	-	-
(**) After deduction of:		
Provision for doubtful Loans	394	365
Interest in suspense on:		
- SUB-STANDARD LOANS	-	-
- DOUBTFUL LOANS	1,138	1,144
	1,532	1,508

Off Balance Sheet Items (LBP in Millions)	2011	2010
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:	15,690	2,134
Financial intermediaries	0	130
Customers	15,690	2,004
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)	26.55%	45.25%

LIABILITIES & EQUITY	2011	2010
Liabilities (LBP in Millions)		
Banks and financial institutions	7,746	12,002
Current accounts	69	628
Time deposits	7,677	11,374
Deposits from customers	98,155	42,081
Sight deposits	7,453	5,117
Time deposits	51,046	12,556
Saving accounts	8,410	5,378
Other creditors and cash collateral accounts against debtor accounts	1,141	12,247
Fiduciary accounts	30,105	6,784
Engagements by acceptances	26	175
Current tax liabilities	88	28
Other liabilities	464	475
Provisions for risks and charges	56	52
Employees' end of service benefits	56	15
TOTAL LIABILITIES	106,591	54,828
Equity (LBP in Millions)		
Share Capital	11,000	11,000
Cash contribution to capital	7,092	7,092
Reserves, premiums and equity differences	11,438	11,433
Revaluation of financial instruments	-1,785	-
Property acquired in settlement of doubtful debt	165	24
Net income for the year	-489	142
TOTAL EQUITY	27,421	29,690
TOTAL LIABILITIES AND EQUITY	134,012	84,519

BOARD OF DIRECTORS

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

AUDITORS

- Semaan Gholam & Co
- KPMG

Banque de Credit National S.A.L.

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