

Assets (LBP in Millions)	2013	2012
Cash and Central Banks	85,897	39,716
Banks and financial institutions	24,717	19,679
Financial assets classified as loans and receivables	5,337	1,927
Financial assets held for trading	10,231	7,497
Financial instruments held to maturity	137,987	100,946
Loans and advances to customers (*)(**)	42,308	32,451
Commercial loans	36,703	32,103
Doubtful loans	5,605	348
Bank acceptances	406	748
Property and equipment	2,470	1,646
Intangible Assets	1,223	1,083
Non-current assets held for sale	1,731	1,731
Other assets	904	379
TOTAL ASSETS	313,211	207,803
(*) Of which sub-standard loans net of unrealized interest	-	-
(**) After deduction of:		
Provision for doubtful Loans	953	953
Interest in suspense on:		
-SUB-STANDARD LOANS	-	-
-DOUBTFUL LOANS	1,515	1,134
	2,468	2,087

Off Balance Sheet Items (LBP in Millions)	2013	2012
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	17,383
Financial intermediaries	118	1638
Customers	2,620	15,745
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%	22.91%

LIABILITIES & EQUITY	2013	2012
Liabilities (LBP in Millions)		
Banks and financial institutions	22,841	21,378
Deposits from customers	249,328	145,307
Current deposits	13,566	8,209
Term deposits	160,114	64,171
Saving accounts	10,381	6,780
Other creditors & cash collateral accounts against debtor accounts	3,369	15,910
Fiduciary accounts	61,898	50,237
Engagements by acceptances	406	748
Other liabilities	987	896
Provisions	109	83
Total liabilities	273,671	168,412
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	8,099
Revaluation of financial instruments	-756	-690
Property acquired in settlement of debt reserve	101	101
Net income for the year	249	38
TOTAL EQUITY	39,540	39,391
TOTAL LIABILITIES AND EQUITY	313,211	207,803

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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