

Assets (LBP in Millions)	2014	2015
Cash and Central Banks	88,038	93,222
Banks and financial institutions	13,294	10,838
Investment Security	138,866	134,808
Loans and advances to customers (*)(**)	63,641	81,831
Commercial loans	58,017	76,195
Doubtfull loans	5,624	5,636
Bank acceptances	133	159
Property and equipment	2,873	2,620
Intangible Assets	1,068	942
Non-current assets held for sale	1,580	1,580
Other assets	751	1,164
TOTAL ASSETS	310,244	327,164
(*) Of which sub-standard loans net of unrealized interest	-	-
(**) After deduction of:		
Provision for doubtful Loans	1,081	1,284
Interest in suspense on:		
- SUB-STANDARD LOANS	-	-
- DOUBTFUL LOANS	1,969	2,614
	3,050	3,898

LIABILITIES & EQUITY	2014	2015
Liabilities (LBP in Millions)		
Due to the central bank of Lebanon	947	1485
Banks and financial institutions	46,311	21,509
Deposits from customers	220,526	259,946
Current deposits	12,876	26,100
Term deposits	172,679	192,618
Saving accounts	15,319	25,848
Other creditors & cash collateral accounts against debtor accounts	13,131	8,615
Fiduciary accounts	6,521	6,765
Engagements by acceptances	133	159
Other liabilities	1,235	1,562
Provisions	136	180
Total liabilities	269,288	284,841
Equity (LBP in Millions)		
Share capital	23,500	23,500
Cash contribution to capital	8,343	8,343
Reserves, premiums and equity differences	8,381	9,423
Revaluation of financial instruments	-728	-753
Property acquired in settlement of debt reserve	71	386
Net income for the year	1,389	1,424
TOTAL EQUITY	40,956	42,323

Off Balance Sheet Items (LBP in Millions)	2014	2015
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:	7,999	8,191
Financial intermediaries	1,025	1,482
Customers	6,974	6,709
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)	18,46%	19,29%

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

AUDITORS

- Semaan Gholam & Co
- KPMG

Banque de Credit National S.A.L.

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