

<b>Assets (LBP in Millions)</b>	<b>2015</b>	<b>2016</b>
Cash and Central Banks	93,222	93,450
Banks and financial institutions	10,838	10,388
Investment Security	134,808	124,979
Loans and advances to customers (*)(**)	81,831	89,484
Commercial loans	76,195	89,136
Doubtfull loans	5,636	348
Bank acceptances	159	
Property and equipment	2,620	2,392
Intangible Assets	942	657
Non-current assets held for sale	1,580	1,580
Other assets	1,164	1465
<b>TOTAL ASSETS</b>	<b>327,164</b>	<b>324,395</b>
(*) Of which sub-standard loans net of unrealized interest	-	-
(**) After deduction of :		
Provision for doubtful Loans	1,284	417
Interest in suspense on:		
-SUB-STANDARD LOANS	-	-
- DOUBTFUL LOANS	2,614	1,141
	3,898	1,558

<b>LIABILITIES &amp; EQUITY</b>	<b>2015</b>	<b>2016</b>
<b>Liabilities (LBP in Millions)</b>		
Due to the central bank of Lebanon	1485	2088
Banks and financial institutions	21,509	43,934
Deposits from customers	259,946	233,915
Current deposits	26,100	25,233
Term deposits	192,618	162,255
Saving accounts	25,848	34,050
Other creditors & cash collateral accounts against debtor accounts	8,615	12,377
Fiduciary accounts	6,765	-
Engagements by acceptances	159	-
Other liabilities	1,562	1,583
Provisions	180	539
<b>Total liabilities</b>	<b>284,841</b>	<b>282,059</b>
<b>Equity (LBP in Millions)</b>		
Share capital	23,500	23,500
Cash contribution to capital	8,343	8,343
Reserves, premiums and equity differences	9,423	10,418
Revaluation of financial instruments	-753	-823
Property acquired in settlement of debt reserve	386	478
Net income for the year	1,424	420
<b>TOTAL EQUITY</b>	<b>42,323</b>	<b>42,336</b>

<b>Off Balance Sheet Items (LBP in Millions)</b>	<b>2015</b>	<b>2016</b>
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>8,191</b>	<b>18,051</b>
Financial intermediaries	1,482	31
Customers	6,709	18,020
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>19,29%</b>	<b>21,16%</b>

### 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.

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