

Assets (LBP in Millions)	2017	2018
Cash and balances with Central Banks	118,987	111,320
Deposits with banks and financial institutions	12,128	20,439
Net loans and advances to customers at amortized cost *	83,284	86,695
Debtors by acceptances	6,223	247
Debt instruments classified at amortized cost	83,309	51,562
Shares and participations at fair value through OCI	4,083	3,976
Property and equipment	2,373	2,111
Intangible fixed assets	538	460
Non current assets held for sale	1,545	1,545
Other assets	1,410	1,253
Total Assets	313,880	279,608

* Net Amount of Sub-Standard & Doubtful Loans	2017	2018
Substandard Loans	2,276	2,650
Doubtfull Loans;	1,330	1,330
Provision	(80)	-1,727
Interest in Suspense	(919)	-1,146
Total	2,607	1,107

Off Balance Sheet Items	2017	2018
Bank Guarantees given to :		
Financial intermediaries	0	567
Customers	19,836	20,188
Bad debts transferred to off balance sheet items	588	0

Capital adequacy ratio (as per Basel)	20.33%	19.65%
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Liabilities & Equity	2017	2018
Liabilities (LBP in Millions)		
Due to Central Banks	11,627	29,886
Due to banks and financial institutions	36,367	18,038
Deposits from customers at amortized cost	217,247	192,891
Engagements by acceptances	6,223	247
Other liabilities	2,515	2,918
Provisions for risks and charges	345	0
Total Liabilities	274,324	243,980

Shareholders' Equity (LBP in Millions)	2017	2018
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	1,377	1,377
Other reserves	3,853	2,866
Reserve on revaluation of financial assets at FVTOCI	(1,077)	-1,185
Retained Earnings	(2,526)	-5,359
Total Shareholders' Equity	39,556	35,628
Total Liabilities and Shareholders' Equity	313,880	279,608

BOARD OF DIRECTORS

- | | |
|-----------------------|-------------------------|
| - Mr. Mohamad El Zein | - Ms. Leila Hammoud |
| - Mr. Lutfi El Zein | - Dr. Ibrahim Akoum |
| - Sheikh Saleh Sagri | - Mr. Mohamad El Khatib |
| - Me. Fadi Nader | - Mr. Sami Haddad |
| | - Mr. Hassan Wazne |

AUDITORS

- BDO, Semaan, Gholam & Co
- PWC

Banque de Credit National S.A.L.

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