

Statement of Financial Position

Year ended 31 December 2015 - In Thousands of Lebanese Pounds	Audited 31/12/2015	Audited 31/12/2014
ASSETS		
Cash and balances with central Banks	816,950,140	721,207,132
Due from banks and financial institutions	349,903,868	348,278,577
Financial assets at fair value through profit or loss	67,323,214	57,454,168
Net loans and advances to customers at amortized cost	2,080,862,436	1,920,738,640
Net loans and advances to related parties at amortized cost	5,164,616	3,170,504
Debtors by acceptances	29,881,368	53,192,838
Investment in an associate	6,320,468	6,320,468
Loans to banks and financial institutions	14,979,178	13,011,694
Financial assets at amortized cost	1,935,206,928	1,587,410,951
Property and equipment	50,788,435	49,507,383
Assets obtained in settlement of debt	26,052,474	27,002,186
Other assets	6,283,006	5,949,866
TOTAL ASSETS	5,389,716,131	4,793,244,407
LIABILITIES AND EQUITY		
Liabilities		
Due to Central Banks	35,254,559	31,713,280
Due to banks and financial institutions	49,910,110	53,132,164
Customers' deposits at amortized cost	90,921,977	
Deposits from related parties at amortized cost	4,672,865,867	4,214,365,141
Engagements by acceptances	11,991,839	11,541,247
Other liabilities	29,881,368	53,192,838
Other liabilities	9,123,772	10,493,209
Provisions for risks and charges	7,181,571	6,683,801
TOTAL LIABILITIES	4,907,131,063	4,381,121,680
Equity		
Share capital - common shares	194,068,000	194,068,000
Share capital - preferred shares	18,879,000	14,819,000
Share premium - preferred shares	121,481,888	95,391,585
Non distributable reserves	64,765,281	47,420,260
Reserves for revaluation variance - real estate	1,903,884	1,903,884
Retained earnings	35,269,295	17,670,649
Results of the period – Profit	46,217,720	40,849,349
TOTAL EQUITY	482,585,068	412,122,727
TOTAL LIABILITIES AND EQUITY	5,389,716,131	4,793,244,407