

## Statement of Financial Position

31 December 2014 - In Thousands of Lebanese Pounds	Audited 31/12/2014	Audited 31/12/2013
<b>ASSETS</b>		
Cash and balances with central Banks	721,207,132	627,965,037
Due from banks and financial institutions	348,278,577	347,608,946
Financial assets at fair value through profit or loss	57,454,168	16,750,674
Net loans and advances to customers at amortized cost	1,920,738,640	1,590,754,875
Net loans and advances to related parties at amortized cost	3,170,504	5,379,232
Debtors by acceptances	53,192,838	44,505,149
Investment in an associate	6,320,468	
Loans to banks and financial institutions	13,011,694	8,026,572
Financial assets at amortized cost	1,587,410,951	1,375,789,171
Property and equipment	49,507,383	42,611,059
Assets obtained in settlement of debt	27,002,186	27,136,712
Other assets	5,949,866	7,133,266
<b>TOTAL ASSETS</b>	<b>4,793,244,407</b>	<b>4,093,660,693</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
Due to Central Banks	31,713,280	12,618,439
Due to banks and financial institutions	53,132,164	89,446,154
Customers' deposits at amortized cost	4,214,365,141	3,549,273,088
Deposits from related parties at amortized cost	11,541,247	15,045,897
Engagements by acceptances	53,192,838	44,505,149
Other liabilities	10,493,209	8,103,249
Provisions for risks and charges	6,683,801	6,020,923
<b>TOTAL LIABILITIES</b>	<b>4,381,121,680</b>	<b>3,725,012,899</b>
<b>Equity</b>		
Share capital - common shares	194,068,000	191,200,000
Share capital - preferred shares	14,819,000	13,400,000
Share premium - preferred shares	95,391,585	87,609,870
Non distributable reserves	47,420,260	38,555,620
Reserves for revaluation variance - real estate	1,903,884	1,903,884
Retained earnings	17,670,649	1,852,706
Results of the period – Profit	40,849,349	34,125,714
<b>TOTAL EQUITY</b>	<b>412,122,727</b>	<b>368,647,794</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,793,244,407</b>	<b>4,093,660,693</b>