

Statement of Financial
Position

| 31 December 2009 - In Thousands of Lebanese Pounds | 2009 | 2008 |
|--|----------------------|----------------------|
| ASSETS | | |
| Cash and balances with central banks | 335,946,468 | 244,350,173 |
| Due from banks and financial institutions | 199,631,618 | 139,291,557 |
| Financial assets held-for-trading | 111,971,332 | 132,099,355 |
| Loans and advances to customers | 670,682,919 | 564,529,398 |
| Loans and advances to related parties | 466,942 | 6,442,545 |
| Bank acceptances | 17,200,011 | 16,173,066 |
| Financial assets classified as loans and receivables | 489,096,357 | 333,298,345 |
| Financial investments – held-to-maturity | 511,444,141 | 278,814,994 |
| Investments in associates | 6,160,219 | 3,703,751 |
| Property and equipment | 37,164,151 | 34,743,377 |
| Intangible assets | 485,441 | 555,147 |
| Non-current assets held for sale | 24,368,886 | 21,655,389 |
| Other assets | 3,441,542 | 3,340,903 |
| TOTAL ASSETS | 2,408,060,027 | 1,778,998,000 |
| LIABILITIES AND EQUITY | | |
| Liabilities | | |
| Due to banks and financial institutions | 39,046,911 | 25,869,393 |
| Customers deposits | 2,180,719,104 | 1,606,349,166 |
| Engagements by acceptances | 17,200,011 | 16,173,066 |
| Other liabilities | 12,248,426 | 8,615,526 |
| Provisions for risks and charges | 328,616 | 328,616 |
| Retirement benefits obligation | 2,830,428 | 2,884,463 |
| Total Liabilities | 2,252,373,496 | 1,660,220,230 |
| Equity | | |
| Share capital – common shares | 97,200,000 | 60,000,000 |
| Share capital – preferred shares | 2,800,000 | 2,800,000 |
| Share premium on preferred shares | 18,308,587 | 18,308,587 |
| Capital reserves | 11,282,230 | 11,430,862 |
| Reserves for revaluation variance – real estate | 1,903,884 | 1,903,884 |
| Available for sale reserve | 2,161,220 | 2,204,126 |
| Other reserves | 691,390 | 550,169 |
| Retained earnings | 22,030 | 8,767,830 |
| Results of the financial period – profit | 21,317,190 | 12,812,312 |
| Total Equity | 155,686,531 | 118,777,770 |
| TOTAL LIABILITIES AND EQUITY | 2,408,060,027 | 1,778,998,000 |

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Position

| 31 December 2009 - In Thousands of Lebanese Pounds | 2009 | 2008 |
|--|-------------|-------------|
| OFF STATEMENT OF FINANCIAL POSITION | | |
| Financing commitments | | |
| Commitments issued to banks and financial institutions | 56,476,574 | 24,446,705 |
| Commitments received from banks and financial institutions | - | - |
| Commitments issued to customers | 1,510,887 | 1,997,199 |
| Guarantees commitments | | |
| Guarantees issued to banks and financial institutions | 6,577,401 | 8,463,284 |
| Guarantees received from banks and financial institutions | 21,915,247 | 22,468,445 |
| Guarantees issued to customers | 62,640,493 | 47,883,907 |
| Guarantees received from customers | 939,737,111 | 788,854,209 |
| Other commitments | 14,151,648 | 13,870,205 |