

Statement of Financial Position

| 31 December 2012 - In Million of Lebanese pounds | 2012 | 2011 |
|-------------------------------------------------------------------------------------------|------------------|------------------|
| ASSETS | | |
| Cash and balances with central banks | 567,690 | 396,602 |
| Due from banks and financial institutions | 268,352 | 237,487 |
| Financial assets at fair value through profit or loss | 70,612 | 258,403 |
| Net loans and advances to customers at amortized cost | 1,370,185 | 1,085,616 |
| Net loans and advances to related parties at amortized cost | 1,002 | 1,385 |
| Debtors by acceptances | 29,229 | 39,368 |
| Investment in an associate | - | 9,833 |
| Loans to banks and financial institutions | 9,081 | 9,433 |
| Financial assets at amortized cost | 1,213,174 | 1,145,983 |
| Financial assets at fair value through other comprehensive income | 10,936 | - |
| Property and equipment | 49,579 | 38,959 |
| Intangible assets | - | 354 |
| Assets obtained in settlement of debt | 24,847 | 26,227 |
| Other assets | 8,292 | 7,789 |
| TOTAL ASSETS | 3,622,979 | 3,257,439 |
| LIABILITIES AND EQUITY | | |
| Liabilities | | |
| Due to banks and financial institutions | 55,832 | 50,155 |
| Customers' deposits at amortized cost | 3,242,199 | 2,892,214 |
| Deposits from related parties at amortized cost | 214 | 564 |
| Engagements by acceptances | 29,229 | 39,368 |
| Other liabilities | 4,223 | 7,835 |
| Provisions for risks and charges | 5,180 | 4,266 |
| TOTAL LIABILITIES | 3,336,877 | 2,994,402 |
| Equity | | |
| Share capital - common shares | 97,200 | 97,200 |
| Share capital - preferred shares | 8,800 | 8,800 |
| Share premium - preferred shares | 57,554 | 57,554 |
| Non distributable reserves | 63,711 | 38,549 |
| Reserves for revaluation variance - real estate | 1,904 | 1,904 |
| Change in fair value of financial assets at fair value through other comprehensive income | 198 | - |
| Retained earnings | 28,577 | 32,693 |
| Net results of the financial period – Profit | 28,158 | 26,337 |
| TOTAL EQUITY | 286,102 | 263,037 |
| TOTAL LIABILITIES AND EQUITY | 3,622,979 | 3,257,439 |