

**LEBANESE ISLAMIC BANK SAL**  
**STATEMENT OF FINANCIAL POSITION**  
As at 31 December 2015

	<i>Notes</i>	<i>2015</i> <i>LL (000)</i>	<i>2014</i> <i>LL (000)</i>
<b>ASSETS</b>			
Cash and balances with the central bank	8	<b>21,754,813</b>	21,413,874
Due from banks and financial institutions	9	<b>1,980,582</b>	2,711,229
Due from head office and affiliates	10	<b>30,525,721</b>	25,378,119
Murabahat	11	<b>10,590,462</b>	13,707,452
Tangible fixed assets	12	<b>829,405</b>	937,105
Other assets	13	<b>4,509,444</b>	4,508,119
Regularization and other debit balances	14	<b>528,470</b>	615,519
<b>Total assets</b>		<b>70,718,897</b>	69,271,417
<b>LIABILITIES AND EQUITY</b>			
<b>Liabilities</b>			
Due to head office and affiliates	10	<b>12,404,926</b>	12,399,568
Customers' accounts	15	<b>26,868,246</b>	25,539,241
Regularization accounts and other credit balances	16	<b>274,817</b>	324,547
Provision for risk and charges	17	<b>448,719</b>	308,701
Employees' end of service benefits	18	<b>178,242</b>	159,585
<b>Total liabilities</b>		<b>40,174,950</b>	38,731,642
<b>Equity</b>			
Share capital	19	<b>30,000,000</b>	30,000,000
Legal reserve	20	<b>131,375</b>	127,867
Reserve for general banking risks	21	<b>408,400</b>	376,822
Gain (loss) for the financial period		<b>4,172</b>	35,086
<b>Total equity</b>		<b>30,543,947</b>	30,539,775
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>70,718,897</b>	69,271,417
<b>OFF FINANCIAL POSITION</b>			
Tangible guarantees received	11	<b>34,161,995</b>	37,071,487
Letters of guarantee and personal guarantees received from customers	11	<b>14,952,392</b>	14,126,437

The financial statements of the Bank were authorized for issue by the board of directors on 23 March 2016 by:

Khaldoun Bakri Ahmed Barakat  
Chairman

Chafic Moharram  
General Manager

The accompanying notes 1 to 26 form part of these financial statements.