

BANQUE DU LIBAN

Basic Circular No 107 to Banks

Attached is a copy of Basic Decision No. 9526 of February 17, 2007, relating to the Position of Islamic Banks.

Beirut, February 17, 2007

The Governor of the Banque du Liban

Riad Toufic Salamé

BANQUE DU LIBAN**Basic Decision No 9526****Position of Islamic Banks**

**The Governor of the Banque du Liban,
Pursuant to the Code of Money and Credit, particularly Article 146 thereof,
Pursuant to Law No 575 of February 11, 2004 relating to the Establishment of Islamic
banks in Lebanon, particularly Article 1 thereof, and
Pursuant to the Decision of the Central Council of the Banque du Liban, taken in its
session of February 16, 2007,**

Decides the following:**Article 1¹:**

All Islamic banks operating in Lebanon are required to use the Statistical Report program in preparing the following financial statements:

- 1- The monthly position and the annual budget (assets, liabilities, off-balance sheet) according to Form 3010 attached to this Decision, starting from their position as of March 31, 2007.
- 2- The profit and loss annual statement, prepared for publication according to Form IPL-1 attached to this Decision.
- 3- The annual balance sheet, prepared for publication according to Form PBI-1.

Article 2²

First: Islamic banks operating in Lebanon are required:

- 1- To provide the Department of Statistics and Economic Research at the Banque du Liban with the following information:

¹- The text of this Article was amended by Article 1 of Intermediate Decision 9702 of September 19, 2007 (Intermediate Circular No 142)

²- The text of this Article was amended by Article 2 of Intermediate Decision 9702 of September 19, 2007 (Intermediate Circular No 142)

- a- The monthly position, prepared according to Form 3010, in electronic form through the electronic transmission of statistical reports project (eSTR), within a 10-day time limit from the closing date, and in written within a 12-day time limit.
 - b- The balance sheet, prepared according to Form 3010, and the balance sheet prepared for publication, in electronic form through the eSTR and in written before the end of June each year.
- 2- To provide the Banking Control Commission, in written, with the following information:
- a- The monthly position, prepared according to Form 3010, within a 12-day time limit from the closing date.
 - b- The balance sheet prepared according to Form 3010 and the balance sheet prepared for publication, before the end of June each year.

Second: The following shall be exceptionally submitted:

- 1- The monthly position – Form 3010, as of December 31, 2006 – to be sent before April 10, 2007.
- 2- The balance sheet as of December 31, 2006, and prepared according to Form 3010, to be sent before September 30, 2007.
- 3- The balance sheet prepared for publication, as of December 31, 2006, according to the Form attached to this Decision, to be sent before September 30, 2007.

Article 3:

Following the end of the fiscal year, Islamic banks operating in Lebanon are required, before the end of June, to provide:

- 1- The Department of Statistics and Economic Research at the Banque du Liban with the profit and loss statement (IPL-1) in written and in electronic form through the eSTR.
- 2- The Banking Control Commission with the above-mentioned profit and loss statement (IPL-1), in written.

The profit and loss statement closed on December 31, 2006, and prepared according to Form (BPL-1) attached to Basic Decision 6574 of April 24, 1997, in addition to the above-mentioned profit and loss statement (IPL-1), shall be exceptionally submitted.

Article 4³:

Islamic banks operating in Lebanon may acquire, starting from March 1, 2007, a copy of the STR programs, the Technical Annex and the User's Guide through the Website of the Banque du Liban:

www.bdl.gov.lb/str/index.html

Article 5:

Until their position is closed on December 31, 2007, Islamic banks shall exceptionally continue to submit their monthly position – Form 2010 and Annex No 2020, prepared according to the provisions of Basic Decision 7723 of December 2, 2000.

Article 6:

This Decision shall be effective upon its issuing.

Article 7:

This Decision shall be published in the Official Gazette.

Beirut, February 17, 2007

The Governor of the Banque du Liban

Riad Toufic Salamé

³- The text of this Article was amended by Article 3 of Intermediate Decision 9702 of September 19, 2007 (Intermediate Circular No 142).

ISLAMIC BANK POSITION

Position as of: / /

Amounts in thousands

Automated Sorting Number			Assets	Residents (LBP)	Non-residents (LBP)	Residents (LBP equivalent)	Non-residents (LBP equivalent)	Total
101000	0	10100	The Trust		X	X		
101001	4	10101	<i>Including: in USD</i>	X	X	X		
101002	4	10102	<i>Including: in Euro</i>	X	X	X		
102000	0	10200	BDL and other issuing institutions		X			
102100	1		- Current accounts		X			
102200	1		- Statutory Reserve		X			
102300	1		- Other debit accounts		X			
102400	1		- Non accrued current revenues		X			
103000	0		Investments at banks and monetary institutions					
103100	1		- Current accounts					
103200	1		- Unrestricted investment accounts					
103300	1		- Restricted investment accounts (specified operations)					
103700	1		- Other debit accounts					
103800	1		- Non accrued current revenues					
103900	1	10490	Net doubtful or contested claims on banks and financial institutions					
103910	2	10491	Total doubtful claims on banks and financial institutions					
103920	2	10492	Minus: provisions for doubtful or contested claims on banks and financial institutions					
103930	2	10493	Minus: Outstanding profits					
104000	0	12900	Branches abroad	X		X		
104100	1		- Current accounts	X		X		
104200	1		- Unrestricted investment accounts	X		X		
104300	1		- Restricted investment accounts (specified operations)	X		X		
104400	1		- Other debit accounts	X		X		
104500	1		- Non accrued current revenues	X		X		
105000	0	13000	Investments in parent, sister or affiliated companies					
105100	1		- Current accounts					
105200	1		- Unrestricted investment accounts					
105300	1		-Restricted investment accounts (specified operations)					
105400	1		- Other debit accounts					
105500	1		- Non accrued current revenues					
106000	0		Purchased cheques					
110000	0		Claims on deferred sales					

111000	1		Murabaha					
111100	2		Claims on realized Murabaha operations					
<i>111101</i>	<i>4</i>		<i>- Including: Unsettled accrued claims</i>					
111110	3		- Claims on short-term Murabaha (< 1 year)					
111120	3		- Claims on long-term Murabaha (> 1 year)					
111130	3		- Minus: deferred profits (< 1 year >)					
111140	3		- Claims on Murabaha operations undertaken by major stockholders and close parties					
<i>111141</i>	<i>4</i>		<i>Claims on Murabaha (< 1 year)</i>					
<i>111142</i>	<i>4</i>		<i>Claims on Murabaha (> 1 year)</i>					
<i>111143</i>	<i>4</i>		<i>Minus: deferred profits</i>					
111150	3		- Claims on Murabaha by the public sector					
<i>111151</i>	<i>4</i>		<i>Claims on Murabaha operations (< 1 year)</i>					
<i>111152</i>	<i>4</i>		<i>Claims on Murabaha operations (> 1 year)</i>					
<i>111153</i>	<i>4</i>		<i>Minus: deferred profits</i>					
111500	2		Claims related to unrealized Murabaha operations					
<i>111510</i>	<i>3</i>		<i>- Claims on Murabaha (< 1 year)</i>					
<i>111520</i>	<i>3</i>		<i>- Claims on Murabaha (> 1 year)</i>					
111900	2		Net claims related to doubtful Murabaha operations					
<i>111910</i>	<i>3</i>		<i>- Total doubtful claims on Murabaha</i>					
<i>111920</i>	<i>3</i>		<i>- Minus: provisions for doubtful claims on Murabaha operations</i>					
<i>111930</i>	<i>3</i>		<i>- Minus: outstanding profits</i>					
112000	1		Bai'Salam					
112100	2		Bai'Salam financing					
<i>112101</i>	<i>4</i>		<i>- Including: short-term financing</i>					
<i>112102</i>	<i>4</i>		<i>- Including: long-term financing</i>					
112200	2		Claims resulting from Bai'Salam operations					
112900	2		Net doubtful or contested claims on Bai'Salam					
<i>112910</i>	<i>3</i>		<i>- Total doubtful or contested claims on Bai'Salam</i>					
<i>112920</i>	<i>3</i>		<i>- Minus: provisions for doubtful or contested claims on Bai'Salam</i>					
113000	1		Istisnah					
113100	2		Financing through Istisnah					
<i>113101</i>	<i>4</i>		<i>- Including: short-term financing</i>					
<i>113102</i>	<i>4</i>		<i>- Including: long-term financing</i>					

113200	2		Claims resulting from Istisnah operations (delivery delay)					
113900	2		Net doubtful or contested claims on Istisnah					
113910	3		Total doubtful or contested claims on Istisnah operations					
113920	3		Minus: provisions for doubtful or contested claims on Istisnah operations					
120000	0		Investments in securities					
120100	1		Certificates of deposit					
120110	2		<i>Banque du Liban and other issuing institutions</i>					
120120	2		<i>Commercial banks and financial institutions</i>					
120130	2		<i>Parent, sister and affiliated companies</i>					
120140	2		<i>Other</i>					
120150	2		<i>Non accrued current revenues</i>					
120160	2		<i>Minus: pre-computed revenues</i>					
120170	2		<i>(-/+) Premiums of purchased bank instruments</i>					
120180	2		<i>Minus: provisions for declining value of certificates of deposit</i>					
120200	1		Government Islamic Sukuk - Lebanese & non-Lebanese					
120210	2		<i>- Purchased for trading</i>					
120220	2		<i>- Purchased and put up for sale</i>					
120230	2		<i>- Purchased and kept till maturity</i>					
120240	2		<i>- Non accrued current revenues</i>					
120250	2		<i>- Minus: pre-computed revenues</i>					
120260	2		<i>- (-/+) Premiums of purchased Government Sukuk</i>					
120270	2		<i>- Minus: provisions for declining value of Government Sukuk</i>					
120300	1		Investments in financial Sukuk					
120310	2		<i>- For trading</i>					
120320	2		<i>- Put up for sale</i>					
120330	2		<i>- Kept till maturity</i>					
120340	2		<i>- Non accrued current revenues</i>					
120350	2		<i>- Minus: pre-computed revenues</i>					
120360	2		<i>- (-/+) Premiums of purchased securities</i>					
120370	2		<i>- Minus: provisions for declining value of financial Sukuk</i>					
120400	1		Equity Investments					
120410	2		<i>- For trading</i>					
120420	2		<i>- Put up for sale</i>					
120430	2		<i>- Minus: provisions for declining value of investments in stocks or in investment trust units</i>					

130000	0		Financing (Musharaka, Mudaraba)					
131000	1		Financing through Musharaka					
131100	2		- Financing through Constant Musharaka					
<i>131110</i>	<i>3</i>		<i>- Short-term financing</i>					
<i>131111</i>	<i>4</i>		<i>Including: financing through Musharaka with the public sector</i>					
<i>131112</i>	<i>4</i>		<i>Including: financing through Musharaka with stockholders and closely related parties</i>					
<i>131115</i>	<i>4</i>		<i>- Cash financing</i>					
<i>131116</i>	<i>4</i>		<i>- Financing in kind</i>					
<i>131117</i>	<i>4</i>		<i>- Minus: deferred profits from Musharaka operations</i>					
131120	3		- Long-term financing					
<i>131121</i>	<i>4</i>		<i>Including: financing through Musharaka with the public sector</i>					
<i>131122</i>	<i>4</i>		<i>Including: financing through Musharaka with stockholders</i>					
<i>131125</i>	<i>4</i>		<i>- Cash financing</i>					
<i>131126</i>	<i>4</i>		<i>- Financing in kind</i>					
<i>131127</i>	<i>4</i>		<i>- Minus: deferred profits from Musharaka operations</i>					
131190	3		- Minus: provisions for a decline in the bank's share in financing operations through Constant Musharaka					
131200	2		- Financing through Diminishing or Ending-in-Ownership (Muntahia Bittamlik) Musharaka					
<i>131210</i>	<i>3</i>		<i>- Short-term financing</i>					
<i>131211</i>	<i>4</i>		<i>Including: financing through Musharaka with the public sector</i>					
<i>131212</i>	<i>4</i>		<i>Including: financing through Musharaka with stockholders</i>					
<i>131215</i>	<i>4</i>		<i>- Cash financing</i>					
<i>131216</i>	<i>4</i>		<i>- Financing in kind</i>					
<i>131217</i>	<i>4</i>		<i>- Minus: deferred profits from Musharaka operations</i>					
131220	3		- Long-term financing					
<i>131221</i>	<i>4</i>		<i>Including: financing through Musharaka with the public sector</i>					
<i>131222</i>	<i>4</i>		<i>Including: financing through Musharaka with stockholders</i>					
<i>131225</i>	<i>4</i>		<i>- Cash financing</i>					
<i>131226</i>	<i>4</i>		<i>- Financing in kind</i>					
<i>131227</i>	<i>4</i>		<i>- Minus: deferred profits from Musharaka operations</i>					
131240	3		- Minus: provisions for a decline in the bank's share in Diminishing Musharaka financing					

131300	2		Claims on liquidated Musharaka operations					
131301	4		<i>Including: Musharaka profits</i>					
131400	2		Net doubtful or contested claims on Musharaka					
131410	3		<i>Total doubtful claims on Musharaka operations</i>					
131420	3		<i>Minus: provisions for doubtful claims on Musharaka operations</i>					
131430	3		<i>Minus: unrealized profits from doubtful or contested claims on Musharaka operations</i>					
132000	1		Financing through Mudaraba operations					
132001	4		<i>Including: financing through Mudaraba with the public sector</i>					
132002	4		<i>Including: financing through Mudaraba with stockholders and closely related parties</i>					
132100	2		- Short-term financing					
132101	4		<i>Including: financing with the public sector</i>					
132102	4		<i>Including: financing with stockholders</i>					
132110	3		- Cash financing					
132120	3		- Financing in kind					
132130	3		- Minus: deferred Mudaraba profits					
132200	2		- Long-term financing					
132201	4		<i>Including: financing with the public sector</i>					
132202	4		<i>Including: financing with stockholders</i>					
132010	3		- Cash financing					
132020	3		- Financing in kind					
132030	3		- Minus: deferred Mudaraba profits					
132300	2		- Minus: provisions for a decline in the bank's share in financing operations through Mudaraba					
132400	2		- Claims on Mudaraba liquidation					
132401	4		<i>Including: Mudaraba profits</i>					
132500	2		- Net doubtful or contested claims on Mudaraba					
132510	3		<i>Total doubtful claims on Mudaraba operations</i>					
132520	3		<i>Minus: provisions for doubtful claims on Musharaka operations</i>					
132530	3		<i>Minus: unrealized profits from doubtful or contested claims on Mudaraba operations</i>					

140000	0		Investments					
140100	1		Equity Holdings in Enterprises					
140101	4		<i>Including: - banks</i>					
140102	4		<i>- financial institutions</i>					
140103	4		<i>- mixed sector</i>					
140104	4		<i>- insurance companies</i>					
140105	4		<i>- stocks and shares listed according to net rights</i>					
140200	1		Minus: provisions for declining value of holdings in enterprises					
140300	1		Allocations to branches abroad					
150000	0		Ijara (lease)					
150100	1		Claims on Ijara Tachghilia (operating lease)					
150200	1		Claims on Ijara Muntahia Bittamlik (acquisitive lease)					
150300	1		Net doubtful Ijara claims					
150310	2		<i>Total doubtful claims</i>					
150320	2		<i>Minus: provisions for doubtful claims</i>					
160000	0		Assets and other receivables					
160100	1	12100	Miscellaneous debtors					
160110	2	12110	Miscellaneous debtors - private sector					
160111			Including: claims on benevolent loans					
160120	2	12120	Miscellaneous debtors - public sector					
160130	2	12130	Provisions for miscellaneous debtors					
160200	1	11800	Debtors through acceptances					
160300	1	12000	Miscellaneous assets					
160310	2	12010	Precious metals					
160320	2	12020	Stamps					
160330	2	12030	Other assets					
160400	1	15500	Connected and settlement accounts					
160410	2	15510	Main office and branches in Lebanon					
160420	2	15530	Other revenues for collection					
160430	2	15540	Charges distributable on many periods					
160440	2	15560	Valuation differential of structural foreign exchange (forex) positions					
160441	4	15561	Including: valuation differential of fixed foreign exchange positions					
160442	4	15562	Including: foreign currency holdings in banks and financial institutions abroad					
160443	4	15563	Including: valuation differential of allocations to branches abroad					
160450	2	15571	Foreign currency settlement accounts					
170000	0		Net assets or merchandise acquired for exploitation					

170010	1		Assets acquired for Murabaha					
170020	1		Merchandise assets from unrealized Murabaha operations					
170030	1		Bai'Salam assets (commodities)					
170040	1		Assets in the Istisnah cost account					
170050	1		Owned-for-exploitation assets (Musharaka/ Mudaraba)					
170060	1		Liquidation assets					
170110	1		Minus: depreciation of assets acquired for exploitation (Musharaka/Mudaraba)					
170120	1		Minus: other depreciations					
170210	1		Minus: provisions for declining value of assets acquired for exploitation (Musharaka/ Mudaraba)					
170220	1		Minus: provisions for declining value of assets acquired for exploitation					
170230	1		Minus: provisions for estimated deficit in Bai'Salam operations					
170240	1		Minus: provisions for market value drop in financing through Istisnah					
172000	0		Real estate investments					
173000	0		Assets acquired for leasing					
173100	1		Assets leasing for a periodical revenue					
173200	1		Assets leasing ending with ownership (Mountahia Bittamlik)					
173300	1		Assets returned due to incomplete Ijara operations					
173400	1		Minus: depreciation of assets acquired for leasing					
173500	1		Minus: provisions for declining value of assets acquired for leasing					
174000	0		Other investments					
175000	0	12300	Required financial assets					
175100	1	12310	- Capital blocked for the Treasury					
175200	1	12320	- Required equity participations – Deposit Guarantee Institution					
175300	1	12330	- Minus: depreciation of required equity participations					
176000	0	12500	Net fixed non-financial assets					
176100	1	12510	- Fixed intangible assets					
176200	1	12520	- Fixed tangible assets					
176201	4	12522	- Including: purchase value of real estate reassessed with BDL approval					
176202	4	12523	- Including: value differential of real estate reassessed with BDL approval					
176203	4	12524	- Including other real estate					
176300	1	12530	Real estate acquired as claim settlements					
176400	1	12540	- Minus: depreciation of fixed intangible assets					

176500	1	12550	- Minus: depreciation of fixed tangible assets not acquired as claim settlements					
176501	4	12552	Including: depreciation of purchasing value of real estate reassessed with BDL					
176502	4	12553	Including: depreciation of the real estate assessment variance approved by the BDL					
176503	4	12554	Including: other real estate depreciation					
176600	1	12560	Minus: provisions for declining value of fixed non-financial assets					
176601	4	12561	Including: on real estate acquired as claim settlements					
177000	0	12600	Reassessment differential					
177100	1	12601	Reassessment differential of assets acquired as claim settlements					
177200	1		Reassessment differential of assets-for-investment					
177300	1		Reassessment differential of fixed assets					
178000	0	12700	Net goodwill					
178100	1	12710	- Goodwill					
178200	1	12720	- Minus: depreciation					

199990	0	19999	Total assets					
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BANQUE DU LIBAN
Department of Statistics and Economic Research
Form 3010

Type of branch: (Lebanon – abroad - Lebanon
with abroad - consolidated)
Position: (Monthly/Annually)

ISLAMIC BANK POSITION

Position as of: / /

Amounts in thousands

Automated Sorting Number			Liabilities	Residents (LBP)	Non- residents (LBP)	Residents (LBP equivalent)	Non- residents (LBP equivalent)	Total
201000	0	20100	BDL and other issuing institutions		X			
201100	1		- Current accounts		X			
201200	1		- Unrestricted investment accounts		X			
201700	1		- Other accounts		X			
201800	1		- Accrued unpaid charges		X			
202000	0		Banks and financial institutions					
202100	1		- Current accounts					
202200	1		- Unrestricted investment accounts					
202700	1		- Other accounts					
202800	1		- Accrued unpaid charges					
203000	0	23000	Branches abroad					
203100	1		- Current accounts					
203200	1		- Unrestricted investment accounts					
203700	1		- Other accounts					
203800	1		- Accrued unpaid charges					
204000	0	23100	Accounts of parent, sister and affiliated companies					
204100	1		- Current accounts					
204200	1		- Unrestricted investment accounts					
204700	1		- Other accounts					
204800	1		- Accrued unpaid charges					
205000	0	20900	Public sector accounts					
205100	1		- Current accounts					
205200	1		- Unrestricted investment accounts					
205700	1		- Other accounts					
205800	1		- Accrued unpaid charges					
206000	0		Investment accounts - Clients					
206100	1		- Current accounts					
206200	1		- Term deposits					
206700	1		- Other accounts					
206800	1		- Distributed profits					
207000	0		Partners' credit accounts					
207100	1		- Current accounts					
207200	1		- Term deposits					
207700	1		- Other accounts					
207800	1		- Distributed profits					
207900	1		- Accounts to cover loss of receivables					
208000	0		Cash guarantee and security					
208100	1		Security deposit					
208200	1		Sureties and guarantees for financing operations and claims on sales					

208300	1		Sureties for documentary credits					
208400	1		Sureties against warranties					
208700	1		Other					
209000	0		- Issued sukuk (participation of clients in financing a specific project)					
209100	1		- Musharaka sukuk					
209200	1		- Mudaraba sukuk					
209300	1		- Ijara sukuk					
209400	1		- Bai'Salam and/or Istisnah sukuk					
209700	1		- Other sukuk					
209800	1		- Non accrued current charges					
210000	0		- Reserve for average profits					
211000	0		Payables					
211100	1		- Suppliers' accounts					
211200	1		- Claims on Bai'Salam agents					
211300	1		- Liabilities on Istisnah operations					
211400	1		- Claims on Murabaha agents					
211500	1		- Claims on Musharaka agents					
211600	1		- Claims on Mudaraba agents					
211700	1		- Claims on lessees					
211800	1		- Other claims					
212000	0		Miscellaneous creditors					
212100	1	21200	Miscellaneous creditors					
212110	2	21210	-Miscellaneous creditors-private sector					
212120	2	21215	- Accrued zakat on the bank					
212130	2	21220	- Miscellaneous creditors-public sector					
212200	1	21100	Commitments by acceptance					
212300	1	21000	Payable securities					
213000	0	23500	Settlement accounts					
213100	1	23510	Main office and branches in Lebanon					
213200	1	23520	Pre-computed revenues					
213300	1	23530	Other charges payable					
213400	1		Undistributable illegal profits					
213500	1	23900	Unrealized profits and losses					
213600	1	23591	Foreign currency settlement accounts					
213700	1	23570	Revaluation differential of structural forex positions					
213701	4	23571	Including: fixed forex positions					
213702	4	23572	Including: Lebanese-currency equity investments in financial sector institutions abroad					
213703	4	23573	Including: Revaluation variance of branches' provisions abroad					
214000	0		Provisions					
214100	1	21540	Provisions for risks and charges					
214200	1	21520	Provisions for severance pay					
214300	1		Provisions for repairing leased assets					
214400	1		Other provisions					
214500	1	21510	Provisions for forex fluctuations					
214600	1	21550	Provisions for declining value of fixed forex positions					

214700	1	21560	Reserve for real estate liquidation					
214800	1	21580	Reserve for liquidation of partnership shares					
214900	1		General provisions for losses in assets claims, financing and investment					
215000	0		Ownership rights at the bank					
215100	1	22000	Total capital or capital allocations					
215110	2	22010	- Common stock or capital allocations					
215120	2	22015	- permanent preferred shares with non-accumulated revenues, and similar securities					
215121	4	22016	Including: preferred shares convertible to common shares					
215200	1	22020	- Funds for real estate investment					
215300	1	22030	- Capital participation in cash					
215700	1	22050	- Group share - positive or negative					
215800	1	22060	- Minority share - positive or negative					
216000	0	21900	Reserves and premiums					
216100	1	21910	Legal reserve					
216200	1	21920	Statutory reserve					
216300	1		Reserves for performance-linked deposit accounts, as stipulated by Circular 94 (12%)					
216400	1	21931	Reserve for unspecified bank risks					
216500	1	21930	Other reserves					
216600	1	21940	Premiums of issuance (discount), merger and contributions					
216700	1	21950	- Group share-positive or negative					
216800	1	21960	-Minority share-positive or negative					
217000	0	22100	Previous return carried forward - Profits or (losses)					
217700	1	22110	- Group share-positive or negative					
217800	1	22120	- Minority share-positive or negative					
218000	0	22200	Financial year return (last year)- Profits or (losses)					
218700	1	22210	- Group share-positive or negative					
218800	1	22220	- Minority share-positive or negative					
219000	0	22300	Net charges and revenues accounts (Positive or negative)					
219100		22310	Revenues minus charges resulting from foreign exchange fluctuations					
219200	1	22320	Total revenues					
219300	1	22330	Minus: Total charges					
219700	1	22340	- Group share-positive or negative					
219800	1	22350	- Minority share-positive or negative					
220000	0	21600	Reassessment differentials					
220100	1	21609	BDL-approved reassessment differentials					
220200	1	21610	Reassessment differentials accepted in tier-two capital					
220300	1	21620	Reassessment differentials of assets acquired as debt settlements					
220400	1	21630	Revaluation differentials of other fixed assets					

221000	0	22400	Minus: Repurchased equity bonds					
221001	4	22401	Including: repurchase of the bank's traded shares					
221002	4	22402	Including: repurchase by the bank of bonds with unspecified maturities, related to its shares or to those of the group.					
299990	0	29999	Total liabilities					

BANQUE DU LIBAN
Department of Statistics and Economic Research
Form 3010

Type of branch: (Lebanon – abroad - Lebanon
with abroad - consolidat)
Position: (Monthly/Annually)

ISLAMIC BANK POSITION

Position as of: / /

Amounts in thousands

Automated Sorting Number		Off-balance Sheet	Residents (LBP)	Non- residents (LBP)	Residents (LBP equivalent)	Non-residents (LBP equivalent)	Total
300000	0	Received commitments and guarantees					
301000	1	30800					
		From financial intermediaries					
301001	4	Including: on Murabaha operations					
301002	4	Including: on Bai'Slaam and Istisnah operations					
301003	4	Including: on financing operations–Musharaka and Mudaraba					
301004	4	Including: on other investment operations					
302000	1	30900					
		From clients					
302100	2	On Murabaha operations:					
302110	3	- Personal guarantees					
302120	3	- Sureties in kind					
302130	3	- Other guarantees					
302200	2	On Bai'Salam and Istisnah operations					
302210	3	- Personal guarantees					
302220	3	- Sureties in kind					
302230	3	- Other guarantees					
302300	2	On financing operations (Musharaka and Mudaraba)					
302310	3	- Personal guarantees					
302320	3	- Sureties in kind					
302330	3	- Other guarantees					
302400	2	On other investment operations					
302410	3	- Personal guarantees					
302420	3	- Sureties in kind					
302430	3	- Other guarantees					
303000	1	Received commitments and assurances- Shareholders					
303100	2	- Personal guarantees					
303200	2	- Sureties in kind					
303300	2	- Other guarantees					
304000	1	Received commitments and guarantees - Public sector					
310000	0	Probably payable liabilities					
311000	1	30100					
		Commitments and guarantees given to financial intermediaries					

311001	4		Including: on Murabaha operations					
311002	4		Including: on Bai'Salam and Istisnah operations					
311003	4		Including: on investment operations – Musharaka and Mudaraba					
311004	4		Including: on other investment operations					
311100	2	30130	Documentary credits confirmed by the bank					
311200	2	30135	Issued bank guarantees					
311300	2	30140	Opened and irrevocable documentary credits					
311310	3	30141	Import					
311320	3	30142	Transit					
311330	3	30143	Other triangular operations					
311400	2		Unimplemented signed contracts					
311500	2	30170	Other signature commitments					
311600	2	30180	Other financing commitments					
312000	1	30200	Given commitments and guarantees - Clients					
312001	4		Including: on Murabaha operations					
312002	4		Including: on Bai'Salam and Istisnah operations					
312003	4		Including: on investment operations – Musharaka and Mudaraba					
312004	4		Including: on other investment operations					
312100	2		Commitments to undertake Murabaha operations - Clients					
312200	2		Commitments to undertake Murabaha operations - Suppliers					
312300	2	30230	Confirmed documentary credits – Export					
312400	2		Unimplemented signed contracts					
312401	4		- Including: unimplemented parts of Istisnah contracts					
312500	2	30260	Other signature commitments					
312600	2	30270	Other financing commitments					
313000	1		Given commitments and guarantees - Public sector					
314000	1		Commitments and guarantees given by shareholders					
320000			Restricted investment, fund management and financial intermediation accounts					
			Restricted investment accounts					
321000	1	35100	Restricted investment accounts- Assets					
321010	2		At banks					
321020	2		Murabaha operations					
321030	2		Musharaka operations					

321040	2		Mudaraba operations				
321050	2		Istisnah operations				
321060	2		Bai'Salam operations				
321070	2		Investments in stocks, shares and sukuk				
321071	3		- Government sukuk				
321072	3		- Stocks and shares				
321073	3		- Other				
321080	2		Investments in assets acquired for leasing				
321090	2		Real estate investments				
321100	2		Other investments				
322000	1	35200	Restricted investment accounts-Liabilities				
322100	2		Accounts with specific instructions				
322200	2		Other credit accounts				
322300	2		Undistributed revenues				
322400	2		Investment operations - Profits and losses				
			Fund management portfolio				
331000	1	35300	Fund investments				
331100	2		At banks				
331200	2		Murabaha operations				
331300	2		Musharaka operations				
331400	2		Mudaraba operations				
331500	2		Istisnah operations				
331600	2		Bai'Salam operations				
331700	2		Investments in stocks, shares and sukuk				
331710	3		- Government sukuk				
331720	3		- Stocks and shares				
331730	3		- Other				
331800	2		Investments in assets acquired for leasing				
331900	2		Real estate investments				
332000	2		Other investments				
341000	1	35400	Fund sources				
341100	2		Individual and institutional accounts				
341200	2		Public sector accounts				
341300	2		Accounts of banks and financial institutions				
341400	2		Other accounts				
341500	2		Undistributed revenues				
341600	2		Profits or losses from investments				
350000	0		Financial intermediation accounts				
351000	1	36100	Total value of clients' operations undertaken by the Bank or with its knowledge				
351001	4	36101	Including: total value of operations directly undertaken abroad by clients				

360800	1	31305	Total value of Government Sukuk purchased on behalf of the Bank from the secondary market					
360900	1		Miscellaneous					
360910	2	31320	Precious metals, by deposit					
360920	2	31330	Bonds and stocks, by deposit					
360930	2	31340	Received values for collection- Clients					
360940	2	31350	Received values for collection - Financial intermediaries					
360950	2	31360	Values received in trust					
360960	2	31410	Values given in trust					
360970	2	31420	Unconfirmed documentary credits – Export					
360980	2	31430	Revocable documentary credits - Import					
361000	1	34600	Deposits of insurance companies					
361001	4		Including: linked					
361002	4		Including: not linked					
399990	0		Total off-balance sheet					

BANQUE DU LIBAN
Department of Statistics and Economic Research

ISLAMIC BANK BALANCE SHEET– BRANCHES IN LEBANON
Form (3010-0) Monthly position as of 31/1/2007

List of Audit Rules - From Item 101000 to Item 399990

101000 >= +101001+101002
102000 = +102100+102200+102300+102400
103000 = +103100+103200+103300+103700+103800+103900
103900 = +103910+103920+103930
104000 = +104100+104200+104300+104400+104500
105000 = +105100+105200+105300+105400+105500
110000 = +111000+112000+113000
111000 = +111100+111500+111900
111100 = +111110+111120+111130+111140+111150
111100 >= +111101
111140 = +111141+111142+111143
111150 = +111151+111152+111153
111500 = +111510+111520
111900 = +111910+111920+111930
112000 = +112100+112200+112900
112100 >= +112101+112102
112900 = +112910+112920
113000 = +113100+113200+113900
113100 = +113101+113102
113900 = +113910+113920
120000 = +120100+120200+120300+120400
120100 = +120110+120120+120130+120140+120150+120160+120170+120180
120200 = +120210+120220+120230+120240+120250+120260+120270
120300 = +120310+120320+120330+120340+120350+120360+120370
120400 = +120410+120420+120430
130000 = +131000+132000
131000 = +131100+131200+131300+131400
131100 = +131110+131120+131190
131110 >= +131111+131112
131110 = +131115+131116+131117
131120 = +131125+131126+131127
131120 >= +131121+131122
131200 = +131210+131220+131240
131210 = +131215+131216+131217
131210 >= +131211+131212
131220 >= +131221+131222
131220 = +131225+131226+131227
131300 >= +131301
131400 = +131410+131420+131430
132000 >= +132001+132002
132000 = +132100+132200+132300+132400+132500

BANQUE DU LIBAN
Department of Statistics and Economic Research

ISLAMIC BANK BALANCE SHEET– BRANCHES IN LEBANON
Form (3010-0) Monthly position as of 31/1/2007

List of Audit Rules - From Item 101000 to Item 399990

132100 >= +132101+132102
132100 = +132110+132120+132130
132200 >= +132201+132202
132200 = +132010+132020+132030
132400 >= +132401
132500 = +132510+132520+132530
140000 = +140100+140200+140300
140100 >= +140101+140102+140103+140104+140105
150000 = +150100+150200+150300
150300 = +150310+150320
160000 = +160100+160200+160300+160400
160100 = +160110+160120+160130
160110 >= +160111
160300 = +160310+160320+160330
160400 = +160410+160420+160430+160440+160450
160440 >= +160441+160442+160443
170000 = +170010+170020+170030+170040+170050+170060+170110+170120+170210+170220+170230
+170240
173000 = +173100+173200+173300+173400+173500
175000 = +175100+175200+175300
176000 = +176100+176200+176300+176400+176500+176600
176200 >= +176201+176202+176203
176500 >= +176501+176502+176503
176600 >= +176601
177000 = +177100+177200+177300
178000 = +178100+178200
199990 = +101000+102000+103000+104000+105000+106000+110000+120000+130000+140000+150000
+160000+170000+172000+173000+174000+175000+176000+177000+178000
201000 = +201100+201200+201700+201800
202000 = +202100+202200+202700+202800
303000 = +203100+203200+203700+203800
204000 = +204100+204200+204700+204800
205000 = +205100+205200+205700+205800
206000 = +206100+206200+206700+206800
207000 = +207100+207200+207700+207800+207900
208000 = +208100+208200+208300+208400+208700
209000 = +209100+209200+209300+209400+209700+209800
211000 = +211100+211200+211300+211400+211500+211600+211700+211800
212000 = +212100+212200+212300

BANQUE DU LIBAN

Department of Statistics and Economic Research

ISLAMIC BANK BALANCE SHEET– BRANCHES IN LEBANON

Form (3010-0) Monthly position as of 31/1/2007

List of Audit Rules - From Item 101000 to Item 399990

212100 = +212110+212120+212130
 213000 = +213100+213200+213300+213400+213500+213600+213700
 213700 >= +213701+213702+213703
 214000 = +214100+214200+214300+214400+214500+214600+214700+214800+214900
 215000 = +215100+215200+215300
 215100 = +215110+215120
 215120 >= +215121
 216000 = +216100+216200+216300+216400+216500+216600
 219000 = +219100+219200+219300
 220000 = +220100+220200+220300+220400
 221000 >= +221001+221002
 299990 = +201000+202000+203000+204000+205000+206000+207000+208000+209000+210000+211000
 +212000+213000+214000+215000+216000+217000+218000+219000+220000+221000
 300000 = +301000+302000+303000+304000
 301000 >= +301001+301002+301003+301004
 302000 = +302100+302200+302300+302400
 302100 = +302110+302120+302130
 302200 = +302210+302220+302230
 302300 = +302310+302320+302330
 302400 = +302410+302420+302430
 303000 = +303100+303200+303300
 310000 = +311000+312000+313000+314000
 311000 >= +311001+311002+311003+311004
 311000 = +311100+311200+311300+311400+311500+311600
 311300 = +311310+311320+311330
 312000 >= +312001+312002+312003+312004
 312000 = +312100+312200+312300+312400+312500+312600
 312400 >= +312401
 320000 = +321000+331000+350000
 321000 = +321010+321020+321030+321040+321050+321060+321070+321080+321090+321100
 321000 = +322000
 321070 = +321071+321072+321073
 322000 = +322100+322200+322300+322400
 331000 = +331100+331200+331300+331400+331500+331600+331700+331800+331900+332000
 331000 = +341000
 331700 = +331710+331720+331730
 341000 = +341100+341200+341300+341400+341500+341600
 350000 = +351000+352000+353000

BANQUE DU LIBAN

Department of Statistics and Economic Research

ISLAMIC BANK BALANCE SHEET- BRANCHES IN LEBANON

Form (3010-0) Monthly position as of 31/1/2007

List of Audit Rules - From Item 101000 to Item 399990

351000 >= +351001+351002+351003

352000 = +352100+352200+352800

353000 = +353100+353200+353300+353400

360000 = +360100+360200+360300+360400+360500+360600+360700+360800+360900+361000

360100 >= +360101+360102

360300 = +360310+360320+360330+360340+360350+360380

360900 = +360910+360920+360930+360940+360950+360960+360970+360980

361000 >= +361001+361002

399990 = +300000+310000+320000+360000

BANQUE DU LIBAN
Department of Statistics and Economic Research

Bank Number
Bank's Name

FORM IPL-1

Annual Profit and Loss Statement
As of/...../.....

(in millions)

Item and Item Number		Value
01000	0	Investments' revenues and profits
01100	1	Revenues from deferred sales and financing operations (banks)
01110	2	Revenues from Murabaha operations
01120	2	Revenues from Bai'Salam operations
01130	2	Revenues from Istisnah operations
01140	2	Revenues from Musharaka financing operations
01150	2	Revenues from Mudaraba financing operations
01200	1	Revenues from deferred-payment sales and financing operations (clients)
01210	2	Revenues from Murabaha operations
01220	2	Revenues from Bai'Salam operations
01230	2	Revenues from Istisnah operations
01240	2	Revenues from Musharaka financing operations
01250	2	Revenues from Mudaraba financing operations
01300	1	Revenues from investments
01310	2	Revenues from investments in securities
01311	3	From Government Sukuk
01312	3	From stocks and bonds
01313	3	Other
01320	2	Revenues from Ijara operations
01321	3	Revenues from Ijara Tachghilia (operational lease)
01322	3	Revenues from Ijara Muntahia Bittamlik (acquisitive lease)
01330	2	Revenues from investments in sister and affiliated companies
01340	2	Revenues from real estate investments
01350	2	Profits from investment revaluation
01360	2	Profits from selling securities
01370	2	Miscellaneous revenues
02000	0	Investment expenditure and losses
02100	1	Losses from deferred sales and financing operations (banks)
02110	2	Losses from Murabaha operations
02120	2	Losses from Bai'Salam operations
02130	2	Losses from Istisnah operations
02140	2	Losses from Musharaka financing operations
02150	2	Losses from Mudaraba financing operations
02200	1	Losses from deferred sales and financing operations (clients)
02210	2	Losses from Murabaha operations
02220	2	Losses from Bai'Salam operations
02230	2	Losses from Istisnah operations
02240	2	Losses from Musharaka financing operations
02250	2	Losses from Mudaraba financing operations
02300	1	Losses from investments
02310	2	Losses from investments in securities
02311	3	On Government Sukuk
02312	3	On stocks and bonds
02313	3	Other

02320	2	Losses and expenses of Ijara operations	
02321	3	Reform expenses (in the bank's capacity as lesser)	
02322	3	Other	
02330	2	Losses from investments in sister and affiliated companies	
02340	2	Losses from real estate investment	
02350	2	Losses from investment revaluation	
02360	2	Losses from selling securities	
02370	2	Miscellaneous losses	
03000	0	Investment income or loss (1000-2000)	
04000	0	Return to owners on unrestricted investment accounts before Zakat payment (4100-4200)	
04100	1	Return to owners on unrestricted investment accounts from investments income or loss, before deduction of the Bank's share in its capacity of Mudarib	
04200	1	The bank's share from unrestricted investment income in its capacity of Mudarib	
05000	0	The Bank's share from investment income or loss (3000-4000)	
06000	0	Bank's restricted investments through its own capital	
06100	1	Bank's income from its own capital's investments	
06200	1	Bank's share in profits from restricted investments, in its capacity of Mudarib	
06300	1	Bank's share from the management of restricted investments, in its capacity of agent	
07000	0	Revenues, expenses, profits and losses from other activities (7100+7200)	
07100	1	Revenues and expenses of banking services	
07200	1	Other revenues and losses	
08000	0	Total revenues or losses of the Bank (5000+6000+7000)	
09000	0	Administrative and general expenses (9100+9200)	
09100	1	Wages and salaries	
09200	1	Other general expenses	
10000	0	Depreciations, provisions and redemptions	
10100	1	Depreciation and provisions for tangible and intangible fixed assets	
10200	1	Net provisions minus redemptions of tangible fixed assets	
10300	1	Net provisions minus redemptions of off-balance sheet accounts	
11000	0	Income or loss before Zakat and taxes (8000+9000+10000)	
12000	0	Total Zakat and taxes (12100+12200)	
12100	1	Zakat	
12200	1	Tax	
13000	0	Net income or loss after Zakat and taxes (11000+12000)	
13100	1	Group share	
13200	1	Minority share	

BANQUE DU LIBAN
Department of Statistics and Economic Research

Islamic Bank Profits and Losses
FORM IPL-1 Annual position as of 31/12/2006

List of Audit Rules From Item 01000 to Item 13000

01000 = +01100+01200+01300
01100 = +01110+01120+01130+01140+01150
01200 = +01210+01220+01230+01240+01250
01300 = +01310+01320+01330+01340+01350+01360+01370
01310 = +01311+01312+01313
01320 = +01321+01322
02000 = +02100+02200+02300
02100 = +02110+02120+02130+02140+02150
02200 = +02210+02220+02230+02240+02250
02300 = +02310+02320+02330+02340+02350+02360+02370
02310 = +02311+02312+02313
02320 = +02321+02322
03000 = +01000-02000
04000 = +04100-04200
05000 = +03000-04000
06000 = +06100+06200+06300
07000 = +07100+07200
08000 = +05000+06000+07000
09000 = +09100+09200
10000 = +10100+10200+10300
11000 = +08000+09000+10000
12000 = +12100+12200
13000 = +13100+13200
13000 = +11000-12000

BANQUE DU LIBAN
Department of Statistics and Economic Research

Bank's Number and Name:2
 Values in LBP millions

ISLAMIC BANK BALANCE SHEET—FOR PUBLICATION

FORM PBI-1⁴

On individual or consolidated basis, where applicable

	Assets	Item number in Form 3010	As of / /	As of / /
1010	The Trust and the issuing institutions	101000+102000		
1020	Banks and financial institutions	103000+106000		
1030	Main office, branches, and parent, sister and affiliated companies abroad	104000+105000		
1040	Net claims on deferred sales	110000		
1041	- Murabaha	111000		
1042	- Bai'Salam	112000		
1043	- Istisnah	113000		
1050	Net investments in securities	120000		
1051	Certificates of deposit	120100		
1052	Government sukuk	120200		
1053	Investments in financial sukuk	120300		
1054	Investments in stocks	120400		
1060	Net financing	130000		
1061	Musharaka financing	131000		
1062	Mudaraba financing	132000		
1070	Net real estate investments	172000		
1080	Other investments	140000+150000+174000		
1090	Net assets for exploitation	170000+173000		
1100	Miscellaneous assets and liabilities	160000+175000		
1110	Net non-financial fixed assets	176000		
1120	Reassessment differential	177000		
1130	Net goodwill	178000		
1999	Total assets			

Note: The budget prepared for publication must be identical with the Islamic bank position, Form 3010 after deducting an amount of as provisions for doubtful claims and securities

⁴- This Form was added by virtue of Intermediate Decision 9702 of 19/9/2007 (Intermediate Circular 142)

ISLAMIC BANK BALANCE SHEET– FOR PUBLICATION

FORM PBI-1⁵

On individual or consolidated basis, where applicable

	Liabilities and ownership rights	Item number in Form 3010	As of / /	As of / /
2010	Issuing institutions	201000		
2020	Banks and financial institutions	202000		
2030	Main office, branches, and parent, sister and affiliated companies abroad	203000+204000		
2040	Public sector accounts	205000		
2050	Investment accounts - Clients	206000+207000+208000		
2060	Issued Sukuk	209000		
2070	Miscellaneous reserves and provisions	210000+214000		
2080	Other liabilities and payables	211000+212000+213000		
2090	Owners' rights in the bank	215000		
2091	Including: total capital or capital allocations	215100		
2100	Reserves and premiums	216000		
2110	Previous results carried forward – Profits or losses	217000		
2120	Previous fiscal year results – Profits or losses	218000		
2130	Net charges and revenues accounts (positive or negative)	219000		
2140	Reassessment differential	220000		
2150	Minus: bonds related to repurchased equity capital	221000		
2999	Total liabilities and ownership rights			

	Off-Balance Sheet	Item number in Form 301	As of / /	As of / /
3010	Received commitments and guarantees	300000		
3011	From financial intermediaries	301000		
3012	From clients	302000		
3013	From others	303000+304000		
3020	Probably payable liabilities	310000		
3021	Delivered commitments and guarantees – to financial intermediaries	311000		
3022	Delivered commitments and guarantees – to clients	312000		
3023	Delivered commitments and guarantees – to others	313000+314000		
3030	Assets of restricted investment accounts	321000		

⁵- This Form was added by virtue of Intermediate Decision 9702 of 19/9/2007 (Intermediate Circular 142)