Average performance of the lebanese banking sector

at year and	Consolidated summarized balance sheet	Consolidated summarized balance sheet LL Million USD Million %								
Assets   Primary import   10,580 / 100				16/15			16/15			
Profitoi sounies	<u> </u>						-			
Lana and advances	Primary liquidity	106,586,705.028	125,284,970.323	17.5	70,704.282	83,107.775	17.5	31.0	34.4	
Fixed asselse										
Chine saseks		' '	, ,							
Cata Jassetes   \$34,587,7131,448 383,900,098.378   5.9   227,888.985 241,393.100   5.9   10.00   10.										
Deposite from banks										
Deposits from banks   20,265,739,127   22,981,213,200   3.0   13,443,276   15,194,984   13.0   5.9   6.3		0.10,001,1011110		0.0	221,000,000	211,0001100	0.0	100.0		
Deposits from coustomers		20.265.739.127	22.891.213.200	13.0	13.443.276	15.184.884	13.0	5.9	6.3	
Shareholdersi equily					,					
Total fibrillines and sharhenfolders' equity	Other liabilities	10,419,793.568	14,775,939.271	41.8	6,911.969	9,801.618	41.8	3.0	4.1	
Total floatings										
Variant of the first Sumilar income   1.5   1	1 7	• •	• •			•		100.0	100.0	
at year end  179,222 B25 00 1923 B4705 0 2016 16/15 0 2016 16/16 75 1 14 17 3 14 16/16 16/				5.5			5.5			
Interest 8 smiller Income	-									
Interest 8 similar expense										
Net interest income   5,882,583,520   6,982,5481,019   6,9   3,988,5481   6,8     Net gain/loss on financial insester/linabilities at FYTPAL   1058,407424   2016,793,768   89.3   708,738   1,337,840   89.3     Net gain/loss on financial insester/linabilities at FYTPAL   1058,407424   2016,793,768   89.3   708,738   1,337,840   89.3     Net gain/loss on financial insester members   722,1617,77   7,749,7094   114,14   79,709   1,158,002   30.9     Total operating income   213,178,402   291,854,650   36.9   141,412   193,502   36.9     Net privations for credit losses   722,049,600   1,869,087,651   159.9   479,709   1,159,800   36.9     Net privations for credit losses   722,049,600   1,869,087,651   159.9   479,709   1,238,859   158.9     Net operating income   8,797,146,422   1,938,087,651   159.9   479,872   1,223,859   158.9     Net operating income   8,797,146,422   1,938,087,651   159.9   479,872   1,223,859   158.9     Net operating income   8,797,146,422   1,938,087,651   159.9   479,872   1,223,859   158.9     Net operating profit   3,951,767,398   5,847,982,000   37, 2,621,403   3,505,670   33,7     Net operating profit   3,951,767,398   5,847,982,000   37, 2,621,403   3,505,670   33,7     Net apart of associates under equity method   33,342,340   477,7515   6.2   6,058   2,058     Net profit   Non saite or disposal of other assets   20,779,613   1,233,896,816   7,479,816   1,234,817   1,233										
Not fee	·		,,							
Not gar/loss on financial investments										
Not gain/loss on financial investments										
Cher operating income										
Total operating income	Other operating income	213,178.402	291,854.650			193.602				
Provision for impairment of other financial instr./inv.   1.542.831   221,999.087   - 1.023   147,263   -	Total operating income					-,	36.6			
Net operating income										
Total operating expenses	·									
Departing profit   3,951,767,998   5,284,798,200   33.7   2,621,405   3,505,670   33.7     Share of profit of associates under equity method   39,342,405   41,776,615   62   26,086   6.2     Net gamilyoss from sale or disposal of other assets   26,079,013   48,618,771   17,301   56,508       Profit before tax										
Share of profit of associates under equity method   39,342,405   41,775,615   6.2   26,098   27,712   6.2										
Net gain/loss from sale or disposal of other assets										
Profit before tax		· · · · · · · · · · · · · · · · · · ·					-			
Income tax							30.5			
Result of discontinued operations				67.4			67.4			
Net profit	Profit after tax from operating activities			22.1			22.1			
Net profit - Non controlling interest   160,526.554   215,512.702   34.3   106.485   142.960   34.3   10.6   14.5   1.	·									
Net profit - Group share										
Growth         2015         2016           Assets (%)         4.8         5.9           Loans to customers (%)         5.6         2.0           Deposits from customers (%)         6.9         1.0           Shareholders' equity (%)         6.9         1.0           Total L/C openings for the year (%)         2.1         1.1           Total Income (%)         6.5         3.1.9           Otal popularing expenses (%)         4.0         6.3         2.1           Net profits for the year (%)         4.0         6.3         2.2           Pottings per shared. (LI Billion)         28.05.2         29.70.46           Staff expenses to staff (LL Billion)         28.05.2         29.70.46           Staff expenses per average staff (LL Billion)         22.9         23.4           Cost per average branch (LL Billion)         22.9         23.4           Staff expenses to total operating expenses (%)         5.0         3.0         3.0           Staff expenses to total operating expenses (%)         5.0         3.2         2.1           Cost to income (%)         5.0         3.0         3.5         3.5         3.5         3.5         3.5         3.5         3.5         3.5         3.5         3.5         3.										
Assets (%)         4.8         5.9           Loans to customers (%)         5.6         2.0           Deposits from customers (%)         4.5         3.6           Shareholders' equity (%)         6.9         10.0           Total L/C openings for the year (%)         6.5         31.9           Total personne (%)         6.5         31.9           Total personne (%)         6.5         31.9           Net profits for the year (%)         6.9         12.6           Management and cost efficiency         *****         *****           Footings per branch (LL Billion)         280.572         297.046           Staff experses staff (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         0.082         3.44           Staff expenses per average staff (LL Billion)         0.082         3.14           Staff expenses to total operating expenses (%)         5.5.4         3.2.1           Cost to income (%)         5.0.3         4.36           Cost to income (%)         5.0.3         4.36           Cost to income (%)         5.0.3         4.36           Net primary liquidity in LL / deposits in LL<		3,130,424.230	3,322,400.047	11.5	2,095.140	2,330.029	11.5	2015	2016	
Loans to outsomers (%)         5.6         2.0           Deposits from customers (%)         4.5         3.6           Shareholders' equity (%)         6.6         3.10           Total L/C openings for the year (%)         6.5         3.19           Total poperating expenses (%)         6.0         10.6           Net profits for the year (%)         6.0         10.6           Total coperating expenses (%)         6.0         10.6           Net profits for the year (%)         6.0         10.6           Management of Contract (Million)         2.0         10.0           Staff expenses of the year (%)         3.30         3.87           Staff expenses per average staff (LL Billion)         2.0         3.30           Staff expenses per average staff (LL Billion)         0.0         5.84         52.12           Cost to income (%)         5.0         3.0         3.5         4.5         2.0         5.3         4.6           Cost to average saset (%)         5.0         5.0         5.0         3.0         3.5										
Deposits from customers (%)         4.5         3.6           Shareholder's equity (%)         6.9         10.0           Total L/C openings for the year (%)         6.5         31.9           Total porating expenses (%)         6.5         31.9           Net profits for the year (%)         6.9         12.6           Management and cost efficiency         8.2         297.046           Footings per branch (LB Billion)         280.572         297.046           Footings per staff (LL Billion)         22.9         23.4           Staff per branch         2.9         2.3           Cost per vareage branch (LL Billion)         2.9         2.3           Staff expenses per average staff (LL Billion)         0.076         0.082           Staff expenses per average staff (LB Billion)         0.076         0.082           Staff expenses per average staff (LB Billion)         0.076         0.082           Staff expenses per average staff (LB Billion)         0.076         0.082           Staff expenses per average staff (LB Billion)         0.076         0.082           Staff expenses per average staff (LB Billion)         0.076         0.082           Staff expenses to total operating expenses (%)         0.076         0.082           Obstain expenses per average sta	* /									
Total L/C openings for the year (%)         -21.0         -11.0           Total income (%)         6.5         31.0           Net profits for the year (%)         4.0         16.3           Net profits for the year (%)         4.0         16.3           Management and cost efficiency         290.746           Footings per branch (LL Billion)         280.572         297.046           Footings per staff (LL Billion)         2.2         293.4           Staff per branch         2.2         23.4           Cost per average branch (LL Billion)         3.07         3.07           Staff expenses per average staff (LB Billion)         3.07         6.08           Staff expenses per average staff (LL Billion)         3.07         6.08           Staff expenses to total operating expenses (%)         0.0         0.0           Ost to income (%)         5.5 & 4         5.2         2.2           Cost to income (%)         5.0         3.0         3.5           Ost to average assets (%)         1.0         3.0         3.5           Net primary liquidity in LL / deposits in LL         3.0         3.6         3.6           Net primary liquidity in LL / deposits in LL         3.6         3.6         3.6         3.6         3.6								4.5	3.6	
Total income (%)         6.5         31.9           Total operating expenses (%)         4.0         16.3           Net profits for the year (%)         6.9         12.6           Management and cost efficiency           Footings per branch (LL Billion)         280.572         29.70.46           Staff per branch         22.9         23.4           Cost per average branch (LL Billion)         3.03         3.87           Staff expenses per average staff (LL Billion)         0.006         0.082           Staff expenses per average staff (LL Billion)         0.006         0.082           Staff expenses to total operating expenses (%)         55.84         52.12           Cost to income (%)         55.84         55.21         62.12           Cost to operage assets (%)         1.4         1.50           Liquidity         1.4         1.50           Net primary liquidity / deposits         30.70         35.15           Net primary liquidity in EX / deposits in LL         17.06         37.55           Net primary liquidity in EX / deposits in FX         36.7         34.08           Capital adequacy         1.0         1.5         1.5           Common Tier 1 ratio         1.0         1.7         1.6         1.7	Shareholders' equity (%)							6.9	10.0	
Total operating expenses (%)         4.0         16.3           Net profits for the year (%)         6.9         12.0           Management and cost efficiency         297.046           Footings per branch (LL Billion)         280.572         297.046           Footings per staff (LL Billion)         11.615         12.001           Staff per branch         2.9         2.3.4           Cost per average branch (LL Billion)         3.07         3.879           Staff expenses per average staff (LL Billion)         5.5.84         52.12           Cost to income (%)         5.5.84         52.12           Cost to income (%)         5.5.84         52.12           Cost to income (%)         5.5.84         52.12           Vet primary liquidity / deposits in LL         3.0.7         5.5.15           Net primary liquidity in LL / deposits in LL         17.0         3.7.5           Net primary liquidity in FX / deposits in FX         30.70         3.5.5           Net primary liquidity in FX / deposits in FX         10.8         1.5.8           Common Tier 1 ratio         10.8         1.5.8           Additional Tier 1 ratio         10.8         1.5.7           Teer 1 ratio         10.5         1.5.7           Teer 2 ratio <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>										
Net profits for the year (%)         6.9         12.6           Management and cost efficiency         7.00         2.00         <	` ,									
Management and cost efficiency           Footings per branch (LL Billion)         280.572         297.046           Footings per staff (LL Billion)         11.615         12.001           Staff per branch         22.9         23.4           Cost per average branch (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         0.06         55.84         52.12           Cost to common (%)         50.33         44.36         52.12           Cost to income (%)         50.33         44.36           Cost to average assets (%)         1.4         1.59           Liquidity         Tell primary liquidity in LL / deposits in LL         30.70         35.15           Net primary liquidity in LL / deposits in FX         30.70         35.15           Net primary liquidity in FX / deposits in FX         30.70         35.55           Common Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         13.76         14.72           Tier 2 ratio         13.76         14.72           Total capital ratio         15.06         16.51           Profitability           Net return on average assets (										
Footings per branch (LL Billion)         280.572         297.046           Footings per staff (LL Billion)         11.615         12.001           Staff per branch         22.9         23.4           Cost per average branch (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         0.076         0.082           Staff expenses to total operating expenses (%)         50.33         44.36           Cost to income (%)         50.33         44.36           Cost to average assets (%)         1.44         1.59           Liquidity           Net primary liquidity / deposits         30.70         35.15           Net primary liquidity in LL / deposits in LL         17.06         37.55           Net primary liquidity in FX / deposits in FX         36.67         34.08           Common Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         1.9         1.55           Tier 2 ratio         1.30         1.79           Total capital ratio         1.50         15.06           Total capital ratio         1.50         15.06           Profitability         1.08         1.1.23           Net return on average assets (%)         10.82 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>6.9</td><td>12.0</td></td<>								6.9	12.0	
Footings per staff (LL Billion)         11.615         12.001           Staff per branch         22.9         23.4           Cost per average branch (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         0.082         55.84         52.12           Cost to income (%)         55.84         52.12         1.44         1.55           Cost to income (%)         1.44         1.55         1.44         1.55           Liquidity         1.44         1.55         1.44         1.55           Net primary liquidity / deposits         30.70         35.15         1.70         35.15         1.70         35.55         1.70         35.55         1.70         35.55         1.70         35.55         1.70         35.55         35.15         1.70         35.15         1.70         35.55         35.55         35.15         1.70         35.55         36.67         35.55         35.55         36.55         36.55								280 572	207 046	
Staff per branch         22.9         23.4           Cost per average branch (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         0.076         0.082           Staff expenses to total operating expenses (%)         55.4         52.12           Cost to income (%)         50.33         44.36           Cost to average assets (%)         1.44         1.59           Liquidity           Net primary liquidity / deposits         30.70         35.15           Net primary liquidity in LL / deposits in LL         17.06         37.55           Net primary liquidity in FX / deposits in FX         36.67         34.08           Capital adequacy         36.67         34.08           Common Tier 1 ratio         10.85         15.58           Additional Tier 1 ratio         10.85         15.58           Tier 1 ratio         13.76         14.72           Tier 2 ratio         13.06         15.06           Total capital ratio         15.06         16.51           Profitability           Net return on average equities (%)         10.82         11.23           Net return on average assets (%)         0.99         1.06           Investment considerations	<b>.</b> , ,									
Cost per average branch (LL Billion)         3.307         3.879           Staff expenses per average staff (LL Billion)         0.076         0.082           Staff expenses to total operating expenses (%)         55.84         52.12           Cost to income (%)         50.33         44.36           Cost to average assets (%)         1.44         1.59           Liquidity         Total capital villed (by clossits)         30.70         35.15           Net primary liquidity / deposits in LL         17.06         37.55           Net primary liquidity in LL / deposits in FX         36.67         34.08           Staff expenses to votal operating expenses (%)         30.70         35.15           Net primary liquidity / deposits         30.70         35.15           Net primary liquidity in FX / deposits in FX         37.00         35.00           Common Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         13.76         14.72           Tier 2 ratio         15.06         15.06           Total capital ratio         15.06         15.06           Profitability         10.85         11.23           Net return on average equities (%)         10.85										
Staff expenses per average staff (LL Billion)         0.082           Staff expenses to total operating expenses (%)         55.84         52.12           Cost to income (%)         50.33         44.36           Cost to average assets (%)         1.44         1.59           Liquidity           Net primary liquidity / deposits         30.70         35.15           Net primary liquidity in LL / deposits in LL         17.06         37.55           Net primary liquidity in FX / deposits in FX         30.67         37.55           Common Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         13.06         14.72           Tier 2 ratio         13.06         14.72           Total capital ratio         15.06         15.06           Profitability           Net return on average equities (%)         10.85         11.23           Net return on average equities (%)         10.85         11.23           Investment considerations         535.59         78.94           Common book per share (LL)         4,599.41         6,566.12	•									
Cost to income (%)         50.33         44.36           Cost to average assets (%)         1.44         1.59           Liquidity           Wet primary liquidity / deposits         30.70         35.55           Net primary liquidity in LL / deposits in LL         17.06         37.55           Net primary liquidity in FX / deposits in FX         36.67         34.08           Common Tier 1 ratio         10.85         11.58           Additional Tier 1 ratio         2.91         3.15           Additional Tier 1 ratio         13.76         14.72           Tier 2 ratio         13.0         1.79           Total capital ratio         15.06         16.51           Profitability           Net return on average equities (%)         10.82         11.23           Net return on average assets (%)         0.99         1.06           Investment considerations         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12	,							0.076	0.082	
Cost to average assets (%)       1.44       1.59         Liquidity       Liquidity / deposits         Net primary liquidity in LL / deposits in LL       17.06       37.55         Net primary liquidity in FX / deposits in FX       36.7       34.08         Capital adequacy	Staff expenses to total operating expenses (%)									
Liquidity         Net primary liquidity / deposits       30.70       35.15         Net primary liquidity in LL / deposits in LL       17.06       37.55         Net primary liquidity in FX / deposits in FX       36.67       34.08         Capital adequacy         Common Tier 1 ratio       10.85       11.58         Additional Tier 1 ratio       2.91       3.15         Tier 1 ratio       13.76       14.72         Tier 2 ratio       1.30       1.79         Total capital ratio       15.06       16.51         Profitability         Net return on average equities (%)       10.82       11.23         Net return on average assets (%)       0.99       1.06         Investment considerations       535.59       788.94         Common book per share (LL)       4,599.41       6,566.12										
Net primary liquidity / deposits       30.70       35.15         Net primary liquidity in LL / deposits in LL       17.06       37.55         Net primary liquidity in FX / deposits in FX       36.67       34.08         Capital adequacy         Common Tier 1 ratio       10.85       11.58         Additional Tier 1 ratio       2.91       3.15         Tier 1 ratio       13.76       14.72         Tier 2 ratio       1.30       1.59         Total capital ratio       15.06       16.59         Profitability         Net return on average equities (%)       10.82       11.23         Net return on average assets (%)       0.99       1.06         Investment considerations       535.59       788.94         Common book per share (LL)       4,599.41       6,566.12								1.44	1.59	
Net primary liquidity in LL / deposits in LL       17.06       37.55         Net primary liquidity in FX / deposits in FX       36.67       34.08         Capital adequacy								00.70	05.45	
Net primary liquidity in FX / deposits in FX       34.08         Capital adequacy       Common Tier 1 ratio         Additional Tier 1 ratio       10.85       11.58         Additional Tier 1 ratio       2.91       3.15         Tier 1 ratio       13.76       14.72         Tier 2 ratio       1.30       1.79         Total capital ratio       15.06       16.51         Profitability         Net return on average equities (%)       10.82       11.23         Net return on average assets (%)       0.99       1.06         Investment considerations       535.59       788.94         Common book per share (LL)       4,599.41       6,566.12										
Capital adequacy         Common Tier 1 ratio       10.85       11.58         Additional Tier 1 ratio       2.91       3.15         Tier 1 ratio       13.76       14.72         Tier 2 ratio       1.30       1.79         Total capital ratio       15.06       16.51         Profitability         Net return on average equities (%)       10.82       11.23         Net return on average assets (%)       0.99       1.06         Investment considerations         Common earnings per share (LL)       535.59       788.94         Common book per share (LL)       4,599.41       6,566.12										
Common Tier 1 ratio       10.85       11.58         Additional Tier 1 ratio       2.91       3.15         Tier 1 ratio       13.76       14.72         Tier 2 ratio       1.30       1.79         Total capital ratio       15.06       16.51         Profitability         Net return on average equities (%)       10.82       11.23         Net return on average assets (%)       0.99       1.06         Investment considerations       535.59       788.94         Common book per share (LL)       4,599.41       6,566.12								30.07	34.00	
Additional Tier 1 ratio       2.91       3.15         Tier 1 ratio       13.76       14.72         Tier 2 ratio       1.30       1.79         Total capital ratio       15.06       16.51         Profitability         Net return on average equities (%)       10.82       11.23         Net return on average assets (%)       0.99       1.06         Investment considerations       535.59       788.94         Common book per share (LL)       4,599.41       6,566.12								10.85	11.58	
Tier 1 ratio         13.76         14.72           Tier 2 ratio         1.30         1.79           Total capital ratio         15.06         16.51           Profitability           Net return on average equities (%)         10.82         11.23           Net return on average assets (%)         0.99         1.06           Investment considerations           Common earnings per share (LL)         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12										
Total capital ratio         15.06         16.51           Profitability         Net return on average equities (%) Net return on average assets (%)         10.82         11.23           Net return on average equities (%) Net return on average assets (%)         0.99         1.06           Investment considerations         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12										
Profitability           Net return on average equities (%)         10.82         11.23           Net return on average assets (%)         0.99         1.06           Investment considerations         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12										
Net return on average equities (%)         10.82         11.23           Net return on average assets (%)         0.99         1.06           Investment considerations         Common earnings per share (LL)         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12	-							15.06	16.51	
Net return on average assets (%)         0.99         1.06           Investment considerations         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12										
Investment considerations         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12					<u></u>	<u></u>				
Common earnings per share (LL)         535.59         788.94           Common book per share (LL)         4,599.41         6,566.12								0.99	1.06	
Common book per share (LL) 4,599.41 6,566.12								<b></b>	700 -	
NOAL to nuture rate (times) 0.75 0.80	. ,							-	-	
	NOAL to hurdie rate (tillles)							0.75	0.60	