

PART 5

STATISTICAL TABLES

05



TABLE 1 - MAIN ECONOMIC INDICATORS

	2013	2014	2015	2016	2017
Gross Domestic Product at current prices (LBP billion)	70,056	73,151	75,240	77,612	80,507
GDP Real Growth rate (%)	2.7	2.0	0.2	1.7	1.2
GDP deflator (%)	2.8	2.4	2.6	1.4	2.5
BDL Coincident Indicator (average 1993=100)*	264.7	273.2	278.6	289.2	305.9
Trade Deficit (USD million)	18,083	18,124	15,642	16,142	16,739
Changes of net foreign assets (USD million)	(1,128)	(1,408)	(3,354)	1,238	(156)
Banque du Liban	1,846	3,815	(473)	3,866	1,609
Banks & Financial Institutions	(2,974)	(5,223)	(2,881)	(2,628)	(1,765)

Sources: Central Administration of Statistics- BDL- Customs Directorate

The GDP for 2018 is calculated based on IMF estimates of real GDP growth and GDP deflator.

* Coincident indicator prepared and published by BDL

() indicates a negative number

TABLE 2 - MONETARY SITUATION (END OF PERIOD, LBP BILLION)

Item	2013	2014	2015	2016	2017
Currency in circulation	3,407	3,647	4,014	4,592	4,889
Demand deposits in LBP	4,213	4,654	5,028	5,567	5,766
Money (M1)	7,620	8,301	9,042	10,159	10,655
Other Deposits in LBP	61,129	65,099	69,578	72,269	68,458
(M2) = (M1) + other deposits in LBP	68,749	73,400	78,620	82,428	79,113
Deposits in FC	98,499	103,724	107,475	117,499	129,223
Bonds in FC	323	273	265	265	276
(M3) = (M2) + Deposits in FC + Bonds in FC	167,571	177,397	186,360	200,192	208,612
Counterparts					
Net foreign Assets	56,556	53,661	46,608	49,712	49,166
Net claims on public Sector	59,568	63,226	70,688	76,778	78,246
Valuation adjustment	(8,426)	(8,146)	(6,401)	(7,707)	(9,726)
Claims on private sector	65,949	71,217	75,695	80,188	85,189
Other items (net)	(6,076)	(2,561)	(229)	1,222	5,737
Total	167,571	177,397	186,360	200,192	208,612

Source: Banque du Liban

() indicates a negative number

TABLE 3 - PUBLIC FINANCES (IN LBP BILLION)

	2013	2014	2015	2016	2017
Total public receipts	14,201	16,400	14,435	14,959	17,524
Budget revenues	13,385	14,742	13,635	13,989	16,247
o/w tax revenues	10,116	10,388	10,330	10,597	12,381
percent of total receipts (%)	71.2	63.3	71.6	70.8	70.7
Treasury Receipts	816	1,658	800	970	1277
Total public payments	20,563	21,032	20,393	22,412	23,186
Budget expenditures	16,058	18,490	18,108	19,517	21,223
o/w salaries & indemnities	6,473	6,727	7,080	7,335	8,218
percent of total payments (%)	31.5	32.0	34.7	32.7	35.4
Debt Service	6,000	6,602	7,050	7,484	7,814
percent of total payments (%)	29.2	31.4	34.6	33.4	33.7
Other expenses	3,585	5,161	3,978	4,698	5,191
percent of total payments (%)	17.4	24.5	19.5	21.0	22.4
Treasury payments	4,505	2,542	2,286	2,895	1,963
Overall Deficit	6,362	4,632	5,958	7,453	5,662
Primary Balance: Surplus (+); Deficit (-)	(362)	1,970	1,092	31	2,152
In percent					
Overall Deficit/Total payments	30.94	22.02	29.22	33.25	24.42
Overall Deficit/GDP	9.08	6.33	7.92	9.60	7.03
Total Receipts /GDP	20.27	22.42	19.19	19.27	21.77
Total Payments/GDP	29.35	28.75	27.10	28.88	28.80
Debt service/GDP	8.56	9.03	9.37	9.64	9.71
Payments minus debt service/GDP	20.79	19.73	17.73	19.23	19.09
Debt Service/Total Receipts	42.25	40.26	48.84	50.03	44.59

Source: Ministry of Finance

TABLE 4 - PUBLIC DEBT EVOLUTION (END OF PERIOD)

	2013	2014	2015	2016	2017
1- Gross public debt	95,712	100,364	106,031	112,910	119,905
Change %	-	4.9	5.6	6.5	6.2
2- Debt denominated in LBP	56,312	61,752	65,195	70,528	74,077
Change %	-	9.7	5.6	8.2	5.0
a- Bank of Lebanon	16,761	19,454	23,907	30,150	35,580
Change %	-	16.1	22.9	26.1	18.0
b- Banks	30,315	31,869	30,279	29,581	27,756
Change %	-	5.1	(5.0)	(2.3)	(6.2)
c- Others	9,236	10,429	11,009	10,797	10,741
Change %	-	12.9	5.6	(1.9)	(0.5)
3- Debt denominated in FC	39,400	38,612	40,836	42,382	45,828
Change %	-	(2.0)	5.8	3.8	8.1
4- Public sector deposits at the banking system	15,495	13,965	13,227	14,268	15,376
Change %	-	(9.9)	(5.3)	7.9	7.8

() indicates a negative number

IN % OF TOTAL

	2013	2014	2015	2016	2017
1- Gross public debt	100.0	100.00	100.00	100.00	100.00
2- Debt denominated in LBP	58.8	61.5	61.5	62.5	61.8
a- Bank of Lebanon	17.5	19.4	22.5	26.7	29.7
b- Banks	31.7	31.8	28.6	26.2	23.1
c- Others	9.6	10.4	10.4	9.6	9.0
3- Debt denominated in FC	41.2	38.5	38.5	37.5	38.2

Source: Banque du Liban

**TABLE 5 - TREASURY BILLS OUTSTANDING PORTFOLIO IN LBP
(END OF PERIOD - Billion LBP)**

	3M	6M	12M	24M	36M	60M	84M	96M	120M	144M	180M	Total	weighted average interest* (%)	weighted average life* (days)
2013	166	946	1,035	2,131	20,942	11,747	10,219	1,982	2,844	3,373		55,385	6.86	1,274
2014	101	570	1,217	2,154	24,005	12,233	10,219	1,982	4,790	3,373		60,644	6.89	1,193
2015	72	475	821	4,258	19,952	13,074	12,100	1,982	8,005	3,373		64,112	6.94	1,222
2016	266	441	2,393	5,209	14,382	15,463	14,680	1,833	11,389	3,076	215	69,347	6.92	1,269
2017	130	926	2,073	7,377	11,267	16,652	13,495	1,833	15,768	3,076	215	72,812	6.65	1,420

Preliminary data source: Banque du Liban

* According to the share of each category in the total Portfolio.

**TABLE 6 - EXCHANGE RATES OF MAJOR FOREIGN AND ARAB CURRENCIES
LBP PER OTHER CURRENCIES**

End of period	2013	2014	2015	2016	2017
US dollar	1,507.50	1,507.50	1,507.50	1,507.50	1,507.50
British pound	2,482.55	2,341.75	2,232.46	1,856.03	2,035.58
Swiss Franc	1,690.97	1,524.27	1,520.88	1,485.81	1,545.04
Euro	2,074.77	1,833.87	1,646.64	1,596.29	1,806.59
Japanese Yen	14.33	12.62	12.51	12.90	13.39
Syrian Lira	10.64	8.38	6.81	2.93	2.93
Saoudi Riyal	401.94	401.68	401.58	401.91	401.99
Kuwaiti Dinar	5,341.96	5,148.57	4,967.05	4,934.53	4,995.03

Source: Banque du Liban

TABLE 7 - AVERAGE INTEREST RATES AT COMMERCIAL BANKS (%)

	on LBP		on USD		Interbank rate LBP	LIBOR 3 month USD
	lending	Deposit	lending	Deposit		
Dec- 13	7.29	5.44	6.88	2.95	2.75	0.24
Dec- 14	7.49	5.56	6.97	3.07	2.75	0.24
Dec- 15	7.45	5.56	7.06	3.17	3.03	0.54
Jan- 16	8.28	5.52	7.34	3.22	3.00	0.62
Feb- 16	8.18	5.57	7.31	3.22	3.05	0.62
Mar- 16	8.62	5.59	7.36	3.27	3.06	0.63
Apr- 16	8.40	5.60	7.17	3.29	3.07	0.63
May- 16	8.53	5.58	7.29	3.26	3.01	0.65
Jun- 16	8.31	5.56	7.20	3.31	3.80	0.65
Jul- 16	8.32	5.57	7.25	3.30	3.04	0.70
Aug- 16	8.29	5.56	7.28	3.39	3.02	0.81
Sep- 16	8.44	5.58	7.20	3.43	3.00	0.85
Oct- 16	8.35	5.53	7.06	3.43	3.03	0.88
Nov- 16	8.26	5.54	7.16	3.48	3.00	0.91
Dec- 16	8.23	5.56	7.35	3.52	3.00	0.98
Jan- 17	8.47	5.55	7.26	3.52	3.03	1.03
Feb- 17	8.37	5.56	7.14	3.57	3.00	1.05
Mar- 17	8.43	5.57	7.32	3.53	3.00	1.14
Apr- 17	8.33	5.54	7.22	3.62	3.13	1.16
May- 17	8.48	5.57	7.36	3.62	3.00	1.19
Jun- 17	8.39	5.51	7.27	3.58	4.26	1.26
Jul- 17	8.33	5.56	7.25	3.64	3.94	1.31
Aug- 17	8.10	5.55	7.29	3.63	4.24	1.31
Sep- 17	8.31	5.53	7.53	3.65	4.00	1.32
Oct- 17	8.24	5.56	7.39	3.72	4.29	1.36
Nov- 17	7.98	5.88	7.32	3.80	69.06	1.43
Dec- 17	8.09	6.41	7.67	3.89	35.93	1.60

Source: Banque du Liban- Société Financière du Liban.

TABLE 8 (a) - CONSOLIDATED BALANCE SHEET OF COMMERCIAL BANKS
(END OF PERIOD - BILLION LBP)

Items	2013	2014	2015	2016	2017
Assets					
Reserves	82,533	96,314	107,021	135,305	156,667
Vault Cash	576	607	693	693	774
Deposits with Central Bank	81,957	95,707	106,329	134,612	155,893
Claims on Resident Private Sector	62,565	68,391	72,427	76,943	81,667
in LBP	16,757	18,749	20,573	23,607	26,415
in FC	45,808	49,642	51,854	53,335	55,252
Claims on Public Sector	56,786	56,308	56,984	52,344	48,163
Treasury Bills in LBP	30,114	31,564	30,243	28,936	26,556
Treasury Bills in FC	26,544	24,588	26,600	23,191	21,373
Other Claims	128	156	140	218	234
Foreign Assets	40,137	36,470	35,870	34,824	35,579
Claims on N.R. Private Sector	8,862	8,339	9,316	9,256	9,263
Claims on N.R. Banks	21,041	18,342	17,422	16,945	17,835
Other Foreign Assets	10,235	9,789	9,132	8,623	8,481
Fixed Assets	5,921	6,574	7,361	7,857	8,643
Unclassified Assets	526	806	716	726	713
Total	248,468	264,863	280,379	307,999	331,433

Source: Banque du Liban.

N.R.= Non Resident

**TABLE 8 (b) - CONSOLIDATED BALANCE SHEET OF COMMERCIAL BANKS
(END OF PERIOD - BILLION LBP)**

Items	2013	2014	2015	2016	2017
Liabilities					
Resident Private Sector Deposits	162,396	172,041	180,489	193,765	201,263
Demand Deposits in LBP	4,144	4,564	4,907	5,437	5,629
Other Deposits in LBP	60,328	64,278	68,678	71,467	67,471
Deposits in FC	97,924	103,199	106,904	116,861	128,164
Public Sector Deposits	4,463	4,842	5,074	5,956	6,484
N.R. Private Sector Deposits	42,934	45,680	48,026	51,196	52,998
in LBP	5,063	5,815	6,680	6,827	6,440
in FC	37,871	39,866	41,346	44,369	46,558
N.R. Financial Sector Deposits	7,555	8,795	9,864	9,467	11,278
Bonds	398	352	412	408	416
Capital Accounts	21,410	23,719	25,131	27,497	28,831
Core Capital	19,619	21,954	23,300	25,660	26,955
Supplementary Capital	1,791	1,765	1,831	1,838	1,876
Unclassified Liabilities	9,312	9,434	11,383	19,708	30,163
Total	248,468	264,863	280,379	307,999	331,433

Source: Banque du Liban.

N.R.= Non Resident

**TABLE 9 - EVOLUTION OF THE MAIN ITEMS OF COMMERCIAL BANKS CONSOLIDATED
BALANCE SHEET (END OF PERIOD, BILLION LBP)**

	2013	2014	2015	2016	2017
Total Deposits of Resident & N.R. Private Sector	205,330	217,721	228,515	244,961	254,261
Change %	-	6.0	5.0	7.2	3.8
Total Claims on Resident & N.R. Private Sector	71,427	76,730	81,743	86,198	90,931
Change %	-	7.4	6.5	5.4	5.5
Claims on Public Sector	56,786	56,308	56,984	52,344	48,163
Change %	-	(0.8)	1.2	(8.1)	(8.0)
Claims on N.R. Banks	21,041	18,342	17,422	16,945	17,835
Change %	-	(12.8)	(5.0)	(2.7)	5.3
Deposits with Central Bank	81,957	95,707	106,329	134,612	155,893
Change %	-	16.8	11.1	26.6	15.8
Capital Accounts	21,410	23,719	25,131	27,497	28,831
Change %	-	10.8	6.0	9.4	4.9
Total Assets	248,468	264,863	280,379	307,999	331,433
Change %	-	6.6	5.9	9.9	7.6

Source: Banque du Liban

() indicates a negative number

TABLE 10 - BANKS' EXPENSES & INCOME DISTRIBUTION

	In LBP Billion			in % of total		
	2014	2015	2016	2014	2015	2016
Expenses						
Interest paid	9,212	10,020	10,866	68.5	68.7	65.3
Net provisions	294	323	262	2.2	2.2	1.6
Staff Expenses	1,913	2,025	2,196	14.2	13.9	13.2
General operating expenses	1,317	1,447	2,290	9.8	9.9	13.8
Depreciation and net provisions/ Dividends on tangible and intangible assets	214	240	262	1.6	1.6	1.6
Income tax	493	537	776	3.7	3.7	4.7
Total	13,443	14,592	16,652	100.0	100.0	100.0
Income						
Interest Received	13,709	14,849	15,990	85.5	85.3	81.9
Net commissions received, investment banking income & other operational income	2,294	2,515	3,555	14.3	14.5	18.2
Net extraordinary income	30	39	(29)	0.2	0.2	(0.1)
Total	16,033	17,403	19,516	100.0	100.0	100.0
Net Profit	2,590	2,811	2,864			

Source: Banque du Liban
() indicates a negative number

TABLE 11 - CONSOLIDATED PROFIT AND LOSS ACCOUNTS OF ALL BANKS OPERATING IN LEBANON

	In LBP Billion			annual change (%)	
	2014	2015	2016	2015/2014	2016/2015
1 - Interest Received	13,709	14,849	15,990	8.3	7.7
2 - Interest Paid	9,212	10,020	10,866	8.8	8.4
3 - Interest margin (1-2)	4,497	4,829	5,124	7.4	6.1
4 - Net Provisions for doubtful debt	294	323	262	9.9	(18.9)
5 - Net Interest received (3-4)	4,203	4,506	4,862	7.2	7.9
6 - Net Commissions received, investment banking income & other operational income	2,294	2,515	3,555	9.6	41.4
7 - Net Financial Income (5+6)	6,497	7,021	8,417	8.1	19.9
8 - Staff Expenses	1,913	2,025	2,196	5.9	8.4
9 - Other operating charges	1,317	1,447	2,290	9.9	58.3
10- Depreciation and net provisions/ Dividends on tangible and intangible assets	214	240	262	12.1	9.2
11- Ordinary profits before taxes (7- 8-9-10)	3,053	3,309	3,669	8.4	10.9
12- Net Extraordinary income	30	39	(29)	30.0	-
13- Profits before taxes (11+12)	3,083	3,348	3,640	8.6	8.7
14- Income tax	493	537	776	8.9	44.5
15- Net profit after tax (13-14)	2,589	2,811	2,864	8.6	1.9

Source: Banque du Liban
() indicates a negative number

TABLE 12 - EVOLUTION OF DEPOSITS AND CLAIMS AT BANKS (END OF PERIOD)

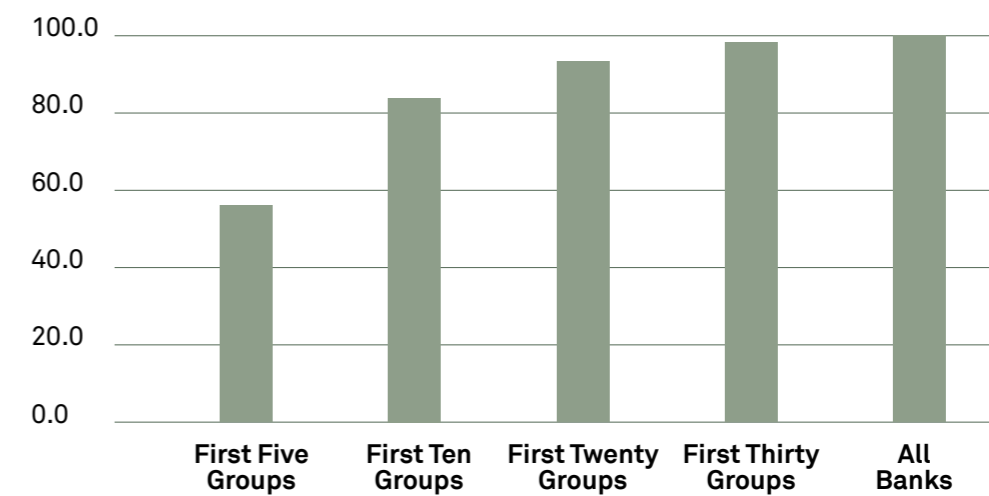
In Lebanese Pounds (billion LBP)	2013	2014	2015	2016	2017
Deposits of Resident and N.R. Private Sector	69,535	74,656	80,265	83,731	79,540
Change %	-	7.4	7.5	4.3	(5.0)
Claims on Resident Private Sector	16,757	18,749	20,573	23,607	26,415
Change %	-	11.9	9.7	14.7	11.9
Claims / Deposits (%)	24.1	25.1	25.6	28.2	33.2
In Foreign Currencies (USD million)					
Deposits of Resident and N.R. Private sector	90,079	94,902	98,342	106,952	115,902
Change %	-	5.4	3.6	8.8	8.4
Claims on Resident and N.R. Private Sector	36,265	38,462	40,577	41,520	42,796
Change %	-	6.1	5.5	2.3	3.1
Claims / Deposits (%)	40.3	40.5	41.3	38.8	36.9

Source: Banque du Liban
 N.R= Non Resident
 () indicates a negative number

TABLE 13 - CONCENTRATION OF BANKING ACTIVITY - END OF 2016 (%)

	Assets	Deposits	Credits
First Five Groups	55.6	56.5	55.5
First Ten Groups	81.8	82.2	80.4
First twenty Groups	94.3	95.2	93.8
First Thirty Groups	98.9	99.1	98.9
All Banks	100.0	100.0	100.0

TOTAL ASSETS



Source: BILANBANQUES 2017

TABLE 14 - REGIONAL DISTRIBUTION OF BANK DEPOSITS (EOP, %)

Region	by region		by depositor	
	Dec-16	Dec-17	Dec-16	Dec-17
Beirut & Suburbs	69.42	68.39	47.97	47.70
Mount Lebanon	13.80	14.27	18.72	18.72
Bekaa	4.65	4.71	8.75	8.83
South Lebanon	6.46	6.74	12.47	12.65
North Lebanon	5.67	5.89	12.09	12.10
Total	100.00	100.00	100.00	100.00

REGIONAL DISTRIBUTION OF BANK CREDITS (EOP, %)

Region	by region		by beneficiary	
	Dec-16	Dec-17	Dec-16	Dec-17
Beirut & Suburbs	75.65	75.08	54.23	53.24
Mount Lebanon	12.33	12.70	18.04	18.53
Bekaa	3.07	3.15	7.12	7.39
South Lebanon	4.69	4.71	9.93	10.10
North Lebanon	4.26	4.37	10.68	10.74
Total	100.00	100.00	100.00	100.00

Source: Banque du Liban

TABLE 15 - DISTRIBUTION OF BENEFICIARIES BY CREDIT RANGE (END OF PERIOD)

	Dec-16		Dec-17	
	number	%	number	%
Less than 5 millions LBP	71,725	12.08	82,244	13.36
Between 25 & 5 millions LBP	305,968	51.53	301,784	49.02
Between 25 & 100 millions LBP	119,945	20.20	127,367	20.69
Between 100 & 500 millions LBP	80,368	13.54	87,737	14.25
Between 500 & 1000 millions LBP	7,379	1.24	7,899	1.28
Between 1000 & 5000 millions LBP	5,806	0.98	5,964	0.97
Between 5000 & 10000 millions LBP	1,230	0.21	1,160	0.19
More than 10000 millions LBP	1,337	0.23	1,447	0.24
Total	593,758	100.00	615,602	100.00

DISTRIBUTION OF UTILIZED CREDIT AMOUNT BY CREDIT RANGE (END OF PERIOD - BILLION LBP)

	Dec-16		Dec-17	
	value	%	value	%
Less than 5 millions LBP	152	0.16	178	0.17
Between 25 & 5 millions LBP	3,847	3.97	3,776	3.65
Between 25 & 100 millions LBP	5,684	5.87	6,077	5.87
Between 100 & 500 millions LBP	15,992	16.52	17,428	16.84
Between 500 & 1000 millions LBP	5,060	5.23	5,389	5.21
Between 1000 & 5000 millions LBP	12,381	12.79	12,818	12.39
Between 5000 & 10000 millions LBP	8,566	8.85	8,154	7.88
More than 10000 millions LBP	45,099	46.60	49,673	48.00
Total	96,781	100.00	103,495	100.00

Source: Banque du Liban

TABLE 16 - SECTORIAL DISTRIBUTION OF UTILIZED CREDITS IN THE FINANCIAL SECTOR (2013 - 2017)

Economic Sector	Value, LBP billion				
	2013	2014	2015	2016	2017
Agriculture	824	994	1,064	1,146	1,184
Industry	9,007	9,320	9,398	9,517	10,304
Construction	13,840	14,471	16,335	17,414	17,267
Trade & Services	27,501	29,373	30,991	31,346	34,110
Financial Intermediation	4,316	5,171	5,458	5,169	5,452
Others	2,082	2,214	2,468	2,527	2,846
Individuals	22,207	24,911	27,060	29,662	32,332
Total	79,777	86,454	92,774	96,781	103,495

Economic Sector	In % of Total				
	2013	2014	2015	2016	2017
Agriculture	1.03	1.15	1.15	1.18	1.14
Industry	11.29	10.78	10.13	9.83	9.96
Construction	17.35	16.74	17.61	17.99	16.68
Trade & Services	34.47	33.98	33.40	32.39	32.96
Financial Intermediation	5.41	5.98	5.88	5.34	5.27
Others	2.61	2.56	2.66	2.61	2.75
Individuals	27.84	28.81	29.17	30.65	31.24
Total	100.00	100.00	100.00	100.00	100.00

Source: Banque du Liban

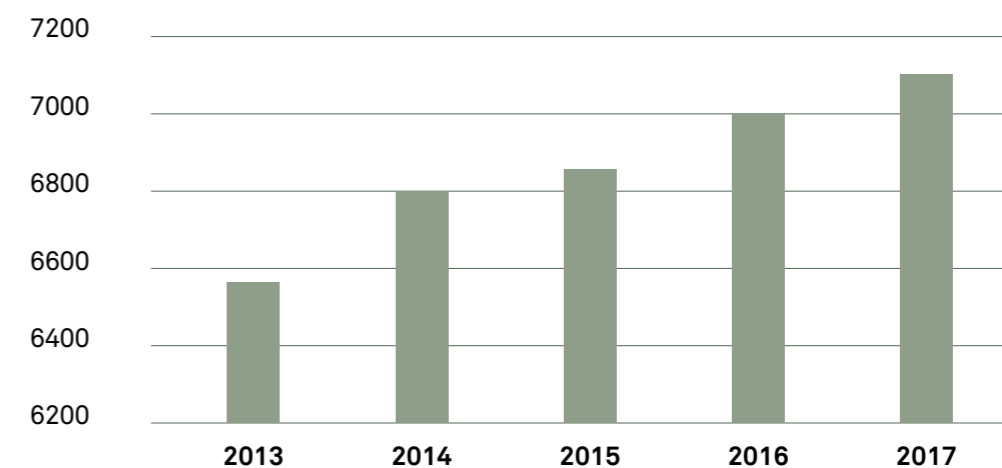
TABLE 17 - CHECKS CLEARED IN LEBANESE POUNDS (NUMBER IN THOUSANDS, VALUE IN LBP BILLION)

	Number				
	2013	2014	2015	2016	2017
Total	3,917	4,021	4,117	4,286	4,591

	Value				
	2013	2014	2015	2016	2017
Total	25,694	27,349	28,210	29,985	32,674

Source: Banque du Liban

AVERAGE VALUE OF CHECKS CLEARED IN LBP (IN THOUSANDS OF LBP)



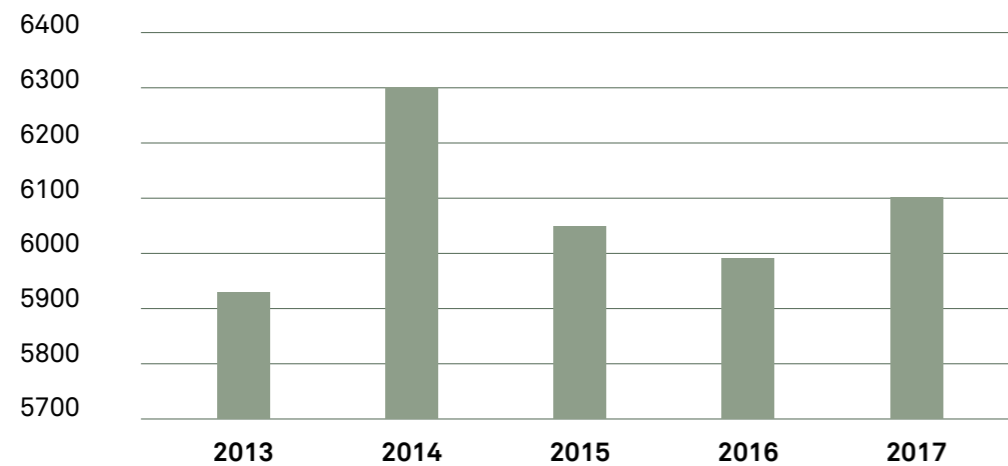
**TABLE 18 - CHECKS CLEARED IN FOREIGN CURRENCIES
(NUMBER IN THOUSANDS, VALUE IN USD MILLION)**

	Number				
	2013	2014	2015	2016	2017
Total	9,321	8,943	8,394	8,033	7,634

	Value				
	2013	2014	2015	2016	2017
Total	55,304	56,331	50,831	48,144	46,562

Source: Banque du Liban

AVERAGE VALUE OF CHECKS CLEARED IN FC (IN U.S.\$)

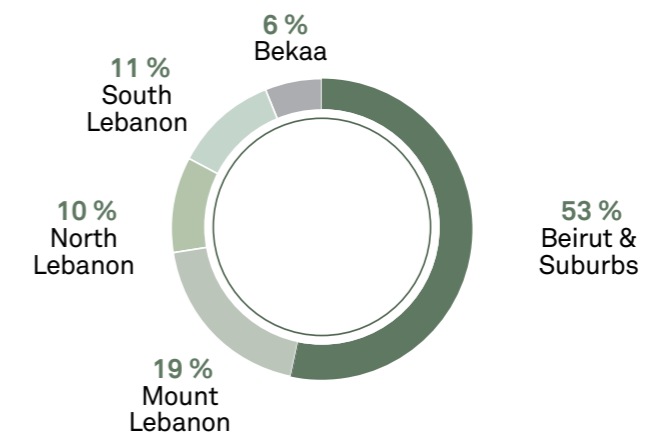


**TABLE 19 - DISTRIBUTION OF COMMERCIAL BANKS BRANCHES IN LEBANON
(INCLUDING MAIN BRANCH)**

	2013	2014	2015	2016	2017
Number of operating banks	73	71	69	67	65
Commercial	56	55	53	50	49
Investment	17	16	16	17	16
Number of Commercial banks branches	985	1,020	1,039	1,056	1,065
Beirut & Suburbs	529	548	558	567	565
Mount Lebanon	187	194	199	203	207
North Lebanon	97	101	102	103	108
South Lebanon	106	109	112	115	116
Bekaa	66	68	68	68	69

Source: Banque du Liban

GEOGRAPHICAL DISTRIBUTION OF COMMERCIAL BANKS BRANCHES 2017



**TABLE 20 - FOREIGN PRESENCE OF LEBANESE BANKS
(VALID TILL MARCH 24TH, 2018)**

Bank's Name Abroad	Type of Branch	City	Country
FRANSABANK (France) S.A.	Subsidiary to Fransabank s.a.l.	Paris	France
FRANSABANK (El-Djazair) S.P.A.	Subsidiary to Fransabank s.a.l.	Algiers	Algeria
UNITED CAPITAL BANK	Associate to Fransabank s.a.l.	Khartum	Sudan
FRANSABANK OJSC - Belarus	Subsidiary to Fransabank s.a.l.	Minsk	Belarus
FRANSABANK S.A.L.	Branch	Bagdad	Iraq
FRANSABANK S.A.L.	Branch	Erbil	Iraq
FRANSABANK S.A.L.	Representative Office	Habana	Cuba
FRANSABANK S.A.L.	Representative Office	Abidjan	Ivory Coast
BANQUE MISR LIBAN S.A.L.	Representative Office	Abidjan	Ivory Cost
BANQUE LIBANO-FRANÇAISE S.A.L.	Branch	Bagdad	Iraq
BANQUE LIBANO-FRANÇAISE S.A.L.	Representative Office	Abu Dhabi	U.A.E.
BANQUE LIBANO-FRANÇAISE S.A.L.	Representative Office	Lagos	Nigeria
BANQUE SBA-PARIS	Subsidiary to Banque Libano-Française s.a.l.	Paris	France
has	Branch	Limassol	Cyprus
	Branch	Geneva	Switzerland
B.L.C. Bank s.a.l.	Representative Office	Abu Dhabi	U.A.E.
BLOM BANK S.A.L.	Branch	Limassol	Cyprus
BLOM BANK S.A.L.	Branches (12)	Amman	Jordan
BLOM BANK S.A.L.	Branch	Irbid	Jordan
BLOM BANK S.A.L.	Branch	Aqaba	Jordan
BLOM BANK S.A.L.	Branch (Free Zone)	Zarka	Jordan
BLOM BANK S.A.L.	Branch	Bagdad	Iraq
BLOM BANK S.A.L.	Branch	Erbil	Iraq
BLOM BANK S.A.L.	Representative Office	Abu Dhabi	U.A.E.
BLOM BANK (SUISSE) S.A.	Subsidiary to Blom Bank France s.a.	Geneva	Switzerland
BLOM BANK FRANCE S.A.	Subsidiary to Blom Bank s.a.l. (Blom Bank s.a.l. holds %99 of total shares)	Paris	France
has	Branch	London	U.K.
	Branches (3)	Dubai	U.A.E.
	Branch	Sharjah	U.A.E.

Bank's Name Abroad	Type of Branch	City	Country	
BLOM BANK EGYPT S.A.E. has	Branches (2)	Bucharest	Romania	
	Branch	Constantza	Romania	
	Subsidiary to Blom Bank s.a.l.	Cairo	Egypt	
	Branches (21)	Cairo	Egypt	
	Branches (5)	Alexandria	Egypt	
	Branch	Sharm El Sheikh	Egypt	
	Branch	Hurgada	Egypt	
	Branch	Ismalia	Egypt	
	Branch	Mansura	Egypt	
	Branch	Damietta	Egypt	
BLOMINVEST SAUDI ARABIA BLOM BANK QATAR L.L.C.	Branch	Port Said	Egypt	
	Branch	Tanta	Egypt	
	Branches (2)		Egypt	
	Subsidiary to Blom Bank s.a.l.	Riyadh	Saudi Arabia	
	Subsidiary to Blom Bank s.a.l.	Doha	Qatar	
	SOCIETE GENERALE CYPRUS (SGBCy) has	Subsidiary to Societe Generale de Banque au Liban s.a.l. (SGBL)	Nicosia	Cyprus
		Branch	Nicosia	Cyprus
		Branch	Limassol	Cyprus
		Branch	Larnaca	Cyprus
	SOCIETE GENERALE DE BANQUE (SGBJ) has	Branch	Paphos	Cyprus
Subsidiary to Societe Generale de Banque au Liban s.a.l. (SGBL)		Amman	Jordan	
Branches (16)		Amman	Jordan	
Branch		Aqaba	Jordan	
BANKMED (SUISSE) S.A. BANKMED S.A.L. BANKMED S.A.L. BANKMED S.A.L. BANKMED S.A.L. BANKMED SAUDIMED INVESTMENT SAUDI ARABIA T-BANK A.S.	Subsidiary to Bankmed s.a.l.	Geneva	Switzerland	
	Branch	Limassol	Cyprus	
	Branch	Erbil	Iraq	
	Branch	Bagdad	Iraq	
	Branch	Basra	Iraq	
	Branch	Dubai	U.A.E.	
	Subsidiary to Bankmed s.a.l.	Riyadh	Saudi Arabia	
	Subsidiary to Bankmed s.a.l.	Istanbul	Turkey	

Bank's Name Abroad	Type of Branch	City	Country
has	Branches (12)	Istanbul	Turkey
	Branches (2)	Ankara	Turkey
	Branch	Antalya	Turkey
	Branches (2)	Izmit	Turkey
	Branch	Izmir	Turkey
	Branch	Adana	Turkey
	Branch	Bursa	Turkey
	Branch	Konya	Turkey
	Branch	Kayseri	Turkey
	Branch	Denizli	Turkey
	Branches (2)		Turkey
	BBAC S.A.L.	Branch	Limassol
BBAC S.A.L.	Branch	Erbil	Iraq
BBAC S.A.L.	Branch	Bagdad	Iraq
BBAC S.A.L.	Branch	Suleymaniah	Iraq
BBAC S.A.L.	Representative Office	Abu Dhabi	U.A.E.
BBAC S.A.L.	Representative Office	Lagos	Nigeria
BYBLOS BANK S.A.L.	Branch	Limassol	Cyprus
BYBLOS BANK S.A.L.	Branch	Erbil	Iraq
BYBLOS BANK S.A.L.	Branch	Bagdad	Iraq
BYBLOS BANK S.A.L.	Branch	Basra	Iraq
BYBLOS BANK S.A.L.	Branch	Suleymaniah	Iraq
BYBLOS BANK S.A.L.	Representative Office	Abu Dhabi	U.A.E.
BYBLOS BANK S.A.L.	Representative Office	Lagos	Nigeria
BYBLOS BANK EUROPE S.A.	Subsidiary to Byblos Bank s.a.l.	Brussels	Belgium
has	Branch	Paris	France
	Branch	London	U.K.
BYBLOS BANK ARMENIA CJSC	Subsidiary to Byblos Bank s.a.l.	Yerevan	Armenia
has	Branches (2)	Yerevan	Armenia
	Branch	Limassol	Cyprus
IBL BANK S.A.L.	Branch	Bagdad	Iraq
IBL BANK S.A.L.	Branch	Erbil	Iraq
IBL BANK S.A.L.	Branch	Basra	Iraq
IBL BANK S.A.L.	Branch	Basra	Iraq
CREDIT LIBANAIS S.A.L.	Branch	Limassol	Cyprus
CREDIT LIBANAIS S.A.L.	Branch	Manama	Bahrain
CREDIT LIBANAIS S.A.L.	Branch	Erbil	Iraq
CREDIT LIBANAIS S.A.L.	Branch	Bagdad	Iraq
CREDIT INTERNATIONAL - SENEGAL	Subsidiary to Credit Libanais s.a.l.	Dakar	Senegal

Bank's Name Abroad	Type of Branch	City	Country
has	Branches (2)	Dakar	Senegal
	Representative Office	Montreal	Canada
BANK AUDI FRANCE S.A.	Subsidiary to Bank Audi s.a.l.	Paris	France
BANQUE AUDI (SUISSE) S.A.	Subsidiary to Bank Audi s.a.l.	Geneva	Switzerland
BANK AUDI S.A.L.	Branches (12)	Amman	Jordan
	Branch	Irbid	Jordan
	Branch	Aqaba	Jordan
	Subsidiary to Bank Audi s.a.l.	Cairo	Egypt
BANK AUDI EGYPT S.A.E.	has	Branches (31)	Cairo
		Branches (6)	Alexandria
	Branches (2)	Hurgada	
	Branch	Sharm El Sheikh	
	Branch	Tanta	
	Branch	Mansura	
	Branch	Zagazik	
	Branch	Damietta	
	Branch	Port Said	
	Branch	Assyut	
	Branch	Bagdad	
	BANK AUDI S.A.L.	Branch	Suleymaniah
	Branch	Basra	
	Branch	Najaf	
	Branch	Erbil	
BANK AUDI QATAR L.L.C.	Subsidiary to Bank Audi s.a.l.	Doha	
AUDI CAPITAL (KSA) CJSC	Subsidiary to Bank Audi s.a.l.	Riyadh	
BANK AUDI S.A.L.	Representative Office	Abu Dhabi	
AUDI CAPITAL GESTION sam (Monaco)	Subsidiary to Bank Audi s.a.l.	Monaco	
ODEA BANK A.S.	has	Subsidiary to Bank Audi s.a.l.	Istanbul
		Branches (24)	Istanbul
	Branches (4)	Ankara	
	Branches (4)	Izmir	
	Branches (2)	Bursa	
	Branch	Adana	
	Branches (2)	Antalya	
	Branch	Bodrum	
	Branch	Konya	

Bank's Name Abroad	Type of Branch	City	Country
	Branches (2)	Kayseri	Turkey
	Branch	Denizli	Turkey
	Branches (5)		Turkey
BANK OF BEIRUT LTD. has	Subsidiary to Bank of Beirut s.a.l.	London	U.K.
BANK OF SYDNEY LTD. has	Branch	Frankfurt	Germany
	Subsidiary to Bank of Beirut s.a.l.	Sydney	Australia
	Branches (10)	Sydney	Australia
	Branches (5)	Melbourne	Australia
	Branch	Adelaide	Australia
BANK OF BEIRUT S.A.L.	Branch	Limassol	Cyprus
BANK OF BEIRUT S.A.L.	Branches (3)	Muscat	Oman
	Branch	Sohar	Oman
	Branch	Barka	Oman
BANK OF BEIRUT S.A.L.	Representative Office	Dubai	U.A.E.
BANK OF BEIRUT S.A.L.	Representative Office	Lagos	Nigeria
BANK OF BEIRUT S.A.L.	Representative Office	Accra	Ghana
JAMMAL TRUST BANK S.A.L.	Representative Office	London	U.K.
JAMMAL TRUST BANK S.A.L.	Representative Office	Abidjan	Ivory Cost
JAMMAL TRUST BANK S.A.L.	Representative Office	Lagos	Nigeria
BANQUE BEMO S.A.L.	Branch	Limassol	Cyprus
BANQUE BEMO SAUDI FRANSI S.A.	Associate to Banque Bemo s.a.l.	Damascus	Syria
BEMO EUROPE - BANQUE PRIVEE has	Sister Bank to Banque Bemo s.a.l.	Luxembourg	Luxembourg
	Branch	Paris	France
LEBANON AND GULF BANK S.A.L.	Branch	Larnaca	Cyprus
LEBANON AND GULF BANK S.A.L.	Representative Office	Dubai	U.A.E.
MEAB S.A.L.	Branch	Bagdad	Iraq
MEAB S.A.L.	Branch	Basra	Iraq
FFA DUBAI LTD.	Subsidiary to FFA Private Bank s.a.l.	Dubai	U.A.E.

Source: ABL

TABLE 21 - DISTRIBUTION OF BANKING SECTOR EMPLOYEES (IN NUMBER)
(2013 - 2017)

	2013	2014	2015	2016	2017
Total number of employees	23,136	23,850	24,638	25,260	26,005
According to sex					
Male	12,506	12,763	13,066	13,276	13,577
Female	10,630	11,087	11,572	11,984	12,428
According to Age					
Less than 25 years	2,039	2,037	2,085	2,044	2,150
Between 25 & 40 years	11,392	11,888	12,297	12,941	13,536
Between 40 & 60 years	8,659	8,743	8,908	8,865	8,879
More than 60 years	1,046	1,182	1,348	1,410	1,440
Status					
Single	9,077	9,266	9,867	9,699	9,801
Married*	14,059	14,584	14,771	15,561	16,204
Number of children	20,995	21,032	21,074	20,430	21,902
According to the educational level					
Less than Bac.	2,523	2,379	2,365	2,316	2,208
Bac. 2nd part or equivalent	3,675	3,637	3,559	3,351	3,304
University degree	16,938	17,834	18,714	19,593	20,493
According to bank's category					
Lebanese Commercial Banks sal	21,629	22,322	23,139	23,753	24,648
Foreign Commercial Banks	734	761	734	708	515
Investment Banks	773	767	765	799	842

Source: Association of Banks in Lebanon.

* Married, divorced or widowed.

**TABLE 22 - DISTRIBUTION OF BANKING SECTOR EMPLOYEES (IN PERCENT)
(2013 - 2017)**

	2013	2014	2015	2016	2017
According to sex					
Male	54.1	53.5	53.0	52.6	52.2
Female	45.9	46.5	47.0	47.4	47.8
According to Age					
Less than 25 years	8.8	8.5	8.5	8.1	8.3
Between 25 & 40 years	49.2	49.8	49.9	51.2	52.1
Between 40 & 60 years	37.4	36.7	36.2	35.1	34.1
More than 60 years	4.5	5.0	5.5	5.6	5.5
Status					
Single	39.2	38.9	40.0	38.4	37.7
Married*	60.8	61.1	60.0	61.6	62.3
According to the educational level					
Less than Bac.	10.9	10.0	9.6	9.2	8.5
Bac. 2nd part or equivalent	15.9	15.2	14.4	13.3	12.7
University degree	73.2	74.8	76.0	77.6	78.8
According to bank's category					
Lebanese Commercial Banks sal	93.5	93.6	93.9	94.0	94.8
Foreign Commercial Banks	3.2	3.2	3.0	2.8	2.0
Investment Banks	3.3	3.2	3.1	3.2	3.2

Source: Association of Banks in Lebanon.

* Married, divorced or widowed.

**TABLE 23 - DISTRIBUTION OF BANKING SECTOR EMPLOYEES (ANNUAL CHANGE IN %)
(2014 - 2017)**

	2014	2015	2016	2017
Total number of employees	3.09	3.30	2.52	2.95
According to sex				
Male	2.06	2.37	1.61	2.27
Female	4.30	4.37	3.56	3.70
According to Age				
Less than 25 years	(0.10)	2.36	(1.97)	5.19
Between 25 & 40 years	4.35	3.44	5.24	4.60
Between 40 & 60 years	0.97	1.89	(0.48)	0.16
More than 60 years	13.00	14.04	4.60	2.13
Status				
Single	2.08	6.49	(1.70)	1.05
Married*	3.73	1.28	5.35	4.13
Number of children	0.18	0.20	(3.06)	7.21
According to the educational level				
Less than Bac.	(5.71)	(0.59)	(2.07)	(4.66)
Bac. 2nd part or equivalent	(1.03)	(2.14)	(5.84)	(1.40)
University degree	5.29	4.93	4.70	4.59
According to bank's category				
Lebanese Commercial Banks sal	3.20	3.66	2.65	3.77
Foreign Commercial Banks	3.68	(3.55)	(3.54)	(27.26)
Investment Banks	(0.78)	(0.26)	4.44	5.38

Source: Association of Banks in Lebanon.

* Married, divorced or widowed.

() indicates a negative number.

**TABLE 24 - WAGES AND ALLOWANCES OF BANKING SECTOR EMPLOYEES
(BILLION LBP) (2013-2017)**

Years	SALARIES	FAMILY BENEFITS		ALLOWANCES OF END OF SERVICE		HEALTH ALLOWANCES		OTHER BENEFITS	TOTAL
		NSSF	Surplus	NSSF	Provisions	NSSF	Surplus		
2013	990.0	23.8	11.5	91.1	103.9	44.0	35.4	283.7	1,583.4
2014	1,055.4	24.6	11.5	99.3	126.5	46.3	37.2	319.9	1,720.7
2015	1,122.3	25.6	11.7	106.3	126.3	47.7	39.0	316.5	1,795.4
2016	1,193.2	26.3	11.8	114.1	113.8	48.6	42.2	338.1	1,888.1
2017	1,263.4	26.9	12.3	118.1	113.2	59.5	43.5	360.0	1,996.9

Source: Association of Banks in Lebanon.

**TABLE 25 - Average Income and Salary of a Bank employee (Thousands LBP)
(2013-2017)**

Years	Average monthly salary	Monthly income*	Average monthly income including all allowances and benefits**	Minimum wage in Lebanon
2013	3,566	5,001	5,703	675
2014	3,687	5,223	6,012	675
2015	3,796	5,286	6,073	675
2016	3,936	5,477	6,229	675
2017	4,049	5,658	6,399	675

Source: Association of Banks in Lebanon.

* Income = salary + family benefits + health allowances + other benefits.

** salary + family benefits + health allowances + allowances of end of service + other benefits.



