

Prudential and Structural Islamic Financial Indicators (PSIFs) for Islamic Banks

Country: Lebanon		Time period covered:		Starting Period	Starting Period	2013Q4	Ending Period			2019Q4																					
Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
Core Prudential Islamic Financial Indicators (PFI)																															
End-of-period exchange rate (National Currency/USD):																															
Capital Adequacy - Basel Standard																															
CP01a	Capital adequacy ratio (CAR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy - IFSB Formula																															
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																															
CP04	Gross nonperforming financing (NPF) ratio	4.0%			0.0%	5.3%	5.5%	5.6%	8.8%	7.9%	7.9%	7.9%	7.8%	4.5%	11.3%	11.9%	10.4%	9.9%	10.5%	10.3%	10.1%	10.4%	12.1%	12.1%	19.2%	19.6%	19.7%	22.9%	23.6%		
CP05	Net nonperforming financing (net NPF) to capital	6.4%			0.0%	6.8%	4.9%	3.0%	2.7%	5.1%	4.7%	2.3%	0.0%	9.1%	8.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	
CP06	Provisions for gross nonperforming financing (NPF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Earnings																															
CP07	Return on assets (ROA)	-0.8%			-0.8%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP08	Return on equity (ROE)	-5.9%			-5.9%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP09	Net profit margin	-31.9%			-24.7%	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP10	Cost to income				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Leverage																															
CP11	Capital to assets (balance sheet definition)	9.4%	0.0%	11.8%	13.2%	13.2%	13.9%	11.7%	11.3%	11.9%	11.9%	11.9%	11.9%	14.8%	14.2%	14.3%	14.4%	14.3%	14.4%	14.3%	14.3%	12.9%	12.6%	12.7%	12.3%	12.3%	12.3%	10.4%	11.1%		
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																															
CP13	Liquid assets ratio				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP14	Liquid assets to short-term liabilities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Market Risk - Other																															
CP17	Net foreign exchange open position to capital	28.8%	0.0%	26.9%	25.2%	14.6%	14.6%	12.9%	13.8%	13.1%	12.9%	10.9%	10.3%	10.1%	9.4%	28.5%	28.5%	30.0%	32.4%	34.1%	34.0%	33.6%	32.4%	34.1%	34.0%	33.6%	32.4%	22.0%			
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				-8.7%	-21.7%	#DIV/0!	22.0%	30.7%	40.3%	37.2%	1.9%	-1.1%	1.0%	-2.4%	-4.1%	6.7%	-0.7%	-2.3%	6.9%	3.9%	-3.7%	-0.2%	-5.0%	-6.3%	-14.0%					
Additional Prudential Islamic Financial Indicators (PFI)																															
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSAs)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD03	Foreign-currency denominated funding to total funding	78.0%	0.0%	78.2%	78.0%	77.5%	76.8%	80.5%	80.4%	81.0%	81.7%	81.5%	81.0%	80.9%	80.3%	80.2%	80.1%	80.1%	80.9%	80.8%	82.0%	82.8%	82.8%	83.2%	84.0%	83.9%	85.6%				
AD04	Foreign-currency denominated financing to total financing	91.9%	0.0%	93.0%	92.7%	92.7%	93.5%	91.7%	92.3%	92.3%	92.5%	91.9%	91.9%	91.9%	90.9%	92.5%	92.5%	92.1%	92.1%	91.6%	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	91.4%	
AD05	Value of Sukuk holdings to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD06	Value (or percentage) of Shar'ah-compliant financing by economic activity				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sectoral distribution																															
(a) agriculture, forestry, hunting and fishing																															
(b) mining and quarrying																															
(c) manufacturing																															
(d) electricity, gas, steam and air-conditioning supply																															
(e) water supply; sewerage and waste management																															
(f) construction																															
(g) wholesale and retail trade; repair of motor vehicles and motorcycles																															

Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
------	-----------	----------	----------	-------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Note:
 n/a Not applicable
 T Thousands
 USD United States Dollar
 0 Indicates general number.
 (...) Indicates the data is not available