



PART V:
STATISTICAL TABLES

05



TABLE 1
Main Economic Indicators

	2010	2011	2012	2013	2014
Gross Domestic Product at current prices (LBP billion)	57,918	60,414	66,481	71,185	74,642
GDP Real Growth rate (%)	8.0	0.9	2.8	3.0	2.0
GDP deflator (%)	0.2	3.4	7.1	3.9	2.8
BDL Coincident Indicator (average 93=100)*	249.5	255.7	256.6	264.7	273.2
Trade Deficit (USD million)	13,711	15,893	16,797	17,292	17,181
Changes of net foreign assets (USD million)	3,325	(1,996)	(1,537)	(1,128)	(1,408)
Banque du Liban	3,201	2,271	581	1,846	3,815
Banks & Financial Institutions	124	(4,267)	(2,118)	(2,974)	(5,223)

Sources: Central Administration of Statistics- BDL- Customs Directorate

* Coincident indicator prepared and published by BDL

() indicates a negative number

TABLE 2
Monetary Situation (end Of period, LBP billion)

Item	2010	2011	2012	2013	2014
Currency in circulation	2,713	2,891	3,213	3,407	3,647
Demand deposits in LBP	3,015	3,247	3,890	4,213	4,654
Money (M1)	5,728	6,138	7,104	7,620	8,301
Other Deposits in LBP	53,674	52,505	57,973	61,129	65,099
(M2) = (M1) + other deposits in LBP	59,402	58,643	65,077	68,749	73,400
Deposits in FC	79,293	87,640	91,402	98,499	103,724
Bonds in FC	215	293	318	323	273
(M3) = (M2) + Deposits in FC + Bonds in FC	138,910	146,576	156,797	167,571	177,397
Counterparts:					
Net foreign Assets	66,536	65,464	64,437	56,556	53,661
Net claims on public Sector	48,878	50,909	54,596	59,568	63,226
Valuation adjustment	(11,170)	(13,285)	(14,708)	(8,426)	(8,146)
Claims on private sector	47,829	54,164	59,690	65,949	71,217
Other items (net)	(13,163)	(10,676)	(7,219)	(6,076)	(2,561)
Total	138,910	146,576	156,797	167,571	177,397

Source: Banque du Liban
 () indicates a negative number

TABLE 3
Public Finances (in LBP billion)

	2010	2011	2012	2013	2014
Total public receipts *	12,684	14,070	14,164	14,201	16400
Budget revenues	12,018	13,353	13,473	13,385	14742
o/w tax revenues	9,976	9,885	10,187	10,116	10388
Percent of total receipts (%)	78.7	70.3	71.9	71.2	63.3
Treasury Receipts	666	718	691	816	1658
Total public payments	17,047	17,600	20,081	20,563	21032
Budget expenditures	15,187	16,022	15,306	16,058	18490
o/w salaries & indemnities	5,066	5,533	6,723	6,473	6727
Percent of total payments (%)	29.7	31.4	33.5	31.5	32.0
Debt Service	6,218	6,034	5,752	6,000	6602
Percent of total payments (%)	36.5	34.3	28.6	29.2	31.4
Other expenses	3,903	4,455	2,831	3,585	5161
Percent of total payments (%)	22.9	25.3	14.1	17.4	24.5
Treasury payments	1,860	1,578	4,776	4,505	2542
Overall Deficit	4,363	3,530	5,917	6,362	4,632
Primary Balance:					
Surplus (+); Deficit (-)	+1,855	+2,505	-166	-362	+1,970
In percent					
Overall Deficit/Total payments	25.59	20.06	29.47	30.94	22.02
Overall Deficit/GDP	7.53	5.84	8.90	8.94	6.21
Total Receipts /GDP	21.90	23.29	21.31	19.95	21.97
Total Payments/GDP	29.43	29.13	30.21	28.89	28.18
Debt service/GDP	10.74	9.99	8.65	8.43	8.84
Payments minus debt service/GDP	18.70	19.14	21.55	20.46	19.33
Debt Service/Total Receipts	49.02	42.89	40.61	42.25	40.26

Source: Ministry of Finance

* It includes the exceptional transfers from Telecom during 2014, o/w LBP 909 billion arrears related to the years 2010-2013 and LBP 739 billion for municipalities

TABLE 4
Public Debt Evolution (end of period)

	2010	2011	2012	2013	2014
1- Gross public debt	79,298	80,887	86,959	95,710	100,363
Change %		2.0	7.5	10.1	4.9
2-Debt denominated in LBP	48,255	49,340	50,198	56,312	61752
Change %		2.2	1.7	12.2	9.7
a- Bank of Lebanon	13,130	16,374	15,049	17,171	19855
Change %		24.7	(8.1)	14.1	15.6
b- Banks	27,214	25,177	27,267	29,905	31468
Change %		(7.5)	8.3	9.7	5.2
c- Others	7,911	7,789	7,882	9,236	10429
Change %		(1.5)	1.2	17.2	12.9
3- Debt denominated in FC	31,043	31,547	36,761	39,398	38,611
Change %		1.6	16.5	7.2	(2.0)
4- Public sector deposits at the banking system	11,419	10,984	12,916	15,495	13,965
Change %		(3.8)	17.6	20.0	(9.9)

Source: Banque du Liban
() indicates a negative number

In % of Total

	2010	2011	2012	2013	2014
1- Gross public debt	100.0	100.0	100.0	100.0	100.00
2-Debt denominated in LBP	60.9	61.0	57.7	58.8	61.5
a- Bank of Lebanon	16.6	20.2	17.3	17.9	19.8
b- Banks	34.3	31.1	31.4	31.2	31.4
c- Others	10.0	9.6	9.1	9.6	10.4
3- Debt denominated in FC	39.1	39.0	42.3	41.2	38.5

05 STATISTICAL TABLES

TABLE 5
Treasury Bills Outstanding Portfolio in LBP
Value in billion LBP (end of period)

	3M	6M	12M	24M	36M	60M	84M	96M	120M	144M	Total	Weighted Average interest* (%)	Weighted Average life* (days)
2010	76	2,141	2,030	3,398	30,782	7,310	1,500	-	-	-	47,237	7.60	623
2011	127	1,581	911	3,972	22,129	11,779	7,885	-	-	-	48,384	6.83	955
2012	316	1,324	987	4,208	18,292	12,162	8,978	1,916	1,151	-	49,334	6.54	1,105
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

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

	2010	2011	2012	2013	2014
End of period					
US Dollar	1,507.50	1,507.50	1,507.50	1,507.50	1507.5
British Pound	2,326.83	2,324.87	2,424.96	2,482.55	2341.75
Swiss Franc	1,604.41	1,602.87	1,645.38	1,690.97	1524.27
Euro	1,997.44	1,948.59	1,987.79	2,074.77	1833.87
Japanese Yen	18.46	19.45	17.54	14.33	12.62
Syrian Lira	32.06	27.05	19.69	10.64	8.38
Saoudi Riyal	401.99	401.98	401.94	401.94	401.68
Kuwaiti Dinar	5,351.44	5,409.04	5,353.34	5,341.96	5148.57
Period average					
US Dollar	1,507.50	1,507.50	1,507.50	1,507.50	1507.5
British Pound	2,329.37	2,417.13	2,389.16	2,468.74	2358.4
Swiss Franc	1,448.74	1,707.17	1,607.05	1,686.29	1546.37
Euro	1,998.67	2,099.34	1,937.32	2,065.00	1859.61
Japanese Yen	17.21	18.93	18.91	14.58	12.64
Syrian Lira	32.43	31.37	23.46	10.69	8.56
Saoudi Riyal	401.97	401.97	401.97	401.95	401.65
Kuwaiti Dinar	5,253.23	5,454.95	5,381.21	5,335.06	5161.17

Source: Banque du Liban.

05 STATISTICAL TABLES

TABLE 7
Average Interest Rates at Commercial Banks (%)

	on LBP		on USD		Interbank Rate LBP	LIBOR 3 month USD
	lending	Deposit	Lending	Deposit		
Dec-10	7.91	5.68	6.74	2.80	2.75	0.30
Dec-11	7.38	5.63	7.02	2.83	2.75	0.56
Dec-12	7.07	5.41	6.87	2.86	2.76	0.31
Jan-13	7.32	5.43	6.98	2.88	2.75	0.30
Feb-13	7.47	5.46	7.05	2.94	2.75	0.29
Mar-13	7.28	5.44	6.95	2.97	2.79	0.28
Apr-13	7.27	5.43	6.90	2.97	2.78	0.28
May-13	7.35	5.49	6.97	2.90	2.77	0.27
Jun-13	7.87	5.39	6.97	2.86	3.85	0.27
Jul-13	7.13	5.43	7.02	2.89	2.75	0.27
Aug-13	7.24	5.47	7.16	2.91	2.75	0.26
Sep-13	7.36	5.37	6.95	2.91	2.76	0.25
Oct-13	7.59	5.44	6.85	2.94	2.77	0.24
Nov-13	7.01	5.47	6.88	2.97	2.75	0.24
Dec-13	7.29	5.44	6.88	2.95	2.75	0.24
Jan-14	7.39	5.48	6.82	2.95	2.75	0.24
Feb-14	7.14	5.51	6.96	2.96	2.77	0.24
Mar-14	7.26	5.48	6.87	2.96	2.92	0.23
Apr-14	7.18	5.47	6.92	3.00	2.86	0.23
May-14	7.48	5.50	7.04	3.01	2.86	0.23
Jun-14	7.45	5.49	6.97	2.98	3.72	0.23
Jul-14	7.36	5.54	6.96	3.02	4.18	0.23
Aug-14	7.21	5.51	6.96	3.13	2.79	0.23
Sep-14	7.08	5.51	6.94	3.04	2.75	0.23
Oct-14	7.29	5.58	6.95	3.12	2.79	0.23
Nov-14	6.96	5.55	7.01	3.10	3.00	0.23
Dec-14	7.49	5.56	6.97	3.07	2.75	0.24

Sources: Banque du Liban- Société Financière du Liban.

TABLE 8
Consolidated Balance Sheet of Commercial Banks
(end of period - LBP billion)

Items	2010	2011	2012	2013	2014
Assets					
Reserves	61,154	71,535	79,604	82,533	96,314
Vault Cash	375	392	425	576	607
Deposits with Central Bank	60,778	71,143	79,179	81,957	95,707
Claims on Resident Private Sector	45,702	51,594	57,052	62,565	68,391
in LBP	10,382	12,820	14,653	16,757	18,749
in FC	35,320	38,774	42,399	45,808	49,642
Claims on Public Sector	44,192	44,055	46,930	56,786	56,308
Treasury Bills in LBP	26,489	24,849	27,107	30,114	31,564
Treasury Bills in FC	17,626	19,100	19,720	26,544	24,588
Other Claims	77	106	104	128	156
Foreign Assets	38,784	38,436	39,447	40,137	36,470
Claims on N.R. Private Sector	6,954	7,764	8,452	8,862	8,339
Claims on N.R. Banks	23,885	22,054	21,702	21,041	18,342
Other Foreign Assets	7,945	8,618	9,293	10,235	9,789
Fixed Assets	4,188	5,131	5,566	5,921	6,574
Unclassified Assets	335	1,166	363	526	806
Total	194,355	211,918	228,963	248,468	264,863

Source: Banque du Liban.
N.R= Non resident

TABLE 8 (Continuation)
Consolidated Balance Sheet of Commercial Banks
(end of period - LBP billion)

Items	2010	2011	2012	2013	2014
Liabilities					
Resident Private Sector Deposits	133,744	142,385	152,124	162,396	172,041
Demand Deposits in LBP	2,951	3,201	3,808	4,144	4,564
Other Deposits in LBP	52,086	52,188	57,491	60,328	64,278
Deposits in FC	78,707	86,997	90,825	97,924	103,199
Public Sector Deposits	2,107	2,999	4,008	4,463	4,842
N.R. Private Sector Deposits	27,866	32,054	36,311	42,934	45,680
in LBP	4,374	4,057	4,997	5,063	5,815
in FC	23,492	27,997	31,314	37,871	39,866
N.R. Financial Sector Deposits	6,785	8,764	8,897	7,555	8,795
Bonds	412	661	396	398	352
Capital Accounts	13,901	16,162	19,058	21,410	23,719
Core Capital	13,066	15,327	17,895	19,619	21,954
Supplementary Capital	835	834	1,163	1,791	1,765
Unclassified Liabilities	9,540	8,893	8,169	9,312	9,434
Total	194,355	211,918	228,963	248,468	264,863

Source: Banque du Liban.
N.R= Non resident

TABLE 9
Evolution of the Main Items of Commercial Banks Consolidated Balance Sheet
(end of period - LBP billion)

	2010	2011	2012	2013	2014
Total Deposits of Resident & N.R. Private Sector	161,610	174,439	188,435	205,330	217,721
Change %		7.9	8.0	9.0	6.0
Total Claims on Resident & N.R. Private Sector	52,656	59,358	65,504	71,427	76,730
Change %		12.7	10.4	9.0	7.4
Claims on Public Sector	44,192	44,055	46,930	56,786	56,308
Change %		(0.3)	6.5	21.0	(0.8)
Claims on N.R. Banks	23,885	22,054	21,702	21,041	18,342
Change %		(7.7)	(1.6)	(3.0)	(12.8)
Deposits with Central Bank	60,778	71,143	79,179	81,957	95,707
Change %		17.1	11.3	3.5	16.8
Capital Accounts	13,901	16,162	19,058	21,410	23,719
Change %		16.3	17.9	12.3	10.8
Total Assets	194,355	211,918	228,963	248,468	264,863
Change %		9.0	8.0	8.5	6.6

Source: Banque du Liban
 () indicates a negative number

05 STATISTICAL TABLES

TABLE 10
Banks' Expenses & Income Distribution

	In LBP Billion				in % of total			
	2011	2012	2013	2014	2011	2012	2013	2014
Expenses								
Interest paid	7,201	7,881	8,422	9,244	69.9	67.6	68.5	67.1
Net provisions	37	274	166	(86)	0.4	2.4	1.3	(0.6)
Staff Expenses	1,471	1,668	1,750	1,910	14.3	14.3	14.2	13.9
General operating expenses	1,117	1,379	1,495	2,219	10.8	11.8	12.2	16.1
Income tax	480	448	464	494	4.7	3.8	3.8	3.6
Total	10,306	11,650	12,297	13,781	100.0	100.0	100.0	100.0
Income								
Received interests	10,949	11,926	12,711	13,733	86.5	85.1	86.1	84.2
Net commissions received & other financial operations revenue	1,716	2,076	2,061	2,554	13.6	14.8	14.0	15.7
Other Revenues	(2)	4	(4)	30	0.0	0.0	0.0	0.2
Total	12,663	14,006	14,768	16,317	100.0	100.0	100.0	100.0
Net Profit	2,357	2,356	2,471	2,536				

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 (%)		
	2011	2012	2013	2014	2012	2013	2014
1 - Interest Received	10,949	11,926	12,711	13,733	8.9	6.6	8.0
2 - Interest Paid	7,201	7,881	8,422	9,244	9.4	6.9	9.8
3 - Interest margin (1-2)	3,748	4,045	4,289	4,489	7.9	6.0	4.7
4 - Net Provisions for doubtful debt	37	274	166	-86	-	-	-
5 - Net Interest received (3-4)	3,711	3,771	4,123	4,575	1.6	9.3	11.0
6 - Net Commissions received & other operating income	1,716	2,076	2,061	2,554	21.0	(0.7)	23.9
7 - Net Financial Income (5+6)	5,427	5,847	6,184	7,129	7.7	5.8	15.3
8 - Staff Expenses	1,471	1,668	1,750	1,910	13.4	4.9	9.1
9 - Other operating charges	1,117	1,379	1,495	2,219	23.5	8.4	48.4
10- Net profit before tax (7-8-9)	2,839	2,800	2,939	3,000	(1.4)	5.0	2.1
11- Net Extraordinary income	(2)	4	(4)	30	-	-	-
12- Income tax	480	448	464	494	(6.7)	3.6	6.5
13- Net income after tax (10+11-12)	2,357	2,356	2,471	2,536	(0.04)	4.9	2.6

Source: Banque du Liban
 () indicates a negative number

TABLE 12
Evolution of Deposits and Claims at Banks
(end of period)

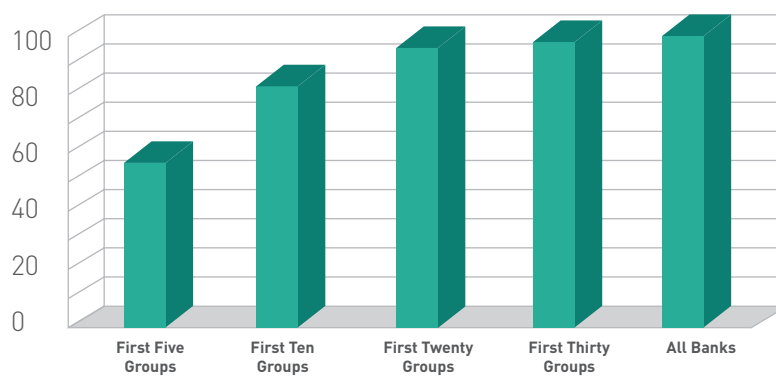
	2010	2011	2012	2013	2014
In Lebanese Pounds (LBP billion)					
Deposits of Resident and N.R. Private Sector	59,410	59,445	66,296	69,535	74,656
Change %		0.1	11.5	4.9	7.4
Claims on Resident Private Sector	10,382	12,820	14,653	16,757	18,749
Change %		23.5	14.3	14.4	11.9
Claims / Deposits (%)	17.5	21.6	22.1	24.1	25.1
In Foreign Currencies (USD million)					
Deposits of Resident and N.R. Private sector	67,794	76,281	81,021	90,080	94,902
Change %		12.5	6.2	11.2	5.4
Claims on Resident and N.R. Private Sector	28,043	30,871	33,732	36,265	38,462
Change %		10.1	9.3	7.5	6.1
Claims / Deposits (%)	41.4	40.5	41.6	40.3	40.5

Source: Banque du Liban

TABLE 13
Concentration of Banking Activity
 end of 2013 (%)

	Total Assets	Deposits	Claims
First Five Groups	56.0	56.9	57.0
First Ten Groups	81.6	82.3	80.4
First twenty Groups	93.1	94.2	94.1
First Thirty Groups	97.8	98.5	98.4
All Banks	100.0	100.0	100.0

Total Assets



Source: BILANBANQUES 2014.

TABLE 14
Regional Distribution of Bank Deposits
(end of period, %)

Region	by region		by depositor	
	Dec-13	Dec-14	Dec-13	Dec-14
Beirut & Suburbs	69.69	69.30	48.90	48.45
Mount Lebanon	13.33	13.63	18.13	18.27
Bekaa	4.85	4.85	8.72	8.81
South Lebanon	6.36	6.50	12.17	12.28
North Lebanon	5.78	5.72	12.08	12.19
Total	100.00	100.00	100.00	100.00

Source: Banque du Liban

Regional Distribution of Bank Credits
(end of period, %)

Region	by region		by depositor	
	Dec-13	Dec-14	Dec-13	Dec-14
Beirut & Suburbs	78.03	76.93	55.66	54.77
Mount Lebanon	10.77	11.44	17.39	17.49
Bekaa	2.98	3.10	7.07	7.21
South Lebanon	4.35	4.47	9.41	9.79
North Lebanon	3.87	4.06	10.47	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-13		Dec-14	
	number	%	number	%
Less than 5 millions LBP	34,704	7.45	46,481	9.31
Between 5 et 25 millions LBP	251,618	54.05	259,663	51.99
Between 25 et 100 millions LBP	109,734	23.57	114,118	22.85
Between 100 et 500 millions LBP	56,435	12.12	64,991	13.01
Between 500 et 1000 millions LBP	5,674	1.22	6,369	1.28
Between 1000 et 5000 millions LBP	5,209	1.12	5,464	1.09
Between 5000 et 10000 millions LBP	1,036	0.22	1,148	0.23
More than 10000 millions LBP	1,125	0.24	1,211	0.24
Total	465,535	100.00	499,445	100.00

Source: Banque du Liban

Distribution of Utilized Credit Amount by Credit Range
(end of period - LBP billion)

	Dec-13		Dec-14	
	value	%	value	%
Less than 5 millions LBP	74	0.09	98	0.11
Between 5 et 25 millions LBP	3,417	4.28	3,520	4.07
Between 25 et 100 millions LBP	5,112	6.41	5,324	6.16
Between 100 et 500 millions LBP	11,191	14.03	12,954	14.98
Between 500 et 1000 millions LBP	3,899	4.89	4,370	5.05
Between 1000 et 5000 millions LBP	11,180	14.01	11,591	13.41
Between 5000 et 10000 millions LBP	7,244	9.08	8,092	9.36
More than 10000 millions LBP	37,660	47.21	40,505	46.85
Total	79,777	100.00	86,454	100.00

Source: Banque du Liban

TABLE 16
Sectorial Distribution of Utilized Credits in the Financial Sector
2010 - 2014

Economic Sector	Value, LBP billion				
	2010	2011	2012	2013	2014
Agriculture	554	644	683	824	994
Industry	6,564	7,445	8,438	9,007	9,320
Consrtuction	9,494	10,751	12,267	13,840	14,471
Trade & Services	21,046	23,257	25,414	27,501	29,373
Financial Intermediation	4,927	5,226	5,127	4,316	5,171
Others	2,036	2,055	2,209	2,082	2,214
Individuals	13,723	16,868	19,368	22,207	24,911
Total	58,344	66,246	73,506	79,777	86,454

Economic Sector	In % of Total				
	2010	2011	2012	2013	2014
Agriculture	0.95	0.97	0.93	1.03	1.15
Industry	11.25	11.24	11.48	11.29	10.78
Consrtuction	16.27	16.23	16.69	17.35	16.74
Trade & Services	36.07	35.11	34.57	34.47	33.98
Financial Intermediation	8.44	7.89	6.97	5.41	5.98
Others	3.49	3.10	3.01	2.61	2.56
Individuals	23.52	25.46	26.35	27.84	28.81
Total	100.00	100.00	100.00	100.00	100.00

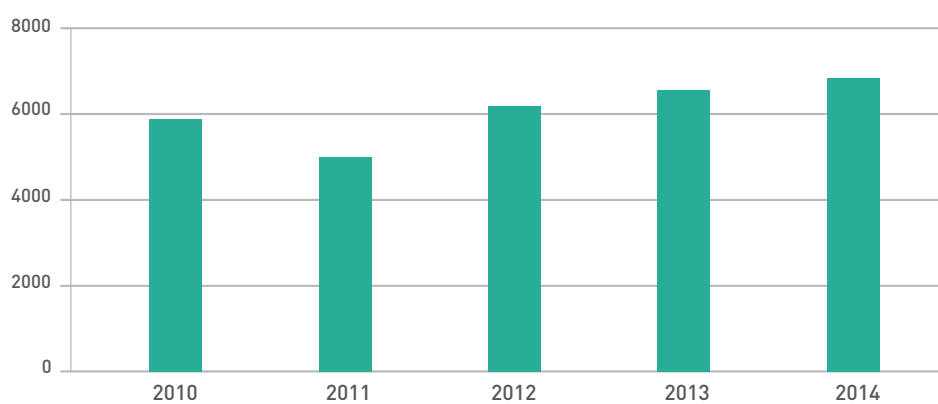
Source: Banque du Liban

TABLE 17
Checks Cleared in Lebanese Pounds (2010 - 2014)
 (number in thousands, value in LBP billion)

	Number (in thousands)				
	2010	2011	2012	2013	2014
Total	3,512	4,193	3,628	3,917	4,025

	Value (in LBP billion)				
	2010	2011	2012	2013	2014
Total	20,374	21,482	22,574	25,695	27,229

Average Value of Checks Cleared in LBP
 (in thousands of LBP)



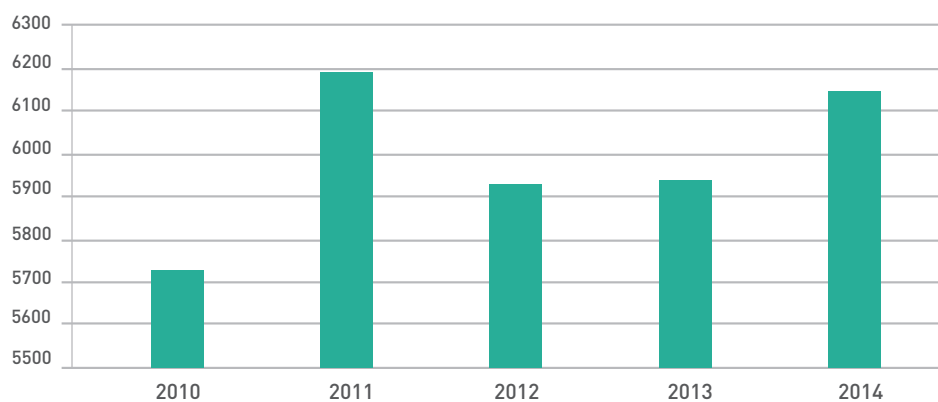
Source: Banque du Liban

TABLE 18
Checks Cleared in Foreign Currencies (2010 - 2014)
 (number in thousands, value in USD million)

	Number (in thousands)				
	2010	2011	2012	2013	2014
Total	9,393	9,343	9,465	9,321	9,166

	Value (in USD million)				
	2010	2011	2012	2013	2014
Total	53,898	57,850	56,035	55,309	56,203

Average value of checks cleared in FC
 (In U.S \$)



Source: Banque du Liban

TABLE 19
Distribution of Commercial Banks Branches in Lebanon (2010 - 2014)
(including main branch)

	2010	2011	2012	2013	2014
Number of operating banks	67	69	71	73	71
Commercial	54	54	54	56	55
Investment	13	15	17	17	16
Number of Commercial banks branches	912	948	962	985	1020
Beirut & Suburbs	495	507	514	529	548
Mount Lebanon	166	178	182	187	194
North Lebanon	92	97	98	97	101
South Lebanon	95	100	103	106	109
Bekaa	64	66	65	66	68

Source: Banque du Liban

Geographical Distribution of Branches end 2014

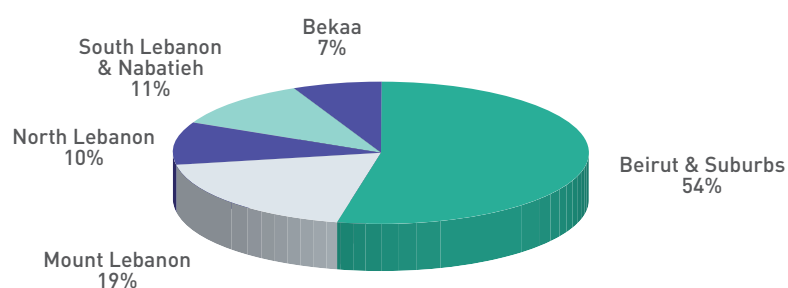


TABLE 20
Foreign Presence of Lebanese Banks
(as at March 10th, 2015)

Bank's Name abroad	Type of Branch	City	Country
FRANSABANK (Syria) S.A.	Subsidiary to Fransabank s.a.l.	Damascus	Syria
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
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
BANQUE AL-SHARQ	Subsidiary to Banque Libano-Française s.a.l.	Damascus	Syria
	has Branches (3)	Damascus	Syria
	Branch	Homs	Syria
	Branch	Aleppo	Syria
	Branch	Lattakia	Syria
USB BANK PLC	Subsidiary to B.L.C. Bank s.a.l.	Nicosia	Cyprus
	has Branches (5)	Nicosia	Cyprus
	Branches (3)	Limassol	Cyprus
	Branches (3)	Paphos	Cyprus
	Branch	Larnaca	Cyprus
	Branches (2)	Famagusta	Cyprus
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 (11)	Amman	Jordan

Bank's Name abroad	Type of Branch	City	Country
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	London	U.K.
	Branch	Dubai	U.A.E.
	Branch	Sharjah	U.A.E.
	Branch	Jebel Ali	U.A.E.
	Branches (3)	Bucharest	Romania
	Branch	Constantza	Romania
BANK OF SYRIA AND OVERSEAS S.A.	Subsidiary to Blom Bank s.a.l. (Blom Bank s.a.l. holds 39% of total shares)	Damascus	Syria
	has	Damascus	Syria
	Branches (10 of which 1 temporarily closed)	Aleppo	Syria
	Branches (7 of which 4 temporarily closed)	Lattakia	Syria
	Branch	Tartus	Syria
	Branches (3 of which 1 temporarily closed))	Homs	Syria
	Branches (2)	Hama	Syria
	Branch	Sweida	Syria
	Branch	Daraa	Syria
	Branch	Al Qameshli	Syria
BLOM BANK EGYPT S.A.E.	Subsidiary to Blom Bank s.a.l.	Cairo	Egypt
	has	Cairo	Egypt
	Branches (19)	Alexandria	Egypt
	Branches (5)	Sharm El Sheikh	Egypt
	Branch	Hurgada	Egypt
	Branch	Ismalia	Egypt

05 STATISTICAL TABLES

Bank's Name abroad	Type of Branch	City	Country
	Branch	Mansura	Egypt
	Branch	Damietta	Egypt
	Branch	Port Said	Egypt
	Branch	Tanta	Egypt
BLOMINVEST SAUDI ARABIA	Subsidiary to Blom Bank s.a.l.	Riyadh	Saudi Arabia
BLOM BANK QATAR L.L.C.	Subsidiary to Blom Bank s.a.l.	Doha	Qatar
SOCIETE GENERALE CYPRUS (SGBCy)	Subsidiary to Societe Generale de Banque au Liban s.a.l. (SGBL)	Nicosia	Cyprus
has	Branch	Nicosia	Cyprus
	Branch	Limassol	Cyprus
	Branch	Larnaca	Cyprus
	Branch	Paphos	Cyprus
SOCIETE GENERALE DE BANQUE (SGBJ)	Subsidiary to Societe Generale de Banque au Liban s.a.l. (SGBL)	Amman	Jordan
has	Branches (15)	Amman	Jordan
	Branch	Aqaba	Jordan
BANKMED (SUISSE) S.A.	Subsidiary to BankMed s.a.l.	Geneva	Switzerland
BANKMED S.A.L.	Branch	Limassol	Cyprus
BANKMED S.A.L.	Branch	Erbil	Iraq
BANKMED S.A.L.	Branch	Bagdad	Iraq
BANKMED S.A.L.	Branch	Basra	Iraq
BANKMED	Branch	Dubai	U.A.E.
SAUDIMED INVESTMENT SAUDI ARABIA	Subsidiary to BankMed s.a.l.	Riyadh	Saudi Arabia
T-BANK A.S.	Subsidiary to BankMed s.a.l.	Istanbul	Turkey
has	Branches (18)	Istanbul	Turkey
	Branches (3)	Ankara	Turkey
	Branches (2)	Antalya	Turkey
	Branches (2)	Izmit	Turkey
	Branch	Izmir	Turkey
	Branch	Adana	Turkey
	Branch	Bursa	Turkey
	Branch	Konya	Turkey
	Branches (4)		Turkey

Bank's Name abroad	Type of Branch	City	Country
BBAC S.A.L.	Branch	Limassol	Cyprus
BBAC S.A.L.	Branch	Erbil	Iraq
BBAC S.A.L.	Branch	Bagdad	Iraq
BBAC S.A.L.	Representative Office	Abu Dhabi	U.A.E.
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.	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 AFRICA LTD.	Subsidiary to Byblos Bank s.a.l.	Khartum	Sudan
	has Branch	Khartum	Sudan
	Branch	Bahri	Sudan
BYBLOS BANK SYRIA P.G.S.C.	Subsidiary to Byblos Bank s.a.l.	Damascus	Syria
	has Branches (4 of which 1 temporarily closed)	Damascus	Syria
	Branch (Temporarily closed)	Homs	Syria
	Branches (2 of which 1 temporarily closed)	Aleppo	Syria
	Branch	Tartus	Syria
	Branch	Lattakia	Syria
	Branch	Hama	Syria
	Branch	Sweida	Syria
BYBLOS BANK ARMENIA CJSC	Subsidiary to Byblos Bank s.a.l.	Yerevan	Armenia
	has Branches (3)	Yerevan	Armenia
	Branch	Vanadzor	Armenia
BYBLOS BANK DR CONGO	Subsidiary to Byblos Bank s.a.l.	Kinshasa	DR Congo
IBL BANK S.A.L.	Branch	Limassol	Cyprus
IBL BANK S.A.L.	Branch	Bagdad	Iraq
IBL BANK S.A.L.	Branch	Erbil	Iraq

05 STATISTICAL TABLES

Bank's Name abroad	Type of Branch	City	Country
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
CREDIT LIBANAIS S.A.L.	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 SYRIA S.A.	Subsidiary to Bank Audi s.a.l.	Damascus	Syria
	has Branches (11 of which 2 branches temporarily closed)	Damascus	Syria
	Branches (2 of which 1 branch temporarily closed)	Aleppo	Syria
	Branch	Lattakia	Syria
	Branch	Homs	Syria
	Branch	Tartus	Syria
	Branch	Hama	Syria
	Branch	Daraa	Syria
	Branch (Temporarily closed)	Deyr Al Zour	Syria
	Branch	Al Qameshli	Syria
	Branch	Sweida	Syria
BANK AUDI S.A.L.	Branches (11)	Amman	Jordan
	Branch	Irbid	Jordan
	Branch	Aqaba	Jordan
BANK AUDI EGYPT S.A.E.	Subsidiary to Bank Audi s.a.l.	Cairo	Egypt
	has Branches (28)	Cairo	Egypt
	Branches (4)	Alexandria	Egypt
	Branches (2)	Hurgada	Egypt
	Branch	Sharm El Sheikh	Egypt
	Branch	Tanta	Egypt
	Branch	Mansura	Egypt
NATIONAL BANK OF SUDAN	Subsidiary to Bank Audi s.a.l.	Khartum	Sudan

Bank's Name abroad		Type of Branch	City	Country
	has	Branch	Khartum	Sudan
		Branch	Bahri	Sudan
		Branch	Omdurman	Sudan
		Branch	Khartum (Suburb)	Sudan
BANK AUDI QATAR L.L.C.		Subsidiary to Bank Audi s.a.l.	Doha	Qatar
AUDI CAPITAL (KSA) C.JSC		Subsidiary to Bank Audi s.a.l.	Riyadh	Saudi Arabia
BANK AUDI S.A.L.		Representative Office	Abu Dhabi	U.A.E.
AUDI CAPITAL GESTION sam (Monaco)		Subsidiary to Bank Audi s.a.l.	Monaco	Principauté de Monaco
ODEA BANK A.S.		Subsidiary to Bank Audi s.a.l.	Istanbul	Turkey
	has	Branches (23)	Istanbul	Turkey
		Branches (4)	Ankara	Turkey
		Branches (5)	Izmir	Turkey
		Branches (3)	Izmit	Turkey
		Branches (2)	Bursa	Turkey
		Branches (2)	Adana	Turkey
		Branch	Antalya	Turkey
		Branch	Bodrum	Turkey
		Branch	Konya	Turkey
		Branches (6)		Turkey
BANK OF BEIRUT LTD.		Subsidiary to Bank of Beirut s.a.l.	London	U.K.
	has	Branch	Frankfurt	Germany
BANK OF SYDNEY LTD.		Subsidiary to Bank of Beirut s.a.l.	Sydney	Australia
	has	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 (2)	Muscat	Oman
		Branch	Sohar	Oman
BANK OF BEIRUT S.A.L.		Representative Office	Dubai	U.A.E.
BANK OF BEIRUT S.A.L.		Representative Office	Lagos	Nigeria

05 STATISTICAL TABLES

Bank's Name abroad	Type of Branch	City	Country
BANK OF BEIRUT S.A.L.	Representative Office	Bagdad	Iraq
BANK OF BEIRUT S.A.L.	Representative Office	Tripoli	Libya
BANK OF BEIRUT S.A.L.	Representative Office	Doha	Qatar
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
has	Branches (40)		Syria
BEMO EUROPE - BANQUE PRIVEE	Sister Bank to Banque Bemo s.a.l.	Luxembourg	Luxembourg
has	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.
ANELIK BANK CJSC	Subsidiary to Creditbank s.a.l.	Yerevan	Armenia
has	Branches (9)	Yerevan	Armenia
	Branch	Echmiadzin	Armenia
	Branch	Vanadzor	Armenia
	Branch	Sevan	Armenia
ANELIK RU CO LTD	Subsidiary to Creditbank s.a.l.	Moscow	Russian Federation
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)
2010 - 2014

YEAR	2010	2011	2012	2013	2014
Total number of employees	21,337	21,881	22,637	23,136	23,850
According to sex					
Male	11,715	11,940	12,304	12,506	12,763
Female	9,622	9,941	10,333	10,630	11,087
According to Age					
Less than 25 years	2,410	2,117	1,954	2,039	2,037
Between 25 & 40 years	10,156	10,616	11,121	11,392	11,888
Between 40 & 60 years	7,998	8,274	8,535	8,659	8,743
More than 60 years	773	874	1,027	1,046	1,182
Status					
Single	8,610	8,774	8,935	9,077	9,266
Married*	12,727	13,107	13,702	14,059	14,584
Number of children	19,121	20,048	20,884	20,995	21,032
According to the educational level					
Less than Bac.	2,588	2,602	2,523	2,523	2,379
Bac. 2nd part or equivalent	3,888	3,700	3,778	3,675	3,637
University degree	14,861	15,579	16,336	16,938	17,834
According to bank's category					
Lebanese Commercial Banks sal	19,823	20,399	21,117	21,629	22,322
Foreign Commercial Banks	771	746	750	734	761
Investment Banks	743	736	770	773	767

Source: ABL

*Married, divorced or widowed.

TABLE 22
Distribution of Banking Sector Employees (in %)
2010 - 2014

YEAR	2010	2011	2012	2013	2014
According to sex					
Male	54.9	54.6	54.4	54.1	53.5
Female	45.1	45.4	45.6	45.9	46.5
According to Age					
Less than 25 years	11.3	9.7	8.6	8.8	8.5
Between 25 & 40 years	47.6	48.5	49.1	49.2	49.8
Between 40 & 60 years	37.5	37.8	37.7	37.4	36.7
More than 60 years	3.6	4.0	4.5	4.5	5.0
Status					
Single	40.4	40.1	39.5	39.2	38.9
Married*	59.6	59.9	60.5	60.8	61.1
According to the educational level					
Less than Bac.	12.1	11.9	11.1	10.9	10.0
Bac. 2nd part or equivalent	18.2	16.9	16.7	15.9	15.2
University degree	69.6	71.2	72.2	73.2	74.8
According to bank's category					
Lebanese Commercial Banks sal	92.9	93.2	93.3	93.5	93.6
Foreign Commercial Banks	3.6	3.4	3.3	3.2	3.2
Investment Banks	3.5	3.4	3.4	3.3	3.2

Source: ABL

*Married, divorced or widowed.

TABLE 23
Distribution of Banking Sector Employees (annual change in %)
2011 - 2014

YEAR	2011	2012	2013	2014
Total number of employees	2.55	3.46	2.20	3.09
According to sex				
Male	1.92	3.05	1.64	2.06
Female	3.32	3.94	2.87	4.30
According to Age				
Less than 25 years	(12.16)	(7.70)	4.35	(0.10)
Between 25 & 40 years	4.53	4.76	2.44	4.35
Between 40 & 60 years	3.45	3.15	1.45	0.97
More than 60 years	13.07	17.51	1.85	13.00
Status				
Single	1.90	1.83	1.59	2.08
Married*	2.99	4.54	2.61	3.73
Number of childrens	4.85	4.17	0.53	0.18
According to the educational level				
Less than Bac.	0.54	(3.04)	0.00	(5.71)
Bac. 2nd part or equivalent	(4.84)	2.11	(2.73)	(1.03)
University degree	4.83	4.86	3.69	5.29
According to bank's category				
Lebanese Commercial Banks sal	2.91	3.52	2.42	3.20
Foreign Commercial Banks	(3.24)	0.54	(2.13)	3.68
Investment Banks	(0.94)	4.62	0.39	(0.78)

Source: ABL

* Married, divorced or widowed.

() indicates a negative number.

TABLE 24
Wages and Allowances of Banking Sector Employees (billion LBP)
2010-2014

YEAR	Value, Million				
	2010	2011	2012	2013	2014
SALARIES	744.2	817.8	940.7	990.0	1,055.4
FAMILY BENEFITS					
NSSF	20.9	21.8	23.5	23.8	24.6
Surplus	11.0	11.2	11.4	11.5	11.5
ALLOWANCES OF END OF SERVICE					
NSSF	70.5	76.8	87.5	91.1	99.3
Provisions	80.2	85.4	109.5	103.9	126.5
HEALTH ALLOWANCES					
NSSF	26.7	28.0	29.2	44.0	46.3
Surplus	25.2	30.8	31.9	35.4	37.2
OTHER BENEFITS	230.9	243.0	254.4	283.7	319.9
TOTAL	1209.6	1314.8	1488.2	1,583.4	1,720.7

Source: ABL

TABLE 25
Average Income and Salary of a Bank Employee (thousands LBP)
2010-2014

YEAR	Average monthly salary	Monthly income*	Average monthly income including all allowances and benefits**	Minimum wage in Lebanon
2010	2907	4136	4724	500
2011	3115	4390	5008	500
2012	3463	4753	5478	675
2013	3566	5001	5703	675
2014	3687	5223	6012	675

Source: ABL

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

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