

Key Indicators



Issue: August /September 2026

LBP= Lebanese Pound; USD= US Dollar; FC= Foreign Currency; () indicates a negative number; CD= Certificate of Deposit; BDL= Banque du Liban.

Sources: Ministry of Finance, Banque Du Liban (BDL), Association des Banques du Liban (ABL), Lebanese Customs Administration, CAS, Orders of Engineers in Beirut and Tripoli.

Indicators of Economic Activity (million USD unless otherwise mentioned)

	2025	Jun-2026	Jul-2026	Aug-2026
1- Building permits (000 m ²)	7,868	n.a.	n.a.	n.a.
<i>Cumulative since the beginning of the year</i>				
2- Cement Deliveries (000 tons)	3,020	n.a.	n.a.	n.a.
<i>Cumulative since the beginning of the year</i>				
3- Imports of Goods	21,076	1,700	1,781	1,734
<i>Cumulative since the beginning of the year</i>				13,664
4- Exports of Goods	3,639	250	268	431
<i>Cumulative since the beginning of the year</i>				2,196
5- Balance of Trade in Goods = (4) - (3)	(17,437)	(1,450)	(1,513)	(1,303)
<i>Cumulative since the beginning of the year</i>				(11,468)
6- Changes of Net Foreign Assets in the Financial Sector ¹	19,561	(4,370)	537	3,745
<i>Cumulative since the beginning of the year</i>				1,426
7- Checks Cleared in LBP (Non - fresh accounts - billion LBP)	62,801	4,457	5,404	2,297
<i>Cumulative since the beginning of the year</i>				39,454
8- Checks Cleared in FC (Non - fresh accounts - million USD)	706	58	31	30
<i>Cumulative since the beginning of the year</i>				295
9- Checks Cleared in LBP (Fresh accounts - billion LBP)	45,079	7,761	6,881	6,145
<i>Cumulative since the beginning of the year</i>				47,864
10- Checks Cleared in FC (Fresh accounts - million USD)	993	177	179	160
<i>Cumulative since the beginning of the year</i>				1,121
11- CAS Consumer Price Index (Dec 2013=100)- Index ²	7924.35	8697.61	8694.63	8816.35
12- BDL Foreign Currencies (end of period) ³	7,739	6,683	6,297	5,871
13- BDL Foreign Securities (end of period) ³	4,280	4,994	5,357	5,819

1. The Financial sector includes BDL, Commercial Banks, Medium & Long Term Banks, and Financial institutions.

According to the BDL Central Council's Decision Number 37/20/24 dated 13/9/24, **and starting January 2024**, the **BDL Foreign Assets** include the Monetary Gold, the Non-Resident foreign securities held by BDL, and the Foreign Currencies and deposits with Correspondent Banks and International Organizations; while excluding the Lebanese Government's Sovereign Bonds and the BDL Loans in FX to Resident Banks and Financial Institutions.

2. The figures in the 2025 column are related to the month of December.

3. Revised figures from January 2024.

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Consolidated Balance Sheet of Commercial Banks - Main Items (end of period - billion LBP)

	Dec-2025	Jun-2026	Jul-2026	Aug-2026
Assets				
1- Deposits of Commercial Banks at BDL	6,928,481	6,761,891	6,733,061	6,724,990
2- Claims on Resident Private Sector	382,503	375,931	373,899	372,368
- in LBP	10,280	10,994	13,787	13,695
- in FC	372,223	364,937	360,113	358,673
3- Claims on Public Sector	217,270	192,489	201,596	201,687
- in LBP	8,580	8,454	8,100	8,502
- in FC	208,690	184,034	193,495	193,186
4- Foreign Assets	992,180	1,052,450	1,078,211	1,100,363
- o/w Claims on Non Resident Financial Sector	482,636	506,688	525,551	538,670
Currency and Deposits with other Central Banks	51,071	70,473	66,118	66,070
Liabilities				
5- Resident Private Sector Deposits	5,887,261	5,772,217	5,756,538	5,748,062
- in LBP	81,724	82,756	84,152	85,733
- in FC	5,805,537	5,689,460	5,672,387	5,662,328
6- Public Sector Deposits	68,188	61,315	58,949	61,276
7- Deposits of Non Resident Private Sector	1,916,235	1,900,857	1,901,803	1,905,773
- in LBP	3,248	3,931	3,733	3,863
- in FC	1,912,987	1,896,926	1,898,070	1,901,910
8- Non Resident Financial Sector Liabilities	199,450	202,274	205,128	202,806
9- Capital Accounts	440,538	452,027	481,626	493,683
10- Other Liabilities	612,662	581,357	558,816	558,876
11- Total (Assets = Liabilities)	9,156,108	8,995,014	8,987,772	8,995,546

- Effective January 31st, 2024, and in accordance with Circular No. 167, Banks are required to convert their Balance Sheets' Accounts in Foreign Currencies to Lebanese pounds at the LBP per US dollar Exchange Rate of 89,500 when preparing their financial positions.

Interest Rates on LBP Accounts

	Dec-2025	Jun-2026	Jul-2026	Aug-2026
1- Simple Average Interest Rate on Deposits of Banks at BDL (%)	2.22	2.22	2.22	2.22
2- Weighted Yield on TB's (%)	7.30	7.30	7.30	7.30
3- Weighted Average Lending Rate (%) ¹	10.52	7.64	8.15	8.50
4- Weighted Average Rate on CDs issued by BDL(%)	9.00	9.00	9.00	9.00
5- Weighted Return on Uses of Funds (%) ²	4.09	4.36	4.53	4.84
6- Weighted Average Rate on Deposits (%) ³	3.28	4.31	4.50	4.84
7- Spread (%) ⁴ = (5) - (6)	0.81	0.05	0.03	0.00

¹ Average of the last three months on new loans. Starting January 2016, lending rates are calculated according to intermediary circular No 389.

² Calculated.

³ Average of the last three months on new deposits.

⁴ Does not take into account the cost of Capital, nor the cost of other debt sources of funds such as Interbank borrowing or facilities from the Central Bank.

Resident Private Sector Deposits in LBP at Commercial and MLT Banks (billion LBP)

Date	Demand Deposits	Time Deposits	Total	Weekly Change
12/31/2025	46,733	38,586	85,319	
9/3/2026	44,097	37,977	82,074	(2,724)
9/10/2026	42,210	37,140	79,350	
9/17/2026	45,022	37,413	82,435	
9/24/2026	44,415	37,851	82,266	

Interest Rates on USD Accounts

	Dec-2025	Jun-2026	Jul-2026	Aug-2026
1- Average Rate on USD Deposits at BDL (%)	0.81	0.33	0.33	0.33
2- Average SOFR Rate (%)	3.80	3.63	3.62	3.64
3- Weighted Average Interest Rate on Eurobonds(%)	0.00	0.00	0.00	0.00
4- Weighted Average Lending Rate (%) ¹	4.41	4.17	4.55	4.97
5- Weighted Return on Uses of Funds (%) ²	1.39	0.98	1.01	1.04
6- Weighted Average Rate on Deposits (%) ³	0.09	0.10	0.11	0.15
7- Spread (%) ⁴ = (5) - (6)	1.30	0.88	0.90	0.89

¹ Average of the last three months on new loans. Starting January 2016, lending rates are calculated according to intermediary circular No 389.

² Calculated.

³ Average of the last three months on new deposits.

⁴ Does not take into account the cost of capital, nor the facilities from the Central Bank.

Resident Private Sector Deposits in FC at Commercial and MLT Banks (million USD)

Date	Total Deposits	Weekly Change
12/31/2025	65,285	
9/3/2026	63,511	
9/10/2026	63,418	(94)
9/17/2026	63,327	(91)
9/24/2026	63,260	(67)

Outstanding Eurobonds (end of period - million USD)

	Dec-2025	Jun-2026	Jul-2026	Aug-2026
Eurobonds Issued by the Lebanese Government*	31,314	31,314	31,314	31,314

* On March 23, 2020, the Lebanese government decided to discontinue payments on all its outstanding USD denominated Eurobonds. The Latest outstanding Eurobonds before default was USD 31,314 million.

Monetary Data (end of period - billion LBP)

	Dec-2025	Jun-2026	Jul-2026	Aug-2026
1- M1	111,444	98,151	97,316	99,360
2- M2	150,030	138,819	141,271	143,683
3- M3	6,022,677	5,887,292	5,872,361	5,866,327
4- M2 + TB's held by Individuals & Institutional Investors	154,739	142,936	145,321	147,705
5- M3 - M2	5,872,647	5,748,472	5,731,090	5,722,644
6- (M3 - M2)/M3 (%)	97.51	97.64	97.59	97.55

- Effective January 31st, 2024, and in accordance with Circular No. 167, Banks and Financial Institutions are required to convert their Balance Sheets' Accounts in Foreign Currencies to Lebanese pounds at the LBP per dollar Exchange Rate of 89,500 when preparing their financial positions.
- Based on the BDL Central Council Decision No. 48/4/24, dated 15/02/2024, the LBP per dollar exchange rate of 89,500 has been adopted in the BdL Balance sheet starting January 31st 2024.

Outstanding Lebanese Treasury Bills in LBP (end of period - billion LBP)

	Dec-2025		Jun-2026		Jul-2026		Aug-2026	
Portfolio: Amount and share								
3-month	0	0.00	0	0.00	0	0.00	0	0.00
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
6-month	0	0.00	0	0.00	0	0.00	0	0.00
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
12-month	0	0.00	0	0.00	0	0.00	0	0.00
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
24-month	1	0.00	0	0.00	0	0.00	0	0.00
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
36-month	3,303	6.90	3,100	7.67	3,100	7.82	3,100	7.94
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
60-month	4,716	9.86	2,007	4.96	1,549	3.91	1,253	3.21
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
84-month	10,507	21.96	8,758	21.67	8,644	21.80	8,520	21.82
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
120-month	27,902	58.32	25,142	62.20	24,949	62.91	24,753	63.40
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
144-month	0	0.00	0	0.00	0	0.00	0	0.00
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
180-month	1,417	2.96	1,417	3.51	1,417	3.57	1,417	3.63
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
Total	47,847	100	40,424	100	39,659	100	39,044	100
Banking System	43,205	90.30	36,356	89.94	35,663	89.92	35,085	89.86
Public Sector	4,548	9.50	3,982	9.85	3,910	9.86	3,874	9.92
Individuals and individual institutions	94	0.20	86	0.21	86	0.22	85	0.22