

Key Indicators



Issue: July /August 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	May-2026	Jun-2026	Jul-2026
1- Building permits (000 m ²)	7,868	-	-	-
<i>Cumulative since the beginning of the year</i>				
2- Cement Deliveries (000 tons)	3,020	116	n.a.	n.a.
<i>Cumulative since the beginning of the year</i>				
3- Imports of Goods	21,076	1,414	1,700	1,781
<i>Cumulative since the beginning of the year</i>				11,931
4- Exports of Goods	3,639	309	250	268
<i>Cumulative since the beginning of the year</i>				1,765
5- Balance of Trade in Goods = (4) - (3)	(17,437)	(1,105)	(1,450)	(1,513)
<i>Cumulative since the beginning of the year</i>				(10,166)
6- Changes of Net Foreign Assets in the Financial Sector ¹	19,561	(969)	(4,370)	537
<i>Cumulative since the beginning of the year</i>				(2,319)
7- Checks Cleared in LBP (Non - fresh accounts - billion LBP)	62,801	5,489	4,457	5,404
<i>Cumulative since the beginning of the year</i>				37,157
8- Checks Cleared in FC (Non - fresh accounts - million USD)	706	56	58	31
<i>Cumulative since the beginning of the year</i>				265
9- Checks Cleared in LBP (Fresh accounts - billion LBP)	45,079	4,625	7,761	6,881
<i>Cumulative since the beginning of the year</i>				41,719
10- Checks Cleared in FC (Fresh accounts - million USD)	993	115	177	179
<i>Cumulative since the beginning of the year</i>				961
11- CAS Consumer Price Index (Dec 2013=100)- Index ²	7924.35	8763.51	8697.61	8694.63
12- BDL Foreign Currencies (end of period) ³	7,739	6,699	6,683	6,297
13- BDL Foreign Securities (end of period) ³	4,280	4,873	4,994	5,357

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.

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

	Dec-2025	May-2026	Jun-2026	Jul-2026
Assets				
1- Deposits of Commercial Banks at BDL	6,928,481	6,777,320	6,761,891	6,733,061
2- Claims on Resident Private Sector	382,503	387,725	375,931	373,899
- in LBP	10,280	11,110	10,994	13,787
- in FC	372,223	376,615	364,937	360,113
3- Claims on Public Sector	217,270	201,196	192,489	201,596
- in LBP	8,580	8,609	8,454	8,100
- in FC	208,690	192,588	184,034	193,495
4- Foreign Assets	992,180	1,038,018	1,052,450	1,078,211
- o/w Claims on Non Resident Financial Sector	482,636	493,161	506,688	525,551
Currency and Deposits with other Central Banks	51,071	74,057	70,473	66,118
Liabilities				
5- Resident Private Sector Deposits	5,887,261	5,788,273	5,772,217	5,756,538
- in LBP	81,724	78,977	82,756	84,152
- in FC	5,805,537	5,709,296	5,689,460	5,672,387
6- Public Sector Deposits	68,188	57,582	61,315	58,949
7- Deposits of Non Resident Private Sector	1,916,235	1,904,335	1,900,857	1,901,803
- in LBP	3,248	3,554	3,931	3,733
- in FC	1,912,987	1,900,781	1,896,926	1,898,070
8- Non Resident Financial Sector Liabilities	199,450	200,943	202,274	205,128
9- Capital Accounts	440,538	446,671	452,027	481,626
10- Other Liabilities	612,662	579,249	581,357	558,816
11- Total (Assets = Liabilities)	9,156,108	9,002,886	8,995,014	8,987,772

- 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	May-2026	Jun-2026	Jul-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	8.86	7.64	8.15
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	4.45	4.36	4.53
6- Weighted Average Rate on Deposits (%) ³	3.28	3.80	4.31	4.50
7- Spread (%) ⁴ = (5) - (6)	0.81	0.65	0.05	0.03

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	
8/6/2026	38,400	39,759	78,159	2,590 187 3,646
8/13/2026	40,166	40,583	80,749	
8/20/2026	39,920	41,016	80,936	
8/27/2026	43,194	41,388	84,582	

Interest Rates on USD Accounts

	Dec-2025	May-2026	Jun-2026	Jul-2026
1- Average Rate on USD Deposits at BDL (%)	0.81	0.33	0.33	0.33
2- Average SOFR Rate (%)	3.80	3.59	3.63	3.62
3- Weighted Average Interest Rate on Eurobonds(%)	0.00	0.00	0.00	0.00
4- Weighted Average Lending Rate (%) ¹	4.41	4.39	4.17	4.55
5- Weighted Return on Uses of Funds (%) ²	1.39	0.99	0.98	1.01
6- Weighted Average Rate on Deposits (%) ³	0.09	0.10	0.10	0.11
7- Spread (%) ⁴ = (5) - (6)	1.30	0.89	0.88	0.90

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	
8/6/2026	63,709	
8/13/2026	63,619	(90)
8/20/2026	63,548	(71)
8/27/2026	63,594	46

Outstanding Eurobonds (end of period - million USD)

	Dec-2025	May-2026	Jun-2026	Jul-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	May-2026	Jun-2026	Jul-2026
1- M1	111,444	97,175	98,151	97,316
2- M2	150,030	135,425	138,819	141,271
3- M3	6,022,677	5,905,206	5,887,292	5,872,361
4- M2 + TB's held by Individuals & Institutional Investors	154,739	139,609	142,936	145,321
5- M3 - M2	5,872,647	5,769,782	5,748,472	5,731,090
6- (M3 - M2)/M3 (%)	97.51	97.71	97.64	97.59

- 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		May-2026		Jun-2026		Jul-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	7.35	3,100	7.67	3,100	7.82
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
60-month	4,716	9.86	3,487	8.26	2,007	4.96	1,549	3.91
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
84-month	10,507	21.96	8,848	20.97	8,758	21.67	8,644	21.80
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
120-month	27,902	58.32	25,340	60.06	25,142	62.20	24,949	62.91
<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	3.36	1,417	3.51	1,417	3.57
<i>Interest Rate % (last issue)</i>	no issue		no issue		no issue		no issue	
Total	47,847	100	42,192	100	40,424	100	39,659	100
Banking System	43,205	90.30	38,084	90.26	36,356	89.94	35,663	89.92
Public Sector	4,548	9.50	4,021	9.53	3,982	9.85	3,910	9.86
Individuals and individual institutions	94	0.20	87	0.21	86	0.21	86	0.22