Key Indicators

ASSOCIATION OF BANKS IN LEBANON

Issue: September /October 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	Jul-2026	Aug-2026	Sep-2026
1- Building permits (000 m^2)	**7,868**	**741**	**598**	**n.a.**
Cumulative since the beginning of the year				
2- Cement Deliveries (000 tons)	**3,020**	**n.a.**	**n.a.**	**n.a.**
Cumulative since the beginning of the year				
3- Imports of Goods	**21,076**	**1,775**	**1,734**	**1,942**
Cumulative since the beginning of the year				**15,600**
4- Exports of Goods	**3,639**	**268**	**430**	**441**
Cumulative since the beginning of the year				**2,637**
5- Balance of Trade in Goods = (4) - (3)	**(17,437)**	**(1,507)**	**(1,304)**	**(1,501)**
Cumulative since the beginning of the year				**(12,963)**
6- Changes of Net Foreign Assets in the Financial Sector [1]	**19,561**	**537**	**3,745**	**(2,319)**
Cumulative since the beginning of the year				**(893)**
7- Checks Cleared in LBP (Non - fresh accounts - billion LBP)	**62,801**	**5,404**	**2,297**	**2,052**
Cumulative since the beginning of the year				**41,506**
8- Checks Cleared in FC (Non - fresh accounts - million USD)	**706**	**31**	**30**	**18**
Cumulative since the beginning of the year				**313**
9- Checks Cleared in LBP (Fresh accounts - billion LBP)	**45,079**	**6,881**	**6,145**	**9,690**
Cumulative since the beginning of the year				**57,554**
10- Checks Cleared in FC (Fresh accounts - million USD)	**993**	**179**	**160**	**190**
Cumulative since the beginning of the year				**1,311**
11- CAS Consumer Price Index (Dec 2013=100)- Index [2]	**7924.35**	**8694.63**	**8816.35**	**8935.73**
12- BDL Foreign Currencies (end of period) [3]	**7,739**	**6,297**	**5,871**	**5,719**
13- BDL Foreign Securities (end of period) [3]	**4,280**	**5,357**	**5,819**	**5,801**

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	Jul-2026	Aug-2026	Sep-2026
Assets				
1- Deposits of Commercial Banks at BDL	**6,928,481**	**6,733,061**	**6,724,990**	**6,685,387**
2- Claims on Resident Private Sector	**382,503**	**373,899**	**372,368**	**376,206**
- in LBP	**10,280**	**13,787**	**13,695**	**13,809**
- in FC	**372,223**	**360,113**	**358,673**	**362,397**
3- Claims on Public Sector	**217,270**	**201,596**	**201,687**	**186,955**
- in LBP	**8,580**	**8,100**	**8,502**	**8,246**
- in FC	**208,690**	**193,495**	**193,186**	**178,709**
4- Foreign Assets	**992,180**	**1,078,211**	**1,100,363**	**1,107,064**
- o/w Claims on Non Resident Financial Sector	**482,636**	**525,551**	**538,670**	**537,652**
Currency and Deposits with other Central Banks	**51,071**	**66,118**	**66,070**	**67,590**
Liabilities				
5- Resident Private Sector Deposits	**5,887,261**	**5,756,538**	**5,748,062**	**5,711,122**
- in LBP	**81,724**	**84,152**	**85,733**	**85,154**
- in FC	**5,805,537**	**5,672,387**	**5,662,328**	**5,625,968**
6- Public Sector Deposits	**68,188**	**58,949**	**61,276**	**61,727**
7- Deposits of Non Resident Private Sector	**1,916,235**	**1,901,803**	**1,905,773**	**1,900,804**
- in LBP	**3,248**	**3,733**	**3,863**	**3,818**
- in FC	**1,912,987**	**1,898,070**	**1,901,910**	**1,896,986**
8- Non Resident Financial Sector Liabilities	**199,450**	**205,128**	**202,806**	**202,850**
9- Capital Accounts	**440,538**	**481,626**	**493,683**	**493,937**
10- Other Liabilities	**612,662**	**558,816**	**558,876**	**554,886**
11- Total (Assets = Liabilities)	**9,156,108**	**8,987,772**	**8,995,546**	**8,950,402**

- 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	Jul-2026	Aug-2026	Sep-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	8.15	8.50	10.18
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	4.53	4.84	4.99
6- Weighted Average Rate on Deposits (%) [3]	3.28	4.50	4.84	5.15
7- Spread (%) [4] = (5) - (6)	0.81	0.03	0.00	-0.16

[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	
10/8/2026	45,310	37,798	83,108	
10/15/2026	44,059	38,401	82,460	(648)
10/22/2026	45,895	38,795	84,690	2,230
10/29/2026	49,682	39,876	89,558	4,868

Interest Rates on USD Accounts

	Dec-2025	Jul-2026	Aug-2026	Sep-2026
1- Average Rate on USD Deposits at BDL (%)	0.81	0.33	0.33	0.33
2- Average SOFR Rate (%)	3.80	3.62	3.64	3.75
3- Weighted Average Interest Rate on Eurobonds(%)	0.00	0.00	0.00	0.00
4- Weighted Average Lending Rate (%) [1]	4.41	4.55	4.97	5.40
5- Weighted Return on Uses of Funds (%) [2]	1.39	1.01	1.04	1.07
6- Weighted Average Rate on Deposits (%) [3]	0.09	0.11	0.15	0.16
7- Spread (%) [4] = (5) - (6)	1.30	0.90	0.89	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	
10/8/2026	62,953	
10/15/2026	62,857	(97)
10/22/2026	62,818	(39)
10/29/2026	62,875	57

Outstanding Eurobonds (end of period - million USD)

	Dec-2025	Jul-2026	Aug-2026	Sep-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	Jul-2026	Aug-2026	Sep-2026
1- M1	**111,444**	**97,316**	**99,360**	**101,053**
2- M2	**150,030**	**141,271**	**143,683**	**142,352**
3- M3	**6,022,677**	**5,872,361**	**5,866,327**	**5,829,349**
4- M2 + TB's held by Individuals & Institutional Investors	**154,739**	**145,321**	**147,705**	**146,371**
5- M3 - M2	**5,872,647**	**5,731,090**	**5,722,644**	**5,686,997**
6- (M3 - M2)/M3 (%)	**97.51**	**97.59**	**97.55**	**97.56**

- 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		Jul-2026		Aug-2026		Sep-2026	
Portfolio: Amount and share								
3-month	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
6-month	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
12-month	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
24-month	**1**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
36-month	**3,303**	**6.90**	**3,100**	**7.82**	**3,100**	**7.94**	**3,100**	**8.14**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
60-month	**4,716**	**9.86**	**1,549**	**3.91**	**1,253**	**3.21**	**895**	**2.35**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
84-month	**10,507**	**21.96**	**8,644**	**21.80**	**8,520**	**21.82**	**8,055**	**21.14**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
120-month	**27,902**	**58.32**	**24,949**	**62.91**	**24,753**	**63.40**	**24,637**	**64.66**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
144-month	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
180-month	**1,417**	**2.96**	**1,417**	**3.57**	**1,417**	**3.63**	**1,417**	**3.72**
Interest Rate % (last issue)	**no issue**		**no issue**		**no issue**		**no issue**	
Total	**47,847**	**100**	**39,659**	**100**	**39,044**	**100**	**38,104**	**100**
Banking System	**43,205**	**90.30**	**35,663**	**89.92**	**35,085**	**89.86**	**34,165**	**89.66**
Public Sector	**4,548**	**9.50**	**3,910**	**9.86**	**3,874**	**9.92**	**3,857**	**10.12**
Individuals and individual institutions	**94**	**0.20**	**86**	**0.22**	**85**	**0.22**	**82**	**0.22**