
05

PART V
STATISTICAL
TABLES

Table 1 - Main Economic Indicators

	2011	2012	2013	2014	2015
Gross Domestic Product at current prices (LBP billion)	60,414	66,481	71,185	74,714	76,518
GDP Real Growth rate (%)	0.9	2.8	3.0	2.0	1.0
GDP deflator (%)	4.5	7.1	5.3	2.9	1.4
BDL Coincident Indicator (average 100=93)*	255.7	256.6	264.7	273.2	278.6
Trade Deficit (USD million)	15,893	16,797	17,292	17,181	15,117
Changes of net foreign assets (USD million)	(1,996)	(1,537)	(1,128)	(1,408)	(3,354)
Banque du Liban	2,271	581	1,846	3,815	(473)
Banks & Financial Institutions	(4,267)	(2,118)	(2,974)	(5,223)	(2,881)

Sources: Central Administration of Statistics -IMF - BDL- Customs Directorate

* Coincident indicator prepared and published by BDL

() indicates a negative number

Table 2 - Monetary situation (end of period, LBP billion)

Item	2011	2012	2013	2014	2015
Currency in circulation	2,891	3,213	3,407	3,647	4,014
Demand deposits in LBP	3,247	3,890	4,213	4,654	5,028
Money (M1)	6,138	7,104	7,620	8,301	9,042
Other Deposits in LBP	52,505	57,973	61,129	65,099	69,578
(M2) = (M1) + other deposits in LBP	58,643	65,077	68,749	73,400	78,620
Deposits in FC	87,640	91,402	98,499	103,724	107,475
Bonds in FC	293	318	323	273	265
(M3) = (M2) + Deposits in FC + Bonds in FC	146,576	156,797	167,571	177,397	186,360
Counterparts:					
Net foreign Assets	65,464	64,437	56,556	53,661	46,608
Net claims on public Sector	50,909	54,596	59,568	63,226	70,688
Valuation adjustment	(13,285)	(14,708)	(8,426)	(8,146)	(6,401)
Claims on private sector	54,164	59,690	65,949	71,217	75,695
Other items (net)	(10,676)	(7,219)	(6,076)	(2,561)	(229)
Total	146,576	156,797	167,571	177,397	186,360

Source: Banque du Liban
 () indicates a negative number

Table 3 - Public Finances (in LBP billion)

	2011	2012	2013	2014	2015
Total public receipts	14,070	14,164	14,201	16,400	14,435
Budget revenues	13,353	13,473	13,385	14,742	13,635
o/w tax revenues	9,885	10,187	10,116	10,388	10,330
percent of total receipts (%)	70.3	71.9	71.2	63.3	71.6
Treasury Receipts	718	691	816	1,658	800
Total public payments	17,600	20,081	20,563	21,032	20,393
Budget expenditures	16,022	15,306	16,058	18,490	18,108
o/w salaries & indemnities	5,533	6,723	6,473	6,727	7,080
percent of total payments (%)	31.4	33.5	31.5	32.0	34.7
Debt Service	6,034	5,752	6,000	6,602	7,050
percent of total payments (%)	34.3	28.6	29.2	31.4	34.6
Other expenses	4,455	2,831	3,585	5,161	3,978
percent of total payments (%)	25.3	14.1	17.4	24.5	19.5
Treasury payments	1,578	4,776	4,505	2,542	2,286
Overall Deficit	3,530	5,917	6,362	4,632	5,958
Primary Balance: Surplus (+); Deficit (-)	+2,505	-166	-361	+1,970	+1,092
In percent					
Overall Deficit/Total payments	20.06	29.47	30.94	22.02	29.22
Overall Deficit/GDP	5.84	8.90	8.94	6.20	7.79
Total Receipts /GDP	23.29	21.31	19.95	21.95	18.86
Total Payments/GDP	29.13	30.21	28.89	28.15	26.65
Debt service/GDP	9.99	8.65	8.43	8.84	9.21
Payments minus debt service/GDP	19.14	21.55	20.46	19.31	17.44
Debt Service/Total Receipts	42.89	40.61	42.25	40.26	48.84

Source: Ministry of Finance

Table 4 - Public Debt Evolution (end of period)

	2011	2012	2013	2014	2015
1- Gross public debt	80,887	86,959	95,710	100,356	106,013
Change %		7.5	10.1	4.9	5.6
2- Debt denominated in LBP	49,340	50,198	56,312	61,752	65,195
Change %		1.7	12.2	9.7	5.6
a- Bank of Lebanon	16,374	15,049	17,171	19,855	24,308
Change %		(8.1)	14.1	15.6	22.4
b- Banks	25,177	27,267	29,905	31,468	29,878
Change %		8.3	9.7	5.2	(5.1)
c- Others	7,789	7,882	9,236	10,429	11,009
Change %		1.2	17.2	12.9	5.6
3- Debt denominated in FC	31,547	36,761	39,398	38,604	40,818
Change %		16.5	7.2	(2.0)	5.7
4- Public sector deposits at the banking system	10,984	12,916	15,495	13,965	13,227
Change %		17.6	20.0	(9.9)	(5.3)

() indicates a negative number

In % of Total

	2011	2012	2013	2014	2015
1- Gross public debt	100.0	100.0	100.0	100.00	100.00
2- Debt denominated in LBP	61.0	57.7	58.8	61.5	61.5
a- Bank of Lebanon	20.2	17.3	17.9	19.8	22.9
b- Banks	31.1	31.4	31.2	31.4	28.2
c- Others	9.6	9.1	9.6	10.4	10.4
3- Debt denominated in FC	39.0	42.3	41.2	38.5	38.5

Source : Banque du Liban

Table 5 - Treasury Bills Outstanding Potfolio in LBP (Value in billion LBP) (End of period)

	3 M	6M	12M	24M	36M	60M	84M	96M	120M	144M	Total	weighted average interest* (%)	weighted average life* (days)
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
2015	72	475	821	4,258	19,952	13,074	12,100	1,982	8,005	3,373	64,112	6.94	1,222

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)

	2011	2012	2013	2014	2015
End of period					
US dollar	1,507.50	1,507.50	1,507.50	1507.50	1507.50
British pound	2,324.87	2,424.96	2,482.55	2341.75	2232.46
Swiss Franc	1,602.87	1,645.38	1,690.97	1524.27	1520.88
Euro	1,948.59	1,987.79	2,074.77	1833.87	1646.64
Japanese Yen	19.45	17.54	14.33	12.62	12.51
Syrian Lira	27.05	19.69	10.64	8.38	6.81
Saoudi Riyal	401.98	401.94	401.94	401.68	401.58
Kuwaiti Dinar	5,409.04	5,353.34	5,341.96	5148.57	4967.05

Source : Banque du Liban

Table 7 - Average Interest Rates at Commercial Banks (%)

	on LBP		on USD		Interbank Rate LBP	LIBOR 3 month USD
	lending	Deposit	lending	Deposit		
December 2011	7.38	5.63	7.02	2.83	2.75	0.56
December 2012	7.07	5.41	6.87	2.86	2.76	0.31
December 2013	7.29	5.44	6.88	2.95	2.75	0.24
January 2014	7.39	5.48	6.82	2.95	2.75	0.24
February 2014	7.14	5.51	6.96	2.96	2.77	0.24
March 2014	7.26	5.48	6.87	2.96	2.92	0.23
April 2014	7.18	5.47	6.92	3.00	2.86	0.23
May 2014	7.48	5.50	7.04	3.01	2.86	0.23
June 2014	7.45	5.49	6.97	2.98	3.72	0.23
July 2014	7.36	5.54	6.96	3.02	4.18	0.23
August 2014	7.21	5.51	6.96	3.13	2.79	0.23
September 2014	7.08	5.51	6.94	3.04	2.75	0.23
October 2014	7.29	5.58	6.95	3.12	2.79	0.23
November 2014	6.96	5.55	7.01	3.10	3.00	0.23
December 2014	7.49	5.56	6.97	3.07	2.75	0.24
January 2015	7.26	5.57	6.96	3.12	2.79	0.25
February 2015	7.18	5.58	7.05	3.13	2.75	0.26
March 2015	6.94	5.57	7.16	3.12	2.78	0.27
April 2015	7.10	5.61	7.08	3.16	2.84	0.28
May 2015	7.11	5.56	7.04	3.14	2.83	0.28
June 2015	7.12	5.51	7.03	3.16	3.27	0.28
July 2015	6.90	5.58	7.09	3.17	3.05	0.29
August 2015	6.89	5.61	7.12	3.19	2.89	0.32
September 2015	7.08	5.57	7.19	3.14	3.05	0.33
October 2015	7.13	5.67	7.05	3.20	3.03	0.32
November 2015	6.93	5.56	7.15	3.17	3.03	0.37
December 2015	7.45	5.56	7.06	3.17	3.03	0.54

Sources: Banque de Liban - Société Financière du Liban

Table 8 - Consolidated Balance Sheet of Commercial Banks (End of period - billion LBP)

Items	2011	2012	2013	2014	2015
Assets					
Reserves	71,535	79,604	82,533	96,314	107,021
Vault Cash	392	425	576	607	693
Deposits with Central Bank	71,143	79,179	81,957	95,707	106,329
Claims on Resident Private Sector	51,594	57,052	62,565	68,391	72,427
in LBP	12,820	14,653	16,757	18,749	20,573
in FC	38,774	42,399	45,808	49,642	51,854
Claims on Public Sector	44,055	46,930	56,786	56,308	56,984
Treasury Bills in LBP	24,849	27,107	30,114	31,564	30,243
Treasury Bills in FC	19,100	19,720	26,544	24,588	26,600
Other Claims	106	104	128	156	140
Foreign Assets	38,436	39,447	40,137	36,470	35,870
Claims on N.R. Private Sector	7,764	8,452	8,862	8,339	9,316
Claims on N.R. Banks	22,054	21,702	21,041	18,342	17,422
Other Foreign Assets	8,618	9,293	10,235	9,789	9,132
Fixed Assets	5,131	5,566	5,921	6,574	7,361
Unclassified Assets	1,166	363	526	806	716
Total	211,918	228,963	248,468	264,863	280,379

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

Table 8 - Consolidated Balance Sheet of Commercial Banks (End of period - billion LBP)
(Continuous)

Items	2011	2012	2013	2014	2015
Liabilities					
Resident Private Sector Deposits	142,385	152,124	162,396	172,041	180,489
Demand Deposits in LBP	3,201	3,808	4,144	4,564	4,907
Other Deposits in LBP	52,188	57,491	60,328	64,278	68,678
Deposits in FC	86,997	90,825	97,924	103,199	106,904
Public Sector Deposits	2,999	4,008	4,463	4,842	5,074
N.R. Private Sector Deposits	32,054	36,311	42,934	45,680	48,026
in LBP	4,057	4,997	5,063	5,815	6,680
in FC	27,997	31,314	37,871	39,866	41,346
N.R Financial Sector Deposits	8,764	8,897	7,555	8,795	9,864
Bonds	661	396	398	352	412
Capital Accounts	16,162	19,058	21,410	23,719	25,131
Core Capital	15,327	17,895	19,619	21,954	23,300
Supplementary Capital	834	1,163	1,791	1,765	1,831
Unclassified Liabilities	8,893	8,169	9,312	9,434	11,383
Total	211,918	228,963	248,468	264,863	280,379

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

Table 9 - Evolution of the Main Items of commercial banks Consolidated Balance Sheet
(End of period , billion LBP)

	2011	2012	2013	2014	2015
Total Deposits of Resident & N.R. Private Sector	174,439	188,435	205,330	217,721	228,515
Change %		8.0	9.0	6.0	5.0
Total Claims on Resident & N.R. Private Sector	59,358	65,504	71,427	76,730	81,743
Change %		10.4	9.0	7.4	6.5
Claims on Public Sector	44,055	46,930	56,786	56,308	56,984
Change %		6.5	21.0	(0.8)	1.2
Claims on N.R. Banks	22,054	21,702	21,041	18,342	17,422
Change %		(1.6)	(3.0)	(12.8)	(5.0)
Deposits with Central Bank	71,143	79,179	81,957	95,707	106,329
Change %		11.3	3.5	16.8	11.1
Capital Accounts	16,162	19,058	21,410	23,719	25,131
Change %		17.9	12.3	10.8	6.0
Total Assets	211,918	228,963	248,468	264,863	280,379
Change %		8.0	8.5	6.6	5.9

Source: Banque du Liban.
() indicates a negative number

Table 10 - Banks' Expenses & Income Distribution

	In LBP Billion			in % of total		
	2013	2014	2015	2013	2014	2015
Expenses						
Interest paid	8,422	9,213	10,019	68.4	68.5	68.8
Net provisions	186	294	318	1.5	2.2	2.2
Staff Expenses	1,744	1,913	2,027	14.2	14.2	13.9
General operating expenses	1,310	1,317	1,419	10.6	9.8	9.7
Depreciation and net Provisions / Dividends on tangible and intangible assets	179	214	239	1.5	1.6	1.6
Income tax	467	493	539	3.8	3.7	3.7
Total	12,308	13,444	14,561	100.0	100.0	100.0
Income						
Received interests	12,716	13,709	14,842	86.1	85.5	85.3
Net commissions received & other financial operations revenue	2,054	2,294	2,523	13.9	14.3	14.5
Other Revenues	(2)	30	35	0.0	0.2	0.2
Total	14,768	16,033	17,400	100.0	100.0	100.0
Net Profit	2,460	2,589	2,839			

Source: Banque du Liban.

N.R= Non resident

() Indicates a negative number

Table 11 - Consolidated Profit and Loss Accounts of all banks operating in Lebanon

	In LBP Billion			Annual change (%)	
	2013	2014	2015	2013/2014	2014/2015
1- Interest Received	12,716	13,709	14,842	7.8	8.3
2- Interest Paid	8,422	9,213	10,019	9.4	8.7
3- Interest margin (1-2)	4,294	4,496	4,823	4.7	7.3
4- Net Provisions for doubtful debt	186	294	318	58.1	8.2
5- Net Interest received (3-4)	4,108	4,202	4,505	2.3	7.2
6- Net Commissions received & other operating income	2,054	2,294	2,523	11.7	10.0
7- Net Financial Income (5+6)	6,162	6,496	7,028	5.4	8.2
8- Staff Expenses	1,744	1,913	2,027	9.7	6.0
9- Other operating charges	1,310	1,317	1,419	0.5	7.7
10- Depreciation and net Provisions / Dividends on tangible and intangible assets	179	214	239	19.6	11.7
11- Net profit before tax (7- 8-9-10)	2,929	3,052	3,343	4.2	9.5
12- Net Extraordinary income	(2)	30	35	-	16.7
13- Income tax	467	493	539	5.6	9.3
14- Net income after tax (11+12-13)	2,460	2,589	2,839	5.24	9.7

Source: Banque du Liban.
() indicates a negative number

Table 12 - Evolution of Deposits and Claims at Banks (End of period)

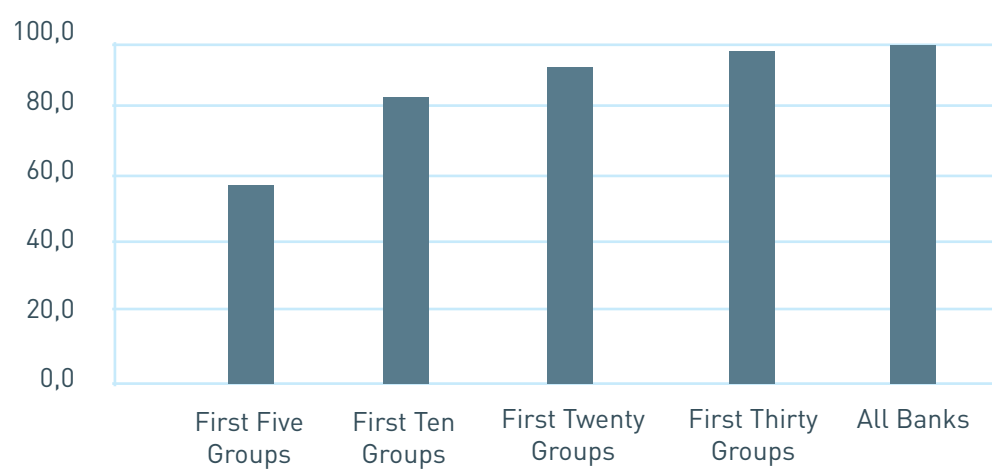
In Lebanese Pounds (billion LBP)	2011	2012	2013	2014	2015
Deposits of Resident and N.R. Private Sector	59,445	66,296	69,535	74,656	80,265
Change %		11.5	4.9	7.4	7.5
Claims on Resident Private Sector	12,820	14,653	16,757	18,749	20,573
Change %		14.3	14.4	11.9	9.7
Claims / Deposits (%)	21.6	22.1	24.1	25.1	25.6
In Foreign Currencies (USD million)					
Deposits of Resident and N.R. Private sector	76,281	81,021	90,080	94,902	98,342
Change %		6.2	11.2	5.4	3.6
Claims on Resident and N.R. Private Sector	30,871	33,732	36,265	38,462	40,577
Change %		9.3	7.5	6.1	5.5
Claims / Deposits (%)	40.5	41.6	40.3	40.5	41.3

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

Table 13 - Concentration of Banking Activity - End of 2014 (%)

	Assets	Deposits	Credits
First Five Groups	56.8	57.8	57.3
First Ten Groups	82.5	82.8	81.0
First twenty Groups	94.1	95.2	94.5
First Thirty Groups	98.3	99.2	98.9
All Banks	100.0	100.0	100.0

Total Assets



Source: BILANBANQUES 2015.

Table 14 - Regional Distribution of Bank Deposits (eop, %)

Region	by region		by depositor	
	Dec-14	Dec-15	Dec-14	Dec-15
Beirut & Suburbs	69.30	68.98	48.45	48.30
Mount Lebanon	13.63	13.91	18.27	18.57
Bekaa	4.85	4.83	8.81	8.71
South Lebanon	6.50	6.55	12.28	12.30
North Lebanon	5.72	5.73	12.19	12.12
Total	100.00	100.00	100.00	100.00

Source: Banque du Liban.

Regional Distribution of Bank Credits (eop, %)

Region	by region		by depositor	
	Dec-14	Dec-15	Dec-14	Dec-15
Beirut & Suburbs	76.93	76.46	54.77	54.71
Mount Lebanon	11.44	11.83	17.49	17.57
Bekaa	3.10	3.06	7.21	7.06
South Lebanon	4.47	4.53	9.79	9.87
North Lebanon	4.06	4.12	10.74	10.79
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-14		Dec-15	
	Number	%	Number	%
Less than 5 millions LBP	46,481	9.31	63,256	11.09
Between 5 & 25 millions LBP	259,663	51.99	303,006	53.15
Between 25 & 100 millions LBP	114,118	22.85	116,426	20.42
Between 100 & 500 millions LBP	64,991	13.01	72,412	12.70
Between 500 & 1000 millions LBP	6,369	1.28	6,892	1.21
Between 1000 & 5000 millions LBP	5,464	1.09	5,722	1.00
Between 5000 & 10000 millions LBP	1,148	0.23	1,192	0.21
More than 10000 millions LBP	1,211	0.24	1,234	0.22
Total	499,445	100.00	570,140	100.00

Source: Banque du Liban.

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

	Dec-14		Dec-15	
	Value	%	Value	%
Less than 5 millions LBP	98	0.11	136	0.15
Between 5 & 25 millions LBP	3,520	4.07	3,836	4.13
Between 25 & 100 millions LBP	5,324	6.16	5,467	5.89
Between 100 & 500 millions LBP	12,954	14.98	14,421	15.54
Between 500 & 1000 millions LBP	4,370	5.05	4,728	5.10
Between 1000 & 5000 millions LBP	11,591	13.41	12,206	13.16
Between 5000 & 10000 millions LBP	8,092	9.36	8,488	9.15
More than 10000 millions LBP	40,505	46.85	43,491	46.88
Total	86,454	100.00	92,773	100.00

Source: Banque du Liban.

Table 16 - Sectorial Distribution of Utilized Credits in the Financial Sector (2011 - 2015)

Economic Sector	2011	2012	2013	2014	2015
Agriculture	644	683	824	994	1,064
Industry	7,445	8,438	9,007	9,320	9,398
Construction	10,751	12,267	13,840	14,471	16,335
Trade & Services	23,257	25,414	27,501	29,373	30,991
Financial Intermediation	5,226	5,127	4,316	5,171	5,458
Others	2,055	2,209	2,082	2,214	2,468
Individuals	16,868	19,368	22,207	24,911	27,060
Total	66,246	73,506	79,777	86,454	92,773

In % of Total

Economic Sector	2011	2012	2013	2014	2015
Agriculture	0.97	0.93	1.03	1.15	1.15
Industry	11.24	11.48	11.29	10.78	10.13
Construction	16.23	16.69	17.35	16.74	17.61
Trade & Services	35.11	34.57	34.47	33.98	33.40
Financial Intermediation	7.89	6.97	5.41	5.98	5.88
Others	3.10	3.01	2.61	2.56	2.66
Individuals	25.46	26.35	27.84	28.81	29.17
Total	100.00	100.00	100.00	100.00	100.00

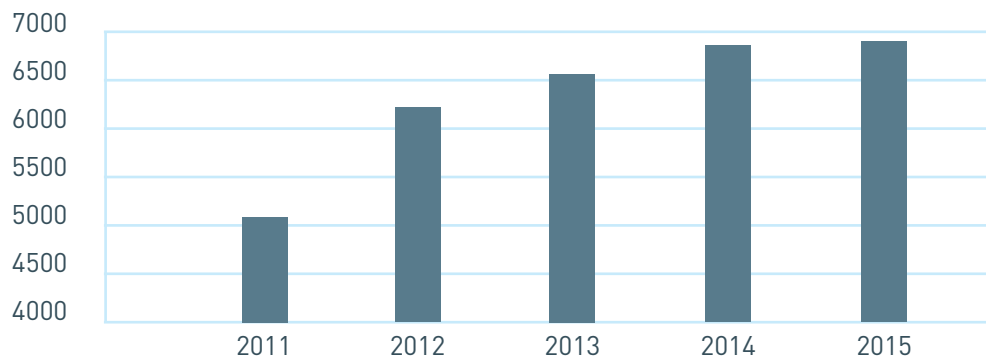
Source: Banque du Liban.

Table 17 - Checks Cleared in Lebanese Pounds

Number (in thousands)	2011	2012	2013	2014	2015
Total	4,193	3,628	3,917	4,021	4117
Value (in LBP billion)	2011	2012	2013	2014	2015
Total	21,482	22,574	25,695	27,349	28210

Source: Banque du Liban.

Average value of checks cleared in LBP (In thousands of LBP)



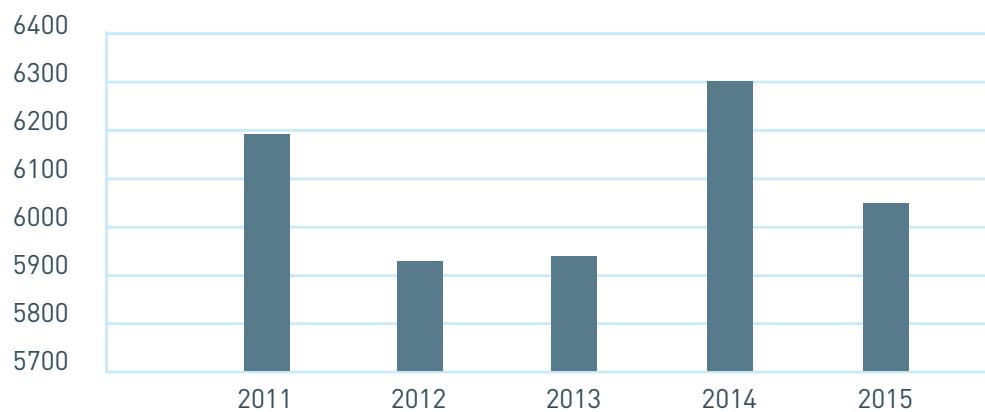
Source: Banque du Liban.

Table 18 - Checks Cleared in Foreign Currencies

Number (in thousands)	2011	2012	2013	2014	2015
Total	9,343	9,465	9,321	8,943	8394
Value (In USD million)	2011	2012	2013	2014	2015
Total	57,850	56,035	55,309	56,331	50831

Source: Banque du Liban.

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



Source: Banque du Liban.

Table 19 - Distribution of Commercial Banks Branches in Lebanon (including Main Branch)

	2011	2012	2013	2014	2015
Number of operating banks	69	71	73	71	69
Commercial	54	54	56	55	53
Investment	15	17	17	16	16
Number of Commercial banks branches	948	962	985	1020	1039
Beirut & Suburbs	507	514	529	548	558
Mount Lebanon	178	182	187	194	199
North Lebanon	97	98	97	101	102
South Lebanon	100	103	106	109	112
Bekaa	66	65	66	68	68

Source: Banque du Liban.

Geographical Distribution of Branches end 2015

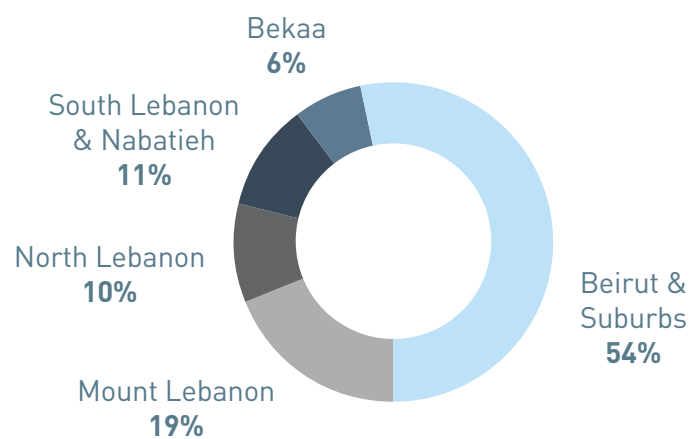


Table 20 - Foreign Presence of Lebanese Banks (Updated on March 12, 2016)

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	Abidjan	Ivory Cost
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.

Bank's Name abroad	Type of Branch	City	Country
BLOM BANK S.A.L.	Branch	Limassol	Cyprus
BLOM BANK S.A.L.	Branches (11)	Amman	Jordan
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	Branch	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	Branches (10 of which 1 temporarily closed)	Damascus	Syria
	Branches (7 of which 4 temporarily closed)	Aleppo	Syria
	Branch	Lattakia	Syria
	Branch	Tartus	Syria
	Branches (3 of which 2 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	Branches (19)	Cairo	Egypt
	Branches (5)	Alexandria	Egypt

Bank's Name abroad	Type of Branch	City	Country
	Branch	Sharm El Sheikh	Egypt
	Branch	Hurgada	Egypt
	Branch	Ismalia	Egypt
	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 (16)	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 (17)	Istanbul	Turkey
	Branches (3)	Ankara	Turkey

Bank's Name abroad	Type of Branch	City	Country
	Branches (2)	Antalya	Turkey
	Branches (2)	Izmit	Turkey
	Branch	Izmir	Turkey
	Branch	Adana	Turkey
	Branch	Bursa	Turkey
	Branch	Konya	Turkey
	Branch	Kayseri	Turkey
	Branch	Denizli	Turkey
	Branches (4)		Turkey
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.	Branch	Suleymaniah	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
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

Bank's Name abroad	Type of Branch	City	Country
	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
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
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
has	Branches (2)	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 (10 of which 1 branch temporarily closed)	Damascus	Syria
	Branches (3 of which 2 branches temporarily closed)	Aleppo	Syria
	Branch	Lattakia	Syria
	Branch	Homs	Syria
	Branch	Tartus	Syria
	Branch	Hama	Syria

Bank's Name abroad	Type of Branch	City	Country
	Branch (temporarily closed)	Daraa	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 (29)	Cairo	Egypt
	Branches (5)	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
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) CJSC	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 (28)	Istanbul	Turkey
	Branches (4)	Ankara	Turkey
	Branches (5)	Izmir	Turkey
	Branches (3)	Izmit	Turkey
	Branches (2)	Bursa	Turkey

Bank's Name abroad	Type of Branch	City	Country
	Branches (2)	Adana	Turkey
	Branches (2)	Antalya	Turkey
	Branch	Bodrum	Turkey
	Branch	Konya	Turkey
	Branch	Denizli	Turkey
	Branches (2)	Kayseri	Turkey
	Branches (4)		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 (3)	Muscat	Oman
	Branch	Sohar	Oman
	Branch	Barka	Oman
BANK OF BEIRUT S.A.L.	Representative Office	Dubai	U.A.E.
BANK OF BEIRUT S.A.L.	Representative Office	Lagos	Nigeria
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
BEMO EUROPE - BANQUE PRIVEE	Sister Bank to Banque Bemo s.a.l.	Luxembourg	Luxembourg
has	Branch	Paris	France

Bank's Name abroad	Type of Branch	City	Country
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 (8)	Yerevan	Armenia
	Branch	Echmiadzin	Armenia
	Branch	Vanadzor	Armenia
	Branch	Sevan	Armenia
	Branch	Avovyan	Armenia
	Branch	Gavar	Armenia
	Branch	Gyumri	Armenia
ANELIK RU CO LTD	Subsidiary to Creditbank s.a.l.	Moscow	Russian Federation
has	Branches (4)		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) 2011 - 2015

	2011	2012	2013	2014	2015
Total number of employees	21,881	22,637	23,136	23,850	24,638
According to sex					
Male	11,940	12,304	12,506	12,763	13,066
Female	9,941	10,333	10,630	11,087	11,572
According to Age					
Less than 25 years	2,117	1,954	2,039	2,037	2,085
Between 25 & 40 years	10,616	11,121	11,392	11,888	12,297
Between 40 & 60 years	8,274	8,535	8,659	8,743	8,908
More than 60 years	874	1,027	1,046	1,182	1,348
Status					
Single	8,774	8,935	9,077	9,266	9,867
Married*	13,107	13,702	14,059	14,584	14,771
Number of children	20,048	20,884	20,995	21,032	21,074
According to the educational level					
Less than Bac.	2,602	2,523	2,523	2,379	2,365
Bac. 2nd part or equivalent	3,700	3,778	3,675	3,637	3,559
University degree	15,579	16,336	16,938	17,834	18,714
According to bank's category					
Lebanese Commercial Banks sal	20,399	21,117	21,629	22,322	23,139
Foreign Commercial Banks	746	750	734	761	734
Investment Banks	736	770	773	767	765

Source: Association of Banks in Lebanon.

* Married, divorced or widowed.

Table 22 - Distribution of Banking Sector Employees (in percent) 2011 - 2015

	2011	2012	2013	2014	2015
According to sex					
Male	54.6	54.4	54.1	53.5	53.0
Female	45.4	45.6	45.9	46.5	47.0
According to Age					
Less than 25 years	9.7	8.6	8.8	8.5	8.5
Between 25 & 40 years	48.5	49.1	49.2	49.8	49.9
Between 40 & 60 years	37.8	37.7	37.4	36.7	36.2
More than 60 years	4.0	4.5	4.5	5.0	5.5
Status					
Single	40.1	39.5	39.2	38.9	40.0
Married*	59.9	60.5	60.8	61.1	60.0
According to the educational level					
Less than Bac.	11.9	11.1	10.9	10.0	9.6
Bac. 2nd part or equivalent	16.9	16.7	15.9	15.2	14.4
University degree	71.2	72.2	73.2	74.8	76.0
According to bank's category					
Lebanese Commercial Banks sal	93.2	93.3	93.5	93.6	93.9
Foreign Commercial Banks	3.4	3.3	3.2	3.2	3.0
Investment Banks	3.4	3.4	3.3	3.2	3.1

Source: Association of Banks in Lebanon.

* Married, divorced or widowed.

Table 23 - Distribution of Banking Sector Employees (annual change in %) 2012 - 2015

	2012	2013	2014	2015
Total number of employees	3.46	2.20	3.09	3.30
According to sex				
Male	3.05	1.64	2.06	2.37
Female	3.94	2.87	4.30	4.37
According to Age				
Less than 25 years	(7.70)	4.35	(0.10)	2.36
Between 25 & 40 years	4.76	2.44	4.35	3.44
Between 40 & 60 years	3.15	1.45	0.97	1.89
More than 60 years	17.51	1.85	13.00	14.04
Status				
Single	1.83	1.59	2.08	6.49
Married*	4.54	2.61	3.73	1.28
Number of childrens	4.17	0.53	0.18	0.20
According to the educational level				
Less than Bac.	(3.04)	0.00	(5.71)	(0.59)
Bac. 2nd part or equivalent	2.11	(2.73)	(1.03)	(2.14)
University degree	4.86	3.69	5.29	4.93
According to bank's category				
Lebanese Commercial Banks sal	3.52	2.42	3.20	3.66
Foreign Commercial Banks	0.54	(2.13)	3.68	(3.55)
Investment Banks	4.62	0.39	(0.78)	(0.26)

Source: Association of Banks in Lebanon.

* Married, divorced or widowed.

() indicates a negative number.

Table 24 - Wages and Allowances of Banking Sector Employees (billion LBP) (2011-2015)

	2011	2012	2013	2014	2015
Salaries	817.8	940.7	990.0	1,055.4	1122.3
Family Benefits					
NSSF	21.8	23.5	23.8	24.6	25.6
Surplus	11.2	11.4	11.5	11.5	11.7
Allowances Of End Of Service					
NSSF	76.8	87.5	91.1	99.3	106.3
Provisions	85.4	109.5	103.9	126.5	126.3
Health Allowances					
NSSF	28.0	29.2	44.0	46.3	47.7
Surplus	30.8	31.9	35.4	37.2	39.0
Other Benefits	243.0	254.4	283.7	319.9	316.5
Total	1,314.8	1,488.2	1,583.4	1,720.7	1,795.4

Source: Association of Banks in Lebanon.

Table 25 - Average Income and Salary of a Bank employee (Thousands LBP) (2011-2015)

	2011	2012	2013	2014	2015
Average monthly salary	3,115	3,463	3,566	3,687	3,796
Monthly income *	4,390	4,753	5,001	5,223	5,286
Average monthly income including all allowances and benefits **	5,008	5,478	5,703	6,012	6,073
Minimum wage in Lebanon	500	675	675	675	675

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

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