05

PART 5: STATISTICAL TABLES

Statistical Tables

Table 1:
Main Economic Indicators

	2009	2010	2011	2012	2013
Gross Domestic Product at current prices (LBP billion)	52974	57300	60419	64778	68721
GDP Real Growth rate (%)	10,3	8,0	2,0	2,5	2,5
GDP deflator (%)	10,5	0,2	3,4	4,6	3,5
BDL Coincident Indicator (average 93=100)*	225,9	249,5	255,7	256,6	264,7
Trade Deficit (USD million)	12758	13711	15893	16797	17292
Changes of net foreign assets (USD million)	7899	3325	(1996)	(1537)	(1128)
Banque du Liban	8693	3201	2271	581	1846
Banks & Financial Institutions	(794)	124	(4267)	(2118)	(2974)

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)

	2009	2010	2011	2012	2013
Currency in circulation	2383	2713	2891	3213	3407
Demand deposits in LBP	2457	3015	3247	3890	4213
Money (M1)	**4840**	**5728**	**6138**	**7104**	**7620**
Other Deposits in LBP	46650	53674	52505	57973	61129
(M2) = (M1) + other deposits in LBP	**51490**	**59402**	**58643**	**65077**	**68749**
Deposits in FC	72229	79293	87640	91402	98499
Bonds in FC	13	215	293	318	323
(M3) = (M2) + Deposits in FC + Bonds in FC	**123732**	**138910**	**146576**	**156797**	**167571**
Counterparts:					
Net foreign Assets	57121	66536	65464	64437	56556
Net claims on public Sector	47492	48878	50909	54596	59568
Valuation adjustment	(6760)	(11170)	(13285)	(14708)	(8426)
Claims on private sector	38447	47829	54164	59690	65949
Other items (net)	(12568)	(13163)	(10676)	(7219)	(6076)
Total	**123732**	**138910**	**146576**	**156797**	**167571**

Source: Banque du Liban
( ) indicates a negative number

Table 3:
Public Finances (in LBP billion)

	2009	2010	2011	2012	2013
Total public receipts	**12705**	**12684**	**14070**	**14164**	**14201**
Budget revenues	12036	12018	13353	13473	13385
o/w tax revenues	8967	9976	9885	10187	10116
percent of total receipts (%)	70,6	78,7	70,3	71,9	71,2
Treasury Receipts	669	666	718	691	816
Total public payments	**17167**	**17047**	**17600**	**20081**	**20563**
Budget expenditures	15287**	15187**	16022	15306	16058
o/w salaries & indemnities	4936	5066	5533	6723	6473
percent of total payments (%)	28,8	29,7	31,4	33,5	31,5
Debt Service	6087	6218	6034	5752	6000
percent of total payments (%)	35,5	36,5	34,3	28,6	29,2
Other expenses	4264	3903	4455	2831	3585
percent of total payments (%)	24,8	22,9	25,3	14,1	17,4
Treasury payments	1880**	1860**	1578	4776	4505
Overall Deficit	**4462**	**4363**	**3530**	**5917**	**6362**
Primary Balance: Surplus (+); Deficit (-)	**+1625**	**+1855**	**+2505**	**-166**	**-361**
In percent					
Overall Deficit/Total payments	25,99	25,59	20,06	29,47	30,94
Overall Deficit/GDP	8,42	7,61	5,84	9,14	9,26
Total Receipts /GDP	23,98	22,14	23,29	21,87	20,66
Total Payments/GDP	32,41	29,75	29,13	31,00	29,92
Debt service/GDP	11,49	10,85	9,99	8,88	8,73
Payments minus debt service/GDP	20,92	18,90	19,14	22,12	21,19
Debt Service/Total Receipts	47,91	49,02	42,89	40,61	42,25

Source: Ministry of Finance
** Since 2009, the transfers to EDL are included in the budget and not in Treasury account.

Table 4:
Public Debt Evolution (end of period)

	2009	2010	2011	2012	2013
1- Gross public debt	**77112**	**79298**	**80887**	**86959**	**95696**
Change %	-	2,8	2,0	7,5	10,0
2- Debt denominated in LBP	**44973**	**48255**	**49340**	**50198**	**56312**
Change %	-	7,3	2,2	1,7	12,2
a- Bank of Lebanon	10334	13130	16374	15049	17171
Change %	-	27,1	24,7	(8,1)	14,1
b- Banks	27286	27214	25177	27267	29905
Change %	-	(0,3)	(7.5)	8,3	9,7
c- Others	7353	7911	7789	7882	9236
Change %	-	7,6	(1,5)	1,2	17,2
3- Debt denominated in FC	**32139**	**31043**	**31547**	**36761**	**39384**
Change %	-	(3,4)	1,6	16,5	7,1
4- Public sector deposits at the banking system	10522	11419	10984	12916	15495
Change %	-	8,5	(3,8)	17,6	20,0

	2009	2010	2011	2012	2013
1- Gross public debt	**100,0**	**100,0**	**100,0**	**100,0**	**100,0**
Change %					
2- Debt denominated in LBP	**58,3**	**60,9**	**61,0**	**57,7**	**58,8**
Change %					
a- Bank of Lebanon	13,4	16,6	20,2	17,3	17,9
Change %					
b- Banks	35,4	34,3	31,1	31,4	31,3
Change %					
c- Others	9,5	10,0	9,6	9,1	9,7
Change %					
3- Debt denominated in FC	**41,7**	**39,1**	**39,0**	**42,3**	**41,2**
Change %					

Source: Banque du Liban
( ) indicates a negative number

Table 5:
Treasury bills Outstanding potfolio 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)
2009	153	1531	2141	2989	31908	5036					43758	8,53	582
2010	76	2141	2030	3398	30782	7310	1500				47237	7,60	623
2011	127	1581	911	3972	22129	11779	7885				48384	6,83	955
2012	316	1324	987	4208	18292	12162	8978	1916	1151		49334	6,54	1.105
2013	166	946	1035	2131	20942	11747	10219	1982	2844	3373	55385	6,86	1274

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

	2009	2010	2011	2012	2013
End of period					
US dollar	1507,50	1507,50	1507,50	1507,50	1507,50
British pound	2389,24	2326,83	2324,87	2424,96	2482,55
Swiss Franc	1451,33	1604,41	1602,87	1645,38	1690,97
Euro	2159,95	1997,44	1948,59	1987,79	2074,77
Japanese Yen	16,34	18,46	19,45	17,54	14,33
Syrian Lira	32,95	32,06	27,05	19,69	10,64
Saoudi Riyal	401,97	401,99	401,98	401,94	401,94
Kuwaiti Dinar	5247,13	5351,44	5409,04	5353,34	5341,96
Period average					
US dollar	1507,50	1507,50	1507,50	1507,50	1507,50
British pound	2358,42	2329,37	2417,13	2389,16	2468,74
Swiss Franc	1391,32	1448,74	1707,17	1607,05	1686,29
Euro	2101,14	1998,67	2099,34	1937,32	2065,00
Japanese Yen	16,15	17,21	18,93	18,91	14,58
Syrian Lira	32,24	32,43	31,37	23,46	10,69
Saoudi Riyal	401,96	401,97	401,97	401,43	401,95
Kuwaiti Dinar	5228,40	5253,23	5454,95	5381,21	5335,06

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		
Dec-09	9,04	6,75	7,28	3,05	3,02	0,25
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
Jan-12	7,19	5,6	6,99	2,87	2,75	0,57
Feb-12	7,07	5,47	7,13	2,87	2,75	0,50
Mar-12	7,16	5,46	7,06	2,83	2,76	0,47
Apr-12	7,49	5,42	7,10	2,84	2,78	0,46
May-12	7,34	5,49	7,12	2,83	2,75	0,47
Jun-12	7,44	5,45	7,15	2,78	2,75	0,47
Jul-12	7,24	5,45	7,19	2,84	2,75	0,45
Aug-12	7,27	5,51	7,26	2,84	2,75	0,43
Sep-12	7,3	5,43	7,16	2,83	2,75	0,39
Oct-12	7,31	5,43	7,15	2,87	3,03	0,33
Nov-12	7,11	5,38	7,09	2,85	2,75	0,31
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

Sources: Banque du Liban- Société Financière du Liban.

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

	2009	2010	2011	2012	2013
Assets					
Reserves	**53575**	**61154**	**71535**	**79604**	**82533**
Vault Cash	347	375	392	425	576
Deposits with Central Bank	53228	60778	71143	79179	81957
Claims on Resident Private Sector	**36570**	**45702**	**51594**	**57052**	**62565**
in LBP	6838	10382	12820	14653	16757
in FC	29733	35320	38774	42399	45808
Claims on Public Sector	**43812**	**44192**	**44055**	**46930**	**56786**
Treasury Bills in LBP	26271	26489	24849	27107	30114
Treasury Bills in FC	17435	17626	19100	19720	26544
Other Claims	105	77	106	104	128
Foreign Assets	**35698**	**38784**	**38436**	**39447**	**40137**
Claims on N.R. Private Sector	6204	6954	7764	8452	8862
Claims on N.R. Banks	22643	23885	22054	21702	21041
Other Foreign Assets	6850	7945	8618	9293	10235
Fixed Assets	**3783**	**4188**	**5131**	**5566**	**5921**
Unclassified Assets	**303**	**335**	**1166**	**363**	**526**
Total	**173740**	**194355**	**211918**	**228963**	**248468**

	2009	2010	2011	2012	2013
Liabilities					
Resident Private Sector Deposits	**119383**	**133744**	**142385**	**152124**	**162396**
Demand Deposits in LBP	2410	2951	3201	3808	4144
Other Deposits in LBP	45328	52086	52188	57491	60328
Deposits in FC	71645	78707	86997	90825	97924
Public Sector Deposits	**1590**	**2107**	**2999**	**4008**	**4463**
N.R. Private Sector Deposits	**24984**	**27866**	**32054**	**36311**	**42934**
in LBP	3572	4374	4057	4997	5063
in FC	21412	23492	27997	31314	37871
N.R Financial Sector Deposits	**6935**	**6785**	**8764**	**8897**	**7555**
Bonds	**143**	**412**	**661**	**396**	**398**
Capital Accounts	**11977**	**13901**	**16162**	**19058**	**21410**
Core Capital	11294	13066	15327	17895	19619
Supplementary Capital	683	835	834	1163	1791
Unclassified Liabilities	**8728**	**9540**	**8893**	**8169**	**9312**
Total	**173740**	**194355**	**211918**	**228963**	**248468**

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)

	2009	2010	2011	2012	2013
Total Deposits of Resident & N.R. Private Sector	144367	161610	174439	188435	205330
Change %		11,9	7,9	8,0	9,0
Total Claims on Resident & N.R. Private Sector	42774	52656	59358	65504	71427
Change %		23,1	12,7	10,4	9,0
Claims on Public Sector	43812	44192	44055	46930	56786
Change %		0,9	(0,3)	6,5	21,0
Claims on N.R. Banks	22643	23885	22054	21702	21041
Change %		5,5	(7,7)	(1,6)	(3,0)
Deposits with Central Bank	53228	60778	71143	79179	81957
Change %		14,2	17,1	11,3	3,5
Capital Accounts	11977	13901	16162	19058	21410
Change %		16,1	16,3	17,9	12,3
Total Assets	173740	194355	211918	228963	248468
Change %		11,9	9,0	8,0	8,5

Source: Banque du Liban
( ) indicates a negative number

Table 10:
Banks' Expenses & Income Distribution

	In LBP Billion				In % of total			
	2010	2011	2012	2013	2010	2011	2012	2013
Expenses								
Interest paid	7295	7201	7881	8422	70,0	69,9	67,6	68,5
Net provisions	70	37	274	166	0,7	0,4	2,4	1,3
Staff Expenses	1383	1471	1668	1750	13,3	14,3	14,3	14,2
General operating expenses	1213	1117	1379	1495	11,6	10,8	11,8	12,2
Income tax	453	480	448	464	4,3	4,7	3,8	3,8
Total	**10414**	**10306**	**11650**	**12297**	**100,0**	**100,0**	**100,0**	**100,0**
Income								
Received interests	10970	10949	11926	12711	85,1	86,5	85,1	86,0
Net commissions received & other financial operations revenue	1890	1716	2076	2061	14,7	13,6	14,8	14,0
Other Revenues	28	(2)	4	(4)	0,2	0,0	0,0	0,0
Total	**12888**	**12663**	**14006**	**14768**	**100,0**	**100,0**	**100,0**	**100,0**
Net Profit	**2475**	**2357**	**2356**	**2471**				

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 (%)		
	2010	2011	2012	2013	2011/2010	2012/2011	2013/2012
1- Interest Received	10970	10949	11926	12711	(0.2)	8.9	6.6
2- Interest Paid	7295	7201	7881	8422	(1.3)	9.4	6.9
3- Interest margin (1-2)	**3675**	**3748**	**4045**	**4289**	**2.0**	**7.9**	**6.0**
4- Net Provisions for doubtful debt	70	37	274	166	(47.1)	-	(39.4)
5- Net Interest received (3-4)	**3605**	**3711**	**3771**	**4123**	**2.9**	**1.6**	**9.3**
6- Net Commissions received & other operating income	1890	1716	2076	2061	(9.2)	21.0	(0.7)
7- Net Financial Income (5+6)	**5495**	**5427**	**5847**	**6184**	**(1.2)**	**7.7**	**5.8**
8- Staff Expenses	1383	1471	1668	1750	6.4	13.4	4.9
9- Other operating charges	1213	1117	1379	1495	(7.9)	23.5	8.4
10- Net profit before tax (7-8-9)	**2899**	**2839**	**2800**	**2939**	**(2.1)**	**(1.4)**	**5.0**
11-Net Extraordinary income	28	(2)	4	(4)	-	-	-
12- Income tax	453	480	448	464	6.0	(6.7)	3.6
13- Net income after tax (10+11-12)	**2475**	**2357**	**2356**	**2471**	**(4.8)**	**(0.04)**	**4.88**

Source: Banque du Liban
( ) indicates a negative number

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

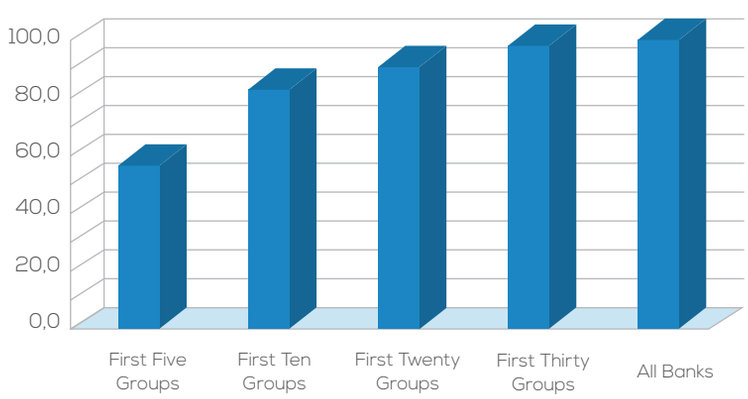
In Lebanese Pounds (billion LBP)	2009	2010	2011	2012	2013
Deposits of Resident and N.R. Private Sector	51311	59410	59445	66296	69535
Change %		15,8	0,1	11,5	4,9
Claims on Resident Private Sector	6838	10382	12820	14653	16757
Change %		51,8	23,5	14,3	14,4
Claims / Deposits (%)	13,3	17,5	21,6	22,1	24,1
In Foreign Currencies (USD million)					
Deposits of Resident and N.R. Private sector	61729	67794	76281	81021	90080
Change %		9,8	12,5	6,2	11,2
Claims on Resident and N.R. Private Sector	23838	28043	30871	33732	36265
Change %		17,6	10,1	9,3	7,5
Claims / Deposits (%)	38,6	41,4	40,5	41,6	40,3

Source: Banque du Liban
( ) indicates a negative number

Table 13:
Concentration of Banking Activity End of 2012 (%)

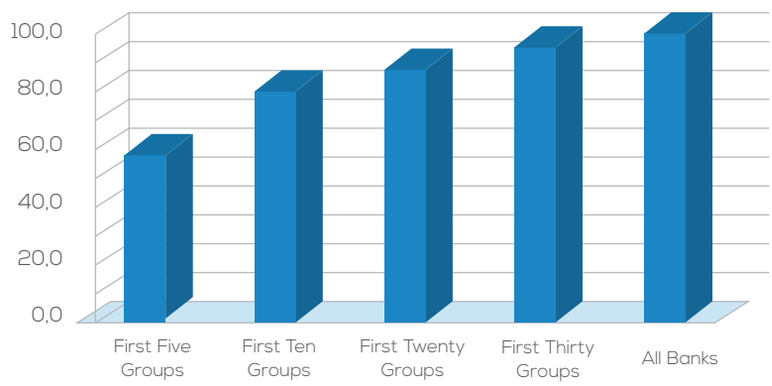
	Total Assets	Deposits	Claims
First Five Groups	56,1	56,6	55,2
First Ten Groups	81,4	82,1	79,8
First twenty Groups	93,0	94,2	93,8
First Thirty Groups	97,8	98,5	98,0
All Banks	**100,0**	**100,0**	**100,0**

Total Assets



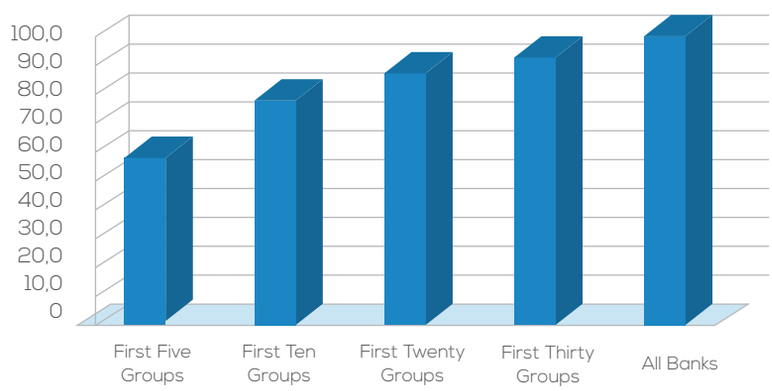
Source: BILANBANQUES 2013.

Deposits



Source: BILANBANQUES 2013.

Claims



Source: BILANBANQUES 2013.

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

Region	by value		by depositor	
	Dec-12	Dec-13	Dec-12	Dec-13
Beirut & Suburbs	69,06	69,69	48,01	47,63
Mount Lebanon	13,41	13,33	17,56	17,65
Bekaa	5,03	4,85	8,39	8,49
South Lebanon	6,49	6,36	11,70	11,61
North Lebanon	6,01	5,78	14,34	14,62
Total	**100,00**	**100,00**	**100,00**	**100,00**

Source: Banque du Liban

Regional Distribution of Bank Credits (eop, %)

Region	by Value		by beneficiary	
	Dec-12	Dec-13	Dec-12	Dec-13
Beirut & Suburbs	79,35	78,03	54,33	53,32
Mount Lebanon	9,66	10,77	16,33	16,66
Bekaa	2,92	2,98	6,60	6,77
South Lebanon	4,23	4,35	8,97	8,83
North Lebanon	3,84	3,87	13,77	14,42
Total	**100,00**	**100,00**	**100,00**	**100,00**

Source: Banque du Liban

Table 15:
Disrtibution of Beneficiaries by Credit Range (end of period)

	Dec-12		Dec-13	
	number	%	number	%
Less than 5 millions LBP	26094	6,05	34704	7,45
Between 5 - 25 millions LBP	243949	56,54	251618	54,05
Between 25 - 100 millions LBP	100826	23,37	109734	23,57
Between 100 - 500 millions LBP	48672	11,28	56435	12,12
Between 500 - 1000 millions LBP	5066	1,17	5674	1,22
Between 1000 - 5000 millions LBP	4876	1,13	5209	1,12
Between 5000 - 10000 millions LBP	975	0,23	1036	0,22
More than 10000 millions LBP	1027	0,24	1125	0,24
Total	**431485**	**100,0**	**465535**	**100,0**

Source: Banque du Liban

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

	Dec-12		Dec-13	
	Value	%	Value	%
Less than 5 millions LBP	61	0,08	74	0,09
Between 5 - 25 millions LBP	3262	4,44	3417	4,28
Between 25 - 100 millions LBP	4774	6,49	5112	6,41
Between 100 - 500 millions LBP	9570	13,02	11191	14,03
Between 500 - 1000 millions LBP	3492	4,75	3899	4,89
Between 1000 - 5000 millions LBP	10599	14,42	11180	14,01
Between 5000 - 10000 millions LBP	6850	9,32	7244	9,08
More than 10000 millions LBP	34898	47,48	37660	47,21
Total	**73506**	**100,00**	**79777**	**100,00**

Source: Banque du Liban

Table 16:
Sectorial Distribution of Utilized Credits in the Financial Sector (2009-2013)

Economic Sector (end of period-Billion LBP)	2009	2010	2011	2012	2013
Agriculture	421	554	644	683	824
Industry	5629	6564	7445	8438	9007
Consrtuction	7295	9494	10751	12267	13840
Trade & Services	18178	21046	23257	25414	27501
Financial Intermediation	3878	4927	5226	5127	4316
Others	1606	2036	2055	2209	2082
Individuals	10577	13723	16868	19368	22207
Total	**47584**	**58344**	**66246**	**73506**	**79777**

Economic Sector (end of period-%)	2009	2010	2011	2012	2013
Agriculture	0,88	0,95	0,97	0,93	1,03
Industry	11,83	11,25	11,24	11,48	11,29
Consrtuction	15,33	16,27	16,23	16,69	17,35
Trade & Services	38,20	36,07	35,11	34,57	34,47
Financial Intermediation	8,15	8,44	7,89	6,97	5,41
Others	3,38	3,49	3,10	3,01	2,61
Individuals	22,23	23,52	25,46	26,35	27,84
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, value in LBP billion)

	Number				
	2009	2010	2011	2012	2013
Beirut	2610	2954	3196		
Jounieh	272	181	181		
Tripoli	171	104	95		
Saïda	91	77	71		
Zahle	137	114	108		
Tyr & Nabatieh	102	82	72		
Total	**3383**	**3512**	**3723**	**3614**	**3917**

	Value				
	2009	2010	2011	2012	2013
Beirut	14189	18375	19525		
Jounieh	815	593	612		
Tripoli	670	414	380		
Saïda	359	340	338		
Zahle	381	352	339		
Tyr & Nabatieh	349	300	288		
Total	**16763**	**20374**	**21482**	**22577**	**25699**

Source: Banque du Liban

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

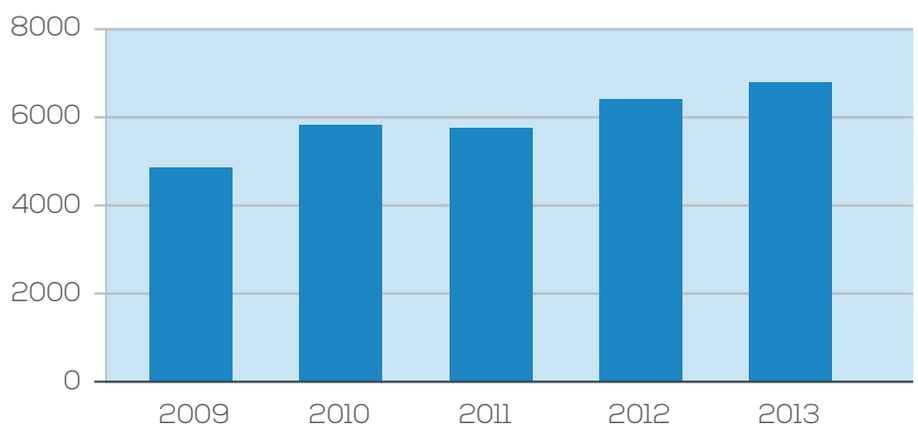


Table 18:
Checks Cleared in Foreign Currencies (Number in thousands, value in USD million)

	Number				
	2009	2010	2011	2012	2013
Beirut	7062	8192	8297		
Jounieh	923	559	510		
Other Branches	859	641	536		
Total	**8844**	**9392**	**9343**	**9463**	**9320**

	Value				
	2009	2010	2011	2012	2013
Beirut	38416	49165	53308		
Jounieh	2833	1747	1780		
Other Branches	4027	2987	2762		
Total	**45276**	**53899**	**57850**	**56038**	**55321**

Source: Banque du Liban

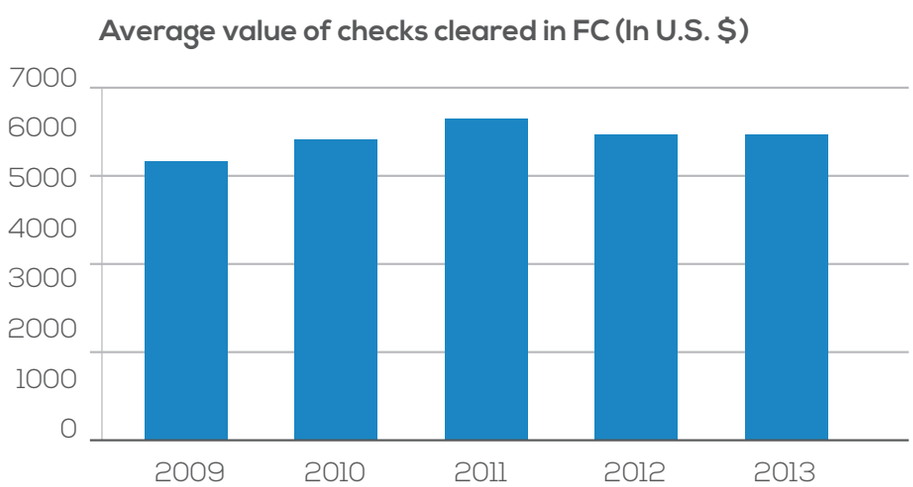


Table 19:
Distribution of Banks Branches in Lebanon (including Main Branch)

	2009	2010	2011	2012	2013
Number of operating banks	**65**	**67**	**69**	**71**	**73**
Commercial	53	54	54	54	56
Investment	12	13	15	17	17
Number of Commercial banks branches	**885**	**912**	**948**	**962**	**985**
Beirut & Suburbs	481	495	507	514	529
Mount Lebanon	160	166	178	182	187
North Lebanon	88	92	97	98	97
South Lebanon	93	95	100	103	106
Bekaa	63	64	66	65	66

Source: Banque du Liban

Geographical distribution of Branches 2013

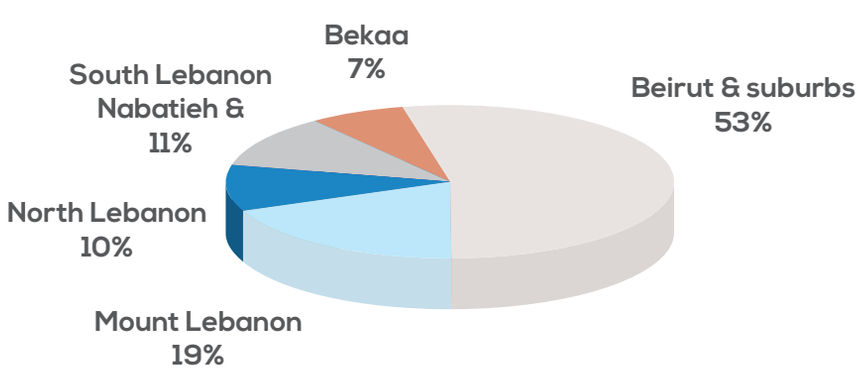


Table 20:
Foreign Presence of Lebanese Banks (as at May 5th, 2014)

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.	Representative Office	Tripoli	Libya
FRANSABANK S.A.L.	Branch	Erbil	Iraq
FRANSABANK S.A.L.	Branch	Bagdad	Iraq
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	Lattake	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 (9)	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.	Representative Office	Abu Dhabi	U.A.E.

Bank's Name abroad	Type of Branch	City	Country
BLOM BANK (SUISSE) S.A.	Subsidiary to Blom Bank s.a.l.	Geneva	Switzerland
BLOM BANK FRANCE S.A.	Subsidiary to Blom Bank s.a.l.	Paris	France
has	Branch	London	U.K.
	Branch	Dubai	U.A.E.
	Branch	Sharjah	U.A.E.
	Branch	Djebel 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 holds 39% of total shares)	Damascus	Syria
has	Branches (9)	Damascus	Syria
	Branches (7 of which 4 temporarily closed)	Aleppo	Syria
	Branch	Lattake	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	Branches (15)	Cairo	Egypt
	Branches (5)	Alexandria	Egypt
	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

Bank's Name abroad	Type of Branch	City	Country
SOCIETE GENERALE CYPRUS (SGBCy)	Subsidiary to Societe Generale de Banque au Liban (SGBL)	Nicosia	Cyprus
has	Branch	Nicosia	Cyprus
	Branch	Limassol	Cyprus
	Branch	Larnaca	Cyprus
	Branch	Paphos	Cyprus
SGBJ	Subsidiary to Societe Generale de Banque au Liban (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
T-BANK A.S.	Subsidiary to BankMed s.a.l.	Istanbul	Turkey
has	Branches (12)	Istanbul	Turkey
	Branch	Ankara	Turkey
	Branch (2)	Antalia	Turkey
	Branch	Izmir	Turkey
	Branch	Adana	Turkey
	Branch	Bursa	Turkey
	Branches (7)		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.	Representative Office	Abu Dhabi	U.A.E.
BYBLOS BANK S.A.L.	Representative Office	Lagos	Nigeria

Bank's Name abroad	Type of Branch	City	Country
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 S.A.	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	Lattake	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
IBL BANK S.A.L.	Branch (under establishment)	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 SARADAR 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 (12 of which 3 branches are	Damascus	Syria

Bank's Name abroad	Type of Branch	City	Country
	temporarily closed or merged with another branch)		
	Branches (2 of which 1 branch is temporily merged with the other)	Aleppo	Syria
	Branch	Lattake	Syria
	Branch (Temporarily closed)	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 (23)	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
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.

Bank's Name abroad	Type of Branch	City	Country
AUDI CAPITAL GESTION sam	Subsidiary to Bank Audi s.a.l.	Monaco	Principauté de Mo naco
ODEA BANK A.S.	Subsidiary to Bank Audi s.a.l.	Istanbul	Turkey
has	Branches (17)	Istanbul	Turkey
	Branch (4)	Ankara	Turkey
	Branch (4)	Izmir	Turkey
	Branch (2)	Bursa	Turkey
	Branch (2)	Adana	Turkey
	Branch	Antalia	Turkey
	Branch	Bodrum	Turkey
- BANK AUDI S.A.L.	Branches (under establishment)	Iraq	Bagdad, Erbil, Basra, Najaf, Sulaymaniyah
- 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
- BANK OF BEIRUT S.A.L.	Representative Office	Bagdad	Iraq
- BANK OF BEIRUT S.A.L.	Representative Office	Tripoli	Libya
- 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

Bank's Name abroad	Type of Branch	City	Country
- 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
- 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 Branch	Moscow	Russian Federation
- FFA DUBAI LTD.	Subsidiary to FFA Private Bank s.a.l.	Dubai	U.A.E.

Source: Association of Banks in Lebanon.

Table 21:
Distribution of Banking Sector Employees (in number)
2009 - 2013

	2009	2010	2011	2012	2013
Total number of employees	19794	21337	21881	22637	23136
According to sex					
Male	10885	11715	11940	12304	12506
Female	8909	9622	9941	10333	10630
According to Age					
Less than 25 years	2097	2410	2117	1954	2039
Between 25 & 40 years	9278	10156	10616	11121	11392
Between 40 & 60 years	7726	7998	8274	8535	8659
More than 60 years	693	773	874	1027	1046
Status					
Single	7775	8610	8774	8935	9077
Married*	12019	12727	13107	13702	14059
Number of children	18791	19121	20048	20884	20995
According to the educational level					
Less than Bac.	2666	2588	2602	2523	2523
Bac. 2nd part or equivalent	3902	3888	3700	3778	3675
University degree	13226	14861	15579	16336	16938
According to bank's category					
Lebanese Commercial Banks sal	18598	19823	20399	21117	21629
Foreign Commercial Banks	744	771	746	750	734
Investment Banks	452	743	736	770	773

Source: Association of Banks in Lebanon.
*Married, divorced or widowed.

Table 22:
Distribution of Banking Sector Employees (in percent)
2009 - 2013

	2009	2010	2011	2012	2013
According to sex					
Male	55,0	54,9	54,6	54,4	54,1
Female	45,0	45,1	45,4	45,6	45,9
According to Age					
Less than 25 years	10,6	11,3	9,7	8,6	8,8
Between 25 & 40 years	46,9	47,6	48,5	49,1	49,2
Between 40 & 60 years	39,0	37,5	37,8	37,7	37,4
More than 60 years	3,5	3,6	4,0	4,5	4,5
Status					
Single	39,3	40,4	40,1	39,5	39,2
Married*	60,7	59,6	59,9	60,5	60,8
According to the educational level					
Less than Bac.	13,5	12,1	11,9	11,1	10,9
Bac. 2nd part or equivalent	19,7	18,2	16,9	16,7	15,9
University degree	66,8	69,6	71,2	72,2	73,2
According to bank's category					
Lebanese Commercial Banks sal	94,0	92,9	93,2	93,3	93,5
Foreign Commercial Banks	3,8	3,6	3,4	3,3	3,2
Investment Banks	2,3	3,5	3,4	3,4	3,3

Source: Association of Banks in Lebanon.
*Married, divorced or widowed.

Table 23:
Distribution of Banking Sector Employees (annual change in %)
2010 - 2013

	2010	2011	2012	2013
Total number of employees	7,80	2,55	3,46	2,20
According to sex				
Male	7,63	1,92	3,05	1,64
Female	8,00	3,32	3,94	2,87
According to Age				
Less than 25 years	14,93	(12,16)	(7,70)	4,35
Between 25 & 40 years	9,46	4,53	4,76	2,44
Between 40 & 60 years	3,52	3,45	3,15	1,45
More than 60 years	11,54	13,07	17,51	1,85
Status				
Single	10,74	1,90	1,83	1,59
Married*	5,89	2,99	4,54	2,61
Number of children	1,76	4,85	4,17	0,53
According to the educational level				
Less than Bac.	(2,93)	0,54	(3,04)	0,00
Bac. 2nd part or equivalent	(0,36)	(4,84)	2,11	(2,73)
University degree	12,36	4,83	4,86	3,69
According to bank's category				
Lebanese Commercial Banks sal	6,59	2,91	3,52	2,42
Foreign Commercial Banks	3,63	(3,24)	0,54	(2,13)
Investment Banks	64,38	(0,94)	4,62	0,39

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) 2009-2013

Year	Salaries	Family Benefits		Allowances of End of Service		Health allowances		Other Benefits	Total
		NSSF	Surplus	NSSF	Provisions	NSSF	Surplus		
2009	666,9	19,3	10,7	62,2	85,8	24,8	23,5	210,4	**1103,6**
2010	744,2	20,9	11,0	70,5	80,2	26,7	25,2	230,9	**1209,6**
2011	817,8	21,8	11,2	76,8	85,4	28,0	30,8	243,0	**1314,8**
2012	940,7	23,5	11,4	87,5	109,5	29,2	31,9	254,4	**1488,1**
2013	990,0	23,8	11,5	91,1	103,9	44,0	35,4	283,7	**1583,4**

Source: Association of Banks in Lebanon.

Table 25:
Average Income and Salary of a Bank employee (Thousands LBP) 2009-2013

Year	Average monthly salary	Monthly income*	Average monthly income including all allowances and benefits**	Minimum wage in Lebanon
2009	2808	4023	4646	500
2010	2907	4136	4724	500
2011	3115	4390	5008	500
2012	3463	4753	5478	675
2013	3566	5001	5703	675

Source: Association of Banks in Lebanon.
*Income = salary + family benefits + health allowances + other benefits.
**salary + family benefits + health allowances + allowances of end of service + other benefits.